

Condensed income statement of the Bank Austria Group¹⁾

for the first nine months of 2012

(€ million)

| | 1–9 2012 | 1–9 2011 ²⁾ | CHANGE OVER PREVIOUS YEAR | |
|--|--------------|------------------------|------------------------------|---------------|
| | | | € MILLION | IN % |
| Net interest | 3,396 | 3,365 | +30 | +0.9% |
| Dividends and other income from equity investments | 80 | 152 | -71 | -47.0% |
| Net fees and commissions | 1,198 | 1,242 | -44 | -3.6% |
| Net trading, hedging and fair value income | 533 | 351 | +182 | +51.9% |
| Net other expenses/income | 94 | 105 | -11 | -10.6% |
| Operating income | 5,301 | 5,216 | +85 | +1.6% |
| Payroll costs | -1,505 | -1,492 | -13 | +0.9% |
| Other administrative expenses | -1,233 | -1,172 | -61 | +5.2% |
| Recovery of expenses | 1 | 1 | -0 | -32.5% |
| Amortisation, depreciation and impairment losses on intangible and tangible assets | -203 | -201 | -2 | +1.0% |
| Operating costs | -2,940 | -2,863 | -77 | +2.7% |
| Operating profit | 2,361 | 2,353 | +9 | +0.4% |
| Net write-downs of loans and provisions for guarantees and commitments | -887 | -1,024 | +137 | -13.4% |
| NET OPERATING PROFIT | 1,475 | 1,328 | +146 | +11.0% |
| Provisions for risks and charges | -74 | -131 | +57 | -43.6% |
| Integration/restructuring costs | -3 | -17 | +14 | -80.6% |
| Net income from investments | 27 | -147 | +174 | n. m. |
| PROFIT BEFORE TAX | 1,424 | 1,033 | +391 | +37.9% |
| Income tax for the period | -263 | -253 | -10 | +3.9% |
| Profit for the period | 1,161 | 780 | +381 | +48.9% |
| Non-controlling interests | -39 | -41 | +2 | -4.5% |
| Net profit before PPA ³⁾ | 1,122 | 739 | +383 | +51.8% |
| Purchase Price Allocation effect ⁴⁾ | -12 | -31 | +20 | -62.8% |
| Goodwill impairment | -10 | -705 | +696 | -98.6% |
| NET PROFIT³⁾ | 1,101 | 3 | +1,098 | n. m. |

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: adjusted to reflect the consolidation perimeter, business structure and methodology in 2012. / 3) Attributable to the owners of the parent company. 4) PPA effects for Kazakhstan, Ukraine, Russia and Aton.

Segment reporting of the Bank Austria Group

1–9 2012/1–9 2011

(€ million)

