

Supplementary information on segment reporting for Q1/2003

The definitions of business segments have been changed to reflect a rearrangement of responsibilities at Managing Board level with effect from 1 April 2003. Segment reporting based on the new definitions has been applied for the first time in the Interim Report at 30 June 2003 and is explained there (see note 28 on page 29 of the Interim Report at 30 June 2003). To facilitate analysis, the following table presents pro-forma segment data (restated) for the first quarter of 2003.

Segment reporting for the first quarter of 2003 – pro forma
(based on the new definitions applied for the first time in the Interim Report at 30 June 2003)

€ m		Private Customers Austria	Corporate Customers Austria	Central and Eastern Europe (CEE)	International Markets	Corporate Center	BA-CA Group
Net interest income	Q1/2003	196	169	139	15	2	520
	1/4 2002 ¹⁾	207	177	160	32	1	576
Losses on loans and advances	Q1/2003	-24	-74	-29	0	-1	-128
	1/4 2002 ¹⁾	-24	-80	-25	-2	-3	-134
Net fee and commission income	Q1/2003	121	70	82	3	-5	270
	1/4 2002 ¹⁾	120	70	82	2	-5	269
Net trading result	Q1/2003	2	0	27	57	23	109
	1/4 2002 ¹⁾	0	1	7	33	17	58
General administrative expenses	Q1/2003	-260	-140	-160	-48	-12	-619
	1/4 2002 ¹⁾	-263	-132	-180	-41	-10	-626
Balance of other operating income and expenses	Q1/2003	-2	2	-2	-5	4	-3
	1/4 2002 ¹⁾	5	2	-1	-1	-5	0
Operating profit	Q1/2003	32	27	57	22	11	149
	1/4 2002¹⁾	44	38	43	23	-5	143
Net income from investments	Q1/2003	1	7	7	5	1	20
	1/4 2002 ¹⁾	1	7	6	-0	-7	8
Amortisation of goodwill	Q1/2003	-2	-1	-9	-2	-1	-15
	1/4 2002 ¹⁾	-2	-1	-11	-7	-1	-22
Balance of other income and expenses	Q1/2003	0	-0	-0	0	0	-1
	1/4 2002 ¹⁾	0	0	-0	0	-1	-2
Net income before taxes	Q1/2003	31	33	54	24	11	153
	1/4 2002¹⁾	43	44	37	16	-14	126
Average risk-weighted assets	Q1/2003	11,478	32,354	13,440	3,793	6,228	67,293
	2002	11,933	35,315	13,100	4,309	6,772	71,429
Equity allocated (average)	Q1/2003	712	2,006	833	235	787	4,573
	2002	740	2,190	812	267	733	4,742
Return on equity before taxes in %	Q1/2003	17.4	6.5	25.9	41.5		13.4
	2002	23.3	8.1	18.3	23.8		10.6
Cost/income ratio in %	Q1/2003	82.1	58.0	65.0	69.0		69.0
	2002	79.5	52.8	72.6	62.5		69.3

1) Comparative figures for the previous year are shown on a pro-rata basis (1/4 of the adjusted 2002 figures in the income statement for the year as a whole, as explained in the Interim Report).