Oberbank

Interim Report
Q2 2026

Oberbank Group Overview

Income statement in € m	Q1-Q2 2026	Change	Q1-Q2 2025
Net interest income	311.9	-0.5%	313.5
Income from entities recognised using the equity method	39.5	82.9%	21.6
Charges for losses on loans and advances	-24.6	9.6%	-22.4
Net fee and commission income	129.1	13.4%	113.8
Administrative expenses	-203.0	1.9%	-199.3
Profit/loss for the period before tax	251.7	7.2%	234.8
Profit/loss for the period after tax	199.0	11.0%	179.2

Balance sheet in €m	30/06/2026	Change	31/12/2025
Total assets	29,821.2	1.6%	29,364.8
Loans and advances to customers	22,367.1	3.4%	21,629.4
Primary funds	20,830.8	1.0%	20,632.9
thereof securitised liabilities including subordinated debt capital	3,888.3	-6.8%	4,171.5
Shareholders' equity	4,493.7	2.8%	4,373.4
Customer funds under management	45,566.5	4.5%	43,593.5

Own funds pursuant to CRR in € m	30/06/2026	Change	31/12/2025
Common equity tier 1 capital (CET1)	3,834.0	-0.4%	3,850.4
Tier 1 capital	3,854.0	-0.4%	3,870.4
Own funds	4,195.6	-0.1%	4,199.9
CET 1 in %	19.09%	-0.80 ppt	19.89%
Tier 1 capital ratio in %	19.19%	-0.80 ppt	19.99%
Total capital ratio in %	20.89%	-0.81 ppt	21.70%

Performance indicators	Q1-Q2 2026	Change	Q1-Q2 2025
Liquidity coverage ratio in %	145.61	-19.21 ppt	164.82
Net stable funding ratio in %	127.23	-0.13 ppt	127.36
Leverage ratio in %	12.08	0.49 ppt	11.59
Risk/earnings ratio (credit risk/net interest) in %	7.88	0.72 ppt	7.16
Non-performing loans ratio in %	2.94	-0.05 ppt	2.99
Impairment ratio in %	0.19	-0.03 ppt	0.22
Cost/income ratio in %	42.35	-1.30 ppt	43.65
Return on equity before tax in %	11.32	0.05 ppt	11.27
Return on equity after tax in %	8.95	0.35 ppt	8.60

Resources	30/06/2026	Change	31/12/2025
Average number of staff (weighted)	2,130	-33	2,163
Number of branches	161	-4	165

Development of Business of the Oberbank Group in HY1 2026

Dear shareholders,
The current debate here about the economic situation focuses way too much on Austria, Germany and Central Europe, often preventing us from seeing the bigger picture of the global economy. Austrian companies, especially exporting companies, operate globally and are constantly seeking new markets and adapting very quickly to changing conditions. Despite geopolitical problems and retaliatory tariffs, the global economy is expected to grow by some 3% again this year.

Our earnings, too, have developed in line with this trend. After 2026 had got off to a good start, uncertainty returned with the Iran war and its effects, as seen in the first quarter. However, with the excellent performance of the first half of 2026 profits improved considerably. We have seen strong growth in both lending and deposits. Income from services contributed substantially to the overall result. Income from equity investments also developed very well. Strict cost discipline helped improve the cost/income ratio (CIR).

Note: All comparative figures given below refer to the period 30/06/2025 to 30/06/2026.

Profit for the period after tax rises 11% to EUR 199 million
We are extremely pleased with our performance. Stable net interest income, double-digit growth in net fee and commission income, much higher income from equity investments and a stable trend in administrative expenses made it possible for us to increase net profit after tax for the period by 11% to EUR 199 million. Income tax was EUR 52.7 million, and the financial stability charge was EUR 10.4 million. Profit for the period before tax rose by 7.2% to EUR 251.7 million.

Strong growth in lending: Volume up by +4.3% to EUR 22.4 billion
Income from the operating activities of the bank was again very robust. Rising 4.8% to EUR 18.6 billion, commercial loans stayed on the growth path and climbed above the market average. Performance was very strong in Germany, the Czech Republic and Hungary, achieving an impressive gain of 11.25%.

Excellent risk management: NPL stable at below 3%
At 2.94%, Oberbank's NPL ratio is significantly better than that of many of our peers. This is also a result of our close relationships with our customers. For us, the most important indicators of the reliability of a business are the personality of the persons running it and the sustainability of its business model. The bank's Management Board personally ensures this is the case for key accounts.

Primary funds rise again: +3.0% to EUR 20.8 billion
Even more important than growth in lending are primary funds, which are the foundation of the banking business and reflect the trust customers place in the bank. The volume of customer assets under management including volumes on custody accounts increased by EUR 3.9 billion to a record EUR 45.6 billion.

Record gains in net fee and commission income: +13.4%

Income from services is broadly diversified and climbed to a new high of EUR 129.1 million (+13.4%). The year 2026 is on track to be the best one ever for Private Banking. Net fee and commission income on securities operations rose by 12.3% to EUR 46.1 million. Income from fees and commissions on payment services and lending operations was excellent as well.

Equity rose by 7.6% to EUR 4.5 billion

At a tier 1 capital ratio of 19.19% and a total capital ratio of 20.89%, Oberbank ranks among the top performing universal banks in Europe. Shareholders' equity pursuant to IFRS increased to EUR 4.5 billion as at 30 June 2026. A strong equity base means we are set to continue on our successful growth trajectory.

Outlook

After closing the second quarter with excellent results, the third quarter also looks promising. However, as geopolitical uncertainties remain high and the impact of this year's drought-stricken summer cannot yet be assessed, volatility will persist. Therefore, caution is the order of the day. Net profit is also influenced by market conditions that affect our fair value measurements. Therefore, we cannot present a reliable outlook considering this environment.

Linz, August 2026

CEO Franz Gasselsberger

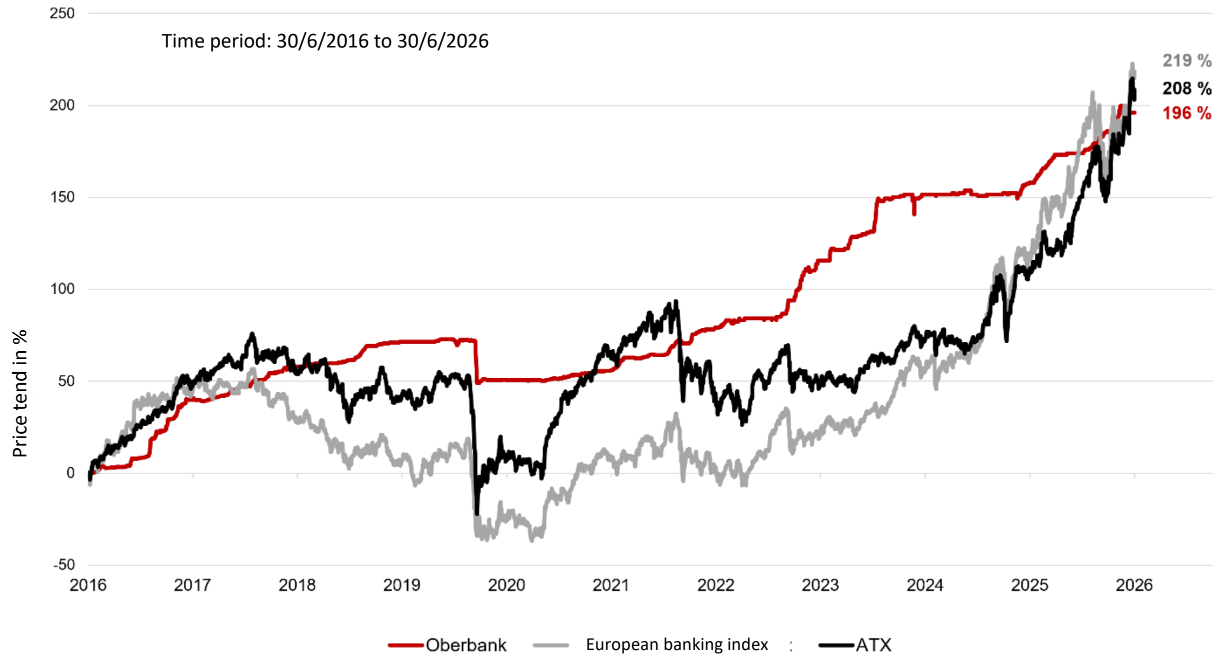
Oberbank's shares

At the close of the first half-year of 2026, Oberbank's ordinary shares were trading at EUR 82.40. The performance of Oberbank's ordinary shares was +9.92%. Market capitalisation at the end of HY1 2026 was EUR 5,818.64 million as compared to EUR 5,070.13 million at the close of HY1 2025.

Oberbank shares – key figures	Q1-Q2 2026	Q1-Q2 2025
Number of ordinary no-par shares	70,614,600	70,614,600
High, ordinary shares in €	83.40	71.80
Low, ordinary shares in €	76.40	69.40
Close, ordinary share in €	82.40	71.80
Market capitalisation in € m	5,818.64	5,070.13
IFRS earnings per share in €, annualised	5.64*	5.08*
P/E ratio, ordinary shares	14.61	14.13

* Earnings per share annualised. They are calculated as follows: Profit for the period after tax in the first half-year divided by the average number of ordinary shares in circulation, multiplied by two (projection for the full year).

Oberbank's ordinary shares vs. ATX and a European banking index



Source: Bloomberg, 30/06/2026

This chart compares the development of Oberbank's ordinary shares, the Austrian stock index ATX, and the European banking index STOXX Europe 600 Banks. The prices in the chart have been adjusted by indexing the daily closing prices of the relevant stock and the indices to 0. This means the starting prices were all set to 0% at the starting time. Therefore, the chart presents the relative percentage development. The figures given refer to the past and cannot be used to derive future trends.

Segments in HY1 2026

Corporate and Business Banking

Corporate and Business Banking in € million	Q1-Q2 2026	Q1-Q2 2025	± amount	± in %
Net interest income	227.5	229.7	-2.1	-0.9%
Charges for losses on loans and advances	-20.8	-20.2	-0.6	2.7%
Net fee and commission income	68.2	60.5	7.7	12.7%
Net trading income	-0.1	0.4	-0.5	>-100.0%
Administrative expenses	-108.5	-106.7	-1.8	1.7%
Other operating income	-4.6	-2.6	-2.0	77.4 %
Profit/loss for the period	161.8	161.2	0.6	0.4%
Risk equivalent	14,399.8	13,825.7	574.2	4.2%
Average allocated equity	2,811.8	2,799.3	12.5	0.4%
Return on equity before tax (RoE)	11.5%	11.5%	– ppt	
Cost/income ratio	37.3%	37.0%	0.3 ppt	

As the figures are rounded to one decimal place, minor rounding differences may arise when looking at changes in amounts.

Earnings in Corporate and Business Banking

Profit in the Corporate and Business Banking segment was EUR 161.8 million, which is EUR 0.6 million (+0.4%) higher year on year. Net interest income decreased by EUR 2.1 million (-0.9%) to EUR 227.5 million.
Allocations for loss allowances rose by EUR 0.6 million, from minus EUR 20.2 million to minus EUR 20.8 million. At EUR 68.2 million, net fee and commission income was EUR 7.7 million or 12.7% higher year on year. Net trading income decreased by EUR 0.5 million year on year.
Administrative expenses increased by EUR 1.8 million (+1.7%) to EUR 108.5 million.
Other operating income decreased by EUR 2.0 million from minus EUR 2.6 million to minus EUR 4.6 million.
RoE in Corporate and Business Banking was 11.5%; the cost/income ratio deteriorated to 37.3%.

Commercial loans

The volume of Oberbank's commercial loans increased by EUR 850.7 million (+4.8%), from EUR 17,773.0 million to EUR 18,623.7 million.

Commercial loans		YoY change	
As at 30/06/2026	As at 30/06/2025	amount	in %
EUR 18,623.7 m	EUR 17,773.0 m	EUR 850.7 m	4.8%

Investment and innovation finance

At 821 projects, the number of applications for subsidised loan schemes submitted in all five Oberbank markets in the first half of 2026 for investments and innovation and to secure liquidity was 5.39% higher than the average of the three preceding years. The volume of subsidised loans granted through Oberbank amounted to EUR 2.236 billion as at 30 June 2026, which is 8.14% higher than the comparative figure of 2025.

Leasing
The volume of new business was EUR 330 million in Q2 2026 and therefore 11% higher year on year. The volume of leasing receivables rose again and reached EUR 3.2 billion. This corresponds to an increase of 6% year on year.

Project loans and structured finance
The number of transactions processed for project loans and structured finance was roughly the same as in the preceding year. There was strong momentum again in tourism and corporate acquisitions, while demand for lending for commercial real estate projects remained sluggish. The total exposure in the segment of syndicated loans, special loans and borrowers' notes increased slightly compared to the second half of the preceding year.

