


Cover Pool of Covered Bonds

(as of 31 March 2026)

Bank Austria
Mortgage Covered Bonds / Public Sector Covered Bonds
For Institutional Investors

Investor Relations
Vienna, May 2026

Empowering
Communities to Progress. |  **UniCredit**

Agenda

- 1 Mortgage Covered Bonds of Bank Austria
- 2 Public Sector Covered Bonds of Bank Austria





Mortgage Covered Bonds of Bank Austria



**High quality loans exclusively in Austria, granular pool composition,
high over-collateralization and more than 80% residential mortgages**

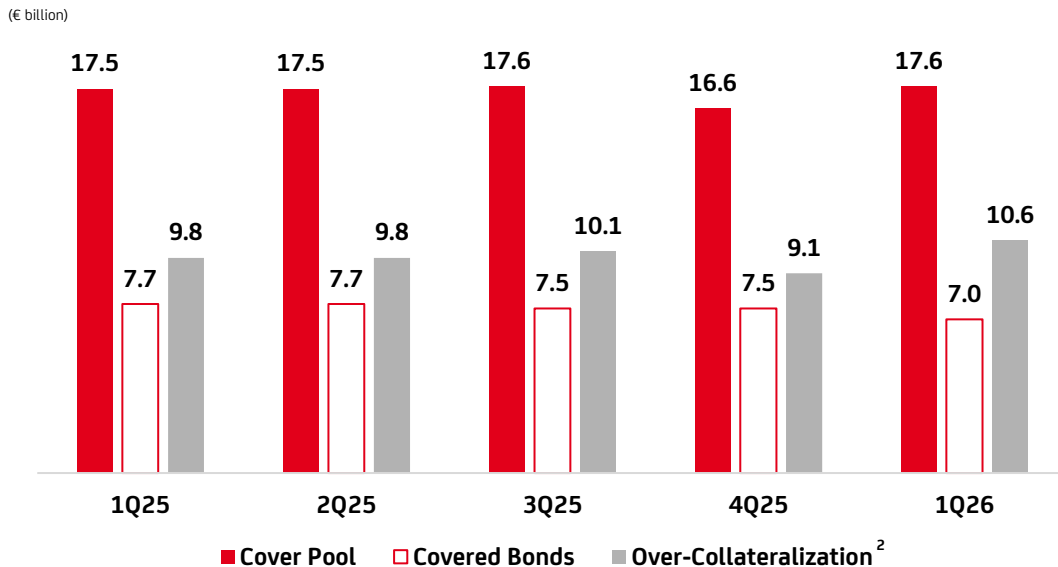




Mortgage Covered Bonds - Overview and Yearly Development

KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 31 March 2026: **€17,557 million**
 - of which **LOANS: €16,811 million**
 - of which LiBuffer **BONDS: €746 million**
- Focus on purely Austrian mortgages
- Moody's rating: **Aaa**
- ECBC Covered Bond Label¹**
- No foreign currency risk**
(only EUR exposures in the cover pool)



¹ List of Pfandbriefe and covered bonds incl. ISINs and information on the soft/hard bullet structure is on the Covered Bond Label Website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>).

² Contains 2% legal Over-Collateralisation of the notional amount of the covered bonds, the remaining part is not bound.

EMTN base prospectus incl. conditions of a potential postponement of maturity (<https://www.bankaustria.at/en/about-us-issues-under-base-prospectuses-base-prospectuses.jsp>).

List of "European Covered Bonds (Premium)" can be found on the website of the Austrian Financial Market Authority (<https://www.fma.gv.at/en/banks/fma-disclosure/other-disclosure-items/>).





