Bank Austria Disclosure (Pillar III) as at 30 September 2025

Bank Austria
Member of UniCredit

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Notes
In this report, “Bank Austria” and “the Bank Austria Group” refer to the Group. To the extent that information relates to the parent company, “UniCredit Bank Austria AG” is used.

In adding up rounded figures and calculating the percentage rates of changes, slight differences may result compared with totals and rates arrived at by adding up component figures which have not been rounded off.

Explanatory notes on figures/tables:
- a dash ("-") means exactly zero,
- a zero means that this value in the respective numerical unit (e.g. in € million) rounded to a zero.

Disclosure of capital requirements

Disclosure of capital requirements (Article 438 CRR)

The capital planning, budgeting and monitoring processes within UniCredit Bank Austria are carried out by the responsible local functions and are in line with the respective UniCredit Group guidelines and with the regulatory framework outlined below.

The calculation of capital requirements is based on the regulatory framework known as "Basel 4", adopted as a result of the Regulation (EU) 575/2013 on prudential requirements for credit institutions and investment firms (Capital Requirements Regulation - CRR) and subsequent updates, and in the Directive (EU) 2013/36 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms (Capital Requirements Directive - CRD) and subsequent updates, also according to their adoption by Austrian Laws.

The regulation stipulates the following breakdown of Total Own Funds (Total Capital):
- Tier 1 Capital (T1), composed of: Common Equity Tier 1 Capital (CET1) and Additional Tier 1 Capital (AT1)
- Tier 2 Capital (T2)

Basel 4 requires a minimum of Common Equity Tier 1 Capital of 4.5% of RWEAs, Total Tier 1 Capital of 6% and Total Capital of 8%.

In addition, all banks will be required to hold a capital conservation buffer consisting of Common Equity Tier 1 Capital of 2.5% on top of the new minimum requirements. This leads to an effective capital requirement of 7% Common Equity Tier 1 Capital, 8.5% Tier 1 Capital and 10.5% Total Capital.

Member States can set an additional buffer requirement to dampen excess lending growth (counter-cyclical buffer up to 2.5%). The Austrian Capital Buffer Regulation (*Kapitalpuffer-Verordnung – KP-V*) set the counter-cyclical capital buffer for major loan exposures in Austria at 0% from 1 January 2016. In addition, the authorities can set systemic risk buffers (SyRB) and capital surcharges for systemically important banks.

The SyRB for UniCredit Bank Austria Group in 2024 was set at 0.50% and the surcharge for systemically important banks is 1.75%, both have to be applied cumulatively starting with June 2021, in accordance with CRD V.

For 2025, for UniCredit Bank Austria Group the values for the SyRB (0.50%) and for the OSII buffer (1.75%) have been confirmed starting with 1.1.2025. Moreover for 2025 FMSG (the Austrian Financial Market Stability Board) recommended to maintain the Countercyclical Buffer at the level of 0%. Starting with July 2025, a sectoral systemic risk buffer of initially 1% of Risk-Weighted Exposure Amounts related to specific Commercial Real Estate assets is also applicable.

Regarding SREP capital requirements, UniCredit Bank Austria AG shall at all times meet, on an individual basis and on a subconsolidated basis a total SREP capital requirement (TSCR) of 9.75% (which includes a Pillar 2 additional own funds requirement of 1.75%, to be held in the form of 56.25% of Common Equity Tier 1 (CET1) capital and 75% of Tier 1 capital, as a minimum).

In Austria, the BRRD II was transposed into national law by amending the Bank Recovery and Resolution Act (BaSAG) as published on 28 May 2021.

The MREL regulation based on the "Total Liabilities and Own Funds" (TLOF) was cancelled and replaced by the calculation based on the RWEAs (Total Risk Exposure Amount, TREA) and the Leverage Ratio Exposure (LRE).
The regulatory MREL interim target is binding since 1 January 2022.

For 3Q25, the Internal MREL Target on RWEAs (TREA) is 22.31% + Combined Buffer Requirements and the Internal MREL Target on Leverage Exposure (LRE) is 5.90%.

