

# ANNUAL REPORT 2023



in     
[www.vkb.at](http://www.vkb.at)

**√KVB**   
IHRE BANK. IHR ERFOLG.

# TABLE OF CONTENTS

- 1. Management Board foreword ..... 3
- 2. Key corporate figures of the VKB Group ..... 4
- 3. Income statement VKB Group ..... 5
- 4. Balance sheet VKB Group ..... 6
- 5. Income statement VKB ..... 8
- 6. Balance sheet VKB ..... 9
- 7. Branch offices ..... 11

# 1. MANAGEMENT BOARD FOREWORD

## "A successful year under a strong new brand"

Dear Sir/Madam,

A century and a half after VKB was founded in 1873, it gives us great pleasure to present to you the most successful financial year in our history with this annual report.

In a normalising interest rate environment, we have also achieved a great deal in the third year of a transformation process started in mid-2021. We are fully on track to create a sustainably successful VKB, a VKB that has every chance of remaining an independent bank in the Austrian banking market for our customers in the future. Essential elements of the optimisations we have undertaken, which have deeply affected the entire organisation and which shaped the first two years of the transformation for long periods, are now largely complete. Thanks to these measures and not least to the personal commitment of our employees, we have once again succeeded in doubling our operating result compared to the previous year, exceeding the three billion euro mark in deposits for the first time. Online savings and tied savings products in particular recorded strong growth, which had a positive effect on our liquidity situation, which was already very good. The deposit business also enjoyed success because we were quick and proactive in adapting to the change in interest rate conditions in 2023: VKB offered excellent savings interest rates, was the market leader in certain deposit types and as such affirmed the trust of its customers. We also recorded further growth in the lending business and were even able to achieve above-average growth in corporate customer business – a clear sign that we take our undertaking as a bank for entrepreneurial SMEs seriously.

The launch of our new corporate identity in March 2023, which we celebrated together with over 2,000 customers in our branches, gave our success an added boost. The 150th anniversary event in June at the Palais Kaufmännischer Verein in Linz was another major highlight of 2023. With the opening of our branch in Salzburg, we continued to pursue the expansion course that we embarked on with the branch in Vienna at the end of 2022. These expansions, alongside new and powerful collaborations in the education, social, cultural and sports sectors, underpin our growth trajectory, our forward-looking corporate strategy and the social responsibility that we embody.

Aside from the facts and figures set out in this annual report for 2023, in it we also present the story of a year that was not only successful for VKB, but also focussed on the future.

We thank you for your trust and look forward to continuing to grow together with you, faithful to our undertaking "Your bank. Your success."

**VKB – Your bank. Your success.**



**Mag. Markus Auer**  
Chief Executive



**Mag. Alexander Seiler**  
Board Director



**Mag. Maria Steiner**  
Board Director

## 2. KEY CORPORATE FIGURES OF THE VKB GROUP

This extract from the management report presents the **figures of the corporate group of Volkskredit Verwaltungsgenossenschaft registrierte Genossenschaft mit beschränkter Haftung (= VKB Group)** in accordance with the provisions of the Austrian Commercial Code (UGB). The figures are rounded to one decimal place unless otherwise stated.

