Oberbank Presentation for Financial Institutions

2nd Quarter 2026

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

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

Photo credits: Joachim Haslinger

SUCCESSFUL GROWTH FOR OVER 150 YEARS

1869
Founded in Linz

1984
End of syndicate agreement with Creditanstalt

1986
Initial public offering on the Vienna Stock Exchange

1988
First branch in Vienna

1990
Market entry Germany

2004
Market entry Czech Republic

2007
Market entry Hungary

2009
Market entry Slovakia

2019
150 years of Oberbank

2022
Latest expansion

Germany
North Rhine-Westphalia

2024
40 years of independence

2025
165 Branches

2026
40 YEARS
Oberbank
ON THE VIENNA STOCK EXCHANGE

As of 30.June 2026

FACT SHEET OBERBANK

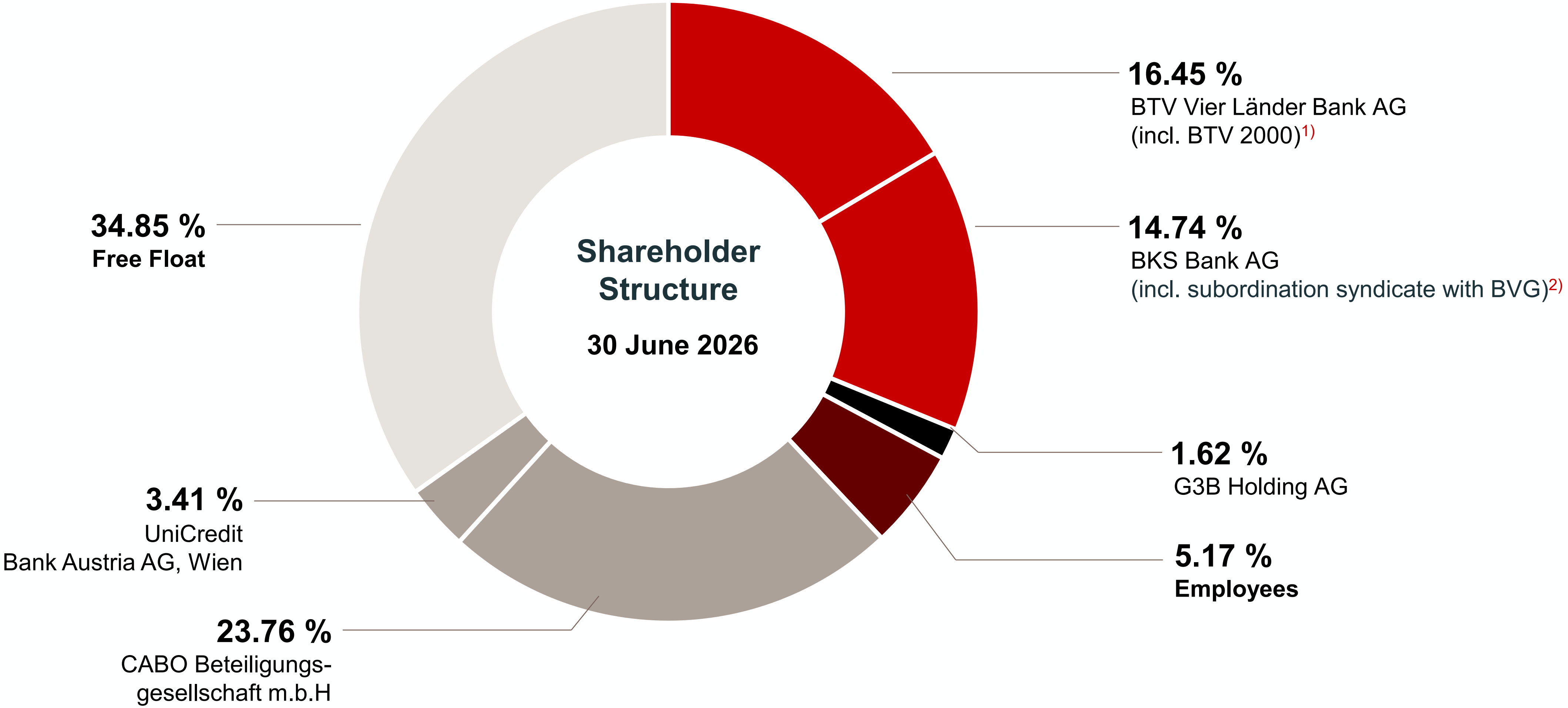
Oberbank: Facts & Figures
Staff (FTEs) 2,130
Receivables from customers 22.37 billion
Primary funds 20.83 billion
Number of branches 161

