



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

Raiffeisen Bank International AG

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,233	2,981	2,894	2,792	2,609	2,495	2,347
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	82	-166	-166	-166	-236	-166	-166
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-616	-850	-461	-478	-2,022	-701	-678
4	<b>Profit or (-) loss for the year</b>	<b>894</b>	<b>288</b>	<b>471</b>	<b>332</b>	<b>-1,815</b>	<b>-438</b>	<b>-625</b>
5	Coverage ratio: non-performing exposure (%)	62.44%	58.06%	52.81%	50.14%	63.48%	57.23%	54.42%
6	Common Equity Tier 1 capital	10,762	10,878	11,318	11,508	9,072	8,748	8,163
7	Total Risk exposure amount (all transitional adjustments included)	78,841	82,159	82,043	81,615	86,493	89,891	90,404
8	<b>Common Equity Tier 1 ratio, %</b>	<b>13.65%</b>	<b>13.24%</b>	<b>13.80%</b>	<b>14.10%</b>	<b>10.49%</b>	<b>9.73%</b>	<b>9.03%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.65%</b>	<b>13.24%</b>	<b>13.80%</b>	<b>14.10%</b>	<b>10.49%</b>	<b>9.73%</b>	<b>9.03%</b>
10	Tier 1 capital	12,489	12,561	12,957	13,147	10,755	10,387	9,802
11	Total leverage ratio exposures	193,910	193,910	193,910	193,910	193,910	193,910	193,910
12	<b>Leverage ratio, %</b>	<b>6.44%</b>	<b>6.48%</b>	<b>6.68%</b>	<b>6.78%</b>	<b>5.55%</b>	<b>5.36%</b>	<b>5.05%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>6.40%</b>	<b>6.46%</b>	<b>6.68%</b>	<b>6.78%</b>	<b>5.52%</b>	<b>5.36%</b>	<b>5.05%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	No
18	<b>New definition of default?</b>	Yes



2021 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73		0	0	2,075	0	0	0	337	0	1,508	0	0	0	0	0	0
74	Central banks	0	0	182	0	0	0	30	0	0	0	0	0	0	0	0
75	Central governments	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0
76	Institutions	0	0	6,905	140	0	0	4,105	0	6,498	2,017	140	16	37	43	31.02%
77	Corporates	0	0	264	71	0	0	189	0	210	66	71	0	2	16	21.97%
78	Corporates - Of Which: Specialised Lending	0	0	598	19	0	0	464	0	611	98	19	4	2	14	73.76%
79	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
83	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
85	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	0	0	9,164	140	0	0	4,472	0	8,005	2,017	140	16	37	43	31.02%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central banks	0	0	13	0	0	0	2	0	13	0	0	0	0	0	0
93	Central governments	0	0	47	0	0	0	17	0	52	0	0	0	0	0	0
94	Institutions	0	0	2,560	86	0	0	2,177	0	2,670	794	92	17	30	66	71.28%
95	Corporates	0	0	830	32	0	0	567	0	476	361	32	1	17	25	77.85%
96	Corporates - Of Which: Specialised Lending	0	0	715	27	0	0	517	0	776	209	27	7	7	14	51.61%
97	Corporates - Of Which: SME	3,511	178	0	0	1,591	136	0	0	3,315	584	177	26	42	126	71.39%
98	Retail	1,320	71	0	0	503	90	0	0	1,266	249	68	6	20	44	63.95%
99	Retail - Secured on real estate property	1,320	71	0	0	503	90	0	0	1,266	249	68	6	20	44	63.95%
100	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
101	Retail - Other Retail	657	8	0	0	125	3	0	0	601	207	10	2	3	6	65.02%
102	Retail - Qualifying Revolving	1,533	98	0	0	964	43	0	0	1,448	128	99	18	18	76	72.20%
103	Retail - Other Retail - Of Which: SME	288	16	0	0	96	5	0	0	266	31	17	4	2	12	70.59%
104	Retail - Other Retail - Of Which: non-SME	1,285	82	0	0	867	37	0	0	1,188	97	82	14	16	64	78.56%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	3,511	178	2,961	86	1,591	136	2,196	0	6,050	1,379	269	43	72	192	71.36%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central banks	0	0	139	0	0	0	0	0	61	0	0	0	0	0	0
111	Central governments	0	0	0	0	0	0	0	0	397	0	0	0	0	0	0
112	Institutions	0	0	5,251	125	0	0	3,372	0	4,353	1,145	125	5	29	39	31.24%
113	Corporates	0	0	312	7	0	0	211	0	119	239	0	0	7	0	0
114	Corporates - Of Which: Specialised Lending	0	0	230	7	0	0	122	0	226	17	7	0	0	0	34.80%
115	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	0	0	6,172	125	0	0	3,715	0	4,812	1,145	125	5	29	39	31.24%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central banks	0	0	61	0	0	0	10	0	0	0	0	0	0	0	0
129	Central governments	0	0	399	0	0	0	36	0	130	3	0	0	0	0	0
130	Institutions	0	0	2,638	37	0	0	1,728	0	1,980	956	47	1	27	35	74.72%
131	Corporates	0	0	140	9	0	0	535	0	193	448	9	1	18	4	39.76%
132	Corporates - Of Which: Specialised Lending	0	0	295	12	0	0	180	0	289	110	15	1	11	11	77.19%
133	Corporates - Of Which: SME	943	96	0	0	603	29	0	0	437	468	90	2	18	52	57.97%
134	Retail	656	67	0	0	326	13	0	0	270	349	61	1	14	36	58.96%
135	Retail - Secured on real estate property	7	2	0	0	10	0	0	0	5	2	2	0	0	1	53.69%
136	Retail - Secured on real estate property - Of Which: SME	649	65	0	0	316	13	0	0	265	347	59	1	14	35	59.13%
137	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138	Retail - Qualifying Revolving	287	28	0	0	277	16	0	0	167	119	29	2	4	16	55.86%
139	Retail - Other Retail - Of Which: SME	100	14	0	0	77	11	0	0	69	31	14	1	1	5	40.26%
140	Retail - Other Retail - Of Which: non-SME	187	15	0	0	200	5	0	0	98	88	15	1	3	11	69.97%
141	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	943	96	3,069	37	603	29	1,773	0	2,547	1,427	137	4	45	87	63.73%

2021 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	17	0	0	0	1	0	17	0	0	0	0	0	0
148	Institutions	0	0	919	0	0	0	466	0	205	36	0	0	0	0	0
149	Corporates	0	0	2,007	6	0	0	1,181	0	1,780	236	6	2	7	3	49.17%
150	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151	Corporates - Of Which: SME	0	0	3	3	0	0	3	0	11	3	3	0	0	2	63.50%
152	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
153	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
163	IRB TOTAL	0	0	2,943	6	0	0	1,648	0	2,002	272	6	2	7	3	49.17%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	0	0	17	0	0	0	4	0	17	0	0	0	0	0	0
166	Corporates	0	0	1,676	29	0	0	1,199	0	1,492	336	29	12	19	19	65.80%
167	Corporates - Of Which: Specialised Lending	0	0	170	12	0	0	116	0	123	23	12	0	9	9	75.54%
168	Corporates - Of Which: SME	0	0	598	10	0	0	379	0	479	200	10	1	9	5	52.91%
169	Retail	1,670	89	0	0	850	30	0	0	1,542	220	91	7	17	50	54.93%
170	Retail - Secured on real estate property	990	38	0	0	457	17	0	0	887	119	38	2	10	17	44.55%
171	Retail - Secured on real estate property - Of Which: SME	204	18	0	0	173	12	0	0	159	60	18	1	6	9	51.54%
172	Retail - Secured on real estate property - Of Which: non-SME	786	21	0	0	284	5	0	0	728	59	20	1	4	6	38.47%
173	Retail - Qualifying Revolving	55	2	0	0	18	1	0	0	81	24	3	1	2	2	79.69%
174	Retail - Other Retail	625	49	0	0	375	13	0	0	574	78	50	4	6	31	61.53%
175	Retail - Other Retail - Of Which: SME	111	6	0	0	67	3	0	0	95	38	6	1	2	4	57.22%
176	Retail - Other Retail - Of Which: non-SME	514	43	0	0	307	10	0	0	479	40	43	4	4	27	62.15%
177	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	1,670	89	1,694	29	850	30	1,203	0	3,050	556	120	9	29	69	57.60%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	0	0	679	0	0	0	202	0	196	27	0	0	0	0	0
184	Corporates	0	0	1,692	15	0	0	946	0	1,372	255	15	1	7	7	50.68%
185	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Corporates - Of Which: SME	0	0	1	0	0	0	0	0	3	0	0	0	0	0	100.00%
187	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	0	0	2,371	15	0	0	1,149	0	1,569	283	15	1	7	7	50.68%

