

## Disclosure § 4 OffV (Supervisory capital structure)

### Qualitative Disclosure (Bank Austria Group - 31 December 2011)

#### Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 31 December 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	249,730
DE000A0DYW70	Preferred Securities	Perpetual	153,197
<b>Bank Austria Group</b>			<b>402,927</b>

#### Capital instruments included in Tier 2 capital

The Tier 2 capital of Bank Austria Group of 31 December 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.
<b>Supplementary capital:</b>				
<b>WOHNBAUBANK</b> Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	<b>11,908</b> 11,908
<b>NOTARBANK</b> Notarbank		NOTRBK		<b>3,375</b> 3,375
<b>Bank Austria Group</b>				<b>15,283</b>
Revaluation Reserves				180,294
<b>Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital</b>				<b>195,577</b>

## Tier 2 subordinated liabilities:

Company / Gesellschaft	ISIN	Description of Security / Wertpapierbezeichnung	Maturity / Laufzeitende	Net allowable amount in EUR '000 / Anrechenbarer Betrag in EUR Tsd.
<b>BANK AUSTRIA</b>				<b>1,919,425</b>
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	5,706
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,002
Bank Austria	AT0000248232	5.47% BA-CA ERG.SCHV.03-13/P1	28.08.2013	4,000
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	4,000
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	541,000
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	72,854
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	39,920
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	39,920
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	29,974
Bank Austria	XS0122710188	FRN BA FLR MTN 01/31 S.126	24.01.2031	19,981
Bank Austria	XS0123117292	FRN BA FLR MTN 01/31 S.127	25.01.2031	45,789
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,962
Bank Austria	XS0124750471	5.75% BA MTN 01/13 S.133	22.02.2013	129,795
Bank Austria	XS0134061893	FRN BA FLR-MTN 01/33 S.144	20.08.2033	55,025
Bank Austria	XS0136314415	FRN BA FLR-MTN 01/31 S.147	31.10.2031	34,843
Bank Austria	XS0137905153	5.935% BA MTN 01/31	30.10.2031	11,931
Bank Austria	XS0138294201	6% BA MTN 01/16	14.11.2016	18,549
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	6,183
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,720
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	31,030
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,489
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	23,992
Bank Austria	XS0140608398	5.8% BA MTN 01/21	27.12.2021	62,948
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	27.12.2026	49,952
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,695
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,929
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,895
Bank Austria	AT0000248273	5.2% BA-CA NR.ERG.SCHV.03-13P2	18.12.2013	599
Bank Austria	AT0000541305	6.625% BA ANL 00-15/1 EK	17.03.2015	15,999
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	11,189
Bank Austria	AT0000541396	6.8% BA ANL 00-15/P2 EK	28.04.2015	4,500
Bank Austria		nachr. aufg. Kredite Hibiscus AG (Fond)	15.12.2046	21,254
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
<b>ATF BANK KAZAKHSTAN</b>				<b>78,244</b>
BATF	KZPC2Y07B596	COUPON. SUBHORDES. BONDS OF "ATFBANK" OF NINAS KZPC2Y07B596 (2 RELEASE)	26.02.2014	22,451
BATF	KZ2CKY10B406 - FIN	COUPON. SUBHORDES. BONDS of joint-stock company "ATFBANK" of NINAS KZ2CKY10B406 (4 RELEASE) - the financial organizations	23.11.2014	6,768
BATF	KZ2CKY10B406 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-stock company "ATFBANK" of NINAS KZ2CKY10B406 (4 RELEASE) - the not financial organizations	23.11.2014	2,530
BATF	International Finance Corporation	International Finance Corporation	25.02.2020	46,496
<b>ATF BANK NETHERLANDS</b>				<b>77,832</b>
BATFBV	XS0274618248	Hybrid	10.11.2099	77,832
<b>WOHNBAUBANK</b>				<b>10,879</b>
Wohnbaubank	AT0000347547	fix 5,125%	01.05.2014	4,526
Wohnbaubank	AT000B074141	fix 4,625%	22.10.2017	6,353
<b>UNICREDIT RUSSIA</b>				<b>12,334</b>
UniCredit Russia	HYPOVEREINSBANK1	HYPOVEREINSBANK1	18.02.2013	4,625
UniCredit Russia	HYPOVEREINSBANK2	HYPOVEREINSBANK2	05.08.2013	7,709
<b>UKRSOTSBANK</b>				<b>76,242</b>
<b>UNICREDIT TIRIAC ROMANIA</b>	UCI-IRL		30.11.2015	<b>8,993</b>
<b>YAPI KREDI</b>				<b>351,007</b>
<b>UNICREDIT MOSTAR</b>	PEKAO		30.03.2015	<b>6,000</b>
<b>Fixed-term cumulative preferential shares</b>				<b>142</b>
<b>Country-specific supplementary additional own funds lower quality</b>				<b>10,575</b>
<b>Bank Austria Group</b>				<b>2,551,672</b>

