

# Oberbank Company Presentation 1<sup>st</sup> Quarter 2025



**Oberbank**  
Nicht wie jede Bank



# OBERBANK. NOT LIKE ANY OTHER BANK.



Photo-Credit: Joachim Haslinger

## INDEPENDENCE is our TOP PRIORITY.

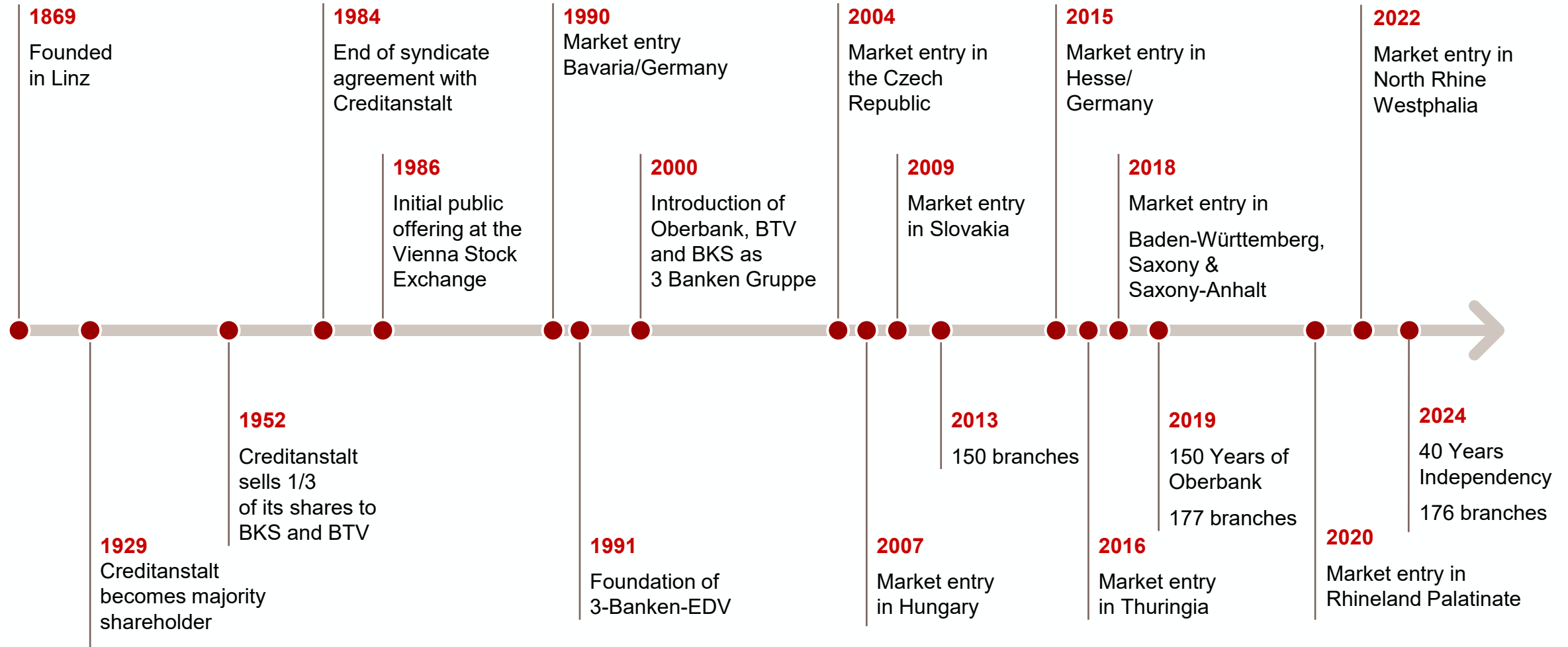
It makes us the first choice for  
our shareholders, customers,  
employees.  
This is the base of our success,  
this is what we live for.

