

# Condensed income statement of the Bank Austria Group<sup>1)</sup>

for the first nine months of 2013

(€ million)

RECAST <sup>2)</sup>	QUARTERLY FIGURES			FIRST NINE MONTHS		CHANGE	
	Q1 2013	+ Q2 2013	+ Q3 2013	= 1-9 2013	1-9 2012	+/- €	+/- %
Net interest	1,103	1,099	1,071	3,273	3,288	-15	-0%
Dividend income and other income from equity investments	35	28	14	77	76	+2	+2%
Net fees and commissions	418	450	422	1,290	1,162	+127	+11%
Net trading, hedging and fair value income	144	227	188	559	592	-33	-6%
Net other expenses/income	38	14	44	95	93	+2	+2%
Operating income	1,737	1,818	1,739	5,294	5,211	+83	+2%
Payroll costs	-495	-504	-467	-1,466	-1,477	+11	-1%
Other administrative expenses	-445	-426	-424	-1,296	-1,219	-77	+6%
Recovery of expenses	0	1	0	2	1	+1	>100%
Amortisation, depreciation and impairment losses on intangible and tangible assets	-67	-69	-65	-201	-195	-6	+3%
Operating costs	-1,007	-998	-956	-2,961	-2,890	-71	+2%
Operating profit	730	820	783	2,334	2,321	+12	+1%
Net write-downs of loans and provisions for guarantees and commitments	-298	-390	-311	-999	-770	-229	+30%
<b>Net operating profit</b>	<b>432</b>	<b>430</b>	<b>472</b>	<b>1,334</b>	<b>1,551</b>	<b>-216</b>	<b>-14%</b>
Provisions for risks and charges	-74	-46	-22	-142	-74	-68	+92%
Integration/restructuring costs	-2	-4	-10	-16	-3	-12	>100%
Net income from investments	-1	5	194	198	-45	+243	n.m.
<b>Profit before tax</b>	<b>355</b>	<b>384</b>	<b>635</b>	<b>1,375</b>	<b>1,429</b>	<b>-54</b>	<b>-4%</b>
Income tax for the period	-65	-104	-101	-270	-255	-15	+6%
Total profit or loss after tax from discontinued operations	8	6	0	14	-19	+33	n.m.
Profit for the period	299	287	534	1,120	1,155	-35	-3%
Non-controlling interests	-11	-4	-12	-26	-39	+13	-32%
Net profit before PPA <sup>3)</sup>	288	283	522	1,093	1,116	-23	-2%
Purchase Price Allocation effect <sup>4)</sup>	0	0	0	0	-7	+7	-100%
Goodwill impairment	-3	-3	-3	-8	-10	+2	-20%
<b>Net profit <sup>3)</sup></b>	<b>285</b>	<b>281</b>	<b>520</b>	<b>1,086</b>	<b>1,099</b>	<b>-14</b>	<b>-1%</b>

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

1–9 2013/1–9 2012

(€ million)

