

Oberbank Company Presentation for Financial Institutions Year End 2022



OBERBANK. NOT LIKE ANY OTHER BANK.



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 is

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



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



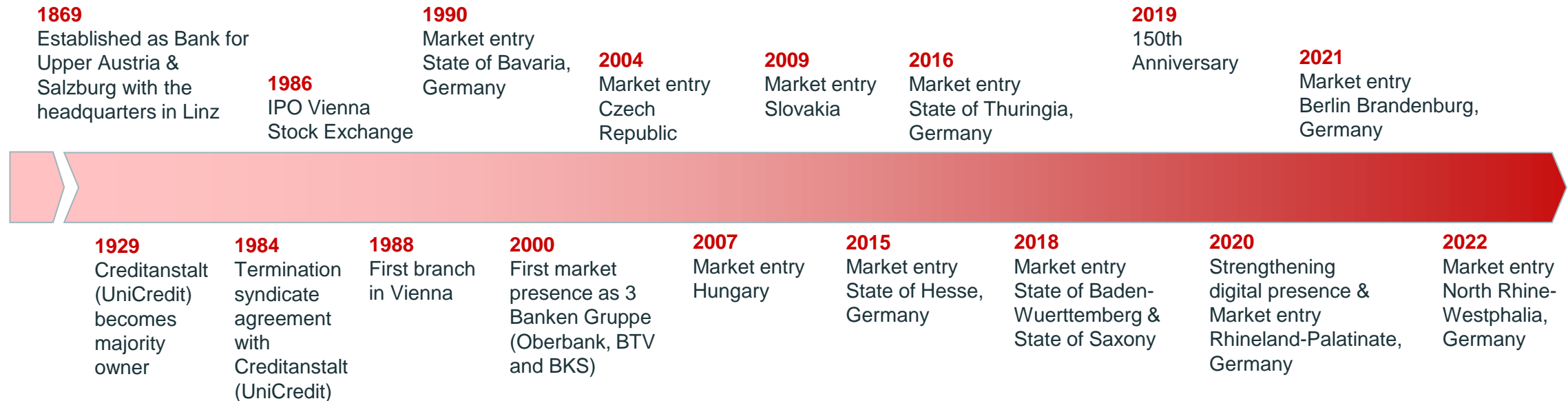
OBERBANK, AN INDEPENDENT CENTRAL EUROPEAN REGIONAL BANK, HEADQUARTERED IN LINZ, AUSTRIA

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

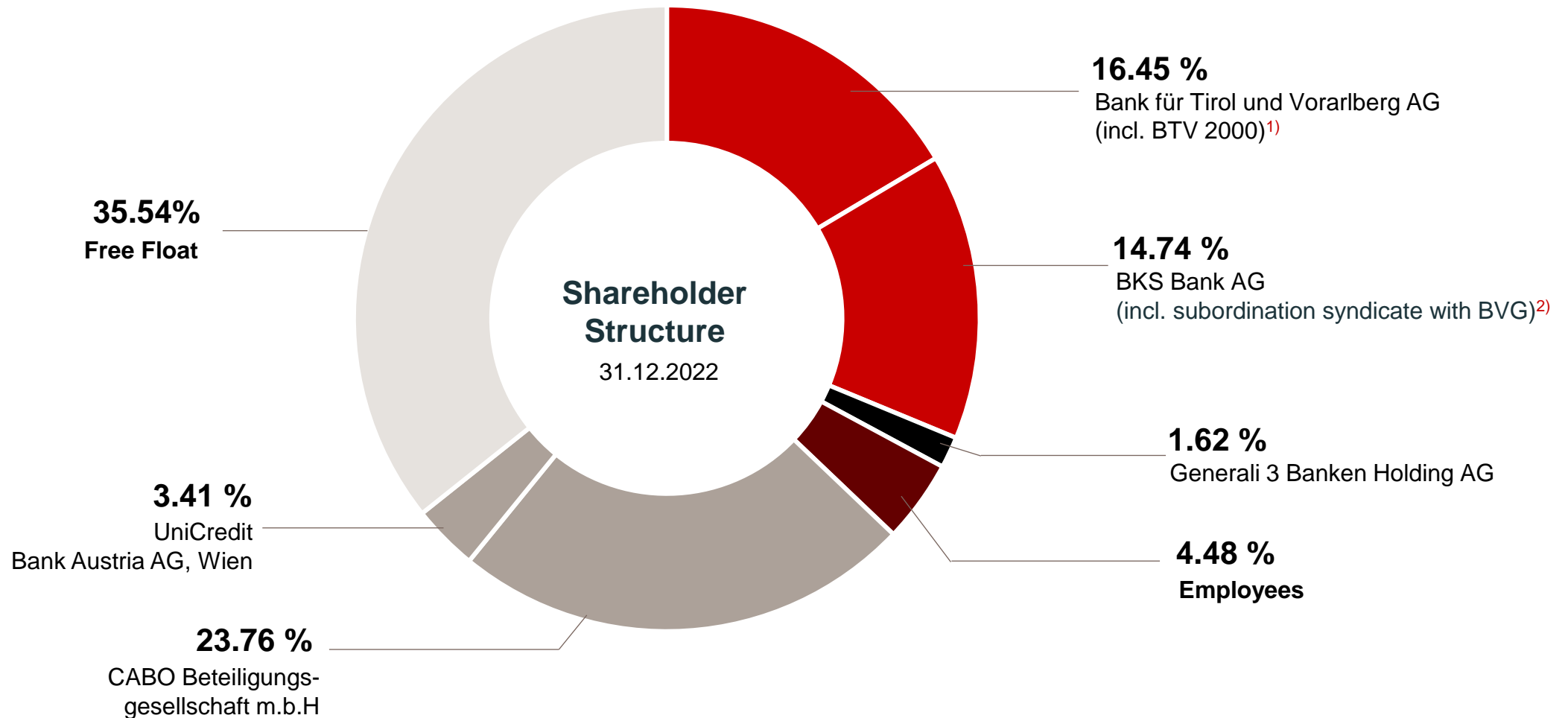
- industrial and medium-sized companies
 - Oberbank as a highly competent partner in cross border business with special know-how in various field of finance
- and private customers as an equally important pillar
 - Oberbank delivers high quality and experience in securities transactions, private and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






INDEPENDENCE BUILT OVER YEARS



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



AWARDS

Top Wealth Management in Germany	Certified Employer		Family- friendly Employer	Quality Label Workplace Health Promotion	Austrian Ecolabel for Sustainable Finance
	Top Company	Best Workplace			
					

Awards:

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.

Kununu-Label "TOP COMPANY"; Kununu-Label "BEST WORKPLACE"; 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 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.

