

Presentation to Fixed Income Investors

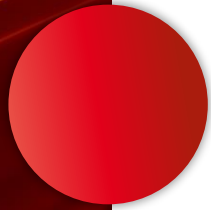
Bank Austria

Vienna, May 2024

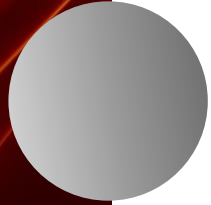
Empowering
Communities to Progress.

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

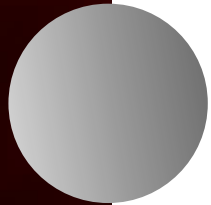
Agenda



Overview of Bank Austria



Funding & Liquidity



Annex



Bank Austria, a leading bank in the local market

Market position

- **Leading domestic bank** in **Corporate Banking** and **Wealth Management & Private Banking**
- **Significant market shares** also in business with retail customers

UniCredit Group

- Bank Austria is **part of UniCredit Group, with 13 core markets in Europe and worldwide presence**
- Bank Austria clients can use UniCredit's CEE network – UniCredit is market leader in the region

Profitability

- High profitability with a **RoAC** of approx. **27%** ¹⁾

Capital

- Well-capitalized – with a **CET1 ratio of 19.7%** ¹⁾

¹⁾ Bank Austria Group as of 31 March 2024 (1Q24)



Excellent 1Q24 result, strong capital base

Key information

- **Member of UniCredit since 2005**
- **Leading corporate bank and one of the largest retail banks in Austria**
- **~ 4,600 FTE and 104 branches** in Austria
- **Excellent capital base** (19.7% CET1 ratio¹⁾)
- **Stable liquidity** with a solid balance between customer loans and deposits
- **High market shares²⁾** in Austria (Loans: 12%, Deposits: 12%)
- Issuer/Deposit **Ratings** at A3/A2 (Moody's) and BBB+ (S&P); Counterparty Ratings at A2 (Moody's) and A- (S&P)

(in € billion)	Mar-24	Dec-23
Total Assets	115.7	102.7
Customer Loans	62.3	64.0
Customer Deposits	59.8	59.5
Equity	10.8	10.5
(in € million)	1Q24	1Q23
Operating income	663	602
Operating costs	-252	-255
LLP	48	8
Net profit	353	223
Cost/income ratio	38.1%	42.5%
	Mar-24	Dec-23
CET1 capital ratio ¹⁾	19.7%	19.3%
Total capital ratio ¹⁾	23.7%	23.3%
Non-performing exposure ratio	3.5%	3.4%
Coverage ratio	36.8%	38.4%
Cost of risk	-30 bp	29 bp

¹⁾ Capital ratios as of 31 March 2024, based on all risks and according to Basel 3 (transitional)

²⁾ based on data by OeNB (Austrian Central Bank) as of February 2024



Business Model and Market Position in Austria

RETAIL

Retail Banking

- Covers **1.5m^{*)} Retail & Small Business customers** (<€ 1m turnover)
- Broad multi-channel offer** via **physical branch network** (with a total of 104 branches), **remote advisory** (personal advisory services between 8.00 a.m. and 7.00 p.m., also via video telephony), **digital services** (internet and mobile banking) and **support by experts** in deposit business and real estate financing business

WEALTH MANAGEMENT & PRIVATE BANKING

Wealth Management & Private Banking

- Successful client approach**
 - via **Private Banking Area** (15 locations all over Austria),
 - Wealth Management Area** of Schoellerbank (8 branches all over Austria)
 - Schoellerbank Invest AG** as a separate fund company
 - Tailor-made financial services** to HNWI and foundations (Wealth Planning, Special Funds Solutions, Generation Planning)

CORPORATES

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

Offering the full range of investment banking products, from simple, standardized products to highly complex tailor-made structures, depending on client structure and client needs

- Multinational corporates in Austria and Nordics**
- Financial Institutions, Public Sector clients and Commercial real estate clients**
- Leading role as strategic financial partner in client coverage** which we strive to continuously improve.
For most of the Austrian Large Corporates, we are the **main banking connection** with a wide range of product offering among all product lines
- Member of UniCredit**, a pan-European Commercial Bank with a unique franchise in **Italy, Germany, Central Europe/CE and Eastern Europe/EE**
 - 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**



Excellent profitability, based on a robust operative performance

Profit & Loss Development

- **Operating income** +10% y/y, driven mainly by strong net interest in the current market environment and by higher fee income
- **Operating costs** -1% lower y/y, despite high inflation, due to continued strong cost discipline and further FTE reduction
- **Net write-backs of loans** (net releases) at € +48m (1Q23: € +8m), confirming excellent asset quality
- **Group Net Profit** increased strongly (+58%) to € 353m, due to the factors mentioned above and also lower systemic charges (Single Resolution Fund/SRF)
- **Cost/income ratio: improved further** by about 4 p.p. to **excellent 38.1%**
- **RoAC** also improved to outstanding **26.9%**

Bank Austria Group

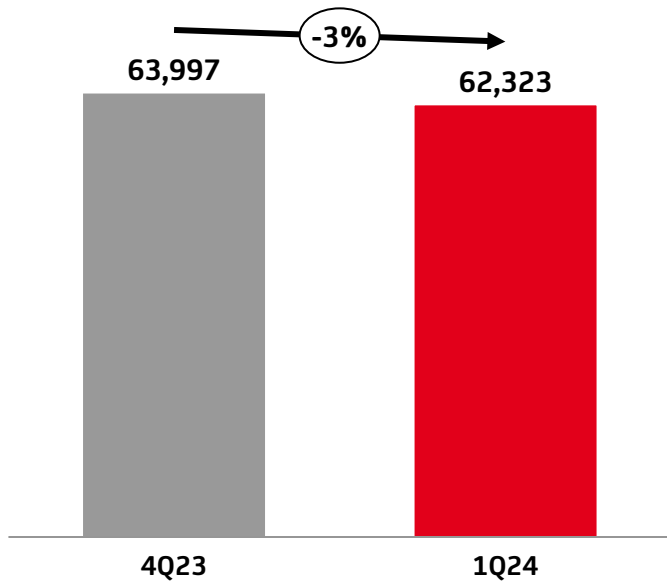
(€ million)

	1-3/ 2024	1-3/ 2023	y/y
Operating income	663	602	10.1%
Operating costs	-252	-255	-1.2%
Operating profit	410	346	18.5%
Net write-downs of loans	48	8	>100%
Net operating profit	458	354	29.2%
Non-operating items	-16	-59	-72.2%
Profit (loss) before tax	441	295	49.5%
Group Net Profit	353	223	58.0%
Cost/income ratio	38.1%	42.5%	-4.4 p.p.
Return on Allocated Capital (RoAC)	26.9%	17.1%	+9.9 p.p.