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RowNum	Entity	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	2,582	0	14	6	0	6	44.53%	2,568	0	28	7	0	12	44.29%	2,553	0	43	7	0	19	44.25%
2	Central governments	1,046	48	3	1	0	1	43.52%	1,043	47	6	2	0	3	43.39%	1,040	47	9	2	0	4	43.46%
3	Institutions	4,583	136	2	1	0	1	68.63%	4,639	78	3	1	0	2	58.03%	4,606	110	5	1	0	3	53.69%
4	Corporates	48,914	12,274	1,862	99	247	1,102	59.19%	49,129	11,442	2,479	89	210	1,272	51.32%	49,170	10,884	2,997	88	199	1,416	47.25%
5	Corporates - Of Which: Specialised Lending	3,571	2,535	334	14	80	159	47.49%	3,522	2,485	434	14	73	187	43.09%	3,474	2,440	527	13	68	213	40.49%
6	Corporates - Of Which: SME	5,628	1,569	393	21	41	221	56.49%	5,567	1,479	543	18	34	257	47.31%	5,499	1,423	667	18	31	286	42.90%
7	Retail	14,699	4,172	1,055	36	185	582	55.14%	14,744	3,840	1,343	29	172	681	50.73%	14,596	3,715	1,615	29	165	776	48.01%
8	Retail - Secured on real estate property	9,377	3,175	455	9	116	206	45.40%	9,539	2,866	602	8	107	241	40.05%	9,539	2,724	743	8	101	274	36.90%
9	Retail - Secured on real estate property - Of Which: SME	172	49	25	0	6	13	53.90%	173	44	29	0	5	15	52.19%	170	42	73	0	5	17	51.07%
10	Retail - Secured on real estate property - Of Which: non-SME	9,205	3,126	430	9	111	193	44.92%	9,366	2,822	573	8	103	226	39.43%	9,369	2,681	710	7	97	257	36.24%
11	Retail - Qualifying Revolving	1,057	360	51	4	10	35	69.54%	1,035	363	71	3	10	47	65.63%	1,002	375	92	3	10	59	64.00%
12	Retail - Other Retail	4,265	637	549	22	58	340	61.27%	4,170	612	670	18	55	394	58.75%	4,055	616	780	17	54	443	56.71%
13	Retail - Other Retail - Of Which: SME	713	116	97	5	6	58	60.37%	686	122	119	4	6	68	57.49%	661	126	140	4	6	78	55.57%
14	Retail - Other Retail - Of Which: non-SME	3,552	521	453	18	52	282	62.18%	3,484	490	551	14	49	325	69.04%	3,394	491	641	14	47	365	56.96%
15	Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
16	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
17	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
18	IRB TOTAL	71,824	16,630	2,934	142	432	1,693	57.66%	72,123	15,408	3,859	127	383	1,971	51.06%	71,964	14,757	4,660	125	365	2,217	47.48%

RowNum	Entity	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20	Central governments	0	13	0	0	0	0	34.16%	0	13	0	0	0	0	33.89%	0	13	0	0	0	0	0
21	Institutions	2,097	36	0	0	0	0	41.62%	2,120	17	1	0	0	0	41.86%	2,120	12	0	0	0	0	0
22	Corporates	9,937	1,872	249	9	27	146	58.85%	10,027	1,728	302	9	23	162	53.59%	10,148	1,559	349	9	23	176	50.33%
23	Corporates - Of Which: Specialised Lending	209	455	88	1	18	24	27.42%	207	449	95	1	16	26	27.60%	205	444	102	1	15	28	27.78%
24	Corporates - Of Which: SME	29	2	1	0	0	0	42.90%	29	2	1	0	0	0	37.30%	28	2	1	0	0	1	35.49%
25	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33	Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
34	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36	IRB TOTAL	12,041	1,920	249	9	27	146	58.83%	12,155	1,753	303	9	23	162	53.57%	12,276	1,584	350	9	23	176	50.31%

RowNum	Entity	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39	Institutions	161	2	0	0	0	0	44.03%	161	2	0	0	0	0	43.04%	161	2	0	0	0	0	0
40	Corporates	4,793	915	159	18	16	77	48.42%	4,727	880	260	15	13	101	39.02%	4,667	857	344	15	13	122	35.47%
41	Corporates - Of Which: Specialised Lending	1,061	285	14	4	7	6	42.22%	1,048	280	33	4	6	11	34.10%	1,033	275	53	4	6	17	31.90%
42	Corporates - Of Which: SME	1,196	230	65	6	4	27	41.64%	1,172	217	104	4	3	35	33.58%	1,149	209	134	4	3	41	30.57%
43	Retail	3,012	1,134	248	9	54	126	50.66%	3,074	1,075	346	7	48	155	44.96%	3,020	1,035	439	7	45	184	42.00%
44	Retail - Secured on real estate property	911	114	3	3	37	45	39.62%	3,004	869	172	3	34	38	33.71%	2,978	840	228	3	32	70	30.86%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.05%	0	0	0	0	0	0	0.05%	0	0	0	0	0	0	0.05%
46	Retail - Secured on real estate property - Of Which: non-SME	3,020	911	114	3	37	45	39.62%	3,004	869	172	3	34	38	33.71%	2,978	840	228	3	32	70	30.86%
47	Retail - Qualifying Revolving	295	49	16	2	12	23	77.32%	286	51	23	1	2	18	70.58%	277	53	30	2	2	20	68.09%
48	Retail - Other Retail	597	172	118	4	14	68	57.83%	583	154	151	4	12	81	53.94%	565	142	181	3	10	94	51.71%
49	Retail - Other Retail - Of Which: SME	272	46	47	2	3	27	57.83%	259	46	60	2	3	32	53.71%	247	45	73	2	2	38	51.41%
50	Retail - Other Retail - Of Which: non-SME	325	127	71	2	11	41	57.84%	325	108	90	1	9	49	54.10%	318	97	108	1	8	56	51.91%
51	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54	IRB TOTAL	8,866	2,051	407	27	69	203	49.78%	8,762	1,957	606	23	62	257	42.41%	8,647	1,894	783	22	57	306	39.13%

RowNum	Entity	Baseline Scenario															
		31/12/2021							31/12/2022							31/12/2023	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of			

2021 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

Row/Am	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		1,507	0	0	0	0	44.85%	1,507	0	1	0	0	0	45.03%	1,507	0	1	0	0	0	0	45.18%
74		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
75		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
76		6,433	2,021	202	12	32	82	40.58%	6,450	1,939	267	11	30	102	38.17%	6,421	1,912	321	10	30	119	36.89%
77		268	57	76	1	1	19	25.25%	295	53	84	1	21	25.38%	201	49	91	1	1	23	25.48%	
78		612	84	32	2	1	18	57.12%	607	81	41	1	21	50.68%	602	78	49	1	1	23	46.98%	
79		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
80		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
81		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
82		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
83		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
84		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
85		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
86		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
87		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
88		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
89		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
90		7,940	2,021	202	12	32	82	40.59%	7,957	1,939	267	11	30	102	38.18%	7,928	1,912	322	11	30	119	36.92%

Row/Am	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
92		13	0	0	0	0	44.22%	13	0	0	0	0	0	43.94%	13	0	0	0	0	0	0	44.01%
93		52	0	0	0	0	43.90%	52	0	0	0	0	0	43.61%	52	0	0	0	0	0	0	43.72%
94		2,670	749	138	13	26	91	65.58%	2,657	723	196	12	23	110	55.89%	2,606	703	247	12	23	126	51.64%
95		475	358	38	2	16	28	73.6%	469	352	59	2	15	31	62.7%	463	346	61	2	15	33	56.19%
96		773	192	47	5	5	25	53.76%	762	178	72	5	4	33	46.19%	750	170	92	5	4	40	42.96%
97		3,087	758	232	10	58	158	68.42%	3,031	762	283	8	57	185	65.21%	2,960	783	333	8	57	210	63.09%
98		1,108	0	80	2	35	50	62.78%	1,103	385	95	2	34	56	59.46%	1,090	384	110	2	33	63	57.10%
99		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
100		1,108	395	80	2	35	50	62.78%	1,103	385	95	2	34	56	59.46%	1,090	384	110	2	33	63	57.10%
101		576	223	19	2	4	12	60.28%	558	232	28	2	4	16	57.26%	539	243	38	2	4	20	55.97%
102		1,402	140	132	6	19	97	72.99%	1,370	145	161	5	19	112	69.97%	1,332	156	187	5	19	127	67.99%
103		260	27	21	1	1	16	76.15%	251	33	25	1	1	18	73.25%	244	36	29	1	1	20	71.32%
104		1,142	113	112	5	19	81	72.40%	1,119	112	136	4	18	94	69.37%	1,088	120	158	4	19	107	67.39%
105		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
106		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
107		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
108		5,821	1,507	370	24	84	249	67.35%	5,732	1,486	480	20	80	295	61.39%	5,631	1,487	580	20	79	336	58.00%

Row/Am	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
110		61	0	0	0	0	44.64%	61	0	0	0	0	0	43.85%	61	0	0	0	0	0	0	38.43%
111		397	0	0	0	0	42.02%	397	0	0	0	0	0	42.37%	397	0	0	0	0	0	0	42.73%
112		4,164	1,281	179	7	24	70	39.33%	4,350	1,024	250	7	18	87	34.94%	4,424	894	305	7	16	100	32.86%
113		118	237	3	6	1	6	29.87%	116	224	8	1	6	2	29.36%	114	231	13	1	5	4	30.00%
114		233	14	11	0	1	3	29.06%	230	13	15	0	3	22.04%	226	13	19	0	4	0	0	18.25%
115		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
116		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
117		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
118		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
119		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
120		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
121		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
122		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
123		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
124		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
125		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
126		4,622	1,281	179	7	24	70	39.33%	4,808	1,024	250	7	18	87	34.95%	4,882	894	306	7	16	101	32.87%

Row/Am	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
128		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
129		131	3	0	0	0	39.38%	131	3	0	0	0	0	41.02%	131	3	0	0	0	0	0	41.48%
130		2,230	689	64	3	24	45	69.74%	2,220	673	91	3	22	52	57.66%	2,216	654	113	3	20	99	51.82%
131		251	377	23	2	15	11	51.47%	245	363												

2021 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

RowNum	tm	(min EUR, %)	Baseline Scenario																						
			31/12/2021							31/12/2022							31/12/2023								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
145			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
146			17	0	0	0	0	0	42.66%	17	0	0	0	0	0	0	0	0	0	0	0	0	0		
147			220	21	0	0	0	0	41.91%	240	1	0	0	0	0	0	0	0	0	0	0	0	0		
148			1,753	253	15	3	6	6	42.15%	1,761	230	30	3	6	11	36.10%	1,751	228	43	3	5	15	34.31%		
149			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
150			1	2	4	0	0	0	62.31%	1	2	4	0	0	0	61.04%	1	2	4	0	0	0	0		
151			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
152			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
153			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
154			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
155			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
156			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
157			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
158			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
159			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
160			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
161			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
162			1,990	275	15	4	6	6	42.15%	2,018	231	31	3	6	11	36.13%	1,996	241	43	3	5	15	34.35%		

