

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



2018 EU-wide Transparency Exercise Capital

Raiffeisen Bank International AG

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	12,892	13,176	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	9,266	9,486	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	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	instruments) Retained earninos	6,154	6,691	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (1) of CRR
	A.1.2		-2,504	-2,694		
	A.1.4	Accumulated other comprehensive income Other Reserves	-125	-148	C 01.00 (r180,c010) C 01.00 (r200,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR Articles 4(117) and 26(1) point (e) of CRR
				-148	C 01.00 (r210,c010)	
	A.1.5	Funds for general banking risk	0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	444	423	C 01.00 (r230,c010)	Artide 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	48	-21	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113) 36(1) point (b) and 37 of CRR Articles 4(115) 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-730	-667	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 CCR
	A.1.9	associated DTLs	-7	-9	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	-76	-35	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	-37	-29	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 328 of CRR; Articles 36(1) point k) (iii) and 379(1) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-37	-29	C 01.00 (r460,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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	125	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-23	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	148	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)	573	1,223	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	640	1,133	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 Ter 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	-68	90	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)	9,839	10,709	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,053	2,466	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,854	2,252	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	192	215	$ \begin{array}{l} C \; 01.00 \; (r 910, c 010) + C \; 01.00 \; (r 920, c 010) \\ + \; C \; 01.00 \; (r 930, c 310) + C \; 01.00 \\ (r 940, c 110) + \; C \; 01.00 \; (r 950, c 100) + C \\ 01.00 \; (r 970, c 110) + C \; 01.00 \; (r 974, c 010) + C \\ 01.00 \; (r 974, c 010) \\ \end{array} $	
	A.4.3	Tier 2 transitional adjustments	7	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	71,902	74,346	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	7	9	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.89%	12.76%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.68%	14.40%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.93%	17.72%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,141	9,486	[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)	12.71%	12.76%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ	datany point of your at the report	na data ara aat takan into asa	en ook in Mile ante dakten	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible 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 "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

Raiffeisen Bank International AG

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



Risk exposure amounts

Raiffeisen Bank International AG

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

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



P&L

Raiffeisen Bank International AG

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

⁽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."

2018 EU-wide Transparency Exercise

Market Risk Raiffeisen Bank International AG

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06	/2018					
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		PRICE RISKS CHARGE FOR			VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	lemorandum item)	DEFAU MIGRAT	MENTAL JLT AND TION RISK L CHARGE		PRICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1,608	1,702	7	5	29	10							7	4	48	20						
Of which: General risk	469	640	7	5	29	10							7	4	48	20						(
Of which: Specific risk	1,138	1,059	0	0	0	0							0	0	0	0						
Equities	427	190	0	0	0	0							0	0	0	0						
Of which: General risk	122	34	0	0	0	0							0	0	0	0						(
Of which: Specific risk	231	60	0	0	0	0							0	0	0	0						
Foreign exchange risk	324	288	9	3	37	10							17	6	74	31						
Commodities risk	10	7	0	0	0	0							0	0	0	0						
Total	2,369	2,187	13	6	73	20	0	0	0	0	0	1,074	21	8	97	40	0	0	0	0	0	1,469



Credit Risk - Standardised Approach

Raiffeisen Bank International AG

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	28,274	30,091	1,105		26,667	28,450	625	
	Regional governments or local authorities	263	257	103		291	271	111	
	Public sector entities	100	96	44		85	81	30	
	Multilateral Development Banks	1.484	2.092	0		1.368	1.997	0	
	International Organisations	748	747	0		739	738	0	
	Institutions	2.382	2.350	318		2.753	2.731	245	
	Corporates	11,293	8,135	7,393		10,642	7,473	7,140	
	of which: SME	3.335	2.280	2.009		3.351	2.330	2.041	
	Retail	10.060	7.761	5.602		10.457	8.030	5.792	
	of which: SME	1,518	1,217	697		1,630	1,296	746	
Consolidated data	Secured by mortgages on immovable property	13.033	12.835	7.842		13.051	12.834	7.636	
	of which: SME	1,410	1,369	733		1,396	1,352	715	
	Exposures in default	2.025	686	760	1.289	1.934	650	731	1.241
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	77	77	15		52	52	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	109	109	38		137	137	56	
	Equity	1,242	1,242	2,038		1,091	1,091	1,823	
	Securitisation	5	5	4		0	0	0	
	Other exposures	6,488	6,469	2,689		6,746	6,739	2,575	
	Standardised Total	77,582	72,954	27,950	1,444	76,013	71,274	26,774	1,505

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %) Central governments or central banks	6.644	7.934	0		10.836	12.078	0	
	Regional governments or local authorities	0,044	7,934	0		10,838	12,078	0	
	Public sector entities	0	0	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.555	1.551	80		1.465	1.463	68	
	Corporates	929	783	760		781	685	662	
	of which: SME	141	109	106		131	92	89	
	Retail	825	446	334		748	391	294	
	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	6,024	5,904	2,095		6,120	5,983	2,122	
	of which: SME	335	324	104		357	346	107	
	Exposures in default	41	23	25	19	31	19	19	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	12	12	2		4	4	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	105	105	34		134	134	52	
	Equity	1,010	1,010	1,648		904	904	1,501	
	Securitisation								
	Other exposures Standardised Total ²	2,380	2,380	904	30	2,674	2,673	705	26

