

> **Erste Bank –  
CEE – a region of sustained growth**

- > ING EMEA Financials Conference
- > London, 18 – 19 April 2007
- > Reinhard Ortner, CFO

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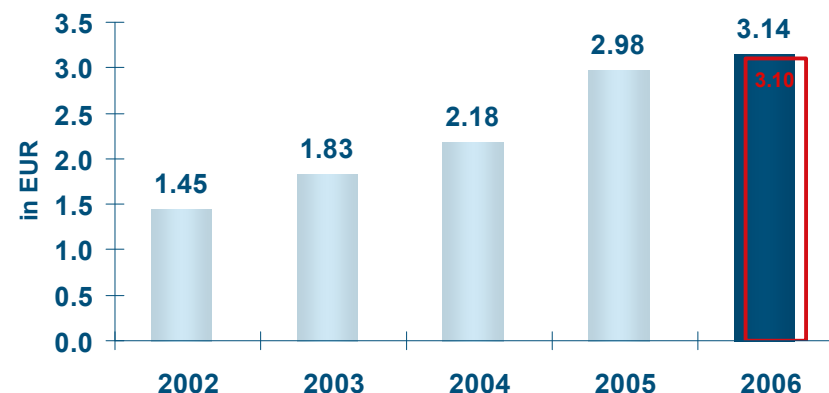
## > Presentation topics

- 1. 2006 business and financial update**
2. Strategic rationale
3. Update on BCR
4. Outlook and targets
5. Financial appendix

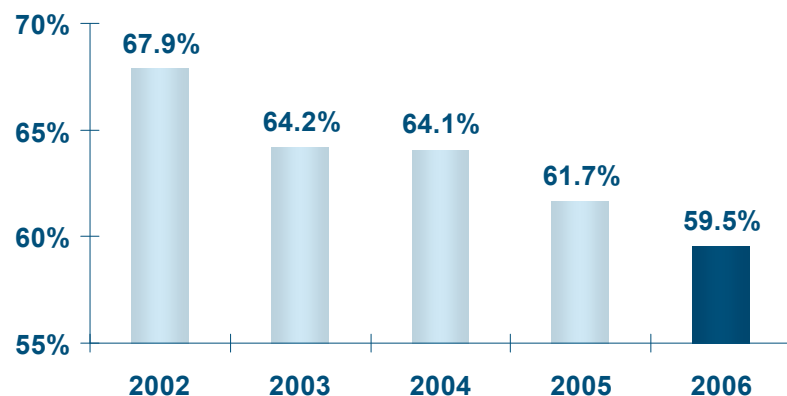
# > 2006 financial highlights

- » **Net profit up 30.1% to EUR 932.2m**
  - » Up 26.2% to 904.8m excluding BCR contribution
- » **Total assets up 19.0% to EUR 181.7bn**
- » **Tier 1 ratio at 6.6%**
  - » After closing of BCR acquisition in Oct 2006
- » **Cash EPS reached EUR 3.14**
  - » Excluding EUR 18m depreciation for value of BCR customer base
- » **Cash ROE at 13.8%**
- » **Proposed dividend - EUR 0.65 per share**

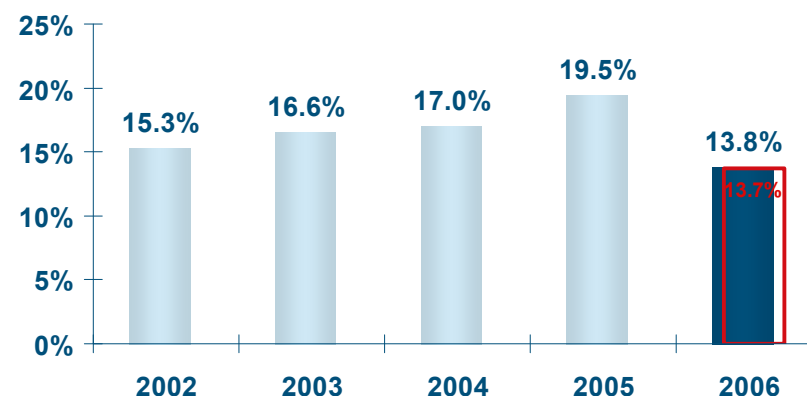
Earnings per share (cash) \*



Cost/income ratio



Return on equity (cash) \*



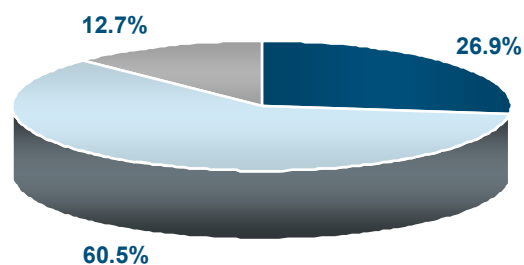
\*) Red bars denote reported EPS and ROE respectively. Decline in reported and cash ROE reflects 2006 capital increase.  
EPS calculation based on average number of shares for the period (ex treasury shares and shares owned by savings banks with EB participations).

## > 2006 divisional highlights

### CEE is expanding its share in risk-weighted assets

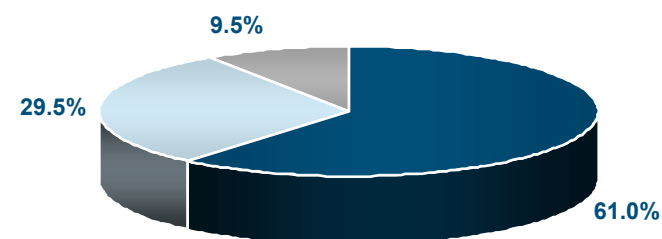
in EUR million	Austria		CEE		Int'l Business		Corp. Center		Total	
	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005
<b>Pre-tax profit</b>	698.7	571.2	808.5	600.9	160.0	155.3	(144.9)	(105.7)	1,522.2	1,221.7
<b>Net profit after minorities</b>	345.9	268.1	563.7	443.3	118.2	110.8	(95.6)	(105.4)	932.2	716.7
Average risk-weighted assets	49,635	46,576	24,147	16,563	7,736	6,547	332	339	81,849	70,025
Average attributed equity	1,891	1,776	1,566	1,115	503	426	2,857	363	6,817	3,680
<b>Cost/income ratio</b>	62.6%	63.9%	56.1%	58.4%	18.9%	20.0%	n.a.	n.a.	59.5%	61.7%
<b>ROE based on net profit</b>	18.3%	15.1%	36.0%	39.8%	23.5%	26.0%	n.a.	n.a.	13.7%	19.5%

Distribution of net profit in (2006)



■ Austria inc CC ■ CEE ■ Int. Business

Distribution of average risk-weighted assets (2006)



■ Austria inc CC ■ CEE ■ Int. Business

1) After January 06 capital increase

RCB Investor Conference  
12 – 14 April 2007

## > 2006 operating highlights

### Expanding the footprint

Q1 2006

- » **Successful EUR 2.9bn capital increase to fund acquisition of BCR**

Q2 2006

- » **New management team appointed at Erste Bank Serbia to speed up transformation process**
  - » Outlook for 2008 confirmed

Q3 2006

- » **Closing of BCR transaction in October – EB owns 61.9%**

Q4 2006

- » **Successful BCR employee share buy-out**
  - » EB increases stake in BCR to 69.2%
- » **Signing of acquisition of 100% of Ukrainian Bank Prestige**
  - » Acquisition closed in January 2007
- » **S&P assigns long term 'A' rating to EB**
  - » Ups short term rating to A-1
- » **Getting prepared for the future**
  - » New holding structure and management team announced

## > Presentation topics

1. 2006 business and financial update

**2. Strategic rationale**

3. Update on BCR

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# > Focus on emerging markets within the EU . . .

**94% of Erste Bank's 15.9 million customers are EU citizens**

## ČESKÁ SPORITELNA

Clients: 5.3m; #1  
Retail deposits: 33%  
Retail loans: 32%  
Branches: 637

## ERSTE BANK

Clients: 0.7m; #2  
Retail deposits (inkl. SBs): 21%  
Retail loans (inkl. SBs): 19%  
Branches: 276

## SPARKASSE

Clients: 2.1m  
Branches: 708

## ERSTE BANK

Croatia  
Clients: 0.6m; #3  
Retail deposits: 11%  
Retail loans: 12%  
Branches: 112

## SLOVENSKÁ SPORITELNA

Clients: 2.5m; #1  
Retail deposits: 32%  
Retail loans: 26%  
Branches: 271

## ERSTE BANK

Hungary  
Clients: 0.9m; #2  
Retail deposits: 6%  
Retail loans: 11%  
Branches: 182

