

Presentation to Fixed Income Investors (Institutional Investors)

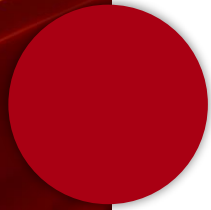
Bank Austria

Investor Relations
Vienna, November 2025

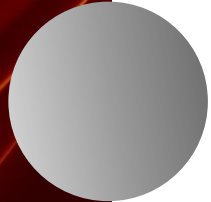
Empowering
Communities to Progress.

 **Bank Austria**
Member of  **UniCredit**

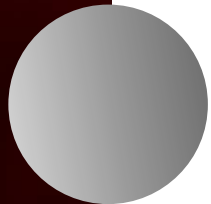
Agenda



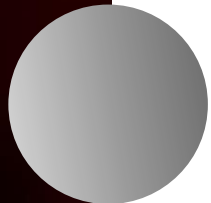
Overview of Bank Austria Group



Financials



Funding & Liquidity



Annex



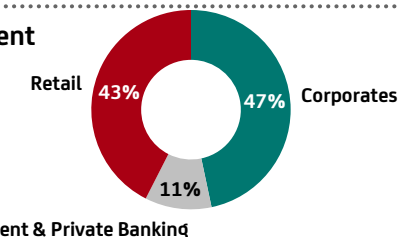
Bank Austria, a leading bank and bond issuer in the local market



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 both, loans and 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 “**Private Banking Award**” for Schoellerbank
- The Banker “**Bank of the Year in Austria**”
- **Moody’s** LT rating upgraded to **A2** and **Standard & Poor’s** LT rating upgraded to **A-**
- “**Family-friendly employer**” certification, 6th year in a row
- New **self-issued credit cards** launched
- **Mobile Banking App enhanced** with new Chatbot functionality



Bank Austria - KPIs

- Recent quarters with the **strongest results ever**
- **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**

9M25 KPIs:

RoAC:	23%
Cost/Income:	39%
Cost of Risk:	-5 bp
CET 1 Ratio:	18.6%



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**

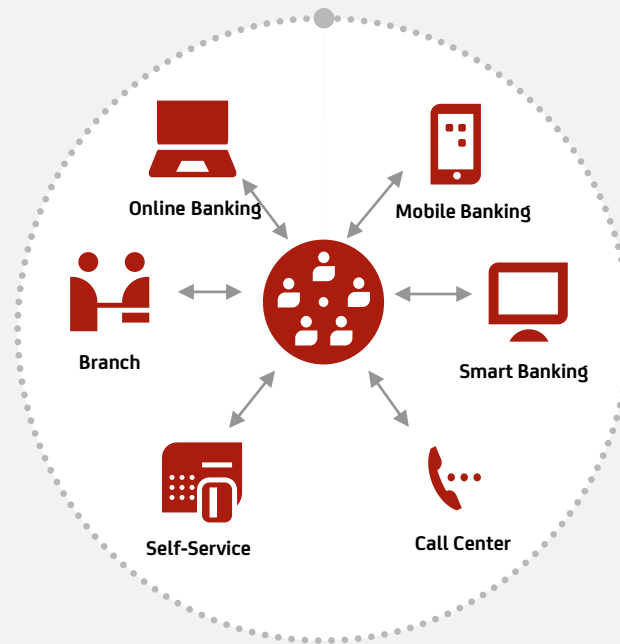
- **Aaa rating by Moody’s** on both cover pools
- **Overcollateralisation:** Mortgage 133%, Public Sector 123%
- **ECBC Covered Bond Label**



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

RETAIL BANKING

- Covers **1.5m*** Retail & Small Business customers (<€ 1m turnover)
- **Serving a customer share of 13%** with a lean branch network of **104 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**



SUSTAINABILITY

- **Comprehensive product range** (*GoGreen*-Account, sustainable investments, loans for sustainable projects)
- In 2024, Bank Austria was awarded by Euromoney as **“Best Bank for ESG in Austria”**

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



Wealth Management & Private Banking with two-brand strategy

WEALTH MANAGEMENT & PRIVATE BANKING



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



BRAND CORE:

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



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



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 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

**Best Service Provider in trade finance and market leader
in Austria**

Euromoney 2024

Best Cash Management Bank in Austria

Euromoney 2024

Best Bank for ESG in Austria

Euromoney 2024

Best Sub-Custodian Bank in Austria

Global Finance 2024

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

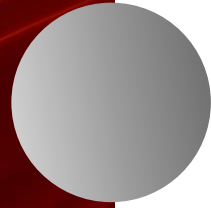
Leading role as strategic financial partner in client coverage for most of large Austrian corporates

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**



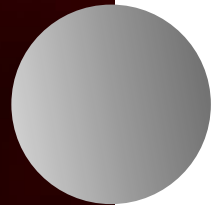
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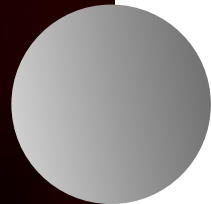
Overview of Bank Austria Group