7th largest bank in Austria

	Bank	Total assets
1	Erste Group Bank AG	368.6 billion
2	Raiffeisen Bank International AG	210.3 billion
3	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
7	**Oberbank AG**	**29.4 billion**
8	Steiermärkische Bank und Sparkassen AG	23.8 billion
9	Raiffeisen-Landesbank Steiermark AG	16.9 billion

Source: Oberbank AG, Shareholder Report 30.06.2026 | Annual Reports of the respective institutions as of 31.12.25 | Value in EUR

SHAREHOLDER STRUCTURE ENSURES OUR AUTONOMY



Source: Oberbank AG | As of: 30. June 2026

1) BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of BTV Vier Länder Bank AG, 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 (5.00 %) and the G3B Holding AG (1.62 %).
2) Incl. subordination syndicate with BVG
As of: 30. June 2026

PROVEN BUSINESS MODEL FOR LONG-TERM SUCCESS

Corporate Banking

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

~ 56,200 customers

Private Banking

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

~ 10,600 customers

General Banking

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

~ 263,300 customers

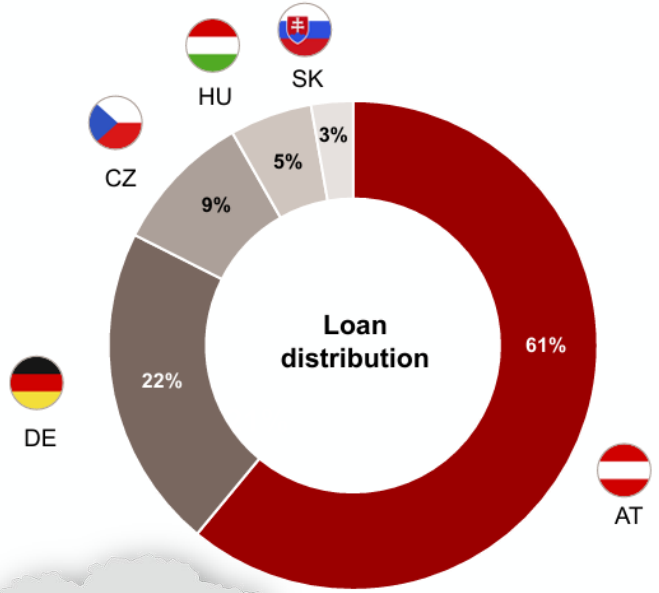
Stable foundation is the key to success

As of: 30. June 2026

5 COUNTRIES – 161 BRANCHES – ONE SINGLE ENTRY POINT

Openings

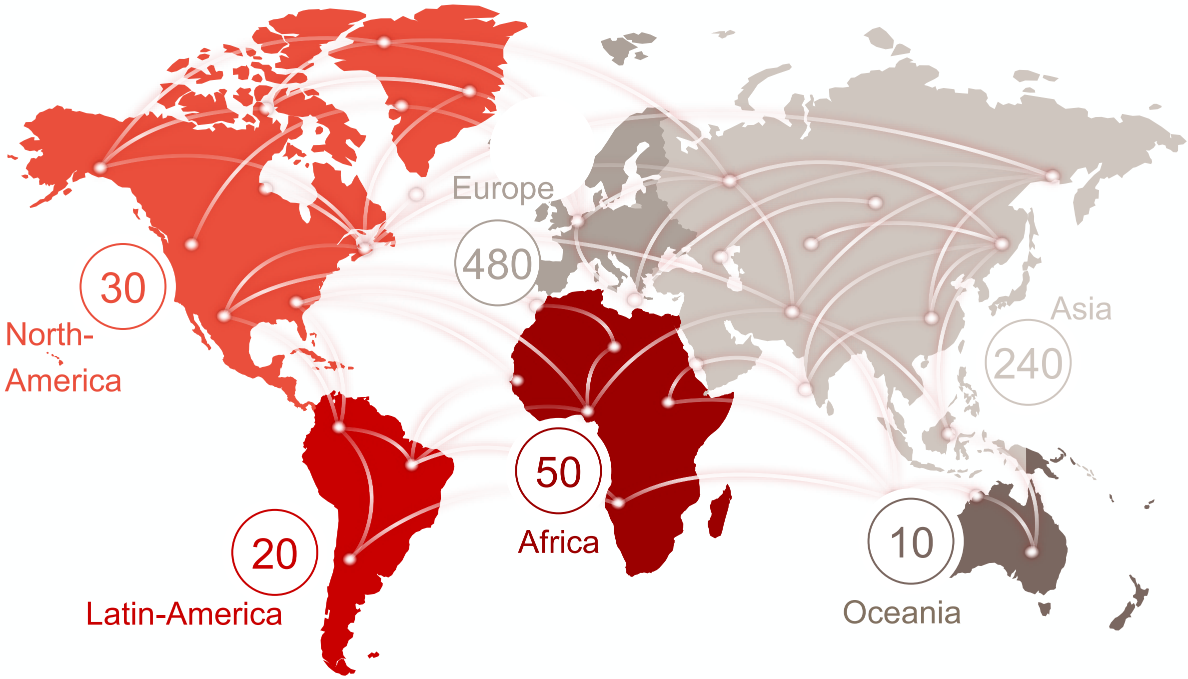
- Dortmund (2024)
- Essen (2025)



