## Bank Austria Member of SUniCredit

## Disclosure according Article 437 in combination with Article 492 CRR

Balance Sheet Reconciliation to regulatory own funds items

Below table illustrates the reconciliation from balance sheet positions to positions included in regulatory own funds. Statement of financial position of UniCredit Bank Austria Group at 30 September 2015

Assets (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	2.129.564	361.116	2.490.680	]
Financial assets held for trading	3.101.349	497.331	3.598.680	
of which subordinated financial assets held for trading	18	0	18	
of which non-significant investments in Common Equity Tier 1	6.239	o	6.239	Table H
of which non-significant investments in in Additional Tier 1 capital	5	ò	5	Table H
of which non-significant investments in in Tier 2 capital	89	o	89	Table H
Financial assets at fair value through profit and loss	39.345	-263	39.082	
of which non-significant investments in Common Equity Tier 1	3.379	0	3.379	Table H
Available for sale financial assets	24 361 461	2 657 698	27.019.159	
of which subordinated available for sale financial assets	42.320	0	42.320	
of which significant investments in Common Equity Tier 1	55.103	o	55.103	Table H
of which non-significant investments in Common Equity Tier 1	37.667	o	37.667	Table H
of which significant investments in Tier 2 capital	21.480	0	21,480	Table H
of which non-significant investments in Tier 2 capital	11.984	ō	11.984	
Held to maturity investments	301.447	808.785	1.110.232	
of which non-significant investments in Common Equity Tier 1	1.935	0	1.935	Table H
oans and receivables with banks	32 436 076	3.716.682	36.152.758	
of which subordinated loans and receivables with banks	1.101.982	-386.685	715 297	
of which significant investments in Tier 2 capital	15.367	0	15.367	Table H
of which non-significant investments in Tier 2 capital	141.176	ō	141.176	
Loans and receivables with customers	116.534.860	20.419.910	136.954.770	
of which subordinated loans and receivables with customers	257 581	604	258.185	
of which non-significant investments in Common Equity Tier 1	3.360	0		Table H
of which non-significant investments in Tier 2 capital	253.068	ō		Table H
Hedging derivatives	3.650.287	143.809	3.794.096	
Changes in fair value of portfolio hedged items (+/-)	31.134	-3.676	27.458	
nvestments in associates and joint ventures	4.327.683	-1.708.120	2.619.563	
of which significant investments in Common Equity Tier 1	886.544	0		Table H
of which non-significant investments in Common Equity Tier 1	22.701	ō	22.701	
of which significant investments in Tier 2 capital	21.632	ō		Table H
Property, plant and equipment	2.124.435	-691,995	1.432.440	
ntangible assets	189.889	59.252	249.141	
of which goodwill	0	1	1	Table G
of which other intangible assets	189 889	59.251	249.140	Table G
Fax assets	569.255	15.228	584.483	
a) current tax assets	79.918	654	80.572	
b) deferred tax assets	489.337	14.574		Table D
Non-current assets and disposal groups classified as held for sale	2,783,910	-1.089.508	1.694.402	
of which intangible assets	38.083	0	38.083	Table G
Other assets	1.460.687	562.829	2.023.516	
TOTAL ASSETS	194.041.382	25.749.078	219.790.460	y

Liabilities and equity (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under	Reference
			regulatory scope	
Deposits from banks	23.258.124	4.663.343	27.921.467	
of which subordinated deposits from banks	15.019	0	15.019	Table I
Deposits from customers	111.039.456	16.335.161	127.374.617	
of which subordinated deposits from customers	100.171	0	100.171	Table I
Debt securities in issue	28.802.712	2.204.743	31.007.455	
of which subordinated liabilities	5.138.120	456.883	5.595.003	Table I
Financial liabilities held for trading	2.724.678	398.613	3.123.291	
Financial liabilities at fair value through profit and loss	540.354	396.353	936.707	
Hedging derivatives	2.822.371	29.392	2.851.763	
Changes in fair value of portfolio hedged items (+/-)	-56.743	0	-56.743	
Tax liabilities	218.305	-4.126	214.179	
a) Tax liabilities - current	80.678	739	81.417	
b) Tax liabilities deferred	137.627	-4.865	132.762	
Liabilities included in disposal groups classified as held for sale	1.436.079	-244.946	1.191.133	
of which subordinated liabilities included in disposal groups classified as held for sale	92.777	-2.200	90.577	Table I
Other liabilities	2.355.597	1.866.900	4.222.497	
Reserve for employee severance pay	101	0	101	
Reserve for risks and charges	5.652.006	110.471	5.762.477	
a) post-retirement benefit obligations	5.394.657	17.503	5.412.160	
b) Other provisions	257.349	92.960	350.309	
Equity	15.248.342	-6.826	15.241.516	
Revaluation reserves	-850.277	-2.064.005	-2.914.282	Table C
Reserves	7.309.404	2.065.490	9.374.894	
Retained earnings	2.746.311	0	2.746.311	Table B
Other reserves	4.563.093	2.065.490	6.628.583	Table C
Share premium	6.066.520	0	6.066.520	
Share capital	1.681.034	0	1.681.034	Table A
Treasury shares	-135	0	-135	Table E
Non-controlling interests (+/-)	381.426	-8.312	373.114	
Net profit	660.370	1	660.371	Table B
TOTAL LIABILITIES AND EQUITY	194.041.382	25.749.078	219.790.460	

