

Business segments

EUR m		Private Customers Austria	SMEs Austria	Large Corporates and Real Estate	Central and Eastern Europe	International Markets	Corporate Center	BA-CA GROUP
Net interest income	Q1 2006	165	91	110	290	1	-15	643
	Q4 2005	160	92	147	277	18	-7	686
	Q3 2005	172	92	108	251	9	12	643
	Q2 2005	170	97	114	236	32	36	686
	Q1 2005	167	88	114	212	30	-17	596
Losses on loans and advances	Q1 2006	-25	-43	-3	-40	0	0	-110
	Q4 2005	-164	17	-12	-20	1	0	-179
	Q3 2005	-23	-47	-8	-33	0	2	-108
	Q2 2005	-24	-54	-1	-28	9	0	-98
	Q1 2005	-24	-37	-14	-36	0	0	-110
Net fee and commission income	Q1 2006	146	64	44	160	9	-7	416
	Q4 2005	144	64	32	149	22	-1	410
	Q3 2005	146	57	40	136	6	-4	381
	Q2 2005	118	61	33	118	7	0	336
	Q1 2005	128	55	27	116	6	-1	330
Net trading result	Q1 2006	0	0	1	13	110	28	152
	Q4 2005	2	1	-1	18	25	7	51
	Q3 2005	0	0	0	2	58	7	68
	Q2 2005	1	0	0	10	33	-4	39
	Q1 2005	1	0	0	17	61	0	79
General administrative expenses	Q1 2006	-236	-88	-71	-238	-55	-6	-693
	Q4 2005	-210	-121	-88	-235	-40	-11	-705
	Q3 2005	-224	-94	-70	-205	-35	-18	-646
	Q2 2005	-228	-96	-67	-192	-37	-17	-637

	Q1 2005	-225	-91	-67	-192	-47	-11	-634
EUR m		Private Customers Austria	SMEs Austria	Large Corporates and Real Estate	Central and Eastern Europe	International Markets	Corporate Center	BA-CA GROUP
Balance of other operating income and expenses	Q1 2006	-2	-1	0	-5	2	3	-3
	Q4 2005	1	6	7	-10	-3	-28	-27
	Q3 2005	0	1	4	-6	-10	3	-7
	Q2 2005	0	0	4	1	-5	0	1
	Q1 2005	0	0	-3	-3	-14	5	-15
Operating profit	Q1 2006	49	23	81	181	68	4	405
	Q4 2005	-68	58	84	180	23	-40	237
	Q3 2005	72	11	74	145	28	2	332
	Q2 2005	37	7	84	145	40	15	328
	Q1 2005	47	15	57	114	37	-25	245
Net income from investments	Q1 2006	1	1	3	-4	10	6	17
	Q4 2005	3	0	23	6	0	-19	13
	Q3 2005	9	0	102	126	11	-19	229
	Q2 2005	1	0	-4	-4	2	10	5
	Q1 2005	1	0	17	0	7	10	35
Amortisation of goodwill	Q1 2006	0	0	0	0	0	0	0
	Q4 2005	-4	0	0	0	0	0	-4
	Q3 2005	0	0	0	0	0	0	0
	Q2 2005	0	0	0	0	0	0	0
	Q1 2005	0	0	0	0	0	0	0
Allocation to provisions for restructuring costs	Q1 2006	0	0	0	0	0	0	0
	Q4 2005	-2	-30	0	-7	0	-9	-48
	Q3 2005	0	-60	0	0	0	0	-60
	Q2 2005	0	0	0	0	0	0	0
	Q1 2005	0	0	0	0	0	0	0

