



2023 EU-wide Transparency Exercise

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

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

2023 EU-wide Transparency Exercise

Key Metrics

Raiffeisen Bank International AG

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,888	15,643	15,792	15,819	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	15,551	15,170	15,436	15,468	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	17,561	17,319	17,477	17,501	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	17,224	16,846	17,120	17,149	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	19,967	19,702	19,867	19,854	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	19,630	19,511	19,763	19,745	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	108,496	97,680	98,592	99,207	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	108,496	97,680	98,592	99,207	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	14.64%	16.01%	16.02%	15.95%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.33%	15.53%	15.66%	15.59%	(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	16.19%	17.73%	17.73%	17.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.88%	17.25%	17.36%	17.29%	(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	18.40%	20.17%	20.15%	20.01%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.09%	19.97%	20.05%	19.90%	(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	243,880	235,640	244,518	235,798	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	7.20%	7.35%	7.15%	7.42%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

Raiffeisen Bank International AG

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	17,561	17,319	17,477	17,501	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	17,224	16,846	17,120	17,149	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	243,880	235,640	244,518	235,798	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	243,880	235,640	244,518	235,798	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.20%	7.35%	7.15%	7.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.06%	7.15%	7.00%	7.27%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	19,967	19,702	19,867	19,854	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,888	15,643	15,792	15,819	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,974	5,971	5,971	5,971	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,391	13,226	13,847	14,157	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,165	-3,271	-3,794	-4,110	C 01.00 (0140,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-392	-403	-433	-457	C 01.00 (0100,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	572	607	673	681	C 01.00 (0230,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-71	-50	-86	-64	C 01.00 (0250,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-677	-605	-636	-606	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-13	-23	-20	-20	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-40	-30	-36	-43	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0471,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-40	-30	-36	-43	C 01.00 (0462,0001)	Articles 36(1) point (i) (b), 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 (0480,0001)	Articles 4(27), 36(1) point (b), 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 (0490,0001)	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 (0500,0001)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-27	-34	-50	-42	C 01.00 (0520,0001)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Articles 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Articles 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-17	0	0	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	337	473	356	351	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(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 (0526,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	337	473	356	351	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,673	1,676	1,684	1,681	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,673	1,676	1,684	1,681	C 01.00 (0540,0001) + C 01.00 (0547,0001)	-	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0586,0001) + C 01.00 (0573,0001) + C 01.00 (0574,0001) + C 01.00 (0576,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0586,0001) + C 01.00 (0573,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	17,561	17,319	17,477	17,501	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,406	2,383	2,391	2,353	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,406	2,383	2,349	2,303	C 01.00 (0700,0001) + C 01.00 (0706,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	282	295	293	C 01.00 (0706,0001) + C 01.00 (0700,0001) + C 01.00 (0702,0001) + C 01.00 (0703,0001) + C 01.00 (0704,0001) + C 01.00 (0705,0001) + C 01.00 (0707,0001) + C 01.00 (0708,0001) + C 01.00 (0709,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	-282	-252	-243	C 01.00 (0706,0001) + C 01.00 (0700,0001) + C 01.00 (0702,0001)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	108,496	97,680	98,592	99,207	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	271	231	128	132	C 01.00 (0010,0001)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.64%	16.01%	16.02%	15.95%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.19%	17.73%	17.73%	17.64%	GA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.40%	20.17%	20.15%	20.01%	GA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,551	15,170	15,436	15,468	GA3 (1) + GA3 (2) + GA3 (3) + GA3 (4) + GA3 (5) + GA3 (6) + GA3 (7) + GA3 (8) + GA3 (9) + GA3 (10) + GA3 (11) + GA3 (12) + GA3 (13) + GA3 (14) + GA3 (15) + GA3 (16) + GA3 (17) + GA3 (18) + GA3 (19) + GA3 (20) + GA3 (21) + GA3 (22) + GA3 (23) + GA3 (24) + GA3 (25) + GA3 (26) + GA3 (27) + GA3 (28) + GA3 (29) + GA3 (30) + GA3 (31) + GA3 (32) + GA3 (33) + GA3 (34) + GA3 (35) + GA3 (36) + GA3 (37) + GA3 (38) + GA3 (39) + GA3 (40) + GA3 (41) + GA3 (42) + GA3 (43) + GA3 (44) + GA3 (45) + GA3 (46) + GA3 (47) + GA3 (48) + GA3 (49) + GA3 (50) + GA3 (51) + GA3 (52) + GA3 (53) + GA3 (54) + GA3 (55) + GA3 (56) + GA3 (57) + GA3 (58) + GA3 (59) + GA3 (60) + GA3 (61) + GA3 (62) + GA3 (63) + GA3 (64) + GA3 (65) + GA3 (66) + GA3 (67) + GA3 (68) + GA3 (69) + GA3 (70) + GA3 (71) + GA3 (72) + GA3 (73) + GA3 (74) + GA3 (75) + GA3 (76) + GA3 (77) + GA3 (78) + GA3 (79) + GA3 (80) + GA3 (81) + GA3 (82) + GA3 (83) + GA3 (84) + GA3 (85) + GA3 (86) + GA3 (87) + GA3 (88) + GA3 (89) + GA3 (90) + GA3 (91) + GA3 (92) + GA3 (93) + GA3 (94) + GA3 (95) + GA3 (96) + GA3 (97) + GA3 (98) + GA3 (99) + GA3 (100)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.37%	15.57%	15.68%	15.61%	GA3 (1) + GA3 (2) + GA3 (3) + GA3 (4) + GA3 (5) + GA3 (6) + GA3 (7) + GA3 (8) + GA3 (9) + GA3 (10) + GA3 (11) + GA3 (12) + GA3 (13) + GA3 (14) + GA3 (15) + GA3 (16) + GA3 (17) + GA3 (18) + GA3 (19) + GA3 (20) + GA3 (21) + GA3 (22) + GA3 (23) + GA3 (24) + GA3 (25) + GA3 (26) + GA3 (27) + GA3 (28) + GA3 (29) + GA3 (30) + GA3 (31) + GA3 (32) + GA3 (33) + GA3 (34) + GA3 (35) + GA3 (36) + GA3 (37) + GA3 (38) + GA3 (39) + GA3 (40) + GA3 (41) + GA3 (42) + GA3 (43) + GA3 (44) + GA3 (45) + GA3 (46) + GA3 (47) + GA3 (48) + GA3 (49) + GA3 (50) + GA3 (51) + GA3 (52) + GA3 (53) + GA3 (54) + GA3 (55) + GA3 (56) + GA3 (57) + GA3 (58) + GA3 (59) + GA3 (60) + GA3 (61) + GA3 (62) + GA3 (63) + GA3 (64) + GA3 (65) + GA3 (66) + GA3 (67) + GA3 (68) + GA3 (69) + GA3 (70) + GA3 (71) + GA3 (72) + GA3 (73) + GA3 (74) + GA3 (75) + GA3 (76) + GA3 (77) + GA3 (78) + GA3 (79) + GA3 (80) + GA3 (81) + GA3 (82) + GA3 (83) + GA3 (84) + GA3 (85) + GA3 (86) + GA3 (87) + GA3 (88) + GA3 (89) + GA3 (90) + GA3 (91) + GA3 (92) + GA3 (93) + GA3 (94) + GA3 (95) + GA3 (96) + GA3 (97) + GA3 (98) + GA3 (99) + GA3 (100)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	337	473	356	351	C 01.00 (0440,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-282	-252	-243	C 01.00 (0706,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-

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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisen Bank International AG

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	82,543	74,717	75,428	74,994	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	31,069	28,733	27,551	27,466	C 02.00 (r0050, 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	43,199	37,932	39,089	38,420	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	7,582	7,302	8,122	8,238	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	433	409	376	578	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,397	1,492	1,789	1,799	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	436	280	278	296	C 02.00 (r0640, c0010)
Settlement risk	86	19	18	38	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,470	1,618	1,601	1,708	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,357	6,889	6,726	7,968	C 02.00 (r0520, c0010)
Of which the standardised approach	5,434	5,634	5,222	6,325	C 02.00 (r0530, c0010)
Of which IMA	1,923	1,255	1,504	1,642	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	14,205	12,667	12,752	12,404	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,714	12,667	12,752	12,404	C 02.00 (r0610, c0010)
Of which advanced measurement approach	10,491	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	108,496	97,680	98,592	99,207	

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.

