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Bank Austria's results for the first nine months of 2015:

Bank Austria posts net profit of € 660 million for the first nine months

- **Sound operating performance from customer business despite market interest rates which are at a historically low level and persistently weak economic trends**
  - Lending volume up by 0.9 % year-on-year to € 117 billion; while total loans in Austrian customer business rise by close to 4 %, lending volume in CEE is more or less unchanged on account of exchange rate effects
  - Substantial increase of 11.3 % to a total of € 111 billion in customer deposits in Austria and CEE compared with the first nine months of the previous year; the increase of 14 % in CEE is stronger than in Austria, where customer deposits grow by 8.2 %[1]
- **Operating costs continue to decline thanks to strict cost management**
- **Net write-downs of loans up by 42.2 % to € 757 million**
  - The increase in the third quarter of 2015 was mainly due to the mandatory conversion, required by law, of CHF loans in Croatia, which had a one-off impact of € 205 million
- **Total charge for bank levies and other systemic charges up by € 48 million to € 233 million, a year-on-year increase of 25.7 %; this amount is equal to 10.2 % of total costs and almost one-quarter of profit before tax**
- **Net profit amounts to € 660 million; the decline of € 529 million compared with the same period of the previous year is due to three factors:**
  - Net interest was lower and Bank Austria no longer received a share of profits of the Markets subdivision of UniCredit's CIB Division; these were the main reasons why operating income was down by € 228 million
  - Net write-downs of loans rose by € 225 million, mainly on account of the mandatory conversion of foreign currency loans in Croatia
  - The item "Total profit or loss after tax from discontinued operations" shows a loss of € 158 million, which also reflects the current loss of Ukrsotsbank
- **Total capital ratio[2] up by 77 basis points on year-end 2014, to 14.2 % ; Common Equity Tier 1 capital ratio[2] up by 25 basis points to 10.6 %**
- **Excellent direct-funding ratio underlines the bank's strong liquidity position**
  - Loans to customers funded with customer deposits and the bank's own issues to the extent of 120 %

[1] Year-on-year comparisons for customer loans and customer deposits adjusted for changes in the consolidation perimeter.
[2] Capital ratios have been calculated pursuant to Basel 3 transitional arrangements; net profit for the first six months is included in regulatory capital and in capital ratios.

Items in the income statement[3]

Net interest continued to be the most important income component, accounting for 58.8 % of total operating income. In the first nine month of 2015, net interest was € 2,534 million, down by 4.5 % on the same period of the previous year (1-9 2014: € 2,653 million) on account of the persistently low interest rate environment and despite volume growth.

Dividend income and other income from equity investments amounted € 342 million, down by 2.6 % (1-9 2014: € 351 million). The decline was mainly due to the sale of various equity interests. This item also includes the contribution of € 220 million from the joint venture in Turkey.

Net fees and commissions continued to develop favourably, increasing by € 42 million or 4.1 % to € 1,064 million compared with the same period of the previous year (1-9 2014: € 1,022 million). Particularly strong growth was seen in Austrian customer business, with net fees and commissions increasing by 8.8 % to € 536 million.

Net trading, hedging and fair value income was € 308 million, down by 23 % on the same period of the previous year (1-9 2014: € 400 million). The decrease was mainly due to the fact that Bank Austria's participation in profits of the Markets subdivision of UniCredit's CIB Division, to which Bank Austria was entitled under the terms of the sale of CAIB, ended.

Total **operating income** amounted to € 4,309 million, down by 5 % on the first nine months of the previous year (1-9 2014: € 4,537 million). This was mainly due to the persistently low interest rate environment, which resulted in a significantly narrower interest margin, and to the expiry of Bank Austria's participation in profits of the Markets subdivision of UniCredit's CIB Division.

Operating costs were reduced by 1.6 % to € 2,278 million (1-9 2014: € 2,314 million), thanks to strict cost management and further efficiency enhancement.

At € 2,031 million, **operating profit** was down by 8.6 % on the same period of the previous year (1-9 2014: € 2,223 million). The decline was due to two effects on the revenue side as mentioned above: first, lower net interest as a result of the historically low level of interest rates; and second, the expiry of Bank Austria's

[3] To ensure comparability, the figures for the first nine months of 2014 have been adjusted. Most of the leasing activities were transferred to Bank Austria by the UniCredit parent company in the past year and segment reporting has been adjusted to reflect the new structure. Ukrsotsbank continues to be reflected in the income statement item "Total profit or loss after tax from discontinued operations".

participation in profits of the Markets subdivision of UniCredit's CIB Division, which led to lower net trading income.

Net write-downs of loans and provisions for guarantees and commitments in the first nine months of 2015 were € 757 million, up by 42.2 % on the same period of the previous year (1-9 2014: € 532 million). The significant increase in the third quarter of 2015 was mainly due to the mandatory conversion, required by law, of CHF loans in Croatia, which had a negative impact of € 205 million as a one-off. This is the main reason why net write-downs of loans in CEE rose by 60.1 % to € 753 million (1-9 2014: € 470 million. Without the mandatory conversion, net write-downs of loans in CEE would have increased by only 16.6 %, driven by developments in Russia. Additions to loan loss provisions significantly improved the coverage ratios, measured against the volume of impaired loans, in the bank as a whole and in CEE, where it was increased especially in business relating to Ukraine and Russia but also in the Czech Republic and Romania. A very favourable trend was seen in Austria, where increased recoveries on loans previously written down and the higher quality of the loan portfolio led to a decrease of 93.3 % in the provisioning charge, to € 4 million compared to the same period of the previous year (1-9 2014: € 62 million). Overall, the cost of risk (net write-downs of loans measured against the average volume of loans to customers) increased from 62 basis points in the first nine months of 2014 to 87 basis points in the first nine months of 2015. The coverage ratio was improved by 123 basis points to currently 55.8 %.

Net operating profit for the first nine months of 2015 was € 1,274 million, down by 24.7 % on the previous year (1-9 2014: € 1,691 million). The decline reflects lower operating income in the market environment described above, as well as the higher provisioning charge in connection with the mandatory conversion of CHF loans in Croatia as a one-off.

While cost growth in the business divisions was contained through strict cost management, cost-cutting efforts were offset by further increases in bank levies and other systemic charges (contributions to resolution funds and deposit guarantee schemes), which are shown on a combined basis in the line "Systemic charges" within non-operating items of the income statement.

The balance of **non-operating items** in the income statement between net operating profit and profit before tax for the first nine months of 2015 was a charge of € 287 million, up by 9 % on the same period of the previous year (1-9 2014: a charge of € 263 million). Among the non-operating items, **bank levies and other systemic charges** were again the most significant factor burdening the income statement. They rose to € 233 million (1-9 2014: € 185 million).