## ERSTE BANK

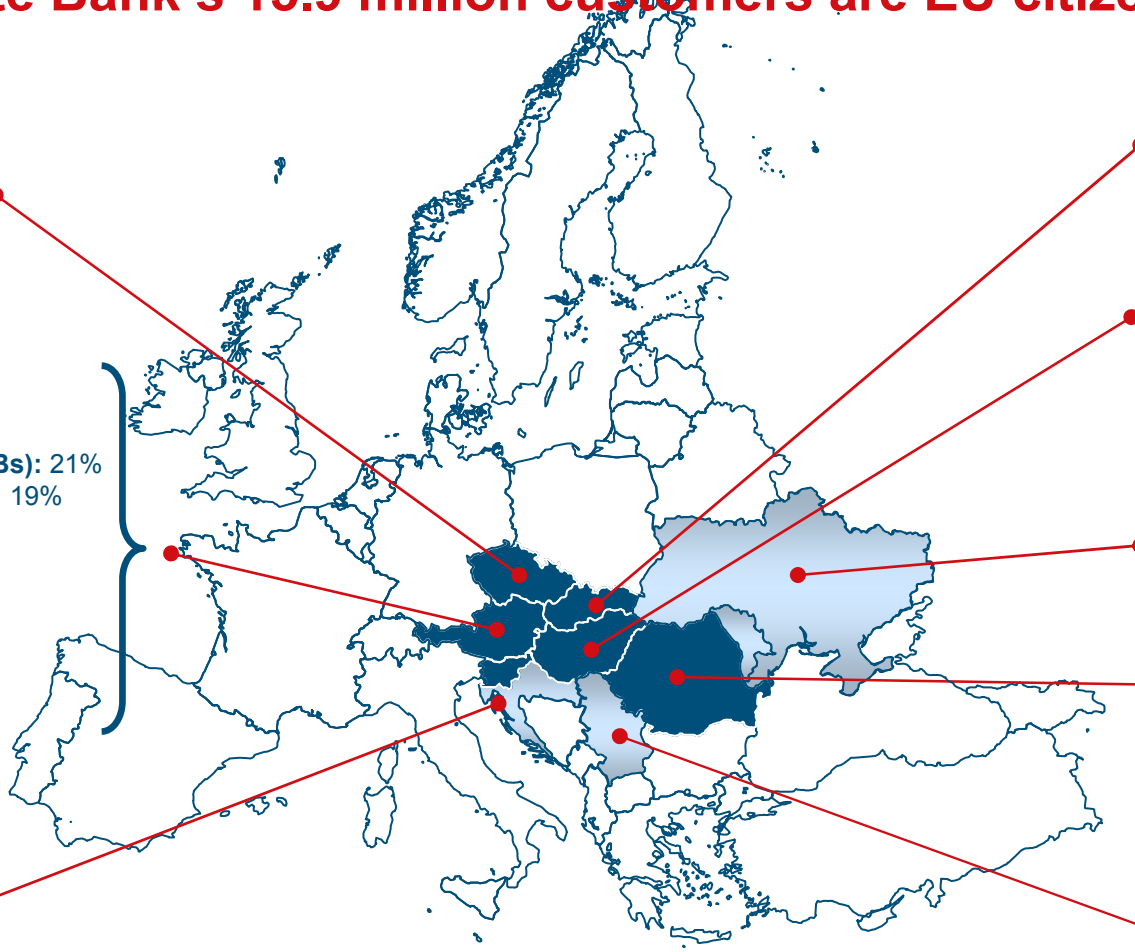
Ukraine  
Founded in Dec. 2005

## BANCA COMERCIALA ROMANA

Clients: 3.5m; #1  
Retail deposits: 31%  
Retail loans: 25%  
Branches: 473

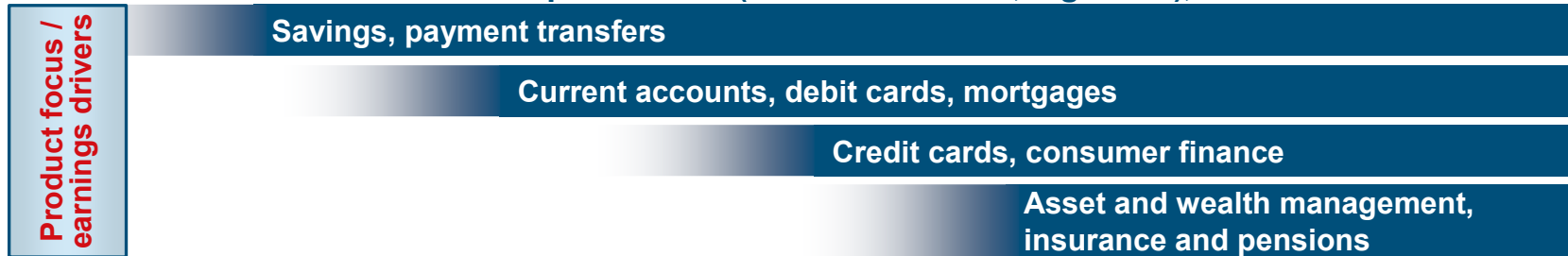
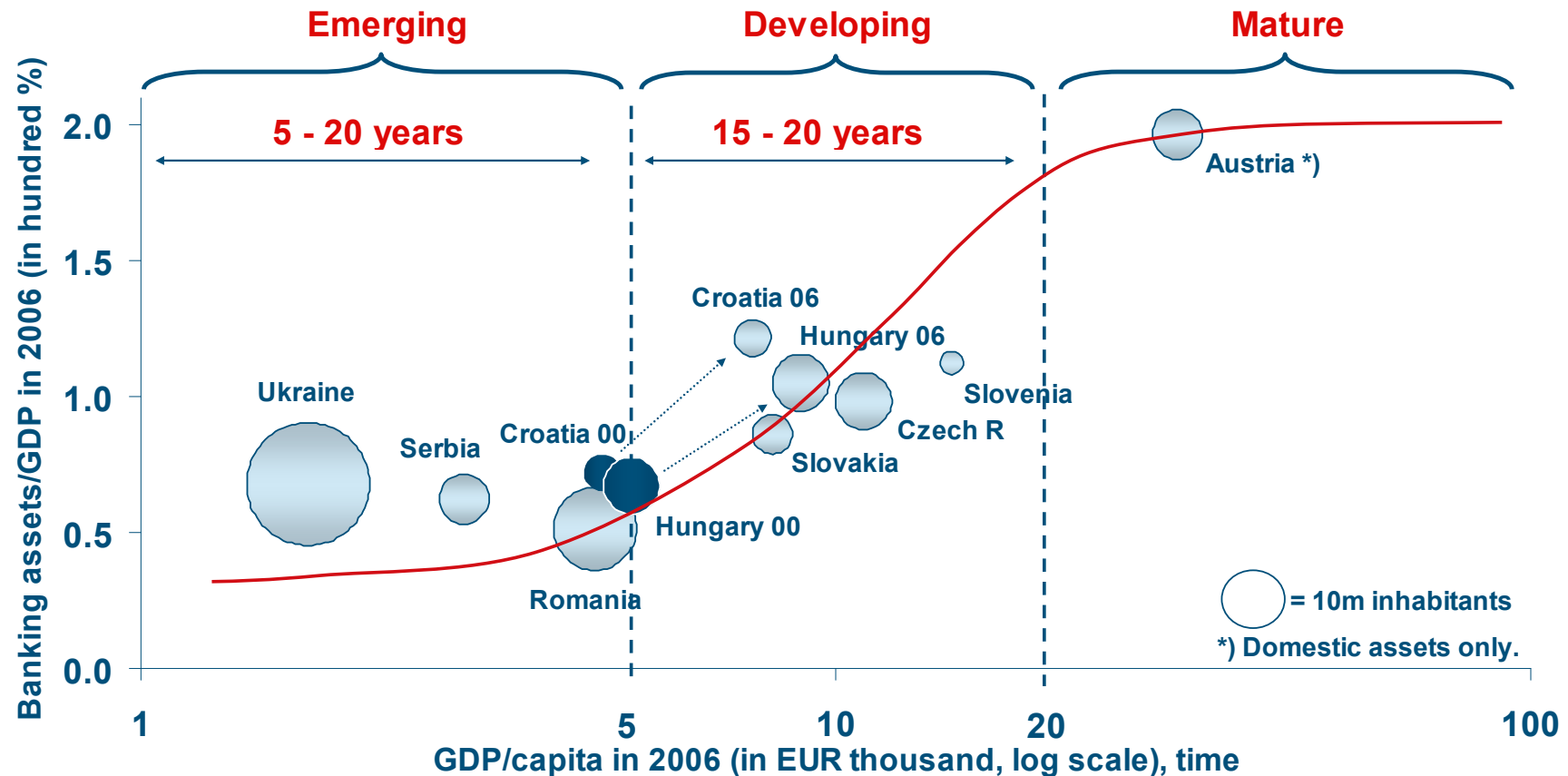
## ERSTE BANK

Serbia  
Clients: 0.3m; ~#9  
Retail deposits: 2%  
Retail loans: 2%  
Branches: 60





# > ... at very different stages of development

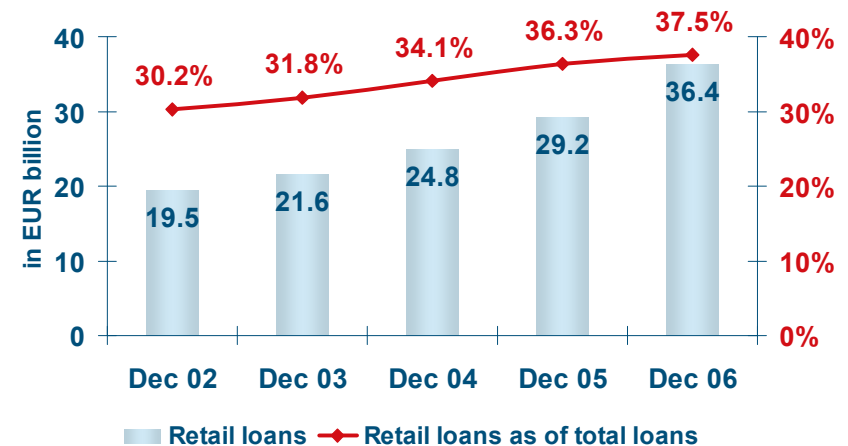


# > Loans and deposits continue to grow strongly

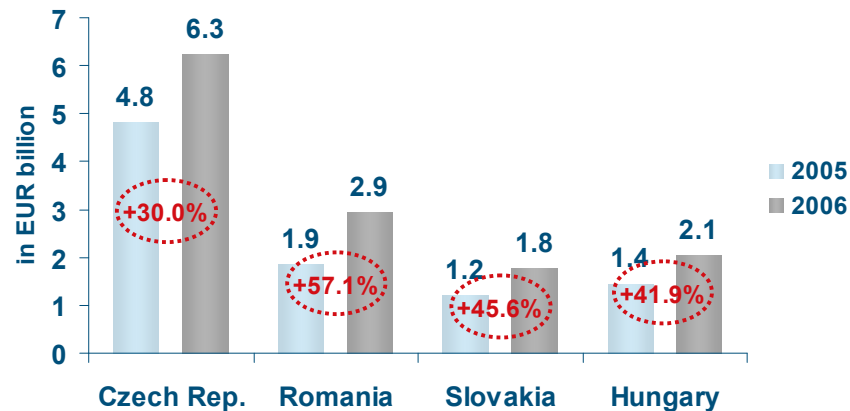
## Retail loans gain in importance

- » Mortgage loans drive increase in retail volumes in Austria and CEE
- » Overall benign risk environment
- » Provision charge at 50bps of total customer loans
- » Deposits also show satisfactory growth rates as a result of increasing wealth

