

Oberbank

Bond Investor Presentation June 2026



Oberbank
Nicht wie jede Bank

COMPANY PROFILE



FACT SHEET OBERBANK

Oberbank: Facts & Figures



Staff (FTEs)
2,133



Receivables from customers
22.19 billion



Primary funds
20.90 billion



Number of branches
161

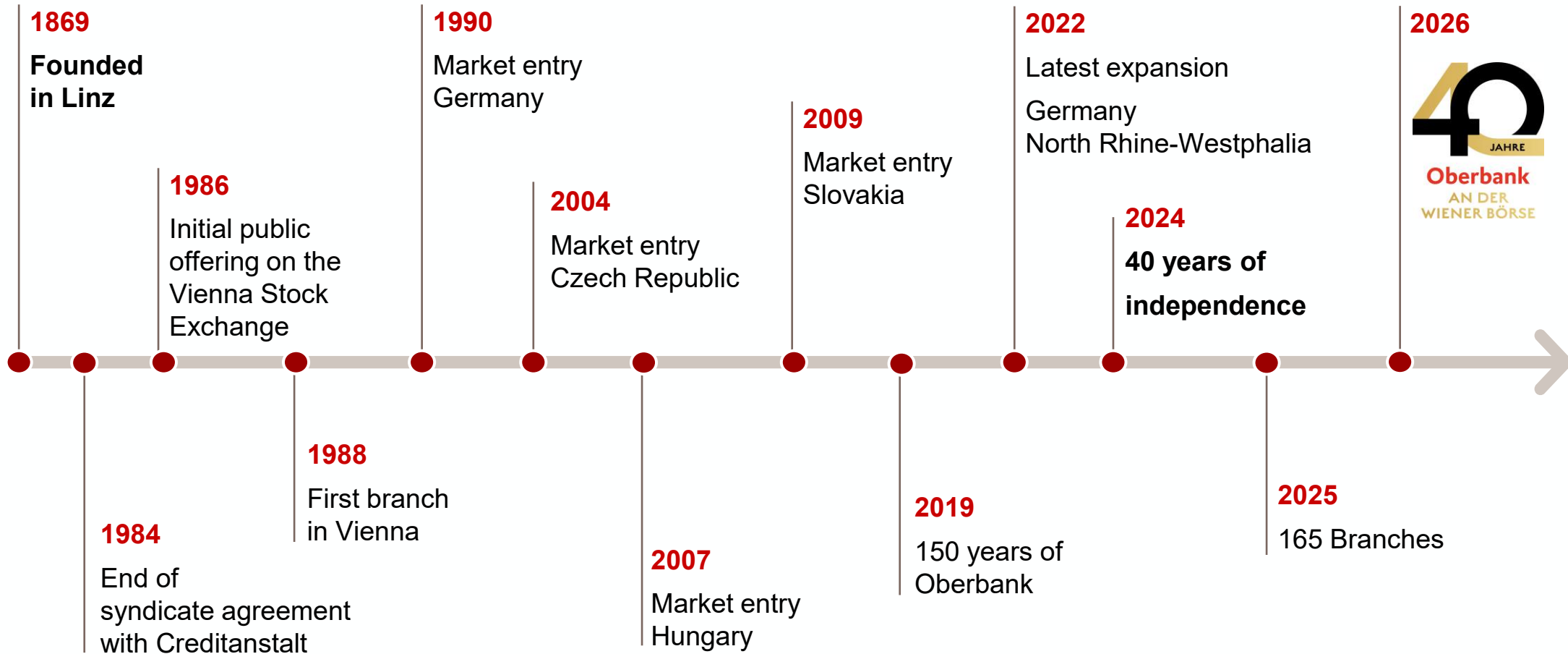
7th largest bank in Austria

	Bank	Total assets
1	ERSTE Group Bank AG	368.6 billion
2	Raiffeisen Bank International AG	210.3 billion
3	Bank Austria Member of UniCredit UniCredit Bank Austria AG	109.6 billion
4	BAWAG P.S.K. AG	71.0 billion
5	Raiffeisenlandesbank OÖ AG	49.0 billion
6	Raiffeisenlandesbank NÖ-Wien AG	35.5 billion
7	Oberbank Oberbank AG	29.4 billion
8	Steiermärkische Bank und Sparkassen AG	23.8 billion
9	Raiffeisen-Landesbank Steiermark AG	16.9 billion

Source: Oberbank AG, Shareholder Report 31.03.2026 | Annual Reports of the respective institutions as of 31.12.25 | Values in EUR



SUCCESSFUL GROWTH FOR OVER 150 YEARS



As of 31.12.2025



5 COUNTRIES – 161 BRANCHES – ONE OBERBANK



Source: Oberbank
As of: 31. March 2026



RATING OVERVIEW OF OBERBANK

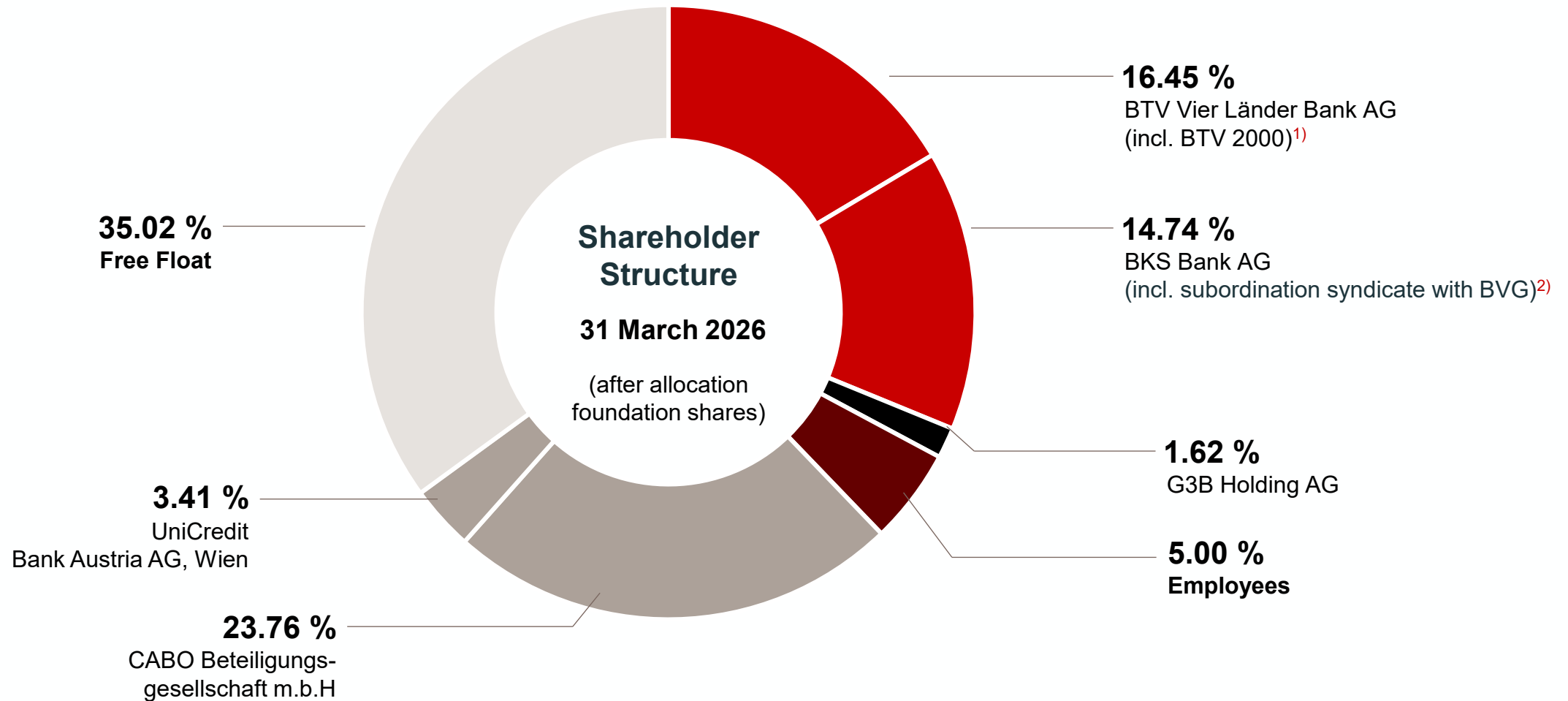
Rating by Standard & Poor's

	Credit rating	Outlook
Long-term issuer rating	A-	stable
Short-term issuer rating	A-2	
Mortgage-backed cover pool	AAA	stable

Source: Standard & Poor's
As of: 26.03.2026 Issuer rating (26.03.2026) | Transaction Update: Oberbank AG (Mortgage Covered Bond Program) (01.04.2025)



SHAREHOLDER STRUCTURE ENSURES OUR AUTONOMY



Source: Oberbank AG | As of: 31. March 2026

¹⁾ BTV 2000 Beteiligungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of BTV Vier Länder Bank AG, holds 2.62% of Oberbank AG.

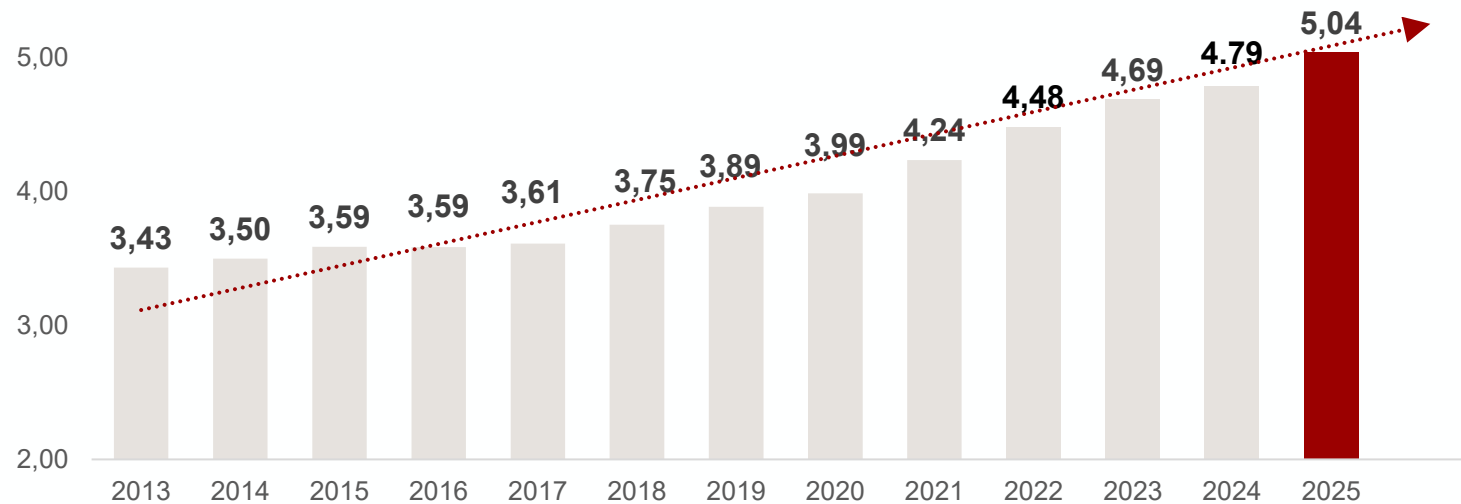
²⁾ Beteiligungsgesellschaft m.b.H. ("BVG") holds 0.58% in Oberbank AG



PARTICIPATION PROGRAMMES: UNIQUE, VISIONARY - A REAL LONG-TERM USP!

