

Oberbank ESG Data & information Sheet 2025

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Environmental indicators

Reduction in paper consumption

See the paper consumption indicators of Oberbank on the following page

- By 2025, paper consumption was to be reduced by 25 % compared with the 2020 base year. This has already been achieved.
 - 2024: Compared with the 2020 base year there is a reduction of 44.2 %. The target for 2025 was therefore already achieved in 2022.
 - 2023: Compared with the 2020 base year, a reduction of 43.2 % was achieved.
 - 2022: A paper reduction of approx. 35 % compared with the 2020 base year had already been achieved. In the 2022 report, the reduction was reported against 2019 and was therefore already around 50 %.
 - 2021: Paper consumption was reduced by approx. 16 % compared with the previous year.
 - The initial value from the 2020 base year was 18,261,500 sheets/year.

Waste reduction

(GRI G4-EN23)

See the overview of Oberbank's waste volume on the following page

Oberbank endeavours to continuously reduce its waste volume:

- 2024: The waste volume in the overall Group amounted to 529,106 kg.
 - The increase in waste volumes compared with the previous year results from the "Digitalisation of the branches" project in Austria. For this purpose, the old archives in the branches were cleared out.
 - The number of employees also increased. Residual waste volumes are determined on the basis of an estimate.
- In the 2020 base year, the total waste volume in the overall Group amounted to 486,696 kg. In that year, employees frequently made use of the option of working from home.

