

Oberbank Presentation for Financial Institutions

YE 2024



Oberbank
Not like any other bank

OBERBANK. NOT LIKE ANY OTHER BANK.



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.

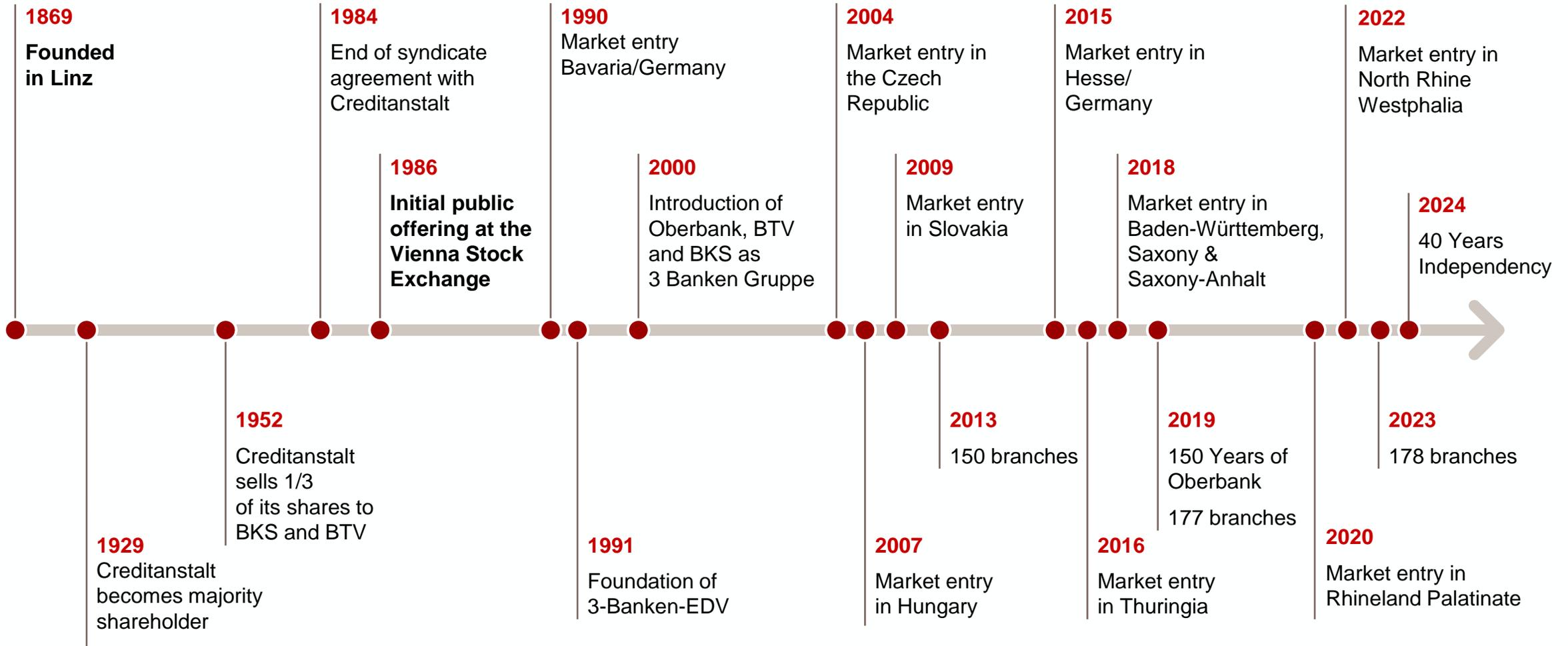
Oberbank

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

Photo-Credit: Joachim Haslinger



INDEPENDENCE DEVELOPED OVER YEARS



As of: 31 December 2024



FACT SHEET OBERBANK

Oberbank: Facts & Figures



Staff (FTEs)
2,227



Receivables from customers
20.77 billion



Primary funds
19.70 billion



Number of branches
176

7th largest bank in Austria

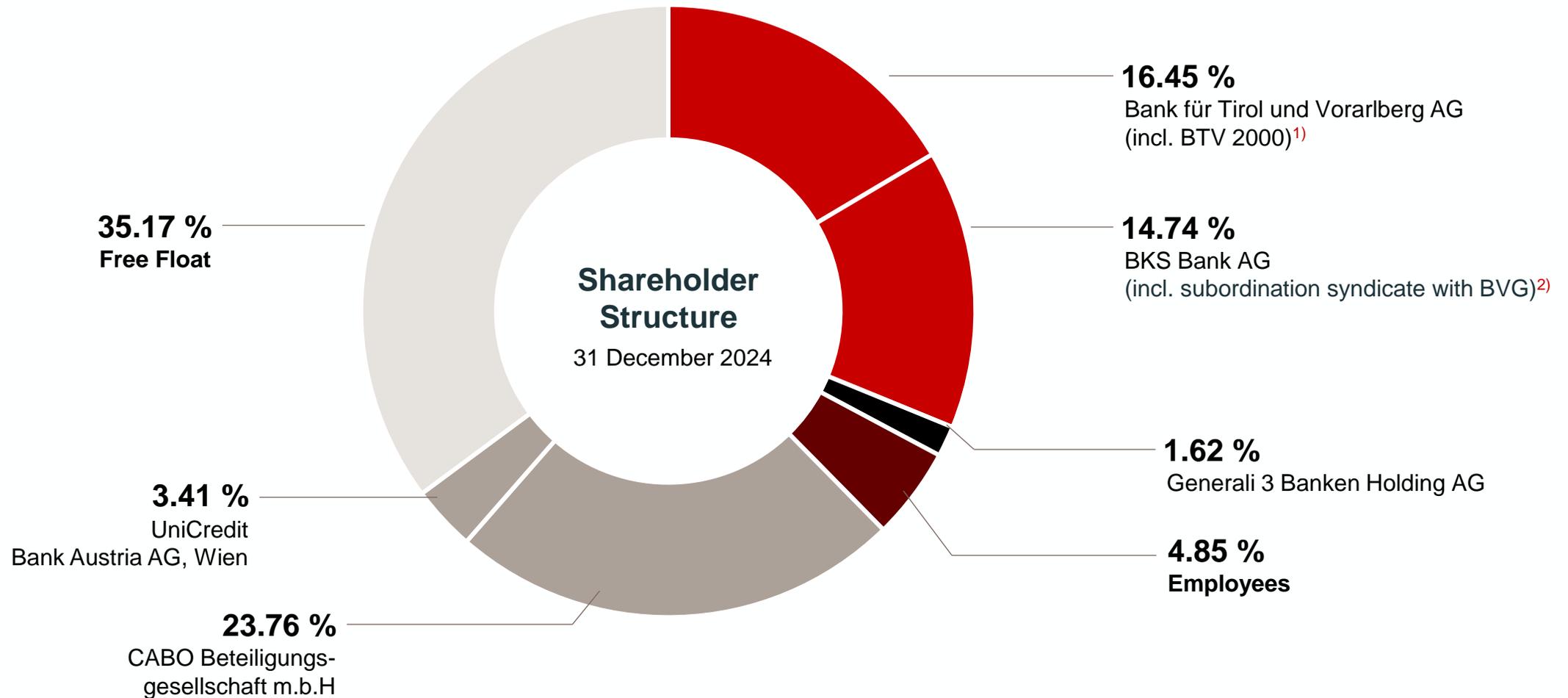
	Bank	Total assets
