

**Extract from the  
Annual Report  
2020**



**AN EYE FOR DETAIL  
GIVES RISE TO THE  
BIG PICTURE**



*In the unity of many, lies the strength that creates good. To contribute to it is the duty of everyone.*

Archduke Johann of Austria, 1846

## Working Together

The oldest member company of the GRAWE Banking Group was founded as long ago as 1832. The Banking Group can thus look back proudly on an almost 190-year long, successful corporate history.

Tradition, consistency and flexibility are the guarantee of future growth. Success and steady growth in all the institutions are built on traditional banking business combined with innovative products.

### OUR INSTITUTIONS.

The GRAWE Banking Group includes Bank Burgenland, Capital Bank, Bankhaus Schelhammer & Schattera, Security KAG, DADAT Bank, die Plattform, Sopron Bank, BK Immo and BB Leasing. Furthermore, there is close co-operation between the GRAWE Banking Group and bank99, the new bank of the Austrian Post. The GRAWE Banking Group not only provides extensive outsourcing services to bank99, but is also a reliable product partner. With 20 percent, it holds a small share in bank99. However, this is not presented in the consolidated financial statements of the GRAWE Banking Group.

### OUR VALUES.

The defining features of all institutions are stability, reliability and consistency. These values will continue to be the bedrock of our future development. Our successful financial performance and optimum capital adequacy form the basis for our independence, which allows us to be exclusively at the service of our clients. We believe that the trust of our clients is crucial; after all, the success of the banking business also depends on it.

### PERSONALITY.

Our employees reflect the quality of service – and it is their reliability that decides whether we stand or fail as a business. They are therefore our most important asset. The entire GRAWE Banking Group puts great value on the training and professional development of its employees. We do not stand still, are constantly developing and build up client relationships over many years, based not least on the high quality of the services we provide.

## The GRAWE Banking Group – Financial Facts

 **37**  
branches

 **902**  
employees

 **6.2**  
billion EUR balance sheet total

 **66.7**  
million EUR Group result before taxes

 **18.9**  
billion EUR assets under management

 **64.5**  
% cost-to-income ratio

 **677.1**  
million EUR eligible capital

 **16.0**  
% total capital ratio

Combining more than 190 years of tradition.

## The GRAWE Group – Bound by Tradition.

### THEN AND NOW.

Grazer Wechselseitige Versicherung (GRAWE) was established back in 1828 – much has happened since then. The original fire insurance company has turned into a multifaceted international organisation. Insurance, financial services and real estate are the core competencies at GRAWE.

As a responsible group with a tradition going back over more than 190 years, GRAWE is guided by its motto, “The insurance company on your side”.

Croatia, Serbia, Bosnia–Herzegovina, Montenegro, Hungary, Ukraine, Bulgaria, Romania, Moldova, Republic of North Macedonia and Cyprus. They have an expanding network of branches, in addition to the head offices.

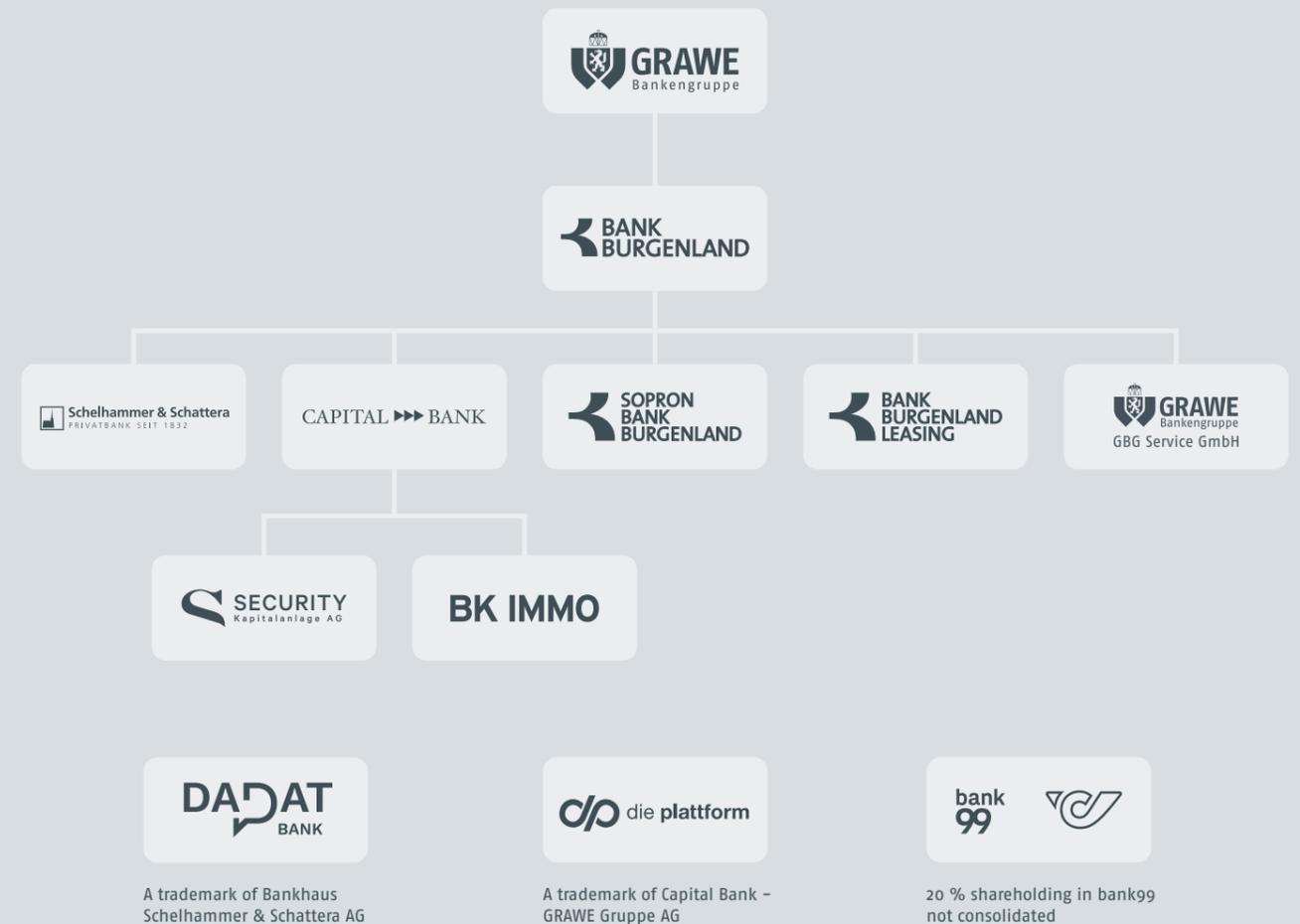
Consistency and financial stability reflect a success story covering more than 190 years. Offering client–friendly, individual advice coupled with tailored needs–based products, GRAWE is a byword for international quality, accompanied by Austrian standards of safety and security.

