Oberbank

Bond Investor Presentation August 2026

COMPANY PROFILE

FACT SHEET OBERBANK

Oberbank: Facts & Figures

Staff (FTEs)
2,130

Receivables from customers
22.37 billion

Primary funds
20.83 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	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 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 30.06.2026 | Annual Reports of the respective institutions as of 31.12.25 | Values in EUR

SUCCESSFUL GROWTH FOR OVER 150 YEARS

1869
Founded in Linz

1984
End of syndicate agreement with Creditanstalt

1986
Initial public offering on the Vienna Stock Exchange

1988
First branch in Vienna

1990
Market entry Germany

2004
Market entry Czech Republic

2007
Market entry Hungary

2009
Market entry Slovakia

2019
150 years of Oberbank

2022
Latest expansion

Germany
North Rhine-Westphalia

2024
40 years of independence

2025
165 Branches

2026
40 JAHRE
Oberbank
AN DER WIENER BÖRSE

As of 30.06.2026

5 COUNTRIES – 161 BRANCHES – ONE OBERBANK

Openings

- Dortmund (2024)
- Essen (2025)

Source: Oberbank
As of: 30. June 2026

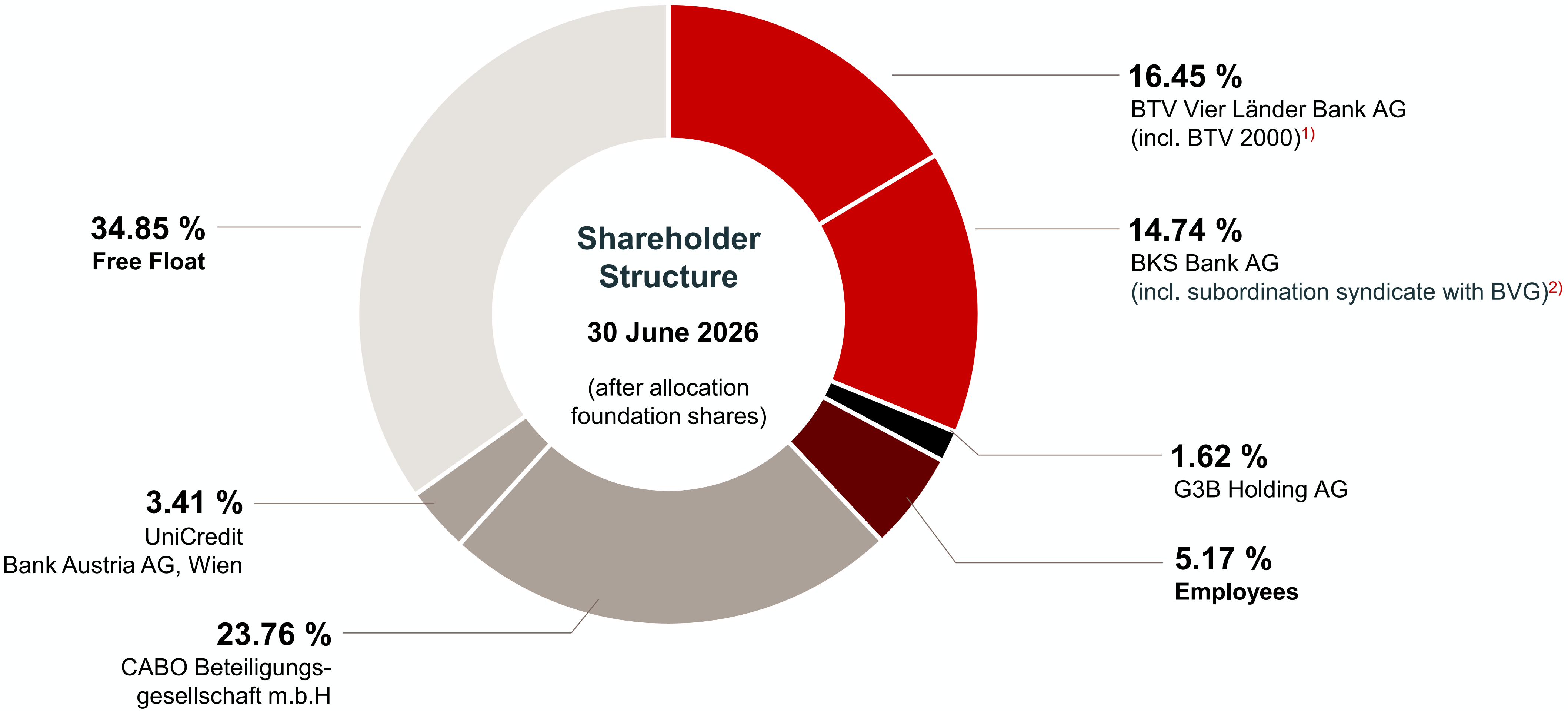
RATING OVERVIEW OF OBERBANK

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: 30. June 2026

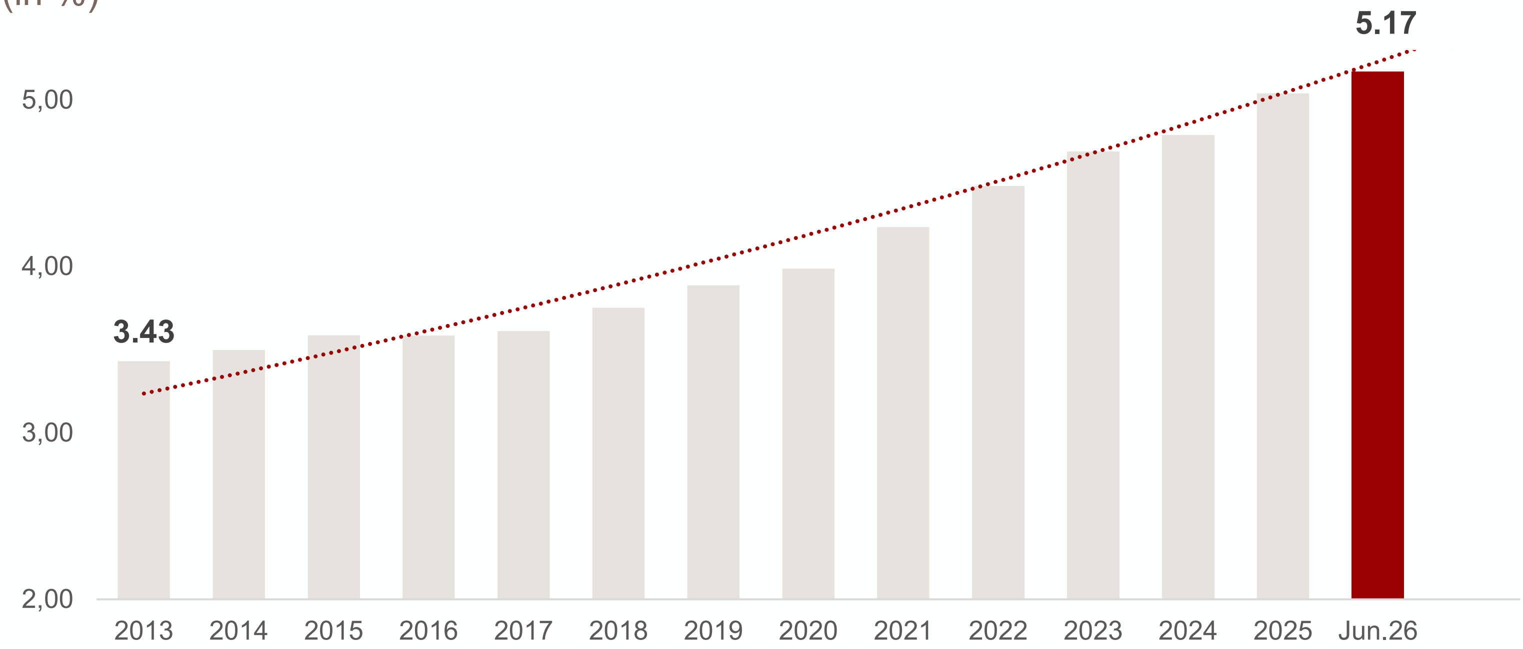
1) BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of BTV Vier Länder Bank AG, holds 2.62% of Oberbank AG.

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

PARTICIPATION PROGRAMMES – a real USP!