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFER- ENCES <sup>1)</sup>	BANK AUSTRIA GROUP (PUBLISHED) <sup>2)</sup>
Net interest	1–9 2013	700	37	252	2,473	-189	3,273	-	3,273
	1–9 2012	741	35	334	2,396	-218	3,288	-25	3,263
Dividends and other income from equity investments	1–9 2013	13	-	4	15	45	77	-	77
	1–9 2012	28	-	-	12	35	76	5	80
Net fees and commissions	1–9 2013	350	73	69	812	-14	1,290	-	1,290
	1–9 2012	351	63	62	736	-49	1,162	-5	1,157
Net trading, hedging and fair value income/loss	1–9 2013	32	2	39	391	95	559	-	559
	1–9 2012	19	2	-12	390	193	592	-	592
Net other expenses/income	1–9 2013	14	1	4	81	-5	95	-	95
	1–9 2012	14	-	3	46	30	93	-	93
<b>OPERATING INCOME</b>	<b>1–9 2013</b>	<b>1,109</b>	<b>114</b>	<b>367</b>	<b>3,772</b>	<b>-68</b>	<b>5,294</b>	<b>-</b>	<b>5,294</b>
	<b>1–9 2012</b>	<b>1,153</b>	<b>100</b>	<b>387</b>	<b>3,580</b>	<b>-9</b>	<b>5,211</b>	<b>-25</b>	<b>5,186</b>
<b>OPERATING COSTS</b>	<b>1–9 2013</b>	<b>-845</b>	<b>-81</b>	<b>-167</b>	<b>-1,707</b>	<b>-160</b>	<b>-2,961</b>	<b>-</b>	<b>-2,961</b>
	<b>1–9 2012</b>	<b>-814</b>	<b>-79</b>	<b>-175</b>	<b>-1,638</b>	<b>-184</b>	<b>-2,890</b>	<b>21</b>	<b>-2,869</b>
<b>OPERATING PROFIT</b>	<b>1–9 2013</b>	<b>264</b>	<b>32</b>	<b>200</b>	<b>2,065</b>	<b>-227</b>	<b>2,334</b>	<b>-</b>	<b>2,334</b>
	<b>1–9 2012</b>	<b>339</b>	<b>22</b>	<b>211</b>	<b>1,942</b>	<b>-193</b>	<b>2,321</b>	<b>-4</b>	<b>2,317</b>
Net write-downs of loans and provisions for guarantees and commitments	1–9 2013	-134	-1	-38	-828	1	-999	-	-999
	1–9 2012	-154	-	-11	-607	1	-770	7	-763
<b>NET OPERATING PROFIT</b>	<b>1–9 2013</b>	<b>130</b>	<b>32</b>	<b>161</b>	<b>1,237</b>	<b>-226</b>	<b>1,334</b>	<b>-</b>	<b>1,334</b>
	<b>1–9 2012</b>	<b>186</b>	<b>22</b>	<b>200</b>	<b>1,335</b>	<b>-192</b>	<b>1,551</b>	<b>3</b>	<b>1,554</b>
Provisions for risks and charges	1–9 2013	-	-1	-	-33	-107	-142	-	-142
	1–9 2012	-1	-1	-	-27	-46	-74	-	-74
Integration/restructuring costs	1–9 2013	-	-	4	-20	-	-16	-	-16
	1–9 2012	-	-	-3	-	-	-3	-	-3
Net income from investments	1–9 2013	11	-	-	189	-1	198	-	198
	1–9 2012	-5	-	-3	5	-41	-45	-	-45
<b>PROFIT BEFORE TAX</b>	<b>1–9 2013</b>	<b>141</b>	<b>31</b>	<b>166</b>	<b>1,373</b>	<b>-335</b>	<b>1,375</b>	<b>-</b>	<b>1,375</b>
	<b>1–9 2012</b>	<b>179</b>	<b>21</b>	<b>194</b>	<b>1,313</b>	<b>-279</b>	<b>1,429</b>	<b>3</b>	<b>1,432</b>
Income tax for the period	1–9 2013	-24	-8	-40	-219	20	-270	-	-270
	1–9 2012	-36	-6	-52	-248	87	-255	-2	-257
Total profit or loss after tax from discontinued operations	1–9 2013	-	-	-	-	14	14	-	14
	1–9 2012	-	-	-	-	-19	-19	-	-19
<b>PROFIT (LOSS) FOR THE PERIOD</b>	<b>1–9 2013</b>	<b>117</b>	<b>23</b>	<b>126</b>	<b>1,154</b>	<b>-300</b>	<b>1,120</b>	<b>-</b>	<b>1,120</b>
	<b>1–9 2012</b>	<b>144</b>	<b>15</b>	<b>142</b>	<b>1,065</b>	<b>-211</b>	<b>1,155</b>	<b>1</b>	<b>1,156</b>
Non-controlling interests	1–9 2013	-6	-	1	-43	21	-26	-	-26
	1–9 2012	-6	-	-	-48	15	-39	-	-39
<b>NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY BEFORE PPA</b>	<b>1–9 2013</b>	<b>111</b>	<b>23</b>	<b>127</b>	<b>1,111</b>	<b>-279</b>	<b>1,093</b>	<b>-</b>	<b>1,093</b>
	<b>1–9 2012</b>	<b>138</b>	<b>15</b>	<b>141</b>	<b>1,017</b>	<b>-196</b>	<b>1,116</b>	<b>1</b>	<b>1,117</b>
Purchase Price Allocation effect	1–9 2013	-	-	-	-	-	-	-	-
	1–9 2012	-	-	-	-	-7	-7	-	-7
Goodwill impairment	1–9 2013	-	-	-	-	-8	-8	-	-8
	1–9 2012	-	-	-	-	-10	-10	-	-10
<b>NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE PARENT COMPANY</b>	<b>1–9 2013</b>	<b>111</b>	<b>23</b>	<b>127</b>	<b>1,111</b>	<b>-287</b>	<b>1,086</b>	<b>-</b>	<b>1,086</b>
	<b>1–9 2012</b>	<b>138</b>	<b>15</b>	<b>141</b>	<b>1,017</b>	<b>-212</b>	<b>1,099</b>	<b>1</b>	<b>1,101</b>

