

Bank Austria Group Disclosure (Pillar III) as at 31 March 2026



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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.

Data in this report refer to the prudential scope of consolidation, unless otherwise specified.

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 Bank Austria are carried out by the responsible local functions and are in line with the respective UniCredit Group guidelines.

With the EU Banking Package, additional, important components of the finalization of Basel 3 framework were implemented at the European level through changes to the CRR ("CRR III") and CRD ("CRD VI"), among other things. In October 2021, the European Commission published proposals for a revision of the CRR ("CRR III") and the CRD ("CRD VI") implementing the final Basel III standards adopted in December 2017 into EU legislation. The EU Banking Package 2024 was published on 19 June 2024 in the Official Journal of the European Union. CRR III being applicable starting with 1 January 2025. The transposition of CRD VI into Austrian law has not yet been completed.

The regulation envisages the following breakdown of Own Funds:

- Tier 1 Capital (T1), composed of:
 - Common Equity Tier 1 Capital (CET1) and-
 - Additional Tier 1 Capital (AT1);
- Tier 2 Capital (T2);
- The sum of Tier 1 Capital and Tier 2 Capital are the Total Own Funds (Total Capital)

CRR requires a minimum of Common Equity Tier 1 Capital of 4.5% of RWA, 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 applicable for Bank Austria Group is 0.5% and the surcharge for systemically important banks (OSII) is 1.75%, both have to be applied cumulatively since June 2021, in accordance with CRD V.

In July 2025, the sectoral systemic risk buffer of 1% has been set for certain commercial real estate exposures. From July 2026, the sectoral systemic risk buffer is expected to be increased to 2%, and from July 2027 to 3.5%.

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).

Regarding BRRD II, it was implemented in Austria into national law by the amendment to the "*Banken-Sanierungs- und Abwicklungsgesetz*" (*BaSAG*) published on May 28, 2021. The MREL regulation based on the "Total Liabilities and Own Funds" (TLOF) has been removed and replaced by the calculation based on the RWA (Total Risk Exposure Amount, TREA) and the Leverage Ratio Exposure (LRE). The regulatory MREL interim target is binding since January 1, 2022.

For 1Q26, the Internal MREL Target on RWA (TREA) is 22.3% + Combined Buffer Requirements and the Internal MREL Target on Leverage Exposure (LRE) is 5.9%.

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

The transitional CET1 ratio for Bank Austria Group as of 31 March 2026 decreased vs. year-end 2025 to a level of 20.3%, due to a decrease in regulatory CET1 by €-128 million, mainly due to the increase of carrying values of significant financial sector entities and due to the decrease of security values. RWA decreased by €-119 million, mainly due to a CRWA decrease, largely driven by the replenishment of the securitization portfolio.

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

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)		TOTAL OWN FUNDS REQUIREMENTS	
	a	b	c	
	31.03.2026	31.12.2025	31.03.2026	
1	Credit risk (excluding CCR)	28,133	28,276	2,251
2	<i>Of which the standardised approach</i>	5,814	5,305	465
3	<i>Of which the foundation IRB (F-IRB) approach</i>	8,999	9,251	720
4	<i>Of which slotting approach</i>	385	355	31
EU 4a	<i>Of which equities under the simple risk weighted approach</i>	-	-	-
5	<i>Of which the advanced IRB (A-IRB) approach</i>	11,297	11,405	904
6	Counterparty credit risk - CCR	473	519	38
7	<i>Of which the standardised approach</i>	4	7	0
8	<i>Of which internal model method (IMM)</i>	430	473	34
EU 8a	<i>Of which exposures to a CCP</i>	39	39	3
9	<i>Of which other CCR</i>	0	0	0
10	Credit valuation adjustments risk - CVA risk	17	13	1
EU 10a	<i>Of which the standardised approach (SA)</i>	9	5	1
EU 10b	<i>Of which the basic approach (F-BA and R-BA)</i>	8	8	1
EU 10c	<i>Of which the simplified approach</i>	-	-	-
11	<i>Not applicable</i>	-	-	-
12	<i>Not applicable</i>	-	-	-
13	<i>Not applicable</i>	-	-	-
14	<i>Not applicable</i>	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	275	254	22
17	<i>Of which SEC-IRBA approach</i>	273	251	22
18	<i>Of which SEC-ERBA (including IAA)</i>	2	2	0
19	<i>Of which SEC-SA approach</i>	-	-	-
EU 19a	<i>Of which 1250%/deduction</i>	-	-	-
	<i>Of which Specific treatment for senior tranches of qualifying NPE securitisations</i>	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	359	369	29
21	<i>Of which the Alternative standardised approach (A-SA)</i>	-	-	-
EU 21a	<i>Of which the Simplified standardised approach (S-SA)</i>	0	1	0
22	<i>Of which the Alternative Internal Models Approach (A-IMA)</i>	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between the trading and non-trading books	-	-	-
24	Operational risk	4,718	4,664	377
EU 24a	Exposure to crypto assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,591	2,639	207
26	Output floor applied (%)	55.00%	50.00%	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total	33,975	34,094	2,718

Notes to the template EU OV1

Compared to December 2025, risk-weighted exposure amounts (RWEA) decreased from €34.1 billion to €34.0 billion. The €-0.1 billion decrease was mainly due to credit risk driven by the replenishment of the synthetic securitization.

