

# REPORT ON TRANSPARENT AND PUBLICATION REQUIREMENTS OF INFORMATION

30 June 2022

## According to the provisions:

- ✓ *Regulation of the National Bank of Romania No. 5/2013 on prudential requirements for credit institutions with subsequent amendments and additions*
  
- ✓ *Regulation No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment companies and amending Regulation (EU) No 648/2012 (called CRR)*
  
- ✓ *COMMISSION IMPLEMENTING REGULATION (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council*
  
- ✓ *Guide to the threshold of significance, property and confidentiality and on the frequency of reporting under Articles 432 paragraph (1), 432 paragraph (2) and 433 of Regulation (EU) No 575/2013 – EBA/GL/2014/14 of 23.12.2014; BNR Instructions of 28.10.2015 on the threshold of significance, property and confidentiality and on the frequency of publication, specified in Articles 432 paragraph(1), 432 paragraph (2) and 433 of Regulation (EU) No 575/2013.*
  
- ✓ *EBA/GL/2020/07 Guide on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis*

## Table of contents

<b>Introduction</b> .....	3
1. Article 436 CRR Scope of application.....	4
2. Article 437 CRR Own funds.....	6
3. Article 438 CRR Capital Requirements.....	14
4. Article 439 CRR Exposure to counterparty credit risk.....	18
5. Article 440 CRR countercyclical capital buffer.....	25
6. Article 442 CRR Credit risk adjustments.....	26
7. Article 444 CRR Use of ECAs (External Credit Assessment Institution).....	32
8. Article 445 Market risk.....	34
9. Article 448 Exposures to interest rate risk in banking book.....	34
10. Article 447 and article 438 (b) CRR Key metrics overview.....	36
11. Publishing and reporting requirements on Exposures subject to measures applied in the context of COVID-19.....	38
12. Article 449 CRR Exposure to securitization positions.....	45
13. Article 451 CRR Leverage.....	49
14. Article 452 CRR Use of the IRB approach to credit risk.....	60
A. Approaches or transition arrangements approved by the competent authorities..	60
A.1. Internal Ratings Based Approach (IRB).....	60
A.2. STD Permanent Partial Use (STD-PPU).....	60
A.3. STD Temporary Partial Use (STD-TPU).....	60
B. Credit exposure breakdown.....	61
15. Article 453 and article 435 (1) (d) CRR Credit risk mitigation.....	72
A. Volume of recognized credit risk mitigation techniques.....	72
16. Article 455 CRR Use of internal models for market risk.....	74

## **Introduction**

This report has been prepared to meet the transparency and publication requirements laid down, mainly by the *Regulation No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment companies and amending Regulation (EU) No 648/2012*, with subsequent amendments and additions, as well as the *Regulation of the National Bank of Romania No. 5/2013 on prudential requirements for credit institutions*.

Information presented is in accordance with the *Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council*

This report is prepared at the consolidated level in accordance with international Financial Reporting Standards and comprise the Bank and its subsidiaries (together referred to as the "Group"). The information submitted is on 30 June 2022 unless otherwise specified.

The frequency of publication of information is in accordance with the provisions of the Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council.

Information published on the basis of publication requirements pursuant to Part Eight of Regulation 575/2013 are available on the Bank's website ([www.raiffeisen.ro](http://www.raiffeisen.ro)), in the Report on Transparency and Information Disclosure Requirements, in the Annual Corporate Responsibility Report, in the Annual Report and in The Financial Statements.

## **1. Article 436 CRR Scope of application**

The consolidated group is defined as all companies integrated in the consolidated financial statements.

There are no differences between consolidated group for legal/accounting purposes – IFRS 10 and consolidated group for prudential/regulatory purposes – Article 30 BWG, Article 18 CRR and Article 19 CRR.

### **(i) Subsidiaries**

Subsidiaries are entities controlled by the Bank. An investor controls an investee when it is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

The Bank holds:

- 99.99% (2021: 99.99%) interest in Raiffeisen Leasing IFN S.A.;
- 99.99% (2021: 99.99%) interest in Aedificium Banca Pentru Locuinte SA;
- 99.99% (2021: 99.99%) investment in Raiffeisen Asset Management S.A., an asset management company with the purpose of administrating fund.

The Bank has consolidated the financial statements of its subsidiaries in accordance with IFRS 10 "Consolidated Financial Statements".

Raiffeisen Leasing IFN S.A. has been representing the Raiffeisen Group on the Romanian Leasing Market since 2002. The company share capital is RON 14,935,400 and offers a wide range of products for SMEs, corporations and, in a small part, for individuals. The company provides customized financing solutions in RON or EUR, offering fixed or variable interest finance for various types of projects and assets, such as vehicles and equipment. Raiffeisen Leasing offer is also available in Raiffeisen Bank network units.

Aedificium Banca pentru Locuinte S.A. offers a product denominated in RON that is based on the combination of the saving and the lending phase (Bauspar) and offers to customers the financing of housing domain improvements by affordable RON denominated loans with fixed interest rates.

S.A.I. Raiffeisen Asset Management S.A. (RAM) is the asset management specialized company for the investment funds of the Group in Romania. RAM's objective is to develop a large range of products to best serve our clients' financial purposes.

The accounting policy of the Bank regarding its subsidiaries is cost less impairment. The Bank is performing impairment analysis for all its subsidiaries at each reporting period.

**(ii) Joint venture**

The Group does not hold any joint ventures (2021: nil).

**(iii) Associates**

The Bank holds:

- 33.33% (2021: 33.33%) interest in Fondul de Garantare a Creditului Rural IFN S.A.
- 33.33% (2021: 33.33%) interest in CIT One S.R.L.

Associates are those entities in which the Group has significant influence, but not control, over the financial and operating policies.

The Group accounts proportionately for the share of gain or loss from its associates in accordance with IFRS 11 "Investments in Associates". The consolidated financial statements include the Group's share of the total recognized gains and losses of associates and joint ventures on an equity accounting basis, from the date that significant influence commences until the date that significant influence ceases.

When the Group's share of losses exceeds its interest in an associate, the Group's carrying amount is reduced to nil and recognition of further losses is discontinued except to the extent that the Group has incurred legal or constructive obligations or made payments on behalf of an associate. After application of the equity method, including recognizing the associate's losses, the investor determines whether it is necessary to recognize any additional impairment loss with respect to the investor's net investment in the associate.

## **2. Article 437 CRR Own funds**

### **Summary of the main features of regulatory capital items**

#### **Capital instruments**

Common Equity Tier 1 capital (CET 1) include the components of Tier 1 capital, after the progressive application of rules, which are provided in the CRR in order to adapt the new regulations of the European Union and deductions from CET 1 after applying the exemptions according to article 48 CRR. All included instruments are eligible in accordance with Article 28 CRR. Changes in equity during the reporting period are available in the table "Statement of changes in equity" in the consolidated financial statements.

#### **Tier 1 capital**

Tier 1 capital comprise CET 1 capital plus Additional Tier 1 capital (AT 1), less deductions from AT1 capital. These are negative amounts resulting from the amount of expected losses and adjustments for depreciation on internal model rating (IRB approach).

As of 30 June 2022 at Group level the common equity tier 1 is in amount of RON 4,792,037 thousand, (31 December 2021: RON 5,010,793 thousand).

Taking into account the recent evolution of the RON government bonds market rates and the requirements of the article 468 from Regulation 575/2013 modified by the regulation no 873/2020 of the European Parliament and of the Council, the Bank received National Bank of Romania approval to apply transitory treatment for the the unrealised gains and losses measured at fair value through other comprehensive income starting with December 31,2021. As of June 30, 2022 the amount of unrealized gains and losses removed was in amount of 145,128 RON thousands (31 December 2021: 84,316 RON thousands).

#### **Additional Tier 1**

AT1 capital includes subordinated unsecured instruments notes issued by the Group. The instruments meet the criteria for inclusion in Group Tier 1 own funds, as they qualify as Additional Tier 1 instruments, as defined by Regulation (EU) No. 575/2013 (CRR), article 52. They are perpetual instruments, with no maturity, while the issuer's reimbursement is limited and subject to supervisory approval.

Although the notes include a coupon rate, this is fully discretionary and is paid out of the distributable profits. In case the Group's CET 1 Capital Ratio is below a certain threshold, this might trigger full or partial write-down of the notes. The write-down is temporary and can be followed by a write-up, which is at the sole discretion of the issuer and compliance with applicable supervisory regulations. The total issue of the notes amounts to EUR 125 million and have been purchased by Raiffeisen Bank International A.G.

As of June 30, 2022 the AT1 is in the amount of RON 609,480 thousands (31 december 2021: RON 238,575 thousands).

### **Tier 2 capital**

As of 30 June 2022 at Group level the common equity tier 2 after deductions amounted at RON 875,611 thousand (31 December 2021: RON 872,897 thousand), consisting mainly of subordinated debt.

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 considered.

At the individual level the common equity includes the difference between prudential adjustments and, adjustments for depreciation for exposures based on standard approach.

**CC1 - Composition of regulatory own funds**

Group			
RON thousands		30 June 2022	Reference to CC2
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	1,200,000	
	of which: Paid capital instruments	1,200,000	f
2	Retained earnings	3,313,411	h-i+j-l-n
3	Accumulated other comprehensive income (and other reserves)	30,382	h-i+j-l-n
EU-3a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	280,668	h-i+j-l-n
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>4,824,461</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(17,921)	
8	Intangible assets (net of related tax liability) (negative amount)	(332,722)	b-a
9	Empty set in the EU	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Empty set in the EU	-	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	



**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



<b>Group</b>			
<b>RON thousands</b>		<b>30 June 2022</b>	<b>Reference to CC2</b>
EU-20c	of which: securitisation positions (negative amount)	-	
EU-20d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Empty set in the EU	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Empty set in the EU	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	318,219	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	(32,424)	
29	<b>Common Equity Tier 1 (CET1) capital</b>	4,792,037	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	609,480	9
31	of which: classified as equity under applicable accounting standards	609,480	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR	-	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>609,480</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



<b>Group</b>			
<b>RON thousands</b>		<b>30 June 2022</b>	<b>Reference to CC2</b>
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Empty set in the EU	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	-	
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	<b>609,480</b>	
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>5,401,517</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	750,264	c+d-e
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	136,212	
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>886,476</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
54a	Empty set in the EU	-	
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)	-	
56	Empty set in the EU	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	(10,865)	

Group			
RON thousands		30 June 2022	Reference to CC2
57	Total regulatory adjustments to Tier 2 (T2) capital	(10,865)	
58	Tier 2 (T2) capital	875,611	
59	Total capital (TC = T1 + T2)	6,277,128	
60	Total Risk exposure amount	30,064,271	
<b>Capital ratios and buffers Ratele de adecvare a capitalului și cerințele de capital, inclusiv amortizoarele</b>			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	15.94%	
62	Tier 1 (as a percentage of total risk exposure amount)	17.97%	
63	Total capital (as a percentage of total risk exposure amount)	20.88%	
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	10.75%	
65	of which: capital conservation buffer requirement	2.5%	
66	of which: countercyclical buffer requirement	0%	
67	of which: systemic risk buffer requirement	0%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)</b>	11.44%	

**EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements**

<b>Group</b>	<b>30 June 2022</b>	<b>Reference</b>
<b>RON thousands</b>		
<b>Assets</b>		
Cash and cash with Central Bank	7,858,321	
Loans and advances to banks at amortised cost	1,031,506	
Derivative assets held for risk management	20,676	
Trading assets	108,883	
Financial assets mandatorily at fair value through profit or loss	212,754	
Fair value changes of the hedged items-asset	9,601	
Investment securities at fair value through other comprehensive income	3,372,152	
Equity instruments at fair value through other comprehensive income	53,528	
Investment in subsidiaries, associates and joint ventures	32,764	
Loans and advances to customers at amortised cost	37,911,329	
Investment securities at amortised cost	8,998,337	
Income tax receivable	74,218	
Other assets	392,505	
Deferred tax assets	91,824	
<i>of which: Deferred tax for intangible assets</i>	15,616	a
Property, equipment, and right-of-use assets	444,950	
Intangible assets	348,338	b
<b>Total assets</b>	<b>60,961,686</b>	
<b>Liabilities</b>		
Trading liabilities	15,046	
Derivative liabilities held for risk management	10,767	
Deposits from banks	969,380	
Deposits from customers	48,900,997	
Loans from banks and other financial institutions	397,919	
Fair value changes of the hedged items-liability	15,031	
Derivatives – hedge accounting	-	
Current tax liabilities	64,341	
Other liabilities	1,304,831	
Debt securities issued	2,615,669	
<i>of which: Subordinated debt securities</i>	480,000	c
Subordinated liabilities	323,267	d
<i>of which: Subordinated loans amortization and interest accrual</i>	53,003	e
Provisions	283,633	

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**

<b>Group</b>	<b>30 June 2022</b>	<b>Reference</b>
<b>RON thousands</b>		
<b>Total liabilities</b>	<b>54,900,881</b>	
<b>Equity</b>		
Share capital	1,200,000	f
Other equity instruments	609,504	g
Retained earnings	4,355,893	h
<i>of which: Profit not eligible*</i>	733,568	i
Other reserves	(104,592)	j
Of which:		
<i>Legal Reserve</i>	242,777	k
of which: income tax on legal reserve	38,400	l
<i>Fair value changes of financial assets measured at fair value through other comprehensive income</i>	(347,369)	m
Of which: unrealised losses on financial assets at fair value through other comprehensive income according to regulation 873/2020	(145,128)	n
<b>Total equity</b>	<b>6,060,805</b>	

\*Includes dividend estimated to be paid and un-audited interim profit of the entities included in consolidation

### 3. Article 438 CRR Capital Requirements

Maintaining an adequate level of capital is a core objective of the Group. As of 31 December 2021, the risk weighted assets determined based on prudential requirements - local standards (stop accruals are not applied) are as follows:

#### EU OV1 – Overview of risk weighted exposure amounts

Group RON thousands	RWA		Capital requirements
	30.06.2022	31.12.2021	30.06.2022
<b>Credit risk (excluding CCR)</b>	<b>24,732,287</b>	<b>22,169,377</b>	<b>1,978,583</b>
Of which the standardised approach	2,068,159	2,146,492	165,453
Of which the foundation IRB (FIRB) approach	12,543,870	10,293,184	1,003,510
Of which slotting approach	1,801,615	1,302,563	144,129
Of which equities under the simple risk-weighted approach			
Of which the advanced IRB (AIRB) approach	10,000,791	9,613,450	800,063
Of which equity IRB under the simple risk-weighted approach or IMA	119,467	116,250	9,557
<b>CCR</b>	<b>38,611</b>	<b>27,209</b>	<b>3,089</b>
Of which the standardised approach	37,906	26,908	3,032
Of which internal model method (IMM)	-	-	-
Of which risk exposures amount for contributions to the default fund of a CCP	-	-	-
Of which credit valuation adjustments – CVA	705	301	56
Of which other CCR	-	-	-
Settlement risk	-	-	-
Securitization exposures in the banking book (after the cap)	89,452	96,011	7,156
Of which the SEC-IRBA approach	39,951	38,946	3,196
Of which the SEC-ERBA (inclusiv IAA) approach			
Of which the SEC-SA approach	49,501	57,065	3,960
Of which 1 250 %/deduction			
<b>Market risk</b>	<b>87,631</b>	<b>275,121</b>	<b>7,010</b>
Of which the standardised approach	87,631	275,121	7,010
Of which the IMA	-	-	-
Large exposures	-	-	-
<b>Operational risk</b>	<b>5,116,290</b>	<b>5,116,290</b>	<b>409,303</b>
Of which the basic approach	5,116,290	5,116,290	409,303
Of which the standardised approach	-	-	-
Of which the advanced measurement approach	-	-	-
Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
<b>Total</b>	<b>30,064,271</b>	<b>27,684,008</b>	<b>2,405,142</b>

**EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach**

<b>Group</b>		<b>Risk weighted exposure amount</b>
<b>RON thousands</b>		<b>30.06.2022</b>
<b>1</b>	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	<b>20,049,793</b>
2	Asset size (±)	(2,652,241)
3	Asset quality (±)	-
4	Model updates (±)	-
5	Methodology and policy (±)	-
6	Acquisitions and disposals (±)	-
7	Foreign exchange movements (±)	-
8	Other (±)	-
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>22,702,034</b>

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



As of 30 June 2022, the project finance exposures, based on classification category, are as follows:

**EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach**

Regulatory categories RON thousands	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
Category 1	Less than 2.5 years	780,524	12,665	50%	794,151	397,068	0
	Equal to or more than 2.5 years	830,983	283,775	70%	1,327,589	868,104	5,310
Category 2	Less than 2.5 years	240,260	0	70%	240,260	158,112	961
	Equal to or more than 2.5 years	265,247	0	90%	265,247	226,962	2,122
Category 3	Less than 2.5 years	59,038	0	115%	59,038	67,893	1,653
	Equal to or more than 2.5 years	72,588	0	115%	72,588	83,476	2,032
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	73,251	1,200	0%	74,691	0	37,346
	Equal to or more than 2.5 years	0	0	0%	0	0	0
<b>Total</b>		<b>2,321,891</b>	<b>297,640</b>		<b>2,833,564</b>	<b>1,801,615</b>	<b>49,425</b>

\* Gross exposure, determined based on local prudential requirements (stop accruals are not applied).



Template EU CR10.5 – Specialised lending and equity exposures under the simple riskweighted approach

Category	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
Private equity exposures	-	-	190 %	-	-	-
Exchange-traded equity exposures	-	-	290 %	-	-	-
Other equity exposures	-	-	370 %	-	-	-
Total	-	-		-	-	-

#### **4. Article 439 CRR Exposure to counterparty credit risk**

The Bank's exposure on counterparty credit risk, as it's defined by CRR, is strongly monitored in order to ensure compliance with the approved limits for customers and product concentrations.

In order to calculate capital requirements, the Bank sums up the exposures of derivative financial instruments, applying Market Branding method according to the provisions of the previously mentioned regulation.

Counterparty credit risk is measured using the mark-to-market approach for current exposure and a predefined method for estimating potential future changes in the exposure. For derivatives, the measurement methodology is based on the potential future exposure calculated using a full path dependent Monte Carlo simulation. The potential future exposure is then used as utilization of the limit.

As of 30 June 2022 Raiffeisen Bank S.A. did not have exposure for which a deterioration in credit quality could affect collateral level.

As of 30 June 2022 Raiffeisen Bank S.A. did not have credit derivate instruments.

As of 30 June 2022, the value exposed to risk measured with CRR methods usage, for the transactions under credit risk of counterparty, was as follows:

EU CCR1 – Analysis of CCR exposure by approach

		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-1	EU - Original Exposure Method (for derivatives)	-	-		1,4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-		1,4	-	-	-	-
1	SA-CCR (for derivatives)	13,772	38,405		1,4	133,668	73,048	73,048	36,758
2	IMM (for derivatives and SFTs)	-	-			-	-	-	-
2a	<i>Of which securities financing transactions netting sets</i>	-	-			-	-	-	-
2b	<i>Of which derivatives and long settlement transactions netting sets</i>	-	-			-	-	-	-
2c	<i>Of which from contractual cross-product netting sets</i>	-	-			-	-	-	-
3	Financial collateral simple method (for SFTs)	-	-			1,251,030	14,147	14,147	1,148
4	Financial collateral comprehensive method (for SFTs)	-	-			-	-	-	-
5	VaR for SFTs	-	-			-	-	-	-
6	<b>Total</b>	<b>13,772</b>	<b>38,405</b>	-	-	<b>1,384,698</b>	<b>87,195</b>	<b>87,195</b>	<b>37,906</b>

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

Group RON thousands		Exposure value	RWEA
1	Total transactions subject to the Advanced method	-	-
2	(i) VaR component (including the 3× multiplier)	-	-
3	(ii) stressed VaR component (including the 3× multiplier)	-	-
4	Transactions subject to the Standardised method	2,051	705
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	<b>Total transactions subject to own funds requirements for CVA risk</b>	<b>2,051</b>	<b>705</b>

**EU CCR5 – Composition of collateral for CCR exposures**

RON thousands		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	-	140	-	2,647	-	-	-	-
2	Cash – other currencies	-	30,661	-	4,550	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	1,236,886	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	<b>Total</b>	-	<b>30,802</b>	-	<b>7,197</b>	-	<b>1,236,886</b>	-	-

**EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights**

	Exposure classes	Risk weight											Total exposure value
		0 %	2 %	4 %	10 %	20 %	50 %	70 %	75 %	100 %	150 %	Others	
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	-	-	-	-	-	-	-	-
7	Corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-	-
11	<b>Total exposure value</b>	-	-	-	-	-	-	-	-	-	-	-	-

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale**

**F-IRB approach total**

RON thousands	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
1	0,00 to <0,15	1,296,894	0.00	24.00	0.45	0.00	14,105	0.01
2	0,15 to <0,25	5,603	0.00	2.00	0.45	2.00	2,329	0.42
3	0,25 to <0,50	34	0.00	1.00	0.45	2.00	12	0.35
4	0,50 to <0,75	8,787	0.01	6.00	0.45	2.00	5,226	0.59
5	0,75 to <2,50	498	0.01	3.00	0.45	2.00	316	0.64
6	2,50 to <10,00	12,263	0.03	3.00	0.45	2.00	15,918	1.30
7	10,00 to <100,00	-	0.00	0.00	0.00	0.00	-	0.00
8	100,00 (Default)	-	0.00	0.00	0.00	0.00	-	0.00
<b>Total (all CCR relevant exposure classes)</b>		<b>1,324,196</b>	<b>0.00</b>	<b>39.00</b>	<b>0.45</b>	<b>0.04</b>	<b>37,906</b>	<b>0.03</b>

