



Facts & Figures

12/2011

Oberbank
3 Banken Gruppe

Agenda



Regional Coverage



Success in a Challenging Time



Highlights at Year End 2011



Financial Strength



Business Model & Success Factors



Your Benefits



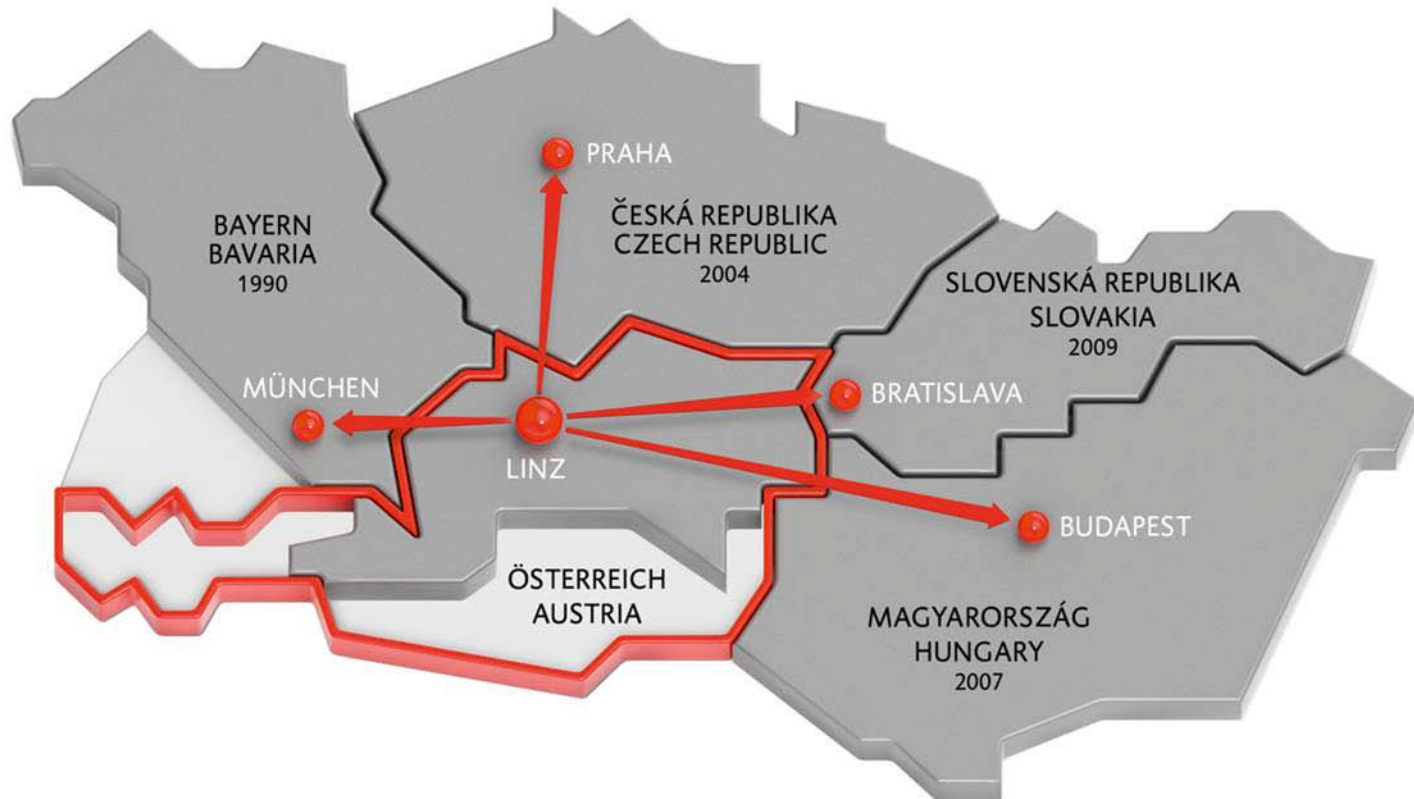
Your Contacts



Regional Coverage

- Regional Bank in the Heart of Europe
- Five Countries – One **O**berbank
- Global Scope
- Total Assets €17.5 bn

Five Countries – One **O**berbank!



