

Bank Austria

One Bank
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 **UniCredit**

Disclosure Report as of 30 June 2019
pursuant to Part 8 of the Capital Requirements Regulation
(CRR) / Disclosure by Institutions (Pillar 3)

 **Bank Austria**
Member of  **UniCredit**

Disclosure of UniCredit Bank Austria AG as of 30 June 2019

UniCredit Bank Austria AG („Bank Austria“) is regarded as significant subsidiary of UniCredit S.p.A. pursuant to Article 13 (1) of EU Regulation No. 575/2013 ("CRR") and therefore is subject to the disclosure requirements of CRR (Article 13 (1) in connection with Part 8 CRR).

By means of this disclosure report, Bank Austria fulfills these information requirements on the basis of Bank Austria subgroup. These reports are being published on an annual (with year-end data) and on a quarterly basis on the website of Bank Austria (www.bankaustria.at/en) at „About Us “ / „Investor Relations“ / „Disclosure“.

The information required by Article 437 b) and c) CRR – i.e. a description of the main features of Bank Austria’s capital instruments and their final terms – are being published separately as well on the website of Bank Austria at „About Us “ / „Investor Relations“ / „Disclosure“.

Article 450 CRR requires disclosure of Bank Austria’s remuneration policy and practices for all staff categories if their roles have a major impact on the risk profile of the bank. This information is also disclosed in a separate report which is done annually (as of year-end) and is published in the following year also on the website of Bank Austria at „About Us “ / „Investor Relations“ / „Disclosure“.

Disclosure pursuant to Article 437 CRR in combination with Article 492 CRR (Own funds)

Balance sheet reconciliation to regulatory own funds items

Below table illustrates the reconciliation of the balance sheet according to IFRS and the balance sheet according to the regulatory requirements of CRR.

Statement of financial position of UniCredit Bank Austria Group at 30 June 2019

Assets (in million €)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	91.5	-0.1	91.4	
Financial assets at fair value through profit or loss	2,386.1	-0.0	2,386.1	
Financial assets held for trading	1,051.1	0.0	1,051.1	
of which non-significant investments in Common Equity Tier 1	0.1	0.0	0.1	Table G
Financial assets designated at fair value	0.1	0.0	0.1	
Financial assets mandatorily at fair value	1,334.9	-0.0	1,334.9	
of which subordinated financial assets mandatorily at fair value	12.1	0.0	12.1	
of which non-significant investments in Tier 2 capital	12.1	0.0	12.1	Table G
Financial assets at fair value through other comprehensive income	12,994.0	-0.0	12,994.0	
of which significant investments in Common Equity Tier 1	44.8	0.0	44.8	Table G
of which non-significant investments in Common Equity Tier 1	5.5	0.0	5.5	Table G
Financial assets at amortised cost	77,968.7	229.4	78,198.1	
Loans and receivables with banks	15,906.6	-3.8	15,902.8	
of which subordinated financial assets at amortised cost with banks	312.9	0.0	312.9	
of which significant investments in Tier 2 capital	0.1	0.0	0.1	Table G
of which non-significant investments in Tier 2 capital	312.8	0.0	312.8	Table G
Loans and receivables with customers	62,062.1	233.2	62,295.3	
of which subordinated financial assets at amortised cost with customers	23.7	8.7	32.4	
of which significant investments in Tier 2 capital	2.0	0.0	2.0	Table G
of which non-significant investments in Tier 2 capital	21.7	0.0	21.7	Table G
Derivatives used for hedging	2,068.2	0.0	2,068.2	
Fair value changes of the hedged items in portfolio hedge	636.7	0.0	636.7	
Investments in associates and joint ventures	2,220.2	17.3	2,237.5	
of which significant investments in Common Equity Tier 1	2,181.5	0.0	2,181.5	Table G
of which significant investments in Tier 2 capital	36.9	0.0	36.9	Table G
Property, plant and equipment	962.4	-314.8	647.6	
Intangible assets	2.5	0.0	2.5	
of which other intangible assets	2.5	0.0	2.5	Table F
Tax assets	385.6	3.1	388.6	
a) current tax assets	31.0	0.0	31.0	
b) deferred tax assets	354.6	3.1	357.7	Table E / H
Non current assets and disposal groups classified as held for sale	872.1	-57.1	815.1	
Other assets	386.2	160.3	546.5	
TOTAL ASSETS	100,974.2	38.2	101,012.4	

Liabilities and equity (in million €)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Financial liabilities measured at amortised cost	83,436.9	34.4	83,471.3	
a) banks	15,590.4	0.0	15,590.4	
b) customer	55,310.5	34.4	55,344.9	
of which deposits from customers - Subordinated	91.7	0.0	91.7	Table I
c) debt securities issued	12,535.9	0.0	12,535.9	
of which subordinated liabilities	1,093.4	0.0	1,093.4	Table I
Financial liabilities held for trading	1,105.7	0.0	1,105.7	
Financial liabilities designated at fair value	101.5	0.0	101.5	
Derivatives used for hedging	1,977.1	0.0	1,977.1	
Changes in fair value of portfolio hedged items (+/-)	476.4	0.0	476.4	
Tax liabilities	53.9	-0.1	53.8	
a) Tax liabilities - current	53.9	-0.1	53.8	
b) Tax liabilities deferred	0.0	0.0	0.0	Table E / H
Liabilities included in disposal groups classified as held for sale	548.2	-35.8	512.4	
Other liabilities	711.6	51.4	763.0	
Reserve for employee severance	0.1	0.0	0.1	
Provisions for risks and charges	4,262.9	-9.4	4,253.5	
a) Provision for credit risk of commitments and financial guarantees given	178.8	0.0	178.8	
b) Pensions and other post retirement benefits obligations	3,911.8	0.0	3,911.8	
c) Other Provision	172.3	-9.4	163.0	
EQUITY	8,300.0	-2.4	8,297.6	
Revaluation reserves	-1,474.5	-0.4	-1,474.9	Table C
of which not eligible cash flow hedges	41.6	0.0	41.6	Table C
Reserves	3,588.3	0.4	3,588.7	
Retained earnings	1,921.2	0.0	1,921.2	Table B
Other reserves	1,667.1	0.4	1,667.5	Table C
Share premium	4,137.3	0.0	4,137.3	Table A
Share capital	1,681.0	0.0	1,681.0	Table A
Minority interest (+/-)	42.0	-2.4	39.7	Table D
Net profit	325.8	0.0	325.8	Table B
TOTAL LIABILITIES AND EQUITY	100,974.2	38.2	101,012.4	

To enable a reconciliation of the balance sheet according to IFRS and the balance sheet according to the regulatory requirements of CRR, the figures which represent the difference between these two, resulting from the different methods of consolidation according to IFRS resp. to CRR, are shown as "Adjustments". The different methods of consolidation mainly relate to subsidiaries which are neither banks nor financial institutions and therefore, in accordance with CRR, are not fully consolidated.

