

- > **Erste Bank –
BCR contribution demonstrates future
growth potential**

- > H1 2007 Results
- > Teleconference
Vienna, 31 July 2007
- > Andreas Treichl, CEO
Péter Kisbenedek, CFO

> Disclaimer

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> Presentation topics

1. H1 07 highlights

2. Financial statements

3. Divisional information

4. Asset quality

5. Outlook and targets

6. Appendix

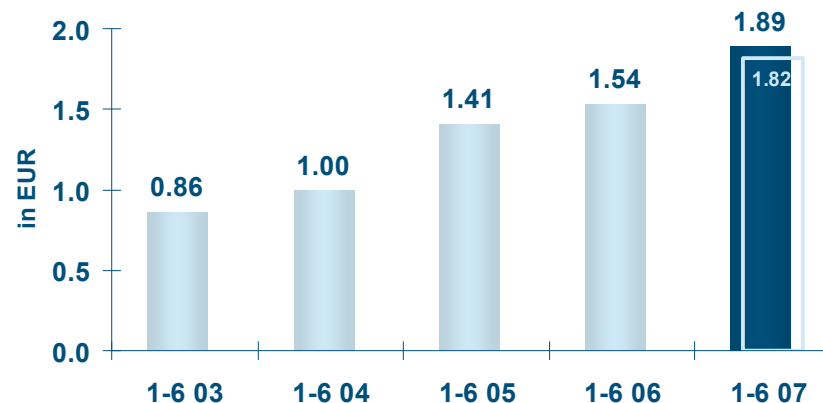
NB • According to revised IAS 19 (Employee Benefits), actuarial profits and losses can now be charged against equity without affecting net income when calculating long-term personnel provisions. Erste Bank introduced this practice in 2006. Furthermore, in preparation for the mandatory implementation of IFRS 7 (Financial Instruments: Disclosures) from 1 January 2007, the Erste Bank Group provided more detailed information in its 2006 balance sheet and income statement. In addition, a new equity allocation has been adopted for segment reporting in parallel with the inclusion of BCR in the Group financial statements. All prior-year figures and rates of change indicated 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 the Erste Bank website (www.erstebank.com/investorrelations).

- The following tables and texts may contain rounding differences.

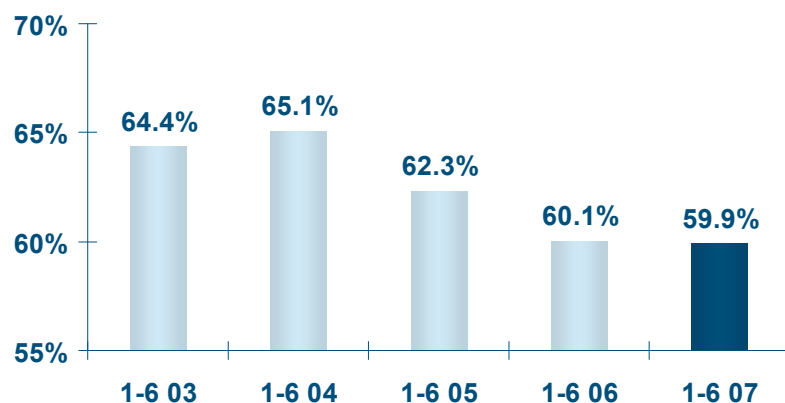
> H1 07 financial highlights

- » **Net profit up 25.1% to EUR 566.0 million**
 - » Up 5.9% to EUR 479.3m excluding BCR contribution
- » **Total assets up 8.6% to EUR 197.4bn**
- » **Tier 1 ratio at 6.4% (YE 06: 6.6%)**
- » **Cash EPS improved to EUR 1.89**
- » **Cash ROE at 14.4%**
- » **CIR increased slightly to 59.9%**
 - » Compared to 59.5% for FY 2006

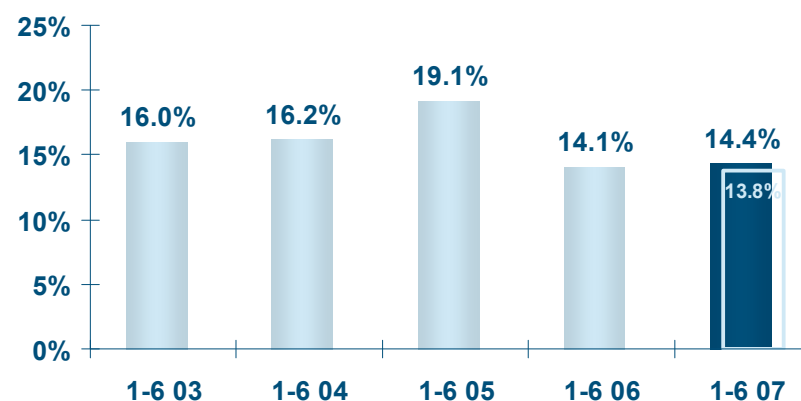
Cash earnings per share *



Cost/income ratio



Cash return on equity *



*) Light-blue bars for H1 07 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).

> H1 07 divisional highlights

Visible improvement in BCR operating performance

Austria

- » Sustained, solid improvement of R&M contributed strongly to operating performance

CEE segments

- » CS operating result improvement driven by continued growth in NII and fee income, offsetting higher investments in business expansion
- » BCR operating result up strongly by 28% on H1 06* – showing first benefits of the integration & development programmes
- » Continued strong revenue growth of 29% supported the significant increase of SLSP operating result
- » EBH operating result better reflects business performance although still affected by one-off in Q1 07 – outlook remains positive
- » Adjusted for first time consolidation of DCA, operating result of EB CR was up 40.8%
- » EBS and EBU results reflect continued investments in business expansion – with a marked operating improvement in Serbia

*) Comparison relates to consolidated local BCR H1 06 IFRS results

Operating result per segment *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|-----------------------------------|----------------|---------------|--------------|
| Austria | 536.9 | 480.3 | 11.8% |
| Savings Banks | 200.6 | 182.5 | 9.9% |
| Retail & Mortgage | 156.2 | 138.9 | 12.5% |
| Own branches | 56.5 | 52.9 | 6.7% |
| SME | 17.9 | 13.1 | 36.6% |
| Own savings banks | 34.6 | 32.2 | 7.5% |
| Mortgage | 21.3 | 17.7 | 20.2% |
| Large Corporates | 78.0 | 74.6 | 4.6% |
| Treasury & Investment Banking | 102.1 | 84.3 | 21.1% |
| Central and Eastern Europe | 665.9 | 407.6 | 63.4% |
| Czech Republic | 264.6 | 243.2 | 8.8% |
| Romania | 191.3 | 0.0 | na |
| Slovakia | 89.4 | 66.1 | 35.1% |
| Hungary | 77.1 | 73.4 | 5.0% |
| Croatia | 51.8 | 33.6 | 54.2% |
| Serbia | (3.6) | (8.8) | 58.9% |
| Ukraine | (4.7) | 0.0 | na |
| International Business | 72.3 | 69.3 | 4.3% |
| Corporate Center | (75.4) | (26.0) | na |
| Total EB Group | 1,199.8 | 931.2 | 28.8% |

*) Changes in scope of consolidation: Diners Club Croatia (DCA) - 2 April 2007; EB Ukraine - 1 February 2007; BCR - 12 October 2006.

> H1 07 operating highlights

BCR integration progressing well

- » 7 of 42 integration and development projects successfully completed
- » Main emphasis on implementation of new customer service model
- » Roll-out of branch network reorganisation in July 2007

Greenfield development in Ukraine became operational in Feb 07

- » Initial 12 branches were increased to current 35
- » 1% market share in retail targeted for YE 2007

Positive results for closer cooperation with savings banks in Austria

- » Vast majority already agreed to sign tighter cooperation agreement
- » Leading to improved risk control and performance monitoring starting 2008

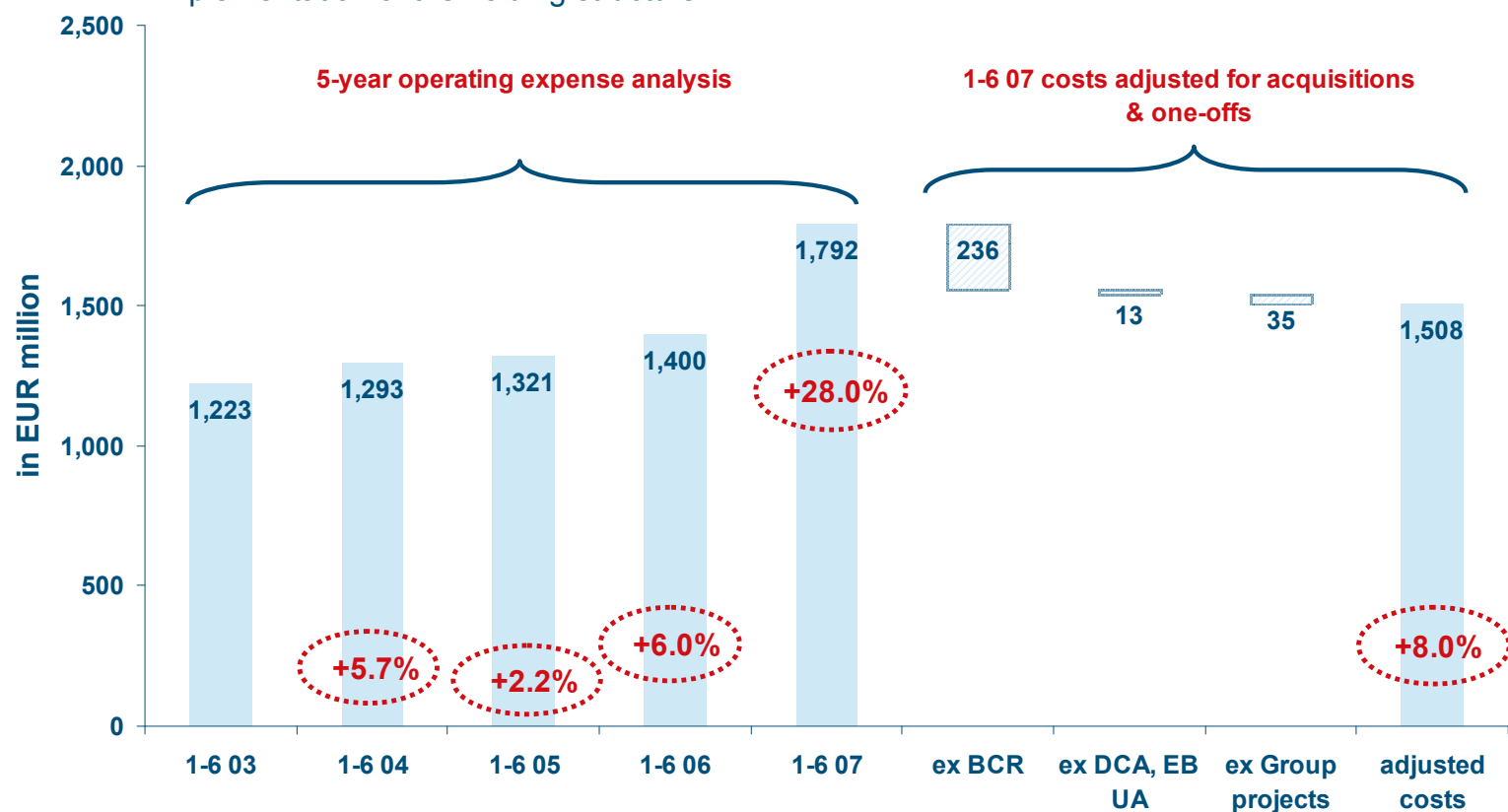
New holding structure in place

- » “Virtual holding” introduced on 1 July 2007
- » Legal implementation to be completed in summer 2008

> H1 07 cost development – impacted by Group projects

Deceleration of cost increase expected for H2 07

- » Start-up costs for Group projects and holding structure implementation result in higher cost growth
 - Following years of contained increase administrative expenses
- » Updated outlook for 2007 – costs expected to increase by about 25%
 - Including business expansion in Ukraine, inclusion of DCA and additional costs for Group projects and the implementation of the holding structure



> Update on BCR (cont)

BCR H1 2007 (IFRS) local results (post restructuring costs) *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|---------------|---------------|---------------|
| Net interest income | 265.3 | 236.4 | 12.2% |
| Risk provisions for loans and advances | (29.5) | (17.8) | 65.8% |
| Net fee and commission income | 105.4 | 77.3 | 36.3% |
| Net trading result | 52.7 | 36.1 | 46.1% |
| General administrative expenses | (235.5) | (197.1) | 19.5% |
| Income from insurance business | 12.6 | 3.8 | >100.0% |
| Other operating result | (5.4) | (5.5) | 0.4% |
| Income from financial assets - FV | (0.1) | (8.8) | 99.1% |
| Income from financial assets - AfS | 1.1 | 11.5 | (90.8%) |
| Income from financial assets - HtM | 0.0 | 0.0 | na |
| Pre-tax profit | 166.6 | 136.2 | 22.4% |
| Net profit after minorities | 139.7 | 115.1 | 21.4% |
| EUR FX rate (ave) | 3.33 | 3.33 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 16,007 | 15,136 | 5.8% |
| Loans and advances to customers | 9,563 | 8,365 | 14.3% |
| Amounts owed to customers | 8,014 | 7,847 | 2.1% |
| EUR FX rate (eop) | 3.13 | 3.13 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.
Consolidation commenced 12 October 2006.

> Update on BCR

H1 07 financial highlights *

- » **BCR Group net profit improved strongly – up 21.6% on H1 06**
 - » Including EUR 11.4m of restructuring & transformation costs in operating expenses and EUR 21.2m in risk provisions
- » **NII improved at an accelerated pace - up 12.2%**
 - » Overall NIM for BCR improved to 5.3% (Q1 07 – 5.2%)
 - Driven by change in asset mix and slowdown of product margin pressure
 - » Loans to customers continued strong growth – up 14.3% ytd
 - Driven by retail loan growth of 22.9% ytd
 - Q2 07 new retail loans more than doubled Q1 total
 - » First signs of improvement in retail deposit margins
 - Main benefits from new current account to be expected from Q4 07
- » **Commission income substantially improved by 36.3%**
 - » Driven by stronger growth of lending fees in Q2 07 – mainly from retail business
 - » Improvement in payment transactions seen in Q2 07
 - » Positive impact from lower fee expense due to the discontinuation of insurance for consumer loan portfolio
- » **Operating expenses up 19.5%**
 - » Including EUR 11.4m of restructuring & transformation costs (adjusted increase approx. 13.7%)
 - » Ongoing early retirement programme resulted in a 3.1% decline of headcount
- » **Risk provisions increased by 11.7m to EUR 29.5m (+65.8%)**
 - » Driven by additional risk provisions due to discontinuation of consumer loan portfolio insurance
 - » EUR 21.2m of total risk provisions have no impact on group results due to first time consolidation measures

*) Comparison relates to consolidated local BCR H1 06 IFRS results. Changes are adjusted for currency effects.

