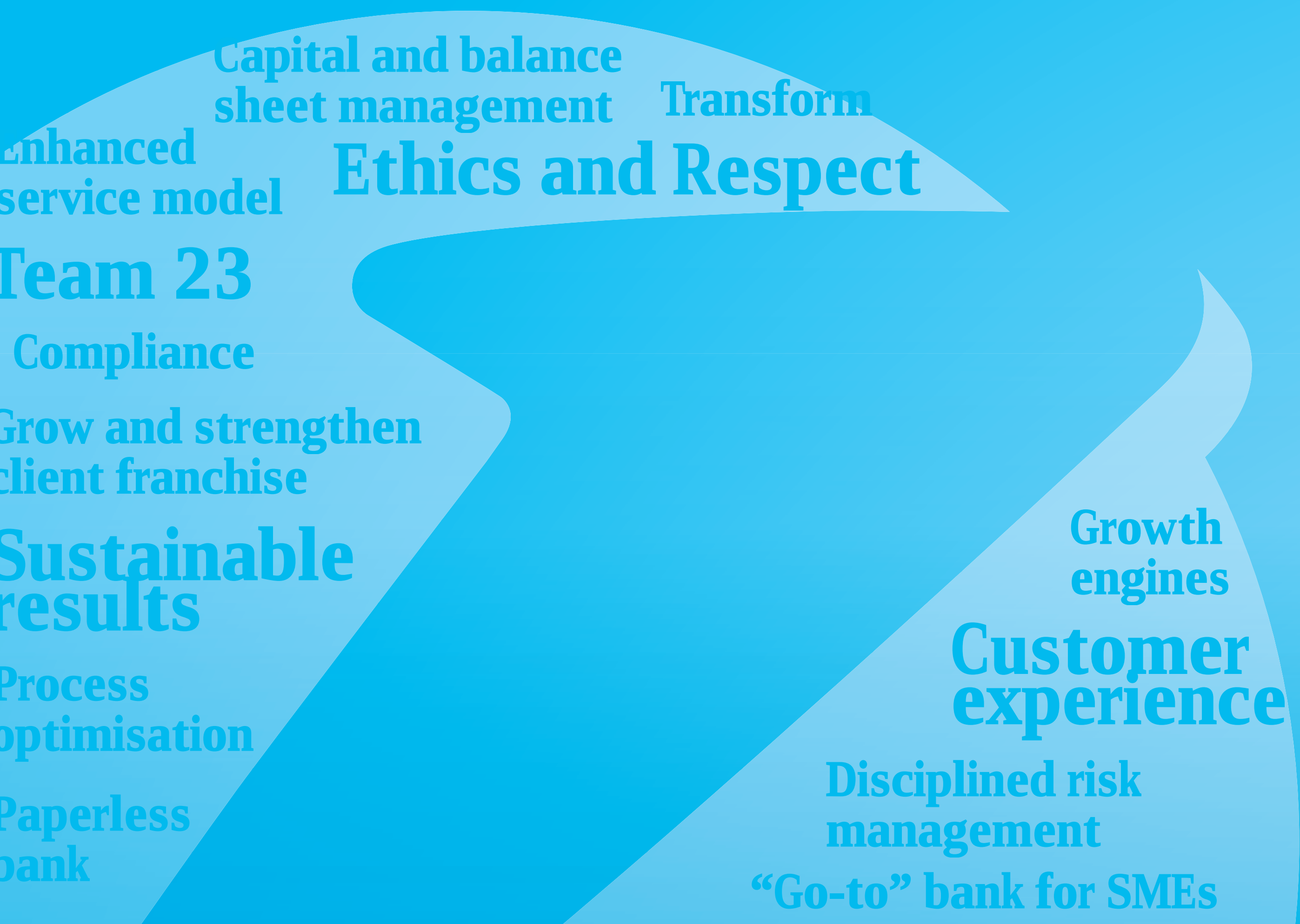
One Bank, One Team, One UniCredit.



Disclosure Report (Pillar 3)

as at 31 December 2019

Banking that matters.

Bank Austria
Member of UniCredit

Banking that matters.

Disclosure of UniCredit Bank Austria AG as of 31 December 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".

Content

Banking that matters. Bank Austria Member of UniCredit

Bank Austria Group – Disclosure (Pillar III) – 31 December 2019

Disclosure of own funds (Article 437 CRR in combination with Article 492 CRR)

Balance sheet reconciliation to regulatory own funds items

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

Statement of financial position of Bank Austria Group as of 31 December 2019

Assets (in million €)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	269.7	0.0	269.7	
Financial assets at fair value through profit or loss	2,230.4	0.1	2,230.5	
Financial assets held for trading	1,015.5	0.1	1,015.6	
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	1,214.8	0.0	1,214.8	
of which subordinated financial assets mandatorily at fair value	12.4	0.0	12.4	
of which non-significant investments in Tier 2 capital	12.4	0.0	12.4	Table G
Financial assets at fair value through other comprehensive income	14,935.2	0.0	14,935.2	
of which significant investments in Common Equity Tier 1	42.9	0.0	42.9	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	76,735.8	259.9	76,995.8	
Loans and receivables with banks	14,250.5	-2.5	14,248.0	
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	62,485.4	262.4	62,747.8	
of which subordinated financial assets at amortised cost with customers	23.3	9.5	32.8	
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	21.3	0.0	21.3	Table G
Derivatives used for hedging	1,817.0	0.0	1,817.0	
Fair value changes of the hedged items in portfolio hedge	560.3	0.0	560.3	
Investments in associates and joint ventures	2,318.7	23.9	2,342.6	
of which significant investments in Common Equity Tier 1	2,278.5	0.0	2,278.5	Table G
of which significant investments in Tier 2 capital	38.7	0.0	38.7	Table G
Property; plant and equipment	1,034.8	-352.1	682.7	
Intangible assets	2.6	0.0	2.6	
of which other intangible assets	2.6	0.0	2.6	Table F
Tax assets	623.3	3.9	627.2	
a) current tax assets	8.1	-0.0	8.1	
b) deferred tax assets	615.1	4.0	619.1	Table E / H
Non current assets and disposal groups classified as held for sale	782.0	-27.8	754.2	
Other assets	352.7	155.0	507.7	
TOTAL ASSETS	**101,662.6**	**63.0**	**101,725.6**	

Liabilities and equity (in million €)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Financial liabilities measured at amortised cost	84,009.1	39.8	84,048.9	
a) banks	14,879.6	0.0	14,879.6	
b) customer	57,080.1	39.8	57,119.9	
of which deposits from customers - Subordinated	90.4	0.0	90.4	**Table I**
c) debt securities issued	12,049.4	0.0	12,049.4	
of which subordinated liabilities	1,090.8	0.0	1,090.8	**Table I**
Financial liabilities held for trading	1,064.7	0.0	1,064.7	
Financial liabilities designated at fair value	102.6	0.0	102.6	
Derivatives used for hedging	1,818.7	0.0	1,818.7	
Changes in fair value of portfolio hedged items (+/-)	424.8	0.0	424.8	
Tax liabilities	53.7	-0.5	53.3	
a) Tax liabilities - current	47.7	-0.1	47.5	
b) Tax liabilities deferred	6.1	-0.3	5.7	**Table E / H**
Liabilities included in disposal groups classified as held for sale	572.6	-22.2	550.4	
Other liabilities	623.7	57.1	680.8	
Reserve for employee severance	0.1	0.0	0.1	
Provisions for risks and charges	4,506.8	-9.4	4,497.4	
a) Provision for credit risk of commitments and finacial guarantees given	185.5	0.0	185.5	
b) Pensions and other post retirement benefits obligations	4,025.0	0.0	4,025.0	
c) Other Provision	296.3	-9.4	286.9	
EQUITY	**8,485.7**	**-1.9**	**8,483.9**	
Revaluation reserves	-1,681.7	-0.5	-1,682.2	**Table C**
of which not eligible cash flow hedges	24.7	0.0	24.7	**Table C**
Reserves	3,604.8	0.5	3,605.3	
Retained earnings	1,918.8	0.0	1,918.8	**Table B**
Other reserves	1,686.0	0.5	1,686.5	**Table C**
Share premium	4,135.6	0.0	4,135.6	**Table A**
Share capital	1,681.0	0.0	1,681.0	**Table A**
Minority interest (+/-)	47.8	-1.9	45.9	**Table D**
Net profit	698.3	0.0	698.3	**Table B**
TOTAL LIABILITIES AND EQUITY	**101,662.6**	**63.0**	**101,725.6**	

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.

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TABLES

Table A

		€ million	Reference
	Share capital (ordinary shares)	1,681.0	Annex IV, row 1a
add	Share premium	4,135.6 [1]	
	Capital Instruments and the related share premium accounts	**5,816.6**	Annex IV, row 1

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

Table B

			Reference
	Retained earnings	1,918.8	
add	Net profit	698.3	
less	Planned dividend	-43.9	
	Sum of retained earnings	**2,573.1**	Annex IV, row 2

Table C

			Reference
	Revaluation reserves	-1,682.2	
add	Other reserves	1,686.5	
	Accumulated other comprehensive income and other reserves	**4.3**	Annex IV, row 3
	of which relating to cash flow hedges not eligible for own funds	24.7	Annex IV, row 11

Table D

			Reference
	Minority interests	45.9	
less	Surplus capital attributed to minority shareholders	-34.2	
	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	**2.1**	Annex IV, row 34
	Qualifying own funds Instruments included in consolidated Tier 2 capital	**2.8**	Annex IV, row 48

Table E

			Reference
	Deferred tax assets	**619.1**	
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	214.9	
	Deferred tax liabilities	**5.7**	
	of which deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	68.8	
	Deferred tax assets that rely on future profitability and do not arise from temporary differences	214.9	
less	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-68.8	
	Deferred tax assets that rely an future profitability excluding those arising from temporary differences (net of related tax liabilities where the conditions in Article 38 (3) are met)	146.1	Annex IV, row 10
	Deferred taxes assets less deferred tax liabilities after deferred tax assets that rely on future profitability and are subject to unconditional deduction	467.3	Table H

Table F

			Reference
	Goodwill	0.0	
	Other intangible assets	2.6	
	Intangible assets held for sale	9.8	
	Minority portion of intangible assets according Art. 32 (c) CRR2	-4.9 [2]	
	Deferred tax liabilities associated to goodwill and other intangible assets	-0.4	
	Intangible assets	**7.2**	Annex IV, row 8