Employee Participation in the total capital

(in %)



Employee Participation

Employee Foundation

5.17 % 1)

~ € 300 mn.
Invested by employees

SINCE 1994: ONE OF THE OLDEST EMPLOYEE PARTICIPATION PROGRAMS IN AUSTRIA

1) As of: 30.06.2026

PROVEN BUSINESS MODEL FOR LONG-TERM SUCCESS

Corporate Banking

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

~ 56,200 customers

Private Banking

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

~ 10,600 customers

General Banking

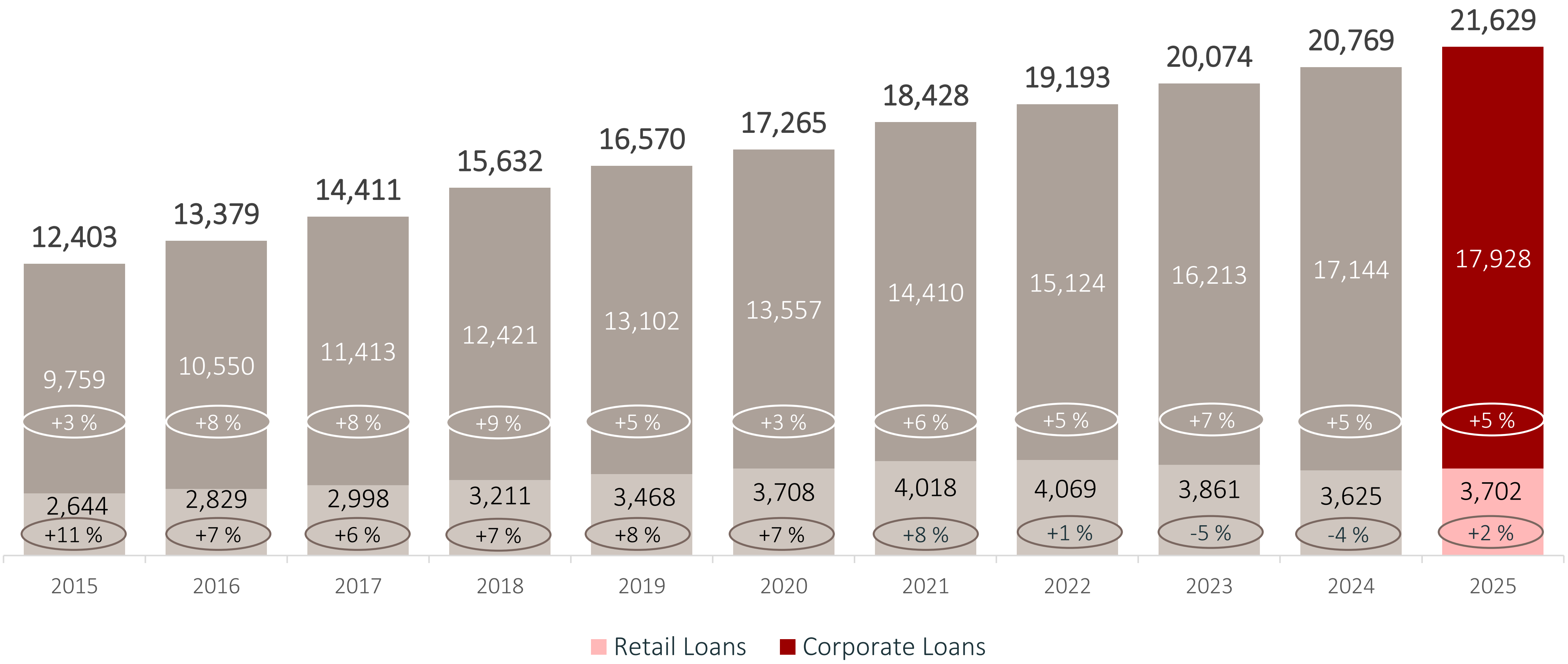
- Housing loans & subsidised loan schemes
- Retirement provisioning
- Investments
- Consumer loans & vehicle leasing
- Savings deposits

~ 263,300 customers

Stable foundation is the key to success

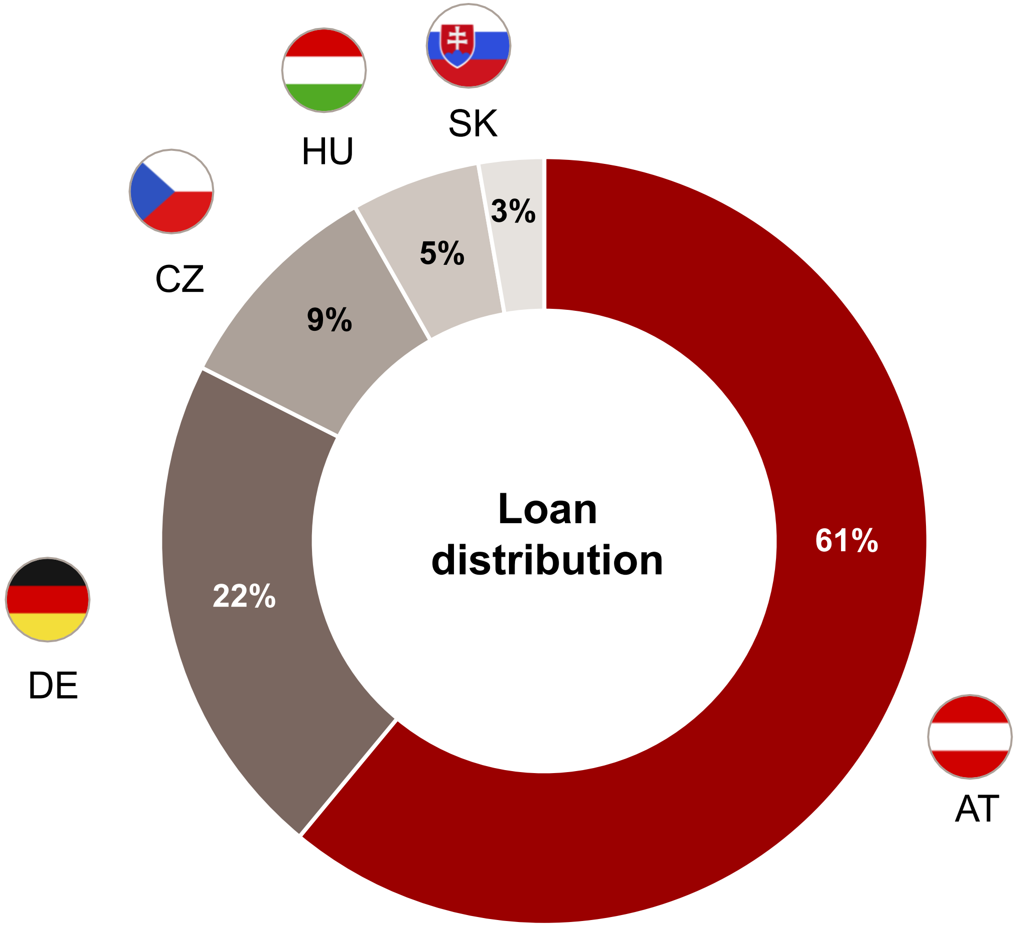
As of: 30. June 2026

EXPANSION ALSO REFLECTED IN THE DEVELOPMENT OF LENDING VOLUME



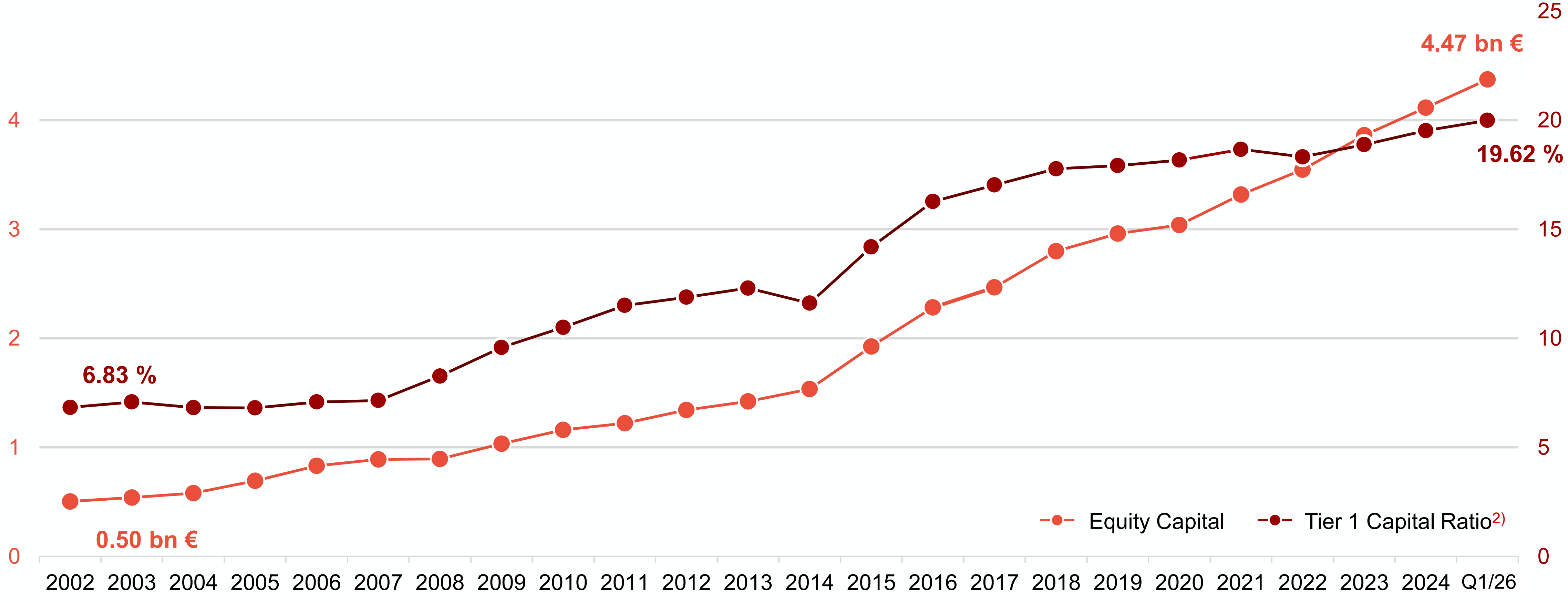
Source: Oberbank AG, Annual Reports 2015 to 2025
Amounts in billion €

