

Oberbank Company Presentation for Financial Institutions Year End 2023

OBERBANK. NOT LIKE ANY OTHER BANK.



Photo-Credit: Joachim Haslinger

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



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



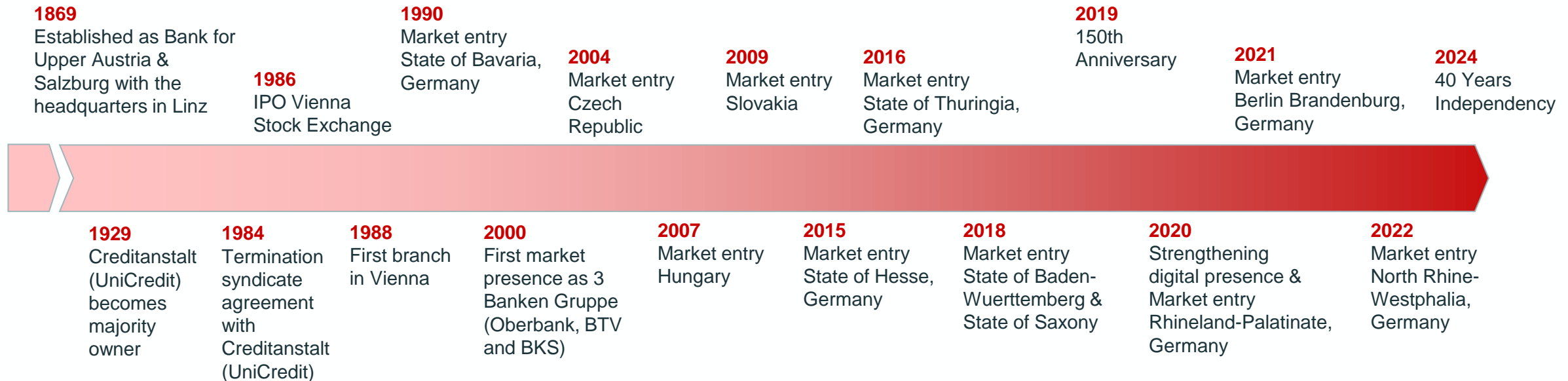
OBERBANK, AN INDEPENDENT CENTRAL EUROPEAN REGIONAL BANK, HEADQUARTERED IN LINZ, AUSTRIA

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

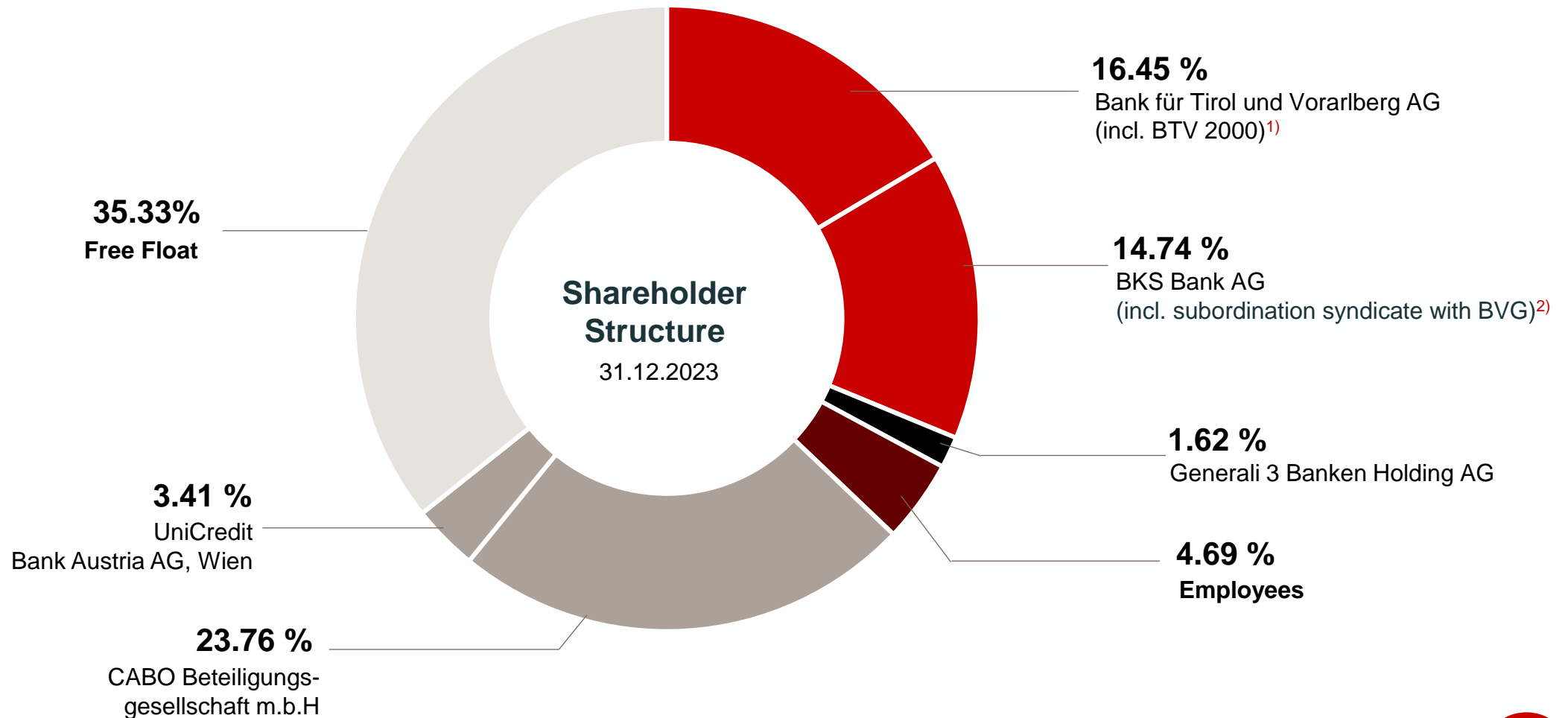
- industrial and medium-sized companies
 - Oberbank as a highly competent partner in cross border business with special know-how in various field of finance
- and private customers as an equally important pillar
 - Oberbank delivers high quality and experience in securities transactions, private and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











INDEPENDENCE BUILT OVER YEARS



SHAREHOLDER STRUCTURE ENSURES AUTONOMY



Awards

Top Wealth Management in Germany ¹	1st Place in Investment Consulting ²	Certified Employer				Austrian Ecolabel for Sustainable Finance ⁷	1st 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.



