

## Qualitative disclosure pursuant to Art. 442 CRR (Credit risk adjustments)

### Definition of impaired and past-due exposures

According to Group regulations, impaired loans and receivables are classified into the following categories:

- **Non-performing loans** – formally impaired loans, being exposure to insolvent borrowers, even if the insolvency has not been recognized in a court of law, or borrowers in a similar situation. Measurement is generally on a loan-by-loan basis or, for loans singularly not significant, on a portfolio basis for homogeneous categories of loans;
- **Doubtful loans** – exposure to borrowers experiencing temporary difficulties, which the Group believes may be overcome within a reasonable period of time.
- **Restructured loans** – exposure to borrowers with whom a rescheduling agreement has been entered into including renegotiated pricing at interest rates below market, the conversion of part of a loan into shares (“debt to equity swap”) and/or any reduction of principal; measurement is on a loan-by-loan basis, including discounted cost due to renegotiation of the interest rate at a rate lower than the original contractual rate. Restructured exposures can be reclassified to unimpaired loans only after two years have passed from the date of signing of the restructuring agreement and a resolution has been adopted by the competent corporate bodies declaring that the debtor’s full solvency has been restored and that there are no outstanding balances on all existing lines of credit.
- **Past-due loans** – total exposure to any borrower not included in the other categories, which at the balance-sheet date has expired facilities or unauthorized overdrafts that are more than 90 days past due and meet the requirements set out by supervisory regulations (ref. Bank of Italy’s Circular No. 263 of December 27, 2006 “*New regulations for the prudential supervision of banks*”) for their classification under the “past due exposures” category (STA banks) or under the “defaulted exposures” category (IRB banks). Total exposure is recognized in this category if, at the balance-sheet date the average daily amount of expired or unauthorized borrowings during the last preceding quarter is equal to or exceeds € 250 or 2.5% of total exposure.

Exposures included in the above categories with similar credit risk characteristics and with no significant exposure at counterparty level are valued using a statistical approach based on historical data (portfolio-based provisioning method).

All other exposures included in the above categories are assessed according to the method described below

### Description of methodology applied to determine write-downs

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Loans and receivables are recognized on the date of contract signing, which normally coincides with the date of disbursement to the borrower.

These items include debt instruments with the above characteristics or that are subject to portfolio reclassification in accordance with the rules of IAS 39 and the net value of finance leases of assets under construction or awaiting lease, provided the leases have the characteristics of contracts entailing the transfer of risk.

After initial recognition at fair value, which usually is the price paid including transaction costs and income which are directly attributable to the acquisition or issuance of the financial asset (even if not paid), a loan or receivable is measured at amortized cost using the effective interest method, allowances or reversals of allowances being made where necessary on remeasuring.

A gain or loss on loans and receivables is recognized in profit or loss:

- when a loan or receivable is derecognized: in the item “*Gains (losses) on disposal of loans*”;

or:

- when a loan or receivable is impaired: in the item “*Impairment losses on loans and receivables*”.

Interest on loans and receivables is recognized in profit or loss on an accrual basis under the item “*Interest income and similar revenues*”.

Delay interest is taken to the income statement on collection or receipt.

Loans and receivables are reviewed in order to identify those that, following events occurring after initial recognition, show objective evidence of possible impairment. These impaired loans are reviewed and analysed periodically at least once a year.

A loan or receivable is deemed impaired when it is considered that it will probably not be possible to recover all the amounts due according to the contractual terms, or equivalent value.

Allowances for impairment of loans and receivables are based on the present value of expected cash flows of principal and interest; in determining the present value of future cash flows, the basic requirement is the identification of estimated collections, the timing of payments and the rate used.

The amount of the loss on impaired exposures classified as non-performing, doubtful or restructured according to the categories specified above, is the difference between the carrying value and the present value of estimated cash flows discounted at the original interest rate of the financial asset.

If the original interest rate of a financial asset being discounted cannot be found, or if finding it would be excessively onerous, an approximative rate is applied which is derived from positions that did not deteriorate in the year in which the original deterioration of the asset concerned occurred.

Recovery times are estimated on the basis of any repayment schedules agreed with the borrower or included in a business plan or in forecasts based on historical recovery experience observed for similar classes of loans, taking into account the type of loan, the geographical location, the type of security and any other factors considered relevant.

