

# Oberbank Presentation for Financial Institutions

YE 2025



**Oberbank**  
Not like any other bank

# OBERBANK. NOT LIKE ANY OTHER BANK.

We provide high quality **advisory services in five countries**. Our motto: from the region, for the region.

We understand **our customers' business** and are **more flexible** than some major banks.

We have a strong **capital base** and act **independently**. We always consider the interests of all our stakeholders.

Our robust capital base gives us **stability** as reflected in **our rating**.

Our promise and commitment is to achieve **steady, organic growth** in the future.



# EXPERIENCED MANAGEMENT TEAM



Photo credits: Joachim Haslinger

**INDEPENDENCE**  
is our  
**TOP PRIORITY.**

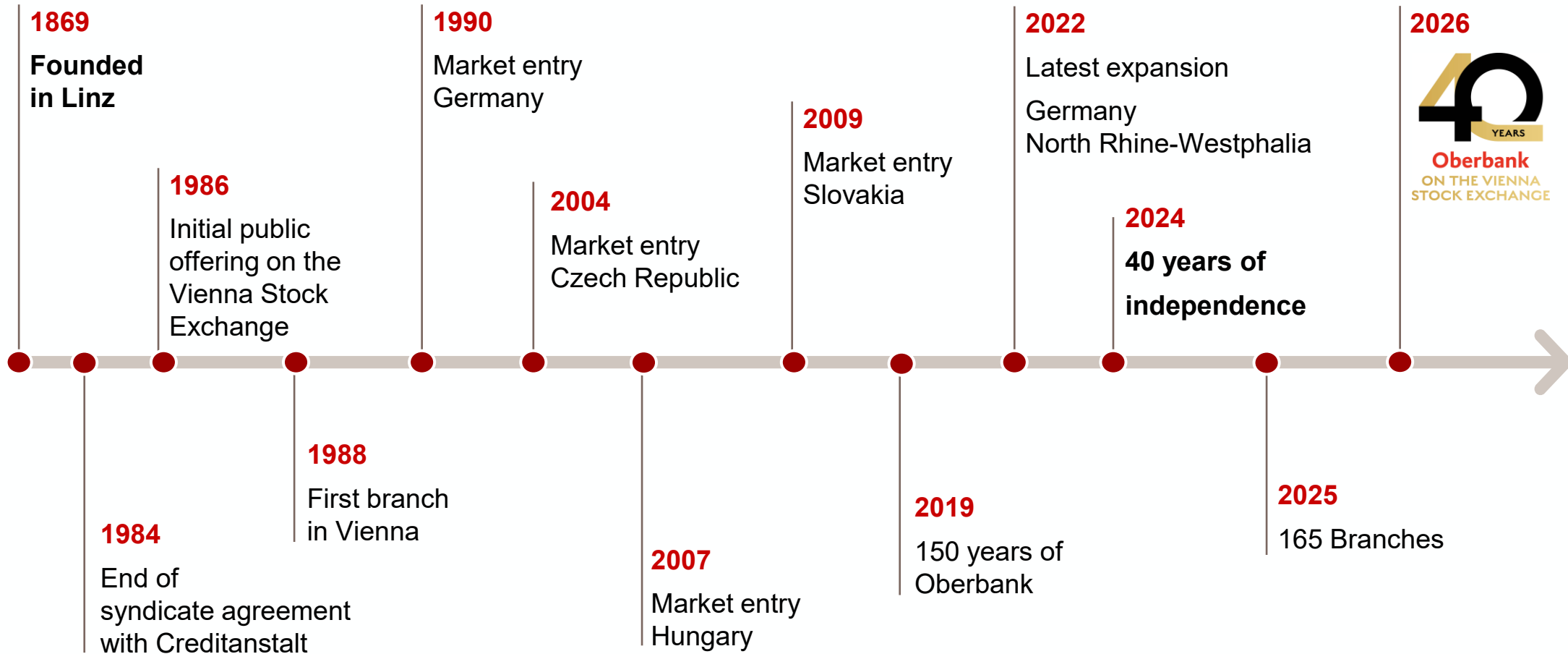
It makes us the first choice for our shareholders, customers, employees. This is the base of our success, this is what we live by.

