

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

Raiffeisen-Landesbanken-Holding GmbH

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

¹ Conversions not considered for CET1 computation

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

Raiffeisen-Landesbanken-Holding GmbH

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	8	F-I	RB	A-1	RB	F-IR	В	٨-	IRB	F-I	IRB	Coverage Ratio
		Non-defaulted	Defaulted	Default Stock										
	(min EUR, %)													
	Central banks and central governments	0	0	1.607	10	0	0	310	1	0	0	0	0	0.
	Institutions	0	0	7,924	166	0	0	2,138	3	0	0	2	118	73
	Corporates	0	0	34.130	4.514	0	0	22.460	72	0	0	115	2.786	61
Corp Core	Corporates - Of Which: Specialised Lending	0	0	3,281	483	0	0	2,630	0	0	0	13	184	38
	Corporates - Of Which: SME	0	0	6.042	773	0	0	5.005	46	0	0	29	471	60
	Retail	11.472	670	0	0	3.922	219	0	0	116	384	0	0	57
	Retail - Secured on real estate property	7,843	438	0	0	1,967	142	0	0	68	186	0	0	42
Raiffeisen-Landesbanken-	Retail - Secured on real estate property - Of Which: SME	144	18	0	0	87	13	0	0	2	10	0	0	54
Ushine Carbu	Retail - Secured on real estate property - Of Which: non-SME	7,698	421	0	0	1,880	130	0	0	67	177	0	0	42
Holding GmbH	Retail - Qualifying Revolving	953	27	0	0	261	7	0	0	5	24	0	0	85
	Retail - Other Retail	2,677	204	0	0	1,693	70	0	0	43	174	0	0	85
	Retail - Other Retail - Of Which: SME	521	52	0	0	296	38	0	0	8	39	0	0	75
	Retail - Other Retail - Of Which: non-SME	2,156	152	0	0	1,397	32	0	0	35	135	0	0	88.
	Equity	0	0	187	1	0	0	373	0	0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	11,472	670	43,847	4,690	3,922	219	25.281	77	116	384	117	2.904	61.4

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-I	RB	A-1	RB	F-IRE	3	A-1	IRB	F-	-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	9	0	0	0	0	0	0	0	0	(0
	Institutions	0	0	3.039 6,043	8	0	0	339	2	0	0	0	(0 6.2
	Corporates	0	0	6,043	381	0	0	2,570	0	0	0	8	246	65.2
	Corporates - Of Which: Specialised Lending	0	0	385	1	0	0	263	0	0	0	0	(5.3
	Corporates - Of Which: SME	0	0	126	19	0	0	68	0	0	0	0	1	1 4.9
	Retail	0	0	0	0	0	0	0	0	0	0	0	(0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	6	3
Austria	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	6	0
	Retail - Oualifving 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: SMF	0	0	0	0	0	0	0	0	0	0	0	6	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(0
	Equity	0	0	134	0	0	0	298	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(0
	IRB TOTAL	0	0	9,224	389	0	0	3,207	2	0	0	9	249	64.0

								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-I	RB	F-	IRB	A-1	IRB	F-IR	:8	*	IRB	F	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Poland	Ferrata backs and react answerments Functionals Concretes Concretes Concretes Concretes Retail Retail Secured on nail estate answerv Retail Secured on real estate answerv Retail Other Retail - Off Which: non-SHE Retail Other Retail - Off Macht In Secure Retail Other Retail - Other Retail - Off Which: non-SHE Securitation			0 22 245 1111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 1 188 73 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						51.6%
	IRB TOTAL	0	0	247	14	0	0	189		0 0	0	1	1 7	51.6%

1R010TAL ¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-1	8	A-1	IRB	F-IR	В	A-1	RB	FF.	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	0	0	0	10	0	0	0	1	0	0	0	0	
	Institutions	o o	0	169	0	0	ō	42	ō	0	ō	0	ō	0.
	Corporates	0	0	2.840	149	0	0	2.384	0	0	0	14	92	62
	Corporates - Of Which: Specialised Lending	0	0	911	34	0	0	654	ō	0	ō	2	12	34
	Corporates - Of Which: SME	o o	0	930	28	0	0	775	ó	0	a	4	19	67.
	Retail	3,460	156	0	0	1,103	18	0	0	22	114	0	0	72
	Retail - Secured on real estate property	2,723	67	0	0	654	5	0	0	8	34	0	0	51
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	2,723	67	0	0	654	5	0	0	8	34	0	0	51
	Retail - Qualifying Revolving	203	10	0	0	68	2	0	0	2	9	0	0	93
	Retail - Other Retail	534	80	0	0	381	12	0	0	11	70	0	0	88
	Retail - Other Retail - Of Which: SME	238	27	0	0	141	5	0	0	6	23	0	0	84.
	Retail - Other Retail - Of Which: non-SME	296	53	0	0	240	7	0	0	6	47	0	0	90.
	Equity	0	0	1	0	0	0	2	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	3,460	156	3,010	159	1,103	18	2,428	1	22	114	14	92	67.6



Raiffeisen-Landesbanken-Holding GmbH

								31/12/2015						
			Exposure					sure amounts			Stock	of provisions		
		A-IRI	3	F-IR	8	A-I	RB	F-IRE	3	A-	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	6	0	0	0	1	0	0	(0	C	
	Institutions	0	0	167	5	0	0	42	1	0	0	0	0	0.09
	Corporates	0	0	4,022	222	0	0	2,998	18	0	0	13	143	64.89
	Corporates - Of Which: Specialised Lending	0	0	651	49	0	0	575	0	0	0	4	28	57.29
	Corporates - Of Which: SME	0	0	1,320	70	0	0	1,062	10	0	0	5	50	72.29
	Retail	3.880	112	0	0	768	36	0	0	7	49	0	6	44.09
	Retail - Secured on real estate property	3.071	82	0	0	439	26	0	0	3	23	0	6	27.99
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	3.071	82	0	0	439	26	0	0	3	23	0	0	27.99
	Retail - Qualifying Revolving	150	6	0	0	33	2	0	0	1	5	0	G	84.59
	Retail - Other Retail	658	24	0	0	296	7	0	0	3	21	0	6	89.59
	Retail - Other Retail - Of Which: SME	0	0	0	0	296	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	658	24	0	0	296	/	0	0	3	21	0	0	89.59
	Equity	0	0	0	0	U	0	U	0	0	, i	0	0	
	Securitisation Other non-credit obligation assets									-				
	IRB TOTAL	3.880	112	4,196	226	768	0	3.041	19	0		0	143	57.0%
	stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	3,880	112	4,196	226	768	36	3,041	19	7	45	13	143	57.0%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	RB	F-IP	ß	A-1	IRB	F-IR	3	A	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	0	0	515	0	0	0	216	0	0	0	0	0	
	Institutions	0	0	520	22	0	0	181	0	0	0	0	0	1.
	Corporates	0	0	4,427	347	0	0	3,000	11	0	0	15	232	66
	Corporates - Of Which: Specialised Lending	0	0	345	64	0	0	357	0	0	0	2	39	61
	Corporates - Of Which: SME	0	0	944	37	0	0	956	0	0	0	5	31	82
	Retail	0	0	0	0	0	0	0	C	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	0	0	5,462	369	0	0	3,397	11	0	0	16	232	62

								31/12/2015						
			Exposure					sure amounts			Stock	of provisions		
		A-IR	8	F-II	8	A-1	IRB	F-IRE	3	A-II	RB	F-1	RB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	0	0	13	0	0	0	3	0	0	0	0)
	Institutions	0	0	195	0	0	0	170	0	0	0	0	(10
	Corporates	0	0	1.559 355	161	0	0	1.465	0	0	0	8	9	
	Coroorates - Of Which: Specialised Lending	0	0	355	50	0	0	229	0	0	0	0	11	3
	Corporates - Of Which: SME	0	0	611	51	0	0	538	0	0	0	4	3	0
	Retail	2,475	164	0	0	1,194	96	0	0	37	103	0		5
	Retail - Secured on real estate property	1.000	101	0	0	335	54	0	0	21	55	0		3
Romania	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1,000	101	0	0	335	0	0	0	0	0	0		5
Nutrialita	Retail - Secured on real estate property - Or Which: hon-spic Retail - Oualifying Revolving	1,000	101	0	0			0	0	21	33	0		5
	Retail - Other Retail	998	59	0	0	749	40	0	0	15	44	0		5
	Retail - Other Retail - Of Which: SME	168	21	0	0	112	28	0	0	1	12	0		í l
	Retail - Other Retail - Of Which: non-SME	830	37	0	0	637	12	0	0	14	32	0		5
	Equity	0	0	0	ō	0	0	1	ō	0	0	ō	i	5
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	2,475	164	1,766	161	1,194	96	1,639	0	37	103	8	9) 5

Interfail loss Interfail loss Non-detaulte Defaulte Defau									31/12/2015						
Instribution Instribution Constrained on set address constrained on set				Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
Control lands and control averages Non-statute Letable Non-statute Ustatute			A-IF	8	F-1	RB	A-1	IRB	F-IR	В	A	-IRB	F-I	RB	Coverage Ratio -
Hungary Institutions Convoites - Of White Syste 0 0 0 75 0 0 0 57 0 0 0 0<		(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Hungary Concrete Concrete - 0 Walks Sector (Concrete - 0 Walksector (Concrete - 0 Walksector (Concrete - 0 Walks Sec			0	0	35	0	0	0	33	0	0	0 0	0	() -
Hungary Orwards - Of Watch Sweithout notion 0 0 193 221 0 0 727 0 0 0 2 8 Hungary Rate Accound on rate state anometry 701 0 0 107 0 0 0 2 8 9 14 5 0 13 2 0 0 14 5 0 13 2 0 0 14 5 0 13 2 0 0 14 0 0 14 0 0 14 0 0 13 0 0 13 0 0 13 0 0 13 0 0 14 0 0 13 0 0 13 0 0 13 0 0 13 14 0 0 0 0 0 0 14 15 0 0 0 0 0 0 0 0 0			0	0	75	0	0	0	57	0	0	0 0	0	(25.2%
Concorders - OUT Which: SNE 0 0 455 156 0 0 522 35 0 0 614 583 Hungary Retail - Secured on rail estate ancount / Retail - Outer fact and monork - Of Which: SNE 33 114 0 0 415 57 0 0 61 572 0 11 461 0 144 156 0 131 61 0 0 131 61 0 0 131 61 0 0 131 61 0 0 131 61 0 0 131 61 0 0 131 61 0 0 131 61 0			0	0		526	0	0		36	0	0 0	12	377	
Retail Retail 763 164 0 0 155 0 0 188 72 0 0 188 72 0 0 188 72 0 0 18 72 0 0 188 72 0 0 188 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 0 18 72 0 18 72 16 18 72 18 18 72 18 18 72 18 18 72 18 18 72 18 18 72 18 18 72 <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td>23</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>6</td> <td>0 0</td> <td>2</td> <td>8</td> <td>34.6%</td>			0	0		23	0	0		0	6	0 0	2	8	34.6%
Hungary Image: Constrained on raid state arowshifty of Whick SHE 550 138 0 0 339 48 0 0 319 48 0 0 319 48 0 0 319 48 0 0 319 48 0 0 319 48 0 0 319 48 0 0 31 48 0 0 321 0 0 321 0 0 321 0 0 321 0 0 321 0 0 321 0 0 321 0 0 321 0 0 0 321 0 <t< td=""><td></td><td></td><td>0</td><td>0</td><td>454</td><td>196</td><td>0</td><td>0</td><td>522</td><td>35</td><td>0</td><td>0 0</td><td>6</td><td>114</td><td>58.5%</td></t<>			0	0	454	196	0	0	522	35	0	0 0	6	114	58.5%
Real-Security of mail state source/r-0f Which: SVE 27 4 0 24 9 0 0 3 0 0 68 Deal-Secure of mail state source/r-0f Which: SVE 53 133 0 0 135 40 0 0 13 0 0 33 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 0 333 0 <td></td> <td></td> <td>/63</td> <td>164</td> <td>0</td> <td>0</td> <td></td> <td>5/</td> <td>0</td> <td>0</td> <td>38</td> <td>5 /2</td> <td>0</td> <td>(</td> <td></td>			/63	164	0	0		5/	0	0	38	5 /2	0	(
Hungary bitside derived none state mounds, fit Watch mon QHF 553 133 0 0 135 40 0 0 131 45 0 0 33 Relati - Obst retail/ Relati - Obst retail/ Relati - Obst retail/ Relati - Obst retail/ Relati - Obst retail 131 0 0 135 40 0 0 131 45 0 0 33 0 0 32 0 0 22 1 0 0 33 0 0 33 0 0 33 0 0 32 0 0 23 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 33 0 0 0 0 0 0 0 0 0			580	138	0	0	339	49	0	0	31	48	0	6	34.8%
Retail - Outlifting Revolving 75 3 0 22 1 0 0 3 0 98 Retail - Outlifting Revolving 107 23 0 0 49 6 6 21 0 68 Retail - Outlifting Revolving 107 23 0 0 49 6 0 6 6 21 0 68 Retail - Outlift control 64 22 0 0 15 0 0 0 10 0 98 Retail - Outlift control 62 22 0 0 15 0 0 0 0 90 0 90 90 0 <td></td> <td></td> <td>2/</td> <td>4</td> <td>0</td> <td>0</td> <td>24</td> <td>9</td> <td>0</td> <td>0</td> <td>0</td> <td>3</td> <td>0</td> <td>(</td> <td></td>			2/	4	0	0	24	9	0	0	0	3	0	(
Retail - Other Retail Off Data Composition Composition <t< td=""><td>Hungary</td><td></td><td>553</td><td>133</td><td>0</td><td>0</td><td>315</td><td>40</td><td>0</td><td>0</td><td>31</td><td>45</td><td>0</td><td>(</td><td></td></t<>	Hungary		553	133	0	0	315	40	0	0	31	45	0	(
International Control Real - Of White: SNE 46 2 0 13 5 0 0 1 0 0 9 Real: - Other score of Real - Of White: SNE 62 22 0 0 33 0 0 6 19 0 9			/5	3	0	0	28	1	0	0	0	3	0	(98.9%
Retail - Other Ketail - Of Which non-SNE 62 22 0 36 3 0 6 19 0 0 90 Securitization Other non-off biolization assets 0			10/	23	0	0	49	8	0	0	6	21	0	(
Finith 0 0 0 0 0 2 0 0 0 0 Scuritisation Other more well obligation assets 0			46	2	0	0	13	5	0	0		1	0		87.0%
Securitization Other more careful balancian assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			62	22	0	0	30	3	0	0		19	0		90.1%
Other non-credit obligation assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0	0	2	0		0	0	(-
IRB TOTAL 763 164 2.081 526 415 57 1.764 37 38 72 12 377 65.1		Other non-credit obligation assets IRB TOTAL	763	164	2,081	526	415	57	1.764	37	39	0 0	12		65.1%