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



PRIME LABEL FOR SUSTAINABILITY

Corporate ESG
Performance

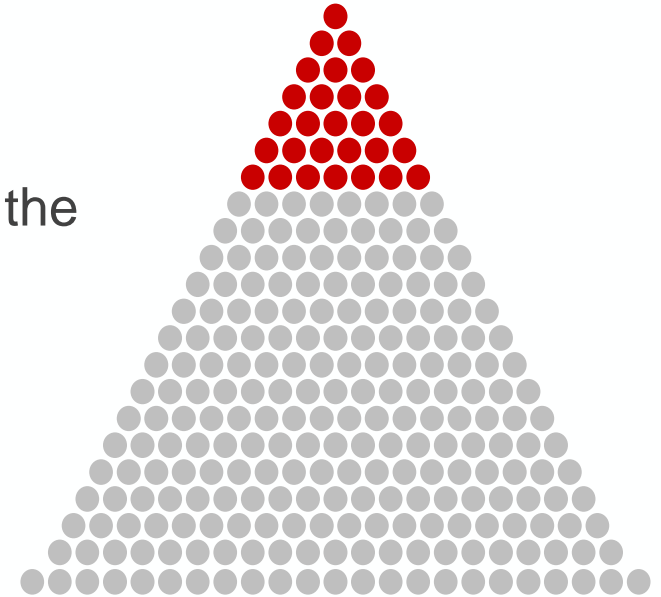
RATED BY
ISS ESG 

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/>



FIVE COUNTRIES – ONE SINGLE ENTRY POINT

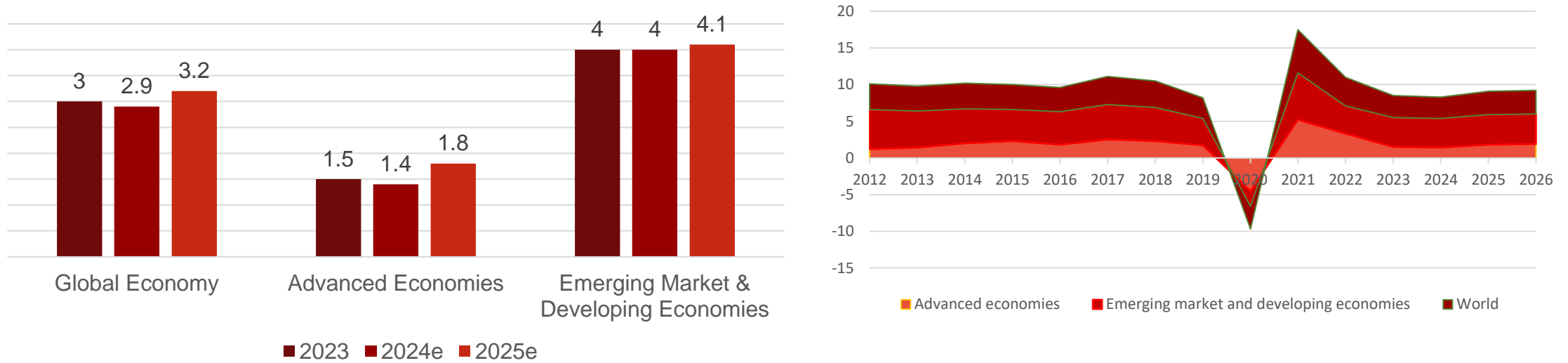
Region	Branches
Austria	94
Germany	45
Czech Republic	21
Hungary	14
Slovakia	4
Total	178

Expected branch openings 2024:

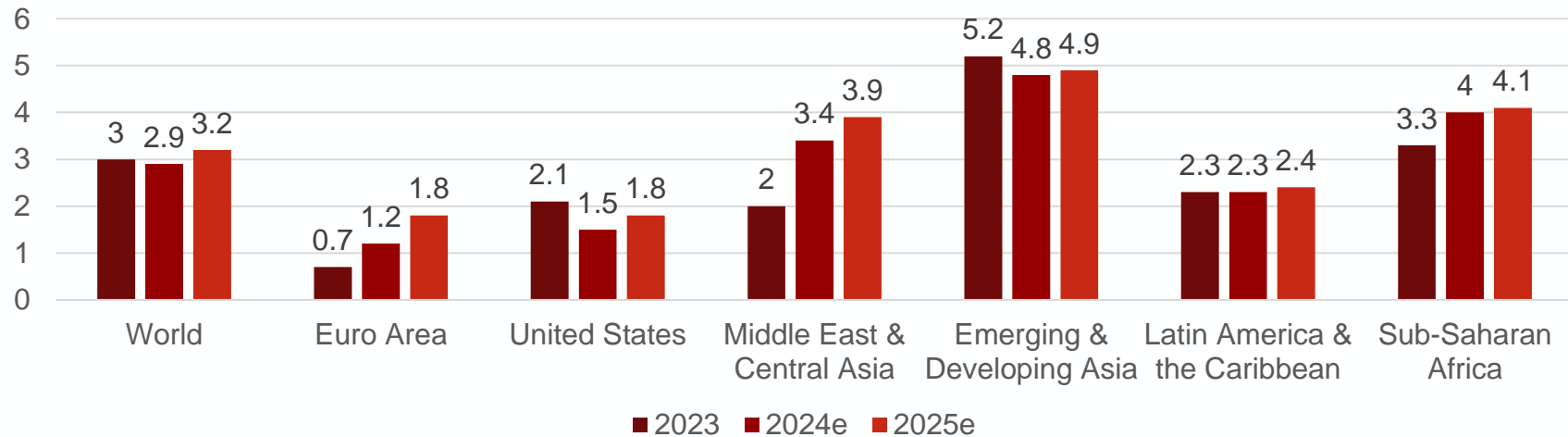
1. Essen
2. Dortmund



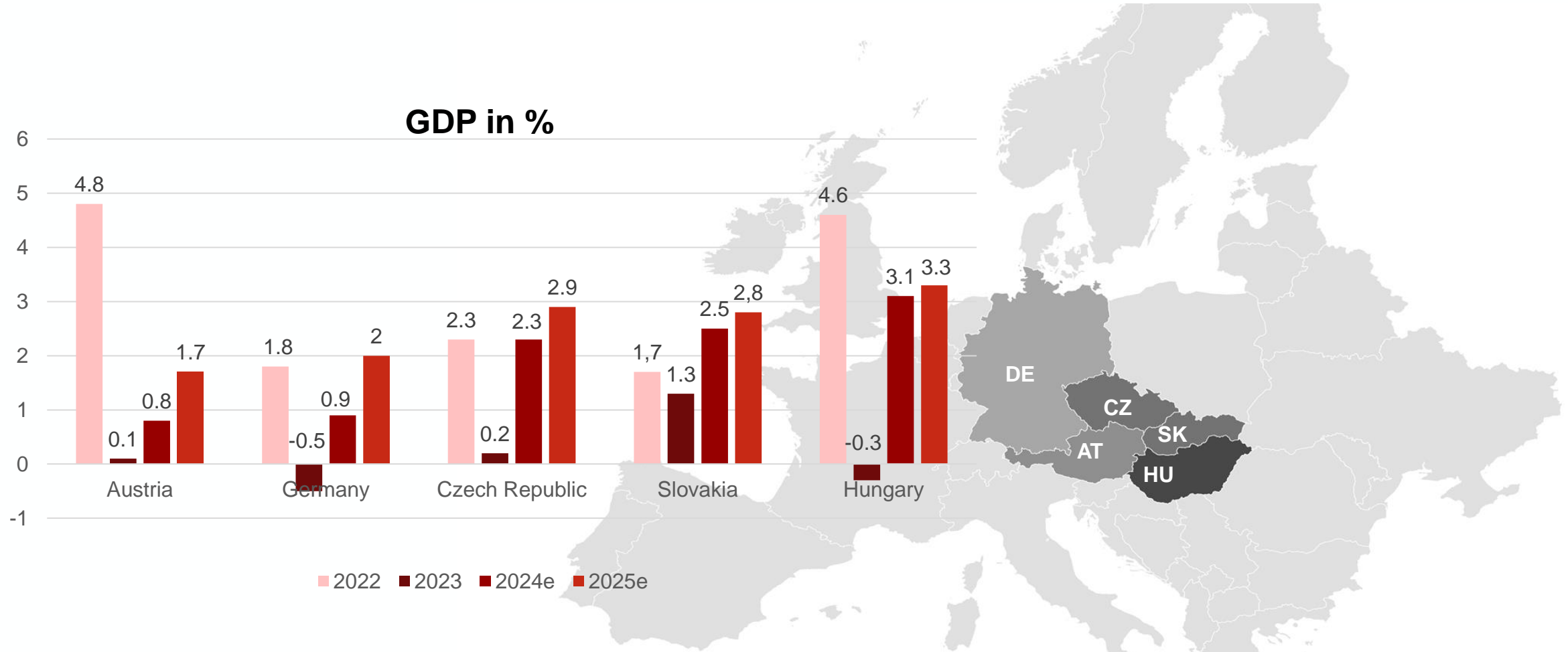
WORLD ECONOMIC GROWTH PROJECTIONS



Growth by region



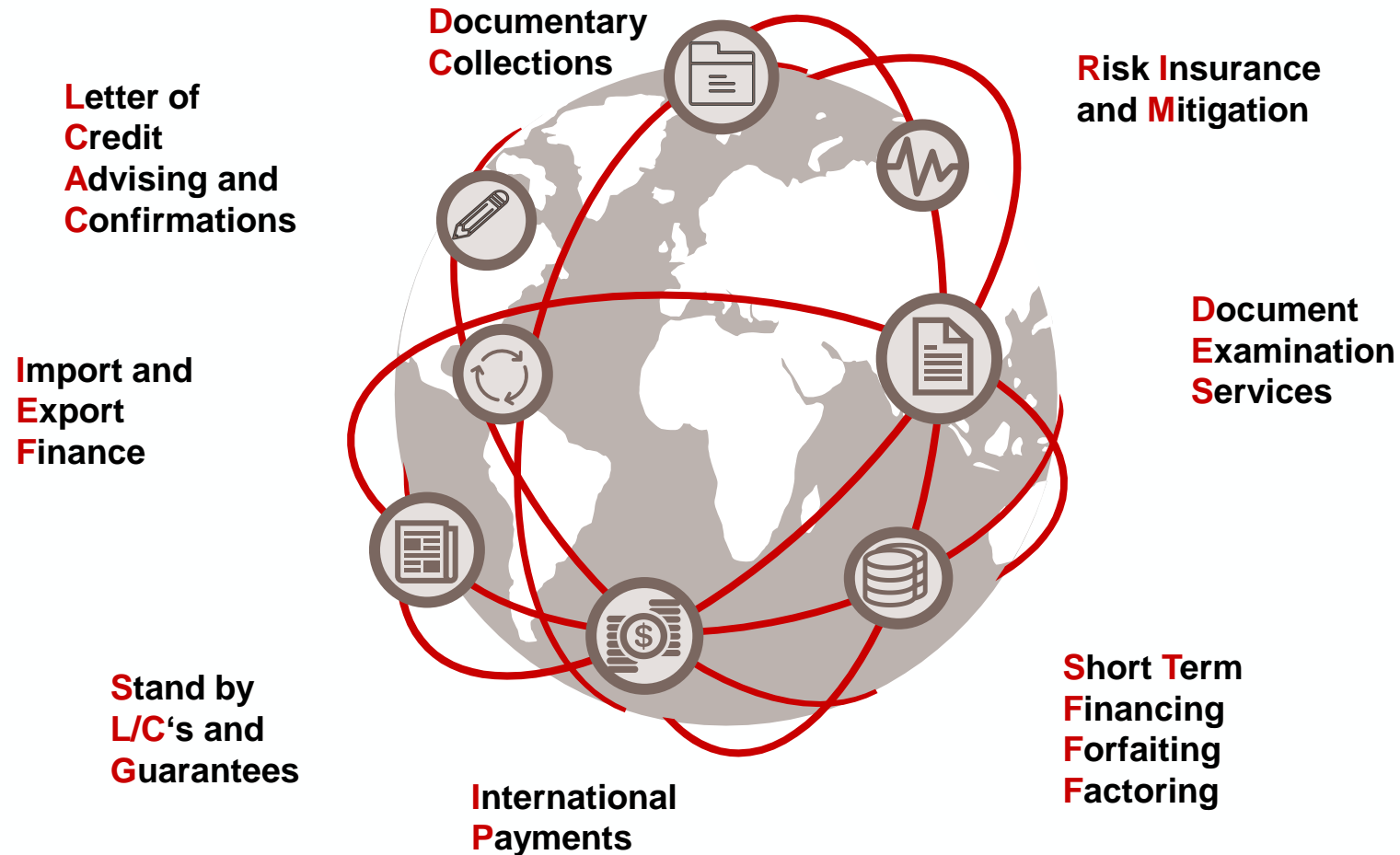
STRONG ECONOMIC GROWTH EXPECTATIONS WITHIN OBERBANK'S CATCHMENT AREA



