

# Condensed income statement of the Bank Austria Group<sup>1)</sup>

for the first quarter of 2011

(€ m)

	Q1 2011	Q1 2010	CHANGE OVER Q1 2010		REST <sup>2)</sup>
			€ M	IN %	IN %
Net interest	1,128	1,081	+46	+4%	+6%
Dividend income and other income from equity investments	50	36	+14	+39%	+38%
Net fees and commissions	462	470	-8	-2%	-2%
Net trading, hedging and fair value income	114	76	+38	+50%	>100%
Net other expenses/income	47	31	+16	+52%	+32%
<b>Operating income</b>	<b>1,801</b>	<b>1,695</b>	<b>+106</b>	<b>+6%</b>	<b>+10%</b>
Payroll costs	-496	-480	-16	+3%	+6%
Other administrative expenses	-386	-359	-27	+7%	+9%
Recovery of expenses	0	0	-0	-38%	-39%
Amortisation, depreciation and impairment losses on intangible and tangible assets	-69	-72	+3	-4%	-4%
<b>Operating costs</b>	<b>-950</b>	<b>-911</b>	<b>-40</b>	<b>+4%</b>	<b>+7%</b>
<b>Operating profit</b>	<b>851</b>	<b>784</b>	<b>+66</b>	<b>+8%</b>	<b>+14%</b>
Net write-downs of loans and provisions for guarantees and commitments	-376	-439	+63	-14%	-14%
<b>NET OPERATING PROFIT</b>	<b>475</b>	<b>345</b>	<b>+130</b>	<b>+38%</b>	<b>+54%</b>
Provisions for risks and charges	-32	-71	+39	-54%	-54%
Integration costs	-1	-1	+0	-20%	-19%
Net income from investments	8	22	-15	-65%	-64%
<b>PROFIT BEFORE TAX</b>	<b>449</b>	<b>296</b>	<b>+154</b>	<b>+52%</b>	<b>+74%</b>
Income tax for the period	-89	-36	-53	>100%	>100%
<b>Profit for the period</b>	<b>360</b>	<b>260</b>	<b>+101</b>	<b>+39%</b>	<b>+52%</b>
Non-controlling interests	-13	-14	+1	-6%	-6%
<b>Net profit before PPA<sup>3)</sup></b>	<b>347</b>	<b>246</b>	<b>+101</b>	<b>+41%</b>	<b>+56%</b>
Purchase Price Allocation effect <sup>4)</sup>	-4	-4	+1	-13%	-13%
Goodwill impairment	-3	0	-3	n. m.	n. m.
<b>NET PROFIT<sup>3)</sup></b>	<b>341</b>	<b>242</b>	<b>+99</b>	<b>+41%</b>	<b>+56%</b>

n. m. = not meaningful

1) Bank Austria's income statement as presented in this table is a reclassified format corresponding to the format used for segment reporting. / 2) Restated: Q1 2010 adjusted to the current Group structure. At overall bank level, the restated figures mainly exclude UniCredit CAIB AG, which was sold within UniCredit in June 2010. / 3) Attributable to the owners of Bank Austria. /

4) PPA effects for Kazakhstan, Ukraine, Russia and Aton.

# Segment reporting of the Bank Austria Group

## 1–3 2011/1–3 2010

(€ m)

