

## 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 kEUR)   | IFRS In € tsd | Adjustments | Balance sheet under regulatory<br>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           |   | Table H         |
| of which non-significant investments in in Additional Tier 1 capital | 28            | 0           |   | 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           |   | 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                                  |                 |
| of which non-significant investments in Common Equity Tier 1         | 37.366        | 0           | 37.366                                  |                 |
| of which significant investments in Tier 2 capital                   | 21.480        | 0           | 21.480                                  | 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                                  |                 |
| of which non-significant investments in Tier 2 capital               | 141.477       | 0           | 141.477                                 | Table H         |
| Loans and receivables with customers                                 | 117.225.680   | 21.502.853  | 138.728.533                             |                 |
| 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           |   | 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                   | 21.632        | 0           | 21.632                                  | 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 kEUR)  | IFRS In € tsd | Adjustments | Balance sheet under regulatory<br>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  | 28.637.288    | 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       | 290.982     | 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   | 199.408       | 12.962      | 212.370                                 |                 |
| 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                       | 1.556.083     | -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  | 15.695.693    | -5.353      | 15.690.340                              |                 |
| Revaluation reserves  | -934.260      | -1.264.974  | -2.199.234                              | Table C         |
| Reserves  | 7.993.246     | 1.267.749   | 9.260.995                               |                 |
| Retained earnings   | 2.720.675     | 0           | 2.720.675                               | 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                             | •               |

| Гable A  |  |  | Reference  |
|--|--|--|--|
| Share capital (ordinary sha  | ares)  | 1.681.034  |  |
| add Share premium  |  | 6.063.158  |  |
| Capital Instruments and  | the related share premium accounts   | 7.744.192  | Annex VI, row 1  |
|  |  |  | Deference  |
| able B   |  | 2 720 675  | Reference  |
| Retained earnings<br>add Net profit  |  | 2.720.675<br>488.805   |  |
| Sum of retained earning:   | s  | 3.209.480  | Annex VI, row 2  |
|  |  |  |  |
| able C   |  |  | Reference  |
| Revaluation reserves   |  | -2.199.234   |  |
| add Other reserves   |  | 6.540.320  | Annov \ // 0   |
| Accumulated other compof which relating to cash fl   | ow hedges not eligible for own funds   | <b>4.341.086</b><br>348.313  | Annex VI, row 3<br>Annex VI, row 1   |
|  |  |  |  |
| able D   |  |  | Reference  |
| Deferred tax assets  | sta that yell, on future profitchility and do not arise from temporary   | 528.901  |  |
| differences  | ets that rely on future profitability and do not arise from temporary  | 38.866   |  |
|  | abilities associated with deferred tax assets that rely on future profitability  |  |  |
| and do not anse nom tem  |  | -16.068  |  |
|  |  |  |  |
|  | rely an future profitability excluding those arising from temporary ed tax liability where the conditions in Article 38 (3) are met)   | 22.798   | Annex VI. row 10   |
|  | rely an future profitability excluding those arising from temporary datax liability where the conditions in Article 38 (3) are met)  | 22.798   | Annex VI, row 10   |
|  |  | 22.798   | Annex VI, row 10   |
| differences (net of relate   |  | 22.798   | Annex VI, row 10   |
| differences (net of relate   |  | 127  | ·  |
| able E Treasury shares   |  |  | ·  |
| able E  Treasury shares Actual or contingent obliga  | ed tax liability where the conditions in Article 38 (3) are met)   | 127  | Reference  |
| able E  Treasury shares Actual or contingent obliga Direct and indirect holding  | ations to purchase own CET1 instruments  | 127<br>481   | Reference Annex VI, row 16   |
| able E  Treasury shares Actual or contingent obligation birect and indirect holding able F   | ations to purchase own CET1 instruments  | 127<br>481<br><b>608</b>   | Reference  |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests   | ations to purchase own CET1 instruments ngs by an Institution of own CET1 Instruments  | 127<br>481<br><b>608</b><br>395.709  | Reference Annex VI, row 16   |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to  | ations to purchase own CET1 instruments ngs by an Institution of own CET1 Instruments  | 127<br>481<br><b>608</b><br>395.709<br>-258.786  | Reference Annex VI, row 16   |
| able E Treasury shares Actual or contingent obliga Direct and indirect holdin  able F Minority interests less Surplus capital attributed to  | ations to purchase own CET1 instruments Ings by an Institution of own CET1 Instruments Ito minority shareholders Int allowed in consolidated Common Equity Tier 1)   | 127<br>481<br>608<br>395.709<br>-258.786<br>136.923  | Reference Annex VI, row 16   |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amoung Qualifying Tier 1 capital in  | ations to purchase own CET1 instruments Ings by an Institution of own CET1 Instruments Ito minority shareholders Interval allowed in consolidated Common Equity Tier 1) Included in consolidated Additional Tier 1 capital   | 395.709<br>-258.786<br>136.923<br>22.117   | Reference  Annex VI, row 16  Reference  Annex VI, row 5  |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amoung Qualifying Tier 1 capital in add Transitional adjustments to  | ations to purchase own CET1 instruments  In an institution of own CET1 Instruments  Ito minority shareholders  In allowed in consolidated Common Equity Tier 1)  In cluded in consolidated Additional Tier 1 capital  In a Additional Tier 1 capital due to grandfathered instruments  | 127<br>481<br>608<br>395.709<br>-258.786<br>136.923  | Reference  Annex VI, row 16  Reference   |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amoung Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital  | ations to purchase own CET1 instruments Ings by an Institution of own CET1 Instruments Ito minority shareholders Interval allowed in consolidated Common Equity Tier 1) Included in consolidated Additional Tier 1 capital   | 395.709<br>-258.786<br>136.923<br>22.117<br>101.702  | Reference  Annex VI, row 16  Reference  Annex VI, row 5  |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amoung Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital by third parties   | ations to purchase own CET1 instruments  In an institution of own CET1 Instruments  Ito minority shareholders  In allowed in consolidated Common Equity Tier 1)  In cluded in consolidated Additional Tier 1 capital  In a Additional Tier 1 capital due to grandfathered instruments  | 395.709<br>-258.786<br>136.923<br>22.117   | Reference  Annex VI, row 16  Reference  Annex VI, row 5  Table K  Annex VI, row 34                   |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amoung Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital by third parties   | ations to purchase own CET1 instruments Ings by an Institution of own CET1 Instruments Ito minority shareholders Int allowed in consolidated Common Equity Tier 