



2016 EU-wide Stress Test

Bank Name	Raiffeisen-Landesbanken-Holding GmbH
LEI Code	529900JP9C734S1LE008
Country Code	AT

2016 EU-wide Stress Test: Summary

Raiffeisen-Landesbanken-Holding GmbH

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		9,538.42	8,182.30
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		0.00	-983.47
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,256.69	-3,997.17
Cumulative 3y: Profit or (-) loss for the year		1,941.30	-1,718.98
Coverage ratio - Default stock	64.70%	62.33%	63.27%
Common Equity Tier 1 capital	7,538.00	9,333.75	4,878.15
Total Risk exposure amount	72,028.46	75,541.09	79,389.68
Common Equity Tier 1 ratio, %	10.5%	12.4%	6.1%
Fully loaded Common Equity Tier 1 ratio, %	10.2%	12.3%	6.1%
Tier 1 capital	7,538.00	9,555.31	4,969.39
Total leverage ratio exposures	163,149.52	163,149.52	163,149.52
Leverage ratio, %	4.6%	5.9%	3.0%
Fully loaded leverage ratio, %	4.5%	5.8%	3.0%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test: Credit risk IRB

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m€ EUR, %)																
Raiffeisen-Landesbanken-Holding GmbH	Central banks and central governments	0	0	1.607	10	0	0	310	1	0	0	0	0	0	0	0,5%
	Institutions	0	0	7.534	166	0	0	2.138	3	0	0	2	118	73,8%		
	Corporates	0	0	34.130	4.514	0	0	22.460	72	0	0	115	2.786	61,7%		
	Corporates - Of Which: Specialised Lending	0	0	3.281	483	0	0	2.630	0	0	0	13	184	38,2%		
	Corporates - Of Which: SME	0	0	6.042	773	0	0	5.005	46	0	0	26	471	60,9%		
	Retail	11.472	670	0	0	3.922	219	0	0	116	384	0	0	57,3%		
	Retail - Secured on real estate property	7.843	438	0	0	1.967	142	0	0	68	186	0	0	42,5%		
	Retail - Secured on real estate property - Of Which: SME	144	18	0	0	87	13	0	0	2	10	0	0	54,7%		
	Retail - Secured on real estate property - Of Which: non-SME	7.698	421	0	0	1.880	130	0	0	67	177	0	0	42,0%		
	Retail - Qualifying Revolving	953	27	0	0	261	7	0	0	5	24	0	0	85,8%		
	Retail - Other Retail	2.677	204	0	0	1.693	70	0	0	43	174	0	0	85,2%		
	Retail - Other Retail - Of Which: SME	521	52	0	0	296	38	0	0	8	39	0	0	75,2%		
	Retail - Other Retail - Of Which: non-SME	2.156	152	0	0	1.397	32	0	0	35	135	0	0	88,6%		
	Equity	0	0	187	1	0	0	375	0	0	0	0	0	0,0%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0,0%		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0,0%			
IRB TOTAL	11.472	670	43.847	4.600	3.922	219	26.281	77	116	384	117	2.804	61,4%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)															
Austria	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	3.039	8	0	0	339	2	0	0	0	0	0	6,2%
	Corporates	0	0	6.043	381	0	0	2.570	0	0	0	8	248	65,2%	
	Corporates - Of Which: Specialised Lending	0	0	382	1	0	0	303	0	0	0	0	0	5,3%	
	Corporates - Of Which: SME	0	0	126	19	0	0	68	0	0	0	0	1	4,9%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	134	0	0	0	298	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	0	0	9.224	389	0	0	3.207	2	0	0	8	249	64,0%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)															
Poland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	2	0	0	0	1	0	0	0	0	0	0	-
	Corporates	0	0	246	14	0	0	180	0	0	0	1	7	51,6%	
	Corporates - Of Which: Specialised Lending	0	0	111	0	0	0	73	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	1	14	0	0	1	0	0	0	0	7	51,6%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	0	0	247	14	0	0	189	0	0	0	1	7	51,6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(m€ EUR, %)														
Czech Republic	Central banks and central governments	0	0	0	10	0	0	0	1	0	0	0	0	-
	Institutions	0	0	169	0	0	0	42	0	0	0	0	0	0,0%
	Corporates	0	0	2.840	149	0	0	2.336	0	0	0	14	93	62,0%
	Corporates - Of Which: Specialised Lending	0	0	911	34	0	0	654	0	0	0	2	12	34,6%
	Corporates - Of Which: SME	0	0	0	28	0	0	775	0	0	0	4	19	67,6%
	Retail	3.460	156	0	0	1.103	18	0	0	32	114	18	0	72,9%
	Retail - Secured on real estate property	2.723	67	0	0	654	5	0	0	8	34	0	0	51,5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2.723	67	0	0	654	5	0	0	8	34	0	0	51,5%
	Retail - Qualifying Revolving	203	10	0	0	68	2	0	0	2	9	0	0	93,2%
	Retail - Other Retail	534	80	0	0	381	12	0	0	11	70	0	0	88,2%
	Retail - Other Retail - Of Which: SME	238	37	0	0	141	5	0	0	6	23	0	0	84,8%
	Retail - Other Retail - Of Which: non-SME	296	43	0	0	240	7	0	0	5	47	0	0	90,0%
	Equity	0	0	1	0	0	0	2	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3.460	156	3.010	159	1.103	18	2.428	1	22	114	14	92	67,6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central banks and central governments	0	0	6	0	0	0	1	0	0	0	0	0	0
	Institutions	0	0	167	5	0	0	42	1	0	0	0	0	0
	Corporates	0	0	4,032	223	0	0	2,998	18	0	0	5	143	64.8%
	Corporates - Of Which: Specialised Lending	0	0	651	46	0	0	575	0	0	0	4	28	57.2%
	Corporates - Of Which: SME	0	0	1,320	70	0	0	1,062	10	0	0	5	50	72.2%
	Retail	3,880	112	0	0	768	36	0	7	46	0	0	0	44.0%
	Retail - Secured on real estate property	3,071	82	0	0	439	26	0	3	23	0	0	0	27.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,071	82	0	0	439	26	0	3	23	0	0	0	27.9%
	Retail - Qualifying Revolving	150	6	0	0	33	2	0	1	5	0	0	0	84.5%
	Retail - Other Retail	658	24	0	0	296	7	0	3	21	0	0	0	89.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	658	24	0	0	296	7	0	3	21	0	0	0	89.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		3,880	112	4,196	226	768	36	3,041	19	7	49	13	143	57.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Russian Federation	Central banks and central governments	0	0	515	0	0	0	216	0	0	0	0	0	0
	Institutions	0	0	528	22	0	0	181	0	0	0	0	0	1.3%
	Corporates	0	0	4,427	347	0	0	3,000	11	0	0	15	232	66.7%
	Corporates - Of Which: Specialised Lending	0	0	346	64	0	0	357	0	0	0	2	39	61.3%
	Corporates - Of Which: SME	0	0	944	37	0	0	856	0	0	0	5	31	82.0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		0	0	5,462	369	0	0	3,397	11	0	0	16	232	62.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Romania	Central banks and central governments	0	0	13	0	0	0	3	0	0	0	0	0	100.0%
	Institutions	0	0	195	0	0	0	170	0	0	0	0	0	0
	Corporates	0	0	1,559	161	0	0	1,465	0	0	0	8	90	56.0%
	Corporates - Of Which: Specialised Lending	0	0	355	50	0	0	329	0	0	0	0	18	36.6%
	Corporates - Of Which: SME	0	0	611	51	0	0	538	0	0	0	4	30	58.6%
	Retail	2,475	164	0	0	1,194	96	0	0	37	103	0	0	63.0%
	Retail - Secured on real estate property	1,000	101	0	0	335	54	0	0	21	55	0	0	54.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,000	101	0	0	335	54	0	0	21	55	0	0	54.7%
	Retail - Qualifying Revolving	476	5	0	0	111	2	0	0	1	4	0	0	74.8%
	Retail - Other Retail	998	36	0	0	749	40	0	0	15	44	0	0	76.5%
	Retail - Other Retail - Of Which: SME	168	21	0	0	112	28	0	0	1	12	0	0	59.8%
	Retail - Other Retail - Of Which: non-SME	830	37	0	0	637	12	0	0	14	32	0	0	85.7%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		2,475	164	1,766	161	1,194	96	1,639	0	37	101	8	90	59.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Hungary	Central banks and central governments	0	0	35	0	0	0	23	0	0	0	0	0	0
	Institutions	0	0	75	0	0	0	57	0	0	0	0	0	25.2%
	Corporates	0	0	1,971	526	0	0	1,672	36	0	0	12	377	71.8%
	Corporates - Of Which: Specialised Lending	0	0	193	23	0	0	207	0	0	0	2	8	34.6%
	Corporates - Of Which: SME	0	0	454	196	0	0	522	35	0	0	6	114	58.5%
	Retail	763	164	0	0	415	57	0	0	38	72	0	0	43.7%
	Retail - Secured on real estate property	580	138	0	0	339	49	0	0	31	48	0	0	34.8%
	Retail - Secured on real estate property - Of Which: SME	27	0	0	0	24	0	0	0	0	0	0	0	68.6%
	Retail - Secured on real estate property - Of Which: non-SME	553	138	0	0	315	49	0	0	31	48	0	0	33.6%
	Retail - Qualifying Revolving	75	3	0	0	28	1	0	0	3	0	0	0	98.9%
	Retail - Other Retail	107	0	0	0	49	0	0	0	6	21	0	0	89.9%
	Retail - Other Retail - Of Which: SME	46	2	0	0	13	5	0	0	1	0	0	0	87.0%
	Retail - Other Retail - Of Which: non-SME	62	22	0	0	36	2	0	0	6	19	0	0	90.1%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		763	164	3,081	526	415	57	1,764	37	38	72	12	377	65.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(m EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	1,027	97	0	0	214	0	0	0	0	0	0	0.0%
	Corporates	0	0	1,256	97	0	0	326	2	0	0	1	34	58.8%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	0	0	2,383	57	0	0	742	2	0	0	1	34	58.7%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)														
Germany	Central banks and central governments	0	0	53	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	642	0	0	0	187	0	0	0	0	0	-
	Corporates	0	0	2,293	54	0	0	1,269	0	0	0	5	24	44.2%
	Corporates - Of Which: Specialised Lending	0	0	120	2	0	0	75	0	0	0	0	0	0.0%
	Corporates - Of Which: SME	0	0	338	0	0	0	82	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	2,988	54	0	0	1,456	0	0	0	5	24	44.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)														
Croatia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	30	1	0	0	30	0	0	0	0	11	100.0%
	Corporates	0	0	1,028	323	0	0	928	1	0	0	7	226	70.0%
	Corporates - Of Which: Specialised Lending	0	0	29	11	0	0	22	0	0	0	0	10	89.7%
	Corporates - Of Which: SME	0	0	312	191	0	0	283	0	0	0	1	120	62.6%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	2	1	0	0	4	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	1,060	324	0	0	963	1	0	0	7	227	69.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Raiffeisen-Landesbanken-Holding GmbH