OBERBANK – A BRIDGE TO THE WORLD



WITH A DYNAMIC INTERNATIONAL BUSINESS APPROACH



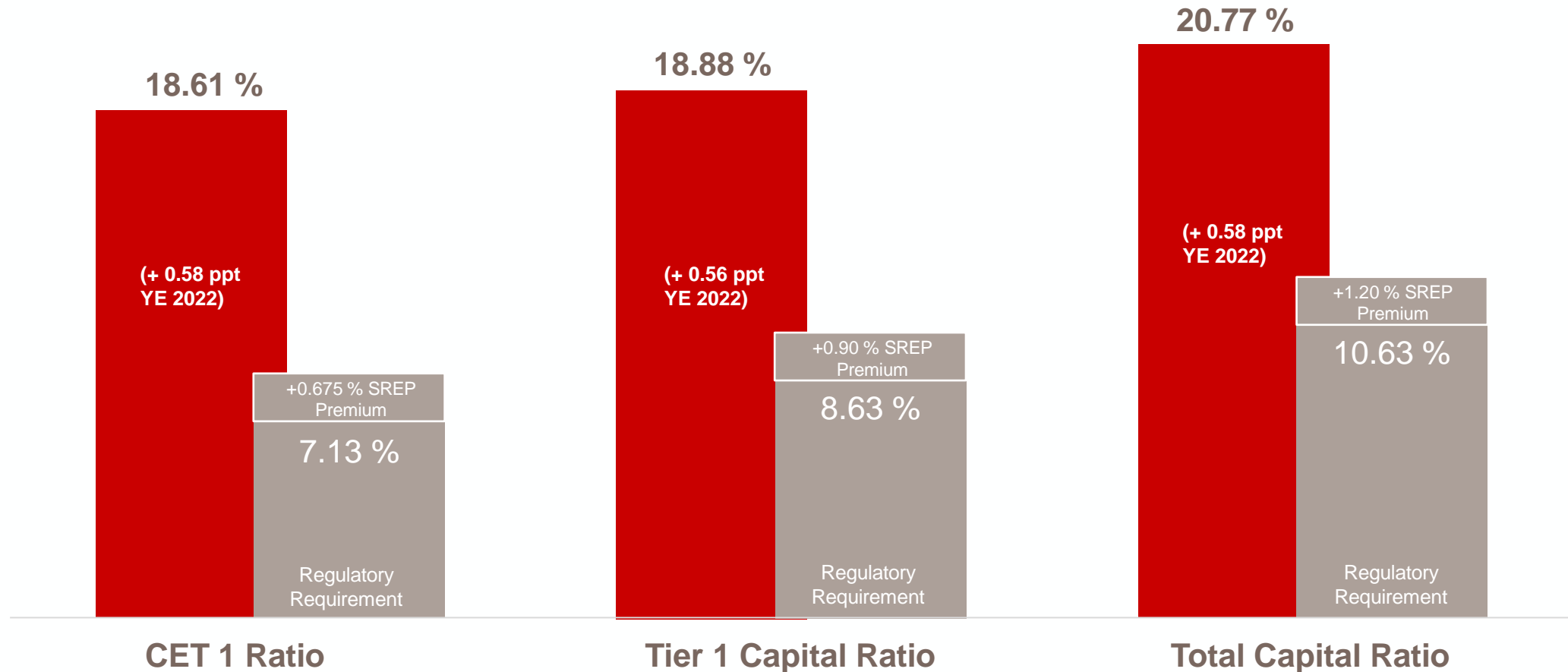
OBERBANK AT A GLANCE

- 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

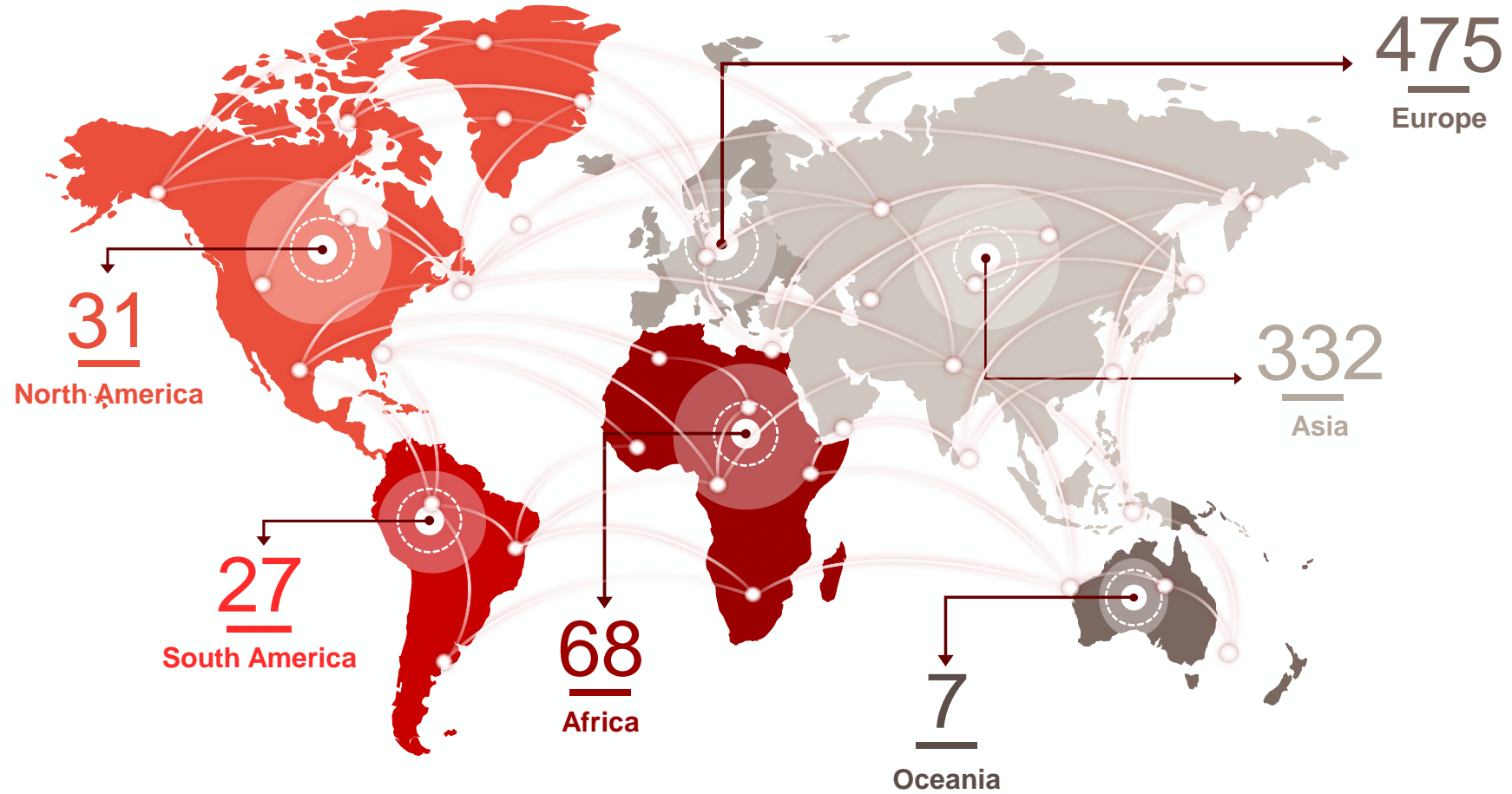