The above internal MREL targets are applicable at UniCredit Bank Austria AG individual level only.

The CET1 ratio transitional for UniCredit Bank Austria Group as of 30 September 2025 decreased by -70bp vs the previous quarter to a level of 18.6% due to a decrease in CET1 of €-171 million mainly related to higher carrying values of significant Financial Sector Entities and an increase in RWEAs by €+341 million related mainly to rating model updates. As of 30 September 2025, the Total Capital Ratio stands at 22.5%.

Bank Austria continues to have a solid capital base to meet the own funds requirements pursuant to Art. 92 CRR / Art. 129 CRD IV.

Disclosure of capital requirements

Internal Capital Adequacy Assessment Process (ICAAP)

Bank Austria deems as priority the activities of capital management and capital allocation based on the risks taken, with the aim of expanding business activities with respective value creation. Therefore, the capital and its allocation are of relevant importance in the definition of corporate strategies.

The ICAAP forms an integral part of the Pillar 2 requirements according to CRR. Maintaining an adequate level of capital is a core objective of Bank Austria, it is measured by the Risk-Taking Capacity (RTC). Bank Austria's RTC calculates the economic risks across all relevant risk types and relates them to the available financial resources (AFR) which are held to cover such risks.

The risk side of the calculation serves to determine the economic capital requirement from unexpected losses with regard to credit, market, operational and other risks. The risk is calculated in a going concern approach and at a confidence level of 99.90%. The economic capital requirement is then related to the AFR, which are based on regulatory own funds and additional coverage positions available. The RTC is accounted for in the Risk Appetite Framework (RAF) of Bank Austria. The RAF defines, from a strategic perspective, the risk level that Bank Austria is willing to take on by setting limit, trigger and target for the respective Key Performance Indicators (KPIs). This setup enables management at any point in time to monitor the appropriateness and sufficiency of Bank Austria's economic capital adequacy.

The management board and the risk committee are informed at least quarterly on the results of the risk-taking capacity, showing also the development of the single components (economic capital, AFR). The calculation, monitoring and steering of the RTC forms a fundamental part of the management of risk and capital at Bank Austria.

Disclosure of capital requirements

EU OV1 – Overview of risk-weighted exposure amounts (Article 438)

EU OV1 - Overview of total risk exposure amounts

(€ million)

DESCRIPTION		TOTAL RISK EXPOSURE AMOUNTS (TREA) a 30.09.2025	b 30.06.2025	TOTAL OWN FUNDS REQUIREMENTS c 30.09.2025
1	**Credit risk (excluding CCR)**	**28,589**	**28,198**	**2,287**
2	*Of which the standardised approach*	*5,062*	*5,480*	*405*
3	*Of which the foundation IRB (F-IRB) approach*	*9,627*	*8,925*	*770*
4	*Of which slotting approach*	*353*	*359*	*28*
EU 4a	*Of which equities under the simple risk weighted approach*	-	-	-
5	*Of which the advanced IRB (A-IRB) approach*	*12,154*	*12,008*	*972*
6	**Counterparty credit risk - CCR**	**546**	**532**	**44**
7	*Of which the standardised approach*	*6*	*12*	*0*
8	*Of which internal model method (IMM)*	*492*	*470*	*39*
EU 8a	*Of which exposures to a CCP*	*48*	*49*	*4*
9	*Of which other CCR*	*0*	*0*	*0*
10	**Credit valuation adjustments risk - CVA risk**	**15**	**3**	**1**
EU 10a	*Of which the standardised approach (SA)*	*15*	*3*	*1*
EU 10b	*Of which the basic approach (F-BA and R-BA)*	-	-	-
EU 10c	*Of which the simplified approach*	-	-	-
11	*Not applicable*			
12	*Not applicable*			
13	*Not applicable*			
14	*Not applicable*			
15	**Settlement risk**	**-**	**-**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**3**	**3**	**0**
17	*Of which SEC-IRBA approach*	-	-	-
18	*Of which SEC-ERBA (including IAA)*	*3*	*3*	*0*
19	*Of which SEC-SA approach*	-	-	-
EU 19a	*Of which 1250%/deduction*	-	-	-
	Of which Specific treatment for senior tranches of qualifying NPE securitisations	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**342**	**417**	**27**
21	*Of which the Alternative standardised approach (A-SA)*	-	-	-
EU 21a	*Of which the Simplified standardised approach (S-SA)*	*1*	*2*	*0*
22	*Of which the Alternative Internal Models Approach (A-IMA)*	-	-	-
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between the trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**4,378**	**4,378**	**350**
EU 24a	**Exposure to crypto assets**	**-**	**-**	**-**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**2,358**	**2,422**	**189**
26	**Output floor applied (%)**	**50.00%**	**50.00%**	
27	**Floor adjustment (before application of transitional cap)**	**-**	**-**	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**Total**	**33,872**	**33,531**	**2,710**

