

## **VOLKSBANK WIEN AG**

# Preliminary results

## according to IFRS

as at 31 December 2021

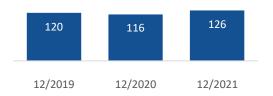
## **Result after taxes**

Euro million



## Net interest income

Euro million



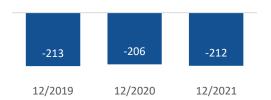
## Net fee & commision income

Euro million

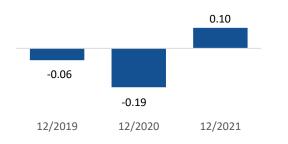


## General administrative expenses

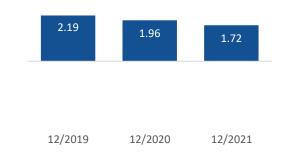
Euro million



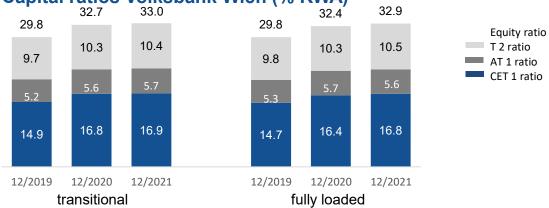
## Risk provision in % of total assets



## NPL ratio %



## Capital ratios Volksbank Wien (% RWA)



#### Key figures of Volksbank Wien AG

Statement of financial position       Total assets     16.925     14.281     12.704       Loans and reacivables customers     6.922     6.637     6.439       Debts avidenced by curfificates     1.908     1.444     1.453       Subordinated liabilities     403     407     448       Own funds according to Basal III for the Volkabank Wien AG group     Common equity ter 1 capital (CET1)     646     656     625       Additorial ter 1 capital (CET1)     648     649     646     647     648     644     1463     1477     163     857     704     704     704     704     704     704     704     704     70	Euro million	31 Dec 2021	31 Dec 2020	31 Dec 2019
Total assets     16,925     14,221     12,704       Loans and receivables customers     6,596     5,372     5,471       Anounts owed to customers     6,522     6,637     6,433       Debts evidenced by certificates     1,906     1,464     1,453       Subcording to Barcell for the Volksbank Wien AG group	Statement of financial position			
Ancurts over to customers     6,922     6,637     6,438       Dubts oridened by cortificates     1,908     1,464     1,453       Subordinato liabilities     403     407     448       Own funds according to Basel III for the Volksbank Wien AG group		16,925	14,281	12,704
Dests evidenced by certificates     1.908     1.444     1.453       Subordinated liabilities     403     407     416       Own funds according to Basel III for the Volksbank Wien AG group     Common equity tier ( capital (CET 1)     648     656     6225       Additional text capital (AT 1)     220     200     716     716     53     506     716     53     506     716     53     506     716     53     506     716     53     506     716     53     506     716     53     506     716     53			,	,
Subordinated liabilities     403     407     448       Own funds according to Basel II for the Volksbank Wien AG group     Common equity tier 1 capital (CET1)     648     656     625       Additional tier 1 capital (XT1)     220     220     220     220       Tier 1 capital (X1)     220     220     220     220       Own funds     1207     1400     401     406       Own funds     1207     1228     3.288     3.538       Total risk exposure amount credit risk     3.228     3.538     534       Total risk exposure amount operational risk     571     533     533       Total risk exposure amount adjustment     3.838     5.3909     4.196       Common equity tier 1 capital ratio     2.24.5%     2.24.4%     2.01.1%       Equity ratio     3.30.5%     3.27.7%     2.83.6%     1.127201       Interse tincome     126.0     116.2     120.0     1.1272019       Net interse income     2.0     1.1.3     2.3.7%     2.5.8       Net interse income     12.0     1.1.3     2.3.7% <td< td=""><td></td><td>,</td><td></td><td></td></td<>		,		
Own funds according to Basel III for the Volksbank Wien AG group     One     One       Common equity tier 1 capital (CET1)     648     656     625       Additional tert 1 capital (T1)     220     220     220       Tier 1 capital (T1)     868     876     8445       Tier 2 capital (T2)     400     401     406       Own funds     1,267     1,277     1,281       Tier 2 capital (T2)     400     401     406       Own funds     3,228     3,288     3,538       Total risk exposure amount market risk     27     38     85       Total risk exposure amount porational risk     571     533     530       Total risk exposure amount porational risk     571     533     530       Total risk exposure amount porational risk     571     533     530       Income statement     1+2/2001     1+2/2002     1+2/2019       Income statement     1+2/2002     1+2/2002     1+2/2019       Result rinding income     88.6     57.3     55.6       Net trading income     88.6     57.3				
Common equity tier 1 capital (CET1)     648     656     625       Additional tier 1 capital (T1)     220     220     220     220       Tier 1 capital (T2)     400     401     406       Own funds     1,267     1,277     1,251       Tier 2 capital (T2)     400     401     406       Own funds     1,227     1,253     3283       Total risk exposure amount coredit risk     3,228     3,283     3538       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount operational risk     3330 %     322.7 %     22.8 %       Income statement     1.12/2021     1.12/2020     1.12/2020     1.12/2020       Net interest income     2.0     -1.3     -2.3       Result fort commission income     8.6     5.7.3     5.6  N	Subordinated liabilities	403	407	418
Additional tier 1 capital (AT1)     220     220     220       Tier 1 capital (T1)     868     876     6445       Tier 2 capital (T2)     400     401     406       Own funds     1,227     1,277     1,281       Risk weighted exposure amount credit risk     3228     3,288     3,538       Total risk exposure amount market risk     27     38     85       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount     3,835     3,099     4,186       Common aquity tier 1 capital ratio     15,87     1,66,8     4,41,8 %       Tier 1 capital ratio     126,0     11,22,020     1,412,201       Net interest income     126,0     11,62     120,0     1,412,201       Net interest income     58,6     57,3     55,8     1,72,202     1,412,201       Net interest income     50,0     7,22     1,72,202     1,412,201       Net interest income     50,0     7,23     7,72,5     General administrative exponses     1,71,50,3     6,73       Re				
Tier 1 capital (T1)     866     876     845       Tier 2 capital (T2)     400     401     406       Own funds     1,267     1,277     1,281       Tisk weiphted exposure amount credit risk     3,228     3,288     3,538       Total risk exposure amount market risk     671     633     650       Total risk exposure amount more division dipusment     9     500     441       Total risk exposure amount     3805     3.090     4196       Common equity fier 1 capital ratio     16.9 %     16.8 %     14.3 %       Tier 1 capital ratio     22.6 %     22.4 %     20.1 %       Net interest income     126.0     116.2     120.0       Risk provision     16.6     26.6     7.7       Net interest income     20     1.122020     1.122020       Result from financial instruments and investment properties     8.7     3.6     7.3       Result from financial instruments and investment properties     8.7     3.6     7.9       Other operating result     111.3     107.5     9.75     General administrative exponues				