> **Update on BCR – integration milestones**

Integration and development programme – 35 projects in progress

» Main emphasis on retail business

- » New business structure for retail, SME and corporate successfully implemented in July 07
- » Opening of dedicated regional mortgage centers starting in Bucharest in August 07
- » Upgrading of alternative channel functionalities in Q3 07
 - Introduction of transaction banking via telephone at BCR call center

» Improved functionality of current account launched beginning of July 07

- » Positive impacts on margins and volumes will be seen in Q4 07

» Expansion of branch network progressing as planned

- » Number of branches reached 506 - additional 87 to be opened by YE 07
- » Target of about 700 branches by end 2009

» Launching of 2 new subsidiaries in H2 07

- » Building society and mandatory private pension fund subsidiaries will increase product offering of BCR Group

» Clear focus on improvement of service quality

- » Extensive training of branch sales staff to improve sales skills as well as product know-how
- » Implementation of online sales support tools

» Roll out of centralisation of back offices and support functions until Oct 07

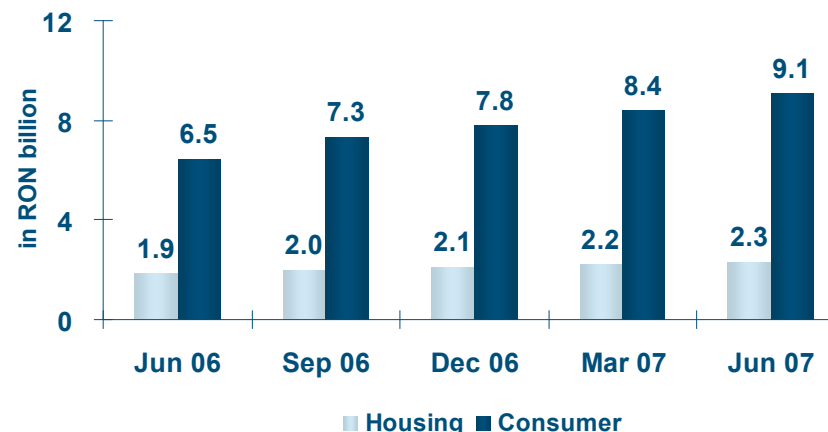
- » Forming the basis for headcount optimisation which is expected to start in Q3 07
- » Detailed information will be provided at Capital Markets Day in Sep 07

> Update on BCR – Outlook 2007

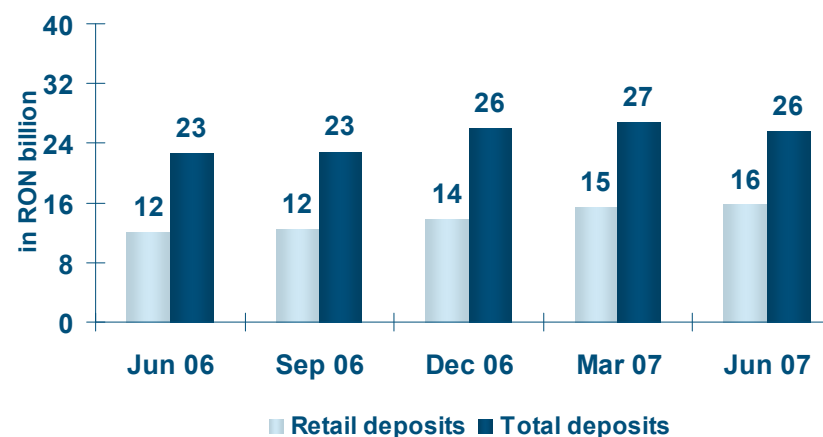
Erste Bank confirms full year 2007 outlook for BCR

- » **Operating performance will continue to accelerate in H2 2007**
 - » Tangible benefits from integration projects implemented in H1 2007
 - » Leveraging BCR's strong position in the corporate business
- » **Restructuring & transformation costs**
 - » H1 07 restructuring & transformation costs of EUR 11.4m
 - » A total of app EUR 40m expected for FY 07
- » **BCR net profit expected to grow by around 40% for FY 2007**
 - » In line with growth targets to 2009
 - » Adjusted for restructuring costs

Retail loan development at BCR



Deposit development at BCR



> Update on BCR – economic review

Strong GDP growth continues

» Supported by strong domestic demand

- » Industrial output growth +6.4% yoy, construction up by 31.8% yoy (May 07)
- » Gradual improvement of GDP structure with gross capital formation increasing contribution

» Large FDI inflows

- » Lead to slowdown in foreign debt growth (EUR 29.6 bn May 07) and support RON appreciation
- » Lower volume expected in 07 (EUR 2.1bn as of May 07, EUR 7.5bn for 07), focused mostly on greenfield projects
- » FDI and EU financing to further support productivity gains and enhanced export capacity

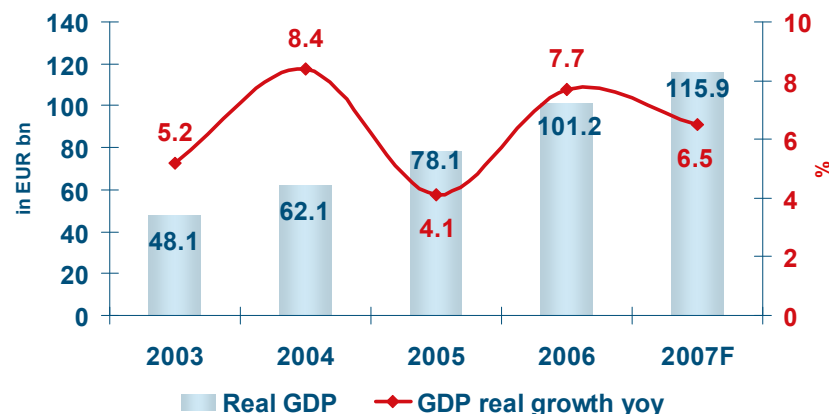
» C/A deficit still high but more stable

- » EUR 5.9bn in May 07 (up 104% yoy)
- » Trade deficit mainly in industry supply and capital goods, supporting restructuring of economy

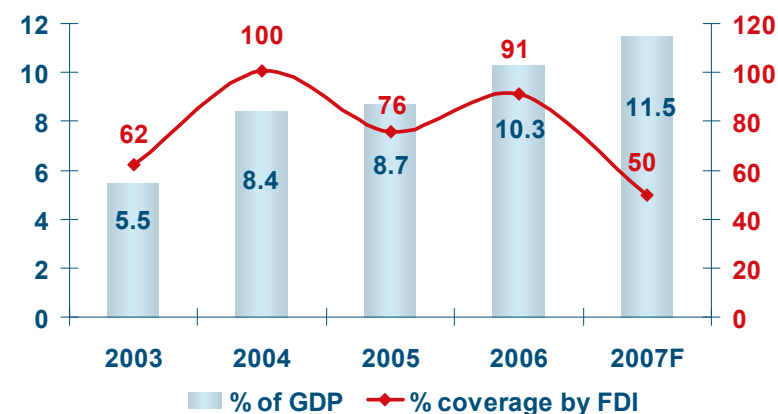
» Budget surplus of 0.2% ytd (May 07)

» Strong RON appreciation (+7.4% in H1 07)

GDP growth in good shape



CA deficit well covered by FDI (%)



> **Update on EB Ukraine – H1 highlights**

Development programme covering 12 specific projects in progress

- » **Renamed “Erste Bank Ukraine” in Q2 07**
- » **Strong operating growth achieved since beginning 2007**
- » **35 branches opened so far**
 - » Expected to reach 75 – 80 outlets by year-end
 - » Branch network to be expanded to around 400 branches by 2010
- » **Headcount expected to increase to about 1,000 at YE from current 670 employees**
- » **Retail market share has reached 0.8%**
 - » Slightly outperforming the stronger than expected market growth rates
 - » Goal to reach market share of 4% in retail by 2010
- » **Product offering to be enhanced in H2 07**
 - » Launch of debit cards in July 07 – credit cards to follow in H2 07
 - » Installation of about 100 ATMs by YE 07
- » **Target for breakeven in 2009 remains unchanged**

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> Group income statement (IFRS)*

Solid, double-digit growth in operating income

| in EUR million | 1-6 07 | 1-6 06 | Change | Excluding BCR 1-6 07 | Change |
|--|----------------|--------------|--------------|-------------------------|-------------|
| Net interest income | 1,857.5 | 1,481.8 | 25.4% | 1,592.2 | 7.5% |
| Risk provisions for loans and advances | (239.3) | (218.3) | 9.6% | (231.0) | 5.8% |
| Net fee and commission income | 884.9 | 697.7 | 26.8% | 779.5 | 11.7% |
| Net trading result | 219.6 | 136.2 | 61.2% | 166.9 | 22.5% |
| General administrative expenses | (1,791.8) | (1,399.6) | 28.0% | (1,556.3) | 11.2% |
| Income from insurance business | 29.5 | 15.0 | 96.7% | 16.9 | 12.7% |
| Other operating result | (89.4) | (51.1) | (75.0%) | (45.7) | 10.6% |
| Income from financial assets - FV | 4.0 | 1.5 | >100.0% | 4.1 | >100.0% |
| Income from financial assets - AfS | 27.4 | 43.8 | (37.4%) | 26.3 | (40.0%) |
| Income from financial assets - HtM | 0.5 | 4.9 | (89.8%) | 0.5 | (89.8%) |
| Pre-tax profit | 902.9 | 711.9 | 26.8% | 753.4 | 5.8% |
| Taxes on income | (194.1) | (160.3) | 21.1% | (168.3) | 5.0% |
| Minority interests | (142.8) | (99.0) | 44.2% | (105.8) | 6.9% |
| Net profit after minorities | 566.0 | 452.6 | 25.1% | 479.3 | 5.9% |
| Operating income | 2,991.5 | 2,330.7 | 28.4% | 2,555.5 | 9.6% |
| Operating expenses | (1,791.8) | (1,399.6) | 28.0% | (1,556.3) | 11.2% |
| Operating result | 1,199.7 | 931.1 | 28.8% | 999.2 | 7.3% |
| Cost/income ratio | 59.9% | 60.1% | | 60.9% | |
| Cash return on equity | 14.4% | 14.1% | | — | |
| Return on equity | 13.8% | 14.1% | | — | |

*) P&L items also presented on a pro-forma basis excluding BCR contribution

> Group balance sheet (IFRS)*

Assets – satisfactory growth from customer lending

| in EUR million | Jun 07 | Dec 06 | Change |
|---|----------------|----------------|---------------|
| Cash and balances with central banks | 6,753 | 7,378 | (8.5%) |
| Loans and advances to credit institutions | 21,405 | 16,616 | 28.8% |
| Loans and advances to customers | 104,389 | 97,107 | 7.5% |
| Risk provisions for loans and advances | (3,239) | (3,133) | 3.4% |
| Trading assets | 6,682 | 6,188 | 8.0% |
| Financial assets - FV | 5,045 | 4,682 | 7.8% |
| Financial assets - AfS | 15,200 | 14,927 | 1.8% |
| Financial assets - HtM | 18,139 | 16,700 | 8.6% |
| Investments of insurance companies | 7,556 | 7,329 | 3.1% |
| At-equity holdings | 389 | 383 | 1.6% |
| Intangible assets | 6,528 | 6,092 | 7.2% |
| Tangible assets | 2,252 | 2,165 | 4.0% |
| Tax assets | 349 | 317 | 10.1% |
| Other assets | 5,905 | 4,952 | 19.2% |
| Total assets | 197,353 | 181,703 | 8.6% |
| Risk-weighted assets | 92,660 | 94,129 | (1.6%) |

*) Risk-weighted assets calculated according to Basel II methodology as of 1 January 2007.

> Group balance sheet (IFRS)*

Liabilities – rapid deposit growth continues

| in EUR million | Jun 07 | Dec 06 | Change |
|-------------------------------------|----------------|----------------|-------------|
| Amounts owed to credit institutions | 40,989 | 37,688 | 8.8% |
| Amounts owed to customers | 93,235 | 90,849 | 2.6% |
| Debt securities in issue | 29,128 | 21,814 | 33.5% |
| Trading liabilities | 1,704 | 1,200 | 42.0% |
| Underwriting provisions | 8,260 | 7,920 | 4.3% |
| Other provisions | 1,749 | 1,780 | (1.7%) |
| Tax liabilities | 286 | 291 | (1.7%) |
| Other liabilities | 5,150 | 4,047 | 27.3% |
| Subordinated capital | 5,484 | 5,210 | 5.3% |
| Total equity | 11,368 | 10,904 | 4.3% |
| Shareholders' equity | 8,483 | 7,979 | 6.3% |
| Minority interests | 2,885 | 2,925 | (1.4%) |
| Total liabilities and equity | 197,353 | 181,703 | 8.6% |
| Tier 1 ratio | 6.4% | 6.6% | |
| Solvency ratio | 9.8% | 10.3% | |

*) Tier 1 and solvency ratio calculated according to Basel II methodology as of 1 January 2007.

