

# Oberbank Company Presentation 3<sup>rd</sup> Quarter 2023



**Oberbank**  
Nicht wie jede Bank

# OBERBANK. NOT LIKE ANY OTHER BANK.



Martin Seiter, MBA  
Member of the Management Board

Mag. Florian Hagenauer, MBA  
Member of the Management Board

Mag. Isabella Lehner, MBA  
Member of the Management Board

Dr. Franz Gasselsberger, MBA  
CEO & Chairman of the Management Board

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.

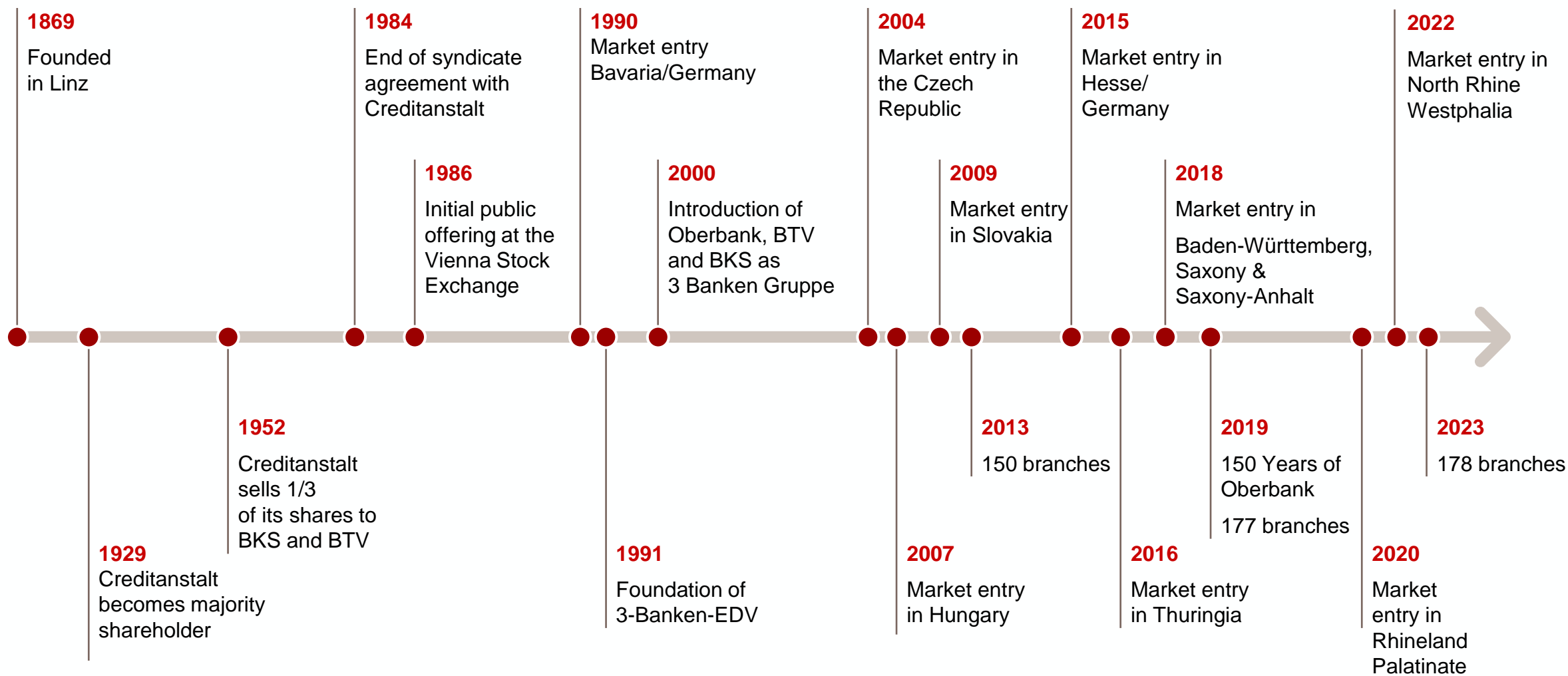
Oberbank

