

RAIFFEISEN BANK INTERNATIONAL

SEMI-ANNUAL REGULATORY DISCLOSURE REPORT 2021

Disclosure of Raiffeisen Bank International Aktiengesellschaft
pursuant to EU 575/2013 Capital Requirements Regulation (CRR) Part 8



**Raiffeisen Bank
International**

Member of RBI Group

Introduction

With this document, Raiffeisen Bank International Aktiengesellschaft (RBI AG) fulfills its disclosure requirements under Part 8 of the Capital Requirements Regulation (CRR, EU 575/2013).

Pursuant to Article 11 of the CRR, RBI AG is subject to the CRR provisions not only as an individual credit institution but also a consolidated group.

RBI has opted for the Internet as the medium for publishing its disclosures (www.rbinternational.com). The disclosure report as a main document is published on a quarterly basis in conjunction with the publication of RBI's Financial Reports.

The information is based on the valid regulations on a consolidated basis for the RBI CRR Group at the time this document was published.

In this report, Raiffeisen Bank International (RBI) refers to the RBI Group, and RBI AG is used wherever statements refer solely to Raiffeisen Bank International AG.

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Group Regulatory Planning & Reporting (Editor) supported by Active Credit Management, Balance Sheet Risk Management, Competence Centre Compensation & Benefits, Group Capital Markets Business Management, Group Collateral Management & HO Credit Control, Group Financial Reporting, Group Fund Finance and Alternative Investments, Group IRB Coordination, Group Special Exposures Management, Group Subsidiaries & Equity Investments, Group Supervisory Affairs & Regulatory Governance, Group Sustainability Management, Integrated Risk Management and Market Risk Management

Supervisory Authorities

As a credit institution, RBI AG is subject to supervision by the Austrian Federal Ministry of Finance, European Central Bank (ECB), Austrian National Bank (OeNB) and the Austrian Financial Market Authority (FMA) and must comply with pertinent legal regulations, in particular the EU regulations (CRR), Austrian Banking Act (Bankwesengesetz, BWG) and the Austrian Securities Supervision Act (Wertpapieraufsichtsgesetz, WAG).

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Article 437 CRR Total capital

Reconciliation of regulatory own funds to balance sheet in the audited financial statements

Differences between balance sheet positions in the audited financial statements and the regulatory capital calculation are based on the different consolidation scopes.

Capital

Capital base in € thousand	Q2 2021
Shareholders' equity according to the group's balance sheet	13,966,656
Differences due to scope of consolidation	18,261
Institutional protection scheme (IPS)	(352,294)
Non-controlling interests	924,760
Minority adjustments due to Basel III	(464,012)
Anticipated dividend	(512,271)
Value changes in own financial liabilities	56,315
Cash flow hedges	3,725
Additional value adjustments	(73,702)
Goodwill	(127,939)
Deferred tax assets	(11,067)
Intangible assets	(456,220)
Other adjustments	(13,718)
Total tier 1 capital	12,958,496
Tier 2 instruments	2,186,685
Net provisions for reported IRB credit exposure	278,994
Shares deducted from tier 2 capital	-
Other adjustments	(34,868)
Total tier 2 capital	2,430,811
Total capital base	15,389,307

Statement of financial position

Assets in € thousand	IFRS scope Q2 2021	Effects - scope of consolidation	Regulatory scope Q2 2021	Reference to Financial Report Notes (IFRS scope)
Cash, cash balances at central banks and other demand deposits	41,586,062	(1,850)	41,584,212	[13]
Financial assets - amortized cost	124,762,558	(139,414)	124,623,145	[14]
Financial assets - fair value through other comprehensive income	5,303,122	366	5,303,487	[15, 32]
Non-trading financial assets - mandatorily fair value through profit/loss	878,928	(142,877)	736,052	[16, 32]
Financial assets - designated fair value through profit/loss	335,348	-	335,348	[17, 32]
Financial assets - held for trading	3,871,683	(4,949)	3,866,734	[18, 32]
Hedge accounting	320,347	-	320,347	[19]
Investments in subsidiaries, joint ventures and associates	935,046	325,153	1,260,199	[20]
Tangible fixed assets	1,642,281	(269,468)	1,372,813	[21]
Intangible fixed assets	776,474	2,396	778,870	[21]
Current tax assets	89,649	(524)	89,125	[22]
Deferred tax assets	109,223	(1,834)	107,388	[22]
Other assets	1,089,052	(132,695)	956,357	[23]
Total assets	181,699,773	(365,696)	181,334,077	

Liabilities and equity in € thousand	IFRS scope Q2 2021	Effects - scope of consolidation	Regulatory scope Q2 2021	Reference to Financial Report Notes (IFRS scope)
Financial liabilities - amortized cost	157,170,385	37,413	157,207,798	[24]
Financial liabilities - designated fair value through profit/loss	1,434,041	-	1,434,041	[25, 32]
Financial liabilities - held for trading	5,523,764	248	5,524,012	[26, 32]
Hedge accounting	289,746	-	289,746	[27]
Provisions for liabilities and charges	1,156,774	(72,668)	1,084,105	[28]
Current tax liabilities	60,274	(151)	60,123	[29]
Deferred tax liabilities	39,484	(1,081)	38,403	[29]
Other liabilities	1,132,854	(346,683)	786,172	[30]
Equity	14,892,451	(17,226)	14,909,678	
Consolidated equity	12,341,744	18,261	12,360,005	[31]
Consolidated profit/loss	611,788	(15,874)	595,913	[31]
Non-controlling interests	925,795	(1,035)	924,760	[31]
Additional tier 1	1,624,912	-	1,624,912	[31]
Total equity and liabilities	181,699,773	(365,696)	181,334,077	

Composition of regulatory own funds

The following table shows the composition of regulatory own funds as well as capital ratios pursuant to CRR. Lines which are not applicable for RBI are not shown in the table. The column "Reference" contains the CRR article reference.

EU CC1			
Line	in € thousand	Reference	30/06/2021
<i>Common equity tier 1 capital: instruments and reserves:</i>			
1	Capital instruments and the related share premium accounts	26 (1), 27, 28, 29, EBA list 26 (3)	5,994,080
2	Retained earnings	26 (1) (c)	9,166,832
3	Accumulated other comprehensive income (and any other reserves)	26 (1)	(3,749,114)
5	Minority interests (amount allowed in consolidated CET1)	84, 479, 480	460,714
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	26 (2)	412,582
6	Common Equity Tier 1 (CET1) capital: regulatory adjustments		12,285,094
<i>Common equity tier 1 (CET1) capital: regulatory adjustments:</i>			
7	Additional value adjustments (negative amount)	34, 105	(73,702)
8	Intangible assets (net of related tax liability)	36 (1) (b), 37, 472 (4)	(584,159)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	36 (1) (c), 38, 472 (5)	(11,067)
11	Fair value reserves related to gains or losses on cash flow hedges	33 (a)	3,725
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	33 (1) (b) (c)	56,369
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	36 (1) (f), 42	(20,000)
20a	Exposure amount of the following items which qualify for a risk weight of 1250%, where the institution opts for the deduction alternative	36 (1) (k)	(9,655)
20c	hereof: securitization positions (negative amount)	36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258	(9,655)

EU CC1			
Line	in € thousand	Reference	30/06/2021
27a	Other regulatory adjustments		(350,943)
28	Total regulatory adjustments to common equity tier 1 (CET1)		(989,431)
29	Common equity tier 1 (CET1) capital		11,295,663
	<i>Additional tier 1 (AT1) capital: instruments</i>		
30	Capital instruments and the related share premium accounts		1,668,708
33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	486 (3)	44,125
36	Additional tier 1 (AT1) capital before regulatory adjustments		1,712,833
	<i>Additional tier 1 (AT1) capital: regulatory adjustments</i>		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		(50,000)
43	Total regulatory adjustments to additional tier 1 (AT1) capital		(50,000)
44	Additional tier 1 (AT1) capital		1,662,833
45	Tier 1 capital (T1 = CET1 + AT1)		12,958,496
	<i>Tier 2 (T2) capital: instruments</i>		
46	Capital instruments and the related share premium accounts	62, 63	2,186,685
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party	87, 88, 480	20,700
50	Credit risk adjustments	62 (c) & (d)	278,994
51	Tier 2 (T2) capital before regulatory adjustments		2,486,378
	<i>Tier 2 (T2) capital: regulatory adjustments</i>		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		(55,000)
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		(567)
57	Total regulatory adjustments to tier 2 (T2) capital		(55,567)
58	Tier 2 (T2) capital		2,430,811
59	Total capital (TC = T1 + T2)		15,389,307
60	Total risk-weighted assets		84,954,747
	<i>Capital ratios and requirements including buffers</i>		
61	Common Equity Tier 1 capital	92 (2 (a), 465	13,30%
62	Tier 1 capital	92 (2 (b), 465	15,25%
63	Total capital	92 (2 (c)	18,11%
64	Institution CET1 overall capital requirements	CRD 128, 129, 140	10,43%
65	of which: capital conservation buffer requirement	129 CRD	2,50%
66	of which: countercyclical capital buffer requirement	130 CRD	0,16%
67	of which: systemic risk buffer requirement	133 CRD	1,00%
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	131 CRD	1,00%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements		4,13%

EU CC1			
Line	in € thousand	Reference	30/06/2021
Amounts below the thresholds for deduction (before risk-weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	36 (1 (h), 45, 46, 472 (10 56 (c), 59, 60, 475 (4, 66 (c), 69, 70, 477 (4	77,845
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	38 (3, 36 (1 (c), 45, 47, 48 (1, 49 (1-3	490,421
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	38 (3, 36 (1 (c), 48 (2	40,439
<i>Applicable caps on the inclusion of provisions in tier 2</i>			
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach	62 (c)	294,364
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	62 (d)	404,780
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	62 (d)	278,994
<i>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</i>			
82	Current cap on AT1 instruments subject to phase out arrangements	484 (4, 486 (3 & 5	88,250

Summary of the main features of regulatory capital items

Common equity tier 1 (CET1) after deductions amounted to € 11,296 million, representing a € 534 million increase compared to the 2020 year-end figure. The main impact for this increase is the recognition of the retained earnings for the first six month of the year. Following the recommendation from the ECB, the Management Board proposed to the Annual General Meeting on 20 October 2020 that the entire net profit for the 2019 financial year be carried forward. This proposal was adopted by the Annual General Meeting. However, the proposed dividend for 2020 of € 0.48 per share was payed out, as well as the dividend proposal originally announced for the 2019 financial year of € 1 per share are deducted from CET1. Tier 1 capital after deductions increased € 469 million to € 12,958 million. The increase was primarily attributable to the half years retained earnings and an decrease of recognition of the Jersey 3 instrument. Tier 2 capital rose € 330 million to € 2,431 million. The increase was driven by the issuance of a tier 2 bond in June 2021, offset by regulatory amortization of outstanding issues. Total capital amounted to € 15,389 million, representing an increase of € 799 million compared to the 2020 year-end figure.

Total risk-weighted assets (RWA) increased € 6,091 million year-to-date to € 84,955 million. The major reasons for the increase were new loan business as well as business developments at head office, in Russia and in the Slovakia. Organic growth and rating downgrades were offset by negative currency effects, especially from the Russian ruble and the Czech koruna. An increase in market risk, mainly driven by the rise in volatility caused by the COVID-19 pandemic, also led to an increase in risk-weighted assets.

This resulted in a (fully loaded) CET 1 ratio of 13.3 per cent (down 0.3 percentage points). The dividend originally proposed for 2019 remains deducted (effect of 0.4 percentage points), as does the dividend proposal for 2021 (0.1 percentage points).

The tier 1 ratio stood at 15.2 per cent (down 0.5 percentage points) and the total capital ratio at 18.1 per cent (down 0.2 percentage points).

Common equity tier 1 capital

Common equity tier 1 capital (CET1) includes the components of tier 1 capital, after applying phasing in rules, which are provided in CRR to adapt to the new requirements in the European Union, and deductions from CET1 after applying the threshold exemptions according to Article 36 and 48 CRR. Paid-in capital comprises subscribed capital and capital reserves of RBI. The subscribed capital and disclosed reserves are available over the lifespan of the company. All included instruments are fully eligible under Article 28 CRR. For information on changes in equity in the reporting period, please refer to the table "Statement of changes in equity" in the consolidated financial statements contained in the RBI Semi-Annual Report 2021.

