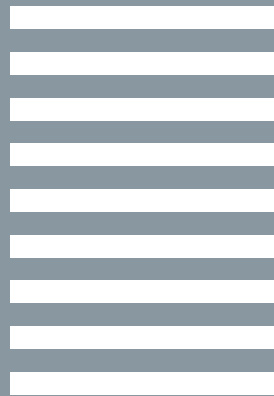



**Extract from  
the Annual Report  
2019/2020**



# CONFIDENT IN OUR OWN STRENGTHS



 *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 and 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 consolidated in the annual balance of accounts 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 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

5.6  billion €  
balance sheet total

865  employees

64.3  million €  
Group result before taxes


37  branches

18.8  billion €  
assets under management

16.1  % total capital ratio

648.3  million €  
eligible capital

73.0  % cost-to-income 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.

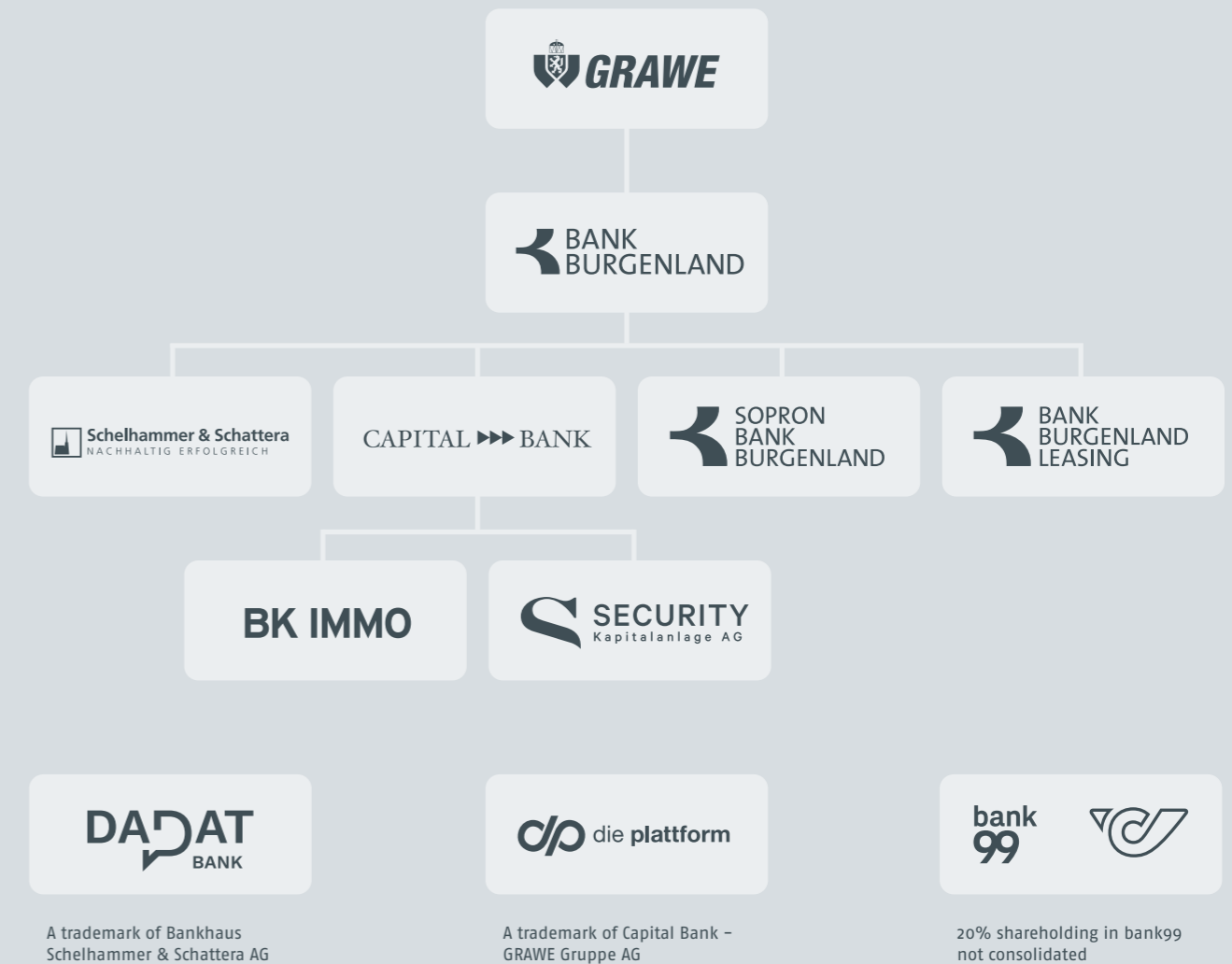
Consistency and financial stability reflect a success story covering more than 190 years. Offering client-friendly, individual advice coupled with tailored needs-based products, GRAWE is a byword for international quality accompanied by Austrian standards of safety and security.

