

ASSETS	Euro	Euro	Euro	Prev. yr. in Euro thousand
1. Cash in hand, balances with central banks and post office giro institutions			32.431.827,76	19.501
2. Public-sector debt instruments and bills that are eligible for refinancing with central banks				
a) public-sector debt instruments and similar securities		5.397.865,41		5.397
b) bills of exchange eligible for refinancing with central banks		--,--	5.397.865,41	-- 5.397
3. Loans and advances to credit institutions				
a) on demand		1.044.734.860,79		672.736
b) other receivables		132.668.102,00	1.177.402.962,79	240.986 913.723
4. Loans and advances to customers			2.226.259.683,33	1.580.749
5. Debt securities				
a) of public-sector issuers		--,--		--
b) of other issuers		186.511.698,92	186.511.698,92	207.855 207.855
<i>of which:</i>				
<i>own bonds</i>	--,--			--
6. Equity and other variable-yield securities			87.929.635,89	7.511
7. Investments in other companies			12.351.786,51	16.736
<i>of which:</i>				
<i>in credit institutions</i>	6.885.319,23			5.374
8. Shareholdings in affiliated companies			6.734.320,79	872
<i>of which:</i>				
<i>in credit institutions</i>	--,--			--
9. Intangible fixed assets			30.442,07	45
10. Tangible assets			44.457.228,09	12.006
<i>of which:</i>				
<i>land and buildings used by the credit institution for its own activities</i>	22.789.489,71			2.050
11. Treasury stocks, and shares in companies where a controlling or majority interest is held			--,--	--
<i>of which:</i>				
<i>face value</i>	--,--			--
12. Other assets			13.790.899,16	3.628
13. Subscribed capital, called but not yet paid			--,--	--
14. Deferred items			8.069.982,00	1.092
<i>of which:</i>				
<i>deferred taxes pursuant to section</i>	6.958.783,39			--
TOTAL ASSETS			3.801.368.332,72	2.769.120
Off-balance-sheet items				
1. Foreign assets			43.926.146,15	31.243

LIABILITIES AND EQUITY	Euro	Euro	Euro	Prev. yr. in Euro thousand	
1. Amounts owed to credit institutions					
a) on demand		30.360.196,61		52.271	
b) with agreed maturities or periods of notice		<u>275.027.199,05</u>	305.387.395,66	188.937	241.208
2. Amounts owed to customers					
a) Saving deposits		1.463.006.747,07		1.142.452	
of which:					
aa) on demand	346.606.484,62			155.363	
bb) with agreed maturities or periods of notice	1.116.400.262,45			987.088	
b) Other liabilities		<u>1.770.267.101,42</u>	3.233.273.848,49	1.206.358	2.348.810
of which:					
aa) on demand	1.448.632.105,64			863.299	
bb) with agreed maturities or periods of notice	321.634.995,78			343.058	
3. Debts evidenced by securities					
a) debt securities in issue		--,--		--	
b) other debts evidenced by certificates		<u>37.173.000,00</u>	37.173.000,00	33.000	33.000
4. Other liabilities			6.708.270,25		4.848
5. Deferred items			224.970,41		247
6. Provisions					
a) provisions for severance payments		7.007.130,00		3.816	
b) provisions for pensions		5.420.106,64		2.303	
c) provisions for taxation		--,--		131	
d) other		<u>15.199.918,53</u>	27.627.155,17	12.062	18.313
6. Fund for general banking risks			2.762.765,35		1.162
7. Subordinated liabilities			13.659.000,00		--
8. Supplementary capital			7.527.000,00		3.527
9. Subscribed capital			72.483.968,75		54.636
10. Capital reserves					
a) committed		38.858.317,31		25.105	
b) uncommitted		--,--	38.858.317,31	--	25.105
11. Retained earnings					
a) statutory reserve		--,--		--	
b) reserves according to articles of association		--,--		--	
c) other reserves		<u>14.239.053,93</u>	14.239.053,93	12.550	12.550
12. Liability reserve pursuant to section 23 (6) Austrian Banking Act			32.784.669,55		20.158
13. Net profit			6.618.726,34		3.953
14. Untaxed reserves					
a) valuation reserve due to special depreciation		1.967.761,53		1.595	
b) other untaxed reserves		<u>72.429,98</u>	2.040.191,51	--	1.595
of which:					
Investment reserve pursuant to section 9 Austrian Income Tax Act 1988	--,--			--	
Investment allowance pursuant to section 10 Austrian Income Tax Act 1988	--,--			--	
Rental reserve pursuant to section 11 Austrian Income Tax Act 1988	--,--			--	
§ 11 EStG 1988 Transfer reserve pursuant to section 12 Austrian Income Tax Act 1988	--,--			--	
	--,--			--	
TOTAL LIABILITIES AND EQUITY			3.801.368.332,72		2.769.120
Off-balance-sheet items					
1. Contingent liabilities			231.268.723,46		125.549
of which:					
a) Acceptances and endorsements arising from the endorsement of bills of exchange passed on	--,--			--	
b) Liabilities arising from guarantees and assets pledged as collateral	231.268.723,46			125.549	
2. Credit risks			330.195.838,33		232.398
of which: Liabilities arising from repurchase agreements	--,--			--	
3. Liabilities arising from trust transactions			1.705.546,58		1.717
4. Eligible qualifying capital pursuant to section 23 (14)			197.777.703,41		124.803
of which:					
own funds pursuant to section 23 (1)	--,--			--	
5. Capital requirement pursuant to section 22 (1)			--,--		--
of which: capital requirement pursuant to section 22 (1) nos. 1 and 4	--,--			--	
6. Foreign liabilities			58.026.860,78		48.990
7. Hybrid capital pursuant to section 24 (2) nos. 5 and 6			--,--		--

