

# Presentation to **Fixed Income Investors** (Institutional Investors)

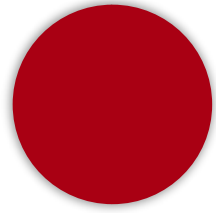
Bank Austria

Investor Relations  
Vienna, April 2026

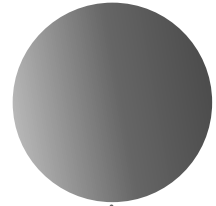
Empowering  
Communities to Progress.

 **Bank Austria**  
Member of  UniCredit

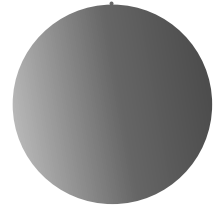
# Agenda



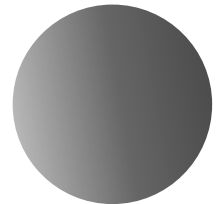
## Overview of Bank Austria Group



Financials



Funding & Liquidity



Annex





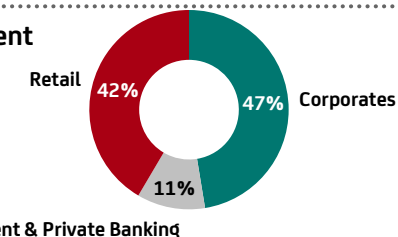
# Bank Austria, a leading bank and bond issuer in the local market



## 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 **“Euromoney Private Banking Award”** for Schoellerbank
- **2025 rating upgrades** both by **Standard & Poor’s (to A-)** and **Moody’s (to A3)**
- **“Family-friendly employer”** certification, 6th year in a row
- Extension of **“Green Benefits”** (job bike & public transport tickets)
- New **Self-issued credit cards** launched
- **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**

## FY25 KPIs:

<b>RoAC:</b>	<b>23%</b>
<b>Cost/Income:</b>	<b>39%</b>
<b>Cost of Risk:</b>	<b>5 bp</b>
<b>CET 1 Ratio:</b>	<b>20.6%</b>



## 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 121%, Public Sector 125%
- **ECBC Covered Bond Label**





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

### RETAIL BANKING

- Covers **1.4m<sup>\*)</sup> 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”**
- **4 account products for individuals** 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





# 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 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

**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

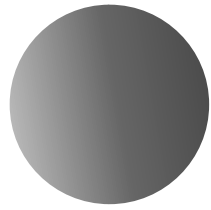
**Leading role as strategic financial partner in client coverage for most of large Austrian corporates**

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

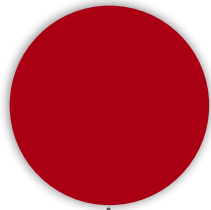
- Unparalleled access to market leading products and services in **13 core markets** through our European banking network
- Leveraging on an international network of representative offices and branches, UniCredit serves clients in **another 15 countries worldwide**