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

EBA EUROPEAN BANKING AUTHORITY

Raiffeisen-Landesbanken-Holding GmbH

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-I	RB	F-I	IRB	A-1	IRB	F-IR	3	A-	IRB	F	IRB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
United Kingdom	Central banks and central avayerments Institutions Concords - // Which: Survivand I and/on Concords - // Which: Survivand I and/on Concords - // Which: Surviv Reall - Secured on nal exists surgery Reall - Secured on nal exists surgery Reall - Secured on real exists surgery Reall - Concer Survivant - Of Which: SVE Reall - Other Metall Reall - Other Metal Reall - Other Metal Reall - Other Reall - Of Which: SVE Securitisation Description - Of Which: SVE S			0 1.027 1,356 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 214 528 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					3	0 5 5 5 5 5 5 5 5 5 5 5 5 5

								31/12/2015						
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions		
		A-I	8	F-I	RB	A-1	RB	F-IR	В	A-	IRB	Fi	IRB	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	53	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	642	0	0	0	187	0	0	0	0	0	
	Corporates	0	0	2,293	54	0	0	1,269	0	0	0	5	24	4
	Corporates - Of Which: Specialised Lending	0	0	120	2	0	0	75	0	0	0	0	0	6
	Corporates - Of Which: SME	0	0	338	0	0	0	82	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifving Revolving	0	6	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	6	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	
	Eauitv	0	C C	0	0	0	0	0	0	0	0	0	0	
	Securitisation		-											
	Other non-credit obligation assets	0	(2,988	54	0	0	0	0	0	0	0	24	
	IRB TOTAL stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	0	2,988	54	0	0	1,456	0	0	0	5	24	44

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-I	RB	A-1	RB	F-IR	:B	A-1	RB	Fi	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Croatia	Central backs and central downments Institutions Concretes Of Which: Socialised Lending Concretes - Of Which: Socialised Retail: Social on real estate encounty. Of Which: Solf Betail: Social on real estate encounty. Of Which: Solf Betail: Other Retail Retail: Other Retail: Of Which: Solf Betail: Sociality			0 30 1.028 29 312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 3233 11 191 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 300 928 22 283 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 7 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100.0% 70.0% 89.7% 62.6% - - - - - - - - - - - - - - - - - - -
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	69.9%
	IRB TOTAL		0	1,060	324	0	0	963	1	0	0	7	227	



2016 EU-wide Stress Test:

Credit risk IRB

Raiffeisen-Landesbanken-Holding GmbH

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20:	.6		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	Central banks and central governments	0.1%	1	9.0%	0.1%	2	13.9%	0.1%	3	17.1%	0.1%	1	9.8%	0.1%	2	14.8%	0.1%	3	18.0
	Institutions	0.0%	121	72.4%	0.0%	123	70.8%	0.0%	126	68.8%	0.0%	122	72.3%	0.1%	125	69.7%	0.1%	130	66.1
	Corporates	0.4%	3,043	60.4%	0.5%	3,204	58.9%	0.6%	3,390	57.5%	0.7%	3,197	61.8%	1.0%	3,534	60.7%	1.1%	3,887	60.
	Corporates - Of Which: Specialised Lending	0.6%	224	40.2%	0.7%	246	40.8%	0.7%	269	41.3%	0.9%	246	43.4%	1.1%	284	45.0%	1.3%	326	46.
	Corporates - Of Which: SME	0.8%	546	58.4%	0.8%	592	56.5%	0.8%	639	55.1%	1.3%	586	59.8%	1.8%	688	58.8%	1.7%	787	58.
	Retail	0.7%	696	67.2%	0.6%	834	68.9%	0.6%	968	70.0%	1.4%	770	66.6%	1.4%	980	66.7%	1.2%	1,178	67.
	Retail - Secured on real estate property	0.3%	396	62.1%	0.3%	458	63.3%	0.3%	514	63.9%	0.7%	415	60.4%	0.8%	506	59.6%	0.7%	600	59
Raiffeisen-Landesbanken-	Retail - Secured on real estate property - Of Which: SME	2.2%	20	71.0%	1.6%	26	76.5%	1.5%	32	78.7%	4.3%	17	49.2%	3.7%	22	46.3%	2.7%	26	45.
Holding GmbH	Retail - Secured on real estate property - Of Which: non-SME	0.3%	378	61.6%	0.3%	431	62.5%	0.3%	483	63.0%	0.6%	398	61.0%	0.7%	484	60.4%	0.7%	5/4	60.
	Retail - Qualifying Revolving Retail - Other Retail	0.9%	3/	73.2% 75.7%	0.8%	51 325	77.2% 76.8%	0.8%	65	79.1% 78.0%	2.0% 3.5%	48	72.5%	1.7% 3.1%	68	73.5% 76.7%	1.4% 2.4%	87	76.0 78.6
			201			325			389			307			400			491	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2.2% 1.7%	58	68.3% 78.3%	2.0%	/4 251	71.2%	2.0%	300	72.7%	4.3%	69	69.8% 78.9%	3.1% 3.1%	89	72.3% 78.1%	2.8% 2.4%	10/	74.0 80.1
		0.1%	203	16.2%	1.5%	251	78.7%	0.2%	300	51.3%	0.1%	238	20.3%	0.2%	316	78.1%	2.4%	384	80.1 59.4
	Equity Securitisation	0.1%	0	10.2%	0.1%	U	35.0%	0.2%	1	51.3%	0.1%	0	20.3%	0.2%	U	44./%	0.3%	1	59.4
	Other non-credit obligation assets		0			0									0			0	
	TRB TOTAL	0.4%	3.862	61.6%	0.5%	4.164	60.7%	0.5%	4,488	59.8%	0.8%	4,091	62.7%	1.0%	4,642	61.9%	1.0%	5,199	61.5

						Baseline Sce	nario							
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16	
		Impairment	Stock of	Coverage Ratio -	Impairment			Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%
	Institutions	0.0%	1	7.5%	0.0%	1	8.9%	0.0%	2	10.3%	0.0%	1	7.5%	0.0%
	Corporates	0.1%	264	64.3%	0.2%	277	62.9%	0.3%	297	61.3%	0.2%	270	64.9%	0.4%
	Corporates - Of Which: Specialised Lending	0.4%	2	35.4%	0.5%	4	41.8%	0.6%	6	44.1%	0.5%	2	40.2%	0.8%
	Corporates - Of Which: SME	0.2%	1	6.2%	0.4%	2	8.1%	0.5%	3	10.5%	0.3%	2	7.3%	0.6%
	Retail		0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	-	0	-	-
Austria	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-
	Equity	0.1%	0	90.0%	0.1%	0	90.0%	0.2%	1	90.0%	0.1%	0	90.0%	0.2%
	Securitisation													
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-		0	-	-
	IRB TOTAL	0.1%	265	63.1%	0.2%	279	61.8%	0.2%	299	60.1%	0.1%	271	63.7%	0.3%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.0%	1	7.5%	0.0%	1	9.7%	0.0%	2	11.69
0.2%	270	64.9%	0.4%	292	63.6%	0.5%	321	62.49
0.5%	2	40.2%	0.8%	5	48.9%	1.0%	9	53.69
0.3%	2	7.3%	0.6%	2	10.2%	0.7%	3	13.69
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.1%	0	90.0%	0.2%	0	90.0%	0.3%	1	90.04
-	0		-	0	-	-	0	
0.1%	271	63.7%	0.3%	294	62.3%	0.4%	324	61.19

45.0% 52.1% 55.8% 51.6%

						Baseline Sco	nario								1 1	Adverse Sce	nario		
			31/12/20	16		31/12/20	17		31/12/20	018		31/1	/2016		_	31/12/20	17		-
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impai							Impairment	T
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	ra	e Provisi	ins Default St	ock ¹	rate	Provisions	Default Stock ¹	rate	/ P
	Central banks and central governments		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%		0.0%	0	45.0%	0.0%	0	45.0%	0.19	0
	Corporates	0.4%	9	50.5%	0.6%	10	49.5%	0.7%	12	48.5%		0.8%		51.2%	1.2%	13	51.0%	1.39	
	Corporates - Of Which: Specialised Lending	0.2%	0	45.0% 51.6%	0.4%	1	45.0%	0.5%	1	45.0%		0.5%	1	51.0%	0.7%	2	51.2% 51.6%	0.99	D D
	Corporates - Of Which: SME	0.8%	7	51.6%	1.2%	7	51.6%	1.4%	7	51.6%		1.6%	7	51.6%	2.6%	7	51.6%	2.89	٥
	Retail		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Retail - Secured on real estate property		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
Poland	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Retail - Other Retail		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-		-	0	-	-	0	-		-
	Equity		0	-	-	0	-	-	0	-		-	0	-	-	0			-
	Securitisation																		
	Other non-credit obligation assets		0		-	0	-	-	0	-		-	0	-	-	0			-
	IRB TOTAL	0.4%	9	50.5%	0.6%	10	49.5%	0.7%	12	48.5%		0.8%	10	51.2%	1.2%	13	51.0%	1.3%	• I 🗌

						Baseline Scer	nario					
			31/12/20:	.6		31/12/201	17		31/12/20	18		31/12
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisi
	Central banks and central governments		0			0			0	-	-	
	Institutions	0.0%	0	16.1%	0.0%	0	21.0%	0.0%	0	23.7%	0.0%	à
	Corporates	0.5%	121	59.3%	0.6%	138	56.7%	0.7%	157	54.9%	0.7%	à
	Corporates - Of Which: Specialised Lending	0.3%	17	37.9%	0.4%	21	39.6%	0.5%	25	41.3%	0.4%	5
	Corporates - Of Which: SME	0.6%	28	60.7%	0.7%	34	56.0%	0.8%	41	53.3%	0.7%	
	Retail	0.7%	168	67.0%	0.6%	208	68.8%	0.6%	246	69.4%	1.2%	
	Retail - Secured on real estate property	0.4%	59	49.6%	0.3%	78	52.8%	0.3%	96	54.1%	0.7%	à
	Retail - Secured on real estate property - Of Which: SME	-	0		-	0	-	-	0	-	-	
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	0.4%	59	49.6%	0.3%	78	52.8%	0.3%	96	54.1%	0.7%	à
	Retail - Qualifying Revolving	0.9%	13	83.4%	0.8%	16	86.8%	0.7%	19	88.6%	1.6%	
	Retail - Other Retail	2.5%	96	81.9%	2.1%	114	83.3%	2.2%	131	84.0%	3.6%	à
	Retail - Other Retail - Of Which: SME	2.8%	36	76.6%	2.3%	45	79.2%	2,4%	53	80.5%	4.0%	
	Retail - Other Retail - Of Which: non-SME	2.3%	60	85.1%	2.0%	69	86.0%	2.0%	78	86.4%	3.3%	à
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.1%	0	90.0%	0.0%	
	Securitisation											
	Other non-credit obligation assets	-	0	-	-	0		-	0	-	-	
	IRB TOTAL	0.6%	289	63.5%	0.6%	346	63.3%	0.6%	403	62.8%	0.9%	

