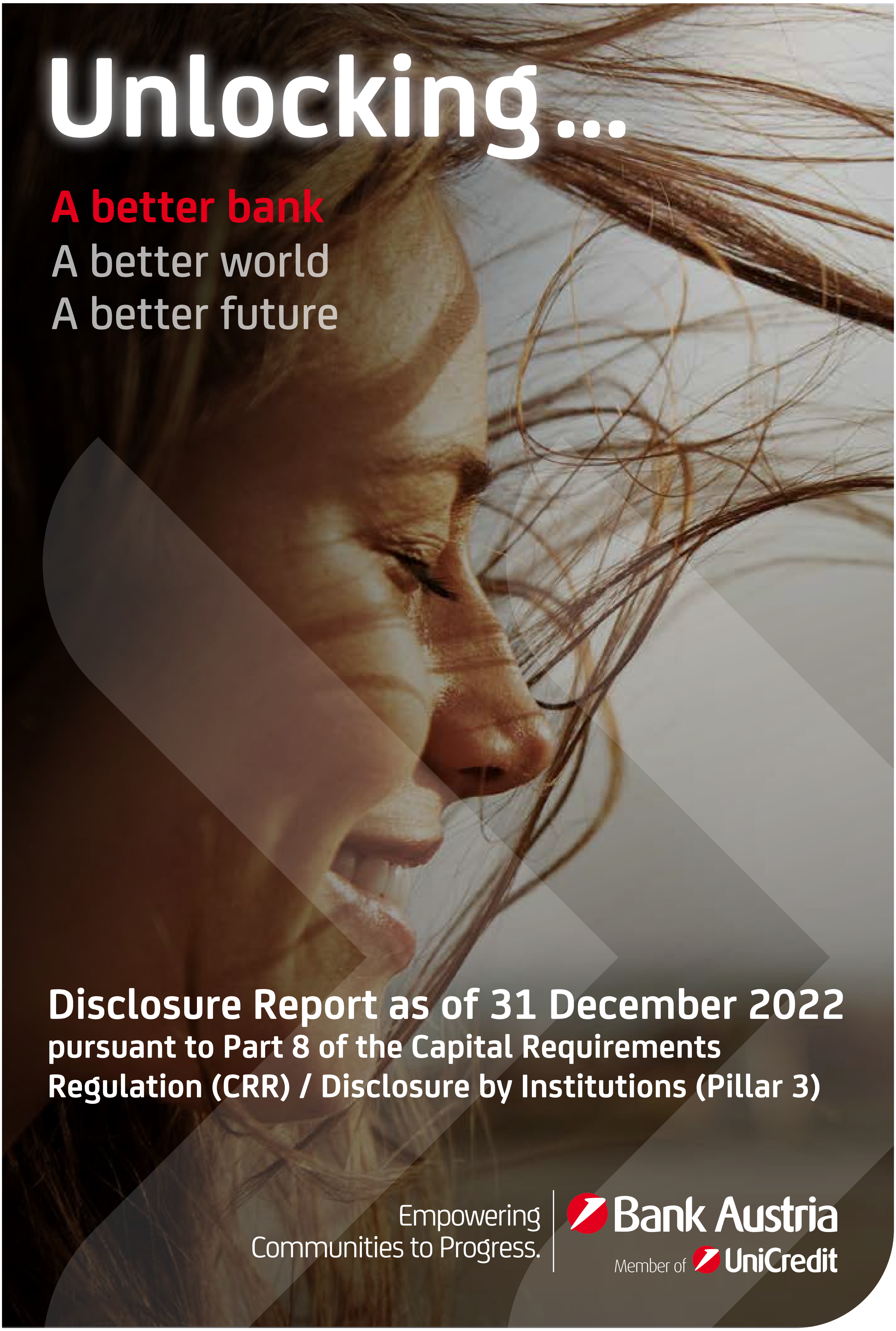

Unlocking…

A better bank
A better world
A better future

Disclosure Report as of 31 December 2022

pursuant to Part 8 of the Capital Requirements Regulation (CRR) / Disclosure by Institutions (Pillar 3)

Empowering Communities to Progress.

Bank Austria
Member of UniCredit

Disclosure of UniCredit Bank Austria AG as of 31 December 2022

UniCredit Bank Austria AG („Bank Austria") is regarded as large subsidiary of UniCredit S.p.A. pursuant to Article 13 (1) of EU Regulation No. 575/2013 ("CRR") and therefore is subject to the disclosure requirements of CRR (Article 13 (1) in connection with Part 8 CRR).

By means of this disclosure report, Bank Austria fulfills these information requirements on the basis of Bank Austria subgroup. These reports are being published on an annual (with year-end data) on the website of Bank Austria (www.bankaustria.at/en) at „About Us " / „Investors" / „Disclosure".

The information required by Article 437 b) and c) CRR – i.e. a description of the main features of Bank Austria's capital instruments and their final terms – are being published separately as well on the website of Bank Austria at „About Us " / „Investors" / „Disclosure".

Article 450 CRR requires disclosure of Bank Austria's remuneration policy and practices for all staff categories if their roles have a major impact on the risk profile of the bank. This information is also disclosed in a separate report which is done annually (as of year-end) and is published in the following year also on the website of Bank Austria at „About Us " / „Investors" / „Disclosure".

Please note that 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.

Content

Bank Austria Group – Disclosure (Pillar III) – 31 December 2022

Disclosure of own funds (Article 437 CRR in combination with Article 492 CRR)

Starting from 1 January 2014, the calculation of capital requirements takes into account the regulatory framework known as “Basel 3”, adopted as a result of the Regulation (EU)575/2013 on prudential requirements for credit institutions and investment firms (Capital Requirements Regulation - “CRR”), updated in the Regulation (EU) 876/2019 (“CRR2”) and subsequently amended in the Regulation (EU) 873/2020, and in the Directive (EU) 2013/36 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms (Capital Requirements Directive IV - “CRDIV”), also according to their adoption by Austrian Laws.

Such regulation foresees the following breakdown of Own Funds:

- Tier 1 Capital (T1), consisting of:
  - Common Equity Tier 1 Capital (CET1) and
  - Additional Tier 1 Capital (AT1);
- Tier 2 Capital (T2);
- The sum of Tier 1 Capital and Tier 2 Capital generates the Total Own Funds (Total Capital).

It is worth mentioning that in the update to the Regulation (EU) 575/2013 transposed in the Regulation (EU) 876/2019 (CRR2), the main impacts on Own Funds calculation, applicable starting from 30 June 2019, derive from the modification to the computability rules of the Additional Tier 1 and Tier 2 instruments. In particular, considering the new conditions provisioned by the CRR2 articles 52 and 63, an additional grandfathering framework has been introduced to the instruments issued before 27 June 2019 and valid until 28 June 2025 for those instruments that do not comply with the new computability conditions presented (ref. CRR2 article 494b): such grandfathering framework is in addition to the one provisioned by CRR articles 484 - 491.

The relationships between the following templates EU CC2 and EU CC1 are shown in the respective reference columns. Additional reconciliation information can be obtained from the "Reconciliation tables EU CC2 - EU CC1" shown between both tables.

EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements of Bank Austria Group as at 31 December 2022

In this section of Bank Austria group disclosure the prudential scope of consolidation is reported.

The scope of consolidation is determined according to the prudential regulations and differs from the scope of the Consolidated Financial Statements, determined under IFRS/IAS and published.

	(€ million)	a	b	c	d
	Assets - Breakdown by asset clases according to the balance sheet in the published financial statements	**Balance sheet as in published financial statements (as at end of period)**	**Under regulatory scope of consolidation (as at end of period)**	**Reference to lines in EU CC1**	**Reference to reconciliation tables EU CC2 – EU CC1**
1	Cash and cash balances	937.9	935.6		
2	Financial assets at fair value through profit or loss	3,182.7	3,182.7		
3	a) Financial assets held for trading	2,425.5	2,425.5		
4	of which non-significant investments in Common Equity Tier 1	0.0	0.0		**Table G**
5	b) Financial assets designated at fair value	119.5	119.5		
6	c) Financial assets mandatorily at fair value	637.7	637.7		
7	of which significant investments in Common Equity Tier 1	0.0	0.0		**Table G**
8	of which non-significant investments in Common Equity Tier 1	12.2	12.2		**Table G**
9	of which non-significant investments in Tier 2 capital	12.2	12.2		**Table G**
10	Financial assets at fair value through other comprehensive income	12,168.0	12,168.0		
11	of which significant investments in Common Equity Tier 1	82.0	82.0		**Table G**
12	of which non-significant investments in Common Equity Tier 1	11.5	11.5		**Table G**
13	Financial assets at amortised cost	84,648.8	84,835.9		
14	a) loans and advances to banks	16,864.0	16,864.0		
15	of which significant investments in Tier 2 capital	228.7	228.7	**55**	**Table G**
16	of which non-significant investments in Tier 2 capital	228.8	228.8		**Table G**
17	b) loans and advances to customers	67,784.8	67,971.9		
18	of which significant investments in Tier 2 capital	0.0	0.0	**55**	**Table G**
19	of which non-significant investments in Tier 2 capital	22.0	22.0		**Table G**
20	Hedging derivatives	4,093.5	4,093.5		
21	Changes in fair value of portfolio hedged items	-2,133.0	-2,133.0		
22	Equity investments	2,469.9	2,478.3		
23	of which significant investments in Common Equity Tier 1	2,420.8	2,420.8	**8, 19, 23**	**Table G**
24	Property; plant and equipment	859.8	534.2		
25	Intangible assets	5.3	5.4	**8**	
26	of which other intangible assets	0.0	0.0		**Table F**
27	Tax assets	763.9	763.9		
28	a) current	53.8	53.8		
29	b) deferred	710.1	710.1	**10, 25**	**Table E**
30	Non current assets and disposal groups classified as held for sale	2.9	2.4		
31	Other assets	332.6	493.5		
	TOTAL ASSETS	**107,332.3**	**107,360.3**		

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	Liabilities - Breakdown by liability clases according to the balance sheet in the published financial statements	a Balance sheet as in published financial statements (as at end of period)	b Under regulatory scope of consolidation (as at end of period)	c Reference to lines in EU CC1	d Reference to reconciliation tables EU CC2 – EU CC1
32	Financial liabilities at amortised cost	89,118.9	89,091.6		
33	a) deposits from banks	16,603.2	16,602.1		
34	b) deposits from customers	63,007.2	62,981.0		
35	of which deposits from customers - Subordinated	33.7	33.7	**46, 48**	**Table I**
36	c) debt securities in issue	9,508.5	9,508.5		
37	of which subordinated liabilities	572.8	572.8	**47**	**Table I**
38	Financial liabilities held for trading	2,410.0	2,410.5		
39	Financial liabilities designated at fair value	60.4	60.4		
40	Hedging derivatives	3,930.1	3,930.1		
41	Value adjustment of hedged financial liabilities	-1,971.8	-1,971.8		
42	Tax liabilities	32.3	31.1		
43	a) current	26.6	25.9		
44	b) deferred	5.7	5.3		**Table E**
45	Liabilities associated with assets classified as held for sale	0.0	0.0		
46	Other liabilities	965.8	1,029.0		
47	Provision for employee severance pay	0.0	0.0		
48	Provisions for risks and charges	3,352.5	3,345.2		
49	a) commitments and guarantees given	176.6	176.6	**27a**	
50	b) post-retirement benefit obligations	2,956.2	2,956.2		
51	c) other provisions for risks and charges	219.7	212.4	**27a**	
	EQUITY	**9,434.2**	**9,434.2**		
52	Valuation reserves	-2,104.5	-2,105.4	**3**	**Table C**
53	of which not eligible cash flow hedges	42.3	42.3	**11**	**Table C**
54	Equity instruments	600.0	600.0	**30**	**Table A**
55	Reserves	4,270.0	4,270.9		
56	Retained earnings	2,638.6	2,638.6	**2**	**Table B**
57	Other reserves	1,631.5	1,632.3	**3**	**Table C**
58	Share premium	4,133.5	4,133.5	**1**	**Table A**
59	Share capital	1,681.0	1,681.0	**1**	**Table A**
60	Minority shareholders' equity (+/-)	31.6	31.7	**5, 34**	**Table D**
61	Profit (Loss) of the year (+/-)	822.6	822.6	**2**	**Table B**
	TOTAL LIABILITIES and SHAREHOLDERS' EQUITY	**107,332.3**	**107,360.3**		

EU CC1 - Composition of regulatory own funds

		(a)	(b)	(c)
		Amounts (€ million)	Reference to line numbers in the balance sheet under the regulatory scope of consolidation (EU CC2)	Reference to reconciliation tables EU CC2 – EU CC1
	Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	5,814.5	58, 59	Tab A
	of which: ordinary shares	1,681.0	59	Tab A
2	Retained earnings	3,227.6	56, 61	Tab B
3	Accumulated other comprehensive income (and other reserves)	-473.1	52, 57	Tab C
EU-3a	Funds for general banking risk	0.0		
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		
5	Minority interests (amount allowed in consolidated CET1)	11.2	60	Tab D
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0.0		
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**8,580.3**		
	Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-19.9		Tab J
8	Intangible assets (net of related tax liability) (negative amount)	-43.5	23, 25	Tab F, Tab J
9	Empty set in the EU			
10	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) (negative amount)	-252.3	29	Tab E, Tab J
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-42.3	53	Tab J
12	Negative amounts resulting from the calculation of expected loss amounts	-0.5		Tab J
13	Any increase in equity that results from securitised assets (negative amount)	0.0		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-39.5		Tab J
15	Defined-benefit pension fund assets (negative amount)	0.0		
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0.0		
17	Direct, indirect and synthetic holdings of the CET 1 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		
18	Direct, indirect and synthetic 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 10% threshold and net of eligible short positions) (negative amount)	0.0		
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)	-1,684.6	23	Tab G, Tab J
20	Empty set in the EU			
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0.0		
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0.0		
EU-20c	of which: securitisation positions (negative amount)	0.0		
EU-20d	of which: free deliveries (negative amount)	0.0		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0.0		
22	Amount exceeding the 17,65% threshold (negative amount)	-382.5		
23	of which: 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	-241.0	23	Tab G, Tab J
24	Empty set in the EU			
25	of which: deferred tax assets arising from temporary differences	-141.5	29	Tab H, Tab J
EU-25a	Losses for the current financial year (negative amount)	0.0		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0.0		
26	Empty set in the EU			
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0.0		
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	72.9	49, 51	Tab J
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-2,392.2		
29	**Common Equity Tier 1 (CET1) capital**	**6,188.1**		

Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts	600	54	
31	of which: classified as equity under applicable accounting standards	600		
32	of which: classified as liabilities under applicable accounting standards	0		
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) of CRR	0		
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0		
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0		
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	2.4	60	Tab D
35	of which: instruments issued by subsidiaries subject to phase out	0		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**602.4**		
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0.0		
38	Direct, indirect and synthetic 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		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0.0		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0.0		
41	Empty set in the EU			
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0.0		
42a	Other regulatory adjustments to AT1 capital	0.0		
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**0.0**		
44	**Additional Tier 1 (AT1) capital**	**602.4**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**6,790.5**		
Tier 2 (T2) capital: instruments				
46	Capital instruments and the related share premium accounts	25.8	35	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486(4) of CRR	552.9	37	Tab I
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0.0		
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	552.9		
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	0.6	35	Tab D
49	of which: instruments issued by subsidiaries subject to phase out	0.0		
50	Credit risk adjustments	128.8	49, 51	
51	**Tier 2 (T2) capital before regulatory adjustments**	**708.2**		

Tier 2 (T2) capital: regulatory adjustments				
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0.0		
53	Direct, indirect and synthetic goldings 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		
54	Direct, indirect and synthetic 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 above 10% threshold and net of eligible short positions) (negative amount)	0.0		
54a	Empty set in the EU			
55	Direct, indirect and synthetic 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)	-0.1	15, 18	Tab G
56	Empty set in the EU			
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0.0		
EU-56b	Other regulatory adjustments to T2 capital	0.0		
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-0.1**		
58	**Tier 2 (T2) capital**	**708.1**		
59	**Total capital (TC = T1 + T2)**	**7,498.6**		
60	**Total Risk exposure amount**	**35,606.6**		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	17.4%		
62	Tier 1 (as a percentage of total risk exposure amount)	19.1%		
63	Total capital (as a percentage of total risk exposure amount)	21.1%		
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with article 92 (1) of Regulation (EU) No 575/2013, plus additional CET1 requirement which the institution is required to hold in accordance with Article 104(1)(a) of Directive 2013/36/EU, plus combined buffer requirement in accordance with Article 128(6) of Directive 2013/36/EU) expressed as a percentage of risk exposure amount)	10.0%		
65	of which: capital conservation buffer requirement	2.5%		
66	of which: countercyclical buffer requirement	0.048%		
67	of which: systemic risk buffer requirement	1.0%		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.0%		
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)**	11.3%		
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			
Amounts below the thresholds for deduction (before risk weighting)				
72	Direct and indirect holdings of own funds and eligible liabilities 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)	277.4		
73	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 (amount below 17.65% thresholds and net of eligible short positions)	577.2		
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)	338.9		
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0.0		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	66.8		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	422.3		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	128.8		

Capital instruments subject to phase-out arrangements (only applicable between 1 January 2014 and 1 January 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	0.0		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0.0		
82	Current cap on AT1 instruments subject to phase out arrangements	0.0		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0.0		
84	Current cap on T2 instruments subject to phase out arrangements	0.0		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0.0		

1. Common Equity Tier 1 Capital - CET1

Common Equity Tier 1 Capital mainly includes the following elements:

- **Main Common Equity Tier 1 Capital items**, recognised as Common Equity Tier 1 only where they are available to the institution for unrestricted and immediate use to cover risks or losses as soon as these occur: (I) capital instruments, provided the conditions laid down in CRR article 28 or, where applicable, article 29 are met; (II) share premium accounts related to the instruments referred to in point (I); (III) retained earnings; (IV) accumulated other comprehensive income; (V) other reserves; Common Equity Tier 1 Capital items also include minority interests for the computable amount recognised by the CRR;
- **Prudential filters of Common Equity Tier 1 Capital:** (I) filter related to increase in equity under the applicable accounting framework that results from securitised assets; (II) filter related to the fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value; (III) filter related to gains or losses on liabilities of the institution that are valued at fair value that result from changes in the own credit standing of the institution; (IV) filter related to all fair value gains and losses arising from the institution's own credit risk related to derivative liabilities; (V) filter related to additional value adjustments (prudent valuation);
- **Deductions from Common Equity Tier 1 items:** (I) intangible assets; (II) deferred tax assets (DTA) that rely on future profitability and do not arise from temporary differences; (III) negative amounts resulting from the calculation of expected loss amounts when compared with credit risk adjustments (shortfall) for those positions evaluated according to IRB methods; (IV) defined benefit pension fund assets on the balance sheet of the institution;
  (V) direct, indirect and synthetic holdings by an institution of own Common Equity Tier 1 instruments, including own Common Equity Tier 1 instruments that an institution is to purchase under an actual or contingent obligation by virtue of an existing contractual obligation; (VI) exposures deducted from CET1 as an alternative to the application of 1,250% risk weight; (VII) the applicable amount of direct, indirect and synthetic holdings by the institution of Common Equity Tier 1 instruments of financial sector entities where the institution does not have a significant investment in those entities (deducted for the amount exceeding the thresholds foreseen by the regulation); (VIII) deferred tax assets (DTA) that rely on future profitability and arise from temporary differences, and the applicable amount of direct, indirect and synthetic holdings by the institution of the Common Equity Tier 1 instruments of financial sector entities where the institution has a significant investment in those entities (deducted for the amount exceeding the thresholds foreseen by the regulation); (IX) the applicable amount of insufficient coverage for non-performing exposures.

2. Additional Tier 1 Capital - AT1

AT1 consists of the following items: (I) capital instruments, where the conditions laid down in CRR2 article 52 are met; (II) the share premium accounts related to the instruments referred to in point (I); (III) capital instruments for the amount computable in Own funds according to the transitional provisions foreseen by the CRR and CRR2 (*grandfathering*). Furthermore, the Additional Tier 1 Capital includes also the minority interests for the computable amount not already recognised in the Common Equity Tier 1 Capital.

3. Tier 2 Capital - T2

T2 consists of the following items: (I) capital instruments and subordinated loans where the conditions laid down in CRR2 article 63 are met; (II) the share premium accounts related to instruments referred to in point (I); (III) possible surplus of credit risk adjustments with reference to expected losses for positions evaluated according to IRB methods; (IV) capital instruments and subordinated loans for the amount computable in Own funds according to the transitional provisions foreseen by the CRR and CRR2 (grandfathering). The Tier 2 Capital includes also the minority interests for the computable amount not already recognised in the Tier 1 Capital and the T2 instruments issued by the subsidiaries for the computable amount as defined by the CRR.

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Reconciliation tables EU CC2 – EU CC1:

TABLES

Table A

		€ million	Reference
	Share capital (ordinary shares)	1,681.0	EU CC1, row 1a
add	Share premium	4,133.5 [1]	
	Capital Instruments and the related share premium accounts	5,814.5	EU CC1, row 1
[1]	In addition to the agio, it also includes the free capital reserve from shareholder's contribution of € 1 billion.		
	Issued equity instruments	600.0	EU CC1, row 30

Table B

			Reference
	Retained earnings	2,638.6	
add	Net profit	822.6	
less	Planned dividend	-233.5	
	Sum of retained earnings	**3,227.6**	EU CC1, row 2

Table C

			Reference
	Valuation reserves	-2,105.4	
add	Other reserves	1,632.3	
	Accumulated other comprehensive income and other reserves	**-473.1**	EU CC1, row 3
	of which relating to cash flow hedges not eligible for own funds	42.3	EU CC1, row 11

Table D

			Reference
	Minority interests	31.7	
less	Surplus capital attributed to minority shareholders	-20.4	
	Minority Interests (amount allowed in consolidated Common Equity Tier 1)	**11.2**	EU CC1, row 5
	Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	**2.4**	EU CC1, row 34
	Qualifying own funds Instruments included in consolidated Tier 2 capital	**0.6**	EU CC1, row 48

Table E

			Reference
	Deferred tax assets	**710.1**	
	of which deferred tax assets that rely on future profitability and do not arise from temporary differences	371.5	
	Deferred tax liabilities	**5.3** [2]	
	of which deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	119.3	
	Deferred tax assets that rely on future profitability and do not arise from temporary differences	371.5	
less	deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-119.3	
	Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	252.3	EU CC1, row 10
	Deferred taxes assets less deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	452.6	Table H
[2]	Netted view of the consolidated FINREP		

Table F

			Reference
	Goodwill	0.0	
	Other intangible assets	5.3	
	Intangible assets held for sale	0.0	
	Minority portion of intangible assets according Art. 32 (c) CRR2	-0.4 [3]	
	Prudential valued software - Amount subject to RW=100%	-4.1	
	Deferred tax liabilities associated to goodwill and other intangible assets	0.0	
	Intangible assets	0.8	EU CC1, row 8
	(-) Goodwill included in the valuation of significant investments	42.7	EU CC1, row 8

[3] The minority portion of intangible assets must not be deducted according Art. 32 (c) CRR2.

Table G

		Reference
Financial assets at fair value through profit or loss	**15.1**	
Financial assets held for trading	**2.8**	
of which non-significant investments in Common Equity Tier 1	2.8	
Financial assets mandatorily at fair value	**12.2**	
of which significant investments in Common Equity Tier 1	0.0	
of which non-significant investments in Common Equity Tier 1	0.0	
of which non-significant investments in Tier 2 capital	12.2	
Financial assets at fair value through other comprehensive income	**93.5**	
of which significant investments in Common Equity Tier 1	82.0	
of which non-significant investments in Common Equity Tier 1	11.5	
Financial assets at amortised cost	**250.9**	
Loans and receivables with banks	**228.9**	
of which significant investments in Tier 2 capital	0.1	
of which non-significant investments in Tier 2 capital	228.8	
Loans and receivables with customers	**22.0**	
of which significant investments in Tier 2 capital	0.0	
of which non-significant investments in Tier 2 capital	22.0	
Investments in associates and joint ventures	**2,420.8**	
of which significant investments in Common Equity Tier 1	2,420.8	
Significant investments	**2,502.9**	
in Common Equity Tier 1	2,502.8	sum of EU CC1, rows
in AT 1 capital	0.0	EU CC1, row 40
in Tier 2 capital	0.1	EU CC1, row 55
Non-significant investments	**277.4**	
in Common Equity Tier 1	14.3	
in AT 1 capital	0.0	
in Tier 2 capital	263.1	
Amount of significant investments in Common Equity Tier 1 above the 10% threshold	-1,684.6	EU CC1, row 19
Amount of significant investments in Common Equity Tier 1 above the 17,65% threshold	-241.0	EU CC1, row 23
Amount of significant investments in Common Equity Tier 1 below threshold	577.2	EU CC1, row 73
Amount of non-significant investments above the 10% threshold	0.0	EU CC1, row 18
Amount of non-significant investments below the 10% threshold	277.4	EU CC1, row 72

Table H

Deferred taxes assets less deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	452.6	Table E
Deferred tax assets that rely on future profitability and arise from temporary differences	**702.6**	
Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	222.2	
Deferred taxes assets (net)	**480.4**	
of which amount of deferred taxes above the 10% threshold	0.0	
of which amount of deferred tax assets above the 15% threshold	-141.5	EU CC1, row 25
of which amount of deferred tax assets below threshold	338.9	EU CC1, row 75
Not deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences (mainly due to cash flow hedge reserves and intangible assets)	27.8	

Table I

			Reference
	Subordinated deposits from customers	33.7	
	Subordinated debt securities issued	572.8	
	Subordinated liabilities included in disposal groups classified as held for sale	0.0	
	Sum of subordinated liabilities / balance sheet value	**606.6**	
	of which attributed to UniCredit Bank Austria AG	605.9	
	of which subject to minority calculation	0.6 [4]	
		606.6	
less	amortization, disagio, interest and hedging	-27.9	
	Computable amount under regulatory scope	**578.7**	EU CC1, rows 46 and 47
	of which capital instruments and the related share premium accounts	578.7	
	of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0.0	EU CC1, row 52
	of which: Instruments governed by third-country law without effective and enforceable exercise of Article 59 BRRD powers	552.9	

[4] see table D

Table J

		Reference
Deductions from and adjustments to CET1	**-2,392.2**	EU CC1, row 28
of which Additional value adjustments (CRR Art. 34 + Art. 150)	-19.9	EU CC1, row 7
of which intangible assets	-43.5	EU CC1, row 8
of which deferred tax assets that rely an future profitability excluding those arising from temporary differences	-252.3	EU CC1, row 10
of which fair value reserves related to gains or losses on cash flow hedges	-42.3	EU CC1, row 11
of which negative amounts resulting from the calculation of expected loss amounts	-0.5	EU CC1, row 12
of which gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-39.5	EU CC1, row 14
of which exceeding the 10% threshold for direct, indirect and synthetic holdings by the Institution of financial sector entities where the institution has a significant Investment	-1,684.6	EU CC1, row 19
of which exposure amount of the following items which qualify for a RW of 1250%	0.0	EU CC1, row 20a
of which exceeding the 15% threshold for 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	-241.0	EU CC1, row 23
of which exceeding the 15% threshold for deferred tax assets arising from temporary differences	-141.5	EU CC1, row 25
of which: other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments)	72.9	EU CC1, row 27a

Disclosure of capital requirements (Article 438 CRR)

The capital planning, budgeting and monitoring processes within UniCredit Bank Austria are carried out by the responsible local functions and are in line with the respective UniCredit Group guidelines.