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 2022 (in German) available at www.oberbank.at/nachhaltigkeit



PRIME LABEL FOR SUSTAINABILITY

Corporate ESG
Performance

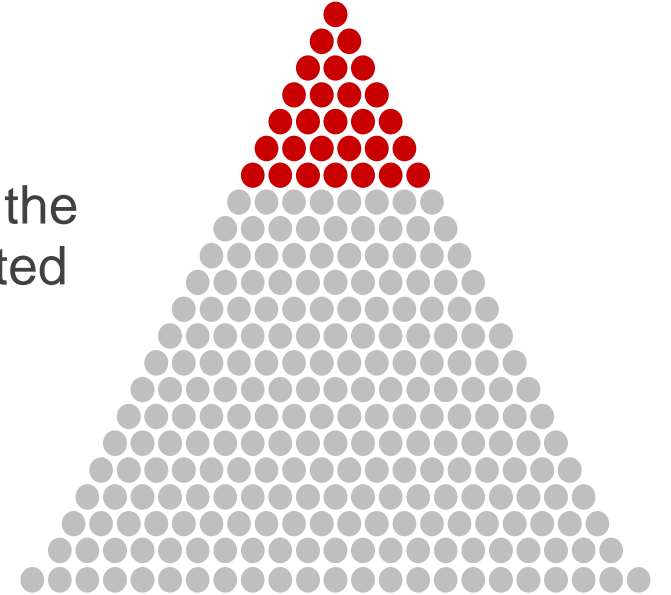
RATED BY
ISS ESG 

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

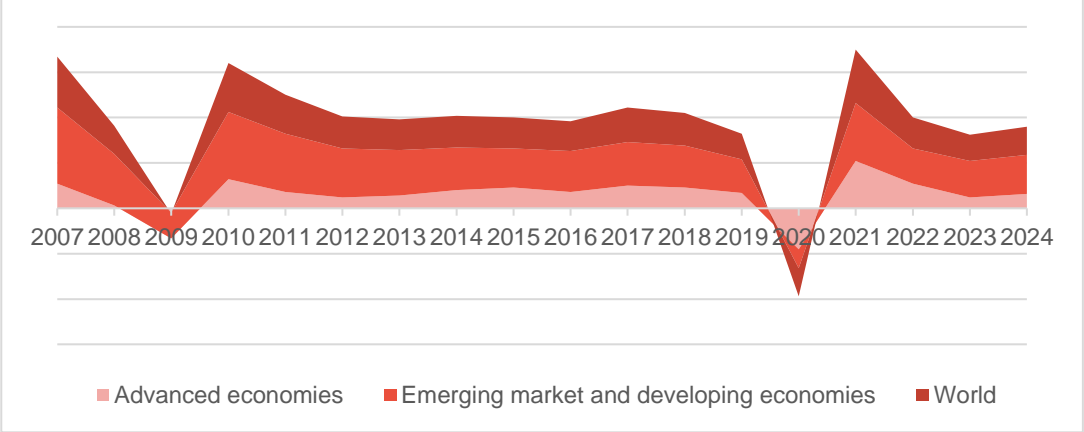
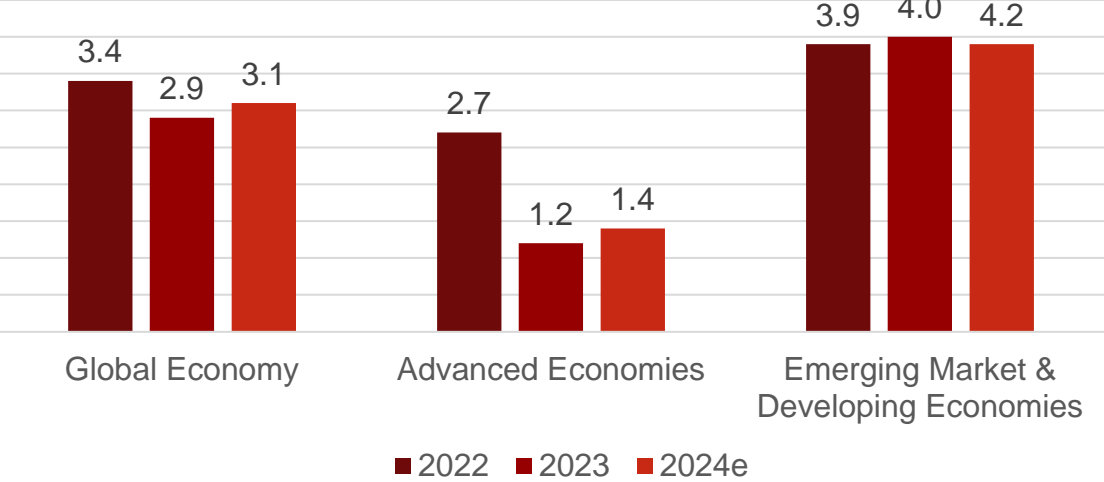
- Cologne (North Rhine-Westphalia)
- Düsseldorf (North Rhine-Westphalia)
- Cottbus (Potsdam)



