



Disclosure according Article 437 in combination with Article 492 CRR

Balance Sheet Reconciliation to regulatory own funds items

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

In a first step, the companies that are included in the scope of consolidation for accounting purposes but not in the scope for regulatory purposes, are excluded. In a second step, a reconciliation by individual position is provided and the amounts are mapped to the relevant positions in the table on own funds. Wherever considered necessary, adjustments and details are disclosed.

	IFRS In € tsd	Adjustments	Balance sheet under regulatory scope	Table reference
Statement of financial positions of UniCredit Bank Austria Group	31.12.2014		31.12.2014	
Assets		1		•
Cash and cash balances	1.942.422	354.236	2.296.658	1
Financial assets held for trading	3.532.757	179.918	3.712.675	
of which subordinated financial assets held for trading	544	0	544	
of which non-significant investments in Common Equity Tier 1	2.352	0	2.352	Table I
of which non-significant investments in in Tier 2 capital	526	0	526	Table I
Financial assets at fair value through profit and loss	110.340	-138	110.202	
of which non-significant investments in Common Equity Tier 1	1.366	0	1.366	Table I
Available for sale financial assets	22.147.731	2.662.264	24.809.995	
of which subordinated available for sale financial assets	42.058	0	42.058	
of which significant investments in Common Equity Tier 1	55.685	0	55.685	Table I
of which non-significant investments in Common Equity Tier 1	36.251	0	36.251	Table I
of which significant investments in Tier 2 capital	21.480	0	21.480	Table I
of which non-significant investments in Tier 2 capital	11.877	0	11.877	Table I
Held to maturity investments	572.152	802.803	1.374.955	
Loans and receivables with banks	30.541.828	3.097.751	33.639.579	
of which subordinated loans and receivables with banks	1.028.867	-356.760	672.107	
of which significant investments in Tier 2 capital	15.000	0	15.000	Table I
of which non-significant investments in Tier 2 capital	141.594	0	141.594	Table I
Loans and receivables with customers	113.731.677	20.115.472	133.847.149	
of which subordinated loans and receivables with customers	254.966	604	255.570	
of which non-significant investments in Tier 2 capital	250.178	0	250.178	Table I
Hedging derivatives	3.951.560	36.973	3.988.533	
Changes in fair value of portfolio hedged items (+/-)	-99.409	-1.519	-100.928	
Investments in associates and joint ventures	4.644.105	-2.108.739	2.535.366	
of which significant investments in Common Equity Tier 1	895.021	0	895.021	Table I
of which non-significant investments in Common Equity Tier 1	27.500	0	27.500	Table I
of which significant investments in Tier 2 capital	21.632	0	21.632	Table I
Property, plant and equipment	2.146.974	-659.961	1.487.013	
Intangible assets	171.139	68.411	239.550	
of which goodwill	2	2	4	Table G
of which other intangible assets	171.137	68.409	239.546	Table G
Tax assets	570.309	42.081	612.390	
a) current tax assets	71.613	-768	70.845	
b) deferred tax assets	498.696	42.849	541.545	Table D
Non-current assets and disposal groups classified as held for sale	3.600.438	-1.267.958	2.332.480	
of which intangible assets	45.331	0	45.331	Table G
of which non-significant investments in Common Equity Tier 1	17	0	17	Table I
Other assets	1.554.021	595.277	2.149.298	
TOTAL ASSETS	189.118.044	23.916.871	213.034.915	_

	IFRS In € tsd	Adjustments	Balance sheet under regulatory scope	Table reference
	31.12.2014		31.12.2014	
Liabilities				1
Deposits from banks	23.695.667	3.823.095	27.518.762	
of which subordinated deposits from banks	15.024	0		Table J
Deposits from customers	102.270.974	15.335.342	117.606.316	i
of which subordinated deposits from customers	97.961	-2.200	95.761	Table J
Debt securities in issue	30.013.554	2.579.504	32.593.058	:
of which subordinated liabilities	4.240.110	623.055	4.863.165	Table J
Financial liabilities held for trading	3.453.843	127.610	3.581.453	:
Financial liabilities at fair value through profit and loss	670.479	163.914	834.393	:
Hedging derivatives	3.301.508	63.515	3.365.023	:
Changes in fair value of portfolio hedged items (+/-)	83.758	0	83.758	:
Tax liabilities	165.252	19.866	185.118	:
a) Tax liabilities - current	58.276	25.843	84.119	1
b) Tax liabilities deferred	106.976	-5.977	100.999	1
Liabilities included in disposal groups classified as held for sale	1.844.662	-304.184	1.540.478	:
of which subordinated liabilities included in disposal groups classified as held for sale	82.783	0	82.783	Table J
Other liabilities	2.616.694	1.967.521	4.584.215	
Reserve for employee severance pay	101	0	101	
Reserve for risks and charges	6.076.361	148.437	6.224.798	:
a) post-retirement benefit obligations	5.664.961	19.479	5.684.440	•
b) Other provisions	411.400	128.958	540.358	:
Equity	14.925.191	-7.749	14.917.442	
Revaluation reserves	-946.728	-1.401.261	-2.347.989	Table C
Reserves	6.556.442	1.402.925	7.959.367	•
Retained earnings	3.279.010	0	3.279.010	Table B
Other reserves	3.277.432	1.402.925	4.680.357	Table C
Share premium	6.058.393	0	6.058.393	Table A
Share capital	1.681.034	0	1.681.034	Table A
Treasury shares	-97	0	-97	Table E
Non-controlling interests (+/-)	193.107	-9.413	183.694	Table F
Net profit	1.383.040	0	1.383.040	Table B
TOTAL LIABILITIES AND EQUITY	189.118.044	23.916.871	213.034.915	

_			Reference
	Share capital (ordinary shares)	1.681.034	
add	Share premium	6.058.393	
	Capital Instruments and the related share premium accounts	7.739.427	Annex VI, row 1
			Reference
able B	Retained earnings	3.279.010	Kelelelice
add	Net profit	1.383.040	
	Sum of retained earnings	4.662.050	Annex VI, row 2
able C			Reference
	Revaluation reserves	-2.347.989	
	Other reserves	4.680.357 -94	
1622	Capital instruments not eligible issued by subsidiaries	2.332.274	Annex VI, row 3
	Accumulated other comprehensive income of which relating to cash flow hedges not eligible as own funds	304.545	Annex VI, row 11
able D			Reference
	Deferred tax assets	541.545	
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	42.336	
less	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-24.514	
	do not arise from temporary differences 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)	17.822	Annex VI, row 10
able E	Treasury shares Direct and indirect holdings by an institution of own CET1 Instruments	-97 -97	Reference Annex VI, row 16
able E	Treasury shares Direct and indirect holdings by an institution of own CET1 Instruments		
			Annex VI, row 16
	Direct and indirect holdings by an institution of own CET1 Instruments	-97	
able F		-97 183.694	Annex VI, row 16
able F	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders	-97 183.694 -53.707	Annex VI, row 16
able F	Direct and indirect holdings by an institution of own CET1 Instruments Minority interests	-97 183.694	Annex VI, row 16
	Direct and indirect holdings by an institution of own CET1 Instruments Minority interests Surplus capital attributable to minority shareholders Minority Interests (amount allowed in consolidated Common Equity Tier 1)	-97 183.694 -53.707 129.987	Annex VI, row 16
