

ANNUAL
REPORT 2016

VKB | BANK

PART
OF MY
LIFE.

FOREWORD.

VKB | BANK

DEAR BUSINESS PARTNERS!

Based on the fundamental values of customer and value orientation, safety and security, financial strength, independence and local responsibility, VKB-Bank has enjoyed a successful working relationship with its customers for some 145 years. Although the environment in which it operates has changed drastically, the bank has remained stable all these years. In spite of the difficult economic situation, VKB-Bank achieved solid results for the past financial year.

Banking is based on trust; when it comes to dealing with finances, customers need to be able to trust their banking partners one hundred percent. This is what customers of VKB-Bank have come to expect from their bank. As an Austrian regional bank, no request is too small for us. We warmly welcome every customer who becomes part of VKB-Bank!

On top of all the quality services a bank could possibly offer, VKB-Bank gives its clients a sense of security. Personal consultation in-branch is the basis for high quality. VKB-Bank's commitment to sustainability is founded on its sense of regional responsibility. For decades, our excellent core capital ratio has been proof of our security and stability as an Austrian regional bank.

We would like to thank you, our valued business partner, for being "part of VKB-Bank", and we look forward to continuing our successful partnership in the future!



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 2016 financial year
Balance sheet as of 31 December 2016

Income statement VKB Group

	EUR	EUR	2016 EUR	2015 Thousand EUR
1. Interest and similar earnings			62,059,536	68,307
Of which:				
From fixed-interest securities	10,307,053			11,199
2. Interest and similar expenses			-7,218,163	-9,642
I. NET INTEREST YIELD			54,841,374	58,665
3. Earnings from securities and shareholdings			2,032,446	2,134
a) Earnings from shares, other equity rights and securities without fixed interest		711,126		730
b) Earnings from shareholdings		439,364		342
c) Earnings from associated companies		881,956		1,062
4. Commission income			22,622,754	23,360
5. Commission expenses			-698,494	-672
6. Earnings/expenses from financial transactions			631,102	903
7. Other operating income			2,607,534	2,424
II. OPERATING INCOME			82,036,715	86,815
8. General administrative expenses			-56,620,772	-58,808
a) Personnel expenses,		-38,966,001		-41,547
of which:				
aa) Wages and salaries	-25,618,945			-28,679
bb) Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-6,985,894			-7,672
cc) Other social security expenses	-986,112			-912
dd) Expenses for retirement benefits and support	-2,318,191			-2,471
ee) Allocation of pension provision	-1,756,202			-1,110
ff) Expenses for severance pay and payments to company staff pension funds	-1,300,656			-704
b) Other administrative expenses (material expenses)		-17,654,772		-17,261
9. Value adjustments on the assets listed under asset items 9 and 10			-3,544,862	-3,435
10. Other operating expenses			-3,124,175	-5,108
III. OPERATING EXPENSES (total items 8 to 10)			-63,289,809	-67,351
IV. OPERATING RESULT			18,746,906	19,464
11./12. Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-3,795,908	-6,903
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			-1,912,202	8
Of which:				
From companies assessed as associated companies	0			-23
V. RESULT FROM ORDINARY BUSINESS			13,038,796	12,569
15. Taxes on income and earnings			-1,120,909	-5,287
16. Other taxes not included in item 15			-1,786,083	-427
VI. GROUP ANNUAL NET PROFIT			10,131,805	6,854
17. Changes in reserves			-9,845,315	-6,560
VII. KONZERNJAHRESGEWINN			286,490	295
18. Profit carried forward			24,356	22
VIII. GROUP ACCUMULATED PROFIT			310,845	317