Oberbank

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



# SUCCESSFUL GROWTH FOR OVER 150 YEARS



As of 31.12.2025



# FACT SHEET OBERBANK

## Oberbank: Facts & Figures



**Staff (FTEs)**  
2,133



**Receivables from customers**  
22.19 billion



**Primary funds**  
20.90 billion



**Number of branches**  
161

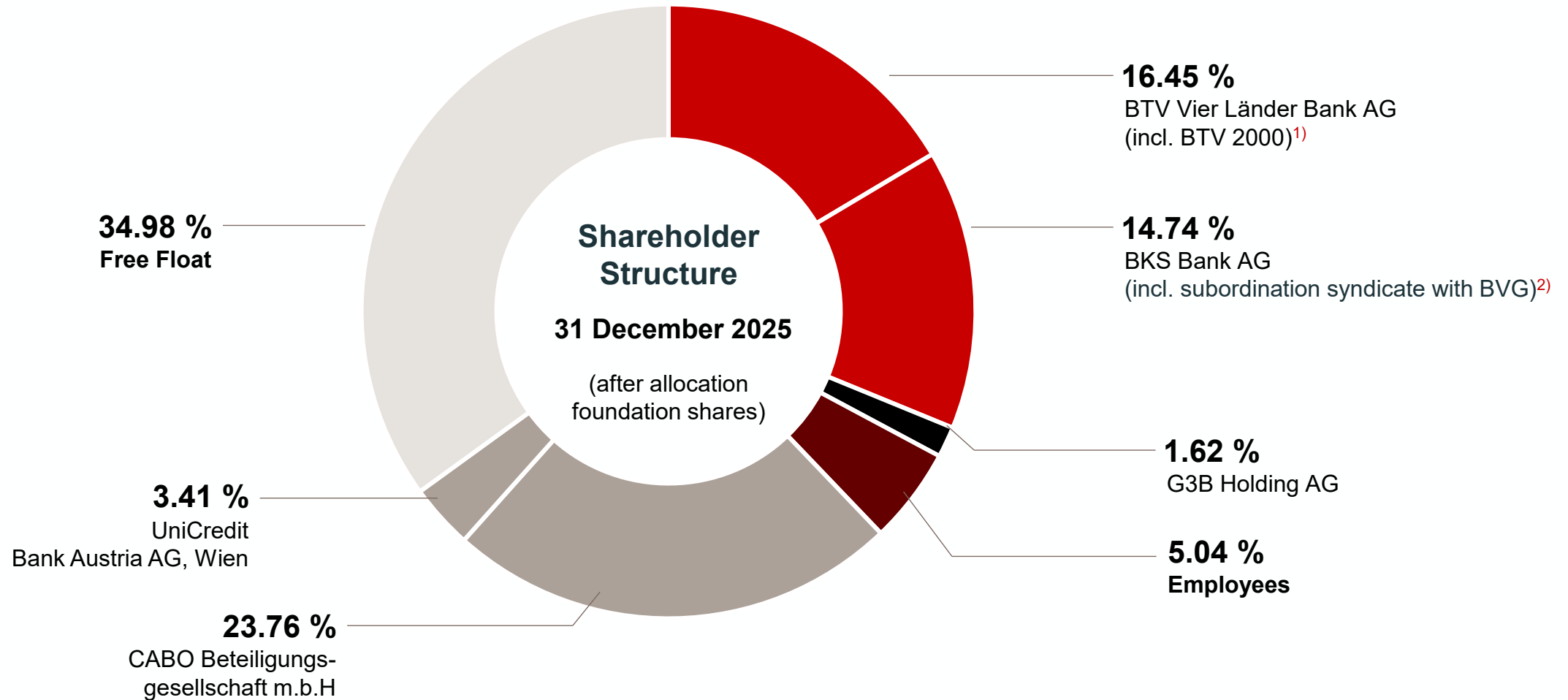
## 7<sup>th</sup> largest bank in Austria

	Bank	Total assets
1	ERSTE Group Bank AG	368.6 billion
2	Raiffeisen Bank International AG	210.3 billion
3	Bank Austria Member of UniCredit UniCredit Bank Austria AG	109.6 billion
4	BAWAG P.S.K. AG	71.0 billion
5	Raiffeisenlandesbank OÖ AG	49.0 billion
6	Raiffeisenlandesbank NÖ-Wien AG	35.5 billion
<b>7</b>	<b>Oberbank</b> <b>Oberbank AG</b>	<b>29.4 billion</b>
8	Steiermärkische Bank und Sparkassen AG	23.8 billion
9	Raiffeisen-Landesbank Steiermark AG	16.9 billion

Source: Oberbank AG, Shareholder Report 31.03.2026 | Annual Reports of the respective institutions as of 31.12.25 | Values in EUR



