



2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Raiffeisen-Landesbanken-Holding GmbH

		(mIn EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,406	8,648	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,497	7,255	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,316	2,316	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	2,062	2,138	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-1,663	-1,683	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	1,697	1,552	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	4,447	4,572	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-256	-243	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-882	-712	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-33	-15	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-138	-85	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-284	-220	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-14	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	-14	-14	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-306	-401	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	553	50	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-166	-361	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	719	411	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	30	37	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	284	220	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-314	-257	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,497	7,255	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,909	1,392	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	2,124	1,269	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	177	172	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	-393	-49	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	72,028	70,106	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	770	620	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	10.41%	10.35%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	10.41%	10.35%	CA3 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	13.06%	12.34%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,229	7,425	[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))]	-	
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.14%	10.69%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	59,079	57,604
Risk exposure amount for securitisation and re-securitisations in the banking book	259	246
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	58,820	57,358
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,014	2,477
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	406	382
Risk exposure amount for operational risk	9,527	9,643
Other risk exposure amounts	2	0
Total Risk Exposure Amount	72,028	70,106

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

P&L

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	5,281	2,223
Of which debt securities income	403	205
Of which loans and advances income	4,402	1,877
Interest expenses	1,882	723
(Of which deposits expenses)	1,417	535
(Of which debt securities issued expenses)	360	157
(Expenses on share capital repayable on demand)	0	0
Dividend income	188	13
Net Fee and commission income	1,600	762
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-75	164
Gains or (-) losses on financial assets and liabilities held for trading, net	-181	-5
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	192	70
Gains or (-) losses from hedge accounting, net	-2	-2
Exchange differences [gain or (-) loss], net	66	-59
Net other operating income /(expenses)	-39	-183
TOTAL OPERATING INCOME, NET	5,147	2,260
(Administrative expenses)	2,793	1,384
(Depreciation)	309	143
(Provisions or (-) reversal of provisions)	10	27
(Commitments and guarantees given)	6	18
(Other provisions)	4	10
Of which pending legal issues and tax litigation ¹	21	
Of which restructuring ¹	14	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,138	349
(Loans and receivables)	1,138	347
(Held to maturity investments, AFS assets and financial assets measured at cost)	-1	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	202	122
(of which Goodwill)	31	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	13	71
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	710	307
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	440	132
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	440	132
Of which attributable to owners of the parent	187	19

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen-Landesbanken-Holding GmbH