1) Included in consolidated Additional Tier 1 capital Into Additional Tier 1 capital due to grandfathered instruments Included in consolidated AT1 capital issued by subsidiaries and held   | 395.709<br>-258.786<br>136.923<br>22.117<br>101.702  | Reference  Annex VI, row 16  Reference  Annex VI, row 5  Table K  Annex VI, row 34                   |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amou Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital by third parties  Qualifying own funds Instructed  | ations to purchase own CET1 instruments Ings by an Institution of own CET1 Instruments Ito minority shareholders Int allowed in consolidated Common Equity Tier 1) Included in consolidated Additional Tier 1 capital Into Additional Tier 1 capital due to grandfathered instruments Included in consolidated AT1 capital issued by subsidiaries and held   | 395.709<br>-258.786<br>136.923<br>22.117<br>101.702<br>123.819                                 | Reference  Annex VI, row 16  Reference  Annex VI, row 5  Table K  Annex VI, row 34                   |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amout Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital by third parties  Qualifying own funds Instructional adjustments to Qualifying own funds Instructional adjustments and Qualifying own funds Instructional Adjustment of Cookies and Cooki | ations to purchase own CET1 instruments Ings by an Institution of own CET1 Instruments Ito minority shareholders Int allowed in consolidated Common Equity Tier 1) Included in consolidated Additional Tier 1 capital Into Additional Tier 1 capital due to grandfathered instruments Included in consolidated AT1 capital issued by subsidiaries and held   | 127<br>481<br>608<br>395.709<br>-258.786<br>136.923<br>22.117<br>101.702<br>123.819<br>184.448 | Reference  Annex VI, row 16  Reference  Annex VI, row 5  Table K  Annex VI, row 34  Annex VI, row 48 |
| able E  Treasury shares Actual or contingent obligate  Direct and indirect holding  able F  Minority interests less Surplus capital attributed to Minority Interests (amoung Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital by third parties  Qualifying own funds Instructional adjustments to Qualifying own funds Instructional Control of Cont | ations to purchase own CET1 instruments  Ings by an Institution of own CET1 Instruments  Ito minority shareholders  Int allowed in consolidated Common Equity Tier 1)  Cluded in consolidated Additional Tier 1 capital  In Additional Tier 1 capital due to grandfathered instruments  Included in consolidated AT1 capital issued by subsidiaries and held  The substitution of own CET1 Instruments  Included in consolidated AT1 capital issued by subsidiaries and held  The substitution of own CET1 Instruments  The substitution of own CET1 I | 127<br>481<br>608<br>395.709<br>-258.786<br>136.923<br>22.117<br>101.702<br>123.819<br>184.448 | Reference  Annex VI, row 16  Reference  Annex VI, row 5  Table K  Annex VI, row 34  Annex VI, row 48 |
| Treasury shares Actual or contingent obligate Direct and indirect holding  Table F  Minority interests less Surplus capital attributed to Minority Interests (amout Qualifying Tier 1 capital in add Transitional adjustments to Qualifying Tier 1 capital by third parties  Qualifying own funds Instructional Goodwill   | ations to purchase own CET1 instruments  Ings by an Institution of own CET1 Instruments  Ito minority shareholders  Int allowed in consolidated Common Equity Tier 1)  Cluded in consolidated Additional Tier 1 capital  In Additional Tier 1 capital due to grandfathered instruments  Included in consolidated AT1 capital issued by subsidiaries and held  The substitution of own CET1 Instruments  Included in consolidated AT1 capital issued by subsidiaries and held  The substitution of own CET1 Instruments  The substitution of own CET1 I | 127<br>481<br>608<br>395.709<br>-258.786<br>136.923<br>22.117<br>101.702<br>123.819<br>184.448 | Reference  Annex VI, row 16  Reference  Annex VI, row 5  Table K  Annex VI, row 34  Annex VI, row 48 |

Table H Reference

| Table F | I  |         | 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 | Annex VI, row 46 |
| 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 |

| able 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 of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to | 176.661  |                  |
| expected losses  | 2.309    |                  |
| Total transitional adjustments to Common Equity Tier 1   | -7.673   | Annex VI, row 26 |

| ole 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 411 |
| 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

| Co        | mmon Equity Tier 1 capital: Instruments and reserves   | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE<br>(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) |
|-----------|--|---|--|--|
| 1         | Capital Instruments and the related share premium accounts   | 7,744,192   | 26 (1), 27, 28, 29, EBA list   |  |
|           | of thick and the same  |   | 26 (3)   |  |
| 2         | of which: ordinary shares Retained earnings  | 1.681.034<br>3.209.480                              | EBA list 26 (3)<br>26 (1) (c)  |  |
| 3         | Accumulated other comprehensive income (and other  | 4.341.086   |  |  |
|           | reserves, to include unrealised gains and losses under the<br>applicable accounting standards)   |   |  |  |
| За        | Funds for general banking risk   |   | 26 (1) (f)   |  |
| 4         | Amount of qualifying items referred to in Article 484 (3) and<br>the related share premium accounts subject to phase out from  |   | 486 (2)  |  |
|           | CET1   |   |  |  |
|           | Public sector capital injections grandfathered until 1 January<br>2018   |   | 483 (2)  |  |
| 5         | Minority Interests (amount allowed in consolidated CET1)   | 136.923   | 84, 479, 480   |  |
| 5a        | Independently reviewed Interim profits net of any Pore-  |   | 26 (2)   |  |
| 6         | seeable charge or dividend   | 15.431.681  |  |  |
| ľ         | Common Equity Tier 1 (CET1) capital before regulatory<br>adjustments   | 10.431.681  |  |  |
| Comr      | non Equity Tier 1 capital: regulatory adjustments  |   |  |  |
| 7         | Additional value adjustments (negative amount) Intangible assets (net of related tax liability) (negative amount)  | -57.485<br>-294 435                                 | 34,105<br>36 (1) (b), 37, 472 (4)  |  |
| <u></u>   |  | -204.400  | , , , , , , , , , , , , , , , , ,  |  |
| 10        | Empty Set in the EU 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)   | -22.798   | 36 (1) (c), 38, 472 (5)  |  |
| 11        | (negative amount) Fair value reserves related to gains or losses on cash flow  | -348.313  | 33 (a)   |  |
|           | hedges   |   |  |  |
| 12        | Negative amounts resulting from the calculation of expected<br>loss amounts  | -3.848  | 36 (1) (d), 40, 159, 472 (6)   |  |
| 13        | Any increase in equity that results from securitised assets<br>(negative amount)   |   | 32 (1)   |  |
| 14        | Gains or losses on liabilities valued at fair value resulting from   | -96.011   | 33 (b)   |  |
| 15        | changes in own credit standing Defined-benefit pension fund assets (negative amount)   |   | 36 (1) (e), 41, 472 (7)  |  |
|           |  |   |  |  |
| 16        | Direct and indirect holdings by an Institution of own CET1<br>Instruments (negative amount)  | -608  | 36 (1) (f), 42, 472 (8)  |  |
| 17        | Holdings of the CET1 instruments of financial sector entities<br>where those entities have reciprocal cross holdings with the<br>Institution designed to inflate artificially the own funds of the<br>Institution (negative amount)  |   | 36 (1) (g), 44, 472 (9)  |  |
