

**Extract from
the Annual Report
2018/2019**





**SHOWING STRENGTH
THROUGH TEAMWORK**



 *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

Together We Are Strong.

The oldest member company of the GRAWE Banking Group was founded as long ago as 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 traditional banking business combined with innovative products.

The GRAWE Banking Group includes Bank Burgenland, Capital Bank, Bankhaus Schelhammer & Schattera, Brüll Kallmus Bank, Security KAG, DADAT Bank, die Plattform, Sopron Bank, BK Immo and BB Leasing. 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.

Our employees are therefore our most important asset. They reflect the quality of service – and it is their reliability that decides whether we stand or fail as a business. The entire GRAWE Banking Group therefore 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 2018

5.4



billion €
balance sheet total

850



employees

72.8



million €
Group result before taxes

38



branches

18.0



billion €
assets under management

17.5



% total capital ratio

608.3



million €
eligible capital

67.9



% cost-to-income ratio

The GRAWE Group – Bound by Tradition.

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”. The international structure of the organisation is reflected in the subsidiaries in central and eastern Europe.

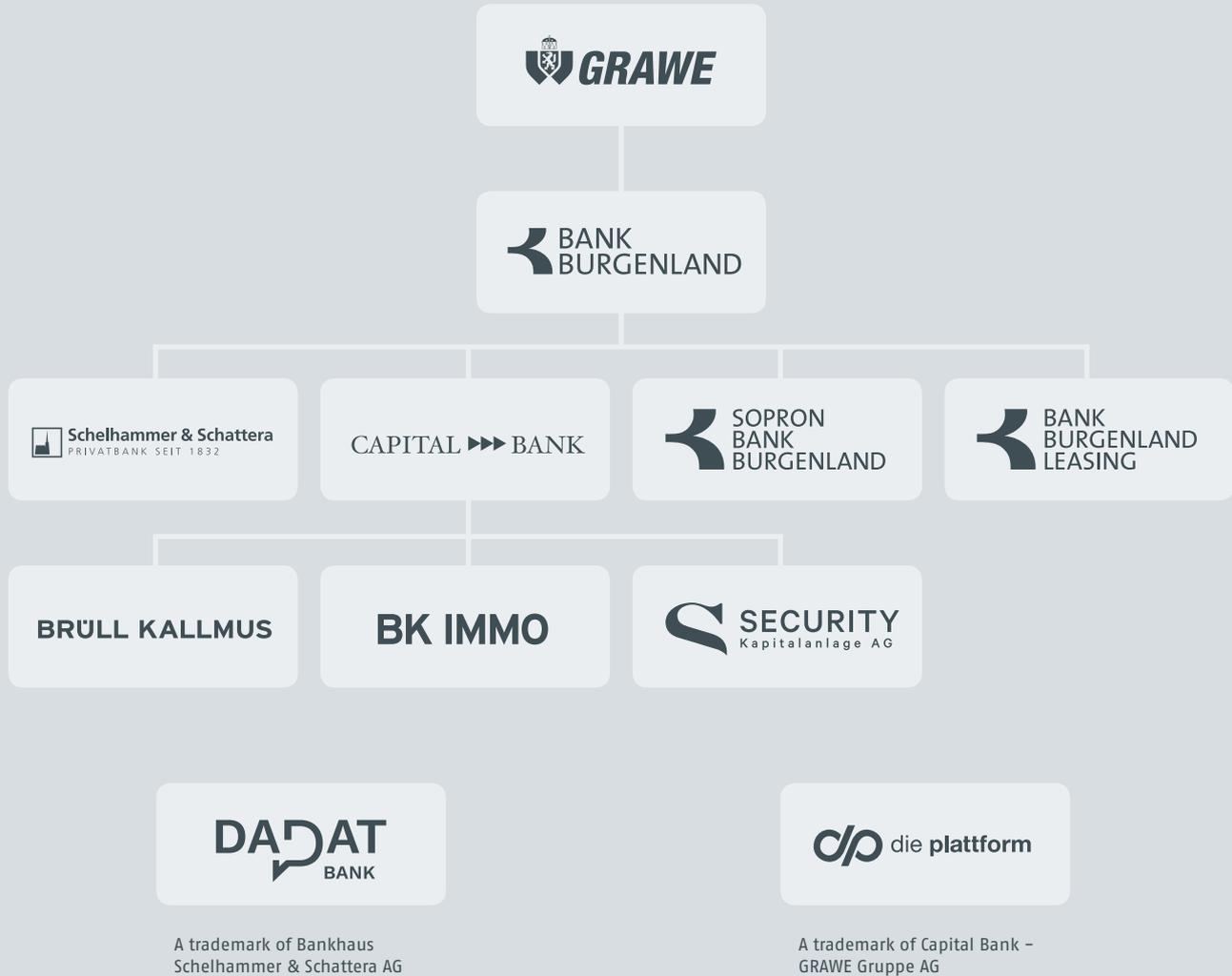
These subsidiaries are located in Slovenia, Croatia, Serbia, Bosnia-Herzegovina, Montenegro, Hungary, Ukraine, Bulgaria, Romania, Moldova, Macedonia and in Kosovo. They have an expanding network of branches in addition to the head offices.

