

## Notification template for Article 131 of the Capital Requirements Directive (CRD) – Other Systemically Important Institutions (O-SIIs)

Template for notifying the European Central Bank (ECB) and the European Systemic Risk Board (ESRB) of the setting or resetting of an O-SII buffer under Article 131(7) CRD and of the identity of O-SIIs under Article 131(12) CRD

Please send/upload this template to:

- [macropru.notifications@ecb.europa.eu](mailto:macropru.notifications@ecb.europa.eu) when notifying the ECB (under Article 5 of the Single Supervisory Mechanism (SSM) Regulation<sup>1</sup>);
- [DARWIN/ASTRA](#) when notifying the ESRB.

The ESRB will forward this notification to the European Commission, to the European Banking Authority (EBA) and to the competent and designated authorities of the Member States concerned without delay and will publicly disclose the names of the O-SIIs on its website. This notification will be made public by the ESRB once the relevant authorities have adopted and published the notified macroprudential measure<sup>2</sup>.

E-mailing/uploading this template to the above addresses constitutes official notification; no further official letter is required. To facilitate the work of the notified authorities, please send the notification template in a format that allows the information to be read electronically.

1. Notifying national authority											
1.1 Name of the notifying authority	Austrian Financial Market Authority.										
1.2 Country of the notifying authority	Austria.										
2. Description of the measure											
2.1a Institution or group of institutions concerned	<p>On which institution(s) is the measure applied (name and Legal Entity Identifier (LEI) code)?</p> <p>Is the measure applied at:</p> <ul style="list-style-type: none"> <li>- The highest level of consolidation?</li> <li>- A sub-consolidated level?</li> <li>- An individual level?</li> </ul> <p><b>Consolidated</b></p> <table border="1"> <thead> <tr> <th>Name of institution</th> <th>LEI</th> <th>Consolidation level</th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td>PQOH26KWDF7CG10L6792</td> <td>consolidated</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td>9ZHRYM6F437SQJ6OUG95</td> <td>consolidated</td> </tr> </tbody> </table>		Name of institution	LEI	Consolidation level	Erste Group Bank AG	PQOH26KWDF7CG10L6792	consolidated	Raiffeisen Bank International AG	9ZHRYM6F437SQJ6OUG95	consolidated
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<sup>1</sup> Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

<sup>2</sup> On request by the notifying authority, it may be agreed with the Head of the ESRB Secretariat that this notification, or a part thereof, should not be published for reasons of confidentiality or financial stability.

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<b>2.1b Changes to the list of institutions concerned</b>	No changes.																																													
<b>2.2 Level of the buffer applied</b>	<p>At what level is the fully phased-in buffer (in %) applied to the institution(s)?</p> <p><b>Consolidated</b></p> <table border="1"> <thead> <tr> <th>Name of institution</th> <th>New O-SII buffer</th> <th>Previous O-SII buffer</th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td>1,75%</td> <td>1,75%</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td>1,75%</td> <td>1,75%</td> </tr> <tr> <td>UniCredit Bank Austria AG</td> <td>1,75%</td> <td>1,75%</td> </tr> <tr> <td>BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft</td> <td>0,90%</td> <td>0,90%</td> </tr> <tr> <td>Raiffeisenlandesbank Oberösterreich Aktiengesellschaft</td> <td>0,90%</td> <td>0,90%</td> </tr> <tr> <td>RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung</td> <td>0,90%</td> <td>0,90%</td> </tr> <tr> <td>VOLKSBANK WIEN AG</td> <td>0,45%</td> <td>0,45%</td> </tr> </tbody> </table>	Name of institution	New O-SII buffer	Previous O-SII buffer	Erste Group Bank AG	1,75%	1,75%	Raiffeisen Bank International AG	1,75%	1,75%	UniCredit Bank Austria AG	1,75%	1,75%	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0,90%	0,90%	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,90%	0,90%	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	0,90%	0,90%	VOLKSBANK WIEN AG	0,45%	0,45%																					
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Steiermärkische Bank und Sparkassen Aktiengesellschaft	0,45%	0,45%

  