2023 EU-wide Transparency Exercise

P&L

Raiffeisen Bank International AG

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	5,090	7,249	2,444	5,054
Of which debt securities income	303	436	159	356
Of which loans and advances income	4,367	6,312	2,047	3,714
Interest expenses	1,502	2,198	1,061	2,305
(Of which deposits expenses)	1,026	1,521	651	1,501
(Of which debt securities issued expenses)	179	285	137	288
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	36	39	7	14
Net Fee and commission income	2,658	3,846	960	1,686
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-53	-86	-15	-15
Gains or (-) losses on financial assets and liabilities held for trading, net	571	531	-101	-196
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	64	67	12	31
Gains or (-) losses from hedge accounting, net	-21	-41	-10	-17
Exchange differences (gain or (-) loss), net	-150	78	175	287
Net other operating income / (expenses)	45	87	4	26
TOTAL OPERATING INCOME, NET	6,740	9,572	2,416	4,564
(Administrative expenses)	2,318	3,204	926	1,854
(Cash contributions to resolution funds and deposit guarantee schemes)	197	225	134	140
(Depreciation)	327	446	107	218
Modification gains or (-) losses, net	-4	-11	3	-7
(Provisions or (-) reversal of provisions)	228	561	102	410
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	10	4
(Commitments and guarantees given)	55	65	4	-21
(Other provisions)	173	496	88	427
Of which pending legal issues and tax litigation ¹	0	-103	0	0
Of which restructuring ²	0	-10	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)	665	883	294	278
(Financial assets at fair value through other comprehensive income)	5	15	1	1
(Financial assets at amortised cost)	660	868	293	277
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	35	147	7	9
(of which Goodwill)	0	68	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	69	99	26	60
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	8	9	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,043	4,203	875	1,708
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,458	3,347	698	1,321
Profit or (-) loss after tax from discontinued operations	453	453	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,911	3,800	698	1,321
Of which attributable to owners of the parent	2,804	3,629	655	1,228

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Raiffeisen Bank International AG

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	55,979				53,673				51,502				48,380				IAS 1.54 (i)	
Financial assets held for trading	9,576	1,395	8,113	68	6,397	1,010	5,358	29	6,641	1,739	4,890	11	6,652	1,846	4,791	15	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	653	141	23	488	678	126	24	527	704	126	25	554	716	121	25	570	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	91	55	36	0	84	48	36	0	87	52	35	0	84	52	32	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,394	2,782	399	214	3,199	2,442	536	221	3,057	2,327	498	232	2,993	2,174	567	253	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	144,496				137,219				142,867				141,129				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,176	0	1,176	0	1,608	0	1,608	0	1,500	0	1,500	0	1,465	0	1,465	0	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-944				-947				-823				-771				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets ¹⁾	5,059				4,771				4,998				4,985					
TOTAL ASSETS	219,481				206,682				210,532				205,634				IAS 1.9(e), ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	3,176	59	0	-1	-1	0	2,997	160	2	-1	-13	-1	2,869	123	2	-1	-13	-1	2,544	351	6	-1	-14	-1	Annex V.Part 1.31, 44(b)
	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 amortised cost	Debt securities	16,650	1,742	0	-5	-176	0	17,952	950	0	-6	-151	0	19,799	979	0	-6	-190	0	21,255	1,468	0	-6	-205	0	Annex V.Part 1.31, 44(b)
	Loans and advances	105,805	20,329	2,858	-309	-896	-1,777	97,590	20,715	2,771	-326	-858	-1,671	101,520	20,778	2,621	-343	-1,009	-1,591	95,522	23,055	2,495	-310	-970	-1,531	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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	10,085	8,455	8,572	8,559	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	1,032	950	1,036	1,132	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	184,919	175,234	178,065	173,097	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	2,452	2,054	1,908	1,771	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,146	-1,217	-1,063	-967	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,169	1,410	1,344	1,477	IAS 37.10; IAS 1.54(l)
Tax liabilities	193	217	223	178	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	1,356	781	1,188	1,030	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	200,060	187,884	191,273	186,277	IAS 1.9(b);IG 6
TOTAL EQUITY	19,421	18,798	19,259	19,358	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	219,481	206,682	210,532	205,634	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		9,073	6,858	6,145	5,895	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	6	7	5	5	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	149	83	482	452	Annex V.Part 1.31
Deposits	Central banks	9,513	8,914	4,967	4,135	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	12	29	11	26	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,967	2,892	3,121	4,149	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	726	1,146	983	1,002	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	31,183	24,628	29,925	29,420	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,961	3,053	6,390	3,949	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,297	13,389	12,693	12,237	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,618	5,449	5,386	4,827	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	53,260	49,773	49,583	45,566	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	42,736	38,308	36,650	34,356	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,060	58,840	59,196	58,388	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	44,740	43,098	42,423	41,205	Annex V.Part 1.42(f), 44(c)
Debt securities issued		17,464	18,954	21,818	22,577	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,940	2,515	2,553	2,554	Annex V.Part 1.37
Other financial liabilities		1,515	2,355	1,646	1,733	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		198,488	186,693	189,580	184,559	

2023 EU-wide Transparency Exercise
Market Risk

Raiffeisen Bank International AG

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	1,578	962	24	8	47	12							38	11	47	11								
Of which: General risk	935	451	24	8	47	12							38	11	47	11								
Of which: Specific risk	643	510	0	0	0	0							0	0	0	0								
Equities	87	74	0	0	0	0							0	0	0	0								
Of which: General risk	19	8	0	0	0	0							0	0	0	0								
Of which: Specific risk	45	33	0	0	0	0							0	0	0	0								
Foreign exchange risk	3,760	4,591	38	12	58	17							13	3	21	4								
Commodities risk	8	6	0	0	0	0							0	0	0	0								
Total	5,433	5,633	59	22	94	29	0	0	0	0	0	0	43	12	57	15	0	0	0	0	0	0	0	1,255
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	979	991	45	18	56	21							42	9	60	16								
Of which: General risk	441	531	45	18	56	21							42	9	60	16								
Of which: Specific risk	539	460	0	0	0	0							0	0	0	0								
Equities	75	86	0	0	0	0							0	0	0	0								
Of which: General risk	10	13	0	0	0	0							0	0	0	0								
Of which: Specific risk	36	44	0	0	0	0							0	0	0	0								
Foreign exchange risk	4,146	5,230	13	3	19	6							13	3	22	6								
Commodities risk	20	16	0	0	0	0							0	0	0	0								
Total	5,220	6,323	50	20	70	26	0	0	0	0	0	0	50	13	82	26	0	0	0	0	0	0	0	1,642

