

Oberbank Company Presentation 4th Quarter 2023



Oberbank
Nicht wie jede Bank

OBERBANK. NOT LIKE ANY OTHER BANK.



Martin Seiter, MBA
Member of the Management Board

Mag. Florian Hagenauer, MBA
Member of the Management Board

Mag. Isabella Lehner, MBA
Member of the Management Board

Dr. Franz Gasselsberger, MBA
CEO & 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.

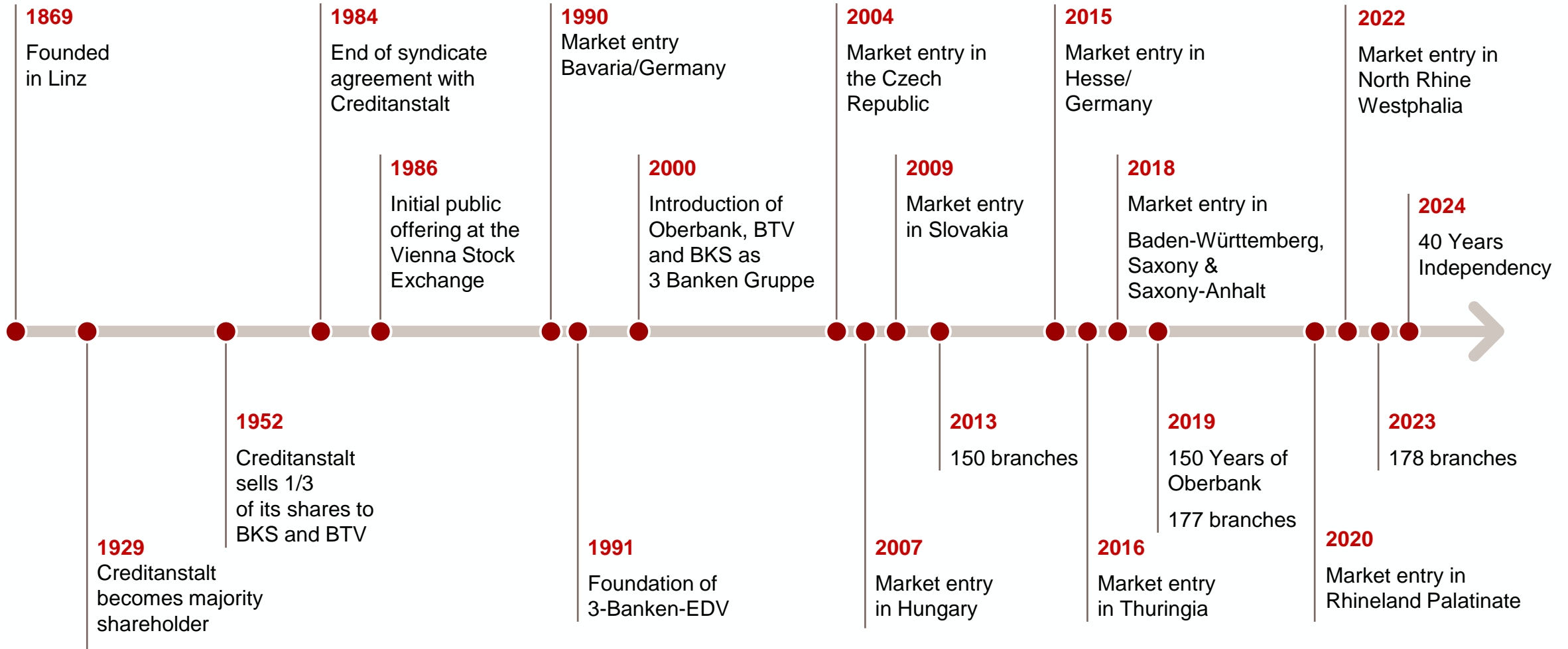
Oberbank

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

Photo-Credit: Joachim Haslinger



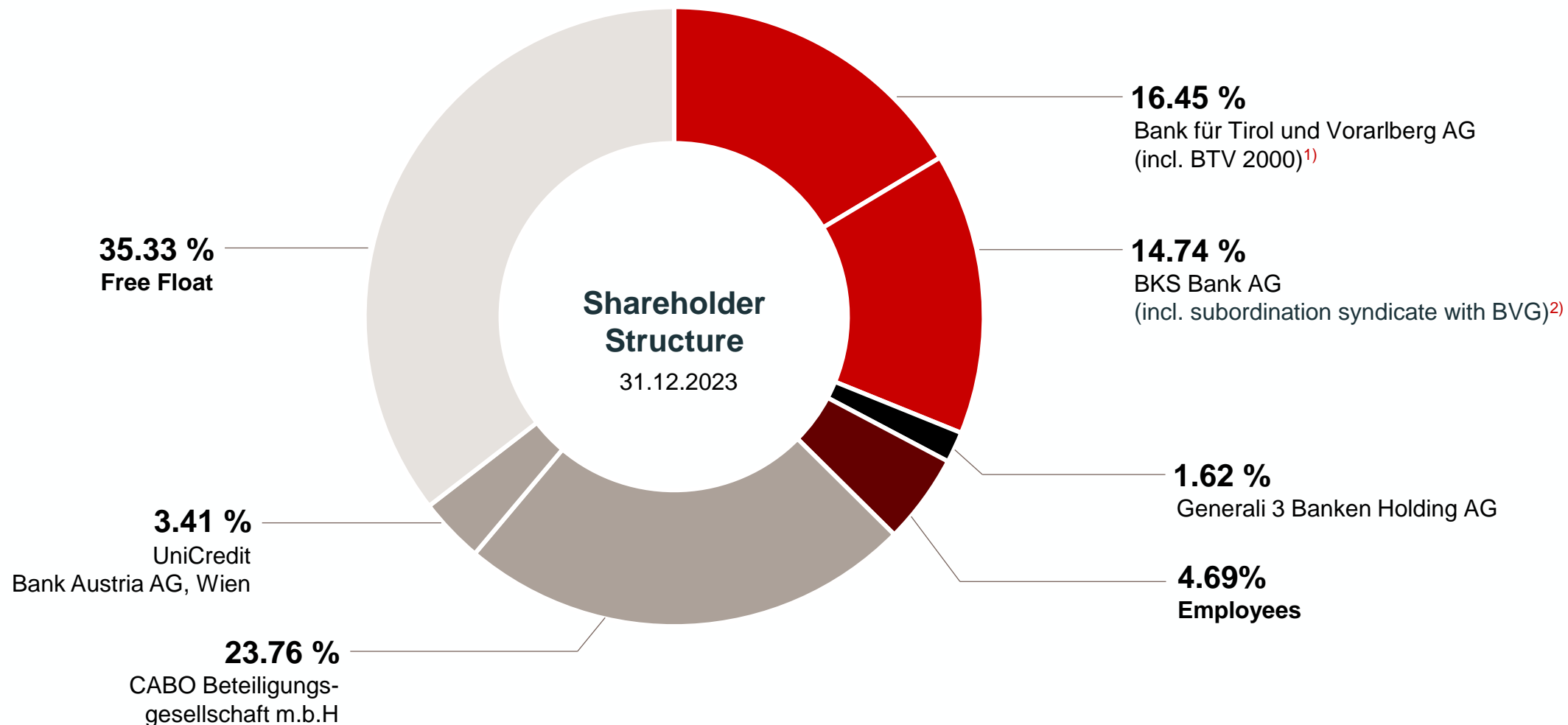
INDEPENDENCE DEVELOPED OVER YEARS



As of: 31. December 2023



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



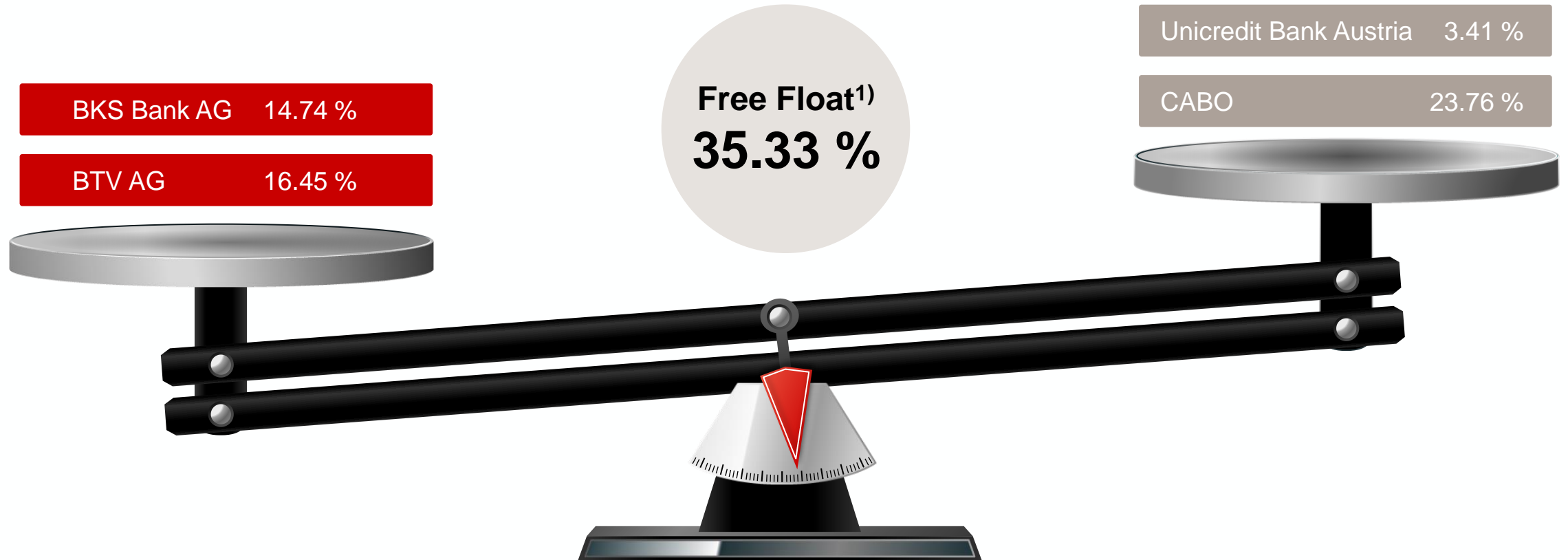
Source: Oberbank AG | As of: 31. December 2023