VKB GROUP

Balance sheet VKB Group ASSETS

	EUR	EUR	31/12/2016 EUR	31/12/2015 Thousand EUR
1. Cash assets, credit with central banks			117,737,367	57,259
2. Debt instruments of public authorities permitted for refinancing at central banks				
bt instruments of public authorities and similar securities			169,405,935	164,796
3. Receivables from credit institutions			1,597,248	17,631
a) Maturing daily		1,326,485		1,348
b) Other receivables		270,762		16,282
4. Receivables from customers			2,203,643,544	2,161,047
5. Bonds and other fixed-interest securities				
From other issuers			258,473,658	250,023
6. Shares and other securities without fixed interest			10,590,139	9,840
7. Shareholdings			6,649,727	6,181
Of which:				
In credit institutions		1,261,036		1,264
8. Shares in affiliated companies			2,062,928	2,167
Of which:				
In associated companies		2,062,928		2,167
9. Intangible fixed assets			2,329,672	1,497
10. Property, plant and equipment			39,992,899	39,840
Of which:				
Property and buildings used by the bank as part of its own work		27,374,531		27,529
11. Other assets			46,553,778	45,870
12. Accruals and deferrals			50,653	58
13. Deferred tax assets			5,718,355	0
Total assets			2,864,805,904	2,756,209
1. Foreign assets			287,371,325	285,958

Balance sheet VKB Group **LIABILITIES**

	EUR	EUR	31/12/2016 EUR	31/12/2015 Thousand EUR
1. Accounts payable to credit institutions			21,312,713	22,229
a) Maturing daily		19,009,114		12,726
b) With agreed term or notice period		2,303,599		9,503
2. Accounts payable to customers			2,277,669,860	2,192,074
a) Tied-up		1,069,343,712		1,052,052
Of which:				
aa) Maturing daily	262,593,792			0
bb) With agreed term or notice period	806,749,920			1,052,052
b) Other liabilities		1,208,326,148		1,140,022
Of which:				
aa) Maturing daily	931,038,416			766,911
bb) With agreed term or notice period	277,287,731			373,111
3. Securitised liabilities				
Other securitised liabilities			73,333,224	65,187
4. Other liabilities			88,534,258	85,257
5. Accruals and deferrals			16,124,318	7,630
6. Provisions			59,997,661	66,346
a) Provisions for severance payments		11,275,446		10,863
b) Provisions for pensions		37,116,194		35,230
c) Tax provisions		1,238,049		4,012
d) Other provisions		10,367,973		16,240
7. Subscribed capital stock			6,005,592	5,499
8. Retained earnings			321,517,433	311,671
a) Statutory reserves		5,055,688		5,054
b) Other reserves		316,461,745		306,616
9. Group accumulated profit			310,845	317
Total liabilities			2,864,805,904	2,756,209
1. Contingencies				
Liabilities from warranties and liability from the provision of securities			179,317,734	184,946
2. Credit risks			407,590,263	453,797
Non-utilised credit lines		377,744,814		388,280
Credit commitments		29,845,449		65,517
3. Liabilities from fiduciary transactions			43,361,229	42,569
4. Chargeable own funds as per Part 2 of Regulation (EU) no 575/2013			327,683,195	326,644
5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013 (including transitional arrangements in accordance with Art. 500 CRR)			1,946,279,586	1,911,275
Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013				
- Core Tier 1 capital ratio	16.35 %			16.37 %
Own funds requirements as per Article 92(1)b of Regulation (EU) no 575/2013				
- Core capital ratio	16.35 %			16.37 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013				
- Total capital ratio	16.84 %			17.09 %
6. Foreign liabilities			61,209,060	53,851

PART OF MY
OWN
4 WALLS.

VKB | BANK

Princesses like me need one thing above all else: a fairytale castle. My LivingPlus advisor at VKB-Bank knows how to make sure my parents have the financial freedom to give my brother his own room at last. And all with low fixed interest rates for up to 10 years. So that I still have a nice cushion to fall back on
www.vkb-bank.at



WOHN
PLUS
ULTRA

PART OF MY
COMPANY.

VKB | BANK

True partnership is a source of strength. VKB-Bank offers Upper Austria's companies a range of services perfectly tailored to their individual needs: from a modern account service to personalised financing and leasing solutions to advisory services, investment and planning for occupational pension provision. Take success into your own hands and talk to your corporate client relationship manager at VKB-Bank.

www.vkb-bank.at





PARTNER *SHIP*

GIVE YOUR
MONEY A
PERSPECTIVE.