**Corporate-Other**

RON thousands	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
1	0,00 to <0,15	953,905	0.00	4.00	0.01	0.00	5,949	0.01
2	0,15 to <0,25	-	0.00	0.00	0.00	0.00	-	0.00
3	0,25 to <0,50	-	0.00	0.00	0.00	0.00	-	0.00
4	0,50 to <0,75	-	0.00	0.00	0.00	0.00	-	0.00
5	0,75 to <2,50	-	0.00	0.00	0.00	0.00	-	0.00
6	2,50 to <10,00	-	0.00	0.00	0.00	0.00	-	0.00
7	10,00 to <100,00	-	0.00	0.00	0.00	0.00	-	0.00
8	100,00 (Default)	-	0.00	0.00	0.00	0.00	-	0.00
<b>Total (all CCR relevant exposure classes)</b>		<b>953,905</b>	<b>0.00</b>	<b>4.00</b>	<b>0.01</b>	<b>0.00</b>	<b>5,949</b>	<b>0.01</b>

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Institutions**

RON thousands	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
1	0,00 to <0,15	-	0.00	0.00	0.00	0.00	-	0.00
2	0,15 to <0,25	-	0.00	0.00	0.00	0.00	-	0.00
3	0,25 to <0,50	34	0.00	1.00	0.45	2.00	12	0.35
4	0,50 to <0,75	7,565	0.01	3.00	0.45	2.00	4,156	0.55
5	0,75 to <2,50	498	0.01	3.00	0.45	2.00	316	0.64
6	2,50 to <10,00	15	0.03	1.00	0.45	2.00	12	0.83
7	10,00 to <100,00	-	0.00	0.00	0.00	0.00	-	0.00
8	100,00 (Default)	-	0.00	0.00	0.00	0.00	-	0.00
<b>Total (all CCR relevant exposure classes)</b>		<b>8,111</b>	<b>0.01</b>	<b>8.00</b>	<b>0.45</b>	<b>2.00</b>	<b>4,496</b>	<b>0.55</b>

**Specialised lending - corporate finance**

RON thousands	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
1	0,00 to <0,15	365	0.00	4.00	0.00	2.00	182	0.50
2	0,15 to <0,25	-	0.00	0.00	0.00	0.00	-	0.00
3	0,25 to <0,50	-	0.00	0.00	0.00	0.00	-	0.00
4	0,50 to <0,75	-	0.00	0.00	0.00	0.00	-	0.00
5	0,75 to <2,50	-	0.00	0.00	0.00	0.00	-	0.00
6	2,50 to <10,00	-	0.00	0.00	0.00	0.00	-	0.00
7	10,00 to <100,00	-	0.00	0.00	0.00	0.00	-	0.00
8	100,00 (Default)	-	0.00	0.00	0.00	0.00	-	0.00
<b>Total (all CCR relevant exposure classes)</b>		<b>365</b>	<b>0.00</b>	<b>4.00</b>	<b>0.00</b>	<b>2.00</b>	<b>182</b>	<b>0.50</b>

REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022



Corporate SME

RON thousands	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
1	0,00 to <0,15	342,624	0.00	16.00	0.05	0.00	7,974	0.02
2	0,15 to <0,25	5,603	0.00	2.00	0.45	2.00	2,329	0.42
3	0,25 to <0,50	-	0.00	0.00	0.00	0.00	-	0.00
4	0,50 to <0,75	1,222	0.01	3.00	0.45	2.00	1,070	0.88
5	0,75 to <2,50	-	0.00	0.00	0.00	0.00	-	0.00
6	2,50 to <10,00	12,248	0.03	2.00	0.45	2.00	15,906	1.30
7	10,00 to <100,00	-	0.00	0.00	0.00	0.00	-	0.00
8	100,00 (Default)	-	0.00	0.00	0.00	0.00	-	0.00
<b>Total (all CCR relevant exposure classes)</b>		<b>361,697</b>	<b>0.00</b>	<b>23.00</b>	<b>0.07</b>	<b>0.11</b>	<b>27,279</b>	<b>0.08</b>



### Correlation risk

As of 30 June 2022, for capital charge calculation, the bank did not recognized the collaterals(subject to correlation risk).

## 5. Article 440 CRR countercyclical capital buffer

Bank do not have credit exposures relevant for application of the countercyclical capital buffer.

EU CCyB2 - Amount of institution-specific countercyclical capital buffer		30.06.2022
1	Total risk exposure amount	30,064,271
2	Institution specific countercyclical capital buffer rate	0.0%
3	Institution specific countercyclical capital buffer rate	0.0%

## 6. Article 442 CRR Credit risk adjustments

### CQ1: Credit quality of forborne exposures

Group RON thousands		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired					
1	Loans and advances	529,613	357,354	357,354	336,900	(12,137)	(259,234)	500,163	72,862
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	480,375	130,879	130,879	130,879	(8,756)	(90,328)	428,480	28,001
7	Households	49,237	226,475	226,475	206,022	(3,381)	(168,906)	71,682	44,861
8	Debt Securities	-	-	-	-	-	-	-	-
9	Loan commitments given	7,438	23,631	23,631	23,631	48	12,888	2,158	1,933
10	<b>Total</b>	<b>537,051</b>	<b>380,985</b>	<b>380,985</b>	<b>360,531</b>	<b>(12,089)</b>	<b>(246,346)</b>	<b>502,321</b>	<b>74,795</b>

### CQ4: Quality of non-performing exposures by geography

CQ4 template is not applicable because the non-domestic original exposures in all non-domestic countries in all exposure classes are less than 10 % of the total (domestic and non-domestic) original exposures.

**CQ5: Credit quality of loans and advances to non-financial corporations by industry**

Group RON thousands		Gross carrying 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		
010	Agriculture, forestry and fishing	1,231,879	18,070	18,069	1,231,879	(47,985)	-
020	Mining and quarrying	1,131,584	571	571	1,131,584	(1,694)	-
030	Manufacturing	3,148,873	69,571	69,563	3,148,873	(57,189)	-
040	Electricity, gas, steam and air conditioning supply	869,322	6,711	6,711	869,322	(7,273)	-
050	Water supply	190,936	1,404	1,397	190,936	(3,180)	-
060	Construction	1,279,749	45,078	45,077	1,279,749	(62,281)	-
070	Wholesale and retail trade	5,423,920	70,195	70,184	5,422,820	(122,613)	-
080	Transport and storage	1,269,454	33,379	33,375	1,269,454	(40,540)	-
090	Accommodation and food service activities	375,192	17,128	17,128	375,192	(13,040)	-
100	Information and communication	188,304	37,104	37,104	188,304	(39,018)	-
110	Financial and insurance activities	550,879	114	112	550,879	(953)	-
120	Real estate activities	2,075,841	61,719	61,719	2,075,841	(83,922)	-
130	Professional, scientific and technical activities	586,530	5,338	5,338	586,530	(17,426)	-
140	Administrative and support service activities	177,978	5,652	5,651	177,978	(6,929)	-
150	Public administration and defense, compulsory social security	1,942	0	0	1,942	(3)	-
160	Education	44,855	472	472	44,855	(848)	-
170	Human health services and social work activities	391,421	4,300	4,300	391,421	(6,833)	-
180	Arts, entertainment and recreation	37,454	3,597	3,597	37,454	(3,335)	-
190	Other services	92,186	1,030	1,029	92,186	(1,912)	-
<b>200</b>	<b>Total</b>	<b>19,068,299</b>	<b>381,433</b>	<b>381,397</b>	<b>19,067,199</b>	<b>(516,974)</b>	-

**CQ7: Collateral obtained by taking possession and execution processes**

Group		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
<b>RON thousands</b>			
1	Property, plant and equipment (PP&E)	-	-
2	Other than PP&E	24,337	(9,624)
3	<i>Residential immovable property</i>	2,683	(29)
4	<i>Commercial Immovable property</i>	21,654	(9,595)
5	<i>Movable property</i>	-	-
6	<i>Equity and debt instruments</i>	-	-
7	<i>Other collateral</i>	-	-
<b>8</b>	<b>Total</b>	<b>24,337</b>	<b>(9,624)</b>

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**CR1: Performing and non-performing exposures and related provisions.**

Gorup RON thousands		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
1	<b>Loans and advances</b>	<b>39,485,176</b>	<b>34,754,334</b>	<b>4,446,063</b>	<b>1,102,760</b>	<b>6</b>	<b>965,334</b>	<b>(542,066)</b>	<b>(236,061)</b>	<b>(302,472)</b>	<b>(778,619)</b>	-	<b>(689,397)</b>	-	<b>16,367,344</b>	<b>172,893</b>
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	877,335	855,279	22,056	-	-	-	(260)	(247)	(13)	-	-	-	-	-	-
4	Credit institutions	1,197,604	1,185,726	11,878	-	-	-	(122)	(6)	(117)	-	-	-	-	-	-
5	Other financial corporations	946,404	946,362	42	-	-	-	(5,498)	(5,495)	(3)	-	-	-	-	54,903	-
6	Non-financial corporations	18,686,866	15,930,405	2,755,125	381,433	6	331,159	(258,893)	(117,110)	(141,783)	(258,082)	-	(219,146)	-	8,658,995	74,331
7	Of which SMEs	11,380,333	8,939,191	2,439,806	288,688	6	274,559	(232,625)	(98,083)	(134,541)	(188,372)	-	(184,151)	-	7,066,648	64,958
8	Households	17,776,967	15,836,562	1,656,962	721,327	-	634,175	(277,293)	(113,203)	(160,556)	(520,537)	-	(470,251)	-	7,653,446	98,562
9	Debt securities	12,414,295	12,363,755	8,280	-	-	-	(1,546)	(1,534)	(12)	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	12,015,480	12,007,200	8,280	-	-	-	(1,519)	(1,507)	(12)	-	-	-	-	-	-
12	Credit institutions	356,555	356,555	-	-	-	-	(27)	(27)	-	-	-	-	-	-	-
13	Other financial corporations	42,260	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	<b>Off-balance-sheet exposures</b>	<b>18,035,109</b>	<b>16,176,024</b>	<b>1,774,289</b>	<b>115,877</b>	-	<b>113,408</b>	<b>20,752</b>	<b>12,944</b>	<b>7,795</b>	<b>53,274</b>	-	<b>51,132</b>	-	<b>1,474,255</b>	<b>3,771</b>
16	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	General governments	381,893	381,893	-	-	-	-	153	153	-	-	-	-	-	301	-
18	Credit institutions	2,086,557	1,737,392	349,165	-	-	-	11	10	1	-	-	-	-	-	-
19	Other financial corporations	127,707	127,707	-	-	-	-	75	75	-	-	-	-	-	13,516	-
20	Non-financial corporations	12,096,475	11,575,327	438,782	103,484	-	103,444	14,294	10,198	4,096	43,471	-	43,434	-	1,460,438	3,771
21	Households	3,342,477	2,353,705	986,342	12,393	-	9,964	6,219	2,508	3,698	9,803	-	7,698	-	-	-
22	<b>Total</b>	<b>69,934,580</b>	<b>63,294,113</b>	<b>6,228,632</b>	<b>1,218,637</b>	<b>6</b>	<b>1,078,742</b>	<b>(522,860)</b>	<b>(224,651)</b>	<b>(294,689)</b>	<b>(725,345)</b>	-	<b>(638,265)</b>	-	<b>17,841,599</b>	<b>176,664</b>