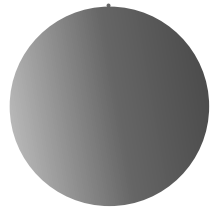
# Agenda



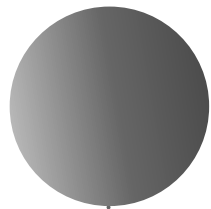
Overview of Bank Austria Group



**Financials**



Funding & Liquidity

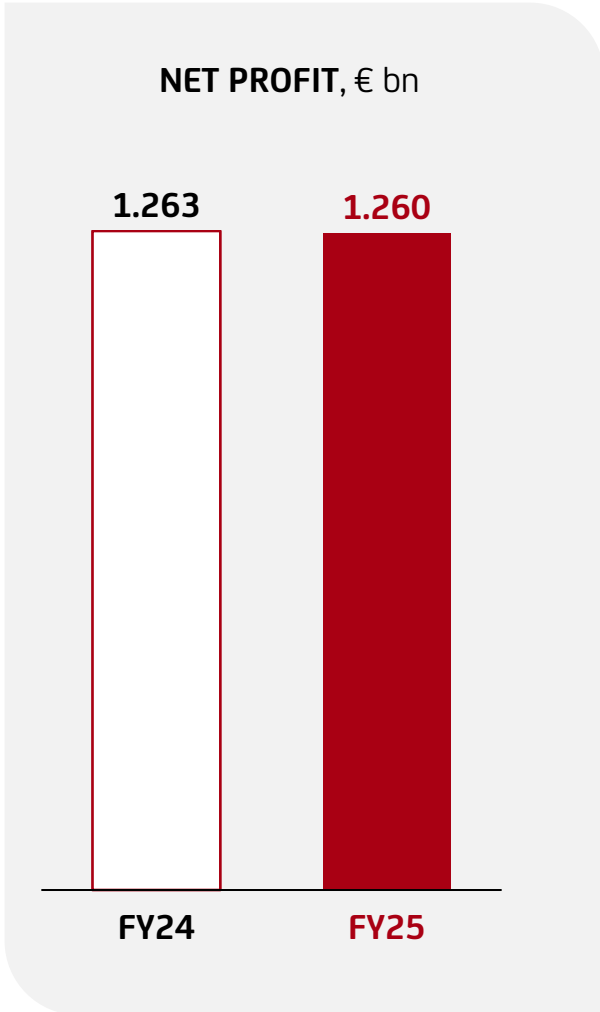


Annex

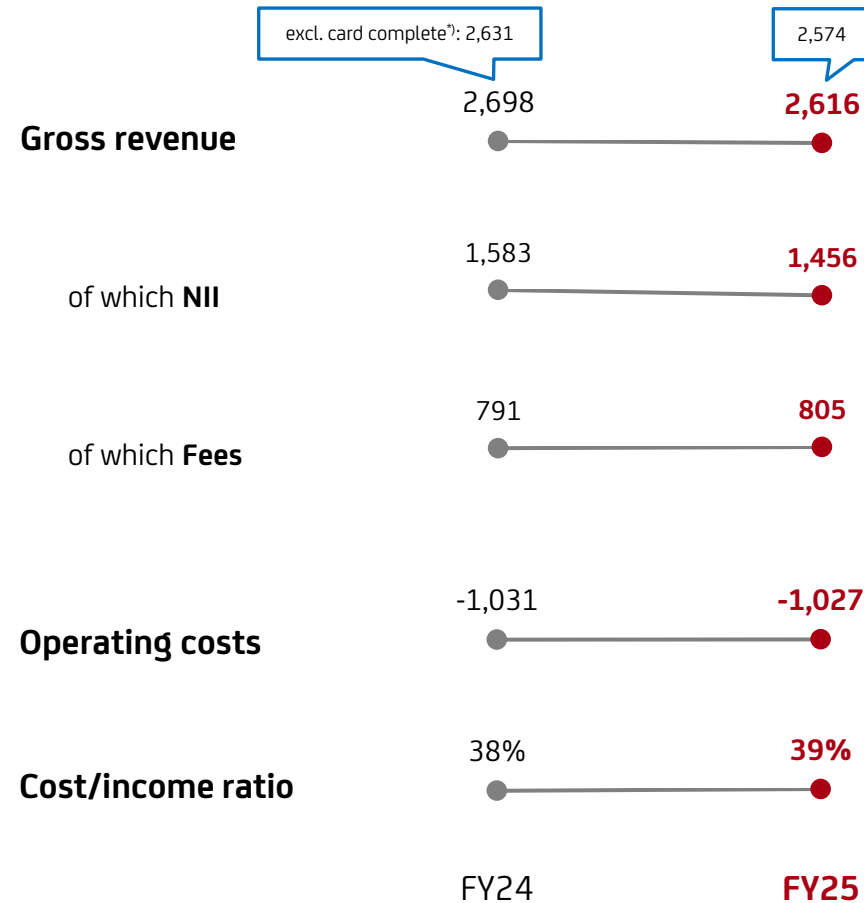




# Excellent profitability, based on a robust operative performance



## STRONG REVENUE BASE AND EXCELLENT PROFITABILITY, € million



### REVENUES WITH STRONG FEE DEVELOPMENT

- Overall, -3% Y/Y (excluding card complete, -2%), due to:
  - Strong fees dynamic** (+6% y/y excluding card complete\*) **largely compensating for lower net interest** (-8% y/y), due to decrease of interest rates

### CONTINUED FOCUS ON COSTS

- Operating costs nearly flat Y/Y**, as the wage drift impact was compensated by FTE efficiencies and by the sale of card complete
- Cost efficiency: **excellent cost/income ratio at strong 39%**, almost in line with FY24 despite inflationary pressures

### NET PROFIT

- Excellent FY25 profit of €1,260m**, in line with 2024 (€ 1,263m), despite higher bank levy (up by €51m)

OPERATIONAL EFFICIENCY

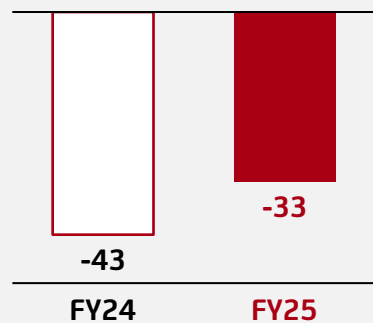


\*) in September 2025, Bank Austria sold its majority stake in card complete, an Austrian company specialised in card business (both issuance and acquiring)

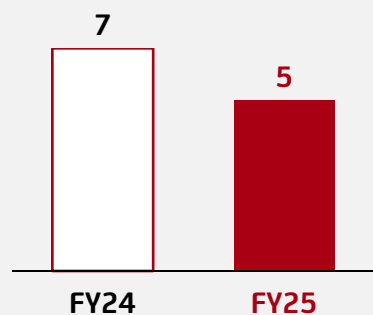


# Solid asset quality confirmed

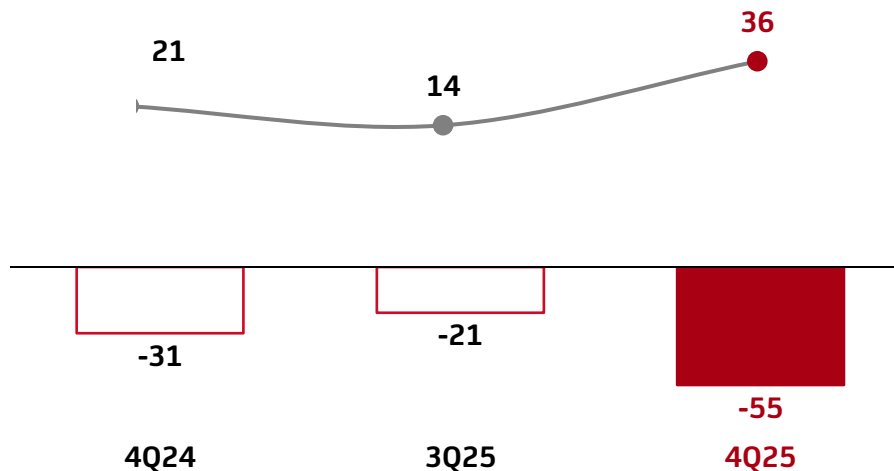
LLPs, € m



CoR, bps



CoR, bps



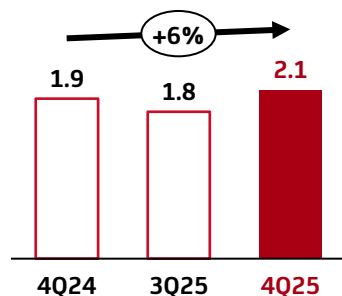
LLPs, € m

## LOW COST OF RISK, STRONG ASSET QUALITY

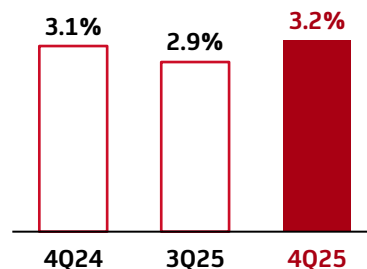
### STRUCTURALLY LOW COST OF RISK

- **Low CoR at 5bps YTD**, reflecting excellent asset quality
- **LLPs**: YTD at €-33m, strong risk performance despite a small number of larger defaults in 4Q25 in the Corporates segment, partially offset by positive impacts from methodological updates

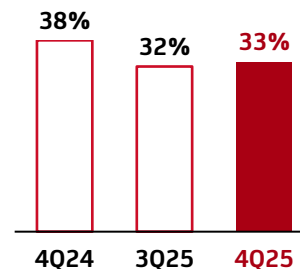
Gross NPE, € bn



Gross NPE Ratio



Coverage Ratio



### STRONG ASSET QUALITY

- Q/Q increase of NPE volume, driven by a small number of large individual corporate defaults, despite continued strong collection result
- Gross **NPE ratio at 3.2%** (net at 2.2%), slightly up Y/Y
- Y/Y decrease in coverage ratio, predominantly attributable to partial write-off of a big restructuring ticket

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

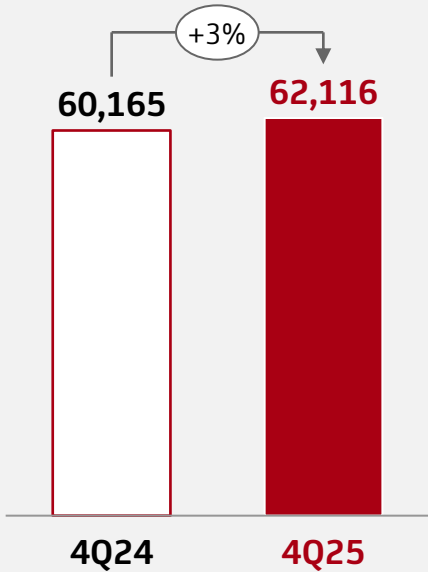
bps = basis points  
NPE = Non-Performing Exposure; on-balance volumes (non-banks) only