Market risk template does not include CUI 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 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	54,321	57,520	2,470		52,987	56,513	2,654	
	Regional governments or local authorities	1,841	1,788	145		1,843	1,818	128	
	Public sector entities	808	884	58		823	781	18	
	Multilateral Development Banks	1,065	2,310	0		1,117	2,792	0	
	International Organisations	1,398	1,398	0		1,547	1,546	0	
	Institutions	1,590	1,607	367		1,788	1,453	241	
	Corporates	10,238	8,202	8,363		12,229	7,200	7,274	
	of which: SME	4,283	3,617	3,175		5,275	3,763	3,451	
	Retail	13,336	9,620	7,087		12,681	9,463	6,823	
	of which: SME	1,821	1,228	880		1,886	1,255	877	
	Secured by mortgages on immovable property	13,948	13,681	6,645		13,425	13,178	6,461	
	of which: SME	1,845	1,825	566		1,617	997	243	
	Exposures in default	1,621	726	992	843	1,325	528	635	707
	Items associated with particularly high risk	218	167	259		200	156	233	
	Covered bonds	55	55	6		39	39	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	127	127	84		123	123	64		
Equity	1,023	1,023	1,602		1,011	1,010	1,537		
Other exposures	3,096	3,064	3,203		3,118	3,203	3,113		
Standardised Total ⁽⁴⁾	105,341	102,973	31,275	1,290	105,626	100,318	29,196	1,280	

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

(2) Exposure value does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRIA	Central governments or central banks	27,124	26,201	0		27,463	26,777	40	
	Regional governments or local authorities	191	199	0		190	194	0	
	Public sector entities	83	53	0		86	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	448	538	46		456	548	54	
	Corporates	1,151	1,026	1,003		1,145	1,005	976	
	of which: SME	132	105	83		140	111	111	
	Retail	760	471	353		624	400	300	
	Secured by mortgages on immovable property	5,446	5,246	1,842		5,700	5,531	1,946	
	of which: SME	396	303	84		295	293	82	
	Exposures in default	152	162	162	7	141	67	46	7
	Items associated with particularly high risk	172	145	217		179	151	226	
	Covered bonds	12	12	12		12	12	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	141	141	46		146	146	146	
Equity	867	867	1,338		851	851	1,306		
Other exposures	0,251	0,239	0,102	20	2,413	1,115	1,115	23	
Standardised Total ⁽⁴⁾				20				23	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CZECH REPUBLIC	Central governments or central banks	8,725	8,444	0		8,300	8,467	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	35	7		39	39	4	
	Corporates	2,852	2,144	1,884		3,587	1,884	1,027	
	of which: SME	1,435	1,456	1,203		851	711	556	
	Retail	1,417	1,149	881		2,586	2,073	1,512	
	Secured by mortgages on immovable property	223	218	218		240	225	124	
	of which: SME	2,568	2,488	808		2,547	2,532	886	
	Exposures in default	1,069	1,067	296	20	389	388	97	41
	Items associated with particularly high risk	31	31	34		31	36	36	
	Covered bonds	12	12	12		12	12	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	26	26	26		30	30	30		
Standardised Total ⁽⁴⁾				74				100	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SLOVAKIA	Central governments or central banks	5,107	5,107	0		6,403	6,404	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	4		2	4	1	
	Corporates	743	590	522		755	617	543	
	of which: SME	360	282	234		357	230	251	
	Retail	971	863	537		995	893	557	
	Secured by mortgages on immovable property	766	684	353		752	620	360	
	of which: SME	52	51	29		79	79	27	
	Exposures in default	22	21	34	43	27	27	19	51
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		1	1	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	51	51	129		46	46	115		
Other exposures	204	204	303		430	430	320		
Standardised Total ⁽⁴⁾				102				85	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ROMANIA	Central governments or central banks	3,118	3,842	0		3,661	4,415	0	
	Regional governments or local authorities	369	207	0		337	267	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		12	12	2	
	Corporates	246	241	181		246	220	156	
	of which: SME	196	196	145		115	103	80	
	Retail	152	151	78		152	143	64	
	Secured by mortgages on immovable property	142	123	70		121	102	58	
	of which: SME	9	9	1		9	9	1	
	Exposures in default	9	9	9	0	9	9	9	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	35		3	3	35		
Other exposures	114	114	169		150	150	172		
Standardised Total ⁽⁴⁾				11				12	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
RUSSIAN FEDERATION	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	52	52	52	0	0	0	0	0
	Corporates	986	797	728	0	4,141	931	891	0
	of which: SME	416	399	240	0	268	188	145	0
	Retail	4,265	3,486	2,610	0	3,325	2,266	1,876	0
	of which: SME	34	33	19	0	22	22	12	0
	Secured by mortgages on immovable property	2,162	2,146	757	0	1,424	1,003	583	0
	of which: SME	161	156	56	0	103	100	38	0
	Exposures in default	380	169	113	274	273	82	91	192
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	443	442	442	0	435	435	435	0	
Standardised Total ⁽²⁾				283				232	

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

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
HUNGARY	Central governments or central banks	1,120	4,290	0	0	3,417	4,501	0	0
	Regional governments or local authorities	41	24	5	0	18	24	5	0
	Public sector entities	34	23	0	0	42	108	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	32	32	6	0	10	9	3	0
	Corporates	184	159	146	0	185	174	162	0
	of which: SME	93	83	81	0	91	80	79	0
	Retail	329	29	20	0	340	26	18	0
	of which: SME	16	4	0	0	17	7	4	0
	Secured by mortgages on immovable property	30	19	7	0	21	21	7	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	32	16	24	5	25	14	20	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	27	27	27	0	27	27	27	0	
Standardised Total ⁽²⁾				11				19	

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

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
GERMANY	Central governments or central banks	53	482	0	0	49	441	0	0
	Regional governments or local authorities	1,086	1,086	0	0	1,086	1,086	0	0
	Public sector entities	330	330	0	0	329	329	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	269	269	182	0	269	269	182	0
	Corporates	168	161	154	0	169	160	153	0
	of which: SME	34	34	28	0	33	33	27	0
	Retail	166	161	154	0	166	160	153	0
	of which: SME	54	52	49	0	54	52	49	0
	Secured by mortgages on immovable property	7	7	7	0	7	7	7	0
	of which: SME	2	2	2	0	2	2	2	0
	Exposures in default	7	5	8	3	12	12	13	3
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	25	25	25	0	25	25	25	0	
Standardised Total ⁽²⁾				4				4	

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

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
CROATIA	Central governments or central banks	2,477	2,495	0	0	2,349	2,343	0	0
	Regional governments or local authorities	2	2	0	0	2	2	0	0
	Public sector entities	33	31	0	0	0	4	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3	1	1	0	3	1	1	0
	Corporates	133	90	86	0	124	91	87	0
	of which: SME	46	42	31	0	47	35	25	0
	Retail	1,633	1,322	990	0	1,636	1,342	982	0
	of which: SME	165	133	100	0	169	134	78	0
	Secured by mortgages on immovable property	560	535	199	0	581	574	206	0
	of which: SME	5	5	5	0	5	5	5	0
	Exposures in default	24	26	27	63	29	24	25	53
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	184	184	211	0	187	187	208	0	
Standardised Total ⁽²⁾				103				100	

