

Oberbank Earnings Call

24. April 2026



Oberbank
Nicht wie jede Bank

AGENDA

AGENDA
ITEM 1

Annual Report for Fiscal Year 2025

AGENDA
ITEM 2

Q&A



The regional universal bank



Oberbank
ON THE VIENNA
STOCK EXCHANGE

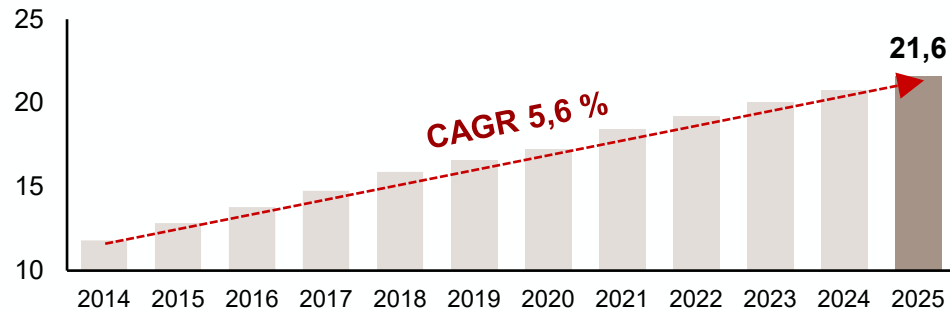
What sets us apart

- We offer **high quality advisory services** in **five countries**: from the region, for the region.
- We understand our customers' business and are **more flexible** and more agile than many large banks.
- We are **strongly capitalised**, act **independently** and consider the interests of all our stakeholders.
- The high level of capitalisation gives us **stability**, and this is reflected in our **rating**.
- **Steady, organic growth** is our goal to which we are committed for the future.

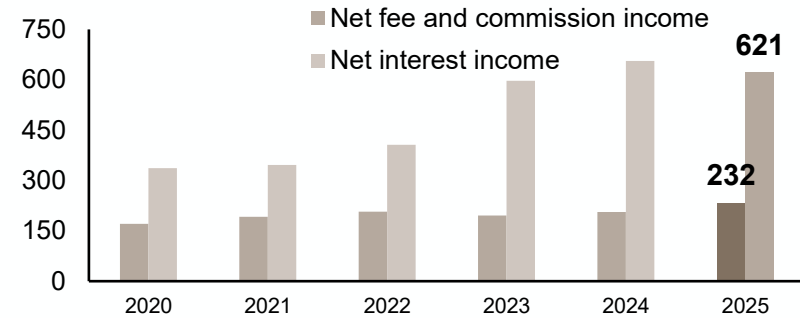


Successful strategy ensures sustainable growth

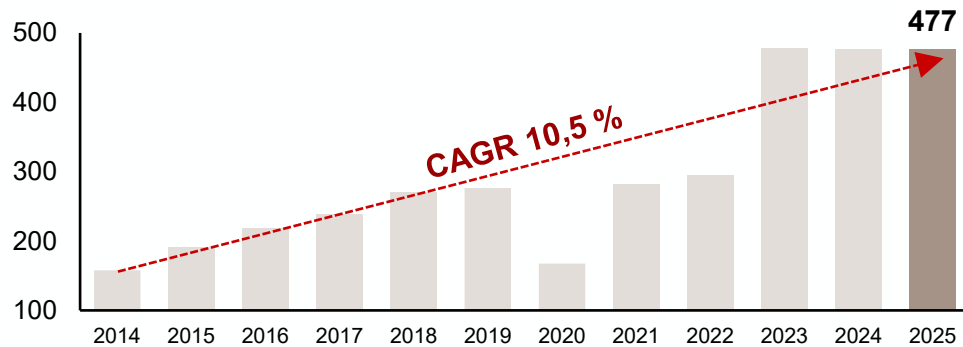
Credit volume (EUR billion)



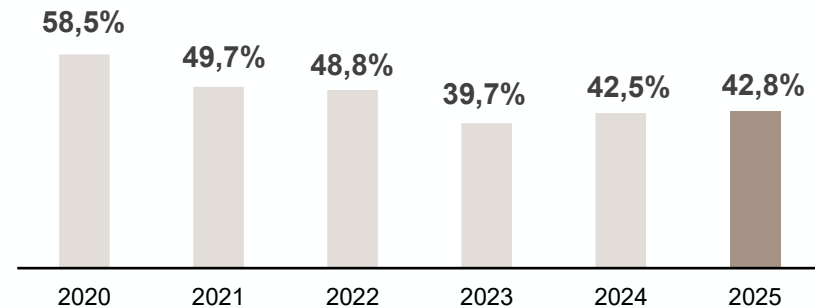
Net fee and commission income, net interest income (EUR million)



Annual net profit before taxes (EUR million)



