Cover Pool of Covered Bonds
(as of 30 September 2025)

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

Investor Relations

Vienna, October 2025

Empowering Communities to Progress.

Bank Austria
Member of UniCredit

Agenda

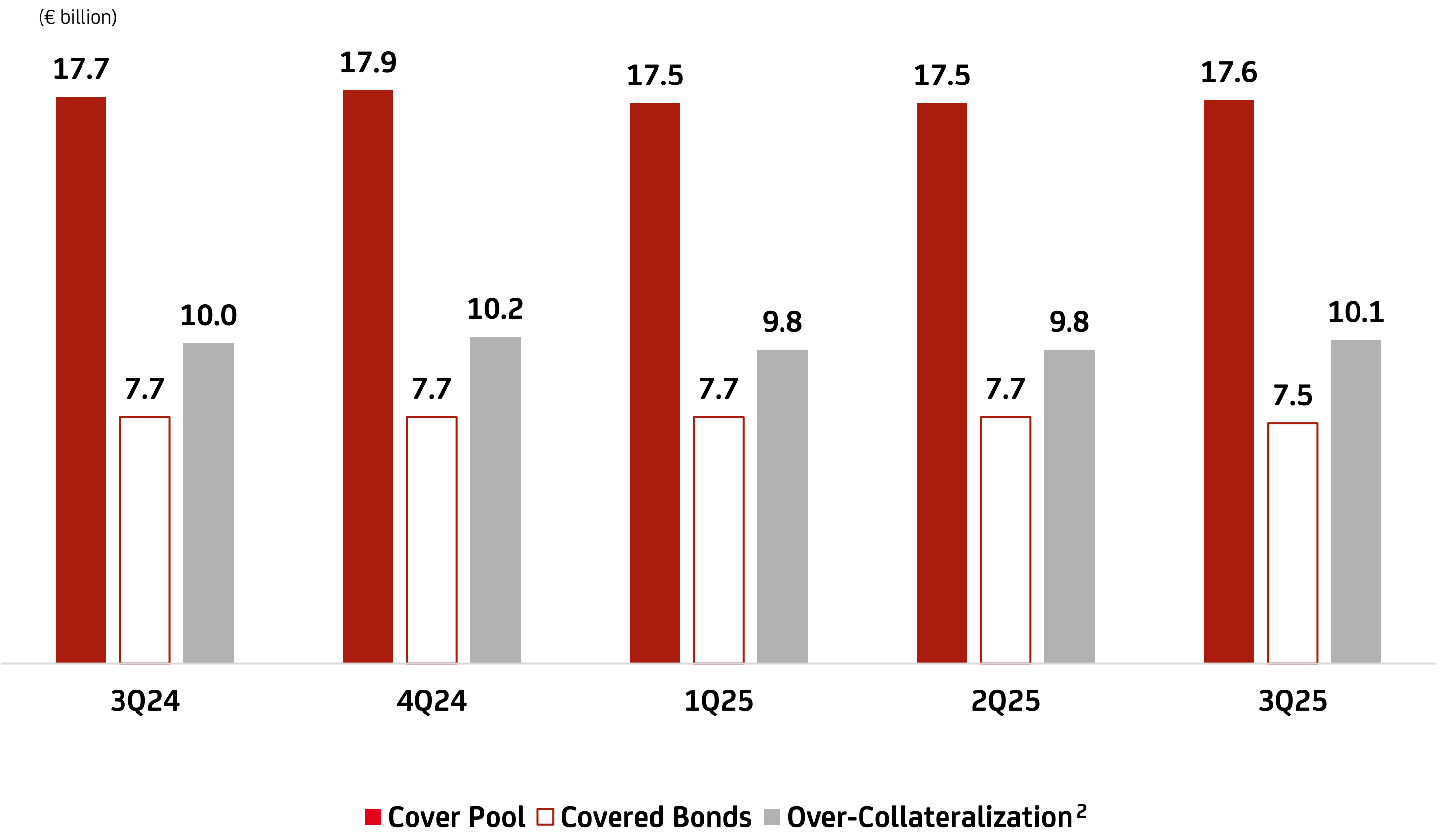
Mortgage Covered Bonds of Bank Austria

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 September 2025: **17,583 million**
  - of which **LOANS: 17,533 million**
  - of which **BONDS: 50 million**
- Focus on purely Austrian mortgages
- Moody's rating: **Aaa**
- **ECBC Covered Bond Label**[1]
- **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 Issues[1]

KEY PARAMETERS[2]