Source: Oberbank
As of: 30. June 2026

REGIONALITY MEETS INTERNATIONALITY: FROM EUROPE TO THE WORLD

…worldwide network of 830 correspondent banks and partners in more than 100 countries



Source: Oberbank
As of: 30.06.2026

…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

RATING BY STANDARD & POOR'S

Standard & Poor's rating scale

AAA	AA+	AA	AA-	A+	A	**A-**	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B	B-	CCC+	CCC	CCC-	CC	C	D
						stable															

We belong to the club of single-A-rated banks.

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

Source: Oberbank
As of 26. March 2026

RESULTS Q2 2026: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

30 June 2026

Profit before Tax

251.7 mn. €

+ 16.9 mn.[1)]

RoE before Tax

11.3 %

+0.1 %-P.[1)]

Cost-Income-Ratio

42.4 %

-1.3 %-P.[1)]

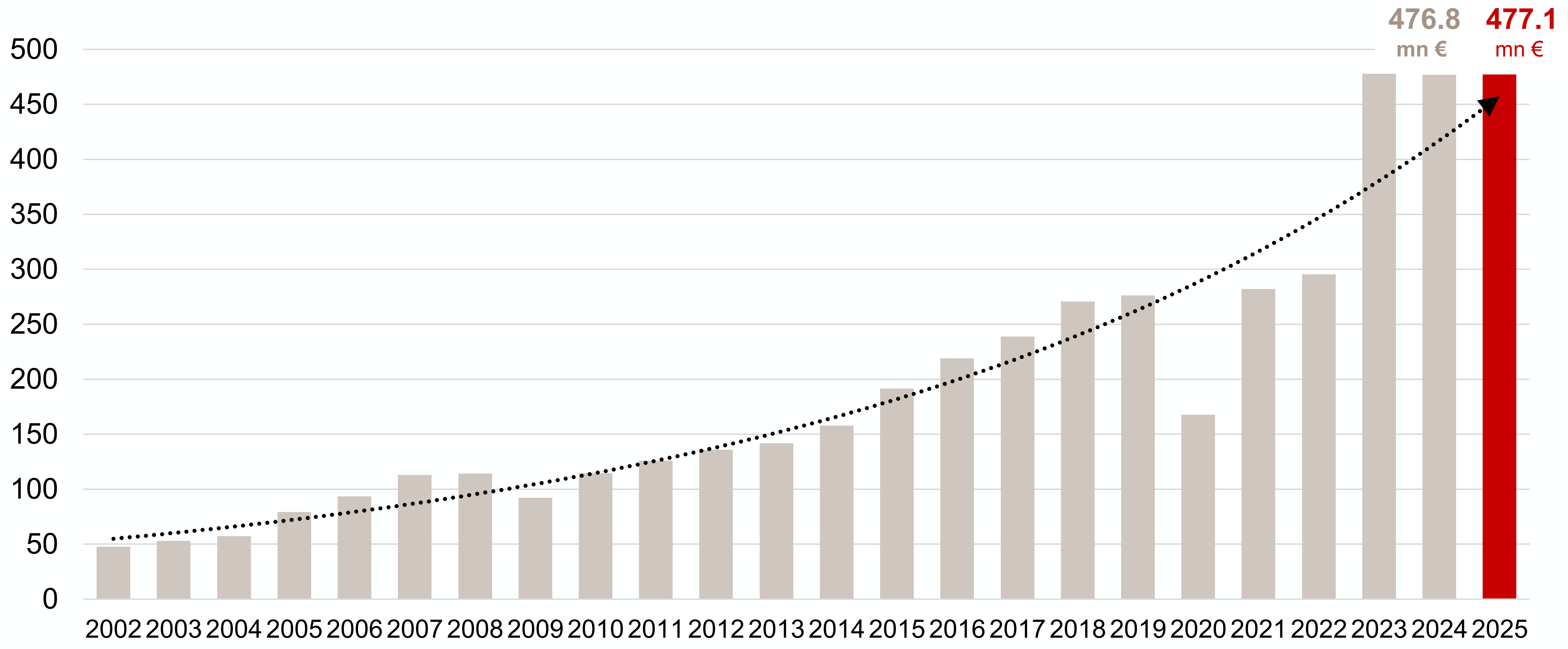
Risk-Earning-Ratio

7.9 %

+0.7 %-P.[1)]

Source: Oberbank
1) Reference figures: 30. June 2025

PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank, Shareholder Reports 2002 - 2025

CAPITALISATION Q2 2026: FURTHER INCREASE IN EQUITY CAPITAL

30 June 2026

Total Assets

29.8 bn. €

+0.5 bn.[1)]
+1.6 %

Equity Capital

4.5 bn. €

+0.1 bn.[1)]
+2.8 %

Lending Volume

22.4 bn. €

+0.7 bn.[1)]
+3.4 %

Primary Funds

20.8 bn. €

+0.2 bn.[1)]
+1.0 %

Source: Oberbank
1) Reference figures: 31 December 2025

STRONG CAPITALIZATION

	CET 1 ratio	Tier 1 capital ratio	Total capital ratio
Oberbank Q2/2026[1)]	19.09 %	19.19 %	20.89 %
Austria Q1/2025[2)]	17.83%	18.97%	21.15%
International Q1/2026[3)]	16.2%	17.6%	20.2%

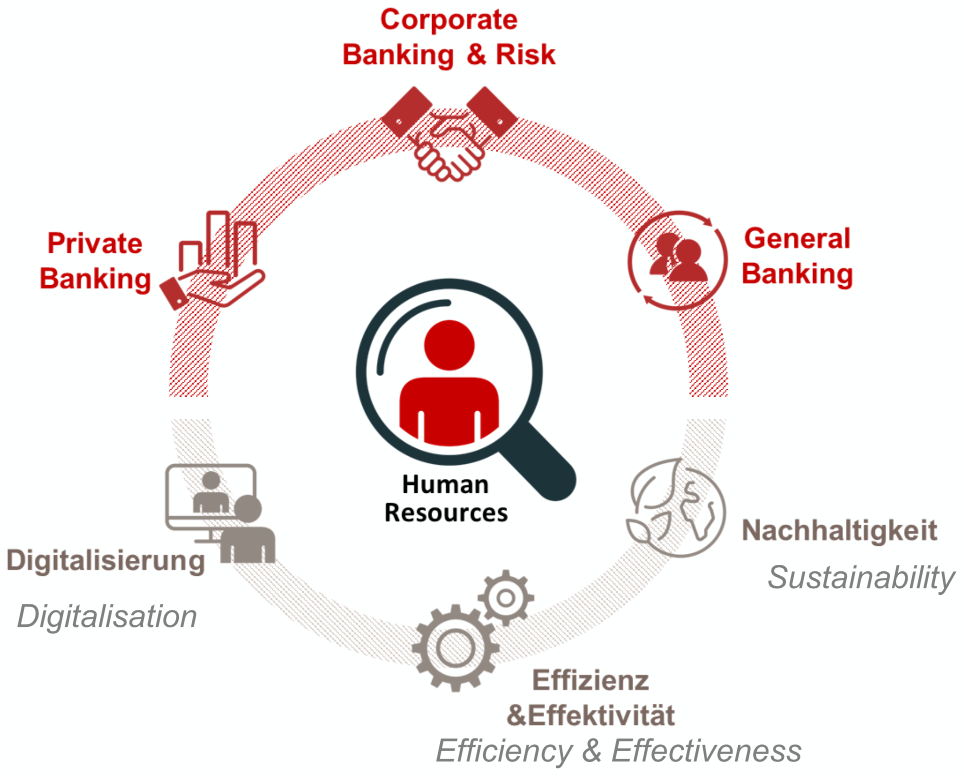
1) Source: Oberbank, Shareholder Report 30 June 2026
2) Source: OeNB (latest data available)
3) Source: EBA Riskdashboard (latest data available)

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

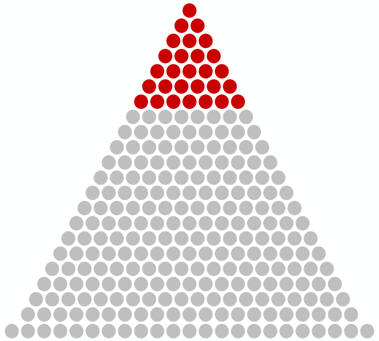
We will pursue a **decarbonisation strategy** for our loan portfolio in the period until 2030.