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



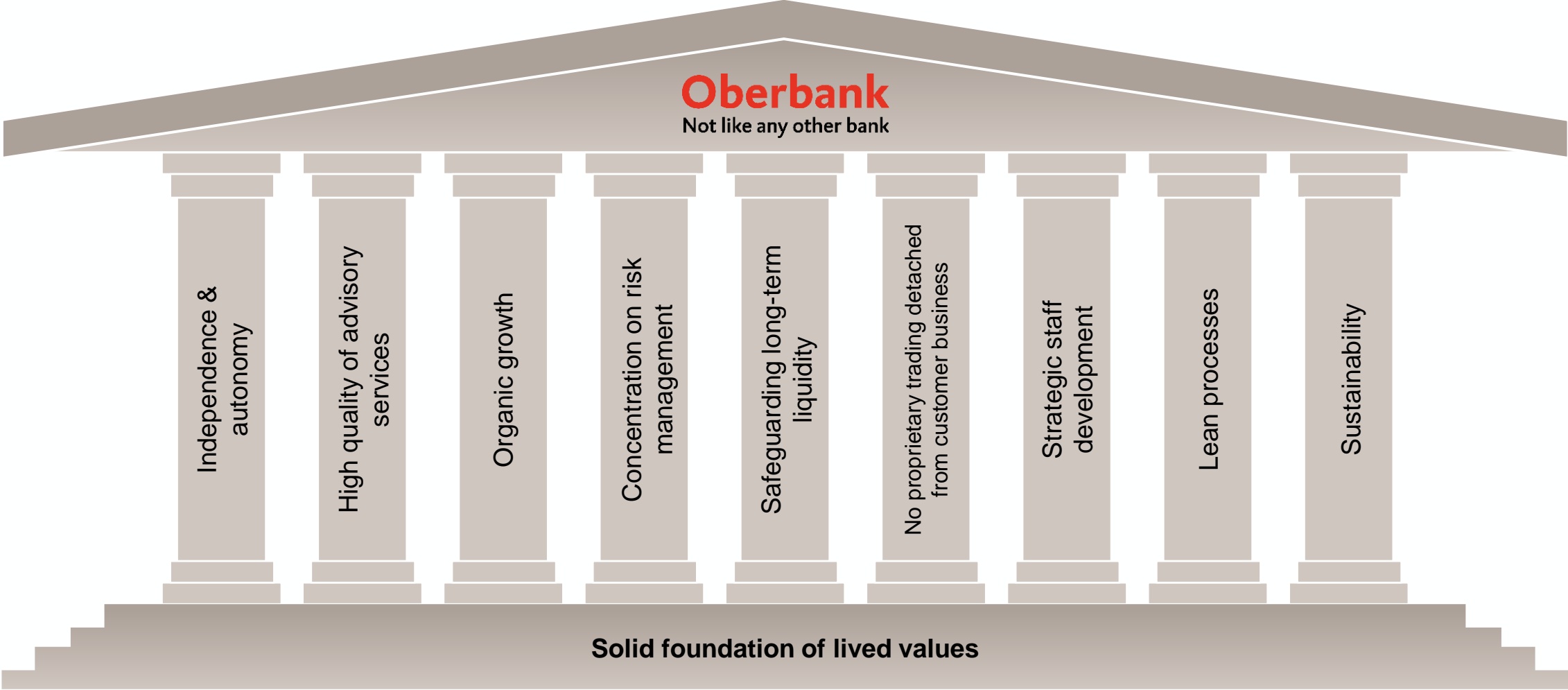
OBERBANK SYNDICATE HAS THE MAJORITY OVER UNICREDIT, BUT: THE FREE FLOAT HAS THE DECISIVE POWER