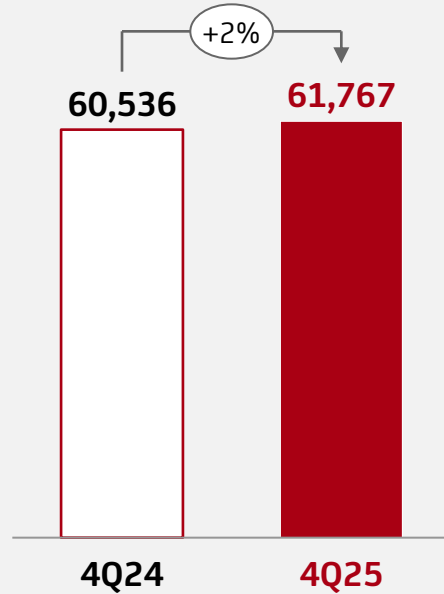


# Growth both in loans and deposits, strong liquidity position

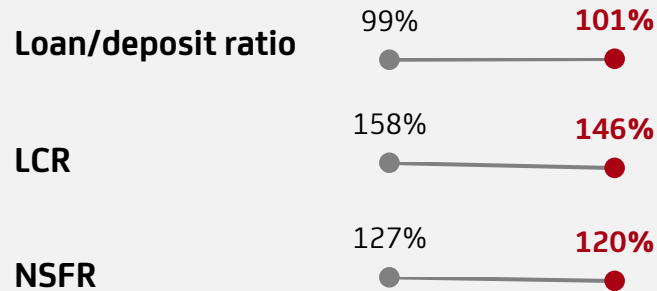
LOANS TO CUSTOMERS, € m



DEPOSITS FROM CUSTOMERS<sup>\*)</sup>, € m



<sup>\*)</sup> 4Q25 adjusted for €8.5bn repos



## LOANS TO CUSTOMERS

- Increase of 3% vs. year-end 2024 (in particular in Corporates); if adjusted for the sale of Iberia loans to *UniCredit Bank GmbH* and the sale of *card complete*<sup>1)</sup>, the increase was even +5%

## DEPOSITS FROM CUSTOMERS (excl. repos)

- +2% vs. YE24, driven in particular by Corporates

## RATIOS

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

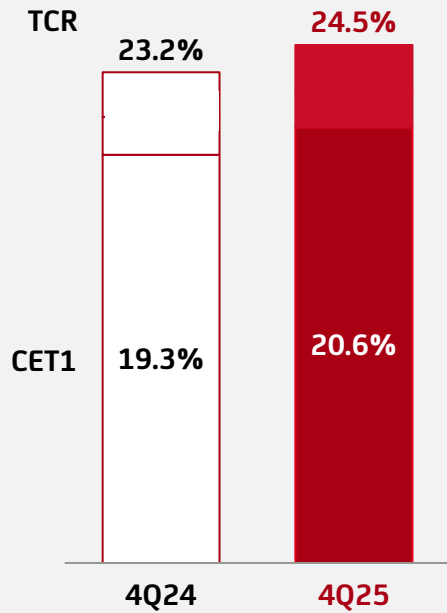
<sup>1)</sup> in September 2025, Bank Austria sold its majority stake in card complete, an Austrian company specialised in card business (both issuance and acquiring)



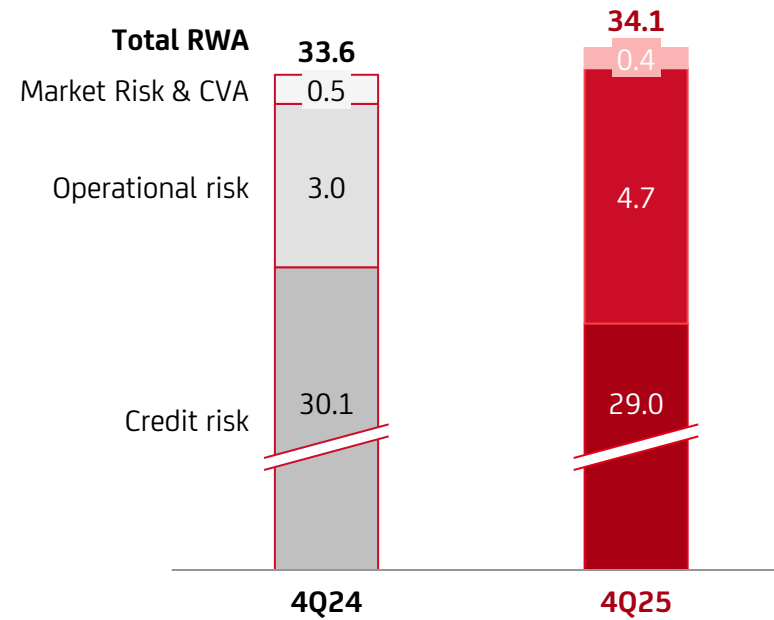


# Capital ratios with further improvement

### Capital Ratios



### Risk-Weighted Assets (RWA), € bn

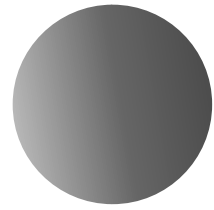


### OUTSTANDING CAPITAL DEVELOPMENT

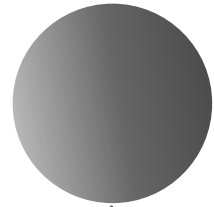
- **CET1** (Common Equity Tier 1) **Ratio despite Basel 4 at high 20.6%**, well above regulatory requirements. The increase was supported by a new securitization signed in 4Q25
- **Total Capital Ratio (TCR)** at excellent **24.5%**, despite Basel 4 above year-end 2024
- **Total RWA** increased slightly by €0.5bn to **€34.1bn**, largely compensating for the impact of Basel 4, due to the new securitization, exposure developments and optimization measures. Basel 4 also driving the strong increase in operational risk
- **Leverage Ratio** at **strong 6.6%**, significantly above regulatory requirements



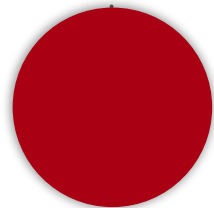
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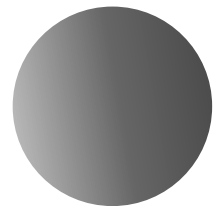
Overview of Bank Austria Group



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<sup>\*)</sup> 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%)