Within the item "Systemic charges", the total charge in Austria amounted to € 126 million, of which € 99 million (1-9 2014: € 93 million) related to the bank levy and € 26 million related to contributions to the deposit guarantee scheme and the bank resolution fund. In CEE, the total charge was € 107 million, of which bank levies (in Hungary and Slovakia) accounted for € 32 million and other systemic charges totalled € 75 million. Contributions to the bank resolution funds in Hungary and Croatia amounted to € 8 million and the contribution to the local bank resolution fund in Romania was € 3 million. Contributions to deposit guarantee schemes in CEE countries, on a pro-rata basis for the first nine months of the year, totalled € 64 million.

Profit before tax for the first nine months of 2015 was € 987 million, down by 30.9 % on the previous year (1-9 2014: € 1,428 million). The decline reflects the costs associated with the mandatory conversion of CHF loans in Croatia as a one-off and the combined impact of weak economic growth, the low level of interest rates and significantly higher systemic charges. Total profit or loss after tax from discontinued operations was a loss of € 158 million, reflecting the negative impact from Ukrsotsbank's loss of € 218 million, which was not offset by income from the sale of real estate.

After deduction of non-controlling interests, **net profit** attributable to the owners of the parent company was € 660 million, down by 44.5 % on the same period of the previous year (1-9 2014: € 1,190 million).

The following key financial data have been calculated on the basis of the above-mentioned results:

- The cost/income ratio was 52.9 % (1-9 2014: 51 %).
- The risk/earnings ratio (net write-downs of loans as a percentage of net interest income) was 26.3 % (1-9 2014: 17.7 %).

Results of the Divisions

Bank Austria reports its results in four Divisions: Retail & Corporates, Corporate & Investment Banking (CIB), Private Banking, and Central Eastern Europe (CEE). The bank also shows results for the Corporate Center.

The **Retail & Corporates** Division's profit before tax for the first nine months of 2015 was € 224 million, down by 3.6 % compared with the previous year (1-9 2014: € 233 million). Operating income declined by 3.4 %, reflecting the persistently low level of interest rates, although the Division recorded volume growth in deposits and loans. The charge for bank levies and other systemic charges in the Retail & Corporates Division alone totalled € 50 million, an increase of 38.9 % over the same period of the previous year (1-9 2014: € 36 million). A strong improvement in asset quality in retail banking and a net release of loan loss provisions in the Corporates subsegment had a positive effect on net write-downs of loans and provisions for guarantees and commitments in the Retail & Corporates Division, which were down by a substantial 89.7 % compared with the first nine months of the previous year. The cost/income ratio was 74.5 % (1-9 2014: 70.8 %).

The **Private Banking** Division achieved an increase of 5 % in its profit before tax for the first nine months of

2015, which rose to € 35 million (1-9 2014: € 33 million). Against the background of persistently low interest rates, Private Banking thus benefited from its strength in asset management while continuing on its growth path. Operating income rose by 5.8 %, mainly driven by fee income from asset management business. The cost/income ratio was 70.1 % (1-9 2014: 70.7 %).

Revenue generated by the **Corporate & Investment Banking (CIB)** Division in a challenging market environment showed a favourable development in the past quarters. Operating income in the first nine months of 2015 was € 334 million, up by € 4 million or 1.2 % on the same period of the previous year. However, two effects had a negative impact: first, costs rose by 6.1 %, mainly in connection with IT development costs. Second, the net release of loan loss provisions (€ 1 million) was lower than for the same period of the previous year (€ 8 million). Overall, these effects and the charge for the bank levy and other systemic charges (totalling € 24 million) are reflected in profit before tax, which amounted to € 154 million, down by 9.4 % on the figure for the same period of the previous year. The cost/income ratio remained low, at 46.7 % (1-9 2014: 44.5 %).

In the first nine months of 2015 the **CEE Division** again achieved a strong operating profit of € 1,726 million (1-9 2014: € 1,807 million) reflecting positive contributions from across the region and despite methodological changes regarding subholding effects in Q2 2015; adjusted for exchange rate movements, the figure was up by 3.6 % compared to the same period of the previous year. Net interest, the trading result and fees and commissions showed a healthy development, whereas operating costs were well contained. Loan loss provisions increased significantly from € 470 million to € 753 million, mainly driven by the mandatory conversion of CHF loans in Croatia as a one-off. Thus profit before tax decreased to € 851 million (1-9 2014: € 1,104 million), also reflecting expenses such as those for bank levies, deposit insurance and resolution fund. The cost/income ratio is currently at remarkable 38.4 % (1-9 2014: 39.0 %).

The CEE Division manages a network of about 2,400 branches (including the Turkish joint venture, which is accounted for using the equity method) in 13 countries in the region with about 47,800 employees. The Group continues to see itself as a long-term investor in this region and will expand its leading market position through sustainable organic growth in the coming years.

In Central and Eastern Europe, the challenging global market environment has further amplified the already significant divergence of countries. Once again, the new EU members in Central Europe (EU-CEE) stand out, with their economies buoyed by the fledgling recovery in the Euro area and financial markets safeguarded by strong external positions and prudent policies. While growth was initially led by exports spurred by the recovery in the EU, it has now shifted towards domestic demand. UniCredit´s near-term projections are based on assumptions about a further slight acceleration in the Euro area and US growth, commodity prices stabilising in 2016 with moderate upward potential, a “soft landing” in China and a gradual path of Fed rate hikes. The ECB is expected to continue with its QE programme as initially planned. Under these assumptions, the global backdrop for CEE should be positive, with EU-CEE being best positioned to benefit from the favourable global environment.

Statement of financial position[4]

Bank Austria's **total assets** as at 30 September 2015 were € 194.0 billion[5], up by 2.6 % or € 4.9 billion on the end of the previous year (31 December 2014: € 189.1 billion).

On the assets side, **loans and receivables with customers** at the end of September 2015 were € 116.5 billion, up by 2.5 % or € 2.8 billion (31 December 2014: € 113.7 billion). **Loans and receivables with banks** declined, by 6.2 %, to € 32.4 billion (31 December 2014: € 30.5 billion).

On the liabilities side, **deposits from customers** rose strongly, by 8.6 % to € 111.0 billion (31 December 2014: € 102.3 billion), reflecting significant increases in Austria and CEE. **Debt securities in issue** declined by 4 % to € 28.8 billion (31 December 2014: € 30.0 billion) as a result of redemptions. **Direct funding** – i.e. the sum total of deposits from customers and debt securities in issue – increased by € 7.6 billion or 5.7 % to € 139.8 billion. This gives a loans/direct-funding ratio of 83.3 %, which means that customer loans are covered by customer deposits and debt securities in issue to the extent of 120 %.

