

Cover Pool of Covered Bonds

(as of 30 June 2025)

Bank Austria

Mortgage Covered Bonds / Public Sector Covered Bonds

Investor Relations

Vienna, July 2025

Empowering
Communities to Progress.



Agenda



Mortgage Covered Bonds of Bank Austria



Public Sector Covered Bonds of Bank Austria





Mortgage Covered Bonds of Bank Austria



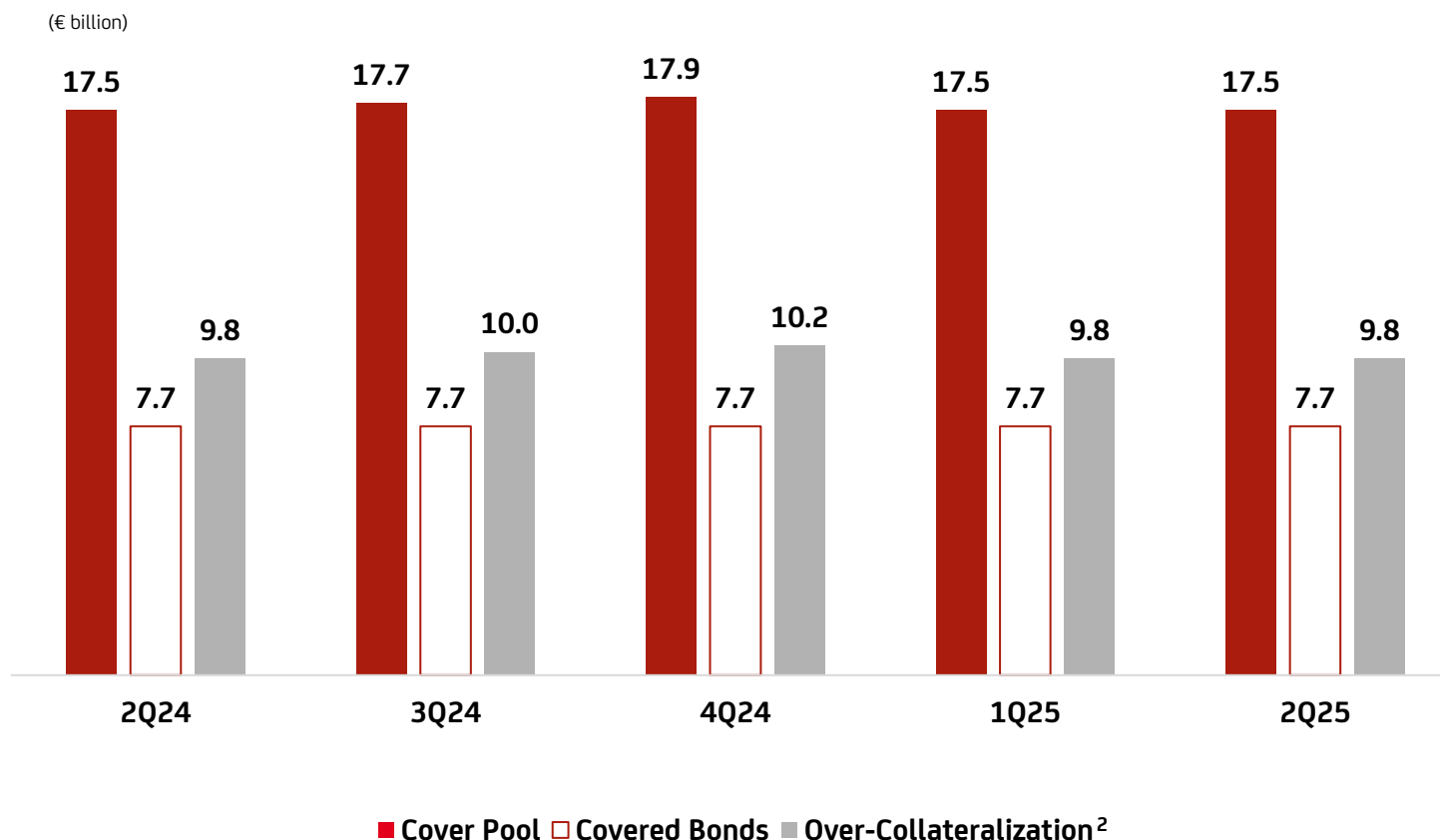
High quality assets exclusively in Austria, granular pool composition, high over-collateralization and more than 80% residential mortgages



