

BA-CA Investor Relations Release

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Results for the first nine months of 2007¹:

Bank Austria Creditanstalt Group achieves strong profit growth

- **Profit after tax and minority interests up by 73 per cent to EUR 1.8 billion despite turbulence in financial markets**
- **Profitability improved: cost/income ratio declines from 57.3 per cent to 50.3 per cent**
- **CEE business continues to drive growth and contributes 47 per cent to the bank's profit before tax**
- **Following turnaround in retail banking, results in Austria are further improving**

Bank Austria Creditanstalt (BA-CA), a member of UniCredit Group, one of the leading European banking groups, achieved a significant improvement in its results in the first nine months of 2007 compared with the same period of the previous year, despite the turbulence in financial markets. Consolidated profit (profit after tax and minority interests) rose by 72.5 per cent to EUR 1.8 billion (pro-forma figure¹ for the first nine months of 2006: EUR 1,015 million). Even in the particularly difficult market environment experienced in August and September, BA-CA's consolidated profit for the third quarter of 2007 increased significantly, by 65.1 per cent to EUR 543 million compared with the previous year (third quarter of 2006: EUR 329 million).

The cost/income ratio improved from 57.3 per cent to 50.3 per cent. BA-CA considerably enhanced its operating performance compared with the previous year. Contributions to this improvement came from the Central Eastern Europe (CEE) business segment and from the business segments in Austria, with CEE and Austria each accounting for about one-half of the operating profit totalling EUR 2.4 billion.

BA-CA's CEO Erich Hampel: "I am proud of our performance. Despite the difficult environment in financial and credit markets, we achieved a significant improvement in our results for the first nine

¹ The group of consolidated companies of BA-CA has significantly widened as a result of the bundling of all CEE banks (except Poland's Markets) in UniCredit Group's CEE Division, which is managed out of Vienna. To make BA-CA's results for the first nine months of 2007 comparable with the same period of the previous year, the figures for the first nine months of 2006 have been recalculated on a pro-forma basis reflecting the new structure of BA-CA.

months and for the third quarter compared with the respective periods of the previous year. This shows that we have a well-balanced business model with sustained profitability, and we benefit from cooperation within UniCredit Group, a leading European banking group. Growth continues to be driven by the CEE region, and we have further improved our earnings power in Central and Eastern Europe and in our Austrian business.“

Items in the income statement ²

BA-CA's net interest income rose by 16.6 per cent to EUR 2,857 million in the first nine months of 2007 (2006: EUR 2,451 million). Net fee and commission income increased by 18.4 per cent to EUR 1,574 million compared with the same period of the previous year (2006: EUR 1,330 million). Worldwide market turbulence, combined with a reassessment of risks and a lack of liquidity in various market segments, had an impact on net trading income, which was EUR 180 million, down by 54.5 per cent from the exceptionally strong performance in the previous year (2006: EUR 394 million). Operating expenses declined by 2.2 per cent to EUR 2,405 million (2006: EUR 2,460 million). Adjusted for the release of EUR 150 million from the provision for the "ASVG equivalent" following changes in Austrian social security regulations, operating expenses rose slightly, by 3.8 per cent to EUR 2,555 million.

Overall, BA-CA improved its operating profit to EUR 2,377 million, an increase of 29.8 per cent over the previous year (2006: EUR 1,832 million). Net writedowns of loans and provisions for guarantees and commitments were EUR 355 million, down by 16.6 per cent from the figure for the same period of the previous year (2006: EUR 426 million). Net income from investments rose strongly, reaching EUR 219 million (2006: EUR 32 million); the increase is mainly due to the EUR 165 million share in current profits of Bank BPH included in this item for the first time.³

Profit before tax amounted to EUR 2,180 million, an increase of 55.5 per cent over the previous year (2006: EUR 1,402 million). Consolidated profit rose by 72.5 per cent to EUR 1,751 million for the first nine months of 2007 (2006: EUR 1,015 million).

² The income statement figures are pro-forma figures.

³ When BA-CA's Polish banking subsidiary Bank BPH was sold to UniCredit in November 2006, it was agreed that BA-CA would receive a share of Bank BPH's current profits for three years.

