



2016 EU-wide Transparency Exercise

Bank Name	Raiffeisenbankengruppe OÖ Verbund eGen
LEI Code	529900XSTAE561178282
Country Code	AT

2016 EU-wide Transparency Exercise

Capital

Raiffeisenbankengruppe OÖ Verbund eGen

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,845	3,715	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,165	3,115	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,019	1,019	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,428	2,432	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-75	-75	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	70	54	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-99	-98	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-58	-57	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5	-2	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-38	-25	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-36	-47	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-55	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-44	-30	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	27	13	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-71	-42	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	15	12	C 01.00 (r540,d10) + C 01.00 (r570,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	38	25	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-53	-37	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,165	3,115	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	680	600	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	495	485	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	185	115	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	22,894	22,968	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.82%	13.56%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.82%	13.56%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.79%	16.17%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,247	3,169	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.18%	13.80%	[B.1]/[B-B.1]	-

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



2016 EU-wide Transparency Exercise

Risk exposure amounts

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	21,413	21,444
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	21,413	21,444
Risk exposure amount for position, foreign exchange and commodities (Market risk)	116	129
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	131	160
Risk exposure amount for operational risk	1,234	1,234
Other risk exposure amounts	0	0
Total Risk Exposure Amount	22,894	22,968

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

2016 EU-wide Transparency Exercise

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Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	810	372
Of which debt securities income	118	51
Of which loans and advances income	523	233
Interest expenses	446	197
(Of which deposits expenses)	210	90
(Of which debt securities issued expenses)	231	104
(Expenses on share capital repayable on demand)	0	0
Dividend income	14	7
Net Fee and commission income	125	60
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	40	16
Gains or (-) losses on financial assets and liabilities held for trading, net	-88	1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	158	-44
Gains or (-) losses from hedge accounting, net	-1	2
Exchange differences [gain or (-) loss], net	2	2
Net other operating income /(expenses)	14	4
TOTAL OPERATING INCOME, NET	627	223
(Administrative expenses)	313	167
(Depreciation)	34	17
(Provisions or (-) reversal of provisions)	-5	0
(Commitments and guarantees given)	-13	-7
(Other provisions)	8	7
Of which pending legal issues and tax litigation ¹	1	-
Of which restructuring ¹	0	-
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	83	9
(Loans and receivables)	75	8
(Held to maturity investments, AFS assets and financial assets measured at cost)	8	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	106	40
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	191	72
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	287	62
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	274	47
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	274	47
Of which attributable to owners of the parent	268	42