Mortgage Covered Bonds - Overview and Yearly Development

KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 30 June 2025: **17,512 million**
 - of which **LOANS: 17,462 million**
 - of which **BONDS: 50 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-VALUE

42.6%

STAKE OF 10 BIGGEST
LOANS

6.1%

AVERAGE LOAN SIZE

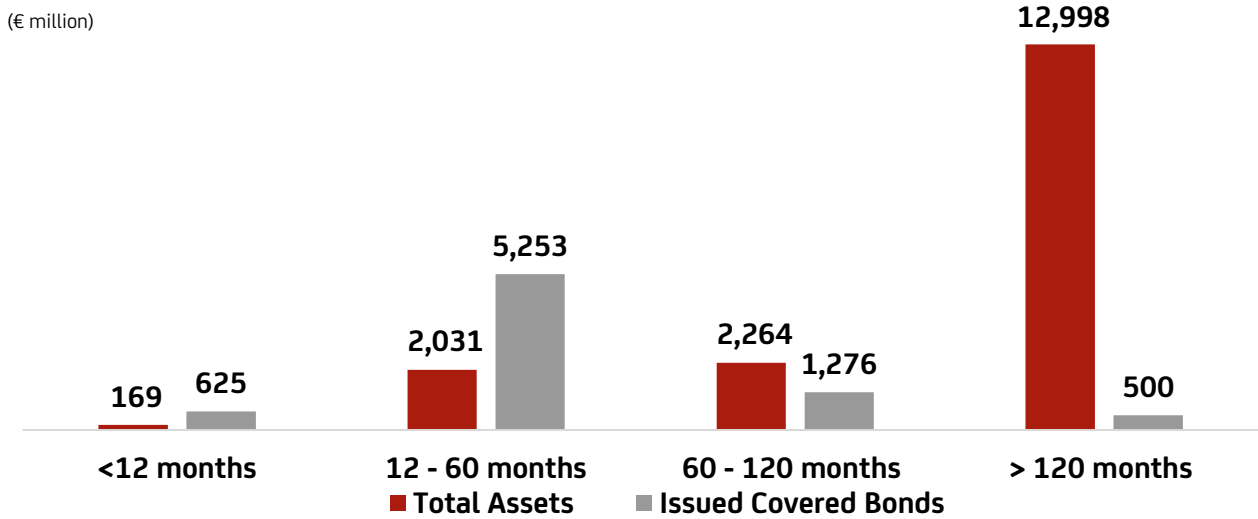
0.3mn

AVERAGE RESIDUAL MATURITY
OF BONDS

3.8years

Weighted Average Life (in years including Amortization)	10.3
Total Number of Loans	71,476
Total Number of Debtors	62,003
Stake of 10 Biggest Debtors	9.3%
Stake of Bullet Loans	10.6%
Stake of Fixed Interest Loans	59.0%
Average Interest Rate	2.7%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