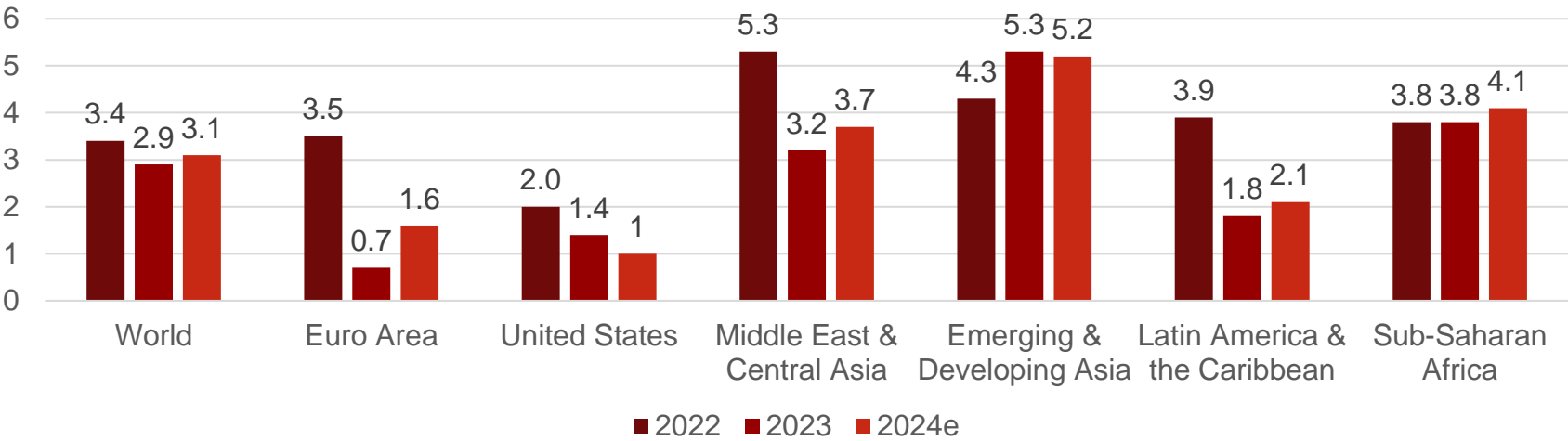
180 branches as of December 2022



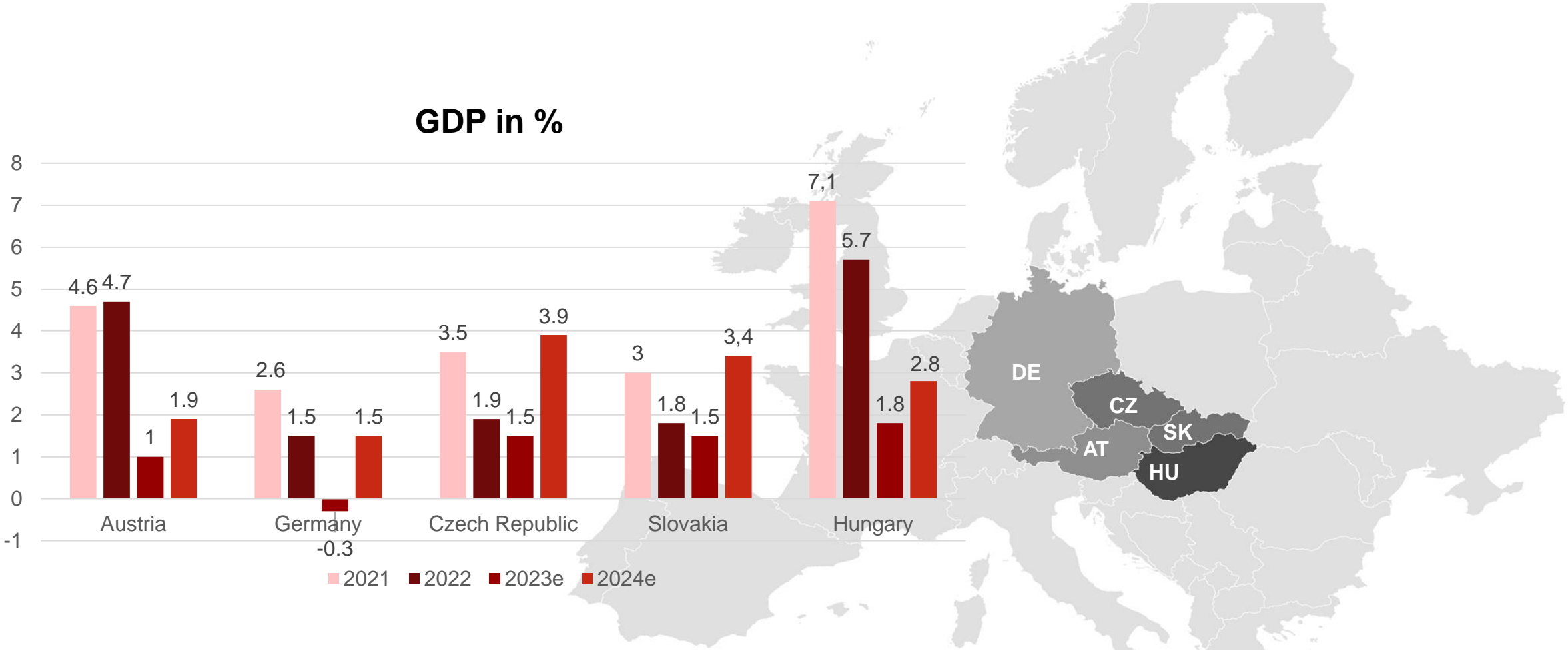
WORLD ECONOMIC GROWTH PROJECTIONS



Growth by region



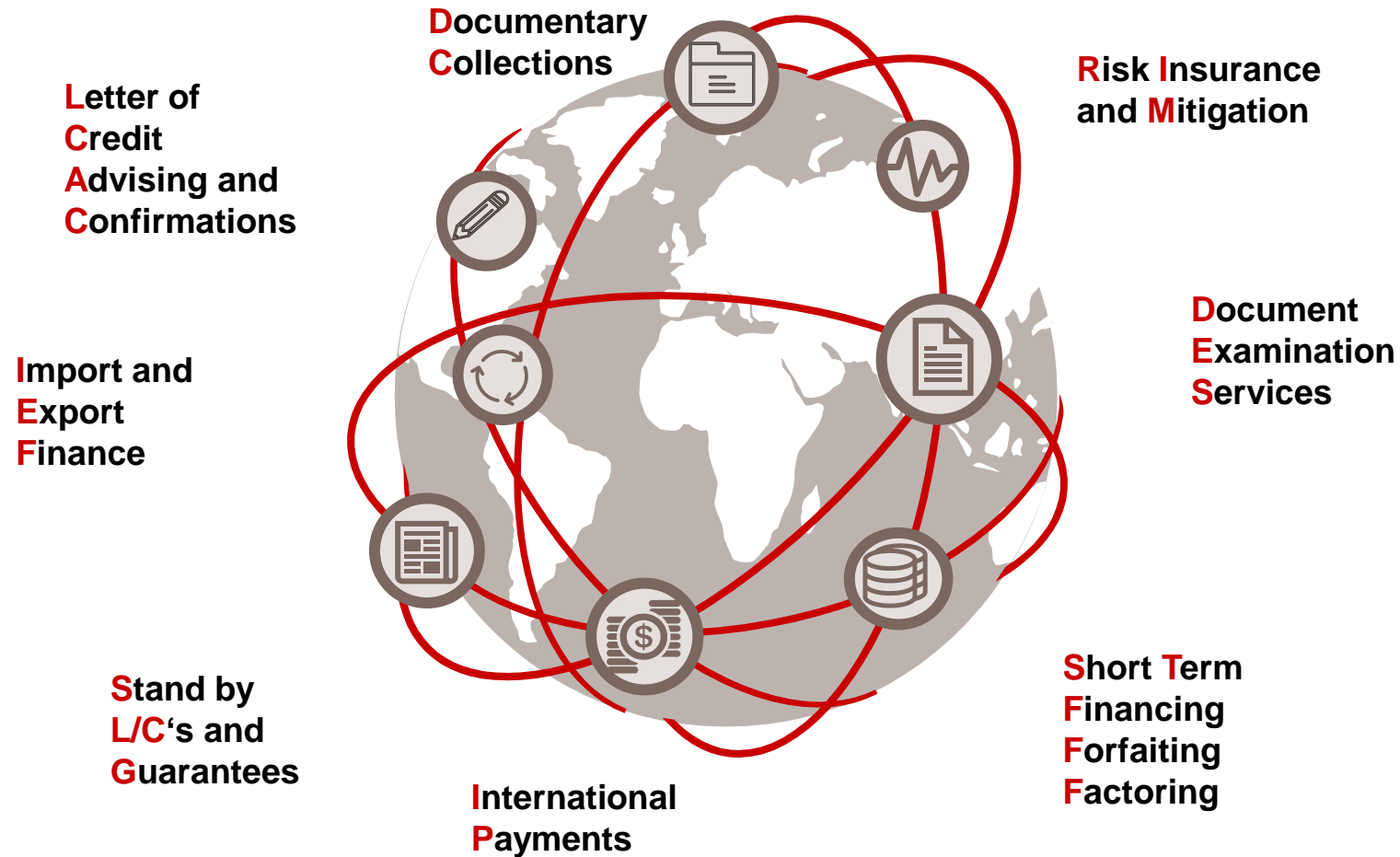
STRONG ECONOMIC GROWTH EXPECTATIONS WITHIN OBERBANK'S CATCHMENT AREA