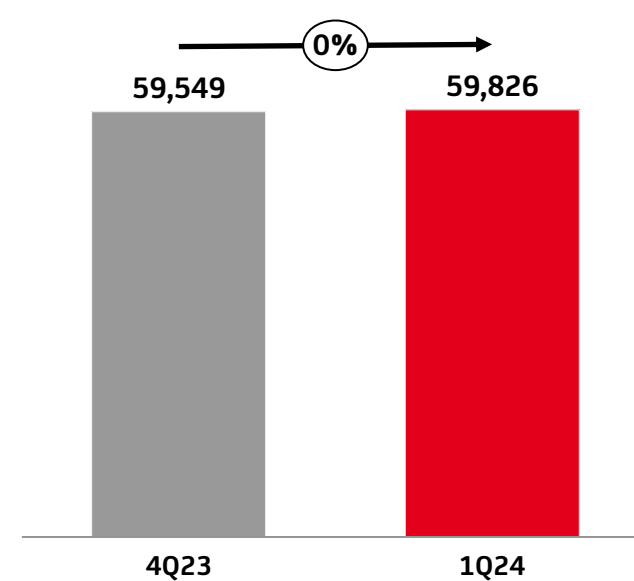


Well-balanced development of loans and deposits

Loans to Customers (€ m)



Deposits from Customers (€ m)



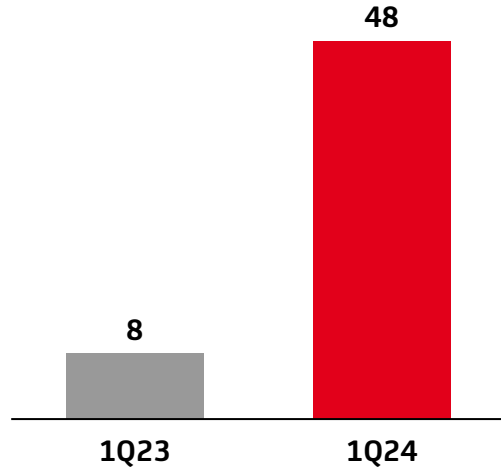
- **Loans to customers** decreased by 3% – reflecting lower demand, mainly influenced by higher interest rates and the changed macroeconomic environment
- Decrease in mortgage loans in line with market trends, also due to more restrictive regulation

- **Deposits from customers** at around € 60bn – stable in all business segments



Ongoing solid asset quality

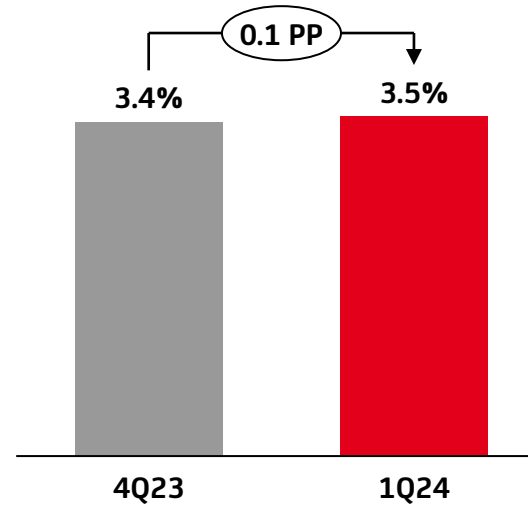
Total Net Write-Downs/LLPs (€ m)



- **LLPs with net releases of € +48m**, driven by net write-backs in Retail and in Corporates

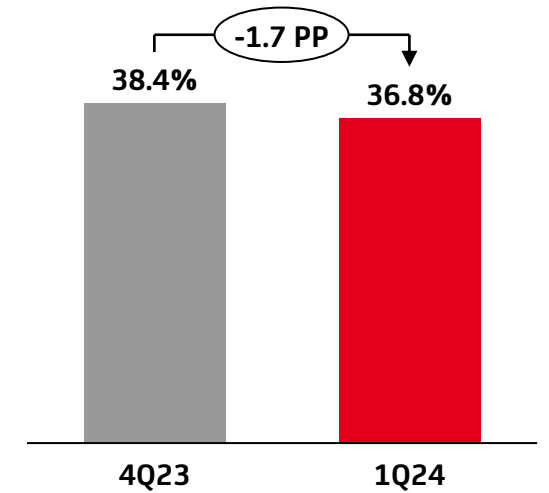
Asset Quality

Gross NPE Ratio ¹⁾



- **NPE ratio** slightly up vs. YE23, driven by reduction of total loan volume

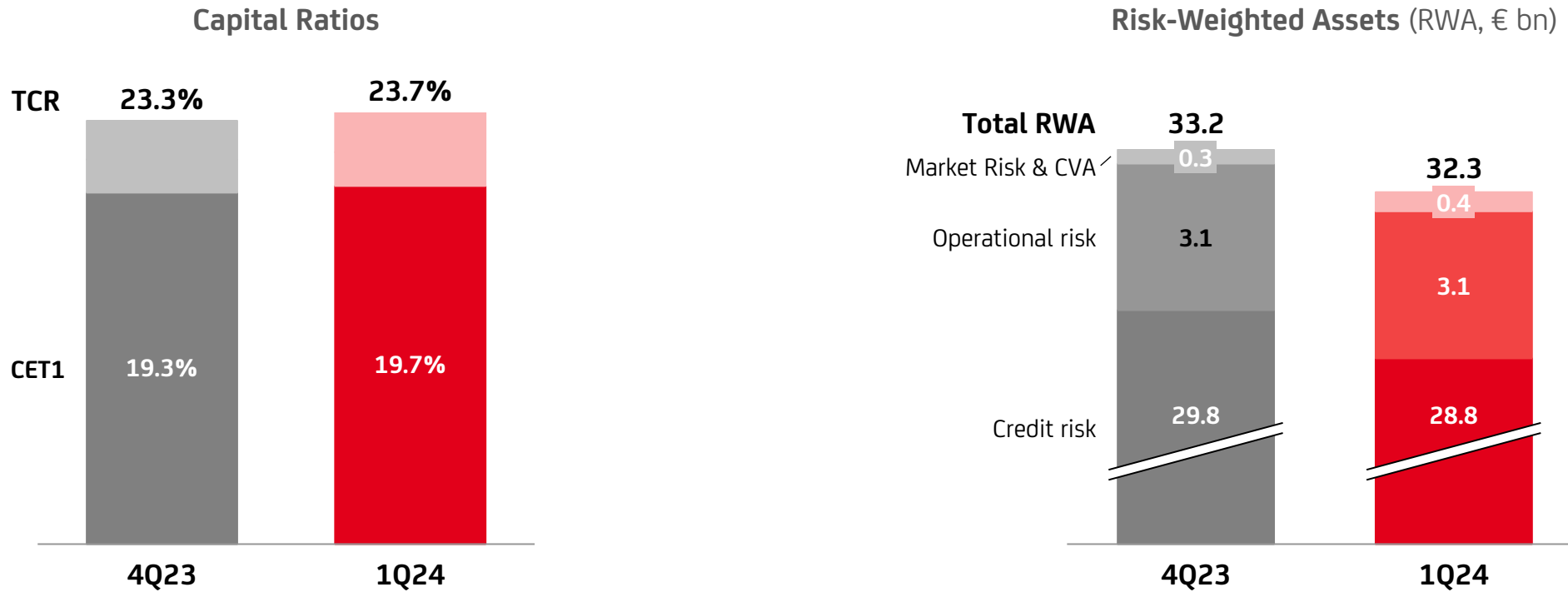
Coverage Ratio



- **Coverage Ratio**: reduction mainly due to final write-off of a major NPE position which had been fully provisioned



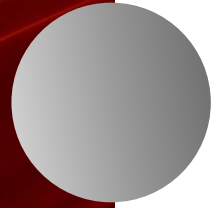
Further improved capital ratios



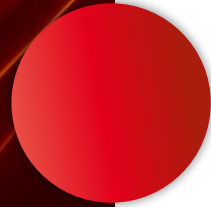
- **CET1 (Common Equity Tier 1) Ratio increased further to 19.7%**, well above regulatory requirements
- **Total Capital Ratio** at excellent **23.7%**, increase vs. 4Q23 due to lower RWA (see below)
- **Total RWA** decreased Q/Q by € 0.9bn to **€ 32.3bn**, mainly due to lower credit risk, driven mainly by exposure dynamics
- **Leverage Ratio** at strong **5.7%**, significantly above regulatory requirements