In kEUR

able A			Reference
	are capital (ordinary shares)	1.681.034	
	are premium	6.066.520	
Ca	pital Instruments and the related share premium accounts	7.747.554	Annex VI, row 1
able B			Reference
	tained earnings	2.746.311	Reference
add Ne		660.371	
	In a finterim profit not eligible	-171.566	
	im of retained earnings	3.235.116	Annex VI, row 2
able C			Reference
	avaluation reserves	-2.914.282	Reference
	her reserves	6.628.583	
	cumulated other comprehensive income	3.714.301	Annex VI, row 3
	which relating to cash flow hedges not eligible for own funds	390.785	Annex VI, row 1
able D			Reference
De	ferred tax assets	503.911	
	which deferred tax assets that rely on future profitability and do not arise from temporary differences aductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and	38.756	
do	not arise from temporary differences	-12.765	
	ferred tax assets that rely an future profitability excluding those arising from temporary fferences (net of related tax liability where the conditions in Article 38 (3) are met)	25.991	Annex VI, row 10
able E			Reference
	easury shares	135	
Ac	tual or contingent obligations to purchase own CET1 instruments	478	
Di	rect and indirect holdings by an Institution of own CET1 Instruments	613	Annex VI, row 1
able E			Reference
	noritu intereste	373 114	Reference
Mi	nority interests	373.114	Reference
Mi less Su	nority interests irplus capital attributed to minority shareholders nority Interests (amount allowed in consolidated Common Equity Tier 1)		
Mi less Su Mi	rrplus capital attributed to minority shareholders nority Interests (amount allowed in consolidated Common Equity Tier 1)	-234.960 138.154	
Mi less Su Mi Qu	rrplus capital attributed to minority shareholdens nority Interests (amount allowed in consolidated Common Equity Tier 1) allying Tier 1 capital included in consolidated Additional Tier 1 capital	-234.960 138.154 23.026	
Mi less Su Mi Qu add Tra	rrplus capital attributed to minority shareholders nority Interests (amount allowed in consolidated Common Equity Tier 1)	-234.960 138.154	Annex VI, row 5
Mi less Su Mi Qu add Tra Qu	Irplus capital attributed to minority shareholders nority Interests (amount allowed in consolidated Common Equity Tier 1) allifying Tier 1 capital included in consolidated Additional Tier 1 capital nastional adjustments to Additional Tier 1 capital due to grandfathered instruments	-234.960 138.154 23.026	Annex VI, row 5 Table K
Mi less Su Mi Qu add Tra Qu by	Irplus capital attributed to minority shareholders nority Interests (amount allowed in consolidated Common Equity Tier 1) adilying Tier 1 capital included in consolidated Additional Tier 1 capital ansitional adjustments to Additional Tier 1 capital due to grandfahered instruments adifying Tier 1 capital included in consolidated ATT capital issued by subsidiaries and held	-234.960 138.154 23.026 101.702	Annex VI, row 5 Table K Annex VI, row 34
Mi less Su Mi Qu add Tra Qu Qu by	Irplus capital attributed to minority shareholders nority Interests (amount allowed in consolidated Common Equity Tier 1) allying Tier 1 capital included in consolidated Additional Tier 1 capital ansitional adjustments to Additional Tier 1 capital due to grandfathered instruments Jalfyring Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held Third parties	-234.960 138.154 23.026 101.702 124.728	Annex VI, row 5 Table K Annex VI, row 3 Annex VI, row 4
Mi less Su Qu add Tra Qu by Qu Qu	Irplis capital attributed to minority shareholders mority Interests: Amount allowed in consolidated Common Equity Tier 1) ualitying Tier 1 capital included in consolidated Additional Tier 1 capital ansitonal adjustments to Additional Tier 1 capital due to grandfahered instruments allifying Tier 2 capital included in consolidated ATT capital issued by subsidiaries and held third parties allifying own funds Instruments included in consolidated Tier 2 capital	-234.960 138.154 23.026 101.702 124.728 170.727	Annex VI, row 5 Table K Annex VI, row 34
Mi less Su Qu add Tra Qu by Qu Cu Table G	Irplus capital attributed to minority shareholders incrity Interests (amount allowed in consolidated Common Equity Tier 1) allifying Tier 1 capital included in consolidated Additional Tier 1 capital anational adjustments to Additional Tier 1 capital allow anational adjustments to Additional Tier 1 capital allow anational adjustments to Additional Tier 1 capital allow anatifying Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held allifying own funds Instruments included in consolidated Tier 2 capital allifying own funds Instruments included in consolidated Tier 2 capital	-234.960 138.154 23.026 101.702 124.728 170.727	Annex VI, row 5 Table K Annex VI, row 3 Annex VI, row 4
Mi less Su Qu add Tr Qu by Qu Cable G Go Ot	Irplis capital attributed to minority shareholders mority Interests: Amount allowed in consolidated Common Equity Tier 1) ualitying Tier 1 capital included in consolidated Additional Tier 1 capital ansitonal adjustments to Additional Tier 1 capital due to grandfahered instruments alitying Tier 2 capital included in consolidated ATT capital issued by subsidiaries and held third parties alitying own funds Instruments included in consolidated Tier 2 capital DodWill her intangible assets	-234,960 138,154 23,026 101,702 124,728 170,727 1 1249,140	Annex VI, row 5 Table K Annex VI, row 3 Annex VI, row 4
less Su Mi Qu add Trr Qu by Qu Qu Table G Go Ot Int	Irplus capital attributed to minority shareholders incrity Interests (amount allowed in consolidated Common Equity Tier 1) allifying Tier 1 capital included in consolidated Additional Tier 1 capital anational adjustments to Additional Tier 1 capital allow anational adjustments to Additional Tier 1 capital allow anational adjustments to Additional Tier 1 capital allow anatifying Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held allifying own funds Instruments included in consolidated Tier 2 capital allifying own funds Instruments included in consolidated Tier 2 capital	-234.960 138.154 23.026 101.702 124.728 170.727	Annex VI, row Table K Annex VI, row 4 Annex VI, row 4

