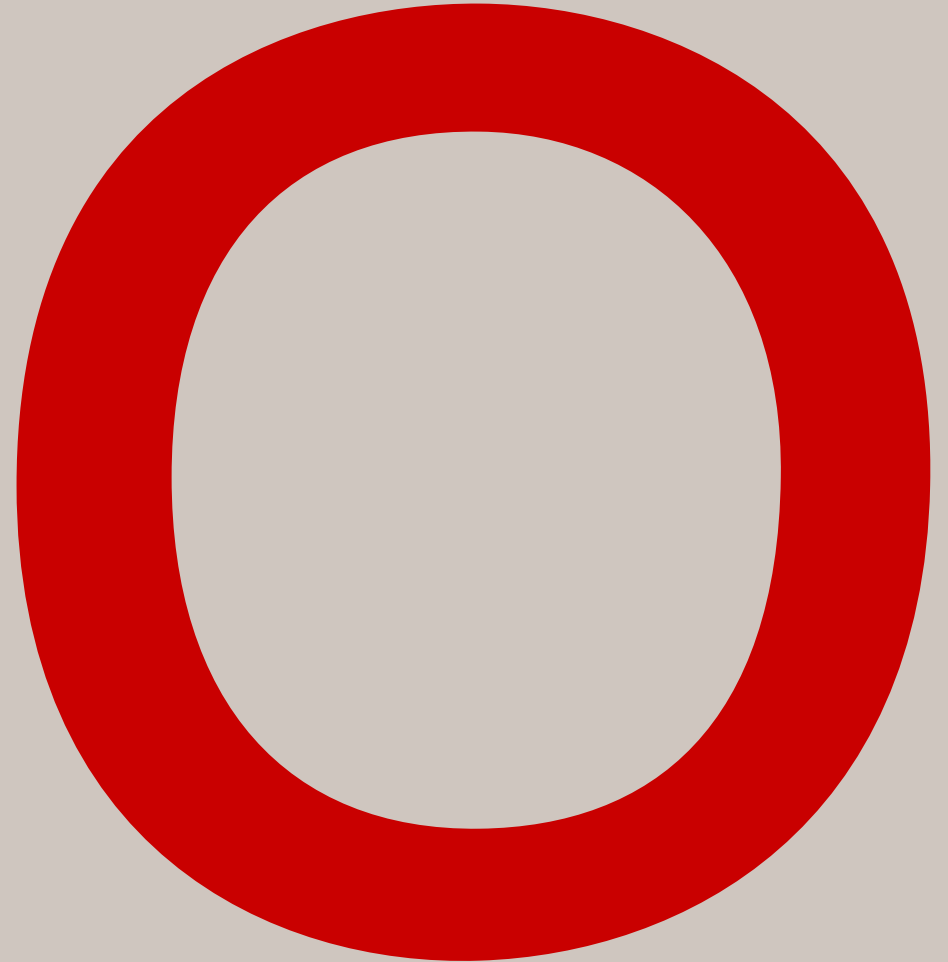


Oberbank

Bond Investor Presentation October 2026

COMPANY PROFILE



FACT SHEET OBERBANK

Oberbank: Facts & Figures



Staff (FTEs)
2,130



Receivables from customers
22.37 billion



Primary funds
20.83 billion



Number of branches
161

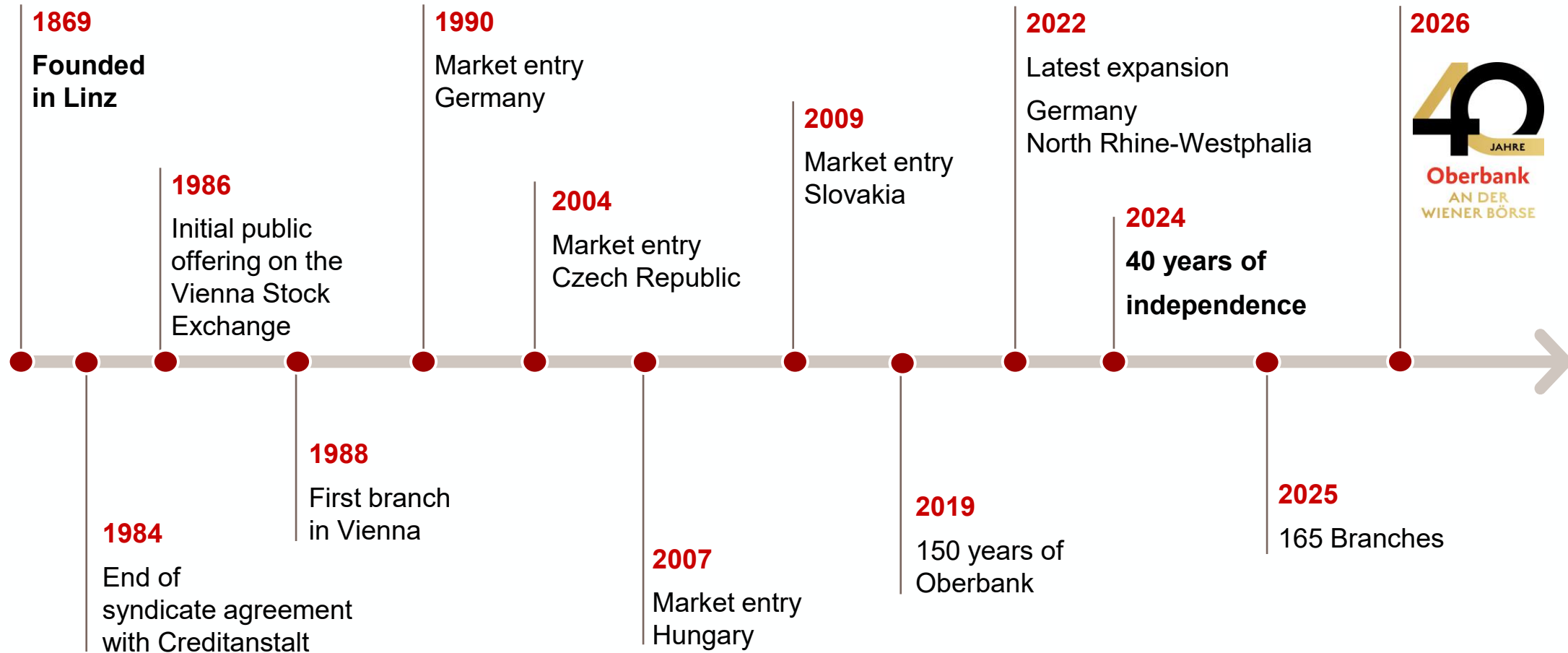
7th largest bank in Austria

	Bank	Total assets
1	 Erste Group Bank AG	368.6 billion
2	 Raiffeisen Bank International AG	210.3 billion
3	 Bank Austria Member of UniCredit	109.6 billion
4	 BAWAG P.S.K. AG	71.0 billion
5	 Raiffeisenlandesbank OÖ AG	49.0 billion
6	 Raiffeisenlandesbank NÖ-Wien AG	35.5 billion
7	 Oberbank AG	29.4 billion
8	 Steiermärkische Sparkasse AG	23.8 billion
9	 Raiffeisen-Landesbank Steiermark AG	16.9 billion

Source: Oberbank AG, Shareholder Report 30.06.2026 | Annual Reports of the respective institutions as of 31.12.25 | Values in EUR



SUCCESSFUL GROWTH FOR OVER 150 YEARS



As of 30.06.2026



5 COUNTRIES – 161 BRANCHES – ONE OBERBANK



RATING OVERVIEW OF OBERBANK

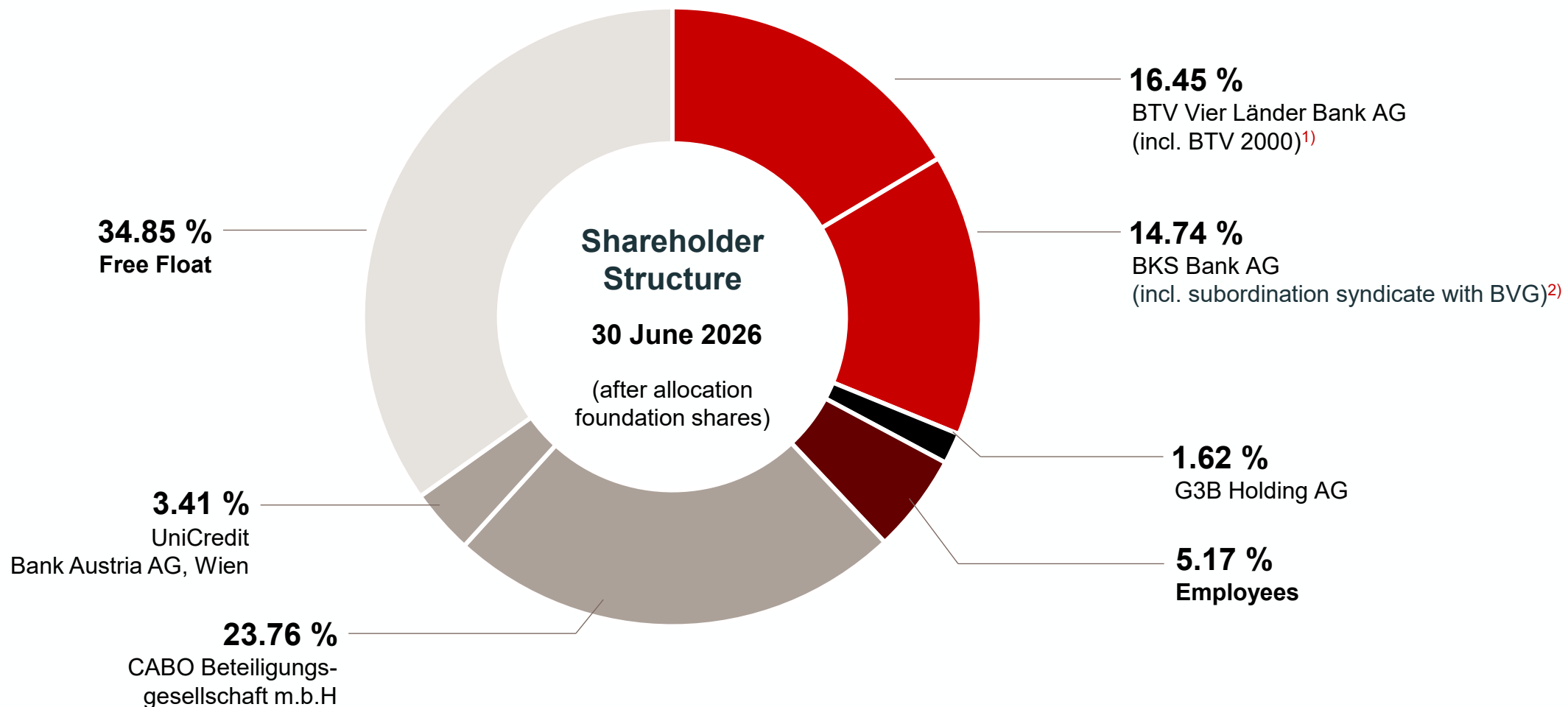
Rating by Standard & Poor's

	Credit rating	Outlook
Long-term issuer rating	A-	stable
Short-term issuer rating	A-2	
Mortgage-backed cover pool	AAA	stable

Source: Standard & Poor's
As of: 26.03.2026 Issuer rating (26.03.2026) | Transaction Update: Oberbank AG (Mortgage Covered Bond Program) (01.04.2025)



SHAREHOLDER STRUCTURE ENSURES OUR AUTONOMY



Source: Oberbank AG | As of: 30. June 2026

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.