1	 Erste Group Bank AG	337.2 billion
2	 Raiffeisen Bank International	198.2 billion
3	 Bank Austria Member of UniCredit	102.8 billion
4	 BAWAG PSK	55.5 billion
5	 Raiffeisenlandesbank Oberösterreich	47.8 billion
6	 Raiffeisenlandesbank Niederösterreich-Wien	36.3 billion
7	 Oberbank Oberbank AG	27.8 billion
8	 Raiffeisen-Landesbank Steiermark	16.8 billion
9	 HYPO NOE	15.6 billion

As of 31.12.2024

Source: Oberbank AG, Annual Report 2024 | Annual Reports of the respective institutions as of 31.12.24 / Values in EUR



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



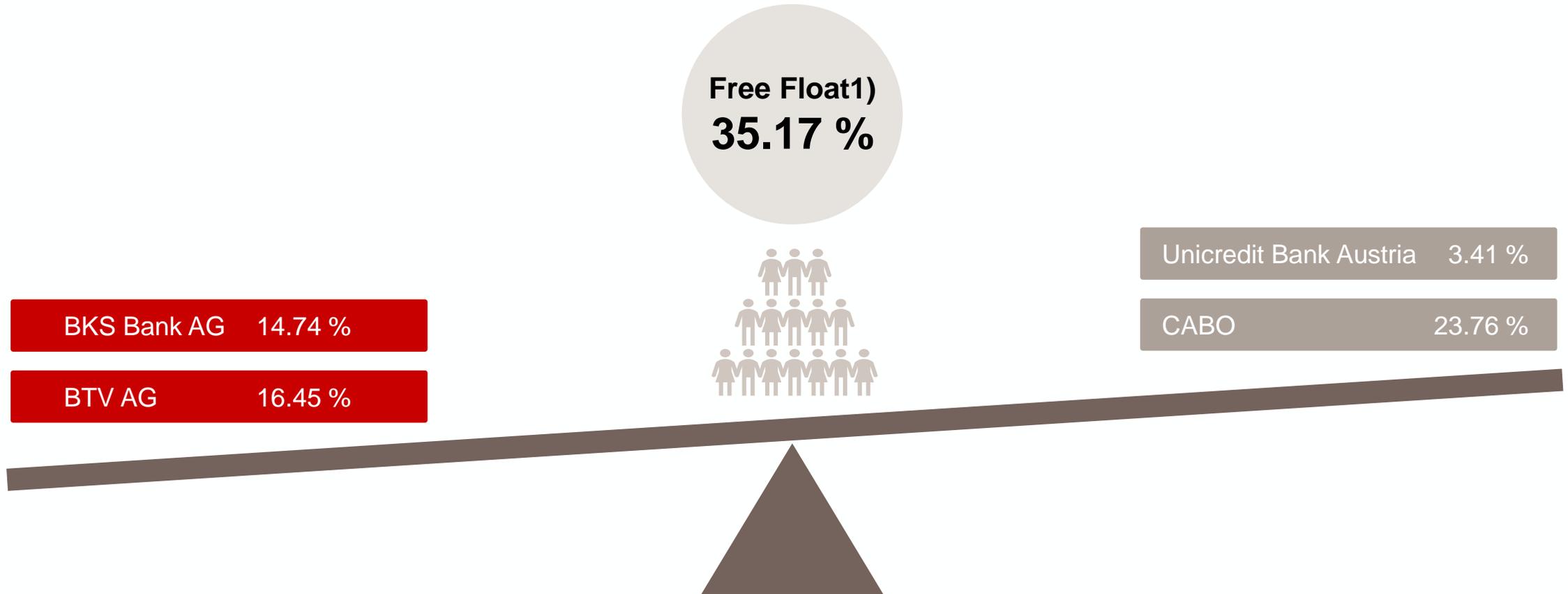
Source: Oberbank AG | As of: 31 December 2024

