

Key data based on the consolidated financial statements drawn up in accordance with IFRS

Hypo Alpe-Adria-Bank International AG (Group)

in EUR m

	2013	2012	2011
	1.1.-31.12.	1.1.-31.12.*	1.1.-31.12.**
Income statement			
Net interest income	423,5	597,9	753,3
Net fee and commission income	51,2	47,9	73,1
Impairment on financial instruments – at cost (risk provision)	-1.375,6	-327,9	-229,8
Operating expenses (administrative expenses)	-439,7	-441,7	-574,2
Operating result – prior to risk provisions on loans and advances	-434,9	294,7	323,7
Operating result – after risk provisions on loans and advances	-1.796,9	-13,9	93,9
Result before tax (from continued operation)	-1.798,3	-13,9	94,8
Result after tax	-1.843,4	8,3	69,3
Statement of financial position	31.12.	31.12.	31.12.**
Loans and advances to customers	19.289,0	24.401,5	26.722,4
Liabilities to customers	6.120,9	8.405,9	8.201,1
Debt securities in issue and subordinated capital and hybrid capital	12.311,8	16.799,1	18.303,0
Equity (including non-controlling interests)	1.858,8	1.968,4	1.413,3
Total assets	26.218,6	33.803,7	35.132,5
Risk-weighted assets (banking book)	16.643,6	21.323,5	23.111,0
Key figures	1.1.-31.12.	1.1.-31.12.*	1.1.-31.12.**
Cost/income ratio	143,2%	54,1%	63,9%
Net interest income/∅ risk-weighted assets (banking book)	2,2%	2,7%	3,1%
Risk/earnings ratio	324,8%	54,8%	30,5%
Risk/∅ risk-weighted assets (banking book)	8,6%	1,7%	1,0%
Bank-specific figures	31.12.	31.12.	31.12.**
Own capital funds according to BWG	2.739,8	3.057,1	2.498,7
Own capital funds requirement according to BWG	1.473,8	1.883,2	2.048,9
Surplus capital/shortage	1.266,0	1.173,9	449,8
Core capital (Tier 1)	1.808,3	2.022,1	1.602,8
Tier 1 ratio – banking book	10,8%	9,5%	6,9%
Tier 1 ratio – including market and operational risk	9,8%	8,6%	6,2%
Own capital funds ratio - total (solvency ratio)	14,9%	13,0%	9,8%
Moody's rating	31.12.	31.12.	31.12.**
Long-term (liabilities not covered by statutory guarantee)	withdrawn	withdrawn	withdrawn
Long-term (liabilities covered by statutory guarantee)	A1	A1	Aa3
Short-term	withdrawn	withdrawn	withdrawn
Bank Financial Strength Rating (BFSR)	withdrawn	withdrawn	withdrawn
Employees and locations	31.12.	31.12.	31.12.**
Employees at closing date (Full Time Equivalent – FTE)	6.008	6.576	7.690
Employees average (FTE)	6.574	7.371	7.774
Number of locations	303	317	330

* Prior-year values adjusted – see note (10) Adaption prior-year values.