Presentation to **Fixed Income Investors**

(Institutional Investors)

Bank Austria

Investor Relations

Vienna, August 2026

Empowering Communities to Progress.

Bank Austria

Member of UniCredit

Agenda

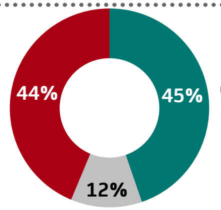
OVERVIEW OF BANK AUSTRIA GROUP

Bank Austria, a leading bank and bond issuer in the local market

Bank Austria - Highlights

- Member of **UniCredit:** strong presence in 13 European countries
- **Leading** position in **Corporates** as well as **Wealth Management & Private Banking, one of the largest retail banks in Austria**
- **Strong market shares** of **12% in loans** and **11% in deposits**
- **Strategic focus** on **ESG** and **Digital**

Revenues by Segment



Awards & Initiatives

- Global Finance **"Best Bank in Austria"** and **"Best Private Bank in Austria"** for Schoellerbank
- **"Euromoney - Best Bank for Large Corporates in Austria"** and **"Euromoney - Private Banking Award"** for Schoellerbank
- **Rating outlook raised by Standard & Poor's to "Positive"** (in March 2026)
- **200 new hirings** to further strengthen service quality for customers, **opening of new branch in Vienna** (AKH branch)
- **"Family-friendly employer"** certification, 6th year in a row
- **Insourcing of credit card business in 2025** (own credit card issuance and operations)
- **Mobile Banking App enhanced** with new Chatbot functionality

Bank Austria - KPIs

- Recent quarters with **excellent results**
- **High cost-efficiency** compared to peers
- **Low cost of risk**, reflecting excellent asset quality
- **Strong capital base**
- **Excellent balance** between **loan business** and **stable and diversified funding**

1H26 KPIs:

RoAC:	**27%**
Cost/Income:	**36%**
Cost of Risk:	**-12 bp**
CET 1 Ratio:	**20.6%**

Mortgage and Public Sector Covered Bonds

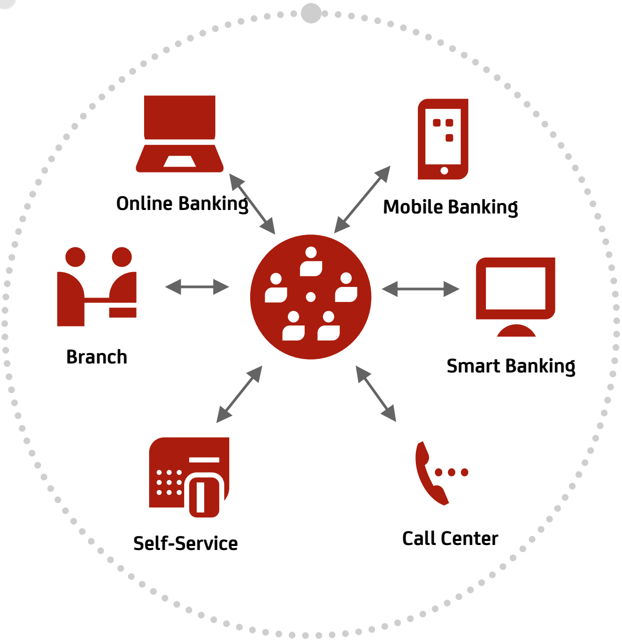
- **Covered bonds** as a **core product**, based on Bank Austria's **strong position in mortgages and public sector loans**
- Mainly **residential mortgages**
- **Cover pools both 100% Austrian**
- Already **3 green mortgage covered bonds issued**

- **Aaa rating by Moody's** on both cover pools
- **Overcollateralisation:** Mortgage 136%, Public Sector 72%
- **ECBC Covered Bond Label**

Retail with a broad multi-channel offer and new credit card business

RETAIL BANKING

- Covers **1.4m**[*)] **Retail & Small Business customers** (< € 1m turnover)
- **Serving a customer share of 13%** with a **lean branch network of 105 branches**
- The **branch network** is developing into a **hybrid and multichannel model**. In addition to **classic face-to-face advisory** the relationship manager can offer **remote advisory as well from the branch as remotely**
- **Additional branch** (at AKH/General Hospital in Vienna) **opened**
- **Hiring of 150 additional staff** in 2026



SUSTAINABILITY

- **Comprehensive product range** (*GoGreen*-Account, sustainable investments, loans for sustainable projects)
- **4 account products** have been successfully **certified with the Austrian Ecolabel**

CREDIT CARD BUSINESS

- **Strategic milestone:** Bank Austria has entered the **credit card business with Issuing & Acquiring**
- **Card issuing, payment processing and banking services** have been optimally **coordinated**
- **Apple Pay** and **Google Pay** as standard for all new credit and debit cards

*) of which 1.0m Primary Clients

Wealth Management & Private Banking with two-brand strategy

WEALTH MANAGEMENT & PRIVATE BANKING

Bank Austria Private Banking

- **Large universal bank** with **strong brand image**
- UCBA PB mainly **primary bank**
- **15** Locations

Schoellerbank Wealth Management

- **Small specialized bank** *(“PB boutique”)* with **“elitist” brand image**
- **70% “secondary bank” customers**
- **8** Locations

BRAND CORE:
“Modern private banking striking new paths with individual finance solutions due to international networks.”

BRAND CORE:
“Historically grown private bank with tailor-made investment advisory, going to endure for future generations.”

Corporates with a very strong market position and numerous awards

Awards

Best Trade Finance Bank in Austria
Euromoney 2026

Best FX Bank for Corporate Banking in Austria
Euromoney 2025

Best Cash Management Bank in Austria
Euromoney 2025

Best Bank for Large Corporates in Austria
Euromoney 2025

Empowering Communities to Progress

CORPORATES

Coverage: Large corporates (turnover > € 1bn), **Medium corporates** (turnover € 50m – 1 bn) and **Small corporates** (€ 1 – 50m turnover)

Full product range from simple, standardized products to highly complex tailor-made solutions, depending on client structure and client needs

Coverage also includes multinational corporates in Austria and Nordics and Financial Institutions, Public Sector and Commercial Real Estate clients

Leading role as strategic financial partner in client coverage for most of large Austrian corporates

Member of UniCredit, with its unique franchise in **Italy, Germany, Austria and Central and Eastern Europe**

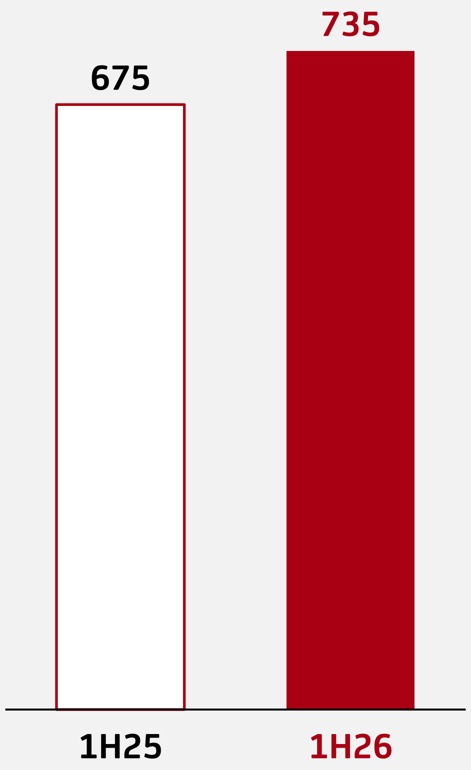
- Unparalleled access to market leading products and services in **13 core markets** through our European banking network
- Leveraging on an international network of representative offices and branches, UniCredit serves clients in **another 15 countries worldwide**

