

# One Bank, One Team, One UniCredit.

Capital and balance sheet management Transform  
Enhanced service model **Ethics and Respect**  
**Team 23**  
Compliance  
Grow and strengthen client franchise  
**Sustainable results**  
Process optimisation  
Paperless bank  
Growth engines  
**Customer experience**  
Disciplined risk management  
“Go-to” bank for SMEs

## Disclosure Report (Pillar 3)

as at 30 June 2020

Banking that matters.

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

## **Disclosure of UniCredit Bank Austria AG as of 30 June 2020**

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](http://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“.

Disclosures with regard to the COVID-19 Pandemic (in accordance with EBA Guidelines EBA/GL/2020/07, EBA/GL/2020/11 and EBA/GL/2020/12) are not included in this document, as the corresponding guidelines were only applicable on the level of the Group’s parent company (EBA Guideline EBA/GL/2020/07) resp. Bank Austria did not make use of the possibility to apply the relevant regulations (EBA Guidelines EBA/GL/2020/11 and EBA/GL/2020/12).

## Table of Content

Disclosure pursuant to Article 437 CRR in combination with Article 492 CRR (Own funds).....	4
Disclosure pursuant to Article 438 CRR (Capital requirements) .....	13
Disclosure pursuant to Article 440 CRR (Capital buffers).....	18
Disclosure pursuant to Article 442 CRR (Credit risk adjustments) .....	20
Disclosure of non-performing and forborne exposures (EBA guideline as at 17 December 2018) .....	25
Disclosure pursuant to Article 451 CRR (Leverage).....	28
Disclosure pursuant to Article 453 CRR (Use of credit risk mitigation techniques) .....	30
Declaration by the Manager charged with preparing the financial reports.....	32
Declaration pursuant to the EBA Guidelines 2016/11 on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 .....	32

## 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 2020

Assets (in million €)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	83.1	0.0	83.1	
Financial assets at fair value through profit or loss	2,319.4	0.2	2,319.5	
Financial assets held for trading	1,201.9	0.2	1,202.0	
of which non-significant investments in Common Equity Tier 1	2.9	0.0	2.9	Table G
Financial assets designated at fair value	0.1	0.0	0.1	
Financial assets mandatorily at fair value	1,117.4	0.0	1,117.4	
of which subordinated financial assets mandatorily at fair value	1.9	0.0	11.9	
of which non-significant investments in Tier 2 capital	9.1	-9.1	0.0	Table G
Financial assets at fair value through other comprehensive income	15,148.1	0.0	15,148.1	
of which significant investments in Common Equity Tier 1	44.9	0.0	44.9	Table G
of which non-significant investments in Common Equity Tier 1	5.6	0.0	5.6	Table G
Financial assets at amortised cost	90,276.0	271.6	90,547.5	
Loans and receivables with banks	26,780.6	-1.9	26,778.7	
of which subordinated financial assets at amortised cost with banks	313.1	0.0	313.1	
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	313.0	0.0	313.0	Table G
Loans and receivables with customers	63,495.4	273.5	63,768.9	
of which subordinated financial assets at amortised cost with customers	23.4	9.5	32.9	
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	21.4	0.0	21.4	Table G
Derivatives used for hedging	2,061.0	0.0	2,061.0	
Fair value changes of the hedged items in portfolio hedge	819.6	0.0	819.6	
Investments in associates and joint ventures	2,227.6	21.7	2,249.2	
of which significant investments in Common Equity Tier 1	2,183.2	0.0	2,183.2	Table G
of which significant investments in Tier 2 capital	42.8	0.0	42.8	Table G
Property, plant and equipment	885.2	-252.2	633.0	
Intangible assets	2.4	0.0	2.4	
of which other intangible assets	2.4	0.0	2.4	Table F
Tax assets	637.9	4.3	642.2	
a) current tax assets	11.7	-0.1	11.6	
b) deferred tax assets	626.2	4.4	630.6	Table E / H
Non current assets and disposal groups classified as held for sale	732.4	-150.3	582.0	
Other assets	350.3	159.0	509.3	
<b>TOTAL ASSETS</b>	<b>115,542.9</b>	<b>54.2</b>	<b>115,597.0</b>	

Liabilities and equity (in million €)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
<b>Financial liabilities measured at amortised cost</b>	97,601.9	24.3	97,626.2	
a) banks	26,407.3	0.0	26,407.3	
b) customer	58,675.6	24.3	58,700.0	Table I
of which deposits from customers - Subordinated	98.9	0.0	98.9	
c) debt securities issued	12,518.9	0.0	12,518.9	Table I
of which subordinated liabilities	1,108.6	0.0	1,108.6	
<b>Financial liabilities held for trading</b>	1,286.4	0.0	1,286.4	
<b>Financial liabilities designated at fair value</b>	60.5	0.0	60.5	
<b>Derivatives used for hedging</b>	2,193.9	0.0	2,193.9	
<b>Changes in fair value of portfolio hedged items (+/-)</b>	564.0	0.0	564.0	
<b>Tax liabilities</b>	53.0	-0.9	52.1	
a) Tax liabilities - current	47.8	-0.4	47.4	
b) Tax liabilities deferred	5.1	-0.4	4.7	Table E / H
<b>Liabilities included in disposal groups classified as held for sale</b>	459.8	-29.8	430.0	
<b>Other liabilities</b>	564.8	69.9	634.7	
<b>Reserve for employee severance</b>	0.1	0.0	0.1	
<b>Provisions for risks and charges</b>	4,395.2	-9.4	4,385.8	
a) Provision for credit risk of commitments and financial guarantees given	564.8	69.9	634.7	
b) Pensions and other post retirement benefits obligations	0.1	0.0	0.1	
c) Other Provision	4,395.2	-9.4	4,385.8	
<b>EQUITY</b>	<b>8,363.4</b>	<b>0.0</b>	<b>8,363.4</b>	
<b>Revaluation reserves</b>	-1,702.6	-0.6	-1,703.2	Table C
of which not eligible cash flow hedges	25.4	0.0	25.4	Table C
<b>Reserves</b>	4,238.6	0.6	4,239.2	
Retained earnings	2,512.4	0.0	2,512.4	Table B
Other reserves	1,726.2	0.6	1,726.8	Table C
<b>Share premium</b>	4,137.0	0.0	4,137.0	Table A
<b>Share capital</b>	1,681.0	0.0	1,681.0	Table A
<b>Minority interest (+/-)</b>	45.4	0.0	45.4	Table D
<b>Net profit</b>	-36.0	0.0	-36.0	Table B
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>115,542.9</b>	<b>54.2</b>	<b>115,597.0</b>	

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.

**TABLES**

€ million

<b>Table A</b>			Reference
	Share capital (ordinary shares)	1,681.0	Annex IV, row 1a
	add Share premium	4,137.0 <sup>1)</sup>	
	<b>Capital Instruments and the related share premium accounts</b>	<b>5,818.0</b>	Annex IV, row 1

<sup>1)</sup> in addition to the agio, it also includes the free capital reserve from shareholder's contribution of EUR 1 billion.

