



2015 EU-wide Transparency Exercise

Bank Name	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.
LEI Code	DG3RU1DBUFHT4ZF9WN62
Country Code	NL

2015 EU-wide Transparency Exercise

Capital

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	45,139	46,542	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	28,713	28,669	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,931	5,948	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	24,410	25,326	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	365	325	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	2	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	28	27	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-781	-1,099	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-2,056	-1,511	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-881	-976	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-929	-1,943	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-6	-6	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-209	-72	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-209	-72	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-378	-428	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	-593	-181	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	3,811	3,255	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	312	254	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	3,499	3,001	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,160	6,328	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	7,289	7,866	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-2,129	-1,539	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	33,873	34,997	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,265	11,545	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	11,747	12,175	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-481	-630	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	211,870	216,708	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.55%	13.23%	CA3 {1}	-
Tier 1 Capital ratio	15.99%	16.15%	CA3 {3}	-
Total Capital ratio	21.30%	21.48%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	183,650	187,079
Risk exposure amount for securitisation and re-securitisations in the banking book	2,982	2,710
Risk exposure amount for contributions to the default fund of a CCP	47	63
Risk exposure amount Other credit risk	180,621	184,307
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,157	4,447
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	178	41
Risk exposure amount for Credit Valuation Adjustment	1,934	1,799
Risk exposure amount for operational risk	23,129	23,383
Other risk exposure amounts	0	0
Total Risk Exposure Amount	211,870	216,708

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

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Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	20,174	9,464
Of which debt securities income	1,260	542
Of which loans and advances income	18,662	8,863
Interest expenses	11,056	4,981
(Of which deposits expenses)	4,208	1,983
(Of which debt securities issued expenses)	5,159	2,306
(Expenses on share capital repayable on demand)	0	0
Dividend income	43	18
Net Fee and commission income	1,879	962
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	597	21
Gains or (-) losses on financial assets and liabilities held for trading, net	1,455	308
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-1,419	680
Gains or (-) losses from hedge accounting, net	21	142
Exchange differences [gain or (-) loss], net	-25	-305
Net other operating income /(expenses)	499	341
TOTAL OPERATING INCOME, NET	12,168	6,648
(Administrative expenses)	7,443	3,490
(Depreciation)	446	219
(Provisions or (-) reversal of provisions)	-15	110
(Commitments and guarantees given)	2	39
(Other provisions)	-17	71
Of which pending legal issues and tax litigation ¹	43	
Of which restructuring ¹	91	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,638	421
(Loans and receivables)	2,578	369
(Held to maturity investments, AFS assets and financial assets measured at cost)	60	52
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	70	622
(of which Goodwill)	32	600
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	96	233
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,681	2,017
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,842	1,522
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,842	1,522
Of which attributable to owners of the parent	1,784	1,485

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

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	4,041	4,041	4,071		3,925	3,925	3,479	
	Regional governments or local authorities	4	4	1		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	920	852	569		886	849	274	
	Corporates	10,874	10,221	8,797		12,073	9,977	9,930	
	of which: SME	2,380	2,380	2,108		2,481	2,231	2,184	
	Retail	4,555	4,407	2,652		4,209	4,077	2,449	
	of which: SME	3,894	3,749	2,158		3,627	3,496	2,013	
	Secured by mortgages on immovable property	3,952	3,849	2,253		4,007	3,863	2,177	
	of which: SME	2,008	1,905	586		2,153	2,041	610	
	Exposures in default	3,017	1,117	1,373	1,900	2,867	911	1,089	1,956
	Items associated with particularly high risk	47	42	63		41	41	61	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	27,411	24,534	19,779	1,900	28,007	23,643	19,460	1,997	