Oberbank

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



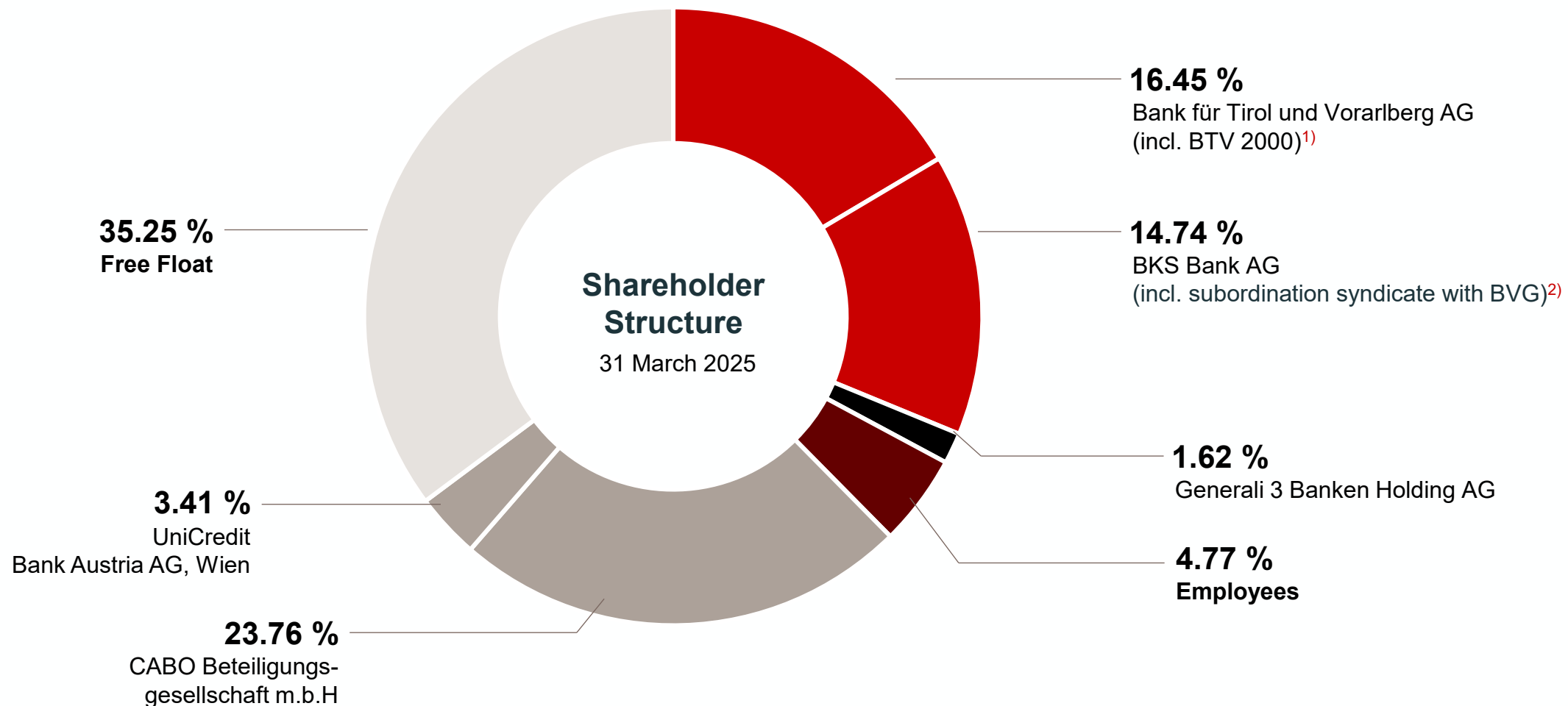
# INDEPENDENCE DEVELOPED OVER YEARS



As of: 31 March 2025



# SHAREHOLDER STRUCTURE ENSURES AUTONOMY



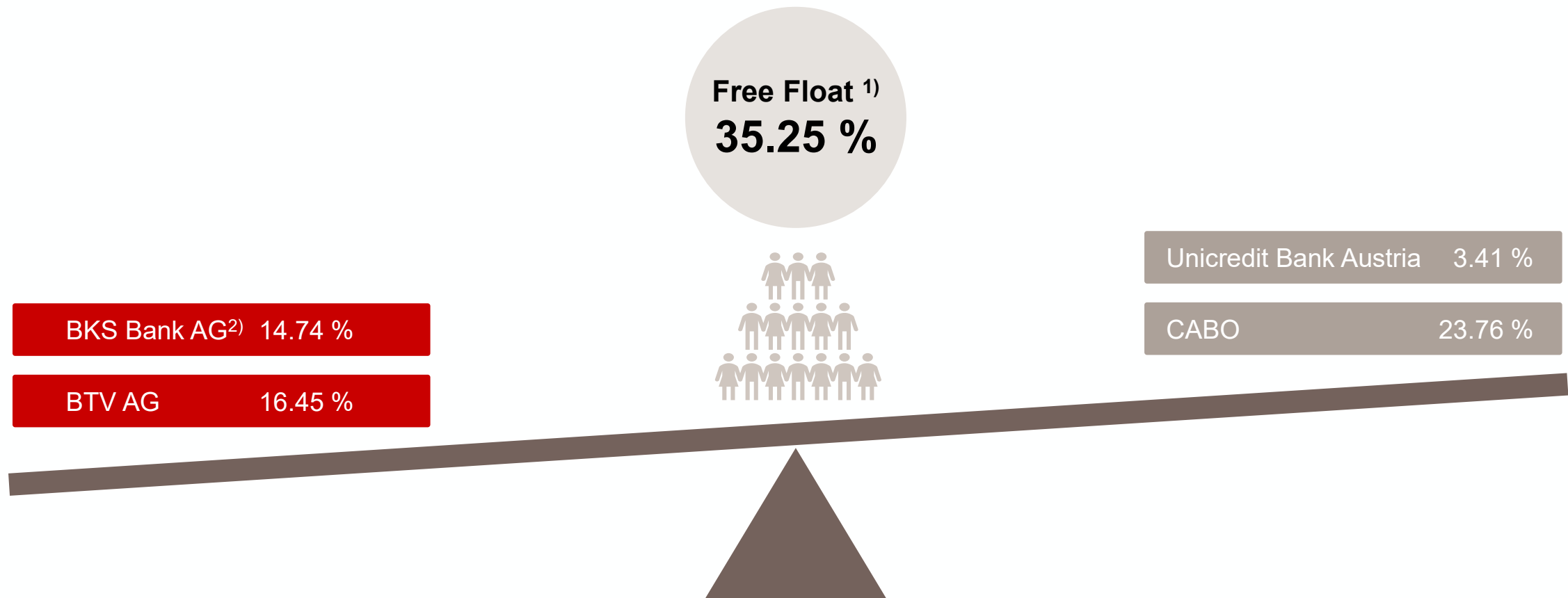
Source: Oberbank AG | As of: 31 March 2025

<sup>1)</sup> BTV 2000 Beteiligungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of Bank für Tirol und Vorarlberg Aktiengesellschaft, holds 2.62% of Oberbank AG.