Financials



Funding & Liquidity

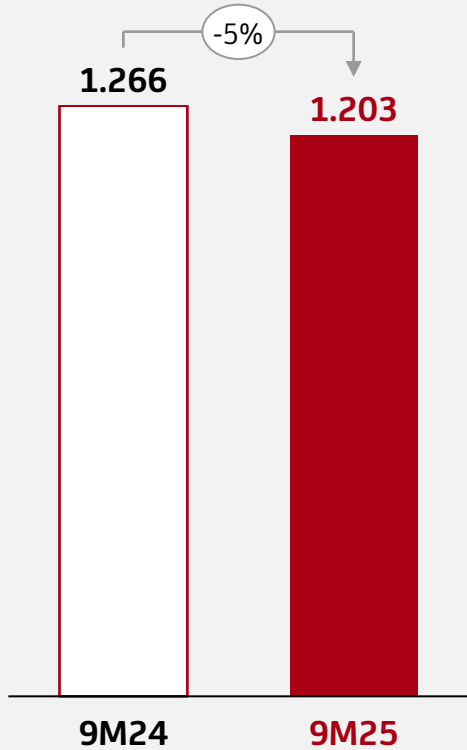


Annex

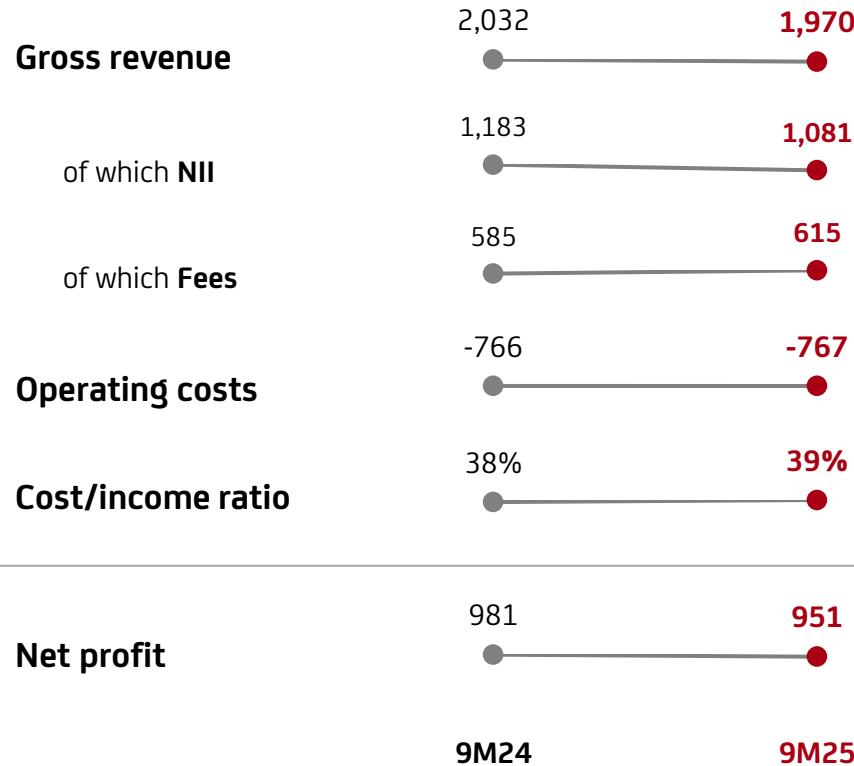


Excellent profitability, based on a robust operative performance

GROSS OPERATING PROFIT, € bn



STRONG REVENUE BASE AND EXCELLENT PROFITABILITY, € bn



REVENUES at ca. €2bn

- Overall, -3% Y/Y, due to:
 - Strong fees dynamic** (+8% y/y excluding card complete) **largely compensating for lower net interest** (-9% y/y), due to decrease of interest rates

CONTINUED FOCUS ON COSTS

- Costs nearly flat Y/Y**, as the wage drift impact was compensated by FTE efficiencies and saving measures in non-HR costs
- Cost efficiency: **best-in-class Cost/Income Ratio at strong 39%**, almost in line with 9M24 despite inflationary pressures

NET PROFIT

- Excellent 9M25 profit of €951m.** €-30m Y/Y, fully explained by higher bank levy (up by €38m)

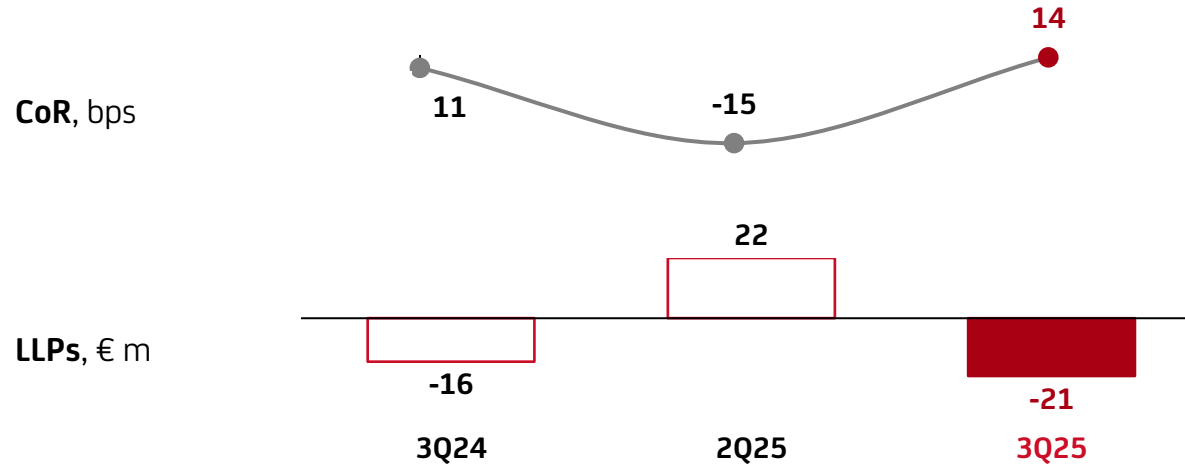
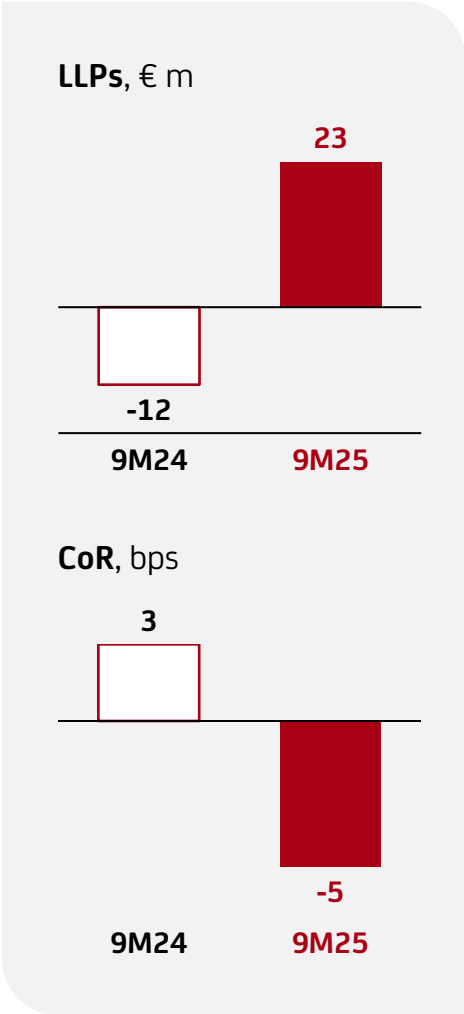
OPERATIONAL EFFICIENCY



*) in September 2025, Bank Austria sold its majority stake in card complete, an Austrian company specialised in card business (both issuance and acquiring)

Note: Figures according to "UniCredit's Segment Austria View". Comparative figures for the prior period have been recast to reflect the current structure and methodology

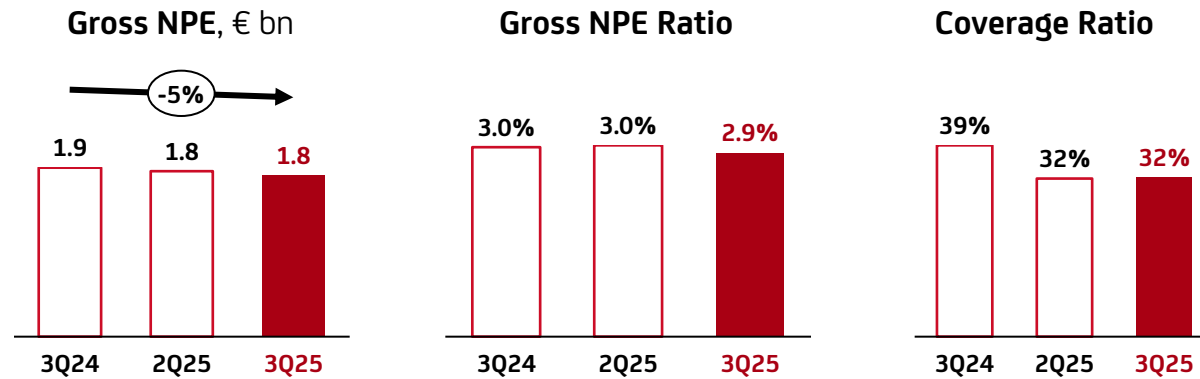
Solid asset quality confirmed



LOW COST OF RISK, STRONG ASSET QUALITY

STRUCTURALLY LOW COST OF RISK

- Low CoR at -5bps YTD, reflecting excellent asset quality
- LLPs: Net write-backs in 9M25 of €+23m, driven by releases for the NPE portfolio and model updates



