

**Bank Austria Creditanstalt AG**

ISIN AT0000995006

**I n v i t a t i o n**

to the

**Ordinary General Meeting 2005  
of Shareholders in  
Bank Austria Creditanstalt AG, Vienna**

**which will take place at  
Palais Ferstel, Strauchgasse 4, A-1010 Vienna, Austria,  
on Thursday, 19 May 2005, at 10.00 a.m.**

**Agenda:**

1. Report of the Managing Board, presentation of the adopted annual financial statements and of the management report and of the report of the Supervisory Board, as well as the consolidated financial statements and the management report of the Group in accordance with IFRSs for the 2004 financial year
2. Resolution regarding the appropriation of profits
3. Resolution approving the acts of the Managing Board members and of the Supervisory Board members for the 2004 financial year
4. Authorised capital increase:  
Authority to be given to the Managing Board to increase – possibly in several tranches – the Company's share capital subject to approval by the Supervisory Board, within a period of 5 years after registration in the Austrian Register of Firms of the amendment to the Bye-laws which contains such authority, by up to EUR 534,460,374.90 by issuing up to 73,515,870 new no-par value shares against contributions in cash or in kind, excluding or not excluding subscription rights, and to amend the Bye-laws in this connection.
5. Approval of the acquisition of the Company's own shares for the purpose of securities trading pursuant to Section 65 (1) 7 of the Austrian Joint Stock Companies Act
6. Election of the auditors and Group auditors for the 2006 financial year
7. Elections to the Supervisory Board

Shareholders in Bank Austria Creditanstalt AG can attend this Meeting and exercise their voting rights only if they deposit their shares with Bank Austria Creditanstalt AG, with an Austrian notary public or at the head office of an Austrian bank during business hours

**not later than Thursday, 12 May 2005,**

and leave them there until the end of the Meeting.

Depositories abroad:

in Poland:  
Bank BPH, Warsaw

in Germany:  
Bayerische Hypo- und Vereinsbank AG, Munich

Furthermore, this General Meeting may be attended by holders of registered shares only if they are registered as shareholders in the Company's share register. Depositing registered shares is not necessary.

Shares will be deemed to have been properly deposited if, with the approval of a depository appointed by the Company, they are held on its behalf in a blocked securities deposit with other banks until the end of the General Meeting.

The printed admission cards used for the purpose of this General Meeting will also serve as voting cards at the General Meeting. Therefore depositories are requested to send a blocking certificate to Bank Austria Creditanstalt AG to obtain such printed admission cards (by fax to 050505 51836 within Austria or +43 50505 51836 from outside Austria) not later than 12 May 2005 (any enquiries will be answered on tel. 050505 58325 for calls within Austria and tel. +43 50505 58325 for calls from outside Austria).

Any shareholder can authorise Mr Wilfried Köhler, notary public, to attend the General Meeting as the shareholder's proxy; the related costs will be borne by the Company. Shareholders who wish to use this service will need an admission/voting card. They can use the relevant portion of the admission/voting card to authorise Mr Wilfried Köhler, notary public, to attend the General Meeting and vote on their behalf.

Together with the admission/voting card, all shareholders will receive an information sheet which shows the agenda. Shareholders who wish to authorise Mr Wilfried Köhler, notary public, to attend the General Meeting and vote on their behalf are requested to complete and sign the admission/voting card together with the voting right instructions regarding the various items of the agenda, and to send the original admission/voting card to Mr Wilfried Köhler, notary public, Donaustadtstrasse 1, A-1220 Vienna, Austria, not later than 17 May 2005 (date of receipt – please allow for the time required to deliver the letter), or to hand it in at a branch office of Bank Austria Creditanstalt AG not later than 13 May 2005. The notary public will be able to exercise the voting right on behalf of a shareholder only if the admission/voting card with the voting right instructions is available to him in time.

The motions regarding items 2 to 7 of the agenda, the Group's Annual Report 2004 with the consolidated financial statements in accordance with International Financial Reporting Standards (IFRSs) and the management report of the Group, as well as

the financial statements for 2004 together with the management report (pursuant to the Austrian Banking Act) of Bank Austria Creditanstalt AG, Vienna, the report of the Supervisory Board and the proposal for the appropriation of profits, will be available to the public at the information desks at the head offices in Am Hof 2, A-1010 Vienna, Austria, Schottengasse 6, A-1010 Vienna, Austria, and Vordere Zollamtsstrasse 13, A-1030 Vienna, Austria, as from Thursday, 21 April 2005. Furthermore, this information is also available in the Internet on the website of Bank Austria Creditanstalt AG at [www.ba-ca.com](http://www.ba-ca.com) → Investor Relations and will be available at the General Meeting.

**Bank Austria Creditanstalt AG**

Vienna, April 2005

The Managing Board

This invitation is a public announcement within the meaning of Section 83 of the Austrian Stock Exchange Act.

**Bank Austria  
Creditanstalt**