

RAIFFEISEN BANK INTERNATIONAL

SEMI-ANNUAL REGULATORY DISCLOSURE REPORT 2022

DISCLOSURE OF RAIFFEISEN BANK INTERNATIONAL AKTIENGESELLSCHAFT
PURSUANT TO EU 575/2013 CAPITAL REQUIREMENTS REGULATION (CRR) PART 8

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 once a year in conjunction with the publication of RBI's Annual Report whereby certain information regarding Article 450 CRR will not be available until July 2022 and will be reported at that time. Furthermore, specific information is published more often pursuant to Articles 432(1), 432(2) and 433 CRR and Guidelines EBA/GL/2014/14. Relevant disclosures are either published as separate documents in the section "Regulatory Disclosures" or included in the annual/quarterly reports in the section "Reports" on RBI's homepage.

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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Regulatory Disclosure Report according to Capital Requirements Regulation (CRR) Version 1.1

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Editorial deadline

September 02, 2022

Editor

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

EU CC1 - 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 to RBI are not shown in the table. The column "Reference" contains the CRR article reference.

Line	in € thousand	Reference	30/06/2022
Common equity tier 1 capital: instruments and reserves:			
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))	10,079,386
3	Accumulated other comprehensive income (and any other reserves)	26 (1)	(2,709,415)
5	Minority interests (amount allowed in consolidated CET 1)	84, 479, 480	567,651
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	26 (2)	1,400,381
6	Common Equity Tier 1 (CET1) capital: regulatory adjustments		15,332,082
Common equity tier 1 (CET1) capital: regulatory adjustments:			
7	Additional value adjustments (negative amount)	34, 105	(114,421)
8	Intangible assets (net of related tax liability)	36 (1 (b)), 37, 472 (4)	(687,171)
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)	(12,021)
11	Fair value reserves related to gains or losses on cash flow hedges	33 (a)	108,032
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	33 (1 (b) (c))	(7,745)
16	Direct, indirect and synthetic holdings by an institution of own CET 1 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))	(48,245)
		36 (1 (k) (ii))	
		243 (1 (b))	
		244 (1 (b))	
20c	hereof: securitization positions (negative amount)	258	(48,245)

Line	in € thousand	Reference	30/06/2022
27a	Other regulatory adjustments		218,151
28	Total regulatory adjustments to common equity tier 1 (CET1)		(712,155)
29	Common equity tier 1 (CET1) capital		14,619,926
	<i>Additional tier 1 (AT1) capital: instruments</i>		
30	Capital instruments and the related share premium accounts		1,669,581
33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	486 (3)	
36	Additional tier 1 (AT1) capital before regulatory adjustments		1,705,569
	<i>Additional tier 1 (AT1) capital: regulatory adjustments</i>		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		(33,000)
43	Total regulatory adjustments to additional tier 1 (AT1) capital		(33,000)
44	Additional tier 1 (AT1) capital		1,672,569
45	Tier 1 capital (T1 = CET1 + AT1)		16,292,495
	<i>Tier 2 (T2) capital: instruments</i>		
46	Capital instruments and the related share premium accounts	62, 63	1,937,521
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	54,005
50	Credit risk adjustments	62 (c) & (d)	
51	Tier 2 (T2) capital before regulatory adjustments		1,991,526
	<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)		(30,000)
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)		(168)
57	Total regulatory adjustments to tier 2 (T2) capital		(30,168)
58	Tier 2 (T2) capital		1,961,359
59	Total capital (TC = T1 + T2)		18,253,854
60	Total risk-weighted assets		109,023,253
	<i>Capital ratios and requirements including buffers</i>		
61	Common Equity Tier 1 capital	92 (2) (a), 465	13,41%
62	Tier 1 capital	92 (2) (b), 465	14,94%
63	Total capital	92 (2) (c)	16,74%
64	Institution CET1 overall capital requirements	CRD 128, 129, 140	10,50%
65	of which: capital conservation buffer requirement	129 CRD	2,50%
66	of which: countercyclical capital buffer requirement	130 CRD	0,17%
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		3,97%

Line	in € thousand	Reference	30/06/2022
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 entities where the institution does not have a significant investment in those entities 56 (c), 59, 60, 475 (4, 66 (c), 69, 70, 477 (4	490,770
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	489,678
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	60,404
<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)	393,949
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)	0
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	62 (d)	347,617
<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	0

EU CC2 - 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	30/06/2022
Shareholders' equity according to the group's balance sheet	17,036,375
Differences due to scope of consolidation	(28,382)
Institutional protection scheme (IPS)	(380,832)
Non-controlling interests	1,020,945
Minority adjustments due to Basel III	(461,555)
Anticipated dividend	(308,893)
Value changes in own financial liabilities	(12,229)
Cash flow hedges	108,032
Additional value adjustments	(114,421)
Goodwill	(126,615)
Deferred tax assets	(12,021)
Intangible assets	(560,555)
Other adjustments	132,647
Total tier 1 capital	16,292,495
Tier 2 instruments	1,937,521
Net provisions for reported IRB credit exposure	0
Shares deducted from tier 2 capital	0
Other adjustments	23,838
Total tier 2 capital	1,961,359
Total capital base	18,253,854

Statement of financial position

Assets in € thousand	IFRS scope 30/06/2022	Effects - scope of consolidation	Regulatory scope 30/06/2022	Reference to Financial Report Notes (IFRS scope)
Cash, cash balances at central banks and other demand deposits	53,550,794	11,152	53,539,642	[13, 45]
Financial assets - amortized cost	141,915,848	169,677	141,746,170	[14, 45]
Financial assets - fair value through other comprehensive income	3,668,849	3,243	3,665,605	[15, 33, 45]
Non-trading financial assets - mandatorily fair value through profit/loss	781,901	92,713	689,187	[16, 33, 45]
Financial assets - designated fair value through profit/loss	191,549	0	191,549	[17, 33, 45]
Financial assets - held for trading	7,513,501	8,605	7,504,896	[18, 33, 45]
Hedge accounting	-20,143	0	-20,143	[19, 45]
Investments in subsidiaries, joint ventures and associates	848,310	-359,871	1,208,180	[20, 45]
Tangible fixed assets	1,718,841	297,970	1,420,871	[21, 45]
Intangible fixed assets	929,263	-3,245	932,508	[21, 45]
Current tax assets	79,677	441	79,236	[22, 45]
Deferred tax assets	149,377	1,668	147,709	[22, 45]
Non-current assets and disposal groups classified as held for sale	25,374	0	25,374	[23]
Other assets	2,846,622	167,114	2,679,508	[24, 45]
Assets	214,199,762	389,469	213,810,294	

Liabilities and equity in € thousand	IFRS scope 30/06/2022	Effects - scope of consolidation	Regulatory scope 30/06/2022	Reference to Financial Report Notes (IFRS scope)
Financial liabilities - amortized cost	182,054,027	-103,721	182,157,749	[25, 45]
Financial liabilities - designated fair value through profit/loss	1,163,934	0	1,163,934	[26, 33, 45]
Financial liabilities - held for trading	8,355,074	-925	8,355,999	[27, 33, 45]
Hedge accounting	875,051	0	875,051	[28, 45]
Provisions for liabilities and charges	1,243,676	75,163	1,168,513	[29, 45]
Current tax liabilities	125,470	20	125,451	[30, 45]
Deferred tax liabilities	51,704	1,633	50,070	[30, 45]
Liabilities included in disposal groups classified as held for sale	0	0	0	[23]
Other liabilities	2,274,978	447,153	1,827,825	[31, 45]
Equity	18,055,848	-29,854	18,085,702	[32, 45]
Consolidated equity	15,425,775	-28,382	15,454,157	
Non-controlling interests	1,019,474	-1,472	1,020,945	
Additional tier 1	1,610,600	0	1,610,600	
Liabilities	214,199,762	389,469	213,810,294	

Summary of the main features of regulatory capital items

Common equity tier 1 (CET1) after deductions amounted to € 14,620 million, representing an increase of € 2,808 million compared to the 2021 year-end figure. The main drivers of the increase were the inclusion of interim profit after deducting any dividends and positive foreign exchange effects.

Tier 1 capital after deductions increased € 2,833 million to € 16,292 million, primarily as a result of the effects in CET1.

Tier 2 capital decreased € 411 million to € 1,992 million due to the reduction in the eligible IRB surplus and the regulatory maturing of outstanding tier 2 instruments. Total capital amounted to € 18,254 million, representing an increase of € 2,447 million compared to the 2021 year-end figure.

Total risk-weighted assets (RWA) increased € 19,096 million overall from the end of 2021 to € 109,025 million. This increase was mainly driven by the gain of € 4,942 million due to foreign currency effects, credit rating downgrades for Russia, Belarus and Ukraine resulting in an impact of around € 8,205 million, the inflow and placement of liquidity in Russia as well as the increase in operational risk of € 2,031 million, mainly due to the recognition of additional provisions for the CHF portfolio in Poland and the resulting impact in the advanced measurement approach (AMA model). Market risk also increased € 1,161 million, mainly due to a new calculation methodology in the structural open foreign exchange position.

This resulted in a (transitional) CET1 ratio of 13.4 per cent (up 0.3 percentage points), an unchanged (transitional) tier 1 ratio of 14.9 per cent and a (transitional) total capital ratio of 16.7 per cent (down 0.8 percentage points).

The capital ratios based on the full application of all CRR criteria (fully loaded) are 13.2 per cent (CET1 ratio), 14.8 per cent (tier 1 ratio) and 16.6 per cent (total capital ratio).

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

Overview of total risk exposure amounts

EU OV1 in € thousand	Total risk exposure amounts (TREA)		Total own funds requirements
	30/06/2022	31/03/2022	30/06/2022
Credit risk (excluding CCR)	87,303,747	83,276,879	6,984,300
Of which the standardised approach	31,345,951	28,458,018	2,507,676
Of which the Foundation IRB (F-IRB) approach	44,247,205	42,654,671	3,539,776
Of which slotting approach	3,898,319	3,830,012	311,866
Of which equities under the simple riskweighted approach	6	6	0
Of which the Advanced IRB (A-IRB) approach	7,324,596	7,911,352	585,968
Counterparty credit risk - CCR	2,583,699	2,150,876	206,696
Of which the standardised approach	0	0	0
Of which internal model method (IMM)	0	0	0
Of which exposures to a CCP	3,131	2,574	250
Of which credit valuation adjustment - CVA	434,820	259,788	34,786
Of which other CCR	2,145,748	1,888,514	171,660
Settlement risk	106,721	11,342	8,538
Securitisation exposures in the non-trading book (after the cap)	1,472,000	1,238,315	117,760
Of which SEC-IRBA approach	978,577	728,071	78,286
Of which SEC-ERBA (including IAA)	75,970	87,637	6,078
Of which SEC-SA approach	417,453	422,607	33,396
Of which 1250% / deduction	0	0	0
Position, foreign exchange and commodities risks (Market risk)	6,111,193	5,524,149	488,895
Of which the standardised approach	4,612,725	4,027,966	369,018
Of which IMA	1,498,468	1,496,183	119,877
Large exposures	0	0	0
Operational risk	11,445,893	11,827,393	915,671
Of which basic indicator approach	0	0	0
Of which standardised approach	3,791,409	3,717,167	303,313
Of which advanced measurement approach	7,654,485	8,110,226	612,359
Amounts below the thresholds for deduction (subject to 250% risk weight)	151,009	142,881	12,081
Total	109,023,253	104,028,953	8,721,860