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

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SERBIA	Central governments or central banks	160	160	80	0	162	162	82	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	762	454	412	0	815	522	474	0
	of which: SME	292	169	148	0	373	217	189	0
	Retail	764	671	480	0	751	659	472	0
	of which: SME	865	132	75	0	158	124	71	0
	Secured by mortgages on immovable property	907	900	125	0	924	916	181	0
	of which: SME	16	13	4	0	19	15	5	0
	Exposures in default	48	15	21	25	50	14	15	31
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	32	32	32	0	31	31	31	0	
Other exposures	159	126	80	0	160	119	71	0	
Standardised Total ⁽²⁾				42				72	

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

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UKRAINE	Central governments or central banks	864	864	1,295	0	1,353	1,353	1,804	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,684	1,593	2,082	0	1,688	1,226	1,688	0
	of which: SME	798	555	655	0	648	484	566	0
	Retail	866	228	148	0	468	178	118	0
	of which: SME	122	76	43	0	98	52	29	0
	Secured by mortgages on immovable property	852	99	43	0	70	65	27	0
	of which: SME	34	23	12	0	29	27	9	0
	Exposures in default	544	369	544	133	266	106	150	157
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	33	33	33	0	29	29	29	0	
Standardised Total ⁽²⁾				133				284	

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

(2) Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	47,340	50,320	2,173		43,149	53,611	2,653	
	Regional governments or local authorities	1,626	1,774	125		1,899	1,794	122	
	Public sector entities	763	769	18		676	676	17	
	Multilateral Development Banks	1,670	3,570	392		1,285	3,016	148	
	International Organisations	1,734	1,732	0		1,759	1,758	0	
	Institutions	1,327	1,328	193		1,693	1,770	178	
	Corporates	12,207	7,996	7,946		8,859	6,987	6,973	
	of which: SME	1,507	970	3,390		1,567	2,833	2,451	
	Retail	11,700	8,026	6,233		11,242	8,254	5,966	
	of which: SME	1,053	1,027	872		1,013	1,095	912	
	Secured by mortgages on immovable property	13,401	13,189	6,298		13,103	12,933	6,118	
	of which: SME	1,021	1,003	340		1,015	999	337	
	Exposures in default	1,238	652	570	775	1,174	466	560	720
	Items associated with particularly high risk	192	152	228		164	134	201	
	Covered bonds	39	38	4		37	37	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,244	1,244	770		1,116	1,116	84		
Equity	1,055	1,055	1,560		1,078	1,078	1,612		
Other exposures	575	575	1,100		576	576	1,175		
Standardised Total ⁴	99,993	94,050	28,113	1,284	97,727	95,776	27,865	1,208	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	Central governments or central banks	17,088	10,119	0		18,451	10,791	0	
	Regional governments or local authorities	173	187	0		172	186	0	
	Public sector entities	85	8	0		94	15	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	529	649	511		791	843	501	
	Corporates	1,119	994	953		1,143	1,049	1,003	
	of which: SME	231	197	158		246	214	178	
	Retail	888	347	360		897	339	254	
	of which: SME	579	5,646	1,979		5,813	5,707	1,999	
	Secured by mortgages on immovable property	394	303	84		300	299	83	
	of which: SME	128	128	8	8	128	128	8	8
	Exposures in default	50	46	46		45	45	45	
	Items associated with particularly high risk	175	146	218		146	126	190	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	117	117	36		111	111	36		
Collective investments undertakings (CIU)	893	893	1,295		921	921	1,359		
Equity	2,543	1,935	1,888		2,771	1,375	1,357		
Other exposures									
Standardised Total ⁴				31				28	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CZECH REPUBLIC	Central governments or central banks	10,400	10,170	0		10,967	11,071	0	
	Regional governments or local authorities	1	14	0		1	14	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	34	34	12		11	11	2	
	Institutions	472	1,018	1,028		1,423	1,139	995	
	Corporates	777	653	511		766	650	506	
	of which: SME	2,514	2,044	1,490		2,392	1,996	1,421	
	Retail	298	241	139		240	139	140	
	of which: SME	2,587	2,573	895		2,558	2,549	886	
	Secured by mortgages on immovable property	313	313	95		312	311	95	
	of which: SME	82	35	41	45	86	44	53	39
	Exposures in default	14	0	0		15	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	18	18	18		11	11	11		
Other exposures	729	729	729		729	729	729		
Standardised Total ⁴				103				89	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVAKIA	Central governments or central banks	6,550	6,540	0		6,262	6,264	0	
	Regional governments or local authorities	0	0	0		2	2	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	2	1		4	1	1	
	Corporates	794	626	548		838	640	562	
	of which: SME	398	243	263		399	245	267	
	Retail	761	672	389		770	683	395	
	of which: SME	328	642	367		328	646	375	
	Secured by mortgages on immovable property	80	84	29		84	84	29	
	of which: SME	30	30	9		30	29	9	
	Exposures in default	14	0	0	35	15	0	0	38
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	46	46	114		52	52	130		
Other exposures	421	421	317		471	471	236		
Standardised Total ⁴				58				60	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ROMANIA	Central governments or central banks	3,023	3,671	0		3,330	4,075	0	
	Regional governments or local authorities	350	300	60		394	322	66	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	2		12	12	2	
	Corporates	247	221	198		246	224	200	
	of which: SME	117	103	80		116	103	79	
	of which: SME	103	90	53		102	96	52	
	Secured by mortgages on immovable property	89	82	47		92	85	49	
	of which: SME	6	6	4		4	4	3	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	7	2	3	5	7	2	3	5
	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)	3	3	36		3	3	37		
Equity	0	0	0		0	0	0		
Other exposures	185	185	170		179	179	164		
Standardised Total ⁴				10				9	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	4,427	956	920	0	919	834	805	0
	of which: SME	219	150	114	0	189	125	95	0
	Retail	3,108	2,092	1,560	0	2,796	1,811	1,307	0
	of which: SME	17	16	9	0	12	11	6	0
	Secured by mortgages on immovable property of which: SME	1,296	2,088	491	0	1,197	1,253	422	0
	Exposures in default	95	91	33	0	81	78	28	0
	Items associated with particularly high risk	272	75	83	197	225	62	70	162
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	436	436	436	0	409	409	409	0	
Standardised Total ⁴				286				286	

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

(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	3,134	4,300	0	0	3,154	4,547	0	0
	Regional governments or local authorities	36	22	4	0	39	22	4	0
	Public sector entities	23	23	0	0	25	23	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	11	11	0	0
	Corporates	182	166	157	0	201	187	172	0
	of which: SME	52	51	39	0	68	68	51	0
	Retail	349	24	17	0	355	24	17	0
	of which: SME	61	4	4	0	61	4	4	0
	Secured by mortgages on immovable property of which: SME	21	21	7	0	21	21	7	0
	Exposures in default	26	13	19	15	7	3	4	5
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	27	27	27	0	27	27	27	0	
Other exposures	152	152	152	0	152	152	152	0	
Standardised Total ⁴				22				13	

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

(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	60	519	0	0	40	499	0	0
	Regional governments or local authorities	1,007	1,007	0	0	1,011	1,011	0	0
	Public sector entities	392	392	0	0	348	338	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	46	0	0	0	0	0	0	0
	Corporates	222	158	144	0	495	36	489	0
	of which: SME	34	34	28	0	30	30	24	0
	Retail	75	14	14	0	26	19	19	0
	of which: SME	62	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	11	11	3	0	11	11	3	0
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	3	1	2	0	3	2	2	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	7	7	7	0	10	10	10	0	
Other exposures	7	7	7	0	8	8	8	0	
Standardised Total ⁴				8				8	