(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 31/12/2014				As of 30/06/2015			
		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
NETHERLANDS	Central governments or central banks	1,693	1,693	4,069		1,503	1,503	3,478	
	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	11	11	3		19	19	8	
	Corporates	2,035	1,385	1,382		1,945	1,350	1,347	
	of which: SME	61	61	57		40	40	36	
	Retail	713	713	532		645	645	481	
	of which: SME	103	103	75		101	101	73	
	Secured by mortgages on immovable property	1,456	1,456	1,270		1,478	1,446	1,270	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	28	29	17	48	30	30	18
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	20	0	0	0	22	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	2,343	2,343	0		2,416	2,416	0	
	Regional governments or local authorities	4	4	1		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	169	169	40		503	503	101	
	Corporates	1,607	1,607	1,065		2,219	1,557	1,557	
	of which: SME	1	1	1		1	1	1	
	Retail	336	192	110		312	181	104	
	of which: SME	336	192	109		312	181	104	
	Secured by mortgages on immovable property	1,838	1,734	530		1,994	1,882	561	
	of which: SME	1,834	1,731	528		1,991	1,879	558	
	Exposures in default	26	24	26	2	17	14	14	3
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	3	0	0	0	3	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		4	4	1	
	Corporates	61	61	61		61	60	60	
	of which: SME	0	0	0		0	0	0	
	Retail	85	85	48		90	90	51	
	of which: SME	85	85	48		90	90	51	
	Secured by mortgages on immovable property	122	122	33		118	118	32	
	of which: SME	121	121	32		118	118	31	
	Exposures in default	2	1	1	1	3	1	1	1
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	2	0	0	0	1	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	4		1	1	0	
	Corporates	164	164	164		178	178	178	
	of which: SME	0	0	0		0	0	0	
	Retail	18	18	10		19	19	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	5		4	4	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	13	16	18	25	7	8	18
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				18				18	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	22	22	22		19	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	31	31	18		46	46	26	
	of which: SME	31	31	18		46	46	26	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	1	1	1	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	0	0	0		0	0	0		
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 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3,026	3,026	2,576		3,206	2,747	2,747	
	of which: SME	1,277	1,277	1,091		1,411	1,195	1,195	
	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	0	0	0		0	0	0		
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 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NEW ZEALAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		1	1	0	
	Corporates	2	2	2		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	262	262	150		246	246	141	
	of which: SME	262	262	150		246	246	141	
	Secured by mortgages on immovable property	29	29	8		28	28	7	
	of which: SME	29	29	8		28	28	7	
	Exposures in default	1	1	1	0	1	1	1	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	54	54	11		54	54	11	
	Corporates	204	204	204		270	270	270	
	of which: SME	0	0	0		0	0	0	
	Retail	777	777	444		763	763	436	
	of which: SME	777	777	444		763	763	436	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	9	9	1	18	16	16	1
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	4		50	50	10	
	Corporates	106	106	106		98	98	98	
	of which: SME	0	0	0		0	0	0	
	Retail	62	62	35		64	64	36	
	of which: SME	62	62	35		64	64	36	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	0	1	1	1	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
HONG KONG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	10	10	10		14	14	14	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	2		2	2	1	
	of which: SME	3	3	2		2	2	1	
	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	0	0	0		0	0	0		
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

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
Consolidated data	Central banks and central governments	74,372	59	74,351	1,137	0	2	72,040	0	72,108	1,117	0	4
	Institutions	42,403	461	26,961	9,542	0	92	40,124	482	24,786	9,384	0	95
	Corporates	244,183	11,929	219,271	82,257	0	5,778	249,190	12,382	221,374	82,424	3,216	5,297
	Corporates - Of Which: Specialised Lending	26,078	4,024	26,157	11,367	0	1,724	24,963	4,410	24,980	10,346	228	1,652
	Corporates - Of Which: SME	84,576	5,464	87,160	29,609	0	2,995	82,869	4,854	85,365	29,291	1,053	2,501
	Retail	264,133	2,941	261,893	37,275	0	1,446	264,049	2,790	261,970	39,483	0	1,642
	Retail - Secured on real estate property	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	54,953	1,553	54,518	14,993	0	1,214	55,628	1,488	55,008	14,782	0	1,333
	Retail - Other Retail - Of Which: SME	46,672	1,262	47,424	12,298	0	1,133	50,301	1,263	46,891	12,615	0	1,193
	Retail - Other Retail - Of Which: non-SME	6,280	191	7,093	2,694	0	81	5,327	105	6,117	2,167	0	139
	Equity	5,984	0	5,754	14,554	0	5,850	0	5,643	14,380	0	0	0
Securitisation	12,924	0	12,949	2,982	0	0	12,205	0	12,232	2,710	0	0	
Other non credit-obligation assets				15,077									
IRB Total				163,824						167,557			