[2] 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	**12.5**	
	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	**12.4**	
	of which non-significant investments in Tier 2 capital	12.4	
	Financial assets at fair value through other comprehensive income	**48.6**	
	of which significant investments in Common Equity Tier 1	42.9	
	of which non-significant investments in Common Equity Tier 1	5.6	
	Financial assets at amortised cost	**336.2**	
	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	**23.3**	
	of which significant investments in Tier 2 capital	2.0	
	of which non-significant investments in Tier 2 capital	21.3	
	Investments in associates and joint ventures	**2,317.1**	
	of which significant investments in Common Equity Tier 1	2,278.5	
	of which significant investments in Tier 2 capital	38.7	
	Significant investments	**2,362.2**	
	in Common Equity Tier 1	2,321.4	sum of Annex IV, row 19, 23, 73
	in AT 1 capital	0.0	Annex IV, row 40
	in Tier 2 capital	40.8	Annex IV, row 55
	Non-significant investments	**352.3**	
	in Common Equity Tier 1	5.7	
	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	-1,501.2	Annex IV, row 19
	Amount of significant investments in Common Equity Tier 1 above the 17,65% threshold	-226.6	Annex IV, row 23
	Amount of significant investments in Common Equity Tier 1 below threshold	593.7	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	352.3	Annex IV, row 72

Table H	Deferred taxes assets less deferred tax liabilities after deferred tax assets that rely on future profitability and are subject to unconditional deduction	467.3	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	728.0	
	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	234.5	
	Deferred taxes assets (net)	**493.5**	
	of which amount of deferred taxes above the 10% threshold	0.0	
	of which amount of deferred tax assets above the 15% threshold	-136.3	Annex IV, row 25
	of which amount of deferred tax assets below threshold	357.2	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)	26.3	

Table I

		€ million	Reference
	Subordinated deposits from customers	90.4	
	Subordinated debt securities issued	1,090.8	
	Subordinated liabilities included in disposal groups classified as held for sale	0.0	
	Sum of subordinated liabilities / balance sheet value	**1,181.2**	
	of which attributed to UniCredit Bank Austria AG	1,025.4	
	of which grandfathered instruments (Art. 484 (4), 486 (3))	155.8 [3)]	
		1,025.4	
less	amortization, disagio, interest and hedging	-316.3	
	Computable amount under regulatory scope	**709.1**	Annex IV, row 46
	of which capital instruments and the related share premium accounts	709.1	
	of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0.0	Annex IV, row 52

3) 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
Deductions from CET1	**2,067.4**	Annex IV, row 28
of which Additional value adjustments (CRR Art. 34 + Art. 150)	-12.3	Annex IV, row 7
of which intangible assets	-7.2	Annex IV, row 8
of which deferred tax assets that rely an future profitability excluding those arising from temporary differences	-146.1	Annex IV, row 10
of which fair value reserves related to gains or losses on cash flow hedges	-24.7	Annex IV, row 11
of which negative amounts resulting from the calculation of expected loss amounts	-1.7	Annex IV, row 12
of which gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-7.8	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	-1,501.2	Annex IV, row 19
of which exposure amount of the following items which qualify for a RW of 1250%	-3.6	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	-226.6	Annex IV, row 23
of which exceeding the 15% threshold for deferred tax assets arising from temporary differences	-136.3	Annex IV, row 25

Own funds disclosure as of 31 December 2019
according to Commission Implementing Regulation (EU) No 1423/2013 according to Annex IV

	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	5,816.6	26 (1), 27, 28, 29
	of which: ordinary shares	1,681.0	EBA list 26 (3)
2	Retained earnings	2,573.1	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	4.3	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**	8,405.7	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-12.3	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-7.2	36 (1) (b), 37
9	Empty Set in the EU		
10	Deferred tax assets that rely an future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-146.1	36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges	-24.7	33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-1.7	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	-7.8	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)	-1,501.2	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	-3.6	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)	-3.6	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)	-362.9	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	-226.6	36 (1) (i), 48 (1) (b)
24	Empty set in the EU	0.0	
25	of which: deferred tax assets arising from temporary differences	-136.3	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	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	-2,067.4	
29	**Common Equity Tier 1 (CET1) capital**	6,338.3	
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	2.1	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**	2.1	
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 posi-tions) (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**	2.1	
45	**Tier 1 capital (T1 = CET1 + AT1)**	6,340.4	

Tier 2 (T2) capital: Instruments and provisions			
46	Capital Instruments and the related share premium accounts	709.1	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	2.8	87, 88
49	of which: instruments issued by subsidiaries subject to phase out	0.0	486 (4)
50	Credit risk adjustments	132.4	62 (c) & (d)
51	**Tier 2 (T2) capital before regulatory adjustments**	844.3	
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)	-40.8	66 (d), 69, 79
56	Empty set in the EU		
57	**Total regulatory adjustments to Tier 2 (T2) capital**	-40.8	
58	**Tier 2 (T2) capital**	803.5	
59	**Total capital (TC = T1 + T2)**	7,143.9	
60	**Total risk weighted assets**	33,492.5	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	18.9%	92 (2) (a)
62	Tier 1 (as a percentage of risk exposure amount)	18.9%	92 (2) (b)
63	Total capital (as a percentage of risk exposure amount)	21.3%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conser-vation 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	0.04%	
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)	14.4%	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)	352.3	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 insti- tution has a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	593.7	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)	357.2	36 (1) (c), 38, 48

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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	93.4	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)	292.1	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	132.4	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 31 December 2019
Surplus of Common Equity Tier 1 (CET1) capital	4,831.1
Surplus of Tier 1 (T1) capital	4,330.8

Disclosure of capital requirements (Article 438 CRR)

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.

CET1 and Total Capital Ratios improved in 4Q19 due to the inclusion of FY19 Profit (less dividend payment) as well as the reduction of all RWA components vs 3Q19. 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	893.0	71.4
Art. 112 b)	Exposures to regional governments or local authorities	9.7	0.8
Art. 112 c)	Exposures to public sector entities	28.6	2.3
Art. 112 d)	Exposures to multilateral development banks	-	-
Art. 112 e)	Exposures to international organisations	-	-
Art. 112 f)	Exposures to institutions	256.1	20.5
Art. 112 g)	Exposures to corporates	3,104.7	248.4
Art. 112 h)	Retail exposures	421.7	33.7
Art. 112 i)	Exposures secured by mortgages on immovable property	216.0	17.3
Art. 112 j)	Exposures in default	200.5	16.0
Art. 112 k)	Exposures associated with particularly high risk	428.9	34.3
Art. 112 l)	Exposures in the form of covered bonds	2.2	0.2
Art. 112 m)	Items representing securitisation positions	-	-
Art. 112 n)	Exposures to institutions and corporates with a short-term credit assessment	7.0	0.6
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	1,243.3	99.5
Art. 112 q)	Other items	656.4	52.5
	Standardised approach total	**7,468.2**	**597.5**

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	278.7	22.3
Art. 147 (2) b)	Exposures to institutions	1,806.4	144.5
Art. 147 (2) c)	Exposures to corporates	11,781.5	942.5
Art. 147 (2) d)	Retail exposures	5,749.5	460.0
Art. 154 (2) (3)	*Retail - Secured by real estate SME*	*205.1*	*16.4*
Art. 154 (3)	*Retail - Secured by real estate non-SME*	*1,833.9*	*146.7*
Art. 154 (4)	*Retail - Qualifying revolving*	-	-
Art. 154 (2)	*Retail - Other SME*	*407.0*	*32.6*
Art. 154 (1)	*Retail - Other non-SME*	*3,303.5*	*264.3*
Art. 147 (2) e)	Equity exposures	1,138.8	91.1
Art. 155 (3)	*PD-/LGD-Approach*	*692.2*	*55.4*
Art. 155 (2)	*Simple risk weight approach*	*167.7*	*13.4*
Art. 155 (4)	*Internal models approach*	-	-
Art. 48 (4) *Art. 471 (2)*	*Equity exposures subject to risk weights*	*279.0*	*22.3*
Art. 147 (2) f)	Items representing securitisation positions	42.4	3.4
Art. 147 (2) g)	Other non credit-obligation assets	1,310.1	104.8
	IRB approach total	**22,107.4**	**1,768.6**

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

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

(EUR million)

1	**1**	**Credit risk (excluding CCR)**	**26,405.5**	**26,843.7**	**2,112.4**
2	2	Of which the standardised approach	5,302.6	5,092.8	424.2
Art 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	-	-	-
Art 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	20,935.2	21,581.8	1,674.8
Art 438(d)	5	Of which equity IRB under the simple riskweighted approach or the IMA	167.7	169.1	13.4
Art 107, Art 438(c)(d)	6	CCR	799.1	969.1	63.9
Art 438(c)(d)	7	Of which mark to market	37.6	32.1	3.0
Art 438(c)(d)	8	of which Original Exposure	-	-	-
	9	of which standardised approach	-	-	-
	10	Of which internal model method (IMM)	712.9	880.5	57.0
Art 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	2.7	2.7	0.2
Art 438(c)(d)	12	Of which CVA	45.9	53.9	3.7
Art 438(e)	**13**	**Settlement Risk**	0.1	0.0	0.0
Art 449(o)(i)	**14**	**Securitisation exposures in banking book (after the cap)**	**42.4**	**45.4**	**3.4**
	15	Of which IRB approach	23.2	24.6	1.9
	16	Of which IRB supervisory formula approach (SFA)	19.1	20.8	1.5
	17	Of which internal assessment approach (IAA)	-	-	-
	18	Of which standardised approach	-	-	-
Art 438(e)	**19**	**Market Risk**	**204.6**	**400.4**	**16.4**
	20	Of which the standardised approach	12.0	12.3	1.0
	21	Of which IMA	192.6	388.1	15.4
Art 438(e)	**22**	**Large exposures**	-	-	-
Art 438(f)	**23**	**Operational Risk**	**3,163.7**	**3,299.0**	**253.1**
	24	of which Basic Indicator Approach	-	-	-
	25	of which Standardised Approach	559.2	594.5	44.7
	26	of which Advanced Measurement Approach	2,604.5	2,704.5	208.4
Art 437(2), 48,60	**27**	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**2,377.2**	**2,188.4**	**190.2**
Art 500	**28**	**Floor adjustment**	**-**	**-**	**-**
	29	**Other calculation elements *)**	**500.0**	**500.0**	**40.0**
	30	**Total**	**33,492.5**	**34,246.1**	**2,679.4**

*) Other calculation elements include:
500.0 mn EUR due to temporary measure on internal credit risk models (linked to limitations raised by the Supervisor)

The decrease of € 0.8 bn as compared to the previous quarter is mainly due to lower credit risk under the IRB approach due to volume reductions and improvements in asset quality.

