

Notification template for Article 131 CRD – Other Systemically Important Institutions (O-SII)

Please send this template to

- notifications@esrb.europa.eu when notifying the ESRB;
- macropru.notifications@ecb.europa.eu when notifying the ECB;
- notifications@eba.europa.eu when notifying the EBA.

Emailing this template to the above-mentioned addresses constitutes an official notification, no further official letter is required. In order to facilitate the work of the notified authorities, please send the notification template in a format that allows electronically copying the information.

1. Notifying national authority																																																	
1.1 Name of the notifying authority	Austrian Financial Market Authority																																																
2. Description of the measure																																																	
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2.2 Level of the buffer applied	List of identified institutions (consolidated)		
	** 06.2021		
	Erste Group Bank AG	1,00%	
	Raiffeisen Bank International AG	1,00%	
	UniCredit Bank Austria AG	1,00%	
	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0,50%	
	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,50%	
	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	0,50%	
	Volksbank Wien AG	0,50%	
	List of identified institutions (unconsolidated)		
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BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0,50%		
Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,50%		
RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG	0,50%		
Erste Bank der oesterreichischen Sparkassen AG	0,50%		
2.3 Name of the EU ultimate parent institution	Institution	Ultimate EU parent	LEI
	UniCredit Bank Austria AG	UniCredit S.p.a.	549300TRUWO2CD2G5692
	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	Raiffeisenbankengruppe OÖ Verbund	529900XSTAE561178282
	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	BAWAG Group AG	529900S9YO2JHTIDG38
2.4 Names of subsidiaries	N/A		
3. Timing of the measure			
3.1 Timing of the Decision	01.06.2021		
3.2 Timing of the Publication	The expected date of publication will be in June 2021. The exact date has not yet been set. This depends on the development of the parliamentary procedure for the implementation of CRD V into Austrian law.		
3.3 Disclosure	The amended Capital Buffer Regulation will be published in the Federal Law Gazette and on the FMA website		
3.4 Timing of Application	The expected date of application will be in June 2021. The exact date has not yet been set. This depends on the development of the parliamentary procedure for the implementation of CRD V into Austrian law.		
3.5 Phasing in	-		
3.6 Review of the measure	Year-end 2021.		
4. Reason for O-SII identification and activation of the O-SII buffer			