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
NETHERLANDS	Central banks and central governments	38,913	21	38,822	49	0	0	36,595	0	36,498	52	0	0
	Institutions	23,941	426	8,979	4,908	0	53	22,373	450	7,478	3,651	0	61
	Corporates	118,050	9,972	113,706	47,487	0	5,122	115,588	10,378	110,590	46,271	2,035	4,448
	Corporates - Of Which: Specialised Lending	25,435	3,763	25,509	11,024	0	1,582	24,384	4,171	24,396	10,001	228	1,507
	Corporates - Of Which: SME	57,259	5,412	57,491	22,006	0	2,947	54,852	4,799	54,893	21,853	1,040	2,409
	Retail	248,033	2,638	246,943	34,071	0	1,284	246,875	2,453	246,110	36,138	0	1,454
	Retail - Secured on real estate property	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	38,853	1,250	39,568	11,789	0	1,051	38,454	1,151	39,148	11,437	0	1,145
	Retail - Other Retail - Of Which: SME	32,572	1,059	32,494	9,094	0	970	33,127	1,046	33,031	9,270	0	1,006
	Retail - Other Retail - Of Which: non-SME	6,280	191	7,093	2,694	0	81	5,327	105	6,117	2,167	0	139
	Equity	5,993	0	5,739	13,284	0	5,414	0	5,223	12,973	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
UNITED STATES	Central banks and central governments	16,351	0	16,351	52	0	0	11,995	0	11,994	38	0	0
	Institutions	2,094	0	2,055	763	0	1	1,782	0	1,732	634	0	0
	Corporates	41,077	260	37,499	10,259	0	60	45,589	278	41,237	11,551	208	114
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8,575	4	8,659	2,219	0	15	8,866	3	8,923	2,138	0	37
	Retail	6,465	43	5,961	1,377	0	37	7,237	43	6,620	1,474	0	37
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,465	43	5,961	1,377	0	37	7,237	43	6,620	1,474	0	37
	Retail - Other Retail - Of Which: SME	6,465	43	5,961	1,377	0	37	7,237	43	6,620	1,474	0	37
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	6	0	6	23	0	7	0	7	24	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
AUSTRALIA	Central banks and central governments	1,320	0	1,320	2	0	0	981	0	981	1	0	0
	Institutions	778	0	778	124	0	0	1,047	0	1,047	119	0	0
	Corporates	16,669	441	17,758	4,189	0	93	16,411	417	17,718	4,200	86	109
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,128	0	12,898	3,076	0	11	11,682	0	13,544	3,088	0	10
	Retail	706	5	646	140	0	4	696	10	632	154	0	4
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	706	5	646	140	0	4	696	10	632	154	0	4
	Retail - Other Retail - Of Which: SME	706	5	646	140	0	4	696	10	632	154	0	4
	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													
IRB Total													