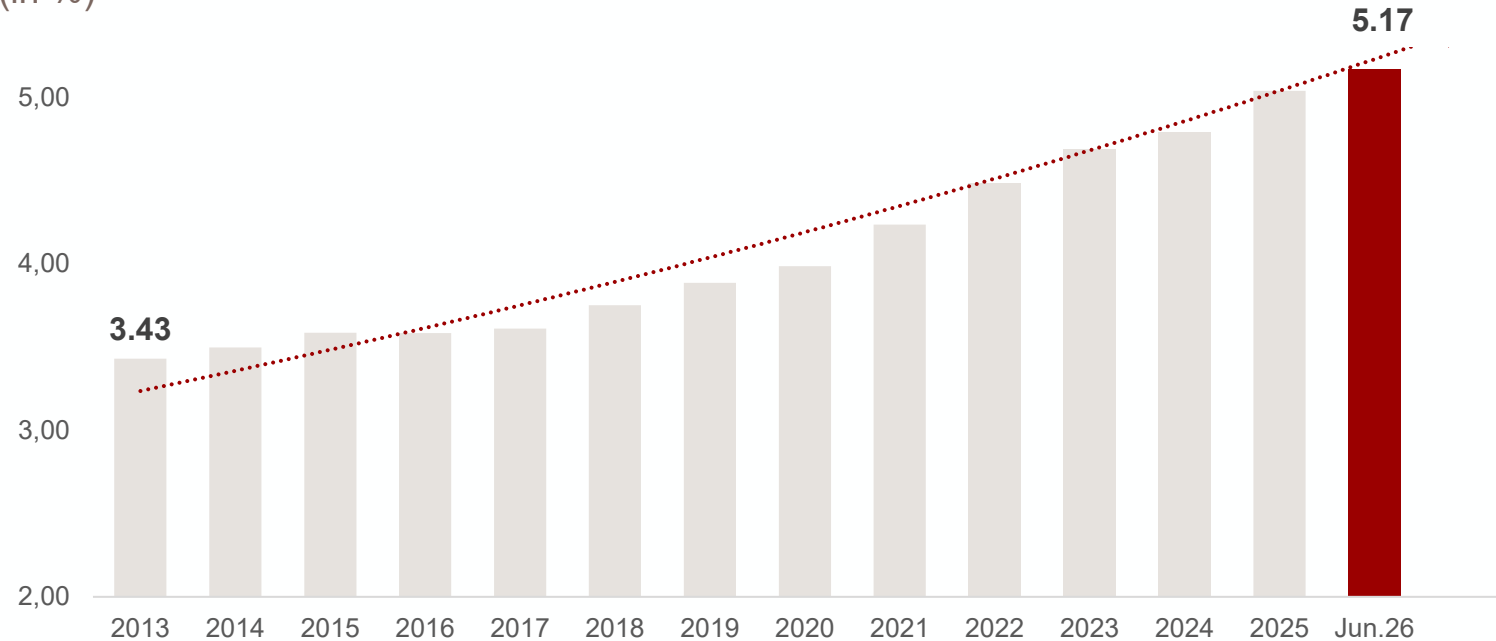
²⁾ Beteiligungsgesellschaft m.b.H. ("BVG") holds 0.58% in Oberbank AG



PARTICIPATION PROGRAMMES – a real USP!

Employee Participation in the total capital

(in %)



5.17 %¹⁾

~ € 300 mn.
Invested by
employees

SINCE 1994: ONE OF THE OLDEST EMPLOYEE PARTICIPATION PROGRAMS IN AUSTRIA

¹⁾ As of: 30.06.2026



PROVEN BUSINESS MODEL FOR LONG-TERM SUCCESS

Corporate Banking



- Export & investment finance
- Deposits, payment services & cash management
- Structured finance, private equity, mezzanine capital
- Leasing

~ 56,200 customers

Private Banking



- Investments
- Financial advice
- Wealth management
- Brokerage
- Savings deposits

~ 10,600 customers

General Banking



- Housing loans & subsidised loan schemes
- Retirement provisioning
- Investments
- Consumer loans & vehicle leasing
- Savings deposits

