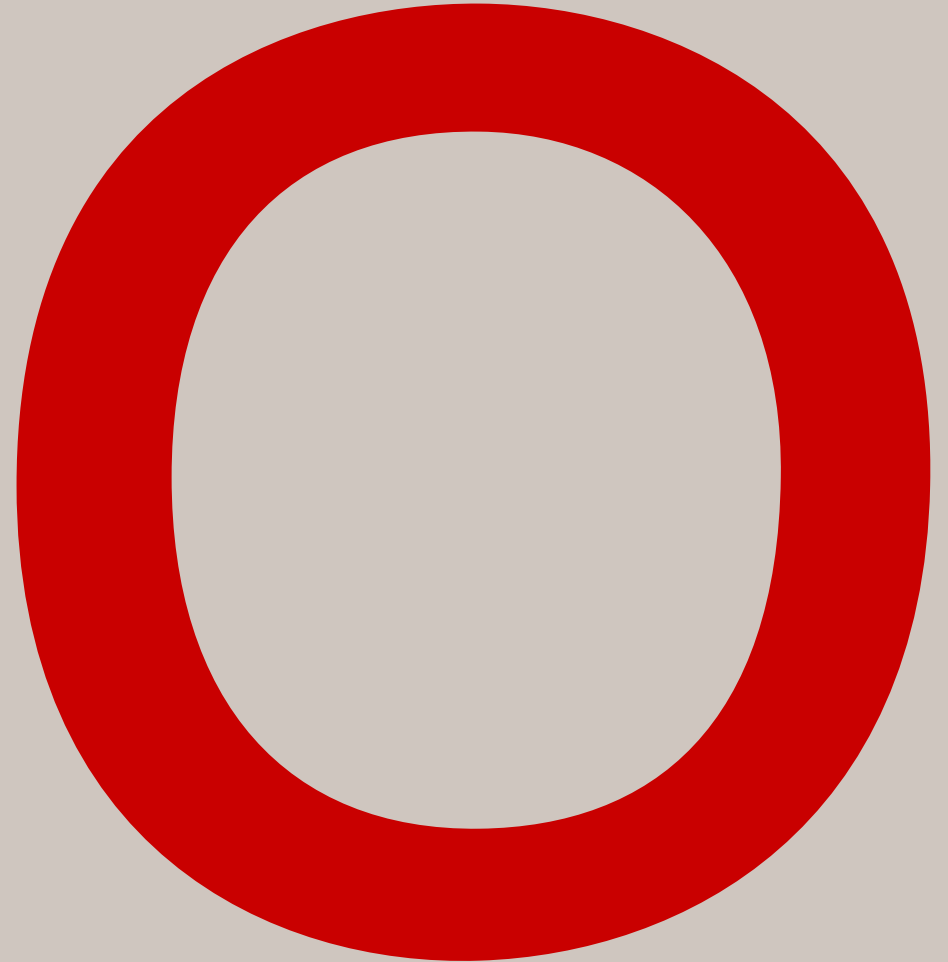


Oberbank

Investor Presentation

October 2025

COMPANY PROFILE



FACT SHEET OBERBANK

Oberbank: Facts & Figures



Staff (FTEs)
2,227



Receivables from customers
20.77 billion



Primary funds
19.70 billion



Number of branches
176

7th largest bank in Austria

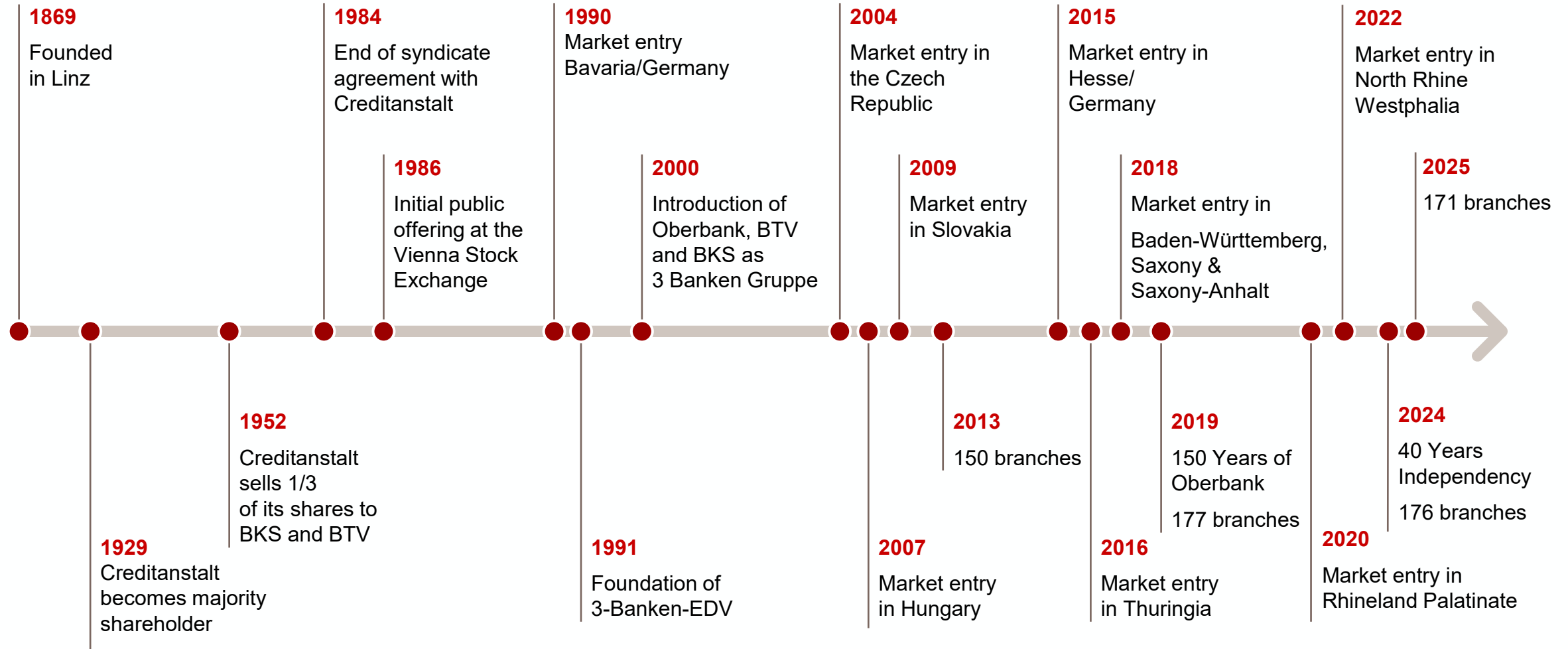
	Bank	Total assets
1	 Erste Group Bank AG	353.7 billion
2	 Raiffeisen Bank International AG	199.9 billion
3	 UniCredit Bank Austria AG	105.3 billion
4	 BAWAG P.S.K. AG	71.3 billion
5	 Raiffeisenlandesbank OÖ AG	49.3 billion
6	 Raiffeisenlandesbank NÖ-Wien AG	35.0 billion
7	 Oberbank AG	28.4 billion
8	 Steiermärkische Bank und Sparkassen AG	22.5 billion
9	 Raiffeisen-Landesbank Steiermark AG	16.6 billion

As of 31.12.2024

Source: Oberbank AG, Annual Report 2024 | Annual Reports of the respective institutions as of 31.12.24 | Values in EUR



INDEPENDENCE DEVELOPED OVER YEARS



As of: 30.06.2025



5 COUNTRIES – 171 BRANCHES – ONE OBERBANK



Source Oberbank AG
As of: 30.06.2025



RATING OVERVIEW OF OBERBANK

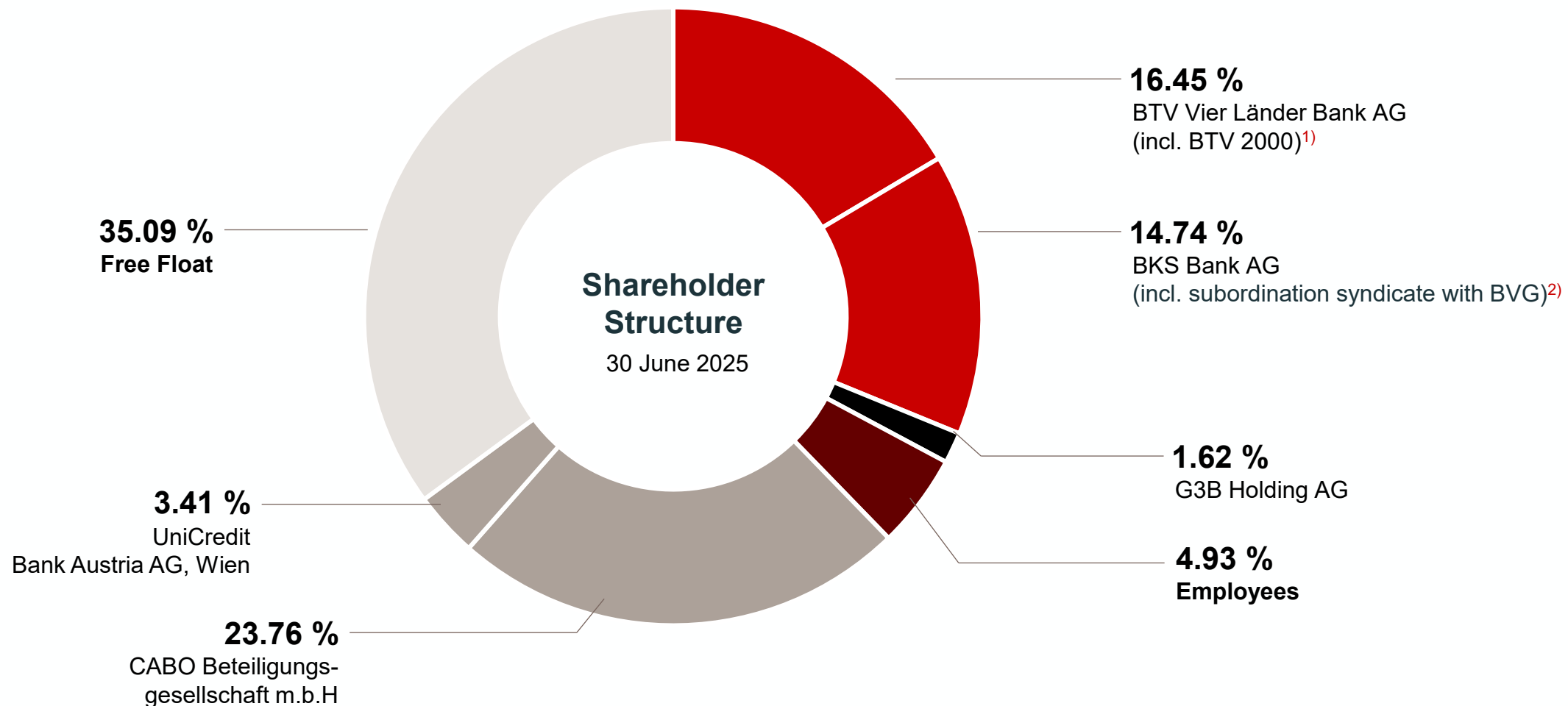
Rating by Standard & Poor's

	Credit rating	Outlook
Long-term issuer rating	A	stable
Short-term issuer rating	A-1	
Mortgage-backed cover pool	AAA	stable