H		Reference
Financial assets held for trading		
of which non-significant investments in Common Equity Tier 1	6.239	
of which non-significant investments in in Additional Tier 1 capital	5	
of which non-significant investments in in Tier 2 capital	89	
Financial assets designated at fair value		
of which non-significant investments in Common Equity Tier 1	3.379	
Available for sale financial assets		
of which significant investments in Common Equity Tier 1	55.103	
of which non-significant investments in Common Equity Tier 1	37.667	
of which significant investments in Tier 2 capital	21.480	
of which non-significant investments in Tier 2 capital	11.984	
Held to maturity investments		
of which non-significant investments in Common Equity Tier 1	1.935	
Loans and receivables with banks		
of which significant investments in Tier 2 capital	15.367	
of which non-significant investments in Tier 2 capital	141.176	
Loans and receivables with customers		
of which non-significant investments in Common Equity Tier 1	3.360	
of which non-significant investments in Tier 2 capital	253.067	
Investments in associates and joint ventures		
of which significant investments in Common Equity Tier 1	886.544	
of which non-significant investments in Common Equity Tier 1	22.701	
of which significant investments in Tier 2 capital	21.632	
÷ .		
Significant investments	1.000.125	
in Common Equity Tier 1	941.647	
in Tier 2 capital	58.478	Annex VI, row 5
Non-significant investments	481.603	
in Common Equity Tier 1	75.282	
in Additional Tier 1	5	
in Tier 2 capital	406.316	
Amount of significant investments above the 10% threshold	0	
Amount of significant investments below the 10% threshold	1.000.125	
of which holdings of CET1 instruments	941.647	Annex VI, row 7
Amount of non-significant investments above the 10% threshold	0	
Amount of non-significant investments below the 10% threshold	481.603	Annex VI, row 7

Table I		Reference
Subordinated deposits from banks	15.019	
Subordinated deposits from customers	100.171	
Subordinated debt certificates	5.595.003	
Subordinated liabilities included in disposal groups classified as held for sale	90.577	
Sum of subordinated liabilities	5.800.770	
of which attributed to UniCredit Bank Austria AG	5.068.558	
of which attributed to proportionally consolidated entities	373.701	
of which grandfathered instruments (Art. 484 (4), 486 (3))	151.505	
of which issues under transitional provisions	173.758	
of which included in qualifying Tier 2 capital	33.248	
Balance sheet value	5.800.770	
less issues under transitional provisions	-173.758	
less included in qualifying Tier 2 capital	-33.248	
less amortization, disagio, interest and hedging	-841.633	
Computable amount under regulatory scope	4.752.131	Annex VI, row 46
of which capital instruments and the related share premium accounts	4.752.131	
of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0	Annex VI, row 52
Table J		Reference
Transitional adjustments to Common Equity Tier 1 due to minority interests	137.314	
add Transitional adjustments due to unrealized gains and losses	-371.379	
add Transitional adjustments to Common Equity Tier 1 due to deductions	173.472	