		€ million	
Table A			Reference
	Share capital (ordinary shares)	1,681.0	Annex IV, row 1a
	add Share premium	4,137.3 ¹⁾	
	Capital Instruments and the related share premium accounts	5,818.3	Annex IV, row 1

¹⁾ in addition to the Agjo, it also includes the free capital reserve from shareholder's contribution of EUR 1 Billion

Table B			Reference
	Retained earnings	1,921.2	
	add Net profit	325.8	
	less Part of interim profit not eligible	-325.8	
	Sum of retained earnings	1,921.2	Annex IV, row 2

Table C			Reference
	Revaluation reserves	-1,474.9	
	add Other reserves	1,667.5	
	Accumulated other comprehensive income and other reserves	192.6	Annex IV, row 3
	of which relating to cash flow hedges not eligible for own funds	41.6	Annex IV, row 11

Table D			Reference
	Minority interests	39.7	
	less Surplus capital attributed to minority shareholders	-28.0	
	Minority Interests (amount allowed in consolidated Common Equity Tier 1)	11.7	Annex IV, row 5
	Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	0.0	Annex IV, row 34
	Qualifying own funds Instruments included in consolidated Tier 2 capital	1.6	Annex IV, row 48

Table E			Reference
	Deferred tax assets	357.7	
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	5.3	
	Deferred tax liabilities	0.0 ²⁾	
	of which deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	1.3	
	Deferred tax assets that rely on future profitability and do not arise from temporary differences	5.3	
	less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-1.3	
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liabilities where the conditions in Article 38 (3) are met)	4.0	Annex IV, row 10
	Deferred taxes assets less deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	361.7	Table H

²⁾ netted view of the consolidated FINREP

Table F			Reference
	Goodwill	0.0	
	Other intangible assets	2.5	
	Intangible assets held for sale	8.0	
	Minority portion of intangible assets according Art. 32 (c) CRR2	-4.0 ³⁾	
	Deferred tax liabilities associated to goodwill and other intangible assets	-0.4	
	Intangible assets	6.1	Annex IV, row 8

³⁾ The minority portion of intangible assets must not be deducted according Art. 32 (c) CRR2.

Table G		€ million	Reference
	Financial assets at fair value through profit or loss	12.2	
	Financial assets held for trading	0.1	
	of which non-significant investments in Common Equity Tier 1	0.1	
	Financial assets mandatorily at fair value	12.1	
	of which non-significant investments in Tier 2 capital	12.1	
	Financial assets at fair value through other comprehensive income	50.4	
	of which significant investments in Common Equity Tier 1	44.8	
	of which non-significant investments in Common Equity Tier 1	5.5	
	Financial assets at amortised cost	336.6	
	Loans and receivables with banks	312.9	
	of which significant investments in Tier 2 capital	0.1	
	of which non-significant investments in Tier 2 capital	312.8	
	Loans and receivables with customers	23.7	
	of which significant investments in Tier 2 capital	2.0	
	of which non-significant investments in Tier 2 capital	21.7	
	Investments in associates and joint ventures	2,218.4	
	of which significant investments in Common Equity Tier 1	2,181.5	
	of which significant investments in Tier 2 capital	36.9	
	Significant investments	2,265.3	
	in Common Equity Tier 1	2,226.3	sum of Annex IV, row 19, 23, 73
	in AT 1 capital	0.0	Annex IV, row 40
	in Tier 2 capital	39.0	Annex IV, row 55
	Non-significant investments	352.2	
	in Common Equity Tier 1	5.6	
	in AT 1 capital	0.0	
	in Tier 2 capital	346.6	
	Amount of significant investments in Common Equity Tier 1 above the 10% threshold	-1,440.6	Annex IV, row 19
	Amount of significant investments in Common Equity Tier 1 above the 15% threshold	-162.6	Annex IV, row 23
	Amount of significant investments in Common Equity Tier 1 below threshold	623.1	Annex IV, row 73
	Amount of non-significant investments above the 10% threshold	0.0	Annex IV, row 18
	Amount of non-significant investments below the 10% threshold	352.2	Annex IV, row 72
Table H	Deferred taxes assets less deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	361.7	Table E
	Deferred tax assets that rely on future profitability and arise from temporary differences		
	Deferred tax assets that rely on future profitability and arise from temporary differences	742.1	
	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	359.7	
	Deferred taxes assets (net)	382.4	
	of which amount of deferred taxes above the 10% threshold	0.0	
	of which amount of deferred tax assets above the 15% threshold	-79.1	Annex IV, row 25
	of which amount of deferred tax assets below threshold	303.3	Annex IV, row 75
	Not deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences (mainly due to cash flow hedge reserves and intangible assets)	20.7	

Table I	€ million	Reference
Subordinated deposits from customers	91.7	
Subordinated debt securities issued	1,093.4	
Subordinated liabilities included in disposal groups classified as held for sale	0.0	
Sum of subordinated liabilities	1,185.1	
of which attributed to UniCredit Bank Austria AG	1,185.1	
of which grandfathered instruments (Art. 494b (2) in connection with Art. 63 (p) as Tier 2 capital	0.0	
of which disagio, interest and hedging	0.0	
Balance sheet value	1,185.1	
less amortization, disagio, interest and hedging	-437.8	
Computable amount under regulatory scope	747.2	Annex IV, row 46
of which capital instruments and the related share premium accounts	747.2	
of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0.0	Annex IV, row 52

Table J		Reference
Deductions from CET1	1,768.9	Annex IV, row 28
of which Additional value adjustments (CRR Art. 34 + Art. 150)	-17.6	Annex IV, row 7
of which intangible assets	-6.1	Annex IV, row 8
of which deferred tax assets that rely on future profitability excluding those arising from temporary differences	-4.0	Annex IV, row 10
of which fair value reserves related to gains or losses on cash flow hedges	-41.6	Annex IV, row 11
of which negative amounts resulting from the calculation of expected loss amounts	-1.6	Annex IV, row 12
of which gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-11.9	Annex IV, row 14
of which exceeding the 10% threshold for direct, indirect and synthetic holdings by the Institution of financial sector entities where the institution has a significant Investment	-1,440.6	Annex IV, row 19
of which exposure amount of the following items which qualify for a RW of 1250%	-3.8	Annex IV, row 20a
of which exceeding the 15% threshold for 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	-162.6	Annex IV, row 23
of which exceeding the 15% threshold for deferred tax assets arising from temporary differences	-79.1	Annex IV, row 25

Own funds disclosure as of 30 June 2018 according to Commission Implementing Regulation (EU) No 1423/2013 according to Annex IV

in million €

Common Equity Tier 1 (CET1) capital: instruments and reserves			Regulation (EU) No 575/2013 Article Reference
1	Capital Instruments and the related share premium accounts	5,818.3	26 (1), 27, 28, 29
	of which: ordinary shares	1,681.0	EBA list 26 (3)
2	Retained earnings	1,921.2	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	192.6	26 (1)
3a	Funds for general banking risk	0.0	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	0.0	486 (2)
5	Minority Interests (amount allowed in consolidated CET1)	11.7	84
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0.0	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	7,943.8	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-17.6	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-6.1	36 (1) (b), 37
9	Empty Set in the EU	0.0	
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)	-4.0	36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges	-41.6	33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-1.6	36 (1) (d), 40, 159
13	Any increase in equity that results from securitised assets (negative amount)	0.0	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-11.9	33 (1) (b)
15	Defined-benefit pension fund assets (negative amount)	0.0	36 (1) (e), 41
16	Direct and indirect holdings by an Institution of own CET1 Instruments (negative amount)	0.0	36 (1) (f), 42
17	Direct, indirect and synthetic 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)	0.0	36 (1) (g), 44
18	Direct, indirect and synthetic 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)	0.0	36 (1) (h), 43, 45, 46, 49 (2) & (3), 79
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)	-1,440.6	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) bis (3), 79
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	-3.8	36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)	0.0	36 (1) (k) (i), 89 to 91
20c	of which: securitisation positions (negative amount)	-3.8	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b), 258
20d	of which: free deliveries (negative amount)	0.0	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)	0.0	36 (1) (c), 38, 48 (1) (a)
22	Amount exceeding the 15% threshold (negative amount)	-241.8	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	-162.6	36 (1) (i), 48 (1) (b)
24	Empty set in the EU	0.0	
25	of which: deferred tax assets arising from temporary differences	-79.1	36 (1) (c), 38, 48 (1) (a)
25a	Losses for the current financial year (negative amount)	0.0	36 (1) (a)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0.0	36 (1) (l)
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0.0	36 (1) (j)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-1,768.9	
29	Common Equity Tier 1 (CET1) capital	6,174.9	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0.0	51, 52
31	of which: classified as equity under applicable accounting standards	0.0	
32	of which: classified as liabilities under applicable accounting standards	0.0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0.0	486 (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	0.0	85, 86
35	of which: Instruments issued by subsidiaries subject to phase out	0.0	486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0.0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	0.0	52 (1) (b), 56 (a), 57
38	Direct, indirect and synthetic 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)	0.0	56 (b), 58
39	Direct, indirect and synthetic 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)	0.0	56 (c), 59, 60, 79
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0.0	56 (d), 59, 79
41	Empty set in the EU		
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0.0	56 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0.0	
44	Additional Tier 1 (AT1) capital	0.0	
45	Tier 1 capital (T1 = CET1 + AT1)	6,174.9	