Asset Quality

Net impaired loans declined to € 4.9 billion (–0.7% year to date) while the coverage ratio rose to a sound 55.8 % (+0.3% year to date). This means that asset quality at Bank Austria continued to develop positively. The increase in gross impaired loans in CEE to € 7.7 billion (+2.5% year to date) was offset by a highly favourable development in Austria, where gross impaired loans totalled €3.4 billion (–5.3% year to date). The increase in total write-downs of loans in CEE to € 4.5 billion (+9.1%) resulted mainly from the conversion, required by law, of CHF-denominated loans in Croatia and an increase of provisioning in Russia.

[4] Comparisons are made with the published figures for the previous year.
[5] Shareholding interest in Yapı Kredi in Turkey accounted for using the equity method (i.e. included only in the item "Investments in associates and joint ventures").

Regulatory capital resources and risk-weighted assets[6]

Regulatory capital, capital requirements and regulatory capital ratios are calculated in accordance with the Capital Requirements Regulation (CRR) and the Capital Requirements Directive (CRD IV) to implement Basel 3 in the European Union. Under the Austrian CRR Supplementary Regulation of 11 December 2013, these provisions are not yet fully applicable but will be gradually introduced over several years. For example, new deductions from Common Equity Tier 1 capital or capital components which are no longer eligible for inclusion under Basel 3 are not yet allowed to be fully taken into account pursuant to CRR / CRD IV in the second year of the transition period but to the extent defined for 2015 in the Austrian CRR Supplementary Regulation.

Movements in capital resources: Total regulatory capital was € 18.6 billion, up by € 1.1 billion on year-end 2014**. Common Equity Tier 1 capital** (CET1) rose by € 0.4 billion to € 13.8 billion.

The increase in Common Equity Tier 1 capital as at 30 September 2015 is mainly due to the inclusion of eligible net profit for the first half of 2015 and the fact that unrealised gains on assets and liabilities measured at fair value were eligible for inclusion for the first time under Section 2 of the Austrian CRR Supplementary Regulation. In addition, Tier 2 capital was strengthened through three eligible new issues totalling € 0.9 billion.

In the first nine months of 2015, the **total risk exposure amount** (RWAs) increased to € **130.8 billion**, **up by € 0.5 billion** or 0.4%; an increase in credit risk was partly offset by declines in market risk and operational risk.

The risk exposure amount for **credit risk** was **up by € 1.5 billion** (+1.4%) to € **114.5 billion**. Portfolios under the internal ratings-based approach increased by €1.0 billion and those under the standardised approach were up by € 0.8 billion.

The change relates mainly to the exposure classes "Corporates" (+€ 1.6 billion), "Retail" (+€ 0.5 billion) and "Institutions" (–€ 0.7 billion). In addition to business expansion, the main factor which led to an increase in risk-weighted assets was the discontinuation of the Swiss franc's link to the Euro in January 2015. The integration of the Croatian and Slovenian leasing companies in the Bank Austria Group also led to an increase in RWAs. Exchange rate movements in the Turkish lira, the Ukrainian hryvnia and the Russian rouble compared with December 2014 had an RWA-reducing effect.

The risk exposure amount for **market risk** decreased by € 0.8 billion to € **3.8 billion**. The decline compared with year-end 2014 was mainly driven by the expiry of hedging transactions for profits of CEE subsidiaries. The risk exposure amount for **operational risk** was € **12.0 billion**, down by € 0.1 billion.

Although the total risk exposure amount was slightly higher, the **Common Equity Tier 1 capital ratio** rose from 10.3 % to **10.6 %**, reflecting an increase in Common Equity Tier 1 capital. The **total capital ratio** improved from 13.4 % to **14.2 %** as total capital resources were strengthened while the total risk exposure amount rose only slightly.

[6] Calculated on an IFRS basis.

As at 30 September 2015 the **leverage ratio**, calculated pursuant to the Delegated Regulation (EU) 2015/62 and based on the current status of applicable transitional arrangements, was 5.7 %.

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Bank Austria at a Glance

Income statement figures

(€ million)	1–9 2015	1–9 2014[1)]	+/–
Net interest	2,534	2,653	–4.5%
Dividend income and other income from equity investments	342	351	–2.6%
Net fees and commissions	1,064	1,022	+4.1%
Net trading, hedging and fair value income	308	400	–23.0%
Operating income	4,309	4,537	–5.0%
Operating costs	–2,278	–2,314	–1.6%
Operating profit	2,031	2,223	–8.6%
Net write-downs of loans and provisions for guarantees and commitments	–757	–532	+42.2%
Net operating profit	1,274	1,691	–24.7%
Profit before tax	987	1,428	–30.9%
Net profit attributable to the owners of the parent company	660	1,190	–44.5%

Volume figures

(€ million)	30 SEPT. 2015	31 DEC. 2014	+/–
Total assets	194,041	189,118	+2.6%
Loans and receivables with customers	116,535	113,732	+2.5%
Direct funding (deposits from customers and debt securities in issue)	139,842	132,285	+5.7%
Equity	15,248	14,925	+2.2%
Risk-weighted assets (overall) [2)]	130,845	130,351	+0.4%

Key performance indicators

	30 SEPT. 2015	2014
Return on equity after tax (ROE)	6.3%	9.7%
Cost/income ratio [1)]	52.9%	52.4%
Cost of risk (provisioning charge/avg. lending volume) [1)]	0.87%	0.68%
Loans and receivables with customers/direct funding	83.3%	86.0%
Leverage ratio [3)]	5.7%	5.6%
Common Equity Tier 1 capital ratio [4)]	10.6%	10.3%
Tier 1 capital ratio [4)]	10.6%	10.3%
Total capital ratio [4)]	14.2%	13.4%

Staff

	30 SEPT. 2015	31 DEC. 2014[1)]	+/–
Bank Austria (full-time equivalent)	35,730	36,192	–462
Central Eastern Europe business segment	24,090	24,124	–34
Ukraine (held for sale)	4,541	4,830	–289
Austria (other business segments)	7,100	7,237	–137

Offices

	30 SEPT. 2015	31 DEC. 2014[1)]	+/–
Bank Austria	1,559	1,664	–105
Central Eastern Europe business segment	1,093	1,130	–37
Ukraine (held for sale)	243	291	–48
Austria (other business segments)	223	243	–20

1) Comparative figures for 2014 recast to reflect the current structure and methodology. / 2) Regulatory risk-weighted assets, not adjusted. / 3) Leverage ratio under Basel 3 based on the current status of transitional arrangements. / 4) Capital ratios based on all risks under Basel 3 (transitional) and IFRSs.

