Bank Austria Member of UniCredit

CRR Leverage Ratio - Disclosure

Reference date	30 June 2015
Entity name	UniCredit Bank Austria AG
Level of application	subconsolidated

Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		Applicable Amounts in kEUR
1	Total assets as per published financial statements	191.442.434
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation or entities which are not fully/proportionally consolidated for accounting purposes but are inside the scope of regulatory consolidation	25.322.957
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429 (13) of Regulation (EU) No 575/2013 "CRR")	0
4	Adjustments for derivative financial instruments	-2.010.891
5	Adjustments for securities financing transactions "SFTs"	285.915
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	26.126.452
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	0
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	0
7	Other adjustments	-689.212
8	**Total leverage ratio exposure**	**240.477.655**

Table LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures in kEUR
	On-balance sheet exposures (excluding derivatives and SFTs)	
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	204.201.998
2	(Asset amounts deducted in determining Tier 1 capital)	-689.212
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	**203.512.786**
	Derivative exposures	
4	Replacement cost associated with *all* derivatives transactions (ie net of eligible cash variation margin)	2.497.238
5	Add-on amounts for PFE associated with *all* derivatives transactions (mark-to-market method)	1.944.778
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-662.256
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	658.706
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-11.983
11	**Total derivative exposures (sum of lines 4 to 10)**	**4.426.485**
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	6.126.019
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	285.915
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	**6.411.934**
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	105.064.239
18	(Adjustments for conversion to credit equivalent amounts)	-78.937.787
19	**Other off-balance sheet exposures (sum of lines 17 to 18)**	**26.126.452**
	Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)	
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429 (7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
	Capital and total exposures	
20	**Tier 1 capital**	**14.520.492**
21	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	**240.477.655**
	Leverage ratio	
22	**Leverage ratio**	**6,0%**
	Choice on transitional arrangements and amount of derecognised fiduciary items	
EU-23	Choice on transitional arrangements for the definition of the capital measure	TRANSITIONAL
EU-24	Amount of derecognised fiduciary items in accordance with Article 429 (13) of Regulation (EU) No 575/2013	0

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures in kEUR
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	204.201.998
EU-2	Trading book exposures	298.753
EU-3	Banking book exposures, of which:	203.903.245
EU-4	Covered bonds	120
EU-5	Exposures treated as sovereigns	45.357.588
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	2.054.734
EU-7	Institutions	13.800.417
EU-8	Secured by mortgages of immovable properties	19.170.216
EU-9	Retail exposures	24.652.206
EU-10	Corporate	82.589.288
EU-11	Exposures in default	6.302.602
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	9.976.074

All values disclosed in the reports above are calculated in accordance with Part Seven of the CRR as modified by Commission Delegated Regulation (EU) 2015/62.

Table LRQua: Disclosure on qualitative items

1	Description of the processes used to manage the risk of excessive leverage:
	Group Risk Appetite Framework represents the foundation for risk management within UniCredit Bank Austria Subgroup. This framework envisages comprehensive governance, processes, tools and procedures for the widespread management of risks. The leverage risk is included in the Group Risk Appetite Framework, therefore, the relevant procedures and resources are applied to this kind of risk. Leverage Ratios are monitored at the level of UniCredit Bank Austria Subgroup as well as for the main legal entities as part of the quarterly Risk Appetite Reporting to the respective competent bodies. The development of the ratio is monitored against targets, triggers and limit levels, which are set annually as part of the Risk Appetite Framework The Group Risk Appetite process identifies the governance mechanism, managerial involvement and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels in order to ensure an adequate reaction when triggers or limits are breached.
2	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:
	The main drivers for the changes in the leverage ratio between December 2014 and June 2015: Tier 1 capital calculated in accordance with transitional provisions improved due to the inclusion of the half-year result, improved valuation reserves and the eligibility of not realised gains from assets or liabilities recognised at fair value. The higher Tier 1 capital contributed to an improved leverage ratio. Increase of the on-balance sheet exposure during the period, mainly due to the increase of the loan to customers and available for sale portfolio, had a decreasing effect on leverage ratio. Overall, the leverage ratio improved in comparison with December 2014.