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





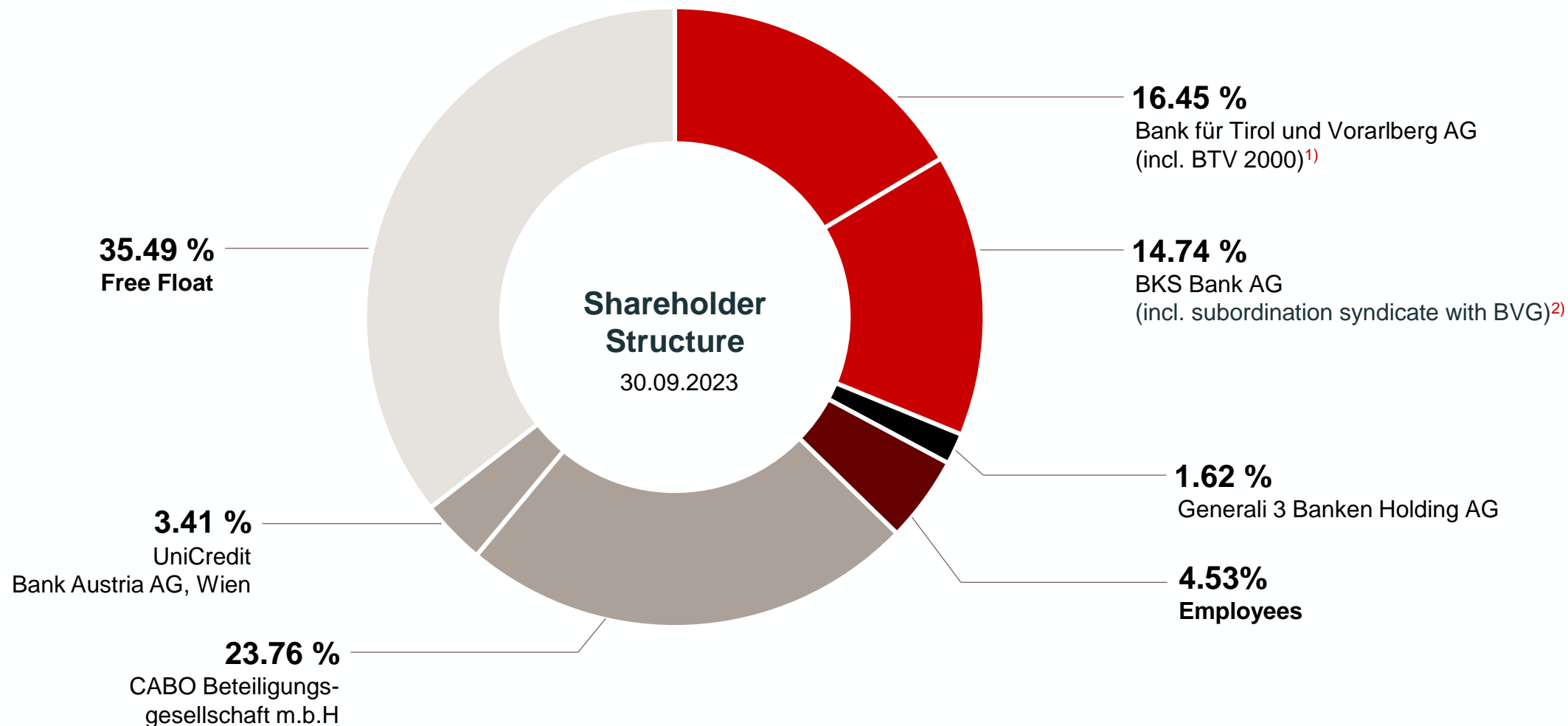
# INDEPENDENCE DEVELOPED OVER YEARS



As of: 30. September 2023



# SHAREHOLDER STRUCTURE ENSURES AUTONOMY



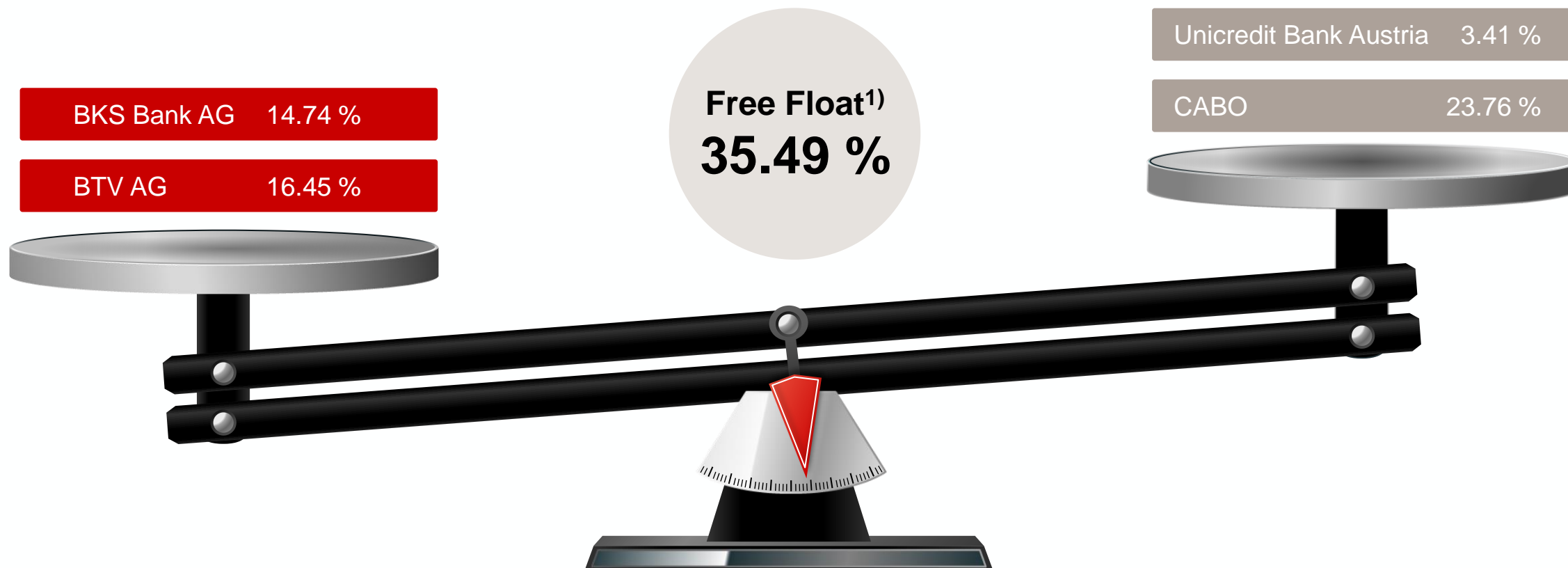
Source: Oberbank AG | As of: 30. September 2023

<sup>1)</sup> BTV 2000 Beteiligungsverwaltungsgesellschaft 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> Beteiligungsverwaltung Gesellschaft m.b.H. ("BVG") holds 0.58% in Oberbank AG