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

(EUR million)

		a	b	
Description		RWA amounts	Capital requirements	Comments
1	**RWAs as at the end of the previous reporting period**	**21,750.9**	**1,740.1**	
2	Asset size	-364.0	-29.1	
3	Asset quality	-349.1	-27.9	1)
4	Model updates	50.0	4.0	2)
5	Methodology and policy			
6	Acquisitions and disposals			
7	Foreign exchange movements	15.0	1.2	
8	Other			
9	**RWAs as at the end of the reporting period**	**21,102.8**	**1,688.2**	

1) Regular portfolio movements

2) Recalibration of the rating model for private customers

EU CR10 – IRB (Specialized 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		15.7	6.9	190%	22.6	42.9	3.4
Exchange-traded equity exposures		-	-	290%	-	-	-
Other equity exposures		33.7	-	370%	33.7	124.7	10.0
Total		**49.4**	**6.9**		**56.3**	**167.7**	**13.4**

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Disclosure of capital buffers (Article 440 CRR)

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

(EUR million)

Row	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	110	120
010	Albania	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Algeria	1.6	7.4	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0	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
	Argentina	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Armenia	6.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Australia	2.8	0.4	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
	Austria	7,767.2	48,850.5	0.0	0.1	0.0	273.3	1,495.7	0.0	1.5	1,497.3	0.7	0.0
	Bangladesh	0.2	0.9	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
	Belarus	13.7	2.2	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
	Belgium	10.9	123.6	0.0	0.0	0.0	0.0	2.2	0.0	0.0	2.2	0.0	0.0
	Bosnia and Herzegowina	1.2	8.2	0.0	0.0	0.0	0.0	1.1	0.0	0.0	1.1	0.0	0.0
	Brazil	3.3	24.7	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
	Bulgaria	181.9	13.4	0.0	0.0	0.0	0.0	9.8	0.0	0.0	9.8	0.0	0.5
	Canada	8.9	49.0	0.0	0.0	0.0	0.0	2.8	0.0	0.0	2.8	0.0	0.0
	Cayman Islands	26.0	13.3	0.0	0.0	0.0	0.0	4.2	0.0	0.0	4.2	0.0	0.0
	Chile	1.3	0.7	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	China	3.2	44.2	0.0	0.0	0.0	0.0	2.1	0.0	0.0	2.1	0.0	0.0
	Colombia	1.3	3.5	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	Costa Rica	0.6	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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Croatia	86.4	112.7	0.0	0.0	0.0	0.0	11.5	0.0	0.0	11.5	0.0	0.0
	Cyprus	16.7	130.2	0.0	0.0	0.0	0.0	3.5	0.0	0.0	3.5	0.0	0.0
	Czech Republic	79.8	337.6	0.0	0.0	0.0	0.0	9.7	0.0	0.0	9.7	0.0	1.5
	Denmark	1.8	219.0	0.0	0.0	0.0	0.0	7.5	0.0	0.0	7.5	0.0	1.0
	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	16.5	3.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
	Estonia	0.5	20.2	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
	Finland	38.5	1,108.9	0.0	0.0	0.0	0.0	27.0	0.0	0.0	27.0	0.0	0.0
	France	202.2	109.6	0.0	0.0	0.0	0.0	4.9	0.0	0.0	4.9	0.0	0.3
	Georgia	9.6	6.7	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
	Germany	343.6	2,656.2	0.0	0.0	0.0	0.0	97.2	0.0	0.0	97.2	0.0	0.0
	Greece	7.5	6.3	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	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
	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	0.2	21.6	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	2.0
	Hungary	139.3	274.5	0.0	0.0	0.0	0.0	9.9	0.0	0.0	9.9	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	4.4	0.3	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.0	0.0
	Indonesia	0.9	27.2	0.0	0.0	0.0	0.0	1.9	0.0	0.0	1.9	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
	Ireland	0.5	155.6	0.0	0.0	0.0	0.0	1.7	0.0	0.0	1.7	0.0	1.0
	Israel	0.7	63.4	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
	Italy	115.9	903.9	0.0	0.0	0.0	4.5	16.4	0.0	0.0	16.4	0.0	0.0
	Japan	0.9	1.4	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	Jordan	0.0	13.9	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.0	0.0
	Kazakhstan	0.0	43.8	0.0	0.0	0.0	0.0	1.3	0.0	0.0	1.3	0.0	0.0
	Kenya	1.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	Korea, Republic of	8.8	25.4	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	0.0
	Latvia	14.2	21.5	0.0	0.0	0.0	0.0	1.9	0.0	0.0	1.9	0.0	0.0
	Lebanon	0.1	1.1	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0
	Liechtenstein	0.4	9.4	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0	0.0

(EUR million)

Row	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	110	120
	Lithuania	1.6	20.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	1.0
	Luxembourg	80.3	409.5	0.0	0.0	0.0	0.0	14.2	0.0	0.0	14.2	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	0.1	29.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	2.2	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	109.1	1.2	0.0	0.0	0.0	0.0	8.7	0.0	0.0	8.7	0.0	0.0
	Mexico	23.0	30.1	0.0	0.0	0.0	0.0	1.9	0.0	0.0	1.9	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
	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	1.3	3.3	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
	Netherlands	156.8	809.8	0.0	0.0	0.0	9.1	23.0	0.0	0.1	23.1	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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Norway	1.5	297.8	0.0	0.0	0.0	0.0	3.3	0.0	0.0	3.3	0.0	2.5
	Oman	0.0	1.4	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	Pakistan	0.0	1.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
	Panama	0.0	0.4	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
	Philippines	0.2	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Poland	68.2	450.3	0.0	0.0	0.0	0.0	16.0	0.0	0.0	16.0	0.0	0.0
	Portugal	2.2	353.1	0.0	0.0	0.0	16.0	13.0	0.0	0.1	13.1	0.0	0.0
	Qatar	0.4	19.4	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.6	0.0	0.0
	Romania	54.1	156.4	0.0	0.0	0.0	0.0	12.5	0.0	0.0	12.5	0.0	0.0
	Russian Federation	722.8	118.4	0.0	0.0	0.0	0.0	20.5	0.0	0.0	20.5	0.0	0.0
	Saudi Arabia	2.5	6.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.0
	Senegal	25.7	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Serbia	4.0	72.1	0.0	0.0	0.0	0.0	6.6	0.0	0.0	6.6	0.0	0.0
	Singapore	3.0	65.7	0.0	0.0	0.0	0.0	4.4	0.0	0.0	4.4	0.0	0.0
	Slovakia	109.4	86.4	0.0	0.0	0.0	0.0	9.5	0.0	0.0	9.5	0.0	1.5
	Slovenia	65.1	113.8	0.0	0.0	0.0	0.0	5.3	0.0	0.0	5.3	0.0	0.0
	South Africa	18.0	226.4	0.0	0.0	0.0	0.0	8.8	0.0	0.0	8.8	0.0	0.0
	Spain	67.3	2,502.4	0.0	0.0	0.0	52.3	61.1	0.0	0.7	61.8	0.0	0.0
	Sri Lanka	0.9	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	19.1	0.3	0.0	0.1	0.4	0.0	0.0
	Sweden	13.5	621.5	0.0	0.0	0.0	0.0	11.0	0.0	0.0	11.0	0.0	2.5
	Switzerland	83.4	605.3	0.0	0.0	0.0	0.0	23.8	0.0	0.0	23.8	0.0	0.0
	Taiwan	0.2	0.3	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	0.7	2.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	Tunisia	0.5	4.9	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.8	0.0	0.0
	Turkey	94.6	18.4	0.0	0.0	0.0	0.0	3.1	0.0	0.0	3.1	0.0	0.0
	Ukraine	9.3	2.1	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	0.0	0.0
	United Arab Emirates	2.5	237.8	0.0	0.0	0.0	0.0	6.4	0.0	0.0	6.4	0.0	0.0
	United Kingdom	28.6	209.7	0.0	0.0	0.0	30.1	5.0	0.0	0.8	5.8	0.0	1.0
	United States	47.8	261.0	0.0	0.0	0.0	0.0	12.7	0.0	0.0	12.7	0.0	0.0
	Uruguay	1.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	Uzbekistan	0.2	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Vietnam	3.0	14.5	0.0	0.0	0.0	0.0	1.6	0.0	0.0	1.6	0.0	0.0
020		**10,932.7**	**63,180.1**	**0.0**	**0.1**	**0.0**	**404.3**	**2,001.9**	**0.0**	**3.4**	**2,005.3**	**1.0**	

Amount of institution-specific countercyclical capital buffer

(EUR million)

Row		Column
		010
010	Total risk exposure amount	33,492.5
020	Institution specific countercyclical buffer rate	0.04
030	Institution specific countercyclical buffer requirement	14.7

Disclosure of credit risk adjustments (Article 442 CRR)

Definition of „Non-Performing Exposures”, past-due and forbearance measures

In general, loans are divided into performing and non-performing loans. Performing loans are further divided into loans with impairment based on their one-year expected loss (Level 1) and loans with impairment based on their lifetime expected loss (Level 2) pursuant to IFRS 9. Nonperforming loans comprise Level 3.

„Non-performing“ loans:

Non-performing loans are divided into the following categories according to UniCredit Group rules:

- **Bad loans:** credit exposures that are considered uncollectable to insolvent borrowers, even if insolvency has not been judicially ascertained. A workout scenario is assumed in respect of borrowers in this category. The impairment loss assessment is performed on an analytical basis respectively, for exposures below € 2 mn, based on statistical methods. Detailed information is given below in the “Description of methodology applied to determine write-downs” section
- **Unlikely to pay**: risk exposures that do not qualify as “bad loans”, but where it is unlikely that the borrower will meet its obligations (capital and/or interest) arising from the loan in full without measures being taken, such as the disposal of collateral, regardless of any days in arrears. For a loan placed in the category “unlikely to pay” (“UTP”), there are not necessarily specific default criteria in place (non-performance of the payment obligation); rather, there are indications that a borrower may default. The impairment loss assessment is performed on an analytical basis respectively, for exposures below € 2 mn, based on statistical methods. Detailed information is given in the “Description of methodology applied to determine write-downs” section. The UTP indicators listed in the bank's internal regulations follow the guidelines and exemplary presentation of the ECB's guidelines (Guidelines for Banks on Non-performing Loans of March 2017) and are subdivided into "hard criteria" (implying customer default with only limited scope for interpretation) and "soft criteria" (requiring a more detailed analysis of repayment capacity). Hard criteria or soft criteria assessed negatively trigger the transfer of the exposure to restructuring management
- **Past-due:** on-balance sheet exposures other than those classified as “bad loans” or “unlikely to pay” which at the reference date have amounts that are more than 90 days past due or over limits. Such amounts are determined at the level of the individual debtor. The "past due" failure criterion is deemed to have been met if the sum of all utilizations exceeds the sum of all communicated limits by 2.5% or € 250 for 90 days without interruption.

If the criterion for allocation to a non-performing category expires due to the economic recovery of the customer, the customer is classified as performing after a good conduct period of at least 90 days. Credit exposures with retail scoring are assigned a rating of 7- after this period until behavioural scoring is determined. All other credit exposures are automatically set to unrated until a new rating is determined.