Tier 1 capital

Tier 1 capital comprises CET1 capital plus Additional Tier 1 capital (AT1) less deductions from AT1 capital.

Tier 2 capital

The total tier 2 capital mainly consists of subordinated capital. Moreover, any excess of loan loss provisions over the amount of calculated expected losses for portfolios included under the IRB approach, up to a maximum of 0.6 per cent of the credit risk-weighted assets covered by the IRB approach, is included.

Article 438 CRR Capital requirements

The capital requirements for credit risk, market risk and operational risk as at 30 June 2021 set out in the following table are the same with regard to content as in the capital adequacy reports submitted to the Austrian National Bank under CRR Pillar 1. The capital requirements were complied with at all times during the reporting period.

Overview of total risk exposure amounts

EU OV1 in € thousand	Total risk exposure amounts (TREA)		Total own funds requirements 30/06/2021
	30/06/2021	31/03/2021	
Credit risk (excluding CCR)	68,506,201	65,505,496	5,480,496
Of which the standardised approach	23,387,293	22,535,993	1,870,983
Of which the Foundation IRB (F-IRB) approach	34,084,147	32,483,085	2,726,732
Of which slotting approach	3,316,153	2,931,722	265,292
Of which equities under the simple riskweighted approach	7	2,840	1
Of which the Advanced IRB (A-IRB) approach	7,368,006	7,098,251	589,440
Counterparty credit risk - CCR	1,692,117	1,509,482	135,369
Of which the standardised approach	0	0	0
Of which internal model method (IMM)	0	0	0
Of which exposures to a CCP	2,797	0	224
Of which credit valuation adjustment - CVA	257,407	257,991	20,593
Of which other CCR	1,431,912	1,251,491	114,553
Settlement risk	1,720	131	138
Securitisation exposures in the non-trading book (after the cap)	743,871	909,932	59,510
Of which SEC-IRBA approach	181,112	318,119	14,489
Of which SEC-ERBA (including IAA)	130,127	154,339	10,410
Of which SEC-SA approach	432,633	437,475	34,611
Of which 1250% / deduction	0	0	-
Position, foreign exchange and commodities risks (Market risk)	6,155,869	5,677,497	492,470
Of which the standardised approach	2,556,929	2,432,772	204,554
Of which IMA	3,598,941	3,244,725	287,915
large exposures	0	0	0
Operational risk	7,754,346	7,864,905	620,348
Of which basic indicator approach	0	0	0
Of which standardised approach	3,539,026	3,485,341	283,122
Of which advanced measurement approach	4,215,320	4,379,564	337,226
Amounts below the thresholds for deduction (subject to 250% risk weight)	101,098	104,557	8,088
Total	84,955,223	81,467,444	6,796,418

Key metrics template

EU KM1 in € thousand		30/06/2021
Available own funds (amounts)		
Common Equity Tier 1 (CET1) capital		11,295,663
Tier 1 capital		12,958,496
Total capital		15,389,307
Risk-weighted exposure amounts		
Total risk exposure amount		84,955,223
Capital ratios (as a percentage of risk-weighted exposure amount)		
Common Equity Tier 1 ratio (%)		13,30%
Tier 1 ratio (%)		15,25%
Total capital ratio (%)		18,11%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a % of RWEA)		
Additional own funds requirements to address risks other than the risk of excessive leverage (%)		2,25%
of which: to be made up of CET1 capital (percentage points)		1,27%
of which: to be made up of Tier 1 capital (percentage points)		1,69%
Total SREP own funds requirements (%)		10,25%
Combined buffer and overall capital requirement (as a % of RWEA)		
Capital conservation buffer (%)		2,50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)		0,00%
Institution specific countercyclical capital buffer (%)		0,16%
Systemic risk buffer (%)		1,00%
Global Systemically Important Institution buffer (%)		0,00%
Other Systemically Important Institution buffer (%)		1,00%
Combined buffer requirement (%)		4,66%
Overall capital requirements (%)		14,91%
CET1 available after meeting the total SREP own funds requirements (%)		7,54%
Leverage ratio		
Total exposure measure (transitional definition)		212,144,202
Leverage ratio (%) (transitional definition of Tier 1 capital)		6,11%
Additional own funds requirements to address the risk of excessive leverage (as a % of total exposure measure)		
Additional own funds requirements to address the risk of excessive leverage (%)		0,00%
of which: to be made up of CET1 capital (percentage points)		0,00%
Total SREP leverage ratio requirements (%)		0,00%
Leverage ratio buffer and overall leverage ratio requirement (as a % of total exposure measure)		
Leverage ratio buffer requirement (%)		0,00%
Overall leverage ratio requirement (%)		3,00%
Liquidity Coverage Ratio		
Total high-quality liquid assets (HQLA) (Weighted value -average)		39,758,393
Cash outflows - Total weighted value		40,415,437
Cash inflows - Total weighted value		14,369,055
Total net cash outflows (adjusted value)		26,046,383
Liquidity coverage ratio (%)		152,64%
Net Stable Funding Ratio		
Total available stable funding		150,676,268
Total required stable funding		110,080,738
NSFR ratio (%)		137%

RWEA flow statements of credit risk exposures under the IRB approach

EU CR8 in € thousand	Risk weighted exposure amount
Risk weighted exposure amount as at the end of the previous reporting period	44,129,661
Asset size (+/-)	924,717
Asset quality (+/-)	453,517
Model updates (+/-)	137,289
Methodology and policy (+/-)	-
Acquisitions and disposals (+/-)	-
Foreign exchange movements (+/-)	96,393
Other (+/-)	750,396
Risk weighted exposure amount as at the end of the reporting period	46,491,974

Position "Other (+/-)" is driven in Non Retail Portfolio by RWA effect of collateral allocation, which is driven by a decrease in Repo Nettings, financial and unfunded collateral. As collateral effect is excluded in the 6 upper positions, the remaining total Collateral effect is listed in this position for the consistent RWA waterfall reporting.

Specialised lending and equity exposures under the simple riskweighted approach

EU CR10 in € thousand		Specialised lending : Project finance (Slotting approach)					
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	RWEA	Expected loss amount
Category 1	Less than 2.5 years	959,982	224,408	50%	1,035,032	490,985	0
	Equal to or more than 2.5 years	1,659,689	550,743	70%	1,825,186	1,187,785	7,301
Category 2	Less than 2.5 years	547,036	56,244	70%	560,843	356,605	2,243
	Equal to or more than 2.5 years	1,045,106	79,070	90%	1,090,785	927,542	8,726
Category 3	Less than 2.5 years	72,913	6,779	115%	76,189	74,768	2,133
	Equal to or more than 2.5 years	194,044	14,786	115%	194,358	195,179	5,442
Category 4	Less than 2.5 years	6,734	0	250%	6,734	14,441	539
	Equal to or more than 2.5 years	1,555	0	250%	1,555	3,309	124
Category 5	Less than 2.5 years	116,938	3,233	-	119,208	0	59,604
	Equal to or more than 2.5 years	166,299	106	-	166,299	0	83,149
Total	Less than 2.5 years	1,703,603	290,663		1,798,007	936,799	64,520
	Equal to or more than 2.5 years	3,066,692	644,704		3,278,182	2,313,815	104,743

Article 439 CRR

Exposure to counterparty credit risk

Analysis of CCR exposure by approach

The following methods are used in RBI to calculate counterparty credit risk.

	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU CCR1 in € thousand								
EU - Original Exposure Method (for derivatives)				1.4				
EU - Simplified SA-CCR (for derivatives)				1.4				
SA-CCR (for derivatives)	306,232	758,799		1.4	2,825,534	1,491,044	1,662,343	734,137
IMM (for derivatives and SFTs)								
Of which securities financing transactions netting sets								
Of which derivatives and long settlement transactions netting sets								
Of which from contractual cross-product netting sets								
Financial collateral simple method (for SFTs)								
Financial collateral comprehensive method (for SFTs)					10,893,451	3,622,668	3,622,668	656,278
VaR for SFTs								
Total					13,718,986	5,113,712	5,285,011	1,390,415

Transactions subject to own funds requirements for CVA risk

EU CCR2 in € thousand	Exposure value	RWEA
Total transactions subject to the Advanced method	-	-
(i) VaR component (including the 3× multiplier)		-
(ii) stressed VaR component (including the 3× multiplier)		-
Transactions subject to the Standardised method	705,499	257,407
Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
Total transactions subject to own funds requirements for CVA risk	705,499	257,407

Composition of collateral for CCR exposure

The table below provides a breakdown of all types of collateral (cash, sovereign debt, corporate bonds, etc.) posted or received to support or reduce CCR exposures related to derivative transactions.

EU CCR5 in € thousand				
Collateral type	Collateral used in derivative transactions			
	Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency	67,610	711,728	115,735	613,986
Cash – other currencies	-	488,148	-	717,128
Domestic sovereign debt	-	-	-	63,437
Other sovereign debt	-	-	-	-
Government agency debt	-	-	-	-
Corporate bonds	-	8,425	-	63,437
Equity securities	-	-	-	-
Other collateral	-	-	-	-
Total	67,610	1,208,300	115,735	1,457,989

Credit derivatives exposures

EU CCR6 in € thousand		
	Protection bought	Protection sold
Notionals		
Single-name credit default swaps	498,882	187,563
Index credit default swaps	598,433	518,253
Total return swaps	-	-
Credit options	-	-
Other credit derivatives	-	-
Total notionals	1,097,315	705,817
Fair values		
Positive fair value (asset)	1,331	17,810
Negative fair value (liability)	(23,258)	-

Exposures to CCPs

The table below provides a breakdown of the exposure by qualifying and non-qualifying CCPs:

EU CCR8 in € thousand	Exposure value	RWEA
Exposures to QCCPs (total)		2,797
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	132,350	2,797
(i) OTC derivatives	48,680	1,124
(ii) Exchange-traded derivatives	41,835	837
(iii) SFTs	41,835	837
(iv) Netting sets where cross-product netting has been approved	-	-
Segregated initial margin	-	-
Non-segregated initial margin	-	-
Prefunded default fund contributions	-	-
Unfunded default fund contributions	-	-
Exposures to non-QCCPs (total)		-
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) OTC derivatives	-	-
(ii) Exchange-traded derivatives	-	-
(iii) SFTs	-	-
(iv) Netting sets where cross-product netting has been approved	-	-
Segregated initial margin	-	-
Non-segregated initial margin	-	-
Prefunded default fund contributions	-	-
Unfunded default fund contributions	-	-

Article 440 CRR

Capital buffer

The following table shows the geographical distribution of credit exposures relevant for the calculation of the RBI countercyclical capital buffer referred to in Title VII, Chapter 4 CRR. Only a small number of jurisdictions where RBI Group has exposure (Bulgaria, Czech Republic, Slovakia, Luxembourg, Norway, Hong Kong) applied countercyclical buffer rates of more than 0 per cent, amounting to an institution specific countercyclical capital buffer rate for RBI Group of 0.16 per cent as at 30 June 2021. The tables have been shortened by listing individually only those countries which either have material own funds requirements weights or have communicated countercyclical buffer rates other than zero. All other countries are shown in aggregate in "Other".