There 2 capital (T2)     400     401     406       Own funds     1,267     1,277     1,251       Risk weighted exposure amount corell risk     3,228     3,288     3,538       Total risk exposure amount market risk     27     38     685       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount     3,835     3,909     4,196       Common equity tier 1 capital ratio     16,8 %     12,8 %     22,4 %     20,1 %       Equity ratio     33,0 %     32,7 %     22,8 %     20,1 %     20,1 %       Income statement     1,12/201     1,12/2010     1,12/2010     1,12/2010       Resk provision     16,6     57.3     56,6     7.2       Net feer anormission income     56,6     57.3     56,6     7.2       Resk for minancial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     7.3     67.3       Result from discontinued operation     0.0     0.0     0.0     0.0     0.0<				
Own funds     1267     1277     1287       Tisk weighted exposure amount market risk     3228     3288     3538       Total risk exposure amount market risk     27     38     855       Total risk exposure amount morket risk     571     553     530       Total risk exposure amount     3805     3009     4196       Common equity tier 1 capital ratio     16.5 %     16.8 %     14.9 %       Equity ratio     23.0 %     32.7 %     23.8 %       Income statement     1-122021     1-122020     1-122020       Net interest income     126.0     116.2     120.0       Risk provision     16.6     -26.6     -72.9       Net fore acommission income     56.6     57.3     56.8       Net interest income     11.3     107.5     97.5       General administrative expenses     -212.0     -205.4     -213.5       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5     General admininstrative expenses     -212.0				
Risk weighted exposure amount credit risk     3.288     3.288     3.288       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount     3.835     3.909     414       Total risk exposure amount     3.835     3.909     419       Common equity tiler 1 capital ratio     16.8 %     16.8 %     14.8 %       Income statement     1-12/2021     1-12/2020     1.12/2019       Net literest income     16.6     -26.6     -7.2       Net lee and commission income     58.6     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from companies measured at equity     0.4     -0.1     -0.5       Other operating result     111.3     107.5     97.5       General administrative expenses     -2.12.0     -2.064     -2.13.5       Result from companies measured at equity     0.4     -0.1     -0.5				
Total risk exposure amount market risk     27     38     85       Total risk exposure amount operational risk     571     533     530       Total risk exposure amount     3.835     3.909     4,196       Common equity tier 1 capital ratio     16.9 %     16.8 %     14.4 %       Tier 1 capital ratio     22.6 %     22.4 %     20.1 %       Equity ratio     33.0 %     32.7 %     23.8 %       Income statement     1-12/2021     1-12/2020     1-12/2020       Net interest income     58.6     57.3     55.8       Net trading income     58.6     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from discontinued operation     0.0     0.0     0.0     0.0       Result for itaxes     16.3     30.8     57.0     1.222021     1-12/2020			/	
Total risk for credit valuation adjustment     9     50     44       Total risk exposure amount     3.835     3.909     4.196       Common equity tier 1 capital ratio     16.9 %     16.8 %     14.9 %       Tier 1 capital ratio     22.6 %     22.4 %     20.1 %       Equity ratio     33.0 %     32.7 %     22.8 %       Income statement     1-12/2021     1-12/2020     1.12/2020       Net interest income     16.6     -26.6 %     7.3     55.8       Net interest income     2.0     -1.3     -2.3     Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5     General administrative expenses     -212.0     -206.4     -213.5       Result from discontinued operation     0.0     0.0     0.0     0.0     0.0       Result from taxes     -64.4     -19.5     -10.8     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020     1.12/2020		,	,	,
Total risk exposure amount     3.835     3.909     4.196       Common equity fier 1 capital ratio     16.9 %     16.8 %     14.9 %       Tier 1 capital ratio     22.6 %     22.4 %     20.1 %       Equity ratio     33.0 %     32.7 %     28.8 %       Income statement     1.12/2021     1.12/2020     1.12/2020       Net fier and commission income     68.6     6.7.3     55.8       Net trading income     20.0     4.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result after taxes     111.7     50.3     67.8       Income taxes     -6.4     -1.95     -10.0       Result after taxes     105.3     30.8     57.0       Result after taxes     115.3     30.8     57.3       Operating cost-income-ratio     70.5 %		571	533	530
Common equity tier 1 capital ratio     16 9 %     16 8 %     14 9 %       Tier 1 capital ratio     22.6 %     22.4 %     20.1 %       Equity ratio     33.0 %     32.7 %     28.8 %       Income statement     1-12/2021     1-12/2020     1-12/2019       Net interest income     16.6     -26.6     -7.2       Net trading income     686     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from discontinued operation     0.0     0.0     0.0     0.0       Result form ordiscontinued operation     0.0     0.0     0.0     0.0     0.0       Result form discontinued operation     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0     0.0 <td>Total risk for credit valuation adjustment</td> <td></td> <td></td> <td></td>	Total risk for credit valuation adjustment			
Tier 1 capital ratio     22.6 %     22.4 %     20.1 %       Equity ratio     33.0 %     32.7 %     29.8 %       Income statement     1.12/2021     1.12/2020     1.12/2020       Net interest income     126.0     116.2     120.0       Risk provision     16.6     -26.6     7.2       Net fee and commission income     58.6     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from discontinued operation     0.0     0.0     0.0     0.0       Result after taxes     111.7     50.3     67.8     17.0       Income taxes     105.3     30.8     57.0     17.8     10.0     0.0     0.0     0.0       Result after taxes     105.3     30.8     57.0     1.22.2 %     5.6 %     8.4 %     ROE consolidated ne		,	- ,	,
Equity ratio     33.0 %     32.7 %     29.8 %       Income statement     1+12/2021     1+12/2020     1+12/2020       Net interest income     126.0     116.2     120.0       Risk provision     16.6     -26.6     -7.2       Net free and commission income     56.6     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from discontinued operation     0.0     0.0     0.0       Result after taxes     111.7     50.3     67.8       Income taxe     -6.4     -19.5     -10.8       Result of the Group     1065.3     30.8     57.0       Result after taxes     12.2%     56.5%     8.4.4%       ROE after taxes     12.2%     56.5%     8.4.4%       ROE after taxes     115.5%     3.4.4%     7.1 %				
Income statement     1-12/2021     1-12/2020     1-12/2019       Net interest income     126.0     1116.2     120.0       Risk provision     16.6     -26.6     -7.2       Net fee and commission income     58.6     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result form ciscontinued operation     0.0     0.0     0.0       Result after taxes     -6.4     -19.5     -10.8       Income taxes     -6.4     -19.5     -10.8       Result after taxes     105.3     30.8     57.0       Result after taxes     10.5     30.8     57.0       Result after taxes     10.5     30.8     57.0       Result after taxes     10.5     30.8     57.0 </td <td></td> <td></td> <td></td> <td></td>				