2.3 Name of the ultimate EU parent institution	Please provide the name and LEI code of the ultimate EU parent institution of the group for each of the O-SIIs identified. If the ultimate EU parent institution is not the concerned institution itself.		
	Name of identified O-SII	Ultimate EU parent institution	LEI of ultimate parent institution
	UniCredit Bank Austria AG	UniCredit S.p.a.	549300TRUWO2CD2G5692
	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	Raiffeisenbankengruppe OÖ Verbund eGen	529900XSTAE561178282
	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	BAWAG Group AG	529900S9Y02JHTIIDG38
	Steiermärkische Bank und Sparkassen AG	Erste Group Bank AG	PQOH26KWDF7CG10L6792
	Erste Bank der oesterreichischen Sparkassen AG	Erste Group Bank AG	PQOH26KWDF7CG10L6792

  

2.4 Names of subsidiaries	N/A.		
	Name of parent O-SII identified	Name of O-SII subsidiary	LEI of O-SII subsidiary

  

3. Timing for the measure

<b>3.1 Timing for the decision</b>	<p>What is the date of the official decision? <u>For SSM countries when notifying the ECB</u>: provide the date on which the decision referred to in Article 5 of the Single Supervisory Mechanism Regulation (SSMR) will be taken.</p> <p><b>11/11/2025 (Decision that O-SII buffers remain unchanged.)</b></p>																														
<b>3.2 Timing for publication</b>	<p>What is the date of publication of the notified measure?</p> <p>Click here to enter a date.</p> <p><b>As there is no change to the identified O-SIIs and the buffer sizes, and thus no change to the relevant (capital buffer) regulation, there is no publication.</b></p>																														
<b>3.3 Disclosure</b>	<p>Information about the strategy for if the communicating the notified measure to the market.</p> <p>Please provide a link to the public announcement, if any.</p> <p><a href="#">Details about the Capital Buffer for Other Systemically Important Institutions pursuant to Article 23d BWG transposing Article 131 CRD IV/V - FMA Österreich</a></p> <p>The disclosure will be updated after the decision.</p>																														
<b>3.4 Timing for application</b>	<p>What is the intended date of application of the measure?</p> <p>As there is no change to the buffers, the current buffers are just continued.</p> <p>01/01/2026</p>																														
<b>3.5 Phasing in</b>	<p>What is the intended timeline for the phase-in of the measure?</p> <p><b>N/A</b></p> <table border="1" data-bbox="571 1077 1447 1189"> <thead> <tr> <th>Name of institution</th> <th>Date1</th> <th>Date2</th> <th>Date3</th> <th>Date4</th> <th>Date5</th> </tr> </thead> <tbody> <tr> <td></td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> </tr> <tr> <td></td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> </tr> </tbody> </table>	Name of institution	Date1	Date2	Date3	Date4	Date5		%	%	%	%	%		%	%	%	%	%												
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<b>3.6 Review of the measure</b>	<p>Review in September 2026.</p>																														
<b>4. Reason for O-SII identification and activation of the O-SII buffer</b>																															
<b>4.1 Scores of institutions or group of institutions concerned, as per EBA guidelines on the assessment of O-SIIs (Article 131.3 CRD)</b>	<p>Please list here the names, overall scores and category scores of the O-SIIs identified based on</p> <ol style="list-style-type: none"> <li>size;</li> <li>importance for the economy of the relevant Member State or the Union, capturing substitutability/financial institution infrastructure;</li> <li>complexity, including the additional complexities from cross-border activity;</li> <li>interconnectedness of the institution or (sub-)group with the financial system.</li> </ol> <p><b>Consolidated</b></p> <table border="1" data-bbox="571 1760 1447 2022"> <thead> <tr> <th>Name of institution</th> <th>Size</th> <th>Substitutability</th> <th>Complexity</th> <th>Interconnectedness</th> <th>Overall Score</th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td>2864</td> <td>3334</td> <td>3700</td> <td>2135</td> <td>3008</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td>1615</td> <td>1714</td> <td>2897</td> <td>1582</td> <td>1952</td> </tr> <tr> <td>UniCredit Bank Austria AG</td> <td>853</td> <td>1036</td> <td>916</td> <td>1008</td> <td>953</td> </tr> <tr> <td>BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische</td> <td>578</td> <td>561</td> <td>727</td> <td>554</td> <td>605</td> </tr> </tbody> </table>	Name of institution	Size	Substitutability	Complexity	Interconnectedness	Overall Score	Erste Group Bank AG	2864	3334	3700	2135	3008	Raiffeisen Bank International AG	1615	1714	2897	1582	1952	UniCredit Bank Austria AG	853	1036	916	1008	953	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische	578	561	727	554	605
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	<p>Please provide other relevant information (indicator values, methodology, calculations and formulas, data sources, information set used for denominators) in a separate Excel file. For further information <b>pls. see Excel file attached</b></p>																																																																																										
<p><b>4.2 Methodology and indicators used for designation of the O-SII (Article 131.3)</b></p>	<p>Please provide information on:</p> <ol style="list-style-type: none"> <li>whether you followed the EBA guidelines on the assessment of O-SIIs <b>YES</b>;</li> <li>which threshold score has been set to identify O-SIIs <b>275</b>;</li> <li>whether relevant entities with relative total assets not in excess of 0.02% have been excluded from the identification process <b>NO</b>;</li> <li>the names and scores of all relevant entities not excluded from the identification process (<b>see 4.1</b>);</li> <li>whether non-bank institutions have been included in the calculations <b>NO</b>.</li> </ol> <p>In order to avoid short-term fluctuations in the list of identified OSIs an observation period of one year is being applied in general.</p> <p>EBA Scores are calculated in two ways: 1. The indicators for size “Private sector deposits from depositors in the EU” and “Private sector loans to recipients in the EU” are calculated <b>using EU values</b> in the denominator and 2. The indicators for size “Private sector deposits from depositors in the EU” and “Private sector loans to recipients in the EU” are calculated using <b>Austrian values</b> in the denominator. (for both calculations, scores are included in the Excel attached.) Using the <b>first and the second</b> approach, <b>UniCredit Bank Austria reaches a score of less than 1000 on individual basis. Due to the observation period the institution remains in bucket 4 for now and will be re-evaluated next year.</b></p>																																																																																										