<b>Table B</b>			Reference
	Retained earnings	2,512.4	
	add Net profit	-36.0	
	less Planned dividend	0.0	
	<b>Sum of retained earnings</b>	<b>2,476.4</b>	Annex IV, row 2

<b>Table C</b>			Reference
	Revaluation reserves	-1,703.2	
	add Other reserves	1,726.8	
	<b>Accumulated other comprehensive income and other reserves</b>	<b>23.5</b>	Annex IV, row 3
	of which relating to cash flow hedges not eligible for own funds	25.4	Annex IV, row 11

<b>Table D</b>			Reference
	Minority interests	45.4	
	less Surplus capital attributed to minority shareholders	-33.4	
	<b>Minority Interests (amount allowed in consolidated Common Equity Tier 1)</b>	<b>12.0</b>	Annex IV, row 5
	<b>Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties</b>	<b>2.1</b>	Annex IV, row 34
	<b>Qualifying own funds Instruments included in consolidated Tier 2 capital</b>	<b>2.7</b>	Annex IV, row 48

<b>Table E</b>			Reference
	<b>Deferred tax assets</b>	<b>630.6</b>	
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	214.7	
	<b>Deferred tax liabilities</b>	<b>4.7 <sup>2)</sup></b>	
	of which deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	74.2	
	Deferred tax assets that rely on future profitability and do not arise from temporary differences	214.7	
	less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-74.2	
	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)	140.5	Annex IV, row 10
	Deferred tax assets less deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	485.4	Table H

<sup>2)</sup> netted view of the consolidated FINREP.

<b>Table F</b>			Reference
	Goodwill	0.0	
	Other intangible assets	2.4	
	Intangible assets held for sale	11.0	
	Minority portion of intangible assets according Art. 32 (c) CRR2	-5.5 <sup>3)</sup>	
	Deferred tax liabilities associated to goodwill and other intangible assets	-0.3	
	<b>Intangible assets</b>	<b>7.6</b>	Annex IV, row 8

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

Table G		Reference
<b>Financial assets at fair value through profit or loss</b>	<b>12.0</b>	
<b>Financial assets held for trading</b>	<b>3.0</b>	
of which non-significant investments in Common Equity Tier 1	2.9	
<b>Financial assets mandatorily at fair value</b>	<b>9.1</b>	
of which non-significant investments in Tier 2 capital	9.1	
<b>Financial assets at fair value through other comprehensive income</b>	<b>50.5</b>	
of which significant investments in Common Equity Tier 1	44.9	
of which non-significant investments in Common Equity Tier 1	5.6	
<b>Financial assets at amortised cost</b>	<b>336.4</b>	
<b>Loans and receivables with banks</b>	<b>313.1</b>	
of which significant investments in Tier 2 capital	0.1	
of which non-significant investments in Tier 2 capital	313.0	
<b>Loans and receivables with customers</b>	<b>23.4</b>	
of which significant investments in Tier 2 capital	2.0	
of which non-significant investments in Tier 2 capital	21.4	
<b>Investments in associates and joint ventures</b>	<b>2,226.0</b>	
of which significant investments in Common Equity Tier 1	2,183.2	
of which significant investments in Tier 2 capital	42.8	
<b>Significant investments</b>	<b>2,273.0</b>	
in Common Equity Tier 1	2,228.1	sum of Annex IV, row 19, 23, 73
in AT 1 capital	0.0	Annex IV, row 40
in Tier 2 capital	44.9	Annex IV, row 55
<b>Non-significant investments</b>	<b>352.0</b>	
in Common Equity Tier 1	8.6	
in AT 1 capital	0.0	
in Tier 2 capital	343.5	
Amount of significant investments in Common Equity Tier 1 above the 10% threshold	-1,414.7	Annex IV, row 19
Amount of significant investments in Common Equity Tier 1 above the 17,65% threshold	-229.2	Annex IV, row 23
Amount of significant investments in Common Equity Tier 1 below threshold	584.2	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	352.0	Annex IV, row 72
<b>Table H</b>		
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	485.4	Table E
<b>Deferred tax assets that rely on future profitability and arise from temporary differences</b>	<b>789.3</b>	
Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	277.3	
<b>Deferred taxes assets (net)</b>	<b>512.0</b>	
of which amount of deferred taxes above the 10% threshold	0.0	
of which amount of deferred tax assets above the 15% threshold	-144.3	Annex IV, row 25
of which amount of deferred tax assets below threshold	367.8	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)	26.7	

Table I	Reference
Subordinated deposits from customers	98.9
Subordinated debt securities issued	1,108.6
Subordinated liabilities included in disposal groups classified as held for sale	0.0
<b>Sum of subordinated liabilities / balance sheet value</b>	<b>1,207.5</b>
of which attributed to UniCredit Bank Austria AG	1,042.1
of which grandfathered instruments (Art. 484 (4), 486 (3))	165.5 <sup>4)</sup>
	1,042.1
less amortization, disagio, interest and hedging	-375.2
<b>Computable amount under regulatory scope</b>	<b>666.8</b> Annex IV, row 46
of which capital instruments and the related share premium accounts	666.8
of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0.0 Annex IV, row 52

<sup>4)</sup> Due to conservative interpretation of Regulation (EU) 2019/876 (CRR II) Art. 494a starting from Q2/2019, instruments according to Art. 52 of Regulation (EU) 575/2013 issued through special purpose entities are no longer included as Additional Tier 1 according to the phase-out conditions of Regulation (EU) 575/2013, Art. 484.

Table J	Reference
<b>Deductions from CET1</b>	<b>1,984.6</b> Annex IV, row 28
of which Additional value adjustments (CRR Art. 34 + Art. 150)	-7.7 Annex IV, row 7
of which intangible assets	-7.6 Annex IV, row 8
of which deferred tax assets that rely on future profitability excluding those arising from temporary differences	-140.5 Annex IV, row 10
of which fair value reserves related to gains or losses on cash flow hedges	-25.4 Annex IV, row 11
of which negative amounts resulting from the calculation of expected loss amounts	-2.0 Annex IV, row 12
of which gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-13.2 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	-1,414.7 Annex IV, row 19
of which exposure amount of the following items which qualify for a RW of 1250%	0.0 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	-229.2 Annex IV, row 23
of which exceeding the 15% threshold for deferred tax assets arising from temporary differences	-144.3 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	5,818.0	26 (1), 27, 28, 29
	of which: ordinary shares	1,681.0	EBA list 26 (3)
2	Retained earnings	2,476.4	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	23.5	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)	12.0	84
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0.0	26 (2)
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	8,329.9	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	-7.7	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-7.6	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)	-140.5	36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges	-25.4	33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-2.0	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	-13.2	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)	-1,414.7	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) bis (3), 79
20	Empty set in the EU	0.0	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative	0.0	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)	0.0	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)	-373.4	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	-229.2	36 (1) (i), 48 (1) (b)
24	Empty set in the EU	0.0	
25	of which: deferred tax assets arising from temporary differences	-144.3	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	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	-1,984.6	
29	<b>Common Equity Tier 1 (CET1) capital</b>	6,345.3	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
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	2.1	85, 86
35	of which: Instruments issued by subsidiaries subject to phase out	0.0	486 (3)
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	2.1	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	0.0	
44	<b>Additional Tier 1 (AT1) capital</b>	2.1	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	6,347.5	