**CR1-A: Maturity of exposures**

Group		Net exposure value					Total
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
<b>RON thousands</b>							
1	Loans and advances	208,819	11,126,206	17,547,131	10,385,094	-	39,267,250
2	Debt securities	0	941,354	8,192,413	3,334,711	28,576	12,497,054
<b>3</b>	<b>Total</b>	<b>208,819</b>	<b>12,067,560</b>	<b>25,739,544</b>	<b>13,719,805</b>	<b>28,576</b>	<b>51,764,304</b>

**CR2: Changes in the stock of non-performing loans and advances**

<i>Group</i>	Gross carrying value defaulted exposures June 30, 2022
<b>RON thousands</b>	
<b>Initial stock of non-performing loans and advances</b>	<b>1,192,306</b>
Inflows to non-performing portfolios	198,100
Outflows from non-performing portfolios	(28,313)
Outflows due to write-offs	(90,957)
Outflow due to other situations	(168,376)
<b>Final stock of non-performing loans and advances</b>	<b>1,102,760</b>

## **7. Article 444 CRR Use of ECAs (External Credit Assessment Institution)**

The Group utilises the external sovereign ratings from Standard and Poor's, Moody's and Fitch Ratings for the calculation under the standardised approach. For all other exposure classes, if available, the ratings of Standard and Poor's are applied.

The external ratings applied are mapped to the credit quality steps (rating notches) defined in the standardised approach for credit risk in accordance with standard mapping pursuant to CRR. This mapping is the regulatory one provided by ECB.

### **Exposure breaks down**

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



**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**EU CR5 – standardised approach: the table below shows the CCR exposures post conversion factor and post risk mitigation techniques by type of counterparties and by risk weight**

Group RON thousands	Risk weight *						Total	Of which unrated
	0%	20%	35%	75%	100%	150%		
Standardised approach (SA) exposure classes	<b>19,361,793</b>	<b>1,190,383</b>	<b>30,320</b>	<b>630,966</b>	<b>1,549,615</b>	<b>2,891</b>	<b>22,765,968</b>	<b>22,765,968</b>
Central governments or central banks	18,928,822	-	-	-	-	-	18,928,822	18,928,822
Regional government or local authorities	-	1,190,383	-	-	-	-	1,190,383	1,190,383
Public sector entities	-	0	-	-	-	-	0	0
Multilateral development banks	432,970	-	-	-	-	-	432,970	432,970
International organisations	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	3,702	-	3,702	3,702
Corporates	-	-	-	-	678,961	-	678,961	678,961
Retail	-	-	-	630,966	-	-	630,966	630,966
Secured by mortgages on immovable property	-	-	30,320	-	18,106	-	48,426	48,426
Exposures in default	-	-	-	-	11,845	2,891	14,736	14,736
Exposures associated with particularly high risk	-	-	-	-	-	-	-	-
Covered bonds	-	-	-	-	-	-	-	-
Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-
Collective investment undertakings	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Other items	-	-	-	-	837,001	-	837,001	837,001

\* Risk weights 2%,4%,10%,50%,70%,250%,370%,1250%, Other and Deducted are not presented in the table above since the bank does not have qualified exposures for the respective risk weights.

## 8. Article 445 Market risk

The Bank calculates the capital requirement for market risk using the standardized methodology described in the EU Regulation 575 /213 on prudential requirements for credit institutions and investment companies.

### EU MR1– Market risk according to the standardized approach (consolidated level) as at 30 June 2022

RON thousands		RWEA	Capital requirement
	<b>Outright products</b>		
1	Interest rate risk (general and specific)	43,761	3,501
2	Equity risk (general și specific)	-	-
3	Foreign exchange risk	43,870	3,510
4	Commodity risk	-	-
	<b>Options</b>		
5	Simplified approach	-	-
6	Delta-plus approach	-	-
7	Stress test approach	-	-
8	Securitization (specific risk)	-	-
9	<b>Total</b>	87,631	7,011

## 9. Article 448 Exposures to interest rate risk in banking book

In line with the European Banking Authority recommendations, the quantification and monitoring of the interest risk in banking book is carried out both from the economic value perspective and from the perspective of the volatility of the net interest income.

**EU IRRBB1 Form – Interest rate risk in banking book**

Interest rate shock scenarios RON thousands		Economic value changes				Net interest income changes	
		Economic value changes		Net interest income changes			
		June 2022	December 2021	June 2022	December 2021		
1	Parallel shock up +200 bp	321,157	262,875	247,960	261,068		
2	Parallel shock down - 200bp	357,271	293,007	(361,366)	(433,809)		
3	Steeper shock (short rates down and long rates up), max + 200 bp at 5 years	273,437	219,872	13,794	9,934		
4	Flattener shock (short rates up and long rates down), max - 200 bp at 5 years	305,309	247,330	(42,628)	(42,633)		
5	Short rates up, shock applied to short tenors up to 1 year starting with +200 bp at overnight	49,271	43,811	234,439	251,877		
6	Short rates down, shock applied to short tenors up to 1 year starting with -200 bp at overnight	50,256	44,789	(319,085)	(384,721)		

## 10. Article 447 and article 438 (b) CRR Key metrics overview

Group		30-Jun-22	31-Dec-21	30-Jun-21
RON thousands				
<b>Available own funds (amounts)</b>				
1	Common Equity Tier 1 (CET1) capital	4,792,036	4,772,217	5,207,513
2	Tier 1 capital	5,401,516	5,010,792	5,446,088
3	Total capital	6,277,127	5,883,689	6,343,801
<b>Risk-weighted exposure amounts</b>				
4	Total risk-weighted exposure amount	30,064,271	27,684,008	27,202,283
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common Equity Tier 1 ratio (%)	15.94%	17.24%	19.14%
6	Tier 1 ratio (%)	17.97%	18.10%	20.02%
7	Total capital ratio (%)	20.88%	21.25%	23.32%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>				
EU 7a	Additional CET1 SREP requirements (%)	4.88%	3.57%	3.57%
EU 7b	Additional AT1 SREP requirements (%)	2.75%	2.00%	2.00%
EU 7c	Additional T2 SREP requirements (%)	3.66%	2.68%	2.68%
EU 7d	Total SREP own funds requirements (%)	12.88%	11.57%	11.57%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.00%	0.00%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer	1.00%	2.00%	2.00%
11	Combined buffer requirement (%)	3.50%	4.50%	4.50%
EU 11a	Overall capital requirements (%)	16.38%	16.07%	16.07%
12	CET1 available after meeting the total SREP own funds requirements (%)	13.19%	15.24%	17.14%
<b>Leverage ratio</b>				
13	Leverage ratio total exposure measure	64,308,841	63,103,739	57,511,398
14	Leverage ratio	8.40%	7.79%	9.47%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>				

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



<b>Group</b>		<b>30-Jun-22</b>	<b>31-Dec-21</b>	<b>30-Jun-21</b>
<b>RON thousands</b>				
EU 14a	Additional CET1 leverage ratio requirements (%)	0.0%	0.0%	0.0%
EU 14b	Additional AT1 leverage ratio requirements (%)	0.0%	0.0%	0.0%
EU 14c	Additional T2 leverage ratio requirements (%)	0.0%	0.0%	0.0%
EU 14d	Total SREP leverage ratio requirements (%)	0.0%	0.0%	0.0%
EU 14e	Applicable leverage buffer	0.0%	0.0%	0.0%
EU 14f	Overall leverage ratio requirements (%)	0.0%	0.0%	0.0%
<b>Liquidity Coverage Ratio</b>				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	17,065,588	16,440,439	14,528,492
EU 16a	Cash outflows - Total weighted value	9,682,713	8,525,878	8,000,295
EU 16b	Cash inflows - Total weighted value	3,093,710	3,222,144	3,143,948
16	Total net cash outflows (adjusted value)	6,589,004	5,303,734	4,856,347
17	Liquidity coverage ratio (%)	275.81%	318.45%	301.70%
<b>Net Stable Funding Ratio</b>				
18	Total available stable funding	48,783,416	48,913,728	44,690,329
19	Total required stable funding	32,716,026	28,197,208	25,753,444
20	NSFR ratio (%)	149.11%	173.47%	173.53%

## 11. Publishing and reporting requirements on Exposures subject to measures applied in the context of COVID-19

Following the outbreak of the COVID-19 pandemic, many businesses may face liquidity shortages and difficulties in timely payment of their commitments. This has an impact on the credit institutions, as delays in the repayment of the credit obligations may lead to an increase in the non-performing loans on credit institutions' balance sheets.

As a response to the negative impact that the COVID-19 pandemic may have on the banking sector, in Romania the government introduced a legislative moratoria, while also other forms of similar initiatives were offered by the banking sector (private moratoria).

The legislative moratoria, introduced by Government Emergency Ordinance no. 37/2020 offered the bank customers the following conditions:

- The delay in payment of bank installments up to 9 months, but no later than December 31, 2020;
- Interest is capitalized for personal consumer loans, while the one related to mortgage is repaid during 60 monthly installments);
- Customers could apply for the legislative moratoria until May 15 and later extended to June 15;
- This form of moratoria does not automatically lead to default, in accordance with the EBA Guidelines on legislative and non-legislative moratoria on loan repayments in relation to COVID-19.

At the end of 2020, the Government has extended the legislative moratoria, as required by the Government Emergency Ordinance no. 227/2020. The eligible debtors are those who meet the following criteria:

- Were not granted during 2020 any form of public and / or private moratoria which suspended their installments for a period of nine months. If such a moratoria was granted, the debtor is eligible for the remaining period until a total suspension period of 9 months applied to all forms of moratoria;
- Have their revenues / collections decreased by at least 25%;
- Are not insolvent;
- Do not have any overdue amounts at the date of request.

The deadline for applying to this programme was March 15, 2021.

In addition to the legislative measures, the Bank has implemented internal programmes for payment deferral, for supporting the customers facing liquidity shortages.

The national aid package of state guarantees and interest subsidies to support the financing of the SME sector under the IMM loan facility programme was extended also for 2022 with a package in amount of RON 10,000 milion (2.02 billion EURO). As of June 30,2022 the Bank had 4,899 financing contracts with a financed amount of RON 3,021 million (EUR 610.85 million). The interest and related fees subject to the grant are an integral part of the gross carrying amount of respective loans and as of June 2022, they are in amount of RON 60.6 million. For the expected loss calculation, they are considered as receivables from the government.