## Quantitative Disclosure:

(in EUR '000)	31/12/2011	31/12/2010
<b>A. Tier 1 before prudential filters</b>	<b>14,299,111</b>	<b>14,074,308</b>
A.1 Tier 1 positive items:	14,799,297	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	3,383,207	3,216,393
A.1.4 - Non-innovative capital instruments		
A.1.5 - Innovative capital instruments	402,927	402,041
A.1.6 - Net income of the period/interim profit		
A.2 Tier 1 negative items	-500,186	-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:	-500,186	-557,289
* Value adjustments calculated on the supervisory trading book		
* Others	-500,186	-557,289
B. Tier 1 prudential filters	0	0
B.1 Positive IAS/IFRS prudential filters (+)		
B.2 Negative IAS/IFRS prudential filters (-)		
<b>C. Tier 1 capital gross of items to be deducted (A+B)</b>	<b>14,299,111</b>	<b>14,074,308</b>
D. Items to be deducted	-683,513	-832,760
<b>E. Total TIER 1 (C-D)</b>	<b>13,615,598</b>	<b>13,241,548</b>
<b>F. Tier 2 before prudential filters</b>	<b>2,747,249</b>	<b>3,024,218</b>
F.1 Tier 2 positive items:	2,747,249	3,024,218
F.1.1 - Valuation reserves of tangible assets		
F.1.2 - Valuation reserves of available-for-sale securities		
F.1.3 - Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital	195,577	234,165
F.1.4 - Innovative capital instruments not eligible for inclusion in Tier 1 capital		
F.1.5 - Hybrid Capital instruments		
F.1.6 - Tier 2 subordinated liabilities	2,551,672	2,790,053
F.1.7 - Surplus of the overall value adjustments compared to the expected losses		
F.1.8 - Net gains on participating interests		
F.1.9 - Other positive items		
F.2 Tier 2 negative items:	0	0
F.2.1 - Net capital losses on participating interests		
F.2.2 - Loans		
F.2.3 - Other negative items		
G. Tier 2 prudential filters	0	0
G.1 Positive IAS/IFRS prudential filters (+)		
G.2 Negative IAS/IFRS prudential filters (-)		
<b>H. Tier 2 capital gross of items to be deducted (F+G)</b>	<b>2,747,249</b>	<b>3,024,218</b>
I. Items to be deducted	-683,513	-832,760
<b>L. Total Tier 2 (H-I)</b>	<b>2,063,736</b>	<b>2,191,458</b>
M. Deductions from Tier 1 and Tier 2	-132,097	-140,467
<b>N. Capital for regulatory purposes (E+L-M)</b>	<b>15,547,237</b>	<b>15,292,539</b>
O. Tier 3	330,575	227,818
<b>P. Capital for regulatory purposes including Tier 3 (N+O)</b>	<b>15,877,812</b>	<b>15,520,357</b>