

Income statement of the Bank Austria Creditanstalt Group for the first nine months of 2007

Pro-forma figures for the first nine months of 2006 after changes in the group of consolidated companies

	1 Jan.- 30 Sept. 2007 in EUR m	1 Jan.- 30 Sept. 2006 in EUR m pro forma	Change	
			in EUR m	in %
Net interest	2,638	2,272	366	16.1
Dividend income	107	121	-15	-12.0
Income from investments in companies valued at equity	113	57	56	97.5
Net interest income	2,857	2,451	407	16.6
Net fee and commission income	1,574	1,330	245	18.4
Net trading income	180	394	-215	-54.5
Net other operating income/expenses	171	117	54	46.4
TOTAL REVENUES	4,783	4,292	491	11.4
Staff expenses	-1,331	-1,358	27	-2.0
Other administrative expenses	-873	-864	-9	1.1
Recovery of expenses	2	2	1	52.3
Amortisation, depreciation and impairment losses on intangible and tangible assets	-204	-240	36	-15.0
OPERATING EXPENSES	-2,405	-2,460	54	-2.2
OPERATING PROFIT	2,377	1,832	545	29.8
Provisions for risks and charges	-41	-24	-17	71.2
Goodwill impairment	0	-8	8	
Net writedowns of loans and provisions for guarantees and commitments	-355	-426	71	-16.6
Net income from investments	219	32	187	>100
Integration costs	-20	-5	-15	>100
PROFIT BEFORE TAX	2,180	1,402	778	55.5
Income tax	-348	-273	-75	27.5
NET PROFIT	1,832	1,129	703	62.3
Minority interests	-82	-114	32	-28.4
CONSOLIDATED PROFIT	1,751	1,015	736	72.5

Income statement of the Bank Austria Creditanstalt Group for the first nine months of 2007
(Actual figures as published)

	1 Jan.- 30 Sept. 2007 in EUR m	1 Jan.- 30 Sept. 2006 in EUR m	Change	
			in EUR m	in %
Net interest	2,638	1,829	809	44.2%
Dividend income	107	124	-17	-13.6%
Income from investments in companies valued at equity	113	54	59	>100
Net interest income	2,857	2,006	851	42.4%
Net fee and commission income	1,574	1,286	288	22.4%
Net trading income	180	314	-135	-42.9%
Net other operating income/expenses	171	45	127	>100
TOTAL REVENUES	4,783	3,651	1,131	31.0%
Staff expenses	-1,331	-1,205	-126	10.4%
Other administrative expenses	-873	-714	-159	22.3%
Recovery of expenses	2		2	
Amortisation, depreciation and impairment losses on intangible and tangible assets	-204	-185	-19	10.0%
OPERATING EXPENSES	-2,405	-2,104	-301	14.3%
OPERATING PROFIT	2,377	1,547	830	53.6%
Provisions for risks and charges	-41	-6	-35	>100
Goodwill impairment	0	-8	8	
Net writedowns of loans and provisions for guarantees and commitments	-355	-392	37	-9.4%
Net income from investments	219	713	-494	-69.3%
Integration costs	-20	0	-20	
PROFIT BEFORE TAX	2,180	1,854	325	17.6%
Income tax	-348	-215	-132	61.5%
NET PROFIT	1,832	1,639	193	11.8%
Minority interests	-82	-107	25	-23.6%
CONSOLIDATED PROFIT	1,751	1,533	218	14.2%

Income statement of the Bank Austria Creditanstalt Group by quarter
Pro-forma quarterly figures for 2006 after changes in the group of consolidated companies