| 18        | Direct and indirect holdings by the Institution of the CET1<br>Instruments of financial sector entities where the institution<br>does not have a significant Investment in those entities<br>(amount above the 10% threshold and net of eligible short<br>positions) (negative amount) |   | 36 (1) (h), 43, 45, 46,<br>49 (2) (3), 79, 472 (10)                        |  |
| 19        | Direct, indirect and synthetic holdings by the Institution of the<br>CET1 Instruments of financial sector entities where the<br>Institution has a significant Investment in those entities<br>(amount above 10% threshold and net of eligible short                                    |   | 36 (1) (i), 43, 45, 47, 48<br>(1) (b), 49 (1) to (3), 79,<br>470, 472 (11) |  |
| 20        | positions) (negative amount)<br>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   |   | 36 (1) (k) (i), 89 to 91   |  |
| 20c       | (negative amount) of which: securitisation positions (negative amount)   | 40.750  | 36 (1) (k) (II), 243 (1) (b),  |  |
|           |  | -12.752   | 244 (1) (b) 258  |  |
| 20d<br>21 | of which: free deliveries (negative amount)  Deferred tax assets arising from temporary differences  | -   | 36 (1) (k) (iii), 379 (3)<br>36 (1) (c), 38, 48 (1) (a),                   | -  |
| 21        | (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)  |   | 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<br>CET1 Instruments of financial sector entities where the<br>Institution has a significant Investment in those entities  |   | 36 (1) (i), 48 (1) (b), 470,<br>472 (11)                                   |  |
| 24        | Empty Set in the EU  |   |  |  |
| 25        | of which: deferred tax assets arising from temporary<br>differences  |   | 36 (1) (c), 38, 48 (1) (a),<br>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<br>amount)  |   | 36 (1) (I)   |  |
| 26<br>26a | Regulatory adjustments applied to Common Equity Tier 1 in<br>respect of amounts subject to pre-CRR treatment <sup>1)</sup> Regulatory adjustments relating to unrealised gains and losses  | -7.673  |  | 7.673  |
| Lua       | pursuant to Articles 467 and 468   |   |  |  |
| $\vdash$  | Of which: filter for unrealised loss 1 Of which: filter for unrealised loss 2  |   | 467<br>467   |  |
|           | Of which: filter for unrealised gain 1   |   | 468  |  |
| 201       | Of which: filter for unrealised gain 2   |   | 468<br>481   |  |
| 26b       | Amount to be deducted from or added to Common Equity Tier<br>1 capital with regard to additional filters and deductions  |   | **O I  |  |
| $\vdash$  | required pre CRR Of which: country-specific deductions   |   | 481  |  |
| 27        | Oualifying AT1 deductions that exceed the AT1 capital of the   | -67.266   | 36 (1) (j)   | 67.266   |
| 28        | institution (negative amount) Total regulatory adjustments to Common equity Tier 1   | -911.189  |  | 74.939   |
| 29        | (CET1)   | 14.520.492  |  | 74,939   |
| 23        | Common Equity Tier 1 (CET1) capital  | 14.520.492  |  | 74.939   |

| Additio  | onal 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<br>standards   |  |   |  |
| 33   | Amount of qualifying items referred to in Article 484 (4) and<br>the related share premium accounts subject to phase out from  |  | 486 (3)   |  |
|  | AT1 Public sector capital injections grandfathered until 1 January   |  | 483 (3)   |  |
| 34   | 2018 Qualifying Tier 1 capital included in consolidated AT1 capital  | 123.819  | 85, 86, 480   | -101.702   |
| 35   | (including minority interests not included in row 5) issued by<br>subsidiaries and held by third parties   | 101.702  | 400 (0)   | 404 700  |
| 36   | of which: Instruments issued by subsidiaries subject to phase<br>out<br>Additional Tier 1 (AT1) capital before regulatory adjustments  | 123.819  | 400 (3)   | -101.702<br>-101.702                             |
|  | anal Tier 1 (AT1) capital: regulatory adjustments  | 123.619  |   | -101.702   |
| 37   | Direct and indirect holdings by an institution of own ATI<br>Instruments (negative amount)   |  | 52 (1) (b), 56 (a), 57, 475   |  |
| 38   | Holdings of the AT1 Instruments of financial sector entities<br>where those entities have reciprocal cross holdings with the   |  | 56 (b), 58, 475 (3)   |  |
|  | Institution designed to inflate artificially the own Funds of the<br>Institution (negative amount)   |  |   |  |
| 39   | Direct and indirect holdings of the AT1 Instruments of financial   |  | 56 (c), 59, 60, 79, 475 (4)   |  |
|  | sector entities where the Institution does not have a significant<br>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<br>Instruments of financial sector entities where the institution<br>has a significant Investment in those entities (amount above   |  | 56 (d), 59, 79, 475 (4)   |  |
|  | the 10% threshold net of eligible short positions) (negative amount)   |  |   |  |
| 41   | Regulatory adjustments applied to additional tier 1 in respect<br>of amounts subject to pre-CRR treatment and transitional   | -13.270  |   | 13.270   |
|  | treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) <sup>2)</sup>   |  |   |  |
| 41a  | Residual amounts deducted from Additional Tier 1 capital with  | -110.549   | 472, 472(3)(a), 472 (4),  | 110.549  |
|  | regard to deduction from Common Equity Tier 1 capital during<br>the transitional period pursuant to article 472 of Regulation  |  | 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11)   |  |
|  | (EU) No 575/2013<br>thereof: Intangible assets   | -176.661   | (a)   | 176.661  |
|  | thereof: expected losses<br>thereof: excess of AT1-deduction items over AT1  | -1.154<br>67.266   |   | 1.154<br>-67.266                                 |
| 41b  | Residual amounts deducted from Additional Tier 1 capital with<br>regard to deduction from Tier 2 capital during the transitional   |  | 477, 477 (3), 477 (4) (a)   |  |
|  | period pursuant to article 475 of Regulation (EU) No 575/2013  |  |   |  |
|  | Of which direct holdings of significant Investments in the<br>capital of other financial sector entities   |  |   |  |
| 41c  | Amount to be deducted from or added to Additional Tier 1<br>capital with regard to additional filters and deductions required  |  | 467, 468, 481   |  |
|  | pre- CRR<br>Of which: possible filter for unrealised losses  |  | 467   |  |
|  | Of which: possible filter for unrealised gains Of which:   |  | 468<br>481  |  |
| 42   | Qualifying T2 deductions that exceed the T2 capital of the<br>Institution (negative amount)  |  | 56 (e)  |  |
| 43   | Total regulatory adjustments to Additional Tier 1 (AT1)  | -123.819   |   | 123.819  |
| 44   | capital Additional Tier 1 (AT1) capital  |  |   | 22.117   |
| 45<br>Tier 2                                       | Tier 1 capital (T1 = CET1 + AT1)  (T2) capital: Instruments and provisions   | 14.520.492   |   | 97.056   |
| 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<br>the related share premium accounts subject to phase out from  |  | 486 (4)   |  |
| 47   | Amount of qualifying items referred to in Article 484 (5) and<br>the related share premium accounts subject to phase out from<br>T2<br>Public sector capital injections grandfathered until 1 January  |  | 486 (4)<br>483 (4)  |  |
| 47   | 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   | 184.448  |   |  |
|  | 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 rose 5 or 34) issued by subsidiaries and held by  | 184.448  | 483 (4)   |  |
|  | 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 consolicited T2 capital (including minority interests and A11 instruments not included in rows 5 or 34) issued by subsidiaries and held by third pathies of which: Instruments issued by subsidiaries subject to phase  | 184.448  | 483 (4)   |  |