MATURITY PROFILE OF ASSETS³ AND ISSUED COVERED BONDS



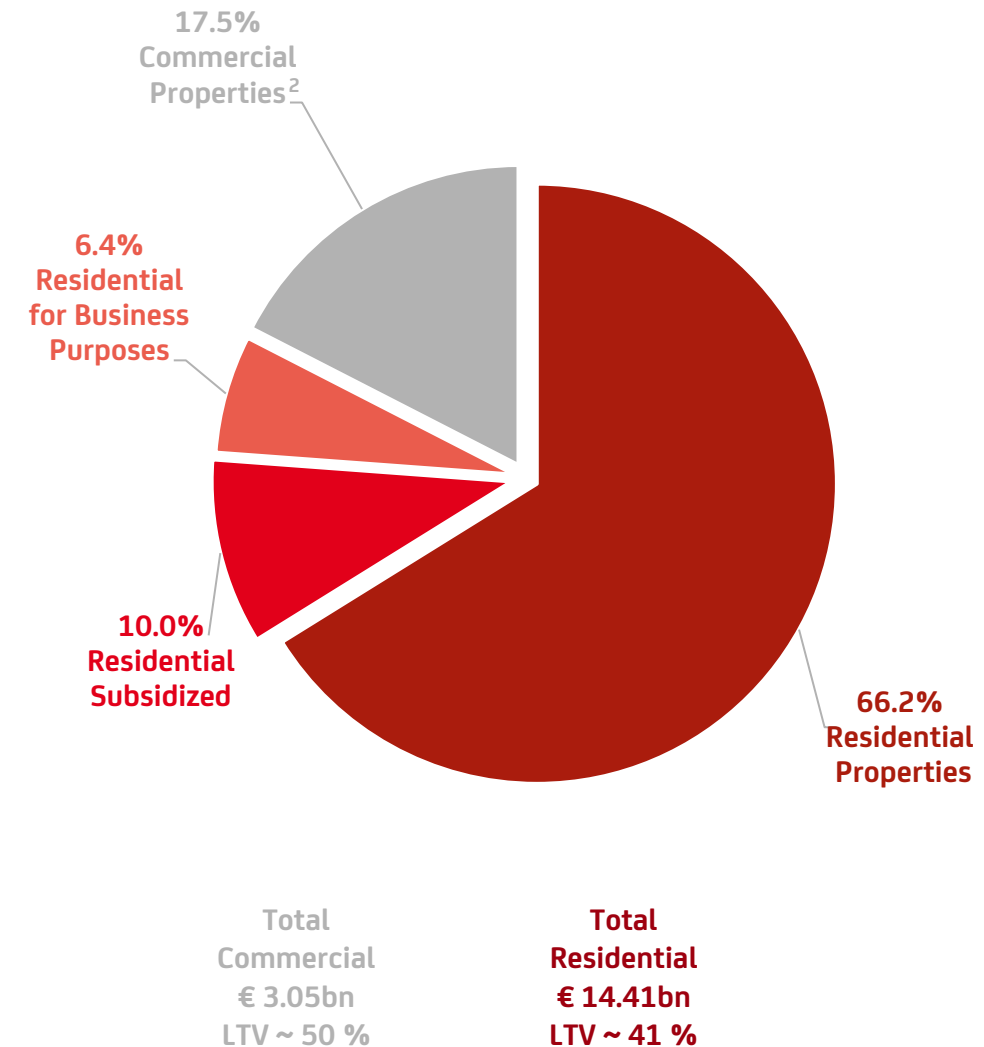
¹ As of 30 June 2025
² Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG
³ Without consideration of the repayment and without bonds



Granular Pool of 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 **low average LTV** (below 45%)
- **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 5.8% and minimum Overcollateralization requirement consistent with Aaa rating of 5.0%
- **High Overcollateralization** in the mortgage cover pool of **more than 100%** (€ 17.5bn Total Value of the Cover Pool versus € 7.7bn 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