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



# OBERBANK SYNDICATE HAS THE MAJORITY OVER UNICREDIT BUT: THE FREE FLOAT HAS THE DECISIVE POWER

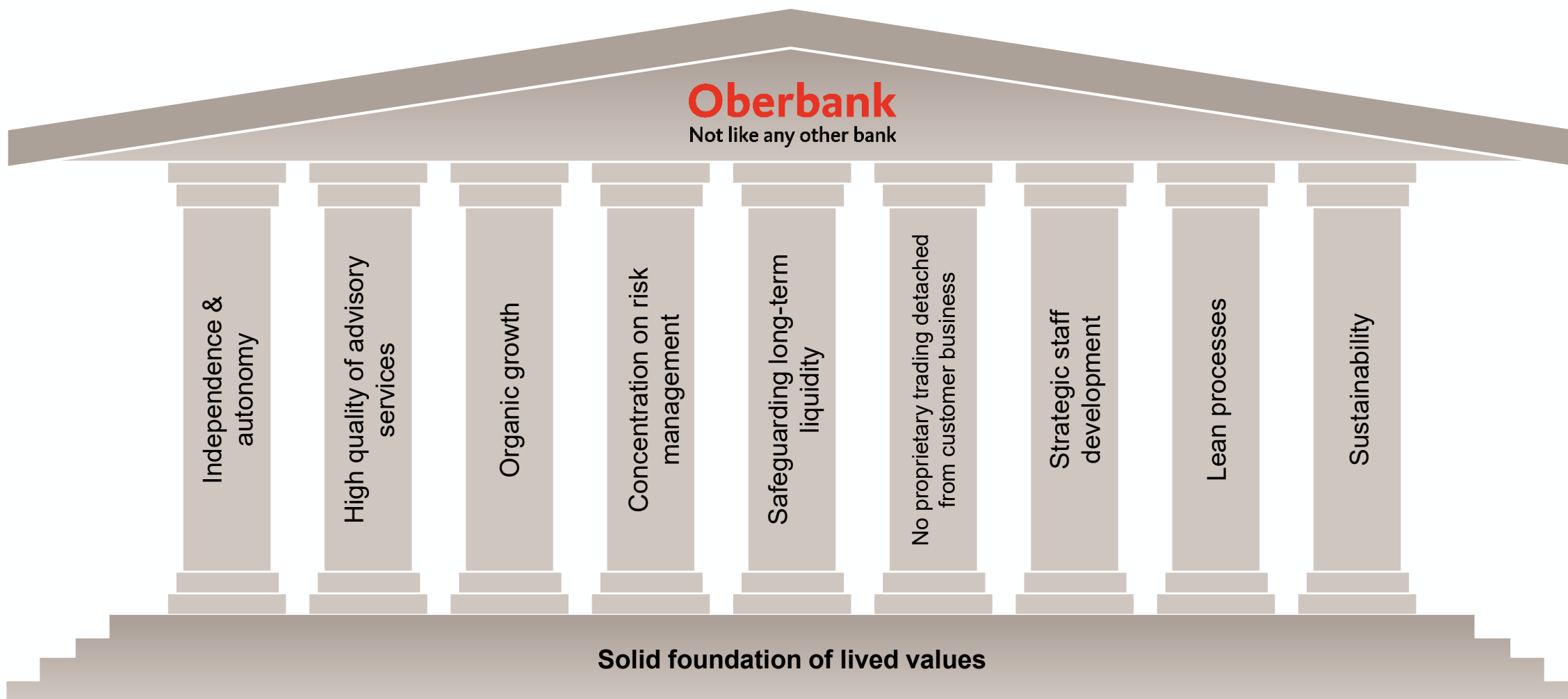


<sup>1)</sup> The missing percentage up to 100 % is held by Oberbank employees (4.77 %) and the Generali 3 Banken Holding AG (1.62 %).

<sup>2)</sup> Incl. subordination syndicate with BVG  
As of: 31 March 2025



# SUCCESSFUL BUSINESS MODEL





# OUR STRATEGY 2025



# AWARDS

Top Wealth Management in Germany <sup>1</sup>	Certified Employer					Gütesiegel Betriebliche Gesundheits- förderung <sup>7</sup>	Austrian Ecolabel for Sustainable Finance <sup>8</sup>	2. Place Recommender Award <sup>9</sup>
	Top Company <sup>2</sup>	Family- friendly Employer <sup>3</sup>	Leading Employer <sup>4</sup>	equalitA <sup>5</sup>	1. Place Diversity Champion <sup>6</sup>			
								

<sup>1</sup> F: Test 50/2024 (Germany) by the „Institut für Vermögensaufbau“(IVA), commissioned by the financial magazine FOCUS MONEY and the news channel n-tv. It is explicitly pointed out that wealth management can be affected by strong fluctuation according to exceptional market events. Historic data do not permit any conclusions concerning future developments.

<sup>2</sup> Kununu-Label "TOP COMPANY",

<sup>3</sup> Federal Ministry Republic of Austria for Labour: Certificate berufundfamilie

<sup>4</sup> Leading Employers – Austria 2024

<sup>5</sup> equalitA - Das Gütesiegel für innerbetriebliche Frauenförderung

<sup>6</sup> More diversity in Austria's economy - that is the aim of the initiative launched by the Boston Consulting Group and the business magazine trend. Based on an annual study, BCG calculates the Gender Diversity Index for Austria's 50 largest listed companies on the stock market, which not only looks at the proportion of women on management and supervisory boards but also includes a comparison of remuneration.