Agenda

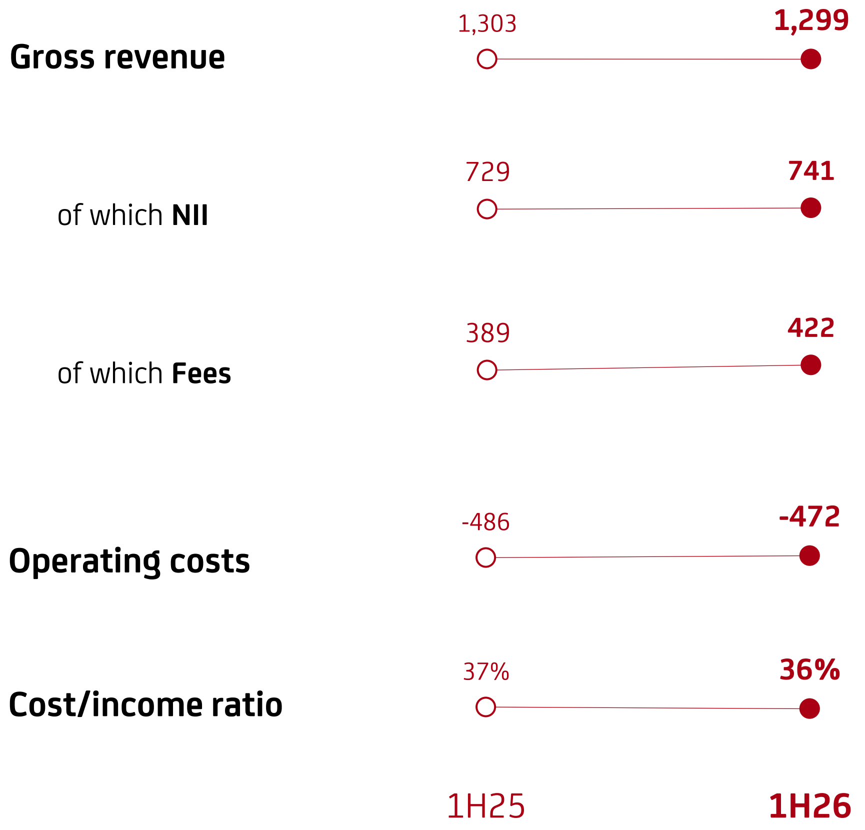
FINANCIALS

Excellent profitability, based on a robust operative performance

NET PROFIT, € bn



STRONG REVENUE BASE AND EXCELLENT PROFITABILITY, € million



REVENUES

- Overall, revenues nearly flat Y/Y, affected by positive one-off in 3-Banken group in 1H25; **core revenues up by +4% Y/Y:**
  - **NII up by 2%**, supported by growing commercial volumes
  - **strong fee dynamics (+8% Y/Y)**, thanks to higher investment fees (+14%) and stronger insurance business (+19%)

CONTINUED FOCUS ON COSTS

- **Operating costs improved by 3%**, from reductions in both, HR and non-HR costs
- Cost efficiency: **excellent cost/income ratio further improved to strong 36%**

NET PROFIT

- **Excellent 1H26 net profit of €735m**, up by +9% Y/Y

OPERATIONAL EFFICIENCY

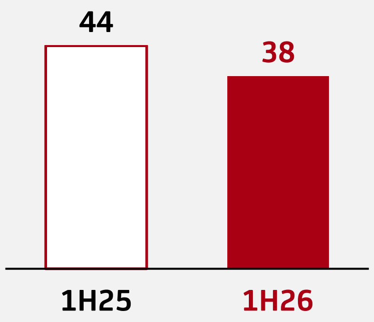
36%
Cost/income ratio

Notes:
- Figures presented in this presentation are according to "Bank Austria (Managerial view)", which is used for managing Bank Austria.
- Figures of „Segment Austria" as presented by the parent company, UniCredit S.p.A., in their segment reporting are different in some positions due to a slightly different scope.
- Comparative figures for the prior period have been recast to reflect the current structure and methodology.

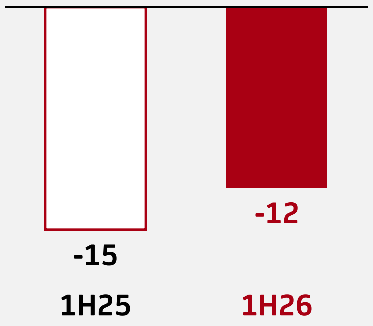
FINANCIALS

Solid asset quality confirmed

LLPs, € m

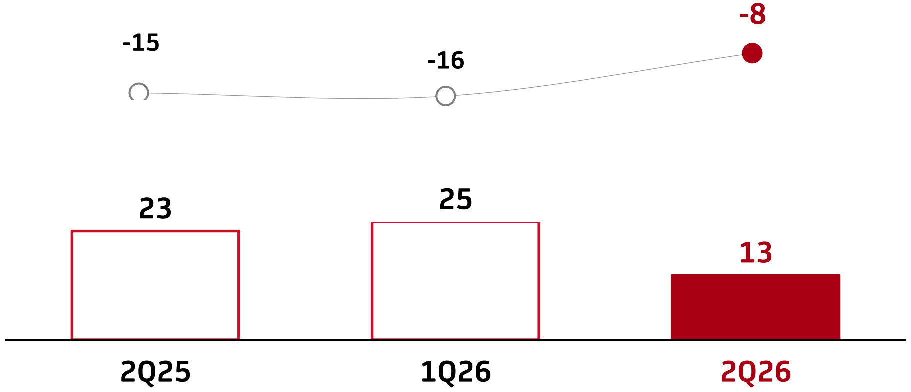


CoR, bps

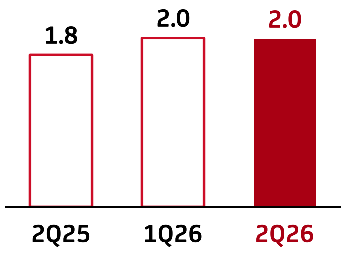


CoR, bps

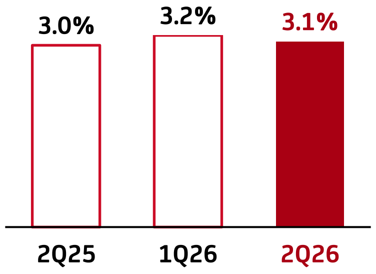
LLPs, € m



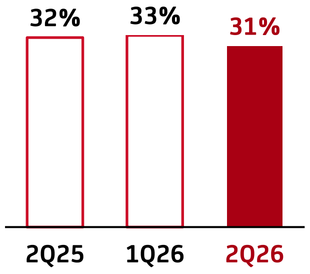
Gross NPE, € bn



Gross NPE Ratio



Coverage Ratio



LOW COST OF RISK, STRONG ASSET QUALITY

STRUCTURALLY LOW COST OF RISK

- **Negative CoR at -12bps in 1H26**, due to net releases of LLPs, reflecting excellent asset quality
- **LLPs: Net releases of €38m** in 1H26, reflecting strong risk performance, mainly driven by good collection results in the Corporate division

STRONG ASSET QUALITY

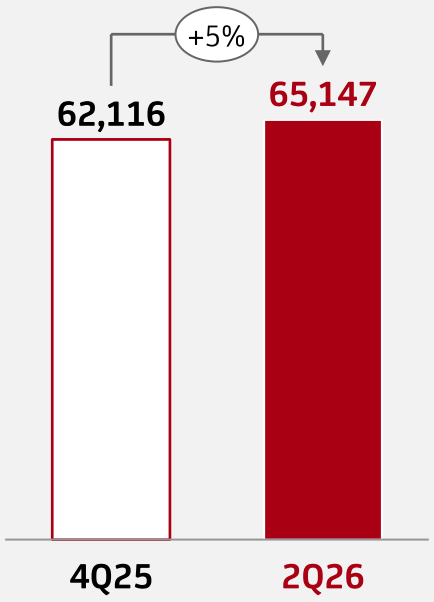
- Q/Q, **NPE volume** remained stable
- **NPE Ratio** improved slightly Q/Q, despite moderate inflows thanks to good collection result and growth in performing loans; Y/Y, ratio increased marginally, driven by individual corporate defaults in 4Q25, largely offset by strong recoveries
- **Coverage Ratio** declined 2 p.p. Q/Q, primarily due to the restructuring of two major NPE exposures, combined with recoveries from collection

Note:
Net write-backs are shown as positive LLP values, reflected in negative CoR