### SUCCESSFUL.

The international structure of the organisation is reflected in its subsidiaries in Central and Eastern Europe. These subsidiaries are located in Slovenia,

Active in	13 countries
Insurance contracts	approx. 4.8 Mio.
Premium volume	approx. EUR 933 Mio.
Employees (excluding banks)	approx. 4,300

# Structure and Members



Banks and Investment Companies	Insurance Companies	Real Estate
<ul style="list-style-type: none"> <li>Bank Burgenland</li> <li>Bankhaus Schelhammer &amp; Schatterera</li> <li>Capital Bank</li> <li>SECURITY Kapitalanlage AG</li> <li>DADAT Bank</li> <li>Die Plattform</li> <li>GBG Service GmbH</li> <li>Sopron Bank</li> <li>BB Leasing</li> </ul>	<p><b>Austria</b></p> <ul style="list-style-type: none"> <li>Grazer Wechselseitige Versicherung AG (GRAWE)</li> <li>HYPO Versicherung AG</li> </ul> <p><b>International</b></p> <ul style="list-style-type: none"> <li>GRAWE Slovenia</li> <li>GRAWE Croatia</li> <li>GRAWE Hungary</li> <li>GRAWE Belgrade</li> <li>GRAWE Sarajevo</li> <li>GRAWE Ukraine</li> <li>GRAWE Bulgaria</li> <li>GRAWE Romania</li> <li>GRAWE Banja Luka</li> <li>GRAWE CARAT Moldova</li> <li>GRAWE Podgorica</li> <li>GRAWE Skopje</li> <li>GRAWE Cyprus</li> </ul>	<ul style="list-style-type: none"> <li>GRAWE Immo Holding AG</li> <li>GRAWE Immobilien Verwaltungs GmbH</li> <li>STIWOG Immobilien GmbH</li> <li>BK Immo Vorsorge GmbH</li> <li>ImmoPro Immobilien GmbH</li> <li>RIS Realitäten GmbH</li> </ul>

Leadership needs vision.

## GRAWE Banking Group – The Leadership Team.

Leadership needs vision. GRAWE Banking Group is managed by outstanding individuals and the team's entrepreneurial foresight truly sets it apart.

### CHANGING TOGETHER.

The leadership team is greatly diversified. Each member offers their own strengths and is an eminent expert in their field. Together, these individuals combine many years of experience in the financial sector with a shared goal: making GRAWE Banking Group even more successful.

Almost all members of the board of management have an academic background, in a wide range of subjects. The key focus of their various academic degrees is business economics. However, members of the team also hold degrees in economics, law, telematics management and even geophysics.

### EXPERIENCE.

Altogether, the board members have a total of around 120 years of experience in serving on boards of management in the financial sector. This means that each member has an average of more than twelve years of experience, which is exceptionally high for the financial sector, both within and outside Austria.

Making a contribution and bringing about positive change are not just empty phrases for the members of the Board of Management: they actively engage with cultural, church-based and charitable organisations.



**Christian Jauk**  
Chairman of the Board of Management  
Bank Burgenland and Capital Bank



**Gerhard Nyul**  
Deputy Chairman of the Board of Management  
Bank Burgenland



**Andrea Maller-Weiß**  
Chairwoman of the Board of Management Bank Burgenland  
and Chief Executive Officer Sopron Bank



**Ernst Huber**  
Member of the Board of Management Bank Burgenland and Bankhaus  
Schelhammer & Schattera, Managing Director – GBG Service GmbH



**Constantin Veyder-Malberg**  
Member of the Board of Management  
Capital Bank



**Wolfgang Dörner**  
Member of the Board of Management Capital Bank  
and Managing Director GBG Service GmbH



**Berthold TroiB**  
Member of the Board of Management  
Capital Bank



**Gerd Stöcklmair**  
Member of the Board of Management  
Bankhaus Schelhammer & Schattera



**Peter Böhler**  
Member of the Board of Management  
Bankhaus Schelhammer & Schattera



**Peter Ladreiter**  
Chairman of the Board of Management  
Security Kapitalanlage AG



**Paul Swoboda**  
Member of the Board of Management  
Security Kapitalanlage AG



**Stefan Winkler**  
Member of the Board of Management  
Security Kapitalanlage AG

A success story  
going back more  
than 185 years.

## GRAWE Banking Group – The History.

The oldest bank in the GRAWE Banking Group was founded in 1832. The Banking Group looks back proudly on a long and successful 185-year history.

Tradition, consistency and flexibility are the guarantee of future growth. Success and steady growth in all the institutions are built on a traditional banking business combined with innovative products.