Oberbank Opportunity Fund
In HY1 2026, the Oberbank Opportunity Fund recorded some 65 inquiries from customers for loans. The Oberbank Opportunity Fund completed three new transactions during this period. Since the inception of the Oberbank Opportunity Fund, 137 transactions involving equity and/or mezzanine capital or high-yield capital have been completed (plus debt financing), alongside ten supplementary funding transactions for portfolio companies. The volume of capital committed as at 30 June 2026 was EUR 415 million distributed across equity, mezzanine capital and high-yield capital.

Payment services
In the second quarter, the very pleasing development continued and income from payment services in the Corporate and Business Banking segment increased by 10.6% year on year.
Work on the replacement of the ELBA MBS software product in Austria continued. The migration of existing customers to the new, modern business banking platform “oBusiness” is proceeding according to plan and is due to be completed by the end of September. Customer feedback on the new application has been very positive. The roll-out of the “oBusiness” application in the Czech and Slovakian markets is well under way.

Export finance
In the first half of 2026, the Austrian exporting sector showed a cautiously positive, albeit fragile, trend. In the first quarter, commodity exports rose by 3.4% to EUR 49.5 billion, driven mainly by exports to the EU (+4.2% to EUR 33.7 billion), while exports to third countries gained 1.8%, rising to EUR 15.8 billion. Exports to Germany, the United Kingdom and Switzerland grew significantly. Although OeNB's leading indicators showed slight declines for April and May, export activity remains resilient. Wifo forecasts plus 0.7% to 1.5% for 2026 thus showing a moderate recovery without a strong upswing. In this challenging environment, Oberbank was able to defend its market share in the first half-year. Only for working capital overdraft facilities for large companies under the OeKB lending scheme did the market share decline by -1.2% to 12.2% at the close of the half-year.

Factoring
Despite challenging macroeconomic conditions, Oberbank's factoring business performed well: factoring facilities rose by 5.5%, revenue by 8.3% and income by 10.6% compared to the same period of the prior year. This highlights the growing relevance of factoring as a liquidity and risk management tool in a market environment marked by uncertainty.

Documentary business and guarantees

The war in Iran, combined with steeply rising energy prices, continues to present a difficult environment for international trade: weaker global demand, higher costs and uncertainty in global trade are weighing heavily on export businesses and high-energy-use sectors. These international disruptions are also having an impact on letters of credit and collection orders. Nonetheless, the income earned in this area was substantial in the first half-year 2026. The guarantee business developed well in this context. The guarantee volume increased by 11.4% year on year. The trend of placing orders for guarantees online also continues. Over 50% of orders are now being placed through the bank's highly efficient digital portal.

International network of partner banks and institutions

The focus at the beginning of the year was on bank balance confirmations. The trend seen in the past few years continued. Auditors at financial institutions are increasingly focusing on accurate reconciliation of balance sheet items, as shown by the higher number of confirmation requests and follow-up enquiries.

Geopolitical tension and risks continued to overshadow the banking sector. In this context, partner bank relationships were thoroughly analysed in the first half of the year and options for adjusting the scope and breadth of the network were evaluated. The principal aim is to have robust alternatives in place, especially in the event of crises. At the same time, network size is kept to a minimum for efficiency and compliance reasons: The growing complexity of know-your-customer requirements represents a significant burden and, consequently, a cost factor. The international network of banks and institutions is therefore actively managed to achieve a balance of consolidation and diversification, and to offer clients an optimal, robust and compliant international network. Oberbank received the "Operational Excellence Award" from its USD clearer Wells Fargo for the high quality of its clearing and settlement services in the second quarter. The award was conferred mainly for the bank's high rate for straight-through processing and the low error and follow-up rate. This means that Oberbank is excellent at managing its international payment transactions and its processes run smoothly.

Primary deposits

In HY1, the European Central Bank increased key lending rates. Interest on deposits with the ECB rose from 2% to 2.25%, and interest on loans rose from 2.15% to 2.40%. Thus, the ECB took account of the inflationary pressures created by rising energy prices. The uncertain situation in the Persian Gulf triggered noticeable fluctuations in interest rates – particularly for longer maturities – in the reporting period.

Primary deposits at Oberbank developed well, rising to EUR 20.8 billion by the close of the first half of the year. This represented an increase of approximately EUR 200 million or just under 1% versus year-end 2025. It is worth noting that traditional deposits (sight and term deposits) rose by over EUR 500 million. Securitised liabilities decreased by more than EUR 300 million.

Currency risk management

The first half-year was dominated by the conflict in the Persian Gulf. The US dollar fluctuated a bit more widely – especially Q1 – and reached peaks of just over 1.20 versus the euro, with the low at just over 1.1350, therefore, the fluctuation rate was 6%. Hedging against exchange rate risks was the order of the day for many importing and exporting companies. The slightly more sluggish economic situation created slight headwind for currency transactions. Oberbank's foreign exchange trading system – Oberbank I-Trader – continues to be popular and saw customer numbers grow.

Retail Banking

Retail Banking in € million	Q1-Q2 2026	Q1-Q2 2025	± amount	± in %
Net interest income	78.5	90.0	-11.5	-12.8%
Charges for losses on loans and advances	-0.9	-2.3	1.4	-61.2%
Net fee and commission income	60.9	53.3	7.6	14.3%
Net trading income	0.0	0.0	0.0	
Administrative expenses	-70.5	-69.7	-0.8	1.1%
Other operating income	-3.0	2.3	-5.3	>-100.0%
Profit/loss for the period	65.0	73.5	-8.6	-11.7%
Risk equivalent	1,922.9	1,925.0	-2.2	-0.1%
Average allocated equity	375.5	389.8	-14.3	-3.7%
Return on equity before tax (RoE)	34.6%	37.7%	-3.1 ppt	
Cost/income ratio	51.7%	47.9%	3.8 ppt	

As the figures are rounded to one decimal place, minor rounding differences may arise when looking at changes in amounts.

Trend in Retail Banking

Profit in Retail Banking decreased year on year by EUR 8.6 million (-11.7%) to EUR 65.0 million.
Net interest income decreased by EUR 11.5 million (-12.8%) to EUR 78.5 million.
Allocations to risk provisions declined by EUR 1.4 million, from minus EUR 2.3 million to minus EUR 0.9 million.
Net commission income increased by EUR 7.6 million (+14.3%) to EUR 60.9 million.
At EUR 70.5 million, administrative expenses were EUR 0.8 million (+1.1%) higher year on year.
Other operating income was minus EUR 3.0 million, which is EUR 5.3 million lower than in the preceding year.
RoE in Retail Banking dropped to 34.6%, and the cost/income ratio deteriorated to 51.7%.

Retail accounts

Year on year, the number of retail accounts decreased by 657 (-0.3%) from 196,523 accounts to 195,866 accounts. The "be(e) green account", which is a sustainable current account for retail customers, has been available in Austria since June 2021 and in the Czech Republic since HY2 2023. As at 30/06/2026, 46.6% of retail accounts in the portfolio were sustainable accounts. This corresponds to an increase of 4,273 accounts to 91,324 sustainable accounts versus the period of comparison.

Retail accounts		YoY change	
As at 30/06/2026	As at 30/06/2025	amount	in %
195,866	196,523	-657	-0.3%

Retail loans

The outstanding volume (excluding leasing) rose by EUR 61.7 million (+1.7%) from EUR 3,681.7 million as at 30 June 2025 to EUR 3,743.4 million. The share of foreign currency loans in the total volume of retail loans at Oberbank was only 0.7%.

Retail loans		YoY change	
As at 30/06/2026	As at 30/06/2025	amount	in %
EUR 3,743.4 m	EUR 3,681.7 m	EUR 61.7 m	1.7%

Retail customer deposits

The volume on savings, sight and term deposits rose by EUR 312.0 million (+4.4%) from EUR 7,018.1 million to EUR 7,330.1 million year on year. Competition for retail customer deposits is still fierce. Nonetheless, Oberbank aims to achieve a reasonable level of earnings in this segment. The trend towards online savings products continues unabated. Deposits on online savings accounts in Austria increased substantially year on year, rising by EUR 303.6 million (+11.3%) from EUR 2,687.1 million to EUR 2,990.8 million. By contrast, deposits on savings passbooks declined year on year by EUR 166.3 million (-15.1%) from EUR 1,099.4 million to EUR 933.1 million.

Retail customer deposits		YoY change	
As at 30/06/2026	As at 30/06/2025	amount	in %
EUR 7,330.1 m	EUR 7,018.1 m	EUR 312.0 m	4.4%

Securities business

In the first half-year 2026, fee and commission income from the securities business developed excellently compared to the first half-year 2025, rising by EUR 5.1 million (+12.3%) to EUR 46.1 million. Investors once again showed broad interest in a variety of asset classes, and Oberbank reported solid income in the equities, bonds and investment funds segments. A significant contribution came from lively transaction activity as well as from management and custody fees.

International stock markets performed remarkably well, also after the first half of the year. This is surprising because one of the major geopolitical events – namely the US attack on Iran – did not, as some might have feared, lead to the collapse of the global economy and supply chains. The closure of the Strait of Hormuz did not turn out to be the death knell for economy activity and stock markets soon began to recover. This development was driven by solid corporate earnings in the first quarter. Central banks have not really tightened the reins and the ECB's small interest rate hike came as expected. More hoped for than expected, the new Chair of the US Federal Reserve showed signs of independence in his first few weeks in office. Political pressure and interference are not welcomed by markets, which is why this development was viewed positively.

There was some fluctuation in bond market yields, with government bonds repeatedly being affected by the issue of budgetary deficits. In Austria, the budgets for two consecutive periods presented by the government did not really trigger debates on the quality of public debt. Critique focused on the missing strict consolidation programme and lack of genuine efforts to tackle long-term structural issues.

The Austrian stock market soared to new record highs. The Vienna Stock Exchange has re-gained a foothold on the international investment scene which is where the capital driving the Austrian market comes from.

Fee and commission income from securities		YoY change	
As at 30/06/2026	As at 30/06/2025	amount	in %
EUR 46.1 m	EUR 41.0 m	EUR 5.1 m	12.3%

Market value on custody accounts

Year on year, the market value of customer custody accounts increased by +15.3% or EUR 3,281.4 million to a new record high of EUR 24.7 billion.

Market value on custody accounts		YoY change	
As at 30/06/2026	**As at 30/06/2025**	**amount**	**in %**
EUR 24,735.8 m	EUR 21,454.4 m	EUR 3,281.4 m	15.3%

Private Banking

At EUR 16,012.7 million, customer assets under management in Private Banking were 18.4% higher than in the same period of the preceding year. The number of customers continued to increase in the first half of 2026.

Individual portfolio management (iPM) accounts at Oberbank continued to grow even after reaching the milestone of EUR 1 billion in assets under management. At the end of the first half of the year, Oberbank was managing EUR 1,142.5 million for its customers, which is a significant gain of 20.9% compared to the same period of the preceding year (EUR 945.1 million).

Assets under management in Private Banking		YoY change	
As at 30/06/2026	**As at 30/06/2025**	**amount**	**in %**
EUR 16,012.7 m	EUR 13,519.3 m	EUR 2,493.4 m	18.4%

3 Banken-Generali Investment-Gesellschaft m.b.H.

At the close of the first half of the year, 3 Banken-Generali-Gesellschaft m.b.H. had a volume of EUR 14.7 billion under management, which is EUR 1.8 billion more (+13.6%) than in the preceding year.

The market in general grew by EUR 14.3 billion (+6.0%), from EUR 236.5 billion at the end of 2025 to EUR 250.8 billion. However, compared to 30 June 2025, the increase was EUR 28.4 billion or +12.8%. The company's market share was 5.9%, putting it in 6th place in the ranking of Austrian investment fund companies.

Oberbank accounted for EUR 7.7 billion or 52.6% of the company's total fund volume and continued to generate a strong inflow of funds.

Retail investment funds and special funds		YoY change	
As at 30/06/2026	**As at 30/06/2025**	**amount**	**in %**
EUR 7,727.4 m	EUR 6,760.5 m	EUR 966.9 m	14.3%

Building society saving schemes

In HY1 2026, Oberbank brokered 1,003 building society savings contracts. This is a decrease of 564 contracts or -36.0% compared to the same period of the preceding year. The decline in building society savings can be explained by the other competing attractive products offered by Oberbank.

Wüstenrot loans

In HY1 2026, no Wüstenrot customer loans were brokered by the bank. This was a decline by EUR 0.5 million year on year. Oberbank’s focus was on extending loans for its own account.

Insurance services

Austrian market

In the first half-year, premium volume (=net annual income) in life and non-life insurance declined by 10.9% year on year. The past two years had seen exceptionally good performance. Nonetheless, results were higher than projected and the company is confident it will achieve a solid performance in insurance.