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Slovakia	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	0.5%	0.0%	0	1.0%	0.0%	0	1.6%
	Corporates	0.4%	134	62.4%	0.5%	195	59.7%	0.6%	218	57.5%
	Corporates - Of Which: Socialised Lending	0.8%	38	56.8%	0.8%	43	54.9%	0.8%	48	53.5%
	Corporates - Of Which: SME	0.5%	63	67.5%	0.6%	71	63.3%	0.7%	80	60.2%
	Retail	0.2%	100	67.4%	0.2%	116	67.4%	0.2%	131	68.3%
	Retail - Secured on real estate property	0.1%	62	62.9%	0.0%	71	64.8%	0.0%	79	65.2%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	62	62.9%	0.0%	71	64.8%	0.0%	79	65.2%
	Retail - Qualifying Revolving	0.9%	7	76.4%	0.8%	8	76.1%	0.7%	10	77.3%
	Retail - Other Retail	0.9%	31	77.4%	0.8%	36	71.7%	0.7%	43	72.8%
	Retail - Other Retail - Of Which: SME	0	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.9%	31	77.4%	0.8%	36	71.7%	0.7%	43	72.8%
	Equity	0.1%	0	90.0%	0.2%	0	90.0%	0.3%	0	90.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL		0.3%	274	63.4%	0.4%	310	61.8%	0.4%	349	60.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Slovakia	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.0%	0	0.6%	0.0%	0	1.5%	0.0%	0	2.5%
	Corporates	0.8%	229	63.3%	1.1%	229	60.8%	1.2%	274	56.4%
	Corporates - Of Which: Socialised Lending	1.1%	41	59.2%	1.3%	49	58.5%	1.4%	59	58.6%
	Corporates - Of Which: SME	0.9%	68	67.5%	1.4%	86	63.2%	1.4%	104	61.0%
	Retail	0.8%	121	66.8%	0.7%	159	65.6%	0.5%	193	66.3%
	Retail - Secured on real estate property	0.1%	63	62.0%	0.1%	76	61.6%	0.2%	93	61.0%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	63	62.0%	0.1%	76	61.6%	0.2%	93	61.0%
	Retail - Qualifying Revolving	3.0%	10	75.4%	2.9%	14	71.4%	1.6%	16	70.0%
	Retail - Other Retail	3.4%	47	74.6%	3.2%	69	70.3%	1.8%	84	73.3%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	3.4%	47	74.6%	3.2%	69	70.3%	1.8%	84	73.3%
	Equity	0.2%	0	90.0%	0.5%	0	90.0%	0.6%	0	90.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL		0.7%	307	63.9%	0.9%	387	62.0%	0.8%	467	61.5%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	1.9%	0.0%	2	3.9%	0.1%	2	3.9%
	Corporates	0.0%	271	63.1%	0.0%	296	60.2%	0.7%	328	57.9%
	Corporates - Of Which: Socialised Lending	1.2%	45	59.7%	1.4%	50	58.1%	1.4%	54	56.7%
	Corporates - Of Which: SME	1.2%	47	67.3%	1.2%	58	60.9%	1.2%	68	57.4%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL		0.5%	272	59.9%	0.5%	299	57.4%	0.6%	330	55.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	1.9%	0.0%	2	3.9%	0.1%	2	3.9%
	Corporates	0.0%	286	62.7%	0.0%	340	61.4%	1.2%	395	60.9%
	Corporates - Of Which: Socialised Lending	1.7%	47	60.4%	2.4%	56	61.6%	2.8%	66	63.7%
	Corporates - Of Which: SME	1.8%	53	68.0%	2.2%	74	65.2%	2.1%	95	65.9%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL		0.7%	287	60.2%	1.0%	341	58.8%	1.0%	397	58.6%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Romania	Central banks and central governments	0.2%	0	40.0%	0.2%	0	40.0%	0.2%	0	40.0%
	Institutions	0.2%	0	45.0%	0.2%	1	45.0%	0.2%	1	45.0%
	Corporates	0.6%	107	54.5%	0.7%	117	53.2%	0.8%	129	52.1%
	Corporates - Of Which: Socialised Lending	0.2%	19	37.0%	0.4%	21	37.5%	0.5%	23	38.1%
	Corporates - Of Which: SME	0.6%	37	56.2%	0.7%	47	54.1%	0.8%	51	52.5%
	Retail	1.1%	167	58.8%	1.1%	206	61.2%	1.1%	250	63.1%
	Retail - Secured on real estate property	0.5%	82	51.7%	0.5%	90	51.9%	0.5%	98	52.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.5%	82	51.7%	0.5%	90	51.9%	0.5%	98	52.1%
	Retail - Qualifying Revolving	0.8%	9	57.9%	0.8%	10	66.0%	0.9%	23	70.4%
	Retail - Other Retail	1.9%	76	67.6%	1.8%	162	69.8%	2.0%	129	71.7%
	Retail - Other Retail - Of Which: SME	1.7%	16	90.3%	1.7%	19	59.0%	1.7%	22	59.1%
	Retail - Other Retail - Of Which: non-SME	2.0%	60	70.8%	1.9%	83	73.2%	2.0%	107	75.2%
	Equity	0.2%	0	90.0%	0.3%	0	90.0%	0.5%	0	90.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL		0.9%	274	56.8%	0.9%	326	57.7%	1.0%	380	58.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Romania	Central banks and central governments	0.2%	0	40.0%	0.2%	0	40.0%	0.2%	0	40.0%
	Institutions	0.2%	1	45.0%	0.2%	1	45.0%	0.2%	2	45.0%
	Corporates	0.5%	140	63.5%	4.3%	204	69.0%	4.5%	267	72.2%
	Corporates - Of Which: Socialised Lending	0.4%	21	39.5%	0.7%	24	40.7%	0.8%	26	42.1%
	Corporates - Of Which: SME	2.8%	51	66.6%	4.9%	80	72.3%	5.2%	109	75.2%
	Retail	2.4%	199	59.7%	2.2%	264	61.2%	1.9%	321	62.8%
	Retail - Secured on real estate property	1.6%	91	51.4%	2.1%	115	50.5%	1.8%	135	50.7%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1.6%	91	51.4%	2.1%	115	50.5%	1.8%	135	50.7%
	Retail - Qualifying Revolving	1.7%	13	60.7%	1.2%	22	69.0%	1.1%	30	73.1%
	Retail - Other Retail	3.6%	90	70.0%	2.9%	126	71.9%	2.4%	156	74.1%
	Retail - Other Retail - Of Which: SME	4.6%	21	61.8%	2.5%	25	62.7%	1.9%	28	63.0%
	Retail - Other Retail - Of Which: non-SME	3.3%	72	73.3%	2.9%	101	74.8%	2.5%	128	77.2%
	Equity	0.2%	0	90.0%	0.5%	0	90.0%	0.8%	0	90.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL		2.4%	330	61.4%	2.9%	469	64.7%	2.8%	590	67.0%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.1%	0	31.7%	0.2%	1	35.7%	0.3%	1	38.5%
	Corporates	0.6%	403	70.2%	0.6%	414	68.5%	0.5%	424	66.9%
	Corporates - Of Which: Socialised Lending	1.4%	13	38.2%	1.3%	15	39.4%	1.2%	18	40.1%
	Corporates - Of Which: SME	1.6%	128	57.6%	1.2%	133	56.8%	0.9%	137	56.2%
	Retail	1.0%	125	74.6%	1.0%	194	75.2%	0.8%	211	75.1%