Key metrics template

EU KM1 in € thousand	30/06/2022	31/03/2022	31/12/2021	30/09/2021	30/06/2021
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	14,619,926	12,156,337	11,812,244	11,272,516	11,295,663
Tier 1 capital	16,292,495	13,831,902	13,459,611	12,919,092	12,958,496
Total capital	18,253,854	15,988,819	15,806,848	15,298,222	15,389,307
Risk-weighted exposure amounts					
Total risk exposure amount	109,023,253	104,028,953	89,928,197	88,860,247	84,955,223
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	13.41%	11.69%	13.14%	12.69%	13.30%
Tier 1 ratio (%)	14.94%	13.30%	14.97%	14.54%	15.25%
Total capital ratio (%)	16.74%	15.37%	17.58%	17.22%	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 (%)	2.20%	2.20%	2.25%	2.25%	2.25%
of which: to be made up of CET1 capital (percentage points)	1.24%	1.24%	1.27%	1.27%	1.27%
of which: to be made up of Tier 1 capital (percentage points)	1.65%	1.65%	1.69%	1.69%	1.69%
Total SREP own funds requirements (%)	10.20%	10.20%	10.25%	10.25%	10.25%
Combined buffer and overall capital requirement (as a % of RWEA)					
Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Institution specific countercyclical capital buffer (%)	0.26%	0.16%	0.17%	0.17%	0.16%
Systemic risk buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
Combined buffer requirement (%)	4.76%	4.66%	4.67%	4.67%	4.66%
Overall capital requirements (%)	14.96%	14.86%	14.92%	14.92%	14.91%
CET1 available after meeting the total SREP own funds requirements (%)	7.67%	5.95%	7.37%	6.92%	7.54%

Leverage ratio					
Total exposure measure (transitional definition)	243,991,172	220,078,966	219,173,043	221,812,653	212,144,202
Leverage ratio (%) (transitional definition of Tier 1 capital)	6.58%	6.19%	6.14%	5.82%	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%	0.00%	0.00%	0.00%	0,00%
of which: to be made up of CET 1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0,00%
Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	0.00%	0,00%
Leverage ratio buffer and overall leverage ratio requirement (as a % of total exposure measure)					
Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0,00%
Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3,00%
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA) (Weighted value -average)	39,345,115	38,411,926	37,559,715	36,626,303	35,069,587
Cash outflows - Total weighted value	43,197,600	41,455,296	40,046,984	38,324,756	36,781,810
Cash inflows - Total weighted value	19,473,393	16,880,306	16,358,556	15,685,279	15,185,742
Total net cash outflows (adjusted value)	23,724,206	24,574,989	23,688,428	22,639,477	21,596,068
Liquidity coverage ratio (%)	167.43%	156.44%	158.89%	162.08%	162.78%
Net Stable Funding Ratio					
Total available stable funding	164,923,412	158,165,973	159,005,985	155,358,571	150,676,268
Total required stable funding	131,153,374	122,876,901	119,079,310	115,198,751	110,080,738
NSFR ratio (%)	125.75%	128.72%	133.53%	134.86%	137%

RWEA flow statements of credit risk exposures under the IRB approach

EU CR8		Risk weighted exposure amount
in € thousand		
Risk weighted exposure amount as at 31/03/2022		56,571,270
Asset size (+/-)		2,887,529
Asset quality (+/-)		(2,829,450)
Model updates (+/-)		-
Methodology and policy (+/-)		-
Acquisitions and disposals (+/-)		-
Foreign exchange movements (+/-)		5,317,225
Other (+/-)		(4,010,446)
Risk weighted exposure amount as at 30/06/2022		57,936,128

Specialised lending and equity exposures under the simple riskweighted approach

EU CR10.1							
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	1,092,369	369,736	50%	1,217,785	571,516	0
	Equal to or more than 2.5 years	1,810,109	464,662	70%	1,886,858	1,208,710	7,547
Category 2	Less than 2.5 years	583,411	90,962	70%	600,533	380,432	2,402
	Equal to or more than 2.5 years	1,089,667	145,720	90%	1,161,238	967,807	9,290
Category 3	Less than 2.5 years	31,184	5,181	115%	31,779	34,609	890
	Equal to or more than 2.5 years	227,900	15,735	115%	230,255	226,547	6,447
Category 4	Less than 2.5 years	7,268	0	250%	7,268	14,767	581
	Equal to or more than 2.5 years	1,405	10	250%	1,405	2,854	112
Category 5	Less than 2.5 years	117,835	1,919	-	118,211	0	59,106
	Equal to or more than 2.5 years	163,933	46	-	163,934	0	81,967
Total	Less than 2.5 years	1,832,067	467,798		1,975,576	1,001,324	62,979
	Equal to or more than 2.5 years	3,293,016	626,173		3,443,691	2,405,918	105,364

EU CR10.5						
Equity exposures under the simple risk-weighted approach						
Categories	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
Private equity exposures	0	0	190%	0	0	0
Exchange-traded equity exposures	0	0	290%	0	0	0
Other equity exposures	2	0	370%	2	6	0
Total	2	0		2	6	0

The following table provides an overview of the calculation methods that are applied to determine total capital requirements in RBI and significant subsidiaries:

Unit	Credit risk non-retail	Credit risk retail	Market risk	Operational risk
Raiffeisen Bank International AG, Vienna (AT)	IRB	STA	Internal Model, STA	AMA
Raiffeisenbank a.s., Prague (CZ)	IRB	IRB	STA	STA
Raiffeisen Bank Zrt., Budapest (HU)	IRB	IRB	STA	STA
Tatra banka a.s., Bratislava (SK)	IRB	IRB	STA	AMA
Raiffeisen Bank S.A., Bucharest (RO)	IRB	IRB	STA	AMA
Raiffeisen Bank d.d. Bosna i Hercegovina, Sarajevo (BA)	IRB	IRB	STA	STA
Raiffeisenbank Austria d.d., Zagreb (HR)	IRB	STA	STA	STA
Raiffeisen Banka a.d., Novi Beograd (RS)	IRB	IRB	STA	STA
AO Raiffeisenbank, Moscow (RU)	IRB	STA	STA	AMA
Raiffeisen Bank Sh.a., Tirana (AL)	IRB	IRB	STA	STA
Raiffeisenbank EAD, Sofia (BG) ¹	IRB	IRB	STA	AMA
Raiffeisen Centrobank AG, Vienna (AT)	STA	n.a.	STA	AMA
Kathrein Privatbank Aktiengesellschaft, Vienna (AT)	STA	STA	n.a.	AMA
All other units	STA	STA	STA	STA

IRB: Internal Rating-based Approach

Internal Model: Only for risk of open currency positions and general interest rate risk in the trading book

AMA: Advanced Measurement Approach

STA: Standardized Approach

Internal Capital Adequacy Assessment Process (ICAAP)

The ICAAP forms a part of the Pillar 2 requirements according to CRR. Maintaining an adequate level of capital is a core objective of the Group. Capital requirements are monitored regularly based on the actual risk level as measured by internal models, and the materiality of risks is taken into account in the selection of appropriate models. For the institution's approach to assessing the adequacy of its internal capital to support current and future activities, please refer to the Risk Report in RBI's Annual Report.

The European Central Bank, as the competent authority, has not stipulated that the result of the institution's internal capital adequacy assessment process - including the composition of the additional total capital requirements based on the supervisory review process as referred to in point (a) of Article 104 (1) CRR - be disclosed.

¹ RBBG was deconsolidated as per June 30, 2022

Article 439 CRR

Exposure to counterparty credit risk

Quantitative disclosure on counterparty credit risk

The counterparty credit risk is measured by the mark-to-market approach. The exposure is calculated from the current market value for each transaction plus a general add-on in order to capture the potential future credit exposure.

EU CCR1 – 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)	921,507	820,058		1.4	4,382,290	2,436,862	2,423,322	1,294,595
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)					12,249,707	8,624,583	8,624,583	854,285
VaR for SFTs								
Total					16,631,997	11,061,445	11,047,905	2,148,879

EU CCR2 – Transactions subject to own funds requirements for CVA risk

EU CCR2 in € thousand	Exposure value	RWEA
Total transactions subject to the Advanced method	0	0
(i) VaR component (including the 3× multiplier)		0
(ii) stressed VaR component (including the 3× multiplier)		0
Transactions subject to the Standardised method	767,534	434,820
Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
Total transactions subject to own funds requirements for CVA risk	767,534	434,820

EU CCR5 – 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 used in derivative transactions				
Collateral type	Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency	-	905,982	190,440	885,798
Cash – other currencies	-	179,056	-	625,569
Domestic sovereign debt	-	-	-	32,363
Other sovereign debt	-	-	-	-
Government agency debt	-	-	-	-
Corporate bonds	-	-	-	22,612
Equity securities	-	-	-	-
Other collateral	-	-	-	-
Total	-	1,085,037	190,440	1,566,341

Collateral used in security financing transactions				
Collateral type	Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency	-	609,566	-	-
Cash – other currencies	-	54,640	-	-
Domestic sovereign debt	-	1,761,063	-	-
Other sovereign debt	-	2,137	-	-
Government agency debt	-	-	-	-
Corporate bonds	-	499,553	-	-
Equity securities	-	664,960	-	-
Other collateral	-	8,657,787	-	-
Total	-	12,249,707	-	-

EU CCR6 – Credit derivatives exposures

EU CCR6		
in € thousand	Protection bought	Protection sold
Notionals		
Single-name credit default swaps	151,186	132,386
Index credit default swaps	476,933	447,253
Total return swaps	0	0
Credit options	0	0
Other credit derivatives	0	0
Total notionals	628,120	579,640
Fair values		
Positive fair value (asset)	10,940	684
Negative fair value (liability)	(375)	(7,120)

EU CCR8 – 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)		3,131
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	129,576	3,131
(i) OTC derivatives	125,457	3,043
(ii) Exchange-traded derivatives	4,119	88
(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	-	-
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) applied countercyclical buffer rates of more than 0 per cent, amounting to an institution-specific countercyclical capital buffer rate for RBI Group of 0.26 per cent as of 30 June 2022. 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	General credit exposure		Relevant credit exposures – Market risk		Securitisation exposures
	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	Exposure value for non-trading book
in € thousand					
Albania	323,802	868,749	2,264	-	1,205
Austria	9,905,642	13,973,177	103,998	-	7,937,279
Bosnia and Herzegovina	343,659	1,627,518	0	-	-
Bulgaria	2,527	149,338	5,021	-	-
Croatia	2,162,446	1,556,982	15,831	-	177
Cyprus	68,705	200,822	177	-	-
Czech Republic	5,965,587	11,435,274	359	-	1,147,463
France	22,346	1,375,630	10,000	-	-
Germany	261,115	4,916,185	25,927	-	-
Hungary	412,442	4,471,061	23,998	-	-
Ireland	18,477	410,805	9,092	-	106,384
Luxembourg	687	3,606,387	32	-	-
Netherlands	8,029	2,193,677	9,999	-	-
Poland	2,234,507	574,827	4,890	-	-
Romania	562,402	8,599,181	18,045	-	120,586
Russian Federation	7,254,886	13,319,677	184,464	-	0
Serbia	1,692,373	2,042,329	3,720	-	61,108
Singapore	992	673,027	12	-	-
Slovakia	1,873,084	11,321,062	0	-	-
Sweden	15,407	421,639	2	-	-
Switzerland	69,729	1,657,353	461	-	-
United Kingdom	56,820	2,161,742	1,678	-	-
USA	69,226	910,403	10,409	-	87,329
Other	5,133,833	3,586,243	134,208	-	56,445
Total	38,458,726	92,053,090	564,590	0	9,517,975