able F	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	-97 183.694 -53.707 129.987 21.670 116.231	Annex VI, row 16 Reference Annex VI, row 5 Table L
able F	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital included in Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held by third parties	-97 183.694 -53.707 129.987 21.670 116.231 137.901	Annex VI, row 18 Reference Annex VI, row 5 Table L Annex VI, row 3
able F	Direct and indirect holdings by an institution of own CET1 Instruments Minority interests Surplus capital attributable to minority shareholders Minority Interests (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital Included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital work to grandfathered instruments	-97 183.694 -53.707 129.987 21.670 116.231	Annex VI, row 11 Reference Annex VI, row 5 Table L Annex VI, row 3
less	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital included in Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held by third parties	-97 183.694 -53.707 129.987 21.670 116.231 137.901	Annex VI, row 11 Reference Annex VI, row 5 Table L Annex VI, row 3
less	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital included in Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held by third parties	-97 183.694 -53.707 129.987 21.670 116.231 137.901	Annex VI, row 16 Reference Annex VI, row 5 Table L Annex VI, row 34 Annex VI, row 44
'able F	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Supplus capital attributable to minority shareholders Supplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Oualilying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments Qualifying Tier 1 capital included in consolidated ATT capital insued by subsidiaries and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital	-97 183.694 -53.707 129.987 21.670 116.231 137.901 190.690	Annex VI, row 11 Reference Annex VI, row 5 Table L Annex VI, row 3: Annex VI, row 4:
less	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interest (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held by third parties Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital Goodwill Goodwill Other intangible assets held for sale	183.694 -53.707 129.987 21.670 116.231 137.901 190.690	Annex VI, row 11 Reference Annex VI, row 3 Table L Annex VI, row 3 Annex VI, row 4:
able F less add	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Outlings Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments Qualifying Tier 1 capital included in consolidated Art Capital instrument by subsidiaries and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital Goodwill Other intangible assets	183.694 -53.707 129.987 21.670 116.231 137.901 190.690	Annex VI, row 11 Reference Annex VI, row 3 Table L Annex VI, row 3 Annex VI, row 4:
less	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interest (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital included in consolidated AT1 capital insued by subsidiaries and held by third parties Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital Goodwill Goodwill Other intangible assets held for sale	183.694 -53.707 129.987 21.670 116.231 137.901 190.690	Annex VI, row 11 Reference Annex VI, row 3 Table L Annex VI, row 3 Annex VI, row 4:
able F less add	Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Common Equity Tier 1) Qualifying Ter 1 capital included in consolidated Common Equity Tier 1) Qualifying Ter 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital due to granditathered instruments Qualifying own funds instruments included in consolidated Aff a capital included by subsidiaries and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital Goodwill Other intangible assets Intangible assets held for sale Intangible assets Intangible assets	183.694 -53.707 -129.697 -21.670 -16.231 -137.901 -190.690 -4 -239.546 -45.331 -264.861	Annex VI, row 11 Reference Annex VI, row 3 Table L Annex VI, row 3 Annex VI, row 4:
able F less add	Minority interests Surplus capital attributable to minority shareholders Surplus capital since the consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital Capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments Qualifying Ter 1 capital included in consolidated ATT capital instrument by subsidiaries and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital Goodwill Other intangible assets Intangible assets held for sale Intangible assets held for sale Intangible assets Intangible assets Intangible assets Intangible assets Intangible assets set on ordefaulted exposures	183.694 -53.707 129.987 21.670 116.231 137.901 190.690	Annex VI, row 1 Reference Annex VI, row 5 Table L Annex VI, row 4 Reference Annex VI, row 8
able F less add	Direct and indirect holdings by an institution of own CET1 instruments Minority interests Surplus capital attributable to minority shareholders Minority interest (amount allowed in consolidated Common Equity Tier 1) Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital Transitional adjustments and held by third parties Qualifying own funds instruments included in consolidated Tier 2 capital Goodwill Goodwill Goodwill Other intangible assets Intangible assets held for sale Intangible assets Intangible assets IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to	183.694 -53.707 -129.997 -21.670 -16.201 -179.090 -4 -239.546 -4 -239.546 -4 -4 -4 -4 -4 -4 -4 -4 -4 -4 -4 -4 -4	Annex VI, row 1 Reference Annex VI, row 5 Table L Annex VI, row 4 Reference Annex VI, row 8
able F less add	Minority interests Surplus capital attributable to minority shareholders Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Additional Tier 1 capital Coalilying Ter 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital due to granditahred instruments Qualifying Ter 1 capital included in consolidated Additional Tier 2 capital Qualifying own funds instruments included in consolidated Aff a capital instruments Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying asserts Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments Qualifying own f	-97 183,694 -43,707 129,997 21,670 16,231 137,901 190,690 4 239,546 45,331 284,881	Annex VI, row 1 Reference Annex VI, row 5 Table L Annex VI, row 4 Reference Annex VI, row 8
able F less add	Minority interests Surplus capital attributable to minority shareholders Minority interests (annual advantage of the property	183.694 -53.797 -129.97 -21.670 -16.231 -137.901 -190.690 -4 -239.546 -4.331 -284.881 -69.121 -15.488 -53.633 -100.222	Annex VI, row 18 Reference Annex VI, row 27 Table L Annex VI, row 34 Reference Annex VI, row 44 Reference
able F less add able G	Minority interests Surplus capital attributable to minority shareholders Minority interests Surplus capital attributable to minority shareholders Minority interests (amount allowed in consolidated Additional Tier 1 capital Coalilying Ter 1 capital included in consolidated Additional Tier 1 capital Transitional adjustments to Additional Tier 1 capital due to granditahred instruments Qualifying Ter 1 capital included in consolidated Additional Tier 2 capital Qualifying own funds instruments included in consolidated Aff a capital instruments Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying asserts Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments included in consolidated Tier 2 capital Qualifying own funds instruments Qualifying own f	-97 183,694 -43,707 129,997 21,670 16,231 137,901 190,690 4 239,546 45,331 284,881	Annex VI, row 18 Reference Annex VI, row 5 Table L Annex VI, row 4 Reference Annex VI, row 8

