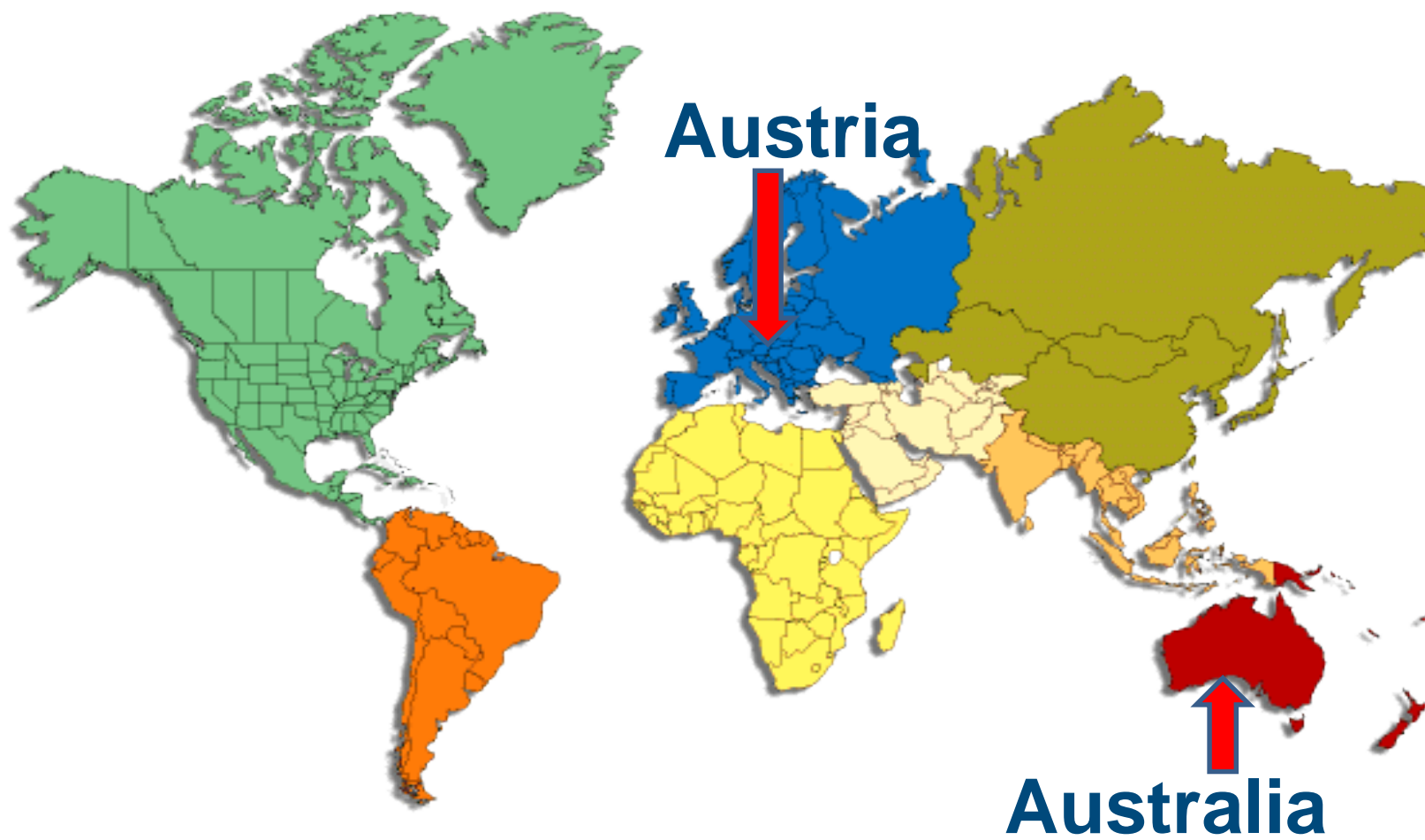


# 34th ABA General Meeting & Conference

## Country Presentation Austria

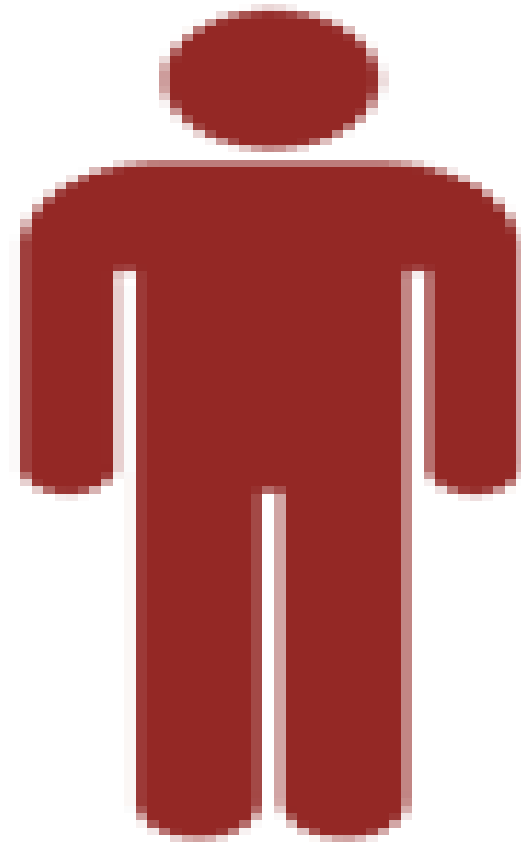
by Erste Group Bank AG

Mumbai, 16 November 2017