Performing loans:

- **Overdue performing loans:** risk exposures to borrowers with amounts already due at the reference date or with unapproved limits being exceeded that are between 1 and 90 days overdue and which do not fulfill any criteria to be classified in the categories „Bad Loans“ or „Unlikely to pay“
- **Other exposures**: borrowers not included in the other categories.

Forborne exposure:

Forbearance measures are concessions made by a bank to a debtor facing or about to face difficulties in meeting its financial commitments. These may take the form of a modification of the terms and conditions of a contract that would not have been agreed if the debtor had not been in financial difficulties, or the form of total or partial refinancing. Debtors that are classified as “forborne” are subject to special monitoring requirements and are to be clearly marked as such. Forbearance measures include, for example, a rescheduling agreement, renegotiated pricing at interest rates below the market level, the conversion of a partial amount of the loan into shares, or a reduction of the principal amount.

Forborne exposures can be classified in the categories “non-performing exposures” and “performing exposures” (level 2 according to IFRS 9) as defined by the same EBA standards. With reference to the assessments of impairment and provisions for forborne exposures, the accounting policies applied are the general criteria in accordance with IAS 39 requirements.

Description of methodology applied to determine write-downs

In accordance with IFRS 9, Bank Austria uses an expected loss model (ECL) when estimating losses and thus when determining impairment requirements. This means that in addition to the losses that have already occurred, aspects of the expected loss are also taken into account in the risk assessment. In principle, this means that all loans are weighted according to their loss probability from the time they are first recorded.

The following 3 approaches, which are described in more detail below, are being applied in Bank Austria

As per 1 January 2018, Bank Austria has thus applied the following 3 methods:
- Provisions for performing assets
- Specific write-downs for non-performing assets
- Portfolio-based specific write-downs for non-performing assets

Provisions for performing assets

The IFRS 9 provisioning logic provides 2 levels for the “living portfolio”. A third level records the defaulted volume.

Level 1 (performing)

Upon initial recognition, the loans are assigned to Level 1, regardless of the assessment of their loss potential. The risk allowance is calculated on the basis of the 1-year expected loss using IFRS9-compliant parameters (probability of default PD, estimated outstanding at the time of the EAD outage and LGD loss ratio).

Level 2 (performing)

If the creditworthiness of a debtor deteriorates “significantly” compared to the initial recognition of the transaction, the transaction is transferred to Level 2. For the purposes of assessing whether there is a "significant" deterioration in creditworthiness, both quantitative features such as a rating downgrade (on the basis of the 1-year expected loss) and qualitative triggers such as 30-day delays and granted forbearance measures are used.

The application of a lifetime-expected loss instead of a 1-year expected loss at Level 1 results in a significantly higher provisioning requirement in level 2. The substantially higher risk assessment is in particular visible for loans with long residual terms and results from the considerably higher probability of default, which is considered over a significantly longer period of time.

Provisions for non-performing assets

Level 3 is assigned to the defaulted portfolio, the non-performing assets. The provisions are formed on a customer-by-customer basis, depending on the amount of the customer's obligation, as follows:

Specific write-downs

Customers with a total exposure of over € 2 million – on a GCC (group of connected customers) basis – are transferred to restructuring management (Monitoring & Special Credit Corporate / CIB) whenever there is initial concrete evidence of potential default. In these commitments, which are also described as “significant” on the basis of the loan amount, the responsible restructuring manager calculates the provisioning requirement on an analytical basis on a case-by-case basis, for the first time in the course of taking over the case and subsequently every three months. The amount of the impairment loss is the difference between the carrying amount of the loan and the present value of estimated future cash flows.

Portfolio-based specific provisioning method

Bank Austria applies a parameter-based method for the calculation of a flat-rate individual value adjustment (“Pauschale Einzelwertberichtigung” – PEWB) for defaulted assets grouped by similar credit risk characteristics and with no significant exposure (lower than € 2 million) at the GCC (group of connected customers) level. Upon the decision of the restructuring management, customers belonging to a GCC of over 2 million can be assigned to this method, as long as the individual customer obligation does not exceed € 1 million. Depending on the customer segment, the amount of the exposure and collateral, the credit rating and the duration of the default are determined and recognized. The parameters used to calculate the loss rate are newly estimated and back-tested annually.

EU CRB-B – Total and average net amount of exposures (Template 7 – Art. 442 CRR)

(EUR million)

		a	b
	Description	**Net value of exposures at the end of the period**	**Average net exposures over the period**
1	Central governments or central banks	2,778.9	2,737.8
2	Institutions	10,020.3	11,763.4
3	Corporates	59,745.2	58,534.0
4	*- Of which: Specialised lending*	6,012.0	5,648.9
5	*- Of which: SMEs*	7,490.9	7,704.1
6	Retail	22,838.9	22,481.7
7	*Secured by real estate property*	13,272.0	13,061.3
8	*- SMEs*	1,864.7	1,837.6
9	*- Non-SMEs*	11,407.3	11,223.7
10	*Qualifying revolving*	-	-
11	*Other retail*	9,566.9	9,420.4
12	*- SMEs*	1,068.6	1,094.1
13	*- Non-SMEs*	8,498.3	8,326.3
14	Equity	480.6	479.9
15	**Total IRB approach**	**95,863.9**	**95,996.8**
16	Central governments or central banks	18,248.6	15,850.0
17	Regional governments or local authorities	4,756.1	4,869.2
18	Public sector entities	1,825.9	1,871.9
19	Multilateral development banks	45.0	45.1
20	International organisations	784.6	617.7
21	Institutions	232.3	290.2
22	Corporates	6,366.8	6,564.3
23	*Of which: SMEs*	1,291.3	1,146.4
24	Retail	921.3	961.1
25	*Of which: SMEs*	169.0	173.2
26	Secured by mortgages on immovable property	447.5	457.1
27	*Of which: SMEs*	287.3	272.0
28	Exposures in default	160.5	169.4
29	Items associated with particularly high risk	312.9	126.2
30	Covered bonds	22.0	6.2
31	Claims on institutions and corporates with a short-term credit assessment	25.7	38.6
32	Collective investments undertakings	1.1	1.1
33	Equity exposures	520.4	524.7
34	Other exposures	705.5	665.0
35	**Total standardised approach**	**35,376.4**	**33,057.8**
36	**Total**	**131,240.2**	**129,054.6**

The total amount increased by € 0.6 billion compared to 31 Dec. 2018 (with a decrease of € 0.3 billion comparing 2019-2018 averages), with an almost unchanged IRB figure and and an increase under the standardised approach driven by exposures to central governments/central banks.

Banking that matters. Bank Austria Member of UniCredit

EU CRB-C – Geographical breakdown of exposures (Template 8 – Art. 442 CRR)

(EUR million)

	Description	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Net value														
		EUROPE	of which: AUSTRIA	of which: SPAIN	of which: GERMANY	of which: ITALY	of which: CZECH REPUBLIC	of which: SWITZERLAND	of which: NETHERLANDS	of which: UNITED KINGDOM	of which: POLAND	OTHER EUROPEAN COUNTRIES	AMERICA	ASIA	REST OF THE WORLD	TOTAL
1	Central governments or central banks	868.2	-	-	-	-	-	-	-	-	480.8	387.4	193.7	1,193.0	524.0	**2,778.9**
2	Institutions	9,618.3	3,752.9	619.9	921.9	461.8	242.9	1,548.5	34.1	99.2	4.7	1,932.4	22.5	337.0	42.5	**10,020.3**
3	Corporates	57,653.3	39,734.1	3,625.2	2,820.2	1,006.6	329.5	1,061.3	1,354.0	461.2	373.6	6,887.6	631.1	1,032.0	428.8	**59,745.2**
4	Retail	22,818.0	22,466.0	1.3	270.5	1.6	0.4	39.7	3.1	5.3	0.5	29.6	10.9	8.1	1.9	**22,838.9**
5	Equity	464.4	120.1	-	312.8	-	-	-	-	-	-	31.5	14.0	-	2.2	**480.6**
6	**Total IRB approach**	**91,422.1**	**66,073.2**	**4,246.4**	**4,325.5**	**1,469.9**	**572.8**	**2,649.6**	**1,391.2**	**565.8**	**859.6**	**9,268.1**	**872.2**	**2,570.1**	**999.5**	**95,863.9**
7	Central governments or central banks	18,248.3	12,580.9	4,204.7	120.3	864.4	33.4	-	0.2	-	-	444.4	0.2	-	0.1	**18,248.6**
8	Regional governments or local authorities	4,756.1	4,716.2	-	0.2	-	-	-	-	-	-	39.7	-	-	-	**4,756.1**
9	Public sector entities	1,823.0	1,823.0	-	-	-	-	-	-	-	-	-	2.9	-	0.0	**1,825.9**
10	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	45.0	**45.0**
11	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	784.6	**784.6**
12	Institutions	206.0	21.9	-	4.5	-	3.9	-	-	-	-	175.7	26.3	-	0.0	**232.3**
13	Corporates	6,149.7	4,035.0	24.5	283.5	37.6	90.9	18.4	29.3	10.8	213.2	1,406.5	137.6	51.3	28.2	**6,366.8**
14	Retail	913.2	835.1	0.2	23.8	0.9	-	0.3	-	0.7	22.2	30.0	-	6.3	1.8	**921.3**
15	Secured by mortgages on immovable property	446.0	439.5	-	2.2	-	-	0.1	-	0.7	-	3.5	-	1.5	-	**447.5**
16	Exposures in default	158.4	145.9	-	1.6	0.1	-	-	-	-	0.4	10.4	2.1	-	0.0	**160.5**
17	Items associated with particularly high risk	306.6	295.3	-	-	-	-	-	-	-	-	11.3	6.3	-	0.0	**312.9**
18	Covered bonds	22.0	0.9	-	-	-	-	-	-	-	-	21.1	-	-	-	**22.0**
19	Claims on institutions and corporates with a short-term credit assessment	24.3	4.3	-	4.6	-	-	3.2	-	10.1	0.2	1.9	1.4	-	0.0	**25.7**
20	Collective investments undertakings	1.1	1.1	-	-	-	-	-	-	-	-	-	-	-	-	**1.1**
21	Equity exposures	520.4	510.5	-	2.6	-	-	-	-	-	-	7.3	-	-	-	**520.4**
22	Other exposures	705.5	679.8	-	-	-	-	-	-	-	0.9	24.8	-	-	-	**705.5**
23	**Total standardised approach**	**34,280.7**	**26,089.5**	**4,229.5**	**443.3**	**902.9**	**128.2**	**22.0**	**29.6**	**22.4**	**237.0**	**2,176.3**	**176.8**	**59.1**	**859.8**	**35,376.4**
24	**Total**	**125,702.7**	**92,162.7**	**8,475.9**	**4,768.7**	**2,372.9**	**701.0**	**2,671.5**	**1,420.7**	**588.2**	**1,096.6**	**11,444.5**	**1,049.0**	**2,629.2**	**1,859.3**	**131,240.2**

The total amount increased by € 0.6 billion compared to 31 Dec. 2018, with an almost unchanged IRB figure (exposures to European corporates and Austrian retail clients increased, compensating for a decrease regarding institutions) and a growth relating to central governments or central banks under the standardised approach (in particular Spain).