| 48   | the related share premium accounts subject to phase out from<br>T2<br>Public sactor capital injections grandflathered until 1 January<br>2018<br>Qualifying own funds instruments included in consolidated T2<br>capital (including inmortly interests and AT1 instruments not<br>included in rows 5 or 34) issued by subsidiaries and held by<br>third parties  | 99.068   | 483 (4)<br>87, 88, 480  |  |
| 48<br>49<br>50<br>51                               | the related share premium accounts subject to phase out from T2 Public scotor 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 Tiler 2 (T2) capital before regulatory adjustments  |  | 483 (4)<br>87, 88, 480<br>486 (4)   |  |
| 48<br>49<br>50<br>51                               | the related share premium accounts subject to phase out from T2 Public scotor 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  | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)   |  |
| 48<br>49<br>50<br>51                               | 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 by find patries of which: Instruments issued by subsidiaries subject to phase 20 Credit risk adjustments Ter 2 (T2) capital before regulatory adjustments T2) capital: regulatory adjustments   | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)   |  |
| 48<br>49<br>50<br>51                               | 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 T2 capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by which paties of which: Instruments issued by subsidiaries subject to phase Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments Tier 2 (T2) capital terior adjustments Direct and indirect holdinghated bank pain institution of own T2 instruments and subordinated loans of Holdings of the T2 instruments and subordinated loans of  | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477  |  |
| 48<br>49<br>50<br>51<br>Tier 2                     | the related share premium accounts subject to phase out from 12 Public scotor 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 by third parties of which: Instruments issued by subsidiaries subject to phase out Credit risk adjustments  Tier 2 (T2) capital before regulatory adjustments  12) capital: regulatory adjustments  12) capital: regulatory adjustments  Tapital regulatory adjustments  13) capital: regulatory adjustments  | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)   |  |
| 48<br>49<br>50<br>51<br>Tier 2                     | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January Public sector capital injections grandfathered until 1 January Coally Coally grown funds iteituments included in consolidated 12 Capital (including minority interests and AT1 Instruments not public profits of 30 issued by subsidiaries and held by third panies of which instruments issued by subsidiaries subject to phase out Credit risk adjustments  Tier 2 (T2) capital before regulatory a | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)   |  |
| 48<br>49<br>50<br>51<br>Tier 2<br>52               | 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 conscilidated 12 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by or which Instruments issued by subsidiaries subject to phase out. Credit risk adjustments  Tier 2 (T2) capital before regulatory adjustments.  Tier 2 (T2) capital instruments and subordinated loans of inancial sector entities where exciptional continuation of the total continuation of the subsidiaries and subsidiaries and subsidiaries and subsidiaries and subsidiaries and the subsidiaries and the subsidiaries and subsidiaries and subsidiaries and the subsidiaries and the subsidiaries and the subsidiaries and subsidiaries and subsidiaries and the s | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)  |  |
| 48 49 50 51 Tier 2 52 53                           | 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 17 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by Mort perities of the properties of the | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)  |  |
| 48 49 50 51 Tier 2 52 53 54                        | 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 T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by Mort perities of the properties of the | 99.068   | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)  |  |
| 48 49 50 51 Tier 2 52 53                           | 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 T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by Midt perities of the control of the | 99.068<br>5.073.397  | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (f), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)<br>66 (c), 69, 70, 79, 477 (4)   |  |
| 48 49 50 51 Tier 2 52 53 54 54a                    | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Coasily grown funds instruments included in conscilidated 17 Capital (including minority interests and AT1 instruments not public productions 5 or 34) issued by subsidiaries and held by hird parties or 4 which Instruments issued by subsidiaries subject to phase out of which Instruments issued by subsidiaries subject to phase out Coedin risk adjustments  Tier 2 (T2) capital before regulatory adjustments  Tier 2 (T2) capital before r | 99.068<br>5.073.397  | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)  |  |
| 48 49 50 51 Tier 2 52 53 54 544                    | 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 conscilidated 17 Capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by a which Instruments issued by subsidiaries subject to phase out. Credit risk adjustments  Tier 2 (T2) capital before regulatory adjustments and subordinated loans of financial sector entities where the institution dean on the was a significant invocation in hobos and the institution of the T2 capital production of the T2 capital  | 99.068<br>5.073.397  | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (f), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)<br>66 (c), 69, 70, 79, 477 (4)   |  |
| 48 49 50 51 Tier 2 52 53 54 54a                    | the related share premium accounts subject to phase out from 12 Public sector capital injections grandflathered until 1 January 2018 Qualifying own funds instruments included in conscilidated 12 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by a capital for inversion of the subsidiaries subject to phase out. Credit risk adjustments  Tier 2 (T2) capital before regulatory adjustments  Direct amendation to be adjustment (regulative amount)  Heddings 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) (regulatory amount)  Of which haddings active the institution of the T2 instruments and autopartments and subject to transitional transpersed to the resistance of caracital active criticis entities where the institution of the resistance of caracital active criticis entities (net of eligible short positions) (regulatory adjustments applied to tier 21 in respect of amounts)  Regulatory adjustments applied to tier 21 in respect of amounts subject to pre-CRA resistance and active criticis entities (net of eligible short positions) (regulatory adjustments)   | 99.068<br>5.073.397  | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (f), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)<br>66 (c), 69, 70, 79, 477 (4)   | 138.613  |
| 48 49 50 51 Tier 2 52 53 54 544                    | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Cualifying own funds instruments included in consolidated 12 capital (including minority interests and A11 instruments not included in rows 5 or 34) issued by subsidiaries and held by third patriate of which, instruments issued by subsidiaries subject to phase od. Credit risk adjustments Tar 2 (12) capital before 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 Institution (regative amount) Direct and indirect holdings of the 12 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) (regative amount) Orthorchard in interpretations by the Institution of the T2 cartifications of stancial sector entities where the Institution days adjustments and subject to Transitional arrangements Orthorchard form subject to transitional contractions and | 99.068<br>5.073.397  | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (f), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)<br>66 (c), 69, 70, 79, 477 (4)   | 138.613  |