AVERAGE LOAN-TO-VALUE
42.2%

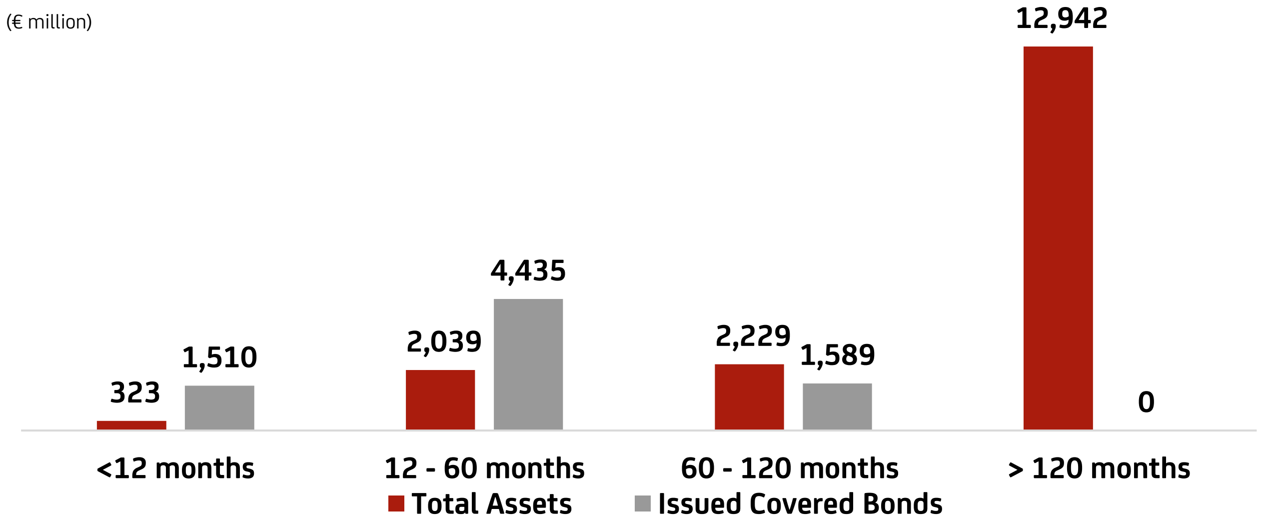
STAKE OF 10 BIGGEST LOANS
6.2%

AVERAGE LOAN SIZE
0.3mn

AVERAGE RESIDUAL MATURITY OF BONDS
3.6years

Weighted Average Life (in years including Amortization)	10.1
Total Number of Loans	71,656
Total Number of Debtors	62,164
Stake of 10 Biggest Debtors	9.2%
Stake of Bullet Loans	10.8%
Stake of Fixed Interest Loans	59.4%
Average Interest Rate	2.6%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