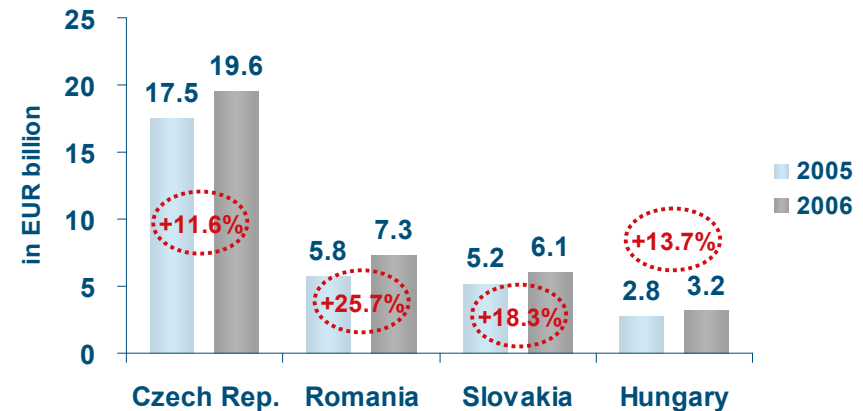
Retail loans gain steadily in importance



Retail loans in key CEE markets (FX adjusted)



Customer deposits in key CEE markets (FX adj.)



# > CEE mortgage loan potential in a European context

## Mortgage loans offer opportunities across CEE, including Austria

- » EU-15 experiences steady rise in penetration supported by countries such as the UK and the Netherlands

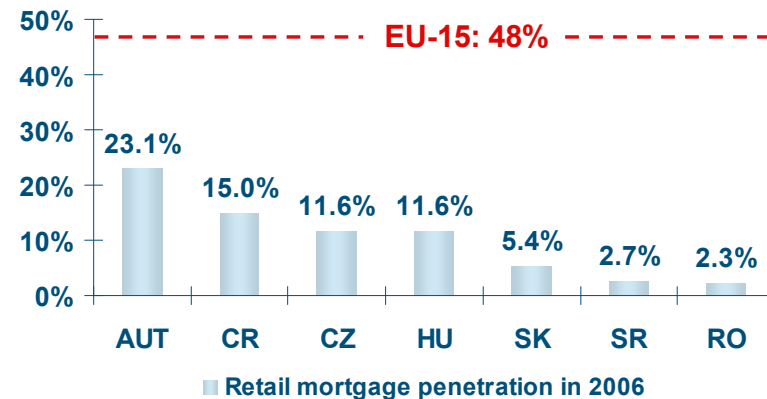
## Pronounced growth in most markets

- » Mortgage penetration rates have more than doubled inside five years in all key Erste Bank markets: CZ, SK, HU, CR
- » Austria also experienced good growth

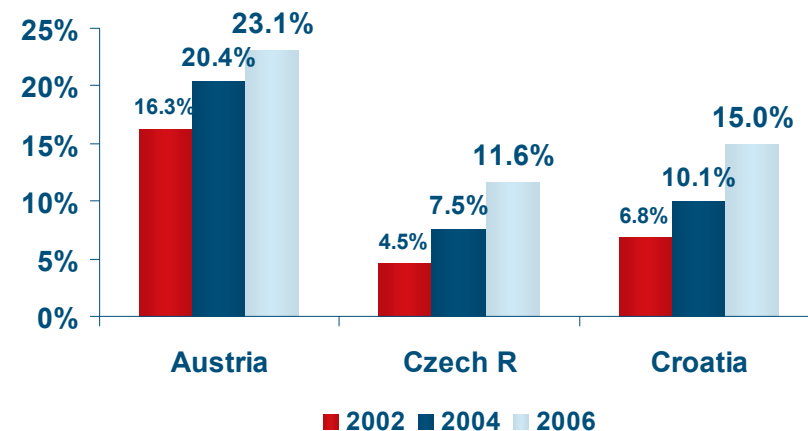
## Retail loans show similar trends

- » EU-15 retail loan penetration (>50%) is both ahead of Austria's ratio (40%) and that of developing CEE countries' (15-20%)
- » Future growth will benefit from above-average growth in disposable incomes and still low levels of leverage

CEE offers substantial potential in mortgages



Retail mortgage penetration - five year view



# > Preparing the ground for wealth creation

## Fund management

- » FUM/capita indicates huge opportunity
- » Strong growth in CEE, but from low base
- » Markets will reach scale in the medium term

## Life insurance

- » Same scenario as with fund management
- » Premiums/capita show gap to EU levels
- » Growth is steadier, tied to state regulations

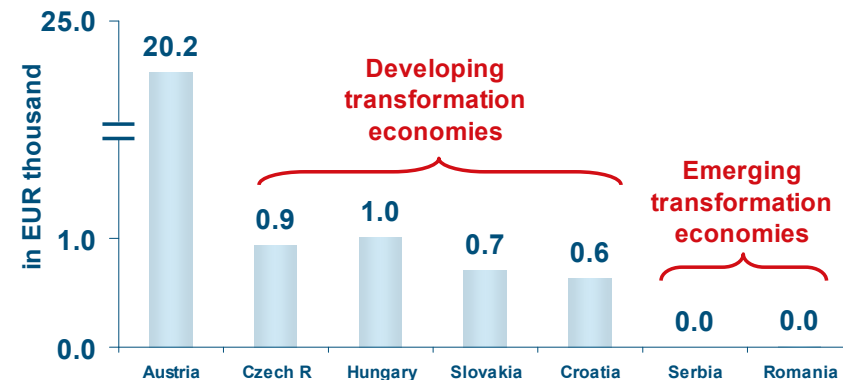
## Leading market positions

- » **23.3% FUM share in CEE**
  - » EUR 6.2bn under management (up 26%)
- » **18.4% FUM share in Austria**
  - » EUR 30.7bn under management (up 10%)
- » **Life shares range from 2% - 15%**

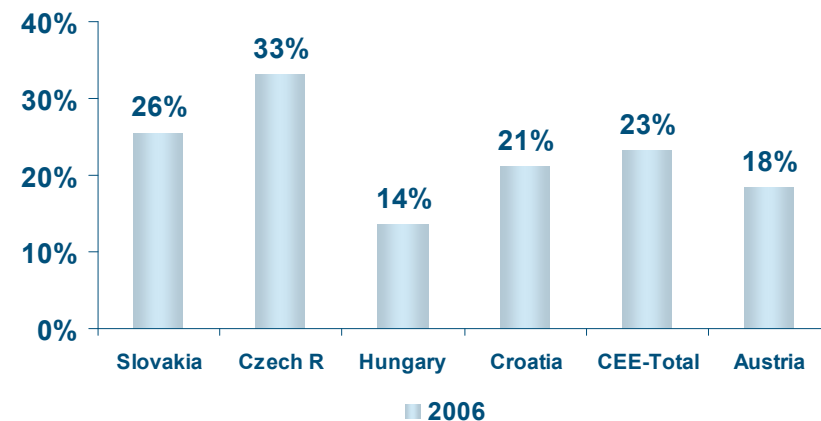
## Beneficiary of catch-up process

- » Leveraging existing client base
- » Launch of new, more sophisticated products
- » Increased fee contribution

Funds under management/capita (2006)



Leadership positions in all key markets



# > The wealth management opportunity – an example

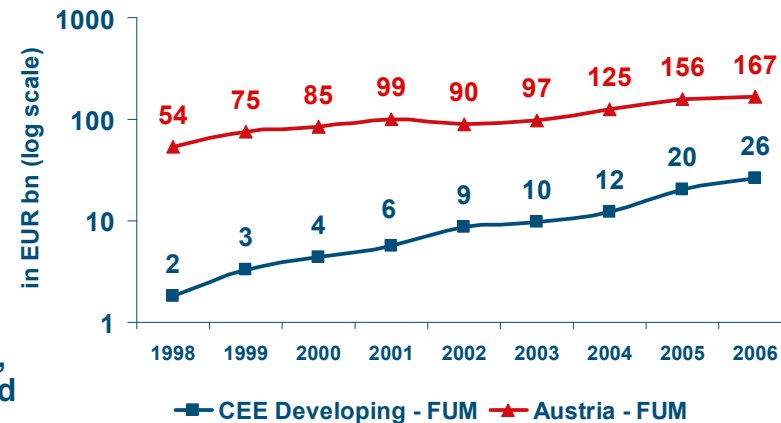
## Some key facts

- » We manage EUR 36.9 billion in assets in a market of almost 40 million people
- » Austria is far ahead in terms of assets, while CEE-4 (CZ, HU, SK, CR) leads in terms of population