	Euro	Euro	Euro	Prev. yr. in Euro thousand
1. Interest and similar income			86.718.746,68	77.640
<i>of which:</i>				
<i>from debt securities</i>	9.179.331,74			10.533
2. Interest and similar expenses			-36.413.820,87	-34.383
I. NET INTEREST INCOME			50.304.925,81	43.256
3. Income from securities and equity investments				
a) Income from equities and other				
variable yield securities		2.876.175,66		216
b) Income from participations		241.899,04		222
c) Income from shareholdings in affiliated companies		<u>290.000,00</u>	3.408.074,70	-- 439
4. Fee and commission income			33.654.246,28	20.569
5. Fee and commission expenses			-2.681.261,24	-965
6. Income from financial transactions			415.094,23	11
7. Other operating income			1.820.796,88	286
II. OPERATING INCOME			86.921.876,66	63.598
8. General administrative expenses				
a) Staff expenses		-39.535.325,95		-25.616
<i>of which:</i>				
aa) <i>Wages and salaries</i>	-28.588.116,42			-18.800
bb) <i>Expenses for statutory social security and remuneration-dependent charges and mandatory contributions</i>	-7.942.121,71			-5.056
cc) <i>Other social security expenses</i>	-656.831,68			-430
dd) <i>Expenses for pension schemes and other benefits</i>	-1.050.408,36			-495
ee) <i>Allocation to provision for pensions</i>	153.696,00			-10
ff) <i>Expenses for severance payments and contributions to company pension funds</i>	-1.451.543,78			-823
b) Other administrative expenses (material expenses)		<u>-25.284.224,64</u>	-64.819.550,59	-15.086 -40.703
9. Valuation allowances for the assets listed under asset items 9 and 10			-3.649.518,87	-2.243
10. Other operating expenses			-1.046.020,38	-606
III. OPERATING EXPENSES			-69.515.089,84	-43.552
IV. OPERATING RESULT			17.406.786,82	20.045
11.+12. Balance of valuation allowances for receivables and allocations to provisions for contingent liabilities, and income from the reversal of valuation allowances for receivables and from provisions for contingent liabilities.			-4.260.832,91	-6.190
13.+14. Balance of valuation allowances for securities treated as financial assets and for participations, and income from valuation allowances for securities treated as financial assets			-4.554.533,29	-5.843
V. RESULT OF ORDINARY BUSINESS OPERATIONS			8.591.420,62	8.011

	Euro	Euro	Euro	Prev. yr. in Euro thousand
15. Extraordinary income		--,--		--
<i>of which:</i>				
<i>Withdrawals from the fund</i>				
<i>for general banking risks</i>	--,--			--
16. Extraordinary expenses		--,--		--
<i>of which:</i>				
<i>Allocations to the fund</i>				
<i>for general banking risks</i>	--,--			--
17. Extraordinary result (subtotal of items 15 and 16)			--,--	--
18. Taxes on income			382.694,20	-3.847
19. Other taxes not to be recognised in item 18			-800.561,96	-261
VI. NET PROFIT FOR THE YEAR			8.173.552,86	3.902
Changes in reserves	Allocation (-)	Release (+)		Allocation (-) Release (+)
a) committed capital reserves	--,--	--,--		-- --
b) uncommitted capital reserves	--,--	--,--		-- --
c) retained earnings statutory reserve	--,--	--,--		-- --
d) retained earnings reserve according to ar	--,--	--,--		-- --
e) other retained earnings	-1.688.495,90	--,--		-- --
f) liability reserve pursuant to section 23 (6) Austrian Banking Act	--,--	--,--		-- --
g) valuation reserve due to special depreciation	--,--	103.451,45		-- 3
h) investment reserve pursuant to section 9 Austrian Income Tax Act 1988	--,--	--,--		-- --
i) investment allowance pursuant to section 10 Austrian Income Tax Act 1988	--,--	--,--		-- --
j) rental reserve pursuant to section 11 Austrian Income Tax Act 1988	--,--	--,--		-- --
k) transfer reserve pursuant to section 12 Austrian Income Tax Act 1988	--,--	--,--		-- --
l) other untaxed reserves	--,--	23.495,90		-- 15
20. Changes in reserves	-1.688.495,90	126.947,35	-1.561.548,55	-- 18 18
VII. ANNUAL PROFIT			6.612.004,31	3.921
21. Profit carried forward			6.722,03	32
VIII. BALANCE SHEET PROFIT			6.618.726,34	3.953

Vienna, 31 March 2014

Volksbank Wien-Baden AG

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