

FORESIGHT

PART
OF MY
LIFE.

VKB | BANK



VKB-Bank is committed to customer and value orientation, regional responsibility, independence, security and strength of financial sources. But, and this is perhaps the most important thing: it knows about life and the people in Upper Austria.

VKB | BANK

RESPONSIBI

**PART
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VKB-Bank has had deep roots in the region of Upper Austria for 145 years, working as a strong financial partner to corporate and private customers.

LITY

We are not just focussed on security, the strength of financial resources and independence, but primarily also on regionality and sustainability.

The future of the state of Upper Austria and its people has always been very important to us. And, just like people these days are paying attention to the regional origin of their food, we at VKB-Bank have been ensuring that our customers' money remains in the region since our foundation. After all, true responsibility, sustainable enterprise and proximity to our customers as people provide one thing above all else: more of a future.



FREEDOM





**PART
OF MY
LIFE.**

The path is the goal. And
VKB-Bank is there for every-
thing you need along the way.

Enjoy life at full speed. Always safely in
the saddle. And setting the course yourself
when you need to. This has connected our
customers and us for 145 years - so that
you can reach your goals in life with the
right drive and pinpoint accuracy.

A man with a full beard and a grey jacket stands in front of a lake and mountains. The sun is low in the sky, creating a lens flare effect. The word "FORESIG" is overlaid in large white letters across the top right of the image.

FORESIG

HT

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Sometimes the sun shines, sometimes the storm clouds gather. But you can always rely on the foresight of VKB advisors.

Look to the future with foresight, without causing waves. Always keep an eye on what's important. And make the right decision in every situation: this is only possible if you have healthy finances, act independently and don't let anyone distract you from the right path - just like VKB-Bank.

TRUST

Anyone who wants to achieve something positive together and wants to give the other person their full support in every situation must always be ready to act when they are needed. That's why we at VKB-Bank are committed to providing individual and honest advice by taking a close look from the customer's perspective.





PART OF MY LIFE.

Know that the other person won't give up when it comes to the crunch: this is just as important to us as it is to our customers.

HOME





**PART
OF MY
LIFE.**

We know Upper Austria like
no one else. The people.
The region. And its pulse.

Set the goal yourself in a familiar environment.
Know you can rely on each other. And know the
country and its people. We at VKB-Bank stand by
our region of Upper Austria and the people who
live here. We personally accompany our customers
through all the situations life throws at them and
make sure that money invested with us really stays
in the region.

PARTNERSH

Live together. Trust in one another. And always have the right tools at your fingertips. Because you reach big goals faster by working together. This is the attitude that distinguishes our customers as well as our employees. And, if you happen to face an obstacle on the way: we will find the right path together.



IP



PART
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Have goals. Explore new horizons. And enjoy starting something, while others continue to wait.

A man with a beard and long hair, wearing a blue plaid shirt and jeans, is crouching in a garden. He is holding a blue garden fork and looking down at a large green leafy vegetable. The background shows a garden with rows of plants and a sunset sky with a warm orange glow. The word "AWA" is overlaid in the top right corner in a large, bold, grey font.

AWA

RENEWESS

PART
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A good harvest needs the right conditions. And some patience.

For VKB-Bank, responsibility and a sustainable mindset have always been the fertiliser for healthy growth. To turn tender shoots into a success story, you need to have the right field today. Respectful interaction with customers and employees is as much a part of it as the targeted support of business, culture and sport. So that you can really enjoy life.

VKB GROUP

AN OVERVIEW OF THE FIGURES

BALANCE SHEET KEY FIGURES (in millions of EUR)	2014	2015	Change	2016
Balance sheet total	2,794.6	2,756.2	3.9 %	2,864.8
Business volume	4,446.1	4,418.3	3.1 %	4,554.6
Loans to clients	2,217.1	2,161.0	2.0 %	2,203.6
Primary funds	2,229.0	2,257.3	4.2 %	2,351.0
Equity	314.4	317.5	3.3 %	327.8

OWN FUNDS KEY FIGURES (in millions of EUR)	2014	2015	Change	2016
Overall risk	1,953.0	1,911.3	1.8 %	1,946.3
Chargeable own funds	322.9	326.6	0.3 %	327.7
Core capital (Tier 1)	305.8	312.8	1.7 %	318.2
Total capital ratio with Basel-I-Floor	16.5 %	17.1 %	-0.3	16.8 %
Core capital ratio with Basel-I-Floor	15.7 %	16.4 %	0.0	16.4 %
Total capital ratio without Basel-I-Floor	17.3 %	19.1 %	0.7	19.8 %
Core capital ratio without Basel-I-Floor	16.4 %	18.3 %	0.9	19.2 %
Capital assets ratio (CAR)	10.9 %	11.3 %	-0.2	11.1 %

Rounding differences may occur due to the use of automatic calculation methods.

INCOME STATEMENT KEY FIGURES (in millions of EUR)	2014	2015	Change	2016
Operating result	18.7	19.5	-3.7 %	18.7
Operating income	83.8	86.8	-5.5 %	82.0
Net interest income	57.2	58.7	-6.5 %	54.8
Operating expenses	-65.0	-67.4	-6.0 %	-63.3
Operating profit	10.8	12.6	3.7 %	13.0
Group annual net profit	6.4	6.9	47.8 %	10.1
Cost income ratio (CIR)	77.6 %	77.6 %	-0.5	77.1 %

PERFORMANCE KEY FIGURES	2014	2015	Change	2016
Operating result compared to the average balance sheet total	0.66 %	0.70 %	-0.03	0.67 %
Return on assets before tax (basis: operating profit)	0.38 %	0.45 %	0.01	0.46 %
Return on equity before tax (basis: operating profit)	3.46 %	3.96 %	0.08	4.04 %
Return on assets after tax (basis: net profit)	0.23 %	0.25 %	0.11	0.36 %
Return on equity after tax (basis: net profit)	2.07 %	2.16 %	0.98	3.14 %
Average number of staff (FTEs)	507	490	-13	477
Branch offices	35	35	-1	34

COMPANY RESULT. 2016 WAS AN INTERESTING YEAR. WITH A GOOD RESULT.

The VKB Group had a business volume of 4.6 billion euros, half of which was apportioned to deposits and half to loans. The balance sheet total reached approximately 2.9 billion euros, up 3.9 per cent in the year-on-year comparison. The result from ordinary business activity amounted to 13.0 million euros. The healthy capital base remains an important feature of the VKB Group, with the core Tier 1 capital ratio in particular at a very high level (16.4 percent).

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TEIL MEINES LEBENS.