

Hypo Group Alpe Adria in 2 minutes

Important Key Figures

in m EUR	2009	2008
Loans and advances to customers	869,0	702,2
Liabilities to customers	121,2	117,6
Total assets	41.078,7	43.336,1
Net interest income	869,0	702,2
Net fee and commission income	121,2	117,6
Operating result - prior to risk provisions	292,0	59,8
Risk provision on loans and advances	-1.672,3	-533,3
Operating result - after to risk provisions	-1.380,3	-473,5
Consolidated net income (after minority int.)	-1.581,0	-519,7
Cost/income ratio	65,0%	90,7%
Tier 1 capital	2.018,4	2.746,5
Own capital funds ratio	9,9%	11,9%
Employees	7.195	7.552
Locations	354	384

Market Presence

as of 31 December 2009



Core philosophy and main attitudes

Banking business is people's business.

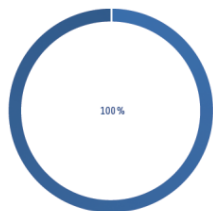
Due to "first-mover-advantage" significant market shares in essential SEE-markets

- ◆ Knowledge of the market
- ◆ Networks
- ◆ Sales power
- ◆ Sales oriented organisation

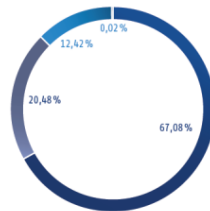
Specific expert opinion in retail and small section SME-business in countries with long-lasting market presence.

Shareholder structure HGAA

as of 31 Dezember 2009



as of 31 December 2008



67.08 %	BayernLB
20.48 %	GRAWE Group
12.42 %	Kärntner Landesholding
0.02 %	Staff foundation

100 % Republic of Austria

Executive and Supervisory Board

Executive Board

- ◆ Dr. Gottwald Kranebitter (CEO)
- ◆ Mag. Wolfgang Edelmüller (CRO)
- ◆ Mag. Johannes Proksch (CFO)
- ◆ Dipl.Kfm. Rainer Sichert (COMO)

Supervisory Board

- ◆ Dr. Johannes Ditz (Chairman)
- ◆ Dr. Rudolf Scholten
- ◆ DI.Dr. Helmut Draxler
- ◆ Mag. Alois Steinbichler

HGAA Rating

Moody's	2009	2008
Long-term (guaranteed) ¹⁾	Aa2	Aa2
Long-term (non-guaranteed)	Baa2	A2
Short-term	P-2	P-1
Bank Financial Strength Rating	E	D-

Contact

Investor Relations

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