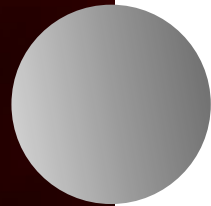
Agenda



Overview of Bank Austria



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

The key pillars are

- 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 are part of the **self sufficiency principle of Bank Austria's funding strategy**

- It ensures that the proceeds are used primarily for business development of entities of Bank Austria Group
- It enables Bank Austria to reflect 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 BA 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 Cover Pool - Overview and Yearly development

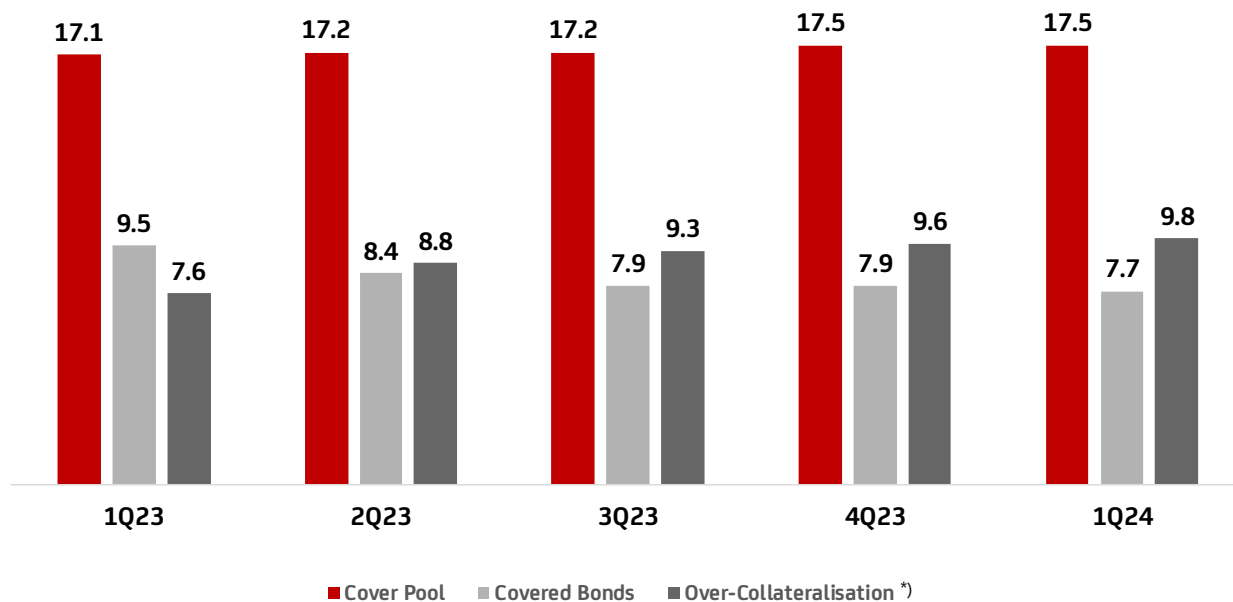
Total Value of the Cover Pool (Primary Coverage)

as of 31 March 2024: **17,468 million**

- of which Loans: 17,428 million
- of which Bonds: 40 million

- Focus on **purely Austrian mortgages**
- **Moody's-Rating: Aaa**
- **ECBC Covered Bond Label**)**
- **No foreign currency risk (only EUR exposures in the cover pool)**

(€ billion)



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

**) <https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>



Mortgage Cover Pool - Parameters of Cover Pool and Issues

Parameters of Cover Pool^{*)}

Weighted Average Life (in years including Amortization)	10.4
Contracted Weighted Average Life (in years)	18.1
Average Seasoning (in years)	5.7
Total Number of Loans	70,469
Total Number of Debtors	61,231
Total Number of Properties	52,000
Average Volume of Loans (€ million)	0.2
Stake of 10 Biggest Loans	7.7%
Stake of 10 Biggest Debtors	10.0%
Stake of Bullet Loans	13.8%
Stake of Fixed Interest Loans	54.3%
Average Interest Rate	3.3%
Average Loan-to-Value	44.1%
Stake of Defaulted Loans	0.0%
Stake of Loans 90 Days Overdue	0.0%

Liquidity Buffer

Covered Liquidity Buffer Requirement (€ million)	0.0
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Parameters of Issues

