

ANNUAL  
REPORT 2018.

**VKB** | BANK

TEIL MEINES LEBENS.





# FOREWORD

## **2018 – A SOLID BANKING RESULT DESPITE A CHALLENGING CLIMATE WITHIN THE SECTOR – COMMITMENT TO THE REGION OF UPPER AUSTRIA SPANNING 145 YEARS**

VKB-Bank has recorded an extremely positive banking result for the 2018 financial year, which has seen total loans grow considerably (+ 4.25 %) and the leasing business perform well (+ 15 %). The overall financial performance has been solid. Over the past year, VKB-Bank has therefore achieved credit growth equating to more than double the economic growth, allowing it to stand as a strong partner supporting medium-sized companies. Our housing loan portfolio has surpassed the billion mark.

This annual business report includes all the details about the results from last year. We celebrated an anniversary during the past financial year – VKB-Bank has been supporting its customers and business partners in Upper Austria for 145 years now and has made a strong contribution to the positive development of the local economy.

As our sustainability report suggests, VKB-Bank is strongly committed to the value of sustainability. As our company is a cooperative, the structure we have in place allows us to really live up to our responsibility towards the local area and promote the sustainable growth of Upper Austria. Our customer focus is also expressed through the way we are dedicated to working with our customers as partners. Rather than concentrating our efforts on optimising our own profits, we put the needs of our customers at the heart of everything we do. VKB-Bank always has its long-standing relationships with customers in the Upper Austria region to thank for its success stories. We unite the economy, society and the environment with conviction. And that is how we have been defining ourselves as a bank for 145 years now.

Here at VKB-Bank, we stand alongside our employees and our customers, heading towards a new era one step at a time together. Our aim is to combine the digital world with personal relationships so that value can be created jointly. VKB-Bank is – and will continue to be – the number one consulting bank in the region. We are trying out new approaches that will enable us to bring our customers as much success and happiness as possible through our banking.

We would like to take this opportunity to thank all of our employees for their hard work and all of our customers for placing their trust in us. After all, we would not be able to achieve joint successful results without you.

We look forward to our continued successful collaboration.



**Christoph Wurm M.A.**  
Chief Executive



**Alexander Seiler M.A.**  
Board Director



Christoph Wurm M.A.  
Chief Executive

Alexander Seiler M.A.  
Board Director

# VKB GROUP

Income statement for the 2018 financial year  
Balance sheet as of 31 December 2018

## Income statement VKB Group

			2018	2017
	EUR	EUR	EUR	Thousand EUR
1. Interest and similar earnings			54,560,091	54,413
Of which:				
From fixed-interest securities	5,459,855			8,303
2. Interest and similar expenses			-6,237,638	-6,933
I. NET INTEREST INCOME			48,322,453	47,480
3. Earnings from securities and shareholdings			2,331,444	1,914
a) Earnings from shares, other equity rights and securities without fixed interest		845,118		714
b) Earnings from shareholdings		382,094		567
c) Earnings from associated companies		1,104,232		633
4. Commission income			22,801,778	23,221
5. Commission expenses			-557,345	-666
6. Earnings/expenses from financial transactions			526,045	491
7. Other operating income			4,558,773	3,049
II. OPERATING INCOME			77,983,149	75,490
8. General administrative expenses			-58,417,815	-55,927
a) Personnel expenses		-41,106,381		-37,863
Of which:				
aa) Wages and salaries	-25,831,749			-24,851
bb) Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions		-7,065,771		-6,763
cc) Other social security expenses		-1,023,374		-896
dd) Expenses for retirement benefits and support		-2,293,142		-2,323
ee) Allocation/closing of pension provision		-3,302,606		-1,998
ff) Expenses for severance pay and payments to company staff pension funds		-1,589,739		-1,032
b) Other administrative expenses (material expenses)		-17,311,434		-18,065
9. Value adjustments on the assets listed under asset items 9 and 10			-4,325,350	-3,801
10. Other operating expenses			-2,435,749	-2,450
III. OPERATING EXPENSES (total items 8 to 10)			-65,178,914	-62,178
IV. OPERATING RESULT			12,804,235	13,311
11./12. Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-1,294,291	-3,290
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			-1,245,159	493
Of which:				
From companies assessed as associated companies	0			0
V. RESULT FROM ORDINARY BUSINESS			10,264,785	10,515
15. Taxes on income and earnings			-1,177,134	-769
16. Other taxes not included in item 15			-286,115	-292
VI. GROUP ANNUAL NET PROFIT			8,801,535	9,453
17. Changes in reserves			-8,481,265	-9,153
VII. GROUP ANNUAL PROFIT			320,271	300
18. Profit carried forward			8,474	23
VIII. GROUP ACCUMULATED PROFIT			328,745	323