¹⁰ Original exposure, unlike Dessure value, and provided for Califord and the control conversion factors or credit risk mitopation techniques (e.g., subdituition effects).
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments.
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments.
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments.
¹⁰ Total value adjustments and providence security of counterparty excludes those for securitation exposure, additional valuation adjustments.
¹⁰ Total value adjustments and providence security of counterparty excludes those for securitation exposure, additional valuation adjustments.
¹⁰ Total value adjustments and providence security of counterparty excludes those for securitation exposure, additional valuation exposure securitation exposure, but includes general credit risk adjustments.
¹⁰ Total value adjustments.
¹⁰ Total value adjustments adjustments adjustments adjustments adjustments adjustments adjustments.
¹⁰ Total value adjustments adjustment

			Standardised Approach									
			As of 31/12	2/2017			As of 30/06/	2018				
	(min EUK, %)	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			
	Central governments or central banks	5,360	5,515	0		4,568	4,601	0				
	Regional governments or local authorities	1	1	0		1	1	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	76	96	39		6	24	10				
	Corporates	514	423	400		542	422	394				
	of which: SME	222	191	167		236	196	169				
	Retail	1,215	922	643		1,337	997	696				
	of which: SME	313	273	160		340	292	171				
CZECH REPUBLIC	Secured by mortgages on immovable property	784	775	302		822	809	308				
	of which: SME	86	86	25		83	83	24				
	Exposures in default	63	18	20	43	61	18	19	42			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		28	28	6				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	4	4	5		3	3	5				
	Securitisation											
	Other exposures	293	292	143		285	284	164				
	Standardised Total ²				46				54			

¹⁰ Original exposure, unlike Exposure while reproduced before billing into account any effect due to credit raik mitigation techniques (e.g. substitution effects).
¹⁰ Original exposure, unlike Exposure while interposite before billing into account any effect due to credit raik mitigation techniques (e.g. substitution effects).
¹⁰ Original exposure, unlike Exposure while interposite before billing into account any effect due to credit raik mitigation techniques (e.g. substitution effects).

			As of 31/12	2/2017			As of 30/06,	/2018					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²				
	Central governments or central banks	1	1	1		0	0	0					
	Regional governments or local authorities	6	5	5		6	5	3					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	15	13	7		15	7	4					
	Corporates	294	239	218		326	269	243					
	of which: SME	140	109	88		160	135	109					
	Retail	2,731	2,124	1,590		2,948	2,322	1,739					
RUSSIAN	of which: SME	21	17	10		21	16	9					
FEDERATION	Secured by mortgages on immovable property	1.072	1.068	398		1.130	1.129	413					
FEDERATION	of which: SME	137	135	58		118	116	49					
	Exposures in default	193	36	38	127	232	53	66	155				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	3	3	8		0	0	0					
	Securitisation												
	Other exposures	634	634	249		566	566	226					
	Standardised Total ²				161				194				

Contrain exposure, unlike Exposure while, is reported before taking in the account any effect due to credit conversion factors or credit nike indipation techniques (e.g., substitution effects).
 Contrain exposure, unlike Exposure while, is reported before taking in the account any effect due to credit conversion factors or credit nike indipation techniques (e.g., substitution effects).
 Contrain exposure, unlike Exposure while is contrained accounter and effect due to credit conversion factors or credit nike indipation techniques (e.g., substitution effects).
 Contrained accounter of counternant's excludes those for securitation encourses, additional valuation adjustments (AVRA) and other room funds reductors related to the excounters, but includes energial credit risk adjustments.



Credit Risk - Standardised Approach

Raiffeisen Bank International AG

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(mh BA8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	2.118	2.121	0		1.705	1.708	0	
	Regional governments or local authorities	14	11	2		12	12	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		8	8	2	
	Corporates	343	294	273		345	296	275	
	of which: SME	150	141	119		168	156	134	
	Retail	586	436	277		628	478	305	
~ ~ ~ ~ ~ ~ ~	of which: SME	341	278	159		363	301	172	
SLOVAKIA	Secured by mortgages on immovable property	57	57	24		59	57	25	
	of which: SME	46	45	20		50	48	21	
	Exposures in default	32	10	14	21	45	21	25	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	70	70	167		69	69	166	
	Securitisation								
	Other exposures	321	321	241		318	318	255	
	Standardised Total ² are value, is reported before taking into account any effect due to credit conversion factors or credit risk				25				37

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

r.