EU CCyB1		Own fund requirements			
in € thousand	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures –	Total
				Securitisation positions in the non-trading book	
Albania	1,196,020	62,477	181	14	62,673
Austria	31,920,096	836,955	6,002	92,109	935,066
Bosnia and Herzegovina	1,971,178	99,363	-	-	99,363
Bulgaria	156,887	11,575	289	-	11,864
Croatia	3,735,437	179,803	1,315	21	181,139
Cyprus	269,704	14,591	14	-	14,605
Czech Republic	18,548,684	711,981	29	13,618	725,628
France	1,407,976	71,525	800	-	72,325
Germany	5,203,228	236,770	1,269	-	238,039
Hungary	4,907,501	246,160	1,439	-	247,599
Ireland	544,759	39,463	727	1,701	41,891
Luxembourg	3,607,106	170,996	3	-	170,999
Netherlands	2,211,705	107,245	802	-	108,048
Poland	2,814,225	263,231	391	-	263,622
Romania	9,300,214	409,249	681	1,447	411,377
Russian Federation	20,759,027	1,145,135	24,421	-	1,169,556
Serbia	3,799,530	219,457	588	1,452	221,497
Singapore	674,031	24,132	1	-	24,132
Slovakia	13,194,146	444,408	-	-	444,408
Sweden	437,048	13,930	-	-	13,930
Switzerland	1,727,544	86,670	37	-	86,707
United Kingdom	2,220,241	117,246	1,734	-	118,980
USA	1,077,367	42,640	833	4,163	47,636
Other	8,910,728	569,706	16,510	3,234	589,449
Total	140,594,381	6,124,708	58,066	117,760	6,300,535

EU CCyB1		Own fund requirements	Countercyclical buffer
in € thousand	Risk-weighted exposure amounts	weights	rate
		(%)	(%)
Albania	783,411	0.99%	0.00%
Austria	11,688,328	14.84%	0.00%
Bosnia and Herzegovina	1,242,034	1.58%	0.00%
Bulgaria	148,301	0.19%	0.50%
Croatia	2,264,231	2.87%	0.00%
Cyprus	182,566	0.23%	0.00%
Czech Republic	9,070,346	11.52%	1.50%
France	904,066	1.15%	0.00%
Germany	2,975,491	3.78%	0.00%
Hungary	3,094,985	3.93%	0.00%
Ireland	523,641	0.66%	0.00%
Luxembourg	2,137,485	2.71%	0.50%
Netherlands	1,350,596	1.71%	0.00%
Poland	3,295,273	4.18%	0.00%
Romania	5,142,217	6.53%	0.00%
Russian Federation	14,619,455	18.56%	0.00%
Serbia	2,768,719	3.52%	0.00%
Singapore	301,656	0.38%	0.00%
Slovakia	5,555,094	7.05%	1.00%
Sweden	174,131	0.22%	0.00%
Switzerland	1,083,837	1.38%	0.00%
United Kingdom	1,487,253	1.89%	0.00%
USA	595,449	0.76%	0.00%
Other	7,368,117	9.33%	
Total	78,756,682	99.96%	

EU CCyB2	
in € thousand	30/06/2022
Total risk exposure amount	109,023,253
Institution specific countercyclical capital buffer rate	0.26%
Institution specific countercyclical capital buffer requirement	282,447

Article 442 CRR

Credit risk adjustments

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	46,553,702	46,493,782	59,920	4,439	-	4,439
Loans and advances	124,663,485	102,055,611	22,110,990	3,068,068	-	2,769,347
Central banks	10,579,545	10,296,839	282,707	-	-	-
General governments	2,033,607	1,482,869	549,761	37,849	-	37,848
Credit institutions	6,382,502	6,116,609	264,247	4,022	-	4,022
Other financial corporations	11,851,591	10,253,523	1,564,457	235,248	-	172,429
Non-financial corporations	52,212,990	41,102,895	11,038,760	1,601,530	-	1,463,117
Of which SMEs	13,794,634	9,859,475	3,890,662	581,537	-	522,546
Households	41,603,250	32,802,875	8,411,057	1,189,418	-	1,091,931
Debt securities	21,380,141	19,060,146	2,010,982	27	-	-
Central banks	4,130	-	4,130	-	-	-
General governments	16,616,769	15,052,579	1,509,426	-	-	-
Credit institutions	2,840,856	2,774,275	22,037	-	-	-
Other financial corporations	896,463	500,725	314,910	-	-	-
Non-financial corporations	1,021,921	732,568	160,478	27	-	-
Off-balance-sheet exposures	62,187,634	49,585,575	11,027,206	218,816	135	218,410
Central banks	45	45	-	-	-	-
General governments	513,760	491,198	22,562	-	-	-
Credit institutions	2,672,756	2,431,415	225,637	9,928	-	9,928
Other financial corporations	7,310,749	6,775,103	535,223	14,198	-	14,198
Non-financial corporations	45,202,213	34,682,129	8,961,681	177,267	134	176,863
Households	6,488,112	5,205,685	1,282,104	17,422	1	17,420
Total	254,784,962	217,195,114	35,209,098	3,291,350	135	2,992,196

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	(49)	(49)	(0)	(4,439)	-	(4,439)
Loans and advances	(1,172,803)	(290,615)	(882,188)	(1,829,217)	-	(1,729,237)
Central banks	(2,076)	(581)	(1,495)	0	-	0
General governments	(921)	(387)	(534)	(36)	-	(36)
Credit institutions	(6,618)	(357)	(6,262)	(3,732)	-	(3,732)
Other financial corporations	(55,235)	(6,818)	(48,417)	(81,323)	-	(72,435)
Non-financial corporations	(618,043)	(163,859)	(454,184)	(953,413)	-	(893,807)
Of which SMEs	(188,325)	(63,341)	(124,984)	(354,197)	-	(330,395)
Households	(489,910)	(118,615)	(371,296)	(790,714)	-	(759,228)
Debt securities	(138,211)	(4,623)	(133,589)	-	-	-
Central banks	-	-	-	-	-	-
General governments	(65,538)	(2,427)	(63,111)	-	-	-
Credit institutions	(1,211)	(380)	(831)	-	-	-
Other financial corporations	(57,549)	(412)	(57,137)	-	-	-
Non-financial corporations	(13,913)	(1,403)	(12,510)	-	-	-
Off-balance-sheet exposures	242,766	57,059	178,735	55,631	16	55,615
Central banks	-	-	-	-	-	-
General governments	244	53	190	-	-	0
Credit institutions	8,161	204	7,918	4,964	-	4,964
Other financial corporations	9,052	3,518	5,531	1,231	-	1,231
Non-financial corporations	195,255	39,376	148,949	36,636	16	36,620
Households	30,055	13,908	16,147	12,801	-	12,801
Total	(1,068,298)	(238,228)	(837,042)	(1,778,025)	16	(1,678,062)

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	-	7,548,366	-
Loans and advances	(794,644)	67,308,090	637,834
Central banks	-	6,319,382	-
General governments	-	487,810	37,804
Credit institutions	(36,022)	4,407,497	-
Other financial corporations	(5,050)	4,576,498	6,092
Non-financial corporations	(752,509)	24,463,834	338,753
Of which SMEs	(7,883)	6,443,298	225,356
Households	(1,064)	27,053,068	255,186
Debt securities	-	553,013	-
Central banks	-	-	-
General governments	-	243,810	-
Credit institutions	-	101,009	-
Other financial corporations	-	93,713	-
Non-financial corporations	-	114,481	-
Off-balance-sheet exposures		4,395,035	39,285
Central banks		-	-
General governments		132,664	-
Credit institutions		198,835	404
Other financial corporations		3,293,838	37,745
Non-financial corporations		3,358,539	28,214
Households		474,214	1,137
Total	(794,644)	79,804,503	677,119

Changes in the stock of non-performing loans and advances

The following table shows changes in the stock of non-performing loans, excluding off-balance sheet items:

EU CR2 in € thousand	Gross carrying value defaulted exposures
Initial stock of non-performing loans and advances	2,822,380
Inflows to non-performing portfolios	1,091,564
Outflows from non-performing portfolios	(845,875)
Outflows due to write-offs	(56,967)
Outflow due to other situations	(77,668)
Final stock of non-performing loans and advances	3,068,068

Other changes include currency effects and changes in scope of consolidation.

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	-	-	-	-
Loans and advances	1,989,247	1,284,677	1,284,677	-
Central banks	0	-	-	-
General governments	791	-	-	-
Credit institutions	0	-	-	-
Other financial corporations	142,001	124,107	124,107	-
Non-financial corporations	1,376,231	873,273	873,273	-
Households	470,224	287,297	287,297	-
Debt Securities	-	-	-	-
Loan commitments given	142,952	44,773	44,773	-
Total	2,132,199	1,329,451	1,329,451	-

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	-	-	-	-
Loans and advances	(105,905)	(780,024)	161,268	12,922
Central banks	-	-	-	-
General governments	(3)	-	102	-
Credit institutions	-	-	-	-
Other financial corporations	(8,120)	(30,095)	-	-
Non-financial corporations	(72,097)	(572,423)	159,753	12,616
Households	(25,684)	(177,506)	1,413	306
Debt Securities	-	-	-	-
Loan commitments given	4,631	4,204	4,390	394
Total	(101,273)	(775,820)	165,658	13,316

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	149,111,721	3,068,095	3,068,095	148,354,805	(3,140,231)		-
Austria	20,423,396	201,533	201,533	20,161,138	(107,989)		-
Croatia	3,971,980	154,250	154,250	3,943,645	(159,488)		-
Czech Republic	24,555,344	246,665	246,665	24,511,811	(261,026)		-
Germany	7,179,511	177,869	177,869	7,179,257	(112,275)		-
Hungary	8,575,257	170,780	170,780	8,292,700	(169,560)		-
Romania	10,728,764	238,272	238,272	10,694,605	(307,927)		-
Russian Federation	19,338,962	437,091	437,091	19,325,079	(515,945)		-
Serbia	3,931,278	79,741	79,741	3,931,278	(88,891)		-
Slovakia	15,210,061	257,774	257,774	15,195,258	(277,520)		-
Ukraine	3,780,695	151,197	151,197	3,780,695	(159,891)		-
Other countries	31,416,473	952,924	952,924	31,339,340	(979,719)		-
Off balance sheet exposures	62,406,450	218,816	218,816			298,397	
Austria	11,283,321	61,556	61,556			17,964	
Czech Republic	5,714,337	14,870	14,870			16,019	
Germany	2,914,372	10,826	10,826			16,075	
Hungary	2,140,008	17,341	17,341			15,933	
Luxemburg	1,452,658	-	-			927	
Romania	3,398,760	30,683	30,683			15,391	
Russian Federation	14,664,072	37,703	37,703			137,482	
Serbia	1,938,696	11,289	11,289			7,802	
Slovakia	3,821,064	5,586	5,586			12,275	
Switzerland	2,951,738	-	-			1,351	
Other	12,127,422	28,961	28,961			57,178	
Total	211,518,170	3,286,910	3,286,910	148,354,805	(3,140,231)	298,397	211,518,170