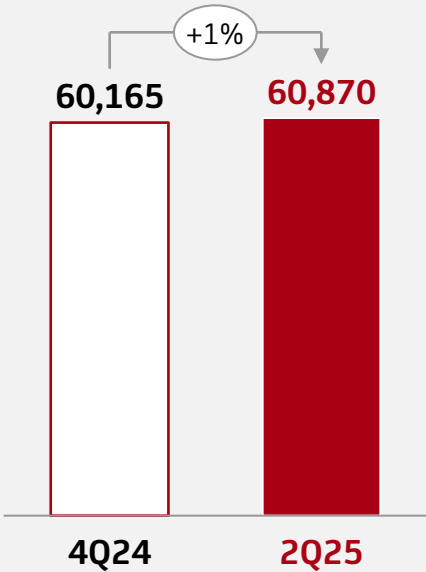
STRONG ASSET QUALITY

- Y/Y substantial decrease (-5%) of NPE volume due to continued strong repayments, write-offs and very low NPE inflows
- Gross NPE ratio decreased to 2.9% (net at 2.0%)
- Y/Y drop in coverage ratio impacted by movements in the NPE portfolio (inflow of highly collateralized tickets and therefore lower LLP required)

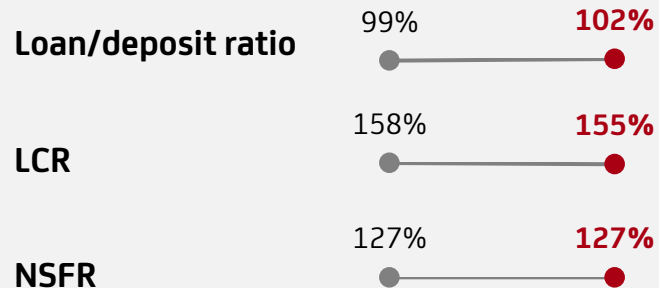
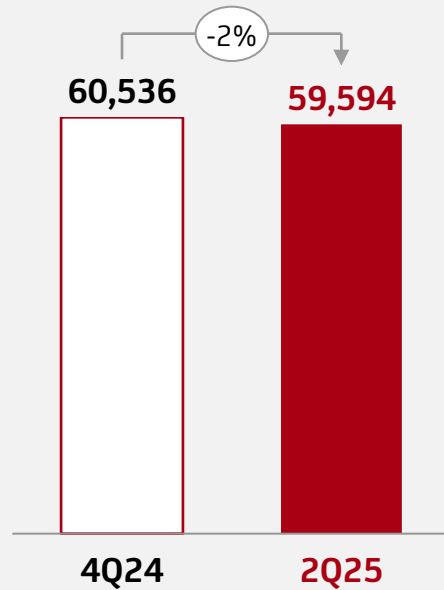


Growth in loans, slight decrease in deposits, strong liquidity position

LOANS TO CUSTOMERS, € m



DEPOSITS FROM CUSTOMERS, € m



LOANS TO CUSTOMERS

- Increase of 1% vs. year-end 2024 (in particular in Corporates), despite the sale of Iberia loans to *UniCredit Bank GmbH* and the sale of *card complete*^{*)}

DEPOSITS FROM CUSTOMERS

- -2% vs. YE24, driven by volatilities, in particular in the Large Corporates segment

RATIOS

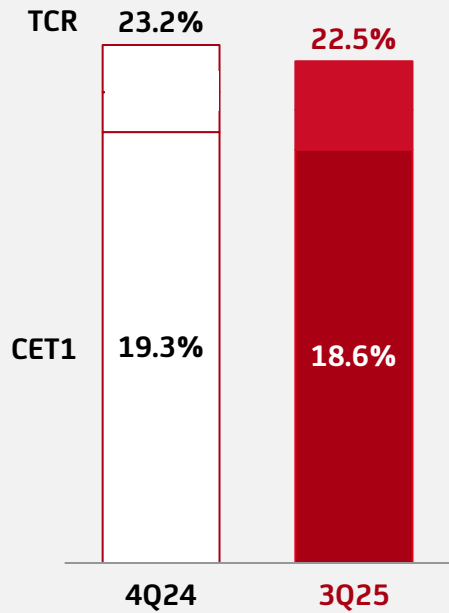
- Well-balanced loan/deposit ratio of around 100%
- Excellent liquidity, underpinned by a liquidity coverage ratio of above 150%
- Net stable funding ratio of above 120%, also well above requirements

^{*)} in September 2025, Bank Austria sold its majority stake in card complete, an Austrian company specialised in card business (both issuance and acquiring)

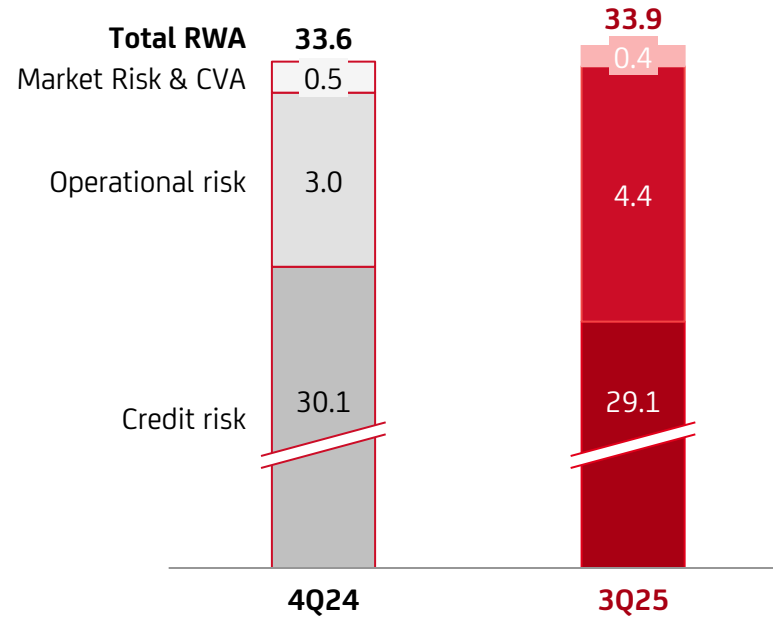


Capital ratios remain excellent

Capital Ratios



Risk-Weighted Assets (RWA), € bn

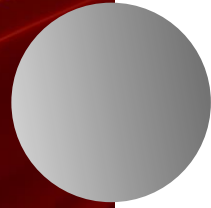


OUTSTANDING CAPITAL DEVELOPMENT

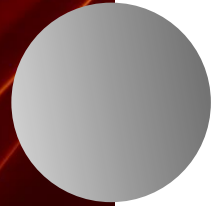
- **CET1 (Common Equity Tier 1) Ratio despite Basel 4 at high 18.6%**, well above regulatory requirements
- **Total Capital Ratio (TCR) at excellent 22.5%**, despite Basel 4 only slightly below 4Q24
- **Total RWA** increased slightly by €0.3bn to **€33.9bn**, largely compensating for the impact of Basel 4, due to exposure developments and optimization measures. Basel 4 also driving the strong increase in operational risk
- **Leverage Ratio at strong 5.8%**, significantly above regulatory requirements