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> Divisional figures – core segments*

Balanced growth throughout the home market

| in EUR million | Austria | | CEE | | Int'l Business | | Corp. Center | | Total | |
|------------------------------------|--------------|--------------|--------------|--------------|----------------|--------------|----------------|---------------|--------------|--------------|
| | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 |
| Net interest income | 807.2 | 766.5 | 989.5 | 627.9 | 73.6 | 70.7 | (12.8) | 16.8 | 1,857.5 | 1,481.8 |
| Risk provisions | (146.0) | (158.8) | (88.1) | (52.2) | (5.2) | (7.4) | 0.0 | 0.2 | (239.3) | (218.3) |
| Net fee and commission income | 473.5 | 456.6 | 410.3 | 249.5 | 15.2 | 15.3 | (14.1) | (23.8) | 884.9 | 697.7 |
| Net trading result | 95.6 | 78.9 | 111.5 | 58.2 | (0.1) | 0.1 | 12.6 | (0.9) | 219.6 | 136.2 |
| General administrative expenses | (850.5) | (832.3) | (863.8) | (532.5) | (16.4) | (16.7) | (61.1) | (18.1) | (1,791.8) | (1,399.6) |
| Income - insurance business | 11.1 | 10.5 | 18.4 | 4.5 | 0.0 | 0.0 | 0.0 | 0.0 | 29.5 | 15.0 |
| Other result | 9.0 | 27.1 | (25.4) | (23.6) | 0.3 | 6.7 | (41.5) | (11.1) | (57.5) | (0.9) |
| Pre-tax profit | 399.9 | 348.6 | 552.4 | 331.8 | 67.4 | 68.6 | (116.8) | (37.0) | 902.9 | 712.0 |
| Taxes on income | (91.0) | (76.8) | (105.5) | (74.7) | (18.1) | (18.7) | 20.4 | 9.8 | (194.1) | (160.3) |
| Minority interests | (91.9) | (88.3) | (63.8) | (12.6) | 0.0 | 0.0 | 12.9 | 2.0 | (142.8) | (98.9) |
| Net profit after minorities | 217.1 | 183.5 | 383.2 | 244.5 | 49.3 | 49.9 | (83.5) | (25.2) | 566.0 | 452.7 |
| Average risk-weighted assets | 48,295.0 | 49,365.6 | 33,525.6 | 20,653.8 | 6,777.4 | 7,524.7 | 1,220.1 | 357.0 | 89,818.0 | 77,901.1 |
| Average attributed equity | 1,942.8 | 1,878.1 | 2,040.6 | 1,364.8 | 440.8 | 489.3 | 3,777.9 | 2,676.2 | 8,202.0 | 6,408.4 |
| Cost/income ratio | 61.3% | 63.4% | 56.5% | 56.6% | 18.5% | 19.4% | n.a. | n.a. | 59.9% | 60.0% |
| ROE based on net profit | 22.3% | 19.5% | 37.6% | 35.8% | 22.4% | 20.4% | n.a. | n.a. | 13.8% | 14.1% |

* Risk-weighted assets and attributed equity for H1 07 are not directly comparable with those of the prior-year period due to adoption of Basel II as of 1 January 2007.

* EUR 39.7m linear depreciation of value for BCR and DCA Croatia 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

> Core segment – Austria*

Austria – strong performance of Retail & Mortgage segment

| | Savings Banks | | Retail & Mortgage | | Large Corporates | | Treasury & IB | | Austria | |
|------------------------------------|---------------|--------------|-------------------|--------------|------------------|--------------|---------------|--------------|--------------|--------------|
| in EUR million | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 |
| Net interest income | 420.0 | 399.5 | 272.6 | 265.8 | 83.0 | 75.0 | 31.6 | 26.2 | 807.2 | 766.5 |
| Risk provisions | (82.5) | (87.2) | (48.7) | (48.9) | (14.8) | (22.6) | 0.0 | 0.0 | (146.0) | (158.8) |
| Net fee and commission income | 187.9 | 187.5 | 186.6 | 174.9 | 45.3 | 45.2 | 53.7 | 49.0 | 473.5 | 456.6 |
| Net trading result | 15.6 | 11.2 | 6.1 | 5.3 | 1.2 | 1.7 | 72.7 | 60.7 | 95.6 | 78.9 |
| General administrative expenses | (422.9) | (415.8) | (320.3) | (317.7) | (51.5) | (47.4) | (55.8) | (51.5) | (850.5) | (832.3) |
| Income - insurance business | 0.0 | 0.0 | 11.1 | 10.5 | 0.0 | 0.0 | 0.0 | 0.0 | 11.1 | 10.5 |
| Other result | (0.1) | 10.3 | (1.5) | (1.5) | 9.4 | 14.6 | 1.3 | 3.7 | 9.0 | 27.1 |
| Pre-tax profit | 117.9 | 105.6 | 105.9 | 88.4 | 72.6 | 66.5 | 103.4 | 88.1 | 399.9 | 348.6 |
| Taxes on income | (28.6) | (23.2) | (23.3) | (19.3) | (16.3) | (14.6) | (22.8) | (19.6) | (91.0) | (76.8) |
| Minority interests | (80.5) | (74.7) | (8.1) | (9.1) | (3.3) | (4.5) | (0.0) | 0.0 | (91.9) | (88.3) |
| Net profit after minorities | 8.8 | 7.6 | 74.6 | 60.1 | 53.1 | 47.4 | 80.5 | 68.4 | 217.1 | 183.5 |
| Average risk-weighted assets | 22,745.5 | 25,498.1 | 11,514.4 | 13,013.1 | 10,766.6 | 7,522.2 | 3,268.4 | 3,332.2 | 48,295.0 | 49,365.6 |
| Average attributed equity | 225.6 | 261.1 | 760.0 | 870.1 | 701.7 | 491.1 | 255.5 | 255.8 | 1,942.8 | 1,878.1 |
| Cost/income ratio | 67.8% | 69.5% | 67.2% | 69.6% | 39.8% | 38.8% | 35.3% | 37.9% | 61.3% | 63.4% |
| ROE based on net profit | 7.8% | 5.8% | 19.6% | 13.8% | 15.1% | 19.3% | 63.0% | 53.5% | 22.3% | 19.5% |

* Risk-weighted assets and attributed equity for H1 07 are not directly comparable with those of the prior-year period due to adoption of Basel II as of 1 January 2007.

> Savings Banks



H1 07 highlights

- » **Operating result increased by 9.9% yoy**
 - » Despite a 3.9% decline qoq
- » **NII improved + 5.1% yoy**
 - » Supported by stronger volumes mainly at Styrian savings bank
 - » NII up 3.4% qoq
- » **Commission income unchanged (+0.2% yoy)**
 - » Decline of 5.6% qoq in line with seasonal norm
- » **Expenses increased moderately by 1.7% yoy**
- » **Risk provisions continued to decline – down 5.4% yoy and 8.4% qoq**
- » **Other result fell sharply by EUR 10.4m**
 - » Mainly due to positive revaluation gains in Q1 06 and negative valuation of securities in Q2 07
- » **ROE improvement supported by positive impact of Basel II adoption**

| Savings Banks | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------|---------|--------|
| Operating income | 623.5 | 598.3 | 4.2% |
| Operating expenses | (422.9) | (415.8) | 1.7% |
| Operating result | 200.6 | 182.5 | 9.9% |
| Net profit after minorities | 8.8 | 7.6 | 16.2% |
| ROE based on net profit | 7.8% | 5.8% | |
| Cost/income ratio | 67.8% | 69.5% | |

> Retail and Mortgage



H1 07 highlights

- » **Retail Austria – net profit improved by 24.2% yoy**
 - » Continued growth of commission income against flat costs
 - » ROE positively impacted by Basel II: lower RWAs result in lower allocated equity
 - Resulting in increased ROE target of 19% for 2007
 - » Sustainable improvement of CIR to well below 70%
- » **Branches – net profit up 15.4% yoy**
 - » Sound operating performance (+6.7%) based on 5.4% increase in fee income and declining costs (-0.6%)
- » **SME – continued improvement**
 - » Net profit increased by EUR 4.0m to EUR 6.0m
 - » Supported by good quality loan growth at stable margins
 - » Commission income grew strongly by 12.0%
- » **Own savings banks – net profit increased by 42.1%**
 - » Mainly supported by low cost growth (+1.1%) and a reduction in risk provisions
- » **Mortgage – net profit improved by 6.9% yoy**
 - » Driven by much improved operating result (+20.2%)
- » **Subsidiaries – net profit up 18.3% to EUR 14.9m**

| Retail & Mortgage | 1-6 07 | 1-6 06 | Change |
|------------------------------------|----------------|----------------|---------------|
| Operating income | 476.5 | 456.5 | 4.4% |
| Operating expenses | (320.3) | (317.7) | 0.8% |
| Operating result | 156.2 | 138.9 | 12.5% |
| Net profit after minorities | 74.6 | 60.1 | 24.2% |
| ROE based on net profit | 19.6% | 13.8% | |
| Cost/income ratio | 67.2% | 69.6% | |

> Retail and Mortgage – details

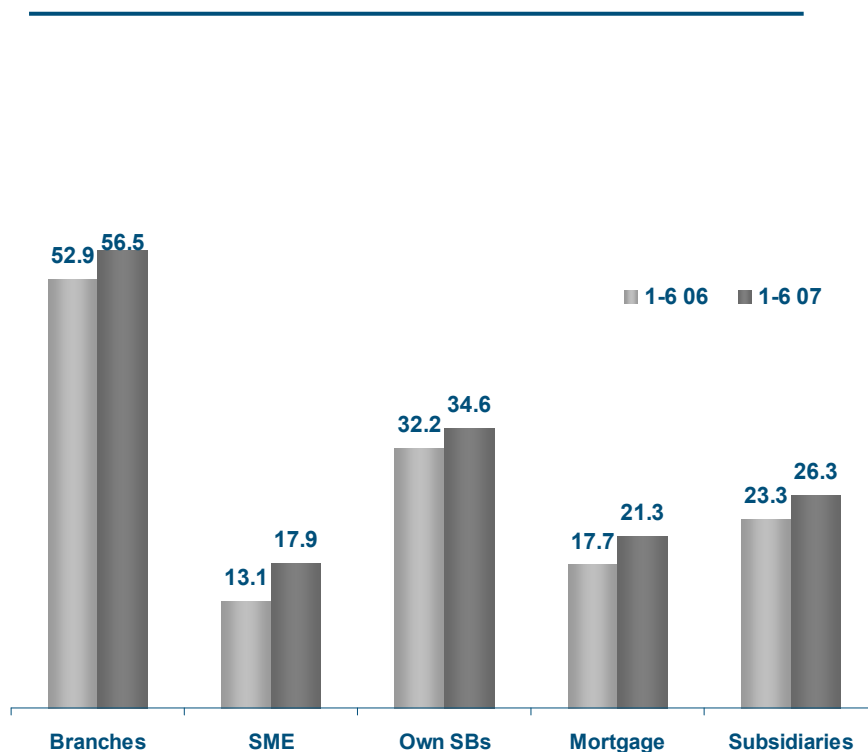


R & M Austria –

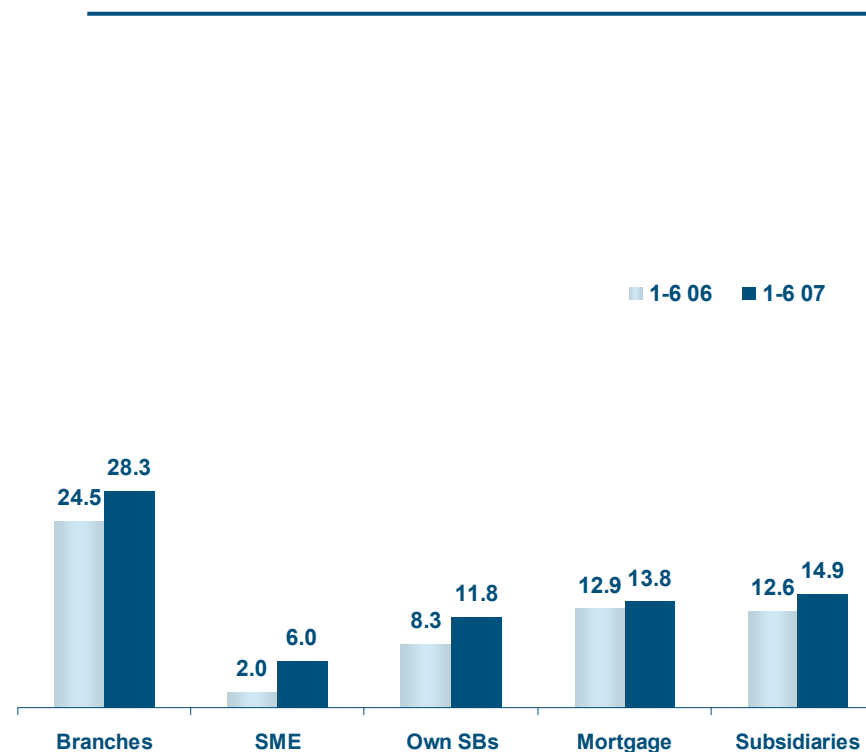
All sub-segments contribute to excellent overall performance



Operating profit (EUR m)



Net profit (EUR m)



ROE

| | | | | | |
|--------|-------|-------|-------|-------|------|
| H1 07: | 22.9% | 10.0% | 10.0% | 20.7% | n.a. |
| H1 06: | 16.2% | 6.3% | 6.0% | 11.6% | n.a. |

> Large Corporates



H1 07 highlights

- » **Net profit improved by 12.0% yoy**
 - » Substantial improvement qoq – up 60.1%
 - » Driven by declining risk provisions and improved other result
 - » Operating result unchanged qoq
- » **NII increased by 10.7% yoy**
 - » Mainly on continued strong growth of CEE leasing business
- » **Commission income unchanged yoy**
 - » Affected by time lag of P&L impact of leasing projects
- » **Operating expenses up by 8.8% yoy**
 - » Due exclusively to expansion in CEE leasing business
- » **Risk provisions declined substantially by 34.8% to EUR 14.8m**
 - » Increase in risk provisions for Immorent real estate project more than offset by reduced provision needs in corporate portfolio
- » **Other result down 35.5%**
 - » Due to positive results from private equity business and positive revaluation in H1 06
- » **ROE improved substantially qoq but down yoy due to Basel II adoption**

| Large Corporates | 1-6 07 | 1-6 06 | Change |
|-----------------------------|--------|--------|--------|
| Operating income | 129.5 | 121.9 | 6.3% |
| Operating expenses | (51.5) | (47.4) | 8.8% |
| Operating result | 78.0 | 74.6 | 4.6% |
| Net profit after minorities | 53.1 | 47.4 | 12.0% |
| ROE based on net profit | 15.1% | 19.3% | |
| Cost/income ratio | 39.8% | 38.8% | |

