

Condensed income statement of the Bank Austria Group¹⁾

for the first three months of 2013

(€ million)

	Q1 2013	Q1 2012 RECAST ²⁾	CHANGE OVER PREVIOUS YEAR	
			+/- €	IN %
Net interest	1,103	1,070	+33	+3%
Dividend income and other income from equity investments	35	30	+5	+18%
Net fees and commissions	418	373	+45	+12%
Net trading, hedging and fair value income	144	293	-148	-51%
Net other expenses/income	38	0	+38	n.m.
Operating income	1,737	1,765	-28	-2%
Payroll costs	-495	-490	-5	+1%
Other administrative expenses	-445	-388	-57	+15%
Recovery of expenses	0	0	+0	+27%
Amortisation, depreciation and impairment losses on intangible and tangible assets	-67	-66	-2	+2%
Operating costs	-1,007	-944	-63	+7%
Operating profit	730	821	-91	-11%
Net write-downs of loans and provisions for guarantees and commitments	-298	-247	-50	+20%
NET OPERATING PROFIT	432	574	-141	-25%
Provisions for risks and charges	-74	-8	-66	>100%
Integration/restructuring costs	-2	0	-2	>100%
Net income from investments	-1	-34	+33	-97%
PROFIT BEFORE TAX	355	531	-176	-33%
Income tax for the period	-65	-108	+43	-40%
Total profit or loss after tax from discontinued operations	8	-5	+13	n.m.
Profit for the period	299	419	-120	-29%
Non-controlling interests	-11	-10	-1	+13%
Net profit before PPA ³⁾	288	409	-121	-30%
Purchase Price Allocation effect ⁴⁾	0	-2	+2	-100%
Goodwill impairment	-3	-4	+2	-42%
NET PROFIT ³⁾	285	402	-117	-29%

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) Recast to reflect the consolidation perimeter and business structure in 2013. / 3) Attributable to the owners of the parent company. 4) PPA effects Russia and Aton.

Segment reporting of the Bank Austria Group

1–3 2013/1–3 2012

(€ million)

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFER- ENCES ¹⁾	BANK AUSTRIA GROUP ²⁾
Net interest	1–3 2013	235	12	87	833	-64	1,103	-	1,103
	1–3 2012	250	13	116	767	-76	1,070	-8	1,062
Dividends and other income from equity investments	1–3 2013	7	-	4	3	21	35	-	35
	1–3 2012	5	-	-	5	20	30	-	30
Net fees and commissions	1–3 2013	114	26	25	262	-9	418	-	418
	1–3 2012	114	21	22	231	-16	373	-2	371
Net trading, hedging and fair value income/loss	1–3 2013	18	-	8	122	-4	144	-	144
	1–3 2012	3	1	-6	101	194	293	-	293
Net other expenses/income	1–3 2013	5	-	3	21	9	38	-	38
	1–3 2012	4	-1	1	-14	8	-	-	-
OPERATING INCOME	1–3 2013	378	38	127	1,241	-47	1,737	-	1,737
	1–3 2012	376	34	134	1,090	131	1,765	-10	1,755
OPERATING COSTS	1–3 2013	-283	-27	-57	-585	-55	-1,007	-	-1,007
	1–3 2012	-266	-26	-63	-528	-61	-944	4	-940
OPERATING PROFIT	1–3 2013	96	11	70	656	-102	730	-	730
	1–3 2012	110	8	71	562	70	821	-6	815
Net write-downs of loans and provisions for guarantees and commitments	1–3 2013	-45	-	-13	-240	-	-298	-	-298
	1–3 2012	-59	-	-6	-182	-	-247	2	-245
NET OPERATING PROFIT	1–3 2013	51	11	57	416	-102	432	-	432
	1–3 2012	51	8	65	380	70	574	-3	570
Provisions for risks and charges	1–3 2013	-	-	-	-12	-62	-74	-	-74
	1–3 2012	-	-1	-	-10	3	-8	-	-8
Integration/restructuring costs	1–3 2013	-	-	-	-2	-	-2	-	-2
	1–3 2012	-	-	-	-	-	-	-	-
Net income from investments	1–3 2013	-	-	-2	1	-	-1	-	-1
	1–3 2012	-	-	-	5	-39	-34	-	-34
PROFIT BEFORE TAX	1–3 2013	51	11	55	403	-164	355	-	355
	1–3 2012	51	7	65	375	33	531	-3	528
Income tax for the period	1–3 2013	-8	-3	-13	-77	36	-65	-	-65
	1–3 2012	-12	-2	-18	-72	-4	-108	-	-108
Total profit or loss after tax from discontinued operations	1–3 2013	-	-	-	-	8	8	-	8
	1–3 2012	-	-	-	-	-5	-5	-	-5
PROFIT (LOSS) FOR THE PERIOD	1–3 2013	43	8	42	325	-119	299	-	299
	1–3 2012	39	6	47	303	24	419	-3	415
Non-controlling interests	1–3 2013	-2	-	1	-16	6	-11	-	-11
	1–3 2012	-2	-	-	-10	2	-10	-	-10
NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA	1–3 2013	41	8	43	309	-114	288	-	288
	1–3 2012	38	6	47	293	26	409	-3	406
Purchase Price Allocation effect	1–3 2013	-	-	-	-	-	-	-	-
	1–3 2012	-	-	-	-	-2	-2	-	-2
Goodwill impairment	1–3 2013	-	-	-	-	-3	-3	-	-3
	1–3 2012	-	-	-	-	-4	-4	-	-4
NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY	1–3 2013	41	8	43	309	-116	285	-	285
	1–3 2012	38	6	47	293	20	402	-3	399