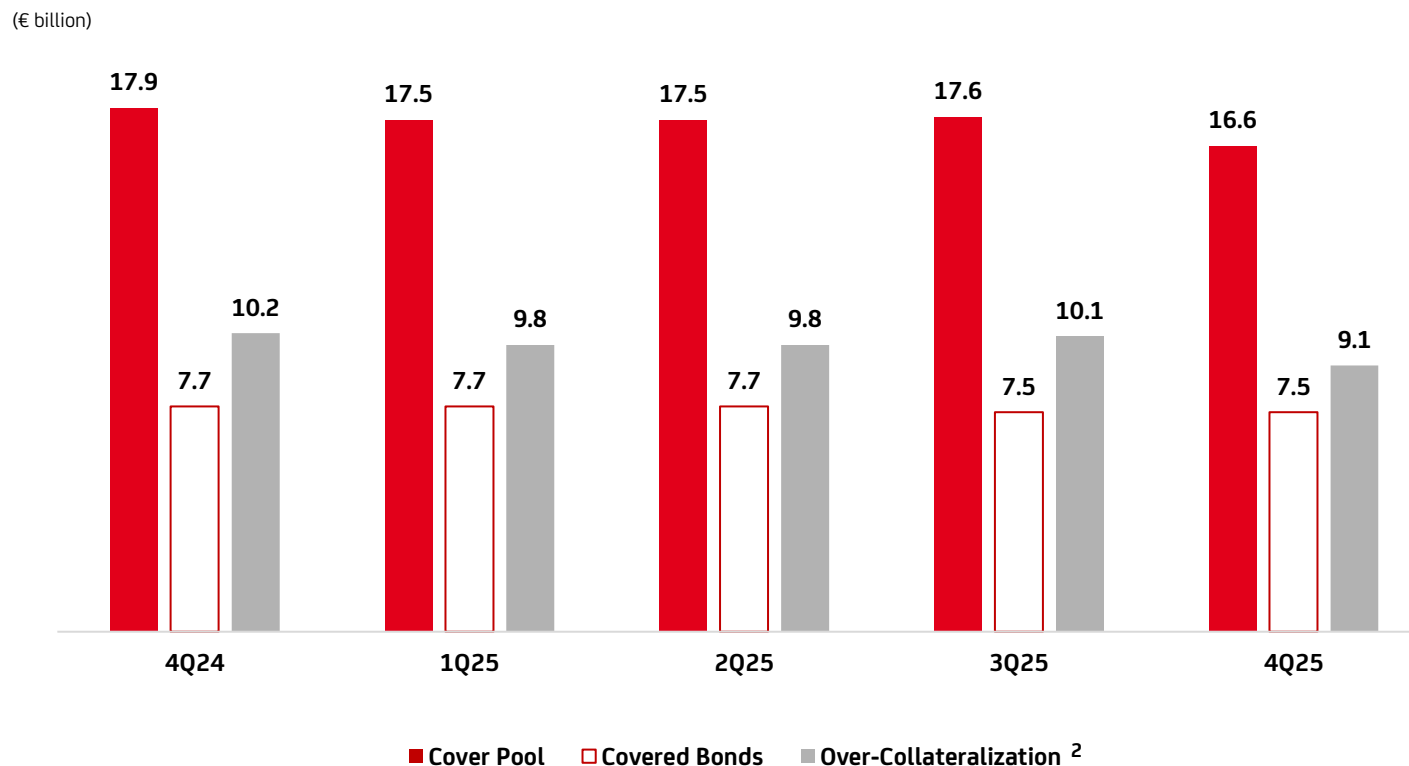




# Mortgage Covered Bonds - Overview and Yearly Development

## KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 31 December 2025: **€16,622 million**
  - of which **LOANS: €16,572 million**
  - of which LiBuffer **BONDS: €50 million**
- Focus on purely Austrian mortgages
- Moody's rating: **Aaa**
- **ECBC Covered Bond Label<sup>1</sup>**
- **No foreign currency risk**  
(only EUR exposures in the cover pool)



<sup>1</sup> 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>).

<sup>2</sup> 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<sup>1</sup>

## KEY PARAMETERS<sup>2</sup>

AVERAGE LOAN-TO-VALUE<sup>3</sup>

**50.4%**

STAKE OF 10 BIGGEST LOANS

**5.6%**

AVERAGE LOAN SIZE

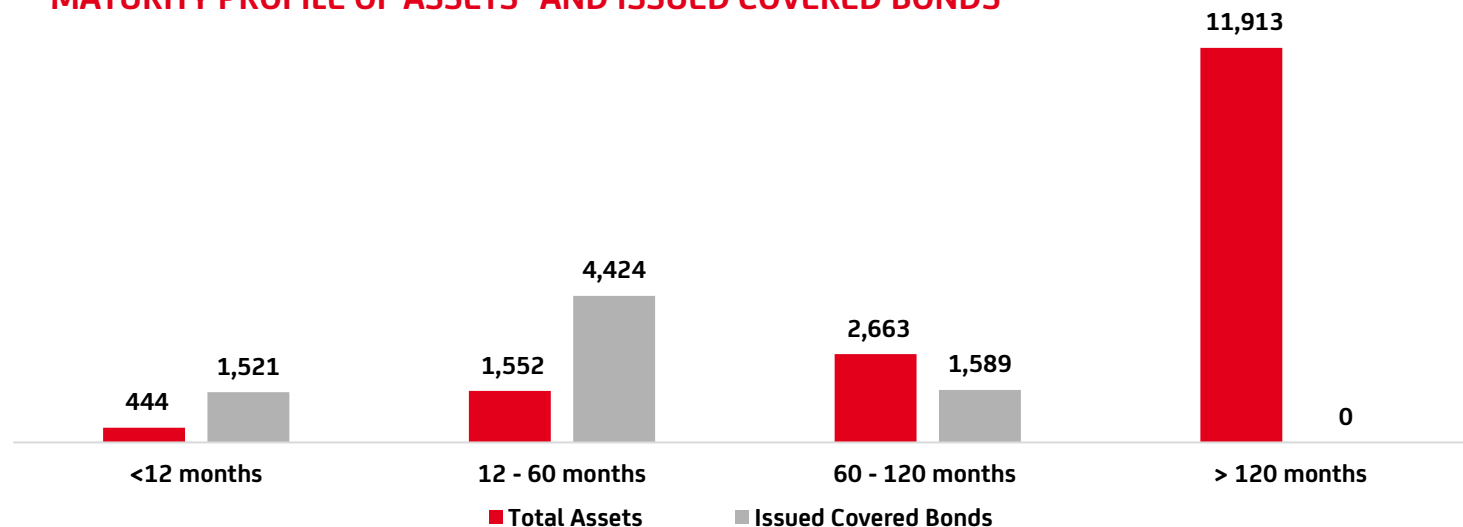
**0.3mn**

AVERAGE RESIDUAL MATURITY OF BONDS

**3.4years**

Weighted Average Life (in years, including amortization)	9.9
Total Number of Loans	68,454
Total Number of Debtors	59,230
Stake of 10 Biggest Debtors	9.0%
Stake of Bullet Loans	10.7%
Stake of Fixed Interest Loans	59.5%
Average Interest Rate	2.6%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