Parameter of Cover Assets and Issues¹

KEY PARAMETERS²

AVERAGE LOAN-TO-VALUE³

50.1%

STAKE OF 10 BIGGEST LOANS

6.1%

AVERAGE LOAN SIZE

0.3mn

AVERAGE RESIDUAL MATURITY OF BONDS

3.3years

Weighted Average Life
(in years, including amortization)

10.0

Total Number of Loans

69,143

Total Number of Debtors

59,925

Stake of 10 Biggest Debtors

9.0%

Stake of Bullet Loans

12.6%

Stake of Fixed Interest Loans

59.7%

Average Interest Rate

2.6%

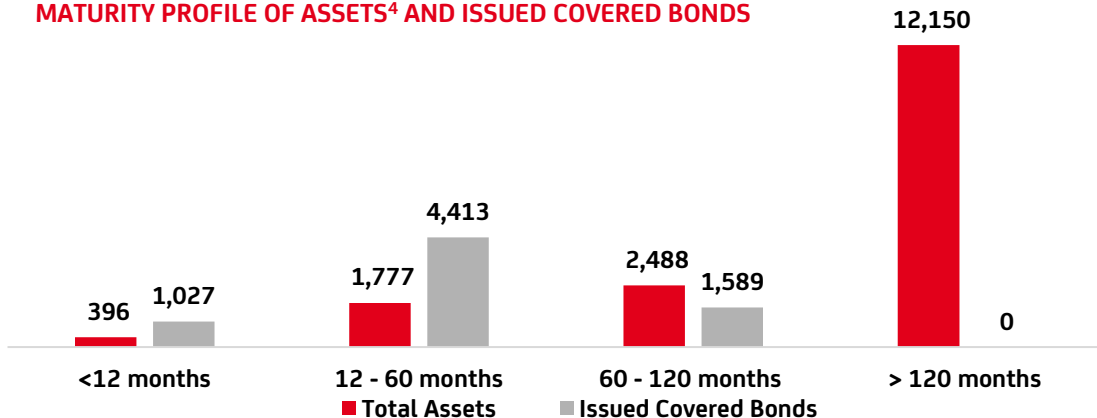
Stake of Defaulted / 90 Days Overdue Loans

0.0%

Covered Liquidity Buffer Requirement (€ million)

0.0

MATURITY PROFILE OF ASSETS⁴ AND ISSUED COVERED BONDS



¹ As of 31 March 2026

² Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG

³ All average LTV values mentioned in the presentation changed QoQ due to data quality enhancement