OBERBANK – A BRIDGE TO THE WORLD



WITH A DYNAMIC INTERNATIONAL BUSINESS APPROACH



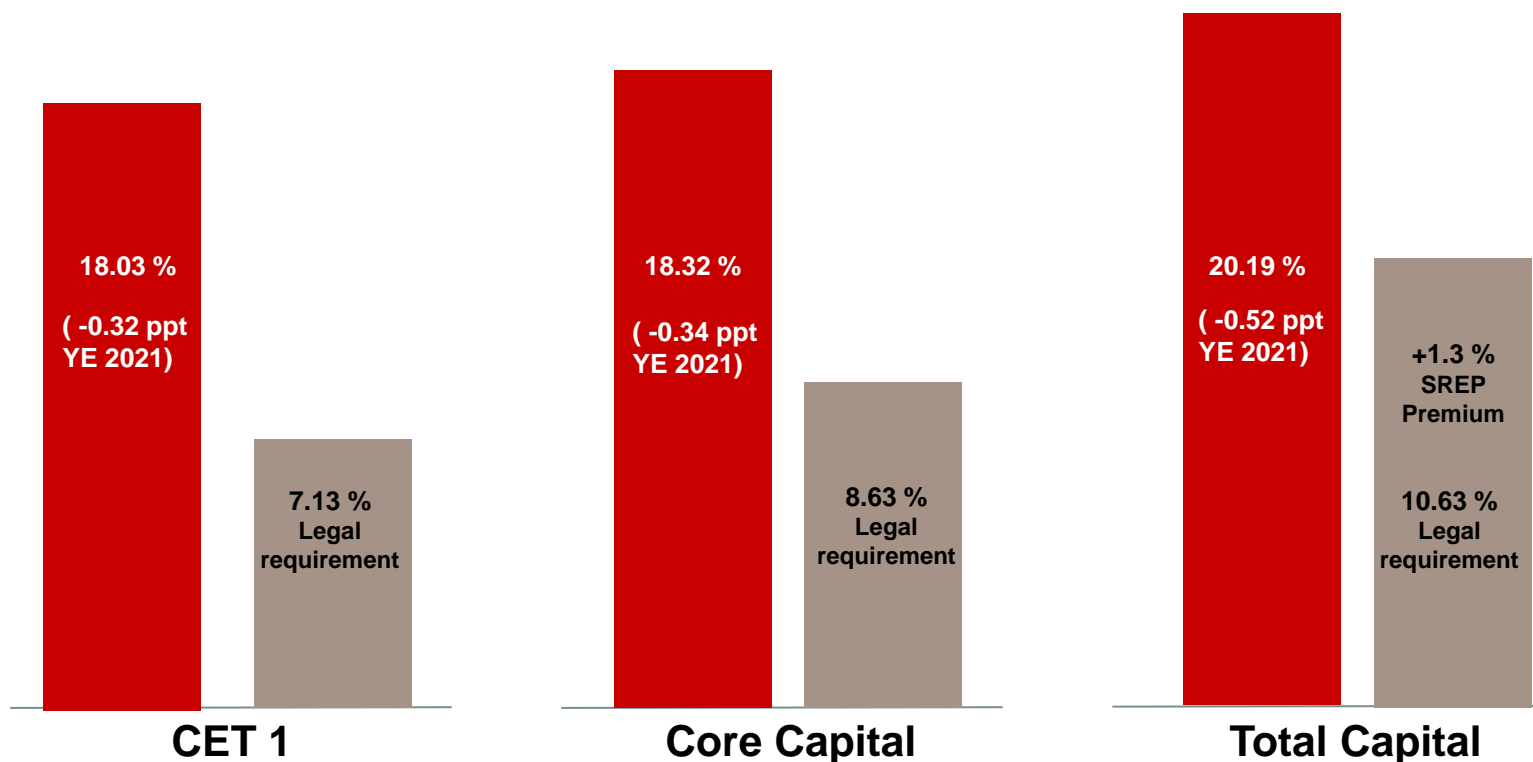
OBERBANK AT A GLANCE

- 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

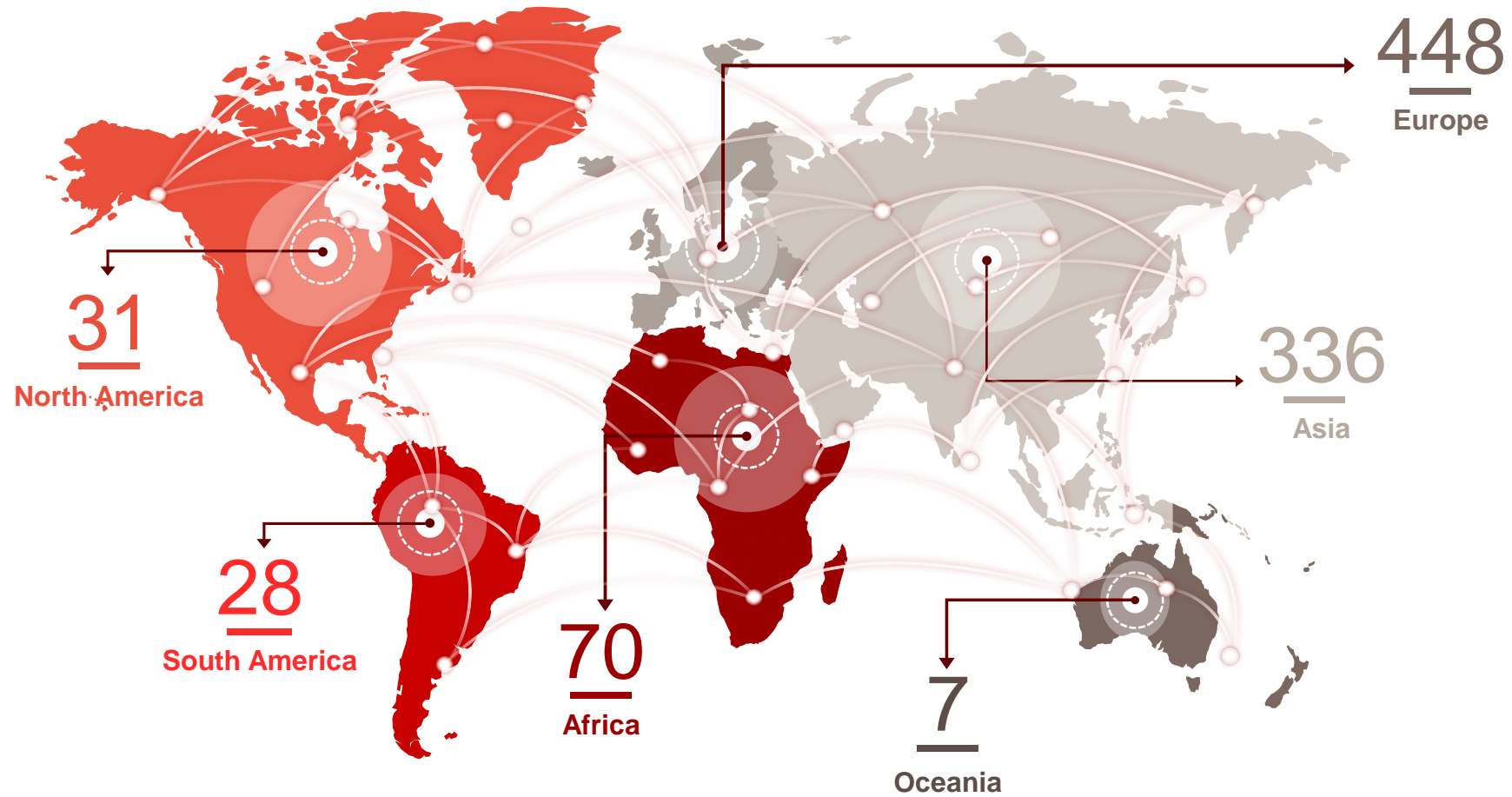