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.

2018

Insurance contracts	4.4 million
Premium volume	€ 893.0 million
Results from ordinary activities	€ 161.1 million
Employees (excluding banks)	3.900

Structure and Members



Banks and Investment Companies	Insurance Companies	Real Estate
Bank Burgenland Capital Bank Bankhaus Schelhammer & Schattera Brüll Kallmus Bank AG SECURITY Kapitalanlage AG DADAT Bank Die Plattform Sopron Bank BB Leasing	Austria Grazer Wechselseitige Versicherung AG (GRAWE) HYPO Versicherung AG International GRAWE Slovenia GRAWE Croatia GRAWE Hungary GRAWE Belgrade GRAWE Sarajevo GRAWE Ukraine GRAWE Bulgaria GRAWE Romania GRAWE Banja Luka GRAWE CARAT Moldova GRAWE Podgorica GRAWE Skopje GRAWE Kosovo	GRAWE Immo Holding AG GRAWE Immobilien Verwaltungs GmbH STIWOG Immobilien GmbH BK Immo Vorsorge GmbH ImmoPro Immobilien GmbH RIS Realitäten GmbH

 **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.

The leadership team is greatly diversified. Each member offers their own strengths and is an eminent expert in their field. Together, those 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 directors 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.

Altogether, the board members have a total of around 110 years' experience in serving on boards of directors 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 Management Board: they actively engage with cultural, church-based and charitable organisations.



Christian Jauk
Chief Executive Officer
Bank Burgenland and Capital Bank



Constantin Veyder-Malberg
Member of the Management Board
Capital Bank and Brüll Kallmus Bank



Peter Böhler
Member of the Management Board
Bankhaus Schelhammer & Schattera



Dieter Rom
Member of the Management Board
Security Kapitalanlage AG



Gerhard Nyul
Deputy Chairman of the Management
Board Bank Burgenland



Andrea Maller-Weiß
Member of the Management Board Bank Burgenland,
Chief Executive Officer Sopron Bank



Wolfgang Dorner
Member of the Management Board
Capital Bank



Gerd Stöcklmair
Member of the Management Board
Bankhaus Schelhammer & Schattera



Ernst Huber
Member of the Management Board
Bankhaus Schelhammer & Schattera



Berthold TroiB
Member of the Management Board
Brüll Kallmus Bank



Peter Ladreiter
Member of the Management Board
Security Kapitalanlage AG



Stefan Winkler
Member of the Management Board
Security Kapitalanlage AG

 *A success story
going back more
than 185 years.*

GRAWE **Banking Group –** **The History.**

A success story going back more than 185 years: 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

1922

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

1991

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

2004

Sanpaolo Bank Austria AG
acquired (now **BRÜLL KALLMUS**
BANK), "**Die Plattform**"
launched