<b>Tier 2 (T2) capital: Instruments and provisions</b>			
46	Capital Instruments and the related share premium accounts	666.8	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	2.7	87, 88
49	of which: instruments issued by subsidiaries subject to phase out	0.0	486 (4)
50	Credit risk adjustments	140.6	62 (c) & (d)
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	810.2	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
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)	-44.9	66 (d), 69, 79
56	Empty set in the EU		
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-44.9	
58	<b>Tier 2 (T2) capital</b>	765.3	
59	<b>Total capital (TC = T1 + T2)</b>	7,112.8	
60	<b>Total risk weighted assets</b>	34,810.4	
<b>Capital ratios and buffers</b>			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	18.2%	92 (2) (a)
62	Tier 1 (as a percentage of risk exposure amount)	18.2%	92 (2) (b)
63	Total capital (as a percentage of risk exposure amount)	20.4%	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)	13.7%	CRD 128
69	[non relevant in EU regulation]		
70	[non relevant in EU regulation]		
71	[non relevant in EU regulation]		

<b>Amount below thresholds for deductions (not risk-weighted)</b>			
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)	352.0	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)	584.2	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)	367.8	36 (1) (c), 38, 48
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
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	81.8	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)	349.4	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	140.2	62
<b>Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements	0.0	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 €
	<b>Amount as of 30 June 2020</b>
Surplus of Common Equity Tier 1 (CET1) capital	4,778.9
Surplus of Tier 1 (T1) capital	4,258.8

## 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.

In the context of COVID-19, the ECB introduced some temporary capital relief measures to banks such as the possibility to partially use capital instruments that do not qualify as Common Equity Tier 1, for example Additional Tier 1 or Tier 2 instruments, to meet the Pillar 2 Requirements (P2R).

Furthermore, the ECB allows banks to operate temporarily below the level of capital defined by the Pillar 2 Guidance (P2G) and below the Capital Conservation Buffer (CCB). Bank Austria did not take advantage of these relief measures.

In 2Q20, CET1 and Total Capital Ratios decreased vs. previous quarter, due to DBO development, partially offset by FV through OCI („fair value through other comprehensive income“) reserves, while RWA increased mainly due to Market Risk.

Bank Austria continues to have a solid capital base to meet the own funds requirements pursuant to Art. 92 CRR / Art. 129 CRD IV.

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	919.4	73.6
Art. 112 b)	Exposures to regional governments or local authorities	9.5	0.8
Art. 112 c)	Exposures to public sector entities	65.4	5.2
Art. 112 d)	Exposures to multilateral development banks	-	-
Art. 112 e)	Exposures to international organisations	-	-
Art. 112 f)	Exposures to institutions	210.0	16.8
Art. 112 g)	Exposures to corporates	2,716.8	217.3
Art. 112 h)	Retail exposures	352.4	28.2
Art. 112 i)	Exposures secured by mortgages on immovable property	209.2	16.7
Art. 112 j)	Exposures in default	174.3	13.9
Art. 112 k)	Exposures associated with particularly high risk	42.8	3.4
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	7.3	0.6
Art. 112 o)	Exposures in the form of units or shares in collective investment undertakings ("CIUs")	0.2	0.0
Art. 112 p)	Equity exposures	1,204.1	96.3
Art. 112 q)	Other items	631.5	50.5
<b>Standardised approach total</b>		<b>6,543.1</b>	<b>523.4</b>

### 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	275.2	22.0
Art. 147 (2) b)	Exposures to institutions	1,726.1	138.1
Art. 147 (2) c)	Exposures to corporates	12,826.4	1,026.1
Art. 147 (2) d)	Retail exposures	5,819.0	465.5
Art. 154 (2) (3)	Retail - Secured by real estate SME	10,666.9	853.3
Art. 154 (3)	Retail - Secured by real estate non-SME	209.1	16.7
Art. 154 (4)	Retail - Qualifying revolving	1,817.4	145.4
Art. 154 (2)	Retail - Other SME	-	-
Art. 154 (1)	Retail - Other non-SME	397.3	31.8
Art. 147 (2) e)	Equity exposures	1,203.6	96.3
Art. 155 (3)	PD-/LGD-Approach	752.3	60.2
Art. 155 (2)	Simple risk weight approach	170.4	13.6
Art. 155 (4)	Internal models approach	-	-
Art. 48 (4) Art. 471 (2)	Equity exposures subject to risk weights	280.8	22.5
Art. 147 (2) f)	Items representing securitisation positions	63.1	5.0
Art. 147 (2) g)	Other non credit-obligation assets	1,585.2	126.8
<b>IRB approach total</b>		<b>23,498.6</b>	<b>1,879.9</b>

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
			30.06.2020	31.03.2020	30.06.2020
	<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>26,709.6</b>	<b>26,630.7</b>	<b>2,136.8</b>
Art 438(c)(d)	2	Of which the standardised approach	4,387.9	4,873.1	351.0
Art 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	-	-	-
Art 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	22,151.3	21,563.6	1,772.1
Art 438(d)	5	Of which equity IRB under the simple riskweighted approach or the IMA	170.4	194.0	13.6
<b>Art 107, Art 438(c)(d)</b>	<b>6</b>	<b>CCR</b>	<b>936.6</b>	<b>892.8</b>	<b>74.9</b>
Art 438(c)(d)	7	Of which mark to market	24.1	27.8	1.9
Art 438(c)(d)	8	of which Original Exposure	-	-	-
	9	of which standardised approach	-	-	-
	10	Of which internal model method (IMM)	857.1	809.0	68.6
Art 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	7.0	6.4	0.6
Art 438(c)(d)	12	Of which CVA	48.5	49.7	3.9
<b>Art 438(e)</b>	<b>13</b>	<b>Settlement Risk</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Art 449(o)(i)</b>	<b>14</b>	<b>Securitisation exposures in banking book (after the cap)</b>	<b>63.1</b>	<b>68.9</b>	<b>5.0</b>
	15	Of which SEC - IRBA			
	16	Of which SEC- SA			
	17	Of which SEC ERBA	63.1	68.9	5.0
	18	Internal assessment approach			
	18a	Of which 1250%/ deduction			
<b>Art 438(e)</b>	<b>19</b>	<b>Market Risk</b>	<b>980.7</b>	<b>267.1</b>	<b>78.5</b>
	20	Of which the standardised approach	6.8	9.4	0.5
	21	Of which IMA	973.8	257.6	77.9
<b>Art 438(e)</b>	<b>22</b>	<b>Large exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Art 438(f)</b>	<b>23</b>	<b>Operational Risk</b>	<b>3,232.6</b>	<b>3,168.2</b>	<b>258.6</b>
	24	of which Basic Indicator Approach	-	-	-
	25	of which Standardised Approach	557.8	557.4	44.6
	26	of which Advanced Measurement Approach	2,674.9	2,610.8	214.0
<b>Art 437(2), 48,60</b>	<b>27</b>	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	<b>2,387.8</b>	<b>2,435.0</b>	<b>191.0</b>
<b>Art 500</b>	<b>28</b>	<b>Floor adjustment</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>29</b>	<b>Other calculation elements *)</b>	<b>500.0</b>	<b>500.0</b>	<b>40.0</b>
	<b>30</b>	<b>Total</b>	<b>34,810.4</b>	<b>33,962.7</b>	<b>2,784.8</b>