EXCELLENT CAPITAL RATIOS AS PROOF OF STABILITY AND RISK-BEARING CAPACITY

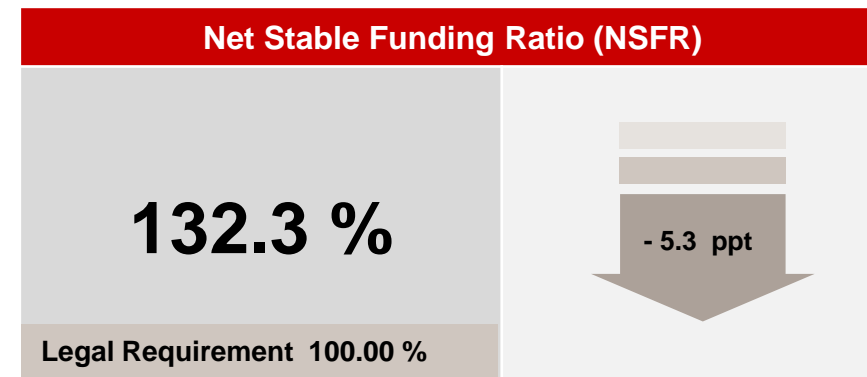
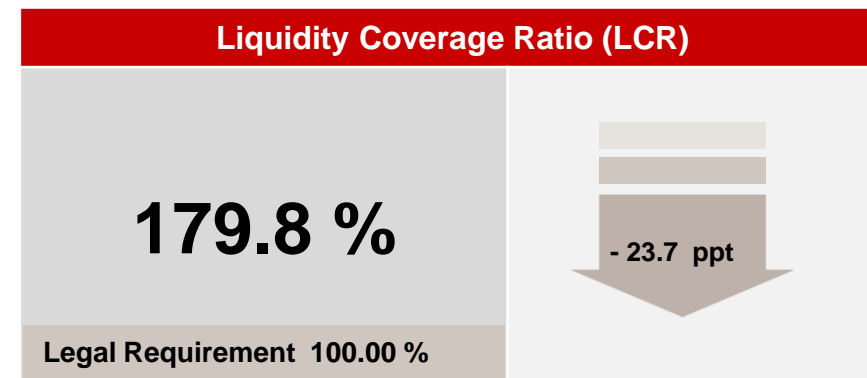
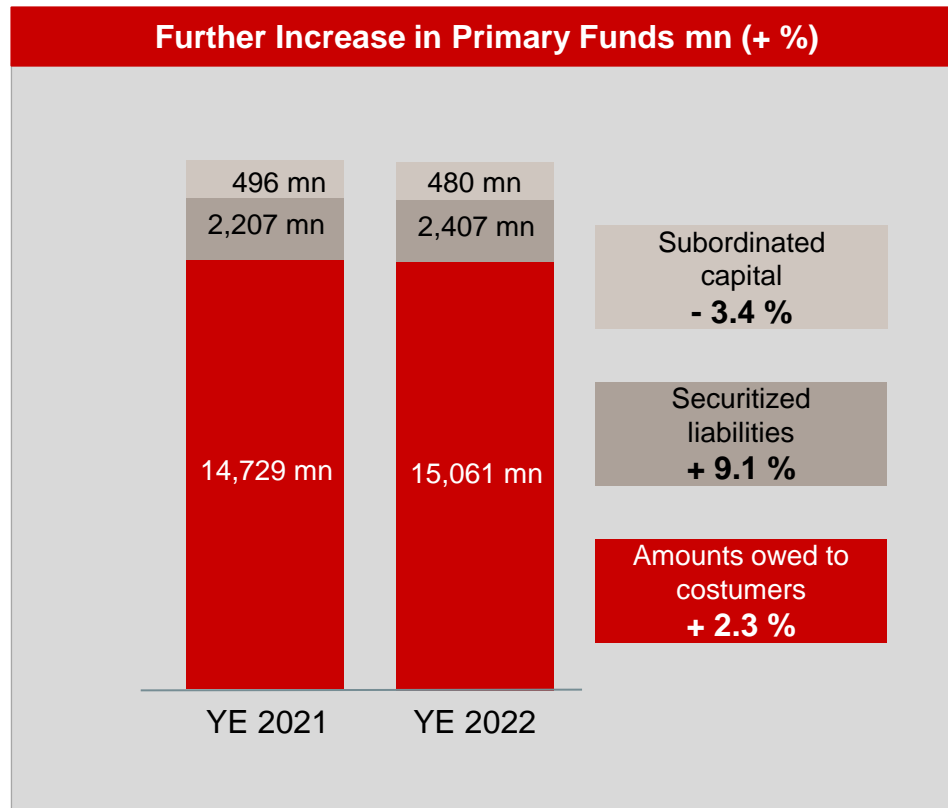
Equity Capital Ratios are still among the EU Top 15 %