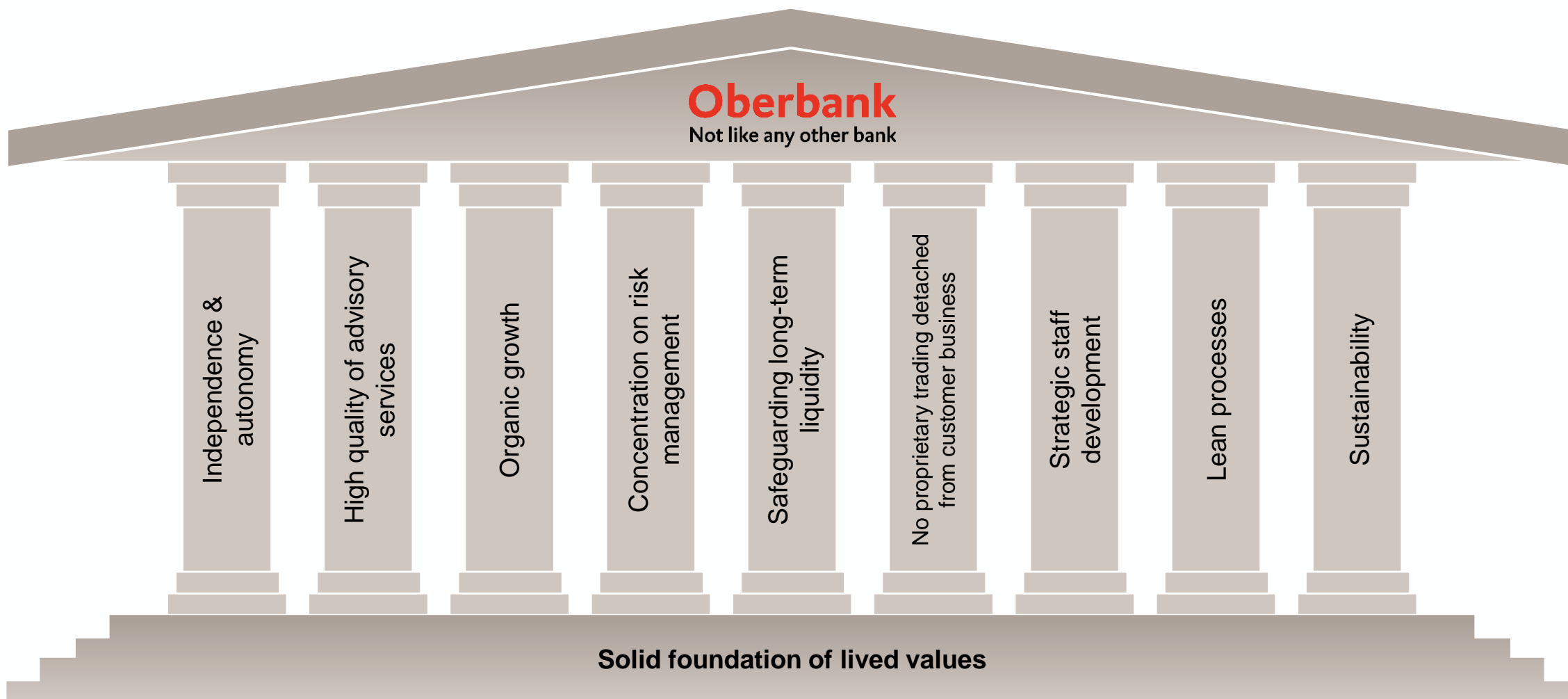
# OBERBANK SYNDICATE HAS THE MAJORITY OVER UNICREDIT, BUT: THE FREE FLOAT HAS THE DECISIVE POWER



<sup>1)</sup> the missing percentage up to 100 % is held by Oberbank employees (4.59 %) and the Generali 3 Banken Holding AG (1.62 %).  
As of: 30. June 2023











# SUCCESSFUL BUSINESS MODEL



# OUR STRATEGY 2025



# Awards

Top Wealth Management in Germany <sup>1</sup>	1 <sup>st</sup> Place in Investment Consulting <sup>2</sup>	Certified Employer				Austrian Ecolabel for Sustainable Finance <sup>7</sup>	1 <sup>st</sup> Place Recommender Award <sup>8</sup>
		Top Company <sup>3</sup>	Family-friendly Employer <sup>4</sup>	Leading Employer <sup>5</sup>	Quality Label Workplace Health Promotion <sup>6</sup>		
							

<sup>1</sup> FOCUS-MONEY: Test 48/2022 (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> ÖGVS-Study: Investment consulting Branch Banks 2023

<sup>3</sup> Kununu-Label "TOP COMPANY",

<sup>4</sup> Federal Ministry Republic of Austria for Labour: Certificate berufundfamilie

<sup>5</sup> Leading Employers – Austria 2023 Österreichisches Netzwerk Betriebliche Gesundheitsförderung: Gütesiegel "BGF",

<sup>6</sup> Federal Ministry Republic of Austria for Sustainability and Tourism: Austrian Ecolabel for Sustainable Finance;

<sup>7</sup> 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.

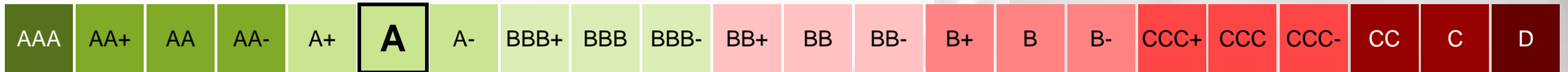
<sup>8</sup> The Recommender Award, organised by the Finanz-Marketing Verband Österreich, is an award for banks and insurances, whose most satisfied customers often recommend their institutes. It is based in a survey of 8,000 customers by the market research institute, Telemark Marketing, in the first quarter of 2023. The evaluation method and base for the award is the "Net Promoter Score" (NPS®). Oberbank was awarded first place for the high readiness of its retail customers to recommend the bank und got the highest quality seal "Excellent Customer Orientation" among regional banks für the year 2023.