1828

**Grazer Wechselseitige (GRAWE)** founded by Archduke Johann

1832

**Bankhaus Schelhammer & Schattera** founded

1922

Lavanttaler Gewerbe- & Handelsbank founded (later **CAPITAL BANK**)

1928

Landes-Hypothekenbank Burgenland founded (later **Bank Burgenland**)

1989

**SECURITY KAG** founded:  
50% GRAWE Versicherung,  
50% RBB BANK AG

1991

Landes-Hypothekenbank Burgenland merged with Eisenstädter Bank AG to become **EB und HYPO – BANK BURGENLAND AG**

2002

Separate leasing company **BB Leasing GmbH** established

2003

**SOPRON BANK** (Hungary) founded

2004

Launch of **"Die Plattform"**

2006

**Bank Burgenland** acquired by **GRAWE**

2009

Beginning of the **GRAWE Banking Group** and real estate subsidiary **BK IMMO Vorsorge GmbH** established

2015

**Bankhaus Schelhammer & Schattera** acquired

2017

Launch of the online bank **DADAT Bank**

2019

Partnership between GRAWE Banking Group and Österreichische Post AG: **bank99**

2020

**GBG Servicegesellschaft** founded

## Consolidated Balance Sheet as of 31 December 2020

### ASSETS

	31/12/2020	31/12/2019
in EUR '000		
1. Cash in hand, credit balances with central banks and postal giro offices	928,515	507,973
2. Public-sector debt instruments and bills of exchange for refinancing at the central bank	150,067	154,163
a. Public-sector debt instruments and similar securities	150,067	154,163
3. Loans and advances to banks	171,969	111,884
a. repayable on demand	76,783	77,617
b. other loans and advances	95,186	34,267
4. Loans and advances to customers	4,118,484	3,922,351
5. Bonds and other fixed-income securities	292,945	372,349
a. from public issuers	23,766	53,431
b. from other issuers	269,179	318,918
6. Shares and other variable-yield securities	200,512	197,817
7. Equity investments	34,740	41,299
including: in banks	8,806	9,249
8. Shares in affiliated companies	2,255	2,264
including: in banks	0	0
9. Intangible fixed assets	1,293	1,576
10. Property and equipment	111,242	108,040
including: Land and buildings, used by the bank in the course of its own operations	29,364	28,940
11. Other assets	160,436	131,802
12. Prepaid expenses	3,622	5,580
13. Deferred tax assets	37,060	29,566
<b>TOTAL ASSETS</b>	<b>6,213,140</b>	<b>5,586,664</b>
Below-the-line items		
1. Foreign assets	1,296,328	1,292,295

### EQUITY AND LIABILITIES

	31/12/2020	31/12/2019
in EUR '000		
1. Liabilities to credit institutions and postal giro offices	663,142	494,831
a. repayable on demand	28,154	21,585
b. with agreed maturity or notice period	634,988	473,246
2. Deposits from customers	3,745,861	3,415,662
a. Savings deposits	774,556	710,246
aa. repayable on demand	468,934	394,453
ab. with agreed maturity or notice period	305,622	315,793
b. Other deposits	2,971,305	2,705,416
ba. repayable on demand	2,538,709	2,042,956
bb. with agreed maturity or notice period	432,596	662,460
3. Liabilities evidenced by certificates	891,151	810,523
a. Bonds issued	0	0
b. Other liabilities evidenced by certificates	891,151	810,523
4. Other liabilities	51,736	46,777
5. Deferred income	2,240	6,331
6. Provisions	133,913	119,845
a. Provisions for severance payments	25,564	25,461
b. Provisions for pensions	8,096	8,017
c. Tax provisions	25,525	13,988
d. Other	74,728	72,379
7. Supplementary capital pursuant to part 2 title 1 chapter 4 of EU Regulation No. 575/2013	12,233	12,233
8. Subscribed capital	18,700	18,700
9. Capital reserves	363,491	363,491
10. Retained income	6,023	8,779
11. Liability reserve pursuant to section 57 (5) of the Austrian Banking Act (BWG)	66,788	66,894
12. Distributable profit	257,908	222,557
13. Minority interests	-46	41
<b>TOTAL LIABILITIES</b>	<b>6,213,140</b>	<b>5,586,664</b>
Below-the-line items		
1. Contingent liabilities	115,529	119,438
a. Liabilities from guarantees and liabilities from the provision of collateral	115,529	119,438
2. Credit risks	544,325	534,812
3. Liabilities from trust transactions	34,314	30,907
4. Eligible capital pursuant to Part 2 of EU Regulation No. 575/2013	677,087	648,337
a. Supplementary capital pursuant to Part 2 title 1 chapter 4 of EU Regulation No. 575/2013	16,099	19,193
5. Capital requirements pursuant to Article 92 of EU Regulation No. 575/2013	4,230,172	4,018,589
Capital requirements pursuant to Art. 92 (1) (a-c) of EU Regulation No. 575/2013		
a. Common equity Tier 1 capital ratio	15.6%	15.7%
b. Tier 1 capital ratio	15.6%	15.7%
c. Total capital ratio	16.0%	16.1%
6. Foreign liabilities	544,123	487,798