Insurance contracts - premium volume		YoY change	
As at 30/06/2026	**As at 30/06/2025**	**amount**	**in %**
EUR 5.7 m	EUR 6.4 m	EUR -0.7 m	-10.9%

German market

The reporting for premium volume (= total premium) in life insurance was changed to the metric “net total premium”. Net total premium was EUR 12.4 million at the close of the first two quarters. A valid comparison with the preceding year (gross total premium versus net total premium) is not possible due to the new indicator. The prospects of a successful financial year are promising.

Insurance contracts - premium volume		YoY change	
As at 30/06/2026	**As at 30/06/2025**	**amount**	**in %**
EUR 12.4 m	n.a.	n.a.	n.a.

Financial Markets

Financial Markets in € million	**Q1-Q2 2026**	**Q1-Q2 2025**	**± amount**	**± in %**
Net interest income	5.9	-6.1	12.1	>-100.0%
Income from entities recognised using the equity method	39.5	21.6	17.9	82.9%
Charges for losses on loans and advances	-2.9	0.1	-3.0	>-100.0%
Net fee and commission income	0.0	0.0	0.0	
Net trading income	5.3	4.0	1.3	31.3%
Administrative expenses	-6.4	-5.9	-0.5	7.7%
Other operating income	-1.0	1.0	-2.0	>-100.0%
Profit/loss for the period	40.5	14.6	25.8	>100.0%
Risk equivalent	6,451.1	4,830.3	1,620.8	33.6%
Average allocated equity	1,259.7	978.0	281.7	28.8%
Return on equity before tax (RoE)	6.4%	3.0%	3.4 ppt	
Cost/income ratio	12.8%	28.8%	-16.0 ppt	

As the figures are rounded to one decimal place, minor rounding differences may arise when looking at changes in amounts.

Earnings in Financial Markets

Income in the Financial Markets segment increased by EUR 25.8 million to EUR 40.5 million.
Net interest income improved by EUR 12.1 million to EUR 5.9 million. Income from companies accounted for using the equity method increased by EUR 17.9 million from EUR 21.6 million to EUR 39.5 million.
Allocations for loss allowances grew to minus EUR 2.9 million. Net trading income increased by EUR 1.3 million (+31.3%) to EUR 5.3 million.
At EUR 6.4 million, administrative expenses were EUR 0.5 million higher year on year. Other operating income decreased by EUR 2.0 million from EUR 1.0 million to minus EUR 1.0 million.
RoE was 6.4%, and the cost/income ratio was 12.8%.

Proprietary trading

In the first half of the year, financial and capital markets were under the sway of geopolitical developments. Market developments were affected primarily by the conflict with Iran and its repercussions such as the blockade of the Strait of Hormuz.
Sentiment fluctuated often and swiftly between hopes of an end to the escalation and fear of a major confrontation with consequences for the economy and, above all, for the energy markets.
These swings in sentiment were also clearly evident in markets. The consequence was volatility on equity and bond markets, fluctuations on foreign exchange markets, and falling gold and silver prices.
As regards Oberbank's markets, the election results in Hungary marked a noteworthy event. Orban's defeat resulted in a significant appreciation of the forint and a noticeable decline in interest rates. Now there is hope that the currently frozen EU funds will soon be released and Hungary's accession to the euro within a few years will become a real possibility. This environment presented challenges for trade, but also opened up opportunities, and transactions resulted in a return to very positive overall results.

Refinancing

In view of its very strong liquidity position, Oberbank has postponed its planned large bond issue to the second half of the year. However, as several of the bank's own bonds matured in the first half of the year, securitised liabilities declined as at 30 June.

Sales to retail customers are in line with projections and the planned issuance of a bond for institutional investors in the second half of the year will drive up securitised liabilities again.

Own funds

Own funds stood at EUR 4,195.6 million as at 30 June 2026, representing a ratio of 20.9%. Tier 1 capital was EUR 3,854.0 million and the tier 1 capital ratio was 19.2%. The common equity tier 1 capital of EUR 3,834.0 million corresponds to a ratio of 19.1%.

Risk

Oberbank's risk policy takes into account the risk situation of all business areas, including the new markets. Risk management focuses on keeping the customer funds entrusted to Oberbank safe, conserving own funds and guaranteeing liquidity. The most important risk category is counterparty risk. This risk is accounted for by recognising adequate risk provisions.

Oberbank has decades of experience when it comes to assessing creditworthiness and to collateral policy. Moreover, its business model as a regional bank, professional credit management, and a balanced distribution of overall exposure across customer segments help to limit the risk to Oberbank's overall result from this category of risk exposure. Therefore, counterparty risk is expected to remain within the budgeted amounts for risk provisions, also for the full financial year 2026.

The other risk categories are equity risk (risk of loss in value or foregone earnings in the equity portfolio), market risk (risk of losses due to fluctuating interest rates, foreign exchange rates or equity prices), operational risk and liquidity risk. In terms of liquidity risk, Oberbank's good position is also supported by the fact that it can refinance the total volume of loans to customers (30/06/2026: EUR 22.4 billion) by primary deposits plus own issues and deposits of investment finance banks (OeKB, LfA, KfW) amounting to EUR 24.2 billion (30/06/2026). Additionally, Oberbank has a permanent risk controlling system as well as strict process management and other efficient control and management instruments in place.

Consolidated interim financial statements pursuant to IFRS - consolidated statement of comprehensive income for the period 01/01/2026 to 30/06/2026

Consolidated income statement *in € thousand*		1/1 to 30/6/2026	1/1 to 30/6/2025	Change in €k	Change in %
1. Interest and similar income		486,182	494,173	-7,991	-1.6
a) Interest income, effective interest rate method		470,360	471,570	-1,210	-0.3
b) Other interest income		15,822	22,603	-6,781	-30.0
2. Interest and similar expenses		-174,274	-180,670	6,396	-3.5
Net interest income	(1)	311,908	313,503	-1,595	-0.5
3. Income from entities recognised using the equity method	(2)	39,539	21,621	17,918	82.9
4. Charges for losses on loans and advances	(3)	-24,589	-22,440	-2,149	9.6
5. Fee and commission income		140,717	125,798	14,919	11.9
6. Fee and commission expenses		-11,592	-11,979	387	-3.2
Net fee and commission income	(4)	129,125	113,819	15,306	13.4
7. Net trading income	(5)	5,158	4,436	722	16.3
8. Administrative expenses	(6)	-203,003	-199,265	-3,738	1.9
9. Other operating income	(7)	-6,411	3,123	-9,534	>-100.0
a) Net income from financial assets - FVPL		6,132	9,027	-2,895	-32.1
b) Net income from financial assets - FVOCI		-13	54	-67	>-100.0
c) Net income from financial assets - AC		0	0	0	
d) Other operating income		-12,530	-5,958	-6,572	>100.0
Profit/loss for the period before tax		251,727	234,797	16,930	7.2
10. Income taxes	(8)	-52,713	-55,559	2,846	-5.1
Profit/loss for the period after tax		199,014	179,238	19,776	11.0
thereof attributable to the owners of the parent company and the owners of additional equity components		198,695	178,762	19,933	11.2
thereof attributable to non-controlling interests		319	476	-157	-33.0

Other comprehensive income in €k	**1/1 to 30/6/2026**	**1/1 to 30/6/2025**
Profit/loss for the period after tax	**199,014**	**179,238**
Items not reclassified to profit or loss for the period	**9,149**	**-12,995**
-/+ Actuarial gain/loss IAS 19	2,709	2,941
± Deferred taxes on actuarial gains/losses IAS 19	-623	-676
+/- Share from entities recognised using the equity method	6,700	6,052
+/- Value changes in own credit risk recognised in equity IFRS 9	-1,786	-5,229
+/- Deferred tax on changes recognised in equity for own credit risk IFRS 9	411	1,203
+/- Value changes in equity instruments recognised in equity IFRS 9	1,791	-19,015
+/- Deferred tax on changes in equity instruments recognised in equity IFRS 9	-53	1,729
Items reclassified to profit or loss for the period	**1,232**	**-729**
+/- Value changes recognised in equity for debt securities IFRS 9	-253	1,209
Amounts recognised in equity	-252	1,231
Reclassification adjustments	-1	-23
+/- Deferred tax on changes recognised in equity for debt securities IFRS 9	58	-278
Amounts recognised in equity	58	-282
Reclassification adjustments	0	5
± Exchange differences	-36	178
+/- Share from entities recognised using the equity method	1,463	-1,838
Total income and expenses recognised directly in equity	**10,381**	**-13,724**
Total comprehensive income for the period from net profit/loss and income/expenses recognised in equity	**209,395**	**165,514**
thereof attributable to the owners of the parent company and the owners of additional equity components	209,076	165,038
thereof attributable to non-controlling interests	319	476

Performance indicators	**1/1 to**	**1/1 to 30/6/2025**
Cost/income ratio in %1)	42.35	43.65
Return on equity before tax in %2)	11.32	11.27
Return on equity after tax in %3)	8.95	8.60
Risk/earnings ratio (credit risk/net interest income) in %4)	7.88	7.16
Non-performing loans ratio in %5)	2.94	2.99
Impairment ratio in %6)	0.19	0.22
Earnings per share in €7)8)	5.64	5.08

1) Administrative expenses in relation to net interest income, income from entities accounted for using the equity method, net fee and commission income, net trading income and other operating income 2) Profit/loss for the year before tax in relation to average shareholders' equity
3) Profit/loss for the year after tax in relation to average shareholders' equity 4) Loan loss provisions in relation to net interest income 5) Defaulted receivables in relation to loans and advances to customers and banks 6) Loan loss provisions for customers in relation to loans and advances to customers 7) Profit/loss for the year after tax in relation to average number of shares in circulation 8) Since no financial instruments with diluting effect were issued, diluted earnings per share were identical to undiluted earnings per share.

Consolidated interim financial statements pursuant to IFRS - consolidated statement of comprehensive income for the period 01/04/2026 to 30/06/2026

Consolidated income statement in € thousand		1/4 to 30/6/2026	1/4 to 30/6/2025	Change in €k	Change in %
1. Interest and similar income		246,994	245,145	1,849	0.8
a) Interest income, effective interest rate method		239,559	233,477	6,082	2.6
b) Other interest income		7,435	11,668	-4,233	-36.3
2. Interest and similar expenses		-89,768	-88,458	-1,310	1.5
Net interest income	(1)	157,226	156,687	539	0.3
3. Income from entities recognised using the equity method	(2)	26,105	11,274	14,831	>100.0
4. Charges for losses on loans and advances	(3)	-13,305	-12,235	-1,070	8.7
5. Fee and commission income		71,020	61,391	9,629	15.7
6. Fee and commission expenses		-5,498	-5,928	430	-7.3
Net fee and commission income	(4)	65,522	55,463	10,059	18.1
7. Net trading income	(5)	2,091	2,663	-572	-21.5
8. Administrative expenses	(6)	-102,799	-100,874	-1,925	1.9
9. Other operating income	(7)	-1,952	-15	-1,937	>100.0
a) Net income from financial assets, FVPL		6,806	2,768	4,038	>100.0
b) Net income from financial assets, FVOCI		47	46	1	2.2
c) Net income from financial assets, AC		0	0	0	
d) Other operating income		-8,805	-2,829	-5,976	>100.0
Profit/loss for the period before tax		132,888	112,963	19,925	17.6
10. Income taxes	(8)	-26,347	-27,878	1,531	-5.5
Profit/loss for the period after tax		106,541	85,085	21,456	25.2
thereof attributable to the owners of the parent company and the owners of additional equity components		106,283	84,681	21,602	25.5
thereof attributable to non-controlling interests		258	404	-146	-36.1

Other comprehensive income in €k	**1/4 to 30/6/2026**	**1/4 to 30/6/2025**
Profit/loss for the period after tax	106,541	85,085
Items not reclassified to profit or loss for the period	4,446	-8,461
-/+ Actuarial gain/loss IAS 19	2,709	2,941
+/- Deferred taxes on actuarial gains/losses IAS 19	-623	-676
+/- Share from entities recognised using the equity method	1,824	4,797
+/- Value changes in own credit risk recognised in equity IFRS 9	-11	-241
+/- Deferred tax on changes recognised in equity for own credit risk Credit risk IFRS 9	3	56
+/- Value changes in equity instruments recognised in equity IFRS 9	707	-16,243
+/- Deferred tax on value changes in equity instruments recognised in equity IFRS 9	-163	905
Items reclassified to profit or loss for the period	861	-623
+/- Value changes recognised in equity for debt securities IFRS 9	53	429
Amounts recognised in equity	53	429
Reclassification adjustments	0	0
+/- Deferred tax on changes recognised in equity for debt securities IFRS 9	-12	-98
Amounts recognised in equity	-12	-98
Reclassification adjustments	0	0
± Exchange differences	-745	1,166
+/- Share from entities recognised using the equity method	1,566	-2,120

	1/4 to 30/6/2026	**1/4 to 30/6/2025**
Total income and expenses recognised directly in equity	5,307	-9,084
Total comprehensive income for the period from net profit/loss and income/expenses recognised in equity	111,848	76,001
thereof attributable to the owners of the parent company and the owners of additional equity components	111,590	75,597
thereof attributable to non-controlling interests	258	404

