

in EUR m	Q1/07	Q1/06	change	Q1/06	change
				pro-forma*	
Net interest income	890	633	40.6%	768	16.0%
Net fee and comm. Inc.	517	416	24.2%	425	21.6%
Net trading income	161	166	-3.1%	183	-12.3%
Net other op. inc./exp.	49	5	>100%	18	>100%
TOTAL REVENUES	1,618	1,220	32.5%	1,394	16.0%
OPERATING EXPENSES	-849	-699	21.5%	-801	6.0%
OPERATING PROFIT	769	522	47.3%	593	29.6%
Provisions for risks and charges reserves	-18	-2	>100%	-8	>100%
Goodwill impairment	0	0		0	
Net writedowns of loans	-117	-108	8.4%	-114	3.1%
Net income from inv.	58	10	>100%	13	>100%
Integration costs	-3	0		0	
Profit before tax	688	421	63.4%	483	42.4%
Consolidated profit	535	308	73.8%	350	52.7%

\*excluding Bank BPH and HVB Splitska banka; including transferred CEE subsidiaries from UniCredit and HVB.

	Q1/07	Q1/06
ROE before taxes	20.7%	22.3%
ROE after taxes	16.9%	17.9%
Cost/income ratio	52.5%	57.3%
Risk/earnings ratio	13.2%	17.1%
Earnings per share (EUR)	2.65	2.09

in EUR bn	31/03/07	31/12/06	change
Total assets	191.2	154.3	24.0%
Equity (without minority interests)	13.4	9.9	35.2%
Tier1 capital ratio	10.80%	11.62%	