	Q3 2007 in EUR m	Q2 2007 in EUR m	Q1 2007 in EUR m	Q4 2006 in EUR m	Q3 2006 in EUR m	Q2 2006 in EUR m	Q1 2006 in EUR m
Net interest	903	883	852	907	787	753	732
Dividend income	64	33	9	6	63	43	15
Income from investments in companies valued at equity	52	32	29	43	19	18	20
Net interest income	1,019	948	890	955	869	814	768
Net fee and commission income	520	537	517	479	433	471	425
Net trading income	-44	63	161	86	80	131	183
Net other operating income/expenses	47	75	49	13	59	40	18
TOTAL REVENUES	1,541	1,624	1,618	1,533	1,441	1,456	1,394
Staff expenses	-479	-350	-502	-532	-450	-461	-447
Other administrative expenses	-284	-314	-275	-315	-304	-285	-274
Recovery of expenses	1	1	0	0	1	1	0
Amortisation, depreciation and impairment losses on intangible and tangible assets	-60	-72	-72	-90	-61	-98	-80
OPERATING EXPENSES	-821	-735	-849	-937	-814	-844	-801
OPERATING PROFIT	720	889	769	596	627	612	593
Provisions for risks and charges	5	-29	-18	-119	-3	-12	-8
Goodwill impairment	0	0	0	0	0	-8	0
Net writedowns of loans and provisions for guarantees and commitments	-148	-90	-117	-289	-221	-91	-114
Net income from investments	87	74	58	61	7	13	13
Integration costs	-12	-5	-3	-252	-5	0	0
PROFIT BEFORE TAX	652	840	688	-4	405	514	483
Income tax	-88	-134	-125	33	-37	-136	-99
NET PROFIT	564	705	563	29	368	377	384
Minority interests	-21	-32	-29	9	-39	-41	-34
CONSOLIDATED PROFIT	543	674	535	38	329	336	350

**Income statement of the Bank Austria Creditanstalt Group by quarter
(Actual figures as published)**

	Q3 2007 in EUR m	Q2 2007 in EUR m	Q1 2007 in EUR m	Q4 2006 in EUR m	Q3 2006 in EUR m	Q2 2006 in EUR m	Q1 2006 in EUR m
Net interest	903	883	852	627	627	602	599
Dividend income	64	33	9	6	62	47	15
Income from investments in companies valued at equity	52	32	29	42	18	17	19
Net interest income	1,019	948	890	675	707	666	633
Net fee and commission income	520	537	517	381	413	457	416
Net trading income	-44	63	161	34	55	94	166
Net other operating income/expenses	47	75	49	22	25	14	5
TOTAL REVENUES	1,541	1,624	1,618	1,111	1,199	1,231	1,220
Staff expenses	-479	-350	-502	-401	-400	-404	-401
Other administrative expenses	-284	-314	-275	-190	-249	-235	-230
Recovery of expenses	1	1	0	0	0	0	0
Amortisation, depreciation and impairment losses on intangible and tangible assets	-60	-72	-72	-63	-50	-67	-68
OPERATING EXPENSES	-821	-735	-849	-653	-699	-706	-699
OPERATING PROFIT	720	889	769	458	500	525	522
Provisions for risks and charges	5	-29	-18	-105	-4	0	-2
Goodwill impairment	0	0	0	0	0	-8	0
Net writedowns of loans and provisions for guarantees and commitments	-148	-90	-117	-287	-197	-87	-108
Net income from investments	87	74	58	1,600	6	698	10
Integration costs	-12	-5	-3	-248	0	0	0
PROFIT BEFORE TAX	652	840	688	1,418	305	1,128	421
Income tax	-88	-134	-125	75	-51	-84	-80
NET PROFIT	564	705	563	1,493	254	1,044	341
Minority interests	-21	-32	-29	-4	-37	-36	-34
CONSOLIDATED PROFIT	543	674	535	1,489	217	1,008	308

Business segments - first nine months of 2007 / first nine months of 2006

in 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	1-9 2007	572	13	483	1,518	195	76	2,857
	1-9 2006	584	10	467	810	78	57	2,006
Net fee and commission income	1-9 2007	416	96	277	681	115	-11	1,574
	1-9 2006	389	97	272	496	53	-22	1,286
Net trading income	1-9 2007	3	1	0	125	31	21	180
	1-9 2006	-1	0	2	111	174	29	314
Net other operating income/expenses	1-9 2007	-26	27	34	93	10	33	171
	1-9 2006	-16	19	30	-16	5	22	45
Net non-interest income	1-9 2007	393	124	311	899	155	43	1,925
	1-9 2006	373	116	304	591	232	29	1,645
TOTAL REVENUES	1-9 2007	965	137	794	2,417	350	119	4,783
	1-9 2006	957	126	771	1,401	310	87	3,651
OPERATING EXPENSES	1-9 2007	-698	-74	-276	-1,204	-154	0	-2,405
	1-9 2006	-806	-73	-323	-722	-113	-67	-2,104
OPERATING PROFIT	1-9 2007	267	63	519	1,213	196	120	2,377
	1-9 2006	151	53	448	679	197	20	1,547
Provisions for risks and charges	1-9 2007	3	-1	-1	-45	0	2	-41
	1-9 2006	4	-1	1	-4	0	-6	-6
Goodwill impairment	1-9 2007	0	0	0	0	0	0	0
	1-9 2006	-8	0	0	0	0	0	-8
Net writedowns of loans and provisions for guarantees and commitments	1-9 2007	-166	1	-40	-149	-1	0	-355
	1-9 2006	-245	0	-51	-97	1	0	-392
Net income from investments	1-9 2007	14	2	-12	25	3	187	219
	1-9 2006	4	-1	8	1	8	694	713
Integration costs	1-9 2007	0	-1	0	-18	0	-1	-20
	1-9 2006	0	0	0	0	0	0	0