			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustr and provisio
	(min EUR, %)								
	Central governments or central banks	3,664	3,779	0		2,900	3,001	6	
	Regional governments or local authorities	29	29	6		25	26	5	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	14	6		23	22	9	
	Corporates	4,049	2,520	2,439		3,892	2,408	2,324	
	of which: SME	1.149	639	558		1.151	665	581	
	Retail	1,790	1,565	1,130		1,787	1,542	1,115	
	of which: SME	323	248	142		304	229	131	
POLAND	Secured by mortgages on immovable property	3,655	3,617	4,311		3,462	3,405	4,045	
	of which: SME	494	479	368		451	433	332	
	Exposures in default	721	294	312	417	685	290	317	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	44	44	9		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	14	14	26		4	4	10	
	Securitisation								
	Other exposures	318	318	142		309	309	181	
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit risk				452				4

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

398 38b 128
mitigation techniques (e.g. substitution effects).
tutatients (AVAs) and other own funds reductions related to the exposures, but includes owneal cred Standardis ⁽¹⁾ Original exposure, unlike Expo ⁽²⁾ Total value adjustments and a ersion factors or credit eral credit risk adi es. but includes oe

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	2.111	2.116	0		1.748	1.761	0	
	Regional governments or local authorities	21	22	4		39	27	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	288	252	247		279	249	244	
	of which: SME	39	39	34		46	46	41	
	Retail	42	14	10		42	14	11	
	of which: SME	18	2	1		17	1	1	
HUNGARY	Secured by mortgages on immovable property	13	12	4		12	11	4	
	of which: SME	2	1	0		1	1	0	
	Exposures in default	6	2	2	5	13	1	2	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	58	58	66		52	52	66	
	Securitisation								
	Other exposures	260	260	64		338	338	85	
	Standardised Total ²				12				14

⁽⁴⁾ Onlanal excosure, unlike Excosure value, is reported before takino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVIAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach											
			As of 31/12	2/2017			As of 30/06,	2018					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²				
	Central governments or central banks	1.245	1.454	0		1.090	1.334	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	140	134	35		190	187	32					
	Corporates	277	241	173		161	141	140					
	of which: SME	31	30	30		10	10	10					
	Retail	3	2	1		3	2	1					
	of which: SME	0	0	0		0	0	0					
GERMANY	Secured by mortgages on immovable property	118	118	58		66	88	38					
	of which: SME	12	12	3		11	11	3					
	Exposures in default	16	9	11	7	14	7	7	7				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	17	17	19		2	2	4					
	Securitisation												
	Other exposures	10	10	10		8	8	9					
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit ris				7				11				

To Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crisin factors or credit risk imbigation technologies (e.g. authattuton effects).
 ⁽²⁾ Ordal value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments (AVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

Characteristic and the second se

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

Contrait exposure, unlike Exposure who, is reported before taking not account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subditution effects).
 Contrait exposure, unlike Exposure who, is reported before taking not account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subditution effects).
 Contrait exposure, unlike Exposure who, is reported before taking not account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subditution effects).
 Contrait exposure, but includes overall credit risk advantments. Additional will and other own funds reductions related to the executes, but includes overall credit risk advantments.



Credit Risk - IRB Approach Raiffeisen Bank International AG

								IRB Appro	ach					
					As of 31/12,	2017					As of 30/	06/2018		
			Original Exp	Original Exposure ¹ Exposure Crishick Value ² Risk exposure amount Crishick Value ² Adjustments Crishick Value ² Crishick Value ² Crishick Value ²						Risk expos	ure amount	Value adjustme and		
		(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value"		Of which: defaulted	provision
		banks and central governments	2.895	0	2.139	1.019	0	0	7.276	0	6.482	1.936	0	2
	Institut		6,964	7	5,320	1,190	0	14	8,420	8			0	8
	Corpora		63.520	2.197	40.971	23.999	0	1.130	66.213				0	1.068
		Corporates - Of Which: Specialised Lending	6,279	388	5,810	4,133	0	141	5,935				0	131
		Corporates - Of Which: SME	7.806	278	4.760	3.722	0	151	8.537					169
	Retail		16,914	624	15,794	5,324	227	547	17,917		Value ² Of which: defaulted 0 6.482 1.936 0 8 7,002 1,735 0		587	
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	10.453	367	10.094	2.486	146	257	11.003	334			Of which: defaulted 0 0 0 0 220 130 4 125 8 8 8 3 11	269
Consolidated data		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	179 10.274	358	171 9.923	76	5	2	193	8				12 256
Consolidated data		Retail - Secured on real estate property - Or Which: hon- Retail - Qualifying Revolving	10,274	358	9,923	2,411 342	141	248 48	10,810 1.916				125	256
		Retail - Other Retail	4,541	217	4,402	2.495	74	242	4,998				82	274
		Retail - Other Retail - Of Which: SME	756	41	705	350	74	42	828					46
		Retail - Other Retail - Of Which: non-SME	3.785	176	3.697	2.144	64	200	4.170					228
	Equity		123	14	123	178	0	200	236	1.55	236	351		110
	Securiti	sation	2.868		2.520	233	-	0	2,768		2.482	245		0
	Other n	on credit-obligation assets				0		-				0		
	IRB Tot	al				31,944						35,758		

	IRB Approach As of 31/12/2017 As of 30/06/2018												
				As of 31/12	2017					As of 30,	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	are e ^k Rik exposure anount definition of the exposure anount definition	Value adjustmer and	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value			provision
	Central banks and central governments	15	0	26	2	0	0	0	0	10	1	0	0
	Institutions	2.563	0	1.784	219	0	6	2.770	0	2.066		0	0
	Corporates	14,606	357	7,576	3,369	0	123	14,406	279	7,757	3,091	0	112
	Corporates - Of Which: Specialised Lending	847	92	816	508	0	6	818	95	787	431	0	1
	Corporates - Of Which: SME	112	17	78	51	0	0	98	1	67	49	0	0
	Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	36	0	36	70	0	0	126	0	126	164	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

E.