# SHAREHOLDER STRUCTURE ENSURES OUR AUTONOMY



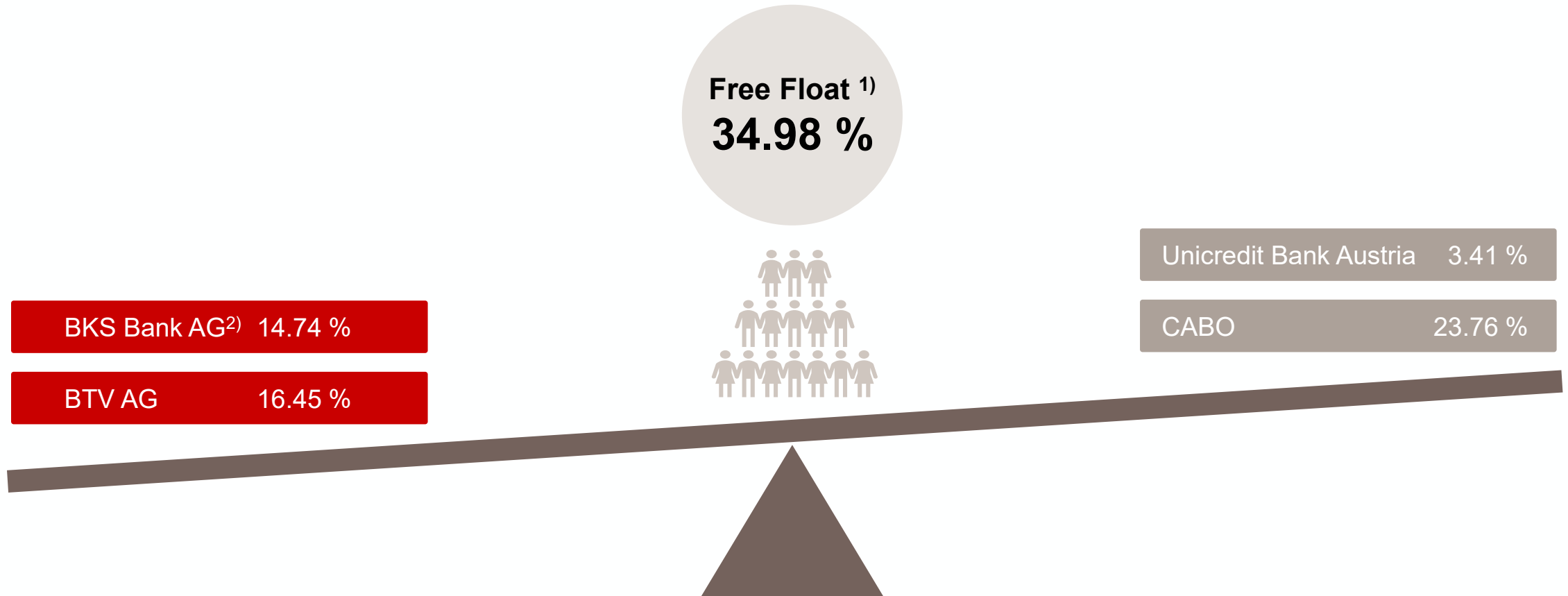
Source: Oberbank AG | As of: 31. December 2025

<sup>1)</sup> BTV 2000 Beteiligungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of BTV Vier Länder Bank AG, 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 (5.04 %) and the G3B Holding AG (1.62 %).

<sup>2)</sup> Incl. subordination syndicate with BVG

As of: 31. December 2025



# PROVEN BUSINESS MODEL FOR LONG-TERM SUCCESS

## Corporate Banking



- Export & investment finance
- Deposits, payment services & cash management
- Structured finance, private equity, mezzanine capital
- Leasing

~ 57,000 customers

## Private Banking



- Investments
- Financial advice
- Wealth management
- Brokerage
- Savings deposits

~ 10,000 customers

## General Banking



- Housing loans & subsidised loan schemes
- Retirement provisioning
- Investments
- Consumer loans & vehicle leasing
- Savings deposits

