

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

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,273	11,812	12,156	14,620	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,273	11,812	11,958	14,373	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,919	13,460	13,832	16,292	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	12,919	13,460	13,634	16,046	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	15,298	15,807	15,989	18,254	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,298	15,807	15,791	18,007	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	88,860	89,928	104,029	109,023	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	88,860	89,928	104,029	109,023	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.69%	13.14%	11.69%	13.41%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.69%	13.14%	11.50%	13.18%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.54%	14.97%	13.30%	14.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.54%	14.97%	13.11%	14.72%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	17.22%	17.58%	15.37%	16.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.22%	17.58%	15.18%	16.52%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	221,813	219,173	220,079	243,991	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.82%	6.14%	6.28%	6.68%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,919	13,460	13,832	16,292	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	12,919	13,460	13,634	16,046	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	221,813	219,173	220,079	243,991	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	221,813	219,173	220,079	243,991	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.82%	6.14%	6.28%	6.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.82%	6.14%	6.19%	6.58%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Raffeisen Bank International AG

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	15,298	15,807	15,989	18,254	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	11,273	11,812	12,156	14,620	C 01.00 (10020.c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,974	5,974	5,974			
		instruments)				5,974	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,527	9,768	10,104	11,480	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-3,301	-3,314	-3,327	-2,329		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-365	-358	-358	-381	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	487	524	578	568	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-2	26	-19	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-659	-674	-675	-687	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-11	-39	-14	-12	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	-18	-149	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-4	-45	-80	-48	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (k) (ii), 243(1) point (k), (iii), 243(1) point (k), (iv), 243(1), 2
	A.1.14.1	Of which: from securitisation positions (-)	-4	-45	-80	-48	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-22	-22	-28	-24	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-247	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-98	0	-224	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	198	247	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	198	247	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,647	1,647	1,676	1,673	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,647	1,647	1,676	1,673	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0050) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,919	13,460	13,832	16,292	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,379	2,347	2,157	1,961	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,093	2,061	2,038	1,962	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		286	286	119	0	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	88,860	89,928	104,029	109,023	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	198	263	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.69%	13.14%	11.69%	13.41%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.54%	14.97%	13.30%	14.94%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.22%	17.58%	15.37%	16.74%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,273	11,812	11,958	14,373	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.69%	13.14%	11.52%	13.22%	A.4.3.03.031 [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	198	247	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (10440,c0040)	
	•	Augustinents included in KWAS abe to IFRS 9 transitional arrangements	U	U	U	l "	(romajuana)	

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



Overview of Risk exposure amounts

		RW			
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)	AS 01 30/03/2021	AS 01 31/12/2021	AS 01 31/03/2022	AS 01 30/00/2022	
Credit risk (excluding CCR and Securitisations) ¹	72,126	72,739	83,277	87,304	C 02.00 (00040, d0010) - (C 07.00 (00090, 0220, 9001) + C 07.00 (0110, d1220, 9001) + C 07.00 (01130, d1220, 9001) + C 07.00 (01130, d1220, 9001) + C 08.01 (00040, d1260,
Of which the standardised approach	25,701	26,175	28,458	31,346	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	37,909	37,918	46,156	47,879	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	7,783	7,903	7,911	7,325	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	479	439	423	488	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,494	1,291	1,891	2,149	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0090, c3250, s002) +
Credit valuation adjustment - CVA	255	256	260	435	C 02.00 (r0640, c0010)
Settlement risk	0	6	11	107	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	699	1,268	1,238	1,472	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,630	4,952	5,524	6,111	C 02.00 (r0520, c0010)
Of which the standardised approach	2,515	2,383	4,028	4,613	C 02.00 (r0530, c0010)
Of which IMA	3,116	2,569	1,496	1,498	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (9010, 05601)*12.5+C 20.00 (9010;c0499)*12.5+HAV(C 24.00(9010, c0090);C 24.00(9010,c0100);C 24.00(9010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	8,655	9,415	11,827	11,446	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,567	3,737	3,717	3,791	C 02.00 (r0610, c0010)
Of which advanced measurement approach	5,089	5,678	8,110	7,654	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	88,860	89,928	104,029	109,023	

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

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



2022 EU-wide Transparency Exercise P&L Raiffeisen Bank International AG

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
nterest income	3,305	4,588	1,386	3,141
Of which debt securities income	236	311	84	186
Of which loans and advances income	2,635	3,593	1,152	2,679
nterest expenses	867	1,269	403	947
(Of which deposits expenses)	391	559	251	637
(Of which debt securities issued expenses)	156	219	53	110
Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	32	35	4	25
Net Fee and commission income	1,450	1,957	676	1,551
Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	2	0	3	-33
Gains or (-) losses on financial assets and liabilities held for trading, net	-32	-95	193	374
Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	34	32	55
Sains or (-) losses from hedge accounting, net	-5	-1	-20	-36
Exchange differences [gain or (-) loss], net	45	116	-34	-103
let other operating income /(expenses)	76	102	16	48
TOTAL OPERATING INCOME, NET	4,024	5,466	1,853	4,074
Administrative expenses)	1,911	2,607	705	1,497
Cash contributions to resolution funds and deposit quarantee schemes)	155	174	122	158
Depreciation)	289	392	105	217
Addification gains or (-) losses, net	-6	-11	-1	-9
Provisions or (-) reversal of provisions)	174	338	113	175
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	14	7
(Commitments and guarantees given)	0	12	43	75
(Other provisions)	175	325	55	92
Of which pending legal issues and tax litigation ¹	0	304	0	0
Of which restructuring ¹	0	-1	0	0
Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	152	283	276	486
(Financial assets at fair value through other comprehensive income)	0	-2	6	6
(Financial assets at amortised cost)	153	284	270	480
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-62	-56	36	-7
(of which Goodwill)	0	2	0	0
legative goodwill recognised in profit or loss	0	0	0	0
share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	54	82	14	40
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-18	-29	-3	7
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,434	1,771	507	1,586
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,137	1,404	440	1,296
Profit or (-) loss after tax from discontinued operations	0	86	18	453
PROFIT OR (-) LOSS FOR THE YEAR	1,137	1,490	458	1,749
Of which attributable to owners of the parent	1,036	1,354	442	1,709

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



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30/	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierard	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	43,131				38,551				40,115				53,540				IAS 1.54 (i)
Financial assets held for trading	3,911	1,631	2,267	13	4,105	1,565	2,528	13	5,205	1,381	3,736	88	7,505	1,506	5,905	94	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	794	316	43	434	815	334	31	450	819	299	34	486	689	156	31	501	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	290	233	34	23	264	230	33	0	258	218	40	0	192	154	37	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,781	3,641	943	198	4,657	3,695	765	197	4,243	3,324	517	402	3,666	2,989	419	258	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	132,196				132,518				130,915				141,746				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	458	0	458	0	630	0	630	0	1,024	0	1,024	0	938	0	938	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-125				-279				-727				-958				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,767				10,451				10,396				6,493				
TOTAL ASSETS	190,203				191,713				192,248				213,810				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	4,575	59	0	-3	-1	0	4,461	50	0	-1	0	0	3,816	293	0	-1	-7	0	3,400	70	0	-1	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	14,925	369	0	-5	-7	0	15,187	283	0	-3	-5	0	14,580	1,541	0	-3	-74	0	15,660	1,941	0	-4	-133	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	97,747	18,828	2,666	-199	-652	-1,707	96,980	19,826	2,471	-192	-682	-1,566	92,429	22,298	2,469	-212	-824	-1,538	102,056	22,111	2,769	-291	-882	-1,729	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	5,616	5,873	6,645	8,356	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,398	1,323	1,212	1,164	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	165,350	161,799	160,688	182,158	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	532	828	1,306	1,916	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-265	-536	-805	-1,041	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,177	1,381	1,493	1,169	IAS 37.10; IAS 1.54(I)
Tax liabilities	128	131	132	176	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	826	582	798	1,828	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	4,829	4,933	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.1
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	174,764	176,211	176,403	195,725	IAS 1.9(b);IG 6
TOTAL EQUITY	15,439	15,502	15,845	18,086	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	190,203	191,713	192,248	213,810	IAS 1.IG6

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



Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

	min EUR)					1
			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		2,174	2,722	4,220	6,665	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11	6	3	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
эног розиона	Debt securities	296	243	194	181	Annex V.Part 1.31
	Central banks	9,758	9,534	9,576	9,545	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	27	36	31	32	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,236	2,818	3,049	3,300	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,218	1,109	868	885	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	29,301	25,000	24,927	27,669	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	6,193	3,769	4,325	6,340	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	11,334	11,215	11,392	13,246	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,875	5,494	5,789	6,158	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	42,496	44,228	44,018	53,719	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	34,001	34,422	33,964	42,600	ECB/2013/33 Annex 2.Part 2.9.1
	Households	58,313	56,655	54,979	60,767	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	45,999	44,331	41,567	44,892	Annex V.Part 1.42(f), 44(c)
Debt securities issued		15,873	16,133	16,170	16,241	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	3,398	2,977	2,891	2,655	Annex V.Part 1.37
Other financial liabilities		1,107	1,268	1,325	2,259	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		172,897	169,822	169,852	193,594	



2022 EU-wide Transparency Exercise Market Risk

Raiffeisen Bank International AG

ĺ	SA					I	М									11	1						
			VaR (Memoran	R (Memorandum item) STRESSED V		VaR (Memorandum item) STRESSED VaR (Memorandum item)		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGI FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	12/2021						
Traded Debt Instruments Of which: General risk Of which: Specific risk	1,926 965 960	1,846 1,038 808	33 33 0	6 6 0	74 74 0	15 15 0							32 32 0	8 8 0	57 57 0	12 12 0							
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	184 61 93 399	221 87 118 311	0 0 0 39	0 0 0	0 0 0 154	0 0 0 36							0 0 39	0 0 0 13	0 0 0	0 0 0 58							
Commodities risk	4	5	0	0	0	0							0	0	0	0							
Total	2,513 As of 31/03/2022	2,382 As of 30/06/2022	57	12	192	47 As of 31/	03/2022		0	0		3,116	56	17	149	65 As of 30/0	06/2022		0	0	_ • _ ا	2,569	
Traded Debt Instruments	1,535	1,755	22	9	59	12							29	14	53	20							
Of which: General risk	987	1,021	22	9	59	12							29	14	53	20						1 .	
Of which: Specific risk	548	734	0	0	0	0							0	0	0	0						1 .	
Equities Of which: General risk Of which: Specific risk	81 14	87 10	0	0	0	0							0	0	0	0							
Foreign exchange risk Commodities risk	2,403 8	2,761 9	23 0	7 0	48 0	13 0							21 0	6 0	48 0	13 0							
Total	4,028	4,612	36	12	84	21	0	0	0	0	0	1,496	39	17	80	25	0	0	0	0	0	1,498	