# VKB GROUP

## Balance sheet VKB Group ASSETS

	EUR	EUR	31/12/2018 EUR	31/12/2017 Thousand EUR
<b>1. Cash assets, credit with central banks</b>			<b>53,143,422</b>	<b>90,524</b>
<b>2. Debt instruments of public authorities permitted for refinancing at central banks</b>				
Debt instruments of public authorities and similar securities			152,842,690	170,399
<b>3. Receivables from credit institutions</b>			<b>44,848,809</b>	<b>32,809</b>
a) Maturing daily		3,734,065		15,957
b) Other receivables		41,114,744		16,852
<b>4. Receivables from customers</b>			<b>2,312,658,977</b>	<b>2,213,672</b>
<b>5. Bonds and other fixed-interest securities</b>				
From other issuers			277,020,370	263,798
<b>6. Shares and other securities without fixed interest</b>			<b>11,373,564</b>	<b>10,649</b>
<b>7. Shareholdings</b>			<b>8,213,085</b>	<b>8,156</b>
Of which:				
In credit institutions		536,052		536
<b>8. Shares in affiliated companies</b>			<b>2,214,980</b>	<b>1,981</b>
Of which:				
In associated companies		2,214,980		1,981
<b>9. Intangible fixed assets</b>			<b>3,705,060</b>	<b>3,046</b>
<b>10. Property, plant and equipment</b>			<b>40,468,967</b>	<b>41,438</b>
Of which:				
Property and buildings used by the bank as part of its own work		26,885,888		27,739
<b>11. Other assets</b>			<b>46,514,942</b>	<b>53,770</b>
<b>12. Accruals and deferrals</b>			<b>33,872</b>	<b>51</b>
<b>13. Deferred tax assets</b>			<b>8,627,911</b>	<b>6,564</b>
<b>Total assets</b>			<b>2,961,666,648</b>	<b>2,896,858</b>
<b>1. Foreign assets</b>			<b>287,048,032</b>	<b>266,929</b>

