Bank Austria Member of UniCredit

Statement of financial position of UniCredit Bank Austria Group at 30 September 2017

Assets (in MEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	138.5	0.0	138.5	
Financial assets held for trading	1,024.2	0.0	1,024.2	
of which non-significant investments in Common Equity Tier 1	1.3	0.0	1.3	Table G
Financial assets at fair value through profit and loss	6.6	0.0	6.6	
Available for sale financial assets	15,250.6	0.0	15,250.5	
of which subordinated available for sale financial assets	40.8	0.0	40.8	
of which significant investments in Common Equity Tier 1	51.6	0.0	51.6	Table G
of which non-significant investments in Common Equity Tier 1	29.9	0.0	29.9	Table G
of which significant investments in Tier 2 capital	6.5	0.0	6.5	Table G
of which non-significant investments in Tier 2 capital	15.5	0.0	15.5	Table G
of which significant investments in Additional Tier 1 capital	6.7	0.0	6.7	Table G
Held to maturity investments	221.1	0.0	221.1	
Loans and receivables with banks	21,246.5	-7.8	21,238.8	
of which subordinated loans and receivables with banks	336.7	0.0	336.7	
of which significant investments in Tier 2 capital	0.1	0.0	0.1	Table G
of which non-significant investments in Tier 2 capital	336.6	0.0	336.6	Table G
Loans and receivables with customers	60,346.0	147.3	60,493.3	
of which subordinated loans and receivables with customers	22.9	0.0	22.9	
of which non-significant investments in Tier 2 capital	22.1	0.0	22.1	Table G
Hedging derivatives	2,243.6	0.0	2,243.6	
Changes in fair value of portfolio hedged items (+/-)	27.1	0.0	27.1	
Investments in associates and joint ventures	1,909.3	22.2	1,931.5	
of which significant investments in Common Equity Tier 1	1,854.6	0.0	1,854.6	Table G
of which significant investments in Tier 2 capital	46.9	0.0	46.9	Table G
Property, plant and equipment	685.6	-277.7	407.9	
Intangible assets	9.5	-0.3	9.2	
of which goodwill	0.0	0.0	0.0	Table F
of which other intangible assets	9.5	-0.3	9.2	Table F
Tax assets	313.4	-0.4	313.0	
a) current tax assets	72.5	-0.3	72.2	
b) deferred tax assets	240.9	-0.1	240.8	Table D
Non-current assets and disposal groups classified as held for sale	315.1	15.0	330.1	
Other assets	377.8	385.4	763.2	
TOTAL ASSETS	**104,114.9**	**283.7**	**104,398.6**	

Liabilities and equity (in MEUR)	**IFRS balance sheet**	**Adjustments**	**Balance sheet under regulatory scope**	**Reference**
Deposits from banks	17,486.6	-0.5	17,486.1	
Deposits from customers	53,909.3	275.4	54,184.7	
of which subordinated deposits from customers	92.2	0.0	92.2	Table H
Debt securities in issue	15,216.7	5.0	15,221.7	
of which subordinated liabilities	1,229.8	0.0	1,229.8	Table H
Financial liabilities held for trading	1,004.8	0.0	1,004.8	
Financial liabilities at fair value through profit and loss	346.4	0.0	346.4	
Hedging derivatives	1,763.5	0.0	1,763.5	
Changes in fair value of portfolio hedged items (+/-)	-178.0	0.0	-178.0	
Tax liabilities	22.7	-2.8	19.9	
a) Tax liabilities - current	14.5	-0.4	14.1	
b) Tax liabilities deferred	8.3	-2.4	5.9	
Liabilities included in disposal groups classified as held for sale	97.0	-96.5	0.5	
Other liabilities	2,081.9	117.0	2,199.0	
Reserve for employee severance pay	0.1	0.0	0.1	
Reserve for risks and charges	3,949.6	-9.6	3,940.0	
a) post-retirement benefit obligations	3,630.1	-0.6	3,629.5	
b) Other provisions	319.5	-9.0	310.4	
Equity	8,414.4	-4.2	8,410.2	
Revaluation reserves	-752.9	-0.1	-753.0	Table C
Reserves	2,723.3	0.1	2,723.4	
Retained earnings	1,571.6	0.0	1,571.6	Table B
Other reserves	1,151.6	0.1	1,151.7	Table C
Share premium	4,134.0	0.0	4,134.0	Table A
Share capital	1,681.0	0.0	1,681.0	Table A
Non-controlling interests (+/-)	51.2	-4.2	47.0	Table E
Net profit	577.7	0.0	577.7	Table B
TOTAL LIABILITIES AND EQUITY	**104,114.9**	**283.7**	**104,398.6**	

