

Oberbank Company Presentation for Financial Institutions Half Year 2022



“AUTONOMY AND INDEPENDENCE” REMAIN OUR TOP PRIORITIES

This alone has made it possible to take decisions autonomously for and in favour of Oberbank’s...

- ... regions
- ... customers
- ... partner banks
- ... shareholders
- ... employees



Oberbank on a winning path

A regional bank focusing on customer business and not on risky speculative trades

... safeguards independence and autonomy as top priorities.

... offers corporate and private clients high quality advisory services and a wide range of domestic and international products.

... achieves its organic growth by expanding its branch network as well as by improving dynamically its digital service performance.

... refinances retail loans with customer deposits and other long-term refinancing funds. Its liquidity doesn't depend on other banks.

... only takes risks it can handle on the strength of its own resources. It pursues a very conservative risk approach.

... consistently works to improve the professional expertise and social competence of its staff.

... takes care of an attractive cost structure which contributes enormously to its earning power.

A universal bank with two main scopes: corporate and personal banking segments



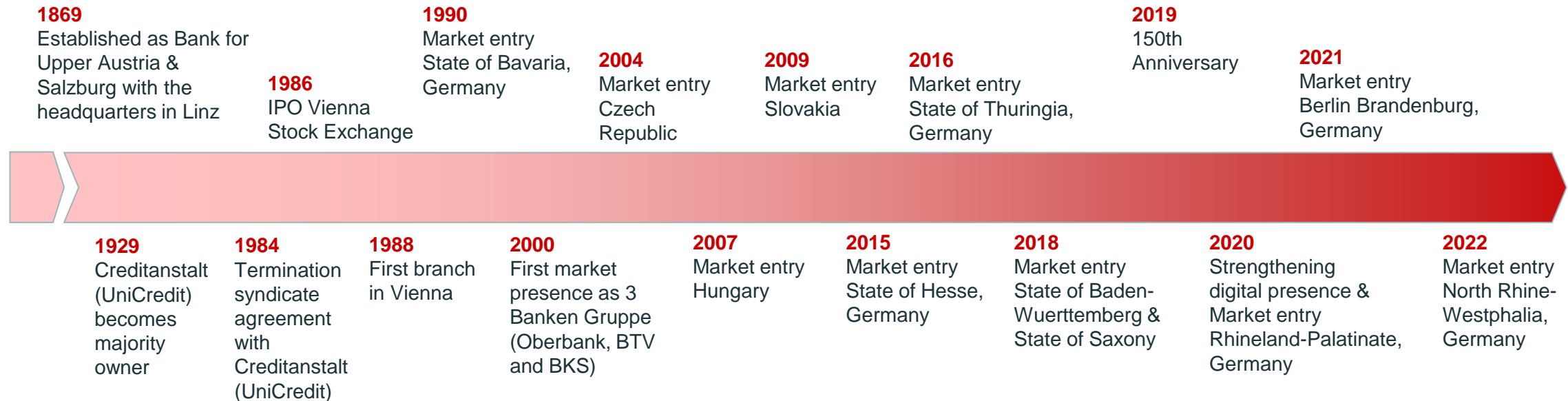
OBERBANK, AN INDEPENDENT CENTRAL EUROPEAN REGIONAL BANK, HEADQUARTERED IN LINZ, AUSTRIA

The Bank's business strategy focuses on business customers, mainly on

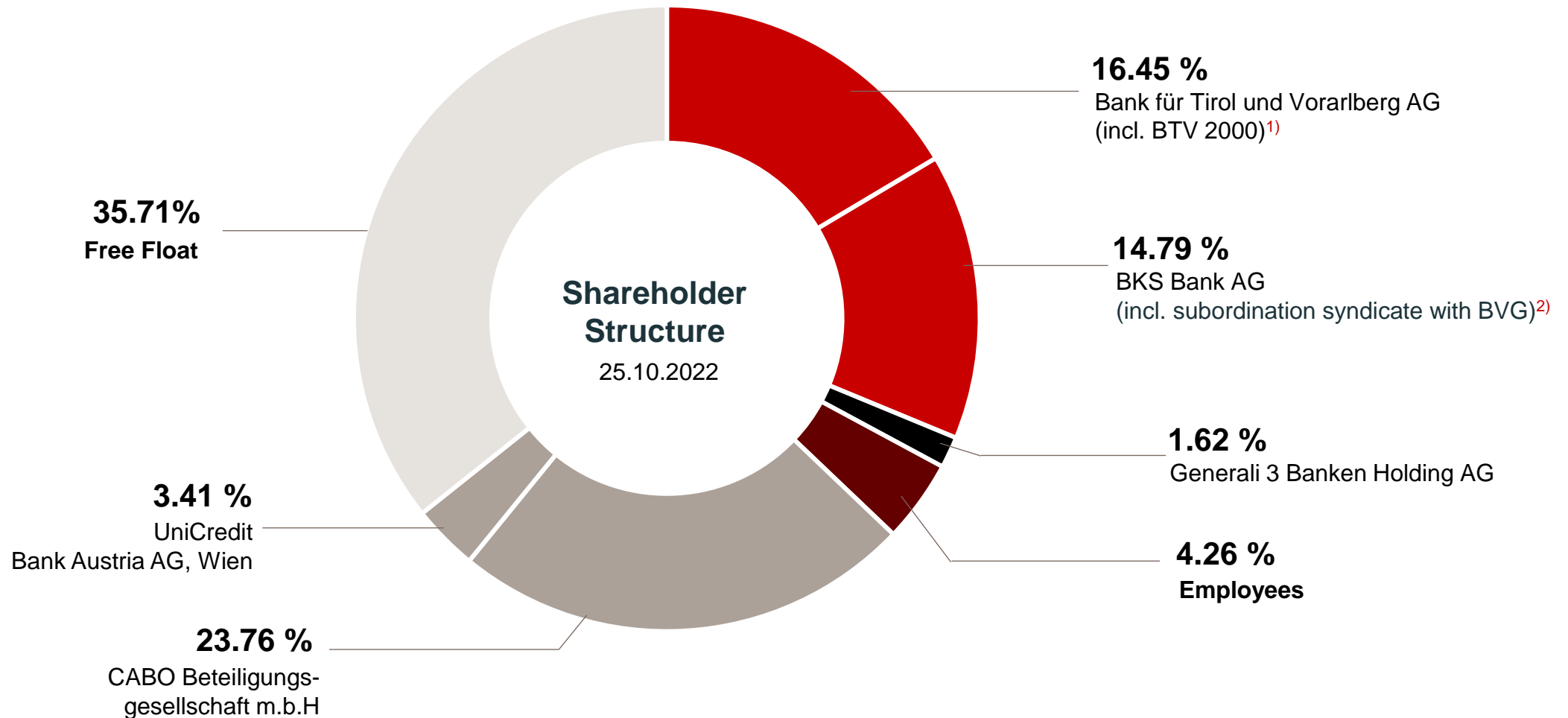
- industrial and medium-sized companies
 - Oberbank as a highly competent partner in cross border business with special know-how in various field of finance
- and private customers as an equally important pillar
 - Oberbank delivers high quality and experience in securities transactions, private and residential construction finance



INDEPENDENCE BUILT OVER YEARS



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



AWARDS

Best Universal Bank	Top Company	Family- friendly Employer	Quality Label Workplace Health Promotion	Austrian Ecolabel for Sustainable Finance
				

Awards:
 Der Börsianer: Best Financial Institute in Austria 2021 // Kununu-Label „TOP COMPANY“ & „OPEN COMPANY“;; Federal Ministry Republic of Austria for Labour: Certificate berufundfamilie, Österreichisches Netzwerk Betriebliche Gesundheitsförderung: Gütesiegel „BGF“, 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 „Portfoliomanagement IPM“, „be(e) green Girokonto“ and „be(e)green Sparkonto“ as, in the selection of stocks/bonds/investment fund shares/real estate or 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.