Environment-related indicators: paper, waste, business travel, energy

		Overall Group 2025	Oberbank AG 2025	Group 2025	Overall Group 2024	Oberbank AG 2024	Group 2024	Overall Group 2023	Oberbank AG 2023	Group 2023	Overall Group 2022	Oberbank AG 2022	Group 2022	Overall Group 2021	Oberbank AG 2021	Group 2021	Overall Group 2020	Oberbank AG 2020	Group 2020
Total paper consumption	Total paper consumption (in kg/a)	43,925.00	34,219.11	35,544.97	50,988.00	39,903.00	41,477.00	51,800.00	41,325.00	42,966.00	59,781.00	53,789.00	54,001.00	76,591.00	66,839.00	66,989.00	91,308.00	76,819.00	77,269.00
	Total paper consumption (in sheets/a)	8,878,500.00	6,916,661.41	7,184,655.69	10,197,500.00	7,980,507.00	8,295,306.00	10,360,000.00	8,264,954.00	8,593,178.00	11,956,250.00	10,757,750.00	10,800,250.00	15,318,250.00	13,367,750.00	13,397,750.00	18,261,500.00	15,363,750.00	15,453,750.00
Paper types (in %)	FSC or PEFC	91.30	91.30	91.30	90.49	90.49	90.49	87.50	87.50	87.50	94.00	94.00	94.00	94.00	94.00	94.00	95.00	95.00	95.00
	ECF or chlorine-bleached paper	13.90	13.90	13.90	8.59	8.59	8.59	10.74	10.74	10.74	1.50	1.50	1.50	3.50	3.50	3.50	1.30	1.30	1.30
	Recycled paper and CO2-neutral paper	1.50	1.50	1.50	0.92	0.92	0.92	3.42	3.42	3.42	4.50	4.50	4.50	2.50	2.50	2.50	3.70	3.70	3.70
Water consumption	Water consumption (in l/day)	82,461.00	64,240.00	66,729.05	80,416.00	62,933.00	65,416.00	79,152.00	63,146.00	65,653.00	77,117.00	60,539.72	62,941.46	68,951.00	54,473.66	56,748.33	69,057.00	68,584.78	58,121.57
	Is greywater, blackwater or rainwater use employed (YES / NO)	no	no	no	NO			NO	NO										
Waste volume (in kg/a)	Are there specific large consumers (e.g. staff kitchen, garden, etc.)	Staff kitchen	Staff kitchen	Staff kitchen	Staff kitchen						Staff kitchen								
	Total waste volume (including plastics and other recyclables)	345,648	269,271.86	209,772.18	529,106	414,075	430,409	468,452.00	373,720.00	388,561.00	471,587.00	370,213.36	384,900.56	486,787.00	384,578.46	400,637.41	486,696.00	391,122.28	464,710.98
	Residual waste	166,631	129,811.37	101,127.58	272,950	213,609	222,035	268,658.00	214,329.00	222,840.00	261,751.00	205,484.28	213,636.31	263,289.00	208,007.36	217,025.68	263,693.00	211,910.94	251,781.46
	Plastic waste	5,132	3,998.01	3,114.59	21,590	16,896	17,563	21,250.00	16,953.00	17,626.00	was not reported								
	Waste paper	152,881	119,099.64	92,782.77	215,666	168,779	175,437	162,844.00	129,913.00	135,072.00	172,612.00	135,506.85	140,882.71	181,529.00	143,414.15	151,180.47	183,689.00	147,617.53	175,391.40
	Electronic scrap (in kg/a)	6,261	4,878	3,800	2,000			2,000.00			was not surveyed								
	Is computer leasing used (YES / NO)	no	no	no	NO						NO								
Waste types (in %)	Waste paper and cardboard as recyclable material	44.00	44.00	44.00	40.76			34.76			36.60	36.60	36.60	37.29	37.29	37.29	37.74	37.74	37.74
	Other recyclables	4.40	4.40	4.40	3.19			2.95			7.89	7.89	7.89	8.62	8.62	8.62	8.08	8.08	8.08
	Residual waste	48.21	48.21	48.21	51.59			57.35			55.51	55.51	55.51	54.09	54.09	54.09	54.18	54.18	54.18
	Hazardous waste or special waste	0.10	0.10	0.10	0.00						0.00								
	Plastic waste	1.48	1.48	1.48	4.08			4.54			was not surveyed								
	Electronic scrap	1.81	1.81	1.81	0.38			0.40			0.00								
Business travel	Cars (in km/a)	9,713,854.00	7,567,431.33	7,860,640.47	9,886,686.00	7,737,265.00	8,042,470.00	8,703,461.00	6,994,556.00	8,703,461.00		7,496,688.00	8,419,847.00		6,505,144.00	8,509,206.00		5,669,133.00	7,501,784.00
Total heat consumption	Total heat consumption (in kWh)	10,893,843.15	8,486,684.07	8,815,510.75	9,461,529.00	7,404,540.00	7,696,620.00	10,288,322.00	8,207,772.00	8,533,724.00	12,159,823.00	9,545,914.00	9,924,622.00	13,096,471.00	10,346,662.00	10,778,711.00	12,037,782.00	9,673,892.00	10,131,555.00
Total electricity consumption	Total electricity consumption (in kWh)	10,386,029.32	8,091,079.37	8,404,577.88	10,244,910.00	8,017,609.00	8,333,872.00	10,016,329.00	7,990,782.00	8,308,118.00	11,550,514.00	9,067,584.00	9,427,316.00	11,827,583.00	9,344,197.00	9,734,385.00	12,025,321.00	9,663,878.00	10,121,067.00
Total electricity consumption including data centre	Total electricity consumption (in kWh) Server room (excluding BTV-BKS)	10,760,769.32	8,383,014.91	8,707,824.81	10,620,520.00	8,311,559.00	8,639,418.00	10,391,539.00	8,290,116.00	8,619,339.00	11,915,464.00			12,157,868.00			11,942,161.00		
Total consumption from non-renewable energy sources	Electricity HU/SK (from non-renewable sources) + heating oil/gas + fleet consumption (calculated from CO2 emissions) (in kWh)	8,104,496.63	6,313,685.77	6,558,317.04	8,601,208.00	6,731,257.00	6,996,779.00	9,975,428.00	7,958,152.00	8,274,192.00	10,900,759.00	8,557,502.00	8,896,997.00	11,368,294.00	8,981,343.00	9,356,380.00			
Total consumption from renewable energy sources	Electricity AT/DE/CZ (from renewable sources) + district heating (in kWh)	17,561,453.82	13,680,985.52	14,211,071.59	15,659,609.00	12,255,123.00	12,738,539.00	15,167,180.00	12,100,005.00	12,580,529.00	15,558,804.00	12,214,241.00	12,698,807.00	15,563,737.00	12,295,887.00	12,809,330.00			
Transport consumption kWh	Cars in kWh	4,322,169.36	3,367,120.80	3,497,583.90	4,554,378.00	3,564,231.00	3,704,826.00	4,837,957.00	3,859,604.00	4,012,879.00									
Total energy consumption	in kWh	25,665,950.45	19,994,671.29	20,769,388.63	24,260,817.00	18,986,380.00	19,735,318.00	25,142,608.00	20,058,157.00	20,854,721.00									
Energy intensity (total consumption/employee)	in kWh	8,704.69	6,781.26	7,044.01	7,967.00	6,235.00	6,481.00	8,474.00	6,760.00	7,029.00									
Energy consumption savings	in gigajoules	-6,177.47	-4,812.46	-4,998.93	3,174.00	2,484.00	2,582.00	13,511.00	10,779.00	11,207.00									

All consumption volumes stated in the figures for the overall Group include participations and subsidiaries located at Oberbank sites (such as Linz Donaulände). For the figures on the Group (the IFRS group – International Financial Reporting Standards –, which comprises Oberbank AG and Leasing) and Oberbank AG, the figures were calculated on a pro-rata basis using the number of employees (as at 31.12.2024). Business travel: records of business kilometres and the leasing fleet for 2019 are not available.

Total consumption from non-renewable energy sources is electricity in Hungary and Slovakia (from non-renewable sources) + heating oil/gas + fleet consumption (calculated from CO₂ emissions); total consumption from renewable energy sources is electricity Austria/Germany/Czech Republic + district heating (in kWh).

Social indicators

Characteristics of the company's employees

The figures provided were evaluated as at 31.12 (reporting-date view) and are stated on a headcount basis (HC; per person). The data basis is the SAP HR system, from which the data are originally evaluated. Details of the calculation methodology are given in the footnotes to the following tables. In SAP, the genders male, female, open, inter, diverse and "no information" can be recorded. At present there are only male and female at Oberbank.