Any subsequent change vis-à-vis initial expectations of the amount or timing of expected cash flows of principal and interest causes a change in allowances for impairment and is recognized in profit or loss in item “*Impairment losses on loans*”.

Write-downs of impaired loans are classified as specific in the relevant income statement item even when the calculation is portfolio-based or based on statistical data, as indicated in the previous chapter.

When the reasons for the impairment no longer exist, and this assessment is objectively attributable to an event occurred after the impairment, a reversal is made in the same profit or loss item, within the amount of the amortized cost that there would have been if there had been no impairments.

Derecognition of a loan or receivable in its entirety is made when the loan or receivable is deemed to be irrecoverable or is written off. Write-offs are recognized directly in profit or loss under the item “*Impairment losses on loans*” and reduce the amount of the principal of the loan or receivable. Reversals of all or part of amounts previously written off are recognized in the same item.

Loans under renegotiation involving a debt/equity swap are valued, pending swap finalization, on the basis of the conversion agreements entered into on the balance-sheet date.

Any negative differences between the value of the loans and the fair value of the shares are taken to profit and loss as write-downs.

**Quantitative Disclosure according to Article 442 CRR (Credit risk adjustments) – Bank Austria Group**
**31.12.2014**

in EUR '000

(c) the total amount of exposures after accounting offsets and without taking into account the effects of credit risk mitigation, and the average amount of the exposures over the period broken down by different types of exposure classes

A.1.1 Breakdown of credit exposures by portfolio and credit quality (carrying value) - Net exposure*)									
Portfolio/Quality	Banking group						Other companies		Total
	Non-performing loans	Doubtful assets	Restructured exposures	Impaired past due	Not impaired past due	Other assets	Impaired	Others	
1. Financial assets held for trading	1.136	451	826	510	-	3.527.371	-	59	3.530.353
2. Available-for-sale financial assets	303	-	-	-	-	21.969.898	-	24	21.970.225
3. Held-to-maturity financial instruments	238	-	6.200	-	-	565.714	-	-	572.152
4. Loans and receivables with banks	5.001	1.480	-	-	-	30.529.050	-	6.298	30.541.829
5. Loans and receivables with customers	1.923.590	1.938.690	768.261	292.780	2.193.026	106.596.729	3.418	15.183	113.731.677
6. Financial assets at fair value through profit or loss	-	-	-	-	-	76.935	-	-	76.935
7. Financial instruments classified as held for sale	436.939	80.461	196.636	210.136	-	1.148.783	-	-	2.072.955
8. Hedging instruments	-	-	-	-	-	3.951.560	-	-	3.951.560
<b>Total</b>	<b>2.367.207</b>	<b>2.021.082</b>	<b>971.923</b>	<b>503.426</b>	<b>2.193.026</b>	<b>168.366.040</b>	<b>3.418</b>	<b>21.564</b>	<b>176.447.686</b>

A.1.1 Breakdown of credit exposures by portfolio and credit quality (carrying value) - Average exposure*)									
Portfolio/Quality	Banking group						Other companies		Total
	Non-performing loans	Doubtful assets	Restructured exposures	Impaired past due	Not impaired past due	Other assets	Impaired	Others	
1. Financial assets held for trading	558	183	1.546	161	-	2.570.921	-	7	2.573.376
2. Available-for-sale financial assets	389	-	-	-	-	21.307.773	-	6.557	21.314.719
3. Held-to-maturity financial instruments	383	917	5.333	-	-	589.485	-	-	596.117
4. Loans and receivables with banks	6.416	3.403	-	-	388	25.420.621	-	7.194	25.438.023
5. Loans and receivables with customers	2.130.948	1.939.516	672.779	277.858	592.246	109.658.700	4.184	56.724	115.332.954
6. Financial assets at fair value through profit or loss	-	-	-	-	-	123.549	-	-	123.549
7. Financial instruments classified as held for sale	487.294	71.383	216.596	88.268	-	1.590.438	-	112	2.454.090
8. Hedging instruments	-	-	-	-	-	3.316.219	-	-	3.316.219
<b>Total 31.12.2014</b>	<b>2.625.987</b>	<b>2.015.402</b>	<b>896.255</b>	<b>366.286</b>	<b>592.634</b>	<b>164.577.704</b>	<b>4.184</b>	<b>70.595</b>	<b>171.149.046</b>

\*) includes only items in the banking group's statement of financial position which are referred to as credit exposures, excluding equity investments and investment funds and other items such as investments in associates and joint ventures, tangible/intangible assets, tax assets, etc.