Balance sheet VKB Group LIABILITIES

	EUR	EUR	31/12/2018 EUR	31/12/2017 Thousand EUR
<b>1. Accounts payable to credit institutions</b>			<b>18,421,686</b>	<b>27,003</b>
a) Maturing daily		15,777,835		26,319
b) With agreed term or notice period		2,643,852		685
<b>2. Accounts payable to customers</b>			<b>2,333,498,385</b>	<b>2,274,128</b>
a) Savings deposits		1,052,295,173		1,073,868
Of which:				
aa) Maturing daily	358,244,825			310,627
bb) With agreed term or notice period	694,050,348			763,241
b) Other liabilities		1,281,203,212		1,200,260
Of which:				
aa) Maturing daily	1,141,219,057			1,016,545
bb) With agreed term or notice period	139,984,155			183,716
<b>3. Securitised liabilities</b>				
Other securitised liabilities			<b>96,619,300</b>	<b>81,999</b>
<b>4. Other liabilities</b>			<b>83,225,929</b>	<b>93,981</b>
<b>5. Accruals and deferrals</b>			<b>11,657,879</b>	<b>14,839</b>
<b>6. Provisions</b>			<b>65,468,549</b>	<b>60,777</b>
a) Provisions for severance payments		11,778,966		11,508
b) Provisions for pensions		42,906,489		39,334
c) Tax provisions		1,213,752		1,200
d) Other provisions		9,569,341		8,735
<b>7. Supplementary capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013</b>			<b>7,000,000</b>	<b>7,000</b>
<b>8. Subscribed capital stock</b>			<b>6,289,720</b>	<b>6,136</b>
<b>9. Retained earnings</b>			<b>339,156,454</b>	<b>330,672</b>
a) Statutory reserves		5,060,516		5,058
b) Other reserves		334,095,938		325,615
<b>10. Group accumulated profit</b>			<b>328,745</b>	<b>323</b>
<b>Total liabilities</b>			<b>2,961,666,648</b>	<b>2,896,858</b>
<b>1. Contingencies</b>				
Liabilities from warranties and liability from the provision of securities			<b>168,676,923</b>	<b>184,666</b>
<b>2. Credit risks</b>			<b>384,919,557</b>	<b>380,374</b>
Non-utilised credit lines		368,710,677		359,840
Credit commitments		16,208,880		20,534
<b>3. Liabilities from fiduciary transactions</b>			<b>56,513,429</b>	<b>53,146</b>
<b>4. Chargeable own funds as per Part 2 of Regulation (EU) no 575/2013</b>			<b>351,460,786</b>	<b>338,778</b>
Supplementary capital as per Part 2, Title I, Chapter 4 of Regulation (EU) no 575/2013	7,000,000			7,000
<b>5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013</b>			<b>1,995,874,671</b>	<b>2,011,313</b>
Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013				
- Core Tier 1 capital ratio		17.03 %		16.17 %
Own funds requirements as per Article 92(1)b of Regulation (EU) no 575/2013				
- Core capital ratio		17.03 %		16.17 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013				
- Total capital ratio		17.61 %		16.84 %
<b>6. Foreign liabilities</b>			<b>53,734,710</b>	<b>52,377</b>

PART  
OF MY LIFE.

**VKB** | BANK

PROFESSIONAL, SUSTAINABLE,  
TAILORED TO YOU:  
OUR SERVICE FOR BETTER LIVING.





# GREEN VIEW.



WOHN  
PLUS  
ULTRA

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Every two years, VKB-Bank looks for a female manager in the region whose success might help inspire other women in their chosen careers. As an independent platform, VKB-Bank hereby acknowledges the many different roles and responsibilities held by women with successful careers. Eleven female managers have been nominated since 1998.

The current 'Female Manager of the Year' in Upper Austria is Andrea Boxhofer, with the selection having been made public at the end of November 2018. The 55-year-old from Upper Austria has been working as the Manager of the Spattstraße Welfare Centre since 2012, having found her vocation as a speech therapist there back in 1987. For Andrea Boxhofer, the 'Female Manager of the Year' title is more than just an accolade. It is proof that her leadership is really appreciated over at the Spattstraße Welfare Centre.





# MANAGER.



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**BETTER ADVICE,  
BETTER PROVIDED FOR:  
WITH VKB-BANK.**





# HARVEST FESTIVAL.



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A strong partnership is based on solidarity and mutual trust. That's why here at VKB-Bank we are committed to Upper Austria as a region and the people that live here. And that's the way it's been for 145 years now.





# JOIN US.



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**VKB** | BANK

Music pleases and blesses our life. A cultural partnership spanning more than 45 years forms a special bond between VKB-Bank and the Upper Austrian Monastery Concerts. The concerts make musical midsummer night's dreams come true. They are played from light into the darkness and Canada is being rediscovered as a country of music. Plus, talented flautist Marina Piccinini is on board. For more details visit [www.vkb-bank.at](http://www.vkb-bank.at) or [www.stiftskonzerte.at](http://www.stiftskonzerte.at)



# CULTURE.



# VKB-BANK

Income statement for the 2018 financial year  
Balance sheet as of 31 December 2018

