

## Disclosure § 4 OffV (Supervisory capital structure)

### Qualitative Disclosure (June 30, 2009)

#### Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of June 30, 2009 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/<br>Wertpapierbezeichnung | Maturity/<br>Laufzeitende | Net Allowable Amount in EUR/<br>Anrechenbarer Betrag in EUR |
|--------------|---|---------------------------|---|
| DE000A0DD4K8 | Preferred Securities                              | Perpetual                 | 248,832,403.70  |
| DE000A0DYW70 | Preferred Securities                              | Perpetual                 | 149,710,976.10  |
|              |   |                           | <b>398,543,379.80</b>                                       |

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

##### Supplementary Capital:

| Gesellschaft/<br>Company  | ISIN         | Wertpapierbezeichnung/<br>Description of Security | Laufzeitende/<br>Maturity | Anrechenbarer Betrag/ Net<br>Allowable Amount (in EUR) |
|---------------------------|--------------|---|---------------------------|--|
| <b>BANK AUSTRIA</b>       |              |   |                           | <b>92,291,507.48</b>                                   |
| Bank Austria              | AT0000247994 | 7.15% CA OBL 00-20/1+5 NR EK                      | 16-Nov-20                 | 7,500,000.00   |
| Bank Austria              | AT0000248232 | 5.47% BA-CA ERG.SCHV.03-13/P1                     | 28-Aug-13                 | 20,000,000.00  |
| Bank Austria              | AT0000248273 | 5.2% BA-CA NR.ERG.SCHV.03-13P2                    | 18-Dez-13                 | 2,989,952.20   |
| Bank Austria              | AT0000541305 | 6.625% BA ANL 00-15/1 EK                          | 17-Mär-15                 | 26,688,638.63  |
| Bank Austria              | AT0000541313 | FRN BA ANL 00-15/2 FL EK                          | 17-Mär-15                 | 18,612,916.65  |
| Bank Austria              | AT0000541396 | 6.8% BA ERG.KAP.ANL.00-15/P2                      | 28-Apr-15                 | 7,500,000.00   |
| Bank Austria              | AT0000541792 | 7.15% BA ERG.ANL. 00-20/P14                       | 16-Nov-20                 | 9,000,000.00   |
| <b>WOHNBAUBANK</b>        |              |   |                           | <b>11,075,076.15</b>                                   |
| WOHNBAUBANK               | AT0000347695 | fix 4,875%  | 02-Nov-16                 | 11,075,076.15  |
| <b>NOTARBANK</b>          |              | <b>NOTRBK</b>                                     |                           | <b>3,375,000.00</b>                                    |
| <b>BANK AUSTRIA GROUP</b> |              |   |                           | <b>106,741,583.63</b>                                  |