<p><b>4.3 Supervisory judgement</b></p>	<p>2 institutions have been identified through supervisory judgement (deposits guaranteed under deposit guarantee system with threshold of 300 bp):</p> <p><b>Volksbank Wien AG (on consolidated basis of Volksbanken Verbund pursuant to Article 30a Austrian Banking Act)</b></p> <p><b>Steiermärkische Bank und Sparkassen AG (individual basis)</b></p> <p>a. which of the optional indicators have been used to justify the supervisory assessment decisions, if any, and what the scores were <b>Deposits guaranteed under deposit guarantee system with threshold of 300 (3.0 %)</b>;</p> <p>b. why these optional indicators are relevant for the Member State <b>Especially institutions with a high degree of guaranteed deposits can cause severe burden or overloading of the financial system in the case of financial difficulties</b>;</p> <p>c. why the bank is systemically important in terms of those particular optional indicators <b>Threshold of 300 bp is exceeded</b>.</p>																								
<p><b>4.4 Calibrating the O-SII buffer</b></p>	<p>Please provide information on the criteria and indicators used to calibrate the level of the O-SII buffer requirement and the mapping to institution-specific buffer requirements.</p> <table border="1" data-bbox="566 862 1444 1254"> <thead> <tr> <th>Bucket</th> <th>OSII-Puffer (vor Überlappung)</th> <th>OSII-Puffer (nach Überlappung)</th> <th>Scores</th> </tr> </thead> <tbody> <tr> <td>Bucket (1)</td> <td>0,5% CET1</td> <td>0,45% CET1</td> <td>Additional indicator and &lt;275</td> </tr> <tr> <td>Bucket (2)</td> <td>1,0% CET1</td> <td>0,90% CET1</td> <td>275-636</td> </tr> <tr> <td>Bucket (3)</td> <td>1,5% CET1</td> <td>1,30% CET1</td> <td>637-999</td> </tr> <tr> <td>Bucket (4)</td> <td>2,0% CET1</td> <td>1,75% CET1</td> <td>1000-3399</td> </tr> <tr> <td>Bucket (5)</td> <td>2,5% CET1</td> <td>2,20% CET1</td> <td>≥3400</td> </tr> </tbody> </table> <p>Quelle: OeNB.</p> <p>To avoid overlaps with the SyRB, ie that the same risk is addressed two times, the O-SII buffer sizes were reduced by 12.5% (see table above: “nach Überlappung”). (For further information see the notification regarding the SyRB 2024).</p>	Bucket	OSII-Puffer (vor Überlappung)	OSII-Puffer (nach Überlappung)	Scores	Bucket (1)	0,5% CET1	0,45% CET1	Additional indicator and <275	Bucket (2)	1,0% CET1	0,90% CET1	275-636	Bucket (3)	1,5% CET1	1,30% CET1	637-999	Bucket (4)	2,0% CET1	1,75% CET1	1000-3399	Bucket (5)	2,5% CET1	2,20% CET1	≥3400
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<p><b>4.5 Effectiveness and proportionality of measure</b></p>	<p>Systemically relevant institutions can pose a risk to the entire financial system of a country or the euro area. The systemic relevance and anticipation of resulting state aid measures in the event of a crisis can lead to moral hazard. The associated implicit state guarantee reduces the refinancing costs of these banks, which exacerbates this problem. Systemically important banks thus take on disproportionate risks, which can lead to exogenous costs for other banks as well as for non-banks. The capital buffer aims to internalise these externalities, reduce the probability of failure and reduce the social costs of failure.</p>																								
<p><b>5. Sufficiency, consistency and non-overlap of the policy response</b></p>																									
	<p>The scope of the O-SII identification process and the level of O-SII buffers applied are of sufficient nature to significantly mitigate and reduce the contagion effects these institutions could cause. The buffer calibration is structured in that it meets the policy objective while taking into account the importance of structural specifics</p>																								