<sup>7</sup> Österreichisches Netzwerk Betriebliche Gesundheitsförderung: Gütesiegel "BGF",

<sup>8</sup> Federal Ministry Republic of Austria for Sustainability and Tourism: Austrian Ecolabel for Sustainable Finance; The Federal Ministry for Sustainability and Tourism has awarded the Austrian Ecolabel to the "be(e) green Girokonto", the "be green Sparkonto", the "be(e) green Konto VKK, the "be(e) green Studentenkonto", the "be(e) green zu Firmenkonto" and the "be green Sparkonto Festzins" as, projects financed through current account/savings deposits, environmental and social criteria are taken into account in addition to economic criteria. The Ecolabel guarantees that these criteria and their implementation are appropriate to select suitable stocks/bonds/investment fund shares and real estate or projects and forms of investment funds. This has been verified by an independent body. The award of the Ecolabel does not constitute an economic assessment and does not permit conclusions regarding the future performance of the investment product.

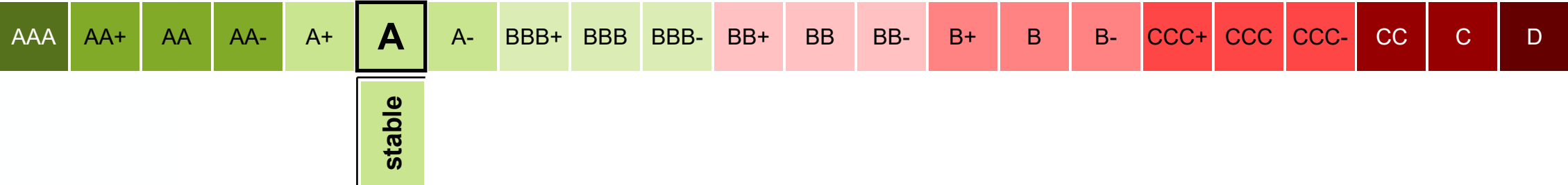
<sup>9</sup> The Recommender Award, organised by the Finanz-Marketing Verband Österreich, is an award for banks and insurances, whose most satisfied customers often recommend their institutes. It is based in a survey of 8,000 customers by the market research institute, Telemark Marketing, in the first quarter of 2025. The evaluation method and base for the award is the "Net Promoter Score" (NPS®). Oberbank was awarded second place for the high readiness of its retail customers to recommend the bank und got the quality seal "Outstanding Customer Orientation" among regional banks for the year 2025.





# RATING BY STANDARD & POOR'S

## Standard & Poor's rating scale



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

Strong capitalization & high profits as most important criteria.

Source: Oberbank AG  
As of: 31 March 2025



# 5 COUNTRIES – 176 BRANCHES – ONE OBERBANK



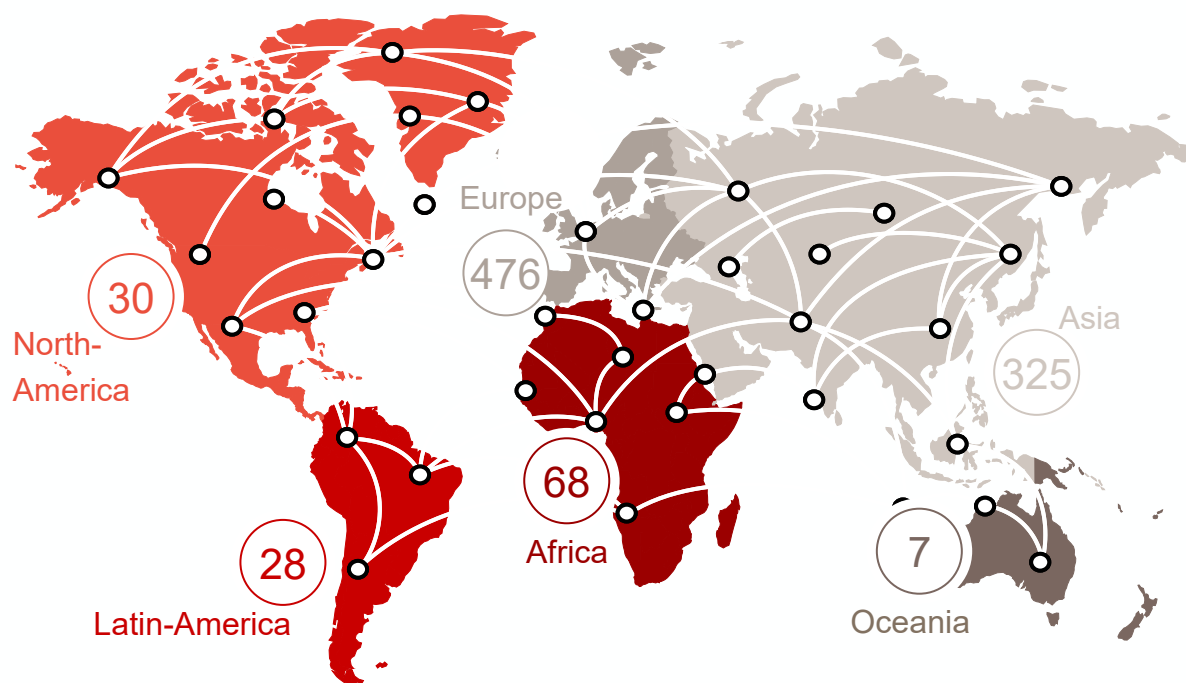
Source: Oberbank AG  
As of: 31 March 2025