DISTRIBUTION OF LOANS REFLECTS THE REGIONAL FOCUS



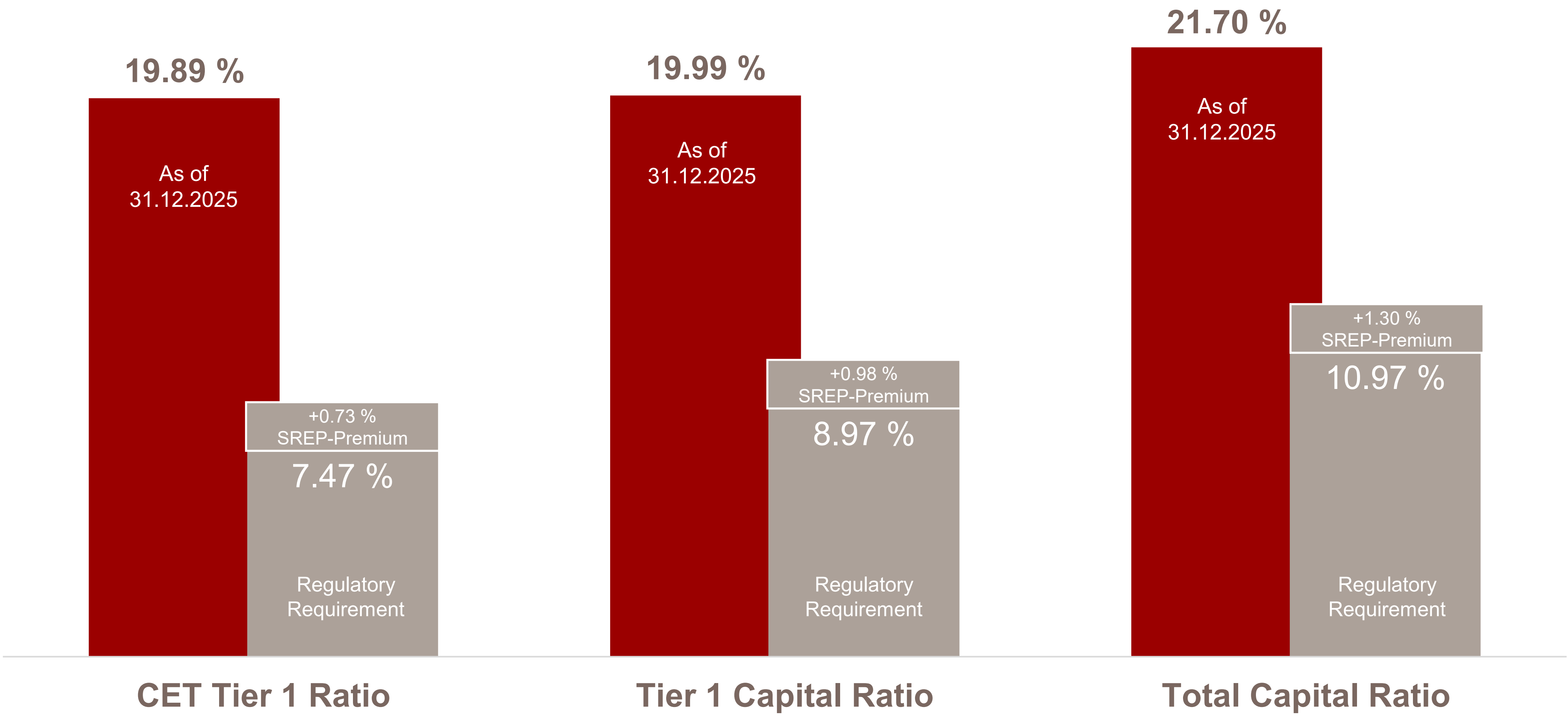
Source: Oberbank AG,
Stand: 30.06.2026

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

BKS Bank

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

Industrial Sector

voestalpine ONE STEP AHEAD.

energie AG Oberösterreich

Lenzing Innovative by nature

Linz Textil

Source: Oberbank AG
As of 31.12.2025

RESULTS Q2 2026: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

30 June 2026

Profit before Tax

251.7 mn. €

+ 16.9 mn.[1)]

RoE before Tax

11.3 %

+0.1 %-P.[1)]

Cost-Income-Ratio

42.4 %

-1.3 %-P.[1)]

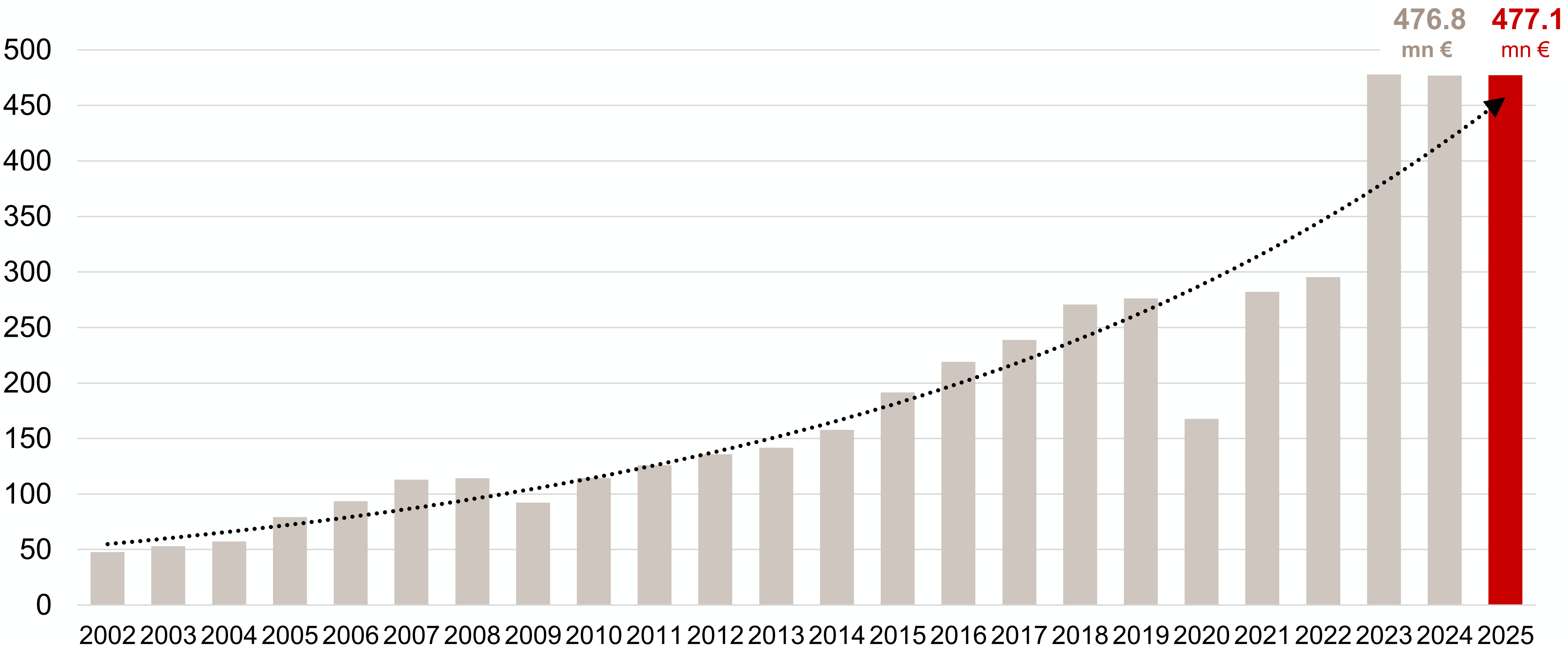
Risk-Earning-Ratio

7.9 %

+0.7 %-P.[1)]