The following key financial data have been calculated on the basis of this improvement in results:⁴

- Return on equity before tax is 21.2 per cent.
- Return on equity after tax is 17.9 per cent.
- The cost/income ratio improved to 50.3 per cent.
- The risk/earnings ratio improved from 17.4 per cent to 12.4 per cent.
- The Tier 1 capital ratio is 9.9 per cent, the total capital ratio is 12.96 per cent.

Results of the Divisions⁵

BA-CA reports its results in five Divisions: Retail, Private Banking & Asset Management, Corporates, Markets & Investment Banking, and Central Eastern Europe (CEE). The bank also shows results for its Corporate Center.

The **Retail** Division continued to make good progress in the third quarter of 2007, impressively confirming the sustained turnaround: while the Division recorded a loss before tax of EUR 95 million in the first nine months of 2006, it generated a profit before tax of EUR 117 million in the first nine months of 2007. On this basis, return on equity before tax reached 15.3 per cent (2006: –10.7 per cent) and the cost/income ratio improved to 72.3 per cent (2006: 84.2 per cent).

In the lending business, given the currently favourable CHF/EUR exchange rate, the Division provided customers who hold foreign-currency loans with specific information on the various options available to them – from hedging to switching. In the area of investments, the focus was on new issues of additional guarantee products. The Weltaktienindex-GarantieAnleihe and Öko-Garantie products alone attracted investments totalling almost EUR 300 million. New savings deposits made through BA-CA's KapitalSparbuch savings products, for which BA-CA has been offering the best interest rates of all universal banks in Austria since spring 2007, totalled EUR 2.1 billion in the third quarter.

⁴ The calculation of the key financial data for 2006 is based on actual figures as published.

⁵ Based on data availability, the business segment data are actual figures.

The **Private Banking & Asset Management** Division achieved a profit before tax of EUR 64 million in the first nine months of 2007, an increase of 23 per cent over the previous year (2006: EUR 52 million). Return on equity before tax was 43.7 per cent (2006: 42.9 per cent), the cost/income ratio improved to 54.3 per cent (2006: 58.1 per cent).

Profit before tax generated by the **Corporates** Division rose by 14.9 per cent to EUR 466 million (2006: EUR 406 million). Return on equity before tax was 27.4 per cent (2006: 22 per cent). The cost/income ratio declined to 34.7 per cent (2006: 41.9 per cent). Corporate customers benefit very strongly from UniCredit Group, the larger network and international know-how sharing within a leading European banking group.

In summer 2007, BA-CA took over 100% of FactorBank (Raiffeisen 38 per cent, Oberbank 10 per cent). In pursuing its growth strategy, FactorBank can build on UniCredit Group's Europe-wide expertise in factoring business.

UniCredit Group has bundled the leasing business of the entire Group in UniCredit Global Leasing. BA-CA transferred its subsidiary BA-CA Leasing to UniCredit Global Leasing and now holds a 32.59 per cent interest in UniCredit Global Leasing. BA-CA Management Board member Regina Prehofer has Group-wide responsibility for the worldwide business of UniCredit Global Leasing, the number 1 in Europe.

Markets & Investment Banking generated a profit before tax of EUR 198 million, which was 3.8 per cent below the previous year's level (2006: EUR 206 million). Return on equity before tax amounted to 28.9 per cent (2006: 88.9 per cent). The cost/income ratio was 44 per cent (2006: 36.4 per cent).

Despite the crisis in international financial markets, the Markets & Investment Banking business segment met its seasonal budget figures. Operating profit for the first nine months of 2007 was EUR 196 m, more or less matching the previous year's level (2006: EUR 197 million).

The growth of total revenues more or less offset the increase in operating expenses, most of which related to consolidation effects and integration activities such as the recently completed bundling of the network of CA IB Corporate Finance under CA IB International Markets, the company which is now responsible for Institutional Equity Business, Research, M&A Advisory,

Equity Capital Markets and Merchant Banking. ATON, the recently acquired broker house in Russia, was also allocated as a subsidiary to that company. CA IB International Markets AG will be renamed “UniCredit CAIB AG” within the next few weeks.

The wide range of business activities again proved to be a successful strategy in turbulent conditions. The good overall performance in a difficult environment was due to the diversification of trading activities – by market segment and region – and to the large proportion of customer-driven business. A strong trading performance in the fixed income, foreign exchange and equities sectors contributed to the stable trend in results. Valuation losses resulting from the market turbulence were thus offset by other areas.