Banking that matters. Bank Austria Member of UniCredit

EU CRB-D – Concentration exposures by industry or counterparty type (Template 9 – Art. 442 CRR)

(EUR million)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w
	Description	Agriculture, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication	Financial and insurance activities	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence, compulsory social security	Education	Human health services and social work activities	Arts, entertainment and recreation	Other services activities	Activities of households as employers; undifferent goods- and services-producing activities of households for own use	Activities of extraterritorial organisations and bodies	Other	**Total**
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	0.9	-	-	-	2,778.0	-	-	-	-	-	-	-	**2,778.9**
2	Institutions	-	-	-	0.2	64.3	-	-	30.9	-	-	9,584.9	73.4	141.5	2.6	0.0	1.8	112.1	-	8.6	-	-	-	**10,020.3**
3	Corporates	83.8	865.1	13,252.9	3,413.9	426.8	6,142.0	6,542.3	1,742.4	715.4	1,187.0	5,357.5	7,986.1	9,694.6	1,391.5	121.5	17.1	208.6	424.5	167.8	0.2	4.3	-	**59,745.2**
4	Retail	82.6	1.6	124.1	6.5	3.5	168.5	325.2	30.9	141.7	172.9	109.7	352.1	630.5	110.8	0.1	21.2	496.7	59.5	67.6	19,933.2	-	-	**22,838.9**
5	Equity	-	-	0.0	-	-	0.0	-	-	-	1.9	373.6	0.2	97.8	1.2	-	-	-	0.0	5.9	-	-	-	**480.6**
6	**Total IRB approach**	**166.4**	**866.7**	**13,377.0**	**3,420.5**	**494.6**	**6,310.4**	**6,867.5**	**1,804.2**	**857.1**	**1,361.9**	**15,426.6**	**8,411.8**	**10,564.4**	**1,506.1**	**2,899.7**	**40.1**	**817.4**	**484.0**	**249.9**	**19,933.4**	**4.3**	**-**	**95,863.9**
7	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	6,542.5	-	-	-	11,706.0	-	-	-	-	-	-	-	**18,248.6**
8	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	4.2	0.0	-	4,700.7	-	0.0	-	51.3	0.0	-	-	**4,756.1**
9	Public sector entities	-	-	-	-	257.8	1.1	-	0.2	-	26.0	2.9	143.3	1.2	0.0	1,040.3	20.3	320.5	2.2	10.0	0.0	-	-	**1,825.9**
10	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	45.0	-	-	-	-	-	-	-	-	-	-	-	**45.0**
11	International organisations	-	-	-	-	-	-	-	-	-	-	560.2	-	-	-	0.1	-	-	-	-	-	224.3	-	**784.6**
12	Institutions	-	-	-	-	-	-	-	-	-	-	232.3	-	-	-	-	-	-	-	-	-	-	-	**232.3**
13	Corporates	17.4	109.4	1,440.0	147.2	20.8	115.4	670.8	430.4	39.7	33.5	2,092.2	445.3	122.8	187.0	42.5	9.6	111.1	38.0	23.7	125.4	0.4	144.0	**6,366.8**
14	Retail	33.6	1.5	14.9	0.3	1.9	19.6	50.3	13.8	4.1	0.9	2.0	1.4	6.4	5.0	-	0.3	5.1	7.5	1.8	750.7	-	-	**921.3**
15	Secured by mortgages on immovable property	2.1	-	67.0	-	1.4	4.7	63.0	8.6	8.1	1.7	14.0	230.2	13.3	5.3	0.5	0.7	1.6	-	1.0	24.4	-	-	**447.5**
16	Exposures in default	1.3	0.0	6.7	0.0	0.6	3.5	8.3	65.1	9.3	1.9	0.1	46.4	2.5	4.4	0.4	0.0	0.0	0.4	1.0	8.6	-	0.0	**160.5**
17	Items associated with particularly high risk	-	-	-	-	-	0.3	-	-	-	-	301.4	11.1	-	-	-	-	-	-	-	-	-	-	**312.9**
18	Covered bonds	-	-	-	-	-	-	-	-	-	-	0.9	-	21.1	-	-	-	-	-	-	-	-	-	**22.0**
19	Claims on institutions and corporates with a short-term credit assessment	-	-	5.4	-	-	0.6	1.4	3.8	-	-	14.5	-	0.0	-	-	-	-	-	-	-	-	-	**25.7**
20	Collective investments undertakings	-	-	-	-	-	-	-	-	-	-	1.1	-	-	-	-	-	-	-	-	-	-	-	**1.1**
21	Equity exposures	-	-	-	-	-	0.2	0.0	-	-	0.2	496.5	21.7	1.7	0.1	-	0.0	-	0.0	-	-	-	-	**520.4**
22	Other exposures	0.4	0.0	10.3	0.0	0.1	1.7	3.8	11.2	0.6	0.4	3.4	0.3	1.6	2.4	0.4	0.2	0.9	0.4	0.4	31.7	-	635.2	**705.5**
23	**Total standardised approach**	**54.7**	**111.0**	**1,544.3**	**147.6**	**282.6**	**147.2**	**797.6**	**533.1**	**61.7**	**64.7**	**10,309.1**	**903.9**	**170.7**	**204.2**	**17,490.8**	**31.1**	**439.3**	**48.6**	**89.2**	**940.8**	**224.8**	**779.2**	**35,376.4**
24	**Total**	**221.1**	**977.7**	**14,921.3**	**3,568.1**	**777.2**	**6,457.6**	**7,665.1**	**2,337.3**	**918.8**	**1,426.6**	**25,735.7**	**9,315.7**	**10,735.2**	**1,710.3**	**20,390.5**	**71.2**	**1,256.7**	**532.6**	**339.1**	**20,874.2**	**229.1**	**779.2**	**131,240.2**

The total amount increased by € 0.6 billion compared to 31 Dec. 2018, with an almost unchanged IRB figure (exposures to European corporates (in particular manufacturing and real estate activities) and Austrian retail clients increased, compensating for a decrease regarding institutions) and a growth relating to central governments or central banks under the standardised approach (in particular Spain).

Banking that matters. Bank Austria Member of UniCredit

EU CRB-E – Maturity of exposures (Template 10 – Art. 442 CRR)

(EUR million)

		a	b	c	d	e	f
		Net exposure value					
	Description	On demand	<=1 year	>1 year <= 5 years	> 5 years	Not stated maturity	Total
1	Central governments or central banks	0.4	167.8	1,086.1	1,394.1	-	**2,648.4**
2	Institutions	299.4	5,329.4	873.9	1,223.6	-	**7,726.3**
3	Corporates	5,209.4	4,227.6	11,394.5	13,309.0	-	**34,140.5**
4	Retail	581.0	252.1	1,311.0	15,446.3	-	**17,590.4**
5	Equity	-	-	84.9	249.2	139.6	**473.7**
6	**Total IRB approach**	**6,090.1**	**9,976.9**	**14,750.4**	**31,622.3**	**139.6**	**62,579.3**
7	Central governments or central banks	6,499.7	2,174.3	6,079.5	2,591.1	-	**17,344.6**
8	Regional governments or local authorities	16.0	1,383.2	373.0	2,693.2	-	**4,465.4**
9	Public sector entities	35.9	98.4	59.6	1,163.9	-	**1,357.7**
10	Multilateral development banks	-	45.0	-	-	-	**45.0**
11	International organisations	-	128.1	326.7	329.7	-	**784.5**
12	Institutions	8.6	31.3	121.0	52.1	-	**213.0**
13	Corporates	496.6	850.3	1,076.9	1,374.9	-	**3,798.6**
14	Retail	608.2	93.2	136.6	30.6	-	**868.6**
15	Secured by mortgages on immovable property	6.1	38.2	92.3	309.8	-	**446.5**
16	Exposures in default	23.4	19.7	28.2	80.9	-	**152.2**
17	Items associated with particularly high risk	295.3	6.5	0.0	11.0	0.1	**312.9**
18	Covered bonds	-	-	22.0	-	-	**22.0**
19	Claims on institutions and corporates with a short-term credit assessment	8.7	7.1	-	-	-	**15.7**
20	Collective investments undertakings	1.1	-	-	-	-	**1.1**
21	Equity exposures	-	-	-	-	520.4	**520.4**
22	Other exposures	639.9	28.1	34.4	3.1	-	**705.5**
23	**Total standardised approach**	**8,639.4**	**4,903.3**	**8,350.3**	**8,640.3**	**520.5**	**31,053.8**
24	**Total**	**14,729.6**	**14,880.2**	**23,100.6**	**40,262.6**	**660.1**	**93,633.1**

Note: Excluding off-balance sheet items

The total amount increased by € 0.7 billion compared to 31 Dec. 2018, due in part to growth in short-term claims to central governments or central banks under the standardised approach and exposure to corporate and retail clients in the >5y bucket, compensated by a reduction of exposure in the <1y bucket to institutions.

