

Condensed income statement of the Bank Austria Group¹⁾

for the first half of 2013

(€ million)

RECAST ²⁾	QUARTERLY FIGURES		HALF-YEAR FIGURES		CHANGE OVER PREVIOUS YEAR	
	Q1 2013	+ Q2 2013	= H1 2013	H1 2012	+/- €	+/- %
Net interest	1,103	1,099	2,202	2,173	+29	+1%
Dividend income and other income from equity investments	35	28	63	82	-18	-23%
Net fees and commissions	418	450	868	763	+105	+14%
Net trading, hedging and fair value income	144	227	371	336	+35	+10%
Net other expenses/income	38	14	52	35	+17	+47%
Operating income	1,737	1,818	3,555	3,387	+168	+5%
Payroll costs	-495	-504	-999	-977	-22	+2%
Other administrative expenses	-445	-426	-871	-810	-61	+8%
Recovery of expenses	0	1	1	1	+1	>100%
Amortisation, depreciation and impairment losses on intangible and tangible assets	-67	-69	-136	-132	-4	+3%
Operating costs	-1,007	-998	-2,005	-1,919	-87	+5%
Operating profit	730	820	1,550	1,469	+81	+6%
Net write-downs of loans and provisions for guarantees and commitments	-298	-390	-688	-486	-202	+41%
Net operating profit	432	430	862	983	-120	-12%
Provisions for risks and charges	-74	-46	-120	-67	-54	+80%
Integration/restructuring costs	-2	-4	-6	-3	-3	+76%
Net income from investments	-1	5	4	-50	+54	n.m.
Profit before tax	355	384	740	862	-123	-14%
Income tax for the period	-65	-104	-168	-178	+10	-5%
Total profit or loss after tax from discontinued operations	8	6	14	-13	+27	n.m.
Profit for the period	299	287	586	671	-86	-13%
Non-controlling interests	-11	-4	-15	-18	+4	-20%
Net profit before PPA ³⁾	288	283	571	653	-82	-13%
Purchase Price Allocation effect ⁴⁾	0	0	0	-5	+5	-100%
Goodwill impairment	-3	-3	-5	-7	+2	-27%
Net profit ³⁾	285	281	566	641	-76	-12%

n.m. = not meaningful. / 1) Bank Austria's income statement as presented in this table is a reclassified format corresponding to the format used for segment reporting. / 2) Recast to reflect the consolidation perimeter and business structure in 2013. / 3) Attributable to the owners of the parent company. 4) PPA effects Russia.

Segment reporting of the Bank Austria Group

1–6 2013/1–6 2012

(€ million)

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFER- ENCES ¹⁾	BANK AUSTRIA GROUP (PUBLISHED) ²⁾
Net interest	1–6 2013	465	24	173	1,672	-133	2,202	0	2,202
	1–6 2012	504	25	231	1,560	-147	2,173	-16	2,156
Dividends and other income from equity investments	1–6 2013	11	0	4	14	35	63	0	63
	1–6 2012	20	0	0	8	54	82	5	86
Net fees and commissions	1–6 2013	233	51	50	542	-9	868	0	868
	1–6 2012	232	42	45	478	-33	763	-3	760
Net trading, hedging and fair value income/loss	1–6 2013	25	1	28	270	47	371	0	371
	1–6 2012	10	1	-12	208	129	336	0	336
Net other expenses/income	1–6 2013	9	0	4	48	-10	52	0	52
	1–6 2012	9	-1	2	6	18	35	-1	34
OPERATING INCOME	1–6 2013	744	77	259	2,546	-70	3,555	0	3,555
	1–6 2012	774	67	265	2,260	21	3,387	-16	3,371
OPERATING COSTS	1–6 2013	-574	-55	-113	-1,155	-108	-2,005	0	-2,005
	1–6 2012	-539	-51	-117	-1,088	-123	-1,919	18	-1,901
OPERATING PROFIT	1–6 2013	170	22	146	1,390	-178	1,550	0	1,550
	1–6 2012	235	16	148	1,172	-103	1,469	2	1,471
Net write-downs of loans and provisions for guarantees and commitments	1–6 2013	-89	0	-25	-574	1	-688	0	-688
	1–6 2012	-78	0	-10	-399	1	-486	5	-482
NET OPERATING PROFIT	1–6 2013	81	22	120	816	-177	862	0	862
	1–6 2012	158	16	138	773	-102	983	7	989
Provisions for risks and charges	1–6 2013	0	0	0	-28	-92	-120	0	-120
	1–6 2012	0	-1	0	-20	-46	-67	0	-67
Integration/restructuring costs	1–6 2013	0	0	0	-6	0	-6	0	-6
	1–6 2012	0	0	-3	0	0	-3	0	-3
Net income from investments	1–6 2013	-2	0	1	4	0	4	0	4
	1–6 2012	-5	0	-3	7	-48	-50	0	-50
PROFIT BEFORE TAX	1–6 2013	79	22	121	786	-268	740	0	740
	1–6 2012	152	15	131	760	-196	862	7	869
Income tax for the period	1–6 2013	-14	-6	-30	-132	13	-168	0	-168
	1–6 2012	-33	-5	-37	-144	41	-178	-2	-180
Total profit or loss after tax from discontinued operations	1–6 2013	0	0	0	0	14	14	0	14
	1–6 2012	0	0	0	0	-13	-13	0	-13
PROFIT (LOSS) FOR THE PERIOD	1–6 2013	64	16	92	654	-241	586	0	586
	1–6 2012	119	10	94	616	-168	671	5	676
Non-controlling interests	1–6 2013	-3	0	1	-33	20	-15	0	-15
	1–6 2012	-2	0	0	-24	8	-18	0	-18
NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA	1–6 2013	61	16	93	621	-221	571	0	571
	1–6 2012	117	10	94	591	-160	653	5	658
Purchase Price Allocation effect	1–6 2013	0	0	0	0	0	0	0	0
	1–6 2012	0	0	0	0	-5	-5	0	-5
Goodwill impairment	1–6 2013	0	0	0	0	-5	-5	0	-5
	1–6 2012	0	0	0	0	-7	-7	0	-7
NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY	1–6 2013	61	16	93	621	-226	566	0	566
	1–6 2012	117	10	94	591	-171	641	5	646