EU CcyB1 in € thousand	General credit exposure		Relevant credit exposures – Market risk		Securitisation	
	Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book exposure for SA	Value of trading book exposure for internal models	exposures value for non-trading book	Exposure value for non-trading book
Albania	251,673	687,331	1,482	0		3,689
Austria	7,246,620	12,783,194	181,994	0		2,763,702
Bosnia and Herzegovina	333,155	1,536,985	0	0		0
Bulgaria	312,635	3,681,627	8,661	0		0
Croatia	2,035,698	1,392,283	63,903	0		657
Cyprus	55,743	552,803	178	0		0
Czech Republic	3,185,034	9,621,420	109,919	0		1,167,372
France	19,712	1,736,317	25,000	0		0
Germany	215,130	5,269,709	45,284	0		0
Hungary	556,110	4,154,083	22,361	0		0
Ireland	18,183	399,808	10,351	0		0
Luxembourg	452	2,507,080	28,371	0		0
Netherlands	7,620	1,934,481	9,045	0		0
Poland	2,544,182	455,883	4,010	0		0
Romania	810,494	7,208,659	5,159	0		126,559
Russian Federation	4,722,621	8,229,235	280,614	0		0
Serbia	553,851	1,741,468	19,670	0		0
Singapore	959	445,470	9	0		0
Slovakia	1,519,588	11,480,905	3,046	0		0
Sweden	19,413	451,757	78	0		0
Switzerland	60,249	1,748,165	228	0		0
United Kingdom	37,174	1,878,244	45,136	0		0
USA	34,252	757,276	972	0		93,775
Other	4,768,692	3,413,897	168,735	0		0
Total	29,309,241	84,068,080	1,034,207	0		4,155,753

EU CcyB1		Own fund requirements			
			Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	
in € thousand	Total exposure value	Relevant credit risk exposures - Credit risk			Total
Albania	944,174	52,394	119	44	52,557
Austria	22,975,512	766,655	5,229	33,104	804,989
Bosnia and Herzegovina	1,870,139	95,567	0	0	95,567
Bulgaria	4,002,924	187,325	618	0	187,943
Croatia	3,492,541	170,219	2,176	18	172,414
Cyprus	608,724	22,874	14	0	22,888
Czech Republic	14,083,745	493,125	8,794	13,857	515,776
France	1,781,029	84,396	1,200	0	85,596
Germany	5,530,123	273,684	1,619	0	275,303
Hungary	4,732,554	251,986	1,198	0	253,184
Ireland	428,343	16,929	1,159	0	18,088
Luxembourg	2,535,903	112,702	2,270	0	114,971
Netherlands	1,951,146	87,836	890	0	88,726
Poland	3,004,074	282,219	143	0	282,363
Romania	8,150,871	357,693	415	2,076	360,183
Russian Federation	13,232,470	593,562	18,404	0	611,966
Serbia	2,314,989	128,120	3,486	0	131,606
Singapore	446,438	17,915	1	0	17,915
Slovakia	13,003,540	434,390	244	0	434,633
Sweden	471,249	16,735	6	0	16,741
Switzerland	1,808,642	73,619	18	0	73,637
United Kingdom	1,960,554	106,471	8,331	0	114,802
USA	886,275	33,504	78	10,410	43,992
Other	8,351,324	451,162	16,354	0	467,516
Total	118,567,282	5,111,083	72,765	59,510	5,243,357

EU CcyB1 in € thousand	Own fund requirements weights (%)	Countercyclical buffer rate (%)
Albania	1,00%	0,00%
Austria	15,35%	0,00%
Bosnia and Herzegovina	1,82%	0,00%
Bulgaria	3,58%	0,50%
Croatia	3,29%	0,00%
Cyprus	0,44%	0,00%
Czech Republic	9,84%	0,50%
France	1,63%	0,00%
Germany	5,25%	0,00%
Hungary	4,83%	0,00%
Ireland	0,34%	0,00%
Luxembourg	2,19%	0,50%
Netherlands	1,69%	0,00%
Poland	5,39%	0,00%
Romania	6,87%	0,00%
Russian Federation	11,67%	0,00%
Serbia	2,51%	0,00%
Singapore	0,34%	0,00%
Slovakia	8,29%	1,00%
Sweden	0,32%	0,00%
Switzerland	1,40%	0,00%
United Kingdom	2,19%	0,00%
USA	0,84%	0,00%
Other	8,93%	0,00%
Total	100,00%	

EU CCyB2 in € thousand	30/06/2021
Total risk exposure amount	84,955,223
Institution specific countercyclical capital buffer rate	0,16%
Institution specific countercyclical capital buffer requirement	138,791

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Credit risk adjustments

The following tables give an overview of the total net values of on-balance sheet and off-balance sheet exposures by exposure class, geographical view and by industry sector.

Performing and non-performing exposures and related provisions

EU CR1 in € thousand	Gross carrying amount/nominal amount					
	Performing exposures			Non-performing exposures		
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3
Cash balances at central banks and other demand deposits	35,806,584	35,803,787	2,796	1	0	1
Loans and advances	109,732,283	90,607,905	18,613,851	2,945,284	0	2,705,652
Central banks	11,331,524	11,330,995	529	0	0	0
General governments	1,710,987	1,080,234	628,812	1,520	0	1,518
Credit institutions	4,578,167	4,410,198	166,324	3,805	0	3,805
Other financial corporations	9,489,375	8,202,699	1,250,296	114,952	0	95,212
Non-financial corporations	46,646,719	37,520,820	9,036,262	1,631,155	0	1,475,303
Of which SMEs	11,550,118	8,716,261	2,790,679	550,898	0	497,203
Households	35,975,511	28,062,958	7,531,627	1,193,851	0	1,129,814
Debt securities	20,729,698	19,720,566	451,710	0	0	0
Central banks	584,382	580,627	3,755	0	0	0
General governments	15,678,925	15,257,532	90,232	0	0	0
Credit institutions	2,861,621	2,798,415	22,545	0	0	0
Other financial corporations	659,374	408,407	208,043	0	0	0
Non-financial corporations	945,396	675,586	127,134	0	0	0
Off-balance-sheet exposures	50,286,827	43,019,521	6,117,097	226,241	29	226,190
Central banks	45	45	0	0	0	0
General governments	407,460	403,685	3,775	0	0	0
Credit institutions	2,350,699	2,238,389	72,904	0	0	0
Other financial corporations	5,989,001	5,717,650	270,950	12,830	0	12,830
Non-financial corporations	36,328,205	30,316,337	4,901,646	199,486	0	199,464
Households	5,211,417	4,343,417	867,822	13,926	29	13,896
Total	180,748,808	153,347,991	25,182,657	3,171,525	29	2,931,841

EU CR1 in € thousand	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
	Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	
Cash balances at central banks and other demand deposits	(45)	(44)	0	(1)	0	(1)
Loans and advances	(846,186)	(189,780)	(656,406)	(1,780,753)	0	(1,670,594)
Central banks	(10)	(2)	(8)	0	0	0
General governments	(812)	(344)	(468)	(1,474)	0	(1,474)
Credit institutions	(306)	(185)	(121)	(2,975)	0	(2,975)
Other financial corporations	(42,447)	(6,423)	(36,024)	(43,868)	0	(39,377)
Non-financial corporations	(431,758)	(90,652)	(341,106)	(926,136)	0	(858,992)
Of which SMEs	(137,498)	(40,139)	(97,359)	(310,420)	0	(284,746)
Households	(370,853)	(92,173)	(278,680)	(806,300)	0	(767,776)
Debt securities	(15,804)	(7,607)	(8,197)	0	0	0
Central banks	(11)	(11)	0	0	0	0
General governments	(7,926)	(5,965)	(1,961)	0	0	0
Credit institutions	(263)	(236)	(27)	0	0	0
Other financial corporations	(4,707)	(906)	(3,801)	0	0	0
Non-financial corporations	(2,897)	(490)	(2,408)	0	0	0
Off-balance-sheet exposures	112,696	49,796	61,406	65,819	0	65,811
Central banks	0	0	0	0	0	0
General governments	56	55	1	0	0	0
Credit institutions	240	218	19	0	0	0
Other financial corporations	5,783	2,691	3,092	1,133	0	1,133
Non-financial corporations	91,210	38,833	50,886	54,669	0	54,661
Households	15,406	7,998	7,408	10,016	0	10,016
Total	(749,295)	(147,591)	(603,196)	(1,714,934)	0	(1,604,783)

EU CR1 in € thousand	Accumulated partial write-off	Collateral and financial guarantees received	
		On performing exposures	On non-performing exposures
Cash balances at central banks and other demand deposits	0	0	0
Loans and advances	(702,709)	58,779,110	916,506
Central banks	0	3,708,947	0
General governments	0	558,179	46
Credit institutions	(31,484)	4,102,011	0
Other financial corporations	(5,050)	4,895,035	4,551
Non-financial corporations	(664,321)	21,685,510	524,560
Of which SMEs	(9,824)	5,302,984	237,626
Households	(1,854)	23,829,429	387,350
Debt securities	0	202,275	0
Central banks	0	0	0
General governments	0	100,889	0
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	101,386	0
Off-balance-sheet exposures		3,886,568	29,332
Central banks		0	0
General governments		69,749	0
Credit institutions		249,618	0
Other financial corporations		153,853	392
Non-financial corporations		3,088,118	28,204
Households		325,230	736
Total	(702,709)	62,867,953	945,838

Maturity of exposures

EU CR1-A in € thousand	Net exposure value					Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
Loans and advances	4,942,715	15,652,996	24,835,455	29,677,415	1,942,949	77,051,530
Debt securities	-	3,442,775	9,266,572	7,270,185	15,797	19,995,329
Total	4,942,715	19,095,770	34,102,027	36,947,600	1,958,746	97,046,859

Credit quality of forborne exposures

EU CQ1 in € thousand	Gross carrying amount/nominal amount of exposures with forbearance measures			
	Performing forborne	Non-performing forborne		
			Of which defaulted	Of which impaired
Cash balances at central banks and other demand deposits		0	0	0
Loans and advances		1,803,524	1,303,240	1,246,358
Central banks		0	0	0
General governments		167	1,152	1,152
Credit institutions		0	0	0
Other financial corporations		115,618	71,315	71,212
Non-financial corporations		1,277,580	920,476	916,799
Households		410,159	310,298	257,195
Debt Securities		0	0	0
Loan commitments given		162,808	48,607	48,589
Total		1,966,333	1,351,847	1,294,947

EU CQ1 in € thousand	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	On performing forborne exposures	On non-performing forborne exposures		
			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
Cash balances at central banks and other demand deposits		0	0	0
Loans and advances		(117,687)	(707,697)	1,467,988
Central banks		0	0	0
General governments		0	(1,152)	134
Credit institutions		0	0	0
Other financial corporations		(11,277)	(30,994)	1
Non-financial corporations		(87,908)	(502,429)	1,042,802
Households		(18,502)	(173,122)	425,051
Debt Securities		0	0	0
Loan commitments given		2,969	13,254	7,486
Total		(114,718)	(694,443)	1,475,474

Quality of non-performing exposures by geography

EU CQ4 in € thousand	Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which: non-performing		of which: subject to impairment				
	of which: defaulted						
On balance sheet exposures	133,407,264	2,945,284	2,945,284	132,416,495	(2,642,743)		0
Albania	1,410,971	95,647	95,647	1,410,971	(89,570)		0
Austria	18,984,395	248,044	248,044	18,716,984	(167,331)		0
Bosnia and Herzegovina	1,429,736	107,564	107,564	1,422,626	(90,726)		0
Bulgaria	4,038,842	91,052	91,052	4,007,628	(113,582)		0
Belarus	1,311,263	27,210	27,210	1,311,263	(38,029)		0
Switzerland	1,335,097	15,300	15,300	1,335,097	(1,340)		0
Cyprus	940,210	33,069	33,069	940,210	(8,788)		0
Czech Republic	21,337,750	295,970	295,970	21,254,452	(211,181)		0
Germany	6,861,242	120,244	120,244	6,860,554	(82,900)		0
Spain	775,339	10,052	10,052	775,248	(2,826)		0
United Kingdom	2,009,141	16,332	16,332	2,008,939	(23,179)		0
Croatia	3,655,639	171,839	171,839	3,543,673	(158,030)		0
Hungary	8,421,226	230,240	230,240	8,230,119	(152,630)		0
Italy	870,013	36,681	36,681	870,013	(32,726)		0
Poland	3,729,043	218,922	218,922	3,714,761	(249,039)		0
Romania	9,036,883	268,082	268,082	8,980,512	(291,785)		0
Serbia	2,609,721	71,794	71,794	2,609,700	(58,721)		0
Russian Federation	12,532,975	302,918	302,918	12,343,760	(266,684)		0
Sweden	518,463	23,753	23,753	518,463	(9,671)		0
Slovakia	13,629,558	239,661	239,661	13,621,266	(235,402)		0
Ukraine	2,789,008	46,506	46,506	2,789,008	(61,263)		0
British Virgin Islands	137,813	103,219	103,219	128,175	(98,745)		0
Other	15,042,937	171,185	171,185	15,023,076	(198,597)		0
Off balance sheet exposures	50,513,068	226,241	226,241			178,514	
Austria	10,896,550	32,364	32,364			7,733	
Czech Republic	5,419,919	22,584	22,584			17,566	
Germany	3,047,510	45,293	45,293			19,667	
Croatia	1,300,961	13,689	13,689			12,373	
Hungary	1,944,492	25,429	25,429			16,789	
Netherlands	1,398,969	10,211	10,211			8,421	
Romania	2,746,392	34,438	34,438			20,557	
Serbia	1,420,014	10,092	10,092			7,995	
Russian Federation	5,422,968	11,159	11,159			24,268	
Other	16,915,292	20,981	20,981			43,144	
Total	183,920,333	3,171,525	3,171,525	132,416,495	(2,642,743)	178,514	

