

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. September 2016

Assets (in KEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	177.350	17.456	194.806	
Financial assets held for trading	1.179.234	207	1.179.441	
of which subordinated financial assets held for trading	0	0	0	
of which non-significant investments in Common Equity Tier 1	63	0	63	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	12.907	0	12.907	
of which non-significant investments in Common Equity Tier 1	3.590	0	3.590	Table H
Available for sale financial assets	15.851.849	-101	15.851.748	
of which subordinated available for sale financial assets	37.862	0	37.862	
of which significant investments in Common Equity Tier 1	85.392	0	85.392	Table H
of which non-significant investments in Common Equity Tier 1	44.149	0	44.149	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	24.798	0	24.798	Table H
Held to maturity investments	248.127	0	248.127	
Loans and receivables with banks	12.525.098	-69.423	12.455.675	
of which subordinated loans and receivables with banks	111.514	0	111.514	
of which significant investments in Tier 2 capital	15.000	0	15.000	Table H
of which non-significant investments in Tier 2 capital	96.083	0	96.083	Table H
Loans and receivables with customers	58.018.771	383.323	58.402.094	
of which subordinated loans and receivables with customers	254.339	0	254.339	
of which non-significant investments in Tier 2 capital	253.074	0	253.074	Table H
Hedging derivatives	3.107.185	0	3.107.185	
Changes in fair value of portfolio hedged items (+/-)	35.756	0	35.756	
Investments in associates and joint ventures	1.825.894	481.382	2.307.276	
of which significant investments in Common Equity Tier 1	875.779	0	875.779	Table H
of which non-significant investments in Common Equity Tier 1	22.927	0	22.927	Table H
of which significant investments in Tier 2 capital	21.632	0	21.632	Table H
Property, plant and equipment	1.164.234	-539.034	625.200	
Intangible assets	11.106	-249	10.857	
of which goodwill	0	0	0	Table G
of which other intangible assets	11.106	-249	10.857	Table G
Tax assets	324.679	-6.032	318.647	
a) current tax assets	53.335	-260	53.075	
b) deferred tax assets	271.344	-5.772	265.572	Table D
Non-current assets and disposal groups classified as held for sale	99.426.419	25.560.573	124.986.992	
of which intangible assets	329.390	0	329.390	Table G
Other assets	642.451	186.751	829.202	
TOTAL ASSETS	194.551.060	26.014.853	220.565.913	

Liabilities and equity (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Deposits from banks	14.090.200	-2.703	14.087.497	
Deposits from customers	55.815.442	312.684	56.128.126	
of which subordinated deposits from customers	102.417	0	102.417	Table I
Debt securities in issue	18.111.455	266.353	18.377.808	
of which subordinated liabilities	2.057.392	0	2.057.392	Table I
Financial liabilities held for trading	1.169.713	0	1.169.713	
Financial liabilities at fair value through profit and loss	433.908	0	433.908	
Hedging derivatives	2.480.776	0	2.480.776	
Changes in fair value of portfolio hedged items (+/-)	-120.716	0	-120.716	
Tax liabilities	29.695	-2.732	26.963	
a) Tax liabilities - current	6.774	-359	6.415	
b) Tax liabilities deferred	22.921	-2.373	20.548	
Liabilities included in disposal groups classified as held for sale	78.101.483	25.377.500	103.478.983	
of which subordinated liabilities included in disposal groups classified as held for sale	2.935.597	554.881	3.490.478	Table I
Other liabilities	2.084.146	79.402	2.163.548	
Reserve for employee severance pay	48	0	48	
Reserve for risks and charges	4.634.629	-11.424	4.623.205	
a) post-retirement benefit obligations	4.114.650	-848	4.113.802	
b) Other provisions	519.979	-10.576	509.403	
Equity	17.720.281	-4.227	17.716.054	
Revaluation reserves	-342.667	-2.060.315	-2.402.982	Table C
Reserves	8.014.684	2.060.286	10.074.970	
Retained earnings	1.581.548	0	1.581.548	Table B
Other reserves	6.433.136	2.060.286	8.493.422	Table C
Share premium	7.068.517	0	7.068.517	Table A
Share capital	1.681.034	0	1.681.034	Table A
Treasury shares	-134	0	-134	Table E
Non-controlling interests (+/-)	212.383	-4.195	208.188	Table F
Net profit	1.086.464	-3	1.086.461	Table B
TOTAL LIABILITIES AND EQUITY	194.551.060	26.014.853	220.565.913	

In kEUR

Table A		Reference
Share capital (ordinary shares)	1.681.034	
add Share premium	7.068.517	
Capital Instruments and the related share premium accounts	8.749.551	Annex VI, row 1

Table B		Reference
Retained earnings	1.581.548	
add Net profit	1.086.461	
Sum of retained earnings	2.207.515	Annex VI, row 2

Table C		Reference
Revaluation reserves	-2.402.982	
add Other reserves	8.493.422	
Accumulated other comprehensive income	6.090.440	Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	218.320	Annex VI, row 11

Table D		Reference
Deferred tax assets	265.572	
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	32.094	
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-13.765	
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)	18.329	Annex VI, row 10

Table E		Reference
Treasury shares	134	
Actual or contingent obligations to purchase own CET1 instruments	486	
Direct and indirect holdings by an Institution of own CET1 Instruments	620	Annex VI, row 16