Consolidated balance sheet as at 30/06/2026

Assets in €k						
			30/06/2026	**31/12/2025**	**Change in €k**	**Change in %**
1.	Cash and balances with central banks	(10)	1,413,186	2,429,198	-1,016,012	-41.8 %
2.	Loans and advances to credit institutions	(11)	299,443	331,479	-32,036	-9.7 %
3.	Loans and advances to customers	(12)	22,367,118	21,629,436	737,682	3.4%
4.	Trading assets	(13)	108,893	19,783	89,110	>100.0%
5.	Financial investments	(14)	5,053,067	4,394,334	658,733	15.0%
	a) Financial assets FVPL		511,478	512,552	-1,074	-0.2%
	b) Financial assets FVOCI		331,484	333,319	-1,835	-0.6%
	c) Financial assets AC		2,865,471	2,250,435	615,036	27.3%
	d) Interests in entities accounted for using the equity method		1,344,634	1,298,028	46,606	3.6%
6.	Intangible assets	(15)	4,482	4,668	-186	-4.0%
7.	Property, plant and equipment	(16, 17)	338,922	347,151	-8,229	-2.4%
	a) Investment property		66,548	67,917	-1,369	-2.0%
	b) Other property, plant and equipment		272,374	279,234	-6,860	-2.5%
8.	Other assets	(18)	236,056	208,788	27,268	13.1%
	a) Deferred tax assets		1,834	1,738	96	5.5%
	b) Positive fair values of closed out derivatives in the banking book		27,598	18,743	8,855	47.2%
	c) Other		206,624	188,307	18,317	9.7%
	Total assets		**29,821,167**	**29,364,837**	**456,330**	**1.6%**

Consolidated balance sheet as at 30/06/2026

Liabilities in €k

			30/06/2026	31/12/2025	Change in €k	Change in %
1.	Amounts owed to credit institutions	(19)	3,815,955	3,697,709	118,246	3.2%
	a) Refinance allocated for customer loans		3,401,664	3,429,834	-28,170	-0.8%
	b) Other amounts owed to credit institutions		414,291	267,875	146,416	54.7%
2.	Amounts owed to customers	(20)	16,942,475	16,461,345	481,130	2.9%
3.	Securitised liabilities	(21)	3,347,678	3,623,806	-276,128	-7.6%
4.	Provisions for liabilities and charges	(22)	246,788	245,129	1,659	0.7%
5.	Other liabilities	(23)	433,954	415,728	18,226	4.4 %
	a) Trading liabilities	(24)	17,602	19,174	-1,572	-8.2%
	b) Tax liabilities		70,456	43,523	26,933	61.9%
	ba) Current tax liabilities		49,973	23,422	26,551	>100.0%
	bb) Deferred tax liabilities		20,483	20,101	382	1.9%
	c) Negative fair values of closed out derivatives in the banking book		79,647	75,516	4,131	5.5%
	d) Other		266,249	277,515	-11,266	-4.1%
6.	Subordinated debt capital	(25)	540,620	547,736	-7,116	-1.3%
7.	Shareholders’ equity	(26)	4,493,697	4,373,384	120,313	2.8%
	a) Equity after minorities		4,465,336	4,344,404	120,932	2.8%
	b) Minority interests		8,361	8,980	-619	-6.9%
	c) Additional equity capital components		20,000	20,000	0	
	Total equity and liabilities		**29,821,167**	**29,364,837**	**456,330**	**1.6%**

Consolidated statement of changes in equity as at 30/06/2026

in €k	Subscribed capital	Capital reserves	Retained earnings	Exchange differences	Revaluation reserve Reclassified debt securities IFRS 9	Revaluation reserve Equity instruments IFRS 9 not reclassified	Revaluation reserve Change in own credit risk IFRS 9 not reclassified	Actuarial gains/losses pursuant to IAS 19	Associates	Equity after minorities	Shares of non-controlling shareholders	dditional equity components	Shareholders' equity
As at 01/01/2026	**105,904**	**505,523**	**2,681,224**	**693**	**768**	**113,360**	**4,615**	**-47,120**	**979,439**	**4,344,404**	**8,980**	**20,000**	**4,373,384**
Consolidated net profit			157,867	-36	-195	1,738	-1,375	2,086	48,991	209,076	319		209,395
Net profit/loss for the year			157,867						40,828	198,695	319		199,014
Other comprehensive income				-36	-195	1,738	-1,375	2,086	8,163	10,381			10,381
Dividend distribution			-95,300							-95,300			-95,300
Coupon payments on additional equity components										0			0
Capital increase										0			0
Issuance / repayment of additional equity components										0			0
Repurchased own shares	14		707							721			721
Other changes not recognised in income			204						6,230	6,434	-938		5,496
As at 30/06/2026	**105,918**	**505,523**	**2,744,702**	**657**	**573**	**115,098**	**3,240**	**-45,034**	**1,034,660**	**4,465,336**	**8,361**	**20,000**	**4,493,697**

Consolidated statement of changes in equity as at 30/06/2025

in €k	Subscribed capital	Capital reserves	Retained earnings	Exchange differences	Revaluation reserve: Reclassified debt securities IFRS 9	Revaluation reserve: Equity instruments IFRS 9 not reclassified	Revaluation reserve: Change in own credit risk IFRS 9 not reclassified	Actuarial gains/losses pursuant to IAS 19	Associates	Equity after minorities	Shares of non-controlling shareholders	Additional equity components	Shareholders' equity
As at 01/01/2025	**105,820**	**505,523**	**2,437,725**	**-1,908**	**-113**	**127,085**	**11,419**	**-55,444**	**927,270**	**4,057,375**	**8,213**	**50,000**	**4,115,588**
Consolidated net profit			164,808	178	931	-17,286	-4,026	2,265	18,168	165,038	476		165,514
Net profit/loss for the year			164,808						13,954	178,762	476		179,238
Other comprehensive income				178	931	-17,286	-4,026	2,265	4,214	-13,724			-13,724
Dividend distribution			-81,184							-81,184			-81,184
Coupon payments on additional equity components			-1,725							-1,725			-1,725
Capital increase										0			0
Issuance / repayment of additional equity components										0		-30,000	-30,000
Repurchased own shares	18		725							743			743
Other changes not recognised in income			-14						8,110	8,096	-266		7,830
As at 30/06/2025	**105,838**	**505,523**	**2,520,335**	**-1,730**	**818**	**109,799**	**7,393**	**-53,179**	**953,548**	**4,148,343**	**8,423**	**20,000**	**4,176,766**

Consolidated statement of cash flows in €k	1/1 to 30/6/2026	1/1 to 30/6/2025
Profit/loss for the period	199,014	179,238
Non-cash items in profit/loss for the period and reconciliation of net cash from operating activities		
Depreciation, amortisation, impairment losses, write-ups	26,144	36,683
Change in provisions for staff benefits and other provisions for liabilities and charges	3,745	-15,131
Change in other non-cash items	29,496	40,938
Gains and losses on financial assets, property, plant and equipment, and intangible assets	-4,138	3
Subtotal	**254,261**	**241,731**
Change in assets and liabilities arising from operating activities after adjustments for non-cash items		
- Loans and advances to credit institutions	69,281	3,376
- Loans and advances to customers	-719,735	-703,650
- Trading assets	-83,949	8,202
- Financial assets used for operating activities[1)]	-672	-2,000
- Other assets from operating activities	20,425	32,366
- Amounts owed to credit institutions	66,948	-145,541
- Amounts owed to customers	425,886	126,474
- Securitised liabilities	-314,276	262,936
- Other liabilities from operating activities	-27,326	-25,908
Cash flow from operating activities	**-309,158**	**-202,014**
Proceeds from the sale of		
- Financial assets used for investing activities[2)]	161,177	211,829
- Property, plant and equipment, and intangible assets	5,749	14,692
Outlay on purchases of		
- Financial assets	-749,533	-362,819
- Property, plant and equipment, and intangible assets	-17,085	-28,187
Cash flow from investing activities	**-599,691**	**-164,485**
Redemption of additional equity components	0	-30,000
Dividend distributions	-95,300	-81,184
Coupon payments on additional equity components	0	-1,725
Cash from subordinated liabilities and other financing activities		
- Issues	32,160	76,249
- Other	722	2,676
Outflow from subordinated debt capital and other financing activities		
- Redemptions	-35,000	-25,000
- Other	-9,744	-9,423
Cash flow from financing activities	**-107,163**	**-68,407**

Cash and cash equivalents at the end of preceding period	**2,429,198**	**2,803,384**
Cash flow from operating activities	-309,158	-202,014
Cash flow from investing activities	-599,691	-164,485
Cash flow from financing activities	-107,163	-68,407
Effects of changes in the group of consolidated companies and revaluation	0	0
Effects of foreign exchange rate changes	0	0
Cash and cash equivalents at the end of the period	**1,413,186**	**2,368,478**
Interest received	479,701	485,277
Dividends received	15,247	19,449
Interest paid	-183,016	-191,172
Coupon payments on additional equity components	0	-1,725
Income tax paid	-41,787	-39,768

Cash and balances with central banks, consisting of cash in hand and credit balances with central banks of issue.

1) Financial assets not intended to be held long term

2) Financial assets intended to be held long term

Notes to the consolidated financial statements

Accounting policies

The consolidated financial statements of Oberbank AG have been prepared in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) published by the International Accounting Standards Board (IASB) as in force and as adopted by the EU and the interpretations thereof by the International Financial Reporting Interpretations Committee (IFRIC). The consolidated financial statements cover the first half-year 2026 (1 January 2026 to 30 June 2026) and compare the results with the corresponding period of the preceding year. This condensed interim report for the first half-year 2026 complies with IAS 34 ("Interim Reports"). No full audit or review by an auditor has been conducted of these condensed interim financial statements for the Group. We have not applied standards and interpretations that take effect as of the financial year 2027 or later.

Changes to accounting policies 2026

The consolidated financial statements of Oberbank AG for the period ended 30 June 2026 have been drafted using the same recognition and measurement policies as applied on 31 December 2025. An exception are the standards and interpretations that apply to financial years that start on or after 1 January 2026. Only those new standards and interpretations are presented that are relevant for the operating activities of Oberbank.
The following standards and interpretations, as amended, have been mandatory since January 2026.

- The amendments to IFRS 9 and IFRS 7: Changes to the classification and measurement of financial instruments
- Annual improvements to IFRS Accounting Standards – Volume 11

IFRS 9 and IFRS 7 (Changes to the classification and measurement of financial instruments)

The amendments to IFRS 7 and IFRS 9 took effect on 1 January 2026 and relate to the clarification of requirement and specific issues relating to the following topics:

- Classification of financial assets relating to
    - Contractually-linked instruments
    - Contractual terms that are consistent with a basic lending arrangement
    - Assets with non-recourse features
- Derecognition of a financial liability settled through electronic transfer
- Information on
    - Investments in equity instruments designated at fair value through other comprehensive income
    - Contractual terms that could change the timing or amount of contractual cash flows

The amendments to IFRS 9 have an impact on the assessment of a financial asset's contractual cash flow ("SPPI" criterion), as the fulfilment of certain sustainability targets will be included in the measurement. In the future, this will result in the consideration of the adjusted cash flows of a financial asset with identical contractual terms, but without depending on specific sustainability-related targets. This new assessment is expected to change the measurement of financial assets only to a minor extent.
The Oberbank Group does not make use of the policy choice of recognising a financial liability as settled when it is settled via electronic cash transfer before the settlement date. The amendment to IFRS 7 introduces new disclosure requirements for equity instruments designated at fair value through other comprehensive income. Please refer to the notes on financial investments.

Annual improvements (Volume 11)

The following amendments to IASB's annual improvements project entered into force on 1 January 2026:

- IFRS 1 "First-time Adoption of International Financial Reporting Standards"
  - "Hedge accounting by a first-time adopter"
- IFRS 7 "Financial Instruments: Disclosures (Implementation Guidance)"
  - "Gain or loss on derecognition"
  - "Disclosure of deferred difference between fair value and transaction price"
  - "Introduction and credit risk disclosures"
- IFRS 9 - Financial instruments
  - "Lessee derecognition of lease liabilities"
  - "Transaction price"
- IFRS 10 Consolidated Financial Statements
  - "Determination of a 'de facto agent'", and
- IAS 7 "Statement of cash flows"
  - "Cost method"

The amendments do not result in any changes to the consolidated financial statements of Oberbank.

Actuarial assumptions

Material actuarial assumptions for calculating the present values of defined benefit obligations changed as set out below compared to 31 December 2025:

	30/06/2026	**31/12/2025**
Interest rate applied	4.50%	4.25%
Increase under collective agreements	5.12%	5.08%
Pension increase	4.07%	4.05%

Oberbank group of consolidated companies

The group of consolidated companies as at 30 June 2026 included, apart from Oberbank AG, 28 Austrian and 14 foreign subsidiaries. Compared to 31 December 2025, the group of consolidated companies did not change.

