

VBAG demerger statement (UGB / local GAAP) as at 1.1.2015

in euro

1/1/2015

ASSETS

1. Cash in hand, balances with central banks		0.00
2. Public sector debt instruments that are eligible for refinancing with central banks		49,772,764.40
3. Loans and advances to credit institutions		2,005,729,901.65
a) on demand	756,890,284.53	
b) other receivables	<u>1,248,839,617.12</u>	
4. Loans and advances to customers		1,769,967,183.93
5. Debt securities		932,898,449.97
a) of public-sector issuers	0.00	
b) of other issuers	<u>932,898,449.97</u>	
of which:		
own bonds	143,916,466.23	
6. Equity and other variable-yield securities		133,309,122.76
7. Investments in other companies		24,170,894.34
of which:		
in credit institutions	4,128,843.40	
8. Shareholdings in affiliated companies		473,593,268.77
of which:		
in credit institutions	26,933,481.75	
9. Intangible fixed assets		957.71
10. Tangible assets		671,433.99
of which:		
Land and buildings used by the credit institution for its own activities	197,999.69	
11. Treasury stocks		61,551.80
of which:		
Face value in euro	1,920,097.08	
12. Other assets		1,550,738,340.73
13. Deferred items		142,657,326.66
		<u>7,083,571,196.71</u>

EQUITY AND LIABILITIES

1. Amounts owed to credit institutions		1,131,985,233.72
a) on demand	14,913,970.10	
b) with agreed maturities or periods of notice	<u>1,117,071,263.62</u>	
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2. Amounts owed to customers		1,008,911,466.35
Saving deposits		
with agreed maturities or periods of notice	0.00	
Other liabilities	1,008,911,466.35	
of which:		
aa) on demand	73,117,893.52	
bb) with agreed maturities or periods of notice	<u>935,793,572.83</u>	
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3. Debts evidenced by certificates		2,870,407,815.57
a) debt securities in issue	2,030,811,780.63	
b) other debts evidenced by certificates	<u>839,596,034.94</u>	
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4. Other liabilities		1,110,229,819.20
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5. Deferred items		1,399,103.34
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6. Provisions		492,868,071.39
a) Provisions for severance payments	9,433,609.00	
b) Provisions for pensions	69,479,021.00	
c) Provisions for taxation	5,000,000.00	
d) Other	<u>408,955,441.39</u>	
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7. Subordinated liabilities		0.00
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8. Supplementary capital pursuant to Part 2 Title I Chapter 4 of Regulation (EU) No 575/2013		594,756,388.33
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9. Share capital		880,816,919.50
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10. Retained earnings		5,694,874.51
a) statutory reserve	5,629,969.29	
b) reserve for treasury stocks	<u>64,905.22</u>	
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11. Liability reserves pursuant to section 57 (5) BWG		289,846,860.35
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12. Net loss		-1,296,345,355.55
a) Loss carried forward from the previous year	-408,411,507.24	
b) Annual loss	<u>-887,933,848.31</u>	
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13. Untaxed reserves		0.00
Valuation reserve due to special depreciation	0.00	
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14. Demerger capital		-7,000,000.00
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		<u>7,083,571,196.71</u>

Off-balance-sheet items

1. Contingent liabilities		67,068,535.00
Acceptances and endorsements	0.00	
Liabilities arising from guarantees and assets pledged as collateral	67,068,535.00	
2. Credit risks		334,010,774.44
of which:		
Liabilities arising from repurchase agreements	0.00	
3. Liabilities arising from trust transactions		30,166,252.14