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	1,765,402	104,090	104,090	1,765,402	(87,100)	-
Mining and quarrying	1,109,234	112,593	112,593	1,109,234	(128,383)	-
Manufacturing	12,426,649	351,968	351,968	12,425,570	(335,786)	-
Electricity, gas, steam and air conditioning supply	1,693,601	83,442	83,442	1,693,601	(76,602)	-
Water supply	327,189	3,066	3,066	327,189	(12,148)	-
Construction	1,951,452	66,845	66,845	1,947,362	(71,758)	-
Wholesale and retail trade	11,107,324	213,964	213,964	11,091,677	(257,253)	-
Transport and storage	3,158,831	172,261	172,261	3,158,831	(140,516)	-
Accommodation and food service activities	713,356	120,342	120,342	713,331	(55,661)	-
Information and communication	2,217,914	31,781	31,781	2,217,914	(38,890)	-
Financial and insurance activities	1,075,389	22,402	22,402	1,072,136	(30,392)	-
Real estate activities	9,035,468	210,632	210,632	8,989,327	(200,458)	-
Professional, scientific and technical activities	4,648,656	65,741	65,741	4,648,656	(81,213)	-
Administrative and support service activities	1,336,373	14,677	14,677	1,336,373	(20,615)	-
Public administration and defense, compulsory social security	6,301	8	8	6,301	(23)	-
Education	45,800	1,918	1,918	45,800	(2,394)	-
Human health services and social work activities	903,655	15,857	15,857	903,564	(20,714)	-
Arts, entertainment and recreation	152,455	5,935	5,935	152,455	(7,334)	-
Other services	139,468	4,009	4,009	139,468	(4,216)	-
Total	53,814,521	1,601,530	1,601,530	53,744,193	(1,571,456)	

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)	14,724	(7,613)
Other than PP&E	20,933	(9,143)
Residential immovable property	4,122	(373)
Commercial Immovable property	14,986	(8,753)
Movable property (auto, shipping, etc.)	22	(2)
Equity and debt instruments	0	0
Other collateral	1,802	(15)
Total	35,657	(16,757)

Article 444 CRR

Use of ECAIs

ECAI (External Credit Assessment Institution)

RBI utilizes the external sovereign ratings from **Standard & Poor's, Moody's and Fitch Ratings** for the calculation under the standardized approach. If available, the issue ratings of securities from Standard & Poor's and Moody's are applied. For all other exposure classes, if available, the ratings of Standard & Poor's are applied.

In the case of security items, external issuer ratings are applied for the equity calculation. If security items are held to mitigate risk, the issue ratings are applied to determine the haircuts.

The external ratings applied are mapped to the credit quality steps (rating notches) defined in the standardized approach for credit risk in accordance with standard mapping pursuant to CRR.

Rating notch	ECAI Rating		
	Standard & Poor's	Moody's	Fitch
1	AAA	Aaa	AAA
1	AA+	Aa1	AA+
1	AA	Aa2	AA
1	AA-	Aa3	AA-
2	A+	A1	A+
2	A	A2	A
2	A-	A3	A-
3	BBB+	Baa1	BBB+
3	BBB	Baa2	BBB
3	BBB-	Baa3	BBB-
4	BB+	Ba1	BB+
4	BB	Ba2	BB
4	BB-	Ba3	BB-
5	B+	B1	B+
5	B	B2	B
5	B-	B3	B-
6	CCC+	Caa1	CCC
6	CCC	Caa2	CC
6	CCC-	Caa3	CC
6	CC	Ca	C
6	C	Ca	C
6	D	C	D
7	NR	NR	NR

Exposure breakdown

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

EU CR5 in € thousand															Risk weight	
Exposure classes	0%	2%	4%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Others	Total	Of which unrated	
Central governments or central banks	42,063,006	0	0	0	1,530	0	0	0	158,488	1,592,618	6,501	0	0	43,822,143	50,202	
Regional government or local authorities	1,413,143	0	0	0	325,615	0	0	0	14,314	15,391	0	0	0	1,768,461	8	
Public sector entities	981,917	0	0	0	89,690	0	0	0	569	0	0	0	0	1,072,177	0	
Multilateral development banks	2,073,967	0	0	0	0	0	0	0	0	0	0	0	0	2,073,967	702,740	
International organizations	1,042,309	0	0	0	0	0	0	0	0	0	0	0	0	1,042,309	0	
Institutions	452,727	0	0	0	798,264	0	33,244	0	40,409	0	0	0	0	1,324,645	39,264	
Corporates	0	0	0	0	6,439	0	7,504	0	6,016,349	2,303,706	0	0	0	8,333,998	6,003,596	
Retail	0	0	0	0	0	0	0	10,189,570	0	0	0	0	0	10,189,570	10,189,568	
Secured by mortgages on immovable property	0	0	0	0	0	10,618,763	859,454	0	52,558	1,682,357	0	0	0	13,213,132	12,978,026	
Exposures in default	0	0	0	0	0	0	0	0	253,268	119,782	0	0	0	373,050	373,050	
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0	0	140,516	0	0	0	140,516	140,516	
Covered bonds	0	0	0	54,817	0	0	0	0	0	0	0	0	0	54,817	0	
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective investment undertakings	0	0	0	27,610	1	0	0	0	4	0	0	3,783	97,859	129,258	129,258	
Equity	425	0	0	0	0	0	0	0	638,338	0	459,605	0	0	1,098,367	1,098,367	
Other items	1,601,014	0	0	0	955	0	0	0	3,234,867	0	53,903	0	0	4,890,739	4,881,928	
Total	49,628,507	0	0	82,428	1,222,494	10,618,763	900,202	10,189,570	10,409,164	5,854,369	520,009	3,783	97,859	89,527,148	36,586,522	

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

EU CCR3 – Standardized 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	6,629,060	0	0	0	0	0	0	0	0	19,416	0	6,648,476
Regional government or local authorities	863	0	0	0	0	0	0	0	0	0	0	863
Public sector entities	11,313	0	0	0	0	0	0	0	0	0	0	11,313
Multilateral development banks	22,299	0	0	0	0	0	0	0	0	0	0	22,299
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	102,605	26,971	0	30,354	182,535	0	0	164	0	0	342,628
Corporates	0	0	0	0	0	0	0	0	40,380	423	0	40,803
Retail	0	0	0	0	0	0	0	2	0	0	0	2
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	0	0	0	0
Total	6,663,535	102,605	26,971	0	30,354	182,535	0	2	40,544	19,839	0	7,066,385

Article 445 CRR

Exposure to market risk

The components of own funds requirements under the standardized approach for market risk as of 30 June 2022 are listed in the following table:

EU MR1 in € thousand	RWEAs
Outright products	
Interest rate risk (general and specific)	1,755,167
Equity risk (general and specific)	60,195
Foreign exchange risk	2,683,208
Commodity risk	8,627
Options	
Simplified approach	-
Delta-plus approach	75,943
Scenario approach	29,585
Securitisation (specific risk)	-
Total	4,612,725

Article 449 CRR

Exposure to securitization positions

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

Securitization exposures in the non-trading book

EU SEC1 in € thousand	Institution acts as originator		Institution acts as investor	
	Synthetic	Subtotal	Traditional	Subtotal
Total exposures	9,065,678	9,065,678	208,128	208,128
Retail (total)	92,957	92,957	-	-
residential mortgage	-	-	-	-
credit card	-	-	-	-
other retail exposures	92,957	92,957	-	-
re-securitisation	-	-	-	-
Wholesale (total)	8,972,721	8,972,721	208,128	208,128
loans to corporates	131,798	131,798	-	-
commercial mortgage	8,840,923	8,840,923	-	-
lease and receivables	-	-	2	2
other wholesale	-	-	208,126	208,126
re-securitisation	-	-	-	-

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

EU SEC5 in € thousand	Exposures securitized by the institution - Institution acts as originator or as sponsor	
	Total outstanding nominal amount	Of which exposures in default
Total exposures	9,866,173	24,121
Retail (total)	172,720	4,125
residential mortgage	-	-
credit card	-	-
other retail exposures	172,720	4,125
re-securitisation	-	-
Wholesale (total)	9,693,454	19,996
loans to corporates	277,576	5,086
commercial mortgage	9,415,878	14,910

Article 451 CRR Leverage

Summary reconciliation of accounting assets and leverage ratio exposures

The following tables show the leverage ratio exposures of RBI as of 30 June 2022 on a transitional basis:

EU LR1 - LRSum in € thousand	Applicable amount
Total assets as per published financial statements	214,199,762
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
Adjustment for derivative financial instruments	(5,090,123)
Adjustment for securities financing transactions (SFTs)	24,908,042
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	13,986,913
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0
(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	(127,804)
Other adjustments	210,314,144
Total exposure measure	243,991,172

Leverage ratio common disclosure

EU LR2 - LRCom in € thousand	CRR leverage ratio exposure 30/06/2022	CRR leverage ratio exposure 31/12/2022
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	208,157,445	189,578,995
(Asset amounts deducted in determining Tier 1 capital)	(929,173)	(807,266)
Total on-balance sheet exposures (excluding derivatives and SFTs)	207,228,272	188,771,729
Adjusted effective notional amount of written credit derivatives	562,725	901,612
Total derivatives exposures	562,725	901,612
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	20,338,042	18,022,171
(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,439,025)	(1,820,981)
Counterparty credit risk exposure for SFT assets	8,009,025	9,001,906
Total securities financing transaction exposures	24,908,042	25,203,096
Off-balance sheet exposures at gross notional amount	53,972,056	53,182,278
(Adjustments for conversion to credit equivalent amounts)	(39,985,143)	(39,220,886)
Off-balance sheet exposures	13,986,913	13,961,392
(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	(2,694,781)	(1,652,608)
(Excluded securitised exposures representing significant risk transfer)	-	(8,012,163)
(Reduction of the exposure value of pre-financing or intermediate loans)	0	(15)
(Total exempted exposures)	(2,694,781)	(9,664,786)
Tier 1 capital (transitional definition)	16,045,662	13,459,611
Total exposure measure (transitional definition)	243,991,172	219,173,043
Leverage ratio (%) (transitional definition of Tier 1 capital)	6.58%	6.14%
Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
Overall leverage ratio requirement (%)	3.00%	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:	197,068,970
Trading book exposures	5,702,138
Banking book exposures, of which:	191,366,832
Covered bonds	54,821
Exposures treated as sovereigns	50,869,521
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	542,042
Institutions	12,906,114
Secured by mortgages of immovable properties	27,380,068
Retail exposures	29,147,350
Corporates	53,467,164
Exposures in default	3,506,318
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	13,493,434

Article 451a CRR

Liquidity Coverage Ratio

Quantitative information on LCR

EU LIQ1	Total unweighted value (average)			
In € millions				
Quarter ending on:	30/06/2022	31/03/2022	31/12/2021	30/09/2021
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:	60,468	58,591	56,922	54,518
Stable deposits	32,301	31,360	30,038	28,496
Less stable deposits	28,167	27,231	26,884	26,022
Unsecured wholesale funding	57,037	53,722	51,409	49,171
Operational deposits (all counterparties) and deposits in networks of cooperative banks	23,859	22,434	21,486	20,772
Non-operational deposits (all counterparties)	33,178	31,288	29,923	28,399
Unsecured debt	0	0	0	0
Secured wholesale funding				
Additional requirements	17,172	16,428	15,448	14,835
Outflows related to derivative exposures and other collateral requirements	692	659	696	740
Outflows related to loss of funding on debt products	0	0	0	0
Credit and liquidity facilities	16,461	15,753	14,741	14,085
Other contractual funding obligations	0	0	0	0
Other contingent funding obligations	39,365	35,546	35,546	34,048
TOTAL CASH OUTFLOWS				
CASH - INFLOWS				
Secured lending (e.g. reverse repos)	17,515	16,751	15,763	14,539
Inflows from fully performing exposures	12,926	11,021	10,621	10,143
Other cash inflows	847	731	646	650
TOTAL CASH INFLOWS	31,288	28,502	27,029	25,332
Inflows subject to 75% cap	31,288	28,502	27,029	25,332
TOTAL ADJUSTED VALUE				
LIQUIDITY BUFFER				
TOTAL NET CASH OUTFLOWS				
LIQUIDITY COVERAGE RATIO				