Total Number	64
Average Residual Maturity (in years)	4.1

^{*)} Without bonds

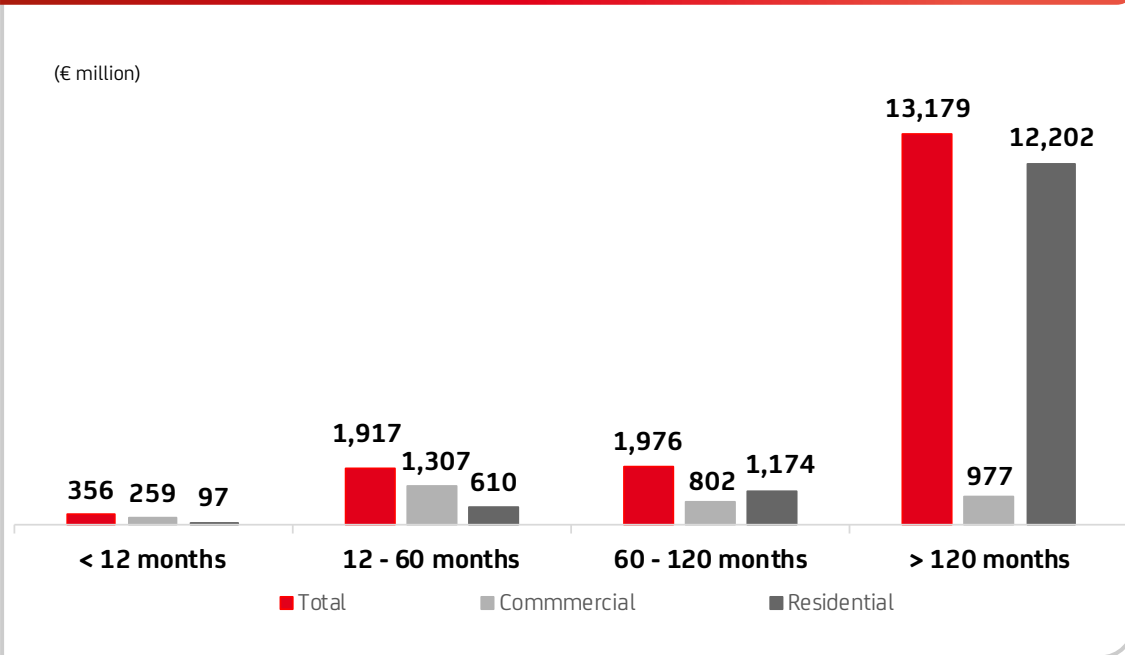
LTV = Loan-to-Value

The valuation method for the cover assets is in accordance with § 6 (4) PfandBG

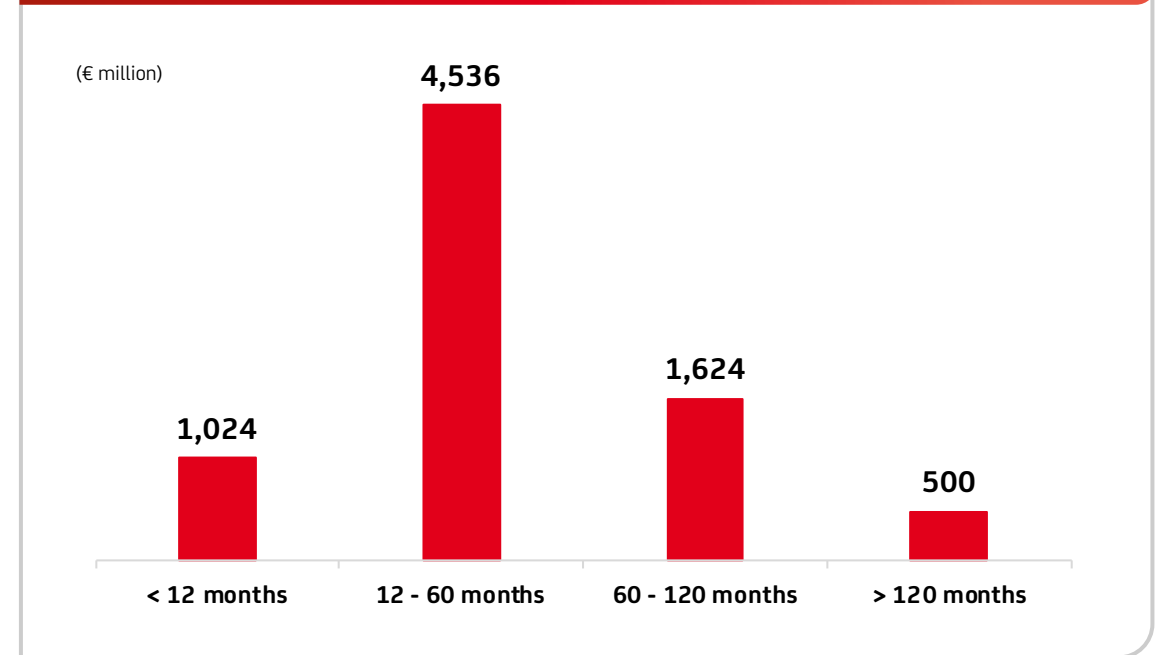


Mortgage Cover Pool - Maturity Structure of Cover Pool and Issues

Maturity of assets in the cover pool^{*)}



Maturity of issued covered bonds^{**)}



^{*)} Without consideration of the repayment and without bonds

^{**)} A list of Pfandbriefe and covered bonds of UniCredit Bank Austria AG (including the ISINs of all issues and information on the soft/hard bullet structure) can be found on the Covered Bond Label website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>).

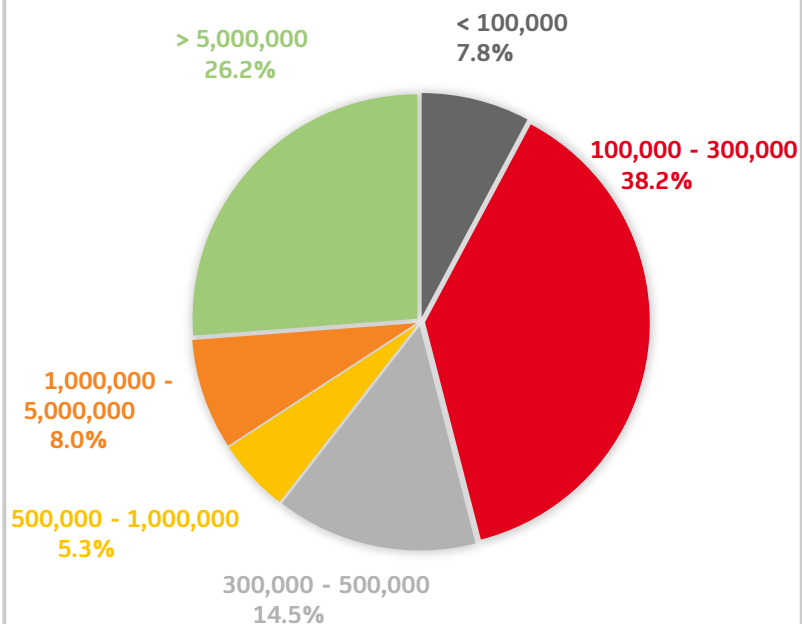
The base prospectus for the EMTN program, including the conditions of a potential postponement of maturity, is available on the UniCredit Bank Austria website (<https://www.bankaustria.at/en/about-us/issues-under-base-prospectuses-base-prospectuses.jsp>).

A list of covered bonds with the designation "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/>).

