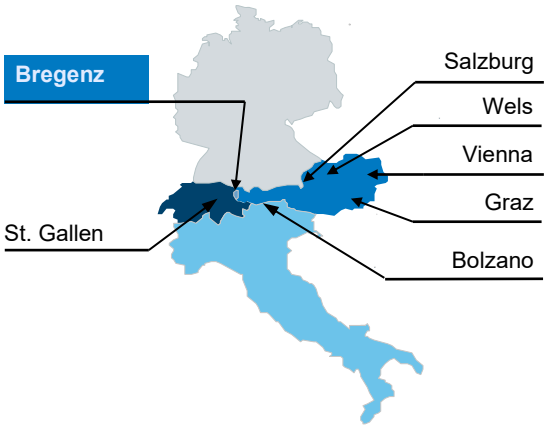
Hypo Vorarlberg Bank AG

Total assets	**EUR 15.6 bln**	**Cost-Income-Ratio**	**56.63%**
Employees (full-time equivalent)	**799**	**CET1 Quote**	**15.05%**
Total capital ratio	**17.74%**	**Earnings before taxes**	**EUR 15.0 mln**

all numbers as of June 30, 2026



Shareholder structure:

Hypo Vorarlberg was founded by the Vorarlberg State Parliament in 1897. Since 1996 the Bank is a stock corporation. The shareholder structure is as follows:

- Vorarlberger Landesbank-Holding Federal State of Vorarlberg: 76.8732 %
- Austria Beteiligungsgesellschaft mbH: 23.1268 %
  - LBBW: 15.4179%
  - L-Bank: 7.7089%

Market Area

- 17 branches, thereof 13 in Vorarlberg; further locations in St. Gallen (SUI), Bolzano (IT) and active in Southern Germany
- Leading corporate bank in Vorarlberg
- Approx. 89,000 retail and approx. 14,000 business customers

Enterpreneurial bank



As an entrepreneurial bank, Hypo Vorarlberg offers corporate and private customers a forward-looking financial solution for all those who focus on fulfilling their goals and wishes through human proximity, superior advice in a private atmosphere and excellent financial products.

Key figures

Balance sheet figures TEUR	30.06.2026	31.12.2025	Change in TEUR	in %
Total assets	15.572.072	15.380.414	191.658	1,2
Loans and advances to customers and banks	11.655.620	11.412.186	243.434	2,1
Liabilities to customers and banks	6.635.552	5.743.550	892.002	15,5
Securitised liabilities	6.997.545	7.703.605	-706.060	-9,2
Own funds	1.768.775	1.790.715	-21.940	-1,2
thereof Tier 1 capital	1.594.535	1.601.367	-6.832	-0,4
Total capital ratio	17,74%	18,95%	-1,21%	-6,4

Income statement TEUR	01.01.-30.06.2026	01.01.-30.06.2025	Change in TEUR	in %
Net interest income	104.708	102.885	1.823	1,8
Net fee and commission income	20.532	18.606	1.926	10,4
Administrative expenses	-70.194	-74.430	4.236	-5,7
Earnings before taxes	15.041	53.356	-38.315	-71,8

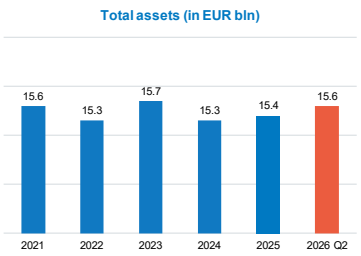
Corporate figures	01.01.-30.06.2026	01.01.-30.06.2025	Change absolute	in %
Cost income ratio (CIR)	56,63%	59,92%	-3,29%	-5,5
Return on equity (ROE)	1,97%	7,18%	-5,21%	-72,6
Employees (average number of employees per year)	799	788	11	1,4

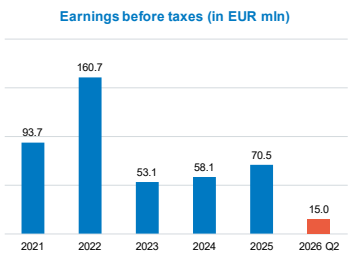
Issues

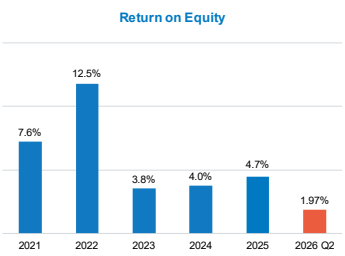
- Total outstanding issues: EUR 8.45 bln
- Euro 8,000,000,000 Debt Issuance Programme/ Stand Alone Documentation/Wohnbaubankprospekt
- Institutional notes and retail notes (national and international investors)
- Currencies: EUR, JPY, CHF
- Structures: plain vanilla, callables, covered
- Maturities: 4 to 30 years