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
-	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
7	-	0			0			0	
6	0.0%	0	16.7%	0.0%	0	23.2%	0.0%	0	25.4%
	0.7%	128	60.9%	1.0%	154	59.0%	1.1%	183	57.79
5	0.4%	19	40.6%	0.7%	25	44.0%	0.8%	32	46.7%
	0.7%	29	62.6%	1.0%	39	58.7%	1.2%	49	56.59
	1.2%	183	68.0%	1.2%	240	68.1%	1.2%	299	68.49
	0.7%	66	50.6%	0.7%	97	52.5%	0.7%	128	53.99
	-	0	-	-	0		-	0	
	0.7%	66	50.6%	0.7%	97	52.5%	0.7%	128	53.99
	1.6%	15	84.1%	1.8%	20	85.7%	1.9%	25	87.09
	3.6%	102	83.4%	3.3%	124	84.0%	3.3%	146	84.69
	4.0%	38	78.6%	3.6%	49	80.2%	3.6%	60	81.39
	3.3%	63	86.3%	3.1%	75	86.5%	3.1%	86	86.99
	0.0%	0	90.0%	0.1%	0	90.0%	0.1%	0	90.09
	-	0	-	-	0	-	-	0	
	0.9%	310	64.7%	1.0%	394	64.0%	1.1%	482	63.7%



2016 EU-wide Stress Test:

Credit risk IRB

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						Baseline Sce	nario								Adverse Sce	nario	
			31/12/20	16		31/12/20	17		31/12/201	18		31/12/20	16		31/12/20	17	
		Impairment			Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment			Impairment			
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions		rate
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.1%		40.0%	0.1%	0	40.0%	
	Institutions	0.0%	0	0.5%	0.0%	0	1.0%	0.0%	0	1.6%	0.0%		0.6%	0.0%	0	1.5%	
	Corporates	0.4%	174	62.4%	0.5%	195	59.7%	0.6%	218	57.5%	0.7%	186	63.3%	1.1%	229	60.8%	
	Corporates - Of Which: Specialised Lending	0.8%	38	56.8%	0.8%	43	54.9%	0.8%	48	53.5%	1.1%		59.2%	1.3%	49	58.5%	
	Corporates - Of Which: SME	0.5%	63	67.5%	0.6%	71	63.3%	0.7%	80	60.2%	0.9%	68	67.5%	1.4%	86	63.2%	
	Retail	0.2%	100	67.4%	0.2%	116	67.4%	0.2%	131	68.3%	0.8%	121	66.8%	0.7%	159	65.6%	
	Retail - Secured on real estate property	0.1%	62	62.9%	0.0%	71	64.8%	0.0%	79	65.2%	0.1%	63	62.0%	0.1%	76	61.6%	
	Retail - Secured on real estate property - Of Which: SME		0		-	0		-	0	_		0			0	-	
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	0.1%	62	62.9%	0.0%	71	64.8%	0.0%	79	65.2%	0.1%	63	62.0%	0.1%	76	61.6%	
	Retail - Qualifying Revolving	0.9%	7	76.4%	0.8%	8	76.1%	0.7%	10	77.3%	3.0%		75.4%	2.9%	14	71.4%	
	Retail - Other Retail	0.9%	31	77,4%	0.8%	36	71.7%	0.7%	43	72.8%	3.4%	47	74.6%	3.2%	69	70.3%	
	Retail - Other Retail - Of Which: SME	-	0		-	0			ō	-		0		-	0		
	Retail - Other Retail - Of Which: non-SME	0.9%	31	77.4%	0.8%	36	71.7%	0.7%	43	72.8%	3.4%	47	74.6%	3.2%	69	70.3%	
	Equity	0.1%	0	90.0%	0.2%	0	90.0%	0.3%	ō	90.0%	0.2%		90.0%	0.5%	0	90.0%	
	Securitisation																
	Other non-credit obligation assets		0			0		-	0			0			0		
	IRB TOTAL	0.3%	274	63.4%	0.4%	310	61.8%	0.4%	349	60.6%	0.7%	307	63.9%	0.9%	387	62.0%	

		1				Baseline Scer	nario								Adv
			31/12/20	16 .		31/12/201	7		31/12/20	18		31/12/20	16		3
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	P
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	6
	Institutions	0.0%	1	1.9%	0.0%	1	2.8%	0.1%	2	4.1%	0.0%	1	1.9%	0.1%	.6
	Corporates	0.6%	271	63.1%	0.6%	298	60.2%	0.7%	328	57.9%	0.9%	286	63.3%	1.2%	
	Coroorates - Of Which: Specialised Lending	1.2%	45	59.7%	1.4%	50	58.1%	1.4%	54	56.7%	1.7%	47	60.4%		
	Corporates - Of Which: SME	1.2%	47	67.3%	1.2%	58	60.9%	1.2%	68	57.4%	1.8%	53	68.0%	2.2%	ú
	Retail	-	0	i -	-	0		-	0	-	-	0	-	-	-
	Retail - Secured on real estate property	· .	0	i	-	0	-	-	0	-	-	0	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	0	i -	-	0		-	0	-	-	0	-	-	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	-	0	i -	-	0		-	0	-	-	0	-	-	-
	Retail - Qualifying Revolving		0		-	0		-	0	-	-	0	-	-	-
	Retail - Other Retail	-	0	i -	-	0		-	0	-	-	0	-	-	-
	Retail - Other Retail - Of Which: SME		0		-	0		-	0	-	-	0	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	0	i -	-	0		-	0	-	-	0	-	-	-
	Equity	· .	0	i	-	0	-	-	0	-	-	0	-	-	-
	Securitisation		(i i										1	
	Other non-credit obligation assets	· · · ·	0	·	-	0		-	0	-		0		4	-
	IRB TOTAL	0.5%	272	59.9%	0.5%	299	57.4%	0.6%	330	55.5%	0.7%	287	60.2%	1.0%	6

40.0% 45.0% 54.5% 56.2% 58.8% 51.7% 57.9% 67.6% 59.3% 70.8% 90.0%

Baseline Scenar

Stock of

40.0% 45.0% 53.2% 54.1% 61.2% 51.9% 66.6% 69.8% 59.0% 73.2% 90.0%

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0.2%
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0.2% 0.2% 0.7% 0.7% 1.1% 0.5% -0.5% 0.8% 1.8% 1.7% 1.9% 0.3%

Stock of

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
tio - ck ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	0.5%	0	40.0%	0.5%	0	40.0%	0.5%	0	40.0
5.0%	0.5%	1	45.0%	0.5%	1	45.0%	0.5%	2	45.0
.1%	2.6%	140	63.5%	4.3%	204	69.0%	4.5%	267	72.
1.196	0.4%	21	39.5%	0.7%	24	40.7%	0.8%	26	42.1
.5%	2.8%	51	66.6%	4.9%	80	72.3%	5.2%	109	75.
.1%	2.4%	199	59.7%	2.2%	264	61.2%	1.9%	321	62.
.1%	1.6%	93	51.4%	2.1%	115	50.5%	1.8%	135	50.
-	-	0	-	-	0	-	-	0	
.1%	1.6%	93	51.4%	2.1%	115	50.5%	1.8%	135	50.
.4%	1.7%	13	60.7%	1.2%	22	69.0%	1.1%	30	73.
.7%	3.6%	93	70.0%	2.9%	126	71.9%	2.4%	156	74.
1%	4.6%	21	61.8%	2.5%	25	62.7%	1.9%	28	63.
2%	3.3%	72	73.3%	2.9%	101	74.8%	2.5%	128	77.
0%	0.2%	0	90.0%	0.5%	0	90.0%	0.8%	0	90.
-	-	0	-	-	0	-	-	0	
5%	2.4%	339	61.4%	2.9%	469	64.7%	2.8%	590	67.0

Stock of

Stock of

2.5% 59.4% 58.6% 61.0% 66.3% 61.0%

61.0% 70.0% 73.3%

73.3% 90.0%

5.3% 60.9% 63.7% 65.9%

0.1% 0.0% 1.2% 1.4% 1.4% 0.5% 0.2%

0.2% 1.6% 1.8%

0.8%

0.1%
1.2%
2.8%
2.1%

3.4% 61.4% 61.6%

Tende Stock of Intel Twentown (mk EUR, %) Stock of Intel Twentown (mk EUR, %) Concerage Ratio (mk EUR, %) Stock of Intel Twentown (mk EUR, %) Concerage Ratio (mk EUR, %) Tende (mk EUR, %) Concrat lawks and cardial oversites of Institutions Concretes: - Of Which SPE Retail 0.04 (mk EUR, %) 0.05 (mk EUR, %) <			nario	Baseline Scer				
(mb D8, %) rink Provision Default Stock ¹ Figure	31/12/2018		17	31/12/201		16	31/12/20	
Hungary Control a lawk and control is novements 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0 40.0% 0.4% 0.4% 0.0% 41.0 66.0% 0.5% 0.4% 0 41.6% 66.0% 0.5% 0.4								Impairmen
Institutions L1, % 0 31, 7% 0, 2% 1 35, 7% 0, 3% Cencerate Cancerate 0, 4% 0 31, 7% 0, 2% 1 35, 7% 0, 3% Cancerate Cancerate 0, 4% 12 32, 7% 0, 3% 1 35, 7% 0, 3% Cancerate Cancerate 1, 4% 12 27, 76 1, 3% 13 56, 4% 19% Retal Cancerate 0, 4% 12 27, 76 1, 5% 133 56, 4% 19% Retal Source on real earbs encertv 10% 12 77, 5% 10% 12 73, 7% 10% 13 56, 4% 10% 12 73, 5% 10% 10, 10% 13, 10% 56, 4% 11% 13 56, 4% 10% 12, 16% 10% 10, 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10%		rate		Provisions		Default Stock ¹	Provisions	rate
Constants Offen 100 70.2% 0.6% 414 66.5% 0.5% Constraits Offen 144 130 70.2% 0.6% 414 50.5% Constraits Offen 144 130 30.2% 1.3% 153 30.4% 1.2% Retait Constraits Offen 126 77.4% 1.3% 153 30.4% 0.6% 0.6% 126 77.4% 1.3% 153 30.4% 0.6% 0.6% 1.2% 0.6% 1.2% 0.6% 0.6% 1.0% 154 2.5% 0.6% 0.6% 1.0% 154 0.5% 0.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 1.6% 0.6% 0.6% 1.6% 0.6%<				0			0	0.4
Hungary Townser, of Watch Set Convoites, of Watch Set Convoites, of Watch Set Retail - Generation and edite preservice and Secured on and edite preservice and Secured on and edite preservice bandi - Generation and edite preservice and Secured on and edite preservice bandi - Generation and and and preservice and Secured on and edite preservice bandi - Generation and and and preservice and Secured on and edite preservice bandi - Generation and and and preservice and Security and and and preservice and Security and and and and preservice and Security and and and preservice and and preservice and and preservice and and preservice and and preservice and and preservice and and preservice and and preservice and and preservice and and preservice and preservice and and preservice and preser				1			0	
Hungary 16% 12% 12% 131 55.6% 0.9% Hungary Read - Scored on and active memory 10% 10% 10% 11%				414			403	
Retail Retail Secure on nal estate smooth 10% 10% 11% 10% 19% 75.3% 0.9% Hungary Retail Secure on nal estate smooth 01% 10% 14% 1.0% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>13</td><td></td></t<>							13	
Hungary Retail - Secured on rail attate solverty 0.8% 141 77.7% 1.0% 154 77.7% 0.7% Hungary Retail - Secured on rail attate solverty of Which SHE 2.4% 5 90.5% 1.6% 6 93.1% 1.4% Feature - Secured on rail attate solverty of Which SHE 0.7% 1.6% 6 93.1% 1.4% Retail - Outher Retail 0.1% 1.2% 0.7% 1.6% 6 93.1% 0.7% Retail - Outher Retail 0.1% 1.2% 0.7% 1.6% 6 93.1% 0.8% 1.6% 5 7.7% 0.7% Retail - Outher Retail 0.1% 2.1% 3 6.2% 1.6% 5 2.7% 0.4% Retail - Outher Retail - Of Which 5% 1.4% 2 55.0% 1.1% 5 55.0% 1.1% Retail - Outher Retail - Of Which 5% 2.5% 0 50.0% 2.1% 5 56.0% 1.1% Retail - Outher Retail - Of Which 5% 2.5% 0 50.0% 2.1								
Hungary Real: -Scored on rate label encourts - 01 Webt Web (SI 24% 5 90.5% 1.6% 6 93.1% 1.4% Real: - Scored on rate label encourts - 01 Webt www.set 0.7% 1.5% 1.6% 6 70.3% 0.7%								
Hungary Deal: - Correct on root actable amounts - 01 Which mon-OLF 0.7% 126 71.0% 0.9% 146 70.9% 0.7% Real: - Outhin Read-OL Which mon-OLF 0.9% 4 82.9% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 0.8% 5 87.3% 1.8% 6 87.0% 1.8% 6 87.0% 1.8% 6 87.0% 1.8% 6 8 7.4% 1.8% 6 8 7.4% 6 8 8 8 9.0% 1.7% 6 8 9.0% 1.7% 8 8 8				154			141	
Real Outline Revention Con State				6			5	
Retail - Other Retail - Of Which: SHE 21% 30 07.8% 1.6% 34 92.0% 1.4% Retail - Other Retail - Of Which: SHE 31% 35 55.4% 22% 6 78.9% 1.8% Retail - Other Retail - Of Which: SHE 11% 27 25.5% 12% 26 78.9% 1.8% Retail - Other Retail - Of Which: non-SHE 12% 25% 25% 25% 26% 21% 26 26% 1.2% 26% 1.2% 26% 1.2% 26% 1.2% 26% 1.2% 26% 1.2% 26% 21% 26% 26% 1.2% 26% </td <td></td> <td></td> <td></td> <td>148</td> <td></td> <td></td> <td>136</td> <td></td>				148			136	
Real Other Real Of Winds: 59E 11% 3 55.4% 2.2% 6 78.9% 1.8% Real Other Real Other Real Other Real 0.4% 27 55.0% 1.1% 28 96.1% 1.1% #mile Real Other Real Other Real 0.2% 90.0% 2.1% 0 90.0% 1.7%				5			4	
Retail - Other Retail - Of Which: non-SNE 1.4% 27 95.0% 1.1% 28 96.1% 1.1% #waitw 2.5% 0 90.0% 2.1% 0 90.0% 1.7% Securitization				34			30	
Finite 2.5% 0 90.0% 2.1% 0 90.0% 1.7%				6			3	
Securitisation Securitization				28			2/	
	1.7% 0 90.0%	1.7%	90.0%	0	2.1%	90.0%	0	2.5
Other non-credit oblication assets - 0 - 0 - - - 0 - - 0 - - 0 - - 0 - - 0 - 1 0 <th1< th=""> 1 <th1< th=""> <</th1<></th1<>	0.6% 636 69.5%	-	-	0	-	-	0	