Compared to 30 June 2025, **risk-weighted exposure amounts (RWEAs)** increased slightly from €33.5 billion to €33.9 billion. The €0.4 billion increase in credit risk is mainly due to rating model updates, partly compensated by several minor other effects.

Disclosure of capital requirements

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level (Article 438 CRR)

EU CMS1 - Comparison of modelled and standardised risk weighted exposure amounts at risk level

(€ million)

DESCRIPTION		a RWEAs FOR MODELLED APPROACHES THAT BANKS HAVE SUPERVISORY APPROVAL TO USE	b RWEAs FOR PORTFOLIOS WHERE STANDARDISED APPROACHES ARE USED	c TOTAL ACTUAL RWEAs (a + b)	d RWEAs CALCULATED USING FULL STANDARDISED APPROACH	EU d RWEAs THAT IS THE BASE OF THE OUTPUT FLOOR
1	Credit risk (excluding counterparty credit risk)	22,674	5,062	27,736	46,047	41,666
2	Counterparty credit risk	495	50	546	1,892	1,631
3	Credit valuation adjustment		15	15	15	15
4	Securitisation exposures in the banking book	-	3	3	3	3
5	Market risk	340	1	342	113	113
6	Operational risk		4,378	4,378	4,378	4,378
7	Other risk weighted exposure amounts		853	853	-	-
8	**Total as at 30.09.2025**	**23,510**	**10,362**	**33,872**	**52,447**	**47,805**
	Total as at 30.06.2025	**22,746**	**10,785**	**33,531**	**51,112**	**46,445**

The template EU CMS1 provides an overview of the risk weighted exposure amounts split by risk type, showing the comparison between:

- actual RWEAs, calculated with internal models approved by the Competent Authority (column a);
- actual RWEAs, calculated with standardized approaches (column b);
- full standard RWEAs fully-loaded (column d), which include the calculation of the overall portfolio by adopting the standard approach (also IRB exposures are treated with standard approach) according to article 92(5) and without taking into account the transitional provisions introduced by article 465 CRR3;
- RWEAs that is the base of the output floor ("full standard transitional" in column Eu d), which include the calculation of the overall portfolio with standard approach (also IRB exposures are treated with standard approach) according to Article 92(5) and taking into account the transitional provisions introduced by Article 465 CRR3.

Disclosure of capital requirements

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level (Article 438)

EU CMS2 - Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

(€ million)