| | | FAMILY & SME BANKING (F&SME) | PRIVATE BANKING | CORPORATE & INVESTMENT BANKING (CIB) | CENTRAL EASTERN EUROPE (CEE) | CORPORATE CENTER | BANK AUSTRIA GROUP (RECAST) | RECASTING DIFFERENCES ¹⁾ | BANK AUSTRIA GROUP (PUBLISHED) ²⁾ |
|---|-----------------|------------------------------|-----------------|--------------------------------------|------------------------------|------------------|-----------------------------|-------------------------------------|--|
| Net interest | 1–9 2012 | 528 | 46 | 569 | 2,479 | -226 | 3,396 | - | 3,396 |
| | 1–9 2011 | 521 | 43 | 530 | 2,412 | -140 | 3,365 | - | 3,365 |
| Dividends and other income from equity investments | 1–9 2012 | - | - | 30 | 17 | 33 | 80 | - | 80 |
| | 1–9 2011 | 2 | - | 34 | 15 | 100 | 152 | -1 | 151 |
| Net fees and commissions | 1–9 2012 | 282 | 63 | 131 | 771 | -50 | 1,198 | - | 1,198 |
| | 1–9 2011 | 303 | 63 | 160 | 770 | -54 | 1,242 | 159 | 1,401 |
| Net trading, hedging and fair value income/loss | 1–9 2012 | 10 | 2 | -5 | 316 | 211 | 533 | - | 533 |
| | 1–9 2011 | 9 | 2 | 18 | 247 | 76 | 351 | -159 | 192 |
| Net other expenses/income | 1–9 2012 | 7 | - | 12 | 46 | 30 | 94 | - | 94 |
| | 1–9 2011 | 7 | - | 9 | 78 | 12 | 105 | 37 | 143 |
| OPERATING INCOME | 1–9 2012 | 827 | 111 | 736 | 3,629 | -2 | 5,301 | - | 5,301 |
| | 1–9 2011 | 842 | 108 | 751 | 3,522 | -6 | 5,216 | 37 | 5,252 |
| OPERATING COSTS | 1–9 2012 | -676 | -79 | -266 | -1,683 | -235 | -2,940 | - | -2,940 |
| | 1–9 2011 | -665 | -76 | -284 | -1,627 | -211 | -2,863 | -34 | -2,898 |
| OPERATING PROFIT | 1–9 2012 | 151 | 31 | 470 | 1,945 | -236 | 2,361 | - | 2,361 |
| | 1–9 2011 | 177 | 31 | 466 | 1,895 | -217 | 2,353 | 2 | 2,355 |
| Net write-downs of loans and provisions for guarantees and commitments | 1–9 2012 | -74 | - | -91 | -724 | 1 | -887 | - | -887 |
| | 1–9 2011 | -156 | -2 | -115 | -752 | - | -1,024 | - | -1,024 |
| NET OPERATING PROFIT | 1–9 2012 | 78 | 31 | 379 | 1,222 | -235 | 1,475 | - | 1,475 |
| | 1–9 2011 | 21 | 29 | 352 | 1,143 | -217 | 1,328 | 2 | 1,330 |
| Provisions for risks and charges | 1–9 2012 | -1 | -1 | - | -27 | -46 | -74 | - | -74 |
| | 1–9 2011 | 6 | 2 | -20 | -16 | -104 | -131 | - | -131 |
| Integration/restructuring costs | 1–9 2012 | - | - | -3 | - | - | -3 | - | -3 |
| | 1–9 2011 | - | - | -15 | -2 | - | -17 | - | -17 |
| Net income from investments | 1–9 2012 | 1 | - | -6 | 91 | -59 | 27 | - | 27 |
| | 1–9 2011 | 3 | - | 5 | 6 | -161 | -147 | - | -147 |
| PROFIT BEFORE TAX | 1–9 2012 | 78 | 31 | 369 | 1,287 | -340 | 1,424 | - | 1,424 |
| | 1–9 2011 | 30 | 31 | 323 | 1,131 | -482 | 1,033 | 2 | 1,035 |
| Income tax for the period | 1–9 2012 | -16 | -8 | -89 | -253 | 104 | -263 | - | -263 |
| | 1–9 2011 | -7 | -8 | -76 | -160 | -2 | -253 | - | -253 |
| PROFIT (LOSS) FOR THE PERIOD | 1–9 2012 | 62 | 22 | 280 | 1,034 | -237 | 1,161 | - | 1,161 |
| | 1–9 2011 | 24 | 23 | 247 | 971 | -484 | 780 | 2 | 782 |
| Non-controlling interests | 1–9 2012 | -6 | - | - | -48 | 15 | -39 | - | -39 |
| | 1–9 2011 | -5 | - | - | -51 | 15 | -41 | - | -41 |
| NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA | 1–9 2012 | 55 | 22 | 280 | 986 | -221 | 1,122 | - | 1,122 |
| | 1–9 2011 | 19 | 23 | 247 | 919 | -469 | 739 | 2 | 741 |
| Purchase Price Allocation effect | 1–9 2012 | - | - | - | - | -12 | -12 | - | -12 |
| | 1–9 2011 | - | - | - | - | -31 | -31 | - | -31 |
| Goodwill impairment | 1–9 2012 | - | - | - | - | -10 | -10 | - | -10 |
| | 1–9 2011 | - | - | - | - | -705 | -705 | - | -705 |
| NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY | 1–9 2012 | 55 | 22 | 280 | 986 | -243 | 1,101 | - | 1,101 |
| | 1–9 2011 | 19 | 23 | 247 | 919 | -1,205 | 3 | 2 | 4 |

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 2011 mainly relate to the sale of Bank Austria Global Information Services GmbH and a change in reporting fee and commission income from management, brokerage and consultancy services relating to derivatives business in securities and currency trading, which is now included in the item Net trading, hedging and fair value income.

2) The comparative figures for 2011 have been adjusted due to the reclassification, performed by three Group legal entities in the first half of 2012, of the time-value interest component of impaired loans from net interest to net write-downs of loans and provisions for guarantees and commitments.