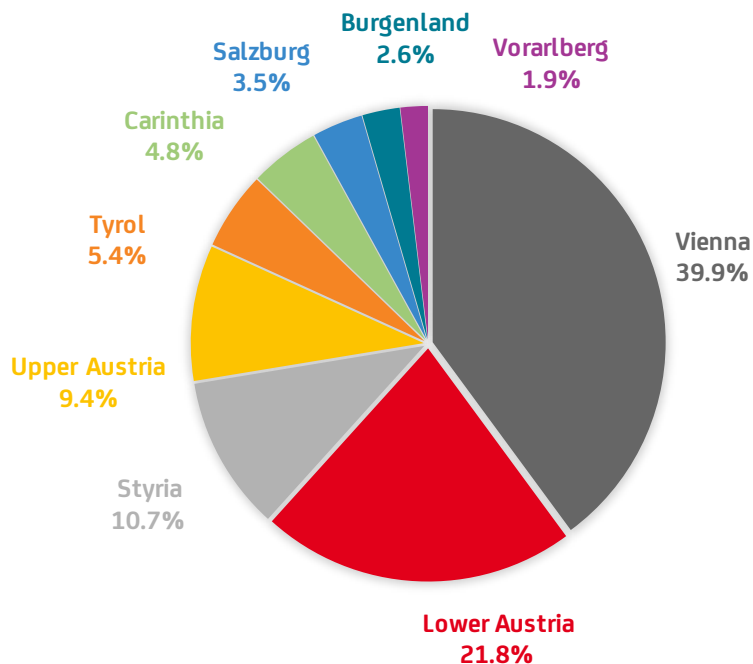


Mortgage Cover Pool - Breakdown^{*)}

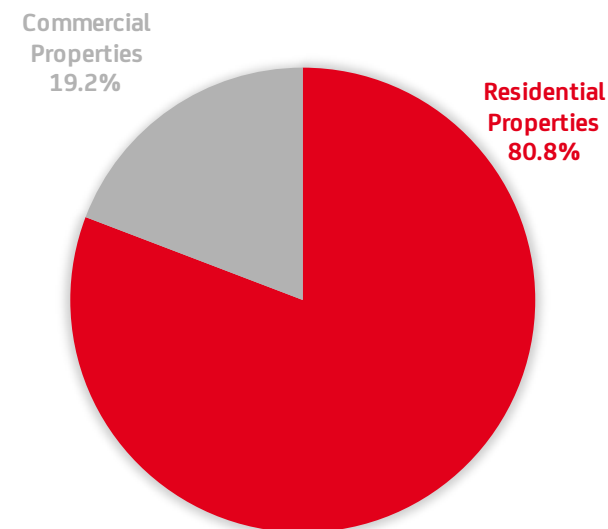
Breakdown by size of assets



Regional Breakdown Austria



Breakdown by type of use



^{*)} Without bonds

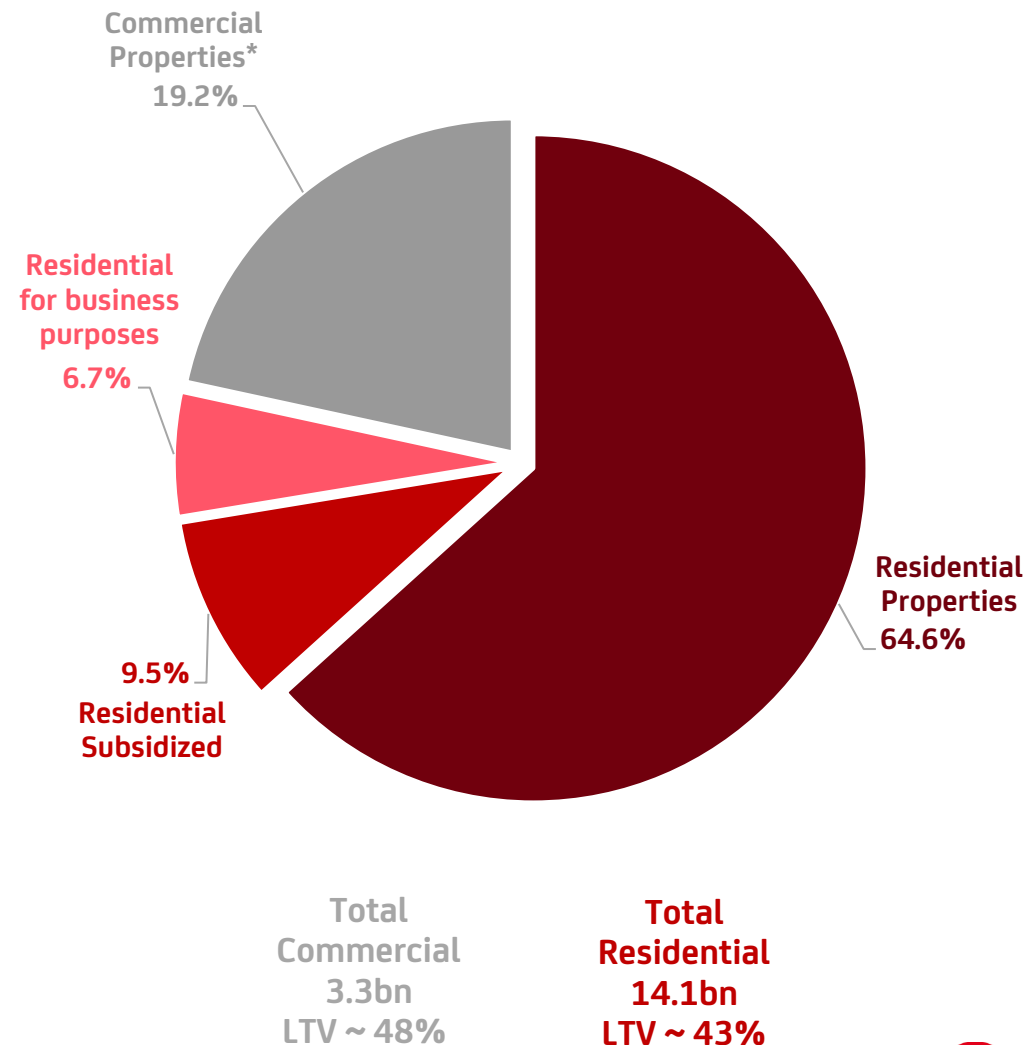


High Quality Mortgage Cover Pool

High quality assets exclusively in Austria, granular pool composition, high overcollateralization and more than 80% residential

High quality Mortgage Cover Pool

- **Residential properties** represent the **majority** of the mortgage cover pool, while less than a quarter consists of Commercial properties
- Properties located **exclusively in Austria** and overall cover pool with **low average LTV** (below 50%)
- **Granular mortgage cover pool** with average loan volume of € 0.2mn and share of 10 biggest debtors amounting to 10%
- **No defaulted loans, no foreign exchange exposure** and no derivatives in the cover pool
- Moody's Collateral Score of 6.7% (better than peers) and minimum Overcollateralization requirement consistent with Aaa rating of 5.0%
- **High Overcollateralization** in the mortgage cover pool of **more than 100%** (17.5bn Total Value of the Cover Pool versus 7.7bn Outstanding Covered Bonds), better than peers
- All assets in the cover pool comply with European legislation (CRR) resulting in **European Covered Bonds (Premium)**
- **Green buildings** account for around **20%** of the mortgage cover pool volume



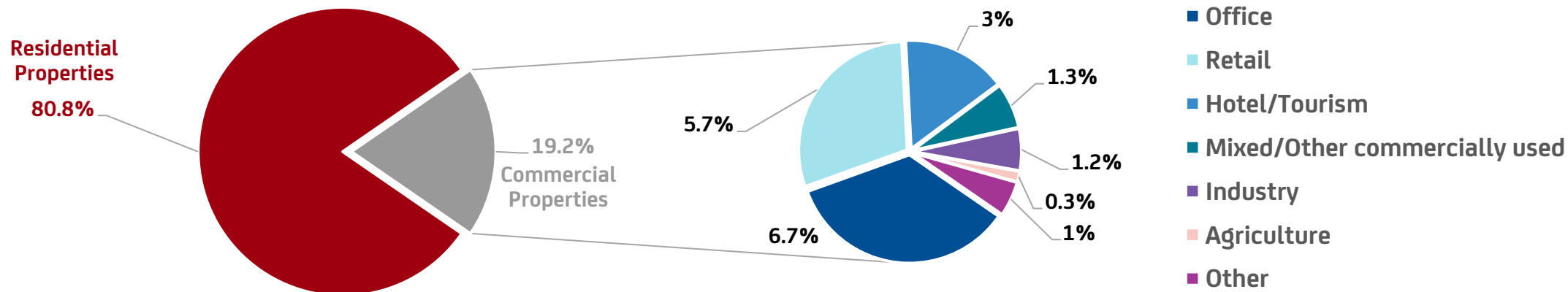
Without consideration of bonds

*) Commercial Properties breakdown in the next slide



Mortgage Cover Pool - Diversified Commercial Real Estate objects

following strict origination criteria and conservative valuation



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

Commercial properties comprise **mainly Office and Retail** objects with **low vacancy rates** and **stable cash-flow generation**



Mortgage Cover Pool - ESG Overview¹

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

4.15bn
as of 1Q2023

+98%

Compared to 3Q2021

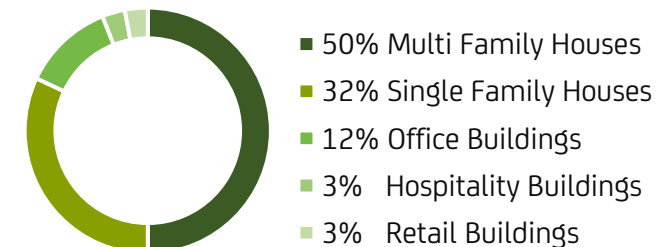
Impact

41,800ton
CO₂ savings annually

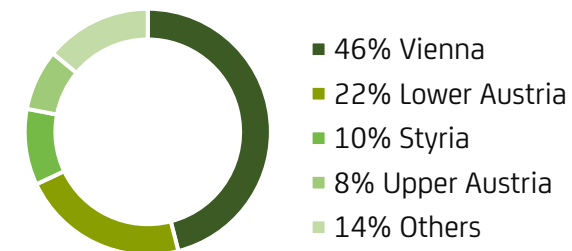
289,808MWh
Total Energy savings per Year