# 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: 23.03.2023



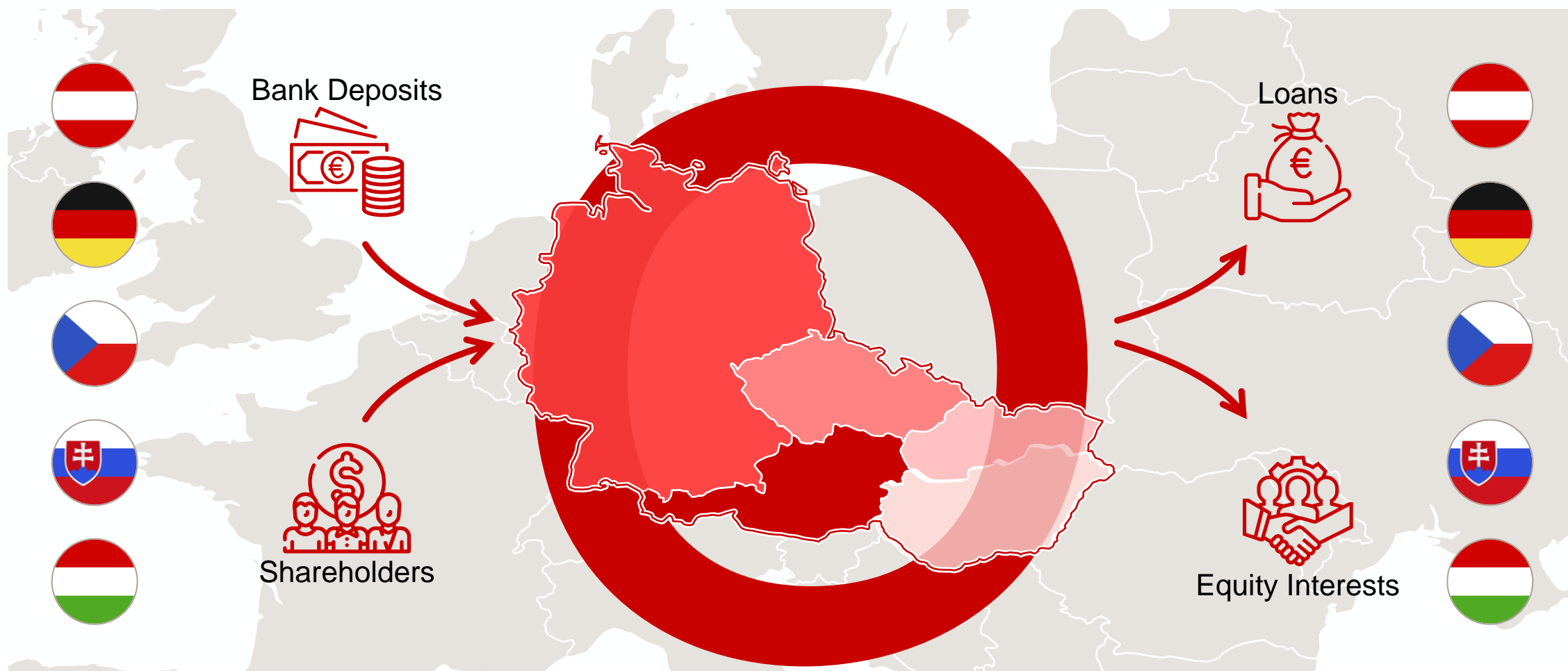
# 5 COUNTRIES – 178 BRANCHES – ONE OBERBANK