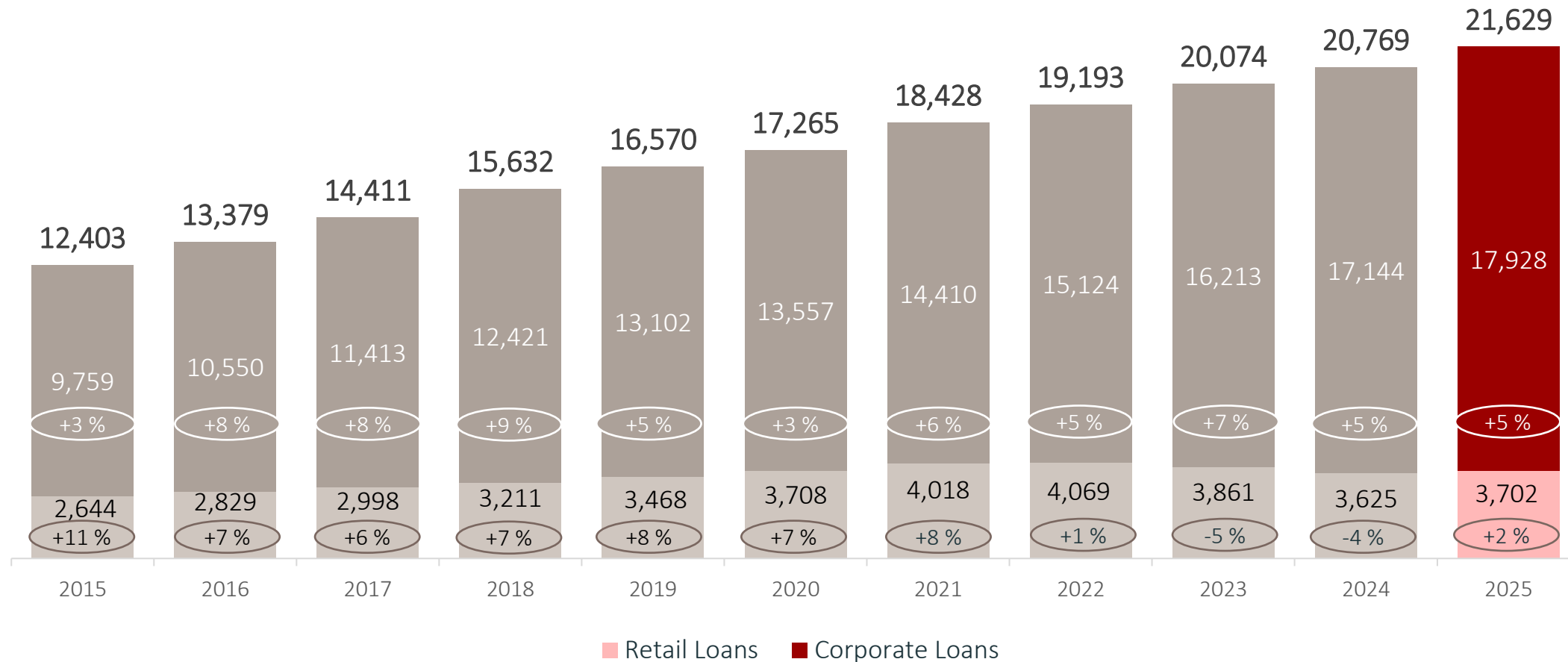
~ 263,300 customers

Stable foundation is the key to success

As of: 30. June 2026



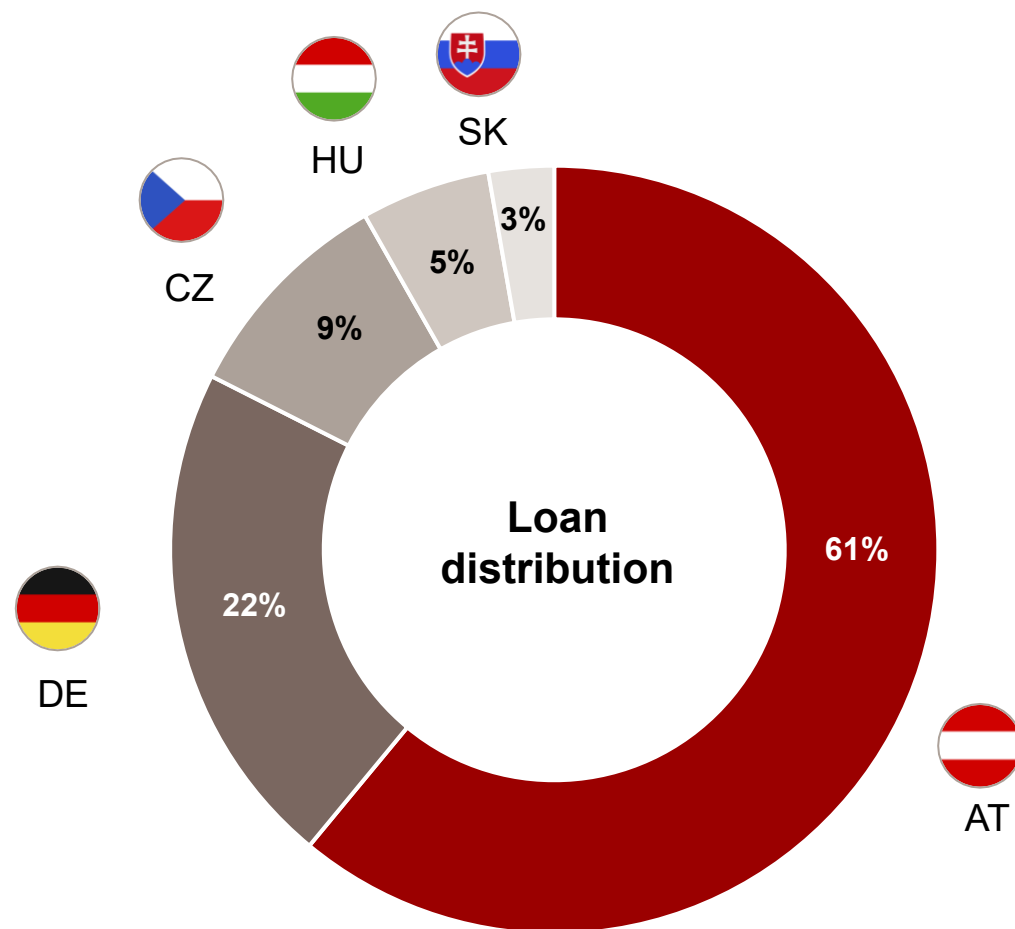
EXPANSION ALSO REFLECTED IN THE DEVELOPMENT OF LENDING VOLUME



Source: Oberbank AG, Annual Reports 2015 to 2025
Amounts in billion €



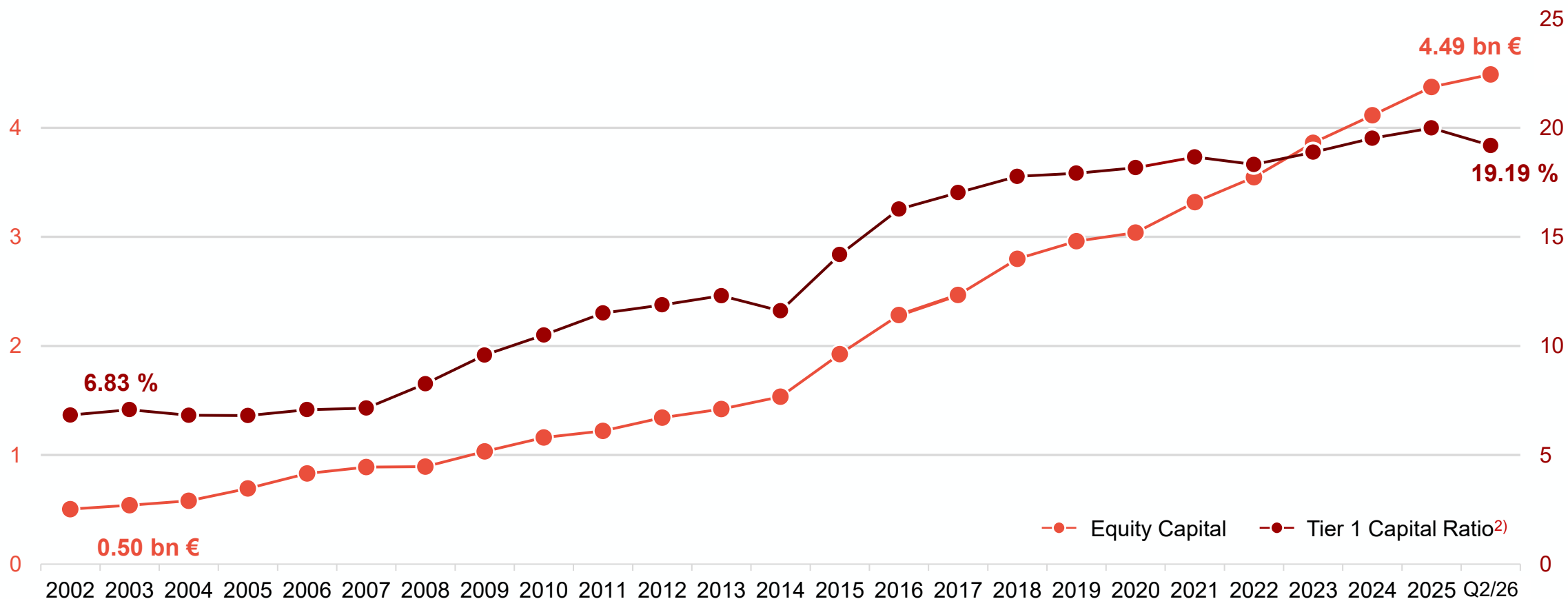
DISTRIBUTION OF LOANS REFLECTS THE REGIONAL FOCUS



Source: Oberbank AG,
Stand: 30.06.2026



EQUITY INCREASE OVER THE PAST YEARS



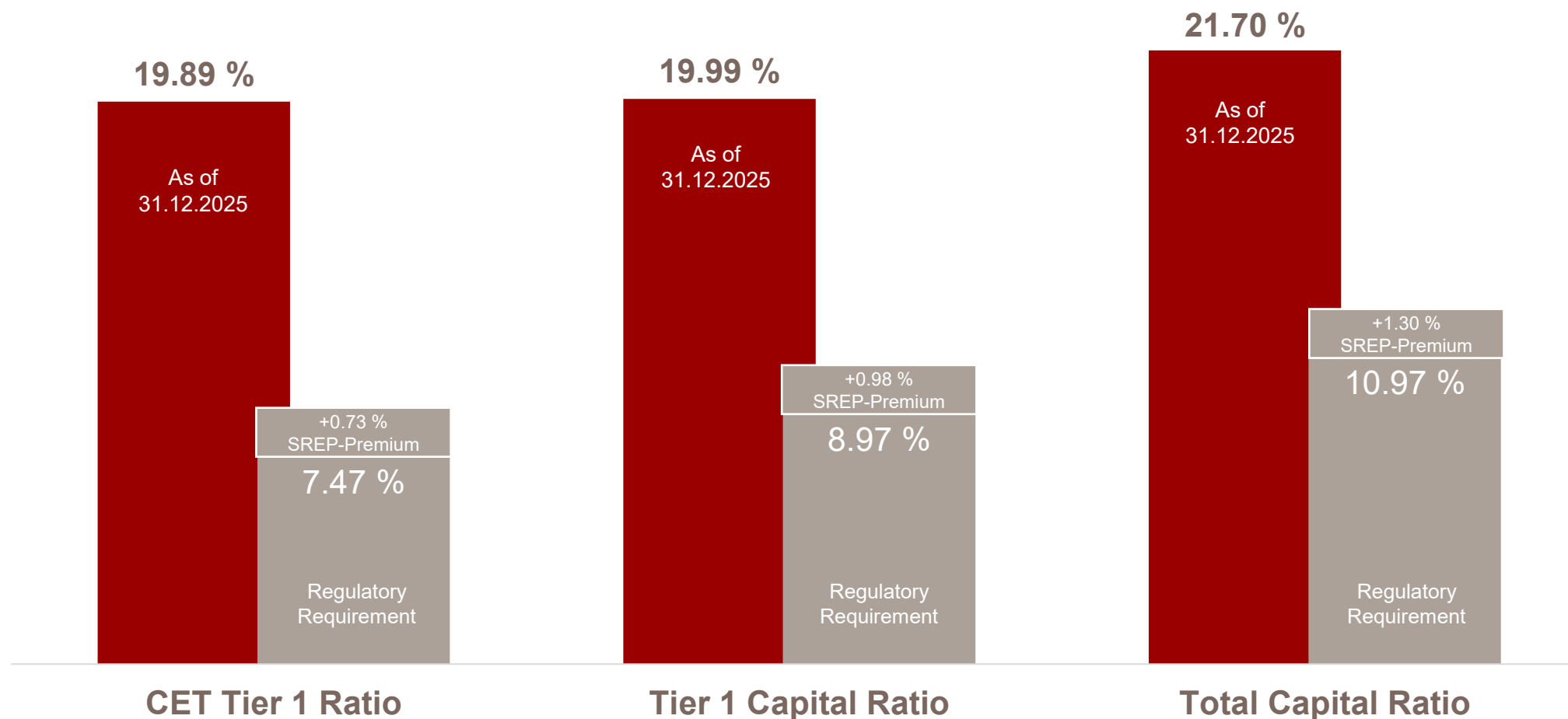
1) Average growth compared with reference figures per 31.12. capital increase included; compound interest method

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 – 2025, Shareholder Report per 30.06.2026



WE MEET THE STATUTORY CAPITAL REQUIREMENTS



Source: Oberbank Annual Report as of 31.12.2025;
As of 31.12.2025



OBERBANK'S STRATEGIC INVESTMENT PORTFOLIO

Financial and Insurance companies

BTV VIER
LÄNDER
BANK

BKS Bank

3BG 3 Banken-Generali
Investment-Gesellschaft m.b.H.

Industrial Sector

voestalpine
ONE STEP AHEAD.

