

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 31 March 2016

Assets (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	2.537.000	296.070	2.833.070	
Financial assets held for trading	3.138.026	215.840	3.353.866	
of which subordinated financial assets held for trading	100	0	100	
of which non-significant investments in Common Equity Tier 1	71	0	71	Table H
of which non-significant investments in Tier 2 capital	100	0	100	Table H
Financial assets at fair value through profit and loss	33.177	-354	32.823	
of which non-significant investments in Common Equity Tier 1	3.514	0	3.514	Table H
Available for sale financial assets	26.160.915	2.654.671	28.815.586	
of which subordinated available for sale financial assets	38.035	19.252	57.287	
of which significant investments in Common Equity Tier 1	85.324	0	85.324	Table H
of which non-significant investments in Common Equity Tier 1	107.853	0	107.853	Table H
of which significant investments in Tier 2 capital	16.458	0	16.458	Table H
of which non-significant investments in Tier 2 capital	31.628	0	31.628	Table H
Held to maturity investments	481.624	930.478	1.412.102	
Loans and receivables with banks	33.867.571	3.063.526	36.931.097	
of which subordinated loans and receivables with banks	1.041.462	-380.434	661.028	
of which significant investments in Tier 2 capital	15.112	0	15.112	Table H
of which non-significant investments in Tier 2 capital	96.103	0	96.103	Table H
Loans and receivables with customers	117.064.158	21.328.047	138.392.205	
of which subordinated loans and receivables with customers	253.782	25.194	278.976	
of which non-significant investments in Tier 2 capital	252.393	0	252.393	Table H
Hedging derivatives	3.669.834	85.567	3.755.401	
Changes in fair value of portfolio hedged items (+/-)	84.463	-3.334	81.129	
Investments in associates and joint ventures	4.785.908	-2.330.980	2.454.928	
of which significant investments in Common Equity Tier 1	876.350	0	876.350	Table H
of which non-significant investments in Common Equity Tier 1	23.961	0	23.961	Table H
of which significant investments in Tier 2 capital	21.632	0	21.632	Table H
Property, plant and equipment	2.110.989	-616.556	1.494.433	
Intangible assets	226.615	68.024	294.639	
of which goodwill	0	2	2	Table G
of which other intangible assets	226.615	68.022	294.637	Table G
Tax assets	420.139	27.671	447.810	
a) current tax assets	89.324	723	90.047	
b) deferred tax assets	330.815	26.948	357.763	Table D
Non-current assets and disposal groups classified as held for sale	2.103.504	-464.700	1.638.804	
of which intangible assets	31.163	0	31.163	Table G
Other assets	1.143.189	924.078	2.067.267	
TOTAL ASSETS	197.827.112	26.178.048	224.005.160	

Liabilities and equity (in KEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Deposits from banks	23.365.974	4.247.204	27.613.178	
Deposits from customers	113.821.529	17.191.611	131.013.140	
of which subordinated deposits from customers	101.068	0	101.068	Table I
Debt securities in issue	28.307.374	2.324.226	30.631.600	
of which subordinated liabilities	4.972.715	630.976	5.603.691	Table I
Financial liabilities held for trading	2.699.697	225.506	2.925.203	
Financial liabilities at fair value through profit and loss	479.119	404.152	883.271	
Hedging derivatives	3.086.859	41.750	3.128.609	
Changes in fair value of portfolio hedged items (+/-)	-43.620	0	-43.620	
Tax liabilities	244.149	27.871	272.020	
a) Tax liabilities - current	46.653	31.036	77.689	
b) Tax liabilities deferred	197.496	-3.165	194.331	
Liabilities included in disposal groups classified as held for sale	1.706.931	-147.374	1.559.557	
of which subordinated liabilities included in disposal groups classified as held for sale	88.110	0	88.110	Table I
Other liabilities	3.961.870	1.745.703	5.707.573	
Reserve for employee severance pay	76	0	76	
Reserve for risks and charges	4.541.822	122.190	4.664.012	
a) post-retirement benefit obligations	3.817.515	17.119	3.834.634	
b) Other provisions	724.307	105.071	829.378	
Equity	15.655.332	-4.791	15.650.541	
Revaluation reserves	-107.645	-2.147.050	-2.254.695	Table C
Reserves	7.701.493	2.147.040	9.848.533	
Retained earnings	1.581.664	0	1.581.664	Table B
Other reserves	6.119.829	2.147.040	8.266.869	Table C
Share premium	6.068.470	0	6.068.470	Table A
Share capital	1.681.034	0	1.681.034	Table A
Treasury shares	-134	0	-134	Table E
Non-controlling interests (+/-)	253.430	-4.780	248.650	Table F
Net profit	58.684	-1	58.683	Table B
TOTAL LIABILITIES AND EQUITY	197.827.112	26.178.048	224.005.160	