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in EUR '000

(d) the geographic distribution of the exposures, broken down in significant areas by material exposure classes, and further detailed if appropriate;

(h) the amount of the impaired exposures and past due exposures, provided separately, broken down by significant geographical areas including, if practical, the amounts of specific and general credit risk adjustments related to each geographical area

<b>B.3 Banking Group - Distribution of BS and Off-BS exposures to banks by geographic area (IAS BS value)*</b>						
Banks	Austria		Other European Countries		Rest of the World	
	Net exposure	Total write-downs	Net exposure	Total write-downs	Net exposure	Total write-downs
<b>A. Balance sheet exposures</b>						
A.1 Non-performing loans	1.052	4.250	5	10.393	3.944	2.470
A.2 Doubtful exposures	883	0	0	0	597	0
A.3 Restructured exposures	0	0	411	0	0	0
A.4 Impaired past due exposures	0	0	0	0	0	0
A.5 Other exposures	12.057.095	0	16.995.306	0	3.148.106	0
<b>TOTAL A</b>	<b>12.059.030</b>	<b>4.250</b>	<b>16.995.722</b>	<b>10.393</b>	<b>3.152.647</b>	<b>2.470</b>
<b>B. Off-balance sheet exposures</b>						
B.1 Non-performing loans	0	0	1.873	0	0	0
B.2 Doubtful loans	0	0	0	0	0	0
B.3 Other impaired past due exposures	13.176	519.704	0	0	0	0
B.4 Other exposures	6.413.274	0	2.224.933	0	1.176.877	0
<b>TOTAL B</b>	<b>6.426.450</b>	<b>519.704</b>	<b>2.226.806</b>	<b>0</b>	<b>1.176.877</b>	<b>0</b>
<b>TOTAL A+B</b>	<b>18.485.480</b>	<b>523.954</b>	<b>19.222.528</b>	<b>10.393</b>	<b>4.329.524</b>	<b>2.470</b>

<b>B.2 Banking Group - Distribution of BS and Off-BS exposures to customers by geographic area (IAS BS value)*</b>						
Customers	Austria		Other European Countries		Rest of the World	
	Net exposure	Total write-downs	Net exposure	Total write-downs	Net exposure	Total write-downs
<b>A. Balance sheet exposures</b>						
A.1 Non-performing loans	428.818	1.890.049	1.928.712	3.304.707	3.540	14.441
A.2 Doubtful exposures	936.937	453.083	1.087.234	497.923	3.384	1.106
A.3 Restructured exposures	287.548	334.420	682.685	180.686	1.200	3.785
A.4 Impaired past due exposures	59.830	118.33	437.918	124.867	5.168	327
A.5 Other exposures	69.604.010	338.668	59.251.017	347.310	3.447.798	3.258
<b>TOTAL A</b>	<b>71.317.143</b>	<b>3.028.053</b>	<b>63.387.566</b>	<b>4.455.493</b>	<b>3.461.090</b>	<b>22.917</b>
<b>B. Off-balance sheet exposures</b>						
B.1 Non-performing loans	46.290	37.819	86.112	28.131	6	-
B.2 Doubtful loans	65.704	54.983	46.528	6.680	6.061	7.326
B.3 Other impaired past due exposures	39.626	35.817	34.643	3.098	750	-
B.4 Other exposures	16.739.825	15.218	19.077.064	28.281	787.151	9
<b>TOTAL B</b>	<b>16.891.445</b>	<b>143.837</b>	<b>19.244.347</b>	<b>66.190</b>	<b>793.968</b>	<b>7.335</b>
<b>TOTAL A+B</b>	<b>88.208.588</b>	<b>3.171.890</b>	<b>82.631.913</b>	<b>4.521.683</b>	<b>4.255.058</b>	<b>30.252</b>

\*) includes only items in the banking group's statement of financial position which are referred to as credit exposures, excluding equity investments and investment funds and other items such as investments in associates and joint ventures, tangible/intangible assets, tax assets, etc.; the banking group's scope of consolidation differs from that in the IFRS financial statements

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(e) the distribution of the exposures by industry or counterparty type, broken down by exposure classes;

(g) by significant industry or counterparty type, the amount of:

(i) impaired exposures and past due exposures, provided separately;