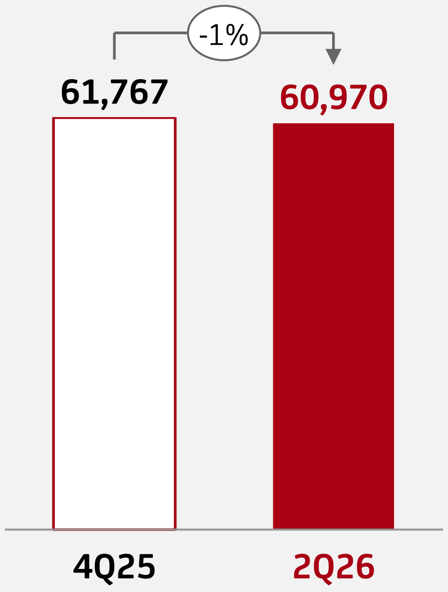
bps = basis points
LLP = Loan Loss Provisions
NPE = Non-Performing Exposure; on-balance volumes (non-banks) only

Loan growth, strong liquidity position

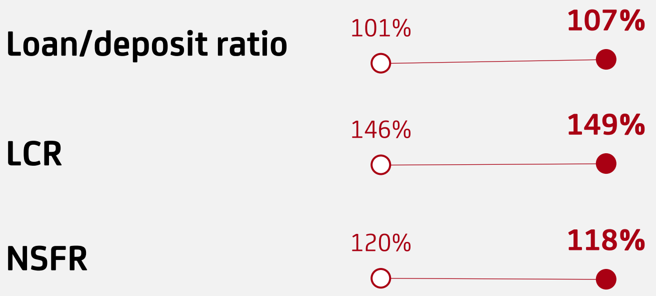
LOANS TO CUSTOMERS, € m



DEPOSITS FROM CUSTOMERS, € m*)



*) excluding Repos



LOANS TO CUSTOMERS

- Increase of 5% vs. year-end 2025, due to segment Corporates

DEPOSITS FROM CUSTOMERS (excl. repos)

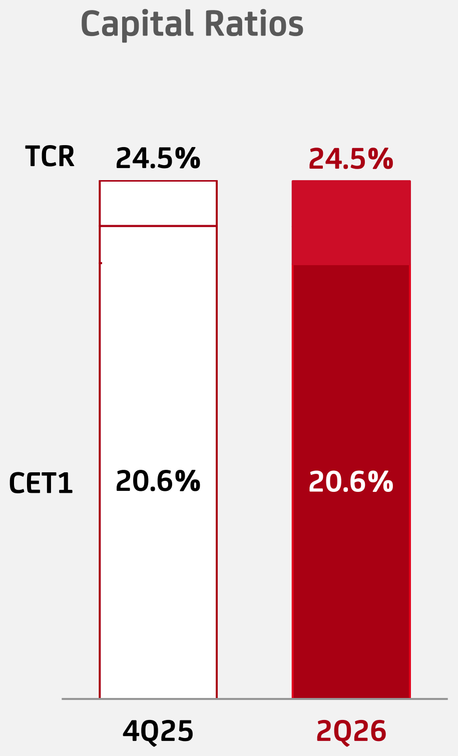
- -1% vs. YE25, with an increase in the segment Wealth Management & Private Banking, overcompensated by decreases in Retail and Corporates

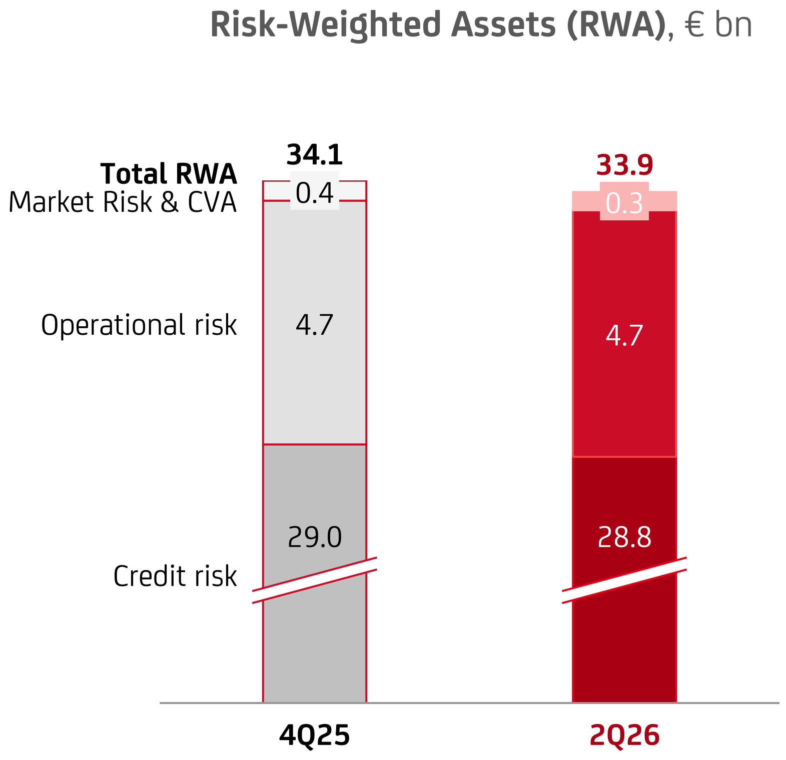
RATIOS

- Nearly-balanced loan/deposit ratio of 107%
- Excellent liquidity, underpinned by a liquidity coverage ratio (LCR) of 149%
- Net stable funding ratio (NSFR) of 118%, also well above requirements

LCR = Liquidity Coverage Ratio, NSFR = Net Stable Funding Ratio

Capital ratios with further improvement





OUTSTANDING CAPITAL DEVELOPMENT

- **CET1** (Common Equity Tier 1) **Ratio despite Basel 4 implementation at high 20.6%**, well above regulatory requirements
- **Total Capital Ratio (TCR)** at excellent **24.5%**
- **Total RWA** decreased slightly to **€33.9bn**, mainly due to credit risk
- **Leverage Ratio** at **strong 6.3%,** significantly above regulatory requirements

Note: RWA are total regulatory risk-weighted assets pursuant to Basel 4

Agenda

Strategic Issuing Platform for UniCredit Group

UniCredit S.p.A. – Holding

- **UniCredit S.p.A.** is operating as the **Group Holding** as well as the Italian operating bank:
  - **TLAC/MREL issuer** assuming Single-Point of Entry (SPE)
  - **Coordinated Group-wide funding and liquidity management** to optimize market access and funding costs
  - **Diversified by geographies and funding sources**

UniCredit Bank Austria AG

- **Mortgage- and Public Sector Pfandbriefe**
- **Senior benchmark**
- **Housing bank bonds** (Wohnbaubank-Anleihen)
- **Registered secs.** (SSD, NSV*)) **covered/senior**
- **Private placements**
- **Network issues**

- **Bank Austria** acts as **Liquidity Reference Bank (LRB)** for all Austrian Group Entities **and** is a **Strategic Issuing Platform for UniCredit Group**
- **Bank Austria** has its **own Issuing Programs** for the respective instruments to be issued
- **Bank Austria** continues to be **present on the local and global markets**
- **Coordinated approach within UniCredit** regarding **issuing activities** on the **global markets**

*) Schuldscheindarlehen, Namensschuldverschreibungen

Funding Strategy Bank Austria Group – Self-Sufficiency Principle

Key Pillars of Bank Austria Group Funding Strategy

Well-diversified funding base due to Bank Austria’s commercial banking model, consisting of

- strong client deposit base related to a variety of products (sight-, savings- and term deposits)
- complemented by medium- and long-term placements of own issues in the capital market in order to cover the medium- and long-term funding needs
- intragroup funding only for the purpose of iMREL compliance, mainly in Senior Non-Preferred (SNP) format

The key pillars described above are part of the **self sufficiency principle of Bank Austria's funding strategy which means in particular:**

- The self-sufficiency principle ensures that the proceeds are used primarily for business development of entities of Bank Austria Group
- It enables Bank Austria to calculate its own funding costs according to its own risk profile

Clear and strict Risk Management Principles

Clear Rules and Principles in Bank Austria for the Management of Liquidity and Funding

Liquidity strategy

- Bank Austria acting as an independent Liquidity Reference Bank (LRB) within UniCredit Group - in line with the self-funding principle of the Group Strategy
- Bank Austria manages the liquidity development in Austria (including all Austrian Group entities)