BREAKDOWNS

BUILDING TYPE



REGION



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





Bank Austria aims to issue at least one Green Covered Bond per year and be a leading green bond issuer in Austria

1. See Sustainability Bond Report 2023 of UniCredit Bank Austria AG



Mortgage Cover Pool - Eligibility criteria for green buildings¹

 Green Buildings Portfolio 	Existing buildings (built before 2021)	Energy Performance Certificate (EPC)²			
		<ul style="list-style-type: none"> Energy performance certificate with energy efficiency rating of A or better 			
		Top 15% most energy-efficient buildings² based on year of building permit			
	<ul style="list-style-type: none"> Green Bond asset is within the Top 15% of Austrian counties 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-R6-2007/2010³ 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
	Major renovation²	<ul style="list-style-type: none"> Major renovation meets cost optimal minimum energy performance requirements for total energy efficiency 			

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: May 2023. Assets do need to comply only with one of the criteria to proof eligibility, according to the corresponding asset category and usage.
² 83.7% based on the top 15% approach, 10.7% based on EPC class 'A' or better and 5.6% based on major renovations. See Sustainability Bond Report 2023 of UniCredit Bank Austria AG.
³ Building energy codes are based on guidelines issued by the Austrian Institute of Construction Engineering.



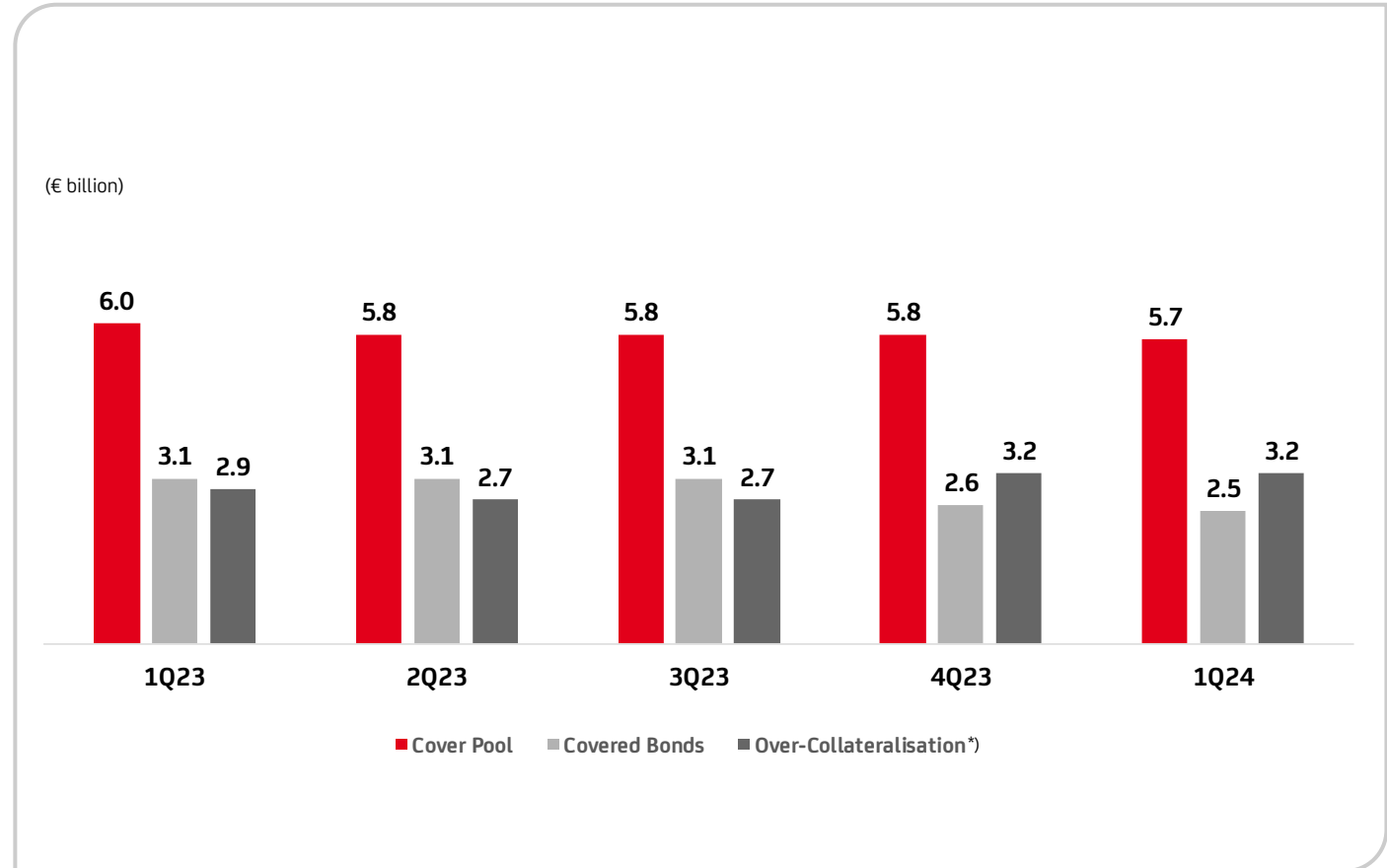
Public Sector Cover Pool - Overview and Yearly Development

Total Value of the Cover Pool (Primary Coverage)

as of 31 March 2024: **5,700 million**

- of which Loans: 5,260 million
- of which Bonds: 440 million

- Focus on **purely Austrian claims**
- **Moody's-Rating: Aaa**
- **ECBC Covered Bond Label^{**}**
- **No foreign currency risk (only EUR exposures in the cover pool)**



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

^{**} <https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>



Public Sector Cover Pool - Parameters of Cover Pool and Issues

Parameters of Cover Pool

Weighted Average Life (in years including Amortization)	9.1
Contracted Weighted Average Life (in years)	14.8
Average Seasoning (in years)	6.9
Total Number of Loans	4,182
Total Number of Debtors	1,990
Total Number of Guarantors	278
Average Volume of Loans (€ million)	1.4
Stake of 10 Biggest Loans	23.3%
Stake of 10 Biggest Guarantors	29.7%
Stake of Bullet Loans	27.8%
Stake of Fixed Interest Loans	58.1%
Average Interest Rate	2.8%
Stake of Defaulted Loans	0.0%
Stake of Loans 90 Days Overdue	0.0%