Table I			Reference
Tubic I	Financial assets held for trading		
	of which non-significant investments in Common Equity Tier 1	2.352	
	of which non-significant investments in in Tier 2 capital Financial assets designed at fair value	526	
	of which non-significant investments in Common Equity Tier 1	1.366	
	Available for sale financial assets		
	of which significant investments in Common Equity Tier 1 of which non-significant investments in Common Equity Tier 1	55.685 36.251	
	of which significant investments in Tier 2 capital	21.480	
	of which non-significant investments in Tier 2 capital	11.877	
	Loans and receivables with banks	15.000	
	of which significant investments in Tier 2 capital of which non-significant investments in Tier 2 capital	141.594	
	Loans and receivables with customers		
	of which non-significant investments in Tier 2 capital	250.178	
	Investments in associates and joint ventures of which significant investments in Common Equity Tier 1	895.021	
	of which non-significant investments in Common Equity Tier 1	27.500	
	of which significant investments in Tier 2 capital	21.632	
	Non-current assets and disposal groups classified as held for sale	17	
	of which non-significant investments in Common Equity Tier 1	17	
	Significant investments	1.008.817	
	in Common Equity Tier 1	950.705	Annex VI, row 55
	in Tier 2 capital	58.111	
	Non-significant investments	471,661	
	in Common Equity Tier 1	317.664	
	in Tier 2 capital	153.997	
	Amount of significant investments above the 10% threshold	0	
	Amount of significant investments below the 10% threshold	1.008.817	
	of which holdings of CET1 instruments	950.705	Annex VI, row 73
	Amount of non-significant investments above the 10% threshold	0	
	Amount of non-significant investments below the 10% threshold	471.661	Annex VI, row 72
Table J			Reference
	Subordinated deposits from banks	15.024	
	Subordinated deposits from customers Subordinated debt certificates	95.761 4.863.165	
	Subordinated debt certificates Subordinated liabilities included in disposal groups classified as held for sale	4.863.165 82.783	
	Sum of subordinated liabilities		
		5.056.733	
	of which attributed to Bank Austria AG	4.173.847	
	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entities	4.173.847 336.228	
	of which attributed to Bank Austria AG	4.173.847	
	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entitities of which grandshreed instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which instead of a qualifying Tire? a capital	4.173.847 336.228 133.941 369.610 43.106	
lee	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entities of which grandiahneed instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which included in qualifying Tier 2 capital Balance sheet value	4.173.847 336.228 133.941 369.610 43.106 5.056.733	
	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entitities of which grandshreed instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which instead of a qualifying Tire? a capital	4.173.847 336.228 133.941 369.610 43.106	
les	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entities of which grandiathered instruments (Art. 484 (4), 486 (3)) of which issues under transformal provision of which induced in qualifying Tier 2 capital Balance sheet value is insued under transformal is insued off entransformal is insulved off qualifying Tier 2 capital is included in qualifying Tier 2 capital is included in qualifying Tier 2 capital is included in qualifying Tier 2 capital is included an audit provided in the	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -369.610 -43.106	
les	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entities of which grandishered instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which included in qualifying Tier 2 capital Balance sheet value is issues under transitional is included in qualifying Tier 2 capital is included in qualifying Tier 2 capital is included in qualifying Tier 2 capital is mortization, disagio, interest and hedging Computable amount under regulatory scope	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -369.610 -43.106 -754.863 3.889.153	Annex VI, row 46
les	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entities of which grandiathered instruments (Art. 484 (4), 486 (3)) of which issues under transformal provision of which induced in qualifying Tier 2 capital Balance sheet value is insued under transformal is insued off entransformal is insulved off qualifying Tier 2 capital is included in qualifying Tier 2 capital is included in qualifying Tier 2 capital is included in qualifying Tier 2 capital is included an audit provided in the	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -369.610 -43.106	Annex VI, row 46
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les les	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entitities of which grandishered instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which included in qualifying Tier 2 capital Balance sheet value si issues under transitional si instuded in qualifying Tier 2 capital si instuded in qualifying Tier 2 capital si included in qualifying Tier 2 capital si amortization, disagoi, interest and hedging Computable amount under regulatory scope of which capital instruments and the related share premium accounts	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -369.610 -43.106 -754.863 3.889.153	Annex VI, row 46 Reference
les les Table K	of which attributed to Bank Austria AG of which attributed to report noisily consolidated entities of which attributed to report noisily consolidated entities of which paraditahered instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which instruded in qualifying. Tile 2 capital Balance sheet value sisues under transitional sinclused in qualifying Tile 2 capital sisuestuder transitional sinclused in qualifying Tile 2 capital sisuestuder transitional sinclused on qualifying Tile 2 capital sinclused in qualifying Tile 2 capital sinclused on	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -369.610 -43.106 -754.863 3.889.153	
les les	of which attributed to Bank Austria AG of which attributed to proportionally consolidated entitities of which grandishered instruments (Art. 484 (4), 486 (3)) of which issues under transitional provision of which included in qualifying Tier 2 capital Balance sheet value si issues under transitional si instuded in qualifying Tier 2 capital si instuded in qualifying Tier 2 capital si included in qualifying Tier 2 capital si amortization, disagoi, interest and hedging Computable amount under regulatory scope of which capital instruments and the related share premium accounts	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -369.610 -43.106 -754.863 3.889.153	
