



ANNUAL
REPORT
2019

VKB | BANK

FOREWORD



THE 2019 FINANCIAL YEAR: BREAKING NEW GROUND WITH STABILITY AND GROWTH.

("THERE'S A DIFFERENT WAY TO BANK. DIFFERENT IS GOOD.")

We are pleased to be able to present a very solid banking result for 2019. As a regional bank committed to the people and businesses of Upper Austria, we recorded positive credit growth in our core business (+ 5.0 %) and, in particular, a significant increase in residential mortgage loans (+ 6.6 %) together with strong deposit growth (+ 6.7 %). We increased the volume of securities held by us on behalf of our customers by a substantial 14.3 %, providing them with transparent and objective access to the capital market. In this way too, we delivered sustainable performance for people and businesses in Upper Austria. Net interest income was affected by negative interest rates in the euro zone. However, the positive economic trend resulted in a very satisfactory level of credit risk. Hence, we achieved a very solid earnings position overall.

For VKB-Bank, our theme during the 2019 financial year - the results of which are detailed in this annual report - was summed up by the motto "There's a different way to bank. Different is good." This theme represents a new focus based on our history going back over 146 years in which we have provided banking services in and for Upper Austria.

Embracing our belief in personal banking with a human face, during 2019 we consistently focused on our value-oriented business lines. We developed new customer and service priorities: our campaign "Shaping women's lives" aims to promote greater financial self-determination for women. In 2019 we laid the groundwork for "Security in the prime of life", which was launched in early 2020. This service priority is dedicated to the banking needs of those in the 60-plus age group.

With the introduction of VKB CONNECT, the new online banking division of VKB-Bank, we add value by combining personal relationships with the digital environment, thereby creating a new form of personal financial management.

As a regional bank with cooperative roots, we feel committed to the people, economy, society and environment of Upper Austria. For that reason, too, we accept we have a responsibility to promote sustainable development in this region of our country. We engage with our customers in a spirit of partnership, supporting them independently and on equal terms. This is at the heart of our claim to be an advisory bank working in the region and for the region. We guarantee this not least through our network of 34 branches. Everything we do is centred around the needs of our customers rather than the maximisation of profits.

We thank all customers for their trust in our bank and in our values. The success we achieved in the 2019 financial year shows that these values bring consistency and stability. At the same time, they allow us to develop positively and guide us along the road towards qualitative growth. We also take this opportunity to thank all our employees for their dedication and commitment.

We look forward to continuing to serve you and doing our bit towards your success and happiness. Because: There's a different way to bank. Different is good.

