

### Balance Sheet Reconciliation to regulatory own funds items

Below table illustrates the reconciliation from balance sheet positions to positions included in regulatory own funds.

In a first step, the companies that are included in the scope of consolidation for accounting purposes but not in the scope for regulatory purposes, are excluded. In a second step, a reconciliation by individual position is provided and the amounts are mapped to the relevant positions in the table on own funds. Wherever considered necessary, adjustments and details are disclosed.

Statement of Financial Positions of the Bank Austria Group per 30. June 2014	IFRS in € tsd	Adjustments	Balance sheet under regulatory scope	Table Reference
	30.06.2014		30.06.2014	
<b>Assets</b>				
Cash and cash balances	1,779,978.00	-155.00	1,779,823.00	
Financial assets held for trading	2,278,468.00	0.00	2,278,468.00	
of which non significant investments in Common Equity Tier 1	106.34	0.00	106.34	Table F
Financial assets at fair value through profit and loss	161,761.00	-293.00	161,468.00	
of which non significant investments in Common Equity Tier 1	8,807.94	0.00	8,807.94	Table F
Available for sale financial assets	23,109,778.00	-437,000.00	22,672,778.00	
of which subordinated available for sale financial assets	43,202.00	0.00	43,202.00	
of which significant investments in Common Equity Tier 1	70,877.20	0.00	70,877.20	Table F
of which non significant investments in Common Equity Tier 1	36,667.70	0.00	36,667.70	Table F
of which significant investments in Tier 2 capital	21,479.51	0.00	21,479.51	Table F
of which non significant investments in Tier 2 capital	13,049.27	0.00	13,049.27	Table F
Held to maturity investments	579,995.00	0.00	579,995.00	
Loans and receivables with banks	22,173,184.00	-1,165.00	22,172,019.00	
of which subordinated loans and receivables with banks	932,028.00	0.00	932,028.00	
of which significant investments in Tier 2 capital	15,000.00	0.00	15,000.00	Table F
of which non significant investments in Tier 2 capital	141,000.00	0.00	141,000.00	Table F
Loans and receivables with customers	117,599,451.00	-9,805.00	117,589,646.00	
of which subordinated loans and receivables with customers	255,207.00	0.00	255,207.00	
of which non significant investments in Tier 2 capital	238,443.01	0.00	238,443.01	Table F
Hedging derivatives	3,261,884.00	0.00	3,261,884.00	
Changes in fair value of portfolio hedged items (+/-)	174.00	0.00	174.00	
Investments in associates and joint ventures	4,409,242.00	-6,709.00	4,402,533.00	
of which significant investments in Common Equity Tier 1	905,740.63	0.00	905,740.63	Table F
of which non significant investments in Common Equity Tier 1	26,559.37	0.00	26,559.37	Table F
of which significant investments in Tier 2 capital	21,631.87	0.00	21,631.87	Table F
Property, plant and equipment	2,177,255.00	-946,709.00	1,230,546.00	
Intangible assets	166,901.00	-1,126.00	165,775.00	
of which goodwill	2.00	0.00	2.00	Table D
of which other intangible assets	166,899.00	-1,126.00	165,773.00	Table D
Tax assets	1,054,655.00	-8,851.00	1,045,804.00	
a) current tax assets	85,906.00	-1,065.00	84,841.00	
b) deferred tax assets	968,749.00	-7,786.00	960,963.00	
Non current assets and disposal groups classified as held for sale	3,002,245.00	-10,128.00	2,992,117.00	
of which significant investments in Common Equity Tier 1	1.41	0.00	1.41	Table F
of which non significant investments in Common Equity Tier 1	6,260.45	0.00	6,260.45	Table F
Other assets	1,368,921.00	-106,401.00	1,262,520.00	
<b>TOTAL ASSETS</b>	<b>183,123,892.00</b>	<b>-1,528,342.00</b>	<b>181,595,550.00</b>	
<b>Liabilities</b>				
Deposits from banks	26,634,788.00	-104,138.00	26,530,650.00	
of which subordinated deposits from banks	15,042.00	0.00	15,042.00	Table H
Deposits from customers	95,842,208.00	-6,598.00	95,835,610.00	
of which subordinated deposits from customers	91,153.00	-2,200.00	88,953.00	Table H
Debt securities in issue	29,129,199.00	0.00	29,129,199.00	
of which subordinated liabilities	3,685,688.00	0.00	3,685,688.00	Table H
Financial liabilities held for trading - Subordinated_MOD262	0.00	0.00	0.00	
Financial liabilities designated at fair value: other - subordinated	0.00	0.00	0.00	
Hedging derivatives	2,741,126.00	0.00	2,741,126.00	
Changes in fair value of portfolio hedged items (+/-)	20,372.00	0.00	20,372.00	
Tax liabilities	692,365.00	-8,094.00	684,271.00	
a) Tax liabilities - current	37,507.00	-2,280.00	35,227.00	
<b>TOTAL TAX LIABILITIES</b>	<b>692,365.00</b>	<b>8,094.00</b>	<b>684,271.00</b>	
Liabilities included in disposal groups classified as held for sale	1,545,029.00	-1,487.00	1,543,542.00	
of which subordinated liabilities included in disposal groups classified as held for sale	74,242.00	0.00	74,242.00	Table H
Other liabilities	2,733,320.00	-1,498,214.00	1,235,106.00	*)
Reserve for employee severance pay	460.00	0.00	460.00	
Reserve for risks and charges	5,367,979.00	-11,880.00	5,356,099.00	
a) post-retirement benefit obligations	5,010,555.00	-2,749.00	5,007,806.00	
<b>TOTAL PROVISIONS FOR RISKS AND CHARGES</b>	<b>5,367,979.00</b>	<b>11,880.00</b>	<b>5,356,099.00</b>	
<b>Equity</b>	<b>15,883,880.00</b>	<b>107,762.00</b>	<b>15,991,642.00</b>	
Equity instruments	0.00	0.00	0.00	
Reserves	7,633,004.00	137,000.00	7,770,004.00	
Retained earnings IFRS (nur BA AG)	-715,533.00	0.00	-715,533.00	0.00
Consolidation reserve	7,150,562.00	-28,002.00	7,178,564.00	
Share premium	6,056,925.00	0.00	6,056,925.00	Table A
Share capital	1,681,034.00	0.00	1,681,034.00	Table A
Own shares - other companies of the Group (-)	-686.00	0.00	-686.00	0.00
Minority consolidation reserve	-287,381.00	-6,728.00	-280,653.00	0.00
290. TRANSITIONAL ACCOUNTS	0.00	0.00	0.00	
<b>TOTAL LIABILITIES</b>	<b>183,123,892.00</b>	<b>-1,528,342.00</b>	<b>181,595,550.00</b>	