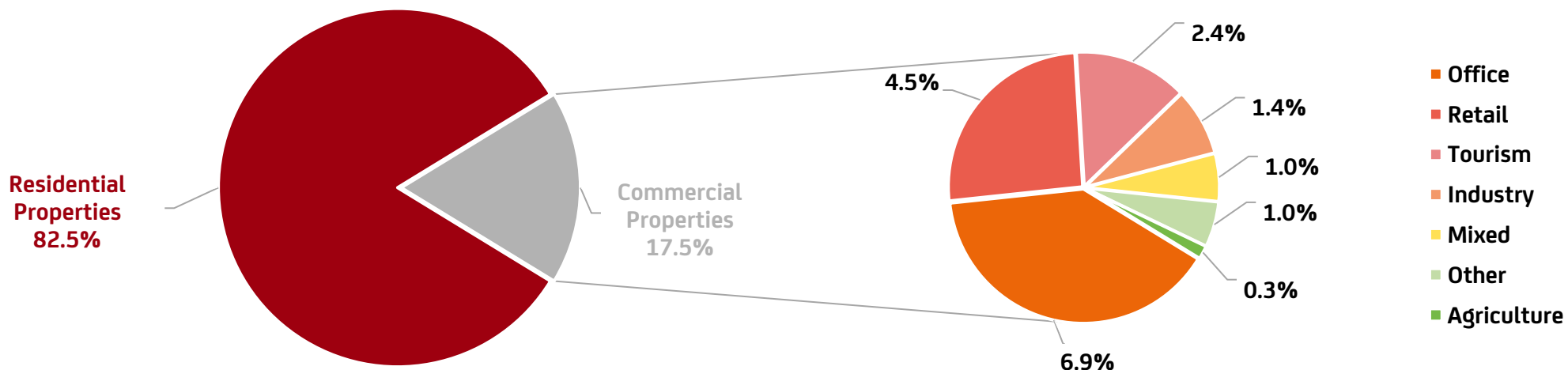


¹ As of 30 June 2025

² Commercial Properties breakdown on the next slide



Diversified Commercial Real Estate following strict criteria¹



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

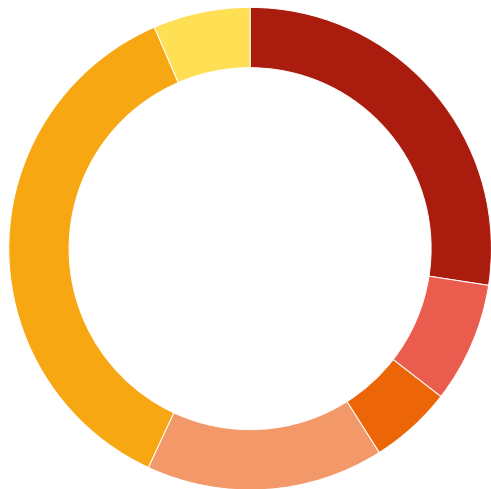
Mainly **Office and Retail** objects with **low vacancy rates** and **stable cash-flow generation**

¹ As of 30 June 2025



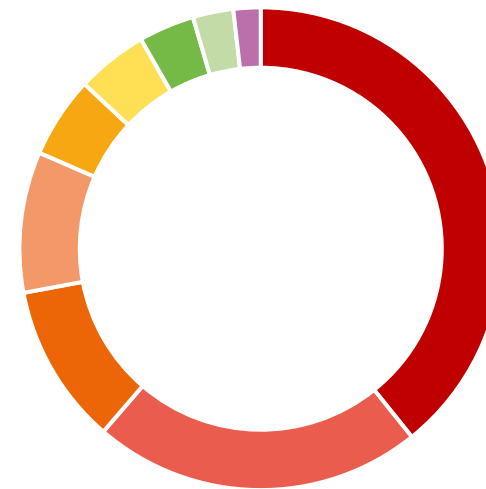
Mortgages by Size and Region¹

BREAKDOWN BY SIZE



27.4%	>5,000,000	8.1%	1,000,000-5,000,000
5.5%	500,000-1,000,000	15.9%	300,000-500,000
36.6%	100,000 - 300,000	6.5%	<100,000

REGIONAL BREAKDOWN



39.2%	Vienna	22.1%	Lower Austria	10.8%	Styria
9.4%	Upper Austria	5.5%	Tyrol	4.8%	Carinthia
3.7%	Salzburg	2.7%	Burgenland	1.8%	Vorarlberg

¹ As of 30 June 2025



ESG Overview¹



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

4.66bn

as of 2Q2024

+12%

Compared to 1Q2023

Impact

37,689tons

CO₂ savings annually

357,828MWh

Total Energy savings per Year

BREAKDOWN BY BUILDING TYPE



- 52% Multi Family Houses
- 28% Single Family Houses
- 7% Office Buildings
- 7% Retail Buildings
- 6% Hospitality Buildings

BREAKDOWN BY REGION



- 46% Vienna
- 21% Lower Austria
- 9% Styria
- 8% Upper Austria
- 16% Others

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

¹ See Sustainability Bond Report 2024 of UniCredit Bank Austria AG.