¹⁾ 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.

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



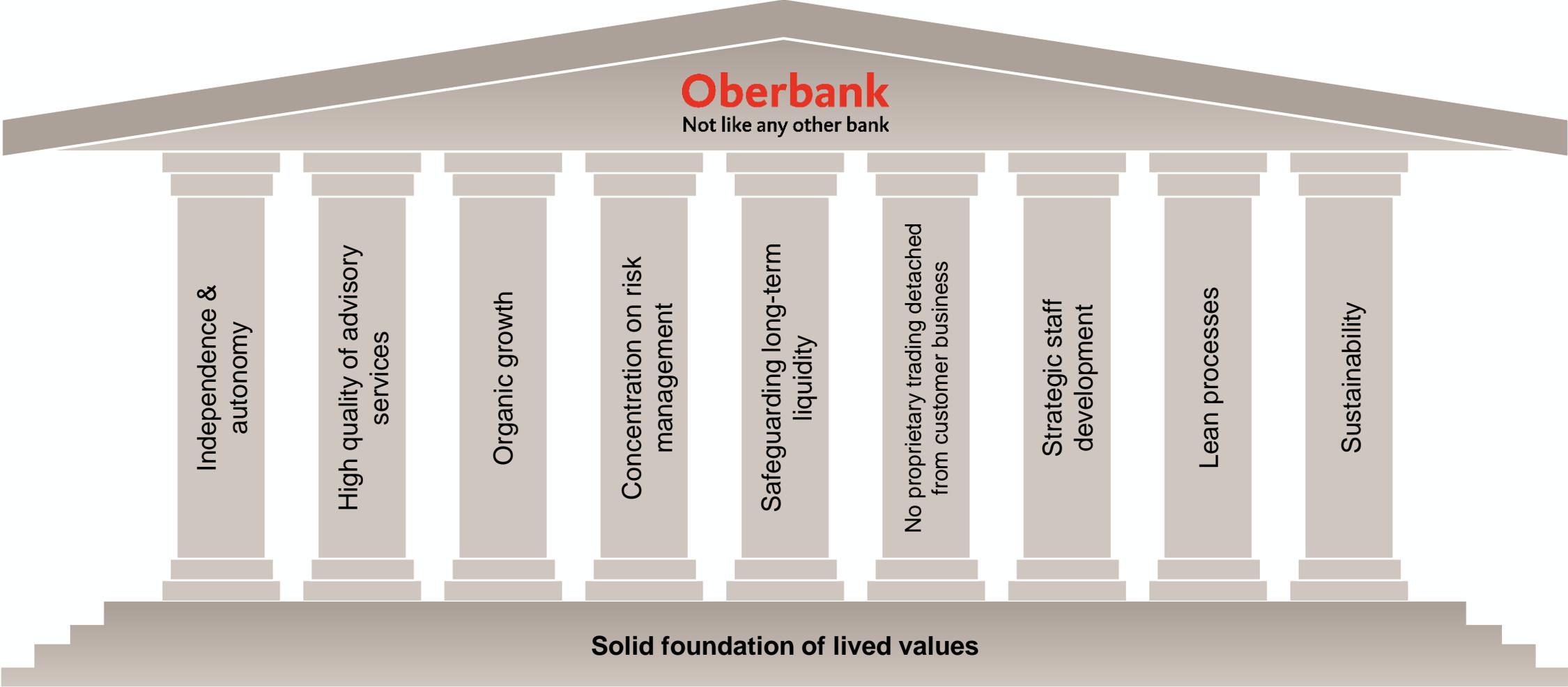
OBERBANK SYNDICATE HAS THE MAJORITY OVER UNICREDIT BUT: THE FREE FLOAT HAS THE DECISIVE POWER



¹⁾ The missing percentage up to 100 % is held by Oberbank employees (4,85 %) and the Generali 3 Banken Holding AG (1.62 %).
As of: 31 December 2024



SUCCESSFUL BUSINESS MODEL



OUR STRATEGY 2025



AWARDS

Top Wealth Management in Germany ¹	Certified Employer					Seal of approval for health promotion ⁷	Austrian Ecolabel for Sustainable Finance ⁸	1st Place Recommender Award ⁹
	Top Company ²	Family-friendly Employer ³	Leading Employer ⁴	equalitA ⁵	1st Place Diversity Champion ⁶			
								

¹ 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.