Banking that matters. Bank Austria Member of UniCredit

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

(EUR million)

		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
	Description	Defaulted exposures	Non-Defaulted exposures					(a+b-c-d)
1	Central governments of central banks	152.2	2,634.6	8.0		-	0.8	2,778.9
2	Institutions	2.6	10,021.6	4.0		11.0	0.6	10,020.3
3	Corporates	1,335.6	59,184.4	774.9		73.8	215.1	59,745.2
4	- Of which: Specialised lending	29.3	6,005.1	22.4		-	3.0	6,012.0
5	- Of which: SMEs	597.1	7,191.1	297.3		30.6	81.6	7,490.9
6	Retail	694.9	22,791.1	647.1		3.2	95.9	22,838.9
7	Secured by real estate property	275.8	13,158.8	162.5		0.3	24.4	13,272.0
8	- SMEs	128.7	1,755.8	19.7		0.1	5.1	1,864.7
9	- Non-SMEs	147.1	11,403.0	142.8		0.2	19.3	11,407.3
10	Qualifying revolving	-	-	-		-	-	-
11	Other retail	419.1	9,632.3	484.6		2.9	71.5	9,566.9
12	- SMEs	105.7	1,057.8	94.9		1.6	19.0	1,068.6
13	- Non-SMEs	313.5	8,574.5	389.7		1.3	52.4	8,498.3
14	Equity	-	480.6			-	-	480.6
15	**Total IRB approach**	**2,185.4**	**95,112.4**	**1,433.9**		**88.0**	**312.3**	**95,863.9**
16	Central governments or central banks	-	18,248.6	0.0		0.0	0.0	18,248.6
17	Regional governments or local authorities	1.0	4,756.9	1.0			0.2	4,756.9
18	Public sector entities	1.2	1,826.1	0.9		-	0.0	1,826.4
19	Multilateral development banks	-	45.0	-		-	-	45.0
20	International organisations	-	784.6	-		-	-	784.6
21	Institutions	0.0	235.4	3.1		-	0.3	232.3
22	Corporates	205.6	6,383.0	96.9		0.2	7.0	6,491.8
23	- Of which: SMEs	163.4	1,292.5	51.7		0.2	1.0	1,404.2
24	Retail	30.9	925.2	22.8		-	0.4	933.3
25	- Of which: SMEs	9.8	169.3	5.5		-	0.2	173.6
26	Secured by mortgages on immovable property	21.4	448.7	1.4		-	0.1	468.7
27	- Of which: SMEs	21.2	288.4	1.2		-	0.1	308.5
28	Exposures in default*	261.3		100.8		1.8	13.4	160.5
29	Items associated with particularly high risk	-	313.0	0.2		-	0.2	312.9
30	Covered bonds	-	22.0	-		-	-	22.0
31	Claims on institutions and corporates with a short-term credit assessment	0.0	25.7	0.0		-	0.0	25.7
32	Collective investments undertakings	-	1.1	-		-	-	1.1
33	Equity exposures	-	520.4	-		-	-	520.4
34	Other exposures	1.2	705.5	0.0		-	0.0	706.7
35	**Total standardised approach**	**261.3**	**35,241.3**	**126.3**		**2.0**	**21.6**	**35,376.4**
36	**Total**	**2,446.7**	**130,353.7**	**1,560.2**		**89.9**	**334.0**	**131,240.2**
37	- Of which: Loans	2,080.1	75,269.9	1,380.0		89.9	236.0	75,970.0
38	- Of which: Debt securities	-	15,924.4	0.2		-	0.1	15,924.3
39	- Of which: Off-balance-sheet exposures	366.6	37,416.9	176.4		-	95.8	37,607.1

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.

The total amount of defaulted exposures decreased by € 58 million compared with 30 June 2019, .driven by a reduction in defaulted exposures to corporates.

Banking that matters. Bank Austria Member of UniCredit

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

(EUR million)

		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
Description		Defaulted exposures	Non-Defaulted exposures					(a+b-c-d)
1	Agriculture, forestry and fishing	19.8	207.5	6.2		-	1.5	221.1
2	Mining and quarrying	0.5	978.2	1.1		-	0.5	977.7
3	Manufacturing	468.7	14,683.6	231.0		34.9	79.1	14,921.3
4	Electricity, gas, steam and air conditioning supply	6.9	3,565.3	4.1		-	1.4	3,568.1
5	Water supply; sewerage, waste management and remediation activities	12.6	768.3	3.7		-	1.3	777.2
6	Construction	179.6	6,421.8	143.8		24.6	18.6	6,457.6
7	Wholesale and retail trade; repair of motor vehicles and motorcycles	282.7	7,546.9	164.5		2.9	38.6	7,665.1
8	Transport and storage	93.8	2,267.4	23.9		0.5	5.9	2,337.3
9	Accommodation and food service activities	100.9	860.6	42.7		1.8	8.5	918.8
10	Information and communication	70.9	1,412.1	56.4		2.8	5.8	1,426.6
11	Financial and insurance activities	60.6	25,741.7	66.5		11.2	11.0	25,735.7
12	Real estate activities	196.0	9,184.0	64.3		4.6	10.4	9,315.7
13	Professional, scientific and technical activities	195.1	10,648.4	108.3		3.9	48.5	10,735.2
14	Administrative and support service activities	47.2	1,687.2	24.1		0.5	4.1	1,710.3
15	Public administration and defence, compulsory social security	152.7	20,246.8	8.9		-	1.0	20,390.5
16	Education	0.7	71.1	0.5		0.0	0.2	71.2
17	Human health and social work activities	7.9	1,258.5	9.7		0.6	2.5	1,256.7
18	Arts, entertainment and recreation	49.9	517.3	34.6		0.0	17.0	532.6
19	Other services activities	11.8	334.3	7.0		0.0	1.1	339.1
20	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	488.7	20,940.5	555.0		1.6	75.0	20,874.2
21	Activities of extraterritorial organisations and bodies	-	229.1	0.0		-	0.0	229.1
22	Other	0.0	783.0	3.8		0.0	2.1	779.2
23	**Total**	**2,446.7**	**130,353.7**	**1,560.2**		**89.9**	**334.0**	**131,240.2**

The total amount of defaulted exposures decreased by € 58 million compared with 30 June 2019, .driven by a reduction in defaulted exposures to corporates, in particular in the manufacturing sector.

Banking that matters. Bank Austria Member of UniCredit

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

(EUR million)

		a	b	c	d	e	f	g
		Gross carrying value of						
Description		Defaulted exposures	Non-Defaulted exposures	Specific credit risk adjustments	General credit risk adjustments	Accumulated write-offs	Credit risk adjustments charges of the period	Net values (a+b-c-d)
1	EUROPE	2,272.5	124,964.6	1,534.4		89.9	329.3	125,702.7
2	of which: AUSTRIA	2,046.7	91,492.7	1,376.7		66.2	294.1	92,162.7
3	of which: SPAIN	0.3	8,477.3	1.8		-	0.7	8,475.9
4	of which: GERMANY	89.7	4,734.1	55.1		22.8	20.0	4,768.7
5	of which: ITALY	7.7	2,369.5	4.3		-	1.0	2,372.9
6	of which: CZECH REPUBLIC	0.4	701.5	0.8		-	0.1	701.0
7	of which: SWITZERLAND	3.0	2,673.5	4.9		0.0	1.5	2,671.5
8	of which: NETHERLANDS	1.4	1,421.2	1.9		-	0.2	1,420.7
9	of which: UNITED KINGDOM	7.1	586.6	5.6		-	0.3	588.2
10	of which: POLAND	19.5	1,095.7	18.6		-	0.8	1,096.6
11	of which: OTHER EUROPEAN COUNTRIES	96.7	11,412.6	64.7		1.0	10.7	11,444.5
12	AMERICA	53.1	1,016.1	20.2		-	3.0	1,049.0
13	ASIA	0.3	2,631.4	2.5		-	1.6	2,629.2
14	REST OF THE WORLD	120.8	1,741.6	3.1		-	0.1	1,859.3
15	**TOTAL**	**2,446.7**	**130,353.7**	**1,560.2**		**89.9**	**334.0**	**131,240.2**

The total amount of defaulted exposures decreased by € 58 million compared with 30 June 2019, .driven by a reduction in defaulted exposures with regard to Austria and Germany.

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	743.2	76.1		28.4	70.0	841.1
2	Debt securities	-	-		-	-	-
3	**Total exposures**	**743.2**	**76.1**	**-**	**28.4**	**70.0**	**841.1**

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	16,043.1	-	-	13.8	13.8	13.8	0.0	2.5	0.0	3.7	0.0	0.0	0.0
020	Loans and advances	78,527.9	46.4	284.9	2,066.7	2,066.7	2,064.3	459.7	332.2	5.2	1,035.6	215.9	758.8	361.2
030	Off-balance-sheet exposures	40,351.4	-	9.1	376.9	376.9		27.5	28.1	0.1	157.5	11.5	61.8	14.1

Non-performing loans and advances declined further since the last reporting date (30 June 2019), partly offset by an increase in non-performing off-balance sheet exposures. As a result, impairments and provisions in this area also decreased as well as collateral and financial guarantees received.

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 (as at 1 January of the reporting year)**	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	-69.5	-102.4
9	**Closing balance**	**579.9**	**794.0**
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-2.5	-6.2
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	0.7	20.1

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)

		a
		Gross carrying value defaulted exposures
1	**Opening balance (as at 1 January of the reporting year) 1)**	**2,210.2**
2	Loans and debt securities that have defaulted or impaired since the last reporting period	781.6
3	Returned to non-defaulted status	-124.3
4	Amounts written off	-196.7
5	Other changes	-568.2
6	**Closing balance**	**2,102.6**

1) Opening balance refers to IFRS 9 recast figures.

The table refers to the cash 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 31 December 2019, the gross NPL ratio of Bank Austria was 3.2%.

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
	(EUR million)			Of which defaulted	Of which impaired				
1	Loans and advances	285	460	460	459	5	216	361	176
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*	1	19	19	19	0	16	5	3
6	*Non-financial corporations*	124	339	339	339	0	167	214	118
7	*Households*	160	101	101	100	5	33	142	55
8	Debt Securities	0	0	0	0	0	0	0	0
9	Loan commitments given	9	27	27	27	0	12	14	10
10	***Total***	294	487	487	486	5	228	375	186

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									
	(EUR million)		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
1	Loans and advances	76,290	76,244	46	2,067	1,129	27	70	90	143	232	376	2,067	2,064
2	*Central banks*	6,252	6,252	0	0	0	0	0	0	0	0	0	0	0
3	*General governments*	7,083	7,083	0	152	152	0	0	0	0	0	0	152	152
4	*Credit institutions*	7,199	7,199	0	0	0	0	0	0	0	0	0	0	0
5	*Other financial corporations*	4,228	4,227	1	51	20	1	0	5	2	22	1	51	51
6	*Non-financial corporations*	33,220	33,189	31	1,146	705	9	33	46	62	147	144	1,146	1,145
7	*Of which SMEs*	8,882	8,879	3	670	456	8	24	36	40	36	70	670	669
8	*Households*	18,308	18,294	14	718	252	17	37	39	79	63	231	718	716
9	Debt Securities	16,030	16,030	0	14	14	0	0	0	0	0	0	14	14
10	*Central banks*	0	0	0	0	0	0	0	0	0	0	0	0	0
11	*General governments*	13,263	13,263	0	0	0	0	0	0	0	0	0	0	0
12	*Credit institutions*	2,353	2,353	0	0	0	0	0	0	0	0	0	0	0
13	*Other financial corporations*	133	133	0	14	14	0	0	0	0	0	0	14	14
14	*Non-financial corporations*	281	281	0	0	0	0	0	0	0	0	0	0	0
15	Off-balance sheet exposures	39,974			376								376	
16	*Central banks*	0			0								0	
17	*General governments*	1,904			0								0	
18	*Credit institutions*	3,354			0								0	
19	*Other financial corporations*	5,896			3								3	
20	*Non-financial corporations*	23,594			362								362	
21	*Households*	5,226			11								11	
22	***Total***	132,294	92,274	46	2,457	1,143	27	70	90	143	232	376	2,457	2,078