Regional Heart & Global Scope

Established in 1869 in Linz, Upper Austria

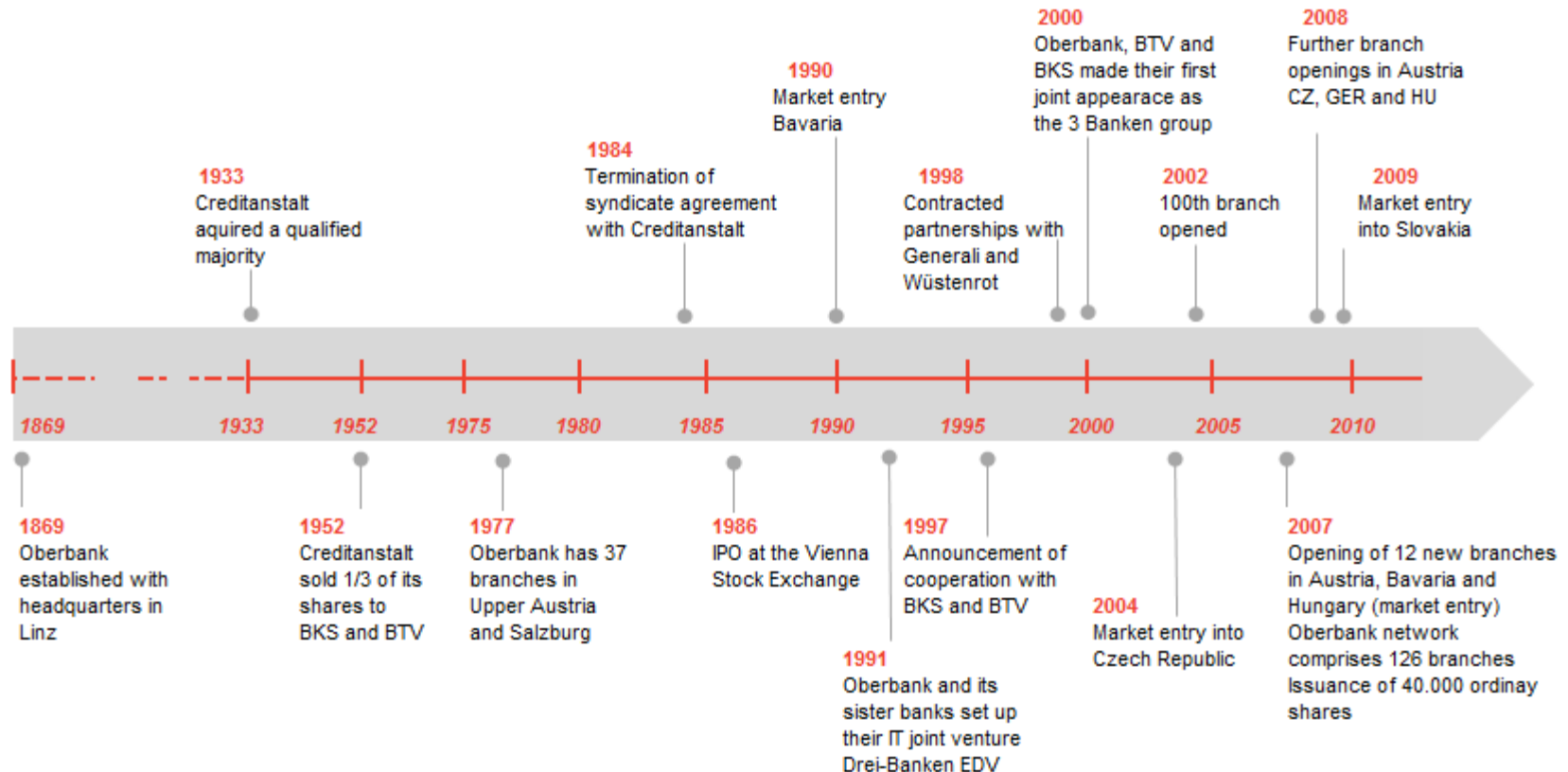
Branch Concept:
150 Branches in 5 European Countries today

- 99 branches in Austria
 - 22 branches in Bavaria (Germany 1990*)
 - 17 branches in the Czech Republic; (2004*)
 - 6 branches in Hungary (2007*)
 - 6 branches in Slovakia (2009*)
- *) founding year of the first foreign branch

Global Scope through more than 2400
Correspondent Banks worldwide



Milestones in the History of Oberbank



A photograph of three hikers (a man and two women) standing on a mountain trail, looking out over a vast, green valley. The hiker on the left is a man with a backpack, wearing a light-colored shirt and white shorts. The hiker in the middle is a woman in a red shirt and blue jeans. The hiker on the right is a woman in a light-colored shirt and shorts. They are standing on a metal railing. The background shows a wide valley with green fields, forests, and distant hills under a clear blue sky.

Success in a Challenging Time

- **Financial Crisis**
 - Inconsistent Environment in 2011
- **Oberbank performs better than the Market**
 - Security and Stability even in difficult Times

Results 2011 again better than Market Average

unconsolidated Results according to OeNB (Austrian National Bank),
official figures for 2011 available as of May 2012

Further Increase from High Level of 2009

- Total Market in 2009: negative or +/- 0!

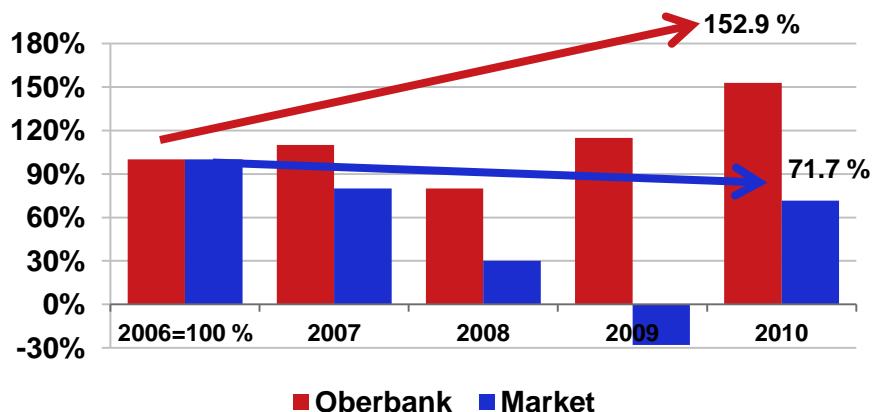
Profit or Loss on Ordinary Activities 2010: EUR 104.1 mn

- + 52.9 % on 5 Year Comparison
- Total Market: - 28.3 %!