Source: Standard & Poor's
As of: 30.06.2025 Issuer rating (07.03.2025) | Transaction Update: Oberbank AG (Mortgage Covered Bond Program) (01.04.2025)



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



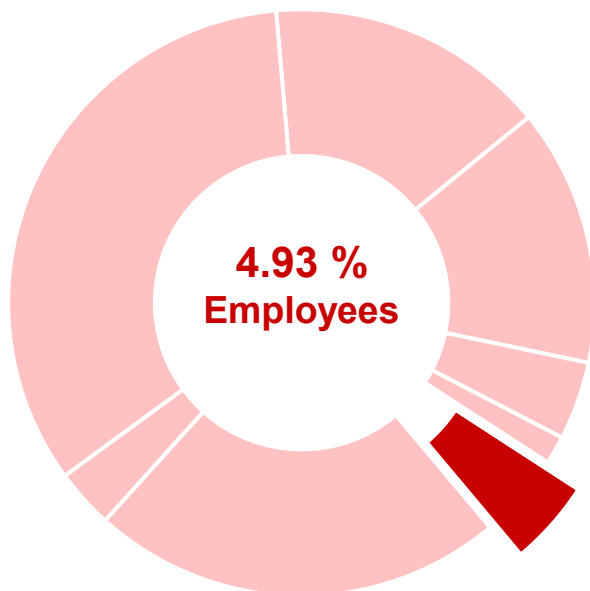
Source: Oberbank AG | As of: 30.06.2025

¹⁾ BTV 2000 Beteiligungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of BTV Vier Länder Bank AG, holds 2.62% of Oberbank AG.

²⁾ Beteiligungsgesellschaft m.b.H. ("BVG") holds 0.58% in Oberbank AG



WE HAVE ONE OF THE OLDEST EMPLOYEE PARTICIPATION PROGRAMMES IN AUSTRIA



4.93 %

of shares belong to
Oberbank's own
employees

**~ EUR 250
million**

invested by employees

since 1994

one of the oldest
employee participation
schemes

~ 3,690

employees hold shares



**Employee Foundation
(Mitarbeiterstiftung)**



**special offers for
employees**

Source: Oberbank AG
As of: 30.06.2025



BUSINESS MODEL



Portfolio

~ 57,200

Corporate & Business Customers

~ 268,000

Retail Customers

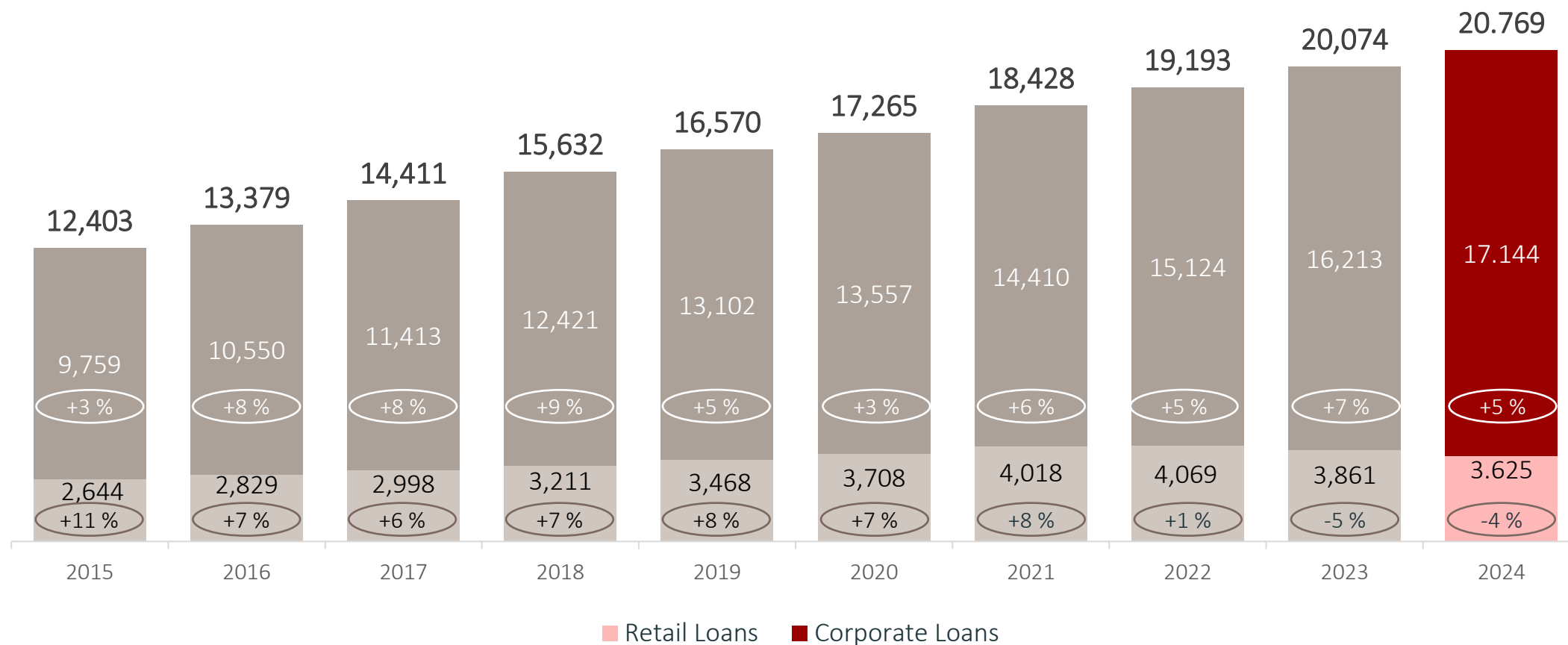


Business Finance Risk Mgmt. Payment services	Export & investment finance	(Structured) finance, private equity, mezzanine capital, leasing	Real estate finance & subsidised loans	Retirement provisioning
	Documentary business & guarantees		Private banking & asset management	Consumer loans & vehicle leasing
	Interest rate & currency management		Accounts & Cards	Savings deposits
	Payment services & cash management	Business investments & pension plans		

Source: Oberbank AG, Annual Report per 30.06.2024



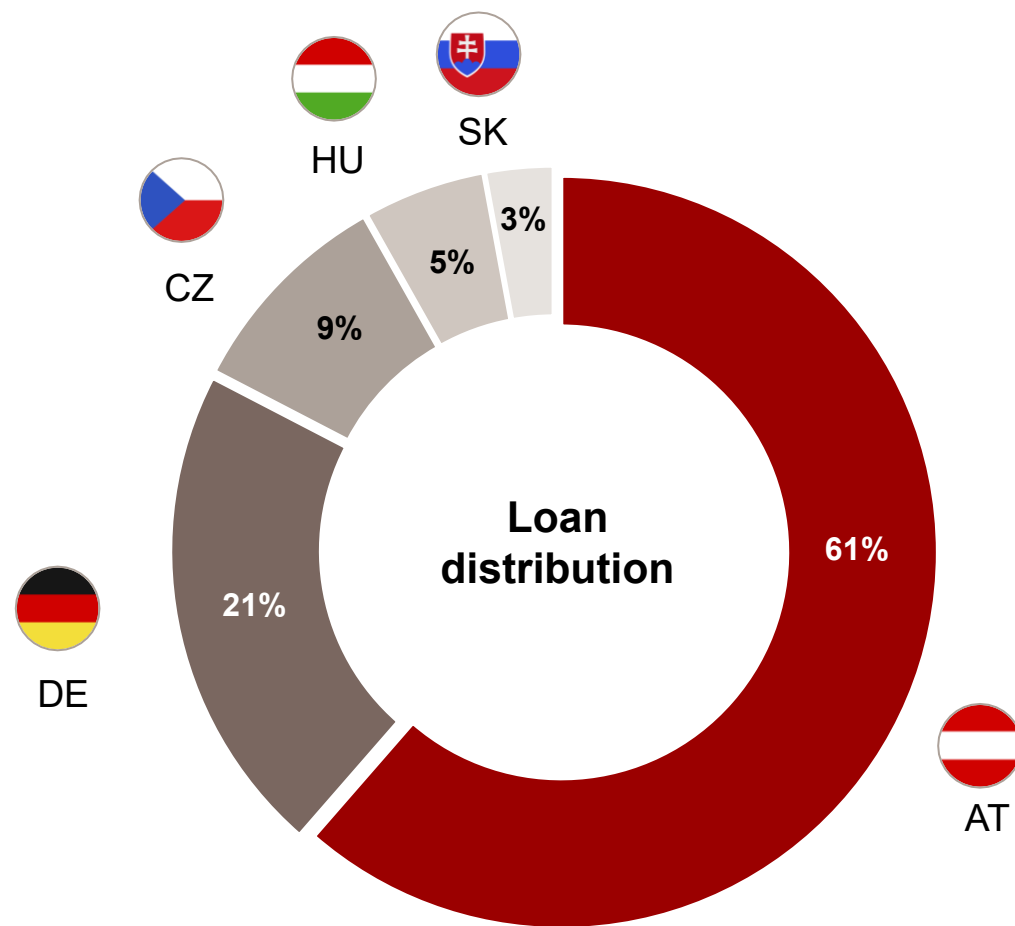
EXPANSION ALSO REFLECTED IN THE DEVELOPMENT OF LENDING VOLUME



Source: Oberbank AG, Annual Reports 2015 to 2024
Amounts in billion €



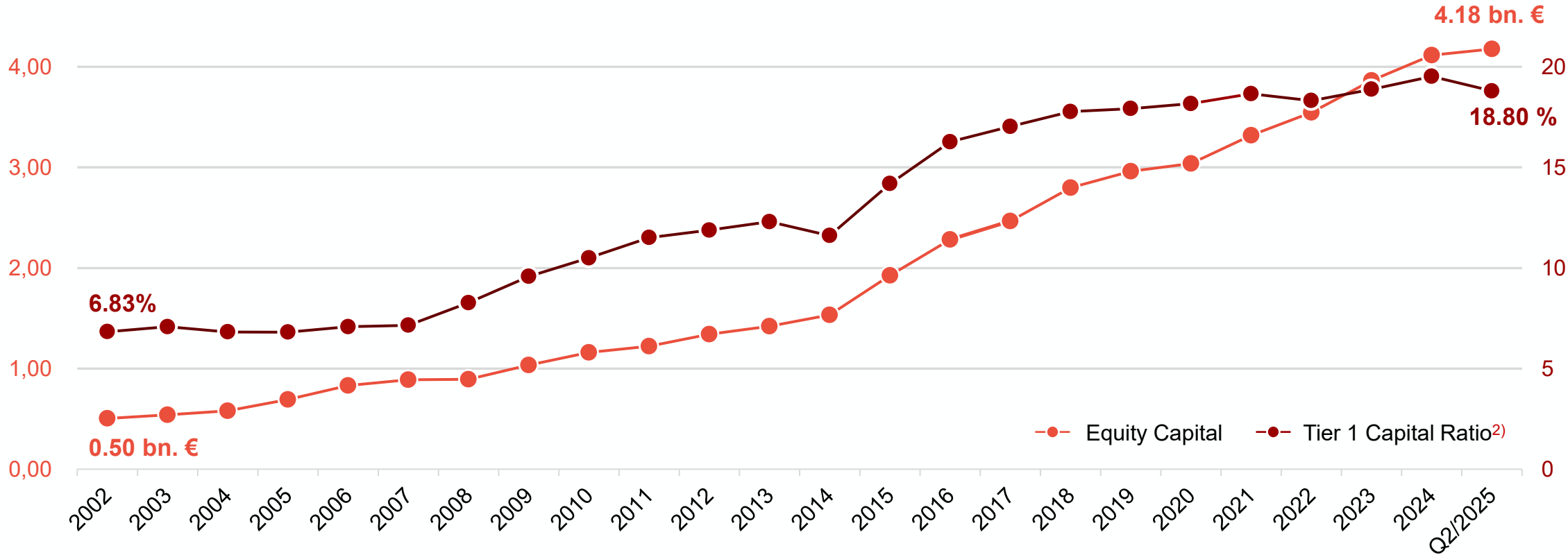
DISTRIBUTION OF LOANS REFLECTS THE REGIONAL FOCUS