Credit quality of loans and advances to non-financial corporations by industry

EU CQ5 in € thousand	Gross carrying/Nominal amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non- performing exposures
	of which: non-performing		Of which loans and advances subject to impairment			
		of which: defaulted				
Agriculture, forestry and fishing	1,466,843	47,452	47,452	1,465,446	(48,917)	0
Mining and quarrying	1,175,551	107,479	107,479	1,174,855	(94,962)	0
Manufacturing	10,893,547	308,203	308,203	10,891,522	(228,727)	0
Electricity, gas, steam and air conditioning supply	1,318,720	92,172	92,172	1,317,699	(75,633)	0
Water supply	276,473	2,409	2,409	276,473	(3,445)	0
Construction	1,799,652	112,790	112,790	1,795,046	(97,181)	0
Wholesale and retail trade	10,855,611	299,347	299,347	10,837,113	(263,250)	0
Transport and storage	2,608,112	148,729	148,729	2,607,150	(112,897)	0
Accommodation and food service activities	814,206	123,298	123,298	814,169	(57,489)	0
Information and communication	1,636,322	19,419	19,419	1,636,322	(24,936)	0
Financial and insurance activities	7,850,696	221,595	221,595	7,802,254	(200,505)	0
Real estate activities	1,008,253	21,089	21,089	1,005,000	(26,612)	0
Professional, scientific and technical activities	4,082,494	65,346	65,346	4,082,225	(62,912)	0
Administrative and support service activities	1,323,460	37,061	37,061	1,323,460	(28,318)	0
Public administration and defense, compulsory social security	7,271	8	8	7,271	(39)	0
Education	56,845	1,968	1,968	56,845	(1,998)	0
Human health services and social work activities	826,470	15,865	15,865	826,345	(20,162)	0
Arts, entertainment and recreation	141,525	2,708	2,708	140,125	(4,794)	0
Other services	135,824	4,218	4,218	135,824	(5,119)	0
Total	48,277,874	1,631,155	1,631,155	48,195,145	(1,357,894)	0

Collateral obtained by taking possession and execution processes

EU CQ7 in € thousand	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	13,663	(5,945)
Other than PP&E	19,157	(7,569)
Residential immovable property	4,787	(462)
Commercial Immovable property	10,200	(6,346)
Movable property (auto, shipping, etc.)	202	(3)
Equity and debt instruments	0	0
Other collateral	3,967	(758)
Total	32,820	(13,514)

Collateral obtained by taking possession and execution processes – vintage breakdown

EU CQ8 in € thousand	Total collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Collateral obtained by taking possession classified as PP&E	13,663	(5,945)
Total	13,663	(5,945)

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Exposure breakdown

The exposures post conversion factor and post risk mitigation techniques break down as follows:

EU CR5 in € thousand	Risk weight														Total	Of which unrated
Exposure classes	0%	2%	4%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Others			
Central governments or central banks	43,211,700	0	0	0	0	0	3,460	0	1,129,667	108	0	0	0	44,344,936	29,590,269	
Regional government or local authorities	1,397,342	0	0	0	296,952	0	0	0	187	27,247	0	0	0	1,721,728	1,300,102	
Public sector entities	839,816	0	0	0	85,623	0	0	0	371	0	0	0	0	925,811	653,771	
Multilateral development banks	1,904,050	0	0	0	0	0	0	0	0	0	0	0	0	1,904,050	658,155	
International organizations	635,604	0	0	0	0	0	0	0	0	0	0	0	0	635,604	0	
Institutions	415,868	82,994	7,521	0	580,821	0	202,505	0	33,349	0	0	0	0	1,323,058	685,426	
Corporates	0	0	0	0	12,623	0	2,822	0	5,699,851	11,594	0	0	0	5,726,891	5,677,917	
Retail	0	0	0	0	0	0	0	7,369,294	0	0	0	0	0	7,369,294	7,369,294	
Secured by mortgages on immovable property	0	0	0	0	0	7,301,131	751,149	828,658	324,363	1,820,889	0	0	0	11,026,191	11,005,474	
Exposures in default	0	0	0	0	0	0	0	0	216,076	90,951	0	0	0	307,027	305,880	
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0	0	115,010	0	0	0	115,010	115,010	
Covered bonds	0	0	0	27,758	43,148	0	0	0	0	0	0	0	0	70,906	23,850	
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

	0	0	0	0	0	0	0	0	1	0	0	3,034	78,374	81,409	81,409
Collective investment undertakings															
Equity	390	0	0	0	0	0	0	0	676,872	18	420,063	0	0	1,097,343	1,094,265
Other items	635,472	0	0	0	801	0	0	0	2,546,592	0	40,439	0	0	3,223,304	3,222,727
Total	49,040,242	82,994	7,521	27,758	1,019,969	7,301,131	959,937	8,197,952	10,627,331	2,065,816	460,502	3,034	78,374	79,872,562	61,783,550

Risk weights 70% and 370% are not applicable in RBI and therefore not shown in the table above.

Standardised approach – CCR exposures by regulatory exposure class and risk weights

The table below shows the CCR exposures post conversion factor and post risk mitigation techniques by type of counterparties and by risk weight:

EU CCR3 in € thousand	Risk weight											Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
Central governments or central banks	1,501,063	0	0	0	0	0	0	0	5,798	0	0	1,506,861
Regional government or local authorities	3,297	0	0	0	3	0	0	0	0	0	0	3,300
Public sector entities	1,197	0	0	0	0	0	0	0	3	0	0	1,200
Multilateral development banks	15,304	0	0	0	0	0	0	0	0	0	0	15,304
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	82,994	7,521	0	58,030	140,852	0	0	1,486	0	0	290,883
Corporates	0	0	0	0	0	0	0	0	24,329	1,918	0	26,247
Retail	0	0	0	0	0	0	0	0	0	0	0	0
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
Other items	0	0	0	0	0	0	0	0	44,294	0	0	44,294
Total	1,520,861	82,994	7,521	0	58,033	140,852	0	0	75,910	1,918	0	1,888,090

Article 445 CRR

Exposure to market risk

The components of own funds requirements under the standardized approach for market risk as at 30 June 2021 are displayed in the following table:

EU MR 1 in € thousand	RWEAs
Outright products	
Interest rate risk (general and specific)	1,979,087
Equity risk (general and specific)	164,883
Foreign exchange risk	343,127
Commodity risk	5,539
Options	
Simplified approach	-
Delta-plus approach	35,164
Scenario approach	29,128
Securitisation (specific risk)	-
Total	2,556,929

Article 449 CRR

Exposure to securitization positions

RBI has no securitization exposures booked in the trading book, therefore the tables below only contain non-trading book exposures.

Securitisations exposures in the non-trading book

EU-SEC1 in € thousand	Institution acts as originator		Institution acts as investor	
	Synthetic	Sub-total	Traditional (non-STIS)	Sub-total
Total exposures	4,048,099	4,048,099	92,958	92,958
Retail (total)	2,842,439	2,842,439		
residential mortgage	2,763,702	2,763,702		
credit card	-	-		
other retail exposures	78,737	78,737		
re-securitisation	-	-		
Wholesale (total)	1,205,660	1,205,660	92,958	92,958
loans to corporates	52,165	52,165		
commercial mortgage	1,153,495	1,153,495		
lease and receivables			9	9
other wholesale			92,948	92,948
re-securitisation			1	1

Securitisations exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

EU-SEC3 in € thousand	Exposure values (by RW bands/deductions)			Exposure values (by regulatory approach)			RWEA (by regulatory approach)		Capital charge after cap	
	≤20% RW	>20% to 50% RW	>100% to <1250% RW	SEC-IRBA	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-SA	SEC-IRBA	SEC-SA
Total exposures	3,997,892	50,072	135	1,193,039	2,837,439	21,365	181,112	432,899	14,489	34,611
Synthetic transactions	3,997,892	50,072	135	1,193,039	2,837,439	21,365	181,112	432,899	14,489	34,611
Securitisation	3,997,892	50,072	135	1,193,039	2,837,439	21,365	181,112	432,899	14,489	34,611
Retail underlying	2,792,754	49,550	135	-	2,837,439	8,745	-	432,899	-	34,611
Wholesale	1,205,138	522	-	1,193,039	-	12,621	181,112	-	14,489	-

Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

EU-SEC4	Exposure values (by RW bands/deductions)		Exposure values (by regulatory approach)	RWEA (by regulatory approach)	Capital charge after cap
	≤20% RW	>100% to <1250% RW	SEC-ERBA	SEC-ERBA	SEC-ERBA
Total exposures	11	92,948	92,948	130,127	10,410
Traditional securitisation	11	92,948	92,948	130,127	10,410
Securitisation	9	92,948	92,948	130,127	10,410
Wholesale	9	92,948	92,948	130,127	10,410
Re-securitisation	1	-	-	-	-

Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

EU-SEC5 in € thousand	Exposures securitised by the institution - Institution acts as originator or as sponsor	
	Total outstanding nominal amount	
Total exposures	4,692,665	
Retail (total)	3,098,078	
residential mortgage	2,923,469	
credit card	-	
other retail exposures	176,423	
re-securitisation	-	
Wholesale (total)	1,594,587	
loans to corporates	333,058	
commercial mortgage	1,261,530	

Article 451 CRR Leverage

Summary reconciliation of accounting assets and leverage ratio exposures

The following tables show the leverage ratio exposures of RBI as at 30 June 2021 on a transitional basis:

EU LR1 - LRSum in € thousand	Applicable amount
Total assets as per published financial statements	181,699,773
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(365,696)
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	(4,290,477)
Adjustment for derivative financial instruments	(1,104,976)
Adjustment for securities financing transactions (SFTs)	26,248,620
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	12,271,452
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(73,702)
Other adjustments	3,694,906
Total exposure measure	218,079,900

Leverage ratio common disclosure

EU LR1 - LRCom in € thousand	CRR leverage ratio exposure 30.06.2021
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	179,523,318
(Asset amounts deducted in determining Tier 1 capital)	(654,881)
Total on-balance sheet exposures (excluding derivatives and SFTs)	178,868,438
Adjusted effective notional amount of written credit derivatives	705,783
Total derivatives exposures	705,783
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	17,666,339
(Netted amounts of cash payables and cash receivables of gross SFT assets)	(822,610)
Counterparty credit risk exposure for SFT assets	9,404,892
Total securities financing transaction exposures	26,248,620
Off-balance sheet exposures at gross notional amount	46,864,752
(Adjustments for conversion to credit equivalent amounts)	(34,593,300)
Off-balance sheet exposures	12,271,452
(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	(1,659,454)
(Excluded securitised exposures representing significant risk transfer)	(4,290,477)
(Reduction of the exposure value of pre-financing or intermediate loans)	(159)
(Total exempted exposures)	(5,950,090)
Tier 1 capital (transitional definition)	12,958,496
Total exposure measure (transitional definition)	212,144,202
Leverage ratio (%) (transitional definition of Tier 1 capital)	6.11%
Regulatory minimum leverage ratio requirement (%)	3.00%
Overall leverage ratio requirement (%)	3.00%

Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

EU LR3 – LRSpl in € thousand	CRR leverage ratio exposure
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	172,298,131
Trading book exposures	5,833,830
Banking book exposures, of which:	166,464,301
Covered bonds	70,913
Exposures treated as sovereigns	50,387,834
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	513,432
Institutions	5,289,170
Secured by mortgages of immovable properties	25,223,296
Retail exposures	26,636,813
Corporates	47,701,663
Exposures in default	2,167,403
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	8,473,777

Qualitative information on LCR

Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time

Both the average liquid assets and the net outflows increased slightly. In general RBI Group shows a stable LCR result. The LCR consist of a solid retail deposit base in the network with a significant contribution of corporate deposits. The main drivers of volatility are interbank activities and secured financing transactions.

Explanations on the changes in the LCR over time

Changes in LCR over time are determined mainly by the development of the major balance sheet drivers like retail and corporate term deposits, respectively by the dynamics in loans to customers. The month on month volatility is mainly determined by the short term capital markets business. Liquidity surplus increase in previous period, driven by significant higher increase of customer deposits compared to increase of loans to customers, was reflected to level of HQLA that resulted in increased NWBs LCR.