Eligibility Criteria for Green Buildings¹

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

<u>Single family houses</u> <i>year of building permit by county</i>	<u>Multi family houses</u> <i>year of building permit by county</i>	<u>Office & Retail buildings</u> <i>year of building permit by county</i>	<u>Hospitality buildings</u> <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).

Criteria are valid for assets located in Austria. Status: August 2024. Assets do need to comply only with one of the criteria to proof eligibility, according to the corresponding asset category and usage.

² As of 30 June 2024

³ 65.1%: top 15% approach, 34.1%: EPC class 'A' or better and 0.8%: Nearly Zero Energy Building (NZEB). See Sustainability Bond Report 2024 of UniCredit Bank Austria AG.

⁴ At the same time also having energy performance certificate with energy efficiency rating of A or better.

⁵ Building energy codes are based on guidelines issued by the Austrian Institute of Construction Engineering.





Public Sector Covered Bonds of Bank Austria



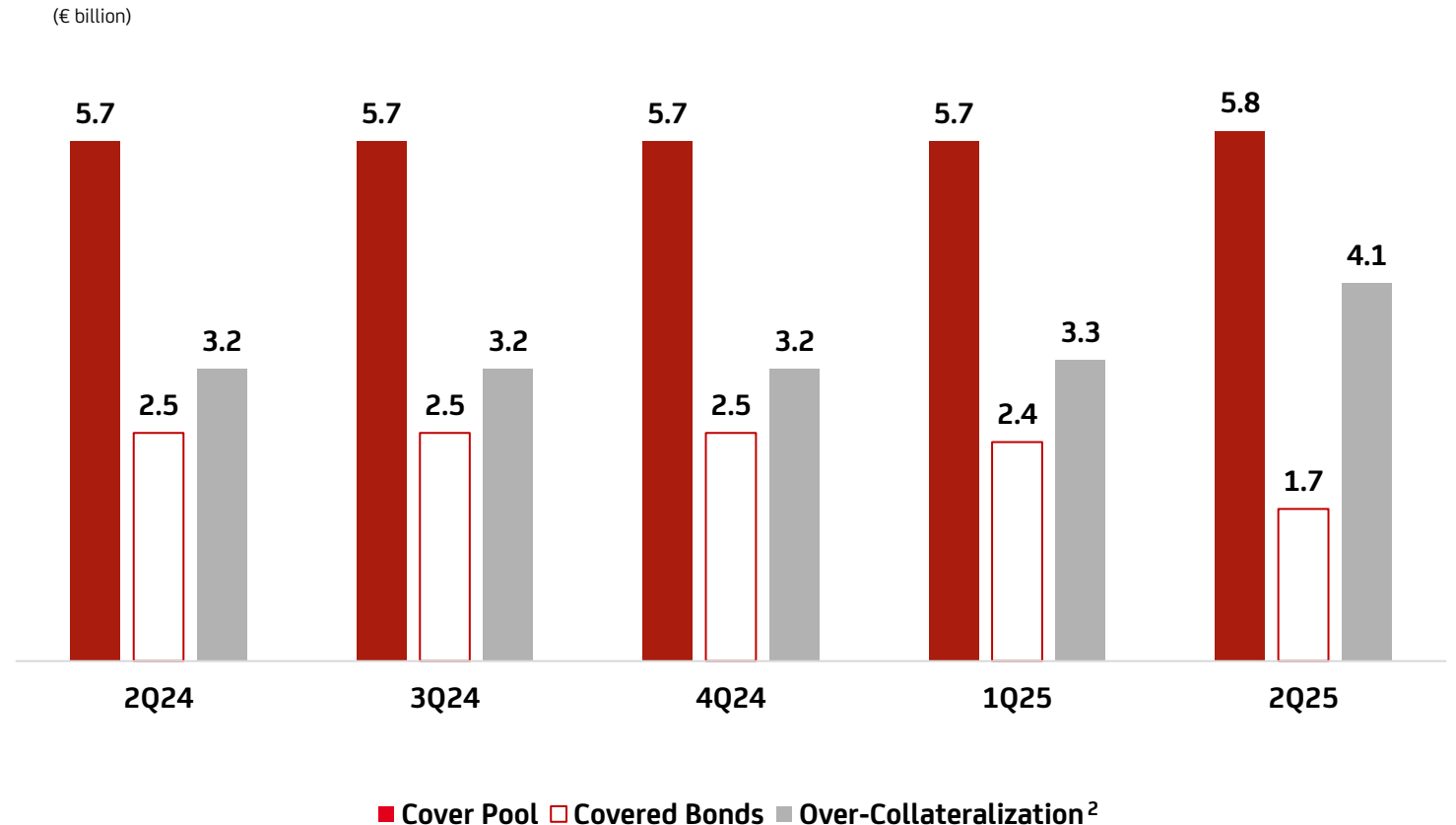
Focus on purely Austrian claims with a high over-collateralization and a granular pool composition