**Long-term Subordinated Loan Capital:**

| Gesellschaft/<br>Company        | ISIN               | Wertpapierbezeichnung/<br>Description of Security | Anrechenbarer Betrag/ Net<br>Allowable Amount (in EUR) |
|---------------------------------|--------------------|---|--|
| <b>BANK AUSTRIA</b>             |                    |   | <b>2,364,350,911.68</b>                                |
| Bank Austria                    | AT0000245790       | FRN CA Flexi-Bond 89-19/2 NR                      | 23,129,582.93  |
| Bank Austria                    | AT0000246814       | FRN CA GM-FL 96-21/1 NR                           | 3,197,436.16   |
| Bank Austria                    | AT0000246848       | 7% CA NACHR.PP.96-11/1                            | 1,453,122.63   |
| Bank Austria                    | AT0000246855       | 7% CA NACHR.PP.96-11/2                            | 1,453,162.25   |
| 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                    | AT0000541578       | 6.875% BA ERG.KAP.ANL 00-12/P9                    | 4,000,000.00   |
| 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                        | 2,905,193.91   |
| Bank Austria                    | AT0000544622       | 6.46% BA ERG.ANL 96-11/P12                        | 2,178,908.31   |
| Bank Austria                    | AT0000544788       | 6.4% BA ERG.ANL 97-12/P5                          | 4,358,986.28   |
| Bank Austria                    | CH0011558829       | 4.5% BA MTN 00/10                                 | 62,941,245.43  |
| Bank Austria                    | US060587AB85       | 7.25% BA NOTES 97/17                              | 495,259,657.56   |
| Bank Austria                    | XS0062981500       | 6.3% BA-CA NOTES 96/21                            | 53,870,563.06  |
| Bank Austria                    | XS0070614390       | 8.375% BA MTN 96/11                               | 46,942,847.08  |
| Bank Austria                    | XS0070770333       | 5.39% BA MTN 96-16/47                             | 36,897,645.93  |
| Bank Austria                    | XS0071432222       | 5.2% BA MTN 96-16/48                              | 36,897,645.93  |
| 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                    | XS0112532535       | 6.31% BA MTN 00/15                                | 15,000,000.00  |
| Bank Austria                    | XS0138294201       | 6% BA MTN 01/16                                   | 21,225,413.90  |
| Bank Austria                    | XS0118835676       | FRN BA FLR-MTN 00/15                              | 49,929,194.12  |
| Bank Austria                    | XS0122710188       | FRN BA FLR MTN 01/31 S.126                        | 19,978,434.60  |
| Bank Austria                    | XS0123117292       | FRN BA FLR MTN 01/31 S.127                        | 45,761,454.06  |
| Bank Austria                    | XS0123313636       | FRN BA FLR MTN 01/31 S.128                        | 29,956,859.68  |
| Bank Austria                    | XS0124750471       | 5.75% BA MTN 01/13                                | 388,389,931.58   |
| Bank Austria                    | XS0134061893       | FRN BA FLR-MTN 01/33 S.144                        | 55,027,828.58  |
| Bank Austria                    | XS0136314415       | FRN BA FLR-MTN 01/31 S.147                        | 34,823,490.73  |
| Bank Austria                    | XS0137905153       | 5.935% BA MTN 01/31                               | 11,925,915.93  |
| Bank Austria                    | XS0138355515       | 6% BA MTN 01/16                                   | 7,075,137.97   |
| Bank Austria                    | XS0138428684       | FRN BA FLR MTN 01/31 S.151                        | 59,685,288.88  |
| Bank Austria                    | XS0139264682       | 6.21% BA MTN 01/31                                | 28,406,678.93  |
| Bank Austria                    | XS0140394817       | FRN BA FLR-MTN 01/31 S.158                        | 94,390,066.69  |
| Bank Austria                    | XS0140608125       | FRN BA FLR-MTN 01/15 S.160                        | 39,979,598.87  |
| Bank Austria                    | XS0140608398       | 5.8% BA MTN 01/21                                 | 62,921,873.90  |
| Bank Austria                    | XS0140691865       | FRN BA FLR MTN 01/26 S.162                        | 49,944,025.16  |
| Bank Austria                    | XS0140838474       | FRN BA FLR MTN 01/29 S.163                        | 124,652,311.51   |
| Bank Austria                    | XS0140907626       | FRN BA FLR-MTN 01/21 S.164                        | 49,910,985.47  |
| Bank Austria                    | XS0140935080       | FRN BA FLR MTN 01/11 S.165                        | 22,200,000.00  |
| 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                        | 99,868,794.25  |
| Bank Austria                    | nachr.aufg.Kredite | nachr.aufg.Kredite                                | 64,456,629.40  |
| <b>ATFBANK KAZAKHSTAN</b>       |                    |   | <b>94,811,320.75</b>                                   |
| <b>ATFBANK KYRGYZSTAN</b>       |                    |   | <b>6,583.89</b>  |
| <b>WOHNBAUBANK</b>              |                    |   | <b>14,544,755.05</b>                                   |
| WOHNBAUBANK                     | AT0000347547       | fix 5,125%  | 7,920,441.40   |
| WOHNBAUBANK                     | AT000B074141       | fix 4,625%  | 6,624,313.65   |
| <b>UNICREDIT CZECH REPUBLIC</b> |                    |   | <b>38,642,709.22</b>                                   |
| UNICREDIT CZECH REPUBLIC        |                    |   | 38,642,709.22  |
| <b>UNICREDIT RUSSIA</b>         |                    |   | <b>64,751,691.16</b>                                   |
| <b>YAPI KREDI</b>               |                    |   | <b>414,839,000.66</b>                                  |
| <b>UNICREDIT MOSTAR</b>         |                    |   | <b>10,000,153.39</b>                                   |
| <b>BANK AUSTRIA GROUP</b>       |                    |   | <b>3,001,947,125.81</b>                                |

