

# 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)  
**Emilio MANCA** (COO)  
**Marion MORALES ALBIÑANA-ROSNER**  
 (Wealth Management & Private Banking)  
**Wolfgang SCHILK** (CRO)

## ... in Figures (as of 31 December 2022)

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

	1-12/2022	1-12/2021
Operating income	1,993	1,852
Operating costs	-1,062	-1,139
Operating profit	930	713
Net operating profit	907	547
Profit before tax	684	93
Net profit attributable to the owners of the parent company	823	115
Cost/income ratio	53.3%	61.5%

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

	31.12.2022	31.12.2021
Total assets	107,332	118,404
Loans and receivables with customers	66,219	66,968
Direct Funding <sup>2)</sup>	72,271	74,147
Loan/direct funding ratio	91.6%	90.3%
Equity	9,434	8,939
Risk-Weighted Assets (overall) <sup>3)</sup>	35,607	36,220

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

	31.12.2022	31.12.2021
Common Equity Tier 1 Ratio (CET1)	17.4%	16.8%
Tier 1 Capital Ratio	19.1%	18.5%
Total Capital Ratio	21.1%	20.5%
Leverage ratio <sup>5)</sup>	6.0%	6.5%

### Staff and offices

	31.12.2022	31.12.2021
Staff (full-time equivalent)	4,872	4,994
Branches	106	117

<sup>1)</sup> Comparative figures for 2021 recast to reflect the current structure and methodology

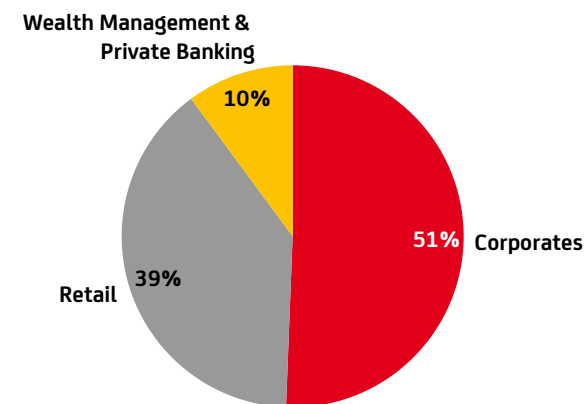
<sup>2)</sup> Direct funding = deposits from customers + debt securities in issue + financial liabilities at fair value

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

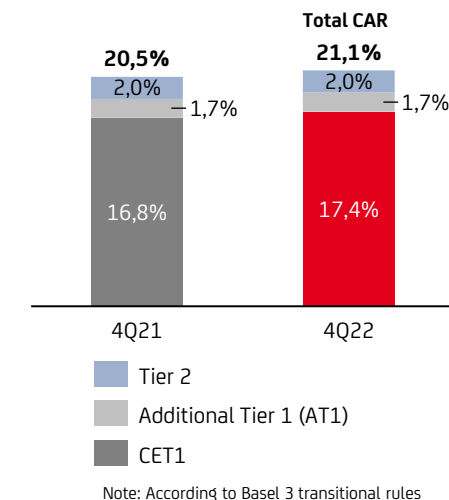
<sup>4)</sup> Capital ratios based on all risks under Basel 3 (transitional)

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

## Operating income by business divisions (1-12/2022)



## Excellent capital ratios (as of 31 December 2022)



## Ratings

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

Contact:  
**Günther Stromenger**  
 Head of Corporate Relations  
 Phone: +43 (0)50505-57232  
[guenther.stromenger@unicreditgroup.at](mailto:guenther.stromenger@unicreditgroup.at)