VKB | BANK

VKB-Bank's investment advice will put your capital on the right track. Talk to the advisors at your VKB-Bank today. They are great at what they do and will be happy to advise you.
www.vkb-bank.at



WOMAN MANAGER
OF THE YEAR.

VKB | BANK

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

Upper Austria’s current “Woman Manager of the Year“ is Traude Wagner-Rathgeb, who was publicly announced as the winner in late November 2016. The 47-year-old has worked as a marketing manager and internal sales manager at the international company RUBBLE MASTER for six years now. “Have the confidence to do something and just do it!“ is this exporting expert’s motto when it comes to women’s careers.



EVENTS
2016.

VKB | BANK

The Upper Austrian Monastery Concerts are now one of the biggest classical music festivals in Austria. Every year, this series of concerts is a very special event, a very special composition resulting from the collaboration between the province of Upper Austria as a political supporter of cultural activities, the Upper Austrian monasteries and convents and VKB-Bank as a very special regional bank.

The Sports Gala Night was a particular highlight of the events calendar in early February 2016. For the first time, VKB-Bank appeared as a premium partner alongside the organisers OÖN (Upper Austria News) and LIVA (Linz Event Management Ltd), with exclusive client invitations to the Linz Brucknerhaus.

VKB-Bank celebrated the **European Football Championship** with six EC football evenings in the regions. Even though things did not turn out too well for Austria in the end, the customers were still left with very good memories of the six football evenings.

The Gala Evening in honour of the “Woman Manager of the Year” was another highlight of the events calendar in late November. Export manager Traude Wagner-Rathgeb (RUBBLE MASTER) was the tenth woman to be named “Manager of the Year”.

The Event for Supervisory and Advisory Boards with information all about VKB-Bank: VKB-Bank invited guests to an exciting evening with former ski racer Matthias Lanzinger in early December 2016. It was an emotional evening full of inspiring moments of personal motivation.



Julian Rachlin
Violinist at the Upper
Austrian Monastery
Concerts

VKB-BANK

Income statement for the 2016 financial year
Balance sheet as of 31 December 2016

Income statement VKB-Bank

	EUR	EUR	2016 EUR	2015 Thousand EUR
1. Interest and similar earnings			59,612,089	63,431
Of which:				
From fixed-interest securities	10,307,053			11,199
2. Interest and similar expenses			-7,280,529	-9,717
I. NET INTEREST YIELD			52,331,560	53,714
3. Earnings from securities and shareholdings			3,950,490	3,572
a) Earnings from shares, other equity rights and securities without fixed interest		711,126		730
b) Earnings from shareholdings		439,364		342
c) Earnings from shares in affiliated companies		2,800,000		2,500
4. Commission income			22,622,754	23,360
5. Commission expenses			-698,494	-672
6. Earnings/expenses from financial transactions			631,102	903
7. Other operating income			2,317,131	2,290
II. OPERATING INCOME			81,154,542	83,168
8. General administrative expenses			-56,323,055	-58,758
a) Personnel expenses,		-38,966,001		-41,547
of which:				
aa) Wages and salaries	-25,618,945			-28,679
bb) Expenses for statutory social security contributions and wage-dependent duties and mandatory contributions	-6,985,894			-7,672
cc) Other social security expenses	-986,112			-912
dd) Expenses for retirement benefits and supportg	-2,318,191			-2,471
ee) Allocation of pension provision	-1,756,202			-1,110
ff) Expenses for severance pay and payments to company staff pension funds	-1,300,656			-704
b) Other administrative expenses (material expenses)		-17,357,055		-17,211
9. Value adjustments on the assets listed under asset items 9 and 10			-3,094,614	-2,973
10. Other operating expenses			-2,841,982	-2,653
III. OPERATING EXPENSES (total items 8 to 10)			-62,259,651	-64,383
IV. OPERATING RESULT			18,894,891	18,784
11./12. Balance of the appropriation to and liquidation of value adjustments on receivables and provisions for contingencies and for credit risks			-4,006,999	-6,347
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			-1,952,082	30
V. RESULT FROM ORDINARY BUSINESS			12,935,810	12,468
15. Taxes on income and earnings			-1,471,172	-5,227
16. Other taxes not included in item 15			-1,786,035	-427
VI. ANNUAL NET PROFIT			9,678,602	6,813
17. Changes in reserves			-8,138,310	-5,288
Of which:				
Allocation of the liability reserve as per Section 57(5) BWG (Austrian Banking Act)				0
VII. ANNUAL PROFIT			1,540,292	1,525
18. Profit carried forward			33,344	8
VIII. ACCUMULATED PROFIT			1,573,636	1,533