Employee Participation

Employee Participation in the total capital
(in %)



! Employee Participation

5.04 %

! Employee Foundation

271 Mio. Euro
invested
by employees

Our employees are ambassadors of the Oberbank success story!

1) As of: 31 December 2025



PROVEN BUSINESS MODEL FOR LONG-TERM SUCCESS

Corporate Banking



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

~ 56,500 customers

Private Banking



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

~ 10,000 customers

General Banking



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

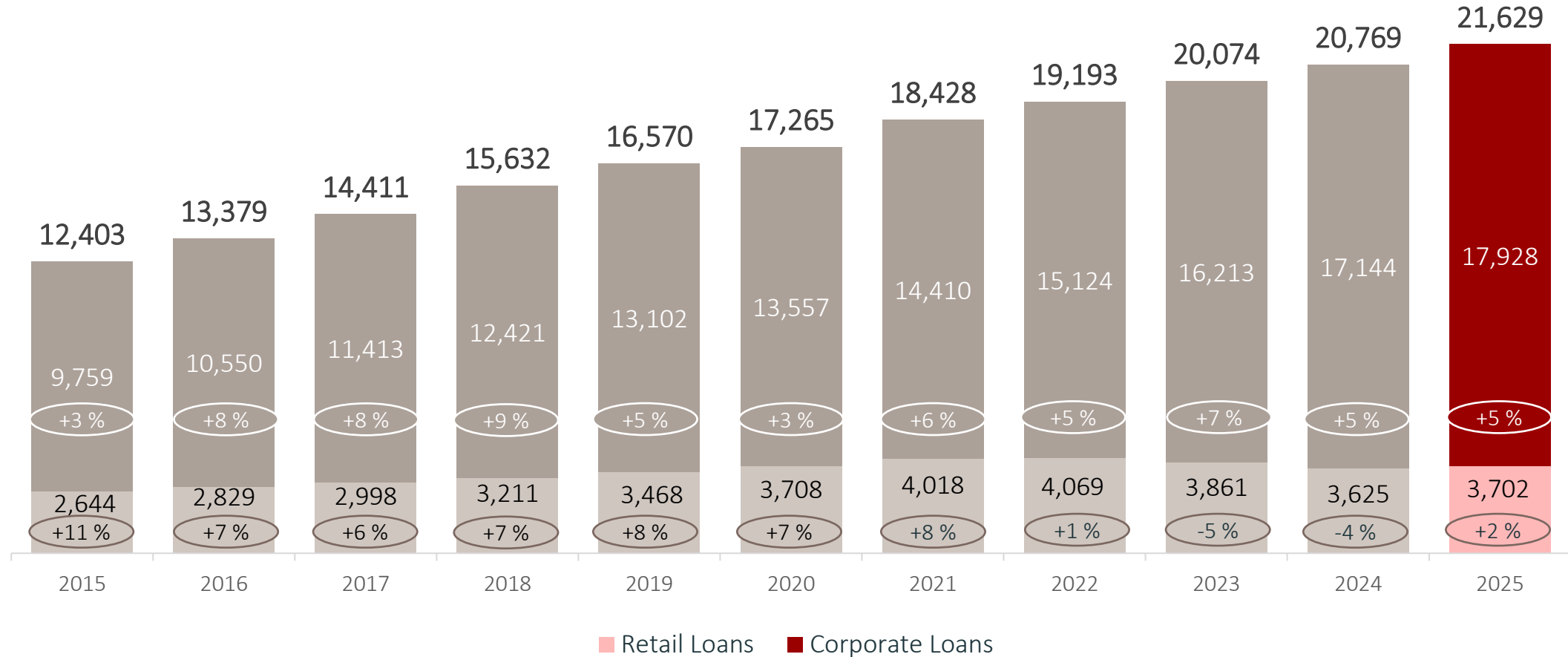
~ 264,000 customers

Stable foundation is the key to success

As of: 31. March 2026



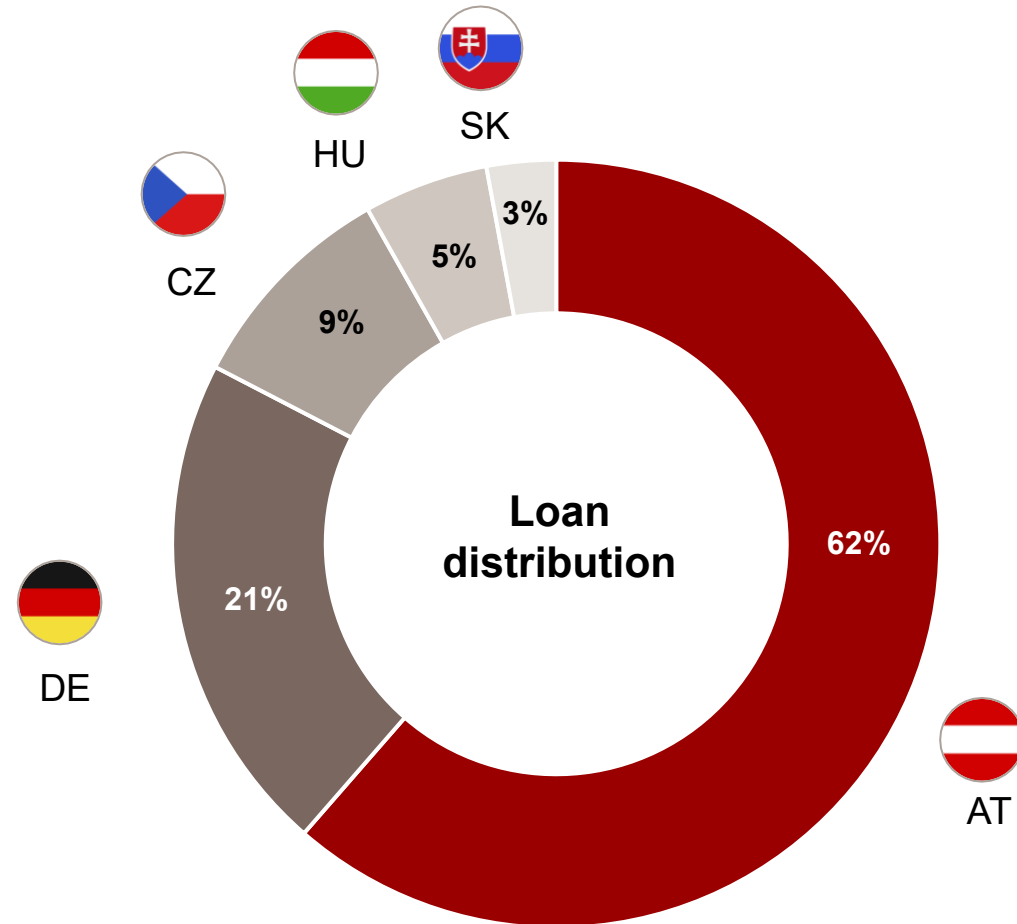
EXPANSION ALSO REFLECTED IN THE DEVELOPMENT OF LENDING VOLUME



Source: Oberbank AG, Annual Reports 2015 to 2025
Amounts in billion €



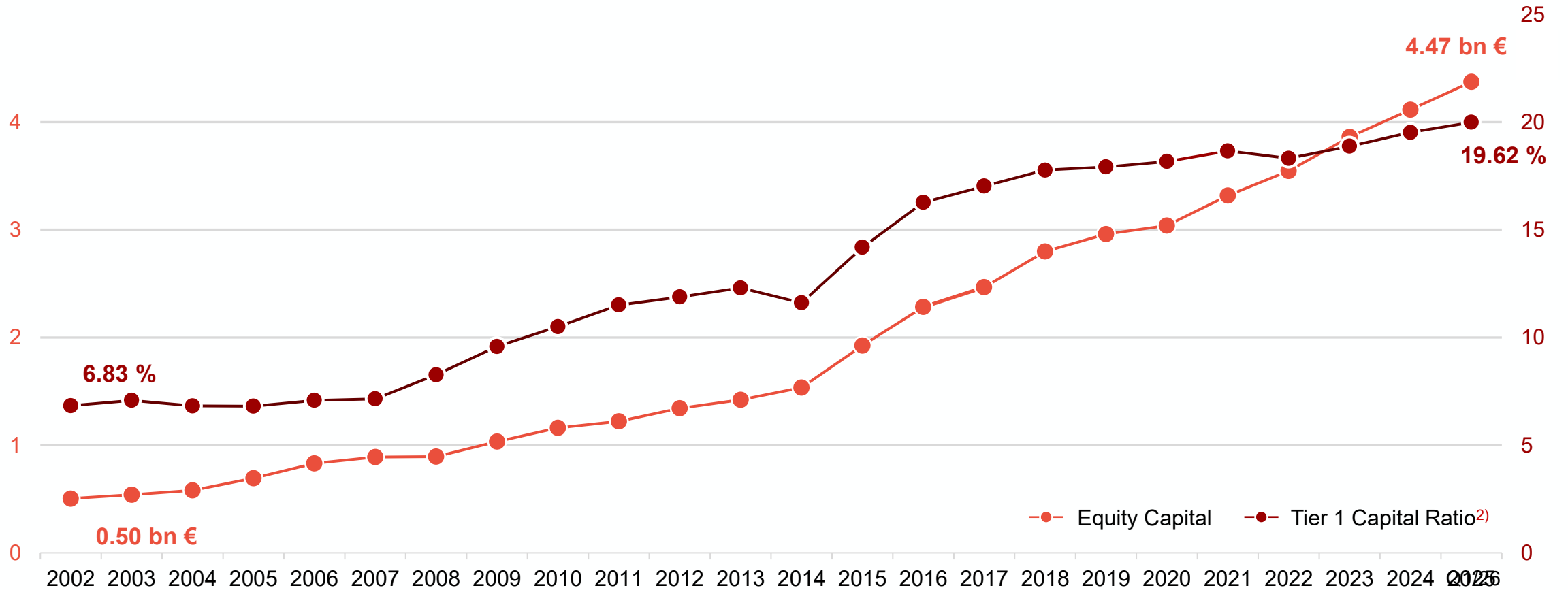
DISTRIBUTION OF LOANS REFLECTS THE REGIONAL FOCUS