## MATURITY PROFILE OF ASSETS<sup>4</sup> AND ISSUED COVERED BONDS



<sup>1</sup> As of 31 December 2025

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

<sup>3</sup> All average LTV values mentioned in the presentation changed QoQ due to data quality enhancement

<sup>4</sup> Without consideration of the repayment and without bonds

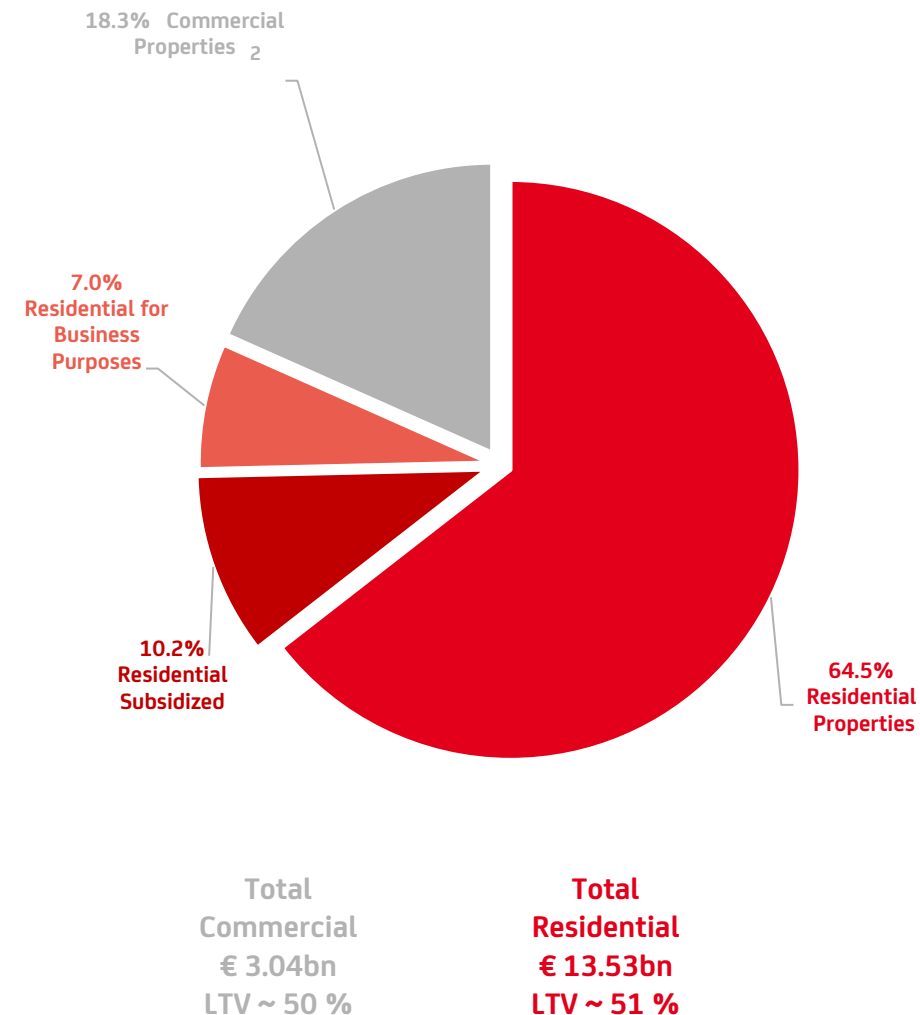




# Austrian Assets with more than 80% Residential Mortgages<sup>1</sup>

## HIGH QUALITY MORTGAGE COVER POOL

- **Residential properties** represent the **majority** of the mortgage cover pool, while around 18% consist 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 5.6% and minimum Overcollateralization requirement consistent with Aaa rating of 0.5%
- **High Overcollateralization** in the mortgage cover pool of **more than 100%** (€ 16.6bn 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



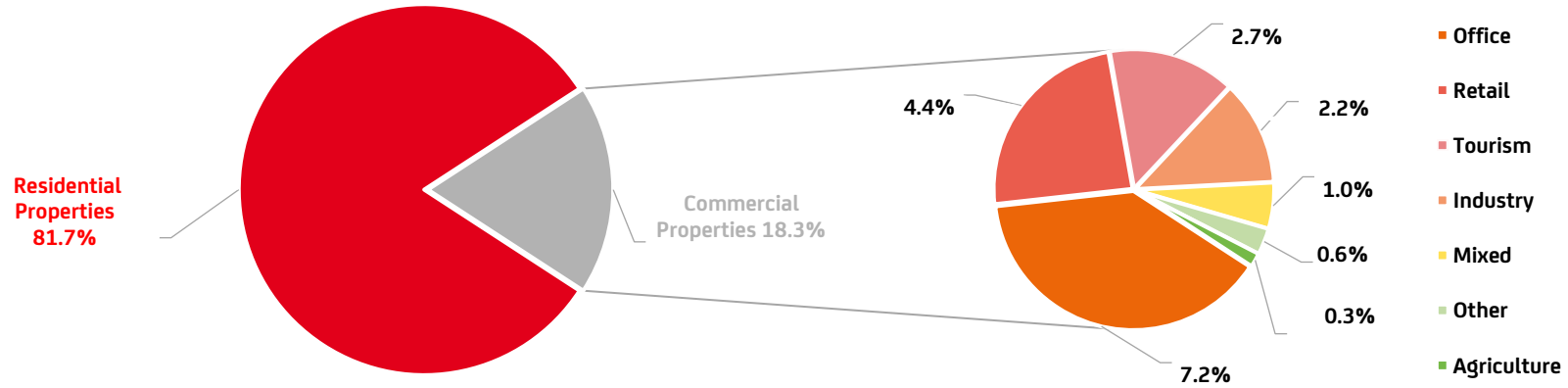
<sup>1</sup> As of 31 December 2025

<sup>2</sup> 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

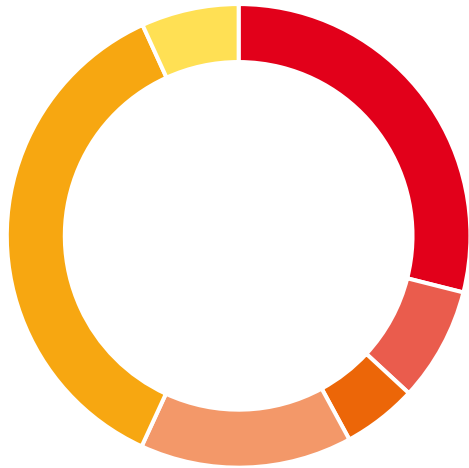
Mainly **Office and Retail** objects with **low vacancy rates** and **stable cash-flow generation**