> Treasury & Investment Banking



H1 07 highlights

- » **Net profit contribution improved by 17.7% yoy**
 - » As expected below exceptionally strong Q1 07 (-53.5%)
 - » Operating performance continued to improve (+21.1%)
- » **NII improved by 20.5% yoy**
 - » Expected negative contribution from ALM due to increasing and flattening yield offset by
 - » Strong contribution from money market desk as well as treasury units in NY and Hong Kong
- » **Commission income improved by 9.7% yoy**
 - » Slowdown of capital markets transactions in Q2 07
- » **Trading result up 19.8% yoy**
 - » Driven by excellent performance in Q1 07
- » **Administrative expenses up 8.4% yoy**
 - » Unchanged qoq
- » **Other result – declined by EUR 2.5m (-66.3%)**
 - » 2006 other result had a very positive impact from revaluations and securities disposals

| Treasury & IB | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------------|---------------|---------------|
| Operating income | 158.0 | 135.8 | 16.3% |
| Operating expenses | (55.8) | (51.5) | 8.4% |
| Operating result | 102.1 | 84.3 | 21.1% |
| Net profit after minorities | 80.5 | 68.4 | 17.7% |
| ROE based on net profit | 63.0% | 53.5% | |
| Cost/income ratio | 35.3% | 37.9% | |

> Core segment – Central and Eastern Europe (1)*

Operating performance supported by strong growth in Slovakia

| | Czech Republic | | Romania | | Slovakia | | Hungary | |
|------------------------------------|----------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|
| in EUR million | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 |
| Net interest income | 387.0 | 344.8 | 256.1 | 0.0 | 145.5 | 107.9 | 116.1 | 117.4 |
| Risk provisions | (32.6) | (22.1) | (8.3) | 0.0 | (16.3) | (7.6) | (22.1) | (14.1) |
| Net fee and commission income | 169.2 | 161.8 | 105.4 | 0.0 | 46.0 | 40.4 | 59.4 | 31.9 |
| Net trading result | 24.9 | 26.5 | 52.7 | 0.0 | 9.5 | 6.9 | 20.3 | 17.5 |
| General administrative expenses | (322.2) | (294.4) | (235.5) | 0.0 | (111.5) | (89.1) | (118.7) | (93.4) |
| Income - insurance business | 5.7 | 4.5 | 12.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other result | (9.0) | (12.3) | (4.5) | 0.0 | (3.7) | (1.4) | (10.9) | (9.1) |
| Pre-tax profit | 222.9 | 208.9 | 178.6 | 0.0 | 69.3 | 57.2 | 44.1 | 50.2 |
| Taxes on income | (52.8) | (50.5) | (30.5) | 0.0 | (5.9) | (8.6) | (8.3) | (10.6) |
| Minority interests | (4.8) | (5.3) | (46.9) | 0.0 | 0.0 | 0.2 | (0.1) | (0.1) |
| Net profit after minorities | 165.4 | 153.1 | 101.1 | 0.0 | 63.5 | 48.8 | 35.7 | 39.5 |
| Average risk-weighted assets | 12,043.5 | 10,896.7 | 9,464.0 | 0.0 | 4,207.7 | 3,096.3 | 4,372.3 | 3,630.9 |
| Average attributed equity | 827.5 | 752.2 | 449.9 | 0.0 | 295.8 | 222.0 | 306.2 | 252.2 |
| Cost/income ratio | 54.9% | 54.8% | 55.2% | 0.0% | 55.5% | 57.4% | 60.6% | 56.0% |
| ROE based on net profit | 40.0% | 40.7% | 45.0% | 0.0% | 42.9% | 44.0% | 23.3% | 31.3% |

* Risk-weighted assets and attributed equity for H1 07 are not directly comparable with those of the prior-year period due to adoption of Basel II as of 1 January 2007.

> Core segment – Central and Eastern Europe (2)

Improved underlying performance in Croatia

| in EUR million | Croatia | | Serbia | | Ukraine | | CEE | |
|------------------------------------|--------------|--------------|--------------|---------------|--------------|-------------|--------------|--------------|
| | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 | 1-6 07 | 1-6 06 |
| Net interest income | 74.2 | 54.7 | 7.0 | 3.1 | 3.6 | 0.0 | 989.5 | 627.9 |
| Risk provisions | (5.9) | (7.3) | (0.3) | (1.1) | (2.5) | 0.0 | (88.1) | (52.2) |
| Net fee and commission income | 28.0 | 13.1 | 2.2 | 2.3 | 0.2 | 0.0 | 410.3 | 249.5 |
| Net trading result | 3.4 | 7.3 | 0.7 | (0.0) | 0.1 | 0.0 | 111.5 | 58.2 |
| General administrative expenses | (53.8) | (41.5) | (13.5) | (14.2) | (8.6) | 0.0 | (863.8) | (532.5) |
| Income - insurance business | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 18.4 | 4.5 |
| Other result | 1.3 | (0.6) | 1.4 | (0.3) | 0.1 | 0.0 | (25.4) | (23.6) |
| Pre-tax profit | 47.2 | 25.7 | (2.6) | (10.2) | (7.1) | 0.0 | 552.4 | 331.8 |
| Taxes on income | (9.6) | (5.0) | 0.2 | 0.0 | 1.3 | 0.0 | (105.5) | (74.7) |
| Minority interests | (12.2) | (7.5) | 0.2 | 0.2 | 0.0 | 0.0 | (63.8) | (12.6) |
| Net profit after minorities | 25.4 | 13.2 | (2.2) | (10.0) | (5.8) | 0.0 | 383.2 | 244.5 |
| Average risk-weighted assets | 2,965.0 | 2,898.7 | 351.1 | 131.2 | 122.0 | 0.0 | 33,525.6 | 20,653.8 |
| Average attributed equity | 130.2 | 122.9 | 20.8 | 15.4 | 10.0 | 0.0 | 2,040.6 | 1,364.8 |
| Cost/income ratio | 50.9% | 55.2% | n.n. | n.n. | n.a. | 0.0% | 56.5% | 56.6% |
| ROE based on net profit | 39.0% | 21.4% | n.n. | n.n. | n.a. | 0.0% | 37.6% | 35.8% |

* Risk-weighted assets and attributed equity for H1 07 are not directly comparable with those of the prior-year period due to adoption of Basel II as of 1 January 2007.

> Czech Republic

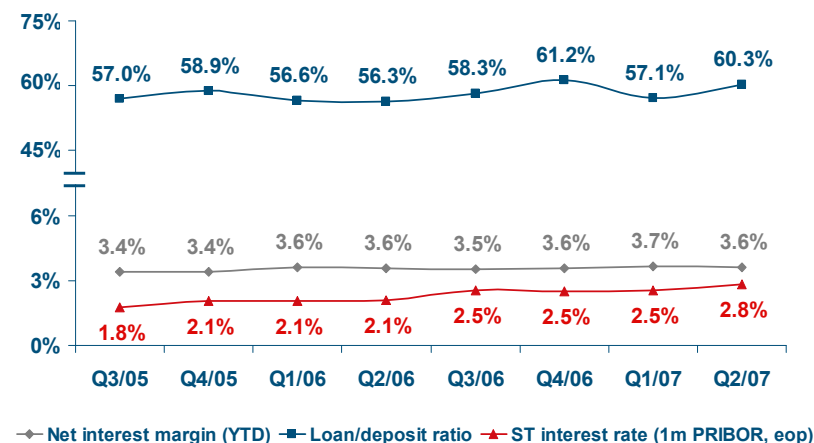


H1 07 highlights

- » **Net profit contribution up 8.4% yoy (6.8%)***
 - » Operating result improved by 8.8% (7.5%)
- » **NII improved strongly up 12.1% yoy (10.9%)**
 - » Based on continued strong growth of customer loans (retail loans up 21%) and deposits (up 13%) -
 - » Full benefits of 2 rate hikes (+ 50bps) in H2 07
 - » Negative effect from accounting change for interest derivatives
- » **Commission income increased by 4.6% (3.3%)**
 - » Driven by payment transactions and securities business
- » **Trading result declined by 6.2% (7.3%)**
 - » Decline of EUR 8.1m on Q1 07 due to revaluation losses of CZK position
- » **Operating expenses up 9.4% (8.2%)**
 - » Personnel costs up 8.7% on extension of working hours and higher profit sharing
 - » Other admin costs up 12.3% on increased business operations and start-up cost for Group projects
- » **Risk provisions up by 47.5% (45.8%)**
 - » In line with loan growth mainly in consumer lending (+23%)
- » **Other result improved by 26.2% to neg EUR 9.0m**

| Czech Republic | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------|---------|--------|
| Operating income | 586.8 | 537.6 | 9.1% |
| Operating expenses | (322.2) | (294.4) | 9.4% |
| Operating result | 264.6 | 243.2 | 8.8% |
| Net profit after minorities | 165.4 | 153.1 | 8.0% |
| ROE based on net profit | 40.0% | 40.7% | |
| Cost/income ratio | 54.9% | 54.8% | |

Česká spořitelna - Margin & rate environment *



* Figures in brackets refer to rate of change excluding impact of 1.2% currency appreciation

* 2005 margins are not adjusted for change in calculation methodology.

> Romania



H1 07 highlights

- » **BCR consolidated since 12 October 2006**
- » **NII improves by 14.5% qoq to EUR 256.1m**
 - » Loans to customers up 7.3% qoq (14.35% ytd)
 - » Repricing of retail deposits supported by declining BUBOR
- » **NIM on interest-bearing assets improved to 5.3% in Q2 07 (5.2% for Q1 07)**
- » **Commission income up strongly by 32.6% qoq**
 - » Mainly driven by payment transactions, lending fees and growth in card business
 - » Positive effect from discontinuation of consumer loan insurance in Q2 07 (EUR 9m)
- » **Operating expenses increased by 17.3% qoq**
 - » Including EUR 7.4m of restructuring & transformation expenses in Q2 07 (EUR 11.4m in H1 07)
- » **Contribution of risk provisions to EB segment results decreased to EUR 2.8m in Q2 07**
 - » Down from EUR 5.4m in Q1 07
 - » Due to first time consolidation measures of EUR 12.2m in Q2 07 (EUR 21.2m in H1 07)
- » **Linear amortisation of value of customer relationship (EUR of 38.2m) for H1 07 allocated to the Corporate Center**

| Romania | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------|--------|--------|
| Operating income | 426.8 | 0.0 | na |
| Operating expenses | (235.5) | 0.0 | na |
| Operating result | 191.3 | 0.0 | na |
| Net profit after minorities | 101.1 | 0.0 | na |
| ROE based on net profit | 45.0% | | |
| Cost/income ratio | 55.2% | | |

RON appreciated by 3.7% qoq

> Slovakia



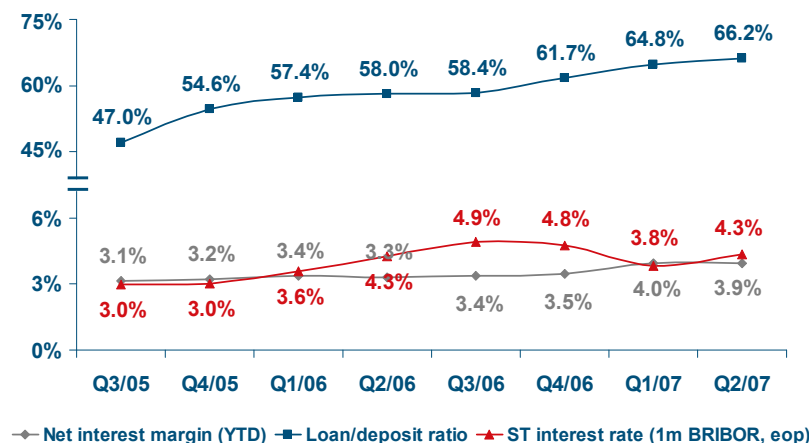
**SLOVENSKÁ
SPORITELŇA**

H1 07 highlights

- » **Net profit contribution improved strongly by 30.2% (17.9%)***
 - » Supported by continued strong growth in NII
- » **NII increased substantially by 34.9% (22.1%)**
 - » Driven by strong customer loan growth (> 30% yoy) mainly in retail mortgages
- » **Commission income up 13.8% (3.3%)**
 - » Supported by higher volumes in payment transactions and lending fees
- » **Trading income up EUR 2.5m or 36.6% (23.7%)**
- » **Operating expenses up 25.2% (13.4%)**
 - » Personnel expenses remain unchanged
 - » Other admin expenses up 34% - due to implementation of new product software support and preparation for Euro transformation and new core system
- » **Risk provisions up >100% (EUR 8.7m) due to release in Q1 06 and strong increase lending volumes**
- » **Taxes decline by 32.1% (38.5%) due to release of tax provision based on a legal change**

| Slovakia | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------------|---------------|---------------|
| Operating income | 200.9 | 155.2 | 29.4% |
| Operating expenses | (111.5) | (89.1) | 25.2% |
| Operating result | 89.4 | 66.1 | 35.1% |
| Net profit after minorities | 63.5 | 48.8 | 30.2% |
| ROE based on net profit | 42.9% | 44.0% | |
| Cost/income ratio | 55.5% | 57.4% | |

Slovenská sporiteľňa - Margin & rate environment *



* Figures in brackets refer to rate of change excluding impact of 9.4% currency appreciation

* 2005 margins are not adjusted for change in calculation methodology.