Source: Oberbank AG
As of 30.06.2025



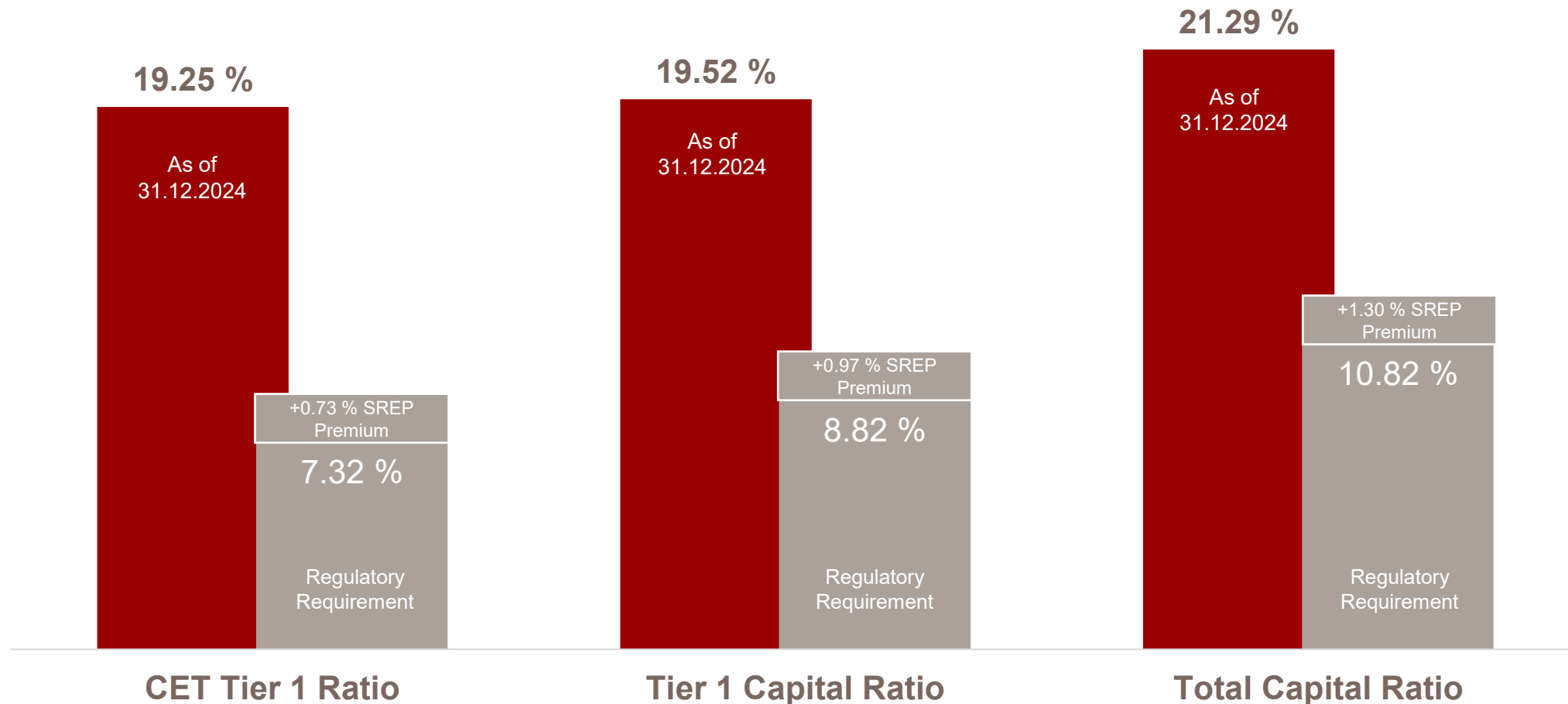
EQUITY INCREASE OVER THE PAST YEARS



1) Average growth compared with reference figures per 31.12. capital increase included; compound interest method
2) Tier 1 Capital Ratio according to Basel I (until 2007), Basel II (2008-2013) and Basel III (since 2014)
Source: Oberbank AG, Shareholder Reports 2002 – 2024, Oberbank Shareholder Report 30.06.2025



WE MEET THE STATUTORY CAPITAL REQUIREMENTS



Source: Oberbank Annual Report as of 31.12.2024;
As of 31.12.2024



OBERBANK'S STRATEGIC INVESTMENT PORTFOLIO

Financial and Insurance companies



BKS Bank



Industrial Sector

voestalpine



Source: Oberbank AG
As of 31.12.2024



RESULTS HALF-YEAR 2025: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

Profit before Tax

234.8 mn. €

- 23.9 mn.¹⁾

RoE before Tax

11.27 %

- 1.92 %-P.¹⁾

Cost-Income-Ratio

43.65 %

+2.52 %-P.¹⁾

Risk-Earning-Ratio

7.16 %

-0.18 %-P.¹⁾

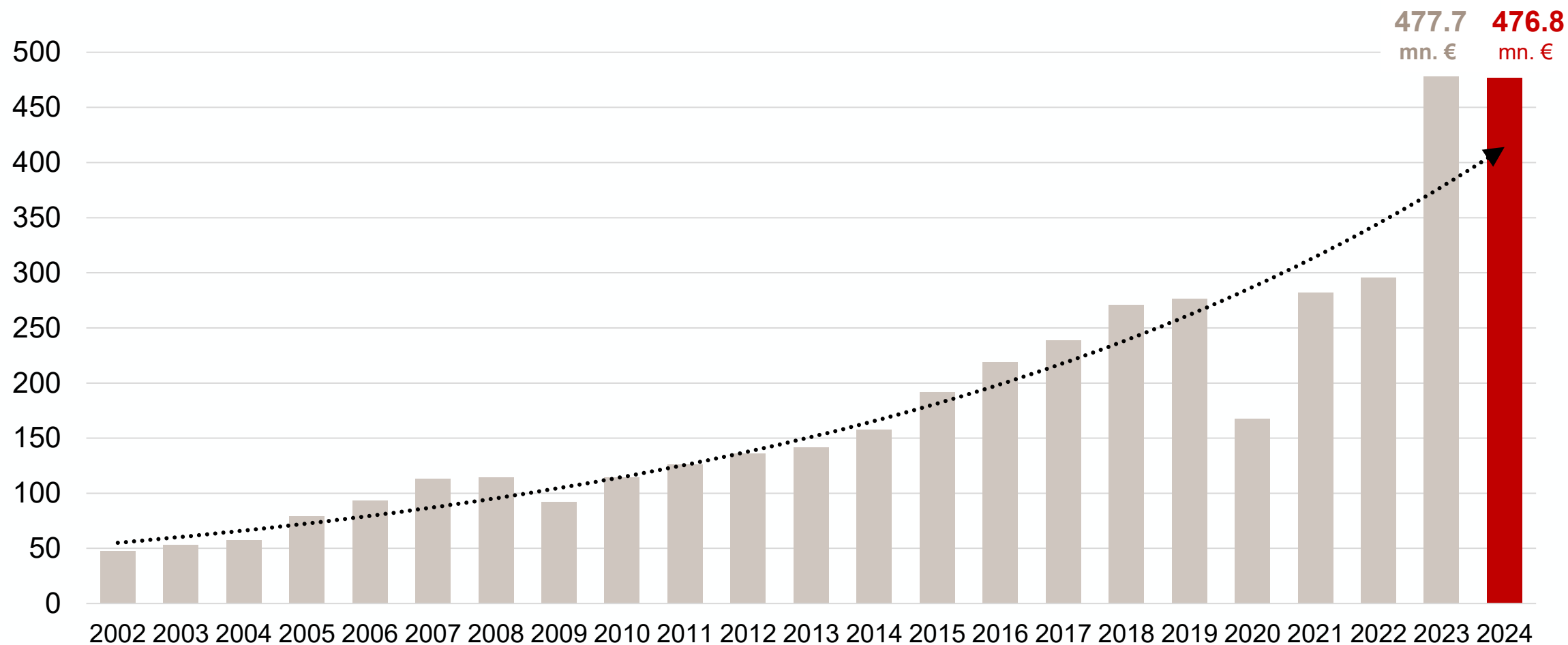
30 June 2025

Source: Oberbank AG

¹⁾ Reference figures: 30.06.2024



PROFIT BEFORE TAX IN A LONG-TERM COMPARISON

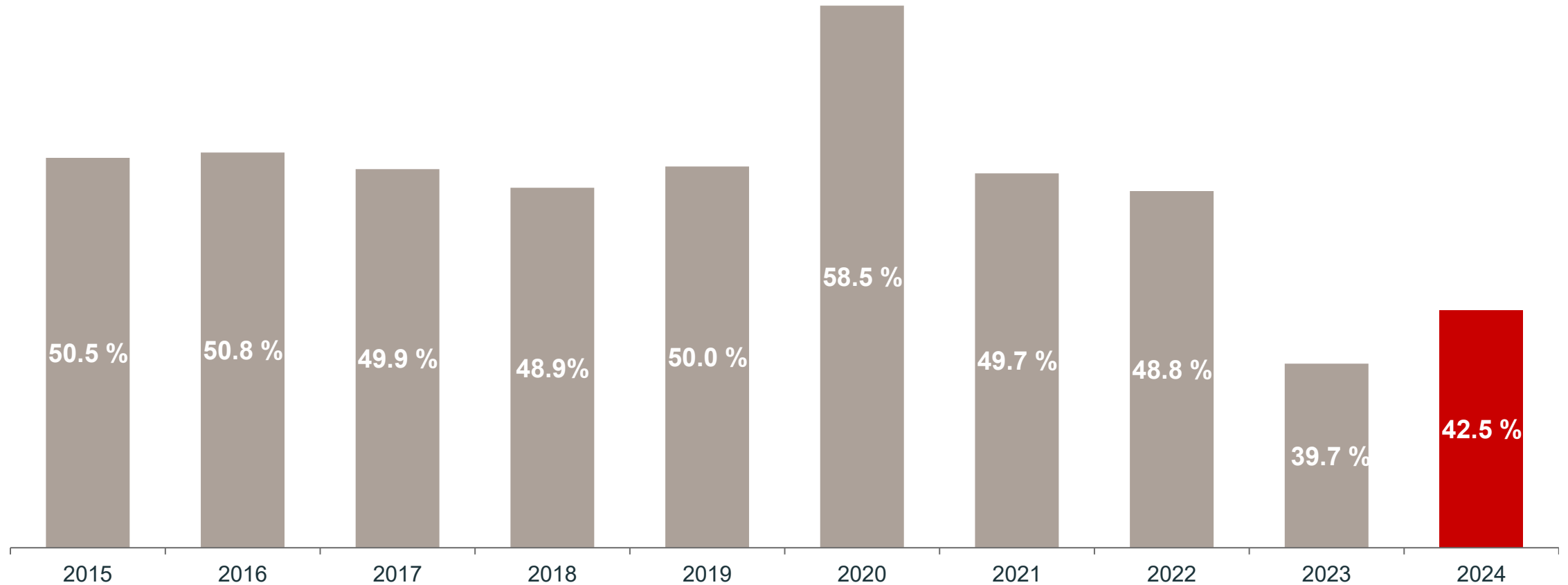


Source: Oberbank AG, Shareholder Reports 2002 – 2024



STABLE COST STRUCTURE

Kosten-Ertrags-Verhältnis (CIR)