The Capital Requirements Regulation (CRR) and the Capital Requirements Directive (CRD IV) for the implementation of Basel 3 in the European Union were published in the EU Official Journal on 27 June 2013. The legal framework replaces Capital Requirements Directives 2006/48/EC and 2006/49/EC and came into force in Austria on 1 January 2014. The EU banking package introduced further, essential changes to the Basel 3 framework with regards to CRR (→ „CRR II") and CRD IV (→ „CRD V"). It was published in the EU Official Journal on 7 June 2019 and entered into force on 27 June 2019.

Basel 3 framework (2019) asks for stricter capital requirements with a minimum of Common Equity Tier 1 Capital of 4.5%, Total Tier 1 Capital of 6% and Total Capital of 8% of RWAs.

In addition, all banks are required to hold a capital conservation buffer consisting of Common Equity Tier 1 Capital of 2.5% on top of the new minimum requirements. This will lead to an effective total requirement of 7% Common Equity Tier 1 Capital, 8.5% Tier 1 Capital and 10.5% Total Capital.

Furthermore, Member States can set an additional buffer requirement to dampen excess lending growth (counter-cyclical buffer up to 2.5%). According to legislation (*Kapitalpuffer-Verordnung* / KP-V) and starting with 1.1.2016, the countercyclical buffer for Austrian exposure was set to 0%. In addition, the authorities can set systemic risk buffers (SRB) and capital surcharges for systemically important banks. According to CRD V, the two buffers (systemic risk buffer and the surcharge for systemically important banks) have to be applied cumulatively starting with June 2021. The authorities may also impose a sectoral risk buffer.

The SRB for UniCredit Bank Austria Group applicable in 2022 is 1% and the surcharge for systemically important banks is 1%, they are applied cumulatively starting with June 2021.

UniCredit Bank Austria AG shall at all times meet, on an individual basis and on a subconsolidated basis a total SREP capital requirement (TSCR) of 9.75% (which includes a Pillar 2 additional own funds requirement of 1.75%, to be held in the form of 56.25% of Common Equity Tier 1 (CET1) capital and 75% of Tier 1 capital, as a minimum).

In Austria, the BRRD II was transposed into national law by amending the Bank Recovery and Resolution Act (*BaSAG*) as published on 28 May 2021.

The MREL determination, based on the "Total Liabilities and Own Funds" (TLOF), was cancelled and replaced by the calculation based on RWA (TREA) and on the Leverage Exposure (LRE).

Regulatory intermediate Internal MREL target are binding starting with 1 January 2022.

For 2022 the Internal MREL Target on RWA (TREA) is 17.50% + Combined Buffer Requirements and the Internal MREL Target on Leverage Exposure (LRE) is 5.68%.

The above targets are applicable at UniCredit Bank Austria AG level.

The CET1 ratio transitional as of 31 December 2022 increased vs. previous year by +55bps to 17.38% due to higher Regulatory CET1 (€+90m) and lower RWA (€-613m) reflecting the continuation of credit risk strategy with a focus on high quality Rating classes and minimal impact from Russian war against Ukraine.

Bank Austria continues to have a solid capital base to meet the own funds requirements pursuant to Art. 92 CRR / Art. 129 CRD IV.

With reference to EU law (CRR, CRD IV) the following applies:

Should there be a reference to stipulations of the EU Regulation “CRR” as mentioned in this document, the Regulation (EU) No. 575/2013 on prudential requirements for credit institutions and investment firms and amending the Regulation (EU) No. 648/2012, lastly amended by EU Regulation 2019/876 dated 7 June 2019, has to be applied.

Should there be a reference to stipulations of the EU Directive “CRD IV” as mentioned in this document, the Directive (EU) No. 2013/36 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, lastly amended by EU Directive 2019/878 dated 7 June 2019, has to be applied.

Internal Capital Adequacy Assessment Process (ICAAP)

Bank Austria deems as priority the activities of capital management and capital allocation based on the risks taken, with the aim of expanding business activities with respective value creation. Therefore, the capital and its allocation are of relevant importance in the definition of corporate strategies.

The ICAAP forms an integral part of the Pillar 2 requirements according to CRR. Maintaining an adequate level of capital is a core objective of Bank Austria, it is measured by the Risk-Taking Capacity (RTC). Bank Austria’s RTC calculates the economic risks across all relevant risk types and relates them to the available financial resources (AFR) which are held to cover such risks.

The risk side of the calculation serves to determine the economic capital requirement from unexpected losses with regard to credit, market, operational and other risks. The risk is calculated in a going concern approach and at a confidence level of 99.90%. The economic capital requirement is then related to the AFR, which are based on regulatory own funds and additional coverage positions available. The RTC is accounted for in the Risk Appetite Framework (RAF) of Bank Austria. The RAF defines, from a strategic perspective, the risk level that Bank Austria is willing to take on by setting limit, trigger and target for the respective Key Performance Indicators (KPIs). This setup enables management at any point in time to monitor the appropriateness and sufficiency of Bank Austria’s economic capital adequacy.

The management board and the risk committee are informed at least quarterly on the results of the risk taking capacity, showing also the development of the single components (economic capital, AFR). The calculation, monitoring and steering of the RTC forms a fundamental part of the management of risk and capital at Bank Austria.

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EU OV1 – Overview of risk-weighted exposure amounts (Artikel 438)

(€ million)

	Categories	Risk-weighted exposure amounts (RWEAs)		Total own funds requirements
		31.12.2022	31.12.2021	31.12.2022
1	**Credit risk (excluding CCR)** [1]	**31,286.5**	**32,044.2**	**2,502.9**
2	*of which: the standardised approach*	*5,309.0*	*6,056.9*	*424.7*
3	*of which: the foundation IRB (FIRB) approach*	*695.8*	*656.6*	*55.7*
4	*of which: slotting approach*	*534.4*	*915.2*	*42.7*
EU 4a	*of which: equity IRB under the simple riskweighted approach*	*15.1*	*21.0*	*1.2*
5	*of which: the advanced IRB (AIRB) approach*	*19,176.8*	*20,031.0*	*1,534.1*
6	**Counterparty credit risk - CCR**	**579.1**	**764.4**	**46.3**
7	*of which: standardised approach*	*2.2*	*5.3*	*0.2*
8	*of which: internal model method (IMM)*	*479.6*	*706.1*	*38.4*
EU 8a	*of which: exposures to a CCP*	*29.3*	*13.3*	*2.3*
EU 8b	*of which: credit valuation adjustment - CVA*	*67.9*	*39.2*	*5.4*
9	*of which: other CCR*	*0.0*	*0.5*	*0.0*
15	**Settlement Risk**	**0.0**	**0.1**	**0.0**
16	**Securitisation exposures in the non-trading book (after the cap)**	**4.6**	**5.5**	**0.4**
17	*of which: SEC-IRBA approach*			
18	*of which: SEC-ERBA (including IAA)*			
19	*of which: SEC- SA approach*			
EU 19a	*of which: 1250%/ deduction*			
20	**Position, foreign exchange and commodities risks (Market risk)**	**674.2**	**229.8**	**53.9**
21	*of which: the standardised approach*	*0.3*	*2.1*	*0.0*
22	*of which: IMA*	*673.9*	*227.7*	*53.9*
EU 22a	**Large exposures**	**0.0**	**0.0**	**0.0**
23	**Operational Risk**	**3,062.2**	**3,176.0**	**245.0**
EU 23a	*of which: Basic Indicator Approach*	*0.0*	*0.0*	*0.0*
EU 23b	*of which: Standardised Approach*	*434.3*	*468.4*	*34.7*
EU 23c	*of which: advanced measurement approach*	*2,627.9*	*2,707.6*	*210.2*
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,290.3	2,239.4	183.2
30	**Total**	**35,606.6**	**36,220.0**	**2,848.5**

[1] Sum also including RWA add-on in the amount of €500 million (until fulfilment of the conditions relating to changes in the EAD model) and RWA add-on in the amount of €4,464 million (until implementation of new local LGD model in 1Q23), €585.6 million equities (PD/LGD approach and RW = 250% approach), €6 million IFRS9 impact.

Compared to the end of 2021, the risk-weighted exposure assets (RWEAs) decreased from €36.2 billion to €35.6 billion. The €1 billion decrease in credit risk was predominantly due to (i) a reduction in utilization in the lending business and (ii) rating and structural improvements in the customer business, partly offset by an increase in bulk add-on. The bulk add-on includes an add-on at year-end 2022 that will be accounted for until the implementation of new local LGD models, as well as an add-on related to a change in the EAD model. Market risk increased by €0.4 billion.

EU CR8 – RWA flow statements of credit risk exposures under the IRB approach (Art. 438 CRR)

(€ million)

		a	b	
	Description	**RWA amounts**	**Capital requirements**	**Comments**
1	**RWAs as at the end of the previous reporting period**	**20,960.1**	**1,676.8**	
2	Asset size	-187.4	-15.0	1)
3	Asset quality	7.0	0.6	2)
4	Model updates	0.0	0.0	
5	Methodology and policy	0.0	0.0	
6	Acquisitions and disposals	0.0	0.0	
7	Foreign exchange movements	0.0	0.0	
8	Other	-114.0	-9.1	3)
9	**RWAs as at the end of the reporting period**	**20,665.7**	**1,653.3**	

1) Business growth
2) Procyclicality, improved asset quality through focus on good rating classes and model improvements
3) due to Capital Efficiency Program

EU CR10 – IRB (Specialized lending and equities exposures) (Art. 438 CRR)

(€ million)

Specialised lending - slotting criteria							
Regulatory categories	**Remaining maturity**	**On-balance sheet amount**	**Off-balance sheet amount**	**Risk weight**	**Exposure amount**	**RWAs**	**Expected losses**
Category 1	Less than 2.5 years	30.8	0.0	50%	30.8	13.1	0.0
	Equal to or more than 2.5 years	435.4	0.0	70%	435.4	259.4	1.7
Category 2	Less than 2.5 years	194.9	5.5	70%	199.0	118.0	0.8
	Equal to or more than 2.5 years	181.0	0.1	90%	181.1	143.9	1.4
Category 3	Less than 2.5 years	0.0	0.0	115%	0.0	0.0	0.0
	Equal to or more than 2.5 years	0.0	0.0	115%	0.0	0.0	0.0
Category 4	Less than 2.5 years	0.0	0.0	250%	0.0	0.0	0.0
	Equal to or more than 2.5 years	0.0	0.0	250%	0.0	0.0	0.0
Category 5	Less than 2.5 years	0.0	0.0	0%	0.0	0.0	0.0
	Equal to or more than 2.5 years	0.0	0.0	0%	0.0	0.0	0.0
Total	Less than 2.5 years	225.6	5.5		229.8	131.0	0.8
	Equal to or more than 2.5 years	616.4	0.1		616.5	403.3	3.2
Equities under the simple risk-weighted approach							
Categories		**On-balance sheet amount**	**Off-balance sheet amount**	**Risk weight**	**Exposure amount**	**RWAs**	**Capital Requirements**
Private equity exposures		-	-	190%	-	-	-
Exchange-traded equity exposures		-	-	290%	-	-	-
Other equity exposures		3,043,652.7	1,042,150.4	370%	4,085,803.2	15,117,471.7	98,059.3
Total		**3,043,652.7**	**1,042,150.4**		**4,085,803.2**	**15,117,471.7**	**98,059.3**

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Disclosure of capital buffers (Article 440 CRR)

EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (Art. 440 CRR)