airment Stock of Cov

0.2%
0.2%
0.6%
0.3%
0.6%
1.1%
0.5%
0.5%
1.9%
1.9%
1.7%
2.0%
0.2%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
0.7%	0	40.0%	0.7%	0	40.0%	0.7%	0	40.04
0.2%	0	32.7%	0.3%	1	37.7%	0.4%	1	40.29
1.1%	415	70.3%	1.1%	435	68.2%	1.0%	454	66.5
2.3%	15	41.8%	2.2%	19	44.2%	1.9%	23	45.69
2.7%	134	58.3%	2.1%	143	57.6%	1.7%	150	57.04
1.4%	178	74.7%	1.5%	200	75.7%	1.3%	221	76.69
1.0%	143	72.2%	1.2%	156	72.2%	1.2%	170	72.59
3.5%	5	90.8%	2.8%	6	93.0%	2.4%	7	94.1
0.9%	137	71.5%	1.2%	150	71.3%	1.1%	163	71.69
2.2%	5	79.9%	1.9%	7	83.7%	1.5%	9	88.19
3.1%	31	86.7%		37	90.7%	2.0%	42	93.49
4.6%	4	56.8%	3.6%	8	79.1%	2.5%	10	88.04
2.1%	27	94,7%		29	95.1%	1.7%	31	95.7
4.5%	0	90.0%	4.2%	0	90.0%	3.9%	0	90.09
	-			_				
-	0	-	-	0	-	-	0	
1 20%	503	71 30%	1 204	636	70 1%	1 106	676	69.19

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

EBA EUROPEAN BANKING AUTHORITY

omputed as: Stock of provisions for de

2016 EU-wide Stress Test:

Credit risk IRB

Raiffeisen-Landesbanken-Holding GmbH

						Baseline Sce	nario								Adverse Sce	nario	
			31/12/20	16		31/12/20	17		31/12/20	018		31/12/20	016		31/12/20	17	
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate
	Central banks and central overnments Institutions Corporates Comprates - Of Which: Specialised Leadion	0.0% 0.1%	0 0 35 0	33.6% 56.9%	0.0% 0.2%	0 0 36 0	39.2% 54.8%	- 0.0% 0.3% -	0 0 39 0	41.6% 52.8%	0.0%	0 0 35 0	- 33.6% 56.9%	- 0.0% 0.3% -	0 0 38 0	- 40.8% 54.6%	0.0% 0.4% -
United Kingdom	Concette - C (MVMR: SVE Retail Secured on real elable smoothy Retail Secured on real elable smoothy - C/ (MHz: SVE Retail Secured on real elable smoothy - C/ (MHz: Nor-SVE Retail - Outlifves RevolVeo Retail - Outlifves RevolVeo Retail - Older Retail - C (MHz: Nor-SVE Realt - Other Retail - C (MHz: Nor-SVE Realt - Colder Retail - C (MHz: Nor-SVE	0.1%		45.0% - - - - - - - - - - - - - - - - - - -	0.3%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.0% - - - - - - - - - - - - - - - - - - -	0.5%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.0% - - - - - - - - - - - - -	0.3%		51.8%	0.9%		51.8%	0.9% - - - - - - - - - - - - - - - - - - -
	Securitisation Other non-credit obligation assets		0			0			0			0	-		0		
	IRB TOTAL	0.1%	35	56.8%	0.1%	37	54.8%	0.2%	39	52.7%	0.1%	35	56.9%	0.2%	38	54.5%	0.3%

						Baseline Sce	nario						
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	016
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	G
	(min EUR, %)	rate	Provisions		rate	Provisions		rate	Provisions		rate	Provisions	1
	Central banks and central governments	0.0%	0	44.4%	0.0%	0	44.4%	0.0%	0	44.4%	0.0%	0	1
	Institutions	0.0%	0	44.9%	0.0%	0	44.9%	0.0%	0	44.9%	0.0%	0	1
	Corporates	0.2%	33	44.2%	0.3%	41	44.1%	0.5%	51	44.1%	0.3%	36	2
	Corporates - Of Which: Specialised Lending	0.3%	1	10.7%	0.4%	1	19.4%	0.5%	2	25.6%	0.4%	1	
	Corporates - Of Which: SME	0.0%	0	41.3%	0.1%	0	40.4%	0.1%	1	40.0%	0.1%	0	1
	Retail	-	0	-	-	0	-	-	0	-	-	0	1
	Retail - Secured on real estate property		0	-	-	0	-	-	0	-	-	0	j.
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	1
Germany	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	1
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	-	-	0	1
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	1
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	1
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-	-	0	1
	Equity	-	0	-	-	0	-	-	0	-	-	0	1
	Securitisation												4
	Other non-credit obligation assets		0			0		-	0	-		0	1
	IRB TOTAL	0.2%	33	44.2%	0.3%	41	44.1%	0.4%	51	44.1%	0.3%	36	د ا

				Adverse Scer	ario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	44.4%	0.0%	0	44.4%	0.0%	0	44.4%
0.0%	0	44.9%	0.0%	0	44.9%	0.1%	0	44.9%
0.3%	36	46.2%	0.5%	48	47.4%	0.7%	63	48.2%
0.4%	1	14.6%	0.6%	2	26.7%	0.8%	3	34.1%
0.1%	0	46.5%	0.1%	1	46.7%	0.1%	1	46.4%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.3%	36	46.2%	0.5%	49	47.4%	0.6%	63	48.2%

42.8% 52.7% -51.8%

			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0	-	-	0	-	-	0	
	Institutions	0.6%	1	79.5%	0.6%	1	70.1%	0.7%	1	64.5
	Corporates	1.2%	244	67.8%	1.1%	256	66.0%	1.1%	266	64.5
	Corporates - Of Which: Specialised Lending	0.4%	10	88.9%	0.5%	10	87.7%	0.6%	10	86.3
	Corporates - Of Which: SME	1.3%	125	61.6%	1.4%	129	60.6%	1.4%	133	59.8
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property		0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SMF		0	-	-	0	-	-	0	
Croatia	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SMF		0	-	-	0	-	-	0	
	Equity	0.1%	0	0.2%	0.2%	0	0.8%	0.3%	0	1.6
	Securitisation									
	Other non-credit obligation assets		0	-	-	0	-	-	0	
	IRB TOTAL	1.2%	245	67.8%	1.1%	256	66.0%	1.1%	267	64.4

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-		0			0	
0.6%	1	79.0%	0.8%	1	68.1%	0.9%	1	62.3%
1.7%	251	68.4%		268	66.6%	1.7%	284	65.2%
0.6%	10	88.6%	0.9%	10	87.2%	1.0%	10	85.99
1.9%	128	62.3%	2.2%	135	61.5%	2.1%	141	60.89
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-		0	-		0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
0.1%	0	0.3%	0.3%	0	1.1%	0.4%	0	2,4%
-	0			0			0	
1.6%	252	68.3%	1.8%	269	66.5%	1.7%	286	65.1%





Raiffeisen-Landesbanken-Holding GmbH

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio Default Stock
	Central governments or central banks	36,191	147	2,208	4	14	43	29.2
	Regional governments or local authorities	55	16	49	2	0	8	53.3
	Public sector entities	50	0	24	0	0	0	0.0
	Multilateral Development Banks	1,685	0	0	0	0	0	0.9
	International Organisations	788	0	0	0	0	0	0.
	Institutions	2,347	5	436	2	0	0	10.
	Corporates	9,161	1,726	8,967	548	87	1,251	72.
	of which: SME	3,289	357	3,056	110	32	266	74.4
Raiffeisen-Landesbanken-	Retail	8,935		6,147	226	72	956	
	of which: SME	1,589	161	875	92	26	139	
Holding GmbH	Secured by mortgages on immovable property	12,103		4,881	478	23	528	
riolaling childri	of which: SME	3,066	456	1,333	222	8	152	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	125	0	25	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	244	0	123	0	0	0	0.0
	Equity	1,469	2	2,405	4	0	0	0.0
	Securitisation							
	Other exposures	5,758	0	2,792	0	31	0	0.0
<u> </u>	Standardised Total	78,910	4,036	28,057	1,265	228	2,787	69.19

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	12,715	24	0	0	0	(0.5
	Regional governments or local authorities	0	0	0	0	0	(0.0
	Public sector entities	0	0	0	0	0	(0.0
	Multilateral Development Banks	0	0	0	0	0	(0.0
	International Organisations	0	0	0	0	0	(0.0
	Institutions	1,142	0	99	0	0	(0.0
	Corporates	983	53	924	34	2	2	5 47.3
	of which: SME	207	5	184	1	0	4	4 85.4
	Retail	723	6	384	34	7	4	4 67.2
Austria	of which: SME	0	0	0	0	0	(100.0
Austria	Secured by mortgages on immovable property	5,586	35	1,969	2	1		2 7.1
	of which: SME	1,235	2	432	1	1		1 35.8
	Items associated with particularly high risk	0	0	0	0	0	(0.0
	Covered bonds	14	0	3	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	228	0	117	0	0	(0.0
	Equity	1,278	0	2,168	0	0	(0.0
	Securitisation							
	Other exposures	1,269	0	448	0	2	(0.0
	Standardised Total	23,939	119	6,112	70	12	32	2 27.0%

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

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	4,536	6	1	1	1	0	0.09
	Regional governments or local authorities	5	0	1	0	0	0	6.99
	Public sector entities	0	0	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0.09
	Institutions	25	0	8	0	0	0	0.04
	Corporates	2,897	275		107	33	185	67.3
	of which: SME	1,203	20		8	15	14	69.7
	Retail	2,408	161	1,625	72		146	
Poland	of which: SME	923	65		69		54	89.7
FUIdi lu	Secured by mortgages on immovable property	3,827	290		158	10	80	27.2
	of which: SME	666	148	322	53	2	37	24.2
	Items associated with particularly high risk	0	0	0	0	0	0	0.04
	Covered bonds	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
	Equity	8	0	15	0	0	0	0.09
	Securitisation							
	Other exposures	669	0	490	0	0	0	0.09
	Standardised Total	14,375	732	6,478	339	69	411	56.2%