The methodology of **non-retail** impairment estimation was revised and adapted to support a prudent approach and to capture the expected credit risk evolution given lower uncertainties triggered by Covid-19 pandemic and considering the current risks and challenges faced by companies. During first half of 2022 Non Retail impairment methodology was revised as follows:

- parameters and macroscenarios update (March and June);
- updating industry risk classification which is included in the model of expected loss estimation;
- revising the overlay related to retarded Stage 3 migration, based on very low observed default rates/ recorded NPEs during the pandemics, possibly on account of the extensive support measures available for legal entities;
- constant monitoring of the current risk factors relevant within the current economic context: Russia-Ukraine conflict, energetic crisis, increased raw material prices.

Compared to December 2021, the cumulated effect for the measures described above is a reduction by EUR 0.2 million in provision amount for Stage 1&2 non-retail portfolio.

The methodology for **Retail** provisions calculation was revised in the first 6 months of 2022, based on:

- updating the score calibration equation (March and April)
- updating the macroeconomic scenarios (March and June)
- full release of the overlay provision amount for personal individual exposures subject to moratoria measures (EUR 6.2 mio) based on 90+ DPD evolution observed for 18 months and partial release for micro clients (EUR 0.5 mio) based on good performance from rating evolution perspective
- full release of the overlay provision amount for personal individual loans in CHF, taking into account the evolution of the results following the loyalty and restructuring campaigns



Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

Group  RON thousands		Gross carrying amount						
			Performing			Non performing		
				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days
1	Loans and advances subject to moratorium	706,519	706,519	3,691	651,599	-	-	-
2	of which: Households	-	-			-		
3	of which: Collateralised by residential immovable property	-	-			-		
4	of which: Non-financial corporations	706,519	706,519	3,691	651,599	-	-	-
5	of which: Small and Medium-sized Enterprises	570,100	570,100			-		
6	of which: Collateralised by commercial immovable property	27,014	27,014			-		

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria (continued)

Group  RON thousands		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	
		Performing				Non performing			Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		
1	Loans and advances subject to moratorium	(13,316)	(13,316)	(25)	(11,560)	-	-	-	-
2	of which: Households	-	-			-			-
3	of which: Collateralised by residential immovable property	-	-			-			-
4	of which: Non-financial corporations	(13,316)	(13,316)	(25)	(11,560)	-	-	-	-
5	of which: Small and Medium-sized Enterprises	(11,856)	(11,856)			-			-
6	of which: Collateralised by commercial immovable property	(947)	(947)			-			-

**Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria**

Group		Number of obligors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
RON thousands										
1	Loans and advances for which moratorium was offered	36,243	2,077,129							
2	Loans and advances subject to moratorium (granted)	34,726	1,913,216	1,604,933	1,913,216	-	-	-	-	-
3	of which: Households			892,994	995,551	-	-	-	-	-
4	<i>of which: Collateralised by residential immovable property</i>			572,526	638,831	-	-	-	-	-
5	of which: Non-financial corporations			672,510	853,992	-	-	-	-	-
6	<i>of which: Small and Medium-sized Enterprises</i>			392,449	500,123	-	-	-	-	-
7	<i>of which: Collateralised by commercial immovable property</i>			369,380	453,781	-	-	-	-	-

**Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis**

Group RON thousands		Gross carrying amount	of which: forborne	Maximum amount of the guarantee that can be considered	Gross carrying amount
				Public guarantees received	Inflows to non-performing exposures
1	<b>Newly originated loans and advances subject to public guarantee schemes</b>	706,519	3,691	428,092	-
2	of which: Households	-			-
3	of which: Collateralised by residential immovable property	-			-
4	of which: Non-financial corporations	706,519	3,691	428,092	-
5	of which: Small and Medium-sized Enterprises	570,100			-
6	of which: Collateralised by commercial immovable property	27,014			-

## 12. Article 449 CRR Exposure to securitization positions

Banks securitization position is represented by a synthetic securitization and it's originated due to bank participation in JEREMIE initiative.

**JEREMIE, COSME and EASI** initiatives represents a set of action having the goal to increase the medium- and small-enterprises (SME) acces to financing funds. This initiative is organized in Romania through **European Investment Fund (EIF)**, which is part of European Investment Bank and represents the main instrument for promoting European Commission financing (Structural Funds - Increase of Economical Competitivity). EIF offer risk capital for SME and guarantee for financial institution to cover the loans granted to SME.

### The goals which the bank pursues with respect to its securitization activities

In December 2010, Raiffeisen Bank concluded a synthetic securitization transaction under the JEREMIE initiative, through which the European Investment Fund (EIF) offers credit risk protection for a portfolio of loans granted by the bank to medium- and small-enterprises (SME). Cosme program was concluded in 2017 and EAsi in 2020. The financial instrument used in this transaction is a first loss portfolio guarantee. By joining this program, the bank's objective is to improve the utilization of capital, the benefit being passed to the end-customer, in the form of a lower price of loan and diminished collateral requirements.

### Raiffeisen Bank as originator

Under JEREMIE program, by contract, EIF guarantees 80% of each eligible loan included in the portfolio, covering losses up to a maximum cap of 25% of the total portfolio volume.

Under COSME program, by contract, EIF guarantees 50% or 80% of each eligible loan included in the portfolio, covering losses up to a maximum cap of 9.7% of the total portfolio volume.

Under EASI program, by contract, EIF guarantees 90% of each eligible loan included in the portfolio, covering losses up to a maximum cap of 15% of the total portfolio volume

At 30 June 2022, the volume of loans portfolio included in securitization was as follows:

Group - RON thousands					
Total amount of securitisation exposures originated	Credit protection to the securitised exposures	Securitisation positions: original exposure			Risk-weighted exposure amount
		Total, of which:	Deducted from own funds	Subject to risk weights	
730,182	(133,837)	596,345	-	596,345	89,452

*\*Based on SUPERVISORY FORMULA METHOD*

**EU-SEC1 - Securitisation exposures in the non-trading book**

RON thousands		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Subtotal
		STS		Non-STS			of which SRT		ST S	Non-STS			STS	Non-STS		
		of which SRT	of which SRT	of which SRT												
<b>1</b>	<b>Total exposures</b>	-	-	-	-	<b>596,345</b>	<b>596,345</b>	<b>596,345</b>	-	-	-	-	-	-	-	-
2	Retail (total)	-	-	-	-	330,006	330,006	330,006	-	-	-	-	-	-	-	-
3	residential mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	other retail exposures	-	-	-	-	330,006	330,006	330,006	-	-	-	-	-	-	-	-
6	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Wholesale (total)	-	-	-	-	266,339	266,339	266,339	-	-	-	-	-	-	-	-
8	loans to corporates	-	-	-	-	266,339	266,339	266,339	-	-	-	-	-	-	-	-
9	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor**

RON thousands	Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			RWEA (by regulatory approach)			Capital charge after cap		
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-SA	1250%/ deductions
<b>Total exposures</b>	<b>596,345</b>	-	-	-	-	<b>266,339</b>	<b>330,006</b>	-	<b>39,951</b>	<b>49,501</b>	-	<b>3,196</b>	<b>3,960</b>	-
Traditional transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	330,006	-	-	49,501	-	-	3,960	-
Retail underlying	330,006	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which STS	330,006	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	266,339	-	-	-	-	266,339	-	-	39,951	-	-	3,196	-	-
Of which STS	266,339	-	-	-	-	266,339	-	-	39,951	-	-	3,196	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic transactions	596,345	-	-	-	-	266,339	330,006	-	39,951	49,501	-	3,196	3,960	-
Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments**

RON thousands		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
			Of which exposures in default	
1	Total exposures	596,345	10,694	(15,592)
2	Retail (total)	330,006	8,339	(12,787)
3	residential mortgage	-	-	-
4	credit card	-	-	-
5	other retail exposures	-	-	-
6	re-securitisation	-	-	-
7	Wholesale (total)	266,339	2,355	(2,805)
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

*\*Capital charge is determined Based on Supervisory Formula Method*

In December 2014, Jeremie program was closed.

**The roles of the bank in the securitization process**

Raiffeisen Bank does not invest in securitization/ re-securitization positions.



### **13. Article 451 CRR Leverage**

Within the framework of CRR and in addition to the Total Capital requirements the leverage ratio was implemented as a new instrument to limit the risk of excessive indebtedness. According to Article 429 CRR, the leverage ratio is the ratio of capital to the leverage exposure. This means Tier 1 capital in relation to unweighted exposure on and off the statement of financial position.

Description of the processes used to manage the risk of excessive leverage

As part of the recurring internal risk reporting, Raiffeisen Bank SA monitors the development and value of the leverage ratio according to CRR, as part of ICAAP process.

Description of the factors with impact on the leverage ratio during the reference period

As at 30 June 2022 the leverage ratio of Raiffeisen Bank SA amounted to app 8.4%, as follows (values in Ron thousands).

**EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures**

<b>Summary of accounting assets and exposures reconciliation for calculation of the leverage ratio indicator</b>	<b>Group</b>
<b>RON thousands</b>	
Total assets as per published financial statements	60,961,688
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
(Adjustment for temporary exemption of exposures to central bank (if applicable))	
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with point (i) of point (i) of Article 429 a(13) CRR)	-
Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
Adjustment for eligible cash pooling transactions	-
Adjustments for derivative financial instruments	18,193
Adjustment for securities financing transactions (SFTs)	-
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	3,301,461
(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (c ) of Article 429a(1) CRR)	-
(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
Other adjustments	(32,425)
<b>Leverage ratio total exposure measure</b>	<b>64,248,917</b>

**EU LR2 - LRCom: Leverage ratio common disclosure**

<b>Presentation of common information regarding leverage effect indicator</b>	<b>Group</b>
<b>RON thousands</b>	
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	59,758,999
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-
(General credit risk adjustments to on-balance sheet items)	-
(Asset amounts deducted in determining Tier 1 capital)	(32,425)
<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>59,726,574</b>
Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	54,855
Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-
Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	18,193
Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-
Exposure determined under Original Exposure Method	-
(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-
(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-
(Exempted CCP leg of client-cleared trade exposures) (Original exposure method)	-
Adjusted effective notional amount of written credit derivatives	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
<b>Total derivatives exposures</b>	<b>73,048</b>
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	1,251,030
(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
Counterparty credit risk exposure for SFT assets	-
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-
Agent transaction exposures	-
(Exempted CCP leg of client-cleared SFT exposure)	-
<b>Total securities financing transaction exposures</b>	<b>1,251,030</b>
Off-balance sheet exposures at gross notional amount	18,138,019
(Adjustments for conversion to credit equivalent amounts)	(14,879,831)
(General provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-
<b>Off-balance sheet exposures</b>	<b>3,258,189</b>
(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-

<b>Presentation of common information regarding leverage effect indicator</b>	<b>Group</b>
<b>RON thousands</b>	
(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	-
(Excluded exposures of public development banks - Public sector investments)	-
(Excluded promotional loans of public development banks: - Promotional loans)	-
(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-
(Excluded guaranteed parts of exposures arising from export credits)	-
(Excluded excess collateral deposited at triparty agents)	-
(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-
(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-
(Reduction of the exposure value of pre-financing or intermediate loans)	-
<b>(Total exempted exposures)</b>	-
<b>Tier 1 capital</b>	<b>5,401,516</b>
<b>Leverage ratio total exposure measure</b>	<b>64,308,841</b>
<b>Leverage ratio</b>	<b>8.40%</b>
Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%)	8.40%
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	8.40%
Regulatory minimum leverage ratio requirement (%)	3.00%
Additional leverage ratio requirements (%)	-
out of which: CET1	-
Required leverage buffer (%)	-
Global requirement for Leverage ratio	3.00%
<b>Choice on transitional arrangements and relevant exposures</b>	
Choice on transitional arrangements for the definition of the capital measure	yes

Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers

As at 30 June 2022 the leverage ratio amounted to 7.9% as compared to 9.7% at year-end 2020. The annual evolution was mainly driven by a growth in leverage exposure by 15%, linked to business increase.

**EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)**

<b>Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)</b>	<b>Group</b>
<b>RON thousands</b>	
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	59,758,999
Trading book exposures	84,304
Banking book exposures, of which:	59,674,695
Covered bonds	-
Exposures treated as sovereigns	15,746,026
Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	1,227,159
Institutions	721,841
Secured by mortgages of immovable properties	347,022
Retail exposures	18,858,245
Corporate	16,332,922
Exposures in default	551,370
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	5,890,110

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Quantitative information on LCR – EU LIQ1 form**

**Group- RON thousands**

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	Jun-22	Mar-22	Dec-21	Sep-21	Jun-22	Mar-22	Dec-21	Sep-21
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)	X				17,065,588	17,043,545	16,440,439	15,540,017
<b>CASH – OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	35,907,789	35,212,883	34,368,169	33,263,531	2,647,367	2,585,900	2,527,314	2,457,724
3	<i>Stable deposits</i>	23,338,362	22,764,536	22,102,525	21,219,662	1,166,918	1,138,227	1,105,126	1,060,983
4	<i>Less stable deposits</i>	12,569,427	12,448,348	12,265,645	12,043,869	1,480,449	1,447,673	1,422,188	1,396,741
5	Unsecured wholesale funding	11,727,006	11,061,849	10,304,830	9,908,976	5,029,792	4,669,749	4,331,380	4,158,699
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	2,291,982	2,187,609	2,089,930	1,989,355	588,122	555,764	521,486	492,338
7	<i>Non-operational deposits (all counterparties)</i>	9,435,024	8,874,240	8,214,901	7,919,622	4,441,670	4,113,986	3,809,894	3,666,361
8	<i>Unsecured debt</i>	-	-	-	-	-	-	-	-
9	<i>Secured wholesale funding</i>	X				-	-	-	-
10	Additional requirements	4,983,820	4,576,994	4,334,747	4,221,226	422,730	389,776	396,634	395,685
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	62,733	62,773	61,228	59,691	62,733	62,773	61,228	59,691
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	4,921,087	4,514,221	4,273,519	4,161,535	359,997	327,003	335,406	335,994
14	Other contractual funding obligations	-	-	-	-	-	-	-	-

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	Jun-22	Mar-22	Dec-21	Sep-21	Jun-22	Mar-22	Dec-21	Sep-21
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
15	Other contingent funding obligations	11,405,609	10,640,077	10,093,469	9,629,226	342,168	319,202	302,804	288,877
16	TOTAL CASH OUTFLOWS					9,682,713	9,038,021	8,525,878	8,207,432
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	1,784,992	1,982,742	1,838,709	1,611,708	-	-	-	-
18	Inflows from fully performing exposures	3,588,743	3,729,947	3,675,124	3,710,293	3,078,335	3,249,460	3,205,937	3,233,114
19	Other cash inflows	15,375	17,366	16,207	18,667	15,375	17,366	16,207	18,667
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	5,389,110	5,730,055	5,530,040	5,340,668	3,093,710	3,266,826	3,222,144	3,251,781
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	5,389,110	5,730,055	5,530,040	5,340,668	3,093,710	3,266,826	3,222,144	3,251,781
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					17,065,588	17,043,545	16,440,439	15,540,017
22	TOTAL NET CASH OUTFLOWS					6,589,004	5,771,194	5,303,734	4,955,651
23	LIQUIDITY COVERAGE RATIO					276%	310%	318%	318%

### **The evolution of the LCR over time and the main determining factors for the evolution of the LCR**

As it results from the table above, the LCR indicator recorded a stable evolution during 2021, following as in 2022 to register a slightly downward evolution of the average values, but being at high levels, well above the regulatory limit of 100%. The high level of LCR is the result of the good liquidity position held by the bank and the stock of high quality liquid assets. The slightly downward evolution of LCR average values for the first part of 2022 compared to the last part of 2021 was the result of the more pronounced increase in liquidity outflows compared to the increase in high quality liquid assets.

The stock of high quality liquid assets is represented by cash in hand and cash in vaults and ATMs, amounts held at the Central Bank (the mandatory minimum reserve surplus), placements at the NBR deposit facility and eligible bonds for accessing liquidity facilities at the Central Bank. Compared to Q4 of 2021, in Q2 of 2022 the stock of high-quality assets decreased by RON 3.615.279 thousand from RON 20.459.253 thousand to RON 16.843.973 thousand.

In the Q2 of 2022, the stock of assets with a high level of liquidity was represented by: cash in hand and cash in vaults and ATMs (RON 3.769.141 thousand), amounts held in account with the Central Bank (RON 1.700.447 thousand) and holdings of securities in the amount of RON 11.374.276 thousand.

### **Concentration of liquidity funding sources**

In LCR calculation, the potential cash outflows over a 30-day horizon are taken into account. The Bank's main sources of financing were represented by retail deposits and deposits of small enterprise clients which, as it results from the LCR values in the table, recorded an average value of RON 35.907.789 thousand at June 2022, of which RON 2.647.367 thousand represents potential outflows in the next 30 days, as well as unsecured wholesale financing with an average value of RON 11.727.006 thousand at June 2022, of which RON 5.029.792 thousand represents potential outflows in the next 30 days. The LCR calculation regulation does not contain explicit provisions on the concentration of funding sources and liquidity, but internally, the bank monitors clients who could represent a high degree of concentration and takes them into account in the internal risk models it uses for liquidity management.

Exposures from derivatives operations and possible margin calls

Exposures from derivatives operations shall be presented in the LCR according with Article 21 of the Delegated Regulation. Any margin calls are presented in the LCR in accordance with Article 30, paragraph 3 of the Delegated Regulation. The credit institution adds additional outflows corresponding to the collateral needs, which would result from the impact of a negative market scenario on derivative transactions, financing transactions and other contracts of the credit institution, if they are significant. For the evaluation of potential



margin calls for derivatives, the look back historical approach is used. The average value of potential outflows in Q2 of 2022 was approx. RON 62.733 thousand, representing approx. 0.95% of the average value of the total net cash outflows included in the LCR calculation in Q2 of 2022.

#### Currency mismatch in LCR report

The LCR is calculated and reported consolidated in RON equivalent, as well as individually for the significant currencies. The denomination on foreign currencies of high quality liquid assets held by the Bank is consistent with the distribution of net liquidity outflows on foreign currencies. The Bank tracks inconsistencies between inflows and outflows of liquidity at the level of currency in order to limit the accumulation of risks. Currency mismatches are limited internally by setting limits at currency level for the results of liquidity crisis simulations and for the maximum open foreign exchange position at currency level and for the total.

Article 451a(3) CRR Quantitative information Net Stable Funding Ratio- Template EU LIQ2

		a	b	c	d	e
RON thousands		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	-	-	-	6,502,423	6,502,423
2	<i>Own funds</i>	-	-	-	6,502,423	6,502,423
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		36,396,598	-	-	33,939,135
5	<i>Stable deposits</i>		23,643,932	-	-	22,461,735
6	<i>Less stable deposits</i>		12,752,667	-	-	11,477,400
7	Wholesale funding:		13,009,552	236,280	344,372	6,208,783
8	<i>Operational deposits</i>		1,904,442	-	-	-
9	<i>Other wholesale funding</i>		11,105,110	236,280	344,372	6,208,783
10	Interdependent liabilities					
11	Other liabilities:	-	2,038,812	-	2,133,075	2,133,075
12	<i>NSFR derivative liabilities</i>	-				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		2,038,812	-	2,133,075	2,133,075
<b>14</b>	<b>Total available stable funding (ASF)</b>					48,783,416
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					113,755
EU-15a	Assets encumbered for more than 12m in cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		5,393,458	2,921,538	24,837,249	23,767,760

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



		a	b	c	d	e
RON thousands		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>		317,723	-	-	-
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		-	-	-	-
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>		4,126,823	2,290,435	10,995,752	12,555,018
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	-	-
22	<i>Performing residential mortgages, of which:</i>		458,428	401,887	12,866,141	10,143,074
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		217,547	190,469	6,116,511	4,179,740
24	<i>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</i>		490,485	229,217	975,356	1,069,667
25	Interdependent assets					
26	Other assets:		119,954	45,116	8,411,951	8,577,021
27	<i>Physical traded commodities</i>				-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
29	<i>NSFR derivative assets</i>		40,603	-	-	40,603
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		-	-	-	-
31	<i>All other assets not included in the above categories</i>		79,351	45,116	8,411,951	8,536,419
32	Off-balance sheet items		5,149,810	-	-	257,490
<b>33</b>	<b>Total RSF</b>					32,716,026
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>					149%

## 14. Article 452 CRR Use of the IRB approach to credit risk

### *A. Approaches or transition arrangements approved by the competent authorities*

#### **A.1. Internal Ratings Based Approach (IRB)**

Raiffeisen Bank S.A. calculate risk-weighted exposure amounts using the Internal Ratings Based Approach IRB, except the following type of exposure for which an approval was received to apply Permanent or Temporary Standardized Approach:

#### **A.2. STD Permanent Partial Use (STD-PPU)**

According to art. 150 CRR, for the following exposure classes, the bank meets the criteria to used STD- PPU:

- Exposures to central governments or central banks, expressed in the currency of the state (EU member state)
- Exposure to International Organisations
- Exposures to multilateral development banks
- Exposures rated by the Local and Regional Governments (LRG) rating model
- Exposure to subsidiary Raiffeisen Leasing IFN SA
- Exposures to public sector entities, including churches and religious communities
- Retail exposures related to non-retail clients, car purchase loans, those who benefit from exposures in the form of guarantee letters, or personal needs loans from the portfolio acquired from Citibank in 2013.

The application of the Permanent Standard Approach for these exposure classes is due to the limited number of counterparts and the implementation of a rating system for those counterparties constitutes an excessive effort for the bank, or due to membership in small operational units, exposure classes or exposure types that are not significant in terms of size and risk profile.

#### **A.3. STD Temporary Partial Use (STD-TPU)**

Retail exposures, represented by the portfolios of Professionals clients (from the Micro portfolio), have the approval to temporarily use the standard approach, until approval to use IRB approach is granted.

