

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (December 31, 2009)

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of December 31, 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/ Wertpapierbezeichnung	Maturity/ Laufzeitende	Net allowable amount in EUR '000 Anrechenbarer Betrag in EUR tsd.
DE000A0DD4K8	Preferred Securities	Perpetual	249,150
DE000A0DYW70	Preferred Securities	Perpetual	152,578
Bank Austria Group			401,728

Capital instruments included in Tier 2 and Tier 3 capital:

Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital:

Company / Gesellschaft	ISIN	Description of Security/ Wertpapierbezeichnung	Maturity/ Laufzeitende	Net allowable amount in EUR '000 Anrechenbarer Betrag in EUR tsd.
Supplementary capital:				
BANK AUSTRIA				
Bank Austria	AT0000247994	7.15% CA OBL 00-20/1+5 NR EK	16.11.2020	7,500
Bank Austria	AT0000248232	5.47% BA-CA ERG.SCHV.03-13/P1	28.08.2013	20,000
Bank Austria	AT0000248273	5.2% BA-CA NR.ERG.SCHV.03-13P2	18.12.2013	2,992
Bank Austria	AT0000541305	6.625% BA ANL 00-15/1 EK	17.03.2015	26,685
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	18,620
Bank Austria	AT0000541396	6.8% BA ERG.KAP.ANL.00-15/P2	28.04.2015	7,500
Bank Austria	AT0000541792	7.15% BA ERG.ANL. 00-20/P14	16.11.2020	9,000
WOHNBAUBANK				
Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	11,047
NOTARBANK				
Notarbank		NOTRBK		3,375
Bank Austria Group				106,718
Revaluation Reserves / Neubewertungsreserve				138,917
Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital				245,635

Tier 2 subordinated liabilities:

Company / Gesellschaft	ISIN	Description of Security/ Wertpapierbezeichnung	Maturity/ Laufzeitende	Net allowable amount in EUR '000 Anrechenbarer Betrag in EUR tsd.
BANKAUSTRIA				2,180,619
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	13,453
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,959
Bank Austria	AT0000246848	7% CA NACHR.PP.96-11/1	26.04.2011	1,453
Bank Austria	AT0000246855	7% CA NACHR.PP.96-11/2	30.04.2011	1,453
Bank Austria	AT0000539481	6% BA NACHR.OBL.01-21/P12	30.11.2021	40,000
Bank Austria	AT0000539531	FRN BA NACHR.REV.FLT.0116/P13	06.12.2016	5,000
Bank Austria	AT0000539606	6% BA NR.OBL. 01-26/P15	21.12.2026	9,000
Bank Austria	AT0000541578	6.875% BA ERG.KAP.ANL. 00-12/P9	23.06.2012	4,000
Bank Austria	AT0000541669	FRN BA JPY CMS FL 00-20/P10	01.08.2020	5,000
Bank Austria	AT0000541719	6.5% BA NACHR.ANL.00-20/P11	06.10.2020	20,000
Bank Austria	AT0000541917	FRN BA NR.OBL. 01-16/P VAR.	25.01.2016	45,000
Bank Austria	AT0000544614	6.55% BA ERG.ANL 96-11/P11	10.12.2011	1,454
Bank Austria	AT0000544622	6.46% BA ERG.ANL 96-11/P12	16.12.2011	1,090
Bank Austria	AT0000544788	6.4% BA ERG.ANL 97-12/P5	21.03.2012	4,360
Bank Austria	US060587AB85	7.25% BA NOTES 97/17	15.02.2017	485,909
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	54,821
Bank Austria	XS0070614390	8.375% BA MTN 96/11	04.11.2011	22,520
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	37,549
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	37,549
Bank Austria	XS0110196093	FRN BA MTN 00/15 VA	17.04.2015	12,000
Bank Austria	XS0111846001	FRN BA FLR-MTN 00/15	25.05.2015	11,000
Bank Austria	XS0112532535	6.31% BA MTN 00/15	15.06.2015	15,000
Bank Austria	XS0138294201	6% BA MTN 01/16	14.11.2016	20,825
Bank Austria	XS0118835676	FRN BA FLR-MTN 00/15	24.10.2015	49,935
Bank Austria	XS0122710188	FRN BA FLR MTN 01/31 S.126	24.01.2031	19,979
Bank Austria	XS0123117292	FRN BA FLR MTN 01/31 S.127	25.01.2031	45,767
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,958
Bank Austria	XS0124750471	5.75% BA MTN 01/13	22.02.2013	388,376
Bank Austria	XS0134061893	FRN BA FLR-MTN 01/33 S.144	20.08.2033	55,027
Bank Austria	XS0136314415	FRN BA FLR-MTN 01/31 S.147	31.10.2031	34,827
Bank Austria	XS0137905153	5.935% BA MTN 01/31	30.10.2031	11,928
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	6,942
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,692
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	27,870
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,410
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	39,981
Bank Austria	XS0140608398	5.8% BA MTN 01/21	27.12.2021	62,947
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	27.12.2026	49,946
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,661
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,915
Bank Austria	XS0140935080	FRN BA FLR MTN 01/11 S.165	05.12.2011	11,100
Bank Austria	XS0141016245	FRN BA FLR-MTN 01/11 S.166	27.12.2011	2,000
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,874
Bank Austria		nachr.aufg.Kredite Hibiscus AG (Fond)	15.12.2046	19,089
Bank Austria		nachr.aufg.Kredite DEVK Lebensversicherung	19.10.2021	25,000
Bank Austria		nachr.aufg.Kredite DEBEKA LV -Verein	03.12.2021	20,000
ATFBANK KAZAKHSTAN				89,302
BATF	KZPC2Y07B596	COUPON. SUBHORDES. BONDS OF "ATFB.	26.02.2014	48,372
BATF	KZ2CKY10B406 - FIN	COUPON. SUBHORDES. BONDS of joint-stoc	23.11.2014	12,056
BATF	KZ2CKY10B406 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONI	23.11.2014	4,688
BATF	KZPC1Y07B598 - FIN	NOMINAL the COUPON. SUBHORDES. BONI	23.05.2012	17,557
BATF	KZPC1Y07B598 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONI	23.05.2012	6,629
ATFBANK NETHERLANDS				69,768
BATFBV	XS0274618248	Hybrid	10.11.2099	69,768
WOHNBAUBANK				16,136
Wohnbaubank	AT0000347547	fix 5,125%	01.05.2014	9,551
Wohnbaubank	AT000B074141	fix 4,625%	22.10.2017	6,585
UNICREDIT RUSSIA				43,975
UKRSOTS BANK			29.07.2019	67,767
YAPI KREDI				419,763
UNICREDIT MOSTAR				10,094
Bank Austria Group				2,897,424