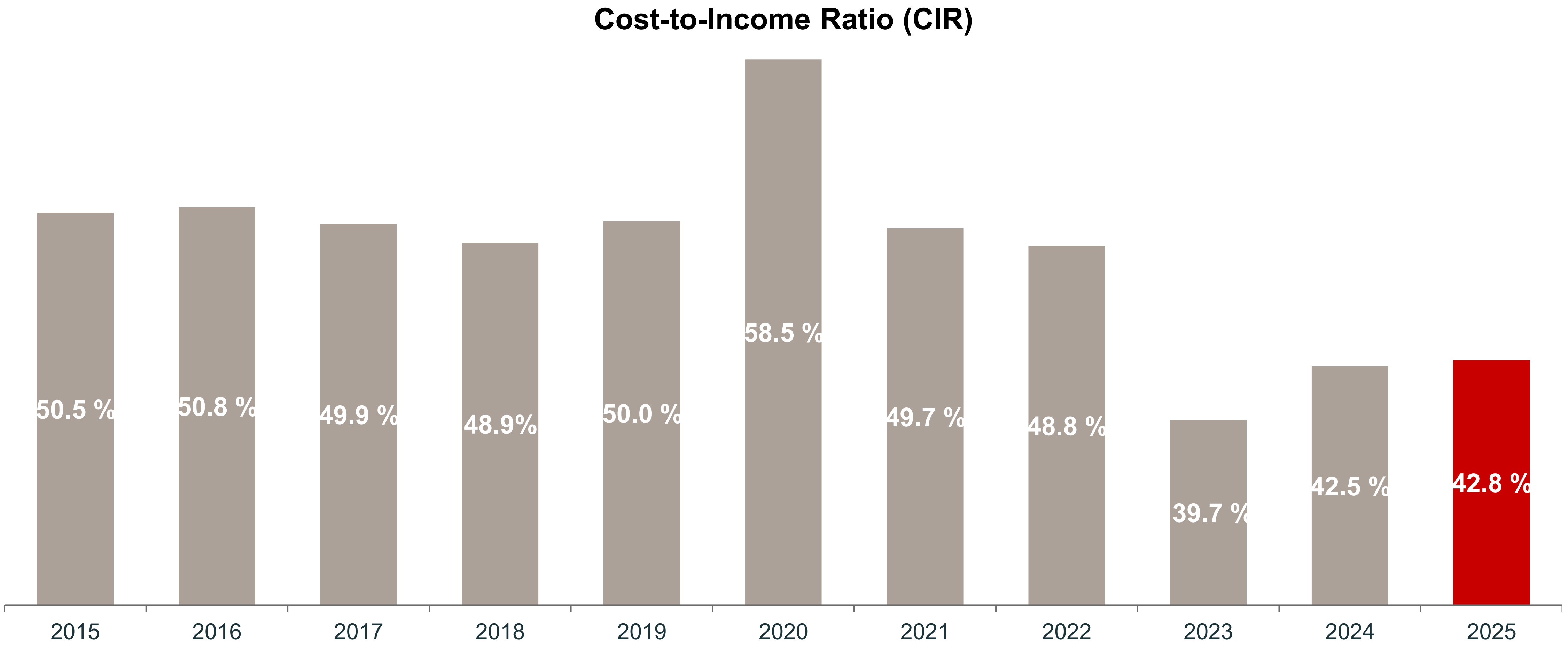
Source: Oberbank
1) Reference figures: 30. June 2025

PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank, Shareholder Reports 2002 - 2025

STABLE COST STRUCTURE

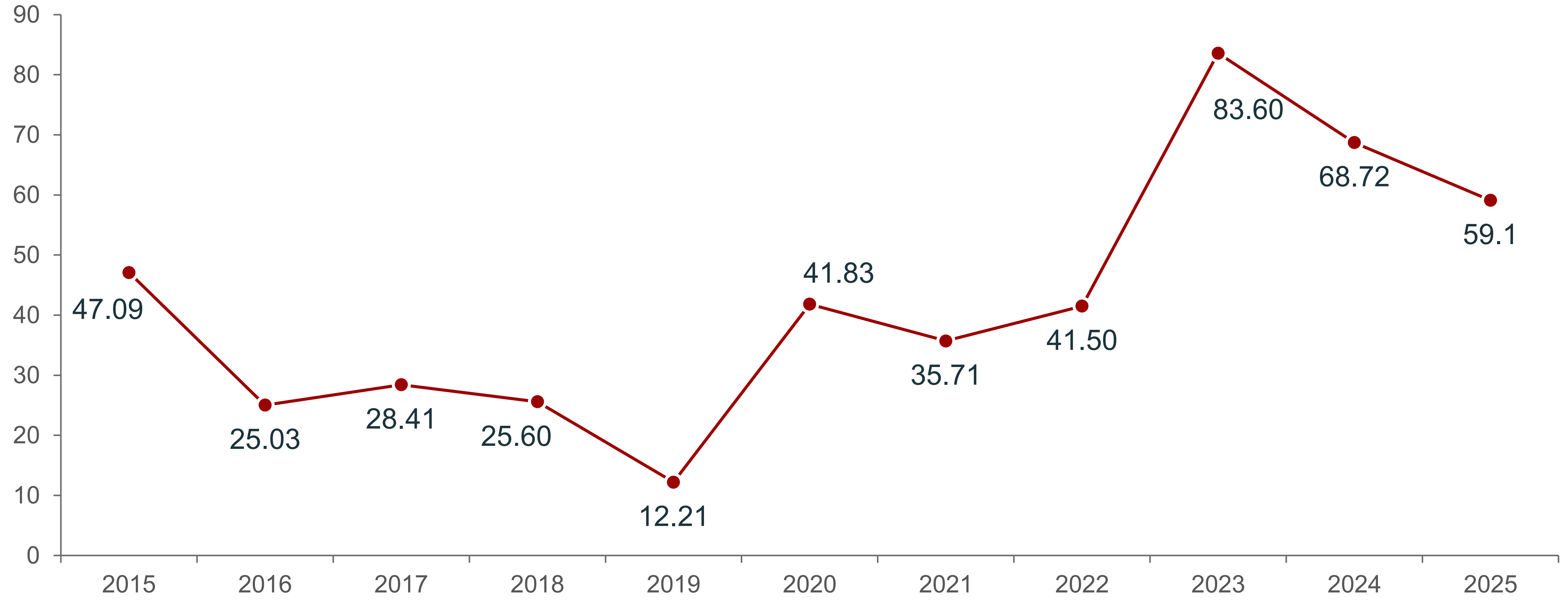


Source: Oberbank AG, Annual Reports 2015 – 2025
As of 31.12.

LOAN LOSS PROVISIONS

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

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



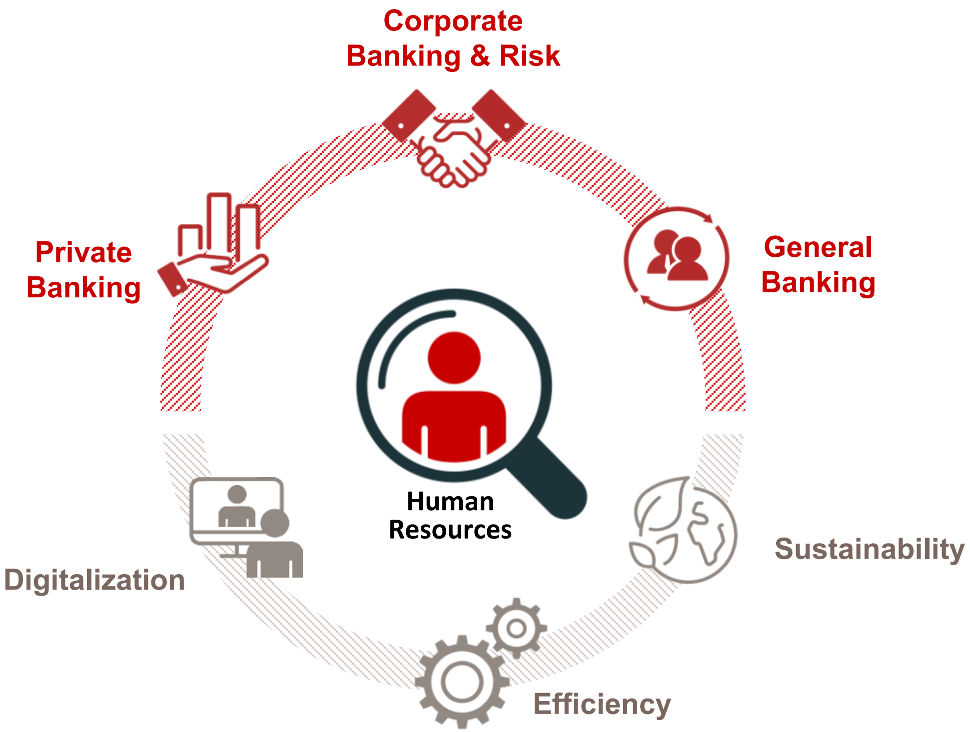
Source: Oberbank AG, Annual Reports 2015 – 2025;
As of 31.12

