

Banking Statistics: Hypo Alpe-Adria-Bank International AG

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Bank Deposit obligation rating:	Aa2/P-1
Bank Financial Strength rating:	D-
Long-term senior rating:	Aa2
Long-term subordinated/Jr. subordinated debt rating:	Aa3/—
Short-term rating:	P-1

Consolidated Statistics 12/31/05 12/31/04 12/31/03 12/31/02 12/31/01

Summary Balance Sheet (EUR million)

Cash & central bank	642	687	414	298	217
Due from banks	2,011	1,503	803	443	338
Securities	2,911	1,630	1,201	917	625
Gross loans	16,997	12,761	9,361	7,447	5,910
Loan loss reserves (LLR)	0	0	0	0	0
Insurance assets	0	0	0	0	0
Fixed assets	637	458	347	281	191
Other assets	1,032	790	589	434	317
Total assets	24,230	17,829	12,714	9,821	7,598
Total assets (USD million) [1]	28,580	24,233	16,037	10,305	6,765
Total assets (EUR million)	24,230	17,829	12,714	9,821	7,598

Demand deposits	1,883	1,447	1,215	1,024	718
Savings deposits [2]	3,465	2,556	2,123	1,918	1,690
Due to banks	2,714	2,296	1,187	1,022	792
Market funds	13,913	10,081	6,964	4,910	3,667
Insurance liabilities	0	0	0	0	0
Other liabilities	667	442	349	253	199
Total liabilities	22,642	16,821	11,838	9,127	7,066
Subordinated debt	391	270	206	154	100
Shareholders' equity	433	199	378	291	239
Total capital funds	1,587	1,007	876	694	532
Total liabilities & capital funds	24,230	17,829	12,714	9,821	7,598

Derivatives - notional amount	19,851	18,467	10,012	12,095	7,337
Derivatives - replacement value	0	0	0	0	0
Contingent liabilities	1,420	526	325	299	154
Risk weighted assets (RWA)	0	0	0	0	0

Assets under management (EUR million) [3] 0 0 0 0 0

Number of employees	4,712	4,343	3,504	2,904	2,171
Summary Income Statement					
+Interest income	1,479	1,101	876	703	544
-Interest expense	1,032	730	575	460	376

=Net interest income	447	371	301	244	168
+Trading income	33	32	16	18	15
+Fee & commission income	96	73	45	44	34
+Insurance income (net)	0	0	0	0	0
+Dividend income and other operating income	89	112	97	61	32
=Operating income	666	588	460	366	249
-Personnel expenses	163	127	102	82	63
-Other operating expenses	161	158	131	102	65
= Operating funds flow	342	303	227	183	121
-Amortisation/depreciation	40	37	29	23	18
(Total operating expenses)	365	322	262	206	146
=Preprovision income (PPI)	301	266	197	160	103
-Loan loss provisions	77	369	71	58	39
+Impairment of goodwill, fixed assets and investments [4]	1	2	-1	-4	-3
+Result of subsidiaries and associates	3	2	0	0	0
+Non-recurring items	-17	-4	0	-5	-6
=Pretax income	211	-104	126	93	55
-Taxes	48	36	25	15	11
=Net income	163	-139	101	77	44
-Minority interests	21	14	2	1	1
=Net income (group share)	142	-154	99	76	43
Growth Rates (%)					
Gross loans	33.20	36.32	25.70	26.01	39.09
Total assets	35.90	40.23	29.46	29.26	39.99
Customer deposits (demand and savings)	33.61	19.92	13.44	22.22	87.58
Net interest income	20.53	23.24	23.63	45.15	56.03
Fee and commission income	32.87	59.74	3.04	30.74	71.66
Operating expenses	13.23	22.90	27.11	41.11	54.43
Preprovision income	13.24	34.69	23.60	54.79	73.40
Net income	192.64	-254.98	30.25	78.70	229.90
Income Statement in % Average Risk Weighted Assets					
Net interest income	—	—	—	—	—
Trading income	—	—	—	—	—
Fee and commission income	—	—	—	—	—
Insurance income	—	—	—	—	—
Operating income	—	—	—	—	—
Operating expenses	—	—	—	—	—
Preprovision income	—	—	—	—	—
Loan loss provisions	—	—	—	—	—
Extraordinary profit	—	—	—	—	—
Net income	—	—	—	—	—
Liquidity, Funding (including sub debt) & Balance Sheet Composition					
Avg. liquid assets % avg. total assets	22.31	20.42	18.09	16.29	15.44
Avg. gross loans % avg. total assets	70.75	72.43	74.59	76.68	77.99
Avg. customer deposits % avg. total funding	23.97	25.90	30.30	33.45	30.70
Avg. interbank funds % avg. total funding	12.84	12.29	10.66	11.34	14.30
Avg. market funds (excl. interbank) % avg. total funding	61.50	60.14	57.30	53.62	53.47
Avg. sub debt % avg. total funding	1.69	1.68	1.74	1.59	1.53
Avg. liquid assets % avg. customer deposits	100.37	84.99	64.91	53.05	54.50
Avg. gross loans % avg. customer deposits	318.27	301.39	267.66	249.70	275.26
Avg. market funds reliance [5]	50.99	51.26	49.33	45.09	44.15
Avg. RWA % avg. total assets	—	—	—	—	—
Breakdown of Operating Income in %					
Net interest income % operating income	67.19	63.12	65.54	66.57	67.31
Trading income % operating income	4.94	5.51	3.39	4.85	6.16
Fee & commission income % operating income	14.49	12.34	9.89	12.05	13.53
Insurance income % operating income	0.00	0.00	0.00	0.00	0.00