Explanations on the actual concentration of funding sources

The LCR only considers outflows within the next 30 days. Therefore, the main contribution to concentration risk comes from unsecured non-operational wholesale funding from corporates, banks and other financial institutions. Internal models ensure that no or a very low liquidity value (stickiness) is applied to concentrated customers. Monitoring of such clients takes place in the internal stress test framework as well as through the Basel 3 Additional Liquidity Monitoring Metrics

High-level description of the composition of the institution's liquidity buffer

Half of the liquidity buffer consists of central bank reserves. The remaining part is mainly sovereign exposure.

Derivative exposures and potential collateral calls

Derivative positions are shown in the LCR according to Article 21 of the LCR delegated act. Cash outflows and inflows from foreign currency derivative transactions that involve a full exchange of principal amounts on a simultaneous basis are generally netted. For all other derivatives the netting depends on bilateral netting agreements. For the evaluation of potential collateral calls the historical look back approach model is implemented.

Currency mismatch in the LCR

For RBI the currency denomination of liquid assets is consistent with the distribution by currency of net liquidity outflows. Assets held in a third country where there are restrictions as to their free transferability are only considered to meet liquidity outflows in that

third country. Furthermore, restrictions on currency mismatches are set through FX limits in the internal stress testing framework and through open currency position limits.

Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

A description of the degree of centralization of liquidity management and interaction between the Group's units:

For the LCR calculation within RBI, a Group standard is implemented that also covers special requirements of local regulators. The calculation is done centrally for all units. Each subsidiary is responsible for fulfilling the LCR and internal stress test requirements on a standalone basis. A monitoring and limit system for the LCR and the internal stress test is implemented both on single unit level as well as on overall RBI level. Additionally, RBI is the central institution of Raiffeisen Banking Group. Its main responsibilities as the central institution include the administration and investing of liquidity reserves as well as the reconciliation of liquidity within the Raiffeisen Banking Group. The affiliated banks have to hold a liquidity reserve at RBI according to Article 27a Austrian Banking Act and can rely on obtaining liquidity under certain conditions. RBI ensures that the liquidity reserve is available at all times.

Quantitative information on LCR

EU LIQ1 in € thousand	Total unweighted value (average)			
Quarter ending on:	30.06.2021	31.03.2021	31.12.2020	30.09.2020
Number of data points used in the calculation of averages	12	12	12	12
HIGH-QUALITY LIQUID ASSETS				
Total high-quality liquid assets (HQLA)				
CASH - OUTFLOWS				
Retail deposits and deposits from small business customers, of which:	51,833,591	50,056,734	48,425,523	47,320,374
Stable deposits	26,898,380	25,580,781	23,996,163	23,049,994
Less stable deposits	24,935,211	24,475,952	24,429,360	24,270,380
Unsecured wholesale funding	47,183,328	45,605,689	44,484,390	43,457,280
Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,051,987	19,056,133	18,324,855	17,250,822
Non-operational deposits (all counterparties)	27,131,341	26,549,556	26,159,535	26,206,458
Unsecured debt	-	-	-	-
Secured wholesale funding				
Additional requirements	14,476,226	14,110,729	14,062,883	13,924,893
Outflows related to derivative exposures and other collateral requirements	784,559	836,149	788,670	717,450
Outflows related to loss of funding on debt products	-	-	-	-
Credit and liquidity facilities	13,680,671	13,263,214	13,261,039	13,192,446
Other contractual funding obligations	-	-	-	-
Other contingent funding obligations	32,793,536	31,976,565	31,747,172	31,945,085
TOTAL CASH OUTFLOWS				
CASH - INFLOWS				
Secured lending (e.g. reverse repos)	13,372,722	12,657,682	12,522,190	12,405,836
Inflows from fully performing exposures	9,474,988	8,599,011	7,711,802	6,946,396
Other cash inflows	713,292	839,675	875,997	950,363
TOTAL CASH INFLOWS	23,561,002	22,096,368	21,109,989	20,302,595
Inflows subject to 75% cap	23,561,002	22,096,368	21,109,989	20,302,595
TOTAL ADJUSTED VALUE				
LIQUIDITY BUFFER				
TOTAL NET CASH OUTFLOWS				
LIQUIDITY COVERAGE RATIO				

EU LIQ1 in € thousand	Total weighted value (average)			
Quarter ending on:	30.06.2021	31.03.2021	31.12.2020	30.09.2020
Number of data points used in the calculation of averages	12	12	12	12
HIGH-QUALITY LIQUID ASSETS				
Total high-quality liquid assets (HQLA)	35,419,428	34,204,230	32,409,965	31,027,565
CASH - OUTFLOWS				
Retail deposits and deposits from small business customers, of which:	4,788,015	4,655,656	4,524,408	4,488,327
Stable deposits	1,344,919	1,279,039	1,199,808	1,152,500
Less stable deposits	3,443,096	3,376,617	3,324,600	3,335,828
Unsecured wholesale funding	27,485,568	26,442,303	25,678,654	25,304,462
Operational deposits (all counterparties) and deposits in networks of cooperative banks	11,803,071	11,100,890	10,530,891	9,884,868
Non-operational deposits (all counterparties)	15,682,498	15,341,413	15,147,763	15,419,594
Unsecured debt	-	-	-	-
Secured wholesale funding	688,769	844,256	1,239,637	1,640,676
Additional requirements	2,359,624	2,386,970	2,330,127	2,228,542
Outflows related to derivative exposures and other collateral requirements	784,559	836,149	788,670	717,450
Outflows related to loss of funding on debt products	-	-	-	-
Credit and liquidity facilities	1,563,600	1,538,986	1,528,283	1,496,095
Other contractual funding obligations	-	-	-	-
Other contingent funding obligations	859,695	807,493	769,562	735,914
TOTAL CASH OUTFLOWS	36,863,855	35,768,730	35,221,482	35,148,893
CASH - INFLOWS				
Secured lending (e.g. reverse repos)	6,936,366	7,185,579	7,712,950	7,981,774
Inflows from fully performing exposures	7,645,481	6,945,956	6,095,109	5,417,455
Other cash inflows	546,889	665,139	679,873	724,193
TOTAL CASH INFLOWS	15,128,735	14,796,675	14,487,931	14,123,422
Inflows subject to 75% cap	15,128,735	14,796,675	14,487,931	14,123,422
TOTAL ADJUSTED VALUE				
LIQUIDITY BUFFER	35,419,428	34,204,230	32,409,965	31,027,565
TOTAL NET CASH OUTFLOWS	21,735,120	20,972,055	20,733,551	21,025,471
LIQUIDITY COVERAGE RATIO	163%	163%	156%	148%

Net Stable Funding Ratio

The NSFR position is mainly driven by the organic developments on customer loans and customer deposits, which can also generate intra-period volatility from the short-term loan business and volatile part of deposits. Additionally, wholesale funding activities, capital generation activities and TLTRO refinancing as stable funding sources also affect the development of NSFR ratio. Mergers and acquisition can from time to time also induce changes to the balance sheet of the Group and thus NSFR. Nonetheless, the funding structure of the Group remains driven by the solid customer deposit base. Liquidity surplus increase in previous period, driven by significant higher increase of customer deposits compared to increase of loans to customers, had a positive impact on improved NWBs NSFR, with additional contribution of MREL issuances in certain NWBs.

EU LIQ2 In € thousand	Unweighted value by residual maturity 30.06.2021				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	12,943,169	-	-	15,373,880	15,373,880
Own funds	12,943,169	-	-	4,078,216	15,373,880
Other capital instruments		-	-	-	-
Retail deposits		60,816,827	584,604	3,702,881	60,626,036
Stable deposits		32,652,767	584,604	3,702,881	35,278,383
Less stable deposits		28,164,060	-	-	25,347,654
Wholesale funding:		61,162,493	3,493,309	31,774,398	51,024,453
Operational deposits		10,355,576	6,048	23,858	723,581
Other wholesale funding		50,806,916	3,487,261	31,750,540	50,300,872
Interdependent liabilities		82,222	59,352	850,666	-
Other liabilities:	163,155	4,704,328	174,031	23,564,883	23,651,899
NSFR derivative liabilities	163,155	-	-	-	-
All other liabilities and capital instruments not included in the above categories		4,704,328	174,031	23,564,883	23,651,899
Total available stable funding (ASF)					150,676,268
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					1,817,896
Performing loans and securities:		27,033,826	8,534,960	77,735,204	77,845,374
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		1,342,715	-	-	-
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		10,646,446	657,606	2,792,769	3,842,957
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		13,704,406	7,142,660	62,565,623	63,926,906
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
Performing residential mortgages, of which:		191,010	196,419	7,218,858	4,885,972
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		191,010	196,419	7,218,858	4,885,972
Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		1,149,247	538,276	5,157,955	5,189,538
Interdependent assets		82,222	59,352	850,666	-
Other assets:		15,984,812	121,774	28,507,293	29,458,812
Physical traded commodities				22,805	19,384
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			212,071		180,260
NSFR derivative assets			306,065		306,065
NSFR derivative liabilities before deduction of variation margin posted			556,768		27,838
All other assets not included in the above categories		14,909,909	121,774	28,507,293	28,925,265
Off-balance sheet items		17,267,819	-	-	958,656
Total RSF					110,080,738
Net Stable Funding Ratio (%)					137%

EU LIQ2 In € thousand	Unweighted value by residual maturity 31.03.2021				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	12,482,657	-	-	2,025,196	14,507,853
Own funds	12,482,657	-	-	2,025,196	14,507,853
Other capital instruments		-	-	-	-
Retail deposits		57,194,220	838,514	3,654,840	57,182,026
Stable deposits		25,116,018	838,514	3,654,840	28,311,645
Less stable deposits		32,078,202	-	-	28,870,382
Wholesale funding:		59,315,420	3,292,950	31,218,419	50,158,485
Operational deposits		6,647,365	8,381	9,717	-
Other wholesale funding		52,668,055	3,284,569	31,208,702	50,158,485
Interdependent liabilities		88,780	137,155	925,289	-
Other liabilities:	402,806	5,216,133	5,285	23,371,325	23,373,968
NSFR derivative liabilities	402,806	-	-	-	-
All other liabilities and capital instruments not included in the above categories	-	5,216,133	5,285	23,371,325	23,373,968
Total available stable funding (ASF)					145,222,332
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					3,034,994
Performing loans and securities:		26,118,302	8,065,798	76,189,286	75,953,327
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		1,259,592	-	-	-
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		10,795,031	641,859	3,293,741	4,339,904
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		12,604,953	6,941,555	61,017,371	61,638,019
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
Performing residential mortgages, of which:		186,625	188,127	7,083,138	4,791,416
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		186,625	188,127	7,083,138	4,791,416
Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		1,272,102	294,256	4,795,037	5,183,988
Interdependent assets		88,780	137,155	925,289	-
Other assets:		14,462,097	1,711,709	30,746,784	30,369,638
Physical traded commodities		-	-	33,371	28,366
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			133,641		113,595
NSFR derivative assets			600,126		600,126
NSFR derivative liabilities before deduction of variation margin posted			906,609		45,330
All other assets not included in the above categories		12,955,362	204,974	29,206,678	29,695,816
Off-balance sheet items		15,867,472	-	-	921,367
Total RSF					110,392,921
Net Stable Funding Ratio (%)					132%

Article 452 CRR

Use of the IRB approach to credit risk

Exposure to central governments and central banks

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	3,058,634	-		3,058,634	0,05%	17
0 to < 0.1	3,058,413	-		3,058,413	0,05%	16
0.1 to < 0.15	222	-		222	0,12%	1
0.15 to < 0.25	632,938	12,599	0,50	617,402	0,16%	10
0.25 to < 0.5	1,273,712	-		888,783	0,40%	7
0.5 to < 0.75	1,380,572	187	0,18	1,022,647	0,63%	22
0.75 to < 2.5	166,122	45,501	0,50	119,753	0,08%	6
0.75 to < 1.75	161,941	44,625	0,50	110,236	0,08%	4
1.75 to < 2.5	4,181	876		9,517	0,14%	2
2.5 to < 10	41,996	7,634	0,75	23,571	0,45%	4
2.5 to < 5	28,010	6,913	0,75	17,610	0,41%	2
5 to < 10	13,986	720		5,961	0,55%	2
10 to < 100	53,599	-		607	0,53%	8
10 to < 20	49,197	-		579	0,54%	2
20 to < 30	-	-		-		-
30 to < 100	4,402	-		28	0,31%	6
100 (Default)	-	-		34	0,16%	-
Total	6,607,573	65,921		5,731,431	0,05%	74