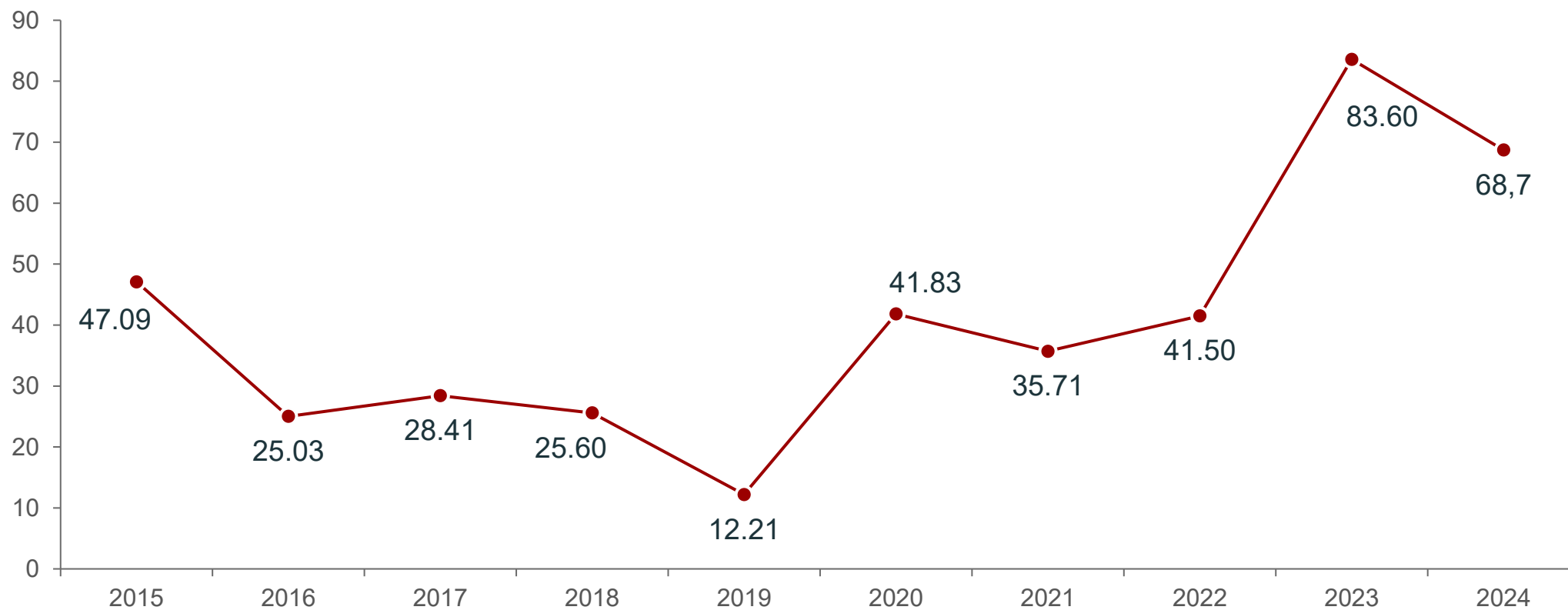
Source: Oberbank AG, Annual Reports 2015 – 2024
As of 31.12.



LOAN LOSS PROVISIONS

Charges for losses on loans and advances (in mn €)

Risk Indicators	2020	2021	2022	2023	2024
NPL-Ratio gross ¹⁾	2.05 %	1.96 %	2.49 %	3.55 %	3.56 %



Source: Oberbank AG, Annual Reports 2015 – 2024;
As of 31.12.
¹⁾ annual publication

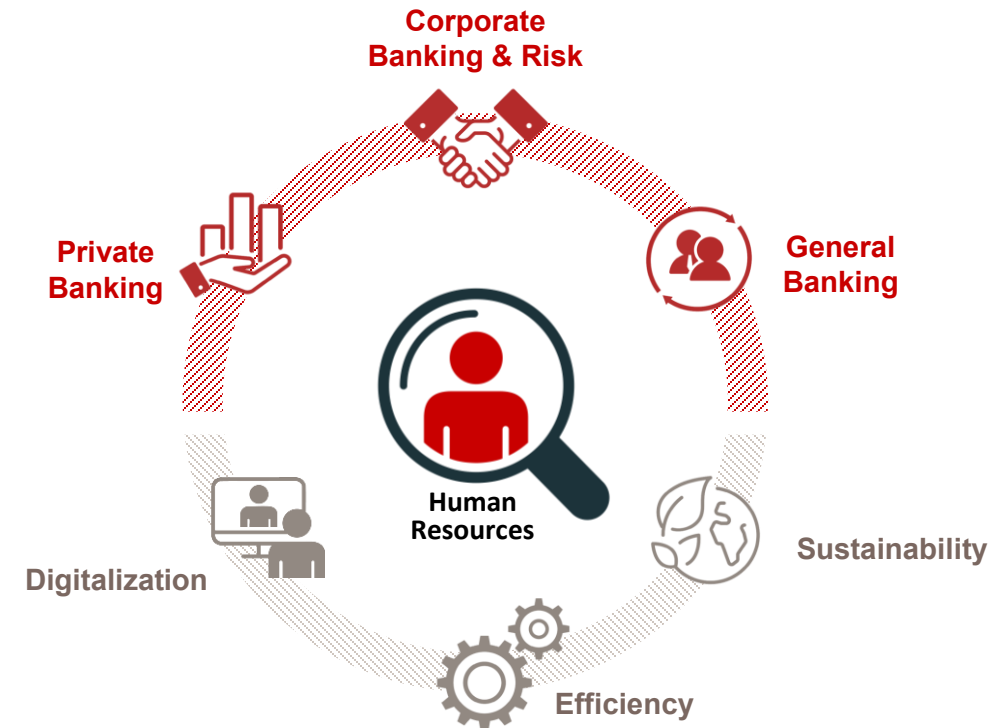


Strategy 2030: Growth and efficiency through seven fields of action

Strategy 2030 continues our successful strategy and places a strong focus on **growth and efficiency**.

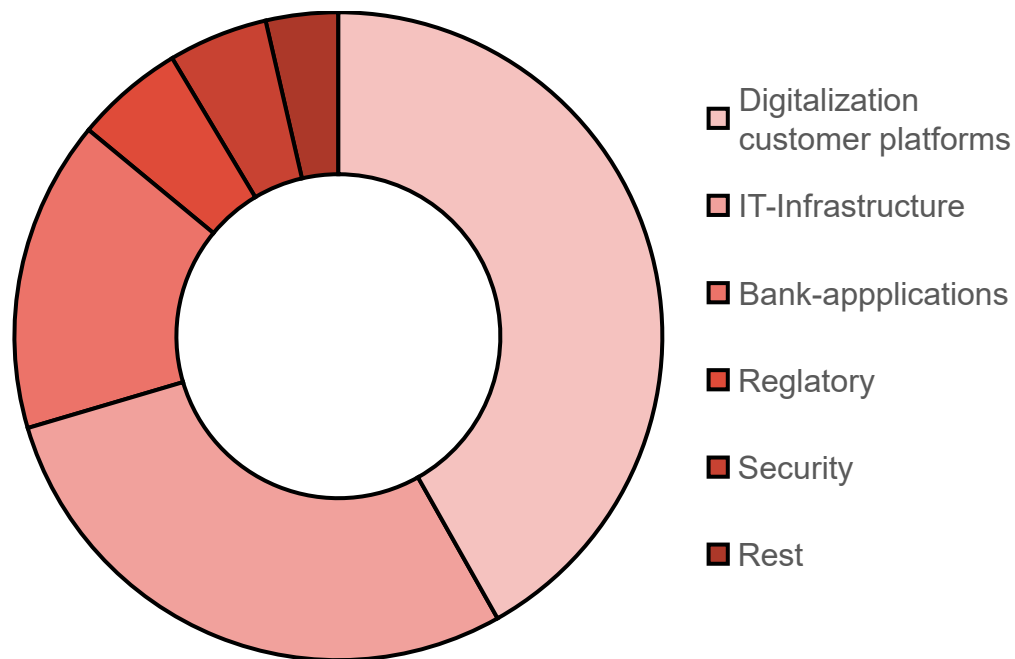


The goal is clear: **to keep Oberbank on its successful growth course.**



Digitalization and AI

Investments in customer benefits and efficiency gains (IT investments 2025)



Oberbank is taking the smart follower approach to digitalization



Increased efficiency through artificial intelligence

Targeted use of AI technologies for automation and support



Focus on optimizing customer business processes

Onboarding and credit application



Investments in IT stability and security

Expansion of IT infrastructure with a focus on resilience, cybersecurity, and high availability



Uniform core systems across all markets

Consolidation and standardization to increase efficiency and reduce complexity



Sustainability



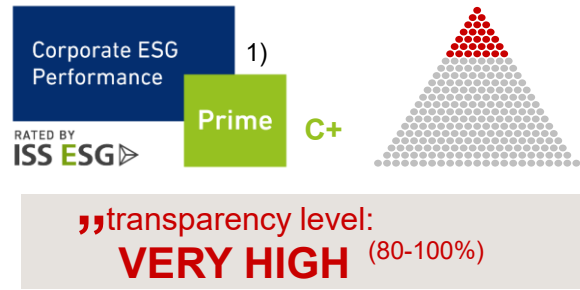
We are pursuing a clear decarbonization strategy for our loan portfolio through 2030.

We support our customers in transforming their business models to become more sustainable.

We are expanding our sustainable lending volume by identifying new business areas.