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	1,640	2,219	15		1,888	2,473	15	
	Regional governments or local authorities	1,076	2,114	11		1,125	2,242	23	
	Public sector entities	870	245	25		1,401	705	117	
	Multilateral Development Banks	184	184	4		140	140	0	
	International Organisations	196	77	0		207	82	0	
	Institutions	6,811	6,966	667		7,094	7,114	726	
	Corporates	15,268	11,477	11,403		14,698	11,065	10,996	
	of which: SME	6,768	5,309	5,235		6,476	5,023	4,954	
	Retail	3,373	2,485	1,557		3,339	2,478	1,546	
	of which: SME	2,338	1,719	982		2,346	1,754	1,002	
	Secured by mortgages on immovable property	5,478	5,382	2,216		5,935	5,841	2,400	
	of which: SME	2,925	2,860	1,230		3,325	3,259	1,403	
	Exposures in default	1,719	750	850	707	1,757	767	973	746
	Items associated with particularly high risk	2	1	2		2	1	2	
	Covered bonds	671	671	76		670	670	79	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,214	1,214	346		1,316	1,316	375	
Equity	2,791	2,791	3,256		2,771	2,770	3,212		
Securitisation	0	0	0		0	0	0		
Other exposures	1,042	1,029	983		1,045	1,026	981		
Standardised Total	42,335	37,605	21,413	829	43,388	38,690	21,444	775	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
AUSTRIA	Central governments or central banks	944	1,340	0		1,177	1,575	0	
	Regional governments or local authorities	992	2,030	9		996	2,113	13	
	Public sector entities	812	160	20		1,364	640	114	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,627	5,771	192		5,862	5,885	239	
	Corporates	10,947	7,854	7,817		10,598	7,717	7,684	
	of which: SME	4,470	3,301	3,354		4,479	3,367	3,333	
	Retail	2,017	1,369	908		1,923	1,300	860	
	of which: SME	1,062	669	382		1,024	645	369	
	Secured by mortgages on immovable property	4,027	3,950	1,538		4,297	4,222	1,629	
	of which: SME	1,831	1,782	720		2,063	2,016	810	
	Exposures in default	1,133	388	455	518	1,113	366	428	532
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	173	173	17		168	168	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,214	1,214	346		1,316	1,316	375	
Equity	2,544	2,544	2,754		2,528	2,528	2,753		
Securitisation	0	0	0		0	0	0		
Other exposures	970	964	919		949	943	898		
Standardised Total²	35,091	30,106	15,008	560	36,045	31,133	15,053	551	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
GERMANY	Central governments or central banks	15	17	0		16	18	0	
	Regional governments or local authorities	73	73	0		80	80	0	
	Public sector entities	15	31	3		5	25	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	204	215	43		225	238	47	
	Corporates	3,006	2,417	2,396		2,907	2,344	2,322	
	of which: SME	1,327	1,097	1,076		1,227	1,022	1,000	
	Retail	488	386	226		571	418	244	
	of which: SME	448	352	201		539	389	222	
	Secured by mortgages on immovable property	870	860	401		926	911	426	
	of which: SME	637	629	291		668	654	304	
	Exposures in default	173	112	134	53	180	116	147	58
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17	17	2		18	18	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	16	16	16		16	15	15		
Securitisation	0	0	0		0	0	0		
Other exposures	40	36	36		55	44	44		
Standardised Total²	4,338	3,866	1,860	67	4,695	4,122	1,860	66	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
CZECH REPUBLIC	Central governments or central banks	73	75	0		72	76	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	24	5		23	28	6	
	Corporates	526	455	452		437	367	364	
	of which: SME	456	400	396		314	262	259	
	Retail	139	115	66		137	118	68	
	of which: SME	126	112	64		124	115	65	
	Secured by mortgages on immovable property	369	360	176		461	456	224	
	of which: SME	310	301	148		418	414	204	
	Exposures in default	8	5	5	4	31	20	26	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	221	221	476		219	219	435		
Securitisation	0	0	0		0	0	0		
Other exposures	5	4	4		16	15	15		
Standardised Total²	931	837	408	9	1,004	881	408	11	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CROATIA	Central governments or central banks	5	1	1		4	1	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	6	1		2	6	1	
	Corporates	72	63	63		76	69	69	
	of which: SME	52	45	44		56	51	51	
	Retail	103	85	51		87	82	49	
	of which: SME	88	72	41		86	72	39	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	291	209	213	77	253	202	293	48
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				92				49	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
POLAND	Central governments or central banks	71	71	14		71	71	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	2		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	83	82	39		66	66	33	
	Corporates	38	36	34		30	29	28	
	of which: SME	18	17	15		19	18	17	
	Retail	217	199	114		208	199	114	
	of which: SME	216	198	113		208	199	114	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	24	13	18	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				10				12	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	107	107	0		116	116	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	39	39	0		29	29	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	55	55	11		44	44	9	
	Corporates	30	29	29		31	28	28	
	of which: SME	6	5	5		10	7	7	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	3	3	2		3	3	1	
	of which: SME	3	3	1		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	152	152	15		129	129	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Other Countries	Central governments or central banks	0	119	0		0	126	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	184	184	4		140	140	0	
	International Organisations	196	77	0		207	82	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ROMANIA	Central governments or central banks	0	13	0		0	12	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		0	0	0	
	Corporates	113	96	90		110	95	89	
	of which: SME	84	70	65		76	65	59	
	Retail	187	151	87		185	167	96	
	of which: SME	177	146	84		180	162	92	
	Secured by mortgages on immovable property	15	15	7		19	19	9	
	of which: SME	15	15	7		19	19	9	
	Exposures in default	36	11	11	12	63	20	24	32
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	1		3	3	3		
Standardised Total²				35				32	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
HUNGARY	Central governments or central banks	0	7	0		0	8	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	6	1		2	3	1	
	Corporates	134	114	114		108	94	94	
	of which: SME	107	90	90		92	81	81	
	Retail	3	2	1		2	1	1	
	of which: SME	3	2	1		3	1	1	
	Secured by mortgages on immovable property	145	145	72		164	164	82	
	of which: SME	100	100	50		112	112	56	
	Exposures in default	43	7	7	35	42	7	7	35
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				36				36	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SLOVAKIA	Central governments or central banks	44	44	0		46	46	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		4	4	1	
	Corporates	71	69	68		31	30	28	
	of which: SME	66	64	63		25	25	23	
	Retail	150	136	78		151	148	86	
	of which: SME	146	133	76		140	137	79	
	Secured by mortgages on immovable property	19	19	9		36	36	17	
	of which: SME	8	8	4		25	25	12	
	Exposures in default	7	6	6	1	21	9	10	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	2	2	2		0	0	0		
Standardised Total²				12				12	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0		0	
	Institutions	0		0		0		0		0		0	
	Corporates	0		0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0		0	
	Retail	0		0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0		0	
	Equity	0		0		0		0		0		0	
	Securitisation	0		0		0		0		0		0	
Other non credit-obligation assets	0		0		0		0		0		0		
IRB Total	0		0		0		0		0		0		