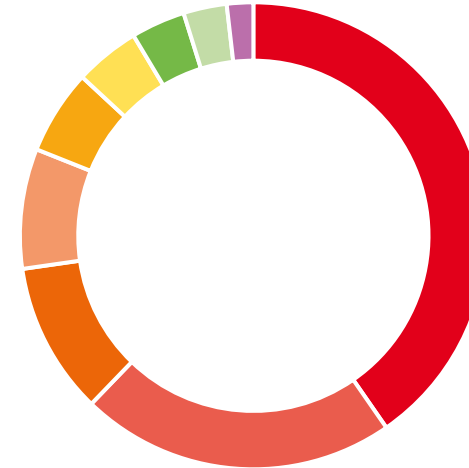
# Mortgages by Size and Region<sup>1</sup>

BREAKDOWN BY SIZE



- 28.9% >5,000,000
- 7.9% 1,000,000-5,000,000
- 5.2% 500,000-1,000,000
- 14.8% 300,000-500,000
- 36.3% 100,000 - 300,000
- 6.8% <100,000

REGIONAL BREAKDOWN



- 40.4% Vienna
- 21.9% Lower Austria
- 10.5% Styria
- 8.3% Upper Austria
- 5.9% Tyrol
- 4.5% Carinthia
- 3.8% Salzburg
- 3.0% Burgenland
- 1.8% Vorarlberg





## HIGHLIGHTS

1<sup>st</sup> Mortgage Green Covered Bond

500mn

2022

2<sup>nd</sup> Mortgage Green Covered Bond

750mn

2023

3<sup>rd</sup> Mortgage Green Covered Bond

750mn

2024

Eligible Green Portfolio

4.41bn

as of 2Q2025

-6%

Compared to 2Q2024

Impact

33,234tons

CO<sub>2</sub> savings annually

354,055MWh

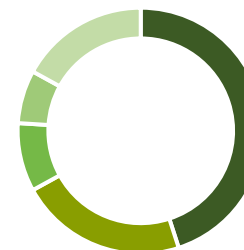
Total Energy savings per Year

## BREAKDOWN BY BUILDING TYPE



- 49% Multi Family Houses
- 32% Single Family Houses
- 10% Office Buildings
- 6% Retail Buildings
- 4% Hospitality Buildings

## BREAKDOWN BY REGION



- 45% Vienna
- 22% Lower Austria
- 9% Styria
- 7% Upper Austria
- 17% Others

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





## GREEN BUILDINGS PORTFOLIO<sup>2</sup>

### 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<sup>3</sup>)’s threshold defined by building type<sup>4</sup>. 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)<sup>3</sup>

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

#### TOP 15% MOST ENERGY-EFFICIENT BUILDINGS<sup>3</sup> (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<sup>5</sup> 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 &amp; 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"> <li>Salzburg: 2012</li> <li>All other counties: 2010</li> </ul>	<ul style="list-style-type: none"> <li>Salzburg: 2012</li> <li>Vorarlberg: 2013</li> <li>Burgenland: 2017</li> <li>All other regions: 2010</li> </ul>	<ul style="list-style-type: none"> <li>Tyrol, Vorarlberg: 2008</li> <li>Lower Austria: 2010</li> <li>Salzburg: 2012</li> <li>All other counties: 2009</li> </ul>	<ul style="list-style-type: none"> <li>Tyrol, Vorarlberg: 2008</li> <li>Lower Austria, Vienna: 2010</li> <li>Salzburg: 2012</li> <li>All other counties: 2009</li> </ul>

Calculations provided by **DREES & SOMMER**

<sup>1</sup> 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.  
<sup>2</sup> As of 30 June 2025  
<sup>3</sup> 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.  
<sup>4</sup> At the same time also having energy performance certificate with energy efficiency rating of A or better.  
<sup>5</sup> Building energy codes are based on guidelines issued by the Austrian Institute of Construction Engineering.

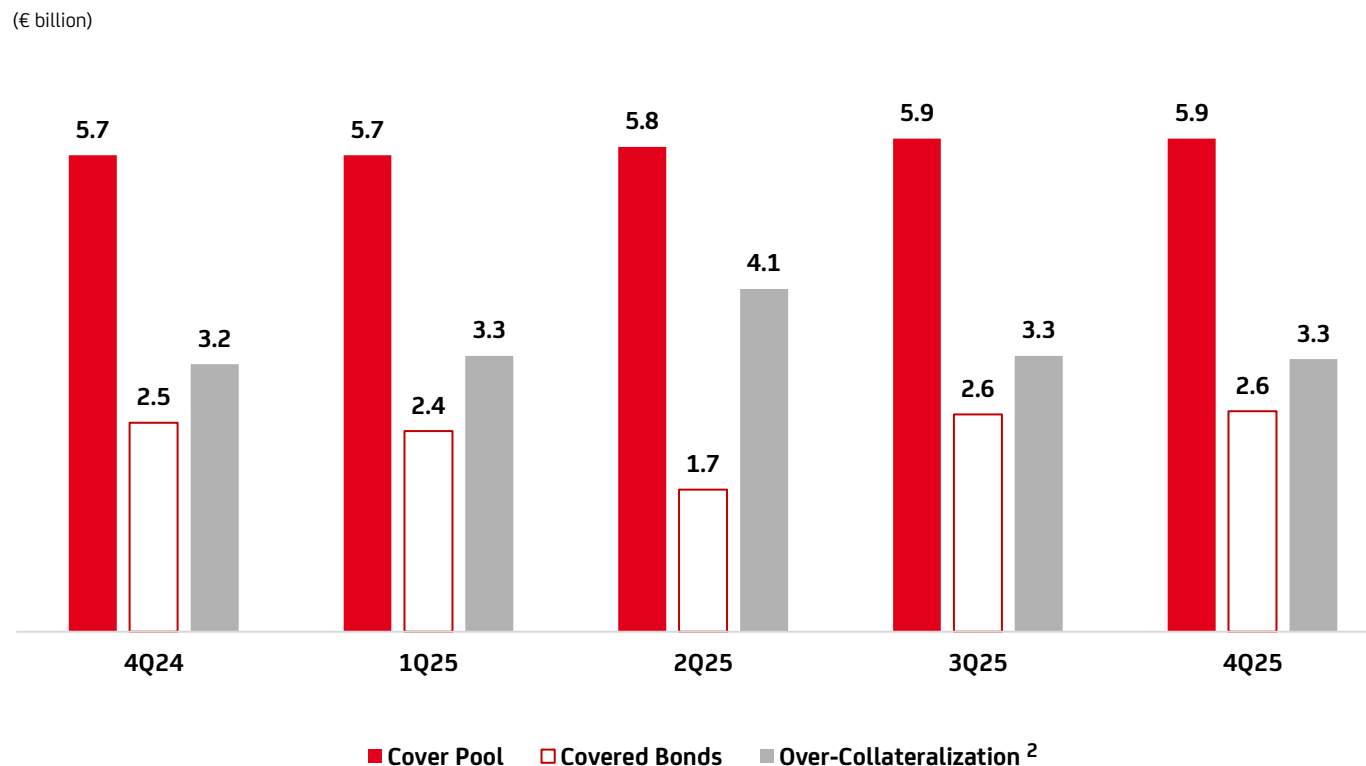




# Public Sector Covered Bonds - Overview and Yearly Development

## KEY HIGHLIGHTS

- Total value of the cover pool (primary coverage) as of 31 December 2025: **€5,925 million**
  - of which **LOANS: €5,583 million**
  - of which **BONDS: €316 million**
  - of which LiBuffer **BONDS: €26 million**
- Focus on purely Austrian loans
- Moody's rating: **Aaa**
- **ECBC Covered Bond Label<sup>1</sup>**
- **No foreign currency risk**  
(only EUR exposures in the cover pool)



<sup>1</sup> 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>).

