



## **Press briefing**

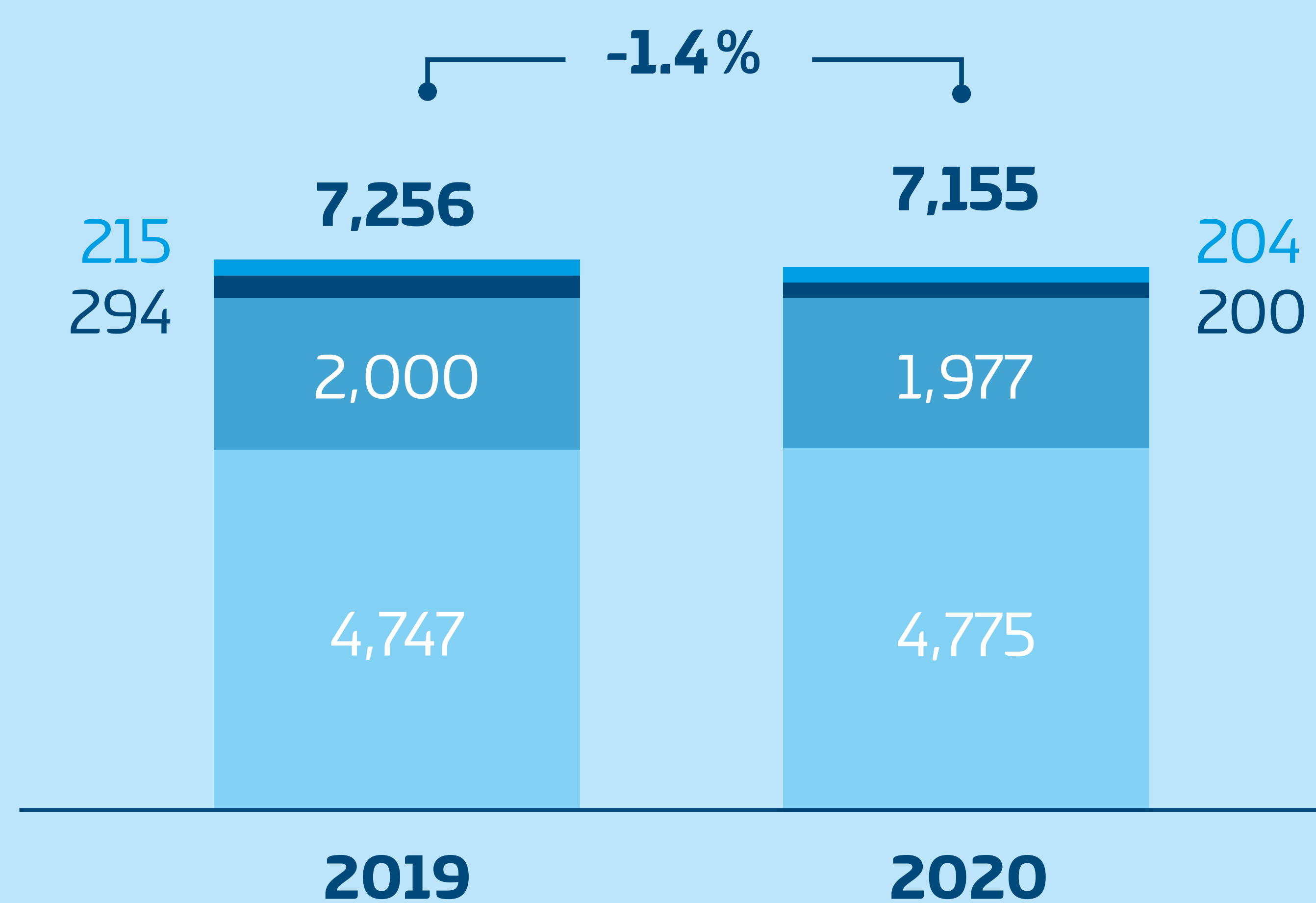
FY 2020 results presentation

**Bernd Spalt, CEO | Stefan Dörfler, CFO**

26 February 2021

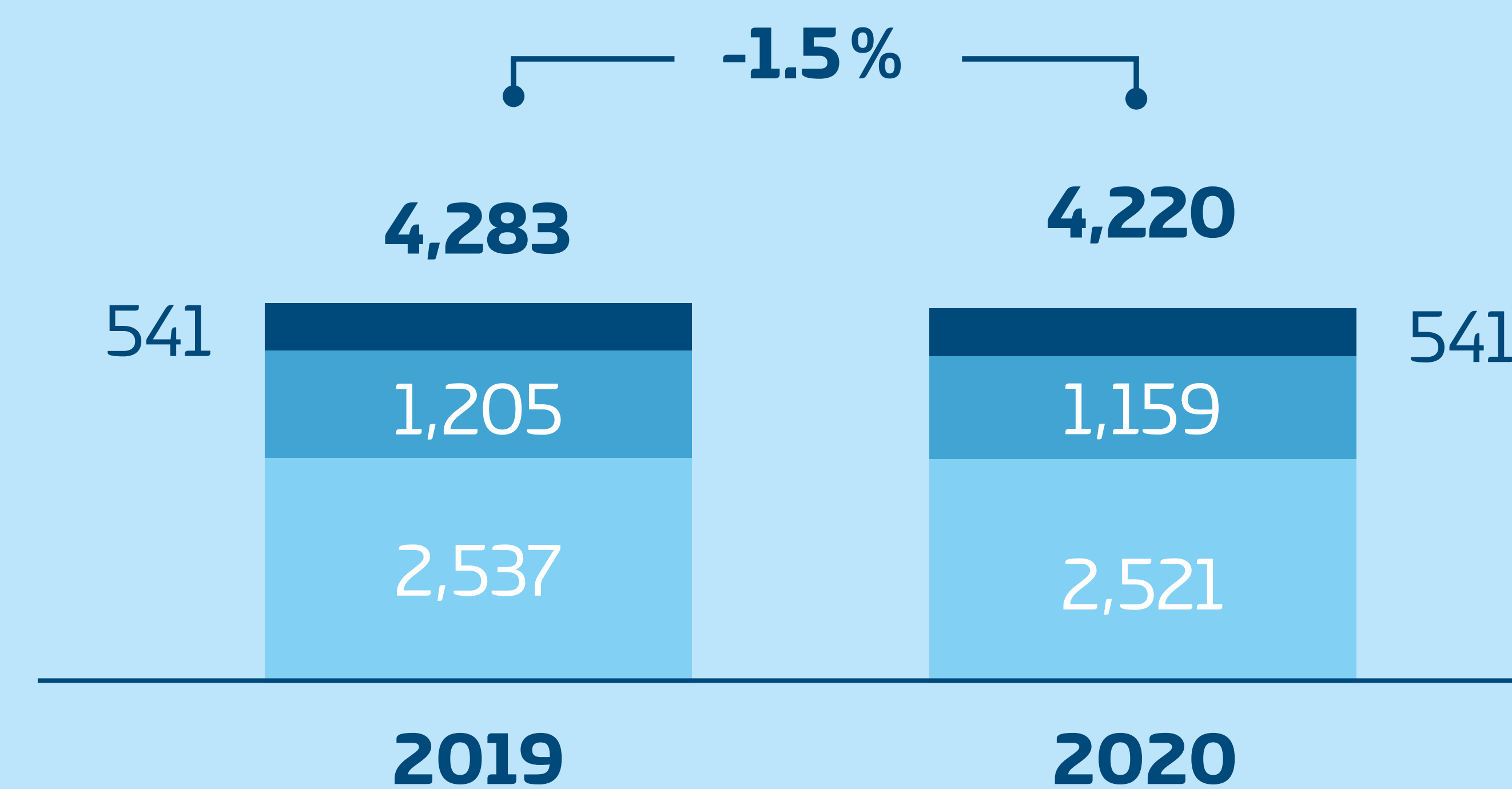
# Solid operating income in Corona-impacted year

Operating income (EUR mn)



- Net interest income
- Et trading and FV result
- Net fee and commission income
- Other income