Selected targets for 2030	
Environment	EUR 2,6 bn. sustainable financing
Social	women's leadership quota: 35 %
Governance	Prime Rating ISS

PRIME status trough ISS ESG¹⁾



MSCI ESG Rating „AA“²⁾

AA Rating:
Oberbank ranked as global leader

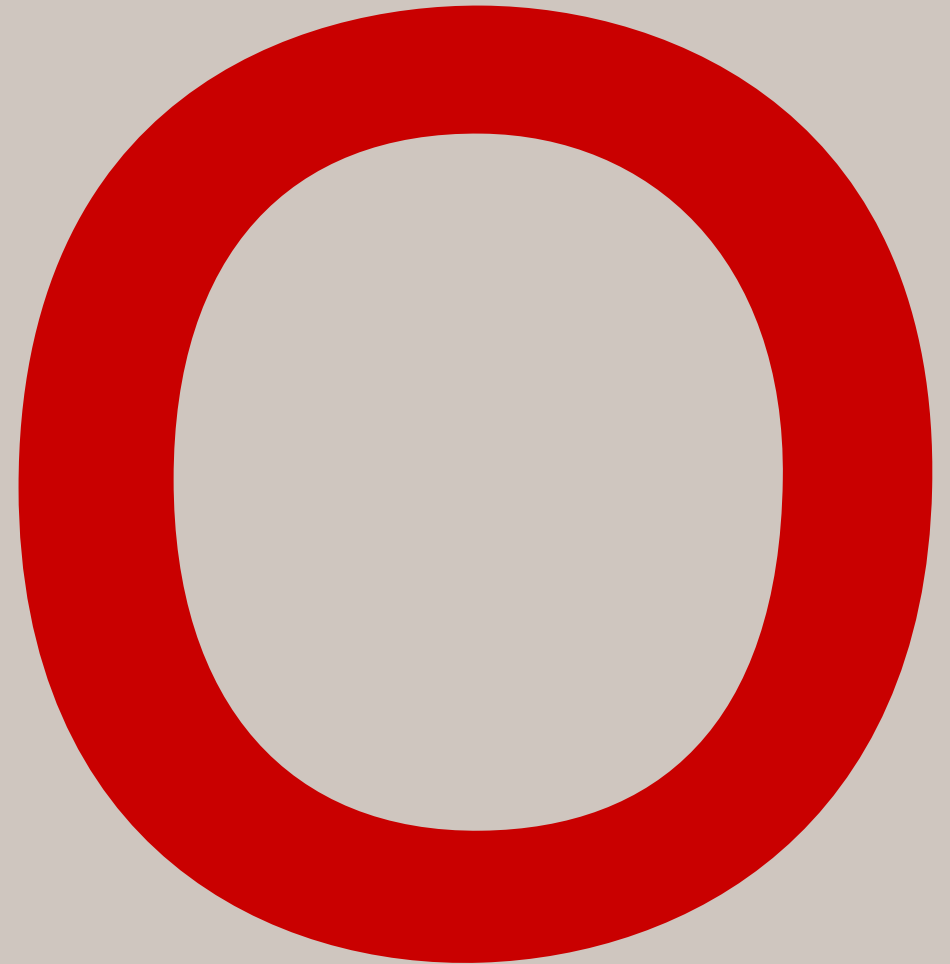


1) ISS ESG 12/28/2023; ISS ESG is the responsible investment division of Institutional Shareholder Services Inc., the world's leading provider of corporate governance and responsible investment services. We have been awarded Prime Status for the third consecutive year. Source: <https://www.issgovernance.com/esg/ratings/>

2) The use of data from MSCI ESG RESEARCH LLC or its affiliates ("MSCI") by Oberbank and the use of MSCI logos, trademarks, service marks, or index names herein do not constitute an endorsement, support, recommendation, or promotion of Oberbank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided on an "as is" and "as available" basis. MSCI names and logos are trademarks or service marks of MSCI.



REAL ESTATE MARKET

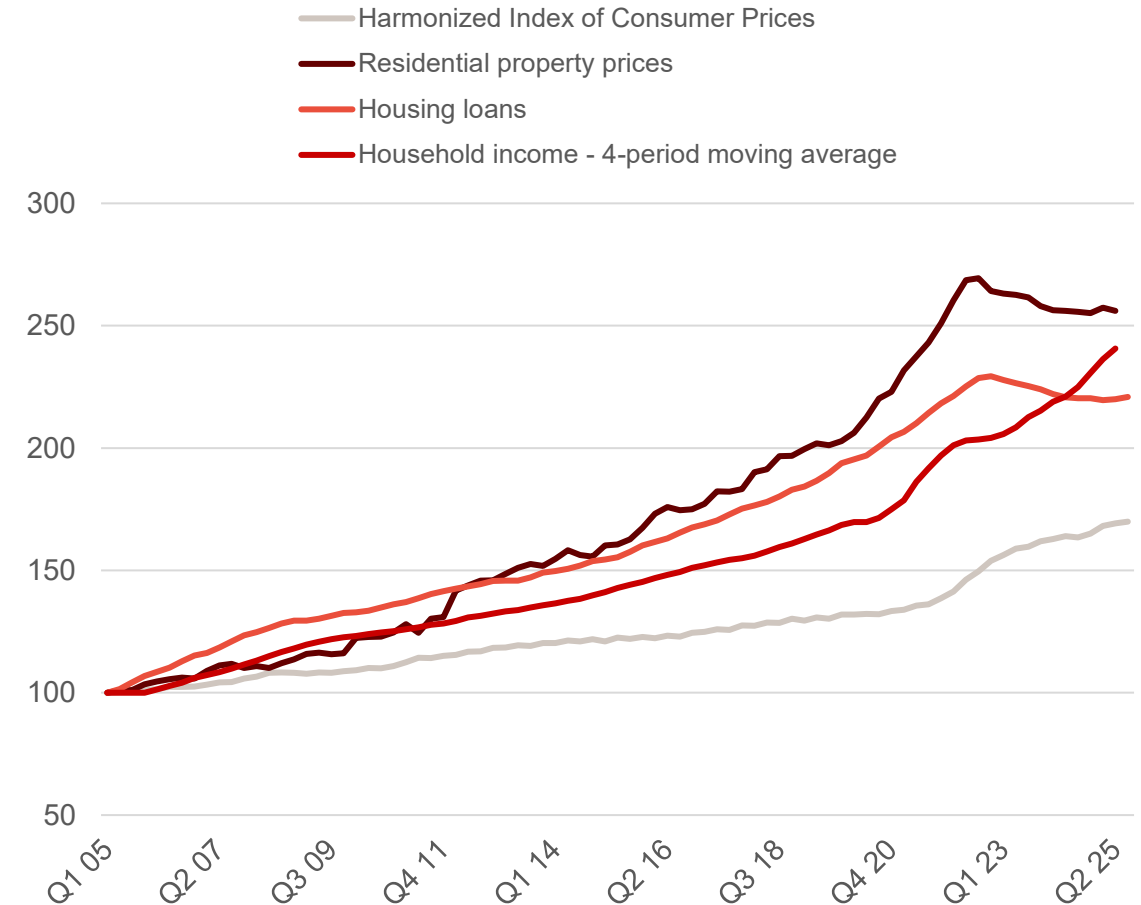


DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Real estate prices compared to consumer prices, credit and income

- After growth, a phase of stabilization has taken hold since the end of 2022
- Prices in Austria have risen 2.7 times since 2005 and have doubled since 2010
- The price increase is not only significantly stronger than in the eurozone, but also stronger than the growth in disposable income or consumer prices.

Q1 05 = 100



Source: OeNB-Immobilienmarkt-Dashboard

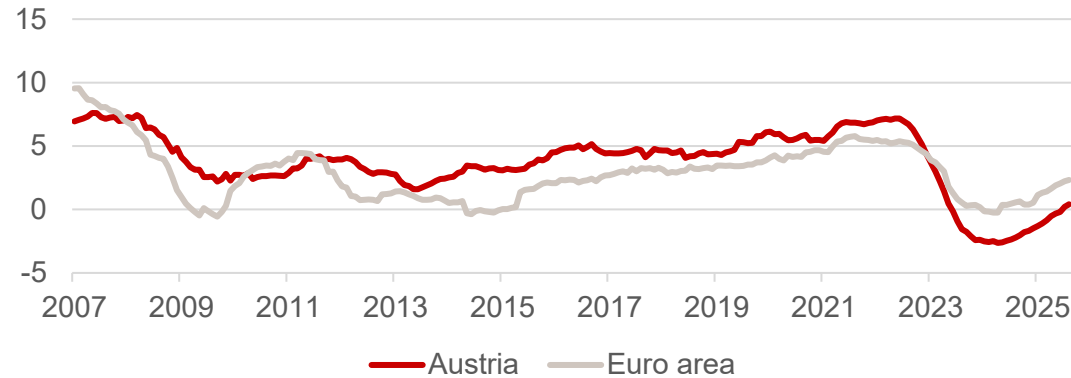
Source: Data Science GmbH (DSS), TU Wien, Prof. Feilmayr, OeNB, EZB, Eurostat