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
(€ million)	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
Breakdown by country:													
(AD) Andorra	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(AE) United Arab Emirates	7	287	-	-	-	294	5	-	-	5	60	0.25%	0.0%
(AL) Albania	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(AM) Armenia	0	2	-	-	-	2	0	-	-	0	2	0.01%	0.0%
(AO) Angola	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(AR) Argentina	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(AT) Austria	4,308	55,615	-	0	11	59,935	1,520	0	0	1,521	19,008	78.52%	0.0%
(AU) Australia	5	0	-	-	-	5	0	-	-	0	1	0.01%	0.0%
(AZ) Azerbaijan	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(BA) Bosnia-Herzegovina	2	0	-	-	-	2	0	-	-	0	1	0.00%	0.0%
(BD) Bangladesh	-	3	-	-	-	3	0	-	-	0	6	0.02%	0.0%
(BE) Belgium	11	20	-	-	-	31	1	-	-	1	14	0.06%	0.0%
(BG) Bulgaria	3	135	-	-	-	138	8	-	-	8	102	0.42%	1.0%
(BH) Bahrain	0	1	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(BO) Bolivia	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(BR) Brazil	5	11	-	-	-	16	1	-	-	1	7	0.03%	0.0%
(BY) Belarus	0	31	-	-	-	31	0	-	-	0	6	0.02%	0.0%
(CA) Canada	2	32	-	-	-	34	1	-	-	1	15	0.06%	0.0%
(CG) Congo	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
(€ million)	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
(CH) Switzerland	52	514	-	-	-	566	21	-	-	21	263	1.08%	0.0%
(CI) Ivory Coast	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(CL) Chile	1	0	-	-	-	1	0	-	-	0	1	0.00%	0.0%
(CM) Cameroon	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(CN) China	6	7	-	-	-	13	0	-	-	0	5	0.02%	0.0%
(CO) Colombia	0	1	-	-	-	2	0	-	-	0	0	0.00%	0.0%
(CR) Costa Rica	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.0%
(CU) Cuba	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(CY) Cyprus	13	175	-	-	-	189	4	-	-	4	47	0.19%	0.0%
(CZ) Czech Republic	14	211	-	-	-	225	4	-	-	4	48	0.20%	1.5%
(DE) Germany	382	2,417	-	-	-	2,799	71	-	-	71	886	3.66%	0.0%
(DK) Denmark	4	499	-	-	-	504	18	-	-	18	225	0.93%	2.0%
(DM) Dominica	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(DZ) Algeria	0	8	-	-	-	8	1	-	-	1	9	0.04%	0.0%
(EE) Estonia	1	20	-	-	-	21	1	-	-	1	8	0.03%	1.0%
(EG) Egypt	1	6	-	-	-	7	0	-	-	0	4	0.01%	0.0%
(ES) Spain	21	2,272	-	-	-	2,293	55	-	-	55	691	2.86%	0.0%
(ET) Ethiopia	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(FI) Finland	16	443	-	-	-	458	15	-	-	15	190	0.78%	0.0%
(FJ) Fiji	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(FR) France	33	546	-	-	-	578	9	-	-	9	107	0.44%	0.0%
(GB) Great Britain	82	246	-	-	-	328	8	-	-	8	94	0.39%	1.0%
(GE) Georgia	0	2	-	-	-	2	0	-	-	0	1	0.00%	0.0%
(GG) Guernsey	1	-	-	-	-	1	1	-	-	1	9	0.04%	0.0%

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
(€ million)	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
(GH) Ghana	1	-	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(GI) Gibraltar	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(GR) Greece	2	10	-	-	-	12	0	-	-	0	4	0.02%	0.0%
(GT) Guatemala	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(GY) Guyana	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(HK) Hong Kong	0	17	-	-	-	17	1	-	-	1	12	0.05%	1.0%
(HN) Honduras	-	7	-	-	-	7	0	-	-	0	0	0.00%	0.0%
(HR) Croatia	2	107	-	-	-	109	5	-	-	5	67	0.28%	0.0%
(HU) Hungary	121	128	-	-	-	249	4	-	-	4	45	0.19%	0.0%
(ID) Indonesia	0	1	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(IE) Ireland	3	386	-	-	-	389	9	-	-	9	116	0.48%	0.0%
(IL) Israel	2	3	-	-	-	5	0	-	-	0	1	0.00%	0.0%
(IM) Isle of Man	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(IN) India	4	0	-	-	-	4	0	-	-	0	2	0.01%	0.0%
(IQ) Iraq	-	0	-	-	-	0	0	-	-	0	1	0.00%	0.0%
(IR) Iran	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(IS) Iceland	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.0%
(IT) Italy	56	586	-	-	-	643	14	-	-	14	172	0.71%	0.0%
(JE) Jersey	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(JO) Jordan	0	5	-	-	-	5	0	-	-	0	3	0.01%	0.0%
(JP) Japan	3	0	-	-	-	3	0	-	-	0	1	0.00%	0.0%
(KE) Kenya	2	0	-	-	-	2	0	-	-	0	2	0.01%	0.0%
(KN) St. Christoph (St. Kitts) - Nevis	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(KR) South Korea	2	-	-	-	-	2	0	-	-	0	1	0.00%	0.0%
(KW) Kuwait	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(KY) Cayman Islands	1	3	-	-	-	4	2	-	-	2	21	0.09%	0.0%

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(€ million)	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
(KZ) Kazakhstan	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(LB) Lebanon	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(LI) Liechtenstein	5	18	-	-	-	24	1	-	-	1	8	0.03%	0.0%
(LK) Sri Lanka	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(LT) Lithuania	1	20	-	-	-	21	1	-	-	1	9	0.04%	0.0%
(LU) Luxemburg	14	831	-	-	-	845	19	-	-	19	238	0.99%	0.5%
(LV) Latvia	2	20	-	-	-	22	1	-	-	1	9	0.04%	0.0%
(LY) Libya	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(MA) Morocco	1	15	-	-	-	16	1	-	-	1	8	0.03%	0.0%
(MD) Moldova	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(ME) Montenegro	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(MK) Macedonia (former Yugoslav Rep. of Macedonia)	1	-	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(MO) Macao	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(MT) Malta	23	2	-	-	-	25	2	-	-	2	19	0.08%	0.0%
(MU) Mauritius	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(MV) Maldives	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(MX) Mexico	13	19	-	-	-	32	1	-	-	1	18	0.08%	0.0%
(MY) Malaysia	2	0	-	-	-	2	0	-	-	0	1	0.01%	0.0%
(MZ) Mozambique	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(NA) Namibia	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(NC) New Caledonia & dependent territories	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(NG) Nigeria	-	0	-	-	-	0	-	-	-	-	-	0.00%	0.0%
(NI) Nicaragua	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(NL) The Netherlands	21	1,071	-	-	-	1,092	29	-	-	29	367	1.52%	0.0%

(€ million)	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
(NO) Norway	4	414	-	-	-	418	3	-	-	3	39	0.16%	2.0%
(NP) Nepal	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(NZ) New Zealand	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(OM) Oman	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(PA) Panama	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(PE) Peru	0	1	-	-	-	1	0	-	-	0	1	0.00%	0.0%
(PH) Philippines	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.0%
(PK) Pakistan	0	2	-	-	-	2	0	-	-	0	5	0.02%	0.0%
(PL) Poland	14	303	-	-	-	316	8	-	-	8	94	0.39%	0.0%
(PT) Portugal	5	443	-	-	-	448	16	-	-	16	197	0.81%	0.0%
(PY) Paraguay	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.0%
(QA) Qatar	1	1	-	-	-	1	0	-	-	0	1	0.00%	0.0%
(RO) Romania	6	72	-	-	-	78	2	-	-	2	21	0.09%	0.5%
(RS) Serbia and Kosovo	2	3	-	-	-	4	0	-	-	0	3	0.01%	0.0%
(RU) Russia	1	258	-	-	-	259	15	-	-	15	187	0.77%	0.0%
(RW) Ruanda	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(SA) Saudi Arabia	0	14	-	-	-	15	0	-	-	0	3	0.01%	0.0%
(SD) Sudan	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(SE) Sweden	10	967	-	-	-	977	13	-	-	13	163	0.67%	1.0%
(SG) Singapore	6	250	-	-	-	256	4	-	-	4	52	0.21%	0.0%
(SI) Slovenia	13	195	-	-	-	208	3	-	-	3	35	0.15%	0.0%
(SK) Slovakia	5	101	-	-	-	106	5	-	-	5	59	0.24%	1.0%
(SM) San Marino (Italy)	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(SN) Senegal	0	17	-	-	-	17	0	-	-	0	0	0.00%	0.0%
(SV) El Salvador	1	-	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(SY) Syria	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%

(€ million)	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk				Own fund requirements						
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
(TH) Thailand	0	1	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(TN) Tunisia	0	3	-	-	-	3	0	-	-	0	4	0.02%	0.0%
(TR) Turkey	8	52	-	-	-	60	1	-	-	1	10	0.04%	0.0%
(TW) Taiwan	1	0	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(TZ) Tanzania	1	-	-	-	-	1	0	-	-	0	0	0.00%	0.0%
(UA) Ukraine	0	1	-	-	-	1	0	-	-	0	2	0.01%	0.0%
(UG) Uganda	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(US) United States of America	33	357	-	-	-	390	9	-	-	9	109	0.45%	0.0%
(UY) Uruguay	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(UZ) Uzbekistan	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(VE) Venezuela	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.0%
(VG) British Virgin Islands	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.0%
(VN) Vietnam	1	1	-	-	-	2	0	-	-	0	1	0.00%	0.0%
(XX) Other	0	5	-	-	-	5	1	-	-	1	7	0.03%	0.0%
(ZA) South Africa	1	251	-	-	-	252	22	-	-	22	274	1.13%	0.0%
ZW (Zimbabwe)	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.0%
Total	5,371	70,464	-	0	11	75,847	1,936	0	0	1,937	24,206	**100.00%**	

EU CCyB2 - Amount of institution-specific countercyclical capital buffer (Art. 440 CRR)

		(€ million)
1	**Total risk exposure amount**	**35,606.6**
2	Institution-specific countercyclical buffer rate	0.05%
3	Institution-specific countercyclical buffer requirement	17.2

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Disclosure of credit risk adjustments (Article 442 CRR)

Generally, loans are divided into "performing" loans and "non-performing" loans. In accordance with IFRS 9, performing loans are further subdivided into loans with valuation allowances based on 1-year expected loss (Stage 1) and loans with valuation allowances based on lifetime expected loss (Stage 2). Non-performing loans constitute Stage 3.

„Non-performing" loans:
In accordance with UniCredit Group guidelines, **non-performing loans** are divided into the following categories:

- **"Bad loans" (loans in liquidation):** credit exposures, considered uncollectible, to insolvent borrowers, even if insolvency has not been judicially ascertained. A realisation procedure is usually applied to borrowers in this class.
- **"Unlikely to pay"** on-balance sheet and off-balance sheet exposures which do not meet the conditions to be classified as "bad loans". The classification as "unlikely to pay" derives from the assessment of the debtor's unlikeliness, without actions such as realisation of collateral, to fully repay his/her credit obligation (principal and/or interest) regardless of days in arrears. The classification within the "unlikely to pay" category is not necessarily related to the explicit presence of a default (failure to repay) but rather is tied to the existence of evidence of a debtor's risk of default.
- **"Past due":** On-balance sheet risk volumes that do not meet the criteria for classification in the "Bad loans" or "Unlikely to pay" categories, but where amounts are overdue by more than 90 days or limits are exceeded by more than 90 days. Such amounts are determined at individual debtor level, under consideration of the detailed rules of the relevant EBA guideline (EBA/GL/2016/07).

In each case, impairment is assessed on an analytical basis or, for an exposure of less than €2 million, on the basis of statistical methods.

If the criterion for allocation to a non-performing category expires due to economic recovery of the client, the client is classified as performing after a period of good conduct of at least 90 days. For distressed restructuring (distressed restructuring in the sense of EBA/GL/2016/07), the period of good conduct is 12 months. Loan exposures with retail scoring are assigned the rating 7 after this period until a behavioural scoring is determined. All other loan exposures are automatically fixed at unrated until a new rating is issued.

Performing loans:

- **Overdue performing loans**: risk exposures to borrowers with amounts already due at the reference date or with unapproved limits being exceeded that are between 1 and 90 days overdue and which do not fulfill any criteria to be classified in the categories „Bad Loans" or „Unlikely to pay"
- **Other exposures**: borrowers not included in the other categories.

Forborne exposure:

Forbearance measures are concessions made by a bank to a debtor facing or about to face difficulties in meeting its financial commitments. These may take the form of a modification of the terms and conditions of a contract that would not have been agreed if the debtor had not been in financial difficulties, or the form of total or partial refinancing. The primary objective of granting forbearance measures is that the borrower remains solvent and, if possible, to enable the borrower to regain performing status. Debtors that are classified as "forborne" are subject to special monitoring requirements and are to be clearly marked as such. If a forbearance measure is granted for a transaction classified as "performing", this has the effect that this transaction is assigned to Stage 2 in any case.

Forbearance measures exist if, for example, a deferral or rescheduling agreement has been concluded, a new agreement on the conditions has been concluded at interest rates below the market level or the conversion of part of the loan into an equity investment or the reduction of the capital amount has taken place due to financial difficulties of the borrower. The probation periods to be observed with regard to forbearance status and non-performing classification are in line with the relevant EBA guidelines (EBA/GL/2018/06) or the EBA Technical Standards (ITS 2013/03 (rev1)) and are subject to backtesting / monitoring.

Before granting a forbearance measure, an assessment of the borrower's debt service capability must be performed. In addition, it must also be checked whether this measure results in a loss, for example, due to capital or an interest waiver (impairment test), in which case the forbearance measure is registered as distressed forbearance, which always results in a non-performing classification. Any resulting risk provisioning is determined correspondingly.

Description of methodology applied to determine write-downs

Bank Austria has implemented internal guidelines for the recording, administration and valuation of loans, which govern both value adjustments and write-offs or partial write-offs of loans.

The impairment model for showing expected credit losses (ECL) is to be applied to all debt instruments that are shown at either "amortised cost" or "at fair value through other comprehensive income, in equity", and also to off-balance-sheet instruments such as guarantees and lending commitments.

Depending on the change in credit risk between the time of the initial recognition and the current credit risk on the valuation date, these instruments are categorised either in Stage 1, Stage 2 or Stage 3:

- **Stage 1** includes (i) newly originated or purchased credit exposures, (ii) exposures whose credit risk has not deteriorated significantly since initial recognition, (iii) exposures with low credit risk (low credit risk exemption)
- **Stage 2** includes instruments for which a significant increase in risk has been identified since the initial recognition, but in which there have been no failures yet, and are therefore classified as "performing", as well as instruments without a PD at the time of access.
- **Stage 3** includes impaired credit exposures.

With regard to Stage 3, it should be noted that it includes impaired exposures, which correspond to the aggregated non-performing receivables according to ITS EBA (EBA/ITS/2013/03/rev1 7/24/2014).