\*) Other calculation elements include:  
Temporary measure on credit risk internal models (linked to limitations raised by the Supervisor).

The increase in RWA is mainly due to the increase in market risk by € 0.7 bn, driven by additional CVA hedges.



## 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	<b>RWAs as at the end of the previous reporting period</b>	21,757.6	1,740.6	
2	Asset size	219.1	17.5	
3	Asset quality	914.0	73.1	1)
4	Model updates	0.0	0.0	
5	Methodology and policy	-280.0	-22.4	2)
6	Acquisitions and disposals	0.0	0.0	
7	Foreign exchange movements	-14.0	-1.1	
8	Other	-275.0	-22.0	
9	<b>RWAs as at the end of the reporting period</b>	<b>22,321.7</b>	<b>1,785.7</b>	

1) Portfolio movements - mainly due to COVID-19

2) Recalibration of the rating model for private customers

## 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%	-	-	-
<b>Total</b>	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		-	-	190%	-	-	-
Exchange-traded equity exposures		-	-	290%	-	-	-
Other equity exposures		41.4	4.6	370%	46.1	170.4	13.6
<b>Total</b>		<b>41.4</b>	<b>4.6</b>		<b>46.1</b>	<b>170.4</b>	<b>13.6</b>

## 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 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		
Algeria	1.2	10.4	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Armenia	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Australia	1.4	0.4	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Austria	7,245.1	50,562.9	0.0	3.4	0.0	0.0	1,493.3	0.1	0.0	1,493.4	0.7	0.0
Belarus	46.5	4.3	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
Belgium	8.8	103.3	0.0	0.0	0.0	0.0	2.5	0.0	0.0	2.5	0.0	0.0
Bosnia and Herzegovina	1.3	6.8	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.9	0.0	0.0
Brazil	3.6	21.5	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Bulgaria	154.5	12.6	0.0	0.0	0.0	0.0	8.6	0.0	0.0	8.6	0.0	0.5
Canada	6.3	74.7	0.0	0.0	0.0	0.0	2.7	0.0	0.0	2.7	0.0	0.0
Cayman Islands	25.5	10.6	0.0	0.0	0.0	0.0	5.3	0.0	0.0	5.3	0.0	0.0
Chile	1.2	0.3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
China	3.2	43.7	0.0	0.0	0.0	0.0	2.1	0.0	0.0	2.1	0.0	0.0
Colombia	0.4	3.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Croatia	74.7	161.1	0.0	0.0	0.0	0.0	10.9	0.0	0.0	10.9	0.0	0.0
Cyprus	16.1	130.2	0.0	0.0	0.0	0.0	3.8	0.0	0.0	3.8	0.0	0.0
Czech Republic	73.9	333.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	9.0	0.0	1.0
Denmark	36.9	363.0	0.0	0.0	0.0	0.0	10.9	0.0	0.0	10.9	0.0	0.0
Ecuador	0.1	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Egypt	14.3	4.7	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	0.0
Estonia	1.0	20.2	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Finland	24.3	938.9	0.0	0.0	0.0	0.0	32.8	0.0	0.0	32.8	0.0	0.0
France	203.6	153.1	0.0	0.0	0.0	0.0	3.3	0.0	0.0	3.3	0.0	0.0
Georgia	4.1	3.6	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Germany	308.3	2,503.1	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
Greece	4.9	9.1	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	0.0
Hong Kong	0.2	21.7	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	1.0
Hungary	116.9	263.1	0.0	0.0	0.0	0.0	8.3	0.0	0.0	8.3	0.0	0.0
India	3.3	0.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Indonesia	0.8	25.9	0.0	0.0	0.0	0.0	1.4	0.0	0.0	1.4	0.0	0.0
Ireland	1.6	222.3	0.0	0.0	0.0	1.5	3.1	0.0	0.3	3.4	0.0	0.0
Israel	1.3	7.5	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
Italy	101.8	742.5	0.0	0.0	0.0	3.2	12.1	0.0	0.1	12.2	0.0	0.0
Japan	1.0	1.3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Kazakhstan	0.1	42.8	0.0	0.0	0.0	0.0	1.2	0.0	0.0	1.2	0.0	0.0
Kenya	0.9	0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Korea, Republic of	6.5	0.3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Latvia	0.9	21.5	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Liechtenstein	0.4	8.2	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Lithuania	1.2	20.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
Luxembourg	69.5	403.8	0.0	0.0	0.0	0.0	16.9	0.0	0.0	16.9	0.0	0.3
Malaysia	1.5	27.8	0.0	0.0	0.0	0.0	2.1	0.0	0.0	2.1	0.0	0.0
Malta	102.9	1.3	0.0	0.0	0.0	0.0	8.2	0.0	0.0	8.2	0.0	0.0
Mexico	18.9	54.4	0.0	0.0	0.0	0.0	2.5	0.0	0.0	2.5	0.0	0.0
Monaco	0.7	7.4	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Morocco	2.0	3.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Netherlands	140.4	733.6	0.0	0.0	0.0	8.1	21.8	0.0	0.3	22.1	0.0	0.0
Norway	1.9	549.4	0.0	0.0	0.0	0.0	5.1	0.0	0.0	5.1	0.0	1.0
Peru	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Philippines	1.6	0.3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Poland	40.1	411.1	0.0	0.0	0.0	0.0	12.1	0.0	0.0	12.1	0.0	0.0
Portugal	2.2	531.7	0.0	0.0	0.0	14.9	19.2	0.0	0.6	19.8	0.0	0.0
Qatar	0.4	9.7	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
Romania	58.5	154.6	0.0	0.0	0.0	0.0	11.6	0.0	0.0	11.6	0.0	0.0
Russian Federation	658.7	102.7	0.0	0.0	0.0	0.0	17.9	0.0	0.0	17.9	0.0	0.0
Saudi Arabia	2.2	11.3	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	0.0
Senegal	23.6	1.7	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Serbia	3.7	0.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
Singapore	3.0	56.0	0.0	0.0	0.0	0.0	3.5	0.0	0.0	3.5	0.0	0.0