In millions of euros or percent	2023	2022	2021
<b>Balance sheet figures</b>			
Balance sheet total	3,622.4	3,409.5	3,368.7
Business volume	5,651.0	5,369.7	5,313.9
Loans to clients	2,646.0	2,610.2	2,587.1
Primary funds	3,005.0	2,759.5	2,726.8
Equity	418.1	384.5	368.1
<b>Own funds figures per BWG/CRR</b>			
Overall risk	2,492.9	2,385.2	2,355.5
Chargeable own funds	426.8	392.5	378.2
Of which TIER 1	414.3	379.6	365.3
Total capital ratio	17.12%	16.46%	16.05%
Core Tier 1 capital ratio	16.62%	15.92%	15.51%
Capital assets ratio (CAR)	11.43%	11.13%	10.84%
<b>Income statement figures</b>			
Operating result	48.5	21.4	10.6
Operating income	127.7	89.4	78.3 <sup>1</sup>
Net interest income	89.3	51.8	42.7
Services result	32.1	31.3	30.7 <sup>1</sup>
Operating expenses	-79.2	-68.1	-67.7 <sup>1</sup>
Operating profit	36.7	18.0	14.1
Group annual net profit	29.9	13.1	10.5
Cost income ratio (CIR) in %	62.1%	76.1%	86.4% <sup>1</sup>
<b>Company figures</b>			
Operating result compared to the average balance sheet total in %	1.38%	0.63%	0.32% <sup>2</sup>
Return on equity after tax in % (basis: annual net profit)	7.45%	3.49%	2.92% <sup>2</sup>
Return on assets after tax in % (basis: annual net profit)	0.85%	0.39%	0.31% <sup>2</sup>
Average number of employees in full-time equivalents	478.6	456.4	468.3
Branch offices	30	29	34

<sup>1)</sup> Various expenses were reclassified in 2023 from the income statement item 8.b) "Other administrative expenses (material expenses)" to the income statement item 5.) "Commission expenses". Expenses for temporary agency staff were also reclassified from the income statement item 8.a) "Personnel expenses" to the income statement item 8.b) "Other administrative expenses (material expenses)". For improved comparability, the previous year's figures have been adjusted accordingly.

<sup>2)</sup> 2021 on the basis of the VKB Group per BWG/CRR

### 3. INCOME STATEMENT VKB GROUP

Consolidated financial statements of Volkskredit Verwaltungsgenossenschaft  
registrierte Genossenschaft mit beschränkter Haftung, Linz in accordance with UGB

#### Income statement for 2023

INCOME STATEMENT		EUR	EUR	31/ 12/ 2023 EUR	31/ 12/ 2022 Thousand EUR
1.	Interest and similar earnings			140,420,705.71	57,181
	Of which:				
	From fixed-interest securities	6,004,184.36			2,630
2.	Interest and similar expenses			-51,095,055.65	-5,384
<b>I. NET INTEREST YIELD</b>				<b>89,325,650.06</b>	<b>51,797</b>
3.	Earnings from securities and shareholdings			1,579,749.74	1,204
a)	Earnings from shares, other equity rights and securities without fixed interest		1,439,785.59		1,101
b)	Earnings from shareholdings		139,964.15		103
c)	Earnings from associated companies		0.00		0
4.	Commission income			34,310,501.16	33,173
5.	Commission expenses			-2,868,016.19	-2,335 <sup>1</sup>
6.	Earnings/expenses from financial transactions			610,971.98	474
7.	Other operating income			4,734,759.19	5,107
<b>II. OPERATING INCOME</b>				<b>127,693,615.94</b>	<b>89,420<sup>1</sup></b>
8.	General administrative expenses			-71,286,331.16	-61,219 <sup>1</sup>
a)	Personnel expenses		-48,360,417.58		-42,037 <sup>1</sup>
	Of which:				
aa)	Wages and salaries	-34,732,966.56			-28,440 <sup>1</sup>
bb)	Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-8,736,955.37			-7,551
cc)	Other social security expenses	-948,905.04			-800
dd)	Expenses for retirement benefits and support	-2,736,706.36			-2,491
ee)	Allocation/closing of pension provision	709,582.62			-1,356
ff)	Expenses for severance pay and payments to company staff pension funds	-1,914,466.87			-1,398
b)	Other administrative expenses (material expenses)		-22,925,913.58		-19,182 <sup>1</sup>
9.	Value adjustments on the assets listed under asset items 9 and 10			-5,694,101.61	-4,720
10.	Other operating expenses			-2,255,494.49	-2,125
<b>III. OPERATING EXPENSES (total items 8 to 10)</b>				<b>-79,235,927.26</b>	<b>-68,063<sup>1</sup></b>
<b>IV. OPERATING RESULT</b>				<b>48,457,688.68</b>	<b>21,356</b>
11./12.	Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-11,697,746.17	-3,020
13./14.	Balance of the appropriation to and liquidation of value adjustments on securities assessed as financial investments, as well as on shareholdings and shares in affiliated companies			-101,941.31	-332
<b>V. RESULT FROM ORDINARY BUSINESS</b>				<b>36,658,001.20</b>	<b>18,004</b>
15.	Taxes on income and earnings			-6,428,655.30	-4,555
16.	Other taxes not included in item 16			-334,786.89	-329
<b>VI. GROUP ANNUAL NET PROFIT</b>				<b>29,894,559.01</b>	<b>13,121</b>
	Non-controlling interests in net income			29,097.63	39
17.	Changes in reserves			-369,232.98	-2,101
<b>VII. GROUP ANNUAL PROFIT</b>				<b>29,525,326.03</b>	<b>11,020</b>
18.	Profit carried forward			8,611.55	17
<b>VIII. GROUP ACCUMULATED PROFIT</b>				<b>29,533,937.58</b>	<b>11,036</b>