energieAG
Oberösterreich

Lenzing
Innovative by nature

LinzTextil



Source: Oberbank AG
As of 31.12.2025



RESULTS Q2 2026: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

Profit before Tax

251.7 mn. €

+ 16.9 mn.¹⁾

RoE before Tax

11.3 %

+0.1 %-P.¹⁾

Cost-Income-Ratio

42.4 %

-1.3 %-P.¹⁾

Risk-Earning-Ratio

7.9 %

+0.7 %-P.¹⁾

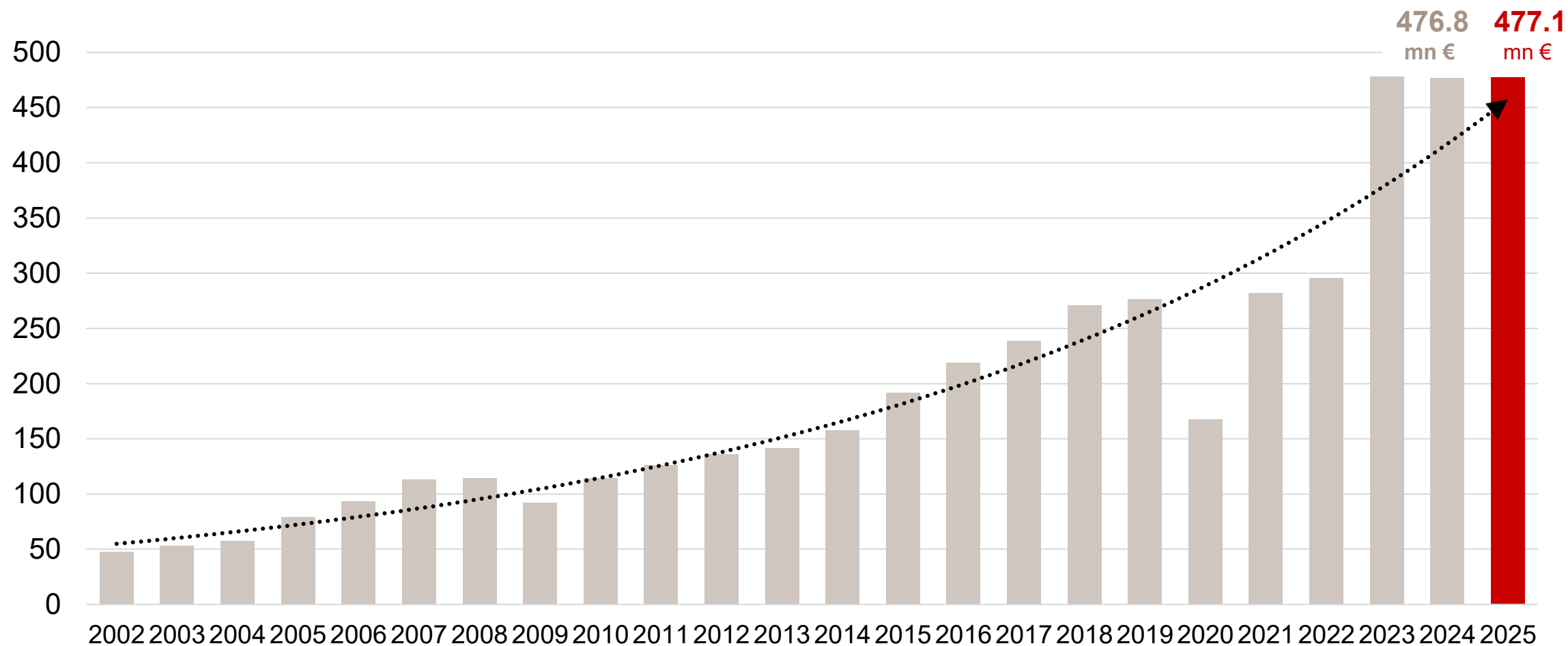
30 June 2026

Source: Oberbank

¹⁾ Reference figures: 30. June 2025



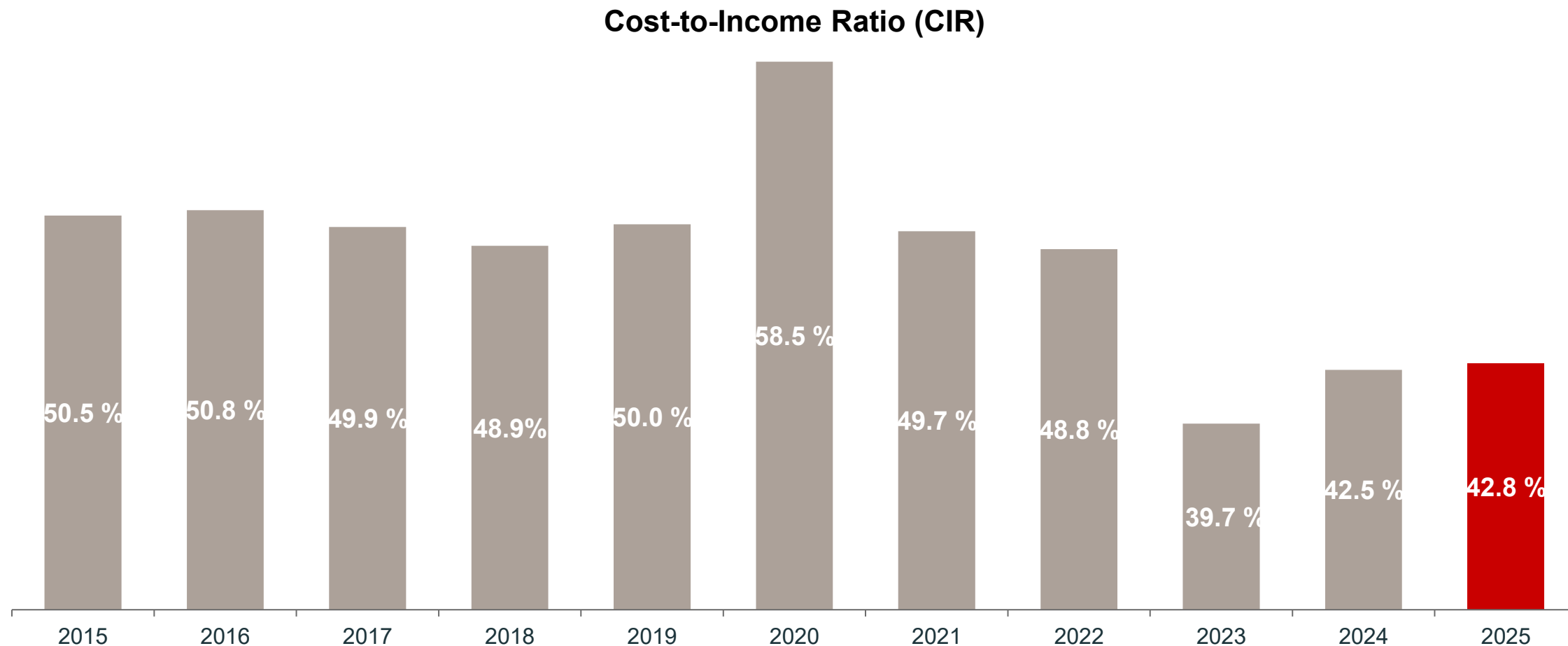
PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank, Shareholder Reports 2002 - 2025



STABLE COST STRUCTURE



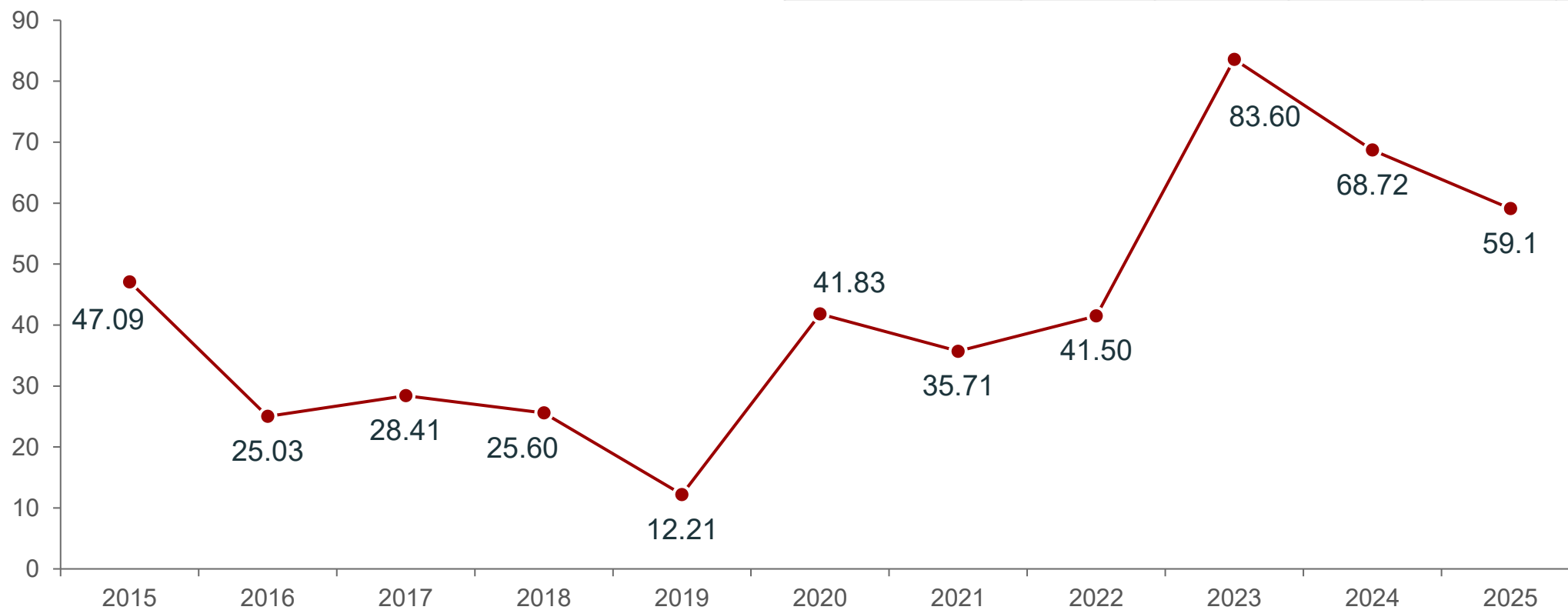
Source: Oberbank AG, Annual Reports 2015 – 2025
As of 31.12.



LOAN LOSS PROVISIONS

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

Risk Indicators	2021	2022	2023	2024	2025
NPL-Ratio gross ¹⁾	1.96 %	2.49 %	3.55 %	3.56 %	2.78 %



Source: Oberbank AG, Annual Reports 2015 – 2025;
As of 31.12

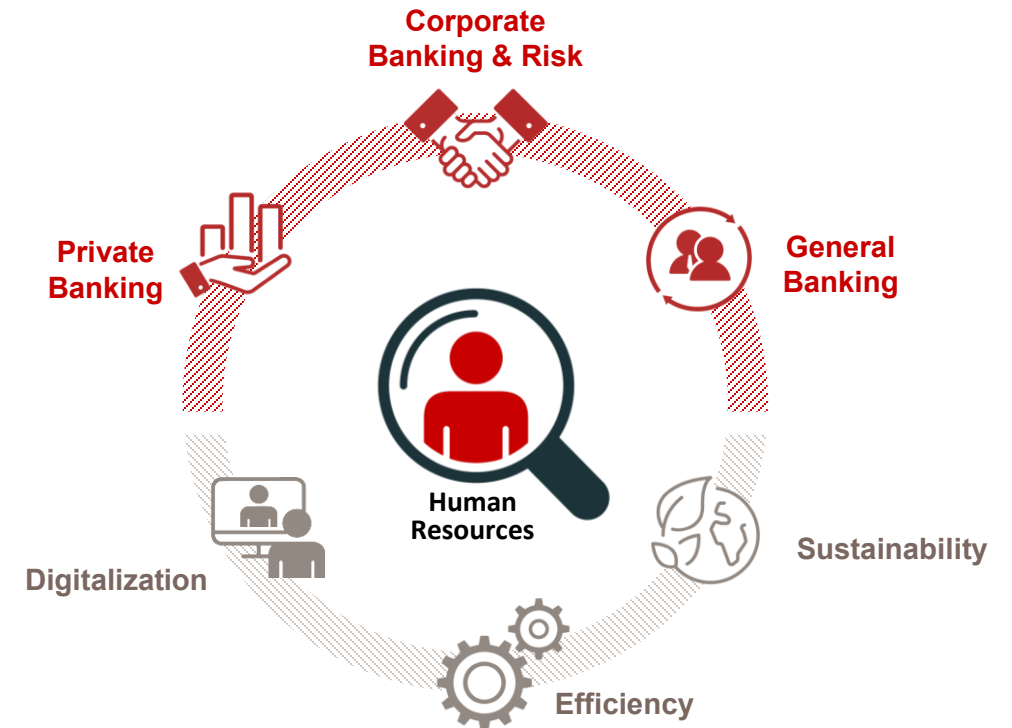


Strategy 2030: Growth and efficiency through seven fields of action

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



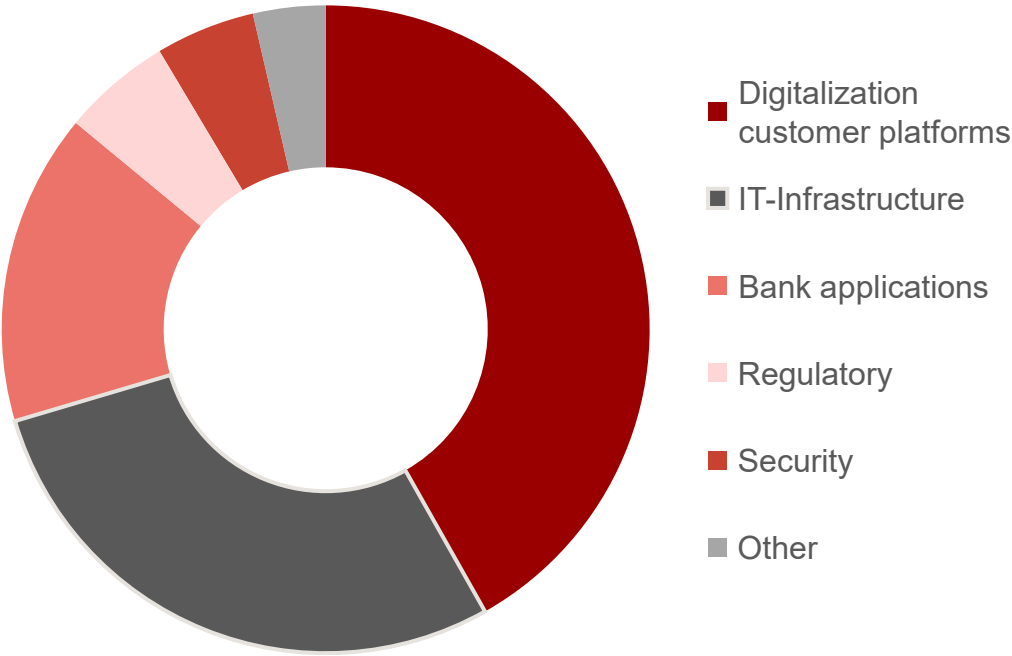
The goal is clear: **to keep Oberbank on its successful growth course.**





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 – STRATEGIC INITIATIVES AND RATINGS



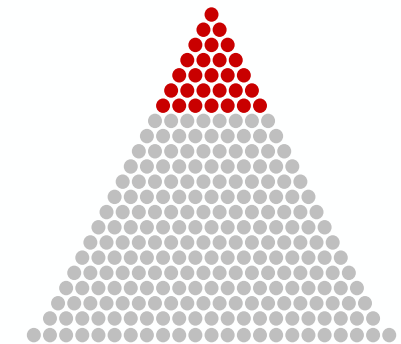
We will pursue a **decarbonisation strategy** for our loan portfolio in the period until 2030.

We support our **customers with the transformation** of their business models to achieve greater sustainability.

By **identifying new business areas**, we will expand the volume of sustainable loans.