Cost/income ratio



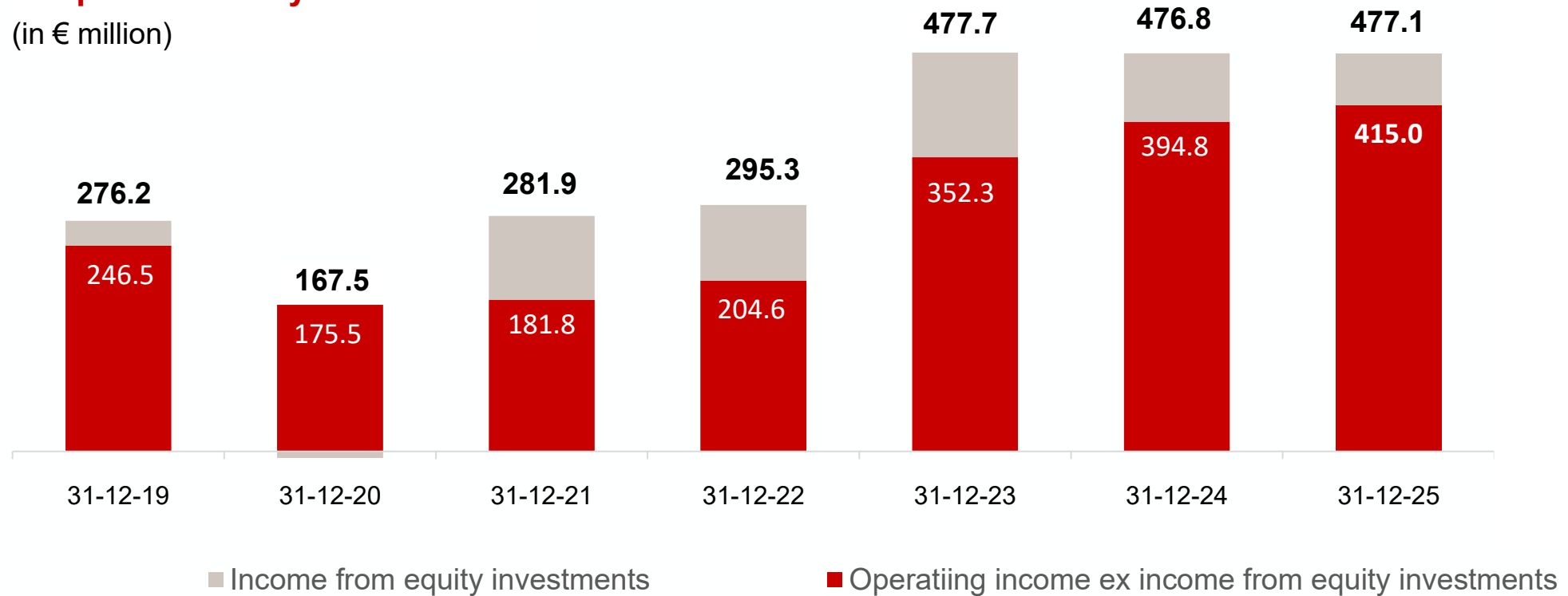
Source: Oberbank AG



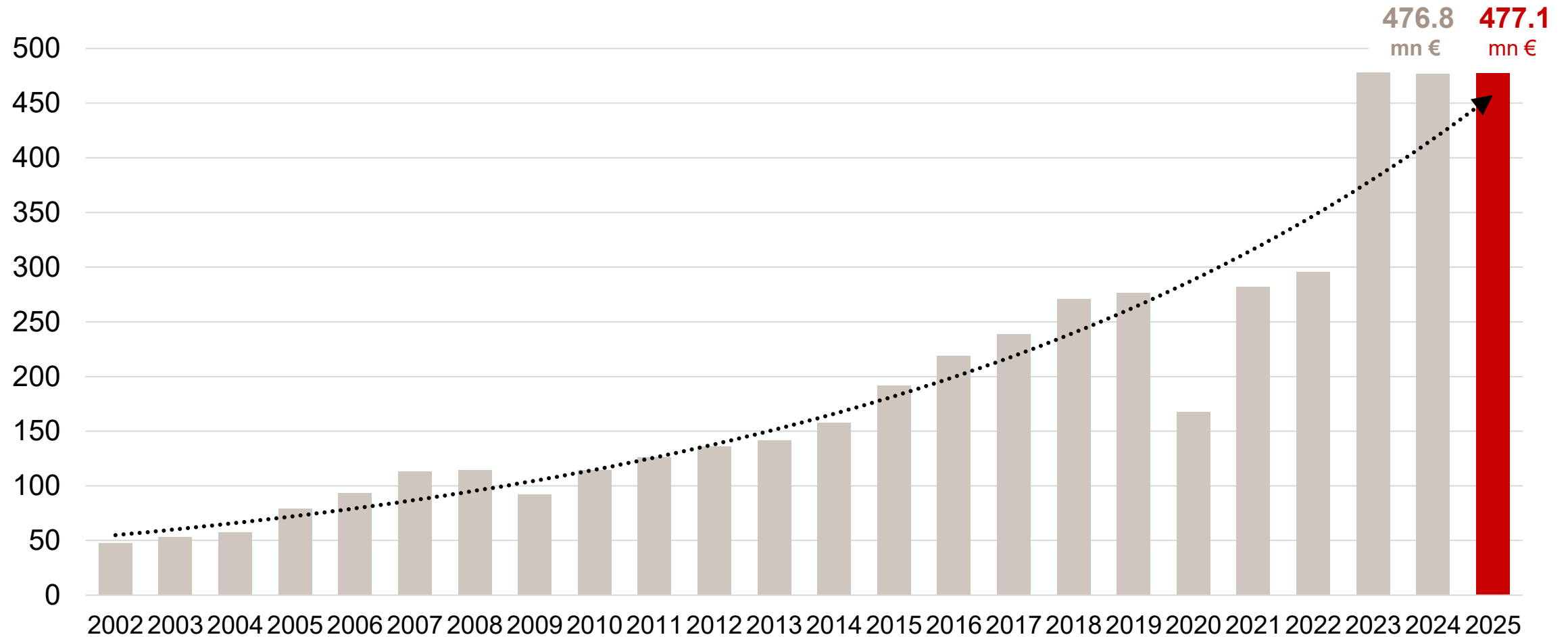
Best operating income in Oberbank's history

Net profit for the year before tax

(in € million)



Profit Before Tax in Long-Term Comparison



Source: Oberbank, Shareholder Reports 2002 - 2025



Results: Respectable Results Despite Turbulences in Economy

Profit before Tax

477.1 mn. €

+0.25 mn.¹⁾

RoE before Tax

11.27 %

-0.68 %-P.¹⁾

31 Dec. 2025

Cost-Income-Ratio

42.84 %

+0.37 %-P.¹⁾

Risk-Earning-Ratio

9.51 %

-0.96 %-P.¹⁾

Source: Oberbank

¹⁾ Reference figures: 31. December 2024



Capitalisation 2025

Total Assets

29.36 bn. €

+0.98 bn.¹⁾
+3.5 %

Equity Capital

4.37 bn. €

+0.26 bn.¹⁾
+6.3 %

31 Dec. 2025

Lending Volume

21.63 bn. €

+0.86 bn.¹⁾
+4.1 %

Primary Funds

20.63 bn. €

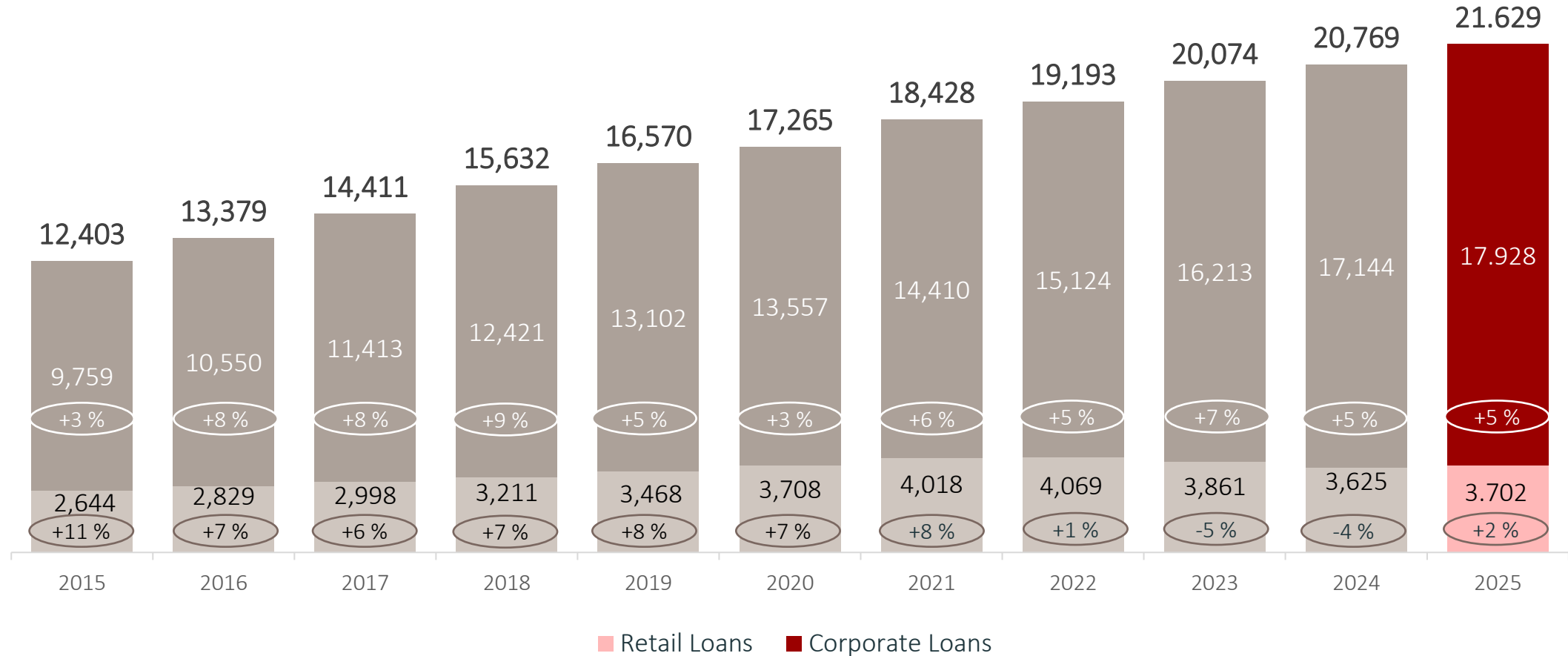
+0.93 bn.¹⁾
+4.7 %

Source: Oberbank

¹⁾ Reference figures: 31 December 2024



Development of lending volume



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

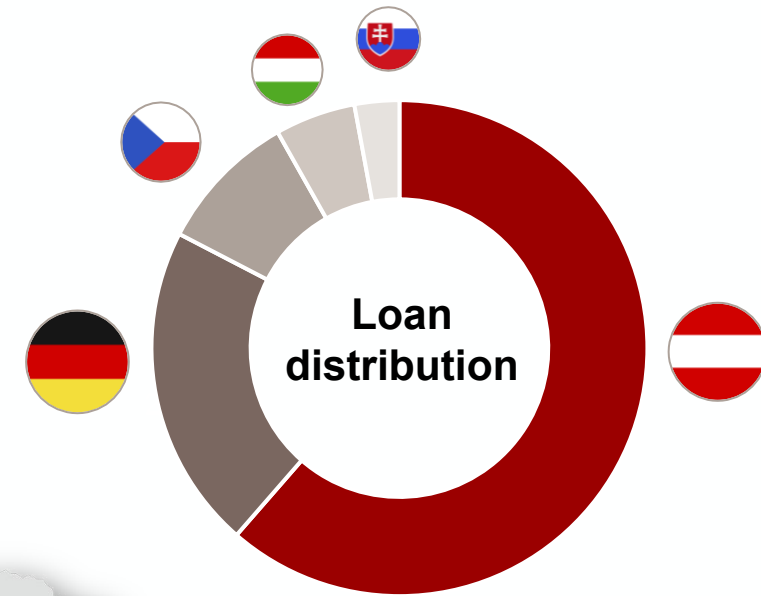


Regional and credit exposure



Openings

- Dortmund (2024)
- Essen (2025)



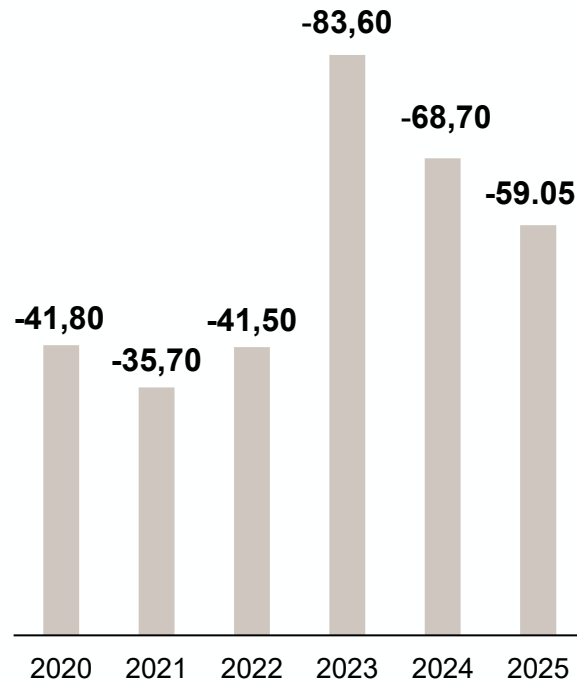
Source: Oberbank
As of: 31. December 2025



Rigorous risk management is a must

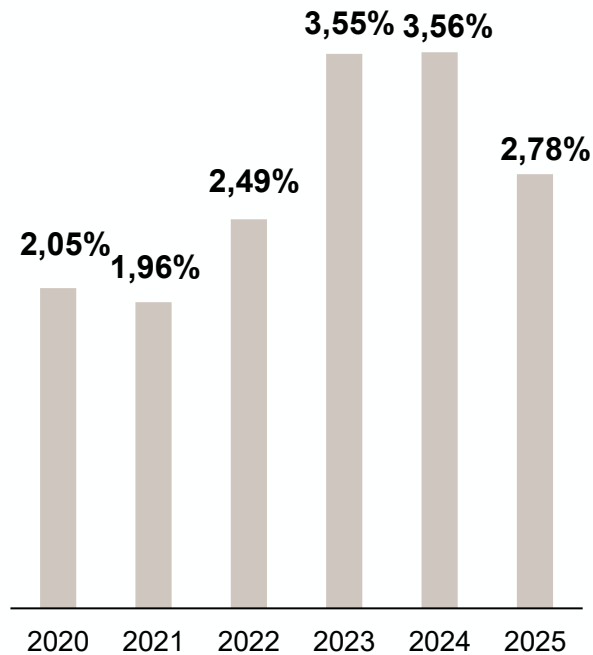
Loan loss provisions

(in € million)



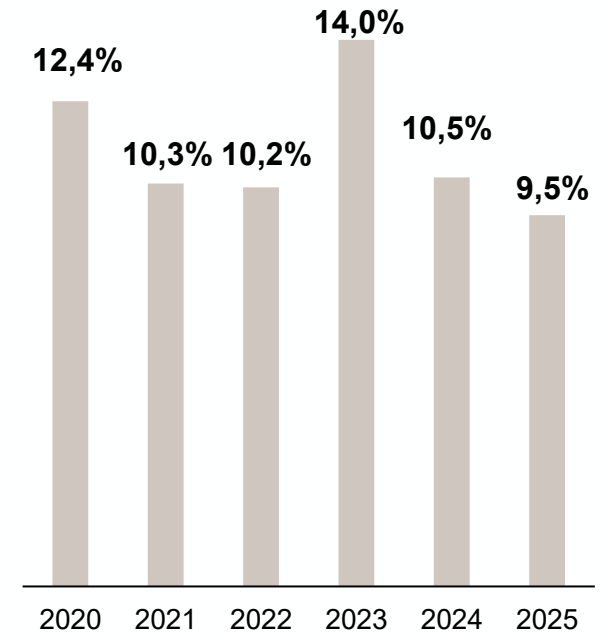
Non-performing loan ratio

(gross)



Risk/earnings ratio

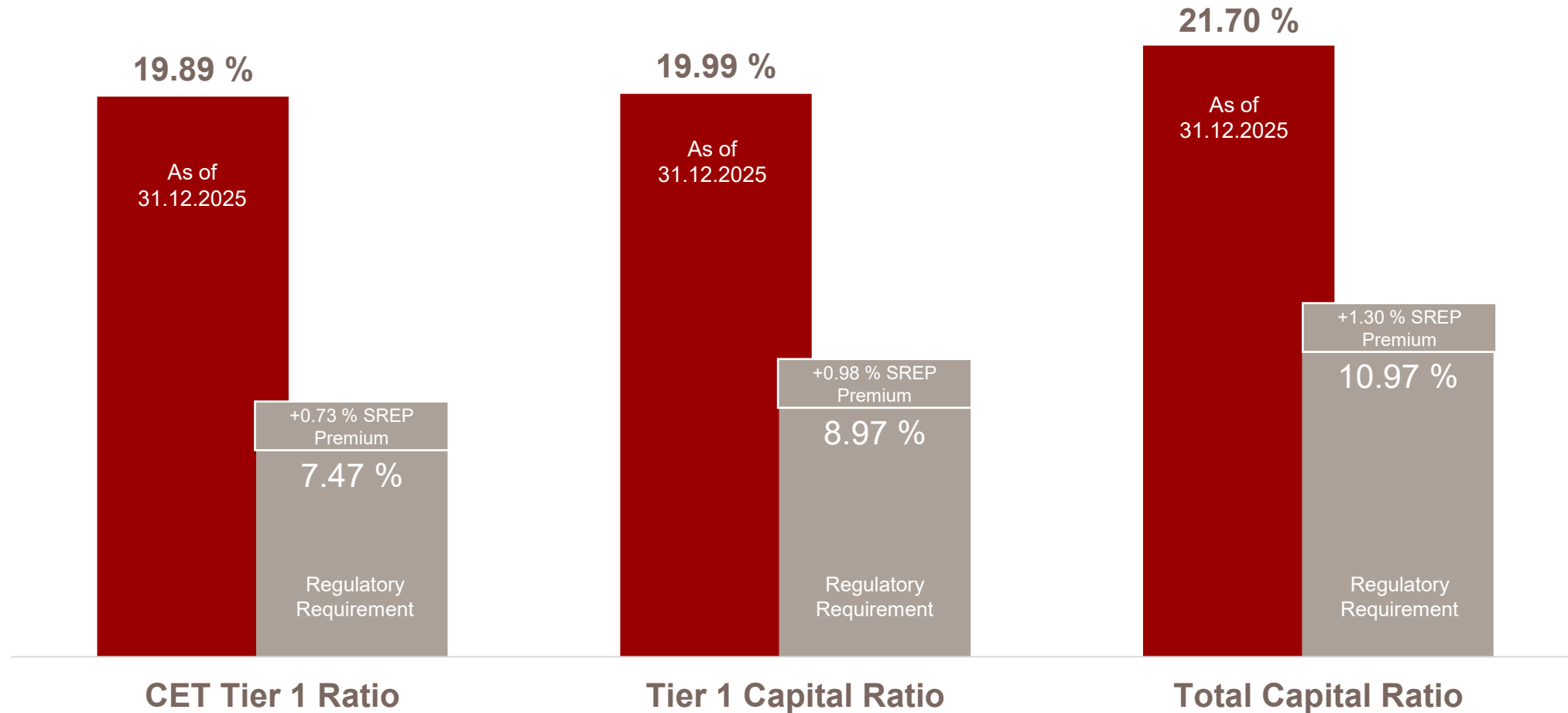
(Risk provisions/Net interest income)



Source: Oberbank AG
Status: 31/12/2025



We meet the statutory capital requirements

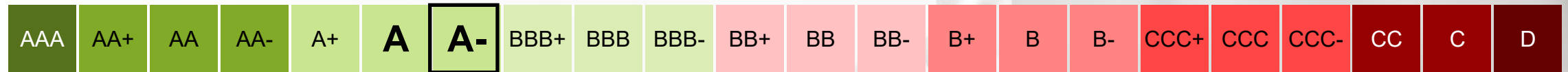


Source: Oberbank Annual Report as of 31.12.2025;
As of 31.12.2025



Rating by S&P

Standard & Poor's rating scale



stable

We are one of Austria's best-rated banks.

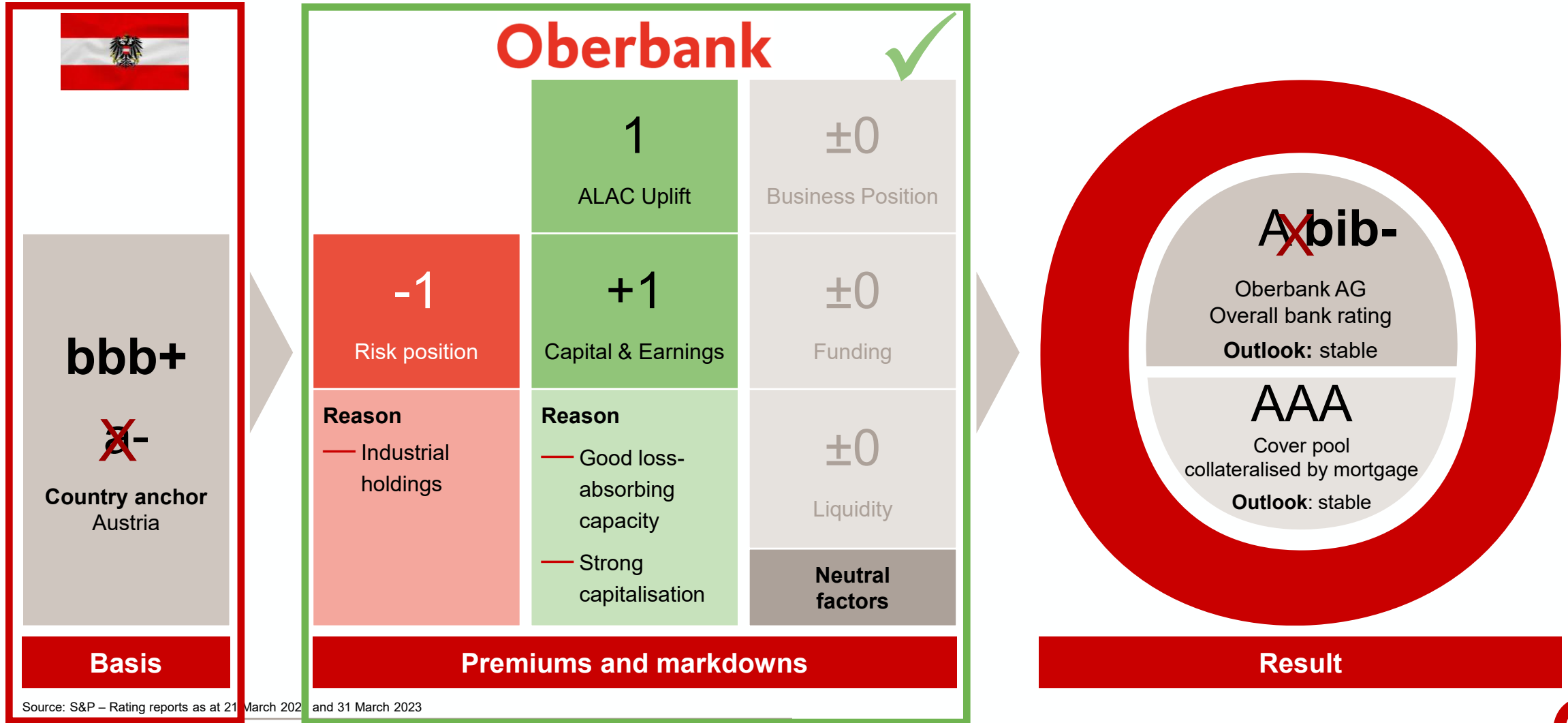
Strong capitalisation and high levels of profit are the key criteria.

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

Source: Oberbank
As of 26.March 2026



Impact of worsened country anchor



Source: S&P – Rating reports as at 21 March 2022 and 31 March 2023



Experienced Management Team



Martin Seiter, MBA
CSO
Corporate &
International Finance

Mag.^a Romana Thiem, EMBA
CSO
Private Banking,
General Banking

Mag. Florian Hagenauer, MBA
CRO

Mag.^a Isabella Lehner, MBA
COO / CIO

Dr. Franz Gasselsberger, MBA
CEO / CFO

INDEPENDENCE
is our
TOP PRIORITY.

It makes us the first choice for our shareholders, customers, employees. This is the base of our success, this is what we live by.

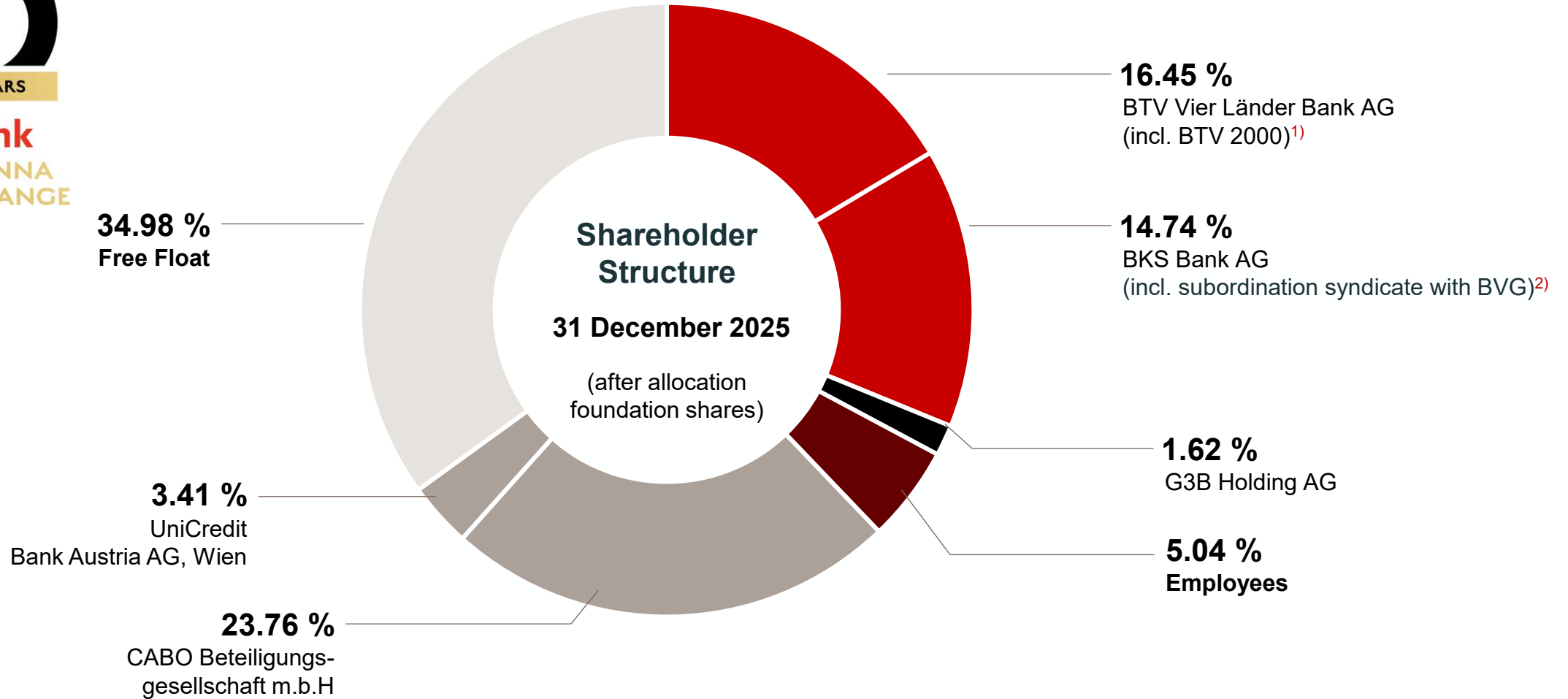
Oberbank

- **INDEPENDENT** since 1984
- **LISTED** since 1986

Photo credits: Joachim Haslinger



Shareholder structure



Source: Oberbank AG | As of: 31. December 2025

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

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



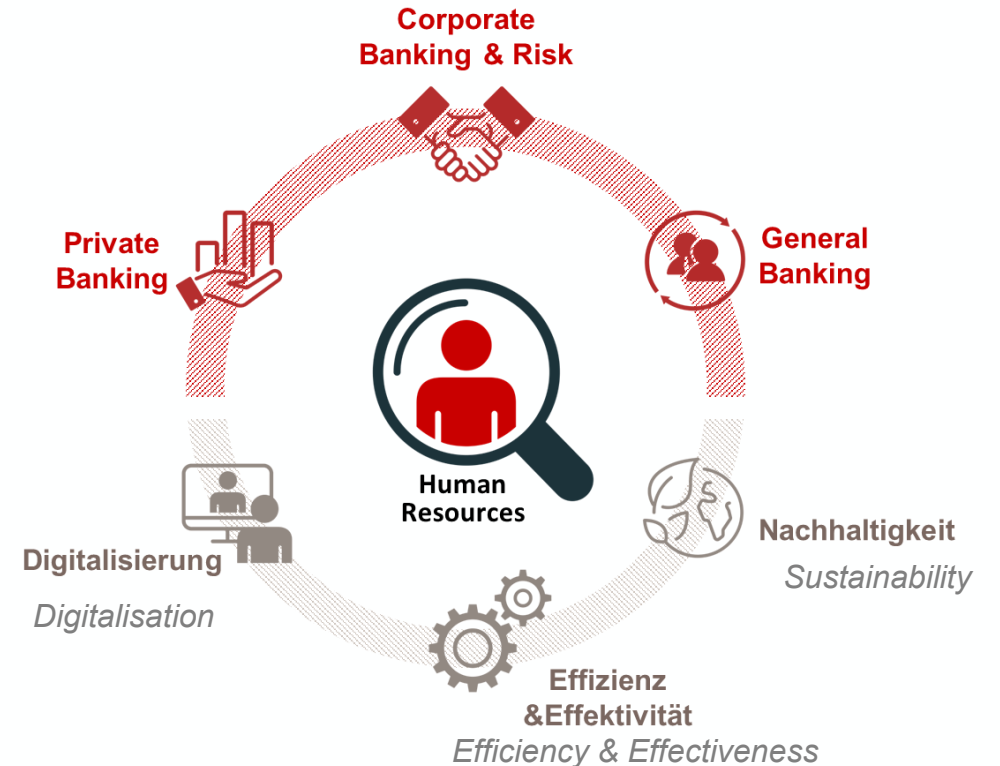
Strategy 2030: Growth and Efficiency through seven fields of action

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

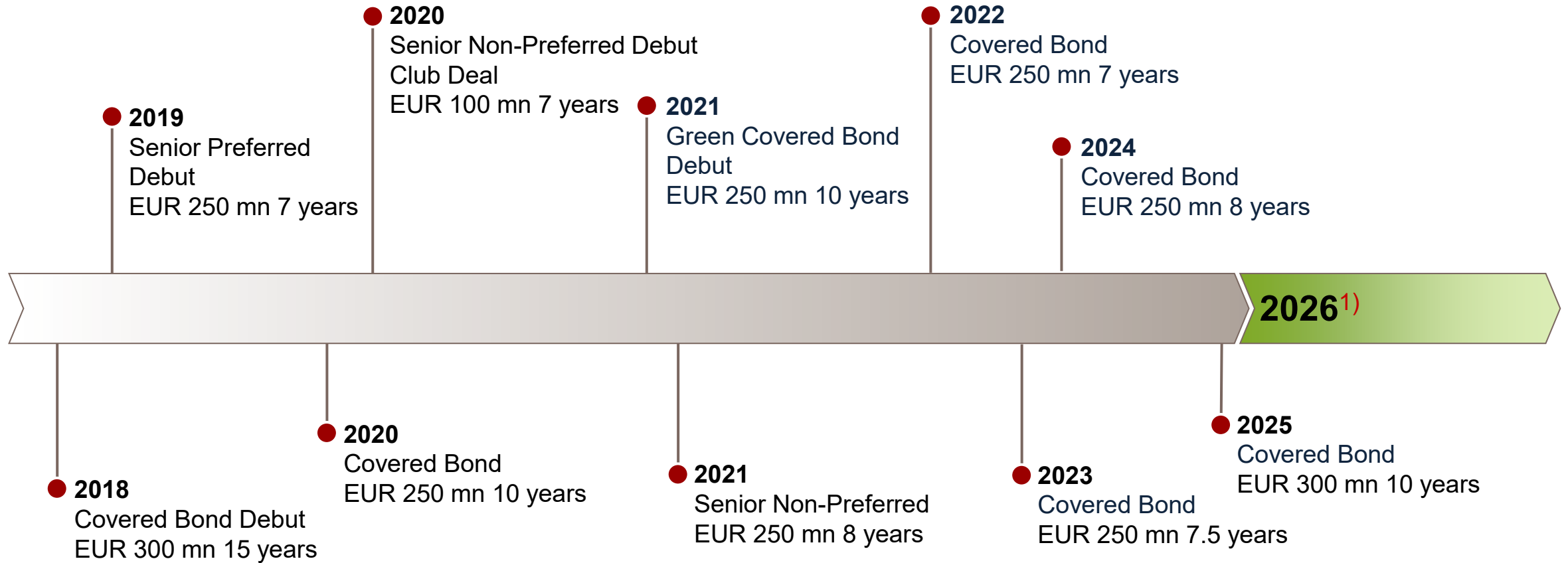
FUTURE
2030

Together, with our goal
in mind

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



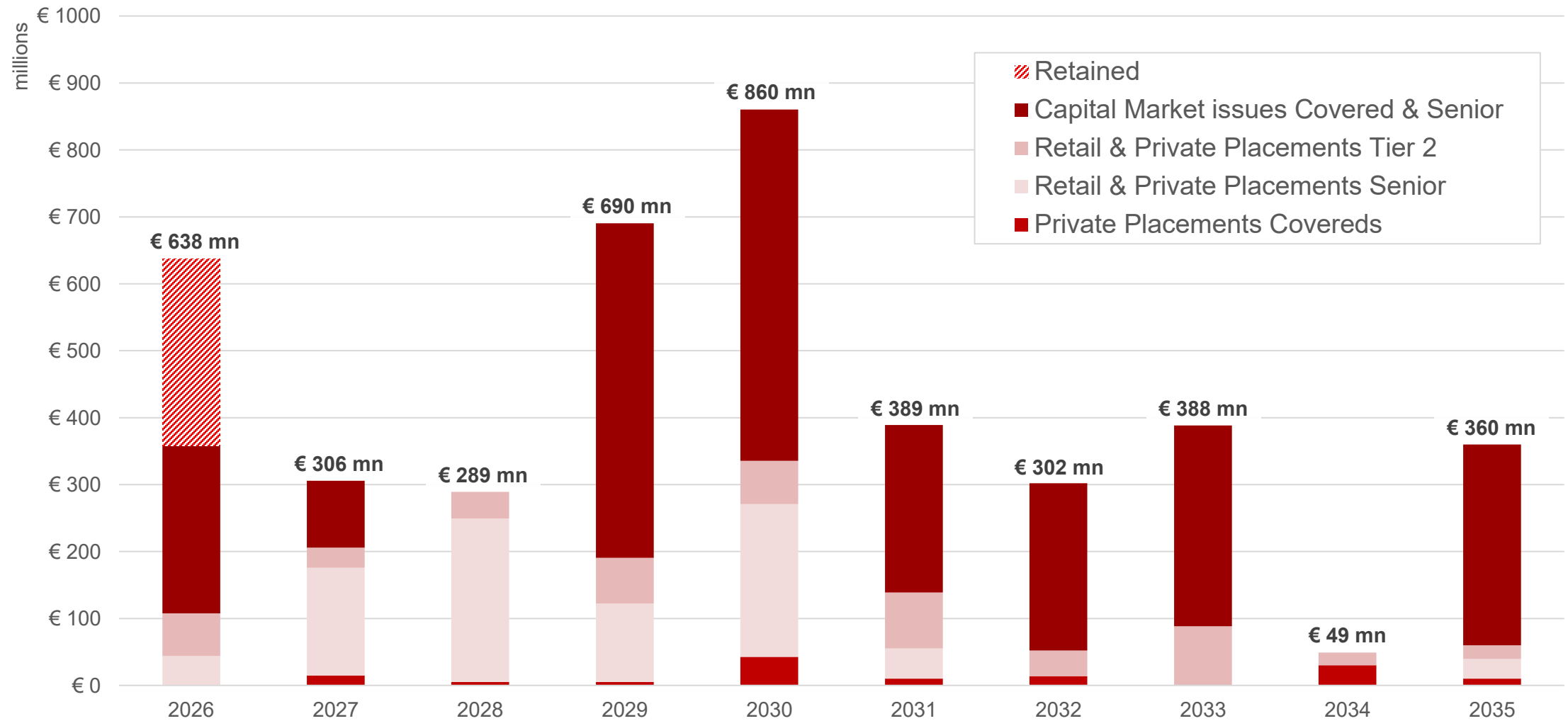
Funding Activities



1) The planning corresponds to the status as of January 14th 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 14.01.2026



Oberbank Issues – Maturities



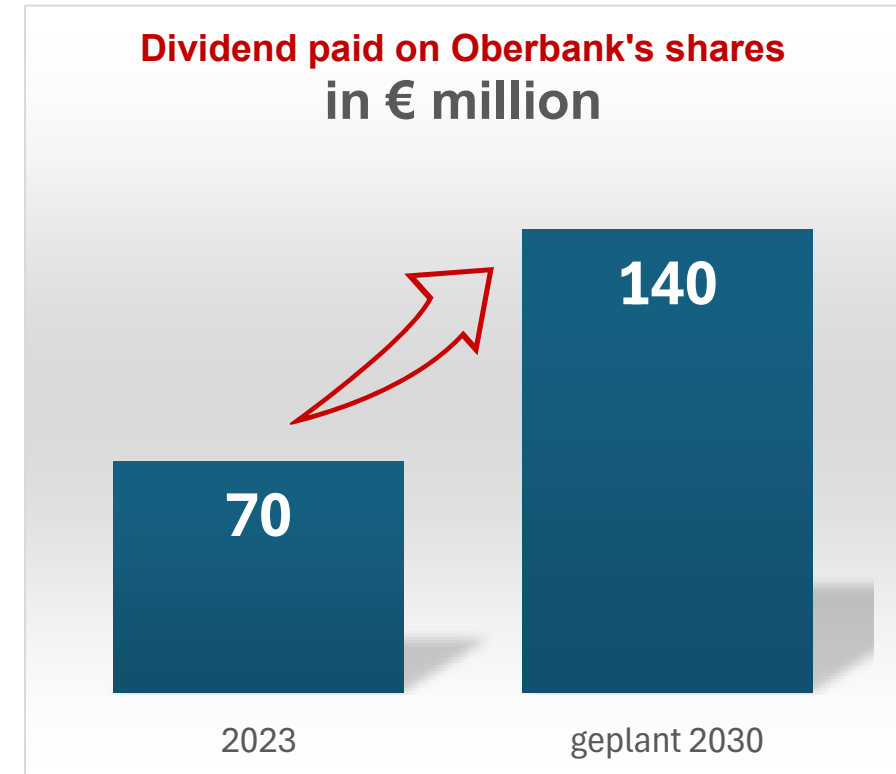
As of: 31.03.2026



We have paid dividends every year ...

... and plan to double dividends by 2030

in 2030, we plan to pay out EUR 140 million in dividends, which corresponds to EUR 2 per share (2023: EUR 1).



The values given are historical values. These cannot be used to derive future trends. We would like to point out the price, credit and liquidity risks associated with equities, which are described in more detail in our risk notice on equities. Source: Bloomberg, Oberbank AG; 30 September 2025



DISCLAIMER

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The figures given refer to the past. These cannot be used to derive future trends.

Oberbank AG, legal form: Aktiengesellschaft (joint stock company), registered office: Linz, Companies Register no. FN 79063 w, Landesgericht Linz (Linz Regional Court)



AGENDA

AGEND
A
ITEM1

Report for the 2025 financial year

AGEND
A
ITEM2

Q&A