Tier 2 (T2) capital: Instruments and provisions			
46	Capital Instruments and the related share premium accounts	747.2	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	0.0	486 (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	1.6	87, 88
49	of which: instruments issued by subsidiaries subject to phase out	0.0	486 (4)
50	Credit risk adjustments	134.6	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	883.5	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an Institution of own T2 Instruments and subordinated loans (negative amount)	0.0	63 (b) (i), 66 (a), 67
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)	0.0	66 (b), 68
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 above 10% threshold and net of eligible short positions) (negative amount)	0.0	66 (c), 69, 70, 79
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)	-39.0	66 (d), 69, 79
56	Empty set in the EU		
57	Total regulatory adjustments to Tier 2 (T2) capital	-39.0	
58	Tier 2 (T2) capital	844.5	
59	Total capital (TC = T1 + T2)	7,019.4	
60	Total risk weighted assets	33,784.6	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	18.3%	92 (2) (a)
62	Tier 1 (as a percentage of risk exposure amount)	18.3%	92 (2) (b)
63	Total capital (as a percentage of risk exposure amount)	20.8%	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 O-SII buffer), expressed as a percentage of risk exposure amount)	9.0%	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.5%	
66	of which: countercyclical buffer requirement	0.0%	
67	of which: systemic risk buffer requirement	2.0%	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.0%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	13.8%	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)	352.2	36 (1) (h), 45, 46, 56 (c), 59, 60, 66 (c), 69, 70
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)	623.1	36 (1) (i), 45, 48
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)	303.3	36 (1) (c), 38, 48
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)	0.0	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	89.9	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)	278.7	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	134.6	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)	0.0	484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements	0.0	484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0.0	484 (4), 486 (3) & (5)
84	Current cap on T2 Instruments subject to phase out arrangements	0.0	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0.0	484 (5), 486 (4) & (5)

Extent to which the level of Common Equity Tier 1 capital and Tier 1 capital exceed the requirements laid down in Article 465 CRR

in million €

	Amount as of 30 June 2019
Surplus of Common Equity Tier 1 (CET1) capital	4,654.6
Surplus of Tier 1 (T1) capital	4,147.8

Disclosure pursuant to Article 438 CRR (Capital requirements)

The capital planning, budgeting and monitoring processes within UniCredit Bank Austria are carried out by the responsible local functions and are in line with the respective UniCredit Holding guidelines.

The Capital Requirements Regulation (CRR) and the Capital Requirements Directive (CRD IV) for the implementation of Basel 3 in the European Union were published in the EU Official Journal on 27 June 2013. The legal framework replaces Capital Requirements Directives 2006/48/EC and 2006/49/EC and came into force in Austria on 1 January 2014. The EU banking package introduced further, essential changes to the Basel 3 framework with regards to CRR (→ „CRR II“) and CRD IV (→ „CRD V“). It was published in the EU Official Journal on 7 June 2019 and entered into force on 27 June 2019.

Basel 3 framework (2019) asks for stricter capital requirements with a minimum of Common Equity Tier 1 Capital of 4.5%, Total Tier 1 Capital of 6% and Total Capital of 8% of RWAs.

In addition, all banks are required to hold a capital conservation buffer consisting of Common Equity Tier 1 Capital of 2.5% on top of the new minimum requirements. This will lead to an effective total requirement of 7% Common Equity Tier 1 Capital, 8.5% Tier 1 Capital and 10.5% Total Capital.

Furthermore, Member States can set an additional buffer requirement to dampen excess lending growth (counter-cyclical buffer up to 2.5%). According to legislation (*Kapitalpuffer-Verordnung / KP-V*) and starting with 1.1.2016, the countercyclical buffer for Austrian exposure was set to 0%. In addition, systemic risk buffers can be set by the authorities. Currently, according to KP-V, a systemic risk buffer of 2% is foreseen starting with 2019.

Should an authority impose the systemic risk buffer and the systemic bank surcharge (O-SII/D-SII buffer) is applicable, the higher of the two should apply.

Due to a decrease in RWA compared to first quarter 2019, both CET1 and total capital ratio increased in 2Q19. Bank Austria continues to have a solid capital base to meet the own funds requirements pursuant to Art. 92 CRR / Art. 129 CRD IV. Bank Austria continues having a solid capital base to meet the own funds requirements pursuant to Art. 92 CRR II / Art. 129 CRD V (capital requirement according to Pillar 1).

With reference to EU law (CRR, CRD IV) the following applies:

Should there be a reference to stipulations of the EU Regulation “CRR” as mentioned in this document, the Regulation (EU) No. 575/2013 on prudential requirements for credit institutions and investment firms and amending the Regulation (EU) No. 648/2012, lastly amended by EU Regulation 2019/876 dated 7 June 2019, has to be applied.

Should there be a reference to stipulations of the EU Directive “CRD IV” as mentioned in this document, the Directive (EU) No. 2013/36 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, lastly amended by EU Directive 2019/878 dated 7 June 2019, has to be applied.

Internal Capital Adequacy Assessment Process (ICAAP)

Bank Austria deems as priority the activities of capital management and capital allocation based on the risks taken, with the aim of expanding business activities with respective value creation. Therefore, the capital and its allocation are of relevant importance in the definition of corporate strategies.

The ICAAP forms an integral part of the Pillar 2 requirements according to CRR. Maintaining an adequate level of capital is a core objective of Bank Austria, it is measured by the Risk-Taking Capacity (RTC). Bank Austria's RTC calculates the economic risks across all relevant risk types and relates them to the available financial resources (AFR) which are held to cover such risks.

The risk side of the calculation serves to determine the economic capital requirement from unexpected losses with regard to credit, market, operational and other risks. The risk is calculated in a going concern approach and at a confidence level of 99.90%. The economic capital requirement is then related to the AFR, which are based on regulatory own funds and additional coverage positions available. The RTC is accounted for in the Risk Appetite Framework (RAF) of Bank Austria. The RAF defines, from a strategic perspective, the risk level that Bank Austria is willing to take on by setting limit, trigger and target for the respective Key Performance Indicators (KPIs). This setup enables management at any point in time to monitor the appropriateness and sufficiency of Bank Austria's economic capital adequacy.

The management board and the risk committee are informed at least quarterly on the results of the risk taking capacity, showing also the development of the single components (economic capital, AFR). The calculation, monitoring and steering of the RTC forms a fundamental part of the management of risk and capital at Bank Austria.