| 48 49 50 51 Tier 2 52 53 54 544                    | 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 conscilidated 17 Capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by a control of the co | 99.068<br>5.073.397<br>-58.355                                 | 483 (4) 87, 88, 480 87, 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)  |  |
| 48 49 50 51 Tier 2 52 53 54 54b 55 56              | 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 conscilidated 17 Capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by acceptate (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries subject to phase out.  Total acceptation of the subject of the subject to phase out.  Tier 2 (T2) capital before regulatory adjustments  Tier 2 (T3) capital before regulatory adjustments  Tier 2 (T3) capital before regulatory adjustments  Tier 2 (T3) capital tregulatory adjustments  Direct amendment in biddings by an insettly and account of tinancial sector entities where neciprocal cross holdings with the restitution designed to inflate artificially the own funds of the Institution (regalive amount)  Dect and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution of the native adjustment in those entities (amount below 10% threshold and net of eligible short positions) (regalive amount)  Of which holdings existing before 1 January 2013 and subject to transitional arrangements  Direct and indirect holdings by the Institution of the T2 instruments adjusted to transitional arrangements subject to transitional resembles where the institution has a significant investment in those entities (not of eligible short positions)  Regulatory adjustments applied to the 12 in respect of amounts subject to pre-Rot treatment and survisional rearrangements subject to pre-Rot treatment and survisional rearrangements and the survival and the residual amounts).  Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity  | 99.068<br>5.073.397<br>-58.355                                 | 483 (4) 87, 88, 480 87, 88, 480 486 (4) 62 (c) & (d) 62 (c) & (d) 65 (b) (0), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 67, 68, 69, 79, 477 (4) 68, 69, 79, 477 (4) 69, 79, 472 (8), 472 69, 472 (8) (a), 472 69, 472 |  |
| 48 49 50 51 Tier 2 52 53 54 54b 55 56              | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Coasilying 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 Mind parities of the consolidated to the property of the consolidated to the property of the consolidated to the consolidated in consolidated in consolidated of the consolidated in consolidated in the consolidated in the consolidated to the consolidated to the consolidated consolidated consolidated consolidated to the consolidated consol | 99.068<br>5.073.397<br>-58.355                                 | 483 (4)<br>87, 88, 480<br>486 (4)<br>62 (c) & (d)<br>63 (b) (i), 66 (a), 67, 477<br>(2)<br>66 (b), 68, 477 (3)<br>66 (c), 69, 70, 79, 477 (4)<br>66 (d), 69, 79, 477 (4)<br>472 (6), 472 (8) (a), 472 (4), 472 (8), 472 (8) (a), 472 (8)  | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54a 54b 555            | 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 T2 capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by Midt perities of which: Instruments issued by subsidiaries subject to phase of which perities Tered (T2) capital before regulatory adjustments Tier 2 (T2) capital before regulatory adjustments Direct and indirect holdinghable paid in the subject of financial sector entities where enciprocal consortied in the subject of financial sector entities where enciprocal consortied in the subject of the T2 instruments and subordinated loans of financial sector entities where the institution of observed here as significant investment in those individual control of financial sector entities where the institution does not have significant investment in those recipions of the T2 instruments and subordinated loans of financial sector entities where the institution does not have significant investment in those recipions (incigative amount). Of which new holdings not subject to transitional arrangements Direct and indirect holdings by the institution of the T2 instruments and indirect holdings by the institution of the T2 instruments and indirect holdings by the institution of the T2 instruments and out of the T2 instruments and out of the T2 instruments and transitional renorments. Direct and indirect holdings to the T2 in respect of amounts subject to present out as presented in Regulation (EU) No 575/2013 (i.e. CRR residual amounts).  Of which new holdings not subject to the 20 required in the institution from Common Equity Ter 1 capital during the transitional renormen | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (f), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (8), 472 (10) (a), 472 (11) (a)  | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54b 55 56              | 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 T2 capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by Midt petitide of which; Instruments issued by subsidiaries subject to phase of which; Instruments issued by subsidiaries subject to phase of which; Instruments issued by subsidiaries subject to phase of which; Instruments issued by subsidiaries subject to phase of which; Instruments  Tier 2 (T2) capital before regulatory adjustments  Direct and indirect holding adjustments and subordinated loans of financial sector entities where enciprocal cores holdings with the Institution designed to inflate artificially the own funds of the institution (regative amount).  Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have significant investment in those institution does not have significant investment in those recipions? (Inquality amount)  Of which new holdings not subject to transitional arrangements  Direct and indirect holdings of the T2 instruments and under the displacements of the T2 instruments and indirect holdings by the Institution of the T2 instruments and on the displacements.  Direct and indirect holdings of the T2 instruments and interest holdings have been subject to transitional profile interest to transitional remainments and subordinated loans of financial sector entities where the Institution has a significant Investment in those entities (net of legalation (EU) No 575/2013 (Inc. CRR residual amounts)  Regulatory adjustments applied to tier 2 in respect of amounts subject to precede to a presented in the Re | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4) 87, 88, 480 87, 88, 480 486 (4) 62 (c) & (d) 62 (c) & (d) 65 (b) (0), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 67, 68, 69, 79, 477 (4) 68, 69, 79, 477 (4) 69, 79, 472 (8), 472 69, 472 (8) (a), 472 69, 472 | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54a 54b 555            | 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 T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by hidd pathles of which. Instruments issued by subsidiaries subject to phase 0 related in consolidated T2 capital including minority interests and AT1 instruments of relative to the pathles of the time of tim | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4) 87, 88, 480 486 (4) 62 (c) 8 (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (9), 472 (10) (a), 472 (11) (a), 475 (2) (a), 475  | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54a 54b 556            | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Cuaraliying own funds instruments included