

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (Bank Austria Group – 30 June 2012)

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 30 June 2012 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	172,302
DE000A0DYW70	Preferred Securities	Perpetual	100,392
Bank Austria Group			272,694

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.
Supplementary capital:				
WOHNBAUBANK				11,827
Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	11,827
NOTARBANK				3,375
Notarbank		NOTRBK		3,375
Bank Austria Group				15,202
Revaluation Reserves / Neubewertungsreserve				148,302
Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital				163,504

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				1,793,678
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	5,340
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,003
Bank Austria	AT0000248232	5.47% BA-CA ERG.SCHV.03-13/P1	28.08.2013	4,000
Bank Austria	AT0000248273	5.2% BA-CA NR.ERG.SCHV.03-13P2	18.12.2013	599
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	27,000
Bank Austria	US060587AB85	7.25% BA NOTES 97/17	15.02.2017	444,795
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	72,905
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	39,948
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	39,948
Bank Austria	XS0110196093	FRN BA MTN 00/15 VA	17.04.2015	4,800
Bank Austria	XS0111846001	FRN BA FLR-MTN 00/15	25.05.2015	4,400
Bank Austria	XS0112532535	6.31% BA MTN 00/15	15.06.2015	6,000
Bank Austria	XS0118835676	FRN BA FLR-MTN 00/15	24.10.2015	29,978
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	45,795
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,963
Bank Austria	XS0134061893	FRN BA FLR-MTN 01/33 S.144	20.08.2033	55,024
Bank Austria	XS0136314415	FRN BA FLR-MTN 01/31 S.147	31.10.2031	34,847
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	19,063
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	6,354
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,727
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	31,890
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,508
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	23,993
Bank Austria	XS0140608398	5.8% BA MTN 01/21	27.12.2021	62,929
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	27.12.2026	49,954
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,703
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,932
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,900
Bank Austria	XS0781295901	FRN UCBA FLR MTN 12/42 S.428	08.05.2042	125,500
Bank Austria	AT0000541305	6.625% BA ANL 00-15/1 EK	17.03.2015	10,663
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	7,461
Bank Austria	AT0000541396	6.8% BA ANL 00-15/P2 EK	28.04.2015	3,000
Bank Austria		nachr.aufg.Kredite Hibiscus AG (Fond)	15.12.2046	21,843
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
ATF BANK KAZAKHSTAN				68,515
BATF	KZPC2Y07B596	COUPON. SUBHORDES. BONDS OF "ATFBANK" OF NII	26.02.2014	11,422
BATF	KZ2CKY10B406 - FIN	COUPON. SUBHORDES. BONDS of joint-stock company '	23.11.2014	6,886
BATF	KZ2CKY10B406 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-st	23.11.2014	2,574
BATF	International Finance Corporation	International Finance Corporation	25.02.2020	47,634
ATF BANK NETHERLANDS				80,036
BATFBV	XS0274618248	Hybrid	10.11.2099	80,036
WOHNBAUBANK				8,494
Wohnbaubank	AT0000347547	fix 5,125%	01.05.2014	2,161
Wohnbaubank	AT000B074141	fix 4,625%	22.10.2017	6,333
UNICREDIT RUSSIA				7,963
UniCredit Russia	HYPOVEREINSBANK2	HYPOVEREINSBANK2	05.08.2013	7,963
UKRSOTSBANK				78,146
UNICREDIT ROMANIA				8,996
TIRIAC	UCI-IRL		30.11.2015	8,996
YAPI KREDI				281,984
UNICREDIT MOSTAR				14,579
Bank Austria Group				2,342,391

Quantitative Disclosure:

(in EUR '000)	30/06/2012	31/12/2011
A. Tier 1 before prudential filters	14,129,576	14,299,111
A.1 Tier 1 positive items	14,805,975	14,799,297
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	3,520,118	3,383,207
A.1.4 - Non-innovative capital instruments		
A.1.5 - Innovative capital instruments	272,694	402,927
A.1.6 - Net income of the period/interim profit		
A.2 Tier 1 negative items	-676,399	-500,186
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:	-676,399	-500,186
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)	14,129,576	14,299,111
D. Items to be deducted	-684,467	-683,513
E. Total TIER 1 (C-D)	13,445,109	13,615,598
F. Tier 2 before prudential filters	2,505,895	2,747,249
F.1 Tier 2 positive items:	2,505,895	2,747,249
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>	163,504	195,577
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>	2,342,391	2,551,672
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)	2,505,895	2,747,249
I. Items to be deducted	-684,467	-683,513
L. Total Tier 2 (H-I)	1,821,428	2,063,736
M. Deductions from Tier 1 and Tier 2	-135,313	-132,097
N. Capital for regulatory purposes (E+L-M)	15,131,224	15,547,237
O. Tier 3	379,686	330,575
P. Capital for regulatory purposes including Tier 3 (N+O)	15,510,910	15,877,812