Art. 438 c) Credit risk - Standardised approach

for institutions calculating the risk-weighted exposure amounts in accordance with Chapter 2 of Part Three, Title II, 8 % of the risk-weighted exposure amounts for each of the exposure classes specified in Article 112

(EUR million)

Exposure classes		RWA	Capital requirement
Art. 112 a)	Exposures to central governments or central banks	758.2	60.7
Art. 112 b)	Exposures to regional governments or local authorities	12.5	1.0
Art. 112 c)	Exposures to public sector entities	29.0	2.3
Art. 112 d)	Exposures to multilateral development banks	0.0	0.0
Art. 112 e)	Exposures to international organisations	-	-
Art. 112 f)	Exposures to institutions	309.1	24.7
Art. 112 g)	Exposures to corporates	3,241.8	259.3
Art. 112 h)	Retail exposures	453.1	36.2
Art. 112 i)	Exposures secured by mortgages on immovable property	217.5	17.4
Art. 112 j)	Exposures in default	210.7	16.9
Art. 112 k)	Exposures associated with particularly high risk	41.7	3.3
Art. 112 l)	Exposures in the form of covered bonds	0.1	0.0
Art. 112 m)	Items representing securitisation positions	-	-
Art. 112 n)	Exposures to institutions and corporates with a short-term credit assessment	9.2	0.7
Art. 112 o)	Exposures in the form of units or shares in collective investment undertakings ("CIUs")	0.1	0.0
Art. 112 p)	Equity exposures	1,301.9	104.2
Art. 112 q)	Other items	610.9	48.9
Standardised approach total		7,195.9	575.7

Art. 438 d) Credit risk - IRB approach

for institutions calculating risk-weighted exposure amounts in accordance with Chapter 3 of Part Three, Title II, 8 % of the risk-weighted exposure amounts for each of the exposure classes specified in Article 147.

For the retail exposure class, this requirement applies to each of the categories of exposures to which the different correlations in Article 154 (1) to (4) correspond.

For the equity exposure class, this requirement applies to:

- (i) each of the approaches provided in Article 155;
- (ii) exchange traded exposures, private equity exposures in sufficiently diversified portfolios, and other exposures;
- (iii) exposures subject to supervisory transition regarding own funds requirements;
- (iv) exposures subject to grandfathering provisions regarding own funds requirements;

(EUR million)

Exposure classes		RWA	Capital requirement
Art. 147 (2) a)	Exposures to central governments and central banks	292.2	23.4
Art. 147 (2) b)	Exposures to institutions	2,542.0	203.4
Art. 147 (2) c)	Exposures to corporates	11,312.5	905.0
Art. 147 (2) d)	Retail exposures	5,594.4	447.5
Art. 154 (2) (3)	Retail - Secured by real estate SME	201.6	16.1
Art. 154 (3)	Retail - Secured by real estate non-SME	1,815.7	145.3
Art. 154 (4)	Retail - Qualifying revolving	-	-
Art. 154 (2)	Retail - Other SME	408.8	32.7
Art. 154 (1)	Retail - Other non-SME	3,168.3	253.5
Art. 147 (2) e)	Equity exposures	1,143.0	91.4
Art. 155 (3)	PD-/LGD-Approach	680.0	54.4
Art. 155 (2)	Simple risk weight approach	168.8	13.5
Art. 155 (4)	Internal models approach	-	-
Art. 48 (4)	Equity exposures subject to risk weights	294.2	23.5
Art. 471 (2)			
Art. 147 (2) f)	Items representing securitisation positions	50.1	4.0
Art. 147 (2) g)	Other non credit-obligation assets	1,554.2	124.3
IRB approach total		22,488.3	1,799.1

Note: Total excl. 500 mn € due to temporary measure on internal credit risk models (linked to limitations raised by the Supervisor).

EU OV1 – Overview of RWAs (Template 4 - Art. 438 CRR)

(EUR million)

Categories			RWA		Capital requirements
			30.06.2019	31.03.2019	30.06.2019
	1	Credit risk (excluding CCR)	26,558.2	27,614.3	2,124.7
Art 438(c)(d)	2	Of which the standardised approach	5,111.0	5,187.1	408.9
Art 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	-	-	-
Art 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	21,278.3	22,258.6	1,702.3
Art 438(d)	5	Of which equity IRB under the simple riskweighted approach or the IMA	168.8	168.7	13.5
Art 107, Art 438(c)(d)	6	CCR	806.1	687.8	64.5
Art 438(c)(d)	7	Of which mark to market	39.2	51.1	3.1
Art 438(c)(d)	8	of which Original Exposure	-	-	-
	9	of which standardised approach	-	-	-
	10	Of which internal model method (IMM)	720.8	594.5	57.7
Art 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	2.7	2.8	0.2
Art 438(c)(d)	12	Of which CVA	43.4	39.4	3.5
Art 438(e)	13	Settlement Risk	2.0	0.0	0.2
Art 449(o)(i)	14	Securitisation exposures in banking book (after the cap)	50.1	48.4	4.0
	15	Of which IRB approach	25.9	21.5	2.1
	16	Of which IRB supervisory formula approach (SFA)	24.2	26.9	1.9
	17	Of which internal assessment approach (IAA)	-	-	-
	18	Of which standardised approach	-	-	-
Art 438(e)	19	Market Risk	252.6	143.0	20.2
	20	Of which the standardised approach	12.2	12.9	1.0
	21	Of which IMA	240.5	130.1	19.2
Art 438(e)	22	Large exposures	-	-	-
Art 438(f)	23	Operational Risk	3,299.7	2,920.7	264.0
	24	of which Basic Indicator Approach	-	-	-
	25	of which Standardised Approach	595.2	595.4	47.6
	26	of which Advanced Measurement Approach	2,704.5	2,325.3	216.4
Art 437(2), 48,60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,315.9	2,308.6	185.3
Art 500	28	Floor adjustment	-	-	-
	29	Other calculation elements *)	500.0	800.6	40.0
	30	Total	33,784.6	34,523.4	2,702.8

*) Other calculation elements include:

Temporary measure on credit risk internal models (linked to limitations raised by the Supervisor).

The decrease in RWA is mainly due to lower credit risk, in particular with regard to the advanced IRB approach, and is partly due to changes in ratings and model updates.

EU CR8 – RWA flow statements of credit risk exposures under the IRB approach (Template 23 - Art. 438 CRR)

(EUR million)

Description		a	b	Comments
		RWA amounts	Capital requirements	
1	RWAs as at the end of the previous reporting period	22,427.3	1,794.2	
2	Asset size	40.0	3.2	
3	Asset quality	-465.1	-37.2	1)
4	Model updates	-405.0	-32.4	2)
5	Methodology and policy			
6	Acquisitions and disposals			
7	Foreign exchange movements	50.0	4.0	
8	Other	-200.0	-16.0	3)
9	RWAs as at the end of the reporting period	21,447.1	1,715.8	

- 1) Regular portfolio movements
2) Recalibration of LGD model
3) Data quality (residual maturity)

EU CR 10 – IRB (specialised lending and equities) (Template 5 - Art. 438 CRR)

(EUR million)

Specialised lending - slotting criteria							
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	-	-	50%	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-
Category 2	Less than 2.5 years	-	-	70%	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-
Category 3	Less than 2.5 years	-	-	115%	-	-	-
	Equal to or more than 2.5 years	-	-	115%	-	-	-
Category 4	Less than 2.5 years	-	-	250%	-	-	-
	Equal to or more than 2.5 years	-	-	250%	-	-	-
Category 5	Less than 2.5 years	-	-	0%	-	-	-
	Equal to or more than 2.5 years	-	-	0%	-	-	-
Total	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Equities under the simple risk-weighted approach							
Categories		On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Capital Requirements
Private equity exposures		16.6	6.9	190%	23.5	44.6	3.6
Exchange-traded equity exposures		-	-	290%	-	-	-
Other equity exposures		33.6	-	370%	33.6	124.2	9.9
Total		50.2	6.9		57.1	168.8	13.5