## Closing the gap – a long-term trend

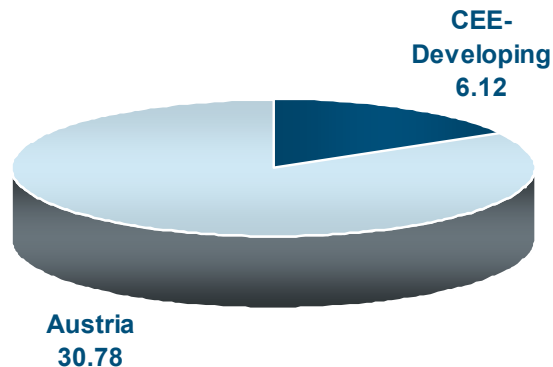
- » In 1998 Austria led by 27:1 margin in terms of FUM
- » In 2006 the margin has narrowed to 6:1
- » By 2014 CEE-4 could reach a size of some EUR 340 bn, if historic growth trends in CEE-4 continue. This would equal 33% of Austrian levels on a per capita basis, assuming annual growth of 5% in Austria

Funds under management - historic view



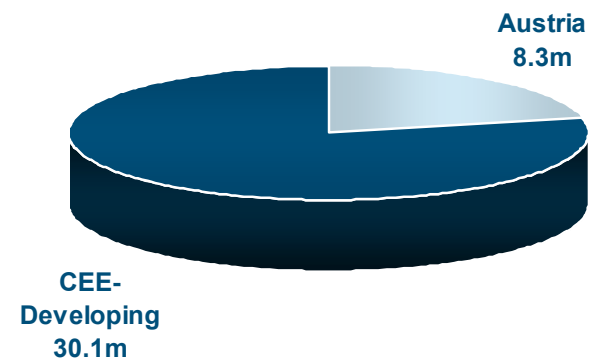
Funds under management in 2006

Total: EUR 36.9 billion



Population distribution

Total: 38.4m



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## > Update on BCR – Full year 2006 results (IFRS)

### Banca Comercială Română (post restructuring costs) \*

in EUR million	2006	2005	Change
Net interest income	478.3	398.5	20.0%
Risk provisions for loans and advances	(44.7)	(29.0)	54.1%
Net commission income	160.7	152.3	5.5%
Net trading result	74.6	60.8	22.7%
General administrative expenses	(399.7)	(354.6)	12.7%
Income from insurance business	9.7	7.8	24.4%
Other operating result	(22.3)	(22.4)	(0.4%)
Income from financial assets - at fair value through profit or loss	(4.4)	0.5	nm
Income from financial assets - available for sale	10.9	3.1	>100.0%
Income from financial assets - held to maturity	0.0	0.0	nm
<b>Pre-tax profit</b>	<b>263.1</b>	<b>217.0</b>	<b>21.2%</b>
<b>Net profit after minorities</b>	<b>214.5</b>	<b>184.3</b>	<b>16.4%</b>
EUR FX rate (ave)	3.53	3.53	
	Dec 06	Dec 05	Change
<b>Total assets</b>	<b>14,020</b>	<b>10,117</b>	<b>38.6%</b>
Loans and advances to customers	7,748	4,951	56.5%
Amounts owed to customers	7,268	5,781	25.7%
EUR FX rate (eop)	3.38	3.38	

\*) To eliminate the currency effects, 2006 exchange rates (as at end of period) have been used for P&L and balance sheet conversion.  
Pro rata consolidation commenced 12 October 2006.

# > Update on Banca Comercială Română (BCR)

## Completion of acquisition on 12 Oct 06

## Stake in BCR increased to 69.11%

- » Successful offer to buy BCR employee shares resulting in acquisition of additional 7.2% of BCR's share capital in December 06

## New management board in place

- » Excellent team mix of local & EB group expertise

## Integration progresses as planned

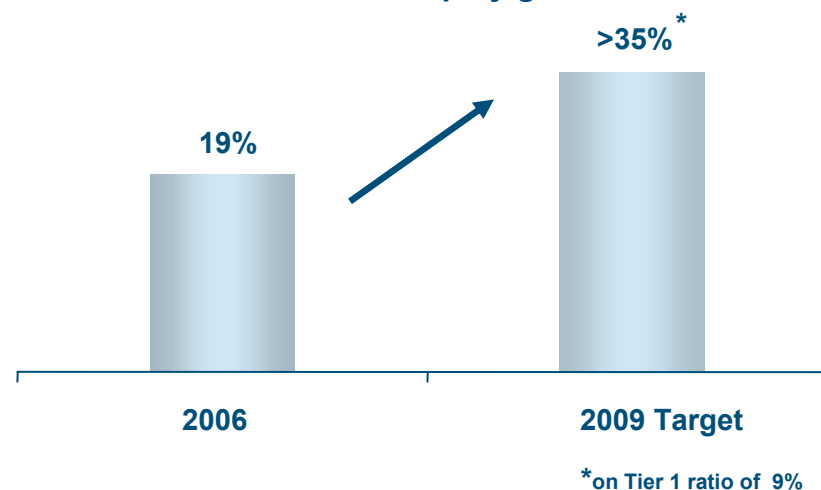
## Sound financial performance in 2006

- » Net profit up 16.4% to EUR 214.5m
  - » Including restructuring costs of EUR 39.7bn bottom line
  - » Pre restructuring costs net profit was up 38% to EUR 254m
- » Cost/income ratio declines to 55.3%\*
- » Return on equity reaches 18.8%\*

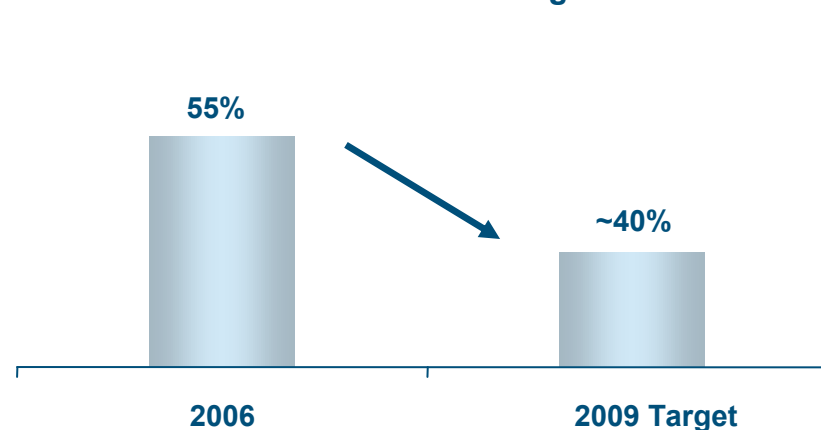
\*) After restructuring costs

## Targets confirmed

### BCR return on equity guidance



### BCR cost/income ratio guidance





## > Update on BCR – Integration progress

### Integration & Development Programme (IDP) Milestones

- » 40 key projects initiated – covering all business lines
- » Project teams are co-headed by specialists from BCR and Erste Bank Group
- » IDP Projects will be completed between end of 2007 to mid-2008
  
- » **Key principles**
  - » Maintain customer focus throughout integration process
  - » Aim to achieve maximum benefits in minimum time
  - » Full cooperation between business lines and IPD teams
  - » Open communication to identify and solve, rather than hide, potential problems
  
- » **Milestones**
  - » Network expansion by about 220 branches by 2009
  - » Implementation of 52 commercial centers throughout Romania to strengthen the SME business
  - » Workforce optimisation
    - front office expansion; back office efficiency; extensive training
  - » Enhancing distribution capabilities – alternative distribution channels
  - » Implement EB Group risk management model

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## > Erste Bank outlook and targets

### Outlook 2007

**Net profit of EB Group expected to increase by at least 25%**

» Based on generally positive outlook for CEE subsidiaries and Austria

### Mid term Group targets confirmed

Net profit<sup>(1)</sup> growth

**More than 20% p.a. average until 2009**

Cost/income ratio

**Below 55% in 2009**

Return on equity<sup>(2)</sup>

**18-20% in 2009**

### Current targets for all subsidiaries confirmed

(1) Net profit after tax and minorities

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

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## > Group income statement (IFRS)

### Strong, well balanced operating performance

in EUR million				Excluding BCR	
	2006	2005	Change	2006	Change
Net interest income	3,189.3	2,794.2	14.1%	3,058.3	9.4%
Risk provisions for loans and advances	(439.1)	(421.6)	4.2%	(430.9)	2.2%
Net commission income	1,445.9	1,256.8	15.0%	1,401.1	11.5%
Net trading result	277.9	241.7	15.0%	258.8	7.1%
General administrative expenses	(2,945.3)	(2,670.0)	10.3%	(2,838.0)	6.3%
Income from insurance business	35.8	36.7	(2.2%)	32.4	(11.6%)
Other operating result	(144.0)	(73.2)	96.8%	(113.8)	55.5%
Income from financial assets - FV	(4.5)	11.4	nm	(5.1)	nm
Income from financial assets - AfS	100.0	44.2	>100.0%	100.0	>100.0%
Income from financial assets - HtM	6.2	1.5	>100.0%	6.2	>100.0%
<b>Pre-tax profit</b>	<b>1,522.2</b>	<b>1,221.7</b>	<b>24.6%</b>	<b>1,469.0</b>	<b>20.2%</b>
Taxes on income	(339.8)	(301.7)	12.6%	(330.6)	9.6%
Minority interests	(250.2)	(203.2)	23.1%	(233.6)	14.9%
<b>Net profit after minorities</b>	<b>932.2</b>	<b>716.7</b>	<b>30.1%</b>	<b>904.8</b>	<b>26.2%</b>
Operating income	4,948.9	4,329.4	14.3%	4,750.6	9.7%
Operating expenses	(2,945.3)	(2,670.0)	10.3%	(2,838.0)	6.3%
<b>Operating result</b>	<b>2,003.6</b>	<b>1,659.4</b>	<b>20.7%</b>	<b>1,912.6</b>	<b>15.3%</b>
<b>Cost/income ratio</b>	<b>59.5%</b>	<b>61.7%</b>		<b>59.7%</b>	
<b>ROE based on net profit</b>	<b>13.7%</b>	<b>19.5%</b>		<b>13.5%</b>	
<b>Cash ROE</b>	<b>13.8%</b>	<b>19.5%</b>		<b>13.5%</b>	