DESCRIPTION		a	b	c	d	EU d
		RISK WEIGHTED EXPOSURE AMOUNTS (RWEAs)				
		RWEAs FOR MODELLED APPROACHES THAT INSTITUTIONS HAVE SUPERVISORY APPROVAL TO USE	RWEAs FOR COLUMN (a) IF RE-COMPUTED USING THE STANDARDISED APPROACH	TOTAL ACTUAL RWEAs	RWEAs CALCULATED USING FULL STANDARDISED APPROACH	RWEAs THAT IS THE BASE OF THE OUTPUT FLOOR
1	Central governments and central banks	180	90	672	583	583
EU 1a	Regional governments or local authorities	-	-	4	4	4
EU 1b	Public sector entities	70	118	170	218	218
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	1,029	1,132	1,031	1,134	1,134
3	Equity	-	-	1,915	1,915	1,915
4	Not applicable					
5	Corporates	14,638	16,055	16,073	21,729	17,491
5.1	*of which: F-IRB is applied*	*8,586*	*13,232*	*8,586*	*16,596*	*13,232*
5.2	*of which: A-IRB is applied*	*6,052*	*11,183*	*6,052*	*11,697*	*11,183*
EU 5a	*of which: Corporates - General*	*13,864*	*15,485*	*15,222*	*19,723*	*15,485*
EU 5b	*of which: Corporates - Specialised lending*	*482*	*570*	*559*	*647*	*647*
EU 5c	*of which: Corporates - Purchased receivables*	*292*	*848*	*292*	*1,184*	*848*
6	Retail	6,216	1,752	6,300	1,836	1,836
6.1	*of which: Retail - Qualifying revolving*	*512*	*221*	*512*	*221*	*221*
EU 6.1a	*of which: Retail - Purchased receivables*	-	-	-	-	-
EU 6.1b	*of which: Retail - Other*	*1,441*	*1,531*	*1,524*	*1,531*	*1,531*
6.2	*of which: Retail - Secured by residential real estate*	*4,264*	*4,692*	*4,264*	*4,692*	*4,692*
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	-	13,952	418	14,506	14,364
EU 7b	Collective investment undertakings (CIU)	-	-	1	1	1
EU 7c	Categorised as exposures in default in SA	-	1,081	122	1,203	1,203
EU 7d	Categorised as subordinated debt exposures in SA	-	-	19	19	19
EU 7e	Categorised as covered bonds in SA	-	1,432	1	1,433	1,433
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	456	7	464	464
8	Others	540	540	1,003	1,003	1,003
9	**Total as at 30.09.2025**	**22,674**	**36,610**	**27,736**	**46,047**	**41,254**
	Total as at 30.06.2025	**21,865**	**34,961**	**27,345**	**44,856**	**40,473**

The template EU CMS2 provides an overview of the weighted exposure amounts focusing only on credit risk, reporting the breakdown by exposure class as defined in article 147 CRR3.
The information reported in the columns is the same as in template EU CMS1, except for column b, which includes actual RWEAs arising from IRB exposures, re-calculated with standardized approaches (instead of the actual RWEAs calculated with standardized approaches).

Disclosure of capital requirements

EU CCR7 – RWEA flow statements of CCR exposures under the IMM (Article 438 CRR)

EU CCR7 - RWEA flow statements of CCR exposures under the IMM

(€ million)

	DESCRIPTION	QUARTER CLOSING AS AT 30.09.2025 RWEA a
1	**RWEA as at the end of the previous reporting period**	**470**
2	Asset size	21
3	Credit quality of counterparties	-
4	Model updates (IMM only)	-
5	Methodology and policy (IMM only)	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	-
8	Other	-
9	**RWEA as at the end of the current reporting period**	**492**

EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach (Art. 438 CRR)

EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach

(€ million)

	DESCRIPTION	30.09.2025 RISK WEIGHTED EXPOSURE AMOUNT a
1	**RWEA as at the end of the previous reporting period**	**21,865**
2	Asset size (+/-)	456
3	Asset quality (+/-)	(222)
4	Model updates (+/-)	750
5	Methodology and policy (+/-)	(175)
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	-
8	Other (+/-)	-
9	**RWEA as at the end of the current reporting period**	**22,674**

Compared to the previous quarter, credit risk exposures under the IRB approach recorded an increase of €809 million, driven primarily by methodological updates (update of rating model: €+750 million) and asset growth.

Disclosure of capital requirements

EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA) (Art. 438 CRR)

EU CVA4 - RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)

(€ million)

DESCRIPTION		a RISK WEIGHTED EXPOSURE AMOUNT
1	Risk weighted exposure amount as at 30.06.2025	3
2	**Risk weighted exposure amount as at 30.09.2025**	**15**

The template EU CVA4 refers to the SA-CVA framework that applies from 1 January 2025. The increase in CVA is mainly driven by new counterparties.