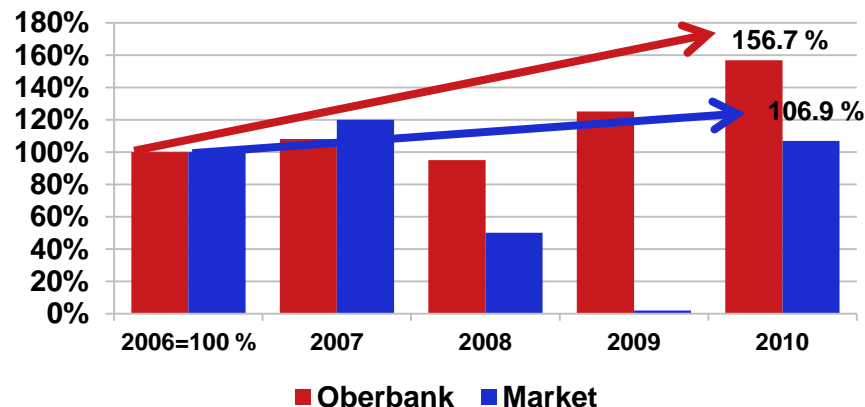
Net Income 2010: EUR 81.5 mn

- + 56.7 % on 5 Year Comparison
- Total Market + 6.9 %!

Profit or Loss on Ordinary Activities 2006 - 2010



Annual Net Profit 2006 - 2010





Highlights at Year End 2011

- **Excellent Key Figures and Ratios**
- **High Liquidity**
 - Primary Funds exceed Loans and Advances to Customers by more than 1,100 € mn
- **Outstanding Profit Development and Capitalization**

Highlights at Year End 2011

Excellent Profit Development (compared to 2010)

- Operating Result of EUR 223.6 mn / + 2.40 %
- Net Income (before tax) + 10.1 % to EUR 126.0 mn
- Net Income (after tax) + 13.1 % to EUR 111.2 mn

Outstanding Value of Loans and Customer Funds under Management

- Loans at a level of EUR 11 bn
- Customer Funds under Management at a level of EUR 20 bn

Outstanding Capitalization

- Tier 1 Capital Ratio of 11.51 %
- Total Capital Ratio of 16.49 %

Continued Expansion

- 150 Branches in total as per Year End as assumed
- 8.400 new Customers, 342.400 Customers in total

Earnings Development 2011

Amounts in EUR mn	2011	2010	+ / -
Operative Interest Result	278,9	275,4	1,3%
at Equity-Result	62,8	43,5	44,4%
Interest Result	341,7	318,9	7,1%
Risk Provisions in Loan Business	-97,6	-103,8	-6,0%
Commission Result	104,5	101,2	3,3%
Trading Result	9,3	6,5	43,1%
Administrative Expenses	-229,5	-220,7	4,0%
Other Operating Profit	-2,4	12,4	-119,4%
Operating Result	223,6	218,3	2,4%
Profit for the Period before Tax	126,0	114,5	10,0%
Income Taxes	-14,8	-16,1	-8,1%
Net Profit for the Period	111,2	98,4	13,0%

Consolidated-Balance Sheet/ Assets: Clear Growth in Customer Receivables

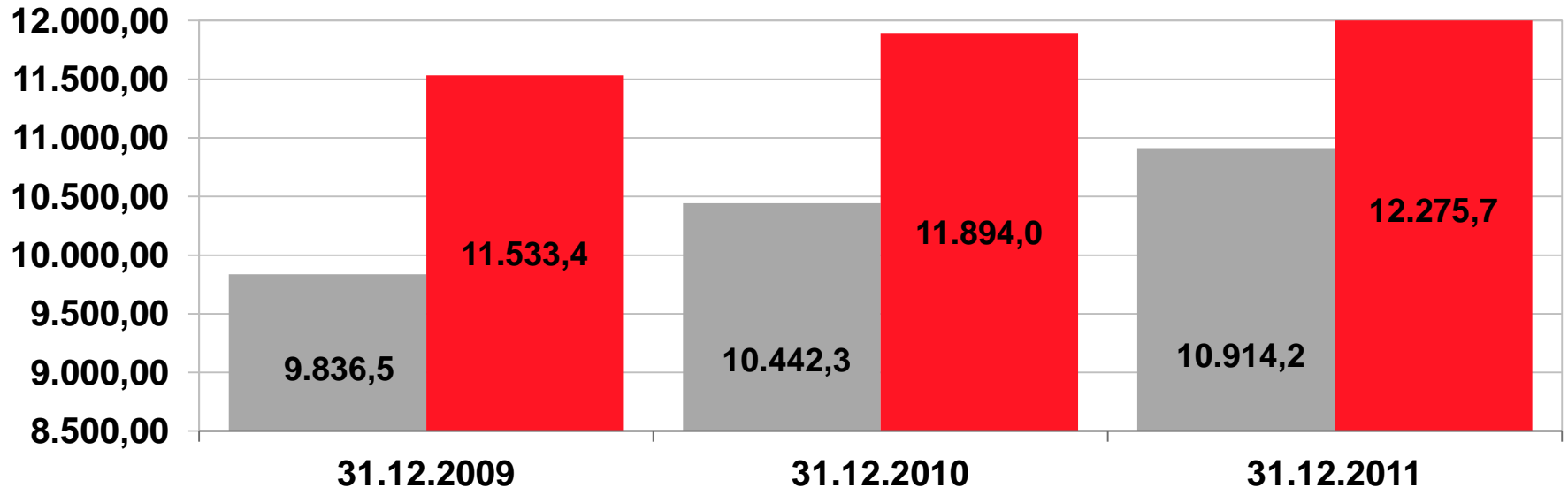
Amounts in EUR mn	2011	2010	+ / -
Cash Reserves	300,2	226,9	32,3%
Receivables from Credit Institutes	1.566,2	1.856,0	-15,6%
Receivables from Customers	10.914,2	10.442,3	4,5%
Risk Provision	-350,3	-312,6	12,1%
Trading Assets	50,4	45,5	10,8%
Financial Assets	4.392,2	3.959,5	10,9%
Intangible Non-Current Assets	4,6	6,2	-25,8%
Fixed Assets	220,1	221,1	-0,5%
Other Assets	386,2	323,5	19,4%
Total Assets	17.483,7	16.768,4	4,3%