Public Sector Covered Bonds - Overview and Yearly Development

KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 30 June 2025: **5,811 million**
 - of which **LOANS: 5,440 million**
 - of which **BONDS: 371 million**
- Focus on purely Austrian claims
- Moody's rating: **Aaa**
- **ECBC Covered Bond Label¹**
- **No foreign currency risk**
(only EUR exposures in the cover pool)



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Parameter of Cover Pool and Issues¹

KEY PARAMETERS²

AVERAGE LOAN SIZE

1.9mn

WEIGHTED AVERAGE LIFE OF ASSETS³

8.9years

STAKE OF 10 BIGGEST GUARANTORS

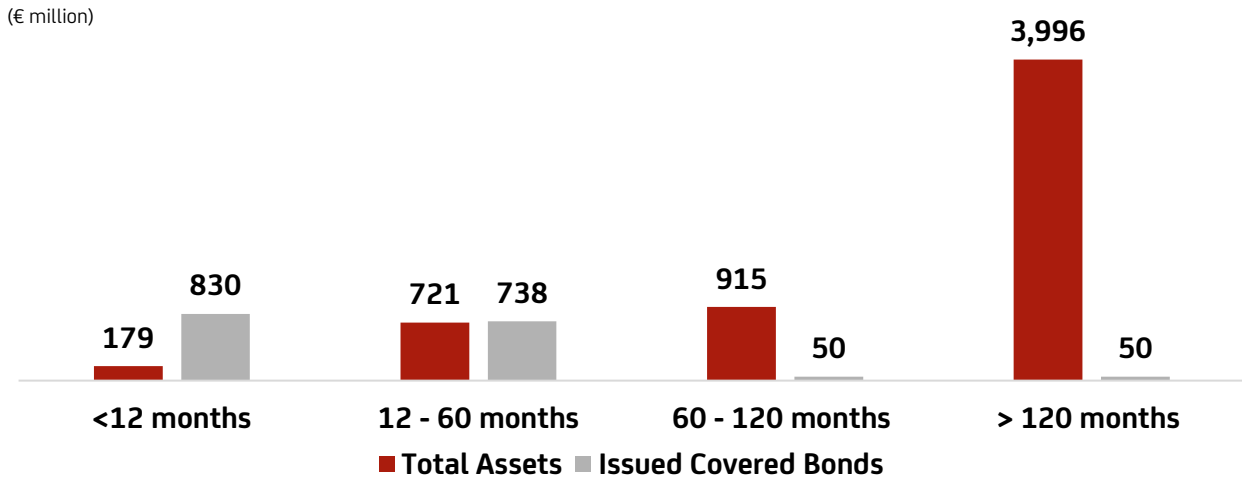
31.6%

AVERAGE RESIDUAL MATURITY OF BONDS

1.7years

Total Number of Loans	2,998
Stake of 10 Biggest Loans	22.6%
Total Number of Debtors	1,145
Total Number of Guarantors	220
Stake of Bullet Loans	28.5%
Stake of Fixed Interest Loans	60.4%
Average Interest Rate	2.2%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