in consolidated 17 capital (including minority interests and A11 instruments not included in rows 5 or 34) issued by subsidiaries and held by hind paties of which, Instruments issued by subsidiaries subject to phase Carelat (including minority interests and A11 instruments not included in rows 5 or 34) issued by subsidiaries subject to phase Carelat risk adjustments  Ter 2 (12) capital before regulatory adjustments  Tip 2 (22) capital before regulatory adjustments  Tip 2 (22) capital before regulatory adjustments  Tip 2 (22) capital before regulatory adjustments  Tip 2 (23) capital before regulatory adjustments  Tip 2 (24) capital before regulatory adjustments  Tip 2 (24) capital before regulatory adjustments  Tip 2 (24) capital before regulatory adjustments  Tip 2 (25) capital before regulatory adjustments  Tip 2 (25) capital before regulatory adjustments  Tip 2 (25) capital before regulatory adjustments  Tip 3 (25) capital before regulatory adjustments  Tip 3 (25) capital before regulatory adjustments  Tip 4 (25) capital before regulatory adjustments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (part of below 17% threated) and net of eligible short positions) (regulator capital with regulator (EU) No 575/2013 (inc. CRR residual amounts)  Regulatory adjustments applied to bier 2 in respect of amounts subject to phase out as prescribed in Regulation (EU) No 575/2013 (inc. CRR residual amounts)  Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013  Of which thems to be deta | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4) 87, 88, 480 486 (4) 62 (c) 8 (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (9), 472 (10) (a), 472 (11) (a), 475 (2) (a), 475  | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54b 55 56 56a 566b     | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January Public sector capital injections grandfathered until 1 January Coally Coally gown funds instruments included in consolidated 12 capital (including inhority interests and AT1 Instruments not public provided in the coally of the coally of the coally of the coally for the coally of the coally of the coally of the coally fund panies of which instruments issued by subsidiaries subject to phase out Credit risk adjustments  Tier 2 (T2) capital before regulatory adjustments  Direct and indirect holdings by the institution of one of interest and subordinated loans of financial sector entities where the institution of the have a significant investment in those entities (mount before the institution of the T2 instituted and not of regulatory amount)  Tier 2 (T2) (T2) (T2) (T2) (T2) (T2) (T2) (T  | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4) 87, 88, 480 486 (4) 62 (c) 8 (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 472, 472(3)(a), 472 (4), 472 (6), 472 (9), 472 (10) (a), 472 (11) (a), 475 (2) (a), 475  | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54b 55 56 56a 566b     | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Cuaraliying own funds instruments included in consolidated 17 capital (including minority interests and A11 instruments not included in rows 5 or 34) issued by subsidiaries and held by hind paties of which, Instruments issued by subsidiaries subject to phase Carelat (including minority interests and A11 instruments not included in rows 5 or 34) issued by subsidiaries subject to phase Carelat risk adjustments  Ter 2 (12) capital before regulatory adjustments  Tip 2 (22) capital before regulatory adjustments  Tip 2 (22) capital before regulatory adjustments  Tip 2 (22) capital before regulatory adjustments  Tip 2 (23) capital before regulatory adjustments  Tip 2 (24) capital before regulatory adjustments  Tip 2 (24) capital before regulatory adjustments  Tip 2 (24) capital before regulatory adjustments  Tip 2 (25) capital before regulatory adjustments  Tip 2 (25) capital before regulatory adjustments  Tip 2 (25) capital before regulatory adjustments  Tip 3 (25) capital before regulatory adjustments  Tip 3 (25) capital before regulatory adjustments  Tip 4 (25) capital before regulatory adjustments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (part of below 17% threated) and net of eligible short positions) (regulator capital with regulator (EU) No 575/2013 (inc. CRR residual amounts)  Regulatory adjustments applied to bier 2 in respect of amounts subject to phase out as prescribed in Regulation (EU) No 575/2013 (inc. CRR residual amounts)  Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013  Of which thems to be deta | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 63 (b) (0, 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 (6), 472 (8), 472 (10) (a), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4) (a)   | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 54b 55 56 56a 566b     | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Coasilying own funds instruments included in consolidated 12 capital (including minority interests and AT1 instruments not depend on the control of the control | 99.068<br>5.073.397<br>-58.355<br>-138.613                     | 483 (4)  87, 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)  472, 472(3)(a), 472 (4), 472 (6), 472 (9), 472 (11) (a)  475, 475 (2) (a), 472 (11) (a)  475, 475 (2) (a), 475 (3), 475 (4) (a)  | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 548 548 566 566        | the related share premium accounts subject to phase out from 12 Public sector capital injections grandflathered until 1 January 2018 Cusallying own funds instruments included in conscilidated 17 capital (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries and held by acceptate (including minority interests and AT1 instruments not included in tows 5 or 34) issued by subsidiaries subject to phase out.  Total acceptation of the subject of the subject to phase out.  Tier 2 (T2) capital before regulatory adjustments  Tier 2 (T3) capital sector entities where the continuents and subordinated loans of financial sector entities where neciprocal content of the sector of th | 99.068<br>5.073.397<br>-58.355<br>-138.613<br>-1.154           | 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 62 (c) & (d) 63 (b) (i), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 472 (6), 472 (8), 472 (9), 472 (10) (a), 472 (11) (a) 475, 475 (2) (a), 472 (11) (a) 475, 475 (2) (a), 475 (3), 475 (4) (a)   | 1.154  |
| 48 49 49 50 51 Tier 2 52 53 54 54a 556 566 566 567 | the related share premium accounts subject to phase out from 12 Public sector capital injections grandfathered until 1 January 2018 Cuasifying 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 find parities of which: Instruments issued by subsidiaries subject to phase Credit risk adjustments Tier 2 (T2) capital before regulatory adjustments and subcordinated loans of financial sector entities where the institution foles on them as sprifticant investment in those regulatory adjustments adjust to transitional subject to transitional progulation and regulatory adjustments adjusted to transitional subject to transitional progulation (T2) of which heddings existing before 1 January 2013 and subject to transitional progulation (T2) No 575/2013 (i.e. CRR redutad amounts) To transitional progulation (T2) No 575/2013 (i.e. CRR redutad amounts) To subject to phase out as presentive in Regulation (EU) No 575/2013 (i.e. CRR redutad amounts) To subject to phase out as presentive in Regulation (EU) No 575/2013 (i.e. CRR redutad amounts) To subject to phase out as present | 99.068<br>5.073.397<br>-58.355<br>-138.613<br>-1.154<br>-1.154 | 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 62 (c) & (d) 65 (b) (0), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 67, 472 (a), 472 (b), 472 (c), 472 (d), | 1.154  |