							IRB Approa	ich					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	sure1	Value ¹ and Value ¹							sure amount	Value adjustment	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	210	0	210	4	0	0
	Institutions	98	0	94	21	0	0	97	0	253	53	0	0
	Corporates	5.309	76	3.128	2.408	0	59	5.610	60	3.261	2.555	0	55
	Corporates - Of Which: Specialised Lending	1,336	11	1,247	858	0	6	1,185	8	1,100	752	0	8
	Corporates - Of Which: SME	1.326	18	749	646	0	16	1.410	12	834	760	0	11
	Retail	5,171	136	4,770	1,338	17	132	5,238	120	4,845	1,299	15	135
	Retail - Secured on real estate property	3.667	48	3.584	716	5	38	3.747	43	3.654	698	4	50
07501105010170	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-	3,667	48	3,584	716	5	38	3,747	43	3,654	698	4	50
	Retail - Qualifying Revolving	699	21	414	156	2	25	653	17	385	120	2	19
	Retail - Other Retail Retail - Other Retail - Of Which: SME	805	67	772 342	466	10	69 25	839	61 23	806	481	8	66
		375	25		157	4		382		350		3	27
	Retail - Other Retail - Of Which: non-SME Equity	430 10	42	430	309 28	6	44	456 10	37	456 10	319 25	5	40
	Securitisation	10	0	10	28	0	0	10	0	10	25	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	Original Exposure ¹ Of which: defaulted		Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmer and
	(min EUR, %)			value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	572	0	585	204	0	0	1,745	0	1,767	574	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,296	161	7,244	3,708	0	89	8,909	124	5,990	3,170	0	59
	Corporates - Of Which: Specialised Lending	608	60	608	613	0	15	218	59	206	153	0	17
	Corporates - Of Which: SME	678	5	432	369	0	2	855	9	570	501	0	5
	Retail	9	0	8	2	0	0	8	0	Lipsule Crw cd Crw 1.767 574 0 3.100 5,900 3.110 570 501 5 1 0 0 1 2 1 2 1 0 1 0	0	0	
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	Of which: defaulted 0 0 0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-	5	0	5	1	0	0	5	0	5	1		0
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1		0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	4	0	4	9	0	0	7	0	7	15	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Raiffeisen Bank International AG

								IRB Appro	ach					
		-			As of 31/12	2017					As of 30/	/06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Value ¹					
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		banks and central governments	6	0	6	1	0	0	6	0	6	1	0	0
	Instituti		146	0	146	18	0	0	180	0	181	30	0	0
	Corporat		5.011	185	3.325	2.188	0	91	5.115	170	3.349	2.302	0	87
		Corporates - Of Which: Specialised Lending	1,029	46	895	620	0	31	1,006				0	35
		Corporates - Of Which: SME	1.146	43	618	452	0	26	1.204				0	23
	Retail		5,435	116	5,262	955	30	77	5,920	Of which of which defaulted Value Of which defaulted 0 6 1 0 80 0 181 30 0 15 170 3.349 2.302 0 06 45 855 579 0 04 37 694 400 0 203 64 4.622 4.617 15 25 64 4.623 647 15 25 64 4.623 457 25 244 995 434 122 0 0 0 0 0 0 0		93		
		Retail - Secured on real estate property	4.196	69	4.195	573	17	30	4.625	64	4.623	647	15	43
01 01 /11 /7 1		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SLOVAKIA		Retail - Secured on real estate property - Of Which: non-	4,196	69	4,195	573	17	30	4,625	64				43
		Retail - Qualifying Revolving Retail - Other Retail	260	,	173 894	31	12	6		7			2	7 44
		Retail - Other Retail - Of Which: SME	979	41	894	351	12	41	1.032	44	945	434	12	44
		Retail - Other Retail - Of Which: SHE	979	41	894	351	12	41	1.032	0	045	474	10	44
	Equity	Retail - Other Retail - Or Which, horr-shie	9/9	41	094	351	12	41	1.052		945		12	
	Securitis	ation	0	0	0	0	0	0	0	U U		0	0	
		on credit-obligation assets												
	IRB Tota	l												

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	14	0	14	2	0	0	388	0	386	13	0	0
	Institutions	11	0	10	1	0	0	56	0	56	6	0	0
	Corporates	431	39	410	249	0	17	371	37	320	207	0	16
	Corporates - Of Which: Specialised Lending	123	25	114	57	0	14	141	24	128	67	0	14
	Corporates - Of Which: SME	2	0	2	2	0	0	0	0	0	0	0	0
	Retail	4	0	4	2	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	0	2	1	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total eported before taking into account any effect due to credit conversion factors or credit risk mitigation te												