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



		Standardised Approach												
		As of 30/09/2021 As of 31/12/2021												
	(rein EUR. %).)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	48,350	51.082	1,101		46.496	49,344	1.113						
	Regional governments or local authorities	1,750	1,728	104		1,789	1,776	102						
	Public sector entities	1,001	1,079	48		482	542	19						
	Multilateral Development Banks	884	1,955	0		966	2,160	0						
	International Organisations	650	649	0		670	669	0						
	Institutions	1,476	1,478	289		1,379	1,391 7.324	259 6.680						
	Corporates	8,641 3.696	7,106 3.064	6,514 2,474		9,143 3,928	7,324 3.165	2,524						
	of which: SME	3,696 10.635	3,064			3,928 11.041	3,165 8.318	2,524						
	Retail of which: SME	10,635	8,054 1,549	5,764 885		11,041	8,318 1,592	5,955						
Consolidated data	or which: SME Secured by mortuages on immovable property	12.431	12.063	6.726		12,868	12.485	6.886						
	of which: SME	1.879	1,859	663		1,940	1.913	653						
	Fransures in default	941	310	348	618	860	269	296	583					
	Items associated with particularly high risk	237	192	288	010	219	176	264	303					
	Covered bonds	71	71	11		57	57	6						
	Claims on institutions and comprates with a ST credit assessment	0		0		0	0	0						
	Collective investments undertakings (CIU)	141	141	84		140	140	79						
	Equity	1,123	1,123	1,790		1,164	1,164	1,883						
	Other exposures	3,330	3,328	2,764		3,269	3,267	2,768						
	Standardised Total ²	91,660	90,360	25,833	950	90,543	89,083	26,308	930					
		(ii) Original exposure, unlike Eq	oosure value, is reported before	taking into account any offert	due to credit conversion factors	or marks risk mitiration technic	ues (e.m. substitution efforts)							

**Objective appears, while Exposurs value, a reported before stating the security of which can be condition revision feature or cost than disaption individuals (e.g., substitution effects).

(5) Substitudes for Substitution of microst individuals for constitution of the condition of the conditi

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		19,407	20.694			16,561	17,836		
	Central governments or central banks Regional governments or local authorities	19,407	20,094			192	209		
	Regional governments or local authorities Public sector entities	646	630	20		192	209		
	Multilateral Development Banks	0.00	0.00	0		0	0		
	International Organisations	0		0		0	0		
	Institutions	574	579	33		573	590	46	
	Corporates	957	875	854		959	867	840	
	of which: SME	143	125	104		156	132	106	
	Retail	470	372	279		465	373	280	
AUSTRIA	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	4,288	4,164	1,515		4,459	4,333	1,573	
	of which: SME	322	319	92		313	309	88	
	Exposures in default	40	30	31	11	39	29		
	Items associated with particularly high risk	152	124	186		128	114	171	
	Covered bonds	36	36	6		25	25	3	
	Claims on institutions and corporates with a ST credit assessment	136							
1	Collective investments undertakings (CIU)	136 969	136 969	35		135 1,001	135 1,001	31 1,599	
	Equity	969 896	969 895	1,541 809		1,001	1,001	1,599	
1	Other exposures	836	895	809		838	8,56	/6/	
	Standardised Total ²				26				27

**Oppinel appears, urities Epocars value, an exported before stating the account any effect due to confi conversion factors or credit risk indigation scircingses (e.g. substitution effects).

(3) Tall value adjustments and provincies per country of constrainful conductors for the confidence of the c

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Contral coverments or central taskes Residual coverments or local authorities Redic socio entities Redicational Redica	10,484 1 0 0 0 45 2,076 1,188 1,468	10,610 1 20 0 45 1,824 1,084 1,086	0 4 0 0 9 1,643 994 775		9,742 1 0 0 16 2,129 1,334 1,605 229	9,850 1 20 0 0 16 1,799 1,146 1,212	0 4 0 0 3 1,602 948 869	
CZECH REPUBLIC	Secured for mentaness on immovable property of orthothy 95° Escourse in default. Becourse in default. Blance associated with particularly blok risk. Convent books. Convent books. General books. Genera	2,229 1,015 99 75 0 0 0 8	2,108 2,108 1,014 54 60 0 0 0 0 8	728 315 63 90 0 0 0 10 319	33	2,326 1,066 72 82 0 0 0 8 8	2,198 1,064 36 55 0 0 0 8	734 299 39 82 0 0 0 10 278	34
	Standardised Total ²				75				78

To Superal regionary, unlike Exposer value, is regarded before lasting into account any effect date to cost commence factors or costs an implicion bethrapan (e.g. substitution effects).

(1) That where all provides and provides are provided before lasting into account any effect date to cost commence factors or costs an implicion bethrapan (e.g. substitution effects).

(2) That where all provides are provided before lasting into account any effect of account any effect of account and account any effect of account any effec

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
RUSSIAN FEDERATION	Control overmentate or control tanks (Seguinal government or other all shortfess special government or bod all shortfess special government about furnational Operations Tentholises or of short (Seguinal o	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 29 570 248 2,611 33 1,597 197 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	148	4 0 0 0 778 335 3418 336 1,003 172 174 0 0 0 0	4 0 0 0 9 637 2588 2,679 30 1,596 169 0 0 0	2 0 0 0 9 579 200 2,004 17 578 78 9 0 0 0	126
	Standardised Total ²				196				174

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds educations related to the exposures, the richdes general count risk adjustments of the exposures, the richdes general count risk adjustments of the exposures, the richdes general count risk adjustments.									
					Standardisi	ed Approach					
			As of 30;	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
SLOVAKIA	Control deversaments or control sealor Sealoring conversaments or book at althrifties Resiliant conversaments Resiliants of the control of	5,562 6 0 0 13 546 296 699 676 43 2 57 0 0	5,559 6 0 0 0 13 484 226 851 593 41 31 20 0 0	0 1 0 0 3 424 216 533 339 14 11 24 0 0	a.	5,687 5 0 0 0 30 575 1,002 685 39 29 75 0 0 0 0 49	5,694 5 0 0 0 0 0 0 0 0 496 298 899 693 38 27 21 0 0 0 0 0 0 0 0 0 0 0 0 0	559 345 13 9 23 0 0 0 0	54		
	Other exposures Standardised Total ²	269	269	326	72	264	264	322	80		

⁽¹⁾ Original exposure, unition Exposure value, is reported before liabing into account any effect due to credit convexion factors or credit risk infligation fechiniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of consulterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other core funds educations related to the exposures. Inclined core series cheered (available final fi



		Standardised Approach									
			As of 30,	09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)	3,173	3,738			3,813	4.430				
	Central governments or central banks Regional governments or local authorities	3,173	3,736	41		259	4,430 229	46			
	Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1	1	0		7	7	1			
	Corporates	196 98	189 94	169		207 104	192 95	171			
	of which: SME Retail	134	123	74		104	95 126	73			
	of which: SME	128	117	67		133	120	68			
ROMANIA	Secured by mortgages on immovable property	14	13	7		13	12	6			
	of which: SME	4	3	1		4	3	1			
	Exposures in default	13	4	4	8	12	4	4	8		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0				
	Collective investments undertakings (CIU)	3	3	37		3	3	37			
	Equity Other exposures	190	189	177		210	210	198			
	Other exposures Standardised Total ²	190	107	1//	14	210	210	198	13		
		m			due to credit conversion factors						

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
	(min EUR. *%)	Original Exposure* Exposure Value* Elid exposure amount Value of published and Original Exposure* Exposure Value* Elid exposure amount providings* Original Exposure* Exposure Value* Elid exposure amount providings*									
HUNGARY	Control overcomments or control standar beginned occuments or local authorities sectional occuments or local authorities sectional control occument trans. International Control occument trans. International Control occuments occuments of which 1996 stand of which 1996 stand occuments occuments occuments of which 1996 stand occuments occuments occuments of which 1996 standard occuments occuments of which 1996 standard occuments of which 1996 standard occuments occument	3,714 52 14 0 0 66 224 57 330 0 0 0 0 0 0 0	6,234 29 1 0 0 66 192 57 39 6 23 0 0 0 0 0 0 3 3 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 28 28 28 23 3 5 5 0 0 0 0 3 5 5 5 0 0 45 5 2 8 3 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	3,9% 223 221 0 0 0 0 42 2160 256 256 256 256 256 256 256 256 256 256	4,572 27 20 0 0 422 1885 56 40 15 22 0 0 0 0 33 159	5 0 0 14 173 44 27 9 9 0 0 0 0 0	s		
	Standardised Total ²				8				8		

Objanil exposure, utilize Exposure value, is reposted before taking into account any effect due to oresit convenion factors or could risk mitigation tachniques (u.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations national to the

		exposures, but includes general credit nisk adjustments.									
					Standardisc	d Approach					
			As of 30/	09/2021			As of 31,	12/2021			
		Original Exposure ³	Original Exposure 1 Exposure Value 1 Risk exposure amount Palue adjustment provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %)										
	Central governments or central banks	35 1.106	312 1.106	0		30 1.137	396 1.137	0			
	Regional governments or local authorities Public sector entities	1,100	1,100	0		218	218				
	Multilateral Development Banks	0		0		0	0	ů			
	International Organisations	0		0		0	0	i i			
	Institutions	225	224	66		156	155	54			
	Corporates	147	139	136		171	161	157			
	of which: SME	16	16	13		19	19	16			
	Retail	20	15	12		23	17	12			
GERMANY	of which: SME	0	0	0		0	0	0			
GERMANT	Secured by mortoaces on immovable property	50	49	19		50	49	19			
	of which: SME	9	9	3		9	9	3			
	Exposures in default	18	8	10	10	14	2	2	12		
	Items associated with particularly high risk	?	4	?		2	5	?			
	Covered bonds	0		0		0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0	0				
	Collective investments undertakings (CIU) Equity		4	4		2	4	4			
	Other exposures	24	74	24		18	18	18			
	Standardised Total ²		47		17		10		19		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30/	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²		
	(min EUR, %)										
	Central governments or central banks	1,805	1,810	0		2,078	2,082	0			
	Regional governments or local authorities	3	2	1		3	4	1			
	Public sector entities Multilateral Development Banks		,								
	Multilateral Development Banks International Organisations						0				
	Institutions	3	1	1		3	1	1			
	Corporates	116	86	78		119	84	77			
	of which: SME	41	36	28		39	34	26			
	Retail	1,508	1,239	910		1,536	1,259	924			
CROATIA	of which: SME	142	107	61		150	115	66			
CRUATIA	Secured by mortgages on immovable property	539	530	204		539	532	201			
	of which: SME	2	2	1		1	1	1			
	Exposures in default	105	30	31	75	95	29	30			
	Items associated with particularly high risk			0		0	0				
	Covered bonds	0		0		0	U	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0				
	Collective investments undertakings (CIU) Equity	,		2		1		2			
	Other exposures	164	164	170		162	162	174			
	Chard softed Total ²	101	104	270	112		204	274			