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Balance of other income and expenses	Q1 2006	0	0	0	0	0	0	-1
	Q4 2005	-2	0	-6	0	0	0	-8
	Q3 2005	0	0	-1	0	0	0	-1
	Q2 2005	0	0	-1	0	0	0	-2
	Q1 2005	0	0	0	0	0	0	0
Net income before taxes	Q1 2006	50	24	84	176	77	10	421
	Q4 2005	-72	28	101	178	23	-68	190
	Q3 2005	81	-49	176	271	39	-17	500
	Q2 2005	37	7	78	141	42	24	331
	Q1 2005	49	15	74	114	43	-15	280
Taxes on income	Q1 2006	-11	-6	-18	-37	-17	9	-80
	Q4 2005	16	-7	-22	-32	5	21	-18
	Q3 2005	-19	12	-60	-31	-8	14	-92
	Q2 2005	-8	-2	-17	-29	-9	3	-63
	Q1 2005	-11	-4	-16	-24	-9	10	-53
Net income	Q1 2006	39	18	65	139	61	19	341
	Q4 2005	-56	21	80	146	28	-47	172
	Q3 2005	62	-37	116	240	30	-3	409
	Q2 2005	29	5	61	112	33	27	268
	Q1 2005	38	11	58	90	34	-5	227
Credit and market risk equivalent (Austrian Banking Act)	Q1 2006	13,623	13,739	20,136	25,633	2,243	1,765	77,140
	Q4 2005	13,864	15,057	19,058	24,250	2,340	2,779	77,347
	Q3 2005	13,683	14,274	20,234	21,519	2,846	3,384	75,940
	Q2 2005	13,033	13,951	20,443	20,177	3,664	3,461	74,730
	Q1 2005	12,566	12,668	21,796	19,453	3,477	3,512	73,472

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Average allocated equity	Q1 2006	954	962	1,410	2,515	157	1,551	7,548
	Q4 2005	970	1,054	1,334	2,379	164	1,660	7,561
	Q3 2005	958	999	1,416	2,127	199	1,764	7,465
	Q2 2005	912	977	1,431	1,997	257	1,582	7,156
	Q1 2005	880	887	1,526	1,923	243	1,518	6,976
Return on equity before taxes in %	Q1 2006	20.9	10.0	23.7	28.0	197.4	<i>n.m.</i>	22.3
	Q4 2005	-29.8	10.7	30.4	29.9	56.4	<i>n.m.</i>	10.1
	Q3 2005	33.7	-19.8	49.7	51.0	77.4	<i>n.m.</i>	26.8
	Q2 2005	16.4	3.0	21.9	28.3	65.3	<i>n.m.</i>	18.5
	Q1 2005	22.1	6.8	19.4	23.7	71.1	<i>n.m.</i>	16.1
Return on equity after taxes in %	Q1 2006	16.4	7.5	18.5	22.2	154.7	<i>n.m.</i>	18.1
	Q4 2005	-23.1	8.0	23.9	24.6	69.1	<i>n.m.</i>	9.1
	Q3 2005	25.7	-14.9	32.7	45.2	60.9	<i>n.m.</i>	21.9
	Q2 2005	12.9	2.2	17.2	22.4	51.3	<i>n.m.</i>	15.0
	Q1 2005	17.3	5.1	15.2	18.7	56.6	<i>n.m.</i>	13.0
Cost/income ratio in %	Q1 2006	76.2	57.1	45.8	51.9	44.6	<i>n.m.</i>	57.3
	Q4 2005	68.7	74.7	47.5	54.0	64.2	<i>n.m.</i>	62.9
	Q3 2005	70.3	62.2	46.0	53.5	55.4	<i>n.m.</i>	59.5
	Q2 2005	79.0	60.9	44.1	52.5	54.5	<i>n.m.</i>	59.9
	Q1 2005	76.1	63.9	48.5	56.2	56.0	<i>n.m.</i>	64.1
Risk/earnings ratio in %	Q1 2006	15.2	46.7	2.6	13.7	0.0	<i>n.m.</i>	17.1
	Q4 2005	102.7	18.6	8.4	7.1	4.9	<i>n.m.</i>	26.0
	Q3 2005	13.1	50.5	7.1	13.2	2.0	<i>n.m.</i>	16.7
	Q2 2005	13.9	56.0	1.0	12.0	28.7	<i>n.m.</i>	14.3
	Q1 2005	14.1	41.6	12.4	16.8	0.0	<i>n.m.</i>	18.5

n.m. = not meaningful

