

## 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 31 December 2015

Assets (in EUR '000)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	2,145,649	292,930	2,438,579	
Financial assets held for trading	3,012,882	226,582	3,239,464	
of which subordinated financial assets held for trading	670	0	670	
of which non-significant investments in Common Equity Tier 1	80	0	80	Table H
of which non-significant investments in in Additional Tier 1 capital	0	0	0	Table H
of which non-significant investments in in Tier 2 capital	676	0	676	Table H
Financial assets at fair value through profit and loss	88,923	-218	88,705	
of which non-significant investments in Common Equity Tier 1	3,801	0	3,801	Table H
Available for sale financial assets	24,810,422	2,922,219	27,732,641	
of which subordinated available for sale financial assets	37,962	19,401	57,363	
of which significant investments in Common Equity Tier 1	60,364	0	60,364	Table H
of which non-significant investments in Common Equity Tier 1	39,910	0	39,910	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	32,359	0	32,359	Table H
Held to maturity investments	483,506	907,530	1,391,036	
Loans and receivables with banks	32,214,077	2,948,711	35,162,788	
of which subordinated loans and receivables with banks	1,129,474	-397,940	731,534	
of which significant investments in Tier 2 capital	15,000	0	15,000	Table H
of which non-significant investments in Tier 2 capital	141,424	0	141,424	Table H
Loans and receivables with customers	116,376,676	21,318,026	137,694,702	
of which subordinated loans and receivables with customers	255,328	0	255,328	
of which non-significant investments in Tier 2 capital	253,939	0	253,939	Table H
Hedging derivatives	3,289,735	122,980	3,412,715	
Changes in fair value of portfolio hedged items (+/-)	41,076	-3,667	37,409	
Investments in associates and joint ventures	4,740,895	-2,089,093	2,651,802	
of which significant investments in Common Equity Tier 1	876,464	0	876,464	Table H
of which non-significant investments in Common Equity Tier 1	24,228	0	24,228	Table H
of which significant investments in Tier 2 capital	21,632	0	21,632	Table H
Property, plant and equipment	2,132,117	-614,329	1,517,788	
Intangible assets	220,522	66,749	287,271	
of which goodwill	0	1	1	Table G
of which other intangible assets	220,522	66,749	287,271	Table G
Tax assets	447,520	18,672	466,192	
a) current tax assets	94,122	231	94,353	
b) deferred tax assets	353,398	18,441	371,839	Table D
Non-current assets and disposal groups classified as held for sale	2,466,889	-546,235	1,920,654	
of which intangible assets	35,809	0	35,809	Table G
Other assets	1,166,927	563,296	1,730,223	
<b>TOTAL ASSETS</b>	<b>193,637,816</b>	<b>26,134,153</b>	<b>219,771,969</b>	

Liabilities and equity (in EUR '000)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Deposits from banks	23,432,242	4,860,580	28,292,822	
Deposits from customers	110,346,258	16,596,607	126,942,865	
of which subordinated deposits from customers	97,861	0	97,861	Table I
Debt securities in issue	28,801,830	2,227,776	31,029,606	
of which subordinated liabilities	5,056,596	457,705	5,514,301	Table I
Financial liabilities held for trading	2,641,609	247,626	2,889,235	
Financial liabilities at fair value through profit and loss	546,809	418,865	965,674	
Hedging derivatives	2,782,023	18,988	2,801,011	
Changes in fair value of portfolio hedged items (+/-)	-100,584	0	-100,584	
Tax liabilities	214,245	26,252	240,497	
a) Tax liabilities - current	45,509	29,962	75,471	
b) Tax liabilities deferred	168,736	-3,710	165,026	
Liabilities included in disposal groups classified as held for sale	1,977,217	-216,962	1,760,255	
of which subordinated liabilities included in disposal groups classified as held for sale	92,643	0	92,643	Table I
Other liabilities	2,772,792	1,854,562	4,627,354	
Reserve for employee severance pay	76	0	76	
Reserve for risks and charges	4,829,603	115,319	4,944,922	
a) post-retirement benefit obligations	3,696,917	17,626	3,714,543	
b) Other provisions	1,132,686	97,692	1,230,378	
<b>Equity</b>	<b>15,393,696</b>	<b>-15,460</b>	<b>15,378,236</b>	
Revaluation reserves	-200,223	-2,218,307	-2,418,530	Table C
Reserves	6,282,462	2,218,302	8,500,764	
Retained earnings	1,787,404	0	1,787,404	Table B
Other reserves	4,495,058	2,218,302	6,713,360	Table C
Share premium	6,067,410	0	6,067,410	Table A
Share capital	1,681,034	0	1,681,034	Table A
Treasury shares	-134	0	-134	Table E
Non-controlling interests (+/-)	238,453	-15,455	222,998	Table F
Net profit	1,324,694	0	1,324,694	Table B
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>193,637,816</b>	<b>26,134,153</b>	<b>219,771,969</b>	