Total transitional adjustments to Common Equity Tier 1	-60.593	Annex VI, row 26
expected losses	1.138	
of which transitional adjustments to Common Equity Tier 1 due to intangibles of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to	172.334	
add Transitional adjustments to Common Equity Tier 1 due to deductions	173.472	
add Transitional adjustments due to unrealized gains and losses	-371.379	

Table K			Reference
Transitional	adjustments to Additional Tier 1 capital due to grandfathered instruments	101.702	Annex VI, row 35
Transitional	adjustments to Additional Tier 1 capital due to minority interests	-13.816	Annex VI, row 41
Transitional	I adjustments to Additional Tier 1 capital due to deductions	-172.903	
of which tra	ansitional adjustments to Additional Tier 1 capital due to intangible assets	-172.334	Annex VI, row 41a
	ansitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to		
expected los	SSBS	-569	Annex VI, row 41
of which tra	ansitional adjustments to Additional Tier 1 capital due to own funds instruments of financial		
sector entiti	ies where the institution has a significant investment	0	Annex VI, row 41
Total trans	sitional adjustments to Additional Tier 1 capital	-85.017	
	sitional adjustments to Additional Tier 1 capital	-85.017	Reference
able L	sitional adjustments to Additional Tier 1 capital	-85.017	Reference
able L Transitional			Reference
able L Transitional	i adjustments to Tier 2 capital due to grandfathered instruments	-32.907	
able L Transitional Transitional Sum	i adjustments to Tier 2 capital due to grandfathered instruments	-32.907 -102.436	Reference Annex VI, row 56
able L Transitional Transitional Sum Transitional of which tra	I adjustments to Tier 2 capital due to grandfathered instruments adjustments to Tier 2 capital due to minority interests	-32.907 -102.436 <b>-135.343</b>	Annex VI, row 5
able L Transitional Sum Transitional of which tra of which tra	I adjustments to Tier 2 capital due to grandfathered instruments adjustments to Tier 2 capital due to minority interests I adjustments to Tier 2 capital due to deductions mistional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-32.907 -102.436 <b>-135.343</b> -569	



Transitional own funds disclosure as of 30 September 2015 according to Commission Implementing Regulation (EU) No 1423/2013 according to Annex VI

Co	mmon Equity Tier 1 capital: Instruments and reserves	(A) AMOUNT AT DISCLOSURE DATE (in kEL/R)	(B) REGULATION (EU) No S75/2013 AKTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No STSZ013 OR PRESCRIBED REGULATION (EU) No STS/ 2013 (in kEUR)
1	Capital Instruments and the related share premium accounts	7.747.554	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1.681.034	26 (3) EBA list 26 (3) 26 (1) (c)	
2	Retained earnings	3.235.116 3.714.301	26 (1) (c) 26 (1)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the	3.714.301	20(1)	
24	applicable accounting standards) Funds for general banking risk		26 (1) (f)	
38 4	Amount of gualifying items referred to in Article 484 (3) and		26 (1) (t) 486 (2)	
	the related share premium accounts subject to phase out			
	from CET1 Public sector capital injections grandfathered until 1 January		483 (2)	
-	2018 Minority Interests (amount allowed in consolidated CET1)	400.000		
5		138.154	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore- seeable charge or dividend		26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory	14.835.125		
	adjustments			L
Comm 7	on Equity Tier 1 capital: regulatory adjustments Additional value adjustments (negative amount)	-57.726	34,105	
8	ntanghia server (net of related tax lighting) (negative	-287.224		
9	amount) Empty Set in the EU			
10	Deferred tax assets that rely an future profitability excluding	-25.991	36 (1) (c), 38, 472 (5)	
	those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met)			
	(negative amount)			
11	Fair value reserves related to gains or losses on cash flow	-390.785	33 (a)	
12	hedges Negative amounts resulting from the calculation of expected	-1.896	36 (1) (d), 40, 159, 472 (6)	
13	loss amounts Any increase in equity that results from securitised assets		32 (1)	
	(negative amount)			
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-89.665		
15	from changes in own credit standing Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an Institution of own CET1	-613	36 (1) (f), 42, 472 (8)	
17	Instruments (negative amount) Holdings of the CET1 instruments of financial sector entities		36 (1) (g), 44, 472 (9)	
	where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		30 (1) (g), 44, 412 (d)	
18	Direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the insti-tution does not have a significant investment in those entities (amount above the 10% intershold 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) Empty Set in the EU		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20 20a	Empty set in the EU Exposure amount of the following items which qualify for a	-12 520	36 (1) (k)	
	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative	12.020		
20b	of which: qualifying holdings outside the financial sector		36 (1) (k) (i), 89 to 91	
20c	(negative amount) of which: securitisation positions (negative amount)	-12.520	36 (1) (k) (II), 243 (1) (b),	
20d	of which: free deliveries (negative amount)		244 (1) (b) 258 36 (1) (k) (ii), 379 (3)	
21	Deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
	(amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		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 of which: deferred tax assets arising from temporary			
25			36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount) Foreseeable tax charges relating to CET1 items (negative		36 (1) (a), 472 (3)	
25b			36 (1) (l)	
26 26a	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment <sup>1)</sup>	-60.593		60.593
boa	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468 Of which: filter for unrealised loss 1			
	Of which: filter for unrealised loss 1 Of which: filter for unrealised loss 2	-	467	
<u> </u>	Of which: filter for unrealised gain 1		467 468	
	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	-	481	
	required pre CRR			
27	Of which: country-specific deductions Oualifying AT1 deductions that exceed the AT1 capital of the	-61.991	481 36 (1) (j)	61.991
Ľ	institution (negative amount)			
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-989.004		122.584
29	Common Equity Tier 1 (CET1) capital	13.846.121		122.584