Disclosure pursuant to Article 440 CRR (Capital buffers)

Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

Breakdown by country	General credit exposures		Trading book exposure		Securitisation exposures		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
	Exposure value for SA	Exposure value for RB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for RB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
	010	020	030	040	050	060	070	080	090	100		
Albania	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Algeria	2.1	14.9	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.9	0.0
Andorra	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Angola	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Argentina	0.3	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Armenia	0.0	7.1	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	0.0
Australia	2.2	81.0	0.0	0.0	0.0	0.0	7.8	0.0	0.0	7.8	0.0	0.0
Austria	7,297.7	48,328.9	0.0	3.6	0.0	345.5	1,424.4	0.1	1.9	1,426.4	0.7	0.0
Azerbaijan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bahamas	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bahrain	1.3	0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Bangladesh	0.0	2.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Belarus	13.5	1.8	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
Belgium	12.7	2.6	0.0	0.0	0.0	0.0	1.5	0.0	0.0	1.5	0.0	0.0
Bosnia and Herzegovina	1.9	9.6	0.0	0.0	0.0	0.0	1.4	0.0	0.0	1.4	0.0	0.0
Brazil	4.0	29.9	0.0	0.0	0.0	0.0	1.0	0.0	0.0	1.0	0.0	0.0
Bulgaria	224.6	14.0	0.0	0.0	0.0	0.0	12.2	0.0	0.0	12.2	0.0	0.0
Canada	9.6	27.7	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
Cayman Islands	43.8	13.0	0.0	0.0	0.0	0.0	5.5	0.0	0.0	5.5	0.0	0.0
Chile	0.8	0.5	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
China	5.5	49.4	0.0	0.0	0.0	0.0	2.2	0.0	0.0	2.2	0.0	0.0
Colombia	0.8	3.8	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Congo, The Democratic Re	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Costa Rica	0.9	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Cote D'Ivoire	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Croatia	95.7	140.6	0.0	0.0	0.0	0.0	13.0	0.0	0.0	13.0	0.0	0.0
Cuba	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cyprus	17.2	130.2	0.0	0.0	0.0	0.0	3.7	0.0	0.0	3.7	0.0	0.0
Czech Republic	92.8	364.2	0.0	0.0	0.0	0.0	11.1	0.0	0.0	11.1	0.0	1.3
Denmark	2.3	364.4	0.0	0.0	0.0	0.0	9.6	0.0	0.0	9.6	0.0	0.5
Dominican Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ecuador	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Egypt	22.3	2.3	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
El Salvador	0.8	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Estonia	0.7	20.2	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	0.0
Fiji	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finland	19.4	573.0	0.0	0.0	0.0	0.0	16.5	0.0	0.0	16.5	0.0	0.0
France	212.3	86.3	0.0	0.0	0.0	0.0	4.0	0.0	0.0	4.0	0.0	0.0
Georgia	9.8	6.6	0.0	0.0	0.0	0.0	1.4	0.0	0.0	1.4	0.0	0.0
Germany	298.7	2,594.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	99.7	0.1	0.0
Ghana	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Gibraltar	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Greece	7.6	9.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.9	0.0	0.0
Guatemala	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guernsey	0.0	9.8	0.0	0.0	0.0	0.0	1.5	0.0	0.0	1.5	0.0	0.0
Honduras	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hong Kong	0.1	25.7	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	2.5
Hungary	136.8	315.1	0.0	0.0	0.0	0.0	11.9	0.0	0.0	11.9	0.0	0.0
Iceland	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8
India	9.4	0.3	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	0.0
Indonesia	1.3	28.4	0.0	0.0	0.0	0.0	2.1	0.0	0.0	2.1	0.0	0.0
Iran (Islamic Republic of)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Iraq	0.0	0.7	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Ireland	0.9	37.7	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Isle of Man	13.7	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	1.1	0.0	0.0
Israel	0.7	2.9	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Italy	125.8	947.6	0.0	0.0	0.0	6.0	19.8	0.0	0.0	19.9	0.0	0.0
Japan	2.2	1.4	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
Jordan	0.0	19.2	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	0.0
Kazakhstan	1.9	53.7	0.0	0.0	0.0	0.0	1.5	0.0	0.0	1.5	0.0	0.0
Kenya	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Korea, Republic of	8.5	21.2	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0	0.0
Kuwait	0.0	44.7	0.0	0.0	0.0	0.0	1.2	0.0	0.0	1.2	0.0	0.0
Lao People's Democratic R	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Latvia	40.0	21.9	0.0	0.0	0.0	0.0	4.0	0.0	0.0	4.0	0.0	0.0
Lebanon	0.1	2.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Libyan Arab Jamahiriya	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Liechtenstein	0.5	21.6	0.0	0.0	0.0	0.0	1.4	0.0	0.0	1.4	0.0	0.0

Breakdown by country	General credit exposures		Trading book exposure		Securitisation exposures		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
	Exposure value for SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
	010	020	030	040	050	060	070	080	090	100		
Lithuania	1.6	20.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.9	0.0	1.0
Luxembourg	82.5	464.5	0.0	0.0	0.0	0.0	18.0	0.0	0.0	18.0	0.0	0.0
Macau	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Macedonia, The Former Yu	0.1	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Malaysia	3.2	0.6	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Maldives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Malta	112.5	1.2	0.0	0.0	0.0	0.0	9.0	0.0	0.0	9.0	0.0	0.0
Mauritius	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mexico	37.6	92.2	0.0	0.0	0.0	0.0	3.7	0.0	0.0	3.7	0.0	0.0
Moldova, Republic of	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Monaco	0.6	7.3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Mongolia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Montenegro	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Morocco	1.4	6.4	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.0	0.0
Mozambique	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nepal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Netherlands	161.4	857.9	0.0	0.0	0.0	10.0	22.9	0.0	0.1	23.0	0.0	0.0
New Zealand	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nigeria	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Norway	3.2	179.0	0.0	0.0	0.0	0.0	2.5	0.0	0.0	2.5	0.0	2.0
Oman	0.0	1.9	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Pakistan	0.0	3.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0	0.0
Palestinian Territory, occu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Panama	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Paraguay	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Peru	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Philippines	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Poland	79.7	451.1	0.0	0.0	0.0	0.0	18.0	0.0	0.0	18.0	0.0	0.0
Portugal	6.7	379.0	0.0	0.0	0.0	24.3	13.2	0.0	0.2	13.4	0.0	0.0
Qatar	5.6	44.9	0.0	0.0	0.0	0.0	2.0	0.0	0.0	2.0	0.0	0.0
Romania	54.5	167.2	0.0	0.0	0.0	0.0	12.8	0.0	0.0	12.8	0.0	0.0
Russian Federation	710.3	137.7	0.0	0.0	0.0	0.0	20.8	0.0	0.0	20.8	0.0	0.0
San Marino	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Saudi Arabia	2.6	3.7	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
Senegal	24.2	2.8	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Serbia	6.3	66.1	0.0	0.0	0.0	0.0	6.1	0.0	0.0	6.1	0.0	0.0
Seychelles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sierra Leone	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Singapore	0.0	60.9	0.0	0.0	0.0	0.0	2.4	0.0	0.0	2.4	0.0	0.0
Slovakia	137.8	95.0	0.0	0.0	0.0	0.0	11.9	0.0	0.0	11.9	0.0	1.3
Slovenia	75.1	91.9	0.0	0.0	0.0	0.0	6.0	0.0	0.0	6.0	0.0	0.0
South Africa	19.5	246.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	8.4	0.0	0.0
Spain	62.0	2,591.4	0.0	0.0	0.0	55.9	54.2	0.0	0.8	55.1	0.0	0.0
Sri Lanka	0.1	0.7	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Sudan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Supranational	0.3	4.8	0.0	0.0	0.0	20.6	0.3	0.0	0.1	0.4	0.0	0.0
Sweden	12.8	540.2	0.0	0.0	0.0	0.0	11.0	0.0	0.0	11.0	0.0	2.0
Switzerland	78.3	586.5	0.0	0.0	0.0	0.0	18.8	0.0	0.0	18.8	0.0	0.0
Taiwan	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tanzania, United Republic	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Thailand	0.6	1.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Tunisia	0.5	4.6	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Turkey	108.4	22.4	0.0	0.0	0.0	0.0	4.0	0.0	0.0	4.0	0.0	0.0
Turkmenistan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ukraine	13.8	1.9	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.0	0.0
United Arab Emirates	2.8	203.4	0.0	0.0	0.0	0.0	5.0	0.0	0.0	5.0	0.0	0.0
United Kingdom	38.0	228.2	0.0	0.0	0.0	30.3	5.5	0.0	0.8	6.3	0.0	1.0
United States	43.2	270.9	0.0	0.0	0.0	0.0	7.4	0.0	0.0	7.4	0.0	0.0
Uruguay	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Uzbekistan	0.3	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Venezuela	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Vietnam	2.5	12.1	0.0	0.0	0.0	0.0	1.5	0.0	0.0	1.5	0.0	0.0
Virgin Islands (British)	14.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	1.1	0.0	0.0
	10,656.0	62,283.2	0.0	3.6	0.0	492.6	1,942.0	0.1	4.0	1,946.1	1.0	