The **CEE** business segment continued its dynamic growth in the third quarter, with profit before tax improving by 77.4 per cent to EUR 1,027 million (2006: EUR 579 million), an increase which resulted from revenue growth and partly also from changes in perimeter. Return on equity before tax was 19.7 per cent (2006: 20.9 per cent). The cost/income ratio improved to 49.8 per cent (2006: 51.6 per cent).

Bank Austria Creditanstalt is responsible for UniCredit Group’s CEE business (except Poland’s Markets). BA-CA acts as a hub based in Vienna, managing by far the largest banking network in the region of Central and Eastern Europe.

Following various acquisitions in the past, the focus is now on completely integrating the banking subsidiaries and pursuing further organic growth in the region: over the next three years, about 950 new branches are planned to be opened in CEE. The rebranding process to introduce the UniCredit master brand in CEE is almost complete; in Bosnia and Herzegovina and in Russia, the rebranding is planned to take place in February 2008. With the recently completed merger in the Czech Republic, Živnostenská banka and HVB Czech Republic have been integrated to form the new UniCredit Bank, the fourth-largest bank in the Czech Republic. The new bank is already operating on Eurosig, the new IT platform which is to be rolled out across the Group. The closing of the acquisition of ATF Bank in Kazakhstan, by which BA-CA makes an important strategic move expanding into the world’s ninth-largest country, will take place very soon. The closing of another important strategic acquisition, that of UkrSotsbank in Ukraine, is expected to take place in January.

BA-CA's CEO Erich Hampel: "In CEE we have the most extensive network and the longest experience of all international banks. Our customers also appreciate the international expertise and network of UniCredit Group, one of the leading European banking groups. These assets and the successful integration of newly acquired banking subsidiaries are important factors in the further improvement of results in the current year and they are the basis for a sustained positive development in the future."

The **Corporate Center** of BA-CA recorded a profit before tax of EUR 308 million (2006: EUR 707 million); a large part of this profit before tax resulted from the share of EUR 165 million in the current profits of Bank BPH – a former BA-CA banking subsidiary which was sold to UniCredit in 2006 – which is included for the first time. The high level of net income from investments in the previous year reflected a capital gain of EUR 684.3 million on the sale of HVB Splitska banka.

Balance sheet⁶

BA-CA's total assets grew by 27 per cent to EUR 195.6 billion compared with year-end 2006 (31 December 2006: EUR 154.3 billion). On the assets side, financial assets held for trading increased by 2.8 per cent to EUR 17.1 billion (2006: EUR 16.7 billion). Loans and receivables with banks were EUR 37.4 billion, up by 15.2 per cent (2006: EUR 32.5 billion). Loans and receivables with customers increased by 33.3 per cent to EUR 106.7 billion (2006: EUR 80.1 billion).

On the liabilities side, deposits from banks rose by 4.6 per cent to EUR 50.5 billion (2006: EUR 48.3 billion). Deposits from customers increased by 58.2 per cent to EUR 87 billion (2006: EUR 55.0 billion). Debt certificates including bonds declined by 1.7 per cent to EUR 24.9 billion (2006: EUR 25.3 billion). Equity (including minority interests) rose by 45.9 per cent to EUR 14.8 billion (2006: EUR 10.1 billion).

As at 30 September 2007, BA-CA had 48,678 employees (FTE), 27,591 more than in the previous year (31 December 2006: 21,087 employees) and 467 more than on a pro-forma basis as at 31 December 2006. In the same period, the number of branches increased by 606 to 2,176 (2006: 1,570). This increase was due to the transfer to BA-CA of banking subsidiaries of UniCredit and HVB in CEE. On a pro-forma basis, the number of branches rose by 22.

⁶ Based on data availability, the balance sheet data are actual figures.