**2016 EU-wide Stress Test:
Credit risk IRB**
Raiffeisen-Landesbanken-Holding GmbH

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.6%	0.0%	0	39.2%	0.0%	0	41.6%
	Corporates	0.1%	35	56.9%	0.2%	36	54.8%	0.3%	39	52.8%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.1%	0	45.0%	0.3%	0	45.0%	0.5%	0	45.0%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	35	56.8%	0.1%	37	54.8%	0.2%	39	52.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.6%	0.0%	0	40.8%	0.0%	0	42.8%
	Corporates	0.1%	35	56.9%	0.3%	38	54.6%	0.4%	42	52.7%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.3%	0	51.8%	0.9%	0	51.8%	0.9%	0	51.8%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	35	56.9%	0.2%	38	54.5%	0.3%	42	52.6%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	-	0	44.4%	0.0%	0	44.4%	0.0%	0	44.4%
	Institutions	0.0%	0	44.9%	0.0%	0	44.9%	0.0%	0	44.9%
	Corporates	0.2%	33	44.2%	0.3%	41	44.1%	0.5%	51	44.1%
	Corporates - Of Which: Specialised Lending	0.2%	1	10.7%	0.4%	1	19.0%	0.5%	2	25.6%
	Corporates - Of Which: SME	0.0%	0	41.3%	0.1%	0	40.4%	0.1%	1	40.0%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	33	44.2%	0.3%	41	44.4%	0.4%	51	44.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	-	0	44.4%	0.0%	0	44.4%	0.0%	0	44.4%
	Institutions	0.0%	0	44.9%	0.0%	0	44.9%	0.1%	0	44.9%
	Corporates	0.3%	36	46.2%	0.5%	48	47.4%	0.7%	63	48.2%
	Corporates - Of Which: Specialised Lending	0.4%	1	14.6%	0.8%	2	26.7%	0.8%	3	34.1%
	Corporates - Of Which: SME	0.1%	0	46.3%	0.1%	1	46.7%	0.1%	1	46.4%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.3%	36	46.2%	0.5%	49	47.4%	0.6%	63	48.2%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Croatia	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	1	79.5%	0.6%	1	70.1%	0.7%	1	64.5%
	Corporates	1.2%	244	67.8%	1.1%	256	66.0%	1.1%	266	64.5%
	Corporates - Of Which: Specialised Lending	0.4%	10	88.9%	0.5%	10	87.7%	0.6%	10	86.3%
	Corporates - Of Which: SME	1.3%	125	61.6%	1.4%	129	60.6%	1.4%	133	59.8%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	0.1%	0	0.2%	0.2%	0	0.8%	0.3%	0	1.6%
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		1.2%	245	67.8%	1.1%	256	66.0%	1.1%	267	64.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Croatia	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	1	79.0%	0.8%	1	68.1%	0.9%	1	62.3%
	Corporates	1.7%	251	68.4%	1.8%	260	66.6%	1.7%	284	65.2%
	Corporates - Of Which: Specialised Lending	0.6%	10	88.6%	0.9%	10	87.2%	1.0%	10	85.9%
	Corporates - Of Which: SME	1.9%	128	62.3%	2.2%	135	61.5%	2.1%	141	60.8%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	0.1%	0	0.3%	0.3%	0	1.1%	0.4%	0	2.4%
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		1.6%	252	68.3%	1.8%	269	66.5%	1.7%	286	65.1%

