



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.

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... in Figures (as of 30 June 2018)

| Income statement figures (in € mn) | H1 2018 | H1 2017 ¹⁾ |
|---|---------|-----------------------|
| Operating income | 1,003 | 1,005 |
| Operating costs | -626 | -669 |
| Operating profit | 377 | 336 |
| Net operating profit | 464 | 425 |
| Profit or loss before tax | 393 | 331 |
| Net profit or loss attributable to the owners of the parent company | 354 | 357 |
| Cost/income ratio | 62.4% | 66.6% |

| Volume figures (in € mn) | 30.6.2018 | 1.1.2018 ²⁾ |
|--------------------------------------|-----------|------------------------|
| Total assets | 100,118 | 102,148 |
| Loans and receivables with customers | 60,792 | 59,823 |
| Direct Funding | 69,515 | 70,487 |
| Loan/direct funding ratio | 87.5% | 84.9% |
| Shareholders' Equity | 8,310 | 8,339 |
| Risk-weighted assets (overall) | 33,023 | 33,205 |

| Capital Ratios ³⁾ | 30.6.2018 | 1.1.2018 |
|---|-----------|----------|
| Common Equity Tier 1 capital ratio (CET1) | 19.2% | 19.6% |
| Tier 1 capital ratio | 19.4% | 19.6% |
| Total capital ratio | 22.3% | 22.2% |
| Leverage ratio | 5.9% | 5.8% |

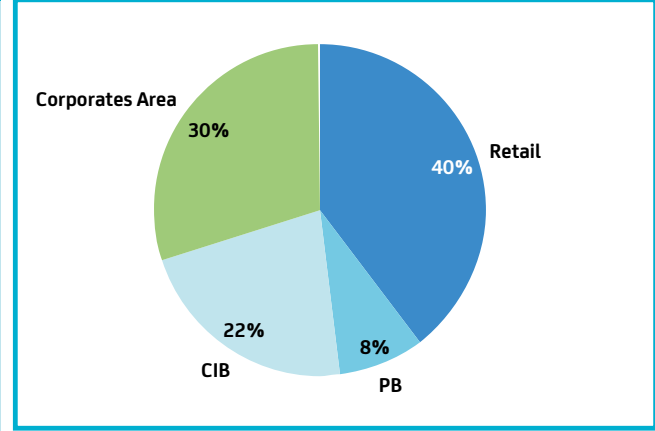
| Staff and branches | 30.6.2018 | 31.12.2017 |
|------------------------------|-----------|------------|
| Staff (full-time equivalent) | 5,381 | 5,532 |
| Retail customer branches | 123 | 123 |

¹⁾ Comparative figures for 2017 recast to reflect the current structure and methodology
²⁾ 1.1.2018 recast to reflect the first-time application of IFRS 9 and an adjustment in the social capital
³⁾ Pursuant to Basel 3 / IFRS 9 according to the current state of the transitional provisions; capital ratios based on all risks; 1.1.2018 including the first-time application of IFRS 9 and an adjustment in the social capital; leverage ratio: 1.1.2018 including an adjustment in the social capital

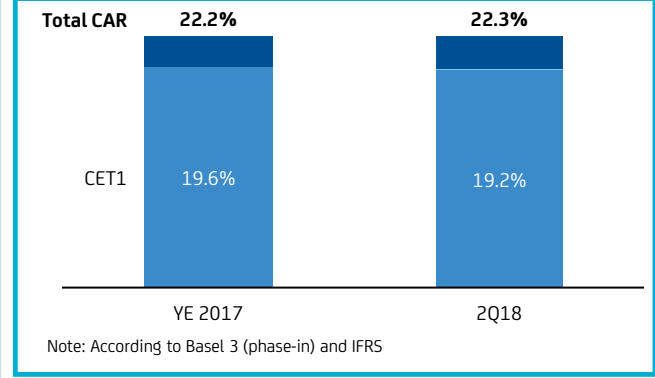
Management

- Robert ZADRAZIL** (CEO)
- Romeo COLLINA** (COO, Deputy CEO)
- Dieter HENGL** (Corporate & Investment Banking)
- Gregor HOFSTÄTTER-POBST** (CFO)
- Jürgen KULLNIGG** (CRO)
- Doris TOMANEK** (Human Capital)

Operating income by business divisions (1-6/2018)



Solid capital ratios (as of 30 June 2018)



Ratings

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