	Targets to achieve by 2030
Environment	EUR 2.6 billion in sustainable loans
Social	Women in management ratio: 35%
Governance	Keep ISS Prime Rating

PRIME status through ISS ESG¹⁾

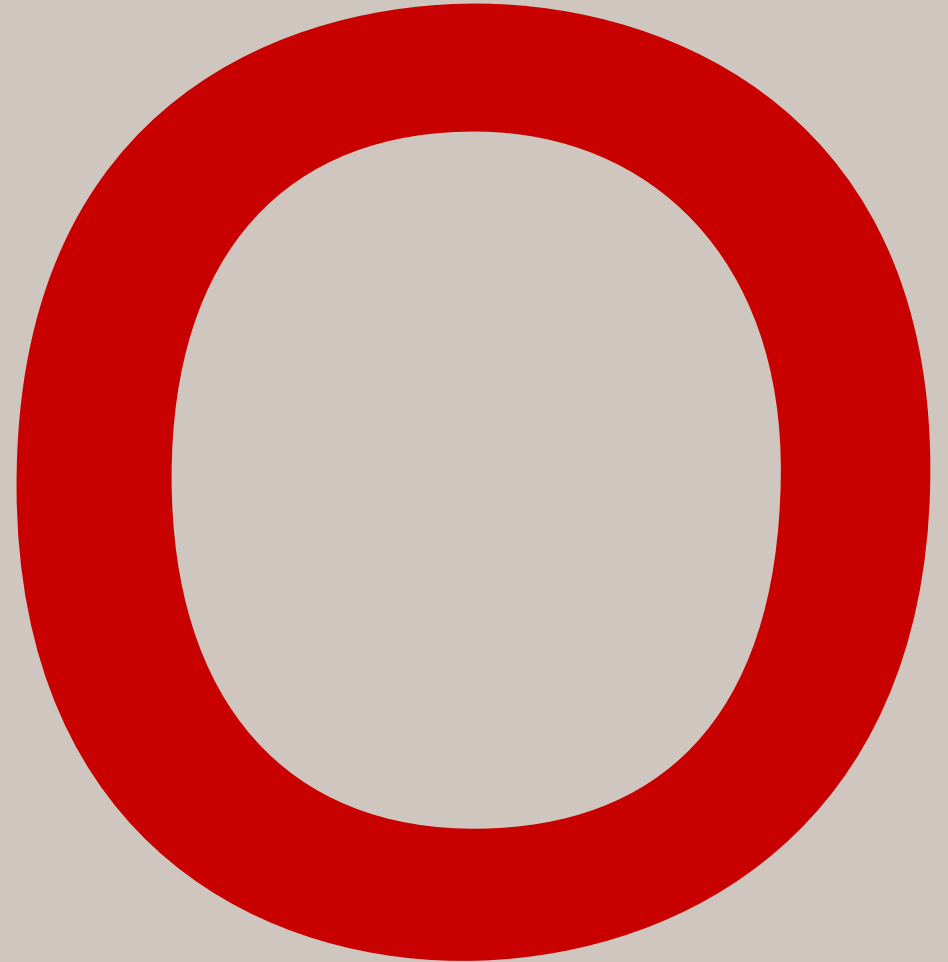


" Transparency Level:
VERY HIGH (80-100%)

¹⁾ ISS ESG, April 2, 2026; ISS ESG is the responsible investment division of Institutional Shareholder Services Inc., the world's leading provider of corporate governance and responsible investment services. This marks the fourth consecutive year we have been awarded Prime status. Source: <https://www.issgovernance.com/esg/ratings/>



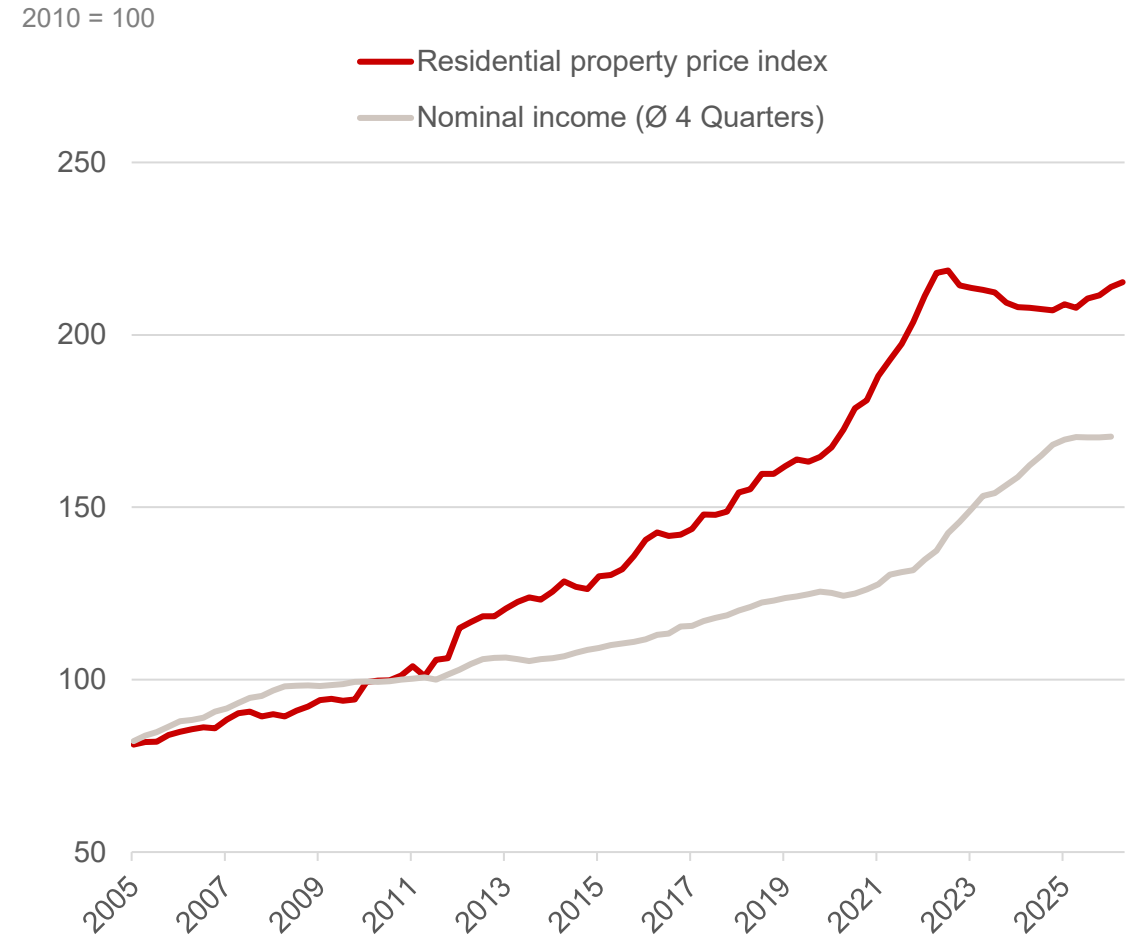
REAL ESTATE MARKET



DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Real estate prices compared to consumer prices, credit and income

- **After strong 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.**



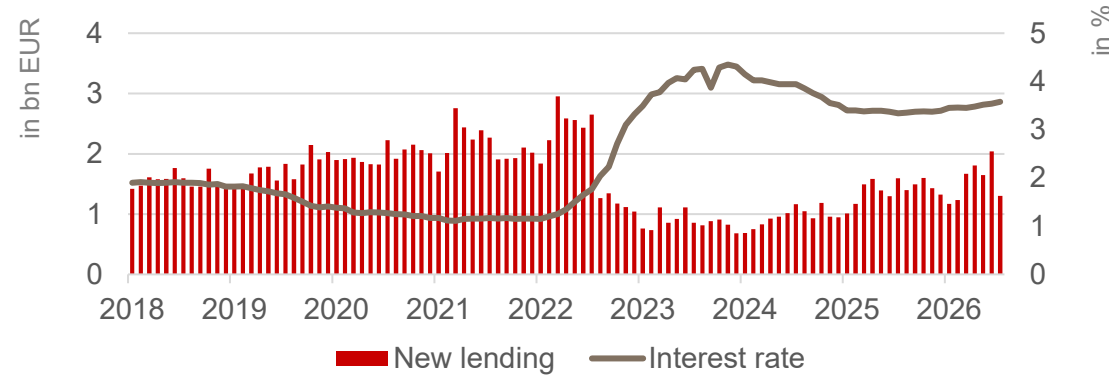
Source: OeNB-Immobilienmarkt-Dashboard

Source: OeNB, DataScience Service GmbH, TU Wien, Prof. Feilmayr, EZB (Quarterly Sector Accounts)



LOANS AND APPROVALS: SIGNS OF A BOTTOM

New loan volume and interest rates for residential real estate loans

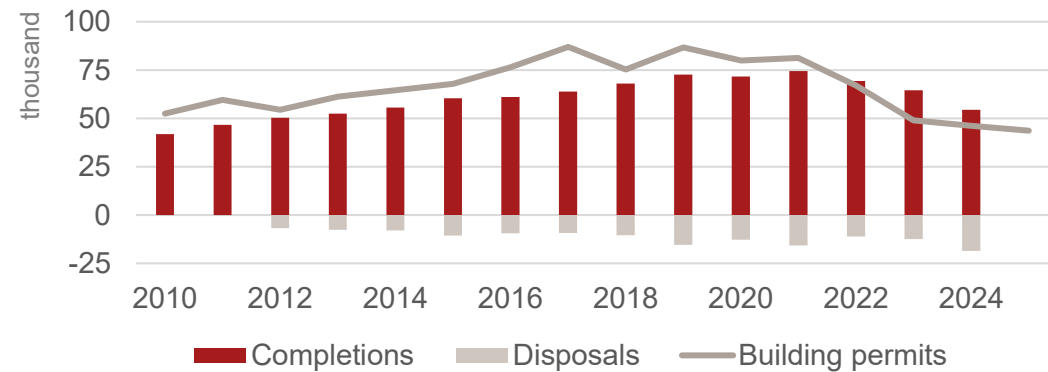


Source: OeNB (Monetary Financial Institutions Interest Rate Statistics)

— Sharp decline since August 2022 closely linked to rising interest rates

— Building permits stabilize at low levels

Building permits, completions, and disposals



Source: STATcube (Statistik Austria), Statistik Austria

Source: OeNB-Immobilienmarkt-Dashboard

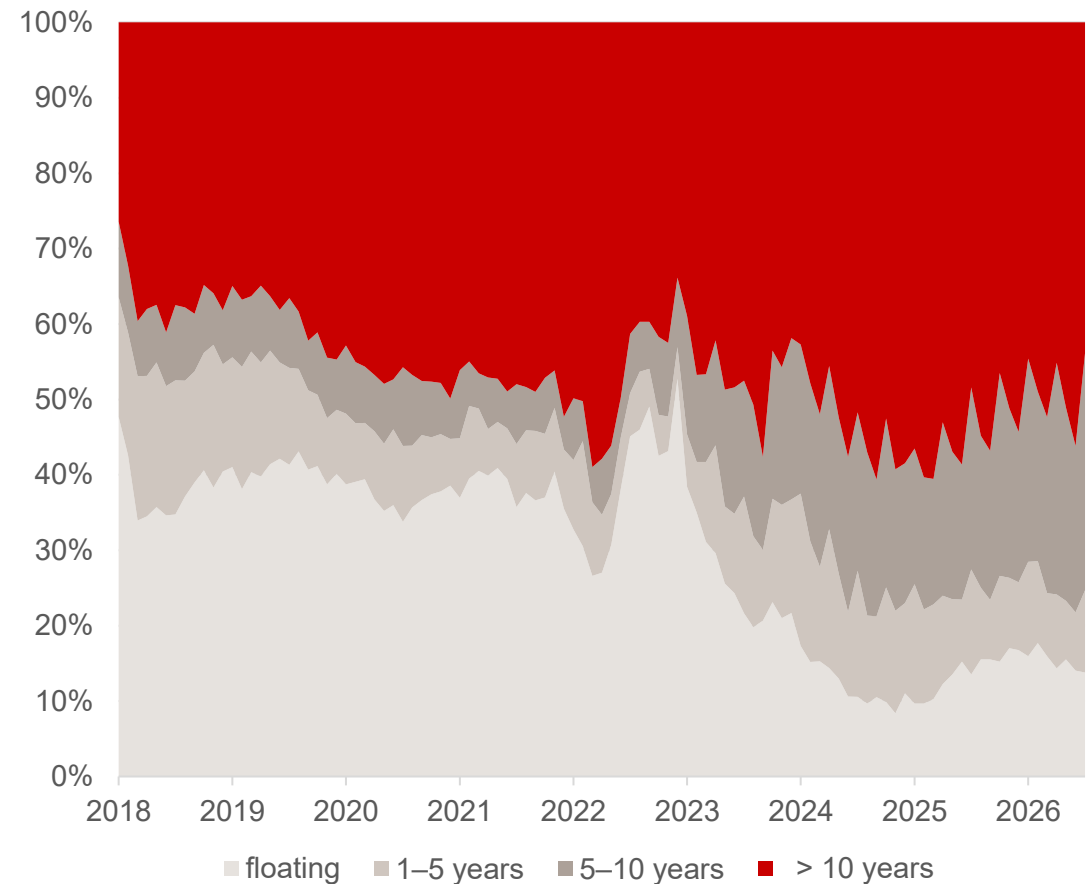


DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Fixed-interest periods for housing loans in Austria