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**:

- Doubling sustainable investment products to EUR 2.5 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 2021 (in German) available at www.oberbank.at/nachhaltigkeit



PRIME LABEL FOR SUSTAINABILITY

Corporate ESG
Performance

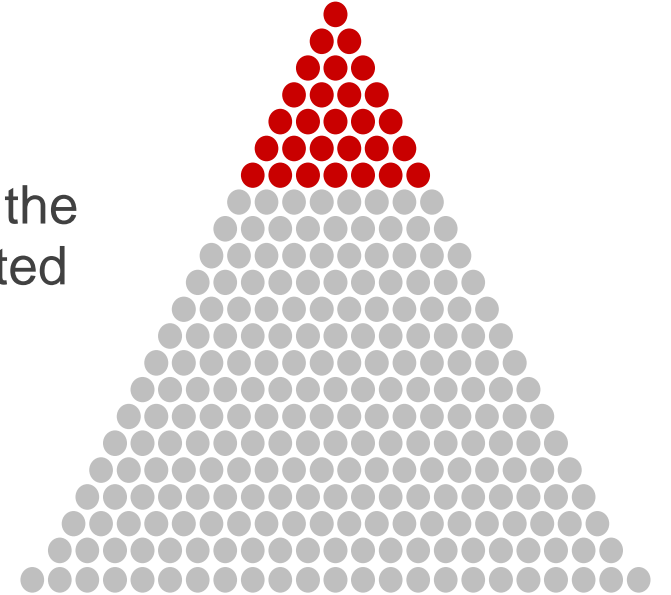
RATED BY
ISS ESG 

Prime

Top - Rating by ISS ESG:

Oberbank is among the
TOP 10 % of 277 rated
Institutions
(Financials/Public &
Regional Banks)

As of 23.06.2021



*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 23.06.2021; 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/>



FIVE COUNTRIES – ONE SINGLE ENTRY POINT

Expansion 2022

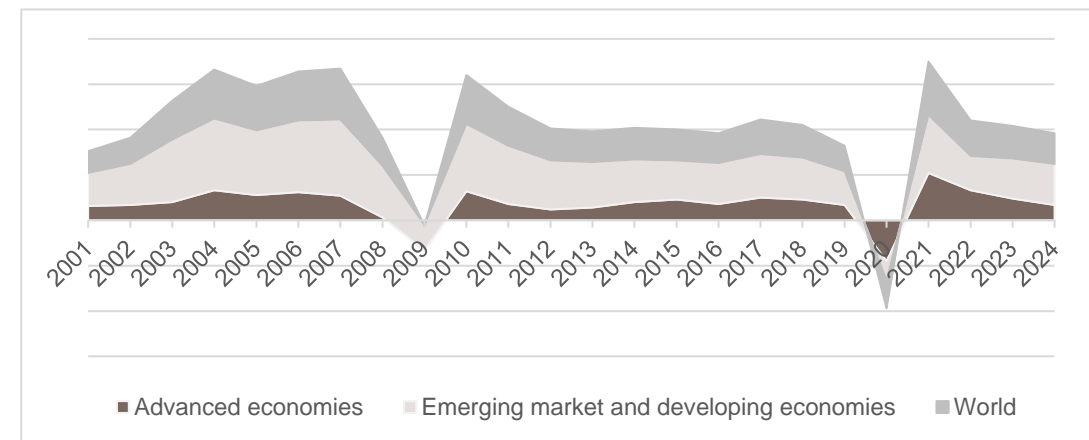
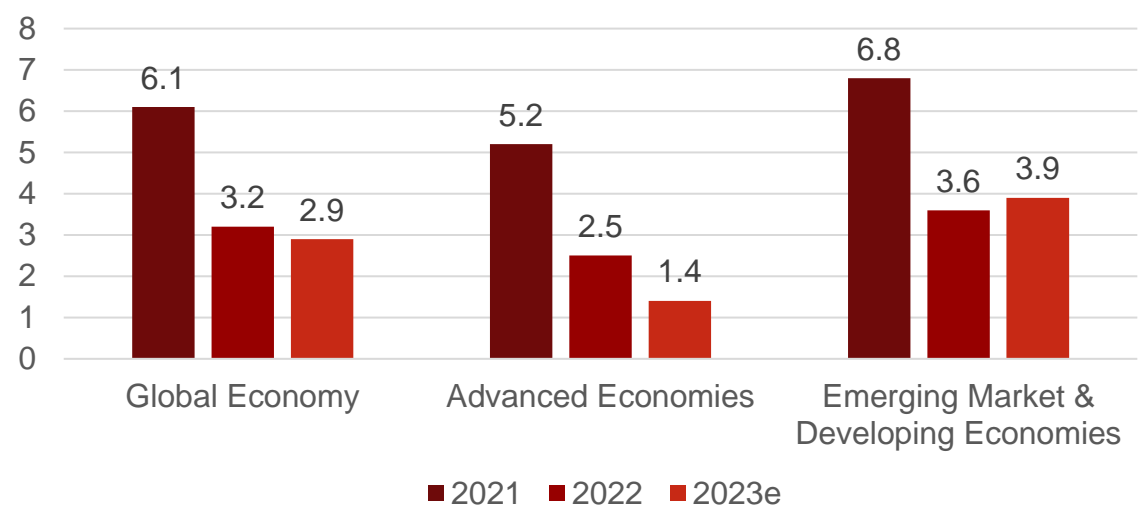
- Cologne (North Rhine-Westphalia)
- Düsseldorf (North Rhine-Westphalia)
- Cottbus (Potsdam)