EU LIQ1	Total weighted value (average)			
In € millions				
Quarter ending on:	30/06/2022	31/03/2022	31/12/2021	30/09/2021
Number of data points used in the calculation of averages	12	12	12	12
HIGH-QUALITY LIQUID ASSETS				
Total high-quality liquid assets (HQLA)	39,345	38,412	37,560	36,626
CASH - OUTFLOWS				
Retail deposits and deposits from small business customers, of which:	5,463	5,269	5,155	4,992
Stable deposits	1,615	1,568	1,502	1,425
Less stable deposits	3,848	3,701	3,653	3,567
Unsecured wholesale funding	32,438	30,981	29,918	28,553
Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,531	13,002	12,543	12,163
Non-operational deposits (all counterparties)	18,907	17,978	17,375	16,389
Unsecured debt	0	0	0	0
Secured wholesale funding	765	841	828	769
Additional requirements	2,642	2,516	2,428	2,379
Outflows related to derivative exposures and other collateral requirements	692	659	696	740
Outflows related to loss of funding on debt products	0	0	0	0
Credit and liquidity facilities	1,931	1,841	1,722	1,629
Other contractual funding obligations	0	0	0	0
Other contingent funding obligations	959	918	918	900
TOTAL CASH OUTFLOWS	43,198	41,455	40,047	38,325
CASH - INFLOWS				
Secured lending (e.g. reverse repos)	7,968	7,413	7,264	6,971
Inflows from fully performing exposures	10,887	8,942	8,621	8,227
Other cash inflows	618	526	473	487
TOTAL CASH INFLOWS	19,473	16,880	16,359	15,685
Inflows subject to 75% cap	19,473	16,880	16,359	15,685
TOTAL ADJUSTED VALUE				
LIQUIDITY BUFFER	39,345	38,412	37,560	36,626
TOTAL NET CASH OUTFLOWS	23,724	24,575	23,688	22,639
LIQUIDITY COVERAGE RATIO	167%	156%	159%	162%

Qualitative information on LCR

Explanations regarding 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, or by the dynamics in loans to customers. Month-on-month volatility is mainly determined by the short-term capital markets business. The growth in the liquidity surplus in the previous period, driven by the significantly stronger increase in customer deposits compared to the increase in loans to customers, was reflected in the level of HQLA that resulted in increased LCR of NWBs.

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

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

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 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 carried out 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 at a single unit level as well as at the 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 under 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.

Net Stable Funding Ratio

The NSFR position is mainly driven by the organic growth in customer loans and customer deposits, which can also generate intraperiod 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 the NSFR. Mergers and acquisition can from time to time also result in changes to the balance sheet of the Group and thus the NSFR. Nonetheless, the Group's funding structure remains driven by the solid customer deposit base. The increase in liquidity surplus in the previous period, driven by the significantly stronger growth in customer deposits compared to the increase of loans to customers had a positive impact on NSFR of NWBs, with additional contribution of MREL issuances in certain NWBs.

EU LIQ2 In € thousand	Unweighted value by residual maturity 30/06/2022				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	16,292,495	551,409	0	1,409,949	17,702,445
Own funds	16,292,495	551,409	0	1,409,949	17,702,445
Other capital instruments		0	0	0	0
Retail deposits		67,483,906	1,108,609	3,726,809	67,280,479
Stable deposits		35,309,043	1,099,092	3,726,638	38,314,366
Less stable deposits		32,174,863	9,517	171	28,966,113
Wholesale funding:		75,471,966	8,060,881	27,965,985	56,288,452
Operational deposits		14,777,593	28,809	75,680	754,992
Other wholesale funding		60,694,373	8,032,072	27,890,304	55,533,460
Interdependent liabilities		79,295	142,326	1,249,098	0
Other liabilities:	197,244	7,128,096	192,545	23,555,764	23,652,036
NSFR derivative liabilities	197,244				
All other liabilities and capital instruments not included in the above categories		7,128,096	192,545	23,555,764	23,652,036
Total available stable funding (ASF)					164,923,412
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					1,910,392
Performing loans and securities:		0	4	1,017,084	864,525
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		0	0	0	0
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		31,426,804	9,196,888	93,451,987	93,072,926
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,891,329	4,775	0	2,387
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		13,025,966	636,413	9,870,000	11,010,671
Performing residential mortgages, of which:		13,849,075	7,944,798	73,342,148	73,788,282
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	0
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		139,689	178,348	5,996,098	4,070,368
Interdependent assets		139,689	178,348	5,996,098	4,070,368
Other assets:		1,520,745	432,553	4,243,742	4,201,218
Physical traded commodities		79,295	142,326	1,249,098	0
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			18,138,855		240,788
NSFR derivative assets					
NSFR derivative liabilities before deduction of variation margin posted			190,440		0
All other assets not included in the above categories		560,874			560,874
Off-balance sheet items		1,222,979			61,149
Total RSF		16,164,563	240,788	32,073,705	32,747,119
Net Stable Funding Ratio (%)		19,135,765	0	0	1,005,046

EU LIQ2 In € thousand	Unweighted value by residual maturity 31/12/2021				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	13,459,611	169,943	370,246	1,807,049	15,266,660
Own funds	13,459,611	169,943	370,246	1,807,049	15,266,660
Other capital instruments		-	-	-	-
Retail deposits		66,614,300	853,393	3,756,868	66,362,379
Stable deposits		36,839,402	852,337	3,753,164	39,560,317
Less stable deposits		29,774,898	1,056	3,703	26,802,062
Wholesale funding:		52,434,874	2,987,312	31,318,071	52,966,929
Operational deposits		12,117,045	113,658	51,515	831,836
Other wholesale funding		40,317,829	2,873,655	31,266,556	52,135,093
Interdependent liabilities		58,623	95,479	1,005,243	0
Other liabilities:	320,411	5,611,974	184,914	24,317,561	24,410,018
NSFR derivative liabilities	320,411	-	-	-	-
All other liabilities and capital instruments not included in the above categories		5,611,974	184,914	24,317,561	24,410,018
Total available stable funding (ASF)					159,005,985
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					1,994,475
Performing loans and securities:		28,565,584	8,921,039	83,563,001	84,359,217
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		1,271,281	0	0	0
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		9,963,522	841,212	2,664,040	3,681,459
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		15,025,355	7,440,922	69,344,658	71,228,286
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:		158,789	148,179	7,594,432	5,322,776
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		158,789	148,179	7,594,432	5,322,776
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		2,146,636	490,725	3,959,871	4,126,695
Interdependent assets		58,623	95,479	1,005,243	0
Other assets:		411,334,975	131,357	30,693,177	162,569,280
Physical traded commodities				71,528	60,799
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			204,944		174,203
NSFR derivative assets			439,082		439,082
NSFR derivative liabilities before deduction of variation margin posted			896,661		44,833
All other assets not included in the above categories		16,666,917	131,357	30,574,824	30,959,862
Off-balance sheet items		19,335,387	-	-	1,046,839
Total RSF					119,079,310
Net Stable Funding Ratio (%)					133.53%

Article 452 CRR

Use of the IRB approach to credit risk

Exposure to central governments and central banks

EU CR6 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	3,064,098	-	0%	3,064,098	0.05%	18
0 to < 0.1	3,063,470	-	0%	3,063,470	0.05%	17
0.1 to < 0.15	628	-	0%	628	0.12%	1
0.15 to < 0.25	996,538	9,263	0%	983,730	0.16%	12
0.25 to < 0.5	1,380,717	70,000	50%	1,001,428	0.40%	8
0.5 to < 0.75	1,441,161	195	1%	1,086,051	0.62%	22
0.75 to < 2.5	164,070	63,238	50%	143,862	1.35%	6
0.75 to < 1.75	158,986	63,238	50%	135,493	1.34%	4
1.75 to < 2.5	5,085	-	0%	8,369	1.86%	2
2.5 to < 10	43,582	5,830	68%	125,879	4.29%	4
2.5 to < 5	29,786	5,111	75%	123,993	3.42%	3
5 to < 10	13,796	720	20%	1,887	6.30%	1
10 to < 100	52,943	0	0%	2,938	31.36%	11
10 to < 20	15,234	-	0%	699	11.60%	1
20 to < 30	0	-	0%	2,222	0.00%	0
30 to < 100	37,709	0	0%	18	39.35%	10
100 (Default)	0	-	0%	57	0.00%	0
Total	7,143,109	148,527	250%	6,408,043	38.25%	81

EU CR6 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 adjustments and provisions
0 to < 0.15	45%	3	642,433	20.97%	718	(37)
0 to < 0.1	45%	3	642,215	20.96%	717	(37)
0.1 to < 0.15	45%	3	218	34.77%	0	0
0.15 to < 0.25	45%	3	408,801	41.56%	723	(110)
0.25 to < 0.5	45%	3	667,389	66.64%	1,814	(129)
0.5 to < 0.75	45%	3	880,070	81.03%	3,054	(237)
0.75 to < 2.5	45%	3	45,104	31.35%	127	(86)
0.75 to < 1.75	45%	3	42,895	31.66%	122	(86)
1.75 to < 2.5	45%	3	2,209	26.39%	6	(0)
2.5 to < 10	45%	3	43,786	34.78%	116	(24)
2.5 to < 5	45%	3	42,642	34.39%	112	(24)
5 to < 10	45%	3	1,144	60.64%	5	(0)
10 to < 100	45%	3	1,885	64.15%	6	(6)
10 to < 20	45%	3	405	58.03%	2	(0)
20 to < 30	45%	3	1,472	66.24%	4	(6)
30 to < 100	45%	3	8	43.15%	0	0
100 (Default)	45%	3	33	58.14%	0	(2)
Total		-	2,689,501	41.97%	6,559	(631)

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	17,471	0.02%	1	45.00%	2	2,096	12.00%
0.15 to <0.25	-					-	
0.25 to <0.5	368	0.40%	1	45.00%	2	246	66.72%
0.5 to <0.75	-					-	
0.75 to <2.50	-					-	
2.5 to <10	-					-	
10 to <100	-					-	
100 (Default)	-					-	
Total	17,839	0.03%	2	45.00%	1	2,342	13.13%