## Consolidated Income Statement for the 2020 Financial Year

	2020	2019
in EUR '000		
1. Interest and similar income	93,666	91,216
including: from fixed-income securities and postal giro offices	8,353	9,341
2. Interest and similar expenses	-8,246	-13,073
<b>I. NET INTEREST INCOME</b>	<b>85,420</b>	<b>78,143</b>
3. Income from securities and equity investments	1,720	6,479
a. Income from shares, other equity interests and variable-yield securities	3,109	4,083
b. Income from equity investments	-1,689	2,096
c. Income from shares in affiliated companies	300	300
4. Fee and commission income	128,255	122,349
5. Fee and commission expenses	-55,371	-50,164
6. Income/expenses from financial operations	8,746	2,271
7. Other operating income	17,192	13,715
<b>II. OPERATING INCOME</b>	<b>185,962</b>	<b>172,793</b>
8. General administrative expenses	-104,700	-112,189
a. Personnel expenses	-70,103	-69,380
aa. Wages and salaries	-54,625	-54,169
ab. Expenses for statutory social security contributions and payroll-related charges and statutory contributions	-11,530	-10,099
ac. Other social security expenses	-1,107	-855
ad. Expenses for pensions and employee benefit costs	-1,320	-1,340
ae. Allocation/reversal of pension provisions	-96	429
af. Expenses for severance payments and contributions to occupational pension funds for employees	-1,425	-3,346
b. Other expenses (administrative expenses)	-34,597	-42,809
9. Valuation allowances for assets in asset items 9 and 10	-6,392	-6,536
10. Other operating expenses	-8,815	-7,337
<b>III. OPERATING EXPENSES</b>	<b>-119,907</b>	<b>-126,062</b>
<b>IV. OPERATING PROFIT</b>	<b>66,055</b>	<b>46,731</b>

	2020	2019
in EUR '000		
11. Balance of impairments to receivables and allocations to provisions for contingent liabilities and for credit risks as well as income from the reversal of impairments to receivables and from provisions for contingent liabilities	-22.251	15.926
12. Balance of value adjustments on equity investments and shares in affiliated companies as well as income from impairments to receivables measured as financial assets	22.886	1.689
<b>V. RESULTS FROM ORDINARY ACTIVITIES</b>	<b>66.690</b>	<b>64.346</b>
13. Taxes on income	-15.558	-13.800
14. Other taxes not reported under item 13	-716	-841
<b>VI. CONSOLIDATED ANNUAL PROFIT before minority interests</b>	<b>50.416</b>	<b>49.705</b>
15. Minority interests in the consolidated annual profit	2	4
<b>VII. CONSOLIDATED ANNUAL PROFIT after minority interests</b>	<b>50.414</b>	<b>49.701</b>

## Consolidated Cash Flow Statement for the 2020 Financial Year

	2020	2019
in EUR '000		
<b>GROUP EARNINGS BEFORE TAXES</b>	<b>66,690</b>	<b>64,346</b>
Non-cash items contained in the Group earnings and reconciliation to the net cash flow from operating activities		
+/- Depreciation/write-ups of assets in the investment area	4,140	6,128
+/- Loss/profit from the disposal of assets in the investment area	-25,302	-180
+/- Allocation/reversal of risk provisions and other provisions	50,443	20,085
+/- Results from companies valued at equity, insofar as non-cash	5,443	4,391
+/- Other (non-) cash expense/income items	-91,483	-84,527
<b>CASH FLOW FROM PROFIT OR LOSS</b>	<b>9,931</b>	<b>10,243</b>
Change in assets and liabilities from operations following adjustments for non-cash components		
-/+ Loans and advances to banks	-62,858	12,082
Loans and advances to customers	-170,640	-323,075
Securities	42,458	24,982
other assets from operating activities	-10,356	-3,340
+/- Deposits from banks	167,882	15,424
Deposits from customers	330,237	48,557
Liabilities evidenced by certificates	80,994	75,103
other equity and liabilities from operating activities	-35,023	-36,663
+ Interest received	90,840	92,307
- Interest paid	-8,602	-9,474
+ Dividends received	7,164	6,479
- Income taxes paid and other taxes	-14,081	-24,096
<b>NET CASH FLOW from operating activities</b>	<b>427,946</b>	<b>-111,471</b>
Receipt of funds from		
+ proceeds from the sale of financial assets	94,302	39,522
+ proceeds from the sale of intangible assets and property and equipment	1,233	1,357
Funds paid from		
- investments in financial assets	-52,464	-10,222
- investments in intangible assets and property and equipment	-35,214	-17,154
+/- Other changes	484	535
<b>NET CASH FLOW from investments</b>	<b>8,341</b>	<b>14,038</b>
Inflow/outflow of funds from		
+/- Deconsolidation impact	0	-9,706
- dividend distribution	-15,063	-15,001
+/- changes in minority interests	-195	0
<b>NET CASH FLOW from financing activities</b>	<b>-15,258</b>	<b>-24,707</b>
<b>CHANGE IN CASH AND CASH EQUIVALENTS AFFECTING CASH FLOWS</b>	<b>421,029</b>	<b>-122,140</b>
+/- exchange rate-related and other changes in the value of cash and cash equivalents	-487	-171
+ cash and cash equivalents at the beginning of the period	507,973	630,284
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>	<b>928,515</b>	<b>507,973</b>

## Consolidated Statement of Changes in Equity for the 2020 Financial Year

in EUR '000	Subscribed capital	Capital reserves	Retained income	Liability reserve	Reserve from currency conversion
<b>AS OF 01/01/2019</b>	<b>18,700</b>	<b>362,136</b>	<b>11,057</b>	<b>68,249</b>	<b>-4,046</b>
Group earnings	0	0	0	0	0
Changes in reserves	0	0	2,554	0	-786
Change Consolidated companies	0	1,355	0	-1,355	0
Acquisition of subsidiaries	0	0	0	0	0
Distributions	0	0	0	0	0
<b>AS OF 31/12/2019</b>	<b>18,700</b>	<b>363,491</b>	<b>13,611</b>	<b>66,894</b>	<b>-4,832</b>
<b>AS OF 01/01/2010</b>	<b>18,700</b>	<b>363,491</b>	<b>13,611</b>	<b>66,894</b>	<b>-4,832</b>
Group earnings	0	0	0	0	0
Changes in reserves	0	0	-162	0	-2,594
Change Consolidated companies	0	0	0	-106	0
Acquisition of subsidiaries	0	0	0	0	0
Distributions	0	0	0	0	0
<b>AS OF 31/12/2020</b>	<b>18,700</b>	<b>363,491</b>	<b>13,449</b>	<b>66,788</b>	<b>-7,426</b>