SHARP DECLINE IN LOANS AND APPROVALS

Housing loans to the household sector - Austria compared with the euro area

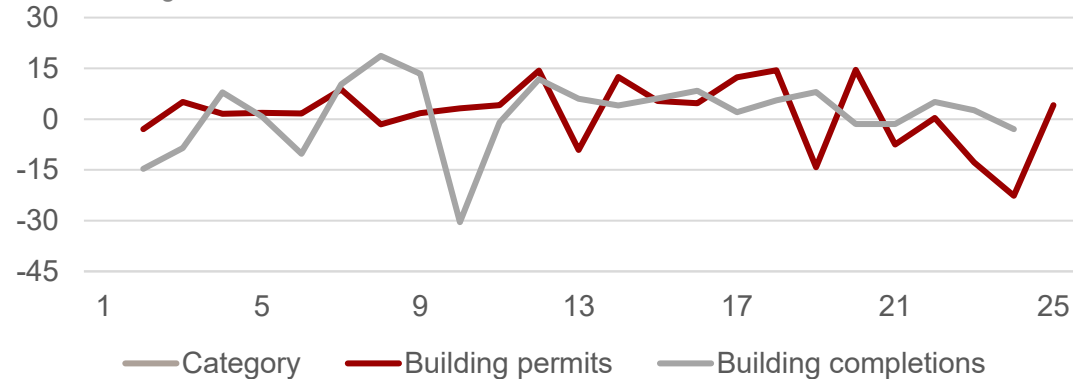
Annual change %



Source: OeNB, EZB

Building permits and completions

Annual change %



Source: Statistik Austria, TU Wien, DSS GmbH, OeNB, EZB

Source: OeNB-Immobilienmarkt-Dashboard

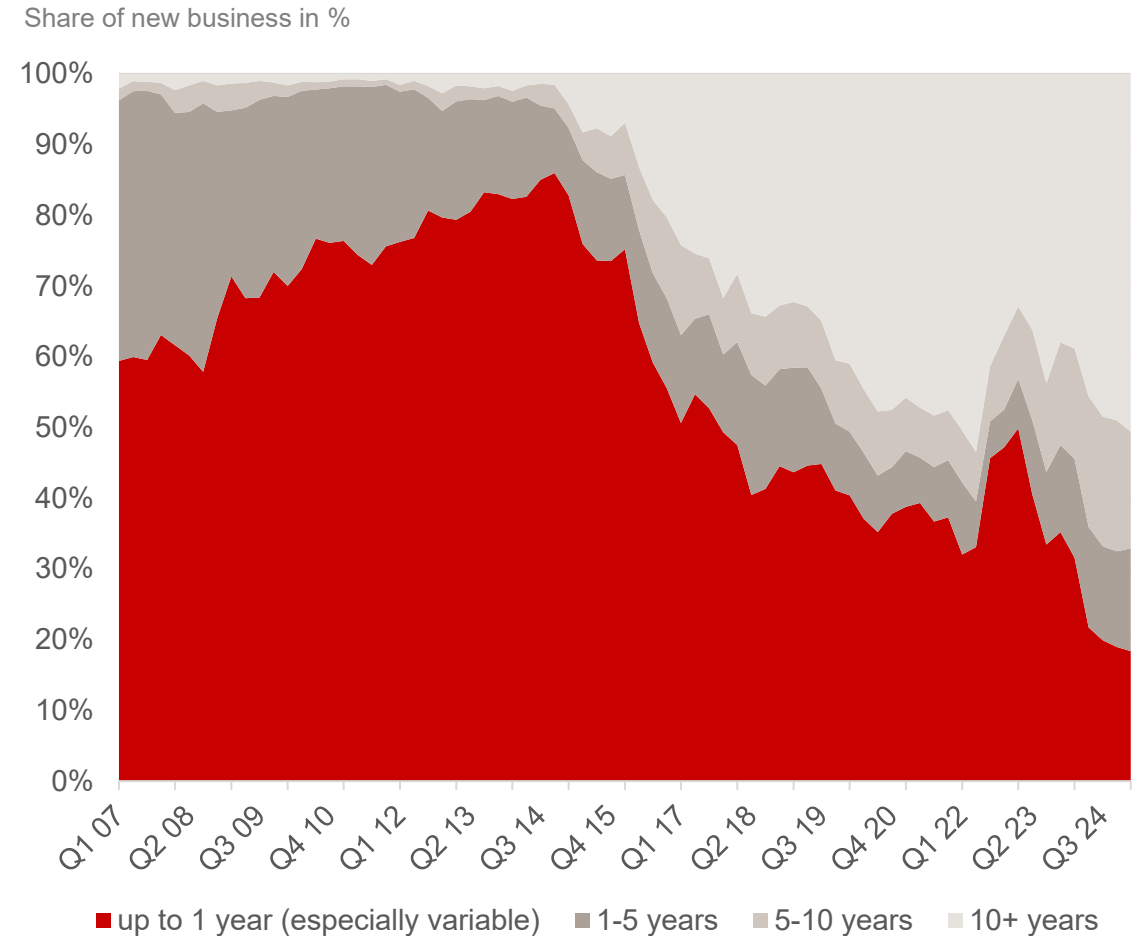
- Sharp decline since August 2022 closely linked to rising interest rates
- Partly pull-forward effects from KIM-V (Kreditinstitute-Immobilienfinanzierungsmaßnahmen-Verordnung)
- Building permits increasing



DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Fixed-interest periods for housing loans in Austria

- **Austria: Share of variable-rate loans remains high**
- **Share of variable-rate loans was still over 80 % in 2014 and has fallen significantly**
- **the proportion of loans with a lock-in period of more than 10 years was small in 2014 at 2 % and has now risen to 49 %**
- **In the eurozone, the proportion of variable-rate loans is lower, while the proportion of long-term loans (over 10 years) rose to 54%**