EXCELLENT CAPITAL RATIOS AS PROOF OF STABILITY AND RISK-BEARING CAPACITY

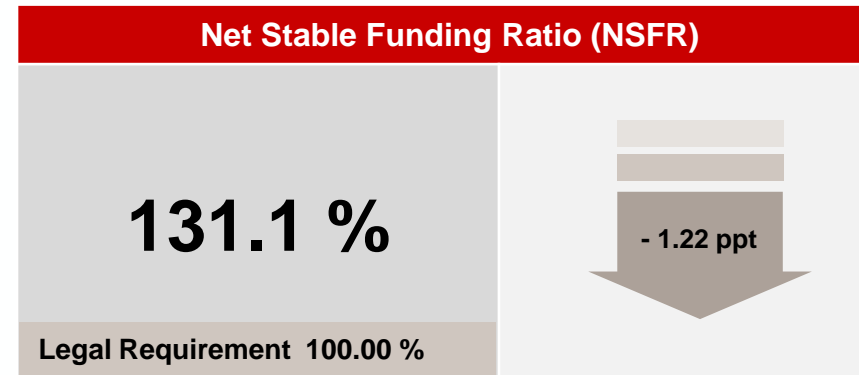
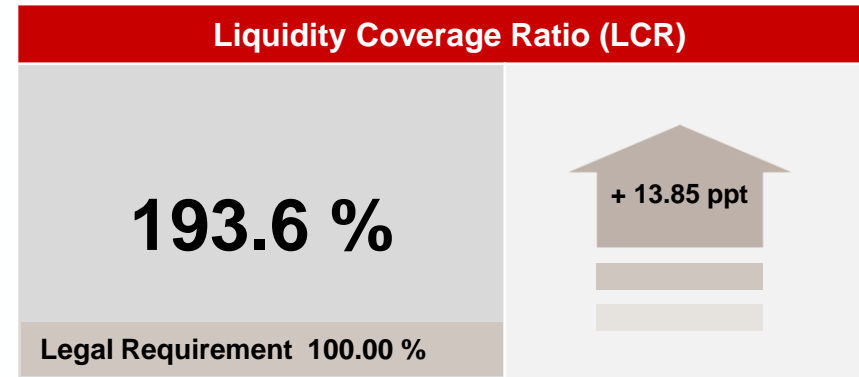
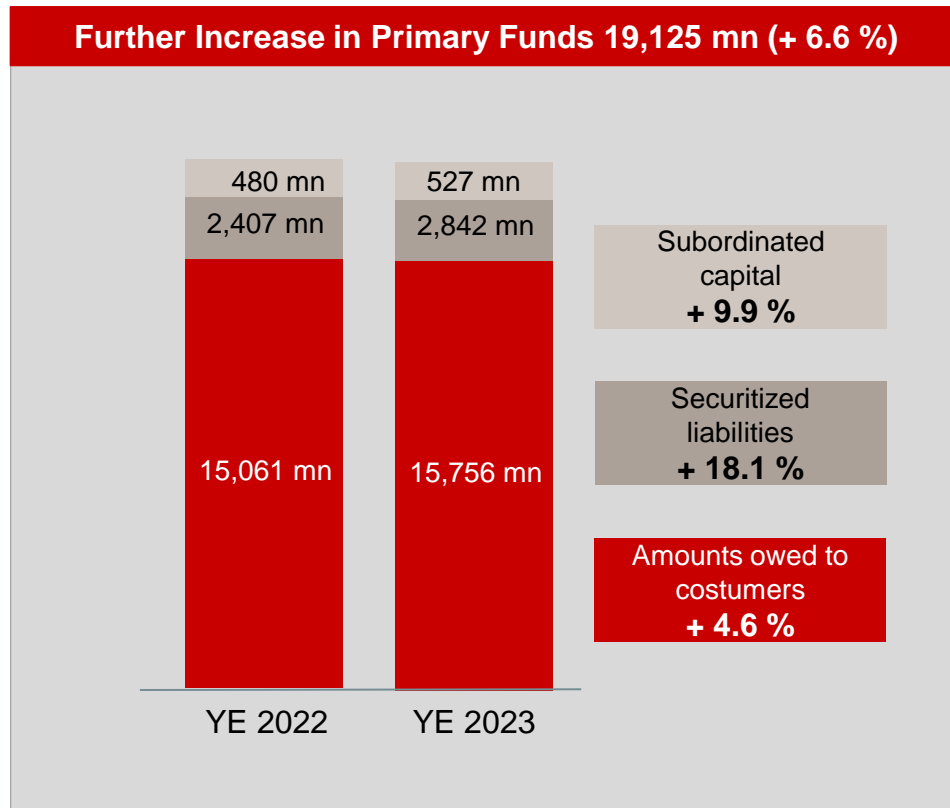
Equity Capital Ratios are still among the EU Top 15 %



