

**Banking Statistics: Hypo Alpe-Adria-Bank International AG**

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Bank Deposit obligation rating(FC):	A2/P-1
Bank Deposit obligation rating(LC):	A2/P-1
Bank Financial Strength rating:	D-
Long-term senior rating:	A2
Long-term subordinated/Jr. subordinated debt rating:	A3/—
Short-term rating:	P-1

Consolidated Statistics 12/31/06 12/31/05 12/31/04 12/31/03 12/31/02

Summary Balance Sheet (EUR million)

Cash & central bank	1,199	642	687	414	298
Due from banks	2,985	2,011	1,503	803	443
Securities	3,138	2,911	1,630	1,201	917
Gross loans	21,033	16,997	12,761	9,361	7,447
Loan loss reserves (LLR)	0	0	0	0	0
Insurance assets	0	0	0	0	0
Fixed assets	903	637	458	347	281
Other assets	1,337	1,032	790	589	434
Total assets	30,595	24,230	17,829	12,714	9,821
Total assets (USD million) [1]	40,344	28,580	24,233	16,037	10,305
Total assets (EUR million)	30,595	24,230	17,829	12,714	9,821

Demand deposits	2,399	1,883	1,447	1,215	1,024
Savings deposits [2]	3,951	3,465	2,556	2,123	1,918
Due to banks	3,629	2,714	2,296	1,187	1,022
Market funds	17,599	13,913	10,081	6,964	4,910
Insurance liabilities	0	0	0	0	0
Other liabilities	869	667	442	349	253
Total liabilities	28,447	22,642	16,821	11,838	9,127
Subordinated debt	689	391	270	206	154
Shareholders' equity	626	433	199	378	291
Total capital funds	2,148	1,587	1,007	876	694
Total liabilities & capital funds	30,595	24,230	17,829	12,714	9,821

Derivatives - notional amount	—	19,851	18,467	10,012	12,095
Derivatives - replacement value	—	—	—	—	—
Contingent liabilities	1,087	1,420	526	325	299
Risk weighted assets (RWA)	21,819	17,249	12,179	—	—

Assets under management (EUR million) [3]

Assets under management (EUR million) [3]	—	—	—	—	—
Number of employees	5,589	4,819	4,343	3,504	2,904
Summary Income Statement					
+Interest income	1,821	1,479	1,101	876	703

-Interest expense	1,367	1,032	730	575	460
=Net interest income	454	447	371	301	244
+Trading income	27	33	32	16	18
+Fee & commission income	131	96	73	45	44
+Insurance income (net)	0	0	0	0	0
+Dividend income and other operating income	146	89	112	97	61
=Operating income	757	666	588	460	366
-Personnel expenses	198	163	127	102	82
-Other operating expenses	214	167	163	131	102
= Operating funds flow	345	336	298	227	183
-Amortisation/depreciation	59	40	37	29	23
(Total operating expenses)	471	370	327	262	206
=Preprovision income (PPI)	286	295	262	197	160
-Loan loss provisions	113	77	369	71	58
+Impairment of goodwill, fixed assets and investments [4]	-2	1	2	-1	-4
+Result of subsidiaries and associates	7	3	2	0	0
+Non-recurring items	-8	-11	0	0	-5
=Pretax income	170	211	-104	126	93
-Taxes	69	48	36	25	15
=Net income	101	163	-139	101	77
-Minority interests	29	21	14	2	1
=Net income (group share)	72	142	-154	99	76
Growth Rates (%)					
Gross loans	23.75	33.20	36.32	25.70	26.01
Total assets	26.27	35.90	40.23	29.46	29.26
Customer deposits (demand and savings)	18.74	33.61	19.92	13.44	22.22
Net interest income	1.52	20.53	23.24	23.63	45.15
Fee and commission income	35.31	32.87	59.74	3.04	30.74
Operating expenses	27.22	13.44	24.61	27.11	41.11
Preprovision income	-3.21	12.97	32.42	23.60	54.79
Net income	-49.68	192.64	-254.98	30.25	78.70
Income Statement in % Average Risk Weighted Assets					
Net interest income	2.33	3.04	3.05	—	—
Trading income	0.14	0.22	0.27	—	—
Fee and commission income	0.67	0.66	0.60	—	—
Insurance income	0.00	0.00	0.00	—	—
Operating income	3.88	4.53	4.83	—	—
Operating expenses	2.41	2.52	2.68	—	—
Preprovision income	1.46	2.01	2.15	—	—
Loan loss provisions	0.58	0.52	3.03	—	—
Extraordinary profit	-0.04	-0.08	0.00	—	—
Net income	0.52	1.11	-1.14	—	—
Liquidity, Funding (including sub debt) & Balance Sheet Composition					
Avg. liquid assets % avg. total assets	23.50	22.31	20.42	18.09	16.29
Avg. gross loans % avg. total assets	69.37	70.75	72.43	74.59	76.68
Avg. customer deposits % avg. total funding	23.10	23.97	25.90	30.30	33.45
Avg. interbank funds % avg. total funding	12.53	12.84	12.29	10.66	11.34
Avg. market funds (excl. interbank) % avg. total funding	62.24	61.50	60.14	57.30	53.62
Avg. sub debt % avg. total funding	2.13	1.69	1.68	1.74	1.59
Avg. liquid assets % avg. customer deposits	110.16	100.37	84.99	64.91	53.05
Avg. gross loans % avg. customer deposits	325.12	318.27	301.39	267.66	249.70
Avg. market funds reliance [5]	51.44	51.45	51.33	48.15	44.59
Avg. RWA % avg. total assets	71.26	69.97	79.75	—	—
Breakdown of Operating Income in %					
Net interest income % operating income	59.98	67.19	63.12	65.54	66.57
Trading income % operating income	3.50	4.94	5.51	3.39	4.85
Fee & commission income % operating income	17.24	14.49	12.34	9.89	12.05