⁴ Without consideration of the repayment and without bonds

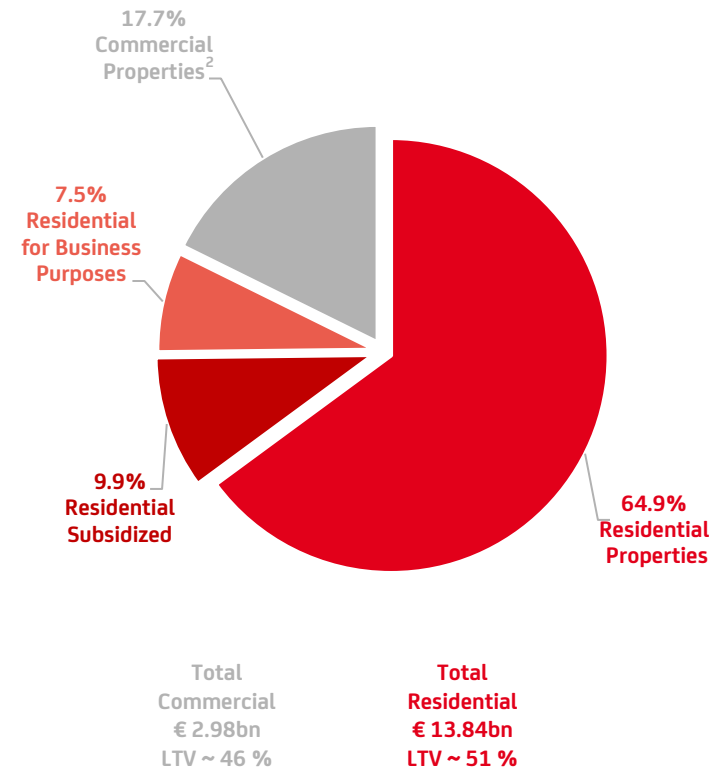




Austrian Assets with more than 80% Residential Mortgages¹

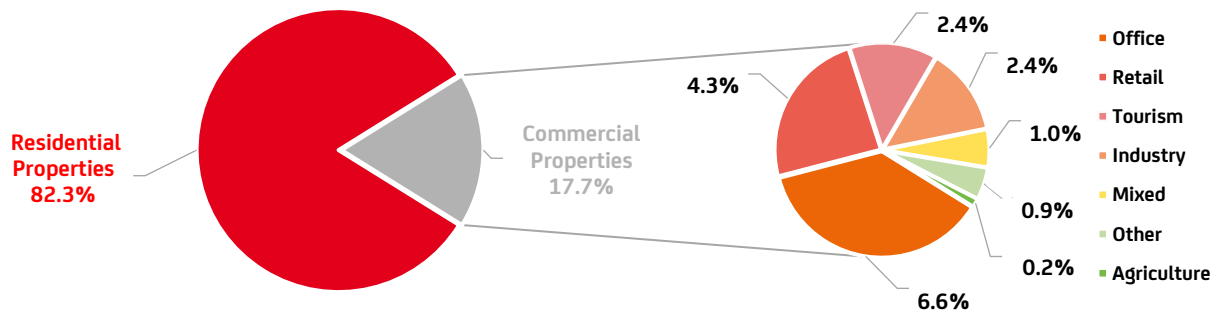
HIGH QUALITY MORTGAGE COVER POOL

- **Residential properties** represent the **majority** of the mortgage cover pool, while around 18% consist of Commercial properties
- Properties located **exclusively in Austria** and overall cover pool with **average LTV** around 50%
- **Granular mortgage cover pool** with average loan volume of € 0.3mn and share of 10 biggest debtors below 10%
- **No defaulted loans, no foreign exchange exposure** and no derivatives in the cover pool
- **Moody's Collateral Score** of 5.4% and minimum Overcollateralization requirement consistent with Aaa rating of 0.5%
- **High Overcollateralization** in the mortgage cover pool of **more than 100%** (€ 17.6bn Total Value of the Cover Pool versus € 7.0bn Outstanding Covered Bonds)
- All assets in the cover pool comply with European legislation (CRR) resulting in **European Covered Bonds (Premium)**
- **Green buildings** account for around **25%** of the mortgage cover pool volume





Diversified Commercial Real Estate following strict criteria



ORIGINATION

Strict origination criteria for commercial real estate based on **cash-flow & asset-based financing** approach



COLLATERAL

Focus on **highly collateralized projects** with **conservative valuation** and collateral haircuts



LOCATION

Commercial real estate focused on **prime locations** in the **largest Austrian cities** (mainly Vienna, Graz and Linz)



OBJECT TYPE

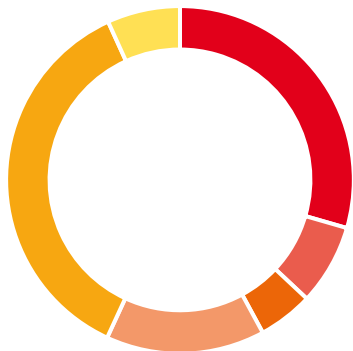
Mainly **Office and Retail** objects with **low vacancy rates** and **stable cash-flow generation**





Mortgages by Size and Region¹

BREAKDOWN BY SIZE



- 29.5% >5,000,000
- 5.1% 500,000-1,000,000
- 36.3% 100,000 - 300,000
- 7.5% 1,000,000-5,000,000
- 14.8% 300,000-500,000
- 6.8% <100,000

