

Oberbank Company Presentation for Financial Institutions Half Year 2024



OBERBANK. NOT LIKE ANY OTHER BANK.



Martin Seiter
Management Board Member

Florian Hagenauer
Management Board Member

Isabella Lehner
Management Board Member

Franz Gasselsberger
Chairman of the Management Board

INDEPENDENCE is our TOP PRIORITY

It makes us the first choice for our shareholders, customers, employees. This is the base of our success, this is what we live for.

Oberbank is

- **INDEPENDENT** since 1984
- **LISTED** since 1986

Photo-Credit: Joachim Haslinger



OBERBANK ON A WINNING PATH

A regional bank focusing on customer business and not on risky speculative trades

... safeguards independence and autonomy as top priorities.

... offers corporate and private clients high quality advisory services and a wide range of domestic and international products.

... achieves its organic growth by expanding its branch network as well as by improving dynamically its digital service performance.

... refinances retail loans with customer deposits and other long-term refinancing funds. Its liquidity doesn't depend on other banks.

... only takes risks it can handle on the strength of its own resources. It pursues a very conservative risk approach.

... consistently works to improve the professional expertise and social competence of its staff.

... takes care of an attractive cost structure which contributes enormously to its earning power.



A universal bank with two main scopes: corporate and personal banking segments



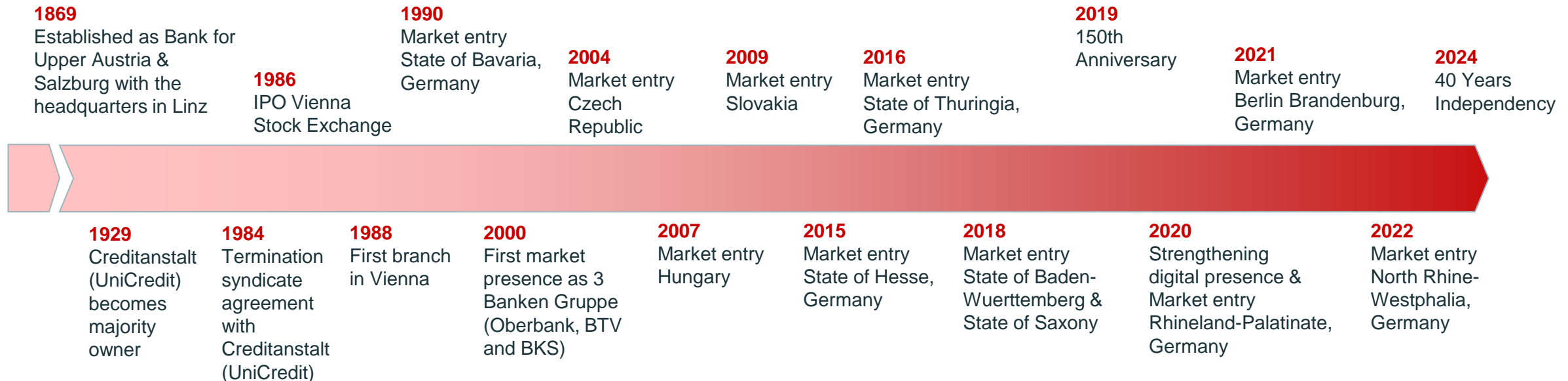
OBERBANK, AN INDEPENDENT CENTRAL EUROPEAN REGIONAL BANK, HEADQUARTERED IN LINZ, AUSTRIA

The Bank's business strategy focuses on business customers, mainly on

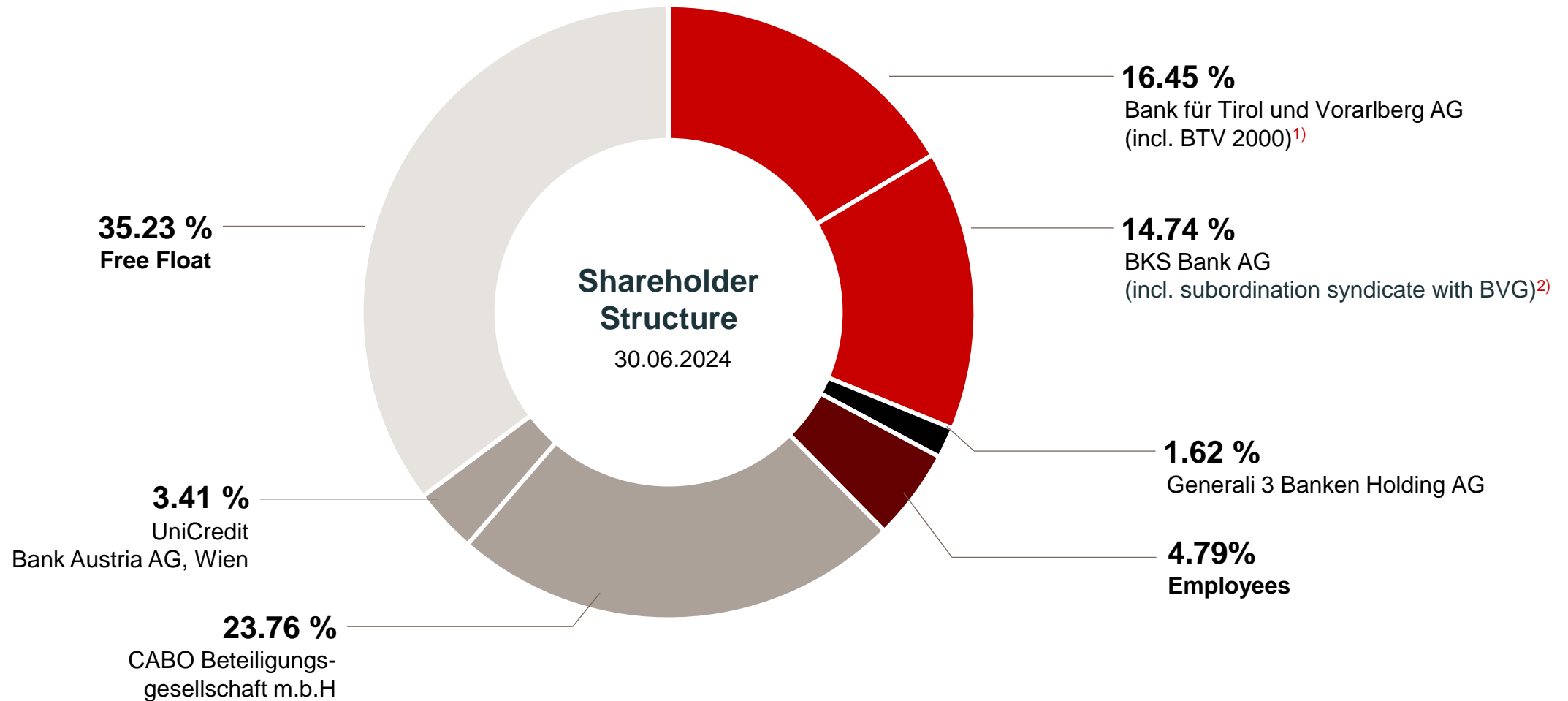
- industrial and medium-sized companies
 - Oberbank as a highly competent partner in cross border business with special know-how in various field of finance
- and private customers as an equally important pillar
 - Oberbank delivers high quality and experience in securities transactions, private and residential construction finance