(EUR million)

*(EUR million)*

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 (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	110	120
Slovakia	100.5	57.1	0.0	0.0	0.0	0.0	8.5	0.0	0.0	8.5	0.0	1.5
Slovenia	66.8	108.6	0.0	0.0	0.0	0.0	5.7	0.0	0.0	5.7	0.0	0.0
South Africa	16.1	264.0	0.0	0.0	0.0	0.0	20.5	0.0	0.0	20.5	0.0	0.0
Spain	63.1	2,776.7	0.0	0.0	0.0	50.1	77.7	0.0	2.4	80.1	0.0	0.0
Sri Lanka	0.6	0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Supranational	0.3	2.2	0.0	0.0	0.0	17.7	0.3	0.0	0.6	0.8	0.0	0.0
Sweden	13.0	599.6	0.0	0.0	0.0	0.0	15.6	0.0	0.0	15.6	0.0	0.0
Switzerland	73.3	620.5	0.0	0.0	0.0	0.0	27.8	0.0	0.0	27.8	0.0	0.0
Taiwan	0.6	0.9	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Thailand	0.3	2.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Tunisia	0.8	3.8	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	0.0
Turkey	78.6	19.0	0.0	0.0	0.0	0.0	2.5	0.0	0.0	2.5	0.0	0.0
Ukraine	5.0	1.3	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0	0.0
United Arab Emirates	2.9	276.5	0.0	0.0	0.0	0.0	5.8	0.0	0.0	5.8	0.0	0.0
United Kingdom	36.6	182.9	0.0	0.0	0.0	23.9	4.5	0.0	0.7	5.2	0.0	0.0
United States	32.2	248.8	0.0	0.0	0.0	0.0	7.0	0.0	0.0	7.0	0.0	0.0
Vietnam	1.0	10.3	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
	<b>10,122.0</b>	<b>65,088.2</b>	<b>0.0</b>	<b>3.4</b>	<b>0.0</b>	<b>119.4</b>	<b>2,021.8</b>	<b>0.1</b>	<b>5.0</b>	<b>2,026.9</b>	<b>1.0</b>	<b>5.3</b>

### Amount of institution-specific countercyclical capital buffer

*(EUR million)*

	Column
	010
Total risk exposure amount	34,810.4
Institution specific countercyclical buffer rate	0.02
Institution specific countercyclical buffer requirement	6.2

## 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					
	Defaulted exposures	Non-Defaulted exposures					
1 Central governments of central banks	162.9	2,521.0	8.3	-	-	0.4	2,675.6
2 Institutions	1.7	9,380.9	3.0	-	11.9	0.7	9,379.6
3 Corporates	1,256.4	60,517.8	734.7	-	149.8	195.6	61,039.5
4 - Of which: Specialised lending	43.5	5,998.0	18.9	-	0.8	1.9	6,022.6
5 - Of which: SMEs	561.9	6,958.0	274.6	-	44.7	52.5	7,245.3
6 Retail	617.6	23,191.4	651.6	-	7.4	119.0	23,157.3
7 Secured by real estate property	236.8	13,394.2	173.9	-	0.3	37.2	13,457.1
8 - SMEs	92.2	1,838.8	18.0	-	0.1	4.0	1,913.1
9 - Non-SMEs	144.6	11,555.4	156.0	-	0.2	33.2	11,544.0
10 Qualifying revolving	-	-	-	-	-	-	-
11 Other retail	380.8	9,797.2	477.7	-	7.1	81.7	9,700.2
12 - SMEs	88.7	1,085.2	91.2	-	5.8	18.2	1,082.8
13 - Non-SMEs	292.0	8,711.9	386.6	-	1.3	63.6	8,617.4
14 Equity	-	501.6	-	-	-	-	501.6
<b>15 Total IRB approach</b>	<b>2,038.6</b>	<b>96,112.6</b>	<b>1,397.7</b>	-	<b>169.1</b>	<b>315.7</b>	<b>96,753.6</b>
16 Central governments or central banks	-	29,958.3	0.0	-	-	0.0	29,958.3
17 Regional governments or local authorities	-	4,678.9	1.3	-	-	0.7	4,677.5
18 Public sector entities	2.0	2,378.3	1.1	-	-	0.2	2,379.2
19 Multilateral development banks	-	147.5	-	-	-	-	147.5
20 International organisations	-	885.1	-	-	-	-	885.1
21 Institutions	0.1	183.7	2.9	-	-	0.1	180.9
22 Corporates	191.4	6,011.8	107.4	-	0.0	10.7	6,095.9
23 - Of which: SMEs	155.5	1,243.0	63.0	-	-	0.4	1,335.4
24 Retail	34.0	755.1	24.3	-	-	1.0	764.8
25 - Of which: SMEs	11.7	158.5	6.8	-	-	0.0	163.4
26 Secured by mortgages on immovable property	15.8	436.0	0.8	-	-	0.1	451.0
27 - Of which: SMEs	15.7	277.5	0.6	-	-	0.0	292.6
28 Exposures in default*	246.1	-	106.4	-	1.8	8.1	139.7
29 Items associated with particularly high risk	-	28.9	0.0	-	-	0.0	28.8
30 Covered bonds	-	1.3	-	-	-	-	1.3
31 Claims on institutions and corporates with a short-term credit assessment	-	40.9	0.0	-	-	0.0	40.9
32 Collective investments undertakings	-	1.2	-	-	-	-	1.2
33 Equity exposures	-	491.7	-	-	-	-	491.7
34 Other exposures	2.9	659.3	0.0	-	-	-	662.2
<b>35 Total standardised approach</b>	<b>246.1</b>	<b>46,658.0</b>	<b>137.9</b>	-	<b>1.8</b>	<b>21.0</b>	<b>46,766.2</b>
<b>36 Total</b>	<b>2,284.8</b>	<b>142,770.6</b>	<b>1,535.6</b>	-	<b>170.9</b>	<b>336.7</b>	<b>143,519.8</b>
37 - Of which: Loans	1,916.0	87,803.9	1,338.0	-	170.9	251.5	88,381.9
38 - Of which: Debt securities	-	16,663.2	0.4	-	-	0.3	16,662.7
39 - Of which: Off-balance-sheet exposures	368.7	36,652.5	195.7	-	-	84.6	36,825.6

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.

Increase of total net value by € 12.3 billion compared to year-end 2019, of which € 11.4 billion in standardised approach (mainly central governments or central banks, due to the placement of liquidity taken up in TLTRO III). Total amount of defaulted exposures decreased by € -162 million compared to 31 December 2019, larger COVID-19 effects might occur in the following quarters.