### SUCCESSFUL.

The international structure of the organisation is reflected in the subsidiaries in central and eastern Europe. These subsidiaries are located in Slovenia,

Active in	13 countries
Insurance contracts	approx. 4.4 Mio.
Premium volume	approx. € 890 Mio.
Employees (excluding banks)	approx. 3,900

# Structure and Members



Banks and Investment Companies	Insurance Companies	Real Estate
Bank Burgenland Capital Bank Bankhaus Schelhammer & Schatterer SECURITY Kapitalanlage AG DADAT Bank Die Plattform Sopron Bank BB Leasing	<b>Austria</b> Grazer Wechselseitige Versicherung AG (GRAWE) HYPO Versicherung AG  <b>International</b> 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 Cyprus	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.

### CHANGING TOGETHER.

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.

### EXPERIENCE.

Altogether, the board members have a total of around 120 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 GRAWE Bankengruppe  
Chief Executive Officer Bank Burgenland and Capital Bank



**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



**Ernst Huber**  
Member of the Management Board  
Bank Burgenland and Bankhaus Schelhammer & Schattera



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



**Wolfgang Dörner**  
Member of the Management Board  
Capital Bank



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



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



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




**Dieter Rom**  
Member of the Management Board  
Security Kapitalanlage AG



**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.

# history

1828

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

1832

**Bankhauses Schelhammer & Schattera** founded

1922

Lavantaler 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

2002

Launch of **"Die Plattform"**

2003

**SOPRON BANK (HUNGARY)** founded

2006

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

2009

Beginning of the **GRAWE Banking Group**

2009

Real estate subsidiary **BK IMMO Vorsorge GmbH** established

2015

**Bankhaus Schelhammer & Schattera** acquired

2017

Launch of the online bank **DADAT Bank**

2019

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





# STRIVING UPWARDS WITH VIGOUR

## Consolidated Balance Sheet as of 31 December 2019

### ASSETS

	31/12/2019	31/12/2018
in € '000		
1. Cash in hand, credit balances with central banks and postal giro offices	507,973	630,284
2. Public-sector debt instruments and bills of exchange for refinancing at the central bank	154,163	144,348
a. Public-sector debt instruments and similar securities	154,163	144,348
3. Loans and advances to banks	111,884	125,434
a. repayable on demand	77,617	62,356
b. other loans and advances	34,267	63,078
4. Loans and advances to customers	3,922,351	3,596,934
5. Bonds and other fixed-income securities	372,349	416,107
a. from public issuers	53,431	44,646
b. from other issuers	318,918	371,461
6. Shares and other variable-yield securities	197,817	209,289
7. Equity investments	41,299	32,762
including: in banks	9,249	739
8. Shares in affiliated companies	2,264	2,258
including: in banks	0	0
9. Intangible fixed assets	1,576	1,782
10. Property and equipment	108,040	98,468
including: Land and buildings, used by the bank in the course of its own operations	28,940	14,012
11. Other assets	131,802	129,836
12. Prepaid expenses	5,580	5,664
13. Deferred tax assets	29,566	28,482
<b>TOTAL ASSETS</b>	<b>5,586,664</b>	<b>5,421,648</b>
Below-the-line items		
1. Foreign assets	1,292,295	1,272,051