<sup>2</sup> 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 Pool and Issues<sup>1</sup>

## KEY PARAMETERS<sup>2</sup>

AVERAGE LOAN SIZE

**2.1mn**

WEIGHTED AVERAGE LIFE OF ASSETS<sup>3</sup>

**8.9years**

STAKE OF 10 BIGGEST GUARANTORS

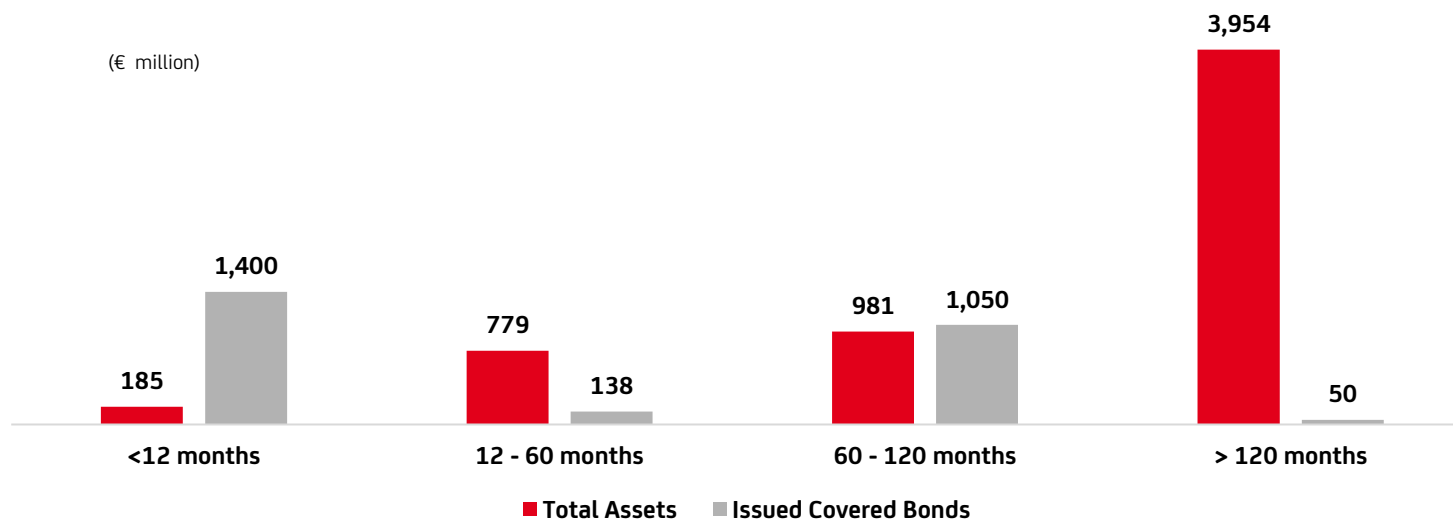
**32.0%**

AVERAGE RESIDUAL MATURITY OF BONDS

**4.4years**

Total Number of Claims	2,759
Stake of 10 Biggest Loans	22.8%
Total Number of Debtors	1,028
Total Number of Guarantors	214
Stake of Bullet Loans	28.8%
Stake of Fixed Interest Loans	60.9%
Average Interest Rate	2.1%
Stake of Defaulted / 90 Days Overdue Loans	0.0%
Covered Liquidity Buffer Requirement (€ million)	0.0

## MATURITY PROFILE OF ASSETS<sup>4</sup> AND ISSUED COVERED BONDS



<sup>1</sup> As of 31 December 2025

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

<sup>3</sup> Including Amortization

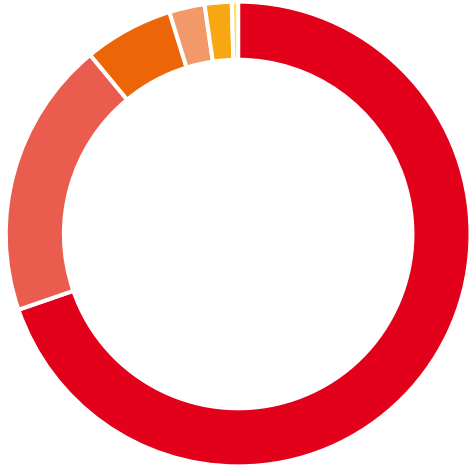
<sup>4</sup> Without consideration of the repayment and without bonds added for Liquidity Buffer





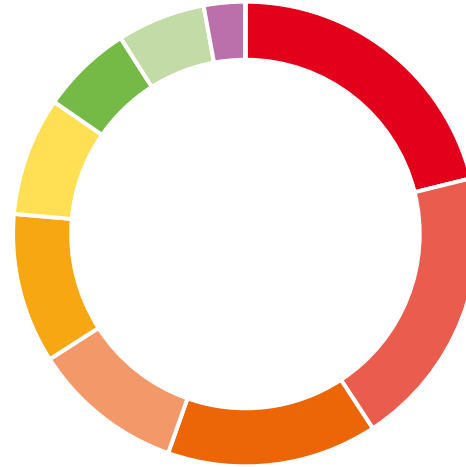
# Assets by Size, Region and Type of Debtor/Guarantor<sup>1</sup>

BREAKDOWN BY SIZE



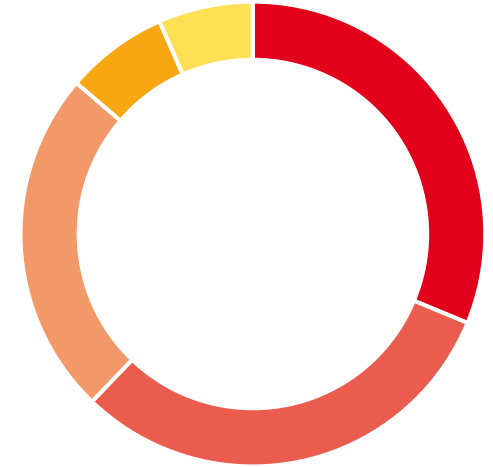
- 69.7% >5,000,000
- 19.3% 1,000,000-5,000,000
- 6.2% 500,000-1,000,000
- 2.5% 300,000-500,000
- 1.9% 100,000 - 300,000
- 0.4% <100,000