**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	16.6	217.1	7.1		-	2.3	226.6
2 Mining and quarrying	0.7	928.8	0.9		0.1	0.4	928.6
3 Manufacturing	485.5	14,860.6	222.4		41.4	72.9	15,123.7
4 Electricity, gas, steam and air conditioning supply	5.7	4,045.5	4.6		0.3	1.9	4,046.6
5 Water supply; sewerage, waste management and remediation activities	12.0	681.7	3.6		0.6	1.0	690.2
6 Construction	117.3	6,370.2	87.1		74.5	7.7	6,400.3
7 Wholesale and retail trade; repair of motor vehicles and motorcycles	254.4	7,913.3	159.9		12.0	38.3	8,007.8
8 Transport and storage	85.9	2,255.1	30.7		3.1	10.6	2,310.4
9 Accommodation and food service activities	92.2	752.7	43.9		2.2	6.8	801.1
10 Information and communication	64.6	1,899.9	54.9		2.8	3.1	1,909.7
11 Financial and insurance activities	74.7	37,994.0	76.8		16.3	14.2	37,991.9
12 Real estate activities	185.1	9,150.4	61.7		5.4	13.3	9,273.9
13 Professional, scientific and technical activities	157.2	10,074.5	129.6		4.1	50.9	10,102.1
14 Administrative and support service activities	42.2	1,434.5	21.1		3.2	3.2	1,455.5
15 Public administration and defence, compulsory social security	163.1	19,977.7	10.1		-	1.3	20,130.7
16 Education	0.5	70.3	0.6		-	0.3	70.1
17 Human health and social work activities	5.7	1,288.5	10.6		0.6	4.1	1,283.6
18 Arts, entertainment and recreation	47.3	528.2	37.8		-	3.7	537.7
19 Other services activities	7.6	388.3	5.5		2.6	1.9	390.4
20 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	466.3	21,043.5	565.1		1.6	98.6	20,944.8
21 Activities of extraterritorial organisations and bodies	-	229.6	0.0		-	-	229.6
22 Other	-	666.1	1.5		0.0	0.3	664.6
<b>23 Total</b>	<b>2,284.8</b>	<b>142,770.6</b>	<b>1,535.6</b>		<b>170.9</b>	<b>336.7</b>	<b>143,519.8</b>

Increase of total net value by € 12.3 billion compared to year-end 2019, of which € 12.3 billion relating to financial and insurance activities, driven by placement of liquidity taken up in TLTRO III. Total amount of defaulted exposures decreased by € -162 million compared to 31 December 2019, larger COVID-19 effects might occur in the following quarters.

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

(EUR million)

Description		Gross carrying value of		c	d	e	f	g
		a	b					
		Defaulted exposures	Non-Defaulted exposures					(a+b-c-d)
1	EUROPE	2,099.3	137,344.9	1,501.2		170.9	325.5	137,943.0
2	of which: AUSTRIA	1,883.0	104,199.7	1,329.7		143.8	283.7	104,753.0
3	of which: SPAIN	0.3	7,684.9	7.2		-	5.8	7,678.0
4	of which: GERMANY	89.3	4,711.0	53.7		26.0	16.5	4,746.5
5	of which: ITALY	8.2	1,956.7	4.5		-	0.4	1,960.4
6	of which: CZECH REPUBLIC	0.1	958.0	0.6		-	0.1	957.5
7	of which: SWITZERLAND	3.3	3,458.4	7.4		0.0	3.2	3,454.3
8	of which: NETHERLANDS	1.3	1,457.5	2.1		-	0.4	1,456.7
9	of which: UNITED KINGDOM	4.5	447.7	2.4		-	0.6	449.8
10	of which: POLAND	17.7	953.9	16.2		-	0.5	955.4
11	of which: OTHER EUROPEAN COUNTRIES	91.6	11,517.2	77.4		1.0	14.2	11,531.5
12	AMERICA	73.6	1,010.1	20.0		-	1.4	1,063.7
13	ASIA	0.5	2,486.5	2.8		-	1.2	2,484.2
14	REST OF THE WORLD	111.5	1,929.1	11.7		-	8.6	2,028.9
15	<b>TOTAL</b>	<b>2,284.8</b>	<b>142,770.6</b>	<b>1,535.6</b>		<b>170.9</b>	<b>336.7</b>	<b>143,519.8</b>

Increase of total net value by € 12.3 billion compared to year-end 2019, of which € 12.6 billion increase in Austria (placement of liquidity taken up in TLTRO III), partially compensated by decreases in Spain (€ -798 mn), Italy (€ -413 mn) and Asia (€ -145 mn). Total amount of defaulted exposures decreased by € -162 million compared to 31 December 2019, larger COVID-19 effects might occur in the following quarters.

## 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	285.4	63.3		76.4	50.9	717.7
2	Debt securities	-	-		-	-	-
3	<b>Total exposures</b>	<b>285.4</b>	<b>63.3</b>	<b>-</b>	<b>76.4</b>	<b>50.9</b>	<b>717.7</b>

Compared with YE19, amounts in most time buckets decreased; in particular in the area „≤ 30 days“ there was a volume reduction of around € 0.5 bn.

**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	Of which forborne						
010	Debt securities	16,777.3	0.0	0.0	12.8	12.8	12.8	0.0	2.4	0.0	3.4	0.0	0.0	0.0
020	Loans and advances	91,245.6	55.3	486.7	1,890.8	1,890.8	1,888.8	468.6	424.6	13.7	897.2	200.9	714.7	185.0
030	Off-balance-sheet exposures	37,271.1	0.0	17.0	368.4	368.4	368.4	44.8	38.0	1.3	169.3	8.2	50.8	10.0

Non-performing loans and advances decreased further since the last reporting date (31 December 2019). Consequently, related impairments and provisions also reduced. Driven by COVID-19, impairments and provisions on performing exposures increased (of which € +92 mn for loans and advances).

## 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	<b>Opening balance (as at 1 January of the reporting year)</b>	579.9	794.0
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	-81.1	34.7
9	<b>Closing balance</b>	<b>498.8</b>	<b>828.8</b>
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-1.2	-3.0
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	0.3	7.2

### Notes:

- In column "Accumulated specific credit risk adjustment" stage 3 non performing amounts are presented.
- In column "Accumulated general credit risk adjustment" stage 1 and 2 performing amounts are presented.
- Since the rows of the table are defined in line with IAS 39 and are hence not comparable one to one to the new IFRS 9 categories, the row "other adjustments" has been used.

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

*(EUR million)*

		<b>a</b>
		<b>Gross carrying value defaulted exposures</b>
1	<b>Opening balance</b>	<b>2,102.6</b>
2	Loans and debt securities that have defaulted or impaired since the last reporting period	306.1
3	Returned to non-defaulted status	-100.6
4	Amounts written off	-149.6
5	Other changes	-231.5
6	<b>Closing balance</b>	<b>1,927.0</b>

The table refers to the exposure with banks and customers.