		FAMILY & SME BANKING DIVISION	PRIVATE BANKING DIVISION	CORPORATE & INVESTMENT BANKING DIVISION	CENTRAL EASTERN EUROPE DIVISION	CORPORATE CENTER	RESTATEMENT DIFFERENCES <sup>1)</sup>	BANK AUSTRIA GROUP
Net interest	1–3 2011	178	11	198	818	-77	-	1,128
	1–3 2010	179	10	189	787	-98	15	1,081
Dividends and other income from equity investments	1–3 2011	3	-	20	2	26	-	50
	1–3 2010	-	-	9	1	27	-	36
Net fees and commissions	1–3 2011	114	24	57	288	-21	-	462
	1–3 2010	111	25	58	275	2	1	470
Net trading, hedging and fair value income/loss	1–3 2011	-	-	4	38	72	-	114
	1–3 2010	-	-	-17	20	28	45	76
Net other expenses/income	1–3 2011	2	-	2	14	29	-	47
	1–3 2010	2	-	5	1	28	-5	31
<b>OPERATING INCOME</b>	<b>1–3 2011</b>	<b>296</b>	<b>35</b>	<b>280</b>	<b>1,161</b>	<b>29</b>	<b>-</b>	<b>1,801</b>
	<b>1–3 2010</b>	<b>292</b>	<b>35</b>	<b>245</b>	<b>1,083</b>	<b>-14</b>	<b>55</b>	<b>1,695</b>
<b>OPERATING COSTS</b>	<b>1–3 2011</b>	<b>-214</b>	<b>-25</b>	<b>-92</b>	<b>-532</b>	<b>-88</b>	<b>-</b>	<b>-950</b>
	<b>1–3 2010</b>	<b>-208</b>	<b>-24</b>	<b>-88</b>	<b>-503</b>	<b>-69</b>	<b>-19</b>	<b>-911</b>
<b>OPERATING PROFIT</b>	<b>1–3 2011</b>	<b>83</b>	<b>10</b>	<b>188</b>	<b>628</b>	<b>-59</b>	<b>-</b>	<b>851</b>
	<b>1–3 2010</b>	<b>84</b>	<b>11</b>	<b>157</b>	<b>580</b>	<b>-83</b>	<b>36</b>	<b>784</b>
Net write-downs of loans and provisions for guarantees and commitments	1–3 2011	-55	-1	-46	-274	-	-	-376
	1–3 2010	-69	-	-53	-316	-	-	-439
<b>NET OPERATING PROFIT</b>	<b>1–3 2011</b>	<b>27</b>	<b>9</b>	<b>143</b>	<b>354</b>	<b>-59</b>	<b>-</b>	<b>475</b>
	<b>1–3 2010</b>	<b>15</b>	<b>11</b>	<b>103</b>	<b>263</b>	<b>-83</b>	<b>36</b>	<b>345</b>
Provisions for risks and charges	1–3 2011	-	1	-	-2	-31	-	-32
	1–3 2010	-	-	-	-6	-65	-	-71
Integration costs	1–3 2011	-	-	-	-1	-	-	-1
	1–3 2010	-	-	-	-1	-	-	-1
Net income from investments	1–3 2011	1	-	3	2	1	-	8
	1–3 2010	10	-	1	11	-	1	22
<b>PROFIT BEFORE TAX</b>	<b>1–3 2011</b>	<b>29</b>	<b>10</b>	<b>146</b>	<b>354</b>	<b>-89</b>	<b>-</b>	<b>449</b>
	<b>1–3 2010</b>	<b>25</b>	<b>11</b>	<b>104</b>	<b>267</b>	<b>-148</b>	<b>37</b>	<b>296</b>
Income tax for the period	1–3 2011	-6	-2	-34	-67	21	-	-89
	1–3 2010	-2	-3	-18	-42	42	-13	-36
<b>PROFIT (LOSS) FOR THE PERIOD</b>	<b>1–3 2011</b>	<b>22</b>	<b>7</b>	<b>112</b>	<b>287</b>	<b>-68</b>	<b>-</b>	<b>360</b>
	<b>1–3 2010</b>	<b>23</b>	<b>8</b>	<b>87</b>	<b>225</b>	<b>-106</b>	<b>23</b>	<b>260</b>
Non-controlling interests	1–3 2011	-2	-	-	-15	4	-	-13
	1–3 2010	-7	-	-1	-13	7	-	-14
<b>NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA</b>	<b>1–3 2011</b>	<b>20</b>	<b>7</b>	<b>112</b>	<b>272</b>	<b>-64</b>	<b>-</b>	<b>347</b>
	<b>1–3 2010</b>	<b>16</b>	<b>8</b>	<b>85</b>	<b>212</b>	<b>-99</b>	<b>23</b>	<b>246</b>
Purchase Price Allocation effect	1–3 2011	-	-	-	-	-4	-	-4
	1–3 2010	-	-	-	-	-4	-	-4
Goodwill impairment	1–3 2011	-	-	-	-	-3	-	-3
	1–3 2010	-	-	-	-	-	-	-
<b>NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY</b>	<b>1–3 2011</b>	<b>20</b>	<b>7</b>	<b>112</b>	<b>272</b>	<b>-70</b>	<b>-</b>	<b>341</b>
	<b>1–3 2010</b>	<b>16</b>	<b>8</b>	<b>85</b>	<b>212</b>	<b>-103</b>	<b>23</b>	<b>242</b>
Risk-weighted assets (RWA) (avg.)	1–3 2011	14,429	548	26,334	78,778	4,886	-	124,976
	1–3 2010	10,840	497	28,156	70,856	5,226	1,352	116,927
Equity (avg.) <sup>2)</sup>	1–3 2011	1,298	128	2,401	11,701	1,969	-	17,496
	1–3 2010	754	119	1,785	10,856	2,121	-	15,635
Cost/income ratio in %	1–3 2011	72.1	70.9	32.7	45.9	n.m.	n.m.	52.8
	1–3 2010	71.2	69.0	36.0	46.5	n.m.	n.m.	53.7
Risk/earnings ratio in %	1–3 2011	30.6	n.m.	21.0	33.4	n.m.	n.m.	31.9
	1–3 2010	38.6	n.m.	27.0	40.2	n.m.	n.m.	39.3