VKB-BANK

Balance sheet VKB-Bank ASSETS

	EUR	EUR	31/12/2016 EUR	31/12/2015 Thousand EUR
1. Cash assets, credit with central banks			117,737,367	57,259
2. Debt instruments of public authorities permitted for refinancing at central banks				
Debt instruments of public authorities and similar securities			169,405,935	164,796
3. Receivables from credit institutions			1,597,248	17,631
a) Maturing daily		1,326,485		1,348
b) Other receivables		270,762		16,282
4. Receivables from customers			2,147,004,404	2,093,519
5. Bonds and other fixed-interest securities				
From other issuers			258,473,658	250,023
6. Shares and other securities without fixed interest			10,590,139	9,840
7. Shareholdings			6,095,361	5,627
Of which:				
In credit institutions	1,261,036			1,264
8. Shares in affiliated companies			20,121,151	18,929
9. Intangible fixed assets			2,315,110	1,483
10. Property, plant and equipment			29,365,552	29,603
Of which:				
Property and buildings used by the bank as part of its own work	22,289,618			22,236
11. Other assets			51,347,639	50,121
12. Deferred tax assets			5,969,912	0
Total assets			2,820,023,476	2,698,830
1. Foreign assets			287,371,325	285,958

Balance sheet VKB-Bank LIABILITIES

	EUR	EUR	31/12/2016 EUR	31/12/2015 Thousand EUR
1. Accounts payable to credit institutions			21,312,713	22,228
a) Maturing daily		19,009,114		12,726
b) With agreed term or notice period		2,303,599		9,502
2. Accounts payable to customers			2,305,063,951	2,215,506
a) Tied-up		1,069,343,712		1,052,052
Of which:				
aa) Maturing daily	262,593,792			0
bb) With agreed term or notice period	806,749,920			1,052,052
b) Other liabilities		1,235,720,239		1,163,455
Of which:				
aa) Maturing daily	954,314,538			786,911
bb) With agreed term or notice period	281,405,702			376,544
3. Securitised liabilities				
Other securitised liabilities			73,333,224	65,187
4. Other liabilities			48,397,436	42,796
5. Accruals and deferrals			12,209,411	1,724
6. Provisions			59,706,190	60,516
a) Provisions for severance payments		11,275,446		10,863
b) Provisions for pensions		37,116,194		35,230
c) Tax provisions		1,200,000		3,515
d) Other provisions		10,114,551		10,908
7. Subscribed capital stock			30,000,000	30,000
8. Capital reserves			6,178,567	6,179
a) Tied-up		72,673		73
b) Not tied-up		6,105,894		6,106
9. Retained earnings			222,456,283	213,368
a) Statutory reserve		10,000,000		10,000
b) Other reserves		212,456,283		203,368
10. Liability reserve as per Section 57(5) BWG (Austrian Banking Act)			39,792,064	39,792
11. Accumulated profit			1,573,636	1,533
Total liabilities			2,820,023,476	2,698,830
1. Contingencies				
Liabilities from warranties and liability from the provision of securities			182,636,633	188,326
2. Credit risks			443,860,868	492,816
Non-utilised credit lines		404,015,419		417,299
Credit commitments		39,845,449		75,517
3. Liabilities from fiduciary transactions			43,361,229	42,569
4. Chargeable own funds as per Part 2 of Regulation (EU) no 575/2013			296,266,445	294,017
5. Own funds requirements as per Article 92 of Regulation (EU) no 575/2013 (including transitional arrangements in accordance with Art. 500 CRR)			1,812,637,708	1,759,805
Own funds requirements as per Article 92(1)a of Regulation (EU) no 575/2013				
- Core Tier 1 capital ratio	15.97 %			16.20 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013				
- Core capital ratio	15.97 %			16.20 %
Own funds requirements as per Article 92(1)c of Regulation (EU) no 575/2013				
- Total capital ratio	16.34 %			16.71 %
6. Foreign liabilities			61,209,060	53,851