Additio	nal 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			
32	standards of which: classified as liabilities under applicable accounting			
33	standards Amount of qualifying items referred to in Article 484 (4) and		486 (3)	
33	the related share premium accounts subject to phase out		486 (3)	
	from AT1 Public sector capital injections grandfathered until 1 January		483 (3)	
34	2018 Qualifying Tier 1 capital included in consolidated AT1 capital	124,728	85, 86, 480	-101.702
~	(including minority interests not included in row 5) issued by	124.720	00, 00, 400	-101.702
35	subsidiaries and held by third parties of which: Instruments issued by subsidiaries subject to phase	101.702	486 (3)	-101.702
36	out Additional Tier 1 (AT1) capital before regulatory adjustments	124.728		-101 702
		124.728		-101.702
Additio 37	nal Tier 1 (AT1) capital: regulatory adjustments Direct and indirect holdings by an institution of own ATI	-	52 (1) (b), 56 (a), 57, 475	
	Instruments (negative amount)		(2)	
38			56 (b), 58, 475 (3)	
	where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own Funds of the			
	Institution (negative amount)			
39	Direct and indirect holdings of the AT1 Instruments of financial sector entities where the Institution does not have a		56 (c), 59, 60, 79, 475 (4)	
	significant Investment in those entities (amount above the			
	10% threshold and net of eligible short posi-tions) (negative amount)			
40	amount) Direct and indirect holdings by the Institution of the AT1		56 (d), 59, 79, 475 (4)	
	Instruments of financial sector entities where the insti-tution has a significant Investment in those entities (amount above			
	the 10% threshold net of eligible short positions) (negative amount)			
41	Regulatory adjustments applied to additional tier 1 in respect	-13.816		13.816
	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>21</sup>			
41a	Residual amounts deducted from Additional Tier 1 capital	-110 012	472, 472(3)(a), 472 (4),	110.912
	with regard to deduction from Common Equity Tier 1 capital		472 (6), 472 (8) (a), 472	. 10.512
	during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		(9), 472 (10) (a), 472 (11) (a)	
	thereof: Intangible assets thereof: expected losses	-172.334		172.334
	thereof: excess of AT1-deduction items over AT1	-569 61.991		-61.991
41b	Residual amounts deducted from Additional Tier 1 capital		477, 477 (3), 477 (4) (a)	
	with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU)			
	No 575/2013 Of which direct holdings of significant Investments in the			
	capital of other financial sector entities Amount to be deducted from or added to Additional Tier 1		467. 468. 481	
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions		467, 468, 481	
	required pre- CRR Of which possible filter for unrealised losses		467	
	Of which: possible filter for unrealised losses Of which: possible filter for unrealised gains		467	
	Of which:		481	
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative amount)		56 (e)	
43	Total regulatory adjustments to Additional Tier 1 (AT1)	-124.728		124.728
44	capital Additional Tier 1 (AT1) capital			23.026
45	Tier 1 capital (T1 = CET1 + AT1)	13.846.121		145.610
46	T2) capital: Instruments and provisions Capital Instruments and the related share premium accounts	4.752.131	62, 63	
47	Amount of worldving items referred to in Asticle 404 (E) and		498 (4)	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out		486 (4)	
47	the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January		486 (4) 483 (4)	
	the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018		483 (4)	
47 48	the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (incluing miniority interests and A/11 Instruments	170.727		
	the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Catalifying own funds instruments included in consolidated T2 capital (including mionicy) interests and AT1 instruments not included in rows 6 or 34) issued by subsidiaries and held hu third natives.		483 (4)	
	the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (incluing miniority interests and A/11 Instruments		483 (4)	
48 49 50	the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Catalifying own funds instruments included in consolidated T2 capital (including mionicy) interests and AT1 instruments not included in rows 6 or 34) issued by subsidiaries and held hu third natives.	170.727 33.434	483 (4) 87, 88, 490	
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Image/colors         display           Cap for or Acids of optimum, advances in 12 under Cap for Acids of optimum, advances of optimum, advances of optimum, advances (Cap specificable between 14 as 2014 and 2021)         42.0.480 (2)           Cap for Acids of the Cap for	72 73 74 75 Applic:	Takes thereaded for deductions (not ratio-weighted) took and and ratio thicking of the explicit dimensional sector and ratio shares the histitution data on significant took and and explicit distributions of the ratio of the dimension of the significant of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio ratio of the ratio constrained of the ratio dimension of the ratio dimension of the ratio dimension of the ratio dimension of the ratio of the ratio dimension of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio of the ratio of the ratio dimension of the ratio of the ratio of the ratio of the ratio of the ratio dimension of the ratio of the rat	941.647 614.398 870.936	(10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4) 36 (1) (0), 45, 48, 470, 472 (11) 36 (1) (c), 38, 48, 470, 472 (5) 62 62	