1) The segment results for 2010 have been restated. The difference compared to Bank Austria's results for 2010 is presented in a separate column showing "Restatement differences", which mainly relate to the sale of UniCredit CAIB AG.

2) Total IFRS capital for the subsidiaries allocated to the respective Division together with standardised capital for the rest of the respective Division. The difference compared to the consolidated equity of the Bank Austria Group is shown in the Corporate Center.

n.m. = not meaningful

# Segment reporting of the Bank Austria Group

Q1 2011/Q1–Q4 2010

(€ m)

		FAMILY & SME BANKING DIVISION	PRIVATE BANKING DIVISION	CORPORATE & INVESTMENT BANKING DIVISION	CENTRAL EASTERN EUROPE DIVISION	CORPORATE CENTER	RESTATEMENT DIFFERENCES <sup>1)</sup>	BANK AUSTRIA GROUP
Net interest	Q1/2011	178	11	198	818	-77	-	1,128
	Q4/2010	171	12	210	820	-69	-	1,142
	Q3/2010	174	11	212	846	-59	-	1,183
	Q2/2010	180	10	206	827	-94	8	1,137
	Q1/2010	179	10	189	787	-98	15	1,081
Dividends and other income from equity investments	Q1/2011	3	-	20	2	26	-	50
	Q4/2010	3	-	13	2	27	-	45
	Q3/2010	-	-	5	5	19	-	30
	Q2/2010	1	-	17	3	25	-	46
	Q1/2010	-	-	9	1	27	-	36
Net fees and commissions	Q1/2011	114	24	57	288	-21	-	462
	Q4/2010	108	27	63	313	-	-	511
	Q3/2010	106	19	64	305	-2	-	492
	Q2/2010	118	25	64	301	7	3	518
	Q1/2010	111	25	58	275	2	1	470
Net trading, hedging and fair value income/loss	Q1/2011	-	-	4	38	72	-	114
	Q4/2010	-1	-	3	69	-21	-	49
	Q3/2010	-1	-	-23	42	25	-	43
	Q2/2010	-	1	-8	14	113	38	158
	Q1/2010	-	-	-17	20	28	45	76
Net other expenses/income	Q1/2011	2	-	2	14	29	-	47
	Q4/2010	1	-1	1	19	34	-	54
	Q3/2010	-1	-	5	28	26	-	57
	Q2/2010	1	1	5	15	30	-3	48
	Q1/2010	2	-	5	1	28	-5	31
<b>OPERATING INCOME</b>	Q1/2011	<b>296</b>	<b>35</b>	<b>280</b>	<b>1,161</b>	<b>29</b>	<b>-</b>	<b>1,801</b>
	Q4/2010	<b>282</b>	<b>38</b>	<b>290</b>	<b>1,222</b>	<b>-30</b>	<b>-</b>	<b>1,802</b>
	Q3/2010	<b>277</b>	<b>30</b>	<b>263</b>	<b>1,226</b>	<b>8</b>	<b>-</b>	<b>1,804</b>
