

**> Erste Bank:
- continued strong operating performance
in Q3 2006**

- > 9M 2006 Results
- > Presentation and Teleconference
London, 30 Oct 2006
- > Andreas Treichl, CEO
Reinhard Ortner, CFO

> Disclaimer

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> Presentation topics

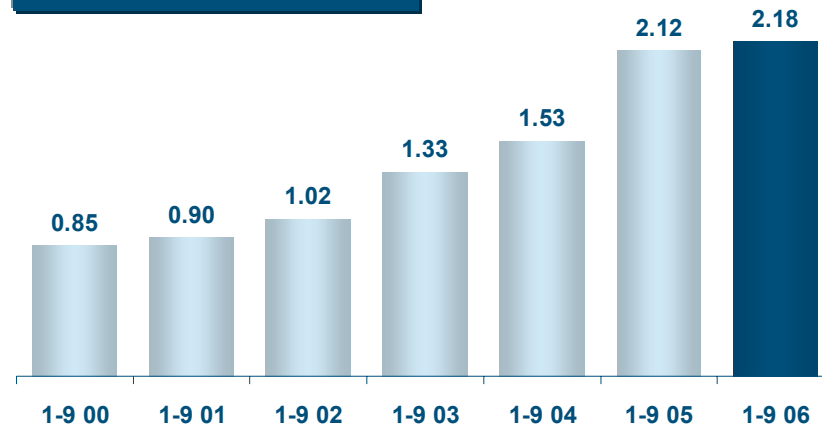
1. Q3 and 9M 2006 highlights
2. Financial statements
3. Divisional information
4. Asset quality
5. Outlook and targets
6. Appendix

NB Figures of prior years (2005 and 2004) have been adapted pursuant to the requirements of IAS 32 and IAS 39. Details of these changes were outlined in the press releases dated 3 May 2005 and 6 December 2005, which can be found on the Erste Bank website (www.erstebank.com). Percentage changes in financial figures between two financial periods may differ slightly from non-rounded rates of change.

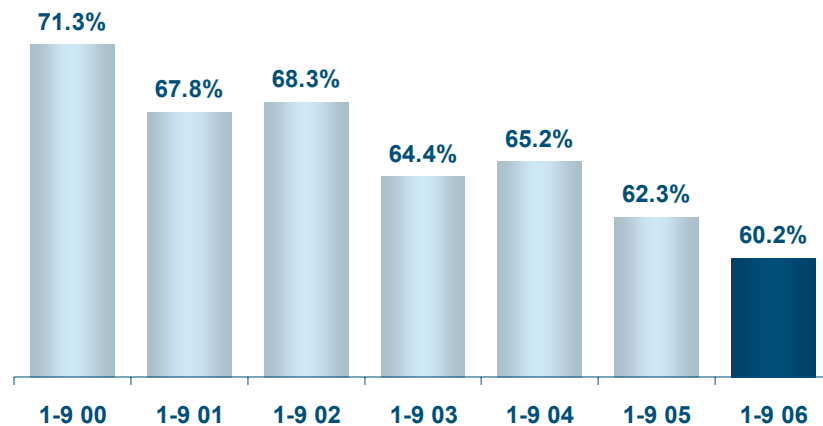
> 9M Financial highlights

- » Net profit: + 27.6% to EUR 649.3m yoy
- » Total assets: + 6.5% to EUR 162.6bn ytd
- » Tier 1 ratio: 10.0%
 - » Tier 1 capital increased by EUR 2.7bn in Jan 06
- » Cost/income ratio: 60.2%
- » Return on equity: 13.0%²⁾

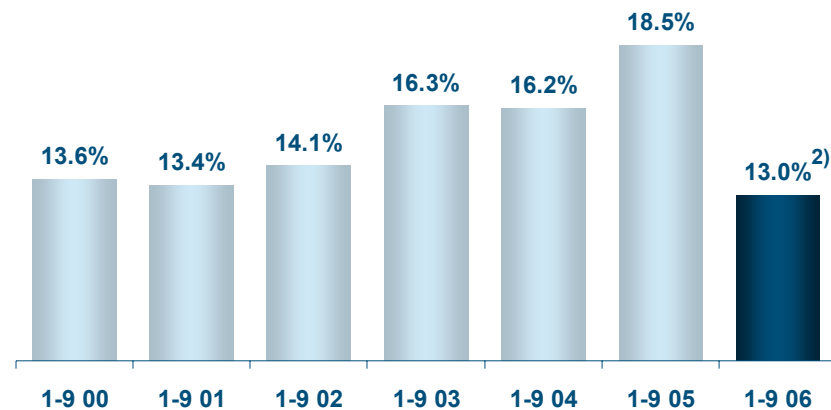
EPS (in EUR)¹⁾



Cost/income ratio



ROE



1) Based on the average number of shares for the period (ex treasury shares and shares owned by savings banks with EB participations; 2) After January 06 capital increase

> Operating results per segment

Strong momentum before consolidation of BCR

EUR m	1-9 2006	1-9 2005	% Change
Austria	690.8	641.2	7.7
Savings banks	286.5	262.5	9.1
Retail & Mortgage	185.9	183.4	1.3
<i>thereof - Retail Branches</i>	73.9	72.4	2.1
- SME	19.8	19.2	3.1
- Own savings banks	41.5	36.2	14.8
- Mortgage business	21.3	17.7	20.2
Large Corporates	105.1	95.8	9.7
Trading & Investment Banking	113.2	99.4	13.9
CEE*	615.2	514.9	19.5
Ceska sporitelna	368.8	285.7	29.1
Slovenska sporitelna	103.3	88.1	17.3
EB Hungary	106.7	89.4	19.4
EB Croatia	51.9	51.2	1.4
EB Serbia *)	(15.5)	0.6	n.a.
Int'l Business	108.8	110.0	(1.1)
Corporate Center	(15.9)	(62.2)	n.a.
Total EB Group	1,398.8	1,203.9	16.2

*) EB Serbia consolidated since Q3 2005

> Update on Banca Comercială Română

Completion of acquisition

- » Shares transferred and purchase price paid on 12 October 2006
- » BCR financials will be consolidated in EB Group results from closing date (12 Oct 2006)

New management board appointed

- » Vote of confidence in incumbent CEO
- » Excellent team mix of local & EB group expertise

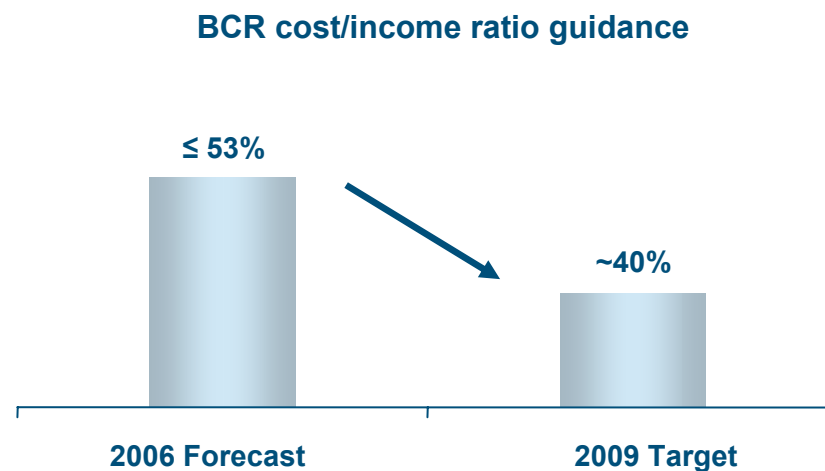
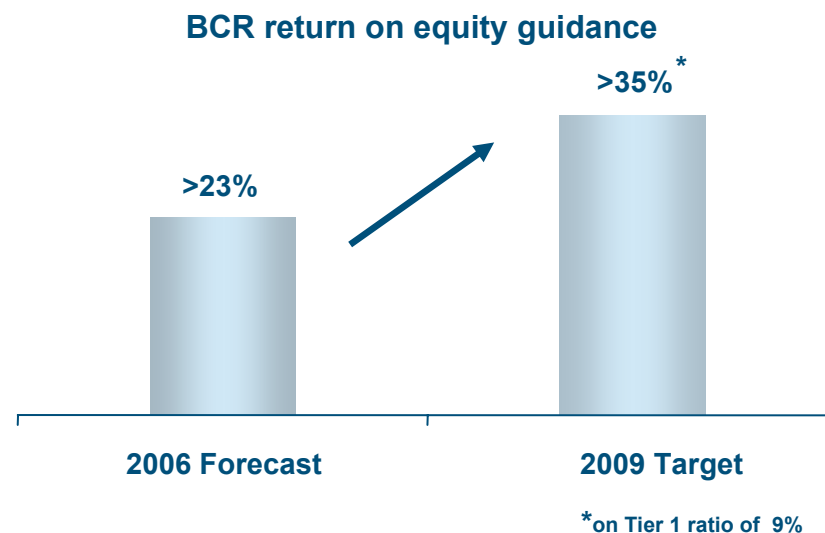
New guidance announced

Outlook 2006:

- » Net profit expected to be about EUR 250m
 - » Before restructuring costs
- » Cost/income ratio maximum 53%
- » Return on equity above 23%

Outlook 2006 – 2009:

- » Net profit expected to grow above 40% (CAGR 2006-2009)
- » Return on investment to exceed 10%
 - » Excluding funding costs



> Update on Bank Prestige (Ukraine)

Preparation for closing of transaction

- » Closing expected within next few weeks - awaiting approval from Ukrainian competition authorities
- » General shareholders meeting in October elected new Supervisory Board
- » New Management Board members selected – take up positions after closing

Ambitious expansion plans

- » Targeting market share of 4 - 5% by 2009
- » Expanding branch network to about 400 branches from 30 at YE 06
- » Total assets to reach approx EUR 3.2bn in 2009

First instalment of planned EUR 118m* capital increase scheduled for late 2006

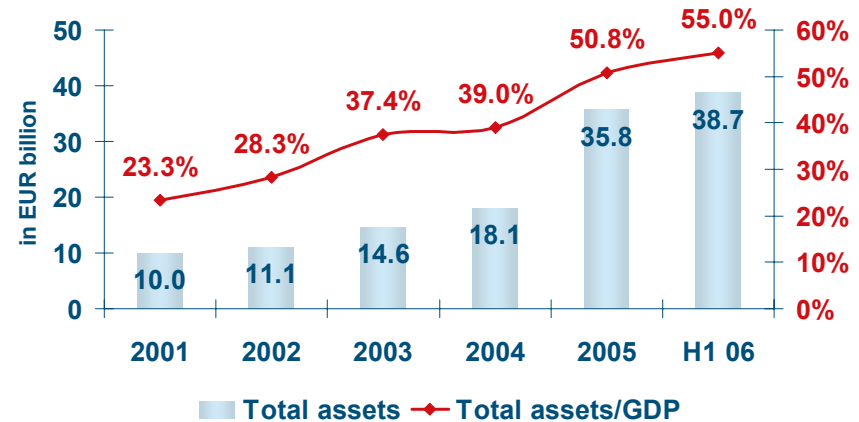
- » Shareholders will increase the authorized capital of Bank Prestige by EUR 54.9m/UAH 350.5m to EUR 102m/UAH 650.5m

