

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

	1 Jan. - 31 March 2007	1 Jan. - 31 March 2006	Change	
	EUR m	EUR m	in EUR m	in %
Net interest	852	599	253	42.2
Dividend income	9	15	-5	-36.8
Income from investments in companies valued at equity	29	19	10	49.7
Net interest income	890	633	257	40.6
Net fee and commission income	517	416	101	24.2
Net trading income	161	166	-5	-3.1
Net other operating income/expenses	49	5	45	>100
TOTAL REVENUES	1,618	1,220	397	32.5
Staff expenses	-502	-401	-101	25.2
Other administrative expenses	-275	-230	-45	19.8
Amortisation, depreciation and impairment losses on intangible and tangible assets	-72	-68	-4	6.1
OPERATING EXPENSES	-849	-699	-150	21.5
OPERATING PROFIT	769	522	247	47.3
Provisions for risks and charges	-18	-2	-16	>100
Goodwill impairment	0	0	0	
Net writedowns of loans and provisions for guarantees and commitments	-117	-108	-9	8.4
Net income from investments	58	10	48	>100
Integration costs	-3	0	-3	
PROFIT BEFORE TAX	688	421	267	63.4
Income tax	-125	-80	-45	56.1
NET PROFIT	563	341	222	65.1
Minority interests	-29	-34	5	-14.8
CONSOLIDATED PROFIT	535	308	227	73.8

Income statement of the Bank Austria Creditanstalt Group by quarter

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

Business segments, Q1 - Q4 2006, Q1 2007

EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATE DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
Net interest income	Q1 2007	185	4	161	472	43	25	890
	Q4 2006	184	4	186	238	47	16	675
	Q3 2006	196	4	150	274	46	36	707
	Q2 2006	198	3	158	257	17	33	666
	Q1 2006	189	3	159	279	14	-12	633
Net fee and commission income	Q1 2007	144	33	104	207	35	-6	517
	Q4 2006	146	28	102	92	17	-3	381
	Q3 2006	125	32	77	165	18	-4	413
	Q2 2006	131	33	105	172	27	-11	457
	Q1 2006	133	32	90	159	9	-7	416
Net trading income	Q1 2007	0	0	0	52	85	24	161
	Q4 2006	0	0	-2	-5	27	13	33
	Q3 2006	0	0	2	22	20	9	54
	Q2 2006	-1	-1	0	60	45	-11	93
	Q1 2006	-1	0	-1	28	108	31	166
Net other operating income/expenses	Q1 2007	-7	7	15	16	4	15	49
	Q4 2006	-4	12	2	-1	1	11	22
	Q3 2006	-8	6	14	-9	2	20	25
	Q2 2006	-1	8	8	-1	2	-1	14
	Q1 2006	-6	5	7	-5	1	3	5
Net non-interest income	Q1 2007	137	40	119	275	123	32	728
	Q4 2006	142	40	102	86	45	21	436
	Q3 2006	118	38	94	178	40	25	493
	Q2 2006	129	40	114	231	74	-23	565
	Q1 2006	126	38	96	182	118	27	588
TOTAL REVENUES	Q1 2007	322	45	280	747	166	58	1,618
	Q4 2006	326	44	288	324	92	36	1,111
	Q3 2006	314	42	244	451	87	61	1,199
	Q2 2006	327	43	272	488	91	10	1,232
	Q1 2006	316	41	255	461	132	16	1,220
OPERATING EXPENSES	Q1 2007	-235	-23	-101	-380	-60	-52	-849
	Q4 2006	-172	-32	-113	-195	-54	-87	-653
	Q3 2006	-267	-24	-110	-231	-37	-30	-699
	Q2 2006	-264	-25	-115	-251	-45	-6	-706
	Q1 2006	-275	-25	-98	-240	-30	-31	-699
OPERATING PROFIT	Q1 2007	88	22	179	368	106	6	769
	Q4 2006	154	13	175	129	37	-50	458
	Q3 2006	47	18	134	220	49	32	500
	Q2 2006	63	19	157	238	46	3	526
	Q1 2006	41	16	157	221	102	-15	522