Consolidated-Balance Sheet/ Liabilities: Increase in Equity

Amounts in EUR mn	2011	2010	+ / -
Payables to Credit Institutions	4.278,6	3.833,2	11,6%
Payables to Customers	9.064,2	8.902,8	1,8%
Liabilities evidenced by Paper	1.506,6	1.486,4	1,4%
Provisions	402,6	378,4	6,4%
Other Liabilities	265,3	260,5	1,8%
Subordinated Debt	744,4	746,2	-0,2%
Equity	1.222,0	1.160,9	5,3%
Total Liabilities	17.483,7	16.768,4	4,3%

Loan / Deposit-Ratio

in EUR mn



■ Loans ■ Primary Funds incl. OeKB*, LfA, KfW

● Favourable Development in Primary Funds

● 12.3 bn EUR incl. OeKB-Funds

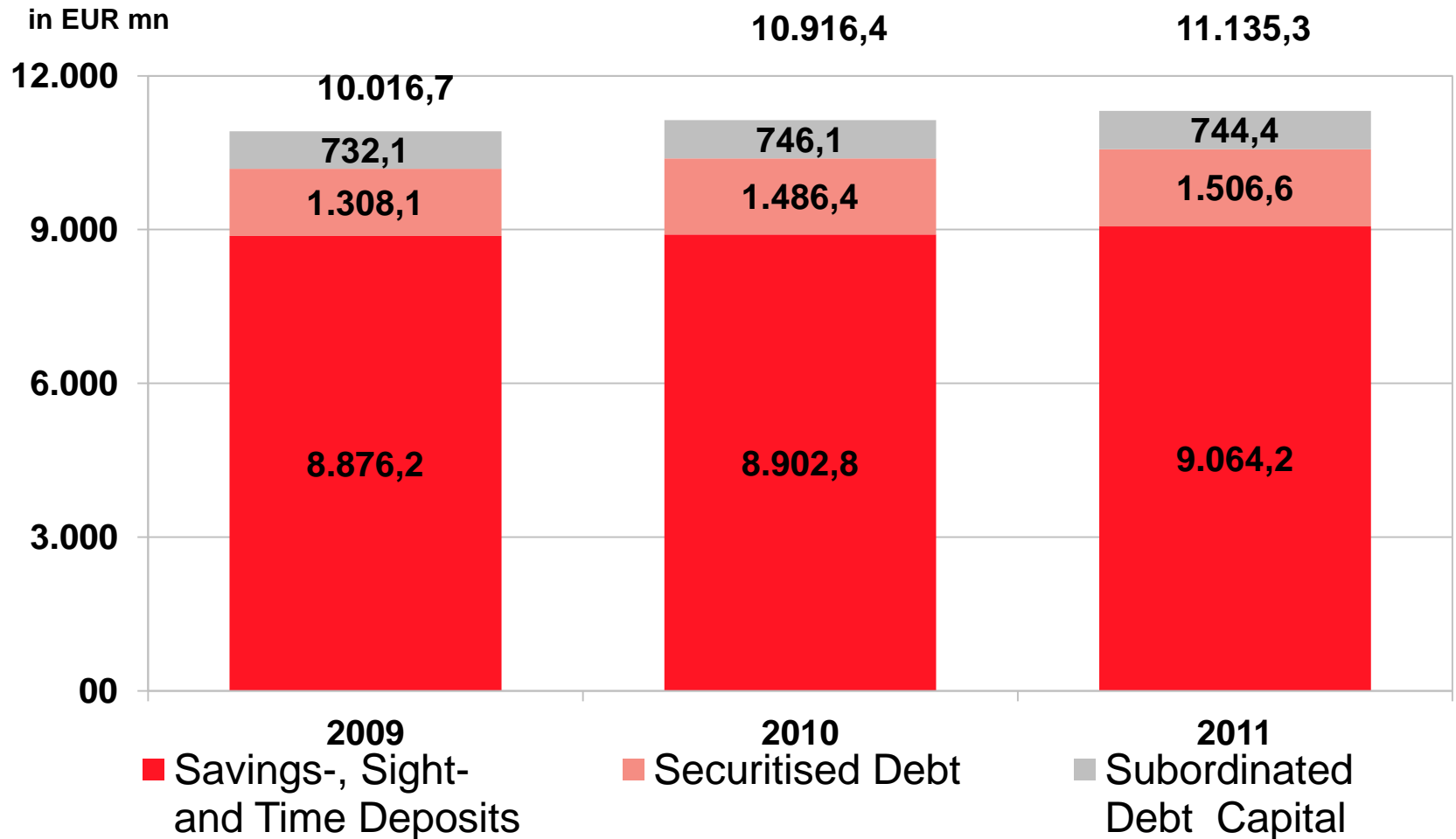
● Excess of Deposits over Loans

● 31.12.2010: 1,451.7 EUR m