							IRB Appro	ach						
				As of 31/12,	2017					As of 30,	06/2018			
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Value* Cf which: edualized 1.423 53 0 40 11 0 2.831 512 0 783 52 6 3.500 L/27 0 3.500 L/25 58 1.689 649 77 0 0 0 1.099 649 77 783 132 2			
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted 0 0 0 0 98 77 0	and provisions	
	Central banks and central governments	45	0	51	8	0	0	1.419	0	1.423	53	0	0	
	Institutions	23	0	16	3	0	0	47	0	40	11	0	0	
	Corporates	3.230	157	2.284	1.841	0	83	3.307	139	2.383		0	78	
	Corporates - Of Which: Specialised Lending	781	56	736	477	0	30	831	40	781		0	22	
	Corporates - Of Which: SME	1.188	33	755	653	0	18	1.318	35			0	19	
	Retail	3,398	190	2,957	1,537	105	168	3,604	178				166	
	Retail - Secured on real estate property	1.338	138	1.072	625	88	95	1.360	122	1.089	649	77	79	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	
ROMANIA	Retail - Secured on real estate property - Of Which: non		138	1,072	625	88	95	1,360	122			77	79	
	Retail - Qualifying Revolving	713	4	545	103	1	8	758	3			2	8	
	Retail - Other Retail	1.347	48	1.341	809	16	65	1.486	53	1.478	944	19	79	
	Retail - Other Retail - Of Which: SME	220	13	214	136	4	13	257	13	249	173	6	14	
	Retail - Other Retail - Of Which: non-SME	1.127	35	1.127	673	12	52	1.228	40	1.228	771	14	65	
	Equity Securitisation	0	0	0	1	0	0	4	0	4	8	0	0	
													1	
	Other non credit-obligation assets													
posure, unlike Exposure value, is rep	IRB Total													

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	33	0	33	6	0	0	197	0	199	19	0	0
	Institutions	70	0	87	14	0	0	153	0	181	31	0	0
	Corporates	3.298	133	2.091	1.515	0	65	3.684	115	2.325	1.655	0	86
	Corporates - Of Which: Specialised Lending	661	36	566	450	0	14	745	11	680	536	0	12
	Corporates - Of Which: SME	667	64	379	256	0	26	651	61	365	248	0	36
	Retail	796	96	779	441	28	82	770	95	746	573	30	84
	Retail - Secured on real estate property	544	88	544	349	26	71	508	83	508	401	25	71
	Retail - Secured on real estate property - Of Which: SME	14	1	14	13	1	1	12	2	12	13	0	2
HUNGARY	Retail - Secured on real estate property - Of Which: non-	530	86	530	336	26	70	496	81	496	388	24	69
	Retail - Qualifying Revolving	82	3	69	17	1	3	74	3	56	18	1	4
	Retail - Other Retail	170	6	167	75	1	7	188	8	183	155	4	9
	Retail - Other Retail - Of Which: SME	80	1	77	30	1	2	90	2	85	57	1	2
	Retail - Other Retail - Of Which: non-SME	89	5	89	45	0	5	98	6	98	98	3	7
	Equity	14	14	14	0	0	0	6	0	6	18	0	0
	Securitisation												
	Other non credit-obligation assets												<u> </u>
	IRB Total												



Credit Risk - IRB Approach Raiffeisen Bank International AG

								IRB Approa	ach					
		-			As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value"		Of which: defaulted	provisions
		banks and central governments	53	0	55	0	0	0	54	0	55	0	0	0
	Instituti		584	0	533	167	0	0	824	0	772	322	0	0
	Corporat		4.658	52	3.793	2.085	0	27	4.234	55	3.864	2.034	0	31
		Corporates - Of Which: Specialised Lending	400	0	392	269	0	1	204	0	200	164	0	1
		Corporates - Of Which: SME	362	0	331	230	0	0	82	0	298	198	0	0
	Retail		8	0	7	2	0	0	7	0	7	2	0	0
		Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-	6	0	6	1	0	0	6	0	6	1	0	0
		Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity		0	0	0	0	0	0	12	0	12	18	0	0
	Securitis													
		on credit-obligation assets												4
	IRB Tota	al into account any effect due to credit conversion factors or credit risk mitigation tech												(

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	231	0	233	16	0	0
	Institutions	10	0	10	5	0	0	12	0	8	5	0	0
	Corporates	1,876	173	1,170	835	0	106	1,856	131	1,137	813	0	73
	Corporates - Of Which: Specialised Lending	75	18	65	42	0	5	73	34	58	29	0	9
	Corporates - Of Which: SME	593	44	354	262	0	30	524	35	317	249	0	20
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	39	1	39	50	0	0	25	1	25	36	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	201	0	201	13	0	0
	Institutions	18	0	17	11	0	0	55	0	55	22	0	0
	Corporates	1,863	90	1,188	929	0	62	2,040	68	1,222	915	0	45
	Corporates - Of Which: Specialised Lending	144	20	123	82	0	8	149	11	119	78	0	0
	Corporates - Of Which: SME	628	9	410	305	0	5	764	3	471	349	0	3
	Retail	1.193	44	1.141	453	16	46	1.299	42	1.241	491	15	53
	Retail - Secured on real estate property	636	23	628	209	10	21	689	22	679	218	9	25
	Retail - Secured on real estate property - Of Which: SME		7	157	63	4	8	180	6	171	85	4	10
BULGARIA	Retail - Secured on real estate property - Of Which: non	471	16	470	147	5	14	508	15	508	134	5	15
	Retail - Qualifying Revolving	81	4	48	16	0	4	81	3	48	16	0	5
	Retail - Other Retail	477	17	465	228	6	21	529	17	514	257	6	22
	Retail - Other Retail - Of Which: SME	80	2	71	26	1	2	99	2	86	36	1	3
	Retail - Other Retail - Of Which: non-SME	396	16	394	201	5	19	431	16	428	221	5	20
	Equity	0	0	0	0	0	0	4	0	4	6	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