Exposure to institutions

EU CR6 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	2,441,126	1,574,842	7%	2,574,008	0.07%	317
0 to < 0.1	2,003,424	1,209,936	8%	2,158,557	0.06%	265
0.1 to < 0.15	437,702	364,905	7%	415,451	0.12%	52
0.15 to < 0.25	1,018,869	96,767	19%	820,183	0.19%	83
0.25 to < 0.5	193,277	81,912	26%	231,821	0.32%	45
0.5 to < 0.75	23,087	10,353	79%	67,186	0.35%	17
0.75 to < 2.5	5,656	104,336	20%	196,908	0.29%	33
0.75 to < 1.75	5,378	81,318	20%	156,972	0.28%	27
1.75 to < 2.5	278	23,018	20%	39,936	0.33%	6
2.5 to < 10	344	40,330	52%	116,370	0.44%	21
2.5 to < 5	227	34,031	52%	103,568	0.29%	9
5 to < 10	117	6,299	55%	12,802	1.65%	12
10 to < 100	157	340	20%	469	15.85%	88
10 to < 20	0	340	20%	107	8.07%	2
20 to < 30	0	0		205	0.05%	0
30 to < 100	157	0		157	41.80%	86
100 (Default)	604	0		5,101	11.95%	2
Total	3,683,120	1,908,880		4,012,045		606

EU CR6 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 adjustments and provisions
0 to < 0.15	43%	3	602,022	23%	713	(121)
0 to < 0.1	43%	3	433,493	20%	490	(84)
0.1 to < 0.15	45%	3	168,530	41%	223	(37)
0.15 to < 0.25	26%	3	256,274	31%	490	(105)
0.25 to < 0.5	45%	3	160,369	69%	316	(30)
0.5 to < 0.75	45%	3	25,888	39%	107	(10)
0.75 to < 2.5	45%	3	83,879	43%	255	(1,331)
0.75 to < 1.75	45%	3	71,424	46%	196	(1,327)
1.75 to < 2.5	45%	3	12,455	31%	59	(4)
2.5 to < 10	45%	3	47,597	41%	220	(242)
2.5 to < 5	45%	3	38,546	37%	132	(217)
5 to < 10	44%	3	9,051	71%	88	(25)
10 to < 100	44%	3	612	131%	32	(0)
10 to < 20	45%	3	172	161%	4	(0)
20 to < 30	0%	3	60	29%	0	0
30 to < 100	43%	3	380	242%	28	(0)
100 (Default)	45%	3	1,615	32%	274	(566)
Total			1,178,257	29%	2,406	(2,406)

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	1,268,263	0.08%	98	41.54%	1	239,819	18.91%
0.15 to <0.25	532,703	0.18%	20	38.50%	0	144,975	27.21%
0.25 to <0.5	58,967	0.45%	6	45.00%	0	37,059	62.85%
0.5 to <0.75	1,108	0.61%	2	10.63%	0	273	24.65%
0.75 to <2.50	3,009	1.67%	6	45.00%	2	3,984	132.39%
2.5 to <10	-	0.00%	0	0.00%	0	-	0.00%
10 to <100	22	48.94%	4	45.00%	2	53	233.92%
100 (Default)	-	0.00%	0	0.00%	0	-	0.00%
Total	1,864,072	0.13%	136	40.77%	1	426,162	22.86%

Exposure to corporates

Corporates – SME

EU CR6 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	195,585	254,757	11%	193,563	0.08%	2241
0 to < 0.1	140,047	185,444	11%	141,131	0.06%	1595
0.1 to < 0.15	55,538	69,313	11%	52,432	0.12%	646
0.15 to < 0.25	289,809	466,258	7%	296,015	0.20%	2035
0.25 to < 0.5	457,309	562,331	8%	473,237	0.35%	2131
0.5 to < 0.75	843,849	881,243	13%	907,369	0.64%	2711
0.75 to < 2.5	2,311,232	1,568,270	15%	2,368,926	1.44%	4831
0.75 to < 1.75	1,433,188	1,032,075	15%	1,467,857	1.19%	3113
1.75 to < 2.5	878,045	536,195	17%	901,069	1.86%	1718
2.5 to < 10	1,713,249	715,202	14%	1,685,433	3.68%	4375
2.5 to < 5	1,417,568	641,832	14%	1,403,113	3.01%	3317
5 to < 10	295,681	73,370	13%	282,320	7.03%	1058
10 to < 100	170,167	52,033	14%	162,653	18.45%	2821
10 to < 20	121,034	32,261	18%	114,610	13.15%	367
20 to < 30	35,141	13,441	8%	33,757	22.32%	231
30 to < 100	13,992	6,330	5%	14,286	51.83%	2223
100 (Default)	227,546	35,931	19%	228,093	99.85%	799
Total	6,208,747	4,536,024		6,315,290		21,944

EU CR6 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 adjustments and provisions
0 to < 0.15	43%	3	30,159	16%	66	(2,022)
0 to < 0.1	43%	3	19,602	14%	39	(1,304)
0.1 to < 0.15	43%	3	10,557	20%	27	(718)
0.15 to < 0.25	43%	3	84,454	29%	258	(1,744)
0.25 to < 0.5	43%	3	185,765	39%	691	(2,523)
0.5 to < 0.75	44%	3	486,700	54%	2,491	(7,558)
0.75 to < 2.5	42%	3	1,617,835	68%	13,792	(19,686)
0.75 to < 1.75	42%	3	953,766	65%	7,178	(12,432)
1.75 to < 2.5	42%	3	664,069	74%	6,615	(7,254)
2.5 to < 10	41%	3	1,442,566	86%	25,203	(27,683)
2.5 to < 5	41%	3	1,139,414	81%	16,968	(19,631)
5 to < 10	42%	3	303,152	107%	8,235	(8,051)
10 to < 100	43%	3	230,158	142%	12,604	(13,238)
10 to < 20	44%	3	159,923	140%	6,550	(6,751)
20 to < 30	42%	3	50,820	151%	3,168	(3,715)
30 to < 100	40%	3	19,415	136%	2,886	(2,771)
100 (Default)	44%	3	205	0%	99,437	(151,675)
Total			4,077,842		154,543	(226,128)

Corporates – Other

EU CR6 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	8,093,464	12,907,236	35%	12,258,692	0.08%	1,493
0 to < 0.1	5,520,438	7,752,675	36%	8,103,229	0.06%	977
0.1 to < 0.15	2,573,027	5,154,560	33%	4,155,463	0.12%	516
0.15 to < 0.25	7,412,974	7,964,091	36%	10,020,298	0.19%	1,101
0.25 to < 0.5	5,725,431	5,951,062	32%	7,458,282	0.33%	1,243
0.5 to < 0.75	5,395,207	3,953,859	28%	6,183,816	0.61%	1,463
0.75 to < 2.5	5,365,727	3,951,104	26%	5,833,039	1.20%	1,913
0.75 to < 1.75	3,982,602	3,015,823	27%	4,408,933	1.10%	1,304
1.75 to < 2.5	1,383,125	935,280	23%	1,424,106	1.53%	609
2.5 to < 10	2,812,314	1,621,740	27%	2,783,378	2.83%	1,333
2.5 to < 5	2,227,606	1,298,715	27%	2,225,345	2.33%	1,037
5 to < 10	584,708	323,026	25%	558,034	4.84%	296
10 to < 100	471,391	357,157	5%	373,288	12.76%	6,054
10 to < 20	289,982	104,683	12%	235,124	12.98%	349
20 to < 30	73,030	12,861	17%	29,092	19.06%	24
30 to < 100	108,379	239,613	1%	109,072	10.62%	5,681
100 (Default)	788,751	121,157	28%	786,467	96.78%	1,160
Total	36,065,258	36,827,406		45,697,260		15,760

EU CR6 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	45%	3	3,396,454	28%	4,449	(12,717)
0 to < 0.1	45%	3	1,941,381	24%	2,272	(2,194)
0.1 to < 0.15	45%	3	1,455,074	35%	2,177	(10,524)
0.15 to < 0.25	45%	3	4,465,497	45%	8,382	(20,911)
0.25 to < 0.5	44%	3	4,418,771	59%	10,895	(17,996)
0.5 to < 0.75	43%	3	4,685,455	76%	15,532	(50,139)
0.75 to < 2.5	44%	3	5,729,707	98%	30,411	(47,213)
0.75 to < 1.75	44%	3	4,248,058	96%	21,077	(33,198)
1.75 to < 2.5	44%	3	1,481,650	104%	9,334	(14,015)
2.5 to < 10	42%	3	3,118,648	112%	32,803	(43,484)
2.5 to < 5	42%	3	2,401,685	108%	21,318	(33,612)
5 to < 10	44%	3	716,962	128%	11,485	(9,872)
10 to < 100	39%	3	658,450	176%	17,139	(14,099)
10 to < 20	36%	3	385,623	164%	9,692	(9,156)
20 to < 30	44%	3	65,394	225%	2,453	(2,240)
30 to < 100	43%	3	207,432	190%	4,994	(2,703)
100 (Default)	45%	3	20,744	3%	341,041	(518,942)
Total			26,493,726	58%	460,652	(725,502)

Corporates

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	1,214,606	0.07%	355	41.88%	1	229,363	18.88%
0.15 to < 0.25	415,618	0.20%	129	28.35%	1	111,586	26.85%
0.25 to < 0.5	192,340	0.32%	122	45.00%	2	111,822	58.14%
0.5 to < 0.75	81,716	0.65%	180	43.70%	2	61,865	75.71%
0.75 to < 2.50	66,962	1.62%	165	45.00%	2	73,242	109.38%
2.5 to < 10	3,068,266	5.09%	101	5.17%	0	564,622	18.40%
10 to < 100	197,155	45.13%	69	38.55%	2	397,329	201.53%
100 (Default)	1,965	100.00%	3	45.00%	2	0	0.00%
Total	5,238,629	4.79%	1124	19.36%	1	1,549,828	29.58%

Retail exposure

The following tables provide a breakdown of 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 CR6 A-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	856,681	51,053	100%	907,734	0.08%	15220
0 to < 0.1	856,681	51,053	100%	907,734	0.08%	15220
0.1 to < 0.15	0	0	0%	0	0.00%	0
0.15 to < 0.25	4,104,469	446,427	89%	4,500,642	0.18%	59692
0.25 to < 0.5	4,371,222	260,517	82%	4,486,714	0.38%	66092
0.5 to < 0.75	2,474,793	122,980	82%	2,503,329	0.68%	49910
0.75 to < 2.5	1,264,399	34,873	73%	1,171,461	1.23%	28665
0.75 to < 1.75	1,067,954	31,891	75%	988,673	1.11%	24685
1.75 to < 2.5	196,445	2,982	47%	182,788	1.85%	3980
2.5 to < 10	259,517	2,159	68%	249,448	4.26%	8216
2.5 to < 5	173,484	1,754	67%	167,638	3.35%	5719
5 to < 10	86,032	405	71%	81,810	6.11%	2497
10 to < 100	93,561	520	68%	90,727	25.08%	2700
10 to < 20	46,978	27	37%	44,257	12.36%	1352
20 to < 30	4,350	255	42%	4,458	22.26%	66
30 to < 100	42,234	238	100%	42,013	38.77%	1282
100 (Default)	247,132	802	70%	246,025	100.00%	7977
Total	13,671,774	919,331		14,156,081		238,472

EU CR6 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 adjustments and provisions
0 to < 0.15	34%		65,767	7%	249	(717)
0 to < 0.1	34%		65,767	7%	249	(717)
0.1 to < 0.15	0%		0	0%	0	0
0.15 to < 0.25	27%		494,847	11%	2,271	(9,173)
0.25 to < 0.5	28%		856,270	19%	4,746	(20,613)
0.5 to < 0.75	30%		772,303	31%	5,119	(15,979)
0.75 to < 2.5	33%		585,409	50%	4,615	(28,010)
0.75 to < 1.75	33%		457,459	46%	3,476	(22,515)
1.75 to < 2.5	34%		127,950	70%	1,139	(5,495)
2.5 to < 10	34%		272,874	109%	3,591	(16,735)
2.5 to < 5	34%		166,019	99%	1,942	(9,754)
5 to < 10	33%		106,855	131%	1,649	(6,981)
10 to < 100	35%		182,646	201%	7,903	(11,067)
10 to < 20	34%		80,831	183%	1,885	(5,522)
20 to < 30	23%		6,248	140%	229	(531)
30 to < 100	37%		95,566	227%	5,790	(5,014)
100 (Default)	59%		137,392	56%	134,757	(126,463)
Total			3,367,508		163,251	(228,757)