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			
1	Loans and advances	76,290	60,479	15,811	2,067	0	2,067	332	52	280	1,036	0	1,036	39	31,392	759
2	*Central banks*	6,252	6,252	0	0	0	0	0	0	0	0	0	0	0	1	0
3	*General governments*	7,083	6,358	725	152	0	152	2	1	1	8	0	8	0	2,207	140
4	*Credit institutions*	7,199	6,811	388	0	0	0	2	2	0	0	0	0	0	345	0
5	*Other financial corporations*	4,228	3,831	397	51	0	51	13	11	2	43	0	43	0	869	7
6	*Non-financial corporations*	33,220	27,145	6,075	1,146	0	1,146	58	19	39	596	0	596	38	16,028	353
7	*Of which: SMEs*	8,882	7,401	1,481	670	0	670	24	6	18	282	0	282	0	6,756	288
8	*Households*	18,308	10,082	8,226	718	0	718	257	19	238	389	0	389	1	11,942	259
9	Debt Securities	16,030	15,980	50	14	0	14	2	0	2	4	0	4	0	0	0
10	*Central banks*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	*General governments*	13,262	13,214	48	0	0	0	1	0	1	0	0	0	0	0	0
12	*Credit institutions*	2,353	2,353	0	0	0	0	0	0	0	0	0	0	0	0	0
13	*Other financial corporations*	134	132	2	14	0	14	1	0	1	4	0	4	0	0	0
14	*Non-financial corporations*	281	281	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Off-balance sheet exposures	39,974	30,178	9,796	376	0	376	28	11	17	157	0	157	0	3,970	62
16	*Central banks*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	*General governments*	1,904	960	944	0	0	0	0	0	0	0	0	0	0	252	0
18	*Credit institutions*	3,354	3,296	58	0	0	0	0	0	0	0	0	0	0	62	0
19	*Other financial corporations*	5,896	5,169	727	3	0	3	3	2	1	3	0	3	0	1,200	0
20	*Non-financial corporations*	23,594	18,459	5,135	362	0	362	15	6	9	153	0	153	0	2,048	57
21	*Households*	5,226	2,294	2,932	11	0	11	10	3	7	1	0	1	0	408	5
22	***Total***	132,294	106,637	25,657	2,457	0	2,457	362	63	299	1,197	0	1,197	39	35,362	821

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.

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Disclosure of leverage (Article 451 CRR)

Reference date	31 December 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	101,662.6
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	62.9
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	-2,226.1
5	Adjustment for securities financing transactions (SFTs)	553.1
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	12,460.9
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	-1,347.8
8	**Leverage ratio total exposure measure**	**111,165.7**

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)	98,826.5
2	(Asset amounts deducted in determining Tier 1 capital)	-1,752.5
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	**97,074.0**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	840.5
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	373.3
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)	-676.3
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)**	**606.1**
	SFT exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	471.6
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.0
14	Counterparty credit risk exposure for SFT assets	553.1
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)**	**1,024.7**
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	40,051.3
18	(Adjustments for conversion to credit equivalent amounts)	-27,590.4
19	**Other off-balance sheet exposures (sum of lines 17 to 18)**	**12,460.9**
	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**	**6,340.4**
21	**Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	**111,165.7**
	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:	98,826.5
EU-2	Trading book exposures	0.4
EU-3	Banking book exposures, of which:	98,826.1
EU-4	Covered bonds	22.0
EU-5	Exposures treated as sovereigns	25,096.8
EU-6	Exposures to regional governments, MDB, international organisations and PSE **not** treated as sovereigns	1,792.0
EU-7	Institutions	7,551.9
EU-8	Secured by mortgages of immovable properties	13,193.4
EU-9	Retail exposures	5,416.3
EU-10	Corporate	37,499.9
EU-11	Exposures in default	1,031.5
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	7,222.3

Table LRQua: Disclosure on qualitative items

1	Description of the processes used to manage the risk of excessive leverage:
	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. 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. 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.
2	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:
	Changes of Leverage Ratio between June 2019 and December 2019 were mainly driven by: Increase of Leverage Exposure by ~ EUR 2.8 bn due to an increase of Off-Balance exposure by ~ EUR 1.4 bn, an increase of Other Assets ~ EUR 2.6 bn, a decrease of SFT exposure ~ EUR 0.8 bn, as well as a decrease of Derivative exposure by ~ EUR 0.4 bn. Increase of TIER1 Capital ~165.5 m. Overall Leverage Ratio remained stable (unchanged) at 5.7%.

Disclosure of liquidity requirements (Art. 451a CRR)

Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR), introduced by Basel 3 prudential regulation, is a short time indicator which aims to ensure that credit institutions maintain an adequate liquidity buffer to cover the net liquidity outflows under severe conditions of stress over a period of 30 days.

The regulatory framework applied is represented by:

- with reference to the requirements to be met:
  - CRR Article 412 “Liquidity coverage requirement”; in particular, the requirement to be met by all institutions is 100%;
  - Commission Delegated Regulation (EU) 2016/61 of 10 October 2014 that lays down rules that specify in detail the liquidity coverage requirement
  - Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement.

- with reference to the disclosure information to be published:
  - CRR Article 435 which defines the disclosure requirements for each separate category of risk, including the key ratios (letter f);
  - EDTF (“Enhanced Disclosure Task Force”) recommendation No.4 that requires the disclosure of key ratios (included LCR), once the applicable rules are finalized;
  - EBA Guidelines 2017/01, published in March 2017 and applicable from 31 December 2017 relating to the full set of LCR disclosure.

Disclosure is made according to the EBA guidelines mentioned above.

The Liquidity Coverage Ratio is calculated in according to the Commission Implementing Regulation (EU) 2016/322 applied from 1 October 2016.

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EU LIQ1 – LCR- Disclosure template

		Total unweighted value (average)				Total weighted value (average)			
Scope of consolidation (solo/consolidated)									
Currency and units (€ million)									
Quarter ending on		31-03-2019	30-06-2019	30-09-2019	31-12-2019	31-03-2019	30-06-2019	30-09-2019	31-12-2019
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					3,712	7,524	11,305	15,568
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	6,392	12,978	19,529	26,280	492	995	1,498	2,014
3	*Stable deposits*	4,133	8,433	12,682	17,080	207	422	634	854
4	*Less stable deposits*	2,259	4,545	6,847	9,200	286	574	864	1,160
5	Unsecured wholesale funding	5,985	12,013	17,789	23,828	2,735	5,493	8,116	10,890
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	2,480	5,026	7,544	10,079	595	1,207	1,802	2,401
7	*Non-operational deposits (all counterparties)*	3,491	6,925	10,181	13,675	2,127	4,225	6,250	8,415
8	*Unsecured debt*	13	61	65	74	13	61	65	74
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	2,763	5,439	8,087	10,709	532	1,017	1,565	2,120
11	*Outflows related to derivative exposures and other collateral requirements*	171	366	535	685	171	366	535	685
12	*Outflows related to loss of funding on debt products*	48	48	90	132	48	48	90	132
13	*Credit and liquidity facilities*	2,544	5,025	7,463	9,892	313	603	941	1,303
14	Other contractual funding obligations	47	171	176	185	47	171	176	185
15	Other contingent funding obligations	0	2,014	8,127	14,289	0	75	304	639
16	**TOTAL CASH OUTFLOWS**					3,807	7,751	11,659	15,849
CASH – INFLOWS									
17	Secured lending (e.g. reverse repos)	256	516	794	982	11	38	49	59
18	Inflows from fully performing exposures	1,432	2,664	4,063	5,519	1,211	2,187	3,342	4,536
19	Other cash inflows	21	222	228	399	21	222	228	399
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	**TOTAL CASH INFLOWS**	1,708	3,402	5,084	6,901	1,243	2,448	3,618	4,994
EU-20a	***Fully exempt inflows***	0	0	0	0	0	0	0	0
EU-20b	***Inflows subject to 90% cap***	0	0	0	0	0	0	0	0
EU-20c	***Inflows subject to 75% cap***	1,700	3,373	5,055	6,872	1,243	2,448	3,618	4,994
						TOTAL ADJUSTED VALUE			
21	**LIQUIDITY BUFFER**					3,712	7,524	11,305	15,568
22	**TOTAL NET CASH OUTFLOWS**					2,564	5,304	8,041	10,854
23	**LIQUIDITY COVERAGE RATIO (%)**					145%	143%	142%	145%

Qualitative disclosure as at 31 December 2019

Qualitative information which complements the "EU LIQ1 - LCR disclosure template"

Funding Concentration Risk can arise when the bank leverages on such a limited number of funding sources, that they become of such significance that the withdrawal of one or few could trigger liquidity problems.

In Bank Austria the governance and control of funding concentration risk is mainly performed through the setting and monitoring of metrics – managerial and regulatory - aimed at preventing potential vulnerabilities in the bank's ability to meet its liquidity obligations; such as the concentration by products and counterparties.

Regarding potential collateral calls, monthly reporting is conducted to measure the impact in terms of additionally required collateral that the bank may be required to provide given a downgrade of its own credit rating. Relevant rating agencies are considered.

As far as the currency mismatch is concerned, a regular monitoring of the relevant currencies (e.g. where liabilities > 5% of total liabilities) and related liquid assets and net cash outflows is performed. So far only EUR, CHF and USD resulted to be relevant at bank level. Assessment performed on potential currency mismatches between liquid assets and net outflows shows that the liquidity surplus in EUR is sufficient to cover the gap in USD and CHF. A buffer of HQLA (high-quality liquid assets) in USD will be gradually built up, aiming to partially cover the net cash flows and will be maintained to face the potential risk related with the conversion of the currency.

At the end of December 2019, liquidity buffer components mainly consist of central government assets and public financial institutions in total amounting to a total of about €10 billion, representing 54% of the buffer. The other eligible component is mostly made of reserves held with Central Banks (Cash and Deposits) and covered bonds amounting to EUR 1.3bn.

The main component of the net liquidity outflows is related with retail and corporate deposits and the potential cash outflows related with the committed credit lines.

Starting from the second quarter of 2019, the "additional outflows for other products and services", assessed based on the provisions of EU Regulation 2015/61 (Article 23) were revised upwards to reflect the new guidelines sent by the ECB on this point at the end of May 2019.

Disclosure of credit risk mitigation techniques (Art. 453 CRR)

Bank Austria has been authorized by Austrian Financial Market Authority (FMA) to use its own estimates for volatility adjustments (comprehensive method) for credit risk mitigation techniques. This permission was given without limitation.

Qualitative disclosure as of 31 December 2019

In accordance with the "Revised Framework of International Convergence of Capital Measures and Rules" (Basel), Bank Austria is firmly committed to satisfying the requirements for recognition of Credit Risk Mitigation (hereafter "CRM") techniques for regulatory capital purposes, according to the approach adopted (Advanced IRB).