New hires

	2025		2024		2023	
	Number	in percent ¹	Number	in percent	Number	in percent
total	147	6.16 %	223	9.00 %	260	10.56 %
Men	65	6.42 %	108	10.19 %	116	11.26 %
Women	82	5.97 %	115	8.12 %	144	10.06 %
up to and incl. 30 years	75	18.52 %	117	25.83 %	151	32.47 %
from 31 to 50 years	50	4.19 %	80	6.50 %	95	7.56 %
51 years and older	22	2.79 %	26	3.28 %	14	1.89 %
Austria	101	5.90 %	162	9.12 %	196	11.13 %
Men	43	6.21 %	72	9.80 %	83	11.69 %
Women	58	5.69 %	90	8.64 %	113	10.75 %
up to and incl. 30 years	67	18.61 %	106	26.17 %	134	32.21 %
from 31 to 50 years	23	2.77 %	44	5.28 %	57	6.87 %
51 years and older	11	2.11 %	12	2.23 %	5	0.97 %

¹ Share of the respective HC per category and country

Germany	20	6.35 %	41	12.58 %	41	12.93 %
Men	10	5.56 %	27	14.75 %	23	13.22 %
Women	10	7.41 %	14	9.79 %	18	12.59 %
up to and incl. 30 years	6	16.67 %	8	22.22 %	12	30.77 %
from 31 to 50 years	11	6.43 %	26	14.44 %	22	12.79 %
51 years and older	3	2.78 %	7	6.36 %	7	6.60 %
Czech Republic	16	8.56 %	10	5.15 %	12	6.19 %
Men	6	7.69 %	2	2.60 %	5	6.41 %
Women	10	9.17 %	8	6.84 %	7	6.03 %
up to and incl. 30 years	1	12.50 %	3	33.33 %	1	16.67 %
from 31 to 50 years	9	9.57 %	4	3.64 %	9	6.72 %
51 years and older	6	7.06 %	3	4.00 %	2	3.70 %
Hungary	8	6.06 %	8	5.84 %	10	7.04 %
Men	5	10.42 %	5	10.00 %	5	9.43 %
Women	3	3.57 %	3	3.45 %	5	5.62 %
up to and incl. 30 years	0	— %	0	— %	4	100.00 %
from 31 to 50 years	6	8.45 %	5	6.25 %	6	6.67 %
51 years and older	2	3.33 %	3	5.56 %	0	— %
Slovakia	2	5.00 %	2	4.65 %	1	2.13 %
Men	1	6.67 %	2	13.33 %	0	— %
Women	1	4.00 %	0	— %	1	3.13 %

up to and incl. 30 years	1	— %	0	— %	0	— %
from 31 to 50 years	1	4.00 %	1	3.70 %	1	3.33 %
51 years and older	0	— %	1	6.25 %	0	— %

Departures

	2025		2024		2023	
	Number ²	In percent ³	Number	In percent	Number	In percent
total	161	6.29 %	164	6.24 %	182	7.05 %
Men	70	6.73 %	66	6.12 %	80	7.64 %
Women	91	5.99 %	98	6.34 %	102	6.64 %
up to and incl. 30 years	60	13.61 %	72	15.33 %	76	16.62 %
from 31 to 50 years	78	6.03 %	74	5.62 %	87	6.48 %
51 years and older	23	2.78 %	18	2.15 %	19	2.43 %
Austria	99	5.35 %	114	6.02 %	133	7.17 %
Men	44	6.15 %	43	2.28 %	59	3.18 %
Women	55	4.85 %	71	3.75 %	74	3.99 %
up to and incl. 30 years	56	14.16 %	66	3.49 %	65	3.50 %
from 31 to 50 years	38	4.19 %	40	2.11 %	60	3.23 %
51 years and older	5	0.91 %	8	0.42 %	8	0.43 %
Germany	33	9.76 %	25	7.29 %	26	7.90 %

² Adjusted for parental leave, retirement, death and transfers within the Group

³ Number divided by the average employee HC incl. parental leave per country

Men	12	6.45 %	13	3.79 %	10	3.04 %
Women	21	13.82 %	12	3.50 %	16	4.86 %
up to and incl. 30 years	1	2.92 %	5	1.46 %	4	1.22 %
from 31 to 50 years	21	11.24 %	14	4.08 %	15	4.56 %
51 years and older	11	9.39 %	6	1.75 %	7	2.13 %
Czech Republic	15	7.55 %	12	5.97 %	16	7.79 %
Men	6	7.91 %	3	1.49 %	9	4.38 %
Women	9	7.33 %	9	4.48 %	7	3.41 %
up to and incl. 30 years	2	0.51 %	0	— %	4	1.95 %
from 31 to 50 years	9	8.63 %	9	4.48 %	9	4.38 %
51 years and older	4	4.73 %	3	1.49 %	3	1.46 %
Hungary	11	8.33 %	12	8.46 %	5	3.44 %
Men	7	14.92 %	6	4.23 %	1	0.69 %
Women	4	4.70 %	6	4.23 %	4	2.75 %
up to and incl. 30 years	0	— %	1	0.70 %	3	2.07 %
from 31 to 50 years	9	12.72 %	10	7.05 %	1	0.69 %
51 years and older	2	3.32 %	1	0.70 %	1	0.69 %
Slovakia	3	7.42 %	1	2.29 %	2	4.16 %
Men	1	6.59 %	1	2.29 %	1	2.08 %
Women	2	7.92 %	0	— %	1	2.08 %
up to and incl. 30 years	1	— %	0	— %	0	— %

from 31 to 50 years	1	4.01 %	1	2.29 %	0	— %
51 years and older	1	6.52 %	0	— %	2	4.16 %