² Kununu-Label "TOP COMPANY,"

³ Federal Ministry Republic of Austria for Labour: Certificate berufundfamilie

⁴ Leading Employers – Austria 2024

⁵ equalitA - Das Gütesiegel für innerbetriebliche Frauenförderung

⁶ 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.

⁷ Seal of approval for health promotion: Gütesiegel "BGF,"

⁸ 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.

⁹ 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 2024. 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 for the year 2024.



RATING BY STANDARD & POOR'S

Standard & Poor's rating scale



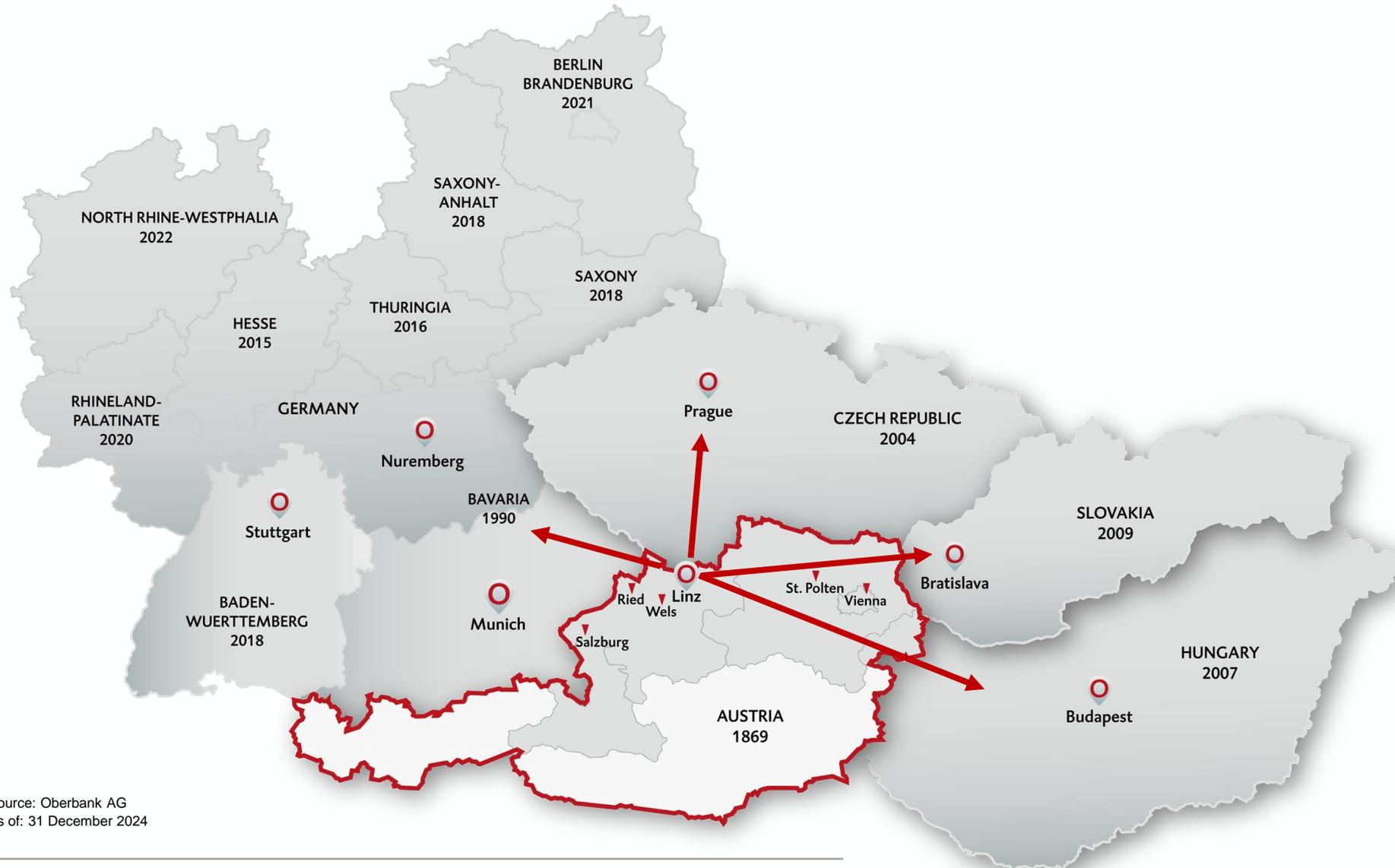
We are one of Austria's best rated banks.

Strong capitalization & high profits as most important criteria.