## > Group balance sheet (IFRS)

### Assets – retail lending continues to drive growth

in EUR million	Dec 06	Dec 05	Change	Excluding BCR*	
				Dec 06	Change
Cash and balances with central banks	7,378	2,728	>100.0%	3,375	23.7%
Loans and advances to credit institutions	16,616	16,858	(1.4%)	17,001	0.8%
Loans and advances to customers	97,107	80,419	20.8%	89,479	11.3%
Risk provisions for loans and advances	(3,133)	(2,817)	11.2%	(2,794)	(0.8%)
Trading assets	6,188	5,426	14.0%	—	—
Financial assets - FV	4,682	4,370	7.1%	—	—
Financial assets - AfS	14,927	14,537	2.7%	—	—
Financial assets - HtM	16,700	15,122	10.4%	—	—
Investments of insurance companies	7,329	7,066	3.7%	—	—
At-equity holdings	383	256	49.4%	—	—
Intangible assets	6,092	1,911	>100.0%	—	—
Tangible assets	2,165	1,688	28.2%	—	—
Tax assets	317	264	20.0%	—	—
Other assets	4,952	4,852	2.1%	—	—
<b>Total assets</b>	<b>181,703</b>	<b>152,681</b>	<b>19.0%</b>	<b>165,515</b>	<b>8.4%</b>
<b>Risk-weighted assets</b>	<b>94,129</b>	<b>75,078</b>	<b>25.4%</b>	<b>86,347</b>	<b>15.0%</b>

\*) Main balance sheet items presented pro-forma excluding BCR contribution

## > Group balance sheet (IFRS)

### Liabilities – rising interest rates drive increase in deposits

in EUR million	Dec 06	Dec 05	Change	Excluding BCR*	
				Dec 06	Change
Amounts owed to credit institutions	37,688	33,911	11.1%	31,427	(7.3%)
Amounts owed to customers	90,849	72,793	24.8%	83,581	14.8%
Debts evidenced by certificates	21,814	21,291	2.5%	20,570	(3.4%)
Trading liabilities	1,200	1,304	(8.0%)	—	—
Underwriting provisions	7,920	7,056	12.2%	—	—
Other provisions	1,780	1,493	19.2%	—	—
Tax liabilities	291	188	54.8%	—	—
Other liabilities	4,047	3,975	1.8%	—	—
Subordinated capital	5,210	4,290	21.4%	—	—
Total equity	10,904	6,379	70.9%	—	—
Shareholders' equity	7,979	4,065	96.3%	—	—
Minority interests	2,925	2,314	26.4%	—	—
<b>Total liabilities and equity</b>	<b>181,703</b>	<b>152,681</b>	<b>19.0%</b>	<b>165,515</b>	<b>8.4%</b>
<b>Tier 1 ratio</b>	<b>6.6%</b>	<b>6.8%</b>		—	
<b>Solvency ratio</b>	<b>10.3%</b>	<b>11.0%</b>		—	

\*) Main balance sheet items presented pro-forma excluding BCR contribution

## > Divisional figures – Core segments\*

### Profits grow throughout the region

in EUR million	Austria		CEE		Int'l Business		Corp. Center		Total	
	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005
Net interest income	1,592.9	1,583.9	1,444.3	1,104.6	149.0	149.6	3.2	(43.9)	3,189.3	2,794.2
Risk provisions	(312.7)	(351.3)	(126.9)	(80.2)	2.1	10.2	(1.5)	(0.2)	(439.1)	(421.6)
Net commission income	891.4	825.7	575.1	459.4	33.3	29.4	(53.8)	(57.7)	1,445.9	1,256.8
Net trading result	126.9	116.8	149.3	120.9	(0.2)	(0.0)	1.8	4.0	277.9	241.7
General administrative expenses	(1,645.1)	(1,632.5)	(1,227.5)	(989.1)	(34.3)	(35.8)	(38.3)	(12.5)	(2,945.3)	(2,670.0)
Income - insurance business	17.9	28.8	17.9	7.9	0.0	0.0	0.0	0.0	35.8	36.7
Other result	27.4	(0.1)	(23.7)	(22.6)	10.1	2.0	(56.2)	4.6	(42.3)	(16.1)
<b>Pre-tax profit</b>	<b>698.7</b>	<b>571.2</b>	<b>808.5</b>	<b>600.9</b>	<b>160.0</b>	<b>155.3</b>	<b>(144.9)</b>	<b>(105.7)</b>	<b>1,522.2</b>	<b>1,221.7</b>
Taxes on income	(153.6)	(142.1)	(191.2)	(133.0)	(41.8)	(44.5)	46.8	17.9	(339.8)	(301.7)
Minority interests	(199.1)	(160.9)	(53.6)	(24.7)	0.0	0.0	2.6	(17.6)	(250.2)	(203.2)
<b>Net profit after minorities</b>	<b>345.9</b>	<b>268.1</b>	<b>563.7</b>	<b>443.3</b>	<b>118.2</b>	<b>110.8</b>	<b>(95.6)</b>	<b>(105.4)</b>	<b>932.2</b>	<b>716.7</b>
Average risk-weighted assets	49,634.7	46,575.7	24,146.7	16,562.5	7,735.9	6,547.4	331.8	339.4	81,849.1	70,025.0
Average attributed equity	1,890.8	1,776.0	1,565.8	1,115.0	503.1	425.9	2,857.0	363.0	6,816.7	3,679.9
<b>Cost/income ratio</b>	<b>62.6%</b>	<b>63.9%</b>	<b>56.1%</b>	<b>58.4%</b>	<b>18.9%</b>	<b>20.0%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>59.5%</b>	<b>61.7%</b>
<b>ROE based on net profit</b>	<b>18.3%</b>	<b>15.1%</b>	<b>36.0%</b>	<b>39.8%</b>	<b>23.5%</b>	<b>26.0%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>13.7%</b>	<b>19.5%</b>

\*) • EUR 18m linear depreciation of value for BCR customer base included in Other result of Corporate Center

- The published results of the individual subsidiaries cannot be compared on a one-to-one basis with the segment results. In segment reporting, for example, interest income from local equity is eliminated and the associated interest income of the allocated Group equity is added to NII of the respective segments.
- In addition, the new equity allocation has resulted in changed ROEs of the individual segments. All prior-year figures are based on the restated comparative figures in line with these changes. Details of these changes were provided in a press release published on 30 January 2007. The press release can be found on [www.erstebank.com/investorrelations](http://www.erstebank.com/investorrelations).



## > Core Segment Austria

### Austria – Strong overall performance

in EUR million	Savings Banks		Retail & Mortgage		Large Corporates		Trading & IB		Austria	
	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005
Net interest income	839.7	841.2	537.3	524.6	147.6	140.2	68.3	78.0	1,592.9	1,583.9
Risk provisions	(171.3)	(215.8)	(88.1)	(105.1)	(53.3)	(30.5)	0.0	(0.0)	(312.7)	(351.3)
Net commission income	365.0	358.1	335.1	314.5	101.0	82.2	90.3	70.9	891.4	825.7
Net trading result	25.4	20.6	10.6	10.2	3.0	1.5	87.9	84.5	126.9	116.8
General administrative expenses	(824.2)	(825.2)	(621.0)	(623.8)	(97.6)	(89.4)	(102.3)	(94.1)	(1,645.1)	(1,632.5)
Income - insurance business	0.0	0.0	17.9	28.8	0.0	0.0	0.0	0.0	17.9	28.8
Other result	11.4	13.8	(13.5)	16.2	14.7	(29.0)	14.8	(1.1)	27.4	(0.1)
<b>Pre-tax profit</b>	<b>246.1</b>	<b>192.7</b>	<b>178.3</b>	<b>165.4</b>	<b>115.4</b>	<b>75.1</b>	<b>158.9</b>	<b>138.1</b>	<b>698.7</b>	<b>571.2</b>
Taxes on income	(51.9)	(48.8)	(39.4)	(39.5)	(27.1)	(18.0)	(35.2)	(35.9)	(153.6)	(142.1)
Minority interests	(178.4)	(135.2)	(15.5)	(22.3)	(5.3)	(3.6)	0.0	0.1	(199.1)	(160.9)
<b>Net profit after minorities</b>	<b>15.8</b>	<b>8.8</b>	<b>123.4</b>	<b>103.7</b>	<b>83.0</b>	<b>53.4</b>	<b>123.7</b>	<b>102.3</b>	<b>345.9</b>	<b>268.1</b>
Average risk-weighted assets	25,543.6	23,948.7	13,233.1	12,204.0	7,766.0	6,668.4	3,092.1	3,754.7	49,634.7	46,575.7
Average attributed equity	265.5	240.0	876.8	820.1	507.0	435.9	241.5	280.0	1,890.8	1,776.0
<b>Cost/income ratio</b>	<b>67.0%</b>	<b>67.6%</b>	<b>68.9%</b>	<b>71.0%</b>	<b>38.8%</b>	<b>39.9%</b>	<b>41.5%</b>	<b>40.3%</b>	<b>62.6%</b>	<b>63.9%</b>
<b>ROE based on net profit</b>	<b>6.0%</b>	<b>3.6%</b>	<b>14.1%</b>	<b>12.6%</b>	<b>16.4%</b>	<b>12.3%</b>	<b>51.2%</b>	<b>36.5%</b>	<b>18.3%</b>	<b>15.1%</b>