		(2) TOLE WINDOW SIGNATURE SEED (SOFTERED AS DESCRIPTION OF A COUNTRY O									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(min EUR, %) Central governments or central banks										
	Regional governments or central banks Regional governments or local authorities		1	0			0				
	Public sector entities	0		0		0	0	ů			
	Multilateral Development Banks	0		0		0	0	0			
	International Organisations	ō	ō	ō		0	ō	ō			
	Institutions	0		0		0	0	0			
	Corporates	116	114	103		116	114	103			
	of which: SME	49	48	37		50	49	38			
	Retail	249	208	140		255	212	143			
SERBIA	of which: SME	101	86	49		105	89	51			
SERDIA	Secured by mortgages on immovable property	204	201	72		216	213	77			
	of which: SME	2	2	1		2	2	1			
	Exposures in default	18	6	6	12	20	7	7			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0				
	Collective investments undertakings (CIU)										
	Equity	10	10	10		11	11 52	11			
	Other exposures	50	50	50		52	52	52			
	Standardised Total ²				21						

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	756	754	754		791	716	716	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks International Organisations	0				0	0	0	
	Institutions	o o		o o		0	0	0	
	Corporates	2,001	1,424	1,299		2,234	1,577	1,439	
	of which: SME	912	627	502		944	646	508	
	Retail	677	341	233		742	349	240	
UKRAINE	of which: SME	197	124 229	71		198 298	122 283	70 199	
	Secured by mortoages on immovable property	244 76	229	148 37		298	283	199	
	of which: SME Exposures in default	/0	14	16	22	42	11	12	29
	Items associated with particularly high risk	0	17	0	33	0		0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	19	19	19		12	12 447	12	
	Other exposures	503	503	110	65	447	447	104	
	Standardised Total ²				65				64



		Standardised Approach									
					Standardise	d Approach					
			As of 31,	03/2022			As of 30,	06/2022			
	(min EUR. %)	Original Exposure' Exposure Value' Risk exposure amount Value adjustments and providings. Original Exposure' Exposure Value' Risk exposure amount.									
	Central governments or central banks	45,768	48,446	1.633		47,630	50.471	2.593			
	Regional governments or local authorities	1,823	1,778	101		1.811	1,769	102			
	Public sector entities	926	988	19		1,053	1,083	18			
	Multilateral Development Banks	691	1,862	0		846	2,096	0			
	International Organisations	822	821	0		1,043	1,042	0			
	Institutions	1,256	1,258	234		1,667	1,667	317			
	Corporates	9,121	7,449	8,024		10,503	8,375	8,686			
	of which: SME	3,926	3,238	3,004		4,446	3,655	3,270			
	Retail	10,318	7,703	5,503		13,736	10,190	7,360			
Consolidated data	of which: SME	1,878	1,532	875		1,960	1,583	905			
consonduced data	Secured by mortgages on immovable property	13,759 1,991	13,142	7,354		13,433 1,880	13,213	6,550			
	of which: SME	1,991	1,959 262	714 291	592	1,880 1,126	1,861	577 433	735		
	Exposures in default	864 220	262 162	291	592	1,126	3/3 141	433	735		
	Items associated with particularly high risk Covered honds	220 56	162	243		177	141 55	211			
	Covered bonds Claims on institutions and cornerates with a ST credit assessment	30	30	0		33	33	3			
	Collective investments undertakings (CIU)	135	135	104		129	129	83			
	Equity	1,170	1,170	1.897		1.098	1.098	1.787			
	Other exposures	3,766	3.764	3,188		4,915	4,891	3,369			
	Standardised Total ²	90,694	88,995	28,597	1.028	99,224	96,594	31,516	1.200		

		Calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	03/2022			As of 30,	(06/2022			
	(min EUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Regional governments or local authorities	19,444 193	20,789	13 0		20,475 187	21,827 203	16 0			
	Public sector entities Multilateral Development Banks	514 0	498 0	0		520 0	489 0	0			
	International Organisations Institutions	0 553	0 564	0 27		0 640	0 654	0 38			
	Corporates of which: SME Retail	998 157 131	902 132 118	875 106 88		1,029 131 906	933 106 622	911 83 466			
AUSTRIA	ectail of which: SME Secured by mortpages on immovable property	0 5,234	0 4,907	0 1,926		0 4,935	0 4.783	0 1.674			
	of which: SME Exposures in default	320 40	317 30	91 34	9	332 35	328 28	91 31	7		
i I	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	120 24	105 24	158 2		140 24	120 24	181 2			
TII	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	130 1,012	130 1,012	56 1,630		125 940	125 940	37 1,518			
	Other exposures Standardised Total ²	1,143	1,141	1,062	27	2,336	2,335	1,246	40		

		exposures, but includes gamenal credit risk adjustments.												
					Standardisc	d Approach								
			As of 31,	/03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
CZECH REPUBLIC	Control of control of the Control of Control	8,007 1 0 0 0 37 2,347 1,422 1,482 229 2,508 1,092 69 93 0 0 0	7,823 120 0 0 37 1,897 1,243 1,099 224 2,464 1,089 34 51 0 0 0	0 0 0 7 1,684 128 829 305 38 77 0 0	33	8,550 1 0 0 32 2,487 1,504 1,559 225 2,402 1,058 67 31 0 0 0 0	8,277 1 17 0 0 32 2,048 1,492 2,148 2,293 1,160 221 2,393 14 0 0 0 0 9	0 0 0 1,803 1,157 831 126 770 292 37 22 2 0 0	32					
	Other exposures Standardised Total ²	327	327	327	79	309	339	321	76					

		exposures, but includes gener	a decision department						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	3	3	5		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	ō		ō	ō	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	17	25		39	39	39	
	Corporates	670	535	725		1,001	838	769	
	of which: SME	314	237	277		461	340	265	
RUSSIAN	Retail	3,176	2,477	1,853		4,880	3,675	2,749	
	of which: SME	33	29	16		42	40	23	
FEDERATION	Secured by mortoages on immovable property	1,421	1,406	520		2,284	2,273	804	
	of which: SME	152 176	147	70 47	131	190 319	185	66	2
	Exposures in default Items associated with particularly high risk	1/6	***	47	131	319	93	70	- 4
	Items associated with particularly high risk Covered honds	0	0				0		
	Claims on institutions and corporates with a ST credit assessment	ů	0	ů		0	0	0	
	Collective investments undertakings (CIU)	ů	0	l ő		0	0	0	
	Equity	ō	ō	ō		ō	ō	0	
	Other exposures	397	397	397		377	376	376	

		(2) Total value adjustments are exposures, but includes general		interparty excludes those for se	curitisation exposures, additiona	d valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Control de processorates de control banks (Anche sector estition (Anche sect	4,826 5 0 0 0 10 627 330 1,012 686 46 27 88 0 0 0 0 49 343	4,823 5 0 0 0 10 529 289 881 601 45 26 24 0 0 0	0 1 0 0 0 2 463 224 554 343 16 9 26 0 0 0 0 1222 463 544 545 645 645	9	5,065 5 0 0 0 9 726 334 957 695 49 22 80 0 0 0	5,065 6 6 5 599 296 661 611 45 22 22 25 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1 0 0 0 2 523 231 537 349 17 7 29 0 0 0 0	
	Standardised Total ²	20	30	403	82		137	3.0	88



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisen Bank International AG

		Standardised Approach												
			As of 31.	/03/2022	Standardise	а крргоаси	As of 30	(06/2022						
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²					
ROMANIA	Control accommenda or control assistante accional commensario or local assistante designation of the control of the control designation of	3,585 223 0 0 6 221 107 144 138 15 5 0 0 0 0 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4,217 233 0 0 0 6 187 92 126 121 13 4 3 0 0 0 0 18 18 18 18 18 18 18 18 18 18 18 18 18	0 47 47 0 0 0 1 1 166 7 1 7 2 3 3 0 0 0 0 7 7 2 2 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,	3,173 227 0 0 0 4 236 107 159 143 10 0 0 0 0 0 159 121 121 121 121	3,812 244 0 0 0 4 204 129 123 11 3 0 0 0 1 122 123 11 222 123 23 24 24 24 24 24 24 24 24 24 24 24 24 24	0 488 0 0 0 1 1 133 74 70 6 6 1 1 3 3 0 0 0 0 5 1 133 74 74 75 15 16 16 16 16 16 16 16 16 16 16 16 16 16	7					
	Standardised Total ²	(1) Original communic unlike for	·		13				13					

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

		ecosures, but inductes central credit risk athletments.												
					Standardise	d Approach								
			As of 31,	03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)													
	Central governments or central banks Regional governments or local authorities	3,032	3,746	0		3,399	4,252	0						
	Public sector entities	25	1	0		15	1	,						
	Multilateral Development Banks	0	i i	i i		0	ō	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	31	30	11		20	20	5						
	Corporates	196	171	159		186	161	150						
	of which: SME	58	57	45		53	53	41						
	Retail	355	27	18		374 101	40	28						
HUNGARY	of which: SME Secured by mortgages on immovable property	92	10	5		101	13	,						
	of which: SME		10	í			10	ń						
	Exposures in default	28	23	32	5	24	18	26	5					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)						0							
	Eoulty	139	33	33 139		146	146	146						
	Other exposures	139	159	139		195	146	146	42					
	Standardised Total ³	(A) Chining and a second of the Co			,				12					