in EUR '000	Group distributable profit	Total Group share	Minority interests	Total equity capital
<b>AS OF 01/01/2019</b>	<b>189,856</b>	<b>645,952</b>	<b>37</b>	<b>645,990</b>
Group earnings	49,700	49,700	4	49,704
Changes in reserves	-2,000	-233	0	-233
Change Consolidated companies	0	0	0	0
Acquisition of subsidiaries	0	0	0	0
Distributions	-15,000	-15,000	-1	-15,001
<b>AS OF 31/12/2019</b>	<b>222,556</b>	<b>680,420</b>	<b>41</b>	<b>680,461</b>
<b>AS OF 01/01/2020</b>	<b>222,556</b>	<b>680,420</b>	<b>41</b>	<b>680,461</b>
Group earnings	50,414	50,414	2	50,416
Changes in reserves	0	-2,756	0	-2,756
Change Consolidated companies	0	-106	-89	-195
Acquisition of subsidiaries	0	0	0	0
Distributions	-15,062	-15,062	-1	-15,063
<b>AS OF 31/12/2020</b>	<b>257,908</b>	<b>712,910</b>	<b>-47</b>	<b>712,864</b>

THE STRENGTH OF  
THE TEAM IS THE  
POWER OF THE  
INDIVIDUAL



## Bank Burgenland Our Clients and Their Needs Are Our Focus.

### RELIABLE PARTNER.

Bank Burgenland is a regional bank which puts a huge emphasis on building personal relationships between its clients and banking advisers. As the bank at the head of the GRAWE Banking Group, it maintains focus on its core competencies: professional advice and comprehensive support for companies, private clients and business clients, as well as real estate and project financing deals.

### CORPORATE CLIENTS.

Bank Burgenland is a reliable partner, accompanying entrepreneurs through all stages of life for their businesses: success is our shared goal. Whether a working line of credit, investment loan or investment financing – Bank Burgenland is an experienced adviser, which is always available to its corporate clients and emphasises individualised solutions and tailor-made financing plans.

### INVESTMENT CENTRE.

Many years of experience and comprehensive expertise give the Bank Burgenland team a feel for trends in financial markets and make them the ideal contacts for all money market transactions. Employees specialize in structuring large-volume investment strategies for companies and real estate clients. Clients can therefore sit back and relax when it comes to their investments.

### REAL ESTATE.

Bank Burgenland is a specialist partner focusing on all aspects of real estate and project finance. Our priority is providing personal attention and individualised consultation for our clients. Flexibility and speed of execution are also counted among our strengths.

### RETAIL AND SMALL BUSINESS CLIENTS.

Close client service, comprehensive consultation and a good basis for conversation are especially important. This is the only way we can offer tailor-made and reliable solutions in a time-sensitive, uncomplicated and flexible manner. Regardless of whether clients wish to save, invest, finance, lease, insure or take out a pension, we are there for them as a universal bank and fully integrated financial services provider, even outside normal business hours.

### CAPITAL MARKETS.

The Capital Markets division is the “interest factory” of the GRAWE Banking Group, and with the support of a strong international customer network, it acts as a hub between issuers and investors. The highly co-ordinated team develops demand-based capital market products, supports sub-benchmark issues and offers its clients both personal support, as well as access to electronic trading.

13  branches

259  employees

4.5  billion EUR  
balance sheet total

28.0  million EUR in results from  
ordinary activities

19.5  % total capital ratio

557.8  million EUR  
eligible capital

AAA  rating for mortgage  
sector cover pool

# Bankhaus Schelhammer & Schattera

## Sustainable success since 1832.

### VIENNA'S OLDEST PRIVATE BANK. ESTABLISHED IN 1832.

With 189 years of experience and consulting quality at the highest level, Schelhammer & Schattera is a longstanding expert in offering its customers exceptional advice related to investments as well as financing.

### INVESTMENT AND FINANCE.

Private banking, using cutting-edge resources in addition to its unique value-oriented market access, characterise Vienna's oldest private bank, located in the immediate vicinity of St. Stephen's Cathedral. Moreover, Schelhammer & Schattera offers a particular strength regarding residential property financing, focusing not only on NGOs and the church, but also on companies and individuals whose economic orientation is characterised by the idea of social responsibility. The bank has particular strengths in the lending business when it comes to financing residential real estate. Our employees are also always available for our customers outside regular business hours.

### GOLD COINS DEALER FOR PRIVATE INVESTORS.

Bankhaus Schelhammer & Schattera has established itself for many years as a trading centre for gold and other precious metals for investors in tangible assets and has an advisory centre with professional expertise.

### WE SAFEGUARD VALUABLES 24/7.

Independent of fixed opening hours, customers can have their valuables at their disposal 24 hours a day, 7 days a week in one of the most modern, automated safe-deposit facilities in Vienna. Access is secured to the highest standards, including biometric data retrieval, offering a choice of six different safe sizes.

### SOCIALLY RESPONSIBLE FINANCE PRODUCTS.

Schelhammer & Schattera stands as a pioneer and pacemaker for socially responsible financial products in Austria. This values-based approach is therefore at the core of all the areas of business undertaken by the bank. This has also been recognized by the Forum Nachhaltige Geldanlagen (FNG), the industry association for sustainable investment in Germany, Austria and Switzerland.

Bankhaus Schelhammer & Schattera is a specialised provider of sustainable banking services. Its range of products includes savings, investments, financing, insurance and digital banking, with a mobile banking app, ZOIN, Apple Pay and ethical savings with 'Ethik Online Sparen'. One focal point is asset management within the scope of private banking. The bank receives support on ethical issues from an independent and voluntary ethics advisory panel. The panel comprises representatives from churches and from the business and academic communities, who have a wide range of ethics expertise. Criteria defined by the ethics committee and by the sustainability rating agency ISS ESG determines every investment and strategic decision made by Schelhammer & Schattera.

