



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Raiffeisen-Landesbanken-Holding GmbH

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	11,708	11,641	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,855	7,685	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,346	2,346	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	2,064	2,246	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-1,377	-1,245	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	1,385	1,219	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	3,577	3,543	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-290	-280	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-852	-835	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-11	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-44	-39	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-256	-2	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-2	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-5	-2	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-90	-133	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,397	876	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	680	342	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	717	534	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	444	511	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-444	-511	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,855	7,685	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,853	3,956	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	3,439	3,568	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	414	388	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	78,738	79,478	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	9.98%	9.67%	CA3 {1}	-
Tier 1 Capital ratio	9.98%	9.67%	CA3 {3}	-
Total Capital ratio	14.87%	14.65%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	65,947	65,941
Risk exposure amount for securitisation and re-securitisations in the banking book	254	180
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	65,692	65,761
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,190	3,592
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	506	440
Risk exposure amount for operational risk	9,096	9,476
Other risk exposure amounts	0	30
Total Risk Exposure Amount	78,738	79,478

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

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P&L

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	6,073	2,723
Of which debt securities income	429	183
Of which loans and advances income	5,081	2,288
Interest expenses	2,134	987
(Of which deposits expenses)	1,534	759
(Of which debt securities issued expenses)	470	180
(Expenses on share capital repayable on demand)	0	0
Dividend income	143	85
Net Fee and commission income	1,648	787
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	79	21
Gains or (-) losses on financial assets and liabilities held for trading, net	-48	18
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	154	157
Gains or (-) losses from hedge accounting, net	25	-8
Exchange differences [gain or (-) loss], net	36	-110
Net other operating income /(expenses)	-394	-17
TOTAL OPERATING INCOME, NET	5,583	2,669
(Administrative expenses)	2,854	1,336
(Depreciation)	343	148
(Provisions or (-) reversal of provisions)	4	24
(Commitments and guarantees given)	-20	11
(Other provisions)	24	12
Of which pending legal issues and tax litigation ¹	49	
Of which restructuring ¹	10	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,836	583
(Loans and receivables)	1,834	582
(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)	469	25
(of which Goodwill)	306	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	17	9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	95	563
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-407	395
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-407	395
Of which attributable to owners of the parent	-249	185

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
CZECH REPUBLIC	Central governments or central banks	2,710	2,770	0		2,419	2,523	0	
	Regional governments or local authorities	3	2	0		2	2	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	49	54	13		31	36	9	
	Corporates	407	252	244		430	270	260	
	of which: SME	72	70	62		88	87	77	
	Retail	1,274	1,085	640		1,372	1,153	668	
	of which: SME	34	94	52		204	162	80	
	Secured by mortgages on immovable property	139	138	79		122	119	67	
	of which: SME	19	19	12		32	32	20	
	Exposures in default	84	14	16	13	82	12	14	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	118	118	24		132	132	26	
	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	14		8	8	14		
Securitisation									
Other exposures	290	288	121		323	321	136		
Standardised Total²				55				73	

(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 31/12/2014				As of 30/06/2015			
		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
SLOVAKIA	Central governments or central banks	1,915	1,909	0		1,796	1,786	0	
	Regional governments or local authorities	2	2	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	0	0	1		1	1	0	
	Corporates	308	274	261		324	287	271	
	of which: SME	139	131	118		144	136	120	
	Retail	444	292	188		520	313	201	
	of which: SME	244	174	99		312	190	108	
	Secured by mortgages on immovable property	58	54	27		49	48	24	
	of which: SME	41	38	20		40	38	19	
	Exposures in default	35	10	12	22	35	10	11	22
	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	12	12	12		12	12	12		
Securitisation									
Other exposures	331	330	225		339	333	210		
Standardised Total²				33				41	

(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 31/12/2014				As of 30/06/2015			
		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
HUNGARY	Central governments or central banks	2,554	2,570	0		2,464	2,524	0	
	Regional governments or local authorities	0	7	0		0	7	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	120	106	104		136	110	109	
	of which: SME	14	14	12		13	13	11	
	Retail	45	39	24		29	23	12	
	of which: SME	9	6	3		9	4	2	
	Secured by mortgages on immovable property	33	32	24		17	9	6	
	of which: SME	3	1	1		2	1	1	
	Exposures in default	37	14	18	15	31	11	14	12
	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	37	37	37		37	37	37		
Securitisation									
Other exposures	404	403	238		378	378	237		
Standardised Total²				23				21	