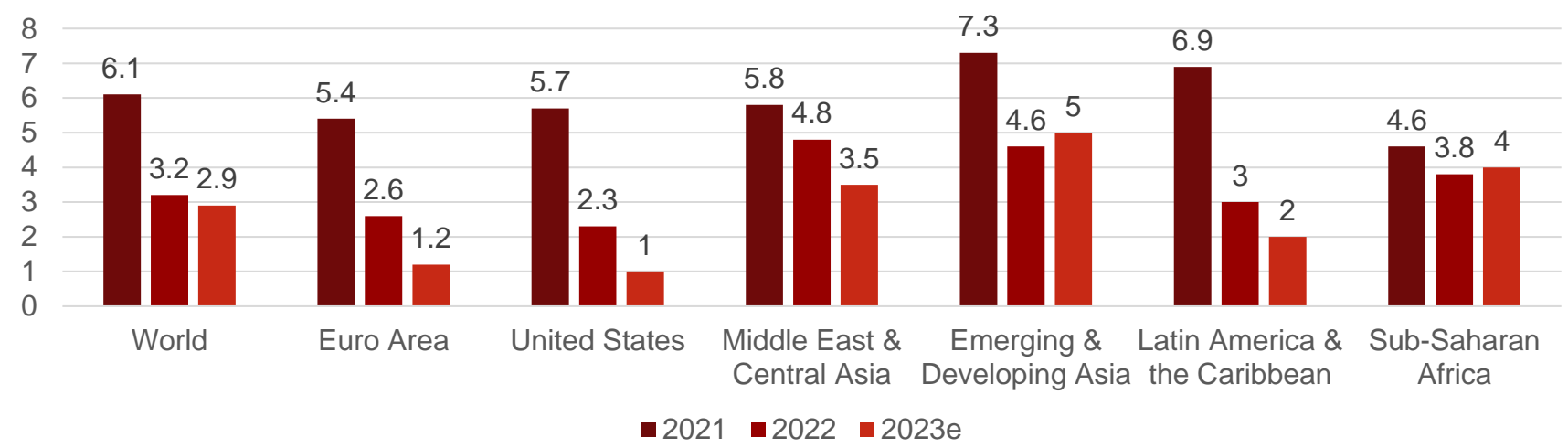
180 branches as of June 2022



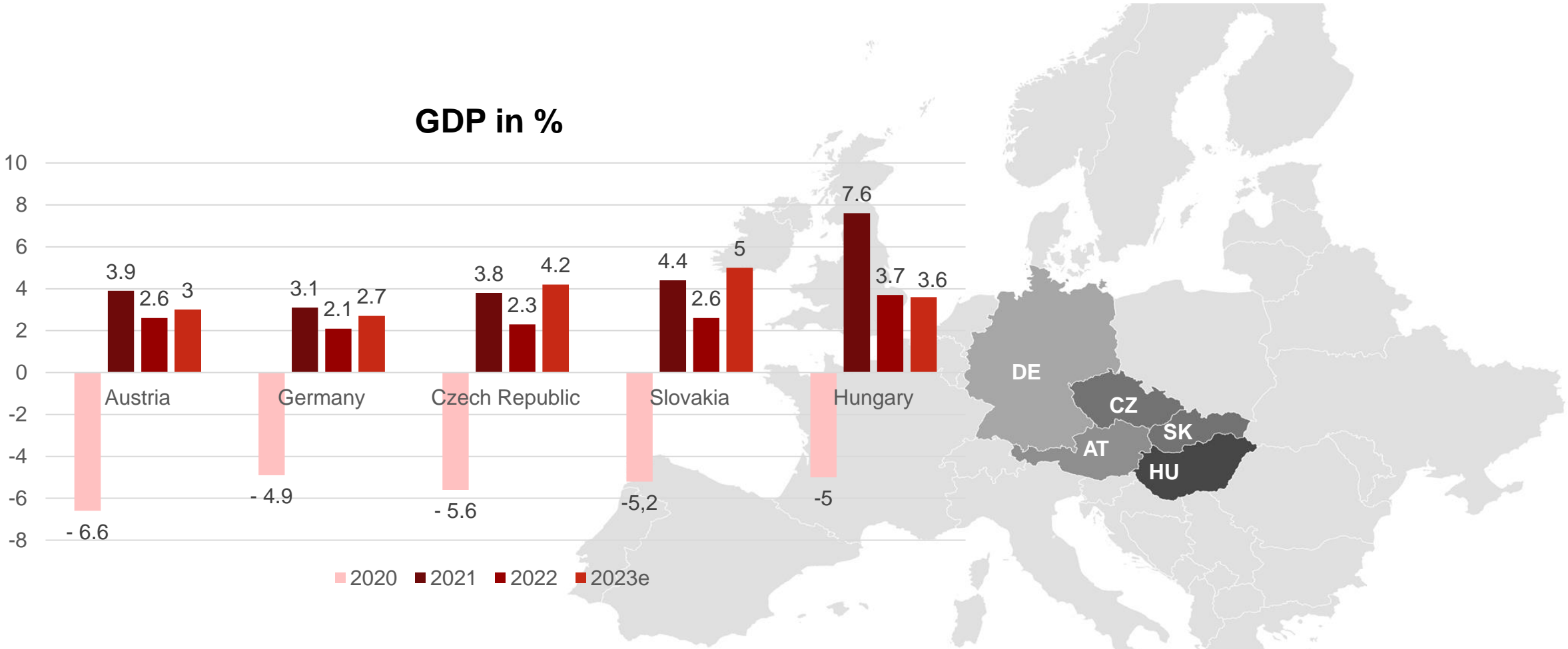
WORLD ECONOMIC GROWTH PROJECTIONS



Growth by region



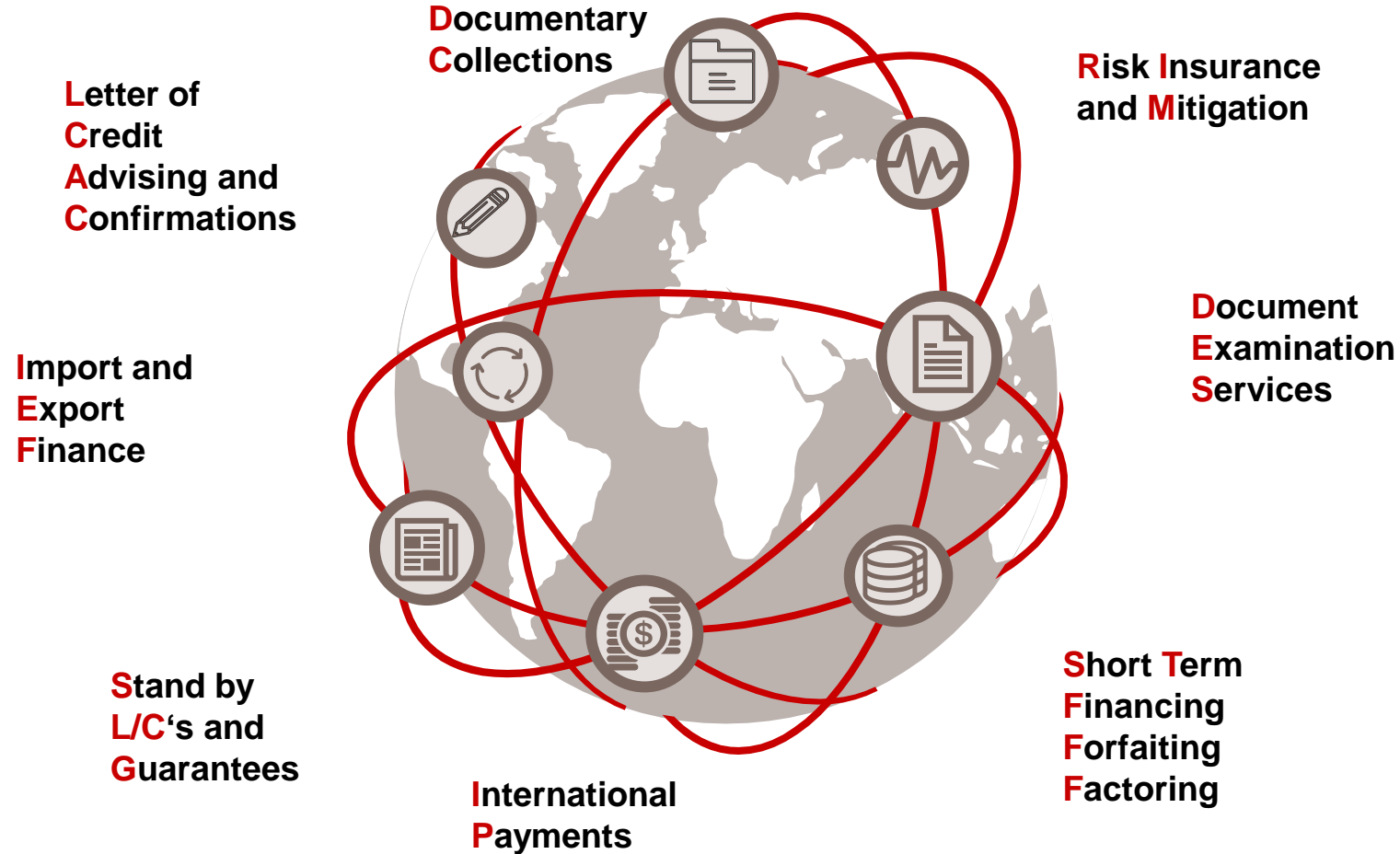
STRONG ECONOMIC GROWTH EXPECTATIONS WITHIN OBERBANK'S CATCHMENT AREA



OBERBANK – A BRIDGE TO THE WORLD



WITH A DYNAMIC INTERNATIONAL BUSINESS APPROACH



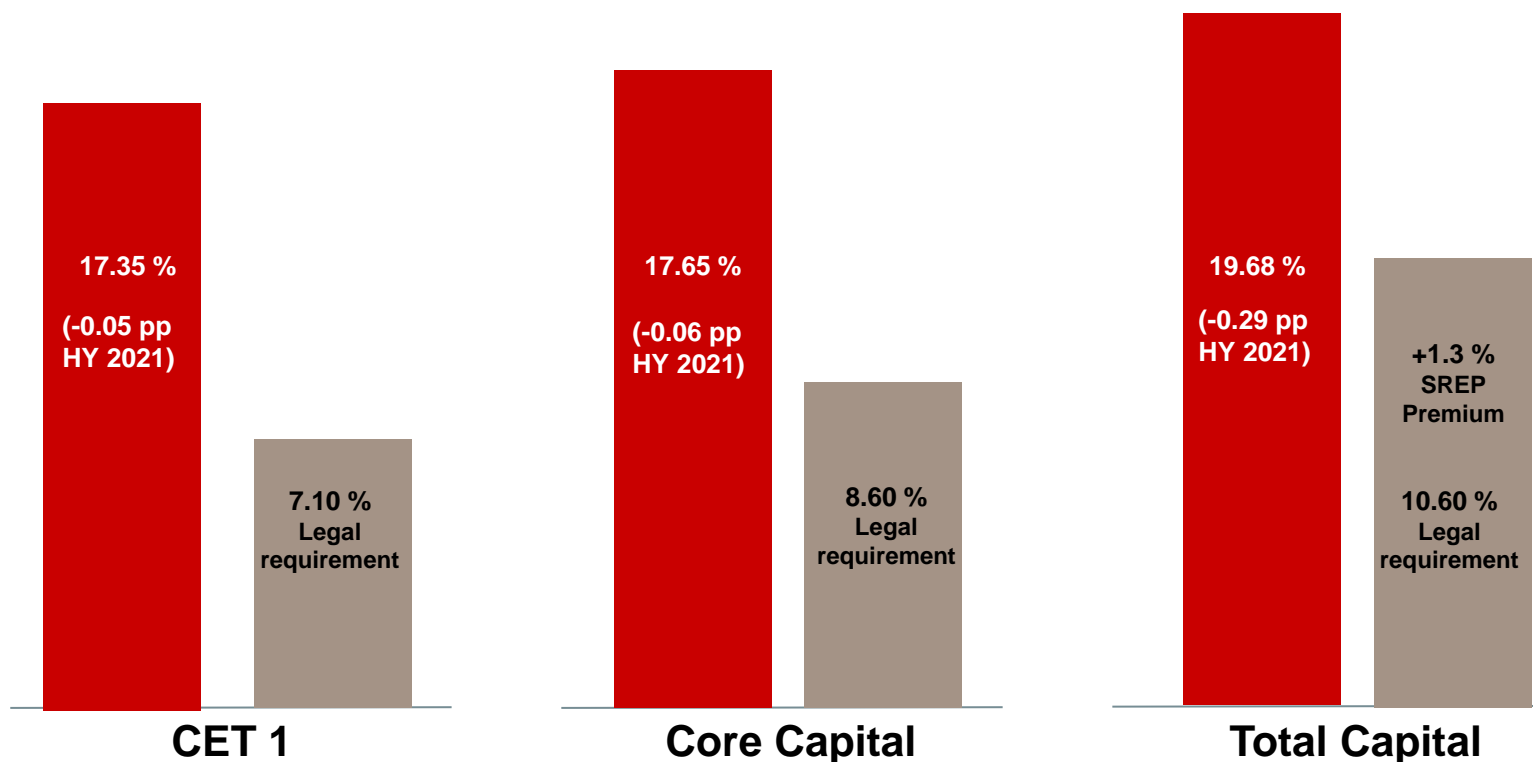
OBERBANK AT A GLANCE

- Capitalization furthermore within the EU leading group
- Optimization of liquidity, especially the remaining excess liquidity
- Solid ongoing increase in Assets and Liabilities?
- Strong commission based business provides stable operating profits
- An efficient risk management by means of precautionary control measures, close relationship to customers, local experience and in general Oberbank's conservative risk approach protect from unforeseeable losses