Income statement of the Bank Austria Creditanstalt Group for the first nine months of 2007

Pro-forma figures for the first nine months of 2006 after changes in the group of consolidated companies

	1 Jan.- 30 Sept. 2007 in EUR m	1 Jan.- 30 Sept. 2006 in EUR m pro forma	Change	
			in EUR m	in %
Net interest	2,638	2,272	366	16.1
Dividend income	107	121	-15	-12.0
Income from investments in companies valued at equity	113	57	56	97.5
Net interest income	2,857	2,451	407	16.6
Net fee and commission income	1,574	1,330	245	18.4
Net trading income	180	394	-215	-54.5
Net other operating income/expenses	171	117	54	46.4
TOTAL REVENUES	4,783	4,292	491	11.4
Staff expenses	-1,331	-1,358	27	-2.0
Other administrative expenses	-873	-864	-9	1.1
Recovery of expenses	2	2	1	52.3
Amortisation, depreciation and impairment losses on intangible and tangible assets	-204	-240	36	-15.0
OPERATING EXPENSES	-2,405	-2,460	54	-2.2
OPERATING PROFIT	2,377	1,832	545	29.8
Provisions for risks and charges	-41	-24	-17	71.2
Goodwill impairment	0	-8	8	
Net writedowns of loans and provisions for guarantees and commitments	-355	-426	71	-16.6
Net income from investments	219	32	187	>100
Integration costs	-20	-5	-15	>100
PROFIT BEFORE TAX	2,180	1,402	778	55.5
Income tax	-348	-273	-75	27.5
NET PROFIT	1,832	1,129	703	62.3
Minority interests	-82	-114	32	-28.4
CONSOLIDATED PROFIT	1,751	1,015	736	72.5

Income statement of the Bank Austria Creditanstalt Group for the first nine months of 2007
(Actual figures as published)

	1 Jan.- 30 Sept. 2007 in EUR m	1 Jan.- 30 Sept. 2006 in EUR m	Change	
			in EUR m	in %
Net interest	2,638	1,829	809	44.2%
Dividend income	107	124	-17	-13.6%
Income from investments in companies valued at equity	113	54	59	>100
Net interest income	2,857	2,006	851	42.4%
Net fee and commission income	1,574	1,286	288	22.4%
Net trading income	180	314	-135	-42.9%
Net other operating income/expenses	171	45	127	>100
TOTAL REVENUES	4,783	3,651	1,131	31.0%
Staff expenses	-1,331	-1,205	-126	10.4%
Other administrative expenses	-873	-714	-159	22.3%
Recovery of expenses	2		2	
Amortisation, depreciation and impairment losses on intangible and tangible assets	-204	-185	-19	10.0%
OPERATING EXPENSES	-2,405	-2,104	-301	14.3%
OPERATING PROFIT	2,377	1,547	830	53.6%
Provisions for risks and charges	-41	-6	-35	>100
Goodwill impairment	0	-8	8	
Net writedowns of loans and provisions for guarantees and commitments	-355	-392	37	-9.4%
Net income from investments	219	713	-494	-69.3%
Integration costs	-20	0	-20	
PROFIT BEFORE TAX	2,180	1,854	325	17.6%
Income tax	-348	-215	-132	61.5%
NET PROFIT	1,832	1,639	193	11.8%
Minority interests	-82	-107	25	-23.6%
CONSOLIDATED PROFIT	1,751	1,533	218	14.2%

Income statement of the Bank Austria Creditanstalt Group by quarter
Pro-forma quarterly figures for 2006 after changes in the group of consolidated companies

	Q3 2007 in EUR m	Q2 2007 in EUR m	Q1 2007 in EUR m	Q4 2006 in EUR m	Q3 2006 in EUR m	Q2 2006 in EUR m	Q1 2006 in EUR m
Net interest	903	883	852	907	787	753	732
Dividend income	64	33	9	6	63	43	15
Income from investments in companies valued at equity	52	32	29	43	19	18	20
Net interest income	1,019	948	890	955	869	814	768
Net fee and commission income	520	537	517	479	433	471	425
Net trading income	-44	63	161	86	80	131	183
Net other operating income/expenses	47	75	49	13	59	40	18
TOTAL REVENUES	1,541	1,624	1,618	1,533	1,441	1,456	1,394
Staff expenses	-479	-350	-502	-532	-450	-461	-447
Other administrative expenses	-284	-314	-275	-315	-304	-285	-274
Recovery of expenses	1	1	0	0	1	1	0
Amortisation, depreciation and impairment losses on intangible and tangible assets	-60	-72	-72	-90	-61	-98	-80
OPERATING EXPENSES	-821	-735	-849	-937	-814	-844	-801
OPERATING PROFIT	720	889	769	596	627	612	593
Provisions for risks and charges	5	-29	-18	-119	-3	-12	-8
Goodwill impairment	0	0	0	0	0	-8	0
Net writedowns of loans and provisions for guarantees and commitments	-148	-90	-117	-289	-221	-91	-114
Net income from investments	87	74	58	61	7	13	13
Integration costs	-12	-5	-3	-252	-5	0	0
PROFIT BEFORE TAX	652	840	688	-4	405	514	483
Income tax	-88	-134	-125	33	-37	-136	-99
NET PROFIT	564	705	563	29	368	377	384
Minority interests	-21	-32	-29	9	-39	-41	-34
CONSOLIDATED PROFIT	543	674	535	38	329	336	350