AROUND 940 PARTNER BANKS WORLDWIDE



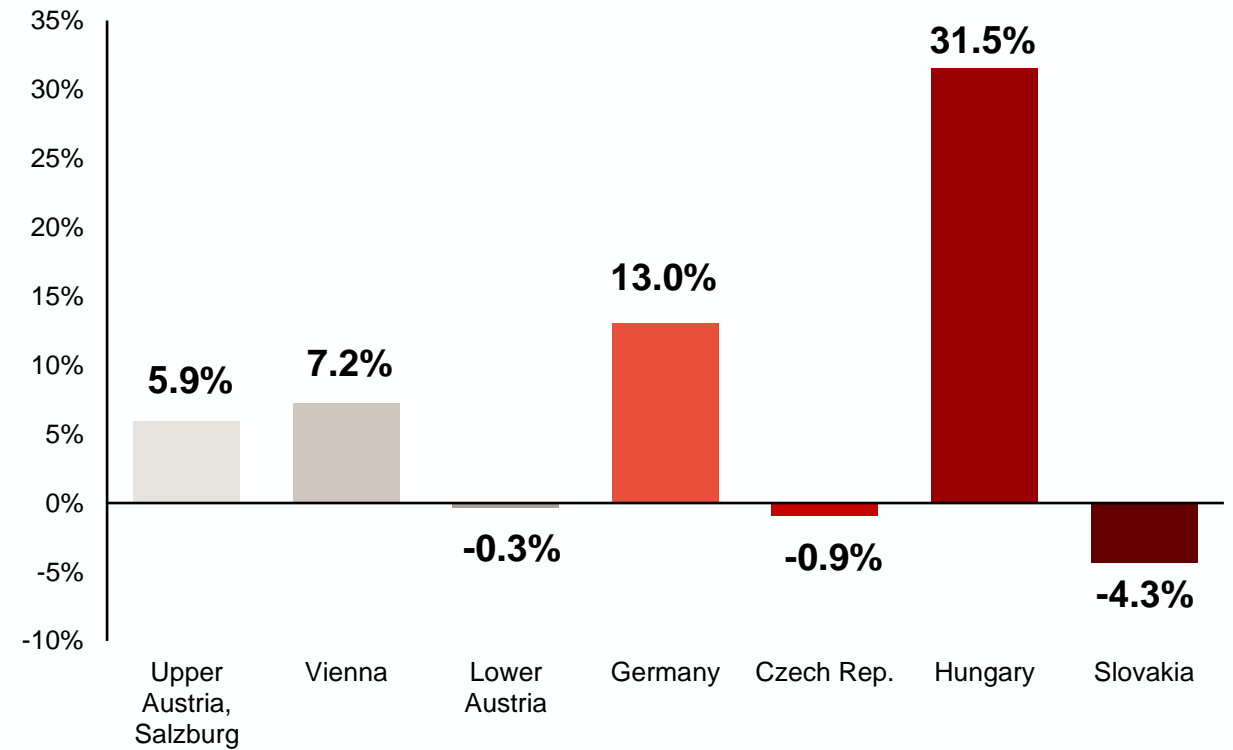
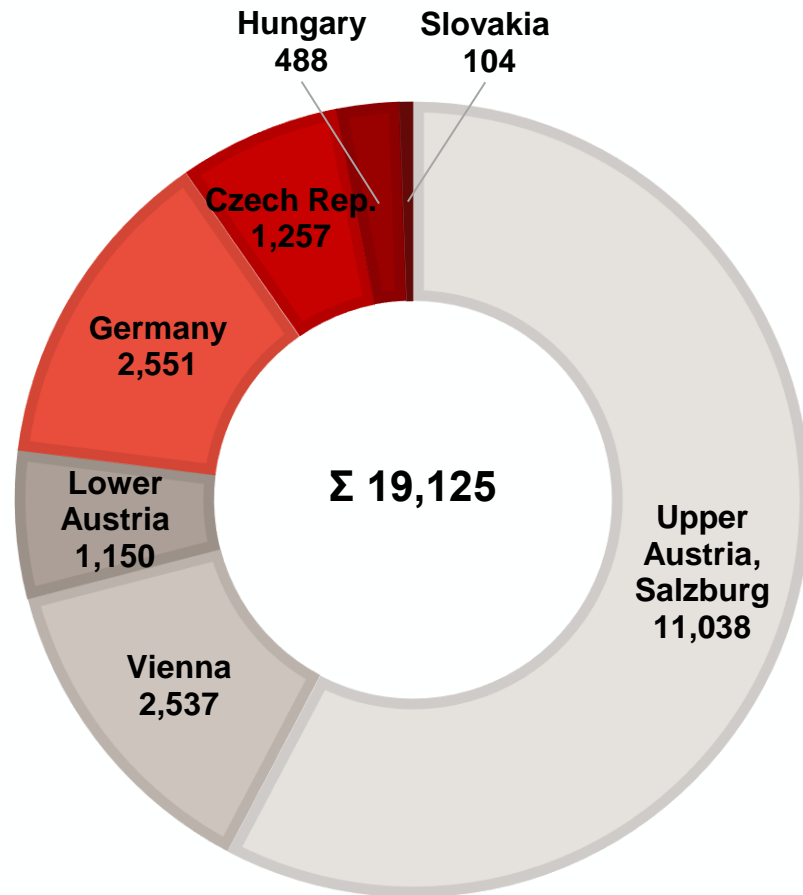
STABLE FUNDING & LIQUIDITY