● 31.12.2011: 1,361.5 EUR m

* OeKB=Austrian Export Credit Agency

Structure of the Primary Funds 2011



A photograph of a man and a woman hiking together. They are standing on a path next to a clear, greenish-blue lake. The background features dense evergreen forests and steep, rocky mountains under a clear sky. The woman is wearing a plaid shirt and a dark backpack, and the man is wearing a red shirt. They are both looking towards the left of the frame.

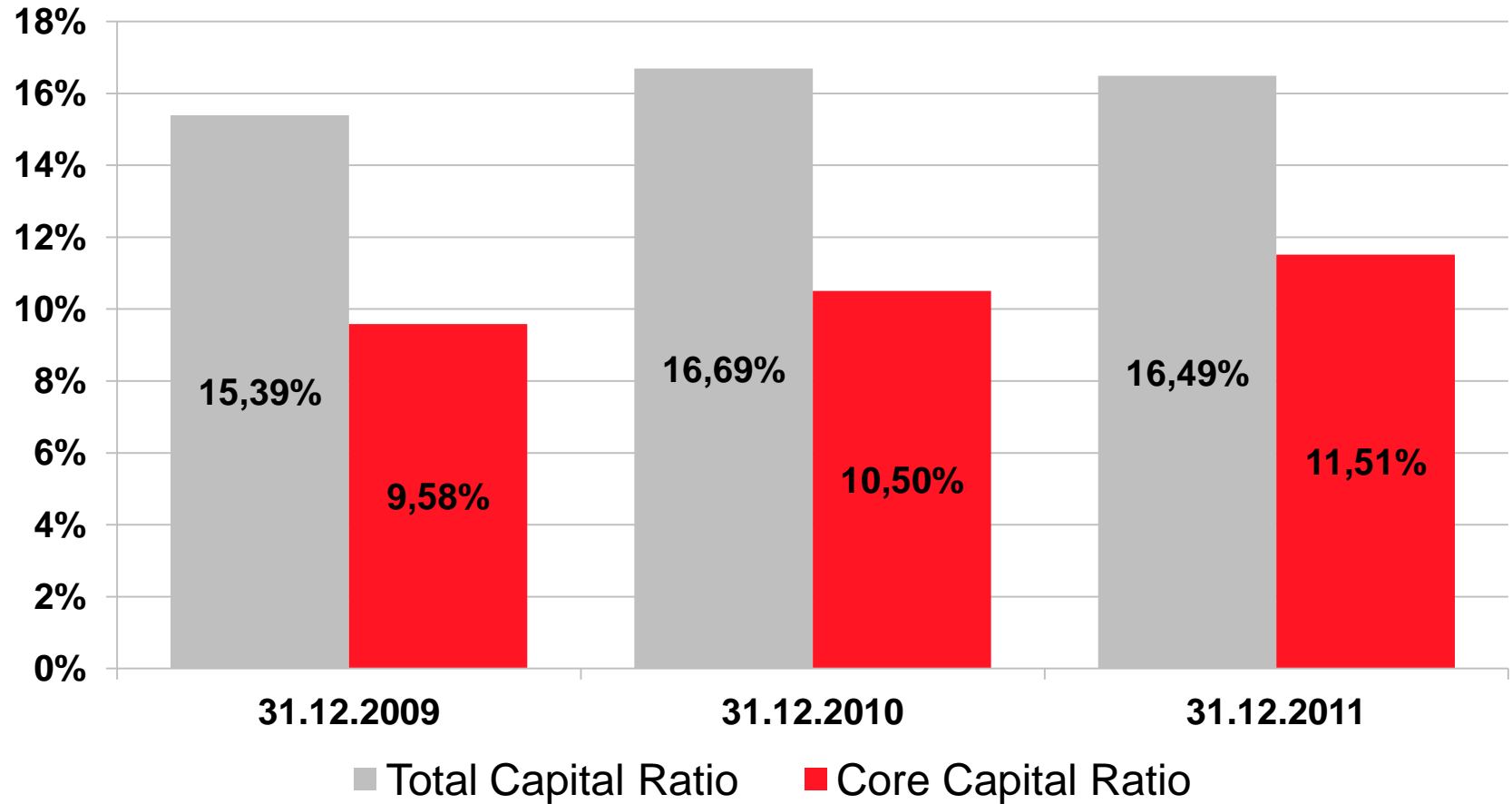
Financial Strength

- **Excellent Capital Ratios**
- **Convincing Risk Indicators**
- **Diversified Funding Sources**
- **Oberbank Share Price outperforms the Market**