Business segments - first nine months of 2007 / first nine months of 2006

in EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATES DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
PROFIT BEFORE TAX	1-9 2007	117	64	466	1,027	198	308	2,180
	1-9 2006	-95	52	406	579	206	707	1,854
Income tax	1-9 2007	-26	-15	-94	-189	-41	18	-348
	1-9 2006	24	-12	-91	-118	-36	18	-215
NET PROFIT	1-9 2007	92	48	372	837	158	325	1,832
	1-9 2006	-71	39	315	460	170	725	1,639
Risk-weighted assets (average, Austrian Banking Act)	1-9 2007	16,294	454	30,816	45,123	4,853	4,009	101,549
	1-9 2006	16,401	436	31,490	25,942	3,258	2,588	80,115
Equity allocated (average)	1-9 2007	1,024	194	2,267	6,960	914	2,351	13,709
	1-9 2006	1,182	160	2,455	3,690	309	157	7,953
<i>Return on equity before tax in %</i>	1-9 2007	15.3	43.7	27.4	19.7	28.9	<i>n.m.</i>	21.2
	1-9 2006	-10.7	42.9	22.0	20.9	88.9	<i>n.m.</i>	31.1
<i>Return on equity after tax before deduction of minority interests in %</i>	1-9 2007	11.9	33.2	21.9	16.0	23.0	<i>n.m.</i>	17.8
	1-9 2006	-8.0	32.8	17.1	16.6	73.5	<i>n.m.</i>	27.5
<i>Cost/income ratio in %</i>	1-9 2007	72.3	54.3	34.7	49.8	44.0	<i>n.m.</i>	50.3
	1-9 2006	84.2	58.1	41.9	51.6	36.4	<i>n.m.</i>	57.6
<i>Risk/earnings ratio in %</i>	1-9 2007	29.1	<i>n.m.</i>	8.3	9.8	0.5	<i>n.m.</i>	12.4
	1-9 2006	42.0	<i>n.m.</i>	10.9	12.0	1.0	<i>n.m.</i>	19.5

n.m.=not meaningful

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

Assets	30 Sept. 2007	31 Dec. 2006	Change	
	in EUR m	in EUR m	in EUR m	in %
Cash and cash balances	3,185	1,584	1,601	>100
Financial assets held for trading	17,137	16,676	462	2.8%
Financial assets at fair value through profit and loss	645	487	159	32.6%
Available-for-sale financial assets	11,444	9,697	1,748	18.0%
Held-to-maturity investments	8,419	5,772	2,647	45.9%
Loans and receivables with banks	37,433	32,486	4,947	15.2%
Loans and receivables with customers	106,748	80,104	26,644	33.3%
Investments in associates and joint ventures	2,362	1,890	473	25.0%
Property, plant and equipment	1,666	1,373	293	21.3%
Intangible assets	3,037	1,052	1,984	>100
Tax assets	1,168	998	170	17.0%
Non-current assets and disposal groups classified as held for sale	176	15	161	>100
Other assets	2,160	2,123	37	1.7%
TOTAL ASSETS	195,580	154,255	41,326	26.8%

Liabilities and equity	30 Sept. 2007	31 Dec. 2006	Change	
	in EUR m	in EUR m	in EUR m	in %
Deposits from banks	50,522	48,309	2,213	4.6%
Deposits from customers	86,967	54,969	31,998	58.2%
Debt certificates including bonds	24,912	25,347	-435	-1.7%
Financial liabilities held for trading	5,662	5,264	398	7.6%
Financial liabilities at fair value through profit and loss	2,522	1,731	791	45.7%
Tax liabilities	862	587	276	47.0%
Liabilities included in disposal groups classified as held for sale	74	0	74	>100
Other liabilities	4,632	3,394	1,238	36.5%
Provisions	4,470	4,513	-44	-1.0%
Insurance reserves	166	0	166	>100
Equity	14,791	10,140	4,651	45.9%
of which: minority interests	618	213	405	>100
TOTAL LIABILITIES AND EQUITY	195,580	154,255	41,326	26.8%