Retail – secured by immovable property (SME)

EU CR6 A-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	3,840	2,523	84%	5,968	0.12%	192
0 to < 0.1	2,347	59	100%	2,406	0.09%	29
0.1 to < 0.15	1,493	2,464	84%	3,562	0.14%	163
0.15 to < 0.25	77,150	13,786	35%	81,414	0.19%	1976
0.25 to < 0.5	55,854	4,180	32%	57,172	0.45%	895
0.5 to < 0.75	8,846	965	91%	9,380	0.54%	288
0.75 to < 2.5	85,624	4,394	36%	86,614	1.29%	1288
0.75 to < 1.75	58,992	3,077	34%	59,785	1.03%	851
1.75 to < 2.5	26,633	1,318	38%	26,829	1.87%	437
2.5 to < 10	37,183	297	111%	37,512	4.98%	654
2.5 to < 5	23,059	165	110%	23,240	3.60%	421
5 to < 10	14,124	132	112%	14,272	7.23%	233
10 to < 100	10,896	722	100%	11,537	25.91%	226
10 to < 20	5,806	99	57%	5,846	14.44%	101
20 to < 30	0	0	0%	0	0.00%	0
30 to < 100	5,090	623	106%	5,691	37.69%	125
100 (Default)	14,138	0	0%	14,138	100.00%	427
Total	293,531	26,866		303,735		5,946

EU CR6 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	49%		644	11%	4	(50)
0 to < 0.1	46%		194	8%	1	(2)
0.1 to < 0.15	51%		450	13%	3	(48)
0.15 to < 0.25	53%		18,482	23%	80	(406)
0.25 to < 0.5	53%		25,769	45%	137	(591)
0.5 to < 0.75	50%		3,139	33%	26	(305)
0.75 to < 2.5	51%		71,327	82%	567	(3,127)
0.75 to < 1.75	50%		41,220	69%	298	(1,473)
1.75 to < 2.5	53%		30,108	112%	269	(1,655)
2.5 to < 10	49%		64,214	171%	933	(3,365)
2.5 to < 5	50%		34,407	148%	423	(1,520)
5 to < 10	49%		29,807	209%	509	(1,846)
10 to < 100	53%		36,260	314%	1,569	(2,567)
10 to < 20	53%		18,041	309%	448	(1,348)
20 to < 30	0%		0	0%	0	0
30 to < 100	52%		18,219	320%	1,120	(1,219)
100 (Default)	78%		12,904	91%	10,311	(9,345)
Total			232,739		13,626	(19,757)

Retail – qualifying revolving

EU CR6 A-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	1,011	41,641	87%	37,159	0.11%	44,890
0 to < 0.1	0	0	0%	0	0.00%	0
0.1 to < 0.15	1,011	41,641	87%	37,159	0.11%	44,890
0.15 to < 0.25	74,854	412,050	57%	309,818	0.19%	216,821
0.25 to < 0.5	99,302	431,248	56%	338,941	0.37%	326,534
0.5 to < 0.75	135,001	297,118	52%	289,077	0.64%	282,003
0.75 to < 2.5	201,768	167,071	53%	290,962	1.49%	253,658
0.75 to < 1.75	122,260	121,329	53%	186,476	1.15%	167,521
1.75 to < 2.5	79,508	45,741	55%	104,486	2.09%	86,137
2.5 to < 10	84,682	32,250	62%	104,720	5.04%	97,815
2.5 to < 5	56,361	22,556	62%	70,283	3.91%	62,936
5 to < 10	28,321	9,695	63%	34,437	7.36%	34,879
10 to < 100	19,827	8,076	51%	23,974	24.97%	31,551
10 to < 20	9,723	2,944	62%	11,549	13.79%	14,714
20 to < 30	1,989	117	91%	2,095	25.33%	1,150
30 to < 100	8,115	5,016	44%	10,331	37.39%	15,687
100 (Default)	14,608	3,814	54%	16,657	100.00%	21,468
Total	631,052	1,393,268		1,411,309		1,274,740

EU CR6 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	64%		1,576	4.24%	25	(34)
0 to < 0.1	0%		0	0.00%	0	0
0.1 to < 0.15	64%		1,576	4.24%	25	(34)
0.15 to < 0.25	53%		17,770	5.74%	312	(397)
0.25 to < 0.5	52%		32,808	9.68%	655	(1,058)
0.5 to < 0.75	54%		44,649	15.45%	993	(2,090)
0.75 to < 2.5	55%		86,136	29.60%	2,365	(4,350)
0.75 to < 1.75	55%		46,493	24.93%	1,185	(2,199)
1.75 to < 2.5	54%		39,643	37.94%	1,180	(2,151)
2.5 to < 10	56%		73,683	70.36%	2,910	(3,602)
2.5 to < 5	56%		42,619	60.64%	1,523	(2,161)
5 to < 10	55%		31,064	90.21%	1,387	(1,441)
10 to < 100	54%		35,864	149.59%	3,240	(2,427)
10 to < 20	54%		14,704	127.33%	869	(837)
20 to < 30	54%		3,385	161.55%	284	(174)
30 to < 100	54%		17,775	172.06%	2,087	(1,417)
100 (Default)	83%		6,298	37.81%	13,315	(13,512)
Total			298,786	21.17%	23,813	(27,471)

Retail – Other SME

EU CR6 A-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	3,465	9,446	88%	10,406	0.14%	861
0 to < 0.1	0	0	0%	0	0.00%	0
0.1 to < 0.15	3,465	9,446	88%	10,406	0.14%	861
0.15 to < 0.25	69,510	27,343	53%	72,203	0.20%	3985
0.25 to < 0.5	30,502	5,821	33%	32,433	0.45%	1373
0.5 to < 0.75	57,440	123,815	81%	136,499	0.58%	7412
0.75 to < 2.5	185,757	39,336	70%	203,446	1.43%	9571
0.75 to < 1.75	151,226	33,638	71%	168,180	1.29%	7702
1.75 to < 2.5	34,532	5,698	64%	35,266	2.09%	1869
2.5 to < 10	166,167	20,387	73%	178,992	4.66%	9225
2.5 to < 5	93,441	14,237	71%	102,258	3.09%	4957
5 to < 10	72,726	6,150	76%	76,734	6.76%	4268
10 to < 100	25,867	2,118	82%	27,020	29.84%	22498
10 to < 20	12,141	733	64%	12,383	15.24%	8125
20 to < 30	1,086	15	80%	1,098	28.49%	123
30 to < 100	12,640	1,369	92%	13,539	43.31%	14250
100 (Default)	57,652	825	80%	57,963	100.00%	9943
Total	596,360	229,089		718,962		64,868

EU CR6 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	51%		1,354	13%	7	(130)
0 to < 0.1	0%		0	0%	0	0
0.1 to < 0.15	51%		1,354	13%	7	(130)
0.15 to < 0.25	57%		17,245	24%	80	(624)
0.25 to < 0.5	59%		15,166	47%	86	(268)
0.5 to < 0.75	45%		45,987	34%	351	(1,293)
0.75 to < 2.5	55%		130,424	64%	1,631	(3,564)
0.75 to < 1.75	54%		105,054	62%	1,196	(2,154)
1.75 to < 2.5	59%		25,370	72%	435	(1,410)
2.5 to < 10	57%		149,954	84%	4,766	(6,778)
2.5 to < 5	57%		80,370	79%	1,810	(2,854)
5 to < 10	57%		69,584	91%	2,956	(3,923)
10 to < 100	58%		34,992	130%	4,752	(4,632)
10 to < 20	58%		14,171	114%	1,091	(1,800)
20 to < 30	46%		1,338	122%	145	(117)
30 to < 100	60%		19,483	144%	3,516	(2,715)
100 (Default)	78%		35,055	60%	42,402	(40,635)
Total			430,178	60%	54,077	(57,924)

Retail – Other non-SME

EU CR6 A-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	22	121,004	74%	89,999	0.11%	80,138
0 to < 0.1	0	6,418	74%	4,772	0.05%	3,389
0.1 to < 0.15	22	114,586	74%	85,227	0.11%	76,749
0.15 to < 0.25	27,867	107,509	74%	107,006	0.20%	94,829
0.25 to < 0.5	367,042	60,471	70%	409,565	0.40%	100,531
0.5 to < 0.75	263,115	20,761	51%	273,610	0.59%	72,257
0.75 to < 2.5	2,406,401	32,975	62%	2,426,695	1.33%	425,320
0.75 to < 1.75	1,678,060	28,720	61%	1,695,645	1.01%	304,881
1.75 to < 2.5	728,341	4,256	64%	731,050	2.07%	120,439
2.5 to < 10	1,119,356	3,989	55%	1,121,541	5.17%	196,067
2.5 to < 5	879,301	3,194	54%	881,040	4.29%	149,140
5 to < 10	240,055	795	56%	240,501	8.39%	46,927
10 to < 100	153,939	1,082	63%	154,624	25.33%	301,807
10 to < 20	91,262	311	54%	91,431	13.64%	85,393
20 to < 30	3,569	0	0%	3,569	22.04%	1,152
30 to < 100	59,108	770	67%	59,624	43.46%	215,262
100 (Default)	324,345	644	77%	324,838	100.00%	73,787
Total	4,662,088	348,435		4,907,879		1,344,736

EU CR6 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	54%		13,218	15%	51	(99)
0 to < 0.1	54%		378	8%	1	(6)
0.1 to < 0.15	54%		12,840	15%	50	(92)
0.15 to < 0.25	55%		26,381	25%	116	(151)
0.25 to < 0.5	57%		158,650	39%	943	(1,205)
0.5 to < 0.75	60%		137,489	50%	969	(823)
0.75 to < 2.5	60%		1,698,045	70%	19,412	(21,326)
0.75 to < 1.75	60%		1,085,944	64%	10,261	(11,735)
1.75 to < 2.5	61%		612,101	84%	9,151	(9,591)
2.5 to < 10	63%		1,124,051	100%	36,471	(30,254)
2.5 to < 5	63%		861,217	98%	23,688	(17,073)
5 to < 10	64%		262,834	109%	12,784	(13,181)
10 to < 100	67%		237,553	154%	25,515	(23,472)
10 to < 20	70%		128,268	140%	8,632	(9,516)
20 to < 30	61%		5,383	151%	483	(776)
30 to < 100	63%		103,902	174%	16,400	(13,180)
100 (Default)	87%		178,790	55%	267,172	(243,754)
Total			3,574,177	73%	350,649	(321,083)

Article 453 CRR

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	95,788,897	75,494,290	65,009,245	10,485,045	-
Debt securities	20,688,943	553,013	0	553,013	-
Total	116,477,840	76,047,302	65,009,245	11,038,057	-
Of which non-performing exposures	601,044	637,834	476,973	160,861	-