2015

Bankhaus **Schelhammer &**
Schattera acquired

history

1832

Bankhaus Schelhammer & Schattera founded

1884

Brüll Kallmus Bank founded

1928

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

1989

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

2002

Separate leasing company
BB Leasing GmbH established

2003

SOPRON BANK (HUNGARY) founded

2006

Bank Burgenland acquired by **GRAWE**

2009

Real estate subsidiary
BK IMMO Vorsorge GmbH established

2017

Launch of the online bank
DADAT Bank

2019

Partnership between the **GRAWE Banking Group** and Österreichische Post AG

A SUSTAINABLE BASIS FOR THE FUTURE





Consolidated Balance Sheet as at 31 December 2018

ASSETS

	31/12/2018	31/12/2017
in € '000		
1. Cash in hand, credit balances with central banks and postal giro offices	630,284	266,284
2. Public-sector debt instruments and bills of exchange for refinancing at the central bank	144,348	140,874
a. Public-sector debt instruments and similar securities	144,348	140,874
3. Loans and advances to banks	125,434	115,950
a. repayable on demand	62,356	83,450
b. other loans and advances	63,078	32,500
4. Loans and advances to customers	3,596,934	3,196,011
5. Bonds and other fixed-income securities	416,107	485,358
a. from public issuers	44,646	39,982
b. from other issuers	371,461	445,376
6. Shares and other variable-yield securities	209,289	269,448
7. Equity investments	32,762	32,618
a. in banks	739	739
8. Shares in affiliated companies	2,258	2,230
a. in banks	0	0
9. Intangible fixed assets	1,782	2,432
10. Property and equipment	98,468	97,169
a. Land and buildings, used by the bank in the course of its own operations	14,012	17,760
11. Other assets	129,836	168,828
12. Prepaid expenses	5,664	2,398
13. Deferred tax assets	28,482	23,186
TOTAL ASSETS	5,421,648	4,802,786
Below-the-line items		
1. Foreign assets	1,272,051	1,293,866

EQUITY AND LIABILITIES

	31/12/2018	31/12/2017
in € '000		
1. liabilities to credit institutions and postal giro offices	479,332	451,589
a. repayable on demand	37,947	150,169
b. with agreed maturity or notice period	441,385	301,420
2. Deposits from customers	3,366,784	2,744,038
a. Savings deposits	799,258	726,523
aa. repayable on demand	445,489	368,452
ab. with agreed maturity or notice period	353,769	358,071
b. other deposits	2,567,526	2,017,515
ba. repayable on demand	1,802,923	1,505,358
bb. with agreed maturity or notice period	764,603	512,157
3. Liabilities evidenced by certificates	732,240	775,471
a. Bonds issued	0	0
b. Other liabilities evidenced by certificates	732,240	775,471
4. Other liabilities	52,937	54,371
5. Deferred income	13,448	23,628
6. Provisions	118,684	123,155
a. Provisions for severance payments	23,237	19,925
b. Provisions for pensions	8,433	8,163
c. Tax provisions	18,587	24,079
d. Other	68,426	70,988
7. Supplementary capital pursuant to part 2 title 1 chapter 4 of EU Regulation No. 575/2013	12,233	15,867
8. Subscribed capital	18,700	18,700
9. Capital reserves	362,136	365,073
a. unappropriated	362,136	365,073
10. Retained income	7,011	6,596
a. legal reserve	0	0
b. other reserves	7,011	6,596
11. Liability reserve pursuant to section 57 (5) of the Austrian Banking Act (BWG)	68,249	68,249
12. Distributable profit	189,856	141,727
13. Minority interests	37	14,322
TOTAL LIABILITIES	5,421,648	4,802,786
Below-the-line items		
1. Contingent liabilities	99,489	102,236
a. Liabilities from guarantees and liabilities from the provision of collateral	99,489	102,236
2. Credit risks	561,841	481,389
3. Liabilities from trust transactions	69,681	21,234
4. Eligible capital pursuant to Part 2 of EU Regulation No. 575/2013	608,306	572,325
a. Supplementary capital pursuant to Part 2 title 1 chapter 4 of EU Regulation No. 575/2013	22,286	23,267
5. Capital requirements pursuant to Article 92 of EU Regulation No. 575/2013	3,485,644	3,347,178
a. Capital requirements pursuant to Art. 92 (1) (a-c) of EU Regulation No. 575/2013	3,476,832	3,340,175
aa. Common equity Tier 1 capital ratio	16.8%	16.4%
ab. Tier 1 capital ratio	16.8%	16.4%
ac. Total capital ratio	17.5%	17.1%
6. Foreign liabilities	524,062	447,893