Impairment – financial assets and contract assets

IFRS 9 is based on the forward-looking model of expected credit losses. This calls for substantial discretionary decisions regarding the extent to which expected credit losses are influenced by changes in economic factors. Weighted probabilities form the basis for such assessments. The impairment model under IFRS 9 applies to financial assets designated at amortised cost or at FVOCI as well as to contract assets and off-balance sheet instruments such as guarantees and irrevocable letters of credit.

These are allocated to either stage 1, stage 2 or stage 3 depending on the change in credit risk between the time of initial recognition and the respective current credit risk on the measurement date:

- Stage 1 generally includes newly added financial instruments and those for which no significant increase in risk has been identified since initial recognition. Additionally, all financial instruments with an absolutely defined low credit risk on the reporting date (rating classes AA to 1b) are allocated to stage 1 as an exception to the relative approach (IFRS 9.5.5.10). This logic is applied only to the low-default portfolio for the sovereigns and banks segments. The low credit risk exemption therefore applies to a portfolio that would generally be designated as 'investment grade' (average PD of rating class corresponds to S&P equivalent ratings up to BBB-).

- Stage 2 includes instruments in which there has been a significant increase in credit risk since initial recognition.
  In the case of lease contracts, use is made of an IFRS 9 option, and these cases are therefore always recognised in stage 2.

- Stage 3 is the non-performing portfolio. If a borrower is in default (internal rating classification 5a, 5b or 5c), the loan is assigned to stage 3. Oberbank AG applies the default definition pursuant to Article 178 of Regulation (EU) No 575/2013 (CRR) uniformly and consistently for all exposure classes and risk models. This definition is based on credit obligations being either 90 days past due or unlikely to be repaid.

The exemption from the three-stage approach are assets which are already impaired upon acquisition (so-called POCI assets, "purchased or originated credit impaired"). These constitute a separate category in accordance with IFRS 9 requirements.

Segmentation

Oberbank AG's loan portfolio is grouped into the following five segments in the impairment model pursuant to IFRS 9: Sovereigns, Banks, Corporates, SMEs and Retail. The reason for the segmentation is the use of different estimates for the relevant credit risk parameters. The grouping into the different segments is based on the rating method selected.

The overall classification concept of Oberbank is based on qualitative, quantitative and backstop criteria.

Impairment for stage 1 and stage 2
Under IFRS 9, impairments are measured on the basis of one of the following:

- 12-month expected credit loss: Risk provisions are allocated in the amount of the 12-month credit loss, and the calculation of interest income is based on the gross carrying amount applying the effective interest rate method (for stage 1 instruments).
- Full lifetime expected credit loss: These are expected credit losses due to all potential default events over the expected life of a financial instrument. Risk provisions are allocated in the amount of the expected losses with respect to the remaining time to maturity of the financial instrument (lifetime ECL) and the calculation of interest income is based on the gross carrying amount applying the effective interest rate method (for stage 2 instruments).

<u>Quantitative criteria for a stage transfer</u>
The assessment of a significant increase in credit risk is a key factor of the 3-stage model pursuant to the impairment rules of IFRS 9, because in the event of a significant increase in credit risk, the impairment must be recognised over the entire life of the financial instrument (lifetime ECL).
The main characteristic for determining the credit risk of a financial instrument is the internal rating assigned to the borrower. ESG risks are also taken into account when preparing the rating. A borrower's rating is always based on a default ratio per rating category. For the low-default portfolio (Sovereigns and Banks), this default ratio is derived from the bank's internal master rating scale. For the key customer segments of Corporates, Retail and SME, the default ratio is derived from the ratio of actual defaults in the respective migration matrix. This is the basis for an assessment to ascertain whether or not – and if yes, when – the credit risk increased significantly.
The quantitative transfer criterion at Oberbank is based on an analysis of the cumulative default probability (lifetime PDs). The following variables influence the measurement of a relative deterioration of PD:

- Customer segment
- Current rating
- Rating at the time of initial recognition of the financial instrument
- Remaining time to maturity (comparison of reporting date and expiry of contract)
- Age of the financial instrument (comparison of initial recognition date and reporting date)

In order to assess the significance of an increase in credit risk, a comparison is made of the probability of default on initial recognition and the probability of default on the measurement date (IFRS 9.5.5.9). In this context, the lifetime PD of the current rating stage over the remaining time to maturity is applied. This is done by comparing the lifetime PD in the current rating stage over the remaining time to maturity with the forward lifetime PD in the rating stage at initial recognition over this period.
The criterion for allocation to stage 1 and stage 2 is based mainly on a relative criterion and not on an absolute credit risk estimate at every measurement point in time (IFRS 9.B5.5.9).

As a backstop and based on an analysis of the relative transfer criterion, the decision was taken – irrespective of the structure of the migration matrix – that a stage transfer must be triggered when a loan has shifted by at least three rating stages since initial recognition. In the case of very long remaining times to maturity and very good ratings, the 'drift to the middle' tendency for marginal PD may otherwise result in the relative transfer criterion not being reached even in the case of downgrades by several rating stages.

Loans are retransferred to a higher stage when the criteria which were the cause of the downgrade no longer apply. Therefore, upgrades and downgrades are treated symmetrically. A return to stage 2 will be carried out, for example, as soon as there is no longer any significant increase in the default risk. The measure used is a comparison of default risk on initial recognition with the default risk on the relevant reporting date.

The impairment model of Oberbank AG always refers to individual transactions when calculating risk provisions and also when assessing a stage transition. This means that the relevant credit risk parameters – PD (probability of default), LGD (loss given default) and EAD (exposure at default) – always refer to an individual transaction and thus to an individual borrower.

Quantitative criteria for a stage transfer

Financial instruments with the attribute forbearance are always assigned to stage 2 provided the receivable is not already in default. A lifetime expected loss is recognised for this receivable throughout the entire forbearance phase.

The rebuttable presumption of a significant increase in credit risk in the case of contractual payments being more than 30 days past due is a qualitative criterion leading to a stage transfer (IFRS 9.5.5.11). This means that instruments have to be assigned to stage 2 when the default on payment of principal and/or interest exceeds 30 days.

Likewise, foreign currency loans with income in a mismatched currency, and also loans with special purpose vehicles classified as performing, are assigned to stage 2. Currency fluctuations and movements in collateral assets in the case of special purpose vehicles carry a higher risk of the debt not being serviced than in the case of conventional loans.

Furthermore, problem loans, observation cases and loans in intensive care have been assigned to stage 2, as the emerging factors indicate a change in default risk (IFRS 9.B.5.5.17(o)).

Impairment for stage 3 (non-performing loans)

Non-performing loans are assigned to stage 3. Loss allowances are recognised in the amount of the expected loss whenever there are grounds for believing that customers are unlikely to repay their loan obligations in full. For non-performing loans, loss allowances are set aside pursuant to IFRS 9 5.5 using the discounted cash flow method in the amount of the expected loss in relation to the remaining term (lifetime expected credit loss (ECL), and interest income is calculated based on the net carrying amount using the effective interest rate method.

For all non-significant non-performing loans, a special expert-based procedure is used to calculate a loss allowance to cover the shortfall. The loss allowance covers 100% of the shortfall for loans already terminated where the collateral is being realised. For the remaining loans, 20% to 100% of the shortfall is covered by loss allowances depending on the reason for the default and its status.

Direct write-offs of non-performing loans

In cases where an event occurs that prevents recovery of an exposure in full or in part and where no specific loss allowance was recognised or not available in a sufficient amount, the non-recoverable balance is derecognised directly through profit or loss (direct write-off). Such events may include:

- Derecognition of the remaining balance following the dismissal or conclusion of insolvency proceedings and/or realisation of all available collateral
- Closing of a decedent's estate with a lack of assets and collateral
- Debt rescheduling including discount granted (composition agreement)

Calculating ECL

At Oberbank, the impairment model pursuant to IFRS 9 applies to the following areas:

- Financial assets measured at amortised cost or at fair value through profit or loss;
- Leasing receivables from customers
- Irrevocable letters of credit and guarantees.

At Oberbank AG, the expected credit loss is a probability-weighted estimate of the loss over the first twelve months (stage 1) or over the expected remaining life of the financial instrument (stage 2). It is the present value of the difference between contractually agreed cash flows and expected cash flows. The calculation of the expected loss includes:

- An amount in line with expectations and a probability-weighting determined on the basis of several possible scenarios
- The time value of money
- Information on past events, current conditions and forecasts of future economic conditions

The maximum time period for which the expected credit loss is determined is the life of the contract over which Oberbank is exposed to the credit risk from the financial instrument. Only in the case of revolving lines of credit is the expected credit loss determined for a period which may, under certain conditions, be longer than the life of the contract. The expected loss breaks down into three components:

$$ECL = PD \times LGD \times EAD$$

(PD: probability of default; LGD: loss given default in % of EAD; EAD: exposure at default).

In the case of asset classification to stage 2 and the associated calculation of the lifetime expected credit loss, this corresponds to the remaining term of the contract. In the case of an asset assigned to stage 1 (12-month ECL), the term is limited to one year. If the term is shorter than one year, the actual remaining time to maturity is used for the calculation. The expected credit loss pursuant to IFRS 9 is a discounted value. To this end, the respective EL per period is multiplied by the discounting factor per period. The discounting factor considers the effective interest rate on the asset.

Key input parameters

<u>Probability of Default (PD)</u>

For the segments of Corporates, SME and Retail, the probability of default is derived – in a base scenario – from the historic default rates and migration probabilities.
The probabilities of default for different maturities (lifetime PD) are calculated for each segment and rating stage based on the default vector of the migration matrix. The probability of default for the Banks and Sovereigns segments is derived directly from the internal ratings and thus from the internal banking master scale.

The historic default rates and migration probabilities for the central customer portfolio are determined based on the migration matrix for each respective segment, with the last ten years as the relevant period. The first step in determining the 1-year migration matrix is a breakdown of rating migrations by quarter.

The 1-year migration matrix is determined based on a matrix multiplication of four successive quarters. The final 1-year migration matrix is the mean value of all migration matrices determined. The cumulated and lifetime PD is ascertained based on the Markov assumption for migration matrices by applying a matrix multiplication. The cumulated maturity PDs per rating class in this case are the sum of the PDs from the three default rating classes 5a, 5b and 5c. This results in PD curves per segment and rating class.

For individual segments and maturity bands, the conditional basis PDs that result from the 'through-the-cycle migration matrix' are adjusted in order to include forward-looking information. This so-called 'point-in-time adjustment' (PIT adjustment) uses statistical models to put the default probability in relation to the explanatory macroeconomic variables.

Logistic regression is used as the statistical model to predict the probability of default. The regression parameters are estimated by maximising the likelihood function. The harmonised consumer price index (CPI) and the growth of gross domestic product (GDP) are the key macroeconomic variables used in the model. The CPI and GDP factors are weighted by country. In this context, the countries where Oberbank does business are taken into consideration; these are Austria, Germany, Czech Republic, Hungary and Slovakia. The factors are weighted as follows: 63.1% for Austria, 20.6% for Germany, 8.5% for the Czech Republic, 4.7% for Hungary and 3.1% for Slovakia.

Based on these estimated factors, PD in the Corporates, SME and Retail segments is adjusted using scalar approaches. In the Corporates segment, this adjustment does not start before the second year of recognition, as the macroeconomic factors of the first year are taken into account in the balance sheet rating. No plausible correlations with macroeconomic factors were found in the Sovereigns and Banks segments.

Oberbank uses three different scenarios for ECL calculation (normal, upward and downward scenario), with the final adjustment being equivalent to a linear combination of the three different scenarios. The scenario weighting is as follows: the normal scenario is weighted at 50% and the other two scenarios at 25% each. Oberbank uses the macroeconomic data supplied by the data vendor Bloomberg for these scenarios. Adjustments are made for a period of no longer than three years, as the degree of uncertainty increases with longer forecast periods, thus reducing the reliability of the data.

The following table shows the country-weighted macroeconomic factors considered in the ECL calculation for the Corporates, Retail and SME segments as at 30 June 2026:

Normal scenario	**Year 1 (4-quarter average)**	**Year 2 (4-quarter average)**	**Year 3 (4-quarter average)**
Real GDP growth	0.96%	1.68%	1.64%
Harmonised index of consumer prices	2.98%	2.03%	1.99%

Pessimistic scenario	**Year 1 (4-quarter average)**	**Year 2 (4-quarter average)**	**Year 3 (4-quarter average)**
Real GDP growth	0.56%	1.20%	1.33%
Harmonised index of consumer prices	3.85%	2.64%	2.37%

Optimistic scenario	**Year 1 (4-quarter average)**	**Year 2 (4-quarter average)**	**Year 3 (4-quarter average)**
Real GDP growth	1.26%	2.06%	2.32%
Harmonised index of consumer prices	1.91%	1.42%	1.61%

<u>Loss Given Default (LGD)</u>

The loss given default corresponds to that share of receivables that cannot be recovered and therefore constitutes an economic loss. LGD is divided into LGD from secured parts of a loan and LGD from unsecured parts of a loan. LGD from the secured parts of a loan depends on the type of collateral and the potential development of value/depreciation over time. The development of an exposure over a time period and the development of the collateral results in effective LGDs per maturity band.