Source: Oberbank AG
As of 31.03.2026



EQUITY INCREASE OVER THE PAST YEARS



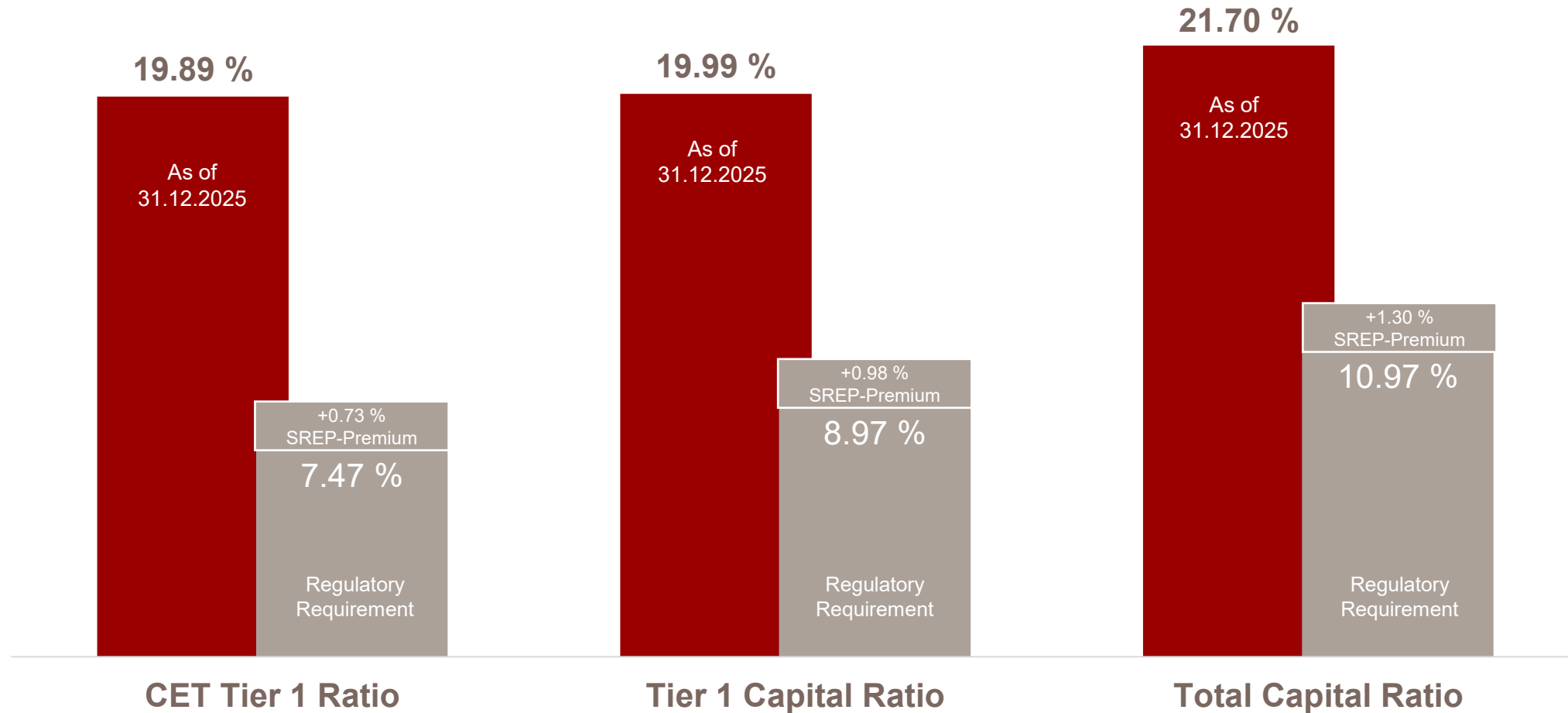
1) Average growth compared with reference figures per 31.12. capital increase included; compound interest method

2) Tier 1 Capital Ratio according to Basel I (until 2007), Basel II (2008-2013) and Basel III (since 2014)

Source: Oberbank AG, Shareholder Reports 2002 – 2025, Shareholder Report per 31.03.2026



WE MEET THE STATUTORY CAPITAL REQUIREMENTS



Source: Oberbank Annual Report as of 31.12.2025;
As of 31.12.2025



OBERBANK'S STRATEGIC INVESTMENT PORTFOLIO

Financial and Insurance companies

BTV VIER
LÄNDER
BANK
3 Banken Gruppe

BKS Bank

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



Industrial Sector

voestalpine

ENERGIE AG
Oberösterreich

LENZING

LinzTextil

Source: Oberbank AG
As of 31.12.2025



RESULTS Q1 2026: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

Profit before Tax

118.8 mn €

-3.0 mn¹⁾

RoE before Tax

10.8 %

-1.0 %-P.¹⁾

Cost-Income-Ratio

43.5 %

+0.8 %-P.¹⁾

Risk-Earning-Ratio

7.3 %

+0.8 %-P.¹⁾

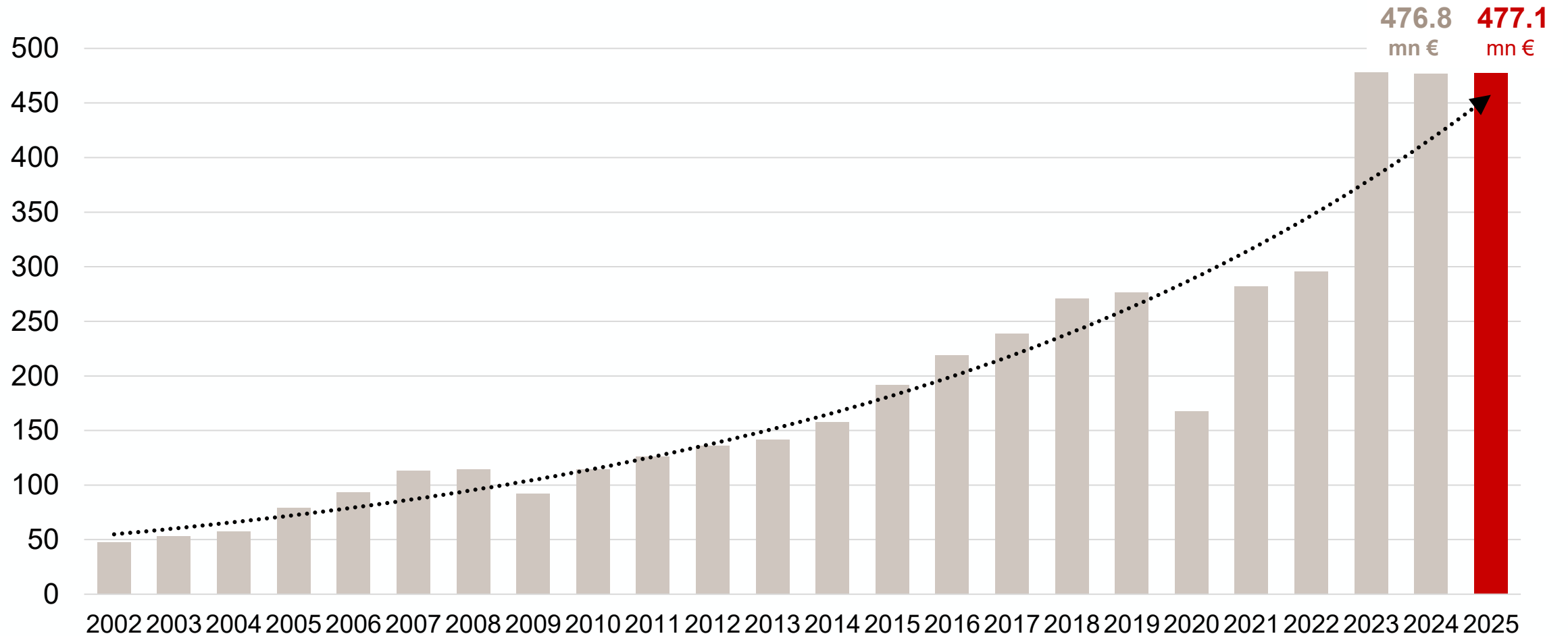
31 March 2026

Source: Oberbank

¹⁾ Reference figures: 31. March 2025



PROFIT BEFORE TAX IN A LONG-TERM COMPARISON

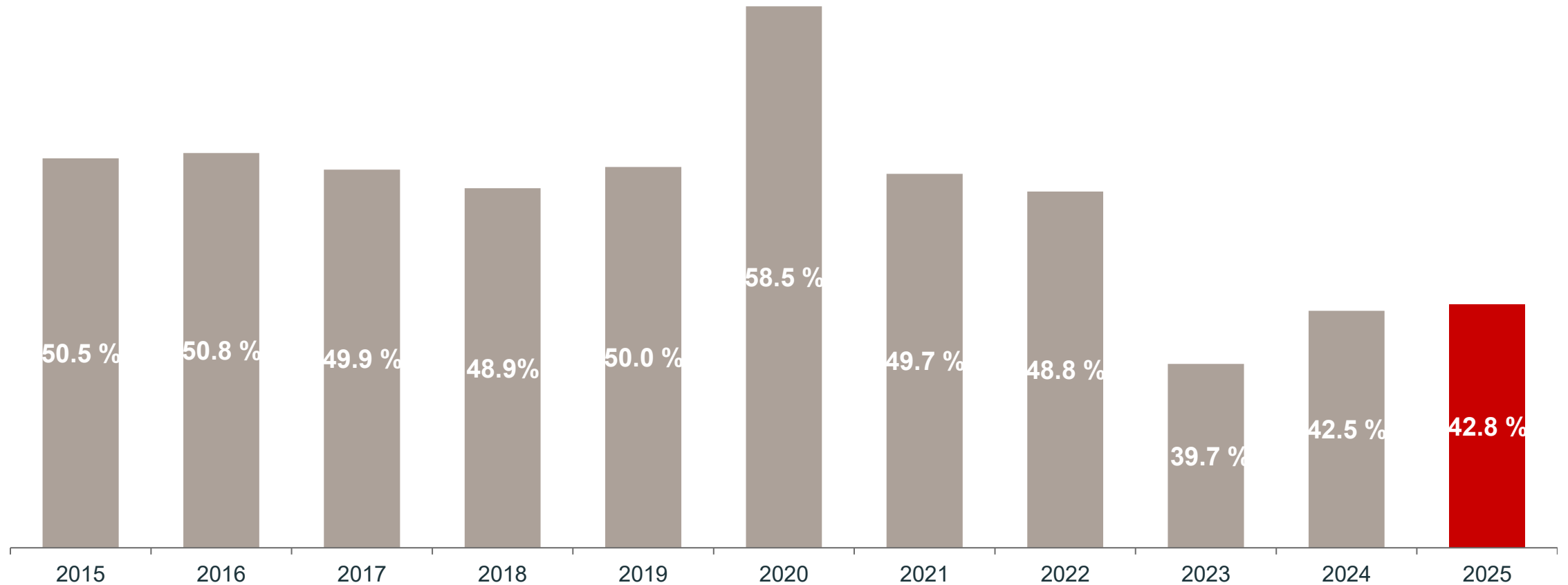


Source: Oberbank, Shareholder Reports 2002 - 2025



STABLE COST STRUCTURE

Cost-to-Income Ratio (CIR)