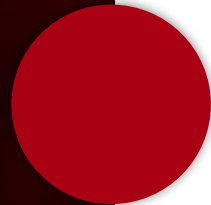
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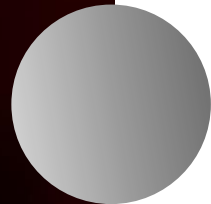
Overview of Bank Austria Group



Financials



Funding & Liquidity



Annex



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**



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

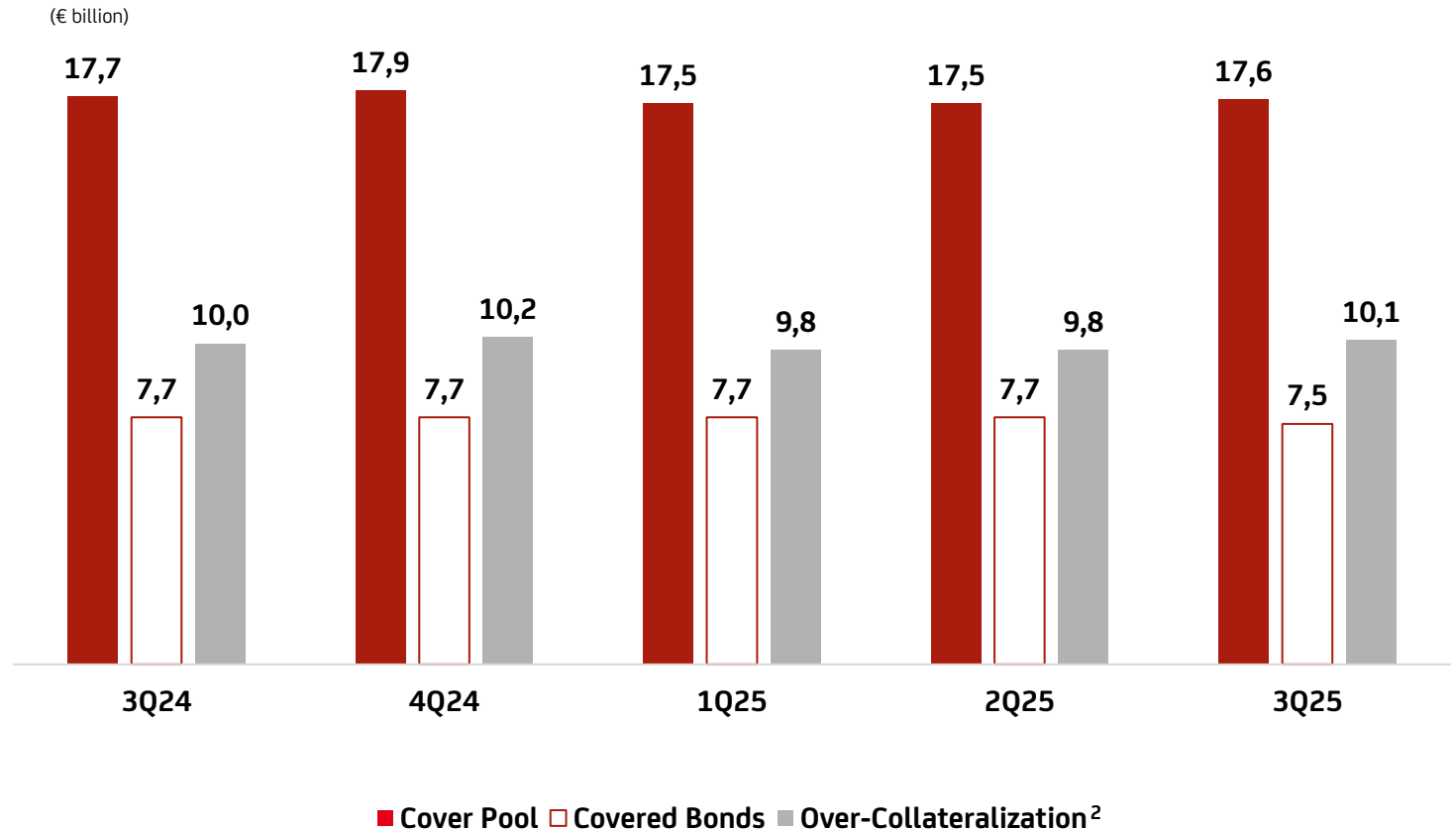
- Active liquidity and funding management by defining short-term and structural liquidity and funding limits for all subsidiaries of Bank Austria Group
- All national legal / regulatory constraints have to be followed on single entity level
- Bank Austria establishes a separate Funding and Liquidity 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 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 Label¹**
- **No foreign currency risk**
(only EUR exposures in the cover pool)



¹ List of Pfandbriefe and covered bonds incl. ISINs and information on the soft/hard bullet structure is on the Covered Bond Label Website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>).

² Contains 2% legal Over-Collateralisation of the notional amount of the covered bonds, the remaining part is not bound.

EMTN base prospectus incl. conditions of a potential postponement of maturity (<https://www.bankaustria.at/en/about-us-issues-under-base-prospectuses-base-prospectuses.jsp>).

List of "European Covered Bonds (Premium)" can be found on the website of the Austrian Financial Market Authority (<https://www.fma.gv.at/en/banks/fma-disclosure/other-disclosure-items/>).