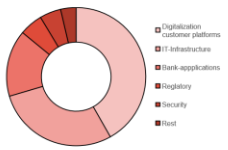
Strategy 2030:
Growth and efficiency through seven fields of action

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

FUTURE 2030
Together, with our goal in mind

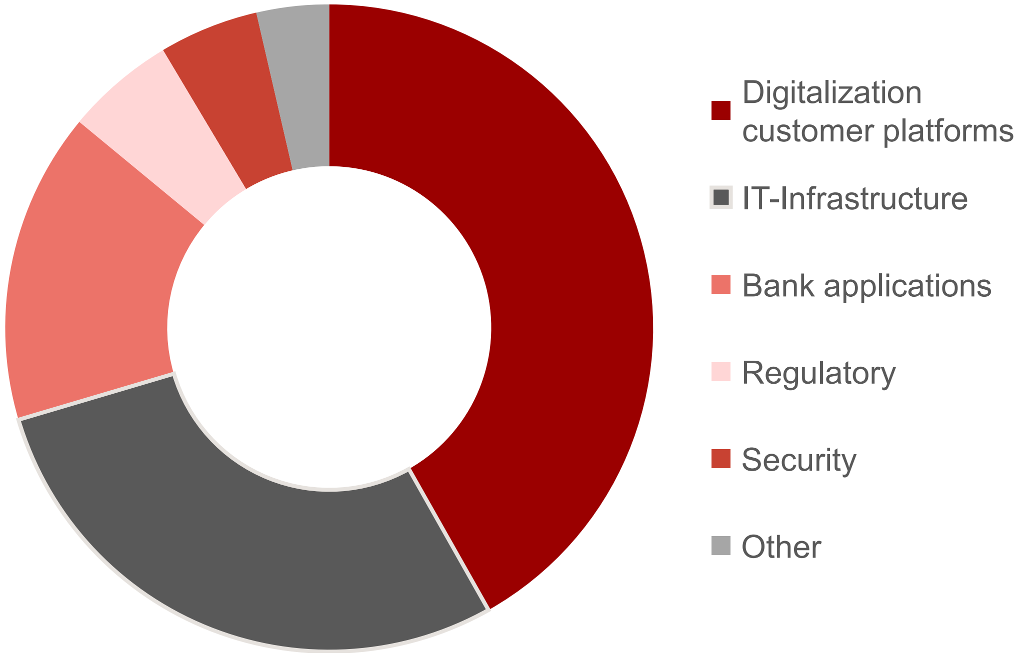
The goal is clear: **to keep Oberbank on its successful growth course**.





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 – STRATEGIC INITIATIVES AND RATINGS

We will pursue a **decarbonisation strategy** for our loan portfolio in the period until 2030.

We support our **customers with the transformation** of their business models to achieve greater sustainability.

By **identifying new business areas**, we will expand the volume of sustainable loans.

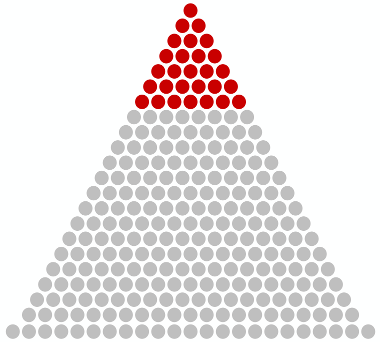
	Targets to achieve by 2030
Environment	EUR **2.6 billion** in sustainable loans
Social	Women in management ratio: **35%**
Governance	Keep ISS **Prime Rating**

PRIME status through ISS ESG[1)]

Corporate ESG Performance

RATED BY ISS ESG

Prime C+



" Transparency Level:
VERY HIGH (80-100%)

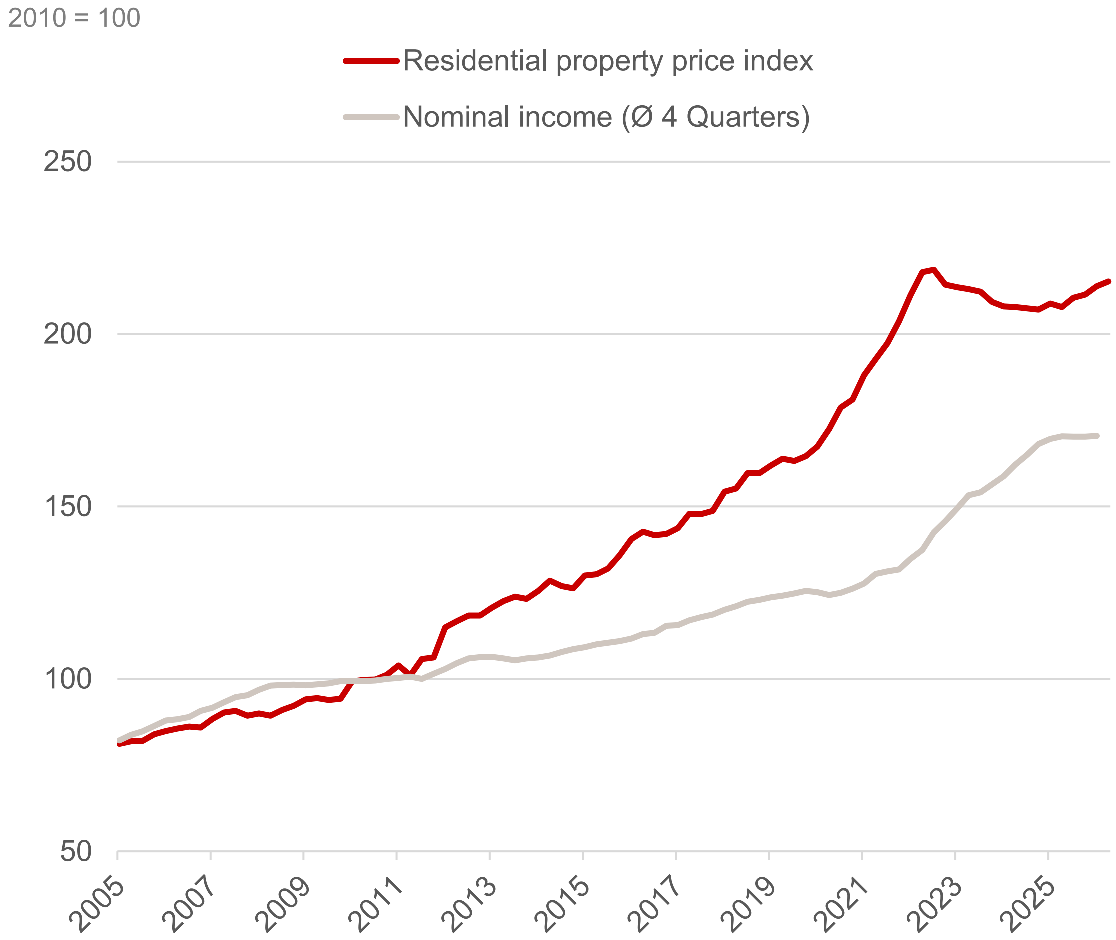
1) ISS ESG, April 2, 2026; ISS ESG is the responsible investment division of Institutional Shareholder Services Inc., the world's leading provider of corporate governance and responsible investment services. This marks the fourth consecutive year we have been awarded Prime status. Source: https://www.issgovernance.com/esg/ratings/