	Q2/2010	<b>300</b>	<b>37</b>	<b>284</b>	<b>1,160</b>	<b>80</b>	<b>45</b>	<b>1,906</b>
	Q1/2010	<b>292</b>	<b>35</b>	<b>245</b>	<b>1,083</b>	<b>-14</b>	<b>55</b>	<b>1,695</b>
<b>OPERATING COSTS</b>	Q1/2011	<b>-214</b>	<b>-25</b>	<b>-92</b>	<b>-532</b>	<b>-88</b>	<b>-</b>	<b>-950</b>
	Q4/2010	<b>-217</b>	<b>-27</b>	<b>-90</b>	<b>-561</b>	<b>-83</b>	<b>-</b>	<b>-978</b>
	Q3/2010	<b>-215</b>	<b>-25</b>	<b>-93</b>	<b>-533</b>	<b>-70</b>	<b>-</b>	<b>-936</b>
	Q2/2010	<b>-211</b>	<b>-25</b>	<b>-90</b>	<b>-530</b>	<b>-70</b>	<b>8</b>	<b>-918</b>
	Q1/2010	<b>-208</b>	<b>-24</b>	<b>-88</b>	<b>-503</b>	<b>-69</b>	<b>-19</b>	<b>-911</b>
<b>OPERATING PROFIT</b>	Q1/2011	<b>83</b>	<b>10</b>	<b>188</b>	<b>628</b>	<b>-59</b>	<b>-</b>	<b>851</b>
	Q4/2010	<b>65</b>	<b>11</b>	<b>200</b>	<b>661</b>	<b>-112</b>	<b>-</b>	<b>824</b>
	Q3/2010	<b>62</b>	<b>5</b>	<b>171</b>	<b>693</b>	<b>-62</b>	<b>-</b>	<b>869</b>
	Q2/2010	<b>90</b>	<b>11</b>	<b>194</b>	<b>630</b>	<b>10</b>	<b>53</b>	<b>988</b>
	Q1/2010	<b>84</b>	<b>11</b>	<b>157</b>	<b>580</b>	<b>-83</b>	<b>36</b>	<b>784</b>
Net write-downs of loans and provisions for guarantees and commitments	Q1/2011	-55	-1	-46	-274	-	-	-376
	Q4/2010	-57	-2	-18	-449	-	-	-526
	Q3/2010	-68	-	-14	-337	-	-	-418
	Q2/2010	-70	-	-61	-324	-1	-	-457
	Q1/2010	-69	-	-53	-316	-	-	-439
<b>NET OPERATING PROFIT</b>	Q1/2011	<b>27</b>	<b>9</b>	<b>143</b>	<b>354</b>	<b>-59</b>	<b>-</b>	<b>475</b>
	Q4/2010	<b>8</b>	<b>9</b>	<b>182</b>	<b>212</b>	<b>-112</b>	<b>-</b>	<b>299</b>
	Q3/2010	<b>-6</b>	<b>5</b>	<b>157</b>	<b>356</b>	<b>-62</b>	<b>-</b>	<b>451</b>
	Q2/2010	<b>20</b>	<b>12</b>	<b>133</b>	<b>306</b>	<b>9</b>	<b>53</b>	<b>532</b>
	Q1/2010	<b>15</b>	<b>11</b>	<b>103</b>	<b>263</b>	<b>-83</b>	<b>36</b>	<b>345</b>

1) The segment results for 2010 have been restated. The difference compared to Bank Austria's results for 2010 is presented in a separate column showing "Restatement differences", which mainly relate to the sale of UniCredit CAIB AG.