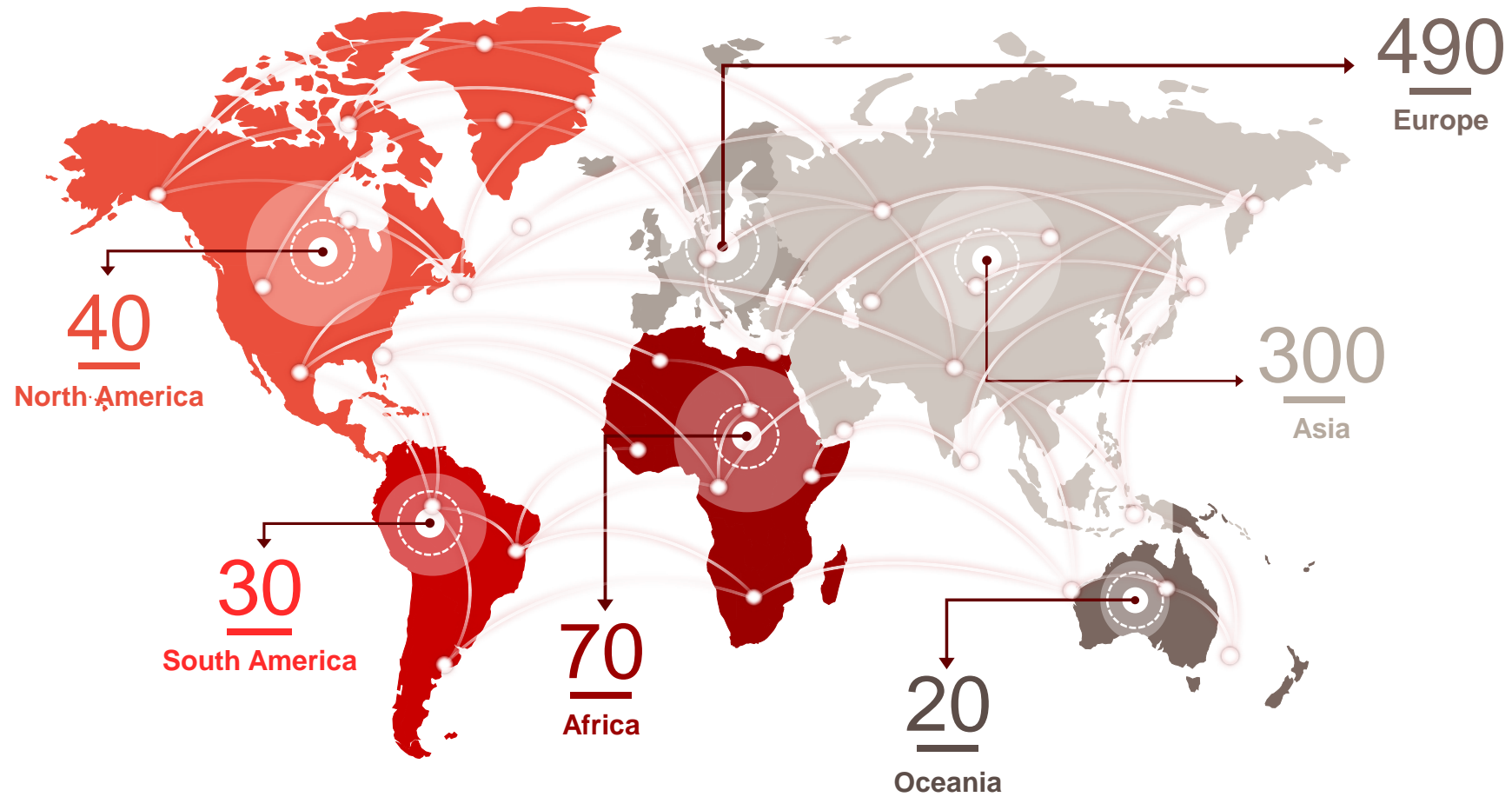


EXCELLENT CAPITAL RATIOS AS PROOF OF STABILITY AND RISK-BEARING CAPACITY

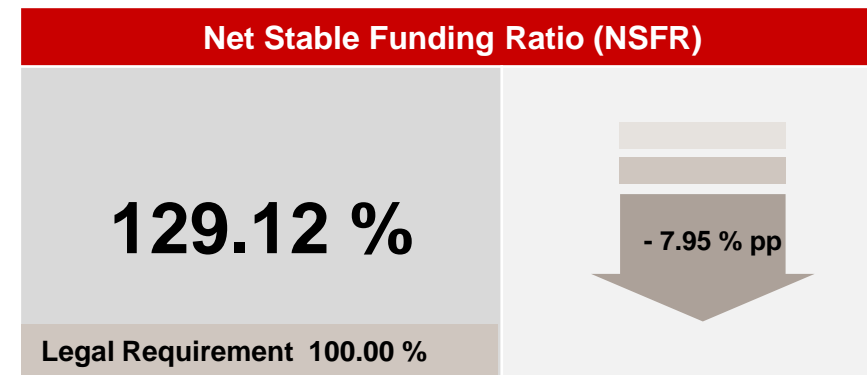
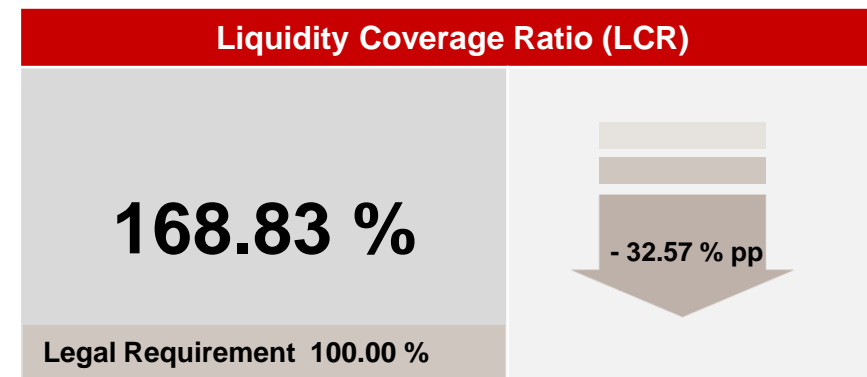
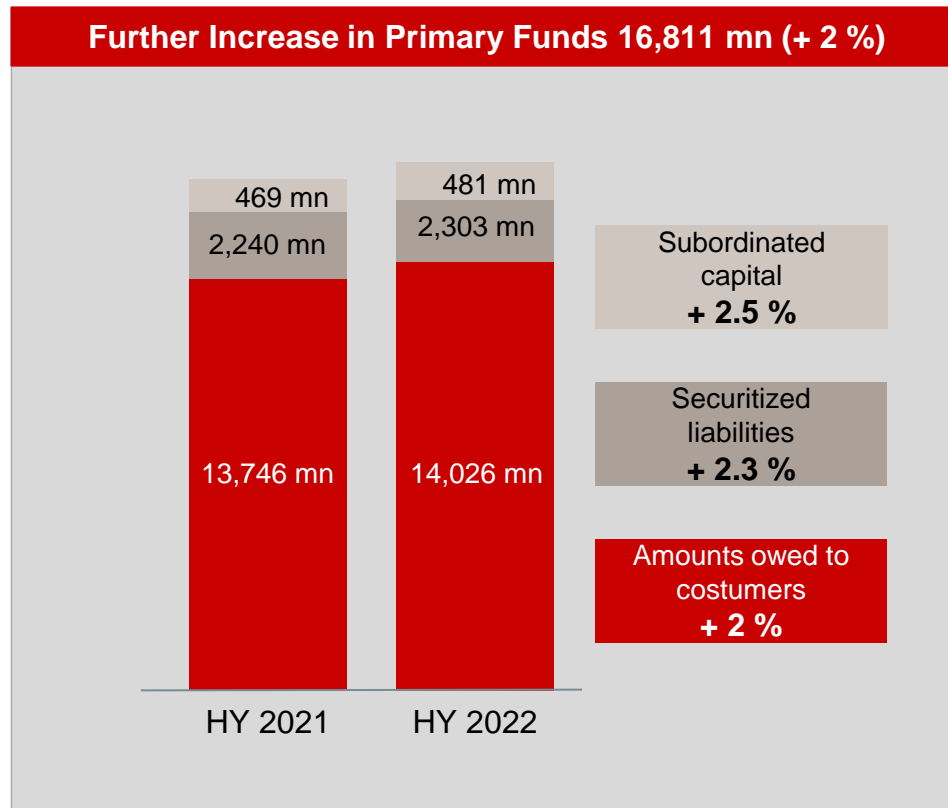
Equity Capital Ratios are still among the EU Top 15 %