<sup>1)</sup> Various expenses were reclassified in 2023 from the income statement item 8.b) "Other administrative expenses (material expenses)" to the income statement item 5.) "Commission expenses". Expenses for temporary agency staff were also reclassified from the income statement item 8.a) "Personnel expenses" to the income statement item 8.b) "Other administrative expenses (material expenses)". For improved comparability, the previous year's figures have been adjusted accordingly.

## 4. BALANCE SHEET VKB GROUP

Consolidated financial statements of Volkskredit Verwaltungsgenossenschaft  
registrierte Genossenschaft mit beschränkter Haftung, Linz in accordance with UGB

### Balance sheet as of 31 December 2023

ASSETS	EUR	EUR	31/ 12/ 2023 EUR	31/ 12/ 2022 Thousand EUR
<b>1. Cash assets, credit with central banks</b>			<b>277,456,580.23</b>	160,799
<b>2. Debt instruments of public authorities permitted for refinancing at central banks</b>			<b>326,450,960.85</b>	282,600
a) Debt instruments of public authorities and similar securities		326,450,960.85		282,600
<b>3. Receivables from credit institutions</b>			<b>14,092,767.63</b>	11,520
a) Maturing daily		14,092,767.63		11,520
b) Other receivables		0.00		0
<b>4. Receivables from customers</b>			<b>2,646,007,409.31</b>	2,610,172
<b>5. Bonds and other fixed-interest securities</b>			<b>211,618,638.79</b>	209,027
a) From public issuers		3,046,767.12		0
b) From other issuers		208,571,871.67		209,027
Of which:				
Own bonds	0.00			0
<b>6. Shares and other securities without fixed interest</b>			<b>13,136,769.42</b>	13,247
<b>7. Shareholdings</b>			<b>2,272,328.84</b>	2,070
Of which:				
In credit institutions	591,861.69			592
In associated companies	0.00			0
<b>8. Intangible fixed assets</b>			<b>5,004,329.95</b>	4,108
<b>9. Property, plant and equipment</b>			<b>59,785,408.24</b>	48,314
Of which:				
Property and buildings used by the bank as part of its own work	44,083,790.11			26,479
<b>10. Other assets</b>			<b>51,355,597.45</b>	53,788
<b>11. Accruals and deferrals</b>			<b>6,425.00</b>	0
<b>12/ Deferred tax assets</b>			<b>15,211,858.60</b>	13,899
<b>Total assets</b>			<b>3,622,399,074.31</b>	3,409,544

**Consolidated financial statements of Volkskredit Verwaltungsgenossenschaft  
registrierte Genossenschaft mit beschränkter Haftung, Linz in accordance with UGB  
Balance sheet as of 31 December 2023**

