

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (31 December 2010)

Capital increase

A capital increase of EUR 2 bn was carried out in March 2010, reflected in an increase of share capital by EUR 212.3 mn and of the share premium account of EUR 1,787.7 mn. The number of shares increased by 29,197,065.

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 31 December 2010 includes share capital (231,228,820 shares, thereof 10,115 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	249,312
DE000A0DYW70	Preferred Securities	Perpetual	152,729
Bank Austria Group			402,041

Capital instruments included in Tier 2 capital

The Tier 2 capital of Bank Austria Group of 31 December 2010 includes the following non-innovative capital instruments and subordinated liabilities.

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	AT0000541305	6.625% BA ANL 00-15/1 EK	17.03.2015	52,808
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	26,674
Bank Austria	AT0000541396	6.8% BA ANL 00-15/P2 EK	28.04.2015	18,634
WOHNBAUBANK				
Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	7,500
NOTARBANK				
Notarbank		NOTRBK		11,130
Bank Austria Group				
				3,375
				3,375
Bank Austria Group				67,313
Revaluation Reserves / Neubewertungsreserve				166,852
Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital				234,165

Tier 2 subordinated liabilities:

Company / Gesellschaft	ISIN	Description of Security/ Wertpapierbezeichnung	Maturity/ Laufzeitende	Net allowable amount in EUR '000 Anrechenbarer Betrag in EUR tsd.
BANK AUSTRIA				2,059,295
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	9,844
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,689
Bank Austria	AT0000248232	5.47% BA-CA ERG.SCHV.03-13/P1	28.08.2013	8,000
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 ANL 00-12/P9 EK	23.06.2012	2,000
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	AT0000544788	6.4% BA ERG.ANL 97-12/P5	21.03.2012	2,180
Bank Austria	US060587AB85	7.25% BA NOTES 97/17	15.02.2017	523,874
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	67,188
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	46,019
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	46,019
Bank Austria	XS0110196093	FRN BA MTN 00/15 VA	17.04.2015	9,600
Bank Austria	XS0111846001	FRN BA FLR-MTN 00/15	25.05.2015	8,800
Bank Austria	XS0112532535	6.31% BA MTN 00/15	15.06.2015	12,000
Bank Austria	XS0118835676	FRN BA FLR-MTN 00/15	24.10.2015	39,957
Bank Austria	XS0122710188	FRN BA FLR MTN 01/31 S.126	24.01.2031	19,980
Bank Austria	XS0123117292	FRN BA FLR MTN 01/31 S.127	25.01.2031	45,778
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,960
Bank Austria	XS0124750471	5.75% BA MTN 01/13 S.133	22.02.2013	259,332
Bank Austria	XS0134061893	FRN BA FLR-MTN 01/33 S.144	20.08.2033	55,026
Bank Austria	XS0136314415	FRN BA FLR-MTN 01/31 S.147	31.10.2031	34,835
Bank Austria	XS0137905153	5.935% BA MTN 01/31	30.10.2031	11,929
Bank Austria	XS0138294201	6% BA MTN 01/16	14.11.2016	22,452
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	7,484
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,706
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	30,048
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,449
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	31,987
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	49,949
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,678
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,922
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,885
Bank Austria	AT0000248273	5.2% BA-CA NR.ERG.SCHV.03-13P2	18.12.2013	1,197
Bank Austria		nachr.aufg.Kredite Hibiscus AG (Fond)	15.12.2046	20,581
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				104,337
BATF	KZPC2Y07B596	COUPON. SUBHORDES. BONDS OF "ATFBANK" OF NII	26.02.2014	32,641
BATF	KZ2CKY10B406 - FIN	COUPON. SUBHORDES. BONDS of joint-stock company '	23.11.2014	9,868
BATF	KZ2CKY10B406 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-st	23.11.2014	3,756
BATF	KZPC1Y07B598 - FIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-st	23.05.2012	9,581
BATF	KZPC1Y07B598 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-st	23.05.2012	3,568
BATF	International Finance Corporation	International Finance Corporation	25.02.2020	44,924
ATFBANK NETHERLANDS				75,289
BATFBV	XS0274618248	Hybrid	10.11.2099	75,289
WOHNBAUBANK				13,443
Wohnbaubank	AT0000347547	fix 5,125%	01.05.2014	6,904
Wohnbaubank	AT0000B074141	fix 4,625%	22.10.2017	6,538
UNICREDIT RUSSIA				28,832
UKRSOTSBANK				74,222
UNICREDIT ROMANIA				12,064
YAPI KREDI				414,571
UNICREDIT MOSTAR				8,000
Bank Austria Group				2,790,053

Quantitative Disclosure:

In EUR '000

A.	Tier 1 before prudential filters	31/12/2010	31/12/2009
A.1	Tier 1 positive items:	14,631,597	11,176,881
A.1.1	- Capital	1,681,034	1,468,771
A.1.2	- Share premium account	9,332,129	7,544,391
A.1.3	- Other reserves	3,216,393	1,761,991
A.1.4	- Non-innovative capital instruments		
A.1.5	- Innovative capital instruments	402,041	401,728
A.1.6	- Net income of the period/interim profit		
A.2	Tier 1 negative items	-557,289	-578,532
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:	-557,289	-578,532
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)	14,074,308	10,598,349
D.	Items to be deducted	-832,760	-674,928
E.	Total TIER 1 (C-D)	13,241,548	9,923,421
F.	Tier 2 before prudential filters	3,024,218	3,143,059
F.1	Tier 2 positive items:	3,024,218	3,143,059
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>	234,165	245,635
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>	2,790,053	2,897,424
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)	3,024,218	3,143,059
I.	Items to be deducted	-832,760	-674,928
L.	Total Tier 2 (H-I)	2,191,458	2,468,131
M.	Deductions from Tier 1 and Tier 2	-140,467	-138,376
N.	Capital for regulatory purposes (E+L-M)	15,292,539	12,253,176
O.	Tier 3	227,818	242,915
P.	Capital for regulatory purposes including Tier 3 (N+O)	15,520,357	12,496,091