Source: Oberbank AG  
As of: 30. September 2023



# REGIONAL BANK IN THE HEART OF EUROPE: STRONG TIES TO THE REGION

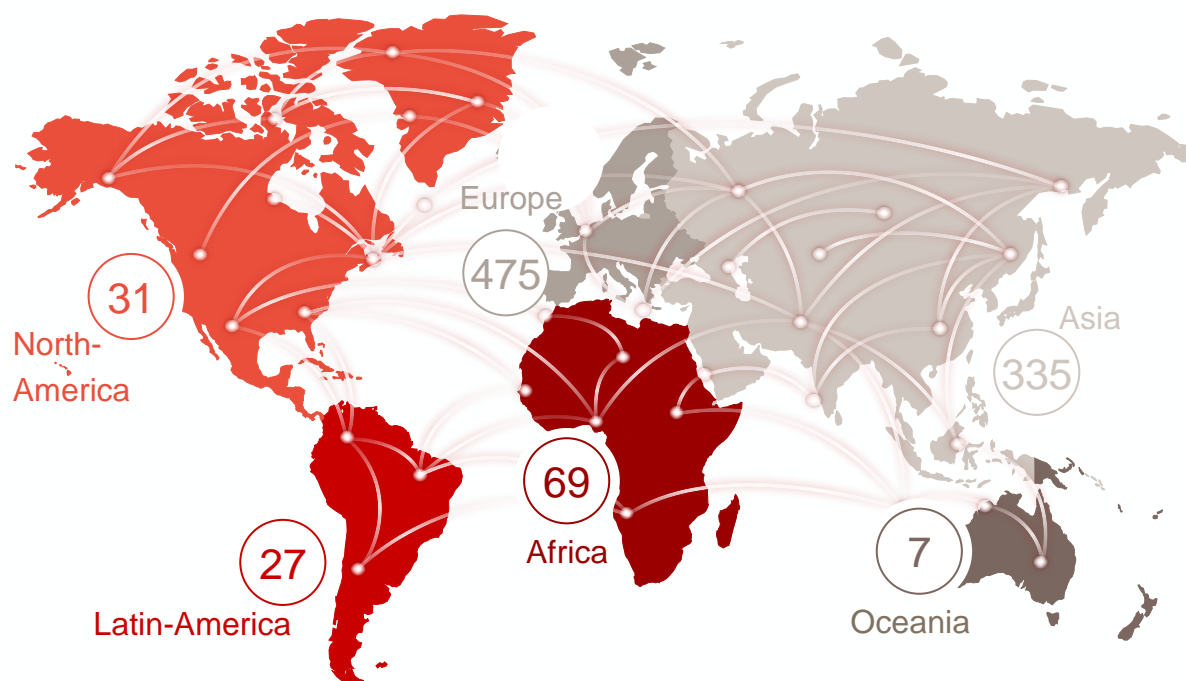


Source: Oberbank AG



# REGIONALITY MEETS INTERNATIONALITY: FROM EUROPE TO THE WORLD

...worldwide network of over 940 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 Q3 2023: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