(ii) specific and general credit risk adjustments;

(iii) charges for specific and general credit risk adjustments during the reporting period

B.1 Banking Group - Distribution by segment of BS and off-BS exposure to customers (IAS BS value)*																		
Counterparts/Exposures	Governments			Other public entities			Financial companies			Insurance companies			Non-financial companies			Other entities		
	Net Exposure	Specific credit risk adjustments	General adjustments	Net Exposure	Specific credit risk adjustments	General adjustments	Net Exposure	Specific credit risk adjustments	General adjustments	Net Exposure	Specific credit risk adjustments	General adjustments	Net Exposure	Specific credit risk adjustments	General adjustments	Net Exposure	Specific credit risk adjustments	General adjustments
<b>A. Balance sheet exposures</b>																		
A.1 Non-performing loans	4	49	0	46.920	10.929	0	21276	67.034	0	4	59	0	1605.725	3.951.783	0	687.441	1.179.343	0
A.2 Doubtful exposures	552	132	0	0	0	0	38.07	5.982	0	0	0	0	1727.649	834.450	0	261.337	111.548	0
A.3 Restructured exposures	747	0	0	6.144	2.139	0	21597	21.865	0	0	0	0	810.967	446.035	0	131.978	48.852	0
A.4 Impaired past due exposures	0	0	0	0	0	0	172	72	0	0	0	0	349.337	91.919	0	153.407	45.036	0
A.5 Other exposures	24.172.444	0	1.595	6.314.474	0	4.602	7.603.548	0	29.982	2.976	0	15.143	76.331.559	0	53.126.8	17.877.823	0	106.732
<b>TOTAL A</b>	<b>24.173.747</b>	<b>181</b>	<b>1.595</b>	<b>6.367.538</b>	<b>13.068</b>	<b>4.602</b>	<b>7.684.610</b>	<b>94.953</b>	<b>29.982</b>	<b>2.980</b>	<b>59</b>	<b>15.143</b>	<b>80.825.237</b>	<b>5.324.187</b>	<b>53.126.8</b>	<b>19.111.686</b>	<b>1.384.779</b>	<b>106.732</b>
<b>B. Off-balance sheet exposures</b>																		
B.1 Non-performing loans	0	0	0	0	0	0	4	0	0	0	0	0	128.959	27.209	0	3.445	38.741	0
B.2 Doubtful loans	0	0	0	0	0	0	0	0	0	29	0	0	106.096	48.551	0	12.168	20.436	0
B.3 Other impaired past due exposures	10	0	0	0	0	0	301	0	0	0	0	0	55.622	21.437	0	19.085	17.479	0
B.4 Other exposures	231.479	0	142	290.211	0	275	1.838.293	0	4.524	43.649	0	3	32.237.203	0	34.955	1.963.209	0	3.606
<b>TOTAL B</b>	<b>231.489</b>	<b>0</b>	<b>142</b>	<b>290.211</b>	<b>0</b>	<b>275</b>	<b>1.838.598</b>	<b>0</b>	<b>4.524</b>	<b>43.678</b>	<b>0</b>	<b>3</b>	<b>32.527.880</b>	<b>97.197</b>	<b>34.955</b>	<b>1.997.907</b>	<b>76.656</b>	<b>3.606</b>
<b>TOTAL A+B</b>	<b>24.405.236</b>	<b>181</b>	<b>1.737</b>	<b>6.657.749</b>	<b>13.068</b>	<b>4.877</b>	<b>9.523.208</b>	<b>94.953</b>	<b>34.506</b>	<b>46.658</b>	<b>59</b>	<b>15.146</b>	<b>113.353.117</b>	<b>5.421.384</b>	<b>56.622.3</b>	<b>21.109.593</b>	<b>1.461.435</b>	<b>110.338</b>

\* includes only items in the banking group's statement of financial position which are referred to as credit exposures, excluding equity investments and investment funds and other items such as investments in associates and joint ventures, tangible/intangible assets, tax assets, etc.; the banking group's scope of consolidation differs from that in the IFRS financial statements

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in EUR '000

*(f) the residual maturity breakdown of all the exposures, broken down by exposure classes, and further detailed if appropriate*