In particular, the EBA has defined "non-performing" as exposures that meet one or both of the following criteria:
- substantial receivables more than 90 days overdue,
- receivables for which, in the Group's assessment, it is unlikely that the debtor will meet its credit obligations in full without resorting to enforcement and realisation of collateral, regardless of the overdue receivables and the number of days the receivable is overdue.

Bank Austria applies the same definition of performing and non-performing as is used for regulatory purposes.

The amount of expected credit losses to be recognised depends on the stage allocation.

Impairment losses for Stage 1 and 2 (Performing Loans)

For Stage 1 instruments, a credit loss equal to the expected 12-month credit loss (“1 year ECL”) is recognised. For Stage 2 and 3 instruments, on the other hand, a credit loss amounting to the lifetime credit loss expected (“lifetime ECL”) is recognised. The credit risk parameters used are generally based on the regulatory IRB models, and are adapted in relation to IFRS 9-specific requirements (e.g. consideration of future-oriented macroeconomic information).

The stage transfer criteria (between Stage 1 and Stage 2) form a central component of the impairment regulations and determine when a significant increase in credit risk (“SICR”) has occurred since initial recognition. These include both relative and absolute criteria. The significant criteria for a transfer from Stage 1 to Stage 2 include:

- **Quantitative transfer criteria**: A transaction-based relative comparison between probability of default (PD) at the reporting date and that at initial recognition using internal models. The threshold values are defined using a complex statistical procedure that takes into account the probability of default, the age and residual term of the loan and the historical default behaviour of the segment in question. Each month, the probability of default as at the observation date is compared with the probability of default at the start of business. The comparison is based on the PD profile for the entire term of the transactions. The limit from which deterioration is considered significant is determined for each individual transaction, using a function which shows the highest PD at the time of the initial recognition. The higher the PD is at the start of business, the lower the relative tolerated deterioration is, which leads to a shift into Stage 2. The functions are determined for various sub-portfolios and are calibrated differently. This calibration is based on the long-term rate of default, including the forbearance portfolio share and items where payment is delayed by at least 30 days. The quantitative calibration of the stage transfer criteria is designed to ensure that a corresponding share of the sub-portfolio will be classified as Stage 2 for average economic situations. This share may increase or decrease, depending on the relevant economy. Transactions for which the probability of default has at least tripled (PD over the entire residual term) are classified as Stage 2 regardless of the function described above, as are transactions with a probability of default of 20% or more (IRB PD). Conversely, all transactions with a PD below 30 basis points (12-month PD) are classified as Stage 1.
- **Qualitative criteria**: All quantitative criteria are supplemented by a number of qualitative criteria, any one of which will lead to a Stage 2 classification: “30-day arrears”, “forbearance” and certain watch list cases.
- **Stage upgrade**: If the PD of the transaction has improved sufficiently again by the next reporting date and no qualitative Stage 2 criteria apply, it is transferred back to Stage 1. However, a shift from Stage 2 to Stage 1 may only be made if the transaction would consistently have been assigned to Stage 1 on the previous three monthly reporting dates.
- **Special portfolios in Stage 2**: Foreign currency loans in the retail banking segment, taking into account the inherent risks since initial recognition in Stage 2. Since Q1 2022, transactions with risk- or domicile countries that include Russia, Ukraine or Belarus have been allocated to Stage 2 transactions.
- **Portfolios in Stage 1**: Internal transactions within the UniCredit Group are in Stage 1 unless individually assigned to Stage 2 at the transaction level.

- The **COVID-specific factors/criteria** that had been introduced in 2020 and were still applied in 2022 were finally removed with November 2022. At the same time, a new geopolitical overlay was introduced to take into account higher loss expectations for specific sectors, in particular industries and retail clients disproportionally affected by high energy costs and risen interest rates, otherwise not captured by the macro models.
- **Special treatment of bullet loans**: For Stage 2 transactions, IFRS 9 PD is not accumulated over the remaining term as of the reporting date, but over the total term of the transaction. This special feature means that a significantly higher PD is used in the ECL calculation for Stage 2 transactions if the loans are not being repaid regularly but rather via bullet payment at the end. At the same time, the use of this higher PD also causes some transactions to be assigned to Stage 2.

Impairment losses for* Stage *3 (non-performing loans)

Stage 3 is assigned to the defaulted portfolio, the non-performing assets. Impairments are formed at customer level as follows, depending on the amount of the customer advances:

Specific provisioning

Customers with a total exposure of more than €2 million (based on group of connected customers, GCC) are transferred to restructuring management (NPE Operational Management & Monitoring) as soon as the first concrete indications of a possible default appear. In the event of these engagements, designated as "significant" due to the credit amount, the responsible restructuring manager calculates the impairment requirement on a case-by-case basis, for the first time when taking over the case and subsequently, on a quarterly basis. The calculation is based on weighted scenarios of expected future cash flows. The amount of impairment corresponds to the difference between the carrying amount of the loans and receivables and the present value of the expected cash flows (repayments and interest payments), discounted by the original effective interest rate.

For instruments with fixed interest, the underlying interest rate is constant over the term, while for instruments with variable interest, a recalculation is carried out depending on the contractual circumstances.

Portfolio-based specific provisioning method

UniCredit Bank Austria AG applies a parameter-based method for the calculation of a flat-rate individual value adjustment ("Pauschale Einzelwertberichtigung" – PEWB) for defaulted assets grouped by similar credit risk characteristics and with no significant exposure (total exposure lower than €2 million) at the GCC (Group of Connected Customers) level. Upon the decision of the restructuring management, customers belonging to a GCC of over €2 million can be assigned to this method, as long as the individual customer obligation does not exceed €1 million. Depending on the customer segment, the amount of the exposure and collateral, the credit rating and the duration of the default are determined and recognised. The parameters used to calculate the loss rate are re-estimated and back-tested annually. If necessary, the value adjustment can also be determined by means of a specific provisioning method.

Recovery periods are estimated on the basis of business and economic plans, as well as historical considerations and observations for similar business cases. Consideration is therefore given to the relevant customer segment, the type of loan agreement and the security in addition to other relevant factors that are appropriate for the determination.

For impaired instruments, forward-looking information is also taken into account based on the application of multiple scenarios, which, in the case of specific provisioning, make use of specific probabilities for each customer.

EU CQ1 - Credit quality of forborne exposures (Art. 442 CRR)

		a	b	c	d	e	f	h	i
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne		Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
	(€ million)			Of which defaulted	Of which impaired				
1	Loans and advances	741.3	668.2	668.2	667.7	-22.4	-342.2	653.2	176.1
2	*Central banks*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
3	*General governments*	*1.2*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
4	*Credit institutions*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
5	*Other financial corporations*	*0.1*	*4.3*	*4.3*	*4.3*	*0.0*	*-4.0*	*0.1*	*0.0*
6	*Non-financial corporations*	*541.5*	*570.7*	*570.7*	*570.7*	*-15.3*	*-305.3*	*473.3*	*129.2*
7	*Households*	*198.6*	*93.2*	*93.2*	*92.7*	*-7.0*	*-32.9*	*179.8*	*46.8*
8	Debt Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loan commitments given	47.0	64.3	64.3	64.3	0.5	5.5	47.6	41.6
10	***Total***	***788.3***	***732.5***	***732.5***	***732.0***	***-22.9***	***-347.7***	***700.9***	***217.7***

Strong decrease of forborne volumes (performing € -552m vs. € 1,340m in 4Q21, non-performing € -102m vs. € 835m in 4Q21) after the COVID-19-driven growth in the previous year.

EU CQ3: Credit quality of performing and non-performing exposures by past due days (Art. 442 CRR)

		a	b	c	d	e	f	g	h	j	k	i	l
		Gross carrying amount											
		Performing exposures			Non-performing exposures								
	(€ million)		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which defaulted
05	**Cash balances at central banks and other demand deposits**	**14,166.9**	**14,166.9**	**0.0**	**4.6**	**4.6**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**4.6**
10	**Loans and advances**	**67,457.0**	**67,403.5**	**53.5**	**2,227.6**	**1,241.0**	**218.4**	**169.3**	**157.5**	**156.0**	**34.4**	**251.1**	**2,227.6**
20	*Central banks*	*0.2*	*0.2*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
30	*General governments*	*6,950.9*	*6,950.7*	*0.3*	*267.8*	*0.0*	*77.2*	*97.3*	*82.8*	*10.4*	*0.0*	*0.0*	*267.8*
40	*Credit institutions*	*1,690.4*	*1,690.4*	*0.0*	*66.4*	*0.0*	*66.4*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*66.4*
50	*Other financial corporations*	*4,422.0*	*4,422.0*	*0.0*	*6.9*	*4.7*	*0.0*	*0.0*	*1.2*	*0.0*	*0.8*	*0.3*	*6.9*
60	*Non-financial corporations*	*34,274.7*	*34,249.6*	*25.1*	*1,300.9*	*1,027.8*	*34.3*	*36.7*	*29.4*	*55.8*	*17.3*	*99.6*	*1,300.9*
70	*of which: SMEs*	*7,543.5*	*7,536.4*	*7.1*	*585.7*	*425.5*	*30.3*	*19.7*	*28.2*	*44.1*	*11.2*	*26.7*	*585.7*
80	*Households*	*20,118.7*	*20,090.6*	*28.1*	*585.7*	*208.5*	*40.5*	*35.3*	*44.1*	*89.8*	*16.3*	*151.2*	*585.7*
90	**Debt Securities**	**16,119.1**	**16,119.1**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
100	*Central banks*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
110	*General governments*	*10,875.6*	*10,875.6*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
120	*Credit institutions*	*4,686.6*	*4,686.6*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
130	*Other financial corporations*	*167.5*	*167.5*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
140	*Non-financial corporations*	*389.4*	*389.4*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
150	**Off-balance sheet exposures**	**40,736.8**			**338.8**								**338.8**
160	*Central banks*	*0.0*			*0.0*								*0.0*
170	*General governments*	*3,013.5*			*8.2*								*8.2*
180	*Credit institutions*	*526.1*			*0.0*								*0.0*
190	*Other financial corporations*	*4,604.8*			*3.7*								*3.7*
200	*Non-financial corporations*	*27,856.1*			*317.7*								*317.7*
210	*Households*	*4,736.2*			*9.2*								*9.2*
220	***Total***	***138,479.8***	***97,689.5***	***53.5***	***2,570.9***	***1,245.5***	***218.4***	***169.3***	***157.5***	***156.0***	***34.4***	***251.1***	***2,570.9***

Total performing exposures decreased strongly (€ -11.1bn from € 149.6bn at YE21), mainly driven by the repayment of € 10bn TLTRO funds. The increase in non-performing exposures by € 161 million (from € 2,410 million at year-end 2021) is mainly due to some larger positions, largely covered by ECA (Export Credit Agency) guarantees.

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EU CQ4: Quality of non-performing exposures by geography (Art. 442 CRR)

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which subject to impairment			
	(€ million)			Of which defaulted				
010	***On-balance-sheet exposures***	**85,803.8**	**2,227.6**	**2,227.6**	**85,048.6**	**-1,521.8**		**0.0**
020	*Austria*	57,418.6	1,613.3	1,613.3	56,779.1	-1,292.9		0.0
030	*Japan*	1,396.9	0.0	0.0	1,396.9	0.0		0.0
040	*Germany*	3,655.4	45.6	45.6	3,642.1	-37.2		0.0
050	*Spain*	4,222.4	50.1	50.1	4,222.4	-30.4		0.0
060	*France*	1,715.9	0.1	0.1	1,715.9	-3.6		0.0
070	*Italy*	1,992.3	15.8	15.8	1,992.0	-4.3		0.0
080	*International Organisations*	1,565.2	0.0	0.0	1,463.4	0.0		0.0
090	*Other countries*	13,837.1	502.7	502.7	13,836.8	-153.3		0.0
100	***Off-balance-sheet exposures***	**41,075.5**	**338.8**	**338.8**			**176.6**	
110	*Austria*	31,380.9	310.2	310.2			154.8	
120	*Germany*	1,390.9	4.3	4.3			6.0	
130	*Denmark*	437.2	0.0	0.0			0.4	
140	*Spain*	2,611.2	0.0	0.0			1.0	
150	*Ireland*	474.0	0.0	0.0			0.0	
160	*Netherlands*	551.1	0.0	0.0			0.9	
170	*Portugal*	631.8	0.0	0.0			0.1	
180	*Sweden*	710.8	0.0	0.0			0.6	
190	*Other countries*	2,887.6	24.2	24.2			13.0	
200	***Total***	**130,067.0**	**2,410.1**	**2,410.1**	**90,084.6**	**-1,510.8**	**233.2**	**0.0**

Total exposure as well as accumulated impairments reflect Bank Austria's business focus on the Austrian market. The non-performing exposures are equal to defaulted.
The template above:

- does not include the Held for Trading portfolio;
- does not include the item "Cash balances at central banks and other demand deposits".