RowNum	tm	(min EUR, %)	Baseline Scenario																						
			31/12/2021							31/12/2022							31/12/2023								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
163			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
164			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
165			17	0	0	0	0	0	42.04%	17	0	0	0	0	0	42.43%	17	0	0	0	0	0	0		
166			1,515	296	45	3	10	25	54.46%	1,508	285	64	3	9	29	45.35%	1,497	280	80	3	3	33	41.07%		
167			127	14	13	1	0	10	73.20%	125	13	16	1	0	11	66.17%	123	13	18	1	0	11	61.55%		
168			495	174	19	1	8	7	38.25%	495	166	28	1	7	9	32.00%	491	162	35	1	7	10	29.41%		
169			1,530	200	122	5	21	65	53.67%	1,511	186	156	4	19	79	50.97%	1,484	182	186	4	19	92	49.34%		
170			888	104	52	2	10	23	44.64%	879	97	68	2	9	28	41.15%	868	94	82	2	9	32	39.08%		
171			166	49	22	0	6	12	53.07%	167	43	27	0	5	14	51.36%	165	42	31	0	4	15	50.25%		
172			723	56	30	2	5	11	38.33%	723	54	41	1	5	14	34.55%	703	52	52	1	4	17	32.50%		
173			79	23	5	0	2	4	74.31%	78	22	8	0	2	6	72.42%	76	21	10	0	2	7	71.43%		
174			564	73	64	3	9	38	59.20%	554	67	80	2	8	46	57.17%	540	67	94	2	8	52	55.99%		
175			94	36	9	0	2	5	55.72%	95	33	11	0	2	6	52.94%	92	33	14	0	2	7	51.36%		
176			469	37	56	3	7	33	59.76%	460	33	69	2	6	40	57.87%	448	34	80	2	6	45	56.78%		
177			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
178			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
179			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
180			3,062	497	167	8	31	90	53.88%	3,036	471	219	7	28	108	49.34%	2,998	462	266	7	27	124	46.86%		

RowNum	tm	(min EUR, %)	Baseline Scenario																						
			31/12/2021							31/12/2022							31/12/2023								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
181			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
182			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
183			197	26	0	0	0	0	42.04%	197	26	0	0	0	0	42.44%	197	26	0	0	0	0	0		
184			1,334	279	28	1	4	14	47.81%	1,366	224	43	1	18	18	42.55%	1,374	216	52	1	2	21	40.58%		
185			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
186			3	0	0	0	0	0	76.63%	3	0	0	0	0	0	66.34%	3	0	0	0	0	0	0		
187			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
188			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
189			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
190			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
191			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
192			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
193			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
194			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
195			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
196			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
197			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
198			1,531	306	29	1	4	14	47.81%	1,563	261	43	1	2	18	42.55%	1,571	243	52	1	2	21	40.59%		

2021 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

RowNum	Entity	(min EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		2,577	0	18	8	0	9	51.42%	2,506	55	35	8	0	18	50.76%	2,545	0	51	7	0	25	50.01%
2	Central governments		1,042	50	4	2	0	2	49.28%	1,040	47	9	2	0	4	48.90%	1,036	47	13	2	0	6	48.36%
3	Institutions		4,579	140	2	1	0	1	69.65%	4,597	120	3	1	0	2	57.94%	4,604	112	5	1	0	3	53.85%
4	Corporates		47,782	13,310	1,959	135	264	1,250	63.83%	48,264	12,012	2,775	124	218	1,482	53.42%	48,579	11,000	3,472	119	200	1,680	48.40%
5	Corporates - Of Which: Specialised Lending		3,571	2,535	334	13	80	198	99.11%	3,523	2,486	432	14	73	225	52.16%	3,474	2,440	527	14	68	252	47.86%
6	Corporates - Of Which: SME		5,257	1,800	443	35	49	244	55.21%	5,231	1,672	686	30	37	304	44.55%	5,255	1,451	894	29	30	356	40.23%
7	Retail		13,881	4,968	1,077	626	327	626	58.14%	13,794	4,600	1,442	311	303	705	53.02%	13,904	4,222	1,801	30	268	900	49.99%
8	Retail - Secured on real estate property		8,899	3,644	463	11	201	240	51.84%	8,951	3,411	645	10	186	203	45.48%	9,232	2,948	826	9	158	346	41.89%
9	Retail - Secured on real estate property - Of Which: SME		167	54	25	0	7	13	53.87%	163	53	30	0	6	16	52.07%	160	50	35	0	6	18	50.76%
10	Retail - Secured on real estate property - Of Which: non-SME		8,733	3,590	438	11	194	227	51.72%	8,788	3,358	615	9	180	218	45.10%	9,071	2,898	791	9	152	328	41.50%
11	Retail - Qualifying Revolving		1,017	400	52	4	17	36	70.25%	977	414	77	4	17	51	66.11%	935	428	105	3	17	68	64.69%
12	Retail - Other Retail		3,965	925	562	22	109	350	62.21%	3,866	865	720	18	100	420	58.35%	3,737	845	869	17	93	486	55.91%
13	Retail - Other Retail - Of Which: SME		658	168	100	5	14	60	60.06%	617	179	130	4	14	73	56.49%	585	180	162	4	13	87	54.04%
14	Retail - Other Retail - Of Which: non-SME		3,306	756	463	18	94	290	62.08%	3,249	686	590	14	86	347	68.78%	3,152	665	708	14	80	399	56.33%
15	Equity		0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
16	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	IRB TOTAL		69,861	18,468	3,061	184	592	1,890	61.74%	70,202	16,925	4,264	166	521	2,271	53.25%	70,668	15,381	5,341	158	468	2,615	48.95%

RowNum	Entity	(min EUR, %)	Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
19	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Central governments		0	13	0	0	0	0	36.07%	0	13	0	0	0	0	36.13%	0	13	0	0	0	0	0	35.82%
21	Institutions		2,097	36	0	0	0	0	41.28%	2,096	36	1	0	0	0	41.67%	2,120	12	0	0	0	0	0	41.98%
22	Corporates		9,907	1,900	251	10	28	155	61.69%	9,944	1,804	310	10	24	172	55.55%	10,136	1,558	364	10	23	188	51.71%	
23	Corporates - Of Which: Specialised Lending		209	455	88	1	18	24	27.41%	207	449	95	1	16	26	27.60%	205	444	102	1	15	28	27.78%	
24	Corporates - Of Which: SME		29	2	1	0	0	0	42.53%	28	2	1	0	0	0	37.11%	28	2	2	0	0	1	35.52%	
25	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	Equity		0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%
34	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	IRB TOTAL		12,011	1,948	251	11	28	155	61.67%	12,048	1,852	310	10	24	172	55.52%	12,264	1,582	365	10	23	188	51.68%	

RowNum	Entity	(min EUR, %)	Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
37	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Institutions		160	3	0	0	0	0	45.90%	161	2	0	0	0	0	44.28%	161	2	0	0	0	0	0	44.12%
40	Corporates		4,784	923	160	20	16	78	48.68%	4,705	888	275	17	13	106	38.48%	4,640	857	370	17	13	129	34.88%	
41	Corporates - Of Which: Specialised Lending		1,061	285	14	4	7	6	42.21%	1,048	280	33	4	6	11	34.17%	1,033	275	53	4	6	17	31.91%	
42	Corporates - Of Which: SME		1,189	238	65	7	5	27	41.96%	1,155	226	5	3	37	33.03%	1,131	213	149	5	3	45	29.96%		
43	Retail		3,808	1,232	253	8	128	128	50.55%	3,728	1,193	363	7	64	163	44.88%	3,647	1,170	477	7	61	201	42.09%	
44	Retail - Secured on real estate property		3,018	913	115	3	41	46	39.61%	3,002	871	173	3	37	58	33.73%	2,975	842	229	3	35	71	30.89%	
45	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0.05%	0	0	0	0	0	0	0.05%	0	0	0	0	0	0	0.05%	
46	Retail - Secured on real estate property - Of Which: non-SME		3,018	913	115	3	41	46	39.61%	3,002	871	173	3	37	58	33.73%	2,975	842	229	3	35	71	30.89%	
47	Retail - Qualifying Revolving		283	61	16	1	12	25	76.90%	266	69	25	1	4	18	69.89%	248	76	36	4	4	24	67.52%	
48	Retail - Other Retail		598	259	123	4	25	70	57.41%	469	254	165	2	23	87	62.77%	424	253	213	3	22	106	49.95%	
49	Retail - Other Retail - Of Which: SME		49	72	22	2	6	28	57.24%	222	77	67	2	6	35	52.26%	199	80	87	2	6	43	49.34%	
50	Retail - Other Retail - Of Which: non-SME		263	187	73	2	19	42	57.52%	247	177	98	1	17	52	53.11%	225	173	125	1	16	63	50.37%	
51	Equity		0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%
52	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	IRB TOTAL		8,753	2,158	413	29	85	206	49															

2021 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks	1,507	0	1	0	0	51.80%	1,452	55	2	0	0	1	51.58%	1,505	0	2	0	0	0	1	51.15%
74	Central governments	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
75	Institutions	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
76	Corporates	6,149	2,283	223	23	36	129	6,177	2,143	335	22	32	166	49.35%	6,217	1,999	440	20	31	199	45.18%	
77	Corporates - Of Which: Specialised Lending	268	57	76	1	1	56	205	53	84	1	0	58	69.43%	201	49	91	1	1	60	65.99%	
78	Corporates - Of Which: SME	540	148	40	5	2	22	526	136	66	5	1	30	44.68%	537	101	91	4	1	37	40.70%	
79	Retail	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
80	Retail - Secured on real estate property	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
83	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
84	Retail - Other Retail	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
87	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
88	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
89	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
90	IRB TOTAL	7,656	2,283	224	23	36	129	7,629	2,197	337	22	32	166	49.36%	7,722	1,999	442	20	31	200	45.21%	