# REGIONALITY MEETS INTERNATIONALITY: FROM EUROPE TO THE WORLD

...worldwide network of around 930 correspondent banks and partners in more than 100 countries

...we provide a wide range of specific products and services



**International Payments**



**Documentary Business**

(Letters of Credit, Encashments, Bank Guarantees)



**Export- & Trade Financing**



**Financing of international Investments**



**Hedging**



Source: Oberbank AG



# RESULTS Q1 2025: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

## Profit before Tax

**121.8 mn. €**

- 4.5 mn.<sup>1)</sup>

## RoE before Tax

**11.71 %**

- 1.24 %-P.<sup>1)</sup>

## Cost-Income-Ratio

**42.70 %**

+2.31 %-P.<sup>1)</sup>

## Risk-Earning-Ratio

**6.51 %**

+0.99 %-P.<sup>1)</sup>

31 March 2025

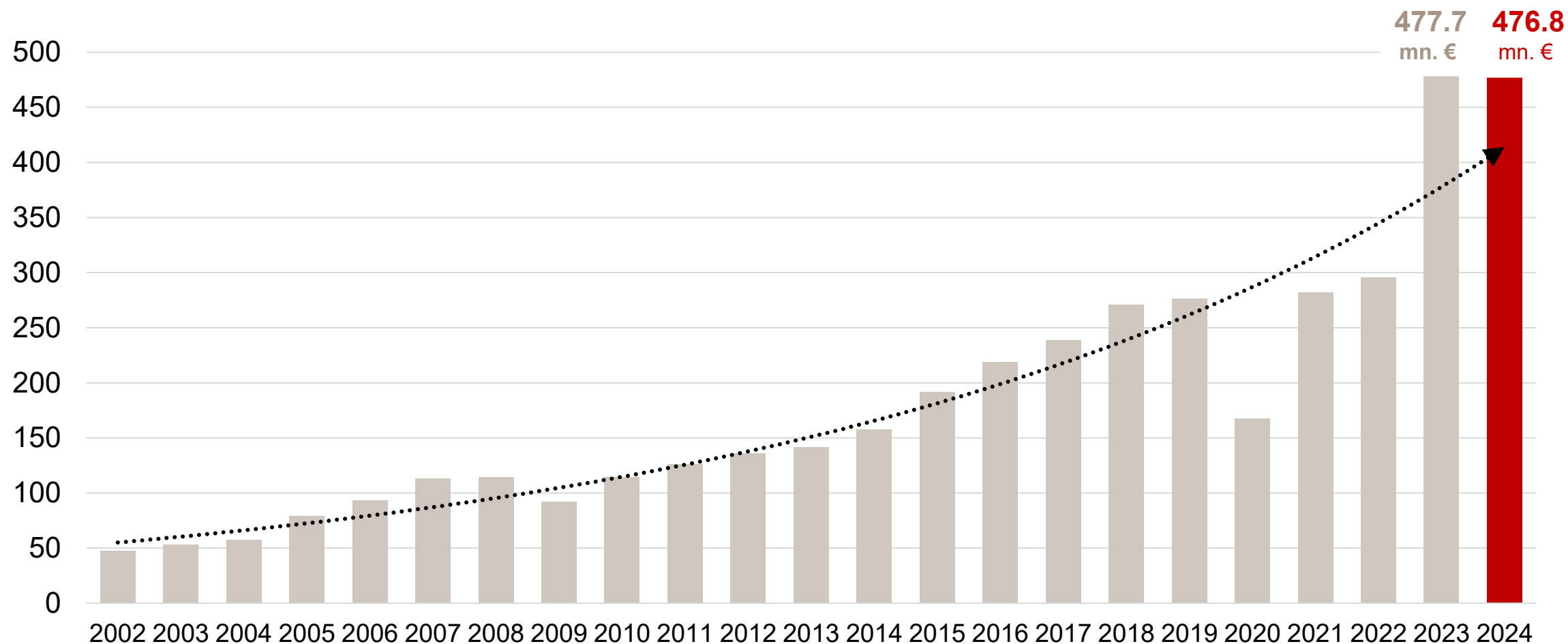
Source: Oberbank AG

<sup>1)</sup> Reference figures: 31 March 2024





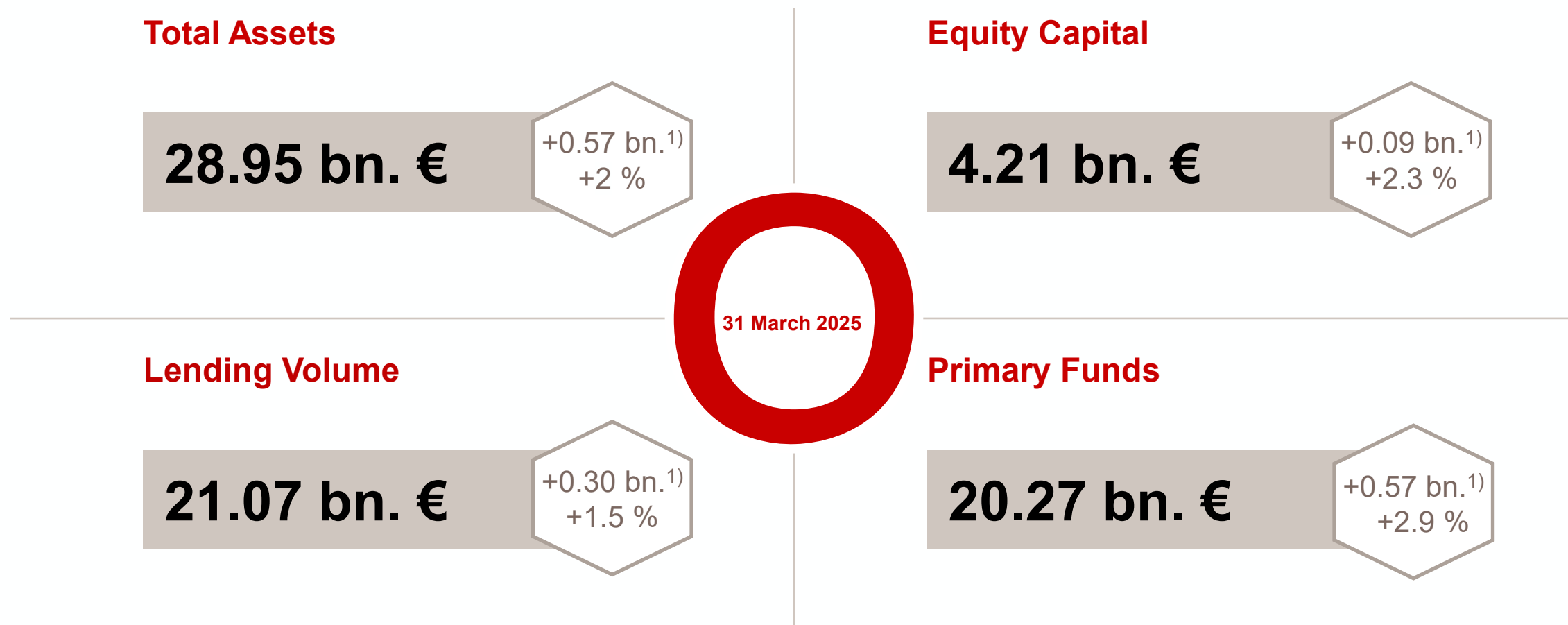
# PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank AG, Shareholder Reports 2002 – 2024



# CAPITALISATION Q1 2025: EQUITY CAPITAL EXCEEDS 4 BILLION EUROS FOR THE FIRST TIME IN 2024

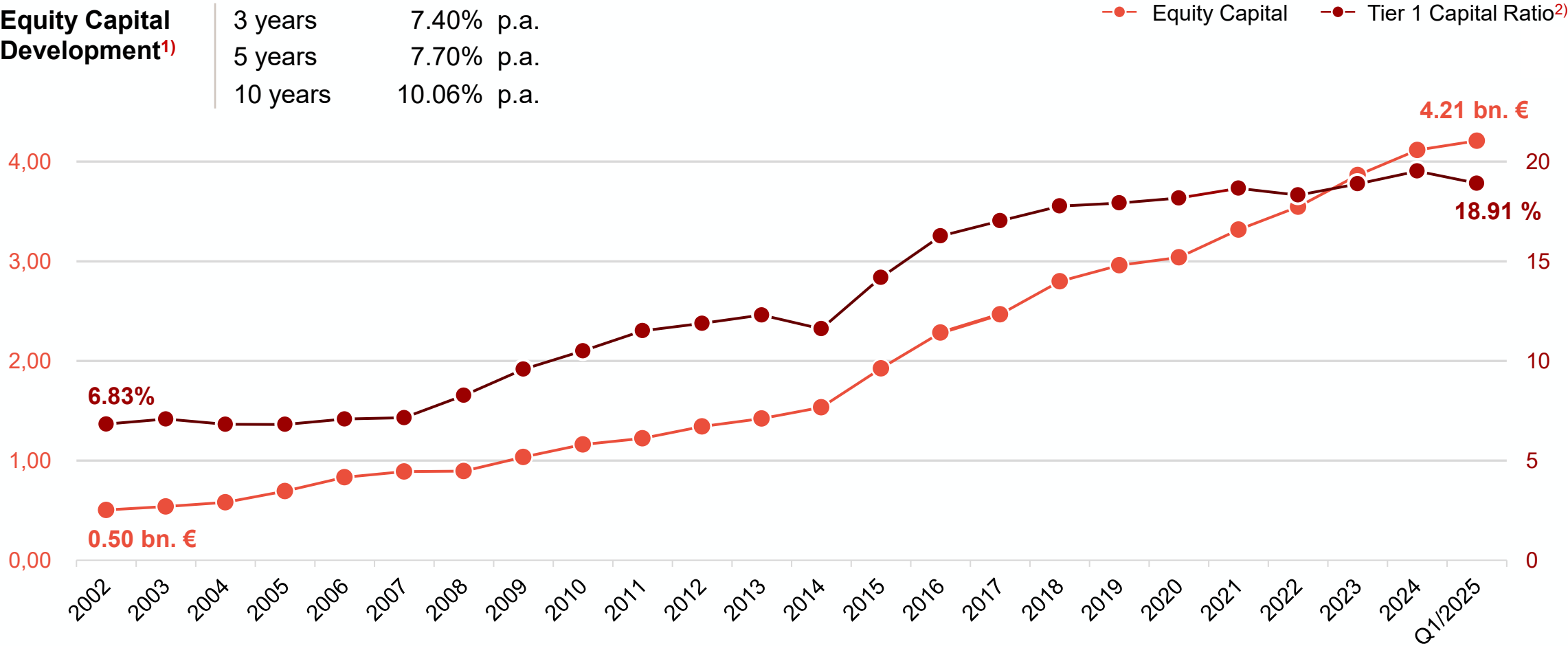


Source: Oberbank AG

<sup>1)</sup> Reference figures: 31 December 2024



# EQUITY INCREASE OVER THE PAST YEARS



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

<sup>2)</sup> Tier 1 Capital Ratio according to Basel I (until 2007), Basel II (2008-2013) and Basel III (since 2014)