INDEPENDENCE BUILT OVER YEARS



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



¹⁾ BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. ("BTV 2000"), a wholly owned subsidiary of Bank für Tirol und Vorarlberg Aktiengesellschaft, holds 2.62% of Oberbank AG.

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



FACT SHEET

Oberbank: Facts & Figures



Staff (FTEs)
2,155



Receivables from customers
20.07 billion



Primary funds
19.12 billion



Number of branches
178

7th largest bank in Austria

	Bank	Total assets
1	ERSTE Group Bank AG	337.2 billion
2	Raiffeisen Bank International AG	198.2 billion
3	Bank Austria <small>Member of UniCredit</small> UniCredit Bank Austria AG	102.8 billion
4	BAWAG P.S.K. AG	55.5 billion
5	Raiffeisenlandesbank OÖ AG	47.8 billion
6	Raiffeisenlandesbank NÖ-Wien AG	36.3 billion
7	Oberbank Oberbank AG	27.8 billion
8	Raiffeisen-Landesbank Steiermark AG	16.8 billion
9	HYPO NOE Gruppe	15.6 billion

As of 31.12.2023

Source: Oberbank AG, Annual Report 2023 | Annual Reports of the respective institutions as of 31.12.23 | Values in EUR



FIVE COUNTRIES – ONE SINGLE ENTRY POINT









Region	Branches
Austria	93
Germany	45
Czech Republic	20
Hungary	13
Slovakia	4
Total	175

Expected branch openings 2024:

1. Essen
2. Dortmund



AWARDS

Top Wealth Management in Germany ¹	Certified Employer				Gütesiegel Betriebliche Gesundheitsförderung ⁶	Austrian Ecolabel for Sustainable Finance ⁷	1. Place Recommender Award ⁸
	Top Company ²	Family-friendly Employer ³	Leading Employer ⁴	equalitA ⁵			
							

¹ FOCUS-MONEY: Test 48/2023 (Germany) by the „Institut für Vermögensaufbau“(IVA), commissioned by the financial magazine FOCUS MONEY and the news channel n-tv. It is explicitly pointed out that wealth management can be affected by strong fluctuation according to exceptional market events. Historic data do not permit any conclusions concerning future developments.

² Kununu-Label "TOP COMPANY",

³ Federal Ministry Republic of Austria for Labour: Certificate berufundfamilie

⁴ Leading Employers – Austria 2023

⁵ equalitA - Das Gütesiegel für innerbetriebliche Frauenförderung

⁶ Österreichisches Netzwerk Betriebliche Gesundheitsförderung: Gütesiegel "BGF",

⁷ Federal Ministry Republic of Austria for Sustainability and Tourism: Austrian Ecolabel for Sustainable Finance; The Federal Ministry for Sustainability and Tourism has awarded the Austrian Ecolabel to the "be(e) green Girokonto", the "be green Sparkonto", the "be(e) green Konto VKK, the "be(e) green Studentenkonto", the "be(e) green zu Firmenkonto" and the "be green Sparkonto Festzins" as, projects financed through current account/savings deposits, environmental and social criteria are taken into account in addition to economic criteria. The Ecolabel guarantees that these criteria and their implementation are appropriate to select suitable stocks/bonds/investment fund shares and real estate or projects and forms of investment funds. This has been verified by an independent body. The award of the Ecolabel does not constitute an economic assessment and does not permit conclusions regarding the future performance of the investment product.

⁸ The Recommender Award, organised by the Finanz-Marketing Verband Österreich, is an award for banks and insurances, whose most satisfied customers often recommend their institutes. It is based in a survey of 8,000 customers by the market research institute, Telemark Marketing, in the first quarter of 2023. The evaluation method and base for the award is the "Net Promoter Score" (NPS®). Oberbank was awarded first place for the high readiness of its retail customers to recommend the bank und got the highest quality seal "Excellent Customer Orientation" among regional banks für the year 2023.



SUSTAINABILITY: WE TAKE RESPONSIBILITY



Our sustainability goals to be achieved by 2025:

In **governance**:

- Commitment to the Paris Climate Agreement's 1.5°C goal
- Clear sustainability strategy

In the lending business

- Increase in share of sustainable lending in our loan portfolio
- Issues of green and social bonds

In **asset management**:

- Increasing the volume of sustainable 3BG retail funds to more than EUR 1 billion

For our **customers**

- Retain high degree of customer satisfaction
- Digitalisation rate of 80%

For our **employees**

- Fill 80% of management positions from within our own ranks
- 2025: 30% women in management positions

For the **environment**

- Climate neutrality Scope 1 & Scope 2
- Lower carbon footprint per employee to less than 1 ton p.a.