Condensed income statement of the Bank Austria Group[1)]

for the first nine months of 2015

(€ million)

RECAST 2)	QUARTERLY FIGURES			FIRST NINE MONTHS		CHANGE	
	Q1 2015	+ Q2 2015	+ Q3 2015	= 1–9 2015	1–9 2014	+/– €	+/– %
Net interest	816	871	847	2,534	2,653	–119	–4.5%
Dividend income and other income from equity investments	98	136	107	342	351	–9	–2.6%
Net fees and commissions	341	373	350	1,064	1,022	+42	+4.1%
Net trading, hedging and fair value income	107	124	78	308	400	–92	–23.0%
Net other expenses/income	20	19	22	61	112	–50	–45.2%
Operating income	1,383	1,522	1,405	4,309	4,537	–228	–5.0%
Payroll costs	–390	–404	–384	–1,178	–1,229	+51	–4.2%
Other administrative expenses	–320	–338	–331	–989	–960	–29	+3.0%
Recovery of expenses	0	0	0	1	1	+0	+6.9%
Amortisation, depreciation and impairment losses on intangible and tangible assets	–41	–35	–36	–112	–126	+14	–10.8%
Operating costs	–751	–776	–751	–2,278	–2,314	+36	–1.6%
Operating profit	632	746	654	2,031	2,223	–192	–8.6%
Net write-downs of loans and provisions for guarantees and commitments	–210	–181	–366	–757	–532	–225	+42.2%
Net operating profit	**422**	**564**	**288**	**1,274**	**1,691**	**–417**	**–24.7%**
Provisions for risks and charges	–8	0	–43	–51	–138	+87	–62.8%
Systemic charges	–103	–72	–58	–233	–185	–48	+25.7%
Integration/restructuring costs	–1	–1	–3	–5	–9	+4	–41.7%
Net income from investments	0	2	1	2	68	–66	–97.2%
Profit before tax	**311**	**493**	**184**	**987**	**1,428**	**–441**	**–30.9%**
Income tax for the period	–60	–69	–49	–178	–208	+29	–14.1%
Total profit or loss after tax from discontinued operations	–60	–123	25	–158	–19	–139	>100%
Profit for the period	190	301	160	651	1,202	–550	–45.8%
Non-controlling interests	7	–9	11	9	–12	+21	n.m.
Net profit before PPA 3)	198	291	172	660	1,190	–529	–44.5%
Purchase Price Allocation effect	0	0	0	0	0	0	n.m.
Goodwill impairment	0	0	0	0	0	0	n.m.
Net profit 3)	**198**	**291**	**172**	**660**	**1,190**	**–529**	**–44.5%**

n.m. = not meaningful. / 1) Bank Austria's income statement as presented in this table is a reclassified format corresponding to the format used for segment reporting. / 2) Recast to reflect the consolidation perimeter and business structure in 2015. / 3) Attributable to the owners of the parent company.

Segment reporting of the Bank Austria Group

1–9 2015/1–9 2014

(€ million)

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFEREN-CES [1]	BANK AUSTRIA GROUP (PUBLISHED) [2]
Net interest	1–9 2015	672	44	219	1,787	–187	2,534	0	2,534
	1–9 2014	731	47	229	1,854	–208	2,653	–61	2,592
Dividends and other income from equity investments	1–9 2015	24	0	0	232	85	342	0	342
	1–9 2014	31	0	0	233	87	351	0	351
Net fees and commissions	1–9 2015	379	81	77	529	–2	1,064	0	1,064
	1–9 2014	358	73	62	534	–6	1,022	1	1,022
Net trading, hedging and fair value income/loss	1–9 2015	24	2	38	241	3	308	0	308
	1–9 2014	10	1	38	237	114	400	0	400
Net other expenses/income	1–9 2015	14	2	0	11	34	61	0	61
	1–9 2014	23	0	1	58	30	112	–15	96
OPERATING INCOME	**1–9 2015**	**1,113**	**129**	**334**	**2,801**	**–67**	**4,309**	**0**	**4,309**
	1–9 2014	**1,152**	**122**	**330**	**2,917**	**16**	**4,537**	**–76**	**4,461**
OPERATING COSTS	**1–9 2015**	**–829**	**–90**	**–156**	**–1,075**	**–127**	**–2,278**	**0**	**–2,278**
	1–9 2014	**–816**	**–86**	**–147**	**–1,110**	**–154**	**–2,314**	**28**	**–2,286**
OPERATING PROFIT	**1–9 2015**	**283**	**39**	**178**	**1,726**	**–194**	**2,031**	**0**	**2,031**
	1–9 2014	**336**	**36**	**183**	**1,807**	**–138**	**2,223**	**–48**	**2,175**
Net write-downs of loans and provisions for guarantees and commitments	1–9 2015	–7	0	1	–753	2	–757	0	–757
	1–9 2014	–67	0	8	–470	–3	–532	31	–501
NET OPERATING PROFIT	**1–9 2015**	**277**	**39**	**179**	**973**	**–192**	**1,274**	**0**	**1,274**
	1–9 2014	**269**	**36**	**191**	**1,336**	**–141**	**1,691**	**–17**	**1,674**
Provisions for risks and charges	1–9 2015	0	0	0	–3	–48	–51	0	–51
	1–9 2014	–1	0	0	–131	–6	–138	12	–126
Systemic charges	1–9 2015	–50	–4	–24	–114	–41	–233	0	–233
	1–9 2014	–36	–3	–23	–98	–26	–185	0	–185
Integration/restructuring costs	1–9 2015	0	0	0	–5	0	–5	0	–5
	1–9 2014	0	0	0	–8	0	–9	1	–8
Net income/loss from investments	1–9 2015	–2	0	0	–1	5	2	0	2
	1–9 2014	1	0	2	4	61	68	–1	67
PROFIT BEFORE TAX	**1–9 2015**	**224**	**35**	**154**	**851**	**–277**	**987**	**0**	**987**
	1–9 2014	**233**	**33**	**170**	**1,104**	**–112**	**1,428**	**–6**	**1,423**
Income tax for the period	1–9 2015	–62	–9	–39	–131	61	–178	0	–178
	1–9 2014	–47	–8	–42	–171	62	–208	8	–200
Total profit or loss after tax from discontinued operations	1–9 2015	0	0	0	–232	74	–158	0	–158
	1–9 2014	0	0	0	–80	61	–19	0	–19
PROFIT OR LOSS FOR THE PERIOD	**1–9 2015**	**163**	**26**	**116**	**489**	**–142**	**651**	**0**	**651**
	1–9 2014	**185**	**25**	**128**	**852**	**11**	**1,202**	**2**	**1,204**
Non-controlling interests	1–9 2015	–9	0	0	16	2	9	0	9
	1–9 2014	–7	0	0	–8	3	–12	0	–11
NET PROFIT OR LOSS ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA	**1–9 2015**	**154**	**26**	**116**	**505**	**–140**	**660**	**0**	**660**
	1–9 2014	**179**	**25**	**128**	**844**	**14**	**1,190**	**3**	**1,192**
Purchase Price Allocation effect	1–9 2015	0	0	0	0	0	0	0	0
	1–9 2014	0	0	0	0	0	0	0	0
Goodwill impairment	1–9 2015	0	0	0	0	0	0	0	0
	1–9 2014	0	0	0	0	0	0	0	0
NET PROFIT OR LOSS ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY	**1–9 2015**	**154**	**26**	**116**	**505**	**–140**	**660**	**0**	**660**
	1–9 2014	**179**	**25**	**128**	**844**	**14**	**1,190**	**3**	**1,192**

