

## Disclosure according to 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 December 2016

Assets (in KEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	165.189	-30	165.159	
Financial assets held for trading	1.113.426	0	1.113.426	
of which subordinated financial assets held for trading	0	0	0	
of which non-significant investments in Common Equity Tier 1	73	0	73	Table H
of which non-significant investments in Tier 2 capital	0	0	0	Table H
Financial assets at fair value through profit and loss	13.714	0	13.714	
of which non-significant investments in Common Equity Tier 1	0	0	0	Table H
Available for sale financial assets	15.790.581	-66	15.790.515	
of which subordinated available for sale financial assets	38.978	0	38.978	
of which significant investments in Common Equity Tier 1	35.829	0	35.829	Table H
of which non-significant investments in Common Equity Tier 1	30.956	0	30.956	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	13.474	0	13.474	Table H
Held to maturity investments	235.871	0	235.871	
Loans and receivables with banks	20.761.852	-5.987	20.755.865	
of which subordinated loans and receivables with banks	254.100	0	254.100	
of which significant investments in Tier 2 capital	15.000	0	15.000	Table H
of which non-significant investments in Tier 2 capital	238.588	0	238.588	Table H
Loans and receivables with customers	60.926.460	519.696	61.446.156	
of which subordinated loans and receivables with customers	240.235	0	240.235	
of which non-significant investments in Tier 2 capital	239.097	0	239.097	Table H
Hedging derivatives	2.660.719	0	2.660.719	
Changes in fair value of portfolio hedged items (+/-)	-35.707	0	-35.707	
Investments in associates and joint ventures	1.777.236	83.375	1.860.611	
of which significant investments in Common Equity Tier 1	1.725.516	0	1.725.516	Table H
of which non-significant investments in Common Equity Tier 1	0	0	0	Table H
of which significant investments in Tier 2 capital	45.650	0	45.650	Table H
Property, plant and equipment	694.784	-270.327	424.457	
Intangible assets	11.248	-223	11.025	
of which goodwill	0	0	0	Table G
of which other intangible assets	11.248	-223	11.025	Table G
Tax assets	319.817	-322	319.495	
a) current tax assets	54.666	-194	54.472	
b) deferred tax assets	265.151	-128	265.023	Table D
Non-current assets and disposal groups classified as held for sale	900.439	-338.259	562.180	
of which intangible assets	0	0	0	Table G
Other assets	449.782	190.532	640.314	
<b>TOTAL ASSETS</b>	<b>105.785.411</b>	<b>178.389</b>	<b>105.963.800</b>	

Liabilities and equity (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Deposits from banks	13.939.081	-1.050	13.938.031	
Deposits from customers	56.239.319	244.418	56.483.737	
of which subordinated deposits from customers	96.047	0	96.047	Table I
Debt securities in issue	17.394.419	5.001	17.399.420	
of which subordinated liabilities	1.928.169	0	1.928.169	Table I
Financial liabilities held for trading	1.106.580	0	1.106.580	
Financial liabilities at fair value through profit and loss	398.613	0	398.613	
Hedging derivatives	2.153.175	0	2.153.175	
Changes in fair value of portfolio hedged items (+/-)	-195.877	0	-195.877	
Tax liabilities	54.172	-2.874	51.298	
a) Tax liabilities - current	33.243	-446	32.797	
b) Tax liabilities deferred	20.929	-2.428	18.501	
Liabilities included in disposal groups classified as held for sale	122.874	-122.208	666	
of which subordinated liabilities included in disposal groups classified as held for sale	0	0	0	Table I
Other liabilities	2.468.749	70.324	2.539.073	
Reserve for employee severance pay	58	0	58	
Reserve for risks and charges	4.212.207	-10.312	4.201.895	
a) post-retirement benefit obligations	3.855.020	-636	3.854.384	
b) Other provisions	357.187	-9.675	347.512	
<b>Equity</b>	<b>7.892.041</b>	<b>-4.910</b>	<b>7.887.131</b>	
Revaluation reserves	-711.848	475	-711.373	Table C
Reserves	2.059.836	-480	2.059.356	
Retained earnings	1.871.744	0	1.871.744	Table B
Other reserves	188.092	-480	187.612	Table C
Share premium	4.133.401	0	4.133.401	Table A
Share capital	1.681.034	0	1.681.034	Table A
Treasury shares	0	0	0	Table E
Non-controlling interests (+/-)	88.334	-4.902	83.432	Table F
Net profit	641.284	-3	641.281	Table B
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>105.785.411</b>	<b>178.389</b>	<b>105.963.800</b>	