In MEUR

Table A

			Reference
	Share capital (ordinary shares)	1,681.0	
add	Share premium	4,134.0	
	Capital Instruments and the related share premium accounts	**5,815.0**	Annex VI, row 1

Table B

			Reference
	Retained earnings	1,571.6	
add	Net profit	577.7	
less	Part of interim profit not eligible	-577.7	
	Sum of retained earnings	**1,571.6**	Annex VI, row 2

Table C

			Reference
	Revaluation reserves	-753.0	
add	Other reserves	1,151.7	
	Accumulated other comprehensive income and other reserves	**398.8**	Annex VI, row 3
	of which relating to cash flow hedges not eligible for own funds	170.0	Annex VI, row 11

Table D

			Reference
	Deferred tax assets	240.8	
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	9.6	
less	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-5.3	
	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)	**4.4**	Annex VI, row 10

Table E

			Reference
	Minority interests	47.0	
less	Surplus capital attributed to minority shareholders	-17.3	
	Minority Interests (amount allowed in consolidated Common Equity Tier 1)	**29.8**	Annex VI, row 5
	Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	0.0	
add	Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	72.6	Table J
	Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	**72.6**	Annex VI, row 34
	Qualifying own funds Instruments included in consolidated Tier 2 capital	0.0	Annex VI, row 48

Table F

			Reference
	Goodwill	0.0	
	Other intangible assets	9.2	
	Intangible assets	**9.2**	Annex VI, row 8

Table G

			Reference
	Financial assets held for trading		
	of which non-significant investments in Common Equity Tier 1	1.3	
	Financial assets designated at fair value	**0.0**	
	Available for sale financial assets	**0.0**	
	of which significant investments in Common Equity Tier 1	51.6	
	of which non-significant investments in Common Equity Tier 1	29.9	
	of which significant investments in Tier 2 capital	6.5	
	of which non-significant investments in Tier 2 capital	15.5	
	of which significant investments in AT 1	6.7	

	Loans and receivables with banks	**0.0**	
	of which significant investments in Tier 2 capital	0.1	
	of which non-significant investments in Tier 2 capital	336.6	
	Loans and receivables with customers	**0.0**	
	of which non-significant investments in Tier 2 capital	22.1	
	Investments in associates and joint ventures	**0.0**	
	of which significant investments in Common Equity Tier 1	1,854.6	
	of which significant investments in Tier 2 capital	46.9	
		0.0	
	Significant investments	**1,966.2**	
	in Common Equity Tier 1	1,906.1	Annex VI, row 73
	in AT 1 capital	6.7	Annex VI, row 40
	in Tier 2 capital	53.4	Annex VI, row 55
		0.0	
	Non-significant investments	**405.4**	
	in Common Equity Tier 1	31.1	
	in Tier 2 capital	374.3	
		0.0	
	Amount of significant investments in Common Equity Tier 1 above the 10% threshold	1,146.8	
	Amount of significant investments in Common Equity Tier 1 above the 17,65% threshold	71.6	
	Amount of significant investments in Common Equity Tier 1 below threshold	687.7	
		0.0	
	Amount of non-significant investments above the 10% threshold	0.0	
	Amount of non-significant investments below the 10% threshold	405.4	Annex VI, row 72

Table H			Reference
	Subordinated deposits from customers	92.2	
	Subordinated debt certificates	1,229.8	
	Sum of subordinated liabilities	**1,322.0**	
	of which attributed to UniCredit Bank Austria AG	1,169.3	
	of which grandfathered instruments (Art. 484 (4), 486 (3))	147.0	
	of which not eligible as Tier 2 capital	5.8	
	Balance sheet value	1,322.0	
less	grandfathered instruments (Art. 484 (4), 486 (3))	-147.0	
less	not eligible as Tier 2 capital	-5.8	
less	amortization, disagio, interest and hedging	-146.9	
	Computable amount under regulatory scope	**1,022.4**	Annex VI, row 46
	of which capital instruments and the related share premium accounts	1,022.4	