Raiffeisen-Landesbanken-Holding GmbH

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	3,118	47	0	0	12	2	4.7%
	Regional governments or local authorities	5	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	40	0	14	0	0	0	0.0%
	Corporates	349	10	309	3	4	7	75.9%
	of which: SME	85	1	74	0	0	0	70.7%
	Retail	734	46	532	12	1	35	75.79
Czech Republic	of which: SME	103	0	58	0	1	0	0.09
C2CCIT Republic	Secured by mortgages on immovable property	532	3	218	4	1	0	5.09
	of which: SME	128	3	62	4	1	0	5.09
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	87	0	17	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
	Equity	5	0	5	0	0	0	0.0%
	Securitisation							
	Other exposures	274	0	99	0	2	0	0.09
	Standardised Total	5,144	106	1,194	18	21	44	41.9%

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2,625	C	0 0	0	0	C	100.0
	Regional governments or local authorities	1	0	0 0	0	0	0	0.0
	Public sector entities	0	0	0 0	0	0	0	0.
	Multilateral Development Banks	0	0	0 0	0	0	0	0.
	International Organisations	0	0	0 0	0	0	0	0.
	Institutions	1	0	0 0	0	0	0	0.
	Corporates	287	9	260	3	3	7	72.
	of which: SME	124	5	106	2	2	3	65.
	Retail	369	9	216	6	5	18	3 75.
Slovakia	of which: SME	205	e	5 113	5	3	10	67.
SiUvakia	Secured by mortgages on immovable property	55	15	25	3	0	0	20
	of which: SME	54	10	24	3	0	0	20.
	Items associated with particularly high risk	0	0	0 0	0	0	0	0.
	Covered bonds	0	0	0 0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0 0	0	0	0	0.
	Equity	22		28	0	0	0	0.
	Securitisation							
	Other exposures	332		211	0	6	0	0.0
	Standardised Total	3,690	34	739	12	14	25	73.0

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2	0	1	0	0	0	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0.04
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	20	0	10	0	0	0	0.0
	Corporates	201	20	177	9	1	12	62.8
	of which: SME	56		43	6	0	8	60.8
	Retail	1,696		1,253	16	18	170	83.0
Russian Federation	of which: SME	32	18	17	1	2	18	97.3
Russian reuchauon	Secured by mortgages on immovable property	483	7	184	34	1	0	2.5
	of which: SME	92	4	37	3	0	0	0.3
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.04
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.04
	Equity	6	0	9	0	0	0	0.09
	Securitisation							
	Other exposures	662		186	0	0	0	0.09
	Standardised Total	3,071	232	1,821	59	19	183	78.99



Raiffeisen-Landesbanken-Holding GmbH

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

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	2,527	2	0	0	0		67.6
	Regional governments or local authorities	0	9	0	1	0		27.3
	Public sector entities	0	0	0	0	0	(0.0
	Multilateral Development Banks	0	0	0	0	0	(0.0
	International Organisations	0	0	0	0	0	(0.0
	Institutions	0	0	0	0	0	(0.
	Corporates	149	4	119	1	7	4	91.
	of which: SME	19	0	15	0	0	(99.
	Retail	13	3	6	2	0	(2.
Hungary	of which: SME	5	0	2	1	0	(17.
riurigary	Secured by mortgages on immovable property	31	3	14	3	2		24.
	of which: SME	6	2	2	0	0		41.
	Items associated with particularly high risk	0	0	0	0	0	(0.
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0.
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0.
	Equity	38	0	38	0	0		0.0
	Securitisation							
	Other exposures	356	0	232	0	0	(0.0
	Standardised Total	3,113	22	410	8	9	9	40.6

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

		31/12/2015										
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹				
	Central governments or central banks	0	(0 0	0	0	(0.09				
	Regional governments or local authorities	0	0	0 0	0	0	(0.09				
	Public sector entities	0	0	0 0	0	0	(0.09				
	Multilateral Development Banks	187	0	0 0	0	0		0.04				
	International Organisations	0	0	0 0	0	0		0.04				
	Institutions	184	0	43	0	0	(0.0				
	Corporates	5	3	3 2	0	0		93.99				
	of which: SME	0	0	0 0	0	0	(0.0				
	Retail	0	0	0 0	0	0	(0.0				
United Kingdom	of which: SME	0	0	0 0	0	0	(0.0				
	Secured by mortgages on immovable property	0	0	0 0	0	0	(0.0				
	of which: SME	0	0	0 0	0	0	(0.0				
	Items associated with particularly high risk	0	0	0 0	0	0		0.0				
	Covered bonds	0	0	0 0	0	0		0.0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0		0.04				
	Collective investments undertakings (CIU)	0	0	0 0	0	0	(0.04				
	Equity	0	0	0 0	0	0	(0.0				
	Securitisation											
	Other exposures	1	0	1	0	0	(0.04				
	Standardised Total	377	3	47	0	0	3	93.99				



Raiffeisen-Landesbanken-Holding GmbH

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

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

		31/12/2015									
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹			
	Central governments or central banks	985	0	0	0	0	C	11.8			
	Regional governments or local authorities	0	0	0	0	0	0	0.0			
	Public sector entities	0	0	0	0	0	C	0.0			
	Multilateral Development Banks	0	0	0	0	0	C	0.0			
	International Organisations	0	0	0	0	0	C	0.			
	Institutions	3	0	1	0	0	C	0.			
	Corporates	248	11	239	2	2	9	84.			
	of which: SME	73	8	67	0	0	7	97.			
	Retail	1,241	198		45	3	132				
Croatia	of which: SME	60	16	33	5	0	12	79.			
Ciodia	Secured by mortgages on immovable property	183	18	66	55	0	2	10			
	of which: SME	9	9	4	8	0	1	9.			
	Items associated with particularly high risk	0	0	0	0	0	0	0.			
	Covered bonds	0	0	0	0	0	C	0.			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0.0			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0			
	Equity	0	0	0	0	0	0	0.0			
	Securitisation										
	Other exposures	413	0	332	0	8	0	0.0			
	Standardised Total	3,073	227	1,542	102	14	143	62.7			



Raiffeisen-Landesbanken-Holding GmbH

						Baseline Sce	enario								Adverse Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairmen rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	Central governments or central banks	0.1%	81	32.3%	0.1%	101	33.8%	0.1%	119	34.7%	0.19	6 85	32.7%	0.1%	117	34.6%	0.1%	146	35.6
	Regional governments or local authorities	1.9%	10	52.2%	1.8%	10	51.5%	1.7%	11	50.9%	2.04	6 10	52.2%	1.9%	11	51.4%	1.8%	12	50.8
	Public sector entities	0.3%	0	45.0%	0.3%	0	45.0%	0.3%	0	45.0%	0.4	6 0	45.0%	0.4%	0	45.0%	0.3%	1	45.0
	Multilateral Development Banks	0.0%	0	17.4%	0.0%	0	27.3%	0.0%	0	33.7%	0.0	6 0	17.4%	0.0%	0	31.8%	0.0%	0	37.7
	International Organisations	0.0%	0	45.0%	0.0%		45.0%	0.0%	0	45.0%	0.0		45.0%	0.0%	0	45.0%	0.0%		45.0
	Institutions	0.0%	2	18.8%	0.0%		24.4%	0.0%	3	28.7%	0.0		18.8%	0.1%	3	26.7%	0.1%		31.7
	Corporates	1.4%	1,462	68.3%	1.3%			1.2%	1,676	63.5%	2.3			2.3%		66.2%	2.0%		
	of which: SME	1.0%	332	68.7%	1.1%			1.1%	399	62.1%	1.9			2.2%	435	64.5%	2.0%	495	62.4
Raiffeisen-Landesbanken-	Retail	2.5%	1,278	80.7%	1.3%			1.1%		82.5%	5.2	6 1,501	78.4%	2.9%		79.8%	2.7%		
	of which: SME	1.0%	184	69.4%	0.9%	233		0.8%	273	77.7%	3.04		64.2%	2.2%	306	72.1%	1.8%	378	
Holding GmbH	Secured by mortgages on immovable property	0.4%	651	53.7%	0.4%			0.3%	802	53.5%	0.8			0.9%		51.1%	0.8%		
riolality chieff	of which: SME	0.8%	199	36.8%	0.8%	226	37.1%	0.8%	250	37.2%	1.4	6 219	37.8%	1.5%	268	38.5%	1.4%	310	38.9
	Items associated with particularly high risk		0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	
	Covered bonds	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0	6 0	45.0%	0.0%	0	45.0%	0.1%	0	45.0
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	1.4%	3	75.0%	1.1%		75.0%	0.8%	8	75.0%	1.5		75.0%	1.3%	7	75.0%	0.9%	9	75.0
	Equity	0.7%	10	78.4%	0.6%	19	83.4%	0.6%	28	85.4%	1.04	6 15	81.8%	1.0%	29	85.6%	0.9%	41	86.8
	Securitisation																		
	Other exposures	0.0%	31		0.0%	31	-	0.0%	31		0.0	6 31		0.0%	31	-	0.0%	31	
	Standardised Total	0.7%	3,528	66.8%	0.5%	3,932	66.0%	0.4%	4,295	65.3%	1.29	3,896	66.3%	0.9%	4,625	65.4%	0.8%	5,283	65.2

Baseline Scenario 31/12/2016 Impairment Stock of Coverage Ratio -Brovisions Default Stock¹ 31/12/2017 Stock of Coverage Ratio -31/12/2018 Impairment Stock of Coverage Ratio irmont Stock 1.3% 45.0% 0.0% 8.2% 0.0% 6.6% 2.0% 45.0% 0.0% 5.1% 2.8% . 0.0% 0.5% 0.5% 0.2% 0.2% 0.1% 0.4% -45.0% 45.0% 46.0% 72.4% 62.3% 99.6% 25.7% 37.0% -0.0% 0.0% 1.8% 0.7% 0.1% 0.1% 0.1% 0.1% 45.0% 45.0% 45.6% 63.6% 71.0% 99.6% 34.2% 36.7% . 0.0% 1.4% 0.8% 0.1% 0.2% 0.6% 45.0% 45.0% 45.4% 58.1% 76.5% 99.6% 38.6% 36.4% 1 79 8 13 0 65 20 0 51 67 Austria 25 44 arly high risk atos with a ST credit as 0.6% 0.2% 75.0% 89.8% 0.6% 75.0% 89.9% -75.0% 90.0% 0.6% 0.4% 0.0% 0.2% 0.0% 0.0% 35.9% 40.3% 43.1% 0.1% 176

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	1	1.9%	0.0%	1	3.2%	0.0%	2	4.5%
9.3%	0	45.0%	7.8%	0	45.0%	5.6%	0	45.0%
	0	-		0	-	-	0	
	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
0.0%	0	45.0%	0.0%	1	45.0%	0.0%	1	45.0%
3.4%	60	50.2%	2.4%	82	50.4%	1.8%	97	50.6%
0.7%	6	72.3%	1.0%	8	64.7%	1.1%	10	61.0%
0.2%	7	59.5%	0.2%	12	66.5%	0.3%	18	71.0%
0.3%	0	99.4%	0.2%	12 0	99.3%	0.3%	0	99.1%
0.1%	29	26.8%	0.2%	57	36.2%	0.2%	90	41.3%
0.5%	8	40.8%	0.8%	18	41.3%	0.9%	28	41.8%
	0	-	-	0			0	
	0			0	-		0	
	0			0			0	
0.6%	1	75.0%	0.6%	3	75.0%	0.6%	4	75.0%
0.3%	3	89.9%	0.4%	9	89.9%	0.6%	16	90.0%
	_							
0.0%	2		0.0%	2		0.0%	2	
0.2%	104	38.5%	0.2%	166	43.5%	0.2%	230	46.7%

