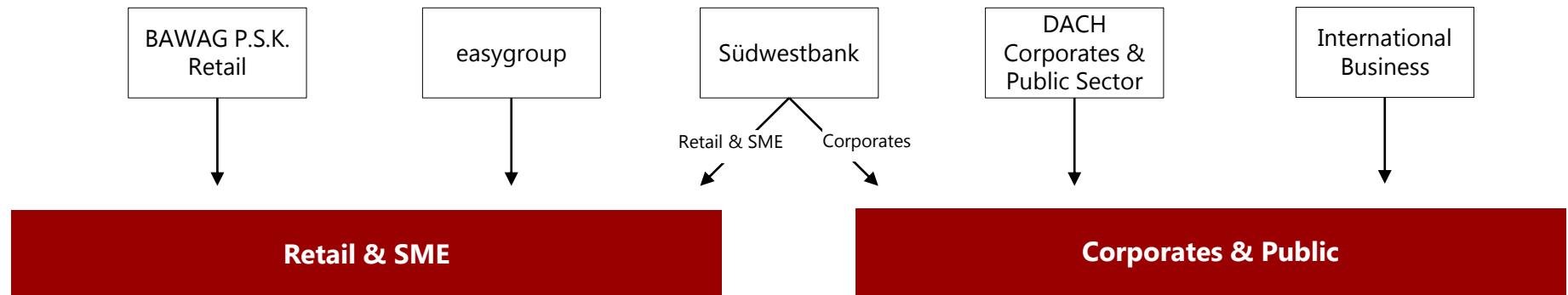


Segmentation

Changes to segmental reporting and allocations

Segments impacted by change



- Domestic and international lending, deposit and off-balance business
- with private individuals, small and medium sized enterprises and social housing companies
- including all leasing activities and building society loans and deposits of the group
- own issues covered with retail assets, Wohnbaubank bonds and international mortgage portfolio

- Domestic and international lending, deposit, fee and off balance business
- with corporates
- with republic of Austria, provinces, municipalities, public sector entities, (social) insurances, (partly) public owned companies

Treasury and Corporate Center unchanged

Regulatory charges and corporate tax allocated to segments