Consolidated Income Statement for the 2018 Financial Year

	31/12/2018	31/12/2017
in € '000		
1. Interest and similar income	89,720	82,413
a. from fixed-income securities and postal giro offices	10,975	12,681
2. Interest and similar expenses	-12,060	-12,623
I. NET INTEREST INCOME	77,660	69,790
3. Income from securities and equity investments	9,376	9,374
a. Income from shares, other equity interests and variable-yield securities	4,460	4,748
b. Income from equity investments	3,599	4,326
c. Income from shares in affiliated companies	1,317	300
4. Fee and commission income	118,330	120,259
5. Fee and commission expenses	-46,625	-48,493
6. Income/expenses from financial operations	2,407	2,933
7. Other operating income	12,321	15,180
II. OPERATING INCOME	173,468	169,043
8. General administrative expenses	-102,626	-96,572
a. Personnel expenses	-65,493	-63,397
aa. Wages and salaries	-49,063	-49,440
ab. Expenses for statutory social security contributions and payroll-related charges and statutory contributions	-10,538	-10,158
ac. other social security expenses	-1,278	-1,390
ad. Expenses for pensions and employee benefit costs	-1,415	-1,340
ae. Allocation/reversal of pension provisions	-286	1,095
af. Expenses for severance payments and contributions to occupational pension funds for employees	-2,914	-2,164
b. Other expenses (administrative expenses)	-37,133	-33,175
9. Valuation allowances for assets in asset items 9 and 10	-6,496	-6,412
10. Other operating expenses	-8,623	-9,761
III. OPERATING EXPENSES	-117,745	-112,745
IV. OPERATING PROFIT	55,723	56,298

	31/12/2018	31/12/2017
in € '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	-587	11,710
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	17,636	589
V. RESULTS FROM ORDINARY ACTIVITIES	72,772	68,597
13. Extraordinary income	0	1,500
14. Extraordinary expenses	0	0
15. Extraordinary profit/loss	0	1,500
16. Taxes on income	-13,925	-9,131
17. Other taxes not reported under item 16	-691	-1,298
VI. CONSOLIDATED PROFIT FOR THE YEAR	58,156	59,668
18. Changes in reserves	0	0
VII. CONSOLIDATED ANNUAL PROFIT before minority interests	58,156	59,668
19. Minority interests in the consolidated annual profit	6	828
VIII. CONSOLIDATED ANNUAL PROFIT after minority interests	58,150	58,840