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Raiffeisen-Landesbanken-Holding GmbH	Central governments or central banks	36,191	147	2,208	4	14	43	29.2%
	Regional governments or local authorities	55	16	49	2	0	8	53.3%
	Public sector entities	50	0	24	0	0	0	0.0%
	Multilateral Development Banks	1,685	0	0	0	0	0	0.0%
	International Organisations	788	0	0	0	0	0	0.0%
	Institutions	2,347	5	436	2	0	0	10.2%
	Corporates	9,161	1,726	8,967	548	87	1,251	72.5%
	of which: SME	3,289	357	3,056	110	32	266	74.4%
	Retail	8,935	1,152	6,147	226	72	956	83.6%
	of which: SME	1,589	161	875	92	26	139	84.9%
	Secured by mortgages on immovable property	12,103	988	4,881	473	23	528	53.0%
	of which: SME	3,066	456	1,333	222	8	152	33.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	125	0	25	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	244	0	133	0	0	0	0.0%
Equity	1,460	2	2,405	4	0	0	0.0%	
Securitisation								
Other exposures	5,758	0	2,792	0	31	0	0.0%	
Standardised Total	78,910	4,036	28,057	1,265	228	2,787	69.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Austria	Central governments or central banks	12,715	24	0	0	0	0	0.5%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,142	0	99	0	0	0	0.0%
	Corporates	983	53	924	34	2	25	47.3%
	of which: SME	207	5	184	1	0	4	85.4%
	Retail	723	6	384	34	7	4	67.2%
	of which: SME	0	0	0	0	0	0	100.0%
	Secured by mortgages on immovable property	5,586	35	1,969	2	1	2	7.1%
	of which: SME	1,235	2	432	1	1	1	35.8%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	14	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	228	0	117	0	0	0	0.0%
Equity	1,278	0	2,168	0	0	0	0.0%	
Securitisation								
Other exposures	1,260	0	448	0	2	0	0.0%	
Standardised Total	23,939	119	6,112	70	12	32	27.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central governments or central banks	4,536	6	1	1	1	0	0.0%
	Regional governments or local authorities	5	0	1	0	0	0	6.9%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	25	0	8	0	0	0	0.0%
	Corporates	2,897	275	2,677	107	33	185	67.3%
	of which: SME	1,203	20	1,021	8	15	14	69.7%
	Retail	2,408	161	1,625	72	25	146	93.8%
	of which: SME	923	65	515	69	17	54	89.7%
	Secured by mortgages on immovable property	3,827	290	1,661	158	10	80	27.2%
	of which: SME	666	148	322	53	2	37	24.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	8	0	15	0	0	0	0.0%	
Securitisation								
Other exposures	660	0	490	0	0	0	0.0%	
Standardised Total	14,375	732	6,478	339	69	411	56.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Czech Republic	Central governments or central banks	3,118	47	0	0	12	2	4.7%
	Regional governments or local authorities	5	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	40	0	14	0	0	0	0.0%
	Corporates	349	10	309	3	4	7	75.9%
	of which: SME	85	1	74	0	0	0	70.7%
	Retail	734	46	532	12	1	35	75.7%
	of which: SME	103	0	58	0	1	0	0.0%
	Secured by mortgages on immovable property	532	3	218	4	1	0	5.0%
	of which: SME	128	3	62	4	1	0	5.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	87	0	17	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	5	0	5	0	0	0	0.0%
Securitisation								
Other exposures	274	0	99	0	2	0	0.0%	
Standardised Total	5,144	106	1,194	18	21	44	41.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central governments or central banks	2,625	0	0	0	0	0	100.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0.0%
	Corporates	287	9	260	3	3	7	72.1%
	of which: SME	124	5	106	2	2	3	65.8%
	Retail	369	9	216	6	5	18	75.9%
	of which: SME	205	6	113	5	3	10	67.8%
	Secured by mortgages on immovable property	55	15	25	3	0	0	20.1%
	of which: SME	54	10	24	3	0	0	20.1%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	22	0	28	0	0	0	0.0%
Securitisation								
Other exposures	332	0	211	0	6	0	0.0%	
Standardised Total	3,690	34	739	12	14	25	73.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Russian Federation	Central governments or central banks	2	0	1	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	20	0	10	0	0	0	0.0%
	Corporates	201	20	177	9	1	12	62.8%
	of which: SME	56	13	43	6	0	8	60.8%
	Retail	1,696	205	1,253	16	18	170	83.0%
	of which: SME	32	18	17	1	2	18	97.3%
	Secured by mortgages on immovable property	483	7	184	34	1	0	2.5%
	of which: SME	92	4	37	3	0	0	0.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	6	0	9	0	0	0	0.0%
Securitisation								
Other exposures	662	0	186	0	0	0	0.0%	
Standardised Total	3,071	232	1,821	59	19	183	78.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Romania	Central governments or central banks	2,277	0	22	0	0	0	80.0%	
	Regional governments or local authorities	10	0	2	0	0	0	73.2%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	0	0	0	0	0	0	0.0%	
	Corporates	385	89	370	29	3	63	70.9%	
	of which: SME	75	40	64	12	1	30	73.9%	
	Retail	115	5	67	2	1	4	76.4%	
	of which: SME	57	3	26	1	0	0	69.0%	
	Secured by mortgages on immovable property	51	11	28	9	0	3	29.4%	
	of which: SME	28	10	13	8	0	3	25.1%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	5	0	5	0	0	0	0.0%	
	Equity	22	0	24	0	0	0	0.0%	
Securitisation									
Other exposures	460	0	113	0	12	0	0.0%		
Standardised Total	3,325	105	631	39	16	70	67.0%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Hungary	Central governments or central banks	2,527	2	0	0	0	1	67.6%	
	Regional governments or local authorities	0	9	0	1	0	2	27.3%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	0	0	0	0	0	0	0.0%	
	Corporates	149	4	119	1	7	4	91.6%	
	of which: SME	19	0	15	0	0	0	99.6%	
	Retail	13	3	6	2	0	0	2.6%	
	of which: SME	5	0	2	1	0	0	17.7%	
	Secured by mortgages on immovable property	31	3	14	3	2	1	24.1%	
	of which: SME	6	2	2	0	0	1	41.9%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	38	0	38	0	0	0	0.0%	
Securitisation									
Other exposures	356	0	232	0	0	0	0.0%		
Standardised Total	3,113	22	410	8	9	9	40.6%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	187	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	184	0	43	0	0	0	0.0%	
	Corporates	5	3	2	0	0	3	93.9%	
	of which: SME	0	0	0	0	0	0	0.0%	
	Retail	0	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0.0%	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	0	0	0	0	0	0	0.0%	
Securitisation									
Other exposures	1	0	1	0	0	0	0.0%		
Standardised Total	377	3	47	0	0	3	93.9%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	823	60	0	0	0	33	54.9%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	303	0	58	0	0	0	0.0%
	Corporates	220	59	212	30	0	30	50.5%
	of which: SME	13	4	8	2	0	2	41.6%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	139	2	68	1	0	1	33.1%
	of which: SME	126	1	54	1	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	1	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	15	0	15	0	0	0	0.0%	
Securitisation								
Other exposures	6	0	6	0	0	0	0.0%	
Standardised Total	1,507	121	359	31	1	63	52.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Croatia	Central governments or central banks	985	0	0	0	0	0	11.8%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	0	0	0.0%
	Corporates	248	11	239	2	2	9	84.8%
	of which: SME	73	8	67	0	0	7	97.3%
	Retail	1,241	188	904	45	3	132	66.5%
	of which: SME	60	16	33	5	0	12	79.2%
	Secured by mortgages on immovable property	183	18	66	55	0	2	10.4%
	of which: SME	9	9	4	8	0	1	9.9%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	413	0	332	0	8	0	0.0%	
Standardised Total	3,073	227	1,542	102	14	143	62.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Raiffeisen-Landesbanken-Holding GmbH	Central governments or central banks	0.1%	81	32.3%	0.1%	101	33.8%	0.1%	119	34.7%
	Regional governments or local authorities	1.9%	10	52.2%	1.8%	10	51.5%	1.7%	11	50.9%
	Public sector entities	0.3%	0	45.0%	0.3%	0	45.0%	0.3%	0	45.0%
	Multilateral Development Banks	0.0%	0	17.4%	0.0%	0	17.4%	0.0%	0	17.4%
	International Organisations	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Institutions	0.0%	2	18.8%	0.0%	2	24.4%	0.0%	3	28.7%
	Corporates	1.4%	1,462	68.3%	1.3%	1,573	65.6%	1.2%	1,676	63.5%
	of which: SME	1.0%	332	68.7%	1.1%	366	64.8%	1.1%	399	62.1%
	Retail	2.5%	1,278	80.7%	1.3%	1,460	81.9%	1.1%	1,615	82.5%
	of which: SME	1.0%	184	69.4%	0.9%	233	74.9%	0.8%	273	77.7%
	Secured by mortgages on immovable property	0.4%	651	53.7%	0.4%	728	53.6%	0.3%	802	53.5%
	of which: SME	0.8%	199	36.8%	0.8%	226	37.1%	0.8%	250	37.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	1.4%	3	75.0%	1.1%	6	75.0%	0.8%	8	75.0%
	Equity	0.7%	10	78.4%	0.6%	19	83.4%	0.6%	28	85.4%
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	31	-	0.0%	31	-	0.0%	31	-	
Standardised Total	0.7%	3,528	66.8%	0.5%	3,932	66.0%	0.4%	4,295	65.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Raiffeisen-Landesbanken-Holding GmbH	Central governments or central banks	0.1%	85	32.7%	0.1%	117	34.6%	0.1%	146	35.6%
	Regional governments or local authorities	2.0%	10	52.2%	1.9%	11	51.4%	1.8%	12	50.8%
	Public sector entities	0.4%	0	45.0%	0.4%	0	45.0%	0.3%	1	45.0%
	Multilateral Development Banks	0.0%	0	17.4%	0.0%	0	17.4%	0.0%	0	17.4%
	International Organisations	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Institutions	0.0%	2	18.8%	0.1%	3	25.7%	0.1%	4	31.7%
	Corporates	1.4%	1,563	69.1%	1.2%	1,762	66.2%	1.0%	1,928	64.5%
	of which: SME	1.0%	365	68.6%	1.1%	435	64.5%	1.0%	495	62.4%
	Retail	1.9%	1,501	78.4%	2.9%	1,840	79.8%	2.7%	2,142	81.2%
	of which: SME	3.0%	216	64.2%	2.2%	306	72.1%	1.8%	378	77.3%
	Secured by mortgages on immovable property	0.8%	686	52.0%	0.9%	825	51.1%	0.8%	969	51.1%
	of which: SME	1.4%	219	37.8%	1.5%	268	38.5%	1.4%	310	38.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	1.5%	4	75.0%	1.3%	7	75.0%	0.9%	9	75.0%
	Equity	1.0%	15	81.8%	1.0%	29	85.6%	0.9%	41	86.8%
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	31	-	0.0%	31	-	0.0%	31	-	
Standardised Total	1.2%	3,896	66.3%	0.9%	4,625	65.4%	0.8%	5,283	65.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	0.0%	0	15%	0.0%	1	2.0%	0.0%	1	2.8%
	Regional governments or local authorities	8.2%	0	45.0%	6.6%	0	45.0%	5.1%	0	45.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	1	45.0%
	Corporates	2.5%	51	46.0%	1.8%	67	45.6%	1.4%	79	45.4%
	of which: SME	0.5%	5	72.4%	0.7%	7	63.6%	0.8%	8	58.1%
	Retail	0.2%	7	62.3%	0.1%	10	71.0%	0.1%	13	76.5%
	of which: SME	0.2%	0	99.6%	0.1%	0	99.6%	0.1%	0	99.6%
	Secured by mortgages on immovable property	0.1%	25	25.7%	0.1%	44	34.2%	0.2%	65	38.6%
	of which: SME	0.4%	6	37.0%	0.5%	13	36.7%	0.6%	20	36.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.6%	1	75.0%	0.6%	3	75.0%	0.6%	4	75.0%
	Equity	0.2%	3	89.8%	0.3%	7	89.9%	0.4%	12	90.0%
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	2	-	0.0%	2	-	0.0%	2	-	
Standardised Total	0.2%	89	35.9%	0.1%	133	40.3%	0.1%	176	43.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	0.0%	0	1.9%	0.0%	1	3.2%	0.0%	2	4.5%
	Regional governments or local authorities	9.3%	0	45.0%	7.8%	0	45.0%	5.6%	0	45.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Institutions	0.0%	0	45.0%	0.0%	1	45.0%	0.0%	1	45.0%
	Corporates	3.4%	60	50.2%	2.4%	82	50.4%	1.8%	97	50.6%
	of which: SME	0.7%	6	72.3%	1.0%	8	64.7%	1.1%	10	61.0%
	Retail	0.2%	7	59.5%	0.2%	12	66.5%	0.3%	18	71.0%
	of which: SME	0.3%	0	99.4%	0.2%	0	99.3%	0.3%	0	99.1%
	Secured by mortgages on immovable property	0.1%	29	26.8%	0.2%	57	36.2%	0.2%	90	41.3%
	of which: SME	0.5%	8	40.8%	0.8%	18	41.3%	0.9%	28	41.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.6%	1	75.0%	0.6%	3	75.0%	0.6%	4	75.0%
	Equity	0.3%	3	89.9%	0.4%	9	89.9%	0.6%	16	90.0%
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	2	-	0.0%	2	-	0.0%	2	-	
Standardised Total	0.2%	104	38.5%	0.2%	166	43.5%	0.2%	230	46.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.0%	1	5.9%	0.0%	1	10.2%	0.0%	2	13.4%
	Regional governments or local authorities	0.1%	0	10.4%	0.1%	0	13.3%	0.1%	0	15.8%
	Public sector entities	0.1%	0	71.6%	0.1%	0	71.6%	0.1%	0	71.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	45.1%	0.3%	0	45.1%	0.3%	0	45.1%
	Corporates	0.9%	245	62.9%	1.1%	274	59.8%	1.2%	306	57.4%
	of which: SME	0.8%	38	56.0%	0.9%	49	51.3%	1.1%	61	49.2%
	Retail	2.0%	220	74.9%	1.2%	285	79.3%	1.3%	347	82.3%
	of which: SME	0.8%	78	58.1%	0.7%	115	69.0%	0.7%	146	74.8%
	Secured by mortgages on immovable property	0.6%	149	38.0%	0.4%	174	39.2%	0.5%	199	39.8%
	of which: SME	0.6%	56	31.9%	0.7%	64	33.4%	0.8%	71	33.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	0	90.0%	0.2%	0	90.0%	0.2%	0	90.0%
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.9%	614	56.2%	0.7%	734	57.4%	0.8%	853	58.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.1%	1	9.9%	0.1%	2	15.8%	0.1%	3	19.7%
	Regional governments or local authorities	0.1%	0	13.4%	0.1%	0	18.0%	0.1%	0	21.4%
	Public sector entities	0.2%	0	71.6%	0.2%	0	71.6%	0.2%	0	71.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	45.1%	0.3%	0	45.2%	0.3%	0	45.2%
	Corporates	1.7%	268	63.6%	2.1%	327	60.5%	2.2%	385	59.0%
	of which: SME	1.4%	46	57.5%	2.1%	71	54.2%	2.2%	95	53.2%
	Retail	3.5%	257	69.2%	4.2%	412	76.6%	5.3%	582	82.4%
	of which: SME	1.8%	68	48.9%	2.2%	162	65.2%	1.8%	223	75.2%
	Secured by mortgages on immovable property	1.1%	168	38.2%	1.4%	230	39.3%	1.7		