Bank Austria has acknowledged the regulatory requirement with specific internal Guidelines issued locally and by the Holding Company, in compliance with the Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms (CRR) and Regulation (EU) No. 876/2019 of 20 Mai 2019 (amending Regulation (EU) No 575/2013)

Such Guidelines pursue several objectives:

- to encourage collateral and guarantees optimal management;
- to maximize the mitigating effect of collateral and guarantees on defaulted loans;
- to attain positive effect on Group capital requirements, ensuring that local CRM practices meet minimum "Basel" requirements;
- to define general rules for eligibility, valuation, monitoring and management of collateral (funded protection) and guarantees (unfunded protection) and to detail special rules and requirements for specific collateral/guarantees.

Credit Risk mitigations are accepted only to support loans and they cannot serve as a substitute for the borrower's ability to meet its obligations. For this reason they have to be evaluated in the credit application along with the assessment of the creditworthiness and the repayment capacity of the borrower, emphasizing the importance of the "legal certainty" requirement for all collaterals and guarantees, as well as their suitability.

Bank Austria put in place all necessary actions in order to:

- fulfill the respect of any contractual and legal requirements, and take all steps necessary to ensure the enforceability of the collateral/guarantee arrangements under the applicable law;
- conduct sufficient legal review confirming the enforceability of the collateral/guarantee arrangements on the parties and in the relevant jurisdictions.

Such reviews will be repeated to ensure enforceability for the entire term of the underlying collateralized credit exposure. On the other hand, suitability has always to be granted. Any collateral/guarantee can be considered adequate if it is consistent with the underlying credit exposure and, for guarantees, when there are no relevant risks towards the protection provider.

Collateral management assessments and Credit Risk Mitigation compliance verifications are performed specifically as part of the wider process of internal validation on rating.

Policies and processes for on- and off- balance sheet netting

In general, netting agreements on balance sheet of reciprocal credit exposures between the Bank and its counterparty are considered eligible if they are legally effective and enforceable in all relevant jurisdictions, including in the event of default or bankruptcy of counterparty, and if they meet the following operational conditions:

- provide for the netting of gains and losses on transactions cleared under the master agreement so that a single net amount is owed by one party to the other;
- fulfil the minimum requirements for recognition of financial collateral (valuation requirements and monitoring).

In general, Bank Austria applies netting agreements only if they are able at any time to determine the position netting value (assets and liabilities with the same counterparty that are subject to the netting agreement), monitoring and controlling debts, credit and netting value.

Netting instruments are mainly used for OTC derivatives, repos and securities lending transactions where the counterparties are – generally – Financial Institutions. The primary objective of the bank is to cover with netting agreements as many as possible transactions in order to reduce utilization of credit lines and to release the amount of required regulatory capital. In this regard, a special Global Policy ("Collateral Management and Control") has been issued aiming at defining an efficient and comprehensive framework for collateral management in order to safeguard the bank from avoidable risk-taking.

The effectiveness of a collateral agreement of each individual counterparty relationship depends on the selection of appropriate assets qualifying as eligible collateral. Certain collateral types may present inherent risks related to the price volatility, the liquidity and the settlement of the asset. In addition, the collateral assets must be assessed in the context of the collateral providing counterparty (double default risk). The mentioned policy details the eligibility criteria for both OTC derivatives and Repo/securities Lending Transactions, and defines the requirements in terms of documentations, requiring, as a general base, market standard agreements such as ISDA Master Agreement, Global Master Repurchase Agreement or European Master Agreement.

Policies and processes for collateral evaluation and management

Bank Austria has implemented a clear and robust system for managing the credit risk mitigation techniques, governing the entire process for evaluation, monitoring and management of collaterals.

The assessment of the collateral value is based on the current market price or the estimated amount which the underlying asset could reasonably be liquidated for (i.e. pledged financial instrument or mortgaged real estate fair value).

For financial instruments, valuation methods are different depending on their type:

- securities listed on a recognized stock exchange, are evaluated according to the market price (the price of the most recent trading session);
- securities not listed on a recognized stock exchange, have to be based on pricing models based on market data;

- undertakings for Collective Investments and mutual funds are based on the price for the units that are publicly quoted daily.

The market price of pledged securities is adjusted by applying haircuts for market price and /or foreign exchange volatility, according to regulatory requirements.

In case of currency mismatch between the credit facility and the collateral, an additional haircut is applied.

Possible mismatches between the maturity of the exposure and that of the collateral are also considered in the adjusted collateral value.

The current models in place are based on internally estimated haircuts. The methodological approach provides that the hedging value has to be estimated for each financial instrument on the basis of its market value (s.c. mark-to-market) adjusted with a haircut that has to consider the intrinsic riskiness according to the different factors (price risk, time of ownership and liquidity risk).

Bank Austria is provided with a tool for the automatic evaluation of the mark- to- market of the pledged securities, granting the constant monitoring of the financial collateral values.

For the valuation of real estate collateral, specific processes and procedures ensure that the property is evaluated by an independent appraiser. In Bank Austria systems for the periodic monitoring and revaluation of the real estate collateral, based on statistical methods, adopting internal databases or provided by external info-providers, are in place.

Other types of collateral (such as a pledge of movable assets) are subject to specific prudential haircuts. Monitoring activities strictly depend on the collateral characteristics. In general pledges on goods are treated with caution.

Description of the main types of collateral taken

The collateral accepted in support of credit lines primarily includes real estate, both residential and commercial and financial instruments collateral, including debt securities, equities, and units of Undertakings for Collective Investment in Transferable Securities (UCITS). The remaining part includes pledges on other assets (e.g. pledged goods) and other collaterals (e.g. movable properties).

However, in order to be considered eligible for risk mitigation, the general requirements according to Supervisory Regulations must be met, along with the specific requirements for the approach adopted for purposes of calculating regulatory capital for the individual counterparty/exposure (Standardized, F-IRB, A-IRB), in accordance with the legal framework of the country in scope.

The UC Holding Company provides specific guidelines for the eligibility of all kind of collaterals and each Legal Entity shall define the list of eligible collateral, according to Group methods and procedures and in compliance with local legal and supervisory requirements and peculiarities.

Main types of guarantors and credit derivative counterparties and their creditworthiness

Personal guarantees can be accepted as module complementary and accessory to the granting of loans, for which the risk mitigation serves as additional security for repayment.

At portfolio level, personal guarantees are provided by banks, government, central banks and other public entities and others. The last category includes the personal guarantees provided by natural persons, whose eligibility for CRM depends on the specific approach.

Credit derivative protection providers are mainly banks and institutional counterparties.

The list of eligible protection providers depends on the specific approach, Bank Austria recognizes guarantees provided if the relevant minimum requirements are satisfied and that the protection provider risk profile can be evaluated at the time that the guarantee is established and over its entire duration.

Before a personal guarantee is accepted, the protection provider (or the protection seller in case of credit default swap) has to be assessed in order to measure his/her creditworthiness and risk profile. The hedging effect of guarantees/credit derivatives for the purpose of credit protection depends basically on the creditworthiness of the protection provider which is assessed during the credit underwriting phase.

Information about market or credit risk concentrations of the used credit risk mitigation instruments

Concentration risk occurs when the major part of collateral financial assets (at portfolio level) are concentrated in a small number of collateral types, protection instruments, or specific providers of collaterals or sectors or when there is lack of proportion in the volume of collaterals taken.

Such concentration is monitored and controlled by the following processes/mechanisms:

- In case of personal guarantees/credit derivatives, a contingent liability (indirect risk) is charged to the protection provider. In the evaluation of the credit application, a secondary commitment is added to the guarantor and it is reflected in the guarantor's total credit exposure as deemed competent and approved in accordance with the bank's system of authority;
- In case the protection provider, directly or indirectly, is a Central Bank or a Sovereign, a specific credit limit has to be instructed and, if the guarantor is a foreign subject, a country limit must be obtained, if necessary.

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	53,887.5	39,735.2	24,524.1	7,228.5	0.0
2	Of which defaulted	159.4	890.2	534.6	212.3	0.0

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

(EUR million)

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	Description	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	17,344.6	904.0	22,137.6	120.8	893.0	4.0%
2	Regional government or local authorities	4,465.4	290.7	7,098.6	71.9	9.3	0.1%
3	Public sector entities	1,357.7	468.2	140.6	1.6	28.4	20.0%
4	Multilateral development banks	45.0	-	128.0	43.1	-	0.0%
5	International organisations	784.5	0.1	784.5	0.0	-	0.0%
6	Institutions	213.0	19.3	466.1	6.3	245.9	52.1%
7	Corporates	3,798.6	2,568.2	2,926.4	219.9	3,047.8	96.9%
8	Retail	868.6	52.7	592.5	9.1	421.7	70.1%
9	Secured by mortgages on immovable property	446.5	1.1	446.5	0.5	216.0	48.3%
10	Exposures in default	152.2	8.3	146.0	4.8	200.5	132.9%
11	Higher-risk categories	312.9	-	286.0	-	428.9	150.0%
12	Covered bonds	22.0	-	22.0	-	2.2	10.0%
13	Institutions and corporates with a short-term credit assessment	15.7	10.0	15.7	-	7.0	44.4%
14	Collective investment undertakings	1.1	-	1.1	-	0.1	7.3%
15	Equity	520.4	-	520.4	-	1,243.3	238.9%
16	Other items	705.5	-	705.5	-	656.4	93.0%
17	**Total**	**31,053.8**	**4,322.6**	**36,417.6**	**478.0**	**7,400.6**	**20.1%**

Increase of € 4.3 bn (before credit conversion factor and credit risk mitigation) and € 4.6 bn (after credit conversion factor and credit risk mitigation), respectively, in the total on-balance sheet amount compared with 30 June 2019, mainly due to an increase at central governments or central banks.

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

(EUR million)

		a	b
	Description	**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**	**22,065.1**	**22,065.1**
8	Central governments and central banks	278.7	278.7
9	Institutions	1,806.4	1,806.4
10	Corporates – SMEs	1,809.9	1,809.9
11	Corporates – Specialised lending	659.0	659.0
12	Corporates – Other	9,312.7	9,312.7
13	Retail – Secured by real estate SMEs	205.1	205.1
14	Retail – Secured by real estate non-SMEs	1,833.9	1,833.9
15	Retail – Qualifying revolving	-	-
16	Retail – Other SMEs	407.0	407.0
17	Retail – Other non-SMEs	3,303.5	3,303.5
18	Equity IRB	1,138.8	1,138.8
19	Other non credit obligation assets	1,310.1	1,310.1
20	**Total**	**22,065.1**	**22,065.1**

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.

Banking that matters. Bank Austria Member of UniCredit

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, 20 April 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, 20 April 2020

Kurt Bachinger

Gregor Hofstätter-Pobst