Turnover rate⁴

	Target	Actual value		
	Target	2025	2024	2023
total	< 8.50 %	6.29 %	6.24 %	7.05 %
Austria		5.35 %	6.02 %	7.17 %
Germany		9.76 %	7.29 %	7.90 %
Czech Republic		7.55 %	5.97 %	7.79 %
Hungary		8.33 %	8.46 %	3.44 %
Slovakia		7.42 %	0.0229	0.0416

Nationalities

	2025		2024		2023	
	Number	Percent	Number	Percent	Number	Percent
Afghan	1	0.04 %	1	0.04 %	1	0.04 %
Albanian	2	0.08 %	2	0.08 %	2	0.08 %
Belarusian	1	0.04 %	1	0.04 %	1	0.04 %
Bosnian	10	0.42 %	11	0.44 %	9	0.37 %
British	1	0.04 %	1	0.04 %	1	0.04 %
Bulgarian	1	0.04 %	1	0.04 %	1	0.04 %
German	333	13.96 %	340	13.73 %	329	13.37 %
French	2	0.08 %	2	0.08 %	2	0.08 %
Georgian	1	0.04 %	1	0.04 %	1	0.04 %

⁴ Adjusted for parental leave, retirement, death and transfers within the Group

Italian	1	0.04 %	1	0.04 %	1	0.04 %
Korean	1	0.04 %	1	0.04 %	0	— %
Kosovar	1	0.04 %	3	0.12 %	1	0.04 %
Croatian	9	0.38 %	9	0.36 %	3	0.12 %
Macedonian	1	0.04 %	1	0.04 %	8	0.33 %
Mongolian	1	0.04 %	1	0.04 %	1	0.04 %
Montenegrin	1	0.04 %	1	0.04 %	1	0.04 %
Dutch	1	0.04 %	1	0.04 %	1	0.04 %
Austrian	1,625	68.11 %	1,691	68.27 %	1,683	68.39 %
Polish	4	0.17 %	2	0.08 %	2	0.08 %
Portuguese	0	— %	1	0.04 %	1	0.04 %
Romanian	0	— %	2	0.08 %	2	0.08 %
Russian	2	0.08 %	1	0.04 %	1	0.04 %
Swedish	1	0.04 %	1	0.04 %	1	0.04 %
Swiss	1	0.04 %	0			
Serbian	3	0.13 %	2	0.08 %	2	0.08 %
Slovak	51	2.14 %	53	2.14 %	57	2.32 %
Slovenian	3	0.13 %	4	0.16 %	3	0.12 %
Spanish	1	0.04 %	1	0.04 %	1	0.04 %
Czech	185	7.75 %	193	7.79 %	192	7.80 %
Turkish	1	0.04 %	1	0.04 %	1	0.04 %
Ukrainian	2	0.08 %	3	0.12 %	3	0.12 %
Hungarian	139	5.83 %	144	5.81 %	149	6.05 %

Average age (in years)

	2025	2024	2023
total	43.49	42.80	43.10
Men	44.14	44.21	44.30
Women	43.01	41.77	42.30
Austria	42.07	41.47	
Men	42.71	43.05	
Women	41.63	40.37	
Germany	45.08	44.64	
Men	45.86	45.81	
Women	44.05	43.23	
Czech Republic	48.29	47	
Men	49.18	48.87	
Women	47.65	45.76	
Hungary	49.44	48.23	
Men	48.27	47.13	
Women	50.11	48.88	
Slovakia	49.9	49.65	
Men	50.00	49	
Women	49.84	50	

Note on the table: A detailed breakdown has only been disclosed since 2024, therefore not all comparative figures for 2023 and 2022 are available.

Average length of service (in years)

	2025	2024	2023
total	13.90	13.51	13.20
Men	13.00	13.49	12.90
Women	14.57	13.52	13.40
Austria	15.46	14.99	
Men	14.75	15.22	
Women	15.94	14.83	
Germany	9.16	8.81	
Men	8.43	8.52	
Women	10.12	9.16	
Czech Republic	11.50	11.40	
Men	10.63	11.50	
Women	12.13	11.33	
Hungary	9.31	8.97	
Men	9.54	9.85	
Women	9.18	8.45	
Slovakia	11.00	10.17	
Men	10.17	9.17	
Women	11.49	10.70	

Note on the table: A detailed breakdown has only been disclosed since 2024, therefore not all comparative figures for 2023 are available.