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.2%	20	12.5%	0.2%	24	16.5%	0.1%	27	18.7%
Regional governments or local authorities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	2.8%	21	55.3%	2.1%	28	52.4%	1.7%	33	51.2%
of which: SME	1.0%	1	52.3%	1.0%	2	49.2%	1.1%	3	48.0%
Retail	1.3%	46	74.9%	0.6%	50	74.4%	0.5%	53	74.1%
of which: SME	0.0%	1	70.0%	0.0%	1	86.2%	0.1%	1	91.2%
Secured by mortgages on immovable property	0.3%	3	23.0%	0.2%	4	27.6%	0.2%	5	30.1%
of which: SME	1.0%	2	21.3%	0.7%	3	25.3%	0.6%	4	27.4%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	5.8%	0	69.0%	4.8%	0	76.8%	3.9%	1	79.8%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	2	-	0.0%	2	-	0.0%	2	-
Standardised Total	0.6%	92	43.7%	0.4%	108	44.5%	0.3%	121	45.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.2%	20	13.1%	0.2%	25	17.6%	0.1%	29	20.1%
Regional governments or local authorities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	3.4%	23	59.7%	2.9%	32	57.4%	2.4%	40	56.6%
of which: SME	1.2%	1	57.2%	1.5%	3	54.8%	1.6%	4	53.9%
Retail	2.4%	54	76.6%	2.3%	70	77.5%	2.8%	90	78.2%
of which: SME	0.0%	1	80.5%	0.1%	1	87.7%	0.1%	1	90.3%
Secured by mortgages on immovable property	0.4%	4	27.1%	0.3%	5	33.1%	0.3%	7	36.6%
of which: SME	1.2%	3	24.8%	1.0%	4	29.9%	0.9%	5	32.6%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0%
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	6.3%	0	70.2%	6.0%	1	78.3%	5.0%	1	81.1%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	2	-	0.0%	2	-	0.0%	2	-
Standardised Total	0.8%	103	46.2%	0.7%	136	49.1%	0.7%	169	51.5%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	1	40.4%	0.0%	2	40.2%	0.0%	3	40.1%
Regional governments or local authorities	6.5%	0	45.0%	5.2%	0	45.0%	3.7%	0	45.0%
Public sector entities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	1.1%	12	59.1%	1.1%	15	54.2%	1.0%	18	51.8%
of which: SME	1.2%	7	56.8%	1.2%	8	53.4%	1.1%	9	51.6%
Retail	0.4%	25	72.1%	0.4%	26	69.4%	0.4%	28	67.3%
of which: SME	0.5%	15	65.5%	0.5%	16	63.9%	0.5%	17	62.6%
Secured by mortgages on immovable property	0.9%	1	26.6%	0.7%	1	27.8%	0.6%	2	28.1%
of which: SME	0.9%	1	26.5%	0.7%	1	27.7%	0.6%	2	28.1%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	6.0%	1	90.0%	4.4%	2	90.0%	3.0%	3	90.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	6	-	0.0%	6	-	0.0%	6	-
Standardised Total	0.2%	46	64.2%	0.2%	53	59.8%	0.2%	59	57.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.1%	2	40.3%	0.1%	3	40.1%	0.1%	5	40.1%
Regional governments or local authorities	9.1%	0	45.0%	8.8%	0	45.0%	5.9%	0	45.0%
Public sector entities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0%
Corporates	1.4%	14	59.9%	2.2%	21	55.8%	1.9%	26	54.4%
of which: SME	1.0%	7	59.4%	2.4%	10	56.8%	2.1%	13	55.8%
Retail	0.8%	26	71.1%	1.8%	33	66.7%	1.4%	38	64.5%
of which: SME	0.9%	15	66.2%	2.3%	20	64.4%	2.1%	24	63.1%
Secured by mortgages on immovable property	1.5%	1	30.9%	1.7%	2	32.0%	1.4%	3	31.4%
of which: SME	1.5%	1	30.9%	1.7%	2	31.9%	1.4%	3	31.3%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	8.4%	2	90.0%	7.2%	3	90.0%	4.3%	4	90.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	6	-	0.0%	6	-	0.0%	6	-
Standardised Total	0.4%	51	63.7%	0.5%	68	59.1%	0.4%	81	57.0%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
Corporates	0.8%	15	57.8%	0.9%	17	54.7%	0.8%	18	52.9%
of which: SME	0.5%	9	60.1%	0.7%	9	59.3%	0.6%	9	58.6%
Retail	6.2%	300	82.0%	2.6%	352	83.3%	2.3%	363	83.6%
of which: SME	14.6%	24	91.5%	8.5%	28	93.4%	8.0%	31	94.5%
Secured by mortgages on immovable property	1.1%	8	26.7%	0.6%	12	32.9%	0.4%	15	35.8%
of which: SME	0.7%	1	14.6%	0.7%	2	20.7%	0.5%	2	23.6%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.7%	0	90.0%	0.7%	0	90.0%	0.6%	0	90.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-
Standardised Total	3.7%	322	77.3%	1.6%	380	77.9%	1.3%	427	78.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.4%	0	40.0%	1.5%	0	40.0%	1.5%	0	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.1%	0	45.0%	0.2%	0	45.0%
Corporates	1.6%	17	59.0%	2.8%	22	55.6%	1.9%	25	54.4%
of which: SME	1.2%	9	62.6%	4.4%	12	60.0%	2.6%	13	59.0%
Retail	11.3%	363	84.1%	4.6%	458	84.6%	3.4%	509	84.6%
of which: SME	6.0%	39	88.8%	20.4%	45	94.3%	14.5%	47	96.4%
Secured by mortgages on immovable property	2.9%	17	35.0%	2.5%	30	39.8%	1.4%	37	41.5%
of which: SME	2.0%	3	29.4%	4.7%	7	37.3%	2.7%	9	38.7%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	1.1%	0	90.0%	1.3%	0	90.0%	0.8%	0	