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
92	Central governments	13	0	0	0	0	49.29%	13	0	0	0	0	0	48.84%	13	0	0	0	0	0	0	48.75%
93	Institutions	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
94	Corporates	2,576	829	151	22	29	104	2,511	803	242	21	25	138	56.23%	2,526	702	328	20	20	166	50.62%	
95	Corporates - Of Which: Specialised Lending	475	388	38	2	16	30	470	352	52	2	16	33	67.16%	463	346	61	2	15	37	59.65%	
96	Corporates - Of Which: SME	707	250	56	10	8	32	671	241	100	9	6	47	46.76%	703	169	140	8	4	60	42.86%	
97	Retail	3,030	809	237	10	76	162	2,960	822	294	9	74	191	65.22%	2,880	846	349	8	75	220	62.95%	
98	Retail - Secured on real estate property	1,998	402	83	2	41	52	1,987	397	99	2	40	58	58.67%	1,969	398	116	2	40	65	56.25%	
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
100	Retail - Secured on real estate property - Of Which: non-SME	1,998	402	83	2	41	52	1,987	397	99	2	40	58	58.67%	1,969	398	116	2	40	65	56.25%	
101	Retail - Qualifying Revolving	568	230	19	2	5	12	549	240	29	2	5	16	57.52%	530	250	38	2	5	21	56.14%	
102	Retail - Other Retail	1,364	177	134	6	30	99	1,324	185	166	5	29	117	70.48%	1,281	198	196	5	30	133	68.23%	
103	Retail - Other Retail - Of Which: SME	254	39	21	1	1	16	241	42	25	1	11	19	72.98%	235	46	38	1	11	21	70.95%	
104	Retail - Other Retail - Of Which: non-SME	1,111	143	113	5	30	83	1,083	143	140	4	28	98	70.03%	1,049	152	166	4	28	113	67.75%	
105	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
106	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
107	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
108	IRB TOTAL	5,670	1,639	388	33	105	266	5,527	1,634	536	30	100	328	61.15%	5,463	1,556	678	28	97	386	56.97%	

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
110	Central governments	61	0	0	0	0	50.89%	61	0	0	0	0	0	49.62%	61	0	0	0	0	0	0	41.47%
111	Institutions	397	0	0	0	0	41.66%	397	0	0	0	0	0	42.16%	397	0	0	0	0	0	0	42.51%
112	Corporates	4,150	1,293	181	8	25	100	55.35%	4,342	1,023	299	8	18	119	45.84%	4,387	915	322	8	16	134	41.48%
113	Corporates - Of Which: Specialised Lending	118	237	3	1	6	1	29.87%	116	224	8	1	6	2	29.95%	114	231	13	1	5	4	30.01%
114	Corporates - Of Which: SME	232	15	11	0	1	3	28.14%	228	13	17	0	3	3	20.35%	224	12	22	0	4	0	16.80%
115	Retail	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
116	Retail - Secured on real estate property	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
118	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
119	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
120	Retail - Other Retail	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
123	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
124	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
125	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
126	IRB TOTAL	4,608	1,293	181	8	25	100	55.34%	4,800	1,024	299	8	18	119	45.84%	4,845	915	322	8	16	134	41.48%

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
128	Central governments	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
129	Institutions	131	3	0	0	0	0	42.81%	131	3	0	0	0	43.15%	131	3	0	0	0	0	0	42.88%
130	Corporates	2,067	847	69	5	25																



2021 EU-wide Stress Test: Credit risk STA  
Raiffeisen Bank International AG

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		25,922	0	849	0	18,905	0	0	0	0	0	0.00%
2		12,789	0	406	0	9,224	601	0	4	4	0	0.00%
3		1,679	2	100	0	1,495	117	2	1	0	2	100.00%
4		1,240	0	45	0	683	568	0	0	3	0	0.00%
5		1,940	0	0	0	1,347	30	0	1	1	0	0.00%
6		639	0	0	0	509	0	0	0	0	0	0.00%
7		1,704	0	274	0	974	32	0	0	0	0	0.00%
8		4,202	139	3,812	127	3,294	980	16	20	46	34.91%	
9		1,237	31	942	19	1,042	352	31	6	10	15	50.35%
10		6,491	445	4,493	96	5,448	1,611	413	89	280	67.67%	
11		1,279	156	745	31	1,034	304	136	17	16	78	59.77%
12		12,116	460	7,735	149	5,089	3,132	484	25	94	253	52.21%
13		1,620	66	926	35	1,147	544	92	10	49	53.39%	
14		40	0	59	0	43	0	0	0	0	0	0.00%
15		68	0	11	0	0	0	0	0	0	0	0.00%
16		0	0	0	0	0	0	0	0	0	0	0.00%
17		0	0	0	0	0	0	0	0	0	0	0.00%
18		1,200	0	1,804	0	0	0	0	0	0	0	100.00%
19		3,160	0	2,620	0	1	3	0	0	0	0	0.00%
20												
21		<b>73,190</b>	<b>1,044</b>	<b>22,179</b>	<b>372</b>	<b>51,011</b>	<b>7,074</b>	<b>1,037</b>	<b>93</b>	<b>211</b>	<b>582</b>	<b>56.14%</b>

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		14,324	0	0	0	14,315	0	0	0	0	0	0.00%
23		2,744	0	0	0	2,338	193	0	0	1	0	0.00%
24		186	0	0	0	142	53	0	0	0	0	0.00%
25		870	0	19	0	466	466	0	0	1	0	0.00%
26		0	0	0	0	0	0	0	0	0	0	0.00%
27		0	0	0	0	0	0	0	0	0	0	0.00%
28		675	0	38	0	586	12	0	0	0	0	0.00%
29		830	29	782	38	499	106	29	2	2	3	9.93%
30		103	0	79	0	81	17	0	0	1	0	0.00%
31		186	5	142	1	111	67	5	0	1	3	60.32%
32		0	0	0	0	0	0	0	0	0	0	0.00%
33		3,761	71	1,561	29	2,352	1,364	70	1	8	8	11.11%
34		370	12	157	11	199	166	12	0	1	2	14.14%
35		40	0	59	0	43	0	0	0	0	0	0.00%
36		34	0	5	0	0	0	0	0	0	0	0.00%
37		0	0	0	0	0	0	0	0	0	0	0.00%
38		0	0	0	0	0	0	0	0	0	0	0.00%
39		1,052	0	1,566	0	0	0	0	0	0	0	0.00%
40												
41		892	0	733	0	0	3	0	0	0	0	0.00%
42		<b>25,594</b>	<b>104</b>	<b>4,905</b>	<b>69</b>	<b>20,852</b>	<b>2,261</b>	<b>103</b>	<b>3</b>	<b>13</b>	<b>13</b>	<b>12.97%</b>

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		4,252	0	0	0	189	0	0	0	0	0	0.00%
44		1,818	0	0	0	1,488	64	0	0	0	0	0.00%
45		0	0	0	0	2	0	0	0	0	0	0.00%
46		22	0	4	0	4	19	0	0	0	0	0.00%
47		0	0	0	0	0	0	0	0	0	0	0.00%
48		0	0	0	0	0	0	0	0	0	0	0.00%
49		2	0	0	0	2	0	0	0	0	0	0.00%
50		596	10	541	8	390	222	10	1	2	3	28.85%
51		208	9	161	7	125	85	9	0	1	2	26.79%
52		1,014	30	649	9	994	30	6	0	0	0	54.99%
53		202	13	119	6	172	30	13	0	1	3	24.60%
54		1,381	15	498	7	1,263	125	15	6	5	7	45.60%
55		224	1	108	1	155	74	1	0	0	0	6.14%
56		0	0	0	0	0	0	0	0	0	0	0.00%
57		0	0	0	0	0	0	0	0	0	0	0.00%
58		0	0	0	0	0	0	0	0	0	0	0.00%
59		0	0	0	0	0	0	0	0	0	0	0.00%
60		8	0	9	0	0	0	0	0	0	0	100.00%
61												
62		256	0	255	0	0	0	0	0	0	0	0.00%
63		<b>9,349</b>	<b>55</b>	<b>1,957</b>	<b>24</b>	<b>4,324</b>	<b>474</b>	<b>55</b>	<b>14</b>	<b>13</b>	<b>26</b>	<b>47.70%</b>

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64		1,572	0	0	0	1,603	0	0	0	0	0	0.00%
65		1,559	0	0	0	1,528	0	0	0	0	0	0.00%
66		8	0	2	0	4	4	0	0	0	0	0.00%
67		2	0	0	0	2	0	0	0	0	0	0.00%
68		0	0	0	0	0	0	0	0	0	0	0.00%
69		0	0	0	0	0	0	0	0	0	0	0.00%
70		6	0	2	0	2	0	0	0	0	0	0.00%
71		292	5	252	3	223	80	5	0	0	3	52.94%
72		144	4	112	3	90	58	4	0	2	1	36.94%
73		729	52	444	9	595	137	50	9	7	32	62.94%
74		499	36	284	6	407	284	34	8	5	19	55.89%
75		134	5	86	3	97	38	7	1	1	2	30.82%
76		91	4	50	5	67	24	6	1	1	2	31.72%
77		0	0	0	0	0	0	0	0	0	0	0.00%
78		0	0	0	0	0	0	0	0	0	0	0.00%
79		0	0	0	0	0	0	0	0	0	0	0.00%
80		0	0	0	0	0	0	0	0	0	0	0.00%
81		50	0	124	0	0	0	0	0	0	0	0.00%
82												
83		257	0	312	0	0	0	0	0	0	0	0.00%
84		<b>4,611</b>	<b>62</b>	<b>1,221</b>	<b>17</b>	<b>4,054</b>	<b>261</b>	<b>62</b>	<b>11</b>	<b>10</b>	<b>37</b>	<b>58.60%</b>