# INDIA vs. AUSTRIA

# Population



**1,324,300,000**



**8,700,000**

# Size in square kilometres



**3,287,000**



**83,879**

# GDP in US\$



**2,264,000,000,000**



**386,400,000,000**

# GDP per capita in US\$



**1,710**



**44,414**

# Bank branches per 100,000 population



10.5



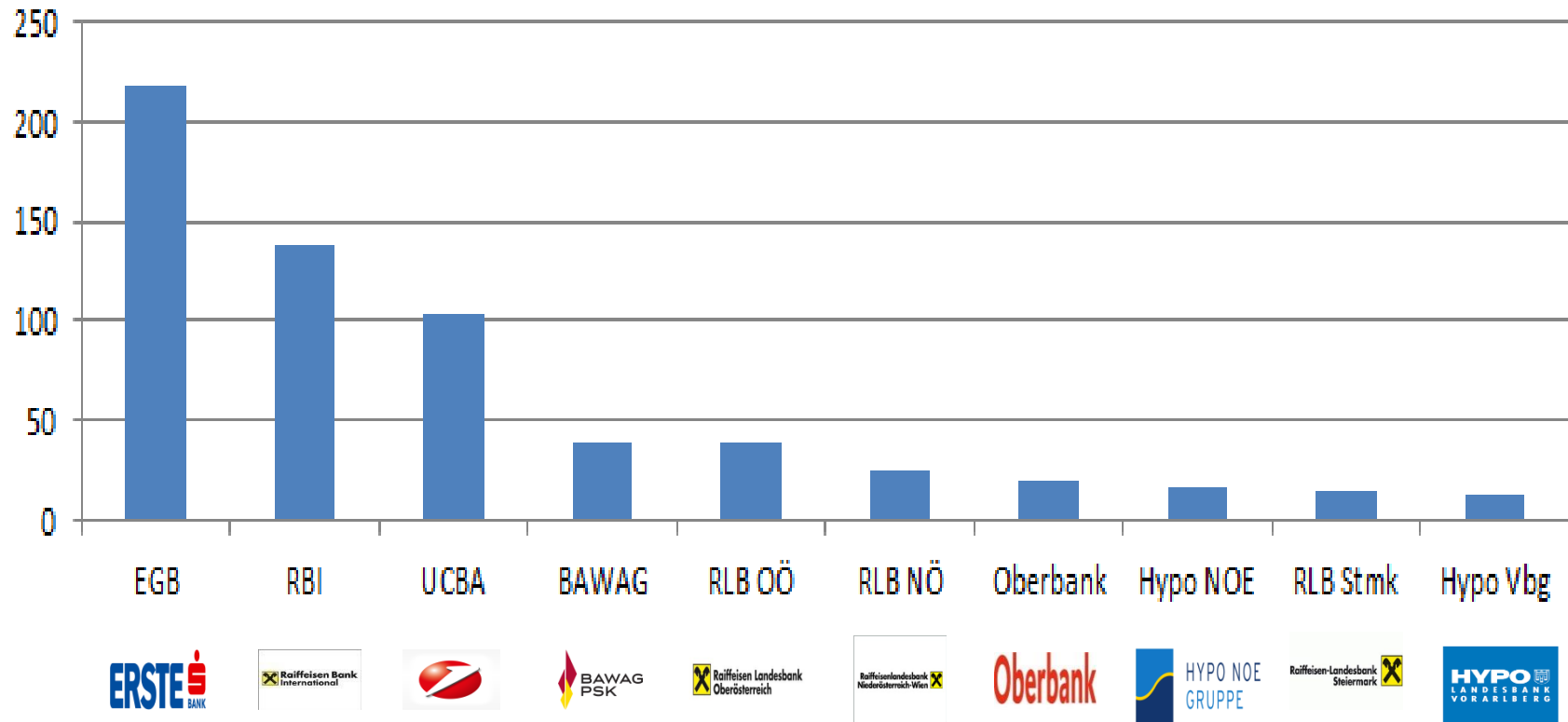
13.5



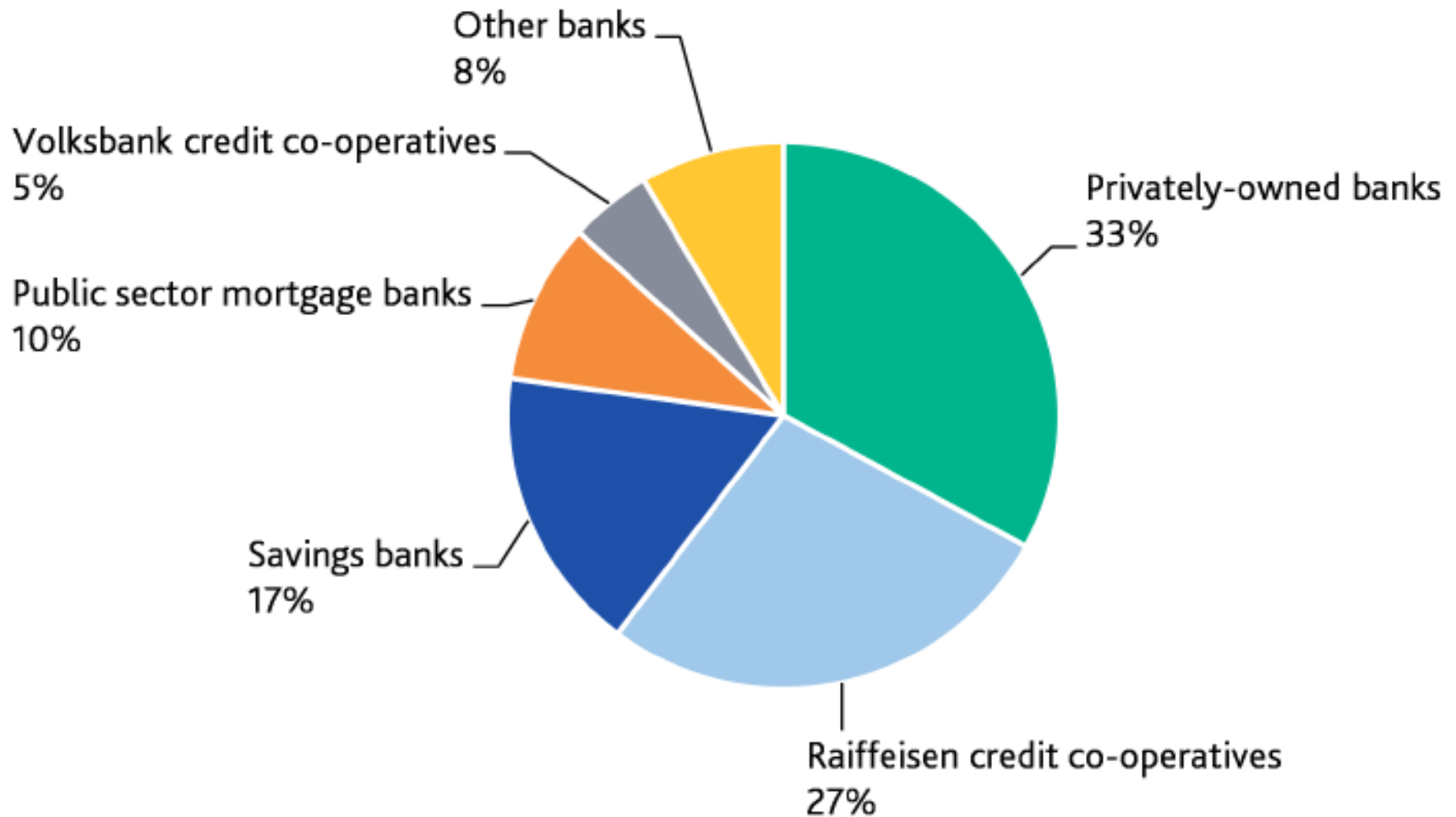
# THE AUSTRIAN BANKING SYSTEM

# Ten largest banks in Austria

Total Assets (€bn)