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Romania	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.3%	0	45.1%	0.3%	0	45.1%	0.3%	0	45.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0%
	Corporates	1.3%	71	67.9%	1.2%	76	65.8%	1.2%	80	64.0%
	of which: SME	1.4%	32	72.3%	1.3%	33	70.9%	1.2%	34	69.8%
	Retail	0.6%	6	83.6%	0.5%	7	84.3%	0.4%	8	85.3%
	of which: SME	0.3%	3	94.4%	0.4%	3	94.0%	0.3%	4	94.0%
	Secured by mortgages on immovable property	0.5%	4	30.2%	0.5%	4	31.1%	0.5%	4	31.9%
	of which: SME	0.8%	3	26.2%	0.7%	3	27.2%	0.7%	3	28.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0%
	Equity	9.6%	2	89.3%	7.1%	4	89.6%	5.2%	5	89.6%
Other exposures	-	12	-	-	12	-	-	12	-	
Standardised Total	0.3%	96	65.3%	0.3%	104	63.9%	0.3%	111	62.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Romania	Central governments or central banks	0.1%	1	40.0%	0.1%	2	40.0%	0.1%	3	40.0%
	Regional governments or local authorities	0.6%	0	45.1%	0.6%	0	45.0%	0.6%	0	45.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
	Corporates	2.3%	76	67.9%	2.7%	86	65.2%	2.5%	94	63.6%
	of which: SME	2.9%	33	72.1%	3.9%	36	69.8%	3.8%	38	68.2%
	Retail	1.3%	7	81.7%	0.8%	8	83.5%	0.7%	10	85.3%
	of which: SME	0.7%	3	92.3%	0.5%	4	93.7%	0.4%	4	94.4%
	Secured by mortgages on immovable property	1.0%	4	32.2%	1.1%	5	33.9%	1.0%	5	35.1%
	of which: SME	1.6%	3	28.4%	1.7%	4	30.2%	1.4%	4	31.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0%
	Equity	17.5%	4	89.6%	16.7%	7	89.8%	11.4%	9	89.8%
Other exposures	-	12	-	-	12	-	-	12	-	
Standardised Total	0.6%	104	65.5%	0.6%	120	63.9%	0.5%	134	62.8%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	Central governments or central banks	0.1%	4	46.4%	0.1%	7	43.8%	0.1%	10	42.7%
	Regional governments or local authorities	-	2	27.3%	-	2	27.3%	-	2	27.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	45.0%	0.4%	0	45.0%	0.6%	0	45.0%
	Corporates	0.1%	11	77.1%	0.1%	11	69.2%	0.2%	12	63.8%
	of which: SME	0.7%	0	42.0%	0.5%	0	41.9%	0.5%	0	41.8%
	Retail	0.5%	4	81.9%	0.6%	5	81.7%	0.6%	5	81.6%
	of which: SME	0.9%	1	54.3%	0.9%	1	55.8%	0.9%	1	56.9%
	Secured by mortgages on immovable property	0.6%	1	43.9%	0.4%	2	44.8%	0.4%	2	45.4%
	of which: SME	0.1%	1	45.7%	0.2%	1	44.9%	0.2%	1	44.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	7.1%	3	90.0%	4.9%	4	90.0%	3.4%	5	90.0%
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	27	54.1%	0.2%	32	53.0%	0.2%	36	51.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	Central governments or central banks	0.2%	6	44.4%	0.2%	11	42.4%	0.2%	15	41.7%
	Regional governments or local authorities	-	2	27.3%	-	2	27.3%	-	2	27.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	45.0%	0.6%	0	45.0%	0.9%	0	45.0%
	Corporates	0.2%	11	72.1%	0.4%	12	64.3%	0.5%	13	60.1%
	of which: SME	1.3%	0	48.1%	1.2%	1	48.0%	1.2%	1	48.0%
	Retail	2.3%	5	79.1%	2.7%	5	78.9%	1.9%	6	79.6%
	of which: SME	3.9%	1	55.7%	3.9%	1	58.1%	2.8%	1	59.9%
	Secured by mortgages on immovable property	0.8%	2	44.1%	0.7%	2	45.0%	0.7%	2	45.6%
	of which: SME	0.3%	1	45.1%	0.4%	1	43.9%	0.5%	1	43.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	11.1%	4	90.0%	8.5%	7	90.0%	6.5%	9	90.0%
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	30	53.9%	0.3%	39	53.0%	0.3%	47	52.1%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	3.0%	0	40.0%	2.6%	0	40.0%	2.1%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	1.2%	3	92.9%	0.4%	3	92.6%	0.2%	3	92.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	92.2%	0.0%	3	91.0%	0.0%	3	89.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	3.5%	0	40.0%	3.0%	0	40.0%	2.4%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	1.4%	3	93.0%	0.5%	3	92.7%	0.2%	3	92.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	92.4%	0.0%	3	90.4%	0.0%	3	88.2%	