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amougements         484 (3), 486 (2) & (5)           4 mout excluded from CET1 due to cap (excess over cap         484 (3), 486 (2) & (5)           82         Charter cap on AT1 instruments adulysito to phase out arrangements         101.702         484 (4), 486 (3) & (5)           83         Amout excluded from AT1 due to cap (excess over ong after due)         4.5.527         484 (4), 486 (3) & (5)           84         All due to cap (excess over ong after due)         4.5.527         484 (4), 486 (3) & (5)           84         Amout excluded from AT1 due to cap (excess over ong after due)         4.5.727         484 (4), 486 (3) & (5)           84         Amout excluded from AT1 due to cap (excess over ong after due)         4.5.727         484 (4), 486 (3) & (5)           84         Amout excluded from T1 adue to cap (excess over ong after due)         4.5.727         4.84 (4), 4.66 (4) & (5)           84         Amout excluded from T2 due to cap (excess over ong after due)         4.5.727         4.64 (4), 4.66 (4) & (5)	Amount           72           73           74           75           Applica           76           77           78           79           Capital	I below thereaded for deductions (por rate-weighted) there and inder thereaded rate of the optical dimension and threatment in house instances and the optical dimension threatment in house instances and the off i dimension and inder theorem below 19% interstollar and and a displace house theory and the off i dimension and the optical dimension of the off i dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dimension of the optical dim	941.847 614.398 870.936 33.434	(10), 56 (c), 58, 60, 475 (4), 66 (c), 637, 70, 467 (11) (6), 45, 48, 470, 472 (11) 36 (1) (c), 38, 48, 470, 472 (5) 62 62 62 62	
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after references and maturities)         Devices on the set of th	Amount           72           73           74           75           Applica           76           77           78           79           Capital	Taken Thereaded for deductions (pot rats-weighted) tork and and rective biology of the explicit of functional sector means and rest index tork on the sector of the sector terms and rest index tork on the sector of the sector of the sector of the sector of the sector of the sector of the sector of the sector of the sector of the sector terms and sector biology by the the status of the CEF 11 and and the sector of the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector terms and the sector of the sector of the sector term and the sector of the sector of the sector of the sector term and the sector of the sector of the sector of the sector term and the sector of the sector of the sector of the sector term and the sector of the sector of the sector of the sector Cere of the sequence of the sector of the sector of the sector Cere of the sequence of the sector of the sector of the sector term and the sector of the sector of the sector of the sector Cere of the sequence of the sector of th	941.847 614.398 870.936 33.434	(10), 56 (c), 58, 60, 475 (6), 66 (c), 67, 74, 60, 647 (11) (c), 48, 49, 470, 472 (11) (c), 38, 48, 470, 472 (5) (5) (5) (6) (6) (6) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	
22         Current cape on ATT instruments subject to phase out arrangements         101.702 (484 (4),486 (3) & (5) attraction and attraction and attraction and attraction and attraction and attraction and attraction and attraction and attraction arrangements           33         Answer and attraction and attraction and attraction and attraction and attraction and attraction and attraction arrangements         484 (5),486 (3) & (5) attraction and attraction attraction and attraction and attraction attraction and attraction and attraction attraction and attraction attra	Amoun           72           73           74           75           76           77           78           79           Capital           80	I below thereaded for deductions (por trais-weighted) dense and individue history of the capital of functional dense threatment in house entropics of the capital of functional and and ellipsible capital or the capital of the capital capital of the capital of the capital of the capital threatment in house entropics (process theory capital threatment in house entropics) and the capital threatment is house entropics (process theory capital threatment is house entropics) and the capital threatment is house entropics and the capital threatment is house entropics and the capital threatment is house entropical threatment is house entropic threatment is an entropic in a factor and the capital threatment is an entropic in the capital and the capital threatment is an entropic in the capital and the capital capital of the capital threatment is house entropic in the capital of the capital threatment is and the capital and the