Excellent Indicators and Ratios in Oberbank-Group

	Oberbank 2011	Oberbank 2010	Oberbank 2009
RoE before Tax	10,56%	10,57%	9,86%
RoE after Tax	9,32%	9,08%	8,28%
Cost/Income-Ratio	50,64%	50,28%	53,26%
Risk/Earning-Ratio	28,58%	32,55%	34,58%
Equity-Ratio	16,49%	16,69%	15,39%
Core Capital-Ratio	11,51%	10,50%	9,58%
Loan/Deposit-Ratio	88,91%	89,78%	85,26%

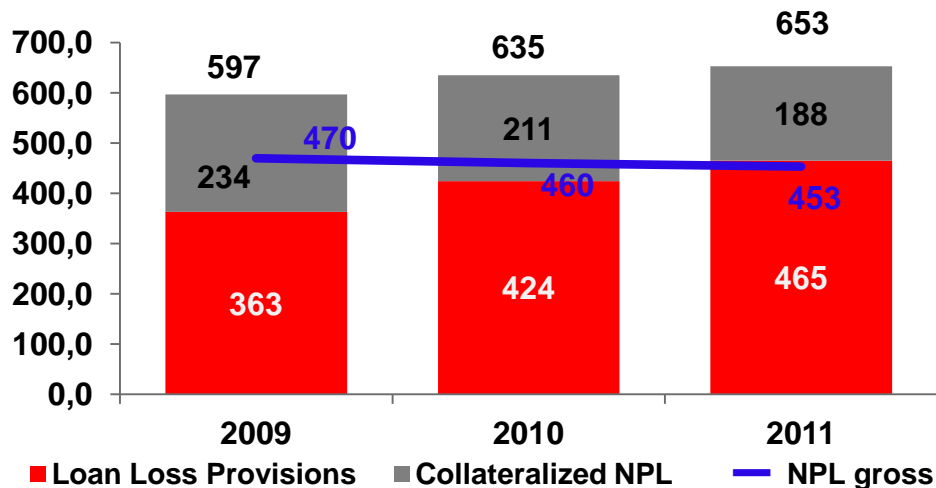
Total- and Core Capital Ratio in %



Non Performing Loans (NPL)

Collateral and Provisions considerably higher than Risk

Development of NPL in EUR mn



NPL Coverage Ratio 144,10%

(Total balance of impairment provisions in relation to exposures with high probability of default)