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
UNITED KINGDOM	Central banks and central governments	4,951	0	5,074	0	0	0	0	9,215	0	9,444	0	0	0	0
	Institutions	2,219	0	1,909	1,076	0	1	2,243	0	1,866	1,019	0	1		
	Corporates	5,560	20	3,679	1,694	0	18	6,088	33	4,532	1,682	18	20		
	Corporates - Of Which: Specialised Lending	2	0	2	0	0	0	2	0	2	0	0	0		
	Corporates - Of Which: SME	55	0	56	36	0	0	62	0	63	34	0	0		
	Retail	1,153	10	1,069	166	0	6	1,264	14	1,184	184	0	6		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1,153	10	1,069	166	0	6	1,264	14	1,184	184	0	6		
	Retail - Other Retail - Of Which: SME	1,153	10	1,069	166	0	6	1,264	14	1,184	184	0	6		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	3	0	3	11	0	0	3	0	3	11	0	0		
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SWITZERLAND	Central banks and central governments	5,433	0	5,433	0	0	0	6,036	0	6,035	0	0	0	0	
	Institutions	412	0	331	204	0	0	453	0	443	148	0	0		
	Corporates	5,594	36	3,278	1,043	0	9	5,383	18	2,909	1,027	13	2		
	Corporates - Of Which: Specialised Lending	8	0	8	1	0	0	9	0	9	1	0	0		
	Corporates - Of Which: SME	26	1	27	12	0	0	213	1	62	34	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
BRAZIL	Central banks and central governments	621	0	621	406	0	1	505	0	505	424	0	1		
	Institutions	306	0	306	33	0	0	164	0	164	38	0	0		
	Corporates	4,547	82	3,244	2,328	0	55	4,623	76	3,673	2,109	0	72		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	21	0	13	71	0	8	7	0	7	4	0	9		
	Retail	1,353	104	1,442	320	0	33	1,397	111	1,487	333	0	52		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1,353	104	1,442	320	0	33	1,397	111	1,487	333	0	52		
	Retail - Other Retail - Of Which: SME	1,353	104	1,442	320	0	33	1,397	111	1,487	333	0	52		
	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															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
NEW ZEALAND	Central banks and central governments	445	0	445	0	0	0	330	0	330	0	0	0		
	Institutions	25	0	25	5	0	0	42	0	42	7	0	0		
	Corporates	7,745	312	8,430	2,021	0	46	7,599	294	8,302	2,388	281	40		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	6,497	0	7,222	1,752	0	9	6,387	0	7,109	1,793	0	7		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	62	0	22	0	0	0
	Institutions	1,173	0	1,156	177	0	956	0	939	243	0	0
	Corporates	4,279	102	3,586	1,438	0	96	3,771	204	2,947	1,325	5
	Corporates - Of Which: Specialised Lending	361	164	365	249	0	86	338	137	342	304	0
	Corporates - Of Which: SME	92	10	93	35	0	0	92	23	93	50	5
	Retail	1,182	17	1,040	214	0	10	1,198	18	1,058	214	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,182	17	1,040	214	0	10	1,198	18	1,058	214	0
	Retail - Other Retail - Of Which: SME	1,182	17	1,040	214	0	10	1,198	18	1,058	214	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	80	0	77	285	0	0	73	0	70	260	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	2,901	0	2,901	0	0	2,879	0	2,879	0	0	0
	Institutions	680	0	708	182	0	721	0	713	176	0	0
	Corporates	2,181	37	1,937	899	0	26	2,348	41	2,122	904	25
	Corporates - Of Which: Specialised Lending	3	1	3	2	0	3	1	3	3	0	0
	Corporates - Of Which: SME	6	0	6	3	0	6	0	6	3	0	0
	Retail	1,581	56	1,425	237	0	25	1,576	69	1,413	219	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,581	56	1,425	237	0	25	1,576	69	1,413	219	0
	Retail - Other Retail - Of Which: SME	1,581	56	1,425	237	0	25	1,576	69	1,413	219	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	17	0	5	18	0	15	0	2	9	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	
HONG KONG	Central banks and central governments	572	0	572	133	0	551	0	551	128	0	0
	Institutions	139	0	138	11	0	193	0	193	16	0	0
	Corporates	6,684	0	3,369	850	0	2	7,978	0	3,787	934	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	67	0	1	0	0	140	0	121	35	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

2015 EU-wide Transparency Exercise

Sovereign Exposure

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FV0 (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]		13	0	13	13	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		47	0	47	47	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		65	0	65	65	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	812	0	812	812	0	0	82	1	-205	-1	0	0	0	0	0	0
[3M - 1Y]		398	0	398	398	0	0	0	0	-1,068	-23	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,210	0	1,210	1,210	0	0	82	1	-1,273	-24	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	151	0	151	151	0	0	16	0	0	0	0	0	0	0	0	0
[3M - 1Y]		15	0	15	15	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		166	0	166	166	0	0	16	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	503	2	-1,755	-110	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	503	2	-1,755	-110	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	91	0	91	91	0	53	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		79	0	79	15	0	0	0	0	0	0	0	0	0	0	-65	0
[1Y - 2Y]		267	0	267	238	0	29	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		292	6	292	209	0	1	0	0	0	0	0	0	0	0	-70	-1
[3Y - 5Y]		54	0	54	54	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		34	0	34	34	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		816	38	816	555	0	83	0	0	0	0	0	0	0	-135	-2	0
[0 - 3M]	Africa	0	0	0	0	0	0	11	0	-2	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		47	0	47	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		47	0	47	0	0	0	11	0	-2	0	0	0	0	0	0	0
[0 - 3M]	Others	119	28	119	91	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		33	4	33	29	0	0	37	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		82	0	85	3	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		86	0	86	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		48	38	48	10	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		167	167	167	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		541	408	541	133	0	0	37	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]		7	0	7	7	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		59	0	59	59	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		66	0	66	66	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	684	0	684	684	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		156	0	156	156	0	0	0	-450	0	-92	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		840	0	840	840	0	0	-450	-92	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	26	0	26	26	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		152	0	152	152	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		179	0	179	179	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	1,203	16	-717	-16	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	1,203	16	-717	-16	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		315	0	315	241	74	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		242	5	242	161	1	0	0	0	0	0	0	0	-70	-1	0
[2Y - 3Y]		52	0	52	52	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		643	39	643	455	74	0	0	0	0	0	0	0	-70	-1	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		44	44	44	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		44	44	44	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	60	2	60	58	2	0	23	1	0	0	0	0	0	0	0
[3M - 1Y]		72	5	72	67	4	0	54	1	0	0	0	0	0	0	0
[1Y - 2Y]		6	2	6	4	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		73	7	73	73	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	74	74	74	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		131	113	131	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		325	203	325	0	0	0	0	0	0	0	0	0	0	0	0
Total		740	472	740	129	0	0	77	2	0	0	0	0	0	0	0