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	34,917	36,333	2,209		28,656	30,068	2,224	
	Regional governments or local authorities	51	62	51		52	53	58	
	Public sector entities	50	50	24		141	125	61	
	Multilateral Development Banks	1,169	1,685	0		1,413	1,909	0	
	International Organisations	789	788	0		802	901	0	
	Institutions	3,200	3,140	438		3,132	3,100	382	
	Corporates	13,189	8,808	8,967		13,031	9,054	8,563	
	of which: SME	4,550	3,151	3,056		4,653	3,240	2,988	
	Retail	10,587	8,571	6,147		10,611	8,547	6,111	
	of which: SME	1,857	1,547	975		1,930	1,620	893	
	Secured by mortgages on immovable property	12,236	12,065	4,881		12,083	11,918	4,740	
	of which: SME	1,733	1,677	764		1,679	1,631	722	
	Exposures in default	3,967	1,133	1,256	2,741	3,542	954	1,054	2,545
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	125	125	25		122	122	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	244	244	123		123	123	45	
Equity	1,542	1,542	2,611		1,714	1,714	2,620		
Securitisation	0	0	0		0	0	0		
Other exposures	15,056	15,020	2,808		10,531	10,481	2,972		
Standardised Total²	97,121	89,567	29,540	3,021	86,054	79,070	28,855	2,786	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
AUSTRIA	Central governments or central banks	11,657	12,730	0		6,560	7,745	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,953	1,946	99		2,069	2,060	104	
	Corporates	1,142	931	913		1,151	898	879	
	of which: SME	234	183	178		263	195	190	
	Retail	799	505	378		770	461	346	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5,577	5,528	1,952		5,603	5,548	1,956	
	of which: SME	474	473	159		488	488	165	
	Exposures in default	88	60	67	28	84	46	53	38
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		12	12	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	228	228	117		117	117	39	
Equity	1,351	1,351	2,375		1,543	1,543	2,409		
Securitisation	0	0	0		0	0	0		
Other exposures	10,325	10,319	462		5,841	5,821	657		
Standardised Total²	41	41	462	41	5,841	5,821	657	76	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
POLAND	Central governments or central banks	4,473	4,572	2		4,065	4,180	10	
	Regional governments or local authorities	5	5	1		4	5	1	
	Public sector entities	0	0	0		5	2	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	25	8		29	25	7	
	Corporates	4,469	2,791	2,644		4,464	2,864	2,710	
	of which: SME	1,751	1,168	1,021		1,841	1,252	1,098	
	Retail	2,703	2,380	1,625		2,642	2,343	1,603	
	of which: SME	1,002	905	515		968	872	500	
	Secured by mortgages on immovable property	3,851	3,816	1,661		3,640	3,615	1,532	
	of which: SME	542	527	254		520	507	237	
	Exposures in default	742	312	334	390	725	296	319	408
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	8	8	15		9	9	17		
Securitisation	0	0	0		0	0	0		
Other exposures	703	703	490		556	556	372		
Standardised Total²	474	474	490	474	556	556	372	474	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
CZECH REPUBLIC	Central governments or central banks	2,994	3,151	0		3,443	3,600	0	
	Regional governments or local authorities	1	5	1		1	1	0	
	Public sector entities	0	0	0		76	64	32	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	40	14		25	29	9	
	Corporates	479	327	312		383	247	237	
	of which: SME	91	85	74		99	88	79	
	Retail	966	734	532		149	143	83	
	of which: SME	141	102	58		106	107	56	
	Secured by mortgages on immovable property	536	531	218		251	248	127	
	of which: SME	29	29	16		30	30	18	
	Exposures in default	76	17	18	7	18	6	6	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	87	87	17		86	86	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	5	5	5		5	5	5		
Securitisation	0	0	0		0	0	0		
Other exposures	274	272	99		373	372	177		
Standardised Total²	63	63	99	63	373	372	177	17	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen-Landesbanken-Holding GmbH

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	2,628	2,624	0		1,826	1,821	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	311	276	260		319	285	267	
	of which: SME	127	122	106		146	142	124	
	Retail	479	335	216		513	376	243	
	of which: SME	262	197	113		279	221	126	
	Secured by mortgages on immovable property	57	55	25		52	49	21	
	of which: SME	42	40	18		36	33	15	
	Exposures in default	34	9	12	22	34	8	12	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	22	22	28		17	17	23		
Securitisation									
Other exposures									
Standardised Total²	332	326	211	39	325	317	187	36	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	2	2	1		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	10		12	12	6	
	Corporates	285	197	186		274	198	183	
	of which: SME	96	62	51		109	72	57	
	Retail	2,063	1,679	1,254		2,243	1,808	1,351	
	of which: SME	32	36	17		26	34	14	
	Secured by mortgages on immovable property	485	482	183		529	527	198	
	of which: SME	78	77	31		87	86	36	
	Exposures in default	237	49	59	183	293	52	62	237
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	6	6	9		7	7	7		
Securitisation									
Other exposures									
Standardised Total²	662	662	186	203	648	648	223	258	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ROMANIA	Central governments or central banks	2,277	2,510	22		2,116	2,367	22	
	Regional governments or local authorities	10	10	2		7	7	1	
	Public sector entities	0	0	0		4	4	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		4	4	1	
	Corporates	658	376	371		617	337	331	
	of which: SME	77	75	64		77	74	62	
	Retail	142	114	67		141	114	67	
	of which: SME	60	57	26		70	66	8	
	Secured by mortgages on immovable property	51	51	28		38	37	18	
	of which: SME	9	9	3		8	8	3	
	Exposures in default	112	36	40	74	24	9	10	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		6	6	6	
Equity	22	22	24		8	8	10		
Securitisation									
Other exposures									
Standardised Total²	460	447	113	93	393	381	116	28	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
HUNGARY	Central governments or central banks	2,496	2,526	0		2,197	2,145	0	
	Regional governments or local authorities	0	7	1		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	129	114	111		162	133	130	
	of which: SME	19	18	15		21	20	16	
	Retail	16	10	7		38	16	11	
	of which: SME	7	4	2		15	3	2	
	Secured by mortgages on immovable property	31	23	14		22	12	5	
	of which: SME	2	1	1		2	1	0	
	Exposures in default	21	6	7	7	20	10	11	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	38	38	38		54	54	54		
Securitisation									
Other exposures									
Standardised Total²	356	356	232	16	394	394	251	17	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen-Landesbanken-Holding GmbH