Sovereign Exposure

Raiffeisen Bank International AG

(min EUR)									As of 31/	12/2017								
				Memo: breal	kdown by acco	unting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	16,184.5	821.4	15,363.1	733.0	0.0	733.0	4,767.3	0.0	4,767.3	4,111.7	0.0	4,111.7	825.6	821.4	4.3	5,825.7	0.0	5,825.7
Austria	2,472.0	81.0	2,390.9				· ·						!					
Belgium	59.7	0.2	59.6															
Bulgaria	368.5	7.0	361.5															
Croatia	465.3	39.6	425.7															
Cyprus	0.0	0.0	0.0															
Czech Republic	836.1	1.4	834.7															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	95.8	27.8	68.0															
France	259.6	0.3	259.3															
Germany	1,275.4 0.0	0.9	1,274.6															
Greece Hungary	1,460.9	63.7	1,397.3															
Treland	267.6	0.0	267.6															
Italy	149.9	0.1	149.7															
Latvia	0.1	0.0	0.1															
Lithuania	16.5	0.0	16.5															
Luxembourg	705.7	0.1	705.6															
Malta	0.0	0.0	0.0															
Netherlands	210.3	0.0	210.3															
Poland	2,530.0	23.9	2,506.1															
Portugal	49.7	0.0	49.7															
Romania	1,333.5	41.2	1,292.3															
Slovakia	1,027.6	6.7	1,020.9															
Slovenia	33.1 50.5	1.5	31.6 50.5															
Spain Sweden	50.5	36.8	50.5															
Sweden United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	115.5	115.5	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	525.1	0.0	525.1															
Other advanced economies non EEA	314.9	0.9	313.9															
Other Central and eastern Europe countries non EEA Middle East	847.3	35.5	811.8															
Middle East Latin America and the Caribbean	0.0 8.7	0.0	0.0															
Latin America and the Caribbean Africa	8.7	8.7	0.0															
Others	509.6	247.0	262.7															
Note:	509.0	247.0	202.7															

Note: Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international governments, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibiota, Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Belize, Bolize, Bolize, Bolize, Bolize, Dominica Republic, Caudoth, El Saviador, Caread, Galernala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venexuela, Antigua And Barbuda, Anuba, Bahamas, Barbados, Orient. Kaisard, Soc. Next-Alinea, Peutor, Peutor, Bolize, Bo

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

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





		Raitteisen Bank International AG												
							As of 30/06/2018							
						Dire	ct exposures							
				On balance sl	heet				Deriva	tives		Off balar	ce sheet	
	(min EUR)			on balance si	leet				Berria	circo		on bala	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						-								Risk weighted
			Total carrying amount of											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through pront of 1055	comprehensive meanie								
[0 - 3M [35	35	0	A	0	35							
[3M - 1Y [431	431	24	0	111	296	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [518 149	518 149	0	0	47	471 130	0	0	0	0	6	0	
[3Y - 5Y [Austria	19	19	0	0	13	6	0	0	0	0	0	0	
[5Y - 10Y [1,126	1,102	0	864	102	160 97	0	0	0	0	3	0	
[10Y - more Total		98 2,376	2,352	24	864	292		0	0	0	0	105 119	0	4
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Belgium	4 0	4 0	0	0	4	0	0	0	0	0	2	0	
[3Y - 5Y [[5Y - 10Y]	Deigium	0	0 3	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0 7	0	0	0	0	0	0	0	0	0 2	0	0
[0-3M] [3M-1Y]		0 85	0 85	0	0	0 17	0 68	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y]		33	33	1	0	6 11	26 24	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Bulgaria	36 134 69	36 132 64	13 10	0	58	62 49	0	0	0	0	03	ő	
[10Y - more Total		3359	3	3	0	0	0	0	0	0	0	, , , , , , , , , , , , , , , , , , ,	0	20
[0 - 3M [[3M - 1Y [[1Y - 2Y [102	.20	Ű	1	, ,	, i i i i i i i i i i i i i i i i i i i		,	
[3M - 1Y] [1Y - 2Y [[2Y - 3Y [
[37 - 57 [Cyprus													
[5Y - 10Y] [10Y - more														
Total [0 - 3M [40	40	0	0	0	40	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [20 347 89 352	20 347	4	0 162	0 53	20 128	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Czech Republic	89 352	89 352	0 9	6 93	22 23	128 61 226 87	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		92 187	92 187	5 15	0	0	172	0	0	0	0	0	0	
Total [0 - 3M [1,127 0	1,127 0	35 0	261 0	98 0	733 0	0	0	0	0	0 0	0	4
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	Ō	Ō	ō	ő	ō	õ	0
[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y 1 1 3Y - 5Y 1	Estonia													
[5Y - 10Y [
f10Y - more Total														