Table I			Reference
	Transitional adjustments to Common Equity Tier 1 due to minority interests	1.1	
add	Transitional adjustments due to unrealized gains and losses	-105.6	
add	Transitional adjustments to Common Equity Tier 1 due to deductions	190.7	
	of which transitional adjustments to Common Equity Tier 1 due to intangibles	1.8	
	of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	0.2	
	of which deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	-40.6	
	of which transitional adjustments to Common Equity Tier 1 instruments of financial sector entities where the institution has a significant investment	229.4	
	Total transitional adjustments to Common Equity Tier 1	**86.2**	Annex VI, row 26

Table J			Reference
	Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	72.6	Annex VI, row 35
	Adjustments due to holding in Additional Tier 1 grandfathered instrument	-6.7	Annex VI, row 40
	Transitional adjustments to Additional Tier 1 capital due to deductions	-116.6	
	of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-1.8	Annex VI, row 41a
	of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-0.1	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	-114.7	Annex VI, row 41a
	Total transitional adjustments to Additional Tier 1 capital	**-50.6**	

Table K			Reference

Transitional adjustments to Tier 2 capital due to grandfathered instruments	36.3	Anhang VI, Zeile 56
Adjustments due to holding in Tier 2 grandfathered instrument	-3.3	Anhang VI, Zeile 55
Sum	**33.0**	
Transitional adjustments to Tier 2 capital due to deductions	-114.8	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-0.1	Anhang VI, Zeile 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	-114.7	Anhang VI, Zeile 56a
Total transitional adjustments to Tier 2 capital	**-81.8**	

Bank Austria Member of UniCredit

Transitional own funds disclosure as of 30 September 2017
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 MEUR)	(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 MEUR)
1	Capital Instruments and the related share premium accounts	5,815.0	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1,681.0	EBA list 26 (3)	
2	Retained earnings	1,571.6	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	398.8	26 (1)	
3a	Funds for general banking risk	0.0	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	0.0	486 (2)	
	Public sector capital injections grandfathered until 1 January 2018	0.0	483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	29.8	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore- seeable charge or dividend	0.0	26 (2)	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	7,815.2		
Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-5.0	34.105	
8	Intangible assets (net of related tax liability) (negative amount)	-9.2	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU	0.0		
10	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) (negative amount)	-4.4	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-170.0	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-0.8	36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that results from securitised assets (negative amount)	0.0	32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-10.0	33 (b)	
15	Defined-benefit pension fund assets (negative amount)	0.0	36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an Institution of own CET1 Instruments (negative amount)	0.0	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)	0.0	36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the insti- tution does not have a significant Investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0.0	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)	-1,146.8	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU	0.0		
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative	-22.6	36 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)	0.0	36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)	-22.6	36 (1) (k) (II), 243 (1) (b), 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)	0.0	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)	0.0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)	-99.1	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	-71.6	36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU	0.0		
25	of which: deferred tax assets arising from temporary differences	-27.5	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)	0.0	36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0.0	36 (1) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment[1)]	86.2		-86.2
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-105.6		105.6
	Of which:... filter for unrealised loss 1	0.0	467	
	Of which:... filter for unrealised loss 2	0.0	467	
	Of which:... filter for unrealised gain 1	-105.6	468	105.6
	Of which: ... filter for unrealised gain 2	0.0	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	191.8	481	-191.8
	Of which: country-specific deductions	0.0	481	
27	Oualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-50.6	36 (1) (j)	50.6
28	**Total regulatory adjustments to Common equity Tier 1 (CET1)**	-1,432.4		-35.5
29	**Common Equity Tier 1 (CET1) capital**	6,382.8		-35.5
Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts	0.0	51, 52	
31	of which: classified as equity under applicable accounting standards	0.0		
32	of which: classified as liabilities under applicable accounting standards	0.0		
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0.0	486 (3)	
	Public sector capital injections grandfathered until 1 January 2018	0.0	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	72.6	85, 86, 480	-72.6
35	of which: Instruments issued by subsidiaries subject to phase out	72.6	486 (3)	-72.6
36	Additional Tier 1 (AT1) capital before regulatory adjustments	72.6		-72.6
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own ATI Instruments (negative amount)	0.0	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)	0.0	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 posi-tions) (negative amount)	0.0	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 insti-tution has a significant Investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)	-6.7	56 (d), 59, 79, 475 (4)	6.7
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)]	0.0		
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	-66.0	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	66.0
	thereof: Intangible assets	-1.8		1.8
	thereof: expected losses	-0.1		0.1
	thereof: CET1 instruments of financial sector entities where the institution has a significant investment	-114.7		114.7
	thereof: excess of AT1-deduction items over AT1	50.6		-50.6
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	0.0	477, 477 (3), 477 (4) (a)	
	Of which direct holdings of significant Investments in the capital of other financial sector entities	0.0		
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR	0.0	467, 468, 481	
	Of which:... possible filter for unrealised losses	0.0	467	
	Of which:... possible filter for unrealised gains	0.0	468	
	Of which:...	0.0	481	
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative amount)	0.0	56 (e)	
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	-72.6		72.6
44	**Additional Tier 1 (AT1) capital**	0.0		
45	**Tier 1 capital (T1 = CET1 + AT1)**	6,382.8		-35.5
Tier 2 (T2) capital: Instruments and provisions				
46	Capital Instruments and the related share premium accounts	1,022.4	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	0.0	486 (4)	
	Public sector capital injections grandfathered until 1 January 2018	0.0	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	0.0	87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out	0.0	486 (4)	
50	Credit risk adjustments	121.5	62 (c) & (d)	