Other operating income % operating income	13.38	19.02	21.18	16.53	12.99
Profitability					
Yield on avg. earning assets (%)	7.82	8.06	8.70	8.97	9.13
Cost of interest bearing liabilities (%)	5.29	5.15	5.55	5.75	6.26
Net interest margin (%) [6]	2.38	2.74	3.02	3.11	2.82
Recurring earning power (Pre-prov. inc. % avg. assets)	1.43	1.74	1.75	1.83	1.59
Risk-weighted recurring earning power (PPI % avg. RWA)	—	—	—	—	—
Post-provision income % avg. assets	1.07	-0.68	1.13	1.17	0.98
Post-provision income % avg. risk weighted assets	—	—	—	—	—
Return on average assets (%)	0.78	—	0.90	0.89	0.67
Return on avg. RWA (%)	—	—	—	—	—
Post-provision income % tier 1 capital	—	—	—	—	—
Return on equity (period end) (%)	32.93	—	26.26	26.15	17.82
Net interest income coverage of loan loss provisions	5.80	1.01	4.27	4.19	4.28
Loan loss provisions % preprovision income	25.63	138.77	35.72	36.36	38.03
Pre-tax income % operating income	31.71	—	27.48	25.35	22.22
Internal capital growth (%)	57.55	-40.70	31.99	29.60	21.08
Dividend payout ratio (%)	19.76	0.00	6.08	7.04	11.79
Efficiency					
Cost/income ratio (op. expenses % op. income) [7]	54.77	54.77	57.03	56.34	58.60
Adjusted cost/income ratio (incl. non-operating items)	56.69	54.85	57.17	58.77	62.04
Operating expenses % average assets	1.73	2.11	2.33	2.37	2.24
Operating income / employee (EUR thousand)	141.32	135.42	131.16	126.03	114.86
Operating expenses / employee (EUR thousand)	77.40	74.17	74.79	71.00	67.31
PPI / employee (EUR thousand)	63.93	61.25	56.36	55.02	47.55
Asset Quality and Risk Measurement					
Problem loans % gross loans	0.00	0.00	0.00	0.00	0.00
LLR % problem loans	—	—	—	—	—
LLR % gross loans	0.00	0.00	0.00	0.00	0.00
Loan loss provisions % gross loans	0.45	2.89	0.75	0.78	0.66
Problem loans % (shareholders' equity + LLR)	0.00	0.00	0.00	0.00	0.00
Replacement value % shareholder's equity	0.00	0.00	0.00	0.00	0.00
Capital Adequacy (Period End)					
Tier 1 ratio (%)	—	—	—	—	—
Total capital ratio (%)	8.50	—	—	—	—
Shareholders' equity % total assets	1.79	1.11	2.97	2.97	3.15
Equity participations % shareholders' equity	68.37	109.57	38.68	14.08	16.31

Notes:

[1] Historical exchange rates are applied accordingly for USD and EUR figures.

[2] Full disclosure may not be available for all years. The amount is then included in demand deposits.

[3] As reported by the bank.

[4] Includes goodwill amortisation (pre-IFRS).

[5] Avg. [(market funds-liquid assets) % (earning assets-liquid assets)].

[6] Although not part of net interest income calculation, the NIM includes dividend income.

[7] Cost/income ratio excludes goodwill amortisation, which is included together with net non-operating income in the adjusted cost/income ratio.

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