Consolidated Cash Flow Statement for the 2018 Financial Year

	31/12/2018	31/12/2017
in € '000		
GROUP EARNINGS BEFORE TAXES	72,772	70,097
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	4,072	75,524
+/- Loss/profit from the disposal of assets in the investment area	-171	-632
+/- Allocation/reversal of risk provisions and other provisions	18,246	23,948
+/- Other (non-) cash expense/income items	-86,881	-78,954
CASH FLOW FROM PROFIT OR LOSS	8,038	89,982
Change in assets and liabilities from operations following adjustments for non-cash components		
-/+ Loans and advances to banks	-14,304	34,234
Loans and advances to customers	-395,910	-278,849
Securities	160,744	117,461
other assets from operating activities	30,152	12,436
+/- Deposits from banks	27,696	95,181
Deposits from customers	624,118	175,761
Liabilities evidenced by certificates	-43,433	-84,709
other equity and liabilities from operating activities	-31,922	-33,194
+ Interest received	90,950	82,055
- Interest paid	-13,065	-13,054
+ Dividends received	9,376	9,374
- Income taxes paid and other taxes	-24,448	-7,033
NET CASH FLOW from operating activities	427,993	199,645
Receipt of funds from		
+ proceeds from the sale of financial assets	80,563	19,517
+ proceeds from the sale of intangible assets and property and equipment	3,287	833
Funds paid from		
- investments in financial assets	-93,658	-63,794
- investments in intangible assets and property and equipment	-3,745	-6,813
+/- Other changes	-15,579	-463
NET CASH FLOW from investments	-29,132	-50,720
Inflow/outflow of funds from		
+/- increase/decrease in subordinated liabilities including supplementary capital	-3,634	3,000
- dividend distribution	-10,021	-10,076
+/- changes in minority interests	-21,002	-57,287
NET CASH FLOW from financing activities	-34,656	-64,363
CHANGE IN CASH AND CASH EQUIVALENTS AFFECTING CASH FLOWS	364,205	84,563
+/- exchange rate-related and other changes in the value of cash and cash equivalents	-205	-6
+ cash and cash equivalents at the beginning of the period	266,284	181,728
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	630,284	266,284

Consolidated Statement of Changes in Equity for the 2018 Financial Year

in € '000	Subscribed capital	Capital reserves	Retained income	Liability reserve	Reserve from currency conversion
AS OF 01/01/2017	18,700	365,072	9,883	68,249	-3,135
Group earnings	0	0	0	0	0
Changes in reserves	0	1	-100	0	-52
Distributions	0	0	0	0	0
AS OF 31/12/2017	18,700	365,073	9,783	68,249	-3,187
Group earnings	0	0	0	0	0
Changes in reserves	0	-2,937	1,274	0	-859
Change Consolidated companies	0	0	0	0	0
Distributions	0	0	0	0	0
AS OF 31/12/2018	18,700	362,136	11,057	68,249	-4,046

in € '000	Group distributable profit	Total Group share	Minority interests	Total equity capital
AS OF 01/01/2017	91,987	550,756	13,574	564,329
Group earnings	58,841	58,841	828	59,668
Changes in reserves	900	748	-3	745
Distributions	-10,000	-10,000	-76	-10,076
AS OF 31/12/2017	141,727	600,344	14,322	614,667
Group earnings	58,150	58,150	6	58,156
Changes in reserves	-20	-2,542	0	-2,542
Change Consolidated companies	0	0	-14,270	-14,270
Distributions	-10,000	-10,000	-21	-10,021
AS OF 31/12/2018	189,856	645,952	37	645,990



**ACTING TOGETHER,
WORKING TOGETHER**



Bank Burgenland

Our Clients and Their Needs Are Our Focus.

RELIABLE PARTNER.

Bank Burgenland is a regional bank and puts a huge emphasis on building personal relationships between its clients and banking advisors. As the bank at the head of the GRAWE Banking Group, it maintains its focus on its core competences: 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 that accompanies 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 advisor that 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 on financial markets and make them the ideal contacts for all money market transactions. Employees specialise 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 others.

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 opening hours.

CAPITAL MARKETS.

Created in 2019, 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 coordinated 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

325



employees

4.0



billion €
balance sheet total

37.5



million €
in results from
ordinary activities

22.8



% total capital ratio

526.8



million €
eligible capital

AAA



rating for
mortgage sector cover pool



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 17.0 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.

Capital Bank received the accolade of the best private bank in Austria in 2014 and was ranked number two in Europe, and promises the following to its customers:

- 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

5  branches

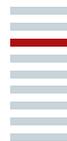
168  employees

964.7  million €
balance sheet total

17.4  million €
balance sheet total

26.8  % total capital ratio

162.9  million €
eligible capital



Bankhaus Schelhammer & Schatterra

The Leading Provider of Socially Responsible Banking Services.

VIENNA'S OLDEST PRIVATE BANK. ESTABLISHED IN 1832.

With 187 years of experience and consulting quality at the highest level, Schelhammer & Schatterra 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. Stephens Cathedral. Moreover, Schelhammer & Schatterra 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 ethics and sustainability. The bank has particular strengths in the lending business when it comes to financing residential real estate. Our employees are also available for our customers outside regular opening hours.