CSR Report 2023 (in German) available at www.oberbank.at/nachhaltigkeit

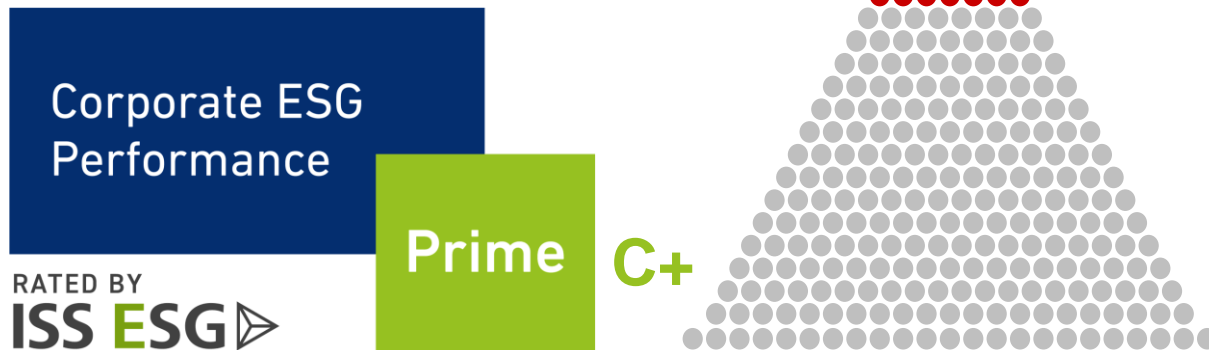
CSR Report 2023 in brief available at www.oberbank.at/nachhaltigkeit



TOP-SUSTAINABILITYRATINGS

PRIME Status by ISS ESG¹⁾

Oberbank is among the **TOP 10** of “Financials/Public & Regional Banks” worldwide.



MSCI ESG Rating „A“

Very good "A" rating among 201 banks considered



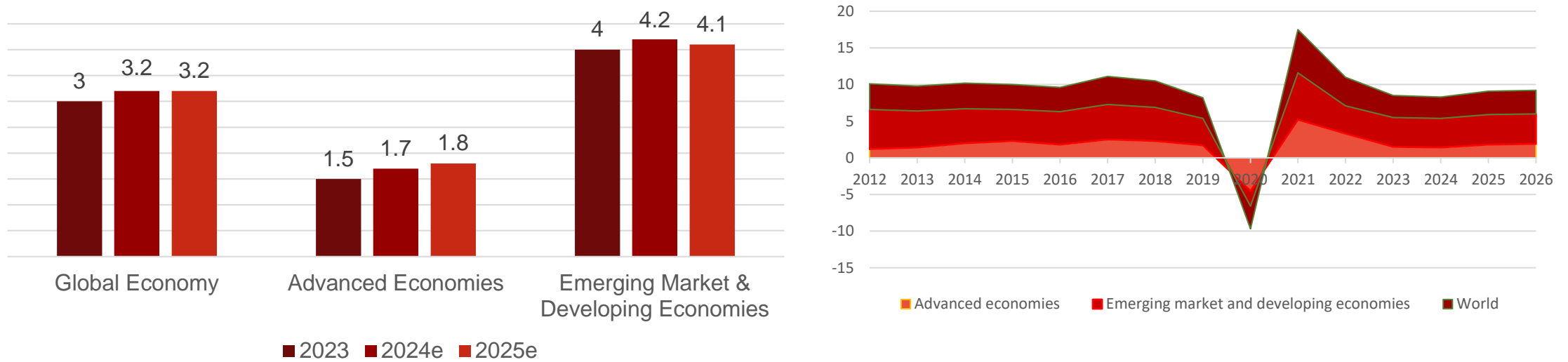
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”” Transparency Level:
VERY HIGH (80-100%)

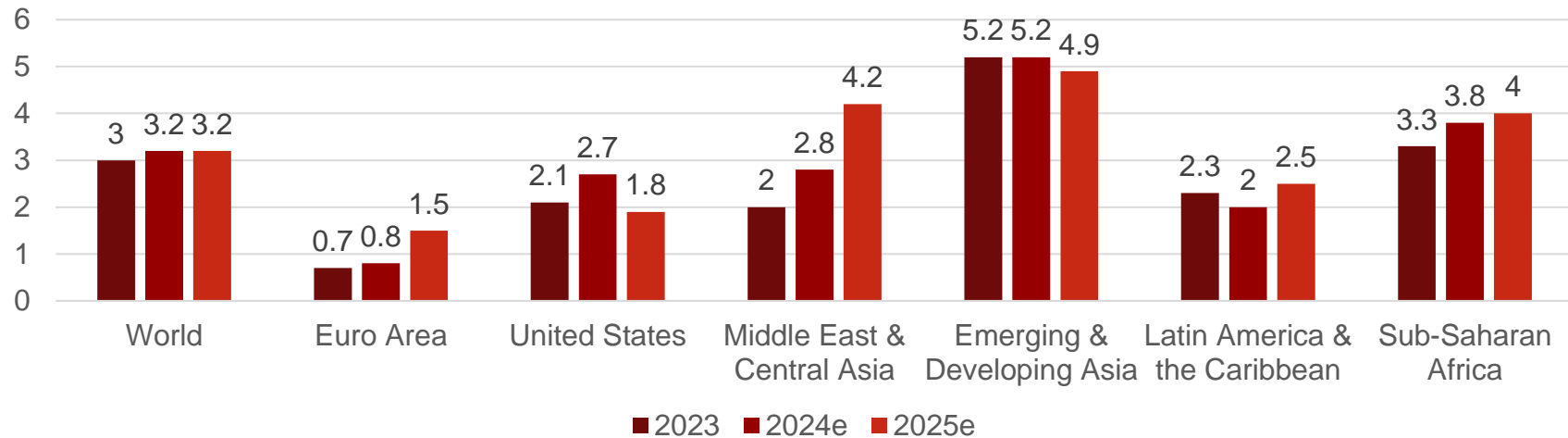
¹⁾ ISS ESG 28.12.2023; ISS ESG is the responsible investment arm of Institutional Shareholder Services Inc., the world's leading provider of environmental, social, and governance solutions for asset owners, asset managers, hedge funds, and asset servicing providers. Source: <https://www.issgovernance.com/esg/ratings/>