Parameter of Cover Assets and Issues¹

KEY PARAMETERS²

AVERAGE LOAN-TO-VALUE

42.2%

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

STAKE OF 10 BIGGEST
LOANS

6.2%

AVERAGE LOAN SIZE

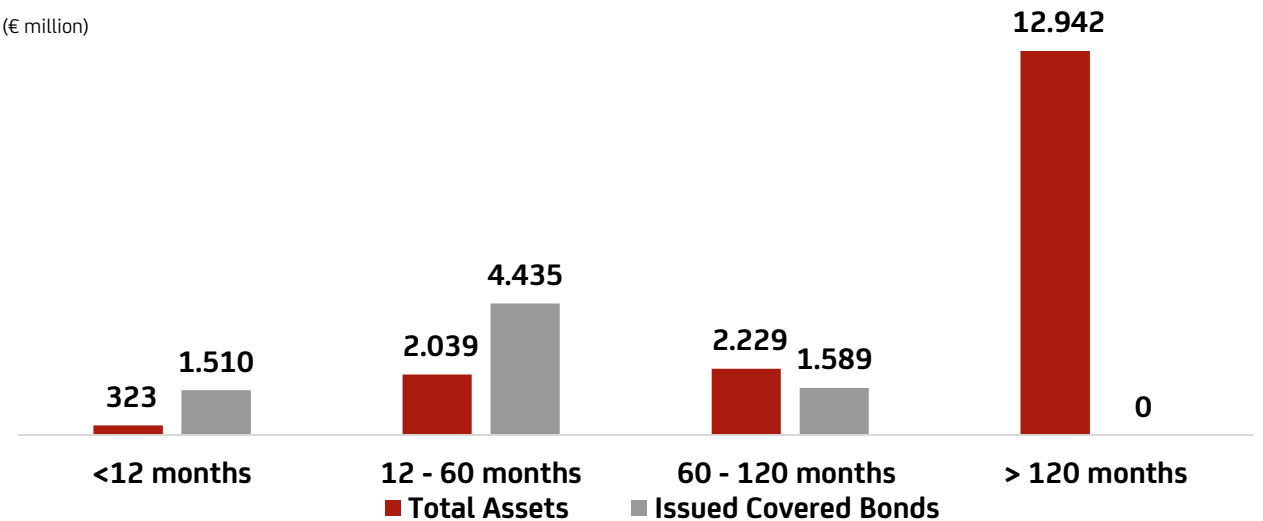
0.3mn

AVERAGE RESIDUAL MATURITY
OF BONDS

3.6years

MATURITY PROFILE OF ASSETS³ AND ISSUED COVERED BONDS

(€ million)



¹ As of 30 September 2025

² Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG

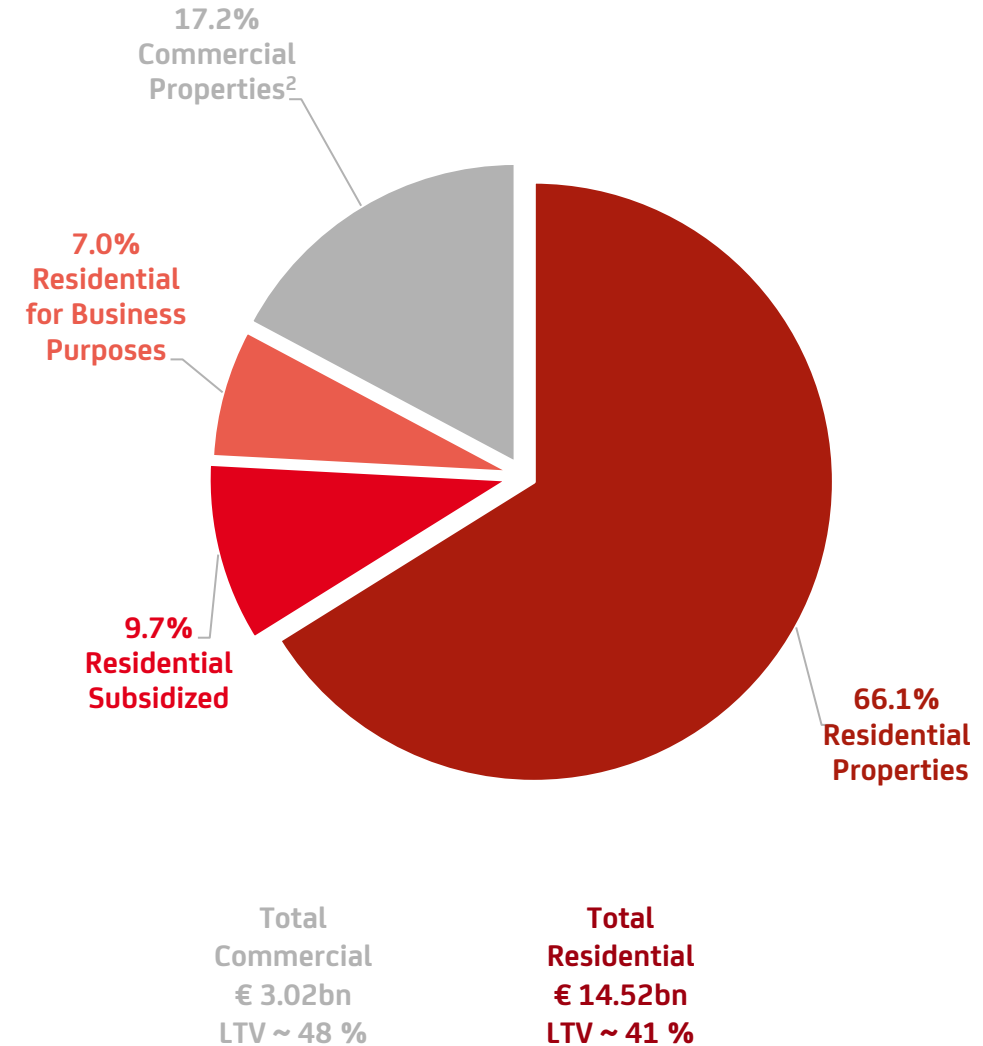
³ Without consideration of the repayment and without bonds



Granular Pool of Austrian Assets with more than 80% Residential Mortgages¹

» 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

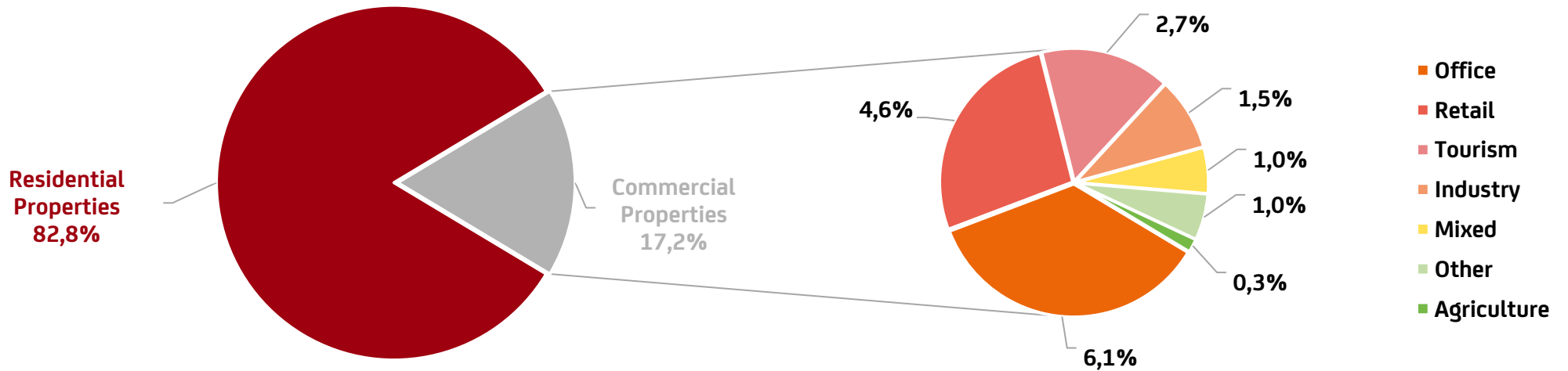


¹ As of 30 September 2025

² Commercial Properties breakdown on the next slide



Diversified Commercial Real Estate following strict criteria¹



ORIGINATION

Strict origination criteria for commercial real estate based on **cash-flow & asset-based financing** approach