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	b	c	d	EU d
	RWEAs FOR MODELLED APPROACHES THAT BANKS HAVE SUPERVISORY APPROVAL TO USE	RWEAs FOR PORTFOLIOS WHERE STANDARDISED APPROACHES ARE USED	TOTAL ACTUAL RWEAs (a + b)	RWEAs CALCULATED USING FULL STANDARDISED APPROACH	RWEAs THAT IS THE BASE OF THE OUTPUT FLOOR
1 Credit risk (excluding counterparty credit risk)	21,462	5,814	27,276	44,709	40,588
2 Counterparty credit risk	430	43	473	2,222	1,992
3 Credit valuation adjustment		17	17	17	17
4 Securitisation exposures in the banking book	-	275	275	1,616	563
5 Market risk	359	0	359	166	166
6 Operational risk		4,718	4,718	4,718	4,718
7 Other risk weighted exposure amounts		856	856	-	-
8 Total as at 31.03.2026	22,251	11,724	33,975	53,448	48,044
Total as at 31.12.2025	22,499	10,764	33,263	53,168	47,841

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 following transitional provisions introduced by article 465 CRR3:
 - unrated corporates: application of the 65% risk weight with PD estimates lower than 0.5%;
 - derivatives: alpha factor of 1 instead of 1.4 in the calculation of the exposure value;
 - securitizations: lower “p” factors (from 1 to 0.5) applied on non-STs securitization;
 - exposures secured by mortgages on residential property: preferential risk weights on specific exposures secured by mortgages;
 - output floor %: corresponds to the output floor percentage, which will be fixed at 72.5% starting from 2030. Until 2030 this percentage will be subject to a transitional provision according to article 465 CRR3;
- RWEAs that are 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 above-mentioned transitional provisions introduced by article 465 CRR3.

RWEAs calculated according to the criteria of the full standard transitional and full standard fully-loaded (2033) are based on static exposures, without considering evolution related to the balance sheet of the Bank.

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	142	110	583	550	550
EU 1a	Regional governments or local authorities	-	-	5	5	5
EU 1b	Public sector entities	64	154	162	252	252
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	777	619	779	621	621
3	Equity	-	-	2,217	2,217	2,217
4	Not applicable					
5	Corporates	13,619	14,624	15,569	20,550	16,574
5.1	<i>of which: F-IRB is applied</i>	8,211	11,768	8,211	14,807	11,768
5.2	<i>of which: A-IRB is applied</i>	5,407	9,997	5,407	10,478	9,997
EU 5a	<i>of which: Corporates - General</i>	12,875	14,041	14,752	18,018	14,041
EU 5b	<i>of which: Corporates - Specialised lending</i>	528	582	601	656	656
EU 5c	<i>of which: Corporates - Purchased receivables</i>	216	840	216	1,244	840
6	Retail	6,080	1,684	6,184	1,788	1,788
6.1	<i>of which: Retail - Qualifying revolving</i>	470	225	470	225	225
EU 6.1a	<i>of which: Retail - Purchased receivables</i>	-	-	-	-	-
EU 6.1b	<i>of which: Retail - Other</i>	1,443	1,459	1,547	1,459	1,459
6.2	<i>of which: Retail - Secured by residential real estate</i>	4,167	4,966	4,167	4,966	4,966
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	-	13,708	480	14,333	14,188
EU 7b	Collective investment undertakings (CIU)	-	-	2	2	2
EU 7c	Categorised as exposures in default in SA	-	1,221	106	1,327	1,327
EU 7d	Categorised as subordinated debt exposures in SA	-	-	19	19	19
EU 7e	Categorised as covered bonds in SA	-	1,251	1	1,252	1,252
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	623	5	628	628
8	Others	781	781	1,167	1,167	1,167
9	Total as at 31.03.2026	21,462	34,773	27,276	44,709	40,588
	Total as at 31.12.2025	21,655	35,077	26,960	44,483	40,370

The template EU CMS2 provides an overview of the weighted exposure amounts focusing only on credit risk (excluding counterparty credit risk), reporting the breakdown by exposure class as defined in article 147 CRR III.