REGIONAL BREAKDOWN



- 40.0% Vienna
- 8.1% Upper Austria
- 3.6% Salzburg
- 22.5% Lower Austria
- 6.0% Tyrol
- 2.9% Burgenland
- 10.5% Styria
- 4.5% Carinthia
- 1.9% Vorarlberg



HIGHLIGHTS

1st Mortgage Green Covered Bond

500mn

2022

2nd Mortgage Green Covered Bond

750mn

2023

3rd Mortgage Green Covered Bond

750mn

2024

Eligible Green Portfolio

4.41bn

as of 2Q2025

-6%

Compared to 2Q2024

Impact

33,234tons

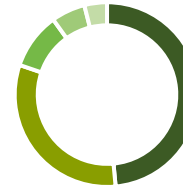
CO₂ savings annually

354,055MWh

Total Energy savings per Year

- » Eligible Green Portfolio comprising **Green Buildings**
- » Eligibility criteria and assessment guided by the **UniCredit Sustainability Bond Framework** and the **ICMA Green Bond Principles**

BREAKDOWN BY BUILDING TYPE



- 49% Multi Family Houses
- 32% Single Family Houses
- 10% Office Buildings
- 6% Retail Buildings
- 4% Hospitality Buildings

BREAKDOWN BY REGION



- 45% Vienna
- 22% Lower Austria
- 9% Styria
- 7% Upper Austria
- 17% Others





GREEN BUILDINGS PORTFOLIO²

New construction or existing buildings built after 2020

→ Buildings for which the primary energy demand is at least 10% lower than the Nearly Zero Energy Building (NZEB³)'s threshold defined by building type⁴. The NZEB is set in 'OIB-RL6-Nationaler Plan' based on the Energy Performance of Buildings Directive

Existing buildings built before 2021

ENERGY PERFORMANCE CERTIFICATE (EPC)³

→ Energy performance certificate with energy efficiency rating of A or better

TOP 15% MOST ENERGY-EFFICIENT BUILDINGS³ (based on year of building permit)

→ Green Bond asset is within the Top 15% of each Austrian county when its year of building permit is not older than corresponding building energy code (by type of building and county) e.g. single-family houses in Salzburg are part of top 15% if building energy code is OIB-R6-2007/2010⁵ or newer, corresponding to year of building permit not older than 2012

Single family houses <i>year of building permit by county</i>	Multi family houses <i>year of building permit by county</i>	Office & Retail buildings <i>year of building permit by county</i>	Hospitality buildings <i>year of building permit by county</i>
<ul style="list-style-type: none"> Salzburg: 2012 All other counties: 2010 	<ul style="list-style-type: none"> Salzburg: 2012 Vorarlberg: 2013 Burgenland: 2017 All other regions: 2010 	<ul style="list-style-type: none"> Tyrol, Vorarlberg: 2008 Lower Austria: 2010 Salzburg: 2012 All other counties: 2009 	<ul style="list-style-type: none"> Tyrol, Vorarlberg: 2008 Lower Austria, Vienna: 2010 Salzburg: 2012 All other counties: 2009

¹ The low carbon building criteria are aligned with the EU Taxonomy (Delegated Act June 2021 - technical criteria for climate change mitigation).

² Criteria are valid for assets located in Austria. Status: October 2025. Assets do need to comply only with one of the criteria to proof eligibility, according to the corresponding asset category and usage.

³ As of 30 June 2025

⁴ 56.3%: top 15% approach, 42.6%: EPC class 'A' or better and 1.1%: Nearly Zero Energy Building (NZEB). See Sustainability Bond Report 2025 of UniCredit Bank Austria AG.

⁵ At the same time also having energy performance certificate with energy efficiency rating of A or better.

⁶ Building energy codes are based on guidelines issued by the Austrian Institute of Construction Engineering.