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

(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	2,456	2,456	0	0	2,563	2,563	0	0
	Regional governments or local authorities	2	6	1	0	2	2	0	0
	Public sector entities	107	107	0	0	107	107	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	1	1	0	4	1	1	0
	Corporates	122	97	84	0	135	107	102	0
	of which: SME	63	63	63	0	77	68	68	0
	Retail	1,672	1,371	1,004	0	1,710	1,425	1,041	0
	of which: SME	176	144	114	0	191	156	116	0
	Secured by mortgages on immovable property of which: SME	603	594	213	0	629	626	224	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	26	20	20	56	28	28	28	49
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	12	12	29	0	2	2	2	4	
Other exposures	177	177	202	0	188	188	222	0	
Standardised Total ⁴				110				80	

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

(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	157	157	72	0	3	3	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	748	467	418	0	720	502	439	0
	of which: SME	282	228	176	0	278	208	208	0
	Retail	732	641	459	0	635	563	393	0
	of which: SME	155	122	70	0	197	163	93	0
	Secured by mortgages on immovable property of which: SME	541	533	386	0	512	512	378	0
	Exposures in default	42	13	14	32	51	15	15	35
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	11	11	11	0	11	11	11	0	
Other exposures	152	126	79	0	80	80	80	0	
Standardised Total ⁴				71				56	

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

(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UKRAINE	Central governments or central banks	1,340	1,357	1,356	0	1,311	1,540	2,310	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,611	1,604	1,594	0	1,678	998	1,245	0
	of which: SME	608	453	530	0	645	465	546	0
	Retail	468	423	309	0	469	348	304	0
	of which: SME	83	62	40	0	79	60	40	0
	Secured by mortgages on immovable property of which: SME	57	55	22	0	49	22	18	0
	Exposures in default	24	23	6	0	22	21	7	0
	Items associated with particularly high risk	264	90	129	171	249	80	114	166
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	25	25	25	0	6	6	6	0	
Standardised Total ⁴				309				350	

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

(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
Consolidated data	Central banks and central governments	6312	1303	5408	3541	0	4829	2011	3699	3637	0	11
	Institutions	13,462	11	11,862	2,998	0	14,009	11	12,044	3,111	0	7
	Corporates	96,578	1,440	65,109	38,831	0	1,459	85,002	1,360	54,409	33,193	0
	Corporates - Of Which: Specialised Lending	7,206	268	6,169	3,883	0	185	7,031	261	5,983	3,827	0
	Corporates - Of Which: SME	9,995	272	5,963	3,825	0	250	9,847	245	5,364	3,375	0
	Retail	21,700	562	20,543	2,563	359	567	21,509	566	20,323	2,303	232
	Retail - Secured on real estate property	14,413	204	13,993	3,486	190	13,992	197	13,993	3,129	114	175
	Retail - Secured on real estate property - Of Which: SME	73	2	70	69	0	73	2	71	72	1	3
	Retail - Secured on real estate property - Of Which: non-SME	14,341	202	13,923	3,417	190	13,919	194	13,922	3,057	113	172
	Retail - Qualifying Revolving	1,987	22	1,411	409	9	2,023	22	1,488	433	9	26
	Retail - Other Retail - Of Which: SME	5,219	314	5,138	3,687	129	5,495	287	5,202	4,795	110	341
	Retail - Other Retail - Of Which: non-SME	718	44	611	347	16	795	44	677	376	18	64
Equity	4,601	220	4,527	3,340	143	4,700	243	4,606	3,374	92	286	
Other non credit-obligation assets	278	0	278	433	0	258	0	258	409	0	0	
IRB Total ³				53,646					47,012			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) 0% Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
AUSTRIA	Central banks and central governments	0	0	34	4	0	0	0	55	0	0	0
	Institutions	2,495	10	1,823	249	0	5	2,605	10	1,751	237	0
	Corporates	16,380	216	10,153	4,340	127	15,873	272	9,466	4,204	96	96
	Corporates - Of Which: Specialised Lending	544	85	531	263	0	20	530	85	521	247	0
	Corporates - Of Which: SME	3	0	3	1	0	1	336	1	355	17	0
	Retail	3	0	3	1	0	3	0	2	1	0	0
	Retail - Secured on real estate property	0	0	2	1	0	0	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	157	0	157	218	0	141	0	141	198	0	0	
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	1	212	20	0	0	208	0	210	0	0
	Corporates	8,866	63	5,026	3,323	0	59	9,300	52	5,141	3,401	0
	Corporates - Of Which: Specialised Lending	1,676	0	1,137	720	0	7	1,617	0	1,130	715	7
	Corporates - Of Which: SME	2,031	30	1,227	839	0	28	2,171	4	1,302	866	0
	Retail	6,177	112	6,007	1,815	30	99	6,320	115	6,226	1,506	0
	Retail - Secured on real estate property	4,096	100	4,080	941	3	41	4,142	6,041	4,800	3	11
	Retail - Secured on real estate property - Of Which: SME	41	1	41	52	0	1	46	57	46	57	0
	Retail - Secured on real estate property - Of Which: non-SME	4,055	99	4,039	889	3	39	4,096	52	4,755	904	3
	Retail - Qualifying Revolving	567	7	409	178	4	8	579	7	425	186	4
	Retail - Other Retail	1,115	94	1,070	496	23	51	1,199	95	1,161	199	23
	Retail - Other Retail - Of Which: SME	462	25	426	368	12	24	477	25	439	274	12
Retail - Other Retail - Of Which: non-SME	653	29	652	428	11	26	722	29	722	485	11	
Equity	1	0	1	3	0	1	0	1	3	0	0	
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	194	0	123	20	0	0	224	0	224	50	0
	Corporates	5,547	68	3,323	2,210	0	74	5,599	60	3,332	2,216	0
	Corporates - Of Which: Specialised Lending	1,526	8	1,147	723	0	14	1,538	6	1,183	786	0
	Corporates - Of Which: SME	1,265	45	727	381	0	40	1,276	40	748	395	0
	Retail	8,109	104	7,933	1,710	28	96	8,150	93	7,973	1,702	28
	Retail - Secured on real estate property	6,880	53	6,878	1,174	16	43	6,921	52	6,918	1,163	16
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,880	53	6,878	1,174	16	43	6,921	52	6,918	1,163	16
	Retail - Qualifying Revolving	299	4	198	47	1	5	305	4	204	48	1
	Retail - Other Retail	930	47	857	489	11	48	925	38	851	491	10
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	930	47	857	489	11	48	925	38	851	491	10	
Equity	0	0	0	0	0	1	0	1	2	0	0	
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
ROMANIA	Central banks and central governments	22	0	22	0	0	21	0	21	0	0	0
	Institutions	184	0	127	54	0	0	192	0	128	59	0
	Corporates	6,695	94	4,149	2,760	0	111	6,473	100	3,717	2,472	0
	Corporates - Of Which: Specialised Lending	940	34	893	550	0	45	848	32	819	531	0
	Corporates - Of Which: SME	1,722	23	877	582	0	25	1,726	22	886	525	0
	Retail	4,724	164	4,085	2,081	122	182	4,796	156	4,162	2,100	117
	Retail - Secured on real estate property	1,678	99	1,578	715	73	63	1,682	57	1,588	705	69
	Retail - Secured on real estate property - Of Which: SME	26	0	24	11	0	1	23	1	21	9	0
	Retail - Secured on real estate property - Of Which: non-SME	1,652	99	1,554	705	73	62	1,659	57	1,567	696	69
	Retail - Qualifying Revolving	1,030	10	755	153	4	12	1,034	10	749	156	3
	Retail - Other Retail	1,827	95	1,773	1,213	45	107	1,880	89	1,826	1,240	45
	Retail - Other Retail - Of Which: SME	210	11	156	61	1	13	240	12	175	74	6
Retail - Other Retail - Of Which: non-SME	1,617	84	1,617	1,153	44	94	1,631	77	1,651	1,165	40	
Equity	0	0	0	11	0	7	0	7	11	0	0	
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
	(in EUR, %)												
RUSSIAN FEDERATION	Central banks and central governments	2,525	1,026	2,525	1,787	0	34	1,209	181	1,209	1,226	0	7
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	16,396	152	12,035	7,842	0	24	8,009	144	5,008	4,486	0	354
	Corporates - Of Which: Specialised Lending	461	13	428	288	0	4	247	9	247	236	0	3
	Corporates - Of Which: SME	1,242	38	796	598	0	58	655	59	432	295	0	47
	Retail	22	0	21	5	0	0	25	0	24	6	0	0
	Retail - Secured on real estate property	19	0	19	3	0	0	22	0	22	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
Equity	17	0	17	39	0	0	13	0	13	29	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
	(in EUR, %)												
HUNGARY	Central banks and central governments	57	0	57	23	0	11	0	13	6	0	0	0
	Institutions	817	0	39	51	0	0	803	0	310	67	0	82
	Corporates	5,125	93	2,924	1,274	0	83	5,274	104	3,027	1,879	0	44
	Corporates - Of Which: Specialised Lending	704	48	623	454	0	50	724	49	656	486	0	44
	Corporates - Of Which: SME	493	19	268	140	0	12	619	17	310	147	0	13
	Retail	1,102	65	1,085	932	107	97	611	55	565	573	32	91
	Retail - Secured on real estate property	830	42	820	622	98	51	389	35	388	25	46	0
	Retail - Secured on real estate property - Of Which: SME	6	1	5	7	0	1	5	1	4	6	0	1
	Retail - Secured on real estate property - Of Which: non-SME	825	40	825	615	98	50	384	33	384	20	25	39
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	271	23	255	300	10	46	302	20	257	296	6	51
	Retail - Other Retail - Of Which: SME	45	8	20	19	0	5	68	7	42	38	0	8
Retail - Other Retail - Of Which: non-SME	225	15	235	281	10	42	234	14	214	269	6	43	
Equity	4	0	4	30	0	0	5	0	5	11	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 (i.e. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
	(in EUR, %)												
GERMANY	Central banks and central governments	115	0	224	27	0	0	100	0	198	24	0	0
	Institutions	1,243	0	1,126	394	0	0	914	0	804	229	0	0
	Corporates	6,010	102	5,154	2,697	0	68	5,884	123	5,045	2,542	0	66
	Corporates - Of Which: Specialised Lending	258	0	247	134	0	4	235	0	230	119	0	4
	Corporates - Of Which: SME	75	0	63	48	0	0	343	0	85	68	0	2
	Retail	7	0	7	3	0	0	6	0	6	7	0	0
	Retail - Secured on real estate property	6	0	6	2	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
	(in EUR, %)												
CROATIA	Central banks and central governments	36	0	36	27	0	44	0	54	25	0	0	0
	Institutions	15	0	15	7	0	0	76	0	76	14	0	0
	Corporates	2,188	68	1,225	710	0	58	1,685	49	725	436	0	44
	Corporates - Of Which: Specialised Lending	103	0	90	58	0	0	59	0	59	36	0	0
	Corporates - Of Which: SME	521	47	290	132	0	27	454	43	170	78	0	26
	Retail	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	39	0	39	72	0	0	38	0	38	75	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 (i.e. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
	(in EUR, %)												
SERBIA	Central banks and central governments	1,305	0	1,062	674	0	0	1,527	0	1,100	680	0	1
	Institutions	51	0	49	44	0	0	6	0	4	5	0	0
	Corporates	2,935	24	1,548	1,387	0	31	2,925	22	1,595	1,295	0	31
	Corporates - Of Which: Specialised Lending	53	0	51	26	0	0	117	0	103	65	0	0
	Corporates - Of Which: SME	941	20	494	379	0	13	554	18	479	363	0	14
	Retail	365	24	338	250	19	19	364	21	337	193	5	20
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	1	0	0	0
	Retail - Qualifying Revolving	77	1	50	36	0	1	79	1	52	36	0	1
	Retail - Other Retail	287	20	287	244	19	18	284	20	284	176	5	18
	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	287	20	287	244	19	18	284	20	284	176	5	18	
Equity	5	0	5	14	0	0	5	0	5	13	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 (i.e. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
	(in EUR, %)												
UKRAINE	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	405	0	57	121	0	5	378	8	37	80	0	5

