

Banking that matters.



## Bank Austria at a Glance

### Income statement figures

	1H21	1H20 <sup>1)</sup>	(€ million)
Net interest	424	460	-7.8%
Dividends and other income from equity investments	70	23	>100%
Net fees and commissions	336	324	+3.8%
Net trading, hedging and fair value income/loss	81	15	>100%
Operating income	928	846	+9.7%
Operating costs	(578)	(583)	-0.9%
Operating profit	350	262	+33.5%
Net write-downs of loans and provisions for guarantees and commitments	(32)	(134)	-76.3%
Net operating profit	318	128	>100%
Profit (loss) before tax	251	(41)	n.m.
Net Profit attrib. to the owners of the parent company	219	(36)	n.m.
Cost/income ratio	62.3%	69.0%	-6.7 PP
Cost of risk	10 bp	42 bp	-32 bp

### Volume figures

	30.06.2021	31.12.2020	(€ million)
Total assets	116,847	118,510	-1.4%
Loans and receivables with customers	61,002	60,863	+0.2%
Direct funding	70,700	73,783	-4.2%
Loan / direct funding ratio	86.3%	82.5%	+3.8 PP
Equity	8,567	8,360	2.5%
Risk-weighted assets (overall regulatory RWA)	31,945	31,464	1.5%

### Capital Ratios <sup>2)</sup>

	30.06.2021	31.12.2020	
Common Equity Tier 1 capital ratio	20.0%	20.1%	-0.1 PP
Tier 1 capital ratio	20.0%	20.1%	-0.1 PP
Total capital ratio	22.3%	22.3%	-0.1 PP
Leverage ratio	6.5%	6.2%	+0.3 PP

### Staff

	30.06.2021	31.12.2020	(Full-time equivalent)
Austria in Total	5,150	5,215	(65)

### Offices

	30.06.2021	31.12.2020	
BA AG - Privatkundenbank branches	122	122	0

n. m. = not meaningful / PP = percentage point(s) / bp = basis point(s)

1) Comparative figures for 2020 recast to reflect the current structure and methodology

2) Pursuant to Basel 3 / IFRS 9 according to the current state of the transitional provisions; capital ratios based on all risks