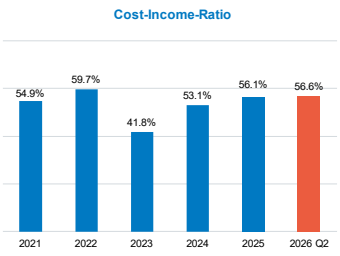
Investment Portfolio

- Investment portfolio: EUR 2.77 bln (excl. intragroup securities)
- Investment purpose: liquidity provision (EUR 101 mln credit book)
- Buy and hold investor
- Focus on EUR investments
- Structures: outright fixed coupon and floating (interest structures < EUR 25 mln)









Regulatory Key Figures

Basel III

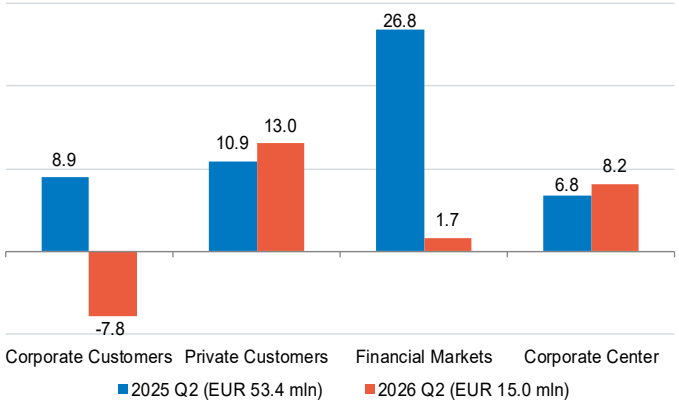
	30.06.2026
Common equity tier 1 capital ratio (CET1)	15.05%
Total capital ratio	17.74%
NSFR	116.78%
Leverage Ratio	9.86%

LCR

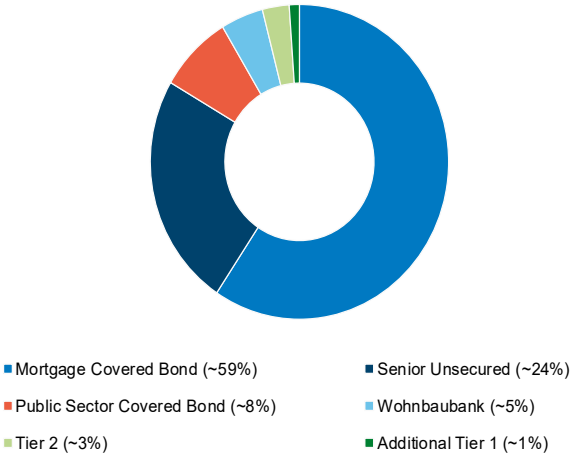
in million EUR	30.06.2026
Assets	1,852
Outflows	1,733
Inflows	186
LCR	**120%**

The current minimum requirement of the Managing Board for CET1 ratio is **13 %** and for the total capital ratio **16 %**.

Results by business segment (in EUR mln)



Capital Market Funding (EUR 8.45 bln)



Ratings

Ratings	Moody's
Long-term bank deposits	A3
Short-term	P-2
Outlook	negative
Subordinated debt	Baa3

Covered bonds	Moody's
Public sector covered bonds	Aa1
Mortgage covered bonds	Aaa
CR Assessment (CRA)	A2
CB Anchor (CRA + 1 notch)	A1

Sustainability

Prime-Rating (C) ISS-ESG

Disclaimer
All rights reserved for Hypo Vorarlberg Bank AG.
This document was created by Hypo Vorarlberg Bank AG exclusively for the purpose of giving corporate presentation by Hypo Vorarlberg Bank AG. This presentation may only be shown to business customers and institutional clients. This document may not be changed or shared with third parties without the express consent of Hypo Vorarlberg Bank AG. Anyone in possession of this information or document is obliged to learn about the legal regulations governing possession and sharing of such information and comply with those regulations. This presentation may not be shared with or transmitted to any country with laws restricting the sharing or transmission of such information. This presentation is exclusively for general information purposes. It does not represent an offer to conclude an agreement on the provision of investment advisory services or the purchase of securities. Where this presentation cites information not originating from Hypo Vorarlberg Bank AG or not produced at its request, such information has been compiled from sources deemed trustworthy without being verified. For this reason, Hypo Vorarlberg Bank AG assumes no guarantee that such information is complete or correct. Hypo Vorarlberg Bank AG assumes no responsibility or liability whatsoever for expenses, losses or damage from or in connection with the use of all or part of the information contained in this presentation. This presentation may contain forward-looking statements concerning future expectations and other forward-looking statements or information about future predictions of developments based on current planning, opinions and/or assumptions. Such statements are made subject to known or unknown risks and uncertainties that are generally difficult to predict and beyond the control of Hypo Vorarlberg Bank AG. This may result in material differences between the results, performance and/or events implied in these statements and the actual results posted in the future.
Hypo Vorarlberg Bank AG assumes no obligation to publicly update or revise its forward-looking statements on the basis of new information, future events or for other reasons.