capital threatment is and the capital and threatment is and capital threatment is and the capital and threatment in the capital capital threatment is and the capital and threatment in the capital capital threatment is and the capital and threatment in the capital capital threatment is and the capital and threatment in the capital capital threatment is and the capital and threatment in the capital capital and adjustments in the capital and threatment in the capital interval threatment is and the capital and the capital and the capital and the capital and threatment is an except pickable between 1 and 2014 and 2 is an except and and threatment is an except of the capital and the capita	941.847 614.398 870.936 33.434	(10), 56 (c), 58, 60, 475 (c), 66 (c), 607, 74, 606 (c), 66 (c), 607, 74, 607, 472 (c), 607, 607, 607, 607, 407, 472 (c), 607, 607, 607, 607, 607, 607, 607, 607	
arrangements         0.1 where it was to be a process over cop after indemptions and muturities)         4.5 kg7 de4 (4), 465 (3) & (5) de4 (4), 465 (3) & (5) de4 (4), 465 (4) & (6)           Current cop of Transments subject to phase out arrangements         66.785 de4 (5), 46 (4) & (5) de4 (5), 465 (4) & (6)           S Mount excluded from T2 due to cap (excess over cop after arrangements         7.3070 (de4 (6), 465 (4) & (6)	Amoun           72           73           74           75           76           77           78           79           Capital           80	I below therabolist for deduction (pot ratio-weighted) (benet and inders history dates) and a significant and the set of the set of the set of the set of the constraint of eligible benetication dates in the set of the se	941.847 614.398 870.936 33.434	(10), 56 (c), 58, 60, 475 (c), 66 (c), 607, 74, 606 (c), 66 (c), 607, 74, 607, 472 (c), 607, 607, 607, 607, 407, 472 (c), 607, 607, 607, 607, 607, 607, 607, 607	
Bit         Amount excluded from AT1 due to cap tensors over og after redexerption at multiled]         43.587         844.6(1,4.86 (1),8.5)           Bit         Amount excluded from AT1 at the cap tensors over og after redexerption at multiled]         62.785         644.6(1,4.86 (1),8.5)           Bit         Amount excluded from AT1 at the cap tensors over og after regerment.         62.785         644.6(1,4.86 (1),8.5)           Bit         Description of tensors over og after regerment.         72.070         644.6(1,4.86 (1),8.5)	Amoun           72           73           74           75           76           77           78           79           Capitalitic (only a 80)           81	Takes These the detactions (pot rats weighted) the start and refers to head of the capital of the model of the the start and refers to head of the start and the start the start and refers to head of the start and the start the start and refers to head of the start and the start the start and refers to head of the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start the start and the start and the start and the start and the start the start and the start and the start and the start and the start the start and the start and the start and the start and the start the start and the start and the start and the start and the start the start and the start and the start and the start and the start the start and the start and the start and the start and the start start and the start the start and the start an	941.647 614.596 870.596 33.345 82.998	(10), 66 (c), 67, 76 (c), 68 (c), 477 (c), 66 (c), 67, 77 (c), 66 (c), 67, 77 (c), 77 (c), 100 (c), 61 (c), 77 (c), 78 (c), 61 (c), 78 (c), 77 (c), 71 (c), 78 (c), 78 (c), 78 (c), 77 (c), 78	
redemptions and maturities)         68.795         484 (5), 486 (4) & (5)           4 Current cap or 12 Instruments subject to phase out arrangements         68.795         484 (5), 486 (4) & (5)           5 Amount excluded from T2 due to cap (excess over cap after         7.3070         484 (5), 486 (4) & (5)	Amoun           72           73           74           75           76           77           78           79           Capitalitic (only a 80)           81	I below thereaded for deductions (por rate-weighted) there and indirect toxing of the capital of thereaded information and threatment in house entropy and the second of theread and threatment in house entropy and theread and thereaded and or all eights being toxing in the second and theread threatment in house entropy and thereaded and thereaded threatment in house entropy and thereaded and thereaded threatment is any and thereaded and thereaded and the second and the second and the second and the second and the second and the second and the second and the second thread and the second and the second and the second and the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second and the second and the second and the second and the capital and the second and the second and the second and the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second the second and the second and the second and the second the second and the	941.647 614.596 870.596 33.345 82.998	(10), 66 (c), 67, 76 (c), 68 (c), 477 (c), 66 (c), 67, 77 (c), 66 (c), 67, 77 (c), 77 (c), 100 (c), 61 (c), 77 (c), 78 (c), 61 (c), 78 (c), 77 (c), 71 (c), 78 (c), 78 (c), 78 (c), 77 (c), 78	