In kEUR

<b>Table A</b>		Reference
Share capital (ordinary shares)	1,681,034	
add Share premium	6,067,410	
<b>Capital Instruments and the related share premium accounts</b>	<b>7,748,444</b>	Annex VI, row 1

<b>Table B</b>		Reference
Retained earnings	1,787,404	
add Net profit	1,324,694	
<b>Sum of retained earnings</b>	<b>3,112,098</b>	Annex VI, row 2

<b>Table C</b>		Reference
Revaluation reserves	-2,418,530	
add Other reserves	6,713,360	
<b>Accumulated other comprehensive income</b>	<b>4,294,830</b>	Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	339,945	Annex VI, row 11

<b>Table D</b>		Reference
Deferred tax assets	371,839	
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	53,294	
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-30,938	
<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>22,356</b>	Annex VI, row 10

<b>Table E</b>		Reference
Treasury shares	134	
Actual or contingent obligations to purchase own CET1 instruments	479	
<b>Direct and indirect holdings by an Institution of own CET1 Instruments</b>	<b>613</b>	Annex VI, row 16

<b>Table F</b>		Reference
Minority interests	222,998	
less Surplus capital attributed to minority shareholders	-95,372	
<b>Minority Interests (amount allowed in consolidated Common Equity Tier 1)</b>	<b>127,626</b>	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	20,040	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	101,702	Table K
<b>Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties</b>	<b>121,742</b>	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	177,883	Annex VI, row 48

<b>Table G</b>		Reference
Goodwill	1	
Other intangible assets	287,271	
Intangible assets held for sale	35,809	
Deferred tax liabilities associated to goodwill and other intangible assets	-25,490	
<b>Intangible assets</b>	<b>297,591</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	80	
of which non-significant investments in in Additional Tier 1 capital	0	
of which non-significant investments in in Tier 2 capital	676	
<b>Financial assets designated at fair value</b>		
of which non-significant investments in Common Equity Tier 1	3,801	
<b>Available for sale financial assets</b>		
of which significant investments in Common Equity Tier 1	60,364	
of which non-significant investments in Common Equity Tier 1	39,910	
of which significant investments in Tier 2 capital	16,570	
of which non-significant investments in Tier 2 capital	32,359	
<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	141,424	
<b>Loans and receivables with customers</b>		
of which non-significant investments in Tier 2 capital	253,940	
<b>Investments in associates and joint ventures</b>		
of which significant investments in Common Equity Tier 1	876,464	
of which non-significant investments in Common Equity Tier 1	24,228	
of which significant investments in Tier 2 capital	21,632	
<b>Significant investments</b>	<b>990,030</b>	
in Common Equity Tier 1	936,828	
in Tier 2 capital	53,202	Annex VI, row 55
<b>Non-significant investments</b>	<b>496,419</b>	
in Common Equity Tier 1	68,020	
in Additional Tier 1	0	
in Tier 2 capital	428,399	
Amount of significant investments above the 10% threshold	0	
Amount of significant investments below the 10% threshold	990,030	
of which holdings of CET1 instruments	936,828	Annex VI, row 73
Amount of non-significant investments above the 10% threshold	0	
Amount of non-significant investments below the 10% threshold	496,419	Annex VI, row 72