Net interest income     126.0     116.2     120.0       Risk provision     16.6     -26.6     -7.2       Net fee and commission income     58.6     57.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result form discontinued operation     0.0     0.0     0.0     0.0       Result affer taxes     16.4     -19.5     -10.8     105.3     30.8     57.0       Result affer taxes     105.3     30.8     57.0     1.42/2020     1-12/2021     1-12/2021       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %     ROE affer taxes     12.2 %     5.6 %     8.4 %       ROE affer taxes     11.5 %     3.4 %     7.1 %     2.2 %     5.6 %     8.4 %	Equity ratio	33.0 %	32.1 %	29.8 %
Risk provision     16.6     -26.6     -7.2       Net fee and commission income     58.6     57.3     56.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from discontinued operation     0.0     0.0     0.0     0.0       Result before taxes     111.7     50.3     67.8     105.3     30.8     57.0       Result after taxes     105.3     30.8     57.0     Result attributable to non-controlling interest     0.0 <td< td=""><td></td><td></td><td></td><td></td></td<>				
Net fee and commission income     58.6     67.3     55.8       Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result form discontinued operation     0.0     0.0     0.0     0.0       Result before taxes     111.7     50.3     67.8     105.3     30.8     57.0       Result attributable to non-controlling interest     0.0				
Net trading income     2.0     -1.3     -2.3       Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from discontinued operation     0.0     0.0     0.0       Result form discontinued operation     0.0     0.0     0.0       Result after taxes     -6.4     -19.5     -10.8       Result after taxes     105.3     30.8     57.0       Result after taxes     105.3     30.8     57.0       Result after taxes     12/2021     1-12/2020     1-12/2010       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 % <t< td=""><td></td><td></td><td></td><td></td></t<>				
Result from financial instruments and investment properties     8.7     3.6     17.9       Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from discontinued operation     0.0     0.0     0.0       Result form discontinued operation     0.0     0.0     0.0       Result after taxes     141.7     50.3     67.8       Income taxes     165.3     30.8     57.0       Result after taxes     0.0     0.0     0.0       Result after taxes     105.3     30.8     57.0       Result after taxes     12/2021     1-12/2020     1-12/2020       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.7 %     2.0 %     2.2 %       Liquidity Coverage ratio     17.7 %				
Other operating result     111.3     107.5     97.5       General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result after taxes     111.7     50.3     67.8       Income taxes     -6.4     -19.5     -10.8       Result after taxes     105.3     30.8     57.0       Result atfibutable to non-controlling interest     0.0     0.0     0.0       Result atributable to non-controlling interest     105.3     30.8     57.0       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     12.2 %     56 %     8.4 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       ROE consolidated net income     17.7 %     2.0 %     2.2 %       Net i				
General administrative expenses     -212.0     -206.4     -213.5       Result from companies measured at equity     0.4     -0.1     -0.5       Result from discontinued operation     0.0     0.0     0.0       Result before taxes     111.7     50.3     67.8       Income taxes     -6.4     -19.5     -10.8       Result after taxes     105.3     30.8     57.0       Result of the Group     105.3     30.8     57.0       Result of the Group     105.3     30.8     57.0       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     5.8 %       Leverage ratio     5.7 %     5.9 %     Net stable funding ratio     189.8 %     146.2 %     130.5 %       Loan deposit ratio     56.6 %     67.8 %     71.5 %     5.9 %     12201 <t< td=""><td></td><td></td><td></td><td>-</td></t<>				-
Result from companies measured at equity     0.4     -0.1     -0.5       Result from discontinued operation     0.0     0.0     0.0     0.0       Result before taxes     111.7     50.3     67.8       Income taxes     -6.4     -19.5     -10.8       Result attributable to non-controlling interest     0.0     0.0     0.0       Result of the Group     105.3     30.8     57.0       Result of the Group     105.3     30.8     57.0       Operating cost-income-ratio     70.5%     73.2%     78.2%       ROE before taxes     12.2%     5.6%     8.4%       ROE consolidated net income     11.5%     3.4%     7.1%       ROE consolidated net income     11.5%     3.4%     7.1%       Net interest margin     0.7%     0.8%     0.9%       NPL ratio     1.7%     2.0%     2.2%       Loverage ratio     5.7%     5.9 %     7.15 %       Coverage ratio     0.7%     0.8%     100.5 %       Low deposit ratio     66.6 %     67.8 %     71.5 %				
Result before taxes     111.7     50.3     67.8       Income taxes     -6.4     -19.5     -10.8       Result after taxes     105.3     30.8     57.0       Result attributable to non-controlling interest     0.0     0.0     0.0       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     17.7 %     2.0 %     2.2 %       Leverage ratio     189.8 %     146.2 %     130.5 %       Coverage Ratio     249.8 %     206.2 %     153.2 %       Liquidity Coverage Ratio     1293     1,274     1,279       Thereof domestic     1,293     1				
Income taxes     -6.4     -19.5     -10.8       Result after taxes     105.3     30.8     57.0       Result after taxes     0.0     0.0     0.0       Result after taxes     105.3     30.8     57.0       Result of the Group     105.3     30.8     57.0       Vertice     1-12/2021     1-12/2020     1-12/2019       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     12.2 %     5.6 %     8.4 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.9 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources	Result from discontinued operation	0.0	0.0	0.0
Result after taxes     105.3     30.8     57.0       Result attributable to non-controlling interest     0.0     0.0     0.0       Result of the Group     105.3     30.8     57.0       Operating cost-income-ratio     70.5%     73.2%     78.2%       ROE before taxes     12.2%     5.6%     8.4%       ROE consolidated net income     11.5%     3.4%     7.1%       Net interest margin     0.7%     0.8%     0.9%       NPL ratio     1.7%     2.0%     2.2%       Leverage ratio     5.7%     5.7%     5.9%       Net stable funding ratio     188.8%     146.2%     130.5%       Coverage Ratio     249.8%     206.2%     153.2%       Coverage ratio III     106.1%     105.6%     100.1%       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average <td>Result before taxes</td> <td>111.7</td> <td></td> <td></td>	Result before taxes	111.7		