**2021 EU-wide Stress Test: Credit risk STA**  
Raiffeisen Bank International AG

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		263	0	0	0	223	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		80	0	22	0	57	0	0	0	0	0	0.00%
176		11	0	5	0	13	0	0	0	0	0	0.00%
177		0	0	0	0	0	0	0	0	0	0	0.00%
178		0	0	0	0	0	0	0	0	0	0	0.00%
179		0	0	0	0	0	0	0	0	0	0	0.00%
180		0	0	0	0	0	0	0	0	0	0	0.00%
181		0	0	0	0	0	0	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		8	0	1	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		0	0	0	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		362	0	27	0	293	0	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		471	0	0	0	0	0	0	0	0	0	0.00%
191		530	0	0	0	398	0	0	0	0	0	0.00%
192		12	2	2	0	12	1	2	0	0	2	100.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		0	0	0	0	0	0	0	0	0	0	0.00%
197		138	1	123	0	90	51	1	0	1	0	39.46%
198		61	0	48	0	41	22	0	1	1	0	79.84%
199		79	4	52	1	89	7	4	3	0	3	83.41%
200		32	2	18	0	34	1	2	1	0	2	89.50%
201		40	3	31	3	23	18	3	0	1	1	18.27%
202		17	1	13	1	10	7	1	0	0	0	23.37%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		46	0	46	0	0	0	0	0	0	0	0.00%
210		1,318	10	256	4	613	71	9	4	2	6	60.78%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		0	0	0	0	0	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		2	0	0	0	2	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		272	0	5	0	25	2	0	0	0	0	0.00%
218		26	0	24	0	25	2	0	0	0	0	0.00%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		0	0	0	0	0	0	0	0	0	0	0.00%
221		6	0	3	0	6	0	0	0	0	0	0.00%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		5	0	5	0	0	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		311	0	37	0	33	2	0	0	0	0	0.00%

**2021 EU-wide Stress Test: Credit risk STA**  
Raiffeisen Bank International AG

RowNum	um	(mln EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	18,903	0	2	1	0	1	43.15%	18,901	0	3	1	0	1	43.18%	18,900	0	5	1	0	2	43.81%
2	Central governments	9,299	517	10	3	0	3	35.40%	9,215	593	18	3	0	7	36.48%	9,285	513	27	3	0	10	37.28%
3	Regional governments or local authorities	1,491	119	4	0	0	2	60.50%	1,481	127	5	0	0	3	50.14%	1,481	126	7	0	0	3	44.19%
4	Public sector entities	683	569	0	0	3	0	34.98%	683	569	0	0	3	0	33.25%	683	567	0	0	3	0	32.60%
5	Multilateral Development Banks	1,348	28	0	1	0	0	41.81%	1,349	27	0	1	0	0	41.84%	1,349	27	0	1	0	1	42.08%
6	International Organisations	509	0	0	0	0	0	42.04%	509	0	0	0	0	0	42.57%	509	0	0	0	0	0	42.95%
7	Institutions	984	22	0	0	0	0	41.89%	974	31	0	0	0	0	42.25%	974	31	0	0	0	0	42.60%
8	Corporates	3,366	809	237	12	12	98	41.26%	3,320	755	337	20	9	131	38.86%	3,268	725	419	19	8	158	37.76%
9	of which: SME	1,074	283	68	6	6	34	50.05%	1,061	259	106	7	4	47	44.33%	1,043	247	136	6	4	57	42.08%
10	Retail	5,802	984	686	73	72	463	67.53%	5,604	971	897	68	71	606	67.58%	5,389	985	1,097	65	72	748	68.16%
11	of which: SME	1,090	153	225	22	22	150	66.95%	1,024	145	289	20	10	190	65.82%	953	167	248	18	11	226	65.06%
12	Secured by mortgages on immovable property	9,105	2,868	733	27	27	415	59.61%	8,943	2,789	973	25	82	500	51.38%	8,801	2,736	1,159	24	79	584	49.73%
13	of which: SME	1,120	507	157	7	7	79	50.39%	1,114	457	212	6	7	95	44.77%	1,094	433	256	6	6	108	42.11%
14	Items associated with particularly high risk	42	0	0	0	0	0	31.09%	42	0	1	0	0	0	31.03%	41	0	2	0	0	0	31.13%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
19	Securitisation	1	3	0	0	0	0	35.42%	1	3	0	0	0	0	36.05%	1	3	0	0	0	0	36.05%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21	Standardised Total	51,532	5,918	1,672	127	174	983	58.77%	51,022	5,864	2,236	117	167	1,248	55.84%	50,682	5,682	2,787	113	163	1,507	54.65%

RowNum	um	(mln EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22	Central banks	14,314	0	1	0	0	0	44.65%	14,314	0	1	0	0	0	44.32%	14,314	0	1	0	0	1	44.64%
23	Central governments	2,338	193	0	0	0	0	37.70%	2,337	193	0	0	0	0	39.42%	2,337	193	1	0	0	1	40.15%
24	Regional governments or local authorities	142	53	0	0	0	0	29.26%	142	53	0	0	0	0	29.17%	142	53	0	0	0	0	29.26%
25	Public sector entities	466	466	0	0	1	0	43.20%	466	465	0	0	1	0	42.85%	466	465	0	0	1	0	43.11%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
28	Institutions	586	12	0	0	0	0	41.60%	587	11	0	0	0	0	42.06%	587	11	0	0	0	0	42.42%
29	Corporates	484	102	47	4	1	13	26.65%	472	99	63	4	1	17	27.84%	462	95	76	4	1	22	28.56%
30	of which: SME	80	17	1	1	1	0	29.57%	80	16	3	0	0	1	29.44%	79	15	4	0	0	1	29.71%
31	Retail	123	49	9	1	1	5	54.02%	121	47	14	0	1	7	51.31%	117	45	20	0	1	10	50.32%
32	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
33	Secured by mortgages on immovable property	2,566	1,098	121	6	6	23	19.06%	2,594	1,014	177	0	0	0	17.13%	2,598	960	226	4	4	36	16.10%
34	of which: SME	205	154	17	0	1	3	19.75%	214	139	24	0	0	4	16.83%	216	131	30	0	0	5	15.28%
35	Items associated with particularly high risk	42	0	0	0	0	0	31.09%	42	0	1	0	0	0	31.03%	41	0	2	0	0	0	31.13%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
40	Securitisation	0	2	0	0	0	0	30.79%	0	2	0	0	0	0	30.83%	0	2	0	0	0	0	30.91%
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
42	Standardised Total	21,062	1,976	179	7	9	41	23.06%	21,075	1,885	257	6	8	56	21.91%	21,065	1,825	327	6	7	70	21.40%

RowNum	um	(mln EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	189	0	1	0	0	0	46.12%	189	0	0	0	0	0	45.40%	189	0	0	0	0	0	45.32%
44	Central governments	1,472	64	1	0	0	0	40.10%	1,478	66	0	0	0	1	39.07%	1,477	66	3	0	0	1	39.57%
45	Regional governments or local authorities	2	0	0	0	0	0	28.19%	2	0	0	0	0	0	27.43%	2	0	0	0	0	0	27.23%
46	Public sector entities	4	19	0	0	0	0	28.80%	4	19	0	0	0	0	28.65%	4	19	0	0	0	0	28.56%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
49	Institutions	2	0	0	0	0	0	42.94%	2	0	0	0	0	0	42.39%	2	0	0	0	0	0	42.75%
50	Corporates	427	175	20	1	1	9	43.78%	423	167	32	2	12	12	38.20%	417	163	42	2	1	15	36.18%
51	of which: SME	146	59	13	1	1	6	48.83%	146	55	8	1	0	0	43.83%	144	54	21	0	0	3	41.55%
52	Retail	923	48	63	3	3	46	70.83%	923	43	43	0	0	0	69.82%	899	39	127	0	0	86	72.25%
53	of which: SME	163	29	23	1	1	15	65.29%	160	23	32	1	21	21	65.32%	157	18	40	3	1	26	65.34%
54	Secured by mortgages on immovable property	1,245	131	28	4	2	12	41.48%	1,239	122	43	4	2	17	39.23%	1,232	116	56	4	2	21	38.59%
55	of which: SME	162	64	4	1	1	1	22.74%	160	63	7	1	0	2	21.53%	158	62	10	0	0	2	21.33%
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0	0.0														





**2021 EU-wide Stress Test: Credit risk STA**  
Raiffeisen Bank International AG

RowNum	um	(m EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	18,901	0	3	1	0	2	49.56%	18,898	0	3	1	0	3	50.01%	18,896	0	3	1	0	4	49.55%
2	Central governments	9,152	657	16	6	2	6	39.27%	9,200	592	33	7	1	13	41.06%	9,264	513	49	6	0	20	41.66%
3	Regional governments or local authorities	1,481	128	5	1	0	3	55.15%	1,479	127	7	1	0	3	45.33%	1,478	125	10	1	0	4	40.73%
4	Public sector entities	682	568	0	0	3	0	38.66%	682	568	0	0	3	0	36.99%	683	567	0	0	3	0	34.64%
5	Multilateral Development Banks	1,344	33	0	0	1	0	44.71%	1,346	31	0	0	1	0	43.75%	1,348	29	0	0	1	0	43.71%
6	International Organisations	509	0	0	0	0	0	41.68%	509	0	0	0	0	0	42.40%	509	0	0	0	0	0	42.76%
7	Institutions	974	32	0	0	0	0	41.55%	973	32	0	0	0	0	42.08%	974	31	0	0	0	0	42.40%
8	Corporates	3,148	992	272	33	17	147	54.10%	3,103	885	425	27	11	159	46.79%	3,086	783	543	25	8	238	43.89%
9	of which: SME	986	357	82	12	8	40	48.94%	982	302	141	9	5	61	43.02%	980	260	185	9	4	76	40.90%
10	Retail	4,508	2,164	800	67	346	627	78.33%	4,153	2,178	1,141	60	319	905	79.32%	4,018	1,975	1,479	56	278	1,185	80.11%
11	of which: SME	935	304	229	19	24	153	67.70%	817	27	336	16	27	210	66.82%	772	298	397	14	25	264	65.44%
12	Secured by mortgages on immovable property	7,959	3,945	801	29	291	476	59.12%	7,713	3,839	1,153	25	256	629	54.57%	7,692	3,534	1,480	24	218	784	53.92%
13	of which: SME	1,012	599	173	9	15	87	50.43%	963	563	258	7	14	110	42.75%	970	489	325	7	12	129	39.70%
14	Items associated with particularly high risk	42	0	0	0	0	0	31.69%	42	0	1	0	0	0	31.54%	41	0	2	0	0	1	31.53%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
19	Securitisation	1	3	0	0	0	0	37.49%	1	3	0	0	0	0	39.14%	1	3	0	0	0	0	39.29%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Standardised Total	48,700	8,522	1,899	137	661	1,259	66.29%	48,098	8,255	2,769	120	591	1,754	63.36%	47,989	7,559	3,574	113	509	2,237	62.99%

