

## Disclosure § 4 OffV (Supervisory capital structure)

### Qualitative Disclosure (December 31, 2008)

#### Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of December 31, 2008 includes share capital (202,031,740 shares, thereof 10,100 registered shares), reserves, other Tier1-allowable capital positions and the following hybrid capital instruments.

ISIN	Description of Security	Maturity	Net Allowable Amount in EUR
DE000A0DD4K8	Preferred Securities	Perpetual	249.060.598,62
DE000A0DYW70	Preferred Securities	Perpetual	153.275.643,86
			402.336.242,48

#### Capital instruments included in Tier 2 and Tier 3 capital:

Supplementary Capital:

Gesellschaft/ Company	ISIN	Wertpapierbezeichnung/ Description of Security	Laufzeitende/ Maturity	Anrechenbarer Betrag/ Net Allowable Amount (in EUR)
<b>BANK AUSTRIA</b>				<b>112.964.175,09</b>
BA	AT0000248232	5.47% BA-CA ERG.SCHV.03-13/P1	28-Aug-13	20.000.000,00
BA	AT0000247994	7.15% CA OBL 00-20/1+5 NR EK	16-Nov-20	7.500.000,00
BA	AT0000248273	5.2% BA-CA NR.ERG.SCHV.03-13P2	18-Dez-13	2.989.977,94
BA	AT0000541305	6.625% BA ANL 00-15/1 EK	17-Mär-15	26.505.090,19
BA	AT0000541313	FRN BA ANL 00-15/2 FL EK	17-Mär-15	18.567.921,36
BA	AT0000541396	6.8% BA ERG.KAP.ANL.00-15/P2	28-Apr-15	7.500.000,00
BA	AT0000541578	6.875% BA ERG.KAP.ANL. 00-12/P9	23-Jun-12	10.000.000,00
BA	AT0000541792	7.15% BA ERG.ANL. 00-20/P14	16-Nov-20	9.000.000,00
BA	AT0000544788	6.4% BA ERG.ANL 97-12/P5	21-Mär-12	10.901.185,60
<b>WOHNBAUBANK</b>				<b>11.474.787,76</b>
BWOHN	AT0000347695	fix 4,875%	02-Nov-16	11.474.787,76
<b>NOTARBANK</b>				<b>3.375.000,00</b>
<b>BANK AUSTRIA GROUP</b>				<b>127.813.962,85</b>

