

Representation by the Interessenverband für Anleger - IVA

As a special, free service for stockholders, who cannot or do not wish to attend the General Meeting in person, Mag. Dr. Wilhelm Rasinger from the Interessenverband für Anleger, IVA, Feldmühlgasse 22, 1130 Vienna is available as a representative. As an independent voting proxy, Mag. Dr. Wilhelm Rasinger will exercise the voting right in the General Meeting solely on the basis and within the limits of the instructions issued by the respective stockholder regarding the individual agenda items. The costs for the voting proxy will be borne by the company. Other costs and in particular those relating to bank charges for account confirmation or mail are to be paid by the respective stockholder.

Stockholders wishing to authorise a proxy are not obliged to appoint Mag. Dr. Wilhelm Rasinger as a representative. On the Internet website of the company www.oberbank.at/hauptversammlung, a special proxy allocation and revocation form is available for the authorisation of Mag. Dr. Wilhelm Rasinger.

Should Mag. Dr. Wilhelm Rasinger be allocated a proxy, please send a copy of the authorisation by post, fax or e-mail to the IVA Interessensverband für Anleger. In addition, direct contact can be made with Mag. Dr. Wilhelm Rasinger by phone: +43 1 8763343-30, fax: +43 1 8763343-39 or e-mail: wilhelm.rasinger@iva.or.at

At the latest, a proxy allocated to Mag. Dr. Wilhelm Rasinger must be received at one of the following exclusive addresses by **Monday, 3 February 2020 at 3.00 p.m. (CET)**

Per post or messenger: Oberbank AG
Abteilung Sekretariat & Kommunikation
zH Mag. Gerald Straka
Untere Donaulände 28
4020 Linz

Per fax: +43 732 7802-37556

Per e-mail: hauptversammlung@oberbank.at, whereby the proxy, e.g. as a PDF, is to be attached to the e-mail

Only on the day of the General Meeting:

In person: Upon registration at the General Meeting venue

The company will hold the proxy in safekeeping.

As an independent voting proxy, Mag. Dr. Wilhelm Rasinger (or if need be a fully authorised deputy representative that he has appointed) will exercise the voting right in the General Meeting solely on the basis of the instructions issued by the respective stockholder regarding the individual agenda items. Without express instructions, the proxy shall be invalid. Should individual voting take place regarding an agenda item, an instruction for each single sub-item shall apply. In the case of additional agenda items, or altered resolution proposals that are not contained in the instruction form, Mag. Dr. Wilhelm Rasinger will abstain from voting. Please note that the voting right proxy does not accept instructions to address the meeting, raise objections to General Meeting resolutions, ask questions or make requests.