Re-branding to Erste Bank after closing

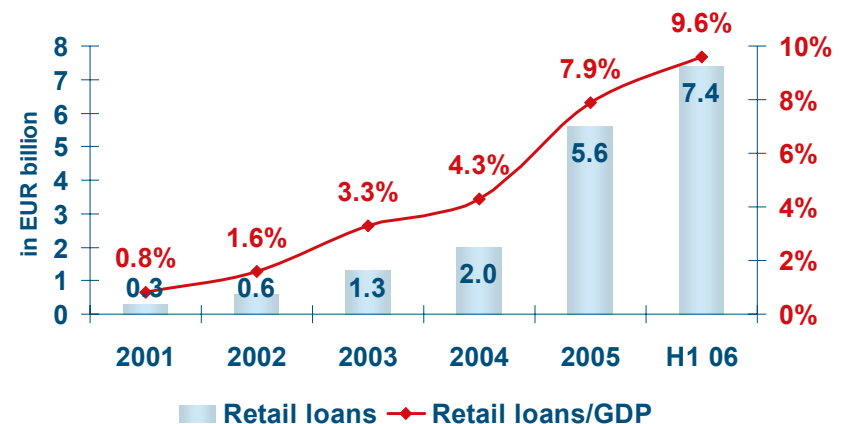
Break-even planned for 2009

* Exchange rate at 26 Oct 2006: EUR/UAH: 6.38

Ukrainian banking market growing rapidly...



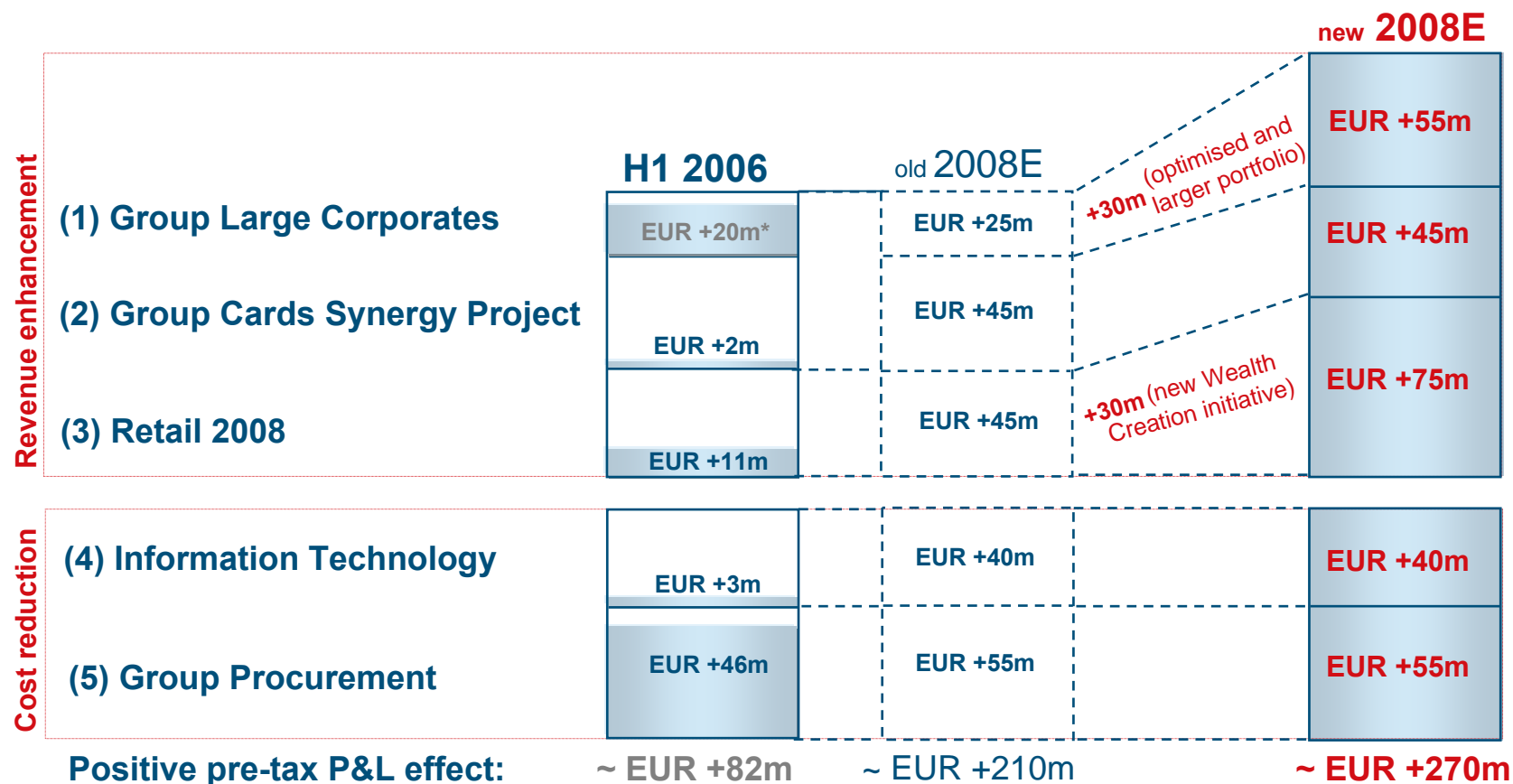
... but retail loans still low by CEE standards



> Update on New Group Architecture project

Ambitious new NGA targets reflect future opportunities

- » 2008 pre-tax profit target raised from EUR 210m to EUR 270m
- » BCR and Bank Prestige not yet included in NGA programme



*GLC performance above expectations, but based on a different portfolio structure

> Presentation topics

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> Group income statement (IFRS)

Strong operating performance sustained throughout the Group

EUR m	1-9 2006	1-9 2005	% Change
Net interest income	2,261.5	2,063.5	9.6
Risk provisions for loans and advances	(331.2)	(329.1)	0.6
Net commission income	1,036.5	921.9	12.4
Net trading result	187.8	171.6	9.4
General administrative expenses	(2,112.3)	(1,990.0)	6.1
Result from insurance business	25.3	36.9	(31.4)
Other operating result	(29.4)	(10.4)	>(100)
Pre-tax profit	1,038.2	864.4	20.1
Taxes on income	(233.6)	(209.1)	11.7
Minority interests	(155.3)	(146.5)	6.0
Net profit after minority interests	649.3	508.8	27.6
Operating income	3,511.1	3,193.9	9.9
Operating expenses	(2,112.3)	(1,990.0)	6.1
Operating result	1,398.8	1,203.9	16.2
Cost/income ratio	60.2%	62.3%	
ROE *	13.0%	18.5%	

* 1-9 2006 ROE on higher equity after January 06 capital increase

> Group balance sheet (IFRS)

Assets – retail lending continues to drive growth

EUR m	30-Sep-06	31-Dec-05	% Change
Cash and balances with central banks	2,355	2,728	(13.7)
Loans and advances to credit institutions	18,307	16,858	8.6
Loans and advances to customers	87,230	80,419	8.5
Risk provisions for loans and advances	(2,823)	(2,817)	0.2
Trading assets	6,006	5,426	10.7
AfS and assets through profit and loss	18,738	18,644	0.5
Financial investments	25,519	23,611	8.1
Intangible assets	1,919	1,911	0.4
Tangible assets	1,649	1,688	(2.3)
Other assets	3,669	4,192	(12.5)
Total assets	162,569	152,660	6.5
Risk weighted assets	81,534	75,078	8.6

> Group balance sheet (IFRS)

Liabilities – rising interest rates support increase in deposits

EUR m	30-Sep-06	31-Dec-05	% Change
Amounts owed to credit institutions	34,135	33,911	0.7
Amounts owed to customers	80,660	72,793	10.8
Debts evidenced by certificates	18,603	21,291	(12.6)
Provisions	9,069	8,635	5.0
Other liabilities	5,395	5,279	2.2
Subordinated capital	5,261	4,290	22.6
Total equity	9,446	6,461	46.2
thereof: shareholders' equity	7,179	4,129	73.9
thereof: minority interests	2,267	2,332	(2.8)
Total Liabilities	162,569	152,660	6.5
Tier 1 ratio	10.0%	6.8%	
Solvency ratio	14.3%	11.0%	

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> Divisional figures – Core segments

Positive contribution from major core segments

In EUR m	Austria		CEE		Int. Business		Corp. Center		TOTAL EB GROUP	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Net interest income	1,157.5	1,156.0	941.2	806.3	108.8	114.5	54.1	(13.3)	2,261.5	2,063.5
Risk provisions for loans and adv.	(252.1)	(267.4)	(79.2)	(52.0)	0.2	(9.7)	(0.0)	(0.0)	(331.2)	(329.1)
Net commission income	661.5	591.0	379.8	341.3	25.1	22.7	(30.0)	(33.1)	1,036.5	921.9
Net trading result	98.8	91.4	88.9	79.7	(0.0)	(0.0)	0.1	0.5	187.8	171.6
General admin. expenses	(1,242.7)	(1,228.1)	(804.3)	(718.4)	(25.2)	(27.2)	(40.1)	(16.3)	(2,112.3)	(1,990.0)
Income from insurance business	15.7	30.9	9.6	6.0	0.0	0.0	0.0	0.0	25.3	36.9
Other operating results	34.4	9.7	(23.7)	6.5	9.9	2.1	(49.9)	(28.7)	(29.4)	(10.4)
Pre-tax profit	473.0	383.5	512.2	469.4	118.9	102.4	(65.9)	(90.9)	1,038.2	864.4
Taxes on income	(102.3)	(95.1)	(122.0)	(108.4)	(31.2)	(29.0)	21.8	23.4	(233.6)	(209.1)
Minority interests	(135.9)	(111.1)	(21.6)	(19.2)	0.0	0.0	2.1	(16.2)	(155.3)	(146.5)
Net profit after minority interests	234.8	177.3	368.7	341.8	87.7	73.5	(41.9)	(83.8)	649.3	508.8
Average risk-weighted assets	49,524.4	46,067.4	21,394.8	15,795.0	7,704.8	6,387.9	347.8	352.2	78,971.8	68,602.5
Average attributed equity	2,045.0	1,954.5	1,543.9	1,194.4	556.0	483.0	2,503.3	26.6	6,648.2	3,658.5
Cost/income ratio	64.3%	65.7%	56.7%	58.3%	18.8%	19.8%	n.a.	n.a.	60.2%	62.3%
ROE on net profit after minorities	15.3%	12.1%	31.8%	38.2%	21.0%	20.3%	n.a.	n.a.	13.0%	18.5%
Thereof funding costs	(42.2)	(48.1)	(43.5)	(47.7)	0.0	0.0	(13.4)	(15.1)	(99.0)	(110.9)