2016 EU-wide Stress Test: Credit risk STA

Raiffeisen-Landesbanken-Holding GmbH

		Baseline Scenario											
		31/12/2016				31/12/2017				31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Germany	Central governments or central banks	0.0%	33	54.9%	0.0%	33	54.9%		0.0%	33	54.9%		
	Regional governments or local authorities	-	0	-	0	-	0	-	-	0	-	0	
	Public sector entities	-	0	-	0	-	0	-	-	0	-	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	-	0	-	0	
	International Organisations	-	0	-	0	-	0	-	-	0	-	0	
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%		0.0%	0	45.0%		
	Corporates	2.3%	35	49.6%	1.8%	39	49.0%	1.6%	42	48.6%	2.0%	48	
	of which: SME	1.7%	2	41.1%	1.5%	2	40.4%	1.4%	2	39.7%	1.8%	3	
	Retail	-	0	-	0	-	0	-	-	0	-	0	
	of which: SME	-	0	-	0	-	0	-	-	0	-	0	
	Secured by mortgages on immovable property	0.4%	1	35.8%	0.5%	2	36.2%	0.6%	3	36.4%	0.9%	4	
	of which: SME	0.4%	1	26.5%	0.5%	1	31.3%	0.6%	2	33.0%	0.9%	3	
	Items associated with particularly high risk	-	0	-	0	-	0	-	-	0	-	0	
	Covered bonds	-	0	-	0	-	0	-	-	0	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	-	0	-	0	
	Collective investments undertakings (CIU)	13.7%	0	75.0%	11.0%	0	75.0%	8.5%	0	75.0%	9.3%	0	
	Equity	0.1%	0	90.0%	0.2%	0	90.0%	0.2%	0	90.0%	0.2%	0	
Securitisation	-	-	-	-	-	-	-	-	-	-	-		
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0		
Standardised Total	0.6%	70	51.6%	0.5%	74	51.0%	0.5%	78	50.5%				

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016				31/12/2017				31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Germany	Central governments or central banks	0.0%	33	54.9%	0.0%	33	54.9%		0.0%	33	54.9%		
	Regional governments or local authorities	-	0	-	0	-	0	-	-	0	-	0	
	Public sector entities	-	0	-	0	-	0	-	-	0	-	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	-	0	-	0	
	International Organisations	-	0	-	0	-	0	-	-	0	-	0	
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%		0.0%	0	45.0%		
	Corporates	3.0%	39	53.6%	2.5%	44	53.3%	2.0%	48	53.1%	2.5%	48	
	of which: SME	2.3%	2	45.2%	2.2%	2	44.5%	1.8%	3	43.8%	2.0%	3	
	Retail	-	0	-	0	-	0	-	-	0	-	0	
	of which: SME	-	0	-	0	-	0	-	-	0	-	0	
	Secured by mortgages on immovable property	0.6%	2	39.3%	0.8%	3	40.8%	0.9%	4	41.3%	1.2%	5	
	of which: SME	0.6%	1	32.0%	0.8%	2	37.1%	0.9%	3	38.8%	1.0%	3	
	Items associated with particularly high risk	-	0	-	0	-	0	-	-	0	-	0	
	Covered bonds	-	0	-	0	-	0	-	-	0	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	-	0	-	0	
	Collective investments undertakings (CIU)	15.5%	0	75.0%	12.9%	0	75.0%	9.3%	0	75.0%	9.3%	0	
	Equity	0.2%	0	90.0%	0.2%	0	90.0%	0.2%	0	90.0%	0.2%	0	
Securitisation	-	-	-	-	-	-	-	-	-	-	-		
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0		
Standardised Total	0.8%	74	53.8%	0.7%	80	53.4%	0.6%	85	53.1%				

		Baseline Scenario											
		31/12/2016				31/12/2017				31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Croatia	Central governments or central banks	0.2%	2	35.5%	0.2%	3	36.3%	0.2%	4	36.7%	0.2%	5	
	Regional governments or local authorities	2.5%	0	43.8%	1.8%	0	43.9%	1.4%	0	43.9%	1.5%	0	
	Public sector entities	0.6%	0	45.0%	0.6%	0	45.0%	0.6%	0	45.0%	0.6%	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	-	
	International Organisations	-	0	-	0	-	0	-	0	-	0	-	
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0%	0.1%	0	
	Corporates	1.4%	15	66.1%	1.5%	18	59.2%	1.5%	22	55.7%	2.2%	27	
	of which: SME	1.0%	9	87.7%	1.3%	9	79.9%	1.4%	10	74.4%	2.1%	12	
	Retail	2.4%	199	80.4%	1.2%	211	80.8%	1.1%	241	81.0%	2.0%	314	
	of which: SME	2.7%	14	77.5%	1.4%	15	76.2%	1.3%	16	75.1%	2.3%	20	
	Secured by mortgages on immovable property	1.6%	12	48.9%	0.8%	15	53.3%	0.7%	17	56.5%	1.2%	22	
	of which: SME	4.0%	2	20.2%	2.2%	2	21.3%	1.8%	2	22.1%	2.8%	3	
	Items associated with particularly high risk	-	0	-	0	-	0	-	-	0	-	0	
	Covered bonds	-	0	-	0	-	0	-	-	0	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	-	0	-	0	
	Collective investments undertakings (CIU)	2.6%	0	75.0%	2.5%	0	75.0%	2.7%	0	75.0%	3.9%	0	
	Equity	2.0%	0	90.0%	1.5%	0	90.0%	1.1%	0	90.0%	1.4%	0	
Securitisation	-	-	-	-	-	-	-	-	-	-	-		
Other exposures	0.0%	8	0.0%	0.0%	8	0.0%	0.0%	8	0.0%	0.0%	8		
Standardised Total	1.3%	236	76.2%	0.7%	265	75.6%	0.7%	292	75.1%				

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016				31/12/2017				31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Croatia	Central governments or central banks	0.2%	2	35.6%	0.2%	3	36.4%	0.2%	4	36.8%	0.2%	5	
	Regional governments or local authorities	2.9%	0	43.7%	2.2%	0	43.8%	1.5%	0	43.9%	1.5%	0	
	Public sector entities	0.6%	0	45.0%	0.6%	0	45.0%	0.6%	0	45.0%	0.6%	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	-	
	International Organisations	-	0	-	0	-	0	-	0	-	0	-	
	Institutions	0.0%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	
	Corporates	2.1%	17	66.5%	2.4%	22	60.9%	2.2%	27	58.7%	2.2%	27	
	of which: SME	1.5%	9	87.1%	2.1%	10	79.1%	2.1%	12	74.1%	2.1%	12	
	Retail	5.8%	241	78.9%	2.6%	283	79.9%	2.0%	314	81.1%	2.0%	314	
	of which: SME	7.3%	17	77.3%	3.4%	19	76.1%	2.3%	20	75.5%	2.3%	20	
	Secured by mortgages on immovable property	2.8%	14	48.6%	1.4%	18	53.9%	1.2%	22	58.4%	1.2%	22	
	of which: SME	7.4%	2	22.5%	4.0%	3	24.4%	2.8%	3	25.4%	2.8%	3	
	Items associated with particularly high risk	-	0	-	0	-	0	-	-	0	-	0	
	Covered bonds	-	0	-	0	-	0	-	-	0	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	-	0	-	0	
	Collective investments undertakings (CIU)	2.6%	0	75.0%	3.7%	0	75.0%	3.9%	0	75.0%	3.9%	0	
	Equity	2.4%	0	90.0%	1.8%	0	90.0%	1.4%	0	90.0%	1.4%	0	
Securitisation	-	-	-	-	-	-	-	-	-	-	-		
Other exposures	0.0%	8	0.0%	0.0%	8	0.0%	0.0%	8	0.0%	0.0%	8		
Standardised Total	2.9%	281	75.1%	1.5%	335	75.4%	1.1%	376	75.9%				

2016 EU-wide Stress Test: Securitisations

Raiffeisen-Landesbanken-Holding GmbH

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	2,951						
	Total	2,951						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	261	296	299	309	393	483	572
	Total	261	296	299	309	393	483	572
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015																	
		(min EUR)																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]	U.S.	11	11	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		350	350	97	253	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		33	33	0	10	0	23	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		102	102	0	28	0	74	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		78	78	0	30	0	27	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		574	574	127	323	0	124	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	China	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	
[3M - 1Y]		7	7	0	2	0	5	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		27	27	0	22	0	5	0	0	0	0	0	0	0	0	5	0		
[2Y - 3Y]		59	59	0	4	0	54	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		14	14	0	4	0	9	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		115	115	0	33	82	0	0	0	0	0	0	0	0	9	0			
[0 - 3M]	Other Central and eastern Europe countries non EEA	184	184	0	7	4	157	6	0	0	0	0	0	5	0	0	0		
[3M - 1Y]		257	257	0	28	37	189	3	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		161	161	0	10	34	117	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		83	83	0	1	26	55	1	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		87	87	0	10	55	18	5	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		44	44	0	12	0	12	20	0	0	0	0	0	0	0	0	0		
[10Y - more]	15	15	0	0	0	15	0	0	0	0	0	0	0	0	0	0			
Tot		831	831	0	67	155	558	51	0	0	0	0	5	0	0	0			
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	5	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	5	0	0				