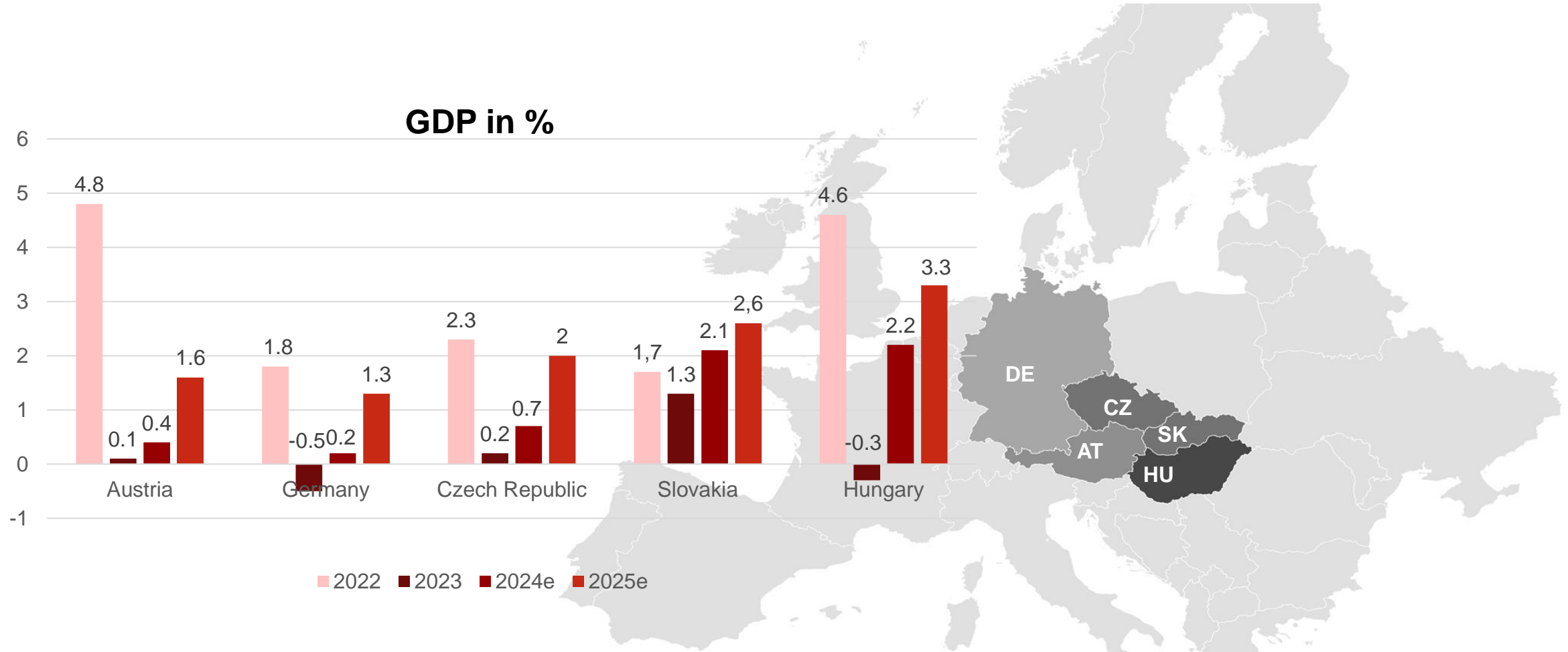
WORLD ECONOMIC GROWTH PROJECTIONS



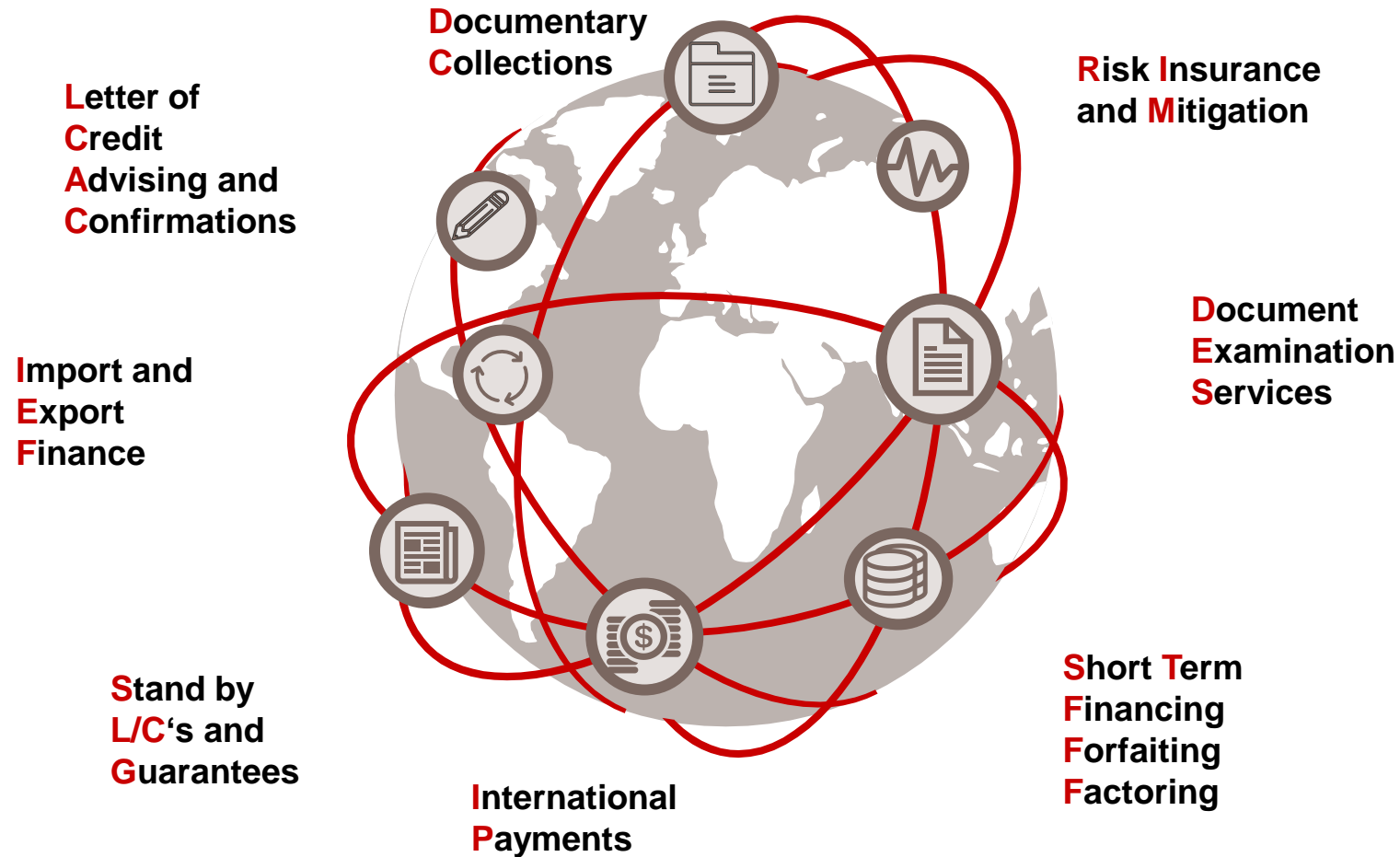
Growth by region



STRONG ECONOMIC GROWTH EXPECTATIONS WITHIN OBERBANK'S CATCHMENT AREA



WITH A DYNAMIC INTERNATIONAL BUSINESS APPROACH



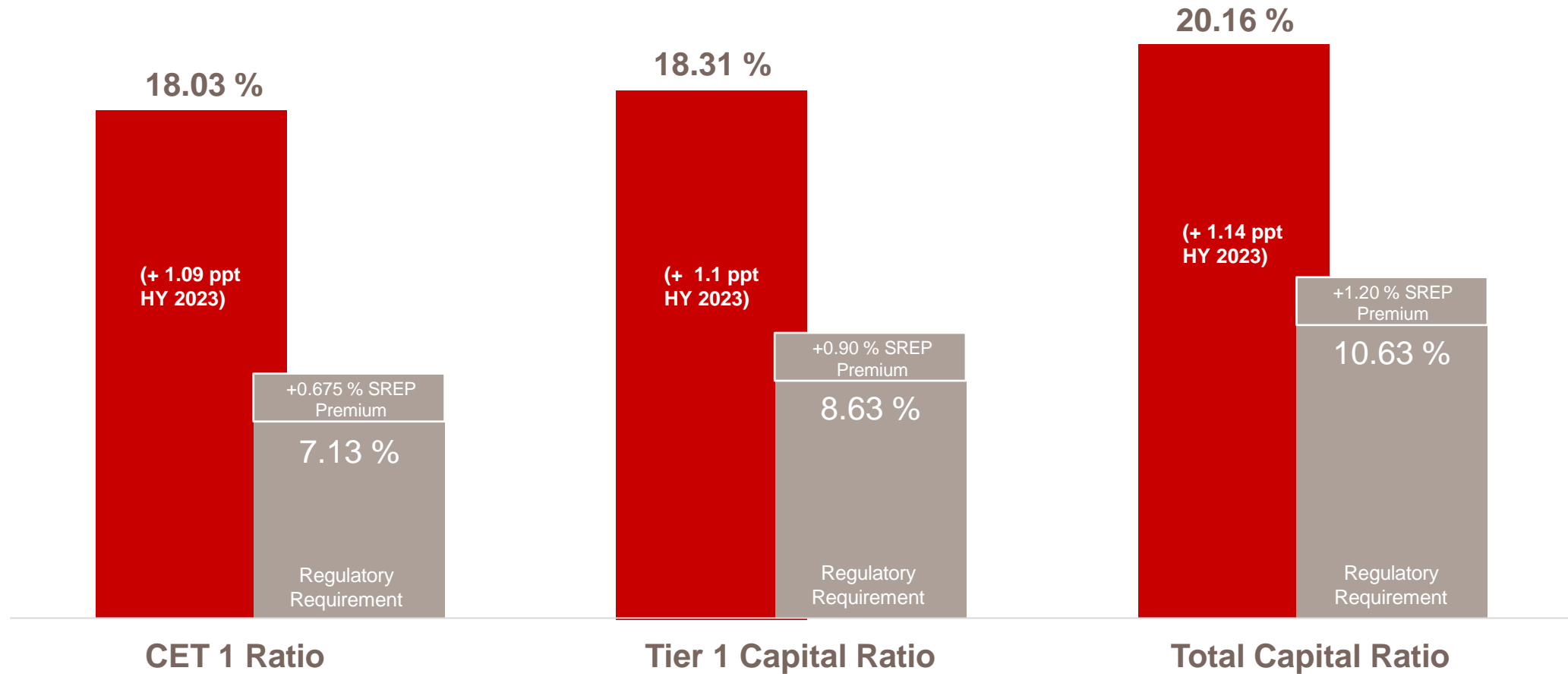
OBERBANK AT A GLANCE

- Capitalization furthermore within the EU leading group
- Optimization of liquidity, especially the remaining excess liquidity
- Solid ongoing increase in Assets and Liabilities
- Stable commission based business and strong interest income
- An efficient risk management by means of precautionary control measures, close relationship to customers, local experience and in general Oberbank's conservative risk approach protect from unforeseeable losses