REGIONAL BREAKDOWN<sup>2</sup>



- 21.1% Lower Austria
- 19.6% Vienna
- 14.6% Upper Austria
- 10.5% Vorarlberg
- 10.4% Styria
- 8.2% Burgenland
- 6.4% Carinthia
- 6.1% Salzburg
- 2.9% Tyrol
- 0.0% Republic of Austria

BREAKDOWN BY TYPE OF DEBTOR/GUARANTOR



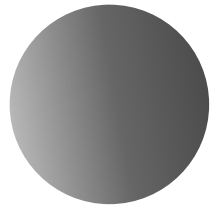
- 31.3% Guaranteed by Federal States
- 30.9% Municipalities
- 24.1% Federal States
- 7.1% Guaranteed by Municipalities
- 6.6% Other
- 0.0% Guaranteed by State

<sup>1</sup> As of 31 December 2025 (without consideration of the bonds added for Liquidity Buffer)

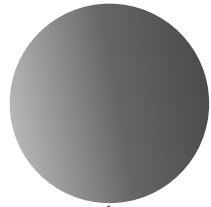
<sup>2</sup> Considering Guarantors



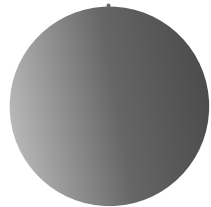
# Agenda



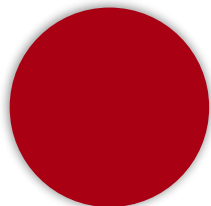
Overview of Bank Austria Group



Financials



Funding & Liquidity



## **Annex**

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





# 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<sup>3</sup>, **22% ESG bond** penetration at FY24<sup>2</sup>, **55% ESG AuM Stock** penetration at FY24<sup>5</sup>

**€7.7bn** environmental lending<sup>1,4</sup>

**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%<sup>6</sup> 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<sup>7</sup>. 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<sup>4</sup>** 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)





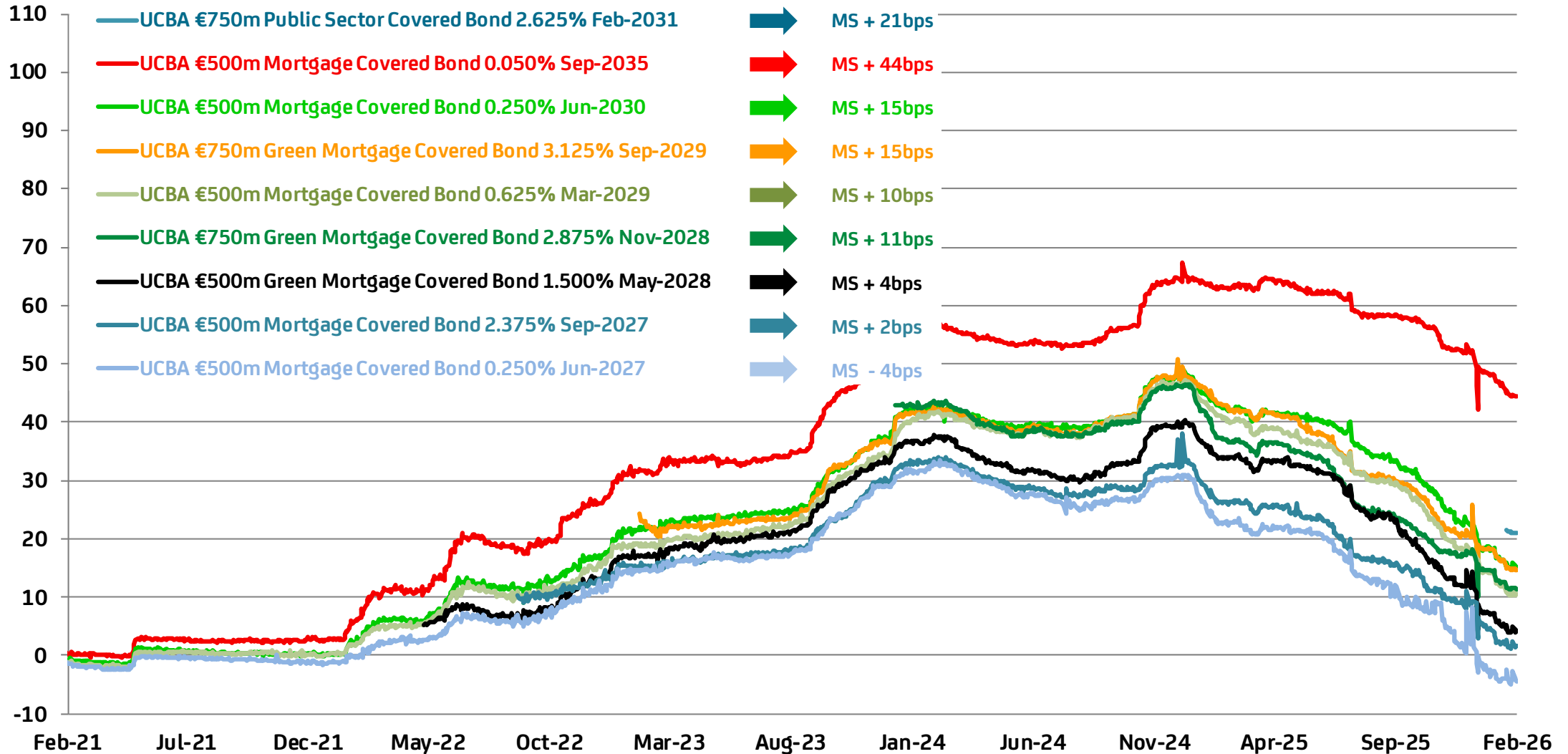
# Overview of Bank Austria's outstanding Pfandbrief Benchmark Issues

Type of Pfandbrief	Interest rate	Due date (dd/mm/yyyy)	Volume	Date of issuance	Mid Swap + number of basis points
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 : 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





# UniCredit Bank Austria Covered Bond Spread Comparison





# Rating overview

	Moody's					S&P					Fitch			
	Long-Term/ Deposits	Long-Term/ Senior Unsecured	Short-Term	Subordinated <sup>1)</sup>	Counterparty Risk	Long-Term/ Deposits	Long-Term/ Senior Unsecured	Short-Term	Subordinated <sup>1)</sup>	Counterparty Risk	Long-Term/ Deposits	Long-Term/ Senior Unsecured	Short-Term	Subordinated <sup>1)</sup>
Bank Austria <sup>2)</sup>	Aa3	A2 Stable (m) <sup>*</sup>	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 Stable	P-2	Baa3	A3 / P-2	A-	A- Positive	A-2	BBB-	A	A	A- Stable	F2	BBB

(as of 21 April 2026)

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

<sup>1)</sup> Subordinated (Lower Tier II)

<sup>2)</sup> 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





**ANNEX**

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**CFO Division**

UniCredit Bank Austria AG, Vienna

April 2026