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
Environment	EUR **2.6 billion** in sustainable loans
Social	Women in management ratio: **35%**
Governance	Keep ISS **Prime Rating**

PRIME status through ISS ESG[1)]



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

1) ISS ESG, April 2, 2026; ISS ESG is the responsible investment division of Institutional Shareholder Services Inc., the world's leading provider of corporate governance and responsible investment services. This marks the fourth consecutive year we have been awarded Prime status. Source: https://www.issgovernance.com/esg/ratings/

Awards[1]

Top Wealth Management in Germany[2]	Leading Employer[3]	Austrian Ecolabel For Sustainable Finance[4]	Green Brand[5]

[1] Selection of Awards:
[2] 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.
[3] Leading Employers – Austria 2026
[4] 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 Bonus-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.
[5] Following a re-evaluation of Oberbank's environmental performance, Oberbank was once again recognized as a Green Brand for 2026/2027.

CONTACTS FOR GLOBAL FINANCIAL INSTITUTIONS

Mr. Robert Musner
General Manager
Head of Treasury Department

robert.musner@oberbank.at
Ext.: 32640

Ms. Petra Springer
Head of Global Financial Institutions Group
Americas, Spain, Portugal

petra.springer@oberbank.at
Ext.: 37108

FI RELATIONSHIP MANAGEMENT

Mr. Georg Riha
EMEA (Europe excl. Spain/Portugal;
Middle East; Africa)
georg.riha@oberbank.at
Ext.: 37107

Ms. Heejeong Gong
APAC and Central Asia, Russia,
Georgia, Armenia, Azerbaijan
h.gong@oberbank.at
Ext.: 32504

FI MANAGEMENT CENTER

Ms. Diana Scherbaum
Asia, Middle East, Turkey, Oceania
and Africa
diana.scherbaum@oberbank.at
Ext.: 32648

Ms. Alexandra Greiner
Europe incl. Russia and
Americas
alexandra.greiner@oberbank.at
Ext.: 37104

CONTACT INFORMATION

CORPORATE & INTERNATIONAL FINANCE

Mr. Klaus Hofbauer
Senior Director
Head of Corporate &
International Finance
dietmar.holzinger@oberbank.at
Ext.: 37656

Ms. Gabriele Hartmann
Manager
Head of Trade Finance Group
gabriele.hartmann@oberbank.at
Ext.: 32750

Ms. Astrid Spiessberger
Manager
Head of Team Syndications &
International Finance
astrid.spiessberger@oberbank.at
Ext.: 32550

TREASURY

Mr. Thomas Katzlinger
Manager
Deputy Head of Treasury
Markets & Liquidity
thomas.katzlinger@oberbank.at
Ext.: 32637

PAYMENTS

Mr. Karl Reisinger
Senior Manager
Head of International Payments
karl.reisinger@oberbank-service.at
Ext.: 32380

Oberbank AG
Untere Donaulände 28,
A-4020 Linz, AUSTRIA

www.oberbank.com
Tel.: +43 732 7802 + Ext.
Reuters Dealing: OBKL

S.W.I.F.T.: OBKLAT2L

For payments to one of our branches (OBKLDEMX, OBKLHUHB, 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.

Oberbank on the capital market

DISCLAIMER

This document serves the purpose of public relations work with regard to Oberbank, and the financial instruments offered by Oberbank. It is expressly stated that these are purely promotional documents. The materials do not constitute a financial analysis or an offer or a recommendation to buy or sell financial instruments.

This presentation does not constitute an investment service pursuant to Austrian Securities Supervision Act (WAG). It is not a consultation, neither with regard to a possible investment in financial instruments of Oberbank AG nor with regard to other banking services offered by our credit institution. If you are considering making an investment, expert investment advice should be sought and any purchase without obtaining prior advice should be avoided.

We would like to point out that this document only contains publicly available information, it does not contain any inside information and is not intended as market sounding within the meaning of the EU Market Abuse Regulation.