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les les	of which attributed to Bank Austria AG of which attributed to Pagork Austria AG of which attributed to proportionally consolidated entities of which accounted to proportionally consolidated entities of which induced in qualifying Tie 2 capital Balance sheet vature sizesus under transitional adjustments to Common Equity Tie 1 due to minority interests of transitional adjustments to Common Equity Tie 1 due to deductions of which transitional adjustments to Common Equity Tie 1 due to intansipibe of which transitional adjustments to Common Equity Tie 1 due to intansipibe of which transitional adjustments to Common Equity Tie 1 due to intansipibes	4.173.847 336.228 133.941 369.610 43.106 5.056.733 -3.899.153 3.889.153 3.889.153 21.299 -790.892 200.614 227.902 2.7712	Reference
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Transitional own funds disclosure as of 31 December 2014 according to Commission Implementing Regulation (EU) No 1423/2013 Table according to Annex VI

1	Common Equity Tier 1 capital: Instruments and reserves Capital Instruments and the related share premium accounts	(A) AMOUNT AT DISCLOSURE DATE (in EUR '000)	(B) REGULATION (EU) NO 575/2013 ARTICLE REFERENCE TREATMENT 26 (1), 27, 28, 29, EBA list 26 (3)	(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013 (in EUR '000)
I.	Capital Institutions and the related share premium accounts	1.138.421	20 (1), 21, 20, 29, EBA list 20 (3)	
	of which: ordinary shares	1.681.034	EBA list 26 (3)	
	of which: Instrument type 2		EBA list 26 (3)	
	of which: Instrument type 3		EBA list 26 (3)	
3	Retained earnings Accumulated other comprehensive income (and other reserves, to include unrealised	4.662.050 2.332.274	26 (1) (c) 26 (1)	
	gains and losses under the applicable accounting standards)			
3a	Funds for general banking risk		26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	129.987	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore- seeable charge or dividend		26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	14.863.738		
Comm	on Equity Tier 1 capital: regulatory adjustments	4	24.405	
/ Ω	Additional value adjustments (negative amount)	-14.270		
9	Intangible assets (net of related tax liability) (negative amount) Empty Set in the EU	-284.881	36 (1) (b), 37, 472 (4)	
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)	-17.822	36 (1) (c), 38, 472 (5)	
11	are met) (negative amount) Fair value reserves related to gains or losses on cash flow hedges	-304.545	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts		36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-102.493		
15 16	Defined-benefit pension fund assets (negative amount)	-97	36 (1) (e), 41, 472 (7) 36 (1) (f), 42, 472 (8)	
16	Direct and indirect holdings by an Institution of own CET1 Instruments (negative amount)	-97	36 (1) (1), 42, 472 (8)	
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the insti- tution does not have a significant Investment in those entities (amount above the 10% threshold and net of eligible short positions)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	(negative amount) Direct, indirect and synthetic holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant Investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20 20a	Empty Set in the EU	440	36 (1) (k)	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative of which: qualifying holdings outside the financial sector (negative amount)	-449	36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)		36 (1) (k) (ll), 243 (1) (b), 244 (1) (b)	
			258	
20d	of which: free deliveries (negative amount)	-449	36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	
23	of which: direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant Investment in those entities		36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472	
25a	Losses for the current financial year (negative amount)		(5) 36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		36 (1) (I)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment ¹⁾	-538.979		538.979
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468		407	
-	Of which: filter for unrealised loss 1 Of which: filter for unrealised loss 2		467 467	
-	Of which: filter for unrealised loss 2 Of which: filter for unrealised gain 1		468	
	Of which: filter for unrealised gain 1		468	
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard		481	
	to additional filters and deductions required pre CRR			
27	Of which: country-specific deductions Oualifying AT1 deductions that exceed the AT1 capital of the institution (negative	-131.937	481 36 (1) (j)	131.937
28	amount) Total regulatory adjustments to Common equity Tier 1 (CET1)	-1.398.863		670.916
29	Common Equity Tier 1 (CET1) capital	13.464.875		670.916
				2. 3.010

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Additio 30	nal Tier 1 (AT1) capital: instruments Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards		01,02	
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share		486 (3)	
	premium accounts subject to phase out from AT1 Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority	137.901	85, 86, 480	-116.231
	interests not included in row 5) issued by subsidiaries and held by third parties			
35	of which: Instruments issued by subsidiaries subject to phase out	116.231	486 (3)	-116.231
36	Additional Tier 1 (AT1) capital before regulatory adjustments	137.901		-116.231
	nal Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own ATI Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of the AT1 Instruments of financial sector entities where those entities have		56 (b), 58, 475 (3)	
	reciprocal cross holdings with the Institution designed to inflate artificially the own			
39	Funds of the Institution (negative amount) Direct and indirect holdings of the AT1 Instruments of financial sector entities where		56 (c), 59, 60, 79, 475 (4)	
	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)			
40	Direct and indirect holdings by the Institution of the AT1 Instruments of financial		56 (d), 59, 79, 475 (4)	
	sector entities where the insti-tution has a significant Investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)			
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to	-17.336		17.336
	pre-CRR treatment and transitional treatments subject to phase out as prescribed in			
L_	Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ²⁾			
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction	-97.321	472, 472(3)(a), 472 (4), 472 (6), 472	97.321
	from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		(8) (a), 472 (9), 472 (10) (a), 472	
	thereof: Intangible assets	-227.902		227.902
	thereof: expected losses	-1.356		1.356
41b	thereof: excess of AT1-deduction items over AT1	131.937	A77 A77 (2) A77 (4) (-)	-131.937
41D	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation	-23.244	477, 477 (3), 477 (4) (a)	23.244
L	(EU) No 575/2013			