RowNum	um	(m EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22	Central banks	14,314	0	1	0	0	0	49.35%	14,314	0	2	0	0	1	49.52%	14,313	0	2	0	0	1	49.09%
23	Central governments	2,338	193	1	1	0	0	41.40%	2,337	193	0	0	0	1	41.86%	2,336	193	2	0	0	0	41.93%
24	Regional governments or local authorities	142	53	0	0	0	0	29.71%	142	53	0	0	0	0	29.65%	142	53	0	0	0	0	29.71%
25	Public sector entities	466	466	0	0	1	0	47.53%	466	465	0	0	1	0	47.63%	466	465	0	0	1	0	47.17%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
28	Institutions	586	12	0	0	0	0	41.39%	586	12	0	0	0	0	41.93%	587	11	0	0	0	0	42.25%
29	Corporates	482	102	49	5	1	28	57.65%	466	98	69	4	1	35	50.19%	454	94	85	4	1	40	46.75%
30	of which: SME	80	17	1	1	1	0	30.15%	79	16	3	0	0	1	30.65%	78	15	5	0	0	1	30.22%
31	Retail	108	64	10	1	1	5	54.32%	102	63	17	0	1	9	51.23%	103	54	25	0	1	13	50.18%
32	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
33	Secured by mortgages on immovable property	2,569	1,091	126	2	6	24	18.74%	2,556	1,042	187	2	6	31	16.47%	2,562	979	243	2	5	38	15.44%
34	of which: SME	212	146	18	1	0	3	18.74%	212	138	27	0	0	4	15.19%	214	130	33	0	0	5	13.83%
35	Items associated with particularly high risk	42	0	1	0	0	0	31.69%	42	0	1	0	0	0	31.54%	41	0	2	0	0	1	31.53%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
40	Securitisation	0	2	0	0	0	0	30.88%	0	2	0	0	0	0	30.91%	0	2	0	0	0	0	30.98%
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
42	Standardised Total	21,047	1,983	187	8	10	58	31.14%	21,010	1,929	278	7	9	76	27.42%	21,004	1,852	360	7	8	93	25.73%

RowNum	um	(m EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	189	0	0	0	0	0	51.55%	189	0	0	0	0	0	50.20%	189	0	0	0	0	0	49.68%
44	Central governments	1,472	66	1	1	1	0	40.11%	1,477	66	0	0	0	1	39.46%	1,476	66	4	1	0	0	39.53%
45	Regional governments or local authorities	4	0	0	0	0	0	31.68%	4	0	0	0	0	30.54%	4	0	0	0	0	0	0	29.59%
46	Public sector entities	4	19	0	0	0	0	29.22%	4	19	0	0	0	29.01%	4	19	0	0	0	0	0	28.86%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
49	Institutions	2	0	0	0	0	0	41.68%	2	0	0	0	0	0	42.18%	2	0	0	0	0	0	42.54%
50	Corporates	410	192	20	3	2	9	44.15%	415	172	39	2	1	13	38.15%	412	163	46	2	1	17	36.09%
51	of which: SME	139	67	13	1	1	0	49.11%	140	60	15	0	0	0	45.94%	141	54	23	0	0	9	41.11%
52	Retail	891	107	67	13	17	48	71.78%	855	108	16	14	7	21	69.06%	862	66	137	16	17	97	70.79%
53	of which: SME	160	32	24	3	2	16	66.75%	155	27	33	2	22	22	66.37%	157	16	42	3	1	28	66.17%
54	Secured by mortgages on immovable property	1,230	145	29	4	3	12	41.81%	1,211	148	44	4	3	17	39.31%	1,225	119	59	4	2	23	38.60%
55	of which: SME	161	65	4	1	0	1	23.10%	159	63	8	0	0	2	21.66%	157	61	11	1	0	2	21.42%
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
57	Covered bonds																					

2021 EU-wide Stress Test: Credit risk STA  
Raiffeisen Bank International AG

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
86	Central governments	3	0	0	0	0	51.80%	3	0	0	0	0	51.57%	3	0	0	0	0	0	0	0	51.12%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	10	20	0	0	0	41.68%	10	20	0	0	0	42.23%	10	20	0	0	0	0	0	0	42.53%
92	Corporates	250	68	13	3	1	46.67%	241	64	26	2	1	40.51%	255	39	37	2	0	0	0	14	38.44%
93	of which: SME	68	23	6	1	0	48.36%	64	22	11	1	0	42.34%	65	17	15	1	0	0	0	6	40.04%
94	Retail	891	998	227	13	173	87.62%	767	1,023	327	12	156	297	91.00%	711	974	431	10	142	400	92.98%	
95	of which: SME	13	3	10	1	0	72.99%	10	2	14	1	0	10	71.38%	9	1	16	0	0	0	12	70.66%
96	Secured by mortgages on immovable property	1,597	279	76	3	9	26	33.67%	1,510	259	114	3	11	33	29.29%	1,467	333	153	2	12	40	27.94%
97	of which: SME	129	101	23	1	1	6	22.86%	113	86	42	1	1	9	22.11%	117	77	99	1	1	12	20.22%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	35.53%	0	0	0	0	0	0	35.09%	0	0	0	0	0	0	0	34.53%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	2,751	1,365	317	18	183	72.95%	2,531	1,436	466	17	168	341	73.13%	2,446	1,366	620	15	154	456	73.52%	

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	49.29%	0	0	0	0	0	48.80%	0	0	0	0	0	0	0	0	48.71%
107	Central governments	1,292	22	3	1	0	13.42%	1,289	22	0	0	1	0	12.88%	1,286	22	10	1	1	0	3	28.25%
108	Regional governments or local authorities	124	6	0	0	0	31.82%	124	6	1	0	0	30.66%	123	6	1	0	0	0	0	0	29.76%
109	Public sector entities	9	0	0	0	0	31.68%	9	0	0	0	0	30.31%	9	0	0	0	0	0	0	0	29.15%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	5	0	0	0	0	41.68%	5	0	0	0	0	42.18%	5	0	0	0	0	0	0	0	42.54%
113	Corporates	74	30	7	1	1	4	56.50%	73	26	13	1	5	42.40%	77	17	17	1	1	0	6	37.24%
114	of which: SME	34	22	4	0	1	2	50.41%	34	19	8	0	3	38.69%	38	12	11	0	0	0	4	34.46%
115	Retail	82	8	11	0	0	3	49.22%	80	7	14	0	7	48.03%	80	6	17	0	0	0	0	47.04%
116	of which: SME	77	8	10	0	0	5	48.62%	75	6	14	0	7	47.48%	74	5	17	0	0	0	8	46.51%
117	Secured by mortgages on immovable property	88	12	2	0	0	2	43.19%	86	10	7	0	2	35.79%	86	8	10	0	0	0	3	33.10%
118	of which: SME	17	12	2	0	0	1	31.86%	17	10	4	0	1	29.53%	18	7	5	0	0	0	2	28.69%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	60.88%	0	0	0	0	0	59.91%	0	0	0	0	0	0	0	0	58.95%
126	Standardised Total	1,674	78	25	3	1	45.32%	1,666	71	41	3	1	16	39.66%	1,664	59	55	3	0	0	21	37.54%

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	8	0	0	0	0	40.00%	8	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	40.00%
128	Central governments	16	156	0	0	0	28.51%	16	156	0	0	0	28.36%	16	156	0	0	0	0	0	0	28.22%
129	Regional governments or local authorities	1,066	42	0	0	0	26.83%	1,066	42	0	0	0	26.64%	1,065	42	0	0	0	0	0	0	26.23%
130	Public sector entities	143	0	0	0	0	26.83%	143	0	0	0	0	26.17%	143	0	0	0	0	0	0	0	29.48%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	112	0	0	0	0	41.68%	112	0	0	0	0	42.18%	112	0	0	0	0	0	0	0	42.54%
134	Corporates	86	111	3	1	1	31.28%	83	10	6	1	2	31.22%	81	10	9	1	0	0	3	31.25%	
135	of which: SME	2	1	0	0	0	27.35%	2	1	0	0	0	27.33%	2	0	0	0	0	0	0	0	27.23%
136	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	45	32	20	0	0	15	75.74%	45	31	22	0	15	69.63%	44	30	24	0	0	0	16	65.76%
139	of which: SME	21	6	0	0	0	0	21.29%	21	6	1	0	0	19.39%	20	6	1	0	0	0	0	18.81%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0													



**2021 EU-wide Stress Test: Credit risk STA**  
Raiffeisen Bank International AG

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	223	0	0	0	0	28.96%	223	0	0	0	0	0	29.21%	223	0	0	0	0	0	0	29.07%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
175	Institutions	57	0	0	0	0	41.68%	57	0	0	0	0	0	42.17%	57	0	0	0	0	0	0	42.53%
176	Corporates	13	0	0	0	0	32.57%	13	0	0	0	0	0	32.83%	13	0	0	0	0	0	0	32.39%
177	of which: SME	0	0	0	0	0	31.45%	0	0	0	0	0	0	31.10%	0	0	0	0	0	0	0	30.92%
178	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
179	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
180	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
189	Standardised Total	292	0	0	0	0	31.92%	292	0	1	0	0	0	31.92%	292	0	1	0	0	0	0	31.83%