\*) Inter-company elimination and consolidation adjustments resulting from differences in the scope of consolidation are included in Other Liabilities.

<b>Table A</b>	IFRS in € tsd	local GAAP in € tsd	Reference
Share capital (ordinary shares)	1,681,034.00	1,681,034.00	
add Share premium	6,056,925.00	8,280,919.00	
<b>Capital Instruments and the related share premium accounts</b>	<b>7,737,959.00</b>	<b>9,961,953.00</b>	Annex VI, Row 1

<b>Table B</b>	IFRS in € tsd	local GAAP in € tsd	Reference
Retained earnings	3,284,433.00	0.00	
add Other Reserves	4,485,571.00	3,239,083.00	
of which Funds for general banking risks	0.00	170,107.00	Annex VI, Row 3a
of which Treasury Shares		-686.00	
<b>Retained earnings</b>	<b>7,770,004.00</b>	<b>3,239,083.00</b>	Annex VI, Row 2

<b>Table C</b>	IFRS in € tsd	local GAAP in € tsd	Reference
Minority interests	255,739.00	798,888.04	
less Surplus capital attributable to minority shareholders		-599,428.04	
<b>Minority Interests (amount allowed in consolidated Common Equity Tier 1)</b>		<b>199,460.00</b>	Annex VI, Row 5
<b>Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital</b>		<b>75,103.00</b>	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments		116,231.00	Table J
<b>Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties</b>		<b>191,334.00</b>	Annex VI, Row 34
<b>Qualifying own funds Instruments included in consolidated Tier 2 capital</b>		<b>156,827.00</b>	Annex VI, Row 48

<b>Table D</b>	IFRS in € tsd	local GAAP in € tsd	Reference
Goodwill	2.00	0.00	
Other intangible assets	165,773.00	260,286.00	
<b>Intangible assets</b>	<b>165,775.00</b>	<b>260,286.00</b>	Annex VI, Row 8