<b>LIABILITIES</b>	EUR	EUR	31/ 12/ 2023 EUR	31/ 12/ 2022 Thousand EUR
<b>1. Accounts payable to credit institutions</b>			<b>34,339,482.30</b>	107,793
a) Maturing daily		31,473,320.09		47,444
b) With agreed term or notice period		2,866,162.21		60,348
<b>2. Accounts payable to customers</b>			<b>2,850,062,029.27</b>	2,634,446
a) Savings deposits		806,274,131.11		871,876
Of which:				
aa) Maturing daily	511,422,864.98			738,888
bb) With agreed term or notice period	294,851,266.13			132,988
b) Other liabilities		2,043,787,898.16		1,762,570
Of which:				
aa) Maturing daily	1,784,511,332.62			1,650,042
bb) With agreed term or notice period	259,276,565.54			112,529
<b>3. Securitised liabilities</b>			<b>136,598,198.80</b>	107,101
a) Other securitised liabilities		136,598,198.80		107,101
<b>4. Other liabilities</b>			<b>80,023,062.90</b>	81,468
<b>5. Accruals and deferrals</b>			<b>7,155,009.11</b>	7,980
a) Write-ups		612,897.50		1,073
b) Other accruals and deferrals		6,542,111.61		6,907
<b>6. Provisions</b>			<b>76,639,494.68</b>	67,688
a) Provisions for severance pay		10,894,683.14		10,305
b) Provisions for pensions		46,995,162.10		47,705
c) Tax provisions		3,930,710.25		375
d) Other provisions		14,818,939.19		9,303
6a. Fund for general banking risks			<b>500,000.00</b>	500
<b>7. Tier 2 capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013</b>			<b>18,346,515.63</b>	18,000
<b>8. Subscribed capital</b>			<b>16,608,656.00</b>	12,024
<b>9. Retained earnings</b>			<b>371,929,233.70</b>	361,463
<b>10. Non-controlling interests</b>			<b>44,769.39</b>	45
<b>11. Group accumulated profit</b>			<b>29,533,937.58</b>	11,036
<b>12. Investment subsidies</b>			<b>618,684.95</b>	0
<b>Total liabilities</b>			<b>3,622,399,074.31</b>	3,409,544