In kEUR

Table A		Reference
Share capital (ordinary shares)	1.681.034	
add Share premium	6.068.470	
Capital Instruments and the related share premium accounts	7.749.504	Annex VI, row 1

Table B		Reference
Retained earnings	1.581.664	
add Net profit	58.683	
less Part of interim profit not eligible	-58.683	
Sum of retained earnings	1.581.664	Annex VI, row 2

Table C		Reference
Revaluation reserves	-2.254.695	
add Other reserves	8.266.869	
Accumulated other comprehensive income	6.012.174	Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	319.149	Annex VI, row 11

Table D		Reference
Deferred tax assets	357.763	
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	39.917	
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-18.759	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met)	21.158	Annex VI, row 10

Table E		Reference
Treasury shares	134	
Actual or contingent obligations to purchase own CET1 instruments	31.812	
Direct and indirect holdings by an Institution of own CET1 Instruments	31.946	Annex VI, row 16

Table F		Reference
Minority interests	248.650	
less Surplus capital attributed to minority shareholders	-96.511	
Minority Interests (amount allowed in consolidated Common Equity Tier 1)	152.139	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	18.048	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	87.173	Table K
Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	105.221	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	177.692	Annex VI, row 48

Table G		Reference
Goodwill	2	
Other intangible assets	294.637	
Intangible assets held for sale	31.163	
Deferred tax liabilities associated to goodwill and other intangible assets	-16.394	
Intangible assets	309.408	Annex VI, row 8

Table H	Reference
Financial assets held for trading	
of which non-significant investments in Common Equity Tier 1	71
of which non-significant investments in Tier 2 capital	100
Financial assets designated at fair value	
of which non-significant investments in Common Equity Tier 1	3.514
Available for sale financial assets	
of which significant investments in Common Equity Tier 1	85.324
of which non-significant investments in Common Equity Tier 1	107.853
of which significant investments in Tier 2 capital	16.458
of which non-significant investments in Tier 2 capital	31.628
Loans and receivables with banks	
of which significant investments in Tier 2 capital	15.112
of which non-significant investments in Tier 2 capital	96.103
Loans and receivables with customers	
of which non-significant investments in Tier 2 capital	252.393
Investments in associates and joint ventures	
of which significant investments in Common Equity Tier 1	876.350
of which non-significant investments in Common Equity Tier 1	23.961
of which significant investments in Tier 2 capital	21.632
Significant investments	1.014.877
in Common Equity Tier 1	961.675
in Tier 2 capital	53.202
	Annex VI, row 55
Non-significant investments	515.623
in Common Equity Tier 1	135.399
in Tier 2 capital	380.223
Amount of significant investments above the 10% threshold	0
Amount of significant investments below the 10% threshold	1.014.877
of which holdings of CET1 instruments	961.675
	Annex VI, row 73
Amount of non-significant investments above the 10% threshold	0
Amount of non-significant investments below the 10% threshold	515.623
	Annex VI, row 72

