

Income statement of the Bank Austria Creditanstalt Group for the first six months of 2007
Pro-forma figures for the first six months of 2006 after changes in the group of consolidated companies

	1 Jan.-30 June 2007 in EUR m	1 Jan.- 30 June 2006 in EUR m pro forma	Change	
			in EUR m	in %
Net interest	1,735	1,485	250	16.8
Dividend income	42	58	-16	-27.5
Income from investments in companies valued at equity	61	38	23	59.4
Net interest income	1,838	1,582	257	16.2
Net fee and commission income	1,054	897	158	17.6
Net trading income	224	314	-90	-28.7
Net other operating income/expenses	124	58	67	>100
TOTAL REVENUES	3,241	2,850	391	13.7
Staff expenses	-852	-908	56	-6.2
Other administrative expenses	-589	-559	-29	5.3
Recovery of expenses	1	1	0	52.3
Amortisation, depreciation and impairment losses on intangible and tangible assets	-144	-178	35	-19.4
OPERATING EXPENSES	-1,584	-1,645	61	-3.7
OPERATING PROFIT	1,657	1,205	452	37.5
Provisions for risks and charges	-47	-21	-26	>100
Goodwill impairment	0	-8	8	
Net writedowns of loans and provisions for guarantees and commitments	-208	-205	-2	1.2
Net income from investments	132	26	106	>100
Integration costs	-8	0	-8	
PROFIT BEFORE TAX	1,528	997	531	53.2
Income tax	-259	-236	-23	9.8
NET PROFIT	1,269	761	508	66.7
Minority interests	-60	-75	14	-19.2
CONSOLIDATED PROFIT	1,208	686	522	76.1

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	1 Jan.-30 June 2007 in EUR m	1 Jan.- 30 June 2006 in EUR m	Change	
			in EUR m	in %
Net interest	1,735	1,202	533	44.4
Dividend income	42	62	-19	-31.3
Income from investments in companies valued at equity	61	36	25	69.4
Net interest income	1,838	1,299	539	41.5
Net fee and commission income	1,054	874	181	20.7
Net trading income	224	260	-36	-13.8
Net other operating income/expenses	124	19	105	>100
TOTAL REVENUES	3,241	2,452	789	32.2
Staff expenses	-852	-805	-48	5.9
Other administrative expenses	-589	-465	-124	26.7
Recovery of expenses	1		1	
Amortisation, depreciation and impairment losses on intangible and tangible assets	-144	-135	-8	6.2
OPERATING EXPENSES	-1,584	-1,405	-179	12.7
OPERATING PROFIT	1,657	1,047	610	58.3
Provisions for risks and charges	-47	-2	-44	>100
Goodwill impairment	0	-8	8	
Net writedowns of loans and provisions for guarantees and commitments	-208	-195	-13	6.5
Net income from investments	132	707	-575	-81.3
Integration costs	-8	0	-8	
PROFIT BEFORE TAX	1,528	1,549	-21	-1.4
Income tax	-259	-164	-95	58.1
NET PROFIT	1,269	1,385	-116	-8.4
Minority interests	-60	-69	9	-13.1
CONSOLIDATED PROFIT	1,208	1,316	-107	-8.2

Business segments H1 2007 / H1 2006

EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATES DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
Net interest income	1-6 2007	372	8	316	983	112	47	1,838
	1-6 2006	388	6	317	536	31	21	1,299
Net fee and commission income	1-6 2007	283	67	205	432	77	-10	1,054
	1-6 2006	264	65	195	332	36	-18	874
Net trading income	1-6 2007	0	1	0	94	103	26	224
	1-6 2006	-1	0	-1	88	153	21	260
Net other operating income/expenses	1-6 2007	-16	18	40	59	7	17	125
	1-6 2006	-8	13	16	-6	3	2	19
Net non-interest income	1-6 2007	267	85	245	585	187	33	1,403
	1-6 2006	255	78	210	413	192	4	1,153
TOTAL REVENUES	1-6 2007	639	94	561	1,568	299	80	3,241
	1-6 2006	643	84	527	949	223	25	2,452
OPERATING EXPENSES	1-6 2007	-470	-49	-208	-787	-112	41	-1,584
	1-6 2006	-539	-49	-213	-491	-75	-37	-1,405
OPERATING PROFIT	1-6 2007	170	44	354	782	187	121	1,657
	1-6 2006	104	35	314	459	148	-12	1,047
Provisions for risks and charges	1-6 2007	-2	0	0	-29	-2	-12	-46
	1-6 2006	-1	-1	1	1	0	-3	-2
Goodwill impairment	1-6 2007	0	0	0	0	0	0	0
	1-6 2006	-8	0	0	0	0	0	-8
Net writedowns of loans and provisions for guarantees and commitments	1-6 2007	-109	0	-30	-69	0	0	-208
	1-6 2006	-104	0	-28	-68	1	3	-195
Net income from investments	1-6 2007	13	0	0	3	3	113	132
	1-6 2006	2	0	9	-9	5	700	707