GOLD COINS DEALER FOR PRIVATE INVESTORS.

As an established trading venue for gold and other precious metals, Schelhammer & Schatterra offers private investors decades of experience. This expertise in gold was extended with the opening of an online gold shop. Getting started is easy: just go to [schelhammer.at](https://www.schelhammer.at) and click on the "Goldshop" button.

SOCIALLY RESPONSIBLE FINANCE PRODUCTS.

Schelhammer & Schatterra stands as a pioneer and pacemaker for ethical and sustainable 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 recognised by the Forum Nachhaltige Geldanlagen (FNG), the industry association for sustainable investment in Germany, Austria and Switzerland.

Bankhaus Schelhammer & Schatterra is the leading provider of ethical and sustainable banking services. Its range of products includes savings, investments, financing, insurance and digital banking, with mobile banking app ZÖIN 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 determines every investment and strategic decision made by Schelhammer & Schatterra.

SOCIALLY RESPONSIBLE INVESTING.

At Bankhaus Schelhammer & Schatterra, sustainable 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 that satisfy the strict selection criteria.

1  branch

99  employees

967.4  million €
balance sheet total

10.7  million €
in results from
ordinary activities

19.7  % total capital ratio

111.2  million €
eligible capital

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 61 investment funds for retail and institutional investors with a value of more than €4.9 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 funds industry. The funds offered by the company range from a fiduciary investment fund to eastern European equity funds and have attracted numerous awards over the last few years. Adjustments have been made in the past year in both the company and the investment approach to give greater emphasis to sustainability. We take into account ethical and environmental criteria as well as economic requirements. Our 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 as 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 the major provider of sustainability-oriented mutual funds in Austria.

1  branch

32  employees

9.5  million €
in results from
ordinary activities

4.9  billion €
fund volume

DADAT Bank

The Direct Bank of GRAWE Banking Group.

DIRECT BANK FOR ALL YOUR NEEDS.

DADAT Bank is a brand of Bankhaus Schelhammer & Schattera AG and has been operating in the direct banking market since March 2017. It has positioned itself as a modern and future-oriented direct bank, offering private customers an extensive product and service offer in all banking, saving and trading issues.

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 recently also includes online asset management in ETFs and flexible instalment credit.

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

All of the business activities of DADAT Bank are aligned to satisfying our customers. With the

most innovating 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 is the best direct bank in Austria. It emerged as the winner from the latest tests by the Austrian Society of Consumer Studies (ÖGVS). DADAT Bank was also named best online broker last year by 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. Again, a professional team with special experience in the partner business takes care of the requirements of financial service providers and their customers.

1



branch

24



employees

388.1



million €
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 specialised 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 was rounded off by the interest-bearing account 'KONTO plus' in 2012

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.

1  branch

22  employees

2,000  million €
customer volume

3,500  funds open for
subscription (approx.)

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. Given the eastward expansion of the EU, the historically singular position of Hungary and, not least, 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 at 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 the clients.

BESPOKE ADVICE.

The bank focuses on providing customised 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 companies 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

228.6  million €
balance sheet total

1.8  million €
in results from
ordinary activities



BK Immo

BK Immo Vorsorge GmbH – The Real Estate Project Developer at GRAWE.

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 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.

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.

1  branch

7  employees

1.0  million €
in results from
ordinary activities

17  completed
projects

15  current projects
in progress



BB Leasing GmbH

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 modernisation and growth in 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. That forms the foundation for long-lasting partnerships with clients and, ultimately, for success.