				Standardise	d Approach			
- [As of 31,	03/2022			As of 30/	06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	57	433	0		55	451	0	
	1,082 210	1,082 210	0		1,082	1,082		
	210	210			309	309	0	
	0	0	0		0	0	0	
	199	198	62		308	306	94	
	181	176	169		167	159		
	30	30	25		37	36		
	20	16	12		27	21	16	
		0	0 22			. 0		
	55	52	22		49	48	18	
	14	,	2	12	13	,	2	12
	24	ź	3	12	7	1	1	12
	ó	ő	o o		ó	o o	l ő	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	4	4	4		7	7	7	

		exposures, but includes general		norparty excuces tricke for se	unsation exposures, apptiona	vauacon adjusements (ARAS) a	and denier own runds reduction	s related to the	
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹ Exposure Value ¹		Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	1,738	1,738			2,040	2,047	0	
	Regional governments or local authorities Public sector entities	2	2			22	2	0	
	Public sector entities Multilateral Development Banks					32	10		
	International Organisations	0	0			0	0	0	
	Institutions	3	i	1		3	1	1	
	Corporates	106	77	69		126	86	77	
	of which: SME	40	36	28		45	41	31	
	Retail	1,533	1,260	924		1,617	1,336	979	
ROATIA	of which: SME	152	119	68		161	130	74	
LKUATIA	Secured by mortgages on immovable property	560	551	213		538	533	192	
	of which: SME	7	6	4		5	5	4	
	Exposures in default	92	27	28	65	95	27	28	68
	Items associated with particularly high risk	0					0	0	
	Covered bonds	0	0			0	U	0	
	Claims on institutions and corporates with a ST credit assessment	0	0				U		
	Collective investments undertakings (CIU) Equity	2	2	4		2	2	4	
	Other exposures	166	166	180		179	179	195	
	Standardised Total ²	100	100	200	101	.,,	.,,	.,,	102

		exposures, but includes gener							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	,				159	159	103	
	Central governments or central banks Regional governments or local authorities	2	2	0		139	120	103	
	Public sector entities	ı o	0	0		0	0	0	
	Multilateral Development Banks	o o	ō	i i		i i	ō	ō	
	International Organisations	0	0			0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	116	114	103		738	418	390	
	of which: SME	48	48	37		205	129	101	
	Retail	217	174	119		714	623	450	
SERBIA	of which: SME	78	63	36		130	97	55	
JENDIA	Secured by mortgages on immovable property	237	233	85		499	493	173	
	of which: SME	2	2	1		11	10	3	
	Exposures in default	18	?	7	11	48	20	21	
	Items associated with particularly high risk Covered bonds	0	U	0		0	U	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0	
	Collective investments undertakings (CIU)	ů	0	0		0	0	0	
	Equity	10	10	10		12	12	12	
	Other exposures	55	55	55		148	127	85	
	Standardicad Total ²				20				

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR. %) Central governments or central banks	856	779	1.168		1.187	1.094	1.641	
	Regional governments or local authorities	0.00		1,100		1,107	1,0,4	1,011	
	Public sector entities	ō	0	i i		ō	ō	ō	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2,073	1,602	2,200		2,247	1,755	2,410	
	of which: SME	874	637	752		890	694	819	
	Retail	712	338	232		724	312	214	
UKRAINE	of which: SME	166	117	67		168	111	64	
ORGANIE	Secured by mortoages on immovable property	251	237	235		92	89	38	
	of which: SME	86	80	62		34	32	11	
	Exposures in default	47	9	9	35	151	73	104	
	Items associated with particularly high risk	0	0			0	0	0	
	Covered bonds	0	0			9	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			9	0		
	Collective investments undertakinos (CIU)								
	Equity	13 514	13 514	19		13 359	13 359	13	
	Other exposures	514	514	104	100	359	ניכנ.	105	

Credit Risk - IRB Approach

0 2 0 3 0 1,212 0 199 0 246 363 643 153 243 14 20 138 223 6 26 205 374 31 57 173 317 2,753 1,724 34,599 3,407 4,988 7,903 3,600 233 3,368 299 4,004 430 3,574 439 6,047 9,189 88,928 6,075 10,499 22,209 14,423 315 14,108 1,988 5,798 826 4,972 0 1,508 299 291 690 278 15 263 19 394 60 333 5,083 7,496 59,742 5,346 6,304 20,961 13,989 297 13,692 1,378 5,593 724 4,869 2,375 2,384 34,513 3,997 4,096 7,783 3,533 230 3,304 290 3,960 431 3,529 479 7,445 7,082 92,439 6,234 10,781 22,772 14,912 320 14,591 2,024 5,835 5,011 1 1,466 291 263 664 262 14 248 18 383 58 0 0 0 0 370 190 13 137 6 214 2 1,156 205 226 655 249 20 229 27 379 Consolidated data

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	13	2 369	0	0	0	0	18	2 317	0	0
	Institutions	2,544	250	1,917 9.971	4.388	0	138	2,218 15.887	0 197	1,649 9.456	4.190		90
	Corporates Corporates - Of Which: Specialised Lending	16,246 465	250 89	9,971	4,388 217	0	1.98 20	15,887	197	9,456	4,190 211	0	13
	Corporates - Of Which: SME	41	0.0	13	9	0	0	47	0	19	15	0	0
	Retail	2		2	í	0	0	2	0	2	1		0
	Retail - Secured on real estate property	2	ő	2	î	ő	ő	2	ő	2	i	ő	ŏ
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SP	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	152	0	152	213	0	0	156	0	156	216	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	285	0	294	40	0	0	174	0	156	31	0	0
	Corporates	7,409	103	3,890	2,574	0	68	7,897	76	4,118	2,733	0	72
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,125	3 20	852 1.075	530 769	0	10 19	1,202	13	888 1.161	563 808		8 17
	Corporates - Or Which: SME Retail	5,841	163	5,532	1.409	16	119	6.123	141	5.811	1.503	16	17
	Retail - Secured on real estate property	4,341	163 78	4,220	772	16	119	6,123 4,560	141	4,435	1,503 816	16	48
	Retail - Secured on real estate property - Of Which: SME	26	70	26	23	7	10	7,500	1	7,935	27	,	10
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-Sh		77	4.195	749	4	47	4.531	67	4.406	789	2	47
	Retail - Qualifying Revolving	538	3	381	69	i	4	548	3	394	70,7	í	4
	Retail - Other Retail	962	81	930	568	12	68	1.016	71	987	616	12	64
	Retail - Other Retail - Of Which: SME	417	31	385	245	7	26	436	30	402	255	7	27
	Retail - Other Retail - Of Which: non-SME	545	50	545	322	5	42	581	41	580	361	5	37
	Equity	1	0	1	3	0	0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of :	30/09/2021					As of	31/12/2021		
			Original	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	1,912	0	1,912	615	0	0	2,744	0	2,744	810	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		12,261	80	8,321	4,720	0	98	12,897	69	8,597	4,940	0	92
		Corporates - Of Which: Specialised Lending	379	38	362	227	0	23	372	37	358	220	0	23
		Corporates - Of Which: SME	1,531	28	955	717	0	25	1,661	21	1,040	763	0	21
	Retail		17	0	17	3	0	0	21	0	20	4	0	0
		Retail - Secured on real estate property	15	0	15	2	0	0	18	0	18	3	0	0
RUSSIAN FEDERATION		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
ROSSIANTEDERATION		Retail - Secured on real estate property - Of Which: non-Si	15	0	15	2	0	0	18	0	18	3	0	0
		Retail - Qualifying Revolving Retail - Other Retail	2		1	Ü	0	0	2	0	1			0
		Retail - Other Retail - Of Which: SME	1		1	1 1		0	1	0	0	1 1		0
					0		0	0		0				0
	Equity	Retail - Other Retail - Of Which: non-SME	12		12	30	0	0	13	0	13	32		0
		credit-obligation assets	12	0	12	30	0	0	13	0	13	34		0
	Other non													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	6 171	0	6 170	1 21	0	0	104	0	104 166	25 19	0	0
	Corporates	6.219	84	4.231	2.858	0	77	5.542	82	3,357	2.253	ő	73
	Corporates - Of Which: Specialised Lending	1,213	11	940	582	0	15	1,268	10	947	583	0	17
	Corporates - Of Which: SME	1,529	50	1,048	597	0	47	1,253	48	722	393	0	40
	Retail	7,375	110 57	7,198	1,589	30 17	93 44	7,591 6.374	101 53	7,414	1,569	28 15	93 42
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	6,152	0	6,149	1,068	0	44	6,374	53	6,371	1,066	15	42
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SI		57	6.149	1.068	17	44	6.374	53	6.371	1.066	15	42
	Retail - Qualifying Revolving	283	5	185	38	1	5	287	4	190	37	1	5
	Retail - Other Retail	940	48	864	483	12	45	930	44	853	467	11	46
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	940	48	864	483	12	45	930	44	853	467	11	46
	Equity Other non credit-obligation assets	1	0	1	2	0	0	1	0	1	2	0	0
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Turstitutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13 146 4,674 710 1,446	0 0 102 34 30	13 102 2,918 678 753	6 45 2,104 436 521	0 0 0	0 0 117 48 32	14 113 5,235 806 1,508	0 0 102 37 23	14 65 3,099 764 760	6 28 2,149 477 508	0 0 0	0 0 114 48 31
ROMANIA	Retail Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St Retail - Qualitying Revolving	4,405 1,753 33 1,720 960	174 64 1 63 9	3,794 1,462 31 1,431 687	1,964 696 14 682 135	126 79 1 78 3	191 72 2 70 11	4,467 1,787 31 1,756 976	175 62 1 62 9	3,835 1,480 29 1,452 700	1,939 675 13 663 139	75 0 75 3	191 68 2 66 12
	Retail - Other Retail - OT Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-oblication assets	1,692 172 1,519 5	102 13 88 0	1,646 126 1,519 5	1,133 44 1,089 10	45 5 39 0	108 14 94 0	1,704 171 1,533 6	104 13 91 0	1,655 122 1,533 6	1,125 42 1,083 11	44 5 39 0	111 14 96 0
	Other non-credit-obligation assets IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	53	0	53	22	0	0	53	0	53	22	0	0
	Institutions	587	0	499	105	0	0	602	0	458	100	0	0
	Corporates	4,401	111	2,600	1,649	0	71	4,640	111	2,941	1,750	0	76
	Corporates - Of Which: Specialised Lending	653	50	607	487	0	35	627	48	581	460	0	40
	Corporates - Of Which: SME	664	21	306	169	0	11	699	20	326	178	0	12
	Retail	1,156	75	1,129	785	72	76	1,158	80	1,132	826	87	91
	Retail - Secured on real estate property	838	49	838	447	35	48	854	52	854	486 10	39	57
HUNGARY	Retail - Secured on real estate property - Of Which: SME		48	9	12	1	47	8	1	8		38	1
1101101111	Retail - Secured on real estate property - Of Which: non-Sh Retail - Qualifying Revolving	829	48	829	435 0	34	4/	846	50	846	476 0	38	56 0
	Retail - Other Retail	318	26	291	337	37	28	304	28	278	340	48	34
	Retail - Other Retail - Of Which: SMF	70	11	66	59	15	20	59	10	56	55	19	9
	Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; non-SME	248	11	95 225	278	22	20	245	10	36 223	285	19	25
	Retail - Other Retail - Of Which: non-SME Equity	246	16	223	11	0	20	245	10	223	11	29	0
	Other non credit-obligation assets	3		3	- 11	0			0	3	- 11		
	IRB Total												
					d hada a kalifa a laka a sasa								