~ 266,000 customers

**Stable foundation is the key to success**

As of: 31.December 2025



# 5 COUNTRIES – 165 BRANCHES – ONE SINGLE ENTRY POINT

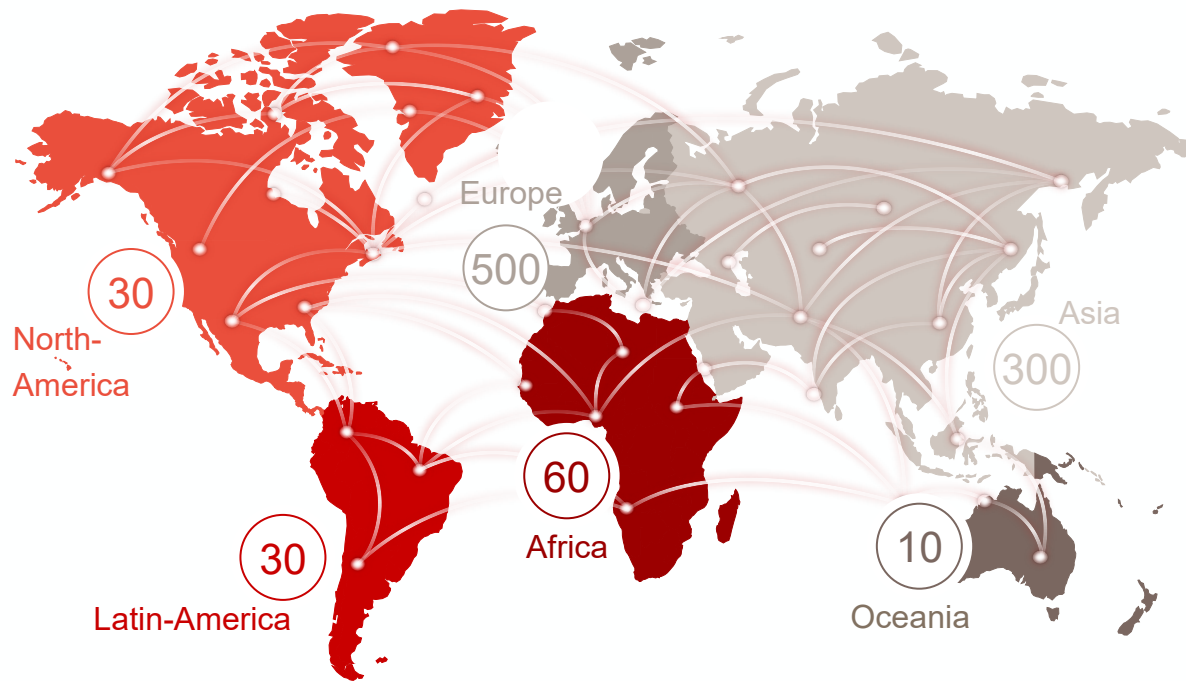


Source: Oberbank  
As of: 31. December 2025



# REGIONALITY MEETS INTERNATIONALITY: FROM EUROPE TO THE WORLD

...worldwide network of 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**

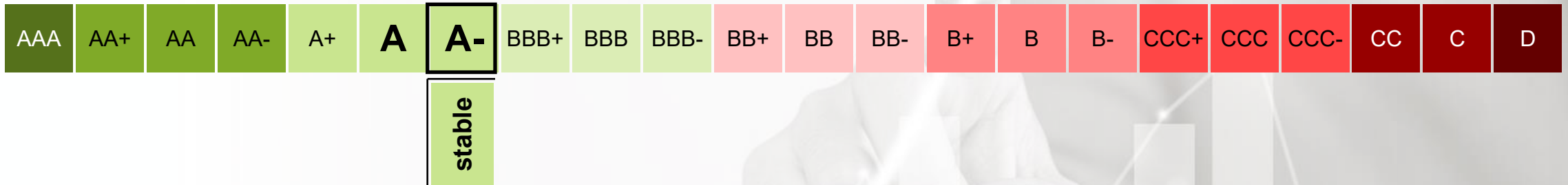


Source: Oberbank



# RATING BY STANDARD & POOR'S

## Standard & Poor's rating scale



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

Strong capitalisation and high levels of profit are the key criteria.