Christoph Wurm M. A.
Chief Executive

Alexander Seiler M. A.
Board Director

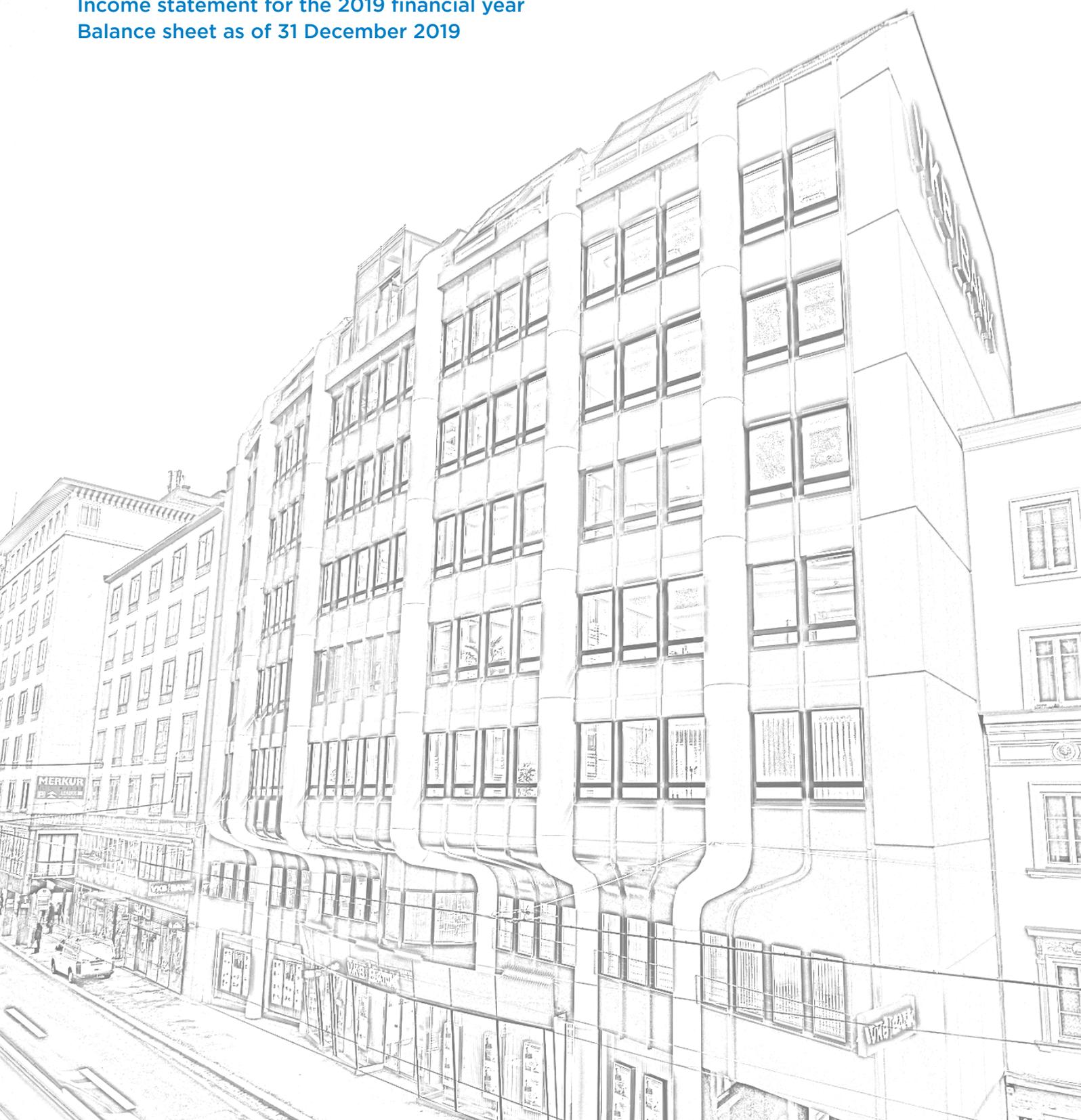


Alexander Seiler M. A.
Board Director

Christoph Wurm M. A.
Chief Executive

VKB CONSOLIDATED FINANCIAL STATEMENTS

Income statement for the 2019 financial year
Balance sheet as of 31 December 2019



Income statement VKB Group

			2019	2018
	EUR	EUR	EUR	Thousand EUR
1. Interest and similar earnings			53,496,797	54,560
Of which:				
From fixed-interest securities	4,378,679			5,460
2. Interest and similar expenses			-5,719,325	-6,238
I. NET INTEREST INCOME			47,777,472	48,322
3. Earnings from securities and shareholdings			1,875,214	2,331
a) Earnings from shares, other equity rights and securities without fixed interest		827,194		845
b) Earnings from shareholdings		374,418		382
c) Earnings from associated companies		673,603		1,104
4. Commission income			24,300,478	22,802
5. Commission expenses			-1,047,551	-557
6. Earnings/expenses from financial transactions			601,217	526
7. Other operating income			2,909,767	4,559
II. OPERATING INCOME			76,416,598	77,983
8. General administrative expenses			-57,774,835	-58,418
a) Personnel expenses		-39,754,010		-41,106
Of which:				
aa) Wages and salaries	-27,446,362			-25,832
bb) Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-7,402,718			-7,066
cc) Other social security expenses	-940,919			-1,023
dd) Expenses for retirement benefits and support	-2,363,654			-2,293
ee) Allocation/closing of pension provision	-818,758			-3,303
ff) Expenses for severance pay and payments to company staff pension funds	-781,600			-1,590
b) Other administrative expenses (material expenses)		-18,020,825		-17,311
9. Value adjustments on the assets listed under asset items 9 and 10			-4,528,985	-4,325
10. Other operating expenses			-2,885,418	-2,436
III. OPERATING EXPENSES (total items 8 to 10)			-65,189,238	-65,179
IV. OPERATING RESULT			11,227,360	12,804
11./12. Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-2,403,417	-1,294
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			1,728,111	-1,245
Of which:				
From companies assessed as associated companies	0			0
V. RESULT FROM ORDINARY BUSINESS			10,552,054	10,265
15. Extraordinary expenses (extraordinary result)			-500,000	0
Of which:				
Allocations to the fund for general banking risks	-500,000			0
16. Taxes on income and earnings			-2,064,136	-1,177
17. Other taxes not included in item 16			-295,584	-286
VI. GROUP ANNUAL NET PROFIT			7,692,334	8,802
18. Changes in reserves			-7,353,064	-8,481
VII. GROUP ANNUAL PROFIT			339,269	320
19. Profit carried forward			8,522	8
VIII. GROUP ACCUMULATED PROFIT			347,791	329