Result attributable to non-controlling interest     0.0     0.0     0.0       Result of the Group     105.3     30.8     57.0       Key ratios     1-12/2021     1-12/2020     1-12/2019       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     12.2 %     5.6 %     8.4 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       NPL ratio     0.7 %     0.8 %     0.9 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Load deposit ratio     249.8 %     206.2 %     153.2 %       Load deposit ratio     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279				
Result of the Group     105.3     30.8     57.0       Key ratios     1-12/2021     1-12/2020     1-12/2019       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     12.2 %     5.6 %     8.4 %       ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.9 %     146.2 %     130.5 %       Liquidity Coverage Ratio     189.8 %     146.2 %     130.5 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio II     35.8 %     37.4 %     30.5 %       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,270     1,302     1,288				
Key ratios     1-12/2021     1-12/2020     1-12/2019       Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     12.2 %     5.6 %     8.4 %       ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     358.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff at end of period     1,274     1,279     1,274     1,279       Thereof abroad     0     0     0 <t< td=""><td></td><td></td><td></td><td></td></t<>				
Operating cost-income-ratio     70.5 %     73.2 %     78.2 %       ROE before taxes     12.2 %     5.6 %     8.4 %       ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio II     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2019     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof	Result of the Group			
ROE before taxes     12.2 %     5.6 %     8.4 %       ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio II     106.1 %     105.6 %     100.1 %       Resources     1.12/2021     1.12/2020     1.12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof domestic				
ROE after taxes     11.5 %     3.4 %     7.1 %       ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Leverage ratio     249.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio II     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0     0       Staff at end of period     1,270     1,302     1,268     1,270     1,302     1,268       Thereof abroad     0     0				
ROE consolidated net income     11.5 %     3.4 %     7.1 %       Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0     0       31 Dec 2021     31 Dec 2020     31 Dec 2019     1,268       Thereof domestic     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof				
Net interest margin     0.7 %     0.8 %     0.9 %       NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio I     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0     0       O     0				
NPL ratio     1.7 %     2.0 %     2.2 %       Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof domestic     1,270     1,302     1,268       Thereof domestic     0     0     0       Thereof domestic     56				
Leverage ratio     5.7 %     5.7 %     5.9 %       Net stable funding ratio     189.8 %     146.2 %     130.5 %       Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0     0       Staff at end of period     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0       0     0     0     0     0       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0     0       Thereof abroad     0				
Liquidity Coverage Ratio     249.8 %     206.2 %     153.2 %       Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0       Staff at end of period     1,270     1,302     1,268       Thereof abroad     0     0     0     0       Mumber of branches     56     58     633       Thereof abroad     0     0     0     0	Leverage ratio		5.7 %	
Loan deposit ratio     66.6 %     67.8 %     71.5 %       Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0       Staff at end of period     1,270     1,302     1,268       Thereof abroad     0     0     0     0       Mumber of branches     56     58     63       Thereof abroad     0     0     0     0	Net stable funding ratio	189.8 %	146.2 %	130.5 %
Coverage ratio I     35.8 %     37.4 %     30.5 %       Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0       Staff at end of period     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0       Mumber of branches     56     58     63       Thereof domestic     56     58     63       Thereof abroad     0     0     0				
Coverage ratio III     106.1 %     105.6 %     100.1 %       Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0     0       Staff at end of period     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0     0       Mumber of branches     56     58     633       Thereof abroad     0     0     0       Mumber of branches     56     58     633       Thereof abroad     0     0     0     0				
Resources     1-12/2021     1-12/2020     1-12/2019       Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0       Staff at end of period     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0       Mumber of branches     56     58     63       Thereof domestic     56     58     63  Thereof domestic     56     58     63       Thereof abroad     0     0     0				
Staff average     1,293     1,274     1,279       Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     0     0       Staff at end of period     31 Dec 2021     31 Dec 2020     31 Dec 2019       Staff at end of period     1,270     1,302     1,268       Thereof abroad     0     0     0       Mumber of branches     56     58     63       Thereof abroad     0     0     0       Number of branches     56     58     63       Thereof abroad     0     0     0     0	Coverage ratio III	106.1 %	105.6 %	100.1 %
Thereof domestic     1,293     1,274     1,279       Thereof abroad     0     1,268     Thereof domestic     1,270     1,302     1,268     Thereof abroad     0	Resources	1-12/2021	1-12/2020	1-12/2019
Thereof abroad     0     0     0     0     0     0     0     0     0     0     0     0     31 Dec 2020     31 Dec 2019     31 Dec 2019				<i>,</i>
31 Dec 2021     31 Dec 2020     31 Dec 2019       Staff at end of period     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0       Number of branches     56     58     63       Thereof abroad     0     0     0       Thereof abroad     0     0     0				
Staff at end of period     1,270     1,302     1,268       Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0       Number of branches     56     58     63       Thereof abroad     0     0     0       Thereof domestic     56     58     63       Thereof abroad     0     0     0	Thereof abroad			
Thereof domestic     1,270     1,302     1,268       Thereof abroad     0     0     0       Number of branches     56     58     63       Thereof domestic     56     58     63       Thereof abroad     0     0     0	Staff at and of nariad			
Thereof abroad     0     0     0       Number of branches     56     58     63       Thereof domestic     56     58     63       Thereof abroad     0     0     0			,	,
Number of branches     56     58     63       Thereof domestic     56     58     63       Thereof abroad     0     0     0				
Thereof domestic     56     58     63       Thereof abroad     0     0     0				
_Thereof abroad 0 0 0				
Number of customers     324,921     333,382     344,202		0	0	0
	Number of customers	324,921	333,382	344,202