Liquidity Buffer

Covered Liquidity Buffer Requirement (€ million)	0.0
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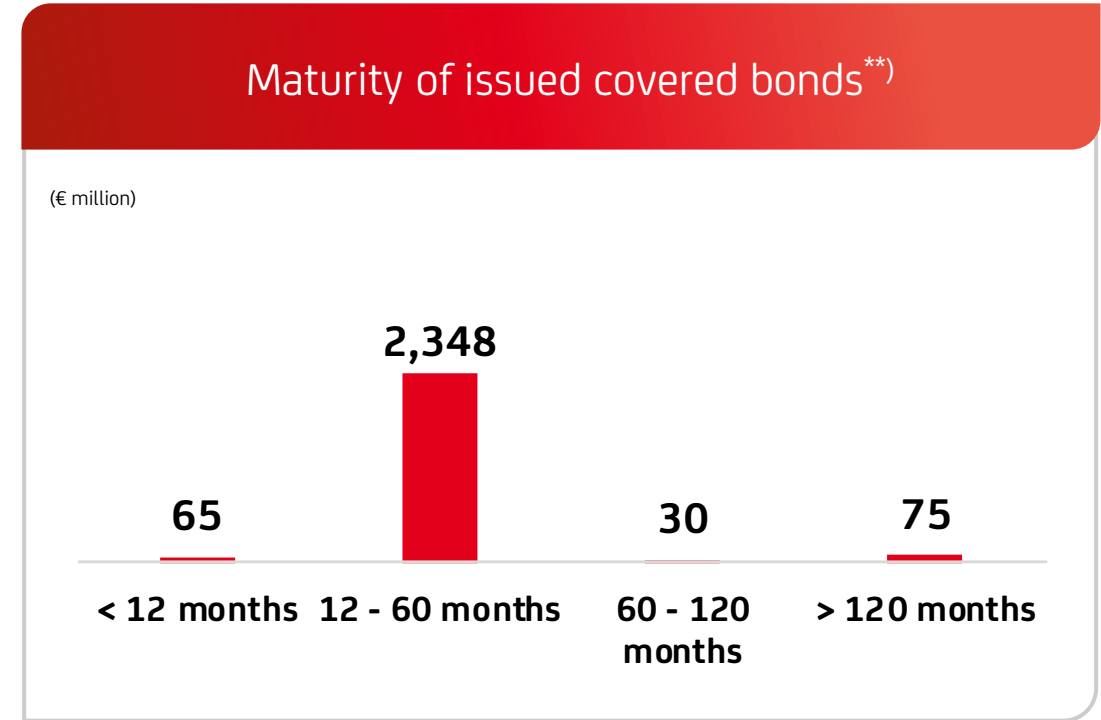
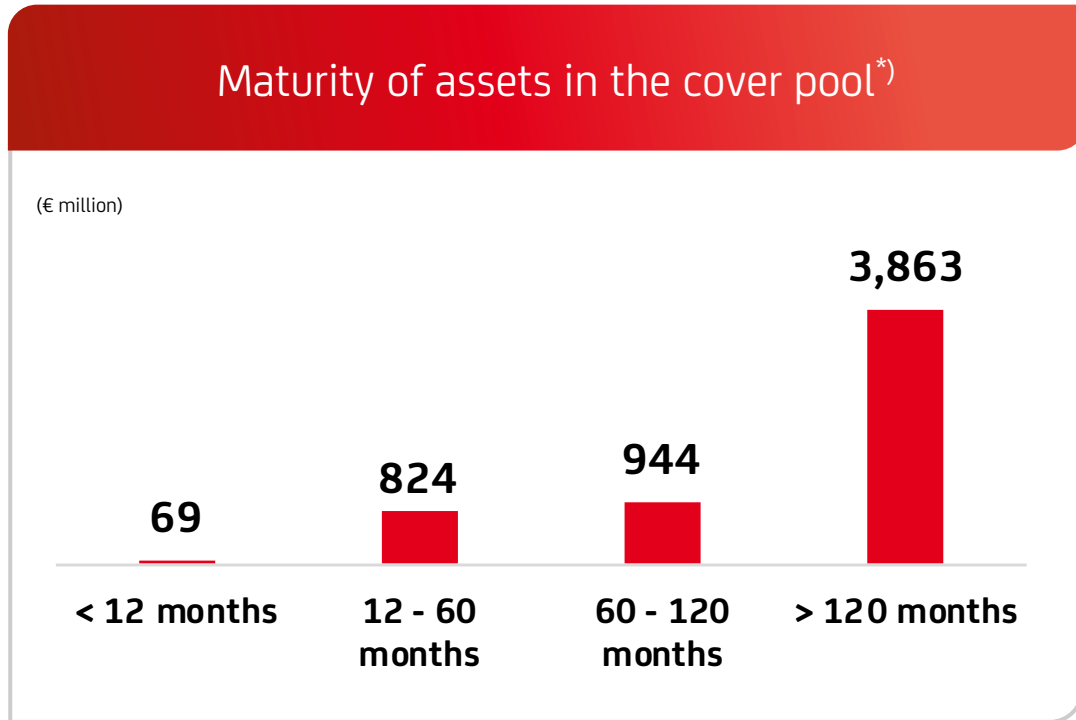
Parameters of Issues

Total Number	18
Average Residual Maturity (in years)	2.4

The valuation method for the cover assets is in accordance with § 6 (4) PfandBG



Public Sector Cover Pool - Maturity Structure of Cover Pool and Issues



^{*)} Without consideration of the repayment

^{**)} A list of Pfandbriefe and covered bonds of UniCredit Bank Austria AG (including the ISINs of all issues and information on the soft/hard bullet structure) can be found on the Covered Bond Label website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>).

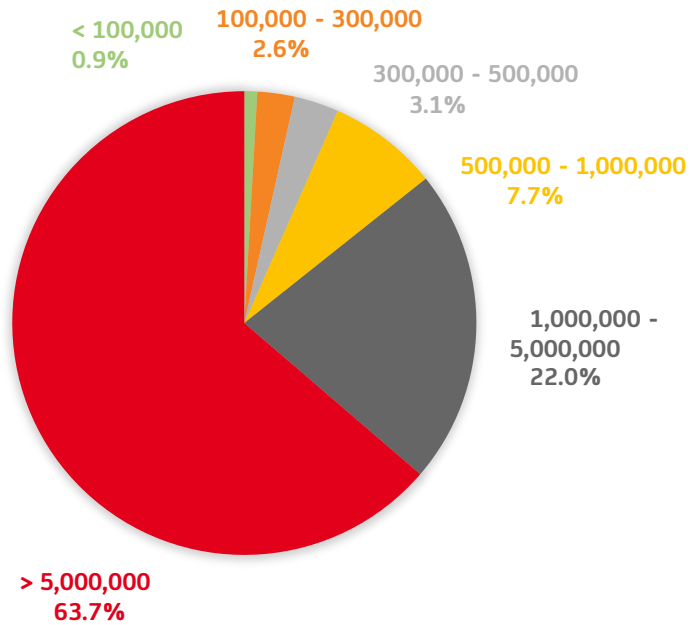
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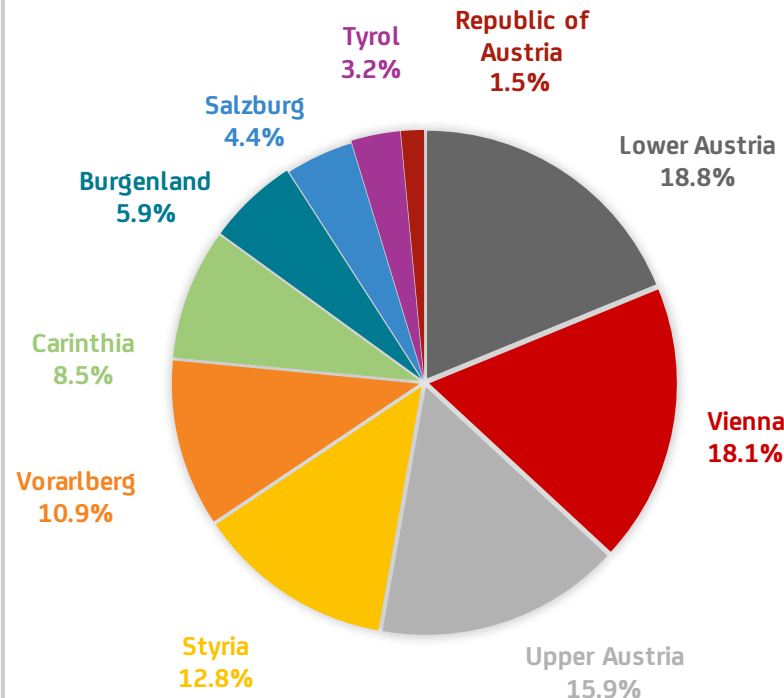