(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 31/12/2014				As of 30/06/2015			
		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
ROMANIA	Central governments or central banks	2,296	2,296	22		1,874	1,874	22	
	Regional governments or local authorities	5	5	1		15	15	3	
	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		2	2	0	
	Corporates	777	419	401		742	436	412	
	of which: SME	233	156	129		232	158	128	
	Retail	244	214	143		147	122	66	
	of which: SME	64	60	27		66	64	29	
	Secured by mortgages on immovable property	248	241	96		92	89	38	
	of which: SME	47	45	16		53	51	19	
	Exposures in default	173	67	75	104	130	52	58	73
	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)	6	6	6		9	9	9	
Equity	26	26	28		10	10	12		
Securitisation									
Other exposures	520	483	138		457	419	138		
Standardised Total²				156				120	

(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 31/12/2014				As of 30/06/2015			
		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
GERMANY	Central governments or central banks	945	1,062	0		488	574	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	183	184	45		248	246	55	
	Corporates	498	462	458		568	504	498	
	of which: SME								
	Retail	25	24	24		34	33	33	
	of which: SME	3	2	2		4	3	2	
	Secured by mortgages on immovable property	204	203	103		163	162	74	
	of which: SME	49	49	22		40	40	16	
	Exposures in default	80	45	61	35	73	37	50	36
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	2		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	14	14	14		14	14	14		
Securitisation									
Other exposures	7	7	8		7	7	7		
Standardised Total²				37				38	

(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 31/12/2014				As of 30/06/2015			
		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
CROATIA	Central governments or central banks	951	992	0		813	876	0	
	Regional governments or local authorities	4	4	1		4	4	1	
	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	2	3	1		2	2	2	
	Corporates	332	320	317		332	299	312	
	of which: SME	87	80	76		82	77	72	
	Retail	1,465	1,277	951		1,489	1,302	967	
	of which: SME	72	52	30		75	52	30	
	Secured by mortgages on immovable property	211	211	76		188	190	70	
	of which: SME	13	13	7		11	14	7	
	Exposures in default	179	52	60	124	187	48	54	137
	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)	1	1	1		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	372	364	298		430	421	333		
Standardised Total²				149				167	

(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 31/12/2014				As of 30/06/2015			
		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
UKRAINE	Central governments or central banks	331	331	497		404	404	606	
	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	4	3	1		7	7	10	
	Corporates	1,330	955	1,347		1,124	779	1,087	
	of which: SME	468	297	395		429	263	347	
	Retail	1,126	433	296		327	186	126	
	of which: SME	175	80	49		82	47	26	
	Secured by mortgages on immovable property	218	212	149		243	234	156	
	of which: SME	66	64	39		74	72	45	
	Exposures in default	657	117	133	472	1,277	147	161	1,126
	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	358	358	196		319	319	185		
Standardised Total²				1,068				1,151	

(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

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisen-Landesbanken-Holding GmbH

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	1,720	0	1,516	256	0	1,535	4	1,359	281	0	0	
	Institutions	13,589	194	11,410	2,580	0	12,121	13,476	195	10,947	2,466	0	
	Corporates	64,764	4,810	42,998	25,516	0	2,615	63,995	5,012	43,046	25,721	0	
	Corporates - Of Which: Specialised Lending	4,618	453	4,312	2,986	0	171	4,360	509	4,187	2,803	0	
	Corporates - Of Which: SME	10,196	1,002	7,775	6,051	0	603	9,765	889	7,441	5,894	0	
	Retail	12,754	1,021	12,030	4,686	268	737	12,483	758	11,786	4,101	214	
	Retail - Secured on real estate property	8,432	737	8,175	2,636	205	487	8,344	472	8,072	2,150	139	
	Retail - Secured on real estate property - Of Which: SME	516	17	500	288	15	19	190	6	183	117	2	
	Retail - Secured on real estate property - Of Which: non-SME	7,916	719	7,674	2,347	191	468	8,155	466	7,889	2,033	137	
	Retail - Qualifying Revolving	1,261	41	982	311	8	37	1,265	37	984	275	7	
	Retail - Other Retail	3,060	243	2,873	1,739	54	213	2,874	249	2,730	1,677	67	
	Retail - Other Retail - Of Which: SME	894	62	802	495	20	40	507	68	540	332	36	
	Retail - Other Retail - Of Which: non-SME	2,166	181	2,071	1,245	34	173	2,287	180	2,190	1,344	32	
	Equity	58	0	58	125	0	81	0	81	219	0	0	
	Securitisation	2,828	0	2,572	254	0	1,977	0	1,786	180	0	0	
Other non credit-obligation assets													
IRB Total				33,428					32,867				