AROUND 950 PARTNER BANKS WORLDWIDE

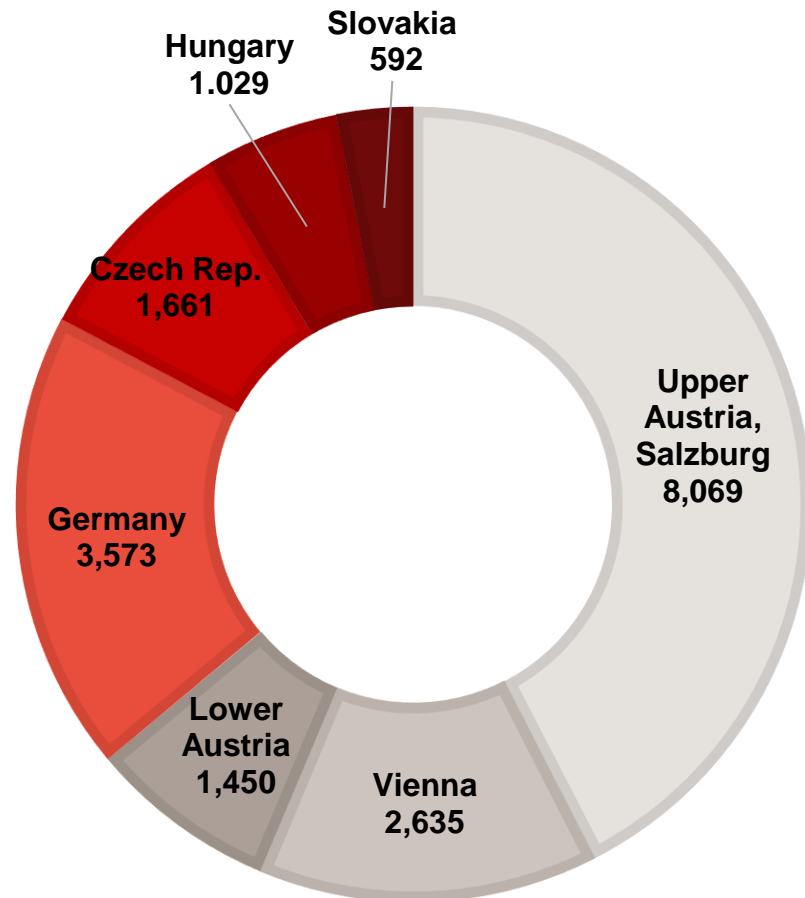


STABLE FUNDING & LIQUIDITY

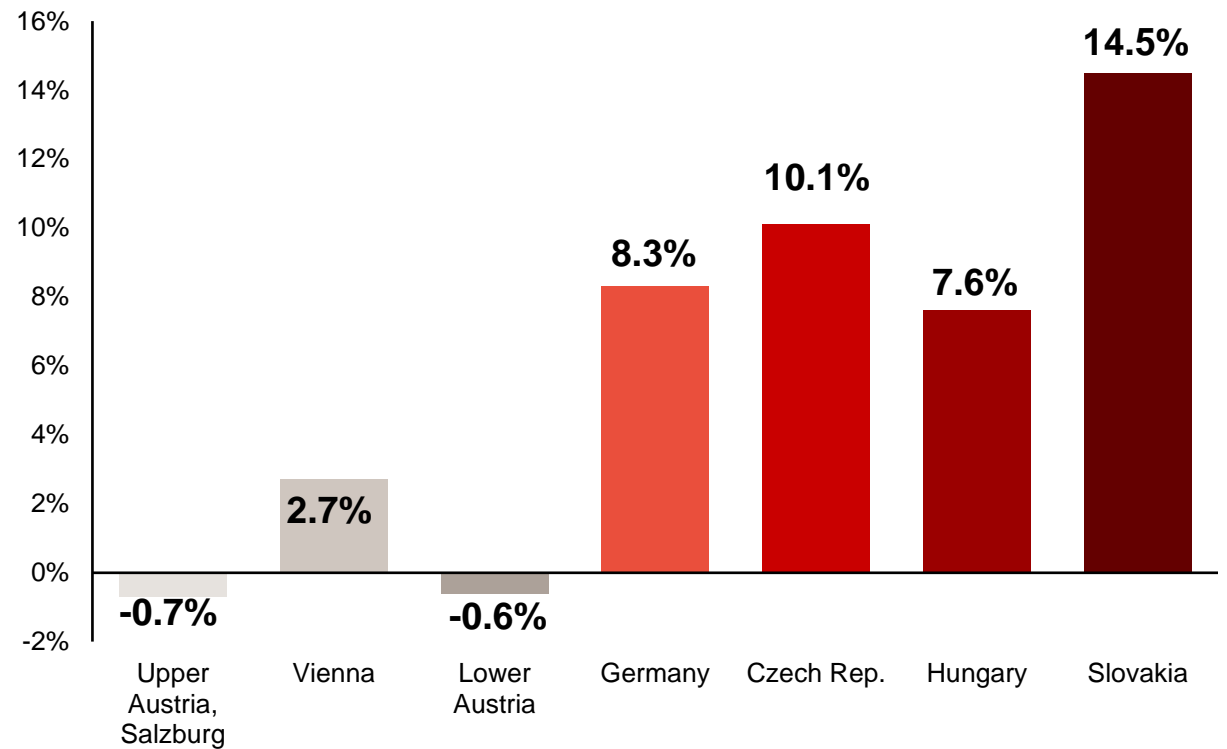


INCREASE IN LOAN PORTFOLIO BY REGION

HY 2022 in mn EUR

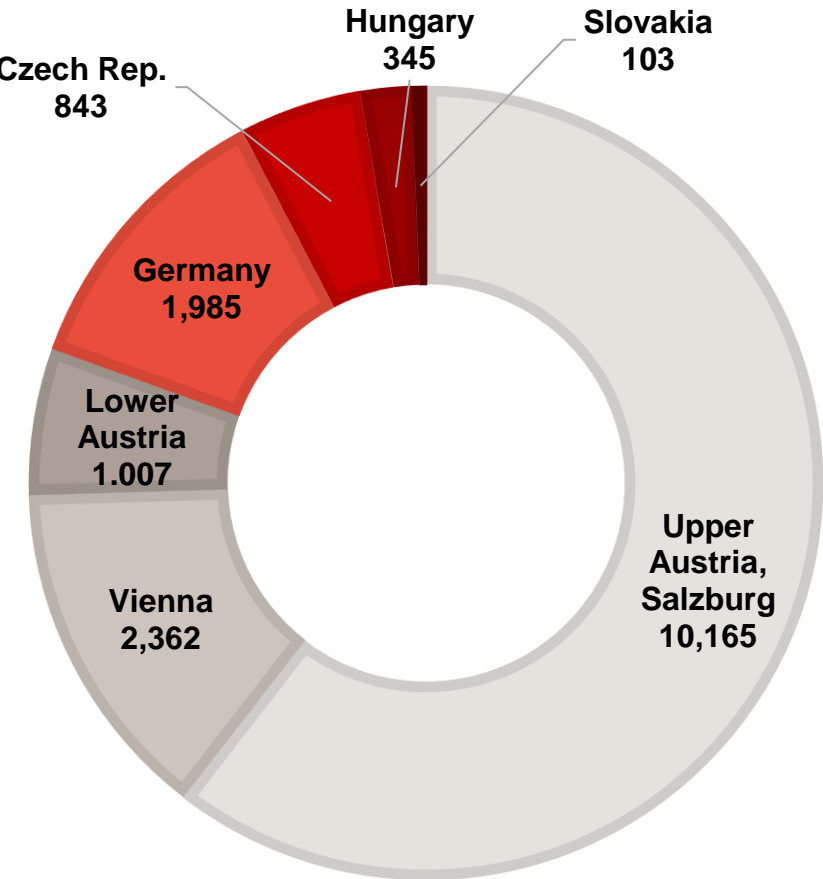


Σ +3.1% growth since YE 2021

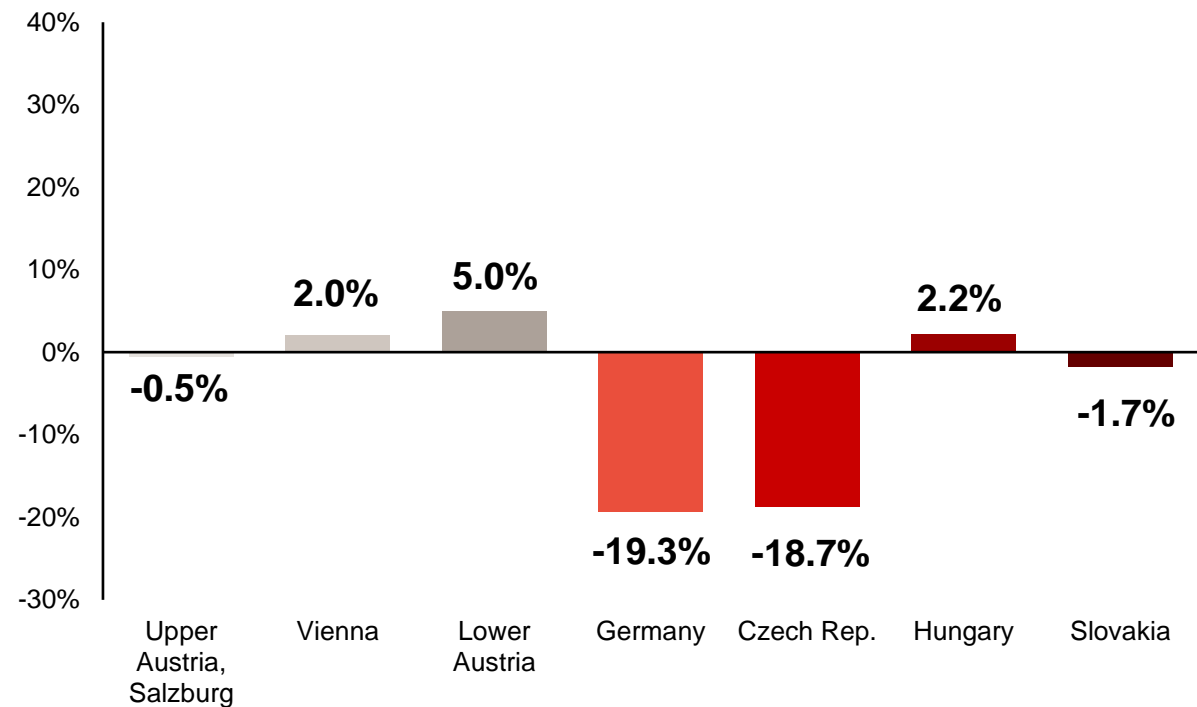


LIABILITIES BY REGION

HY 2022 in mn EUR

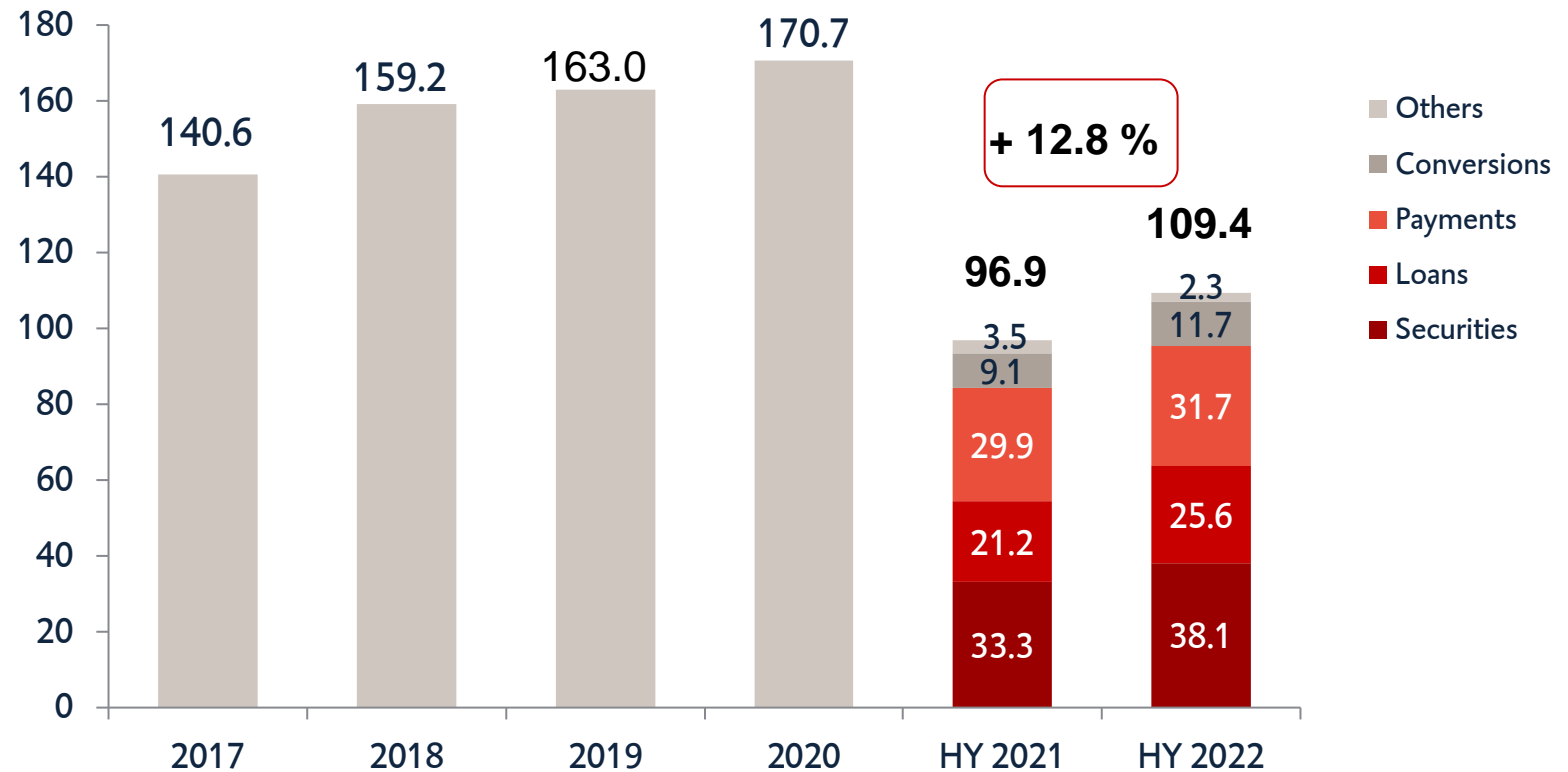


Σ -3.6% since YE 2021



STRONG COMMISSION INCOME PROVIDES STABLE OPERATING PROFITS

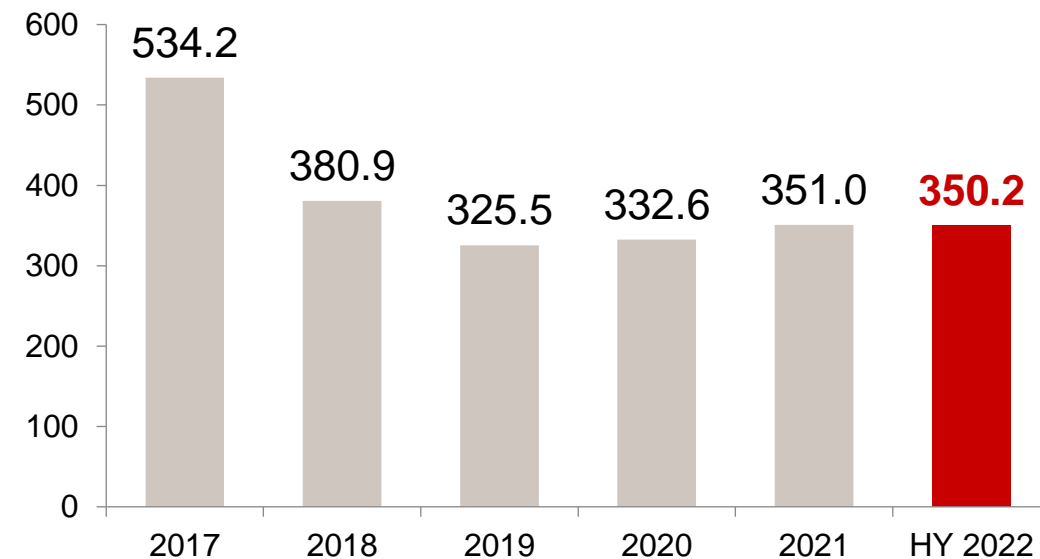
- Commissions from **Securities Business** as driver for the increase of operating profits
- Commissions from **Payment Transfer, Loan Business and Foreign Exchange Conversions** still at a stable level



OBERBANK'S FOCUS IS PLACED ON RIGOROUS RISK MANAGEMENT

	HY 2021	HY 2022
NPL-Ratio	1.86 %	1.93 %
Coverage Ratio	90.22 %	92.51 %
Risk-Earnings Ratio	4.97%	1.87 %

- Total Risk Position 350.2 mn EUR or respectively 1.84% of total credit portfolio. Oberbank pays special attention to critical industries (automotive, aircraft, travel, construction, energy supplier, hotel and gastronomy, ...)