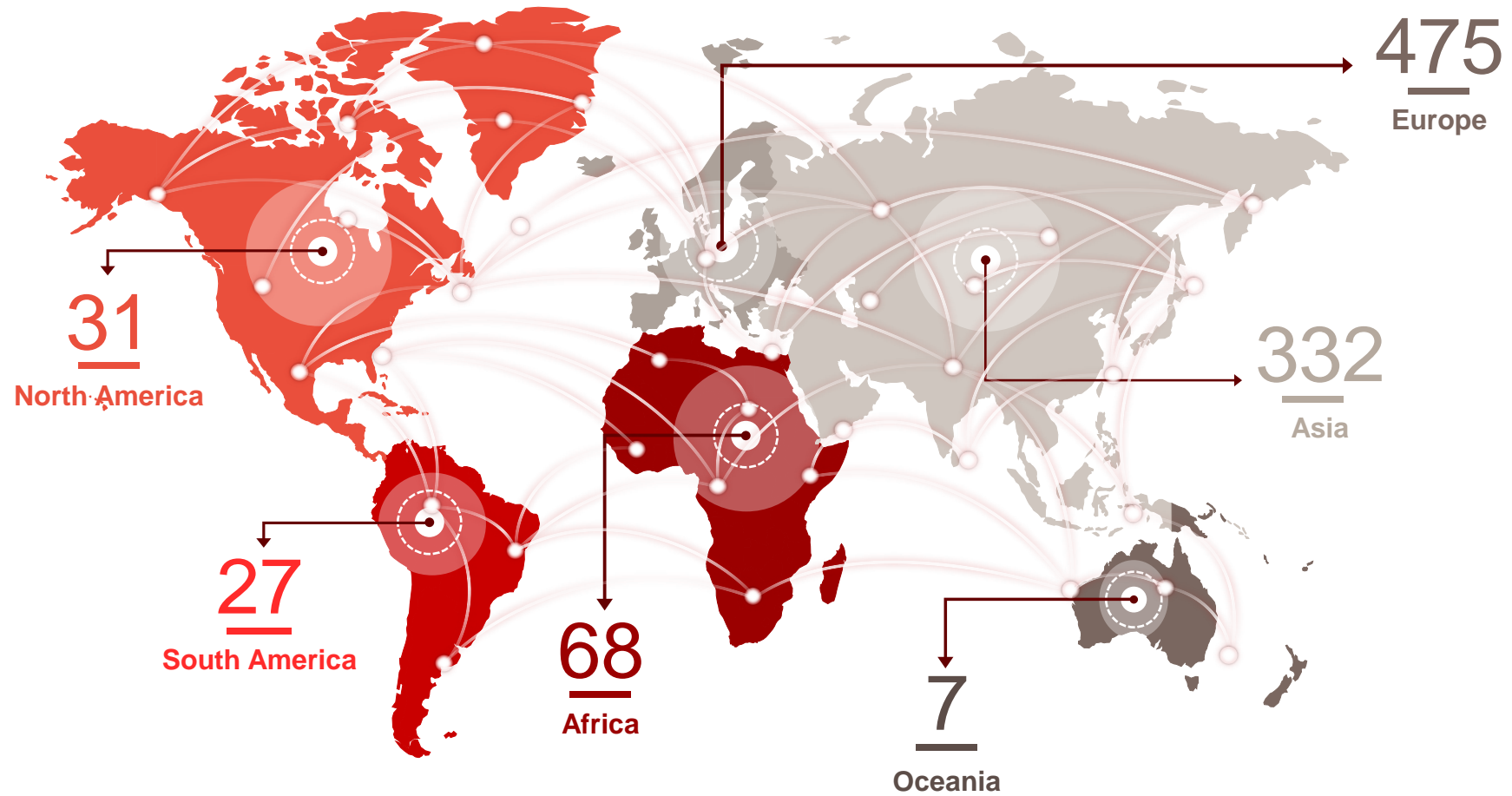


EXCELLENT CAPITAL RATIOS AS PROOF OF STABILITY AND RISK-BEARING CAPACITY

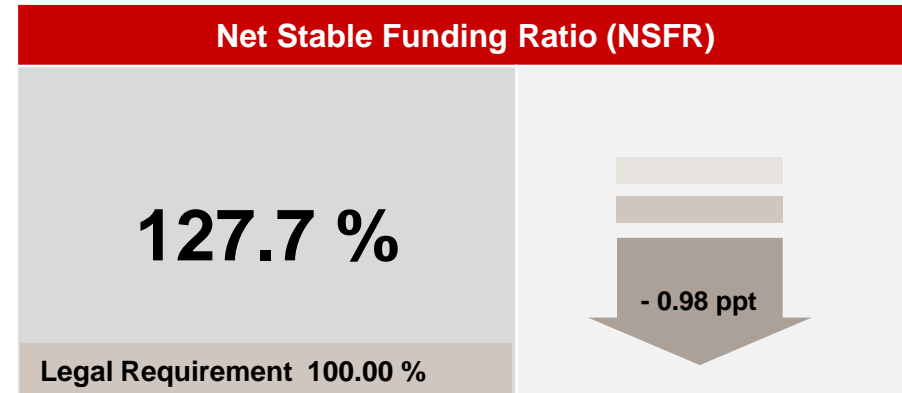