Segment reporting of the Bank Austria Group

1 – 9 2015 / 1 – 9 2014

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFEREN-CES [1]	BANK AUSTRIA GROUP (PUBLISHED) [2]
Risk-weighted assets (RWA) (avg.) [3]	**1 – 9 2015**	**20,028**	**522**	**8,925**	**97,387**	**7,615**	**134,478**	**0**	**134,478**
	1 – 9 2014	**19,753**	**614**	**8,363**	**84,064**	**9,510**	**122,304**	**1,794**	**124,098**
Loans to customers (end of period)	**1 – 9 2015**	**44,312**	**627**	**13,788**	**57,733**	**76**	**116,535**	**0**	**116,535**
	1 – 9 2014	**43,100**	**599**	**12,856**	**58,155**	**823**	**115,533**	**–366**	**115,167**
Direct funding (end of period) [4]	**1 – 9 2015**	**43,396**	**9,441**	**10,939**	**57,785**	**18,280**	**139,842**	**0**	**139,842**
	1 – 9 2014	**42,063**	**9,163**	**8,870**	**50,800**	**19,499**	**130,396**	**140**	**130,536**
Cost/income ratio in %	*1 – 9 2015*	*74.5*	*70.1*	*46.7*	*38.4*	*n.m.*	*52.9*	*n.m.*	*52.9*
	1 – 9 2014	*70.8*	*70.7*	*44.5*	*38.1*	*n.m.*	*51.0*	*n.m.*	*51.2*
Risk/earnings ratio in % [5]	*1 – 9 2015*	*1.0*	*n.m.*	*n.m.*	*37.3*	*n.m.*	*26.3*	*n.m.*	*26.3*
	1 – 9 2014	*8.8*	*n.m.*	*n.m.*	*22.5*	*n.m.*	*17.7*	*n.m.*	*17.0*

1) The segment results have been recast. The difference compared to Bank Austria's results is presented in a separate column showing "Recasting differences", which for 2014 mainly relate to the transfer of Leasing subsidiaries in Russia, the Czech Republic, Slovakia, Romania, Croatia, Austria, Hungary and some Leasing entities in Serbia and Slovenia to Bank Austria. Recasting differences also relate to the sale of UniCredit CAIB Poland S.A.

2) The comparative figures for 2014 and 2015 reflect the accounting figures.

3) Turkey consolidated on a pro-rata basis.

4) Direct funding: deposits from customers and debt securities in issue.

5) Risk/earnings ratio: net write-downs of loans and provisions for guarantees and commitments measured against net interest and dividends and other income from equity investments.

n.m. = not meaningful

Segment reporting of the Bank Austria Group

Q1–Q3 2015/Q1–Q4 2014

(€ million)

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST) [1]
Net interest	Q3 2015	223	15	72	597	–60	847
	Q2 2015	225	15	75	615	–58	871
	Q1 2015	224	15	73	574	–70	816
	Q4 2014	243	16	74	602	–77	858
	Q3 2014	242	16	72	644	–74	899
	Q2 2014	247	16	81	612	–71	885
	Q1 2014	242	15	77	598	–63	869
Dividends and other income from equity investments	Q3 2015	4	0	0	67	36	107
	Q2 2015	17	0	0	92	27	136
	Q1 2015	4	0	0	73	22	98
	Q4 2014	9	0	0	112	24	145
	Q3 2014	10	0	0	95	21	126
	Q2 2014	12	0	0	90	49	151
	Q1 2014	9	0	0	48	16	73
Net fees and commissions	Q3 2015	125	25	21	178	1	350
	Q2 2015	127	25	35	183	1	373
	Q1 2015	126	30	21	168	–4	341
	Q4 2014	121	36	22	168	–4	343
	Q3 2014	117	24	21	183	–1	344
	Q2 2014	119	24	20	184	–1	346
	Q1 2014	122	25	21	168	–4	331
Net trading, hedging and fair value income/loss	Q3 2015	–2	1	8	74	–2	78
	Q2 2015	18	1	17	83	4	124
	Q1 2015	8	1	12	85	1	107
	Q4 2014	14	1	14	28	29	87
	Q3 2014	2	1	9	107	30	149
	Q2 2014	6	1	8	69	55	139
	Q1 2014	3	0	20	61	28	112
Net other expenses/income	Q3 2015	7	0	0	1	14	22
	Q2 2015	3	0	0	6	10	19
	Q1 2015	4	1	0	4	10	20
	Q4 2014	8	0	0	–3	7	12
	Q3 2014	7	0	0	33	12	52
	Q2 2014	6	0	0	17	8	33
	Q1 2014	10	0	0	7	9	27
OPERATING INCOME	**Q3 2015**	**357**	**40**	**101**	**917**	**–11**	**1,405**
	Q2 2015	**390**	**41**	**127**	**980**	**–16**	**1,522**
	Q1 2015	**366**	**48**	**106**	**904**	**–41**	**1,383**
	Q4 2014	**396**	**53**	**110**	**907**	**–20**	**1,445**
	Q3 2014	**377**	**40**	**102**	**1,062**	**–11**	**1,570**
	Q2 2014	**390**	**41**	**110**	**972**	**41**	**1,554**
	Q1 2014	**385**	**40**	**118**	**882**	**–13**	**1,413**
OPERATING COSTS	**Q3 2015**	**–271**	**–30**	**–50**	**–357**	**–43**	**–751**
	Q2 2015	**–279**	**–30**	**–54**	**–370**	**–43**	**–776**
	Q1 2015	**–280**	**–30**	**–52**	**–347**	**–41**	**–751**
	Q4 2014	**–292**	**–30**	**–61**	**–391**	**–49**	**–823**
	Q3 2014	**–262**	**–28**	**–47**	**–377**	**–53**	**–767**
	Q2 2014	**–276**	**–30**	**–51**	**–367**	**–50**	**–774**
	Q1 2014	**–277**	**–29**	**–49**	**–366**	**–51**	**–772**
OPERATING PROFIT	**Q3 2015**	**87**	**11**	**50**	**560**	**–54**	**654**
	Q2 2015	**111**	**10**	**73**	**610**	**–59**	**746**
	Q1 2015	**86**	**17**	**55**	**556**	**–82**	**632**
	Q4 2014	**104**	**23**	**49**	**516**	**–69**	**623**
	Q3 2014	**114**	**13**	**55**	**685**	**–64**	**803**
	Q2 2014	**113**	**12**	**59**	**605**	**–10**	**780**
	Q1 2014	**108**	**11**	**69**	**516**	**–64**	**641**