## 5. INCOME STATEMENT VKB

Annual financial statements of Volkskreditbank AG, Linz  
as of 31 December 2023

### Income statement for 2023

INCOME STATEMENT		EUR	EUR	31/ 12/ 2023 EUR	31/ 12/ 2022 Thousand EUR
<b>1.</b>	<b>Interest and similar earnings</b>			<b>138,350,842.58</b>	<b>52,932</b>
	Of which:				
	From fixed-interest securities	6,004,184.36			2,630
<b>2.</b>	<b>Interest and similar expenses</b>			<b>-51,557,253.75</b>	<b>-5,396</b>
<b>I. NET INTEREST YIELD</b>				<b>86,793,588.83</b>	<b>47,536</b>
<b>3.</b>	<b>Earnings from securities and shareholdings</b>			<b>1,579,745.10</b>	<b>4,066</b>
a)	Earnings from shares, other equity rights and securities without fixed interest		1,439,785.59		1,101
b)	Earnings from shareholdings		139,959.51		103
c)	Earnings from shares in affiliated companies		0.00		2,861
<b>4.</b>	<b>Commission income</b>			<b>33,501,010.26</b>	<b>32,197</b>
<b>5.</b>	<b>Commission expenses</b>			<b>-2,924,284.30</b>	<b>-2,504<sup>1</sup></b>
<b>6.</b>	<b>Earnings/expenses from financial transactions</b>			<b>610,971.98</b>	<b>474</b>
<b>7.</b>	<b>Other operating income</b>			<b>2,877,168.10</b>	<b>5,273</b>
<b>II. OPERATING INCOME</b>				<b>122,438,199.97</b>	<b>87,041<sup>1</sup></b>
<b>8.</b>	<b>General administrative expenses</b>			<b>-70,052,892.49</b>	<b>-60,266<sup>1</sup></b>
a)	Personnel expenses		-47,894,036.25		-41,344 <sup>1</sup>
	Of which:				
aa)	Wages and salaries	-34,445,428.78			-27,915 <sup>1</sup>
bb)	Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-8,596,463.10			-7,417
cc)	Other social security expenses	-919,820.97			-788
dd)	Expenses for retirement benefits and support	-2,736,706.36			-2,491
ee)	Allocation/closing of pension provision	709,582.62			-1,356
ff)	Expenses for severance pay and payments to company staff pension funds	-1,905,199.66			-1,376
b)	Other administrative expenses (material expenses)		-22,158,856.24		-18,922 <sup>1</sup>
<b>9.</b>	<b>Value adjustments on the assets listed under asset items 9 and 10</b>			<b>-4,548,184.56</b>	<b>-4,036</b>
<b>10.</b>	<b>Other operating expenses</b>			<b>-1,596,388.84</b>	<b>-1,415</b>
<b>III. OPERATING EXPENSES (total items 8 to 10)</b>				<b>-76,197,465.89</b>	<b>-65,716<sup>1</sup></b>
<b>IV. OPERATING RESULT</b>				<b>46,240,734.08</b>	<b>21,325</b>
<b>11./12.</b>	<b>Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks</b>			<b>-11,235,379.70</b>	<b>-3,870</b>
<b>13./14.</b>	<b>Balance of the appropriation to and liquidation of value adjustments on securities assessed as financial investments, as well as on shareholdings and shares in affiliated companies</b>			<b>47,553.10</b>	<b>-332</b>
<b>V. RESULT FROM ORDINARY BUSINESS</b>				<b>35,052,907.48</b>	<b>17,122</b>
<b>15.</b>	<b>Taxes on income and earnings</b>			<b>-5,513,146.96</b>	<b>-4,425</b>
<b>16.</b>	<b>Other taxes not included in item 16</b>			<b>-334,786.89</b>	<b>-329</b>
<b>VI. ANNUAL NET PROFIT</b>				<b>29,204,973.63</b>	<b>12,369</b>
<b>17.</b>	<b>Changes in reserves</b>			<b>-3,233.66</b>	<b>0</b>
	Of which:				
	Allocation of the liability reserve as per Section 57(5) BWG (Austrian Banking Act)	-3,233.66			0
<b>VII. ANNUAL PROFIT</b>				<b>29,201,739.97</b>	<b>12,369</b>
<b>18.</b>	<b>Profit carried forward</b>			<b>1,516.66</b>	<b>33</b>
<b>VIII. ACCUMULATED PROFIT</b>				<b>29,203,256.63</b>	<b>12,402</b>

<sup>1)</sup> Various expenses were reclassified in 2023 from the income statement item 8.b) "Other administrative expenses (material expenses)" to the income statement item 5.) "Commission expenses".

Expenses for temporary agency staff were also reclassified from the income statement item 8.a) "Personnel expenses" to the income statement item 8.b) "Other administrative expenses (material expenses)". For improved comparability, the previous year's figures have been adjusted accordingly.