Equity ratios are displayed in relation to total risk.

The operating cost-income-ratio is the ratio between operating income and operating expenses. Operating income includes net interest income, net fee and commission income, net trading income and if positive other operating result and result from discontinued operation. Operating expenses include general administrative expenses and if negative other operating result and result from discontinued operation. Other operating result and result from discontinued operation of the operating result and result from discontinued operation. Other operating result and result from discontinued operation of the operating result and result and result from discontinued operating result and result from discontinued operation is displayed net of other taxes, deconsolidation result and valuation result according to IFRS 5.

The ROE consolidated net income indicates the consolidated net income in relation to average equity without non-controlling interest.

The net interest margin shows the net interest income in relation to total assets. The NPL ratio indicates the portfolio of non-performing loans in relation to the total exposure of all loans to and receivables from customers. The leverage ratio indicates the business volume (CCF-weighted off-balance positions plus derivatives add-on, replacement value of derivatives, disallowance

of derivative claims and financial volume) in relation to the tier 1 capital (CET1 + AT1).

The net stable funding ratio indicates the available stable funding in relation to the necessary stable funding.

The liquidity coverage ratio (LCR) describes the ratio of highly liquid assets to net outflows over the next 30 days assuming a stress scenario, and thus the ability to cover short-term liquidity outflows.

The loan deposit ratio indicates the total amount of loan accounts, overdraft facilities less syndicated loans in relation to the total amount of savings deposits, demand deposits, fixed term deposits and debts evidenced by certificates. The coverage ratio I indicates the coverage ratio of non-performing loans by risk provisions. The coverage ratio III indicates the coverage ratio of non-performing loans by risk provisions and collaterals.

Staff figures are calculated based on full-time equivalent.

The ROE before taxes indicates the result before taxes in relation to average equity including non-controlling interest. The ROE after taxes indicates the result after taxes in relation to average equity including non-controlling interest.