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
191	Central governments	397	0	1	1	0	51.22%	396	0	2	0	0	1	49.98%	395	0	3	0	0	0	0	49.33%
192	Regional governments or local authorities	12	1	2	0	0	98.50%	12	1	2	0	2	2	97.07%	12	1	2	0	0	2	2	95.70%
193	Public sector entities	0	0	0	0	0	32.00%	0	0	0	0	0	0	29.79%	0	0	0	0	0	0	0	28.99%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	41.70%	0	0	0	0	0	0	42.21%	0	0	0	0	0	0	0	42.57%
197	Corporates	82	54	6	1	1	27.27%	82	47	12	1	1	3	25.52%	82	42	17	1	1	4	2	25.05%
198	of which: SME	35	26	3	1	1	24.45%	36	21	6	0	0	1	23.03%	37	19	8	0	0	0	2	22.78%
199	Retail	85	3	7	0	0	58.60%	81	3	10	0	0	1	48.57%	78	3	13	0	1	1	6	44.11%
200	of which: SME	32	2	0	0	0	76.91%	31	2	2	0	0	2	69.30%	30	2	4	0	0	0	2	64.68%
201	Secured by mortgages on immovable property	21	15	8	0	0	24.06%	21	12	11	0	0	3	22.99%	21	9	13	0	0	3	2	22.73%
202	of which: SME	5	8	2	0	0	32.05%	9	7	2	0	0	1	29.74%	9	6	3	0	0	1	1	28.60%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	39.43%	0	0	0	0	0	0	38.79%	0	0	0	0	0	0	0	38.29%
210	Standardised Total	597	73	23	2	2	41.73%	593	62	37	2	2	13	35.70%	589	55	48	1	1	16	3	33.66%

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
212	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
214	Public sector entities	2	0	0	0	0	32.15%	2	0	0	0	0	0	32.03%	2	0	0	0	0	0	0	32.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	41.68%	0	0	0	0	0	0	42.23%	0	0	0	0	0	0	0	42.59%
218	Corporates	23	2	2	1	0	32.74%	21	2	3	0	0	1	32.55%	20	1	5	0	0	1	3	32.53%
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
220	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	4.55%	6	0	0	0	0	0	4.52%	6	0	0	0	0	0	0	4.52%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0						

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Raiffeisen Bank International AG

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
2	Central banks														
3	Central governments														
4	Institutions														
5	Corporates	0	3,739	0	2,809	2,028	1,480	2,202	1,202	145	47	4	22	67	45.84%
6	Corporates - Of Which: Specialised Lending														
7	Corporates - Of Which: SME														
8	Retail	2,796	0	1,560	0	998	747	1,665	1,174	133	97	7	78	57	43.10%
9	Retail - Secured on real estate property														
10	Retail - Secured on real estate property - Of Which: SME														
11	Retail - Secured on real estate property - Of Which: non-SME	1,670	0	589	0	489	319	1,131	735	69	42	1	34	25	35.59%
12	Retail - Qualifying Revolving														
13	Retail - Other Retail														
14	Retail - Other Retail - Of Which: SME														
15	Retail - Other Retail - Of Which: non-SME														
16	Equity														
17	Securitisation														
18	Other non-credit obligation assets														
19	IRB TOTAL	2,796	3,778	1,560	2,891	3,059	2,238	3,872	2,379	279	144	11	151	124	44.53%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
20	Central banks														
21	Central governments														
22	Institutions														
23	Corporates	0	142	0	96	75	35	85	20	37	0	0	1	0	0.00%
24	Corporates - Of Which: Specialised Lending														
25	Corporates - Of Which: SME														
26	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Retail - Secured on real estate property														
28	Retail - Secured on real estate property - Of Which: SME														
29	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Qualifying Revolving														
31	Retail - Other Retail														
32	Retail - Other Retail - Of Which: SME														
33	Retail - Other Retail - Of Which: non-SME														
34	Equity														
35	Securitisation														
36	Other non-credit obligation assets														
37	IRB TOTAL	0	142	0	96	75	35	86	20	37	0	0	1	0	0.00%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
38	Central banks														
39	Central governments														
40	Institutions														
41	Corporates	0	538	0	418	341	341	382	332	7	7	1	9	4	59.42%
42	Corporates - Of Which: Specialised Lending														
43	Corporates - Of Which: SME														
44	Retail	677	0	270	0	1	1	632	631	44	44	0	19	9	21.39%
45	Retail - Secured on real estate property														
46	Retail - Secured on real estate property - Of Which: SME														
47	Retail - Secured on real estate property - Of Which: non-SME	507	0	139	0	1	1	477	477	29	29	0	10	4	14.96%
48	Retail - Qualifying Revolving														
49	Retail - Other Retail														
50	Retail - Other Retail - Of Which: SME														
51	Retail - Other Retail - Of Which: non-SME														
52	Equity														
53	Securitisation														
54	Other non-credit obligation assets														
55	IRB TOTAL	677	538	270	418	342	342	1,014	963	50	50	1	28	13	26.29%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
56	Central banks														
57	Central governments														
58	Institutions														
59	Corporates	0	260	0	199	9	0	521	273	2	0	0	7	2	66.02%
60	Corporates - Of Which: Specialised Lending														
61	Corporates - Of Which: SME														
62	Retail	811	0	264	0	296	209	502	271	12	6	0	7	4	34.12%
63	Retail - Secured on real estate property														
64	Retail - Secured on real estate property - Of Which: SME														
65	Retail - Secured on real estate property - Of Which: non-SME	674	0	159	0	247	166	418	193	9	3	0	4	2	20.93%
66	Retail - Qualifying Revolving														
67	Retail - Other Retail														
68	Retail - Other Retail - Of Which: SME														
69	Retail - Other Retail - Of Which: non-SME														
70	Equity														
71	Securitisation														
72	Other non-credit obligation assets														
73	IRB TOTAL	811	260	264	199	304	209	1,023	544	15	7	0	14	6	30.35%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
74	Central banks														
75	Central governments														
76	Institutions														
77	Corporates	0	17	0	18	0	0	17	9	1	0	0	0	1	100.00%
78	Corporates - Of Which: Specialised Lending														
79	Corporates - Of Which: SME														
80	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Retail - Secured on real estate property														
82	Retail - Secured on real estate property - Of Which: SME														
83	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Qualifying Revolving														
85	Retail - Other Retail														
86	Retail - Other Retail - Of Which: SME														
87	Retail - Other Retail - Of Which: non-SME														
88	Equity														
89	Securitisation														
90	Other non-credit obligation assets														
91	IRB TOTAL	0	17	0	18	0	0	17	9	1	0	0	0	1	100.00%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
92	Central banks														
93	Central governments														
94	Institutions														
95	Corporates	0	282	0	263	116	95	168	83	1	0	1	8	0	43.22%
96	Corporates - Of Which: Specialised Lending														
97	Corporates - Of Which: SME														
98	Retail	370	0	233	0	250	250	100	100	20	20	2	13	12	62.76%
99	Retail - Secured on real estate property														
100	Retail - Secured on real estate property - Of Which: SME			</											

2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Raiffeisen Bank International AG

Row Num		Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
109	(mln EUR, %)																	
110	Central banks																	
111	Central governments																	
112	Institutions																	
113	Corporates	0	91	0	72	26	9	75	54	7	7	0	1	3			36.07%	
114	Corporates - Of Which: Specialised Lending																	
115	Corporates - Of Which: SME																	
116	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
117	Retail - Secured on real estate property																	
118	Retail - Secured on real estate property - Of Which: SME																	
119	Retail - Secured on real estate property - Of Which: non-SME																	
120	Retail - Qualifying Revolving																	
121	Retail - Other Retail																	
122	Retail - Other Retail - Of Which: SME																	
123	Retail - Other Retail - Of Which: non-SME																	
124	Equity																	
125	Securitisation																	
126	Other non-credit obligation assets																	
126	IRB TOTAL	0	91	0	72	26	9	75	54	7	7	0	1	3			36.07%	

Row Num		Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
127	(mln EUR, %)																	
128	Central banks																	
129	Central governments																	
130	Institutions																	
131	Corporates	0	1,292	0	963	830	576	460	158	17	0	1	21	12			75.45%	
132	Corporates - Of Which: Specialised Lending																	
133	Corporates - Of Which: SME																	
134	Retail	365	0	276	0	103	0	233	0	28	0	1	21	19			65.57%	
135	Retail - Secured on real estate property																	
136	Retail - Secured on real estate property - Of Which: SME																	
137	Retail - Secured on real estate property - Of Which: non-SME	241	0	147	0	54	0	166	0	21	0	0	13	13			63.94%	
138	Retail - Qualifying Revolving																	
139	Retail - Other Retail																	
140	Retail - Other Retail - Of Which: SME																	
141	Retail - Other Retail - Of Which: non-SME																	
142	Equity																	
143	Securitisation																	
144	Other non-credit obligation assets																	
144	IRB TOTAL	365	1,301	276	964	940	582	697	160	45	0	2	42	31			69.21%	

Row Num		Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
145	(mln EUR, %)																	
146	Central banks																	
147	Central governments																	
148	Institutions																	
149	Corporates	0	73	0	49	50	50	26	26	2	2	0	0	1			68.78%	
150	Corporates - Of Which: Specialised Lending																	
151	Corporates - Of Which: SME																	
152	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
153	Retail - Secured on real estate property																	
154	Retail - Secured on real estate property - Of Which: SME																	
155	Retail - Secured on real estate property - Of Which: non-SME																	
156	Retail - Qualifying Revolving																	
157	Retail - Other Retail																	
158	Retail - Other Retail - Of Which: SME																	
159	Retail - Other Retail - Of Which: non-SME																	
160	Equity																	
161	Securitisation																	
162	Other non-credit obligation assets																	
162	IRB TOTAL	0	73	0	49	50	50	26	26	2	2	0	0	1			68.78%	