Business segments, Q1 - Q4 2006, Q1 2007

EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATE DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
Provisions for risks and charges	Q1 2007	-2	0	0	-14	-2	0	-18
	Q4 2006	-10	0	0	-2	-6	-88	-105
	Q3 2006	5	0	0	-5	0	-3	-4
	Q2 2006	-1	0	1	3	0	-3	0
	Q1 2006	0	-1	0	-2	0	0	-2
Goodwill impairment	Q1 2007	0	0	0	0	0	0	0
	Q4 2006	0	0	0	0	0	0	0
	Q3 2006	0	0	0	0	0	0	0
	Q2 2006	-8	0	0	0	0	0	-8
	Q1 2006	0	0	0	0	0	0	0
Net writedowns of loans and provisions for guarantees and commitments	Q1 2007	-51	0	-17	-50	0	0	-117
	Q4 2006	-169	0	-73	-44	1	-2	-287
	Q3 2006	-142	0	-23	-29	0	-3	-197
	Q2 2006	-55	0	-4	-30	1	1	-87
	Q1 2006	-49	0	-23	-38	0	2	-108
Net income from investments	Q1 2007	12	0	2	3	1	39	58
	Q4 2006	1	0	-1	4	0	1,595	1,600
	Q3 2006	2	-1	-1	10	2	-7	6
	Q2 2006	0	0	4	-6	5	695	698
	Q1 2006	1	0	5	-3	0	6	10
Integration costs	Q1 2007	0	0	0	-2	0	0	-3
	Q4 2006	-1	-1	0	-12	-31	-203	-248
	Q3 2006	0	0	0	0	0	0	0
	Q2 2006	0	0	0	0	0	0	0
	Q1 2006	0	0	0	0	0	0	0
PROFIT BEFORE TAX	Q1 2007	48	22	164	305	105	45	688
	Q4 2006	-24	11	101	76	1	1,253	1,418
	Q3 2006	-87	17	109	196	51	19	305
	Q2 2006	-1	19	158	204	53	696	1,128
	Q1 2006	-6	16	139	179	102	-8	421
Income tax	Q1 2007	-12	-6	-38	-59	-24	14	-125
	Q4 2006	10	1	-24	-16	-10	114	75
	Q3 2006	21	-4	-25	-38	-9	4	-51
	Q2 2006	1	-4	-35	-45	-9	8	-84
	Q1 2006	2	-4	-31	-35	-18	6	-80
NET PROFIT	Q1 2007	36	16	126	246	80	59	563
	Q4 2006	-14	12	78	60	-9	1,367	1,493
	Q3 2006	-67	13	85	158	43	23	254
	Q2 2006	0	14	122	159	44	705	1,044
	Q1 2006	-4	12	108	144	84	-2	341