Employees in the countries of Oberbank

	2025		2024		2023	
	Number	in percent ⁵	Number	in percent	Number	in percent
total	2,386		2,477		2,461	
Men	1,013	42.46 %	1,060	42.79 %	1,030	41.85 %
Women	1,373	57.54 %	1,417	57.21 %	1,431	58.15 %
Diverse	0		0		0	
No information	0		0		0	
up to and incl. 30 years	405	16.97 %	453	18.29 %	465	18.89 %
from 31 to 50 years	1,192	49.96 %	1,231	49.70 %	1,256	51.04 %
51 years and older	789	33.07 %	793	32.01 %	740	30.07 %
				— %		
Austria	1,712	71.75 %	1,777	71.74 %	1,761	71.56 %
Men	692	29.00 %	735	29.67 %	710	28.85 %
Women	1,020	42.75 %	1,042	42.07 %	1,051	42.71 %
Diverse	0		0	— %	0	
No information	0		0	— %	0	
				— %		
up to and incl. 30 years	360	15.09 %	405	16.35 %	416	16.90 %
from 31 to 50 years	521	21.84 %	834	33.67 %	830	33.73 %
51 years and older	831	34.83 %	538	21.72 %	515	20.93 %
				— %		
Germany	315	13.20 %	326	13.16 %	317	12.88 %

⁵ Share of total HC

Men	180	7.54 %	183	7.39 %	174	7.07 %
Women	135	5.66 %	143	5.77 %	143	5.81 %
Diverse	0		0	— %	0	
No information	0		0	— %	0	
				— %		
up to and incl. 30 years	36	1.51 %	36	1.45 %	39	1.58 %
from 31 to 50 years	171	7.17 %	180	7.27 %	172	6.99 %
51 years and older	108	4.53 %	110	4.44 %	106	4.31 %
				— %		
Czech Republic	187	7.84 %	194	7.83 %	194	7.88 %
Men	78	3.27 %	77	3.11 %	78	3.17 %
Women	109	4.57 %	117	4.72 %	116	4.71 %
Diverse	0		0	— %	0	
No information	0		0	— %	0	
				— %		
up to and incl. 30 years	8	0.34 %	9	0.36 %	6	0.24 %
from 31 to 50 years	94	3.94 %	110	4.44 %	134	5.44 %
51 years and older	85	3.56 %	75	3.03 %	54	2.19 %
				— %		
Hungary	132	5.53 %	137	5.53 %	142	5.77 %
Men	48	2.01 %	50	2.02 %	53	2.15 %
Women	84	3.52 %	87	3.51 %	89	3.62 %
Diverse	0		0	— %	0	
No information	0		0	— %	0	
				— %		
up to and incl. 30 years	1	0.04 %	3	0.12 %	4	0.16 %
from 31 to 50 years	71	2.98 %	80	3.23 %	90	3.66 %
51 years and older	60	2.51 %	54	2.18 %	48	1.95 %

				— %		
Slovakia	40	1.68 %	43	1.74 %	47	1.91 %
Men	15	0.63 %	15	0.61 %	15	0.61 %
Women	25	1.05 %	28	1.13 %	32	1.30 %
Diverse	0		0		0	
No information	0		0		0	
				— %		
up to and incl. 30 years	0	— %	0	— %	0	— %
from 31 to 50 years	25	1.05 %	27	1.09 %	30	1.22 %
51 years and older	15	0.63 %	16	0.65 %	17	0.69 %

Employment relationships

Full-time and part-time employees in the markets of Oberbank⁶

2025	total		Austria		Germany		Czech Republic		Slovakia		Hungary	
Employment relationships	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Employees full-time	1,661	0.696	1,135	64.50 %	244	77.00 %	181	93.30 %	44	93.60 %	136	47.90 %
Women full-time	710	0.298	481	27.30 %	75	23.70 %	104	53.60 %	30	63.80 %	83	29.20 %
Men full-time	951	0.399	654	37.10 %	169	53.30 %	77	39.70 %	14	29.80 %	53	18.70 %

⁶ Number corresponds to employee HC, reporting date 31.12. in each case; % share corresponds to the ratio to HC per country

Employees part-time	725	0.304	626	35.50 %	73	23.00 %	13	6.70 %	3	6.40 %	6	2.10 %
Women part-time	663	0.278	570	32.40 %	68	21.50 %	12	6.20 %	2	4.30 %	6	2.10 %
Men part-time	62	0.026	56	3.20 %	5	1.60 %	1	0.50 %	1	2.10 %	0	— %

2024	total		Austria		Germany		Czech Republic		Slovakia		Hungary	
Employment relationships	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Employees full-time	1,759	71.00 %	1,135	64.50 %	244	77.00 %	181	93.30 %	44	93.60 %	136	47.90 %
Women full-time	767	31.00 %	481	27.30 %	75	23.70 %	104	53.60 %	30	63.80 %	83	29.20 %
Men full-time	992	40.00 %	654	37.10 %	169	53.30 %	77	39.70 %	14	29.80 %	53	18.70 %
Employees part-time	718	29.00 %	626	35.50 %	73	23.00 %	13	6.70 %	3	6.40 %	6	2.10 %
Women part-time	650	26.20 %	570	32.40 %	68	21.50 %	12	6.20 %	2	4.30 %	6	2.10 %
Men part-time	68	2.70 %	56	3.20 %	5	1.60 %	1	0.50 %	1	2.10 %	0	— %