MATURITY PROFILE OF ASSETS[3] AND ISSUED COVERED BONDS

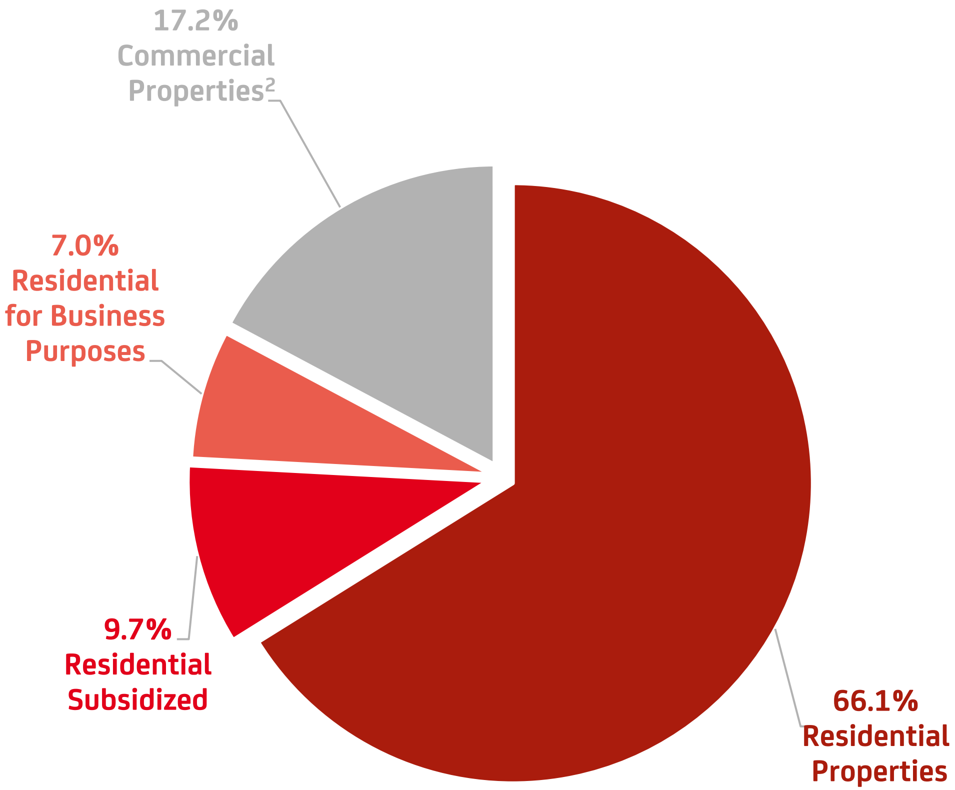


[1] As of 30 September 2025
[2] Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG
[3] Without consideration of the repayment and without bonds

Granular Pool of Austrian Assets with more than 80% Residential Mortgages[1]

HIGH QUALITY MORTGAGE COVER POOL

- **Residential properties** represent the **majority** of the mortgage cover pool, while around 17% 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 6.2% and minimum Overcollateralization requirement consistent with Aaa rating of 5.5%
- **High Overcollateralization** in the mortgage cover pool of **more than 100%** (€ 17.6bn Total Value of the Cover Pool versus € 7.5bn 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

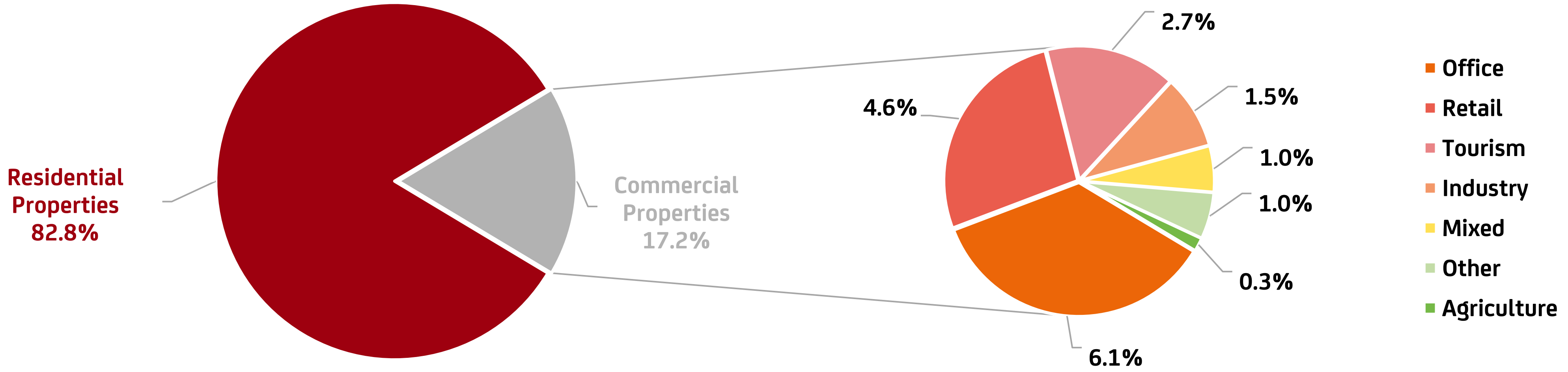


Total Commercial
€ 3.02bn
LTV ~ 48 %

Total Residential
€ 14.52bn
LTV ~ 41 %

[1] As of 30 September 2025
[2] Commercial Properties breakdown on the next slide

Diversified Commercial Real Estate following strict criteria[1]



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 September 2025

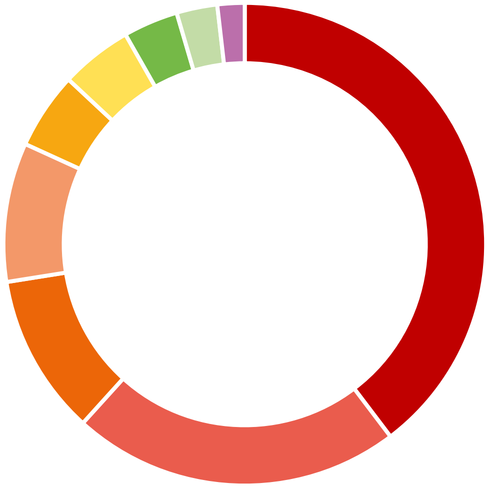
FUNDING & LIQUIDITY

Mortgages by Size and Region[1]

