

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	16	0	16	
of which non-significant investments in Common Equity Tier 1	6.239	0	6.239	Table H
of which non-significant investments in in Additional Tier 1 capital	5	0	5	Table H
of which non-significant investments in in Tier 2 capital	89	0	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	0	55.103	Table H
of which non-significant investments in Common Equity Tier 1	37.667	0	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	0	11.984	Table H
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
Loans and receivables with banks	32.436.076	3.716.682	36.152.758	
of which subordinated loans and receivables with banks	1.101.862	-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	0	141.176	Table H
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	3.360	Table H
of which non-significant investments in Tier 2 capital	253.068	0	253.068	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	
Investments 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	886.544	Table H
of which non-significant investments in Common Equity Tier 1	22.701	0	22.701	Table H
of which significant investments in Tier 2 capital	21.632	0	21.632	Table H
Property, plant and equipment	2.124.435	-691.995	1.432.440	
Intangible 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
Tax assets	569.255	15.228	584.483	
a) current tax assets	79.918	654	80.572	
b) deferred tax assets	489.337	14.574	503.911	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	

Liabilities and equity (in KEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
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	2.724.676	398.613	3.123.291	
Financial liabilities at fair value through profit and loss	640.354	396.353	1.036.707	
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	80.676	739	81.417	
b) Tax liabilities - deferred	137.629	-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	Table A
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	Table F
Net profit	660.370	1	660.371	Table B
TOTAL LIABILITIES AND EQUITY	194.041.382	25.749.078	219.790.460	

In kEUR

Table A		Reference
Share capital (ordinary shares)	1,681,034	
add Share premium	6,066,520	
Capital Instruments and the related share premium accounts	7,747,554	Annex VI, row 1

Table B		Reference
Retained earnings	2,746,311	
add Net profit	660,371	
less Part of interim profit not eligible	-171,566	
Sum of retained earnings	3,235,116	Annex VI, row 2

Table C		Reference
Revaluation reserves	-2,914,282	
add Other reserves	6,628,583	
Accumulated other comprehensive income	3,714,301	Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	390,785	Annex VI, row 11

Table D		Reference
Deferred tax assets	503,911	
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	38,756	
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-12,765	
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)	25,991	Annex VI, row 10

Table E		Reference
Treasury shares	135	
Actual or contingent obligations to purchase own CET1 instruments	478	
Direct and indirect holdings by an Institution of own CET1 Instruments	613	Annex VI, row 16

Table F		Reference
Minority interests	373,114	
less Surplus capital attributed to minority shareholders	-234,960	
Minority interests (amount allowed in consolidated Common Equity Tier 1)	138,154	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	23,026	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	101,702	Table K
Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	124,728	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	170,727	Annex VI, row 48

Table G		Reference
Goodwill	1	
Other intangible assets	249,140	
Intangible assets held for sale	38,083	
Intangible assets	287,224	Annex VI, row 8

Table 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 55
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 73
Amount of non-significant investments above the 10% threshold	0
Amount of non-significant investments below the 10% threshold	481.603
	Annex VI, row 72

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	60.577
Sum of subordinated liabilities	5.800.770
of which attributed to UniCredit Bank Austria AG	5.068.558
of which 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
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
of which transitional adjustments to Common Equity Tier 1 due to intangibles	172.334
of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	1.138
Total transitional adjustments to Common Equity Tier 1	-60.593
	Annex VI, row 26

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 adjustments to Additional Tier 1 capital due to deductions	-172.903	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-172.334	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-569	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	0	Annex VI, row 41b
Total transitional adjustments to Additional Tier 1 capital	-85.017	

Table L	Reference	
Transitional adjustments to Tier 2 capital due to grandfathered instruments	-32.907	
Transitional adjustments to Tier 2 capital due to minority interests	-102.436	
Sum	-135.343	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-569	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-569	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	0	Annex VI, Row 56c
Total transitional adjustments to Tier 2 capital	-135.912	