INCREASE IN LIABILITIES BY REGION

YE 2023 in mn EUR

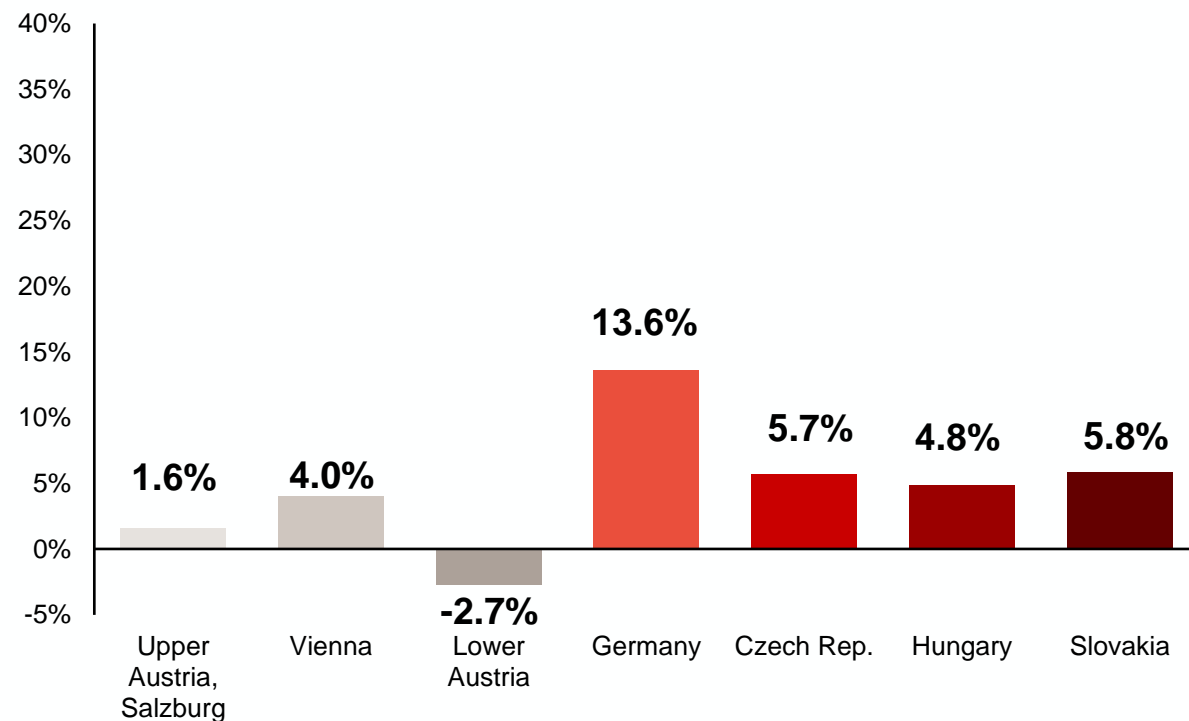
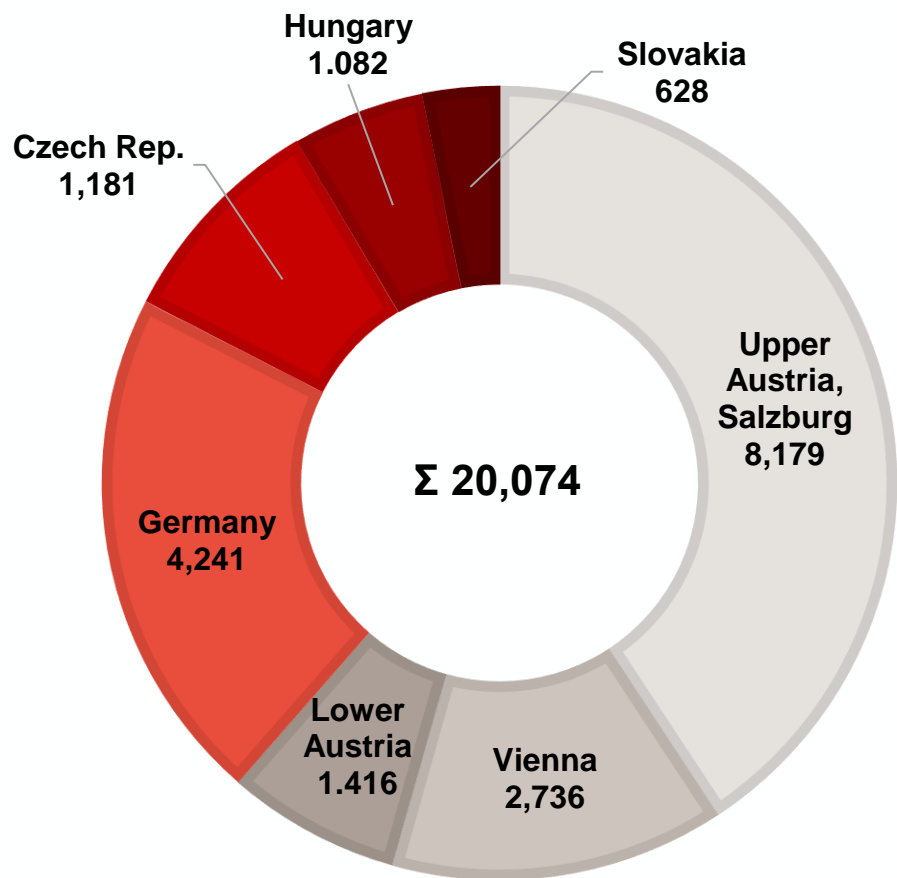
Σ + 6.6 % growth since YE 2022