BREAKDOWN BY SIZE

- 27.7% >5,000,000
- 7.9% 1,000,000-5,000,000
- 5.5% 500,000-1,000,000
- 16.0% 300,000-500,000
- 36.5% 100,000 - 300,000
- 6.5% <100,000

REGIONAL BREAKDOWN



- 39.7% Vienna
- 22.0% Lower Austria
- 10.8% Styria
- 9.3% Upper Austria
- 5.1% Tyrol
- 4.8% Carinthia
- 3.7% Salzburg
- 2.7% Burgenland
- 1.8% Vorarlberg

[1] As of 30 September 2025

FUNDING & LIQUIDITY

ESG Overview[1]

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

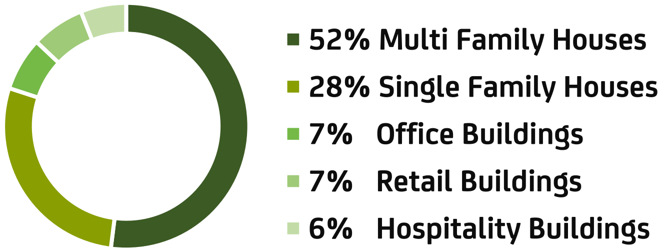
37,689tons

CO_2 savings annually

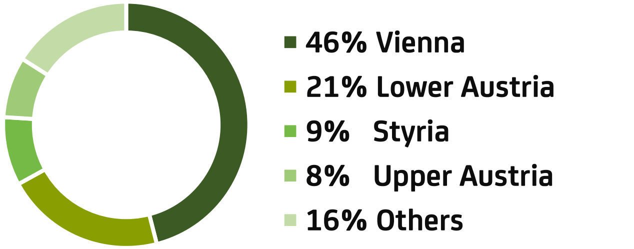
357,828MWh

Total Energy savings per Year

BREAKDOWN BY BUILDING TYPE



BREAKDOWN BY REGION



- 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 Buildings[1]

GREEN BUILDINGS PORTFOLIO[2]

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 (NZEB[3])'s threshold defined by building type[4]. 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 BUILDINGS[3] (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-R6-2007/2010[5] or newer, corresponding to year of building permit not older than 2012

Single family houses *year of building permit by county*	Multi family houses *year of building permit by county*	Office & Retail buildings *year of building permit by county*	Hospitality buildings *year of building permit by county*
▪ Salzburg: 2012 ▪ All other counties: 2010	▪ Salzburg: 2012 ▪ Vorarlberg: 2013 ▪ Burgenland: 2017 ▪ All other regions: 2010	▪ Tyrol, Vorarlberg: 2008 ▪ Lower Austria: 2010 ▪ Salzburg: 2012 ▪ All other counties: 2009	▪ Tyrol, Vorarlberg: 2008 ▪ Lower Austria, Vienna: 2010 ▪ Salzburg: 2012 ▪ All other counties: 2009

Calculations provided by DREES & SOMMER

[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.

