

## 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 2016

Assets (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	159.303	28.695	187.998	
Financial assets held for trading	1.221.658	497	1.222.155	
of which subordinated financial assets held for trading	0	0	0	
of which non-significant investments in Common Equity Tier 1	102	0	102	Table H
of which non-significant investments in Tier 2 capital	19	0	19	Table H
Financial assets at fair value through profit and loss	15.694	0	15.694	
of which non-significant investments in Common Equity Tier 1	3.462	0	3.462	Table H
Available for sale financial assets	15.919.084	-101	15.918.983	
of which subordinated available for sale financial assets	37.357	0	37.357	
of which significant investments in Common Equity Tier 1	85.344	0	85.344	Table H
of which non-significant investments in Common Equity Tier 1	41.950	0	41.950	Table H
of which significant investments in Tier 2 capital	16.570	0	16.570	Table H
of which non-significant investments in Tier 2 capital	24.824	0	24.824	Table H
Held to maturity investments	253.480	0	253.480	
Loans and receivables with banks	12.821.613	-22.082	12.799.531	
of which subordinated loans and receivables with banks	111.562	0	111.562	
of which significant investments in Tier 2 capital	15.000	0	15.000	Table H
of which non-significant investments in Tier 2 capital	96.245	0	96.245	Table H
Loans and receivables with customers	59.458.184	239.898	59.698.082	
of which subordinated loans and receivables with customers	254.329	0	254.329	
of which non-significant investments in Tier 2 capital	253.200	0	253.200	Table H
Hedging derivatives	3.146.099	0	3.146.099	
Changes in fair value of portfolio hedged items (+/-)	40.602	0	40.602	
Investments in associates and joint ventures	1.791.916	479.706	2.271.622	
of which significant investments in Common Equity Tier 1	876.289	0	876.289	Table H
of which non-significant investments in Common Equity Tier 1	24.005	0	24.005	Table H
of which significant investments in Tier 2 capital	21.632	0	21.632	Table H
Property, plant and equipment	1.146.297	-530.931	615.366	
Intangible assets	12.018	-267	11.751	
of which goodwill	0	0	0	Table G
of which other intangible assets	12.018	-267	11.751	Table G
Tax assets	316.828	-5.618	311.210	
a) current tax assets	48.249	-240	48.009	
b) deferred tax assets	268.579	-5.378	263.201	Table D
Non-current assets and disposal groups classified as held for sale	96.828.492	26.521.738	123.350.230	
of which intangible assets	323.995	0	323.995	Table G
Other assets	675.525	193.923	869.448	
<b>TOTAL ASSETS</b>	<b>193.806.793</b>	<b>26.905.458</b>	<b>220.712.251</b>	

Liabilities and equity (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Deposits from banks	15.340.394	-2.409	15.337.985	
Deposits from customers	56.081.112	304.608	56.385.720	
of which subordinated deposits from customers	105.283	0	105.283	Table I
Debt securities in issue	18.265.490	296.316	18.561.806	
of which subordinated liabilities	2.084.624	0	2.084.624	Table I
Financial liabilities held for trading	1.225.054	1	1.225.055	
Financial liabilities at fair value through profit and loss	428.532	0	428.532	
Hedging derivatives	2.716.222	0	2.716.222	
Changes in fair value of portfolio hedged items (+/-)	-142.973	0	-142.973	
Tax liabilities	29.836	-2.665	27.171	
a) Tax liabilities - current	7.426	-365	7.061	
b) Tax liabilities deferred	22.410	-2.300	20.110	
Liabilities included in disposal groups classified as held for sale	76.948.272	26.224.403	103.172.675	
of which subordinated liabilities included in disposal groups classified as held for sale	3.026.758	560.141	3.586.899	Table I
Other liabilities	2.126.092	99.144	2.225.236	
Reserve for employee severance pay	76	0	76	
Reserve for risks and charges	4.678.350	-9.940	4.668.410	
a) post-retirement benefit obligations	4.067.741	-978	4.066.763	
b) Other provisions	610.609	-8.962	601.647	
<b>Equity</b>	<b>16.110.336</b>	<b>-4.000</b>	<b>16.106.336</b>	
Revaluation reserves	-426.326	-1.998.574	-2.424.900	Table C
Reserves	7.856.992	1.998.546	9.855.538	
Retained earnings	1.581.492	0	1.581.492	Table B
Other reserves	6.275.500	1.998.546	8.274.046	Table C
Share premium	6.067.891	0	6.067.891	Table A
Share capital	1.681.034	0	1.681.034	Table A
Treasury shares	-134	0	-134	Table E
Non-controlling interests (+/-)	304.919	-3.979	300.940	Table F
Net profit	625.960	7	625.967	Table B
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>193.806.793</b>	<b>26.905.458</b>	<b>220.712.251</b>	