In kEUR

<b>Table A</b>		Reference
	Share capital (ordinary shares)	1.681.034
	add Share premium	4.133.401
	<b>Capital Instruments and the related share premium accounts</b>	<b>5.814.435</b> Annex VI, row 1

<b>Table B</b>		Reference
	Retained earnings	1.871.744
	add Net profit	641.281
	<b>Sum of retained earnings</b>	<b>2.513.025</b> Annex VI, row 2

<b>Table C</b>		Reference
	Revaluation reserves	-711.373
	add Other reserves	187.612
	<b>Accumulated other comprehensive income</b>	<b>-523.761</b> Annex VI, row 3
	of which relating to cash flow hedges not eligible for own funds	191.504 Annex VI, row 11

<b>Table D</b>		Reference
	Deferred tax assets	265.023
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	14.430
	less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-5.669
	<b>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)</b>	<b>8.761</b> Annex VI, row 10

<b>Table E</b>		Reference
	Treasury shares	0
	Actual or contingent obligations to purchase own CET1 instruments	0
	<b>Direct and indirect holdings by an Institution of own CET1 Instruments</b>	<b>0</b> Annex VI, row 16

<b>Table F</b>		Reference
	Minority interests	83.432
	less Surplus capital attributed to minority shareholders	-67.540
	<b>Minority Interests (amount allowed in consolidated Common Equity Tier 1)</b>	<b>15.892</b> Annex VI, row 5
	Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	943
	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>88.116</b> Annex VI, row 34
	Qualifying own funds Instruments included in consolidated Tier 2 capital	0 Annex VI, row 48

<b>Table G</b>		Reference
	Goodwill	0
	Other intangible assets	11.025
	Intangible assets held for sale	0
	Deferred tax liabilities associated to goodwill and other intangible assets	0
	<b>Intangible assets</b>	<b>11.025</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	73	
of which non-significant investments in Tier 2 capital	0	
<b>Financial assets designated at fair value</b>		
of which non-significant investments in Common Equity Tier 1	0	
<b>Available for sale financial assets</b>		
of which significant investments in Common Equity Tier 1	35.829	
of which non-significant investments in Common Equity Tier 1	30.956	
of which significant investments in Tier 2 capital	16.570	
of which non-significant investments in Tier 2 capital	13.474	
<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	238.588	
<b>Loans and receivables with customers</b>		
of which non-significant investments in Tier 2 capital	239.097	
<b>Investments in associates and joint ventures</b>		
of which significant investments in Common Equity Tier 1	1.725.516	
of which non-significant investments in Common Equity Tier 1	0	
of which significant investments in Tier 2 capital	45.650	
<b>Significant investments</b>	<b>1.838.566</b>	
in Common Equity Tier 1	1.761.346	Annex VI, row 73
in Tier 2 capital	77.220	Annex VI, row 55
<b>Non-significant investments</b>	<b>522.188</b>	
in Common Equity Tier 1	31.029	
in Tier 2 capital	491.159	
Amount of significant investments in Common Equity Tier 1 above the 10% threshold	1.005.282	
Amount of significant investments in Common Equity Tier 1 above the 17,65% threshold	128.695	
Amount of significant investments in Common Equity Tier 1 below threshold	627.369	
Amount of non-significant investments above the 10% threshold	0	
Amount of non-significant investments below the 10% threshold	522.188	Annex VI, row 72