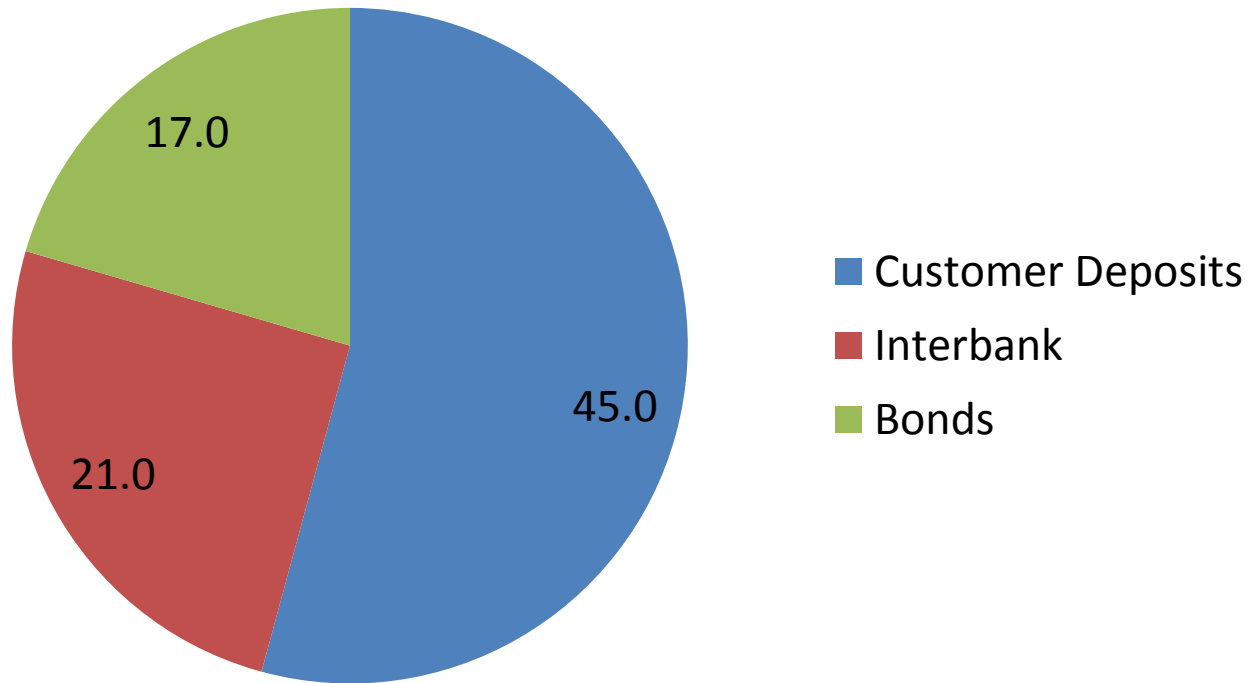


# Loan market share by sector



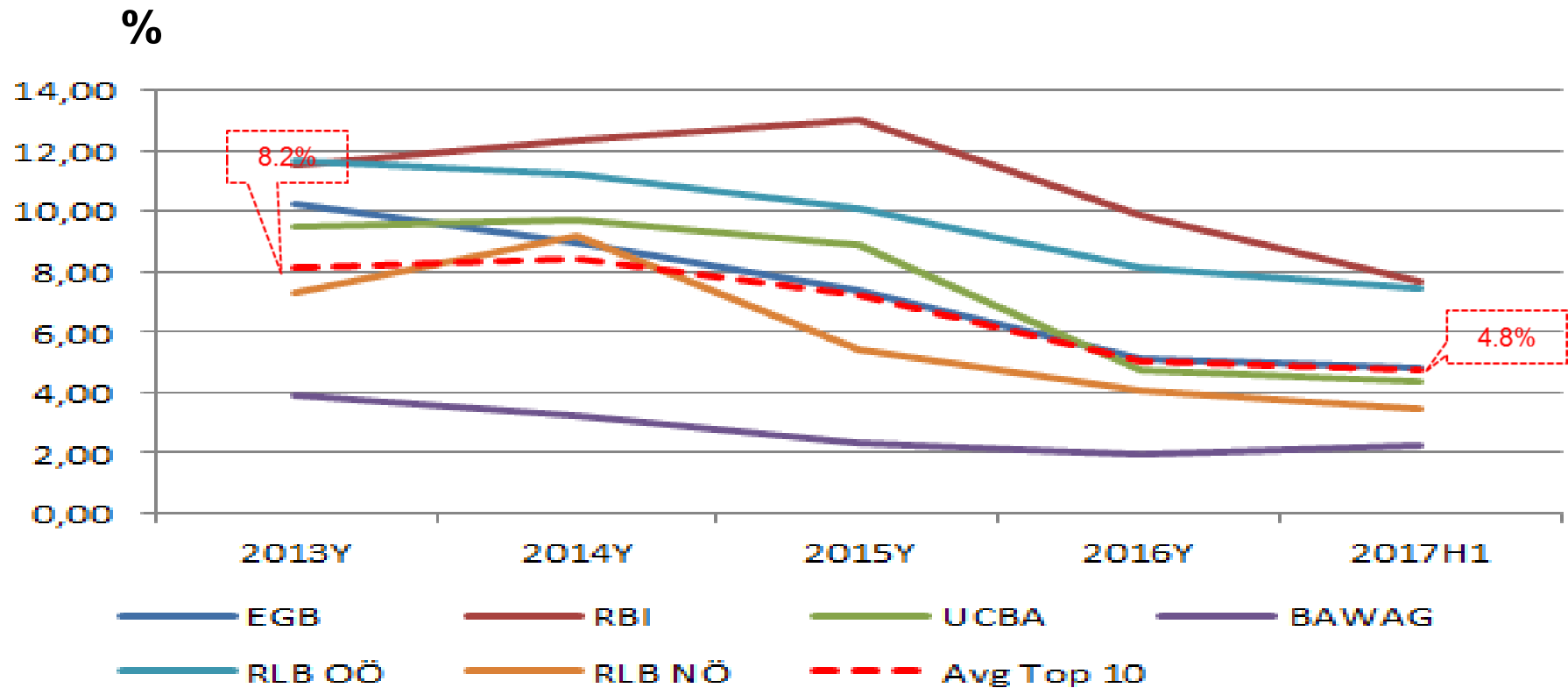
# Funding

Funding sources in %