# Segment reporting of the Bank Austria Group

Q1 2011/Q1–Q4 2010

		FAMILY & SME BANKING DIVISION	PRIVATE BANKING DIVISION	CORPORATE & INVESTMENT BANKING DIVISION	CENTRAL EASTERN EUROPE DIVISION	CORPORATE CENTER	RESTATEMENT DIFFERENCES <sup>1)</sup>	BANK AUSTRIA GROUP
Provisions for risks and charges	Q1/2011	–	1	–	–2	–31	–	–32
	Q4/2010	–7	1	–20	–7	–1	–	–33
	Q3/2010	1	–	–	–13	–	–	–13
	Q2/2010	–1	–	–	–11	–8	–	–19
	Q1/2010	–	–	–	–6	–65	–	–71
Integration costs	Q1/2011	–	–	–	–1	–	–	–1
	Q4/2010	–	–	–	–1	–	–	–1
	Q3/2010	–	–	–	–1	–	–	–1
	Q2/2010	–	–	–	–1	–	–	–1
	Q1/2010	–	–	–	–1	–	–	–1
Net income from investments	Q1/2011	1	–	3	2	1	–	8
	Q4/2010	1	–	–6	7	–1	–	1
	Q3/2010	1	–	1	19	–	–	22
	Q2/2010	1	–	–	8	6	–	16
	Q1/2010	10	–	1	11	–	1	22
<b>PROFIT BEFORE TAX</b>	<b>Q1/2011</b>	<b>29</b>	<b>10</b>	<b>146</b>	<b>354</b>	<b>–89</b>	<b>–</b>	<b>449</b>
	<b>Q4/2010</b>	<b>2</b>	<b>11</b>	<b>156</b>	<b>211</b>	<b>–114</b>	<b>–</b>	<b>266</b>
	<b>Q3/2010</b>	<b>–4</b>	<b>5</b>	<b>158</b>	<b>361</b>	<b>–62</b>	<b>–</b>	<b>459</b>
	<b>Q2/2010</b>	<b>20</b>	<b>11</b>	<b>132</b>	<b>302</b>	<b>8</b>	<b>54</b>	<b>528</b>
	<b>Q1/2010</b>	<b>25</b>	<b>11</b>	<b>104</b>	<b>267</b>	<b>–148</b>	<b>37</b>	<b>296</b>
Income tax for the period	Q1/2011	–6	–2	–34	–67	21	–	–89
	Q4/2010	–1	–3	–51	–38	37	–	–56
	Q3/2010	1	–1	–47	–76	5	–15	–133
	Q2/2010	–8	–3	–11	–72	4	–41	–132
	Q1/2010	–2	–3	–18	–42	42	–13	–36
<b>PROFIT (LOSS) FOR THE PERIOD</b>	<b>Q1/2011</b>	<b>22</b>	<b>7</b>	<b>112</b>	<b>287</b>	<b>–68</b>	<b>–</b>	<b>360</b>
	<b>Q4/2010</b>	<b>1</b>	<b>8</b>	<b>104</b>	<b>173</b>	<b>–77</b>	<b>–</b>	<b>210</b>
	<b>Q3/2010</b>	<b>–2</b>	<b>4</b>	<b>111</b>	<b>286</b>	<b>–57</b>	<b>–15</b>	<b>326</b>
	<b>Q2/2010</b>	<b>12</b>	<b>8</b>	<b>121</b>	<b>231</b>	<b>12</b>	<b>13</b>	<b>396</b>
	<b>Q1/2010</b>	<b>23</b>	<b>8</b>	<b>87</b>	<b>225</b>	<b>–106</b>	<b>23</b>	<b>260</b>
Non-controlling interests	Q1/2011	–2	–	–	–15	4	–	–13
	Q4/2010	–5	–	–1	–4	–3	–	–13
	Q3/2010	–2	–	1	–24	7	–	–17
	Q2/2010	–	–	–	–16	9	–	–7
	Q1/2010	–7	–	–1	–13	7	–	–14
<b>NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA</b>	<b>Q1/2011</b>	<b>20</b>	<b>7</b>	<b>112</b>	<b>272</b>	<b>–64</b>	<b>–</b>	<b>347</b>
	<b>Q4/2010</b>	<b>–3</b>	<b>8</b>	<b>103</b>	<b>170</b>	<b>–81</b>	<b>–</b>	<b>197</b>
	<b>Q3/2010</b>	<b>–4</b>	<b>4</b>	<b>112</b>	<b>262</b>	<b>–50</b>	<b>–15</b>	<b>310</b>
	<b>Q2/2010</b>	<b>12</b>	<b>8</b>	<b>121</b>	<b>215</b>	<b>21</b>	<b>13</b>	<b>389</b>
	<b>Q1/2010</b>	<b>16</b>	<b>8</b>	<b>85</b>	<b>212</b>	<b>–99</b>	<b>23</b>	<b>246</b>
Purchase Price Allocation effect	Q1/2011	–	–	–	–	–4	–	–4
	Q4/2010	–	–	–	–	–2	–	–2
	Q3/2010	–	–	–	–	–5	–	–5
	Q2/2010	–	–	–	–	–5	–	–5
	Q1/2010	–	–	–	–	–4	–	–4
Goodwill impairment	Q1/2011	–	–	–	–	–3	–	–3
	Q4/2010	–	–	–	–9	–200	–	–208
	Q3/2010	–	–	–	–	–3	–	–3
	Q2/2010	–	–	–	–	–167	–	–167
	Q1/2010	–	–	–	–	–	–	–