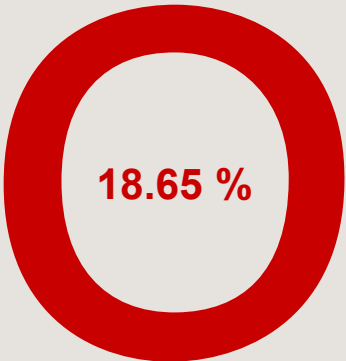
Source: Oberbank AG, Shareholder Reports 2002 – 2024



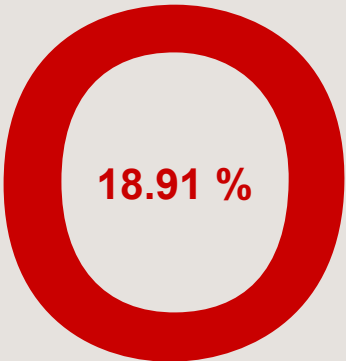
# STRONG CAPITALIZATION

**Oberbank**  
Q1/2025<sup>1)</sup>

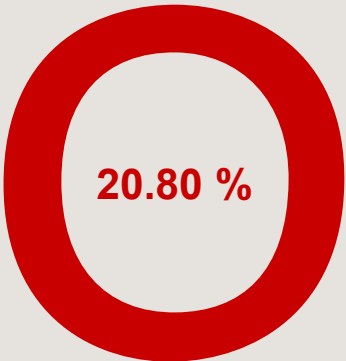
CET 1 ratio



Tier 1 capital ratio



Total capital ratio



**Austria**  
Q4/2024<sup>2)</sup>

17.49%

18.57%

20.76%

**International**  
Q4/2024<sup>3)</sup>

16.1%

17.5%

20.2%

<sup>1)</sup> Source: Oberbank AG, Shareholder Report 31 March 2025  
<sup>2)</sup> Source: OeNB (latest data available)  
<sup>3)</sup> Source: EBA Riskdashboard (latest data available)





# SUSTAINABILITY: WE TAKE RESPONSIBILITY



Quelle: Oberbank AG

## Our sustainability goals to be achieved by 2025:

### In **governance**:

- Commitment to the Paris Climate Agreement's 1.5°C goal
- Clear sustainability strategy

### In the lending business

- Increase in share of sustainable lending in our loan portfolio
- Issues of green and social bonds

### In **asset management**:

- Increasing the volume of sustainable 3BG retail funds to more than EUR 1 billion

### For our **customers**

- Retain high degree of customer satisfaction
- Digitalisation rate of 80%

### For our **employees**

- Fill 80% of management positions from within our own ranks
- 2025: 30% women in management positions

### For the **environment**

- Climate neutrality Scope 1 & Scope 2 until 2025
- Lower carbon footprint per employee to less than 1 ton p.a.

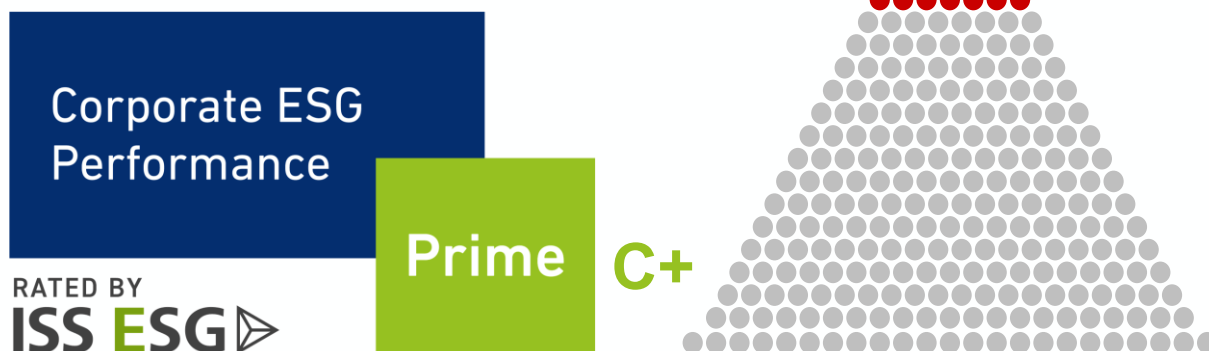
CSR Report available at [www.oberbank.com/sustainability](http://www.oberbank.com/sustainability)



# TOP-SUSTAINABILITY RATINGS

## PRIME Status by ISS ESG<sup>1)</sup>

Oberbank is among the **TOP 10** of “Financials/Public & **Regional Banks**” worldwide.



” Transparency Level:  
**VERY HIGH** (80-100%)

## MSCI ESG Rating ‘AA’

Very good ‘AA’ rating: **54<sup>th</sup>** place among 201 banks considered – Oberbank upgraded to global leader!