Segment reporting of the Bank Austria Group

Q1 – Q3 2015 / Q1 – Q4 2014

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST) 1)
Net write-downs of loans and provisions for guarantees and commitments	Q3 2015	–7	0	1	–359	0	–366
	Q2 2015	30	1	7	–219	0	–181
	Q1 2015	–29	0	–8	–175	2	–210
	Q4 2014	11	0	–4	–204	–52	–250
	Q3 2014	–16	0	–8	–156	–1	–181
	Q2 2014	–4	0	28	–168	–1	–144
	Q1 2014	–48	0	–13	–146	–1	–208
NET OPERATING PROFIT	**Q3 2015**	**79**	**10**	**52**	**200**	**–54**	**288**
	Q2 2015	**141**	**11**	**80**	**390**	**–58**	**564**
	Q1 2015	**57**	**17**	**47**	**382**	**–80**	**422**
	Q4 2014	**114**	**23**	**45**	**312**	**–121**	**373**
	Q3 2014	**99**	**13**	**47**	**529**	**–65**	**622**
	Q2 2014	**110**	**12**	**88**	**437**	**–11**	**636**
	Q1 2014	**61**	**11**	**56**	**370**	**–65**	**433**
Provisions for risks and charges	Q3 2015	0	0	0	1	–44	–43
	Q2 2015	0	0	0	0	0	0
	Q1 2015	0	0	0	–4	–4	–8
	Q4 2014	2	–1	0	–6	–3	–9
	Q3 2014	0	0	0	–92	–3	–95
	Q2 2014	0	0	0	–30	–3	–32
	Q1 2014	0	0	0	–10	0	–11
Systemic charges	Q3 2015	–13	–1	–7	–26	–11	–58
	Q2 2015	–19	–2	–7	–33	–11	–72
	Q1 2015	–18	–1	–11	–55	–18	–103
	Q4 2014	–12	–1	–8	–23	–9	–52
	Q3 2014	–12	–1	–8	–25	–9	–54
	Q2 2014	–12	–2	–7	–25	–9	–55
	Q1 2014	–12	0	–8	–48	–8	–76
Integration/restructuring costs	Q3 2015	0	0	0	–3	0	–3
	Q2 2015	0	0	0	–1	0	–1
	Q1 2015	0	0	0	–1	0	–1
	Q4 2014	0	–1	0	1	–4	–5
	Q3 2014	0	0	0	–1	0	–1
	Q2 2014	0	0	0	–6	0	–6
	Q1 2014	0	0	0	–1	0	–1
Net income/loss from investments	Q3 2015	0	0	0	0	0	1
	Q2 2015	–3	0	0	0	4	2
	Q1 2015	1	0	0	–1	0	0
	Q4 2014	–10	0	0	8	–1	–3
	Q3 2014	1	0	0	6	5	12
	Q2 2014	–1	0	0	–1	–17	–19
	Q1 2014	0	0	2	0	73	75
PROFIT BEFORE TAX	**Q3 2015**	**66**	**10**	**45**	**173**	**–110**	**184**
	Q2 2015	**119**	**9**	**73**	**357**	**–66**	**493**
	Q1 2015	**39**	**16**	**36**	**321**	**–102**	**311**
	Q4 2014	**94**	**20**	**37**	**292**	**–138**	**305**
	Q3 2014	**87**	**12**	**40**	**418**	**–72**	**485**
	Q2 2014	**97**	**11**	**80**	**375**	**–40**	**523**
	Q1 2014	**49**	**11**	**50**	**311**	**–1**	**420**
Income tax for the period	Q3 2015	–17	–2	–11	–17	–2	–49
	Q2 2015	–30	–3	–18	–53	34	–69
	Q1 2015	–15	–4	–10	–60	29	–60
	Q4 2014	–21	–5	–9	–41	–12	–88
	Q3 2014	–17	–3	–10	–68	23	–75
	Q2 2014	–22	–3	–20	–51	30	–66
	Q1 2014	–9	–3	–12	–52	9	–66