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	7,079	309	6,138	4,013	10	522	2,688	0	0	0
	Institutions	15,222	1	12,993	3,207	2	11,760	1	10,123	3,715	0
	Corporates	80,029	1,241	85,304	33,095	0	1,686	8,265	1,207	52,313	32,077
	Corporates - Of Which: Specialised Lending	7,161	203	6,157	4,052	0	150	7,238	203	6,351	4,021
	Corporates - Of Which: SME	9,796	240	5,393	3,314	0	209	9,082	231	4,575	2,880
	Retail	22,193	564	20,815	8,122	274	600	22,251	932	21,146	8,238
	Retail - Secured on real estate property	14,072	194	13,761	3,372	139	157	14,014	192	13,717	3,174
	Retail - Secured on real estate property - Of Which: SME	89	3	78	86	2	3	88	2	85	99
	Retail - Secured on real estate property - Of Which: non-SME	13,992	192	13,683	3,286	137	154	13,927	190	13,632	3,075
	Retail - Qualifying Revolving	2,263	23	1,446	572	9	25	1,995	22	1,466	623
	Retail - Other Retail	6,099	336	5,750	4,178	126	418	6,321	338	5,982	4,411
	Retail - Other Retail - Of Which: SME	886	48	751	448	32	50	709	50	700	476
	Retail - Other Retail - Of Which: non-SME	5,193	288	4,999	3,730	94	368	5,422	288	5,180	3,937
Equity	251	0	251	376	0	0	302	0	302	578	
Other non credit-obligation assets				295						295	
IRB Total ³				49,103						48,828	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments	282	0	262	24	0	271	0	271	24	0
	Institutions	2,772	0	1,916	296	0	0	2,612	0	1,817	354
	Corporates	16,000	186	9,950	4,374	107	100	15,326	187	9,664	4,529
	Corporates - Of Which: Specialised Lending	519	84	513	243	0	17	520	85	516	244
	Corporates - Of Which: SME	387	0	235	89	0	0	35	24	0	0
	Retail	2	0	1	0	0	3	0	2	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1	0	0	0	0
Equity	145	0	145	202	0	0	181	0	181	329	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CZECH REPUBLIC	Central banks and central governments	230	0	0	0	0	0	0	0	0	0
	Institutions	0	0	364	68	0	0	231	0	278	133
	Corporates	9,550	65	5,336	3,599	0	63	9,003	51	4,798	3,199
	Corporates - Of Which: Specialised Lending	1,274	0	1,273	889	0	6	1,273	0	1,236	774
	Corporates - Of Which: SME	2,138	17	1,312	851	0	12	1,776	3	948	636
	Retail	6,825	121	6,528	2,266	32	100	6,933	119	6,647	2,342
	Retail - Secured on real estate property	47	1	46	37	0	1	35	1	35	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47	1	46	37	0	1	35	1	35	0
	Retail - Qualifying Revolving	602	8	436	191	4	8	606	7	443	195
	Retail - Other Retail	1,375	88	1,330	892	25	89	1,505	89	1,460	999
	Retail - Other Retail - Of Which: SME	497	27	467	268	13	26	505	27	464	262
	Retail - Other Retail - Of Which: non-SME	874	31	873	604	12	33	996	32	996	705
Equity	2	0	2	5	0	0	2	0	2	4	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SLOVAKIA	Central banks and central governments	35	0	35	8	0	35	0	35	10	0
	Institutions	237	0	237	51	0	0	236	0	236	0
	Corporates	5,995	67	3,349	2,222	0	68	5,792	63	3,502	2,206
	Corporates - Of Which: Specialised Lending	1,946	15	1,204	775	0	10	1,652	15	1,287	822
	Corporates - Of Which: SME	1,447	39	700	374	0	17	1,371	38	753	395
	Retail	8,414	121	8,075	2,186	77	136	8,442	128	8,108	2,099
	Retail - Secured on real estate property	6,889	49	6,887	1,560	57	47	6,886	51	6,885	1,384
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,889	49	6,887	1,560	57	47	6,886	51	6,885	1,384
	Retail - Qualifying Revolving	308	4	183	38	1	5	315	4	189	42
	Retail - Other Retail	1,217	68	1,005	389	19	84	1,241	73	1,035	673
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,217	68	1,005	389	19	84	1,241	73	1,035	673
Equity	2	0	2	2	0	2	0	2	3	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ROMANIA	Central banks and central governments	591	0	605	243	0	590	0	607	245	0
	Institutions	212	0	126	50	0	0	212	0	141	75
	Corporates	6,897	12	4,162	2,734	84	0	6,845	70	4,026	2,200
	Corporates - Of Which: Specialised Lending	912	5	877	606	0	22	889	5	863	602
	Corporates - Of Which: SME	1,799	23	897	525	0	21	1,799	22	747	485
	Retail	4,985	69	4,265	2,195	93	178	4,672	164	4,262	2,233
	Retail - Secured on real estate property	1,863	55	1,648	530	52	37	1,821	56	1,669	512
	Retail - Secured on real estate property - Of Which: SME	0	1	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,863	54	1,648	530	52	36	1,821	56	1,669	512
	Retail - Qualifying Revolving	1,834	11	1,621	510	51	37	1,793	56	1,594	494
	Retail - Other Retail	1,044	11	751	309	2	10	975	10	765	323
	Retail - Other Retail - Of Which: SME	1,932	102	1,868	1,356	38	139	1,976	98	1,908	1,368
	Retail - Other Retail - Of Which: non-SME	299	15	223	102	8	16	311	16	243	113
Equity	1,644	88	1,644	1,255	30	114	1,665	82	1,665	1,255	
Other non credit-obligation assets	7	0	7	11	0	7	0	7	12	0	
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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2	2	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	0	
		4	4	0	0	0	4	0	0	0	0	0	0	0	0	
		109	109	0	0	0	109	0	0	0	0	0	0	0	0	
		79	79	0	0	0	79	0	0	0	0	0	0	0	0	
		195	195	0	0	0	195	0	0	0	0	0	0	46	0	3
		159	159	2	0	31	125	0	0	0	0	0	0	0	0	
		226	224	32	0	48	146	0	0	0	0	0	0	0	0	
		141	140	11	0	44	86	0	0	0	0	0	0	0	0	
		521	521	54	0	38	429	0	0	0	0	0	0	0	0	
		562	562	9	0	109	444	0	0	0	0	0	0	0	0	
		586	586	8	0	1	577	0	0	0	0	0	0	0	0	
		115	115	12	0	0	103	0	0	0	0	0	0	4	0	
		2,309	2,307	127	0	276	1,910	0	0	0	0	0	4	0	0	524