<b>1. Banking portfolio: distribution by maturity (repricing date) of financial assets and liabilities*)</b>									
Type / Residual maturity	On demand	Up to 3 months	3 to 6 months	6 months to 1 year	1 to 5 years	5 to 10 years	above 10 years	Unspecified maturity	Total
<b>1. Balance-sheet assets</b>	<b>-54.889.779</b>	<b>-48.898.442</b>	<b>-11.103.281</b>	<b>-16.020.564</b>	<b>-20.162.701</b>	<b>-12.993.594</b>	<b>-5.276.723</b>	<b>-158.311</b>	<b>-169.503.395</b>
1.1 Debt securities	-50.506	-6.047.851	-1.390.202	-2.419.429	-8.638.535	-7.442.072	-829.820	-19.525	-26.837.940
- With prepayment option	-2.000	-4.496.483	-124.472	-48.405	-55.949	-28.065	0	0	-4.755.374
- Other	-48.506	-1.551.368	-1.265.730	-2.371.024	-8.582.586	-7.414.007	-829.820	-19.525	-22.082.566
1.2 Loans to banks	-7.476.603	-15.134.092	-965.449	-837.315	-1.347.385	-711.164	-328.234	0	-26.800.242
1.3 Loans to customers	-47.362.670	-27.716.499	-8.747.630	-12.763.820	-10.176.781	-4.840.358	-4.118.669	-138.786	-115.865.213
- Current accounts	-10.920.282	-78.611	-76.314	-117.891	-21.097	-570	-407.455	0	-11.622.220
- Other loans	-36.442.388	-27.637.888	-8.671.316	-12.645.929	-10.155.684	-4.839.788	-3.711.214	-138.786	-104.242.993
- With prepayment option	-839.542	-1.225.057	-355.126	-424.857	-384.130	-119.796	-65.454	0	-3.413.962
- Other	-35.602.846	-26.412.831	-8.316.190	-12.221.072	-9.771.554	-4.719.992	-3.645.760	-138.786	-100.829.031
<b>2. Balance-sheet liabilities</b>	<b>65.544.122</b>	<b>37.791.607</b>	<b>9.992.531</b>	<b>10.908.053</b>	<b>24.600.053</b>	<b>5.763.856</b>	<b>3.403.671</b>	<b>245.722</b>	<b>158.250.513</b>
2.1 Due to customers	58.110.066	19.374.883	5.797.592	7.897.596	11.657.418	140.427	789.803	60.647	103.828.432
- Current accounts	55.745.864	14.17.398	216.538	193.372	103.372	920	926	2.794	57.681.184
- Other loans	2.364.202	17.957.485	5.581.054	7.704.224	11.554.046	139.507	788.877	57.853	46.147.248
- With prepayment option	294.372	422.056	122.719	88.192	22.599	1.408	3	0	951.349
- Other	2.069.830	17.535.429	5.458.335	7.616.032	11.531.447	138.099	788.874	57.853	45.195.899
2.2 Due to banks	7.420.896	7.958.430	3.156.003	1.632.873	4.680.358	738.952	1.085.054	51.133	23.883.299
- Current accounts	2.191.533	346.115	83.863	14.795	74.376	1.294	0	9.583	2.721.569
- Other loans	5.229.363	7.612.315	2.317.400	1.618.078	4.605.982	737.658	1.085.054	41.550	21.161.740
2.3 Debt securities in issue	13.160	10.458.294	3.879.336	1.377.584	8.263.175	4.884.477	1.528.814	133.942	30.538.782
- With prepayment option	0	1.387.435	827.768	85.878	2.805.847	3.588.811	804.920	0	9.500.659
- Other	13.160	9.070.859	3.051.568	1.291.706	5.457.328	1.295.666	723.894	133.942	21.038.123
2.4 Other liabilities	0	0	0	0	0	0	0	0	0
<b>3. Financial derivatives</b>	<b>35.260.780</b>	<b>-5.656.916</b>	<b>-14.476.430</b>	<b>2.140.255</b>	<b>-15.720.723</b>	<b>-1.522.825</b>	<b>7.271</b>	<b>0</b>	<b>3.142</b>
3.1 Physically settled financial derivatives	0	0	0	0	0	0	0	0	0
- Options	0	0	0	0	0	0	0	0	0
- Long positions (-)	0	0	0	0	0	0	0	0	0
- Short positions (+)	0	0	0	0	0	0	0	0	0
- Other derivatives	0	0	0	0	0	0	0	0	0
- Long positions (-)	0	-1.222.687	0	0	0	0	0	0	-1.222.687
- Short positions (+)	0	1.222.687	0	0	0	0	0	0	1.222.687
3.2 Cash settled financial derivatives	35.260.780	-5.656.916	-14.476.430	2.140.255	-15.720.723	-1.522.825	7.271	0	3.142
- Options	0	0	0	0	0	0	0	0	0
- Long positions (-)	-38.730	-388.020	-30.000	-115.152	-1.186.388	-313.710	-934.711	0	-3.006.711
- Short positions (+)	38.730	388.020	30.000	115.152	1.186.388	313.710	934.711	0	3.006.711
- Other derivatives	35.260.780	-5.656.916	-14.476.430	2.140.255	-15.720.723	-1.522.825	7.271	0	3.142
- Long positions (-)	0	-65.176.464	-15.392.049	-8.482.874	-29.639.003	-12.137.157	-4.224.565	0	-135.052.112
- Short positions (+)	35.260.780	59.519.548	9.156.199	10.623.129	13.918.280	10.614.332	4.231.836	0	135.083.524
<b>4. Other Off-Balance Sheet exposures</b>	<b>-706</b>	<b>8.158</b>	<b>706</b>	<b>-2.146</b>	<b>-6.012</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
- Long positions (-)	-1.616.258	-1.644.371	-1.604.059	-2.807.019	-9.008.953	-1.508.175	-1.924.118	-2.17.797	-20.330.750
- Short positions (+)	1.615.552	1.652.529	1.604.765	2.804.873	9.002.941	1.508.175	1.924.118	2.17.797	20.330.750