2016 EU-wide Stress Test: Sovereign

Raiffeisen-Landesbanken-Holding GmbH

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	71	71	0	6	3	62	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		65	65	0	48	5	10	3	0	0	0	0	0	0	0	0	
[1Y - 2Y]		73	73	0	0	1	53	20	0	0	0	0	6	0	0	0	
[2Y - 3Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	
[3Y - 5Y]		46	46	0	31	0	0	15	0	0	0	0	0	0	0	0	
[5Y - 10Y]		159	159	0	0	0	0	159	0	0	0	0	0	0	0	0	
[10Y - more]	168	168	0	0	0	0	168	0	0	0	0	0	0	0	0		
Tot		585	585	0	85	8	124	367	0	0	0	0	6	0	0	0	
Total		17,221	17,221	2,863	5,791	1,334	6,496	738	94	1	75	-19	46	1	619	0	

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	59,082	60,874	61,753	62,594	62,867	65,033	66,028
Risk exposure amount for securitisations and re-securitisations	261	296	299	309	393	483	572
Risk exposure amount other credit risk	58,820	60,579	61,454	62,285	62,474	64,550	65,456
Risk exposure amount for market risk	3,420	3,420	3,420	3,420	3,693	3,800	3,835
Risk exposure amount for operational risk	9,527	9,734	9,527	9,527	9,527	9,527	9,527
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	72,028	74,029	74,699	75,541	76,087	78,359	79,390

2016 EU-wide Stress Test - P&L

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,241	3,241	3,183	3,115	3,045	2,672	2,465
Interest income	5,124	5,182	5,249	5,377	5,441	5,464	5,318
(Interest expense)	-1,882	-1,857	-2,066	-2,263	-2,396	-2,792	-2,853
Dividend income	188	188	188	188	35	35	35
Net fee and commission income	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Gains or (-) losses on financial assets and liabilities held for trading, net	94	0	0	0	-432	-111	-111
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	192				-330		
Other operating income not listed above, net	-50	-39	-39	-39	-40	-39	-39
Total operating income, net	5,265	4,990	4,931	4,863	3,879	4,157	3,951
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,138	-861	-707	-689	-1,472	-1,296	-1,230
Other income and expenses not listed above, net	-3,273	-3,251	-3,250	-3,250	-3,597	-3,415	-3,433
Profit or (-) loss before tax from continuing operations	855	879	974	924	-1,190	-554	-712
(Tax expenses or (-) income related to profit or loss from continuing operations)	-270	-267	-292	-277	357	166	214
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	584	612	682	647	-833	-388	-498
Attributable to owners of the parent	331	383	396	382	-335	-194	-260
Amount of dividends paid	0	0	0	0	0	0	0
Attributable to owners of the parent net of estimated dividends	331	383	396	382	-335	-194	-260

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		(mln EUR,%)							
		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
OWN FUNDS	A	OWN FUNDS	9,447	10,063	10,908	11,106	8,838	8,054	6,981
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,538	8,399	8,938	9,334	6,520	5,822	4,878
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,316	2,316	2,316	2,316	2,316	2,316	2,316
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	2,096	2,479	2,876	3,258	1,761	1,567	1,307
	A.1.3	Accumulated other comprehensive income	-1,663	-1,663	-1,663	-1,663	-1,820	-1,820	-1,820
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-81	-81	-81
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	62	62	62	62	-61	-61	-61
	A.1.4	Other Reserves	1,663	1,663	1,663	1,663	1,663	1,663	1,663
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	4,447	4,482	4,531	4,819	4,102	3,909	3,667
	A.1.7	Adjustments to CET1 due to prudential filters	-256	-52	-40	-28	-52	-40	-28
	A.1.8	(-) Intangible assets (including Goodwill)	-882	-882	-882	-882	-882	-882	-882
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-33	0	0	0	-390	-556	-770
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-98	-75	-68	-67	-94	-110	-103
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	-284	-290	0	0	-291	-89	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-14	-14	-14	-14	-14	-14
	A.1.14.1	Of which: from securitisation positions (-)	-14	-14	-14	-14	-14	-14	-14
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-306	-168	-144	-89	-320	-408	-478
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	553	602	363	20	542	286	20
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-166	179	138	0	92	48	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	32	16	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	719	423	225	20	417	222	20	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	30	0	0	0	26	23	20	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	218	222	0	0	91	
A.2.1	Additional Tier 1 Capital instruments	30	145	172	179	81	98	91	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	284	290	0	0	291	89	0	
A.2.4	Additional Tier 1 transitional adjustments	-314	-435	46	43	-372	-187	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,538	8,399	9,155	9,555	6,520	5,822	4,969	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,909	1,664	1,753	1,551	2,318	2,232	2,011	
A.4.1	Tier 2 Capital instruments	2,124	2,324	1,500	1,367	3,137	2,034	1,797	
A.4.2	Other Tier 2 Capital components and deductions	177	160	179	179	143	179	179	
A.4.3	Tier 2 transitional adjustments	-393	-819	74	5	-962	20	36	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	72,028	74,029	74,699	75,541	76,087	78,359	79,390
	B.1	Of which: Transitional adjustments included	770	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.47%	11.35%	11.96%	12.36%	8.57%	7.43%	6.14%
	C.2	Tier 1 Capital ratio	10.47%	11.35%	12.26%	12.65%	8.57%	7.43%	6.26%
	C.3	Total Capital ratio	13.12%	13.59%	14.60%	14.70%	11.62%	10.28%	8.79%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	10.20%	10.92%	11.48%	12.33%	8.24%	7.18%	6.12%
	D.2	Tier 1 Capital ratio (2)	10.24%	11.12%	11.71%	12.57%	8.35%	7.30%	6.23%
	D.3	Total Capital ratio (3)	13.47%	14.47%	13.96%	14.61%	12.66%	10.13%	8.72%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	
	G.1	Total leverage ratio exposures (transitional)	163,150	163,150	163,150	163,150	163,150	163,150	163,150
	G.2	Total leverage ratio exposures (fully loaded)	163,150	163,150	163,150	163,150	163,150	163,150	163,150
G.3	Leverage ratio (transitional)	4.62%	5.15%	5.61%	5.86%	4.00%	3.57%	3.05%	
G.4	Leverage ratio (fully loaded)	4.47%	5.05%	5.36%	5.82%	3.89%	3.51%	3.03%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Raiffeisen-Landesbanken-Holding GmbH

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non- performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	22,449	0	22	22	42	0	0
Central banks	2,943	0	0	0	-1	0	0
General governments	15,319	0	0	0	8	0	0
Credit institutions	2,508	0	9	9	6	0	0
Other financial corporations	1,083	0	0	0	30	0	0
Non-financial corporations	596	0	13	13	0	0	0
Loans and advances(including at amortised cost and fair value)	89,129	431	9,465	8,943	528	5,853	1,664
Central banks	2,357	0	0	0	0	0	0
General governments	809	0	3	3	4	0	3
Credit institutions	7,755	0	122	122	3	117	0
Other financial corporations	2,752	0	211	211	103	150	62
Non-financial corporations	46,931	139	6,813	6,584	260	4,092	704
Households	28,525	292	2,315	2,023	159	1,493	896
DEBT INSTRUMENTS other than HFT	111,578	431	9,487	8,965	570	5,853	1,664
OFF-BALANCE SHEET EXPOSURES	36,866		380	348	68	46	258

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forbore exposures¹

Raiffeisen-Landesbanken-Holding GmbH

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,653	4,145	2,162	2,104	1,391
Central banks	0	0	0	0	0
General governments	1	1	0	0	0
Credit institutions	44	44	44	44	0
Other financial corporations	13	10	9	9	0
Non-financial corporations	4,259	3,229	1,625	1,593	706
Households	1,336	862	483	457	685
DEBT INSTRUMENTS other than HFT	5,653	4,145	2,162	2,104	1,391
Loan commitments given	146	80	0	0	204

¹ For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30