	Of which direct holdings of significant Investments in the capital of other financial sector entities	-23.244		23.244
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to		467, 468, 481	
	additional filters and deductions required pre- CRR		407	
	Of which: possible filter for unrealised losses Of which: possible filter for unrealised gains		467 468	
	Of which: possible filter for differentiated gains		481	
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative		56 (e)	
40	amount)	407.004		407.004
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-137.901		137.901
44	Additional Tier 1 (AT1) capital			21.670
45				
	Tier 1 capital (T1 = CET1 + AT1)	13.464.875		692.586
Tier 2 (T2) capital: Instruments and provisions	13.464.875	62. 63	692.586
	T2) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share		62, 63 486 (4)	692.586
Tier 2 (T2) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)	692.586
Tier 2 (46 47	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items related in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public scotor capital injections grandfathered until 1 January 2018	3.889.153	486 (4) 483 (4)	692.586
Tier 2 (T2) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	3.889.153	486 (4)	692.586
Tier 2 (46 47 48	17) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated 12 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held the hirth cardial.	3.889.153	486 (4) 483 (4) 87, 88, 480	692.596
Tier 2 (46 47 48	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share oremium accounts subset to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 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 carties of which: Instruments issued by subsidiaries subject to phase out	3.889.153 190.690	486 (4) 483 (4) 87, 88, 480 486 (4)	692.586
Tier 2 (46 47 48	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties of which: Instruments subued by subsidiaries subject to phase out	3.889.153 190.690	486 (4) 483 (4) 87, 88, 480	692.586
Tier 2 (46 47 48 49 50 51	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share oremium accounts subset to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 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 carties of which: Instruments issued by subsidiaries subject to phase out	3.889.153 190.690 153.855	486 (4) 483 (4) 87, 88, 480 486 (4)	692.586
Tier 2 (46 47 48 49 50 51	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from 172 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated 172 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by substitating and hald but Public and substitating and hald but Public and substitating and hald but Public and such consolidated 172 capital (including in which is the substitation of the but Public and the State of the State Sta	3.889.153 190.690 153.855	486 (4) 483 (4) 87, 88, 480 486 (4)	692.586
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Tier 2 (46 47 48 49 50 51 Tier 2 (52	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts sublect to phase out from 172 Public sector expatial injections grandfathered until 1 January 2018 Qualifying own funds Instruments included in consolidated 12 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) Issued by subsidiaries and held by third narties of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Trie 2 (T2) capital before regulatory adjustments T2) capital: regulatory adjustments Direct and indirect holdings by an Institution of own T2 Instruments and subordinated bases (negative amount) Holdings of the T2 Instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to	3.889.153 190.690 153.855	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52	179 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority) interests and AT1 Instruments not included in consolidated T3 subject by subsidiaries and held by third oratics of which instruments issued by subsidiaries subject to phase out Credit risk adjustments Tip? a ZT12 partial before regulatory adjustments T20 capital: regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subordinated lears (negative amount)	3.889.153 190.690 153.855	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1.January.2018 Qualifying own funds Instruments included in consolidated T2 capital (including minority) interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third natrius of which instruments issued by subsidiaries subject to phase out Credit risk adjustments Tiez 2 (T2) capital before regulatory adjustments Tiez 2 (T2) capital before regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subordinated leans (negative amount) Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution (negative amount) Direct and indirect holdings of the T2 instruments and subordinated loans of	3,889.153 190.690 153.855 4,233.698	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share oremium accounts sublect to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 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 of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments T2) capital: regulatory adjustments Direct and indirect holdings by an Institution of own 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 18 institution (negative amount) Direct and indirect 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) Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution despative amount)	3,889.153 190.690 153.855 4,233.698	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52	179 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments on included in rows 5 or 34) issued by subsidiaries and held by third oratice. of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (12) capital before regulatory adjustments Tier 2 (12) capital before regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subcordinated loans (instalab amounts) Holdings of the T2 instruments and subcordinated loans of financial sector entities where those entities have reciprosed cross holdings with the institution designed to inflate antificially the own funds of the Institution (negative amount). Direct and indirect holdings of the T2 instruments and subcordinated loans of financial sector entities where the entities have reciprose institution one on thave a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount)	3,889.153 190.690 153.855 4,233.698	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52 53	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from 12. Public sector capital injections grandfathered until 1 January 2018. Qualifying own funds instruments included in consolidated 172 capital (including minority) interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiations and hald for third parties. The 12 (T2) capital provided by subsidiations subject to phase out Ornedir risk adjustments [Tar 2 (T2) capital before regulatory adjustments Tip capital: regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subordinated lears (negative amount) Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution designate amount) Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (measitive amount)	3,889.153 190.690 153.855 4,233.698	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52 53	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third outlies of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tile 2 (T2) capital before regulatory adjustments Tile 2 (T2) capital before regulatory adjustments Tile capital: regulatory adjustments Direct and inderect holdings by an institution of own T2 Instruments and subordinated loans (necative amount) 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) Direct and indirect holdings by an Institution of the Institution designed to inflate artificially the own funds of the Institution designed to inflate artificially the own funds of the Institution designed to inflate artificially the own funds of the Institution designed to inflate artificially the own funds of the Institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) (necessive amount) Of which holdings existing before 1 January 2013 and subject to transitional	3,889.153 190.690 153.855 4,233.698	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3)	692.586