In kEUR

<b>Table A</b>		Reference
Share capital (ordinary shares)	1.681.034	
add Share premium	6.067.891	
<b>Capital Instruments and the related share premium accounts</b>	<b>7.748.925</b>	Annex VI, row 1

<b>Table B</b>		Reference
Retained earnings	1.581.492	
add Net profit	625.967	
<b>Sum of retained earnings</b>	<b>2.207.459</b>	Annex VI, row 2

<b>Table C</b>		Reference
Revaluation reserves	-2.424.900	
add Other reserves	8.274.046	
<b>Accumulated other comprehensive income</b>	<b>5.849.146</b>	Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	198.176	Annex VI, row 11

<b>Table D</b>		Reference
Deferred tax assets	263.201	
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	45.282	
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-25.931	
<b>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)</b>	<b>19.351</b>	Annex VI, row 10

<b>Table E</b>		Reference
Treasury shares	134	
Actual or contingent obligations to purchase own CET1 instruments	20.968	
<b>Direct and indirect holdings by an Institution of own CET1 Instruments</b>	<b>21.102</b>	Annex VI, row 16

<b>Table F</b>		Reference
Minority interests	300.940	
less Surplus capital attributed to minority shareholders	-167.066	
<b>Minority Interests (amount allowed in consolidated Common Equity Tier 1)</b>	<b>133.874</b>	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	18.529	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	87.173	Table K
<b>Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties</b>	<b>105.702</b>	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	174.958	Annex VI, row 48

<b>Table G</b>		Reference
Goodwill	0	
Other intangible assets	11.751	
Intangible assets held for sale	323.995	
Deferred tax liabilities associated to goodwill and other intangible assets	-16.860	
<b>Intangible assets</b>	<b>318.886</b>	Annex VI, row 8

Table H	Reference
<b>Financial assets held for trading</b>	
of which non-significant investments in Common Equity Tier 1	102
of which non-significant investments in Tier 2 capital	19
<b>Financial assets designated at fair value</b>	
of which non-significant investments in Common Equity Tier 1	3.462
<b>Available for sale financial assets</b>	
of which significant investments in Common Equity Tier 1	85.344
of which non-significant investments in Common Equity Tier 1	41.950
of which significant investments in Tier 2 capital	16.570
of which non-significant investments in Tier 2 capital	24.824
<b>Loans and receivables with banks</b>	
of which significant investments in Tier 2 capital	15.000
of which non-significant investments in Tier 2 capital	96.245
<b>Loans and receivables with customers</b>	
of which non-significant investments in Tier 2 capital	253.200
<b>Investments in associates and joint ventures</b>	
of which significant investments in Common Equity Tier 1	876.289
of which non-significant investments in Common Equity Tier 1	24.005
of which significant investments in Tier 2 capital	21.632
<b>Significant investments</b>	<b>1.014.836</b>
in Common Equity Tier 1	961.634
in Tier 2 capital	53.202
	Annex VI, row 55
<b>Non-significant investments</b>	<b>443.806</b>
in Common Equity Tier 1	69.518
in Tier 2 capital	374.288
Amount of significant investments above the 10% threshold	0
Amount of significant investments below the 10% threshold	1.014.836
of which holdings of CET1 instruments	961.634
	Annex VI, row 73
Amount of non-significant investments above the 10% threshold	0
Amount of non-significant investments below the 10% threshold	443.806
	Annex VI, row 72

Table I	Reference
Subordinated deposits from customers	105.283
Subordinated debt certificates	2.084.624
Subordinated liabilities included in disposal groups classified as held for sale	3.586.899
<b>Sum of subordinated liabilities</b>	<b>5.776.806</b>
of which attributed to UniCredit Bank Austria AG	4.948.894
of which attributed to proportionally consolidated entities	560.141
of which grandfathered instruments (Art. 484 (4), 486 (3))	159.158
of which issues under transitional provisions	91.226
of which included in qualifying Tier 2 capital	17.388
Balance sheet value	5.776.806
less issues under transitional provisions	-91.226
less included in qualifying Tier 2 capital	-17.388
less amortization, disagio, interest and hedging	-992.841
<b>Computable amount under regulatory scope</b>	<b>4.675.351</b>
	Annex VI, row 46
of which capital instruments and the related share premium accounts	4.675.351
of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0
	Annex VI, row 52