51	**Tier 2 (T2) capital before regulatory adjustments**	1,143.9		
Tier 2 (T2) capital: regulatory adjustments				
52	Direct and indirect holdings by an Institution of own T2 Instruments and subordinated loans (negative amount)	0.0	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)	0.0	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)	0.0	66 (c), 69, 70, 79, 477 (4)	
54a	Of which new holdings not subject to transitional arrangements	0.0		
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	0.0		
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)	-53.4	66 (d), 69, 79, 477 (4)	3.3
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)]	36.3		-36.3
56a	Residual amounts deducted from Tier 2capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-114.8	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	114.8
	Of which items to be detailed line by line, e.g. Material net Interim losses, intangibles, shortfall of provisions to expected losses etc	-0.1		0.1
	Of which: transitional adjustments to Tier 2 capital due to own funds instruments of financial sector entities where the institution has a significant investment	-114.7		114.7
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	0.0	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	0.0		
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR[4)]	0.0	467, 468, 481	
	Of which:... possible filter for unrealised losses	0.0	467	
	Of which:... possible filter for unrealised gains	0.0	468	
	Of which:...	0.0	481	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	-131.9		81.8
58	**Tier 2 (T2) capital**	1,012.0		81.8
59	**Total capital (TC = T1 + T2)**	7,394.8		46.2
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)	0.0		
	Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013residual amounts) relating to direct holdings of own CET1 of other financial sector entities	0.0	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which: ... items not deducted from AT1 items (Regulation (EU) No 575/2013residual 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.)	0.0	475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013residual amounts) relating to direct holdings of significant Investments in the capital of other financial sector entities	0.0	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	**Total risk weighted assets**	33,296.8		15.2
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	19.2%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	19.2%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	22.2%	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conser-vation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important Institution buffer (G-SII or 0-SII buffer), expressed as a percentage of risk exposure amount)	1.8%	CRD 128, 129, 130	
65	of which: capital conservation buffer requirement	1.3%		
66	of which: countercyclical buffer requirement	0.0%		
67	of which: systemic risk buffer requirement	0.5%		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (0-SII) buffer	0.5%	CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	14.7%	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)	405.4	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 insti- tution has a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	1,906.1	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty Set in the EU	0.0		
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)	292.0	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)	0.0	62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	107.5	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)	121.5	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	121.5	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	0.0	484 (3), 486 (2) & (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0.0	484 (3), 486 (2) & (5)	
82	Current cap on AT1 instruments subject to phase out arrangements	72.6	484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	72.6	484 (4), 486 (3) & (5)	
84	Current cap on T2 Instruments subject to phase out arrangements	36.3	484 (5), 486 (4) & (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	109.0	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 2017 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	4,884.4
Surplus of Tier 1 (T1) capital	4,385.0

In adding up rounded figures and calculating the percentage rates of changes, slight differences may result compared with totals and rates arrived at by adding up component figures which have not been rounded off.