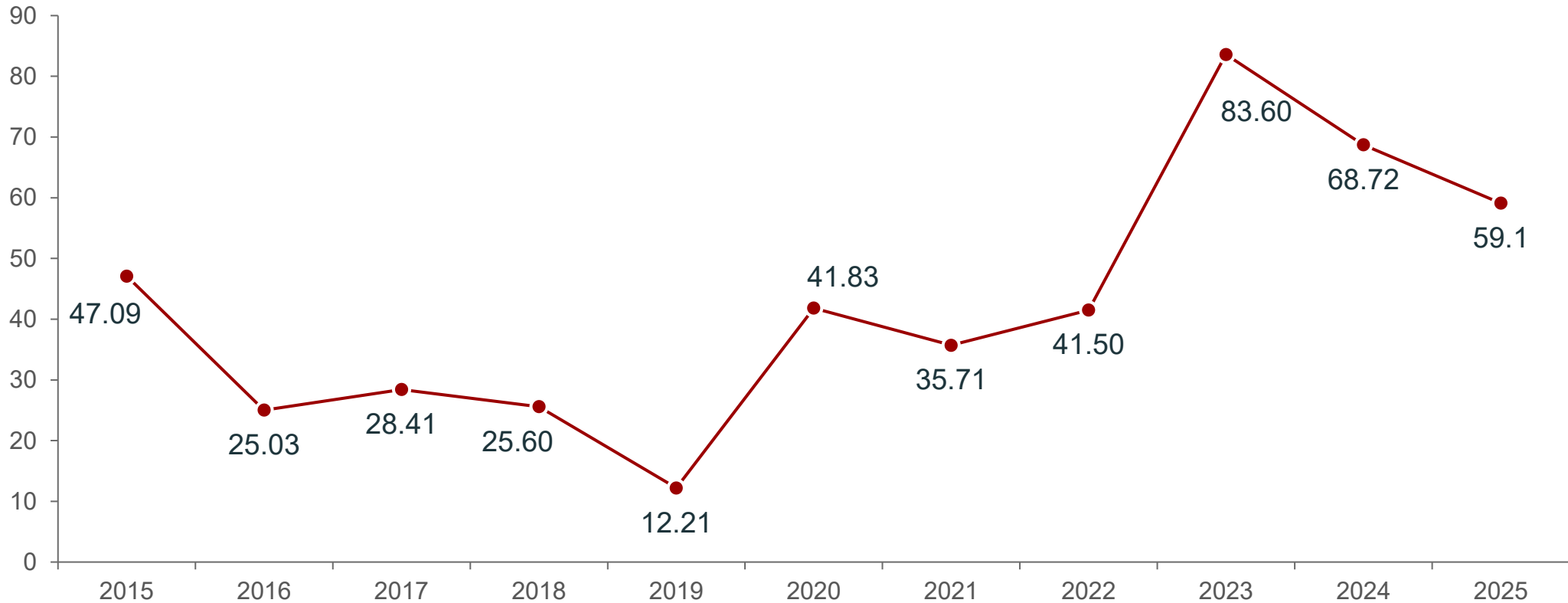


Source: Oberbank AG, Annual Reports 2015 – 2025
As of 31.12.



LOAN LOSS PROVISIONS

Charges for losses on loans and advances
(in mn €)



Risk Indicators	2021	2022	2023	2024	2025
NPL-Ratio gross ¹⁾	1.96 %	2.49 %	3.55 %	3.56 %	2.78 %

Source: Oberbank AG, Annual Reports 2015 – 2025;
As of 31.12.
¹⁾ annual publication



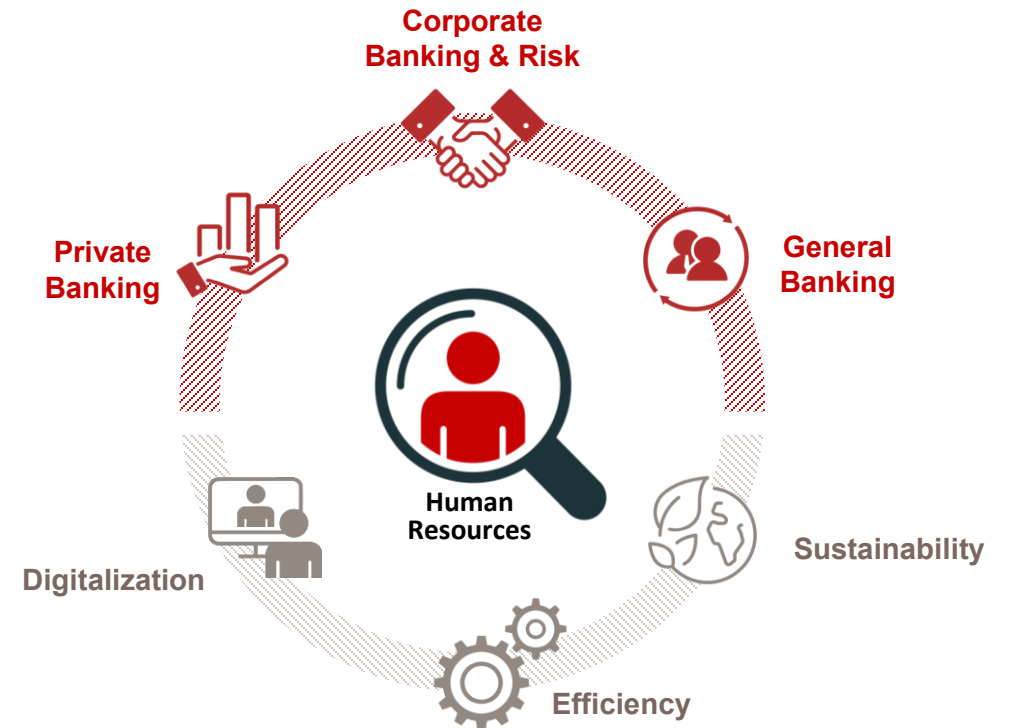
Strategy 2030: Growth and efficiency through seven fields of action

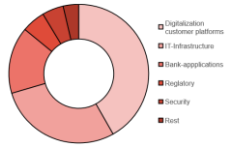
Strategy 2030 continues our successful strategy and places a strong focus on **growth and efficiency**.

FUTURE
2030

Together, with our goal
in mind

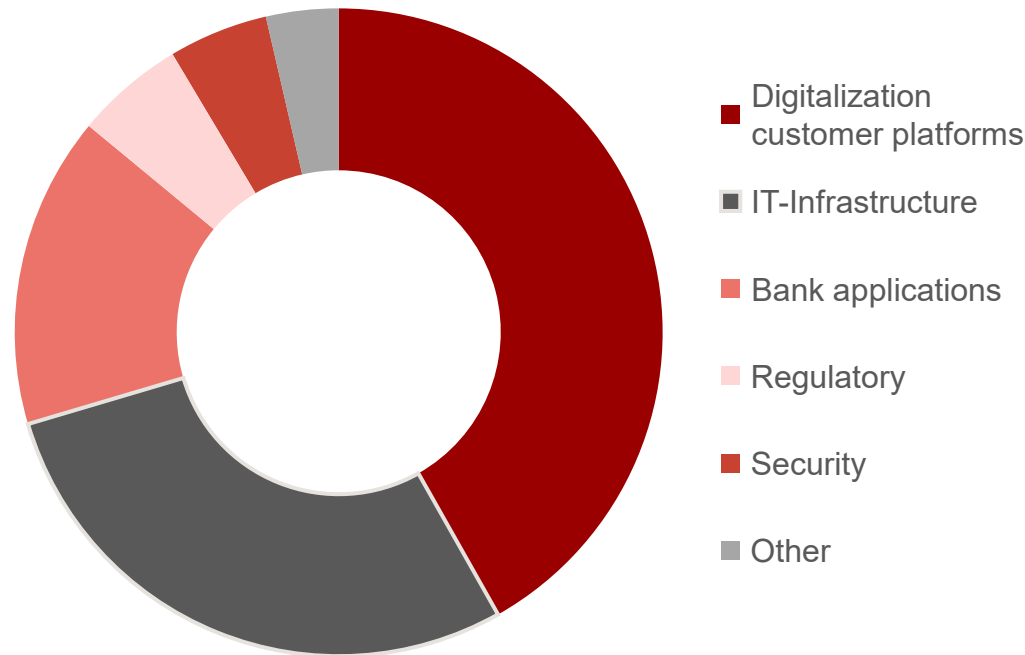
The goal is clear: **to keep Oberbank on its
successful growth course.**





Digitalization and AI

Investments in customer benefits and efficiency gains (IT investments 2025)



Oberbank is taking the smart follower approach to digitalization



Increased efficiency through artificial intelligence

Targeted use of AI technologies for automation and support



Focus on optimizing customer business processes

Onboarding and credit application



Investments in IT stability and security

Expansion of IT infrastructure with a focus on resilience, cybersecurity, and high availability



Uniform core systems across all markets

Consolidation and standardization to increase efficiency and reduce complexity



Sustainability



We are pursuing a clear decarbonization strategy for our loan portfolio through 2030.

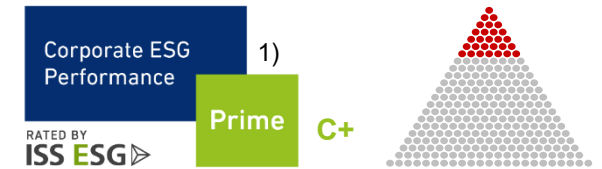
We support our customers in transforming their business models to become more sustainable.

We are expanding our sustainable lending volume by identifying new business areas.

