Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: AT003 Österreichische Volksbank AG

Constal manifican CRD2 mules	Septen	nber 2011	Deferences to CODED was all the
Capital position CRD3 rules	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds without hybrid instruments	537		COREP CA 1.1 - hybrid instruments and government support measures other than
and government support measures other than ordinary shares) (+)	551		ordinary shares
Of which: (+) eligible capital and reserves	469		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-286		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets (1)	0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-72		COREP CA 1.3.T1* (negative amount)
			Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/E0
Of which: (-) deductions of participations and subordinated claims	-28		and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in
			line 1.3.T1*)
			COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	-44		banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive
			2006/48/EC)
Of which () IDD provides a shortfell and IDD provits are acted large assertation (before tax)			As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	U		1.3.T1*)
C) Common equity (A+B)	465	1.74%	
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	1,000		
E) Core Tier 1 including existing government support measures (C+D)	1,465	5.48%	Common equity + Existing government support measures included in T1 other than
L) core rier i including existing government support measures (0+D)	1,403	J. 4 0 /0	ordinary shares
Shortfall to 9% before application sovereign capital buffer	942	3.52%	9%RWA-Core Tier 1 including existing government support measures; if >0.
			Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from
F) Hybrid instruments not subscribed by government	848		1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not
			subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	2,312	8.65%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA as of end September 2011 including add-on for CRD3 (2)	26,737		
Of which: RWA add-on for CRD III as of end September 2011 (2)	510		
Sovereign Capital buffer			
Covereign capital barrer			Please report the prudential filter as a positive number if the AFS revaluation reserve
C) Drudential filter (AFC according accets in FFA ac of 20th Contember 2014) ((.)			for sovereign assets is negative. Please report the prudetnial filter as a negative
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	이		number if the AFS revaluation reserve is positive. If the bank does not apply a
			prudential filter on AFS sovereign assets, please fill in zero.
			Difference between the book value and the fair value at the reference date. Please
H) Difference between the book value and the fair value of sovereign assets (Bonds and	112		provide a positive number if the book value is larger than the fair value of sovereign
Loans and advances) in the HTM and Loans & Receivables portfolios (3).			assets. Please provide a negative number if the book value is smaller than the fair
			value of the sovereign assets.
Sovereign capital buffer for exposures in EEA (G+H)	112	0.42%	Sum of Prudential filter and valuation. If negative it is set to 0
Overall Shortfall ofter including coversion equital huffer	4.053	2.040/	9%RWA-(Core Tier 1 including existing government support measures-Sovereign
Overall Shortfall after including sovereign capital buffer	1,053	3.94%	capital buffer for exposures in EEA); if >0.

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

urity	value gross of provis		DIRECT LONG EXPOSURES (accounting value gross of provisions) (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)						INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	<u>Memo Item</u>	Provisions and	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Mat	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios	write-off on Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y	Austria	0 184 3 115 61 306 781 1,451	0 159 3 11 10 7 425 616	0 184 3 115 61 306 781 1,451	0 25 0 83 30 291 334 763	0 0 0 0 0 0 0	0 0 0 21 21 7 22 71	0 0 0 0 0 0 0	0 0 0 1 0 -53	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Belgium	0 0 0 42 0 0 0 33 75	0 0 0 0 0 0 0	0 0 0 42 0 0 0 33 75	0 0 0 0 0 0 0 33 33	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 -2 0 0 -3 0 -5	0 0 0 41 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Bulgaria	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Cyprus	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Czech Republic	1 40 10 12 3 117 68 250	1 1 4 1 2 12 52 73	1 40 10 12 3 117 68 250	0 0 0 0 0 0 31 15 47	0 31 0 5 0 70 0	0 0 6 0 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 -2 0	0 8 0 5 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Denmark	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Estonia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Finland	0 0 0 40 0 10 0 51	0 0 0 0 0 0	0 0 0 40 0 10 0 51	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 10	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 40 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	France	0 0 0 0 0 0 4 0 4	0 0 0 0 0 0 0	0 0 0 0 0 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

turity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Memo Item		Provisions and write-off on	Prudential filter AFS sovereign assets		Fair value of Cash flow and fair value
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios	1	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios	0	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y	Germany	15 1 6 10 18 12 0	0 0 0 0 0 0 0	15 1 6 10 18 12 0	15 0 0 10 13 2 0 40	0 0 0 0 0 0 0	0 1 0 0 0 0 10 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 6 0 5 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Greece (5)	0 0 0 0 0 31 32 63	0 0 0 0 0 0 0	0 0 0 0 0 31 32 63	0 0 0 0 0 0 9 32 41	0 0 0 0 0 0 5 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 10 18 0 28	0 0 0 0 0 35 0 35	106	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
	Hungary	13 53 12 15 48 40 23 203	0 14 8 8 8 11 10 23 75	13 53 12 15 48 40 23 203	12 0 4 6 36 27 0 85	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	39 0 1 0 3 0 44 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Iceland	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 -2 0 -2	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Ireland	0 0 13 0 0 0 13	0 0 0 0 0 0 0	0 0 13 0 0 0 0 13	0 0 13 0 0 0 0 13	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 -8 0 0 -5 0 -13	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Italy	0 0 5 0 0 136 141	0 0 0 0 0 0 0	0 0 5 0 0 136 141	0 0 0 0 0 116 116	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 -7 0 -7	0 0 5 0 0 20 25 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y	Latvia	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
2Y 3Y 5Y 10Y 15Y Tot	Liechtenstein	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y	Lithuania	8 0 15 10 0 32 0	0 0 0 0 0 0 0	8 0 15 10 0 32 0	8 0 15 10 0 32 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