Business segments, Q1 - Q4 2006, Q1 2007

EUR m		RETAIL DIVISION	PRIVATE BANKING & ASSET MANAGEMENT DIVISION	CORPORATE DIVISION	CENTRAL EASTERN EUROPE DIVISION	MARKETS & INVESTMENT BANKING DIVISION	CORPORATE CENTER	BA-CA GROUP
Risk-weighted assets (average, Austrian Banking Act)	Q1 2007	16,563	441	31,554	43,673	4,431	4,613	101,275
	Q4 2006	17,051	455	32,602	21,056	3,290	4,291	78,745
	Q3 2006	16,690	404	32,735	25,281	3,206	3,788	82,104
	Q2 2006	16,231	400	30,909	26,739	3,287	2,209	79,776
	Q1 2006	16,282	504	30,827	25,805	3,281	1,768	78,467
Equity allocated (average)	Q1 2007	1,056	233	2,301	6,611	429	2,669	13,300
	Q4 2006	1,191	208	2,510	3,486	318	1,452	9,166
	Q3 2006	1,206	170	2,550	3,172	309	960	8,367
	Q2 2006	1,163	148	2,373	3,950	378	-67	7,946
	Q1 2006	1,177	163	2,442	3,948	240	-422	7,548
Return on equity before tax in %	Q1 2007	18.1	37.3	28.5	18.5	97.7	n.m.	20.7
	Q4 2006	-8.2	21.5	16.2	8.7	0.9	n.m.	61.9
	Q3 2006	-29.0	40.7	17.2	24.7	66.5	n.m.	14.6
	Q2 2006	-0.3	50.7	26.6	20.6	55.7	n.m.	56.8
	Q1 2006	-2.2	38.3	22.7	18.1	170.0	n.m.	22.3
Return on equity after tax before deduction of minority interests in %	Q1 2007	13.7	27.5	21.9	14.9	75.0	n.m.	16.9
	Q4 2006	-4.7	22.8	12.4	6.9	-11.8	n.m.	65.2
	Q3 2006	-22.2	31.0	13.3	19.9	55.0	n.m.	12.2
	Q2 2006	0.1	38.7	20.6	16.1	46.1	n.m.	52.6
	Q1 2006	-1.4	29.2	17.6	14.5	140.3	n.m.	18.1
Cost/income ratio in %	Q1 2007	72.8	51.1	36.0	50.8	36.0	n.m.	52.5
	Q4 2006	52.8	71.4	39.2	60.2	59.3	n.m.	58.8
	Q3 2006	85.0	57.0	45.0	51.3	43.2	n.m.	58.3
	Q2 2006	80.7	57.1	42.4	51.3	49.3	n.m.	57.3
	Q1 2006	87.1	60.2	38.4	52.1	23.0	n.m.	57.3
Risk/earnings ratio in %	Q1 2007	27.3	n.m.	10.7	10.5	0.0	n.m.	13.2
	Q4 2006	91.6	n.m.	39.2	18.5	1.4	n.m.	42.5
	Q3 2006	72.2	n.m.	15.5	10.6	0.6	n.m.	27.9
	Q2 2006	27.8	n.m.	2.6	11.7	6.2	n.m.	13.0
	Q1 2006	25.6	n.m.	14.7	13.5	0.0	n.m.	17.1

Balance sheet of the Bank Austria Creditanstalt Group at 31 March 2007

Assets	31 March 2007	31 Dec. 2006	Change	
	EUR m	EUR m	in EUR m	in %
Cash and cash balances	3,890	1,584	2,306	145.7%
Financial assets held for trading	17,487	16,676	811	4.9%
Financial assets at fair value through profit and loss	595	487	108	22.3%
Available-for-sale financial assets	10,846	9,697	1,149	11.9%
Held-to-maturity investments	9,399	5,772	3,628	62.9%
Loans and receivables with banks	38,233	32,486	5,747	17.7%
Loans and receivables with customers	100,931	80,104	20,828	26.0%
Investments in associates and joint ventures	1,687	1,890	-203	-10.7%
Property, plant and equipment	2,047	1,373	674	49.1%
Intangible assets	2,737	1,052	1,685	160.1%
Tax assets	1,141	998	143	14.3%
Non-current assets and disposal groups classified as held for sale	165	15	150	1018.9%
Other assets	2,074	2,123	-49	-2.3%
TOTAL ASSETS	191,232	154,255	36,977	24.0%

Liabilities and equity	31 March 2007	31 Dec. 2006	Change	
	EUR m	EUR m	in EUR m	in %
Deposits from banks	55,340	48,309	7,031	14.6%
Deposits from customers	79,201	54,969	24,231	44.1%
Debt certificates including bonds	25,945	25,347	598	2.4%
Financial liabilities held for trading	4,967	5,264	-297	-5.6%
Financial liabilities at fair value through profit and loss	1,820	1,731	89	5.1%
Tax liabilities	749	587	162	27.6%
Liabilities included in disposal groups classified as held for sale	71	0	71	-
Other liabilities	4,118	3,394	724	21.3%
Provisions	4,800	4,513	286	6.3%
Insurance reserves	163	0	163	-
Equity	14,059	10,140	3,919	38.7%
of which: minority interests	636	213	423	198.4%
TOTAL LIABILITIES AND EQUITY	191,232	154,255	36,977	24.0%