



Bank Austria – At a Glance

Bank Austria at a Glance

- **One of the largest banks in Austria** (according to total assets and from a single-bank perspective) and the **best-capitalised among major banks**
- **Member of UniCredit, one of the leading European banking groups** (UniCredit SpA is a 99.996% shareholder of Bank Austria)
- **Universal bank** with comprehensive service for clients in all segments: retail, Private Banking, small & medium enterprises, large corporates, institutional and public sector
- History dates back to **1855**

One Bank, One UniCredit

We are a simple, successful Pan-European Commercial Bank, with a fully plugged-in CIB, delivering a unique Western, Central and Eastern European network to our extensive franchise of 26 million clients.

Our strategy is long-term. We are transforming the Group through decisive actions to lay the groundwork for the future, changing the way we work to anticipate our clients' medium-term evolution. Everything we do is designed to make UniCredit a true Pan-European Winner.

Contact:

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Head of Corporate Relations

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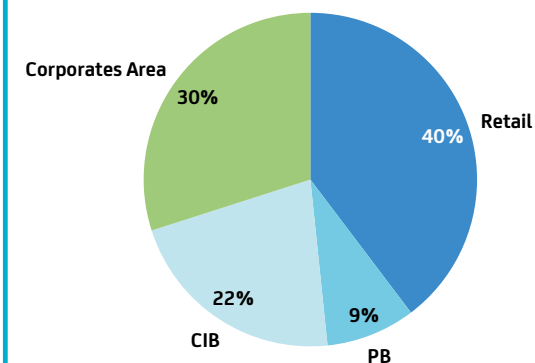
guenther.stromenger@unicreditgroup.at

... in Figures (as of 31 December 2018)

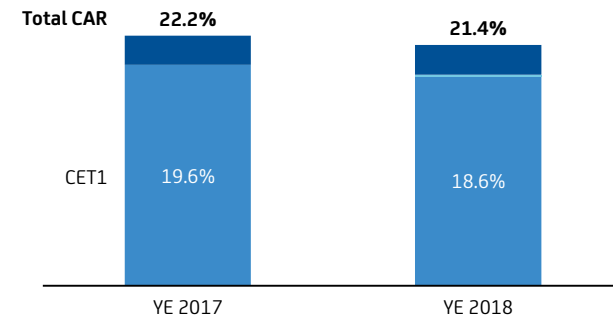
Income Statement Figures (in € mn) ¹⁾	1-12/2018	1-12/2017
Operating income	1,983	2,022
Operating costs	-1,221	-1,292
Operating profit	762	729
Net operating profit	829	720
Profit before tax	716	571
Net profit attributable to the owners of the parent company	637	653
Cost/income ratio	61.6%	63.9%
Volume figures (in € mn)	31.12.2018	31.12.2017
Total assets	99,029	102,128
Loans and receivables with customers	62,599	60,032
Direct Funding	68,299	70,487
Loan/direct funding ratio	91.7%	84.9%
Equity	8,361	8,422
Risk-weighted assets (overall) ²⁾	34,365	33,243
Capital Ratios (in %) ¹⁾	31.12.2018	31.12.2017
Common Equity Tier 1 Ratio (CET1) ⁴⁾	18.6%	19.6%
Tier 1 Capital Ratio ⁴⁾	18.7%	19.6%
Total Capital Ratio ⁴⁾	21.4%	22.2%
Leverage ratio ³⁾	6.0%	5.8%
Staff and offices	31.12.2018	31.12.2017
Staff (full-time equivalent) ⁵⁾	5,374	5,532
Branches	123	123

- ¹⁾ Comparative figures for 2017 recast to reflect the current structure and methodology
²⁾ Regulatory Risk-Weighted Assets
³⁾ Leverage Ratio under Basel 3 based on the current status of transitional arrangements
⁴⁾ Capital ratios based on all risks under Basel 3 (transitional) and IFRS
⁵⁾ Excl. FTE relating to the companies of Immobilien Holding (held for sale)

Operating income by business divisions (1-12/2018)



Solid capital ratios (as of 31 December 2018)



Note: According to Basel 3 (phase-in) and IFRS

Management

Robert ZADRAZIL (CEO)

Dieter HENGL (Corporate & Investment Banking)

Gregor HOFSTÄTTER-POBST (CFO)

Jürgen KULLNIGG (CRO)

Mauro MASCHIO ("Privatkundenbank")

Susanne WENDLER ("Unternehmerbank")

Ratings

	Moody's	S&P
Long-Term	Baa1	BBB+
Outlook	Developing	Negative
Short-Term	P-2	A-2
Counterparty Risk Rating	A3	A-
Public-Sector Covered Bonds	Aaa	-
Mortgage Covered Bonds	Aaa	-