

VOLKSBANK WIEN AG

Preliminary results

according to IFRS

as at 31 December 2021

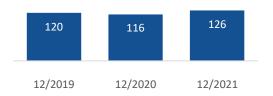
Result after taxes

Euro million



Net interest income

Euro million



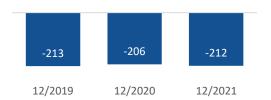
Net fee & commision income

Euro million

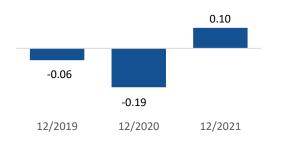


General administrative expenses

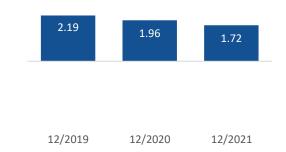
Euro million



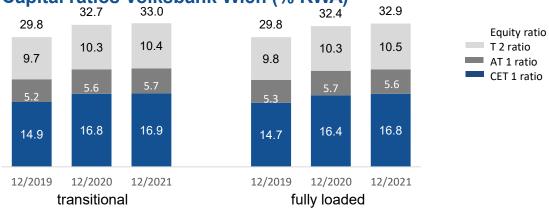
Risk provision in % of total assets



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
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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				
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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				
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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				
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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				
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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

-			
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	105,280 1,546	30,775 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)	105,280 1,546 3,412	30,775 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)	105,280 1,546 3,412 -1,621	30,775 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)	105,280 1,546 3,412	30,775 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)	105,280 1,546 3,412 -1,621	30,775 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	105,280 1,546 3,412 -1,621	30,775 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	105,280 1,546 3,412 -1,621	30,775 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	105,280 1,546 3,412 -1,621	30,775 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 3,338	30,775 3,895 -3,191 -106 597	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 3,338 -202	30,775 3,895 -3,191 -106 597 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 3,338 -202 -8	30,775 3,895 -3,191 -106 597 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 3,338 -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 ¹⁾

	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