- **Austria: High share of variable-rate loans decline since 2023**
- **The proportion of variable-rate loans was still just under 50 % in 2018, but most recently stood at only 14 %.**
- **The proportion of loans with a fixed term of more than 10 years has risen from 26 % in 2018 to 44 % currently.**

Fixed interest rate for new loans in %

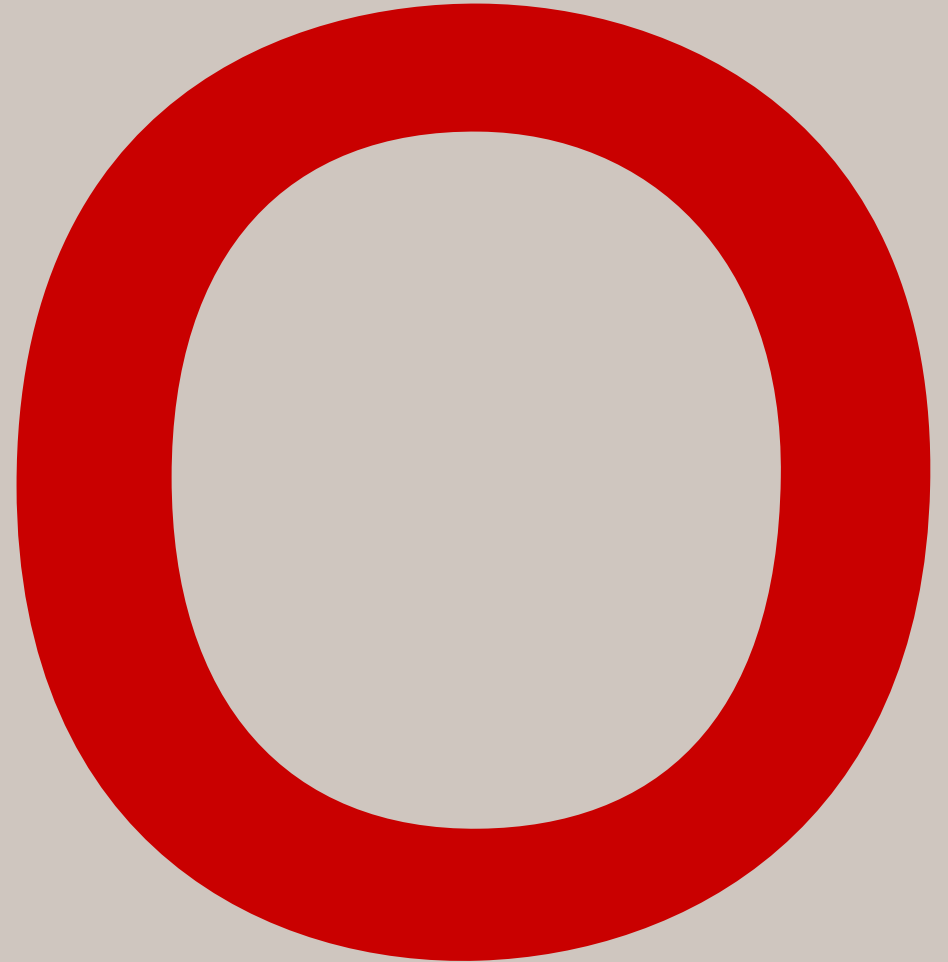


Source: OeNB-Immobilienmarkt-Dashboard

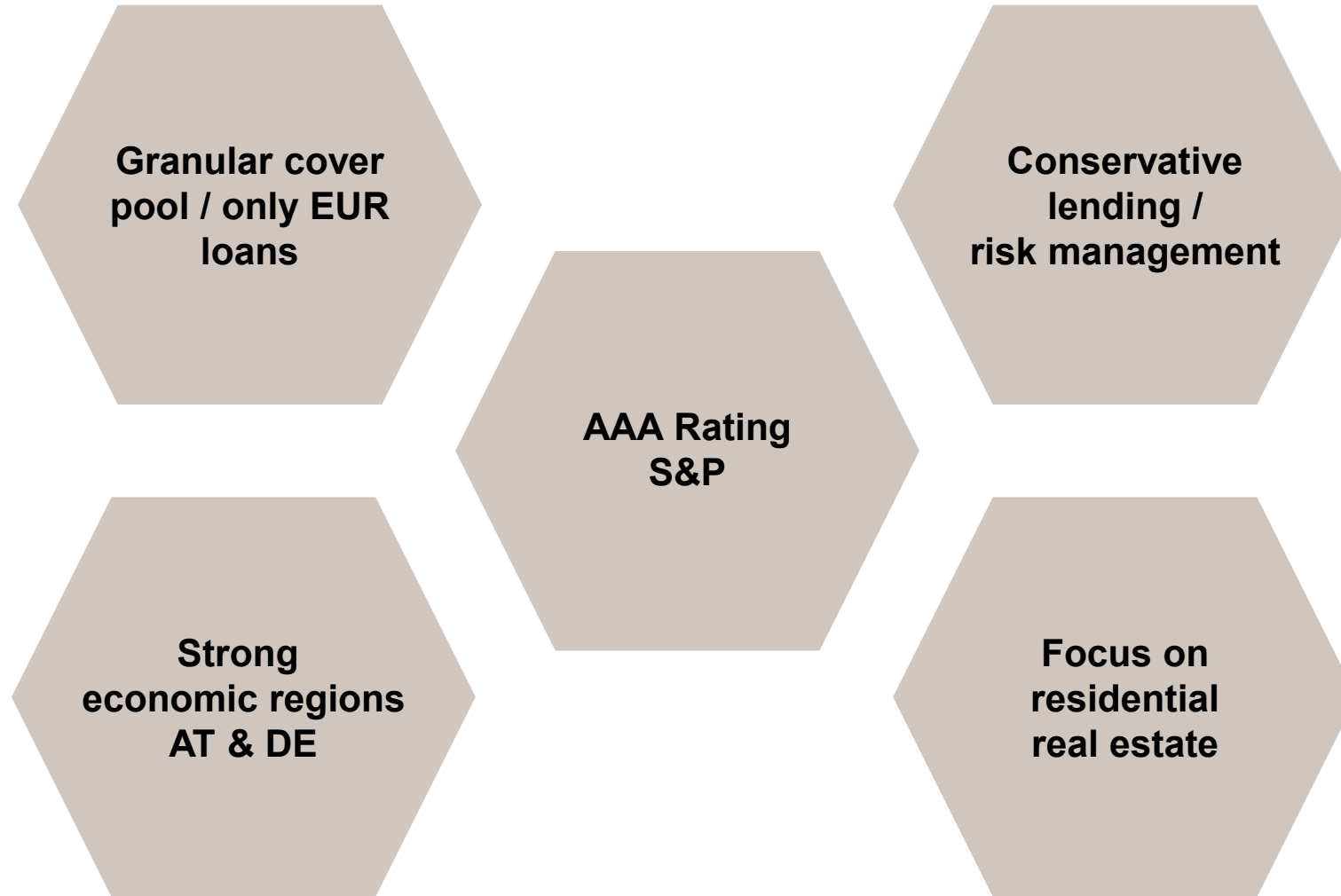
Source: OeNB (Monetary Financial Institutions Interest Rate Statistics)