31/12/2018 Stock of Coverage Ratio

1,272

21.4% 71.6%

45.2% 59.0% 53.2% 82.4% 75.2% 40.5% 34.2%

90.0%

59.9%

						Baseline Sce	ario								Adverse Sce	nario		
			31/12/2	016		31/12/20	.7		31/12/20	18		31/12/	2016		31/12/20)17		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions		Impaire			Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		nt
	Central governments or central banks	0.0%	PTOVISIONS	L 5.9%	0.0%	1	10.2%	0.0%	2	13.4%		0.1%	1 9.9%	0.1%		15.8%		1%
	Regional governments or local authorities	0.1%	(10.4%	0.1%	0	13.3%	0.1%	0	15.8%		0.1%	0 13.4%	0.1%	0	18.0%		1%
	Public sector entities	0.1%	ġ	71.6%	0.1%	0	71.6%	0.1%	0	71.6%		0.2%	0 71.6%	0.2%	0	71.6%		2%
	Multilateral Development Banks		ġ			0		-	0			-	0		0		-	
	International Organisations		(-	0		-	0	-		-	0 -	-	0		-	-
	Institutions	0.3%	(45.1%	0.3%	0	45.1%	0.3%	0	45.1%		0.3%	0 45.1%	0.3%	0	45.2%	<i>/</i> 6 0	3%
Corpora	Corporates	0.9%	245	62.9%	1.1%	274	59.8%	1.2%	306	57.4%		1.7% 2	68 63.6%	2.1%	327			2%
	of which: SME	0.8%	38	56.0%	0.9%	49	51.3%	1.1%	61	49.2%		1.4%	46 57.5%	2.1%	71	54.2%		2%
	Retail	2.0%	220	74.9%	1.2%	285	79.3%	1.3%	347	82.3%		3.5% 2	57 69.2%	4.2%	412			3%
Poland	of which: SME	0.8%	78	58.1%	0.7%	115	69.0%	0.7%	146	74.8%		1.8%	88 48.9%	2.2%	162			8%
Fulanu	Secured by mortgages on immovable property	0.6%	149	38.0%	0.4%	174	39.2%	0.5%	199	39.8%		1.1% 1	68 38.2%	1.4%	230		6 1.	7%
	of which: SME	0.6%	56	5 31.9%	0.7%	64	33.4%	0.8%	71	33.9%		1.3%	60 32.0%	1.8%	76	33.4%	.6 1.	9%
	Items associated with particularly high risk		(- 1	-	0	-	-	0	-		-	0 -	-	0) .	-	-
	Covered bonds		(- 1	-	0	-	-	0	-		-	0 -	-	0) .	-	-
	Claims on institutions and corporates with a ST credit assessment	-	(- 1	-	0	-	-	0	-		-	0 -	-	0		-	-
	Collective investments undertakings (CIU)	1 () () () () () () () () () ((- 10	-	0	-	-	0	-		-	0 -	-	0		-	-
	Equity	0.1%		90.0%	0.2%	0	90.0%	0.2%	0	90.0%		0.2%	0 90.0%	0.3%	0	90.0%	6 O.	4%
	Securitisation																A	
	Other exposures	0.0%	(0.0%	0		0.0%	0			0.0%	0 -	0.0%	0			0%
	Standardised Total	0.9%	614	56.2%	0.7%	734	57.4%	0.8%	853	58.0%		1.6% 6	94 55.6%	2.0%	971	57.8%	6 2.3	<i>;</i> %'



Raiffeisen-Landesbanken-Holding GmbH

		Baseline Scenario														Adverse Sce	nario		
			31/12/20	16		31/12/20	17		31/12/20	18		31	/12/201	.6	I	31/12/20)17		31/12/2
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impai	ment Sto	ock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	ra	e Prov	visions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision
	Central governments or central banks	0.2%	20	12.5%	0.2%	24	16.5%	0.1%	27	18.7%		0.2%	20	13.1%	0.2%	25	17.6%	0.19	2
	Regional governments or local authorities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%		0.1%	0	45.0%	0.1%	0	45.0%	0.19	
	Public sector entities		0	-	-	0		-	0	-		-	0		-	0	-		
	Multilateral Development Banks		0	-	-	0	-	-	0	-		-	0	-	-	0	-		
	International Organisations		0	-	-	0		-	0	-		-	0		-	0	-		
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%		0.0%	0	45.0%	0.0%	0	45.0%	0.0%	
	Corporates	2.8%	21	55.3%	2.1%	28	52.4%	1.7%	33	51.2%		3.4%	23	59.7%	2.9%	32	57.4%	2.49	4
	of which: SME	1.0%	1	52.3%	1.0%	2	49.2%	1.1%	3	48.0%		1.2%	1	57.2%	1.5%	3	54.8%	1.6%	
	Retail	1.3%	46	74.9%	0.6%	50	74.4%	0.5%	53	74.1%		2.4%	54	76.6%	2.3%	70	77.5%	2.8%	
Czech Republic	of which: SME	0.0%	1	70.0%	0.0%	1	86.2%	0.0%	1	91.2%		0.0%	1	80.5%	0.1%	1	87.7%	0.19	
Слесті Керирііс	Secured by mortgages on immovable property	0.3%	3	23.0%	0.2%	4	27.6%	0.2%	5	30.1%		0.4%	4	27.1%	0.3%	5	33.1%	0.3%	
	of which: SME	1.0%	2	21.3%	0.7%	3	25.3%	0.6%	4	27.4%		1.2%	3	24.8%	1.0%	4	29.9%	0.9%	
	Items associated with particularly high risk		0	-	-	0		-	0	-		-	0		-	0	-		
	Covered bonds	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%		0.0%	0	45.0%	0.0%	0	45.0%	0.19	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-		-	0	-	-	0	-		
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-		-	0	-	-	0	-		
	Equity	5.8%	0	69.0%	4.8%	0	76.8%	3.9%	1	79.8%		6.3%	0	70.2%	6.0%	1	78.3%	5.0%	
	Securitisation																		
	Other exposures	0.0%	2	-	0.0%	2	-	0.0%	2	-		0.0%	2		0.0%	2	-	0.0%	
	Standardised Total	0.6%	92	43.7%	0.4%	108	44.5%	0.3%	121	45.0%		0.8%	103	46.2%	0.7%	136	49.1%	0.7%	16

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

		Baseline Scenario												
			31/12/20	16		31/12/20	17		31/12/20	18				
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -				
		rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions	Default Stock ¹				
	Central governments or central banks	0.0%	1	40.4%	0.0%	2	40.2%	0.0%	3	40.1%				
	Regional governments or local authorities	6.5%	0	45.0%	5.2%	0	45.0%	3.7%	0	45.0%				
	Public sector entities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%				
	Multilateral Development Banks	-	0	-	-	0		-	0	-				
	International Organisations		0	-	-	0		-	0	-				
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%				
	Corporates	1.1%	12	59.1%	1.1%	15	54.2%	1.0%	18	51.8%				
	of which: SME	1.2%	7	56.8%	1.2%	8	53.4%	1.1%	9	51.6%				
	Retail	0.4%	25	72.1%	0.4%	26	69.4%	0.4%	28	67.3%				
Slovakia	of which: SME	0.5%	15	65.5%	0.5%	16	63.9%	0.5%	17	62.6%				
Siuvakia	Secured by mortgages on immovable property	0.9%	1	26.6%	0.7%	1	27.8%	0.6%	2	28.1%				
	of which: SME	0.9%	1	26.5%	0.7%	1	27.7%	0.6%	2	28.1%				
	Items associated with particularly high risk		0	-	-	0		-	0	-				
	Covered bonds		0	-	-	0		-	0	-				
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0		-	0	-				
	Collective investments undertakings (CIU)		0	-	-	0		-	0	-				
	Equity	6.0%	1	90.0%	4.4%	2	90.0%	3.0%	3	90.0%				
	Securitisation													
	Other exposures	0.0%	e	-	0.0%	6		0.0%	6	-				
	Standardised Total	0.2%	46	64.2%	0.2%	53	59.8%	0.2%	59	57.2%				

	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0
	0	-	-	0	-	-	0	
6.3%	0	- 70.2%	6.0%	0	- 78.3%	- 5.0%	0	81.1
6.3%	0	70.2%	6.0%	1	/8.3%	5.0%	1	81.1
0.0%	2		0.0%	2		0.0%	2	
0.8%	103	46.2%	0.7%	136	49.1%	0.7%	169	51.5
				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
0.1%	2	40.3%	0.1%	3	40.1%	0.1%	5	40
9.1%	0	45.0%	8.8%	0	45.0%	5.9%	0	45
0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45
1.8%	14	59.9%	2.2%	21	55.8%	1.9%	26	54
1.9%	7	59.4%	2.4%	10	56.8%	2.1%	13	55
0.8%	26	71.1%	1.8%	33	66.7%	1.4%	38	64
0.9%	15	66.2% 30.9%	2.3% 1.7%	20	64.4% 32.0%	2.1%	24	63 31
1.5%	1	30.9%	1.7%	2	32.0%	1.4%	3	31
1.5%	1	50.9%	1.7%	2	51.970	1.470	5	21
-	0			0			0	
-	0		-	ő		-	ő	
-	0	-	-	0		-	0	
8.4%	2	90.0%	7.2%	3	90.0%	4.3%	4	90
0.0%	6		0.0%	6	-	0.0%	6	
0.4%	51	63.7%	0.5%	68	59.1%	0.4%	81	57.0

20.19 45.09

45.0% 56.6% 53.9% 78.2% 90.3% 36.6% 32.6%

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

						Baseline Sce	nario							
			31/12/20	16		31/12/20	17		31/12/20	018		31/12/20	16	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	airment rate		Coverage Ratio - Default Stock ¹	Impairment rate
	Central governments or central banks	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	C	40.0%	0.4%	0	40.0%	1.5%
	Regional governments or local authorities		0	-	-	0	-	-	C		-	0		-
	Public sector entities		0	-	-	0	-	-	C			0	-	-
	Multilateral Development Banks		0	-	-	0	-	-	C			0	-	-
	International Organisations		0	-	-	0	-	-	C			0	-	-
	Institutions	0.0%	0	45.0%	0.1%	0	45.0%	0.1%	C	45.0%	0.0%	0	45.0%	0.1%
	Corporates	0.8%	15	57.8%	0.9%	17	54.7%		18	52.9%	1.6%	17	59.0%	2.8%
	of which: SME	0.5%	9	60.1%	0.7%	9	59.3%	0.6%	9	58.6%	1.2%	9	62.6%	4.4%
	Retail	6.2%	300	82.0%	2.6%	352	83.3%	2.3%	393	83.6%	11.3%	383	84.1%	4.6%
Russian Federation	of which: SME	14.6%	24	91.5%	8.5%	28	93.4%	8.0%	31	94.5%	60.9%	39	88.8%	20.4%
Russiall reuelation	Secured by mortgages on immovable property	1.1%	8	26.7%	0.6%	12	32.9%	0.4%	15	35.8%	2.9%	17	35.0%	2.5%
	of which: SME	0.7%	1	14.6%	0.7%	2	20.7%	0.5%	2	23.6%	2.0%	3	29.4%	4.7%
	Items associated with particularly high risk		0	-	-	0	-	-	C		-	0		-
	Covered bonds		0	-	-	0	-	-	C		-	0		-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	C		-	0		-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	C		-	0	-	-
	Equity	0.7%	0	90.0%	0.7%	0	90.0%	0.6%	C	90.0%	1.1%	0	90.0%	1.3%
	Securitisation													
	Other exposures	0.0%	0		0.0%	0		0.0%	C	-	0.0%	0		0.0%
	Standardised Total	3.7%	322	77.3%	1.6%	380	77.9%	1.3%	427	78.0%	6.8%	416	78.8%	3.1%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.4%	0	40.0%	1.5%	0	40.0%	1.5%	0	40.0%
-	0	-	-	0		-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0			0	
0.0%	0	45.0%	0.1%	0	45.0%	0.2%	0	45.0%
1.6%	17	59.0%	2.8%	22	55.6%	1.9%	25	54.4%
1.2%	9	62.6%	4.4%	12	60.0%	2.6%	13	59.0%
11.3%	383	84.1%	4.6%	458	84.6%	3.4%	509	84.6%
60.9%	39	88.8%	20.4%	45	94.3%	14.5%	47	96.4%
2.9%	17	35.0%	2.5%	30	39.8%	1.4%	37	41.5%
2.0%	3	29,4%	4.7%	7	37.3%	2.7%	9	38.7%
-	0		-	0		-	0	-
-	0	-	-	0			0	
-	0	-	-	0	-		0	
-	0	-	-	0		-	0	
1.1%	0	90.0%	1.3%	0	90.0%	0.8%	0	90.0%
0.0%	0		0.0%	0		0.0%	0	
6.8%	416	78.8%	3.1%	509	77.7%	2.1%	571	77.3%