¹) the missing percentage up to 100 % is held by Oberbank employees (4.59 %) and the Generali 3 Banken Holding AG (1.62 %).
As of: 31. December 2023











SUCCESSFUL BUSINESS MODEL



OUR STRATEGY 2025



Awards

Top Wealth Management in Germany ¹	1 st Place in Investment Consulting ²	Certified Employer				Austrian Ecolabel for Sustainable Finance ⁷	1 st Place Recommender Award ⁸
		Top Company ³	Family-friendly Employer ⁴	Leading Employer ⁵	Quality Label Workplace Health Promotion ⁶		
							

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 ÖGVS-Study: Investment consulting Branch Banks 2023

³ Kununu-Label "TOP COMPANY",

⁴ Federal Ministry Republic of Austria for Labour: Certificate berufundfamilie

⁵ Leading Employers – Austria 2023 Österreichisches Netzwerk Betriebliche Gesundheitsförderung: Gütesiegel "BGF",

⁶ Federal Ministry Republic of Austria for Sustainability and Tourism: Austrian Ecolabel for Sustainable Finance;

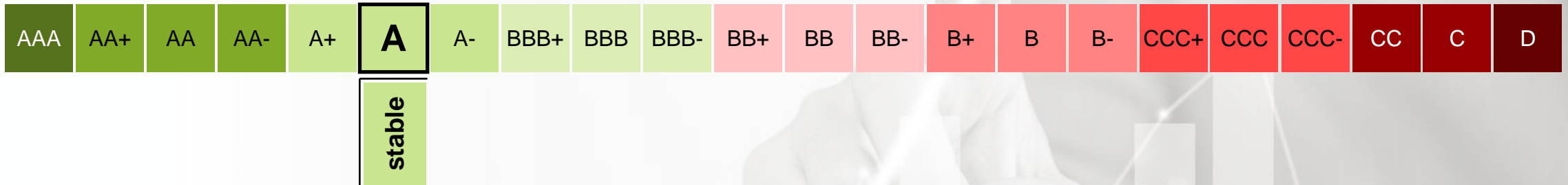
⁷ The Federal Ministry for Sustainability and Tourism has awarded the Austrian Ecolabel to the "be(e) green Girokonto", the "be green Sparkonto", the "be(e) green Konto VKK, the "be(e) green Studentenkonto", the "be(e) green zu Firmenkonto" and the "be green Sparkonto Festzins" as, projects financed 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.