VKB CONSOLIDATED FINANCIAL STATEMENTS

Balance sheet VKB Group		ASSETS	
	EUR	EUR	EUR
			Thousand EUR
1. Cash assets, credit with central banks			149,372,228
2. Debt instruments of public authorities permitted for refinancing at central banks			53,143
Debt instruments of public authorities and similar securities			171,977,665
3. Receivables from credit institutions			11,276,957
a) Maturing daily	2,983,501		3,734
b) Other receivables	8,293,456		41,115
4. Receivables from customers			2,437,335,322
5. Bonds and other fixed-interest securities			2,312,659
From other issuers			251,547,770
6. Shares and other securities without fixed interest			14,520,998
7. Shareholdings			1,988,690
Of which:			8,213
In credit institutions	536,051		536
8. Shares in affiliated companies			2,888,583
Of which:			2,215
In associated companies	2,888,583		2,215
9. Intangible fixed assets			4,445,812
10. Property, plant and equipment			39,474,238
Of which:			40,469
Property and buildings used by the bank as part of its own work	26,608,167		26,886
11. Other assets			43,982,248
12. Accruals and deferrals			26,817
13. Deferred tax assets			10,155,061
Total assets			3,138,992,389
1. Foreign assets			2,961,667
			287,048

Balance sheet VKB Group		LIABILITIES	
	EUR	EUR	EUR
			Thousand EUR
1. Accounts payable to credit institutions		31,170,713	18,422
a) Maturing daily	15,153,966		15,778
b) With agreed term or notice period	16,016,747		2,644
2. Accounts payable to customers		2,488,981,093	2,333,498
a) Savings deposits	1,038,541,964		1,052,295
Of which:			
aa) Maturing daily	381,654,194		358,245
bb) With agreed term or notice period	656,887,771		694,050
b) Other liabilities	1,450,439,128		1,281,203
Of which:			
aa) Maturing daily	1,318,924,191		1,141,219
bb) With agreed term or notice period	131,514,938		139,984
3. Securitised liabilities			
Other securitised liabilities		103,434,100	96,619
4. Other liabilities		73,415,156	83,226
5. Accruals and deferrals		11,443,493	11,658
6. Provisions		67,106,678	65,469
a) Provisions for severance payments	11,723,100		11,779
b) Provisions for pensions	43,755,247		42,906
c) Tax provisions	483,281		1,214
d) Other provisions	11,145,049		9,569
6a. Fund for general banking risks		500,000	0
7. Supplementary capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013		8,000,000	7,000
8. Subscribed capital stock		8,080,216	6,290
9. Retained earnings		346,513,149	339,156
a) Statutory reserves	5,064,147		5,061
b) Other reserves	341,449,002		334,096
10. Group accumulated profit		347,791	329
Total liabilities		3,138,992,389	2,961,667
1. Contingencies			
Liabilities from warranties and liability from the provision of securities		183,160,210	168,677
2. Credit risks		428,243,730	384,920
Non-utilised credit lines	406,475,787		368,711
Credit commitments	21,767,943		16,209
3. Liabilities from fiduciary transactions		67,559,150	56,513
4. Eligible own funds as per Part 2 of Regulation (EU) no 575/2013		361,595,296	351,461
Supplementary capital as per Part 2, Title I, Chapter 4 of Regulation (EU) no 575/2013	8,000,000		7,000
5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013		2,131,938,834	1,995,875
Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013			
- Core Tier 1 capital ratio	16.40 %		17.03 %
Own funds requirements as per Article 92(1)b of Regulation (EU) no 575/2013			
- Core capital ratio	16.40 %		17.03 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013			
- Total capital ratio	16.96 %		17.61 %
6. Foreign liabilities		61,858,066	53,735

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A woman with blonde hair, wearing a white sweater and blue jeans, is standing in profile, painting on a wooden easel. She is holding a paintbrush. The room is bright and airy, with a large window in the background. In the foreground, the back of a person's head and shoulders is visible, sitting in a brown office chair. The overall atmosphere is creative and professional.