Secured LGD

The calculation of the expected credit loss includes all internal collateral based on cover assets. The difference between the market value and the cover value of the collateral corresponds to a haircut for estimation uncertainties and fluctuations in value, and can therefore be implicitly interpreted as the LGD for the secured portion of a loan. The calculation of the expected credit loss thus entails an implicit splitting of the loan into a secured and an unsecured part. After considering the cover value, the secured part has an LDG of 0%, while the unsecured part has the general default LGD of the respective segment. When both parts of the loan are combined, they result in a type of 'mixed' LGD per maturity bandwidth.

Unsecured LGD

The unsecured LGD represents the irrecoverable portion after deducting the proceeds from the collateral and depends mainly on the proceeds obtained from the realisation or liquidation process.

<u>Exposure at default (EAD)</u>

For loans with defined principal due dates, the cash flow estimates are based on the contractual redemption structure. All cash flows are determined by the transaction attributes (balance, amount of repayments, frequency of repayments, interest payment intervals, reference interest rates, due dates) as well as current market data (exchange rates and market interest rates). Cash flows from interest payments are derived from the forward interest implicit in the interest rate curves.

Revolving lines of credit do not have any contractually agreed cash flows, which is why they require an explicit cash flow estimate using a replication model.

At Oberbank, there are loans that were granted on a "until further notice" basis with respect to maturity. Such loan agreements are reassessed within the scope of the annual credit review and, if applicable, the terms are adjusted with a view to any change in credit quality. These loans can be called at any time. As a decision on the prolongation of the line of credit is made every year, their time to maturity is assumed to be one year. Oberbank is thus exposed to the respective credit risk for a maximum period of one year.
In the case of overdraft facilities, the portion first calculated is the portion that is currently not being used. To do so, the credit balance is deducted from the overdraft limit. This unused part of an overdraft facility consequently remains unchanged over the entire life of the loan. The calculation of the exposure at default (EAD) is based throughout on a credit conversion factor. The due date of the overdraft facility always corresponds to the maturity of the loan.

<u>Development of impairment charges for performing loans</u>

Compared to the start of the year, the amount of loan loss allowances for performing loans (stage 1 and stage 2) decreased by EUR 8.9 million.

<u>Sensitivity analysis</u>

A major driver for the magnitude of the expected credit loss is the stage determined for each of the individual items. Allocation to a particular stage is the result of applying the qualitative and quantitative staging criteria described. The table below shows the effects on expected credit loss based on the assumption that all items are allocated either to stage 1 (12-month ECL) or stage 2 (lifetime ECL).

Impairment by segment

in €k	100% Stage 1 12M-ECL	ECL calculation as at 30/06/2026	100% Stage 2 LT ECL
Banks	1,000	1,000	3,701
Corporates	34,561	63,324	154,696
Retail	4,523	6,292	10,649
SME	8,950	10,089	11,548
Sovereigns	654	655	3,924
Total	49,688	81,360	184,518

Impairment testing for investments accounted for using the equity method

Investments in companies accounted for using the equity method are recognised at the proportionate share of the investee's equity attributable to Oberbank. If there are objective indications of impairment for an investment measured using the equity method, an individual value-in-use is determined for this investment. Pursuant to IAS 36.6, the higher of fair value less cost of sale and value-in-use constitutes the recoverable amount, which is the value to be used for measurement. An impairment test is triggered if either the fair value drops by 20% or more below the carrying amount of investments recognised using the equity method or if the fair value remains persistently below that carrying amount for a period of at least nine months.

As at 30 June 2026, no impairment test was performed on the investment in voestalpine, which is accounted for using the equity method, as the market value had neither fallen by at least 20% below the carrying amount nor remained below the carrying amount for a period of at least nine months.

In the case of the investments in BKS Bank AG and Bank für Tirol und Vorarlberg AG accounted for using the equity method, the stock market price is not an impairment trigger due to the illiquidity of the shares. Unless there are other objective indications of impairment, the proportionate equity of these investments represents the recoverable amount.

Material events since the close of the interim reporting period

No events of material significance occurred after the reporting date 30 June 2026.

Details of the consolidated income statement in €k

1) Net interest income	1/1 to 30/6/2026	1/1 to 30/6/2025
Interest income from		
Credit and money market operations	440,940	455,020
Shares and other variable-yield securities	4,628	4,933
Other equity investments	2,816	2,870
Affiliates	276	3,978
Fixed-interest securities and bonds	37,522	27,372
Interest and similar income	486,182	494,173
Interest expenses for		
Deposits	-128,930	-137,601
Securitised liabilities	-36,531	-32,746
Subordinated liabilities	-9,025	-8,417
Result of non-significant modifications	212	-1,906
Interest and similar expenses	-174,274	-180,670
Net interest income	311,908	313,503

2) Income from entities recognised using the equity method	1/1 to 30/6/2026	1/1 to 30/6/2025
Net amounts from proportionately recognised income	39,539	21,621
Expenses from dilution	0	0
Income from entities recognised using the equity method	39,539	21,621

3) Loan loss provisions	1/1 to 30/6/2026	1/1 to 30/6/2025
Additions to loan loss provisions	-96,055	-83,659
Direct write-offs	-729	-449
Reversals of loan loss provisions	62,274	54,911
Recoveries from written-off receivables	4,493	7,218
Result of non-significant modifications	224	-1,438
Result of POCI financial instruments	5,204	977
Charges for losses on loans and advances	-24,589	-22,440

4) Net fee and commission income	1/1 to 30/6/2026	1/1 to 30/6/2025
Fee and commission income		
Payment services	47,888	42,193
Securities business	51,025	45,91
Foreign exchange, foreign bank notes and precious metals	13,246	13,28
Credit operations	26,571	22,45
Other services and advisory business	1,987	1,96
Total fee and commission income	140,717	125,79
Fee and commission expenses		
Payment services	3,766	3,57
Securities business	4,966	4,89
Foreign exchange, foreign bank notes and precious metals	345	35
Credit operations	2,338	2,96
Other services and advisory business	177	19
Total fee and commission expenses	11,592	11,97
Net fee and commission income	129,125	113,81

5) Net trading income	1/1 to 30/6/2026	1/1 to 30/6/2025
Gains/losses on interest rate contracts	89	43
Gains/losses on foreign exchange, foreign notes and numismatic business	1,26	2,00
Gains/losses on derivatives	3,00	1,997
Net trading income	5,15	4,43

6) Administrative expenses	1/1 to 30/6/2026	1/1 to 30/6/2025
Staff costs	120,64	119,98
Other administrative expenses	65,20	62,58
Write-offs and impairment allowances	17,15	16,69
Administrative expenses	203,003	199,26

7) Other operating income	1/1 to 30/6/2026	1/1 to 30/6/2025
a) Net income from financial assets - FVPL	6,132	9,027
thereof from designated financial instruments	2,561	2,807
thereof from financial instruments with mandatory measurement at FVPL	3,571	6,220
b) Net income from financial assets - FVOCI	-13	54
thereof from the measurement of debt instruments	-29	9
thereof from the sale and derecognition of debt instruments	16	45
c) Net income from financial assets - AC	0	0
d) Other operating income	-12,530	-5,958
Other operating income:	**13,423**	**17,443**
Income from operational risks	0	1,699
Income from the sale of land and buildings	1,225	0
Income from operating leases	4,272	4,762
Other income from the leasing sub-group	2,775	3,491
Brokerage fees from third parties	3,058	2,956
Other	2,093	4,535
Other operating expenses:	**-25,953**	**-23,401**
Expenses from operational risks	-5,246	-560
Stability tax	-10,406	-9,336
Expenses from operating leases	-3,091	-4,438
Other expenses from the leasing sub-group	-2,355	-2,487
Other	-4,855	-6,580
Net other operating income/expenses	-6,411	3,123

8) Income taxes	1/1 to 30/6/2026	1/1 to 30/6/2025
Current income tax expenses	52,616	53,196
Deferred income tax expenses (+)/income (-)	97	2,363
Income taxes	52,713	55,559

9) Earnings per share in €	1/1 to 30/6/2026	1/1 to 30/6/2025
Number of shares on the reporting date	70,614,600	70,614,600
Average number of shares in issue	70,602,591	70,572,516
Profit/loss for the period after tax	199,014	179,238
Earnings per share in €	2.82	2.54
Annualised values	5.64	5.08

Since no financial instruments with diluting effect were issued, diluted earnings per share were identical to undiluted earnings per share.

Details of the balance sheet in €k

10) Cash and balances at central banks	30/06/2026	31/12/2025
Credit balances with central banks of issue	1,349,980	2,359,816
Other cash reserves	63,206	69,382
Cash and balances with central banks	1,413,186	2,429,198

11) Loans and advances to credit institutions	30/06/2026	31/12/2025
Loans and advances to Austrian credit institutions	67,127	58,656
Loans and advances to foreign credit institutions	232,316	272,823
Loans and advances to credit institutions	299,443	331,479

12) Loans and advances to customers	30/06/2026	31/12/2025
Loans and advances to Austrian customers	11,627,752	11,368,527
Loans and advances to foreign customers	10,739,366	10,260,909
Loans and advances to customers	22,367,118	21,629,436

13) Trading assets	30/06/2026	31/12/2025
Bonds and other fixed-interest securities		
Listed	89,190	0
Shares and other variable-yield securities		
Listed	677	910
Positive fair values of derivative financial instruments		
Currency contracts	1,522	1,216
Interest rate contracts	17,504	17,657
Other contracts	0	0
Trading assets	108,893	19,783

14) Financial investments	30/06/2026	31/12/2025
Bonds and other fixed-interest securities		
Listed	3,061,692	2,455,643
Unlisted	51,625	43,424
Shares and other variable-yield securities		
Listed	41,395	39,312
Unlisted	212,753	217,087
Equity investments/shares		
In subsidiaries	62,713	61,330
In entities recognised using the equity method		
In credit institutions	721,223	696,781
Non-banks	623,411	601,247
Other equity investments		
Credit institutions	59,985	59,822
Non-banks	218,270	219,688
Financial investments	5,053,067	4,394,334

a) Financial assets FVPL	511,478	512,552
b) Financial assets FVOCI	331,484	333,319
thereof equity instruments	306,310	309,544
thereof debt instruments	25,174	23,775
c) Financial assets AC	2,865,471	2,250,435
d) Interests in entities accounted for using the equity method	1,344,634	1,298,028
Financial investments	5,053,067	4,394,334

Financial investments in equity instruments recognised directly in equity at fair value through other comprehensive income include all securities, investments and shares in associated companies for which a fair value cannot be determined.

Financial assets		Dividends from instruments	
Equity capital instruments FVOCI 30/6/2026	fair value	derecognised in the reporting year	held on the reporting date
Securities	39,659	0	2,225
Equity investments	205,392	0	1,390
Investments in subsidiaries	61,259	0	276
	306,310	0	3,891

Financial assets in equity instruments refer especially to non-consolidated investments and shares in subsidiaries as well as investments in Lenzing AG, Energie AG Oberösterreich, Oesterreichische Kontrollbank AG and Linz Textil AG.

Financial assets		Dividends from instruments	
Equity capital instruments FVOCI 31/12/2025	fair value	derecognised in the reporting year	held on the reporting date
Securities	39,583	0	88
Equity investments	210,247	0	5,569
Investments in subsidiaries	59,714	0	6,288
	309,544	0	11,945

15) Intangible assets	**30/06/2026**	**31/12/2025**
Other intangible assets	4,325	4,510
Customer base	157	158
Intangible assets	4,482	4,668

16) Property, plant and equipment	30/06/2026	31/12/2025
Investment property	66,548	67,917
Land and buildings	92,644	88,038
Business equipment and furnishings	43,456	37,867
Other property, plant and equipment	13,703	23,671
Right of use for leased objects	122,571	129,658
Property, plant and equipment	338,922	347,151

17) Lease contracts in which Oberbank is the lessee

The lease contracts entered into by Oberbank relate mainly to rentals for branch premises and office space as well as to building rights and tenancy rights for plots of land, garages, business equipment and furnishings, and vehicles. The lease contracts do not involve any significant restrictions or commitments. There were no sale-and-leaseback transactions. The results in the consolidated balance sheet, consolidated income statement and consolidated statement of cash flows for Oberbank as a lessee are presented below for the first half of the year 2026 as at 30 June 2026:

Leasing in the consolidated balance sheet	30/06/2026	31/12/2025
Property, plant and equipment	122,557	129,681
Rights of use for land and buildings	118,309	124,891
Rights of use for business equipment and furnishings	1,123	1,266
Rights of use for other property, plant and equipment	3,097	3,501
Rights of use for investment property	28	23
Other liabilities		
Lease liabilities	124,618	131,639

Additions to rights of use in HY1 2026 were EUR 4,051,000. Cash outflows for lease liabilities amounted to EUR 8,807,000.