EU CQ5: Credit quality of loans and advances by industry (Art. 442 CRR)

		a	c	e	f
		Gross carrying amount		Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		
	(€ million)		of which: defaulted		
1	Agriculture, forestry and fishing	94.6	25.8	-3.4	0.0
2	Mining and quarrying	202.6	1.2	-2.5	0.0
3	Manufacturing	7,127.0	229.9	-178.0	0.0
4	Electricity, gas, steam and air conditioning supply	1,477.8	61.3	-14.8	0.0
5	Water supply	356.4	8.2	-3.2	0.0
6	Construction	3,241.2	69.8	-66.5	0.0
7	Wholesale and retail trade	3,634.7	258.0	-138.1	0.0
8	Transport and storage	1,141.0	67.1	-52.9	0.0
9	Accommodation and food service activities	477.2	136.9	-63.9	0.0
10	Information and communication	578.0	54.4	-44.1	0.0
11	Real estate activities	1,392.6	73.0	-40.7	0.0
12	Financial and insurance actvities	7,695.2	93.5	-48.2	0.0
13	Professional, scientific and technical activities	6,248.3	163.9	-107.2	0.0
14	Administrative and support service activities	562.9	14.4	-12.0	0.0
15	Public administration and defense, compulsory social security	145.4	0.0	0.0	0.0
16	Education	14.7	0.0	0.0	0.0
17	Human health services and social work activities	245.7	1.0	-2.0	0.0
18	Arts, entertainment and recreation	441.3	41.0	-41.8	0.0
19	Other services	498.9	1.7	-2.0	0.0
20	**Total**	35,575.6	1,300.9	-821.5	0.0

EU CQ7 - Collateral obtained by taking possession and execution processes (Art. 442 CRR)

Not applicable as Bank Austria does not obtain any collateral in this way. Therefore, no disclosure.

EU CR1 - Performing and non-performing exposures and related provisions (Art. 442 CRR)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	(€ million)		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
05	**Cash balances at central banks and other demand deposits**	**14,166.9**	**14,162.1**	**4.8**	**4.6**	**0.0**	**4.6**	**0.0**	**0.0**	**0.0**	**-4.6**	**0.0**	**-4.6**		**0.0**	**0.0**
10	**Loans and advances**	**67,457.0**	**50,769.4**	**16,124.6**	**2,227.6**	**0.0**	**2,217.0**	**-571.9**	**-109.8**	**-462.2**	**-948.4**	**0.0**	**-946.5**	**-51.8**	**32,657.9**	**919.1**
20	*Central banks*	*0.2*	*0.2*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
30	*General governments*	*6,950.9*	*6,663.5*	*287.4*	*267.8*	*0.0*	*267.8*	*-1.2*	*-0.5*	*-0.7*	*-10.8*	*0.0*	*-10.8*	*0.0*	*2,055.3*	*255.1*
40	*Credit institutions*	*1,690.4*	*1,673.6*	*16.8*	*66.4*	*0.0*	*66.4*	*-7.7*	*-0.3*	*-7.4*	*-3.6*	*0.0*	*-3.6*	*0.0*	*190.6*	*59.7*
50	*Other financial corporations*	*4,422.0*	*3,833.6*	*581.3*	*6.9*	*0.0*	*6.9*	*-11.5*	*-5.0*	*-6.6*	*-5.7*	*0.0*	*-5.7*	*-1.4*	*1,330.5*	*0.9*
60	*Non-financial corporations*	*34,274.7*	*27,590.6*	*6,364.4*	*1,300.9*	*0.0*	*1,294.3*	*-192.2*	*-66.4*	*-125.8*	*-629.4*	*0.0*	*-627.5*	*-48.0*	*15,201.7*	*387.3*
70	*of which: SMEs*	*7,543.5*	*5,767.7*	*1,661.2*	*585.7*	*0.0*	*581.6*	*-52.1*	*-10.1*	*-42.0*	*-253.4*	*0.0*	*-251.6*	*-21.8*	*6,177.6*	*251.3*
80	*Households*	*20,118.7*	*11,007.9*	*8,874.7*	*585.7*	*0.0*	*581.6*	*-359.3*	*-37.5*	*-321.7*	*-298.8*	*0.0*	*-298.8*	*-2.5*	*13,879.8*	*216.1*
90	**Debt Securities**	**16,119.1**	**15,810.3**	**117.8**	**0.0**	**0.0**	**0.0**	**-1.5**	**-0.9**	**-0.6**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
100	*Central banks*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
110	*General governments*	*10,875.6*	*10,717.9*	*0.0*	*0.0*	*0.0*	*0.0*	*-0.4*	*-0.4*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
120	*Credit institutions*	*4,686.6*	*4,612.2*	*53.3*	*0.0*	*0.0*	*0.0*	*-0.2*	*-0.2*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
130	*Other financial corporations*	*167.5*	*155.3*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
140	*Non-financial corporations*	*389.4*	*324.8*	*64.5*	*0.0*	*0.0*	*0.0*	*-0.8*	*-0.3*	*-0.5*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
150	**Off-balance sheet exposures**	**40,736.8**	**33,705.5**	**7,031.2**	**338.8**	**0.0**	**338.8**	**54.1**	**25.1**	**29.0**	**122.5**	**0.0**	**122.5**		**4,613.9**	**88.1**
160	*Central banks*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*		*0.0*	*0.0*
170	*General governments*	*3,013.5*	*3,005.3*	*8.2*	*8.2*	*0.0*	*8.2*	*0.1*	*0.1*	*0.1*	*0.6*	*0.0*	*0.6*		*194.3*	*7.6*
180	*Credit institutions*	*526.1*	*473.7*	*52.4*	*0.0*	*0.0*	*0.0*	*0.5*	*0.0*	*0.5*	*0.0*	*0.0*	*0.0*		*17.0*	*0.0*
190	*Other financial corporations*	*4,604.8*	*4,332.9*	*271.9*	*3.7*	*0.0*	*3.7*	*0.7*	*0.5*	*0.2*	*3.3*	*0.0*	*3.3*		*1,197.3*	*0.0*
200	*Non-financial corporations*	*27,856.1*	*22,239.2*	*5,616.9*	*317.7*	*0.0*	*317.7*	*35.9*	*19.3*	*16.6*	*118.2*	*0.0*	*118.2*		*2,752.8*	*76.9*
210	*Households*	*4,736.2*	*3,654.4*	*1,081.9*	*9.2*	*0.0*	*9.2*	*16.9*	*5.3*	*11.6*	*0.4*	*0.0*	*0.4*		*452.5*	*3.7*
220	***Total***	***138,479.8***	***114,447.2***	***23,278.5***	***2,570.9***	***0.0***	***2,560.3***	***-627.5***	***-135.8***	***-491.7***	***-1,070.9***	***0.0***	***-1,069.0***	***-51.8***	***37,271.8***	***1,007.2***

Total performing exposures decreased strongly (€ -11.1bn from € 149.6bn at YE21), mainly driven by the repayment of € 10bn TLTRO funds. The increase in non-performing exposures by € 161 million (from € 2,410 million at year-end 2021) is mainly due to some larger positions, largely covered by ECA (Export Credit Agency) guarantees.

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EU CR1-A – Maturity of exposures (Art. 442 CRR)

		a	b	c	d	e	f
		Net exposure value					
Description		On demand	<=1 year	>1 year <= 5 years	> 5 years	Not stated maturity	Total
1	Loans and advances	5,692.2	9,978.3	17,777.5	34,550.9	165.4	68,164.3
2	Debt securities	12.6	2,601.1	11,482.9	2,021.1		16,117.6
3	**Total**	**5,704.8**	**12,579.4**	**29,260.4**	**36,572.0**	**165.4**	**84,282.0**

Y/y, total loans decreased by € 5.3bn (from € 89.6bn at YE21), in particular positions < 1 year (€ 18.3bn at YE21) while positions at longer term slightly increased.

Disclosure of leverage (Article 451 CRR)

The Basel 3 prudential regulation (BCBS/Basel Committee on Banking Supervision) introduced the requirement of calculation, reporting, and publication of leverage ratio that is an additional regulatory requirement to risk-based indicators.

The main leverage ratio objectives are:

- restricting the build-up of leverage in the banking sector;
- enhancing the capital ratios with a further, simple and not risk based measure.

The ratio is calculated according to the rules of the Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 ("CRR2"), amending the CRR Regulation, in force from the 28 June 2021, two years after the date of publication in the Official Journal of the European Union.

CRR article 429 defined the leverage ratio as the Bank's capital measure divided by the total exposure and it is expressed ad percentage between:

- Tier 1 Capital;
- the total exposure, calculated as sum of all assets and off-balance sheet items not deducted when determining the Tier 1 capital measure.

The total exposure includes (the below mentioned articles refer to CRR):

- Derivatives - calculated according to the Standardised Approach for Counterparty Credit Risk as per Section 3 of Chapter 6 of Title II of the Part 3, or, as an alternative, the Original Exposure Method as per article 295 of the CRR. Written Credit Derivatives are calculated by including the Fully Effective Notional amount, reduced by the fair value changes that have been incorporated in Tier 1 Capital. If specific conditions are met the resulting exposure value may be further reduced by the effective notional amount of purchased credit derivatives.
- Security Financing Transactions (SFT[1]) - calculated as sum of two components: the counterparty credit risk exposure, i.e. the exposure net of collateral (and not including the haircut), and the accounting value of the SFT asset; if specific conditions are met, it is possible to determine the exposure value of cash receivable and cash payables on a net basis.
- Off-balance Sheet Exposure - calculated, according to article 111 as nominal amount not reduced by specific credit risk adjustments and by applying the Standardised Approach for RWEA calculation credit conversion factors.
- Other Assets - calculated according to article 111, as accounting value reduced by specific credit risk adjustments, additional value adjustments and other own funds reductions related to the asset item; if specific conditions set by the Delegated act are met, cash variation margins provided for derivatives transactions can be excluded from the exposure.
- Exempted Exposures according to article 429a where applicable.

The following table shows the reconciliation between the total Leverage Ratio Exposure (denominator) and the Accounting balance sheet values, according to the CRR2 article 451(1)(b).

[1] Security Financing Transactions are repurchased transactions, securities or commodities lending or borrowing transactions and margin lending transactions.

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures (Art. 451 CRR)

		a)
	(€ million)	Applicable amount
1	Total assets as per published financial statements	107,332.3
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	28.0
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0.0
4	(Adjustment for temporary exemption of exposures to central bank (if applicable))	0.0
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with point (i) of point (i) of Article 429a(1) CRR)	0.0
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0.0
7	Adjustment for eligible cash pooling transactions	0.0
8	Adjustments for derivative financial instruments	-4,412.7
9	Adjustment for securities financing transactions (SFTs)	447.2
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	10,610.5
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0.0
EU-11a	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0.0
EU-11b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0.0
12	Other adjustments	-1,581.1
13	**Leverage ratio total exposure measure**	**112,424.1**

EU LR2 - LRCom: Leverage ratio common disclosure (Art. 451 CRR)

The following table shows the Leverage Ratio as of 31 December 2022 (vs. the previous year) and the breakdown of the exposure by main categories, according to CRR2 articles 451(1)(a), 451(1)(b) and 451(1)(c).

		CRR leverage ratio exposures	
		a)	b)
	(€ million)	31.12.2022	31.12.2021
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	102,788.1	91,808.1
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0.0	0.0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-564.3	-426.1
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0.0	0.0
5	(General credit risk adjustments to on-balance sheet items)	0.0	0.0
6	(Asset amounts deducted in determining Tier 1 capital)	-1,898.5	-1,871.0
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	100,325.3	89,511.0
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	402.8	843.1
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0.0	0.0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	1,643.1	1,235.0
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0.0	0.7
EU-9b	Exposure determined under Original Exposure Method	0.0	0.0
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	0.0	0.0
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0.0	0.0
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original exposure method)	0.0	0.0
11	Adjusted effective notional amount of written credit derivatives	60.0	60.0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.0	0.0
13	Total derivatives exposures	2,106.0	2,138.8
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0.0	2,099.7
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.0	0.0
16	Counterparty credit risk exposure for SFT assets	447.2	214.9
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0.0	0.0
17	Agent transaction exposures	0.0	0.0
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0.0	0.0
18	Total securities financing transaction exposures	447.2	2,314.6

	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	41,075.5	38,987.8
20	(Adjustments for conversion to credit equivalent amounts)	-30,465.1	-28,809.6
21	(General provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0.0	0.0
22	Off-balance sheet exposures	10,610.5	10,178.2
	Excluded exposures		
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0.0	0.0
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	0.0	0.0
EU-22c	(Excluded exposures of public development banks - Public sector investments)	0.0	0.0
EU-22d	(Excluded promotional loans of public development banks)	0.0	0.0
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0.0	0.0
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-1,064.8	-994.1
EU-22g	(Excluded excess collateral deposited at triparty agents)	0.0	0.0
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0.0	0.0
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0.0	0.0
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0.0	0.0
EU-22k	(Total exempted exposures)	-1,064.8	-994.1
	Capital and total exposure measure		
23	Tier 1 capital	6,790.5	6,699.9
24	Leverage ratio total exposure measure	112,424.1	103,148.6
	Leverage ratio		
25	**Leverage ratio**	**6.04%**	**6.50%**
EU-25	Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%)	6.04%	6.50%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.04%	5.34%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.12%
EU-26a	Additional leverage ratio requirements (%)	0.00%	0.00%
EU-26b	of which: in the form of common equity tier 1	0.00%	0.00%
27	Required leverage buffer (%)	0.00%	0.00%
EU-27a	Total leverage ratio requirements (in %)	3.00%	3.12%
	Choice on transitional arrangements for the definition of the capital measure		
EU-27b	Choice on transitional arrangements for the definition of the capital measure	0	0

	Disclosure of mean values		
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	71.6	1,078.2
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0.0	2,099.7
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	112,495.7	102,127.0
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	112,495.7	124,485.9
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5.88%	0.0
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5.88%	0.0

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (Art. 451 CRR)

The following table shows, for exposures other than derivatives and SFTs, the breakdown by exposure class, according to CRR2 article 451(1)(b).