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VKB-BANK

Income statement for the 2019 financial year
Balance sheet as of 31 December 2019



Income statement VKB-Bank

	EUR	EUR	2019 EUR	2018 Thousand EUR
1. Interest and similar earnings			50,547,816	51,248
Of which:				
From fixed-interest securities	4,378,679			5,460
2. Interest and similar expenses			-5,722,214	-6,280
I. NET INTEREST INCOME			44,825,602	44,969
3. Earnings from securities and shareholdings			3,627,268	3,507
a) Earnings from shares, other equity rights and securities without fixed interest		827,194		845
b) Earnings from shareholdings		374,418		382
c) Earnings from shares in affiliated companies		2,425,657		2,280
4. Commission income			24,300,478	22,802
5. Commission expenses			-1,047,551	-557
6. Earnings/expenses from financial transactions			601,217	526
7. Other operating income			3,282,158	4,519
II. OPERATING INCOME			75,589,172	75,765
8. General administrative expenses			-57,589,280	-58,048
a) Personnel expenses		-39,754,010		-41,106
Of which:				
aa) Wages and salaries	-27,446,362			-25,832
bb) Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-7,402,718			-7,066
cc) Other social security expenses	-940,919			-1,023
dd) Expenses for retirement benefits and support	-2,363,654			-2,293
ee) Allocation/closing of pension provision	-818,758			-3,303
ff) Expenses for severance pay and payments to company staff pension funds	-781,600			-1,590
b) Other administrative expenses (material expenses)		-17,835,270		-16,942
9. Value adjustments on the assets listed under asset items 9 and 10			-4,013,068	-3,678
10. Other operating expenses			-2,643,948	-2,404
III. OPERATING EXPENSES (total items 8 to 10)			-64,246,296	-64,130
IV. OPERATING RESULT			11,342,876	11,635
11./12. Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-2,448,895	-391
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			1,728,111	-1,245
V. RESULT FROM ORDINARY BUSINESS			10,622,092	9,999
15. Extraordinary expenses (extraordinary result)			-500,000	0
Of which:				
Allocations to the fund for general banking risks	-500,000			0
16. Taxes on income and earnings			-2,298,093	-361
17. Other taxes not included in item 16			-295,584	-286
VI. ANNUAL NET PROFIT			7,528,415	9,352
18. Changes in reserves			-6,050,000	-7,800
Of which:				
Allocation of the liability reserve as per Section 57(5) BWG (Austrian Banking Act)		-250,000		0
VII. ANNUAL PROFIT			1,478,415	1,552
19. Profit carried forward			60,873	9
VIII. ACCUMULATED PROFIT			1,539,288	1,561

VKB-BANK

Balance sheet VKB-Bank ASSETS

	EUR	EUR	31/12/2019 EUR	31/12/2018 Thousand EUR
1. Cash assets, credit with central banks			149,372,228	53,143
2. Debt instruments of public authorities permitted for refinancing at central banks				
Debt instruments of public authorities and similar securities			171,977,665	152,843
3. Receivables from credit institutions			11,276,957	44,849
a) Maturing daily		2,983,501		3,734
b) Other receivables		8,293,456		41,115
4. Receivables from customers			2,387,611,985	2,260,526
5. Bonds and other fixed-interest securities				
From other issuers			251,547,770	277,020
6. Shares and other securities without fixed interest			14,520,998	11,374
7. Shareholdings			1,434,324	7,659
Of which:				
In credit institutions	536,051			536
8. Shares in affiliated companies			20,121,151	20,121
9. Intangible fixed assets			4,435,927	3,686
10. Property, plant and equipment			27,857,035	28,246
Of which:				
Property and buildings used by the bank as part of its own work	22,040,496			22,146
11. Other assets			49,114,396	50,407
12. Deferred tax assets			10,348,740	9,046
Total assets			3,099,619,175	2,918,919
1. Foreign assets			324,844,160	287,048