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	674	849	0		1,212	1,422	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	277	278	53		400	399	67	
	Corporates	345	265	261		362	299	259	
	of which: SME	13	8	8		18	13	13	
	Retail	4	2	2		3	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	176	175	81		158	158	72	
	of which: SME	47	47	21		44	44	19	
	Exposures in default	61	31	31	31	60	30	32	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	15	15	15		16	16	16		
Securitisation									
Other exposures	7	7	7		7	7	8		
Standardised Total²				31				31	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CROATIA	Central governments or central banks	890	965	0		766	814	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		5	5	3	
	Corporates	264	232	227		270	240	234	
	of which: SME	76	73	67		83	75	69	
	Retail	1,386	1,218	904		1,316	1,134	839	
	of which: SME	80	57	33		88	65	37	
	Secured by mortgages on immovable property	183	182	66		192	192	69	
	of which: SME	8	7	3		7	6	3	
	Exposures in default	227	83	102	141	205	63	70	140
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	413	405	332		435	428	327		
Standardised Total²				156				163	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BULGARIA	Central governments or central banks	901	915	0		921	934	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	99	96	86		102	100	89	
	of which: SME	79	76	66		81	80	69	
	Retail	62	36	23		63	40	26	
	of which: SME	25	22	12		29	25	14	
	Secured by mortgages on immovable property	17	16	12		17	16	10	
	of which: SME	15	14	11		15	14	9	
	Exposures in default	15	7	8	8	14	7	8	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	6		5	5	6		
Securitisation									
Other exposures	116	116	27		109	109	27		
Standardised Total²				8				8	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen-Landesbanken-Holding GmbH

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	1,810	3	1,617	311	0	0	2,080	1	1,784	416	0	0
	Institutions	10,585	154	8,089	2,142	0	124	10,923	96	8,732	2,353	0	72
	Corporates	58,380	4,799	38,640	22,532	0	2,795	56,641	4,090	37,394	21,307	0	2,417
	Corporates - Of Which: Specialised Lending	3,925	483	3,764	2,630	0	194	4,214	509	3,995	2,786	0	208
	Corporates - Of Which: SME	9,022	786	6,816	5,051	0	493	8,834	784	6,325	4,651	0	477
	Retail	12,889	666	12,142	4,141	206	496	13,958	753	12,912	4,218	222	540
	Retail - Secured on real estate property	8,585	433	8,281	2,110	134	254	8,916	452	8,585	1,975	149	269
	Retail - Secured on real estate property - Of Which: SME	167	17	162	100	6	11	162	16	157	86	5	10
	Retail - Secured on real estate property - Of Which: non-SME	8,418	416	8,119	2,010	128	243	8,754	437	8,428	1,889	145	260
	Retail - Qualifying Revolving	1,269	29	980	268	7	28	1,847	93	1,286	381	9	81
	Retail - Other Retail	3,035	204	2,881	1,763	66	213	3,195	208	3,041	1,862	64	189
	Retail - Other Retail - Of Which: SME	628	52	573	334	34	47	649	50	595	356	32	40
	Retail - Other Retail - Of Which: non-SME	2,407	152	2,308	1,429	32	167	2,546	158	2,446	1,506	32	149
	Equity	100	1	100	155	0	0	79	1	79	129	0	0
	Securitisation	3,155	0	2,951	259	0	0	3,094	0	2,868	246	0	0
Other non credit-obligation assets													
IRB Total				29,539						28,750			