¹⁹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
_	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	129	0	129	15	0	0	132	0	189	23	0	0
	Institutions	1,337	0	1,220	527	0	0	614		505	201	0	0
	Corporates	6,748	137	5,925	3,280	0	80	6,292	117	5,526	2,971	0	76
	Corporates - Of Which: Specialised Lending	284	0	274	206 33	0	9	241	0	236	159 39		5
	Corporates - Of Which: SME Retail	65		52	33	0		75	0	58	39		1
	Retail - Secured on real estate property	8	1	,	2	0	0	,	1 0	,	2		0
	Retail - Secured on real estate property - Of Which: SME				1		0	0	0	0	1		0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh						0		0				0
_	Retail - Qualifying Revolving			0		0	0	,	0	0			0
	Retail - Other Retail	i	0	1	1	0		,	0	ĭ	ı i		0
	Retail - Other Retail - Of Which: SME		0			0		n n	0	0			0
	Retail - Other Retail - Of Which: non-SME	1		1 1	ĭ	0	0	1	0	l i	Ĭĭ	0	0
	Equity	12		12	16	0	0	n n	0	0	i .	0	0
	Other non credit-obligation assets					_	Ů	_	Ů	Ů	-	, i	i i
	IRB Total												

							IRB Ap	proach					
		1		As of	30/09/2021					As of	31/12/2021		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR _v %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	50	0	50	24	0	0	50	0	50	24	0	0
	Institutions	16	0	13	8	0	0	11	0	7	4	0	0
	Corporates	1,825	73	965	580	0	49	1,995	71	1,126	676	0	54
	Corporates - Of Which: Specialised Lending	81	0	68	40	0	0	93	0	84	51	0	0
	Corporates - Of Which: SME	465	51	256	116	0	27	493	52	284	127	0	29
	Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	36	0	36	64	0	0	37	0	37	65	0	0
	Other non credit-obligation assets												

¹⁷ Original ageours, unlike Exposers value, is reported before biding into account any effect due to creat conscious factors or creat risk indigates beforepass (s.g. subditation effects).

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min ELR _v %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,386	0	1,129	723	0	0	1,464	0	1,154	736	0	0
	Institutions	7	0	4	7	0	0	7	0	4	5	0	0
	Corporates	2,518	25	1,259	1,061	0	29	2,542	24	1,286	1,071	0	31
	Corporates - Of Which: Specialised Lending	111	0	110	68	0	1	119	0	118	77	0	7
	Corporates - Of Which: SME	915	20	494 323	362	0	20	932	19	502	369	0	14
	Retail	349	19	323	248	18	17	353	19	326	243	18	16
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
SERBER	Retail - Secured on real estate property - Of Which: non-St		0	45		0	0	1	0	45		0	0
	Retail - Qualifying Revolving Retail - Other Retail	71 277	18	45 277	19 230	17	16	72 280	18	45 280	19 223	17	15
	Retail - Other Retail - Of Which: SME	0	18	2//	230	0	16	280	18	280	0	1/	15
			18	277				0	0	0		17	
	Retail - Other Retail - Of Which: non-SME Equity	277	18	2//	230 16	17	16	280	18	280	223 14	1/	15 0
	Other non credit-obligation assets				10	0		3	0	3	.14	0	
	TOP Total												

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

Central Institution Corpora													
Institut				As of	30/09/2021					As of	31/12/2021		
Institut		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
Institut	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	stral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Corport		0	0	0	0	0	0	0	0	0	0	0	0
		365	1	28	28	0	1	550	1	50	64	0	1 0
	Corporates - Of Which: Specialised Lending			0	0	0	0		0				0
Retail	Corporates - Of Which: SME	21		21		0	0	15 27	0	26	1	0	0
Recall	Retail - Secured on real estate property	17	0	17	2	0	0	23	0	20	á		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	23	0	22	7		0
UKRAINE	Retail - Secured on real estate property - Of Which: non-Sh		0	17	3	0	0	23	0	72	4	0	0
	Retail - Qualifying Revolving	2	ō	2	1	0	0	2	ō	2	1	ō	ō
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	2	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
	er non credit-obligation assets												
IRB To													

Credit Risk - IRB Approach

Raiffeisen Bank International AG

								IRB Ap	proach					
					As of	31/03/2022					As of 3	0/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		inks and central governments	5,206	0	4,393	4,889	0	30	7,265	998	6,395	6,500	0	42
	Institutio		8,745	12	6,933	1,897	0	3	15,301	11	13,628 63.252	3,362	0	7
	Corporate	Corporates - Of Which: Specialised Lending	94,732 6.842	1,474 290	63,401 5.897	41,122 3.830	0	1,162 175	94,828 7.153	1,518 259	6.058	39,996 3.898		1,290 159
		Corporates - Of Which: SME	10.861	255	6,447	4,209	0	227	10.383	274	6,108	3.971		242
	Retail	corporates of Wilds. She	23.111	644	21.880	7.911	357	641	21.493	541	20.314	7.325	318	565
		Retail - Secured on real estate property	15,247	249	14.802	3.654	144	237	14,311	207	13.884	3.281	122	212
Constituted date		Retail - Secured on real estate property - Of Which: SME	320	12	304	231	11	18	67	2	65	64	1	3
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	14,928	236	14,498	3,422	133	219	14,244	205	13,819	3,218	121	209
		Retail - Qualifying Revolving	1,939	24	1,360	281	8	30	1,954	23	1,383	404	10	27
		Retail - Other Retail	5,925	372	5,718	3,977	205	374	5,228	311	5,047	3,639	186	325
		Retail - Other Retail - Of Which: SME	859	56	754	450	33	58	699	48	613	361	30	47
		Retail - Other Retail - Of Which: non-SME	5,066 277	315	4,964 277	3,527 423	172	316	4,529	263	4,434	3,278	156	278
	Equity	credit-oblication assets	2//	0	2//	423 329	0		313	0	313	488 266	0	
	TRR Total					56,571						57.936		_

		•						IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	sanks and central governments	0 2.295	0 11	18 1.519	2 276	0	0	0 2.208	0 10	19 1.521	3 228	0	0
	Corporat		16,595	203	1,519	4.778	0	83	2,208 16.190	200	9,959	4,302		87
	Corporat	Corporates - Of Which: Specialised Lending	605	85	10,230	332	0	7	560	85	9,939 543	298	0	7
		Corporates - Of Which: SME	119	0.5	91	64		,	104	0.0	90	64		1
	Retail	Corporates - Or William Shi	3	0	3	1	0	i i	3	0	2	1	0	n
		Retail - Secured on real estate property	2	ō	2	i	ō	ō	2	ō	2	i	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0		0	0	0	0		0
AUSTRIA		Retail - Secured on real estate property - Of Which: non-Si	2	0	2	1	0	0	2	0	2	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0
	Equity		154	0	154	210	0	0	163	0	163	226	0	0
		n credit-obligation assets												
	IRB Tota													

258 4,680 1,141 1,227 5,966 4,541 31 4,509 402 1,024 415 70 6 16 118 49 1 48 9 60 27 258 8,289 1,456 2,070 6,286 4,664 31 4,633 563 1,059 450 189 8,666 1,571 2,031 6,415 4,757 36 4,721 568 1,090 453 CZECH REPUBLIC

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposun	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nd central governments	1,343	0	1,343	3,163	0	30	3,791	960	3,791	4,874	0	41
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		12,282	65	8,590	7,618	0	120	16,582	143	11,492	9,461	0	181
		porates - Of Which: Specialised Lending	335	35	331	226	0	23	497	12	490	355	0	4
	Retail Co	porates - Of Which: SME	1,488	23	977	754	0	29	1,741	54	1,078	818		48
			18	0	20 18	1		0				2		0
	Re	tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	18	0	18	3	0	0	6	0	6	1	0	0
RUSSIAN FEDERATION		Retail - Secured on real estate property - Of Which: non-St		0	18	3		0		0		,		0
		tail - Qualifying Revolving	10	0	10	3		0		0		1		0
	Re	tail - Other Retail	1	0	i	1	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	n	0	n n		0	0	0	0	ů	0	0	ı ő
		Retail - Other Retail - Of Which: non-SME	1	ı ö	i	1	ő	ő	ő	0	ő	ō	ı ö	l ő l
	Equity		14	0	14	32	0		4	0	4	8		0
		t-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
		nks and central governments	106	0	106	26	0	0	0	0	0	0	0	0
	Institution		150	0	149	18	0	0	174	0	173	24	0	0
	Corporate		5,637	70	3,461	2,379	0	74	5,473	69	3,273	2,237	0	72
		Corporates - Of Which: Specialised Lending	1,377	10	994	641	0	16	1,495	8	1,111	717	0	14
	Retail	Corporates - Of Which: SME	1,316 7.761	47 100	750 7.585	395 1.550	26	37 94	1,228 8,007	46 102	712 7.832	376 1.682	28	37 99
	Retail	Retail - Secured on real estate property	6,544	50	7,585 6,542	1,550	26 14	41	6,792	51	6,791	1,682	28 15	45
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	6,599	90	6,542	1,038	14	91	6,792	0	6,791	1,156	15	45
SLOVAKTA		Retail - Secured on real estate property - Ut Which: SME Retail - Secured on real estate property - Of Which: non-St	6,544	50	6,542	1.038	14	41	6,792	51	6 791	1.156	15	45
		Retail - Qualifying Revolving	290	50	191	39	14		293	51	194	45	15	45
		Retail - Other Retail	927	45	852	473	11	47	922	46	848	481	11	49
		Retail - Other Retail - Of Which: SMF	0	0	0.00	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	927	45	852	473	- 11	47	922	46	848	481	11	49
	Equity	NESS COLD NESS OF WHEN HOUSE	1	0	1	2	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													
			(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to crea	dit conversion fa	ctors or credit ri	sk mitigation tecl	hniques (e.g. substitutio	in effects).	

