

Bank Austria - Figures at a Glance

Income statement figures

	2020	2019 ¹⁾	(€ million)
Net interest	906	959	-5.6%
Dividends and other income from equity investments	103	179	-42.6%
Net fees and commissions	660	692	-4.5%
Net trading, hedging and fair value income/loss	60	62	-3.1%
Operating income	1,774	1,941	-8.6%
Operating costs	(1,172)	(1,149)	+2.0%
Operating profit	602	792	-24.0%
Net write-downs of loans and provisions for guarantees and commitments	(398)	(35)	>100%
Net operating profit	203	757	-73.1%
Profit (loss) before tax	(32)	519	n.m.
Total profit or loss after tax from discontinued operations	49	14	>100%
Net Profit attrib. to the owners of the parent company	20	698	-97.1%
Cost/income ratio	66.1%	59.2%	+6.9 PP
Cost of risk	63 bp	6 bp	+57 bp

Volume figures

	31 DEC. 2020	31 DEC. 2019	(€ million)
Total assets	118,510	101,663	+16.6%
Loans and receivables with customers	60,863	63,258	-3.8%
Direct funding	73,783	68,882	7.1%
Loan / direct funding ratio	82.6%	91.8%	-9.3 PP
Equity	8,360	8,496	-1.5%
Risk-weighted assets (overall regulatory RWA)	31,464	33,493	-6.1%

Capital Ratios²⁾

	31 DEC. 2020	31 DEC. 2019	
Common Equity Tier 1 capital ratio	20.1%	18.9%	+1.2 PP
Tier 1 capital ratio	20.1%	18.9%	+1.2 PP
Total capital ratio	22.3%	21.3%	+1.0 PP
Leverage ratio	6.2%	5.7%	+0.5 PP

Staff

(Full-time equivalent)	31 DEC. 2020	31 DEC. 2019	+/-
Austria in Total	5,215	5,301	(86)

Offices

	31 DEC. 2020	31 DEC. 2019	+/-
BA AG - Privatkundenbank branches	122	122	0

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

1) Comparative figures for 2019 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