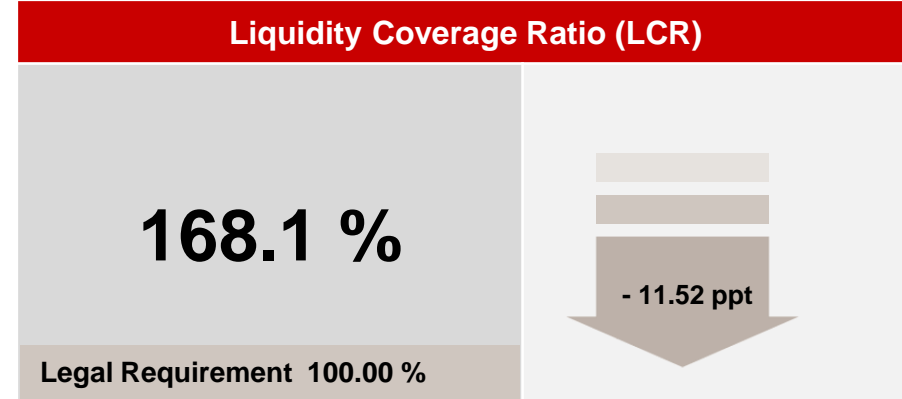
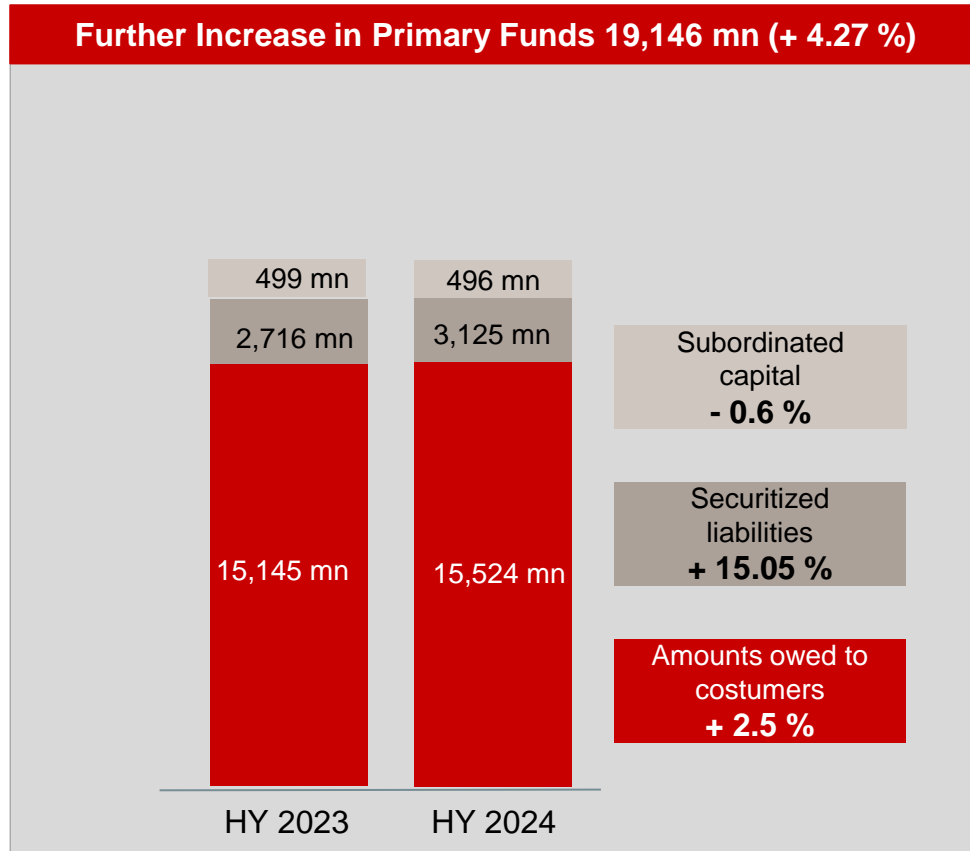
Equity Capital Ratios are still among the EU Top 15 %