### EQUITY AND LIABILITIES

	31/12/2019	31/12/2018
in € '000		
1. Liabilities to credit institutions and postal giro offices	494,831	479,332
a. repayable on demand	21,585	37,947
b. with agreed maturity or notice period	473,246	441,385
2. Deposits from customers	3,415,662	3,366,784
a. Savings deposits	710,246	799,258
aa. repayable on demand	394,453	445,489
ab. with agreed maturity or notice period	315,793	353,769
b. other deposits	2,705,416	2,567,526
ba. repayable on demand	2,042,956	1,802,923
bb. with agreed maturity or notice period	662,460	764,603
3. Liabilities evidenced by certificates	810,523	732,240
a. Bonds issued	0	0
b. Other liabilities evidenced by certificates	810,523	732,240
4. Other liabilities	46,777	52,937
5. Deferred income	6,331	13,448
6. Provisions	119,845	118,684
a. Provisions for severance payments	25,461	23,237
b. Provisions for pensions	8,017	8,433
c. Tax provisions	13,988	18,587
d. Other	72,379	68,426
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	362,136
10. Retained income	8,779	7,011
11. Liability reserve pursuant to section 57 (5) of the Austrian Banking Act (BWG)	66,894	68,249
12. Distributable profit	222,557	189,856
13. Minority interests	41	37
<b>TOTAL LIABILITIES</b>	<b>5,586,664</b>	<b>5,421,648</b>
Below-the-line items		
1. Contingent liabilities	119,438	99,489
a. Liabilities from guarantees and liabilities from the provision of collateral	119,438	99,489
2. Credit risks	534,812	561,841
3. Liabilities from trust transactions	30,907	69,681
4. Eligible capital pursuant to Part 2 of EU Regulation No. 575/2013	648,337	608,306
a. Supplementary capital pursuant to Part 2 title 1 chapter 4 of EU Regulation No. 575/2013	19,193	22,286
5. Capital requirements pursuant to Article 92 of EU Regulation No. 575/2013	4,018,589	3,485,644
Capital requirements pursuant to Art. 92 (1) (a-c) of EU Regulation No. 575/2013		
a. Common equity Tier 1 capital ratio	15.7%	16.8%
b. Tier 1 capital ratio	15.7%	16.8%
c. Total capital ratio	16.1%	17.5%
6. Foreign liabilities	487,798	524,062



## Consolidated Income Statement for the 2019 Financial Year

	31/12/2019	31/12/2018
in € '000		
1. Interest and similar income	91,216	89,720
including: from fixed-income securities and postal giro offices	9,341	10,975
2. Interest and similar expenses	-13,073	-12,060
<b>I. NET INTEREST INCOME</b>	<b>78,143</b>	<b>77,660</b>
3. Income from securities and equity investments	6,479	9,376
a. Income from shares, other equity interests and variable-yield securities	4,083	4,460
b. Income from equity investments	2,096	3,599
c. Income from shares in affiliated companies	300	1,317
4. Fee and commission income	122,349	118,330
5. Fee and commission expenses	-50,164	-46,625
6. Income/expenses from financial operations	2,271	2,407
7. Other operating income	13,715	12,321
<b>II. OPERATING INCOME</b>	<b>172,793</b>	<b>173,468</b>
8. General administrative expenses	-112,189	-102,626
a. Personnel expenses	-69,380	-65,493
aa. Wages and salaries	-54,169	-49,063
ab. Expenses for statutory social security contributions and payroll-related charges and statutory contributions	-10,099	-10,538
ac. other social security expenses	-855	-1,278
ad. Expenses for pensions and employee benefit costs	-1,340	-1,415
ae. Allocation/reversal of pension provisions	429	-286
af. Expenses for severance payments and contributions to occupational pension funds for employees	-3,346	-2,914
b. Other expenses (administrative expenses)	-42,809	-37,133
9. Valuation allowances for assets in asset items 9 and 10	-6,536	-6,496
10. Other operating expenses	-7,337	-8,623
<b>III. OPERATING EXPENSES</b>	<b>-126,062</b>	<b>-117,745</b>
<b>IV. OPERATING PROFIT</b>	<b>46,731</b>	<b>55,723</b>