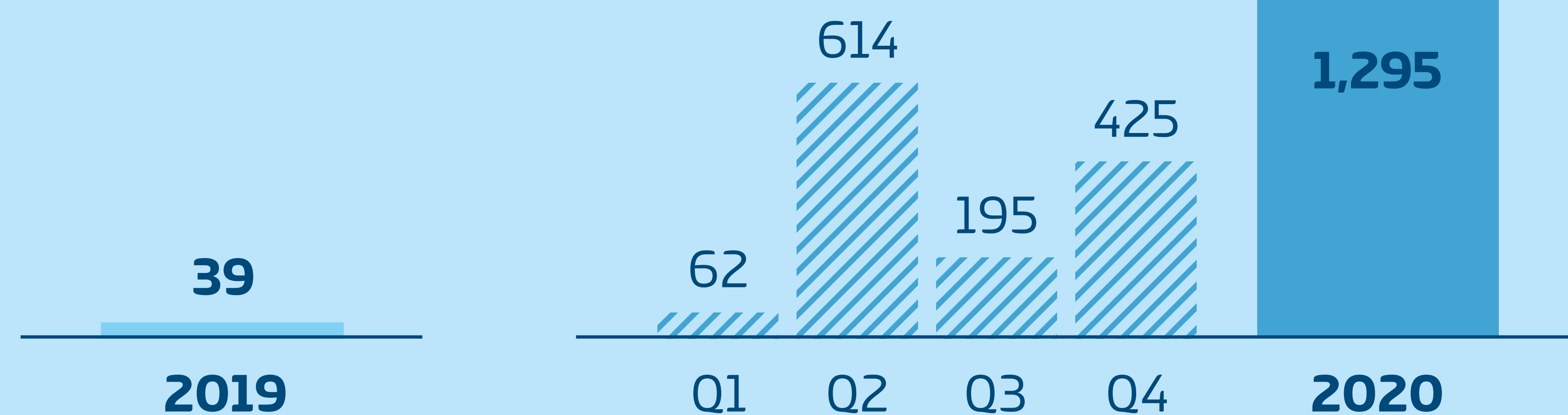
Operating expenses (EUR mn)