COLLATERAL

Focus on **highly collateralized projects** with **conservative valuation** and collateral haircuts



LOCATION

Commercial real estate focused on **prime locations** in the **largest Austrian cities** (mainly Vienna, Graz and Linz)



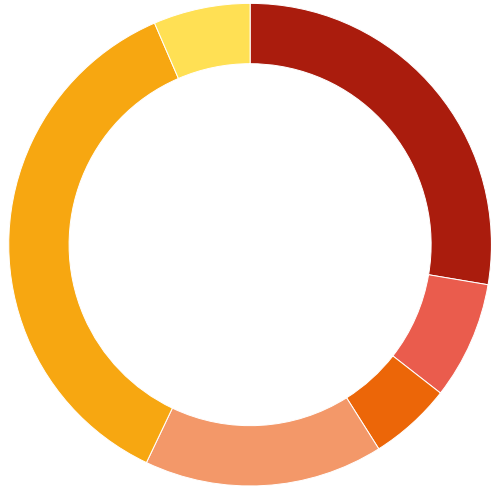
OBJECT TYPE

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



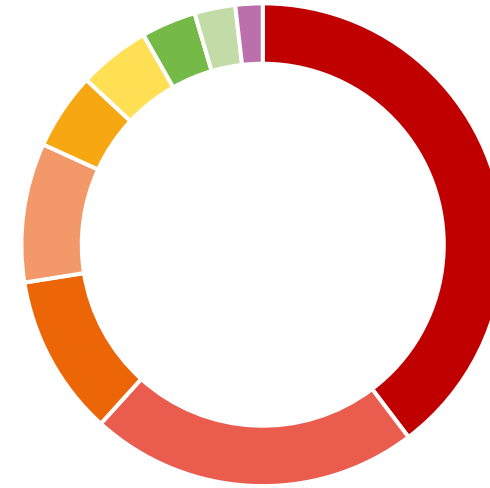
Mortgages by Size and Region¹

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



» HIGHLIGHTS

1st Mortgage Green Covered Bond

500mn

2022

2nd Mortgage Green Covered Bond

750mn

2023

3rd Mortgage Green Covered Bond

750mn

2024

Eligible Green Portfolio

4.66bn

as of 2Q2024

+12%

Compared to 1Q2023

Impact

37,689tons

CO₂ savings annually

357,828MWh

Total Energy savings per Year

BREAKDOWN BY BUILDING TYPE



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

BREAKDOWN BY REGION



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

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



Eligibility Criteria for Green Buildings¹

GREEN BUILDINGS PORTFOLIO²

New construction or existing buildings built after 2020

→ Buildings for which the primary energy demand is at least 10% lower than the Nearly Zero Energy Building (NZEB³)’s threshold defined by building type⁴. The NZEB is set in ‘OIB-RL6-Nationaler Plan’ based on the Energy Performance of Buildings Directive

Existing buildings built before 2021

ENERGY PERFORMANCE CERTIFICATE (EPC)³

→ Energy performance certificate with energy efficiency rating of A or better

TOP 15% MOST ENERGY-EFFICIENT BUILDINGS³ (based on year of building permit)

→ Green Bond asset is within the Top 15% of each Austrian county when its year of building permit is not older than corresponding building energy code (by type of building and county) e.g. single-family houses in Salzburg are part of top 15% if building energy code is OIB-R6-2007/2010⁵ or newer, corresponding to year of building permit not older than 2012

<u>Single family houses</u> <i>year of building permit by county</i>	<u>Multi family houses</u> <i>year of building permit by county</i>	<u>Office & Retail buildings</u> <i>year of building permit by county</i>	<u>Hospitality buildings</u> <i>year of building permit by county</i>
<ul style="list-style-type: none"> Salzburg: 2012 All other counties: 2010 	<ul style="list-style-type: none"> Salzburg: 2012 Vorarlberg: 2013 Burgenland: 2017 All other regions: 2010 	<ul style="list-style-type: none"> Tyrol, Vorarlberg: 2008 Lower Austria: 2010 Salzburg: 2012 All other counties: 2009 	<ul style="list-style-type: none"> Tyrol, Vorarlberg: 2008 Lower Austria, Vienna: 2010 Salzburg: 2012 All other counties: 2009

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.