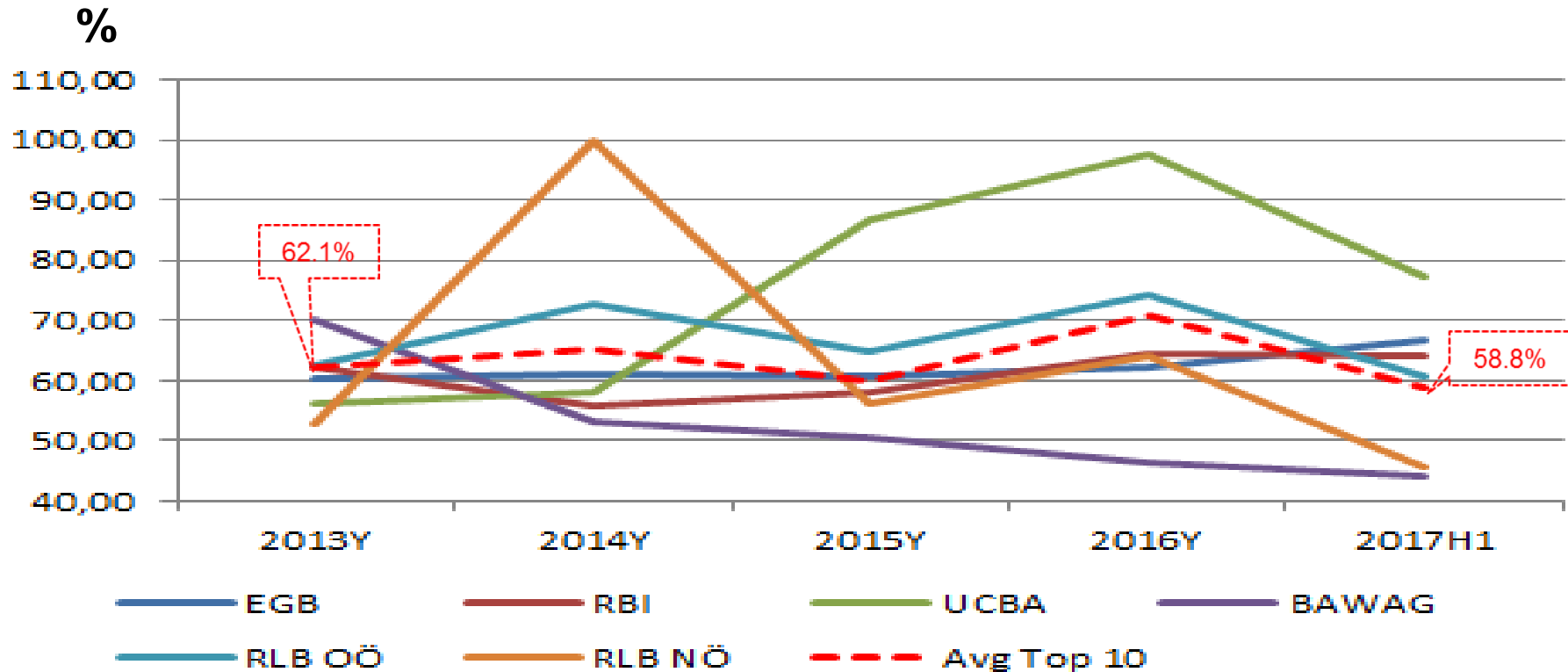
# Credit quality

## Improving NPL ratios



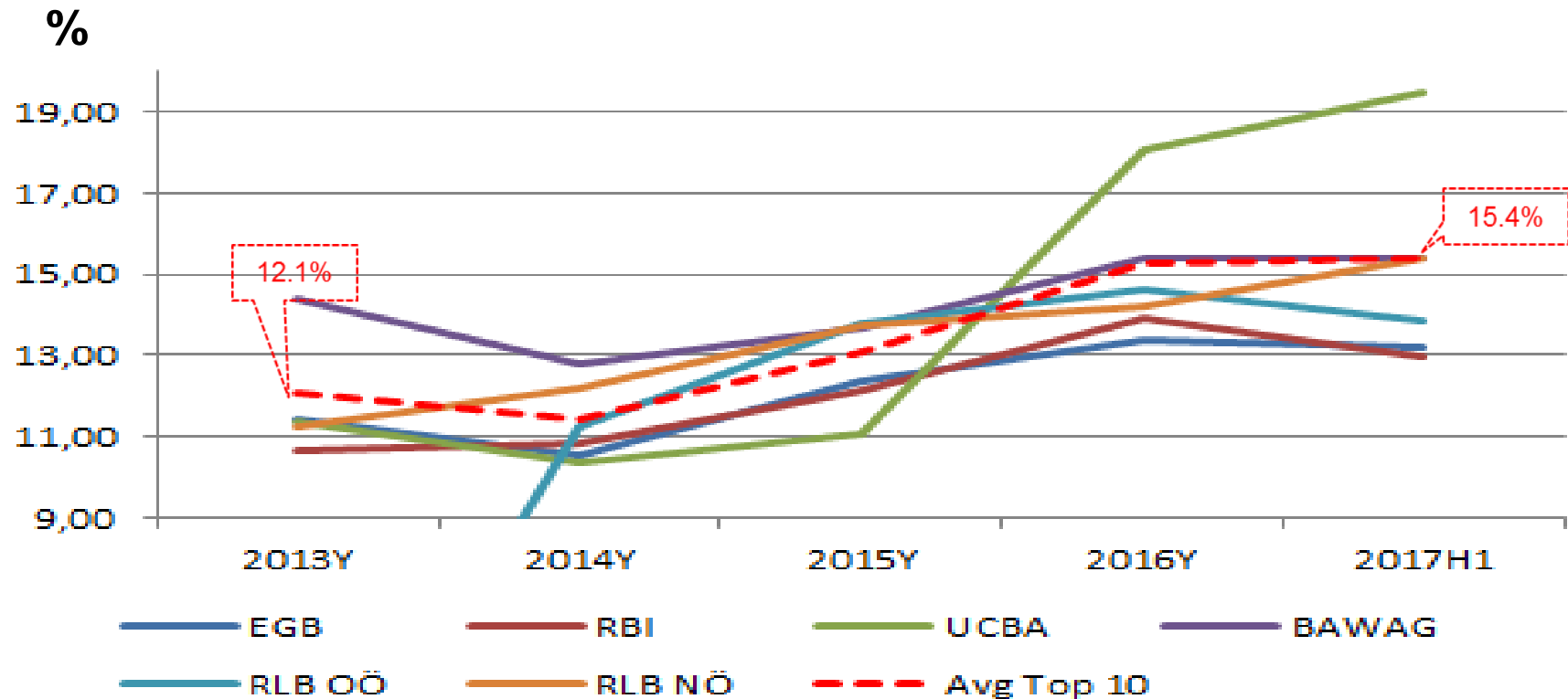
# Cost/income ratio

## Low margins & high cost base