## Quantitative Disclosure:

### Disclosure of Equity according to § 4 OffV

#### Bank Austria Group

|   | 30.06.2009       | 31.12.2008       |
|---|------------------|------------------|
| <b>Original own funds</b>                           | <b>9,988,436</b> | <b>9,778,213</b> |
| <b>Paid up capital (less own shares)</b>            | 1,468,771        | 1,468,771        |
| Paid up capital                                     | 1,468,771        | 1,468,771        |
| (-)Own shares                                       | 0                | 0                |
| <b>Reserves and minority interests</b>              | 9,104,515        | 9,032,018        |
| Share premium                                       | 7,546,969        | 7,546,969        |
| Other Eligible Reserves                             | 511,977          | 440,990          |
| Funds for general banking risks                     | 1,045,569        | 1,044,059        |
| <b>(-) Other deductions from Original Own Funds</b> | <b>-584,850</b>  | <b>-722,576</b>  |

|   | 3,244,717        | 3,567,776        |
|---|------------------|------------------|
| <b>Additional own funds</b>   | <b>3,244,717</b> | <b>3,567,776</b> |
| Country specific supplementary additional own funds higher quality                            | 135,934          | 128,284          |
| Other supplementary equity components/ supplementary capital according to § 23 Abs. 1 Z 5 BWG | 106,742          | 127,814          |
| Subordinated loan capital   | 3,001,947        | 3,311,584        |
| Fixed-term cumulative preferential shares   | 94               | 94               |

|  |                  |                  |
|--|------------------|------------------|
| <b>Deductions from Original and Additional Own Funds</b>   | <b>1,607,756</b> | <b>1,533,915</b> |
| Of which: (-) From Original Own Funds  | 734,767          | 697,686          |
| Of which: (-) From Additional Own Funds  | 734,767          | 697,686          |
| Of which: (-) From Core and Additional Own Funds   | 138,223          | 138,543          |
| (-) Holdings in other credit and financial institutions amounting to more than 10 % of their capital   | 1,083,437        | 1,027,739        |
| (-) Subordinated claims and other items in other credit and financial institutions in which holdings exceed 10 % of their capital                                | 50,965           | 47,858           |
| (-) Participations hold in insurance undertakings, reinsurance undertakings and insurance holding companies  | 75,682           | 76,002           |
| (-) Other instruments hold in respect of insurance undertakings, reinsurance undertakings and insurance holding companies in which a participation is maintained | 62,541           | 62,541           |
| (-) Country-specific deductions from Original and Additional Own Funds   | 525              | 41,123           |
| (-) Certain securitisation exposures not included in risk-weighted assets  | 3,258            | 3,337            |
| (-) IRB Provision shortfall  | 331,348          | 275,314          |

|   |                   |                   |
|---|-------------------|-------------------|
| Total Original Own Funds for General Solvency Purposes    | 9,253,670         | 9,080,527         |
| Total Additional Own Funds for General Solvency Purposes  | 2,509,951         | 2,870,090         |
| Deduction from Original and Additional Own Funds          | -138,223          | -138,543          |
| Own Funds for General Solvency Purposes                   | 11,625,397        | 11,812,074        |
| Total Additional Own Funds Specific to Cover Market Risks | 388,407           | 438,551           |
| <b>Total Own Funds for Solvency Purposes</b>              | <b>12,013,804</b> | <b>12,250,627</b> |