

Bank Austria - Figures at a Glance

Income statement figures

	2019	2018 ¹⁾	+/-
Net interest	960	959	+0.1%
Dividends and other income from equity investments	179	155	+15.4%
Net fees and commissions	692	702	-1.4%
Net trading, hedging and fair value income/loss	61	104	-41.0%
Operating income	1,941	1,978	-1.9%
Operating costs	(1,149)	(1,211)	-5.1%
Operating profit	792	767	+3.2%
Net write-downs of loans and provisions for guarantees and commitments	(35)	66	n.m.
Net operating profit	757	834	-9.2%
Profit (loss) before tax	519	717	-27.7%
Total profit or loss after tax from discontinued operations	14	15	-6.7%
Net Profit attrib. to the owners of the parent company	698	638	9.4%
Cost/income ratio	59.2%	61.2%	-2.0 PP
Cost of risk	6 bp	-11 bp	+16 bp

Volume figures

	31 DEC. 2019	31 DEC. 2018 ²⁾	+/-
Total assets	101,663	99,039	+2.6%
Loans and receivables with customers	63,258	62,599	+1.1%
Direct funding	68,882	68,299	0.9%
Loan / direct funding ratio	91.8%	91.7%	+0.2 PP
Equity	8,486	8,368	1.4%
Risk-weighted assets (overall) ³⁾	33,493	34,365	-2.5%

Capital Ratios ⁴⁾

	31 DEC. 2019	31 DEC. 2018	+/-
Common Equity Tier 1 capital ratio	18.9%	18.6%	+0.4 PP
Tier 1 capital ratio	18.9%	18.7%	+0.2 PP
Total capital ratio	21.3%	21.4%	-0.0 PP
Leverage ratio	5.7%	6.0%	-0.3 PP

Staff

(Full-time equivalent)	31 DEC. 2019	31 DEC. 2018	+/-
Austria in Total	5,301	5,374	(73)

Offices

	31 DEC. 2019	31 DEC. 2018	+/-
BA AG - Privatkundenbank branches	122	123	(1)

Notes:

- 1) Comparative figures for 2018 recast to reflect the current structure and methodology. This refers mainly to the first-time adoption of IFRS 16 in 2019
- 2) Presented balance sheet figures were restated regarding IAS 40 first-time adoption effects (corresponds to 01/01/2019). No retroactive adjustment regarding IFRS 16 and IAS 16
- 3) RWA: total regulatory risk-weighted assets¹⁾ Comparative figures for 2018 recast to reflect the current structure and methodology
- 4) RWA and capital ratios pursuant to Basel 3 according to the current state of the transitional provisions; capital ratios based on all risks, 2018 as published
n. m. = not meaningful / PP = percentage point(s) / bp = basis point(s)