1) The segment results for 2010 have been restated. The difference compared to Bank Austria's results for 2010 is presented in a separate column showing "Restatement differences", which mainly relate to the sale of UniCredit CAIB AG.

# Segment reporting of the Bank Austria Group

Q1 2011/Q1–Q4 2010

		FAMILY & SME BANKING DIVISION	PRIVATE BANKING DIVISION	CORPORATE & INVESTMENT BANKING DIVISION	CENTRAL EASTERN EUROPE DIVISION	CORPORATE CENTER	RESTATEMENT DIFFERENCES <sup>1)</sup>	BANK AUSTRIA GROUP
NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY	Q1/2011	20	7	112	272	-70	-	341
	Q4/2010	-3	8	103	161	-283	-	-14
	Q3/2010	-4	4	112	262	-57	-15	302
	Q2/2010	12	8	121	215	-151	13	217
	Q1/2010	16	8	85	212	-103	23	242
Risk-weighted assets (RWA) (avg.)	Q1/2011	14,429	548	26,334	78,778	4,886	-	124,976
	Q4/2010	17,374	552	26,619	77,718	5,245	-	127,508
	Q3/2010	16,046	556	27,118	77,120	5,427	-	126,267
	Q2/2010	13,079	534	27,037	75,210	5,120	1,467	122,446
	Q1/2010	10,840	497	28,156	70,856	5,226	1,352	116,927
Equity (avg.) <sup>2)</sup>	Q1/2011	1,298	128	2,401	11,701	1,969	-	17,496
	Q4/2010	768	118	2,232	11,287	3,039	-	17,444
	Q3/2010	748	125	2,068	11,088	3,534	-	17,562
	Q2/2010	745	128	2,167	10,878	3,398	-	17,316
	Q1/2010	754	119	1,785	10,856	2,121	-	15,635
Cost/income ratio in %	Q1/2011	72.1	70.9	32.7	45.9	<i>n. m.</i>	<i>n. m.</i>	52.8
	Q4/2010	77.0	70.5	31.1	45.9	<i>n. m.</i>	<i>n. m.</i>	54.3
	Q3/2010	77.7	82.8	35.2	43.5	<i>n. m.</i>	<i>n. m.</i>	51.8
	Q2/2010	70.2	68.6	31.7	45.7	<i>n. m.</i>	<i>n. m.</i>	48.2
	Q1/2010	71.2	69.0	36.0	46.5	<i>n. m.</i>	<i>n. m.</i>	53.7
Risk/earnings ratio in %	Q1/2011	30.6	<i>n. m.</i>	21.0	33.4	<i>n. m.</i>	<i>n. m.</i>	31.9
	Q4/2010	32.7	<i>n. m.</i>	8.1	54.6	<i>n. m.</i>	<i>n. m.</i>	44.3
	Q3/2010	39.1	<i>n. m.</i>	6.3	39.5	<i>n. m.</i>	<i>n. m.</i>	34.5
	Q2/2010	38.5	<i>n. m.</i>	27.5	39.1	<i>n. m.</i>	<i>n. m.</i>	38.6
	Q1/2010	38.6	<i>n. m.</i>	27.0	40.2	<i>n. m.</i>	<i>n. m.</i>	39.3