## Profit before Tax

**409.5 mn. €**

+300.3 mn.<sup>1)</sup>

## RoE before Tax

**14.8 %**

+10.5%-P.<sup>1)</sup>

## Cost-Income-Ratio

**38.8 %**

-29.1%-P.<sup>1)</sup>

## Risk-Earning-Ratio

**4.8 %**

+1.9%-P.<sup>1)</sup>

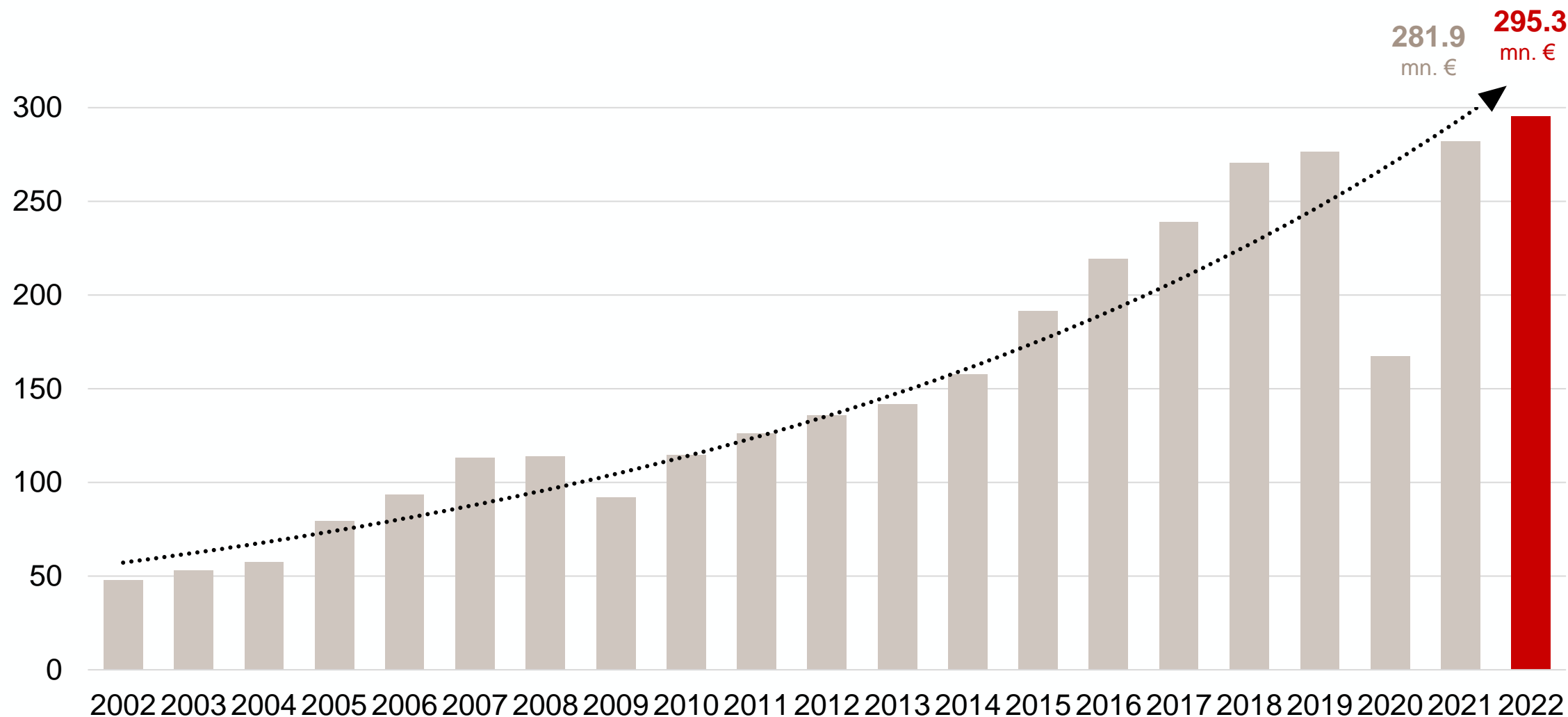
**30. September  
2023**

Source: Oberbank AG

<sup>1)</sup> Reference figures: 30. September 2022



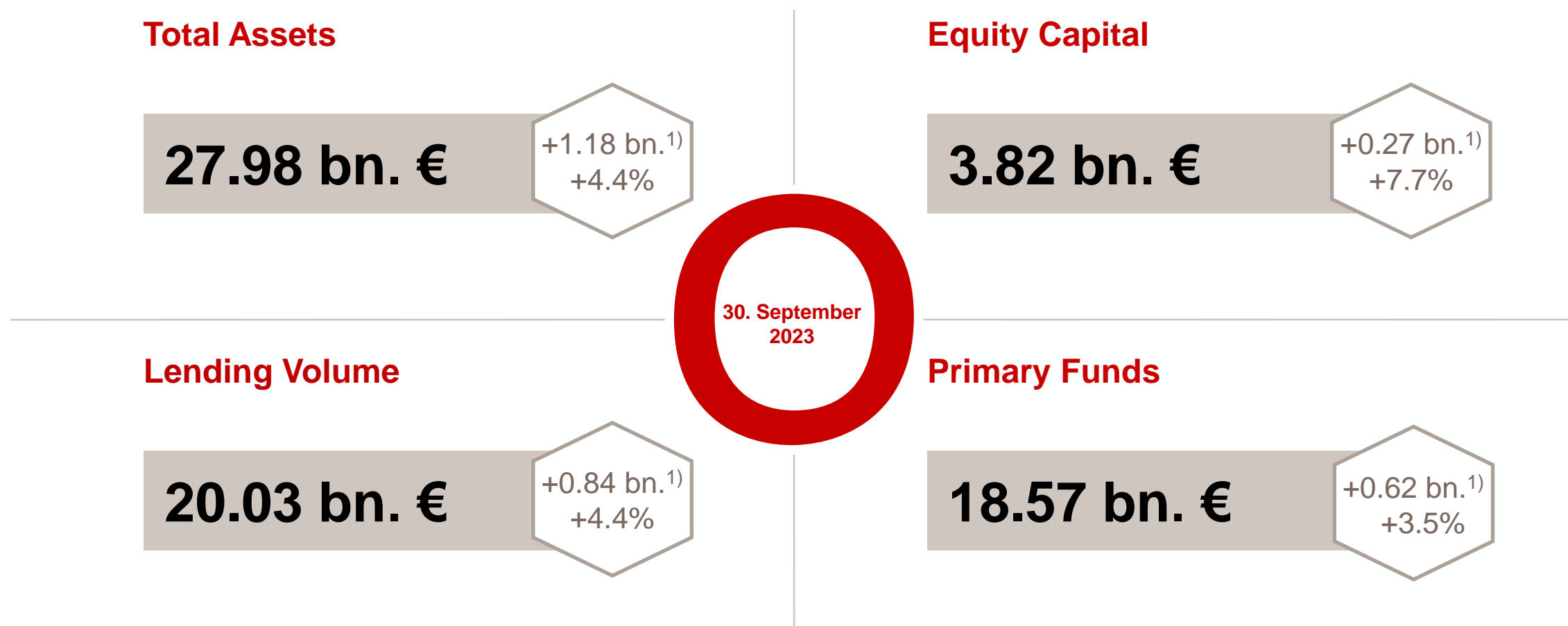
# PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank AG, Shareholder Reports 2002 – 2022



