

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
	31.12.2014		31.12.2014	
Statement of financial positions of UniCredit Bank Austria Group				
Assets				
Cash and cash balances	1.942.422	354.236	2.296.658	
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 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	
Liabilities				
Deposits from banks	23.695.667	3.823.095	27.518.762	
of which subordinated deposits from banks	15.024	0	15.024	Table J
Deposits from customers	102.270.974	15.335.342	117.606.316	
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	
b) Tax liabilities deferred	106.976	-5.977	100.999	
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	

Table A		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

Table B		Reference
Retained earnings	3.279.010	
add Net profit	1.383.040	
Sum of retained earnings	4.662.050	Annex VI, row 2

Table C		Reference
Revaluation reserves	-2.347.969	
add Other reserves	4.680.357	
less Capital instruments not eligible issued by subsidiaries	-94	
Accumulated other comprehensive income	2.332.274	Annex VI, row 3
of which relating to cash flow hedges not eligible as own funds	304.545	Annex VI, row 11

Table 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	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met)	17.822	Annex VI, row 10

Table E		Reference
Treasury shares	-97	
Direct and indirect holdings by an institution of own CET1 Instruments	-97	Annex VI, row 16

Table F		Reference
Minority interests	183.694	
less Surplus capital attributable to minority shareholders	-53.707	
Minority Interests (amount allowed in consolidated Common Equity Tier 1)	129.987	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	21.670	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	116.231	Table L
Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	137.901	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	190.690	Annex VI, row 48

Table G		Reference
Goodwill	4	
Other intangible assets	239.546	
Intangible assets held for sale	45.331	
Intangible assets	284.881	Annex VI, row 8

Table H		Reference
IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures	69.121	
less IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures	-15.488	
IRB excess of provisions over expected losses eligible	53.633	
SA General credit risk adjustments	100.222	
General credit risk adjustments	153.855	Annex VI, row 50
Negative amounts resulting from the calculation of expected loss amounts	-3.390	Annex VI, row 12
Expected loss amount for IRB equity	-3.390	

Table I		Reference
	Financial assets held for trading	
	of which non-significant investments in Common Equity Tier 1	2.352
	of which non-significant investments in Tier 2 capital	526
	Financial assets designed at fair value	
	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	55.685
	of which non-significant investments in Common Equity Tier 1	36.251
	of which significant investments in Tier 2 capital	21.400
	of which non-significant investments in Tier 2 capital	11.877
	Loans and receivables with banks	
	of which significant investments in Tier 2 capital	15.000
	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	
	of which non-significant investments in Common Equity Tier 1	17
	Significant investments	1.008.817
	in Common Equity Tier 1	950.705
	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
	Amount of non-significant investments above the 10% threshold	0
	Amount of non-significant investments below the 10% threshold	471.661

Table J		Reference
	Subordinated deposits from banks	15.024
	Subordinated deposits from customers	95.761
	Subordinated debt certificates	4.863.165
	Subordinated liabilities included in disposal groups classified as held for sale	82.783
	Sum of subordinated liabilities	5.056.733
	of which attributed to Bank Austria AG	4.173.847
	of which attributed to proportionally consolidated entities	336.228
	of which grandfathered instruments (Art. 484 (4), 486 (3))	133.941
	of which issues under transitional provision	369.610
	of which included in qualifying Tier 2 capital	43.106
	Balance sheet value	5.056.733
	less issues under transitional	-369.610
	less included in qualifying Tier 2 capital	-43.106
	less amortization, disagio, interest and hedging	-754.863
	Computable amount under regulatory scope	3.889.153
	of which capital instruments and the related share premium accounts	3.889.153

Table K		Reference
	Transitional adjustments to Common Equity Tier 1 due to minority interests	21.299
	add Transitional adjustments due to unrealized gains and losses	-790.892
	add Transitional adjustments to Common Equity Tier 1 due to deductions	230.614
	of which transitional adjustments to Common Equity Tier 1 due to intangibles	227.902
	of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	2.712
	Total transitional adjustments to Common Equity Tier 1	-538.979

Table L		Reference
	Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	116.231
	Transitional adjustments to Additional Tier 1 capital due to minority interests	-17.336
	Transitional adjustments to Additional Tier 1 capital due to deductions	-252.502
	of which transitional adjustments to Additional Tier 1 capital due to intangibles	-227.902
	of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-1.356
	of which transitional adjustments to Additional Tier 1 capital due to own funds instruments of financial sector entities where the institution has a significant investment	-23.244
	Total transitional adjustments to Additional Tier 1 capital	-153.607

Table M		Reference
	Transitional adjustments to Tier 2 capital due to grandfathered instruments	17.297
	Transitional adjustments to Tier 2 capital due to minority interests	-152.552
	Sum	-135.255
	Transitional adjustments to Tier 2 capital due to deductions	21.888
	of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-1.356
	of which transitional adjustments to Tier 2 capital due to own funds instruments of financial sector entities where the institution has a significant investment	23.244
	Total transitional adjustments to Tier 2 capital	-113.367

Transitional own funds disclosure as of 31 December 2014
according to Commission Implementing Regulation (EU) No 1423/2013
Table according to Annex VI