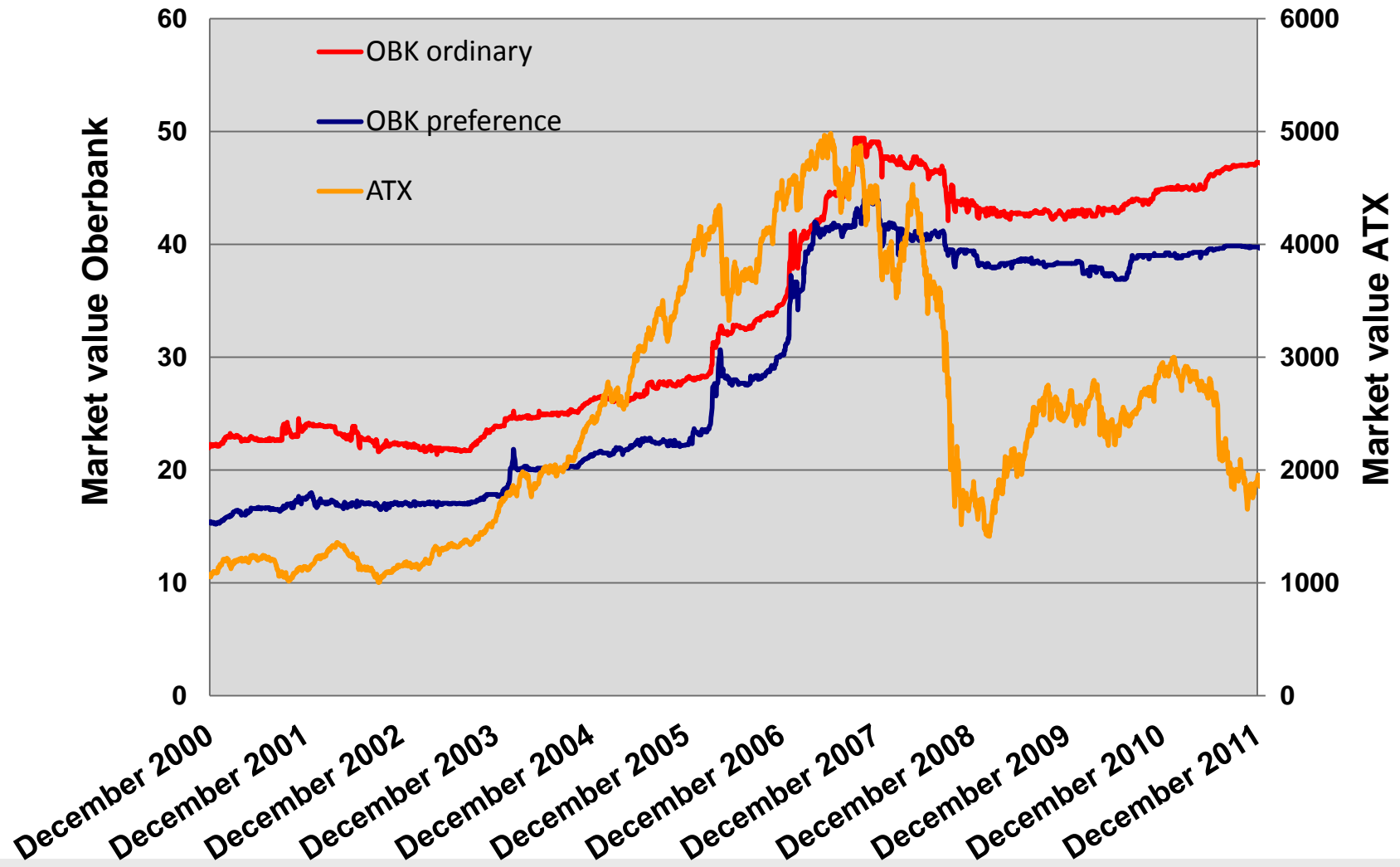
NPL- Ratio 0,83%

(NPL's net in relation to accounts receivable and debt instruments of financial investments)

Key Data of NPL

	2009	2010	2011
NPL gross	3,29%	3,11%	2,96%
NPL net	1,23%	0,95%	0,83%
NPL Coverage Ratio	127,06%	137,93%	144,10%

Attractive Development of Oberbank Shares in Comparison to Index ATX



A nighttime photograph of a city square. In the center, two large hot air balloons are illuminated from within. The larger one is orange and yellow, with the word 'Ober' written in white cursive and 'ERREICH' in white block letters below it. To the right, a modern, curved building with large glass windows is lit up. The foreground is a wide, snow-covered plaza. In the background, a bridge is visible over a body of water on the left, and a tall building is visible behind the balloons.

Business Model & Success Factors

- **Regional Bank**
- **Universal Bank**
- **Solid Shareholder Structure**
- **Tradition and Independence**

Panic-Proof Business Model and Strategy

Success Factor: Regional Bank

- Proximity to our Customers
- Principal Bank Function
- Prudent Risk Policy
- Organic Growth

Success Factor: Universal Bank

- Corporate- and Retail Customers as stable, important Pillars

Success Factor: Shareholder Structure

- Stable Shareholder Structure since many Years

„Universal Bank“ principle

38.600 Customers in Corporate Banking

- Strong Position as Bank of Industry and SMEs
- Exceptional Know-How and Market Shares above the Average
- Special Strengths: Export and Investment Financing, Cross-border Payments, Documentary and Guarantee Services, Trade Finance and Foreign Exchange Trading

303.800 Customers in Personal Banking

- Exceptional strong Funding Position
- Special Strengths: Housing Finance, Private Asset Management

Crucial Success Factors

Tradition and Independence

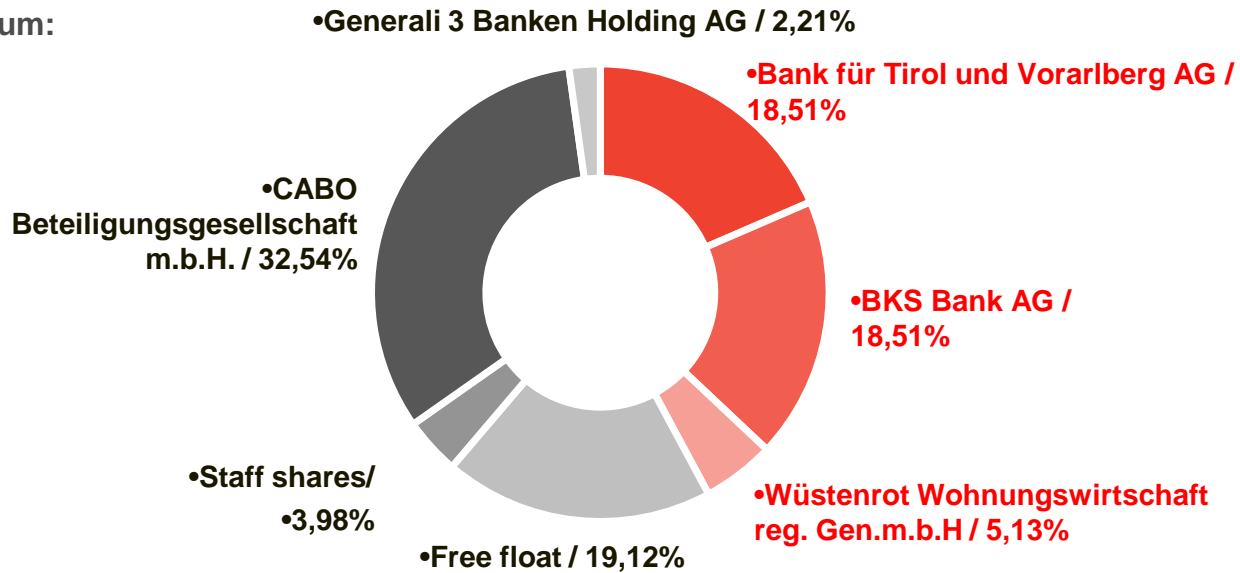
- More than 140 Years of Experience and Know-How
- No single Shareholder to be in a Position to assume direct or indirect Control