	(€ million)	a) CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**101,723.3**
EU-2	Trading book exposures	0.0
EU-3	Banking book exposures, of which:	101,723.3
EU-4	Covered bonds	3,403.3
EU-5	Exposures treated as sovereigns	29,363.4
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	2,495.5
EU-7	Institutions	2,591.2
EU-8	Secured by mortgages of immovable properties	22,248.7
EU-9	Retail exposures	7,790.0
EU-10	Corporate	27,641.7
EU-11	Exposures in default	1,267.4

EU LRA – Disclosure on qualitative items

a	Description of the processes used to manage the risk of excessive leverage:
	Group Risk Appetite Framework represents the foundation for risk management within UniCredit group. This framework envisages comprehensive governance, processes, tools, and procedures for the widespread management of risks. The Leverage risk is included in the Group Risk Appetite Framework, therefore the relevant procedures and resources are applied to this kind of risk. The quantitative tools to assess the Leverage risk are part of the Group Risk Appetite framework that include the Leverage Ratio metric. This KPI has its own Target, Trigger and a Limit defined consistently with Group business strategies and considering regulatory requirements, peers' comparison, and stress test results. The results of the periodical monitoring this KPI are submitted, on a quarterly basis, to the Executive Committee, Internal Control & Risk Committee and to the Board of Directors. The Group Risk Appetite process identifies the governance mechanism, managerial involvement, and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels to ensure an adequate reaction when triggers or limits are breached. Moreover, for the capital metrics, including the Leverage Ratio, the Group has defined a specific internal policy (Capital Contingency Policy) that set the processes for reacting to contingency situation which require a timely reaction in term of increase of capital or reduction of exposures.
b	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:
	Changes of Leverage Ratio between December 2021 and December 2022 were mainly driven by: Increase of Leverage Exposure by €9.3bn caused by an increase due to the end of exclusion of central bank exposures of € 13.4bn, an increase of SFTs of € 1.9bn, as well as a decrease of Other Assets of € 2bn. Increase of Tier 1 Capital by € 91m. Overall Leverage Ratio increased from 6.5% to 6.0%.

Disclosure of liquidity requirements (Art. 451a CRR)

Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR), introduced by Basel 3 prudential regulation, is a short time indicator which aims to ensure that credit institutions maintain an adequate liquidity buffer to cover the net liquidity outflows under severe conditions of stress over a period of 30 days.

The regulatory framework applied is represented by:

- with reference to the requirements to be met:
  - CRR Article 412 "Liquidity coverage requirement";
  - Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 that lays down rules that specify in detail the liquidity coverage requirement provided for in CRR article 412(1). In particular, the requirement that all institutions authorized has to meet is equal to 100%;
  - Commission Delegated Regulation (EU) 2018/1620 of 13 July 2018 amending Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for credit institutions;
  - Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) 680/2014 (Text with EEA relevance);

- with reference to the disclosure information to be published:
  - CRR Article 435 which defines the disclosure requirements for each separate category of risk, including the key ratios (letter f);
  - Commission Implementing Regulation (EU) 2021/637 of 15 March 2021, laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295.

Therefore, disclosure is made according to the regulatory framework mentioned above.

EU LIQ1 - LCR disclosure template which complements Article 435(1)(f) CRR

	Scope of consolidation: solo / Currency and units: € million	Total unweighted value (average)				Total weighted value (average)			
	Quarter ending on	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2022	30.06.2022	30.09.2022	31.12.2022
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					27,187	26,611	24,962	24,489
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	30,557	30,893	31,068	31,149	2,303	2,328	2,342	2,342
3	*Stable deposits*	20,082	20,297	20,407	20,546	1,004	1,015	1,020	1,027
4	*Less stable deposits*	10,475	10,596	10,662	10,603	1,299	1,313	1,322	1,315
5	Unsecured wholesale funding	27,355	28,593	28,931	29,151	11,861	12,514	12,699	12,748
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	12,798	13,046	12,950	12,887	3,070	3,146	3,136	3,135
7	*Non-operational deposits (all counterparties)*	14,511	15,500	15,931	16,194	8,744	9,320	9,514	9,544
8	*Unsecured debt*	46	48	50	69	46	48	50	69
9	Secured wholesale funding					7	3	3	5
10	Additional requirements	11,600	11,695	12,187	12,656	2,443	2,327	2,693	3,075
11	*Outflows related to derivative exposures and other collateral requirements*	560	559	896	1,316	560	559	894	1,313
12	*Outflows related to loss of funding on debt products*	42	2	48	50	42	2	48	50
13	*Credit and liquidity facilities*	10,997	11,133	11,244	11,290	1,841	1,766	1,752	1,712
14	Other contractual funding obligations	213	152	129	124	213	152	129	124
15	Other contingent funding obligations	32,408	32,750	33,196	26,788	1,352	1,322	1,344	1,376
16	**TOTAL CASH OUTFLOWS**					18,179	18,645	19,210	19,670
CASH – INFLOWS									
17	Secured lending (e.g. reverse repos)	327	324	446	425	7	8	10	12
18	Inflows from fully performing exposures	4,865	5,110	5,336	5,312	3,964	4,149	4,185	4,259
19	Other cash inflows	663	570	881	1,084	635	542	881	1,087
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	**TOTAL CASH INFLOWS**	5,855	6,003	6,663	6,821	4,607	4,699	5,076	5,358
EU-20a	***Fully exempt inflows***	0	0	0	0	0	0	0	0
EU-20b	***Inflows subject to 90% cap***	0	0	0	0	0	0	0	0
EU-20c	***Inflows subject to 75% cap***	5,855	6,003	6,663	6,821	4,607	4,699	5,076	5,358

21	**LIQUIDITY BUFFER**					27,187	26,611	24,962	24,489
22	**TOTAL NET CASH OUTFLOWS**					13,573	13,946	14,134	14,312
23	**LIQUIDITY COVERAGE RATIO (%)**					202%	193%	178%	172%

Qualitative information which complements the "EU LIQ1 - LCR disclosure template"

Funding Concentration Risk can arise when the bank leverages on such a limited number of funding sources, that they become of such significance that the withdrawal of one or few could trigger liquidity problems.

In UniCredit Bank Austria AG, the governance and control of funding concentration risk is mainly performed through the setting and monitoring of metrics – managerial and regulatory - aimed at preventing potential vulnerabilities in the bank's ability to meet its liquidity obligations; such as the concentration by products and counterparties.

Regarding potential collateral calls, monthly reporting is conducted to measure the impact in terms of additionally required collateral that the bank may be required to provide given a downgrade of its own credit rating, relevant rating agencies are considered.

As far as the currency mismatch is concerned, a regular monitoring of the relevant currencies and related liquid assets and net cash outflows is performed. So far, only EUR and USD resulted to be relevant at bank level. Assessment performed on potential currency mismatches between liquid assets and net outflows shows that the liquidity surplus in EUR is sufficient to cover the gap in USD. A buffer of HQLA (high-quality liquid assets) in USD was built up, aiming to partially cover the net cash flows and has been maintained to face the potential risk related with the conversion of the currency.

At the end of December 2022, **liquidity buffer** components mainly consist of reserves held at Central Bank (cash and deposits, in the amount of € 12.7 billion). The other eligible component is mostly made up of central government assets and public financial institutions in total amounting to a total of about € 13.3 billion.

The main component of the net liquidity outflows is related with retail and corporate deposits and the potential cash outflows related with the committed and uncommitted credit lines.

EU LIQ2 - Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
	(€ million)	No maturity[1]	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	6,812.0	0.0	0.0	1,217.7	8,029.7
2	*Own funds*	*6,812.0*	*0.0*	*0.0*	*730.6*	*7,542.7*
3	*Other capital instruments*		*0.0*	*0.0*	*487.1*	*487.1*
4	Retail deposits		31,616.3	26.4	215.3	29,744.7
5	*Stable deposits*		*21,018.3*	*0.0*	*0.0*	*19,967.4*
6	*Less stable deposits*		*10,598.0*	*26.4*	*215.3*	*9,777.2*
7	Wholesale funding:		37,060.4	1,253.5	14,706.7	28,451.2
8	*Operational deposits*		*12,984.5*	*0.0*	*0.0*	*805.3*
9	*Other wholesale funding*		*24,075.9*	*1,253.5*	*14,706.7*	*27,645.8*
10	Interdependent liabilities		0.0	0.0	0.0	0.0
11	Other liabilities:	1,855.0	0.0	0.0	1,865.7	1,865.7
12	*NSFR derivative liabilities*	*1,855.0*				
13	*All other liabilities andcapital instruments not included in the above categories*		*0.0*	*0.0*	*1,865.7*	*1,865.7*
14	**Total available stable funding (ASF)**					**68,091.2**
15	**Total high-quality liquid assets (HQLA)**					**990.9**
EU-15a	Assets encumbered for more than 12m in cover pool		0.0	0.0	6,188.3	5,260.1
16	Deposits held at other financial institutions for operational purposes		0.0	0.0	0.0	0.0
17	Performing loans and securities:		12,486.1	4,601.2	44,211.7	44,329.1
18	*Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut*		*0.0*	*0.0*	*0.0*	*0.0*
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		*3,425.5*	*261.8*	*2,758.8*	*3,232.3*
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		*7,085.4*	*3,905.7*	*29,109.0*	*40,217.9*
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*1,031.6*	*943.4*	*5,360.3*	*10,042.9*
22	*Performing residential mortgages, of which:*		*380.2*	*395.5*	*11,694.7*	*0.0*
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*258.0*	*281.5*	*6,466.0*	*0.0*
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		*1,595.0*	*38.2*	*649.1*	*878.9*
25	Interdependent assets		0.0	0.0	0.0	0.0
26	Other assets:		2,069.4	1,842.5	4,168.7	2,838.9
27	*Physical traded commodities*				*0.0*	*0.0*
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*			*28.7*		*24.4*
29	*NSFR derivative assets*			*0.0*		*0.0*
30	*NSFR derivative liabilities before deduction of variation margin posted*			*1,755.8*		*87.8*
31	*All other assets not included in the above categories*		*284.9*	*57.9*	*2,384.2*	*2,726.7*
32	Off-balance sheet items		21,211.0	867.9	17,556.4	2,661.0
33	**Total RSF**					**56,080.0**
34	**Net Stable Funding Ratio (%)**					**121%**

Disclosure of credit risk mitigation techniques (Art. 453 CRR)

Bank Austria has been authorized by Austrian Financial Market Authority (FMA) and the Austrian National Bank (OeNB) to use its own estimates for volatility adjustments (comprehensive method) for credit risk mitigation techniques. This permission was given without limitation.

Qualitative disclosure as of 31 December 2022

In accordance with the “Revised Framework of International Convergence of Capital Measures and Rules” (Basel), Bank Austria is firmly committed to satisfying the requirements for recognition of Credit Risk Mitigation (hereafter “CRM”) techniques for regulatory capital purposes, according to the approach adopted (Advanced IRB).

Bank Austria has acknowledged the regulatory requirement with specific internal Guidelines issued locally and by the Holding Company, in compliance with the Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms (CRR) and Regulation (EU) No. 876/2019 of 20 Mai 2019 (amending Regulation (EU) No 575/2013)

Such Guidelines pursue several objectives:

- to encourage collateral and guarantees optimal management;
- to maximize the mitigating effect of collateral and guarantees on defaulted loans;
- to attain positive effect on Group capital requirements, ensuring that local CRM practices meet minimum “Basel” requirements;
- to define general rules for eligibility, valuation, monitoring and management of collateral (funded protection) and guarantees (unfunded protection) and to detail special rules and requirements for specific collateral/guarantees.

Credit Risk mitigations are accepted only to support loans and they cannot serve as a substitute for the borrower’s ability to meet its obligations. For this reason they have to be evaluated in the credit application along with the assessment of the creditworthiness and the repayment capacity of the borrower, emphasizing the importance of the “legal certainty” requirement for all collaterals and guarantees, as well as their suitability.

Bank Austria put in place all necessary actions in order to:

- fulfill the respect of any contractual and legal requirements, and take all steps necessary to ensure the enforceability of the collateral/guarantee arrangements under the applicable law;
- conduct sufficient legal review confirming the enforceability of the collateral/guarantee arrangements on the parties and in the relevant jurisdictions.

Such a review is repeated as necessary to ensure the enforceability of the security interest over the entire term of the underlying collateralized loan exposure. Furthermore, attention is always paid to the adequacy of a collateral agreement. Adequate collateralization by way of physical collateral and guarantee or surety exists if it is consistent with the underlying credit exposure and there are no relevant risks vis-à-vis the collateral provider.

In general, strict internal instructions and procedures are in place to ensure the formal enforceability of any physical collateral and guarantee or surety taken.

Collateral management assessments and Credit Risk Mitigation compliance verifications are performed specifically as part of the wider process of internal validation on rating.

Policies and processes for on- and off-balance sheet netting

In general, netting agreements on balance sheet of reciprocal credit exposures between the Bank and its counterparty are considered eligible if they are legally effective and enforceable in all relevant jurisdictions, including in the event of default or bankruptcy of counterparty, and if they meet the following operational conditions:

- provide for the netting of gains and losses on transactions cleared under the master agreement so that a single net amount is owed by one party to the other;
- fulfil the minimum requirements for recognition of financial collateral (valuation requirements and monitoring).

In general, Bank Austria apply netting agreements only if they are able at any time to determine the position netting value (assets and liabilities with the same counterparty that are subject to the netting agreement), monitoring and controlling debts, credit and netting value.

Netting instruments are mainly used for OTC derivatives, repos and securities lending transactions where the counterparties are – generally – Financial Institutions. The primary objective of the bank is to cover with netting agreements as many as possible transactions in order to reduce utilization of credit lines and to release the amount of required regulatory capital. In this regard, a special Global Policy (“Counterparty Credit Risk") has been issued aiming at defining an efficient and comprehensive framework for collateral management in order to safeguard the bank from avoidable risk-taking.