**Income statement of the Bank Austria Creditanstalt Group by quarter
(Actual figures as published)**

	Q3 2007 in EUR m	Q2 2007 in EUR m	Q1 2007 in EUR m	Q4 2006 in EUR m	Q3 2006 in EUR m	Q2 2006 in EUR m	Q1 2006 in EUR m
Net interest	903	883	852	627	627	602	599
Dividend income	64	33	9	6	62	47	15
Income from investments in companies valued at equity	52	32	29	42	18	17	19
Net interest income	1,019	948	890	675	707	666	633
Net fee and commission income	520	537	517	381	413	457	416
Net trading income	-44	63	161	34	55	94	166
Net other operating income/expenses	47	75	49	22	25	14	5
TOTAL REVENUES	1,541	1,624	1,618	1,111	1,199	1,231	1,220
Staff expenses	-479	-350	-502	-401	-400	-404	-401
Other administrative expenses	-284	-314	-275	-190	-249	-235	-230
Recovery of expenses	1	1	0	0	0	0	0
Amortisation, depreciation and impairment losses on intangible and tangible assets	-60	-72	-72	-63	-50	-67	-68
OPERATING EXPENSES	-821	-735	-849	-653	-699	-706	-699
OPERATING PROFIT	720	889	769	458	500	525	522
Provisions for risks and charges	5	-29	-18	-105	-4	0	-2
Goodwill impairment	0	0	0	0	0	-8	0
Net writedowns of loans and provisions for guarantees and commitments	-148	-90	-117	-287	-197	-87	-108
Net income from investments	87	74	58	1,600	6	698	10
Integration costs	-12	-5	-3	-248	0	0	0
PROFIT BEFORE TAX	652	840	688	1,418	305	1,128	421
Income tax	-88	-134	-125	75	-51	-84	-80
NET PROFIT	564	705	563	1,493	254	1,044	341
Minority interests	-21	-32	-29	-4	-37	-36	-34
CONSOLIDATED PROFIT	543	674	535	1,489	217	1,008	308

Business segments - first nine months of 2007 / first nine months of 2006

in EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATES DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
Net interest income	1-9 2007	572	13	483	1,518	195	76	2,857
	1-9 2006	584	10	467	810	78	57	2,006
Net fee and commission income	1-9 2007	416	96	277	681	115	-11	1,574
	1-9 2006	389	97	272	496	53	-22	1,286
Net trading income	1-9 2007	3	1	0	125	31	21	180
	1-9 2006	-1	0	2	111	174	29	314
Net other operating income/expenses	1-9 2007	-26	27	34	93	10	33	171
	1-9 2006	-16	19	30	-16	5	22	45
Net non-interest income	1-9 2007	393	124	311	899	155	43	1,925
	1-9 2006	373	116	304	591	232	29	1,645
TOTAL REVENUES	1-9 2007	965	137	794	2,417	350	119	4,783
	1-9 2006	957	126	771	1,401	310	87	3,651
OPERATING EXPENSES	1-9 2007	-698	-74	-276	-1,204	-154	0	-2,405
	1-9 2006	-806	-73	-323	-722	-113	-67	-2,104
OPERATING PROFIT	1-9 2007	267	63	519	1,213	196	120	2,377
	1-9 2006	151	53	448	679	197	20	1,547
Provisions for risks and charges	1-9 2007	3	-1	-1	-45	0	2	-41
	1-9 2006	4	-1	1	-4	0	-6	-6
Goodwill impairment	1-9 2007	0	0	0	0	0	0	0
	1-9 2006	-8	0	0	0	0	0	-8
Net writedowns of loans and provisions for guarantees and commitments	1-9 2007	-166	1	-40	-149	-1	0	-355
	1-9 2006	-245	0	-51	-97	1	0	-392
Net income from investments	1-9 2007	14	2	-12	25	3	187	219
	1-9 2006	4	-1	8	1	8	694	713
Integration costs	1-9 2007	0	-1	0	-18	0	-1	-20
	1-9 2006	0	0	0	0	0	0	0