Source: Oberbank  
As of 26.March 2026



# RESULTS 2025: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

## Profit before Tax

477.1 mn. €

+0.25 mn.<sup>1)</sup>

## RoE before Tax

11.27 %

-0.68 %-P.<sup>1)</sup>

## Cost-Income-Ratio

42.84 %

+0.37 %-P.<sup>1)</sup>

## Risk-Earning-Ratio

9.51 %

-0.96 %-P.<sup>1)</sup>

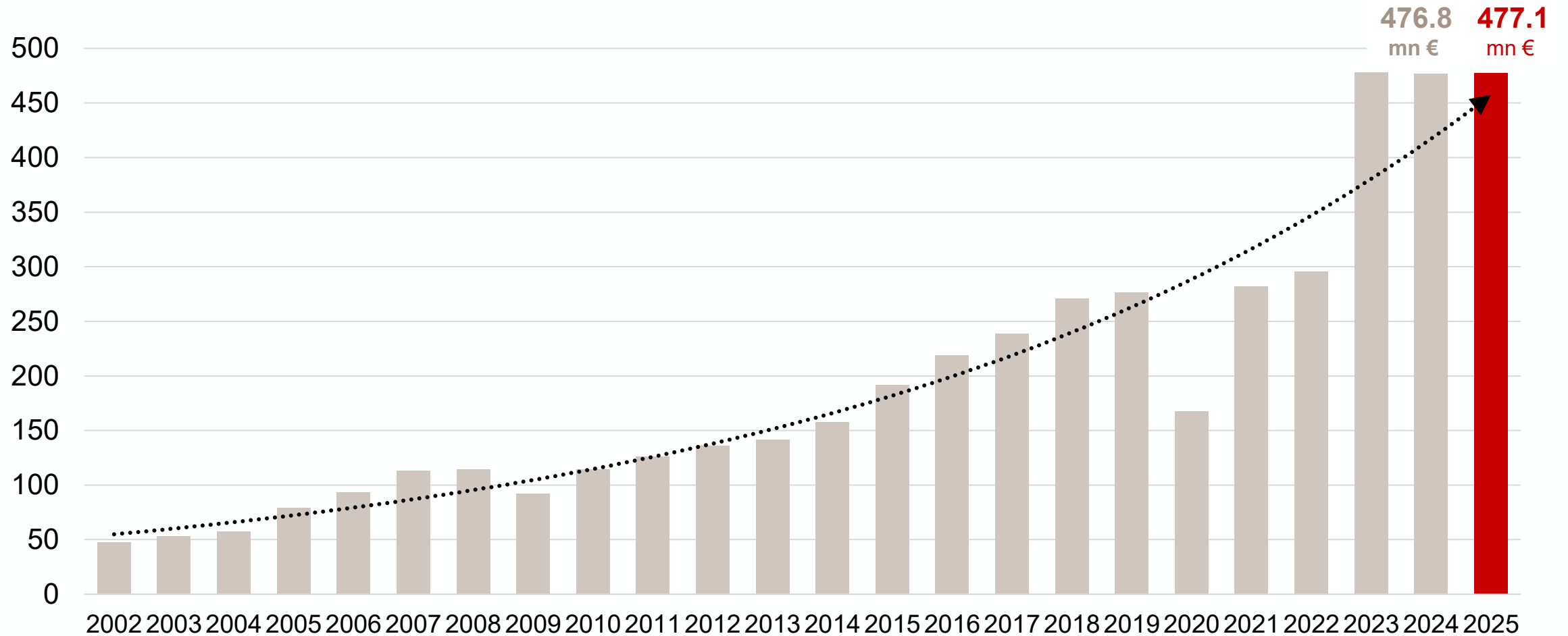
31 Dec. 2025

Source: Oberbank

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



# PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank, Shareholder Reports 2002 - 2025



# CAPITALISATION 2025: FURTHER INCREASE IN EQUITY CAPITAL

## Total Assets

**29.36 bn. €**

+0.98 bn.<sup>1)</sup>  
+3.5 %

## Equity Capital

**4.37 bn. €**

+0.26 bn.<sup>1)</sup>  
+6.3 %

31 Dec. 2025

## Lending Volume

**21.63 bn. €**

+0.86 bn.<sup>1)</sup>  
+4.1 %

## Primary Funds

**20.63 bn. €**

+0.93 bn.<sup>1)</sup>  
+4.7 %

Source: Oberbank

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



# STRONG CAPITALIZATION

**Oberbank**  
Q4/2025<sup>1)</sup>

**CET 1 ratio**

**19.89 %**

**Tier 1 capital ratio**

**19.99 %**

**Total capital ratio**

**21.70 %**

**Austria**  
Q3/2025<sup>2)</sup>

18.38%

19.52%

21.79%

**International**  
Q4/2025<sup>3)</sup>

16.3%

17.8%

20.4%

<sup>1)</sup> Source: Oberbank, Shareholder Report 31 December 2025

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

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



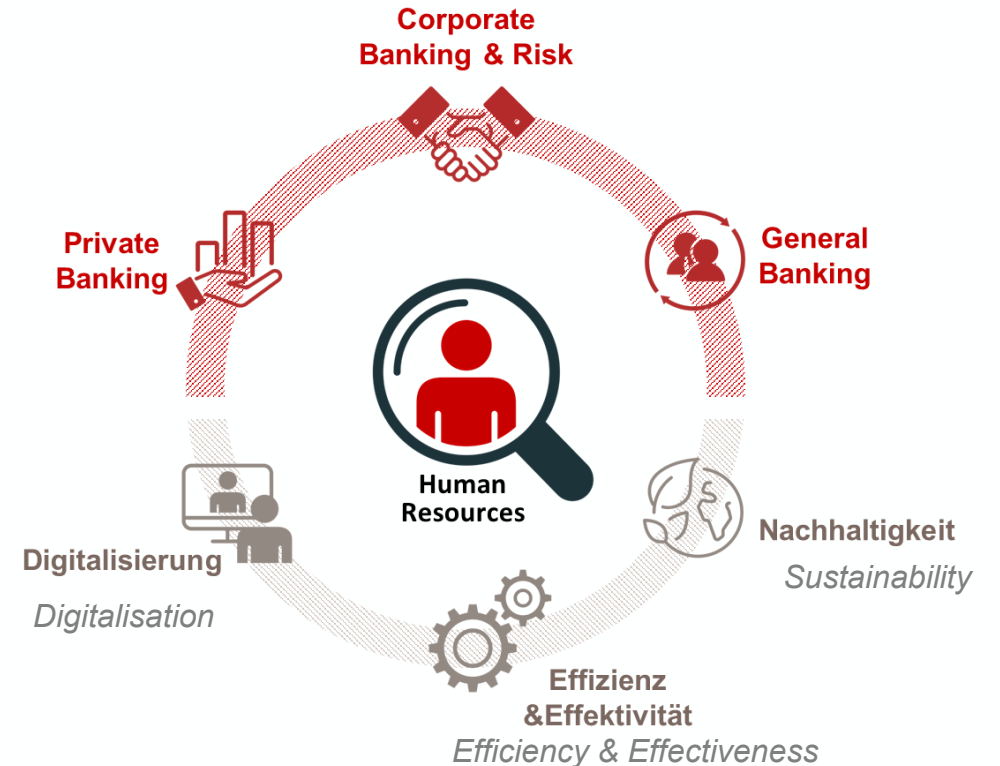
# STRATEGY 2030: GROWTH AND EFFICIENCY THROUGH SEVEN FIELDS OF ACTION

Strategy 2030 continues our successful strategy and places a strong focus on **growth and efficiency**.