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



5 COUNTRIES – 178 BRANCHES – ONE OBERBANK

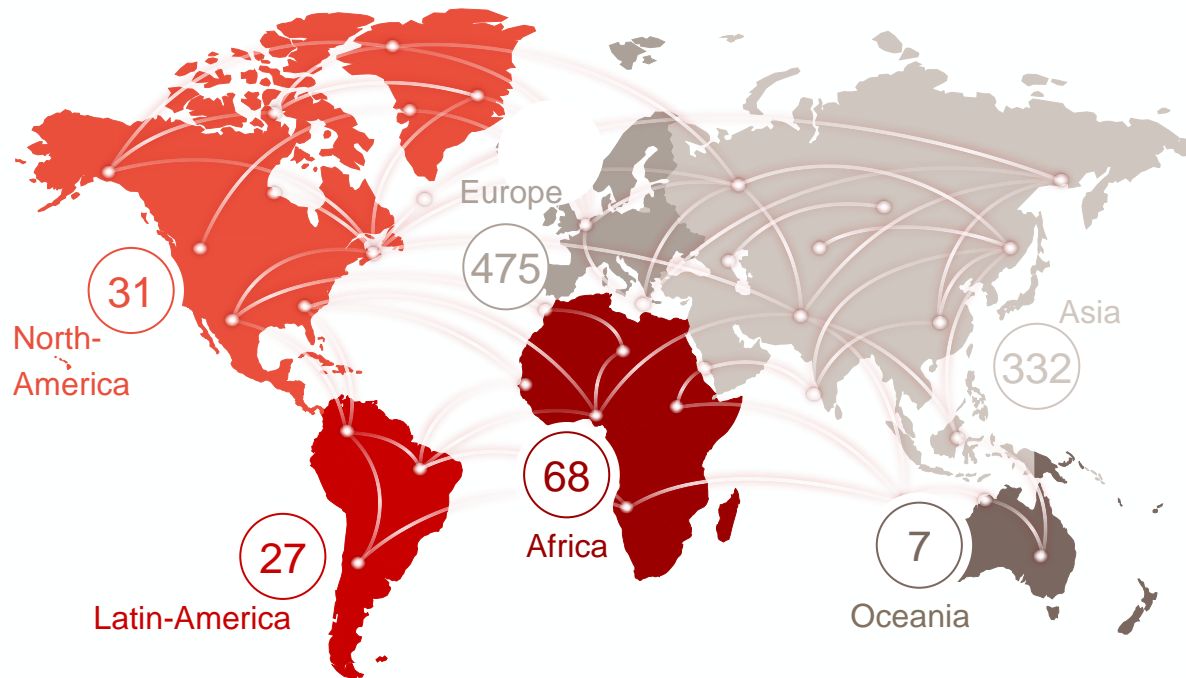


Source: Oberbank AG
As of: 31. December 2023



REGIONALITY MEETS INTERNATIONALITY: FROM EUROPE TO THE WORLD

...worldwide network of over 940 correspondent banks
and partners in more than 100 countries



...we provide a wide range of specific
products and services

International Payments



Documentary Business

(Letters of Credit, Encashments,
Bank Guarantees)