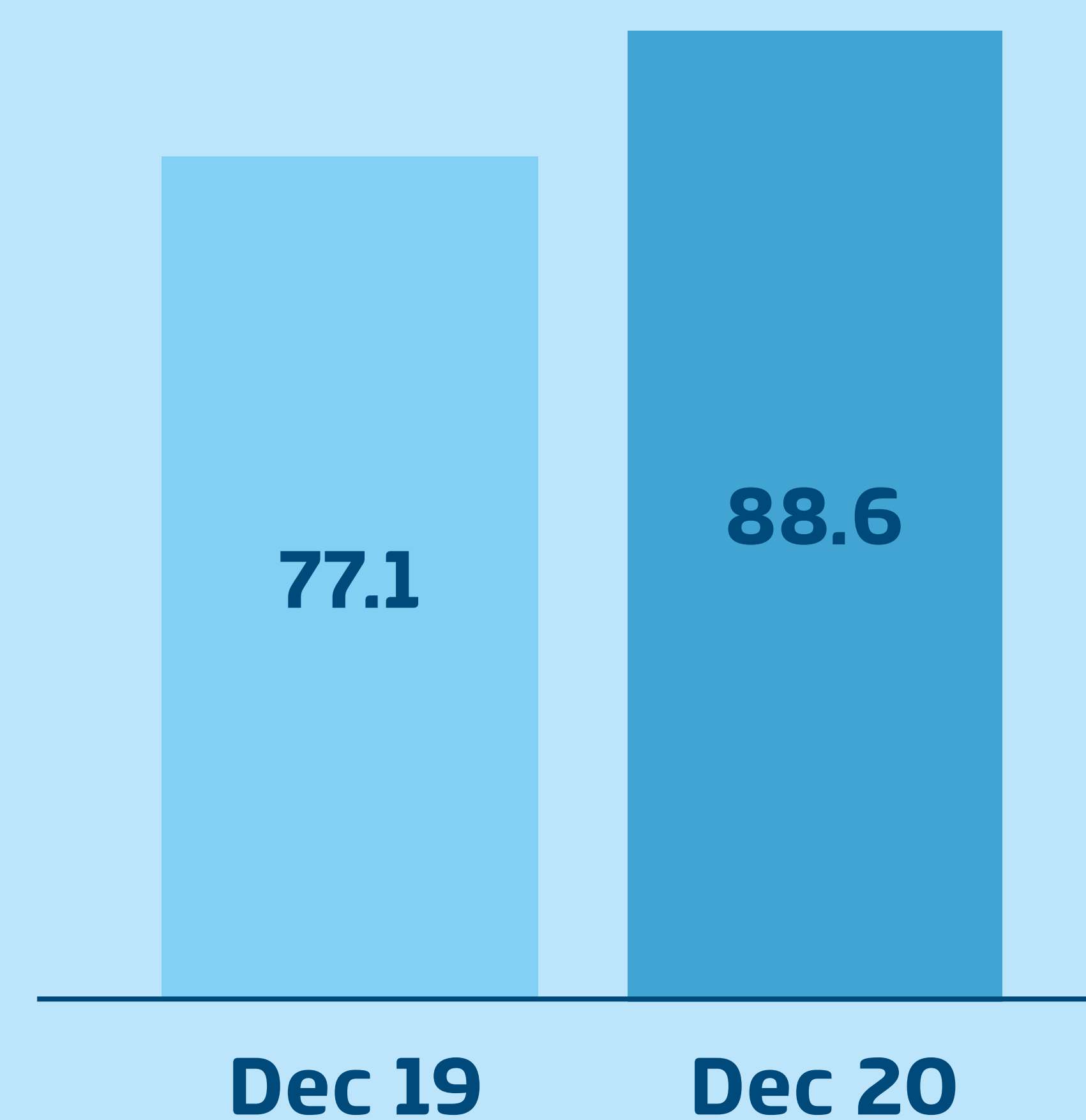
- Personnel expenses
- Depreciation and amortisation
- Other administrative expenses