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRIA	Central banks and central governments	1	0	9	0	0	0	0	0	8	0	0	0
	Institutions	4,224	1	3,045	339	0	1	3,821	1	2,880	491	0	1
	Corporates	14,244	444	6,725	2,837	0	265	13,871	264	6,799	2,785	0	143
	Corporates - Of Which: Specialised Lending	423	1	395	259	0	0	312	17	599	335	0	10
	Corporates - Of Which: SME	168	19	146	69	0	1	196	0	139	81	0	0
	Retail	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	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	46	0	46	80	0	0	45	0	45	78	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	2	1	0	0	0	0	1	0	0	0
	Corporates	335	14	319	215	0	8	313	14	293	200	0	8
	Corporates - Of Which: Specialised Lending	115	0	111	73	0	0	123	0	120	75	0	0
	Corporates - Of Which: SME	15	14	15	1	0	7	17	14	17	3	0	7
	Retail	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	Central banks and central governments	0	0	10	1	0	0	0	0	8	1	0	0
	Institutions	175	0	168	42	0	0	209	0	219	61	0	0
	Corporates	5,031	146	2,971	2,378	0	95	4,987	187	2,924	2,237	0	93
	Corporates - Of Which: Specialised Lending	1,008	34	945	654	0	13	994	34	878	603	0	12
	Corporates - Of Which: SME	1,499	30	948	766	0	21	1,435	29	875	712	0	19
	Retail	3,666	149	3,501	1,085	17	129	4,489	217	4,061	1,222	19	165
	Retail - Secured on real estate property	2,765	64	2,702	638	4	41	2,987	63	2,913	632	4	31
	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	2,765	64	2,702	638	4	41	2,987	63	2,913	632	4	31
	Retail - Qualifying Revolving	264	9	202	65	1	11	830	74	514	178	5	65
	Retail - Other Retail	638	75	598	382	11	77	672	81	634	412	10	69
	Retail - Other Retail - Of Which: SME	395	27	265	146	5	28	314	26	276	152	4	22
	Retail - Other Retail - Of Which: non-SME	333	48	333	236	7	49	358	55	358	259	6	47
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen-Landesbanken-Holding GmbH