EU CR 6 F-IRB PD scale in € thousand	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	45%	3	632,941	0,21	702	(148)
0 to < 0.1	45%	3	632,864	0,21	702	(148)
0.1 to < 0.15	45%	3	77	0,35	0	-
0.15 to < 0.25	45%	3	257,769	0,42	457	(108)
0.25 to < 0.5	45%	3	589,454	0,66	1,601	(331)
0.5 to < 0.75	45%	3	831,457	0,81	2,899	(764)
0.75 to < 2.5	45%	3	21,767	0,18	46	(51)
0.75 to < 1.75	45%	3	19,351	0,18	40	(51)
1.75 to < 2.5	45%	3	2,416	0,25	6	-
2.5 to < 10	45%	3	14,607	0,62	47	(30)
2.5 to < 5	45%	3	10,191	0,58	32	(6)
5 to < 10	45%	3	4,416	0,74	15	(25)
10 to < 100	45%	3	350	0,58	1	-
10 to < 20	45%	3	338	0,58	1	-
20 to < 30	-	-	-	-	-	-
30 to < 100	45%	3	12	0,42	0	-
100 (Default)	45%	3	14	0,41	0	(1)
Total			2,348,358		5,754	(1,434)

EU CCR4 PD scale in € thousand	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
0 to <0.15	7,235	0%	1	45%	3	868	12,00%
0.15 to <0.25	-					-	0,00%
0.25 to <0.5	101,971	0%	1	45%	1	43,966	43,12%
0.5 to <0.75	-					-	0,00%
0.75 to <2.50	-					-	0,00%
2.5 to <10	605	6%	1	45%	3	1,041	172,15%
10 to <100							
100 (Default)							
Total	109,812		3			45,876	

Exposure to institutions

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to <0.15	2,734,977	1,569,364	0,12	2,938,471	0,07%	282
0 to <0.1	2,192,150	1,313,804	0,10	2,378,516	0,06%	211
0.1 to <0.15	542,828	255,560	0,20	559,955	0,13%	71
0.15 to <0.25	1,108,515	266,499	0,21	1,000,541	0,19%	119
0.25 to <0.5	397,364	85,058	0,27	428,604	0,35%	39
0.5 to <0.75	29,140	21,517	0,25	45,483	0,47%	21
0.75 to <2.5	3,764	84,212	0,21	183,238	0,29%	28
0.75 to <1.75	3,517	74,496	0,20	136,121	0,31%	20
1.75 to <2.5	247	9,716	0,26	47,117	0,22%	8
2.5 to <10	264	89,217	0,25	46,341	1,92%	28
2.5 to <5	85	67,630	0,25	30,136	1,34%	13
5 to <10	179	21,587	0,26	16,204	2,99%	15
10 to <100	1,081	1,207	0,20	1,361	40,63%	101
10 to <20	-	212	0,20	81	9,00%	3
20 to <30	-	994	0,20	199	23,29%	1
30 to <100	1,081	-		1,081	46,20%	97
100 (Default)	605	-		4,807	12,72%	2
Total	4,275,711	2,117,073		4,648,846		620

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	42,02%	3	697,226	0,24	855	(112)
0 to < 0.1	42,59%	3	500,614	0,21	586	(84)
0.1 to < 0.15	39,62%	3	196,612	0,35	270	(28)
0.15 to < 0.25	23,52%	3	420,944	0,42	659	(157)
0.25 to < 0.5	45,00%	3	328,621	0,77	656	(30)
0.5 to < 0.75	45,00%	3	32,420	0,71	94	(9)
0.75 to < 2.5	44,87%	3	81,968	0,45	236	(2,839)
0.75 to < 1.75	44,83%	3	67,474	0,50	189	(2,828)
1.75 to < 2.5	45,00%	3	14,494	0,31	47	(10)
2.5 to < 10	44,84%	3	43,148	0,93	398	(56)
2.5 to < 5	44,95%	3	25,793	0,86	182	(26)
5 to < 10	44,64%	3	17,355	1,07	216	(29)
10 to < 100	45,00%	3	2,733	2,01	228	(5)
10 to < 20		3	139	1,71	3	0
20 to < 30		3	-	-	-	(3)
30 to < 100	45,00%	3	2,595	2,40	225	(2)
100 (Default)	45,00%	3	1,759	0,37	275	(564)
Total			1,608,820		3,402	(3,771)

EU CCR4 PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
0 to < 0.15	1,084,602	0%	74	44%	1	182,603	16,84%
0.15 to < 0.25	328,766	0%	25	45%	1	141,895	43,16%
0.25 to < 0.5	335,337	0%	13	45%	1	210,355	62,73%
0.5 to < 0.75	156,035	1%	7	44%	1	109,183	69,97%
0.75 to < 2.50	4,781	1%	5	42%	2	5,205	108,88%
2.5 to < 10	17	3%	4	45%	3	22	133,23%
10 to < 100	3	49%	2	45%	3	7	233,92%
100 (Default)							
Total	1,909,541		130			649,270	

Exposure to corporates

Corporates – SME

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	201,912	249,096	0,12	209,891	0,08%	2,234
0 to < 0.1	142,436	181,894	0,13	151,865	0,07%	1,551
0.1 to < 0.15	59,476	67,202	0,08	58,026	0,12%	683
0.15 to < 0.25	255,634	414,024	0,09	271,940	0,20%	1,911
0.25 to < 0.5	484,439	482,439	0,11	510,338	0,36%	1,997
0.5 to < 0.75	764,353	721,496	0,13	818,352	0,65%	2,522
0.75 to < 2.5	1,979,586	1,354,122	0,13	2,030,697	1,44%	4,570
0.75 to < 1.75	1,253,041	925,485	0,13	1,288,928	1,20%	3,037
1.75 to < 2.5	726,545	428,637	0,15	741,769	1,86%	1,533
2.5 to < 10	1,785,601	679,731	0,17	1,758,980	3,73%	4,441
2.5 to < 5	1,482,644	564,986	0,14	1,448,949	3,09%	3,367
5 to < 10	302,957	114,745	0,33	310,031	6,71%	1,074
10 to < 100	185,768	49,986	0,15	182,342	19,66%	2,872
10 to < 20	117,775	27,880	0,21	114,081	13,05%	362
20 to < 30	47,234	13,227	0,09	47,835	22,10%	247
30 to < 100	20,758	8,879	0,05	20,426	50,90%	2,263
100 (Default)	253,376	32,775	0,20	255,451	99,96%	819
Total	5,910,668	3,983,669		6,037,991		21,366

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	43,45%	3	35,125	0,17	75	(195)
0 to < 0.1	43,49%	3	22,885	0,15	45	(124)
0.1 to < 0.15	43,35%	3	12,239	0,21	30	(71)
0.15 to < 0.25	41,95%	3	76,537	0,28	231	(434)
0.25 to < 0.5	43,58%	3	210,622	0,41	807	(1,569)
0.5 to < 0.75	43,19%	3	435,776	0,53	2,304	(2,820)
0.75 to < 2.5	43,24%	3	1,457,396	0,72	12,603	(16,757)
0.75 to < 1.75	43,33%	3	880,934	0,68	6,673	(9,092)
1.75 to < 2.5	43,08%	3	576,462	0,78	5,930	(7,665)
2.5 to < 10	40,23%	3	1,483,699	0,84	25,724	(38,371)
2.5 to < 5	40,37%	3	1,183,845	0,82	17,485	(26,832)
5 to < 10	39,58%	3	299,854	0,97	8,239	(11,539)
10 to < 100	43,13%	3	269,177	1,48	15,522	(17,141)
10 to < 20	43,09%	3	159,574	1,40	6,407	(7,029)
20 to < 30	42,79%	3	78,396	1,64	4,523	(5,947)
30 to < 100	44,14%	3	31,207	1,53	4,592	(4,165)
100 (Default)	43,91%	3	137	0,00	112,126	(162,006)
Total			3,968,470		169,392	(239,292)

EU CCR4 PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
0 to <0.15	122	0%	4	45%	3	24	19,86%
0.15 to <0.25	1,335	0%	51	45%	3	424	31,76%
0.25 to <0.5	10,149	0%	45	45%	3	4,851	47,80%
0.5 to <0.75	9,067	1%	52	45%	3	5,326	58,74%
0.75 to <2.50	5,344	1%	91	45%	3	3,879	72,59%
2.5 to <10	2,778	4%	53	45%	3	2,776	99,93%
10 to <100	83	14%	6	45%	3	118	142,67%
100 (Default)	84	100%	3	45%	3	-	0,00%
Total	28,963		305			17,399	

Corporates – Other

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	6,933,929	9,932,281	0,37	10,246,946	0,08%	1,405
0 to < 0.1	4,865,567	6,893,978	0,34	6,996,541	0,06%	1,024
0.1 to < 0.15	2,068,362	3,038,303	0,43	3,250,405	0,12%	381
0.15 to < 0.25	7,045,214	8,251,047	0,34	9,598,992	0,19%	1,175
0.25 to < 0.5	6,106,199	5,168,489	0,33	7,709,842	0,33%	1,125
0.5 to < 0.75	4,959,471	4,030,968	0,30	6,038,722	0,62%	1,426
0.75 to < 2.5	5,398,022	3,271,425	0,23	5,454,410	1,20%	1,935
0.75 to < 1.75	3,875,343	2,254,603	0,25	3,917,299	1,03%	1,297
1.75 to < 2.5	1,522,679	1,016,822	0,19	1,537,111	1,63%	638
2.5 to < 10	2,878,616	1,503,550	0,24	2,925,705	2,84%	1,450
2.5 to < 5	2,291,828	1,292,664	0,23	2,368,479	2,31%	1,166
5 to < 10	586,788	210,886	0,28	557,226	5,09%	284
10 to < 100	570,560	423,229	0,08	541,306	14,06%	6,269
10 to < 20	393,629	110,785	0,18	353,220	12,40%	318
20 to < 30	64,835	12,345	0,16	65,992	10,81%	33
30 to < 100	112,097	300,099	0,04	122,095	20,60%	5,918
100 (Default)	821,864	152,272	0,34	837,172	96,43%	1,218
Total	34,713,876	32,733,262		43,353,094		16,003

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	44,63%	3	2,790,508	0,27	3,622	(4,766)
0 to < 0.1	44,72%	3	1,673,306	0,24	1,946	(1,386)
0.1 to < 0.15	44,44%	3	1,117,202	0,34	1,676	(3,381)
0.15 to < 0.25	44,82%	3	4,332,396	0,45	8,155	(22,125)
0.25 to < 0.5	44,64%	3	4,577,904	0,59	11,281	(22,270)
0.5 to < 0.75	42,75%	3	4,613,056	0,76	15,278	(33,813)
0.75 to < 2.5	43,93%	3	5,267,297	0,97	28,341	(44,361)
0.75 to < 1.75	44,15%	3	3,623,858	0,93	17,609	(30,690)
1.75 to < 2.5	43,37%	3	1,643,439	1,07	10,731	(13,671)
2.5 to < 10	42,77%	3	3,272,684	1,12	35,044	(68,204)
2.5 to < 5	42,43%	3	2,496,219	1,05	22,819	(52,186)
5 to < 10	44,24%	3	776,466	1,39	12,226	(16,018)
10 to < 100	40,47%	3	975,010	1,80	29,578	(27,563)
10 to < 20	38,31%	3	622,572	1,76	15,236	(18,527)
20 to < 30	44,76%	3	122,786	1,86	3,169	(2,889)
30 to < 100	44,41%	3	229,652	1,88	11,174	(6,147)
100 (Default)	44,86%	3	22,830	0,03	362,107	(524,878)
Total			25,851,686		493,406	(747,980)

EU CCR4 PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
0 to < 0.15	1,267,019	0%	241	29%	1	152,250	12,02%
0.15 to < 0.25	567,446	0%	78	14%	1	75,524	13,31%
0.25 to < 0.5	280,279	0%	75	38%	1	140,589	50,16%
0.5 to < 0.75	71,001	1%	123	45%	3	57,622	81,16%
0.75 to < 2.50	47,160	1%	112	42%	2	48,667	103,19%
2.5 to < 10	136,887	4%	103	9%	1	42,034	30,71%
10 to < 100	2,393	30%	28	45%	2	5,959	249,06%
100 (Default)	889	100%	5	45%	3	-	0,00%
Total	2,373,073		765			522,645	

Corporates – Specialized Lending

EU CCR4 PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
0 to < 0.15	5,718	0%	1	45%	3	3,988	69,75%
0.15 to < 0.25	624	0%	4	45%	3	333	53,27%
0.25 to < 0.5	3,604	0%	18	45%	3	2,062	57,23%
0.5 to < 0.75	4,785	1%	31	45%	3	2,611	54,58%
0.75 to < 2.50	36,282	1%	48	45%	3	26,200	72,21%
2.5 to < 10	1,947	4%	14	45%	3	1,548	79,51%
10 to < 100	15	22%	1	45%	3	36	250,00%
100 (Default)	-					-	0,00%
Total	52,974		117			36,778	

Retail exposure

In the following tables a breakdown is given for retail credit risk exposures by exposure class and PD range. The average maturity is not used for the RWA calculation and therefore not shown in the tables below.