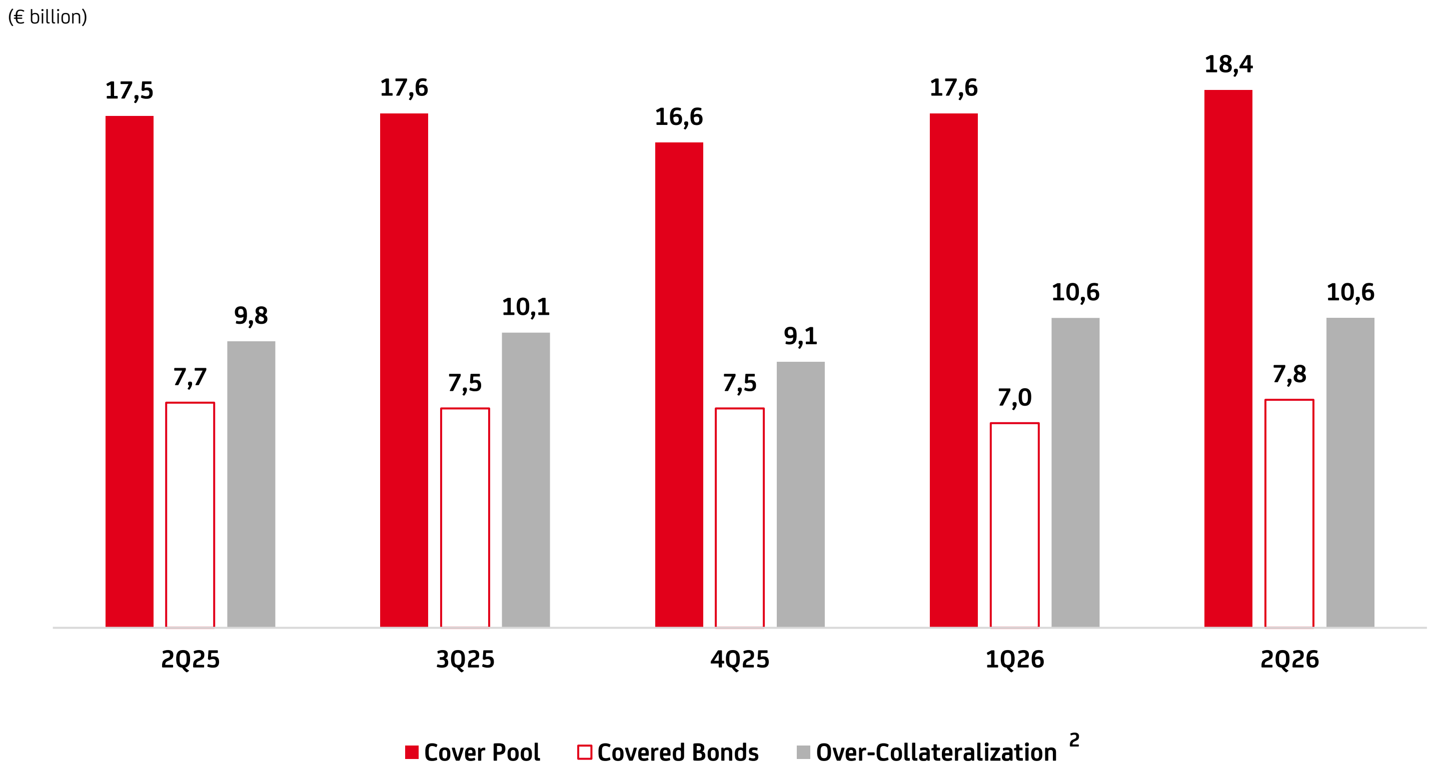
Clear operative rules

- Active liquidity and funding management by defining short-term and structural liquidity and funding limits for all subsidiaries of Bank Austria Group
- All national legal / regulatory constraints have to be followed on single entity level
- Bank Austria establishes a separate Funding and Liquidity Plan for Austria as part of the Funding and Liquidity Plan of UniCredit Group
- Bank Austria enjoys a sound counter-balancing capacity and ensuring compliance with key liquidity indicators (LCR >100%, NSFR >100%)

Mortgage Covered Bonds - Overview and Yearly Development

KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 30 June 2026: **€18,360 million**
    - of which **LOANS: €17,270 mn**
    - of which LiBuffer **BONDS: €1,090 mn**
- 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/).

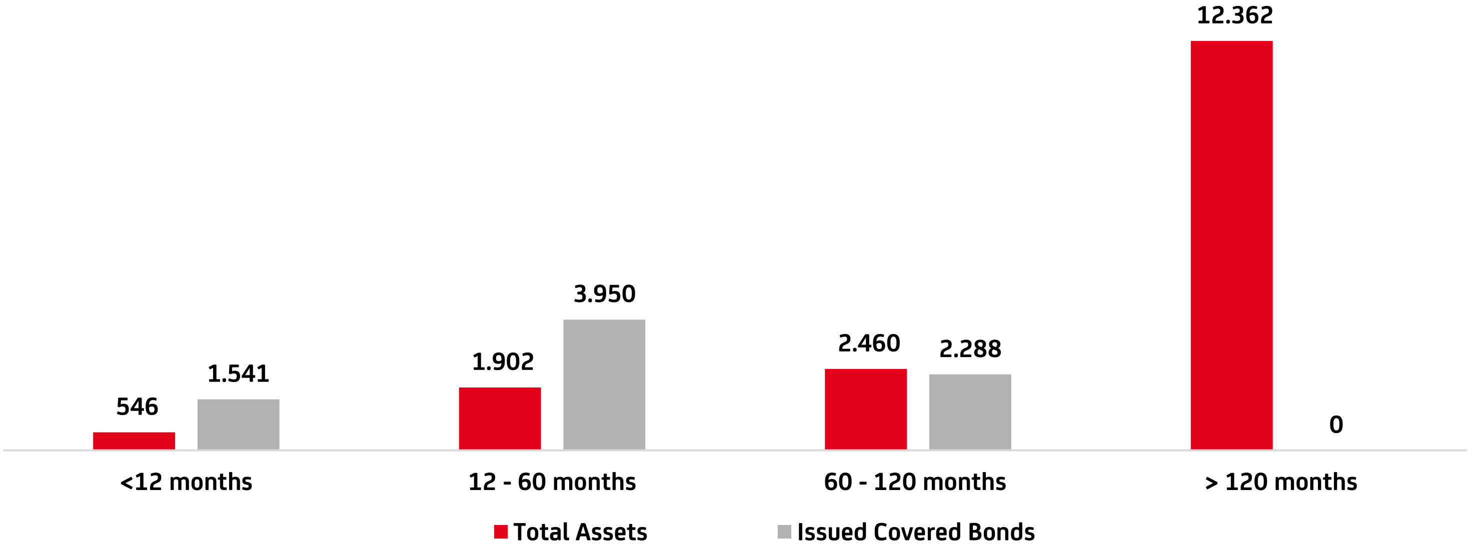
Parameter of Cover Assets and Issues[1]

KEY PARAMETERS[2]

AVERAGE LOAN-TO-VALUE	STAKE OF 10 BIGGEST LOANS	AVERAGE LOAN SIZE	AVERAGE RESIDUAL MATURITY OF BONDS
50.1%	5.9%	0.3mn	3.4years

Weighted Average Life (in years, including amortization)	9.9
Total Number of Loans	69,813
Total Number of Debtors	60,529
Stake of 10 Biggest Debtors	8.2%
Stake of Bullet Loans	14.2%
Stake of Fixed Interest Loans	59.5%
Average Interest Rate	2.7%
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