## Long-term Subordinated Loan Capital:

Gesellschaft/ Company	ISIN	Wertpapierbezeichnung/ Description of Security	Anrechenbarer Betrag/ Net Allowable Amount (in EUR)
<b>BANK AUSTRIA</b>			<b>2.620.130.539,03</b>
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	23.640.472,96
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	3.333.966,50
Bank Austria	AT0000246848	7% CA NACHR.PP.96-11/1	2.906.651,39
Bank Austria	AT0000246855	7% CA NACHR.PP.96-11/2	2.906.654,36
Bank Austria	AT0000335807	FRN BA-CA FL 00-10/1 NR EK	14.534.400,00
Bank Austria	AT0000335815	FRN BA/CA INT.AG ANL.00-10/2	29.069.200,00
Bank Austria	AT0000539481	6% BA NACHR.OBL.01-21/P12	40.000.000,00
Bank Austria	AT0000539531	FRN BA NACHR.REV.FLT.0116/P13	5.000.000,00
Bank Austria	AT0000539606	6% BA NR.OBL. 01-26/P15	9.000.000,00
Bank Austria	AT0000541388	6.75% BA ERG.KAP.ANL.00-10/P1	4.400.000,00
Bank Austria	AT0000541404	6.75% BA ERG.KAP.ANL.00-10/P3	8.800.000,00
Bank Austria	AT0000541412	6.75% BA ERG.ANL 00-10/P4	1.500.000,00
Bank Austria	AT0000541479	7% BA ERG.KAP.ANL. 00-10/P5	1.500.000,00
Bank Austria	AT0000541495	FRN BA ERG.ANL. 00-10/P6	30.800.000,00
Bank Austria	AT0000541560	6.75% BA ERG.KAP.ANL. 00-10/P8	1.000.000,00
Bank Austria	AT0000541669	FRN BA JPY CMS FL 00-20/P10	5.000.000,00
Bank Austria	AT0000541719	6.5% BA NACHR.ANL.00-20/P11	20.000.000,00
Bank Austria	AT0000541727	0% BA NACHR.NULLK.ANL0010/12	1.000.000,00
Bank Austria	AT0000541768	FRN BA ERG.ANL. 00-10/P13 VAR	61.355.000,00
Bank Austria	AT0000541917	FRN BA NR.OBL. 01-16/P VAR.	45.000.000,00
Bank Austria	AT0000544614	6.55% BA ERG.ANL 96-11/P11	2.907.178,97
Bank Austria	AT0000544622	6.46% BA ERG.ANL 96-11/P12	2.180.427,68
Bank Austria	AT0000545322	5.8% BA ERG.KAP.ANL.98-10/P1	748.869,66
Bank Austria	XS0110196093	FRN BA MTN 00/15 VA	12.000.000,00
Bank Austria	XS0111846001	FRN BA FLR-MTN 00/15	11.000.000,00
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	57.872.205,49
Bank Austria	XS0070614390	8.375% BA MTN 96/11	41.994.750,66
Bank Austria	XS0070770333	5.39% BA MTN 96-16/47	39.638.496,91
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	39.638.496,91
Bank Austria	US060587AB85	7.25% BA NOTES 97/17	502.981.964,50
Bank Austria	XS0106544918	6.25% BK AUSTRIA 00/10	20.000.000,00
Bank Austria	XS0108771212	BA FLR MTN 00/10 S.102	1.000.000,00
Bank Austria	XS0118835676	FRN BA FLR-MTN 00/15	49.923.643,16
Bank Austria	CH0011558829	4.5% BA MTN 00/10	67.447.961,24
Bank Austria	XS0122710188	FRN BA FLR MTN 01/31 S.126	19.977.939,40
Bank Austria	XS0123117292	FRN BA FLR MTN 01/31 S.127	45.755.988,62
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	29.955.869,00
Bank Austria	XS0124750471	5.75% BA MTN 01/13	517.703.236,11
Bank Austria	XS0112532535	6.31% BA MTN 00/15	15.000.000,00
Bank Austria	XS0134061893	FRN BA FLR-MTN 01/33 S.144	55.028.400,01
Bank Austria	XS0136314415	FRN BA FLR-MTN 01/31 S.147	34.819.584,67
Bank Austria	XS0137905153	5.935% BA MTN 01/31	11.927.107,87
Bank Austria	XS0138294201	6% BA MTN 01/16	21.556.369,91
Bank Austria	XS0138355515	6% BA MTN 01/16	7.185.456,64
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	59.678.376,87
Bank Austria	XS0139264682	6.21% BA MTN 01/31	28.849.608,39
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	39.978.041,89
Bank Austria	XS0140608398	5.8% BA MTN 01/21	62.946.252,38
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	49.942.440,31
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	124.643.915,81
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	49.907.457,80
Bank Austria	XS0140935080	FRN BA FLR MTN 01/11 S.165	22.200.000,00
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	94.370.552,79
Bank Austria	XS0141016245	FRN BA FLR-MTN 01/11 S.166	4.000.000,00
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	99.863.594,43
Bank Austria	nachr.aufg.Kredite	nachr.aufg.Kredite	64.760.005,75
<b>ATFBANK KAZAKHSTAN</b>			<b>140.197.046,63</b>
<b>ATFBANK KYRGYZSTAN</b>			<b>7.457,48</b>
<b>WOHNBAUBANK</b>			<b>17.835.969,34</b>
WOHNBAUBK	AT0000347547	fix 5,125%	10.324.132,47
WOHNBAUBK	AT000B074141	fix 4,625%	7.511.836,87
<b>UNICREDIT CZECH REPUBLIC</b>			<b>37.222.448,37</b>
<b>UNICREDIT RUSSIA</b>			<b>72.624.028,91</b>
<b>YAPI KREDI</b>			<b>413.566.746,12</b>
<b>UNICREDIT MOSTAR</b>			<b>10.000.000,00</b>
<b>BANK AUSTRIA GROUP</b>			<b>3.311.584.235,88</b>

## Quantitative Disclosure:

Disclosure of Equity according to §4 OffV  
Bank Austria Group as of December 31, 2008

<b>Original own funds (before deductions)</b>	<b>9.782.985</b>
<b>Paid up capital (less own shares)</b>	<b>1.468.771</b>
Paid up capital	1.468.771
(-)Own shares	0
<b>Reserves and minority interests</b>	<b>9.032.018</b>
Share premium	7.546.969
Other Eligible Reserves	440.990
Funds for general banking risks	1.044.059
<b>(-) Intangible assets</b>	<b>-717.804</b>

<b>Additional own funds (before deductions)</b>	<b>3.567.776</b>
Country specific supplementary additional own funds higher quality	128.284
other supplementary equity components/ supplementary capital according to § 23 Abs. 1 Z 5 BWG	127.814
Subordinated loan capital	3.311.584
Fixed-term cumulative preferential shares	94

<b>Deductions from Original and Additional Own Funds</b>	<b>1.538.686</b>
<i>Of which: (-) From Original Own Funds</i>	<i>702.457</i>
<i>Of which: (-) From Additional Own Funds</i>	<i>697.686</i>
<i>Of which: (-) From Original Own Funds and Additional Own Funds</i>	<i>138.543</i>
(-) Holdings in other credit and financial institutions amounting to more than 10% of their capital	1.027.739
(-) Subordinated claims and other items in other credit and financial institutions in which holdings exceed 10% of their capital	47.858
(-) Participations hold in insurance undertakings, reinsurance undertakings and insurance holding companies	76.002
(-) Other instruments hold in respect of insurance undertakings, reinsurance undertakings and insurance holding companies in which a participation is maintained	62.541
(-) Country-specific deductions from Original and Additional Own Funds	41.123
(-) Other country specific deductions to Original Own Funds	4.772
(-) Certain securitisation exposures not included in risk-weighted assets	3.337
(-) IRB Provision shortfall	275.314

Total Original Own Funds For General Solvency Purposes	9.080.527
Total Additional Own Funds For General Solvency Purposes	2.870.090
Deductions from Original and Additional Own Funds	-138.543
Own Funds For General Solvency Purposes	11.812.074
Tier III-Kapital (re-assigned subordinated capital)	438.551
<b>Total Own Funds For Solvency Purposes</b>	<b>12.250.627</b>