FUTURE  
**2030**

Together, with our goal  
in mind

The goal is clear: **to keep Oberbank on its  
successful growth course.**



# SUSTAINABILITY – STRATEGIC INITIATIVES AND RATINGS



We will pursue a **decarbonisation strategy** for our loan portfolio in the period until 2030.

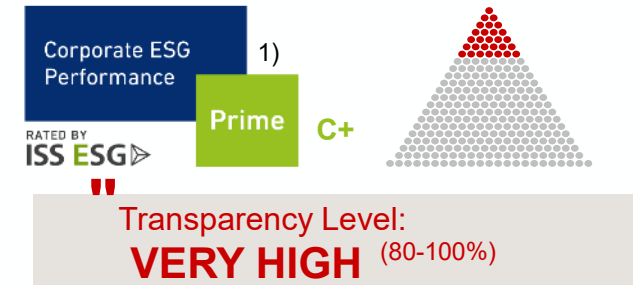
We support our **customers with the transformation** of their business models to achieve greater sustainability.

By **identifying new business areas**, we will expand the volume of sustainable loans.

Targets to achieve by 2030

<b>Environment</b>	EUR <b>2.6 billion</b> in sustainable loans
<b>Social</b>	Women in management ratio: <b>35%</b>
<b>Governance</b>	Keep ISS <b>Prime Rating</b>

## PRIME status through ISS ESG<sup>1)</sup>



## MSCI ESG Rating "AA"<sup>2)</sup>

**AA Rating:**  
Oberbank globally upgraded to Leader







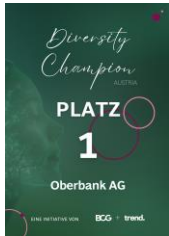





1) ISS ESG 28/12/2023; ISS ESG is the responsible investment division of Institutional Shareholder Services Inc., the world's leading provider of corporate governance and responsible investment solutions. We have been awarded Prime Status for the third time in a row. Source: <https://www.issgovernance.com/esg/ratings/>

2) Oberbank's use of data from MSCI ESG RESEARCH LLC or its Subsidiaries ("MSCI"), and the use of MSCI logos, trademarks, service marks or index names herein do not constitute sponsorship, endorsement, recommendation or promotion of Oberbank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided "as is" without warranty of any kind. MSCI names and logos are trademarks or service marks of MSCI."