Table J	Reference
Transitional adjustments to Common Equity Tier 1 due to minority interests	44.122
add Transitional adjustments due to unrealized gains and losses	-297.916
add Transitional adjustments to Common Equity Tier 1 due to deductions	128.254
of which transitional adjustments to Common Equity Tier 1 due to intangibles	127.554
of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	700
<b>Total transitional adjustments to Common Equity Tier 1</b>	<b>-125.540</b>
	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	-7.412	Annex VI, row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-127.904	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-127.554	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-350	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
<b>Total transitional adjustments to Additional Tier 1 capital</b>	<b>-48.143</b>	

Table L		Reference
Transitional adjustments to Tier 2 capital due to grandfathered instruments	68.068	
Transitional adjustments to Tier 2 capital due to minority interests	-69.983	
<b>Sum</b>	<b>-1.915</b>	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-350	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-350	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
<b>Total transitional adjustments to Tier 2 capital</b>	<b>-2.265</b>	

Transitional own funds disclosure as of 30 June 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	7.748.925 1.681.034	26 (1), 27, 28, 29, EBA list 26 (3) EBA list 26 (3)	
2	Retained earnings	2.207.459	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	5.849.146	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)	133.874	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore- seeable charge or dividend		26 (2)	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>15.939.404</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Additional value adjustments (negative amount)	-56.647	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-318.886	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)	-19.351	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-198.176	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-1.749	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	-83.259	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)	-21.102	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	-11.870	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)	-11.870	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) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment <sup>1)</sup>	-125.540		125.540
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)	-29.614	36 (1) (j)	29.614
28	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	-866.194		155.154
29	<b>Common Equity Tier 1 (CET1) capital</b>	15.073.210		155.154
<b>Additional Tier 1 (AT1) capital: Instruments</b>				
30	Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	105.702	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	105.702		-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) <sup>2</sup>	-7.412	7.412
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	-98.290	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	thereof: Intangible assets	-127.554	127.554
	thereof: expected losses	-350	350
	thereof: excess of AT1-deduction items over AT1	29.614	-29.614
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	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	-105.702	105.702
44	<b>Additional Tier 1 (AT1) capital</b>		18.529
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	15.073.210	173.683
Tier 2 (T2) capital: Instruments and provisions			
46	Capital Instruments and the related share premium accounts	4.675.351	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	174.958	87, 88, 480
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)
50	Credit risk adjustments	149.431	62 (c) & (d)
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	4.999.740	



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) <sup>3</sup>	-1.915	
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	-350	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	-350	
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 CRR4		467, 468, 481
	Of which:... possible filter for unrealised losses		467
	Of which:... possible filter for unrealised gains		468
	Of which:...		481
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-55.467	2.265
58	<b>Tier 2 (T2) capital</b>	4.944.273	2.265
59	<b>Total capital (TC = T1 + T2)</b>	20.017.483	175.948

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	<b>Total risk weighted assets</b>	129.329.675		
<b>Capital ratios and buffers</b>				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	11.7%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	11.7%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	15.5%	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)	7,2%	CRD 128	
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			
<b>Amount below thresholds for deductions (not risk-weighted)</b>				
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)	443.806	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)	961.634	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)	480.676	36 (1) (c), 38, 48, 470, 472 (5)	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
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	875.065	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)	149.431	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	267.416	62	

Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
<sup>80</sup>	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)
<sup>81</sup>	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)
<sup>82</sup>	Current cap on AT1 instruments subject to phase out arrangements	87.173	484 (4), 486 (3) & (5)
<sup>83</sup>	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	58.116	484 (4), 486 (3) & (5)
<sup>84</sup>	Current cap on T2 Instruments subject to phase out arrangements	68.068	484 (5), 486 (4) & (5)
<sup>85</sup>	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	45.380	484 (5), 486 (4) & (5)

<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> Grandfathered 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

**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 2016 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	9.253.375
Surplus of Tier 1 (T1) capital	7.313.430