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(mB EUR, %)											
SLOVAKIA	Central banks and central governments	6	0	6	1	0	0	6	1	0	0
	Institutions	155	0	172	42	0	0	192	0	192	39
	Corporates	6,014	277	4,305	3,025	0	141	5,884	231	4,267	2,878
	Corporates - Of Which: Specialised Lending	723	49	700	575	0	31	817	51	775	603
	Corporates - Of Which: SME	1,932	71	1,390	1,073	0	55	1,807	63	1,319	982
	Retail	4,213	116	4,041	821	36	60	4,426	122	4,247	850
	Retail - Secured on real estate property	3,186	82	3,186	472	26	26	3,351	80	3,350	480
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	3,186	82	3,186	472	26	26	3,351	80	3,350	480
	Retail - Other Retail	237	7	152	38	2	6	244	7	164	38
	Retail - Other Retail - Of Which: SME	790	27	694	312	8	28	832	35	734	332
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	790	27	694	312	8	27	832	35	733	332
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(mB EUR, %)											
RUSSIAN FEDERATION	Central banks and central governments	507	0	515	216	0	0	764	0	793	333
	Institutions	662	22	543	182	0	1	1,069	6	941	279
	Corporates	8,013	422	5,771	3,635	0	252	7,910	465	5,300	3,278
	Corporates - Of Which: Specialised Lending	469	64	469	409	0	41	487	85	473	445
	Corporates - Of Which: SME	1,316	38	1,122	1,064	0	36	1,317	119	1,086	847
	Retail	8	1	7	2	0	0	7	0	7	2
	Retail - Secured on real estate property	5	0	5	1	0	0	4	0	4	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	5	0	5	1	0	0	4	0	4	1
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	2	0	2	5
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(mB EUR, %)											
ROMANIA	Central banks and central governments	0	0	13	3	0	0	0	0	11	2
	Institutions	198	0	195	170	0	0	187	0	185	159
	Corporates	2,472	171	1,728	1,473	0	94	2,688	265	1,996	1,617
	Corporates - Of Which: Specialised Lending	407	50	405	229	0	18	512	63	496	317
	Corporates - Of Which: SME	1,020	55	669	543	0	33	1,088	72	766	612
	Retail	2,980	165	2,640	1,290	96	139	3,047	164	2,679	1,251
	Retail - Secured on real estate property	1,336	101	1,103	388	54	77	1,298	112	1,048	289
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1,336	101	1,103	388	54	77	1,298	112	1,048	289
	Retail - Other Retail	585	5	481	113	2	5	604	4	487	118
	Retail - Other Retail - Of Which: SME	1,059	58	1,057	789	40	57	1,145	49	1,144	844
	Retail - Other Retail - Of Which: non-SME	191	21	189	140	28	14	201	20	199	155
	Equity	868	38	868	649	12	44	945	29	944	689
	Other non credit-obligation assets	0	0	0	1	0	0	0	0	0	1
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(mB EUR, %)											
HUNGARY	Central banks and central governments	34	0	35	33	0	0	36	0	36	15
	Institutions	147	0	75	57	0	0	63	0	43	27
	Corporates	3,624	520	2,430	1,677	0	366	3,566	465	2,418	1,514
	Corporates - Of Which: Specialised Lending	246	23	215	207	0	9	321	22	299	243
	Corporates - Of Which: SME	880	197	650	558	0	117	837	183	612	509
	Retail	947	158	924	471	44	107	882	170	863	444
	Retail - Secured on real estate property	716	132	715	386	40	79	668	146	660	360
	Retail - Secured on real estate property - Of Which: SME	32	4	32	32	2	3	18	3	18	19
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	684	128	684	354	38	76	650	143	650	342
	Retail - Other Retail	94	3	78	28	1	3	78	3	63	23
	Retail - Other Retail - Of Which: SME	137	23	120	57	4	25	136	21	132	60
	Retail - Other Retail - Of Which: non-SME	52	2	47	18	1	1	58	2	54	22
	Equity	85	21	83	39	3	24	78	19	78	38
	Other non credit-obligation assets	0	0	0	2	0	0	0	0	0	1
IRB Total											

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen-Landesbanken-Holding GmbH