Raiffeisen-Landesbanken-Holding GmbH

						Baseline Sce	nario								Adv
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20)16		3
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	S
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Pre
	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%	0.1%	1	40.0%	0.1%	5
	Regional governments or local authorities	0.3%	0	45.1%	0.3%	0	45.1%	0.3%	0	45.0%	0.6%	0	45.1%	0.6%	5
	Public sector entities		0	-	-	0	-	-	0	-		0			-
	Multilateral Development Banks		0	-	-	0	-	-	0	-		0			-
	International Organisations		0	-	-	0	-	-	0	-		0			-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.1%	0	45.0%	0.0%	0	45.0%	0.1%	
	Corporates	1.3%	71	67.9%	1.2%	76	65.8%	1.2%	80	64.0%	2.3%	76	67.9%	2.7%	
	of which: SME	1.4%	32	72.3%	1.3%	33	70.9%	1.2%	34	69.8%	2.9%	33	72.1%	3.9%	5
	Retail	0.6%	6	83.6%	0.5%	7	84.3%	0.4%	8	85.3%	1.3%	7	81.7%	0.8%	à
Romania	of which: SME	0.3%	3	94.4%	0.4%	3	94.0%	0.3%	4	94.0%	0.7%	3	92.3%	0.5%	à
Nutriallia	Secured by mortgages on immovable property	0.5%	4	30.2%	0.5%	4	31.1%	0.5%	4	31.9%	1.0%	4	32.2%	1.1%	à
	of which: SME	0.8%	3	26.2%	0.7%	3	27.2%	0.7%	3	28.2%	1.6%	3	28.4%	1.7%	5
	Items associated with particularly high risk		0	-	-	0	-	-	0	-		0			-
	Covered bonds		0	-	-	0	-	-	0	-		0			-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-		0			-
	Collective investments undertakings (CIU)	0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0%	0.0%	
	Equity	9.6%	2	89.3%	7.1%	4	89.6%	5.2%	5	89.6%	17.5%	4	89.6%	16.7%	5
	Securitisation														
	Other exposures	0.0%	12		0.0%	12		0.0%	12		0.0%	12		0.0%	
	Standardised Total	0.3%	96	65.3%	0.3%	104	63.9%	0.3%	111	62.7%	0.6%	104	65.5%	0.6%	,

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

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.1%	4	46.4%	0.1%	7	43.8%	0.1%	10	42.7%
	Regional governments or local authorities		2	27.3%	-	2	27.3%	-	2	27.3%
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions	0.3%	0	45.0%	0.4%	0	45.0%	0.6%	0	45.09
	Corporates	0.1%	11	77.1%	0.1%	11	69.2%	0.2%	12	63.89
	of which: SME	0.7%	0	42.0%	0.5%	0	41.9%	0.5%	0	41.89
	Retail	0.5%	4	81.9%	0.6%	5	81.7%	0.6%	5	81.69
Hungony	of which: SME	0.9%	1	54.2%	0.9%	1	55.8%	0.9%	1	56.9%
Hungary	Secured by mortgages on immovable property	0.6%	1	43.9%	0.4%	2	44.8%	0.4%	2	45.49
	of which: SME	0.1%	1	45.7%	0.2%	1	44.9%	0.2%	1	44.39
	Items associated with particularly high risk		0		-	0		-	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
	Equity	7.1%	3	90.0%	4.9%	4	90.0%	3.4%	5	90.0%
	Securitisation									
	Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	
	Standardised Total	0.2%	27	54.1%	0.2%	32	53.0%	0.2%	36	51.9%

	-	0	-	-	0		-	0	-
0%	0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0%
5%	17.5%	4	89.6%	16.7%	7	89.8%	11.4%	9	89.8%
-	0.0%	12		0.0%	12	-	0.0%	12	-
%	0.6%	104	65.5%	0.6%	120	63.9%	0.5%	134	62.8%
_									
					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
-	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
1	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
796	0.2%	6	44.4%	0.2%	11	42.4%	0.2%	15	41.7%
3%		2	27.3%		2	27.3%		2	27.3%
-	-	0		-	0			0	-
	-	0			0			0	
	-	0			0			0	
0%	0.3%	0	45.0%	0.6%	0	45.0%	0.9%	0	45.0%
3%	0.2%	11	72.1%	0.4%	12	64.3%	0.5%	13	60.1%
3%	1.3%	0	48.1%	1.2%	1	48.0%	1.2%	1	48.0%
5%	2.3%	5	79.1%	2.7%	5	78.9%	1.9%	6	79.6%
9%	3.9%	1	55.7%	3.9%	1	58.1%	2.8%	1	59.9%
96	0.8%	2	44.1%	0.7%	2	45.0%	0.7%	2	45.6%
96	0.3%	1	45.1%	0.4%	1	43.9%	0.5%	1	43.0%
-	-	0		-	0			0	
	-	0	-	-	0		-	0	-
-	-	0		-	0	-	-	0	-
-	-	0		-	0	-	-	0	-
0%	11.1%	4	90.0%	8.5%	7	90.0%	6.5%	9	90.0%
-	0.0%	0	-	0.0%	0	-	0.0%	0	-
%	0.4%	30	53.9%	0.3%	39	53.0%	0.3%	47	52.1%

Adverse Scenario 31/12/2017

Stock of Cove

86 36 8

rage Ratio ault Stock¹

40.0% 45.0%

45.0% 65.2% 69.8% 83.5% 93.7% 33.9% 30.2%

31/12/2018

0.1%

0.1% 2.5% 3.8% 0.7% 0.4% 1.0% 1.4%

ate Provisions Default Stock¹

40.0% 45.0%

-45.0% 63.6% 68.2% 85.2% 94.4% 35.1% 31.5%

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

						Baseline Sce	nario					
			31/12/20	16		31/12/20	17		31/12/20	18		
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment	
			Provisions	Default Stock ¹		Provisions			Provisions	Default Stock ¹	rate	P
	Central governments or central banks	3.0%	0	40.0%	2.6%	0	40.0%	2.1%	0	40.0%	3.5%	د
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-		-
	Public sector entities	-	0	-	-	0	-	-	0	-		-
	Multilateral Development Banks	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	5
	International Organisations	-	0	-	-	0	-	-	0	-		-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	5
	Corporates	1.2%	3	92.9%	0.4%	3	92.6%	0.2%	3	92.4%	1.4%	5
	of which: SME	-	0	-	-	0		-	0	-		-
	Retail	-	0	-	-	0		-	0	-		
United Kingdom	of which: SME	-	0	-	-	0		-	0	-		-
	Secured by mortgages on immovable property	-	0	-	-	0		-	0	-		
	of which: SME	-	0	-	-	0		-	0	-		
	Items associated with particularly high risk		0	-	-	0		-	0	-		
	Covered bonds		0	-	-	0		-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	-		-
	Collective investments undertakings (CIU)	-	0	-	-	0		-	0	-		
	Equity	-	0	-	-	0		-	0	-		
	Securitisation											
	Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	
	Standardised Total	0.0%	3	92.2%	0.0%	3	91.0%	0.0%	3	89.7%	0.0%	,

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
3.5%	0	40.0%	3.0%	0	40.0%	2.4%	0	40.09
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.09
-	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.09
1.4%	3	93.0%	0.5%	3	92.7%	0.2%	3	92.69
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0			0	
	0	-	-	0			0	
	0			0			0	
0.0%	0	-	0.0%	0		0.0%	0	
0.0%	3	92.4%	0.0%	3	90.4%	0.0%	3	88.2%



Raiffeisen-Landesbanken-Holding GmbH

						Baseline Scer	nario								Adverse Sce	nario			
			31/12/20	16		31/12/201	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/2	018
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	33	54.9%	0.0%	33	54.9%	0.0%	33	54.9%	0.0%	33	54.9%	0.0%	33	54.9%	0.0%	3	3 54.9%
	Regional governments or local authorities		0			0		-	0	-		. 0	-	-	0	-			D .
	Public sector entities		0			0	-	-	0	-		0	-	-	0	-			D .
	Multilateral Development Banks		0	-		0		-	C	-		0		-	0	-			D .
	International Organisations		0			0		-	0	-		0	-	-	0	-			D .
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%		45.0%
	Corporates	2.3%	35	49.6%	1.8%	39	49.0%	1.6%	42	48.6%	3.0%	39	53.6%	2.5%	44	53.3%	2.0%	4	B 53.1%
	of which: SME	1.7%	2	41.1%	1.5%	2	40.4%	1.4%	2	39.7%	2.3%	2	45.2%	2.2%	2	44.5%	1.8%		43.8%
	Retail		0			0			c			. 0		-	0				D .
Germany	of which: SME		0			0			c			0		-	0				D .
Germany	Secured by mortgages on immovable property	0.4%	1	35.8%	0.5%	2	36.2%	0.6%	3	36.4%	0.6%	2	39.3%	0.8%	3	40.8%	0.9%		4 41.3%
	of which: SME	0.4%	1	26.5%	0.5%	1	31.3%	0.6%	2	33.0%	0.6%	1	32.0%	0.8%	2	37.1%	0.9%		38.8%
	Items associated with particularly high risk		0			0		-	c			. 0			0				D .
	Covered bonds		0			0						0		-	0				n .
	Claims on institutions and corporates with a ST credit assessment		ō			ō								-	0				n .
	Collective investments undertakings (CIU)	13.7%	ō	75.0%	11.0%	ō	75.0%	8.5%	0	75.0%	15.5%	ō	75.0%	12.9%	ō	75.0%	9.3%		75.0%
	Equity	0.1%	ō	90.0%	0.2%	ō	90.0%	0.2%	0	90.0%	0.2%	0	90.0%	0.2%	0	90.0%	0.2%		90.09
	Securitisation					-						-			-				
	Other exposures	0.0%	0		0.0%	0		0.0%	0	-	0.0%	0		0.0%	0		0.0%		D
	Standardised Total	0.6%	70	51.6%	0.5%	74	51.0%	0.5%		50.5%	0.8%	74	53.8%	0.7%	80	53.4%	0.6%	8	5 53.19

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

						Baseline Sce	inario						
			31/12/20	16		31/12/20)17		31/12/20	18		31/12/20	16
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	Central governments or central banks	0.2%	2	Jerault Stock 35.5%		Provisions	Jerault Stock 36.3%	0.2%	4	Jerault Stock 36.7%	0.2%	Provisions 2	Default Stock 35.6°
	Regional governments or local authorities	2.5%	0	43.8%		0	43.9%	1.4%	0	43.9%	2.9%	0	43.79
	Public sector entities	0.6%	0	45.0%		0	45.0%	0.6%	0	45.0%	0.6%	0	45.09
	Multilateral Development Banks		0						0			0	
	International Organisations		0		-	G		-	0			ō	
	Institutions	0.0%	0	45.0%	0.0%	C	45.0%	0.1%	0	45.0%	0.0%	0	45.09
	Corporates	1.4%	15	66.1%	1.5%	18	59.2%	1.5%	22	55.7%	2.1%	17	66.59
	of which: SME	1.0%	9	87.7%	1.3%	9	79.9%	1.4%	10	74.4%	1.5%	9	87.19
	Retail	2.4%	199	80.4%	1.2%	221	80.8%	1.1%	241	81.0%	5.8%	241	78.99
Croatia	of which: SME	2.7%	14	77.5%	1.4%	15	76.2%	1.3%	16	75.1%	7.3%	17	77.39
Ciúdud	Secured by mortgages on immovable property	1.6%	12	48.9%	0.8%	15	53.3%	0.7%	17	56.5%	2.8%	14	48.69
	of which: SME	4.0%	2	20.2%	2.2%	2	21.3%	1.8%	2	22.1%	7.4%	2	22.59
	Items associated with particularly high risk		0		-	C	-	-	0	-	-	0	
	Covered bonds		0	-	-	d	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	C	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	2.6%	0	75.0%	2.5%	C	75.0%	2.7%	0	75.0%	2.6%	0	75.09
	Equity	2.0%	0	90.0%	1.5%	C	90.0%	1.1%	0	90.0%	2.4%	0	90.09
	Securitisation												
	Other exposures	0.0%	8	-	0.0%	8	-	0.0%	8	-	0.0%	8	
	Standardised Total	1.3%	236	76.2%	0.7%	265	75.6%	0.7%	292	75.1%	2,9%	281	75.19

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.2%	2	35.6%	0.2%	3	36.4%	0.2%	5	36.7
2.9%		43.7%	2.2%	0	43.8%	1.5%	0	43.9
0.6%	0	45.0%	0.6%	0	45.0%	0.6%	0	45.0
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.0%		45.0%	0.1%	0	45.0%	0.1%	0	45.0
2.1%		66.5%	2.4%	22	60.9%	2.2%	27	58.3
1.5%		87.1%	2.1%	10	79.1%	2.1%	12	74.:
5.8%		78.9%	2.6%	283	79.9%	2.0%	314	81.
7.3%		77.3%	3.4%	19	76.1%	2.3%	20	75.
2.8%		48.6%	1.4%	18	53.9%	1.2%	22	58.
7.4%	2	22.5%	4.0%	3	24.4%	2.8%	3	25.
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
2.6%		75.0%	3.7%	0	75.0%	3.9%	0	75.
2.4%	0	90.0%	1.8%	0	90.0%	1.4%	0	90.
0.0%			0.0%	8		0.0%	8	
2.9%	281	75.1%	1.5%	335	75.4%	1.1%	376	75.9



