

Bank Austria - Figures at a Glance

Income statement figures

(€ million)	H1 2018	H1 2017 ¹⁾	+/-
Net interest	477	491	-2.8%
Dividends and other income from equity investments	67	76	-10.9%
Net fees and commissions	355	352	0.9%
Net trading, hedging and fair value income/loss	71	36	98.4%
Operating income	1,003	1,005	-0.2%
Operating costs	-626	-669	-6.4%
Operating profit	377	336	12.3%
Net write-downs of loans and provisions for guarantees and commitments	87	89	-2.2%
Net operating profit	464	425	9.3%
Profit (loss) before tax	393	331	18.7%
Total profit or loss after tax from discontinued operations	14	58	-75.9%
Net Profit attrib. to the owners of the parent company	354	357	-0.9%
Cost/income ratio	62.4%	66.6%	-4.2 PP
Cost of risk	-29 bp	-30 bp	1 bp

Volume figures

(€ million)	30 JUNE 2018	01.01.2018 ²⁾	+/-
Total assets	100,118	102,148	-2.0%
Loans and receivables with customers	60,792	59,823	1.6%
Direct funding	69,515	70,487	-1.4%
Loan / direct funding ratio	87.5%	84.9%	2.6 PP
Equity	8,310	8,339	-0.3%
Risk-weighted assets (overall) ³⁾	33,023	33,205	-0.6%

Capital Ratios ⁴⁾

	H1 2018	01.01.2018	+/-
Common Equity Tier 1 capital ratio	19.2%	19.6%	-0.4 PP
Tier 1 capital ratio	19.4%	19.6%	-0.2 PP
Total capital ratio	22.3%	22.2%	0.1 PP
Leverage ratio	5.9%	5.8%	0.1 PP

Staff Austria

(Full-time equivalent)	30 JUNE 2018	31 DEC. 2017	+/-
Austria in Total	5,381	5,532	-151

Offices Austria

	30 JUNE 2018	31 DEC. 2017	+/-
BA AG - Retail branches	123	123	0

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

1) Comparative figures for 2017 recast to reflect the current structure and methodology

2) 01 /01/ 2018 recast to reflect the first-time application of IFRS 9 and an adjustment in the social capital

3) Regulatory Risk-Weighted Assets

4) Pursuant to Basel 3 / IFRS 9 according to the current state of the transitional provisions; capital ratios based on all risks; 01 /01/ 2018 including the first-time application of IFRS 9 and an adjustment in the social capital; leverage ratio: 01/01/ 2018 including an adjustment in the social capital