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

	(A) AMOUNT AT DISCLOSURE DATE (in kEUR)	(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 kEUR)
Common Equity Tier 1 capital: Instruments and reserves			
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	EBA list 26 (3)
2	Retained earnings	3,235,116	26 (1) (b)
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	3,714,301	26 (1)
3a	Funds for general banking risk	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)	138,154	84, 479, 480
5a	Independently reviewed interim profits net of any Post-issuance charge or dividend	26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	14,835,125	
Common Equity Tier 1 capital: regulatory adjustments			
7	Historical value adjustments (negative amount)	-51,726	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-287,224	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 that of related tax liability where the conditions in Article 38 (3) are met (negative amount)	-25,591	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	-390,793	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-1,896	36 (1) (d), 40, 158, 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	-89,665	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)	-613	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) (c), 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) (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	-12,520	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)	-12,520	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) (l), 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) (m), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU		
25	of which: deferred tax assets arising from temporary differences	36 (1) (n), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)	36 (1) (o), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)	36 (1) (p)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment ¹	-60,593	60,593
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	481	
	of which: country-specific deductions	481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-61,991	36 (1) (q)
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-983,024	122,584
29	Common Equity Tier 1 (CET1) capital	13,846,121	122,584

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)	
34	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 3) issued by subsidiaries and held by third parties	124.728 85, 86, 480	-101.702
35	Of which: Instruments issued by subsidiaries subject to phase out	101.702 486 (3)	-101.702
36	Additional Tier 1 (AT1) capital before regulatory adjustments	124.728	-101.702
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), 68, 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), 69, 70, 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 and net of eligible short positions) (negative amount)		56 (d), 69, 70, 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) ³⁾	-13.816	13.816
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	-110.912	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	thereof: intangible assets	-172.334	172.334
	thereof: expected losses	-569	569
	thereof: excess of AT1-deduction items over AT1	61.991	-61.991
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		477, 477 (3), 477 (4) (a)
41c	Of which direct holdings of significant investments in the capital of other financial sector entities		
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	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-124.728	124.728
44	Additional Tier 1 (AT1) capital		23.026
45	Tier 1 capital (T1 = CET1 + AT1)	13.846.121	145.610
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	4.752.131	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)	
48	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	170.727 87, 88, 480	
49	Of which: Instruments issued by subsidiaries subject to phase out	486 (4)	
50	Credit risk adjustments	33.434	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	4.964.292	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		63 (b) (i), 66 (b), 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)	-58.478	66 (d), 69, 70, 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) ³⁾	-135.343	135.343
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	-569	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	Of which items to be detailed line by line, e.g. Material net interest losses, intangibles, shortfall of provisions to expected losses, etc.	-569	569
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 all 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 ⁴⁾	467, 468, 481	
	Of which: possible filter for unrealised losses	467	
	Of which: possible filter for unrealised gains	468	
	Of which: ...	481	
57	Total regulatory adjustments to Tier 2 (T2) capital	-194.390	135.912
58	Tier 2 (T2) capital	4.761.902	135.912
59	Total capital (TC = T1 + T2)	18.608.021	281.522

55a	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, e. CRR residual amounts			
	Of which: - items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts)		472, 472 (b), 472 (b) (6), 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) relating to direct holdings of significant investments in the capital of other financial sector entities		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	Total risk weighted assets		130,844,523	
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)		10,67%	92 (2) (a), 465
62	Tier 1 (as a percentage of risk exposure amount)		10,67%	92 (2) (b), 465
63	Total capital (as a percentage of risk exposure amount)		14,29%	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 D-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 (O-SII) buffer			CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		6,1%	CRD 128
69	from relevant in EU regulation			
70	from relevant in EU regulation			
71	from 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)	481,603	36 (1) (b), 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)	941,647	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty GII 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)	614,398	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)			62
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach	870,936	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)	33,434	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	82,998	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	101,702	484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	43,587	484 (4), 486 (3) & (5)	
84	Current cap on T2 instruments subject to phase out arrangements	68,795	484 (5), 486 (4) & (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	73,070	484 (5), 486 (4) & (5)	

¹ Minority interest and other transitional adjustments

² Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries

³ Grandfathered T2 instruments and transitional adjustments due to T2 Capital of instruments issued by subsidiaries

⁴ 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 EUR)
Surplus of Common Equity Tier 1 (CET1) capital	7.958.117
Surplus of Tier 1 (T1) capital	5.995.450