Segment reporting of the Bank Austria Group

1–9 2012/1–9 2011

| | | FAMILY & SME BANKING (F&SME) | PRIVATE BANKING | CORPORATE & INVESTMENT BANKING (CIB) | CENTRAL EASTERN EUROPE (CEE) | CORPORATE CENTER | BANK AUSTRIA GROUP (RECAST) | RECASTING DIFFERENCES ¹⁾ | BANK AUSTRIA GROUP (PUBLISHED) ²⁾ |
|---|----------|------------------------------|-----------------|--------------------------------------|------------------------------|------------------|-----------------------------|-------------------------------------|--|
| Risk-weighted assets (RWA) (avg.) | 1–9 2012 | 11,081 | 925 | 16,141 | 87,813 | 12,652 | 128,612 | – | 128,612 |
| | 1–9 2011 | 12,752 | 886 | 20,151 | 80,256 | 10,059 | 124,103 | 247 | 124,350 |
| Loans to customers (end of period) | 1–9 2012 | 20,323 | 621 | 35,529 | 73,317 | 6,479 | 136,270 | – | 136,270 |
| | 1–9 2011 | 21,553 | 557 | 36,159 | 67,632 | 5,223 | 131,125 | – | 131,125 |
| Primary funds (end of period) ³⁾ | 1–9 2012 | 27,740 | 7,737 | 24,176 | 64,672 | 14,727 | 139,052 | – | 139,052 |
| | 1–9 2011 | 27,185 | 7,466 | 22,288 | 59,599 | 17,281 | 133,819 | – | 133,819 |
| Equity (avg.) ⁴⁾ | 1–9 2012 | 1,244 | 168 | 1,780 | 13,146 | 1,562 | 17,900 | – | 17,900 |
| | 1–9 2011 | 1,206 | 158 | 1,728 | 11,763 | 2,622 | 17,478 | 7 | 17,485 |
| Cost/income ratio in % | 1–9 2012 | 81.7 | 71.7 | 36.2 | 46.4 | n.m. | 55.5 | n.m. | 55.5 |
| | 1–9 2011 | 79.0 | 70.8 | 37.9 | 46.2 | n.m. | 54.9 | n.m. | 55.2 |
| Risk/earnings ratio in % ⁵⁾ | 1–9 2012 | 13.9 | n.m. | 15.2 | 29.0 | n.m. | 25.5 | n.m. | 25.5 |
| | 1–9 2011 | 29.7 | n.m. | 20.3 | 31.0 | n.m. | 29.1 | n.m. | 29.1 |

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2) The comparative figures for 2011 have been adjusted due to the reclassification, performed by three Group legal entities in the first half of 2012, of the time-value interest component of impaired loans from net interest to net write-downs of loans and provisions for guarantees and commitments.

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

4) Total IFRS capital for the subsidiaries allocated to the respective Division together with standardised capital (capital allocation based on actual RWAs of the previous quarter) for the rest of the respective Division. The difference compared to the consolidated equity of the Bank Austria Group is shown in the Corporate Center.

5) 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 September 2012

Assets

(€ million)

| | 30 SEPT. 2012 | 31 DEC. 2011 |
|--|----------------|----------------|
| Cash and cash balances | 2,497 | 2,919 |
| Financial assets held for trading | 2,926 | 3,322 |
| Financial assets at fair value through profit or loss | 423 | 214 |
| Available-for-sale financial assets | 19,146 | 14,677 |
| Held-to-maturity investments | 3,013 | 3,498 |
| Loans and receivables with banks | 25,728 | 25,621 |
| Loans and receivables with customers | 136,270 | 134,914 |
| Hedging derivatives | 4,368 | 3,466 |
| Changes in fair value of portfolio hedged items (+/-) | 37 | 30 |
| Investments in associates and joint ventures | 2,615 | 2,562 |
| Insurance reserves attributable to reinsurers | 1 | 1 |
| Property, plant and equipment | 2,552 | 2,576 |
| <i>of which held for investment</i> | 785 | 721 |
| Intangible assets | 2,883 | 2,866 |
| <i>of which goodwill</i> | 2,432 | 2,397 |
| Tax assets | 1,335 | 1,389 |
| a) current tax assets | 207 | 282 |
| b) deferred tax assets | 1,128 | 1,107 |
| Non-current assets and disposal groups classified as held for sale | 136 | 55 |
| Other assets | 1,398 | 1,120 |
| TOTAL ASSETS | 205,326 | 199,229 |

Liabilities and equity

(€ million)

| | 30 SEPT. 2012 | 31 DEC. 2011 |
|---|----------------|----------------|
| Deposits from banks | 31,754 | 32,772 |
| Deposits from customers | 110,802 | 104,728 |
| Debt securities in issue | 28,250 | 29,931 |
| Financial liabilities held for trading | 2,339 | 2,554 |
| Financial liabilities at fair value through profit or loss | 1,132 | 1,042 |
| Hedging derivatives | 2,911 | 2,591 |
| Changes in fair value of portfolio hedged items (+/-) | - | - |
| Tax liabilities | 870 | 789 |
| a) current tax liabilities | 94 | 146 |
| b) deferred tax liabilities | 775 | 643 |
| Liabilities included in disposal groups classified as held for sale | - | - |
| Other liabilities | 3,428 | 2,782 |
| Provisions for risks and charges | 4,232 | 4,204 |
| a) post-retirement benefit obligations | 3,686 | 3,664 |
| b) other provisions | 546 | 540 |
| Insurance reserves | 189 | 175 |
| Equity | 19,421 | 17,661 |
| <i>of which non-controlling interests (+/-)</i> | 539 | 534 |
| TOTAL LIABILITIES AND EQUITY | 205,326 | 199,229 |