

**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
<b>Net interest income</b>	<b>1,838</b>	<b>1,582</b>	<b>257</b>	<b>16.2</b>
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
<b>TOTAL REVENUES</b>	<b>3,241</b>	<b>2,850</b>	<b>391</b>	<b>13.7</b>
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
<b>OPERATING EXPENSES</b>	<b>-1,584</b>	<b>-1,645</b>	<b>61</b>	<b>-3.7</b>
<b>OPERATING PROFIT</b>	<b>1,657</b>	<b>1,205</b>	<b>452</b>	<b>37.5</b>
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	
<b>PROFIT BEFORE TAX</b>	<b>1,528</b>	<b>997</b>	<b>531</b>	<b>53.2</b>
Income tax	-259	-236	-23	9.8
<b>NET PROFIT</b>	<b>1,269</b>	<b>761</b>	<b>508</b>	<b>66.7</b>
Minority interests	-60	-75	14	-19.2
<b>CONSOLIDATED PROFIT</b>	<b>1,208</b>	<b>686</b>	<b>522</b>	<b>76.1</b>

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	1 Jan.-30 June 2007	1 Jan.- 30 June 2006	Change	
	in EUR m	in EUR m	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
<b>Net interest income</b>	<b>1,838</b>	<b>1,299</b>	<b>539</b>	<b>41.5</b>
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
<b>TOTAL REVENUES</b>	<b>3,241</b>	<b>2,452</b>	<b>789</b>	<b>32.2</b>
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
<b>OPERATING EXPENSES</b>	<b>-1,584</b>	<b>-1,405</b>	<b>-179</b>	<b>12.7</b>
<b>OPERATING PROFIT</b>	<b>1,657</b>	<b>1,047</b>	<b>610</b>	<b>58.3</b>
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	
<b>PROFIT BEFORE TAX</b>	<b>1,528</b>	<b>1,549</b>	<b>-21</b>	<b>-1.4</b>
Income tax	-259	-164	-95	58.1
<b>NET PROFIT</b>	<b>1,269</b>	<b>1,385</b>	<b>-116</b>	<b>-8.4</b>
Minority interests	-60	-69	9	-13.1
<b>CONSOLIDATED PROFIT</b>	<b>1,208</b>	<b>1,316</b>	<b>-107</b>	<b>-8.2</b>

**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
<b>Net interest income</b>	<b>1-6 2007</b>	<b>372</b>	<b>8</b>	<b>316</b>	<b>983</b>	<b>112</b>	<b>47</b>	<b>1,838</b>
	<b>1-6 2006</b>	<b>388</b>	<b>6</b>	<b>317</b>	<b>536</b>	<b>31</b>	<b>21</b>	<b>1,299</b>
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
<b>Net non-interest income</b>	<b>1-6 2007</b>	<b>267</b>	<b>85</b>	<b>245</b>	<b>585</b>	<b>187</b>	<b>33</b>	<b>1,403</b>
	<b>1-6 2006</b>	<b>255</b>	<b>78</b>	<b>210</b>	<b>413</b>	<b>192</b>	<b>4</b>	<b>1,153</b>
<b>TOTAL REVENUES</b>	<b>1-6 2007</b>	<b>639</b>	<b>94</b>	<b>561</b>	<b>1,568</b>	<b>299</b>	<b>80</b>	<b>3,241</b>
	<b>1-6 2006</b>	<b>643</b>	<b>84</b>	<b>527</b>	<b>949</b>	<b>223</b>	<b>25</b>	<b>2,452</b>
<b>OPERATING EXPENSES</b>	<b>1-6 2007</b>	<b>-470</b>	<b>-49</b>	<b>-208</b>	<b>-787</b>	<b>-112</b>	<b>41</b>	<b>-1,584</b>
	<b>1-6 2006</b>	<b>-539</b>	<b>-49</b>	<b>-213</b>	<b>-491</b>	<b>-75</b>	<b>-37</b>	<b>-1,405</b>
<b>OPERATING PROFIT</b>	<b>1-6 2007</b>	<b>170</b>	<b>44</b>	<b>354</b>	<b>782</b>	<b>187</b>	<b>121</b>	<b>1,657</b>
	<b>1-6 2006</b>	<b>104</b>	<b>35</b>	<b>314</b>	<b>459</b>	<b>148</b>	<b>-12</b>	<b>1,047</b>
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
<b>PROFIT BEFORE TAX</b>	<b>1-6 2007</b>	<b>72</b>	<b>44</b>	<b>323</b>	<b>679</b>	<b>187</b>	<b>222</b>	<b>1,528</b>
	<b>1-6 2006</b>	<b>-7</b>	<b>34</b>	<b>296</b>	<b>383</b>	<b>155</b>	<b>689</b>	<b>1,549</b>
Income tax	1-6 2007	-16	-11	-67	-128	-42	5	-259
	1-6 2006	3	-8	-67	-80	-27	14	-164
<b>NET PROFIT</b>	<b>1-6 2007</b>	<b>56</b>	<b>33</b>	<b>256</b>	<b>552</b>	<b>146</b>	<b>227</b>	<b>1,269</b>
	<b>1-6 2006</b>	<b>-4</b>	<b>26</b>	<b>230</b>	<b>303</b>	<b>128</b>	<b>703</b>	<b>1,385</b>
<b>Risk-weighted assets (average, Austrian Banking Act)</b>	<b>1-6 2007</b>	<b>16,355</b>	<b>449</b>	<b>31,552</b>	<b>42,474</b>	<b>4,484</b>	<b>4,242</b>	<b>99,556</b>
	<b>1-6 2006</b>	<b>16,257</b>	<b>452</b>	<b>30,868</b>	<b>26,272</b>	<b>3,284</b>	<b>1,988</b>	<b>79,121</b>
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%
<b>TOTAL ASSETS</b>	<b>203,049</b>	<b>154,255</b>	<b>48,794</b>	<b>31.6%</b>

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
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>203,049</b>	<b>154,255</b>	<b>48,794</b>	<b>31.6%</b>