	deneral govern	Raiffeisen Bank International AG	the counterpurty											
							As of 30/06/2018	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(min conty													
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neu to caung	through profit or loss	comprehensive income	amortaed cost							
[0-3M] [3M-1Y] [1Y-2Y]		25 10 13	25 10 13	0	0	0 10 13	25	0	0	0	0	0	0	
[11 - 21 [[2Y - 3Y [[3Y - 5Y [Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		25 0 74	25 0 74	0	0	0	25 0 51	0	0	0 0 0	0	0	0	-
Total [0 - 3M [[3M - 1Y [0	0 26 110	0 0	0	23 0 21	0 5	0	0	0	0	0	0	,
[1Y - 2Y [[2Y - 3Y [France	26 110 45	45	0	0	35	75 45 45	0	0	0	0	3	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more		45 16 0	45 16 0	0	0	0 16 0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [242 17 80	242 15 80	0 2	0 4 32	71 10 48	170 0	0	0	0	0	3	0	0
[1Y - 2Y [[2Y - 3Y]	Germany	110 162 382	110 162	0	0 102	48 34 9	76 50 142	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Germany	382 381	382 381	0	232 332	8	142 49	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1,133 83	1,131 83	3 16	702	0 110 67	0 317 0	0 0	0	0 0	0	0 0	0	0
[3M - 1Y [[1Y - 2Y [105 147 37	105 147 37	37 29	0	68 102	0 15	0	0	0	0	1	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Croatia	3/ 29 58	3/ 29 57	4 1 14	0	0 20 44	34 9 0	0	0	0	0	0	0	
[10Y - more Total		0 459	0 458	0 100	0	0 300	0 58	0	0	0	0	0 1	0	23
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Greece													
[10Y - more Total	1													
[0 - 3M [[3M - 1Y [[1Y - 2Y [18 268	18 268	0 9 30	0 42	0 141 81	18 76 45	0	0	0	0	0 20	0	
[2Y - 3Y [[3Y - 5Y]	Hungary	268 156 263 298 337	154 263 298 333	74 12	0 2 54	94 89	94 142	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	4	337 13 1.352	333 11 1.345	52 5 182	8 0 106	178 6 588	99 0 474	0	0	0	0	2	0	20
[0-3M] [3M-1Y]		0	0 10	0	0	0 10	474 0 0	0	0	0	0	0	0	20
[1Y - 2Y [[2Y - 3Y [Ireland	56 87 52	56 87 52	0	56 87 52	0	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1 10Y - more		39 0	39 0	0	0	0 39 0	0	0	0	0 0 0	0	0 0	0 0 0	
Total	1	245	245	0	195	49	0	Ő	Ő	Ő	Ŏ	Ő	ŏ	0



	Selleral gorein	Raitfeisen Bank International AG												
							As of 30/06/2018	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	-
	(min cony													
												Off-balance st	eet exposures	
								Derivatives with	positive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	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			
					through profit or loss	comprehensive income	uniorasca cost							
[0-3M] [3M-1Y] [1Y-2Y]		30 120 25	30 120 25	0	0 85	0	30 35 25	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Italy	25 0	25 0	0	0	0	25 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 200	0 0 200	0	0 0 85	0	0 0 115	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more Total		1	1	1	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [2	2	2	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Lithuania	26 0	26 0	1	0	0	24 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Littiuania	5 0	5 0	5 0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [31 0	31 0	6 0	0 0	0 0	24 0	0 0	0 0	0 0	0 0	0 0	0 0	2
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0 1	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Malta													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 81 25	0 81 25	0	0	0	0 81 25	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 106	0 0 106	0	0	0	0 0 106	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		374	374 1,105	0 7	0	325 930	2	0	0	0	0	0	0	, , , , , , , , , , , , , , , , , , ,
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Poland	580 244	580 244 97	5 11 12	207 90 10	303 1 34	11 143 92	0	0	0	0	1 0	0	
[5Y - 10Y] [10Y - more		149 313 2	311	22 0	0	7	284 2	0	0	0	0	0 0	0	
Total	1	2,768	2,712	57	307	1,601	701	ŏ	ŏ	ŏ	ŏ	í	ŏ	22



	j	Raitteisen Bank International AG												
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	ıeet				Deriva	tives		Off balan	ce sheet	-
	(IIIII EOK)													-
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total commission and add											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 0 - 3M f														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Portugal													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [27 450 201 254 160 139	27 450 201 254 160	0 6 5	0 11	26 275 94	2 130 91 104 88	0	0	0	0	0 1 0	0	
[2Y - 3Y [[3Y - 5Y]	Romania	254 160	254 160	45 37	0	101 34	104 88	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more Total		139 52 1,284	133 52 1,278	21 6 120	0 0 11	51 38 620	68 9 491	0	0	0	0	12 0 14	0	45
[0 - 3M [[3M - 1Y [2 351	2 351	0	0	0	2 344	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Slovakia	81 238 95	81 238	0	0	0	81 238 89 242	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		328 103 1,198	95 325 97	72	0	13 0	242 56 1,052	0	0	0	0	0	0	
Total [0 - 3M [9	1,189	126	1	18	1,052	0	0	0	0	1 0	0	2
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [10 1 4	10 1 4	0 1 0	0	9 0 3	0 0 1	0	0	0	0	0 1 0	0	
[3Y - 5Y [[5Y - 10Y]	Slovenia	5 12	5 10	0	0	47	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 41	0 39	0 7	0	0 24	0 10	0	0	0	0	0 1	0	2
[3M - 1Y [0 26	0 26	0	0	0	0 26	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Spain	45 0	45 0	0	0	0	45 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 71	0 0 71	0	0	0	0 0 71	0	0	0	0	2	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Sweden	43 12	43 12	0	0	30	13 12	0	0	0	0	0	0	
13Y - 5Y1 15Y - 10Y1 [10Y - more Total		0 36	0	0	0	0	0 36	0	0 0	0	0	0	0	
[0-3M]		91	91	0	Ō	30	61	Ō	Ő	Ő	Ō	0	Ő	7
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
13Y - 5Y 1 15Y - 10Y 1	United Kingdom													
f10Y - more Total														