Diversity indicators in the top management levels

	Number	Share of men or women at the 1st or 2nd management level ⁷	Number	Share of men or women at the 1st or 2nd management level
	2025		2024	
total	485		491	
1st management level	97		96	
Men	79	81.44 %	79	82.29 %
Women	18	18.56 %	17	17.71 %
2nd management level	388		395	
Men	263	67.78 %	272	68.86 %
Women	125	32.22 %	123	31.14 %
Austria	343		348	
1st management level	75		74	
Men	59		59	
Women	16		15	
2nd management level	268		274	
Men	172		182	
Women	96		92	
Germany	75		76	
1st management level	12		13	
Men	11		12	
Women	1		1	
2nd management level	63		63	
Men	54		53	
Women	9		10	
Czech Republic	34		36	
1st management level	4		5	

⁷ Share of the number of managers at the 1st or 2nd management level

Men	3		4	
Women	1		1	
2nd management level	30		31	
Men	22		23	
Women	8		8	
Hungary	25		25	
1st management level	5		4	
Men	5		4	
Women	0		0	
2nd management level	20		21	
Men	12		12	
Women	8		9	
Slovakia	8		6	
1st management level	1		0	
Men	1		0	
Women	0		0	
2nd management level	7		6	
Men	3		2	
Women	4		4	

Training hours

The table shows the further-training hours for the overall Group on an IFRS basis. Compared with 2023, the training hours in total (incl. e-learning) fell by 12 h per employee. This is mainly due to the fact that an intensive training initiative for General Bankers (retail client advisors) took place in 2023, the scope of which was smaller in 2024. There were also fewer new hires, which had an effect above all in the General Banking area (-20% new hires). Furthermore, fewer large events took place in the corporate client area and a redesign of the training series has been carried out which will only be reflected in the training hours from 2025 onwards. In 2024, 56 % of the further-training measures were live training measures with trainers in a seminar room or a virtual room; in the previous year the figure was 66 %.

	2025		2024		2023			2025		2024		2023	
excl. e-learning	total	average per employee	total	per employee	total	per employee	incl. e-learning	total	average per employee	total	per employee	total	per employee
AT	55,078	32.0	44,769	25.0	67,049	38.1	AT	97,992	57.0	82,560	46.0	102,314	58.1
Male	27,085	39.0	19,798	27.0	32,014	45.1	Male	45,256	65.0	35,341	48.0	47,215	66.5
Female	27,993	27.0	24,971	24.0	35,035	33.3	Female	52,736	52.0	47,220	45.0	55,099	52.4
up to and incl. 30	20,417	57.0	18,496	46.0	27,926	67.1	up to and incl. 30	34,826	97.0	31,953	79.0	40,091	96.4
31 - 50	25,112	48.0	19,093	23.0	27,981	33.7	31 - 50	43,653	84.0	34,845	42.0	43,035	51.8
51 and older	9,550	11.0	7,180	13.0	11,141	21.6	51 and older	19,513	23.0	15,763	29.0	19,188	37.3
Managers	13,483	39.0	9,742	28.0	13,886	40.2	Managers	20,767	61.0	16,410	47.0	19,458	56.4
1st level	2,335	31.0	1,425	18.0	1,749	25.0	1st level	3,652	49.0	2,535	33.0	2,705	38.6
2nd level	11,149	42.0	8,317	31.0	12,137	44.1	2nd level	17,116	64.0	13,875	51.0	16,753	60.9
Employees	41,595	30.0	35,027	25.0	53,163	37.5	Employees	77,225	56.0	66,151	46.0	82,856	58.5
DE	9,449	30.0	7,473	23.0	13,651	43.1	DE	15,279	49.0	12,211	37.0	18,885	59.6
Male	6,741	37.0	5,158	28.0	9,317	53.5	Male	10,347	57.0	8,035	44.0	12,370	71.1
Female	2,708	20.0	2,315	16.0	4,333	30.3	Female	4,933	37.0	4,176	29.0	6,515	45.6
up to and incl. 30	1,056	29.0	1,069	30.0	1,906	48.9	up to and incl. 30	1,748	49.0	1,658	46.0	2,709	69.5