Business segments - first nine months of 2007 / first nine months of 2006

in EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATES DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
PROFIT BEFORE TAX	1-9 2007	117	64	466	1,027	198	308	2,180
	1-9 2006	-95	52	406	579	206	707	1,854
Income tax	1-9 2007	-26	-15	-94	-189	-41	18	-348
	1-9 2006	24	-12	-91	-118	-36	18	-215
NET PROFIT	1-9 2007	92	48	372	837	158	325	1,832
	1-9 2006	-71	39	315	460	170	725	1,639
Risk-weighted assets (average, Austrian Banking Act)	1-9 2007	16,294	454	30,816	45,123	4,853	4,009	101,549
	1-9 2006	16,401	436	31,490	25,942	3,258	2,588	80,115
Equity allocated (average)	1-9 2007	1,024	194	2,267	6,960	914	2,351	13,709
	1-9 2006	1,182	160	2,455	3,690	309	157	7,953
<i>Return on equity before tax in %</i>	1-9 2007	15.3	43.7	27.4	19.7	28.9	<i>n.m.</i>	21.2
	1-9 2006	-10.7	42.9	22.0	20.9	88.9	<i>n.m.</i>	31.1
<i>Return on equity after tax before deduction of minority interests in %</i>	1-9 2007	11.9	33.2	21.9	16.0	23.0	<i>n.m.</i>	17.8
	1-9 2006	-8.0	32.8	17.1	16.6	73.5	<i>n.m.</i>	27.5
<i>Cost/income ratio in %</i>	1-9 2007	72.3	54.3	34.7	49.8	44.0	<i>n.m.</i>	50.3
	1-9 2006	84.2	58.1	41.9	51.6	36.4	<i>n.m.</i>	57.6
<i>Risk/earnings ratio in %</i>	1-9 2007	29.1	<i>n.m.</i>	8.3	9.8	0.5	<i>n.m.</i>	12.4
	1-9 2006	42.0	<i>n.m.</i>	10.9	12.0	1.0	<i>n.m.</i>	19.5

n.m.=not meaningful

Balance sheet of the Bank Austria Creditanstalt Group at 30 September 2007

Assets	30 Sept. 2007	31 Dec. 2006	Change	
	in EUR m	in EUR m	in EUR m	in %
Cash and cash balances	3,185	1,584	1,601	>100
Financial assets held for trading	17,137	16,676	462	2.8%
Financial assets at fair value through profit and loss	645	487	159	32.6%
Available-for-sale financial assets	11,444	9,697	1,748	18.0%
Held-to-maturity investments	8,419	5,772	2,647	45.9%
Loans and receivables with banks	37,433	32,486	4,947	15.2%
Loans and receivables with customers	106,748	80,104	26,644	33.3%
Investments in associates and joint ventures	2,362	1,890	473	25.0%
Property, plant and equipment	1,666	1,373	293	21.3%
Intangible assets	3,037	1,052	1,984	>100
Tax assets	1,168	998	170	17.0%
Non-current assets and disposal groups classified as held for sale	176	15	161	>100
Other assets	2,160	2,123	37	1.7%
TOTAL ASSETS	195,580	154,255	41,326	26.8%

Liabilities and equity	30 Sept. 2007	31 Dec. 2006	Change	
	in EUR m	in EUR m	in EUR m	in %
Deposits from banks	50,522	48,309	2,213	4.6%
Deposits from customers	86,967	54,969	31,998	58.2%
Debt certificates including bonds	24,912	25,347	-435	-1.7%
Financial liabilities held for trading	5,662	5,264	398	7.6%
Financial liabilities at fair value through profit and loss	2,522	1,731	791	45.7%
Tax liabilities	862	587	276	47.0%
Liabilities included in disposal groups classified as held for sale	74	0	74	>100
Other liabilities	4,632	3,394	1,238	36.5%
Provisions	4,470	4,513	-44	-1.0%
Insurance reserves	166	0	166	>100
Equity	14,791	10,140	4,651	45.9%
of which: minority interests	618	213	405	>100
TOTAL LIABILITIES AND EQUITY	195,580	154,255	41,326	26.8%