\*) including items classified as held for sale

## Quantitative Disclosure according to Article 442 CRR (Credit risk adjustments) – Bank Austria Group

31.12.2014

in EUR '000

(i) the reconciliation of changes in the specific and general credit risk adjustments for impaired exposures, shown separately. The information shall comprise:

(i) a description of the type of specific and general credit risk adjustments;

(ii) the opening balances;

(iii) the amounts taken against the credit risk adjustments during the reporting period;

(iv) the amounts set aside or reversed for estimated probable losses on exposures during the reporting period, any other adjustments including those determined by exchange rate differences, business combinations, acquisitions and disposals of subsidiaries, and transfers between credit risk adjustments;

(v) the closing balances.

A.1.5 Banking group - Balance-sheet credit exposures: change in overall impairments*)										
Source/Categories	Changes in banks					Changes in customers				
	2014					2014				
	Non-performing loans	Doubtful loans	Restructured exposures	Past due exposures	Total	Non-performing loans	Doubtful loans	Restructured exposures	Past due exposures	Total
<b>A. Opening gross writedowns</b>	21.490	1.837	-	-	23.327	4.775.411	1.074.937	660.276	73.466	6.584.090
<b>B. Increases</b>	2.643	5	-	-	2.648	2.196.500	734.630	249.854	172.604	3.353.588
B.1 Writedowns	-	-	-	-	-	881.355	468.820	158.121	144.185	1.652.481
B.1a. Losses on disposal (+)	-	-	-	-	-	11.204	855	19	82	12.160
B.2 Transfers from other impaired exposure	-	-	-	-	-	521.362	187.339	23.674	1.733	734.108
B.3 Other increases	2.643	5	-	-	2.648	782.579	77.616	68.040	26.604	954.839
<b>C. Reductions</b>	7.020	1.842	-	-	8.862	1.762.714	857.455	391.239	109.043	3.120.451
C.1 Write-backs from assessments	-	-	-	-	-	137.353	43.745	22.909	9.840	213.847
C.2 Write-backs from recoveries	6.953	1.840	-	-	8.793	328.999	171.866	37.051	11.101	549.017
C.2a Gains on disposal (-)	-	-	-	-	-	24.818	618	-	-	25.436
C.3 Write-offs	-	-	-	-	-	703.037	67.103	88.796	6.831	865.767
C.4 Transfers to other impaired exposure	-	-	-	-	-	116.855	423.740	142.076	51.445	734.116
C.5 Other reductions	67	2	-	-	69	451.652	150.383	100.407	29.826	732.268
<b>D. Final gross writedowns</b>	17.113	-	-	-	17.113	5.209.197	952.112	518.891	137.027	6.817.227

\*) the banking group's scope of consolidation differs from that in the IFRS financial statements