Business segments H1 2007 / H1 2006

EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATES DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
Integration costs	1-6 2007	0	-1	0	-7	0	0	-8
	1-6 2006	0	0	0	0	0	0	0
PROFIT BEFORE TAX	1-6 2007	72	44	323	679	187	222	1,528
	1-6 2006	-7	34	296	383	155	689	1,549
Income tax	1-6 2007	-16	-11	-67	-128	-42	5	-259
	1-6 2006	3	-8	-67	-80	-27	14	-164
NET PROFIT	1-6 2007	56	33	256	552	146	227	1,269
	1-6 2006	-4	26	230	303	128	703	1,385
Risk-weighted assets (average, Austrian Banking Act)	1-6 2007	16,355	449	31,552	42,474	4,484	4,242	99,556
	1-6 2006	16,257	452	30,868	26,272	3,284	1,988	79,121
Equity allocated (average)	1-6 2007	1,031	201	2,332	6,751	428	2,789	13,532
	1-6 2006	1,170	155	2,407	3,949	309	-244	7,747
Return on equity before tax in %	1-6 2007	14.0	43.6	27.7	20.1	87.5	n.m.	22.6
	1-6 2006	-1.3	44.2	24.6	19.4	100.1	n.m.	40.0
Return on equity after tax before deduction of minority interests in %	1-6 2007	10.9	32.4	22.0	16.3	68.0	n.m.	18.8
	1-6 2006	-0.7	33.7	19.1	15.3	82.7	n.m.	35.8
Cost/income ratio in %	1-6 2007	73.5	52.5	37.0	50.2	37.5	n.m.	48.9
	1-6 2006	83.9	58.6	40.5	51.7	33.7	n.m.	57.3
Risk/earnings ratio in %	1-6 2007	29.2	n.m.	9.5	7.0	0.0	n.m.	11.3
	1-6 2006	26.7	n.m.	8.7	12.7	3.4	n.m.	15.0

n.m. = not meaningful

Balance sheet of the Bank Austria Creditanstalt Group at 30 June 2007

Assets	30 June 2007	30 June 2006	Change	
	in EUR m	in EUR m	in EUR m	in %
Cash and cash balances	2,878	1,584	1,295	81.8%
Financial assets held for trading	17,280	16,676	604	3.6%
Financial assets at fair value through profit and loss	616	487	129	26.5%
Available-for-sale financial assets	11,321	9,697	1,625	16.8%
Held-to-maturity investments	8,948	5,772	3,177	55.0%
Loans and receivables with banks	46,600	32,486	14,115	43.4%
Loans and receivables with customers	104,623	80,104	24,520	30.6%
Investments in associates and joint ventures	1,900	1,890	11	0.6%
Property, plant and equipment	2,145	1,373	772	56.2%
Intangible assets	2,778	1,052	1,725	>100
Tax assets	1,195	998	197	19.7%
Non-current assets and disposal groups classified as held for sale	173	15	159	>100
Other assets	2,590	2,123	467	22.0%
TOTAL ASSETS	203,049	154,255	48,794	31.6%

Liabilities and equity	30 June 2007	30 June 2006	Change	
	in EUR m	in EUR m	in EUR m	in %
Deposits from banks	60,563	48,309	12,255	25.4%
Deposits from customers	84,708	54,969	29,739	54.1%
Debt certificates including bonds	25,822	25,347	475	1.9%
Financial liabilities held for trading	5,148	5,264	-116	-2.2%
Financial liabilities at fair value through profit and loss	2,196	1,731	465	26.9%
Tax liabilities	871	587	284	48.5%
Liabilities included in disposal groups classified as held for sale	85	0	85	>100
Other liabilities	4,508	3,394	1,113	32.8%
Provisions	4,672	4,513	158	3.5%
Insurance reserves	165	0	165	>100
Equity	14,310	10,140	4,170	41.1%
of which: minority interests	677	213	463	>100
TOTAL LIABILITIES AND EQUITY	203,049	154,255	48,794	31.6%