Selected targets for 2030

Environment	EUR 2.6 bn sustainable financing
Social	women's leadership quota: 35 %
Governance	Prime Rating ISS

PRIME status through ISS ESG¹⁾



„transparency level:
VERY HIGH (80-100%)

MSCI ESG Rating „AA“²⁾

AA Rating:
Oberbank ranked as global leader

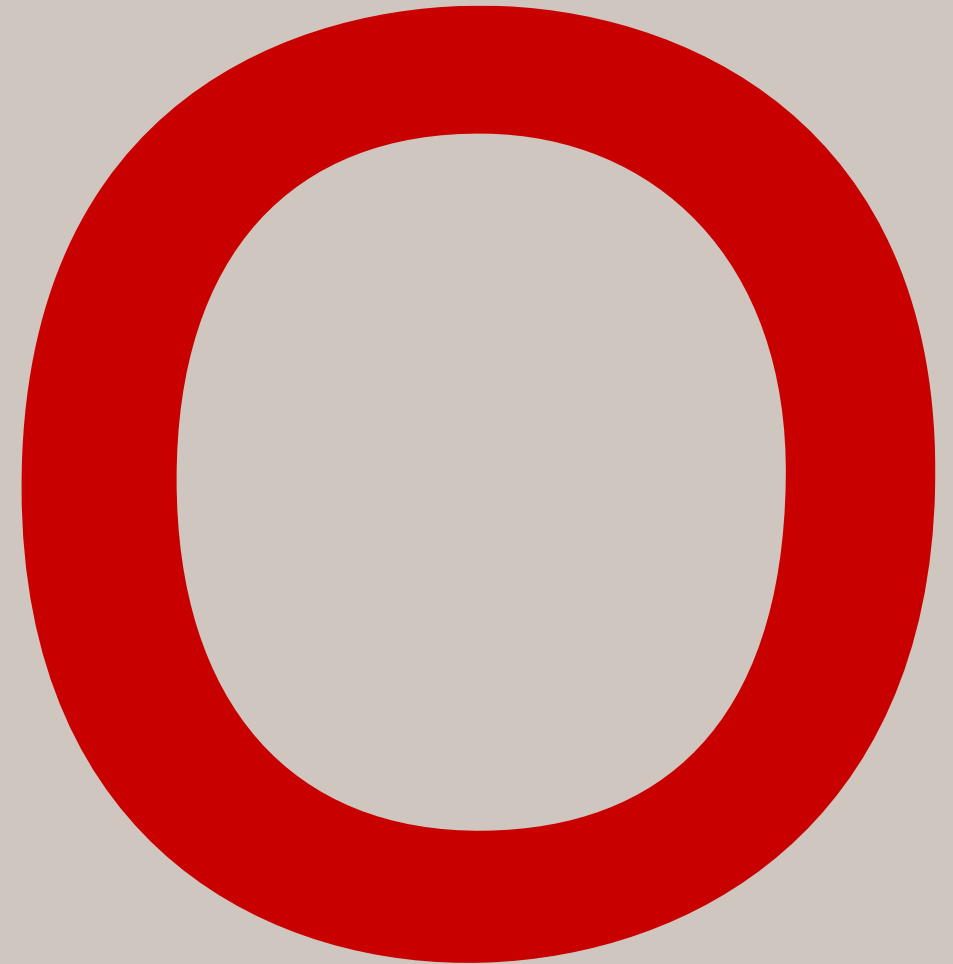


1) ISS ESG 12/28/2023; ISS ESG is the responsible investment division of Institutional Shareholder Services Inc., the world's leading provider of corporate governance and responsible investment services. We have been awarded Prime Status for the third consecutive year. Source: <https://www.issgovernance.com/esg/ratings/>

2) The use of data from MSCI ESG RESEARCH LLC or its affiliates ("MSCI") by Oberbank and the use of MSCI logos, trademarks, service marks, or index names herein do not constitute an endorsement, support, recommendation, or promotion of Oberbank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided on an "as is" and "as available" basis. MSCI names and logos are trademarks or service marks of MSCI.



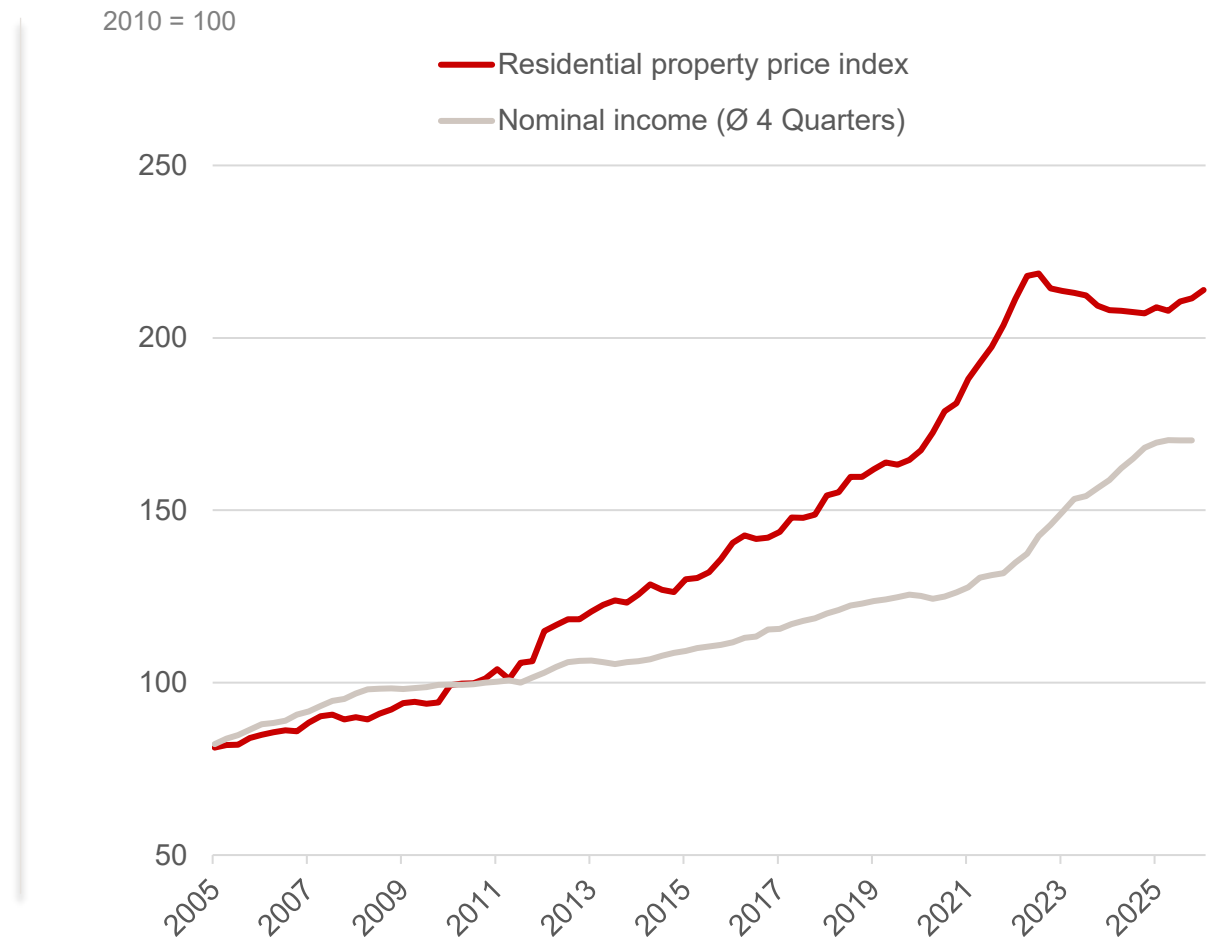
REAL ESTATE MARKET



DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Real estate prices compared to consumer prices, credit and income

- **After strong growth, a phase of stabilization has taken hold since the end of 2022**
- **Prices in Austria have risen 2.7 times since 2005 and have doubled since 2010**
- **The price increase is not only significantly stronger than in the eurozone, but also stronger than the growth in disposable income or consumer prices.**



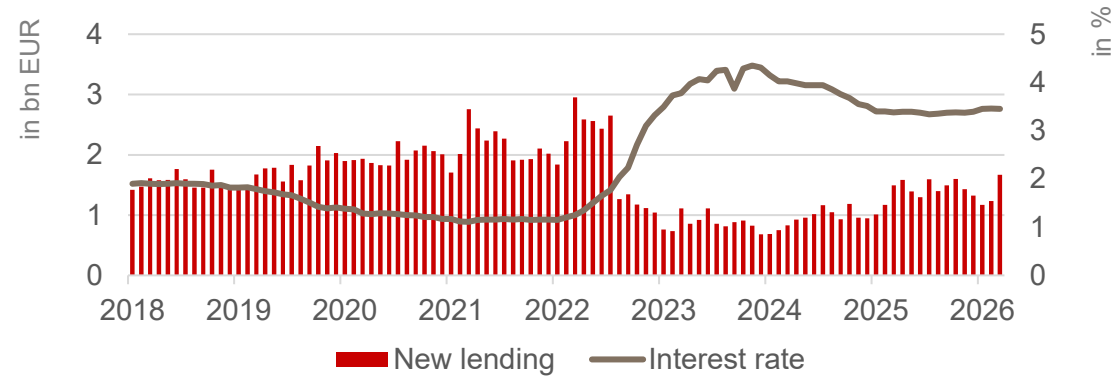
Source: OeNB-Immobilienmarkt-Dashboard

Source: OeNB, DataScience Service GmbH, TU Wien, Prof. Feilmayr, EZB (Quarterly Sector Accounts)



LOANS AND APPROVALS: SIGNS OF A BOTTOM

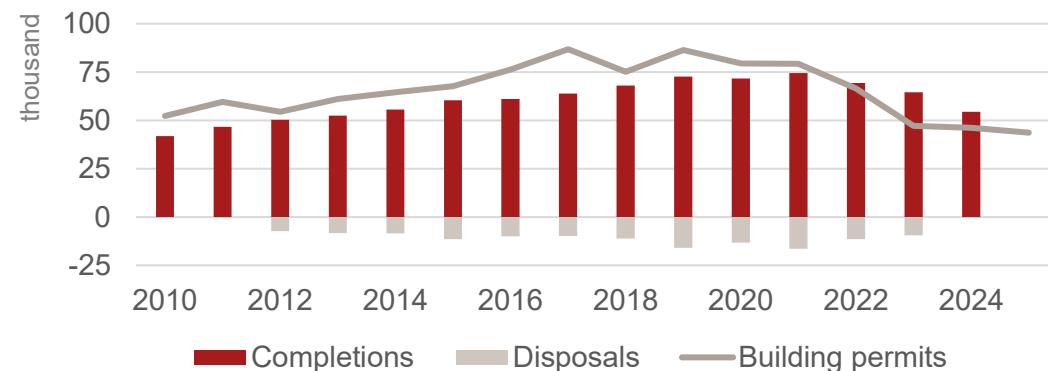
New loan volume and interest rates for residential real estate loans



Source: OeNB (Monetary Financial Institutions Interest Rate Statistics)

- Sharp decline since August 2022 closely linked to rising interest rates
- Partly pull-forward effects from KIM-V (Kreditinstitute-Immobilienfinanzierungsmaßnahmen-Verordnung)
- Building permits stabilize at low levels

Building permits, completions, and disposals



Source: STATcube (Statistik Austria), Statistik Austria
 Source: OeNB-Immobilienmarkt-Dashboard