Credit Risk - IRB Approach
Raiffeisen Bank International AG

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	5	0	5	2	0	0	16	0	16	7	0	0
	Institutions	106	0	46	19	0	0	139	0	85	34	0	0
	Corporates	5,672	101	3,446	2,312	0	109	6,108	95	3,723	2,509	0	106
	Corporates - Of Which: Specialised Lending	781 1.561	37 24	741 798	465 518	0	41	916 1.620	36 21	872 826	552 539	0	43
	Corporates - Of Which: SME											0	30
	Retail	4,528	168	3,892	1,959	118	186	4,616	158	3,981	2,018	116	177
	Retail - Secured on real estate property	1,807 29	60	1,505 27	682	72	68	1,832	59	1,529 23	688 11	72	63
ROMANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	1.778	59	1,477	12 670	72	67	1.806	58	1.506	678	77	61
1101 0 010 1	Retail - Secured on real estate property - Ut which: non-sr Retail - Qualifying Revolving	1,778	10	702	141	72	13	1,004	58 10	1,506 719	147	72	12
	Retail - Other Retail	1.732	98	1,686	1.136	43	104	1,781	90	1.733	1.183	40	102
	Retail - Other Retail - Of Which: SMF	1,732	13	1,000	50	43	15	1,761	14	1,733	57		15
	Retail - Other Retail - Of Which: non-SME	1.550	85	1.550	1.086	38	89	1.582	76	1.582	1.126	36	87
	Equity	6	0.5	6	10	0	0,	6	,,,	6	10		0,
	Other non credit-obligation assets	-			10					-	10		-
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	52	0	52	22	0	0	54	0	54	22	0	0
	Institutions	772	1	546	128	0	1	734	0	358	65	0	0
	Corporates	4,781	111	2,995	1,826	0	74	4,852	95	2,995	1,817	0	74
	Corporates - Of Which: Specialised Lending	641	48	586	462	0	38	678	48	605	463	0	41
	Corporates - Of Which: SME	722	21	310	169	0	12	756	18	307	166	0	13
	Retail	1,171	77	1,145	829	83	76	1,148	69	1,126	788	71	88
	Retail - Secured on real estate property	869	50	869	492	38	46	863	44	863	468	31	53
HUNGARY	Retail - Secured on real estate property - Of Which: SME	·	48	·	9	37	45	6	1	6	/	0	1
1101101111	Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving	861	48	861	482	3/	45	856	43	856	460 0	31	52 0
	Retail - Other Retail	302	28	276	337	45	31	286	25	263	320	39	35
	Retail - Other Retail - Of Which: SME	55	20	52	51	17	31	47	23	45	42	14	9
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	247	19	224	287	28	8 22	239	17	45 218	277	14 26	25
	Recall - Other Recall - Of Which: non-SME Equity	247	19	224	12	20	1 22	239	17	210	11	20	0
	Other non credit-obligation assets		0	3	12			- 3		3	- 11		
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	82	0	137	16	0	0	97	0	157	19	0	0
	Institutions	823	0	715	299	0	0	1,895	0	1,787	719	0	0
	Corporates	6,857	172	5,972	3,197	0	69	6,023	164	5,053	2,643	0	93
	Corporates - Of Which: Specialised Lending	306	0	283	155 53	0	2	267	0	253 78	138 58	0	1 3
	Corporates - Of Which: SME Retail	86	0	69	53		3	95		/8	58		0
		8	0	8	4			6		5			0
	Retail - Secured on real estate property	6	0	6	1			4		1 1	1		0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0										0
	Retail - Qualifying Revolving	ů	0					7	0	- 7	0	0	0
	Retail - Other Retail	;	0		i			i i		ı i	1	0	0
	Retail - Other Retail - Of Which: SME	i i	0					i i				0	0
	Retail - Other Retail - Of Which: non-SME	ĭ	0	1	i	0	0	ĭ	0	ĭ	1	0	0
	Equity		0	0	0	0	0	0	0		0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	51	0	51	25	0	0	53	0	53	26	0	0
	Institution		13	0	11	8	0	0	17	0	15	8	0	0
	Corporate		2,061 92	68	1,127	696 54	0	57	2,109 105	67	1,169 83	687 55	0	57 0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	92 525	47	297	135		27	105 536	47	304	138	0	27
	Retail	Corporates - Ut Which: SME	525	4/	29/	135	0	2/	5.95	4/	309	138	0	0
	Roccam	Retail - Secured on real estate property		0		0			1		1	1		0
		Retail - Secured on real estate property - Of Which: SME	0	0		0						0		0
CROATIA		Retail - Secured on real estate property - Of Which: non-Si	,	0	,	0	0		0	0	0	0		0
		Retail - Qualifying Revolving									0	0		0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	ō	ō	ō		0		ō	ō		o o		0
		Retail - Other Retail - Of Which: non-SME	ō	ō	ō		0		ō	ō		o o		ō
	Equity		38	0	38	67	0	0	34	0	34	61	0	0
	Other non	credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,351	0	1,106	738	0	0	1,225	0	979	653	0	0
	Institutions	23	0	21	19	0	0	23	0	22	18	0	0
	Corporates	2,628	22	1,267	1,146	0	29	2,761	22	1,385	1,261	0	31
	Corporates - Of Which: Specialised Lending	45	0	45	40	0	6	44	0	44	31	0	0
	Corporates - Of Which: SME	892 356	17	456	355	0	13	898	17	456	346	0	13
	Retail	356	20	327	242	19	18	361	20	333	274	19	20
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
SERBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0		0	0	0	0	0	0		0
SERBER		74		45	22			75		48	24		0
	Retail - Qualifying Revolving Retail - Other Retail	281	19	45 281	220	18	16	75 285	20	48 285	249	18	18
	Retail - Other Retail - Of Which: SME	201	19	201	0	10	16	200	0	200	0	10	10
	Retail - Other Retail - Of Which: SHE	281	19	281	220	18	16	285	20	285	249	18	18
	Recail - Other Recail - Of Which: non-SME Equity	5	0	5	13	10	16	5	0	5	14	10	10
	Other non credit-obligation assets		Ů			Ů	Ů		Ů			Ü	ن ز
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	529	1	55	112	0	5	481	6	62	124	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	16 29	0	28	1	0	0	15 10	0	10	1	0	0
	Retail - Secured on real estate property	29	0	23				10		10		0	0
	Retail - Secured on real estate property - Of Which: SME	24	0	23	7		0			ů	1	0	0
UKRAINE	Retail - Secured on real estate property - Of Which: non-Si	24	0	23	4	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	1	0	ī	i	0	0
	Retail - Other Retail	2	ō	2	2	ō	ō	1	0	1	2	0	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	2	0	0	1	0	1	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation							
							As of 31/12/2021	l .						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria	11 197 62 123 245 1,198 173 2,007	5 1,196 3 173	109		0 0 23 5 5 6 6 7 0 0 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	11 0 57 95 245 1,080 173 1,661	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9	0 0 0 0 25 0	0 0 0 0 0 0		
Total Tota	Belgium	100 (100 (100 (100 (100 (100 (100 (100	0 0 0 0 0 5 16 161	0 0 0 0 25		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 16 133 0	1	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	91 18 3 58 4 124 0 210 169	22		55 0 55 0 11 0 30 0 13 3 3 0 16 0 0	35 9 25 108 177 149			000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 2 0 1		
To - 3M 3M - 1Y	Cyprus	0.3	3.0				333							
Total	Czech Republic	55 181 267 267 373 607 90 1.580	59 181 7 267 0 0 375 7 607 90	0 0 30	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59 90 265 0 375 527 90			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
To - 3M	Denmark	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1,300 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	25 0 0 0 0 7	25 0 0 0 0 0 0 0 0 0 7 7 7 7	000000000000000000000000000000000000000			25 0 0 0 0 7 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	nal AG						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Finland	11 33 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 16 30 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [France	1 1 2 2 455	0 10 2 2 2 2 2 4 14 14 1 1 1 1 1 1 1 1 1 1 1	2:	n n	10 0 0 0 11 15 0 0 0 12 15 0 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	0 2 14 0 21 420 0 457		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [Germany	11: 8 : 15: 10: 17: 87: 2: 1,52:	5 155 D 100 4 174 4 874 3 23	51	0 0 0 0 0 0 1	11 34 5 5 6 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	118 84 161 873 23		0 0 0 0 0 0 0 0 5 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia	11. 30. 16/ 7. 7. 4. 2. 79.	0 160 3 73 2 72 7 47 7 27	1	8	107 1477 100 100 101 101 101 102 103 104 105 105 105 105 105 105 105 105 105 105	20 19		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 12 0 0 1 1 0		0 0 0 0 0 0 0 0 0
TO - 3M	Greece													
[0 - 3M [Hungary	2 2 2 9 9 10 21 17 7 70	1 21 7 17 8 9 109 9 109 10 170 5 75 7 696		0 (50 117 5 5 5 5 5 5 5 5 6 7 5 7 5 7 5 7 5 7 5	88 161	(0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		000000000000000000000000000000000000000
To -3 M	Ireland	11 11 11 12 55	0 10 10 10 10 10 10 11 11 11 15 15 15 15 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16			10 10 10 10 10 10 10 10 10 10 10 10 10 1	0 0 0 0 0 55		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Italy	3 5 5 1 1	92 0 30 1 51 0 0 10 0 0 0			50 50 50 50 50 50 50 50 50 50 50 50 50 5	30 0 51 0 10 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Latvia	11	191				0 0 15 15 0 0 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	nal AG						
							As of 31/12/2021	l e		_				
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	11	2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				2 0 0 10 0 9 0 21	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Luxembourg	21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Malta	21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 20 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1 Y [1 Y - 2 Y [2Y - 3 Y [3Y - 5 Y [15Y - 10 Y [10Y - more Total	Netherlands	177	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 178 0 178	0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
To - 3M	Poland	5, 7, 5, 5, 28, 14,	1 51 2 0 0 66 9 59 5 285 8 148 2 2		1 (1) (2) (2) (3) (4) (4) (4) (5) (5) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	16 0 0 4 4 4 0 8 0 6 0 0 0	34 0 61 51 273 136	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		V.1				330							
10 - 3M	Romania	77 17- 596 40: 66: 66: 77 2.655	8 598 5 404 5 665 9 669		2 (((((((((((((((((((5 103 162 163 164 164 166 166 167 173 173 173			0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 3 0 0 0 56		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 3M - 1Y	Slovakia	2,05* 10: 18 18 19: 99 8 1,755*	1 1 7 98 95 96 168 9 181 7 197 99 99 99 88 88 88		0 3 3 0 0 0 7	733 0 0 98 0 15 15 6 9 0 0	1 6 119 174 184 962	000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 4 0 0 0		61
10tal 10 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 3Y - 5Y 15Y - 10Y 10Y - more	Slovenia	3,75- 55 31 4	1,723 2 2 2 3 3 3 53 53 50 0 0 0 0 0 0 0 0 0 0 0 0	2:		1199 2 2 3 4 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	1,534 0 0 1 53 7 0 0	0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		26 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	l	130	130	33	s C	35	61		0	. 0	0			וי