### SOCIALLY RESPONSIBLE INVESTING.

At Bankhaus Schelhammer & Schattera, socially responsible investing – whether in private or public-sector entities – means that ethical, social and environmental objectives are specifically taken into account, in addition to financial considerations when selecting and making investments, and that certain controversial activities are excluded. Investments are only made in businesses that pursue a business policy with environmental and social principles and whose products and services generate an economic, environmental and social benefit. Investments are also made in government bonds which satisfy strict selection criteria.

1  branch

68  employees

1,112.6  million EUR  
balance sheet total

28.0  million EUR in results from  
ordinary activities

18.4  % total capital ratio

123.8  million EUR  
eligible capital

## Capital Bank

Transparent, Honest and Fair.  
How Private Banking Should Be.

### MODERN & INNOVATIVE PRIVATE BANKING.

Following dynamic growth over the last few years and a rapid increase in the volume of client funds entrusted to us, Capital Bank (based in Graz) is now one of the leading private banks in Austria. As an innovative private bank, Capital Bank does not run after a changing environment in private banking, but has significant involvement in pioneering the changes themselves. It was the first Austrian bank to dare to introduce independent fee-based advice, as part of which all hidden fees and commissions from product providers are disclosed and passed on to clients. It has also led the field in terms of a "white" money strategy. The bank supports clients with the repatriation of foreign assets. In 2014, it established a focus on philanthropic advice with the creation of the "Stiftung Philanthropie Österreich", a private not-for-profit foundation in Austria dedicated to philanthropy. Capital Bank is therefore the first bank in Austria to offer a framework for the optimal practical implementation of corporate social responsibility.

### CORE PRIVATE BANKING BUSINESS.

Private banking is Capital Bank's core business. The assets under management currently amount to EUR 18.9 billion. The Family Office unit specialises in client relationship management for ultra-high-net-worth individuals, private charitable foundations and family businesses. Numerous well-known business families and a rising number of private foundations rely on the service provided by this specialist unit.

### EXPECT MORE.

We love challenges and face them continuously. In the renowned private banking comparison conducted by Fuchsbriefe Verlag, around 70 private banks throughout the German-speaking region are annually subjected to an independent quality test. In 2020, Capital Bank achieved an excellent seventh place and an overall rating of "Very Good" in a close race at the top. The annual ranking thus joins a succession of excellent results in the "Fuchsbriefe". In the "eternal leader board", Capital Bank worked its way up to fourth place. This is a particularly strong sign that we have been able to continuously maintain the high level of our service quality for many years. Customers can therefore expect the following from us:

- the highest standard in personal consultation
- guarantee of fairness – we operate free of any product-related constraints
- performance-related fees
- transparency in terms of pricing and services
- tax-efficient solutions
- alternative investment expertise



## Security KAG

### The Investment Company in the GRAWE Banking Group.

#### REPUTATION.

The asset management company in the GRAWE Banking Group has been in existence since 1989 and currently manages 59 investment funds for retail and institutional investors with a value of more than €5.8 billion. Security KAG's guiding principle is that it assumes responsibility for individuals and their requirements and not simply their money.

It places great emphasis on the precise consideration of opportunities and risks rather than making wild promises about potential income. The primarily institutional clients value the unique knowledge that the company brings to complex investment strategies. The company's day-to-day activities begin where others start to run into difficulty. Security KAG works with know-how from experienced staff using highly analytical principles from financial mathematics. "In otio vis - our strength lies in taking our time". This is a motto that has allowed us to progress without floundering, particularly during periods when others are often making completely illogical, hasty decisions.

#### TRADITION.

Like the parent in the group, Grazer Wechselseitige Versicherung, Security KAG also considers itself to be a team of tough, industrious, but also dynamic and innovative designers. Designers who combine

tradition and innovation into products and services that are used to build the cornerstones of many successful businesses and key pillars of the Austrian economy.

#### INNOVATION.

Security KAG and its investment funds have for some years been one of the anchors in the Austrian investment fund industry. The funds offered by the company range from a fiduciary investment fund to Eastern European equity funds and have attracted numerous awards to date. Adjustments have been made in the past year in both the company and the investment approach to give even greater emphasis to sustainability. Ethical and environmental criteria as well as economic requirements are taken into account. The objective is to generate asset allocation components that deliver added value from both economic and sustainability perspectives. Security KAG was able to increase its market share significantly in recent years and put the company into the position of being one of the strongest growing domestic investment managers. The combination of the high level of management quality and the strategic focus on providing innovative investment solutions are unique. This is why Security KAG has become one of the major providers of sustainability-oriented mutual funds in Austria.

1  branch

32  employees

10.6  million EUR in results from ordinary activities

5.8  billion EUR fund volume

# A SOLID BASIS FOR THE FUTURE



## DADAT Bank

### The Direct Bank of GRAWE Banking Group.

#### DADAT BANK.

DADAT Bank is a brand of Bankhaus Schelhammer & Schattera AG and has been operating in the direct banking market since March 2017. It is now considered one of the strongest growing direct banks in Austria and acts as an absolute benchmark, especially in the custody sector. DADAT Bank has positioned itself as a modern and future-oriented direct bank, offering private customers an extensive range of products and services in the areas of banking, savings, trading and credit.

DADAT Bank has set itself the objective of offering the simplest and most up-to-date banking and brokerage services in Austria on an ongoing basis, inspiring customers with its extensive products and services and establishing itself as a primary bank. In addition to its current account and various investment and trading products, the product range also includes online asset management in ETFs and a flexible instalment loan.

All products and services are offered exclusively online. The development of the bank is backed up by a management team with decades of experience in the direct banking business.

