

# 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 a **well-capitalised major bank in Austria**
- **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, Wealth Management & Private Banking, small & medium enterprises, large corporates, institutional and public sector
- History dates back to **1855**

## Management

**Robert ZADRAZIL** (CEO)

**Daniela BARCO** (Retail)

**Philipp GAMAUF** (CFO)

**Dieter HENGL** (Corporates)

**Georgiana LAZAR** (People & Culture)

**Marion MORALES ALBIÑANA-ROSNER**  
(Wealth Management & Private Banking)

**Wolfgang SCHILK** (CRO)

**Günter SCHUBERT**

## ... in Figures (as of 31 December 2021)

### Income Statement Figures (in € m) <sup>1)</sup>

	1-12/2021	1-12/2020
Operating income	1,878	1,766
Operating costs	-1,165	-1,164
Operating profit	713	602
Net operating profit	548	203
Profit before tax	93	-32
Net profit attributable to the owners of the parent company	115	20
Cost/income ratio	62.0%	65.9%

### Volume figures (in € m) <sup>1)</sup>

	31.12.2021	31.12.2020
Total assets	118,404	118,510
Loans and receivables with customers	66,968	60,863
Direct Funding <sup>2)</sup>	74,147	73,783
Loan/direct funding ratio	90.3%	82.5%
Equity	8,939	8,360
Risk-Weighted Assets (overall) <sup>3)</sup>	36,220	31,464

### Capital Ratios (in %) <sup>4)</sup>

	31.12.2021	31.12.2020
Common Equity Tier 1 Ratio (CET1)	16.8%	20.1%
Tier 1 Capital Ratio	18.5%	20.1%
Total Capital Ratio	20.5%	22.3%
Leverage ratio <sup>5)</sup>	6.5%	6.2%

### Staff and offices

	31.12.2021	31.12.2020
Staff (full-time equivalent)	4,994	5,215
Branches	117	122

<sup>1)</sup> Comparative figures for 2020 recast to reflect the current structure and methodology

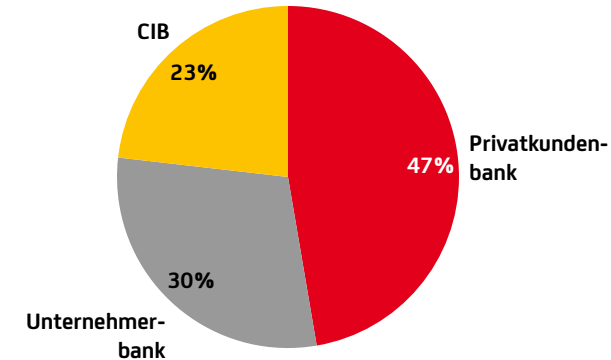
<sup>2)</sup> Direct funding = deposits from customers + debt securities in issue + financial liabilities at fair value

<sup>3)</sup> Total regulatory RWA

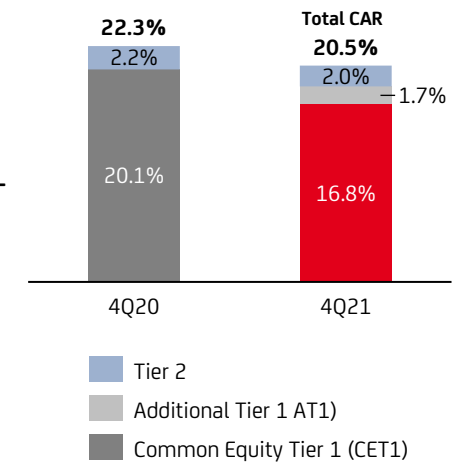
<sup>4)</sup> Capital ratios based on all risks under Basel 3 (transitional)

<sup>5)</sup> Leverage Ratio under Basel 3 based on the current status of transitional arrangements

## Operating income by business divisions (1-12/2021)



## Excellent capital ratios (as of 31 December 2021)



Note: According to Basel 3 transitional rules and IFRS

## Ratings

	Moody's	S&P
Long-Term Deposits	A3	BBB+
Long-Term Senior Unsecured	Baa1	BBB+
Outlook	Stable	Negative
Short-Term	P-2	A-2
Counterparty Risk Rating	A2 / P-1	A-
Public-Sector Covered Bonds	Aaa	-
Mortgage Covered Bonds	Aaa	-

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