Table I	Reference	
Subordinated deposits from customers	96.047	
Subordinated debt certificates	1.928.169	
Subordinated liabilities included in disposal groups classified as held for sale	0	
<b>Sum of subordinated liabilities</b>	<b>2.024.216</b>	
of which attributed to UniCredit Bank Austria AG	1.866.409	
of which grandfathered instruments (Art. 484 (4), 486 (3))	152.178	
of which issues under transitional provisions	0	
of which not eligible as Tier 2 capital	5.629	
Balance sheet value	2.024.216	
less grandfathered instruments (Art. 484 (4), 486 (3))	-152.178	
less not eligible as Tier 2 capital	-5.629	
less amortization, disagio, interest and hedging	-760.036	
<b>Computable amount under regulatory scope</b>	<b>1.106.373</b>	Annex VI, row 46
of which capital instruments and the related share premium accounts	1.106.373	
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	3.849	
add Transitional adjustments due to unrealized gains and losses	-255.230	
add Transitional adjustments to Common Equity Tier 1 due to deductions	407.931	
of which transitional adjustments to Common Equity Tier 1 due to intangibles	4.410	
of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	1.408	
of which transitional adjustments to Common Equity Tier 1 instruments of financial sector entities where the institution has a significant investment	402.113	
<b>Total transitional adjustments to Common Equity Tier 1</b>	<b>156.550</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	-377	Annex VI, row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-206.170	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-4.410	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-704	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	-201.056	Annex VI, row 41a
<b>Total transitional adjustments to Additional Tier 1 capital</b>	<b>-119.374</b>	

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	0	
<b>Sum</b>	<b>34.870</b>	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-201.760	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-704	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	-201.056	Annex VI, row 56a
<b>Total transitional adjustments to Tier 2 capital</b>	<b>-166.890</b>	

**Transitional own funds disclosure as of 31. December 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	5.814.435	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1.681.034	EBA list 26 (3)	
2	Retained earnings	2.513.025	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	-523.761	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)	15.892	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore-seable charge or dividend		26 (2)	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>7.819.591</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Additional value adjustments (negative amount)	-6.151	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-11.025	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)	-8.761	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-191.504	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-3.520	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	-26.646	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)		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)	-1.005.282	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	-11.346	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)	-11.346	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)	-195.715	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	-128.695	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	-67.020	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>	156.550		-156.550
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-255.230		255.230
	Of which: ... filter for unrealised loss 1		467	
	Of which: ... filter for unrealised loss 2		467	
	Of which: ... filter for unrealised gain 1	-255.230	468	255.230
	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)	-118.431	36 (1) (j)	118.431
28	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	-1.421.831		-38.119
29	<b>Common Equity Tier 1 (CET1) capital</b>	6.397.760		-38.119
<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	88.116	85, 86, 480	-87.173
35	of which: Instruments issued by subsidiaries subject to phase out	87.173	486 (3)	-87.173
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	88.116		-87.173

<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>				
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>	-377		377
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	-87.739	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	87.739
	thereof: intangible assets	-4.410		4.410
	thereof: expected losses	-704		704
	thereof: excess of AT1-deduction items over AT1	118.431		-118.431
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>	-88.116		88.116
44	<b>Additional Tier 1 (AT1) capital</b>			943
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	6.397.760		-37.176
<b>Tier 2 (T2) capital: Instruments and provisions</b>				
46	Capital Instruments and the related share premium accounts	1.106.373	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		87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	123.342	62 (c) & (d)	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	1.229.715		



<b>Tier 2 (T2) capital: regulatory adjustments</b>			
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)	-77.220	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>	34.870	
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	-201.760	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	-704	
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 <sup>4)</sup>		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>	-244.110	
58	<b>Tier 2 (T2) capital</b>	985.605	166.890
59	<b>Total capital (TC = T1 + T2)</b>	7.383.365	129.714

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>	35.446.401		
<b>Capital ratios and buffers</b>				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	18,0%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	18,0%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	20,8%	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)	13,5%	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)	522.189	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)	1.761.346	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)	393.732	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	135.777	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)	123.342	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	123.342	62	
<b>Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>				
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)	

<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 31. December 2016 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	4.802.672
Surplus of Tier 1 (T1) capital	4.270.976