Leasing in the consolidated income statement	1/1 to 30/6/2026	1/1 to 30/6/2025
Interest expenses for lease liabilities	624	580
Administrative expenses	8,287	8,400
Amortisation for rights of use for land and buildings	7,314	7,498
Depreciation/amortisation for rights of use for business equipment and furnishings	148	106
Amortisation for rights of use for other property, plant and equipment	800	716
Depreciation/amortisation for rights of use for investment property	25	80
Other expenses from lease contracts	1,430	688
Other operating income		
Income from subleasing rights of use	235	312

Leasing in the consolidated statement of cash flows	1/1 to 30/6/2026	1/1 to 30/6/2025
Repayment of lease liabilities from financing activities	-8,807	-8,947
Interest expenses for lease liabilities from operating activities	624	580

18) Other assets	30/06/2026	31/12/2025
Deferred tax assets	1,834	1,738
Other assets	188,885	176,920
Positive fair values of closed out derivatives in the banking book	27,598	18,743
Deferred items	17,739	11,387
Other assets	236,056	208,788

19) Amounts owed to credit institutions	30/06/2026	31/12/2025
Amounts owed to Austrian credit institutions	1,611,058	1,605,427
Amounts owed to foreign credit institutions	2,204,897	2,092,282
Amounts owed to credit institutions	3,815,955	3,697,709

20) Amounts owed to customers	30/06/2026	31/12/2025
Savings deposits	933,135	1,007,543
Other	16,009,340	15,453,802
Amounts owed to customers	16,942,475	16,461,345

21) Securitised liabilities	30/06/2026	31/12/2025
Bonds issued	3,339,618	3,615,836
Other securitised liabilities	8,060	7,970
Securitised liabilities	3,347,678	3,623,806

22) Provisions for liabilities and charges	30/06/2026	31/12/2025
Provisions for termination benefits and pensions	134,630	137,448
Provisions for anniversary bonuses	17,352	17,169
Provisions for credit risks	49,867	48,968
Other provisions	44,939	41,544
Provisions for liabilities and charges	246,788	245,129

23) Other liabilities	30/06/2026	31/12/2025
Trading liabilities	17,602	19,174
Tax liabilities	70,456	43,523
thereof current tax liabilities	49,973	23,422
thereof deferred tax liabilities	20,483	20,101
Negative fair values of closed out derivatives in the banking book	79,647	75,516
Lease liabilities	124,618	131,639
Other liabilities	131,414	130,646
Deferred items	10,217	15,230
Other liabilities	433,954	415,728

24) Other liabilities (share of trading liabilities)	**30/06/2026**	**31/12/2025**
Currency contracts	12	237
Interest rate contracts	17,363	18,077
Other contracts	227	860
Trading liabilities	17,602	19,174

25) Subordinated debt capital	**30/06/2026**	**31/12/2025**
Subordinated bonds issued incl. tier 2 capital	540,620	547,736
Subordinated debt capital	540,620	547,736

26) Shareholders' equity	**30/06/2026**	**31/12/2025**
Subscribed capital	105,918	105,904
Capital reserves	505,523	505,523
Retained earnings (incl. net profit)	3,852,023	3,731,105
Negative goodwill	1,872	1,872
Additional equity capital components	20,000	20,000
Share of non-controlling shareholders	8,361	8,980
Shareholders' equity	4,493,697	4,373,384

27) Contingent liabilities and commitments	**30/06/2026**	**31/12/2025**
Other contingent liabilities (guarantees and letters of credit)	1,883,545	1,752,297
Contingent liabilities	1,883,545	1,752,297

Liabilities arising from repos and reverse repos	0	0
Other commitments (irrevocable loan commitments)	4,340,611	4,371,289
Credit risks	4,340,611	4,371,289

28) Segment report as at 30/06/2026 Core business areas in €m	Retail Banking	Corporate and Business Banking	Financial Markets	Other	Total
Net interest income	78.5	227.5	5.9		311.9
Income from entities recognised using the equity method			39.5		39.5
Loan loss provisions	-0.9	-20.8	-2.9		-24.6
Net fee and commission income	60.9	68.2			129.1
Net trading income		-0.1	5.3		5.2
Administrative expenses	-70.5	-108.5	-6.4	-17.6	-203.0
Other operating income	-3.0	-4.6	-1.0	2.2	-6.4
Profit/loss for the period before tax	65.0	161.8	40.5	-15.5	251.7
Average risk-weighted assets	1,922.9	14,399.8	6,451.1		22,773.8
Average allocated equity	375.5	2,811.8	1,259.7		4,446.9
RoE (return on equity before tax)	34.6%	11.5%	6.4%		11.3%
Cost/income ratio	51.7%	37.3%	12.8%		42.4%

Segment report as at 30/06/2025 Core business areas in €m	Retail Banking	Corporate and Business Banking	Financial Markets	Other	Total
Net interest income	90.0	229.7	-6.1		313.5
Income from entities recognised using the equity method			21.6		21.6
Loan loss provisions	-2.3	-20.2	0.1		-22.4
Net fee and commission income	53.3	60.5			113.8
Net trading income		0.4	4.0		4.4
Administrative expenses	-69.7	-106.7	-5.9	-17.0	-199.3
Other operating income	2.3	-2.6	1.0	2.4	3.1
Profit/loss for the period before tax	73.5	161.2	14.6	-14.6	234.8
Average risk-weighted assets	1,925.0	13,825.7	4,830.3		20,581.0
Average allocated equity	389.8	2,799.3	978.0		4,167.1
RoE (return on equity before tax)	37.7%	11.5%	3.0%		11.3%
Cost/income ratio	47.9%	37.0%	28.8%		43.7%

29) Human resources	30/06/2026	31/12/2025
Salaried employees	2,130	2,163
Wage earners	3	3
Total resources	2,133	2,166

30) Regulatory capital pursuant to Part 2 of Regulation (EU) No 575/2013 - Pillar I in €k	30/06/2026	31/12/2025	30/06/2025
Subscribed capital	105,922	105,922	105,922
Capital reserves	505,523	505,523	505,523
Retained earnings	3,575,757	3,564,087	3,281,156
Minority interests	0	0	0
Cumulated other comprehensive income	72,316	72,316	63,101
Regulatory adjustment items	-5,259	-6,844	-9,931
Deductions from CET 1 capital	-420,287	-390,581	-395,459
COMMON EQUITY TIER 1 CAPITAL	**3,833,972**	**3,850,423**	**3,550,312**
AT1 capital instruments	20,000	20,000	20,000
AT1 capital instruments pursuant to national implementation rules	0	0	0
Deductions from AT1 capital items	0	0	0
Additional tier 1 capital	20,000	20,000	20,000
TIER 1 CAPITAL	**3,853,972**	**3,870,423**	**3,570,312**
Qualifying supplementary capital instruments	358,154	345,993	344,861
Supplementary capital (tier 2) items pursuant to national implementation rules	0	0	0
General credit risk adjustments	0	0	0
Deductions from supplementary capital (tier 2) items	-16,526	-16,526	-15,313
Supplementary capital (tier 2)	**341,628**	**329,467**	**329,548**
OWN FUNDS	**4,195,600**	**4,199,890**	**3,899,860**
Total risk exposure pursuant to Art. 92 CRR			
Credit risk	18,703,108	17,984,843	17,720,190
Market risk, settlement risk and CVA risk	21,626	11,637	11,974
Operational risk	1,360,590	1,360,590	1,262,686
Total exposure	**20,085,324**	**19,357,070**	**18,994,850**
Own funds ratio pursuant to Art. 92 CRR			
Common equity tier 1 capital ratio	19.09%	19.89%	18.69%
Tier 1 capital ratio	19.19%	19.99%	18.80%
Total capital ratio	20.89%	21.70%	20.53%
Regulatory requirements, own capital ratios in %			
Common equity tier 1 capital ratio	7.47%	7.47%	7.35%
Tier 1 capital ratio	8.97%	8.97%	8.85%
Total capital ratio	10.97%	10.97%	10.85%
Regulatory capital requirements in €k			
Common equity tier 1 capital	1,500,374	1,445,973	1,396,121
Tier 1 capital	1,801,654	1,736,329	1,681,044
Total capital	2,203,360	2,123,471	2,060,941
Free capital components in €k			
Common equity tier 1 capital	2,333,598	2,404,450	2,154,191
Tier 1 capital	2,052,318	2,134,094	1,889,268
Total capital	1,992,240	2,076,419	1,838,919

31) Fair value of financial instruments and other items regarding reconciliation as at 30/06/2026 in €k	AC	FVTPL	thereof designated	HFT	FVOCI	thereof equity instruments FVOCI	thereof debt instruments FVOCI	AC/liabilities	Other	Total
Cash and balances with central banks								1,413,186		**1,413,186**
								1,413,186		**1,413,186**
Loans and advances to credit institutions								299,443		**299,443**
								299,451		**299,451**
Loans and advances to customers	100,570	274,288	266,717		154	0	154	21,992,106		**22,367,118**
	96,694	274,288	266,717		154	0	154	21,869,202		**22,240,339**
Trading assets				108,893						**108,893**
				108,893						**108,893**
Financial investments	2,865,471	511,478	208,995		331,484	306,310	25,174		1,344,634	**5,053,067**
	2,833,282	511,478	208,995		331,484	306,310	25,174			
Intangible assets									4,482	**4,482**
Property, plant and equipment									338,922	**338,922**
Other assets				27,598					208,458	**236,056**
				27,598						
thereof closed out derivatives in the banking book				27,598						**27,598**
				27,598						**27,598**
Total assets	**2,966,041**	**785,766**	475,712	**136,491**	**331,638**	306,310	25,328	**23,704,735**	**1,896,495**	**29,821,167**
	2,929,976	**785,766**	475,712	**136,491**	**331,638**	306,310	25,328	**23,581,838**		

The first line item shows the carrying amount; the line below shows the fair value of the same item.

31) Fair value of financial instruments and other items regarding reconciliation as at 30/06/2026 in €k	**AC**	**FVTPL**	**thereof designated**	**HFT**	**FVOCI**	**thereof equity instruments FVOCI**	**thereof debt instruments FVOCI**	**AC/liabilities**	**Other**	**Total**
Amounts owed to credit institutions								3,815,955		**3,815,955**
								3,637,559		**3,637,559**
Amounts owed to customers		207,369	207,369					16,735,106		**16,942,475**
		207,369	207,369					16,715,667		**16,923,036**
Securitised liabilities		293,507	293,507					3,054,170		**3,347,678**
		293,507	293,507					2,929,391		**3,222,898**
Provisions for liabilities and charges									246,788	**246,788**
Other liabilities				97,249					336,705	**433,954**
				97,249						
thereof closed out				79,647						**79,647**
Derivatives in the banking book				79,647						**79,647**
Subordinated debt capital		145,833	145,833					394,787		**540,620**
		145,833	145,833					389,262		**535,095**
Shareholders' equity									4,493,697	**4,493,697**
Total equity and liabilities		**646,709**	646,709	**97,249**				**24,000,019**	**5,077,190**	**29,821,167**
		646,709	646,709	**97,249**				**23,671,879**		

The first line item shows the carrying amount; the line below shows the fair value of the same item.

In the first half of the year 2026 there were no reclassifications with respect to financial assets from the measurement category recognised at fair value through other comprehensive income (FVOCI) to the measurement category at amortised cost (AC), and no reclassifications from the measurement category fair value through profit or loss (FVPL) to the measurement category recognised at amortised cost (AC) or to fair value through other comprehensive income (FVOCI).

Liabilities designated at fair value through profit or loss in €k	Cumulated changes in fair value due to a change in own default risk (recognised in OCI)	Modification to fair value due to a change in market risk (recognised in P/L)		Difference in amount between carrying amount and par value
	as at 30/6/2026	in HY1 2026	cumulated	as at 30/6/2026
Amounts owed to credit institutions	0	0	0	0
Amounts owed to customers	1,585	-223	-13,757	-13,757
Securitised liabilities	2,340	-3,534	-36,372	-36,372
Subordinated debt capital	283	-36	-4,779	-4,779

In HY1 2026, there were no reclassifications of cumulated profit or loss within equity.

Liabilities designated at fair value through profit or loss in €k	Cumulated changes in fair value due to a change in own default risk (recognised in OCI)	Modification to fair value due to a change in market risk (recognised in P/L)		Difference in amount between carrying amount and par value
	as at 31/12/2025	in financial year 2025	cumulated	as at 31/12/2025
Amounts owed to credit institutions	0	0	0	0
Amounts owed to customers	1,955	4,421	-14,351	-14,351
Securitised liabilities	3,762	-4,059	-41,328	-41,328
Subordinated debt capital	276	-818	-4,635	-4,635

In the financial year 2025, there were no reclassifications of cumulated profit or loss within equity.

