

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (Bank Austria Group - 30 June 2011)

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 30 June 2011 includes share capital (231,228,820 shares, thereof 10,115 registered shares), reserves, other Tier 1-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	249,885
DE000A0DYW70	Preferred Securities	Perpetual	150,327
Bank Austria Group			400,212

Capital instruments included in Tier 2 capital

The Tier 2 capital of Bank Austria Group of 30 June 2011 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				52,710
Bank Austria	AT0000541305	6.625% BA ANL 00-15/1 EK	17.03.2015	26,569
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	18,641
Bank Austria	AT0000541396	6.8% BA ANL 00-15/P2 EK	28.04.2015	7,500
WOHNBAUBANK				11,590
Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	11,590
NOTARBANK				3,375
Notarbank		NOTRBK		3,375
Bank Austria Group				67,675
		Revaluation Reserves / Neubewertungsreserve		166,159
Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital				233,834

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				1,850,045
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	7,097
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,590
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	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	36,000
Bank Austria	US060587AB85	7.25% BA NOTES 97/17	15.02.2017	484,329
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	62,796
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	43,011
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	43,011
Bank Austria	XS0110196093	FRN BA MTN 00/15 VA	17.04.2015	7,200
Bank Austria	XS0111846001	FRN BA FLR-MTN 00/15	25.05.2015	6,600
Bank Austria	XS0112532535	6.31% BA MTN 00/15	15.06.2015	9,000
Bank Austria	XS0118835676	FRN BA FLR-MTN 00/15	24.10.2015	39,961
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	45,784
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,961
Bank Austria	XS0124750471	5.75% BA MTN 01/13 S.133	22.02.2013	129,707
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	34,839
Bank Austria	XS0137905153	5.935% BA MTN 01/31	30.10.2031	11,928
Bank Austria	XS0138294201	6% BA MTN 01/16	14.11.2016	20,757
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	6,919
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,713
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	27,780
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,469
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	31,989
Bank Austria	XS0140608398	5.8% BA MTN 01/21	27.12.2021	62,923
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	27.12.2026	49,950
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,686
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,925
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,890
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	19,027
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				74,259
BATF	KZPC2Y07B596	COUPON. SUBHORDES. BONDS OF "ATFBANK" OF NII	26.02.2014	20,276
BATF	KZ2CKY10B406 - FIN	COUPON. SUBHORDES. BONDS of joint-stock company '	23.11.2014	9,183
BATF	KZ2CKY10B406 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-st	23.11.2014	3,468
BATF	International Finance Corporation	International Finance Corporation	25.02.2020	41,331
ATFBANK NETHERLANDS				69,643
BATFBV	XS0274618248	Hybrid	10.11.2099	69,643
WOHNBAUBANK				11,055
Wohnbaubank	AT0000347547	fix 5,125%	01.05.2014	4,560
Wohnbaubank	AT000B074141	fix 4,625%	22.10.2017	6,496
UNICREDIT RUSSIA				18,069
UKRSOTSBANK				68,509
UNICREDIT ROMANIA				11,973
YAPI KREDI				350,774
UNICREDIT MOSTAR				6,094
Bank Austria Group				2,460,421

Quantitative Disclosure:

In EUR '000

A.	Tier 1 before prudential filters	30/06/2011	31/12/2010
A.1	Tier 1 positive items:	14,273,372	14,631,597
A.1.1	- Capital	1,681,034	1,681,034
A.1.2	- Share premium account	9,332,129	9,332,129
A.1.3	- Other reserves	2,859,997	3,216,393
A.1.4	- Non-innovative capital instruments		
A.1.5	- Innovative capital instruments	400,212	402,041
A.1.6	- Net income of the period/interim profit		
A.2	Tier 1 negative items	-504,025	-557,289
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:	-504,025	-557,289
	<i>* Value adjustments calculated on the supervisory trading book</i>		
	<i>* Others</i>	-504,025	-557,289
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)	13,769,347	14,074,308
D.	Items to be deducted	-826,837	-832,760
E.	Total TIER 1 (C-D)	12,942,510	13,241,548
F.	Tier 2 before prudential filters	2,694,255	3,024,218
F.1	Tier 2 positive items:	2,694,255	3,024,218
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>	233,834	234,165
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>	2,460,421	2,790,053
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)	2,694,255	3,024,218
I.	Items to be deducted	-826,837	-832,760
L.	Total Tier 2 (H-I)	1,867,418	2,191,458
M.	Deductions from Tier 1 and Tier 2	-133,992	-140,467
N.	Capital for regulatory purposes (E+L-M)	14,675,936	15,292,539
O.	Tier 3	183,046	227,818
P.	Capital for regulatory purposes including Tier 3 (N+O)	14,858,982	15,520,357