> Erste Bank Hungary

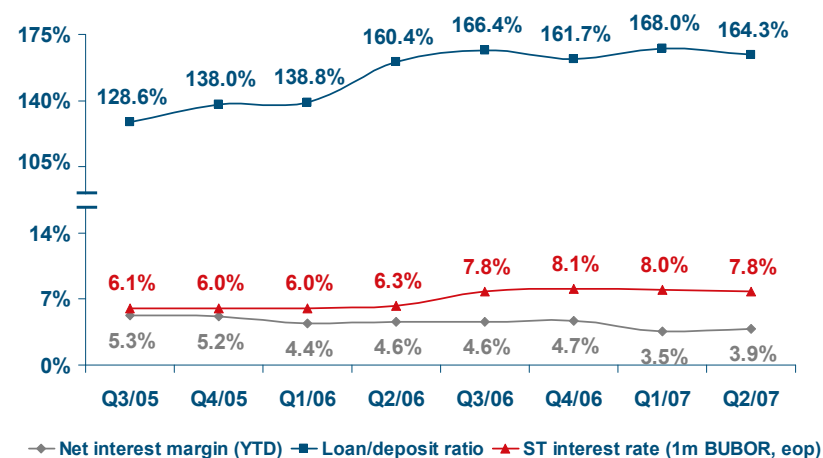


H1 07 highlights

- » **Net profit contribution down by 9.5% (-13.4%)***
 - » Impact of one-off items in Q1 07 continues to affect results
 - » Guidance of +15% net profit on local results confirmed (adjusted for accrual correction)
- » **NII down 1.1% yoy (5.3%)**
 - » NII improved strongly by EUR 13.6m qoq
 - » Change in fee allocation from fee expense to interest expense had EUR 8.8m negative impact in H1 07
- » **Net commission income up by 86% (78%)**
 - » Continued strong impact through shift of FX loan conversion fees from trading result
 - » FY outlook upgraded to an increase of at least 20%
- » **Trading result declined by 16.1% (11.1%)**
- » **Operating expenses increase by 27.1% (21.6%)**
 - » Personnel expenses up **26.3%*** - due to changes in accrual policy and increased headcount as well as continued wage inflation
 - » Other admin. expenses up **18.3%*** due to consolidation of real estate company mainly affecting costs and other result; as well as business expansion (ATMs and POS)
 - » Outlook FY2007 – 10-15% growth
- » **Risk provisions up 56.5% (49.7%)**
 - » Follow-on effect from loan growth in 2006 including increase for deterioration of economic environment
 - » No major deterioration of underlying AQ

| Hungary | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------|--------|--------|
| Operating income | 195.8 | 166.8 | 17.4% |
| Operating expenses | (118.7) | (93.4) | 27.1% |
| Operating result | 77.1 | 73.4 | 5.0% |
| Net profit after minorities | 35.7 | 39.5 | (9.5%) |
| ROE based on net profit | 23.3% | 31.3% | |
| Cost/income ratio | 60.6% | 56.0% | |

Erste Bank Hungary - Margin & rate environment *



* Figures in brackets refer to rate of change excluding impact of 4.3% currency appreciation

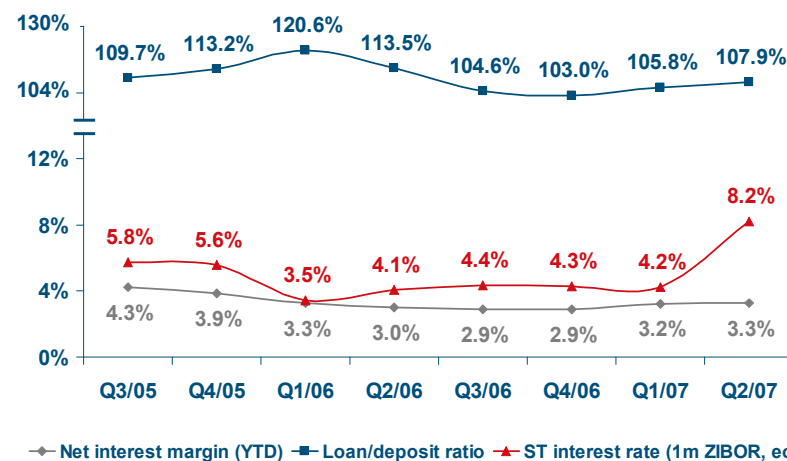
* 2005 margins are not adjusted for change in calculation methodology. Q1 07 margin not adjusted for one-off effects.

H1 07 highlights

- » **Net profit contribution nearly doubled (up 92.8%)***
 - » First time consolidation of Diners Club Adriatic, Croatia (DCA) affected key operating line items
- » **NII increased by 35.5%**
 - » Based on higher margins and continued sound loan growth, especially in the retail segment
- » **Commission income more than doubled**
 - » About 2/3 of improvements are business related, 1/3 from change in scope of consolidation (real estate subsidiary) and DCA inclusion
 - » Adjusted underlying growth + 35%
- » **Operating expenses increased by 29.6%**
 - » Adjusted cost increase stood at 7.7%
- » **Risk provisions declined by 5.8%**
- » **Other result increased by EUR 1.9m**
 - » Disposal of an equity stake in Q1 07

| Croatia | 1-6 07 | 1-6 06 | Change |
|-----------------------------|--------|--------|--------|
| Operating income | 105.6 | 75.1 | 40.6% |
| Operating expenses | (53.8) | (41.5) | 29.6% |
| Operating result | 51.8 | 33.6 | 54.2% |
| Net profit after minorities | 25.4 | 13.2 | 92.8% |
| ROE based on net profit | 39.0% | 21.4% | |
| Cost/income ratio | 50.9% | 55.2% | |

Erste Bank Croatia - Margin & rate environment *



* Currency depreciation negligible (-0.6%)

* Margin history adjusted for actual non-interest bearing assets classified under interest-bearing assets.



H1 07 highlights

- » **Net profit contribution improved by EUR 7.8m or 77.9% (79.7%)**
 - » Contribution slightly negative
- » **Comparison to 2006 continued to be affected by restructuring process**
- » **NII more than doubled yoy – flat qoq**
 - » On growing customer business
 - » NIM stands at 7.0% in Q1 07 vs 5.7% in Q1 06 and 8.1% for FY2006
- » **Other result up EUR 1.6m yoy**
 - » Supported by gain from disposal of real estate in Q1 07
- » **Outlook for 2007 – slightly negative (EUR - 4-5m) as investing to benefit from business opportunities in a growing market**
- » **Outlook for 2008 – 15-20% ROE confirmed**

| Serbia | 1-6 07 | 1-6 06 | Change |
|-----------------------------|---------------|---------------|---------------|
| Operating income | 9.9 | 5.4 | 81.2% |
| Operating expenses | (13.5) | (14.2) | (5.3%) |
| Operating result | (3.6) | (8.8) | 58.9% |
| Net profit after minorities | (2.2) | (10.0) | 77.9% |
| ROE based on net profit | n.n. | n.n. | |
| Cost/income ratio | n.n. | n.n. | |

* Figures in brackets refer to rate of change excluding impact of 7.9% currency appreciation

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

Int'l Business – H1 07 highlights

- » Operating result continued to improve (+4.3%) yoy
- » Net profit slightly declined by 0.3%
 - » Mainly due to deterioration of other result, which in Q1 06 benefited from recoveries on previously written-off loans and revaluation gains
- » NII up 4.2%
- » Operating expenses continued to decline (-2%)
- » Risk provisions declined by 30.0% to EUR 5.2m
- » Other result decreased by EUR 6.4m
 - » Due to positive revaluation and recoveries in H1 06

| International Business | 1-6 07 | 1-6 06 | Change |
|-----------------------------|--------|--------|--------|
| Operating income | 88.7 | 86.1 | 3.1% |
| Operating expenses | (16.4) | (16.7) | (2.0%) |
| Operating result | 72.3 | 69.3 | 4.3% |
| Net profit after minorities | 49.3 | 49.9 | (1.3%) |
| ROE based on net profit | 22.4% | 20.4% | |
| Cost/income ratio | 18.5% | 19.4% | |

Corporate Center – H1 07 highlights

- » NII declined yoy mainly due to positive contribution from capital increase in H1 06
- » Trading result up EUR 13.5m– mainly driven by positive mark-to-market valuation from “strategic” securities positions
- » Other than intra group eliminations expenses include start-up cost incurred for Group projects
- » Other result includes
 - » Amortisation of value of BCR and DCA customer base – EUR 39.7m
 - » Positive yoy impact of mark-to-market valuation related to settlement dispute in 2006 (negative valuation in Q2 07)

| Corporate Center | 1-6 07 | 1-6 06 | Change |
|---------------------------------|---------|--------|---------|
| Net interest income | (12.8) | 16.8 | na |
| Net fee and commission income | (14.1) | (23.8) | (40.9%) |
| General administrative expenses | (61.1) | (18.1) | >100.0% |
| Other result | (41.5) | (11.1) | >100.0% |
| Pre-tax profit | (116.8) | (37.0) | na |
| Taxes on income | 20.4 | 9.8 | >100.0% |
| Minority interests | 12.9 | 2.0 | >100.0% |
| Net profit after minorities | (83.5) | (25.2) | na |

> Presentation topics

1. Q1 07 highlights
2. Financial statements
3. Divisional information
- 4. Asset quality**
5. Outlook and targets
6. Appendix

> Group asset quality¹

NPL coverage continues to improve substantially

| | Low risk | | Mgmt attention | | Substandard | | Non-performing | | Total exposure | | Risk provisions | | NPL coverage | |
|-----------------------|----------------|---------|----------------|--------|--------------|--------|----------------|--------|----------------|---------|-----------------|--------|----------------|--------|
| | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 |
| Austria | 82,688 | 81,200 | 10,808 | 10,119 | 2,214 | 1,875 | 3,310 | 3,370 | 99,020 | 96,564 | 2,197 | 2,166 | 66.4% | 64.3% |
| CEE | 48,526 | 44,597 | 7,929 | 7,092 | 1,436 | 981 | 862 | 861 | 58,752 | 53,532 | 1,126 | 967 | 130.7% | 112.3% |
| Int'l Business | 22,941 | 19,701 | 545 | 716 | 34 | 27 | 6 | 16 | 23,526 | 20,460 | 58 | 69 | 1008.9% | 439.5% |
| Corp. Center | 1,222 | 417 | 1 | 1 | 0 | 0 | 12 | 0 | 1,235 | 418 | 12 | 1 | 104.1% | nm |
| Total | 155,377 | 145,916 | 19,283 | 17,928 | 3,684 | 2,882 | 4,190 | 4,247 | 182,534 | 170,974 | 3,394 | 3,203 | 81.0% | 75.4% |

- » **NPL ratio² again declines reaching 2.3% of total exposure (compared to 2.5% at YE 2006)**
 - » Credit exposure of EB grew by 6.8% ytd driven by a 9.8% increase in CEE
 - Growth in Austria was moderate with 2.5% - mainly due to different IFRS treatment of insurance assets since Jan 07
 - » Group NPLs declined by 1.3% ytd – due a decline in Austria (-1.8%) and unchanged NPLs in CEE
- » **NPL coverage continues to improve substantially: 81.0% after 75.4% at YE 2006**
 - » Supported by alignment of BCR NPL classification to Group standards
 - Change from 60 days overdue to EB Group standard of 90 days in Q2 07 (NPLs at BCR declined by 24%)
 - » Improvement in Austria and CEE on a general conservative attitude towards credit risk management
- » **Provision charge at EB Group drops below 50bps to reach 48 bps of total customer loans**
 - » FY 2003: 62 bps / FY 2004: 58 bps / FY 2005: 55 bps / FY 06 50 bps / Q1 52 bps

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

2) Excluding collateral

> **Presentation topics**

1. H1 07 highlights
2. Financial statements
3. Divisional information
4. Asset quality
- 5. Outlook and targets**
6. Appendix

> Erste Bank outlook and targets

Outlook 2007 confirmed

Group net profit expected to increase by at least 25%

» Over full-year 2006 results of EUR 932m

Mid-term group targets 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. H1 07 highlights
2. Financial statements
3. Divisional information
4. Asset quality
5. Outlook and targets
- 6. Appendix**

> Overview of international exposures

Credit risk by regions*

| | Low risk | | Mgmt attention | | Substandard | | Non-performing | | Total exposure | | | |
|---------------------------------------|----------------|----------------|----------------|---------------|--------------|--------------|----------------|--------------|----------------|---------------|----------------|---------------|
| in EUR million | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 |
| Core market | 109,314 | 104,644 | 17,351 | 15,954 | 3,451 | 2,791 | 3,966 | 4,024 | 134,082 | 73.5% | 127,413 | 74.5% |
| <i>Austria</i> | 54,085 | 56,004 | 8,982 | 8,555 | 2,018 | 1,679 | 2,945 | 3,002 | 68,030 | 37.3% | 69,240 | 40.5% |
| <i>Croatia</i> | 6,403 | 4,940 | 691 | 654 | 99 | 122 | 158 | 139 | 7,351 | 4.0% | 5,855 | 3.4% |
| <i>Romania</i> | 7,161 | 5,199 | 4,967 | 4,428 | 872 | 523 | 197 | 260 | 13,196 | 7.2% | 10,411 | 6.1% |
| <i>Serbia</i> | 564 | 379 | 104 | 70 | 1 | 3 | 30 | 33 | 700 | 0.4% | 486 | 0.3% |
| <i>Slovakia</i> | 7,276 | 7,356 | 1,170 | 722 | 172 | 178 | 165 | 148 | 8,782 | 4.8% | 8,403 | 4.9% |
| <i>Slovenia</i> | 1,927 | 1,487 | 115 | 119 | 59 | 66 | 85 | 77 | 2,187 | 1.2% | 1,749 | 1.0% |
| <i>Czech Republic</i> | 22,902 | 21,280 | 451 | 507 | 155 | 124 | 238 | 217 | 23,746 | 13.0% | 22,128 | 12.9% |
| <i>Hungary</i> | 8,734 | 7,928 | 751 | 847 | 63 | 96 | 146 | 147 | 9,694 | 5.3% | 9,017 | 5.3% |
| <i>Ukraine</i> | 261 | 71 | 121 | 53 | 12 | 0 | 2 | 0 | 396 | 0.2% | 124 | 0.1% |
| Other EU | 31,017 | 26,981 | 1,126 | 982 | 76 | 56 | 184 | 179 | 32,402 | 17.8% | 28,197 | 16.5% |
| Other industrialised countries | 10,281 | 10,108 | 277 | 270 | 22 | 25 | 26 | 35 | 10,606 | 5.8% | 10,438 | 6.1% |
| Emerging markets | 4,766 | 4,183 | 529 | 722 | 135 | 10 | 14 | 10 | 5,444 | 3.0% | 4,925 | 2.9% |
| <i>Southeastern Europe / CIS</i> | 1,063 | 1,098 | 165 | 276 | 108 | 0 | 10 | 6 | 1,345 | 0.7% | 1,380 | 0.8% |
| <i>Asia</i> | 1,615 | 1,606 | 70 | 113 | 1 | 1 | 0 | 1 | 1,686 | 0.9% | 1,720 | 1.0% |
| <i>Latin America</i> | 607 | 583 | 93 | 62 | 25 | 9 | 3 | 2 | 727 | 0.4% | 655 | 0.4% |
| <i>Middle East / Africa</i> | 1,481 | 897 | 201 | 271 | 2 | 0 | 1 | 1 | 1,685 | 0.9% | 1,169 | 0.7% |
| Total | 155,377 | 145,916 | 19,283 | 17,928 | 3,684 | 2,882 | 4,190 | 4,247 | 182,534 | 100.0% | 170,974 | 100.0% |
| Share of total | 85.1% | 85.3% | 10.6% | 10.5% | 2.0% | 1.7% | 2.3% | 2.5% | 100.0% | | 100.0% | |
| Risk provisions | 127 | 106 | 254 | 218 | 439 | 388 | 2,574 | 2,491 | 3,394 | | 3,203 | |
| Coverage ratio | 0.1% | 0.1% | 1.3% | 1.2% | 11.9% | 13.5% | 61.4% | 58.6% | 1.9% | | 1.9% | |