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.**

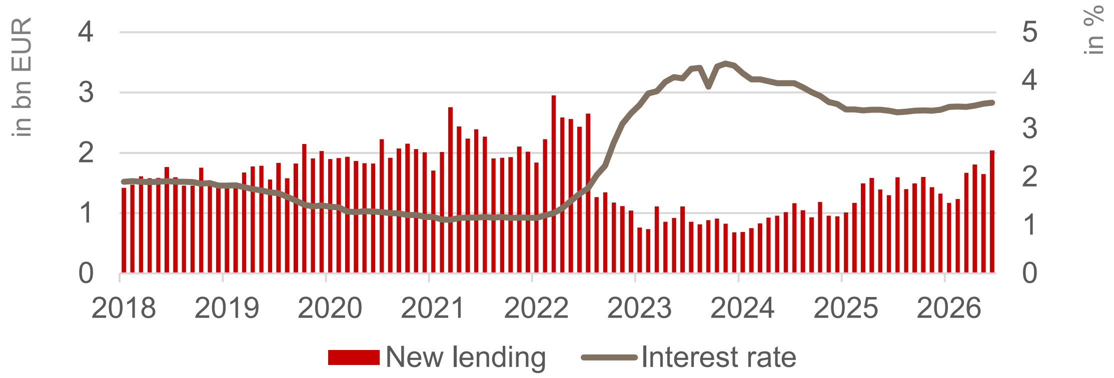


Source: OeNB, DataScience Service GmbH, TU Wien, Prof. Feilmayr, EZB (Quarterly Sector Accounts)

Source: OeNB-Immobilienmarkt-Dashboard

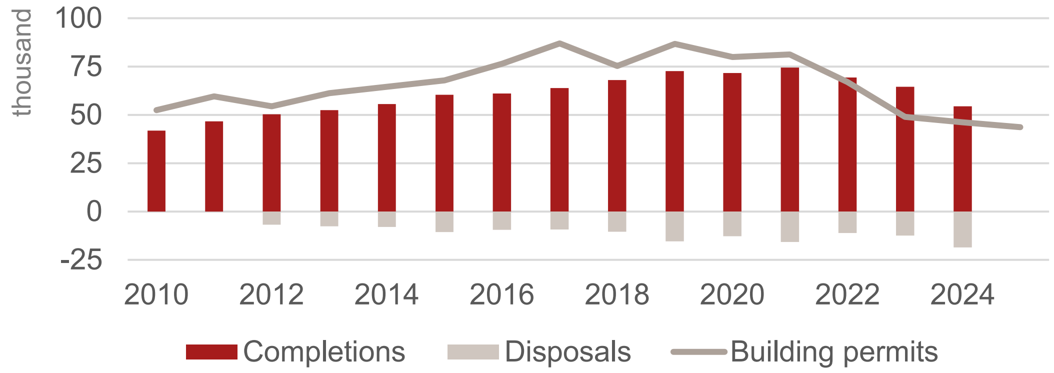
LOANS AND APPROVALS: SIGNS OF A BOTTOM

New loan volume and interest rates for residential real estate loans



Source: OeNB (Monetary Financial Institutions Interest Rate Statistics)

Building permits, completions, and disposals



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

- **Sharp decline since August 2022 closely linked to rising interest rates**
- **Building permits stabilize at low levels**

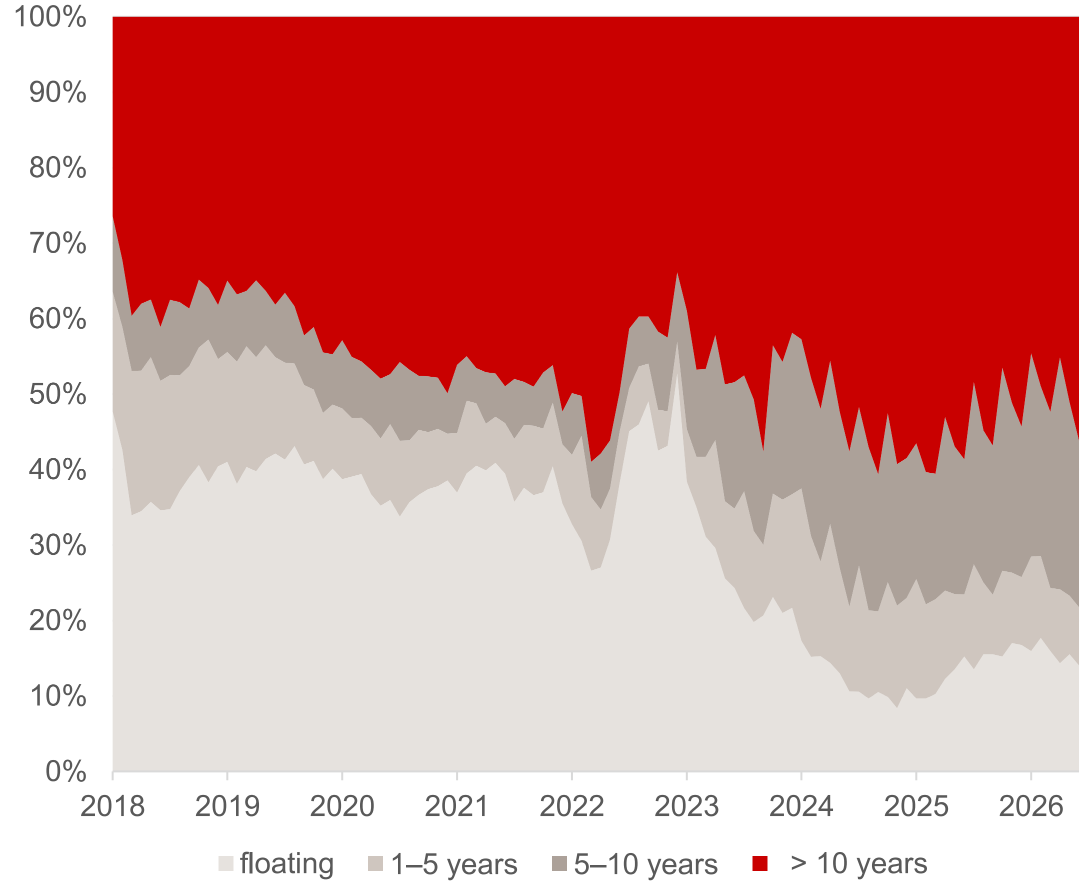
DEVELOPMENT OF THE REAL ESTATE MARKET IN AUSTRIA

Fixed-interest periods for housing loans in Austria

- **Austria: High share of variable-rate loans decline since 2023**
- **The proportion of variable-rate loans was still just under 50 % in 2018, but most recently stood at only 14 %.**
- **The proportion of loans with a fixed term of more than 10 years has risen from 26 % in 2018 to 56 % currently.**

Source: OeNB-Immobilienmarkt-Dashboard

Fixed interest rate for new loans in %



Source: OeNB (Monetary Financial Institutions Interest Rate Statistics)