## > Core segment – Central and Eastern Europe (CEE)

### Strong operating performance across the board

in EUR million	Czech Republic		Romania		Slovakia		Hungary		Croatia		Serbia	
	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005
Net interest income	705.6	583.5	127.8	0.0	239.5	197.3	251.2	219.0	111.1	101.9	9.2	3.0
Risk provisions	(52.5)	(33.7)	(8.2)	0.0	(16.5)	(11.1)	(34.2)	(17.1)	(12.3)	(14.4)	(3.3)	(3.9)
Net commission income	324.9	287.0	45.0	0.0	82.8	82.5	88.4	64.8	29.7	23.3	4.3	1.9
Net trading result	55.1	49.4	19.0	0.0	20.9	14.9	35.3	34.6	19.8	20.4	(0.8)	1.7
General administrative expenses	(613.2)	(550.1)	(107.6)	0.0	(185.0)	(167.3)	(206.9)	(185.8)	(84.5)	(75.3)	(30.3)	(10.7)
Income - insurance business	14.5	7.9	3.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other result	17.4	8.7	(11.6)	0.0	(7.3)	(13.2)	(22.0)	(16.7)	0.3	(1.7)	(0.3)	0.2
<b>Pre-tax profit</b>	<b>451.7</b>	<b>352.6</b>	<b>67.9</b>	<b>0.0</b>	<b>134.3</b>	<b>103.1</b>	<b>111.8</b>	<b>98.9</b>	<b>64.1</b>	<b>54.3</b>	<b>(21.3)</b>	<b>(7.9)</b>
Taxes on income	(114.4)	(87.4)	(11.5)	0.0	(26.5)	(14.1)	(26.3)	(20.6)	(12.6)	(10.9)	0.1	(0.0)
Minority interests	(12.9)	(8.5)	(21.8)	0.0	(0.1)	0.1	(0.2)	(0.2)	(18.5)	(16.6)	0.1	0.3
<b>Net profit after minorities</b>	<b>324.4</b>	<b>256.8</b>	<b>34.6</b>	<b>0.0</b>	<b>107.7</b>	<b>89.1</b>	<b>85.2</b>	<b>78.1</b>	<b>32.9</b>	<b>26.8</b>	<b>(21.2)</b>	<b>(7.5)</b>
Average risk-weighted assets	11,572.0	9,136.9	2,100.9	0.0	3,387.4	2,421.5	3,949.4	2,606.5	2,970.8	2,289.8	166.2	107.8
Average attributed equity	796.2	642.0	100.1	0.0	240.7	177.3	274.8	193.5	136.4	94.1	17.6	8.1
<b>Cost/income ratio</b>	<b>55.7%</b>	<b>59.3%</b>	<b>55.1%</b>	<b>0.0%</b>	<b>53.9%</b>	<b>56.8%</b>	<b>55.2%</b>	<b>58.4%</b>	<b>52.6%</b>	<b>51.7%</b>	<b>n.n.</b>	<b>n.n.</b>
<b>ROE based on net profit</b>	<b>40.7%</b>	<b>40.0%</b>	<b>34.6%</b>	<b>0.0%</b>	<b>44.8%</b>	<b>50.3%</b>	<b>31.0%</b>	<b>40.4%</b>	<b>24.1%</b>	<b>28.5%</b>	<b>n.n.</b>	<b>n.n.</b>

## > EB Group – quarterly income statement (IFRS)

in EUR million	Q1 05	Q2 05	Q3 05	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	672.7	696.8	694.0	730.7	724.0	757.8	779.7	927.9
Net commission income	311.1	305.9	304.9	334.9	342.2	355.5	338.8	409.4
Net trading result	57.2	48.0	66.4	70.1	91.2	45.0	51.6	90.0
Income from insurance business	5.6	21.3	10.0	(0.2)	7.7	7.3	10.3	10.5
<b>Operating income</b>	<b>1,046.6</b>	<b>1,072.0</b>	<b>1,075.3</b>	<b>1,135.4</b>	<b>1,165.1</b>	<b>1,165.6</b>	<b>1,180.3</b>	<b>1,437.8</b>
Personnel expenses	(376.3)	(382.9)	(392.2)	(425.1)	(404.3)	(413.0)	(414.3)	(518.9)
Other administrative expenses	(197.4)	(197.0)	(190.5)	(174.1)	(201.7)	(212.0)	(210.7)	(223.7)
Depreciation and amortisation	(84.1)	(83.2)	(83.1)	(84.1)	(85.2)	(83.3)	(79.7)	(98.4)
<b>Operating expenses</b>	<b>(657.8)</b>	<b>(663.1)</b>	<b>(665.8)</b>	<b>(683.3)</b>	<b>(691.3)</b>	<b>(708.3)</b>	<b>(704.7)</b>	<b>(841.0)</b>
<b>Operating result</b>	<b>388.8</b>	<b>408.9</b>	<b>409.5</b>	<b>452.1</b>	<b>473.8</b>	<b>457.3</b>	<b>475.6</b>	<b>596.8</b>
Risk provisions for loans and advances	(101.3)	(108.6)	(119.2)	(92.5)	(109.1)	(109.2)	(112.9)	(107.9)
Other operating result	(26.1)	(32.8)	(27.8)	13.5	(22.0)	(29.1)	(35.2)	(57.7)
Income from financial assets - FV	9.2	2.9	12.9	(13.5)	10.4	(8.8)	(1.0)	(5.0)
Income from financial assets - AfS	15.0	21.7	13.3	(5.8)	24.7	19.2	7.3	48.9
Income from financial assets - HtM	(0.0)	0.8	0.5	0.2	5.3	(0.4)	0.5	0.9
<b>Pre-tax profit</b>	<b>285.5</b>	<b>292.9</b>	<b>289.3</b>	<b>353.9</b>	<b>383.0</b>	<b>328.9</b>	<b>334.2</b>	<b>476.1</b>
Taxes on income	(69.1)	(70.9)	(69.9)	(91.8)	(86.2)	(74.1)	(75.3)	(104.2)
Minority interests	(55.3)	(45.7)	(45.5)	(56.7)	(55.2)	(43.7)	(56.4)	(94.9)
<b>Net profit after minorities</b>	<b>161.1</b>	<b>176.3</b>	<b>173.9</b>	<b>205.3</b>	<b>241.5</b>	<b>211.1</b>	<b>202.5</b>	<b>277.0</b>
<b>Cost/income ratio</b>	<b>62.9%</b>	<b>61.9%</b>	<b>61.9%</b>	<b>60.2%</b>	<b>59.3%</b>	<b>60.8%</b>	<b>59.7%</b>	<b>58.5%</b>
<b>ROE based on net profit</b>	<b>18.4%</b>	<b>19.7%</b>	<b>18.6%</b>	<b>21.0%</b>	<b>15.9%</b>	<b>12.6%</b>	<b>11.7%</b>	<b>14.7%</b>

## > EB Group – quarterly balance sheet (IFRS)

in EUR million	Mar 05	Jun 05	Sep 05	Dec 05	Mar 06	Jun 06	Sep 06	Dec 06
Cash and balances with central banks	2,505	2,463	2,906	2,728	2,787	2,658	2,355	7,378
Loans and advances to credit institutions	19,545	19,840	20,058	16,858	18,604	19,890	18,307	16,616
Loans and advances to customers	74,585	77,227	79,946	80,419	84,310	84,474	87,230	97,107
Risk provisions for loans and advances	(2,867)	(2,859)	(2,902)	(2,817)	(2,809)	(2,773)	(2,823)	(3,133)
Trading assets	5,298	5,839	5,606	5,426	5,514	5,410	6,006	6,188
Financial assets - at fair value through profit or loss	4,430	4,037	3,989	4,370	4,601	4,548	4,480	4,682
Financial assets - available for sale	12,697	14,332	14,853	14,537	14,538	14,150	14,608	14,927
Financial assets - held to maturity	15,276	14,450	14,523	15,122	15,372	16,439	16,295	16,700
Investments of insurance companies	6,367	6,689	7,085	7,066	7,252	7,273	7,575	7,329
At-equity holdings	170	168	166	256	211	227	330	383
Intangible assets	1,852	1,851	1,916	1,911	1,903	1,900	1,919	6,092
Tangible assets	1,705	1,688	1,695	1,688	1,669	1,652	1,649	2,165
Tax receivables	147	123	121	264	168	159	127	317
Other assets	6,511	6,832	6,987	4,852	4,715	4,243	4,532	4,952
<b>Total assets</b>	<b>148,221</b>	<b>152,679</b>	<b>156,950</b>	<b>152,681</b>	<b>158,835</b>	<b>160,249</b>	<b>162,590</b>	<b>181,703</b>
Amounts owed to credit institutions	33,095	35,582	37,365	33,911	36,213	35,897	34,135	37,688
Amounts owed to customers	69,670	71,125	71,421	72,793	75,151	77,836	80,660	90,849
Debts evidenced by certificates	20,744	19,871	21,168	21,291	19,900	18,983	18,603	21,814
Trading liabilities	1,208	772	688	1,304	541	530	491	1,200
Underwriting provisions	6,138	6,506	6,846	7,056	7,273	7,361	7,570	7,920
Other provisions	1,448	1,455	1,452	1,493	1,492	1,480	1,503	1,780
Tax liabilities	264	205	194	188	187	93	98	291
Other liabilities	5,808	6,926	7,172	3,975	4,652	4,821	4,904	4,047
Subordinated capital	3,901	4,138	4,344	4,290	4,302	4,294	5,261	5,210
Total equity	5,947	6,099	6,299	6,379	9,126	8,955	9,364	10,904
Shareholders' equity	3,567	3,644	3,812	4,065	6,872	6,800	7,115	7,979
Minority interests	2,379	2,454	2,486	2,314	2,254	2,154	2,249	2,925
<b>Total liabilities and shareholders' equity</b>	<b>148,221</b>	<b>152,679</b>	<b>156,950</b>	<b>152,681</b>	<b>158,835</b>	<b>160,249</b>	<b>162,590</b>	<b>181,703</b>