	31/12/2019	31/12/2018
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	15,926	-587
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	1,689	17,636
<b>V. RESULTS FROM ORDINARY ACTIVITIES</b>	<b>64,346</b>	<b>72,772</b>
13. Taxes on income	-13,800	-13,925
14. Other taxes not reported under item 13	-841	-691
<b>VI. CONSOLIDATED ANNUAL PROFIT before minority interests</b>	<b>49,705</b>	<b>58,156</b>
15. Minority interests in the consolidated annual profit	4	6
<b>VII. CONSOLIDATED ANNUAL PROFIT after minority interests</b>	<b>49,701</b>	<b>58,150</b>



## Consolidated Cash Flow Statement for the 2019 Financial Year

	31/12/2019	31/12/2018
in € '000		
<b>GROUP EARNINGS BEFORE TAXES</b>	<b>64,346</b>	72,772
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	6,128	4,072
+/- Loss/profit from the disposal of assets in the investment area	-180	-171
+/- Allocation/reversal of risk provisions and other provisions	20,085	18,246
+/- Change in personnel and other provisions	0	0
+/- Results from companies valued at equity, insofar as non-cash	4,391	0
+/- Other (non-) cash expense/income items	-84,527	-86,881
<b>CASH FLOW FROM PROFIT OR LOSS</b>	<b>10,243</b>	8,038
Change in assets and liabilities from operations following adjustments for non-cash components		
-/+ Loans and advances to banks	12,082	-14,304
Loans and advances to customers	-323,075	-395,910
Securities	24,982	160,744
other assets from operating activities	-3,340	30,152
+/- Deposits from banks	15,424	27,696
Deposits from customers	48,557	624,118
Liabilities evidenced by certificates	75,103	-43,433
other equity and liabilities from operating activities	-36,663	-31,922
+ Interest received	92,307	90,950
- Interest paid	-9,474	-13,065
+ Dividends received	6,479	9,376
- Income taxes paid and other taxes	-24,096	-24,448
<b>NET CASH FLOW from operating activities</b>	<b>-111,471</b>	427,993
Receipt of funds from		
+ proceeds from the sale of financial assets	39,522	80,563
+ proceeds from the sale of intangible assets and property and equipment	1,357	3,287
Funds paid from		
- investments in financial assets	-10,222	-93,658
- investments in intangible assets and property and equipment	-17,154	-3,745
+/- Other changes	535	-15,579
- Acquisition of subsidiaries, excluding acquired cash and cash equivalents	0	0
<b>NET CASH FLOW from investments</b>	<b>14,038</b>	-29,132
Inflow/outflow of funds from		
+/- Deconsolidation impact	-9,706	0
+/- increase/decrease in subordinated liabilities including supplementary capital	0	-3,634
- dividend distribution	-15,001	-10,021
+/- changes in minority interests	0	-21,002
<b>NET CASH FLOW from financing activities</b>	<b>-24,707</b>	-34,656
<b>CHANGE IN CASH AND CASH EQUIVALENTS AFFECTING CASH FLOWS</b>	<b>-122,140</b>	364,205
+/- exchange rate-related and other changes in the value of cash and cash equivalents	-171	-205
+ cash and cash equivalents at the beginning of the period	630,284	266,284
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>	<b>507,973</b>	630,284