COVER POOL

OBERBANK MORTGAGE-BACKED COVER POOL

Granular cover pool / only EUR loans

Conservative lending / risk management

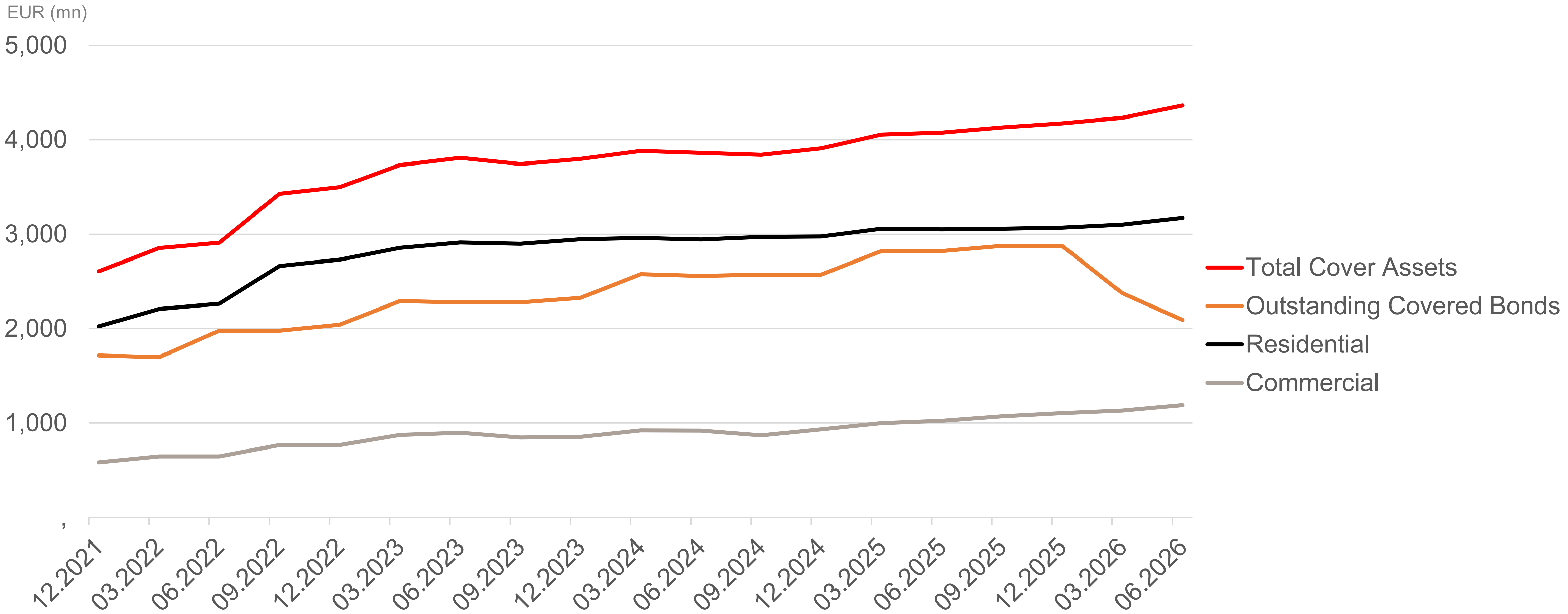
AAA Rating S&P

Strong economic regions AT & DE

Focus on residential real estate

Source: Oberbank AG
As of: 30.06.2026

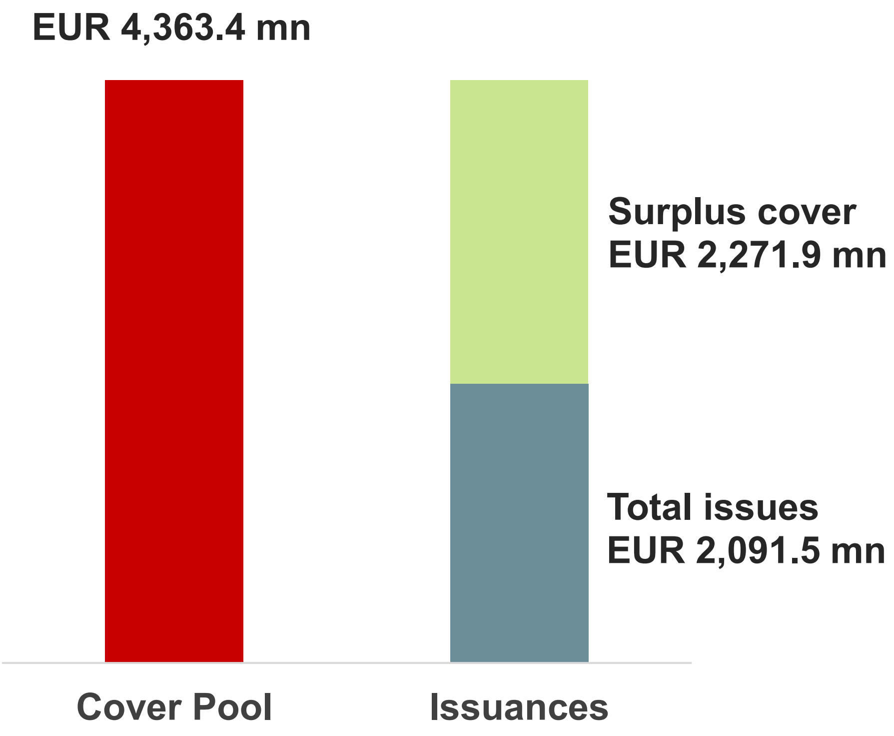
COVER POOL – FOCUS RESIDENTIAL



Source: ATT Cover Pool Reporting 31.12.2021 – 30.06.2026
As of: 30.06.2026

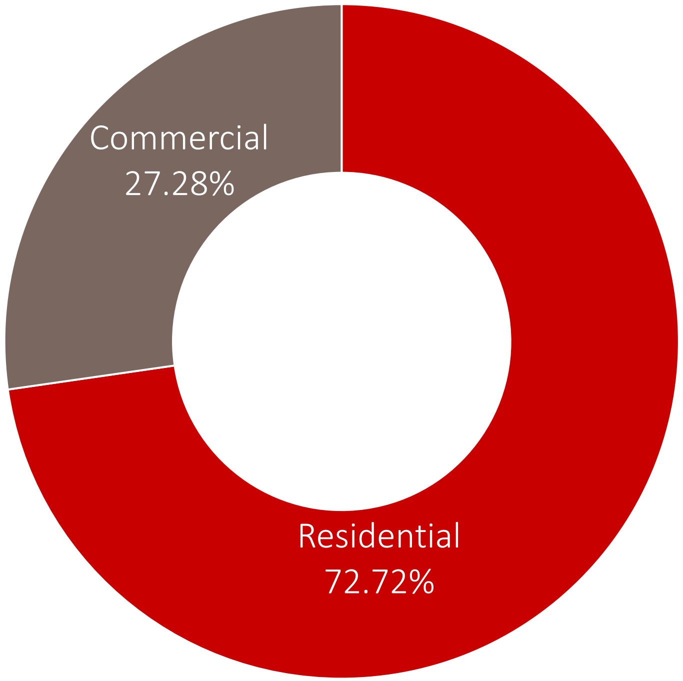
HIGH OVERCOLLATERALISATION – FOCUS ON HOUSING SECTOR

Cover Pool



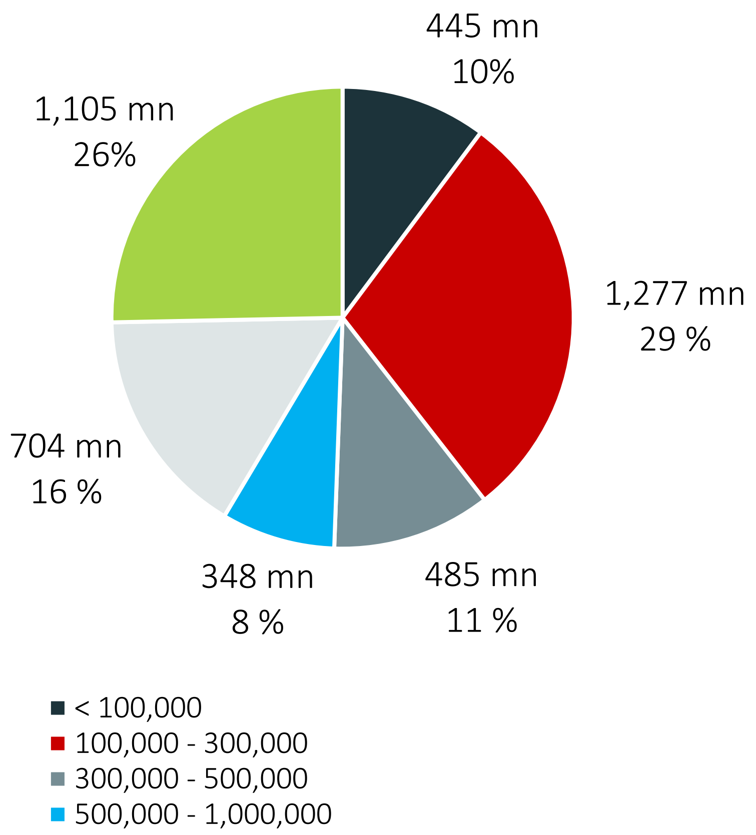
Source: ATT Cover Pool Reporting as of 30.06.2026