Agenda

1

Mortgage Covered Bonds of Bank Austria

2

Public Sector Covered Bonds of Bank Austria





Public Sector Covered Bonds of Bank Austria



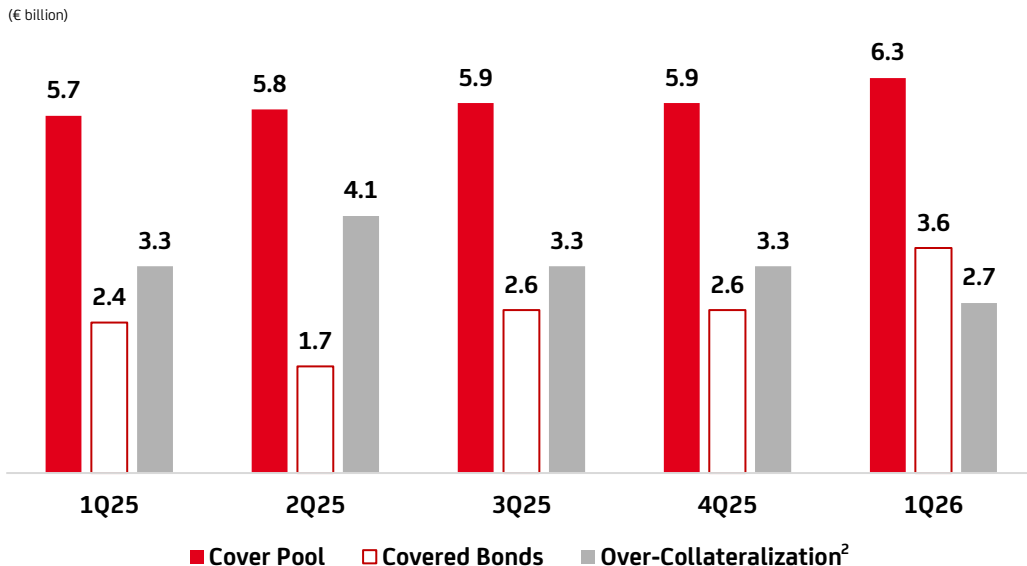
Focus on purely Austrian loans with a high over-collateralization and a granular pool composition





KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 31 March 2026: **€6,311 million**
 - of which **LOANS: €5,975 million**
 - of which **BONDS: €310 million**
 - of which **LiBuffer BONDS: €26 million**
- Focus on purely Austrian loans
- Moody's rating: **Aaa**
- **ECBC Covered Bond Label¹**
- **No foreign currency risk**
(only EUR exposures in the cover pool)



¹ List of Pfandbriefe and covered bonds incl. ISINs and information on the soft/hard bullet structure is on the Covered Bond Label Website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>).

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FUNDING & LIQUIDITY

Parameter of Cover Pool and Issues¹

KEY PARAMETERS²

AVERAGE LOAN SIZE

2.3mn

Total Number of Claims

2,747

Stake of 10 Biggest Loans

26.5%

Total Number of Debtors

1,026

Total Number of Guarantors

212

Stake of Bullet Loans

33.7%

Stake of Fixed Interest Loans

62.5%

Average Interest Rate

2.2%

Stake of Defaulted / 90 Days Overdue Loans

0.0%

Covered Liquidity Buffer Requirement (€ million)