*) Including loans and advances to customers and banks, 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 risk by industry sectors*




| in EUR million | Low risk | | Mgmt attention | | Substandard | | Non-performing | | Total exposure | | | |
|---|----------------|----------------|----------------|---------------|--------------|--------------|----------------|--------------|----------------|---------------|----------------|---------------|
| | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | Dec 06 | Jun 07 | | Dec 06 | |
| | | | | | | | | | Share of total | | Share of total | |
| Banking and insurance | 54,567 | 51,423 | 1,753 | 1,432 | 139 | 41 | 36 | 36 | 56,495 | 31.0% | 52,932 | 31.0% |
| Private households | 33,145 | 31,327 | 3,848 | 2,565 | 669 | 375 | 1,375 | 1,284 | 39,036 | 21.4% | 35,552 | 20.8% |
| Public administration | 23,488 | 22,286 | 518 | 563 | 9 | 29 | 21 | 9 | 24,034 | 13.2% | 22,886 | 13.4% |
| Real estate and other business activities | 14,614 | 13,417 | 3,360 | 3,334 | 510 | 356 | 591 | 593 | 19,075 | 10.4% | 17,701 | 10.4% |
| Manufacturing | 8,619 | 7,908 | 2,463 | 2,408 | 554 | 458 | 498 | 609 | 12,134 | 6.6% | 11,383 | 6.7% |
| Trade | 6,988 | 6,248 | 2,680 | 2,700 | 563 | 535 | 503 | 499 | 10,734 | 5.9% | 9,982 | 5.8% |
| Construction | 3,584 | 3,302 | 966 | 973 | 242 | 197 | 311 | 325 | 5,103 | 2.8% | 4,798 | 2.8% |
| Tourism | 1,677 | 1,601 | 1,036 | 1,144 | 342 | 304 | 383 | 396 | 3,439 | 1.9% | 3,446 | 2.0% |
| Transport and communication | 2,367 | 2,210 | 774 | 783 | 196 | 244 | 163 | 195 | 3,500 | 1.9% | 3,431 | 2.0% |
| Other services | 1,369 | 1,348 | 473 | 489 | 126 | 106 | 129 | 119 | 2,097 | 1.1% | 2,062 | 1.2% |
| Energy and water supply | 1,647 | 1,655 | 292 | 277 | 73 | 53 | 20 | 16 | 2,032 | 1.1% | 2,000 | 1.2% |
| Agriculture and forestry | 839 | 805 | 538 | 684 | 164 | 115 | 91 | 91 | 1,632 | 0.9% | 1,695 | 1.0% |
| Healthcare and social services | 982 | 947 | 211 | 223 | 48 | 34 | 46 | 50 | 1,288 | 0.7% | 1,254 | 0.7% |
| Other | 971 | 917 | 158 | 109 | 12 | 2 | 15 | 14 | 1,156 | 0.6% | 1,043 | 0.6% |
| Mining | 522 | 522 | 214 | 243 | 36 | 33 | 7 | 12 | 779 | 0.4% | 809 | 0.5% |
| Total | 155,377 | 145,916 | 19,283 | 17,928 | 3,684 | 2,882 | 4,190 | 4,247 | 182,534 | 100.0% | 170,974 | 100.0% |
| Share of total | 85.1% | 85.3% | 10.6% | 10.5% | 2.0% | 1.7% | 2.3% | 2.5% | 100.0% | | 100.0% | |
| Risk provisions | 127 | 106 | 254 | 218 | 439 | 388 | 2,574 | 2,491 | 3,394 | | 3,203 | |
| Coverage ratio | 0.1% | 0.1% | 1.3% | 1.2% | 11.9% | 13.5% | 61.4% | 58.6% | 1.9% | | 1.9% | |

*) 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)

> Summary financials of CEE subsidiaries

Results (IFRS) as reported by local entities*

| |  97.99% | | |  69.17% | | |  100.00% | | |  99.94% | | |
|-----------------------------|---|--------|--------|---|--------|--------|--|--------|--------|---|--------|--------|
| in EUR million | 1-6 07 | 1-6 06 | Change | 1-6 07 | 1-6 06 | Change | 1-6 07 | 1-6 06 | Change | 1-6 07 | 1-6 06 | Change |
| Net profit after minorities | 185.6 | 173.1 | 7.3% | 139.7 | 115.1 | 21.4% | 66.2 | 52.0 | 27.3% | 38.9 | 42.8 | (9.1%) |
| ROE based on net profit | 21.0% | 22.0% | | 21.2% | 19.9% | | 21.7% | 18.9% | | 16.8% | 25.2% | |
| Cost/income ratio | 52.8% | 52.8% | | 54.0% | 55.7% | | 54.4% | 57.4% | | 59.4% | 55.4% | |
| | Jun 07 | Dec 06 | Change | Jun 07 | Dec 06 | Change | Jun 07 | Dec 06 | Change | Jun 07 | Dec 06 | Change |
| Total assets | 28,400 | 25,364 | 12.0% | 16,007 | 15,136 | 5.8% | 8,857 | 8,857 | (0.0%) | 7,771 | 7,231 | 7.5% |
| Employees | 10,733 | 10,856 | (1.1%) | 13,068 | 13,492 | (3.1%) | 4,816 | 4,797 | 0.4% | 2,906 | 2,881 | 0.9% |

| |  65.03% | | |  80.49% | | |  100.00% | | |
|-----------------------------|---|--------|--------|---|--------|--------|--|--------|---------|
| in EUR million | 1-6 07 | 1-6 06 | Change | 1-6 07 | 1-6 06 | Change | 1-6 07 | 1-6 06 | Change |
| Net profit after minorities | 37.7 | 22.6 | 66.8% | (1.8) | (11.0) | 84.0% | (1.0) | (0.1) | >100.0% |
| ROE based on net profit | 18.7% | 18.1% | | na | na | | na | na | |
| Cost/income ratio | 48.0% | 53.2% | | na | na | | 84.3% | 87.6% | |
| | Jun 07 | Dec 06 | Change | Jun 07 | Dec 06 | Change | Jun 07 | Dec 06 | Change |
| Total assets | 5,218 | 4,886 | 6.8% | 398 | 289 | 37.7% | 332 | 142 | >100.0% |
| Employees | 1,810 | 1,759 | 2.9% | 909 | 871 | 4.4% | 637 | 297 | >100.0% |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.
 Pro rata consolidation of BCR and Erste Bank Ukraine commenced 12 October 2006 and 24 January 2007.

> Financials (IFRS) of CEE subsidiaries

Česká spořitelna *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|---------------|---------------|---------------|
| Net interest income | 410.4 | 368.8 | 11.3% |
| Risk provisions for loans and advances | (32.6) | (22.4) | 45.8% |
| Net fee and commission income | 169.2 | 163.7 | 3.3% |
| Net trading result | 24.9 | 26.8 | (7.3%) |
| General administrative expenses | (322.2) | (297.9) | 8.2% |
| Income from insurance business | 5.7 | 4.6 | 25.3% |
| Other operating result | (16.3) | (12.8) | (27.4%) |
| Income from financial assets - FV | (3.7) | (13.5) | 73.0% |
| Income from financial assets - AfS | 10.5 | 13.9 | (24.6%) |
| Income from financial assets - HtM | 0.4 | 0.0 | na |
| Pre-tax profit | 246.3 | 231.2 | 6.5% |
| Net profit after minorities | 185.6 | 173.1 | 7.3% |
| EUR FX rate (ave) | 28.2 | 28.2 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 28,400 | 25,364 | 12.0% |
| Loans and advances to customers | 12,772 | 11,460 | 11.5% |
| Amounts owed to customers | 21,184 | 18,716 | 13.2% |
| EUR FX rate (eop) | 28.7 | 28.7 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.

> Financials (IFRS) of CEE subsidiaries (cont)

Banca Comercială Română (post restructuring costs) *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|---------------|---------------|---------------|
| Net interest income | 265.3 | 236.4 | 12.2% |
| Risk provisions for loans and advances | (29.5) | (17.8) | 65.8% |
| Net fee and commission income | 105.4 | 77.3 | 36.3% |
| Net trading result | 52.7 | 36.1 | 46.1% |
| General administrative expenses | (235.5) | (197.1) | 19.5% |
| Income from insurance business | 12.6 | 3.8 | >100.0% |
| Other operating result | (5.4) | (5.5) | 0.4% |
| Income from financial assets - FV | (0.1) | (8.8) | 99.1% |
| Income from financial assets - AfS | 1.1 | 11.5 | (90.8%) |
| Income from financial assets - HtM | 0.0 | 0.0 | na |
| Pre-tax profit | 166.6 | 136.2 | 22.4% |
| Net profit after minorities | 139.7 | 115.1 | 21.4% |
| EUR FX rate (ave) | 3.33 | 3.33 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 16,007 | 15,136 | 5.8% |
| Loans and advances to customers | 9,563 | 8,365 | 14.3% |
| Amounts owed to customers | 8,014 | 7,847 | 2.1% |
| EUR FX rate (eop) | 3.13 | 3.13 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.
Consolidation commenced 12 October 2006.

> Financials (IFRS) of CEE subsidiaries (cont)



Slovenská sporiteľňa *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|--------------|--------------|---------------|
| Net interest income | 149.7 | 118.9 | 25.9% |
| Risk provisions for loans and advances | (16.3) | (8.3) | 95.5% |
| Net fee and commission income | 46.0 | 44.6 | 3.1% |
| Net trading result | 9.5 | 7.6 | 23.7% |
| General administrative expenses | (111.5) | (98.3) | 13.4% |
| Income from insurance business | 0.0 | 0.0 | na |
| Other operating result | (4.3) | (4.4) | 0.9% |
| Income from financial assets - FV | 0.5 | 2.0 | (74.2%) |
| Income from financial assets - AfS | 0.1 | 0.9 | (85.9%) |
| Income from financial assets - HtM | (0.0) | (0.0) | (65.9%) |
| Pre-tax profit | 73.6 | 63.0 | 16.8% |
| Net profit after minorities | 66.2 | 52.0 | 27.3% |
| EUR FX rate (ave) | 34.1 | 34.1 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 8,857 | 8,857 | (0.0%) |
| Loans and advances to customers | 4,404 | 3,851 | 14.4% |
| Amounts owed to customers | 6,655 | 6,244 | 6.6% |
| EUR FX rate (eop) | 33.6 | 33.6 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.

> Financials (IFRS) of CEE subsidiaries (cont)



Erste Bank Hungary *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|--------------|--------------|----------------|
| Net interest income | 120.1 | 124.6 | (3.6%) |
| Risk provisions for loans and advances | (22.1) | (14.8) | 49.7% |
| Net fee and commission income | 59.4 | 33.4 | 78.0% |
| Net trading result | 20.3 | 18.3 | 11.1% |
| General administrative expenses | (118.7) | (97.6) | 21.6% |
| Income from insurance business | 0.0 | 0.0 | na |
| Other operating result | (11.2) | (9.6) | (16.5%) |
| Income from financial assets - FV | 0.0 | 0.0 | na |
| Income from financial assets - AfS | 0.3 | 0.1 | >100.0% |
| Income from financial assets - HtM | 0.0 | 0.0 | na |
| Pre-tax profit | 48.1 | 54.4 | (11.6%) |
| Net profit after minorities | 38.9 | 42.8 | (9.1%) |
| EUR FX rate (ave) | 250.7 | 250.7 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 7,771 | 7,231 | 7.5% |
| Loans and advances to customers | 5,392 | 5,308 | 1.6% |
| Amounts owed to customers | 3,273 | 3,270 | 0.1% |
| EUR FX rate (eop) | 246.2 | 246.2 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.

> Financials (IFRS) of CEE subsidiaries (cont)



Erste Bank Croatia *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|---------------|---------------|---------------|
| Net interest income | 75.7 | 57.2 | 32.3% |
| Risk provisions for loans and advances | (6.1) | (7.3) | (16.2%) |
| Net fee and commission income | 22.0 | 13.0 | 69.3% |
| Net trading result | 2.7 | 7.3 | (62.1%) |
| General administrative expenses | (48.2) | (41.2) | 17.0% |
| Income from insurance business | 0.0 | 0.0 | na |
| Other operating result | 0.7 | (1.8) | na |
| Income from financial assets - FV | 0.0 | 0.0 | na |
| Income from financial assets - AfS | 0.6 | 1.0 | (42.2%) |
| Income from financial assets - HtM | 0.0 | 0.0 | na |
| Pre-tax profit | 47.5 | 28.2 | 68.3% |
| Net profit after minorities | 37.7 | 22.6 | 66.8% |
| EUR FX rate (ave) | 7.4 | 7.4 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 5,218 | 4,886 | 6.8% |
| Loans and advances to customers | 3,500 | 3,111 | 12.5% |
| Amounts owed to customers | 3,242 | 3,021 | 7.3% |
| EUR FX rate (eop) | 7.3 | 7.3 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.

> Financials (IFRS) of CEE subsidiaries (cont)



Erste Bank Serbia *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|---------------|---------------|---------------|
| Net interest income | 7.8 | 3.4 | >100.0% |
| Risk provisions for loans and advances | (0.3) | (1.2) | (71.7%) |
| Net fee and commission income | 2.2 | 2.6 | (15.0%) |
| Net trading result | 0.7 | (0.0) | na |
| General administrative expenses | (13.5) | (15.5) | (12.8%) |
| Income from insurance business | 0.0 | 0.0 | na |
| Other operating result | 1.4 | (0.3) | na |
| Income from financial assets - FV | 0.0 | 0.0 | na |
| Income from financial assets - AfS | 0.0 | 0.0 | na |
| Income from financial assets - HtM | 0.0 | 0.0 | na |
| Pre-tax profit | (1.8) | (11.0) | 84.0% |
| Net profit after minorities | (1.8) | (11.0) | 84.0% |
| EUR FX rate (ave) | 79.9 | 79.9 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 398 | 289 | 37.7% |
| Loans and advances to customers | 195 | 147 | 33.1% |
| Amounts owed to customers | 212 | 130 | 63.6% |
| EUR FX rate (eop) | 78.7 | 78.7 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.

