

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.

Statement of financial position of UniCredit Bank Austria Group at 30 June 2015

Assets (in EUR)	IFRS in € tsd	Adjustments	Balance sheet under regulatory scope	Table reference
Cash and cash balances	2,064,593	350,453	2,415,046	
Financial assets held for trading	2,956,192	291,508	3,247,700	
of which subordinated financial assets held for trading	468	0	468	
of which non-significant investments in Common Equity Tier 1	576	0	576	Table H
of which non-significant investments in in Additional Tier 1 capital	28	0	28	Table H
of which non-significant investments in in Tier 2 capital	575	0	575	Table H
Financial assets at fair value through profit and loss	120,522	-252	120,270	
of which non-significant investments in Common Equity Tier 1	4	0	4	Table H
Available for sale financial assets	24,669,669	3,016,919	27,686,588	
of which subordinated available for sale financial assets	42,933	0	42,933	
of which significant investments in Common Equity Tier 1	52,767	0	52,767	Table H
of which non-significant investments in Common Equity Tier 1	37,366	0	37,366	Table H
of which significant investments in Tier 2 capital	21,490	0	21,490	Table H
of which non-significant investments in Tier 2 capital	12,874	0	12,874	Table H
Held to maturity investments	301,282	817,087	1,118,369	
of which non-significant investments in Common Equity Tier 1	2,602	0	2,602	Table H
Loans and receivables with banks	28,142,114	3,155,878	31,297,992	
of which subordinated loans and receivables with banks	1,103,343	-387,168	716,175	
of which significant investments in Tier 2 capital	15,243	0	15,243	Table H
of which non-significant investments in Tier 2 capital	141,477	0	141,477	Table H
Loans and receivables with customers	117,225,690	21,502,893	138,728,583	
of which subordinated loans and receivables with customers	257,550	604	258,154	
of which non-significant investments in Common Equity Tier 1	6,450	0	6,450	Table H
of which non-significant investments in Additional Tier 1 capital	1	0	1	Table H
of which non-significant investments in Tier 2 capital	253,446	0	253,446	Table H
Hedging derivatives	3,345,486	100,755	3,446,241	
Changes in fair value of portfolio hedged items (+/-)	-17,835	-3,518	21,353	
Investments in associates and joint ventures	4,614,369	-2,039,169	2,575,200	
of which significant investments in Common Equity Tier 1	886,059	0	886,059	Table H
of which non-significant investments in Common Equity Tier 1	26,800	0	26,800	Table H
of which significant investments in Tier 2 capital	21	0	21	Table H
Property, plant and equipment	2,137,023	-659,223	1,477,800	
Intangible assets	192,328	63,759	256,087	
of which goodwill	0	0	0	Table G
of which other intangible assets	192,328	63,759	256,087	Table G
Tax assets	563,061	30,066	593,127	
a) current tax assets	64,573	347	64,226	
b) deferred tax assets	498,488	30,413	528,901	Table D
Non-current assets and disposal groups classified as held for sale	3,045,150	-1,253,494	1,791,656	
of which intangible assets	38,348	0	38,348	Table G
Other assets	2,082,789	436,329	2,519,118	
TOTAL ASSETS	191,442,423	25,809,951	217,252,374	

Liabilities and equity (in EUR)	IFRS in € tsd	Adjustments	Balance sheet under regulatory scope	Table reference
Deposits from banks	22,462,914	4,545,860	27,008,774	
of which subordinated deposits from banks	15,028	0	15,028	Table I
Deposits from customers	107,971,122	16,941,518	124,912,640	
of which subordinated deposits from customers	98,746	-2,200	96,546	Table I
Debt securities in issue	28,637,286	2,187,904	30,825,192	
of which subordinated liabilities	5,145,283	449,689	5,594,972	Table I
Financial liabilities held for trading	2,781,333	263,563	3,044,896	
Financial liabilities at fair value through profit and loss	548,293	290,882	839,275	
Hedging derivatives	2,888,500	25,502	2,914,002	
Changes in fair value of portfolio hedged items (+/-)	-113,778	0	-113,778	
Tax liabilities	199,498	12,962	212,460	
a) Tax liabilities - current	64,863	19,189	84,052	
b) Tax liabilities deferred	134,545	-6,227	128,318	
Liabilities included in disposal groups classified as held for sale	1,556,063	-281,876	1,274,207	
of which subordinated liabilities included in disposal groups classified as held for sale	90,038	0	90,038	Table I
Other liabilities	3,110,034	864,012	3,974,046	
Reserve for employee severance pay	101	0	101	
Reserve for risks and charges	5,705,432	964,877	6,670,309	
a) post-retirement benefit obligations	5,393,901	18,396	5,412,297	
b) Other provisions	311,531	946,481	1,258,012	
Equity	15,695,893	-5,353	15,690,540	
Revaluation reserves	-834,260	-1,264,974	-2,199,234	Table C
Reserves	7,993,246	1,267,749	9,260,995	
Retained earnings	2,720,875	0	2,720,875	Table B
Other reserves	5,272,571	1,267,749	6,540,320	Table C
Share premium	6,063,158	0	6,063,158	Table A
Share capital	1,681,034	0	1,681,034	Table A
Treasury shares	-127	0	-127	Table E
Non-controlling interests (+/-)	403,837	-8,128	395,709	Table F
Net profit	488,805	0	488,805	Table B
TOTAL LIABILITIES AND EQUITY	191,442,423	25,809,951	217,252,374	