# Income statement VKB-Bank

			2018	2017
	EUR	EUR	EUR	Thousand EUR
1. Interest and similar earnings			51,248,476	52,197
Of which:				
From fixed-interest securities	5,459,855			8,303
2. Interest and similar expenses			-6,279,768	-6,975
I. NET INTEREST INCOME			44,968,707	45,222
3. Earnings from securities and shareholdings			3,507,212	3,401
a) Earnings from shares, other equity rights and securities without fixed interest		845,118		714
b) Earnings from shareholdings		382,094		567
c) Earnings from shares in affiliated companies		2,280,000		2,120
4. Commission income			22,801,778	23,221
5. Commission expenses			-557,345	-666
6. Earnings/expenses from financial transactions			526,045	491
7. Other operating income			4,518,626	2,789
II. OPERATING INCOME			75,765,025	74,458
8. General administrative expenses			-58,048,008	-55,683
a) Personnel expenses		-41,106,381		-37,863
Of which:				
aa) Wages and salaries	-25,831,749			-24,851
bb) Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-7,065,771			-6,763
cc) Other social security expenses	-1,023,374			-896
dd) Expenses for retirement benefits and support	-2,293,142			-2,323
ee) Allocation/closing of pension provision	-3,302,606			-1,998
ff) Expenses for severance pay and payments to company staff pension funds	-1,589,739			-1,032
b) Other administrative expenses (material expenses)		-16,941,627		-17,820
9. Value adjustments on the assets listed under asset items 9 and 10			-3,678,388	-3,388
10. Other operating expenses			-2,403,737	-2,165
III. OPERATING EXPENSES (total items 8 to 10)			-64,130,134	-61,236
IV. OPERATING RESULT			11,634,891	13,222
11./12. Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-390,550	-3,544
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			-1,245,159	494
V. RESULT FROM ORDINARY BUSINESS			9,999,183	10,172
15. Taxes on income and earnings			-360,940	-1,247
16. Other taxes not included in item 15			-286,008	-291
VI. ANNUAL NET PROFIT			9,352,234	8,635
17. Changes in reserves			-7,800,000	-7,200
Of which:				
Allocation of the liability reserve as per Section 57(5) BWG (Austrian Banking Act)	0			0
VII. ANNUAL PROFIT			1,552,234	1,435
18. Profit carried forward			8,639	74
VIII. ACCUMULATED PROFIT			1,560,873	1,509

# VKB-BANK

## Balance sheet VKB-Bank ASSETS

	EUR	EUR	31/12/2018 EUR	31/12/2017 Thousand EUR
1. Cash assets, credit with central banks			53,143,422	90,524
2. Debt instruments of public authorities permitted for refinancing at central banks				
Debt instruments of public authorities and similar securities			152,842,690	170,399
3. Receivables from credit institutions			44,848,809	32,809
a) Maturing daily		3,734,065		15,957
b) Other receivables		41,114,744		16,852
4. Receivables from customers			2,260,525,587	2,158,852
5. Bonds and other fixed-interest securities				
From other issuers			277,020,370	263,798
6. Shares and other securities without fixed interest			11,373,564	10,649
7. Shareholdings			7,658,718	7,602
Of which:				
In credit institutions	536,051			536
8. Shares in affiliated companies			20,121,151	20,121
9. Intangible fixed assets			3,685,916	3,035
10. Property, plant and equipment			28,246,329	29,372
Of which:				
Property and buildings used by the bank as part of its own work	22,145,803			22,827
11. Other assets			50,406,594	58,177
12. Deferred tax assets			9,046,239	6,250
<b>Total assets</b>			<b>2,918,919,389</b>	<b>2,851,588</b>
1. Foreign assets			287,048,032	266,929