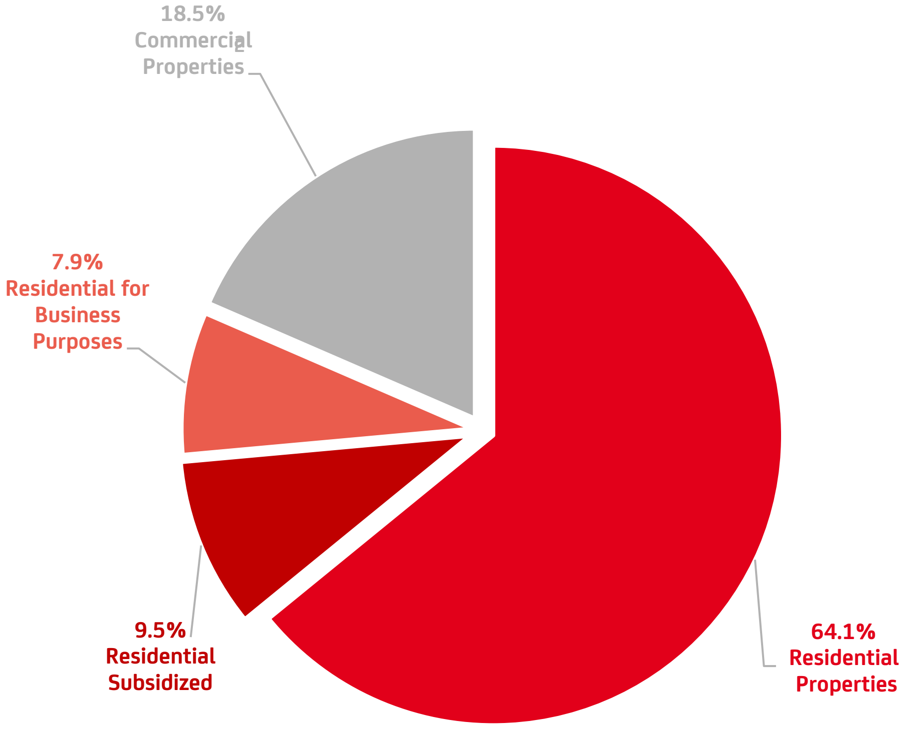
[1] As of 30 June 2026
[2] Without LiBuffer bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG
[3] Without consideration of the repayment and without the LiBuffer bonds

FUNDING & LIQUIDITY

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 18% consists 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 5.1% and minimum Overcollateralization requirement consistent with Aaa rating of 0.5%
- **High Overcollateralization** in the mortgage cover pool of **more than 100%** (€ 18.4bn Total Value of the Cover Pool versus € 7.8bn 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

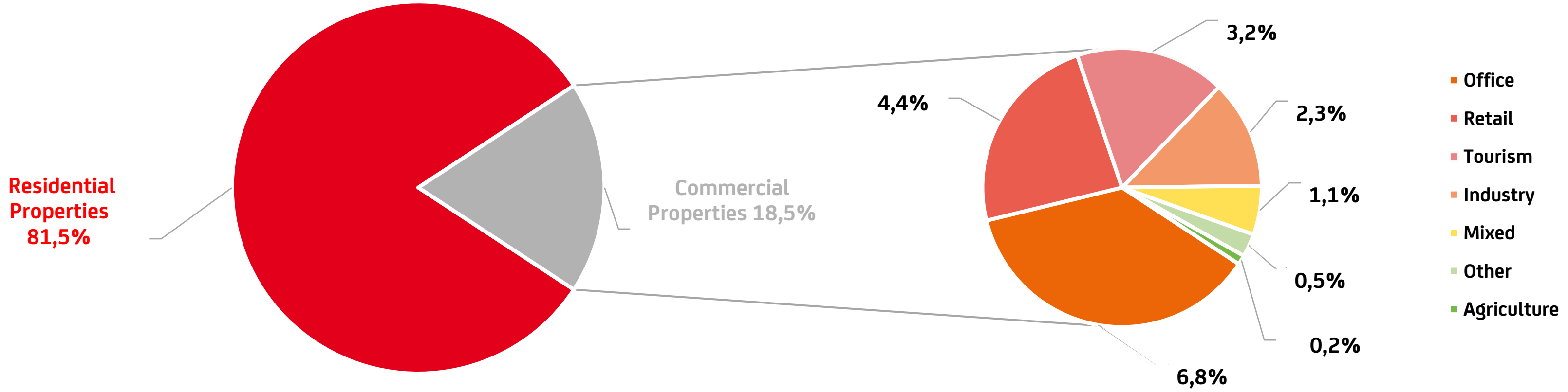


Total Commercial € 3.19bn LTV ~ 45 %

Total Residential € 14.08bn LTV ~ 51 %

[1] As of 30 June 2026
[2] Commercial Properties breakdown on the next slide

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)

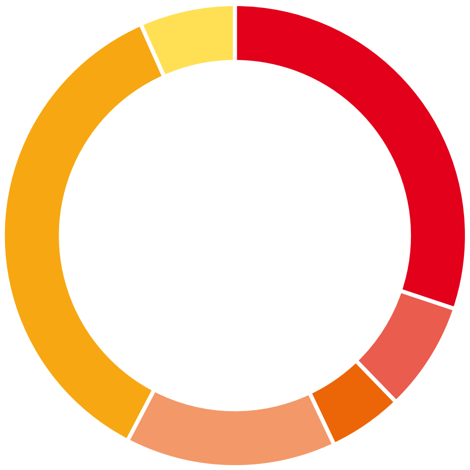
OBJECT TYPE

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

[1] As of 30 June 2026

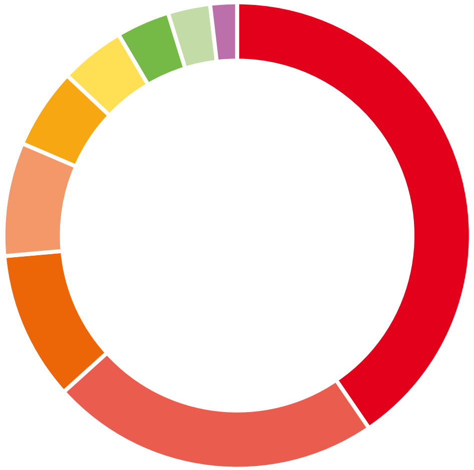
Mortgages by Size and Region[1]

BREAKDOWN BY SIZE



- 30.1% >5,000,000
- 7.6% 1,000,000-5,000,000
- 5.2% 500,000-1,000,000
- 14.7% 300,000-500,000
- 35.7% 100,000 - 300,000
- 6.7% <100,000

REGIONAL BREAKDOWN



- 40.5% Vienna
- 22.8% Lower Austria
- 10.3% Styria
- 7.9% Upper Austria
- 5.6% Tyrol
- 4.5% Carinthia
- 3.7% Salzburg
- 2.9% Burgenland
- 1.9% Voralberg

[1] As of 30 June 2026

ESG Overview[1]

HIGHLIGHTS

1st Mortgage Green Covered Bond	2nd Mortgage Green Covered Bond	3rd Mortgage Green Covered Bond
500mn	750mn	750mn
2022	2023	2024

Eligible Green Portfolio

4.41bn
as of 2Q2025

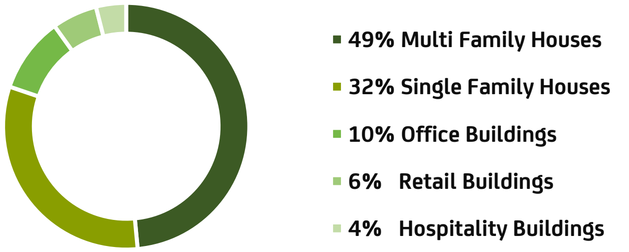
-6%
Compared to 2Q2024

Impact

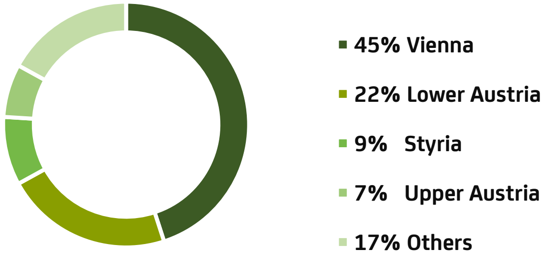
33,234tons
CO_2 savings annually

354,055MWh
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 2025 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