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

1–9 2013/1–9 2012

		RETAIL & CORPORATES	PRIVATE BANKING	CORPORATE & INVESTMENT BANKING (CIB)	CENTRAL EASTERN EUROPE (CEE)	CORPORATE CENTER	BANK AUSTRIA GROUP (RECAST)	RECASTING DIFFER- ENCES <sup>1)</sup>	BANK AUSTRIA GROUP (PUBLISHED) <sup>2)</sup>
Risk-weighted assets (RWA) (avg.) <sup>3)</sup>	1–9 2013	17,667	682	9,249	83,526	16,323	127,447	–	127,447
	1–9 2012	17,536	925	9,371	83,985	16,927	128,745	–133	128,612
Loans to customers (end of period)	1–9 2013	40,195	642	14,145	72,928	6,158	134,068	–	134,068
	1–9 2012	41,106	621	14,978	70,400	6,152	133,256	3,014	136,270
Primary funds (end of period) <sup>4)</sup>	1–9 2013	39,213	7,969	8,872	61,859	16,477	134,389	–	134,389
	1–9 2012	43,607	7,737	8,376	60,560	14,746	135,026	4,026	139,052
<i>Cost/income ratio excl. bank levy in %</i>	1–9 2013	73.7	71.3	38.8	44.1	<i>n.m.</i>	53.8	<i>n.m.</i>	53.8
	1–9 2012	68.1	78.1	38.9	45.2	<i>n.m.</i>	53.7	<i>n.m.</i>	53.5
<i>Risk/earnings ratio in %<sup>5)</sup></i>	1–9 2013	18.8	1.5	15.0	33.3	<i>n.m.</i>	29.8	<i>n.m.</i>	29.8
	1–9 2012	20.0	0.0	3.3	25.2	<i>n.m.</i>	22.9	<i>n.m.</i>	22.8

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.

3) Corporate Center: including Kazakhstan (until disposal).

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

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 2013

## Assets

(€ million)

	30 SEPT. 2013	31 DEC. 2012
Cash and cash balances	2,439	2,754
Financial assets held for trading	2,235	2,855
Financial assets at fair value through profit or loss	483	426
Available-for-sale financial assets	20,945	21,063
Held-to-maturity investments	1,586	1,895
Loans and receivables with banks	22,134	28,112
Loans and receivables with customers	134,068	132,424
Hedging derivatives	3,024	4,125
Changes in fair value of portfolio hedged items (+/-)	47	54
Investments in associates and joint ventures	2,438	2,348
Insurance reserves attributable to reinsurers	–	1
Property, plant and equipment	2,523	2,509
<i>of which held for investment</i>	916	782
Intangible assets	2,306	2,459
<i>of which goodwill</i>	2,002	2,127
Tax assets	1,289	1,336
a) current tax assets	53	52
b) deferred tax assets	1,236	1,284
Non-current assets and disposal groups classified as held for sale	95	3,788
Other assets	1,439	1,446
<b>TOTAL ASSETS</b>	<b>197,050</b>	<b>207,596</b>

## Liabilities and equity

(€ million)

	30 SEPT. 2013	31 DEC. 2012
Deposits from banks	29,693	31,061
Deposits from customers	106,147	110,563
Debt securities in issue	28,241	28,063
Financial liabilities held for trading	1,755	2,196
Financial liabilities at fair value through profit or loss	776	1,152
Hedging derivatives	2,468	2,989
Changes in fair value of portfolio hedged items (+/-)	–	–
Tax liabilities	719	856
a) current tax liabilities	79	88
b) deferred tax liabilities	639	768
Liabilities included in disposal groups classified as held for sale	–	3,506
Other liabilities	4,044	3,428
Provisions for risks and charges	5,093	5,389
a) post-retirement benefit obligations	4,640	4,600
b) other provisions	453	789
Insurance reserves	–	201
Equity	18,113	18,192
<i>of which non-controlling interests (+/-)</i>	502	530
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>197,050</b>	<b>207,596</b>