31 - 50	5,763	34.0	4,430	25.0	7,911	46.0	31 - 50	9,035	53.0	7,136	40.0	10,821	62.9
51 and older	2,630	24.0	1,975	18.0	3,833	36.2	51 and older	4,497	42.0	3,418	31.0	5,356	50.5
Managers	3,543	47.0	2,516	33.0	4,509	60.1	Managers	5,127	68.0	3,790	50.0	5,672	75.6
1st level	554	46.0	293	23.0	734	56.5	1st level	828	69.0	554	43.0	958	73.7
2nd level	2,989	47.0	2,224	35.0	3,775	60.9	2nd level	4,299	68.0	3,236	51.0	4,714	76.0
Employees	5,906	25.0	4,957	20.0	9,142	37.8	Employees	10,153	42.0	8,421	34.0	13,213	54.6
CZ	2,878	15.0	4,091	21.0	5,107	26.3	CZ	5,452	29.0	5,499	28.0	7,792	40.2
Male	1,633	21.0	2,199	29.0	2,569	32.9	Male	2,785	36.0	2,819	37.0	3,729	47.8
Female	1,245	11.0	1,892	16.0	2,539	21.9	Female	2,667	24.0	2,680	23.0	4,064	35.0
up to and incl. 30	65	8.0	111	12.0	143	23.8	up to and incl. 30	146	18.0	169	19.0	239	39.8
31 - 50	1,389	15.0	2,166	20.0	3,360	25.1	31 - 50	2,694	29.0	2,943	27.0	5,178	38.6
51 and older	1,424	17.0	1,814	24.0	1,605	29.7	51 and older	2,612	31.0	2,386	32.0	2,376	44.0
Managers	2,006	59.0	1,436	40.0	1,853	48.8	Managers	1,452	43.0	1,766	49.0	2,431	64.0
1st level	55	14.0	143	29.0	116	19.3	1st level	158	40.0	211	42.0	221	36.8
2nd level	1,952	65.0	1,293	42.0	1,737	54.3	2nd level	1,293	43.0	1,554	50.0	2,210	69.1
Employees	872	6.0	2,655	17.0	3,254	20.9	Employees	4,000	26.0	3,733	24.0	5,361	34.4
SK	1,338	33.0	715	17.0	813	17.3	SK	1,619	40.0	938	22.0	1,137	24.2
Male	551	37.0	339	23.0	340	22.7	Male	678	45.0	416	28.0	438	29.2
Female	787	31.0	376	13.0	473	14.8	Female	941	38.0	522	19.0	699	21.8
up to and incl. 30	0	0.0	0		0		up to and incl. 30	3	0.0	0		0	
31 - 50	799	32.0	440	16.0	547	18.2	31 - 50	956	38.0	581	22.0	744	24.8
51 and older	539	36.0	275	17.0	266	15.6	51 and older	660	44.0	357	22.0	393	23.1
Managers	362	45.0	120	20.0	155	22.1	Managers	435	54.0	157	26.0	207	29.6
1st level	0	0.0	0		0		1st level	0	0.0	0			

2nd level	362	52.0	120	20.0	155	22.1	2nd level	435	62.0	157	26.0	207	29.6
Employees	976	30.0	595	16.0	657	16.4	Employees	1,184	37.0	780	21.0	930	23.0
HU	1,341	10.0	852	6.0	2,050	14.4	HU	3,019	23.0	2,562	19.0	3,513	24.7
Male	623	13.0	389	8.0	846	16.0	Male	1,222	25.0	1,037	21.0	1,414	26.7
Female	718	9.0	463	5.0	1,204	13.5	Female	1,797	21.0	1,525	18.0	2,099	23.6
up to and incl. 30 ⁸	9	9.0	17	6.0	44	11.0	up to and incl. 30	20	20.0	57	19.0	98	24.5
31 - 50	810	11.0	443	6.0	1,162	12.9	31 - 50	1,721	24.0	1,417	18.0	2,071	23.0
51 and older	523	9.0	392	7.0	844	17.6	51 and older	1,279	21.0	1,089	20.0	1,344	28.0
Managers	539	22.0	366	15.0	810	30.0	Managers	852	34.0	751	30.0	1,109	41.1
1st level	20	4.0	58	15.0	21	5.3	1st level	66	13.0	106	27.0	71	17.8
2nd level	520	26.0	308	15.0	789	34.3	2nd level	787	39.0	645	31.0	1,038	45.1
Employees	802	7.0	486	4.0	1,240	10.8	Employees	2,167	20.0	1,811	16.0	2,404	20.9
Overall Group IFRS	70,084	29.4	57,900	23.4	88,670	36.0	Overall Group IFRS	123,361	51.7	103,770	41.9	133,641	54.3
Men	36,633	36.2	27,883	26.3	45,086	43.8	Men	60,288	59.5	47,648	45.0	65,166	63.3
Women	33,451	24.4	30,017	21.2	43,584	30.5	Women	63,074	45.9	56,123	39.6	68,476	47.9

Note on the table: The 1st management level comprises heads of departments and business divisions incl. deputies as well as managing directors. The 2nd management level consists of branch, group and team leaders incl. deputies.

⁸ Gender not evaluable

Health protection and occupational safety

	2025	2024	2023
First aiders	156	174	166
Men	90	97	
Women	66	77	
Work accidents ⁹	5	3	1
Men	3	1	0
Women	2	2	1
Bank robberies	0	0	0
Fatalities due to work accidents / work-related illness	0	0	0
Men	0	0	0
Women	0	0	0
Notifiable work-related illnesses	0	0	
Men	0	0	
Women	0	0	
Days of absence ¹⁰	100	20	11
Men	84	8	0
Women	16	12	11

Health rate

	2025	2024	2023
Health rate	96.81 %	96.59 %	96.57 %

⁹ "Work accidents" includes commuting accidents as well as (non-)notifiable occupational accidents; a separate evaluation is not possible.