## Disclosure of non-performing and forborne exposures (EBA guideline as at 17 December 2018)

**EBA/GL/2018/10:** In line with the guideline, Bank Austria provides data required from banks with a gross NPL ratio of less than 5%. As at 30 June 2020, the gross NPL ratio of Bank Austria was 2.9%.

### Template 1 – Credit quality of forborne exposures

		a	b	c	d	e		f	h	i
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures		
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne	Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures			
			Of which defaulted	Of which impaired						
<i>(EUR million)</i>										
1	Loans and advances	487	469	469	468	-14	-201	431	185	
2	Central banks	0	0	0	0	0	0	0	0	
3	General governments	0	0	0	0	0	0	0	0	
4	Credit institutions	0	0	0	0	0	0	0	0	
5	Other financial corporations	2	19	19	19	0	-15	3	3	
6	Non-financial corporations	282	349	349	349	-7	-153	255	126	
7	Households	203	100	100	99	-7	-33	173	56	
8	Debt Securities	0	0	0	0	0	0	0	0	
9	Loan commitments given	17	45	45	45	-1	-8	17	10	
10	<b>Total</b>	<b>504</b>	<b>513</b>	<b>513</b>	<b>513</b>	<b>-15</b>	<b>-209</b>	<b>448</b>	<b>195</b>	

Performing forborne exposures increased by € 210 mn, also due to measures in relation to COVID-19.

**Template 3 – Credit quality of performing and non-performing exposures by past due days**

		a	b	c	d	e	f	g	h	j	k	i	l	m
		Gross carrying amount												
		Performing exposures			Non-performing exposures									
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which defaulted	Of which impaired	
(EUR million)														
1	Loans and advances	89,355	89,299	55	1,891	1,048	74	51	110	123	103	382	1,891	1,889
2	Central banks	18,735	18,735	0	0	0	0	0	0	0	0	0	0	0
3	General governments	6,928	6,928	0	164	164	0	0	0	0	0	0	164	164
4	Credit institutions	7,134	7,134	0	0	0	0	0	0	0	0	0	0	0
5	Other financial corporations	3,720	3,720	0	51	22	0	1	0	6	22	0	51	51
6	Non-financial corporations	34,367	34,328	38	1,016	656	37	21	64	45	28	165	1,016	1,016
7	Of which SMEs	8,956	8,950	6	603	403	31	13	44	34	24	54	603	603
8	Households	18,471	18,454	17	660	206	37	29	46	72	53	216	660	658
9	Debt Securities	16,765	16,765	0	13	13	0	0	0	0	0	0	13	13
10	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
11	General governments	13,274	13,274	0	0	0	0	0	0	0	0	0	0	0
12	Credit institutions	2,830	2,830	0	0	0	0	0	0	0	0	0	0	0
13	Other financial corporations	207	207	0	13	13	0	0	0	0	0	0	13	13
14	Non-financial corporations	453	453	0	0	0	0	0	0	0	0	0	0	0
15	Off-balance sheet exposures	36,903			368								368	368
16	Central banks	0			0								0	0
17	General governments	1,979			0								0	0
18	Credit institutions	980			0								0	0
19	Other financial corporations	5,990			4								4	4
20	Non-financial corporations	22,602			355								355	355
21	Households	5,352			9								9	9
22	<b>Total</b>	<b>143,022</b>	<b>106,064</b>	<b>55</b>	<b>2,272</b>	<b>1,061</b>	<b>74</b>	<b>51</b>	<b>110</b>	<b>123</b>	<b>103</b>	<b>382</b>	<b>2,272</b>	<b>2,270</b>

The NPL ratio for loans to banks and non-banks, calculated as column (d) row (1) divided by the sum of column (a) row (1) plus column (d) row (1), amounts to 2.1%. The clear improvement vs. the ratio as at 31 December 2019 (2.6%) is due to the strong growth of performing exposures (loans and advances to central banks € +12.5 bn, due to the participation in the TLTRO III) and a decrease in non-performing loans and advances by € 176 mn.

### Template 4 – Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o		
		Gross carrying amount/nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received			
		Performing exposures			Non-performing exposures				Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures		On non-performing exposures	
(EUR million)	of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3	of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3	of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3							
1	Loans and advances	89,355	70,434	17,915	1,891	0	1,889	-425	-62	-363	-897	0	-897	-58	31,564	715			
2	Central banks	18,735	18,735	0	0	0	0	0	0	0	0	0	0	0	1	0			
3	General governments	6,928	6,287	642	164	0	164	-2	0	-1	-8	0	-8	0	2,076	151			
4	Credit institutions	7,134	6,959	175	0	0	0	-2	-2	0	0	0	0	0	334	0			
5	Other financial corporations	3,720	3,141	567	51	0	51	-18	-12	-6	-45	0	-45	-1	799	5			
6	Non-financial corporations	34,367	25,166	8,559	1,016	0	1,016	-109	-27	-82	-485	0	-485	-55	16,241	322			
7	Of which: SMEs	8,956	6,925	1,800	603	0	603	-32	-10	-23	-249	0	-249	-30	6,927	266			
8	Households	18,471	10,147	7,972	660	0	658	-294	-21	-273	-359	0	-359	-1	12,114	237			
9	Debt Securities	16,765	16,651	20	13	0	13	-2	-1	-1	-3	0	-3	0	0	0			
10	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11	General governments	13,274	13,184	8	0	0	0	0	0	0	0	0	0	0	0	0			
12	Credit institutions	2,830	2,830	0	0	0	0	0	0	0	0	0	0	0	0	0			
13	Other financial corporations	207	183	12	13	0	13	-1	0	-1	-3	0	-3	0	0	0			
14	Non-financial corporations	453	453	0	0	0	0	0	0	0	0	0	0	0	0	0			
15	Off-balance sheet exposures	36,903	25,377	11,284	368	0	368	-38	-13	-25	-169	0	-169	0	3,868	51			
16	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17	General governments	1,979	1,215	764	0	0	0	0	0	0	0	0	0	0	149	0			
18	Credit institutions	980	716	28	0	0	0	0	0	0	0	0	0	0	46	0			
19	Other financial corporations	5,990	5,387	598	4	0	4	-2	-1	-1	-3	0	-3	0	1,207	0			
20	Non-financial corporations	22,602	15,674	6,927	355	0	355	-23	-8	-15	-165	0	-165	0	2,076	47			
21	Households	5,352	2,385	2,967	9	0	9	-12	-4	-8	-1	0	-1	0	390	4			
22	<b>Total</b>	<b>143,022</b>	<b>112,462</b>	<b>29,219</b>	<b>2,272</b>	<b>0</b>	<b>2,270</b>	<b>-465</b>	<b>-76</b>	<b>-389</b>	<b>-1,070</b>	<b>0</b>	<b>-1,070</b>	<b>-58</b>	<b>35,432</b>	<b>766</b>			

Non-performing exposures decreased vs. 31 December 2019 by € 185 mn. Accumulated impairments for non-performing exposures decreased by € 127 mn.

