

Ad-hoc release

HYPO ALPE-ADRIA-BANK INTERNATIONAL AG

Klagenfurt am Wörthersee, 31 January 2013

**Hypo Alpe-Adria-Bank International AG/
Bank receives expected notification on JRAD audit;
FMA requires new own capital funds ratio of 12.4% and extends fulfilment deadline
until 31 December 2013**

Hypo Alpe-Adria Bank International AG received today the findings of the new capital-requirement calculation conducted in 2012 as part of the FMA's Joint Risk Assessment and Decision (JRAD) process.

As previously announced in the draft dated 6 September 2012 and made public on the same day, the FMA deems it necessary for the bank to have a higher own capital funds ratio to cover all potential risks. The current findings have resulted in a reduction in the targeted own capital funds ratio from 12.67% to 12.4%, which corresponds to a supplementary capital requirement of EUR 609.9 m on the basis of the calculations made by the regulatory agency. The reduction from the originally forecast total of approximately EUR 700 m reflects, in particular, the bank's efforts aimed at reducing risk thus far. The bank has been given until 31 December 2013 to fulfil this requirement; the draft had originally set 31 March 2013 as the deadline.

In light of the current decision, the bank expects to receive the final notification within the next few days.

The bank will continue doing its utmost to focus on its own efforts aimed at reducing risk and its balance-sheet basis. At the same time, it will strive to fulfil the required capital ratio with an achievable level of own contribution in consideration of the difficult market environment and while placing as little direct burden as possible on its budget.

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Dusseldorf Stock Exchange; Frankfurt Stock Exchange; Luxembourg Stock Exchange; Zurich Stock Exchange; Official Market and Third Market of Vienna Stock Exchange

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