> Financials (IFRS) of CEE subsidiaries (cont)

Erste Bank Ukraine *

| in EUR million | 1-6 07 | 1-6 06 | Change |
|--|--------------|--------------|-------------------|
| Net interest income | 6.5 | 2.4 | >100.0% |
| Risk provisions for loans and advances | (2.5) | (0.3) | >100.0% |
| Net fee and commission income | 0.2 | 0.0 | >100.0% |
| Net trading result | 2.2 | 0.0 | >100.0% |
| General administrative expenses | (7.5) | (2.1) | >100.0% |
| Income from insurance business | 0.0 | 0.0 | na |
| Other operating result | 0.1 | (0.1) | na |
| Income from financial assets - FV | 0.0 | 0.0 | na |
| Income from financial assets - AfS | 0.0 | (0.0) | na |
| Income from financial assets - HtM | 0.0 | 0.0 | na |
| Pre-tax profit | (1.0) | (0.1) | >100.0% |
| Net profit after minorities | (1.0) | (0.1) | >100.0% |
| EUR FX rate (ave) | 6.69 | 6.69 | |
| | Jun 07 | Dec 06 | Change |
| Total assets | 332 | 142 | >100.0% |
| Loans and advances to customers | 149 | 82 | 81.2% |
| Amounts owed to customers | 14 | 12 | 14.3% |
| EUR FX rate (eop) | 6.76 | 6.76 | |

*) To eliminate currency effects, H1 07 exchange rates were used for P&L and balance sheet conversion.
Consolidation commenced 24 January 2007. H1 06 figures are pro rata full-year 2006 results.

> EB Group – quarterly income statement (IFRS)

| in EUR million | Q3 05 | Q4 05 | Q1 06 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Net interest income | 694.0 | 730.7 | 724.0 | 757.8 | 779.7 | 927.8 | 903.7 | 953.8 |
| Net fee and commission income | 304.9 | 334.9 | 342.2 | 355.5 | 338.8 | 409.4 | 438.9 | 446.0 |
| Net trading result | 66.4 | 70.1 | 91.2 | 45.0 | 51.6 | 90.1 | 124.8 | 94.8 |
| Income from insurance business | 10.0 | (0.2) | 7.7 | 7.3 | 10.3 | 10.5 | 15.6 | 13.9 |
| Operating income | 1,075.3 | 1,135.4 | 1,165.1 | 1,165.6 | 1,180.3 | 1,437.8 | 1,483.0 | 1,508.5 |
| Personnel expenses | (392.2) | (425.1) | (404.4) | (413.0) | (414.3) | (518.9) | (506.7) | (533.1) |
| Other administrative expenses | (190.5) | (174.1) | (201.7) | (212.0) | (210.7) | (223.7) | (268.4) | (289.4) |
| Depreciation and amortisation | (83.1) | (84.1) | (85.2) | (83.3) | (79.7) | (98.4) | (95.5) | (98.7) |
| Operating expenses | (665.8) | (683.3) | (691.3) | (708.3) | (704.7) | (841.0) | (870.6) | (921.2) |
| Operating result | 409.5 | 452.1 | 473.8 | 457.3 | 475.6 | 596.8 | 612.4 | 587.3 |
| Risk provisions for loans and advances | (119.2) | (92.5) | (109.1) | (109.2) | (112.9) | (107.9) | (128.4) | (110.9) |
| Other operating result | (27.8) | 13.5 | (22.0) | (29.1) | (35.2) | (57.7) | (33.3) | (56.1) |
| Income from financial assets - FV | 12.9 | (13.5) | 10.3 | (8.8) | (1.0) | (5.0) | 11.1 | (7.1) |
| Income from financial assets - AfS | 13.3 | (5.8) | 24.7 | 19.1 | 7.3 | 48.9 | 14.3 | 13.1 |
| Income from financial assets - HtM | 0.5 | 0.2 | 5.3 | (0.4) | 0.4 | 0.9 | 0.5 | 0.0 |
| Pre-tax profit | 289.3 | 353.9 | 383.0 | 328.9 | 334.3 | 476.0 | 476.6 | 426.3 |
| Taxes on income | (69.9) | (91.8) | (86.2) | (74.1) | (75.3) | (104.2) | (102.5) | (91.6) |
| Minority interests | (45.5) | (56.7) | (55.3) | (43.7) | (56.3) | (94.9) | (72.0) | (70.8) |
| Net profit after minorities | 173.9 | 205.3 | 241.5 | 211.1 | 202.7 | 276.9 | 302.1 | 263.9 |
| Cost/income ratio | 61.9% | 60.2% | 59.3% | 60.8% | 59.7% | 58.5% | 58.7% | 61.1% |
| Return on equity | 18.6% | 21.0% | 15.9% | 12.6% | 11.7% | 15.9% | 15.0% | 0.0% |

> EB Group – quarterly balance sheet (IFRS)

| in EUR million | Sep 05 | Dec 05 | Mar 06 | Jun 06 | Sep 06 | Dec 06 | Mar 07 | Jun 07 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Cash and balances with central banks | 2,906 | 2,728 | 2,787 | 2,658 | 2,355 | 7,378 | 6,861 | 6,753 |
| Loans and advances to credit institutions | 20,058 | 16,858 | 18,604 | 19,890 | 18,307 | 16,616 | 20,877 | 21,405 |
| Loans and advances to customers | 79,946 | 80,419 | 84,310 | 84,474 | 87,230 | 97,107 | 100,468 | 104,389 |
| Risk provisions for loans and advances | (2,902) | (2,817) | (2,809) | (2,773) | (2,823) | (3,133) | (3,189) | (3,239) |
| Trading assets | 5,606 | 5,426 | 5,514 | 5,410 | 6,006 | 6,188 | 6,645 | 6,682 |
| Financial assets - FV | 3,989 | 4,370 | 4,601 | 4,548 | 4,480 | 4,682 | 4,786 | 5,045 |
| Financial assets - AfS | 14,853 | 14,537 | 14,538 | 14,150 | 14,608 | 14,927 | 15,325 | 15,200 |
| Financial assets - HtM | 14,523 | 15,122 | 15,372 | 16,439 | 16,295 | 16,700 | 16,733 | 18,139 |
| Investments of insurance companies | 7,085 | 7,066 | 7,252 | 7,273 | 7,575 | 7,329 | 7,514 | 7,556 |
| At-equity holdings | 166 | 256 | 211 | 227 | 330 | 383 | 389 | 389 |
| Intangible assets | 1,916 | 1,911 | 1,903 | 1,900 | 1,919 | 6,092 | 6,113 | 6,528 |
| Tangible assets | 1,695 | 1,688 | 1,669 | 1,652 | 1,649 | 2,165 | 2,186 | 2,252 |
| Tax assets | 121 | 264 | 168 | 159 | 127 | 317 | 323 | 349 |
| Other assets | 6,987 | 4,852 | 4,715 | 4,243 | 4,532 | 4,952 | 5,522 | 5,905 |
| Total assets | 156,950 | 152,681 | 158,835 | 160,249 | 162,590 | 181,703 | 190,553 | 197,353 |
| Amounts owed to credit institutions | 37,365 | 33,911 | 36,213 | 35,897 | 34,135 | 37,688 | 38,038 | 40,989 |
| Amounts owed to customers | 71,421 | 72,793 | 75,151 | 77,836 | 80,660 | 90,849 | 94,956 | 93,235 |
| Debt securities in issue | 21,168 | 21,291 | 19,900 | 18,983 | 18,603 | 21,814 | 24,989 | 29,128 |
| Trading liabilities | 688 | 1,304 | 541 | 530 | 491 | 1,200 | 1,625 | 1,704 |
| Underwriting provisions | 6,846 | 7,056 | 7,273 | 7,361 | 7,570 | 7,920 | 8,096 | 8,260 |
| Other provisions | 1,452 | 1,493 | 1,492 | 1,480 | 1,503 | 1,780 | 1,766 | 1,749 |
| Tax liabilities | 194 | 188 | 187 | 93 | 98 | 291 | 290 | 286 |
| Other liabilities | 7,172 | 3,976 | 4,652 | 4,821 | 4,904 | 4,047 | 4,070 | 5,150 |
| Subordinated capital | 4,344 | 4,290 | 4,302 | 4,294 | 5,261 | 5,210 | 5,500 | 5,484 |
| Total equity | 6,299 | 6,379 | 9,126 | 8,955 | 9,364 | 10,904 | 11,223 | 11,368 |
| Shareholders' equity | 3,812 | 4,065 | 6,872 | 6,800 | 7,115 | 7,979 | 8,242 | 8,483 |
| Minority interests | 2,486 | 2,314 | 2,254 | 2,154 | 2,249 | 2,925 | 2,981 | 2,885 |
| Total liabilities and equity | 156,950 | 152,681 | 158,835 | 160,249 | 162,590 | 181,703 | 190,553 | 197,353 |

> EB Group quarterly segment reporting – overview

| in EUR million | Austria | | | | | Central and Eastern Europe | | | | |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|----------------------------|--------------|--------------|--------------|--------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 383.7 | 411.2 | 415.2 | 398.9 | 408.2 | 323.7 | 319.7 | 496.8 | 473.5 | 516.0 |
| Risk provisions | (78.5) | (93.3) | (60.6) | (80.0) | (66.1) | (28.1) | (27.0) | (47.7) | (43.0) | (45.1) |
| Net fee and commission income | 227.3 | 204.9 | 229.9 | 246.2 | 227.4 | 132.3 | 130.2 | 195.3 | 192.2 | 218.1 |
| Net trading result | 27.0 | 19.9 | 28.1 | 63.9 | 31.7 | 20.2 | 30.8 | 60.4 | 55.2 | 56.3 |
| General administrative expenses | (418.9) | (410.4) | (402.4) | (421.6) | (428.9) | (272.5) | (271.8) | (423.3) | (413.7) | (450.1) |
| Income - insurance business | 5.3 | 5.2 | 2.2 | 5.0 | 6.1 | 2.1 | 5.1 | 8.3 | 10.6 | 7.8 |
| Other result | 2.7 | 7.2 | (7.0) | 8.4 | 0.6 | (14.0) | (0.1) | 0.1 | (2.7) | (22.7) |
| Pre-tax profit | 148.7 | 144.6 | 205.5 | 220.9 | 179.0 | 163.7 | 186.8 | 289.9 | 272.0 | 280.4 |
| Taxes on income | (33.6) | (30.1) | (46.8) | (49.3) | (41.6) | (36.0) | (48.7) | (67.8) | (53.7) | (51.8) |
| Minority interests | (39.0) | (47.6) | (63.3) | (48.5) | (43.3) | (6.1) | (9.0) | (32.1) | (29.7) | (34.0) |
| Net profit after minorities | 76.1 | 67.0 | 95.4 | 123.0 | 94.1 | 121.6 | 129.1 | 190.1 | 188.6 | 194.5 |

| in EUR million | International Business | | | | | Corporate Center | | | | |
|------------------------------------|------------------------|-------------|-------------|-------------|-------------|------------------|---------------|---------------|---------------|---------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 36.3 | 38.9 | 39.4 | 36.6 | 37.1 | 14.1 | 9.9 | (23.5) | (5.3) | (7.5) |
| Risk provisions | (2.9) | 7.6 | 1.9 | (5.3) | 0.1 | 0.3 | (0.2) | (1.5) | (0.1) | 0.1 |
| Net fee and commission income | 8.1 | 9.8 | 8.1 | 7.1 | 8.1 | (12.1) | (6.2) | (23.9) | (6.5) | (7.5) |
| Net trading result | (0.0) | (0.1) | (0.2) | (0.1) | (0.0) | (2.3) | 1.0 | 1.7 | 5.8 | 6.8 |
| General administrative expenses | (8.3) | (8.5) | (9.2) | (8.1) | (8.3) | (8.6) | (14.1) | (6.2) | (27.2) | (33.9) |
| 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 | (0.4) | 3.2 | 0.2 | 0.1 | 0.2 | (7.6) | (38.8) | (6.2) | (13.2) | (28.3) |
| Pre-tax profit | 32.7 | 51.0 | 40.3 | 30.2 | 37.2 | (16.2) | (48.3) | (59.7) | (46.5) | (70.3) |
| Taxes on income | (8.8) | (12.7) | (10.4) | (8.0) | (10.2) | 4.4 | 16.2 | 20.8 | 8.5 | 11.9 |
| Minority interests | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 0.2 | 0.5 | 6.3 | 6.6 |
| Net profit after minorities | 23.9 | 38.4 | 29.9 | 22.2 | 27.1 | (10.4) | (31.9) | (38.4) | (31.7) | (51.8) |