Insurance income % operating income	0.00	0.00	0.00	0.00	0.00
Other operating income % operating income	19.28	13.38	19.02	21.18	16.53
Profitability					
Yield on avg. earning assets (%)	7.44	7.82	8.06	8.70	8.97
Cost of interest bearing liabilities (%)	5.40	5.29	5.15	5.55	5.75
Net interest margin (%) [6]	1.89	2.38	2.74	3.02	3.11
Recurring earning power (Pre-prov. inc. % avg. assets)	1.04	1.40	1.71	1.75	1.83
Risk-weighted recurring earning power (PPI % avg. RWA)	1.46	2.01	2.15	—	—
Post-provision income % avg. assets	0.63	1.04	-0.70	1.13	1.17
Post-provision income % avg. risk weighted assets	0.89	1.48	-0.88	—	—
Return on average assets (%)	0.37	0.78	-0.91	0.90	0.89
Return on avg. RWA (%)	0.52	1.11	-1.14	—	—
Post-provision income % tier 1 capital	14.69	23.87	-30.47	28.44	27.34
Return on equity (period end) (%)	11.45	32.93	-77.42	26.26	26.15
Net interest income coverage of loan loss provisions	4.02	5.80	1.01	4.27	4.19
Loan loss provisions % preprovision income	39.48	26.13	141.15	35.72	36.36
Pre-tax income % operating income	22.49	31.71	-17.62	27.48	25.35
Internal capital growth (%)	16.57	71.72	-40.70	31.99	29.60
Dividend payout ratio (%)	—	—	—	6.08	7.04
Efficiency					
Cost/income ratio (op. expenses % op. income) [7]	62.24	55.64	55.53	57.03	56.34
Adjusted cost/income ratio (incl. non-operating items)	62.61	56.69	54.85	57.17	58.77
Operating expenses % average assets	1.72	1.76	2.14	2.33	2.37
Operating income / employee (EUR thousand)	135.50	138.19	135.42	131.16	126.03
Operating expenses / employee (EUR thousand)	84.34	76.88	75.20	74.79	71.00
PPI / employee (EUR thousand)	51.16	61.31	60.22	56.36	55.02
Asset Quality and Risk Measurement					
Problem loans % gross loans	—	—	—	—	—
LLR % problem loans	—	—	—	—	—
LLR % gross loans	—	—	—	—	—
Loan loss provisions % gross loans	0.54	0.45	2.89	0.75	0.78
Problem loans % (shareholders' equity + LLR)	—	—	—	—	—
Replacement value % shareholder's equity	—	—	—	—	—
Capital Adequacy (Period End)					
Tier 1 ratio (%)	5.40	5.30	2.90	—	—
Total capital ratio (%)	9.00	8.50	—	—	—
Shareholders' equity % total assets	2.05	1.79	1.11	2.97	2.97
Equity participations % shareholders' equity	49.75	68.37	109.57	38.68	14.08

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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