Export- & Trade Financing



Financing of international Investments



Hedging



Source: Oberbank AG



RESULTS Q4 2023: RESPECTABLE RESULTS DESPITE TURBULENCES IN GLOBAL ECONOMY

Profit before Tax

477.7 mn. €

+182.4 mn.¹⁾

RoE before Tax

12.8 %

+4.1%-P.¹⁾

Cost-Income-Ratio

39.7 %

-9.1%-P.¹⁾

Risk-Earning-Ratio

14.0 %

+3.8%-P.¹⁾

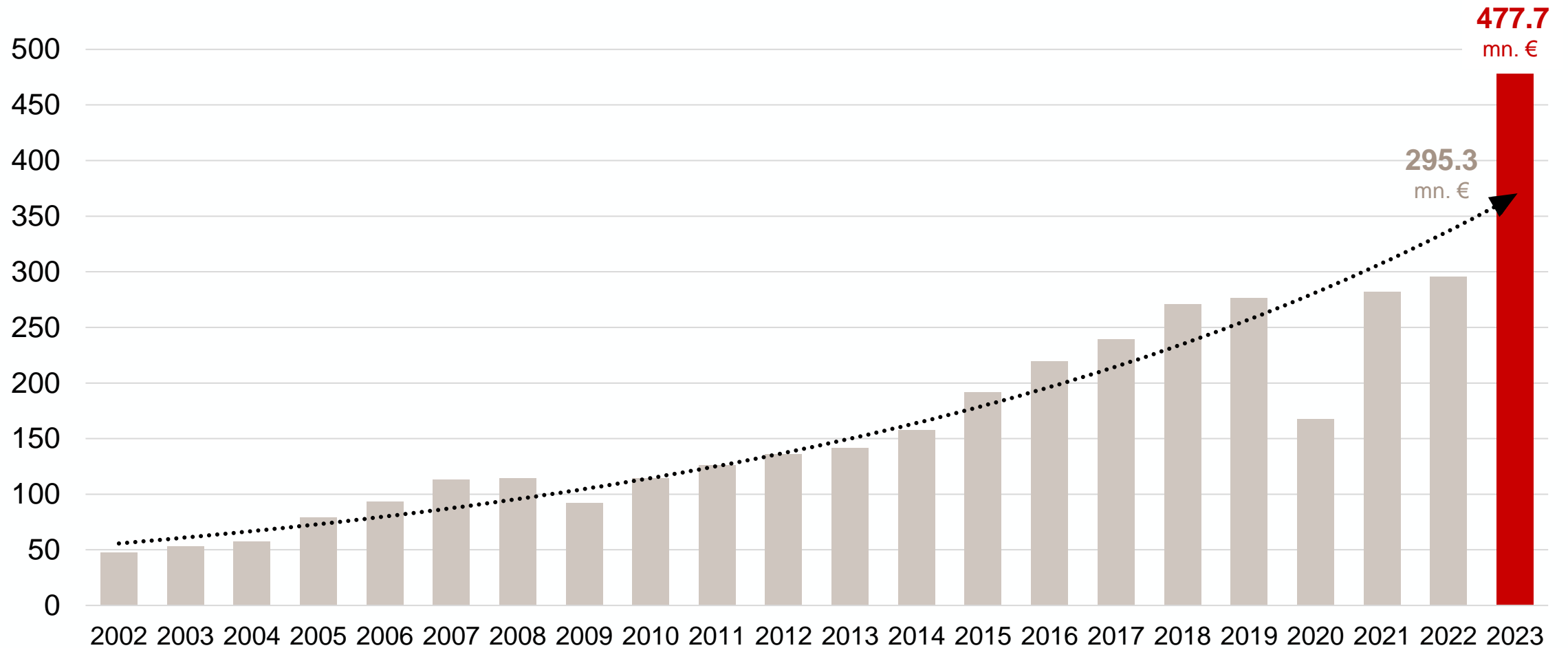
31. December
2023

Source: Oberbank AG

¹⁾ Reference figures: 31. December 2022



PROFIT BEFORE TAX IN A LONG-TERM COMPARISON



Source: Oberbank AG, Shareholder Reports 2002 – 2023



CAPITALISATION Q3 2023: EQUITY CAPITAL CONTINUES TO RISE

Total Assets

27.83 bn. €

+1.04 bn.¹⁾
+3.9%

Equity Capital

3.86 bn. €

+0.32 bn.¹⁾
+8.9%

31. December
2023

Lending Volume

20.07 bn. €

+0.88 bn.¹⁾
+4.6%

Primary Funds

19.13 bn. €

+1.18 bn.¹⁾
+6.6%

Source: Oberbank AG

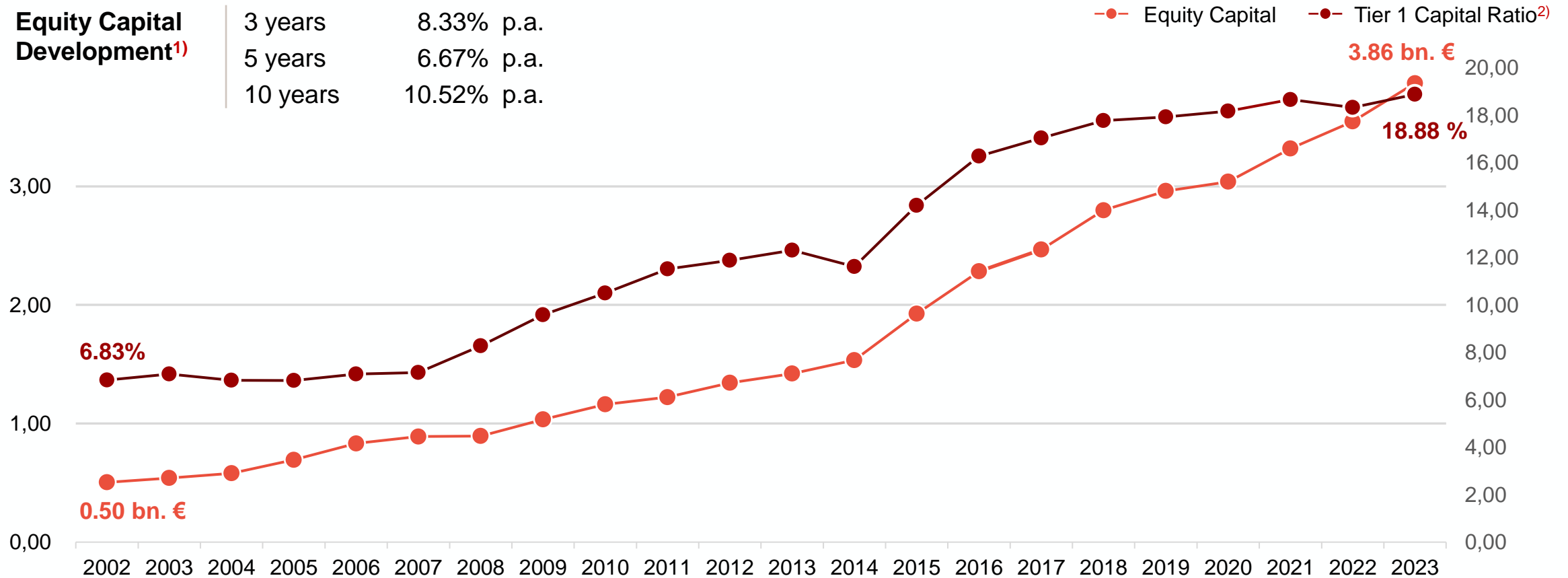
¹⁾ Reference figures: 31. December 2022



EQUITY INCREASE OVER THE PAST YEARS

Equity Capital Development¹⁾

3 years	8.33% p.a.
5 years	6.67% p.a.
10 years	10.52% p.a.