## Consolidated Statement of Changes in Equity for the 2019 Financial Year

	Subscribed capital	Capital reserves	Retained income	Liability reserve	Reserve from currency conversion
in € '000					
<b>AS OF 01/01/2018</b>	<b>18,700</b>	<b>365,073</b>	<b>9,783</b>	<b>68,249</b>	<b>-3,187</b>
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
Acquisition of subsidiaries	0	0	0	0	0
Distributions	0	0	0	0	0
<b>AS OF 31/12/2018</b>	<b>18,700</b>	<b>362,136</b>	<b>11,057</b>	<b>68,249</b>	<b>-4,046</b>
<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	0
Change Consolidated companies	0	1,355	0	-1,355	-786
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>

	Group distributable profit	Total Group share	Minority interests	Total equity capital
in € '000				
<b>AS OF 01/01/2018</b>	<b>141,727</b>	<b>600,345</b>	<b>14,322</b>	<b>614,667</b>
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
Acquisition of subsidiaries	0	0	0	0
Distributions	-10,000	-10,000	-21	-10,021
<b>AS OF 31/12/2018</b>	<b>189,856</b>	<b>645,952</b>	<b>37</b>	<b>645,990</b>
<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	554	0	554
Change Consolidated companies	0	-786	0	-786
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>680,462</b>

# ACTING WITH VISION AND FORESIGHT





# 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

341



employees

4.1



billion €  
balance sheet total

36.5



million €  
in results from  
ordinary activities

20.4



% total capital ratio

543.1



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 18.6 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 2019, Capital Bank achieved an excellent third place. Particularly in the categories of transparency and quality of consultation, Capital Bank set the benchmark for the industry. 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







# Bankhaus Schelhammer & Schattera

## The Leading Provider of Socially Responsible Banking Services.

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

With 188 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. Stephens 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 ethics and sustainability. 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 opening 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 will 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, which is expected to open in May 2020. Access secured to the highest standards, including biometric data retrieval, offers a choice of six different safe sizes.

### SOCIALLY RESPONSIBLE FINANCE PRODUCTS.

Schelhammer & Schattera 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 & Schattera 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 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-oekom (formerly oekom research AG) determines every investment and strategic decision made by Schelhammer & Schattera.

### SOCIALLY RESPONSIBLE INVESTING.

At Bankhaus Schelhammer & Schattera, 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

86



employees

978.4



million €  
balance sheet total

7.5



million €  
in results from  
ordinary activities

18.1



% total capital ratio

119.4



million €  
eligible capital





# PROVIDING PERSPECTIVES, CREATING SCOPE FOR ACTION





# 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 60 investment funds for retail and institutional investors with a value of more than 5.9 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 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 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 one of the major providers of sustainability-oriented mutual funds in Austria.



1  branch

34  employees

11.1  million €  
in results from  
ordinary activities

5.9  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.