> EB Group quarterly segment reporting – Austria

in EUR million

| | Savings Banks | | | | | Retail & Mortgage | | | | |
|------------------------------------|---------------|-------------|-------------|-------------|-------------|-------------------|-------------|-------------|-------------|-------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 198.4 | 222.5 | 217.6 | 206.5 | 213.5 | 132.0 | 133.6 | 137.9 | 136.6 | 136.0 |
| Risk provisions | (43.1) | (46.1) | (38.0) | (43.1) | (39.5) | (24.4) | (24.7) | (14.5) | (23.8) | (24.9) |
| Net fee and commission income | 91.2 | 88.2 | 89.2 | 96.6 | 91.2 | 86.0 | 73.9 | 86.2 | 96.3 | 90.4 |
| Net trading result | 3.3 | 5.4 | 8.8 | 10.4 | 5.3 | 2.7 | 2.6 | 2.7 | 2.9 | 3.2 |
| General administrative expenses | (209.0) | (206.6) | (201.8) | (211.2) | (211.8) | (158.5) | (155.0) | (148.3) | (158.4) | (161.8) |
| Income - insurance business | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.3 | 5.2 | 2.2 | 5.0 | 6.1 |
| Other result | 4.1 | (3.6) | 4.7 | 3.6 | (3.7) | (1.3) | (1.4) | (10.6) | 0.7 | (2.3) |
| Pre-tax profit | 44.8 | 59.9 | 80.5 | 62.9 | 55.1 | 41.7 | 34.3 | 55.6 | 59.2 | 46.7 |
| Taxes on income | (10.7) | (12.3) | (16.4) | (14.7) | (13.9) | (9.0) | (7.3) | (12.9) | (13.0) | (10.2) |
| Minority interests | (31.6) | (42.6) | (61.0) | (42.7) | (37.8) | (4.6) | (3.9) | (2.5) | (4.1) | (4.0) |
| Net profit after minorities | 2.5 | 5.1 | 3.1 | 5.5 | 3.3 | 28.0 | 23.1 | 40.3 | 42.2 | 32.4 |

in EUR million

| | Large Corporates | | | | | Treasury & Investment Banking | | | | |
|------------------------------------|------------------|-------------|-------------|-------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 39.4 | 34.2 | 38.4 | 39.4 | 43.6 | 13.9 | 20.8 | 21.3 | 16.4 | 15.1 |
| Risk provisions | (10.9) | (22.5) | (8.1) | (13.1) | (1.7) | 0.0 | 0.0 | 0.0 | (0.0) | 0.0 |
| Net fee and commission income | 23.4 | 23.5 | 32.3 | 23.8 | 21.5 | 26.6 | 19.2 | 22.1 | 29.5 | 24.2 |
| Net trading result | 1.5 | 0.9 | 0.4 | 0.3 | 0.9 | 19.6 | 11.1 | 16.2 | 50.3 | 22.3 |
| General administrative expenses | (25.4) | (24.2) | (26.0) | (24.3) | (27.2) | (25.9) | (24.6) | (26.2) | (27.7) | (28.1) |
| 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 | 2.6 | 7.5 | (7.4) | 2.3 | 7.1 | (2.6) | 4.7 | 6.3 | 1.8 | (0.5) |
| Pre-tax profit | 30.6 | 19.3 | 29.6 | 28.4 | 44.2 | 31.6 | 31.1 | 39.7 | 70.3 | 33.0 |
| Taxes on income | (6.8) | (4.0) | (8.5) | (6.3) | (10.0) | (7.1) | (6.5) | (9.1) | (15.4) | (7.5) |
| Minority interests | (2.7) | (1.0) | 0.2 | (1.8) | (1.5) | 0.0 | (0.0) | 0.0 | (0.0) | (0.0) |
| Net profit after minorities | 21.1 | 14.2 | 21.3 | 20.4 | 32.7 | 24.5 | 24.6 | 30.7 | 55.0 | 25.6 |

> EB Group – quarterly segment reporting – CEE 1

in EUR million

| | Czech Republic | | | | | Romania | | | | |
|------------------------------------|----------------|--------------|--------------|--------------|--------------|------------|------------|-------------|-------------|--------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 176.7 | 170.9 | 189.9 | 191.8 | 195.2 | 0.0 | 0.0 | 127.8 | 119.4 | 136.7 |
| Risk provisions | (11.3) | (10.4) | (20.0) | (14.3) | (18.3) | 0.0 | 0.0 | (8.2) | (5.4) | (2.8) |
| Net fee and commission income | 83.6 | 75.2 | 87.9 | 83.8 | 85.4 | 0.0 | 0.0 | 45.0 | 45.3 | 60.1 |
| Net trading result | 8.7 | 12.2 | 16.4 | 16.5 | 8.4 | 0.0 | 0.0 | 19.0 | 20.0 | 32.7 |
| General administrative expenses | (149.4) | (149.5) | (169.4) | (157.3) | (164.9) | 0.0 | 0.0 | (107.6) | (108.4) | (127.1) |
| Income - insurance business | 2.1 | 5.1 | 4.8 | 3.6 | 2.2 | 0.0 | 0.0 | 3.5 | 7.0 | 5.6 |
| Other result | (7.0) | 6.9 | 22.8 | (2.8) | (6.3) | 0.0 | 0.0 | (11.6) | (1.6) | (2.9) |
| Pre-tax profit | 103.3 | 110.4 | 132.5 | 121.2 | 101.7 | 0.0 | 0.0 | 67.9 | 76.3 | 102.2 |
| Taxes on income | (26.0) | (28.5) | (35.4) | (30.0) | (22.8) | 0.0 | 0.0 | (11.5) | (13.0) | (17.5) |
| Minority interests | (2.7) | (3.6) | (4.1) | (3.9) | (0.8) | 0.0 | 0.0 | (21.8) | (19.0) | (27.9) |
| Net profit after minorities | 74.6 | 78.3 | 93.0 | 87.3 | 78.0 | 0.0 | 0.0 | 34.6 | 44.3 | 56.8 |

in EUR million

| | Slovakia | | | | | Hungary | | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 57.2 | 58.5 | 73.1 | 71.9 | 73.6 | 61.2 | 62.2 | 71.6 | 51.3 | 64.9 |
| Risk provisions | (4.7) | (2.0) | (6.9) | (7.8) | (8.5) | (7.7) | (11.1) | (8.9) | (11.8) | (10.3) |
| Net fee and commission income | 21.2 | 20.7 | 21.7 | 22.5 | 23.5 | 19.2 | 26.2 | 30.3 | 29.5 | 29.8 |
| Net trading result | 1.1 | 8.3 | 5.7 | 4.3 | 5.1 | 6.5 | 4.6 | 13.2 | 10.2 | 10.1 |
| General administrative expenses | (43.8) | (48.4) | (47.6) | (55.7) | (55.8) | (50.3) | (48.0) | (65.6) | (60.6) | (58.1) |
| 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 | (2.5) | (1.8) | (4.2) | (1.6) | (2.2) | (4.2) | (5.4) | (7.5) | (0.4) | (10.5) |
| Pre-tax profit | 28.6 | 35.3 | 41.9 | 33.7 | 35.7 | 24.7 | 28.5 | 33.1 | 18.3 | 25.9 |
| Taxes on income | (2.8) | (9.5) | (8.3) | (2.8) | (3.0) | (5.0) | (7.0) | (8.7) | (3.3) | (5.0) |
| Minority interests | 0.1 | (0.3) | (0.0) | 0.1 | (0.0) | (0.0) | (0.1) | (0.1) | (0.1) | (0.1) |
| Net profit after minorities | 26.0 | 25.4 | 33.6 | 30.9 | 32.6 | 19.7 | 21.4 | 24.4 | 14.9 | 20.8 |

> EB Group – quarterly segment reporting – CEE 2

in EUR million

| | Croatia | | | | | Serbia | | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 26.8 | 25.7 | 30.7 | 33.9 | 40.3 | 1.8 | 2.4 | 3.7 | 3.6 | 3.4 |
| Risk provisions | (4.7) | (3.0) | (2.0) | (2.4) | (3.5) | 0.3 | (0.5) | (1.7) | (0.6) | 0.3 |
| Net fee and commission income | 7.0 | 7.8 | 8.8 | 10.2 | 17.9 | 1.3 | 0.3 | 1.6 | 0.9 | 1.3 |
| Net trading result | 4.3 | 6.3 | 6.2 | 2.8 | 0.6 | (0.4) | (0.6) | (0.2) | 0.2 | 0.5 |
| General administrative expenses | (21.0) | (19.6) | (23.4) | (22.7) | (31.0) | (8.1) | (6.3) | (9.8) | (6.6) | (6.9) |
| 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 | (0.4) | 0.0 | 0.8 | 2.1 | (0.8) | 0.1 | 0.1 | (0.2) | 1.5 | (0.1) |
| Pre-tax profit | 11.9 | 17.2 | 21.2 | 23.8 | 23.4 | (4.9) | (4.5) | (6.6) | (1.1) | (1.5) |
| Taxes on income | (2.3) | (3.7) | (4.0) | (4.8) | (4.8) | (0.0) | 0.0 | 0.0 | 0.1 | 0.1 |
| Minority interests | (3.5) | (5.0) | (6.0) | (6.8) | (5.4) | 0.0 | (0.1) | (0.0) | 0.0 | 0.2 |
| Net profit after minorities | 6.1 | 8.6 | 11.1 | 12.2 | 13.2 | (4.9) | (4.5) | (6.6) | (1.0) | (1.2) |

in EUR million

| | Ukraine | | | | |
|------------------------------------|------------|------------|------------|--------------|--------------|
| | Q2 06 | Q3 06 | Q4 06 | Q1 07 | Q2 07 |
| Net interest income | 0.0 | 0.0 | 0.0 | 1.7 | 2.0 |
| Risk provisions | 0.0 | 0.0 | 0.0 | (0.7) | (1.8) |
| Net fee and commission income | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 |
| Net trading result | 0.0 | 0.0 | 0.0 | 1.1 | (1.0) |
| General administrative expenses | 0.0 | 0.0 | 0.0 | (2.3) | (6.3) |
| Income - insurance business | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other result | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| Pre-tax profit | 0.0 | 0.0 | 0.0 | (0.1) | (6.9) |
| Taxes on income | 0.0 | 0.0 | 0.0 | 0.1 | 1.3 |
| Minority interests | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net profit after minorities | 0.0 | 0.0 | 0.0 | (0.1) | (5.7) |

> Group capital adequacy*

Tier 1 and solvency ratios remain within the target ranges

| in EUR million | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | Jun 07 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Tier 1 Capital pursuant to § Austrian Banking Act | 1,611 | 1,753 | 2,125 | 2,337 | 3,800 | 3,912 | 4,377 | 5,112 | 6,185 | 5,901 |
| 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 | 10,111 | 10,202 |
| Risk weighted assets | 26,488 | 27,750 | 31,879 | 37,803 | 60,257 | 62,188 | 65,384 | 75,078 | 94,129 | 92,660 |
| Tier 1 ratio (%) | 6.1 | 6.3 | 6.7 | 6.2 | 6.3 | 6.3 | 6.7 | 6.8 | 6.6 | 6.4 |
| Solvency ratio (%) | 11.0 | 10.8 | 11.2 | 10.7 | 11.0 | 10.7 | 10.7 | 11.0 | 10.3 | 9.8 |
| Market capitalisation | 2,020 | 1,950 | 2,417 | 3,006 | 3,837 | 5,873 | 9,489 | 11,442 | 18,319 | 18,280 |
| Book value per share ² | 7.4 | 8.1 | 9.2 | 9.5 | 10.4 | 11.6 | 14.3 | 17.1 | 25.6 | 27.2 |
| Price-book value ratio ² | 1.5 | 1.4 | 1.3 | 1.6 | 1.5 | 2.1 | 2.8 | 2.7 | 2.3 | 2.2 |

1) Total eligible qualifying capital

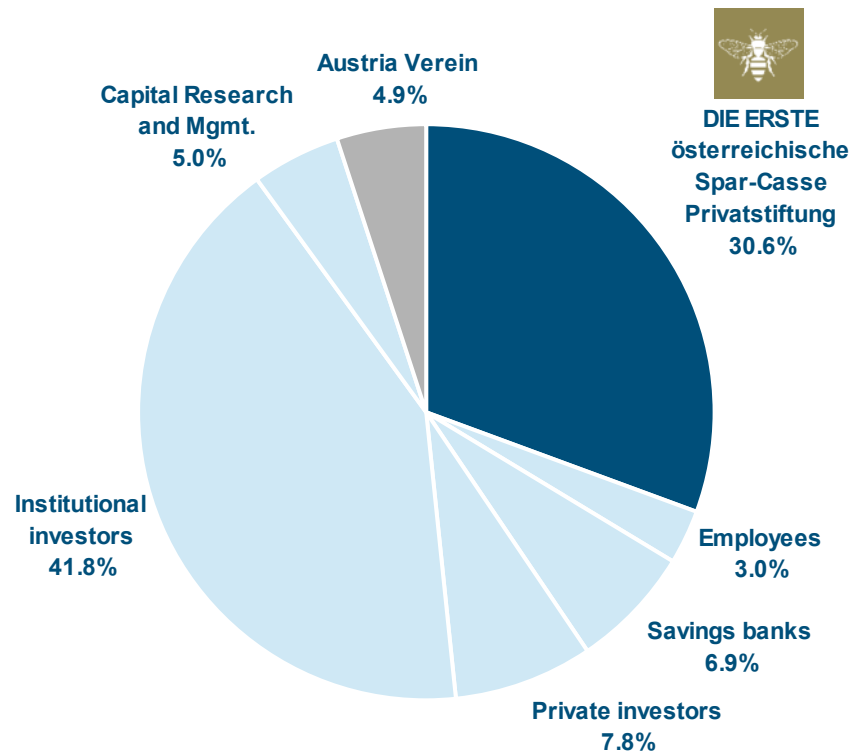
2) 1998 – 2003 data adjusted for 4:1 stock split

*) Data reflects implementation of Basel II as of 1 January 2007

> Current shareholder structure

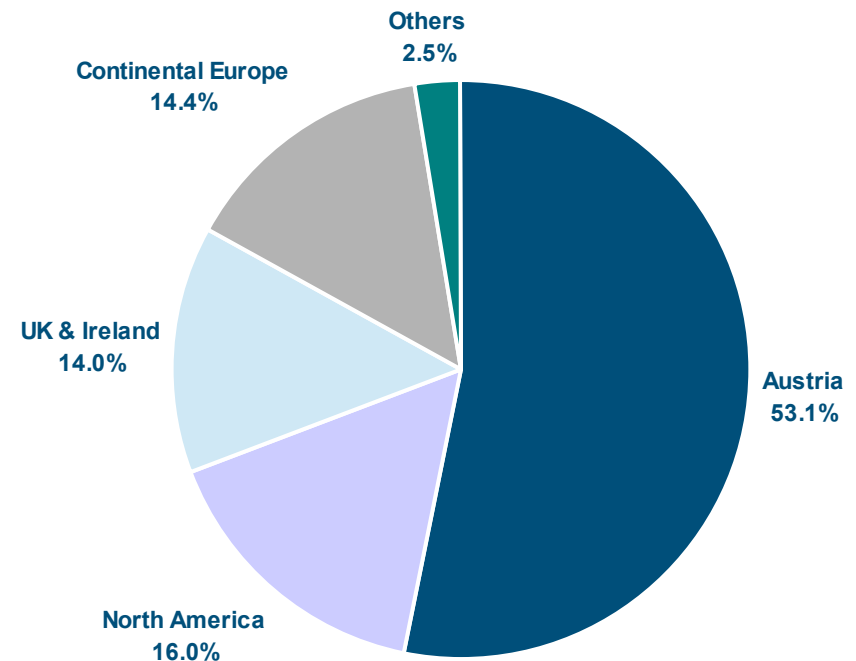
Total number of shares: 316,268,125 (July 2007)

By investor



Freefloat: 64.5%

By region



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