**Balance sheet VKB-Bank LIABILITIES**

	EUR	EUR	31/12/2018 EUR	31/12/2017 Thousand EUR
<b>1. Accounts payable to credit institutions</b>			<b>18,421,686</b>	<b>27,003</b>
a) Maturing daily		15,777,835		26,319
b) With agreed term or notice period		2,643,852		685
<b>2. Accounts payable to customers</b>			<b>2,363,878,038</b>	<b>2,302,345</b>
a) Savings deposits		1,052,295,173		1,073,868
Of which:				
aa) Maturing daily	358,244,825			310,627
bb) With agreed term or notice period	694,050,348			763,241
b) Other liabilities		1,311,582,865		1,228,477
Of which:				
aa) Maturing daily	1,167,210,447			1,040,374
bb) With agreed term or notice period	144,372,418			188,104
<b>3. Securitised liabilities</b>				
Other securitised liabilities			96,619,300	81,999
<b>4. Other liabilities</b>			<b>45,338,763</b>	<b>55,619</b>
<b>5. Accruals and deferrals</b>			<b>6,448,358</b>	<b>9,374</b>
<b>6. Provisions</b>			<b>64,325,456</b>	<b>60,162</b>
a) Provisions for severance payments		11,778,966		11,508
b) Provisions for pensions		42,906,489		39,334
c) Tax provisions		1,200,000		1,200
d) Other provisions		8,440,000		8,120
<b>7. Supplementary capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013</b>			<b>7,000,000</b>	<b>7,000</b>
<b>8. Subscribed capital stock</b>			<b>30,000,000</b>	<b>30,000</b>
<b>9. Capital reserves</b>			<b>6,178,567</b>	<b>6,179</b>
a) Tied-up		72,673		73
b) Not tied-up		6,105,894		6,106
<b>10. Retained earnings</b>			<b>239,356,283</b>	<b>230,606</b>
a) Statutory reserve		10,000,000		10,000
b) Other reserves		229,356,283		220,606
<b>11. Liability reserve as per Section 57(5) BWG (Austrian Banking Act)</b>			<b>39,792,064</b>	<b>39,792</b>
<b>12. Accumulated profit</b>			<b>1,560,873</b>	<b>1,509</b>
<b>Total liabilities</b>			<b>2,918,919,389</b>	<b>2,851,588</b>
<b>1. Contingencies</b>				
Liabilities from warranties and liability from the provision of securities			171,713,603	187,736
<b>2. Credit risks</b>			<b>419,186,401</b>	<b>401,391</b>
Non-utilised credit lines		392,677,521		375,856
Credit commitments		26,508,880		25,534
<b>3. Liabilities from fiduciary transactions</b>			<b>56,513,429</b>	<b>53,146</b>
<b>4. Chargeable own funds as per Part 2 of Regulation (EU) no 575/2013</b>			<b>318,695,334</b>	<b>307,527</b>
Supplementary capital as per Part 2, Title I, Chapter 4 of Regulation (EU) no. 575/2013			7,000,000	7,000
<b>5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013</b>			<b>1,968,752,536</b>	<b>1,872,310</b>
Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013				
- Core Tier 1 capital ratio		15.68 %		15.80 %
Own funds requirements as per Article 92(1)b of Regulation (EU) no 575/2013				
- Core capital ratio		15.68 %		15.80 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013				
- Total capital ratio		16.19 %		16.42 %
<b>6. Foreign liabilities</b>			<b>53,734,710</b>	<b>52,377</b>

## THE VKB GROUP: AN OVERVIEW OF THE FIGURES

<b>BALANCE SHEET – KEY FIGURES</b> (in millions of EUR)	<b>2016</b>	<b>2017</b>	<b>Change</b>	<b>2018</b>
Balance sheet total	2,864.8	2,896.9	2.2 %	<b>2,961.7</b>
Business volume	4,554.6	4,576.8	3.8 %	<b>4,749.8</b>
Loans to clients	2,203.6	2,213.7	4.5 %	<b>2,312.7</b>
Primary funds	2,351.0	2,363.1	3.1 %	<b>2,437.1</b>
Equity	327.8	337.1	2.6 %	<b>345.8</b>