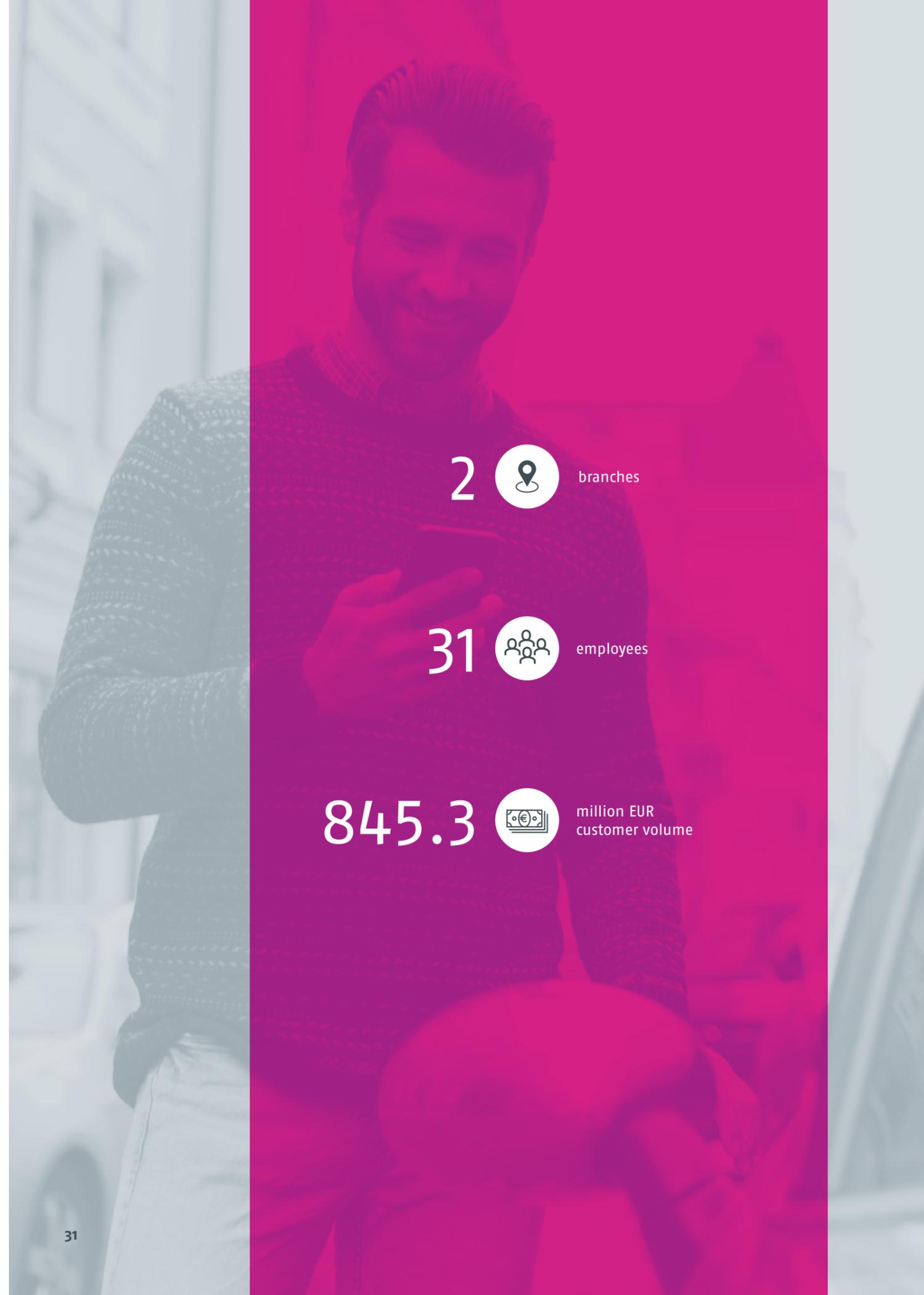
All of the business activities of DADAT Bank are aligned towards satisfying our customers. With the most innovative applications, the best possible price-performance ratio and the highest quality standards, DADAT Bank uses its competence exclusively to serve its customers.

#### BEST DIRECT BANK AND BEST ONLINE BROKER.

DADAT Bank was once again declared the best online broker in the "Online Broker Test 2020". In addition, DADAT Bank is the best direct bank in Austria. In 2019 it emerged as the winner from tests conducted by the Austrian Society of Consumer Studies (ÖGVS).

#### PARTNER BUSINESS.

DADAT Bank is the right partner for licensed investment firms and investment services institutions requiring an innovative and cost-efficient handling platform or custodian bank. Once again, a professional team with special experience in the partner business takes care of the requirements of financial service providers and their customers.



2  branches

31  employees

845.3  million EUR customer volume

## Die Plattform

### The Independent Fund Platform for Customers and Financial Advisers.

**DIE PLATTFORM:  
THE BASIS FOR EVERY SUCCESSFUL INVESTMENT.**

'Die Plattform', a service of Capital Bank, is the leading B2B investment fund platform in Austria. Initially run as the 'Fund Support' department for funds of asset management firm Security KAG, the service 'die Plattform' was launched in 2004 as an independent fund platform for clients of financial advisers. 'Die Plattform' was the first provider to offer an all-in-one investment account for the simplified settlement of securities transactions involving thousands of financial instruments. Since its establishment, 'die Plattform' has specialized in collaborating with securities firms and securities service providers. The business model is based on three pillars:

- Exclusively B2B business, no direct client business
- Simplified settlement for clients, combined with competent service for financial advisers

- Product neutrality with the goal of "one investment account for all". The offering is rounded off by the interest-bearing account "Konto plus".

The combination of simple settlement and professional advice represents an unbeatable offer for clients and thus the basis for a successful investment. Transparency for clients and financial advisers: clients can view their investments, account and all transactions at any time by using Capital Bank's online information system.



## GBG Service Gesellschaft The Outsourcing Specialist of the GRAWE Banking Group.

GBG Service GmbH is the centre of expertise for the processing of banking transactions in the GRAWE Banking Group. In this capacity, the service company provides various services for the banks in our banking group. These include the areas of Group Banking Operations (payment transactions, securities processing, treasury back office), Group Credit Services (contract service, balance sheet analysis, restructuring and operations) and Group IT and operational development.