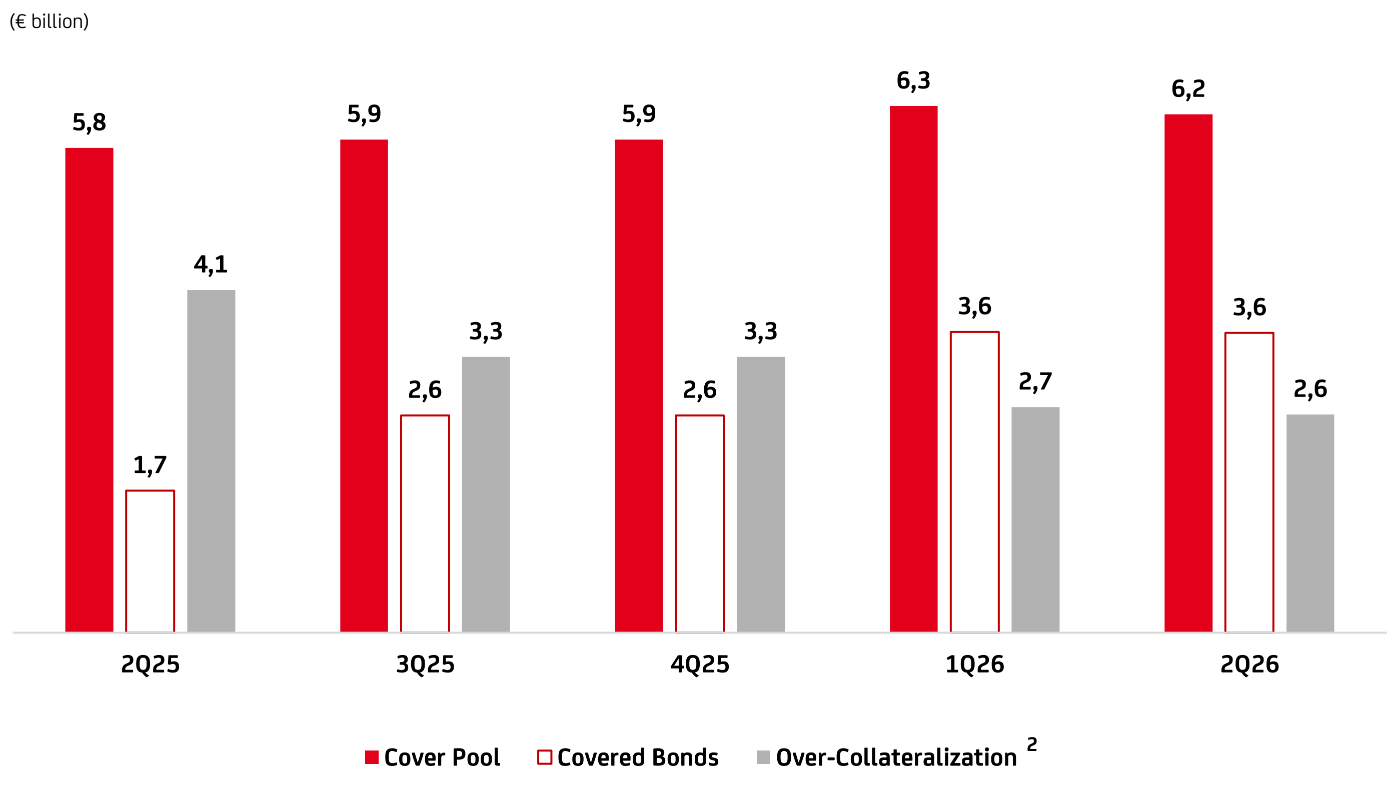
Calculations provided by DREES & SOMMER

[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: October 2025. 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 2025
[3] 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.
[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 - Overview and Yearly Development

KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 30 June 2026:
  €6,180 million
  - of which **LOANS: €5,912 million**
  - of which **BONDS: €242 million**
  - of which LiBuffer **BONDS: €26 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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FUNDING & LIQUIDITY

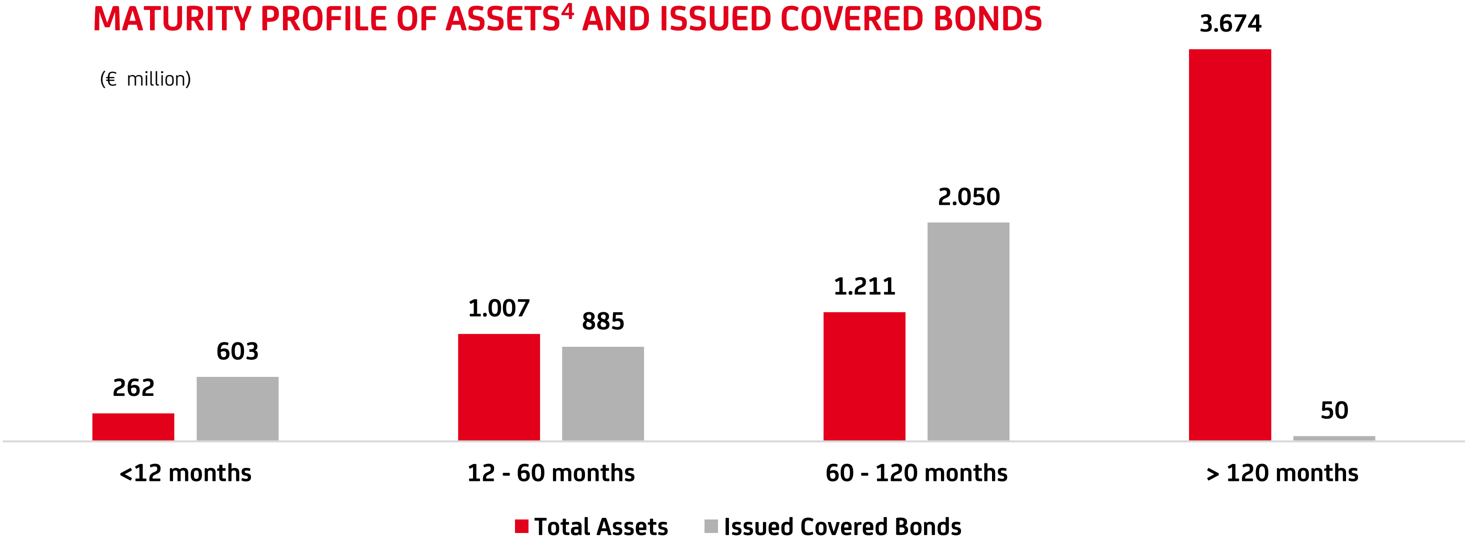
Parameter of Cover Pool and Issues[1]

KEY PARAMETERS[2]

AVERAGE LOAN SIZE	WEIGHTED AVERAGE LIFE OF ASSETS[3]	STAKE OF 10 BIGGEST GUARANTORS	AVERAGE RESIDUAL MATURITY OF BONDS
2.3mn	8.2years	29.5%	5.7 years

Total Number of Claims	2,690
Stake of 10 Biggest Loans	27.0%
Total Number of Debtors	1,013
Total Number of Guarantors	211
Stake of Bullet Loans	32.8%
Stake of Fixed Interest Loans	63.3%
Average Interest Rate	2.3%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

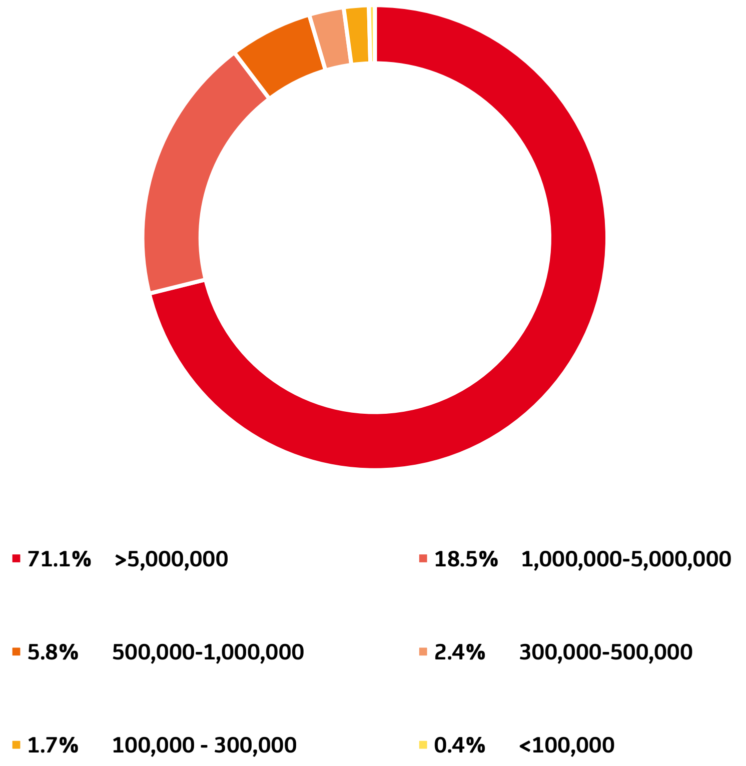
MATURITY PROFILE OF ASSETS[4] AND ISSUED COVERED BONDS