# AWARDS

1st Place in Investment Consulting <sup>1</sup>	Top Wealth Management in Germany <sup>2</sup>	Certified Employer					Gütesiegel Betriebliche Gesundheitsförderung <sup>8</sup>	Austrian Ecolabel for Sustainable Finance <sup>9</sup>	2. Place Recommender Award <sup>10</sup>
		Top Company <sup>3</sup>	Family-friendly Employer <sup>4</sup>	Leading Employer <sup>5</sup>	equalitA <sup>6</sup>	1. Place Diversity Champion <sup>7</sup>			
									

<sup>1</sup> ÖGVS study: Investment consulting Branch Banks 2025

<sup>2</sup> FOCUS-MONEY: Test 49/2025 (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>3</sup> Kununu-Label "TOP COMPANY"

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

<sup>5</sup> Leading Employers – Austria 2025

<sup>6</sup> equalitA - Das Gütesiegel für innerbetriebliche Frauenförderung

<sup>7</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>8</sup> Österreichisches Netzwerk Betriebliche Gesundheitsförderung: Gütesiegel "BGF."

<sup>9</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>10</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.



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# 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](http://www.oberbank.com) **FI & Compliance Information**

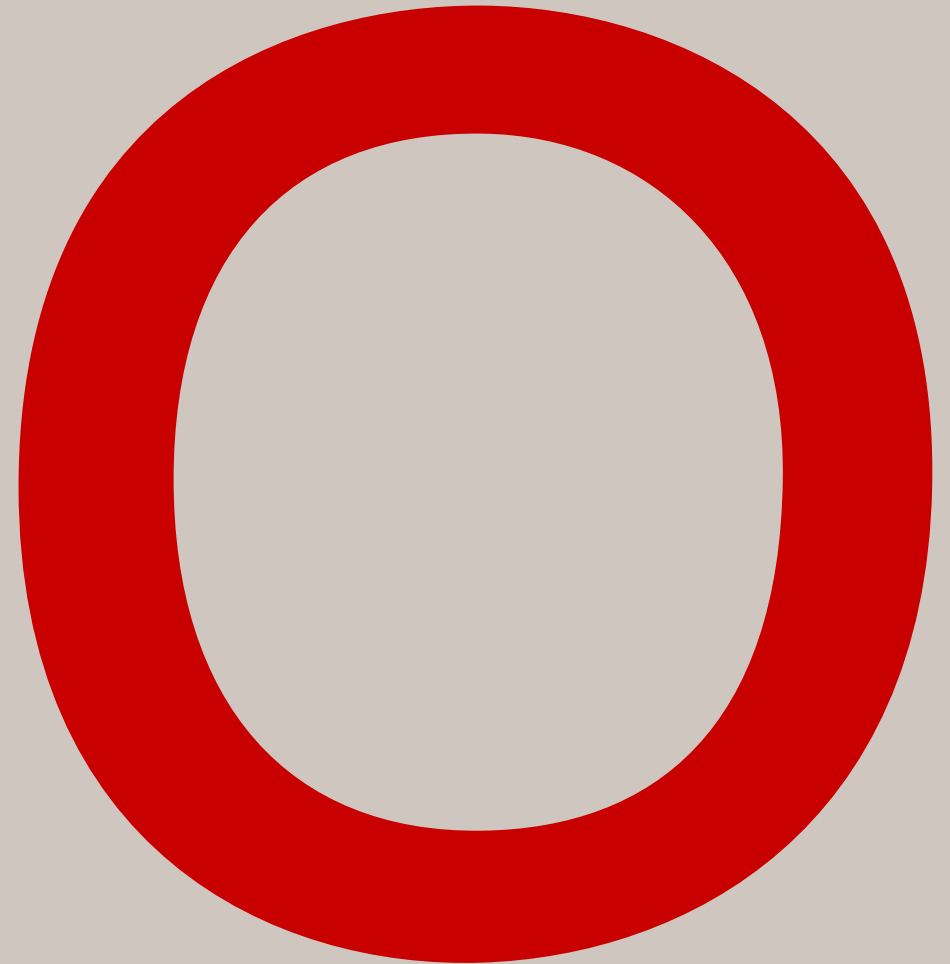
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SSI – Standard Settlement Instr.  
Management Policies

Wolfsberg – CBDDQ  
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Annual Report  
Shareholder Information  
Rating Reports ...

AML/KYC Due Diligence requests to be addressed to [gfi@oberbank.at](mailto:gfi@oberbank.at) or your responsible Global Financial Institutions Relationship Manager directly.