# Front-loaded approach to risk costs in crisis times

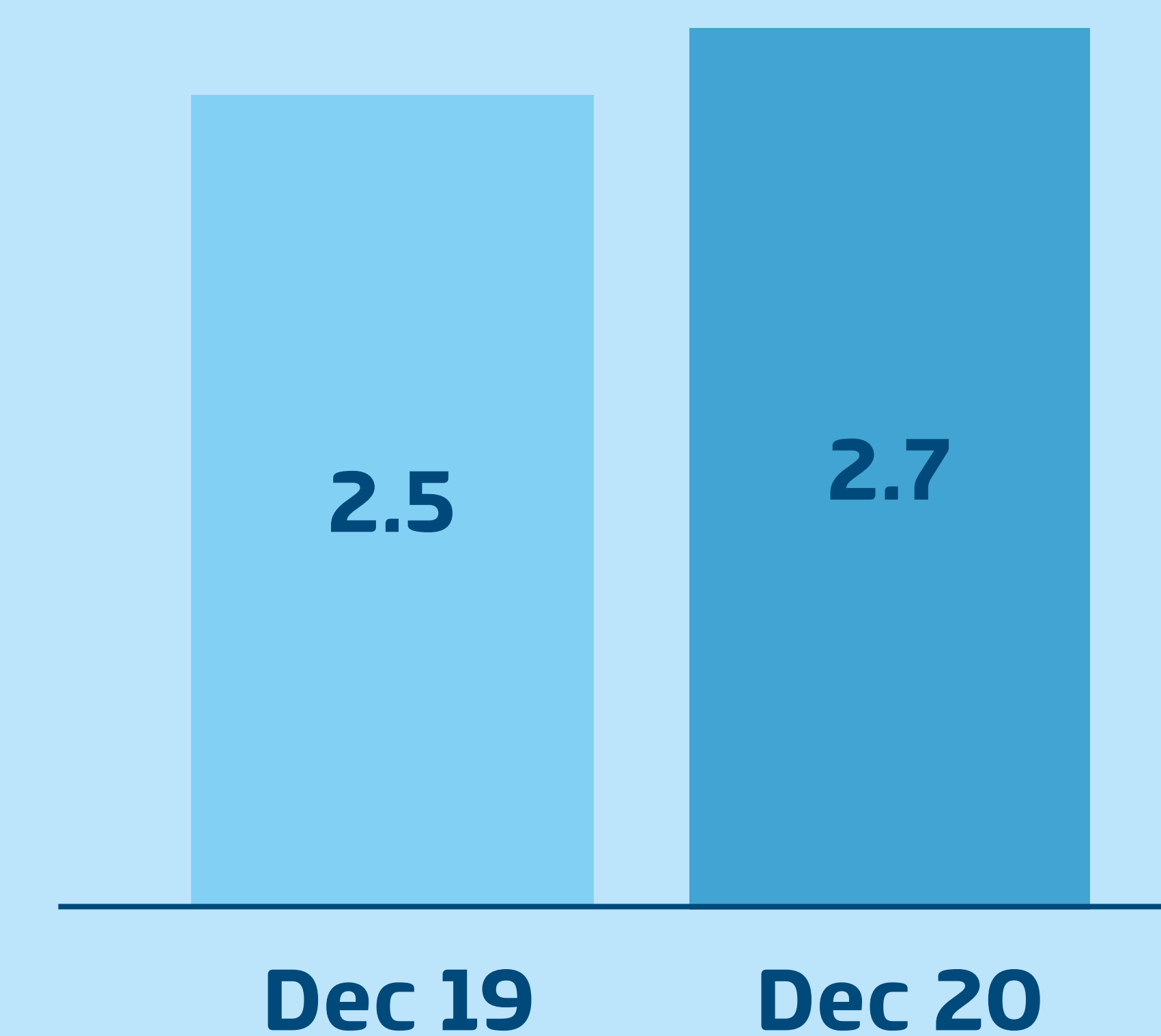
**Risk costs (EUR mn)**



**NPL coverage (in %)**

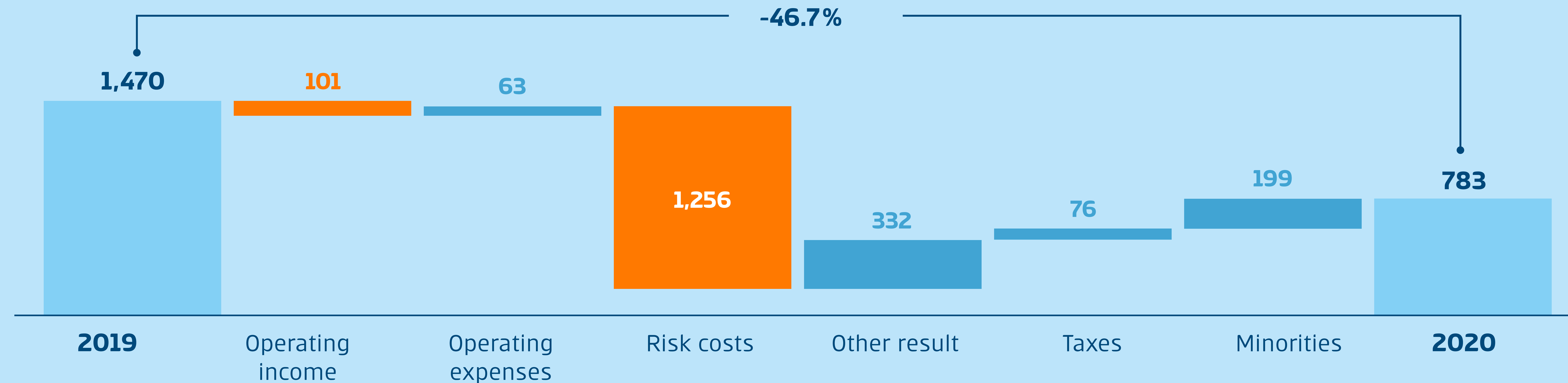


**NPL ratio (in %)**



# Risks costs weigh on net profit

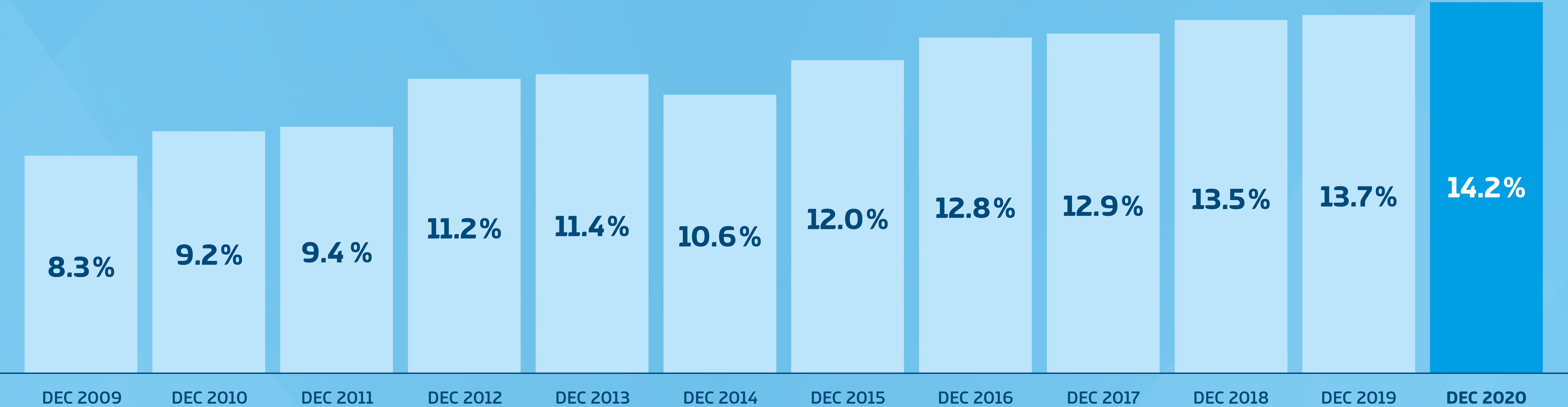
YoY net profit reconciliation (EUR mn)





# Strong capital position strengthened further

Common equity tier one (CET1) capital ratio (CRR, final)



# Shareholders should receive an appropriate dividend

**0.50** 

per share

- Management board proposal to the AGM on May 19
- In line with the current ECB recommendation
- Payout on May 27 \*