Notes and definitions

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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	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		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	42,550	0	92	50	0	9	0	40,565	0	0	0	5	0	0	
Central banks	2,465	0	0	0	0	0	0	1,207	0	0	0	0	0	0	
General governments	30,794	0	90	47	0	3	0	30,166	0	0	0	0	0	0	
Credit institutions	3,024	0	0	0	0	5	0	2,408	0	0	0	5	0	0	
Other financial corporations	5,149	0	3	3	0	1	0	6,221	0	0	0	0	0	0	
Non-financial corporations	1,118	0	0	0	0	0	0	564	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	503,856	2,339	21,397	18,306	947	8,904	12,054	550,860	2,432	21,084	19,338	891	8,147	11,703	
Central banks	1	0	0	0	0	0	0	42,720	0	0	0	0	0	0	
General governments	2,219	8	29	25	1	10	16	3,217	199	24	20	1	11	11	
Credit institutions	44,016	36	118	67	1	26	66	41,472	5	114	65	4	19	78	
Other financial corporations	43,930	129	3,021	2,219	123	1,451	1,362	51,028	283	3,786	3,629	110	1,397	2,300	
Non-financial corporations	201,342	1,213	15,310	13,485	739	6,737	8,178	201,441	1,254	14,278	13,337	652	6,086	6,909	
Households	212,347	953	2,919	2,509	83	680	2,431	210,981	690	2,881	2,287	124	633	2,406	
DEBT INSTRUMENTS other than HFT	546,406	2,339	21,489	18,356	947	8,913	12,054	591,426	2,432	21,084	19,338	895	8,147	11,703	
OFF-BALANCE SHEET EXPOSURES	104,486		492	403	0	23	1	104,657		489	438	0	63	11	

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

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

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

2015 EU-wide Transparency Exercise

Forborne Exposures

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	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)	15,407	9,697	3,851	3,748	11,143	15,820	10,070	3,935	3,830	11,677
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	16	12	3	3	13	16	11	6	6	11
Credit institutions	74	69	13	13	28	214	85	25	23	125
Other financial corporations	1,635	1,057	391	375	1,089	2,419	1,880	687	675	1,620
Non-financial corporations	11,806	7,886	3,314	3,227	8,256	11,137	7,218	3,048	2,957	8,036
Households	1,875	672	130	129	1,757	2,034	876	170	169	1,885
DEBT INSTRUMENTS other than HFT	15,407	9,697	3,851	3,748	11,143	15,820	10,070	3,935	3,830	11,677
Loan commitments given	345	105	0	0	172	376	118	0	0	199

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



2015 EU-wide Transparency Exercise

Leverage ratio

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	33,873	34,997	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	686,184	688,934	LRCom {21}	
C	Leverage ratio	4.94%	5.08%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>312,404</i>	<i>252,897</i>	<i>311,524</i>	<i>252,431</i>
of which: Other financial corporations	<i>11,668</i>	<i>11,361</i>	<i>15,641</i>	<i>15,280</i>
of which: Non-financial corporations	<i>91,903</i>	<i>87,978</i>	<i>88,342</i>	<i>85,115</i>
of which: Households	<i>208,653</i>	<i>152,460</i>	<i>207,369</i>	<i>151,866</i>

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