> Core Segment Austria

Austria – Strong overall performance despite seasonal slowdown

In EUR m	Savings banks		Retail & Mortgage		Large Corp.		Trading & Inv.B.		TOTAL AUSTRIA	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Net interest income	616.5	618.3	386.2	383.9	105.4	105.4	49.4	48.5	1,157.5	1,156.0
Risk provisions for loans and adv.	(133.3)	(145.0)	(73.6)	(79.8)	(45.2)	(42.6)	0.0	0.0	(252.1)	(267.4)
Net commission income	275.8	252.0	248.9	234.6	68.7	53.6	68.1	50.9	661.5	591.0
Net trading result	16.7	12.6	7.8	7.4	2.6	1.0	71.7	70.4	98.8	91.4
General admin. expenses	(622.4)	(620.3)	(472.7)	(473.2)	(71.6)	(64.2)	(76.1)	(70.3)	(1,242.7)	(1,228.1)
Income from insurance business	0.0	0.0	15.7	30.9	0.0	0.0	0.0	0.0	15.7	30.9
Other operating results	6.7	3.4	(2.8)	5.4	22.1	2.6	8.4	(1.8)	34.4	9.7
Pre-tax profit	159.9	120.9	109.5	109.1	82.0	55.8	121.7	97.7	473.0	383.5
Taxes on income	(34.3)	(31.4)	(23.5)	(25.1)	(17.8)	(13.2)	(26.7)	(25.4)	(102.3)	(95.1)
Minority interests	(117.3)	(87.9)	(13.0)	(16.5)	(5.5)	(6.7)	(0.0)	0.0	(135.9)	(111.1)
Net profit after minority interests	8.3	1.6	72.9	67.4	58.7	35.9	95.0	72.3	234.8	177.3
Average risk-weighted assets	25,525.5	23,685.4	13,135.4	12,109.6	7,684.2	6,585.0	3,179.3	3,687.4	49,524.4	46,067.4
Average attributed equity	313.1	262.0	947.9	915.7	554.5	497.9	229.4	278.8	2,045.0	1,954.5
Cost/income ratio	68.5%	70.3%	71.8%	72.1%	40.5%	40.1%	40.2%	41.4%	64.3%	65.7%
ROE on net profit after minorities	3.5%	0.8%	10.3%	9.8%	14.1%	9.6%	55.2%	34.6%	15.3%	12.1%
Thereof funding costs	(10.0)	(11.1)	(21.2)	(24.3)	(10.8)	(11.6)	(0.2)	(1.1)	(42.2)	(48.1)

> Savings Banks



1-9 2006 highlights

- » **Operating result increases by 9.1% yoy on strong commission income and flat costs**
- » **NII slightly down - 0.3% yoy**
 - » Strong increase in Q3 06 (+12%) in line with strong RWA growth also supported by valuation gains
- » **Commission income up by 9.4% yoy**
 - » Mainly driven by securities, despite seasonal slowdown in Q3 06 (-3.3% qoq)
- » **Operating expenses almost flat - up by 0.3% yoy**
 - » Costs remain under control, down 1% on Q2 06
- » **Risk provisions down by 8.1% yoy**
 - » Supported by benign risk environment and one-off provision in Q3 2005
- » **Other operating result nearly doubled to EUR 6.7m yoy**
 - » Mainly on proceeds from disposal of AfS portfolio in H1 06

Segment Savings Banks	1-9 06	1-9 05	% chg
Operating income (EUR m)	908.9	882.9	2.9
Operating expenses (EUR m)	(622.4)	(620.3)	0.3
Operating result (EUR m)	286.5	262.5	9.1
Net profit (EUR m)	8.3	1.6	>100
ROE	3.5%	0.8%	
Cost/Income ratio	68.5%	70.3%	

> Retail and Mortgage



1-9 2006 highlights

- » **Retail Austria – net profit increases by 8.1% yoy**
 - » Q3 commission income impacted by seasonally weaker securities business, costs decline by 2.2% qoq
- » **Branches – net profit up 22.9% yoy**
 - » Slowdown in commission income growth (+3.9%) mostly compensated by flat costs (+0.2%)
 - » Risk provisions decline by 13.4% yoy
- » **SME – net profit up to EUR 3.2m (from EUR 0.4m)**
 - » Sustainable level of profitability based on efficient cost control (down 3.7% yoy) translating into a 52% CIR
 - » Further decline of risk provisions (-16%) due to benign environment
- » **Own savings banks – net profit improves by 30.2%**
 - » Operating result increases by 14.8% supported by contained cost levels (+ 0.7%)
- » **Mortgage – operating result rises by 20.2% yoy**
 - » Net profit down 1.4% due to Q3 05 positive contribution from property disposals at now deconsolidated S Immo AG
- » **Subsidiaries – net profit down 23.8% yoy**
 - » Mainly on lower income from insurance business - 2005 results supported by valuation gains of securities portfolio at S-Versicherung

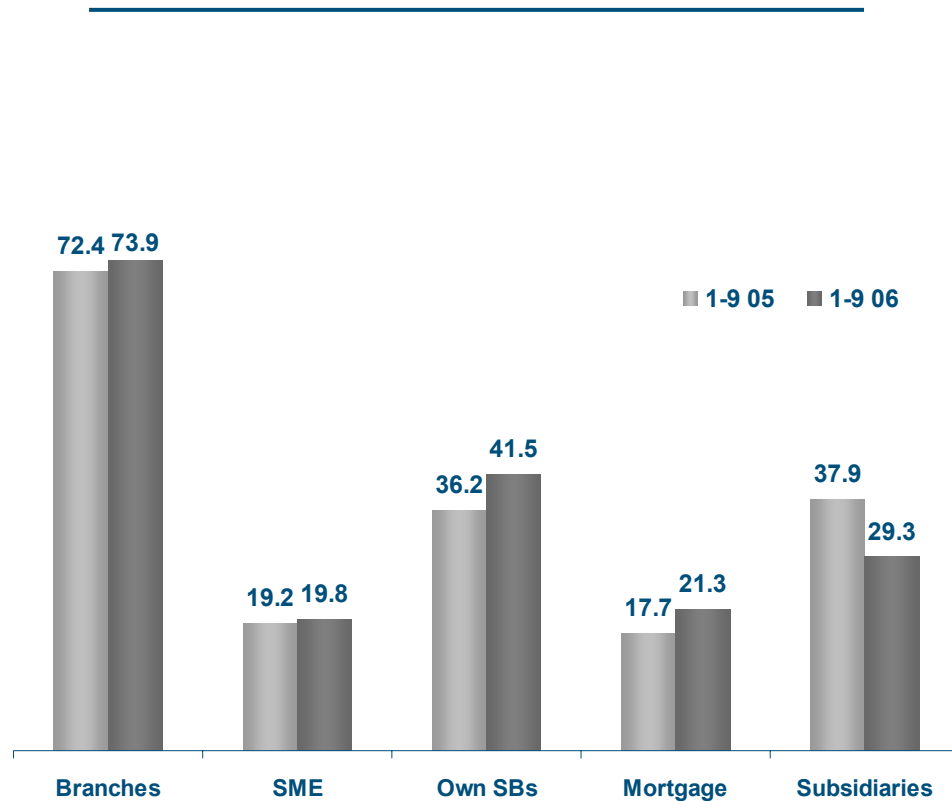
Segment Retail & M'ge	1-9 06	1-9 05	% chg
Operating income (EUR m)	658.6	656.7	0.3
Operating expenses (EUR m)	(472.7)	(473.2)	(0.1)
Operating result (EUR m)	185.9	183.4	1.3
Net profit (EUR m)	72.9	67.4	8.1
ROE	10.3%	9.8%	
Cost/Income ratio	71.8%	72.1%	

> Retail and Mortgage - details

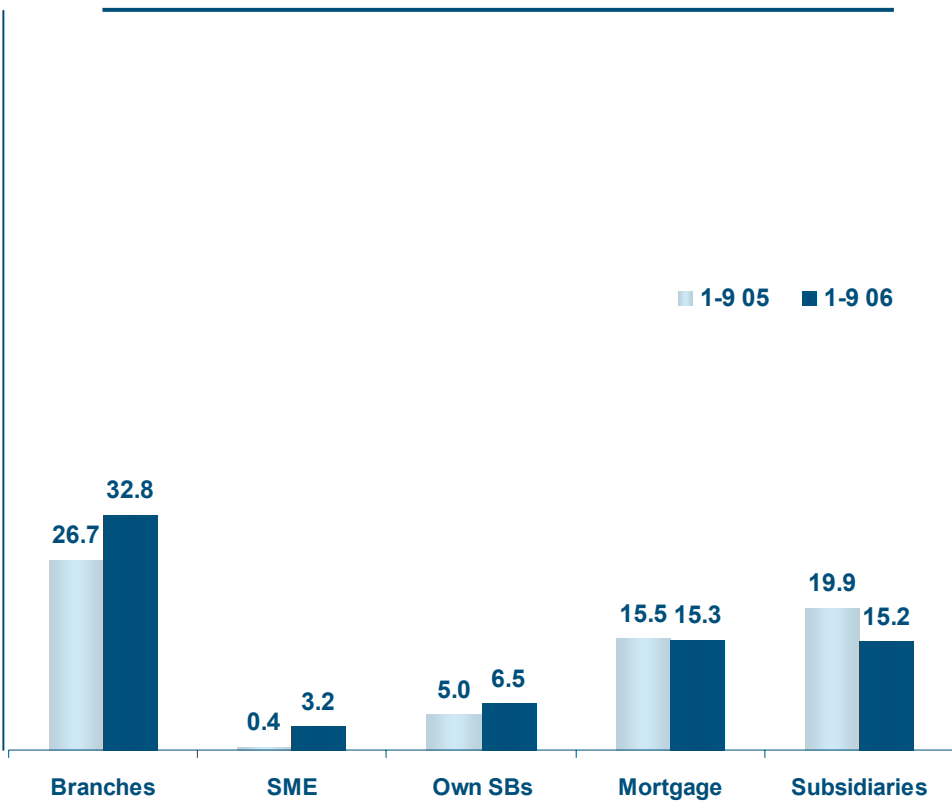
R & M Austria – Improvement at branches & SME business



Operating profit (EUR m)



Net profit (EUR m)



ROE

1-9 06:	14.6%	6.0%	2.7%	8.1%	n.a.
1-9 05:	12.8%	0.7%	2.1%	8.3%	n.a.