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)

³⁾ Source: Oberbank AG, Shareholder Reports 2002 – 2023



STRONG CAPITALIZATION

Oberbank
Q4/2023¹⁾

CET 1 ratio

18.61 %

Tier 1 capital ratio

18.88 %

Total capital ratio

20.77 %

Austria
Q2/2023²⁾

16.6%

17.6%

19.6%

International
Q3/2023³⁾

15.9%

17.3%

19.9%

¹⁾ Data as of 31. December 2023 – Source: Oberbank AG, Shareholder Report 31. December 2023

²⁾ Source: OeNB (latest data available)

³⁾ Source: EBA Riskdashboard (latest data available)



SUSTAINABILITY: WE TAKE RESPONSIBILITY



Quelle: Oberbank AG

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 2020 (in German) available at www.oberbank.at/nachhaltigkeit



PRIME LABEL FOR SUSTAINABILITY

Corporate ESG
Performance

RATED BY
ISS ESG 

Prime **C+**

**Top - Rating by
ISS ESG¹⁾**

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

As of 28.12.2023



With these results Oberbank is one of the market leaders und reaches the highest ISS ESG Transparency Level.

**” 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/>



OUR UNIVERSAL BANKING CONCEPT



~ 59.000
Corporate & Business Customers

Export & investment financing, leasing

Interest rate & FX management

Payment & cash management

Documentary & guarantee business

Structured finance, private equity, mezzanine capital

Occupational provision

Source: Oberbank AG
As of: 31st December 2023



~ 274.000
Retail Customers

Housing finance & funding

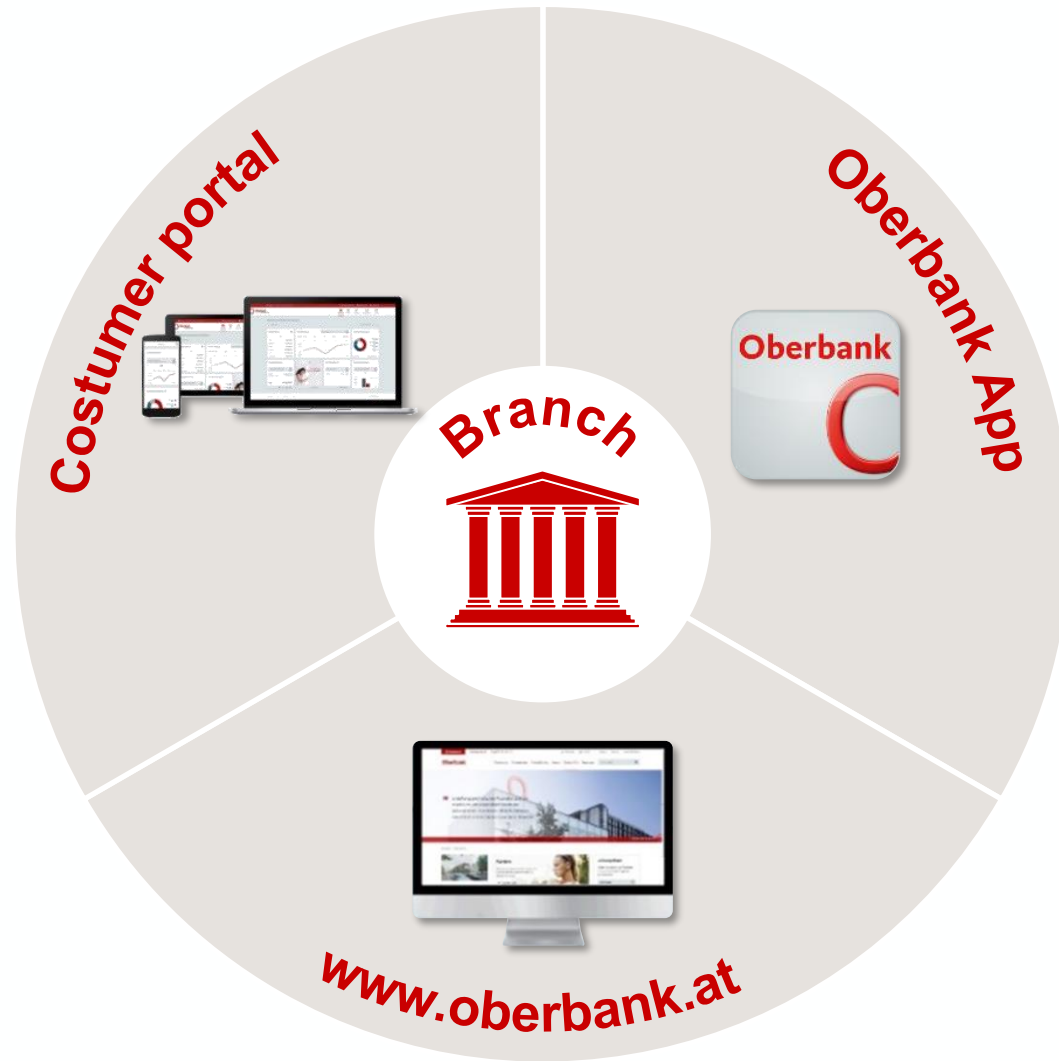
Private retirement provisioning

Private banking & asset management

Consumer finance & leasing



MORE TIME FOR YOU!