Source: Oberbank AG
As of: 31 December 2024



5 COUNTRIES – 176 BRANCHES – ONE SINGLE ENTRY POINT

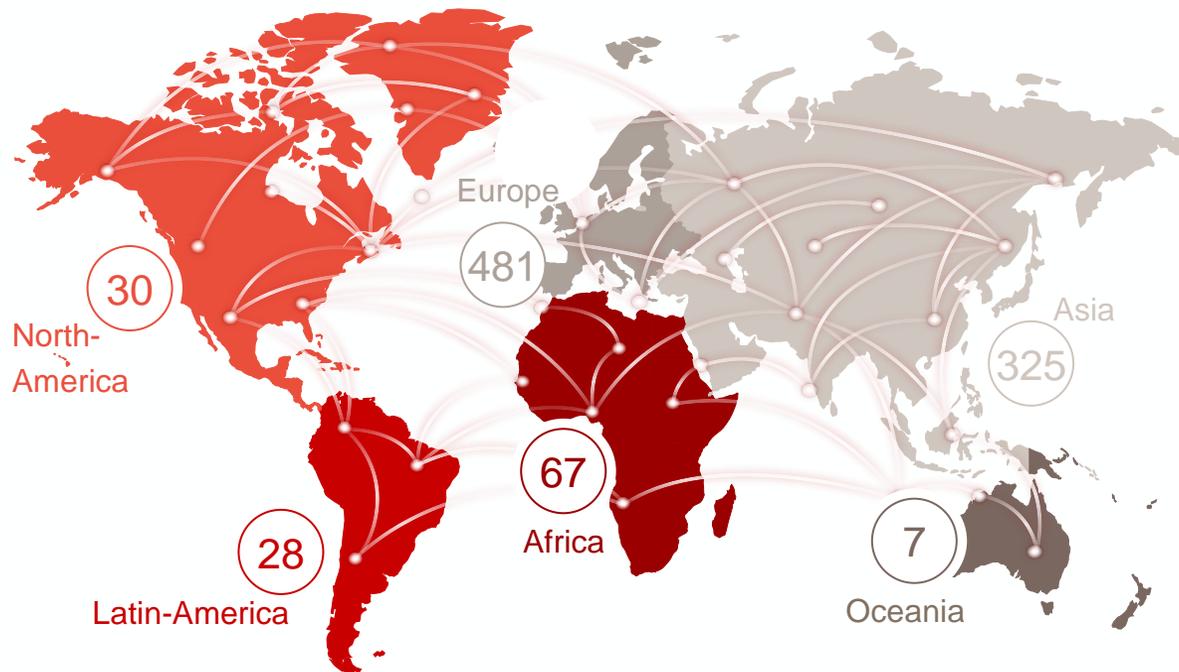


Source: Oberbank AG
As of: 31 December 2024



REGIONALITY MEETS INTERNATIONALITY: FROM EUROPE TO THE WORLD

...worldwide network of around 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, Collections, Bank Guarantees)