Our employees' many years of experience in the banking business is the basis for the highest quality. This quality is also reflected in the transaction figures of GBG Service Gesellschaft: On average, 8,361 securities transactions are carried out per day and 1.14 million payment transactions are made per month.

### OUTSOURCING: SPECIALISED IN PROCESSING.

The establishment of GBG Service GmbH is our response to the ongoing cost pressure in the banking business. More efficient processes, automation, ongoing optimisation and larger quantities are the basis for sustainable competitiveness. In addition to the institutions of the GRAWE Banking Group, GBG Service GmbH also offers other Austrian banks the processing of banking transactions via outsourcing agreements. This is an important building block for continuing our successful path of recent years. We already have a promising business relationship with bank99 AG, for which, among other things, all payment transactions are processed and the call centre and customer service division are operated. The number of other banks making use of our services is growing continuously.

4  branches

167  employees

8,361  securities transactions per day

1.1  million payment transactions per month

TOGETHER  
THE FUTURE  
IS EASIER



## Sopron Bank Burgenland Bespoke Advice – Regional and Personal.

### STRONG ROOTS.

Sopron Bank was established in 2003 by Bank Burgenland. Since May 2006, Bank Burgenland and its subsidiaries have been in the private sector and form part of the Grazer Wechselseitige Versicherung Group. From the very beginning, the objective of Sopron Bank was to establish and build on the successful regional banking concept, primarily in the counties of Győr–Moson–Sopron, Vas and Zala in western Hungary. Not least due to the associated rise in cross-border economic activity, Sopron Bank is increasingly benefiting from the integration of a region that shares common roots. In addition to the Sopron head office, Sopron Bank currently has branches in 13 other locations in western Hungary.

### REGIONAL AND PERSONAL.

Increasing globalisation and the trend towards the creation of major multinational conglomerates is resulting in ever greater anonymity. It is therefore becoming hugely important to offer regionally-based, personal support for individual clients, particularly in the banking services business. The employees of Sopron Bank and the bank's decision-makers know the market because they live in the region. They are therefore in a better position to address the wishes and needs of clients.

### BESPOKE ADVICE.

The bank focuses on providing customized financing for regional businesses, addressing the particular requirements of the region and on assisting clients in the cross-border economic area facilitated by the European Union. The clients of Sopron Bank are mainly micro, small and medium-sized businesses in western Hungary, as far as Budapest. The customer focus here is on local agricultural companies and businesses in the manufacturing sector, as well as real estate developers. However, retail clients in this region also benefit from the expertise and significant professional skills of employees in the branches. Sopron Bank offers tailored financing solutions and is a full-service provider covering banking, insurance and investment requirements. The bank also focuses on regional businesses and Austro-Hungarian joint ventures. Demand from Hungarian retail clients is becoming increasingly important and is generating additional potential for growth.

13  branches

159  employees

293.7  million EUR  
balance sheet total

1.1  million EUR in results from  
ordinary activities

## BB Leasing You Request, We Lease.

### CLOSE TO CLIENTS.

Close to clients and individual solutions are always as required: The expertise of BB Leasing lies not in high-volume business, but in solutions for business clients requiring a high degree of client consultation. The focus is on product leasing and the leasing of commercial vehicles and agricultural machines.

### RELIABLE.

The company offers tailored leasing options for the public sector in the form of local authority leases, thereby also contributing ultimately to the modernization and growth of Burgenland, reflecting our sense of responsibility towards the region. Bespoke solutions in line with client requirements are based on extensive consultation with the client. This makes BB Leasing a dependable partner.

### PERSONAL.

The range of services is rounded out by an exact reconciliation of tax and liquidity requirements in addition to quick processing. BB Leasing's employees know what they're doing. They have excellent industry and product expertise, and act as personal points of contact, which means that they are as close to the client as possible. This forms the foundation for long-lasting partnerships with clients and, ultimately, for success.



1  branch

18  employees

137.1  million EUR  
balance sheet total

1  million EUR in results from  
ordinary activities

## BK Immo The Real Estate Project Developer at GRAWE Banking Group.

### THE REAL ESTATE PROJECT DEVELOPER.

BK Immo was established in mid-2009 as a real estate project developer in the Grazer Wechselseitige Versicherung Group. In addition to constructing new buy-to-let properties, the company focuses on the renovation and redevelopment of old properties, which are offered to clients for investment with the company acting as the initiator of property development models.

### HIGH YIELDS AND FINANCIALLY SOUND.

The potential subsidies and tax breaks available in connection with comprehensive renovation or redevelopment make the property developer model an exceedingly profitable form of real estate investment.

As a company in the GRAWE Banking Group, BK Immo signifies professional real estate management combined with the security of a financially sound partner. The objective is to carry out attractive projects – both the renovation or redevelopment of old properties using major or small-scale property development models and the construction of new buy-to-let properties – and thereby create appealing real estate investment opportunities for clients.

### HIGH QUALITY AT FAIR PRICES.

The aim is to work together with partners from the real estate, finance and construction sectors to implement economically attractive projects for investors and end-users. However, at the same time the plan is also to create architecturally attractive buildings – a challenge both for the property developer BK IMMO and for architects and the construction companies involved.

1  branch

7  employees

1.4  million EUR in results from ordinary activities

24  completed projects

14  current projects in progress



MAKING PRECISE  
DECISIONS AT THE  
RIGHT TIME

# All Addresses

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### **DADAT Bank**

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### **Die Plattform**

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### **BK Immo Vorsorge GmbH**

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### **GBG Service GmbH**

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Burgenland Economic Chamber  
Authority: Financial Market Authority  
Legal Form: Stock Corporation  
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