

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (Bank Austria Group – 30 June 2013)

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 30 June 2013 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 | 172,474 |
| DE000A0DYW70 | Preferred Securities | Perpetual | 100,428 |
| Bank Austria Group | | | 272,903 |

Capital instruments included in Tier 2 capital

The Tier 2 capital of Bank Austria Group of 30 June 2013 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. |
|--|--------------|---|---------------------------|--|
| WOHNBAUBANK Wohnbaubank | AT0000347695 | fix 4,875% | 02.11.2016 | 11,702 11,702 |
| NOTARBANK Notarbank | | NOTRBK | | 3,375 3,375 |
| Bank Austria Group | | | | 15,077 |
| Revaluation Reserves / Neubewertungsreserve | | | | 193,154 |
| Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital | | | | 208,231 |

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 | | | | 2,056,804 |
| Bank Austria | AT0000245790 | FRN CA Flexi-Bond 89-19/2 NR | 25.10.2019 | 1,874 |
| Bank Austria | AT0000246814 | FRN CA GM-FL 96-21/1 NR | 26.02.2021 | 2,005 |
| 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 | 18,000 |
| Bank Austria | US060587AB85 | 7.25% BA NOTES 97/17 | 15.02.2017 | 321,101 |
| Bank Austria | XS0062981500 | 6.3% BA-CA NOTES 96/21 | 12.03.2021 | 56,419 |
| Bank Austria | XS0070770333 | 5.39% BA MTN 96/16 S.47 | 31.10.2016 | 23,186 |
| Bank Austria | XS0071432222 | 5.2% BA MTN 96-16/48 | 28.11.2016 | 23,186 |
| Bank Austria | XS0110196093 | FRN BA MTN 00/15 VA | 17.04.2015 | 2,400 |
| Bank Austria | XS0111846001 | FRN BA FLR-MTN 00/15 | 25.05.2015 | 2,200 |
| Bank Austria | XS0112532535 | 6.31% BA MTN 00/15 | 15.06.2015 | 3,000 |
| Bank Austria | XS0118835676 | FRN BA FLR-MTN 00/15 | 24.10.2015 | 19,990 |
| 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 | 45,806 |
| Bank Austria | XS0123313636 | FRN BA FLR MTN 01/31 S.128 | 22.01.2031 | 29,965 |
| Bank Austria | XS0134061893 | FRN BA FLR-MTN 01/33 S.144 | 20.08.2033 | 55,023 |
| Bank Austria | XS0136314415 | FRN BA FLR-MTN 01/31 S.147 | 31.10.2031 | 34,855 |
| Bank Austria | XS0137905153 | 5.935% BA MTN 01/31 | 30.10.2031 | 11,933 |
| Bank Austria | XS0138294201 | 6% BA MTN 01/16 | 14.11.2016 | 13,761 |
| Bank Austria | XS0138355515 | 6% BA MTN 01/16 | 14.11.2016 | 4,587 |
| Bank Austria | XS0138428684 | FRN BA FLR MTN 01/31 S.151 | 31.12.2031 | 59,741 |
| Bank Austria | XS0139264682 | 6.21% BA MTN 01/31 | 05.12.2031 | 30,696 |
| Bank Austria | XS0140394817 | FRN BA FLR-MTN 01/31 S.158 | 27.12.2031 | 94,548 |
| Bank Austria | XS0140608125 | FRN BA FLR-MTN 01/15 S.160 | 27.12.2015 | 15,997 |
| Bank Austria | XS0140608398 | 5.8% BA MTN 01/21 | 27.12.2021 | 62,935 |
| Bank Austria | XS0140691865 | FRN BA FLR MTN 01/26 S.162 | 27.12.2026 | 49,957 |
| Bank Austria | XS0140838474 | FRN BA FLR MTN 01/29 S.163 | 27.12.2029 | 124,720 |
| Bank Austria | XS0140907626 | FRN BA FLR-MTN 01/21 S.164 | 27.12.2021 | 49,939 |
| Bank Austria | XS0141069442 | FRN BA FLR MTN 01/21 S.167 | 28.12.2021 | 99,911 |
| 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 | 5,329 |
| Bank Austria | AT0000541313 | FRN BA ANL 00-15/2 FL EK | 17.03.2015 | 3,734 |
| Bank Austria | AT0000541396 | 6.8% BA ANL 00-15/P2 EK | 28.04.2015 | 1,500 |
| Bank Austria | XS0909773854 | | | 500,000 |
| Bank Austria | | nachr.aufg.Kredite Hibiscus AG (Fond) | 15.12.2046 | 21,024 |
| 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 |
| WOHNBAUBANK | | | | 4,855 |
| Wohnbaubank | AT000B074141 | fix 4,625% | 22.10.2017 | 4,855 |
| UKRSOTSBANK | | | | 74,671 |
| UNICREDIT ROMANIA | | | | 5,998 |
| TIRIAC | UCI-IRL | | 30.11.2015 | 5,998 |
| YAPI KREDI | | | | 516,182 |
| UNICREDIT MOSTAR | | | | 12,579 |
| Bank Austria Group | | | | 2,671,088 |

Quantitative Disclosure:

| (in EUR '000) | | | 30/06/2013 | 31/12/2012 |
|---------------|-------|--|-------------------|-------------------|
| A. | | Tier 1 before prudential filters | 14,961,101 | 14,829,477 |
| | A.1 | Tier 1 positive items | 15,492,828 | 15,390,485 |
| | 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 | 4,206,762 | 4,102,449 |
| | A.1.4 | - Non-innovative capital instruments | | |
| | A.1.5 | - Innovative capital instruments | 272,903 | 274,873 |
| | A.1.6 | - Net income of the period/interim profit | | |
| | A.2 | Tier 1 negative items | -531,727 | -561,008 |
| | 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: | -531,727 | -561,008 |
| 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) | 14,961,101 | 14,829,477 |
| D. | | Items to be deducted | -805,939 | -751,721 |
| E. | | Total TIER 1 (C-D) | 14,155,162 | 14,077,756 |
| F. | | Tier 2 before prudential filters | 2,879,319 | 2,802,106 |
| | F.1 | Tier 2 positive items: | 2,879,319 | 2,802,106 |
| | 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> | 208,231 | 323,502 |
| | 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> | 2,671,088 | 2,478,604 |
| | 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) | 2,879,319 | 2,802,106 |
| I. | | Items to be deducted | -805,940 | -751,721 |
| L. | | Total Tier 2 (H-I) | 2,073,379 | 2,050,385 |
| M. | | Deductions from Tier 1 and Tier 2 | 0 | -137,387 |
| N. | | Capital for regulatory purposes (E+L-M) | 16,228,541 | 15,990,754 |
| O. | | Tier 3 | 202,501 | 203,547 |
| P. | | Capital for regulatory purposes including Tier 3 (N+O) | 16,431,042 | 16,194,301 |