INCREASE IN LOAN PORTFOLIO BY REGION

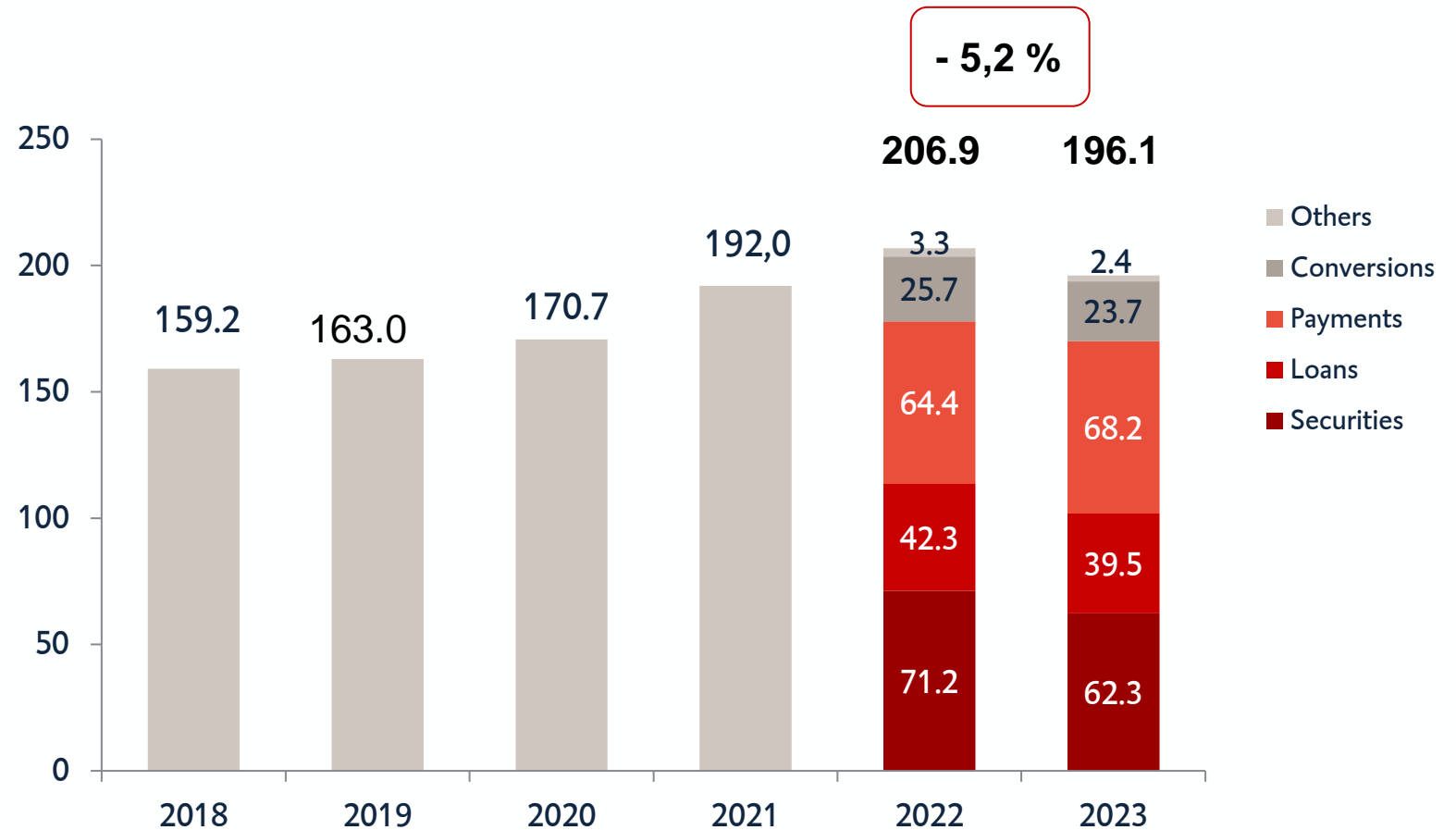
YE 2023 in mn EUR

Σ +4.6% since YE 2022



DESPITE SLIGHT DECLINE COMMISSION BASED INCOME STILL ON A HIGH LEVEL

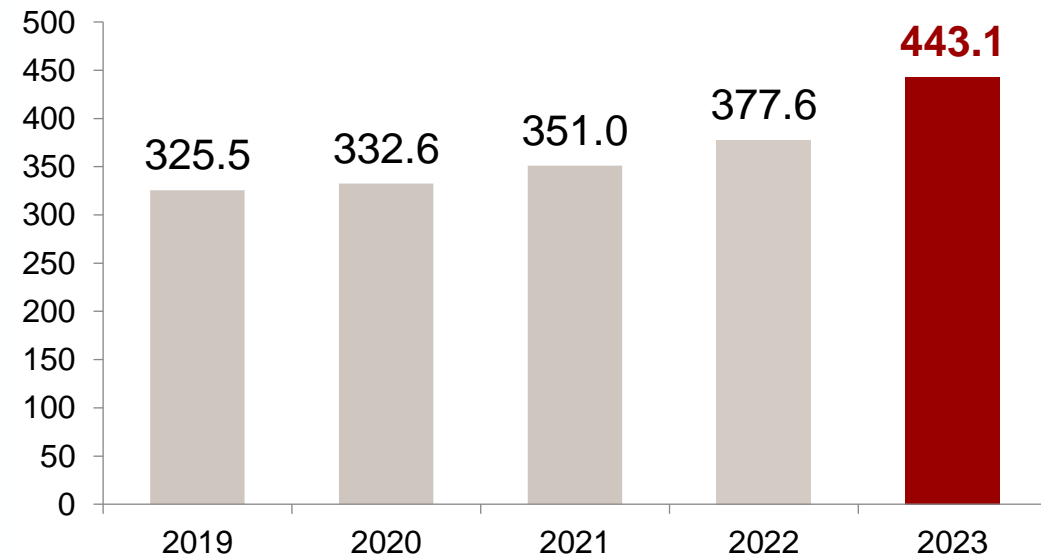
- Commissions from **Payment Transfers** as driver for the stable operating profits
- Commissions from **Loan Business and Foreign Exchange Conversions** still at a stable level



OBERBANK'S FOCUS IS PLACED ON RIGOROUS RISK MANAGEMENT

- Total Risk Position 443.1 mn EUR or respectively +17.3% compared to 2022. Oberbank pays special attention to critical industries (automotive, aircraft, travel, construction, energy supplier, hotel and gastronomy, etc.)

	YE 2022	YE 2023
NPL-Ratio	2.49 %	3.55%
Risk-Earning Ratio	10.22 %	14.00 %



YE 2023 OBERBANK KEY DATA AT A GLANCE

	YE 2022	YE 2023
Assets	26.8 bn EUR	27.8 bn EUR
Equity	3.55 bn EUR	3.86 bn EUR
ROE after tax	7.18 %	10.27 %
ROE before tax	8.71 %	12.82 %

	YE 2022	YE 2023
Net interest income	406.1 mn EUR	596.8 mn EUR
Net commission income	206.9 mn EUR	196.1 mn EUR
Administrative expenses	-320.3mn EUR	-369.3 mn EUR
CIR	48.75 %	39.68 %

	YE 2022	YE 2023
CET 1 Ratio	18.03 %	18.61 %
Tier 1 Capital Ratio	18.32 %	18.88 %
Total Capital Ratio	20.19 %	20.77 %

	YE 2022	YE 2023
NPL-Ratio	2.49 %	3.55%
Risk-Earnings Ratio	10.22 %	14.00 %

	YE 2022	YE 2023
LCR	179.8 %	193.6 %
NSFR	132.3 %	131.1 %
SLR (Strategic Liquidity Ratio)	90.4 %	89.1 %



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

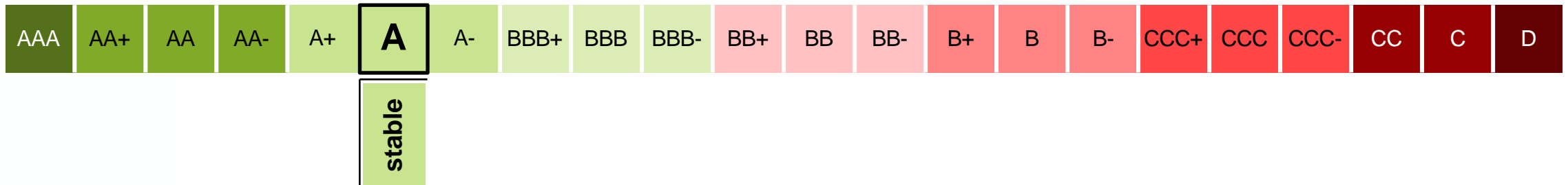
Wolfsberg – CBDDQ
Financial Crime – FCCQ
Questionnaire Oberbank Giant
Annual Report
Shareholder Information
Rating Reports ...

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



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

- 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

Rating adjustment for Austrian banks

	Erste Group Bank	A+	stable
	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
	Stadtsparkasse Munich	A+	stable
	Frankfurter Sparkasse	A+	stable
	Deutsche Bank	A1	stable
	Commerzbank	A2	stable
	UniCredit Bank AG	BBB+	stable

Rating Oberbank AG

A

Oberbank AG
Credit Ranking

Outlook: stable

AAA

Mortgage Covered Bond

Outlook: stable



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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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