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	(mBn EUR, %)											
	Central banks and central governments	49	0	53	0	0	58	0	61	0	0	0
	Institutions	676	0	641	187	0	668	0	632	160	0	0
	Corporates	3,518	78	2,596	1,384	0	29	3,155	55	2,302	1,276	0
	Corporates - Of Which: Specialised Lending	123	2	123	75	0	0	72	2	72	40	0
	Corporates - Of Which: SME	110	0	398	113	0	0	123	4	115	68	0
	Retail	5	1	5	1	0	6	1	6	1	0	0
	Retail - Secured on real estate property	4	1	4	1	0	5	1	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	1	4	1	0	5	1	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CROATIA	(mBn EUR, %)											
	Central banks and central governments	0	0	0	0	0	2	0	2	1	0	0
	Institutions	33	1	31	30	0	1	26	1	24	24	0
	Corporates	2,013	349	1,365	925	0	230	2,049	322	1,383	890	0
	Corporates - Of Which: Specialised Lending	43	11	40	22	0	10	35	11	32	17	0
	Corporates - Of Which: SME	751	196	503	283	0	120	765	189	513	291	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	2	1	2	4	0	5	0	5	12	0	0	
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BULGARIA	(mBn EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	61	0	59	44	0	0	54	0	52	39	0
	Corporates	1,692	186	1,088	814	0	101	1,705	160	1,073	790	0
	Corporates - Of Which: Specialised Lending	84	52	83	67	0	12	76	43	72	67	0
	Corporates - Of Which: SME	552	72	648	449	0	45	937	68	626	413	0
	Retail	1,013	75	969	453	12	59	1,041	75	993	431	11
	Retail - Secured on real estate property	525	51	519	210	9	31	555	50	550	199	8
	Retail - Secured on real estate property - Of Which: SME	135	13	130	67	4	8	144	13	139	68	3
	Retail - Secured on real estate property - Of Which: non-SME	390	38	388	142	5	23	411	37	411	131	5
	Retail - Qualifying Revolving	81	5	52	22	0	4	82	5	51	22	0
	Retail - Other Retail	406	19	398	221	3	24	404	21	392	211	3
	Retail - Other Retail - Of Which: SME	79	3	71	31	1	3	76	2	65	27	1
	Retail - Other Retail - Of Which: non-SME	327	17	327	191	2	21	328	18	327	184	2
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

2016 EU-wide Transparency Exercise
Sovereign Exposure

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	17,454.9	804.4	16,650.5	1,341.8	0.0	1,341.8	5,788.2	0.0	5,788.2	2,987.9	0.0	2,987.9	916.0	804.4	111.6	6,430.9	0.0	6,430.9
Austria	1,993.9	81.8	1,912.0															
Belgium	117.4	0.0	117.4															
Bulgaria	377.7	10.6	367.0															
Croatia	486.3	87.3	398.9															
Cyprus	0.0	0.0	0.0															
Czech Republic	1,541.6	3.0	1,538.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	126.3	29.2	97.0															
France	636.8	0.0	636.8															
Germany	870.1	17.6	852.5															
Greece	0.0	0.0	0.0															
Hungary	1,096.8	11.1	1,085.7															
Ireland	205.9	0.0	205.9															
Italy	1,004.6	0.0	1,004.6															
Latvia	10.2	0.0	10.2															
Lithuania	9.3	0.0	9.3															
Luxembourg	762.3	0.0	762.3															
Malta	0.0	0.0	0.0															
Netherlands	435.1	0.0	435.1															
Poland	1,293.6	4.6	1,288.9															
Portugal	200.0	0.0	200.0															
Romania	1,281.2	93.8	1,187.4															
Slovakia	1,819.6	9.0	1,810.6															
Slovenia	15.2	4.1	11.1															
Spain	941.5	0.0	941.5															
Sweden	79.8	0.0	79.8															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	75.8	75.8	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	573.6	0.0	573.6															
Other advanced economies non EEA	126.1	0.0	126.1															
Other Central and eastern Europe countries non EEA	777.4	40.2	737.2															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	597.0	336.2	260.8															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise
Sovereign Exposure