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	al AG						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	.	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	() () () () () () () () () ()	0 10 50 0 15 45 0 0 10	000000000000000000000000000000000000000	0 0 0 0 0		0 0 10 10 50 0 0 0 0 0 0 45 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	30 6 22 6 6 5 5	30 0 26 0 0 0 0 52 107	000000000000000000000000000000000000000	0 0 0 0 0	11	20 0 0 26 0 0 0 0 0 0 5 2 7 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		17
[0 - 3M [United Kingdom													
0 - 3M	Iceland													
10 - 3M	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
10 - 3M	Australia													
To - 3M	Canada	6-6-6-12.	0 0 0 0 64 64 0	000000000000000000000000000000000000000	0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Hong Kong	1.29	1.28	0	0	1:	115	0	0	0	0	0		11



General governments exposures by country of the counterparty

						Ка	iffeisen Bank Internatior	nal AG						
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolic	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposate amount
[0 - 3M [Japan													
[0 - 3M [u.s.	497 2007 124 44 16 893	1 201 4 124 0 40 6 16 14 14			426 125 0 102 0 40 1 12 0 0 0 0 705	4 14 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((116
[0 - 3M [3M - 1Y [1Y - 2Y	China	2 2 44	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 24 44 5		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((1
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y	Other advanced economies non EEA	4; 11:1: 5; 18:4: 50: 2: 2;	7 1 27	2:		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42 1 51 125 449 0 0	(0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((360
To - 3M	Other Central and eastern Europe countries non EEA	276 1277 1345 1447 255 155 151 151	8 278 1 111 4 354 2 142 2 255 5 155	11 1 1 1 1 2 2	3	44 44 93 10 92 92 62 63 351	224 67 256 131 146 69 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 70 0 177		842
To - 3M	Middle East	2022	2,702									3		342
10 - 3M	Latin America and the Caribbean	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 41 0 15	(0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((10



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	nal AG						
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					N. d.			Derivatives with po	alaba falamatan			Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	99 98 181	0 3 3 5 5 5 5 9 9 9 80	000000000000000000000000000000000000000		000000000000000000000000000000000000000	3 0 3 5 99 80		0 0 0			0 7 32 25 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Others	1: 200 23: 12: 30:	17 190 235 121 13 308	2 13 33 21 25	0	0 14 0 78 0 78 0 59 0 84	1 115 123 39 199	(0 0 18 18 42 0 0 0 50		0 12 0 18 1 39 2 20 0 0	0 5 0 9		0 0 0 0
[5Y - 10Y [[10Y - more Total		551 11: 1,558	3 558 3 113 8 1,542	51 9 155	(0 88 0 0 401	119 104 1,000	() ()	0 0	(0 0 0 8	0 1 15		0 473

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	nal AG						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	560 176 405 157 483 1,181 202 2,800	202	75 145 6 45 6 45 33		23 5 0 1 1 1 2 5 0 0 1 4 8 8	462 22 34 95 481 1,128 171 2,393		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7	0 0 0 0 25 0	0 0 0 0 0 0 101	1	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	392 94 95 16 3 18 0 9	1 94 0 16 1 3 178	1 94 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 0 178 0 194		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Bulgaria	0 0 0 0 0 1 1	0 0 0 59 0 10 1	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 59 0 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
Total Tota	Czech Republic	105 167 17 144 163 371 487 91 1,529	105 166 144 163 371 487 91 1,527	4 1 4 1 2 2 2 7 7	1	0 0 0 0 0 0 5 5 45	102 166 101 162 323 421 91 1,367		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
To - 3M	Denmark	0 0 0 0 0 0	5 5 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 0 0 0 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	nal AG						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non devicative financial a	ssets by accounting portfolic		Derivatives with po	sitiva fair valva	Donium tivos veith	negative fair value	Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturii	y Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative innancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y[[10Y-more	Finland	1 5 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 14 14 50 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		3
[0 - 3M [France	1 1 3 3 5 5	0 10 10 1 10 1 1 1 1 1 1 1 1 1 1 1 1 1	(((((25)		10 0 0 0 10 5 0 0 0 5 0 0 0 0 0 0 0 0 0	0 10 5 21 25 526 0 588	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [Germany	1 14 4 29 16 78 2 2,1,466	8 48 1 291 4 164 782 2 783			12 53 22 9 0 12 0 0 10 108	26 282 152 782 23	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia	9 21 14 9 15 14 2 86	0 90 7 208 8 148 0 90 0 150 5 145 6 26	17	5 (0)	76 110 95 0 64 1 1 38 1 385	7 102 51 22 145 90	0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 0 1 1 0 0		000000000000000000000000000000000000000
[0 - 3M [Greece													
[0 - 3M [Hungary	1 2 14 9 34 5 1 5 1,15:	6 346 5 515 7 52	46	2 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	0 0 9 46 57 183 183 192 18 405	15 17 74 32 156 377 27 698	0	0	0 0 0 0 0	0 0 0 0 0	0 24 0 0 0 0 0 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Ireland	1 1 3 2 2 8	0 0 10 10 11 1 11, 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 10 11 1 0 5 5 0 0 0 26	0 0 0 30 25	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Italy	8 5 4 1 1 18:	80 0 0 1 51 0 40 0 10 0 0 0 10			50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 0 51 40 10	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Latvia	1	0 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 0 0 0 5 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions)	Derivatives erivatives with positive fair value Derivatives with negative fair value	Off balance sheet Off-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivative financial assets by accounting portfolio Derivative financial assets by accounting portfolio Derivative financial assets by accounting portfolio			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets (net of short positions)			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions)	erivatives with positive fair value Derivatives with negative fair value	Off-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions)	Denvatives with positive fail value		A Committee of the Comm
positions)			Risk weighted exposure amount
of which: Financial assets of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through of which is the fai	arrying amount Notional amount Carrying amount Notional amount	Nominal Provisions	
10-341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0)))) 0 0
F0 -3H	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0)))) 0 0
F0 -3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0
F0 -3Mf	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	3 3 0 0 5
[0 - 3W1 13M - 1Y1 1 1 1 1 1 1 1 1 1			
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 72
10-341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0	
0 - 341	0 0 0 0	0 0 0	0



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	() () () () () () () () () ()	0 55 25 25 40 0 0	(0 0 0 0 0		0 50 25 25 40 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	(22 22 ((((((((((((((((0 28 0 0 0 0 0 57 85	(0 0 0 0 0		0 28 0 0 0 0 0 57 85	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	15
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total Tota	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Tota	Australia													
To - 3M	Canada	66-67-11-11-11-11-11-11-11-11-11-11-11-11-11			0 0 0 0	((((((((((((((((((((0 0 0 64 16 90 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	10
Total	Hong Kong	10.1	101			11	170	U						10



General governments exposures by country of the counterparty

						Ка	iffeisen Bank Internation	nal AG						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	115 565 67 61 14 16	565 565 69 69 7 37 5 16 6 16			65 1477 0 46 0 32 3 3 0 0 0 293	23 5 14 16		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((37
[0 - 3M [China	22	0 1 1 1 1 2 2 3 3 5 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 1 21 39 5		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
To - 3M	Switzerland													
To - 3M	Other advanced economies non EEA	122 124 733 111 1,031	7 17 4	1	2 2 3 7 4 4	0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 113 145 690 0 0	(0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((8
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	15 25 38 38 7 27 26 6 1,09	19 19 248 388 388 6 79 5 275 4 64	11	3 3 4 5 5	0 44 53 6 9 9 95 30 5 30	19 198 315 69 165 28 13	(0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 74	(648
To - 3M	Middle East	2022	2/072	-										
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more] Total	Latin America and the Caribbean	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 14 0 15		0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0		3



General governments exposures by country of the counterparty

Paiffeicen Rank International AC

							Ka	iffeisen Bank Internation	nal AG						
								As of 30/06/2022	!						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						N. J. J. B. G. J.	ssets by accounting portfolio		Derivatives with po	alaba dalamata		h negative fair value	Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Blahamalahtad
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M [[3M - 1Y [C	0	0	9	0	0	9	0		0	0		
	[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	99 88	2 0 0 5 7 97	0	C C C C C C C C C C C C C C C C C C C	0 0	2 0 5 97 88				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0
-	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Others	194 14: 15: 19: 266	3 143 3 153 1 191 5 266	3 14 34 28	C C	0 10 10 10 10 13 13 18	194 130 131 144 220				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51 0 0 0		9
	[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	549 503 9 1,90 4	549 502 3 97 1,902	24 2 1 105	0	112 1 1 0 0 162	412 501 97 1,635	(((0 0 0		0 0 0	0 0 10 10		0 0 0 0 670

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Raiffelsen Bank International AG