0.0

WEIGHTED AVERAGE LIFE OF ASSETS³

8.2years

STAKE OF 10 BIGGEST GUARANTORS

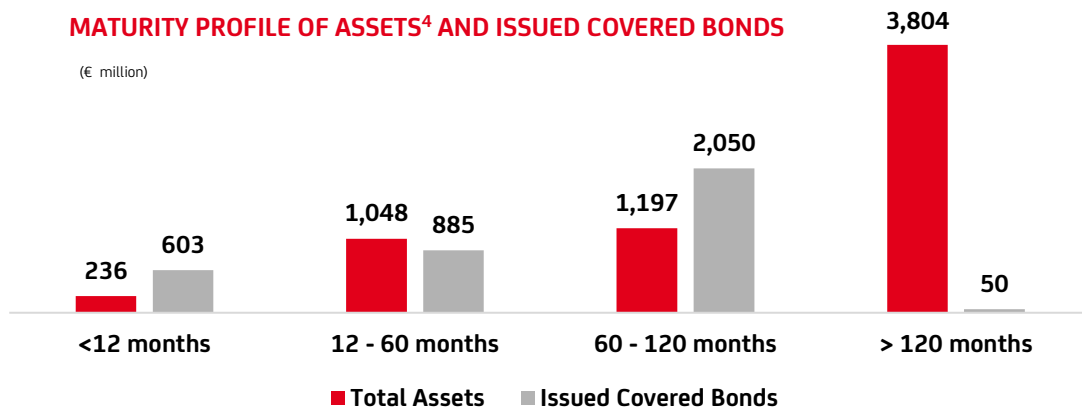
30.2%

AVERAGE RESIDUAL MATURITY OF BONDS

6.0years

MATURITY PROFILE OF ASSETS⁴ AND ISSUED COVERED BONDS

(€ million)



¹ As of 31 March 2026

² Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG

³ Including Amortization

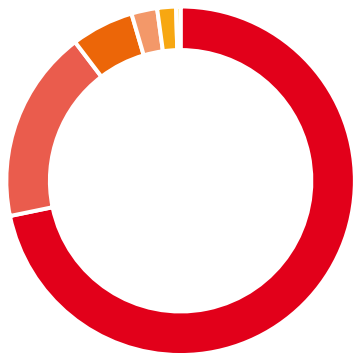
⁴ Without consideration of the repayment and without bonds added for Liquidity Buffer





Assets by Size, Region and Type of Debtor/Guarantor¹

BREAKDOWN BY SIZE



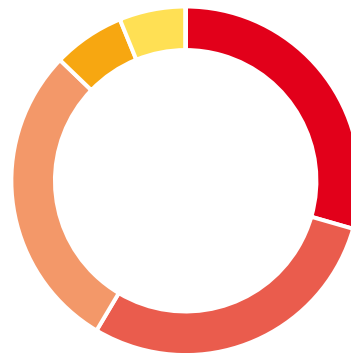
- 71.8% >5,000,000
- 17.9% 1,000,000-5,000,000
- 5.8% 500,000-1,000,000
- 2.4% 300,000-500,000
- 1.7% 100,000 - 300,000
- 0.4% <100,000

REGIONAL BREAKDOWN²



- 19.8% Lower Austria
- 13.6% Upper Austria
- 10.0% Styria
- 5.8% Carinthia
- 2.7% Tyrol
- 26.3% Vienna
- 9.8% Vorarlberg
- 8.0% Burgenland
- 3.9% Salzburg
- 0.0% Republic of Austria

BREAKDOWN BY TYPE OF DEBTOR/GUARANTOR



- 29.4% Guaranteed by Federal States
- 28.6% Federal States
- 6.2% Other
- 29.1% Municipalities
- 6.7% Guaranteed by Municipalities
- 0.0% Guaranteed by State

¹ As of 31 March 2026 (without consideration of the bonds added for Liquidity Buffer)

² Considering Guarantors



FINANCE – Balance Sheet Management

UniCredit Bank Austria AG

Alexander Stöger

Head of Balance Sheet Management

Phone: +43 (0)50505 58187

alexander.roessler@unicreditgroup.at

Bernhard Knapp

Head of ALM

Phone: +43 (0)50505 58138

bernhard.knapp@unicreditgroup.at

Wouter De Corte

Head of Funding & Collateral Management

Phone: +43 (0)50505 57779

wouter.de-corte@unicreditgroup.at

FINANCE - Financial & Regulatory Disclosure

UniCredit Bank Austria AG

Andreas Petzl

Head of Investor Relations

Phone: +43 (0)50505 54999

andreas.petzl@unicreditgroup.at

Impressum

UniCredit Bank Austria AG

FINANCE – Balance Sheet Management

Rothschildplatz 1

A-1020 Wien



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