Balance sheet VKB-Bank		LIABILITIES	
		31/12/2019	31/12/2018
	EUR	EUR	Thousand EUR
1. Accounts payable to credit institutions		31,170,713	18,422
a) Maturing daily	15,153,966		15,778
b) With agreed term or notice period	16,016,747		2,644
2. Accounts payable to customers		2,520,021,714	2,363,878
a) Savings deposits	1,038,541,964		1,052,295
Of which:			
aa) Maturing daily	381,654,194		358,245
bb) With agreed term or notice period	656,887,771		694,050
b) Other liabilities	1,481,479,749		1,311,583
Of which:			
aa) Maturing daily	1,345,964,119		1,167,210
bb) With agreed term or notice period	135,515,630		144,372
3. Securitised liabilities			
Other securitised liabilities		103,434,100	96,619
4. Other liabilities		40,219,580	45,339
5. Accruals and deferrals		6,213,452	6,448
6. Provisions		66,043,414	64,325
a) Provisions for severance payments	11,723,100		11,779
b) Provisions for pensions	43,755,247		42,906
c) Tax provisions	500,000		1,200
d) Other provisions	10,065,066		8,440
6a. Fund for general banking risks		500,000	0
7. Supplementary capital as per Part 2, Title 1, Chapter 4 of Regulation (EU) no 575/2013		8,000,000	7,000
8. Subscribed capital stock		30,000,000	30,000
9. Capital reserves		6,178,567	6,179
a) Tied-up	72,673		73
b) Not tied-up	6,105,894		6,106
10. Retained earnings		246,256,283	239,356
a) Statutory reserve	10,000,000		10,000
b) Other reserves	236,256,283		229,356
11. Liability reserve as per Section 57(5) BWG (Austrian Banking Act)		40,042,064	39,792
12. Accumulated profit		1,539,288	1,561
Total liabilities		3,099,619,175	2,918,919
1. Contingencies			
Liabilities from warranties and liability from the provision of securities		183,207,585	171,714
2. Credit risks		451,192,413	419,186
Non-utilised credit lines	424,124,469		392,678
Credit commitments	27,067,943		26,509
3. Liabilities from fiduciary transactions		67,559,150	56,513
4. Eligible own funds as per Part 2 of Regulation (EU) no 575/2013		328,524,281	318,695
Supplementary capital as per Part 2, Title I, Chapter 4 of Regulation (EU) no 575/2013	8,000,000		7,000
5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013		2,114,310,286	1,968,753
Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013			
- Core Tier 1 capital ratio	15.07 %		15.68 %
Own funds requirements as per Article 92(1)b of Regulation (EU) no 575/2013			
- Core capital ratio	15.07 %		15.68 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013			
- Total capital ratio	15.54 %		16.19 %
6. Foreign liabilities		61,858,066	53,735

THE VKB GROUP: AN OVERVIEW OF THE FIGURES

BALANCE SHEET – KEY FIGURES (in millions of EUR)	2017	2018	Change	2019
Balance sheet total	2,896.9	2,961.7	6.0 %	3,139.0
Business volume	4,576.8	4,749.8	6.1 %	5,037.8
Loans to clients	2,213.7	2,312.7	5.4 %	2,437.3
Primary funds	2,363.1	2,437.1	6.7 %	2,600.4
Equity	337.1	345.8	2.8 %	355.4

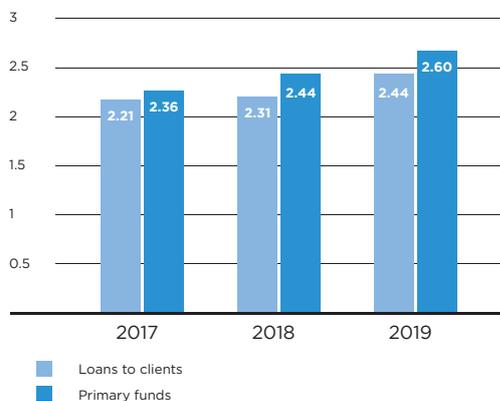
OWN FUNDS – KEY FIGURES (in millions of EUR)	2017	2018	Change	2019
Overall risk	2,011.3	1,995.9	6.8 %	2,131.9
Eligible own funds	338.8	351.5	2.9 %	361.7
Core capital (Tier 1)	325.1	339.9	2.9 %	349.7
Total capital ratio including Basel-I-Floor	16.8 %	---	---	---
Core Tier 1 capital ratio including Basel-I-Floor	16.2 %	---	---	---
Total capital ratio excluding Basel-I-Floor	18.1 %	17.6 %	-0.6	17.0 %
Core Tier 1 capital ratio excluding Basel-I-Floor	17.4 %	17.0 %	-0.6	16.4 %
Capital assets ratio (CAR)	11.2 %	11.5 %	-0.3	11.1 %