<b>5.1 Sufficiency of the policy response</b>	of the Austrian banking market. Especially including also such institutions with a high degree of guaranteed deposits. The setting of the O-SII buffer aims at increasing the risk-bearing capacity of systemically important institutions, to preserve the built-up capital within these.
<b>5.2 Consistency of application of the policy response</b>	The policy response of setting an O-SII buffer is consistent with the goal of limiting the potential risks stemming from a failure of these institutions on the overall Austrian banking market. The measure is applied in a consistent manner, strengthening the resilience of financial infrastructure through build-up of loss absorption capacity within these institutions.
<b>5.3 Non-overlap of the policy response</b>	<p>Are other policy instruments used to address the <u>same</u> systemic risk? <b>No</b></p> <p>The EU Capital Requirements Directive (CRD) foresees additivity of the other systemically important institutions buffer (OSII buffer, Article 131 CRD V) and the systemic risk buffer (SyRB, Article 133 CRD). The application of the two buffers has been complementary in Austria before the implementation of CRD V, given that they address different risks. The SyRB addresses systemic risks arising from the structural characteristics of the Austrian banking system, i.e. risks that are concentrated in a number of banks that are too risk-exposed in case of a systemic event. These systemic risks concern systemic vulnerability and systemic concentration risk. The OSII buffer, in contrast, addresses the too-big-to-fail problem, and aims at reducing the probability of large, systemically important credit institutions to malfunction or fail as well as to limit any related damage for the financial system and the real economy.</p> <p>In light of the interaction between the two buffers, the buffer requirements should not simply be added together. A purely mechanical approach and precise quantification of any overlap also appear inappropriate given the complexity of systemic risk. AT uses two complementary approaches to conservatively estimate the magnitude of potential overlap, namely</p> <p>(1) a structural approach – (Construction of AT-interbank network. Quantification according to the volume of edges where a SyRB bank lends to an OSII bank. Ratio: no double counting of risks from the surrounding system onto the surrounding system.); and</p> <p>(2) a network approach (Estimation of the reduction of risks, which are addressed by the OSII and the SyRB, by considering the „activation“ of the respective other buffers. Based with regards to the OSII on - Reduction of the sLGDs by improved absorption capacity of the system – and with regards to the SyRB on - Estimation of the decrease in crisis probability.)</p> <p>The structural approach is used to estimate the reduction in structural systemic risks addressed by the OSII buffer or the SyRB by considering the effect of the other buffer. Based on this approach, the overlap comes to 12.5% for the OSII buffer and 25% for the SyRB. According to the network approach, the combined overlap amounts to around 40%. This value, which has to be attributed to both buffers – so each about 20% –, roughly corresponds to the outcome of the structural approach.</p> <p>After overlap, the SyRB further needs to be rounded due to legal restrictions to steps of 50bps.</p>
<b>6. Cross-border and cross-sector impact of the measure</b>	
<b>6.1 Assessment of cross-border effects and the likely impact on the Internal Market</b>	In line with the findings on the economic impact of the systemic risk buffer at the national level, cross-border effects are considered to be marginal.