Tier 2 (46 47 48 49 50 51 Tier 2 (52 53	179 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third radiates of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (12) capital before regulatory adjustments Tier 2 (12) capital before regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subcordinated loans (increative amount) Holdings of the T2 instruments and subcordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate antificially the own funds of the Institution (negative amount) Direct and indirect holdings of the T2 instruments and subcordinated loans of financial sector entities where the entities where reciprocal cross holdings on thave a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount) Of which holdings desiting before 1 January 2013 and subject to transitional arrangements) Direct and indirect holdings by the Institution of the T2 instruments and subcordinated loans of financial sactor entities where the 1 January 2013 and subject to transitional arrangements	3.889.153 190.690 153.855 4.233.698	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3)	692.586
Tier 2 (46 47 48 48 49 50 51 Tier 2 (52 53 54 544 54b 54b	(2) capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from 72. Public seator capital injections grandfathered until 1 January 2018. Qualifying own funds instruments included in consolidated T2 capital (including minority) interests and AT1 Instruments not included in consolidated T3 capital (including minority) interests and AT1 Instruments not included in consolidated T3 capital (including minority) interests and AT1 Instruments and included in consolidated and the tribut oratios. To read in the salpustments Tieve 2 (T2) capital before regulatory adjustments T30 capital: regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subordinated lears (negative amount) Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution does not have a significant investment in those entities (amount below 10% thenseltuted not ent of eligible short positions) Of which holdings ossiting before 1 January 2013 and subject to transitional arrangements. Of which holdings existing before 1 January 2013 and subject to transitional arrangements. Direct and indirect holdings by the Institution of the T2 instruments and subordinated become of inscination has a significant investment in those entities decore orities where the Institution has a significant investment in these entities accert entities where the Institution has a significant investment in the section of the section of the T2 instruments and subordinated become of inscination has a significant investment in the section of the T2 instruments and subordinated become of inscination has a significant investment in the	3.889.153 190.690 153.855 4.233.698	486 (4) 483 (4) 67, 68, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4)	692.586
Tier 2 (46 47 48 48 49 50 51 Tier 2 (52 53 54 544 54b 54b	179 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third radiates of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (12) capital before regulatory adjustments Tier 2 (12) capital before regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subcordinated loans (increative amount) Holdings of the T2 instruments and subcordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate antificially the own funds of the Institution (negative amount) Direct and indirect holdings of the T2 instruments and subcordinated loans of financial sector entities where the entities where reciprocal cross holdings on thave a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount) Of which holdings desiting before 1 January 2013 and subject to transitional arrangements) Direct and indirect holdings by the Institution of the T2 instruments and subcordinated loans of financial sactor entities where the 1 January 2013 and subject to transitional arrangements	3.889.153 190.690 153.855 4.233.698	486 (4) 483 (4) 67, 68, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4)	692.586
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Tier 2 (46 47 48 48 49 50 51 Tier 2 (52 53 54 544 555	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in cross of 34) issued by subsidiaries and half I Instruments not included in rows 5 or 34) issued by subsidiaries and held by third cardise. of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments Tier 2 (T2) capital before regulatory adjustments Tier 2 (T2) capital regulatory adjustments Tier 2 (T2) capital before regulatory adjustments Toect and indirect holdings by an institution of own T2 Instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to indite articlashy the own funds of the institution (regalive amount) Direct and indirect holdings by the 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) financial sacro entities where the institution of not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (recapital amounts) Of which holdings not subject to transitional arrangements Of which holdings of the T2 instruments and subordinated loans of financial sector entities where 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) Regulatory adjustments applied to lier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as pres	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255	486 (4) 483 (4) 67, 68, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4)	135.255
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Tier 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 556 56	179 capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third cardise. of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments Tier 2 (T2) capital before regulatory adjustments Tier 2 (T2) capital terial properties of the section of the secti	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255	486 (4) 483 (4) 67, 68, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472	135.255