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

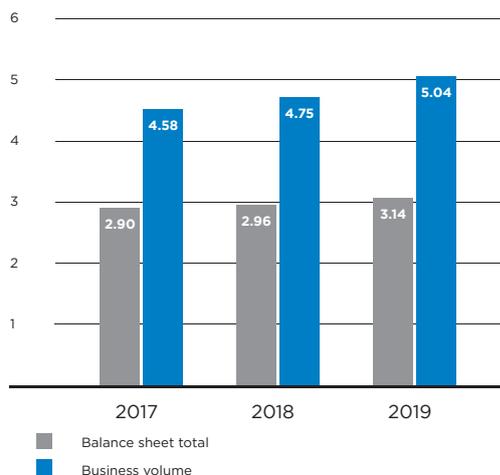
INCOME STATEMENT – KEY FIGURES (in millions of EUR)	2017	2018	Change	2019
Operating result	13.3	12.8	-12.3 %	11.2
Operating income	75.5	78.0	-2.0 %	76.4
Net interest income	47.5	48.3	-1.1 %	47.8
Operating expenses	-62.2	-65.2	0.0 %	-65.2
Operating profit	10.5	10.3	2.8 %	10.6
Group annual net profit	9.5	8.8	-12.6 %	7.7
Cost income ratio (CIR)	82.4 %	83.6 %	1.7	85.3 %

PERFORMANCE – KEY FIGURES	2017	2018	Change	2019
Operating result compared to the average balance sheet total	0.46 %	0.44 %	-0.07	0.37 %
Return on assets before tax (basis: operating profit)	0.36 %	0.35 %	0.00	0.35 %
Return on equity before tax (basis: operating profit)	3.16 %	3.01 %	0.00	3.01 %
Return on assets after tax (basis: annual net profit)	0.33 %	0.30 %	-0.05	0.25 %
Return on equity after tax (basis: annual net profit)	2.84 %	2.58 %	-0.38	2.19 %
Average number of staff (FTEs)	459	466	1	467
Branches	34	34	0	34

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



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



Company details/publications

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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.

Gender note

At VKB-Bank we fervently believe in gender equality. To make our information and offers easier to read, VKB-Bank's publications use either the masculine or feminine form. However, this is not intended to express gender discrimination or a violation of the principle of equality in any way whatsoever. Therefore, when we refer to customers and employees, we naturally mean both female and male customers and employees.

VKB-BANK

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Wels branch, A-4601 Wels, Kaiser-Josef-Platz 47, Telephone +43 7242 617 21-0

STEYR REGION

Dietach branch, A-4407 Dietach, Kirchenplatz 1, Telephone +43 7252 383 53-0
Enns branch, A-4470 Enns, Dr. Renner-Straße 29, Telephone +43 7223 849 85-0
Kirchdorf branch, A-4560 Kirchdorf, Hauptplatz 5, Telephone +43 7582 620 50-0
Niederneukirchen branch, A-4491 Niederneukirchen, Dorfplatz 8, Telephone +43 7224 70 02-0
Sierninghofen-Neuzeug branch, A-4523 Neuzeug, Steyrtalstraße 21, Telephone +43 7259 24 42-0
St. Florian branch, A-4490 St. Florian, Thannstraße 1, Telephone +43 7224 42 20-0
Steyr branch, A-4400 Steyr, Stadtplatz 32, Telephone +43 7252 539 94-0
Steyr-Neulust branch, A-4400 Steyr, Aschacher Straße 1, Telephone +43 7252 479 88-0

SALZKAMMERGUT REGION

Bad Ischl branch, A-4820 Bad Ischl, Kreuzplatz 21, Telephone +43 6132 239 41-0
Gmunden branch, A-4810 Gmunden, Theatergasse 5, Telephone +43 7612 641 45-0
Gmunden-SEP branch, A-4810 Gmunden, Druckereistraße 7, Telephone +43 7612 732 52-0
Attersee branch, 4861 Schörfling, Hauptstraße 1, Telefon +43 7662 22 17-0
Vöcklabruck branch, A-4840 Vöcklabruck, Stadtplatz 18-20, Telephone +43 7672 724 77-0
Vorchdorf branch, A-4655 Vorchdorf, Bahnhofstraße 7, Telephone +43 7614 62 10-0

MÜHLVIERTEL REGION

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Gründberg branch, A-4040 Linz, Leonfeldner Straße 150, Telephone +43 732 25 46 25-0
Perg branch, A-4320 Perg, Hauptplatz 19, Telephone +43 7262 543 73-0
Rohrbach branch, A-4150 Rohrbach, Linzer Straße 11, Telephone +43 7289 408 10-0
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