	deneral gerein	Raitteisen Bank International AG												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance st		
												Off-balance si	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y]	Iceland													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Liechtenstein													
131 - 511 [5Y - 10Y [[10Y - more Total														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	nonity	0 0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	Ő	ő	Ő	Ő	ő	ő	ŏ	ő	Ő	ő	Ő	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Australia													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Canada													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Hong Kong													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y]	Japan													
13Y - 5Y 1 15Y - 10Y 1 10Y - more														
Total	1													



		Raitteisen Bank International AG					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	neet				Deriva	tives		Off balar	ice sheet	
	(min cok)											Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	29 231 47 123 76 0 0 506	29 231 47 123 76 0 0 506	5 4 0 0 0 0 0 0	0 26 0 0 0 0 0 26	24 162 34 84 33 0 0 338	0 39 13 39 42 0 0 133	0 0 0 0 0 0 0 0		0 0 0 0 0 0			0 0 0 0 0 0 0	32
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 3 75 39 118	0 0 0 3 75 39 118				0 0 0 3 75 39 118					0 6 3 0 0 0		
100a1 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland		116				118					• •		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	103 41 27 1 57 80 18 327	103 41 27 1 57 74 16 319	86 36 22 0 26 37 18 225	8 5 0 31 0 50		9 0 1 0 0 0 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	34
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	98 301 256 32 102 43 36 868	98 301 254 32 102 43 36 867	0 6 4 13 3 0 30		0 1 56 0 8 7 0 72	98 293 196 28 82 34 36 767	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		0 0 0 2 0 2	0 0 0 0 0 0 0 0 0	698
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East			30			- 31	Ū		,				
10 - 3M f [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean	0 0 0 0 0 0 11	0 0 0 0 11		0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 0 0 0 0		0

2018 EU-wide Transparency Exercise

							As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
														Pistorel
isidual 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk wei exposure a
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 2 12 6 91 111	0 0 2 12 6 91 111				0 0 2 12 6 91 111					3 0 72 0 0 0 0 0 75	0 0 0 0 0 0	
Total To - 3M f To - 3M f Total Total Total	Others	124 195 179 126 114 466 124 1289	74 195 179 126 114 466 124 1279	2 22 15 7 6 1 4 56	0 20 5 54 55 330 0 465	45 102 90 61 0 1 0 298	26 51 68 5 53 134 121		000000000000000000000000000000000000000			2 5 8 0 0 0 0	0 0 0 0 0 0	

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.

(3) Information conserversion on sourcess is only available for institutions that have sovereign exposures of tasks 1% of total "Detex sourcess and have receivabless". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not met, information is disclosed through the aggregate "Others". (3) The avoid sources is not available for institutions that have sovereign exposures of 10% or more compared to total have expendence to total availables. (3) The banks docked the avoid sources to certain a ford avoid sources to institution and or accounting of available in the calibration and or accounting data for a docked through the aggregate "Others". (3) The banks docked the avoid sources to certain available for institutions that have exercised and available availables. (3) The banks docked the avoid sources to certain available for institutions that have exercised avoid available for the "Financial available for institutions that have exercised avoid available for institutions that have exercised avoid available for available for institutions that have exercised avoid available for the financial available for available for the documination and or accounting datafication of the oxitions favore for a docked previous available for the documination and or accounting datafication of the oxitions favore for available for available for the documination and or accounting datafication of the oxitions favore for available for the documination and or accounting datafication of the oxitions favore for available for the documination and or accounting datafication of the oxitions favore for available for the documination and or accounting datafication of the oxitions favore for available for the documination and or accounting datafication of the oxitions favore for available for the documination available for available for the documination available for the documination available for the documination available for t

(3) Recial acurthes not exported segarately in the Transguency exercise Regions: Other advanced non EEA: Israel, Korna, New Zealand, Russis. San Marino, Sinazone and Taivan, Other CEF non EEA: Abania, Bosonia, Morteneuro, Sorbia and Turkey, Middle East: Bairain, Diibodi, Iran, Irao. Jordan, Kuwai, Lebanon, Libva, Oman, Oatar, Saudi Arabia. Sudian, Svina. United Arabi. Sudian, Svina. United Arabia. Sudian, Svina. United Svina. Svina.



Performing and non-performing exposures

Raiffeisen Bank International AG

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

(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

(1) Institutions report here collective allowances for incurrred 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)

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

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

Raiffeisen Bank International AG

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

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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization