

**Oberbank**

**Financial Year  
2023**



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## Key Performance Indicators

Income statement in € m	2023	2022	Change
Net interest income	596.8	406.1	47.0%
Charges for losses on loans and advances	-83.6	-41.5	> 100%
Net fee and commission income	196.1	206.9	-5.2%
Administrative expenses	-369.3	-320.3	15.3%
Profit for the year before tax	477.7	295.3	61.8%
Profit for the year after tax	382.6	243.3	57.3%

Balance sheet in €m	2023	2022	Change
Total assets	27,834.5	26,798.2	3.9%
Loans and advances to customers	20,074.3	19,192.9	4.6%
Primary funds	19,125.3	17,948.1	6.6%
thereof securitised liabilities incl. subordinated capital	3,369.2	2,886.7	16.7%
Shareholders' equity	3,863.1	3,546.9	8.9%
Customer funds under management	39,214.7	37,185.5	5.5%

Regulatory capital in € m	2023	2022	Change
Common equity tier 1 capital	3,383.3	3,126.4	8.2 %
Tier 1 capital	3,433.3	3,176.4	8.1 %
Own funds	3,775.9	3,501.9	7.8 %
Common equity tier 1 capital ratio	18.61 %	18.03 %	0.58 ppt
Tier 1 capital ratio	18.88 %	18.32 %	0.56 ppt
Total capital ratio	20.77 %	20.19 %	0.58 ppt

Risk indicators	2023	2022	Change
Liquidity coverage ratio	193.63 %	179.78 %	13.85 ppt
Net stable funding ratio	131.05 %	132.27 %	-1.22 ppt
Leverage ratio	11.42 %	10.96 %	0.46 ppt

Performance indicators	2023	2022	Change
Return on equity before tax (RoE)	12.82 %	8.71 %	4.11 ppt
Return on equity after tax	10.27 %	7.18 %	3.09 ppt
Cost/income ratio	39.68 %	48.75 %	-9.07 ppt
Risk/earnings ratio (credit risk/net interest)	14.00 %	10.22 %	3.78 ppt

Resources	2023	2022	Change
Average number of staff (weighted) <sup>1)</sup>	2,152	2,134	18
Number of branches	178	180	-2

<sup>1)</sup> Does not include 22 employees who are seconded to 3 Banken IT GmbH to provide services.

## Key Performance Indicators

Oberbank shares – key figures	2023	2022*
Number of ordinary no-par shares	70,614,600	70,614,600
High, ordinary shares in €	64.40	51.25
Low, ordinary shares in €	51.00	45.80
Close, ordinary share in €	64.40	51.25
Market capitalization in €m	4,547.6	3,619.0
IFRS earnings per share in €	5.42	3.45
Dividend per share in € <sup>1)</sup>	1.00	0.73
P/E ratio, ordinary shares	11.88	14.88

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

\*To improve comparability, shares, high, low and closing prices, IFRS earnings per share and dividend per share for 2022 were calculated in the same way as for the share split of Q3 2023 at a ratio of 1:2.

<sup>1)</sup>The Management Board and Supervisory Board will propose the payout of a dividend of EUR 1.00 for the financial year 2023 to the Annual General Meeting 2024.

## Letter from the Chairman of the Management Board

Dear Readers, Dear Shareholders,

### We live in turbulent times

In the past three years, we have seen a rapid succession of interest rate and economic cycles, accompanied by geopolitical conflicts. Inflation and interest rate hikes were the dominant topics in the previous year. The economy contracted, primarily in Austria and Germany, and above all, the industrial sector.

### Despite the adverse conditions, Oberbank's earnings rose to new highs, boosting equity

Oberbank's strong performance was also reflected in its customer business. **Lending volume** increased by EUR 881.4 million (+4.6%) to EUR 20.1 billion year on year. In **Corporate and Business Banking** lending volume rose by 7.2% to EUR 16.2 billion. **Net interest income** improved by 47.0% to EUR 596.8 million.

Payment services were once again a reliable source of income and improved **fee and commission income**. However, decreasing commissions on loans and the sluggish securities business in the first three quarters depressed **net fee and commission income** in 2023 by a total of 5.2% to EUR 196.1 million.

**Income from earnings in investments accounted for using the equity** method rose by EUR 34.8 million or 38.3% to 125.4 million, significantly helping increase net profit for the year.

**Credit risk** is growing, but still manageable; risk provisions were increased from EUR 41.5 million to EUR 83.6 million. **Administrative expenses** rose by 15.3% to EUR 369.3 million on account of the high collective wage agreements. These again include an allocation of EUR 20 million to the employee foundation (Mitarbeiterstiftung).

**Net profit before tax for the year** was EUR 477.7 million at year-end, thus 61.8% higher year on year. Income tax totalled EUR 95.1 million after EUR 52.0 million in the preceding year. Therefore, net profit for the year after tax was EUR 382.6 million, which is a gain of 57.3% or EUR 139.3 million.

Oberbank's **shareholders' equity** increased by 8.9% or EUR 316.2 million to EUR 3.9 billion year on year. This is a new all-time high and improves Oberbank's position for future challenges. At a **tier 1 capital ratio** of 18.88% and a **total capital ratio** of 20.77%, Oberbank ranks among the best performing banks in Europe. The A rating assigned by Standard & Poor's is further proof of Oberbank's risk-bearing capacity, stability and creditworthiness.

### Share split as of 1 August 2023

As resolved at the Annual General Meeting, a share split was carried out at a ratio of 1:2 effective 1 August 2023. The number of shares doubled to 70,614,600 shares.

### Higher dividends planned

Based on the excellent results, the Management Board and the Supervisory Board will propose to the Annual General Meeting an increase in dividends to EUR 1 per share. (Taking into account the share split, this corresponds to an increase of 38%.)

## Letter from the Chairman of the Management Board

### **Strategic focus**

Oberbank's success is no coincidence, but the result of rigorous work on our strategy. Our current strategy period ends with the close of 2024 and I am very proud that we focused on the right strategic areas of action and achieved our goals – and this was done during a phase in which pretty much everything we knew before was turned upside down.

Who could have imagined that overnight we would switch to working from home and business operations would still continue? That a European country would be invaded by its neighbour? That the long-time shortage of skilled workers would turn into a real shortage of labour?

### **Human resources**

Although we cannot escape the problem of lack of skilled workers, we recognised the problem early on and put staffing at the top of our priority list. Human resources is a very important area and even ranks ahead of sales and regulatory issues. Our employees are the foundation of our success and the intense efforts in human resources has paid off.

We defined clear objectives and are making good progress. We reduced staff fluctuation to below the industry average and significantly lowered the number of unfilled positions. In 2023, we filled 96% of management positions from within the company and achieved a record level of women in management positions at a ratio of 28%. We believe training and further education are very important and the average number of 5.33 training days per employee is much better than the industry average.

However, the most important thing is for our employees to feel happy working at our company, and this is where managers have the greatest influence. Therefore, the selection and training of our managers is extremely important and this policy pays off: 75% of our employees gave us top marks in the latest satisfaction survey. We are proud of the several awards we have received commending our performance as an employer.

Last year, we went one step further and took a closer look at the (working hours) potential within the company. Fortunately, it became clear that the potential is much greater than we had expected. To motivate our part-time employees to work more hours, we collaborated with the company's employee representatives to calculate how much lifetime income and pension payments they are giving up and how they could increase their economic independence by working more hours.

Another great source of potential lies with our long-time, older and experienced employees. We do not want these high performers, culture leaders and experts to retire early. To achieve this, we need to show them attractive prospects and our utmost appreciation.

The two initiatives started out very successfully, which gives me confidence for the coming years. Still, we do not plan to rest on our laurels and human resources will play a key role in our new strategy as well.

### **Sustainability**

The transition to a sustainable economy is a once-in-a-lifetime project that will only succeed if everyone works together: business sector, politics and the banking industry.

## Letter from the Chairman of the Management Board

Our goal is to play a pioneering role in sustainability, and we are succeeding. We are proud of our Prime rating<sup>1</sup> – it means that we are one of the top 10 banks out of 287 regional banks rated worldwide. In 2023, the rating was upgraded to C+, which is a rating only few banks have. Oberbank's ordinary shares were included in the VÖNIX sustainability index of the Vienna Stock Exchange in June 2023.

In the course of the year 2023, Oberbank carried out a materiality assessment in accordance with ESRS (European Sustainability Reporting Standards) requirements and reorganised its sustainability reporting based on the findings. This Annual Report includes the integrated sustainability report and, therefore, we are complying with regulatory requirements one year earlier than stipulated.

Another milestone of our sustainability organisation is the establishment of a Sustainability Committee on the Supervisory Board and new staff for sustainability management. In May 2023, Isabella Lehner joined the Management Board. Her remit covers topics that will be of great importance in the future: sustainability and digital transformation. In the coming year, we will also be working intensely on the revision of our sustainability strategy and the development of new goals for the year 2030 as part of a new overall banking strategy.

### Growth trend set to continue

We will continue our organic growth and plan to open more branches in Germany, which is our most important growth market. Oberbank is now present in 10 of Germany's federal states with almost 50 branches.

### 40 years of independence

Oberbank will not only be celebrating its 155th anniversary in 2024, but also 40 years of independence. In 1984, my predecessor Hermann Bell led Oberbank to independence, marking the beginning of the golden age of Oberbank. Independence is not merely an end in itself, but a requirement for the successful growth of the bank, and today it is one of the Europe's banks with the best capitalisation.

Therefore, we will continue to defend our independence with all our strength. But the best protection of our success and independence is the trust and loyalty of our customers, shareholders and employees.

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

Linz, 5 March 2024



CEO Franz Gasselsberger

Chairman of the Management Board

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<sup>1</sup> ESG Corporate Rating Prime Status (<https://www.issgovernance.com/esg/iss-esg-gateway>)

## Development of Business and Economic Situation

### ***Economy under pressure***

After years of vigorous economic growth, moderation returned in 2023. Although there was some economic growth throughout the euro area, in Germany and Austria the trend was slow. The two countries went into recession, granted not very severe. No support came from international export markets. The war in Ukraine and the steeply rising interest rates were the main factors behind this development. Energy prices and declining inflation rates were unable to offset the negative effects.

### ***Inflation in Europe on downtrend***

After the surge in inflation in 2022, it declined steeply in the preceding year. Inflation dropped by two-thirds over the course of the year. The harmonized consumer price index fell from 9.2% in December 2022 to 2.9% in December 2023. The decrease in energy prices had a positive effect and food prices also dropped substantially. Although the decline in inflation in the euro area is very satisfactory, a closer look at the individual countries reveals a strong imbalance. Inflation levels ranged from 0.5% to over 6% (December 2023). Germany ranked in mid-field, while Austria remained at the top of the list of countries with high inflation rates in the euro area. Outside the euro area, Hungary stood out in Europe and although inflation showed a declining tendency, the average inflation rate there was still above 17% in 2023.

### ***Year of interest rate hikes***

Following the four rate hikes of 2022, the European Central Bank (ECB) stepped up the pace in 2023 with a further six hikes. The aim was to combat inflation. The key lending rate went up from 2.5% to 4.5%. After a very long period of low interest rates, the ECB raised interest rates over a period of 18 months to a level reached or surpassed only once since the year 2000. The repeated hikes were successful in lowering the inflation rate in the euro area, thus bringing the ECB a bit closer to its objective of price stability. The collateral damage – a weak economy – was accepted. Around the end of the year, there were some initial signs that this brief – but hefty – phase of interest rate hikes was coming to an end.

The US Federal Reserve also tightened interest rates sharply in 2023 and raised the key lending rate in four steps from 4.5% to 5.5%. The last hike was carried out at the beginning of the third quarter of 2023. Apart from the inflation trend, the central bank also monitored general economic developments in the United States. The ECB's interest rate policy worked and brought inflation under control. At the same time, the US economy proved surprisingly robust despite rising interest rates. The labour market did not see any major dips, and consumer sentiment also improved by the end of the year after some major fluctuations during the year.

### ***Any yet mor rate cuts...***

Following the steps of the major central banks – Fed, ECB – interest rates in Europe were lowered again in 2023. In Hungary, for example, the Magyar Nemzeti Bank (MNB) lowered the key lending rate for the first time in September, from 13% to 10.75% shortly before the end of the year. Poland also started in September and has since reduced interest rates by a total of 1%.

The Czech Republic also made a first interest rate cut before the end of the year and lowered the interest rate by 0.25%.

## Development of Business and Economic Situation

### ***Movement in EUR/USD***

Driven by the interest rate discussions, there were larger movements in the US dollar versus the euro in 2023. However, at around 7% between the high and low, they still fell short of the 15% seen in 2022. Interest rate expectations were similar in both the euro area and the US – albeit with a time lag and differing intensities. The EUR/USD reached its high of over 1.12 in mid-year and its low of 1.05 just ten weeks later in October 2023. The discussions as to whether interest rates in the US had peaked and would subsequently start declining again caused the US dollar to depreciate versus the euro in the fourth quarter.

### ***2023: Rollercoaster ride on stock and bond markets***

Supply chain problems, labour shortages, inflation, central bank policies, major bankruptcies and new global crisis spots are just a few of the major problems of 2023. The problems in the past financial year contributed to extremely volatile markets. Bank failures such as Silicon Valley Bank and Credit Suisse were the primary cause of the first massive risk-off movement in the spring. In the summer months, additional negative factors for stock markets were the more restrictive bias of central banks and, in the fall, the conflict in the Middle East.

Moreover, interest rates on bond markets rose – usually a burden for stock markets – to levels not seen in a long time due to central bank policy and inflationary expectations. The 3-month Euribor rose from 2.162% to 4.002%, thus rising to the highest level since 2008. In the autumn, the 10-year annual interest rate rose to its highest level since 2011 at 3.518%.

Nonetheless, it is well known that capital markets are always forward-looking, and so it was primarily hopes of a swift reversal of interest rates that helped stock markets on both sides of the Atlantic to new all-time highs and resulted in corrections on bond markets.

<b>Income statement in € m</b>	<b>2023</b>	<b>2022</b>	<b>Change</b>
Net interest income	596.8	406.1	47.0%
Charges for losses on loans and advances	-83.6	-41.5	> 100.0
Net fee and commission income	196.1	206.9	-5.2%
Administrative expenses	-369.3	-320.3	15.3%
Profit for the year before tax	477.7	295.3	61.8%
Profit for the year after tax	382.6	243.3	57.3%

### ***New record earnings, boost to shareholders' equity***

Oberbank's strong performance was also seen in its customer business. Credit volumes increased by EUR 881.4 million (+4.6%) to EUR 20.1 billion year on year. In Corporate and Business Banking, the lending volume increased by 7.2% to EUR 16.2 billion. Net interest income improved by 47.0% to EUR 596.8 million.

Payment services were once again a reliable source of income and boosted fee and commission income. However, decreasing commissions on loans and the sluggish securities business in the first three quarters lowered net fee and commission income in 2023 by a total of 5.2% to EUR 196.1 million.

The contribution to earnings from investments accounted for using the equity method rose by EUR 34.8 million or 38.3% to 125.4 million, making a significant contribution to the increase in net profit for the year.

Credit risk increased in 2023, but is still manageable. The allocation to risk provisions was raised from EUR 41.5 million to EUR 83.6 million. Administrative expenses rose by 15.3% to EUR 369.3 million on account of

## Development of Business and Economic Situation

the high collective wage agreements. These include an allocation of EUR 20 million to the employee foundation (Mitarbeiterstiftung).

### **Net profit for the year up again**

Net profit for the year before tax was EUR 477.7 million at the end of the year, up 61.8% year on year. Income tax totalled EUR 95.1 million after EUR 52.0 million in the preceding year. Therefore, net profit after tax was EUR 382.6 million, which corresponds to a gain of EUR 139.3 million or 57.3%.

Oberbank's shareholders' equity increased again by 8.9% or EUR 316.2 million to EUR 3.9 billion year on year. This is a new all-time high and improves Oberbank's readiness for any future challenges. At a tier 1 capital ratio of 18.88% and a total capital ratio of 20.77%, Oberbank ranks among the top performing banks in Europe. The A rating assigned by Standard & Poor's is further proof of Oberbank's risk-bearing capacity, stability and creditworthiness.

### **Profit distribution proposal**

Distributable profit is determined on the basis of the single-entity financial statements of the parent of the Group, Oberbank AG. Net profit for the 2023 financial year of Oberbank AG was EUR 236.2 million. After the allocation of EUR 165.6 million to reserves and including the profit brought forward of EUR 0.2 million, the net profit available for distribution amounts to EUR 70.8 million. Subject to approval by the Annual General Meeting, the Management Board proposes to distribute a dividend of EUR 1.00 per eligible share. At 70,614,600 ordinary shares, this results in a distribution amount of EUR 70.6 million. The Management Board also proposes to carry the remainder of EUR 196,036.30 forward to new account.

<b>Balance sheet in €m</b>	<b>2023</b>	<b>2022</b>	<b>Change</b>
Total assets	27,834.5	26,798.2	3.9 %
Loans and advances to customers	20,074.3	19,192.9	4.6 %
Primary funds	19,125.3	17,948.1	6.6 %
thereof savings deposits	1,429.5	2,167.2	-34.0 %
thereof securitised liabilities incl. subordinated debt capital	3,369.2	2,886.7	16.7%
Shareholders' equity	3,863.1	3,546.9	8.9 %
Customer funds under management	39,214.7	37,185.5	5.5 %

### **Assets, Earnings, and Financial Position**

Consolidated total assets increased by EUR 1,036.3 million or 3.9% to EUR 27,834.5 million compared to 31 December 2022. The change was due mainly to cash reserves and receivables from customers.

#### **Balance sheet assets**

The cash reserve increased by EUR 549.0 million from EUR 2,287.3 million to EUR 2,836.3 million. Loans and advances to banks decreased by EUR 239.7 million (-22.7%) to EUR 817.6 million.

Compared to the close of the preceding year, loans and advances to customers rose by 4.6% from EUR 881.4 million to EUR 20,074.3 million.

## Development of Business and Economic Situation

The decrease in financial assets by EUR 96.5 million (-2.6%) to EUR 3,557.0 million is due primarily to the decline in fixed-interest securities. The decline was by EUR 232.3 million (-11.6%) from EUR 1,995.1 million to EUR 1,762.8 million.

Shares and other variable-yield securities increased by EUR 6.3 million (+2.4%) from EUR 262 million to EUR 268.3 million.

Shares in affiliated companies increased by EUR 2.4 million (+2.7%) from EUR 88.1 million to EUR 90.5 million. Investments accounted for using the equity method increased by EUR 94.8 million (+8.6%) from EUR 1,099.6 million to EUR 1,194.5 million. Other equity investments increased by EUR 32.2 million (+15.4%) from EUR 208.7 million to EUR 240.9 million.

### **Balance sheet – equity and liabilities**

Primary deposits were up again, rising from EUR 17,948.1 million to EUR 19,125.3 million.

Amounts owed to credit institutions decreased by EUR 402.3 million (-9.0%) to EUR 4,046.4 million.

Amounts owed to customers rose by EUR 694.8 million (+4.6%) to EUR 15,756.1 million, while securitised liabilities increased by EUR 435.1 million (+18.1%) to EUR 2,842.1 million and subordinated capital increased by EUR 47.3 million (+9.9%) to EUR 527.1 million.

At EUR 308.1 million, provisions were EUR 11.5 million lower than on 31 December 2022.

Shareholders' equity rose by EUR 316.2 million (+8.9%) to EUR 3,863.1 million.

Regulatory capital in € m	2023	2022	Change
Common equity tier 1 capital	3,383.3	3,126.4	8.2 %
Tier 1 capital	3,433.3	3,176.4	8.1 %
Own funds	3,775.9	3,501.9	7.8 %
Common equity tier 1 capital ratio	18.61 %	18.03 %	0.58 ppt
Tier 1 capital ratio	18.88 %	18.32 %	0.56 ppt
Total capital ratio	20.77 %	20.19 %	0.58 ppt

The common equity tier 1 capital ratio increased by 0.58 percentage points year on year from 18.03% to 18.61%. Eligible common equity tier 1 capital increased by 8.2%.

The common equity tier 1 capital ratio rose by 0.56 percentage points year on year from 18.32% to 18.88%.

The total capital ratio increased year on year by 0.58 percentage points from 20.19% to 20.77%.

Performance indicators	2023	2022	Change
Return on equity before tax <sup>1</sup>	12.82 %	8.71 %	4.11 ppt
Return on equity after tax <sup>1</sup>	10.27 %	7.18 %	3.09 ppt
Cost/income ratio <sup>2</sup>	39.68 %	48.75 %	-9.07 ppt
Risk/earnings ratio (credit risk/net interest income) <sup>3</sup>	14.00 %	10.22 %	3.78 ppt

1) Return-on-equity before/after tax shows the return on equity of the company within a defined period. The calculation is based on the ratio of the net profit before/after taxes versus the average equity available on the quarterly cut-off dates of the period and adjusted for planned dividend distributions. 2) The cost/income ratio is an indicator of efficiency and shows the costs the bank incurs to earn one euro. To calculate it, the administrative expenses for the respective accounting period are compared to the operating income (sum of net interest income and net commission income, trade result and other operating income).

3) The risk/earnings ratio is a risk indicator for the lending business that indicates the share of the net interest income used to cover credit risk. For the calculation, the charges for losses on loans and advances in lending operations are compared to net interest income.

## Investor Relations

### **Shares and shareholder structure**

Autonomy and independence are high priorities for Oberbank. This is achieved by robust earnings, a sound risk policy and shareholders with an interest in preserving the independence of Oberbank. It is not possible for individual shareholders of Oberbank AG to exercise direct or indirect control on their own. 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's ordinary shares 2023**

Oberbank's ordinary shares performed strongly in 2023, gaining 25.66%. Including dividends, the share's performance was 27.22%. Market capitalisation of Oberbank AG was EUR 4,548 million at year-end 2023 versus EUR 3,619 million at year-end 2022.

### **Steadily rising value**

Oberbank's ordinary shares have been listed on the Vienna Stock Exchange since 1 July 1986 and their value has risen steadily ever since. Shareholders who acquired Oberbank's shares in 1986 and participated in all capital increases have earned an average yield of 9.42% per year taking into account dividend distributions (before withholding tax). Earnings per share increased from EUR 3.45 (split-adjusted) to EUR 5.42 in 2023. Based on the shares' closing price, the price/earnings ratio (PER) for ordinary shares is 11.88. At the 144th Annual General Meeting on 13 May 2024, a proposal will be made for the distribution of a dividend of EUR 1.00 per eligible share, which is an increase of EUR 0.275 (split-adjusted) year on year.

<b>Oberbank's shares – key figures</b>	<b>2023</b>	<b>2022*</b>
Number of ordinary no-par shares	70,614,600	70,614,600
High, ordinary shares in €	64.40	51.25
Low, ordinary shares in €	51.00	45.80
Close, ordinary share in €	64.40	51.25
Market capitalization in € m	4,547.58	3,619.00
IFRS earnings per share in €	5.42	3.45
Dividend per share in <sup>1)</sup>	1.00	0.73
P/E ratio, ordinary shares	11.88	14.88

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

\*To improve comparability, the shares, the high, low and closing prices, the IFRS earnings per share and the dividend per share for 2022 were calculated in the same way as for the share split in Q3 at a ratio of 1:2.

<sup>1)</sup> The Management Board and Supervisory Board will propose the distribution of a dividend of EUR 1.00 for the financial year 2023 to the Annual General Meeting 2024.

### **Oberbank's overall bank rating and mortgage-backed cover pool**

Standard & Poor's did not change the rating in 2023 either. The institution's rating remained at a very good A (the outlook was even raised from negative to stable in March) and the highest rating of AAA (with a stable outlook) was also confirmed for the mortgage cover pool. This once again highlights the stability of Oberbank.

## Investor Relations

<b>Shareholders of Oberbank as at 31 December 2023</b>	<b>Total</b>
Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck (incl. BTV 2000)*	16.45 %
BKS Bank AG, Klagenfurt (incl. subordination syndicate with BVG)**	14.74 %
G3B Holding AG, Wien	1.62 %
Employees	4.69 %
CABO Beteiligungsgesellschaft m. b. H., Vienna	23.76 %
UniCredit Bank Austria AG, Vienna	3.41 %
Free float	35.33 %

\* BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. (BTV 2000), a 100% consolidated subsidiary of Bank für Tirol und Vorarlberg Aktiengesellschaft, owns 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 (35.33% of Oberbank ordinary shares) is held by corporate investors, institutional investors and private shareholders.

### **143rd Annual General Meeting of Oberbank on 16 May 2023 / resolutions passed**

#### **AGENDA**

**ITEM 2** Resolution on the use of the net profit for the financial year 2022  
YES: 30,620,430 votes; NO: 0 votes; ABSTENTIONS: 219,395 votes

#### **AGENDA**

**ITEM 3** Resolution on the approval of the activities of the Management Board for the financial year 2022  
Gasselsberger: YES: 21,020,623 votes; NO: 9,594,407 votes; ABSTENTIONS: 108,173 votes  
Weißl: YES: 21,020,369 votes; NO: 9,594,407 votes; ABSTENTIONS: 108,427 votes  
Hagenauer: YES: 21,020,369 votes; NO: 9,594,407 votes; ABSTENTIONS: 108,427 votes  
Seiter: YES: 21,013,069 votes; NO: 9,594,407 votes; ABSTENTIONS: 115,727 votes

#### **AGENDA**

**ITEM 4** Resolution on the approval of the activities of the members of the Supervisory Board for the 2022 financial year  
König: YES: 20,987,326 votes; NO: 9,595,174 votes; ABSTENTIONS: 140,865 votes  
Zahlbruckner: YES: 30,582,684 votes; NO: 0 votes; ABSTENTIONS: 141,119 votes  
Bogner: YES: 30,582,174 votes; NO: 68 votes; ABSTENTIONS: 141,119 votes  
Burtscher: YES: 20,949,036 votes; NO: 9,594,946 votes; ABSTENTIONS: 141,119 votes  
Koren: YES: 30,477,043 votes; NO: 0 votes; ABSTENTIONS: 143,796 votes  
Leu: YES: 30,479,684 votes; NO: 0 votes; ABSTENTIONS: 141,119 votes  
Leitl-Staudinger YES: 30,479,684 votes; NO: 0 votes; ABSTENTIONS: 141,119 votes  
Mitterbauer: YES: 30,477,117 votes; NO: 0 votes; ABSTENTIONS: 143,796 votes  
Steger: YES: 30,544,766 votes; NO: 0 votes; ABSTENTIONS: 141,119 votes

## Investor Relations

Stockbauer: YES: 20,934,393 votes; NO: 9,597,623 votes; ABSTENTIONS: 153,869 votes  
Pierer: YES: 30,473,764 votes; NO: 0 votes; ABSTENTIONS: 147,149 votes  
Czerny: YES: 30,480,420 votes; NO: 0 votes; ABSTENTIONS: 140,419 votes  
Pilgram: YES: 30,479,794 votes; NO: 0 votes; ABSTENTIONS: 141,119 votes  
Pischinger: YES: 20,935,482 votes; NO: 9,594,407 votes; ABSTENTIONS: 156,296 votes  
Braun: YES: 30,531,423 votes; NO: 0 votes; ABSTENTIONS: 156,546 votes  
Grabner: YES: 30,531,123 votes; NO: 0 votes; ABSTENTIONS: 156,546 votes  
Höchtel: YES: 30,531,223 votes; NO: 0 votes; ABSTENTIONS: 156,546 votes  
Zeiss: YES: 30,532,063 votes; NO: 0 votes; ABSTENTIONS: 155,706 votes

### AGENDA

- ITEM 5** Supervisory Board elections
- ITEM 5a** Czerny election  
YES: 30,580,416 votes; NO: 18,035 votes; ABSTENTIONS: 270,902 votes
- ITEM 5b** Zahlbruckner election  
YES: 30,569,520 votes; NO: 18,035 votes; ABSTENTIONS: 271,598 votes

### AGENDA

- ITEM 6** Appointment of the bank auditor for the financial year 2024  
YES: 30,643,501 votes; NO: 10,371 votes; ABSTENTIONS: 205,281 votes

### AGENDA

- ITEM 7** Election of the bank auditor for the Regional Division Slovakia for the financial year 2023  
YES: 30,624,961 votes; NO: 10,371 votes; ABSTENTIONS: 224,027 votes

### AGENDA

- ITEM 8** Resolution on the remuneration report  
YES: 20,926,452 votes; NO: 10,689 votes; ABSTENTIONS: 9,921,907 votes

### AGENDA

- ITEM 9** Resolution on the remuneration policy  
YES: 20,920,364 votes; NO: 10,247 votes; ABSTENTIONS: 9,927,093 votes

### AGENDA

- ITEM 10** Resolution on the remuneration for the members of the Sustainability Committee to be established for the financial year 2023 and subsequent financial years  
YES: 30,517,796 votes; NO: 11,318 votes; ABSTENTIONS: 329,135 votes

### AGENDA

- ITEM 11** Resolution on share split at a ratio of 1:2, with the number of shares being increased to 70,614,600 and each no-par value share representing EUR 1.50 of the share capital as well as regarding the relevant amendment to the Articles of Association in § 4 (1)  
YES: 30,536,160 votes; NO: 6,899 votes; ABSTENTIONS: 314,995 Votes

### AGENDA

- ITEM 12** Resolution on the amendment of § 4 (2), (3) and (4) and § 8 of the Articles of Association  
YES: 30,467,881 votes; NO: 3,040 votes; ABSTENTIONS: 387,733 votes

## Investor Relations

The invitation to the Annual General Meeting encourages shareholders to seek direct contact with the members of the Management Board and the Supervisory Board. Potentially price-sensitive events are published by Oberbank on the euro ad hoc platform under the heading “Insiderinformationen”.

### **Investor Relations:**

Beatrix Putz  
Phone: +43 732 78 02 ext. 37247  
beatrix.putz@oberbank.at  
www.oberbank.at

### **Financial calendar 2024**

Publication of the 2023 Annual Report	3 April 2024
Publication of the 2023 Financial Statements	3 April 2023
Date of record for 144th Annual General Meeting 2024	3 May 2024
144th Annual General Meeting of the shareholders of Oberbank AG	13 May 2024
Ex dividend day – dividend for financial year 2023	16 May 2024
Date of record of dividend for financial year 2023	17 May 2024
Dividend payout date – dividend for financial year 2023	21 May 2024

### **Publication of quarterly reports**

Q1	13 May 2024
HY1	22 August 2024
Q1 to Q3	22 November 2024

## Investor Relations

### **Investor relations and communication**

Oberbank informs shareholders in detail about its financial position and earnings performance in its quarterly and annual reports. The website [www.oberbank.at](http://www.oberbank.at) also provides a continuous flow of information.

The invitation to the Annual General Meeting encourages shareholders to seek direct contact with the members of the Management Board and the Supervisory Board. Potentially price-sensitive events are disclosed through the “euro adhoc” system” under “Insiderinformationen”. In the financial year 2023, Oberbank published four such disclosures.

Linz, 5 March 2024

The Management Board



CEO  
Franz Gasselsberger  
Management Board Remit  
Accounting and Human Resources



Management Board Member  
Martin Seiter  
Management Board Remit  
Corporate and Business Banking



Management Board Member  
Florian Hagenauer  
Management Board Remit  
Overall Risk Management



Management Board Member  
Isabella Lehner  
Management Board Remit  
Organisational Development

## Segment Report

The breakdown of operating activities of Oberbank defines the segments Corporate and Business Banking, Retail Banking, Financial Markets and Other (primary segments).

The Corporate and Business Banking segment covers business with corporates, SMEs and micro-businesses and the self-employed. The Leasing sub-group is also included in this segment.

The Retail Banking segment includes business with wage and salary earners, and private individuals.

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

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.

A breakdown by secondary segments is not required, because neither profit contributions nor allocable assets reached the 10% thresholds specified by IFRS.

<b>Overview of segments 2023 in €m</b>	<b>Corporate and Business Banking</b>	<b>Retail Banking</b>	<b>Financial Markets</b>	<b>Other</b>	<b>Consolidated income statement for 2023</b>
Net interest income	492.3	220.7	-116.2		596.8
Income from entities recognised using the equity method			125.4		125.4
Charges for losses on loans and advances	-80.6	6.0	-8.9		-83.6
Net fee and commission income	115.7	80.4			196.1
Net trading income	0.4		5.4		5.8
Administrative expenses	-200.3	-126.1	-11.8	-31.1	-369.3
Other operating income	0.2	6.3	6.4	-6.5	6.4
Extraordinary profit/loss					
Profit for the year before tax	327.6	187.3	0.3	-37.5	477.7
Return on equity before tax	13.7%	48.8%	— %		12.8%
Cost/income ratio	32.9%	41%	56.1%		39.7%

As a regional bank, Oberbank has a geographically limited catchment area. Consequently, because it would be immaterial, there is no segmentation by region.

The equity allocated to the segments has been measured since the financial year 2016 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 distribution of the equity capital allocated is done in accordance with regulatory capital requirements for the segments.

## Segment Report

Corporate and Business Banking in €m	2023	2022	Change
Net interest income	492.3	340.0	44.8%
Income from entities recognised using the equity method			
Charges for losses on loans and advances	-80.6	-20.4	> 100
Net fee and commission income	115.7	119.7	-3.3%
Net trading income	0.4	-0.2	>-100%
Administrative expenses	-200.3	-172.2	16.3%
Other operating income	0.2	0.0	>-100%
Extraordinary profit/loss	0.0	0.0	
Profit for the year before tax	327.6	266.9	22.8%
Contribution to profit for the year before tax	68.6 %	90.4%	-21.8 ppt
Average credit and market risk equivalent (Banking Act)	12,816.8	11,776.3	8.8%
Segment assets	16,484.7	15,416.3	6.9%
Segment liabilities	11,840.5	10,781.4	9.8%
Average allocated equity	2,389.1	1,990.9	20.0%
Return on equity before tax (RoE)	13.7%	13.4%	0.3 ppt
Cost/income ratio	32.9%	37.5%	-4.6 ppt

### Development of business in 2023

In Corporate and Business Banking, net profit for the year rose by 22.8% to EUR 327.6 million in 2023.

Net interest income increased by 44.8% to EUR 492.3 million. By contrast, net fee and commission income decreased by 3.3% to EUR 115.7 million.

The allocation to risk provisions increased to EUR 80.6 million after EUR 20.4 million in the preceding year.

Administrative expenses rose by 16.3% to EUR 200.3 million. Other operating income was EUR 0.2 million, compared to EUR 0.0 million year on year.

RoE rose to 13.7% and the cost/income ratio improved to 32.9%.

Retail Banking in €m	2023	2022	Change
Net interest income	220.7	96.9	> 100
Income from entities recognised using the equity method			
Charges for losses on loans and advances	6.0	-13.3	>-100%
Net fee and commission income	80.4	87.2	-7.8%
Net trading income			
Administrative expenses	-126.1	-107.1	17.8%
Other operating income	6.3	1.2	> 100
Extraordinary profit/loss			
Profit for the year before tax	187.3	64.8	> 100
Contribution to profit for the year before tax	39.2 %	22.0 %	17.3 ppt
Average credit and market risk equivalent (Austrian Banking Act)	2,059.9	2,150.7	-4.2%
Segment assets	3,948.8	4,155.0	-5.0%
Segment liabilities	7,339.6	7,231.4	1.5%
Average allocated equity	384.0	363.6	5.6%
Return on equity before tax (RoE)	48.8 %	17.8%	31.0 ppt
Cost/income ratio	41.0 %	57.8%	-16.8 ppt

## Segment Report

### **Development of business in 2023**

In Retail Banking, profit for the year rose by >100% to EUR 187.3 million in 2023.

Net interest income increased by >100% to EUR 220.7 million. Net fee and commission income, by contrast decreased by 7.8% to EUR 80.4 million.

In the preceding year the allocation to risk provisions was EUR 13.3 million, while in financial year 2023, a volume of EUR 6.0 million in risk provisions were reversed.

Administrative expenses were 17.8% higher year on year at EUR 126.1 million. Other operating income was EUR 6.3 million, compared to EUR 1.2 million in the preceding year.

Return on equity in Retail Banking rose to 48.8% and the cost/income ratio improved to 41.0%.

<b>Financial Markets in € m</b>	<b>2023</b>	<b>2022</b>	<b>Change</b>
Net interest income	-116.2	-30.9	> 100
Income from entities recognised using the equity method	125.4	90.7	38.3%
Charges for losses on loans and advances	-8.9	-7.7	16.0%
Net fee and commission income			
Net trading income	5.4	6.3	-14.1%
Administrative expenses	-11.8	-10.9	7.9%
Other operating income	6.4	-41.0	>-100%
Extraordinary profit/loss			
Profit for the year before tax	0.3	6.4	-95.3%
Contribution to profit for the year before tax	0.1 %	2.2 %	-2.1 ppt
Average credit and market risk equivalent (Austrian Banking Act)	5,114.0	6,128.0	-16.5%
Segment assets	7,269.3	7,095.5	2.4%
Segment liabilities	8,166.9	8,321.8	-1.9%
Average allocated equity	953.3	1,036.0	-8.0%
Return on equity before tax (RoE)	– %	0.6%	-0.6ppt
Cost/income ratio	56.1 %	43.6%	12.5 ppt

### **Development of business in 2023**

In the Financial Markets segment, net interest income declined to EUR -116.2 million, while income from entities accounted for using the equity method was EUR 125.4 million compared to EUR 90.7 million in the preceding year.

Charges for losses on loans and advances increased by 16.0% to EUR 8.9 million.

Trade income declined to EUR 5.4 million after EUR 6.3 million in the preceding year. Other operating income increased to positive EUR 6.4 million after negative EUR -41.0 million in the preceding year.

The shortfall in Financial Markets was therefore EUR 0.3 million following EUR 6.4 million in the preceding year.

RoE dropped to 0.0%, and the cost/income ratio worsened to 56.1%.

### **Other**

The shortfall for the year before tax in 2023 in the segment Other was EUR -37.5 million after EUR -42.9 million in the preceding year.

## Consolidated Financial Statements

### Statement of comprehensive income for the financial year 2023

<b>Consolidated income statement in €k</b>	<b>2023</b>	<b>2022</b>	<b>Change in €k</b>	<b>Change in %</b>
1. Interest and similar income	1,125,251	540,906	584,345	> 100.0
a) Interest income based on the effective interest rate method	1,103,421	519,165	584,256	> 100.0
b) Other interest income	21,830	21,741	89	0.4
2. Interest and similar expenses	-528,412	-134,846	-393,566	> 100.0
<b>Net interest income (3)</b>	<b>596,839</b>	<b>406,060</b>	<b>190,779</b>	<b>47.0</b>
3. Profit from entities accounted for by the equity method (4)	125,407	90,653	34,754	38.3
4. Charges for losses on loans and advances (5)	-83,556	-41,482	-42,074	> 100.0
5. Net commission income	215,456	227,223	-11,767	-5.2
6. Net commission expenses	-19,392	-20,361	969	-4.8
<b>Net fee and commission income (6)</b>	<b>196,064</b>	<b>206,862</b>	<b>-10,798</b>	<b>-5.2</b>
7. Net trading income (7)	5,799	6,100	-301	-4.9
8. Administrative expenses (8)	-369,263	-320,331	-48,932	15.3
9. Other operating income (9)	6,414	-52,602	59,016	>-100.0
a) Net income from financial assets - FVPL	9,981	-33,732	43,713	>-100.0
b) Net income from financial assets - FVOCI	-421	-2,198	1,777	-80.8
c) Net income from financial assets - AC	0	0	0	
d) Other operating income	-3,146	-16,672	13,526	-81.1
<b>Profit for the year before tax</b>	<b>477,704</b>	<b>295,260</b>	<b>182,444</b>	<b>61.8</b>
10. Income taxes (10)	-95,101	-51,973	-43,128	83.0
<b>Profit for the year after tax</b>	<b>382,603</b>	<b>243,287</b>	<b>139,316</b>	<b>57.3</b>
thereof attributable to equity holders of the parent company and to the owners of additional equity components	381,267	242,154	139,113	57.4
thereof attributable to non-controlling interests	1,336	1,133	203	17.9

## Consolidated Financial Statements

<b>Other comprehensive income in €k</b>	<b>2023</b>	<b>2022</b>
Profit for the year after tax	<b>382,603</b>	<b>243,287</b>
<b>Items not reclassified to profit or loss for the year</b>	<b>-9,342</b>	<b>34,557</b>
+/- Actuarial gains/losses IAS 19	-33,171	37,244
+/- Deferred taxes on actuarial gains/losses IAS 19	7,629	-9,671
+/- Share from entities recognised using the equity method	3,774	19,175
+/- Value changes in own credit risk recognised in equity IFRS 9	16,162	26,563
+/- Deferred tax on changes recognised in equity for own credit risk IFRS 9	-3,717	-6,294
+/- Value changes in equity instruments recognised in equity IFRS 9	-1,784	-48,836
+/- Deferred tax on value changes in equity instruments recognised in equity IFRS 9	1,766	16,377
<b>Items reclassified to profit or loss for the year</b>	<b>3,765</b>	<b>-7,473</b>
+/- Value changes recognised in equity for debt securities IFRS 9	3,000	-2,193
Amounts recognised in equity	2,597	-2,758
Reclassification adjustments	404	565
+/- Deferred tax on value changes recognised in equity for debt instruments IFRS 9	-690	510
Amounts recognised in equity	-597	640
Reclassification adjustments	-93	-130
+/- Exchange differences	2,029	595
+/- Share from entities recognised using the equity method	-574	-6,385
Total income and expenses recognised directly in equity	-5,576	27,084
Total comprehensive income for the period from net profit and income/expenses not recognised in profit or loss	377,027	270,371
thereof attributable to equity holders of the parent company and to the owners of additional equity components	375,691	269,238
thereof attributable to non-controlling interests	1,336	1,133
<b>Performance indicators</b>	<b>2023</b>	<b>2022</b>
Cost/income ratio in % <sup>1)</sup>	39.68	48.75
Return on equity before tax in % <sup>2)</sup>	12.82	8.71
Return on equity after tax in % <sup>3)</sup>	10.27	7.18
Risk/earnings ratio (credit risk/net interest income) in % <sup>4)</sup>	14.00	10.22
Earnings per share in € <sup>5)6)7)</sup>	5.42	3.45

1) Administrative expenses in relation to net interest income, 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) Profit/loss for the year after tax in relation to average number of shares in circulation

6) Since no financial instruments with diluting effect were issued, diluted earnings per share were identical with undiluted earnings per share.

7) In Q3 2023, Oberbank AG carried out a share split at a ratio of 1:2. This results in comparable earnings per share of EUR 3.45 for the preceding year.

## Consolidated Financial Statements

<b>Consolidated balance sheet as at 31/12/2023</b>		<b>31/12/2023</b>	<b>31/12/2022</b>	<b>Change in €k</b>	<b>Change in %</b>
<b>Assets in €k</b>					
1.	Cash and balances at central banks (12)	2,836,294	2,287,322	548,972	24.0%
2.	Loans and advances to credit institutions (13)	817,554	1,057,204	-239,650	-22.7%
3.	Loans and advances to customers (14)	20,074,272	19,192,911	881,361	4.6%
4.	Trading assets (16)	30,917	56,655	-25,738	-45.4%
5.	Financial investments (17)	3,556,995	3,653,467	-96,472	-2.6%
	a) Financial assets FVPL	520,364	489,243	31,121	6.4%
	b) Financial assets FVOCI	372,562	594,456	-221,894	-37.3%
	c) Financial assets AC	1,469,598	1,470,122	-524	0.0%
	d) Interest in entities accounted for using the equity method	1,194,471	1,099,646	94,825	8.6%
6.	Intangible assets (18)	4,274	3,767	507	13.5%
7.	Property, plant and equipment (19) (20)	347,162	357,389	-10,227	-2.9%
	a) Investment property	69,045	72,693	-3,648	-5.0%
	b) Other property, plant and equipment	278,117	284,696	-6,579	-2.3%
8.	Other assets (21)	167,003	189,451	-22,448	-11.8%
	a) Deferred tax assets	1,606	1,353	253	18.7%
	b) Positive fair values of closed out derivatives in the banking book	25,933	39,640	-13,707	-34.6%
	c) Other	139,464	148,458	-8,994	-6.1%
	<b>Total assets</b>	<b>27,834,471</b>	<b>26,798,166</b>	<b>1,036,305</b>	<b>3.9%</b>

## Consolidated Financial Statements

<b>Consolidated balance sheet as at 31/12/2023</b>			<b>31/12/2023</b>	<b>31/12/2022</b>	<b>Change in €k</b>	<b>Change in %</b>
<b>Liabilities in €k</b>						
1.	Amounts owed to credit institutions	(22)	4,046,388	4,448,735	-402,347	-9.0%
	a) Refinance allocated for customer loans		3,405,115	3,292,756	112,359	3.4%
	b) Other amounts owed to credit institutions		641,273	1,155,979	-514,706	-44.5%
2.	Amounts owed to customers	(23)	15,756,132	15,061,355	694,777	4.6%
3.	Securitised liabilities	(24)	2,842,137	2,407,017	435,120	18.1%
4.	Provisions for liabilities and charges	(25)	308,124	319,621	-11,497	-3.6%
5.	Other liabilities	(26)	491,563	534,806	-43,243	-8.1%
	a) Trading liabilities	(27)	35,020	50,381	-15,361	-30.5%
	b) Tax liabilities		44,647	23,632	21,015	88.9%
	ba) Current tax liabilities		25,689	9,425	16,264	> 100.0%
	bb) Deferred tax liabilities		18,958	14,207	4,751	33.4%
	c) Negative fair values of closed out derivatives in the banking book		119,248	184,551	-65,303	-35.4%
	c) Other		292,648	276,242	16,406	5.9%
6.	Subordinated debt capital	(28)	527,054	479,712	47,342	9.9%
7.	Shareholders' equity	(29)	3,863,073	3,546,920	316,153	8.9%
	a) Equity after minorities		3,804,390	3,488,314	316,076	9.1%
	b) Shares of non-controlling shareholders		8,683	8,606	77	0.9%
	c) Additional equity capital components		50,000	50,000	0	0.0%
<b>Total equity and liabilities</b>			<b>27,834,471</b>	<b>26,798,166</b>	<b>1,036,305</b>	<b>3.9%</b>

As from 1 January 2014, Oberbank AG became subject to the provisions of Regulation (EU) No. 575/2013 (CRR) as well as CRD IV. The defined minimum capital requirements were met at all times.. The defined minimum capital requirements have been complied with 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 of Regulation (EU) No 575/2013 - Pillar I in €k	2023	2022	Change	
			absolute	in %
Subscribed capital	105,922	105,922	0	
Capital reserves	505,523	505,523	0	
Retained earnings <sup>1)</sup>	3,008,333	2,708,576	299,757	11.1
Minority interests	0	0	0	
Cumulated other comprehensive income	112,293	121,069	-8,776	-7.2
Regulatory adjustment items	-28,433	-16,078	-12,355	76.8
Deductions from CET 1 capital	-320,349	-298,660	-21,689	7.3
<b>COMMON EQUITY TIER 1 CAPITAL</b>	<b>3,383,289</b>	<b>3,126,352</b>	<b>256,937</b>	<b>8.2</b>
AT1 capital instruments	50,000	50,000	0	
AT1 capital instruments pursuant to national implementation rules	0	0	0	
Deductions from AT1 capital items	0	0	0	
Additional tier 1 capital	50,000	50,000	0	
<b>TIER 1 CAPITAL</b>	<b>3,433,289</b>	<b>3,176,352</b>	<b>256,937</b>	<b>8.1</b>
Qualifying supplementary capital instruments	358,972	340,486	18,486	5.4
Supplementary capital items (national impl. rules)	0	0	0	
General credit risk adjustments	0	0	0	
Deductions from tier 2 capital items	-16,403	-14,927	-1,476	9.9
Supplementary capital (tier 2)	342,569	325,559	17,010	5.2
<b>OWN FUNDS</b>	<b>3,775,858</b>	<b>3,501,911</b>	<b>273,947</b>	<b>7.8</b>
<b>Total risk exposure purs. Art. 92 CRR</b>				
Credit risk	16,735,047	16,162,436	572,611	3.5
Market risk, settlement risk and CVA risk	18,189	18,187	2	
Operational risk	1,428,187	1,160,246	267,941	23.1
<b>Total exposure</b>	<b>18,181,423</b>	<b>17,340,869</b>	<b>840,554</b>	<b>4.8</b>
<b>Own funds ratio purs. Art. 92 CRR</b>				
Common equity tier 1 capital ratio	18.61%	18.03%	0.58 ppt	
Tier 1 capital ratio	18.88%	18.32%	0.56 ppt	
Total capital ratio	20.77%	20.19%	0.58 ppt	
<b>Regulatory requirement, own funds ratios purs. to transition rules in %</b>				
Common equity tier 1 capital ratio	7.35%	7.13%	0.22 ppt	
Tier 1 capital ratio	8.85%	8.63%	0.22 ppt	
Total capital ratio	10.85%	10.63%	0.22 ppt	
<b>Regulatory capital requirements purs. to transition rules in €k</b>				
Common equity tier 1 capital	1,336,335	1,236,404	99,931	8.1
Tier 1 capital	1,609,056	1,496,517	112,539	7.5
Total capital	1,972,684	1,843,334	129,350	7.0
<b>Free capital components</b>				
Common equity tier 1 capital	2,046,954	1,889,948	157,006	8.3
Tier 1 capital	1,824,233	1,679,835	144,398	8.6
Total capital	1,803,174	1,658,577	144,597	8.7

1) Including allocation to retained earnings 2023 subject to approval by the Supervisory Board on 21 March 2024

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

The other subordinated borrowings of 10% or less of the aggregate subordinated liabilities totalled €k 540,298.0 (nominal) and included supplementary capital subject to interest rates of 1.5% to 4.8% and maturities in the financial years 2024.

In the reporting year, expenses for subordinated liabilities were €k 15,044.0. Applying market prices, the volume on the trading book was EUR 40.2 million as at 31 December 2023.

Of this amount, EUR 0.4 million are in securities (fair value) and EUR 39.8 million in financial instruments (fair value). The lease portfolio volume was EUR 1,543.6 million as at 31 December 2023. Expenses for the auditor amounted to €k 675.0 in the financial year (incl. VAT and incl. leasing companies and subsidiaries). This amount breaks down as follows: €k 554.7 for the audit of the single-entity financial statements and the consolidated financial statements; €k 70.0 for other auditing services; €k 0.0 for tax advisory services and €k 50.3 for other services. It is pointed out that the expenses for the auditor include a reversal of provisions from the 2022 financial year in an amount of €k 240.0 thousand, which reduces expenses. 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 €k 14.0.

## Organisational Chart and Structure of Oberbank

### Management Board Members

#### **Chairman of the Management Board**

##### **CEO**

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#### **Management Board Member**

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Compliance Officer (Securities Supervision  
Act) Thomas Linimayer

Anti-money Laundering Officer:  
Bianca-Maria Schachner

Sanctions Officer  
Tatjana Wödlinger

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- A-4040 Linz – Urfahr, Hinsenkampplatz 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, Ennser Straße 29
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- A-5020 Salzburg – Maxglan, Neutorstraße 52
- A-5020 Salzburg – Schallmoos, Sterneckstraße 55
- A-5020 Salzburg – Südtiroler Platz, Ferdinand-Porsche-Straße 10
- A-5630 Bad Hofgastein – Bad Hofgastein, Kurgartenstraße 27
- A-5500 Bischofshofen – Bischofshofen, Bodenlehenstraße 2 – 4
- 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-4614 Marchtrenk, Linzer Straße 30
- A-4810 Gmunden, Esplanade 24
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- A-4802 Ebensee, Alte Saline 9
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- A-1130 Wien – Hietzing, Lainzer Straße 151
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- A-2100 Korneuburg, Hauptplatz 21
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D-94032 Passau, Bahnhofstraße 10  
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- D-01067 Dresden, Wallstraße 8
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- D-06108 Halle, Große Steinstraße 82 – 85
- D-63450 Hanau, Nussallee 7a
- D-07743 Jena, Kirchplatz 6
  
- D-50667 Köln, Tunisstraße 19-23
- D-04109 Leipzig, Dittrichring 18 – 20
- D-55116 Mainz, Große Bleiche 17-23
- D-92318 Neumarkt i. d. Oberpfalz, Ringstraße 5
- D-14467 Potsdam, Berliner Str. 122
- D-92637 Weiden, Sedanstraße 6
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- D-79104 Freiburg, Merianstraße 16
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- D-76133 Karlsruhe, Kaiserstraße 182
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- CZ-18600 Praha 8 – Karlín, Křižíkova 52/53
- CZ-27201 Kladno, Osvobozených politických vězňů 339
- CZ-60200 Brno, Lidická 20
- CZ-60200 Brno, Trniti 491/3
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- H-6000 Kecskemét, Kisfaludy utca 8
- H-3530 Miskolc, Mindszent tér 3
- H-8800 Nagykanizsa, Erzsébet tér 23
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- H-6720 Szeged, Klauzál tér 2
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#### **Oberbank Service GmbH**

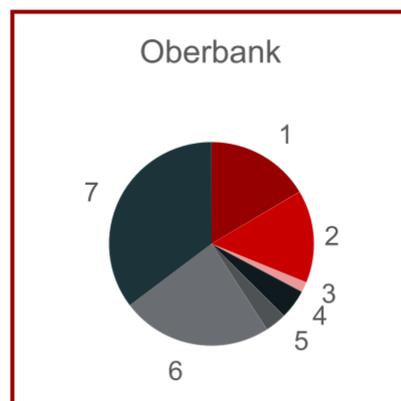
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## Shareholders of the 3 Banken Group by Voting Share

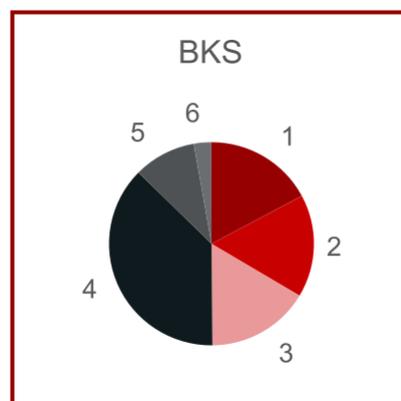
### Oberbank

1 Bank für Tirol und Vorarlberg AG (incl. BTV 2000*)	16.5%
2 BKS Bank AG, Klagenfurt (incl. subordination syndicate with BVG**)	14.7%
3 Generali 3 Banken Holding AG, Vienna	1.6%
4 Employees	4.7%
5 UniCredit Bank Austria AG, Vienna	3.4%
6 CABO Beteiligungsgesellschaft m. b. H., Vienna	23.8%
7 Free float	35.3%



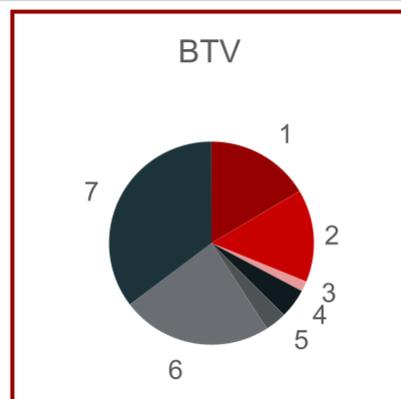
### BKS

1 Oberbank AG, Linz (incl. subordinating syndicate with BVG**)	18.1%
2 Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck	17.9%
3 Generali 3 Banken Holding AG, Vienna	7.4%
5 UniCredit Bank Austria AG, Vienna	6.6%
6 CABO Beteiligungsgesellschaft m. b. H., Vienna	23.2%
7 BKS - Belegschaftsbeteiligungsprivatstiftung, Klagenfurt	1.9 %
8 Free float	24.9 %



### BTV

1 Oberbank AG, Linz (incl. members of subordinating syndicate) ***	18.2%
2 BKS Bank AG, Klagenfurt (incl. members of subordinating syndicate) ****	16.4%
3 Generali 3 Banken Holding AG, Vienna	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 subordinating syndicate members: 3C-Carbon Group 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; Schilfte Gampe, Ötztaler Gletscherbahn, Kommanditgesellschaft; Skiliftgesellschaft Sölden - Hochsölden GmbH; BTV-Mitarbeiterbeteiligungsprivatstiftung

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

## Publication Details

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Oberbank abstains from producing a resource-intensive printed version of the Annual Report. The full report is available on the Oberbank website at <https://www.oberbank.at/kennzahlen-berichte>.

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 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.