Retail – secured by immovable property (Non-SME)

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	1,301,007	74,465	1,00	1,375,472	0,07%	21,644
0 to < 0.1	1,301,007	74,465	1,00	1,375,472	0,07%	21,644
0.1 to < 0.15	-	-	-	-	-	-
0.15 to < 0.25	4,186,477	369,078	0,87	4,508,344	0,18%	60,526
0.25 to < 0.5	3,871,926	220,225	0,80	3,955,359	0,38%	62,719
0.5 to < 0.75	1,887,052	99,144	0,80	1,900,068	0,68%	42,636
0.75 to < 2.5	1,130,755	16,514	0,60	1,025,845	1,20%	28,008
0.75 to < 1.75	925,564	15,047	0,61	831,023	1,05%	23,854
1.75 to < 2.5	205,191	1,467	0,53	194,822	1,86%	4,154
2.5 to < 10	263,824	1,507	0,65	253,528	4,34%	8,772
2.5 to < 5	178,211	1,268	0,62	172,596	3,43%	6,253
5 to < 10	85,613	240	0,81	80,932	6,29%	2,519
10 to < 100	85,902	220	0,87	80,833	24,18%	2,803
10 to < 20	48,133	83	0,66	43,347	12,64%	1,359
20 to < 30	4,339	-	-	4,339	22,26%	71
30 to < 100	33,431	136	0,99	33,147	39,52%	1,373
100 (Default)	272,913	621	0,97	271,885	100,00%	9,217
Total	12,999,855	781,775		13,371,335		236,325

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	29,69%		82,848	0,06	310	(607)
0 to < 0.1	29,69%		82,848	0,06	310	(607)
0.1 to < 0.15			-	-	-	-
0.15 to < 0.25	25,87%		470,028	0,10	2,152	(5,442)
0.25 to < 0.5	28,54%		767,814	0,19	4,254	(13,103)
0.5 to < 0.75	30,64%		592,609	0,31	3,932	(9,294)
0.75 to < 2.5	33,89%		521,008	0,51	4,088	(18,416)
0.75 to < 1.75	34,07%		387,543	0,47	2,898	(13,315)
1.75 to < 2.5	33,13%		133,465	0,69	1,190	(5,101)
2.5 to < 10	34,48%		283,699	1,12	3,759	(14,888)
2.5 to < 5	35,24%		175,969	1,02	2,081	(8,585)
5 to < 10	32,87%		107,729	1,33	1,678	(6,302)
10 to < 100	32,88%		152,090	1,88	6,370	(9,259)
10 to < 20	32,92%		76,457	1,76	1,809	(4,607)
20 to < 30	22,81%		6,009	1,38	220	(538)
30 to < 100	34,15%		69,623	2,10	4,340	(4,114)
100 (Default)	60,81%		144,692	0,53	153,843	(140,679)
Total			3,014,787		178,708	(211,688)

Retail – secured by immovable property (SME)

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	2,542	1,208	0,84	3,511	0,12%	230
0 to < 0.1	1,415	-		1,415	0,09%	24
0.1 to < 0.15	1,128	1,208	0,84	2,097	0,14%	206
0.15 to < 0.25	71,409	11,555	0,39	75,496	0,19%	2,024
0.25 to < 0.5	49,480	3,169	0,37	50,646	0,45%	858
0.5 to < 0.75	12,601	1,766	0,83	13,198	0,54%	452
0.75 to < 2.5	98,054	3,939	0,41	99,424	1,39%	1,658
0.75 to < 1.75	66,345	2,956	0,36	67,272	1,12%	1,065
1.75 to < 2.5	31,709	984	0,56	32,152	1,94%	593
2.5 to < 10	49,886	640	0,71	50,273	4,93%	1,018
2.5 to < 5	29,889	531	0,63	30,152	3,50%	642
5 to < 10	19,997	109	1,13	20,121	7,08%	376
10 to < 100	15,834	738	1,11	16,653	25,90%	339
10 to < 20	8,210	44	2,35	8,313	14,49%	150
20 to < 30	-	-		-		
30 to < 100	7,624	694	1,03	8,340	37,28%	189
100 (Default)	17,228	-		17,228	100,00%	608
Total	317,033	23,015		326,429		7,187

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	48,85%		379	0,11	2	(2)
0 to < 0.1	45,73%		114	0,08	1	0
0.1 to < 0.15	50,95%		265	0,13	1	(2)
0.15 to < 0.25	53,03%		16,956	0,22	75	(222)
0.25 to < 0.5	53,18%		22,764	0,45	121	(371)
0.5 to < 0.75	50,02%		4,457	0,34	35	(20)
0.75 to < 2.5	50,22%		81,533	0,82	688	(2,929)
0.75 to < 1.75	48,52%		46,147	0,69	351	(1,101)
1.75 to < 2.5	53,78%		35,386	1,10	337	(1,828)
2.5 to < 10	48,78%		81,660	1,62	1,225	(4,045)
2.5 to < 5	49,36%		41,600	1,38	531	(1,839)
5 to < 10	47,92%		40,060	1,99	694	(2,206)
10 to < 100	52,95%		51,012	3,06	2,282	(3,602)
10 to < 20	52,62%		24,204	2,91	630	(1,725)
20 to < 30			-		-	-
30 to < 100	53,28%		26,808	3,21	1,651	(1,877)
100 (Default)	76,41%		13,293	0,77	12,370	(11,408)
Total			272,055		16,798	(22,599)

Retail – qualifying revolving

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	874	41,082	0,86	36,276	0,11%	43,854
0 to < 0.1	-	-	-	-	-	-
0.1 to < 0.15	874	41,082	0,86	36,276	0,11%	43,854
0.15 to < 0.25	74,584	431,000	0,56	317,575	0,19%	225,387
0.25 to < 0.5	99,758	470,596	0,54	351,903	0,38%	348,612
0.5 to < 0.75	119,365	242,227	0,54	251,164	0,64%	252,221
0.75 to < 2.5	183,381	157,147	0,54	267,884	1,47%	245,683
0.75 to < 1.75	114,065	122,984	0,53	178,741	1,16%	172,592
1.75 to < 2.5	69,316	34,164	0,58	89,143	2,09%	73,091
2.5 to < 10	78,465	31,628	0,62	98,151	5,00%	95,044
2.5 to < 5	52,279	21,927	0,62	65,953	3,85%	60,958
5 to < 10	26,186	9,700	0,62	32,198	7,36%	34,086
10 to < 100	20,955	11,041	0,52	26,730	25,68%	34,733
10 to < 20	9,869	2,983	0,62	11,733	13,72%	15,050
20 to < 30	1,891	154	0,87	2,024	25,37%	1,097
30 to < 100	9,195	7,904	0,48	12,973	36,54%	18,586
100 (Default)	15,646	3,797	0,52	17,614	100,00%	22,248
Total	593,028	1,388,519		1,367,297		1,267,782

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	63,56%		1,540	0,04	24	(32)
0 to < 0.1			-	-	-	-
0.1 to < 0.15	63,56%		1,540	0,04	24	(32)
0.15 to < 0.25	53,54%		18,341	0,06	321	(341)
0.25 to < 0.5	53,36%		35,617	0,10	715	(865)
0.5 to < 0.75	53,04%		38,109	0,15	849	(1,038)
0.75 to < 2.5	54,43%		77,687	0,29	2,126	(2,643)
0.75 to < 1.75	55,64%		44,992	0,25	1,152	(1,469)
1.75 to < 2.5	52,00%		32,695	0,37	973	(1,174)
2.5 to < 10	55,44%		68,290	0,70	2,690	(2,795)
2.5 to < 5	55,58%		39,251	0,60	1,394	(1,588)
5 to < 10	55,15%		29,039	0,90	1,296	(1,207)
10 to < 100	54,43%		40,906	1,53	3,757	(2,289)
10 to < 20	54,44%		14,933	1,27	881	(788)
20 to < 30	52,94%		3,238	1,60	272	(160)
30 to < 100	54,66%		22,736	1,75	2,604	(1,341)
100 (Default)	80,75%		6,429	0,36	13,709	(14,167)
Total			286,919		24,190	(24,169)

Retail – SME

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	3,253	10,115	0,88	11,523	0,14%	856
0 to < 0.1	-	-	-	-	-	-
0.1 to < 0.15	3,253	10,115	0,88	11,523	0,14%	856
0.15 to < 0.25	68,387	28,583	0,52	73,636	0,20%	3,891
0.25 to < 0.5	31,573	6,825	0,34	33,862	0,45%	1,556
0.5 to < 0.75	56,710	112,938	0,81	130,340	0,57%	6,948
0.75 to < 2.5	172,065	40,092	0,70	191,228	1,42%	9,517
0.75 to < 1.75	135,970	31,444	0,71	151,976	1,24%	7,532
1.75 to < 2.5	36,095	8,648	0,64	39,252	2,10%	1,985
2.5 to < 10	158,484	19,406	0,71	170,776	4,80%	9,478
2.5 to < 5	85,346	13,783	0,70	94,051	3,16%	5,021
5 to < 10	73,138	5,624	0,72	76,725	6,80%	4,457
10 to < 100	27,088	2,561	0,82	28,845	30,09%	21,494
10 to < 20	11,880	826	0,64	12,270	15,01%	4,744
20 to < 30	1,169	35	0,75	1,196	28,48%	114
30 to < 100	14,039	1,700	0,91	15,379	42,24%	16,636
100 (Default)	56,389	946	0,78	57,058	100,00%	10,693
Total	573,947	221,465		697,268		64,433

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	50,95%		1,499	0,13	8	(13)
0 to < 0.1			-	-	-	-
0.1 to < 0.15	50,95%		1,499	0,13	8	(13)
0.15 to < 0.25	56,64%		17,547	0,24	81	(186)
0.25 to < 0.5	58,97%		15,697	0,46	90	(226)
0.5 to < 0.75	45,29%		43,914	0,34	337	(506)
0.75 to < 2.5	55,99%		122,681	0,64	1,552	(2,272)
0.75 to < 1.75	55,14%		94,473	0,62	1,058	(1,463)
1.75 to < 2.5	59,28%		28,208	0,72	494	(809)
2.5 to < 10	58,46%		146,182	0,86	4,775	(5,504)
2.5 to < 5	58,24%		75,321	0,80	1,737	(2,068)
5 to < 10	58,74%		70,861	0,92	3,038	(3,436)
10 to < 100	59,20%		38,214	1,32	5,132	(4,186)
10 to < 20	59,19%		14,167	1,15	1,089	(1,437)
20 to < 30	55,77%		1,751	1,46	190	(125)
30 to < 100	59,48%		22,296	1,45	3,853	(2,623)
100 (Default)	75,52%		39,039	0,68	40,174	(37,793)
Total			424,774		52,150	(50,686)

Retail – other

EU CR 6 F-IRB PD scale in € thousand	On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors
0 to < 0.15	146	162,506	0,74	120,984	0,10%	111,102
0 to < 0.1	-	21,475	0,74	15,969	0,05%	11,771
0.1 to < 0.15	146	141,032	0,74	105,015	0,11%	99,331
0.15 to < 0.25	48,082	95,213	0,74	118,068	0,20%	92,813
0.25 to < 0.5	387,860	50,286	0,66	420,941	0,36%	103,180
0.5 to < 0.75	262,699	18,806	0,51	272,261	0,58%	68,930
0.75 to < 2.5	2,480,390	21,827	0,57	2,492,883	1,36%	436,920
0.75 to < 1.75	1,674,780	18,542	0,57	1,685,404	1,02%	307,331
1.75 to < 2.5	805,610	3,285	0,57	807,479	2,08%	129,589
2.5 to < 10	764,666	4,250	0,48	766,716	5,38%	148,190
2.5 to < 5	540,879	2,982	0,49	542,338	4,17%	103,170
5 to < 10	223,788	1,268	0,47	224,378	8,31%	45,020
10 to < 100	199,132	1,694	0,60	200,155	26,20%	261,350
10 to < 20	102,411	372	0,52	102,604	14,05%	38,443
20 to < 30	3,378	-		3,378	22,03%	1,070
30 to < 100	93,342	1,322	0,63	94,173	39,59%	221,837
100 (Default)	334,532	630	0,75	335,003	100,00%	76,165
Total	4,477,507	355,212		4,727,012		1,298,650