In kEUR

Table A	Reference
Share capital (ordinary shares)	1.681.034
add Share premium	6.063.158
Capital Instruments and the related share premium accounts	7.744.192 Annex VI, row 1

Table B	Reference
Retained earnings	2.720.675
add Net profit	488.805
Sum of retained earnings	3.209.480 Annex VI, row 2

Table C	Reference
Revaluation reserves	-2.199.234
add Other reserves	6.540.320
Accumulated other comprehensive income	4.341.086 Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	348.313 Annex VI, row 11

Table D	Reference
Deferred tax assets	528.901
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	38.866
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-16.068
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)	22.798 Annex VI, row 10

Table E	Reference
Treasury shares	127
Actual or contingent obligations to purchase own CET1 instruments	481
Direct and indirect holdings by an Institution of own CET1 Instruments	608 Annex VI, row 16

Table F	Reference
Minority interests	395.709
less Surplus capital attributed to minority shareholders	-258.786
Minority Interests (amount allowed in consolidated Common Equity Tier 1)	136.923 Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	22.117
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	101.702 Table K
Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	123.819 Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	184.448 Annex VI, row 48

Table G	Reference
Goodwill	0
Other intangible assets	256.087
Intangible assets held for sale	38.348
Intangible assets	294.435 Annex VI, row 8

Table H		Reference
	Financial assets held for trading	
	of which non-significant investments in Common Equity Tier 1	576
	of which non-significant investments in in Additional Tier 1 capital	28
	of which non-significant investments in in Tier 2 capital	575
	Financial assets designated at fair value	
	of which non-significant investments in Common Equity Tier 1	4
	Available for sale financial assets	
	of which significant investments in Common Equity Tier 1	52.767
	of which non-significant investments in Common Equity Tier 1	37.366
	of which significant investments in Tier 2 capital	21.480
	of which non-significant investments in Tier 2 capital	12.874
	Held to maturity investments	
	of which non-significant investments in Common Equity Tier 1	2.602
	Loans and receivables with banks	
	of which significant investments in Tier 2 capital	15.243
	of which non-significant investments in Tier 2 capital	141.477
	Loans and receivables with customers	
	of which non-significant investments in Common Equity Tier 1	6.450
	of which non-significant investments in Additional Tier 1 capital	1
	of which non-significant investments in Tier 2 capital	253.446
	Investments in associates and joint ventures	
	of which significant investments in Common Equity Tier 1	886.059
	of which non-significant investments in Common Equity Tier 1	26.800
	of which significant investments in Tier 2 capital	21.632
	Significant investments	997.180
	in Common Equity Tier 1	938.826
	in Tier 2 capital	58.355
		Annex VI, row 55
	Non-significant investments	482.199
	in Common Equity Tier 1	73.799
	in Additional Tier 1 capital	29
	in Tier 2 capital	408.372
	Amount of significant investments above the 10% threshold	0
	Amount of significant investments below the 10% threshold	997.180
	of which holdings of CET1 instruments	938.826
		Annex VI, row 73
	Amount of non-significant investments above the 10% threshold	0
	Amount of non-significant investments below the 10% threshold	482.199
		Annex VI, row 72

Table I		Reference
	Subordinated deposits from banks	15.028
	Subordinated deposits from customers	96.546
	Subordinated debt certificates	5.594.972
	Subordinated liabilities included in disposal groups classified as held for sale	90.038
	Sum of subordinated liabilities	5.796.584
	of which attributed to UniCredit Bank Austria AG	5.074.800
	of which attributed to proportionally consolidated entities	368.209
	of which grandfathered instruments (Art. 484 (4), 486 (3))	148.946
	of which issues under transitional provisions	171.519
	of which included in qualifying Tier 2 capital	33.111
	Balance sheet value	5.796.584
	less issues under transitional provisions	-171.519
	less included in qualifying Tier 2 capital	-33.111
	less amortization, disagio, interest and hedging	-802.074
	Computable amount under regulatory scope	4.789.881
	of which capital instruments and the related share premium accounts	4.789.881
	of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0
		Annex VI, row 52