Segment reporting of the Bank Austria Group

Q1 – Q3 2015 / Q1 – Q4 2014

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST) [1]
Total profit or loss after tax from discontinued operations	Q3 2015	0	0	0	–11	37	25
	Q2 2015	0	0	0	–146	23	–123
	Q1 2015	0	0	0	–74	15	–60
	Q4 2014	0	0	0	–126	13	–113
	Q3 2014	0	0	0	–41	47	6
	Q2 2014	0	0	0	–35	8	–27
	Q1 2014	0	0	0	–4	6	2
PROFIT (LOSS) FOR THE PERIOD	**Q3 2015**	**49**	**7**	**35**	**145**	**–75**	**160**
	Q2 2015	**89**	**7**	**56**	**158**	**–9**	**301**
	Q1 2015	**25**	**13**	**25**	**186**	**–58**	**190**
	Q4 2014	**73**	**15**	**28**	**125**	**–137**	**104**
	Q3 2014	**70**	**9**	**30**	**309**	**–2**	**416**
	Q2 2014	**75**	**8**	**60**	**289**	**–2**	**430**
	Q1 2014	**40**	**8**	**38**	**255**	**15**	**356**
Non-controlling interests	Q3 2015	–4	0	0	14	1	11
	Q2 2015	–3	0	0	–8	1	–9
	Q1 2015	–3	0	0	9	1	7
	Q4 2014	–2	0	0	33	3	35
	Q3 2014	–3	0	0	–2	1	–4
	Q2 2014	–1	0	0	1	1	0
	Q1 2014	–2	0	0	–7	1	–8
NET PROFIT OR LOSS ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA	**Q3 2015**	**45**	**7**	**35**	**159**	**–74**	**172**
	Q2 2015	**87**	**7**	**56**	**150**	**–8**	**291**
	Q1 2015	**22**	**13**	**25**	**195**	**–58**	**198**
	Q4 2014	**71**	**15**	**28**	**158**	**–134**	**139**
	Q3 2014	**67**	**9**	**30**	**307**	**–1**	**412**
	Q2 2014	**74**	**8**	**60**	**290**	**–1**	**430**
	Q1 2014	**38**	**8**	**38**	**248**	**16**	**348**
Purchase Price Allocation effect	Q3 2015	0	0	0	0	0	0
	Q2 2015	0	0	0	0	0	0
	Q1 2015	0	0	0	0	0	0
	Q4 2014	0	0	0	0	0	0
	Q3 2014	0	0	0	0	0	0
	Q2 2014	0	0	0	0	0	0
	Q1 2014	0	0	0	0	0	0
Goodwill impairment	Q3 2015	0	0	0	0	0	0
	Q2 2015	0	0	0	0	0	0
	Q1 2015	0	0	0	0	0	0
	Q4 2014	0	0	0	0	0	0
	Q3 2014	0	0	0	0	0	0
	Q2 2014	0	0	0	0	0	0
	Q1 2014	0	0	0	0	0	0
NET PROFIT OR LOSS ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY	**Q3 2015**	**45**	**7**	**35**	**159**	**–74**	**172**
	Q2 2015	**87**	**7**	**56**	**150**	**–8**	**291**
	Q1 2015	**22**	**13**	**25**	**195**	**–58**	**198**
	Q4 2014	**71**	**15**	**28**	**158**	**–134**	**139**
	Q3 2014	**67**	**9**	**30**	**307**	**–1**	**412**
	Q2 2014	**74**	**8**	**60**	**290**	**–1**	**430**
	Q1 2014	**38**	**8**	**38**	**248**	**16**	**348**
Risk-weighted assets (RWA) (avg.) [2]	**Q3 2015**	**19,320**	**511**	**9,095**	**97,151**	**6,648**	**132,725**
	Q2 2015	**20,292**	**520**	**9,015**	**98,768**	**7,818**	**136,413**
	Q1 2015	**20,472**	**534**	**8,665**	**96,242**	**8,380**	**134,294**
	Q4 2014	**19,525**	**558**	**8,487**	**90,126**	**8,826**	**127,522**
	Q3 2014	**19,816**	**617**	**8,461**	**86,307**	**8,970**	**124,171**
	Q2 2014	**20,052**	**623**	**8,227**	**84,201**	**9,311**	**122,414**
	Q1 2014	**19,391**	**604**	**8,401**	**81,683**	**10,249**	**120,328**

Segment reporting of the Bank Austria Group

Q1 – Q3 2015 / Q1 – Q4 2014

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST) [1]
Loans to customers (end of period)	**Q3 2015**	**44,312**	**627**	**13,788**	**57,733**	**76**	**116,535**
	Q2 2015	**44,576**	**607**	**13,204**	**58,586**	**253**	**117,226**
	Q1 2015	**44,311**	**599**	**12,751**	**58,533**	**1,317**	**117,511**
	Q4 2014	**43,208**	**588**	**12,502**	**56,786**	**664**	**113,749**
	Q3 2014	**43,100**	**599**	**12,856**	**58,155**	**823**	**115,533**
	Q2 2014	**43,157**	**635**	**12,984**	**57,545**	**1,339**	**115,661**
	Q1 2014	**42,812**	**636**	**13,060**	**55,231**	**1,822**	**113,560**
Direct funding (end of period) [3]	**Q3 2015**	**40,109**	**9,441**	**10,939**	**57,785**	**18,280**	**139,842**
	Q2 2015	**43,317**	**9,055**	**10,013**	**56,084**	**18,141**	**136,608**
	Q1 2015	**43,213**	**9,660**	**9,086**	**54,572**	**19,721**	**136,251**
	Q4 2014	**42,767**	**8,990**	**8,758**	**52,243**	**19,512**	**132,269**
	Q3 2014	**42,063**	**9,163**	**8,870**	**50,800**	**19,499**	**130,396**
	Q2 2014	**40,531**	**8,352**	**8,509**	**49,104**	**18,358**	**124,854**
	Q1 2014	**40,581**	**8,585**	**8,802**	**48,050**	**17,884**	**123,903**
Cost/income ratio in %	*Q3 2015*	*75.7*	*73.3*	*50.0*	*39.0*	*402.5*	*53.5*
	Q2 2015	*71.5*	*74.4*	*42.5*	*37.8*	*273.6*	*51.0*
	Q1 2015	*76.5*	*63.7*	*48.6*	*38.5*	*100.8*	*54.3*
	Q4 2014	*73.8*	*56.0*	*55.2*	*43.1*	*248.6*	*56.9*
	Q3 2014	*69.6*	*68.6*	*46.1*	*35.5*	*475.4*	*48.9*
	Q2 2014	*70.9*	*71.5*	*46.2*	*37.8*	*123.5*	*49.8*
	Q1 2014	*71.9*	*72.1*	*41.7*	*41.5*	*385.5*	*54.7*
Risk/earnings ratio in % [4]	*Q3 2015*	*3.3*	*2.0*	*n.m.*	*54.1*	*n.m.*	*38.3*
	Q2 2015	*n.m.*	*n.m.*	*n.m.*	*31.0*	*n.m.*	*18.0*
	Q1 2015	*12.9*	*n.m.*	*10.9*	*27.0*	*n.m.*	*23.0*
	Q4 2014	*n.m.*	*n.m.*	*5.7*	*28.6*	*n.m.*	*24.9*
	Q3 2014	*6.3*	*0.3*	*10.7*	*21.1*	*n.m.*	*17.6*
	Q2 2014	*1.4*	*n.m.*	*n.m.*	*24.0*	*n.m.*	*13.9*
	Q1 2014	*18.9*	*0.7*	*17.4*	*22.6*	*n.m.*	*22.0*

1) Quarterly figures based on unaudited recast data only.

2) Turkey consolidated on a pro-rata basis.

3) Direct funding: deposits from customers and debt securities in issue.