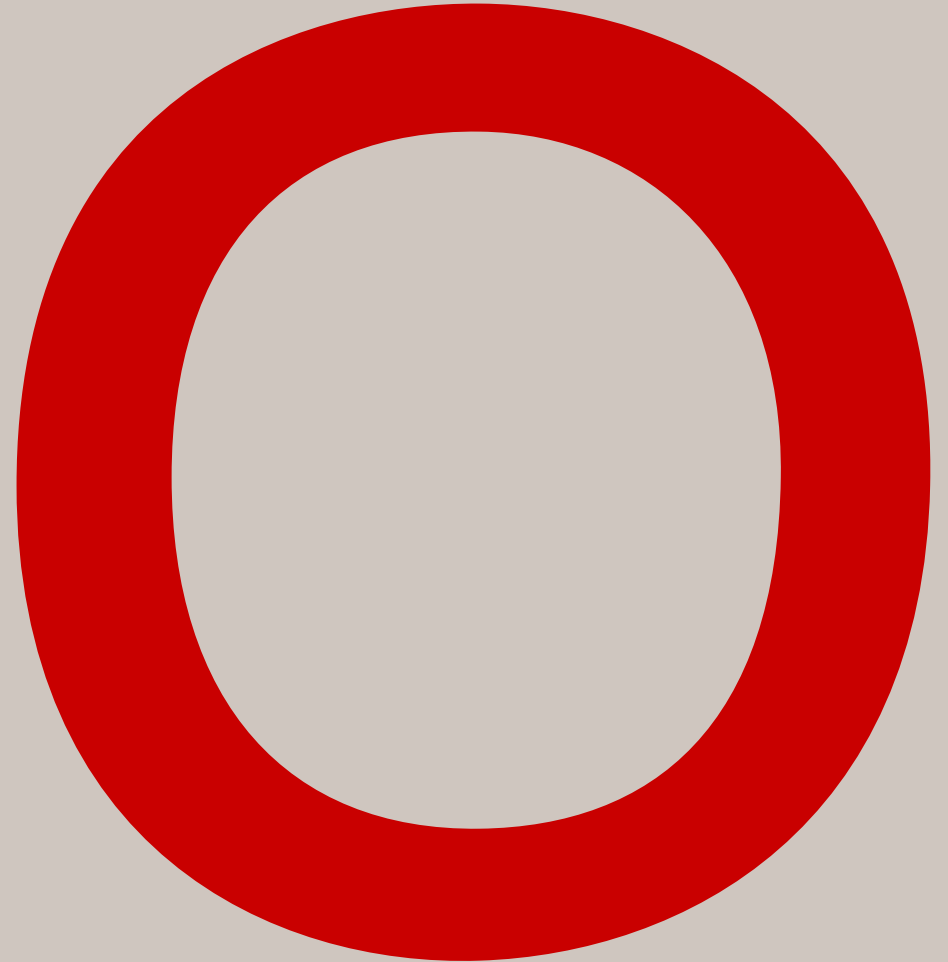
Source: OeNB-Immobilienmarkt-Dashboard

Source: OeNB, EZB

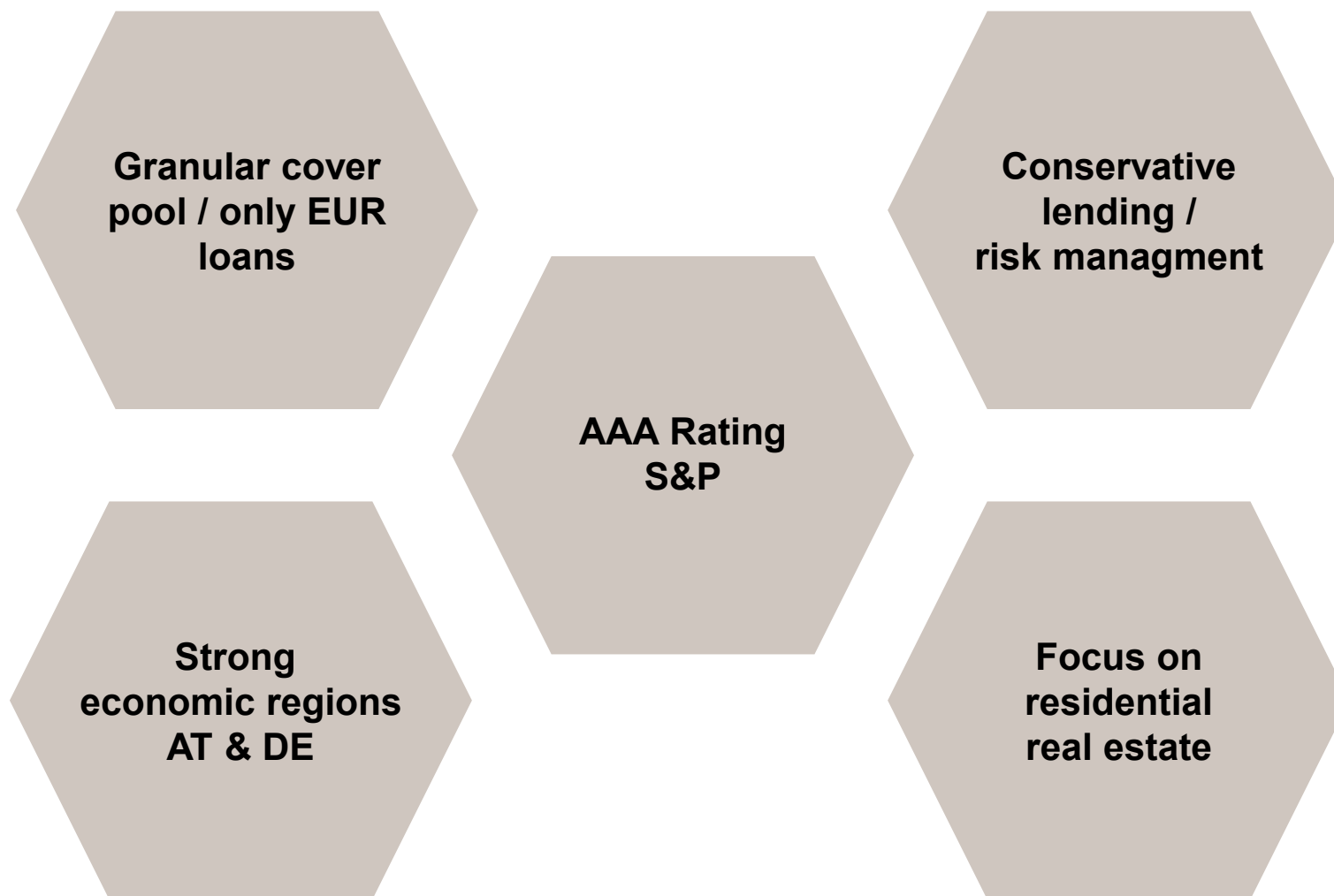
Note: New business incl. renegotiations



COVER POOL



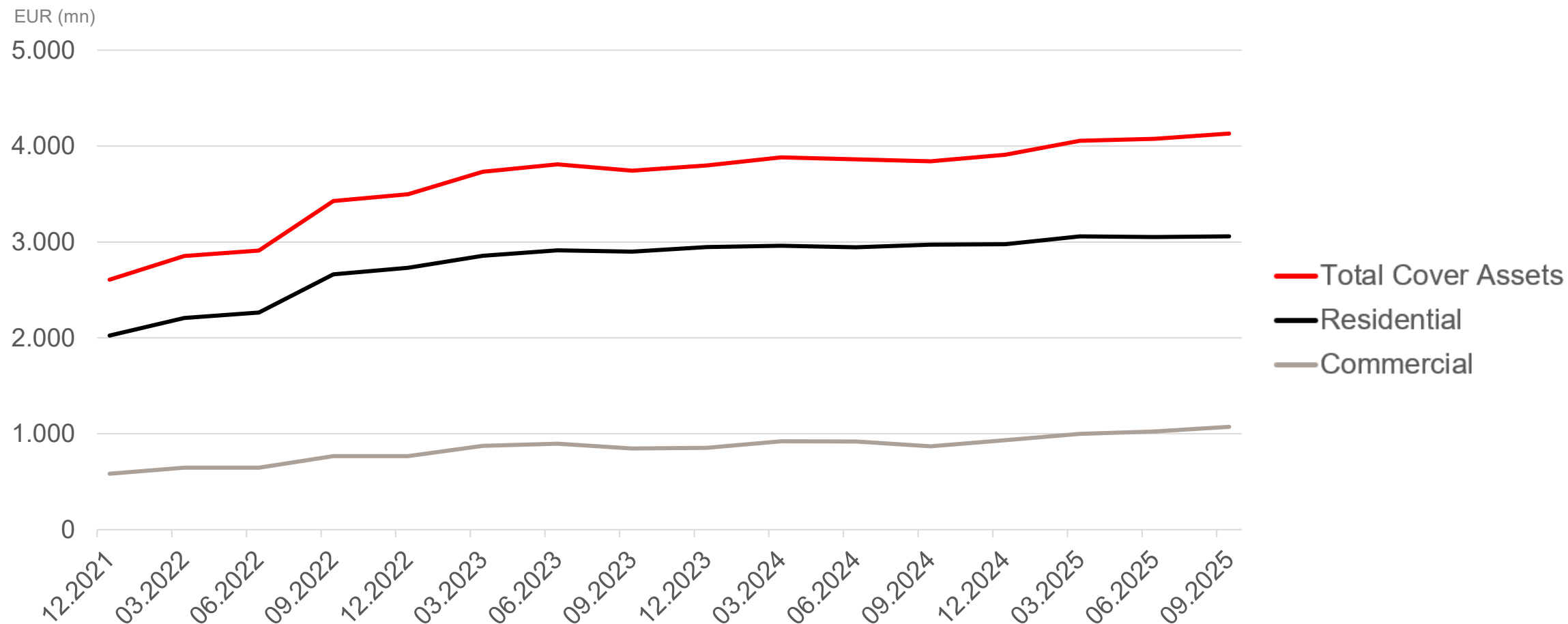
OBERBANK MORTGAGE-BACKED COVER POOL



Source: Oberbank AG
As of: 30.06.2025



COVER POOL – FOCUS RESIDENTIAL

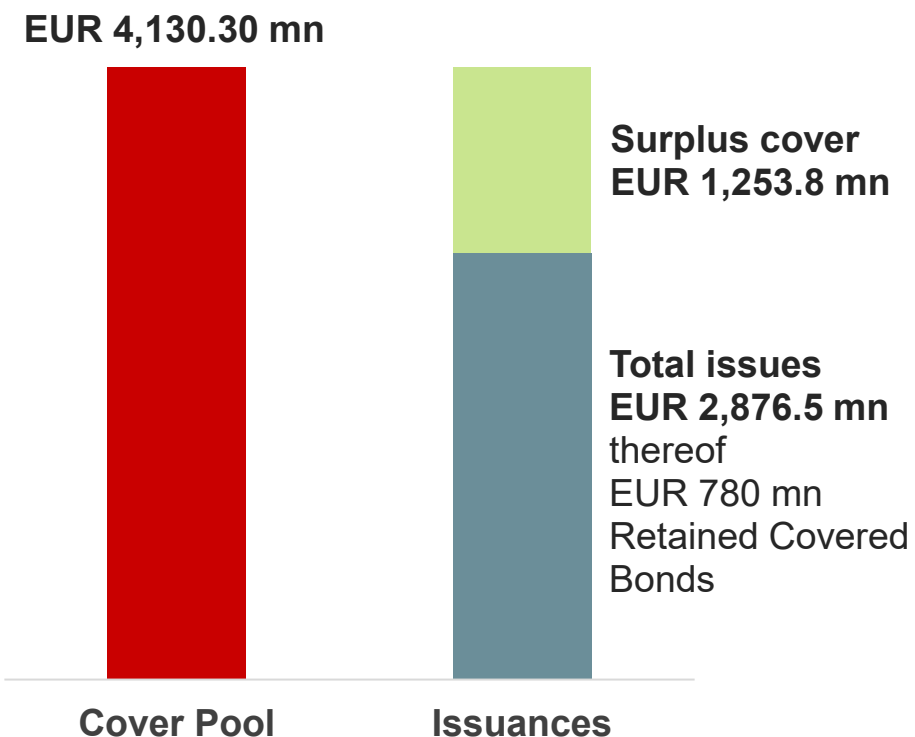


Source: ATT Cover Pool Reporting 31.12.2021 – 30.09.2025
As of: 20.10.2025



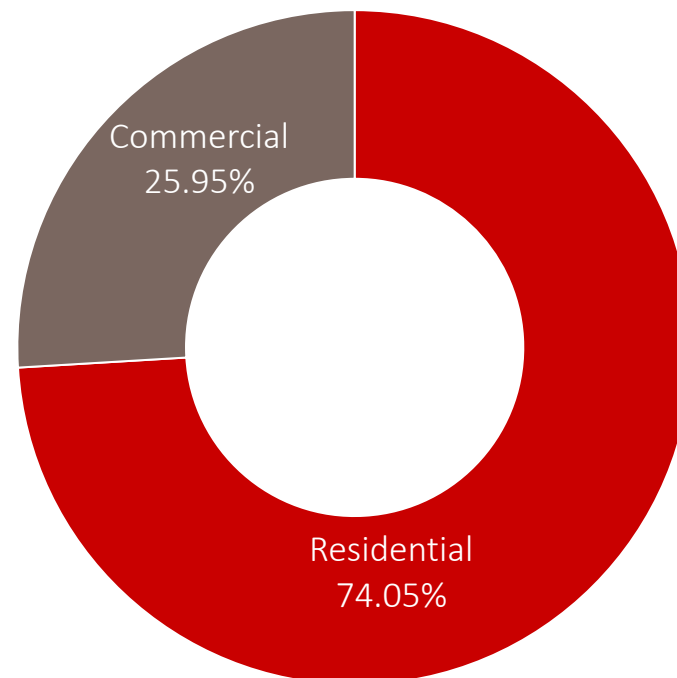
HIGH OVERCOLLATERALISATION – FOCUS ON HOUSING SECTOR

Cover Pool



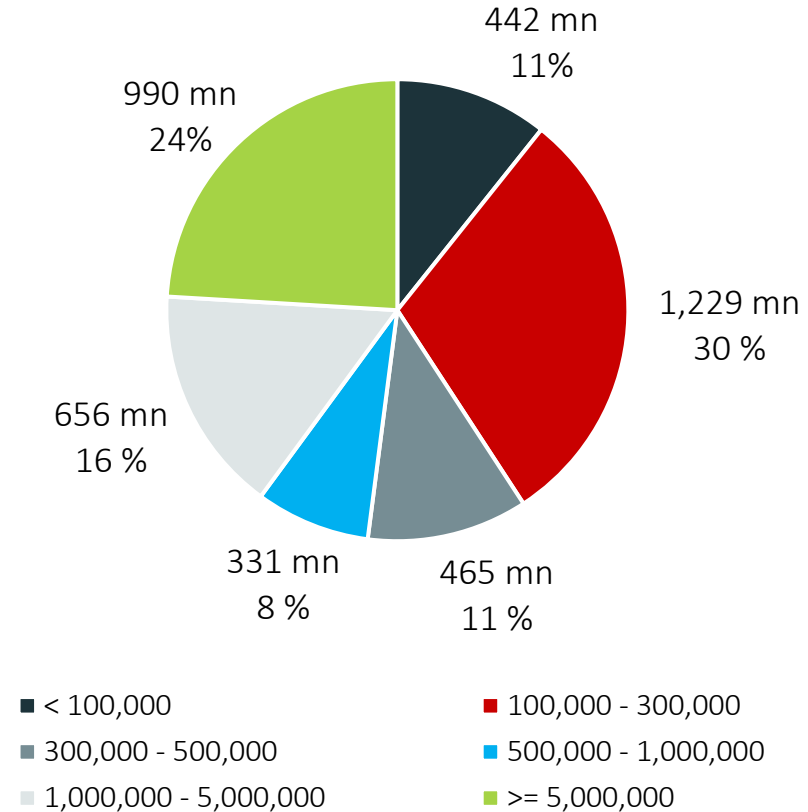
Source: ATT Cover Pool Reporting as of 30.09.2025