1) The segment results have been recast. The difference compared to Bank Austria's results is presented in a separate column showing "Recasting differences", which for 2012 mainly relate to the sale of Domus Facility Management GmbH, the purchase of UniCredit Consumer Financing AD (Bulgaria) and UniCredit Consumer Financing IFN S.A. (Romania). "Recasting differences" for 2012 relating to loans to customers and primary funds are due to JSC ATF Bank and its subsidiaries, which have been sold already.

2) The comparative figures 2012 and 2013 reflect the accounting figures, restatements as described in the notes included accordingly.

Segment reporting of the Bank Austria Group

1–6 2013/1–6 2012

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFER- ENCES ¹⁾	BANK AUSTRIA GROUP (PUBLISHED) ²⁾
Risk-weighted assets (RWA) (avg.)	1–6 2013	17,799	724	9,612	84,446	17,109	129,690	0	129,690
	1–6 2012	17,506	878	9,439	82,972	16,494	127,289	-147	127,142
Loans to customers (end of period)	1–6 2013	40,710	627	14,757	73,024	6,917	136,034	0	136,034
	1–6 2012	41,666	614	14,626	69,525	6,325	132,756	3,233	135,989
Primary funds (end of period) ³⁾	1–6 2013	41,201	7,821	9,186	61,984	16,313	136,505	0	136,505
	1–6 2012	42,555	7,448	7,995	59,163	14,921	132,082	3,864	135,947
Cost/income ratio excl. bank levy in %	1–6 2013	74.6	70.9	37.3	43.9	n.m.	54.0	n.m.	54.0
	1–6 2012	67.2	76.5	37.9	47.6	n.m.	54.9	n.m.	54.6
Risk/earnings ratio in % ⁴⁾	1–6 2013	18.8	1.4	14.4	34.1	n.m.	30.4	n.m.	30.4
	1–6 2012	14.8	0.0	4.5	25.5	n.m.	21.6	n.m.	21.5

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2) The comparative figures 2012 and 2013 reflect the accounting figures, restatements as described in the notes included accordingly.

3) Primary funds: deposits from customers and debt securities in issue.

4) Risk/earnings ratio: net write-downs of loans and provisions for guarantees and commitments measured against net interest and dividends and other income from equity investments.

n. m. = not meaningful

Statement of Financial Position of the Bank Austria Group

at 30 June 2013

Assets

(€ million)

	30 JUNE 2013	31 DEC. 2012
Cash and cash balances	2,578	2,754
Financial assets held for trading	2,412	2,855
Financial assets at fair value through profit or loss	398	426
Available-for-sale financial assets	21,487	21,063
Held-to-maturity investments	1,655	1,895
Loans and receivables with banks	23,497	28,112
Loans and receivables with customers	136,034	132,424
Hedging derivatives	2,976	4,125
Changes in fair value of portfolio hedged items (+/-)	58	54
Investments in associates and joint ventures	2,406	2,348
Insurance reserves attributable to reinsurers	0	1
Property, plant and equipment	2,512	2,509
<i>of which held for investment</i>	865	782
Intangible assets	2,359	2,459
<i>of which goodwill</i>	2,049	2,127
Tax assets	1,341	1,336
a) current tax assets	64	52
b) deferred tax assets	1,277	1,284
Non-current assets and disposal groups classified as held for sale	430	3,788
Other assets	1,612	1,446
TOTAL ASSETS	201,756	207,596

Liabilities and equity

(€ million)

	30 JUNE 2013	31 DEC. 2012
Deposits from banks	31,915	31,061
Deposits from customers	108,091	110,563
Debt securities in issue	28,414	28,063
Financial liabilities held for trading	1,790	2,196
Financial liabilities at fair value through profit or loss	950	1,152
Hedging derivatives	2,445	2,989
Changes in fair value of portfolio hedged items (+/-)	0	0
Tax liabilities	741	856
a) current tax liabilities	76	88
b) deferred tax liabilities	665	768
Liabilities included in disposal groups classified as held for sale	240	3,506
Other liabilities	4,070	3,428
Provisions for risks and charges	5,094	5,389
a) post-retirement benefit obligations	4,630	4,600
b) other provisions	464	789
Insurance reserves	0	201
Equity	18,006	18,192
<i>of which non-controlling interests (+/-)</i>	498	530
TOTAL LIABILITIES AND EQUITY	201,756	207,596