4) Risk/earnings ratio: net write-downs of loans and provisions for guarantees and commitments measured against net interest and dividends and other income from equity investments.

n.m. = not meaningful

Statement of Financial Position of the Bank Austria Group

at 30 September 2015

Assets

(€ million)

	30 SEPT. 2015	31 DEC. 2014
Cash and cash balances	2,130	1,942
Financial assets held for trading	3,101	3,533
Financial assets at fair value through profit or loss	39	110
Available-for-sale financial assets	24,361	22,148
Held-to-maturity investments	301	572
Loans and receivables with banks	32,436	30,542
Loans and receivables with customers	116,535	113,732
Hedging derivatives	3,650	3,952
Changes in fair value of portfolio hedged items (+/–)	31	–99
Investments in associates and joint ventures	4,328	4,644
Property, plant and equipment	2,124	2,147
of which held for investment	*836*	*896*
Intangible assets	190	171
Tax assets	569	570
a) current tax assets	80	72
b) deferred tax assets	489	499
Non-current assets and disposal groups classified as held for sale	2,784	3,600
Other assets	1,461	1,554
TOTAL ASSETS	**194,041**	**189,118**

Liabilities and equity

(€ million)

	30 SEPT. 2015	31 DEC. 2014
Deposits from banks	23,258	23,696
Deposits from customers	111,039	102,271
Debt securities in issue	28,803	30,014
Financial liabilities held for trading	2,725	3,454
Financial liabilities at fair value through profit or loss	540	670
Hedging derivatives	2,822	3,302
Changes in fair value of portfolio hedged items (+/–)	–57	84
Tax liabilities	218	165
a) current tax liabilities	81	58
b) deferred tax liabilities	138	107
Liabilities included in disposal groups classified as held for sale	1,436	1,845
Other liabilities	2,356	2,617
Provisions for risks and charges	5,652	6,076
a) post-retirement benefit obligations	5,395	5,665
b) other provisions	257	411
Equity	15,248	14,925
of which non-controlling interests (+/–)	*381*	*193*
TOTAL LIABILITIES AND EQUITY	**194,041**	**189,118**

Bank Austria Group: equity

(€ million)

Equity as at 31 December 2014	14,925
Forex translation reserve	–676
Change in afs/cash-flow hedge reserve	–99
Net profit (loss) for the period	660
Non-controlling interests	188
Other items*	249
Equity as at 30 September 2015	15,248

*) includes changes regarding IAS 19-related positions

Lending volume and asset quality[1)]

(€ million)

	30 SEPT. 2015	31 DEC. 2014	+/– €	+/–
Bank Austria as a whole				
Gross loans to customers	123,571	120,536	+3,035	+2.5%
Total write-downs	–7,036	–6,804	–232	+3.4%
Net loans to customers	116,535	113,732	+2,803	+2.5%
Gross impaired loans	11,060	11,056	+4	+0.0%
… % of gross loans to customers	*9.0%*	*9.2%*		*–0.2%p*
Specific write-downs	–6,170	–6,130	–40	+0.7%
Coverage ratio	55.8%	55.4%		+0.3%p
Net impaired loans	4,890	4,927	–37	–0.7%
… % of net loans to customers	*4.2%*	*4.3%*		*–0.1%p*
Central Eastern Europe (CEE)				
Gross loans to customers	62,278	60,544	+1,735	+2.9%
Total write-downs	–4,546	–4,165	–380	+9.1%
Net loans to customers	57,733	56,378	+1,354	+2.4%
Gross impaired loans	7,690	7,499	+191	+2.5%
… % of gross loans to customers	*12.3%*	*12.4%*		*–0.0%p*
Specific write-downs	–4,023	–3,836	–186	+4.9%
Coverage ratio	52.3%	51.2%		+1.2%p
Net impaired loans	3,667	3,662	+5	+0.1%
… % of net loans to customers	*6.4%*	*6.5%*		*–0.1%p*
Austria				
Gross loans to customers	61,293	59,992	+1,300	+2.2%
Total write-downs	–2,490	–2,639	+148	–5.6%
Net loans to customers	58,802	57,353	+1,449	+2.5%
Gross impaired loans	3,370	3,557	–187	–5.3%
… % of gross loans to customers	*5.5%*	*5.9%*		*–0.4%p*
Specific write-downs	–2,147	–2,293	+146	–6.4%
Coverage ratio	63.7%	64.5%		–0.7%p
Net impaired loans	1,223	1,264	–41	–3.3%
… % of net loans to customers	*2.1%*	*2.2%*		*–0.1%p*

1) Ukraine (classified as held for sale) and Turkey (accounted for using the equity method) are no longer included in the relevant items of the statement of financial position and the income statement. Comparative figures for 2014 reflect the figures in the statement of financial position.

Consolidated capital resources and risk-weighted assets

Consolidated capital resources

(€ million)

		30 SEPT. 2015	31 DEC. 2014
Paid-in capital instruments (excl. own Common Equity Tier 1 instruments)		1,681	1,681
Reserves (incl. profit) and minority interests		13,154	13,183
Adjustments to Common Equity Tier 1		–928	–860
Transitional adjustments to Common Equity Tier 1	1)	–61	–539
Common Equity Tier 1 (CET1)		**13,846**	**13,465**
Additional Tier 1 capital and qualifying Additional Tier 1 instruments issued by subsidiaries		85	154
Adjustments to Additional Tier 1		0	0
Transitional adjustments to Additional Tier 1	1)	–85	–154
Additional Tier 1 (AT1)		**0**	**0**
Tier 1 capital (T1=CET1+AT1)		**13,846**	**13,465**
Tier 2 capital and qualifying Tier 2 instruments issued by subsidiaries		4,923	4,080
Adjustments to Tier 2 capital		–25	96
Transitional adjustments to Tier 2 capital	1)	–136	–113
Tier 2 capital (T2)		**4,762**	**4,062**
Total regulatory capital (TC=T1+T2)		**18,608**	**17,527**

1) according to the Austrian CRR Supplementary Regulation (CRR-Begleitverordnung) of 11 Dec. 2013

Risk-weighted assets

(€ million)

	30 SEPT. 2015	31 DEC. 2014
a) Credit risk pursuant to standardised approach	69,692	68,896
b) Credit risk pursuant to internal ratings-based (IRB) approach	44,842	43,879
c) Other (contribution to default fund of a central counterparty [CCP])	1	220
Credit risk	114,536	112,995
Position, foreign exchange and commodity risk	3,807	4,643
Operational risk	11,990	12,068
Risk positions for credit value adjustments (CVA)	511	644
TOTAL RWAS	**130,845**	**130,351**

Capital ratios

		30 SEPT. 2015	31 DEC. 2014
Common Equity Tier 1 ratio	1)	10.6%	10.3%
Tier 1 ratio	1)	10.6%	10.3%
Total capital ratio	1)	14.2%	13.4%

1) based on all risks

Deviating from IFRS 11, the Yapı Kredi sub-group companies continue to be included on a proportionate basis in the calculation of consolidated capital resources and risk-weighted assets for regulatory purposes.