## > EB Group quarterly segment reporting – overview

in EUR million	Austria					Central and Eastern Europe				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	403.1	382.8	383.7	411.2	415.2	292.5	304.2	323.7	319.7	496.8
Risk provisions	(83.9)	(80.4)	(78.5)	(93.3)	(60.6)	(28.2)	(24.1)	(28.1)	(27.0)	(47.7)
Net commission income	234.7	229.4	227.3	204.9	229.9	118.1	117.3	132.3	130.2	195.3
Net trading result	25.3	51.8	27.0	19.9	28.1	41.2	37.9	20.2	30.8	60.4
General administrative expenses	(404.4)	(413.4)	(418.9)	(410.4)	(402.4)	(270.7)	(260.0)	(272.5)	(271.8)	(423.3)
Income - insurance business	(2.1)	5.2	5.3	5.2	2.2	1.9	2.5	2.1	5.1	8.3
Other result	(9.8)	24.4	2.7	7.2	(7.0)	(29.1)	(9.7)	(14.0)	(0.1)	0.1
<b>Pre-tax profit</b>	<b>162.8</b>	<b>199.9</b>	<b>148.7</b>	<b>144.6</b>	<b>205.5</b>	<b>125.8</b>	<b>168.1</b>	<b>163.7</b>	<b>186.8</b>	<b>289.9</b>
Taxes on income	(41.1)	(43.2)	(33.6)	(30.1)	(46.8)	(23.2)	(38.6)	(36.0)	(48.7)	(67.8)
Minority interests	(49.8)	(49.3)	(39.0)	(47.6)	(63.3)	(5.5)	(6.5)	(6.1)	(9.0)	(32.1)
<b>Net profit after minorities</b>	<b>72.0</b>	<b>107.4</b>	<b>76.1</b>	<b>67.0</b>	<b>95.4</b>	<b>97.1</b>	<b>123.0</b>	<b>121.6</b>	<b>129.1</b>	<b>190.1</b>

in EUR million	International Business					Corporate Center				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	37.7	34.4	36.3	38.9	39.4	(2.6)	2.7	14.1	9.9	(23.5)
Risk provisions	19.9	(4.5)	(2.9)	7.6	1.9	(0.2)	(0.1)	0.3	(0.2)	(1.5)
Net commission income	6.7	7.3	8.1	9.8	8.1	(24.6)	(11.7)	(12.1)	(6.2)	(23.9)
Net trading result	(0.0)	0.1	(0.0)	(0.1)	(0.2)	3.6	1.4	(2.3)	1.0	1.7
General administrative expenses	(8.6)	(8.4)	(8.3)	(8.5)	(9.2)	0.4	(9.5)	(8.6)	(14.1)	(6.2)
Income - insurance business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other result	(0.1)	7.1	(0.4)	3.2	0.2	33.3	(3.5)	(7.6)	(38.8)	(6.2)
<b>Pre-tax profit</b>	<b>55.5</b>	<b>35.9</b>	<b>32.7</b>	<b>51.0</b>	<b>40.3</b>	<b>9.9</b>	<b>(20.8)</b>	<b>(16.2)</b>	<b>(48.3)</b>	<b>(59.7)</b>
Taxes on income	(16.2)	(9.9)	(8.8)	(12.7)	(10.4)	(11.4)	5.4	4.4	16.2	20.8
Minority interests	0.0	0.0	0.0	0.0	0.0	(1.5)	0.6	1.4	0.2	0.5
<b>Net profit after minorities</b>	<b>39.3</b>	<b>26.0</b>	<b>23.9</b>	<b>38.4</b>	<b>29.9</b>	<b>(2.9)</b>	<b>(14.8)</b>	<b>(10.4)</b>	<b>(31.9)</b>	<b>(38.4)</b>

## > EB Group quarterly segment reporting – Austria

in EUR million	Savings Banks					Retail & Mortgage				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	217.4	201.1	198.4	222.5	217.6	131.0	133.8	132.0	133.6	137.9
Risk provisions	(70.7)	(44.1)	(43.1)	(46.1)	(38.0)	(25.3)	(24.5)	(24.4)	(24.7)	(14.5)
Net commission income	106.2	96.3	91.2	88.2	89.2	79.9	88.9	86.0	73.9	86.2
Net trading result	8.0	7.9	3.3	5.4	8.8	2.8	2.6	2.7	2.6	2.7
General administrative expenses	(204.9)	(206.8)	(209.0)	(206.6)	(201.8)	(150.6)	(159.1)	(158.5)	(155.0)	(148.3)
Income - insurance business	0.0	0.0	0.0	0.0	0.0	(2.1)	5.2	5.3	5.2	2.2
Other result	10.3	6.3	4.1	(3.6)	4.7	10.8	(0.1)	(1.3)	(1.4)	(10.6)
<b>Pre-tax profit</b>	<b>66.3</b>	<b>60.8</b>	<b>44.8</b>	<b>59.9</b>	<b>80.5</b>	<b>46.6</b>	<b>46.8</b>	<b>41.7</b>	<b>34.3</b>	<b>55.6</b>
Taxes on income	(16.1)	(12.6)	(10.7)	(12.3)	(16.4)	(12.0)	(10.2)	(9.0)	(7.3)	(12.9)
Minority interests	(47.2)	(43.1)	(31.6)	(42.6)	(61.0)	(5.7)	(4.5)	(4.6)	(3.9)	(2.5)
<b>Net profit after minorities</b>	<b>3.0</b>	<b>5.1</b>	<b>2.5</b>	<b>5.1</b>	<b>3.1</b>	<b>28.8</b>	<b>32.1</b>	<b>28.0</b>	<b>23.1</b>	<b>40.3</b>

in EUR million	Large Corporates					Trading & Investment Banking				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	37.0	35.6	39.4	34.2	38.4	17.7	12.3	13.9	20.8	21.3
Risk provisions	12.1	(11.8)	(10.9)	(22.5)	(8.1)	(0.0)	(0.0)	0.0	0.0	0.0
Net commission income	28.6	21.8	23.4	23.5	32.3	20.0	22.4	26.6	19.2	22.1
Net trading result	0.5	0.2	1.5	0.9	0.4	14.0	41.1	19.6	11.1	16.2
General administrative expenses	(25.1)	(21.9)	(25.4)	(24.2)	(26.0)	(23.8)	(25.6)	(25.9)	(24.6)	(26.2)
Income - insurance business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other result	(31.6)	12.0	2.6	7.5	(7.4)	0.6	6.3	(2.6)	4.7	6.3
<b>Pre-tax profit</b>	<b>21.4</b>	<b>35.9</b>	<b>30.6</b>	<b>19.3</b>	<b>29.6</b>	<b>28.6</b>	<b>56.4</b>	<b>31.6</b>	<b>31.1</b>	<b>39.7</b>
Taxes on income	(5.4)	(7.8)	(6.8)	(4.0)	(8.5)	(7.6)	(12.5)	(7.1)	(6.5)	(9.1)
Minority interests	3.1	(1.8)	(2.7)	(1.0)	0.2	0.0	0.0	0.0	(0.0)	0.0
<b>Net profit after minorities</b>	<b>19.1</b>	<b>26.3</b>	<b>21.1</b>	<b>14.2</b>	<b>21.3</b>	<b>21.0</b>	<b>43.9</b>	<b>24.5</b>	<b>24.6</b>	<b>30.7</b>