THE VKB GROUP: AN OVERVIEW OF THE FIGURES

BALANCE SHEET KEY FIGURES (in millions of EUR)	2014	2015	Change	2016
Balance sheet total	2,794.6	2,756.2	3.9 %	2,864.8
Business volume	4,446.1	4,418.3	3.1 %	4,554.6
Loans to clients	2,217.1	2,161.0	2.0 %	2,203.6
Primary funds	2,229.0	2,257.3	4.2 %	2,351.0
Equity	314.4	317.5	3.3 %	327.8

OWN FUNDS KEY FIGURES (in millions of EUR)	2014	2015	Change	2016
Overall risk	1,953.0	1,911.3	1.8 %	1,946.3
Chargeable own funds	322.9	326.6	0.3 %	327.7
Core capital (Tier 1)	305.8	312.8	1.7 %	318.2
Total capital ratio with Basel-I-Floor	16.5 %	17.1 %	-0.3	16.8 %
Core capital ratio with Basel-I-Floor	15.7 %	16.4 %	0.0	16.4 %
Total capital ratio without Basel-I-Floor	17.3 %	19.1 %	0.7	19.8 %
Core capital ratio without Basel-I-Floor	16.4 %	18.3 %	0.9	19.2 %
Capital assets ratio (CAR)	10.9 %	11.3 %	-0.2	11.1 %

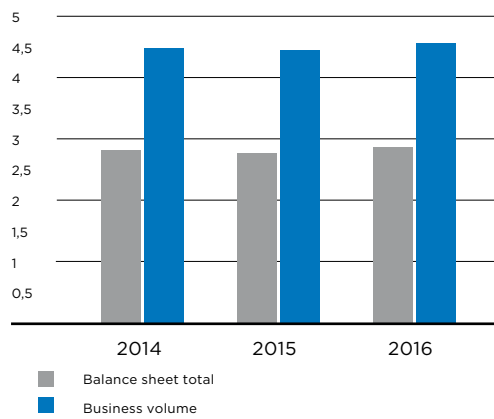
Rounding differences may occur due to the use of automatic calculation methods.

INCOME STATEMENT KEY FIGURES (in millions of EUR)	2014	2015	Change	2016
Operating result	18.7	19.5	-3.7 %	18.7
Operating income	83.8	86.8	-5.5 %	82.0
Net interest income	57.2	58.7	-6.5 %	54.8
Operating expenses	-65.0	-67.4	-6.0 %	-63.3
Operating profit	10.8	12.6	3.7 %	13.0
Group annual net profit	6.4	6.9	47.8 %	10.1
Cost income ratio (CIR)	77.6 %	77.6 %	-0.5	77.1 %

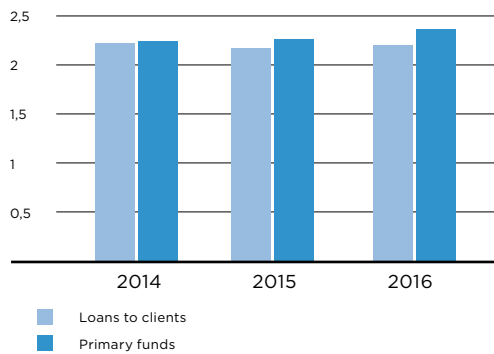
PERFORMANCE KEY FIGURES	2014	2015	Change	2016
Operating result compared to the average balance sheet total	0.66 %	0.70 %	-0.03	0.67 %
Return on assets before tax (basis: operating profit)	0.38 %	0.45 %	0.01	0.46 %
Return on equity before tax (basis: operating profit)	3.46 %	3.96 %	0.08	4.04 %
Return on assets after tax (basis: net profit)	0.23 %	0.25 %	0.11	0.36 %
Return on equity after tax (basis: net profit)	2.07 %	2.16 %	0.98	3.14 %