Amount of institution-specific countercyclical capital buffer

(EUR million)

	Column
	010
Total risk exposure amount	33.784,6
Institution specific countercyclical buffer rate	0,04
Institution specific countercyclical buffer requirement	12,0

Disclosure pursuant to Article 442 CRR (Credit risk adjustments)

EU CR1-A – Credit quality of exposures by exposure class and instrument (Template 11 - Art. 442 CRR)

(EUR million)

Description	Gross carrying value of		Specific credit risk adjustments	General credit risk adjustments	Accumulated write-offs	Credit risk adjustments charges of the period	Net values (a+b-c-d)
	a	b					
	Defaulted exposures	Non-Defaulted exposures					
1 Central governments of central banks	164.6	2,564.0	7.2		0.1	0.7	2,721.4
2 Institutions	3.3	12,658.0	5.7		11.0	1.5	12,655.6
3 Corporates	1,390.7	57,480.5	800.0		53.0	122.6	58,071.2
4 - Of which: Specialised lending	29.3	5,617.5	20.9		0.0	2.2	5,625.9
5 - Of which: SMEs	641.3	7,358.4	312.0		7.1	54.8	7,687.7
6 Retail	673.9	22,343.2	695.7		4.3	82.1	22,321.4
7 Secured by real estate property	235.7	12,936.2	180.6		0.2	21.9	12,991.3
8 - SMEs	104.3	1,744.9	19.1		0.1	4.1	1,830.2
9 - Non-SMEs	131.3	11,191.3	161.5		0.2	17.8	11,161.1
10 Qualifying revolving	-	-	-		-	-	-
11 Other retail	438.2	9,407.0	515.1		4.0	60.2	9,330.1
12 - SMEs	104.3	1,093.8	96.5		2.7	15.9	1,101.6
13 - Non-SMEs	334.0	8,313.2	418.7		1.3	44.3	8,228.5
14 Equity	-	469.4	-		-	-	469.4
15 Total IRB approach	2,232.6	95,515.1	1,508.6		68.3	207.0	96,239.0
16 Central governments or central banks	-	14,223.7	0.0		-	0.0	14,223.7
17 Regional governments or local authorities	5.0	4,870.2	1.3		-	0.0	4,873.9
18 Public sector entities	1.2	1,886.8	1.0		-	0.0	1,887.0
19 Multilateral development banks	-	45.1	0.0		-	0.0	45.1
20 International organisations	-	471.1	0.0		-	0.0	471.1
21 Institutions	0.0	325.6	3.4		-	0.9	322.3
22 Corporates	206.2	6,693.1	100.4		8.7	50.1	6,799.0
23 - Of which: SMEs	148.2	1,122.6	49.2		0.3	44.9	1,221.5
24 Retail	32.1	1,003.6	24.3		0.0	1.3	1,011.4
25 - Of which: SMEs	10.6	176.8	5.6		-	0.0	181.8
26 Secured by mortgages on immovable property	26.6	457.8	2.9		-	0.4	481.5
27 - Of which: SMEs	21.1	256.8	1.8		-	0.1	276.0
28 Exposures in default*	272.4	-	102.8		1.8	5.9	169.6
29 Items associated with particularly high risk	0.0	39.1	0.4		-	0.1	38.7
30 Covered bonds	-	0.9	-		-	-	0.9
31 Claims on institutions and corporates with a short-term credit assessment	-	31.5	0.0		-	0.0	31.5
32 Collective investments undertakings	-	1.1	-		-	-	1.1
33 Equity exposures	-	543.9	-		-	-	543.9
34 Other exposures	1.2	674.4	0.0		-	-	675.5
35 Total standardised approach	272.4	31,268.0	133.7		10.5	58.8	31,406.7
36 Total	2,505.0	126,783.2	1,642.4		78.8	265.8	127,645.8
37 - Of which: Loans	2,152.1	74,823.0	1,470.8		78.8	216.6	75,504.4
38 - Of which: Debt securities	-	14,016.2	0.2		-	0.2	14,016.0
39 - Of which: Off-balance-sheet exposures	352.8	36,266.7	166.9		-	46.2	36,452.7

Remarks:

1) Defaulted exposures (Column a), Specific credit risk adjustments (Column c) and Net values (Columns g) in row 28 (Exposures in default) are thereof positions, they are not included in the sum of Total standardised approach (row 35).

2) Total standardised approach (row 35) is the sum of rows 16-22, 24, 26, 28 (only for columns e and f) and of rows 29-34.