EU CR 6 F-IRB PD scale	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust- ments and provisions
0 to < 0.15	53,63%		17,078	0,14	66	(108)
0 to < 0.1	53,59%		1,266	0,08	4	(18)
0.1 to < 0.15	53,64%		15,813	0,15	62	(90)
0.15 to < 0.25	55,38%		29,670	0,25	134	(132)
0.25 to < 0.5	57,02%		152,258	0,36	874	(1,151)
0.5 to < 0.75	58,99%		132,867	0,49	930	(732)
0.75 to < 2.5	60,14%		1,773,891	0,71	20,591	(19,181)
0.75 to < 1.75	59,29%		1,079,828	0,64	10,223	(9,552)
1.75 to < 2.5	61,91%		694,064	0,86	10,368	(9,630)
2.5 to < 10	63,89%		777,996	1,01	26,234	(25,842)
2.5 to < 5	63,41%		530,537	0,98	14,308	(13,480)
5 to < 10	65,04%		247,459	1,10	11,926	(12,362)
10 to < 100	64,39%		306,543	1,53	33,032	(32,520)
10 to < 20	66,63%		138,898	1,35	9,496	(11,623)
20 to < 30	60,29%		4,998	1,48	448	(715)
30 to < 100	62,10%		162,648	1,73	23,087	(20,182)
100 (Default)	83,94%		179,167	0,53	267,021	(242,132)
Total			3,369,471		348,882	(321,798)

Article 453 CRR Use of credit risk mitigation techniques

CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

EU CR3 in € thousand	Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
Loans and advances	88,788,535	59,695,616	50,084,512	9,611,104	0
Debt securities	20,527,423	202,275	0	202,275	0
Total	109,315,958	59,897,891	50,084,512	9,813,379	0
Of which non-performing exposures	2,028,777	916,506	827,882	88,624	0

Credit risk exposure and CRM effects

EU CR4 in € thousand	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWAs	RWA density
Central governments or central banks	40,177,122	2,580	42,664,540	173,534	1,131,559	2,64%
Regional government or local authorities	1,671,379	60,093	1,716,502	1,926	100,345	5,84%
Public sector entities	746,850	80,093	924,611	0	17,290	1,87%
Multilateral development banks	874,134	5,600	1,868,323	20,422	0	0,00%
International organisations	635,404	1,000	635,404	200	0	0,00%
Institutions	1,013,414	9,281	1,028,029	4,146	252,690	24,48%
Corporates	5,651,247	1,393,306	5,463,585	237,059	5,298,614	92,95%
Retail	7,544,160	2,117,113	7,168,579	200,715	5,266,444	71,46%
Secured by mortgages on immovable property	10,998,150	277,559	10,882,000	144,190	6,502,725	58,98%
Exposures in default	310,215	5,333	306,518	509	352,502	114,81%
Exposures associated with particularly high risk	88,297	53,641	88,190	26,821	172,515	150,00%
Covered bonds	70,906	0	70,906	0	11,405	16,09%
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0,00%
Collective investment undertakings	81,409	0	81,409	0	69,397	85,24%
Equity	1,097,343	0	1,097,343	0	1,727,057	157,39%
Other items	3,179,187	226	3,178,976	34	2,647,491	83,28%
TOTAL	74,139,217	4,005,824	77,174,915	809,557	23,550,035	30,20%

Effect on the RWEAs of credit derivatives used as CRM techniques

EU CR7 in € thousand		
	Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
Exposures under F-IRB	37,127,871	37,127,871
Central governments and central banks	2,348,365	2,348,365
Institutions	1,608,820	1,608,820
Corporates	33,170,686	33,170,686
of which Corporates - SMEs	3,968,518	3,968,518
of which Corporates - Specialised lending	3,279,375	3,279,375
Exposures under A-IRB	7,368,006	7,368,006
Retail	7,368,006	7,368,006
of which Retail - SMEs - Secured by immovable property collateral	272,055	272,055
of which Retail - non-SMEs - Secured by immovable property collateral	3,014,787	3,014,787
of which Retail - Qualifying revolving	286,919	286,919
of which Retail - SMEs - Other	424,774	424,774
of which Retail - Non-SMEs - Other	3,369,471	3,369,471
TOTAL (including F-IRB exposures and A-IRB exposures)	44,495,876	44,495,876

CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
Funded credit Protection (FCP)							
EU CR7-A in € thousand A-IRB	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Other physical collateral (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
Retail	20,489,340	0,08%	111,11%	111,11%	0,01%	7,507,582	7,368,006
Of which Retail - Immovable property SMEs	326,429	0,06%	122,76%	122,51%	0,25%	272,657	272,055
Of which Retail - Immovable property non-SMEs	13,371,335	0,06%	167,27%	167,26%	0,00%	3,141,216	3,014,787
Of which Retail - Qualifying revolving	1,367,297	0,00%	0,00%	0,00%	0,00%	286,919	286,919
Of which Retail - Other SMEs	697,268	0,77%	0,03%	0,00%	0,03%	437,321	424,774
Of which Retail - Other non-SMEs	4,727,012	0,06%	0,00%	0,00%	0,00%	3,369,471	3,369,471
Total	20,489,340	0,08%	111,11%	111,11%	0,01%	7,507,582	7,368,006

EU CR7-A in € thousand F-IRB	Credit risk Mitigation techniques							Credit risk Mitigation methods in the calculation of RWEAs	
	Funded credit Protection (FCP)							RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivable s (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)		
Central governments and central banks	5,731,440	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	3,290,358	2,348,365
Institutions	4,648,846	2,44%	4,56%	0,00%	4,56%	0,31%	0,31%	2,334,000	1,608,820
Corporates	54,859,124	3,48%	23,50%	22,57%	0,93%	0,76%	0,76%	39,448,237	33,170,686
Of which Corporates - SMEs	6,038,107	2,43%	20,22%	19,62%	0,61%	1,54%	1,54%	4,685,112	3,968,518
Of which Corporates - Specialised lending	5,140,262	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	3,319,622	3,279,375
Of which Corporates - Other	43,680,756	1,05%	3,27%	2,96%	0,32%	0,74%	0,74%	31,443,503	25,922,793
Total	65,239,410	1,10%	4,39%	3,79%	0,59%	0,66%	0,66%	45,072,595	37,127,871

Article 455 CRR

Use of internal market risk models

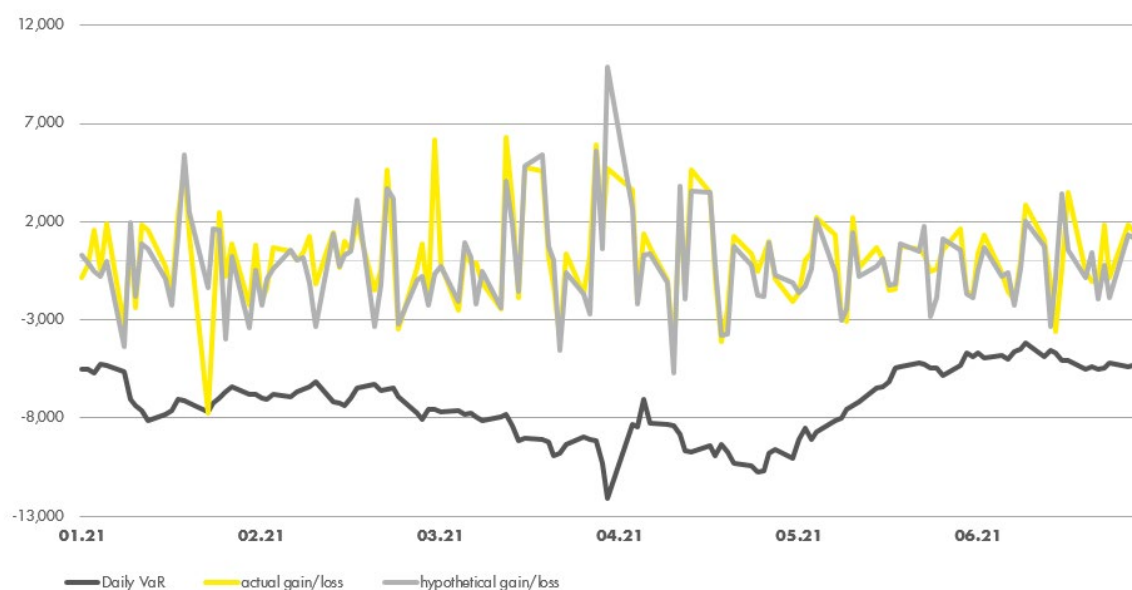
EU MR3 in € thousand	
VaR (10 day 99%)	
Maximum value	(38,321)
Average value	(22,912)
Minimum value	(13,188)
30/06/2021	(16,540)
SVaR (10 day 99%)	
Maximum value	(74,083)
Average value	(50,030)
Minimum value	(41,044)
30/06/2021	(51,819)
IRC (99.9%)	
Maximum value	N/A
Average value	N/A
Minimum value	N/A
30/06/2021	N/A
Comprehensive risk measure (99.9%)	
Maximum value	N/A
Average value	N/A
Minimum value	N/A
30/06/2021	N/A

EU MR2-A in € thousand		RWA amounts	Capital requirements
VaR (higher of values a and b)		1,027,640	82,211
Previous day's VaR (VaR _{t-1})			16,540
Multiplication factor (mc) x average of previous 60 working days (VaR _{avg})			82,211
SVaR (higher of values a and b)		2,571,301	205,704
Latest available SVaR (SVaR _{t-1})			51,819
Multiplication factor (ms) x average of previous 60 working days (sVaR _{avg})			205,704
IRC (higher of values a and b)			
Most recent IRC measure			
12 weeks average IRC measure			
Comprehensive risk measure (higher of values a, b and c)			
Most recent risk measure of comprehensive risk measure			
12 weeks average of comprehensive risk measure			
Comprehensive risk measure - Floor			
Other			
Total		3,598,941	287,915

EU MR2-B in € thousand	VaR	SVaR	Comprehensive risk measure			Total RWAs	Total capital requirements
			IRC		Other		
RWAs 31/12/2020	58,382	151,933				2,628,942	210,315
Regulatory adjustment	0	0				0	0
RWAs 31/12/2020 (end of the day)	58,382	151,933				2,628,942	210,315
Movement in risk levels	23,748	53,589				966,717	77,337
Model updates/changes	81	182				3,281	263
Methodology and policy	0	0				0	0
Acquisitions and disposals	0	0				0	0
Foreign exchange movements	0	0				0	0
Other	0	0				0	0
RWAs 30/06/2021 (end of the day)	82,211	205,704				3,598,941	287,915
Regulatory adjustment	0	0				0	0
RWAs 30/06/2021 (end of the day)	82,211	205,704				3,598,941	287,915

EU MR4. The following graph shows the comparison of the daily value at risk vs. one-day changes of the portfolio's value:

Value-at-Risk and theoretical market price changes of trading book
in € thousand



During the reporting period, one back-testing exception was observed on 25.01.2021, when Actual PnL result exceeded the VaR result by 93.4tsd. The back-testing violation was driven by a one-time negative PnL effect out of capital transfer to the Qualified Investor Funds (QIF) within Zukunftsvorsorge (ZKV) portfolio due to current low/negative interest environment.

There is no hypothetical PnL effect (nor hypothetical back-testing violation), as the internal model does not account for the economic PnL effect out of the booking.

The Actual PnL is calculated as the day-to-day MtM difference of the regulatory trading book PnL considering changes in the portfolio composition and changes in all risk factors, both those in and out of scope of the internal model approach. Actual PnL consists of Static portfolio PnL, Intraday PnL (changes in portfolio), market operations fees and premiums, Net interest income, and Funding Cost to Carry. Reserves are not included in the back-testing process.