Average number of staff (FTEs)	507	490	-13	477
Branch offices	35	35	-1	34

BALANCE SHEET - KEY FIGURES I (in Euro billions)



BALANCE SHEET - KEY FIGURES II (in Euro billions)



Company details/publications

Head office, media owner and publisher: Volkskreditbank AG, Rudigierstraße 5-7, A-4020 Linz
 Email service@vkb-bank.at, Website www.vkb-bank.at, Telephone +43 732 7637 0, Fax +43 732 7637 1484, BIC VKBLAT2L
 Company register no: FN 76096g; Company register court: Linz regional court, VAT no: ATU23004503;
 GIIN YL48A1.99999.SL.040; Data Processing Register: 0035254
 Location of printing and production: Linz, Austria; Photos: Florian Stöllinger, Gallneukirchen
 More information about publications is permanently and freely available at: <http://www.vkb-bank.at/de/impressum.html>

VKB-BANK BRANCHES

HEAD OFFICE

A-4010 Linz, Rudigierstraße 5-7, Postfach 116,
Telephone +43 732 76 37 0, Fax +43 732 76 37 1484,
Email: service@vkb-bank.at, Internet: www.vkb-bank.at,
www.facebook.com/vkbbank, www.twitter.com/vkbbank

LINZ REGION

Domgasse branch, A-4020 Linz, Domgasse 12, Telephone +43 732 76 37-0
Froschberg branch, A-4020 Linz, Ziegeleistraße 74, Telephone +43 732 66 92 26-0
Kleinmünchen branch, A-4030 Linz, Zeppelinstraße 50, Telephone +43 732 30 38 83-0
Kundenzentrum (Customer Centre) Linz branch, A-4020 Linz, Rudigierstraße 5-7, Telephone +43 732 76 37-0
Leonding branch, A-4060 Leonding, Mayrhansenstraße 8a, Telephone +43 732 67 06 52-0
Neue Welt branch, A-4020 Linz, Krempfstraße 1, Telephone +43 732 34 23 56-0

WELS-INNVIERTEL REGION

Bad Schallerbach branch, A-4701 Bad Schallerbach, Grieskirchner Straße 3, Telephone +43 7249 481 62-0
Braunau branch, A-5280 Braunau am Inn, Stadtplatz 36-37, Telephone +43 7722 634 52-0
Grieskirchen branch, A-4710 Grieskirchen, Stadtplatz 35-36, Telephone +43 7248 629 11-0
Marchtrenk branch, A-4614 Marchtrenk, Linzer Straße 44, Telephone +43 7243 529 11-0
Ostermiething branch, A-5121 Ostermiething, Bergstraße 2, Telephone +43 6278 62 04-0
Pasching branch, A-4061 Pasching, Adalbert-Stifter-Straße 68, Telephone +43 7229 618 77-0
Ried branch, A-4910 Ried im Innkreis, Stelzhamerplatz 15, Telephone +43 7752 805 55-0
Traun branch, A-4050 Traun, Hauptplatz 18, Telephone +43 7229 757 90-0
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. Karl-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
Kammer branch, A-4862 Kammer am Attersee, Hauptstraße 1, Telephone +43 7662 22 17-0
Vöcklabruck branch, A-4840 Vöcklabruck, Stadtplatz 18-20, Telephone +43 7672 724 77-0
Vorachdorf branch, A-4655 Vorachdorf, Bahnhofstraße 7, Telephone +43 7614 62 10-0

MÜHLVIERTEL REGION

Freistadt branch, A-4240 Freistadt, Hauptplatz 2, Telephone +43 7942 745 00-0
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
Urfahr branch, A-4040 Linz, Linke Brückenstraße 24-26, Telephone +43 732 71 28 00-0