Common Equity Tier 1 capital: Instruments and reserves		(A) AMOUNT AT DISCLOSURE DATE (in EUR '000)	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013 (in EUR '000)
1	Capital Instruments and the related share premium accounts	7.739.427	26 (1), 27, 28, 29, EBA list 26 (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)	
2	Retained earnings	4.662.050	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	2.332.274	26 (1)	
3a	Funds for general banking risk		26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	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		
Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-14.270	34 105	
8	Intangible assets (net of related tax liability) (negative amount)	-284.681	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on a future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-17.822	36 (1) (c), 38, 472 (5)	
11	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	-3.390	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	33 (b)	
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an institution of own CET1 Instruments (negative amount)	-97	36 (1) (f), 42, 472 (8)	
17	Holdings of the CET1 Instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the institution of the CET1 Instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 Instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-449	36 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)		36 (1) (k) (ii), 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 (5)	
25a	Losses for the current financial year (negative amount)		36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		36 (1) (l)	
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			
	Of which: ... filter for unrealised loss 1		467	
	Of which: ... filter for unrealised loss 2		467	
	Of which: ... filter for unrealised gain 1		468	
	Of which: ... filter for unrealised gain 2		468	
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR		481	
	Of which: country-specific deductions		481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-131.937	36 (1) (j)	131.937
28	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

Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	137.901	85, 86, 480	-116.231
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
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of the AT1 Instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own Funds of the Institution (negative amount)		56 (b), 58, 475 (3)	
39	Direct and indirect holdings of the AT1 Instruments of financial sector entities where the Institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		56 (c), 59, 60, 79, 475 (4)	
40	Direct and indirect holdings by the Institution of the AT1 Instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		56 (d), 59, 79, 475 (4)	
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ²	-17.336		17.336
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-97.321	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	97.321
	thereof: intangible assets	-227.902		227.902
	thereof: expected losses	-1.356		1.356
	thereof: excess of AT1-deduction items over AT1	131.937		-131.937
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	-23.244	477, 477 (3), 477 (4) (a)	23.244
	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 additional filters and deductions required pre-CRR		467, 468, 481	
	Of which: possible filter for unrealised losses		467	
	Of which: possible filter for unrealised gains		468	
	Of which: ...		481	
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative amount)		56 (e)	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-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				
46	Capital Instruments and the related share premium accounts	3.889.153	62, 63	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)	
	Public sector capital injections grandfathered until 1 January 2018		483 (4)	
48	Qualifying own funds Instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	190.690	87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	153.855	62 (c) & (d)	
51	Tier 2 (T2) capital before regulatory adjustments	4.233.698		
Tier 2 (T2) capital: regulatory adjustments				
52	Direct and indirect holdings by an Institution of own T2 Instruments and subordinated loans (negative amount)		63 (b) (i), 66 (a), 67, 477 (2)	
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own Funds of the Institution (negative amount)		66 (b), 68, 477 (3)	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount)		66 (c), 69, 70, 79, 477 (4)	
54a	Of which new holdings not subject to transitional arrangements			
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements			
55	Direct and indirect holdings by the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-58.111	66 (d), 69, 79, 477 (4)	
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ³	-135.255		135.255
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-1.356	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	1.356
	Of which items to be detailed line by line, e.g. Material net Interim losses, intangibles, shortfall of provisions to expected losses etc	-1.356		1.356
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		475, 475 (2) (a), 475 (3), 475 (4) (a)	
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc			
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre-CRR ⁴	23.244	467, 468, 481	-23.244
	Of which: possible filter for unrealised losses		467	
	Of which: possible filter for unrealised gains		468	
	Of which: ...		481	
57	Total regulatory adjustments to Tier 2 (T2) capital	-171.478		113.367
58	Tier 2 (T2) capital	4.062.220		113.367
59	Total capital (TC = T1 + T2)	17.527.095		805.953

59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		
	Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) relating to direct holdings of own CET1 of other financial sector entities	0	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which: ... items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant Investments in the capital of other financial sector entities, etc.)	0	475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) relating to direct holdings of significant Investments in the capital of other financial sector entities	0	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	Total risk weighted assets	130.350.765		

Capital 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 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important Institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)		CRD 128, 129, 130	
65	of which: capital conservation buffer requirement			
66	of which: countercyclical buffer requirement			
67	of which: systemic risk buffer requirement			
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	6,3%	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)	471.661	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings by the Institution of the CET 1 Instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	950.705	36 (1) (i), 45, 48, 470, 472 (11)	
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)	548.098	36 (1) (c), 38, 48, 470, 472 (5)	

Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	100.222	62	
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 ratings-based approach (prior to the application of the cap)	53.633	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	263.275	62	

Capital instruments subject to phase out arrangements				
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)	
82	Current cap on AT1 instruments subject to phase out arrangements	116.231	484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	29.058	484 (4), 486 (3) & (5)	
84	Current cap on T2 instruments subject to phase out arrangements	133.528	484 (5), 486 (4) & (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	62.440	484 (5), 486 (4) & (5)	

¹⁾ Minority interest and other transitional adjustments

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

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

⁴⁾ other T2 deductions and T2 instruments of financial sector entities

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

	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