1) The segment results for 2010 have been restated. The difference compared to Bank Austria's results for 2010 is presented in a separate column showing "Restatement differences", which mainly relate to the sale of UniCredit CAIB AG.

2) Total IFRS capital for the subsidiaries allocated to the respective Division together with standardised capital for the rest of the respective Division. The difference compared to the consolidated equity of the Bank Austria Group is shown in the Corporate Center.  
n. m. = not meaningful

# Statement of Financial Position of the Bank Austria Group

at 31 March 2011

## Assets

(€ m)

	31 MARCH 2011	31 DEC. 2010
Cash and cash balances	2,227	3,030
Financial assets held for trading	3,758	4,304
Financial assets at fair value through profit or loss	228	304
Available-for-sale financial assets	19,836	17,544
Held-to-maturity investments	3,959	4,446
Loans and receivables with banks	18,329	19,749
Loans and receivables with customers	128,553	130,093
Hedging derivatives	2,172	2,449
Changes in fair value of portfolio hedged items (+/-)	27	44
Investments in associates and joint ventures	2,572	2,518
Insurance reserves attributable to reinsurers	1	–
Property, plant and equipment	2,611	2,553
<i>of which held for investment</i>	727	479
Intangible assets	3,659	3,751
<i>of which goodwill</i>	3,162	3,225
Tax assets	1,265	1,254
a) current tax assets	248	248
b) deferred tax assets	1,017	1,006
Non-current assets and disposal groups classified as held for sale	73	2
Other assets	1,032	1,008
<b>TOTAL ASSETS</b>	<b>190,301</b>	<b>193,049</b>

## Liabilities and equity

(€ m)

	31 MARCH 2011	31 DEC. 2010
Deposits from banks	31,722	33,130
Deposits from customers	98,495	100,284
Debt securities in issue	29,280	27,555
Financial liabilities held for trading	2,047	2,448
Financial liabilities at fair value through profit or loss	1,588	1,651
Hedging derivatives	1,962	2,909
Changes in fair value of portfolio hedged items (+/-)	–	–
Tax liabilities	455	543
a) current tax liabilities	120	126
b) deferred tax liabilities	335	417
Liabilities included in disposal groups classified as held for sale	14	–
Other liabilities	2,857	2,573
Provisions for risks and charges	4,310	4,297
a) post-retirement benefit obligations	3,802	3,791
b) other provisions	508	506
Insurance reserves	172	183
Equity	17,400	17,476
<i>of which non-controlling interests (+/-)</i>	558	546
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>190,301</b>	<b>193,049</b>