This document does not constitute a public offer by Oberbank within the meaning of the Prospectus Regulation.

OBERBANK ON THE CAPITAL MARKET

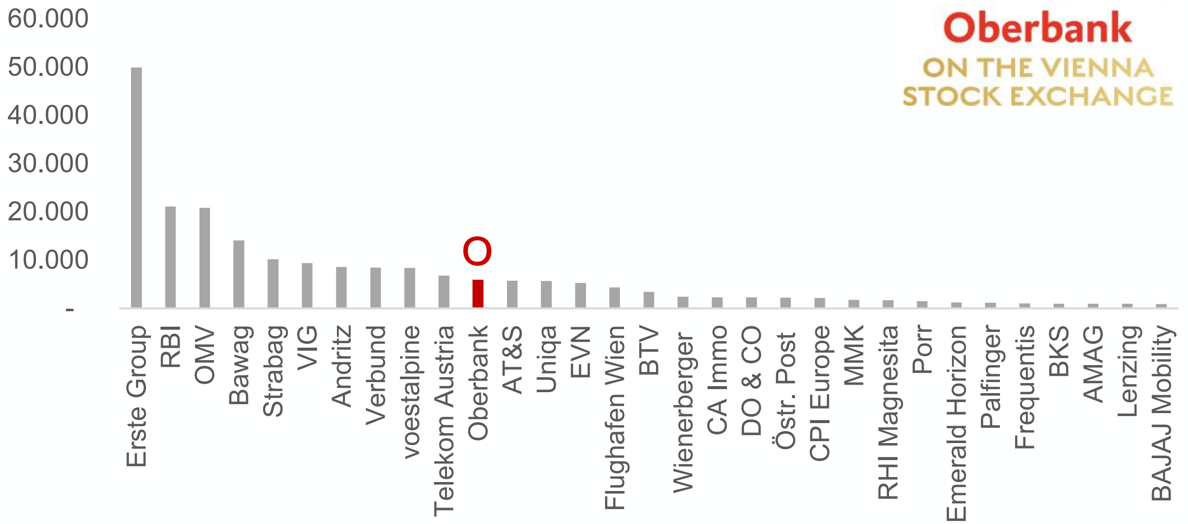
Not just any bank

- Jubilee year 2026: Oberbank shares listed on the **Vienna Stock Exchange for 40 years**
- At a **market capitalisation** of around **EUR 5.9 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 330,000
- **Investor relations** and capital market communications are key elements of the strategy

One of the largest stocks on the Vienna Stock Exchange

YEARS
Oberbank
ON THE VIENNA STOCK EXCHANGE

Market Capitalisation (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; 07. August 2026

DISCLAIMER

These documents serve only to provide updated information and are based on the knowledge of the persons entrusted with the creation of this document at the time of writing. These documents are neither an offer nor a solicitation to buy or sell the investments or banking products mentioned herein. None of the statements in this document may be construed as a general recommendation. Although we assess the sources used to be reliable, we do not assume any liability for the completeness or correctness of the information provided in this document. In particular, we do not assume any liability for the correctness of the figures given.

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

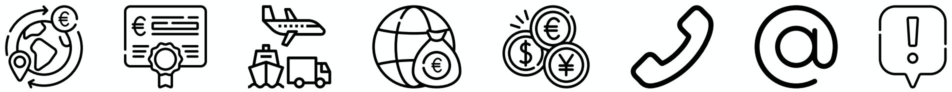
Oberbank AG, legal form: Aktiengesellschaft (joint stock company), registered office: Linz, Companies Register no. FN 79063 w, Landesgericht Linz (Linz Regional Court)

GLOSSARY

Total assets	Total assets of a company are calculated by adding up all items on the assets or liabilities side of the balance sheet
Net profit/loss for the period	Profit refers to profit before/after taxes, which is the balance of all income and expenses of a company
Lending volume	All loans and advances to customers
Primary deposits	Primary deposits are the total of all funds, demand deposits, time deposits and savings deposits entrusted to a banks by its customers
Total capital ratio	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)
Common equity tier 1 capital ratio	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)
Tier 1 capital ratio	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)
Cost/income ratio	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).
Risk/earnings ratio	The risk/earnings ratio is the ratio of credit risk to net interest income. (credit risk/net interest income)
Return on equity	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.

SOURCES

- **Sources are mentioned on each page.**
- **Icons made by (credit):**
  Icons retrieved from www.flaticon.com

Flaticon 

Freepik 

Joachim Haslinger 

Adobe Stock