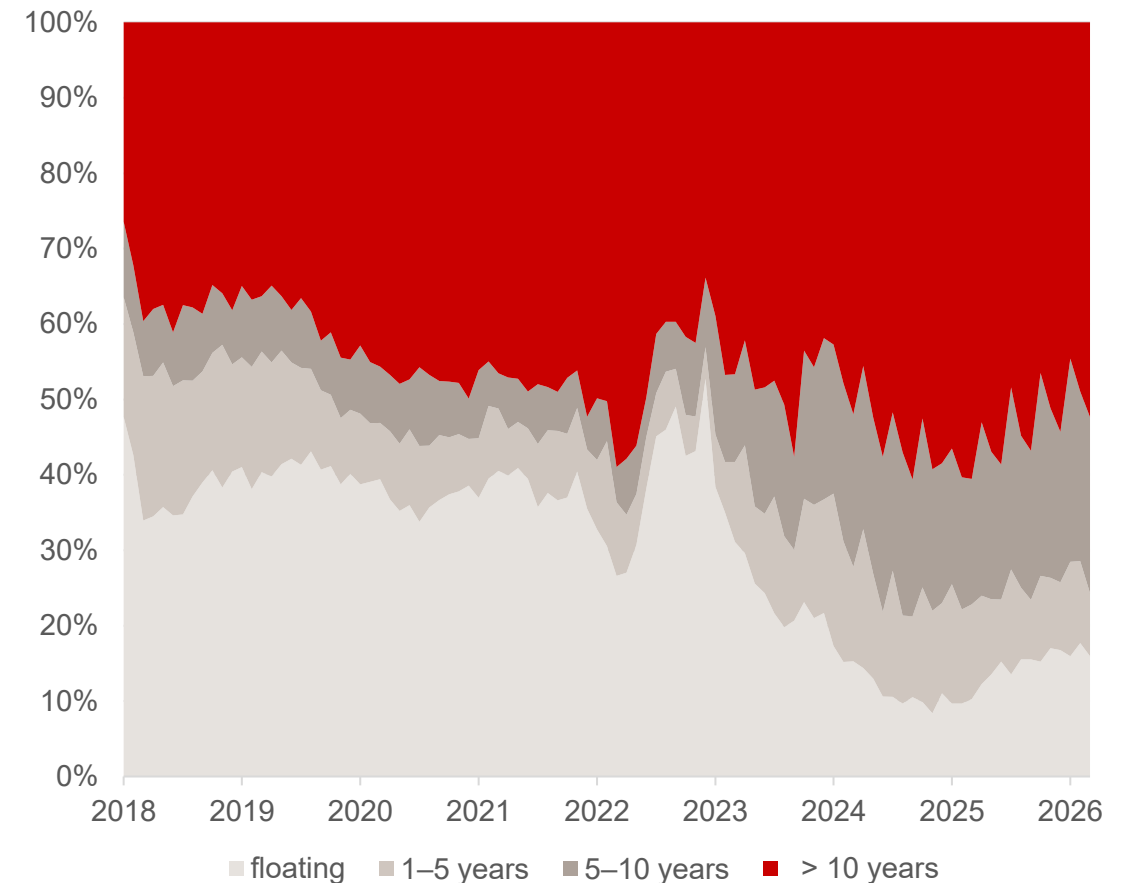


DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Fixed-interest periods for housing loans in Austria

- **Austria: Share of variable-rate loans remains high**
- **The proportion of variable-rate loans was still just under 50 % in 2018, but most recently stood at only 16 %.**
- **The proportion of loans with a fixed term of more than 10 years has risen from 26 % in 2018 to 45 % currently.**

Fixed interest rate for new loans in %

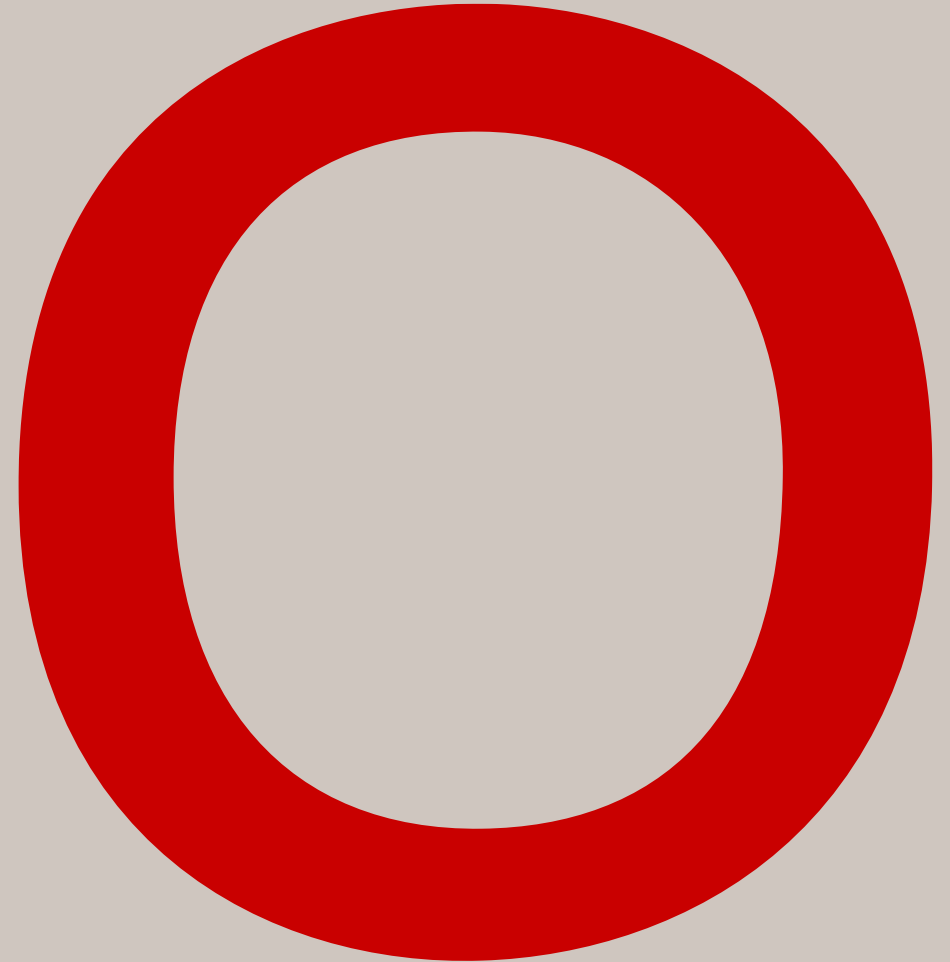


Source: OeNB-Immobilienmarkt-Dashboard

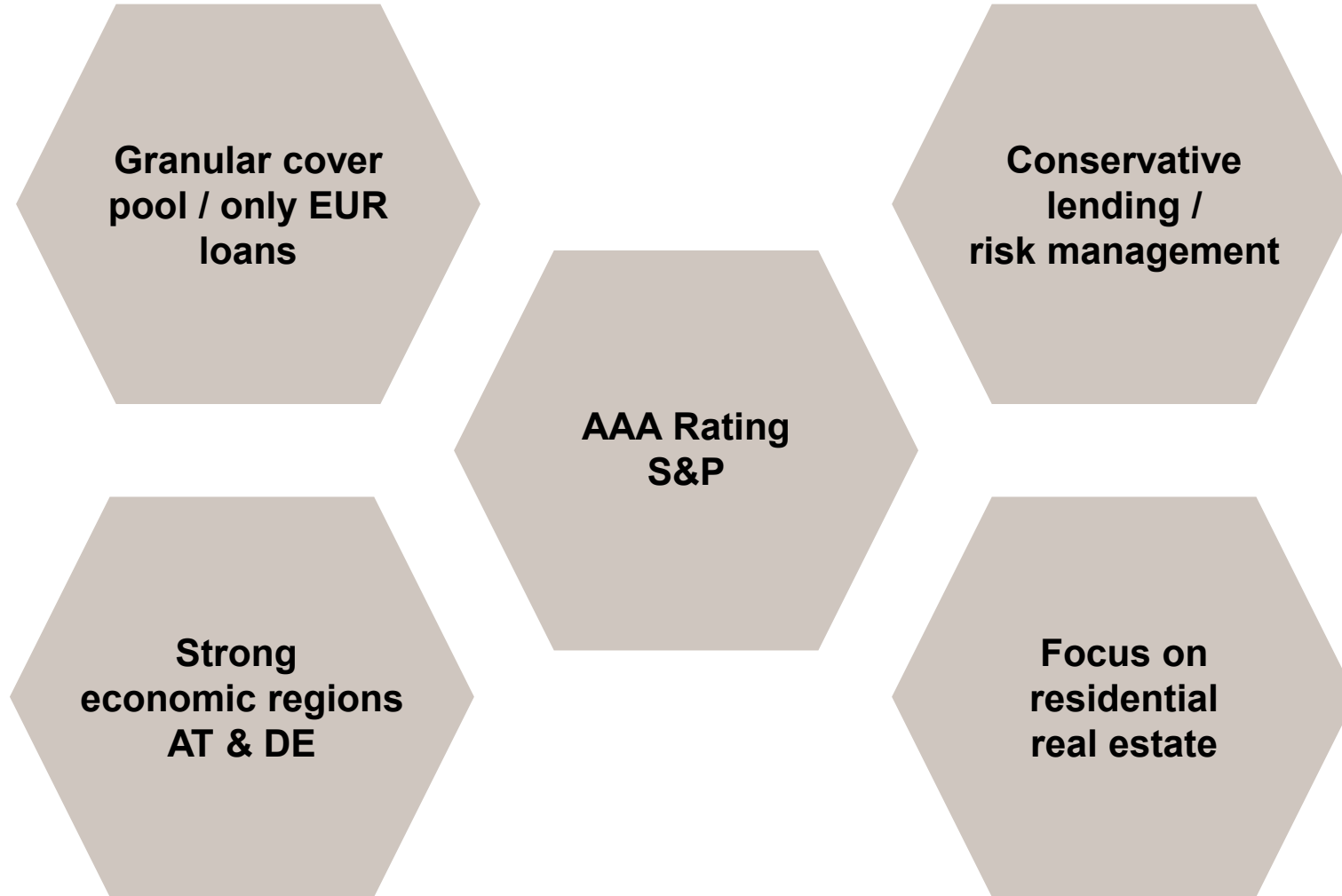
Source: OeNB (Monetary Financial Institutions Interest Rate Statistics)