Public Sector Cover Pool - Breakdown ^{*)}

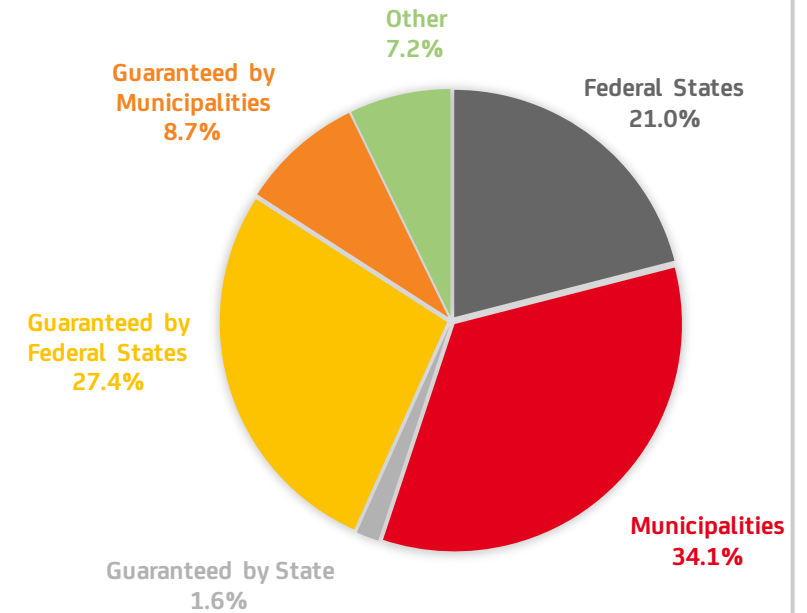
Breakdown by size of assets



Regional Breakdown Austria ^{*)}



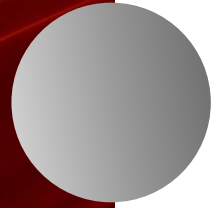
Breakdown by type of debtor/guarantor



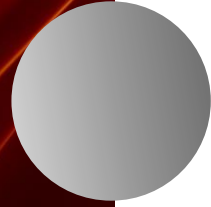
^{*)} Considering Guarantors



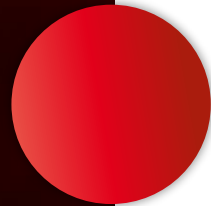
Agenda



Overview of Bank Austria



Funding & Liquidity



Annex

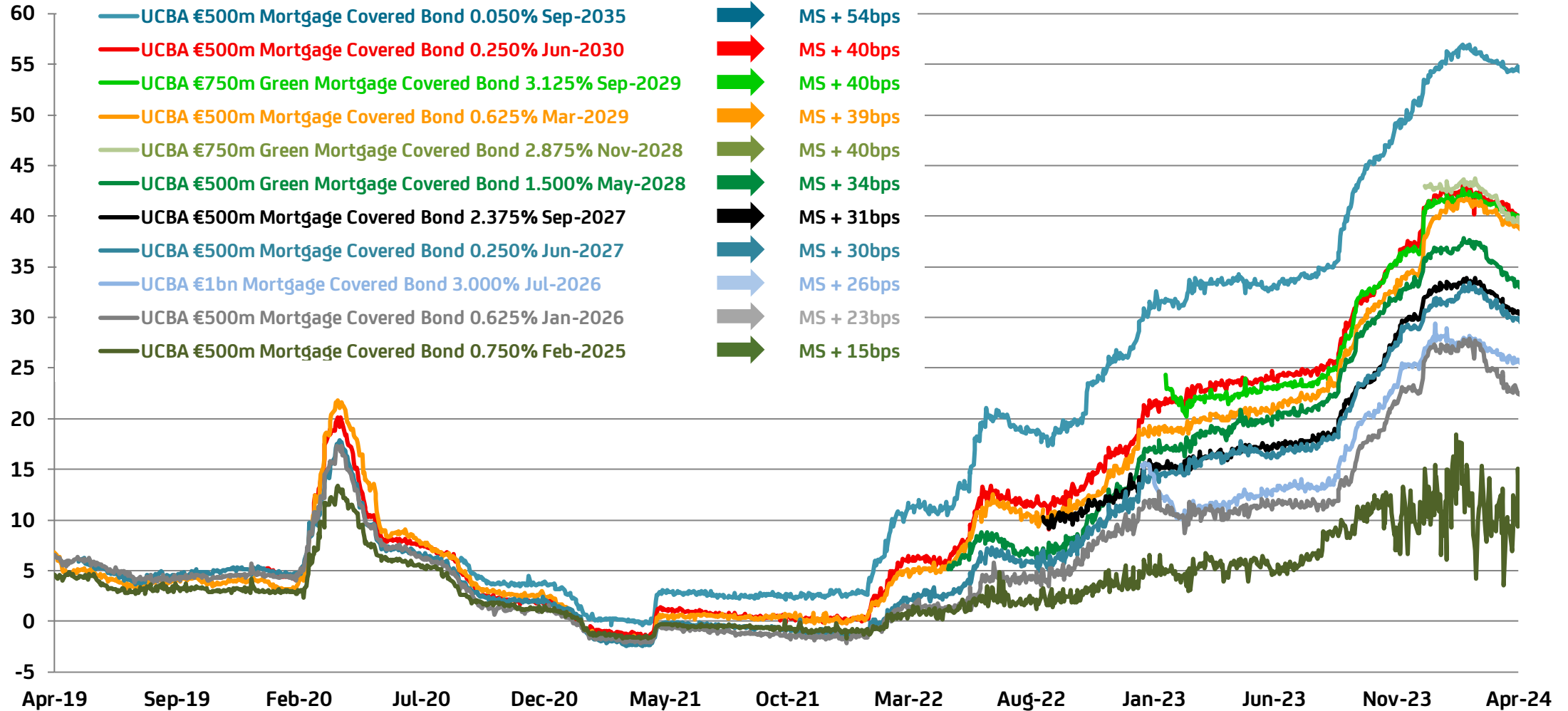
- **Pfandbrief Benchmark Issues**
- **Ratings Overview**
- **Legal Situation – Austrian Covered Bonds**



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
Mortgage Pfandbrief: AT000B049572	0.75%	25/02/2025	€ 500m	Feb. 2015	MS + 3bps

ANNEX UniCredit Bank Austria Covered Bond Spread Comparison



Source: Bloomberg; Data as of 30 April 2024
 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	Short-Term	Subordinated ¹⁾
Bank Austria²⁾	A2	A3 Stable	P-1	Baa3	A1 / P-1	A- / BBB+ ³⁾	BBB+ Stable	A-2	BBB-	A-	-	-	-
Public Sector Covered Bond	Aaa					-					-		
Mortgage Covered Bond	Aaa					-					-		
UniCredit S.p.A.	Baa1	Baa1 Stable	P-2	Baa3	Baa1 / P-2	BBB	BBB Stable	A-2	BB+	BBB+	BBB Stable	F2	BB+

¹⁾ Subordinated (Lower Tier II)

²⁾ Securities issued before 31 Dec. 2001 which benefit from a secondary liability by the City of Vienna (grandfathered debt) are exclusively subordinated and are also rated as shown above by Standard & Poor's, while by Moody's the corresponding subordinated securities are rated Baa1

³⁾ A- for insured deposits

(as of 7 May 2024)



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** under Austrian Civil Law



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