

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (Bank Austria Group – 31 December 2012)

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 31 December 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	172,371
DE000A0DYW70	Preferred Securities	Perpetual	102,502
Bank Austria Group			274,873

Capital instruments included in Tier 2 capital

The Tier 2 capital of Bank Austria Group of 31 December 2012 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				11,745
Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	11,745
NOTARBANK				3,375
Notarbank		NOTRBK		3,375
Bank Austria Group				15,120
Revaluation Reserves / Neubewertungsreserve				308,382
Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital				323,502

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				1,700,969
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	1,904
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,004
Bank Austria	AT0000248232	5.47% BA-CA ERG.SCHV.03-13/P1	28.08.2013	0
Bank Austria	AT0000248273	5.2% BA-CA NR.ERG.SCHV.03-13P2	18.12.2013	0
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	3,000
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	424,435
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	64,255
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	26,406
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	26,406
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	19,987
Bank Austria	XS0122710188	FRN BA FLR MTN 01/31 S.126	24.01.2031	19,982
Bank Austria	XS0123117292	FRN BA FLR MTN 01/31 S.127	25.01.2031	45,800
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,964
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	34,851
Bank Austria	XS0137905153	5.935% BA MTN 01/31	30.10.2031	11,934
Bank Austria	XS0138294201	6% BA MTN 01/16	14.11.2016	13,643
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	4,548
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,734
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	30,430
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,528
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	15,996
Bank Austria	XS0140608398	5.8% BA MTN 01/21	27.12.2021	62,959
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	27.12.2026	49,955
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,712
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,936
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,906
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	10,661
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	7,465
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	20,843
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				106,393
BATF	KZPC2Y07B596	COUPON. SUBHORDES. BONDS OF "ATFBANK" OF NII	26.02.2014	10,859
BATF	KZ2CKY10B406 - FIN	COUPON. SUBHORDES. BONDS of joint-stock company '	23.11.2014	3,264
BATF	KZ2CKY10B406 - NONFIN	NOMINAL the COUPON. SUBHORDES. BONDS of joint-st	23.11.2014	1,233
BATF	International Finance Corporation	International Finance Corporation	25.02.2020	45,564
BATF	ATF Capital B.V.	ATF Capital B.V.	10.11.2016	45,473
WOHNBAUBANK				7,114
Wohnbaubank	AT0000347547	fix 5,125%	01.05.2014	2,151
Wohnbaubank	AT000B074141	fix 4,625%	22.10.2017	4,963
UKRSOTSBANK				74,951
UNICREDIT ROMANIA				5,979
TIRIAC	UCHRL		30.11.2015	5,979
YAPI KREDI				568,624
UNICREDIT MOSTAR				14,575
Bank Austria Group				2,478,604

Quantitative Disclosure:

(in EUR '000)	31/12/2012	31/12/2011
A. Tier 1 before prudential filters	14,829,477	14,299,111
A.1 Tier 1 positive items	15,390,485	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	4,102,449	3,383,207
A.1.4 - Non-innovative capital instruments		
A.1.5 - Innovative capital instruments	274,873	402,927
A.1.6 - Net income of the period/interim profit		
A.2 Tier 1 negative items	-561,008	-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:	-561,008	-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)	14,829,477	14,299,111
D. Items to be deducted	-751,721	-683,513
E. Total TIER 1 (C-D)	14,077,756	13,615,598
F. Tier 2 before prudential filters	2,802,106	2,747,249
F.1 Tier 2 positive items:	2,802,106	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>	323,502	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>	2,478,604	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)	2,802,106	2,747,249
I. Items to be deducted	-751,721	-683,513
L. Total Tier 2 (H-I)	2,050,385	2,063,736
M. Deductions from Tier 1 and Tier 2	-137,387	-132,097
N. Capital for regulatory purposes (E+L-M)	15,990,754	15,547,237
O. Tier 3	203,547	330,575
P. Capital for regulatory purposes including Tier 3 (N+O)	16,194,301	15,877,812