Export- & Trade Financing



Financing of international Investments



Hedging



Source: Oberbank AG



RESULTS 2024: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

Profit before Tax

476.8 mn. €

- 0.9 mn.¹⁾

RoE before Tax

11.95 %

- 0.87 %-P.¹⁾

Cost-Income-Ratio

42.47 %

+2.78 %-P.¹⁾

Risk-Earning-Ratio

10.47 %

-3.53 %-P.¹⁾

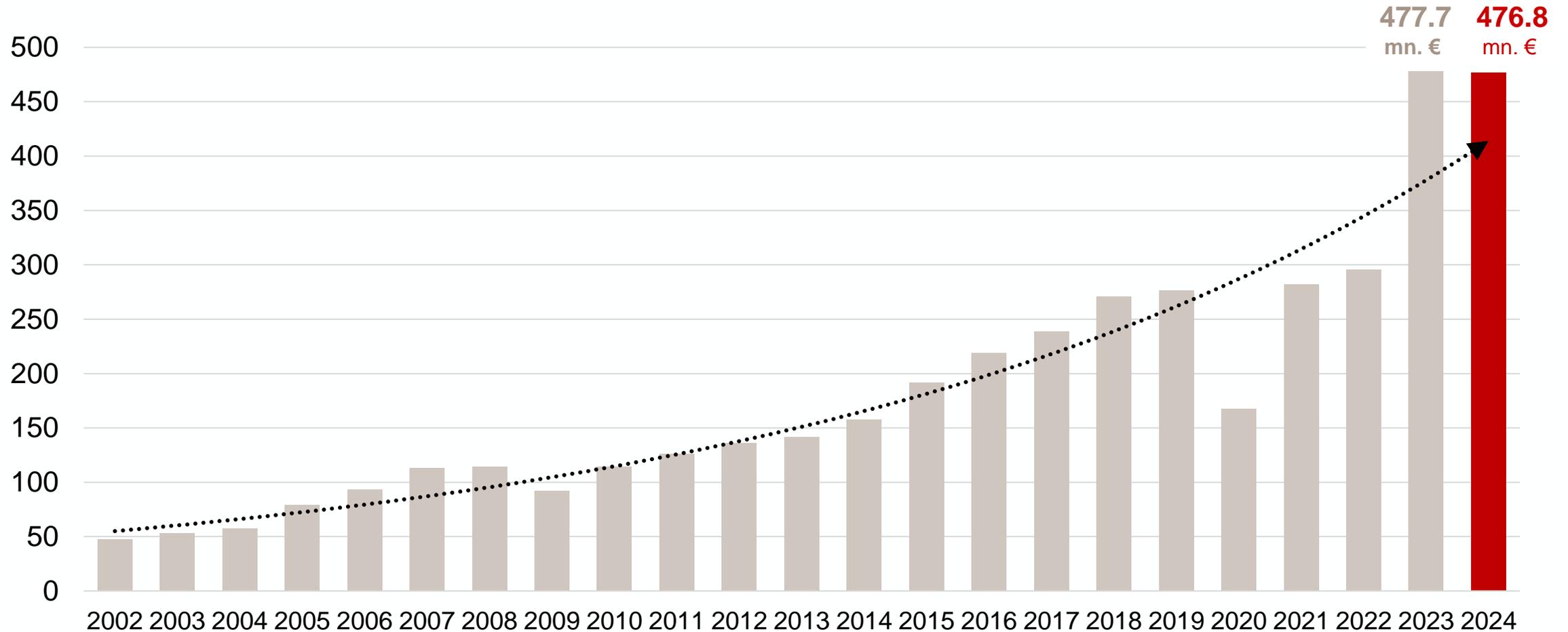
31 December
2024

Source: Oberbank AG

¹⁾ Reference figures: 31 December 2023



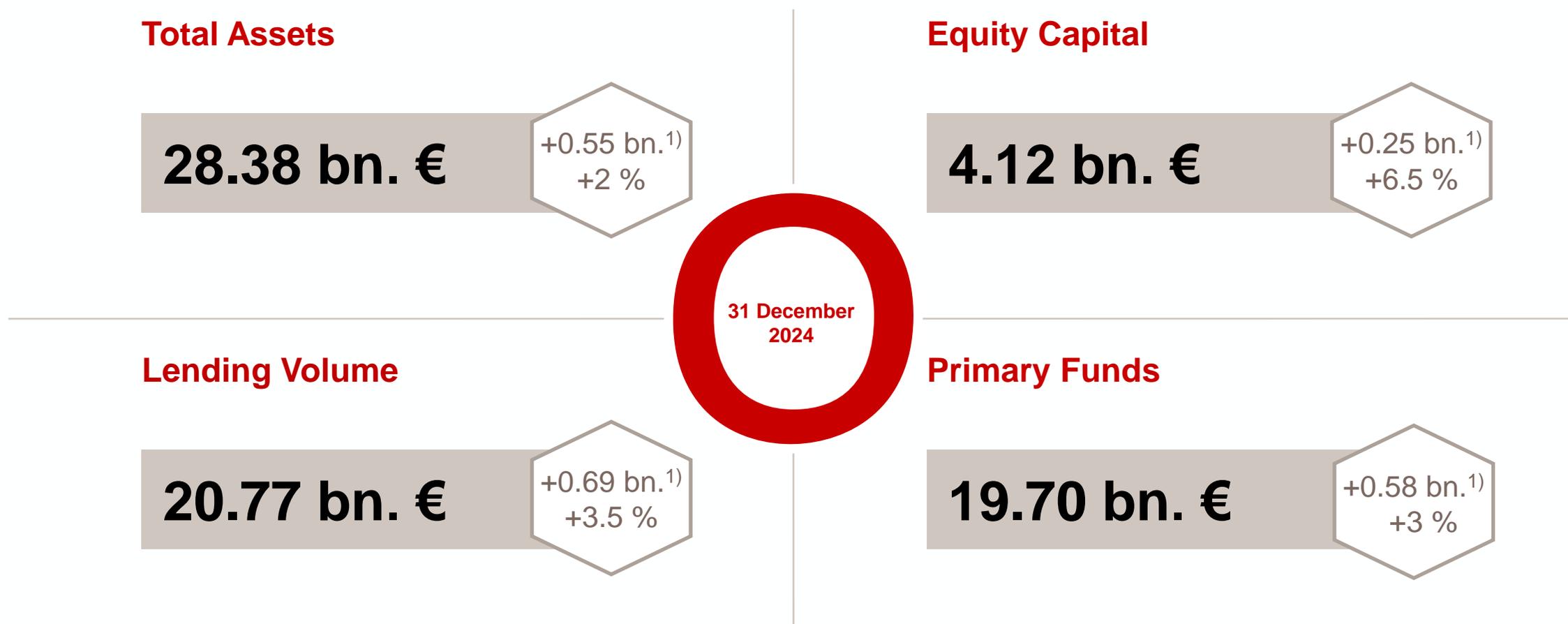
PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank AG, Shareholder Reports 2002 – 2024