AROUND 920 PARTNER BANKS WORLDWIDE

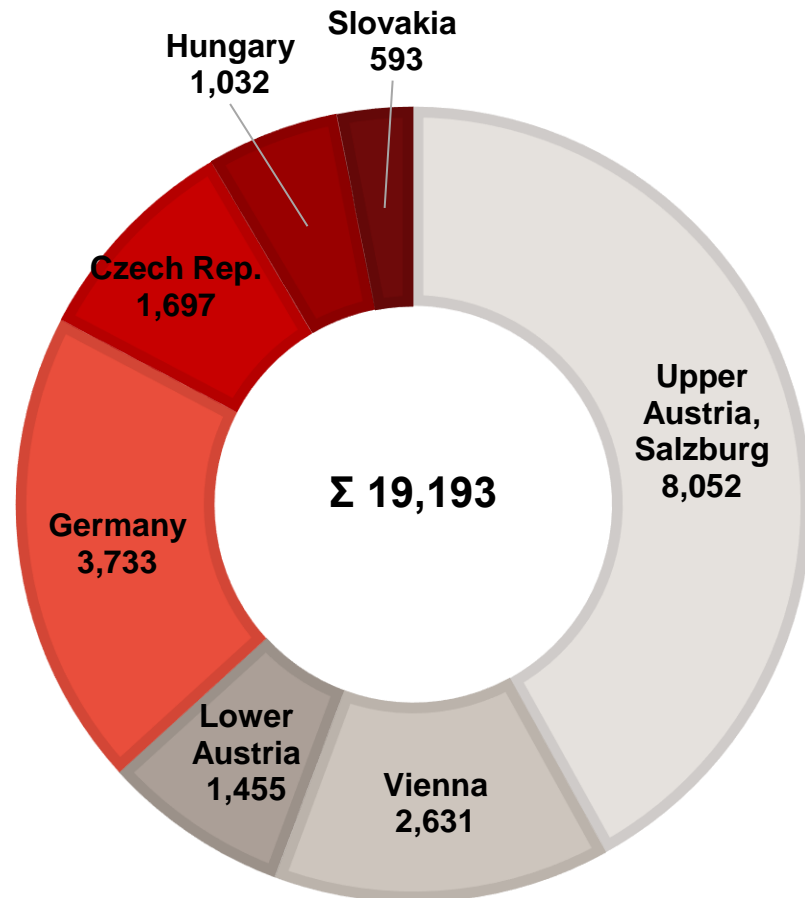


STABLE FUNDING & LIQUIDITY

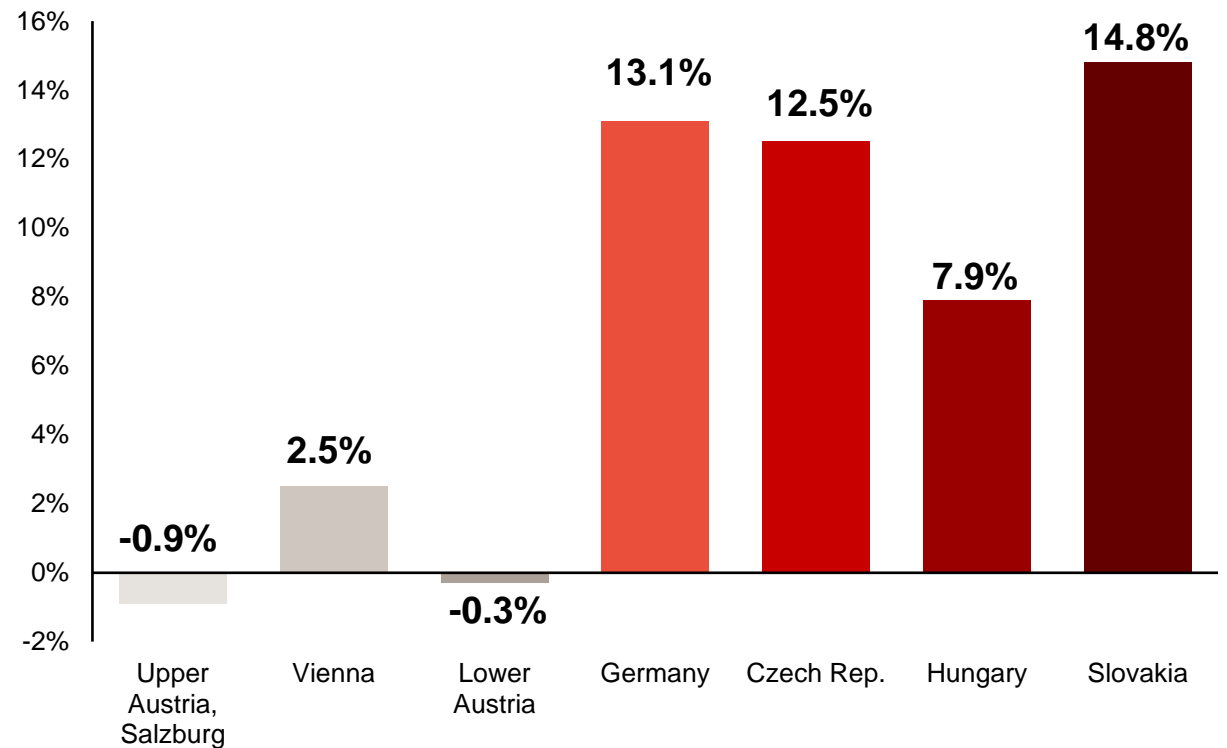


INCREASE IN LOAN PORTFOLIO BY REGION

YE 2022 in mn EUR

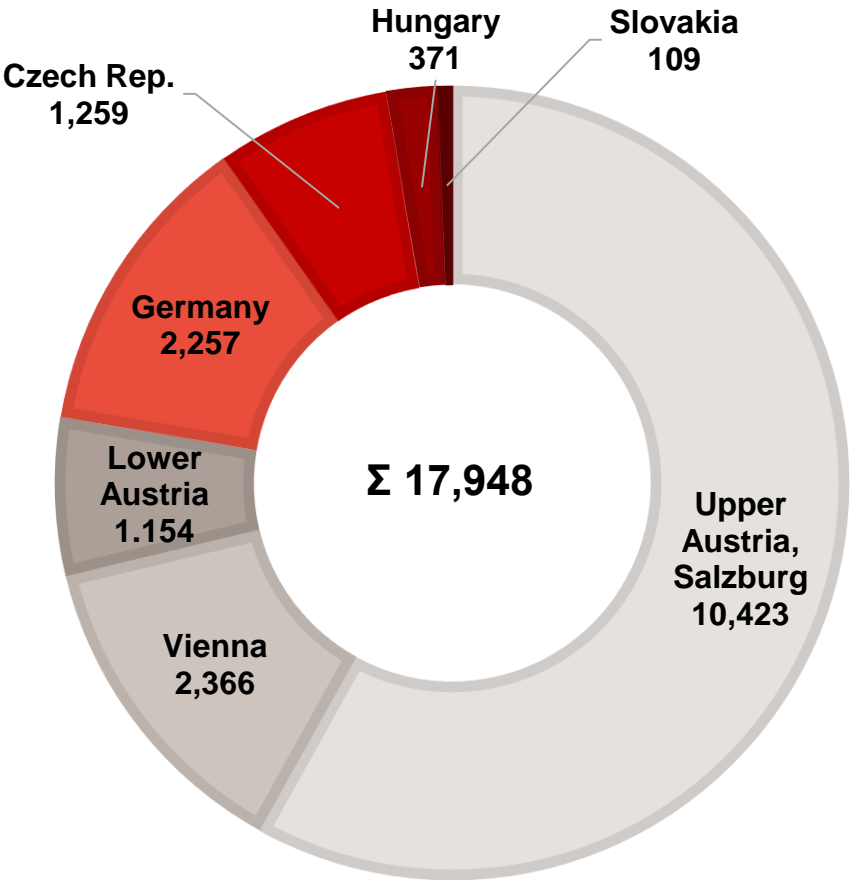


Σ + 4.2 % growth since YE 2021

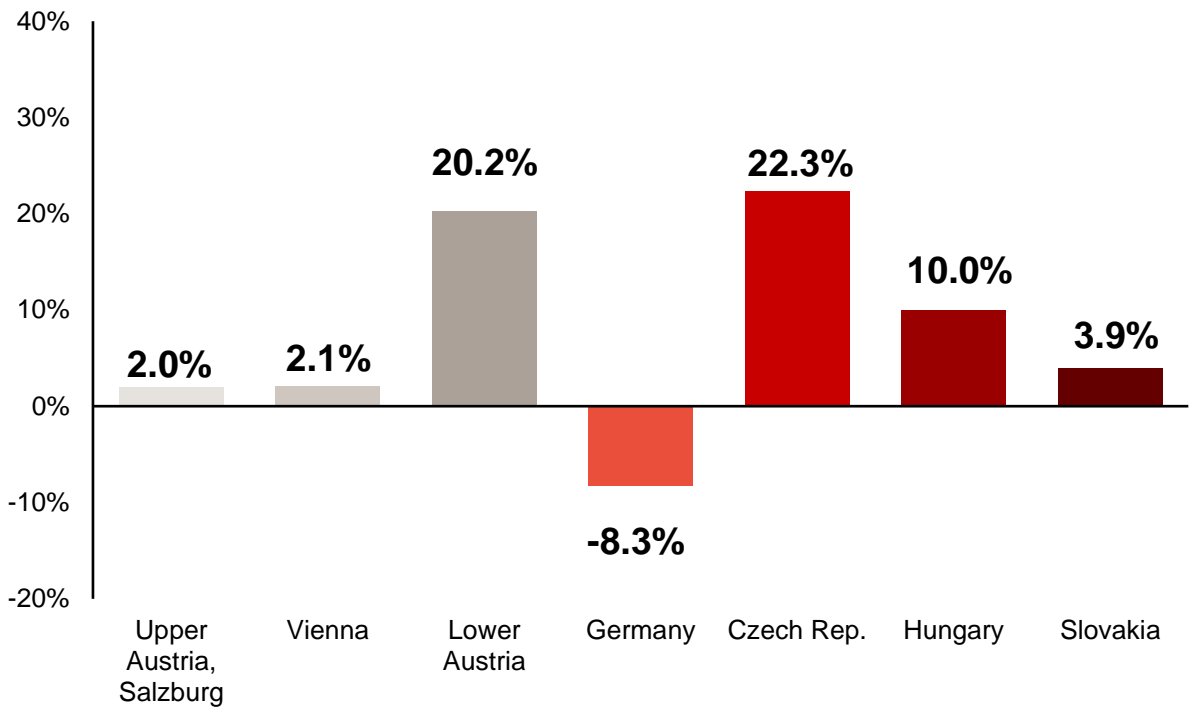


LIABILITIES BY REGION

YE 2022 in mn EUR

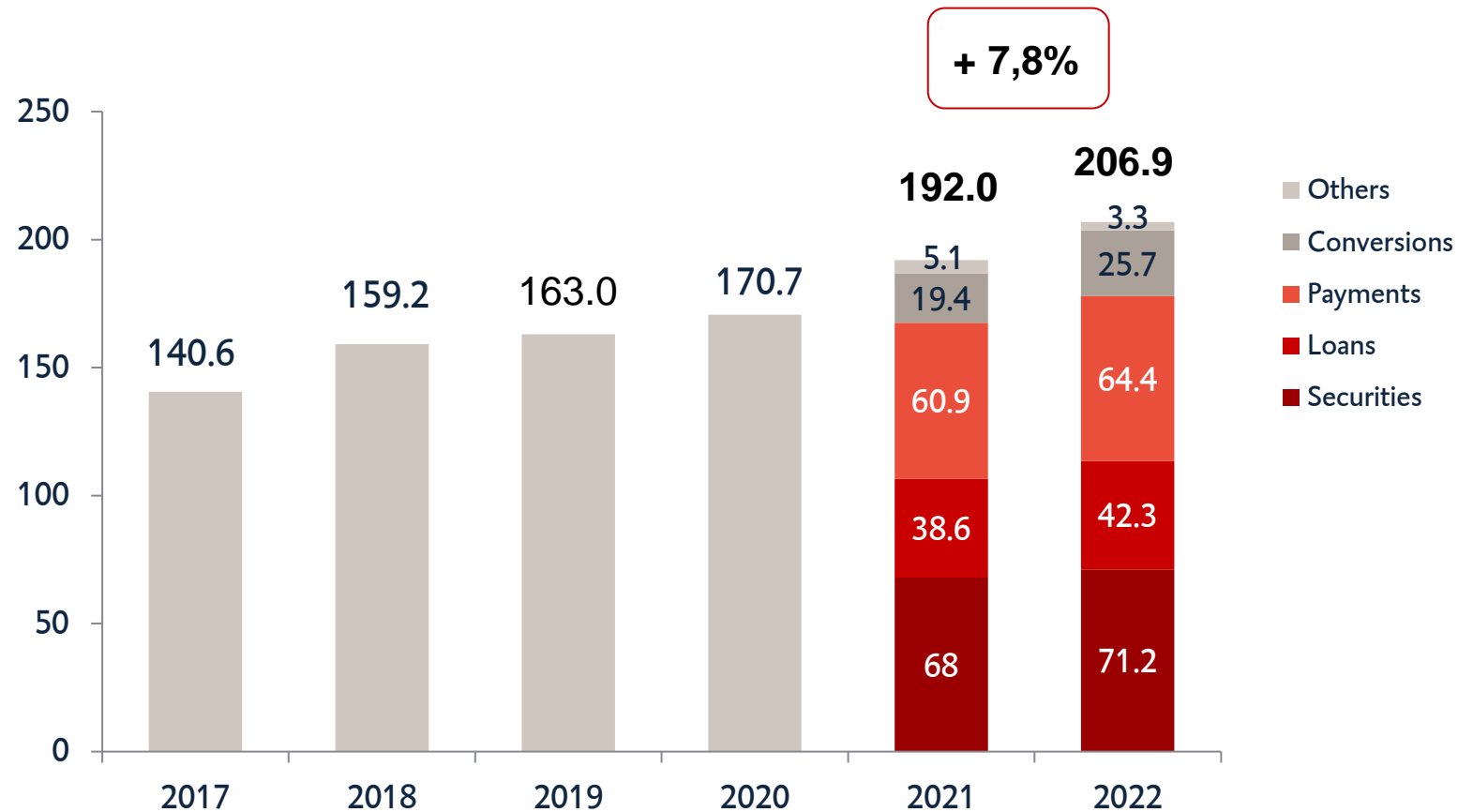


Σ + 3.0 % since YE 2021



STRONG COMMISSION INCOME PROVIDES STABLE OPERATING PROFITS

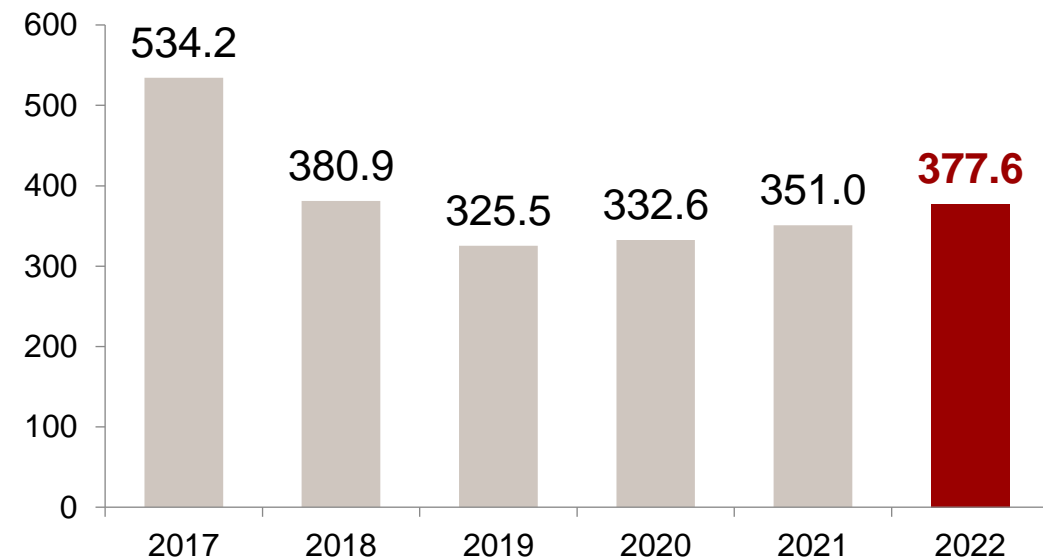
- Commissions from **Securities Business** as driver for the increase of operating profits
- Commissions from **Payment Transfer, Loan Business and Foreign Exchange Conversions** still at a stable level



OBERBANK'S FOCUS IS PLACED ON RIGOROUS RISK MANAGEMENT

	YE 2021	YE 2022
NPL-Ratio	1.96 %	2.54 %
Coverage Ratio	93.12 %	87.69 %
Risk-Earning Ratio	10.32 %	10.22 %