Table F		Reference
Minority interests	208.188	
less Surplus capital attributed to minority shareholders	-77.901	
Minority Interests (amount allowed in consolidated Common Equity Tier 1)	130.287	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	18.339	
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	105.512	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	171.776	Annex VI, row 48

Table G		Reference
Goodwill	0	
Other intangible assets	10.857	
Intangible assets held for sale	329.390	
Deferred tax liabilities associated to goodwill and other intangible assets	-17.159	
Intangible assets	323.088	Annex VI, row 8

Table H	Reference
Financial assets held for trading	
of which non-significant investments in Common Equity Tier 1	63
of which non-significant investments in Tier 2 capital	19
Financial assets designated at fair value	
of which non-significant investments in Common Equity Tier 1	3.590
Available for sale financial assets	
of which significant investments in Common Equity Tier 1	85.392
of which non-significant investments in Common Equity Tier 1	44.149
of which significant investments in Tier 2 capital	16.570
of which non-significant investments in Tier 2 capital	24.798
Loans and receivables with banks	
of which significant investments in Tier 2 capital	15.000
of which non-significant investments in Tier 2 capital	96.083
Loans and receivables with customers	
of which non-significant investments in Tier 2 capital	253.074
Investments in associates and joint ventures	
of which significant investments in Common Equity Tier 1	875.779
of which non-significant investments in Common Equity Tier 1	22.927
of which significant investments in Tier 2 capital	21.632
Significant investments	1.014.373
in Common Equity Tier 1	961.171
in Tier 2 capital	53.202
	Annex VI, row 55
Non-significant investments	444.702
in Common Equity Tier 1	70.729
in Tier 2 capital	373.973
Amount of significant investments above the 10% threshold	0
Amount of significant investments below the 10% threshold	1.014.373
of which holdings of CET1 instruments	961.171
	Annex VI, row 73
Amount of non-significant investments above the 10% threshold	0
Amount of non-significant investments below the 10% threshold	444.702
	Annex VI, row 72

Table I	Reference
Subordinated deposits from customers	102.417
Subordinated debt certificates	2.057.392
Subordinated liabilities included in disposal groups classified as held for sale	3.490.478
Sum of subordinated liabilities	5.650.287
of which attributed to UniCredit Bank Austria AG	4.921.377
of which attributed to proportionally consolidated entities	554.881
of which grandfathered instruments (Art. 484 (4), 486 (3))	156.724
of which issues under transitional provisions	0
of which included in qualifying Tier 2 capital	17.306
Balance sheet value	5.650.287
less issues under transitional provisions	0
less included in qualifying Tier 2 capital	-17.306
less amortization, disagio, interest and hedging	-1.001.697
Computable amount under regulatory scope	4.631.284
	Annex VI, row 46
of which capital instruments and the related share premium accounts	4.631.284
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	3.393
add Transitional adjustments due to unrealized gains and losses	-301.218
add Transitional adjustments to Common Equity Tier 1 due to deductions	129.899
of which transitional adjustments to Common Equity Tier 1 due to intangibles	129.235
of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	664
Total transitional adjustments to Common Equity Tier 1	-167.926
	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	-7.336	Annex VI, row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-129.567	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-129.235	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-332	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	-49.730	

Table L		Reference
Transitional adjustments to Tier 2 capital due to grandfathered instruments	34.870	
Transitional adjustments to Tier 2 capital due to minority interests	-68.710	
Sum	-33.840	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-332	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-332	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	-34.172	

**Transitional own funds disclosure as of 30. September 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	8.749.551	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1.681.034	EBA list 26 (3)	
2	Retained earnings	2.207.515	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	6.090.440	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)	130.287	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	17.177.793		
Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-20.037	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-323.088	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on a future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-18.329	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-218.320	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-1.659	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	-65.069	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)	-620	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	-11.646	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)	-11.638	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)	-8	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 ¹⁾	-167.926		167.926
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)	-31.391	36 (1) (j)	31.391
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-858.085		199.317
29	Common Equity Tier 1 (CET1) capital	16.319.708		199.317
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 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	105.512	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	105.512		-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⁾	-7.336		7.336
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	-98.176	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	98.176
	thereof: intangible assets	-129.235		129.235
	thereof: expected losses	-332		332
	thereof: excess of AT1-deduction items over AT1	31.391		-31.391
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	-105.512		105.512
44	Additional Tier 1 (AT1) capital			18.339
45	Tier 1 capital (T1 = CET1 + AT1)	16.319.708		217.656
Tier 2 (T2) capital: Instruments and provisions				
46	Capital Instruments and the related share premium accounts	4.631.284	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	171.776	87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	87.150	62 (c) & (d)	
51	Tier 2 (T2) capital before regulatory adjustments	4.890.210		

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⁾	-33.840	33.840
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	-332	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	-332	332
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	-87.374	34.172
58	Tier 2 (T2) capital	4.802.836	34.172
59	Total capital (TC = T1 + T2)	21.122.544	251.828

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	126.635.611		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	12,9%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	12,9%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	16,7%	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)	8,4%	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)	444.702	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)	961.171	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)	465.535	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	842.217	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)	87.150	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	271.633	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	34.870		484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	23.246		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 30 September 2016 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	10.621.106
Surplus of Tier 1 (T1) capital	8.721.571