(Recommendation ESRB/2015/2 <sup>3</sup> )																																											
6.2 Assessment of leakages and regulatory arbitrage within the notifying Member State	N/A																																										
<b>7. Combinations and interactions with other measures</b>																																											
7.1 Combinations between G-SII and O-SII buffers (Article 131.14)	<p>N/A</p> <table border="1" data-bbox="571 689 1441 837"> <thead> <tr> <th data-bbox="571 689 927 725">Name of institution</th> <th data-bbox="930 689 1214 725">O-SII buffer</th> <th data-bbox="1217 689 1441 725">G-SII buffer</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 730 927 766"></td> <td data-bbox="930 730 1214 766" style="text-align: center;">%</td> <td data-bbox="1217 730 1441 766" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 770 927 806"></td> <td data-bbox="930 770 1214 806" style="text-align: center;">%</td> <td data-bbox="1217 770 1441 806" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 810 927 837"></td> <td data-bbox="930 810 1214 837" style="text-align: center;">%</td> <td data-bbox="1217 810 1441 837" style="text-align: center;">%</td> </tr> </tbody> </table>			Name of institution	O-SII buffer	G-SII buffer		%	%		%	%		%	%																												
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7.2 Combinations with systemic risk buffers (SyRBs) (Article 131.15 CRD)	<p>Are any of the institutions identified as O-SIIs subject to a systemic risk buffer? <b>YES</b></p> <p>If yes, please provide the following information:</p> <ol style="list-style-type: none"> <li>What is/are the systemic risk buffer rates(s)? <b>see below</b></li> <li>At what level is/are the systemic risk buffer rate(s) applied (i.e. consolidation level and/or individual)? <b>The systemic risk buffer is applied at the same consolidation level as the O-SII buffer</b></li> <li>Is the sum of the systemic risk buffer rate(s) and the O-SII buffer rate (or the higher of the G-SII and O-SII buffer rates, if a group is subject to a G-SII buffer and to an O-SII buffer at consolidated level) to which the same institution is subject over 5%? <b>NO</b></li> </ol> <p><b>Consolidated</b></p> <table border="1" data-bbox="571 1312 1422 1794"> <thead> <tr> <th data-bbox="571 1312 890 1402">Name of institution</th> <th data-bbox="893 1312 1098 1402">SyRB rate</th> <th data-bbox="1101 1312 1251 1402">SyRB application level</th> <th data-bbox="1254 1312 1422 1402">Sum of G-SII/O-SII and SyRB rates</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1406 890 1442">Erste Group Bank AG</td> <td data-bbox="893 1406 1098 1442" style="text-align: center;">1,00%</td> <td data-bbox="1101 1406 1251 1442" style="text-align: center;">consolidated</td> <td data-bbox="1254 1406 1422 1442" style="text-align: center;">2,75%</td> </tr> <tr> <td data-bbox="571 1447 890 1482">Raiffeisen Bank International AG</td> <td data-bbox="893 1447 1098 1482" style="text-align: center;">1,00%</td> <td data-bbox="1101 1447 1251 1482" style="text-align: center;">consolidated</td> <td data-bbox="1254 1447 1422 1482" style="text-align: center;">2,75%</td> </tr> <tr> <td data-bbox="571 1487 890 1523">UniCredit Bank Austria AG</td> <td data-bbox="893 1487 1098 1523" style="text-align: center;">0,50%</td> <td data-bbox="1101 1487 1251 1523" style="text-align: center;">consolidated</td> <td data-bbox="1254 1487 1422 1523" style="text-align: center;">2,25%</td> </tr> <tr> <td data-bbox="571 1527 890 1594">BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft</td> <td data-bbox="893 1527 1098 1594" style="text-align: center;">0,50%</td> <td data-bbox="1101 1527 1251 1594" style="text-align: center;">consolidated</td> <td data-bbox="1254 1527 1422 1594" style="text-align: center;">1,40%</td> </tr> <tr> <td data-bbox="571 1599 890 1688">RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung</td> <td data-bbox="893 1599 1098 1688" style="text-align: center;">0,50%</td> <td data-bbox="1101 1599 1251 1688" style="text-align: center;">consolidated</td> <td data-bbox="1254 1599 1422 1688" style="text-align: center;">1,40%</td> </tr> <tr> <td data-bbox="571 1693 890 1760">Raiffeisenlandesbank Oberösterreich Aktiengesellschaft</td> <td data-bbox="893 1693 1098 1760" style="text-align: center;">0,50%</td> <td data-bbox="1101 1693 1251 1760" style="text-align: center;">consolidated</td> <td data-bbox="1254 1693 1422 1760" style="text-align: center;">1,40%</td> </tr> <tr> <td data-bbox="571 1765 890 1794">VOLKSBANK WIEN AG</td> <td data-bbox="893 1765 1098 1794" style="text-align: center;">0,50%</td> <td data-bbox="1101 1765 1251 1794" style="text-align: center;">consolidated</td> <td data-bbox="1254 1765 1422 1794" style="text-align: center;">0,95%</td> </tr> </tbody> </table> <p><b>Individual Basis</b></p> <table border="1" data-bbox="571 1850 1422 1937"> <thead> <tr> <th data-bbox="571 1850 903 1937">Name of institution</th> <th data-bbox="906 1850 1110 1937">SyRB rate</th> <th data-bbox="1114 1850 1264 1937">SyRB application level</th> <th data-bbox="1267 1850 1422 1937">Sum of G-SII/O-SII and SyRB rates</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1942 903 1977"></td> <td data-bbox="906 1942 1110 1977"></td> <td data-bbox="1114 1942 1264 1977"></td> <td data-bbox="1267 1942 1422 1977"></td> </tr> </tbody> </table>			Name of institution	SyRB rate	SyRB application level	Sum of G-SII/O-SII and SyRB rates	Erste Group Bank AG	1,00%	consolidated	2,75%	Raiffeisen Bank International AG	1,00%	consolidated	2,75%	UniCredit Bank Austria AG	0,50%	consolidated	2,25%	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0,50%	consolidated	1,40%	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	0,50%	consolidated	1,40%	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,50%	consolidated	1,40%	VOLKSBANK WIEN AG	0,50%	consolidated	0,95%	Name of institution	SyRB rate	SyRB application level	Sum of G-SII/O-SII and SyRB rates				
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<sup>3</sup> Recommendation of the European Systemic Risk Board of 15 December 2015 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2015/3) (OJ C 97, 12.3.2016, p. 9).