ıturity			ROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)						INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	<u>Memo Item</u>	Provisions and write-off on	Prudential filter AFS sovereign assets		Fair value of Cash flow and fair value
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Carraian assats	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Malta	0 5 5 27 2 2 22 0 62	0 0 0 0 0 0 0	0 5 5 27 2 2 22 0 62	0 5 5 27 2 2 22 0 62	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y	Netherlands	0 0 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0 2	0 0 0 0 0 0 2 0 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
	Norway	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Poland	22 8 23 5 37 40 135	0 2 0 0 0 0 0 0 2	22 8 23 5 37 40 135	0 11 0 23 0 30 40 104	0 0 0 0 0 0 0	0 0 0 0 0 0 3 0 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0	9 8 0 4 4 0 25	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Portugal	0 0 0 0 0 0 20 20	0 0 0 0 0 0	0 0 0 0 0 0 0 20 20	0 0 0 0 0 0 0 20 20	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 -11 0 0 -20 0 -31	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Romania	108 56 100 34 15 0 350	0 0 0 10 0 0 0	108 56 100 34 15 0 350	108 55 100 19 0 0 320	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 5 15 0 20	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y	Slovakia	0 31 21 6 18 18 95	0 2 0 2 3 18 25	0 31 21 6 18 18 95	0 29 10 0 8 0 48	0 0 11 0 0 0 0 11	0 0 0 0 4 7 0 11	0 0 0 0 0 0 0	0 0 0 0 -3 0 -3	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
	Slovenia	0 0 2 31 19 3 55	0 0 0 0 0 3 3	0 0 2 31 19 3 55	0 0 2 31 19 0 52	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 -2 0 0 0 0 -2	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y 10Y	Spain	0 15 0 0 5 26 46	0 0 0 0 0 0 0	0 15 0 0 5 26 46	0 15 0 0 5 26 46	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 -3 0 0 -9 0 -13 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
2Y 3Y 5Y 10Y 15Y	Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

iturity			Value gross of provisions) (1) NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	<u>Memo Item</u>	Provisions and write-off on	Prudential filter AFS sovereign assets	o e	Fair value of Cash flow and fair value	
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios		value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		7	0	7	0	0	0	0	0	7		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Offica Mingaoin	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	U	U	0		U	U	U
15Y		0	0	0	0	0	0	U	0	0	0	U	U	U
1 Ot		/	U	/	U	U	0	U	U	/	U	Ü	U	0
[TOTAL EEA 30	3,116	804	3,116	1,824	121	119	0	-102	261	106	0	0	0

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
 (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
 (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or
- accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Composition of RWA as of 30 September 2011

Name of the bank: AT003 Österreichische Volksbank AG

(in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA (1)	26,227	26,737
RWA for credit risk	23,890	24,073
RWA Securitisation and re-securitisations	618	741
RWA Other credit risk	23,272	23,332
RWA for market risk	597	924
RWA operational risk	1,740	1,740
Transitional floors (2)	-	-
RWA Other	-	-

Notes and definitions

- (1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.
- (2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

option 1

Name of the bank: AT003 Österreichische Volksbank AG

	Credit default swaps (CI	OS) and other contracts (1)
	Bank is protection seller	Bank is protection buyer
Country (2)	Notional amount	Notional amounts
	outstanding	outstanding
	(3)	(3)
Austria	856	17
Belgium	74	-
Bulgaria	5	-
Cyprus	-	-
Czech Republic	26	<u>-</u>
Denmark	-	-
Estonia	-	-
Finland	-	-
France	-	-
Germany	-	ı
Greece	35	81
Hungary	106	90
Iceland	51	24
Ireland	70	-
Italy	82	52
Latvia	8	8
Liechtenstein	-	-
Lithuania	2	2
Luxembourg	-	-
Malta	-	-
Netherlands	-	-
Norway	-	-
Poland	38	23
Portugal	161	60
Romania	17	17
Slovakia	56	31
Slovenia	52	-
Spain	119	15
Sweden	-	-
United Kingdom	-	-
	I	

⁽¹⁾ It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

⁽²⁾ The country identifies the reference entity single name of the CDS and other contracts.

⁽³⁾ Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.