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<sup>1)</sup> ISS ESG 28 December 2023; ISS ESG is the responsible investment arm of Institutional Shareholder Services Inc., the world’s leading provider of environmental, social, and governance solutions for asset owners, asset managers, hedge funds, and asset servicing providers.  
Source: <https://www.issgovernance.com/esg/ratings/>



# OUR UNIVERSAL BANKING CONCEPT



**~ 58,500**  
**Corporate & Business Customers**

Export & investment financing, leasing

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Interest rate & FX management

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Payment & cash management

---

Documentary & guarantee business

---

Structured finance, private equity, mezzanine capital

---

Occupational provision

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Source: Oberbank AG  
As of: 31 December 2024



**~ 269,000**  
**Retail Customers**

Housing finance & funding

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Private retirement provisioning

---

Private banking & asset management

---

Consumer finance & leasing

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Accounts & Cards

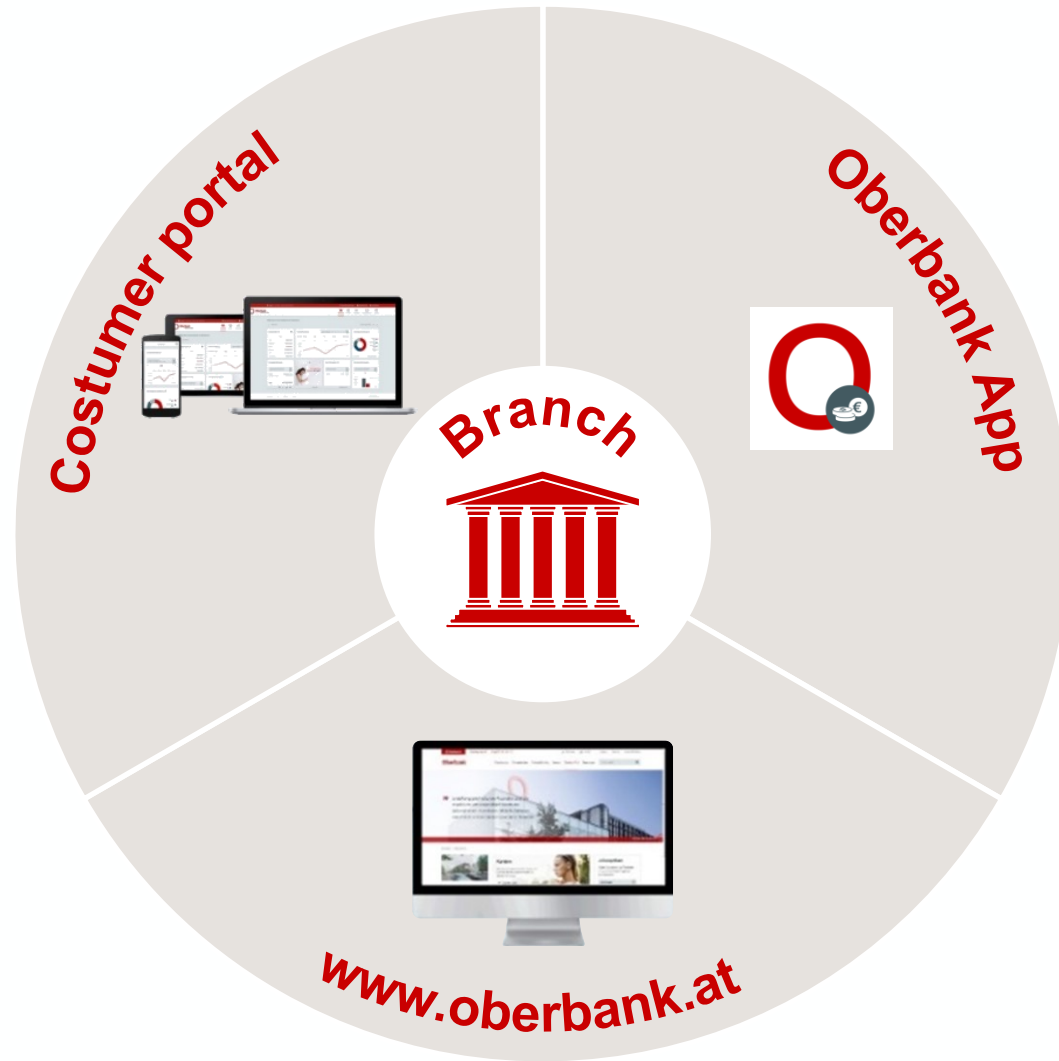
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Savings deposits

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# MORE TIME FOR YOU!



**More Time  
for You!**  
**Customer service  
per appointment:  
Monday – Friday  
8.00 am – 7.00 pm**

Source: Oberbank AG





# CONTACTS



# LET'S STAY IN TOUCH

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# Annex



# Glossary

<b>Total Assets</b>	The final amount of all gross investments, cash and equivalents, receivables, and other assets as they are presented on the balance sheet.
<b>Profit</b>	Profit is a financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustain the activity.
<b>Lending Volume</b>	Loans and advances to customers.
<b>Primary Funds</b>	Primary funds are the sum of all funds, sight, time and savings deposits entrusted to a bank by its customers.
<b>Total Capital Ratio</b>	The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
<b>Common Equity Tier 1</b>	The Common Equity Tier 1 capital ratio is the Common Equity Tier 1 capital of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
<b>Tier 1 Capital Ratio</b>	The Tier 1 capital ratio is the Tier 1 capital of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
<b>Cost-Income-Ratio</b>	The cost-income-ratio is an efficiency measure. It shows a company's costs in relation to its income. To get the ratio, divide the operating costs (administrative and fixed costs, such as salaries and property expenses, but not bad debts that have been written off) by operating income.
<b>Risk-Earning-Ratio</b>	The risk-earning-ratio is the ratio of credit risk to net interest income. (credit risk / net interest income)
<b>RoE</b>	Return on equity (RoE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.



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