EU CR1-B – Credit quality of exposures by industry or counterparty types (Template 12 - Art. 442 CRR)

(EUR million)

Description	Gross carrying value of		Specific credit risk adjustments	General credit risk adjustments	Accumulated write-offs	Credit risk adjustments charges of the period	Net values (a+b-c-d)
	a	b					
	Defaulted exposures	Non-Defaulted exposures					
1 Agriculture, forestry and fishing	20.5	196.8	7.9		0.4	1.8	209.3
2 Mining and quarrying	0.5	1,055.6	0.9		-	0.2	1,055.1
3 Manufacturing	499.3	14,441.3	262.2		20.0	40.3	14,678.4
4 Electricity, gas, steam and air conditioning supply	6.7	3,390.5	3.2		-	0.3	3,394.0
5 Water supply; sewerage, waste management and remediation activities	3.2	726.2	3.3		-	0.8	726.1
6 Construction	176.0	6,399.7	149.8		20.4	7.8	6,426.0
7 Wholesale and retail trade; repair of motor vehicles and motorcycles	272.1	7,848.1	159.0		12.2	18.7	7,961.2
8 Transport and storage	101.7	2,387.3	22.4		0.5	1.4	2,466.6
9 Accommodation and food service activities	101.4	784.4	42.3		1.0	6.8	843.6
10 Information and communication	77.8	1,535.0	63.0		0.7	2.6	1,549.8
11 Financial and insurance activities	61.9	25,114.8	64.4		15.3	8.9	25,112.2
12 Real estate activities	202.5	9,253.9	64.1		5.0	12.3	9,392.2
13 Professional, scientific and technical activities	192.4	9,561.1	114.8		1.2	26.9	9,638.7
14 Administrative and support service activities	45.4	1,476.0	24.1		0.0	2.2	1,497.3
15 Public administration and defence, compulsory social security	169.1	18,861.6	8.3		0.1	45.0	19,022.4
16 Education	0.4	74.1	0.4		-	0.1	74.1
17 Human health and social work activities	12.4	1,457.7	12.5		0.0	3.3	1,457.6
18 Arts, entertainment and recreation	54.4	526.5	20.5		-	17.2	560.4
19 Other services activities	11.8	370.0	7.7		0.0	1.4	374.1
20 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	495.4	20,549.2	606.2		1.9	64.9	20,438.4
21 Activities of extraterritorial organisations and bodies	-	4.8	0.0		-	0.0	4.8
22 Other	-	768.6	5.2		-	3.0	763.4
23 Total	2,505.0	126,783.2	1,642.4		78.8	265.8	127,645.8

EU CR1-C – Credit quality of exposures by geography (Template 13 - Art. 442 CRR)

(EUR million)

Description	a	b	c	d	e	f	g							
								Gross carrying value of		Specific credit risk adjustments	General credit risk adjustments	Accumulated write-offs	Credit risk adjustments charges of the period	Net values (a+b-c-d)
								Defaulted exposures	Non-Defaulted exposures					
1 EUROPE	2,311.6	121,736.0	1,608.7		78.0	263.8	122,438.9							
2 of which: AUSTRIA	2,077.5	88,215.2	1,425.8		58.2	237.7	88,866.9							
3 of which: SPAIN	0.3	7,522.3	1.6		-	0.6	7,521.0							
4 of which: GERMANY	105.5	4,888.5	80.0		18.9	17.1	4,914.0							
5 of which: ITALY	6.4	2,773.1	3.6		-	0.2	2,776.0							
6 of which: CZECH REPUBLIC	0.4	1,012.3	0.9		-	0.2	1,011.8							
7 of which: SWITZERLAND	3.2	2,304.3	4.7		0.0	0.9	2,302.7							
8 of which: NETHERLANDS	1.3	1,385.4	1.9		-	0.2	1,384.9							
9 of which: UNITED KINGDOM	7.1	1,111.9	5.6		-	0.3	1,113.4							
10 of which: POLAND	19.2	1,155.6	18.0		-	0.1	1,156.8							
11 of which: OTHER EUROPEAN COUNTRIES	90.6	11,367.6	66.6		1.0	6.6	11,391.6							
12 AMERICA	62.9	1,070.0	26.2		-	1.1	1,106.6							
13 ASIA	0.4	2,427.2	1.2		0.7	0.4	2,426.5							
14 REST OF THE WORLD	130.1	1,550.0	6.3		0.0	0.4	1,673.7							
15 TOTAL	2,505.0	126,783.2	1,642.4		78.8	265.8	127,645.8							

Tables EU CR1-A, EU CR1-B and EU CR1-C show a further improvement of asset quality as compared to the prior reference date (31 December, 2018), with a decrease in defaulted exposures in all areas, in particular in corporate finance.

EU CR1-D – Ageing of past-due exposures (Template 14 - Art. 442 CRR)

(EUR million)

	a	b	c	d	e	f						
							Gross carrying values					
							≤ 30 days	> 30 days ≤ 90 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
1 Loans	511.5	62.8		53.7	62.5	876.3						
2 Debt securities	-	-		-	-	-						
3 Total exposures	511.5	62.8	-	53.7	62.5	876.3						

Note: With the introduction of IFRS 9, the time bucket "> 60 days ≤ 90 days" is not requested anymore.

EU CR1-E – Non-performing and forborne exposures (Template 15 - Art. 442 CRR)

(EUR mn)

	a	b	c	d	e	f	g	h				i		j		k		l		m							
								Gross carrying amount of performing and non-performing exposures								Accumulated impairment and provisions and negative fair value adjustments due to credit risk								Collaterals and financial guarantees received			
								Of which performing but past due > 30 days and ≤ 90 days		Of which performing forborne		Of which non-performing				On performing exposures				On non-performing exposures				On non-performing exposures		Of which forborne exposures	
												Of which defaulted		Of which impaired		Of which forborne				Of which forborne							
010	Debt securities	14,150.8	-	-	13.3	13.3	13.3	0.0	3.3	0.0	3.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							
020	Loans and advances	79,717.8	44.4	304.2	2,132.8	2,132.8	2,130.7	550.6	343.6	7.5	1,115.8	265.6	760.3	384.9													
030	Off-balance-sheet exposures	37,650.4	-	40.4	358.4	358.4	39.3	23.6	0.3	155.2	16.4	44.4	7.5														

Non-performing loans and advances decreased further since the last reporting date (31 December, 2018), reflecting an improvement in asset quality. Consequently, related impairments and provisions also reduced.

EU CR2-A – Changes in the stock of general and specific credit risk adjustments (Template 16 - Art. 442 CRR)

(EUR million)

		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	Opening balance	649.4	896.4
2	Increases due to amounts set aside for estimated loan losses during the period	0.0	0.0
3	Decreases due to amounts reversed for estimated loan losses during the period	0.0	0.0
4	Decreases due to amounts taken against accumulated credit risk adjustments	0.0	0.0
5	Transfers between credit risk adjustments	0.0	0.0
6	Impact of exchange rate differences	0.0	0.0
7	Business combinations, including acquisitions and disposals of subsidiaries	0.0	0.0
8	Other adjustments	-36.2	-43.6
9	Closing balance	613.2	852.9
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-1.7	-3.5
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	0.3	9.8

EU CR2-B – Changes in the stock of defaulted and impaired loans and debt securities (Template 17 - Art. 442 CRR)

(EUR million)

		a
		Gross carrying value defaulted exposures
1	Opening balance	2,210.2
2	Loans and debt securities that have defaulted or impaired since the last reporting period	383.9
3	Returned to non-defaulted status	-68.4
4	Amounts written off	-72.8
5	Other changes	-286.2
6	Closing balance	2,166.7

Disclosure pursuant to Article 451 CRR (Leverage)

Reference date		30 June 2019
Entity name		UniCredit Bank Austria AG
Level of application		subconsolidated
Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		
		Applicable amount in mEUR
1	Total assets as per published financial statements	100,974.2
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation or entities which are not fully/proportionally consolidated for accounting purposes but are inside the scope of regulatory consolidation	38.2
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429 (13) of Regulation (EU) No 575/2013)	0.0
4	Adjustments for derivative financial instruments	-2,107.3
5	Adjustment for securities financing transactions (SFTs)	0.0
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	11,099.6
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	0.0
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	0.0
7	Other adjustments	-1,603.6
8	Leverage ratio total exposure measure	108,401.1
Table LRCom: Leverage ratio common disclosure		
		CRR leverage ratio exposures in mEUR
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	96,079.0
2	(Asset amounts deducted in determining Tier 1 capital)	-1,632.3
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	94,446.8
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	876.7
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	848.4
EU-5a	Exposure determined under Original Exposure Method	0.0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0.0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-782.3
8	(Exempted CCP leg of client-cleared trade exposures)	0.0
9	Adjusted effective notional amount of written credit derivatives	68.6
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.0
11	Total derivative exposures (sum of lines 4 to 10)	1,011.4
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	1,843.3
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.0
14	Counterparty credit risk exposure for SFT assets	0.0
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0.0
15	Agent transaction exposures	0.0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0.0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	1,843.3
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	37,654.1
18	(Adjustments for conversion to credit equivalent amounts)	-26,554.4
19	Other off-balance sheet exposures (sum of lines 17 to 18)	11,099.6
Exempted exposures in accordance with Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429 (7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0.0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0.0
Capital and total exposure measure		
20	Tier 1 capital	6,174.9
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	108,401.1
Leverage ratio		
22	Leverage ratio	5.7%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	TRANSITIONAL
EU-24	Amount of derecognised fiduciary items in accordance with Article 429 (11) of Regulation (EU) No 575/2013	0.0