COVER POOL



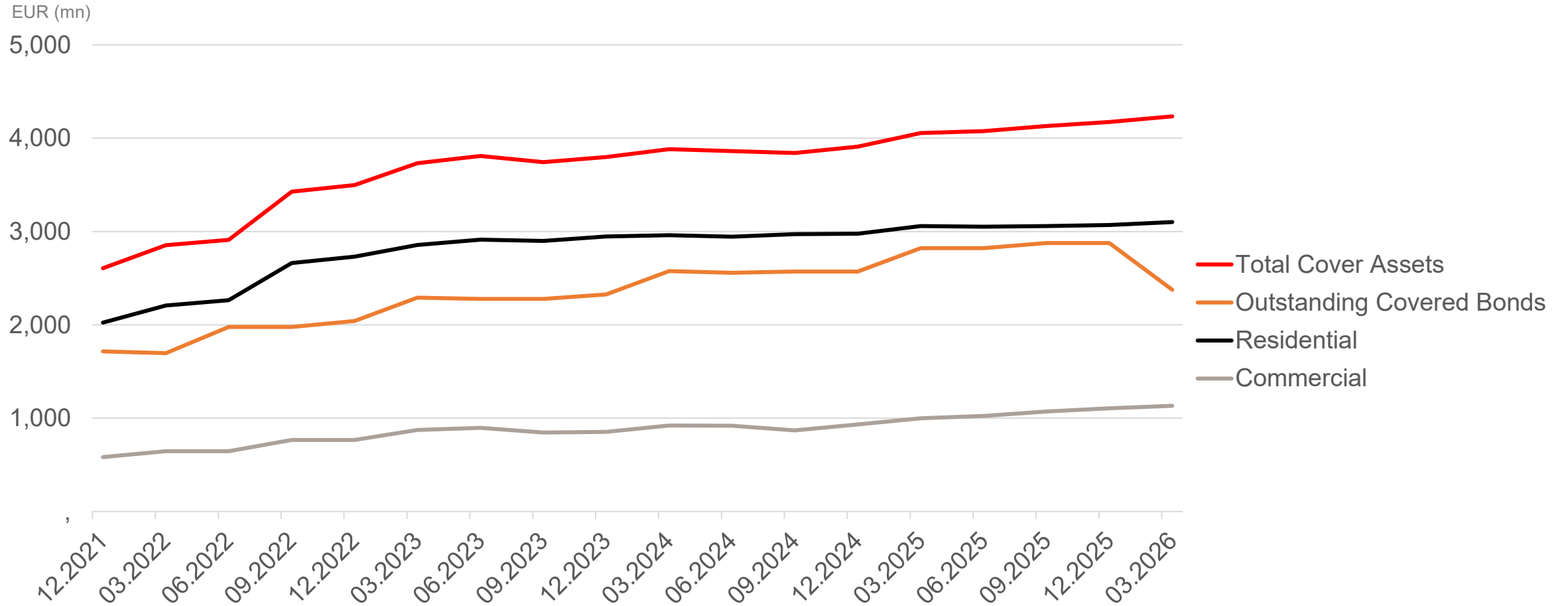
OBERBANK MORTGAGE-BACKED COVER POOL



Source: Oberbank AG
As of: 31.03.2026



COVER POOL – FOCUS RESIDENTIAL

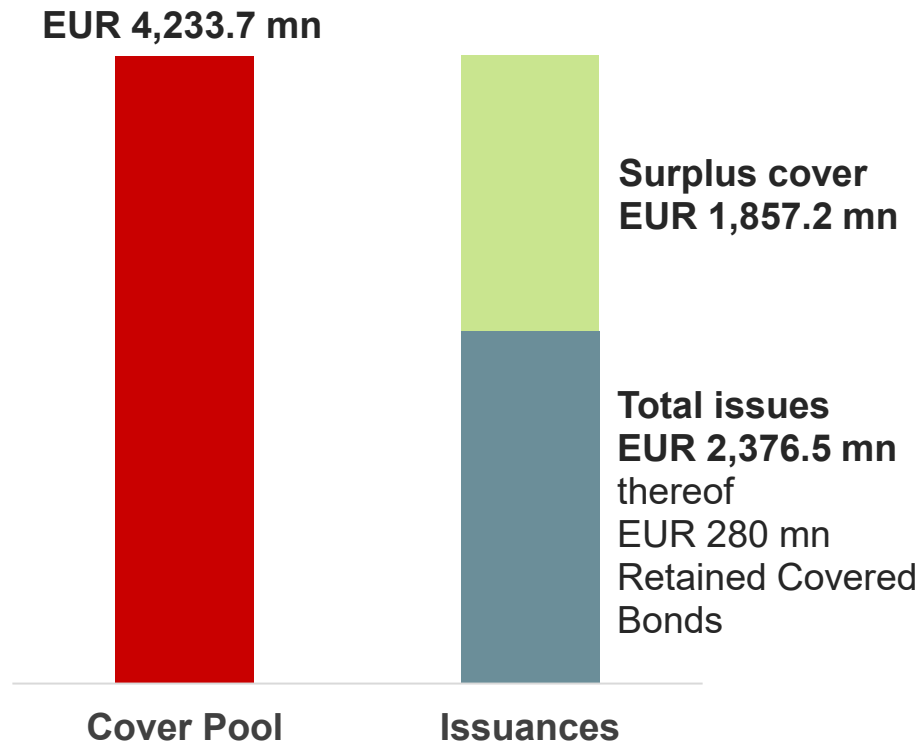


Source: ATT Cover Pool Reporting 31.12.2021 – 31.03.2026
As of: 17.04.2026

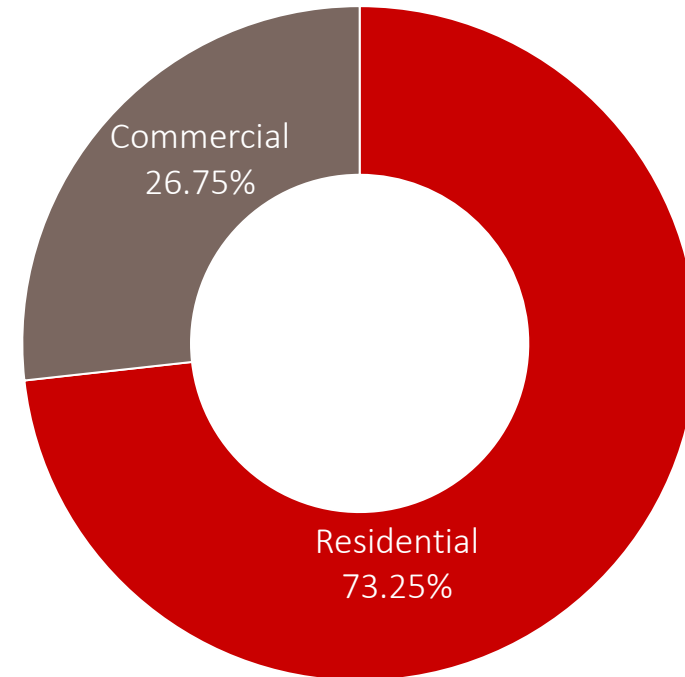


HIGH OVERCOLLATERALISATION – FOCUS ON HOUSING SECTOR

Cover Pool



Portfolio

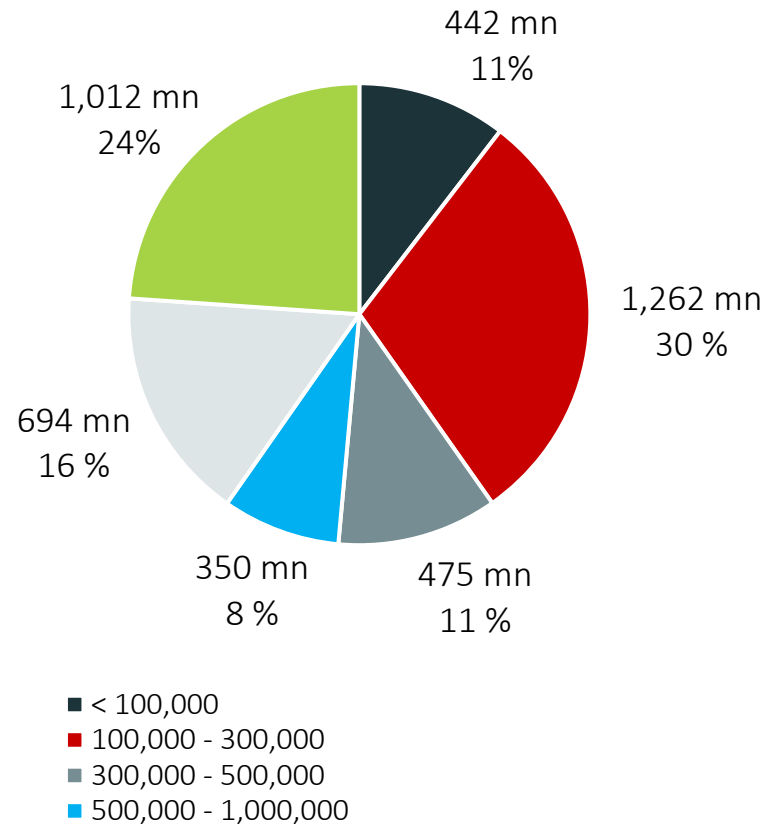


Source: ATT Cover Pool Reporting as of 31.03.2026

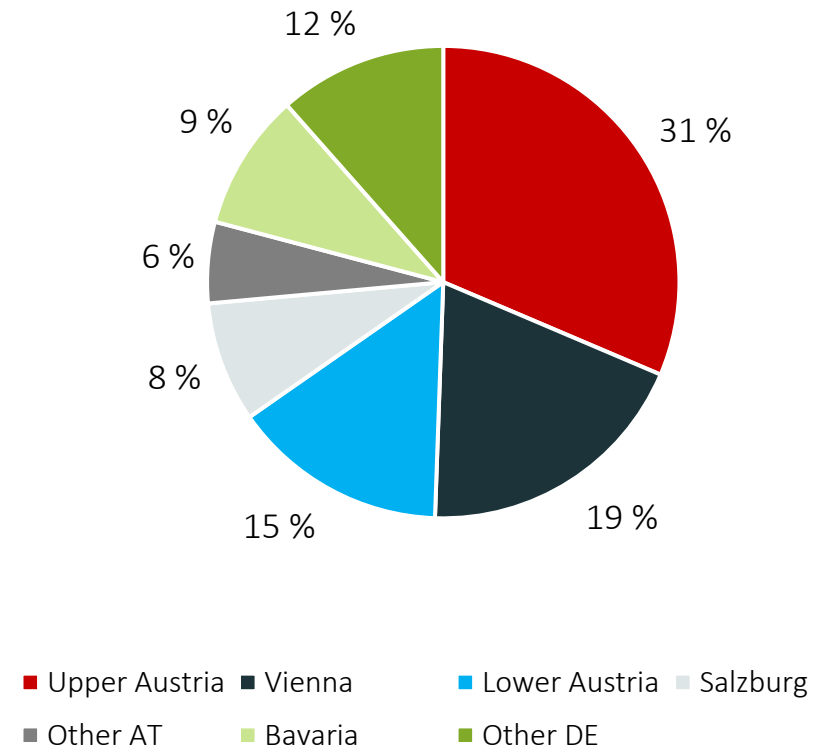


COVER POOL - COMPOSITION

Granularity – 40 % < 300,000 EUR €



Regional distribution

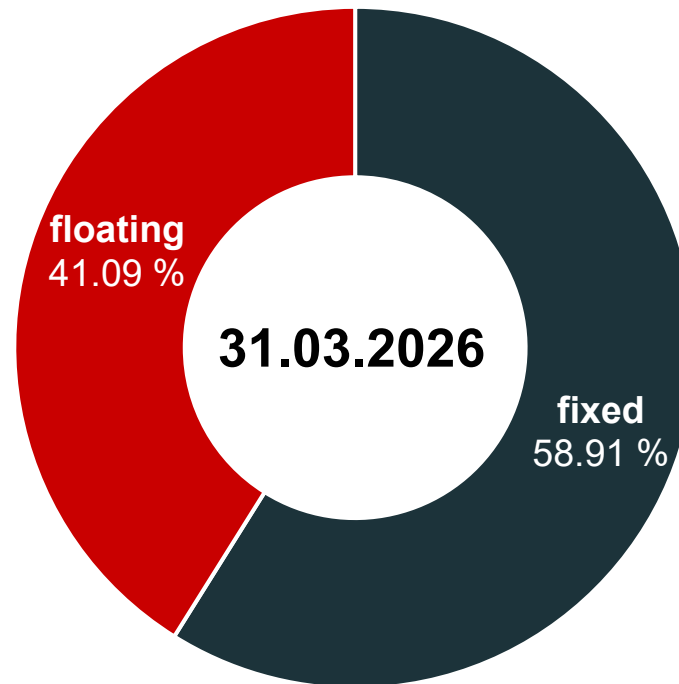


Source: ATT Cover Pool Reporting as of 31.03.2026



TREND TOWARD FIXED INTEREST RATES FOR HOUSING LOANS

Interest terms in the cover pool

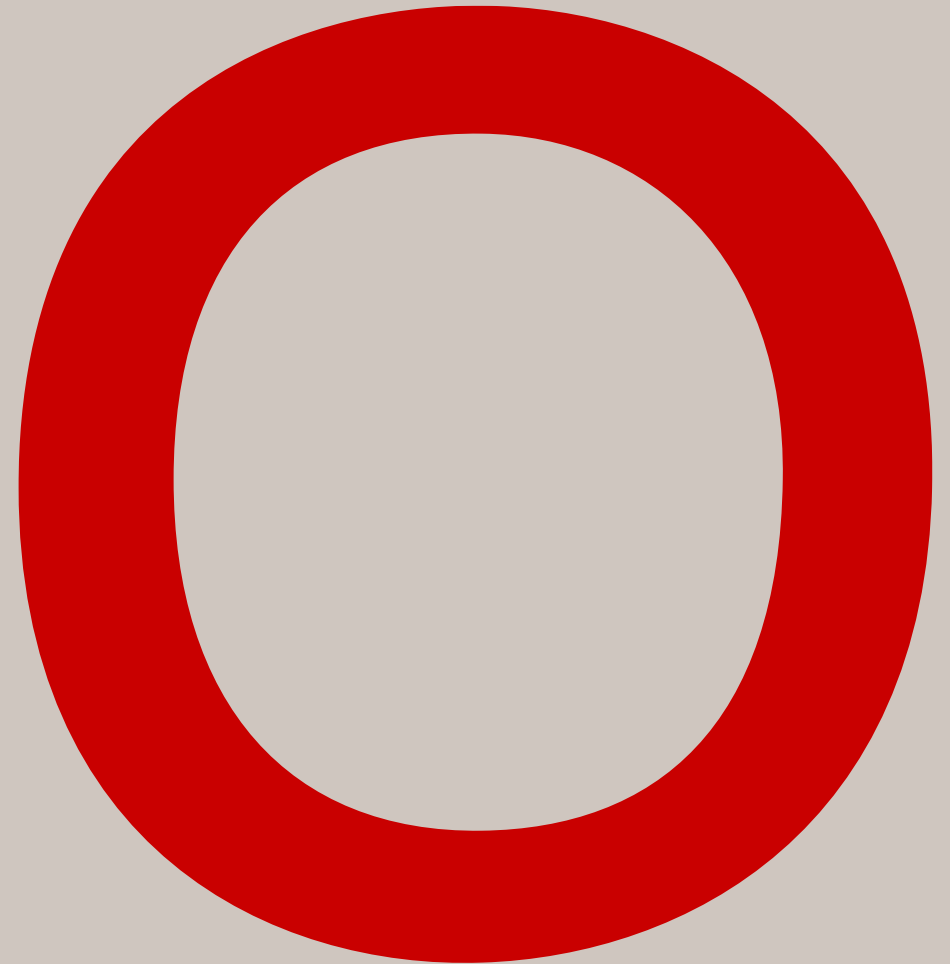