**Table I**

Reference

Subordinated deposits from customers	97,861	
Subordinated debt certificates	5,514,301	
Subordinated liabilities included in disposal groups classified as held for sale	92,643	
<b>Sum of subordinated liabilities</b>	<b>5,704,805</b>	
of which attributed to UniCredit Bank Austria AG	4,986,442	
of which attributed to proportionally consolidated entities	375,864	
of which grandfathered instruments (Art. 484 (4), 486 (3))	150,718	
of which issues under transitional provisions	174,484	
of which included in qualifying Tier 2 capital	17,296	
Balance sheet value	5,704,805	
less issues under transitional provisions	-174,484	
less included in qualifying Tier 2 capital	-17,296	
less amortization, disagio, interest and hedging	-794,186	
<b>Computable amount under regulatory scope</b>	<b>4,718,839</b>	Annex VI, row 46
of which capital instruments and the related share premium accounts	4,718,839	
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	48,364	
add Transitional adjustments due to unrealized gains and losses	-472,031	
add Transitional adjustments to Common Equity Tier 1 due to deductions	179,842	
of which transitional adjustments to Common Equity Tier 1 due to intangibles	178,554	
of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	1,288	
<b>Total transitional adjustments to Common Equity Tier 1</b>	<b>-243,825</b>	Annex VI, row 26

**Table K**

		Reference
Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	101,702	Annex VI, row 35
Transitional adjustments to Additional Tier 1 capital due to minority interests	-12,024	Annex VI, row 41
Transitional adjustments to Additional Tier 1 capital due to deductions	-179,198	
of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-178,554	Annex VI, row 41a
of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-644	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>-89,520</b>	

**Table L**

		Reference
Transitional adjustments to Tier 2 capital due to grandfathered instruments	-38,834	
Transitional adjustments to Tier 2 capital due to minority interests	-106,730	
<b>Sum</b>	<b>-145,564</b>	Annex VI, row 56
Transitional adjustments to Tier 2 capital due to deductions	-644	
of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-644	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>-146,208</b>	

**Transitional own funds disclosure as of 31 December 2015  
according to Commission Implementing Regulation (EU) No 1423/2013  
according to Annex VI**

<b>Common Equity Tier 1 capital: Instruments and reserves</b>		<b>(A) AMOUNT AT DISCLOSURE DATE</b>  (in EUR '000)	<b>(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT</b>	<b>(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013</b>  (in EUR '000)
1	Capital Instruments and the related share premium accounts	7,748,444	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1,681,034	EBA list 26 (3)	
2	Retained earnings	3,112,098	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	4,294,830	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)	127,626	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>	15,282,998		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Additional value adjustments (negative amount)	-45,049	34.105	
8	Intangible assets (net of related tax liability) (negative amount)	-297,591	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)	-22,356	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-339,945	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-2,147	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	-88,114	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)	-613	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	-12,286	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)	-12,285	36 (1) (k) (II), 243 (1) (b), 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)	-1	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>	-243,825		243,825
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)	-69,480	36 (1) (j)	69,480
28	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	<b>-1,121,406</b>		<b>313,305</b>
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>14,161,592</b>		<b>313,305</b>

<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	121,742	85, 86, 480
35	of which: Instruments issued by subsidiaries subject to phase out	101,702	486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	121,742	
			-101,702
<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>	-12,024	
			12,024
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	-109,718	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	thereof: Intangible assets	-178,554	
	thereof: expected losses	-644	
	thereof: excess of AT1-deduction items over AT1	69,480	
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>	-121,742	
			121,742
44	<b>Additional Tier 1 (AT1) capital</b>		
			20,040
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	14,161,592	
			333,345



<b>Tier 2 (T2) capital: Instruments and provisions</b>			
46	Capital Instruments and the related share premium accounts	4,718,839	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	177,883	87, 88, 480
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)
50	Credit risk adjustments	211,392	62 (c) & (d)
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	5,108,114	
<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)	-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>	-145,564	145,564
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	-644	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	-644	644
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>	-199,410	146,208
58	<b>Tier 2 (T2) capital</b>	4,908,704	146,208
59	<b>Total capital (TC = T1 + T2)</b>	19,070,296	479,553

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>	128,258,862		
<b>Capital ratios and buffers</b>				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	11.0%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	11.0%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	14.9%	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)	6.5%	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)	496,419	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)	936,828	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)	450,602	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	865,506	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)	211,392	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	263,519	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	101,702	484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	43,587	484 (4), 486 (3) & (5)	
84	Current cap on T2 Instruments subject to phase out arrangements	62,868	484 (5), 486 (4) & (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	70,530	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 2015 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	8,389,943
Surplus of Tier 1 (T1) capital	6,466,060