Risk-aware Strategy, conservative Business Model

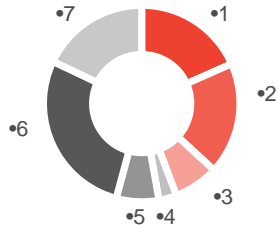
- Organic Growth in every Region
- “Universal Bank” Principle
- Outstanding Liquidity and Risk Positions
- Stable Capital Base

Oberbank Shareholder Structure by Voting Right:

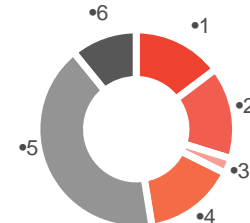
Syndicate in sum:
42,15%



BKS	
Oberbank AG ¹	19,54%
Bank für Tirol und Vorarlberg AG ²	19,65%
Generali 3 Banken Holding AG ³	7,88%
Wüstenrot Wohnungswirtschaft reg.Gen.b.H. ⁴	3,11%
UniCredit Bank Austria AG ⁵	7,46%
CABO Beteiligungsgesellschaft m.b.H. ⁶	29,64%
Free float ⁷	12,72%



BTV	
Oberbank AG ¹	14,69%
BKS Bank AG ²	15,10%
Wüstenrot Wohnungswirtschaft reg.Gen.b.H. ³	2,53%
Generali 3 Banken Holding AG ⁴	15,12%
CABO Beteiligungsgesellschaft m.b.H. ⁵	41,70%
Free float ⁶	10,86%





Your Benefits and Advantages

- **The Oberbank**

- Your reliable Business Partner in the Heart of Europe for domestic and international Financial Services based on the Global Activities of its regional Customers

- **Core Competence International Business**

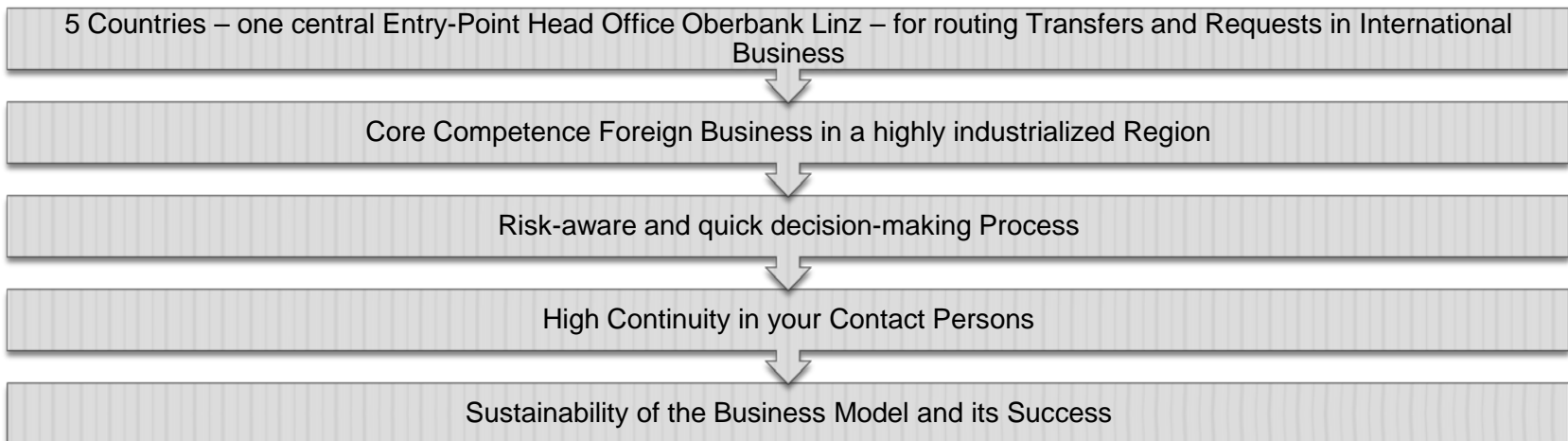
- Respectable Market Shares

Oberbank
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Benefits...



...and Advantages!



Core Competence International Business 2011

Strongest Bank in Export Financing
headquartered outside of Vienna!

- 11.50 % Market Share in Export Business
- Number 3 in Austria regarding large corporate loans extended under the KRR Kontrollbank Credit Line

Documentary Business (Letters of Credit,
Collections, Foreign Guarantees)

- 9,759 Customer Transactions in 2011 (+7 % compared to previous Year)
- Order Volume 2011: EUR 1,261 (+11 % compared to 2010)



Your Contacts

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Oberbank
3 Banken Gruppe

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