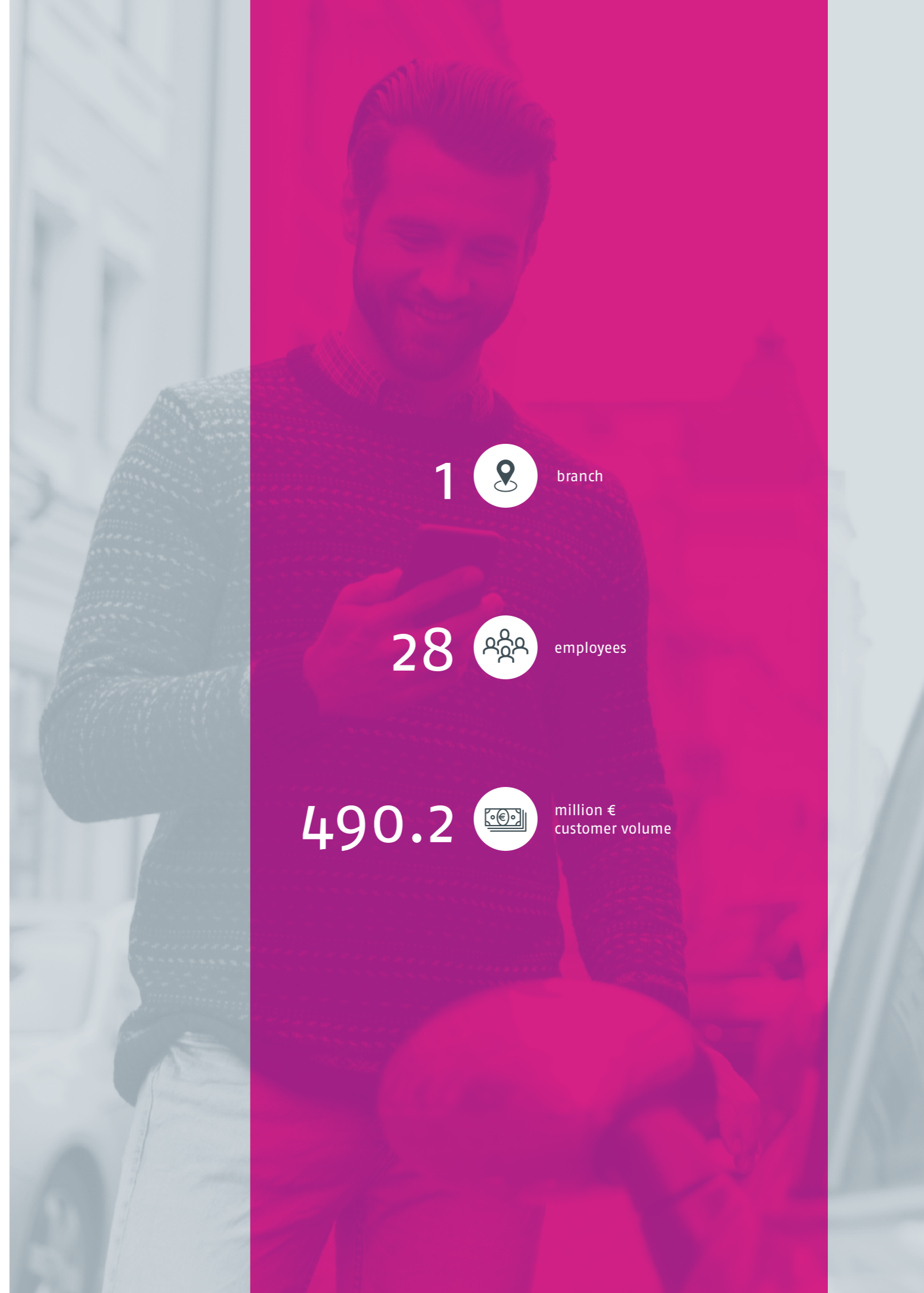
All of the business activities of DADAT Bank are aligned to satisfying our customers. With the most innovating applications, the best possible price-performance ratio and the highest quality standards, DADAT Bank uses its competence exclusively to serve its customers.

#### 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 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

28



employees

490.2



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:

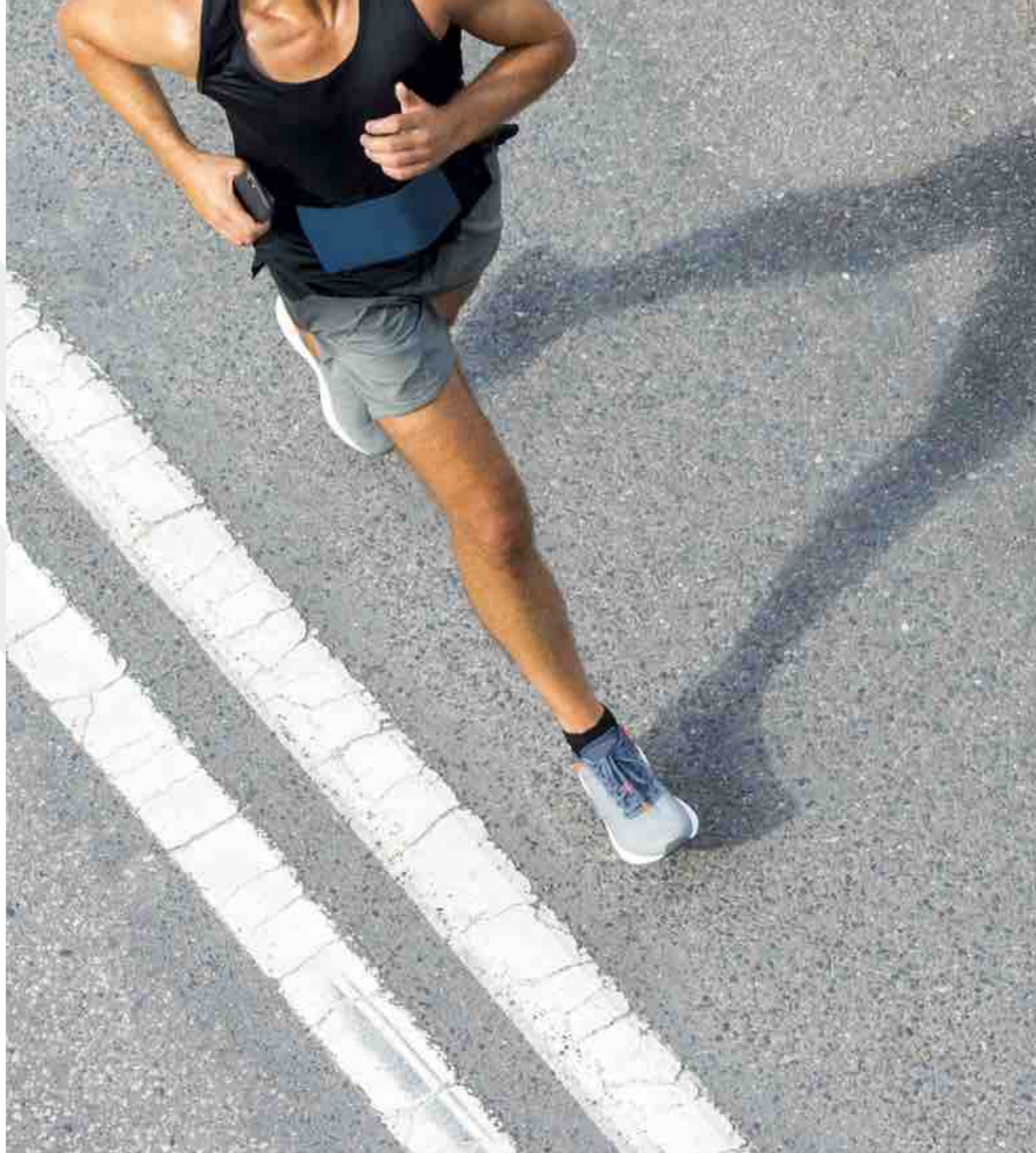
- Exclusively B2B business, no direct client business
- Simplified settlement for clients combined with competent service for financial advisers
- Product neutrality with the goal of 'one investment account for all'. The offering was rounded off by the interest-bearing account 'KONTO plus' in 2012

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.





# INTO THE FUTURE WITH VIGOUR







## 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 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

160



employees

251.8



million €  
balance sheet total

2.4



million €  
in results from  
ordinary activities



## BK Immo 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 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

1.2  million €  
in results from  
ordinary activities

23  completed  
projects

16  current projects  
in progress





## 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 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

17  employees

146.1  million €  
balance sheet total

1.5  million €  
in results from  
ordinary activities

# A SOLID BASIS FOR THE FUTURE





# All Addresses

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### **BB Leasing GmbH**

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### **Bankhaus Schelhammer & Schattera AG**

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### **DADAT Bank**

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### **Die Plattform**

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### **BK Immo Vorsorge GmbH**

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Austrian National Bank ID: 1613120  
Bank details: HYPO-BANK BURGENLAND Aktiengesellschaft

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Chamber of Commerce: Burgenland Economic Chamber  
authority: Financial Market Authority  
Legal form: Stock corporation  
BIC: EHBAT2E, BLZ: 51000

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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. Print: Medienfabrik Wien – Graz GmbH, Schloßgasse 10-12, 1050 Wien

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