

# Bank Austria at a glance

## Income statement figures

(€ million)	2014	2013 <sup>1)</sup>	+/-
Net interest	3,433	3,470	-1.1%
Dividend income and other income from equity investments	496	763	-35.0%
Net fees and commissions	1,367	1,386	-1.4%
Net trading, hedging and fair value income	487	792	-38.5%
Operating income	5,890	6,503	-9.4%
Operating costs	-3,336	-3,387	-1.5%
Operating profit	2,554	3,116	-18.1%
Net write-downs of loans and provisions for guarantees and commitments	-693	-1,313	-47.2%
Net operating profit	1,860	1,803	+3.2%
Profit before tax	1,778	797	>100%
Net profit attributable to the owners of the parent company	1,383	-1,542	n. m.

n. m. = not meaningful

## Volume figures

(€ million)	31 DEC. 2014	31 DEC. 2013 <sup>1)</sup>	+/-
Total assets	189,118	177,503	+6.5%
Loans and receivables with customers	113,732	114,255	-0.5%
Direct funding (deposits from customers and debt securities in issue)	132,285	123,895	+6.8%
Equity	14,925	15,050	-0.8%
Risk-weighted assets (overall) <sup>2)</sup>	130,351	118,510	+10.0%

## Key performance indicators

	2014	2013 <sup>1)</sup>
Return on equity after tax (ROE)	9.7%	n. m.
Cost/income ratio <sup>3)</sup>	53.9%	49.9%
Cost of risk (provisioning charge/avg. lending volume)	0.61%	1.12%
Loans and receivables with customers/direct funding	86.0%	92.2%
Leverage ratio <sup>4)</sup>	5.6%	...
Common Equity Tier 1 capital ratio (2013: Core Tier 1 capital ratio) <sup>5)</sup>	10.3%	11.3%
Tier 1 capital ratio <sup>5)</sup>	10.3%	11.6%
Total capital ratio <sup>5)</sup>	13.4%	13.5%

## Staff

	31 DEC. 2014	31 DEC. 2013 <sup>1)</sup>	+/-
Bank Austria (full-time equivalent)	36,139	37,753	-1,614
Central Eastern Europe business segment	24,007	24,453	-447
Ukraine (held for sale)	4,830	6,143	-1,313
Austria (other business segments)	7,302 <sup>6)</sup>	7,156	+145

## Offices

	31 DEC. 2014	31 DEC. 2013 <sup>1)</sup>	+/-
Bank Austria	1,664	1,801	-137
Central Eastern Europe business segment	1,130	1,130	0
Ukraine (held for sale)	291	402	-111
Austria (other business segments)	243	269	-26

1) Comparative figures for 2013 recast to reflect the current structure and methodology. / 2) Regulatory risk-weighted assets, 2013 not adjusted. / 3) Cost/income ratio without bank levies. / 4) Leverage ratio under Basel 3 based on the current status of transitional arrangements (average figure for Q4 2014). / 5) Capital ratios based on all risks; 2014 under Basel 3 (transitional) and IFRSs, 2013 under Basel 2.5 and Austrian Business Code; end of period. / 6) The figure as at 31 December 2014 includes 603 full-time equivalents (FTEs) resulting from companies consolidated for the first time as at that date (Immobilien Holding and leasing companies). Adjusted for this effect, FTEs in Austria were 6,698, down by 458 or 6.4% on year-end 2013.