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<b>7.3 O-SII requirement for a subsidiary (Article 131.8 CRD)</b>	<p>If the O-SII is a subsidiary of an EU parent institution subject to a G-SII or O-SII buffer on a consolidated basis, what is the G-SII or O-SII buffer rate on a consolidated basis of the parent institution? <b>UniCredit S.p.a.: O-SII buffer 1.25% (For details please see the notification of the Banca d'Italia)</b></p> <p>Does the cap for the subsidiary prevent the implementation of a higher O-SII buffer based on the domestic buffer setting methodology?</p> <table border="1"> <thead> <tr> <th>Name of O-SII subsidiary</th> <th>Name of the EU parent of the O-SII subsidiary</th> <th>Buffer applicable to O-SII EU parent</th> </tr> </thead> <tbody> <tr> <td>UniCredit Bank Austria AG</td> <td>UniCredit S.p.a.</td> <td>1,25%</td> </tr> <tr> <td></td> <td></td> <td>%</td> </tr> <tr> <td></td> <td></td> <td>%</td> </tr> </tbody> </table>	Name of O-SII subsidiary	Name of the EU parent of the O-SII subsidiary	Buffer applicable to O-SII EU parent	UniCredit Bank Austria AG	UniCredit S.p.a.	1,25%			%			%																																																								
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<b>8. Miscellaneous</b>																																																																					
<b>8.1 Contact person(s)/mailbox at notifying authority</b>	Ursula Hauser-Rethaller ( <a href="mailto:Ursula.hauser-rethaller@fma.gv.at">Ursula.hauser-rethaller@fma.gv.at</a> ) Nina Nanning ( <a href="mailto:nina.nanning@fma.gv.at">nina.nanning@fma.gv.at</a> )																																																																				
<b>8.2 Any other relevant information</b>	N.A.																																																																				
<b>8.3 Date of the notification</b>	28/10/2025																																																																				