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
Exposure classes						
Central governments or central banks	40,574,239	16,739	43,625,964	196,179	2,563,973	5.85%
Regional government or local authorities	1,690,373	118,191	1,733,359	35,102	102,473	5.79%
Public sector entities	926,318	79,999	1,072,177	0	18,356	1.71%
Multilateral development banks	818,515	5,600	2,021,599	52,368	0	0.00%
International organisations	1,042,109	1,000	1,042,109	200	0	0.00%
Institutions	1,293,156	31,065	1,309,834	14,811	216,676	16.36%
Corporates	8,372,417	1,969,250	8,066,201	267,797	8,645,647	103.74%
Retail	10,348,098	3,135,945	9,811,404	378,166	7,360,072	72.23%
Secured by mortgages on immovable property	13,028,294	364,264	13,028,294	184,838	6,549,673	49.57%
Exposures in default	380,632	10,894	372,124	926	432,941	116.05%
Exposures associated with particularly high risk	121,286	54,796	121,146	19,369	210,773	150.00%
Covered bonds	54,817	0	54,817	0	5,482	10.00%
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0.00%
Collective investment undertakings	129,258	0	129,258	0	83,378	64.51%
Equity	1,098,367	0	1,098,367	0	1,787,350	162.73%
Other items	4,890,767	443	4,890,715	24	3,369,156	68.89%
TOTAL	84,768,646	5,788,187	88,377,369	1,149,779	31,345,951	35.01%

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	47,879,328	47,879,328
Central governments and central banks	6,497,442	6,497,442
Institutions	2,936,191	2,936,191
Corporates	38,445,696	38,445,696
of which Corporates - SMEs	3,943,334	3,943,334
of which Corporates - Specialised lending	3,883,469	3,883,469
Exposures under A-IRB	7,324,596	7,324,596
Corporates	(14,851)	-
Retail	7,324,596	7,324,596
of which Retail - SMEs - Secured by immovable property collateral	63,621	63,621
of which Retail - non-SMEs - Secured by immovable property collateral	3,217,592	3,217,592
of which Retail - Qualifying revolving	404,418	404,418
of which Retail - SMEs - Other	360,737	360,737
of which Retail - Non-SMEs - Other	3,278,228	3,278,228
TOTAL (including F-IRB exposures and A-IRB exposures)	55,203,924	55,203,924

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

EU CR7-A in € thousand A-IRB	Total exposures	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 substitution effects)
		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 (%)		
Retail	20,314,372	0.06%	109.83%	109.83%	0.00%	7,465,791	7,324,596
Of which Retail - Immovable property SMEs	65,296	0.11%	246.77%	246.77%	0.00%	64,275	63,621
Of which Retail - Immovable property non-SMEs	13,819,094	0.06%	160.29%	160.29%	0.00%	3,341,985	3,217,592
Of which Retail - Qualifying revolving	1,383,294	0.00%	0.00%	0.00%	0.00%	404,418	404,418
Of which Retail - Other SMEs	612,815	0.60%	0.00%	0.00%	0.00%	376,886	360,737
Of which Retail - Other non-SMEs	4,433,874	0.02%	0.00%	0.00%	0.00%	3,278,228	3,278,228
Total	20,314,372	0.06%	109.83%	109.83%	0.00%	7,465,791	7,324,596

EU CR7-A in € thousand	Credit risk Mitigation techniques							Credit risk Mitigation methods in the calculation of RWEAs	
	Funded credit Protection (FCP)								
	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 Receivables (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
Central government s and central banks	6,377,371	0.00%	0.00%	0.00%	0.00%	0%	-	7,588,616	6,497,442
Institutions	11,763,683	0.98%	0.39%	0.00%	0.39%	0%	-	3,249,020	2,936,191
Corporates	58,013,463	3.91%	18.85%	17.09%	1.76%	0%	-	45,595,878	38,445,696
Of which Corporates – SMEs	6,062,071	3.11%	15.41%	14.56%	0.85%	0%	-	4,495,253	3,943,334
Of which Corporates – Specialised lending	6,037,369	0.00%	0.00%	0.00%	0.00%	0%	-	3,891,541	3,883,469
Of which Corporates – Other	45,914,022	0.80%	3.44%	2.53%	0.91%	0%	-	37,209,085	30,618,893
Total	76,154,517	0.88%	3.36%	2.68%	0.68%	0%	-		47,879,328

Article 455 CRR

Use of internal market risk models

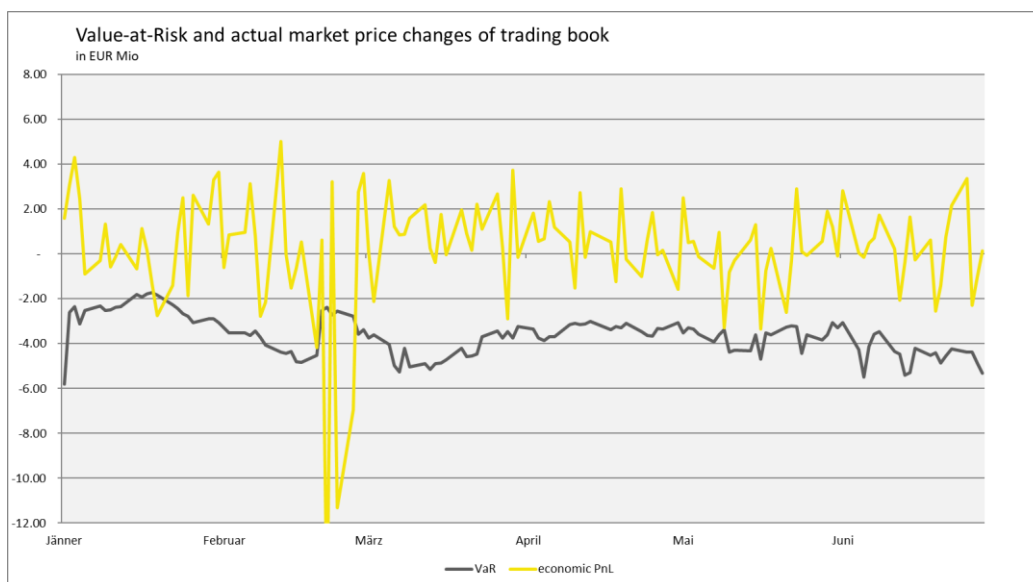
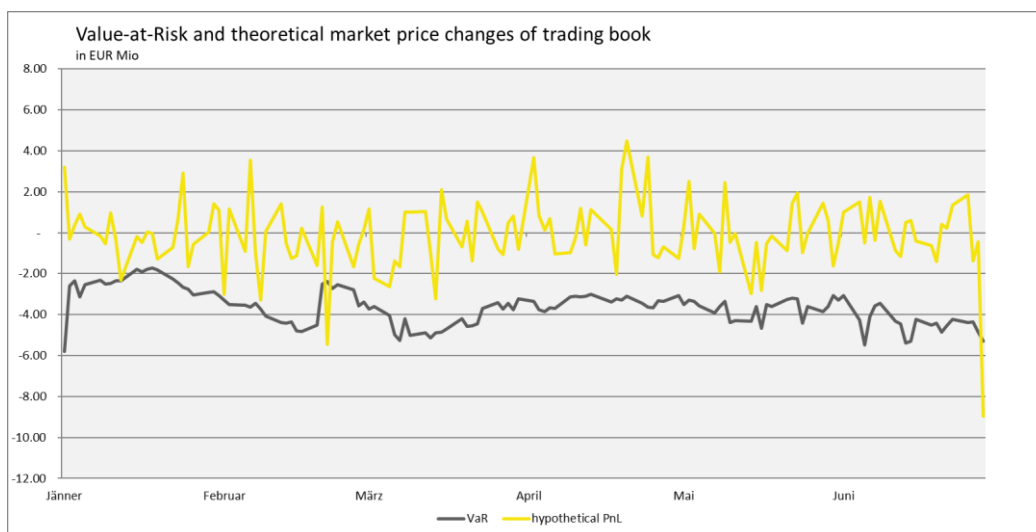
Quantitative disclosure

EU MR2-A in € thousand	RWA amounts	Capital requirements
VaR (higher of values a and b)	493,646	39,492
Previous day's VaR (VaRt-1)		16,791
Multiplication factor (mc) x average of previous 60 working days (VaRavg)		39,492
SVaR (higher of values a and b)	1,004,822	80,386
Latest available SVaR (SVaRt-1)		25,320
Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		80,386
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	1,498,468	119,877

EU MR2-B in € thousand	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
RWAs 31/03/2022	447,942	1,048,240				1,496,183	119,695
Regulatory adjustment	299,279	787,876				1,087,154	86,972
RWAs 31/03/2022 (end of the day)	148,664	260,365				409,028	32,722
Movement in risk levels							
Model updates/changes							
Methodology and policy							
Acquisitions and disposals							
Foreign exchange movements							
Other							
RWAs 30/06/2022 (end of the day)	209,890	316,501				526,391	42,111
Regulatory adjustment	283,756	688,321				972,077	77,766
RWAs 30/06/2022 (end of the day)	493,646	1,004,822				1,498,468	119,877

EU MR3	
in € thousand	
VaR (10 day 99%)	
Maximum value	17,381
Average value	12,094
Minimum value	9,481
30/06/2022	16,791
SVaR (10 day 99%)	
Maximum value	39,811
Average value	24,481
Minimum value	19,534
30/06/2022	25,320
IRC (99.9%)	
Maximum value	N/A
Average value	N/A
Minimum value	N/A
30/06/2022	N/A
Comprehensive risk measure (99.9%)	
Maximum value	N/A
Average value	N/A
Minimum value	N/A
30/06/2022	N/A

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



In the first half year of 2022 there were two theoretical backtesting violations, the first one occurring on February 23 was driven by market turmoil due to the war in Ukraine. The second one which was observed on June 30. was a technical one.

With respect to economic backtesting, one violation occurred on January 21, caused by increased volatility in EUR/PNL FX markets. Due to unstable market conditions caused by the outbreak of the war in Ukraine, three further violations were observed in late February of 2022.

RBI has generally reduced trading positions and successfully cut the trading positions affected by the war.

Article 473a CRR IFRS9 Transitional arrangements

Template IFRS9-FL in € thousand	30/06/2022	31/03/2022	T-2	T-3	T-4
Available capital (amounts)					
Common Equity Tier 1 (CET1) capital	14,619,926	12,156,337			
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,373,093	11,958,150			
Tier 1 capital	16,292,495	13,831,902			
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,045,662	13,633,715			
Total capital	18,253,854	15,988,819			
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,007,021	15,790,632			
Risk-weighted assets (amounts)					
Total risk-weighted assets	109,023,253	104,028,953			
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	108,776,419	103,830,766			
Capital ratios					
Common Equity Tier 1 (as a percentage of risk exposure amount)	13.41%	11.69%			
Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.22%	11.52%			
Tier 1 (as a percentage of risk exposure amount)	14.94%	13.30%			
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.75%	13.13%			
Total capital (as a percentage of risk exposure amount)	16.74%	15.37%			
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.56%	15.21%			
Leverage ratio					
Leverage ratio total exposure measure	243,991,172	220,078,966			
Leverage ratio	6.58%	6.19%			
Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.68%	6.28%			

Rationale for the reversion to the transitional arrangements

RBI follows the ECB's press release announcement of 20th of March 2020, where the ECB encouraged banks to "avoid excessive procyclical effects when applying the IFRS 9 international accounting standard". The main reason is to reduce the procyclicality caused by the introduction of IFRS 9 standards accentuated by the ongoing Covid-19 pandemic.