in % of the portfolio

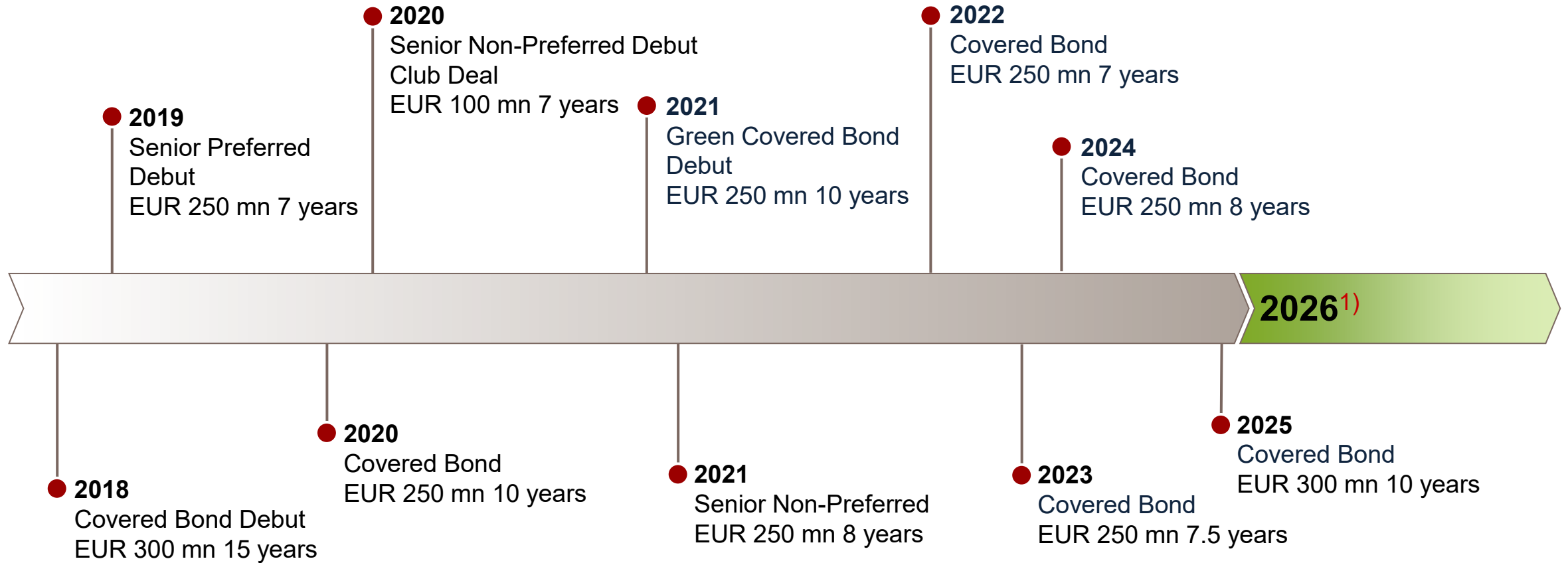
Source: ATT Cover Pool Reporting as of 31.03.2026



FUNDING



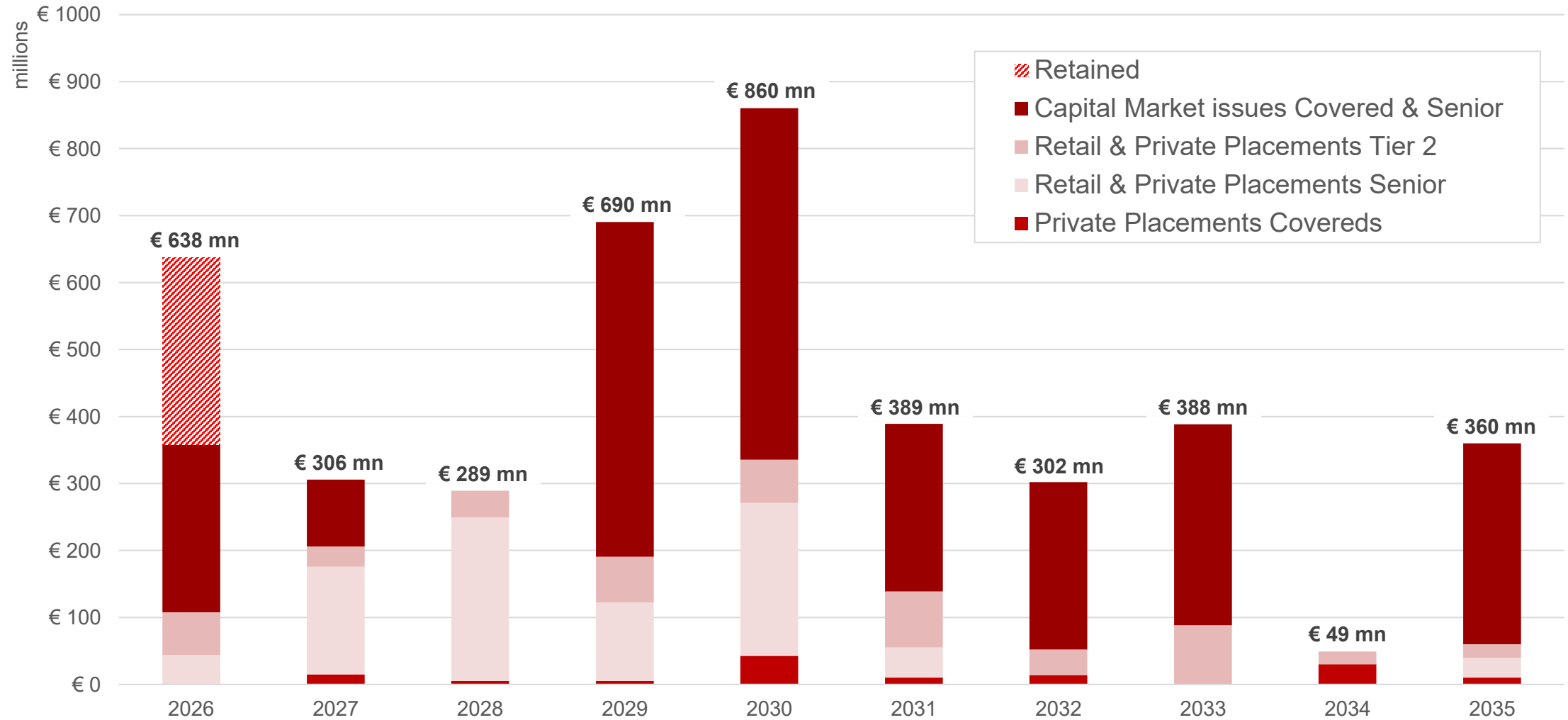
FUNDING ACTIVITIES



1) The planning corresponds to the status as of January 14th 2026. Issues cannot be guaranteed as they depend on the market situation and other economic and regulatory factors.
 Source: Oberbank AG, Icon made by Darius Dan from www.flaticon.com
 As of 14.01.2026



OBERBANK ISSUES – MATURITIES



As of: 31.03.2026



SUMMARY



¹⁾ Oberbank Shareholder Report as of 31. March 2026

²⁾ As of 26.03.2026 Issuer rating by Standard & Poor's



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Source: Oberbank AG



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Commercial Register No.: FN 79063 w, Landesgericht Linz (State Court of Linz)