MATURITY PROFILE OF ASSETS⁴ AND ISSUED COVERED BONDS

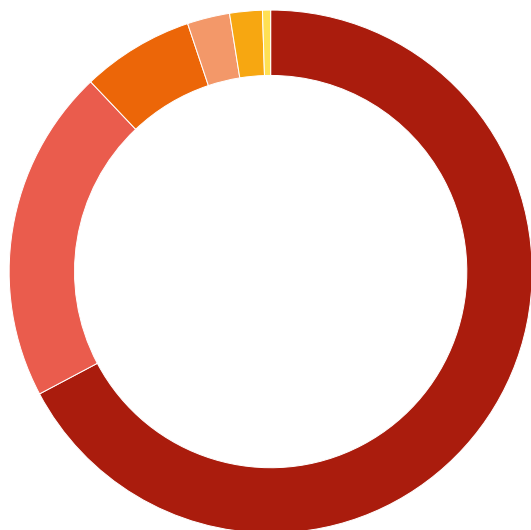


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³ Including Amortization
⁴ Without consideration of the repayment



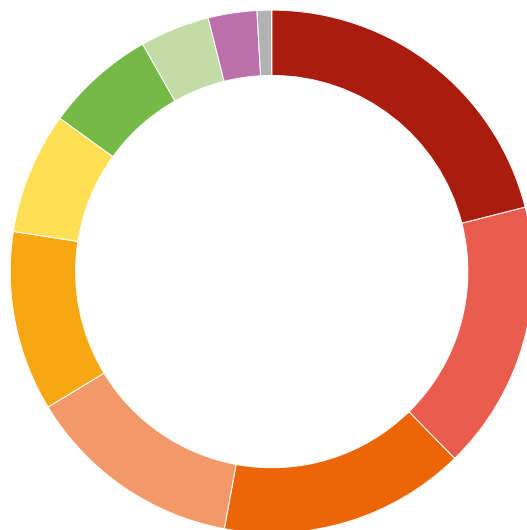
Assets by Size, Region and Type of Debtor/Guarantor¹

BREAKDOWN BY SIZE



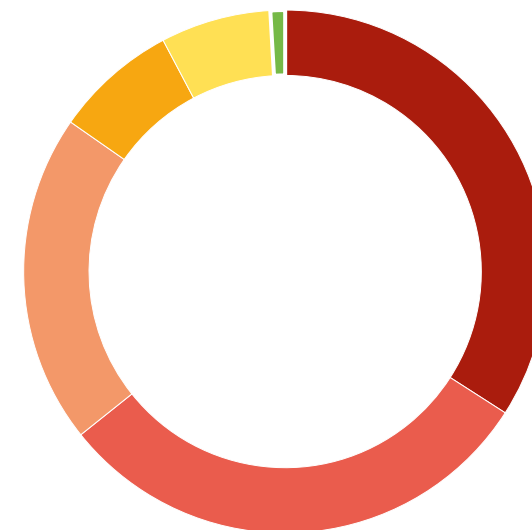
67.3%	>5,000,000
20.7%	1,000,000-5,000,000
6.9%	500,000-1,000,000
2.6%	300,000-500,000
2.0%	100,000 - 300,000
0.5%	<100,000

REGIONAL BREAKDOWN²



21.0%	Lower Austria	16.6%	Vienna
15.2%	Upper Austria	13.4%	Styria
11.1%	Vorarlberg	7.5%	Burgenland
6.8%	Carinthia	4.3%	Salzburg
3.0%	Tyrol	0.9%	Republic of Austria

BREAKDOWN BY TYPE OF DEBTOR/GUARANTOR



34.1%	Municipalities	30.2%	Guaranteed by Federal States
20.4%	Federal States	7.6%	Guaranteed by Municipalities
6.8%	Other	0.9%	Guaranteed by State

¹ As of 30 June 2025

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

Günther Stromenger

Head of Investor Relations

Tel. +43 (0)50505 57232

guenther.stromenger@unicreditgroup.at

Impressum

UniCredit Bank Austria AG

FINANCE – Balance Sheet Management

Rothschildplatz 1

A-1020 Wien



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