ĺ					As of 30/09/2021									As of 31/12/2021				
		Gross c	arrying amount/ Nominal amour	nt		Accumulated imp	airment, accumulated negativ it risk and provisions ^{4,8}	ve changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	pairment, accumulated n lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of whic	th non-performing	ř	On performing exposures ²	On non-performing (exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-perfor	ming exposures ¹	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of w	which: defaulted	Of which Stage 3		c	Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	37,356	6 0	1	0	1	0	1	1	0	32,457	0	0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)	20,431	6 0	9	0	0	16	0	0	0	20,497		0	0	0	10	0		0
Central banks	36	3 0		0	0	0	0	0	0	4	0	0	0	0	0			0
General governments	15,57	3 0	0	0	0	8	0	0	0	15,745	0	0	0	0	4			0
Credit institutions	2,86	9 0		0	0	0	0	0	0	2,999	0	0	0	0	0			0
Other financial corporations	70	1 0	8	0	0	6	0	0	0	763	0	0	0	0	5			0
Non-financial corporations	93	1 0	0	0	0	1	0	0	0	986	. 0	0	0	0	1			0
Loans and advances(including at amortised cost and fair value)	120,02	3 113	2,924	2,924	2,666	852	1,824	1,707	646	120,035	95	2,717	2,717	2,471	874	1,684	1,566	628
Central banks	11,23	3 0	۰	0	0	0	0	0	0	12,005	0	0	0	0	0			0
General governments	1,96	1 0	1	1	1	1	1	1	0	1,296	0	0	0	0	1			o
Credit institutions	5,37	9 0	4	4	4	0	3	3	0	4,568	0	4	4	4	0	4		0
Other financial corporations	10,79		120	120	100	44	46	42	5	11,399	0	113	113	92	47	45	31	4
Non-financial corporations	50,84	0 47	1,591	1,591	1,438	435	963	888	244	51,599	30	1,503	1,503	1,365	444	913	83	250
of which: small and medium-sized enterprises	12,73	7 25	552	552	488	161	347	322	159	12,365	17	479	479	420	143	315	29:	163
of which: Loans collateralised by commercial immovable property	10,32	4 8	527	527	407	132	208	162	148	11,724	1	478	478	368	137	199	159	160
Households	39,81	5 66	1,209	1,209	1,123	372	810	773	398	39,168	65	1,096	1,096	1,009	382	723	681	373
of which: Loans collateralised by residential immovable property	26,43	7 10	506	506	479	189	286	259	219	26,417	11	468	468	446	204	270	240	198
of which: Credit for consumption	10,75.	2 51	641	641	636	161	477	463	20	10,321	49	541	541	537	162	403	390	2
DEBT INSTRUMENTS other than HFT	177,81	5 113	2,934	2,924	2,666	867	1,825	1,708	646	172,989	95	2,717	2,717	2,471	884	1,684	1,566	628
OFF-BALANCE SHEET EXPOSURES	52,083	7	234	234	234	116	63	63	26	57,698		213	213	213	129	58	58	30

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Performing and non-performing exposures Raiffelsen Bank International AG

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	d amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	amount		Accumulated impai value due to credit	rment, accumulated ne risk and provisions ^{4,3}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y ¹	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures ²	On non-perforn	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	33,576	3	5	5	5	0	5	5	0	46,558		4	4	4	0	4	4	0
Debt securities (including at amortised cost and fair value)	20,720					84			0	21,380	1				138			
Central banks					0	0	0	0	0			0	0	0	0	0	0	
General governments	16,298	0		0	0	49	0	0	0	16,617	0	0	0	0	66	0	0	
Credit institutions	2,581	0		0	0	1	0	0	0	2,841		0	0	0	1	0	0	
Other financial corporations	821			0	0	30	0	0	0	896	1	0	0	0	58	0	0	
Non-financial corporations	1,016	0		0	0	S	0	0	0	1,022	0	0	0	0	14	0	0	
Loans and advances(including at amortised cost and fair value)	118,002	115	2,728	2,728	2,469	1,036	1,651	1,538	505	127,732	171	3,068	3,068	2,769	1,173	1,829	1,729	638
Central banks	8,026	0		0	o	0	0	0	0	10,580	0	a	0	0	2	0	0	۰
General governments	1,660	0		4	4	1	0	0	4	2,071	. 0	38	38	38	1	0	0	38
Credit institutions	5,248	s		4	4	6	3	3	0	6,387	7 0	4	4	4 4	7	4	4	۰
Other financial corporations	10,953	0	221	221	162	48	52	44	6	12,087	9 0	235	235	5 172	55	81	72	. 6
Non-financial corporations	52,625	38	1,436	1,436	1,282	549	868	795	262	53,815	83	1,602	1,602	1,463	618	953	894	. 339
of which: small and medium-sized enterprises	12,401	. 25	463	462	408	160	312	289	69	14,376	5 21	582	582	2 523	188	354	330	. 225
of which: Loans collateralised by commercial immovable property	11,935	6	477	477	365	125	202	157	237	12,566	5 7	497	497	7 410	121	214	183	. 226
Households	39,490	72	1,063	1,062	1,016	432	727	696	233	42,793	3 89	1,189	1,189	1,092	490	791	759	255
of which: Loans collateralised by residential immovable property	26,802	16	453	453	438	225	263	238	190	28,078	13	459	459	427	169	259	240	200
of which: Credit for consumption	10,202	51	546	546	543	187	413	402	1	11,891	71	655	655	638	238	490	480	1
DEBT INSTRUMENTS other than HFT	172,297	118	2,733	2,733	2,474	1,120	1,656	1,543	505	195,670	172	3,073	3,073	2,774	1,311	1,834	1,734	638
OFF-BALANCE SHEET EXPOSURES	57,406		202	202	202	173	56	56	22	62,406		219	219	218	243	56	56	39

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or second or for second order to be second or second or second or for second order to be second or second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,177	1,327	893	773	1,497	463	3,009	1,350	895	794	1,421	421
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	1	1	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	203	76	44	33	0	0	205	69	36	29	0	0
Non-financial corporations	2,251	928	640	549	1,083	300	2,153	991	669	592	1,047	270
of which: small and medium-sized enterprises	1,095	430	258	207	734		1,076	394	247	196	716	
Households	722	322	208	190	414	163	651	290	189	172	374	151
DEBT INSTRUMENTS other than HFT	3,177	1,327	893	773	1,497		3,009	1,350	895	794	1,421	
Loan commitments given	191	61	16	13	10	2	167	38	15	13	9	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



Forborne exposures

Raiffeisen Bank International AG

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	o	o	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,916	1,205	832	743	1,420	385	3,274	1,285	886	780	1,500	353
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	199	54	35	27	0	0	266	124	38	30	0	0
Non-financial corporations	2,075	876	609	546	1,063	245	2,250	873	645	572	1,159	217
of which: small and medium-sized enterprises	659	261	191	163	375		1,100	366	222	184	751	
Households	642	275	188	170	357	140	758	287	203	178	340	136
DEBT INSTRUMENTS other than HFT	2,916	1,205	832	743	1,420		3,274	1,285	886	780	1,500	
Loan commitments given	158	41	12	7	8	2	188	45	9	4	8	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Raiffeisen Bank International AG

				0/09/2021						1/12/2021						1/03/2022					4 4 7 0	0/06/2022		
	Gross carr	ving amount	AS OF 3	0/09/2021			Gross carr	ying amount	AS OF 3	1/12/2021			Gross carr	ying amount	AS OF 3	1/03/2022			Gross carr	ying amount	AS OF 30	/06/2022		
					ļ	Accumulated						Accumulated						Accumulated					4	Accumulated
		Of which		Of which loans and advances		negative changes in fair		Of which:		Of which loans and advances		negative changes in fair		Of which:		Of which loans and advances		negative changes in fair		Of which:		Of which loans and advances		negative changes in fair
		performi		subject to	Accumulated impairment ¹	value due to		performir		subject to	Accumulated impairment ¹	value due to		performir		subject to	Accumulated impairment ¹	value due to		performin		subject to	Accumulated impairment ¹	value due to
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1.598	49	49	1.594	50	0	1.542	43	43	1.542	46	0	1.549	45	45	1.549	56	0	1.765	104	104	1.765	87	0
B Mining and guarrying	1.095	92	92	1.095	103	0	1.082	96	96	1.082	125	0	911	99	99	911	114	0	1.109	113	113	1.109	128	. 0
C Manufacturing	11,676	298	298	11,676	233	0	11,890	256	256	11,890	241	0	12,430	261	261	12,430	297	0	12,427	352	352	12,426	336	0
D Electricity, gas, steam and air conditioning supply	1,519	93	93	1,519	80	0	1,564	90	90	1,564	81	0	1,726	91	91	1,726	85	0	1,694	83	83	1,694	77	0
E Water supply	267	2	2	267	3	0	280	1	1	280	3	0	288	2	2	288	6	0	327	3	3	327	12	0
F Construction	1,875	113	113	1,871	100	0	1,757	64	64	1,753	54	0	1,776	65	65	1,770	61	0	1,951	67	67	1,947	72	0
G Wholesale and retail trade	11.623	284	284	11.614	268	0	11.775	216	216	11.767	206	0	11.395	197	197	11.380	231	0	11.107	214	214	11.092	257	0
H Transport and storage	2.727	144	144	2,727	119	0	2.916	146	146	2.916	118	0	2.978	184	184	2.978	127	0	3.159	172	172	3.159	141	. 0
I Accommodation and food service activities	773	124	124	773	58	0	709	119	119	709	56	0	699	121	121	699	54	0	713	120	120	713	56	0
J Information and communication	1.833	20	20	1.833	25	0	1.978	22	22	1.978	33	0	1.927	22	22	1.927	30	0	2.218	32	32	2.218	39	0
K Financial and insurance activities	1,038	21	21	1,035	25	0	970	21	21	967	25	0	1,053	21	21	1,050	31	0	1,075	22	22	1,072	30	0
L Real estate activities M Professional, scientific and technical	8.173 4.030	238	238	8.125 4.030	210	0	8.329 4.311	219	219	8.294 4.311	215 67	0	8.690 4.733	220 64	220 64	8.656 4.733	204 69	0	9.035	211	211	8.989 4.649	200 81	- 0
activities	4,030	00	00	4,030	01	U	7,311	01	01	7,311	67		4,733	04	04	7,733	09	Ü	4,015	00	00	4,049	01	U
N Administrative and support service activities	1,337	18	18	1,337	28	0	1,254	121	121	1,254	57	0	1,297	14	14	1,297	19	0	1,336	15	15	1,336	21	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	8	0	0	8	0	0	7	0	0	7	0	0	6	0	0	6	0	0
P Education	56	2	2	56	2	0	65	2	2	65	2	0	47	2	2	47	2	0	46	2	2	46	2	0
Q Human health services and social work activities	902	18	18	902	21	0	863	17	17	862	17	0	863	17	17	863	20	0	904	16	16	904	21	0
R Arts, entertainment and recreation	150	3	3	150	6	0	137	3	3	137	5	0	134	6	6	134	5	0	152	6	6	152	7	0
S Other services	158	4	4	158	5	0	170	4	4	170	4	0	122	4	4	122	5	0	139	4	4	139	4	0
Loans and advances	50.840	1.591	1.591	50.771	1 398	0	51 599	1.503	1.503	51 549	1.357	0	52.625	1.436	1.436	52.567	1.417	0	53.815	1.602	1.602	53.744	1.571	0

⁽¹⁾ The Riems 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.