<b>Table E</b>	local GAAP in € tsd	Reference
IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures	50,208.00	
IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for add defaulted exposures	-105,982.00	
add Expected loss amount for IRB equity	-24,558.00	
<b>Negative amounts resulting from the calculation of expected loss amounts</b>	<b>-80,332.00</b>	Annex VI, Row 12
<b>General credit risk adjustments (standardized approach)</b>	<b>123,400.00</b>	Annex VI, Row 50

<b>Table F</b>	IFRS in € tsd	local GAAP in € tsd	Reference
<b>Financial assets held for trading</b>			
of which non significant investments in Common Equity Tier 1	106.34	106.34	
<b>Financial assets designed at fair value</b>			
of which non significant investments in Common Equity Tier 1	8,807.94	8,807.94	
<b>Available for sale financial assets</b>			
of which significant investments in Common Equity Tier 1	70,877.20	54,292.00	
of which non significant investments in Common Equity Tier 1	36,667.70	35,388.79	
of which significant investments in Tier 2 capital	21,479.51	21,479.51	
of which non significant investments in Tier 2 capital	13,049.27	13,525.51	
<b>Loans and receivables with banks</b>			
of which significant investments in Tier 2 capital	15,000.00	15,000.00	
of which non significant investments in Tier 2 capital	141,000.00	141,000.00	
<b>Loans and receivables with customers</b>			
of which non significant investments in Tier 2 capital	238,443.01	246,286.86	
<b>Investments in associates and joint ventures</b>			
of which significant investments in Common Equity Tier 1	905,740.63	820,082.41	
of which non significant investments in Common Equity Tier 1	26,559.37	28,876.57	
of which significant investments in Tier 2 capital	21,631.87	21,631.87	
<b>Non current assets and disposal groups classified as held for sale</b>			
of which significant investments in Common Equity Tier 1	1.41	1.41	
of which non significant investments in Common Equity Tier 1	6,260.45	6,260.45	
<b>Significant investments</b>	<b>1,034,730.62</b>	<b>932,487.20</b>	
in Common Equity Tier 1	976,619.24	874,375.82	
in Tier 2 capital	58,111.38	58,111.38	Annex VI, Row 55
<b>Non significant investments</b>	<b>470,894.07</b>	<b>480,252.46</b>	
in Common Equity Tier 1	78,401.79	79,440.08	
in Tier 2 capital	392,492.28	400,812.37	
amount of significant investments above the 10% threshold	0.00	0.00	
amount of significant investments below the 10% threshold	1,034,730.62	932,487.20	
of which holdings of CET1 instruments	976,619.24	874,375.82	Annex VI, Row 73
amount of non significant investments above the 10% threshold	0.00	0.00	
amount of non significant investments below the 10% threshold	470,894.07	480,252.46	Annex VI, Row 72

<b>Table G</b>	local GAAP in € tsd	Reference
Deduction from Common Equity Tier 1 or Additional Tier 1 with regard to additional deductions required pre CRR	41,530.00	
of which: country-specific deductions	41,530.00	Table L
<b>Deduction from Common Equity Tier 1 or Additional Tier 1 with regard to additional deductions required pre CRR</b>	<b>41,530.00</b>	Annex VI, Row 26b

<b>Table H</b>	IFRS in € tsd	local GAAP in € tsd	Reference
of which subordinated deposits from banks	15,042.00	15,042.00	
of which subordinated deposits from customers	88,953.00	88,953.00	
of which subordinated debt certificates	3,685,688.00	3,685,688.00	
of which subordinated liabilities included in disposal groups classified as held for sale	74,242.00	74,242.00	
<b>Sum of subordinated liabilities</b>	<b>3,863,925.00</b>	<b>3,863,925.00</b>	
of which attributed to Bank Austria AG		3,600,032.28	
of which grandfathered instruments (Art. 484 (4), 486 (3))		145,733.67	
of which issues under transitional		74,241.62	
of which included in qualifying Tier 2 capital		43,917.52	
Balance sheet value		3,863,925.00	
less issues under transitional		-74,241.62	
less included in qualifying Tier 2 capital		-43,917.52	
less amortization, disagio, interest and hedging		-509,806.82	
<b>Computable amount under regulatory scope</b>		<b>3,235,959.04</b>	
of which capital instruments and the related share premium accounts		3,390,082.00	Annex VI, Row 46
of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans		-154,123.00	Annex VI, Row 52

