

ERRATUM Interim Report at 30 September 2008

On page 28 of the printed version, the position Tax liabilities is shown with an incorrect value in the balance sheet. We apologize for any inconvenience.

Consolidated Financial Statements in accordance with IFRSs

Balance sheet of the Bank Austria Group

at 30 September 2008

(€ m)					
	(Notes)	30 SEPT. 2008	31 DEC. 2007	CHANGE	
				€ M	IN %
Assets					
Cash and cash balances		2,765	2,967	-202	-6.8
Financial assets held for trading	(14)	13,333	19,092	-5,759	-30.2
Financial assets at fair value through profit or loss	(15)	851	935	-84	-9.0
Available-for-sale financial assets	(16)	11,930	10,864	1,066	9.8
Held-to-maturity investments	(17)	5,996	7,623	-1,627	-21.3
Loans and receivables with banks	(18)	40,354	38,007	2,347	6.2
Loans and receivables with customers	(19)	138,877	115,341	23,537	20.4
Hedging derivatives		2,456	1,147	1,310	>100
Changes in fair value of portfolio hedged items (+/-)		-	-	-	-
Investments in associates and joint ventures		2,278	2,281	-3	-0.1
Property, plant and equipment	(20)	2,403	2,003	400	20.0
Intangible assets	(21)	5,914	4,258	1,655	38.9
<i>of which: goodwill</i>		5,530	3,886	1,644	42.3
Tax assets		1,194	1,007	187	18.6
a) current tax assets		179	151	28	18.5
b) deferred tax assets		1,015	856	159	18.6
Non-current assets and disposal groups classified as held for sale	(22)	1	1,727	-1,726	-100.0
Other assets		1,434	1,918	-485	-25.3
TOTAL ASSETS		229,786	209,170	20,616	9.9
Liabilities and equity					
	(Notes)				
Deposits from banks	(23)	57,110	52,445	4,665	8.9
Deposits from customers	(24)	103,040	93,203	9,837	10.6
Debt securities in issue	(25)	34,009	26,496	7,513	28.4
Financial liabilities held for trading	(26)	5,901	7,442	-1,541	-20.7
Financial liabilities at fair value through profit or loss	(27)	2,196	2,386	-191	-8.0
Hedging derivatives		2,927	1,638	1,289	78.7
Changes in fair value of portfolio hedged items (+/-)		-	-	-	-
Tax liabilities		704	616	88	14.3
a) current tax liabilities		219	125	95	75.9
b) deferred tax liabilities		485	492	-7	-1.4
Liabilities included in disposal groups classified as held for sale	(29)	-	1,247	-1,247	-100
Other liabilities		3,447	3,574	-127	-3.6
Provisions for risks and charges	(28)	4,187	4,611	-424	-9.2
a) post-retirement benefit obligations		3,614	4,088	-474	-11.6
b) other provisions		573	523	50	9.5
Insurance reserves		166	178	-12	-6.5
Equity		16,098	15,334	765	5.0
<i>of which: Minorities (+/-)</i>		744	658	87	13.2
TOTAL LIABILITIES AND EQUITY		229,786	209,170	20,616	9.9

Cash flow statement

(€ m)		
	1 JAN. - 30 SEPT. 2008	1 JAN. - 30 SEPT. 2007
CASH AND CASH EQUIVALENTS AT END OF PREVIOUS PERIOD	2,967	1,584
Cash flows from operating activities	1,283	1,989
Cash flows from investing activities	-659	553
Cash flows from financing activities	-830	-944
Effects of exchange rate changes	4	3
CASH AND CASH EQUIVALENTS AT END OF PERIOD	2,765	3,185