> Large Corporates



1-9 2006 highlights

- » **Net profit up strongly by 63.2%**
 - » Supported by strong commission income and revaluation gains in OOR
- » **NII unchanged yoy**
 - » Pressure on lending margins in Austria
 - » Expansion of leasing business contributes to RWA growth
- » **Commission income up 28.1% yoy**
 - » Supported by high volumes of capital markets transactions in H1 06, and strong contribution from new leasing business at the Immorent subsidiary
- » **Operating expenses up by 11.5% yoy**
 - » Strong expansion of leasing subsidiary Immorent into CEE continues to drive increase in costs
- » **Risk provisions up 6.1% yoy**
 - » Doubling of risk provisions qoq due to client settlement dispute
- » **Other operating result up to EUR 22.1m vs. EUR 2.6m last year**
 - » Positive contribution from private equity unit in Q1 06 and gains from disposal of financial assets in Q3 06

Segment Large Corp	1-9 06	1-9 05	% chg
Operating income (EUR m)	176.7	160.0	10.4
Operating expenses (EUR m)	(71.6)	(64.2)	11.5
Operating result (EUR m)	105.1	95.8	9.7
Net profit (EUR m)	58.7	35.9	63.2
ROE	14.1%	9.6%	
Cost/Income ratio	40.5%	40.1%	

> Trading & Investment Banking



1-9 2006 highlights

- » **Net profit contribution rises by 31.4%**
 - » Supported by very strong trading performance in Q1 06 and further improvement of commission income
- » **NII increases by 2.0% yoy**
 - » Positive results from yield curve movements in Q3 06
- » **Strong improvement in commission income +34.0% yoy**
 - » Supported by capital markets transactions in H1 06
 - » Sustained income from distribution of structured products
- » **Trading result up 1.3% yoy**
 - » Very strong Q1 06 results have not been repeated in Q2 & Q3 06
- » **Administrative expenses up 8.2% yoy**
 - » Driven by higher business volumes
 - » Costs decline 4.5% qoq
- » **Other operating result - improved by EUR 10.2m yoy**
 - » Valuation gains return to positive after negative Q2 06 result

Segment Trading & IB	1-9 06	1-9 05	% chg
Operating income (EUR m)	189.3	169.7	11.5
Operating expenses (EUR m)	(76.1)	(70.3)	8.2
Operating result (EUR m)	113.2	99.4	13.9
Net profit (EUR m)	95.0	72.3	31.4
ROE	55.2%	34.6%	
Cost/Income ratio	40.2%	41.4%	

> Core segment Central Europe

CEE subsidiaries – Strong operating performance

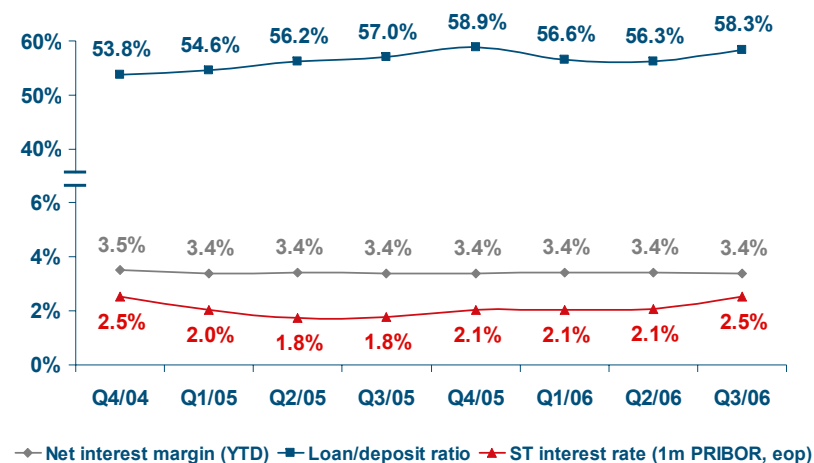
In EUR m	Czech Republic		Slovakia		Hungary		Croatia		Serbia		TOTAL CEE	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Net interest income	527.4	434.8	164.5	139.8	167.9	150.1	78.5	80.7	2.9	0.9	941.2	806.3
Risk provisions for loans and adv.	(32.5)	(19.9)	(9.6)	(9.0)	(25.2)	(14.1)	(10.3)	(8.3)	(1.6)	(0.7)	(79.2)	(52.0)
Net commission income	237.0	217.2	61.1	62.0	58.1	45.3	20.9	16.1	2.7	0.6	379.8	341.3
Net trading result	38.6	35.8	15.2	9.0	22.1	27.5	13.6	6.9	(0.6)	0.4	88.9	79.7
General admin. expenses	(443.8)	(408.1)	(137.5)	(122.7)	(141.3)	(133.6)	(61.1)	(52.6)	(20.5)	(1.4)	(804.3)	(718.4)
Income from insurance business	9.6	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	6.0
Other operating results	(5.4)	26.3	(3.2)	(5.8)	(14.5)	(11.4)	(0.6)	(2.5)	(0.1)	(0.1)	(23.7)	6.5
Pre-tax profit	330.9	292.1	90.6	73.3	67.0	63.8	41.0	40.4	(17.3)	(0.2)	512.2	469.4
Taxes on income	(81.6)	(76.9)	(17.7)	(10.6)	(15.0)	(13.0)	(8.2)	(7.9)	0.6	0.0	(122.0)	(108.4)
Minority interests	(8.9)	(6.4)	(0.1)	0.2	(0.2)	(0.1)	(12.5)	(12.9)	0.1	(0.0)	(21.6)	(19.2)
Net profit after minority interests	240.4	208.9	72.7	62.8	51.8	50.7	20.3	19.6	(16.6)	(0.2)	368.7	341.8
Average risk-weighted assets	11,245.8	8,868.5	3,244.2	2,290.5	3,794.4	2,348.4	2,955.4	2,175.7	154.9	111.9	21,394.8	15,795.0
Average attributed equity	811.5	670.6	234.1	173.2	273.8	177.6	213.3	164.5	11.2	8.5	1,543.9	1,194.4
Cost/income ratio	54.6%	58.8%	57.1%	58.2%	57.0%	59.9%	54.1%	50.7%	n.a.	n.a.	56.7%	58.3%
ROE on net profit after minorities	39.5%	41.5%	41.4%	48.4%	25.2%	38.0%	12.7%	15.9%	n.a.	n.a.	31.8%	38.2%
Thereof funding costs	(13.0)	(16.8)	(10.2)	(12.2)	(14.1)	(15.1)	(3.3)	(3.3)	(2.8)	(0.3)	(43.5)	(47.7)

1-9 2006 highlights

- » **Net profit contribution up 15.1% yoy (9.0%)***
 - » Supported by strong operating result +29.1% (22.2%)
- » **NII increases by 21.3% yoy (14.8%)**
 - » Customer loans continue to grow (retail loans up by 33% yoy); rising rates support deposit growth (+12.1% yoy)
- » **Commission income increases by 9.1% (3.3%)**
 - » Income from securities business up strongly 45.5% yoy compensating in part for change in lending fee accruals
- » **Trading result up by 7.8% (2.1%)**
 - » Positive impact from FX trading in Q3 06 (up 40.2% qoq) offsetting strong decline in result from securities trading due to increase in interest rates
- » **Operating expenses up 8.7% (3.0%)**
 - » Personnel and other operating expenses up 9.0% (3.2%) – first time inclusion of accruals for profit sharing
 - » Depreciation up 7.8% (2.1%)
- » **Risk provisions up in line with loan growth**
 - » Adjusted for release of general reserve in 2005; risk provisions for the segment are up 10%
- » **OOR down to EUR -5.4m vs. EUR +26.3m last year**
 - » Mainly on positive valuations in 2005

Segment contribution	1-9 06	1-9 05	% chg
Operating income (EUR m)	812.7	693.8	17.1
Operating expenses (EUR m)	(443.8)	(408.1)	8.7
Operating result (EUR m)	368.8	285.7	29.1
Net profit (EUR m)	240.4	208.9	15.1
ROE	39.5%	41.5%	
Cost/Income ratio	54.6%	58.8%	

Česká spořitelna - Margin & rate environment



* Figures in brackets refer to rate of change excluding impact of 5.3% currency appreciation

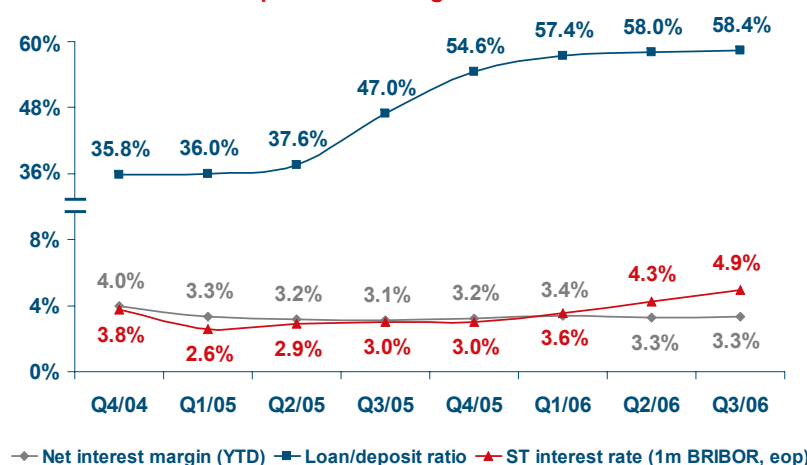


1-9 2006 highlights

- » **Net profit contribution up 15.7% (12.6%)* yoy supported by strong loan growth and higher rates**
- » **NII up 17.7% yoy (14.6%)**
 - » Supported by strong loan growth (retail loans up 41% yoy) and 175bps rate increase, shift from fees into NII, positive contribution from building society
 - » Pressure on deposit margin declines (retail deposits up 8% yoy)
- » **Commission income down by 1.5% (-4.1%) yoy**
 - » Different accrual treatment of lending fees
 - » Shift of fees into NII for certain lending products
 - » Change of customer behaviour – shifting assets from investment funds into deposits
- » **Trading income up 69.0% (64.5%) on strong Q3 06**
 - » Positive result from FX trading and interest rate positions
- » **Operating expenses up 12% (9.1%) yoy**
 - » Personnel and other admin. expenses up 15.4% (12.4%)
 - » Depreciation down -3.7% (-6.3%)
- » **Risk provisions up in line with increased loan demand**