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		116	116	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	81	81	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		202	202	0	0	0	0	202	0	0	0	0	0	32	0	2
[0 - 3M]	Others	195	195	20	0	18	160	0	0	0	0	0	0	0	0	
[3M - 1Y]		221	221	67	0	38	116	0	0	0	0	0	0	0	0	
[1Y - 2Y]		409	409	58	0	57	293	0	0	0	0	0	0	0	0	
[2Y - 3Y]		698	698	24	0	37	637	0	0	0	0	0	0	0	0	
[3Y - 5Y]		425	424	7	0	77	350	0	0	0	0	0	0	0	0	
[5Y - 10Y]		701	700	9	0	0	692	0	0	0	0	0	0	0	0	
[10Y - more]	124	124	0	0	0	124	0	0	0	0	0	0	3	0		
Total		2,784	2,781	185	0	226	2,373	0	0	0	0	0	3	0	876	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Raiffeisen Bank International AG

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing best performing >30 days and <-90 days		Of which non-performing ³⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	50,927	1	3	3	3	0	1	1	0	48,582	0	2	2	2	4	1	1	0		
Debt securities (including at amortised cost and fair value)	21,821	1	0	0	0	183	0	0	22,223	0	2	2	2	172	1	1	1			
Central banks	4	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0			
General governments	16,092	1	0	0	0	74	0	0	16,099	0	0	0	0	59	0	0	0			
Credit institutions	3,284	0	0	0	0	1	0	0	3,315	0	0	0	0	1	0	0	0			
Other financial corporations	1,041	0	0	0	0	87	0	0	1,052	0	0	0	0	53	0	0	0			
Non-financial corporations	857	0	0	0	0	20	0	0	983	0	2	2	2	59	1	1	1			
Loans and advances (including at amortised cost and fair value)	129,807	142	3,114	3,114	2,858	1,205	1,887	1,777	654	121,921	110	3,088	3,088	2,771	1,184	1,788	1,671	695		
Central banks	9,763	0	0	0	0	1	0	0	0	8,814	0	0	0	0	0	0	0	0		
General governments	2,113	0	38	38	38	2	0	0	38	1,958	0	169	169	169	2	5	5	60		
Credit institutions	7,875	0	5	5	5	9	4	4	0	6,857	0	4	4	4	9	4	4	0		
Other financial corporations	12,184	0	179	179	79	91	48	34	0	11,687	0	174	174	75	100	40	34	5		
Non-financial corporations	54,520	46	1,627	1,627	1,551	623	985	923	354	50,557	31	1,610	1,610	1,478	602	1,008	940	389		
of which: small and medium-sized enterprises	13,615	24	628	628	562	182	390	360	237	12,858	25	599	599	533	184	407	375	152		
of which: Loans collateralised by commercial immovable property	12,620	15	474	474	399	151	208	181	231	11,685	5	421	421	353	157	195	165	216		
Households	43,322	96	1,206	1,206	1,180	480	850	815	257	42,409	80	1,130	1,130	1,047	471	724	688	242		
of which: Loans collateralised by residential immovable property	28,928	15	459	459	420	179	248	224	210	28,596	11	426	426	382	176	229	204	197		
of which: Credit for consumption	11,979	74	742	742	725	256	548	538	1	10,973	65	626	626	600	270	453	436	2		
NET INSTRUMENTS other than NPT	202,555	144	3,117	3,117	2,861	1,388	1,888	1,779	654	192,728	110	3,092	3,092	2,776	1,359	1,790	1,672	697		
OFF-BALANCE SHEET EXPOSURES	53,305		214	214	214	203	57	57	29	52,254		227	227	227	189	56	56	71		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).
²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template P 18.00 / P 19.00), 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 PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Raiffeisen Bank International AG