## 6. BALANCE SHEET VKB

Annual financial statements of Volkskreditbank AG, Linz  
as of 31 December 2023

### Balance sheet as of 31 December 2023

<b>ASSETS</b>	EUR	EUR	31/ 12/ 2023 EUR	31/ 12/ 2022 Thousand EUR
<b>1. Cash assets, credit with central banks</b>			<b>277,456,580.23</b>	160,799
<b>2. Debt instruments of public authorities permitted for refinancing at central banks</b>			<b>326,450,960.85</b>	282,600
Debt instruments of public authorities and similar securities	326,450,960.85			282,600
<b>3. Receivables from credit institutions</b>			<b>14,092,767.63</b>	11,520
a) Maturing daily		14,092,767.63		6,229
b) Other receivables		0.00		5,291
<b>4. Receivables from customers</b>			<b>2,611,294,487.19</b>	2,571,390
<b>5. Bonds and other fixed-interest securities</b>			<b>211,618,638.79</b>	209,027
a) From public issuers		3,046,767.12		0
b) From other issuers		208,571,871.67		209,027
Of which: Own bonds	0.00			0
<b>6. Shares and other securities without fixed interest</b>			<b>13,136,769.42</b>	13,247
<b>7. Shareholdings</b>			<b>1,906,911.83</b>	1,526
Of which:				
In credit institutions	591,861.69			592
<b>8. Shares in affiliated companies</b>			<b>20,121,150.84</b>	20,121
<b>9. Intangible fixed assets</b>			<b>5,309,631.81</b>	4,597
<b>10. Property, plant and equipment</b>			<b>44,074,543.08</b>	34,633
Of which:				
Property and buildings used by the bank as part of its own work	38,792,745.56			22,429
<b>11. Other assets</b>			<b>49,927,338.95</b>	56,274
<b>12. Accruals and deferrals</b>			<b>0.00</b>	0
<b>13. Deferred tax assets</b>			<b>16,582,420.51</b>	14,376
<b>Total assets</b>			<b>3,591,972,201.13</b>	3,380,110
<b>1. Foreign assets</b>			<b>420,954,367.44</b>	362,960

Annual financial statements of Volkskreditbank AG, Linz  
as of 31 December 2023

Balance sheet as of 31 December 2023

LIABILITIES	EUR	EUR	31/ 12/ 2023 EUR	31/ 12/ 2022 Thousand EUR
<b>1. Accounts payable to credit institutions</b>			<b>34,339,482.30</b>	107,793
a) Maturing daily		31,473,320.09		47,444
b) With agreed term or notice period		2,866,162.21		60,348
<b>2. Accounts payable to customers</b>			<b>2,894,963,042.89</b>	2,678,073
a) Savings deposits		806,274,131.11		871,876
Of which:				
aa) Maturing daily	511,422,864.98			738,888
bb) With agreed term or notice period	294,851,266.13			132,988
b) Other liabilities		2,088,688,911.78		1,806,197
Of which:				
aa) Maturing daily	1,829,412,346.24			1,693,669
bb) With agreed term or notice period	259,276,565.54			112,529
<b>3. Securitised liabilities</b>			<b>136,598,198.80</b>	107,101
a) Other securitised liabilities		136,598,198.80		107,101
<b>4. Other liabilities</b>			<b>50,967,531.11</b>	50,428
<b>5. Accruals and deferrals</b>			<b>1,804,910.98</b>	2,315
a) Write-ups		1,804,731.98		2,265
b) Accrual of deferred tax assets		0.00		0
c) Other accruals and deferrals		179.00		50
<b>6. Provisions</b>			<b>76,144,618.51</b>	67,021
a) Provisions for severance pay		10,894,683.14		10,305
b) Provisions for pensions		46,995,162.10		47,705
c) Tax provisions		3,908,942.25		356
d) Other provisions		14,345,831.02		8,655
<b>6a. Fund for general banking risks</b>			<b>500,000.00</b>	500
<b>7. Tier 2 capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013</b>			<b>18,346,515.63</b>	18,000
<b>8. Subscribed capital</b>			<b>30,000,000.00</b>	30,000
<b>9. Capital reserves</b>			<b>6,178,566.57</b>	6,179
a) Tied-up		72,672.83		73
b) Not tied-up		6,105,893.74		6,106
<b>10. Retained earnings</b>			<b>270,281,283.48</b>	257,881
a) Statutory reserve		10,000,000.00		10,000
b) Other reserves		260,281,283.48		247,881
<b>11. Liability reserve as per Section 57(5) BWG (Austrian Banking Act)</b>			<b>42,420,297.35</b>	42,417
<b>12. Accumulated profit</b>			<b>29,203,256.63</b>	12,402
<b>13. Investment subsidies</b>			<b>224,496.88</b>	0
<b>Total liabilities</b>			<b>3,591,972,201.13</b>	<b>3,380,110</b>
<b>1. Contingencies</b>			<b>200,597,573.07</b>	198,847
a) Acceptances and endorsement liabilities from bills of exchange passed on		0.00		0
b) Liabilities from warranties and liability from the provision of securities		200,597,573.07		198,847
<b>2. Credit risks</b>			<b>453,491,124.79</b>	472,610
Non-utilised credit lines		440,583,860.91		455,501
Binding credit commitments		12,907,263.88		17,110
<b>3. Liabilities from fiduciary transactions</b>			<b>105,877,294.52</b>	104,763
<b>4. Eligible capital as per Part 2 of Regulation (EU) no 575/2013</b>			<b>393,310,129.19</b>	361,062
Tier 2 capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013		18,000,000.00		18,000
<b>5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013 (including transitional arrangements in accordance with Art. 500 CRR)</b>			<b>2,395,016,773.07</b>	2,345,158
- Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013 - Common Equity Tier 1 capital ratio		15.67%		14.63%
- Own funds requirements as per Article 92(1)b of Regulation (EU) no 575/2013 - Tier 1 capital ratio		15.67%		14.63%
- Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013 - Total capital ratio		16.42%		15.40%
<b>6. Foreign liabilities</b>			<b>65,208,688.72</b>	59,132