# CAPITALISATION Q3 2023: EQUITY CAPITAL CONTINUES TO RISE

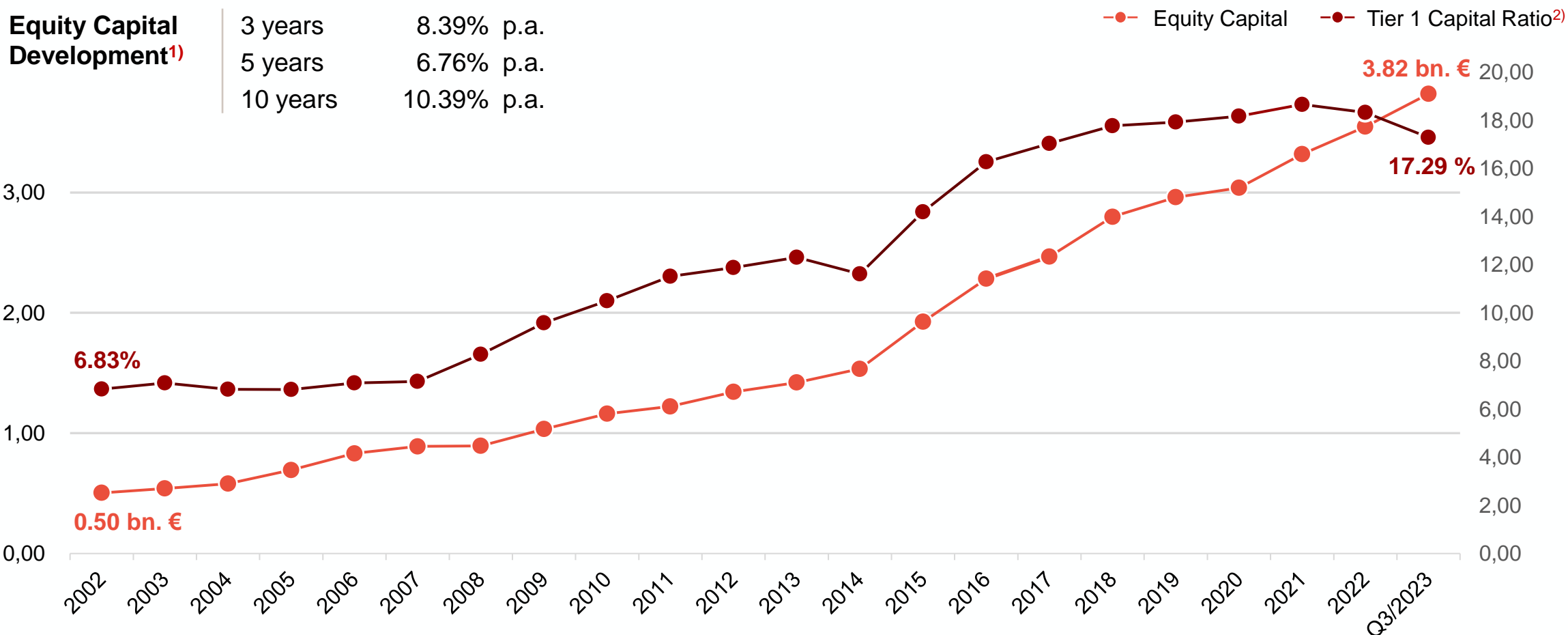


Source: Oberbank AG

<sup>1)</sup> Reference figures: 31. December 2022



# 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)

<sup>3)</sup> Source: Oberbank AG, Shareholder Reports 2002 – 2022





# STRONG CAPITALIZATION

**Oberbank**  
Q3/2023<sup>1)</sup>

**CET 1 ratio**

**17.01%**

**Tier 1 capital ratio**

**17.29 %**

**Total capital ratio**

**19.16%**

**Austria**  
Q2/2023<sup>2)</sup>

16,6%

17,6%

19,6%

**International**  
Q2/2023<sup>3)</sup>

16.0%

17.3%

20.0%

<sup>1)</sup> Data as of 30 September 2023 – Source: Oberbank AG, Shareholder Report 30. September 2023

<sup>2)</sup> Source: OeNB (latest data available)

<sup>3)</sup> Source: EBA Riskdashboard (latest data available)



# SUSTAINABILITY: WE TAKE RESPONSIBILITY



## 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 neutral by 2025
- Lower carbon footprint per employee to less than 1 ton p.a.

CSR Report 2020 (in German) available at [www.oberbank.at/nachhaltigkeit](http://www.oberbank.at/nachhaltigkeit)



# PRIME LABEL FOR SUSTAINABILITY

Corporate ESG  
Performance

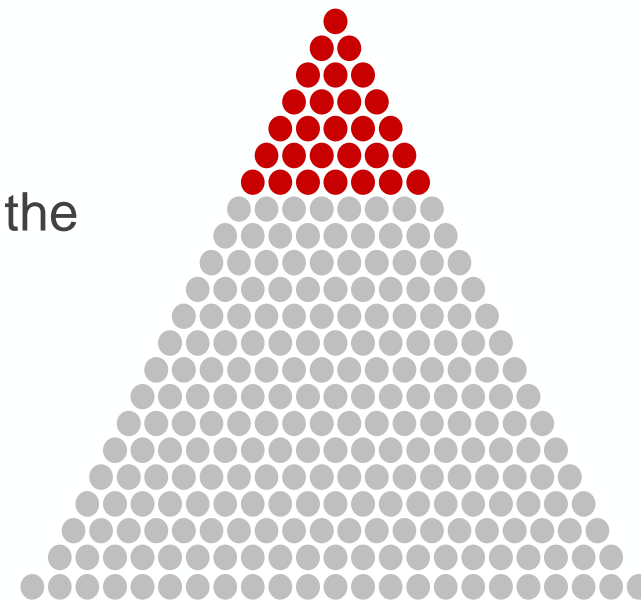
RATED BY  
**ISS ESG** 

**Prime**

## Top - Rating by ISS ESG:

Oberbank is among the  
**TOP 10 %** of rated  
Institutions  
(Financials/Public &  
Regional Banks)

As of 11.10.2022



*With these results Oberbank is one of the market  
leaders und reaches the highest ISS ESG  
Transparency Level: Very high (80-100%)“*

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

ISS ESG 11.10.2022; 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



**~ 58.000**  
**Corporate & Business Customers**

Export & investment financing, leasing

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Interest rate & FX management

---

Payment & cash management

---

Documentary & guarantee business

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Structured finance, private equity, mezzanine capital

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Occupational provision

Source: Oberbank AG  
As of: 31st December 2022



**~ 278.000**  
**Retail Customers**

Housing finance & funding

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Private retirement provisioning

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Private banking & asset management