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures in mEUR
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	96,079.0
EU-2	Trading book exposures	0.5
EU-3	Banking book exposures, of which:	96,078.5
EU-4	Covered bonds	0.9
EU-5	Exposures treated as sovereigns	20,597.5
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	1,811.9
EU-7	Institutions	10,480.7
EU-8	Secured by mortgages of immovable properties	12,967.2
EU-9	Retail exposures	5,385.6
EU-10	Corporate	37,182.8
EU-11	Exposures in default	1,024.4
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	6,627.6

Table LRQua: Disclosure on qualitative items

1	<p>Description of the processes used to manage the risk of excessive leverage:</p> <p>Group Risk Appetite Framework represents the foundation for risk management within UniCredit Bank Austria Subgroup. This framework envisages comprehensive governance, processes, tools and procedures for the widespread management of risks. The leverage risk is included in the Group Risk Appetite Framework, therefore, the relevant procedures and resources are applied to this kind of risk.</p> <p>The quantitative tools to assess the leverage risk are coming from Group Risk Appetite KPIs that include also the leverage ratio metric. This KPI has its own targets, triggers and limit levels that are periodically monitored within the regular reporting activity. The monitoring and the periodical reporting is submitted to the Risk Committee (on a quarterly basis) and to the Board of Directors.</p> <p>The Group Risk Appetite process identifies the governance mechanism, managerial involvement and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels in order to ensure an adequate reaction when triggers or limits are breached.</p>
2	<p>Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:</p> <p>Changes of Leverage Ratio between December 2018 and June 2019 were mainly driven by:</p> <p>Increase of Leverage Exposure by ~ EUR 1.2 bn due to an increase of SFT exposure ~ EUR 1.4 bn, a decrease of Other Assets ~ EUR 0.5 bn, an increase of Off-Balance exposure by ~ EUR 0.4 bn, as well as a decrease of Derivative exposure by ~ EUR 0.1 bn.</p> <p>Decrease of TIER1 Capital ~253.5 m.</p> <p>Overall Leverage Ratio decreased from 6.00% to 5.70%</p>

Disclosure pursuant to Article 453 CRR (Use of credit risk mitigation techniques)

EU CR3 – CRM techniques – Overview (Template 18 - Art. 453 CRR)

(EUR million)

		a	b	c	d	e
		Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Total exposures	53,776.4	39,281.5	24,377.3	7,222.8	0.0
2	Of which defaulted	149.3	885.7	530.1	216.1	0.0

During the first half of 2019, no significant changes occurred in credit risk mitigation techniques (CRM). Further details have been provided in the Disclosure Report as of December 31, 2018.

EU CR4 – Standardised approach – Credit risk exposure and CRM effects (Template 19 - Art. 453 CRR)

(EUR million)

Description		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
1	Central governments or central banks	13,170.9	1,052.8	18,022.2	170.4	758.2	4.2%
2	Regional government or local authorities	4,561.5	307.9	6,993.9	101.6	12.1	0.2%
3	Public sector entities	1,461.1	425.4	142.1	2.1	28.9	20.0%
4	Multilateral development banks	45.1	-	127.9	42.4	0.0	0.0%
5	International organisations	471.0	0.1	471.0	0.0	-	0.0%
6	Institutions	306.4	15.8	584.8	6.4	308.4	52.2%
7	Corporates	3,867.7	2,807.4	2,952.6	284.2	3,181.7	98.3%
8	Retail	936.3	61.7	632.9	11.6	453.1	70.3%
9	Secured by mortgages on immovable property	453.3	2.0	453.3	1.0	217.5	47.9%
10	Exposures in default	162.4	7.2	155.5	3.6	210.7	132.4%
11	Higher-risk categories	38.7	-	27.8	-	41.7	150.0%
12	Covered bonds	0.9	-	0.9	-	0.1	10.0%
13	Institutions and corporates with a short-term credit assessment	21.5	10.0	21.5	0.0	7.3	33.8%
14	Collective investment undertakings	1.1	-	1.1	-	0.1	8.5%
15	Equity	543.9	-	543.9	-	1,301.9	239.4%
16	Other items	674.4	-	674.4	-	610.9	90.6%
17	Total	26,716.4	4,690.3	31,806.0	623.3	7,132.5	22.0%

EU CR7 – IRB-approach – Effect on the RWAs of credit derivatives used as CRM techniques (Template 22 - Art. 453 CRR)

(EUR million)

Description		a	b
		Pre-credit derivatives RWAs	Actual RWAs
1	Exposures under FIRB	-	-
2	Central governments and central banks	-	-
3	Institutions	-	-
4	Corporates – SMEs	-	-
5	Corporates – Specialised lending	-	-
6	Corporates – Other	-	-
7	Exposures under AIRB	22,438.2	22,438.2
8	Central governments and central banks	292.2	292.2
9	Institutions	2,542.0	2,542.0
10	Corporates – SMEs	1,931.0	1,931.0
11	Corporates – Specialised lending	444.9	444.9
12	Corporates – Other	8,936.6	8,936.6
13	Retail – Secured by real estate SMEs	201.6	201.6
14	Retail – Secured by real estate non-SMEs	1,815.7	1,815.7
15	Retail – Qualifying revolving	-	-
16	Retail – Other SMEs	408.8	408.8
17	Retail – Other non-SMEs	3,168.3	3,168.3
18	Equity IRB	1,143.0	1,143.0
19	Other non credit obligation assets	1,554.2	1,554.2
20	Total	22,438.2	22,438.2

The table illustrates the effect of Credit Derivatives on IRB approach capital requirements' calculation, comparing RWA before and after Credit Derivatives mitigation. In Bank Austria, there is no effect from such mitigation techniques on RWA under the IRB approach.

Declaration by the Manager charged with preparing the financial reports

The undersigned Kurt Bachinger, in his capacity as the Manager charged with preparing the financial reports of UniCredit Bank Austria AG

DECLARES

that the information disclosed in this document corresponds to the document results, books and accounts records.

Vienna, 24 September 2019



Kurt Bachinger

Declaration pursuant to the EBA Guidelines 2016/11 on disclosure requirements under Part Eight of Regulation (EU) No 575/2013

The undersigned Gregor Hofstätter-Pobst (Chief Financial Officer) and Kurt Bachinger (as Manager charged with preparing the financial reports) of UniCredit Bank Austria AG

CERTIFY

that, pursuant to the EBA Guidelines 2016/11 on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 ("CRR") 4.2 paragraph – section C, disclosures provided according to the aforementioned Part Eight have been prepared in accordance with the internal control processes agreed upon at the management body level.

Vienna, 24 September 2019



Kurt Bachinger



Gregor Hofstätter-Pobst