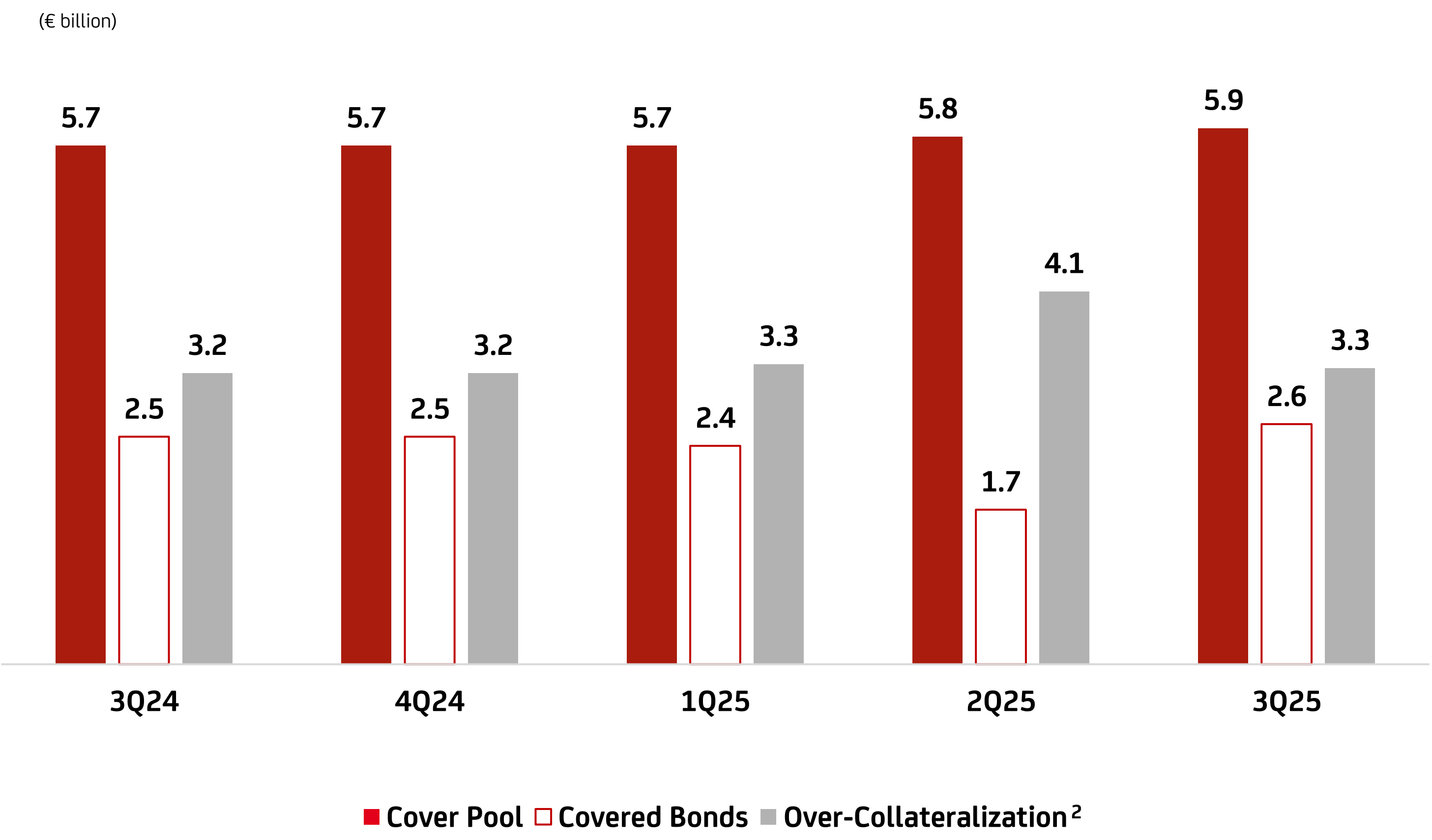
Public Sector Covered Bonds of Bank Austria

Focus on purely Austrian loans 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 September 2025: **5,894 million**
  - of which **LOANS: 5,501 million**
  - of which **BONDS: 393 million**
- Focus on purely Austrian loans
- Moody's rating: **Aaa**
- **ECBC Covered Bond Label**[1]
- **No foreign currency risk** (only EUR exposures in the cover pool)



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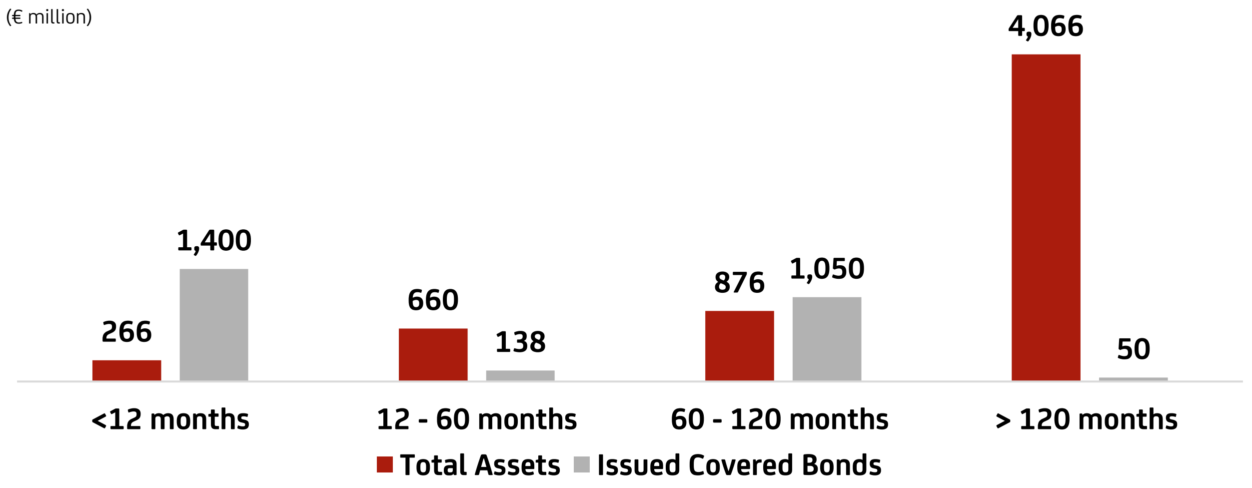
Parameter of Cover Pool and Issues[1]