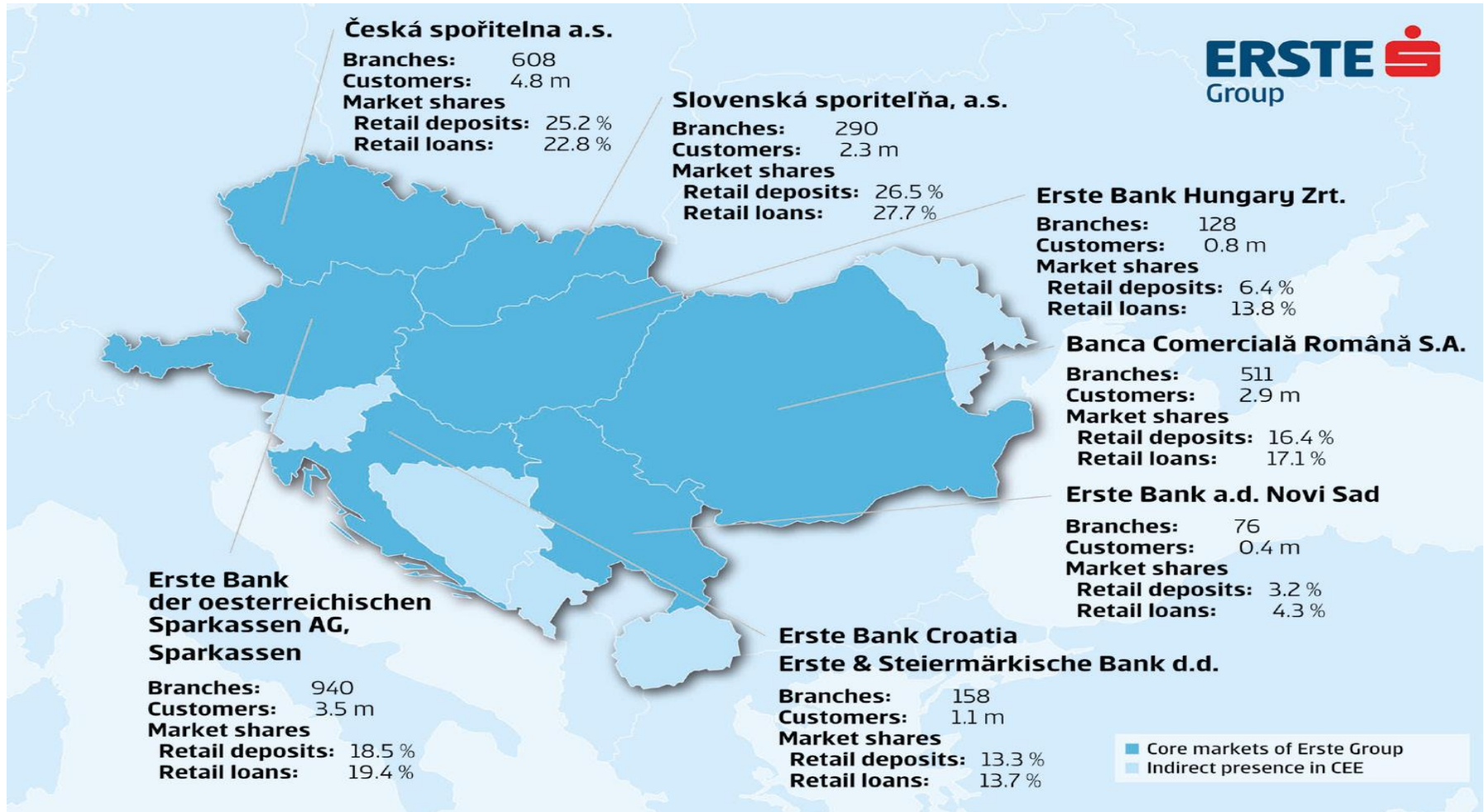


# CET1 ratio

Minimum 5.75% + bank-specific buffer



# Expansion into CEE





# Recent developments

- **Regulation** - Reduction of bank levy to less than EUR100mn for 2017
- **Consolidation** - Merger RBI/RZB, transfer CEE activities UniCredit Bank Austria
- **Resolution** – HETA, KA Finanz, Immigon
- **Resurrection** – BAWAG IPO & Suedwest Bank acquisition

# Come and visit!



# ABA Contact

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