## Statement of comprehensive income

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INCOME STATEMENT	1-12/2021	1-12/2020	Changes
	Euro thousand	Euro thousand	Euro thousand %
Interest and similar income	194,909	186,967	7,942 4.25 %
thereof using the effective interest method	167,866	172,254	-4,388 -2.55 %
Interest and similar expenses	-68,877	-70,757	1,880 -2.66 %
Net interest income	126,032	116,210	9,822 8.45 %
Risk provision	16,564	-26,606	43,170 -162.25 %
Fee and commission income	80,734	78,569	2,165 2.76 %
Fee and commission expenses	-22,093	-21,251	-841 3.96 %
Net fee and commission income	58,641	57,318	1,323 2.31 %
Net trading income	2,014	-1,283	3,297 < -200.00 %
Result from financial instruments and investment properties	8,684	3,587	5,097 142.10 %
Other operating result	111,265	107,478	3,788 3.52 %
General administrative expenses	-211,957	-206,368	-5,590 2.71 %
Result from companies measured at equity	448	-81	529 < -200.00 %
Result before taxes	111,691	50,255	61,436 122.25 %
Income taxes	-6,412	-19,480	13,068 -67.09 %
Result after taxes	105,280	30,775	74,504 > 200.00 %
Result attributable to shareholders of the			
parent company (Consolidated net result)	105,283	30,787	74,496 > 200.00 %
thereof from continued operation	105,283	30,787	74,496 > 200.00 %
Result attributable to non-controlling interest	-4	-12	8 -68.87 %
thereof from continued operation	-4	-12	8 -68.87 %
Other comprehensive income			
	1-12/2021	1-12/2020	Changes
	Euro thousand	Euro thousand	Euro thousand %
	Luio thousand		
Result after taxes	105,280	30,775	74,504 > 200.00 %
Other comprehensive income			
Other comprehensive income Items that will not be reclassified to profit or loss			
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including	105,280	30,775	74,504 > 200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes)			
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred	<b>105,280</b> 1,546	<b>30,775</b> 3,895	74,504 > 200.00 % -2,348 -60.29 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes)	<b>105,280</b> 1,546 3,412	<b>30,775</b> 3,895 -3,191	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes) Revaluation of own credit risk (including deferred taxes)	<b>105,280</b> 1,546 3,412 -1,621	<b>30,775</b> 3,895 -3,191 -106	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 % -1,514 > 200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes)	<b>105,280</b> 1,546 3,412	<b>30,775</b> 3,895 -3,191	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes) Revaluation of own credit risk (including deferred taxes)	<b>105,280</b> 1,546 3,412 -1,621	<b>30,775</b> 3,895 -3,191 -106	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 % -1,514 > 200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes) Revaluation of own credit risk (including deferred taxes) Total items that will not be reclassified to profit or loss	<b>105,280</b> 1,546 3,412 -1,621	<b>30,775</b> 3,895 -3,191 -106	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 % -1,514 > 200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes) Revaluation of own credit risk (including deferred taxes) Total items that will not be reclassified to profit or loss Items that may be reclassified to profit or loss	<b>105,280</b> 1,546 3,412 -1,621	<b>30,775</b> 3,895 -3,191 -106	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 % -1,514 > 200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes) Revaluation of own credit risk (including deferred taxes) Total items that will not be reclassified to profit or loss Items that may be reclassified to profit or loss Fair value reserve - debt instruments (including deferred	<b>105,280</b> 1,546 3,412 -1,621	<b>30,775</b> 3,895 -3,191 -106	74,504 > 200.00 % -2,348 -60.29 % 6,604 < -200.00 % -1,514 > 200.00 %
Other comprehensive income Items that will not be reclassified to profit or loss Revaluation of obligation of defined benefit plans (including deferred taxes) Fair value reserve - equity instruments (including deferred taxes) Revaluation of own credit risk (including deferred taxes) Total items that will not be reclassified to profit or loss Items that may be reclassified to profit or loss Fair value reserve - debt instruments (including deferred taxes)	105,280 1,546 3,412 -1,621 <b>3,338</b>	<b>30,775</b> 3,895 -3,191 -106 <b>597</b>	74,504 > 200.00 %     -2,348 -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss	105,280 1,546 3,412 -1,621 <b>3,338</b> -202	<b>30,775</b> 3,895 -3,191 -106 <b>597</b> 35	74,504 > 200.00 %     -2,348 -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)	105,280 1,546 3,412 -1,621 <b>3,338</b> -202 -8	<b>30,775</b> 3,895 -3,191 -106 <b>597</b> 35	74,504 > 200.00 %     -2,348 -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value     Change in fair value	105,280 1,546 3,412 -1,621 <b>3,338</b> -202	30,775 3,895 -3,191 -106 597 35 0	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18	30,775 3,895 -3,191 -106 597 35 0 0 0	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change in fair value (effective hedge)     Net amount transferred to profit or loss	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11	30,775 3,895 -3,191 -106 597 35 0 0	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230	30,775 3,895 -3,191 -106 597 35 0 0 0 0 -423	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Change from companies measured at equity	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230 -470 2,868	30,775 3,895 -3,191 -106 597 35 0 0 0 0 -423 -387 210	74,504 > 200.00 %     -2,348 -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Other comprehensive income total	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230 -470	30,775 3,895 -3,191 -106 597 35 0 0 0 0 -423 -387	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Other comprehensive income total     Comprehensive income     Comprehensive income attributable to shareholders of	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230 -470 2,868 108,148	30,775 3,895 -3,191 -106 597 35 0 0 0 0 0 0 -423 -387 210 30,985	74,504 > 200.00 %     -2,348 -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Other comprehensive income total     Comprehensive income attributable to shareholders of the parent company	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230 -470 2,868 108,148 108,159	30,775 3,895 -3,191 -106 597 35 0 0 0 0 0 -423 -387 210 30,985 30,990	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Other comprehensive income total     Comprehensive income attributable to shareholders of the parent company     thereof from continued operation	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230 -470 2,868 108,148	30,775 3,895 -3,191 -106 597 35 0 0 0 0 0 -423 -387 210 30,985	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %
Other comprehensive income     Items that will not be reclassified to profit or loss     Revaluation of obligation of defined benefit plans (including deferred taxes)     Fair value reserve - equity instruments (including deferred taxes)     Revaluation of own credit risk (including deferred taxes)     Total items that will not be reclassified to profit or loss     Items that may be reclassified to profit or loss     Fair value reserve - debt instruments (including deferred taxes)     Change in fair value     Net amount transferred to profit or loss     Cash flow hedge reserve (including deferred taxes)     Change in fair value (effective hedge)     Net amount transferred to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Change from companies measured at equity     Total items that may be reclassified to profit or loss     Other comprehensive income total     Comprehensive income attributable to shareholders of the parent company	105,280 1,546 3,412 -1,621 3,338 -202 -8 -11 -18 -230 -470 2,868 108,148 108,159	30,775 3,895 -3,191 -106 597 35 0 0 0 0 0 -423 -387 210 30,985 30,990	74,504 > 200.00 %     -2,348   -60.29 %     6,604 < -200.00 %