## 7. BRANCH OFFICES

### Head Office

4010 Linz, Rudigierstraße 5–7, Postfach 116, Telefon +43 732 76 37-0, Fax +43 732 76 37-1484,

E-Mail: [service@vkb-bank.at](mailto:service@vkb-bank.at), Internet: [www.vkb-bank.at](http://www.vkb-bank.at), [www.facebook.com/vkbbank](https://www.facebook.com/vkbbank),

[www.youtube.com/vkbbank](https://www.youtube.com/vkbbank), [www.instagram.com/vkbbank.at](https://www.instagram.com/vkbbank.at)

### VKB NORTH sales region

VKB Linz-Domgasse consultancy branch, A-4010 Linz, Domgasse 12, Telephone +43 732 76 37-0

VKB Rohrbach consultancy branch, A-4150 Rohrbach, Stadtplatz 21/Top 2, Telephone +43 7289 408 10-0

VKB Enns branch, A-4470 Enns, Doktor-Renner-Straße 29, Telephone +43 7223 849 85-0

VKB Freistadt branch, A-4240 Freistadt, Hauptplatz 2, Telephone +43 7942 745 00-0

VKB Leonding branch, A-4060 Leonding, Mayrhansenstraße 8a, Telephone +43 732 67 06 52-0

VKB Linz-Froschberg branch, A-4020 Linz, Ziegeleistraße 74, Telephone +43 732 66 92 26-0

VKB Linz-Kleinmünchen branch, A-4030 Linz, Zeppelinstraße 50, Telephone +43 732 30 38 83-0

VKB Linz-Urfahr branch, A-4040 Linz, Linke Brückenstraße 24-26, Telephone +43 732 71 28 00-0

VKB Perg branch, A-4320 Perg, Hauptplatz 19, Telephone +43 7262 543 73-0

VKB Linz centre of competence, A-4010 Linz, Rudigierstraße 5–7, Telephone +43 732 76 37-0

### VKB WEST sales region

VKB Bad Schallerbach consultancy branch, A-4701 Bad Schallerbach, Grieskirchner Straße 3, Telephone +43 7249 481 62-0

VKB Salzburg consultancy branch, A-5020 Salzburg, Karolingerstraße 1, Telephone: +43 662 90 9898