EU MR2-B – RWEA flow statements of market risk exposures under the IMA (Art. 438 CRR)

EU MR2-B - RWEA flow statements of market risk exposures under the IMA

(€ million)

DESCRIPTION		a VaR	b SVaR	c IRC	d COMPREHENSIVE RISK MEASURE	e OTHER	f TOTAL RWEAs	g TOTAL OWN FUNDS REQUIREMENTS
1	**RWEAs as at 30.06.2025**	**138**	**277**	**0**	**-**	**-**	**415**	**33**
1a	*Regulatory adjustment*	*(97)*	*(197)*	*(0)*	-	-	*(294)*	*(24)*
1b	*RWEAs as at 30.06.2025 (end of the day)*	*41*	*80*	-	-	-	*121*	*10*
2	Movement in risk levels	(1)	2	-	-	-	1	*0*
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	-	-	-	-	-	-	-
7	Other	-	-	-	-	-	-	-
8a	*RWEAs as at 30.09.2025 (end of the day)*	*40*	*82*	-	-	-	*122*	*10*
8b	*Regulatory adjustment*	*73*	*146*	-	-	-	*218*	*17*
8	**RWEAs as at 30.09.2025**	**113**	**228**	**-**	**-**	**-**	**340**	**27**

The quarterly decrease was mainly driven by a decrease in XVA hedges.

Disclosure of liquidity requirements

Disclosure of liquidity requirements (Art. 451a CRR)

Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR), introduced by Basel 3 prudential regulation, is a short time indicator which aims to ensure that credit institutions maintain an adequate liquidity buffer to cover the net liquidity outflows under severe conditions of stress over a period of 30 days.

The regulatory framework applied is represented by:

- with reference to the requirements to be met:
  - CRR Article 412 “Liquidity coverage requirement”;
  - Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 that lays down rules that specify in detail the liquidity coverage requirement provided for in CRR article 412(1). In particular, the requirement that all institutions authorized has to meet is equal to 100%;
  - Commission Delegated Regulation (EU) 2018/1620 of 13 July 2018 amending Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for credit institutions;
  - Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) 680/2014 (Text with EEA relevance);

- with reference to the disclosure information to be published:
  - CRR Article 435 which defines the disclosure requirements for each separate category of risk, including the key ratios (letter f);
  - Commission Implementing Regulation (EU) 2021/637 of 15 March 2021, laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295.

Therefore, disclosure is made according to the regulatory framework mentioned above.