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



Source: Oberbank AG

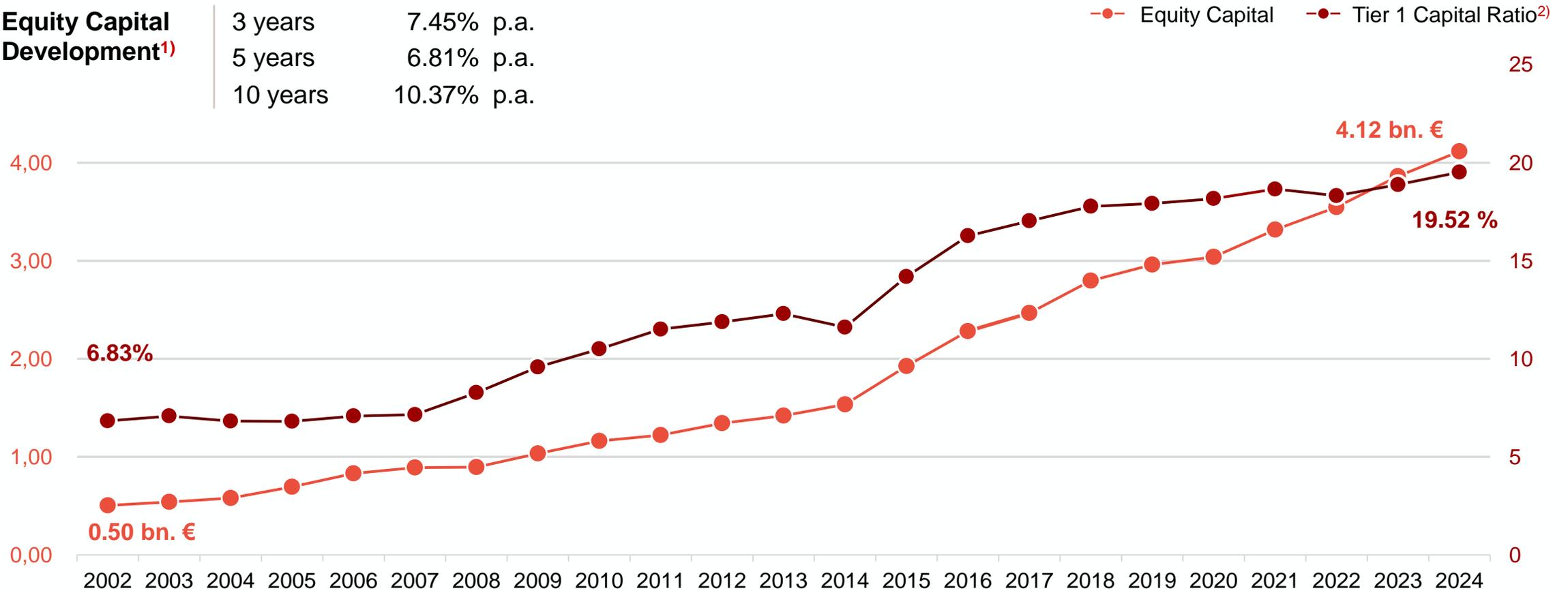
1) Reference figures: 31 December 2023



EQUITY INCREASE OVER THE PAST YEARS

Equity Capital Development¹⁾

3 years	7.45% p.a.
5 years	6.81% p.a.
10 years	10.37% p.a.



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

2) 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
Q4/2024¹⁾

CET 1 ratio

19.25 %

Tier 1 capital ratio

19.52 %

Total capital ratio

21.29 %

Austria
Q3/2024²⁾

17.5%

18.5%

20.6%

International
Q4/2024³⁾

16.1%

17.5%

20.2%

¹⁾ Source: Oberbank AG, Shareholder Report 31 December 2024

²⁾ Source: OeNB (latest data available)

³⁾ Source: EBA Riskdashboard (latest data available)



SUSTAINABILITY: WE TAKE RESPONSIBILITY



Source: 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.

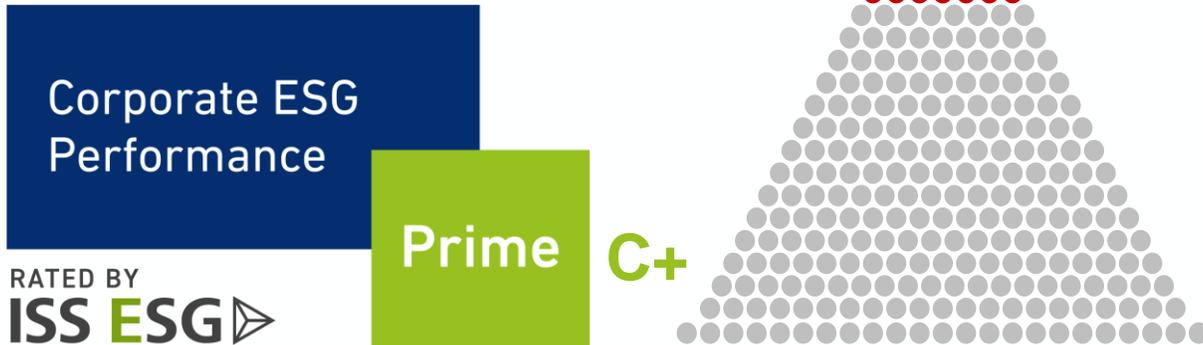
CSR Report available at www.oberbank.com/sustainability



TOP SUSTAINABILITY RATINGS

PRIME Status by ISS ESG¹⁾

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



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

¹⁾ 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/>

MSCI ESG Rating ‘AA’