Segment contribution	1-9 06	1-9 05	% chg
Operating income (EUR m)	240.8	210.8	14.2
Operating expenses (EUR m)	(137.5)	(122.7)	12.0
Operating result (EUR m)	103.3	88.1	17.3
Net profit (EUR m)	72.7	62.8	15.7
ROE	41.4%	48.4%	
Cost/Income ratio	57.1%	58.2%	

Slovenská sporiteľňa - Margin & rate environment



* Figures in brackets refer to rate of change excluding impact of 2.6% currency appreciation

> Erste Bank Hungary

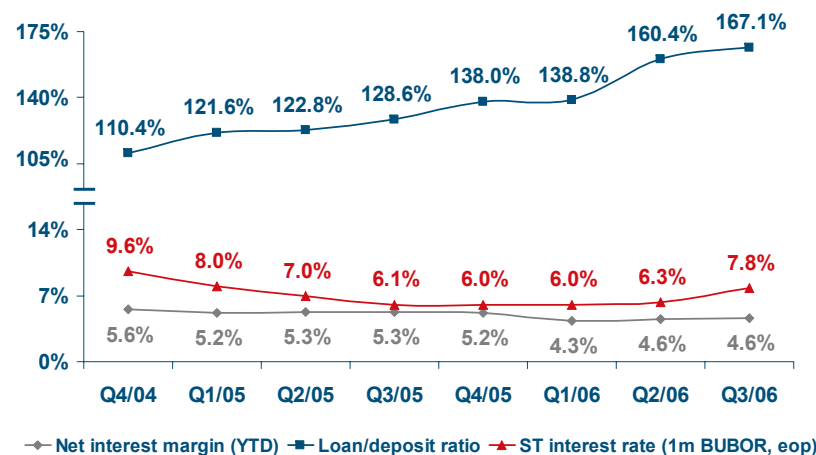


1-9 2006 highlights

- » **Net profit contribution up 2.3% (9.8%)* yoy**
 - » Adjusted for a release of risk provisions (EUR 6.4m) at Group level in 2005, net profit increased by more than 20%
- » **NII up 11.8% yoy (20.0%)**
 - » Supported by strong demand for retail loans (+44.4% ytd) and deposit growth of 10.7%
- » **Commission income up by 28.1% (37.5%) yoy**
 - » Supported by reallocation of loan conversion fees from trading income into commission income and repricing of payment transaction fees
- » **Trading income down by 19.8% (13.9%) yoy**
 - » Impacted by reallocation of fees and valuation of securities portfolio
- » **Operating expenses increase by 5.8% (13.5%) yoy**
 - » Personnel and other administrative expenses up 6.7% (14.5%)
 - » Higher social security contributions since September 06 contribute to increase in personnel expenses
 - » Depreciation down -3.9% (3.1%)
- » **Risk provisions increase in line with loan growth**
 - » 2005 segment risk provisions unusually low due to a release at Group level related to the Postabank integration

Segment contribution	1-9 06	1-9 05	% chg
Operating income (EUR m)	248.0	223.0	11.2
Operating expenses (EUR m)	(141.3)	(133.6)	5.8
Operating result (EUR m)	106.7	89.4	19.4
Net profit (EUR m)	51.8	50.7	2.3
ROE	25.2%	38.0%	
Cost/income ratio	57.0%	59.9%	

Erste Bank Hungary - Margin & rate environment



* Figures in brackets refer to rate of change excluding impact of 7.3% currency depreciation

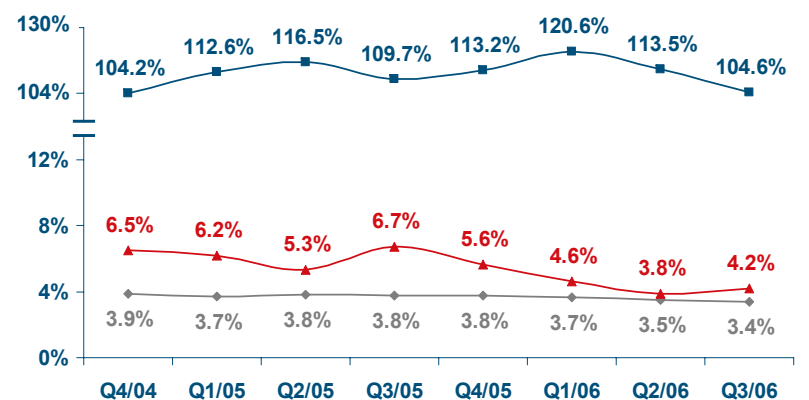


1-9 2006 highlights

- » **Net profit contribution up by 3.7% (2.2%)* - Operating result up by 1.4% (-0.1%)**
 - » Impact of high marginal reserve requirements
- » **NII down by -2.8% (-4.2%) yoy**
 - » Strong increase in retail loans (up 17% ytd) offset by marginal reserves and strong growth in customer deposits (up 24% ytd) at currently low margins
 - » Reclassification of derivatives to trading result line leads to negative impact of EUR 3.7m
- » **Commission income up 29.6% (+27.6%) yoy**
 - » Supported by strong volumes in payment transactions, lending and growth of card business
- » **Operating expenses increase by 16.2% (14.5%) yoy – down 6.6% qoq**
 - » Personnel and other admin. expenses up 14.0% (12.3%) on higher headcount (+133 employees yoy) and branch expansion
 - » Depreciation increases by 31.2% (29.2%)
 - » Operating expenses decline 6.6% qoq
- » **Risk provisions up in line with loan growth**

Segment contribution	1-9 06	1-9 05	% chg
Operating income (EUR m)	113.0	103.8	8.9
Operating expenses (EUR m)	(61.1)	(52.6)	16.2
Operating result (EUR m)	51.9	51.2	1.4
Net profit (EUR m)	20.3	19.6	3.7
ROE	12.7%	15.9%	
Cost/income ratio	54.1%	50.7%	

Erste Bank Croatia - Margin & rate environment



◆ Net interest margin (YTD) ■ Loan/deposit ratio ▲ ST interest rate (1m ZIBOR, ave)

* Figures in brackets refer to rate of change excluding impact of 1.5% currency appreciation

> Erste Bank Serbia



1-9 2006 highlights

- » **Net negative contribution of EUR 16.6m resulting mainly from non-recurring restructuring costs:**
 - » Risk provisions for incumbent loan portfolio
 - » Severance payments
 - » Costs for IT migration and consulting

- » **Loan demand negatively affected by regulatory measures from Serbian National Bank**

- » **Ambitious target to reach break-even in 2007 confirmed**

- » **Goal to reach RoE of 15-20% in 2008**

Segment contribution	1-9 06	1-9 05	% chg
Operating income (EUR m)	5.0	1.9	>100
Operating expenses (EUR m)	(20.5)	(1.4)	>100
Operating result (EUR m)	(15.5)	0.6	n.a.
Net profit (EUR m)	(16.6)	(0.2)	>(100)
ROE	n.a.	n.a.	
Cost/income ratio	n.a.	n.a.	

EB Serbia included in Group since Q3 2005

> Core segments – Int’l Business and Corp. Center

Int’l Business – 1-9 06 highlights

- » Net profit up by 19.3% yoy supported by declining risk costs and lower costs
- » NII down -5.0% yoy
 - » Pressure on credit spreads in syndicated lending continues
 - » Growth of RWA reflects the build-up of a portfolio in view of application of BIS II in 2007
- » Operating expenses decrease by 7.5%
- » Risk costs decline by EUR 9.9m yoy
 - » Release of provisions in Q3 06, based on sound asset quality outlook for FY 2006
- » Other operating result improves by EUR 7.8m mainly on revaluation and disposal of financial assets

Segment International	1-9 06	1-9 05	% chg
Operating income (EUR m)	133.9	137.2	(2.4)
Operating expenses (EUR m)	(25.2)	(27.2)	(7.5)
Operating result (EUR m)	108.8	110.0	(1.1)
Net profit (EUR m)	87.7	73.5	19.3
ROE	21.0%	20.3%	
Cost/income ratio	18.8%	19.8%	

Corporate Center – 1-9 06 highlights

- » NII - EUR 53m of additional interest income from capital increase included
- » Operating expenses include NGA programme and strategic projects
- » Other operating result negatively impacted by client settlement dispute in Q3 06

Segment Corporate Center	1-9 06	1-9 05	% chg
NII (EUR m)	54.1	(13.3)	>100
Commission income (EUR m)	(30.0)	(33.1)	9.5
Admin. expenses (EUR m)	(40.1)	(16.3)	>100
Other operating result (EUR m)	(49.9)	(28.7)	(73.8)
Pre-tax profit (EUR m)	(65.9)	(90.9)	(27.6)
Taxes (EUR m)	21.8	23.4	(6.5)
Minority interests (EUR m)	2.1	(16.2)	n.a.
Net profit (EUR m)	(41.9)	(83.8)	(49.9)

> Presentation topics

1. Q3 and 9M 2006 highlights
2. Financial statements
3. Divisional information
- 4. Asset quality**
5. Outlook and targets
6. Appendix

> Asset quality

NPL ratio at EB Group stable compared to YE 2005

	Low Risk		Mgmt. Att'n		Substandard		NPL		Total ¹		Risk Provisions		NPL Coverage ²	
	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05
Austria Total	80,524	75,544	10,297	12,267	2,051	2,431	3,298	3,275	96,170	93,517	2,185	2,168	66.3%	66.2%
CEE Total	37,534	32,915	1,994	1,699	499	470	584	500	40,610	35,584	603	602	103.4%	120.4%
Int'l Business	20,426	16,439	1,135	784	58	72	26	58	21,646	17,353	103	116	391.5%	199.8%
Corp. Centre	444	397	1	1	0	0	0	0	445	398	0	0	-	-
Total	138,928	125,296	13,427	14,751	2,608	2,973	3,908	3,833	158,871	146,853	2,891	2,886	74.0%	75.3%

- » **NPL's increase by 2.0% ytd (4.8% yoy) - but NPL ratio slightly improves to 2.5% (compared to 2.6% at YE 2005)**
 - » Total credit exposure increases by 8.2%
 - » Low risk asset class grows by 10.9%, at the same time higher risk classes (mgmt. att'n & substandard) decline by 9.5%ytd
- » **EB Group NPL coverage down to 74.0% (vs. 75.3% at YE 2005)**
 - » Slight improvement in Austria (+0.1%)
 - » CEE coverage down to 103.4% - due to higher NPL's in Slovakia (partly caused by methodology change) and Serbia
- » **Provision charge at EB Group stable at 52 BP on total customer loans**
 - » FY 2003: 62 BP / FY 2004: 58 BP / FY 2005: 55 BP / Q1 06: 54 BP / H1 06: 52 BP

¹ Including all loans customers and banks and all fixed income securities as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