(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 31/12/2014						As of 30/06/2015					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
AUSTRIA	Central banks and central governments	12	0	24	29	0	1	1	11	0	0	0	
	Institutions	5,916	1	5,339	467	0	1	5,768	1	4,839	418	0	
	Corporates	16,098	559	8,239	3,366	0	272	15,314	440	7,844	3,280	0	
	Corporates - Of Which: Specialised Lending	651	2	611	353	0	0	652	1	614	370	0	
	Corporates - Of Which: SME	728	42	688	415	0	10	397	0	421	328	0	
	Retail	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property	2	0	2	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	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	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	42	0	42	96	0	52	0	52	131	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 31/12/2014						As of 30/06/2015					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
RUSSIAN FEDERATION	Central banks and central governments	556	0	565	106	0	0	433	0	444	186	0	
	Institutions	945	1	764	380	0	2	859	6	631	269	0	
	Corporates	11,025	377	7,241	4,391	0	196	10,154	493	6,983	4,201	0	
	Corporates - Of Which: Specialised Lending	608	20	559	544	0	20	460	68	460	349	0	
	Corporates - Of Which: SME	1,596	36	1,299	1,216	0	22	1,530	42	1,301	1,205	0	
	Retail	9	0	8	2	0	8	0	8	2	0	0	
	Retail - Secured on real estate property	6	0	6	1	0	5	0	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	6	0	6	1	0	5	0	5	1	0	0	
	Retail - Qualifying Revolving	2	0	1	1	0	2	0	2	1	0	0	
	Retail - Other Retail	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0	0	
	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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	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	
	Institutions	0	0	1	0	0	0	0	1	0	0	0	
	Corporates	366	14	245	154	0	4	328	14	229	162	0	
	Corporates - Of Which: Specialised Lending	141	0	114	69	0	0	136	0	120	86	0	
	Corporates - Of Which: SME	18	14	14	0	0	3	14	14	14	0	3	
	Retail	3	0	3	1	0	3	0	3	1	0	0	
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	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	2	0	2	0	0	2	0	2	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0	0	
	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).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
GERMANY	Central banks and central governments	1	0	6	0	0	0	29	0	34	0	0	0	0	0
	Institutions	638	0	618	151	0	0	691	0	691	191	0	0	0	0
	Corporates	2,660	62	2,535	1,290	0	35	3,497	60	2,579	1,364	0	34	0	0
	Corporates - Of Which: Specialised Lending	163	3	161	100	0	0	193	3	191	109	0	0	0	0
	Corporates - Of Which: SME	173	9	170	106	0	10	152	0	148	114	0	1	0	0
	Retail	5	1	5	2	0	1	5	1	5	2	0	1	0	0
	Retail - Secured on real estate property	4	1	4	1	0	1	4	1	4	1	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	1	4	1	0	1	4	1	4	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0
	Securitisation	0	0	0	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 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36	1	32	31	0	1	34	1	30	31	0	1	0	0
	Corporates	2,183	346	1,543	1,122	0	219	2,046	338	1,436	1,132	0	224	0	0
	Corporates - Of Which: Specialised Lending	46	15	44	20	0	13	48	14	44	22	0	13	0	0
	Corporates - Of Which: SME	744	204	515	333	0	113	732	186	506	325	0	108	0	0
	Retail	0	0	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	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	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	0	0
	Retail - Qualifying Revolving	0	0	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0
	Equity	2	0	2	4	0	2	0	2	0	2	4	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 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
UKRAINE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	0	1	0	0	0	0	0	0	0	0	0	0
	Corporates	404	113	361	128	0	50	462	204	418	196	0	96	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	6	38	1	0	4	43	4	39	0	0	3	0	0
	Retail	3	0	3	1	0	0	3	0	3	1	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	1	0	0	1	0	1	1	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0	0	0	0
	Equity	0	0	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).