COVER POOL



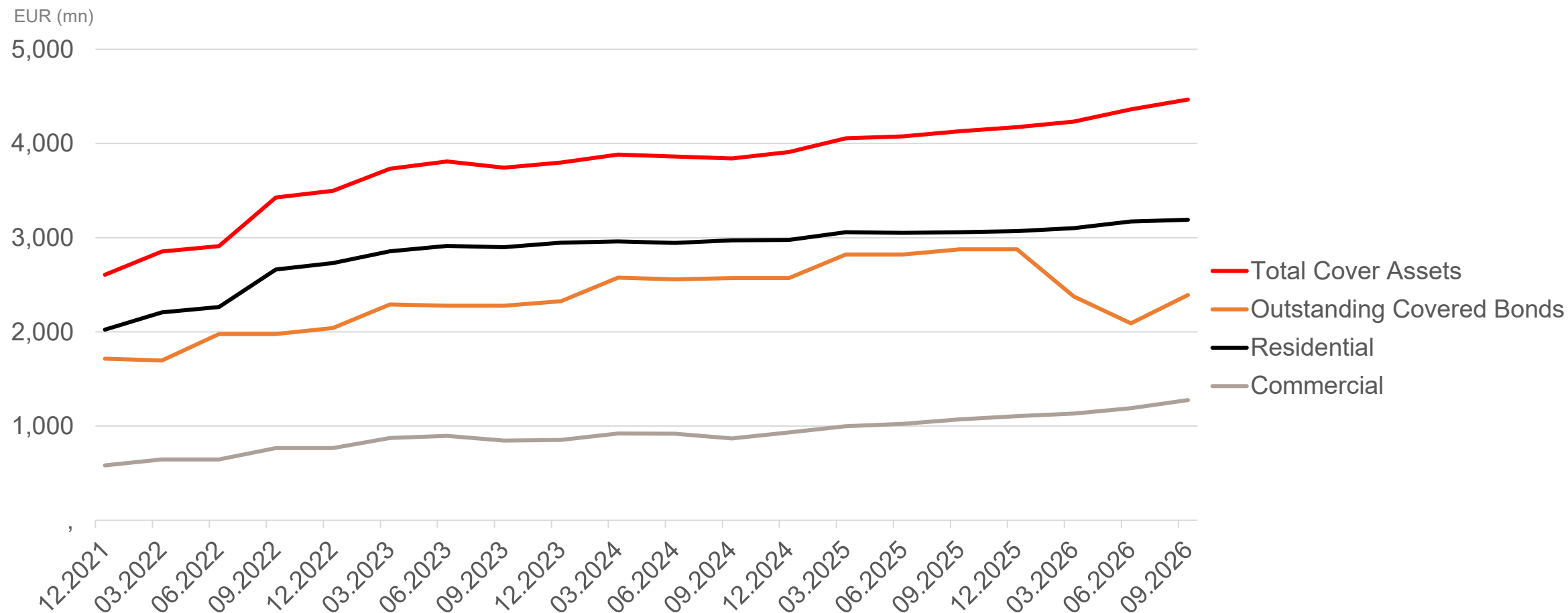
OBERBANK MORTGAGE-BACKED COVER POOL



Source: Oberbank AG
As of: 30.09.2026



COVER POOL – FOCUS RESIDENTIAL

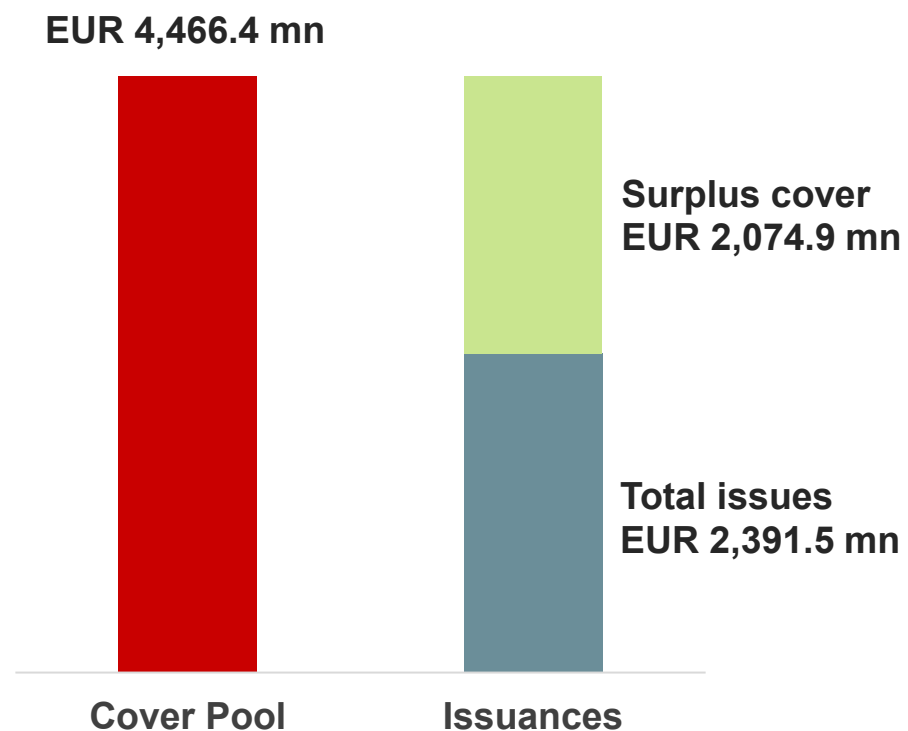


Source: ATT Cover Pool Reporting 31.12.2021 – 30.09.2026
As of: 13.10.2026

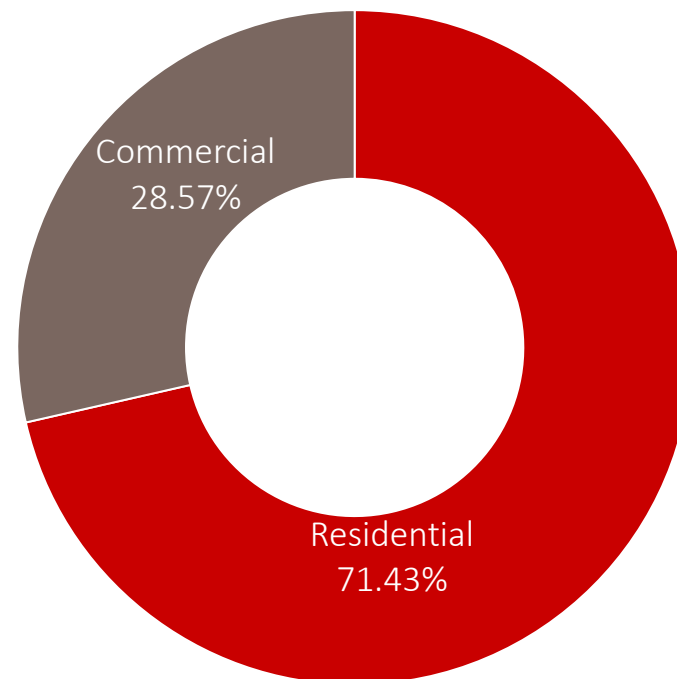


HIGH OVERCOLLATERALISATION – FOCUS ON HOUSING SECTOR

Cover Pool



Portfolio

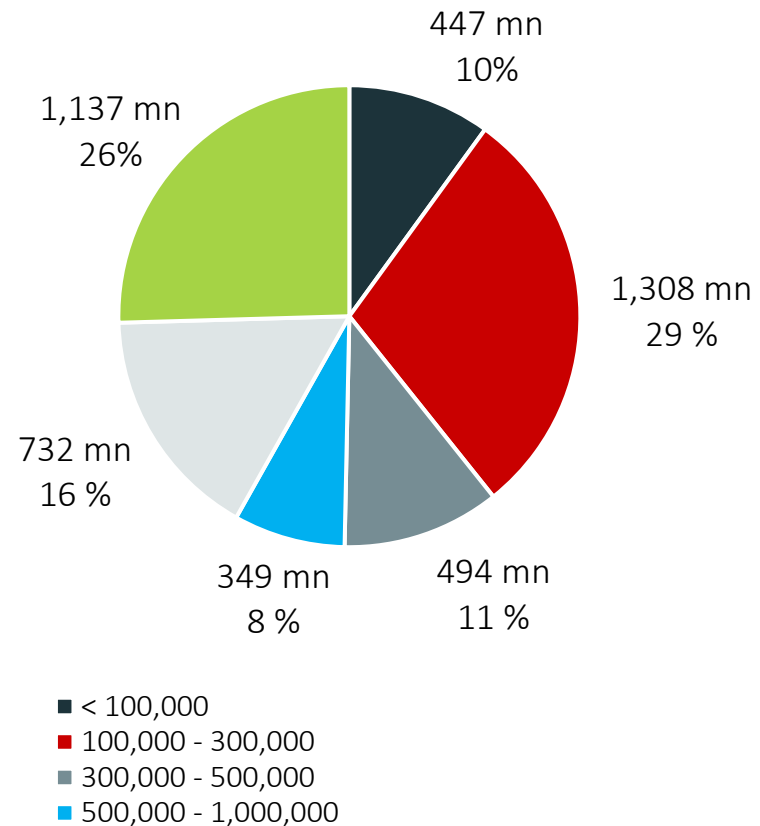


Source: ATT Cover Pool Reporting as of 30.09.2026

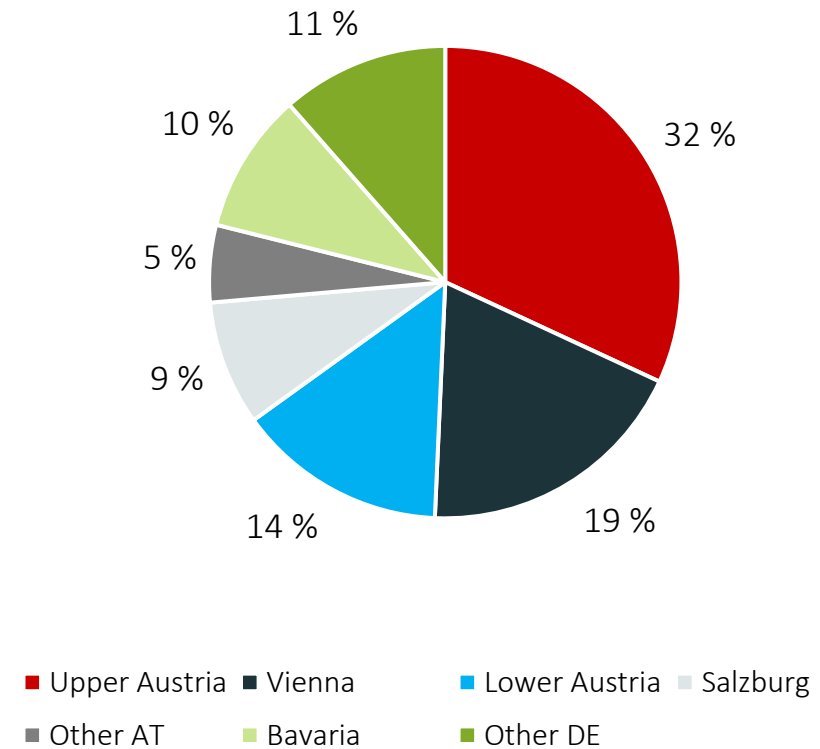


COVER POOL - COMPOSITION

Granularity – 39,3 % < 300,000 EUR €



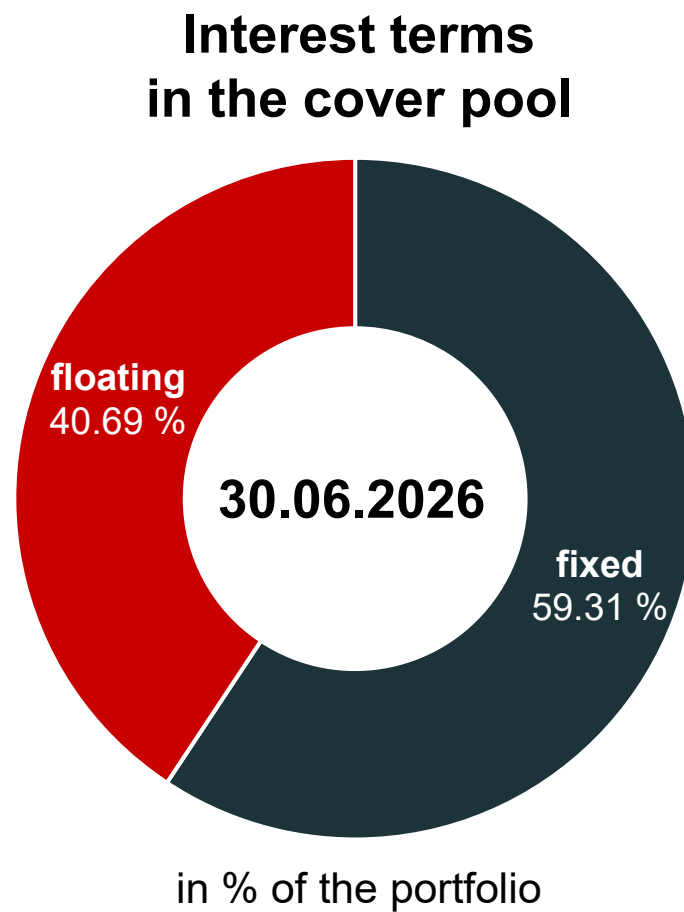
Regional distribution



Source: ATT Cover Pool Reporting as of 30.09.2026



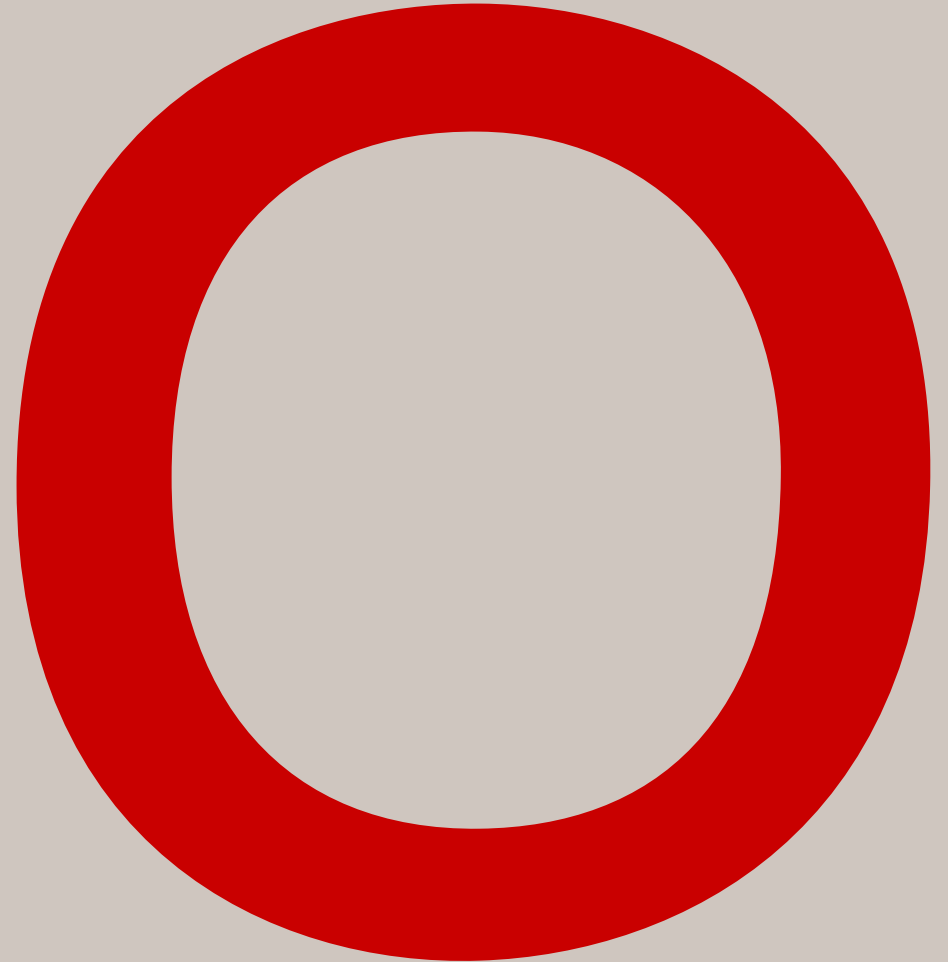
TREND TOWARD FIXED INTEREST RATES FOR HOUSING LOANS



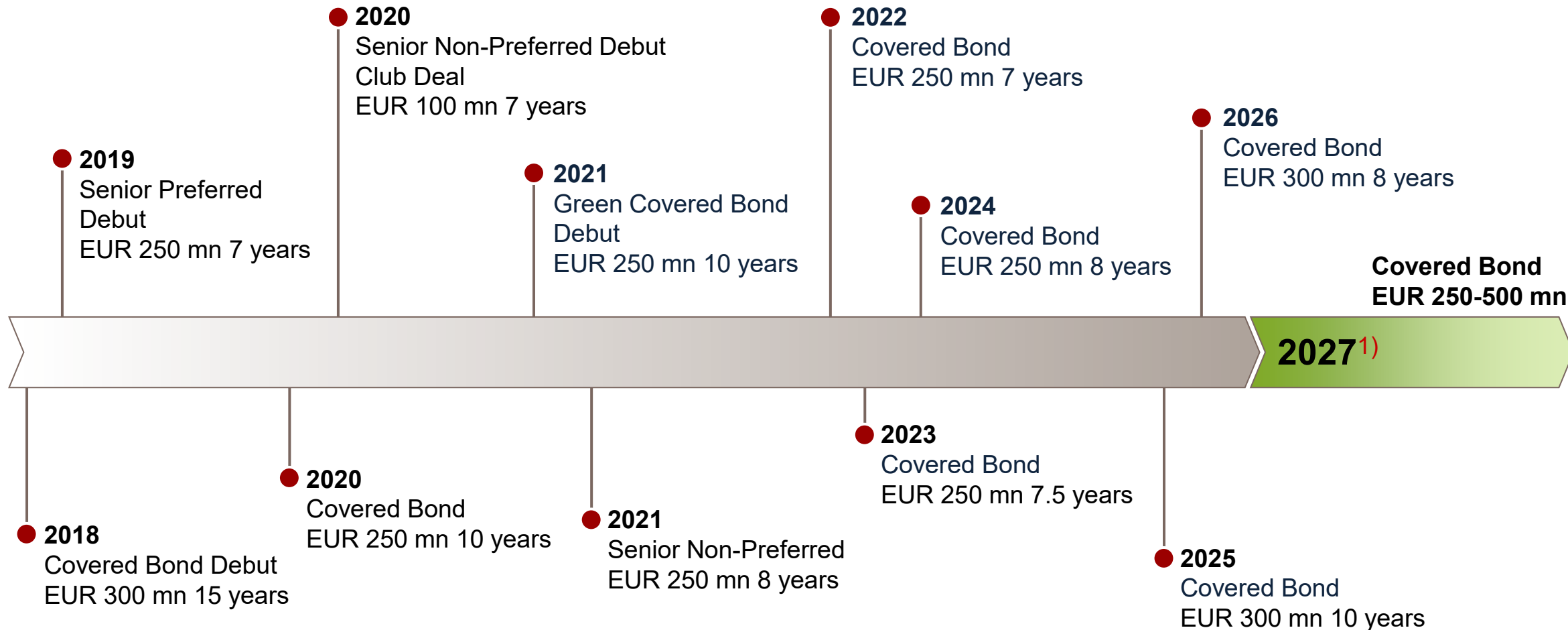
Source: ATT Cover Pool Reporting as of 30.09.2026



FUNDING



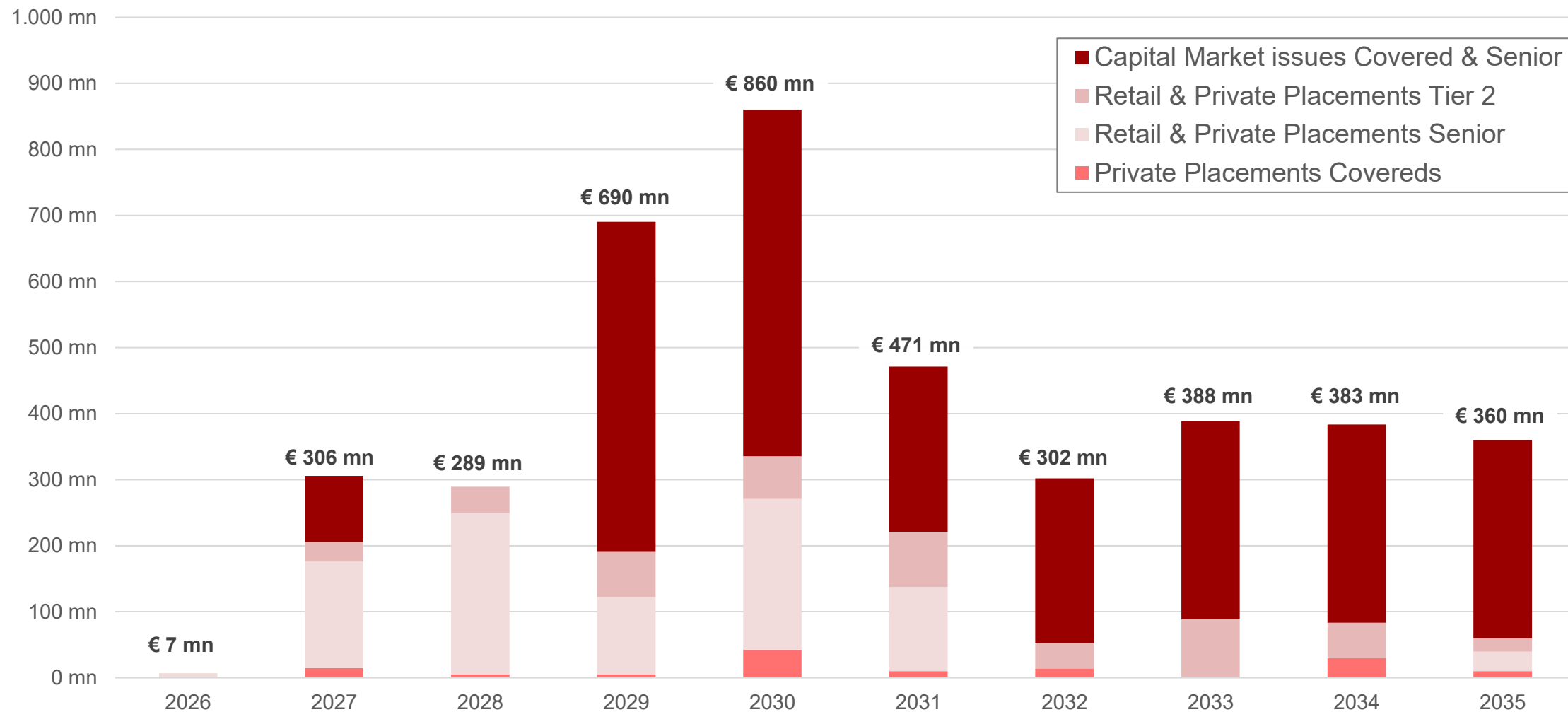
FUNDING ACTIVITIES



1) The planning corresponds to the status as of October 5th 2026. Issues cannot be guaranteed as they depend on the market situation and other economic and regulatory factors.
Source: Oberbank AG, Icon made by Darius Dan from www.flaticon.com
As of 05.10.2026



OBERBANK ISSUES – MATURITIES



As of: 05.10.2026



SUMMARY



¹⁾ Oberbank Shareholder Report as of 30. June 2026

²⁾ As of 26.03.2026 Issuer rating by Standard & Poor's



CONTACTS



Florian Hagenauer

Member of the Board

+43 / 732 / 7802 - 37206

+43 / 664 / 805565 000

florian.hagenauer@oberbank.at



Robert Musner

Head of Treasury

+43 / 732 / 7802 - 32640

+43 / 664 / 805565 224

robert.musner@oberbank.at



Kevin Windisch

Sustainability Management

+43 / 732 / 7802 - 32134

+43 / 664 / 805564 640

kevin.windisch@oberbank.at



Thomas Katzlinger

Deputy Head of Treasury

+43 / 732 / 7802 - 32637

+43 / 664 / 805565 534

thomas.katzlinger@oberbank.at

Source: Oberbank AG



DISCLAIMER

This presentation (the “**Presentation**”) has been prepared by Oberbank AG (the “**Company**”) exclusively for advertising purposes. It serves merely as information and does not constitute a financial analysis or advice or recommendation for any financial instrument; neither does it constitute an offer to sell or a solicitation to buy securities of the Company.

Neither the Company nor the management or staff of the Company or affiliated companies are under the obligation to update the data contained in this Presentation or to adjust the data to future events and developments; neither do they make any declarations, warranties or representations - explicitly or implied - to the effect that the statements in this Presentation are correct, complete and not misleading.

This Presentation or any copy of it is not permitted to be brought to or published in the United States of America, Australia, Canada, Japan, Ireland, United Kingdom or any other country in which the distribution, the use and the publication of these materials are against the law. The securities have not been registered pursuant to the United States Securities Act of 1933 or any other authority of a U.S. state or pursuant to the applicable securities laws of Australia, Canada, Japan, Ireland or the United Kingdom and are not permitted to be offered for sale or sold in the United States or for the account of a US person or another person who is a resident of Australia, Canada, Japan, Ireland or the United Kingdom. There will be no public offering of the securities in the United States, Australia, Canada, Japan, Ireland or the United Kingdom.

Potential recipients of this Presentation may not interpret the contents of this Presentation as advice in legal, tax or investment matters, and must reach their own assessments with respect to such matters and other consequences of an investment in the Company or in securities issued by the Company, including the benefits of investments and the related risks.

By accessing this Presentation, you confirm to the Company that you are (i) permitted to receive such information under all applicable laws, and (ii) that you alone are responsible for your own assessment of the market position of the Company and will conduct your own analysis, furthermore, you are solely responsible for reaching an opinion on the potential development of the Company.

Although the Company assesses the sources used in this Presentation as reliable, we do not assume any liability for the completeness or correctness of the information provided in this Presentation. In particular, the Company does not assume any liability for the correctness of the figures given. The figures given in this Presentation refer to the past. These cannot be used to derive future trends.

Oberbank AG. Legal Form: Aktiengesellschaft (Joint Stock Company). Registered Office: Untere Donaulände 28, A-4020 Linz, Austria.
Commercial Register No.: FN 79063 w, Landesgericht Linz (State Court of Linz)