Quantitative Disclosure:

In EUR '000

A.		Tier 1 before prudential filters	31/12/2009	31/12/2008
A.1		Tier 1 positive items:	11,176,881	10,500,789
	A.1.1	- Capital	1,468,771	1,468,771
	A.1.2	- Share premium account	7,544,391	7,546,969
	A.1.3	- Other reserves	1,761,991	1,082,713
	A.1.4	- Non-innovative capital instruments		
	A.1.5	- Innovative capital instruments	401,728	402,336
	A.1.6	- Net income of the period/interim profit		
A.2		Tier 1 negative items	-578,532	-722,576
	A.2.1	- Treasury stocks		
	A.2.2	- Goodwill		
	A.2.3	- Other intangible assets		
	A.2.4	- Loss of the year/interim loss		
	A.2.5	- Other negative items:	-578,532	-722,576
B.		Tier 1 prudential filters	0	0
	B.1	<i>Positive IAS/IFRS prudential filters (+)</i>		
	B.2	<i>Negative IAS/IFRS prudential filters (-)</i>		
C.		Tier 1 capital gross of items to be deducted (A+B)	10,598,349	9,778,213
D.		Items to be deducted	-674,928	-697,686
E.		Total TIER 1 (C-D)	9,923,421	9,080,527
F.		Tier 2 before prudential filters	3,143,059	3,567,776
F.1		Tier 2 positive items:	3,143,059	3,567,776
	F.1.1	<i>- Valuation reserves of tangible assets</i>		
	F.1.2	<i>- Valuation reserves of available -for-sale securities</i>		
	F.1.3	<i>- Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital</i>	245,635	256,098
	F.1.4	<i>- Innovative capital instruments not eligible for inclusion in Tier 1 capital</i>		
	F.1.5	<i>- Hybrid Capital instruments</i>		
	F.1.6	<i>- Tier 2 subordinated liabilities</i>	2,897,424	3,311,678
	F.1.7	<i>- Surplus of the overall value adjustments compared to the expected losses</i>		
	F.1.8	<i>- Net gains on participating interests</i>		
	F.1.9	<i>- Other positive items</i>		
F.2		Tier 2 negative items:	0	0
	F.2.1	<i>- Net capital losses on participating interests</i>		
	F.2.2	<i>- Loans</i>		
	F.2.3	<i>- Other negative items</i>		
G.		Tier 2 prudential filters	0	0
	G.1	<i>Positive IAS/IFRS prudential filters (+)</i>		
	G.2	<i>Negative IAS/IFRS prudential filters (-)</i>		
H.		Tier 2 capital gross of items to be deducted (F+G)	3,143,059	3,567,776
I.		Items to be deducted	-674,928	-697,686
L.		Total Tier 2 (H-I)	2,468,131	2,870,090
M.		Deductions from Tier 1 and Tier 2	-138,376	-138,223
N.		Capital for regulatory purposes (E+L-M)	12,253,176	11,812,394
O.		Tier 3	242,915	438,551
P.		Capital for regulatory purposes including Tier 3 (N+O)	12,496,091	12,250,945