| 48 49 50 51 Tier 2 52 53 54 548 548 566 566        | 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 T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries subject to phase of the control of the contr | 99.068<br>5.073.397<br>-58.355<br>-138.613<br>-1.154           | 483 (4) 87, 88, 480 486 (4) 62 (c) & (d) 62 (c) & (d) 65 (b) (0), 66 (a), 67, 477 (2) 66 (b), 68, 477 (3) 66 (c), 69, 70, 79, 477 (4) 67, 472 (a), 472 (b), 472 (c), 472 (d), | 138.613<br>1.154<br>1.154<br>1.39.767<br>139.767 |

| 59a   |  |  |  |  |
|---|--|--|--|--|
| 59a   | Risk weighted assets in respect of amounts subject to pre-   |  |  |  |
|   | CRR treatment and transitional treatments subject to phase<br>out as prescribed in Regulation (EU) No 575/ 2013(i.e. CRR   |  |  |  |
|   | out as prescribed in Regulation (EU) No 5/5/ 2013(i.e. CRR residual amounts)   |  |  |  |
|   | Of which: items not deducted from CET1 (Regulation (EU)  |  | 472, 472 (5), 472 (8) (b),   |  |
|   | No 575/2013residual amounts)   |  | 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  |  | 475, 475 (2) (b), 475 (2)  |  |
|   | (EU) No 575/2013residual amounts) (items to be detailed line   |  | (c), 475 (4) (b)   |  |
|   | 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.)   |  |  |  |
|   | Items not deducted from T2 items (Regulation (EU) No   |  | 477, 477 (2) (b), 477 (2)  |  |
|   | 575/2013residual amounts)  |  | (c), 477 (4) (b)   |  |
|   | relating to direct holdings of significant Investments in the  |  |  |  |
| 60  | capital of other financial sector entities  Total risk weighted assets   | 134.606.257  |  |  |
|   | al ratios and buffers  | 104.000.207  |  |  |
| 61  | Common Equity Tier 1 (as a percentage of risk exposure   | 10.8%  | 92 (2) (a), 465  |  |
|   | amount)  |  |  |  |
| 62  | Tier 1 (as a percentage of risk exposure amount)   | 10,8%  |  |  |
| 63<br>64  | 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 conser-vation   |  | CRD 128, 129, 130  |  |
|   | 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<br>amount)  |  |  |  |
|   | amount)  |  |  |  |
| 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   |  | CRD 131  |  |
|   | Other Systemically Important Institution (0-SII) buffer  |  |  |  |
| 68  | Common Equity Tier 1 available to meet buffers (as a   | 6.3%   | CRD 128  |  |
| 00  | percentage of risk exposure amount)  | 0,570  | OND 120  |  |
| 69  | [non relevant in EU regulation]  |  |  |  |
| 70  | [non relevant in EU regulation]  |  |  |  |
| 71  | [non relevant in EU regulation]  |  |  |  |
| Amou<br>72                                      | nt below thresholds for deductions (not risk-weighted)   | 100 100  | 00 (4) (1) 45 40 470   |  |
| 12  | Direct and indirect holdings of the capital of financial sector<br>entities where the Institution does not have a significant  | 482.199  | 36 (1) (h), 45, 46, 472<br>(10), 56 (c), 59, 60, 475   |  |
|   | Investment in those entities (amount below 10% threshold and   |  | (4), 66 (c), 69, 70, 477 (4)   |  |
|   | net of eligible short positions)   |  |  |  |
| 73  | Direct and indirect holdings by the Institution of the CET 1 Instruments of financial sector entities where the insti- tution  | 938.826  | 36 (1) (i), 45, 48, 470, 472<br>(11)   |  |
|   | has a significant Investment in those entities (amount below   |  | (11)   |  |
|   |  |  |  |  |
|   | 10% threshold and net of eligible short positions)   |  |  |  |
|   | * ' '  |  |  |  |
| 74  | Empty Set in the EU  | 500.075  | 26 (4) (4) 20, 40, 470   |  |
| 74<br>75  | Empty Set in the EU  Deferred tax assets arising from temporary differences  | 530.075  | 36 (1) (c), 38, 48, 470,   |  |
|   | Empty Set in the EU  | 530.075  | 36 (1) (c), 38, 48, 470,<br>472 (5)  |  |
| 75  | Empty Set in the EU 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  |  |  |
| 75<br>Applio                                    | Empty Set in the EU 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) able caps on the inclusion of provisions in Tier 2  |  | 472 (5)  |  |
| 75  | Empty Set in the EU  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)  Lable caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures   | 530.075<br>99.068  | 472 (5)  |  |
| 75<br>Applio                                    | Empty Set in the EU 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)  sable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in 12 in respect of exposures subject to standardized approach (prior to the application of   |  | 472 (5)  |  |
| 75<br>Applio                                    | Empty Set in the EU 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)  able caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in 72 in respect of exposures subject to standardized approach prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under  |  | 62   |  |
| 75<br>Applio<br>76                              | Empty Set in the EU 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) abble caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardized approach   | 99.068   | 62<br>62   |  |
| Applic<br>76                                    | Empty Set in the EU  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)  able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in 12 in respect of exposures subject to standardized approach (prior to the application of the cap)  Cap on inclusion of credit risk adjustments in 12 under standardised approach Credit risk adjustments included in 12 in respect of exposures   | 99.068   | 62   |  |
| 75<br>Applio<br>76<br>77<br>78                  | Empty Set in the EU  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)  sable caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach froir to the application of the cap)  Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments in T2 under standardised approach for Credit risk adjustments in T2 under standardised approach for the cap in  | 99.068   | 62<br>62   |  |
| 75<br>Applio<br>76                              | Empty Set in the EU  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)  abble caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap).  Cap on inclusion of credit risk adjustments in T2 under standardized approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap).   | 99.068   | 62<br>62<br>62   |  |
| 75<br>Applic<br>76<br>77<br>78                  | Empty Set in the EU 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) able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under Cap on inclusion of credit risk adjustments in T2 under subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach   | 99.068<br>885.875  | 62<br>62<br>62   |  |
| 75 Applic 76 77 78 Capita                       | Empty Set in the EU  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)  abble caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)  Cap on inclusion of credit risk adjustments in T2 under standardized approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach prior to the proper of the prior to th | 99.068<br>885.875  | 62<br>62<br>62   |  |
| 75 Applic 76 77 78 Capita (only)                | Empty Set in the EU  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)  zable caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)  Credit risk adjustments included in T2 in respect of exposures subject to inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  Cap for inclusion of credit risk adjustments in T2 under internal rintings-based approach  Il Instruments subject to phase-out arrangements spelicable between 1 Jan 2014 and 1 Jan 2022)   | 99.068<br>885.875  | 62<br>62<br>62   |  |