## B. Credit exposure breakdown

In the following tables, as of 30 June 2022 total exposures value, value of exposures as a result of risk mitigation techniques and prior conversion factors, as well as the used average risk share and value adjustment of volume and provisions related to exposures for which the capital request is determined by applying the Approach based on rating internal models:

Group RON thousands	Risk exposure*	Exposure after CRM	Average RWA	Capital charge	Credit value adjustments*
IRB Approach	<b>56,876,626</b>	<b>53,137,961</b>	<b>25%</b>	<b>816,777</b>	<b>1,482,920</b>
F-IRB Approach	<b>33,130,596</b>	<b>31,251,484</b>	<b>0%</b>	<b>0</b>	<b>408,912</b>
Exposure to central governments and central banks	80,428	80,777	0%	0	1,258
Exposure to institutions	3,471,772	3,511,612	0%	0	140
Exposure to corporates -IMM	8,046,114	6,423,842	0%	0	201,997
Exposure to corporates - specialised lending	2,943,876	2,917,171	0%	0	71,934
Exposure to corporates - Others	18,588,406	18,318,082	0%	0	133,583
A-IRB Approach	<b>22,918,758</b>	<b>21,193,042</b>	<b>51%</b>	<b>800,063</b>	<b>1,058,416</b>
Retail Exposure - SME secured by immovable property	125,271	117,251	0%	4,285	6,882
Retail Exposure - secured by immovable property	8,945,935	7,460,186	45%	269,359	352,704
Retail Exposure- qualifying revolving	4,981,797	4,981,797	20%	58,139	65,703
Retail Exposure -SME	1,029,537	797,591	36%	22,707	121,664
Retail Exposure - other	7,836,218	7,836,218	71%	445,573	511,463
Equity	<b>97,091</b>	<b>97,091</b>	-	<b>9,557</b>	<b>0</b>
Securitization	<b>730,182</b>	<b>596,345</b>	<b>0%</b>	<b>7,156</b>	<b>15,592</b>
here of: resecuritization	0	0	-	0	0
Others	<b>4,210,291</b>	<b>4,210,291</b>	-	<b>35,293</b>	<b>0</b>

\* EAD ( gross exposures) and credit value adjustments determined based on prudential requirements - local standards (stop accruals are not applied)

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range**

Group Roman thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligors	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustments and provisions
	On-Balance Sheet exposure	Off- Balance Sheet exposure									
<b>F-IRB Approach</b>	<b>17,785,011</b>	<b>13,980,092</b>		<b>18,312,655</b>	<b>6,946</b>			<b>12,102,844</b>		<b>261,573</b>	<b>556,989</b>
0,00 to <0,15	1,893,185	3,794,906	7%	2,016,612	579	0.1%	45%	703,558	35%	939	6,855
0,15 to <0,25	3,532,507	2,136,786	10%	3,647,686	381	0.2%	45%	1,599,970	44%	3,016	6,738
0,25 to <0,50	765,873	1,645,756	17%	909,993	415	0.3%	43%	476,872	52%	1,337	9,052
0,50 to <0,75	2,712,258	2,688,912	17%	2,971,069	610	0.7%	44%	2,233,525	75%	8,626	14,563
0,75 to <2,50	4,182,101	2,512,845	21%	4,054,040	1,188	1.4%	44%	3,565,222	88%	23,798	90,952
2,50 to <10,00	1,664,831	749,240	23%	1,480,820	668	3.0%	44%	1,557,143	105%	19,261	29,279
10,00 to <100,00	78,082	51,596	54%	86,201	2,428	19.4%	44%	164,814	191%	7,369	5,879
100,00 (Default)	310,304	102,411	14%	312,670	627	99.9%	47%	124	0%	147,802	277,419
Project finance	1,893,185	3,794,906	7%	2,016,612	579	0.1%	45%	703,558	35%	939	6,855
<b>A-IRB Approach</b>	<b>19,353,425</b>	<b>3,565,333</b>		<b>19,770,932</b>	<b>1,288,567</b>			<b>10,000,791</b>		<b>818,688</b>	<b>1,058,416</b>
0,00 to <0,15	23,216	55,025	87%	67,042	1,190	0.1%	51%	8,355	12%	48	217
0,15 to <0,25	288,672	948,524	59%	792,079	91,924	0.2%	48%	63,031	8%	821	1,686
0,25 to <0,50	2,935,322	1,315,453	57%	3,155,227	247,123	0.4%	42%	676,067	21%	5,175	31,128
0,50 to <0,75	6,043,628	764,654	62%	5,597,547	211,621	0.6%	41%	1,917,427	34%	14,480	45,531
0,75 to <2,50	6,878,361	338,111	67%	7,000,091	348,142	1.3%	57%	4,265,212	61%	49,284	66,435
2,50 to <10,00	1,836,311	94,248	63%	1,829,403	98,049	6.3%	54%	1,722,724	94%	62,588	85,032
10,00 to <100,00	514,333	34,628	56%	499,207	250,656	26.8%	50%	757,000	152%	69,311	86,976
100,00 (Default)	833,583	14,689	54%	830,336	39,862	100.0%	80%	590,977	71%	616,980	741,412

*\*a regulatory maturity of 2.5 ani (913 days) is used*

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Exposure to central governments and central banks**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of oblig ors	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustment s and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	<b>80,428</b>	-	<b>0%</b>	<b>80,428</b>	<b>1</b>	<b>0.2%</b>	<b>45%</b>	<b>33,198</b>	<b>41%</b>	<b>58</b>	<b>12</b>
0,00 to <0,15	-	-	0%	-	0	0.0%	0%	-	0%	-	-
0,15 to <0,25	80,428	-	0%	80,428	1	0.2%	45%	33,198	41%	58	12
0,25 to <0,50	-	-	0%	-	0	0.0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	3	0	0.2%	45%	1	0%	0	-
0,75 to <2,50	-	-	0%	18	0	0.2%	45%	7	41%	0	-
2,50 to <10,00	-	-	0%	41	0	0.2%	45%	17	41%	0	-
10,00 to <100,00	-	-	0%	160	1	0.2%	45%	66	41%	0	-
100,00 (Default)	-	-	0%	127	0	0.2%	45%	53	41%	0	16
Project finance	-	-	0%	0	0	0.0%	0,0%	0	0%	0	-
<b>A-IRB Approach</b>	-	-		-	-	<b>0%</b>		-	<b>0%</b>	-	-
0,00 to <0,15	-	-	0%	-	-	0.00%		-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.00%		-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.00%		-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.00%		-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.00%		-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.00%		-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.00%		-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.00%		-	0%	-	-

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Institution**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligors	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustment s and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	<b>868,932</b>	<b>1,648,935</b>		<b>982,036</b>	<b>132</b>			<b>411,395</b>	<b>42%</b>	<b>607</b>	<b>112</b>
0,00 to <0,15	560,911	1,543,488	5%	666,827	69	0.1%	45%	257,030	39%	260	65
0,15 to <0,25	274,790	104,183	6%	281,195	32	0.2%	45%	125,157	45%	224	37
0,25 to <0,50	14,498	0	0%	14,498	3	0.5%	0%	13,346	92%	29	0
0,50 to <0,75	18,732	-	20%	18,745	1	0.6%	45%	15,042	80%	51	9
0,75 to <2,50	-	-	0%	-	0	0.0%	0%	-	0%	-	-
2,50 to <10,00	-	-	20%	518	1	0.2%	45%	203	39%	1	0
10,00 to <100,00	1	1,265	20%	254	26	37.0%	45%	617	243%	42	1
100,00 (Default)	-	-	0%	-	0	0.0%	0%	-	0%	-	-
Project finance	-	-	-	-	-	-	-	-	-	-	-
<b>A-IRB Approach</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>-</b>	<b>0%</b>		<b>-</b>	<b>0%</b>	<b>-</b>	<b>-</b>
0,00 to <0,15	-	-	0%	-	-	0.00%		-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.00%		-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.00%		-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.00%		-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.00%		-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.00%		-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.00%		-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.00%		-	0%	-	-



**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Corporate**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligor s	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustment s and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	<b>9,199,904</b>	<b>8,985,391</b>		<b>10,288,455</b>	<b>3,028</b>			<b>7,200,180</b>	<b>675%</b>	<b>117,680</b>	<b>256,520</b>
0,00 to <0,15	1,049,817	2,025,246	8%	1,179,299	48	0.1%	45%	420,492	36%	622	199
0,15 to <0,25	2,940,607	1,854,998	10%	3,126,875	63	0.2%	45%	1,400,460	45%	2,611	1,021
0,25 to <0,50	380,947	1,340,956	17%	603,983	44	0.3%	43%	346,952	57%	852	845
0,50 to <0,75	1,942,657	1,988,478	17%	2,275,536	113	0.7%	45%	1,860,961	82%	6,636	3,875
0,75 to <2,50	1,990,392	1,345,286	21%	2,211,401	252	1.3%	44%	2,235,549	101%	12,052	42,859
2,50 to <10,00	690,636	331,281	22%	662,848	113	2.7%	44%	844,154	127%	7,894	11,659
10,00 to <100,00	17,762	26,811	86%	40,291	1,921	16.9%	45%	91,541	227%	3,027	1,132
100,00 (Default)	187,085	72,334	13%	188,221	474	99.8%	45%	72	0%	83,985	194,930
Project finance	-	-	0%	-	-	0.0%	0%	-	0%	-	-
A-IRB Approach	-	-		-	-			-		-	-
0,00 to <0,15	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.0%	0%	-	0%	-	-

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Project finance**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligors	Averag e PD	Averag e LGD	RWA	RWA Density	EL	Value adjustmen ts and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	<b>2,645,871</b>	<b>297,640</b>		<b>2,833,564</b>	<b>50</b>			<b>1,801,615</b>	<b>64%</b>	<b>49,425</b>	<b>116,252</b>
0,00 to <0,15	-	-	0%	-	-	0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0%	0%	-	0%	-	-
Project finance	2,645,871	297,640		2,833,564	50			1,801,615	64%	49,425	116,252
<b>A-IRB Approach</b>	-	-		-	-			-		-	-
0,00 to <0,15	-	-	0%	-	-	0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0%	0%	-	0%	-	-

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Corporate SME**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligor s	Averag e PD	Average LGD	RWA	RWA Densit y	EL	Value adjustmen ts and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	<b>4,989,877</b>	<b>3,048,126</b>		<b>4,123,240</b>	<b>3,731</b>			<b>2,653,949</b>	<b>64%</b>	<b>93,798</b>	<b>183,801</b>
0,00 to <0,15	282,456	226,172	16%	170,486	462	0,1%	44%	26,035	15%	57	6,591
0,15 to <0,25	236,682	177,605	8%	159,189	285	0,2%	40%	41,156	26%	123	5,668
0,25 to <0,50	370,427	304,800	15%	291,511	368	0,4%	44%	116,574	40%	456	8,207
0,50 to <0,75	750,869	700,433	15%	676,785	496	0,7%	44%	357,522	53%	1,939	10,680
0,75 to <2,50	2,191,709	1,167,559	24%	1,838,038	933	1,5%	44%	1,327,303	72%	11,741	47,817
2,50 to <10,00	974,195	417,959	24%	817,413	554	3,2%	43%	712,769	87%	11,366	17,620
10,00 to <100,00	60,319	23,520	19%	45,496	480	21,7%	44%	72,590	160%	4,299	4,747
100,00 (Default)	123,219	30,077	14%	124,322	153	100,0%	51%	-	0%	63,817	82,472
Project finance	-	-	0%	-	-	0,0%	0,0%	-	0%	-	-
<b>A-IRB Approach</b>	-	-		-	-			-		-	-
0,00 to <0,15	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0,00%	0,00%	-	0%	-	-