The effectiveness of a collateral agreement of each individual counterparty relationship depends on the selection of appropriate assets qualifying as eligible collateral. Certain collateral types may present inherent risks related to the price volatility, the liquidity and the settlement of the asset. In addition, the collateral assets must be assessed in the context of the collateral providing counterparty (double default risk). The mentioned policy details the eligibility criteria for both OTC derivatives and Repo/securities Lending Transactions, and defines the requirements in terms of documentations, requiring, as a general base, market standard agreements such as ISDA Master Agreement, Global Master Repurchase Agreement or European Master Agreement.

Policies and processes for collateral evaluation and management

Bank Austria has implemented a clear and robust system for managing the credit risk mitigation techniques, governing the entire process for evaluation, monitoring and management of collaterals.

The assessment of the collateral value is based on the current market price or the estimated amount which the underlying asset could reasonably be liquidated for (i.e. pledged financial instrument or mortgaged real estate fair value).

For financial instruments, valuation methods are different depending on their type:

- securities listed on a recognized stock exchange, are evaluated according to the market price (the price of the most recent trading session);
- securities not listed on a recognized stock exchange, have to be based on pricing models based on market data;
- undertakings for Collective Investments and mutual funds are based on the price for the units that are publicly quoted daily.

The market price of pledged securities is adjusted by applying haircuts for market price and /or foreign exchange volatility, according to regulatory requirements.

In case of currency mismatch between the credit facility and the collateral, an additional haircut is applied.

Possible mismatches between the maturity of the exposure and that of the collateral are also considered in the adjusted collateral value.

The current models in place are based on internally estimated haircuts. The methodological approach provides that the hedging value has to be estimated for each financial instrument on the basis of its market value (i.e. mark-to-market) adjusted with a haircut that has to consider the intrinsic riskiness according to the different factors (price risk, time of ownership and liquidity risk).

Bank Austria is provided with a tool for the automatic evaluation of the mark- to- market of the pledged securities, granting the constant monitoring of the financial collateral values.

For the valuation of real estate collateral, specific processes and procedures ensure that the property is evaluated by an independent appraiser. In Bank Austria systems for the periodic monitoring and revaluation of the real estate collateral, based on statistical methods, adopting internal databases or provided by external info-providers, are in place.

Other types of collateral are subject to specific prudential haircuts. Monitoring activities strictly depend on the collateral characteristics. In general pledges on goods are treated with caution.

Description of the main types of collateral taken

The collateral accepted in support of credit lines primarily includes real estate, both residential and commercial and financial instruments collateral, including debt securities, equities, and units of Undertakings for Collective Investment in Transferable Securities (UCITS). The remaining part includes pledges on other assets (e.g. rental/leasing rights) and other collaterals (e.g. pledged goods).

However, in order to be considered eligible for risk mitigation, the general requirements according to Supervisory Regulations must be met, along with the specific requirements for the approach adopted for purposes of calculating regulatory capital for the individual counterparty/exposure (Standardized, F-IRB, A-IRB), in accordance with the legal framework of the country in scope.

The UC Holding Company provides specific guidelines for the eligibility of all kind of collaterals and each Legal Entity shall define the list of eligible collateral, according to Group methods and procedures and in compliance with local legal and supervisory requirements and peculiarities.

Main types of guarantors and credit derivative counterparties and their creditworthiness

Personal guarantees can be accepted as module complementary and accessory to the granting of loans, for which the risk mitigation serves as additional security for repayment.

At portfolio level, personal guarantees are provided by banks, government, central banks and other public entities and others. The last category includes the personal guarantees provided by natural persons, whose eligibility for CRM depends on the specific approach.

Credit derivative protection providers are mainly banks and institutional counterparties.

The list of eligible protection providers depends on the specific approach, Bank Austria recognize guarantees provided if the relevant minimum requirements are satisfied and that the protection provider risk profile can be evaluated at the time that the guarantee is established and over its entire duration.

Before a personal guarantee is accepted, the protection provider (or the protection seller in case of credit default swap) has to be assessed in order to measure his/her creditworthiness and risk profile. The hedging effect of guarantees/credit derivatives for the purpose of credit protection depends basically on the creditworthiness of the protection provider which is assessed during the credit underwriting phase.

Information about market or credit risk concentrations of the used credit risk mitigation instruments

Concentration risk occurs when the major part of collateral financial assets (at portfolio level) is concentrated in a small number of collateral types, protection instruments, or specific providers of collaterals or sectors or when there is lack of proportion in the volume of collaterals taken.

Such concentration is monitored and controlled by the following processes/mechanisms:

- In case of personal guarantees/credit derivatives, a contingent liability (indirect risk) is charged to the protection provider. In the evaluation of the credit application, a secondary commitment is added to the guarantor and it is reflected in the guarantor's total credit exposure as deemed competent and approved in accordance with the bank's system of authority;
- In case the protection provider, directly or indirectly, is a Central Bank or a Sovereign, a specific credit limit has to be instructed and, if the guarantor is a foreign subject, a country limit must be obtained, if necessary.

EU CR3 – CRM techniques overview (Art. 453 CRR)

(€ million)

		Unsecured carrying amount	Secured carrying amount			
				of which secured by collateral	of which secured by financial guarantees	
						of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	48,754.2	33,576.9	26,064.1	7,512.8	0.0
2	Debt securities	16,117.6	0.0	0.0	0.0	
3	**Total**	**64,871.9**	**33,576.9**	**26,064.1**	**7,512.8**	**0.0**
4	*of which: non-performing exposures*	360.1	919.1	459.2	459.9	0.0
EU-5	*of which: defaulted*	360.1	919.1			

The secured and unsecured carrying amounts correspond to the amount of the gross credit exposure belonging to the following accounting portfolios:

- Cash balances at banks and central banks and other demand deposits;
- Financial assets at amortised cost;
- Financial assets at fair value through other comprehensive income;
- Financial assets at fair value through profit or loss - designated at fair value;
- Financial assets at fair value through profit or loss - mandatorily at fair value.

EU CR4 – Standardised approach – Credit risk exposure and CRM effects (Art. 453 CRR)

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	Description	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
1	Central governments or central banks	21,141.0	1,543.8	24,954.4	72.0	848.2	3.4%
2	Regional government or local authorities	3,701.0	840.9	6,087.1	124.4	7.1	0.1%
3	Public sector entities	1,578.2	234.2	550.9	9.1	111.6	19.9%
4	Multilateral development banks	356.5	0.0	456.5	1.8	0.0	0.0%
5	International organisations	1,183.1	0.1	1,183.1	0.1	0.0	0.0%
6	Institutions	8.7	0.0	271.1	36.4	75.5	24.5%
7	Corporates	2,666.9	2,903.7	2,327.3	235.2	1,914.4	74.7%
8	Retail	838.0	50.5	528.0	8.0	387.8	72.4%
9	Secured by mortgages on immovable property	442.1	2.6	442.1	1.1	177.3	40.0%
10	Exposures in default	116.3	0.0	97.5	0.0	119.1	122.1%
11	Higher-risk categories	3.0	0.0	1.4	0.0	2.1	150.0%
12	Covered bonds	1.6	0.0	1.6	0.0	0.2	14.9%
13	Institutions and corporates with a short-term credit assessment	16.4	0.0	27.5	0.0	9.6	34.8%
14	Collective investment undertakings	0.7	0.9	0.7	0.9	20.4	1250.0%
15	Equity	444.4	0.0	444.4	0.0	1,105.1	248.7%
16	Other items	638.6	0.0	638.6	0.0	530.6	83.1%
17	**Total**	**33,136.4**	**5,576.8**	**38,012.0**	**489.0**	**5,309.0**	**13.8%**

Decrease of overall € 12.5bn before credit conversion factor (previous year: € 45.6bn) and credit risk mitigation and € 12.8bn after credit conversion factor and credit risk mitigation, respectively, compared with 31 December 2020, mainly due to a decrease at central governments or central banks (TLTRO repayment).
RWA density (13.8%) increased by 2 percentage points as compared to the previous year.

EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques (Art. 453 CRR)

(€ million)

		a	b
	Description	**Pre-credit derivatives risk weighted exposure amount**	**Actual risk weighted exposure amount**
1	**Exposures under FIRB**	0.0	0.0
2	Central governments and central banks	0.0	0.0
3	Institutions	0.0	0.0
4	Corporates	0.0	0.0
4.1	*of which: SMEs*	*0.0*	*0.0*
4.2	*of which: Specialised lending*	*0.0*	*0.0*
5	**Exposures under AIRB**	**19,711.2**	**19,711.2**
6	Central governments and central banks	158.6	158.6
7	Institutions	1,195.5	1,195.5
8	Corporates	13,267.9	13,267.9
8.1	*of which: Corporates - SME*	*1,467.8*	*1,467.8*
8.2	*of which: Corporates - Specialised lending*	*593.6*	*593.6*
9	Retail	5,089.1	5,089.1
9.1	*of which: Retail – SMEs - Secured by immovable property collateral*	*246.9*	*246.9*
9.2	*of which: Retail – non-SMEs - Secured by immovable property collateral*	*1,630.1*	*1,630.1*
9.3	*of which: Retail – Qualifying revolving*	*410.4*	*410.4*
9.4	*of which: Retail – SMEs - Other*	*350.7*	*350.7*
9.5	*of which: Retail – Non-SMEs- Other*	*2,451.1*	*2,451.1*
10	**TOTAL (including FIRB exposures and AIRB exposures)**	**19,711.2**	**19,711.2**

The above table illustrates the effect of credit derivatives on IRB approach capital requirements' calculation, comparing RWA before and after credit derivatives mitigation.

In Bank Austria, there is no effect from such mitigation techniques on RWA under the IRB approach.

EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques (Art. 453 CRR)

	A-IRB	Total exposures (€ million)	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded Credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
			b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	2,173.8	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0	158.7	158.6
2	Institutions	6,178.9	15.14%	0.90%	0.86%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0	1,186.4	1,195.5
3	Corporates	42,628.7	1.49%	25.80%	25.59%	0.02%	0.20%	0.50%	0.00%	0.04%	0.47%	0	0	13,298.3	13,267.9
3.1	*of which: Corporates – SMEs*	*6,752.3*	*4.03%*	*65.91%*	*65.77%*	*0.04%*	*0.10%*	*0.38%*	*0.00%*	*0.20%*	*0.18%*	*0*	*0*	*1,476.2*	*1,467.8*
3.2	*of which: Corporates – Specialised lending*	*1,096.9*	*3.84%*	*76.86%*	*76.86%*	*0.00%*	*0.00%*	*0.31%*	*0.00%*	*0.00%*	*0.31%*	*0*	*0*	*593.7*	*593.6*
3.3	*of which: Corporates – Other*	*34,779.4*	*0.93%*	*16.41%*	*16.17%*	*0.01%*	*0.23%*	*0.53%*	*0.00%*	*0.00%*	*0.53%*	*0*	*0*	*11,228.5*	*11,206.5*
4	Retail	22,716.9	1.17%	53.37%	53.37%	0.00%	0.00%	3.39%	0.00%	3.38%	0.00%	0	0	5,090.2	5,089.1
4.1	*of which: Retail – Immovable property SMEs*	*1,777.4*	*1.12%*	*89.42%*	*89.42%*	*0.00%*	*0.00%*	*3.31%*	*0.00%*	*3.31%*	*0.00%*	*0*	*0*	*246.9*	*246.9*
4.2	*of which: Retail – Immovable property non-SMEs*	*12,744.6*	*0.59%*	*82.66%*	*82.66%*	*0.00%*	*0.00%*	*3.40%*	*0.00%*	*3.40%*	*0.00%*	*0*	*0*	*1,630.1*	*1,630.1*
4.3	*of which: Retail – Qualifying revolving*	*2,710.3*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0*	*0*	*410.4*	*410.4*
4.4	*of which: Retail – Other SMEs*	*877.7*	*7.70%*	*0.02%*	*0.01%*	*0.01%*	*0.00%*	*6.19%*	*0.00%*	*6.11%*	*0.08%*	*0*	*0*	*351.7*	*350.7*
4.5	*of which: Retail – Other non-SMEs*	*4,606.9*	*2.22%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*4.85%*	*0.00%*	*4.85%*	*0.00%*	*0*	*0*	*2,451.1*	*2,451.1*
5	**Total**	**73,698.3**	**2.49%**	**31.45%**	**31.32%**	**0.01%**	**0.12%**	**1.33%**	**0.00%**	**1.06%**	**0.27%**	**0**	**0**	**19,733.6**	**19,711.2**

Bank Austria does not apply the F-IRB approach, therefore, the respective part of this table is not being disclosed.

Empowering Communities to Progress. Bank Austria Member of UniCredit

Declaration by the Manager charged with preparing the financial reports

The undersigned Barbara Viti, in her capacity as the Manager charged with preparing the financial reports of UniCredit Bank Austria AG

DECLARES

that the information disclosed in this document corresponds to the document results, books and accounts records.

Vienna, 22 March 2023

Barbara Viti

Declaration pursuant to the EBA Guidelines 2016/11 on disclosure requirements under Part Eight of Regulation (EU) No 575/2013

The undersigned Philipp Gamauf (Chief Financial Officer) and Barbara Viti (as Manager charged with preparing the financial reports) of UniCredit Bank Austria AG

CERTIFY

that, pursuant to the EBA Guidelines 2016/11 on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 ("CRR") 4.2 paragraph – section C, disclosures provided according to the aforementioned Part Eight have been prepared in accordance with the internal control processes agreed upon at the management body level.

Vienna, 22 March 2023

Barbara Viti

Philipp Gamauf