<b>Table I</b>	local GAAP in € tsd	Reference
Transitional adjustments to Common Equity Tier 1 due to minority interests	522,516.00	
add Transitional adjustments to Common Equity Tier 1 due to deductions	272,495.00	
of which Transitional adjustments to Common Equity Tier 1 due to intangibles	208,229.00	
of which Transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	64,266.00	
<b>Total transitional adjustments to Common Equity Tier 1</b>	<b>795,011.00</b>	Annex VI, Row 26

<b>Table J</b>	local GAAP in € tsd	Reference
Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	116,231	Annex VI, Row 35
Transitional adjustments to Additional Tier 1 capital due to minority interests	-60,082.00	Annex VI, Row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-263,606.00	
of which Transitional adjustments to Additional Tier 1 capital due to intangibles	-208,229.00	Annex VI, Row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-32,133.00	Annex VI, Row 41a
of which transitional adjustments to Additional Tier 1 capital due to own funds instruments of financial sector entities where the institution has a significant investment	-23,245.00	Annex VI, Row 41b
<b>Total transitional adjustments to Additional Tier 1 capital</b>	<b>-230,702.00</b>	

<b>Table K</b>	local GAAP in € tsd	Reference
Transitional adjustments to Tier 2 capital due to grandfathered instruments	286,848.00	
Transitional adjustments to Tier 2 capital due to minority interests	-125,462.00	
Sum	161,386.00	Annex VI, Row 56
Transitional adjustments to Tier 2 capital due to deductions	-8,888.00	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-32,133.00	Annex VI, Row 56a
of which transitional adjustments to Tier 2 capital due to own funds instruments of financial sector entities where the institution has a significant investment	23,245.00	
<b>Total transitional adjustments to Tier 2 capital</b>	<b>152,498.00</b>	

<b>Table L</b>	local GAAP in € tsd	Reference
Country specific deductions	41,530.00	
Transitional adjustments to Additional Tier 1 due to own funds instruments of financial sector less entities where the institution has a significant investment	-23,245.00	
<b>Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR</b>	<b>18,285.00</b>	Annex VI, Row 56c

**Disclosure of transitional own funds as of 30 June 2014**  
 according to Commission Implementing Regulation (EU) No 1423/2013  
 Table according to Annex VI

Common Equity Tier 1 capital: Instruments and reserves		(A) AMOUNT AT DISCLOSURE DATE  (in EUR '000)	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013  (in EUR '000)
1	Capital Instruments and the related share premium accounts	9,961,953	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1,681,034	EBA list 26 (3)	
2	Retained earnings	3,239,083	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)		26 (1)	
3a	Funds for general banking risk	170,107	26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	199,460	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore-seeable charge or dividend		26 (2)	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	13,570,603		

Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)		34,105	
8	Intangible assets (net of related tax liability) (negative amount)	-260,286	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges		33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-80,332	36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		33 (b)	
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an Institution of own CET1 Instruments (negative amount)		36 (1) (f), 42, 472 (8)	
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative		36 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)		36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	
23	of which: direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant investment in those entities		36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)		36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		36 (1) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment <sup>1)</sup>	795,011		-795,011
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468			
	Of which: ... filter for unrealised loss 1		467	
	Of which: ... filter for unrealised loss 2		467	
	Of which: ... filter for unrealised gain 1		468	
	Of which: ... filter for unrealised gain 2		468	
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	-41,530	481	
	Of which: country-specific deductions	-41,530	481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-132,355	36 (1) (j)	132,355
28	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	280,508		-662,656
29	<b>Common Equity Tier 1 (CET1) capital</b>	13,851,111		-662,656

Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	191,334	85, 86, 480	-116,231
35	of which: Instruments issued by subsidiaries subject to phase out	116,231	486 (3)	-116,231
36	Additional Tier 1 (AT1) capital before regulatory adjustments	191,334		-116,231
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of the AT1 Instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own Funds of the Institution (negative amount)		56 (b), 58, 475 (3)	
39	Direct and indirect holdings of the AT1 Instruments of financial sector entities where the Institution does not have a significant Investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		56 (c), 59, 60, 79, 475 (4)	
40	Direct and indirect holdings by the Institution of the AT1 Instruments of financial sector entities where the institution has a significant Investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		56 (d), 59, 79, 475 (4)	
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) <sup>2)</sup>	-60,082		60,082
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-108,007	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	108,007
	thereof: Intangible assets	-208,229		208,229
	thereof: expected losses	-32,133		32,133
	thereof: excess of AT1-deduction items over AT1	132,355		-132,355
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	-23,245	477, 477 (3), 477 (4) (a)	23,245
	Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant Investments in the capital of other financial sector entities, etc			
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR		467, 468, 481	
	Of which:... possible filter for unrealised losses		467	
	Of which:... possible filter for unrealised gains		468	
	Of which:...		481	
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative amount)		56 (e)	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	-191,334		191,334
44	<b>Additional Tier 1 (AT1) capital</b>			75,103
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	13,851,111		-587,553
Tier 2 (T2) capital: Instruments and provisions				
46	Capital Instruments and the related share premium accounts	3,390,082	62, 63	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)	
	Public sector capital injections grandfathered until 1 January 2018		483 (4)	
48	Qualifying own funds Instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	156,827	87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	123,400	62 (c) & (d)	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	3,670,309		

Tier 2 (T2) capital: regulatory adjustments				
52	Direct and indirect holdings by an Institution of own T2 Instruments and subordinated loans (negative amount)	-154,123	63 (b) (i), 66 (a), 67, 477 (2)	
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		66 (b), 68, 477 (3)	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount)		66 (c), 69, 70, 79, 477 (4)	
54a	Of which new holdings not subject to transitional arrangements			
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements			
55	Direct and indirect holdings by the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution has a significant Investment in those entities (net of eligible short positions) (negative amount)	-58,111	66 (d), 69, 79, 477 (4)	
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) <sup>3)</sup>	161,386		-161,386
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-32,133	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	32,133
	Of which items to be detailed line by line, e.g. Material net Interim losses, intangibles, shortfall of provisions to expected losses etc	-32,133		32,133
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		475, 475 (2) (a), 475 (3), 475 (4) (a)	
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc			
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR <sup>4)</sup>	-18,285	467, 468, 481	-23,245
	Of which: ... possible filter for unrealised losses		467	
	Of which: ... possible filter for unrealised gains		468	
	Of which: ...		481	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-101,266		-152,498
58	<b>Tier 2 (T2) capital</b>	3,569,043		-152,498
59	<b>Total capital (TC = T1 + T2)</b>	17,420,154		-740,051
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/ 2013(i.e. CRR residual amounts)	2,722,324		
	Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on a future profitability net of related tax liability, indirect holdings of own CET1, etc)	2,318,764	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which: ... items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant Investments in the capital of other financial sector entities, etc.)		475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non-significant Investments in the capital of other financial sector entities, indirect holdings of significant Investments in the capital of other financial sector entities etc)	403,560	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	<b>Total risk weighted assets</b>	125,894,932		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	11.0%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	11.0%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	13.8%	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important Institution buffer (G-SII or 0-SII buffer), expressed as a percentage of risk exposure amount)		CRD 128, 129, 130	
65	of which: capital conservation buffer requirement			
66	of which: countercyclical buffer requirement			
67	of which: systemic risk buffer requirement			
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (0-SII) buffer		CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	7.0%	CRD 128	
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			



Amount below thresholds for deductions (not risk-weighted)				
72	Direct and indirect holdings of the capital of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	480,252	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings by the Institution of the CET 1 Instruments of financial sector entities where the institution has a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	874,376	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty Set in the EU			
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)		36 (1) (c), 38, 48, 470, 472 (5)	
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	123,400	62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	736,273	62	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	292,825	62	
Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)	
82	Current cap on AT1 instruments subject to phase out arrangements	116,231	484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-157,691	484 (4), 486 (3) & (5)	
84	Current cap on T2 Instruments subject to phase out arrangements	403,079	484 (5), 486 (4) & (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-398,487	484 (5), 486 (4) & (5)	

<sup>1)</sup> Minority interest and other transitional adjustments

<sup>2)</sup> Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries

<sup>3)</sup> Grandfathered T2 instruments and transitional adjustments due to T2 Capital of instruments issued by subsidiaries

<sup>4)</sup> other T2 deductions and T2 instruments of financial sector entities

### Extent to which the level of Common Equity Tier 1 capital and Tier 1 capital exceed

	Amount as of 30 June 2014 (in EUR '000)
Surplus of Common Equity Tier 1 (CET1) capital	8,815,314
Surplus of Tier 1 (T1) capital	6,926,890