² Without taking account of existing collateral

> Presentation topics

1. Q3 and 9M 2006 highlights
2. Financial statements
3. Divisional information
4. Asset quality
- 5. Outlook and targets**
6. Appendix

> Erste Bank outlook and targets

Outlook 2006 & 2007

2006: Net profit growth above 20%

- » No substantial contribution from BCR
- » Positive one-offs in H2 2006 offset by one negative one-off

2007: Net profit expected to increase by at least 25%

- » Based on generally positive outlook for CEE subsidiaries and Austria
- » Closing of BCR acquisition and incorporation into EB Group as of 12 Oct 2006

Mid term targets until 2009 confirmed

Net profit⁽¹⁾ growth

More than 20% p.a. average until 2009

Cost/income ratio

Below 55% in 2009

Return on equity⁽²⁾

18-20% in 2009

(1) Net profit after tax and minorities

(2) Based on a Tier 1 ratio of at least 7%

> Presentation topics

1. Q3 and 9M 2006 highlights
2. Financial statements
3. Divisional information
4. Asset quality
5. Outlook and targets
- 6. Appendix**

> Overview of international exposures

Credit Risk¹ by regions at EB Group

	Low Risk		Management attention		Substandard		Non performing		Total outstanding			
in EUR m	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06		YE 05	
									% of total		% of total	
Core Markets	98,181	89,322	11,420	12,890	2,503	2,826	3,667	3,537	115,771	72.9%	108,575	73.9%
- Austria	56,068	51,651	8,890	10,672	1,877	2,305	2,964	2,932	69,799	43.9%	67,559	46.0%
- Czech Republic	20,590	18,014	437	432	89	87	217	197	21,333	13.4%	18,730	12.8%
- Slovak Republic	6,358	6,010	539	418	255	161	125	83	7,277	4.6%	6,671	4.5%
- Hungary	7,088	7,909	732	635	65	66	150	134	8,034	5.1%	8,743	6.0%
- Croatia	4,994	4,090	579	516	133	143	137	136	5,843	3.7%	4,885	3.3%
- Slovenia	1,230	1,120	175	188	81	18	39	35	1,525	1.0%	1,362	0.9%
- Romania	1,499	253	10	17	1	1	0	0	1,510	1.0%	271	0.2%
- Serbia & Montenegro	356	275	59	12	1	45	33	21	449	0.3%	354	0.2%
Other EU Countries	26,708	24,059	1,166	852	45	73	186	198	28,105	17.7%	25,182	17.1%
Other industr. countries	10,350	8,815	310	274	33	39	49	69	10,741	6.8%	9,197	6.3%
Emerging markets	3,689	3,101	531	736	28	34	7	28	4,255	2.7%	3,899	2.7%
- SE Europe/CIS	794	623	105	240	1	2	2	0	902	0.6%	865	0.6%
- Asia	1,564	1,133	79	93	0	0	2	3	1,645	1.0%	1,229	0.8%
- Latin America	576	757	38	65	24	31	2	2	639	0.4%	855	0.6%
- Middle East/Africa	756	588	309	338	3	1	1	23	1,068	0.7%	949	0.6%
Total	138,928	125,296	13,427	14,751	2,608	2,973	3,908	3,833	158,871	100.0%	146,853	100.0%
In % of exposure	87.4	85.3	8.5	10.0	1.6	2.0	2.5	2.6	100.0		100.0	
Risk provisions	130	106	265	152	394	514	2,103	2,115	2,891		2,886	
Cover ratio (%)	0.1	0.1	2.0	1.0	15.1	17.3	53.8	55.2	1.8		2.0	

¹ Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

> Overview of international exposures (cont)






Credit Risk¹ by industry sectors at EB Group

in EUR m	Low Risk		Management attention		Substandard		Non performing		Total outstanding	
	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05
									% of total	% of total
Banking & insurance	52,558	47,514	1,356	799	56	66	27	40	53,998 34.0%	48,419 33.0%
Private households	27,860	25,063	1,531	1,442	311	418	1,214	1,111	30,915 19.5%	28,033 19.1%
Public administration	21,408	21,411	222	217	11	13	5	23	21,646 13.6%	21,664 14.8%
Real Estate & other business	12,735	9,414	3,156	3,707	329	374	539	524	16,758 10.5%	14,019 9.5%
Manufacturing	6,658	5,859	1,315	1,547	370	517	494	457	8,836 5.6%	8,379 5.7%
Trade	5,937	5,186	1,743	1,942	475	564	483	483	8,638 5.4%	8,175 5.6%
Construction	3,096	2,846	775	913	199	213	277	301	4,347 2.7%	4,274 2.9%
Hotels & restaurants	1,540	1,422	1,067	1,255	314	335	391	405	3,311 2.1%	3,417 2.3%
Transport & communication	1,743	1,942	752	612	241	196	178	184	2,914 1.8%	2,933 2.0%
Energy & water supply	1,268	1,134	208	259	19	30	18	11	1,513 1.0%	1,435 1.0%
Other	4,126	3,504	1,301	2,060	283	247	283	294	5,993 3.8%	6,105 4.2%
Total	138,928	125,296	13,427	14,751	2,608	2,973	3,908	3,833	158,871 100.0%	146,853 100.0%
In % of exposure	87.4	85.3	8.5	10.0	1.6	2.0	2.5	2.6	100.0	100.0
Risk provisions	130	106	265	152	394	514	2,103	2,115	2,891	2,886
Cover ratio (%)	0.1	0.1	2.0	1.0	15.1	17.3	53.8	55.2	1.8	2.0

1 Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

> Key figures of EB subsidiaries in CEE

Results (IFRS) as reported by local entities

	 97.99%			 100.00%			 99.92%			 64.68%			 80.49%		
	1-9 06	1-9 05	+/-	1-9 06	1-9 05	+/-	1-9 06	1-9 05	+/-	1-9 06	1-9 05	+/-	1-9 06	1-9 05 *)	+/-
Net profit (EUR m)	258.3	253.3	2.0%	73.8	71.1	3.8%	62.9	51.7	21.7%	37.4	36.3	3.0%	(21.7)	(4.2)	n.a.
ROE (%)	22.0	23.7		19.8	19.4		25.5	26.4		18.1	20.6		n.a.	n.a.	
Cost/income ratio (%)	53.5	57.1		56.3	55.7		53.9	56.1		51.3	48.7		>100.0	78.2	
	Q3 06	YE 05	+/-	Q3 06	YE 05	+/-	Q3 06	YE 05	+/-	Q3 06	YE 05	+/-	Q3 06	YE 05	+/-
Balance sheet total (EUR m)	25,255	23,091	9.4%	7,792	6,928	12.5%	6,171	5,321	16.0%	4,600	4,103	12.1%	233	147	58.5%
Employees	10,720	10,755	-0.3%	4,880	4,836	0.9%	2,870	2,551	12.5%	1,676	1,604	4.5%	838	915	-8.4%

*) 1-9 05 figures for information - EB Serbia consolidated since Q3 05

NB: To eliminate the currency effects, Q3 2006 exchange rates have been used for P&L and balance sheet data conversion

> Financials (IFRS) of CEE subsidiaries

Česká spořitelna

EUR m	1-9 2006	1-9 2005	% Change
Net interest income	545.0	481.5	13.2
Risk provisions for loans and advances	(32.5)	(4.6)	>100
Net commission income	237.0	229.4	3.3
Net trading result	38.6	37.8	2.1
General administrative expenses	(443.8)	(431.0)	3.0
Income from insurance business	9.6	6.3	52.4
Other operating result	(5.4)	27.8	n.a.
Pre-tax profit	348.5	347.2	0.4
Net profit after minority interests	258.3	253.3	2.0
Exchange rate EUR/CZK	28.45	28.45	
	30-Sep-06	31-Dec-05	% Change
Total assets	25,255	23,091	9.4
Loans and advances to customers	11,058	10,006	10.5
Amounts owed to customers	18,980	17,000	11.6
Exchange rate EUR/CZK	28.33	28.33	

NB: To eliminate the currency effects, Q3 2006 exchange rates have been used for P&L and balance sheet data conversion

> Financials (IFRS) of CEE subsidiaries (cont)



Slovenská sporiteľňa

EUR m	1-9 2006	1-9 2005	% Change
Net interest income	167.8	153.4	9.4
Risk provisions for loans and advances	(9.6)	(9.2)	4.3
Net commission income	61.1	63.7	(4.1)
Net trading result	15.2	9.2	65.2
General administrative expenses	(137.4)	(126.0)	9.0
Income from insurance business	0.0	0.0	n.a.
Other operating result	(3.2)	(5.9)	45.8
Pre-tax profit	93.9	85.2	10.2
Net profit after minority interests	73.8	71.1	3.8
Exchange rate EUR/SKK	37.66	37.66	
	30-Sep-06	31-Dec-05	% Change
Total assets	7,792	6,928	12.5
Loans and advances to customers	3,175	2,593	22.4
Amounts owed to customers	5,438	4,749	14.5
Exchange rate EUR/SKK	37.39	37.39	

NB: To eliminate the currency effects, Q3 2006 exchange rates have been used for P&L and balance sheet data conversion

> Financials (IFRS) of CEE subsidiaries (cont)



Erste Bank Hungary

EUR m	1-9 2006	1-9 2005	% Change
Net interest income	182.0	153.9	18.3
Risk provisions for loans and advances	(25.2)	(19.4)	29.9
Net commission income	58.1	42.2	37.7
Net trading result	22.1	25.7	(14.0)
General administrative expenses	(141.4)	(124.5)	13.6
Income from insurance business	0.0	0.0	n.a.
Other operating result	(14.5)	(10.7)	(35.5)
Pre-tax profit	81.1	67.2	20.7
Net profit after minority interests	62.9	51.7	21.7
Exchange rate EUR/HUF	265.40	265.40	
	30-Sep-06	31-Dec-05	% Change
Total assets	6,171	5,321	16.0
Loans and advances to customers	4,823	3,613	33.5
Amounts owed to customers	2,886	2,593	11.3
Exchange rate EUR/HUF	273.00	273.00	

NB: To eliminate the currency effects, Q3 2006 exchange rates have been used for P&L and balance sheet data conversion

> Financials (IFRS) of CEE subsidiaries (cont)



Erste Bank Croatia

EUR m	1-9 2006	1-9 2005	% Change
Net interest income	84.6	86.3	(2.0)
Risk provisions for loans and advances	(10.3)	(8.4)	22.6
Net commission income	20.9	16.4	27.4
Net trading result	13.6	7.0	94.3
General administrative expenses	(61.2)	(53.4)	14.6
Income from insurance business	0.0	0.0	n.a.
Other operating result	(0.7)	(2.5)	72.0
Pre-tax profit	46.9	45.4	3.3
Net profit after minority interests	37.4	36.3	3.0
Exchange rate EUR/HRK	7.32	7.32	
	30-Sep-06	31-Dec-05	% Change
Total assets	4,600	4,103	12.1
Loans and advances to customers	2,978	2,600	14.5
Amounts owed to customers	2,846	2,297	23.9
Exchange rate EUR/HRK	7.39	7.39	

