

Oberbank

**Financial Year
2025**



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Oberbank Group - Overview

| Income statement in €m | 2025 | 2024 | Change |
|--|-------------|-------------|---------------|
| Net interest income | 621.2 | 656.3 | -5.3% |
| Charges for losses on loans and advances | -59.1 | -68.7 | -14.1% |
| Net fee and commission income | 231.8 | 205.9 | 12.6% |
| Administrative expenses | -401.8 | -402.7 | -0.2% |
| Profit for the year before tax | 477.1 | 476.8 | 0.1% |
| Profit for the year after tax | 372.0 | 378.8 | -1.8% |

| Balance sheet in €m | 2025 | 2024 | Change |
|---|-------------|-------------|---------------|
| Total assets | 29,364.8 | 28,382.6 | 3.5% |
| Loans and advances to customers | 21,629.4 | 20,769.0 | 4.1% |
| Primary funds | 20,632.9 | 19,700.3 | 4.7% |
| thereof securitised liabilities incl. subordinated capital | 4,171.5 | 3,660.0 | 14.0% |
| Shareholders' equity | 4,373.4 | 4,115.6 | 6.3% |
| Customer funds under management | 43,593.5 | 40,158.0 | 8.6% |

| Regulatory capital in €m | 2025 | 2024 | Change |
|------------------------------------|-------------|-------------|---------------|
| Common equity tier 1 capital | 3,850.4 | 3,609.4 | 6.7% |
| Tier 1 capital | 3,870.4 | 3,659.4 | 5.8% |
| Own funds | 4,199.9 | 3,991.8 | 5.2% |
| Common equity tier 1 capital ratio | 19.89% | 19.25% | 0.64 ppt |
| Tier 1 capital ratio | 19.99% | 19.52% | 0.47 ppt |
| Total capital ratio | 21.70% | 21.29% | 0.41 ppt |

| Performance indicators | 2025 | 2024 | Change |
|-------------------------------|-------------|-------------|---------------|
| Liquidity coverage ratio | 183.89% | 173.63% | 10.26 ppt |
| Net stable funding ratio | 128.68% | 129.99% | -1.31 ppt |
| Leverage ratio | 12.32% | 12.09% | 0.23 ppt |
| Risk/earning ratio | 9.51% | 10.47% | -0.96 ppt |
| Non-performing loans ratio | 2.78% | 3.56% | -0.78 ppt |
| Impairment ratio | 0.28% | 0.32% | -0.04 ppt |
| Cost/income ratio | 42.84% | 42.47% | 0.37 ppt |
| Return on equity before tax | 11.27% | 11.95% | -0.68 ppt |
| Return on equity after tax | 8.79% | 9.49% | -0.70 ppt |

| Resources | 2025 | 2024 | Change |
|------------------------------------|-------------|-------------|---------------|
| Average number of staff (weighted) | 2,163 | 2,227 | -64 |
| Number of branches | 165 | 178 | -13 |

Oberbank Group - Overview

| Oberbank's shares – key figures | 2025 | 2024 |
|--|-------------|-------------|
| Number of ordinary no-par shares | 70,614,600 | 70,614,600 |
| High, ordinary shares in € | 76.20 | 70.60 |
| Low, ordinary shares in € | 69.40 | 64.60 |
| Close, ordinary shares in € | 76.20 | 69.80 |
| Market capitalization in €m | 5,380.83 | 4,928.90 |
| IFRS earnings per share in € | 5.27 | 5.37 |
| Dividend per share in € ¹⁾ | 1.35 | 1.15 |
| P/E ratio, ordinary shares | 14.46 | 13.00 |

¹⁾ The Management Board and Supervisory Board will propose to the Annual General Meeting 2026 the distribution of a dividend of EUR 1.35 for the financial year 2025.

Dear Readers, Dear Shareholders,

The year 2025 will be the third successive year of recession in the history of Austria's economy. In our markets of Hungary, Slovakia and the Czech Republic, the economy performed much better. The effects of the much lower interest rates are now starting to be seen, but although the figure for net interest income is a bit lower, the effect has also been to boost credit growth. This makes us confident that we will finally overcome the recession in 2026.

We were optimistic about the future development of business already in mid-year 2025, and our expectations were even surpassed. Our operating activities have developed excellently and we have again achieved record earnings.

Overall, the financial year was excellent. Despite declines in net interest income and income from equity investments, our profit before tax increased again bolstered by the double-digit rise in net fee and commission income, an excellent risk result and slightly lower administrative expenses.

Note: All comparative figures refer to the period 31/12/2024 to 31/12/2025.

Robust growth in lending: Volume increased +4.1% to EUR 21.6 billion.

Demand for loans from both businesses and private individuals has risen substantially. New loans gained some 20%, while lending volumes increased year on year by EUR 860.4 million to EUR 21.6 billion. Corporate lending volume rose by +4.6% to EUR 17.9 billion. Net interest income clearly reflects the much lower interest rates and decreased by -5.3% to EUR 621.1 million.

Excellent risk management: NPL ratio 2.78%

We are proud of our very healthy and broadly diversified loan portfolio. Risk provisions decreased further from EUR 68.7 million to EUR 59.1 million. The NPL ratio improved again by 0.78 percentage points to 2.78%, which puts us well ahead of many of our peers.

Volume of primary funds breaks new record, rising +4.7% to EUR 20.6 billion

Even more important than credit growth are primary funds, as these are the foundation of the banking business. Primary funds again increased more strongly than loans compared to the preceding year. At a gain of EUR 932.6 million, they climbed to EUR 20.6 billion – an all-time high. Together with the volumes on securities accounts, the volume of customer assets under management rose to a record level of EUR 43.6 billion.

Excellent services business: +12.6% increase in fee and commission income

Our Private Banking division is a major player on the market and remains on course for success. Net fee and commission income from the securities business rose by +17.8% to EUR 81.0 million. Fees and commissions from payment services performed robustly again, rising +10.1% to EUR 80.9 million. Overall, this is the best performance of income from fees and commissions in the bank's history.

Net profit before tax at EUR 477.1 million breaking new record.

In total, net profit for the year before tax increased by +0.1% to EUR 477.1 million. Income tax rose by 7.2% to EUR 105 million, and net profit for the year after tax is EUR 372.0 million.

Letter from the Chairman of the Management Board

Shareholders' equity rose a further 6.3% to EUR 4.4 billion

The tier 1 capital ratio was just shy of 20% and the total capital ratio is 21.7%, thereby ranking Oberbank among the top performing universal banks in Europe. The strong equity base will make it possible for us to continue on our successful growth trajectory. The “A” rating assigned by Standard & Poor’s is further proof of Oberbank's risk-bearing capacity, stability and creditworthiness.

Higher dividends are the goal

Based on the excellent results, the Management Board and the Supervisory Board will recommend to the Annual General Meeting to raise the dividend to EUR 1.35 per share.

Sustainability

Oberbank is firmly committed to the Paris Agreement goal of limiting global warming to 1.5°C and our climate strategy aims for the decarbonisation of the loan portfolio. We have defined three specific, measurable targets for the period up to 2030 for the three key asset classes: commercial real estate, residential mortgages and business loans. The corresponding measures are in place. For example, the loan terms in the Commercial Real Estate segment are now linked to energy efficiency requirements. In the asset class of business loans, a specific support concept addresses the most greenhouse gas-intensive companies.

We are proud of our excellent sustainability ratings: ISS ESG confirmed our prime rating, which places us among the best banks out of around 280 regional banks throughout the world. Furthermore, the bank’s MSCI ESG “AA” global rating puts Oberbank among the global leaders. Oberbank’s shares continued in the VÖNIX Sustainability Index of the Vienna Stock Exchange in the year 2025.

Overall, the year 2025 was an excellent one for Oberbank

In May, we presented our Strategy 2030 to the Annual General Meeting and subsequently to all of our employees in all markets. This strategy sets the course for the future development of the bank.

I look forward to the next five years with confidence, as Oberbank’s business stands on a solid footing and is better than ever. Our strength is the loyalty of our staff – from the management to employee representatives. We all work together to achieve the same goal.

The best protection of all for our success and independence is the trust and loyalty of our customers, shareholders and employees.

I hope you will continue to accompany us on our journey.

Linz, 12 March 2026



CEO Franz Gasselsberger
Chairman of the Management Board

General Economic Environment

Economy - year of trade tariffs

Few years in recent history are likely to be remembered as vividly as 2025. The first year of Donald Trump's second presidency was marked by many unexpected, disruptive events. The new "America First" doctrine has been revived with great intensity by the Trump administration. The use of tariffs as a means of exerting pressure on other countries was to prove the most defining measure of US policy. On 2 April – designated “Liberation Day” by Donald Trump – was the starting signal for many sometimes incomprehensible tariffs on nations with which the US engages in trade. Often, extreme figures were announced in a first phase, only to be reduced to a mutually acceptable level during negotiations. Thus, Donald Trump lived up to his reputation as a dealmaker.

The US economy was robust in 2025. At a growth rate of 2.1% (IMF forecast January 2026), growth was well above the euro area for example. The US's largest problem remains its high level of sovereign debt. Even if Trump generates around USD 30 billion monthly from customs duties, this will not significantly reduce the government deficit.

Even though international trade was negatively affected by the turmoil triggered by the trade tariffs, the global economy nonetheless remained unscathed. The global economy grew by 3.3% (IMF forecast January 2026) and was therefore around the same level as in the preceding year.

The main drivers of growth were to be found again in Asia. The economy in China and especially in India grew much faster than in the western hemisphere. At 5% and more than 7%, respectively, these two nations showed that they are now well established as global players (IMF forecast January 2026).

The euro area grew by 1.4% (IMF forecast January 2026), with the figures diverging widely from country to country. The former driver of economic growth, Germany, came to a standstill again and in 2025 growth did not move above 0.2% (IMF forecast January 2026). At 0.5% growth (WIFO forecast December 2025), Austria did not significantly outperform its neighbour Germany. The frontrunners in the EU were countries such as Poland and Spain with growth rates of over 3% and 2%, respectively, (EU Commission forecast November 2025 and IMF forecast January 2026).

The ongoing war in Ukraine was a negative factor weighing on developments in Europe. In Germany, economic confidence was boosted by the announcement of a major set of investment stimulus measures by the government. However, as the year came to a close, calls for the swift implementation of the measures started to get more frequent.

Inflation - declines across the board

The trend of falling inflation ratios continued in 2025. In the euro area, the inflation rate fell to 1.9% in 2025 (EU Commission January 2026). However, as in previous years, the figures varied greatly from country to country.

Slovakia was at the top of the list with 4.1% inflation and Cyprus at the bottom with 0.1% inflation. Austria remained consistently in the top third and closed the year with the third-highest annual inflation rate in the euro area of 3.8%.

In Oberbank's other markets, inflation ranged from 3.3% in Hungary and 1.8% in the Czech Republic. Germany, had inflation under control at 2%

General Economic Environment

Interest rates on downtrend

The major central banks, the ECB and the Fed, may have been moving at different speeds in the interest rate year, but their trends pointed in the same direction: downwards. The ECB continued its cycle of interest rate cuts in 2025 and reduced its key interest rates four times. The benchmark interest rate for deposits with the ECB was therefore 2.0% at the end of the year. Thus, the ECB followed the trend of decreasing inflation in the euro area. The goal of keeping the inflation rate around 2.0% over the long term was supported by the interest rate cuts.

The US Federal Reserve entered the phase of interest rate cuts at a much later time. The first interest rate cut in quite some time was decided in September, followed by two further cuts of 0.25% each in October and December. This translated into an interest rate bandwidth of the US Fed of 3.50% to 3.75% at year-end 2025. In 2025, the central bank in the US was confronted by some fierce attacks by the US president on the Chairman of the Fed, Jerome Powell. The President bluntly called for sharp interest rate cuts and accused Powell of acting too slowly and too sluggishly. In many places, this triggered discussions about the independence of central banks in their decisions.

In the Czech Republic, key lending rates were lowered twice in 2025. At year-end they stood at 3.5% after starting out the year at 4.0%. The CNB (Česká národní banka) continued its course of interest rate cuts until the middle of the year. The MNB (Magyar Nemzeti Bank) acted differently than in the euro area or the Czech Republic. It left the key lending rates unchanged at 6.5% throughout the year.

US dollar in free fall

In 2025, the US dollar recorded one of its biggest movements versus the euro in a long time. At a depreciation of more than 15% at peak times, the US dollar was clearly weaker. Custom tariffs, interest rate developments and unpredictable trends in international trade throughout much of the year all had a marked impact.

Capital markets – slight rise in interest rates

After the yield curve normalized, interest rates for longer maturities showed a slight upward trend over the course of the year. The 10-year euro swap interest rates rose from 2.38% at the beginning of the year to 2.92% at the end of the year. The topic of rising national debt shifted more and more into the spotlight in 2025. This led to a general rise at the long end of the yield curve. Yields on ten-year Austrian government bonds rose from 2.8% at the beginning of the year to 3.11% at the end of the year. Short-term interest rates in the euro area (3-month Euribor) decreased from 2.74% to around 2.03% at year-end.

Development of Business and Economic Situation

| Income statement in €m | 2025 | 2024 | Change |
|---|--------|--------|--------|
| Net interest income | 621.2 | 656.3 | -5.3% |
| Charges for losses on loans and advances | -59.1 | -68.7 | -14.1% |
| Income from entities accounted for by the equity method | 62.0 | 82.0 | -24.3% |
| Net fee and commission income | 231.8 | 205.9 | 12.6% |
| Administrative expenses | -401.8 | -402.7 | -0.2% |
| Profit for the year before tax | 477.1 | 476.8 | 0.1% |
| Profit for the year after tax | 372.0 | 378.8 | -1.8% |

Robust business operations

We were optimistic about the future development of business already in mid-year 2025, and our expectations were even surpassed. Our operating activities have developed excellently and we have again achieved record earnings.

Overall, the financial year was excellent. Despite declines in net interest income and income from equity investments, we attained a higher profit before tax due to the double-digit rise in net fee and commission income, an excellent cost of risk performance and stable administrative expenses. All comparative figures refer to the period 31/12/2024 to 31/12/2025.

Robust growth in lending: Volume increased +4.1% to EUR 21.6 billion.

Demand for loans from both companies and private individuals has risen substantially. New loans gained some 20%, while lending volumes increased year on year by EUR 860.5 million to EUR 21.6 billion. Corporate lending rose by +4.6% to EUR 17.9 billion. Net interest income clearly reflects the much lower interest rates and decreased by -5.3% to EUR 621.2 million.

Excellent risk management: NPL ratio 2.78%

We are proud of our very healthy and broadly diversified loan portfolio. Risk provisions decreased further from EUR 68.7 million to EUR 59.1 million. The NPL ratio improved again by 0.78 percentage points to 2.78%, which puts us well ahead of many of our peers.

The volume of primary funds is at a new record level, rising by +4.7% to EUR 20.6 billion

Even more important than credit growth are primary funds, as these are the foundation of the banking business. Primary funds again increased more strongly than loans compared to the preceding year. At a gain of EUR 932.6 billion to EUR 20.6 billion, primary funds were at an all-time high. Together with the volumes on securities accounts, the volume of customer assets under management rose to a record level of EUR 43.6 billion.

Excellent services business: +12.6% increase in fee and commission income

Our Private Banking division is a major player on the market and remains on course for success. Net fee and commission income from the securities business rose by +17.8% to EUR 81.8 million. Fees and commissions from payment services performed robustly again, rising +10.1% to EUR 81.0 million. Overall, this is the best performance of income from fees and commissions in the bank's history.

Development of Business and Economic Situation

Net profit before tax was EUR 477.1 million, breaking a new record

In total, net profit for the year before tax increased by +0.1% to EUR 477.1 million. Income tax rose by 7.2% to EUR 105 million, and net profit for the year after tax is EUR 372.0 million.

Shareholders' equity rose a further 6.3% to EUR 4.4 billion

The tier 1 capital ratio of almost 20% and the total capital ratio of 21.7% place Oberbank among the top performing universal banks in Europe. The strong equity base will make it possible for us to continue on our successful growth trajectory. The "A" rating assigned by Standard & Poor's is further proof of Oberbank's risk-bearing capacity, stability and creditworthiness.

Higher dividends planned

Based on the excellent results, the Management Board and the Supervisory Board will recommend to the Annual General Meeting to raise the dividend to EUR 1.35 per share.

Profit distribution proposal

Distributable profit is determined on the basis of the single-entity financial statements of the parent of the group, Oberbank AG. Oberbank AG's net profit for the financial year 2025 was EUR 292.5 million. After the allocation of EUR 197.2 million to reserves and including the profit brought forward of EUR 0.2 million, the net profit available for distribution is EUR 95.6 million. Subject to approval by the Annual General Meeting, the Management Board proposes to distribute a dividend of EUR 1.35 per eligible share. At 70,614,600 ordinary shares, this results in a distribution amount of EUR 95.3 million. The Management Board also proposes to carry the remainder of EUR 224,924.95 forward to new account.

| Balance sheet in €m | 2025 | 2024 | Change |
|--|----------|----------|--------|
| Total assets | 29,364.8 | 28,382.6 | 3.5% |
| Loans and advances to customers | 21,629.4 | 20,769.0 | 4.1% |
| Primary funds | 20,632.9 | 19,700.3 | 4.7% |
| thereof savings deposits | 1,007.5 | 1,162.1 | -13.3% |
| thereof securitised liabilities incl. subordinated debt capital | 4,171.5 | 3,660.0 | 14.0% |
| Shareholders' equity | 4,373.4 | 4,115.6 | 6.3% |
| Customer funds under management | 43,593.5 | 40,158.0 | 8.6% |

Financial position and financial performance

Consolidated total assets increased by EUR 982.2 million or 3.5% to EUR 29,364.8 million compared to 31/12/2024. This change was due mainly to the items loans and advances to customers and financial assets.

Development of Business and Economic Situation

Balance sheet – assets

Cash and balances with the central bank decreased from EUR 2,803.4 million by EUR -374.2 million to EUR 2,429.2 million.

Loans and advances to banks declined by EUR -26.0 million or -7.3% to EUR 331.5 million.

Compared to the close of the preceding year, loans and advances to customers increased from EUR 860.5 million by 4.1% to EUR 21,629.4 million. The increase in financial assets by EUR 491.1 million or 12.6% to EUR 4,394.3 million was due mainly to changes in fixed-interest securities. These increased from EUR 2,034.5 million by 464.6 EUR million or 22.8% to EUR 2,499.1 million.

Shares and other variable-yield securities decreased from EUR 274.0 million by EUR -17.6 million or -6.4% to EUR 256.4 million. Shares in affiliated companies decreased from EUR 92.0 million by EUR -30.7 million or -33.4% to EUR 61.3 million. Investments accounted for using the equity method increased from EUR 1,245.9 million by EUR 52.1 million or 4.2% to EUR 1,298.0 million. Other equity investments increased from EUR 256.8 million by EUR 22.7 million or 8.8% to EUR 279.5 million.

Balance sheet – equity and liabilities

Primary deposits increased again, rising from EUR 19,700.3 million to EUR 20,632.9 million.

Amounts owed to credit institutions decreased by EUR -106.2 million or -2.8% to EUR 3,697.7 million.

Amounts owed to customers rose by EUR 421.0 million or 2.6% to EUR 16,461.3 million, while securitised liabilities rose by EUR 461.4 million or 14.6% to EUR 3,623.8 million, and subordinated debt capital increased by EUR 50.1 million or 10.1% to EUR 547.7 million.

At EUR 245.1 million, provisions for liabilities and charges were EUR -58.9 million lower than on 31/12/2024.

Shareholders' equity increased by EUR 257.8 million or 6.3% to EUR 4,373.4 million.

| Regulatory capital in €m | 2025 | 2024 | Change |
|------------------------------------|-------------|-------------|---------------|
| Common equity tier 1 capital | 3,850.4 | 3,609.4 | 6.7% |
| Tier 1 capital | 3,870.4 | 3,659.4 | 5.8% |
| Own funds | 4,199.9 | 3,991.8 | 5.2% |
| Common equity tier 1 capital ratio | 19.89% | 19.25% | 0.64 ppt |
| Tier 1 capital ratio | 19.99% | 19.52 % | 0.47 ppt |
| Total capital ratio | 21.70% | 21.29% | 0.41 ppt |

The common equity tier 1 capital ratio increased year on year from 19.25% by 0.64%-points to 19.89%. Qualifying common equity tier 1 capital went up by 6.7%.

The tier 1 capital ratio increased year on year from 19.52% by 0.47%-points to 19.99%.

The total capital ratio increased year on year from 21.29% by 0.41%-points to 21.70%.

Development of Business and Economic Situation

| Performance indicators | 2025 | 2024 |
|--|-------------|-------------|
| Cost/income ratio in % ¹⁾ | 42.84 | 42.47 |
| Return on equity before tax in % ²⁾ | 11.27 | 11.95 |
| Return on equity after tax in % ³⁾ | 8.79 | 9.49 |
| Risk/earnings ratio (credit risk/net interest income) in % ⁴⁾ | 9.51 | 10.47 |
| Non-performing loans ratio in % ⁵⁾ | 2.78 | 3.56 |
| Impairment ratio in % ⁶⁾ | 0.28 | 0.32 |
| Earnings per share in € ⁷⁾⁸⁾ | 5.27 | 5.37 |

1) Administrative expenses in relation to net interest income, income from entities accounted for by the equity method, net fee and commission income, net trading income and other operating income

2) Profit/loss for the year before tax in relation to average shareholders' equity

3) Profit/loss for the year after tax in relation to average shareholders' equity

4) Charges for losses on loans and advances in relation to net interest income

5) Non-performing loans / loans

6) Charges for losses on loans and advances in relation to net interest income

7) Profit/loss for the year after tax in relation to the average number of shares in circulation

8) Since no financial instruments with diluting effect were issued, diluted earnings per share were identical with undiluted earnings per share (see also Note 11).

Use of financial instruments

The use of financial instruments is presented in detail in the Notes to the Consolidated Financial Statements of the Oberbank Group.

Shares and shareholder structure

Autonomy and independence are high priorities for Oberbank. This is achieved by robust earnings, a sound risk policy and shareholders who have an interest in preserving the independence of Oberbank. No single shareholder of Oberbank is in a position to acquire a direct or indirect controlling interest. There is a syndicate agreement between BKS and BTV for the purpose of protecting Oberbank's independence. Furthermore, employee share ownership is an additional stabilising element.

Oberbank ordinary shares 2025

Oberbank's ordinary shares performed strongly in 2025. Performance was +9.17%, and including dividends, the share's performance was +10.98%. Market capitalisation of Oberbank AG was EUR 5,380.83 million at the end of 2025 compared to EUR 4,928.90 million at the end of the preceding year.

| Oberbank's shares – key figures | 2025 | 2024 |
|--|-------------|-------------|
| Number of ordinary no-par shares | 70,614,600 | 70,614,600 |
| High, ordinary shares in € | 76.20 | 70.60 |
| Low, ordinary shares in € | 69.40 | 64.60 |
| Close, ordinary shares in € | 76.20 | 69.80 |
| Market capitalization in €m | 5,380.83 | 4,928.90 |
| IFRS earnings per share in € | 5.27 | 5.37 |
| Dividend per share in € ¹⁾ | 1.35 | 1.15 |
| P/E ratio, ordinary shares | 14.46 | 13.00 |

¹⁾ The Management Board and the Supervisory Board will propose to the Annual General Meeting 2026 a dividend payout of EUR 1.35 per share for the financial year 2025.

Stable rise in value

Oberbank's ordinary shares have been listed on the Vienna Stock Exchange since 1 July 1986 and their value has been rising steadily ever since. Shareholders who acquired Oberbank's shares in 1986 and participated in all capital increases have earned an average yield of 9.46% per year (before withholding tax) taking into account dividend distributions. At the 146th Annual General Meeting on 13 May 2026, the Board will recommend the distribution of a dividend of EUR 1.35 per eligible share, which is EUR 0.20 higher than in the preceding year.

Oberbank's global bank rating and mortgage-backed cover pool

Standard & Poor's left its rating unchanged in 2025. The bank's rating remained at a very good "A" with a stable outlook. The highest rating of "AAA" (with a stable outlook) was also confirmed for the mortgage cover pool. This again highlights the stability of Oberbank.

Investor Relations

| Shareholders of Oberbank as at 31/12/2025 | Total |
|---|--------|
| BTV Vier Länder Bank AG, Innsbruck (incl. BTV 2000)* | 16.45% |
| BKS Bank AG, Klagenfurt (incl. subordination syndicate with BVG)** | 14.74% |
| G3B Holding AG, Wien | 1.62% |
| Employees | 5.04% |
| CABO Beteiligungsgesellschaft m. b. H., Vienna | 23.76% |
| UniCredit Bank Austria AG, Vienna | 3.41% |
| Free float | 34.98% |

* BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. (BTV 2000), a 100% consolidated subsidiary of BTV Vier Länder Bank AG, holds a stake of 2.62% in Oberbank AG.

** Beteiligungsverwaltung Gesellschaft m.b.H. (BVG) holds a stake of 0.58% in Oberbank AG.

The share capital of Oberbank is divided into 70,614,600 ordinary registered shares, which are listed on the Vienna Stock Exchange under ISIN AT0000625108. The largest single shareholder is CABO Beteiligungsgesellschaft m.b.H., a 100% subsidiary of UniCredit Bank Austria. The free float (34.98% of Oberbank's ordinary shares) is held by corporate investors, institutional investors and private shareholders.

Investor Relations and Communication

Oberbank informs shareholders in detail about its financial position, financial performance and cash flows in its quarterly and annual reports. The website www.oberbank.at provides regularly updated information. The invitation to the Annual General Meeting calls on shareholders to seek direct contact with the members of the Management Board and the Supervisory Board. Potentially price-sensitive events are disclosed by Oberbank through the portal "www.presetext.com" under IR-NEWS/Inside information. In the financial year 2025, Oberbank published one such disclosure.

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Financial Calendar 2026

| | |
|--|------------|
| Publication of the Annual Report 2025 | 09.04.2026 |
| Date of record for 146th Annual General Meeting 2025 | 09.05.2026 |
| 146th Annual General Meeting of Oberbank AG's shareholders | 19.05.2026 |
| Ex dividend day – dividend for financial year 2025 | 21.05.2026 |
| Record date – dividend for financial year 2025 | 22.05.2026 |
| Dividend payout date – dividend for financial year 2025 | 26.05.2026 |

Publication of quarterly reports

| | |
|----------|------------|
| Q1 | 19.05.2026 |
| HY1 | 26.08.2026 |
| Q1 to Q3 | 26.11.2026 |

145th Annual General Meeting of Oberbank on 13 May 2025 / Resolutions

AGENDA

ITEM 2: Resolution on the use of the net profit for the financial year 2024
YES: 42,971,438 votes; NO: 2,742 votes; ABSTENTIONS: 19,297,594 votes

AGENDA Resolution on the approval of the activities of the Management Board for the financial year
ITEM 3: 2024
YES: 42,847,355 votes; NO: 9,430 votes; ABSTENTIONS: 19,288,159 votes

AGENDA Resolution on the approval of the activities of the members of the Supervisory Board for the
ITEM 4: 2024 financial year
König: YES: 42,792,585 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Zahlbruckner: YES: 42,795,161 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Bogner: YES: 61,984,025 votes; NO: 9,430 votes; ABSTENTIONS: 154,942 votes
Burtscher: YES: 42,796,041 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756
Czerny: YES: 42,798,001 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Leitl-Staudinger YES: 42,801,551 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Franz Peter Mitterbauer: YES: 42,801,541 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Pierer: YES: 42,741,086 votes; NO: 48,650 votes; ABSTENTIONS: 19,365,305 votes
Pilgram: YES: 42,803,365 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Stockbauer: YES: 42,803,365 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Pischinger: YES: 61,992,239 votes; NO: 9,430 votes; ABSTENTIONS: 154,942 votes
Kloibmüller: YES: 42,803,425 votes; NO: 9,430 votes; ABSTENTIONS: 19,343,756 votes
Braun: YES: 61,990,789 votes; NO: 9,430 votes; ABSTENTIONS: 154,942 votes
Grabner: YES: 61,918,389 votes; NO: 9,430 votes; ABSTENTIONS: 154,942 votes
Höchtel: YES: 61,919,689 votes; NO: 9,430 votes; ABSTENTIONS: 154,942 votes
Zeiss: YES: 61,919,289 votes; NO: 9,430 votes; ABSTENTIONS: 154,942 votes

Investor Relations

AGENDA

ITEM 5: Supervisory Board elections

AGENDA

ITEM 5a: Niss

YES: 42,200,873 votes; NO: 209,915 votes; ABSTENTIONS: 19,838,409 votes

AGENDA

ITEM 5b: Juhász

YES: 42,309,720 votes; NO: 8,720 Votes; ABSTENTIONS: 19,931,237 votes

AGENDA Appointment of the bank auditor for the financial year 2026, and if required by law for the financial year 2026, appointment of the auditor of the (consolidated) sustainability report for the financial year 2026.

ITEM 6:

YES: 61,976,766 votes; NO: 4,106 votes; ABSTENTIONS: 267,434 votes

AGENDA

ITEM 7: Appointment of the bank auditor for the Regional Division Slovakia for the financial year 2025

YES: 61,883,993 votes; NO: 0 votes; ABSTENTIONS: 281,971 votes

AGENDA

ITEM 8: Resolution on the remuneration report

YES: 42,547,397 votes; NO: 92,639 votes; ABSTENTIONS: 19,525,828 votes

Segment Report

Oberbank's operating activities are grouped into the segments Corporate and Business Banking, Retail Banking, Financial Markets and Other (primary segments).

The segment Corporate and Business Banking comprises leasing sub-groups and the self-employed in the Austrian market. Not included are self-employed persons in Austria who are not registered in the Companies Register and whose liabilities with Oberbank are less than EUR 1 million.

The segment Retail Banking includes business with individuals, employees and the self-employed in Austria who are not registered in the Companies Register and whose liabilities with Oberbank are less than EUR 1 million.

The Financial Markets segment covers earnings from equity investments and trading activities as well as net interest income from spread transactions and asset-liability management.

The segment "Other" includes income and expense items that cannot be meaningfully assigned to any of the other segments, including overheads classified as staff costs and other administrative expenses as well as depreciation and amortisation.

| Segment overview 2025 in €m | Corporate and Business Banking | Retail Banking | Financial Markets | Other | Consolidated income statement 2025 |
|---|---------------------------------------|-----------------------|--------------------------|--------------|---|
| Net interest income | 459.5 | 171.2 | -9.4 | | 621.2 |
| Income from entities recognised using the equity method | | | 62.0 | | 62.0 |
| Charges for losses on loans and advances | -57.7 | -1.4 | | | -59.1 |
| Net fee and commission income | 123.9 | 107.8 | | | 231.8 |
| Net trading income | -0.6 | | 7.7 | | 7.1 |
| Administrative expenses | -217.2 | -140.7 | -11.6 | -32.4 | -401.8 |
| Other operating income | -6.6 | 6.8 | 15.0 | 0.5 | 15.8 |
| Extraordinary profit/loss | | | | | |
| Profit for the year before tax | 301.3 | 143.8 | 63.9 | -31.9 | 477.1 |
| Return on equity before tax | 10.66% | 36.75% | 6.3% | | 11.3% |
| Cost/income ratio | 37.7% | 49.23% | 15.33% | | 42.8% |

Due to its nature as regional bank, Oberbank has a limited geographical catchment area. Consequently, because it is of minor significance, there is no segmentation by geographic region.

The equity allocated to the segments is measured on the basis of the average ten-year swap rate calculated for the last 120 months and recognised in net interest income as income from equity investments. The allocated equity capital is distributed in accordance with the regulatory capital requirements for the segments.

Segment Report

| Corporate and Business Banking in €m | 2025 | 2024 | Change |
|--|-------------|-------------|---------------|
| Net interest income | 459.5 | 500.9 | -8.3% |
| Income from entities recognised using the equity method | | | |
| Charges for losses on loans and advances | -57.7 | -67.4 | -14.3% |
| Net fee and commission income | 123.9 | 110.3 | 12.3% |
| Net trading income | -0.6 | 0.5 | >-100% |
| Administrative expenses | -217.2 | -216.9 | 0.1% |
| Other operating income | -6.6 | -5.4 | 21.5% |
| Extraordinary profit/loss | 0.0 | 0.0 | |
| Profit for the year before tax | 301.3 | 322.1 | -6.5% |
| Contribution to profit for the year before tax | 63.2% | 67.5% | -4.4 ppt |
| Average credit and market risk equivalent (Austrian Banking Act) | 13,964.7 | 13,245.6 | 5.4 ppt |
| Segment assets | 18,240.6 | 17,415.8 | 4.7% |
| Segment liabilities | 12,703.6 | 12,043.2 | 5.5% |
| Average allocated equity | 2,826.4 | 2,658.7 | 6.3% |
| Return on equity before tax (RoE) | 10.66% | 12,11% | -1.5 ppt |
| Cost/income ratio | 37.70% | 35,77% | 1.9 ppt |

Development of business in 2025 - Overview

In Corporate and Business Banking, net profit for the year before tax dropped in 2025 by -6.5% to EUR 301.3 million.

Net interest income decreased by -8.3% to EUR 459.5 million. Fee and commission income increased by 12.3% to EUR 123.9 million.

The allocation to risk provisions decreased to EUR 57.7 million following EUR 67.4 million in the preceding year.

Administrative expenses increased by 0.1% to EUR 217.2 million.

Other operating income decreased to EUR -6.6 million, compared to EUR -5.4 million in the preceding year.

RoE dropped to 10.7%, the cost/income ratio deteriorated to 37.7%.

Segment Report

| Retail Banking in €m | 2025 | 2024 | Change |
|---|-------------|-------------|---------------|
| Net interest income | 171.2 | 222.6 | -23.1% |
| Income from entities recognised using the equity method | | | |
| Charges for losses on loans and advances | -1.4 | -1.4 | -6.0% |
| Net fee and commission income | 107.8 | 95.6 | 12.8% |
| Net trading income | | | |
| Administrative expenses | -140.7 | -141.2 | -0.3% |
| Other operating income | 6.8 | -7.0 | >-100% |
| Extraordinary profit/loss | | | |
| Profit for the year before tax | 143.8 | 168.5 | -14.7% |
| Contribution to profit for the year before tax | 30.1% | 35.3% | -5.2% |
| Average credit and market risk equivalent (Banking Act) | 1,933.1 | 2,014.6 | -4.0% |
| Segment assets | 3,796.2 | 3,712.9 | 2.2% |
| Segment liabilities | 7,799.6 | 7,703.7 | 1.2% |
| Average allocated equity | 391.2 | 404.4 | -3.2% |
| Return on equity before tax (RoE) | 36.75% | 41,68% | -4.9% |
| Cost/income ratio | 49.23% | 45,37% | 3.9% |

Development of business in 2025 - Overview

Net income in Retail Banking decreased in 2025 by -14.7% to EUR 143.8 million.

Net interest income dropped by -23.1% to EUR 171.2 million. Net fee and commission income, however, rose by 12.8% to EUR 107.8 million. The allocation to risk provisions was 1.4 million, as in the preceding year.

At EUR 140.7 million, administrative expenses were -0.3% lower year on year. Other operating income increased to EUR 6.8 million, compared to EUR -7.0 million in the preceding year.

RoE in Retail Banking decreased to 36.8%, and the cost/income ratio deteriorated to 49.2%.

Segment Report

| Financial Markets in €m | 2025 | 2024 | Change |
|--|---------|---------|--------|
| Net interest income | -9.4 | -67.2 | -85.9% |
| Income from entities recognised using the equity method | 62.0 | 82.0 | -24.3% |
| Charges for losses on loans and advances | | 0.1 | -64.4% |
| Net fee and commission income | | | |
| Net trading income | 7.7 | 7.9 | -2.1% |
| Administrative expenses | -11.6 | -11.5 | 0.3% |
| Other operating income | 15.0 | 1.9 | >100% |
| Extraordinary profit/loss | | | |
| Profit for the year before tax | 63.9 | 13.2 | >100% |
| Contribution to profit for the year before tax | 13.4% | 2.8% | 10.6% |
| Average credit and market risk equivalent (Austrian Banking Act) | 5,011.8 | 4,619.1 | 8.5% |
| Segment assets | 7,195.5 | 7,119.0 | 1.1% |
| Segment liabilities | 8,600.7 | 8,150.1 | 5.5% |
| Average allocated equity | 1,014.4 | 927.2 | 9.4% |
| Return on equity before tax (RoE) | 6.30% | 1,42% | 4.9% |
| Cost/income ratio | 15.33% | 46,78% | -31.5% |

Development of business in 2025 - Overview

In Corporate and Business Banking, net profit for the year before tax increased to EUR 63.9 million.

Income in Financial Markets improved from EUR -67.2 million to EUR -9.4 million.

Income from investments accounted for by the equity method decreased to EUR 62.0 million, compared to EUR 82.0 million in the preceding year. Net trading income dropped by -2.1% to EUR 7.7 million.

Other operating income increased to EUR 15.0 million, compared to EUR 1.9 million in the preceding year.

RoE rose to 6.3%, while the cost/income ratio improved to 15.3%.

Other

The shortfall before tax in 2025 was EUR -31.9 million in the segment Other, after EUR -27.0 million in the preceding year.

The amount comprises income and expenses, primarily overhead costs from other administrative expenses as well as depreciation/amortisation expenses, the allocation or distribution of which to other segments cannot be meaningfully assigned.

Statement of comprehensive income for the financial year 2025

| Consolidated income statement in €k | 2025 | 2024 | Change in €k | Change in % |
|--|----------------|----------------|-------------------------|------------------------|
| 1. Interest and similar income | 1,064,429 | 1,255,964 | -191,535 | -15.3 |
| a) Interest income, effective interest rate method | 1,026,463 | 1,220,922 | -194,459 | -15.9 |
| b) Other interest income | 37,966 | 35,042 | 2,924 | 8.3 |
| 2. Interest and similar expenses | -443,218 | -599,655 | 156,437 | -26.1 |
| Net interest income (3) | 621,211 | 656,309 | -35,098 | -5.3 |
| 3. Income from entities accounted for by the equity method (4) | 62,045 | 82,004 | -19,959 | -24.3 |
| 4. Charges for losses on loans and advances (5) | -59,052 | -68,718 | 9,666 | -14.1 |
| 5. Fee and commission income | 254,795 | 226,902 | 27,893 | 12.3 |
| 6. Fee and commission expenses | -23,012 | -20,999 | -2,013 | 9.6 |
| Net fee and commission income (6) | 231,783 | 205,903 | 25,880 | 12.6 |
| 7. Net trading income (7) | 7,132 | 8,455 | -1,323 | -15.6 |
| 8. Administrative expenses (8) | -401,834 | -402,673 | 839 | -0.2 |
| 9. Other operating income (9) | 15,772 | -4,468 | 20,240 | >-100,0 |
| a) Net income from financial FV/PL | 28,658 | 8,988 | 19,670 | >100,0 |
| b) Net income from financial assets FV/OCI | -134 | 1,064 | -1,198 | >-100,0 |
| c) Net income from financial assets AC | 0 | 0 | 0 | |
| d) Other operating income | -12,752 | -14,520 | 1,768 | -12.2 |
| Profit for the year before tax | 477,057 | 476,812 | 245 | 0.1 |
| 10. Income taxes (10) | -105,027 | -97,973 | -7,054 | 7.2 |
| Profit for the year after tax | 372,030 | 378,839 | -6,809 | -1.8 |
| thereof attributable to shareholders of the parent company and to the owners of additional equity components | 371,008 | 378,053 | -7,045 | -1.9 |
| thereof attributable to non-controlling interests | 1,022 | 786 | 236 | 30.0 |

Consolidated Financial Statements

| Other comprehensive income in €k | 2025 | 2024 |
|--|----------------|----------------|
| Profit for the year after tax | 372,030 | 378,839 |
| Items not reclassified to profit or loss for the year | | |
| +/- Actuarial gains/losses IAS 19 | -4,957 | -32,813 |
| +/- Deferred taxes on actuarial gains/losses IAS 19 | 10,811 | -20,835 |
| +/- Share from entities recognised using the equity method | -2,487 | 4,792 |
| +/- Value changes in own credit risk recognised in equity IFRS 9 | 7,248 | -5,064 |
| +/- Deferred tax on changes recognised in equity for own credit risk IFRS 9 | -8,836 | -18,688 |
| +/- Deferred tax on value changes in equity instruments recognised in equity IFRS 9 | 2,032 | 4,298 |
| +/- Value changes in equity instruments recognised in equity IFRS 9 | -13,115 | -508 |
| +/- Deferred tax on value changes in equity instruments recognised in equity IFRS 9 | -610 | 3,192 |
| Items reclassified to profit or loss for the year | | |
| +/- Value changes recognised in equity for debt securities IFRS 9 | -552 | -5,179 |
| Amounts recognised in equity | 1,144 | -1,170 |
| Reclassification adjustments | 1,200 | -1,184 |
| +/- Deferred tax on value changes recognised in equity for debt securities IFRS 9 | -56 | 14 |
| Amounts recognised in equity | -263 | 269 |
| Reclassification adjustments | -276 | 272 |
| +/- Exchange differences | 13 | -3 |
| +/- Share from entities recognised using the equity method | 2,601 | -2,604 |
| | -4,034 | -1,674 |
| Total income and expenses recognised directly in equity | -5,509 | -37,992 |
| Total comprehensive income for the period from net profit and income/expenses recognised in equity | 366,521 | 340,847 |
| thereof attributable to shareholders of the parent company and to the owners of additional equity components | 365,499 | 340,061 |
| thereof attributable to non-controlling interests | 1,022 | 786 |

Consolidated Financial Statements

| Performance indicators | 2025 | 2024 |
|--|-------------|-------------|
| Cost/income ratio in % ¹⁾ | 42.84 | 42.47 |
| Return on equity before tax in % ²⁾ | 11.27 | 11.95 |
| Return on equity after tax in % ³⁾ | 8.79 | 9.49 |
| Risk/earnings ratio (credit risk/net interest income) in % ⁴⁾ | 9.51 | 10.47 |
| Non-performing loan ratio in % ⁵⁾ | 2.78 | 3.56 |
| Impairment ratio in % ⁶⁾ | 0.28 | 0.32 |
| Earnings per share in € ⁷⁾⁸⁾ | 5.27 | 5.37 |

1) Administrative expenses in relation to net interest income, income from entities accounted for by the equity method, net fee and commission income, net trading income and other operating income

2) Profit/loss for the year before tax in relation to average shareholders' equity

3) Profit/loss for the year after tax in relation to average shareholders' equity

4) Charges for losses on loans and advances in relation to net interest income

5) Defaulted receivables in relation to loans and advances to customers and banks

6) Charges for losses on loans and advances in relation to net interest income

7) Profit/loss for the year after tax in relation to the average number of shares in circulation

8) Since no financial instruments with diluting effect were issued, diluted earnings per share were identical with undiluted earnings per share (see also Note 11).

Consolidated Financial Statements

| Consolidated balance sheet as at 31/12/2025 | | | 31/12/2025 | 31/12/2024 | Change in €k | Change in % |
|--|---|-----------|-------------------|-------------------|---------------------|--------------------|
| Assets in €k | | | | | | |
| 1. | Cash and balances at central banks | (12) | 2,429,198 | 2,803,384 | -374,186 | -13.3% |
| 2. | Loans and advances to credit institutions | (13) | 331,479 | 357,473 | -25,994 | -7.3% |
| 3. | Loans and advances to customers | (14) | 21,629,436 | 20,768,961 | 860,475 | 4.1% |
| 4. | Trading assets | (16) | 19,783 | 28,564 | -8,781 | -30.7% |
| 5. | Financial investments | (17) | 4,394,334 | 3,903,203 | 491,131 | 12.6% |
| | a) Financial assets - FV/PL | | 512,552 | 716,512 | -203,960 | -28.5% |
| | b) Financial assets - FV/OCI | | 333,319 | 366,201 | -32,882 | -9.0% |
| | c) Financial assets - AC | | 2,250,435 | 1,574,630 | 675,805 | 42.9% |
| | d) Interests in entities accounted for using the equity method | | 1,298,028 | 1,245,860 | 52,168 | 4.2% |
| 6. | Intangible assets | (18) | 4,668 | 4,491 | 177 | 3.9% |
| 7. | Property, plant and equipment | (19) (20) | 347,151 | 336,139 | 11,012 | 3.3% |
| | a) Investment property | | 67,917 | 63,047 | 4,870 | 7.7% |
| | b) Other property, plant and equipment | | 279,234 | 273,092 | 6,142 | 2.2% |
| 8. | Other assets | (21) | 208,788 | 180,404 | 28,384 | 15.7% |
| | a) Deferred tax assets | | 1,738 | 1,641 | 97 | 5.9% |
| | b) Positive fair values of closed out derivatives in the banking book | | 18,743 | 24,603 | -5,860 | -23.8% |
| | c) Other | | 188,307 | 154,160 | 34,147 | 22.2% |
| | Total assets | | 29,364,837 | 28,382,619 | 982,218 | 3.5% |

Consolidated Financial Statements

| Consolidated balance sheet as at 31/12/2025 | | | | | | |
|--|---|------|-------------------|-------------------|---------------------|--------------------|
| Liabilities in €k | | | 31/12/2025 | 31/12/2024 | Change in €k | Change in % |
| 1. | Amounts owed to credit institutions | (22) | 3,697,709 | 3,803,871 | -106,162 | -2.8% |
| | a) Refinance allocated for customer loans | | 3,429,834 | 3,476,387 | -46,553 | -1.3% |
| | b) Other amounts owed to credit institutions | | 267,875 | 327,484 | -59,609 | -18.2% |
| 2. | Amounts owed to customers | (23) | 16,461,345 | 16,040,335 | 421,010 | 2.6% |
| 3. | Securitised liabilities | (24) | 3,623,806 | 3,162,366 | 461,440 | 14.6% |
| 4. | Provisions for liabilities and charges | (25) | 245,129 | 304,050 | -58,921 | -19.4% |
| 5. | Other liabilities | (26) | 415,728 | 458,784 | -43,056 | -9.4% |
| | a) Trading liabilities | (27) | 19,174 | 22,788 | -3,614 | -15.9% |
| | b) Tax liabilities | | 43,523 | 39,521 | 4,002 | 10.1% |
| | ba) Current tax liabilities | | 23,422 | 32,227 | -8,805 | -27.3% |
| | bb) Deferred tax liabilities | | 20,101 | 7,294 | 12,807 | >100,0% |
| | c) Negative fair values of closed out derivatives in the banking book | | 75,516 | 94,903 | -19,387 | -20.4% |
| | d) Other | | 277,515 | 301,572 | -24,057 | -8.0% |
| 6. | Subordinated debt capital | (28) | 547,736 | 497,625 | 50,111 | 10.1% |
| 7. | Shareholders' equity | (29) | 4,373,384 | 4,115,588 | 257,796 | 6.3% |
| | a) Equity after minorities | | 4,344,404 | 4,057,375 | 287,029 | 7.1% |
| | b) Minority interests | | 8,980 | 8,213 | 767 | 9.3% |
| | c) Additional equity capital components | | 20,000 | 50,000 | -30,000 | -60.0% |
| | Total equity and liabilities | | 29,364,837 | 28,382,619 | 982,218 | 3.5% |

58) Consolidated own funds and regulatory own funds requirement

Effective 1 January 2014, Oberbank AG became subject to the provisions of Regulation (EU) 575/2013 (CRR) as well as CRD IV. The defined minimum capital requirements have been met at all times. The own fund components disclosed are also used for the purposes of internal capital management.

Consolidated Financial Statements

| Regulatory capital pursuant to Part 2 Regulation (EU) No 575/2013 - Pillar I in EURk | 2025 | 2024 | Change | |
|---|-------------------|-------------------|----------------|------------|
| | | | Amount | in % |
| Subscribed capital | 105,922 | 105,922 | 0 | |
| Capital reserves | 505,523 | 505,523 | 0 | |
| Retained earnings ¹⁾ | 3,564,087 | 3,286,346 | 277,741 | 8.5 |
| Minority interests | 0 | 0 | 0 | |
| Cumulated other comprehensive income | 72,316 | 81,039 | -8,723 | -10.8 |
| Regulatory adjustment items | -6,844 | -14,079 | 7,235 | -51.4 |
| Deductions from CET 1 capital | -390,581 | -355,378 | -35,203 | 9.9 |
| COMMON EQUITY TIER 1 CAPITAL | 3,850,423 | 3,609,373 | 241,050 | 6.7 |
| AT1 capital instruments | 20,000 | 50,000 | -30,000 | -60.0 |
| AT1 capital instruments pursuant to national implementation rules | 0 | 0 | 0 | |
| Deductions from AT1 capital items | 0 | 0 | 0 | |
| Additional tier 1 capital | 20,000 | 50,000 | -30,000 | -60.0 |
| TIER 1 CAPITAL | 3,870,423 | 3,659,373 | 211,050 | 5.8 |
| Qualifying supplementary capital instruments | 345,993 | 347,690 | -1,697 | -0.5 |
| Supplementary capital (tier 2) items pursuant to national implementation rules | 0 | 0 | 0 | |
| General credit risk adjustments | 0 | 0 | 0 | |
| Deductions from supplementary capital items | -16,526 | -15,313 | -1,213 | 7.9 |
| Supplementary capital (tier 2) | 329,467 | 332,377 | -2,910 | -0.9 |
| OWN FUNDS | 4,199,890 | 3,991,750 | 208,140 | 5.2 |
| Total exposure Article 92 CRR | | | | |
| Credit risk | 17,984,843 | 17,108,006 | 876,837 | 5.1 |
| Market risk, settlement risk and CVA risk | 11,637 | 13,708 | -2,071 | -15.1 |
| Operational risk | 1,360,590 | 1,627,401 | -266,811 | -16.4 |
| Total exposure | 19,357,070 | 18,749,115 | 607,955 | 3.2 |
| Own funds ratio pursuant Art. 92 CRR | | | | |
| Common equity tier 1 capital ratio | 19.89% | 19.25% | 0.64% | |
| Tier 1 capital ratio | 19.99% | 19.52% | 0.47% | |
| Total capital ratio | 21.70% | 21.29% | 0.41% | |
| Regulatory requirement, own capital ratios in % | | | | |
| Common equity tier 1 capital ratio | 7.47% | 7.32% | 0.15% | |
| Tier 1 capital ratio | 8.97% | 8.82% | 0.15% | |
| Total capital ratio | 10.97% | 10.82% | 0.15% | |
| Regulatory requirements, own funds in €k | | | | |
| Common equity tier 1 capital | 1,445,973 | 1,372,435 | 73,538 | 5.4 |
| Tier 1 capital | 1,736,329 | 1,653,672 | 82,657 | 5.0 |
| Total capital | 2,123,471 | 2,028,654 | 94,817 | 4.7 |
| Free capital components | | | | |
| Common equity tier 1 capital | 2,404,450 | 2,236,938 | 167,512 | 7.5 |
| Tier 1 capital | 2,134,094 | 2,005,701 | 128,393 | 6.4 |
| Total capital | 2,076,419 | 1,963,096 | 113,323 | 5.8 |

1) Including the allocation of 2025 to retained earnings, subject to approval by the Supervisory Board on 25 March 2026.

Other disclosures required pursuant to the Austrian Banking Act and Austrian Business Code

In the reporting year 2026, a total nominal value of EUR 347.7 million and HUF 3,500.00 in bonds issued by Oberbank will mature.

As at 31 December 2025, there was no subordinated liability that exceeded 10% of the aggregate amount of subordinated liabilities. Other subordinated borrowings individually coming to 10% or less of aggregate subordinated liabilities totalled EURk 545,318.0 (nominal) and refer to supplementary capital subject to interest rates of 1.7% to 4.8% and maturities in the financial years 2026 up to 2040.

In the reporting year, expenses for subordinated liabilities were €k 17,599.3. Applying market prices, the volume on the trading book was EUR 27.3 million as at 31 December 2025.

Of this amount, securities (fair values) accounted for EUR 0.9 million and other financial instruments (fair values) for EUR 26.4 million. The lease portfolio volume was EUR 1,752.2 million as at 31 December 2025. Expenses for the group auditor amounted to EURk 1,863.1 in the reporting year (incl. VAT, leasing companies and subsidiaries). This amount breaks down as follows: EURk 1,414.9 for the audit of the single-entity financial statements and the consolidated financial statements, EURk 177.3 for other assurance services, EURk 48.7 for tax advisory services and EURk 222.2 for other services. The expenses for the audit of ALPENLÄNDISCHE GARANTIE-GESELLSCHAFT m.b.H., which is included in the consolidated financial statements pursuant to IFRS 11 Joint Arrangements, was EURk 14.9.

Organisational Chart and Structure of Oberbank

Members of the Management Board

Chairman of the Management Board, CEO

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Management Board Member

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Management Board Member

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Private Banking & Asset Management

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Back office departments

Credit Management:

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Human Resources

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Organisational Chart and Structure of Oberbank

| | |
|---|--|
| Real Estate, Security and Cost Management | Leopold Krahofer ext. 32451, leopold.krahofer@oberbank.at |
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| Internal Audit: | Nikolaus Langeder ext. 32169, nikolaus.langeder@oberbank.at |
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Organisational Chart and Structure of Oberbank

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Organisational Chart and Structure of Oberbank

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- A-4040 Linz – Harbach, Leonfeldner Straße 75 a
- A-4020 Linz – Stadthafen, Industriezeile 56
- A-4040 Linz – Urfahr, Hinsenkamplatz 1
- A-4070 Eferding – Eferding, Stadtplatz 32
- A-4240 Freistadt – Freistadt, Linzer Straße 4
- A-4210 Gallneukirchen – Gallneukirchen, Hauptstraße 4
- A-4060 Leonding – Leonding, Mayrhansenstraße 13
- A-4100 Ottensheim – Ottensheim, Hostauerstraße 87
- A-4320 Perg – Perg, Herrenstraße 14
- A-4150 Rohrbach – Rohrbach, Stadtplatz 16

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- A-4020 Linz – Spallerhof-BinderMichl, Einsteinstraße 5
- A-4020 Linz – Weißenwolffstraße, Weißenwolffstraße 1
- A-4020 Linz – Wiener Straße, Wiener Straße 32
- A-4470 Enns – Enns, Hauptplatz 9
- A-4400 Steyr – Stadtplatz, Stadtplatz 25
- A-4400 Steyr – Tabor, Ennsner Straße 29
- A-4050 Traun – Traun, Linzer Straße 12

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 - A-5020 Salzburg – Maxglan, Neutorstraße 52
 - A-5020 Salzburg – Schallmoos, Sterneckerstraße 55
 - A-5020 Salzburg – Südtiroler Platz, Ferdinand-Porsche-Straße 10
 - A-5630 Bad Hofgastein – Bad Hofgastein, Kurgartenstraße 27
 - A-5400 Hallein – Hallein, Robertplatz 4
 - A-5310 Mondsee – Mondsee, Rainerstraße 14
 - A-5760 Saalfelden – Saalfelden, Leoganger Straße 16
 - A-5201 Seekirchen – Seekirchen, Bahnhofstraße 1

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 - A-4560 Kirchdorf, Bahnhofstraße 9
 - A-4550 Kremsmünster, Marktplatz 26
 - A-4614 Marchtrenk, Linzer Straße 30
 - A-4810 Gmunden, Esplanade 24
 - A-8990 Bad Aussee, Parkgasse 155
 - A-4820 Bad Ischl, Kaiser-Fr.-Josef-Straße 4
 - A-4802 Ebensee, Alte Saline 9
 - A-4663 Laakirchen, Gmundner Straße 10
 - A-4690 Schwanenstadt, Huberstraße 1
 - A-4840 Vöcklabruck, Stadtplatz 31 – 33

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 - A-2700 Wiener Neustadt, Wiener Straße 25
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Regional Divisions and Branches

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 - A-1220 Wien – Donaustadt, Wagramer Straße 124
 - A-1100 Wien – Favoriten, Sonnwendgasse 13
 - A-1210 Wien – Floridsdorf, Brünner Straße 42
 - A-1170 Wien – Hernals, Hernalser Hauptstraße 114
 - A-1130 Wien – Hietzing, Lainzer Straße 151
 - A-1080 Wien – Josefstadt, Josefstädter Straße 28
 - A-1020 Wien – Leopoldstadt, Taborstraße 11 a
 - A-1230 Wien – Liesing, Lehmannngasse 9
 - A-1120 Wien – Meidling, Meidlinger Hauptstraße 33 – 35
 - A-1070 Wien – Neubau, Neubaugasse 28 – 30
 - A-1140 Wien – Penzing, Linzer Straße 413
 - A-1010 Wien – Schottengasse, Schottengasse 2
 - A-1230 Wien – Süd, Laxenburger Straße 244
 - A-1180 Wien – Währing, Gersthofer Straße 10
 - A-1040 Wien – Wieden, Rilkeplatz 8
 - A-1100 Wien – Wienerberg, Wienerbergstraße 9
 - A-2120 Wien – Wolkersdorf, Wienerstraße 5
 - A-2500 Baden bei Wien, Beethovengasse 4 – 6
 - A-3400 Klosterneuburg, Kierlinger Straße 1
 - A-2100 Korneuburg, Hauptplatz 21
 - A-2340 Mödling, Hauptstraße 33
 - A-2380 Perchtoldsdorf, Wiener Gasse 12
 - A-2320 Schwechat, Franz Schubert Straße 2a

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 - D-84307 Eggenfelden, Fischbrunnenplatz 11
 - D-82110 Germering, Gabriele-Münter-Straße 2
 - D-85053 Ingolstadt, Erni-Singerl-Straße 2
 - D-84028 Landshut, Altstadt 391
 - D-84453 Mühldorf am Inn, Brückenstraße 2
 - D-85521 Ottobrunn, Rosenheimer Landstraße 39
 - D-94032 Passau, Bahnhofstraße 10
 - D-93047 Regensburg, Bahnhofstraße 13
 - D-83022 Rosenheim, Luitpoldstraße 9
 - D-94315 Straubing, Stadtgraben 93
 - D-85716 Unterschleißheim, Alleestraße 13
 - D-82515 Wolfratshausen, Bahnhofstraße 28
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Regional Divisions and Branches

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D-09111 Chemnitz, An der Markthalle 3 – 5
D-03046 Cottbus, Neustädter Straße 8
D-44269 Dortmund, Freie-Vogel-Straße 387
D-01067 Dresden, Wallstraße 8
D-40217 Düsseldorf, Schirmerstraße 76
D-99084 Erfurt, Krämpferstraße 6
D-45127 Essen, Friedrich-Ebert-Straße 55
D-06108 Halle, Große Steinstraße 82 – 85
D-63450 Hanau, Nussallee 7a
D-07743 Jena, Kirchplatz 6
D-50823 Köln, Subbelrather Straße 15
D-04109 Leipzig, Dittrichring 18 – 20
D-55116 Mainz, Große Bleiche 17-23
D-92318 Neumarkt i. d. Oberpfalz, Ringstraße 5
D-14482 Potsdam, Horstweg 8b
D-92637 Weiden, Sedanstraße 6
D-97080 Würzburg, Schweinfurterstraße 4

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D-74072 Heilbronn, Lohtorstraße 27
D-76131 Karlsruhe, Ludwig-Erhard-Allee 28
D-68165 Mannheim, Friedrichsplatz 8
D-88212 Ravensburg, Eichelstraße 14
D-72764 Reutlingen, Gartenstraße 8
D-89073 Ulm, Walfischgasse 12

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CZ-70200 Ostrava, Stodolní 1
CZ-39701 Písek, Budovcova 2530
CZ-30100 Plzeň, Prešovská 20
CZ-39001 Tábor, Pražská třída 211
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H-6720 Szeged, Klauzál tér 2
H-8000 Székesfehérvár, Rákóczi út 1
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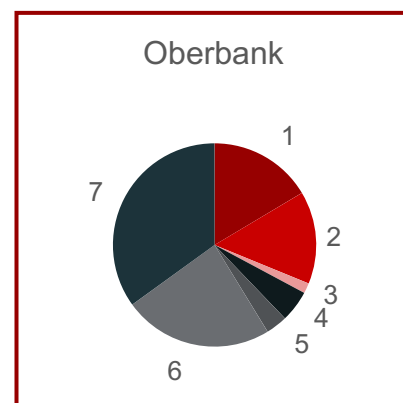
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Shareholders of 3 Banken Group

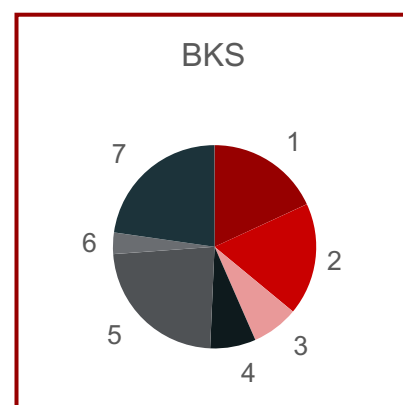
Oberbank

| | |
|---|-------|
| 1 BTV Vier Länder Bank AG (incl. BTV 2000*) | 16.5% |
| 2 BKS Bank AG, Klagenfurt (incl. subordinated syndicate with BVG**) | 14.7% |
| 3 Generali 3 Banken Holding AG, Vienna | 1.6% |
| 4 Employees | 5.0% |
| 5 UniCredit Bank Austria AG, Vienna | 3.4% |
| 6 CABO Beteiligungsgesellschaft m.b.H., Vienna | 23.8% |
| 7 Free float | 35.0% |



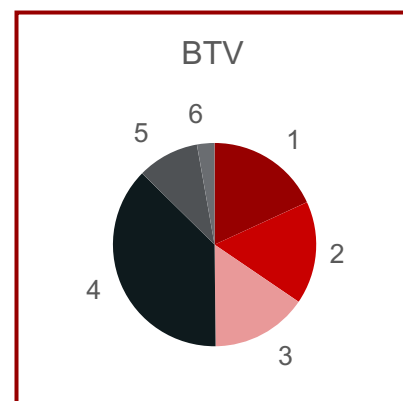
BKS

| | |
|---|-------|
| 1 Oberbank AG, Linz (incl. subordinated syndicate with BVG**) | 18.1% |
| 2 BTV Vier Länder Bank AG, Innsbruck | 17.9% |
| 3 G3B Holding AG, Wien | 7.4% |
| 4 UniCredit Bank Austria AG, Vienna | 7.3% |
| 5 CABO Beteiligungsgesellschaft m.b.H., Vienna | 23.2% |
| 6 BKS - Belegschaftsbeteiligungsprivatstiftung, Klagenfurt | 3.4% |
| 7 Free float | 22.7% |



BTV

| | |
|---|-------|
| 1 Oberbank AG, Linz (including subordinated syndicate members) *** | 18.2% |
| 2 BKS Bank AG, Klagenfurt (incl. subordinated syndicate members) **** | 16.4% |
| 3 G3B Holding AG, Wien | 15.3% |
| 4 CABO Beteiligungsgesellschaft m.b.H., Vienna | 37.5% |
| 5 UniCredit Bank Austria AG, Vienna | 9.9% |
| 6 Free float | 2.8% |



The shareholders shown in shades of red have entered into syndicate agreements.

* BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. (BTV 2000), a 100% consolidated subsidiary of Bank für Tirol und Vorarlberg Aktiengesellschaft, owns 2.62% of Oberbank AG.

** Beteiligungsverwaltung Gesellschaft m.b.H. ("BVG") owns 0.58% of Oberbank AG and 0.61% of BKS.

*** Including subordinated syndicate members:

3C-Group Beteiligungs GmbH & Co.KG.; 3SI Invest GmbH; BFI Beteiligungsgesellschaft für Industrieunternehmen mbH; DHB Grundstücks GmbH & Co. KG; Enzian AG; Knapp Schmid FDS GmbH; Nußbaumer Beteiligungs GmbH; PRIMEPULSE SE; RCM GmbH; Schilifte Gampe, Ötztaler Gletscherbahn, Kommanditgesellschaft; Skiliftgesellschaft Sölden - Hochsölden GmbH; BTV-Mitarbeiterbeteiligungsprivatstiftung

**** Including subordinated syndicate members: BTV Privatstiftung, Doppelmayr Seilbahnen GmbH, Vorarlberger Landes-Versicherung V.a.G

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When adding up rounded figures and calculating percentage rates of change, slight differences may result compared with totals and rates of change arrived at by adding up component figures which have not been rounded.

Disclaimer: Forward-looking statements

This Annual Report contains statements and forward-looking statements regarding Oberbank AG's future development. These forward-looking statements use the expressions "estimates", "expects", "plans", "predicts", "targets" and similar. The forecasts are our estimates based on the information at our disposal on the copy deadline date. Should the assumptions regarding such forward-looking statements prove incorrect or the risks mentioned in the risk report materialize, the actual results may vary from those currently expected.

This Annual Report does not constitute a recommendation to buy or sell shares of Oberbank AG. This financial report does not contain a glossary, as the terms used are well-known terms and any specific terms are explained directly in the text.