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			
			Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					
(in Bn€)																						
Cash balances at central banks and other demand deposits	46,564	0	1	1	1	0	1	1	1	0	43,301	0	1	1	1	16	1	1	1	0	0	
Debt securities (including at amortised cost and fair value)	23,939	0	2	2	2	211	1	1	1	25,785	0	6	6	6	226	1	1	1	1	1	1	
Central banks	4	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	
General governments	18,343	0	0	0	0	63	0	0	0	20,306	0	0	0	0	90	0	0	0	0	0	0	
Credit institutions	3,591	0	0	0	0	1	0	0	0	3,352	0	3	3	3	2	0	0	0	0	0	0	
Other financial corporations	1,122	0	0	0	0	84	0	0	0	1,144	0	0	0	0	73	0	0	0	0	0	0	
Non-financial corporations	967	0	2	2	2	63	1	1	1	973	0	3	3	3	61	1	1	1	1	1	1	
Loans and advances (including at amortised cost and fair value)	125,843	122	2,996	2,996	2,621	1,353	1,707	1,591	733	132,666	144	2,914	2,914	2,495	1,280	1,651	1,531	721	721	721		
Central banks	9,201	0	0	0	0	0	0	0	0	9,344	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,049	0	175	175	175	1	5	5	122	1,867	0	177	177	177	1	5	5	109	109	109	109	
Credit institutions	8,205	13	6	6	6	18	3	3	0	7,955	0	5	5	5	10	3	3	0	0	0	0	
Other financial corporations	13,636	0	176	176	77	79	52	33	5	11,302	0	173	173	70	101	60	37	5	5	5	5	
Non-financial corporations	50,710	34	1,490	1,490	1,296	754	901	840	362	50,003	60	1,458	1,458	1,210	701	890	827	344	344	344	344	
of which: small and medium-sized enterprises	14,015	31	591	591	526	198	409	378	182	13,888	27	584	584	522	221	405	374	178	178	178	178	
of which: Loans collateralised by commercial immovable property	12,016	3	411	411	339	143	173	140	234	12,031	1	398	398	330	143	165	132	223	223	223	223	
Households	42,043	76	1,149	1,149	1,068	500	745	710	244	41,678	83	1,101	1,101	1,034	466	692	659	261	261	261	261	
of which: Loans collateralised by residential immovable property	28,579	12	412	412	368	172	215	190	196	28,240	15	414	414	372	151	205	180	209	209	209	209	
of which: Credit for consumption	10,516	60	660	660	633	304	488	471	2	10,811	62	618	618	584	292	448	425	2	2	2	2	
DEBT INSTRUMENTS other than HFT	196,347	122	2,999	2,999	2,623	1,364	1,709	1,593	734	191,132	144	2,921	2,921	2,503	1,522	1,653	1,534	722	722	722	722	
OFF-BALANCE SHEET EXPOSURES	52,001		222	222	222	192	53	53	55	51,696		175	175	175	170	48	48	41	41	41	41	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FROEP Framework (template F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,240	1,307	923	797	1,415	350	3,190	1,346	902	789	1,468	402
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	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	228	101	35	27	0	0	217	100	35	29	1	1
Non-financial corporations	2,233	909	680	592	1,086	218	2,315	966	679	597	1,195	273
of which: small and medium-sized enterprises	1,081	366	245	188	685		1,102	409	267	214	792	
Households	778	297	209	178	328	132	658	281	188	163	272	127
DEBT INSTRUMENTS other than HFT	3,240	1,307	923	797	1,415	350	3,190	1,346	902	789	1,468	402
Loan commitments given	160	47	6	3	10	1	89	20	6	3	9	1
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2023				As of 30/06/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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)	2,853	1,267	801	708	1,276	396	2,728	1,237	789	701	1,249	394
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	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	217	102	36	30	1	1	234	99	39	33	38	1
Non-financial corporations	2,037	877	575	511	1,045	269	1,951	859	569	510	1,005	269
of which: small and medium-sized enterprises	902	360	220	183	631		791	342	206	179	549	
Households	600	289	191	166	230	126	543	279	180	158	206	125
DEBT INSTRUMENTS other than HFT	2,853	1,267	801	708	1,276		2,728	1,237	789	701	1,249	
Loan commitments given	78	14	5	3	4	1	80	22	5	4	10	3
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Raiffeisen Bank International AG

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1.664	135	135	1.664	95	0	1.468	124	124	1.467	108	0	1.338	118	118	1.336	108	0	1.389	116	116	1.386	122	0
B Mining and quarrying	1.295	118	118	1.295	128	0	865	107	107	865	113	0	1.074	93	93	1.074	97	0	663	89	89	653	93	0
C Manufacturing	11.993	350	350	11.993	329	0	11.013	304	304	11.008	296	0	10.993	301	301	10.987	458	0	10.793	300	300	10.788	414	0
D Electricity, gas, steam and air conditioning supply	1.781	69	69	1.781	73	0	1.818	50	50	1.818	59	0	1.848	32	32	1.848	38	0	1.819	36	36	1.819	38	0
E Water supply	400	3	3	400	16	0	416	3	3	416	8	0	372	3	3	372	8	0	421	3	3	421	7	0
F Construction	2.955	73	73	2.953	77	0	1.993	80	80	1.988	80	0	2.006	95	95	2.001	77	0	1.985	87	87	1.981	82	0
G Wholesale and retail trade	11.188	237	237	11.180	252	0	10.084	267	267	10.065	249	0	10.169	265	265	10.148	245	0	10.207	260	260	10.184	244	0
H Transport and storage	3.143	131	131	3.143	138	0	2.843	124	124	2.841	113	0	2.799	111	111	2.789	119	0	2.692	90	90	2.692	105	0
I Accommodation and food service activities	687	120	120	687	55	0	673	119	119	673	94	0	673	119	119	673	94	0	690	119	119	688	38	0
J Information and communication	2.505	32	32	2.505	43	0	2.332	26	26	2.332	116	0	2.331	26	26	2.331	117	0	2.146	21	21	2.146	99	0
K Financial and insurance activities	1.124	30	30	1.122	33	0	914	22	22	910	37	0	928	25	25	925	40	0	747	24	24	744	35	0
L Real estate activities	9.044	212	212	8.992	230	0	8.833	195	195	8.788	211	0	9.075	153	153	9.030	157	0	9.142	152	152	9.100	177	0
M Professional, scientific and technical activities	4.914	70	70	4.914	91	0	4.778	74	74	4.777	70	0	4.598	77	77	4.597	81	0	4.842	75	75	4.842	76	0
N Administrative and support service activities	1.455	15	15	1.455	22	0	1.291	14	14	1.291	26	0	1.335	12	12	1.335	22	0	1.261	12	12	1.261	16	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	8	0	0	8	0	0	9	0	0	9	0	0	6	0	0	6	0	0
P Education	45	2	2	45	2	0	57	2	2	57	2	0	41	2	2	41	2	0	41	2	2	41	2	0
Q Human health services and social work activities	885	19	19	885	12	0	829	78	78	828	65	0	804	47	47	804	35	0	832	47	47	832	35	0
R Arts, entertainment and recreation	145	6	6	145	7	0	143	6	6	143	6	0	137	6	6	137	5	0	147	6	6	147	4	0
S Other services	139	4	4	139	5	0	159	4	4	159	4	0	160	4	4	160	4	0	189	5	5	189	4	0
Loans and advances	54.500	1.627	1.627	54.446	1.608	0	50.357	1.610	1.610	50.476	1.608	0	50.710	1.490	1.490	50.627	1.655	0	50.001	1.458	1.458	49.941	1.591	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.