2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	0						
Exposure values	IRB	2,951						
	Total	2,951						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	IRB	261	296	299	309	393	483	572
	Total	261	296	299	309	393	483	572
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	IRES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	1 289 181 285 834 994 307 2,891	1 289 181 285 834 994 307 2,891	0 52 133 115 52 36 0 387	0 188 43 0 15 841 242 1,329	0 1 0 0 26 0 28	0 47 4 170 765 60 10 1,056	1 0 1 2 31 55 90	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 25 0 50 75	0 0 0 -4 -15 -19	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 193 408 0 0 0 0 601	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	54 10 27 0 0 0 92	54 10 0 27 0 0 0 0 92	54 10 8 0 0 0 73	0 0 13 0 0 1 3	0 0 0 0 0 0	0 0 6 0 0 0 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	25 4 173 79 41 56 0 378	25 4 173 79 41 56 0 378	4 3 19 20 26 0 75	0 0 19 0 0 0 0 19	1 1 7 4 7 8 0 28	20 0 143 56 11 14 0 245	0 0 0 4 8 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	60 435 201 133 354 359 1 1,542	60 435 201 133 354 359 1 1,542	20 94 89 17 109 90 0 418	0 0 25 6 105 0 137	0 19 0 3 21 2 0 46	39 321 111 89 216 161 0 938	0 0 0 2 1 1 3	0 0 0 2 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	is (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 16 32 49 0 0 0 0 97	0 16 32 49 0 0 0 9 7	0 0 26 11 0 0 37	0 16 6 11 0 0 0 34	0 0 0 0 0 0 0	0 0 26 0 0 0 26	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	102 243 51 111 107 22 0 637	102 243 51 111 107 22 0 637	26 50 26 62 15 11 0 190	77 67 0 28 0 0 0 173	0 20 0 17 11 0 48	0 105 25 21 75 0 0 227	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Germany	0 18 70 128 164 124 0 504	0 18 70 128 164 124 0 504	0 0 51 10 0 62	0 17 10 77 100 75 0 279	0 0 60 53 0 0 113	0 0 0 0 49 0 49	0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Croatia	15 128 64 33 176 58 11 485	15 128 64 33 176 58 11 485	0 92 25 17 66 1 5 207	0 0 0 7 3 4 14	7 1 35 14 27 14 1 99	8 1 4 1 26 38 1 79	0 34 0 1 50 2 0 87	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hungary	36 130 184 222 426 84 9 1,091	36 130 184 222 426 84 9 1,091	0 0 6 173 15 0 194	10 0 93 147 41 13 0 303	0 2 28 20 27 18 8 104	24 128 63 50 183 37 0 485	2 0 0 1 1 2 6	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 154 51 0 206	0 0 0 154 51 0 206	0 0 0 0 0 0 0 0 0	0 0 0 154 51 0 206	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			palance sheet)
		of provisions) (1)			(accounting value g)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	150 405 298 151 0 0 0 1,005	150 405 298 151 0 0 0 1,005	0 0 0 0 0 0 0 0	100 375 73 51 0 0 0 599	0 0 225 100 0 0 325	50 30 0 0 0 0 0 80	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latvia	0 0 4 0 5 1 0 10	0 0 4 0 5 1 0 10	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 4 0 5 1 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Lithuania	3 0 2 0 0 4 9	3 0 2 0 4 0 9	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	3 0 2 0 4 0 9	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 87 131 101 116 0 435	0 87 131 101 116 0 0 435	0 72 80 0 7 0 0 0 160	0 15 0 29 0 0 0 44	0 0 0 0 0 0 0 0	0 0 50 73 109 0 0 232	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	15 4 14 146 566 542 5 1,293	15 4 14 146 566 542 5 1,293	0 0 4 59 268 13 0 344	8 2 0 23 283 107 0 424	3 2 9 5 8 19 5 5 50	0 0 59 5 402 0 466	4 0 1 0 2 2 0 9	92 0 0 0 0 0 0 92	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value of				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(accounting value (Derivatives with positive fair value		Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	50 150 0 0 0 0 0 0 200	50 150 0 0 0 0 0 200	0 0 0 0 0 0 0 0	50 150 0 0 0 0 0 200	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	280 328 146 143 223 112 53 1,285	280 280 328 146 143 223 112 53 1,285	148 164 36 45 62 5 0 461	200 125 110 68 50 72 11 27 463	0 35 0 16 36 25 0 112	0 17 38 23 49 27 0 154	7 1 3 8 4 45 26 94	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Tot	Slovakia	349 90 630 308 119 324 0 1,820	349 90 630 308 119 324 0 1,820	0 63 49 5 0 0 0 118	0 0 81 14 0 0 0 95	1 0 9 0 0 5 0 15	348 25 490 289 119 311 0 1,583	0 2 0 0 0 8 0 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 12 0 0 0 0 12	0 0 0 0 0 0 0 0 0	0 9 0 0 0 0 0 9	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	20 50 28 6 2 6 0 113	20 50 28 6 2 6 0 113	0 0 2 2 0 5 0 10	7 48 26 0 0 0 0 81	12 2 0 0 0 0 0 0 14	0 0 0 0 0 0 0 0	1 0 4 2 0 0 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	80 708 151 3 0 0 9 42	80 708 151 3 0 0 0 9 42	0 0 0 0 0 0 0 0	70 633 151 3 0 0 0 857	10 75 0 0 0 0 0 85	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 30 36 14 0 80	0 30 0 36 14 0 0 80	0 0 0 0 0 0 0 0 0	0 15 0 0 0 0 0 15	0 0 0 0 0 0 0 0 0	0 15 0 36 14 0 0 65	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value of				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			palance sheet)
		of provisions) (1)				1)			Derivatives with positive fair value		Derivatives with r	negative fair value	Derivatives with p	positive fair value	Derivatives with n	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [] 10Y - more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			palance sheet)
		of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	11 350 33 102 78 0 0 574	11 350 33 102 78 0 0 574	0 97 0 30 0 0 127	11 253 10 28 21 0 0 323	0 0 0 0 0 0 0 0	0 0 23 74 27 0 0 124	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	1 0 0 0 0 0 0 1	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 7 27 59 14 8 0 115	0 7 27 59 14 8 0 115	0 0 0 0 0 0 0 0	0 22 4 4 0 0 33	0 5 54 9 8 0 82	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	5 0 0 0 0 9	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Other Central and eastern Europe countries non EEA	184 257 161 83 87 44 16 831	184 257 161 83 87 44 16 831	0 0 0 0 0 0 0	7 28 10 1 10 12 0 67	4 37 34 26 55 0 0 1 55	167 189 117 55 18 12 0 558	6 3 0 1 5 20 16 51	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



Raiffeisen-Landesbanken-Holding GmbH

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)			NET DIRECT (accounting value g	gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SC	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)		
		(1)				1)			Derivatives with positive fair value Derivatives with negative fair value			Derivatives with	Derivatives with positive fair value Derivatives with negative fair v			
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	71 65 73 2 46 159 168 585 17,221	71 65 73 2 46 159 168 585 17,221	0 0 0 0 0 0 0 0 0 0 0 2,863	6 48 0 31 0 85 5,791	3 5 1 0 0 0 0 8 1,334	62 10 53 0 0 0 0 124 6,496	0 3 20 2 15 159 168 367 738	0 0 0 0 0 0 0 0 9 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 75	0 0 0 0 0 0 0 -19	0 6 0 0 0 6 6 46	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 619	0 0 0 0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (4) For expositions in HPT Expositions. (5) For expositions. (5) For expositions (1) For expositions. (5) For



2016 EU-wide Stress Test - Risk exposure amounts

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



2016 EU-wide Stress Test - P&L

Raiffeisen-Landesbanken-Holding GmbH

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

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



2016 EU-wide Stress Test: Capital

Raiffeisen-Landesbanken-Holding GmbH

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	9,447	10,063	10,908	11,106	8,838	8,054	6,981
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,538	8,399	8,938	9,334	6,520	5,822	4,878
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,316	2,316	2,316	2,316	2,316	2,316	2,316
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	2,096	2,479	2,876	3,258	1,761	1,567	1,307
	A.1.3	Accumulated other comprehensive income	-1,663	-1,663	-1,663	-1,663	-1,820	-1,820	-1,820
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-81	-81	-81
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	62	62	62	62	-61	-61	-61
	A.1.4	Other Reserves	1,663	1,663	1,663	1,663	1,663	1,663	1,663
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6 A.1.7	Minority interest given recognition in CET1 capital	-256	4,482	4,531 -40	4,819 -28	4,102	3,909 -40	3,667
	A.1.7 A.1.8	Adjustments to CET1 due to prudential filters (-) Intangible assets (including Goodwill)	-256	-52 -882	-40	-28 -882	-52	-40 -882	-28 -882
	A.1.8		-002	-882	-002	-882	-390	-662	-002
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-55	-75	-68	-67	-550	-110	-103
	A.1.11	(-) Defined benefit pension fund assets	0	0		0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-284	-290	0	0	-291	-89	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-14	-14	-14	-14	-14	-14
	A.1.14.1	Of which: from securitisation positions (-)	-14	-14	-14	-14	-14	-14	-14
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-306	-168	-144	-89	-320	-408	-478
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	553	602	363	20	542	286	20
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-166	179	138	0	92	48	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	32	16	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	719	423	225	20	417	222	20
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	30	0	0	0	26	23	20
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	218	0	0	0	0
	A.2 A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) Additional Tier 1 Capital instruments	20	145	172	222	81	0 98	91 91
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	1/2	1/5	0		
	A.2.3	Other Additional Tier 1 Capital components and deductions	284	290	0	0	291	89	0
	A.2.4	Additional Tier 1 transitional adjustments	-314	-435	46	43	-372	-187	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,538	8,399	9,155	9,555	6,520	5,822	4,969
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,909	1,664	1,753	1,551	2,318	2,232	2,011
	A.4.1	Tier 2 Capital instruments	2,124	2,324	1,500	1,367	3,137	2,034	1,797
	A.4.2	Other Tier 2 Capital components and deductions	177	160	179	179	143	179	179
	A.4.3	Tier 2 transitional adjustments	-393	-819	74	5	-962	20	36
TOTAL RISK EXPOSURE	в	TOTAL RISK EXPOSURE AMOUNT	72,028	74,029	74,699	75,541	76,087	78,359	79,390
AMOUNT	B.1	Of which: Transitional adjustments included	770	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	10.47%	11.35%	11.96%	12.36%	8.57%	7.43%	6.14%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	10.47%	11.35%	12.26%	12.65%	8.57%	7.43%	6.26%
	C.3	Total Capital ratio	13.12%	13.59%	14.60%	14.70%	11.62%	10.28%	8.79%
	D.1	Common Equity Tier 1 Capital ratio (1)	10.20%	10.92%	11.48%	12.33%	8.24%	7.18%	6.12%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	10.24%	11.12%	11.71%	12.57%	8.35%	7.30%	6.23%
	D.3	Total Capital ratio (3)	13.47%	14.47%	13.96%	14.61%	12.66%	10.13%	8.72%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into	0	0	0	0	0	0	0
	F	Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
Momorandumite	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	163,150	163,150	163,150	163,150	163,150	163,150	163,150
	G.2 G.3	Total leverage ratio exposures (fully loaded)	163,150	163,150	163,150	163,150	163,150	163,150	163,150
	G.3 G.4	Leverage ratio (transitional)	4.62%	5.15%	5.61%	5.86%	4.00%	3.57%	3.05%
	G.4	Leverage ratio (fully loaded)	4.47%	5.05%	5.36%	5.82%	3.89%	3.51%	3.03%

 Line Conversions not considered for CETL computation
 4.47%
 5.05%
 5.36%
 5.82%
 3.89%
 3.51%

 (1) Sully loaded CETL capital ratio estimation: [A1-A1.13A.121+MIN(A2+A.13A.22-A.24+MIN(A4+A.22-A.4.3.0)(0)](B-8.1]
 (2) Sully loaded TL capital ratio estimation: [A1-A1.12+A.2.2-A.2.4+MIN(A4+A.22-A.4.3.0)(0)](B-8.1]
 (3) Fully loaded TL capital ratio estimation: [A1-A1.12+A.2.2-A.2.4+A.4.4.4.3.0](B-8.1].
 (3) Fully loaded Total capital ratio estimation: [A1-A1.12+A.2.2+A.4.4.4.4.3.0](B-8.1].
 (4) Conversions not considered for CETL computation

 (4) Conversions not considered for CETL computation
 (5) Excluding instruments included in row E
 (5) Excluding instruments included in row E
 (5) Excluding instruments



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Raiffeisen-Landesbanken-Holding GmbH

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

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

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

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



2016 EU-wide Stress Test

Information on forborne exposures¹ Raiffeisen-Landesbanken-Holding GmbH

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

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