

Banking that matters.



## Bank Austria at a Glance

### Income statement figures

	2021	2020 ADJUSTED <sup>1)</sup>	±%
Net interest	864	906	-4.6%
Dividends and other income from equity investments	179	103	+73.9%
Net fees and commissions	697	653	+6.8%
Net trading, hedging and fair value income/loss	104	60	+72.4%
Operating income	1,878	1,766	+6.4%
Operating costs	(1,165)	(1,164)	+0.0%
Operating profit	713	602	+18.6%
Net write-downs of loans and provisions for guarantees and commitments	(166)	(398)	-58.4%
Net operating profit	548	203	>100%
Profit (loss) before tax	93	(32)	n.m.
Total profit or loss after tax from discontinued operations	-	49	-100.0%
Net Profit attributable to the owners of the parent company	115	20	>100%
Cost/income ratio	62.0%	65.9%	-3.9 PP
Cost of risk	27 bp	63 bp	-36 bp

### Volume figures

	31.12.2021	31.12.2020	±%
Total assets	118,404	118,510	-0.1%
Loans and receivables with customers	66,968	60,863	+10.0%
Direct funding	74,147	73,783	0.5%
Loan/direct funding ratio	90.3%	82.5%	+7.8 PP
Equity	8,939	8,360	6.9%
Risk-weighted assets (total RWA)	36,220	31,464	15.1%

### Capital Ratios

	31.12.2021	31.12.2020	±%
Common Equity Tier 1 capital ratio (CET1)	16.8%	20.1%	-3.3 PP
Tier 1 capital ratio	18.5%	20.1%	-1.6 PP
Total capital ratio	20.5%	22.3%	-1.9 PP
Leverage ratio	6.5%	6.2%	+0.3 PP

### Staff

(Full-time equivalent)	31.12.2021	31.12.2020	±%
Austria in Total	4,994	5,215	(221)

### Offices

	31.12.2021	31.12.2020	±%
BA AG - Privatkundenbank branches	117	122	(5)

1) The income statement of Bank Austria shown in summarized form in this table corresponds to the structure of the segment report. P&L comparison figures 2020 have been adjusted to reflect the current structure and methodology and are mainly due to a shift of lines of debit and credit card services of card complete.

#### Notes:

- RWA are total regulatory risk-weighted assets
- Pursuant to Basel 3 according to the current state of the transitional provisions; capital ratios based on all risks
- n. m. = not meaningful / PP = percentage point(s) / bp = basis point(s)