| 75 Applic 76 77 78 Capita                       | Empty Set in the EU  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) able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardized approach. Credit risk adjustments included in T2 in respect of exposures standardized approach. Credit risk adjustments included in T2 in respect of exposures credit risk adjustments included in T2 in respect of exposures credit risk adjustments included in T2 in respect of exposures credit risk adjustments in T2 under internal resplication of inclusion of credit risk adjustments in T2 under internal resings-based approach.  Il Instruments subject to phase-out arrangements applicable between 1 via n2014 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out  | 99.068<br>885.875  | 62<br>62<br>62   |  |
| 75 Applic 76 77 78 Capita (only)                | Empty Set in the EU  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)  abile caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)  Cap on inclusion of credit risk adjustments in T2 under standardized approach (Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach in Instruments subject to phase-out arrangements applicable between 1, Jan 2014 and 1, Jan 2022)  Current cap no CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap  | 99.068<br>885.875  | 62<br>62<br>62   |  |
| 75 Applic 76 77 78 Capits (only 80 81           | Empty Set in the EU  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) able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardized approach. Credit risk adjustments approach (prior to the supplication of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach all instruments subject to phase-out arrangements supplication of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach all instruments subject to phase-out arrangements supplicable between 1 via n2014 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements arra | 99.068<br>885.875<br>85.103                                | 62<br>62<br>62<br>62<br>62<br>484 (3), 486 (2) & (5)<br>484 (3), 486 (2) & (5)   |  |
| 75 Applic 76 77 78 Capita (only) 80             | Empty Set in the EU  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)  abble caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)  Cap on inclusion of credit risk adjustments in T2 under standardized approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  Cap of inclusion of credit risk adjustments in T2 under internal ratings-based approach instruments subject to phase-out arrangements applicable between 1, Jan 2014 and 1, Jan 2022)  Current cap no CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap no AT1 instruments subject to phase out   | 99.068<br>885.875<br>85.103                                | 62<br>62<br>62<br>62<br>62<br>64<br>484 (3), 486 (2) & (5)   |  |
| 75 Applic 76 77 78 Capits (only 80 81           | Empty Set in the EU  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) able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardized approach. Credit risk adjustments approach (prior to the supplication of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach all instruments subject to phase-out arrangements supplication of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach all instruments subject to phase-out arrangements supplicable between 1 via n2014 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements arra | 99.068<br>885.875<br>85.103                                | 62<br>62<br>62<br>62<br>62<br>484 (3), 486 (2) & (5)<br>484 (3), 486 (2) & (5)<br>484 (4), 486 (3) & (5)   |  |
| 75 Applic 76 77 78 Capita (only 80 81 82 83     | Empty Set in the EU  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) able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardized approach. Credit risk adjustments included in T2 in respect of exposures subject to intend a firing-based approach (prior to the application of the cap)  Credit risk adjustments included in T2 in respect of exposures subject to intend a firing-based approach (prior to the application of the cap)  It instruments subject to phase-out arrangements applicable between 1 Jan 2014 and 1 Jan 2023)  Current cap on CET1 instruments subject to phase out arrangements and arrangements and the cap of the cap (excess over cap after redemptions and maturities)  Amount excluded from CET1 due to cap (excess over cap after adventions and maturities)  | 99.068<br>885.875<br>85.103<br>101.702<br>43.587           | 472 (5) 62 62 62 62 484 (3), 486 (2) & (5) 484 (3), 486 (2) & (5) 484 (4), 486 (3) & (5) 484 (4), 486 (3) & (5)  |  |
| 75 Applic 76 77 78 Capita (only 80 81 82        | Empty Set in the EU  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)  abble caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)  Cap on inclusion of credit risk adjustments in T2 under standardized approach (prior to the application of credit risk adjustments in T2 under standardized approach  Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  In struments subject to phase-out arrangements supplicable between 1 Jan 2014 and 1 Jan 2022)  Current cap on CFT1 instruments subject to phase out arrangements  Amount excluded from CFT1 due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 Instruments subject to phase out   | 99.068<br>885.875<br>85.103<br>101.702<br>43.587           | 62<br>62<br>62<br>62<br>62<br>484 (3), 486 (2) & (5)<br>484 (3), 486 (2) & (5)<br>484 (4), 486 (3) & (5)   |  |
| 75 Applie 76 77 78 79 Capita (only: 80 81 82 83 | Empty Set in the EU  Deferred tax assets airing from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) able caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardized approach. Credit risk adjustments included in T2 in respect of exposures subject to intendit airtings-based approach (prior to the application of the cap) Credit risk adjustments included in T2 in respect of exposures subject to intendit airtings-based approach (prior to the application of the cap) Carbon in the cap) Carbon in the cap (10 caps of the cap) Carbon of the cap) Carbon of the cap (10 caps of the cap) Carbon of the cap) Carrent cap on CET1 instruments subject to phase out arrangements Carrent cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after indeemptions and maturities) Amount excluded from AT1 due to cap (excess over cap after indeemptions and maturities) Carrent cap on T2 Instruments subject to phase out arrangements  | 99.068<br>885.875<br>85.103<br>101.702<br>43.587<br>73.758 | 62<br>62<br>62<br>62<br>62<br>64<br>484 (3), 486 (2) & (5)<br>484 (3), 486 (2) & (5)<br>484 (4), 486 (3) & (5)<br>484 (4), 486 (3) & (5)<br>484 (5), 486 (4) & (5) |  |
| 75 Applic 76 77 78 Capita (only 80 81 82 83     | Empty Set in the EU  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)  abble caps on the inclusion of provisions in Tier 2  Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)  Cap on inclusion of credit risk adjustments in T2 under standardized approach (prior to the application of credit risk adjustments in T2 under standardized approach  Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)  In struments subject to phase-out arrangements supplicable between 1 Jan 2014 and 1 Jan 2022)  Current cap on CFT1 instruments subject to phase out arrangements  Amount excluded from CFT1 due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 Instruments subject to phase out   | 99.068<br>885.875<br>85.103<br>101.702<br>43.587<br>73.758 | 472 (5) 62 62 62 62 484 (3), 486 (2) & (5) 484 (3), 486 (2) & (5) 484 (4), 486 (3) & (5) 484 (4), 486 (3) & (5)  |  |

## Extent to which the level of Common Equity Tier 1 capital and Tier 1 capital exceed the requirements laid down in Article 465 CRR

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

<sup>&</sup>lt;sup>1)</sup> Minority interest and other transitional adjustments
<sup>2)</sup> Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries
<sup>3)</sup> Grandfatherd T2 instruments and transitional adjustments due to T2 Capital of instruments issued by subsidiaries
<sup>4)</sup> other T2 deductions and T2 instruments of financial sector entities