Table I	Reference
Subordinated deposits from customers	101.068
Subordinated debt certificates	5.603.691
Subordinated liabilities included in disposal groups classified as held for sale	88.110
Sum of subordinated liabilities	5.792.869
of which attributed to UniCredit Bank Austria AG	4.900.165
of which attributed to proportionally consolidated entities	548.692
of which grandfathered instruments (Art. 484 (4), 486 (3))	156.215
of which issues under transitional provisions	170.394
of which included in qualifying Tier 2 capital	17.402
Balance sheet value	5.792.869
less issues under transitional provisions	-170.394
less included in qualifying Tier 2 capital	-17.402
less amortization, disagio, interest and hedging	-760.932
Computable amount under regulatory scope	4.844.141
of which capital instruments and the related share premium accounts	4.844.141
of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	
	Annex VI, row 52

Table J	Reference
Transitional adjustments to Common Equity Tier 1 due to minority interests	33.941
add Transitional adjustments due to unrealized gains and losses	-369.351
add Transitional adjustments to Common Equity Tier 1 due to deductions	124.610
of which transitional adjustments to Common Equity Tier 1 due to intangibles	123.762
of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	848
Total transitional adjustments to Common Equity Tier 1	-210.800
	Annex VI, row 26

Table K		Reference
Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	87.173	Annex VI, row 35
Transitional adjustments to Additional Tier 1 capital due to minority interests	-7.219	Annex VI, row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-124.186	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-123.762	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-424	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to own funds instruments of financial sector entities where the institution has a significant investment	0	Annex VI, row 41b
Total transitional adjustments to Additional Tier 1 capital	-44.232	

Table L		Reference
Transitional adjustments to Tier 2 capital due to grandfathered instruments	-39.796	
Transitional adjustments to Tier 2 capital due to minority interests	-71.077	
Sum	-110.873	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-424	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-424	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	-111.297	

Transitional own funds disclosure as of 31 March 2016
according to Commission Implementing Regulation (EU) No 1423/2013
according to Annex VI

Common Equity Tier 1 capital: Instruments and reserves		(A) AMOUNT AT DISCLOSURE DATE (in kEUR)	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013 (in kEUR)
1	Capital Instruments and the related share premium accounts of which: ordinary shares	7.749.504 1.681.034	26 (1), 27, 28, 29, EBA list 26 (3) EBA list 26 (3)	
2	Retained earnings	1.581.664	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	6.012.174	26 (1)	
3a	Funds for general banking risk		26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	152.139	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore- seeable charge or dividend		26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	15.495.481		
Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-56.130	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-309.408	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-21.158	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-319.149	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-2.121	36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-80.737	33 (b)	
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an Institution of own CET1 Instruments (negative amount)	-31.946	36 (1) (f), 42, 472 (8)	
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative	-12.097	36 (1) (k)	

20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)	-12.097	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	
23	of which: direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant investment in those entities		36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)		36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		36 (1) (i)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment ⁽¹⁾	-210.800		210.800
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468			
	Of which: ... filter for unrealised loss 1		467	
	Of which: ... filter for unrealised loss 2		467	
	Of which: ... filter for unrealised gain 1		468	
	Of which: ... filter for unrealised gain 2		468	
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR		481	
	Of which: country-specific deductions		481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-26.184	36 (1) (j)	26.184
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-1.069.730		236.984
29	Common Equity Tier 1 (CET1) capital	14.425.751		236.984
Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT 1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	105.221	85, 86, 480	-87.173
35	of which: Instruments issued by subsidiaries subject to phase out	87.173	486 (3)	-87.173
36	Additional Tier 1 (AT1) capital before regulatory adjustments	105.221		-87.173