2015 EU-wide Transparency Exercise

Sovereign Exposure
Raiffeisen-Landesbanken-Holding GmbH

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		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 (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
	China	57	0	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	168	0	168	0	14	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others	115	0	115	40	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	943	362	943	282	9	73	0	0	0	0	0	0	5	0	58	-12	

Notes and definitions

- (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
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Raiffeisen-Landesbanken-Holding GmbH

	As of 31/12/2014							As of 30/06/2015							
	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	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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	Of which: defaulted	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: defaulted	On performing exposures ²	On non-performing exposures ³		
								(min EUR, %)							
Debt securities (including at amortised cost and fair value)	20,373	623	57	57	-2	0	0	21,751	2	75	75	38	0	0	
Central banks	394	0	0	0	0	0	0	2,559	0	0	0	-1	0	0	
General governments	16,593	623	0	0	2	0	0	15,783	0	0	0	33	0	0	
Credit institutions	2,023	0	56	56	0	0	0	2,125	2	61	61	6	0	0	
Other financial corporations	844	0	0	0	-4	0	0	783	0	0	0	-1	0	0	
Non-financial corporations	519	0	1	1	0	0	0	502	0	14	14	1	0	0	
Loans and advances (including at amortised cost and fair value)	103,300	756	10,721	9,517	698	5,753	2,273	98,207	555	10,319	9,751	499	6,039	2,024	
Central banks	3,165	0	0	0	0	0	0	2,424	0	0	0	0	0	0	
General governments	1,477	5	0	0	3	0	0	1,278	0	4	4	4	0	4	
Credit institutions	13,428	0	137	136	1	114	12	10,861	5	133	133	0	118	8	
Other financial corporations	4,317	3	219	211	98	129	76	2,354	3	226	226	98	142	70	
Non-financial corporations	51,711	407	7,670	6,856	422	3,812	1,193	51,820	208	7,446	7,160	205	4,196	912	
Households	29,202	341	2,695	2,313	174	1,698	992	29,469	340	2,509	2,227	192	1,583	1,031	
DEBT INSTRUMENTS other than HFT	123,673	1,380	10,778	9,574	696	5,753	2,273	119,958	557	10,394	9,826	537	6,039	2,024	
OFF-BALANCE SHEET EXPOSURES	37,448		392	329	55	57	102	37,807		397	374	60	63	312	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Raiffeisen-Landesbanken-Holding GmbH

	As of 31/12/2014					As of 30/06/2015				
	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	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 ²		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)	48	48	0	0	0	48	48	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	48	48	0	0	0	48	48	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)	5,941	4,520	1,690	1,656	1,469	6,303	4,423	2,004	1,947	1,405
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	0	0	0	0
Credit institutions	1	1	0	0	0	0	0	0	0	0
Other financial corporations	19	19	5	5	5	3	0	5	5	3
Non-financial corporations	4,288	3,398	1,148	1,131	949	4,958	3,584	1,567	1,531	835
Households	1,632	1,103	537	520	516	1,341	839	432	411	567
DEBT INSTRUMENTS other than HFT	5,989	4,568	1,690	1,656	1,469	6,351	4,471	2,004	1,947	1,405
Loan commitments given	145	97	2	1	5	102	42	5	4	109

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□



2015 EU-wide Transparency Exercise

Leverage ratio

Raiffeisen-Landesbanken-Holding GmbH

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	7,855	7,685	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	147,626	144,880	LRCom {21}	
C	Leverage ratio	5.32%	5.30%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Raiffeisen-Landesbanken-Holding GmbH

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>28,965</i>	<i>24,439</i>	<i>31,467</i>	<i>31,467</i>
of which: Other financial corporations	<i>2,558</i>	<i>86</i>	<i>213</i>	<i>135</i>
of which: Non-financial corporations	<i>10,464</i>	<i>5,862</i>	<i>11,331</i>	<i>8,900</i>
of which: Households	<i>15,764</i>	<i>16,330</i>	<i>19,916</i>	<i>16,655</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.