HY 2022 OBERBANK KEY DATA AT A GLANCE

	HY 2021	HY 2022
Assets	26.2 bn EUR	27.3 bn EUR
Market Capital	3.16 bn EUR	3.38 bn EUR
ROE after tax	7.33 %	5.16 %
ROE before tax	8.82 %	6.49 %

	HY 2021	HY 2022
Net interest income	166.8 mn EUR	189.5 mn EUR
Net commission income	96.9 mn EUR	109.2 mn EUR
Administrative expenses	-151.4 mn EUR	-167.1 mn EUR
CIR	51.07 %	59.81 %

	HY 2021	HY 2022
CET 1 Ratio	17.40 %	17.35 %
Core Capital Ratio	17.71 %	17.65 %
Total Capital Ratio	19.97 %	19.68 %

	HY 2021	HY 2022
NPL-Ratio	1.86 %	1.93 %
Coverage Ratio	90.22 %	92.51 %
Risk-Earnings Ratio	4.97 %	1.87 %

	HY 2021	HY 2022
LCR	198.40 %	165.83 %
NSFR	137.07 %	129.12 %
SLR (Strategic Liquidity Ratio)	92.72 %	94.83 %



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

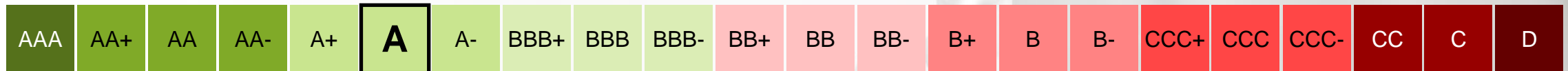
Wolfsberg – CBDDQ
Financial Crime – FCCQ
Questionnaire Oberbank Giant
Annual Report
Shareholder Information
Rating Reports ...

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



TOP 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.











RATING ADJUSTMENTS 2022

SAFE HAVEN VALUATION FOR AUSTRIA AND TOP RATING FOR OBERBANK

Austria assessment

- S&P confirms Austria's AA+ rating with positive outlook (28 Feb. 2022)
- Strong economic growth momentum will continue in 2022, before moderating over 2023-2025
- Support from solid macro-economic fundamentals and strong ECB monetary policy

Rating adjustment for Austrian banks

	Erste Group Bank	A+	stable (confirmed)
	BAWAG-PSK	A	stable (confirmed)
	Oberbank AG	A	negative (confirmed)
	Hypo Tirol Bank AG	A	negative (confirmed)
	Raiffeisen Bank International	A-	negative (confirmed)
	Raiffeisen Landesbank Niederösterreich-Vienna	A3	stable (confirmed)
	Bank Austria UniCredit	BBB+	negative (confirmed)
	Stadtsparkasse Munich Frankfurter Sparkasse Deutsche Bank Commerzbank Hypo Vereinsbank	A+ A- A- BBB+ BBB+	stable stable stable negative negative

Rating Oberbank AG

A

Oberbank AG
Credit Ranking

Outlook: negative

AAA

Mortgage Covered Bond

Outlook: stable



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



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