NB: To eliminate the currency effects, Q3 2006 exchange rates have been used for P&L and balance sheet data conversion

> Financials (IFRS) of CEE subsidiaries (cont)

Erste Bank Serbia

EUR m	1-9 2006	1-9 2005 ¹⁾	% Change
Net interest income	5.7	6.8	(16.2)
Risk provisions for loans and advances	(8.9)	(6.8)	30.9
Net commission income	2.7	2.9	(6.9)
Net trading result	(0.6)	5.1	n.a.
General administrative expenses	(20.5)	(11.6)	76.7
Income from insurance business	0.0	0.0	n.a.
Other operating result	(0.1)	(0.6)	83.3
Pre-tax profit	(21.7)	(4.2)	>(100)
Net profit after minority interests	(21.7)	(4.2)	>(100)
Exchange rate EUR/CSD	85.79	85.79	
	30-Sep-06	31-Dec-05	% Change
Total assets	233	147	58.5
Loans and advances to customers	130	131	(0.8)
Amounts owed to customers	111	84	32.1
Exchange rate EUR/CSD	82.40	82.40	

1) 1-9 2005 figures for information - EB Serbia included in Group since Q3 2005

NB: To eliminate the currency effects, Q3 2006 exchange rates have been used for P&L and balance sheet data conversion

> EB Group quarterly results (IFRS)

Profit & loss statement - details

EUR m	Q3 04	Q4 04	Q1 05	Q2 05	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	666	693	673	697	694	731	724	758	780
Net commission income	285	287	311	306	305	335	342	356	339
Net trading result	48	60	57	48	66	70	91	45	51
Income from insurance	13	11	6	21	10	0	8	7	10
Operating income	1,011	1,051	1,047	1,072	1,075	1,136	1,165	1,166	1,180
Personnel expenses	(364)	(397)	(377)	(384)	(393)	(429)	(407)	(416)	(417)
Administrative expenses	(208)	(161)	(197)	(197)	(191)	(174)	(202)	(212)	(211)
Depreciation	(88)	(85)	(84)	(83)	(83)	(84)	(85)	(83)	(80)
General admin. exp.	(660)	(642)	(659)	(664)	(667)	(687)	(694)	(711)	(707)
Operating result	351	410	388	408	408	449	471	455	473
Risk provisions	(110)	(99)	(101)	(109)	(119)	(92)	(109)	(109)	(113)
Other operating result	(13)	(30)	(2)	(7)	(1)	(6)	18	(19)	(29)
Pre-tax profit	229	281	284	292	288	351	380	326	332
Taxes	(57)	(79)	(69)	(71)	(70)	(91)	(86)	(73)	(75)
Minority interests	(46)	(44)	(55)	(46)	(46)	(57)	(55)	(44)	(56)
Net profit after minorities	125	157	160	175	173	203	240	209	201

> EB Group quarterly balance sheet (IFRS)

Balance sheet - details

EUR m	Q3 04	Q4 04	Q1 05	Q2 05	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Total assets	142,221	139,812	148,202	152,660	156,931	152,660	158,815	160,229	162,569
Loans & advances credit inst.	19,304	15,684	19,545	19,840	20,058	16,858	18,604	19,890	18,307
Loans & advances to cust.	72,265	72,843	74,585	77,227	79,946	80,419	84,310	84,474	87,230
Risk provisions	(2,916)	(2,804)	(2,867)	(2,859)	(2,902)	(2,817)	(2,809)	(2,773)	(2,823)
Total securities portfolio and other financial inv.	42,294	42,521	45,407	46,917	47,678	47,681	48,401	48,950	50,263
Other assets	11,274	11,568	11,532	11,535	12,151	10,519	10,309	9,688	9,592
Total liabilities	142,221	139,812	148,202	152,660	156,931	152,660	158,815	160,229	162,569
Amounts owed to credit inst.	31,217	28,551	33,095	35,582	37,365	33,911	36,213	35,897	34,135
Amounts owed to customers	68,983	68,213	69,670	71,125	71,421	72,793	75,151	77,836	80,660
Debts evidenced by cert.	23,467	23,416	24,645	24,009	25,512	25,581	24,202	23,277	23,864
Other liabilities and minorities	15,378	16,208	17,166	18,241	18,762	16,246	16,313	16,354	16,731
Shareholders' equity	3,176	3,424	3,626	3,703	3,871	4,129	6,936	6,865	7,179

> EB Group quarterly by divisions

Core segments

In EUR m	Total Austria					Total CEE				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	383.4	394.2	376.5	377.0	404.0	273.6	290.3	303.2	321.5	316.4
Risk provisions	(99.1)	(83.9)	(80.4)	(78.5)	(93.3)	(20.0)	(28.2)	(24.1)	(28.1)	(27.0)
Net commission income	195.8	234.7	229.4	227.3	204.9	115.8	118.1	117.3	132.3	130.2
Net trading result	34.0	25.3	51.8	27.0	19.9	33.9	41.2	37.9	20.2	30.8
General admin.exp.	(413.0)	(405.1)	(413.4)	(418.9)	(410.4)	(246.2)	(270.7)	(260.0)	(272.5)	(271.8)
Income from insurance	7.8	(2.1)	5.2	5.3	5.2	2.2	1.9	2.5	2.1	5.1
Other operating results	9.2	(9.8)	24.4	2.7	7.2	(0.9)	(29.1)	(9.7)	(14.0)	(0.1)
Pre-tax profit	118.2	153.4	193.5	142.0	137.4	158.3	123.5	167.1	161.5	183.6
Taxes	(27.3)	(38.6)	(41.7)	(32.1)	(28.4)	(37.0)	(22.6)	(38.4)	(35.6)	(48.0)
Minority interests	(36.3)	(49.7)	(49.3)	(39.0)	(47.6)	(5.9)	(5.5)	(6.5)	(6.1)	(9.0)
Net profit after minorities	54.6	65.0	102.5	70.9	61.4	115.3	95.4	122.2	119.9	126.6

In EUR m	International Business					Corporate Center				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	39.4	38.2	34.4	36.0	38.4	(2.4)	8.0	9.9	23.2	21.0
Risk provisions	0.2	19.9	(4.5)	(2.9)	7.6	(0.2)	(0.2)	(0.1)	0.3	(0.2)
Net commission income	6.9	6.7	7.3	8.1	9.8	(13.7)	(24.6)	(11.7)	(12.1)	(6.2)
Net trading result	0.2	(0.0)	0.1	(0.0)	(0.1)	(1.6)	3.6	1.4	(2.3)	1.0
General admin.exp.	(9.3)	(8.6)	(8.4)	(8.3)	(8.5)	1.6	(2.6)	(12.1)	(11.3)	(16.7)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(0.2)	(0.1)	7.1	(0.4)	3.2	(9.2)	33.3	(3.5)	(7.6)	(38.8)
Pre-tax profit	37.2	56.0	36.0	32.5	50.5	(25.5)	17.5	(16.2)	(9.7)	(39.9)
Taxes	(10.3)	(16.4)	(9.9)	(8.7)	(12.6)	5.0	(13.4)	4.5	3.0	14.4
Minority interests	0.0	0.0	0.0	0.0	0.0	(3.3)	(1.4)	0.6	1.4	0.2
Net profit after minorities	27.0	39.7	26.1	23.7	37.9	(23.8)	2.7	(11.2)	(5.3)	(25.4)

> EB Group quarterly by divisions

Austria - details

In EUR m	Savings Banks					Retail & Mortgage				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	209.2	215.7	199.4	196.5	220.6	126.6	127.2	129.6	127.7	128.9
Risk provisions	(58.2)	(70.7)	(44.1)	(43.1)	(46.1)	(27.2)	(25.3)	(24.5)	(24.4)	(24.7)
Net commission income	84.4	106.2	96.3	91.2	88.2	80.1	79.9	88.9	86.0	73.9
Net trading result	4.8	8.0	7.9	3.3	5.4	2.4	2.8	2.6	2.7	2.6
General admin.exp.	(207.7)	(205.3)	(206.8)	(209.0)	(206.6)	(158.6)	(150.8)	(159.1)	(158.5)	(155.0)
Income from insurance	0.0	0.0	0.0	0.0	0.0	7.8	(2.1)	5.2	5.3	5.2
Other operating results	7.8	10.3	6.3	4.1	(3.6)	0.1	10.8	(0.1)	(1.3)	(1.4)
Pre-tax profit	40.3	64.3	59.0	42.9	58.0	31.1	42.5	42.5	37.4	29.5
Taxes	(9.7)	(15.5)	(12.2)	(10.2)	(11.9)	(6.3)	(11.0)	(9.3)	(8.1)	(6.2)
Minority interests	(29.6)	(47.1)	(43.1)	(31.6)	(42.6)	(4.8)	(5.7)	(4.5)	(4.6)	(3.9)
Net profit after minorities	0.9	1.6	3.7	1.0	3.6	20.0	25.8	28.8	24.7	19.4

In EUR m	Large Corporates					Trading & Investment Banking				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	32.3	37.6	34.6	38.1	32.8	15.2	13.7	13.0	14.8	21.7
Risk provisions	(13.7)	12.1	(11.8)	(10.9)	(22.5)	0.0	(0.0)	(0.0)	0.0	0.0
Net commission income	18.3	28.6	21.8	23.4	23.5	13.1	20.0	22.4	26.6	19.2
Net trading result	0.3	0.5	0.2	1.5	0.9	26.5	14.0	41.1	19.6	11.1
General admin.exp.	(21.7)	(25.1)	(21.9)	(25.4)	(24.2)	(25.0)	(23.8)	(25.6)	(25.9)	(24.6)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	1.7	(31.6)	12.0	2.6	7.5	(0.4)	0.6	6.3	(2.6)	4.7
Pre-tax profit	17.3	22.0	34.9	29.2	17.8	29.4	24.6	57.1	32.5	32.0
Taxes	(3.7)	(5.5)	(7.6)	(6.5)	(3.7)	(7.6)	(6.5)	(12.7)	(7.3)	(6.7)
Minority interests	(1.8)	3.1	(1.8)	(2.7)	(1.0)	0.0	0.0	0.0	0.0	(0.0)
Net profit after minorities	11.8	19.5	25.5	20.0	13.1	21.8	18.1	44.4	25.2	25.3