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



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OUR UNIVERSAL BANKING CONCEPT



~ 58,500
Corporate & Business Customers

Export & investment financing, leasing

Interest rate & FX management

Payment & cash management

Documentary & guarantee business

Structured finance, private equity, mezzanine capital

Occupational provision

Source: Oberbank AG
As of: 31 December 2024



~ 269,000
Retail Customers

Housing finance & funding

Private retirement provisioning

Private banking & asset management

Consumer finance & leasing

Accounts & Cards

Savings deposits



CONTACTS FOR GLOBAL FINANCIAL INSTITUTIONS



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For payments to one of our branches (OBKLDLX, OBKLUHB, OBKLSKBA and OBKLCZ2X) please send directly to Oberbank Linz, SWIFT Code OBKLAT2L.



KYC-DOCUMENTATION / COMPLIANCE

Oberbank's Global Financial Institutions Department and Compliance Department cooperate closely for providing transparent information and documentation.



Please refer to www.oberbank.com [FI & Compliance Information](#)

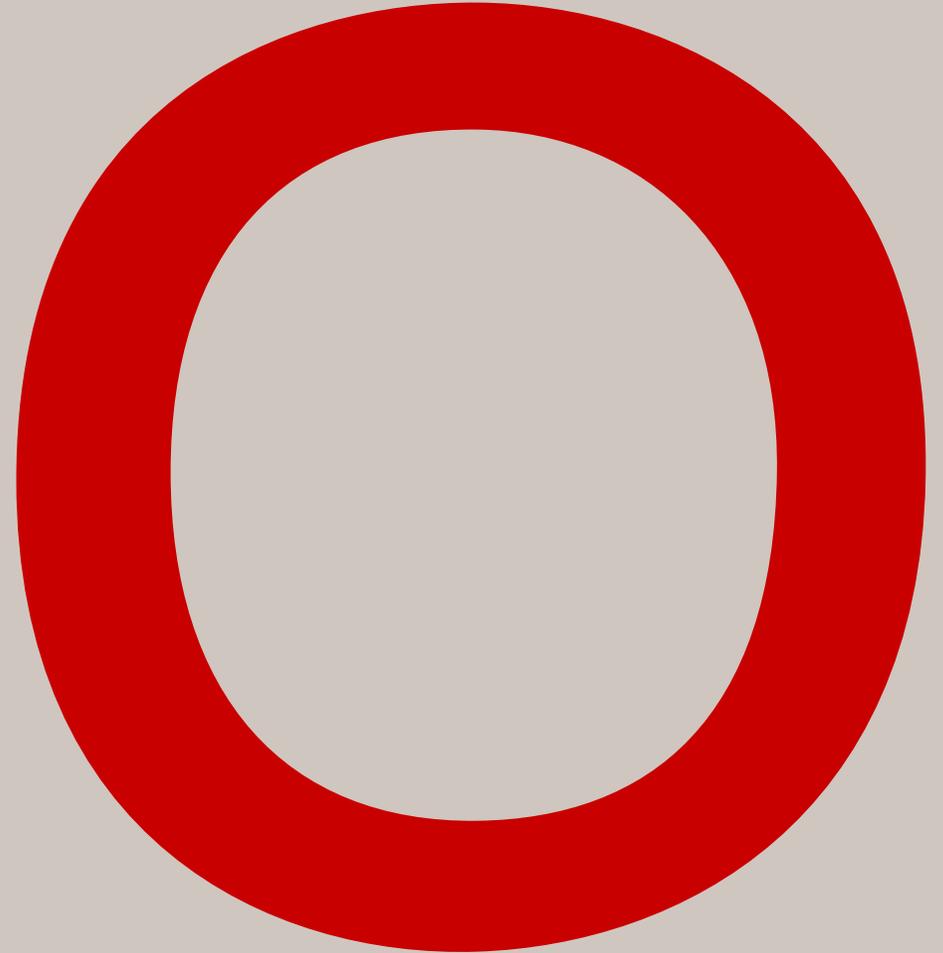
Banking License
FATCA-Documentation
Oberbank LEI
Corresp. Banking Declaration
SSI – Standard Settlement Instr.
Management Policies

Wolfsberg – CBDDQ
Financial Crime – FCCQ
Questionnaire Oberbank Giant
Annual Report
Shareholder Information
Rating Reports ...

AML/KYC Due Diligence requests to be addressed to gfi@oberbank.at or your responsible Global Financial Institutions Relationship Manager directly.



Annex



Glossary

Total Assets	The final amount of all gross investments, cash and equivalents, receivables, and other assets as they are presented on the balance sheet.
Profit	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.
Lending Volume	Loans and advances to customers.
Primary Funds	Primary funds are the sum of all funds, sight, time and savings deposits entrusted to a bank by its customers.
Total Capital Ratio	The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
Common Equity Tier 1	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)
Tier 1 Capital Ratio	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)
Cost-Income-Ratio	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.
Risk-Earning-Ratio	The risk-earning-ratio is the ratio of credit risk to net interest income. (credit risk / net interest income)
RoE	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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