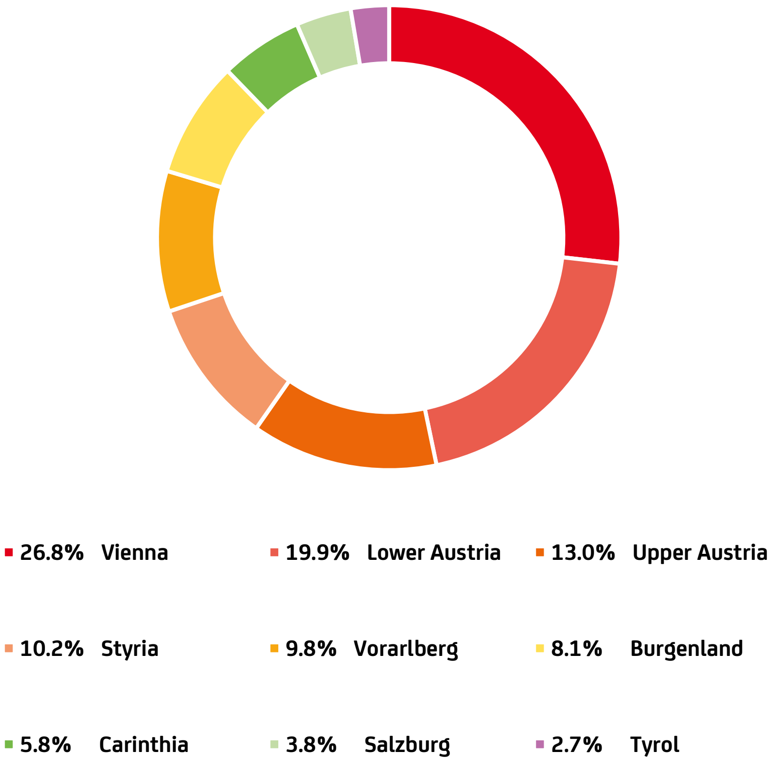
[1] As of 30 June 2026
[2] Without LiBuffer bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG
[3] Including Amortization
[4] Without consideration of the repayment and without bonds added for Liquidity Buffer

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

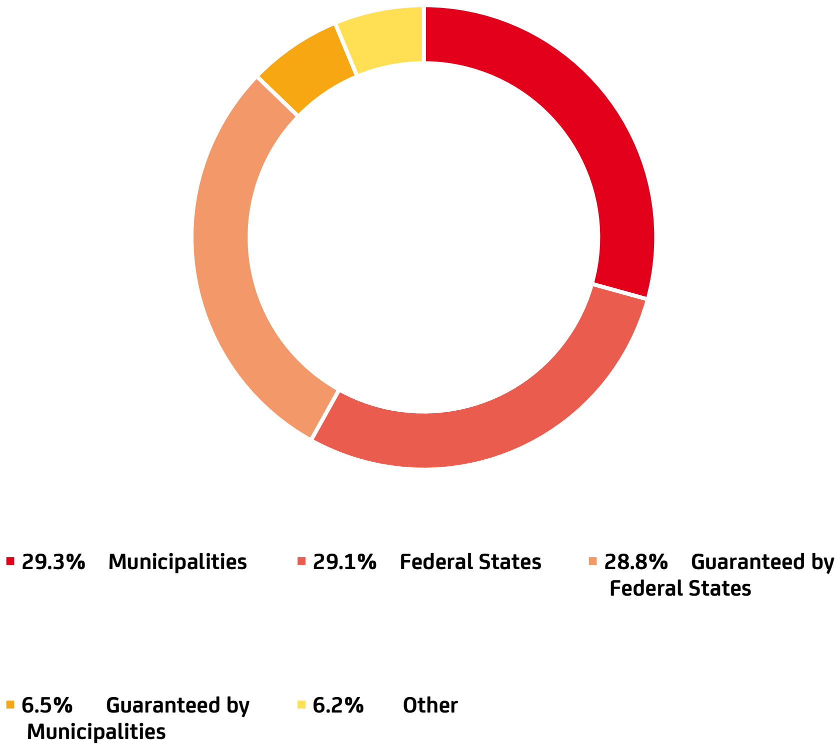
BREAKDOWN BY SIZE



REGIONAL BREAKDOWN[2]



BREAKDOWN BY TYPE OF DEBTOR/GUARANTOR



[1] As of 30 June 2026 (without consideration of the bonds added for Liquidity Buffer)
[2] Considering Guarantors

Agenda

ANNEX

Delivering on our ESG and related commitments

LEAD BY EXAMPLE

Bank Austria is member of the **klima:aktiv Pakt** and **Green Finance Alliance**

UniCredit is committed to reaching Net Zero targets on financed emissions **actively supported by Bank Austria**

UniCredit **signed** Sustainable Steel Principles and **Finance for Biodiversity Pledge**

UniCredit Group is one one of **Europe's Climate Leaders 2024** according to the Financial Times

CLIENTS

Focus on ESG share over total business for more transparent view on Bank Austria's 2024 ESG performance

19% ESG lending penetration at FY24[3], **22% ESG bond** penetration at FY24[2], **55% ESG AuM Stock** penetration at FY24[5]

€7.7bn environmental lending[1,4]

3 own green bonds issued since 2021 for total value of €2.0bn

ESG corporate advisory accelerated

DIVERSITY, EQUITY & INCLUSION

Bank Austria Management Board: 50% female

Successful launch of **SheGrowth** Development path for high potential women to strengthen female successors pipeline for lower managerial positions

Significant reduction of Gender Pay Gap on comparable roles **from c. 5% in Dec 2021 to c. 1.27%[6] today**

Successful re-certification "EDGE" confirming Bank Austria commitment to diverse and equitable environment

Disability Management Bank Austria for the first time **recognised** on **European Union level for pioneering in accessibility and inclusion**

Bank Austria also greatly contributed to the following prestigious recognitions awarded at Group level:
- **Equileap Top 100 Globally for gender equality in 2025**
- **Europe's Diversity Leaders 2025** by the Financial Times
- **Top Employer in Europe for 2025** by the Top Employers Institute

ACCOUNTABILITY

Strong **ESG governance** with ESG office and ESG network across business divisions

Sustainability KPIs in CEO and Top Management remuneration

Strong policy framework in controversial sectors

ESG product guidelines as part of greenwashing prevention framework

UniCredit's MSCI and **Sustainalytics** ratings improved respectively to **AA** and **12.9**

SOCIAL

€ 1.7bn financing of social financing in Austria

Tracking Financial Health & Inclusion indicators as part of our PRB commitment

"Inclusion Loan" as the **first product for persons with disabilities in the market:** A special consumer loan at very favorable conditions for important purchases such as visual aids, guide dogs for the blind or home conversions

COMMUNITIES

Bank Austria Social Award to support social initiatives all over Austria. +27% applications in 2025. Online voting until September.

Partnerships with charitable organisations, eg Caritas, Volkshilfe, St. Anna, etc

365 volunteers supporting Bank Austria´s initiatives[7]. Institutionally granted working hours for employees´ volunteering activities

INNOVATION

ESG Vodcast-Series for corporate clients

CEO roadshows enabling bottom-up ideas collection and structured follow up (>1.3k ideas collected at UniCredit Group level in 1H25)

Switched to Mastercard Touch Card™ with **accessibility features for blind and partially sighted people**

EDUCATION

EduFund-platform: UniCredit Foundation awarded €1.1m to Hobby Lobby to offer over 700 free extracurricular courses to 6,000 secondary school students

58k beneficiaries[4] of financial education activities in Austria

"**Girls Go Finance**" 3rd edition of Financial Education and self-empowerment for girls with difficult social backgrounds

Supported national finals on **Junior Company contest** and **Business plan contests** to boost entrepreneurial spirit in the young generation