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Tier 2 (46 47 48 49 49 50 51 Tier 2 (52 53 54 54 55 56 56	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from 12. Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated 172 capital (including minority) interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiations and hald for third oration. The 172 (172) capital before regulatory adjustments Tip 2 (172) capital before regulatory adjustments Direct and indirect hodings by an institution of own T2 Instruments and subordinated lears (negative amount) Hodings of the T2 instruments and subordinated loans of financial sector entities where reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution (pagetive amount) Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (meanity amount) Of which new holdings not subject to transitional arrangements 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 facetor entities where the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution of the T2 instruments and subordinated loans of financial sector enti	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255	486 (4) 483 (4) 67, 68, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	135.255 1.356
Tier 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 556 566	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts and the state of the provision of	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255	486 (4) 483 (4) 67, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (11) (a) 475, 475 (2) (a), 475	135.255 1.356
Tier 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 556 566	179 capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third cardises of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments Tier 3 (T2) capital before regulatory adjustments Tier 3 (T2) capital before regulatory adjustments Tier 4 (T2) capital before regulatory adjustments Tier 4 (T2) capital before regulatory adjustments Tier 5 (T2) capital before regulatory adjustments Tier 6 (T2) capital before regulatory adjustments Tier 6 (T2) capital before regulatory adjustments Tier 7 (T2) capital before regulatory adjustments Tier 8 (T2) capital before regulatory adjustments Tier 8 (T2) capital before the full before 1 (T2) capital sector entities where the institution designative amount) Tier 8 (T2) capital cap	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255	486 (4) 483 (4) 67, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (11) (a) 475, 475 (2) (a), 475	135.255 1.356
Tier 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 55 56 56 56 56 56 56 56	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts and the state of the premium accounts and the state of the premium accounts and the premium accounts an	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356	486 (4) 483 (4) 67, 68, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4) (a)	135.255 1.356
Tior 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 55 56 56 56 56 56 56 56 56 56	172 capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts and the state of the provision of	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356	486 (4) 483 (4) 67, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (11) (a) 475, 475 (2) (a), 475	135.255 1.356
Tior 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 55 56 56 56 56 56 56 56 56 56	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third cardises of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments Tigl capital: regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subordinated learns (negative amount) Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to indited articles life own funds of the Institution does not have a significant Investment in those entities flave reciprocal cross holdings with the Institution designed to indited articles life own funds of the Institution does not have a significant Investment in those entities (and cannot below 10% therebind and not of eligible short positions) of which holdings existing before 1 January 2013 and subject to transitional arrangements Of which holdings existing before 1 January 2013 and subject to transitional arrangements Of which holdings existing before 1 January 2013 and subject to transitional frestmenters and subordinated loans of financial sector entities where 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) Of which holdings existing before 1 Lineary and the subject to transitional period pursuant to article 472 of	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356	486 (4) 483 (4) 67, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4), (6) 467, 468, 481	135.255 1.356
Tior 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 55 56 56 56 56 56 56 56 56 56	Tay capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by substitutions and held but hint orations of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Or active the subject of the subject to phase out Tiper 2 (T2) capital before regulatory adjustments Tiper 2 (T2) capital before regulatory adjustments Tiper 2 (T2) capital before regulatory adjustments Tiper 2 (T2) capital self-or institution of own T2 Instruments and subordinated loans (negative amount) Holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities have reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution does not have a significant investment in those entities accordinated in the subject to transitional arrangements Of which holdings of subject to transitional arrangements Of which holdings osisting before 1 January 2013 and subject to transitional prangements Of which holdings existing before 1 January 2013 and subject to transitional prangements. 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 (near the institution) in 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 amounts). Of which hol	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4) (a) 467, 468, 481	135.255 1.356
Tier 2 (46 447 448 449 50 51 Tier 2 (52 53 53 54 54 55 56 56 56 56 56 56 56 56 56 56 56 56	12) capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in rows 5 or 34) issued by subsidiaries and half Instruments not included in rows 5 or 34) issued by subsidiaries and half Instruments subsidiaries and half Instruments such by subsidiaries subject to phase out Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments Tier 3 (T2) capital before regulatory adjustments Tier 2 (T2) capital before regulatory adjustments Tier 3 (T3) capital before regulatory adjustments and subordinated loans of financial sector entities where the institution designate amount) Direct and indirect holdings of the T2 instruments and subordinated loans of financial sacro entities where the institution designate amount) Of which holdings not subject to transitional arrangements Of which holdings not subject to transitional arrangements Of which holdings 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) Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regu	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356 -1.356	486 (4) 483 (4) 67, 88, 480 486 (4) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4), (6) 467, 468, 481	135.255 1.356 1.356