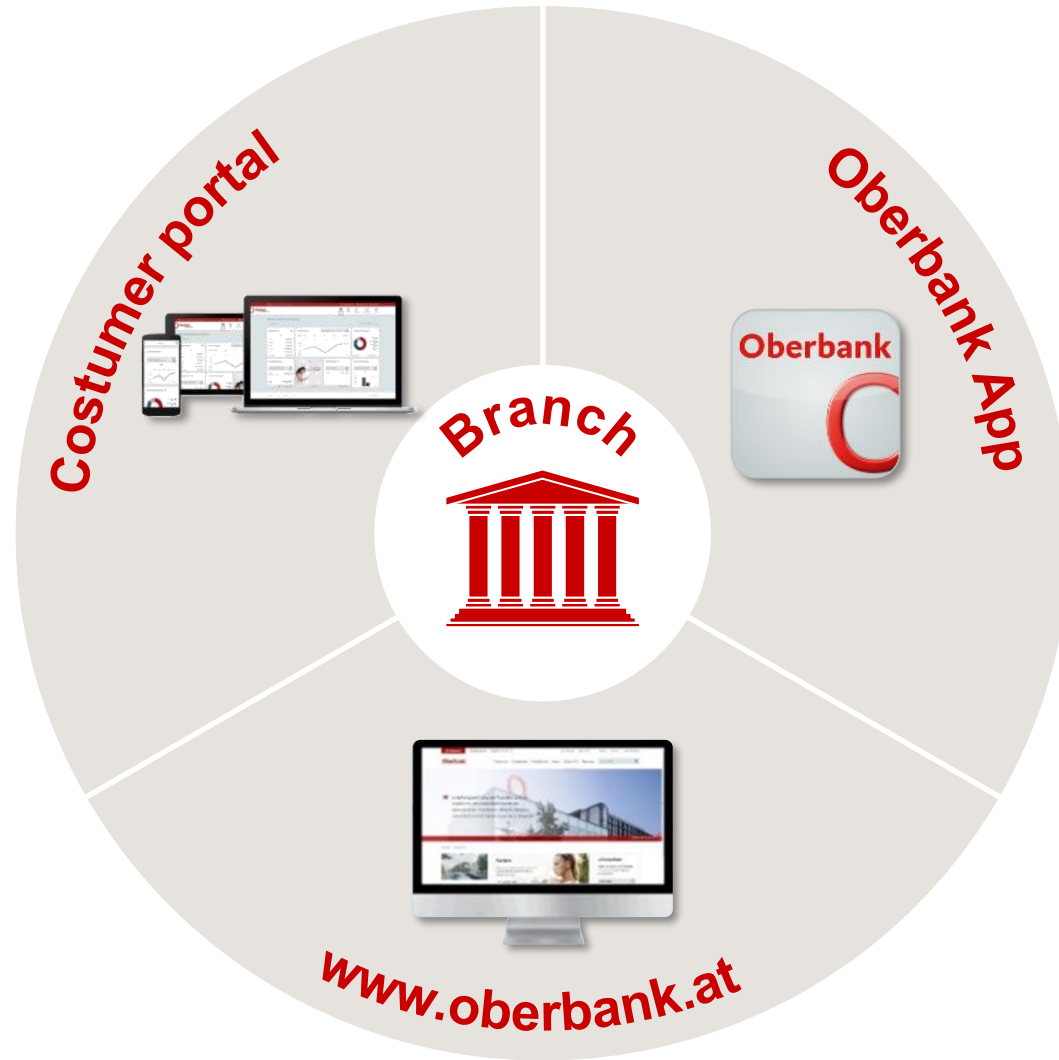
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Consumer finance & leasing





# 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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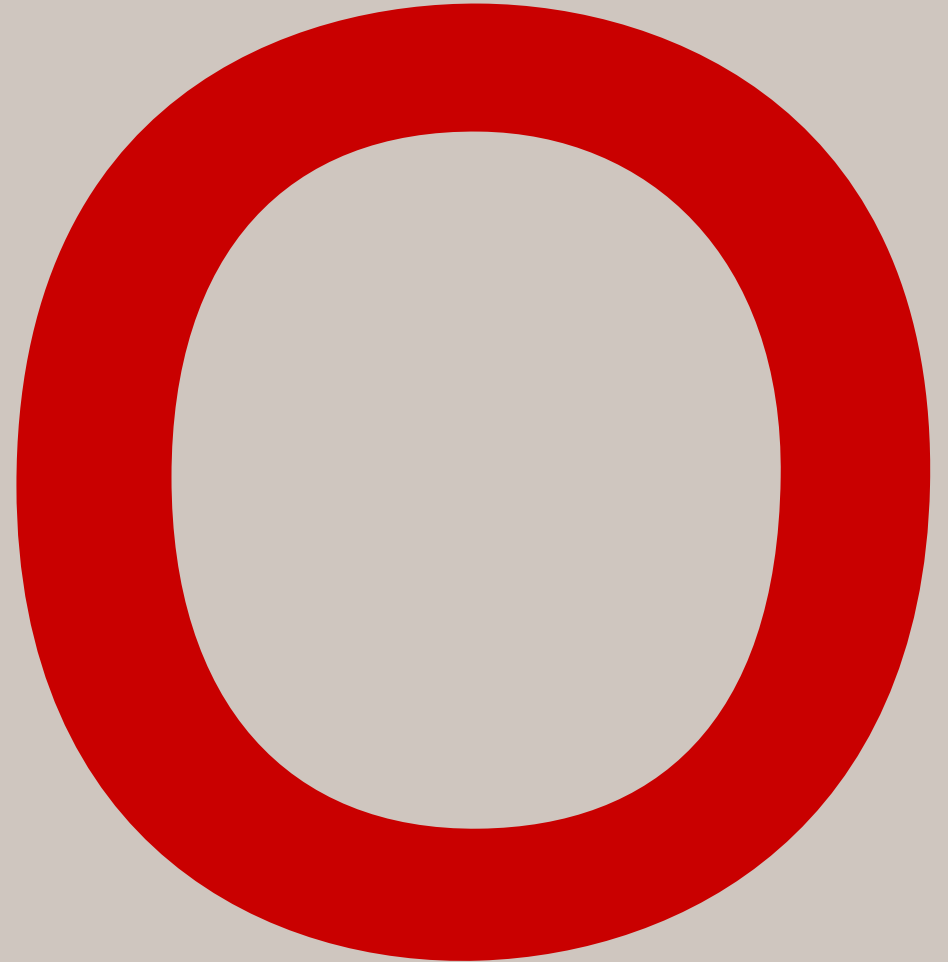
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# Annex



# Glossary

<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>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>Lending volume</b>	Loans and advances to customers.
<b>Leverage ratio</b>	The leverage ratio shall be calculated as an institution's capital measure divided by that institution's total exposure measure and shall be expressed as a percentage. (acc. CRR)
<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>RoA</b>	Return on assets (RoA) is an indicator of how profitable a company is relative to its total assets. RoA gives an idea as to how efficient management is at using its assets to generate earnings. Calculated by dividing a company's annual earnings by its total assets, RoA is displayed as a percentage.
<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.
<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>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>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)



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# Sources

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