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)
38	Holdings of the AT1 Instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own Funds of the Institution (negative amount)		56 (b), 58, 475 (3)
39	Direct and indirect holdings of the AT1 Instruments of financial sector entities where the Institution does not have a significant Investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		56 (c), 59, 60, 79, 475 (4)
40	Direct and indirect holdings by the Institution of the AT1 Instruments of financial sector entities where the institution has a significant Investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		56 (d), 59, 79, 475 (4)
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ²⁾	-7.219	7.219
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-98.002	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	thereof: Intangible assets	-123.762	123.762
	thereof: expected losses	-424	424
	thereof: excess of AT1-deduction items over AT1	26.184	-26.184
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		477, 477 (3), 477 (4) (a)
	Of which direct holdings of significant Investments in the capital of other financial sector entities		
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR		467, 468, 481
	Of which:.... possible filter for unrealised losses		467
	Of which:.... possible filter for unrealised gains		468
	Of which:....		481
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative amount)		56 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-105.221	105.221
44	Additional Tier 1 (AT1) capital		18.048
45	Tier 1 capital (T1 = CET1 + AT1)	14.425.751	255.032
46	Capital Instruments and the related share premium accounts	4.844.141	62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)
	Public sector capital injections grandfathered until 1 January 2018		483 (4)
48	Qualifying own funds Instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	177.692	87, 88, 480
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)
50	Credit risk adjustments	221.466	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	5.243.299	

Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an Institution of own T2 Instruments and subordinated loans (negative amount)		63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		66 (b), 68, 477 (3)
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount)		66 (c), 69, 70, 79, 477 (4)
54a	Of which new holdings not subject to transitional arrangements		
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements		
55	Direct and indirect holdings by the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution has a significant Investment in those entities (net of eligible short positions) (negative amount)	-53.202	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ³⁾	-110.873	110.873
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-424	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	Of which items to be detailed line by line, e.g. Material net Interim losses, intangibles, shortfall of provisions to expected losses etc.	-424	424
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		475, 475 (2) (a), 475 (3), 475 (4) (a)
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc.		
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR ⁴⁾		467, 468, 481
	Of which.... possible filter for unrealised losses		467
	Of which.... possible filter for unrealised gains		468
	Of which....		481
57	Total regulatory adjustments to Tier 2 (T2) capital	-164.499	111.297
58	Tier 2 (T2) capital	5.078.800	111.297
59	Total capital (TC = T1 + T2)	19.504.551	366.329

59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)			
	Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) relating to direct holdings of own CET1 of other financial sector entities		472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which: ... items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant Investments in the capital of other financial sector entities, etc.)		475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) relating to direct holdings of significant Investments in the capital of other financial sector entities		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	Total risk weighted assets	128.861.202		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)		11.2%	92 (2) (a), 465
62	Tier 1 (as a percentage of risk exposure amount)		11.2%	92 (2) (b), 465
63	Total capital (as a percentage of risk exposure amount)		15.1%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important Institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)			CRD 128, 129, 130
65	of which: capital conservation buffer requirement			
66	of which: countercyclical buffer requirement			
67	of which: systemic risk buffer requirement			
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer			CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		6.7%	CRD 128
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			
Amount below thresholds for deductions (not risk-weighted)				
72	Direct and indirect holdings of the capital of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	515.623		36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings by the Institution of the CET 1 Instruments of financial sector entities where the institution has a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	961.675		36 (1) (i), 45, 48, 470, 472 (11)
74	Empty Set in the EU			
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	421.101		36 (1) (c), 38, 48, 470, 472 (5)
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)			62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	862.191		62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	221.466		62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	265.715		62

Capital Instruments subject to phase-out arrangements only applicable between 1 Jan 2014 and 1 Jan 2022			
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements	87.173	484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	58.116	484 (4), 486 (3) & (5)
84	Current cap on T2 Instruments subject to phase out arrangements	47.377	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	89.701	484 (5), 486 (4) & (5)

¹⁾ Minority interest and other transitional adjustments

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

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

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

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

	Amount as of 31 March 2016 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	8.626.997
Surplus of Tier 1 (T1) capital	6.694.079