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

2016 EU-wide Transparency Exercise
Sovereign Exposure

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	3,652.3	1,390.0	2,262.4	3.2	0.0	3.2	260.6	43.0	217.6	1,727.2	0.0	1,727.2	1,456.3	1,346.9	109.3	205.1	0.0	205.1
Austria	2,519.2	1,337.7	1,181.5															
Belgium	75.6	0.0	75.6															
Bulgaria	2.9	0.0	2.9															
Croatia	2.4	1.2	1.1															
Cyprus	0.0	0.0	0.0															
Czech Republic	73.2	0.6	72.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	43.7	0.0	43.7															
France	170.2	0.0	170.2															
Germany	109.6	47.9	61.7															
Greece	0.0	0.0	0.0															
Hungary	1.0	0.0	1.0															
Ireland	64.0	0.0	64.0															
Italy	90.5	0.0	90.5															
Latvia	8.3	0.0	8.3															
Lithuania	8.1	0.0	8.1															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	69.9	0.0	69.9															
Poland	84.2	2.0	82.2															
Portugal	15.2	0.0	15.2															
Romania	4.1	0.0	4.1															
Slovakia	53.3	0.5	52.8															
Slovenia	0.0	0.0	0.0															
Spain	12.0	0.0	12.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.1	0.1	0.0															
Australia	0.0	0.0	0.0															
Canada	9.8	0.0	9.8															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	2.1	0.0	2.1															
Other Central and eastern Europe countries non EEA	6.6	0.0	6.6															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	22.2	0.0	22.2															
Africa	4.5	0.0	4.5															
Others	199.5	0.0	199.5															

Note:

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

Regions:

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

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

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

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

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

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

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

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

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

2016 EU-wide Transparency Exercise
Sovereign Exposure

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	4,188.6	1,889.7	2,298.8	6.7	0.0	6.7	262.7	44.9	217.9	1,815.0	0.0	1,815.0	1,952.5	1,844.9	107.7	151.6	0.0	151.6
Austria	2,966.3	1,808.0	1,158.3															
Belgium	83.1	0.0	83.1															
Bulgaria	3.0	0.0	3.0															
Croatia	1.9	0.7	1.1															
Cyprus	0.0	0.0	0.0															
Czech Republic	72.3	0.1	72.1															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	11.7	0.0	11.7															
France	172.0	0.0	172.0															
Germany	142.1	77.9	64.2															
Greece	0.0	0.0	0.0															
Hungary	1.0	0.0	1.0															
Ireland	68.8	0.0	68.8															
Italy	93.0	0.0	93.0															
Latvia	9.0	0.0	9.0															
Lithuania	8.5	0.0	8.5															
Luxembourg	0.0	0.0	0.0															
Malta	4.1	0.0	4.1															
Netherlands	61.8	0.0	61.8															
Poland	83.0	0.2	82.9															
Portugal	15.5	0.0	15.5															
Romania	4.9	0.0	4.8															
Slovakia	56.5	2.7	53.8															
Slovenia	0.0	0.0	0.0															
Spain	35.5	0.0	35.5															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	47.9	0.0	47.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	2.2	0.0	2.2															
Other Central and eastern Europe countries non EEA	7.6	0.0	7.6															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	21.5	0.0	21.5															
Africa	5.7	0.0	5.7															
Others	209.8	0.0	209.8															

Note:

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

Regions:

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

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

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

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

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

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

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

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

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

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(min EUR, %)							
Debt securities (including at amortised cost and fair value)	4,916	0	41	41	1	31	0	4,887	0	24	24	4	22	0
Central banks	0	0	0	0	0	0	0	2	0	0	0	0	0	0
General governments	2,267	0	11	11	5	3	0	2,300	0	1	1	8	0	0
Credit institutions	2,008	0	0	0	-7	0	0	1,971	0	0	0	-8	0	0
Other financial corporations	94	0	0	0	-1	0	0	97	0	0	0	-1	0	0
Non-financial corporations	547	0	30	30	5	28	0	517	0	23	23	5	22	0
Loans and advances (including at amortised cost and fair value)	26,725	85	1,730	1,719	32	794	629	27,479	86	1,617	1,587	27	747	590
Central banks	351	0	0	0	0	0	0	610	0	0	0	0	0	0
General governments	1,405	1	84	84	0	15	69	1,908	0	100	100	0	18	82
Credit institutions	6,564	1	0	0	3	0	0	6,603	0	0	0	3	0	0
Other financial corporations	958	1	28	28	2	16	11	1,024	2	59	59	1	46	5
Non-financial corporations	15,431	77	1,533	1,521	25	723	511	15,367	79	1,373	1,344	20	643	464
of which: small and medium-sized enterprises at amortised cost	8,881	59	981	970	16	452	385	9,068	55	940	935	12	409	380
Households	2,016	5	85	85	3	40	39	1,967	4	84	84	2	40	39
DEBT INSTRUMENTS other than HFT	31,641	85	1,771	1,759	33	825	629	32,366	86	1,641	1,611	31	769	590
OFF-BALANCE SHEET EXPOSURES	7,335		250	249	5	39	104	7,438		175	173	4	34	71

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

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

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

2016 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,449	1,213	592	589	528	1,355	1,118	538	536	505
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	1	1	0	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	22	13	12	10	58	49	43	42	5
Non-financial corporations	1,354	1,146	560	557	483	1,242	1,027	475	474	474
of which: small and medium-sized enterprises at amortised cost	858	725	340	339	365	825	671	293	292	373
Households	63	46	20	20	35	53	42	20	20	25
DEBT INSTRUMENTS other than HFT	1,449	1,213	592	589	528	1,355	1,118	538	536	505
Loan commitments given	116	68	13	13	39	52	36	9	9	10

⁽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□