## > EB Group – quarterly segment reporting – CEE 1

in EUR million	Czech Republic					Romania				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	157.0	168.1	176.7	170.9	189.9	0.0	0.0	0.0	0.0	127.8
Risk provisions	(13.8)	(10.8)	(11.3)	(10.4)	(20.0)	0.0	0.0	0.0	0.0	(8.2)
Net commission income	69.8	78.2	83.6	75.2	87.9	0.0	0.0	0.0	0.0	45.0
Net trading result	13.5	17.8	8.7	12.2	16.4	0.0	0.0	0.0	0.0	19.0
General administrative expenses	(141.9)	(145.0)	(149.4)	(149.5)	(169.4)	0.0	0.0	0.0	0.0	(107.6)
Income - insurance business	1.9	2.5	2.1	5.1	4.8	0.0	0.0	0.0	0.0	3.5
Other result	(17.6)	(5.2)	(7.0)	6.9	22.8	0.0	0.0	0.0	0.0	(11.6)
<b>Pre-tax profit</b>	<b>68.8</b>	<b>105.5</b>	<b>103.3</b>	<b>110.4</b>	<b>132.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>67.9</b>
Taxes on income	(12.5)	(24.4)	(26.0)	(28.5)	(35.4)	0.0	0.0	0.0	0.0	(11.5)
Minority interests	(2.1)	(2.7)	(2.7)	(3.6)	(4.1)	0.0	0.0	0.0	0.0	(21.8)
<b>Net profit after minorities</b>	<b>54.2</b>	<b>78.4</b>	<b>74.6</b>	<b>78.3</b>	<b>93.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>34.6</b>

in EUR million	Slovakia					Hungary				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	55.8	50.6	57.2	58.5	73.1	58.0	56.2	61.2	62.2	71.6
Risk provisions	(2.2)	(2.8)	(4.7)	(2.0)	(6.9)	(2.9)	(6.4)	(7.7)	(11.1)	(8.9)
Net commission income	20.5	19.2	21.2	20.7	21.7	19.5	12.7	19.2	26.2	30.3
Net trading result	5.9	5.8	1.1	8.3	5.7	7.0	11.0	6.5	4.6	13.2
General administrative expenses	(44.6)	(45.3)	(43.8)	(48.4)	(47.6)	(52.2)	(43.1)	(50.3)	(48.0)	(65.6)
Income - insurance business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other result	(7.5)	1.1	(2.5)	(1.8)	(4.2)	(5.2)	(4.9)	(4.2)	(5.4)	(7.5)
<b>Pre-tax profit</b>	<b>27.9</b>	<b>28.6</b>	<b>28.6</b>	<b>35.3</b>	<b>41.9</b>	<b>24.1</b>	<b>25.5</b>	<b>24.7</b>	<b>28.5</b>	<b>33.1</b>
Taxes on income	(3.0)	(5.8)	(2.8)	(9.5)	(8.3)	(4.9)	(5.6)	(5.0)	(7.0)	(8.7)
Minority interests	(0.0)	0.1	0.1	(0.3)	(0.0)	(0.0)	(0.1)	(0.0)	(0.1)	(0.1)
<b>Net profit after minorities</b>	<b>24.9</b>	<b>22.8</b>	<b>26.0</b>	<b>25.4</b>	<b>33.6</b>	<b>19.2</b>	<b>19.8</b>	<b>19.7</b>	<b>21.4</b>	<b>24.4</b>

## > EB Group – quarterly segment reporting – CEE 2

in EUR million	Croatia					Serbia				
	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06	Q4 05	Q1 06	Q2 06	Q3 06	Q4 06
Net interest income	20.0	28.0	26.8	25.7	30.7	1.8	1.3	1.8	2.4	3.7
Risk provisions	(6.1)	(2.6)	(4.7)	(3.0)	(2.0)	(3.2)	(1.4)	0.3	(0.5)	(1.7)
Net commission income	7.2	6.1	7.0	7.8	8.8	1.2	1.1	1.3	0.3	1.6
Net trading result	13.5	2.9	4.3	6.3	6.2	1.3	0.4	(0.4)	(0.6)	(0.2)
General administrative expenses	(22.7)	(20.5)	(21.0)	(19.6)	(23.4)	(9.3)	(6.2)	(8.1)	(6.3)	(9.8)
Income - insurance business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other result	0.8	(0.2)	(0.4)	0.0	0.8	0.3	(0.4)	0.1	0.1	(0.2)
<b>Pre-tax profit</b>	<b>12.8</b>	<b>13.7</b>	<b>11.9</b>	<b>17.2</b>	<b>21.2</b>	<b>(7.9)</b>	<b>(5.2)</b>	<b>(4.9)</b>	<b>(4.5)</b>	<b>(6.6)</b>
Taxes on income	(2.7)	(2.7)	(2.3)	(3.7)	(4.0)	(0.0)	0.0	(0.0)	0.0	0.0
Minority interests	(3.7)	(4.0)	(3.5)	(5.0)	(6.0)	0.4	0.2	0.0	(0.1)	(0.0)
<b>Net profit after minorities</b>	<b>6.4</b>	<b>7.0</b>	<b>6.1</b>	<b>8.6</b>	<b>11.1</b>	<b>(7.6)</b>	<b>(5.1)</b>	<b>(4.9)</b>	<b>(4.5)</b>	<b>(6.6)</b>



## > Group capital adequacy

### Tier 1 and solvency ratios remain at comfortable levels

in EUR million	1998	1999	2000	2001	2002	2003	2004	2005	2006
<b>Tier 1 Capital pursuant to § Austrian Banking Act</b>	1,611	1,753	2,125	2,337	3,800	3,912	4,377	5,112	6,185
<b>Total own funds pursuant to § Austrian Banking Act <sup>1</sup></b>	3,176	3,296	3,956	4,308	6,983	7,009	7,286	8,611	10,111
<b>Risk weighted assets</b>	26,488	27,750	31,879	37,803	60,257	62,188	65,384	75,078	94,129
<b>Tier 1 ratio (%)</b>	6.1	6.3	6.7	6.2	6.3	6.3	6.7	6.8	6.6
<b>Solvency ratio (%)</b>	11.0	10.8	11.2	10.7	11.0	10.7	10.7	11.0	10.3
<b>Market capitalisation</b>	2,020	1,950	2,417	3,006	3,837	5,873	9,489	11,442	18,319
<b>Book value per share <sup>2</sup></b>	7.4	8.1	9.2	9.5	10.4	11.6	14.3	17.1	25.6
<b>Price-book value ratio <sup>2</sup></b>	1.5	1.4	1.3	1.6	1.5	2.1	2.8	2.7	2.3

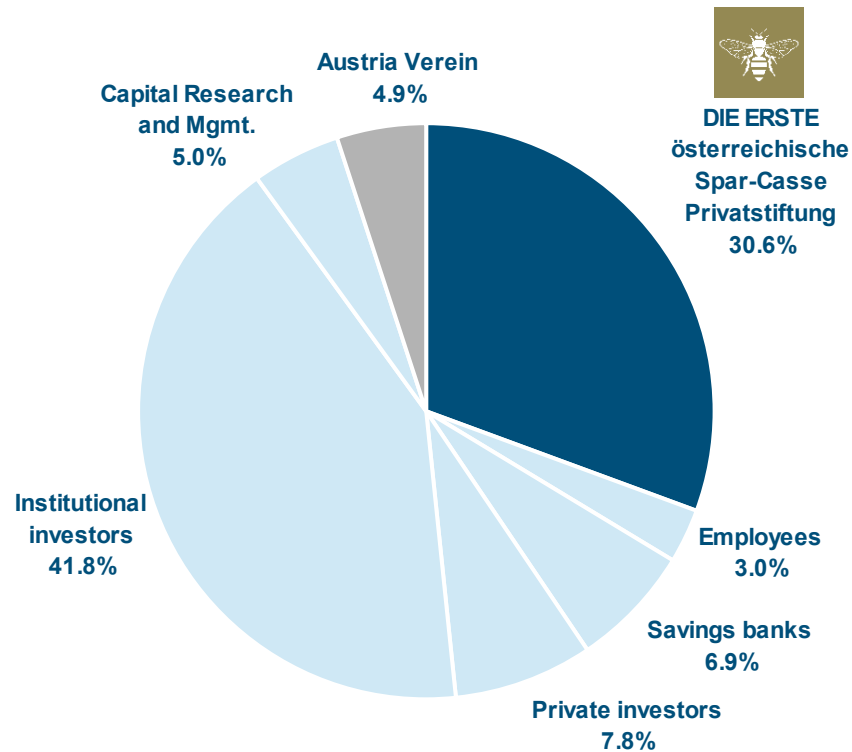
1) Total eligible qualifying capital

2) 1998 – 2003 data adjusted for 4:1 stock split

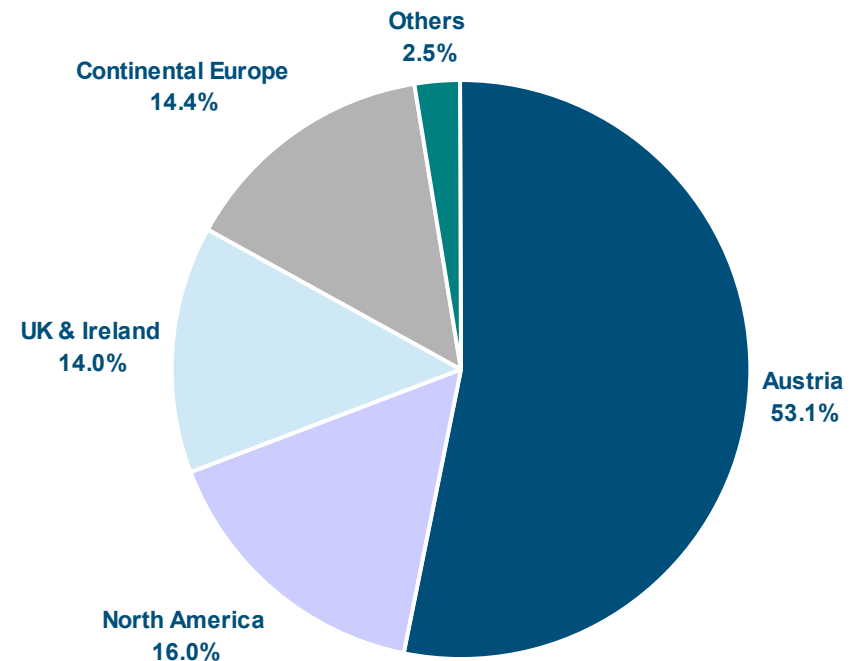
## > Current shareholder structure

Total number of shares: 315,296,185 (Dec 2006)

### By investor



### By region



## > Investor relations contacts

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