> EB Group quarterly by divisions

CEE - details

In EUR m	Czech Republic					Slovakia				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	149.5	160.2	172.1	180.7	174.6	47.0	55.1	50.7	56.3	57.5
Risk provisions	(6.5)	(13.8)	(10.8)	(11.3)	(10.4)	(3.9)	(2.2)	(2.8)	(4.7)	(2.0)
Net commission income	72.5	69.8	78.2	83.6	75.2	21.0	20.5	19.2	21.2	20.7
Net trading result	14.3	13.5	17.8	8.7	12.2	1.5	5.9	5.8	1.1	8.3
General admin.exp.	(140.9)	(141.9)	(145.0)	(149.4)	(149.5)	(38.8)	(44.6)	(45.3)	(43.8)	(48.4)
Income from insurance	2.2	1.9	2.5	2.1	5.1	0.0	0.0	0.0	0.0	0.0
Other operating results	4.2	(17.6)	(5.2)	(7.0)	6.9	(3.3)	(7.5)	1.1	(2.5)	(1.8)
Pre-tax profit	95.3	72.0	109.5	107.3	114.1	23.5	27.3	28.6	27.7	34.2
Taxes	(24.3)	(13.3)	(25.3)	(26.9)	(29.4)	(4.1)	(2.9)	(5.9)	(2.6)	(9.3)
Minority interests	(1.7)	(2.1)	(2.7)	(2.7)	(3.6)	0.1	(0.0)	0.1	0.1	(0.3)
Net profit after minorities	69.3	56.6	81.5	77.7	81.1	19.4	24.4	22.9	25.3	24.6

In EUR m	Hungary				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	52.5	54.3	52.5	57.3	58.1
Risk provisions	(4.9)	(2.9)	(6.4)	(7.7)	(11.1)
Net commission income	15.6	19.5	12.7	19.2	26.2
Net trading result	10.1	7.0	11.0	6.5	4.6
General admin.exp.	(46.9)	(52.2)	(43.1)	(50.3)	(48.0)
Income from insurance	0.0	0.0	0.0	0.0	0.0
Other operating results	(1.1)	(5.2)	(4.9)	(4.2)	(5.4)
Pre-tax profit	25.3	20.5	21.8	20.8	24.4
Taxes	(5.7)	(4.0)	(4.8)	(4.1)	(6.1)
Minority interests	(0.0)	(0.0)	(0.1)	(0.0)	(0.1)
Net profit after minorities	19.6	16.5	16.9	16.7	18.2

> EB Group quarterly by divisions

CEE - details

In EUR m	Croatia					Serbia				
	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06
Net interest income	23.7	19.5	27.4	26.3	24.8	0.9	1.2	0.5	1.0	1.5
Risk provisions	(4.0)	(6.1)	(2.6)	(4.7)	(3.0)	(0.7)	(3.2)	(1.4)	0.3	(0.5)
Net commission income	6.1	7.2	6.1	7.0	7.8	0.6	1.2	1.1	1.3	0.3
Net trading result	7.5	13.5	2.9	4.3	6.3	0.4	1.3	0.4	(0.4)	(0.6)
General admin.exp.	(18.3)	(22.7)	(20.5)	(21.0)	(19.6)	(1.4)	(9.3)	(6.2)	(8.1)	(6.3)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(0.6)	0.8	(0.2)	(0.4)	0.0	(0.1)	0.3	(0.4)	0.1	0.1
Pre-tax profit	14.5	12.3	13.2	11.5	16.3	(0.2)	(8.6)	(6.0)	(5.8)	(5.5)
Taxes	(3.0)	(2.6)	(2.6)	(2.2)	(3.5)	0.0	0.2	0.2	0.2	0.2
Minority interests	(4.3)	(3.7)	(4.0)	(3.5)	(5.0)	(0.0)	0.4	0.2	0.0	(0.1)
Net profit after minorities	7.2	6.1	6.6	5.8	7.9	(0.2)	(8.1)	(5.7)	(5.6)	(5.3)

> Q3 2006 Results

Key financial data

EUR m	YE 1998	YE 1999	YE 2000	YE 2001	YE 2002	YE 2003	YE 2004	YE 2005	Q3 2006
Tier 1 Capital pursuant to § Austrian Banking Act	1,611	1,753	2,125	2,337	3,800	3,912	4,377	5,112	8,177
Total own funds pursuant to § Austrian Banking Act ¹	3,176	3,296	3,956	4,308	6,983	7,009	7,286	8,611	12,078
Risk weighted assets	26,488	27,750	31,879	37,803	60,257	62,188	65,384	75,078	81,534
Tier 1 ratio (%)	6.1	6.3	6.7	6.2	6.3	6.3	6.7	6.8	10.0
Solvency ratio (%)	11.0	10.8	11.2	10.7	11.0	10.7	10.7	11.0	14.3
Market capitalisation	2,020	1,950	2,417	3,006	3,837	5,873	9,489	11,442	15,169
Book value per share ²	7.4	8.1	9.2	9.5	10.4	11.6	14.3	17.1	23.5
Price-book value ratio ²	1.5	1.4	1.3	1.6	1.5	2.1	2.8	2.7	2.1

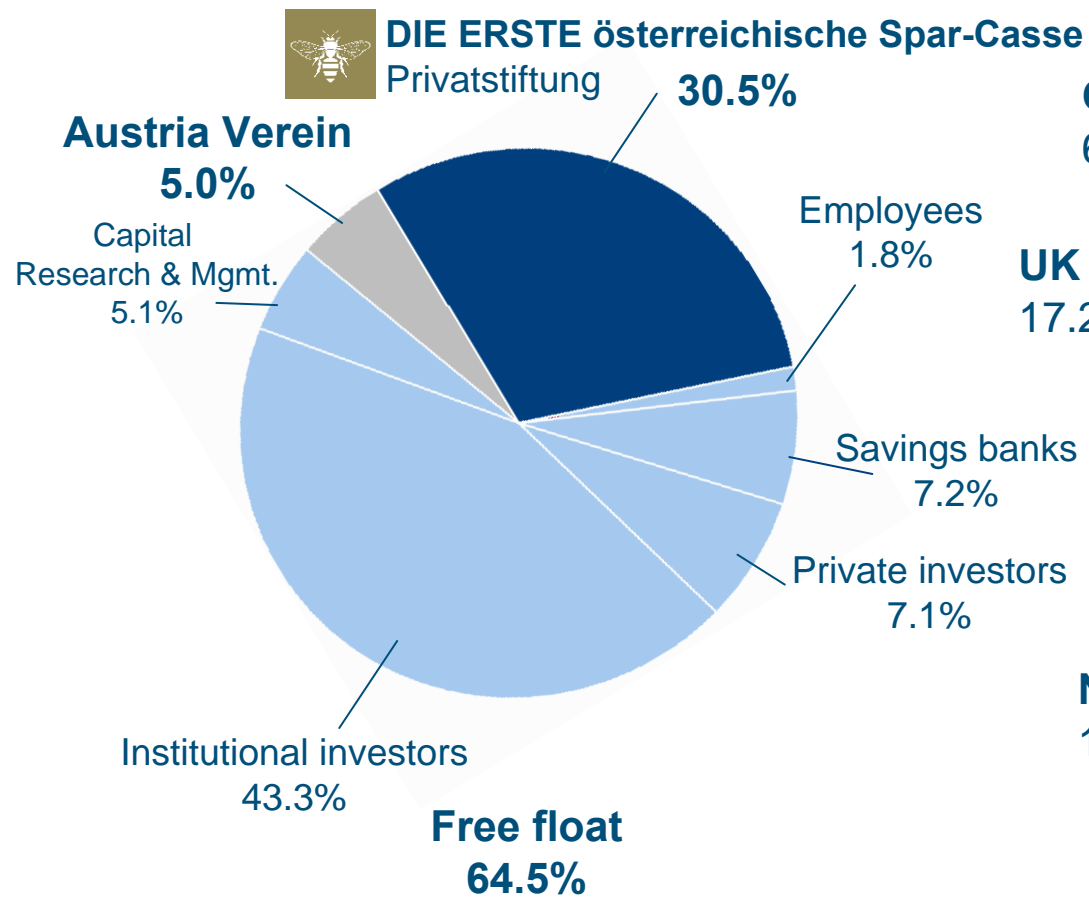
¹ Total eligible qualifying capital

² 1998 - 2003 data adjusted for 4:1 stock split

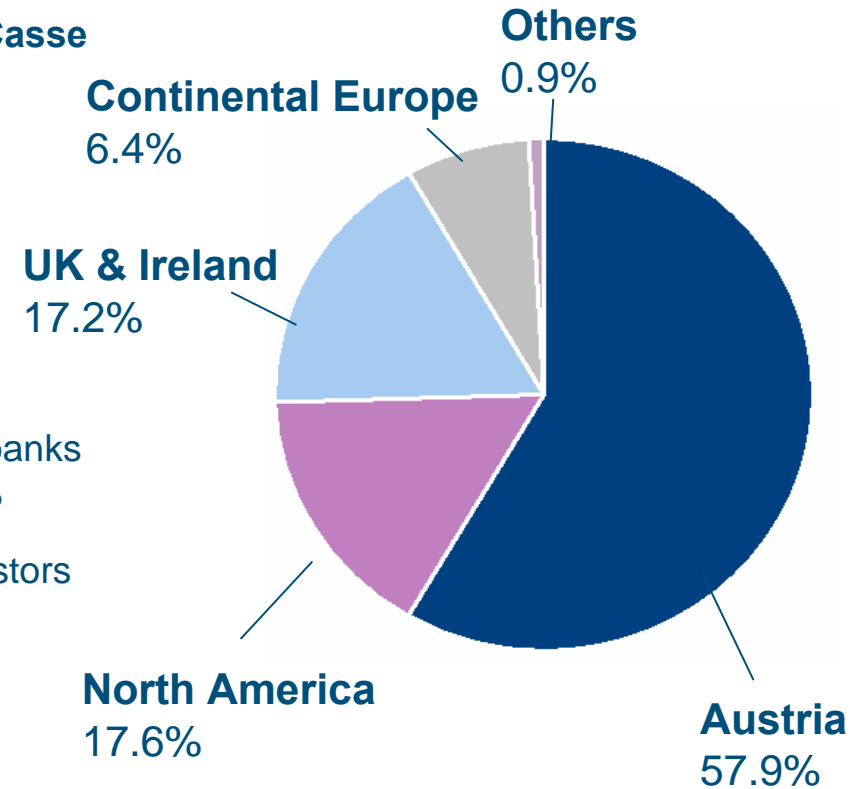
> Current shareholder structure

Total number of shares: 308,955,605*

By Investor Type



By Region



* As at September 2006

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