up to **1.00** 

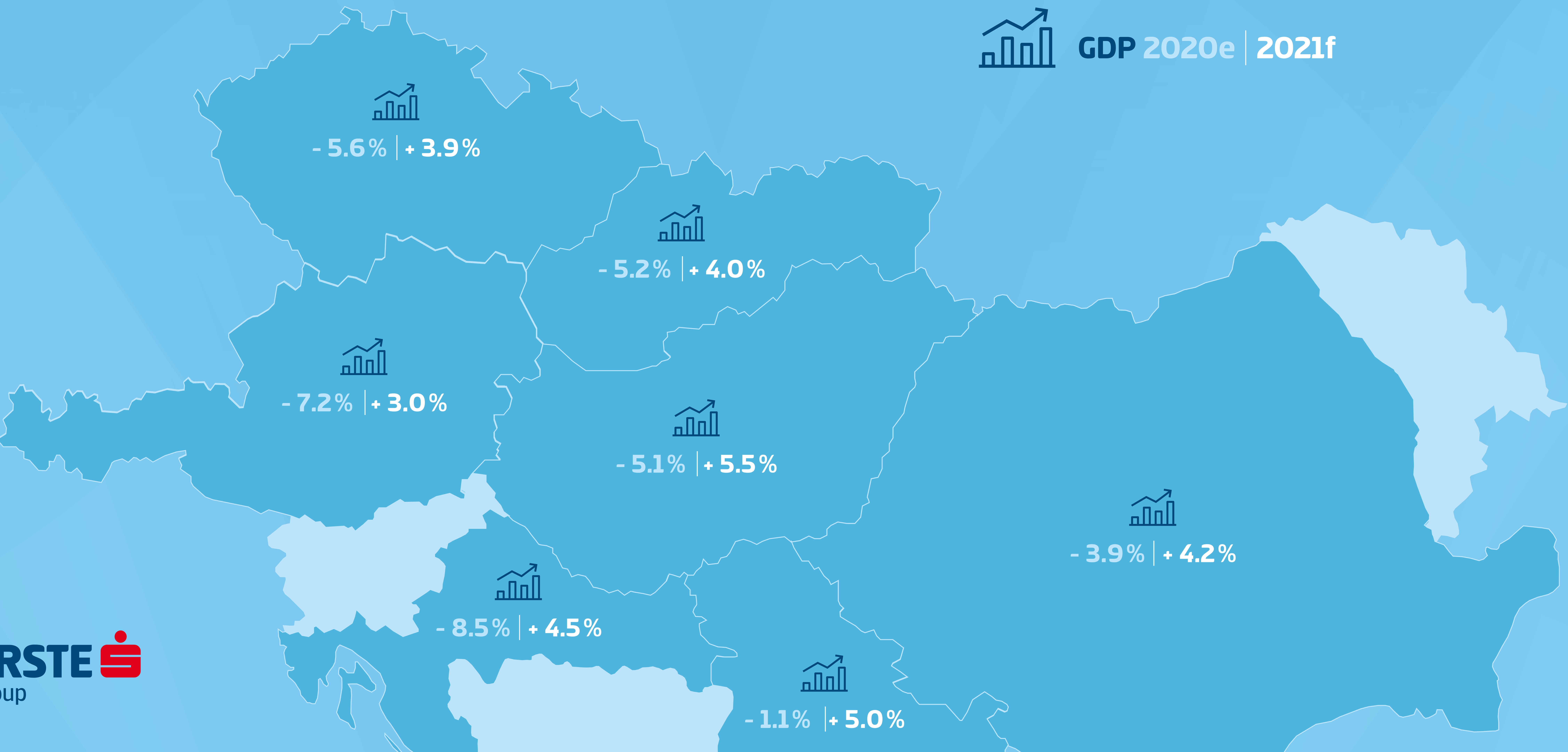
per share reserved

- For potential payment later in the year
- Payout possible once current ECB recommendation has been lifted \*

\* Requires the approval of shareholders at the AGM

# CEE countries prove themselves comparatively crisis-resistant

## Significant upswing seen in 2021





# 2021: a year of upturn and change



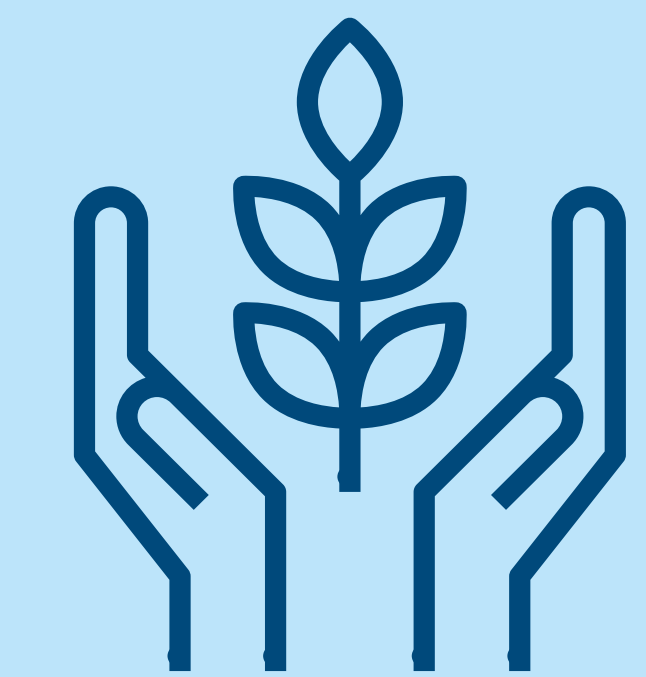
**Insolvencies  
expected**



**Risk costs  
nevertheless below  
2020 level**



**Profits higher in  
2021 than in 2020**



**The future: greener  
and more digital**