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Retail Exposure - secured by immovable property**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligor s	Avera ge PD	Avera ge LGD	RWA	RWA Density	EL	Value adjustmen ts and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	-	-		-	-			-	0%	-	-
0,00 to <0,15	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.0%	0%	-	0%	-	-
Project finance	-	-	0%	-	-	0.0%	0%	-	0%	-	-
<b>A-IRB Approach</b>	<b>9,690,704</b>	<b>6,458</b>		<b>8,077,603</b>	<b>59,402</b>			<b>4,128,841</b>	<b>51%</b>	<b>177,166</b>	<b>416,655</b>
0,00 to <0,15	-	-	0%	-	-	0.0%	0%	-	-	-	-
0,15 to <0,25	-	-	0%	-	-	0.0%	0%	-	-	-	-
0,25 to <0,50	2,624,169	16	100%	2,095,099	15,700	0.4%	38%	563,523	27%	3,196	28,540
0,50 to <0,75	5,268,659	5,751	100%	4,460,118	32,704	0.6%	39%	1,671,763	37%	10,846	35,212
0,75 to <2,50	298,586	1	100%	246,772	1,589	1.8%	40%	191,931	78%	1,791	11,296
2,50 to <10,00	286,241	0	100%	232,189	1,918	5.3%	37%	303,971	131%	4,516	21,027
10,00 to <100,00	166,397	1	100%	138,457	1,041	19.4%	36%	265,951	192%	9,571	31,628
100,00 (Default)	295,428	686	100%	287,551	1,902	100.0%	56%	369,851	129%	131,368	225,002

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Retail Exposure- qualifying revolving**

Bank Ron thousands	Gross exposure		Average e CCF	EAD post CRM & CCF	No of obligors	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustmen ts and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	-	-		-	-			-	0%	-	-
0,00 to <0,15	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.0%	0%	-	0%	-	-
Project finance	-	-	0%	-	-	0.0%	0%	-	0%	-	-
<b>A-IRB Approach</b>	<b>2,490,154</b>	<b>3,740,525</b>		<b>4,653,007</b>	<b>957,000</b>			<b>1,194,888</b>	<b>26%</b>	<b>82,065</b>	<b>88,312</b>
0,00 to <0,15	1,555	4,013	56%	3,783	318	0.1%	53%	170	4%	3	54
0,15 to <0,25	143,061	895,991	57%	650,258	90,851	0.2%	47%	36,306	6%	648	383
0,25 to <0,50	264,708	1,315,437	57%	1,013,682	230,475	0.4%	49%	92,856	9%	1,855	2,450
0,50 to <0,75	375,433	688,982	59%	779,473	174,392	0.7%	49%	113,433	15%	2,555	3,129
0,75 to <2,50	559,156	301,172	62%	746,817	141,524	1.5%	50%	207,686	28%	5,741	9,140
2,50 to <10,00	220,351	83,195	58%	268,497	54,792	5.2%	50%	171,823	64%	6,858	8,207
10,00 to <100,00	54,649	24,791	40%	64,449	26,905	25.6%	48%	88,464	137%	7,891	5,207
100,00 (Default)	35,529	13,773	51%	42,502	14,204	100.0%	88%	16,005	38%	36,020	37,133

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Retail Exposure -SME**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligors	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustments and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	-	-		-	-			-	0%	-	-
0,00 to <0,15	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.0%	0%	-	0%	-	-
Project finance	-	-	0%	-	-	0.0%	0%	-	0%	-	-
<b>A-IRB Approach</b>	<b>1,153,707</b>	<b>305,147</b>		<b>1,144,145</b>	<b>45,977</b>			<b>454,026</b>	<b>40%</b>	<b>120,273</b>	<b>135,758</b>
0,00 to <0,15	17,240	41,961	90%	51,255	824	0.1%	51%	6,668	13%	37	132
0,15 to <0,25	121,066	45,006	96%	112,940	1,029	0.2%	51%	21,267	19%	138	823
0,25 to <0,50	-	-	0%	-	0	0.0%	0%	-	0%	-	-
0,50 to <0,75	253,625	66,644	97%	212,553	2,647	0.5%	51%	64,980	31%	574	5,199
0,75 to <2,50	204,717	36,577	101%	192,287	2,790	1.3%	51%	87,005	45%	1,282	6,029
2,50 to <10,00	86,336	10,886	101%	85,351	1,096	4.8%	51%	51,587	60%	2,090	4,533
10,00 to <100,00	24,390	7,210	99%	24,780	13,237	34.9%	51%	24,930	101%	4,409	3,400
100,00 (Default)	113,650	230	92%	111,307	6,407	100.0%	95%	27,398	25%	103,924	101,548

**REPORT ON TRANSPARENT AND  
PUBLICATION REQUIREMENTS OF INFORMATION  
30 June 2022**



**Retail – Others**

Bank Ron thousands	Gross exposure		Average CCF	EAD post CRM & CCF	No of obligors	Average PD	Average LGD	RWA	RWA Density	EL	Value adjustment s and provisions
	On-Balance Sheet exposure	Off-Balance Sheet exposure									
<b>F-IRB Approach</b>	-	-		-	-			-	<b>0%</b>	-	-
0,00 to <0,15	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,25 to <0,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,50 to <0,75	-	-	0%	-	-	0.0%	0%	-	0%	-	-
0,75 to <2,50	-	-	0%	-	-	0.0%	0%	-	0%	-	-
2,50 to <10,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
10,00 to <100,00	-	-	0%	-	-	0.0%	0%	-	0%	-	-
100,00 (Default)	-	-	0%	-	-	0.0%	0%	-	0%	-	-
Project finance	-	-	0%	-	-	0.0%	0%	-	0%	-	-
<b>A-IRB Approach</b>	<b>15,128,714</b>	<b>353</b>		<b>15,129,067</b>	<b>949,768</b>			<b>10,887,662</b>	<b>72%</b>	<b>617,179</b>	<b>645,523</b>
0,00 to <0,15	-	-	0%	-	-	0%	0%	-	0%	-	-
0,15 to <0,25	-	-	0%	-	-	0%	0%	-	0%	-	-
0,25 to <0,50	46,446	-	0%	46,446	976	0.5%	58%	19,688	42%	125	138
0,50 to <0,75	108,752	353	100%	109,106	2,789	0.7%	58%	55,121	51%	407	323
0,75 to <2,50	5,790,018	-	0%	5,790,018	204,844	1.2%	58%	3,764,294	65%	40,314	38,240
2,50 to <10,00	1,235,493	-	0%	1,235,493	44,337	6.8%	58%	1,185,269	96%	48,936	49,656
10,00 to <100,00	267,338	-	0%	267,338	210,788	30.0%	58%	368,436	138%	46,685	46,164
100,00 (Default)	387,817	-	0%	387,817	26,065	100.0%	93%	176,855	46%	344,777	376,942

## 15. Article 453 and article 435 (1) (d) CRR Credit risk mitigation

### A. Volume of recognized credit risk mitigation techniques

As of 30 June 2022, gross value of exposures covered by credit risk mitigation recognized techniques, post volatility and other value adjustments due to currency mismatch or maturity, applying prudential standards (stop accruals are not applied) were as follows:

#### EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

Eligible collaterals (CRM)	Exposures unsecured – Carrying amount	Exposures secured – Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	20.964.996	17.907.304	12.041.082	5.866.221	-
Total debt securities	12.252.865	-	-	-	-
Total exposures	33.217.861	17.907.304	12.041.082	5.866.221	-

Group Ron thousands	Other	Real estate	Unfunded protection	Financial collaterals
<b>Exposure classes in STD</b>	-	<b>32,065</b>	-	<b>1,905</b>
Central governments or central banks	-	-	-	-
Regional government or local authorities	-	-	-	301
Public sector entities	-	-	-	-
Multilateral development banks	-	-	-	-
International organisations	-	-	-	-
Institutions	-	-	-	-
Corporates	-	-	-	-
Retail	-	-	-	1,564
Secured by mortgages on immovable property	-	32,065	-	40
Exposures in default	-	-	-	-
Exposures associated with particularly high risk	-	-	-	-
Covered bonds	-	-	-	-
Institutions and corporates with a short-term credit assessment	-	-	-	-
Collective investment undertakings	-	-	-	-
Equity	-	-	-	-
Other items	-	-	-	-
<b>Exposure classes in IRB</b>	<b>8,349</b>	<b>12,000,668</b>	<b>4,406,969</b>	<b>1,457,347</b>
Exposure to central governments and central banks	-	-	-	-
Exposure to institutions	-	-	207,596	933,308
Exposure to corporates	8,349	477,005	2,339,820	468,269
Exposure to Retail	-	11,523,663	1,725,716	55,770
Equity	-	-	-	-
Securitization	-	-	133,837	-
Other exposure	-	-	-	-

Bank do not have exposure covered by credit derivatives.



EU CR4 – standardised approach – Credit risk exposure and CRM effects

Group Ron thousands	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	On-balance- sheet exposures	Off-balance- sheet exposures	On-balance- sheet exposures	Off-balance- sheet exposures	RWAs	RWAs density (%)
Standardised approach (SA) exposure classes	18,984,132	480,592	22,474,410	348,979	2,068,159	9%
Central governments or central banks	15,665,610	-	18,758,353	170,470	-	0%
Regional government or local authorities	1,019,235	352,596	1,019,235	171,148	238,077	20%
Public sector entities	0	-	0	-	0	20%
Multilateral development banks	-	-	432,611	359	-	0%
International organisations	-	-	-	-	-	0%
Institutions	60,889	-	60,889	-	15,148	2%
Corporates	678,993	76,571	678,961	-	570,070	0%
Retail	658,456	51,294	623,966	7,000	364,525	58%
Secured by mortgages on immovable property	48,426	0	48,426	0	27,157	56%
Exposures in default	15,354	40	14,736	-	16,182	110%
Exposures associated with particularly high risk	-	-	-	-	-	0%
Covered bonds	-	-	-	-	-	0%
Institutions and corporates with a short- term credit assessment	-	-	-	-	-	0%
Collective investment undertakings	-	-	-	-	-	0%
Equity	-	-	-	-	-	0%
Other items	837,167	91	837,233	2	837,001	100%

## **16. Article 455 CRR Use of internal models for market risk**

This article does not apply because Raiffeisen Bank S.A. does not use internal models to calculate the market risk capital requirement.