Tior 2 (46 47 48 49 50 51 Tier 2 (52 53 54 54 55 56 56 56 56 56 56 56 56 56	Tay capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by substitutions and held but hint orations of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Or active the subject of the subject to phase out Tiper 2 (T2) capital before regulatory adjustments Tiper 2 (T2) capital before regulatory adjustments Tiper 2 (T2) capital before regulatory adjustments Tiper 2 (T2) capital self-or institution of own T2 Instruments and subordinated loans (negative amount) Holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities have reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution does not have a significant investment in those entities accordinated in the subject to transitional arrangements Of which holdings of subject to transitional arrangements Of which holdings osisting before 1 January 2013 and subject to transitional prangements Of which holdings existing before 1 January 2013 and subject to transitional prangements. 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 (near the institution) in 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 amounts). Of which hol	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4) (a) 467, 468, 481	135.255 1.356
Tier 2 (46 47 48 49 50 51 Tier 2 (51 52 53 54 54 54 55 55 56 56 56 56 56 57 57 57 57	Tay capital: Instruments and provisions Capital Instruments and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts Annount of qualifying items referred to in Article 484 (5) and the related share premium accounts as which to phase out from T2. Public sector capital injections grandfathered until 1. January 2018 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 but hind cardises of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments Tior 2(T2) capital before regulatory adjustments Direct and indirect holdings by an institution of own T2 Instruments and subordinated loans (installed and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to initiate artificially the own funds of the Institution does not have a significant investment in those entities across the significant investment in those entities (amount below 10% then shall be a significant investment in those entities (amount below 10% then shall be a significant investment in those entities (amount below 10% then shall be a significant investment in those entities (amount below 10% then shall be a significant investment in those entities (amount below 10% then shall be a significant investment in those entities (not of eligible short positions) (negative amount) Of which holdings existing before 1 January 2013 and subject to transitional arangements Direct and indirect holdings by the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution as	3.889.153 190.690 153.855 4.233.698 -58.111 -135.255 -1.356 -1.356	486 (4) 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 66 (d), 69, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4) (a) 467, 468, 481	135.255 1.356 1.356

59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and	0		
oou	transitional treatments subject to phase out as prescribed in Regulation (EU) No	3		
	575/ 2013(i.e. CRR residual amounts) Of which: items not deducted from CET1 (Regulation (EU) No 575/2013residual	0	470 470 (5) 470 (0) (1) 470 (40)	
	Of which: items not deducted from CET1 (Regulation (EU) No 575/2013residual amounts)	U	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	relating to direct holdings of own CET1 of other financial sector entities			
	Of which: items not deducted from AT1 items (Regulation (EU) No	0	475, 475 (2) (b), 475 (2) (c), 475 (4)	
	575/2013residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant Investments in the		(b)	
	capital of other financial sector entities, etc.)			
	Items not deducted from T2 items (Regulation (EU) No 575/2013residual amounts) relating to direct holdings of significant Investments in the capital of other financial		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
	sector entities		(5)	
60	Total risk weighted assets	130.350.765		
Capita	ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	10.3%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	10,3%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	13,4%	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article		CRD 128, 129, 130	
	92 (1) (a) plus capital conser-vation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important Institution buffer (G-SII or 0-SII			
	buffer), expressed as a percentage of risk exposure amount)			
65 66	of which: capital conservation buffer requirement of which: countercyclical buffer requirement			
67	of which: systemic risk buffer requirement			
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically		CRD 131	
	Important Institution (0-SII) buffer			
68	Common Equity Tier 1 available to meet buffers (os a percentage of risk exposure amount)	6,3%	CRD 128	
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			
Amour	t below thresholds for deductions (not risk-weighted)			
72	Direct and indirect holdings of the capital of financial sector entities where the	471,661	36 (1) (h), 45, 46, 472 (10), 56 (c),	
	Institution does not have a significant Investment in those entities (amount below		59, 60, 475 (4), 66 (c), 69, 70, 477	
73	10% threshold and net of eligible short positions) Direct and indirect holdings by the Institution of the CET 1 Instruments of financial	050 705	(4) 36 (1) (i), 45, 48, 470, 472 (11)	
13	sector entities where the insti- tution has a significant Investment in those entities	930.703	36 (1) (1), 43, 46, 470, 472 (11)	
	(amount below 10% threshold and net of eligible short positions)			
74	Empty Set in the EU			
75	Deferred tax assets arising from temporary differences (amount below 10%	548.098	36 (1) (c), 38, 48, 470, 472 (5)	
	threshold, net of related tax liability where the conditions in Article 38 (3) are met)	010.000		
Annlie	able caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to	100.222	62	
	standardized approach (prior to the application of the cap)			
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	861.194	62	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal	53.633	62	
79	ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based	263.275	62	
19	annroach	263.275	02	
Capita (only o	unlicable between 1 Jan 2014 and 1 Jan 2022)			
80 81	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)	
82	Current cap on AT1 instruments subject to phase out arrangements	116.231	484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and	29.058	484 (4), 486 (3) & (5)	
84	maturities) Current cap on T2 Instruments subject to phase out arrangements	133.528	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

	Amount as of 31 Dec. 2014 (in EUR '000)
Surplus of Common Equity Tier 1 (CET1) capital	8.250.844
Surplus of Tier 1 (T1) capital	6.295.583

¹⁾ Minority interest and other transitional adjustments ²⁾ Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries ³⁾ Grandfathered T2 instruments and transitional adjustments due to T2 Capital of instruments issued by subsidiaries ⁴⁾ other T2 deductions and T2 instruments of financial sector entities