Assets designated at fair value through profit or loss as at 30/6/2026 in €k			Modification to fair value due to adjusted default risk		Modification to the fair value of related credit derivatives or similar instruments	
	Maximum default risk	Mitigation due to related credit derivatives or similar instruments	in HY1 2026	cumulated	in HY1 2026	cumulated
Loans and advances to customers	266,717	—	—	—	—	—
Financial investments	208,995	—	-10	183	—	—

Assets designated at fair value through profit or loss as at 31/12/2025 in €k			Modification to fair value due to adjusted default risk		Modification to the fair value of related credit derivatives or similar instruments	
	Maximum default risk	Mitigation due to related credit derivatives or similar instruments	in financial year 2025	cumulated	in FY 2025	cumulated
Loans and advances to customers	267,389	—	—	—	—	—
Financial investments	211,104	—	—	204	—	—

The maximum default risk for financial instruments within the scope of application of IFRS 9 to which, however, the impairment rules of IFRS 9 do not apply, is as follows:

in €k	**30/06/2026**	**31/12/2025**
Loans and advances to customers FVTPL	274,288	275,093
Financial assets FVTPL	511,478	512,552
Financial assets FVOCI	306,310	309,544
Trading assets	108,893	19,783
Derivatives in the banking book	27,598	18,743
Total	**1,228,567**	**1,135,715**

Fair value hierarchy for financial instruments as at 30/06/2026										
	AC Carrying amount	FVTPL carrying amount	HFT carrying amount	FVOCI carrying amount	AC/Liabilities carrying amount	Other carrying amount	Total carrying amount	Level 1 Fair value	Level 2 Fair value	Level 3 Fair value
Financial instruments carried at fair value in €k										
Loans and advances to customers		274,288		154			**274,443**		154	274,288
Trading assets			108,893				**108,893**	89,844	19,049	
Financial assets - FVPL		511,478					**511,478**	222,671	288,807	
Financial assets - FVOCI				331,484			**331,484**	63,631	1,202	266.651[1)]
Other assets			27,598				**27,598**		27,598	
thereof closed out derivatives in the banking book			27,598				**27,598**		27,598	
Financial instruments not carried at fair value										
Loans and advances to credit institutions					299,443		**299,443**		299,451	
Loans and advances to customers	100,570				21,992,106		**22,092,675**		96,694	21,869,202
Financial assets - AC	2,865,471						**2,865,471**	2,792,405	40,876	

[1)] This item consists of equity investments whose market value was measured using the discounted cash-flow method entity approach and/or mixed methods (multiples method in combination with the discounted cash-flow method) or other methods of company valuation.

Fair value hierarchy of financial instruments as at 30/06/2026										
	AC Carrying amount	FVTPL carrying amount	HFT carrying amount	FVOCI carrying amount	AC/Liabilities carrying amount	Other carrying amount	Total carrying amount	Level 1 Fair value	Level 2 Fair value	Level 3 Fair value
Financial liabilities carried at fair value										
Amounts owed to credit institutions							**0**			
Amounts owed to customers		207,369					**207,369**		207,369	
Securitised liabilities		293,507					**293,507**		293,507	
Other liabilities			97,249				**97,249**		97,249	
thereof closed out derivatives in the banking book			79,647				**79,647**		79,647	
Subordinated debt capital		145,833					**145,833**		145,833	
Liabilities not carried at fair value										
Amounts owed to credit institutions					3,815,955		**3,815,955**		3,637,559	
Amounts owed to customers					16,735,106		**16,735,106**		16,715,667	
Securitised liabilities					3,054,171		**3,054,171**		2,929,391	
Other liabilities							**0**			
Subordinated debt capital					394,787		**394,787**		389,262	

Fair value is the price that would be received when an asset is sold or paid to transfer a liability in an orderly transaction between market participants on the reporting date.

The assessment of the fair value is based on the assumption that the transaction takes place either on the principal market for the respective asset or debt instrument or, if no such principal market exists, the most advantageous active market for the respective transaction, provided the entities involved have access to such markets. Where market prices are available for identical assets or debt instruments in an active market to which access is available on the reporting date, these prices are used for the measurement (level 1). Where no such market prices are available, the fair value is determined using valuation models based on parameters that are either directly or indirectly observable (level 2). Where the fair value cannot be assessed on the basis of market prices or using valuation models based fully on directly or indirectly observable market data, individual valuation parameters that are not observable on the market are estimated on the basis of reasonable assumptions (level 3).

All fair value measurements refer to regularly performed measurements. There were no one-off fair value measurements in the reporting period.

Measurement process

The Strategic Risk Management department of Oberbank is responsible for the independent monitoring and communication of risks as well as for the measurement of financial instruments. The unit is functionally and organisationally separate from Trading, which is responsible for the initiation and execution of transactions. Trading book positions are marked-to-market daily at the close of business.

Valuation is based on current stock exchange prices where such quoted prices are publicly available. If direct measurement based on prices quoted on securities exchanges is not possible, model values derived from currently observable market data (yield curves, volatilities, etc.) are used. The market data is validated daily. At regular intervals, the model prices are compared with the prices actually obtainable on the market; in this context the model prices of the derivatives are compared to the model prices of the partner banks. The management is sent a daily update on risk positions and the valuation results based on the entire trading book positions. The fair value of financial instruments not carried in the trading book is measured on a quarterly basis.

Measurement methods for fair values

The measurement methods used are in compliance with recognised mathematical methods for measuring financial instruments taking into account all factors that market participants would consider appropriate for determining a price. The measurement approach applied to measure the fair value is the income-based methodology. The market-based approach is applied only in the fair value measurement of structured products.

Input factors for fair value measurement

The measurement of the fair value of financial instruments in level 1 is based on prices quoted on active markets. These instruments include listed securities and derivative instruments.

If direct measurement based on prices quoted on securities exchanges is not possible, the present value in level 2 is estimated using model values derived from current market data (yield curves, volatilities, etc.). Underlying interest-rate curves and volatilities are obtained from the Refinitiv system.
Measurements are based on generally accepted valuation models, with measurements being made under market conditions. In the case of derivatives, symmetrical products (e.g. IRS) are measured using the discounted cash flow method. The fair values of asymmetrical products (options) are calculated using standard methods (e.g. Black-Scholes, Hull & White, etc.). Structured products are measured on the basis of price information obtained from third parties.
All derivative instruments are measured on a counterparty-risk-free basis in a first step. In a second step, a credit risk markdown is determined (credit valuation adjustment, CVA) based on the internal probabilities of default and expected loss.

The fair values of non-listed securities are obtained from the Geos system. The fair value of investment fund units is obtained from the fund management companies. The present value method (discounted cash flow method) is used to calculate the fair value of securitised liabilities, subordinated debt capital and amounts owed to credit institutions and customers, with the cash flows of own issues being calculated using the contractual interest rate. The interest rates used for discounting are derived from the discount curve applicable to the respective currency, adding a premium in the form of a credit spread corresponding to the seniority of the issue. The credit rating premiums are adjusted regularly to the respective market conditions.

The fair value of level 3 assets is measured using generally accepted valuation models. The fair value measurement of loans and advances to banks and customers is based on the discounted contract cash flows (based on contractually agreed repayment structures) and the discounted expected credit loss cash flows (considering the credit rating of customers and collateral). The exchange rates used are the reference rates published by the ECB.

The potential downgrading of customers' credit ratings affects the calculation of fair values of level 3 financial instruments.
If risk premiums were to increase by 50 bp, receivables from customers measured at fair value would decline by EUR 7.5 million (31/12/2025: EUR 8.0 million), and if risk premiums were to increase by 100 bp, the fair values of these receivables would decrease by EUR 14.7 million (31/12/2025: EUR 15.7 million).

The fair value of equity investments and shares in affiliated companies is measured primarily using the discounted cash-flow method entity approach and/or mixed methods (multiples method in combination with the discounted cash flow method) or other methods of company valuation.

Changes in the fair value hierarchy or classification take place whenever there is any change in the quality of the input parameters used in the measurement method. Classification adjustments are made at the end of the reporting period.

The following table shows movements in equity investments FVOCI measured at fair value and assigned to level 3.

Movements in €k	Equity investments FVOCI
Carrying amount as at 01/01/2026	269,961
Additions (purchases)	4,002
Divestments (sales / mergers)	-9,000
Value changes recognised in equity	1,688
Value changes recognised in income	0
Carrying amount as at 30/06/2026	266,651

The item Other comprehensive income from these instruments increased by EUR 1,659 thousand.

The remaining level 3 financial instruments measured at fair value comprise loans and advances to customers for which the fair value option was used.

Movements in €k	Loans and advances to customers
Carrying amount as at 01/01/2026	275,093
Transfer to level 2	0
Additions	1,342
Divestments	-1,327
Changes in fair value	-819
thereof divestments	0
thereof portfolio instruments	-819
Carrying amount as at 30/06/2026	274,288

There were no transfers between level 1 and level 2.

Major new transactions in the financial year with related parties as at 30/06/2026:

Associates	€k 0
Subsidiaries	€k 0
Other related parties	€k 0

Statement by the Management Board of Oberbank AG

We confirm that to the best of our knowledge the condensed interim financial statements prepared in accordance with the applicable accounting standards present a true and fair view of the financial position, financial performance and cash flows of the group, and that the report for the first half-year for the group presents a true and fair view of the financial position, financial performance and cash flows of the group with respect to the key events during the first six months of the financial year and their effects on the condensed interim financial statements, and regarding the key risks and uncertainties in the remaining six months of the financial year, and with respect to the material business transactions with related parties that must be disclosed.

Linz, 26 August 2026

Management Board

CEO
Franz Gasselsberger
Management Board Remit
Market

Management Board Member
Romana Thiem
Management Board Remit
Market

Management Board Member
Martin Seiter
Management Board Remit
Market

Management Board Member
Florian Hagenauer
Management Board Remit
Back Office

Management Board Member
Isabella Lehner
Management Board Remit
Back Office

Current Management Board Remits

Management Board Member Romana Thiem	Management Board Member Martin Seiter	CEO Franz Gasselsberger	Management Board Member Florian Hagenauer	Management Board Member Isabella Lehner
Market	**Market**	**Market**	**Back Office**	**Back Office**
		General Business Policy		
		Internal Audit		
		Compliance		
		Business and Service Departments		
(GBA) General Banking	CIF (Corporate & International Finance)	HR (Human Resources)	DSR (Data Governance & Supervisory Reporting)	ORG (Strategic Organisational Development, Digitalisation and IT)
PAM (Private Banking & Asset Management)	TRE (Treasury)	RUC (Accounts & Controlling)	ISK (Real Estate, Safety & Security and Cost Management)	ZSP (Central Services and Production)
	Oberbank Leasing GmbH[1]		KRM (Credit Management)	Oberbank Service GmbH[1]
			RIS (Strategic Risk Management)	3 Banken IT GmbH[2]
			SEK (Secretariat & Communication)	
		Regional Business Divisions		
Linz North	Salzburg	Innviertel	Back Office Austria	
Linz South	Vienna	Upper Austria South	Back Office Germany	
Lower Austria & Burgenland	Germany South	Germany Central	Back Office Czech Republic	
Germany Southwest	Slovakia	Czech Republic	Back Office Hungary	
	Hungary		Back Office Slovakia	

1) 100% subsidiary of Oberbank

2) Oberbank owns 40%

Important information

Forecasts that refer to the future development of Oberbank are estimates made on the basis of information available to us on the reporting date. Should the assumptions regarding such forward-looking statements prove incorrect or should risks materialise to an extent not anticipated, the actual results may vary from those expected at the time of this writing. Information provided on market shares is based on the most recent data available at the copy deadline.
When adding up rounded figures and calculating percentage rates of change, slight differences may result compared with totals and rates arrived at by adding up component figures which have not been rounded.
This report is available in German and English. Only the German language version shall be legally binding.

Financial calendar 2026

9 April 2026	Online publication of the Annual Report for the year 2025
9 May 2026	Date of record for the 146th Annual General Meeting
19 May 2026	146th Annual General Meeting
21 May 2026	Ex-dividend day
22 May 2026	Date of record (dividend)
20 May 2026	Dividend payout date
19 May 2026	Report Q1 2026
26 August 2026	Report Q1-Q2 2026
26 November 2026	Report Q1-Q3 2026

The financial calendar is subject to change. The most recent version is available from the Oberbank AG website. More information is available online at www.oberbank.at under Investor Relations.

Publication details

Media owner and publisher: Oberbank AG, 4020 Linz, Untere Donaulände 28
Internet: www.oberbank.at, e-mail: sek@oberbank.at
Editing: Secretariat & Communication, phone +43 732 78 02-0