## Statement of financial position as at 31 December 2021

	31 Dec 2021 Euro thousand	31 Dec 2020 Euro thousand	Change Euro thousand	es %
	Euro mousand	Euro mousand	Euro mousanu	/0
ASSETS				
Liquid funds	6,770,589	3,798,482	2,972,107	78.24 %
Loans and receivables credit institutions	2,168,801	2,286,014	-117,213	-5.13 %
Loans and receivables customers	5,395,566	5,372,333	23,233	0.43 %
Assets held for trading	41,592	59,775	-18,184	-30.42 %
Financial investments	2,116,228	2,283,330	-167,101	-7.32 %
Investment property	27,202	30,186	-2,984	-9.88 %
Companies measured at equity	38,909	38,691	218	0.56 %
Participations	61,897	49,160	12,737	25.91 %
Intangible assets	18,749	20,671	-1,922	-9.30 %
Tangible assets	131,658	139,519	-7,861	-5.63 %
Tax assets	38,383	43,538	-5,155	-11.84 %
Current taxes	2,905	3,868	-963	-24.90 %
Deferred taxes	35,478	39,669	-4,192	-10.57 %
Other assets	109,179	158,436	-49,257	-31.09 %
Assets held for sale	5,911	942		> 200.00 %
TOTAL ASSETS	16,924,664	14,281,075	2,643,589	18.51 %
LIABILITIES				
Amounts owed to credit institutions	6,217,234	4,165,780	2,051,453	49.25 %
Amounts owed to customers	6,921,758	6,636,565	285,193	4.30 %
Debts evidenced by certificates	1,908,240	1,463,851	444,389	30.36 %
Lease liabillities	82,541	85,826	-3,285	-3.83 %
Liabilities held for trading	43,292	62,596	-19,305	-30.84 %
Provisions	66,438	69,318	-2,880	-4.15 %
Tax liabilities	3,250	2,035	1,215	59.72 %
Current taxes	2,559	1,331	1,227	92.16 %
Deferred taxes	691	703	-12	-1.71 %
Other liabilities	350,389	480,235	-129,846	-27.04 %
Subordinated liabilities	403,105	406,879	-3,774	-0.93 %
Equity	928,417	907,990	20,427	2.25 %
Shareholders' equity	924,670	904,161	20,510	2.27 %
Non-controlling interest	3,747	3,830	-82	-2.15 %
TOTAL LIABILITIES	16,924,664	14,281,075	2,643,589	18.51 %

#### Segment reporting by business segments Euro thousand

1-12/2021	Retail	со	Consolidation	Total
Net interest income	94,333	31,699	0	126,032
Risk provisions	18,166	-1,602	0	16,564
Net fee and comission income	63,655	-5,095	81	58,641
Net trading income	164	1,850	0	2,014
Result from financial instruments and investment properties	-7,250	15,934	0	8,684
Other operating result	6,212	164,748	-59,694	111,265
General administrative expenses	-139,831	-131,740	59,614	-211,957
Result from companies measured at equity	673	-225	0	448
Annual result before taxes	36,122	75,569	0	111,691
Income taxes	-4,718	-1,694	0	-6,412
Annual result after taxes	31,405	73,875	0	105,280
31 Dec 2021				
Total assets	6,608,849	11,481,950	-1,166,136	16,924,664
Loans and receivables customers	5,292,040	110,223	-6,698	5,395,566
Companies measured at equity	30,155	8,755	0	38,909
Amounts owed to customers	5,822,450	1,152,479	-53,170	6,921,758
Debts evidenced by certificates, including subordinated liabilities	99,074	2,212,271	0	2,311,345

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Net interest income	99,239	16,971	0	116,210
Risk provisions	-18,857	-7,749	0	-26,606
Net fee and comission income	61,349	-4,466	435	57,318
Net trading income	274	-1,557	0	-1,283
Result from financial instruments and investment properties	1,672	1,915	0	3,587
Other operating result	8,638	154,369	-55,529	107,478
General administrative expenses	-132,885	-128,577	55,094	-206,368
Result from companies measured at equity	-151	71	0	-81
Annual result before taxes	19,278	30,977	0	50,255
Income taxes	-14,192	-5,288	0	-19,480
Annual result after taxes	5,086	25,690	0	30,775
31 Dec 2020				
Total assets	6,672,096	9,133,803	-1,524,824	14,281,075
Loans and receivables customers	5,235,990	143,284	-6,941	5,372,333
Companies measured at equity	29,953	8,738	0	38,691

Companies measured at equity	29,903	0,730	0	30,091
Amounts owed to customers	5,546,177	1,233,026	-142,637	6,636,565
Debts evidenced by certificates, including subordinated liabilities	103,074	1,767,655	0	1,870,730