1  branch

15  employees

140.5  million €
balance sheet total

1.4  million €
in results from
ordinary activities

UNLEASHING OUR STRENGTHS TOGETHER





All Addresses

HYPO-BANK BURGENLAND AG

Head Office

Neusiedler Strasse 33, 7000 Eisenstadt, +43 2682 605-0

Branches

Hauptstrasse 31, 7000 Eisenstadt, +43 2682 605-0
Neusiedler Strasse 33, 7000 Eisenstadt, +43 2682 605-0
Amtshausgasse 3, 7132 Frauenkirchen, +43 2172 25 44
Hauptplatz 1, 7540 Güssing, +43 3322 434 37
Hauptplatz 15, 8380 Jennersdorf, +43 3329 453 82
Martinsplatz 4, 7210 Mattersburg, +43 2626 675 70
Hauptstrasse 33, 7201 Neudörfel/Leitha, +43 2622 773 41
Hauptplatz 26-28, 7100 Neusiedl/See, +43 2167 22 71
Hauptstrasse 9, 7350 Oberpullendorf, +43 2612 421 93
Atrium, Hauptplatz 11, 7400 Oberwart, +43 3352 389 13
State Hospital, Dornburggasse 80, 7400 Oberwart,
+43 3352 328 41
Jungferngasse 3, 8010 Graz, +43 316 829 164
Wallnerstrasse 4, 1010 Vienna, +43 1 40 60 460-0

BB Leasing GmbH

Hauptstrasse 33a/2, 7000 Eisenstadt, +43 2682 615 14-3016

Sopron Bank Burgenland ZRt. – Head Office

Kossuth Lajos u. 19, 9400 Sopron, Hungary,
+36 99 513 000

Bankhaus Schelhammer & Schattera AG

Goldschmiedgasse 3, 1010 Vienna, +43 1 53434-0

Capital Bank – GRAWE Gruppe AG

Head Office

Burgring 16, 8010 Graz, +43 316 8072-0

Branches

Burgring 16, 8010 Graz, +43 316 8072-0
Linzer Gasse 4, 5020 Salzburg, +43 662 870810
Wallnerstrasse 4/1, 1010 Vienna, +43 1 31614-0
Franz-Reisch-Str. 1, 6370 Kitzbühel, +43 5356 66309
Kardinalschütt 9, 9020 Klagenfurt, +43 463 908118-0

Brüll Kallmus Bank AG

Burgring 16, 8010 Graz, +43 316 90313-0

Security Kapitalanlage AG

Burgring 16, 8010 Graz, +43 316 8071-0

DADAT Bank

Franz-Josef-Straße 22, 5020 Salzburg, +43 662 877766

Die Plattform

Brandhofgasse 24, 8010 Graz, +43 316 8072-31

BK Immo Vorsorge GmbH

Burgring 16, 8010 Graz, +43 316 907199-0

LEGAL INFORMATION

HYPO-BANK BURGENLAND AG

Neusiedler Straße 33, 7000 Eisenstadt

Commercial reg. no: 259167d Eisenstadt Regional Court

Line of Business: Credit Institute

Austrian National Bank ID: 1613120

Bank details: HYPO-BANK BURGENLAND Aktiengesellschaft

Tel.: +43(0)2682 605-0

Chamber of Commerce: Burgenland Economic Chamber

authority: Financial Market Authority

Legal form: Stock corporation

BIC: EHBAT2E, BLZ: 51000

www.bank-bgld.at

info@bank-bgld.at

VAT ID: ATU61550100

Member of the Austrian Association of Landes-Hypothekenbanks

Reg. office: Eisenstadt District

Austrian data protection register DVR 0054810

Icons by iconmelon/freepik. Further information on the media owner/publisher can be found at www.grawe-bankengruppe.at/impressum

We would like to point out that for reasons of easier readability, the male form is primarily used in this advertising document. All the above does of course apply equally to the female version.

DISCLAIMER

HYPO-BANK BURGENLAND Aktiengesellschaft has undertaken all reasonable efforts to ensure that the information provided in this marketing material is correct and complete at the time of publishing. Nevertheless, we cannot accept any liability for the completeness, accuracy or currency of the information provided here; all information is provided without guarantee. The information contained in this promotional document serves to provide initial information to our customers and has been produced according to the best of our knowledge and belief. The information provided does not constitute an advisory service. HYPO-BANK BURGENLAND AG reserves the right to make changes or additions to the information provided without prior notification.



grawe-bankengruppe.at