Row Num		Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
163	(mln EUR, %)																	
164	Central banks																	
165	Central governments																	
166	Institutions																	
167	Corporates	0	88	0	74	19	0	69	1	7	0	0	6	5			76.77%	
168	Corporates - Of Which: Specialised Lending																	
169	Corporates - Of Which: SME																	
170	Retail	238	0	199	0	156	115	74	51	8	6	1	10	4			56.27%	
171	Retail - Secured on real estate property																	
172	Retail - Secured on real estate property - Of Which: SME																	
173	Retail - Secured on real estate property - Of Which: non-SME	90	0	64	0	67	51	22	16	1	1	0	2	0			32.47%	
174	Retail - Qualifying Revolving																	
175	Retail - Other Retail																	
176	Retail - Other Retail - Of Which: SME																	
177	Retail - Other Retail - Of Which: non-SME																	
178	Equity																	
179	Securitisation																	
180	Other non-credit obligation assets																	
180	IRB TOTAL	238	88	199	74	175	115	143	52	15	6	1	16	10			66.02%	

Row Num		Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
181	(mln EUR, %)																	
182	Central banks																	
183	Central governments																	
184	Institutions																	
185	Corporates	0	1	0	0	1	1	0	0	0	0	0	0	0			0	
186	Corporates - Of Which: Specialised Lending																	
187	Corporates - Of Which: SME																	
188	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
189	Retail - Secured on real estate property																	
190	Retail - Secured on real estate property - Of Which: SME																	
191	Retail - Secured on real estate property - Of Which: non-SME																	
192	Retail - Qualifying Revolving																	
193	Retail - Other Retail																	
194	Retail - Other Retail - Of Which: SME																	
195	Retail - Other Retail - Of Which: non-SME																	
196	Equity																	
197	Securitisation																	
198	Other non-credit obligation assets																	
198	IRB TOTAL	0	1	0	0	1	1	0	0	0	0	0	0	0			0	















2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Raiffeisen Bank International AG

Row Num		Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	(min EUR, %)																					
110	Central banks																					
111	Central governments																					
112	Institutions																					
113	Corporates	25	73	2	0	1	0	23.50%	40	57	2	0	0	0	24.28%	39	56	1	0	0	0	24.52%
114	Corporates - Of Which: Specialised Lending																					
115	Corporates - Of Which: SME																					
116	Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
117	Retail - Secured on real estate property																					
118	Retail - Secured on real estate property - Of Which: SME																					
119	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
120	Retail - Qualifying Revolving																					
121	Retail - Other Retail																					
122	Retail - Other Retail - Of Which: SME																					
123	Retail - Other Retail - Of Which: non-SME																					
124	Equity																					
125	Securitisation																					
126	Other non-credit obligation assets																					
127	IRB TOTAL	25	73	2	0	1	0	23.50%	40	57	2	0	0	0	24.28%	39	56	1	0	0	0	24.52%

Row Num		Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
129	(min EUR, %)																					
130	Central banks																					
131	Central governments																					
132	Institutions	809	467	15	2	19	4	26.97%	815	436	25	2	18	7	26.49%	811	420	20	2	16	5	26.96%
133	Corporates																					
134	Corporates - Of Which: Specialised Lending																					
135	Corporates - Of Which: SME																					
136	Retail	229	62	84	3	11	47	56.30%	226	55	93	2	9	51	55.31%	230	43	103	2	7	55	54.55%
137	Retail - Secured on real estate property																					
138	Retail - Secured on real estate property - Of Which: SME																					
139	Retail - Secured on real estate property - Of Which: non-SME	151	44	35	2	8	26	54.70%	151	39	60	1	7	32	53.24%	155	36	65	1	5	34	52.13%
140	Retail - Qualifying Revolving																					
141	Retail - Other Retail																					
142	Retail - Other Retail - Of Which: SME																					
143	Retail - Other Retail - Of Which: non-SME																					
144	Equity																					
145	Securitisation																					
146	Other non-credit obligation assets																					
147	IRB TOTAL	1,044	532	98	5	30	51	51.93%	1,040	493	118	4	27	58	40.10%	1,047	465	121	4	23	61	49.94%

Row Num		Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149	(min EUR, %)																					
150	Central banks																					
151	Central governments																					
152	Institutions																					
153	Corporates	50	26	0	0	0	0	29.25%	49	25	1	0	0	0	29.13%	49	25	1	0	0	0	28.88%
154	Corporates - Of Which: Specialised Lending																					
155	Corporates - Of Which: SME																					
156	Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
157	Retail - Secured on real estate property																					
158	Retail - Secured on real estate property - Of Which: SME																					
159	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
160	Retail - Qualifying Revolving																					
161	Retail - Other Retail																					
162	Retail - Other Retail - Of Which: SME																					
163	Retail - Other Retail - Of Which: non-SME																					
164	Equity																					
165	Securitisation																					
166	Other non-credit obligation assets																					
167	IRB TOTAL	50	26	0	0	0	0	29.25%	49	25	1	0	0	0	29.13%	49	25	1	0	0	0	28.88%

Row Num		Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	(min EUR, %)																					
170	Central banks																					
171	Central governments																					
172	Institutions	18	66	4	0	6	1	17.65%	18	61	5	0	5	1	18.13%	19	57	4	0	4	1	18.20%
173	Corporates																					
174	Corporates - Of Which: Specialised Lending																					
175	Corporates - Of Which: SME																					
176	Retail	168	31	39	2	5	18	46.21%	164	29	45	1	4	20	45.65%	161	27	50	1	4	23	44.93%
177	Retail - Secured on real estate property																					
178	Retail - Secured on real estate property - Of Which: SME																					
179	Retail - Secured on real estate property - Of Which: non-SME	74	7	9	1	1	3	32.59%	72	6	11	1	1	4	31.91%	71	6	13	1	0	4	31.51%
180	Retail - Qualifying Revolving																					
181	Retail - Other Retail																					
182	Retail - Other Retail - Of Which: SME																					
183	Retail - Other Retail - Of Which: non-SME																					
184	Equity																					
185	Securitisation																					
186	Other non-credit obligation assets																					
187	IRB TOTAL	186	96	43	2	10	19	41.39%	182	90	50	2	9	21	42.77%	179	84	54	1	8	23	43.17%

Row Num		Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
189	(min EUR, %)																					
190	Central banks																					
191	Central governments																					
192	Institutions	1	0	0	0	0	0	9.79%	1	0	0	0	0	0	9.70%	1	0	0	0	0	0	9.61%
193	Corporates																					
194	Corporates - Of Which: Specialised Lending																					
195	Corporates - Of Which: SME																					
196	Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
197	Retail - Secured on real estate property																					
198	Retail - Secured on real estate property - Of Which: SME																					
199	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
200	Retail - Qualifying Revolving																					
201	Retail - Other Retail																					
202	Retail - Other Retail - Of Which: SME																					
203	Retail - Other Retail - Of Which: non-SME																					
204	Equity																					
205	Securitisation																					
206	Other non-credit obligation assets																					
207	IRB TOTAL	1	0	0	0	0	0	9.79%	1	0	0	0	0	0	9.70%	1	0	0	0	0	0	9.61%

























# 2021 EU-wide Stress Test: Securitisations

Raiffeisen Bank International AG

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	2,093						
2		SEC-SA	3,033						
3		SEC-ERBA	127						
4		SEC-IAA	0						
5		<b>Total</b>	<b>5,253</b>						
6	REA	SEC-IRBA	317	325	339	349	897	1,029	1,399
7		SEC-SA	458	472	488	502	1,268	1,462	2,001
8		SEC-ERBA	179	234	232	263	314	450	450
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>954</b>	<b>1,031</b>	<b>1,059</b>	<b>1,114</b>	<b>2,480</b>	<b>2,942</b>	<b>3,850</b>	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	1	1	0

# 2021 EU-wide Stress Test: Risk exposure amounts

Raiffeisen Bank International AG

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	66,025	68,956	68,817	68,350	71,504	74,250	74,156
2	Risk exposure amount for securitisations and re-securitisations	954	1,031	1,059	1,114	2,480	2,942	3,850
3	Risk exposure amount other credit risk	65,071	67,926	67,758	67,236	69,025	71,308	70,306
4	Risk exposure amount for market risk	5,267	5,267	5,267	5,267	6,461	6,470	6,464
5	Risk exposure amount for operational risk	7,548	7,935	7,958	7,998	8,528	9,171	9,784
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	<b>Total risk exposure amount</b>	<b>78,841</b>	<b>82,159</b>	<b>82,043</b>	<b>81,615</b>	<b>86,493</b>	<b>89,891</b>	<b>90,404</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>78,841</b>	<b>82,159</b>	<b>82,043</b>	<b>81,615</b>	<b>86,493</b>	<b>89,891</b>	<b>90,404</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>78,841</b>	<b>82,159</b>	<b>82,043</b>	<b>81,615</b>	<b>86,493</b>	<b>89,891</b>	<b>90,404</b>





# 2021 EU-wide Stress Test: P&L

Raiffeisen Bank International AG

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	<b>Net interest income</b>	3,233	2,981	2,894	2,792	2,609	2,495	2,347
2	Interest income	4,495	4,265	4,114	3,965	4,013	3,731	3,408
3	Interest expense	-1,262	-1,284	-1,220	-1,173	-1,404	-1,236	-1,061
4	<b>Dividend income</b>	20	20	20	20	10	10	10
5	<b>Net fee and commission income</b>	1,696	1,602	1,553	1,502	1,558	1,388	1,217
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	82	-166	-166	-166	-236	-166	-166
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-94		
8	<b>Other operating income not listed above, net</b>	19	9	9	9	-27	9	9
9	<b>Total operating income, net</b>	5,049	4,446	4,310	4,157	3,819	3,736	3,418
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-616	-850	-461	-478	-2,022	-701	-678
11	<b>Other income and expenses not listed above, net</b>	-3,218	-3,185	-3,176	-3,205	-3,613	-3,473	-3,364
12	<b>Profit or (-) loss before tax from continuing operations</b>	1,215	411	673	474	-1,815	-438	-625
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-321	-123	-202	-142	0	0	0
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>894</b>	<b>288</b>	<b>471</b>	<b>332</b>	<b>-1,815</b>	<b>-438</b>	<b>-625</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	263	107	150	170	-4	24	9
17	<b>Attributable to owners of the parent net of estimated dividends</b>	631	180	321	162	-1,811	-462	-634
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	5	5	5

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Raiffeisen Bank International AG

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0