**More Time
for You!**

**Customer service
per appointment:
Monday – Friday
8.00 am – 7.00 pm**

Source: Oberbank AG



CONTACTS



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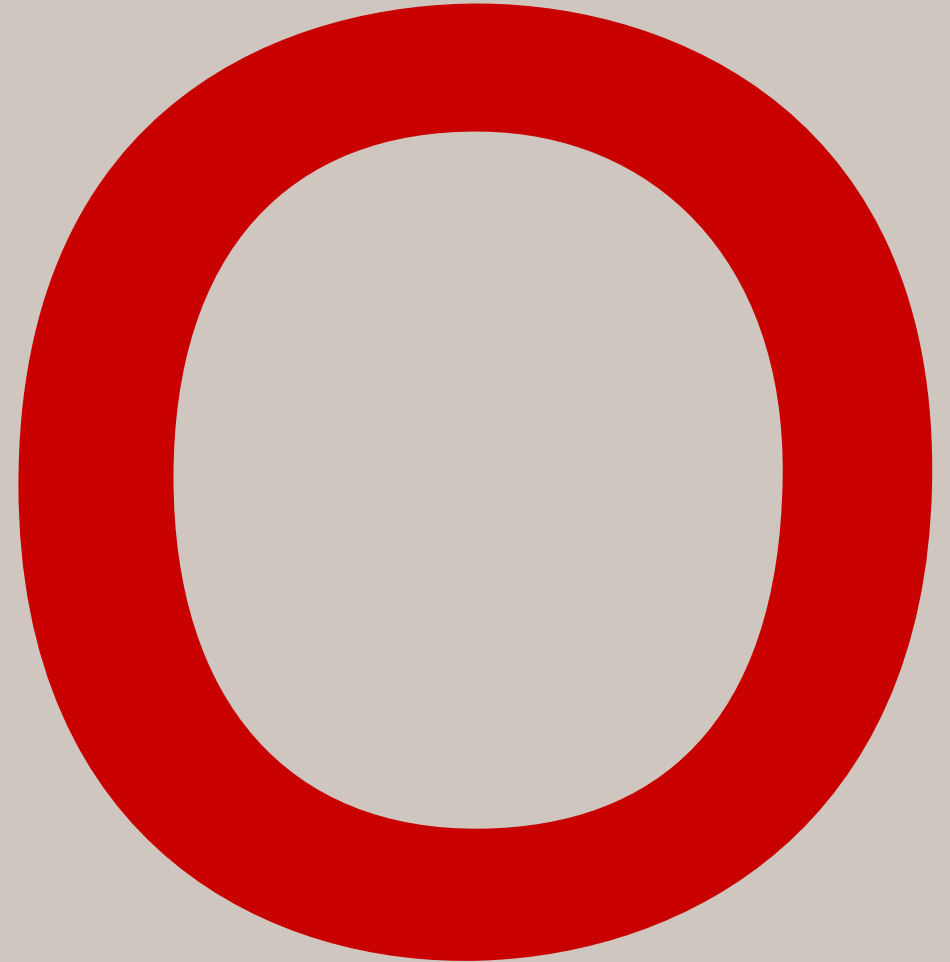
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Annex



Glossary

Total assets	The final amount of all gross investments, cash and equivalents, receivables, and other assets as they are presented on the balance sheet.
Profit	Profit is a financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustain the activity.
Lending volume	Loans and advances to customers.
Primary Funds	The primary funds are the sum of all funds, sight, time and savings deposits entrusted to a bank by its customers
Total capital ratio	The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
Common Equity Tier 1	The Common Equity Tier 1 capital ratio is the Common Equity Tier 1 capital of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
Tier 1 capital ratio	The Tier 1 capital ratio is the Tier 1 capital of the institution expressed as a percentage of the total risk exposure amount. (acc. CRR)
Cost-income-ratio	The cost-income-ratio is an efficiency measure. It shows a company's costs in relation to its income. To get the ratio, divide the operating costs (administrative and fixed costs, such as salaries and property expenses, but not bad debts that have been written off) by operating income.
Risk-earning-ratio	The risk/earnings ratio is the ratio of credit risk to net interest income. (credit risk / net interest income)
RoE	Return on equity (RoE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.



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Oberbank AG. Legal Form: Aktiengesellschaft (Joint Stock Company). Registered Office: Untere Donaulände 28, A-4020 Linz, Austria. Commercial Register No.: FN 79063 w, Landesgericht Linz (State Court of Linz)



Sources

— Sources are mentioned on each page.

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