<b>OWN FUNDS – KEY FIGURES</b> (in millions of EUR)	<b>2016</b>	<b>2017</b>	<b>Change</b>	<b>2018</b>
Overall risk	1,946.3	2,011.3	-0.8 %	<b>1,995.9</b>
Chargeable own funds	327.7	338.8	3.8 %	<b>351.5</b>
Core capital (Tier 1)	318.2	325.1	4.6 %	<b>339.9</b>
Total capital ratio including Basel-I-Floor	16.8 %	16.8 %	---	---
Core Tier 1 capital ratio including Basel-I-Floor	16.4 %	16.2 %	---	---
Total capital ratio excluding Basel-I-Floor	19.8 %	18.1 %	-0.5	<b>17.6 %</b>
Core Tier 1 capital ratio excluding Basel-I-Floor	19.2 %	17.4 %	-0.3	<b>17.0 %</b>
Capital assets ratio (CAR)	11.1 %	11.2 %	0.3	<b>11.5 %</b>

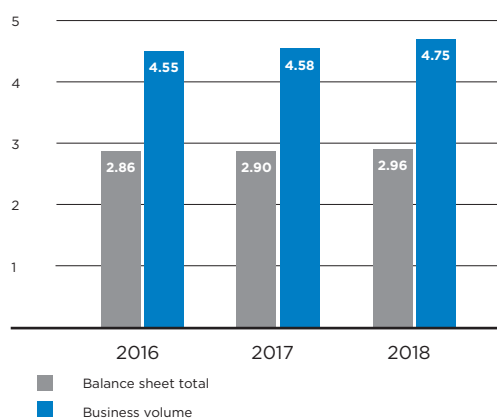
Rounding differences may occur due to the use of automatic calculation methods.

<b>INCOME STATEMENT – KEY FIGURES</b> (in millions of EUR)	<b>2016</b>	<b>2017</b>	<b>Change</b>	<b>2018</b>
Operating result	18.7	13.3	-3.8 %	<b>12.8</b>
Operating income	82.0	75.5	3.3 %	<b>78.0</b>
Net interest income	54.8	47.5	1.8 %	<b>48.3</b>
Operating expenses	-63.3	-62.2	4.8 %	<b>-65.2</b>
Operating profit	13.0	10.5	-2.4 %	<b>10.3</b>
Group annual net profit	10.1	9.5	-6.9 %	<b>8.8</b>
Cost income ratio (CIR)	77.1 %	82.4 %	1.2	<b>83.6 %</b>

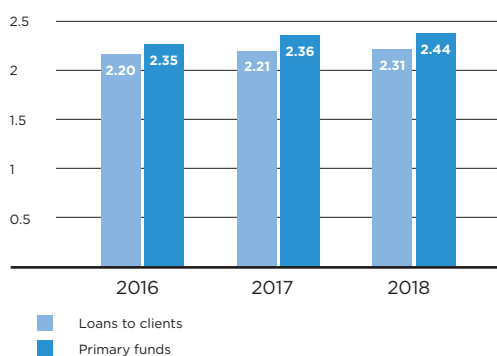
<b>PERFORMANCE – KEY FIGURES</b>	<b>2016</b>	<b>2017</b>	<b>Change</b>	<b>2018</b>
Operating result compared to the average balance sheet total	0.67 %	0.46 %	-0.02	<b>0.44 %</b>
Return on assets before tax (basis: operating profit)	0.46 %	0.36 %	-0.01	<b>0.35 %</b>
Return on equity before tax (basis: operating profit)	4.04 %	3.16 %	-0.15	<b>3.01 %</b>
Return on assets after tax (basis: annual net profit)	0.36 %	0.33 %	-0.03	<b>0.30 %</b>
Return on equity after tax (basis: annual net profit)	3.14 %	2.84 %	-0.26	<b>2.58 %</b>

Average number of staff (FTEs)	477	459	7	<b>466</b>
Branches	34	34	0	<b>34</b>

BALANCE SHEET - KEY FIGURES I (in billions of EUR)



BALANCE SHEET - KEY FIGURES II (in billions of EUR)



#### Company details/publications

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