

## Bank Austria IR Release

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### Final results for the 2014 financial year:

Bank Austria published its preliminary results for the 2014 financial year on 12 February 2015.

The final and audited financial statements 2014 now confirm the results as published on 12 February 2015.

### Some key positions of the financial statements 2014 are:

- **Net profit of 1,383 million Euro** based on
  - **solid revenues in operative customer business** despite the difficult market environment,
  - **decreasing operative costs** due to strict cost management and
  - **significantly lower loan loss provisions** in Austria and CEE
- **Further improved direct funding ratio** due to an excellent development of customer deposits and successful issuance activities (Customer loans are covered by customer deposits and debt securities in issue to the extent of 116 per cent)
- **Total capital ratio at 13.4 per cent**, Common Equity Tier 1 capital ratio at 10.3 per cent (all according to Basel 3 transitional rules)

The Annual Report 2014 of Bank Austria was published on its website and may be downloaded at [http://www.bankaustria.at/files/GB2014\\_EN.pdf](http://www.bankaustria.at/files/GB2014_EN.pdf).

The attached short overview shows the most important key performance indicators of Bank Austria („Bank Austria at a glance“).

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