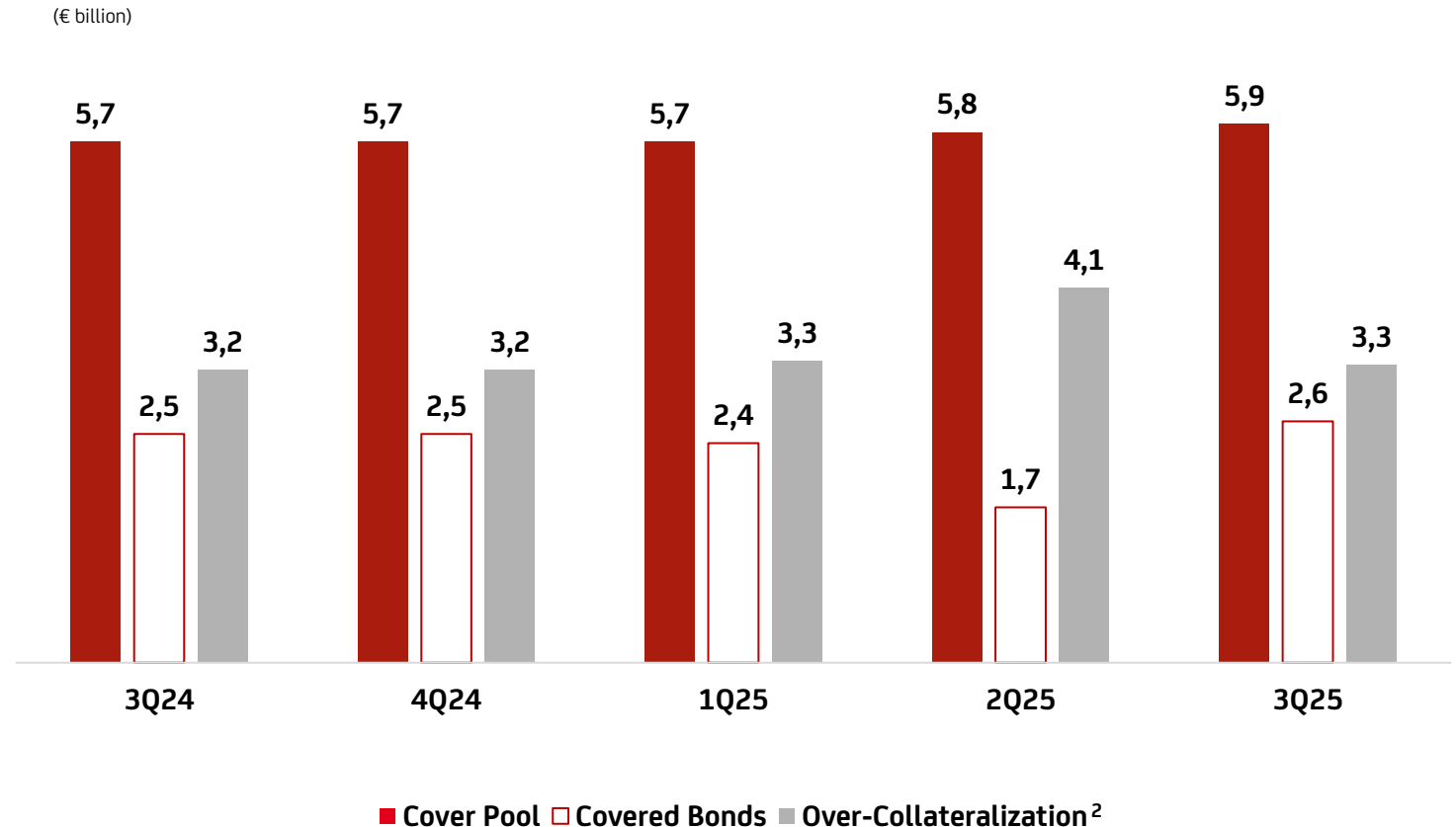


Public Sector Covered Bonds - Overview and Yearly Development



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 Label¹**
- **No foreign currency risk**
(only EUR exposures in the cover pool)



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Parameter of Cover Pool and Issues¹

KEY PARAMETERS²

AVERAGE LOAN SIZE

2.1mn

WEIGHTED AVERAGE LIFE OF ASSETS³

9.0years

STAKE OF 10 BIGGEST GUARANTORS

31.2%

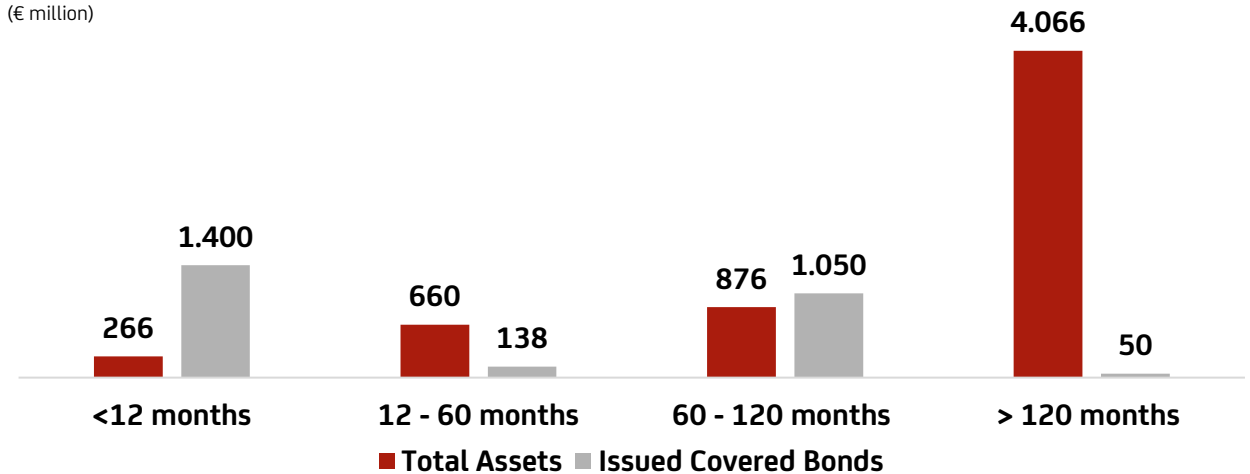
AVERAGE RESIDUAL MATURITY OF BONDS

4.7years

Total Number of Claims	2,830
Stake of 10 Biggest Loans	22.7%
Total Number of Debtors	1,025
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 ASSETS⁴ AND ISSUED COVERED BONDS

(€ million)



¹ As of 30 September 2025

² Without bonds / The valuation method for the cover assets is in accordance with § 6 (4) PfandBG

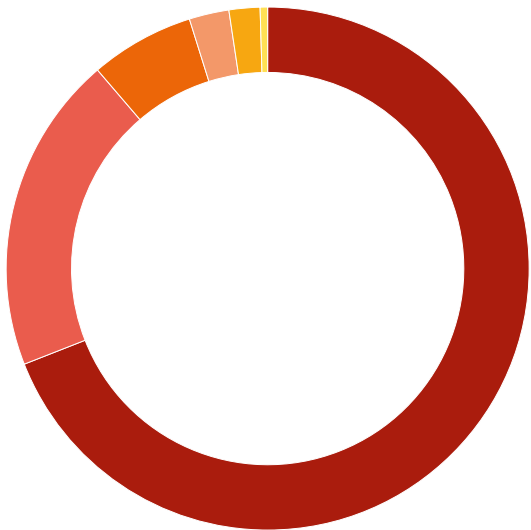
³ Including Amortization

⁴ Without consideration of the repayment and without bond added for Liquidity Buffer reasons



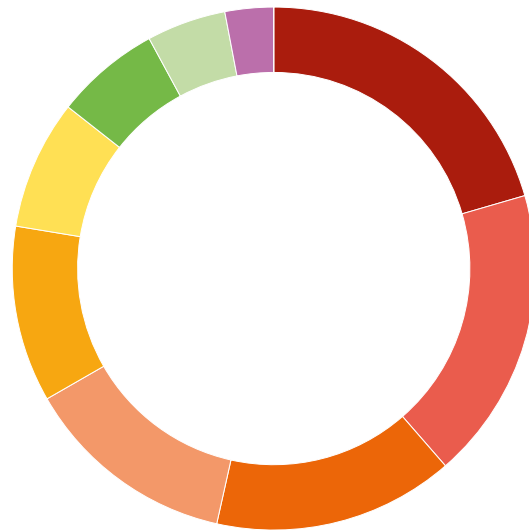
Assets by Size, Region and Type of Debtor/Guarantor¹

BREAKDOWN BY SIZE



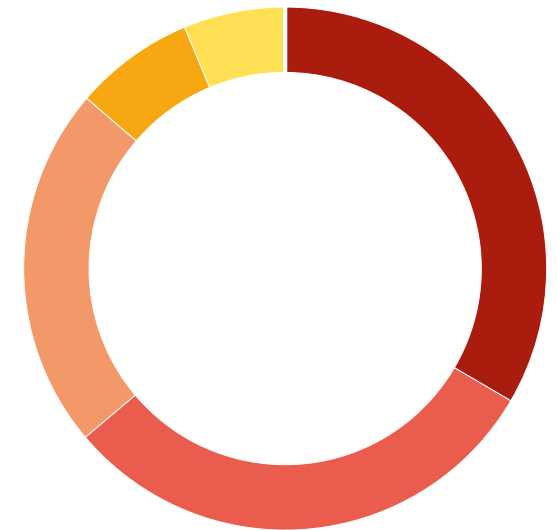
- 69.0% >5,000,000
- 19.7% 1,000,000-5,000,000
- 6.4% 500,000-1,000,000
- 2.5% 300,000-500,000
- 1.9% 100,000 - 300,000
- 0.5% <100,000