Portfolio

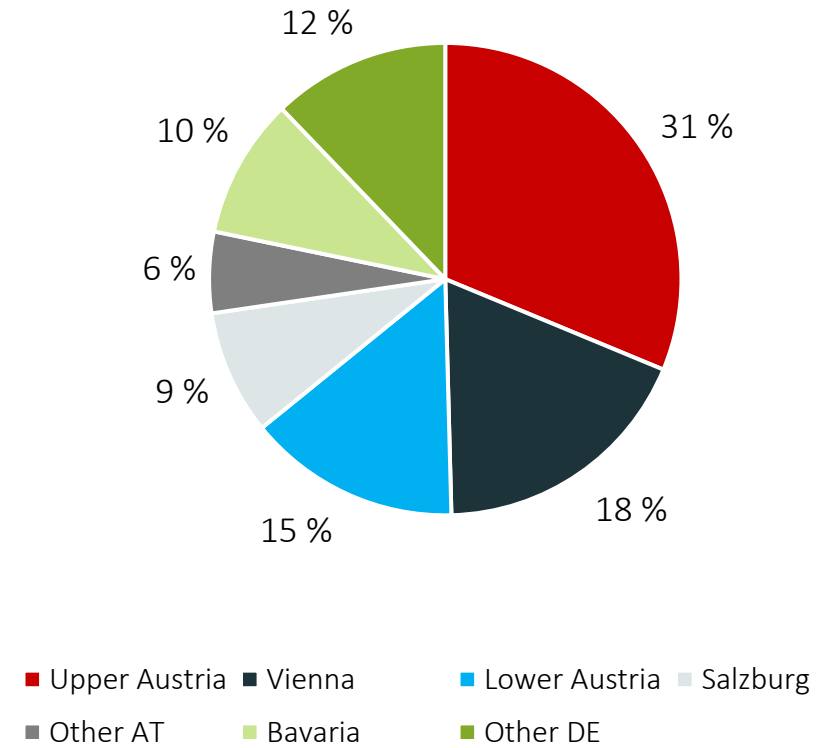


COVER POOL - COMPOSITION

Granularity – 41 % < 300,000 EUR €



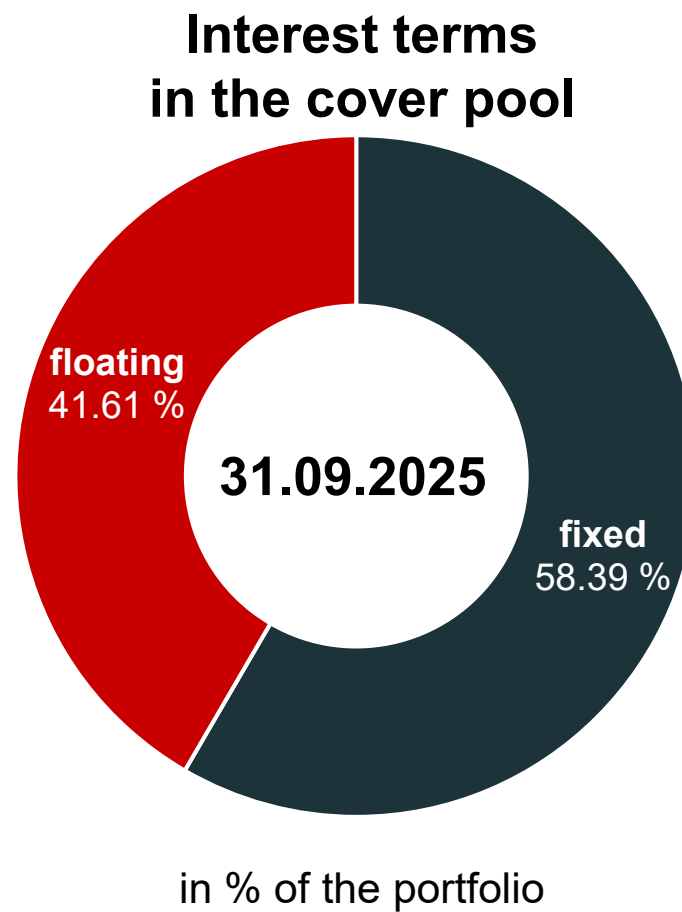
Regional distribution



Source: ATT Cover Pool Reporting as of 30.09.2025



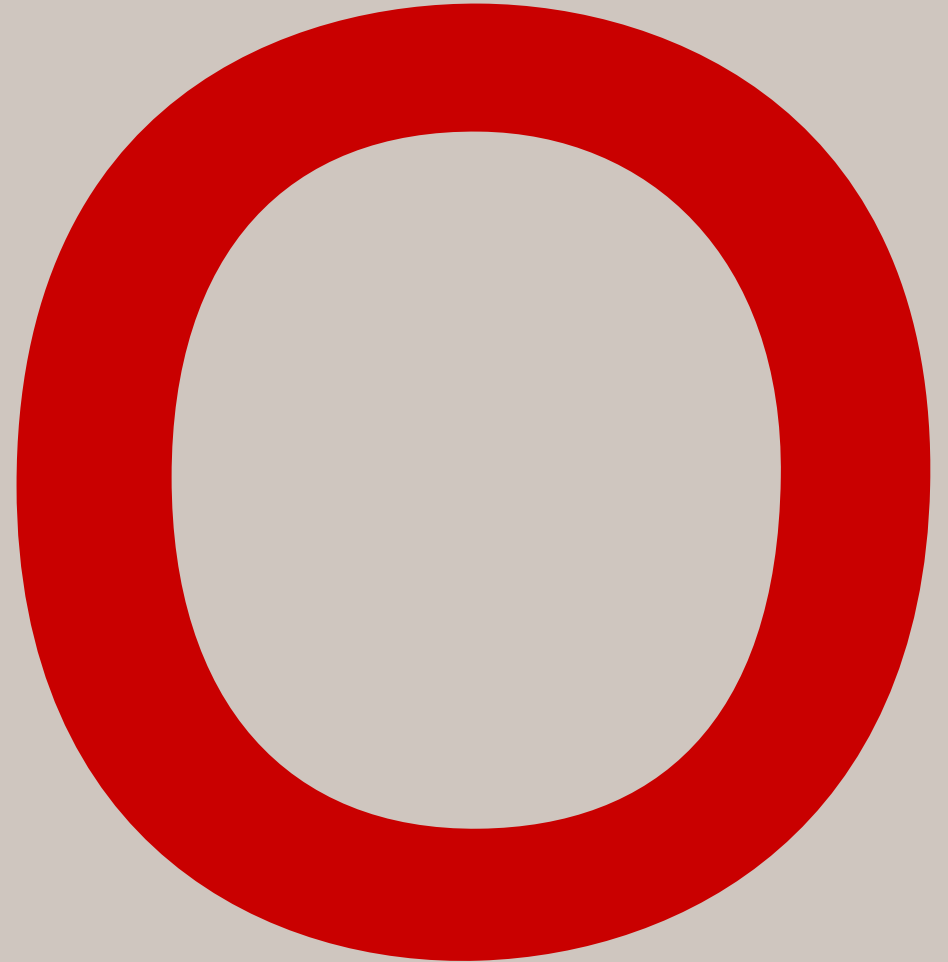
TREND TOWARD FIXED INTEREST RATES FOR HOUSING LOANS



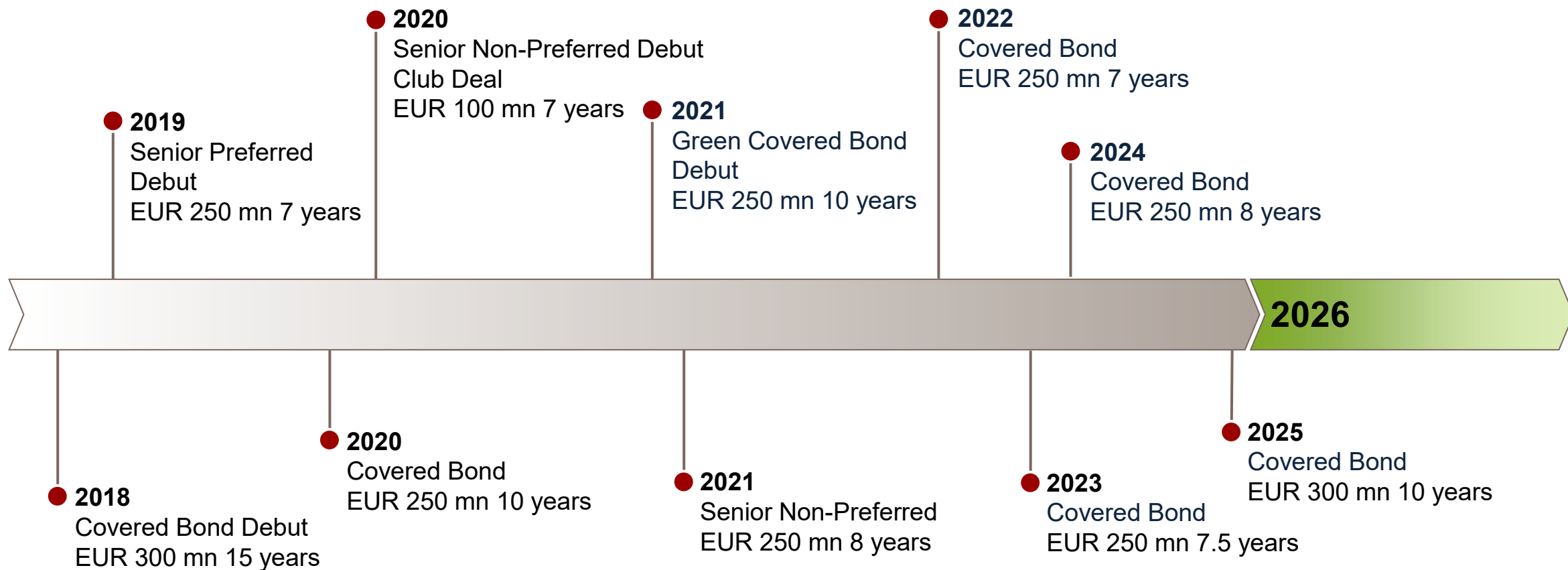
Source: ATT Cover Pool Reporting as of 30.09.2025



FUNDING



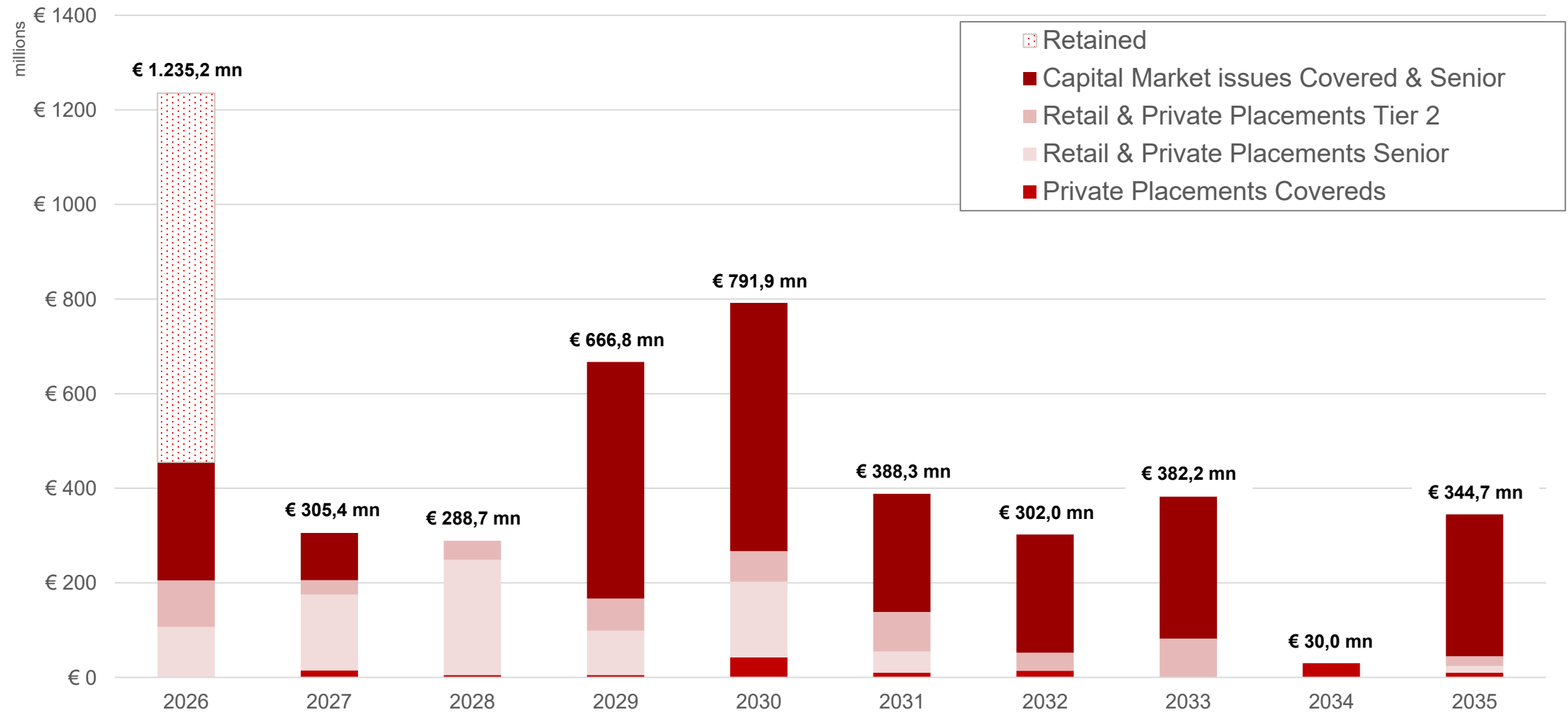
FUNDING ACTIVITIES



Source: Oberbank AG, Icon made by Darius Dan from www.flaticon.com
As of 10.09.2025



OBERBANK ISSUES – MATURITIES



As of: 10.09.2025



SUMMARY



¹⁾ Interim Report to Shareholders as of 31. December 2024

²⁾ As of 07.03.2025 Issuer rating by Standard & Poor's



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Source: Oberbank AG



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Commercial Register No.: FN 79063 w, Landesgericht Linz (State Court of Linz)