4.1 Scores of concerned institution or group of institutions, as per EBA guidelines on the assessment of O-SIIs (Article 131.3)	Consolidated																																																					
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4.2 Methodology and indicators used for designation of the O-SII (Article 131.3)	<p>Please provide information on:</p> <ol style="list-style-type: none"> whether you followed the EBA guidelines on the assessment of O-SIIs: YES which threshold score has been set to identify O-SIIs: 275 which overall score is attributed to the O-SIIs: see 4.1. which of the optional indicators have been used to justify supervisory assessment decisions, if any, and what are the scores: Deposits guaranteed under deposit guarantee system with threshold of 350 (3.5 %) why these optional indicators are relevant for the Member State: 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. why the bank is systemically important in terms of those particular optional indicators: Threshold of 350 scores is exceeded whether relevant entities with relative total assets not in excess of 0.02% have been excluded from the identification process: NO names and scores of all relevant entities not excluded from the identification process (could be sent in a separate excel file, see 4.1) whether non-bank institutions have been included in the calculations: NO 																																																					
4.3 Supervisory judgement	<p>2 institutions have been identified through supervisory judgement (deposits guaranteed under deposit guarantee system with threshold of 350 scores):</p> <ul style="list-style-type: none"> Volksbank Wien AG (on consolidated basis of Volksbanken Verbund pursuant to Article 30a Austrian Banking Act) Erste Bank der oesterreichischen Sparkassen AG (individual basis) 																																																					
4.4 Calibrating the O-SII buffer	<p>With regard to the calibration methodology FMA and OeNB established three buckets with different buffer rates dependent on the score. Please be aware that in the current bucket systemic, the column referring to the minimum OSII buffer threshold does yet not depict the changes resulting from the implementation of CRD V into Austrian law. A complete recalibration of the combined buffer requirement including the adaptations resulting from the CRD V is deemed not expedient in the current situation, given the high uncertainty about how the current pandemic-induced crisis will evolve in the future. For further information please refer also to section 4.5 of this notification.</p> <table border="1"> <thead> <tr> <th>Subcategory</th> <th>O-SII Buffer</th> <th>Scores</th> </tr> </thead> <tbody> <tr> <td>Bucket 3</td> <td>2.0 % CET1</td> <td>≥ 1.000</td> </tr> <tr> <td>Bucket 2</td> <td>1.5 % CET1</td> <td>637 – 999</td> </tr> <tr> <td>Bucket 1</td> <td>1.0 % CET1</td> <td>275 – 636</td> </tr> </tbody> </table> <p>The subcategories enable to differentiate the institutions depending on the score. In particular the difference between EGB, RBI, UniCredit Bank Austria and all other identified institutions is very large and could be considered in the best way possible by the calibration.</p> <p>Institutions, which are identified via supervisory judgement, are assigned to Bucket 1.</p>	Subcategory	O-SII Buffer	Scores	Bucket 3	2.0 % CET1	≥ 1.000	Bucket 2	1.5 % CET1	637 – 999	Bucket 1	1.0 % CET1	275 – 636																																									
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	<p>Reasoning for the adjustment of the total buffer assigned to UniCredit Bank Austria AG (individual level; reduced from 2% to 0,5%) although no significant difference in OSII score compared to Erste Group Bank AG and Raiffeisen Bank International AG:</p> <p>The difference in the buffer rate of UCBA despite same level of EBA scores results from that UniCredit on solo level had an OSII-buffer rate of 1% based on 2018 YE data. While their systemic significance would justify a buffer level of 2%, so far CRD IV capped OSII buffer levels of subsidiaries at the level of the parent. An increase to 2% would only be possible due to the change in CRD V increasing the cap to “mother level +1pp”. However, as with other banks, the prevailing uncertainty around the COVID outbreak was considered too great to increase buffer levels solely due to regulatory changes (additivity or increases in caps), but rather shift these regulation-induced changes to a time when the uncertainty has ebbed off. Furthermore, the ECB minimum framework in place requires a buffer level of only 0.25% (ie a quarter) for banks of such a score and does not prescribe any buffer on a solo level.</p> <p>Reasoning for the adjustment of the total buffer assigned to BAWAG P.S.K. (reduced from 1% to 0.5%) and Erste Bank der österreichischen Sparkassen AG (individual level; reduced from 1% to 0.5%) although no significant change in OSII score in comparison to 2019:</p> <p>As a complete recalibration of the buffer rates is not regarded as meaningful in the current situation, the recalibration necessary to adjust for the new additivity due to CRD-V resulted in a reduction of all buffer sizes by 50% (independent from the score). So a former buffer of 1% was reduced to 0.5% and 2% to 1%. For banks that must keep a SRB and an O-SII buffer this leads to unchanged combined buffers compared to last year as the additivity makes up for the reduction in individual buffers. However, this does not work for those banks that only must keep an O-SII buffer but no SRB, which is for BAWAG P.S.K. and Erste Bank der österreichischen Sparkassen (EBÖ) on the individual level the case. So their O-SII buffer decreases due to the recalibration although the score is unchanged.</p>
<p>4.5 Effectiveness and proportionality of measure</p>	<p>The O-SII buffer aims to increase the risk-bearing capacity of the systemically important institutions in Austria. So far, in Austria the higher of the respective systemic risk buffer and O-SII buffer has been applied. CRD V, which is scheduled for implementation in June 2021, provides for the addition of the systemic risk buffer (Art 133 CRD V) and O-SII buffer (Art 131 CRD V). In order to prevent an increase in the effective buffer requirements merely due to the formal-legal changes, the overlap of SyRB and O-SII buffers is taken into account accordingly when setting the O-SII buffers.</p>
<p>5. Cross-border and cross-sector impact of the measure</p>	
<p>5.1 Assessment of cross-border effects and the likely impact on the internal market (Recommendation ESRB/2015/2)</p>	<p>In line with the findings on the economic impact of the systemic risk buffer at the national level, cross-border effects are expected to be marginally positive.</p>
<p>5.2 Assessment of leakages and regulatory arbitrage within the notifying Member State</p>	<p>N/A</p>
<p>6. Combinations and interactions with other measures</p>	
<p>6.1 Combinations between G-SII and O-SII buffers (Article 131.14)</p>	<p>N/A</p>