KEY PARAMETERS[2]

AVERAGE LOAN SIZE	WEIGHTED AVERAGE LIFE OF ASSETS[3]	STAKE OF 10 BIGGEST GUARANTORS	AVERAGE RESIDUAL MATURITY OF BONDS
2.1mn	9.0years	31.2%	4.7years

Total Number of Loans	2,831
Stake of 10 Biggest Loans	22.7%
Total Number of Debtors	1,026
Total Number of Guarantors	216
Stake of Bullet Loans	28.5%
Stake of Fixed Interest Loans	60.9%
Average Interest Rate	2.1%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

MATURITY PROFILE OF ASSETS[4] AND ISSUED COVERED BONDS

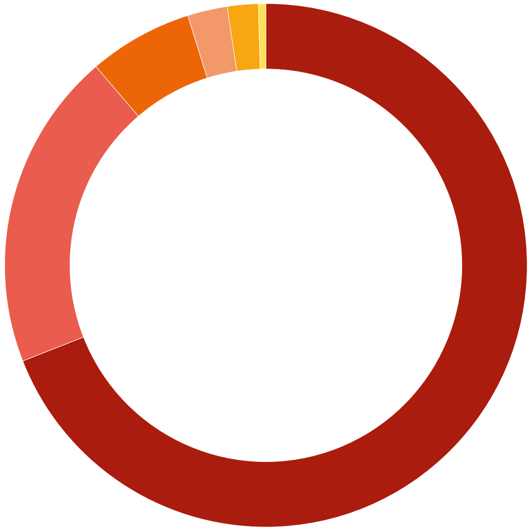


[1] As of 30 September 2025
[2] Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG
[3] Including Amortization
[4] Without consideration of the repayment and without bond added for Liquidity Buffer reasons

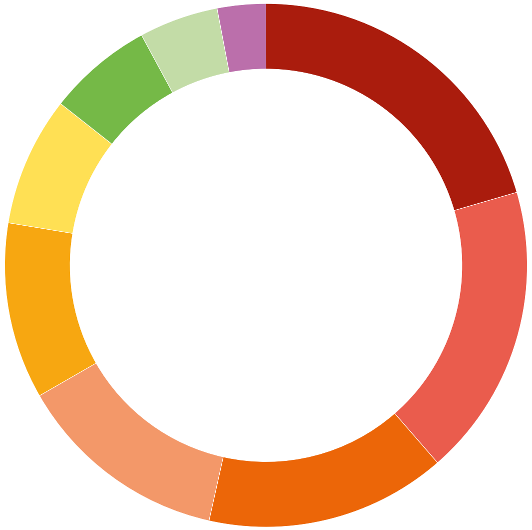
FUNDING & LIQUIDITY

Assets by Size, Region and Type of Debtor/Guarantor[1]

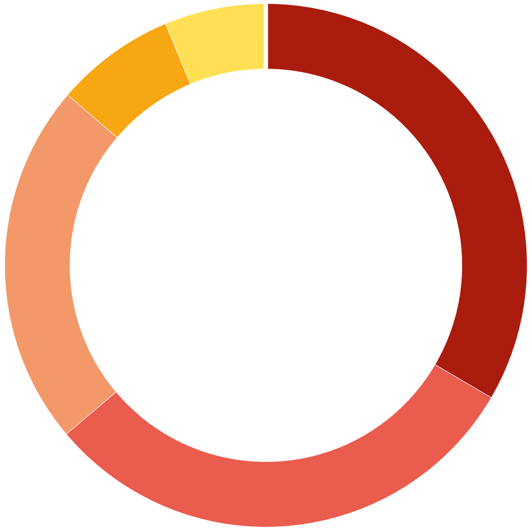
BREAKDOWN BY SIZE



REGIONAL BREAKDOWN[2]



BREAKDOWN BY TYPE OF DEBTOR/GUARANTOR



[1] As of 30 September 2025 (without consideration of the bond added for Liquidity Buffer reason)
[2] Considering Guarantors

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Impressum

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