

Disclosure § 4 OffV (Supervisory capital structure)

Qualitative Disclosure (Bank Austria Group – 31 December 2013)

Capital instruments included in Tier 1 capital

The Tier 1 capital of Bank Austria Group of 31 December 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:

Hybrid capital:

ISIN	Description of Security/ Wertpapierbezeichnung	Maturity/ Laufzeitende	Net allowable amount in EUR '000 Anrechenbarer Betrag in EUR Tsd.
DE000A0DD4K8	Preferred Securities	Perpetual	172,979
DE000A0DYW70	Preferred Securities	Perpetual	101,976
Bank Austria Group			274,956

Capital instruments included in Tier 2 capital

The Tier 2 capital of Bank Austria Group of 31 December 2013 includes the following non-innovative capital instruments and subordinated liabilities.

Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital:

ISIN	Description of Security/ Wertpapierbezeichnung	Maturity/ Laufzeitende	Net allowable amount in EUR '000 Anrechenbarer Betrag in EUR Tsd.
	Revaluation Reserves / Neubewertungsreserve		239,108
Non-innovative capital instruments not eligible for inclusion in the Tier 1 capital			239,108

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				1,987,158
Bank Austria	AT0000245790	FRN CA Flexi-Bond 89-19/2 NR	25.10.2019	1,811
Bank Austria	AT0000246814	FRN CA GM-FL 96-21/1 NR	26.02.2021	2,006
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	2,000
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	304,546
Bank Austria	XS0062981500	6.3% BA-CA NOTES 96/21	12.03.2021	50,442
Bank Austria	XS0070770333	5.39% BA MTN 96/16 S.47	31.10.2016	13,820
Bank Austria	XS0071432222	5.2% BA MTN 96-16/48	28.11.2016	13,820
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	9,996
Bank Austria	XS0122710188	FRN BA FLR MTN 01/31 S.126	24.01.2031	19,983
Bank Austria	XS0123117292	FRN BA FLR MTN 01/31 S.127	25.01.2031	45,811
Bank Austria	XS0123313636	FRN BA FLR MTN 01/31 S.128	22.01.2031	29,966
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	34,859
Bank Austria	XS0137905153	5.935% BA MTN 01/31	30.10.2031	11,935
Bank Austria	XS0138294201	6% BA MTN 01/16	14.11.2016	8,701
Bank Austria	XS0138355515	6% BA MTN 01/16	14.11.2016	2,900
Bank Austria	XS0138428684	FRN BA FLR MTN 01/31 S.151	31.12.2031	59,748
Bank Austria	XS0139264682	6.21% BA MTN 01/31	05.12.2031	29,113
Bank Austria	XS0140394817	FRN BA FLR-MTN 01/31 S.158	27.12.2031	94,568
Bank Austria	XS0140608125	FRN BA FLR-MTN 01/15 S.160	27.12.2015	7,999
Bank Austria	XS0140608398	5.8% BA MTN 01/21	27.12.2021	62,960
Bank Austria	XS0140691865	FRN BA FLR MTN 01/26 S.162	27.12.2026	49,958
Bank Austria	XS0140838474	FRN BA FLR MTN 01/29 S.163	27.12.2029	124,729
Bank Austria	XS0140907626	FRN BA FLR-MTN 01/21 S.164	27.12.2021	49,943
Bank Austria	XS0141069442	FRN BA FLR MTN 01/21 S.167	28.12.2021	99,916
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	5,328
Bank Austria	AT0000541313	FRN BA ANL 00-15/2 FL EK	17.03.2015	3,735
Bank Austria	AT0000541396	6.8% BA ANL 00-15/P2 EK	28.04.2015	1,500
Bank Austria	XS0909773854	FRN UCBA FLR MTN 13/23 S.440	27.03.2023	500,000
Bank Austria		nachr.aufg.Kredite Hibiscus AG (Fond)	15.12.2046	19,941
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				8,675
Wohnbaubank	AT0000347695	fix 4,875%	02.11.2016	4,636
Wohnbaubank	AT000B074141	fix 4,625%	22.10.2017	4,040
NOTARTREUHANDBANK				3,375
UKRSOTSBANK				70,238
UNICREDIT TIRIAC BANK				3,009
YAPI KREDI				424,678
UNICREDIT MOSTAR				12,579
Bank Austria Group				2,509,713

Quantitative Disclosure:

(in EUR '000)	31/12/2013	31/12/2012
A. Tier 1 before prudential filters	14,395,537	14,829,477
A.1 Tier 1 positive items	14,924,384	15,390,485
A.1.1 - Capital	1,681,034	1,681,034
A.1.2 - Share premium account	8,280,919	9,332,129
A.1.3 - Other reserves	4,687,475	4,102,449
A.1.4 - Non-innovative capital instruments		
A.1.5 - Innovative capital instruments	274,956	274,873
A.1.6 - Net income of the period/interim profit		
A.2 Tier 1 negative items	-528,847	-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:	-528,847	-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)	14,395,537	14,829,477
D. Items to be deducted	-677,617	-751,721
E. Total TIER 1 (C-D)	13,717,920	14,077,756
F. Tier 2 before prudential filters	2,748,821	2,802,106
F.1 Tier 2 positive items:	2,748,821	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>	239,108	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>	2,509,713	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)	2,748,821	2,802,106
I. Items to be deducted	-677,617	-751,721
L. Total Tier 2 (H-I)	2,071,204	2,050,385
M. Deductions from Tier 1 and Tier 2	0	-137,387
N. Capital for regulatory purposes (E+L-M)	15,789,124	15,990,754
O. Tier 3	169,114	203,547
P. Capital for regulatory purposes including Tier 3 (N+O)	15,958,238	16,194,301