<p>6.2 Combinations with SRB buffers (Article 131.14 + Article 133.5)</p>	<p>Are any of the institutions subject to a systemic risk buffer? YES</p> <p>If yes, please provide the following information:</p> <p>a. What is the level of the systemic risk buffer (in %) applied to the concerned institution</p> <table border="1" data-bbox="488 331 1497 689"> <thead> <tr> <th colspan="2">Consolidated</th> <th>** .06.2021</th> </tr> <tr> <th colspan="2">Institution</th> <th></th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td></td> <td>1,00%</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td></td> <td>1,00%</td> </tr> <tr> <td>UniCredit Bank Austria AG</td> <td></td> <td>1,00%</td> </tr> <tr> <td>BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft</td> <td></td> <td>0,50%</td> </tr> <tr> <td>Raiffeisenlandesbank Oberösterreich Aktiengesellschaft</td> <td></td> <td>0,50%</td> </tr> <tr> <td>RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung</td> <td></td> <td>0,50%</td> </tr> <tr> <td>Volksbank Wien AG</td> <td></td> <td>0,50%</td> </tr> </tbody> </table> <table border="1" data-bbox="488 808 1497 1088"> <thead> <tr> <th colspan="2">Individual</th> <th>** .06.2021</th> </tr> <tr> <th colspan="2">Institution</th> <th></th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td></td> <td>1,00%</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td></td> <td>1,00%</td> </tr> <tr> <td>UniCredit Bank Austria AG</td> <td></td> <td>0,50%</td> </tr> <tr> <td>Raiffeisenlandesbank Oberösterreich Aktiengesellschaft</td> <td></td> <td>0,50%</td> </tr> <tr> <td>RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG</td> <td></td> <td>0,50%</td> </tr> </tbody> </table> <p>b. Is the systemic risk buffer applied to all exposures located in your Member State only? NO, the SRB is applied to all exposures.</p> <p>c. Is the systemic risk buffer applied at the same consolidation level as the O-SII buffer? YES</p>	Consolidated		** .06.2021	Institution			Erste Group Bank AG		1,00%	Raiffeisen Bank International AG		1,00%	UniCredit Bank Austria AG		1,00%	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft		0,50%	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft		0,50%	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung		0,50%	Volksbank Wien AG		0,50%	Individual		** .06.2021	Institution			Erste Group Bank AG		1,00%	Raiffeisen Bank International AG		1,00%	UniCredit Bank Austria AG		0,50%	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft		0,50%	RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG		0,50%
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RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung		0,50%																																															
Volksbank Wien AG		0,50%																																															
Individual		** .06.2021																																															
Institution																																																	
Erste Group Bank AG		1,00%																																															
Raiffeisen Bank International AG		1,00%																																															
UniCredit Bank Austria AG		0,50%																																															
Raiffeisenlandesbank Oberösterreich Aktiengesellschaft		0,50%																																															
RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG		0,50%																																															
<p>6.3 O-SII requirement for a subsidiary (Article 131.8)</p>	<p>In case the O-SII is a subsidiary of an EU parent institution which is 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?</p> <p>UniCredit S.p.a.: G-SII / O-SII buffer 1 %</p> <p>For details pls see the decision of the Banca d'Italia.</p>																																																
<p>6.4 Interaction with other measures</p>	<p>N/A</p>																																																

7. Miscellaneous	
<p>7.1 Contact person(s) at notifying authority</p>	<p>Ursula Hauser-Rethaller (ursula.hauser-rethaller@fma.gv.at) Lucas Grafl (lucas.grafl@fma.gv.at) Simon Smrechnik (simon.smrechnik@fma.gv.at)</p>

7.2 Any other relevant information	The NCA will forward the information regarding the precise date of application/publication of the Capital Buffer Regulation in line with the implementation of CRD V into Austrian law which is scheduled for June 2021, as soon as available.
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