AROUND 940 PARTNER BANKS WORLDWIDE

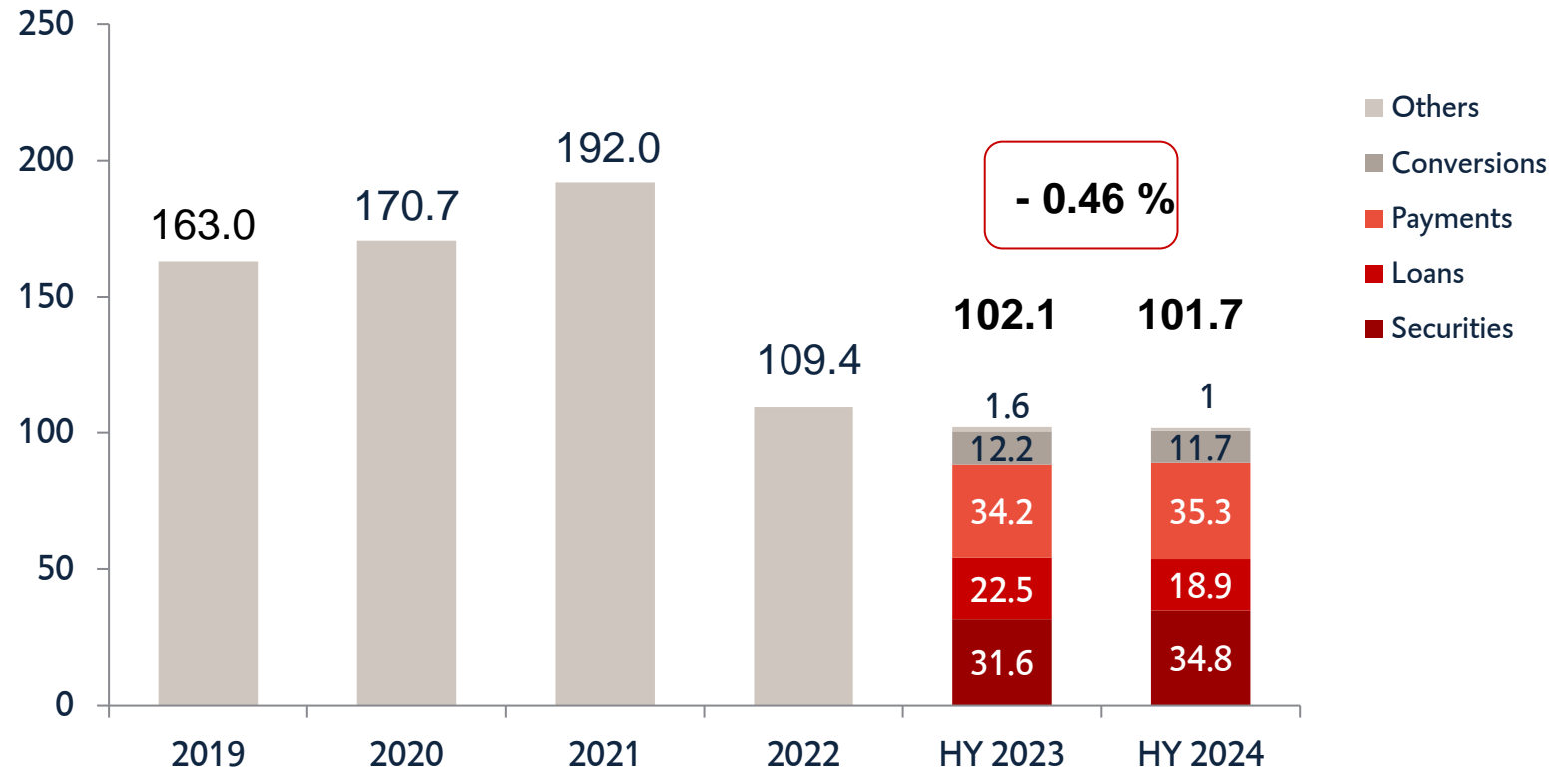


STABLE FUNDING & LIQUIDITY



DESPITE SLIGHT DECLINE COMMISSION BASED INCOME STILL ON A HIGH LEVEL

- Commissions from **Securities Business** as driver for the increase of operating profits
- Commissions from **Payment Transfer, Loan Business and Foreign Exchange Conversions** still at a stable level



HY 2024 OBERBANK KEY DATA AT A GLANCE

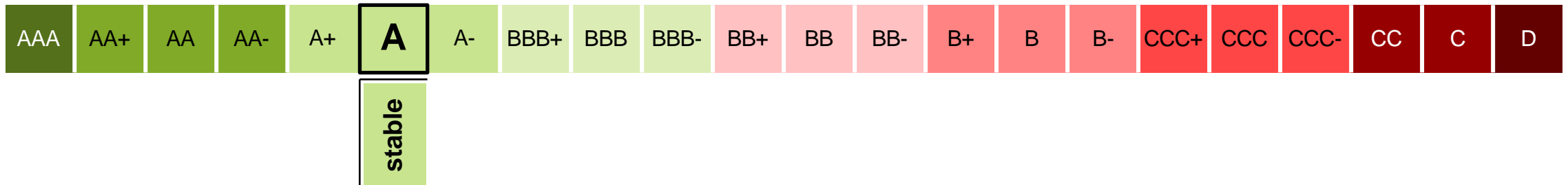
	HY 2023	HY 2024
Assets	27.6 bn EUR	27.7 bn EUR
Equity	3.71 bn EUR	3.96 bn EUR
ROE after tax	12.58 %	10.27 %
ROE before tax	15.27 %	13.19 %
Net interest income	281.4 mn EUR	329.4 mn EUR
Net commission income	102.2 mn EUR	101.7 mn EUR
Administrative expenses	-184.6 mn EUR	- 197.6 mn EUR

	HY 2023	HY 2024
CIR	39.14 %	41.13 %
CET 1 Ratio	16.94 %	18.03 %
Tier 1 Capital Ratio	17.21 %	18.31 %
Total Capital Ratio	19.02 %	20.16 %
LCR	179.64 %	168.12 %
NSFR	128.76 %	127.78 %
Risk-Earnings Ratio	3.0 %	7.34 %



RATING BY STANDARD & POOR'S

Standard & Poor's rating scale



We are one of Austria's best rated banks.









Strong capitalization & high profits as most important criteria.

Source: Oberbank AG
As of: 23.03.2023



RATING ADJUSTMENTS 2023

SAFE HAVEN VALUATION FOR AUSTRIA AND TOP RATING FOR OBERBANK

Austria assessment	Rating adjustment for Austrian banks				Rating Oberbank AG
<ul style="list-style-type: none"> Austria's AA+ rating with stable outlook confirmed (S&P August 2023) Solid economy and credit metrics Economy remains robust and budgetary consolidation is kept on track 		Erste Group Bank	A+	stable	<p style="text-align: center; font-size: 2em; font-weight: bold;">A</p> <p style="text-align: center;">Oberbank AG Credit Ranking</p> <p style="text-align: center;">Outlook: stable</p> <div style="background-color: #f8d7da; padding: 10px; text-align: center; margin-top: 20px;"> <p style="font-size: 2em; font-weight: bold;">AAA</p> <p>Mortgage Covered Bond</p> <p>Outlook: stable</p> </div>
		BAWAG-PSK	A1	positive	
		Oberbank AG	A	stable	
		Hypo Tirol Bank AG	A+	stable	
		Raiffeisen Bank International	A-	negative	
		Raiffeisen Landesbank Niederösterreich-Wien	A2	stable	
		Bank Austria UniCredit	BBB+	stable	
		Stadtparkasse Munich Frankfurter Sparkasse Deutsche Bank Commerzbank UniCredit Bank AG	A+ A+ A1 A2 BBB+	stable stable stable stable stable	



KYC-DOCUMENTATION / COMPLIANCE

Oberbank's Global Financial Institutions Department and Compliance Department cooperate closely for providing transparent information and documentation.



Please refer to www.oberbank.com **FI & Compliance Information**

Banking License
FATCA-Documentation
Oberbank LEI
Corresp. Banking Declaration
SSI – Standard Settlement Instr.
Management Policies

Wolfsberg – CBDDQ
Financial Crime – FCCQ
Questionnaire Oberbank Giant
Annual Report
Shareholder Information
Rating Reports ...

AML/KYC Due Diligence requests to be addressed to gfi@oberbank.at or your responsible Global Financial Institutions Relationship Manager directly.



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For payments to one of our branches (OBKLDLDMX, OBKLUHUB, OBKLSKBA and OBKLCZ2X) please send directly to Oberbank Linz, SWIFT Code OBKLAT2L.



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