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)
		QUARTER CLOSING AS AT 31.03.2026
		RWEA
DESCRIPTION		a
1	RWEA as at the end of the previous reporting period	473
2	Asset size	(43)
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	430

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)
		31.03.2026
		RISK WEIGHTED EXPOSURE AMOUNT
DESCRIPTION		a
1	RWEA as at the end of the previous reporting period	21,655
2	Asset size (+/-)	73
3	Asset quality (+/-)	(138)
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	-
8	Other (+/-)	(128)
9	RWEA as at the end of the current reporting period	21,462

Compared to the previous quarter, credit risk exposures under the IRB approach recorded a decrease of €-193 million, driven primarily by the replenishment of the synthetic securitization.

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 31.12.2025	5
2	Risk weighted exposure amount as at 31.03.2026	9

The increase in RWEA in the first quarter of 2026 is primarily driven by the conservative inclusion of new counterparties in the calculation perimeter, following new business activities.

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	b	c	d	e	f	g
	VaR	SVaR	IRC	COMPREHENSIVE RISK MEASURE	OTHER	TOTAL RWEAs	TOTAL OWN FUNDS REQUIREMENTS
1 RWEAs as at 31.12.2025	122	246	-	-	-	368	29
1a Regulatory adjustment	(87)	(170)	-	-	-	(257)	(21)
1b RWEAs as at 31.12.2025 (end of the day)	35	76	-	-	-	111	9
2 Movement in risk levels	0	33	-	-	-	33	3
3 Model updates/changes	-	-	-	-	-	-	-
4 Methodology and policy	-	-	-	-	-	-	-
5 Acquisitions and disposals	-	-	-	-	-	-	-
6 Foreign exchange movements	-	-	-	-	-	-	-
7 Other	-	-	-	-	-	-	-
8a RWEAs as at 31.03.2026 (end of the day)	35	108	-	-	-	143	11
8b Regulatory adjustment	71	144	0	-	-	215	17
8 RWEAs as at 31.03.2026	106	253	0	-	-	359	29

The decrease in RWEA in 1Q26 is mainly driven by new XVA hedging activities that impacted on VaR metrics.

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-term indicator which aims at ensuring 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

(€ million)

		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	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025
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)					20,203	20,792	21,643	22,113
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	30,848	30,941	31,004	30,975	2,255	2,258	2,267	2,266
3	Stable deposits	21,226	21,208	21,181	21,149	1,061	1,060	1,059	1,057
4	Less stable deposits	9,549	9,655	9,739	9,734	1,193	1,197	1,208	1,208
5	Unsecured wholesale funding	24,070	24,146	24,323	24,627	11,540	11,619	11,612	11,728
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	9,380	9,340	9,341	9,356	2,266	2,257	2,256	2,259
7	Non-operational deposits (all counterparties)	14,468	14,531	14,747	15,088	9,052	9,087	9,121	9,286
8	Unsecured debt	222	276	235	183	222	276	235	183
9	Secured wholesale funding					744	813	859	766
10	Additional requirements	11,144	11,133	11,470	12,007	2,894	2,935	3,137	3,331
11	Outflows related to derivative exposures and other collateral requirements	1,728	1,764	1,902	1,969	1,728	1,764	1,896	1,954
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	9,416	9,369	9,568	10,038	1,167	1,170	1,241	1,378
14	Other contractual funding obligations	280	294	298	297	280	294	298	297
15	Other contingent funding obligations	26,166	26,350	26,407	26,714	1,038	1,006	977	980
16	TOTAL CASH OUTFLOWS					18,750	18,925	19,150	19,367
CASH-INFLOWS									
17	Secured lending (eg reverse repos)	2,740	2,596	2,297	1,951	1,547	1,334	1,117	846
18	Inflows from fully performing exposures	3,460	3,278	3,115	2,911	2,874	2,720	2,612	2,421
19	Other cash inflows	1,367	1,386	1,441	1,424	1,058	1,113	1,220	1,255
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	7,567	7,260	6,853	6,287	5,480	5,167	4,949	4,523
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	6,741	6,524	6,179	5,698	5,480	5,167	4,949	4,523
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					20,203	20,792	21,643	22,113
22	TOTAL NET CASH OUTFLOWS					13,270	13,758	14,201	14,844
23	LIQUIDITY COVERAGE RATIO (%)					152%	151%	153%	149%

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. With reference to periods in the table above, the sum of row 3 "Stable deposits" and row 4 "Less stable deposits" does not represent the total amount of row 2 "Retail deposits and deposits from small business customers" which also includes deposits exempted from the calculation of outflows and deposits where the payout has been agreed within the following 30 days.

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.

At 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, regular monitoring of the relevant currencies and related liquid assets and net cash outflows is performed. So far, only EUR and USD have proved 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 to the conversion of the currency.

As of 31 March 2026, the **liquidity buffer** components mainly consist of reserves held at Central Bank (in the amount of €5.6 billion), central government assets & public financial institutions (in amount of €7.0 billion) and other eligible assets (in amount of €6.7 billion). Consequently, the liquidity buffer stands at €19.3 billion as of 31 March 2026.

The main component of the net liquidity outflows is related to retail and corporate deposits and the potential cash outflows related to 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.