Portfolio

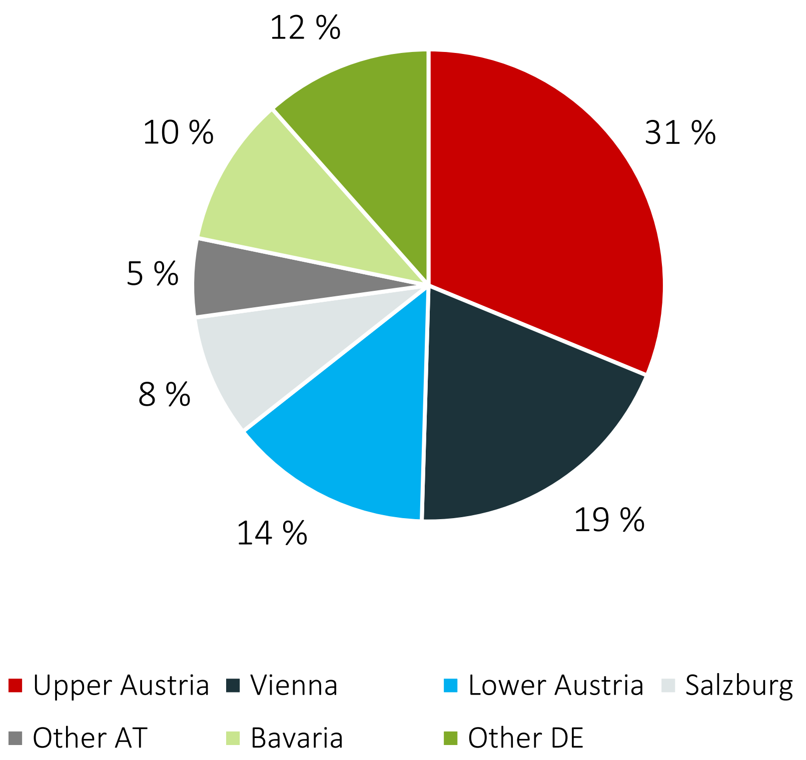


COVER POOL - COMPOSITION

Granularity – 39,5 % < 300,000 EUR €

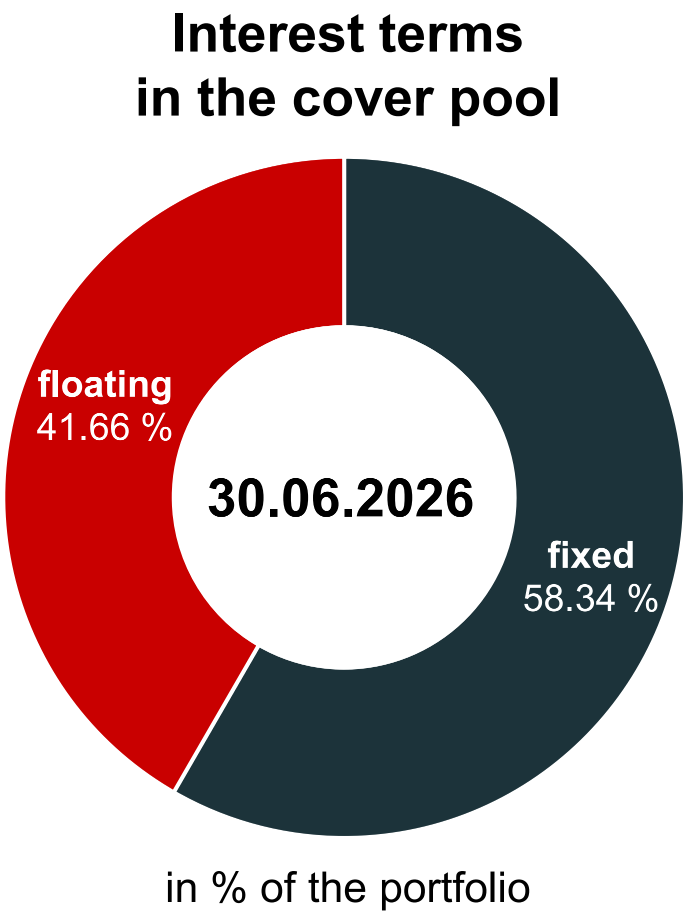


Regional distribution



Source: ATT Cover Pool Reporting as of 30.06.2026

TREND TOWARD FIXED INTEREST RATES FOR HOUSING LOANS



Source: ATT Cover Pool Reporting as of 30.06.2026

FUNDING

FUNDING ACTIVITIES

2018
Covered Bond Debut
EUR 300 mn 15 years

2019
Senior Preferred Debut
EUR 250 mn 7 years

2020
Senior Non-Preferred Debut
Club Deal
EUR 100 mn 7 years

2020
Covered Bond
EUR 250 mn 10 years

2021
Green Covered Bond Debut
EUR 250 mn 10 years

2021
Senior Non-Preferred
EUR 250 mn 8 years

2022
Covered Bond
EUR 250 mn 7 years

2023
Covered Bond
EUR 250 mn 7.5 years

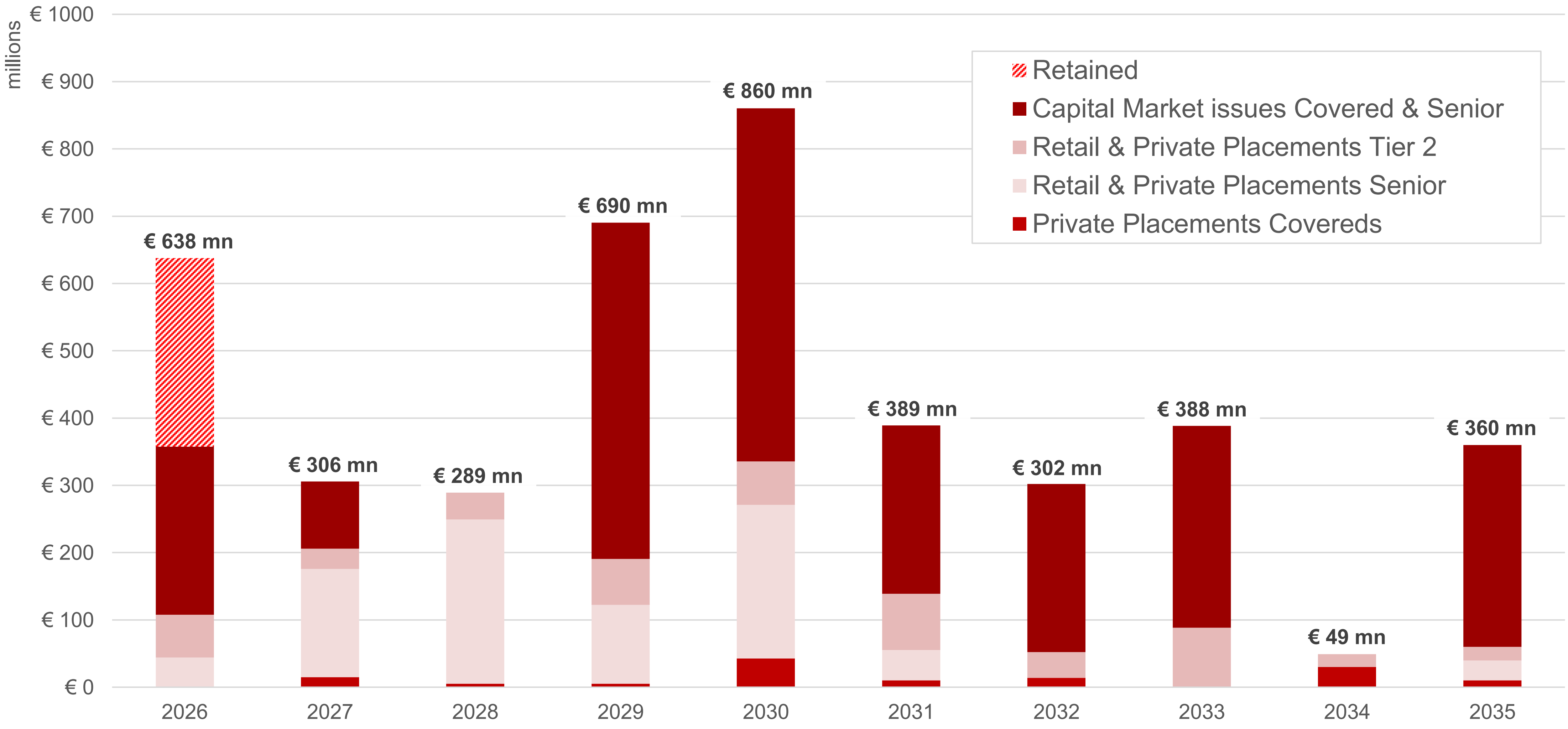
2024
Covered Bond
EUR 250 mn 8 years

2025
Covered Bond
EUR 300 mn 10 years

2026[1)]
Covered Bond
EUR 250-300 mn

1) The planning corresponds to the status as of August 25th 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 25.08.2026

OBERBANK ISSUES – MATURITIES



As of: 31.03.2026

SUMMARY

Independence is a key goal

Strong & sustainable ownership structure

High degree of stability

- Stable operating result
- Total capital ratio of 20.89 %[1)]
- Long-term issuer rating (S&P): A- with a stable outlook[2)]

Sustainability

- Precise, measurable contributions to help achieve the SDG
- Strategic fields of action until 2025

Clear expansion strategy

Focus on economically strong regions in Austria, Germany, Czech Republic, Hungary and Slovakia

1) Oberbank Shareholder Report as of 30. June 2026
2) As of 26.03.2026 Issuer rating by Standard & Poor's

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Source: Oberbank AG

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