84         Current cap on T2 Instruments subject to phase out         68.7951 484 (5), 486 (4) & (5)           arrangements         Amount excluded from T2 due to cap (excess over cap after         73.070 484 (5), 486 (4) & (5)	Amoun 72 73 73 73 73 73 73 73 73 75 77 76 77 77 78 79 79 79 79 80 81 82	Tables These Telescotes (pot ratio weighted) to find and index history date and pot ratio weighted) to find and index history date and potential sector and and a digital bench postora). Since and index history and the sector of the CET 1 and and a digital bench postora). Since and index history and the sector of the CET 1 and a single of the result of the sector of the CET and a single of the result of the sector of the Sector to the sector of the sector of the sector of the Sector Sector of the sector of eligible story postore). Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector Sector of the sector of the sector of the sector of the sector Sector of the sector	941.647 614.398 870.936 33.349 82.998 101.702	(10), 56 (c), 58, 60, 475 (c), 66 (c), 607, 747 (s), 66 (c), 607, 747 (s), 617 (c), 354, 464, 470, 472 (s), 617 (c), 354, 454, 470, 472 (s), 618 (c), 618 (c	
arrangements 85 Amount excluded from T2 due to cap (excess over cap after 73.070 484 (5), 486 (4) & (5)	Amoun 72 73 73 73 73 73 73 73 73 75 77 76 77 77 78 79 79 79 79 80 81 82	Takes Thereaded for deductions (por tris weighted) the start and inder history of the capital dimension starts threatment in hose entroise, (anown takes VD). The headed and and ellipsic hardware to take VD. The headed and and ellipsic hardware to take VD. The headed threatment in hose entroise, (anown takes VD). The headed threatment in hose entroise, (anown takes VD). The headed takes to take the headed takes the takes the headed takes to take the headed takes the headed takes to the headed and net of elipsic betty possible to the headed takes to take the headed takes the headed takes the takes the headed takes the headed takes the headed takes the headed takes the headed takes the headed takes the headed takes the headed takes the takes the case on the inclusion of possibles to take the takes the case on the inclusion of possibles the takes the case of the inclusion of the takes the takes the takes the case of the inclusion of the takes the takes the takes the case of the takes the takes the takes the takes the takes the parameters haples the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the takes the case of takes the takes th	941.647 614.398 870.936 33.349 82.998 101.702	(10), 56 (c), 58, 60, 475 (c), 66 (c), 607, 747 (s), 66 (c), 607, 747 (s), 617 (c), 354, 464, 470, 472 (s), 617 (c), 354, 454, 470, 472 (s), 618 (c), 618 (c	
85 Amount excluded from T2 due to cap (excess over cap after 73.070 484 (5), 486 (4) & (5)	Amoun 72 73 73 74 75 77 76 77 76 77 78 79 <b>Capital</b> 80 81 82 83	I taken themselves for deductions (per rats-weighted) the set and a relative taken (set of the signed of the model of th	941.647 614.399 870.556 33.434 82.999 101.702 43.587	(10), 56 (c), 58, 60, 475 (c), 66 (c), 67, 74 (c), 475 (c), 66 (c), 67, 74 (c), 472 (c), 61 (c), 73, 48, 49, 470, 472 (c), 74 (c), 74, 49, 470, 472 (c), 74 (c), 74, 470, 472 (c), 74 (c), 74, 74 (c),	
redemptions and maturities) 73.070 484 (5), 466 (4) & (5)	Amount           72           73           74           75           76           77           78           79           Capitalation (contraction)           Contraction (contraction)	Eaker handbook for deductions (pot ratio-weighted)     (bend and Andreh Norling of the explicit densities and any explicit on the second sector     and second sector descent of the second sector     and second second     and second second     and second second     and second second	941.647 614.399 870.556 33.434 82.999 101.702 43.587	(10), 56 (c), 58, 60, 475 (c), 66 (c), 67, 74 (c), 475 (c), 66 (c), 67, 74 (c), 472 (c), 61 (c), 73, 48, 49, 470, 472 (c), 74 (c), 74, 49, 470, 472 (c), 74 (c), 74, 470, 472 (c), 74 (c), 74, 74 (c),	
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	Amoun 72 73 73 74 75 77 76 77 76 77 78 79 <b>Capital</b> 80 81 82 83	Eaker handbook for deduction (pot ratio-explored)     (bort and indentify sharing of the exploid of model sector     antifies where he institution date in the heat as significant     and the explored sector of the explored of the explored     antifies where he institution date in the heat as significant     and and eligible benchmodels)     (bort and indentify benchmodels)	941,647 614,398 870,509 33,434 82,998 101,702 43,587 66,795	(10), 66 (c), 68, 0, 47 (c), 66 (c), 67, 74 77 (c) (c), 66 (c), 67, 74 77 (c) (c), 66 (c), 67, 74 77 (c) (c), 74 77 (c), 74 77 (c) (c), 74 77 (c), 74 77 (	

<sup>10</sup> Minority interest and other transitional adjustments <sup>21</sup> Transitional adjustments due to additional recognition in AT1 Capital of Instruments issued by subsidiaries <sup>42</sup> Grandshered Traintoments and trainitional adjustments due to T2 Capital of Instruments issued by subsidiaries <sup>43</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 the requirements laid down in Article 465 CRR

	Amount as of 30 September 2015 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	7.958.117
Surplus of Tier 1 (T1) capital	5.995.450