VKB Braunau branch, A-5280 Braunau am Inn, Stadtplatz 36-37, Telephone +43 7722 634 52-0

VKB Grieskirchen branch, A-4710 Grieskirchen, Stadtplatz 35-36, Telephone +43 7248 629 11-0

VKB Ostermiething branch, A-5121 Ostermiething, Bergstraße 2, Telephone +43 6278 62 04-0

VKB Pasching branch, A-4061 Pasching, Adalbert-Stifter-Straße 68, Telephone +43 7229 618 77-0

VKB Ried branch, A-4910 Ried im Innkreis, Stelzhammerplatz 15, Telephone +43 7752 805 55-0

VKB Wels centre of competence, A-4601 Wels, Kaiser-Josef-Platz 47, Telephone +43 7242 617 21-0

### VKB SOUTH sales region

VKB Attersee branch, A-4861 Schörfling, Hauptstraße 1, Telephone +43 7662 22 17-0

VKB Bad Ischl branch, A-4820 Bad Ischl, Kreuzplatz 21, Telephone +43 6132 239 41-0

VKB Gmunden-SEP branch, A-4810 Gmunden, Druckereistraße 7, Telephone +43 7612 732 52-0

VKB Vöcklabruck branch, A-4840 Vöcklabruck, Stadtplatz 18-20, Telephone +43 7672 724 77-0

VKB Vorchdorf branch, A-4655 Vorchdorf, Bahnhofstraße 7, Telephone +43 7614 62 10-0

VKB Gmunden centre of competence, A-4810 Gmunden, Theatergasse 5, Telephone +43 7612 641 45-0

### VKB EAST sales region

VKB Vienna Salztorgasse consultancy branch, A-1010 Vienna, Salztorgasse 5/1, Telephone +43 732 76 37-0

VKB Kirchdorf branch, A-4560 Kirchdorf an der Krems, Hauptplatz 5, Telephone +43 7582 620 50-0

VKB Sierninghofen-Neuzeug branch, A-4523 Neuzeug, Steyrtalstraße 21, Telephone +43 7259 24 42-0

VKB St. Florian branch, A-4490 St. Florian, Thann Straße 1, Telephone +43 7224 42 20-0

VKB Steyr-Neulust branch, A-4400 Steyr, Aschacher Straße 1, Telephone +43 7252 479 88-0

VKB Steyr centre of competence, A-4400 Steyr, Stadtplatz 32, Telephone +43 7252 539 94-0

### VKB DIGITAL sales region

Branch-independent support for Team Digital customers, Telephone +43 732 7637-0

## Company details/publications

Head office, media owner and publisher: Volkskreditbank AG, Rudigierstraße 5–7, 4010 Linz, Austria

Email: [service@vkb-bank.at](mailto:service@vkb-bank.at), [www.vkb.at](http://www.vkb.at), Telephone: +43 732 76 37-0, Fax: +43 732 76 37-1484

BIC VKBLAT2L, Company register no: FN76096g, Company register court: Linz Regional Court, VAT no: ATU23004503, GIIN: YL48A1.99999.SL.040

Location of printing and production: Linz, Austria

More information about publications is permanently and freely available at: [www.vkb.at/de/impressum.html](http://www.vkb.at/de/impressum.html)



**Data protection:** All personal data is processed in compliance with the General Data Protection Regulation (GDPR) and the Austrian Data Protection Act (DSG). You can find out more about the right to be informed with regard to personal data that is processed as per the General Data Protection Regulation (GDPR) and the Austrian Data Protection Act (DSG) by visiting: [www.vkb.at/datenschutzbestimmungen/](http://www.vkb.at/datenschutzbestimmungen/).

**Disclaimer:** The information contained in this annual report does not constitute a marketing communication or an individual investment recommendation, nor does it constitute an offer to subscribe to or purchase financial instruments.