1) The segment results have been recast. The difference compared to Bank Austria's results is presented in a separate column showing "Recasting differences", which for 2012 mainly relate to the sale of Domus Facility Management GmbH and the purchase of UniCredit Consumer Financing AD (Bulgaria) and UniCredit Consumer Financing IFN S.A. (Romania).

2) The figures 2012 and 2013 reflect the accounting figures, restatements as described in the notes included accordingly.

Segment reporting of the Bank Austria Group

1–3 2013/1–3 2012

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFER- ENCES ¹⁾	BANK AUSTRIA GROUP (PUBLISHED) ²⁾
Risk-weighted assets (RWA) (avg.)	1–3 2013	17,989	833	9,925	84,321	17,855	130,922	–	130,922
	1–3 2012	17,485	846	9,814	81,815	15,653	125,614	–220	125,394
Loans to customers (end of period)	1–3 2013	40,758	592	14,864	73,635	6,571	136,420	–	136,420
	1–3 2012	40,995	615	15,071	67,935	5,583	130,199	3,162	133,361
Primary funds (end of period)³⁾	1–3 2013	42,442	7,761	9,776	62,655	16,000	138,634	–	138,634
	1–3 2012	42,074	7,647	8,442	57,037	16,550	131,749	3,942	135,691
<i>Cost/income ratio in %</i>	1–3 2013	72.2	71.6	38.2	44.5	n.m.	54.7	n.m.	54.7
	1–3 2012	68.3	75.2	40.9	48.3	n.m.	52.1	n.m.	52.1
<i>Risk/earnings ratio in %⁴⁾</i>	1–3 2013	18.4	1.6	14.4	28.7	n.m.	26.2	n.m.	26.2
	1–3 2012	23.2	2.9	4.8	23.6	n.m.	22.5	n.m.	22.5

1) The segment results have been recast. The difference compared to Bank Austria's results is presented in a separate column showing "Recasting differences", which for 2012 mainly relate to the sale of Domus Facility Management GmbH and the purchase of UniCredit Consumer Financing AD (Bulgaria) and UniCredit Consumer Financing IFN S.A. (Romania).

2) The figures 2012 and 2013 reflect the accounting figures, restatements as described in the notes included accordingly.

3) Primary funds: deposits from customers and debt securities in issue.

4) Risk/earnings ratio: net write-downs of loans and provisions for guarantees and commitments measured against net interest and dividends and other income from equity investments.

n. m. = not meaningful

Statement of Financial Position of the Bank Austria Group

at 31 March 2013

Assets

(€ million)

	31 MARCH 2013	31 DEC. 2012
Cash and cash balances	2,211	2,754
Financial assets held for trading	2,650	2,855
Financial assets at fair value through profit or loss	463	426
Available-for-sale financial assets	21,100	21,063
Held-to-maturity investments	1,730	1,895
Loans and receivables with banks	22,974	28,112
Loans and receivables with customers	136,420	132,424
Hedging derivatives	3,455	4,125
Changes in fair value of portfolio hedged items (+/-)	57	54
Investments in associates and joint ventures	2,360	2,348
Insurance reserves attributable to reinsurers	–	1
Property, plant and equipment	2,537	2,509
<i>of which held for investment</i>	853	782
Intangible assets	2,463	2,459
<i>of which goodwill</i>	2,139	2,127
Tax assets	1,371	1,336
a) current tax assets	52	52
b) deferred tax assets	1,319	1,284
Non-current assets and disposal groups classified as held for sale	4,110	3,788
Other assets	1,928	1,446
TOTAL ASSETS	205,830	207,596

Liabilities and equity

(€ million)

	31 MARCH 2013	31 DEC. 2012
Deposits from banks	28,528	31,061
Deposits from customers	110,371	110,563
Debt securities in issue	28,264	28,063
Financial liabilities held for trading	2,056	2,196
Financial liabilities at fair value through profit or loss	1,031	1,152
Hedging derivatives	2,976	2,989
Changes in fair value of portfolio hedged items (+/-)	–	–
Tax liabilities	833	856
a) current tax liabilities	101	88
b) deferred tax liabilities	732	768
Liabilities included in disposal groups classified as held for sale	4,044	3,506
Other liabilities	3,764	3,428
Provisions for risks and charges	5,476	5,389
a) post-retirement benefit obligations	4,635	4,600
b) other provisions	841	789
Insurance reserves	–	201
Equity	18,489	18,192
<i>of which non-controlling interests (+/-)</i>	531	530
TOTAL LIABILITIES AND EQUITY	205,830	207,596