¹⁰ Days of absence due to work-related injuries and fatalities as a result of occupational accidents, work-related illnesses and fatalities as a result of illnesses

Entitlement to parental leave

	2025		2024		2023	
	Number	in percent	Number	in percent	Number	in percent
total	1	8.68 %	245	9.89 %	305	12.39 %
Men	1	55.56 %	121	49.39 %	144	5.85 %
Women	1	44.44 %	124	50.61 %	161	6.54 %

Note on the table: Includes all active employees as at 31.12. of the reporting year whose child was < 2 years old (AT) or < 3 years old (DE & CEE) in the reporting year.

Return from parental leave and retention rate

Return from parental leave¹¹

	2025		2024		2023	
	Number	in percent	Number	in percent	Number	in percent
total	68	2.85 %	65	2.62 %	84	3.41 %
Men	11	0.46 %	13	0.52 %	12	0.49 %
Women	57	2.39 %	52	2.10 %	72	2.93 %

Retention rate (in %)¹²

	2025	2024	2023
total	90.00 %	92.70 %	84.30 %
Men	96.43 %	100.00 %	90.90 %
Women	86.54 %	91.80 %	83.30 %

Entitlement to care leave

All employees are entitled to care leave.

¹¹ Ratio to the average number of employees in 2024, 2023 and 2022 respectively

¹² Return from parental leave in the current year + 12 months in the company

Governance indicators

Diversity of the governing bodies

The pursuit of diversity concerns all employees of Oberbank and thus also the governing bodies. The proportion of women and the age distribution are broken down in the following tables.

Gender distribution of the bodies

	2025			2024			2023		
	Number Women	Number Men	Share Women	Number Women	Number Men	Share Women	Number Women	Number Men	Share Women
Management Board	2	3	40.00 %	2	3	40.00 %	1	3	25.00 %
Supervisory Board total	7	8	46.67 %	7	8	46.67 %	6	9	40.00 %
Supervisory Board (shareholder representatives)	4	6	40.00 %	4	6	40.00 %	3	7	30.00 %
Supervisory Board (employee representatives)	3	2	60.00 %	3	2	60.00 %	3	2	60.00 %
Total (Management Board and Supervisory Board)	9	11	45.00 %	9	11	45.00 %	7	12	36.84 %

Age distribution of the bodies

2025	Number	Share	Number	Share	Number	Share
	up to and incl. 30 years	up to and incl. 30 years	31 to 50 years	31 to 50 years	51 years and older	51 years and older
Management Board	0	0.00 %	3	60.00 %	2	40.00 %
Supervisory Board total	0	0.00 %	3	20.00 %	12	80.00 %
Supervisory Board (shareholder representatives)	0	0.00 %	2	20.00 %	8	80.00 %
Supervisory Board (employee representatives)	0	0.00 %	1	20.00 %	4	80.00 %
Total (Management Board and Supervisory Board)	0	0.00 %	6	30.00 %	14	70.00 %

2024	Number	Share	Number	Share	Number	Share
	up to and incl. 30 years	up to and incl. 30 years	31 to 50 years	31 to 50 years	51 years and older	51 years and older
Management Board	0	0.00 %	3	60.00 %	2	40.00 %
Supervisory Board total	0	0.00 %	3	20.00 %	12	80.00 %
Supervisory Board (shareholder representatives)	0	0.00 %	2	20.00 %	8	80.00 %
Supervisory Board (employee representatives)	0	0.00 %	1	20.00 %	4	80.00 %
Total (Management Board and Supervisory Board)	0	0.00 %	6	30.00 %	14	70.00 %

Tax morale information: basic principles of tax honesty at Oberbank

Oberbank is committed to tax morale and tax honesty. This commitment and the conduct described below in relation to taxes are part of Oberbank's Code of Conduct. In the event of ambiguities or questions of doubt, tax advisors are consulted immediately to clarify the facts. Oberbank has at no time actively operated offshore banking solutions or offered them to private banking clients. Even upon request, no corresponding products or services were recommended or arranged. In general, investment solutions that are designed primarily for tax motives are assessed negatively. The advisors point out specifically that clients must behave in a tax-honest manner and that Oberbank only wishes to invest funds acquired in a tax-honest way. In questionable cases, extensive and verified evidence is requested. In case of doubt, the business relationship is declined. The advisors receive intensive training on the topics mentioned in various seminars.

Oberbank does not generate income in low-tax countries in which it is not operationally active. The same applies to the payment of wages and salaries including the associated wage- and salary-related taxes and duties: these are paid in those countries of establishment in which the corresponding work is performed. The relevant income and expenses are recorded in those countries of establishment in which they arise or to which they are attributable. Charges for services between the head office in Austria and the foreign branches are made in accordance with the requirements of the transfer pricing guidelines. In addition, Oberbank rejects without exception all activities connected with the avoidance, circumvention or evasion of taxes.

Oberbank is always concerned to cooperate transparently with the competent tax authorities. The Code of Conduct emphasises that Oberbank endeavours to cooperate with all authorities relevant to its business operations in a cooperative and transparent manner. The reporting on taxes in the Annual Report is audited by the auditor as part of the annual financial statement audit.