### Template 9 – Collateral obtained by taking possession and execution processes

This template is not shown as Bank Austria does not have any assets due to collateral obtained by taking possession and execution processes.

## Disclosure pursuant to Article 451 CRR (Leverage)

Reference date		30 June 2020
Entity name		UniCredit Bank Austria AG
Level of application		subconsolidated
<b>Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures</b>		
		Applicable amount in mEUR
1	Total assets as per published financial statements	115,542.9
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	54.2
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	-2,977.7
5	Adjustment for securities financing transactions (SFTs)	362.5
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	9,651.3
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	-1,230.2
8	<b>Leverage ratio total exposure measure</b>	<b>121,402.9</b>
<b>Table LRCom: Leverage ratio common disclosure</b>		
		CRR leverage ratio exposures in mEUR
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	112,098.9
2	(Asset amounts deducted in determining Tier 1 capital)	-1,661.2
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>110,437.6</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	908.0
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	403.9
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)	-1,087.0
8	(Exempted CCP leg of client-cleared trade exposures)	0.0
9	Adjusted effective notional amount of written credit derivatives	60.0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.0
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>284.9</b>
<b>SFT exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	666.6
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.0
14	Counterparty credit risk exposure for SFT assets	362.5
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	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>1,029.0</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	36,961.3
18	(Adjustments for conversion to credit equivalent amounts)	-27,309.9
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>9,651.3</b>
<b>Exempted exposures in accordance with Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)</b>		
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
<b>Capital and total exposure measure</b>		
20	<b>Tier 1 capital</b>	<b>6,347.5</b>
21	<b>Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>121,402.9</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>5.2%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
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:	112,098.9
EU-2	Trading book exposures	0.4
EU-3	Banking book exposures, of which:	112,098.5
EU-4	Covered bonds	1.3
EU-5	Exposures treated as sovereigns	37,181.9
EU-6	Exposures to regional governments, MDB, international organisations and PSE <b>not</b> treated as sovereigns	1,889.3
EU-7	Institutions	7,372.7
EU-8	Secured by mortgages of immovable properties	13,412.6
EU-9	Retail exposures	5,261.6
EU-10	Corporate	38,865.7
EU-11	Exposures in default	1,004.9
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	7,108.6

Table LRQu: 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 is done for Bank Austria Group and its major subsidiaries 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 2019 and June 2020 were mainly driven by:</p> <ul style="list-style-type: none"> <li>- Increase of Leverage Exposure by ~ € 10.2 bn due to a decrease of Off-Balance exposure by ~ € 2.8 bn, an increase of Other Assets ~ € 13.4 bn (due to the participation in TLTRO III), as well as a decrease of Derivative exposure by ~ € 0.4 bn.</li> <li>- Increase of TIER1 Capital ~ € 7.1 m.</li> </ul> <p>Overall Leverage Ratio decreased from 5.7% to 5.2%.</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	58,704.5	48,432.8	24,010.5	7,232.1	0.0
2	Of which defaulted	65.7	945.6	450.5	220.8	0.0

During the first half of 2020, unsecured and secured positions increased significantly, driven by higher claims to central banks due to the placement of funds taken up in TLTRO III.

### 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		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density		RWAs and RWA density	
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density	RWAs	RWA density	RWAs	RWA density
1	Central governments or central banks	29,309.6	648.6	34,261.3	105.8	919.4	2.7%					
2	Regional government or local authorities	4,486.4	191.1	7,056.8	80.9	8.9	0.1%					
3	Public sector entities	1,493.5	884.4	326.1	0.7	65.3	20.0%					
4	Multilateral development banks	147.5	-	223.1	0.7	-	0.0%					
5	International organisations	885.0	0.1	885.0	0.0	-	0.0%					
6	Institutions	165.6	15.3	346.0	4.9	209.0	59.6%					
7	Corporates	3,461.6	2,528.1	2,632.3	157.5	2,670.5	95.7%					
8	Retail	696.5	54.5	496.3	10.3	352.4	69.6%					
9	Secured by mortgages on immovable property	433.1	2.3	433.1	1.0	209.2	48.2%					
10	Exposures in default	132.0	7.8	125.3	3.9	174.3	135.0%					
11	Higher-risk categories	28.8	-	28.5	-	42.8	150.0%					
12	Covered bonds	1.3	-	1.3	-	0.1	10.0%					
13	Institutions and corporates with a short-term credit assessment	26.4	14.5	26.4	-	6.8	25.7%					
14	Collective investment undertakings	1.2	-	1.2	-	0.2	13.9%					
15	Equity	491.7	-	491.7	-	1,204.1	244.9%					
16	Other items	659.3	-	659.3	-	631.5	95.8%					
17	<b>Total</b>	<b>42,419.6</b>	<b>4,346.6</b>	<b>47,993.8</b>	<b>365.8</b>	<b>6,494.6</b>	<b>13.4%</b>					

Increase of € 11.4 bn (before credit conversion factor and credit risk mitigation) and € 11.6 bn (after credit conversion factor and credit risk mitigation), respectively, in the total on-balance sheet amount compared to year-end 2019, mainly due to an increase at central governments or central banks (TLTRO III).

**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	<b>Exposures under FIRB</b>	-	-
2	Central governments and central banks	-	-
3	Institutions	-	-
4	Corporates – SMEs	-	-
5	Corporates – Specialised lending	-	-
6	Corporates – Other	-	-
7	<b>Exposures under AIRB</b>	<b>23,435.5</b>	<b>23,435.5</b>
8	Central governments and central banks	275.2	275.2
9	Institutions	1,726.1	1,726.1
10	Corporates – SMEs	1,587.4	1,587.4
11	Corporates – Specialised lending	572.1	572.1
12	Corporates – Other	10,666.9	10,666.9
13	Retail – Secured by real estate SMEs	209.1	209.1
14	Retail – Secured by real estate non-SMEs	1,817.4	1,817.4
15	Retail – Qualifying revolving	-	-
16	Retail – Other SMEs	397.3	397.3
17	Retail – Other non-SMEs	3,395.2	3,395.2
18	Equity IRB	1,203.6	1,203.6
19	Other non credit obligation assets	1,585.2	1,585.2
20	<b>Total</b>	<b>23,435.5</b>	<b>23,435.5</b>

The table illustrates the effect of credit derivatives on IRB approach capital requirements' calculation, comparing RWA before and after credit derivatives mitigation. At Bank Austria, currently, no credit derivatives are being used as mitigation technique for credit derivatives for reducing 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, 14 September 2020



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

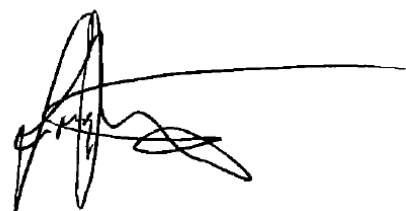
CERTIFY

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, 14 September 2020



Kurt Bachinger



Gregor Hofstätter-Pobst