### Own funds of the VBW group of credit institutions

Euro thousand	31 Dec 2021	31 Dec 2020
Common tier I capital: Instruments and reserves		
Capital instruments including share premium accounts	340,175	340,175
Retained earnings	219,348	423,612
Accumulated other comprehensive income (and other reserves)	134,226	-87,568
Amount of capital instruments subject to phase out from CET1	0	0
Common tier I capital before regulatory adjustments	693,750	676,220
Common tier I capital: regulatory adjustments		
Regulatory value adjustments	0	0
Intangible assets (net of related tax liability)	-18,749	-20,671
Cash flow hedge reserve	30	0
Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	-374	0
Fair value gains and losses arising from the institution's own credit risk related to derivative		
liabilities	91	0
Value adjustments due to the requirement for prudent valuation	-732	-1,023
Deferred tax assets that rely on future profitability and do not arise from temporary		,
differences net of associated tax liabilities	-8,677	0
Insufficient coverage for non-performing exposures	-568	0
Regulatory adjustments - transitional provisions	5,579	15,396
Adjustments to be made due to transitional regulations under IFRS 9	5,579	15,396
Amount exceeding the threshold of 17.65 %	0	0
Additional CET1 deductions pursuant to article 3 CRR	-22,750	-14,169
Total regulatory adjustments	-46,149	-20,467
Common equity tier I capital - CET1	647,601	655,753
Additional tier I capital: instruments		
Capital instruments including share premium accounts	220,000	220,000
Additional tier I capital before regulatory adjustments	220,000	220,000
Additional tier I capital: regulatory adjustments		
Total regulatory adjustments	0	0
Additional tier I capital - AT1	220,000	220,000
Tier I capital (CET1 + AT1)	867,601	875,753
Tier II capital - instruments and provisions		
Capital instruments including share premium accounts	399,829	400,919
Tier II capital before regulatory adjustments	399,829	400,919
Tier II capital: regulatory adjustments		
Total regulatory adjustments	0	0
Tier II capital - T2	399,829	400,919
Own funds total - TC (T1 + T2)	1,267,430	1,276,672
Common equity tier I capital ratio	16.89 %	16.78 %
Tier I capital ratio	22.62 %	22.40 %
Equity ratio	33.05 %	32.66 %

#### Risk weighted assessment amounts

Euro thousand	31 Dec 2021	31 Dec 2020
Risk weighted exposure amount - credit risk	3,227,683	3,287,849
Total risk exposure amount - settlement risk	0	0
Total risk exposure amount for position, foreign exchange and commodities risks	27,406	37,895
Total risk exposure amount for operational risk	571,067	533,093
Total risk exposure amount for credit valuation adjustment (cva)	8,914	49,981
Total risk exposure amount	3,835,071	3,908,817

## Own funds of the VBW group of credit institutions - fully loaded

Euro thousand	31 Dec 2021	31 Dec 2020
Common tier I capital: Instruments and reserves		
Capital instruments including share premium accounts	340,175	340,175
Retained earnings	219,348	423,612
Accumulated other comprehensive income (and other reserves)	134,226	-87,568
Common tier I capital before regulatory adjustments	693,750	676,220
Common tier I capital: regulatory adjustments		
Intangible assets (net of related tax liability)	-18,749	-20,671
Cash flow hedge reserve	30	0
Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	-374	0
Fair value gains and losses arising from the institution's own credit risk related to derivative		
liabilities	91	0
Value adjustments due to the requirement for prudent valuation	-732	-1,023
Deferred tax assets that rely on future profitability and do not arise from temporary		
differences net of associated tax liabilities	-8,677	0
Amount exceeding the threshold of 17.65 %	0	0
Insufficient coverage for non-performing exposures	-568	0
Additional CET1 deductions pursuant to article 3 CRR	-22,750	-14,169
Total regulatory adjustments	-51,728	-35,863
Common equity tier I capital - CET1	642,022	640,357
Additional tier I capital: instruments		
Capital instruments including share premium accounts	220,000	220,000
Additional tier I capital: regulatory adjustments		
Total regulatory adjustments	0	0
Additional tier I capital - AT1	220,000	220,000
Tier I capital (CET1 + AT1)	862,022	860,357
Tier II capital - instruments and provisions		
Capital instruments including share premium accounts	399,829	400,919
Tier II capital before regulatory adjustments	399,829	400,919
Tier II capital: regulatory adjustments		
Total regulatory adjustments	0	0
Tier II capital - T2	399,829	400,919
Own funds total - TC (T1 + T2)	1,261,851	1,261,276
Common equity tier I capital ratio	16.76 %	16.44 %
Tier I capital ratio	22.51 %	22.09 %
Equity ratio	32.95 %	32.38 %

#### Risk weighted assessment amounts

Euro thousand	31 Dec 2021	31 Dec 2020
Risk weighted exposure amount - credit risk	3,222,395	3,274,463
Total risk exposure amount - settlement risk	0	0
Total risk exposure amount for position, foreign exchange and commodities risks	27,406	37,895
Total risk exposure amount for operational risk	571,067	533,093
Total risk exposure amount for credit valuation adjustment (cva)	8,914	49,981
Total risk exposure amount	3,829,783	3,895,432

#### Amounts owed to customers

Euro million	31 Dec 2021	31 Dec 2020
Saving deposits	1,677.3	1,814.6
Other deposits	5,244.5	4,821.9

#### Distribution of loans and receivables to customers by customer industries

	31 Dec 2021	31 Dec 2020
Private households	2,083.1	2,310.4
Financial services incl. banks	117.9	102.2
Public authorities	46.8	55.4
Real estate	2,224.8	2,075.8
Construction industry	80.0	129.2
Tourism	123.6	140.7
Trade and repairs	167.8	187.7
Physicians/healthcare	104.0	100.8
Agriculture and forestry	145.2	153.1
Others	365.2	196.4

### Distribution of loans and receivables to customers by customer segments <sup>1)</sup>

	31 Dec 2021	31 Dec 2020
Retail	2,083.1	2,310.4
SME	2,559.0	2,415.9
Corporates	315.1	273.5
Public sector	46.8	55.4
Others	454.6	396.5

#### **25 largest customer exposures**

Top 25 exposures represent 13.8 % (PY: 12.4 %) of Volksbank Wien's total loans and receivables to customers (largest single customer exposure 1.2 % (PY: 1.3 %) of total loans and receivables to customers).

#### Additional information from individual financial statement (UGB)

Euro million	31 Dec 2021	31 Dec 2020
Available Distributable Items (ADIs)	142.6	139.0
§ 57/1 BWG reserves	17.9	17.9

1) The definition of customer segments is derived from the regulatory segmentation criteria