- Total Risk Position 377.6 mn EUR or respectively 1.97% of total credit portfolio. Oberbank pays special attention to critical industries (automotive, aircraft, travel, construction, energy supplier, hotel and gastronomy, ...)



YE 2022 OBERBANK KEY DATA AT A GLANCE

	YE 2021	YE 2022
Assets	27.5 bn EUR	26.8 bn EUR
Market Capital	3.32 bn EUR	3.55 bn EUR
ROE after tax	7.39 %	7.18 %
ROE before tax	8.88 %	8.71 %

	YE 2021	YE 2022
Net interest income	346.1 mn EUR	406.1 mn EUR
Net commission income	192.0 mn EUR	206.9 mn EUR
Administrative expenses	-313.6 mn EUR	-320.3 mn EUR
CIR	49.68 %	48.75 %

	YE 2021	YE 2022
CET 1 Ratio	18.35 %	18.03 %
Core Capital Ratio	18.66 %	18.32 %
Total Capital Ratio	20.71 %	20.19 %

	YE 2021	YE 2022
NPL-Ratio	1.96 %	2.54 %
Coverage Ratio	93.12 %	87.69 %
Risk-Earning Ratio	10.32 %	10.22 %

	YE 2021	YE 2022
LCR	203.52 %	179.8 %
NSFR	137.55 %	132.3 %
SLR (Strategic Liquidity Ratio)	90.00 %	90.4 %



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

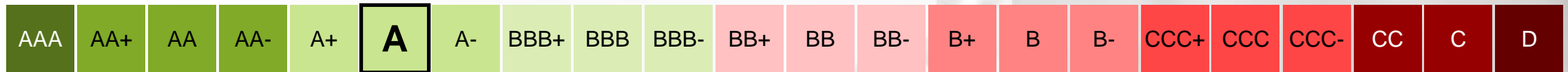
Wolfsberg – CBDDQ
Financial Crime – FCCQ
Questionnaire Oberbank Giant
Annual Report
Shareholder Information
Rating Reports ...

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 2023

SAFE HAVEN VALUATION FOR AUSTRIA AND TOP RATING FOR OBERBANK

Austria assessment

- Austria's AA+ rating with stable outlook confirmed (S&P Feb. 2023)
- Economic growth will stagnate in 2023
- Solid macroeconomic and credit metrics

Rating adjustment for Austrian banks

	Erste Group Bank	A+	stable (confirmed)
	BAWAG-PSK	A2	positive
	Oberbank AG	A	stable
	Hypo Tirol Bank AG	A	positive
	Raiffeisen Bank International	A-	negative
	Raiffeisen Landesbank Niederösterreich-Vienna	A3	stable
	Bank Austria UniCredit	BBB+	stable
	Stadtsparkasse Munich Frankfurter Sparkasse Deutsche Bank Commerzbank Hypo Vereinsbank	A+ A+ A1 A- BBB+	stable stable stable stable stable

Rating Oberbank AG

A

Oberbank AG
Credit Ranking

Outlook: stable

AAA

Mortgage Covered Bond

Outlook: stable



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



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