REGIONAL BREAKDOWN²



- 20.5% Lower Austria
- 14.9% Upper Austria
- 10.9% Vorarlberg
- 6.5% Carinthia
- 3.0% Tyrol
- 18.1% Vienna
- 13.2% Styria
- 8.0% Burgenland
- 4.9% Salzburg
- 0.0% Republic of Austria

BREAKDOWN BY TYPE OF DEBTOR/GUARANTOR



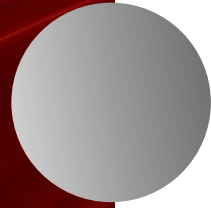
- 33.4% Municipalities
- 22.4% Federal States
- 6.3% Other
- 30.4% Guaranteed by Federal States
- 7.4% Guaranteed by Municipalities
- 0.0% Guaranteed by State

¹ As of 30 September 2025 (without consideration of the bond added for Liquidity Buffer reason)

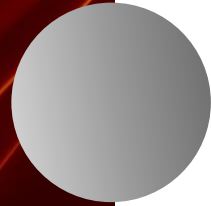
² Considering Guarantors



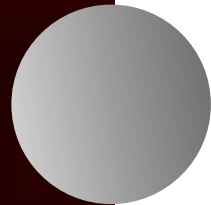
Agenda



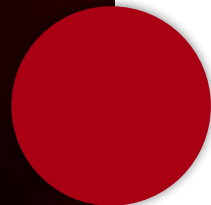
Overview of Bank Austria Group



Financials



Funding & Liquidity



Annex

- ESG
- Pfandbrief Benchmark Issues
- Ratings Overview
- Legal Situation – Austrian Covered Bonds



Delivering on our ESG and related commitments

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

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 FY24³, **22% ESG bond** penetration at FY24², **55% ESG AuM Stock** penetration at FY24⁵

€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 initiatives⁷. 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 beneficiaries⁴ 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

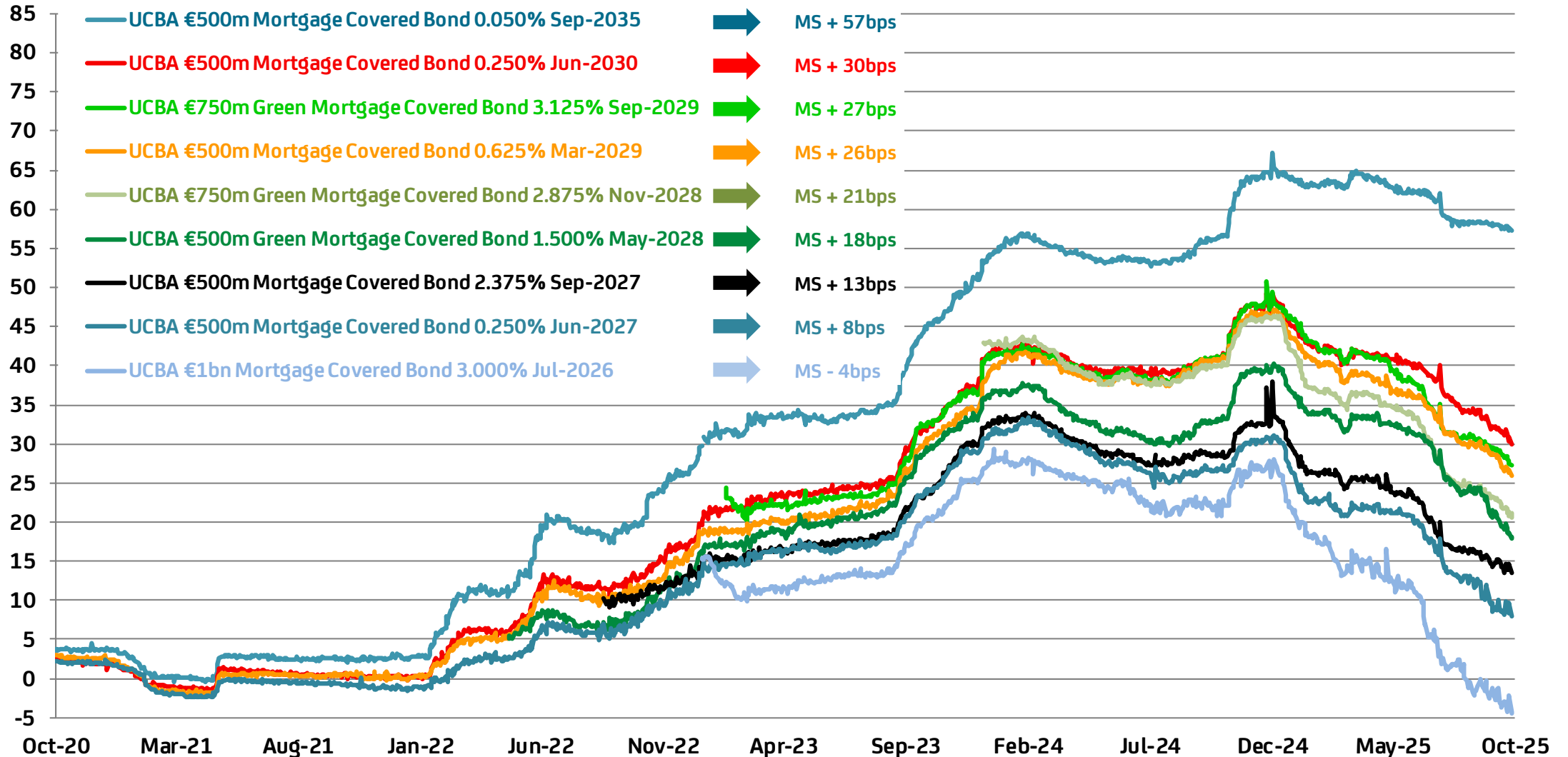
1. Including ESG-linked; 2. LT credit, including sustainability linked bonds; 3. Including Environmental, Social and Sustainability linked lending; 4. Volumes as of FY22-1H25 actual
5. Based on Art. 8 and 9 SFDR regulation; 6. Non-Demographic GPG as of June 2024. FY23 result was equal to 2.0% 7. Total 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
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 : AT000B049937	3.00%	31/07/2026	€ 1 bn	Jan. 2023	MS + 17bps
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
Mortgage Pfandbrief: AT000B049739	0.625%	16/01/2026	€ 500m	Jan. 2019	MS + 18bps

UniCredit Bank Austria Covered Bond Spread Comparison



Source: Bloomberg; Data as of 28 October 2025
 Disclaimer: Historical trends are no indication for future performances



Rating Overview

Long-term rating by **Moody's** upgraded to **A2** on 26 November 2025

Long-term rating by **S&P** upgraded to **A-** on 22 April 2025

	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⁾	A1	A2 Positive	P-1	Baa2	Aa3 / P-1	A-	A- Stable	A-2	BBB	A / A-1	-	-	-	
Public Sector Covered Bond	Aaa					-					-			
Mortgage Covered Bond	Aaa					-					-			
UniCredit S.p.A.	A3	A3 Stable	P-2	Baa3	A3 / P-2	A-	A- Stable	A-2	BBB-	A	A	A- Stable	F2	BBB

(as of 26 November 2025)



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 - PfandBVG*) 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

November 2025