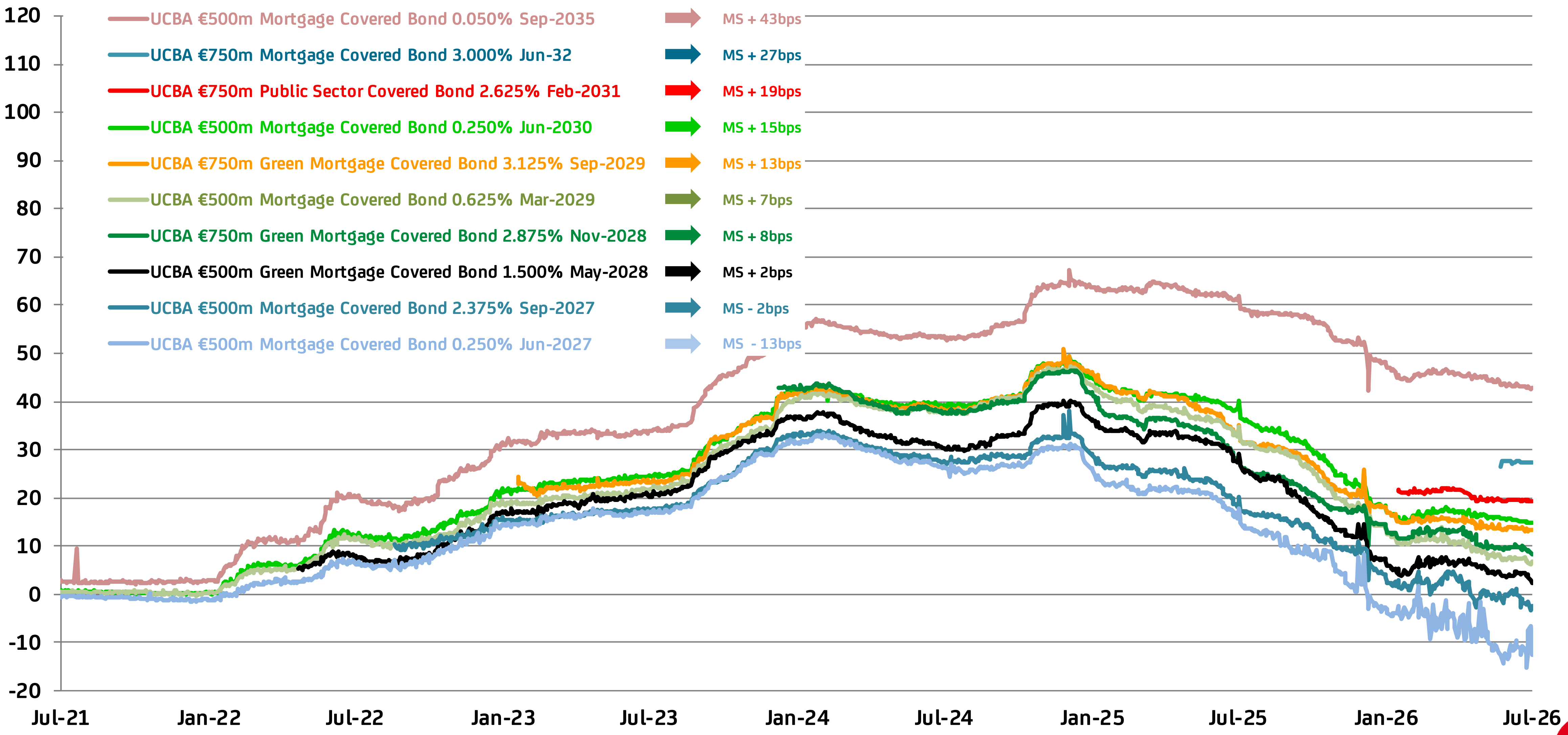
Leading by example to support our clients in a just and fair transition

1. Including ESG-linked; **2.** LT credit, including sustainability linked bonds; **3.** Including Environmental, Social and Sustainability linked lending; **4.** Volumes as of FY22-1H25 actual
5. Based on Art. 8 and 9 SFDR regulation; **6.** Non-Demographic GPG as of June 2024. FY23 result was equal to 2.0% **7.** Total registered Bank Austria employees (1H25)

Overview of Bank Austria's outstanding Pfandbrief Benchmark Issues

Type of Pfandbrief	Interest rate	Due date (dd/mm/yyyy)	Volume	Date of issuance	Mid Swap + number of basis points
Mortgage Pfandbrief : AT000B050000	3.00%	25/06/2032	€ 750m	June 2026	MS + 27bps
Public Sector Pfandbrief : AT000B049994	2.625%	18/02/2031	€ 750m	Feb. 2026	MS + 22bps
Green Mortgage Pfandbrief: AT000B049952	2.875%	10/11/2028	€ 750m	Jan. 2024	MS + 47bps
Green Mortgage Pfandbrief: AT000B049945	3.125%	21/09/2029	€ 750m	Feb. 2023	MS + 26bps
Mortgage Pfandbrief: AT000B049929	2.375%	20/09/2027	€ 500m	Sept. 2022	MS + 10bps
Green Mortgage Pfandbrief: AT000B049911	1.50%	24/05/2028	€ 500m	May 2022	MS + 6bps
Mortgage Pfandbrief: AT000B049846	0.05%	21/09/2035	€ 500m	Sept. 2020	MS + 9bps
Mortgage Pfandbrief: AT000B049796	0.25%	21/06/2030	€ 500m	Jan. 2020	MS + 6bps
Mortgage Pfandbrief: AT000B049788	0.25%	04/06/2027	€ 500m	June 2019	MS + 7bps
Mortgage Pfandbrief: AT000B049754	0.625%	20/03/2029	€ 500m	March 2019	MS + 15bps

UniCredit Bank Austria Covered Bond Spread Comparison



Source: Bloomberg; Data as of 28 July 2026
Disclaimer: Historical trends are no indication for future performances

Rating overview

	Moody's					S&P					Fitch			
	Long-Term/ Deposits	Long-Term/ Senior Unsecured	Short-Term	Subordinated [1]	Counterparty Risk	Long-Term/ Deposits	Long-Term/ Senior Unsecured	Short-Term	Subordinated [1]	Counterparty Risk	Long-Term/ Deposits	Long-Term/ Senior Unsecured	Short-Term	Subordinated [1]
Bank Austria[2]	**Aa3**	**A2** Stable (m) *)	**P-1**	**Baa2**	**Aa3 / P-1**	**A-**	**A-** Positive	**A-2**	**BBB**	**A / A-1**		**-** -	**-**	**-**
Public Sector Covered Bond	**Aaa**					-					-			
Mortgage Covered Bond	**Aaa**					-					-			
UniCredit S.p.A.	**A3**	**A3** Under review (for upgrade)	**P-2**	**Baa3**	**A3 / P-2**	**A-**	**A-** Positive	**A-2**	**BBB-**	**A**	**A**	**A-** Stable	**F2**	**BBB**

(as of 10 August 2026)

*) Outlook for Deposits: Stable, Outlook for Senior Unsecured: Negative, therefore, shown as „(m)“ = „multiple“

[1] Subordinated (Lower Tier II)

[2] Securities issued before 31 December 2001 which benefit from a secondary liability by the City of Vienna (”grandfathered debt” – only subordinated debt outstanding) are rated Aa3 by Moody’s and BBB by Standard & Poor's.

Austrian Covered Bond Law – Mortgage and Public Sector Covered Bonds

- On 8 July 2022, the **new Covered Bond Law** (*Pfandbriefgesetz - PfandBG*) entered into force in Austria. The Covered Bond Law is based on an EU Directive, which harmonized the rules for Covered Bonds within the EU
- The Covered Bond Law offers investors in Mortgage and Public Covered Bonds a **safety net** by i.a. the following provisions:
  - The issuer has to maintain an **overcollateralization** of at least 2% of the nominal amount of the Covered Bonds issued at all times
  - The credit institution must at any time maintain a **liquidity buffer**, which covers the net liquidity outflows of the respective Covered Bond Program over the next 180 days
  - Each credit institution, which issues covered bonds, is obligated to appoint an internal or external **Trustee**
  - In case of insolvency of the issuer, the **assets in the Cover Pool are being separated** from the rest of the assets and the holders of Public Covered Bonds or Mortgage Covered Bonds have a preferential claim on the cover assets. A special cover pool administrator will then be appointed to manage the cover pools
- **Covered Bonds** are declared as **gilt-edged** (eligible for trust investment) under Austrian Civil Law

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CFO Division
UniCredit Bank Austria AG, Vienna
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