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	17,763.6	741.4	17,022.2	1,015.5	0.0	1,015.5	6,024.1	0.0	6,024.1	3,014.5	0.0	3,014.5	753.4	741.4	12.0	7,028.5	0.0	7,028.5
Austria	2,412.4	81.7	2,330.7															
Belgium	77.8	0.0	77.8															
Bulgaria	369.5	8.8	360.7															
Croatia	369.2	60.2	308.9															
Cyprus	0.0	0.0	0.0															
Czech Republic	1,216.3	2.4	1,213.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	129.7	31.4	98.3															
France	490.9	0.0	490.9															
Germany	1,454.2	10.1	1,444.2															
Greece	0.0	0.0	0.0															
Hungary	1,158.2	65.2	1,093.0															
Ireland	209.1	0.0	209.1															
Italy	886.7	0.0	886.7															
Latvia	3.8	0.0	3.8															
Lithuania	7.1	0.0	7.1															
Luxembourg	837.5	0.0	837.5															
Malta	0.0	0.0	0.0															
Netherlands	315.0	0.0	315.0															
Poland	2,063.0	3.0	2,060.0															
Portugal	160.0	0.0	160.0															
Romania	831.7	73.1	758.7															
Slovakia	1,643.4	7.0	1,636.4															
Slovenia	35.2	3.2	32.0															
Spain	896.6	0.0	896.6															
Sweden	74.5	0.0	74.5															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	82.2	82.2	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	595.9	0.0	595.9															
Other advanced economies non EEA	156.6	1.2	155.3															
Other Central and eastern Europe countries non EEA	766.4	33.2	733.2															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.7	0.7	0.0															
Africa	0.0	0.0	0.0															
Others	519.8	277.9	241.9															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisen-Landesbanken-Holding GmbH

	As of 31/12/2015							As of 30/06/2016						
	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	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 ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	22,449	0	22	22	42	0	0	22,564	0	6	6	85	0	0
Central banks	2,943	0	0	0	-1	0	0	1,983	0	0	0	-1	0	0
General governments	15,319	0	0	0	8	0	0	16,079	0	0	0	43	0	0
Credit institutions	2,508	0	9	9	6	0	0	2,690	0	6	6	8	0	0
Other financial corporations	1,083	0	0	0	30	0	0	1,325	0	0	0	34	0	0
Non-financial corporations	596	0	13	13	0	0	0	487	0	0	0	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	89,213	790	8,412	7,993	328	5,369	1,447
Central banks	2,357	0	0	0	0	0	0	1,467	0	0	0	0	0	0
General governments	809	0	3	3	4	0	3	745	0	2	2	4	0	1
Credit institutions	7,755	0	122	122	3	117	0	7,860	0	88	88	2	70	0
Other financial corporations	2,752	0	211	211	103	150	62	3,681	15	115	115	25	78	43
Non-financial corporations	46,931	139	6,813	6,584	260	4,092	704	46,455	488	5,871	5,766	208	3,729	521
of which: small and medium-sized enterprises at amortised cost	5,313	65	859	800	33	552	221	5,443	63	798	751	32	524	187
Households	28,525	292	2,315	2,023	159	1,493	896	29,004	286	2,336	2,022	89	1,492	882
DEBT INSTRUMENTS other than HFT	111,578	431	9,487	8,965	570	5,853	1,664	111,777	790	8,418	7,999	413	5,369	1,447
OFF-BALANCE SHEET EXPOSURES	36,866		380	348	68	46	258	35,815		447	412	77	55	65

⁽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⁾ Institutions 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⁾ Institutions 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 Transparency Exercise

Forborne exposures

Raiffeisen-Landesbanken-Holding GmbH

	As of 31/12/2015					As of 30/06/2016				
	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	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		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,653	4,145	2,162	2,104	1,391	5,475	3,989	2,262	2,218	1,184
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	0	0	0	0
Credit institutions	44	44	44	44	0	27	27	27	27	0
Other financial corporations	13	10	9	9	0	23	20	15	15	5
Non-financial corporations	4,259	3,229	1,625	1,593	706	4,150	3,081	1,741	1,719	661
of which: small and medium-sized enterprises at amortised cost	339	233	118	115	136	308	216	109	107	103
Households	1,336	862	483	457	685	1,275	861	479	457	518
DEBT INSTRUMENTS other than HFT	5,653	4,145	2,162	2,104	1,391	5,475	3,989	2,262	2,218	1,184
Loan commitments given	146	80	0	0	204	115	92	1	1	6

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