Table J		Reference
	Transitional adjustments to Common Equity Tier 1 due to minority interests	151.803
	add Transitional adjustments due to unrealized gains and losses	-338.446
	add Transitional adjustments to Common Equity Tier 1 due to deductions	178.970
	of which transitional adjustments to Common Equity Tier 1 due to intangibles	176.661
	of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	2.309
	Total transitional adjustments to Common Equity Tier 1	-7.673
		Annex VI, row 26

Table K		Reference
Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	101.702	Annex VI, row 35
Transitional adjustments to Additional Tier 1 capital due to minority interests	-13.270	Annex VI, row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-177.815	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-176.661	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-1.154	Annex VI, row 41a
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	0	Annex VI, row 41b
Total transitional adjustments to Additional Tier 1 capital	-89.383	

Table L		Reference
Transitional adjustments to Tier 2 capital due to grandfathered instruments	-27.944	
Transitional adjustments to Tier 2 capital due to minority interests	-110.669	
Sum	-138.613	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-1.154	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-1.154	Annex VI, row 56a
of which transitional adjustments to Tier 2 capital due to own funds instruments of financial sector entities where the institution has a significant investment	0	Annex VI, Row 56c
Total transitional adjustments to Tier 2 capital	-139.767	

**Transitional own funds disclosure as of 30 June 2015
according to Commission Implementing Regulation (EU) No 1423/2013
according to Annex VI**

	(A) AMOUNT AT DISCLOSURE DATE (in kEUR)	(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 kEUR)
Common Equity Tier 1 capital: Instruments and reserves			
1	Capital Instruments and the related share premium accounts	7,744,192	26 (1), 27, 28, 29, EBA list 26 (3)
	of which: ordinary shares	1,681,034	EBA list 26 (3)
2	Retained earnings	3,209,480	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	4,341,086	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)	136,923	84, 479, 480
5a	Independently reviewed Interim profits net of any foreseeable charge or dividend		26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	15,431,681	
Common Equity Tier 1 capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-57,485	34,105
8	Intangible assets (net of related tax liability) (negative amount)	-294,435	36 (1) (b), 37, 472 (4)
9	Empty Set in the EU		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-22,798	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	-348,313	53 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-3,848	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	-96,011	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)	-608	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	-12,752	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)	-12,752	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) 258
20d	of which: free deliveries (negative amount)		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) (i)
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment ¹⁾	-7,673	7,673
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)	-67,266	36 (1) (j)
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-911,189	74,939
29	Common Equity Tier 1 (CET1) capital	14,520,492	74,939

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	123,819	85, 86, 480
35	of which: Instruments issued by subsidiaries subject to phase out	101,702	486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	123,819	-101,702
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) ³⁾	-13,270	13,270
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	-110,549	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	thereof: Intangible assets	-176,661	176,661
	thereof: expected losses	-1,154	1,154
	thereof: excess of AT1-deduction items over AT1	67,266	-67,266
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		477, 477 (3), 477 (4) (a)
	Of which direct holdings of significant investments in the capital of other financial sector entities		
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	-123,819	123,819
44	Additional Tier 1 (AT1) capital		22,117
45	Tier 1 capital (T1 = CET1 + AT1)	14,520,492	97,056
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	4,789,881	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	184,448	87, 88, 480
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)
50	Credit risk adjustments	99,068	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	5,073,397	
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)	-58,358	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⁾	-138,613	138,613
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	-1,154	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	Of which items to be detailed line by line, e.g. Material net Interim losses, intangibles, shortfall of provisions to expected losses etc.	-1,154	1,154
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⁾		467, 468, 481
	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	-198,122	139,767
58	Tier 2 (T2) capital	4,875,275	139,767
59	Total capital (TC = T1 + T2)	19,395,767	236,823

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)			
	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		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.)		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		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	Total risk weighted assets	134.606.257		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)		10,8%	92 (2) (a), 465
62	Tier 1 (as a percentage of risk exposure amount)		10,8%	92 (2) (b), 465
63	Total capital (as a percentage of risk exposure amount)		14,4%	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 T28, 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)	482.199		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)	938.826		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)	530.075		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 standardized approach (prior to the application of the cap)	99.068		62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	885.875		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)			62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	85.103		62
Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements			484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements	101.702		484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	43.587		484 (4), 486 (3) & (5)
84	Current cap on T2 Instruments subject to phase out arrangements	73.758		484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	75.197		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 in Article 465 CRR

	Amount as of 30 June 2015 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	8.463.210
Surplus of Tier 1 (T1) capital	6.444.117