

**PRIVAT BANK AG**

der Raiffeisenlandesbank Oberösterreich

**LINZ:**

Europaplatz 1a, A-4020 Linz  
 Tel.: +43(0)732/6596-7500  
 Fax: +43(0)732/6596-7509  
 E-mail: privatbank@privatbank.at

**MUNICH:**

Brienner Straße 23, D-80333 Munich  
 Tel.: +49(0)89/544 9389-5861  
 Fax: +49(0)89/544 9389-5869  
 E-mail: muenchen@privatbank.at

**VIENNA:**

Operngasse 2, A-1010 Vienna  
 Tel.: +43(0)1/796 98 19-0  
 Fax: +43(0)1/796 98 19-5939  
 E-mail: privatbank@wien.ooe-haus.at

**REGENSBURG:**

Galgenbergstraße 2c, D-93053 Regensburg  
 Tel.: +49(0)941/28 086-0  
 Fax: +49(0)941/28 086-5589  
 E-mail: regensburg@privatbank.at

**PRAGUE:**

Dlouhá 26, CZ-110 00 Prague  
 Tel.: +420(0)2/2481 6900  
 Fax: +420(0)2/2481 6901  
 E-mail: privatbank@privatbank.cz

**PASSAU:**

Dr.-Emil-Brichta-Straße 9, D-94036 Passau  
 Tel.: +49(0)851/851 941-0  
 Fax: +49(0)851/851 941-409  
 E-mail: passau@privatbank.at

**ULM:**

Marktplatz 8, D-89073 Ulm  
 Tel.: +49(0)731/140 580-5515  
 Fax: +49(0)731/140 580-5513  
 E-mail: ulm@privatbank.at

**WÜRZBURG:**

Berliner Platz 12, D-97080 Würzburg  
 Tel.: +49(0)931/304 99 86-5530  
 Fax: +49(0)931/304 99 86-5539  
 E-mail: wuerzburg@privatbank.at

STATUS REPORT

2006

**PRIVAT BANK AG**

der Raiffeisenlandesbank Oberösterreich



## Status report 2006

PRIVAT BANK AG der Raiffeisenlandesbank Oberösterreich offers exclusive private banking in combination with the expertise of Austria's largest regional bank.

In 2006, PRIVAT BANK AG expanded its branch network with the addition of Ulm and Würzburg and apart from the locations in Linz and Vienna, offers its extensive range of services in Munich, Regensburg, Passau and Prague.

At PRIVAT BANK AG, affluent private customers from Germany, Austria, the Czech Republic and Slovakia find a service, which is distinguished by consulting of exceptional quality and the greatest discretion.

### Individuality. Exclusivity. Consistency.

Using great care, we allocate generous amounts of time to our customers and their assets. We attach enormous value to a personal and discreet atmosphere. In every regard, our customers have a trustworthy partner, who provides ongoing support during all decision-making processes. Proven and innovative possibilities are presented, opportunities and risks elucidated. Financial, tax and asset planning with a long-term orientation accounts for personal circumstances and objectives and thus supports the sought-after, sustained success.



The PRIVAT BANK AG Board  
From the left: Hubert Gärtner  
Helmut Praniess  
Werner Hackl

### Professionalism has a name

PRIVAT BANK AG offers its customers a personal service, which within the framework of an open product architecture, not only offers the complete investment spectrum, which extends to special funds tailored to individual scenarios, but also inventive financing.

Our long-term experience with private trusts according to Austrian and international law is worthy of special mention in this connection

### Comprehensible. Objective. Neutral.

PRIVAT BANK financial planning incorporates the extensive analysis of the asset situation of our customers and takes into accounts their personal wishes and goals. Above all, this procedure demands consulting of the very highest standard and exceptional account manager training.

Accordingly, we occupy a unique leading market position in Europe due to the fact that we have the highest percentage of specialist Certified Financial Planners (CFP). Demanding training and further training standards secure the quality of our consultancy services on a systematic basis.

### A successful future

In 2006, PRIVAT BANK AG der Raiffeisenlandesbank Oberösterreich was again able to achieve an excellent result. Apart from continued strong expansion, as personified by the opening of two additional branches in Ulm and Würzburg, there was a notable 23.80% increase in business volume.

This extremely satisfactory result was primarily the consequence of a 22.10% rise in customer numbers (corresponds with 2,632 new clients in 2006) and the growing demand for PRIVAT BANK consulting services in the German markets.

The operating result was raised by 32.15% to EUR 4,105 million and as in the preceding year, was well above target.

We are most grateful to our long-term and new customers for the successful and trustful business relationships enjoyed up to now and look forward to a successful 2007.



### BALANCE SHEET

|  | 31.12.2004<br>EUR k | 31.12.2005<br>EUR k | Change<br>in % | 31.12.2006<br>EUR k | Change<br>in % |
|--|---------------------|---------------------|----------------|---------------------|----------------|
| Total assets                             | 548,284             | 656,929             | 19.8           | 861,674             | 31.2           |
| Loans to customers                       | 354,954             | 436,953             | 23.1           | 582,880             | 33.4           |
| Liabilities to customers                 | 414,891             | 491,095             | 18.4           | 676,923             | 37.8           |
| Security market values                   | 1,047,952           | 1,359,429           | 29.7           | 1,596,887           | 17.5           |
| <b>Funds generated</b>                   | <b>1,473,735</b>    | <b>1,861,905</b>    | <b>26.3</b>    | <b>2,284,473</b>    | <b>22.7</b>    |
| Financing performance                    | 400,637             | 532,829             | 33.0           | 680,832             | 27.8           |
| <b>Business volume</b>                   | <b>1,874,372</b>    | <b>2,394,734</b>    | <b>27.8</b>    | <b>2,965,305</b>    | <b>23.8</b>    |
| Core capital                             | 23,159              | 25,632              | 10.7           | 27,475              | 7.2            |
| Equity purs. to the Austrian Banking Act | 38,159              | 40,632              | 6.5            | 52,475              | 29.1           |