# Oberbank on the capital market



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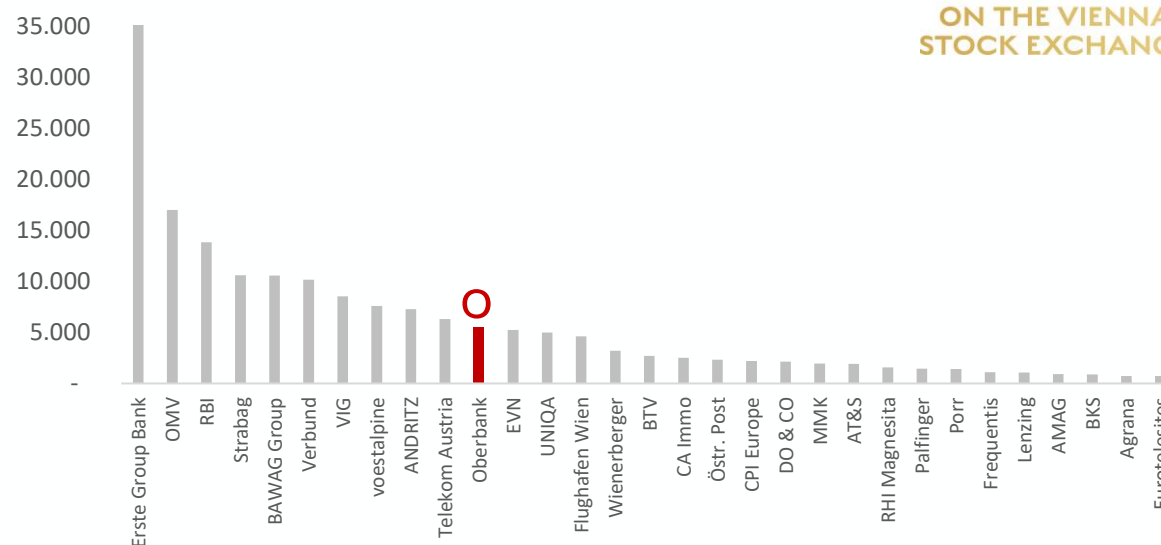
# OBERBANK ON THE CAPITAL MARKET

## Not just any bank

- Jubilee year 2026: Oberbank shares listed on the **Vienna Stock Exchange for 40 years**
- At a **market capitalisation** of around **EUR 5.5 billion**, Oberbank is one of the largest companies on the Vienna Stock Exchange
- **Dividends paid every year** since the initial public offering
- **Trading turnover** of the share per day of over EUR 250,000
- **Investor relations** and capital market communications are key elements of the strategy

## One of the largest stocks on the Vienna Stock Exchange

Marktkapitalisierung (in Mio. EUR)



The figures given refer to the past. These cannot be used to derive future trends. Please note the price, credit and liquidity risks associated with stocks, which are described in more detail in our Risk Disclosure for Stocks. Source: Bloomberg, Oberbank AG; 31. December 2025



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The figures given refer to the past. These cannot be used to derive future trends.

Oberbank AG, legal form: Aktiengesellschaft (joint stock company), registered office: Linz, Companies Register no. FN 79063 w, Landesgericht Linz (Linz Regional Court)



# GLOSSARY

<b>Total assets</b>	Total assets of a company are calculated by adding up all items on the assets or liabilities side of the balance sheet
<b>Net profit/loss for the period</b>	Profit refers to profit before/after taxes, which is the balance of all income and expenses of a company
<b>Lending volume</b>	All loans and advances to customers
<b>Primary deposits</b>	Primary deposits are the total of all funds, demand deposits, time deposits and savings deposits entrusted to a banks by its customers
<b>Total capital ratio</b>	The total capital ratio is calculated based on the credit institution's own funds, expressed as a percentage of the total exposure amount. (pursuant to CRR)
<b>Common equity tier 1 capital ratio</b>	The total capital ratio is calculated based on the credit institution's own funds, expressed as a percentage of the total exposure amount. (pursuant to CRR)
<b>Tier 1 capital ratio</b>	The tier 1 capital ratio is the credit institution's tier 1 capital expressed as a percentage of the total exposure amount. (pursuant to CRR)
<b>Cost/income ratio</b>	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, trading result and other operating income).
<b>Risk/earnings ratio</b>	The risk/earnings ratio is the ratio of credit risk to net interest income. (credit risk/net interest income)
<b>Return on equity</b>	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 tax versus the average equity available on the quarterly cut-off dates of the period.



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