Disclosure of liquidity requirements

EU LIQ1 – LCR disclosure template which complements Article 435(1)(f) CRR

EU LIQ1 - Quantitative information of LCR

		a	b	c	d	e	f	g	h
SCOPE OF CONSOLIDATION (CONSOLIDATED)		TOTAL UNWEIGHTED VALUE (AVERAGE)				TOTAL WEIGHTED VALUE (AVERAGE)			
CURRENCY AND UNITS (EURO MILLION)									
EU 1a	QUARTER ENDING ON	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2025	30.06.2025	31.03.2025	31.12.2024
EU 1b	NUMBER OF DATA POINTS USED IN THE CALCULATION OF AVERAGES	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**21,643**	**22,113**	**22,724**	**23,472**
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	31,004	30,975	30,799	30,542	2,267	2,266	2,248	2,236
3	*Stable deposits*	*21,181*	*21,149*	*21,072*	*20,906*	*1,059*	*1,057*	*1,054*	*1,045*
4	*Less stable deposits*	*9,739*	*9,734*	*9,619*	*9,520*	*1,208*	*1,208*	*1,194*	*1,191*
5	Unsecured wholesale funding	24,323	24,627	25,175	25,502	11,612	11,728	11,930	12,000
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	*9,341*	*9,356*	*9,583*	*9,643*	*2,256*	*2,259*	*2,315*	*2,330*
7	*Non-operational deposits (all counterparties)*	*14,747*	*15,088*	*15,500*	*15,810*	*9,121*	*9,286*	*9,523*	*9,622*
8	*Unsecured debt*	*235*	*183*	*92*	*49*	*235*	*183*	*92*	*49*
9	Secured wholesale funding					859	766	766	601
10	Additional requirements	11,470	12,007	12,637	13,280	3,137	3,331	3,576	3,750
11	*Outflows related to derivative exposures and other collateral requirements*	*1,902*	*1,969*	*2,068*	*2,159*	*1,896*	*1,954*	*2,043*	*2,125*
12	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
13	*Credit and liquidity facilities*	*9,568*	*10,038*	*10,569*	*11,121*	*1,241*	*1,378*	*1,533*	*1,625*
14	Other contractual funding obligations	298	297	324	300	298	297	324	300
15	Other contingent funding obligations	26,407	26,714	27,124	27,166	977	980	992	996
16	**TOTAL CASH OUTFLOWS**					**19,150**	**19,367**	**19,836**	**19,884**
CASH-INFLOWS									
17	Secured lending (eg reverse repos)	2,297	1,951	1,466	1,043	1,117	846	594	348
18	Inflows from fully performing exposures	3,115	2,911	2,770	2,770	2,612	2,421	2,315	2,291
19	Other cash inflows	1,441	1,424	1,424	1,378	1,220	1,255	1,296	1,291
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	**TOTAL CASH INFLOWS**	**6,853**	**6,287**	**5,659**	**5,191**	**4,949**	**4,523**	**4,206**	**3,929**
EU-20a	***Fully exempt inflows***	-	-	-	-	-	-	-	-
EU-20b	***Inflows Subject to 90% Cap***	-	-	-	-	-	-	-	-
EU-20c	***Inflows Subject to 75% Cap***	***6,179***	***5,698***	***5,206***	***4,946***	***4,949***	***4,523***	***4,206***	***3,929***
TOTAL ADJUSTED VALUE									
EU-21	**LIQUIDITY BUFFER**					**21,643**	**22,113**	**22,724**	**23,472**
22	**TOTAL NET CASH OUTFLOWS**					**14,201**	**14,844**	**15,631**	**15,939**
23	**LIQUIDITY COVERAGE RATIO (%)**					**153%**	**149%**	**146%**	**148%**

The figures presented in this table show the calculated average amounts based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period.

Disclosure of liquidity requirements

Qualitative information which complements the “EU LIQ1 - LCR disclosure template”

Funding Concentration Risk can arise when the bank leverages on such a limited number of funding sources, that they become of such significance that the withdrawal of one or few could trigger liquidity problems.

In UniCredit Bank Austria AG, the governance and control of funding concentration risk is mainly performed through the setting and monitoring of metrics – managerial and regulatory - aimed at preventing potential vulnerabilities in the bank's ability to meet its liquidity obligations; such as the concentration by products and counterparties.

Regarding potential collateral calls, monthly reporting is conducted to measure the impact in terms of additionally required collateral that the bank may be required to provide given a downgrade of its own credit rating, relevant rating agencies are considered.

As far as the currency mismatch is concerned, a regular monitoring of the relevant currencies and related liquid assets and net cash outflows is performed. So far, only EUR and USD resulted to be relevant at bank level. Assessment performed on potential currency mismatches between liquid assets and net outflows shows that the liquidity surplus in EUR is sufficient to cover the gap in USD. A buffer of HQLA (high-quality liquid assets) in USD was built up, aiming to partially cover the net cash flows and has been maintained to face the potential risk related with the conversion of the currency.

At the end of **September 2025**, liquidity buffer components mainly consist of reserves held at Central Bank (cash and deposits, in the amount of **€6.1 billion**). The other eligible component is mostly made up of central government assets and public financial institutions in total amounting to a total of about **€13.9 billion**.

The main component of the net liquidity outflows is related with retail and corporate deposits and the potential cash outflows related with the committed and uncommitted credit lines.

Other information

In accordance with Article 431(3) of Regulation (EU) No 575/2013 (“CRR”), the Chief Financial Officer (CFO) of Bank Austria has attested in writing that the disclosures required under Part 8 of the CRR have been made in accordance with the formal policies and internal processes, systems and controls.