

CORPORATE PRESENTATION

HYPO VORARLBERG BANK AG

Bregenz, November 2026

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01 HYPO VORARLBERG BANK AG



HYPO VORARLBERG AT A GLANCE

Largest single banking institution in Vorarlberg

- 799 employees (full-time equivalent)
- Total assets of EUR 15.6 billion

Strong distribution channel in our home market

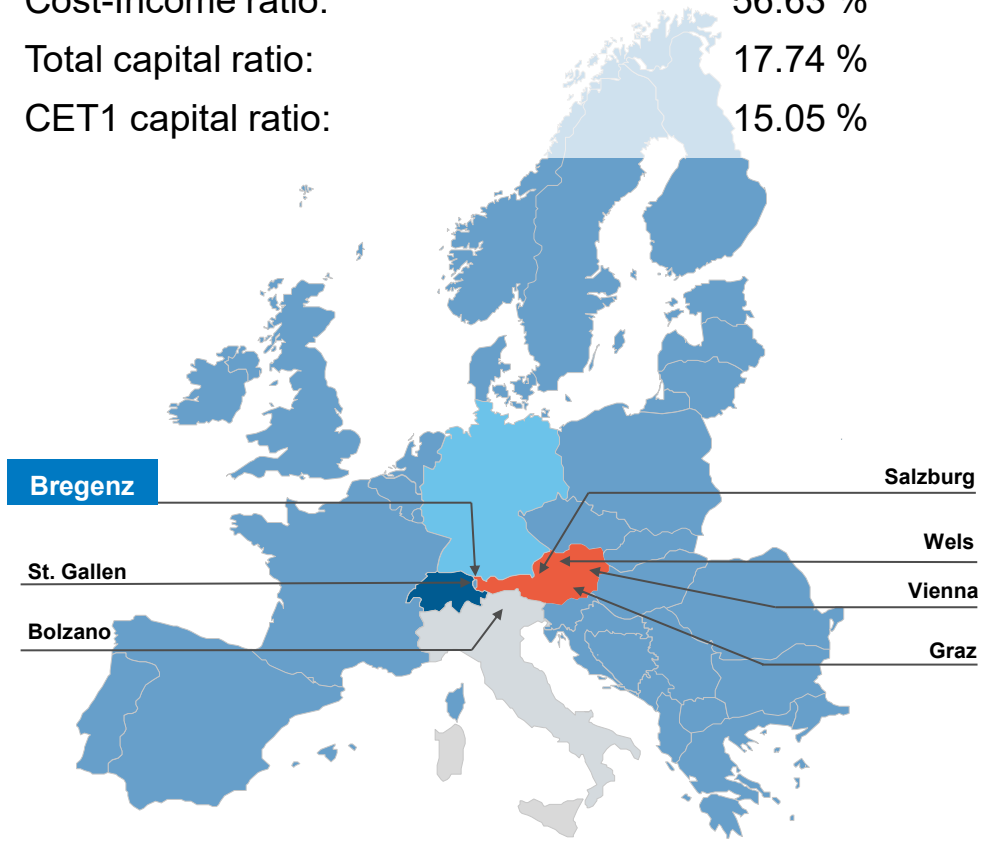
- 17 branches, thereof 13 in Vorarlberg; further locations in St. Gallen, Bolzano and active in Southern Germany
- Leading corporate bank in Vorarlberg
- approx. 89,000 retail- and approx. 14,000 business customers

Ratings

- Moody's: A3 (Outlook: negative)
  - Mortgage Pfandbriefe: Aaa
  - Public Sector Pfandbriefe : Aa1
- C Rating (Prime) of ISS-ESG

Financial data

Earnings before taxes:	EUR 15.0 mln
Cost-Income ratio:	56.63 %
Total capital ratio:	17.74 %
CET1 capital ratio:	15.05 %



Source: Own diagram, Semi-annual report as of June 30, 2026

AWARDS


Mit Prädikat
summa cum laude
ausgezeichneter
Vermögensverwalter
Handelsblatt
Elite Report 2026


österreichischer dachfonds award
DFA
GEWINNER
2025
GELD MAGAZIN


RECOMMENDER
FMVÖ
finanz-marketing verband
exzellente
Kund:innen-
Orientierung
2025


familien
freundlicher
betrieb
Vorarlberg
Ausgezeichnet
2026-2027


Ausgezeichneter
Lehrbetrieb
2024

OUR CORE COMPETENCIES

The people and businesses in Vorarlberg, throughout Austria and in selected regions are our customers. We focus on what we do best – our core competencies.

CORPORATE CLIENTS

- FINANCING + SUBSIDIES ADVISORY
- PAYMENT TRANSACTIONS
- INVESTMENT

PRIVATE CLIENTS

- FINANCING
- INVESTMENT
- RETIREMENT PROVISIONS

OUR SHAREHOLDERS

76.8732 %

Vorarlberger Landesbank Holding

(State of Vorarlberg)

23.1268 %

Austria Beteiligungsgesellschaft mbH

Landesbank Baden-Württemberg

Landeskreditbank Baden-Württemberg Förderbank

HYPO VORARLBERG BANK AG

Hypo Immobilien & Leasing

Hypo IMMO ITALIA GMBH, Bolzano

Hypo Vorarlberg Leasing in Bolzano, Italy

Holdings:
- comit insurance broker
- Masterinvest custodian

BUSINESS STRATEGY

Continuity & reliability
Customer business remains at the center

Strengthening the brand
Consolidate / expand position



Organic Growth
Regions of growth in eastern Austria, southern Germany and Switzerland



Private Banking
Expansion within the top segment of the investment business



Productivity & Efficiency
Cost leadership is an important strategic advantage



Digitalization
Integration of IT in the bank for the further development of digital applications and processes

02 OUR CORE MARKET



ECONOMIC SITUATION – VORARLBERG AND AUSTRIA

VORARLBERG

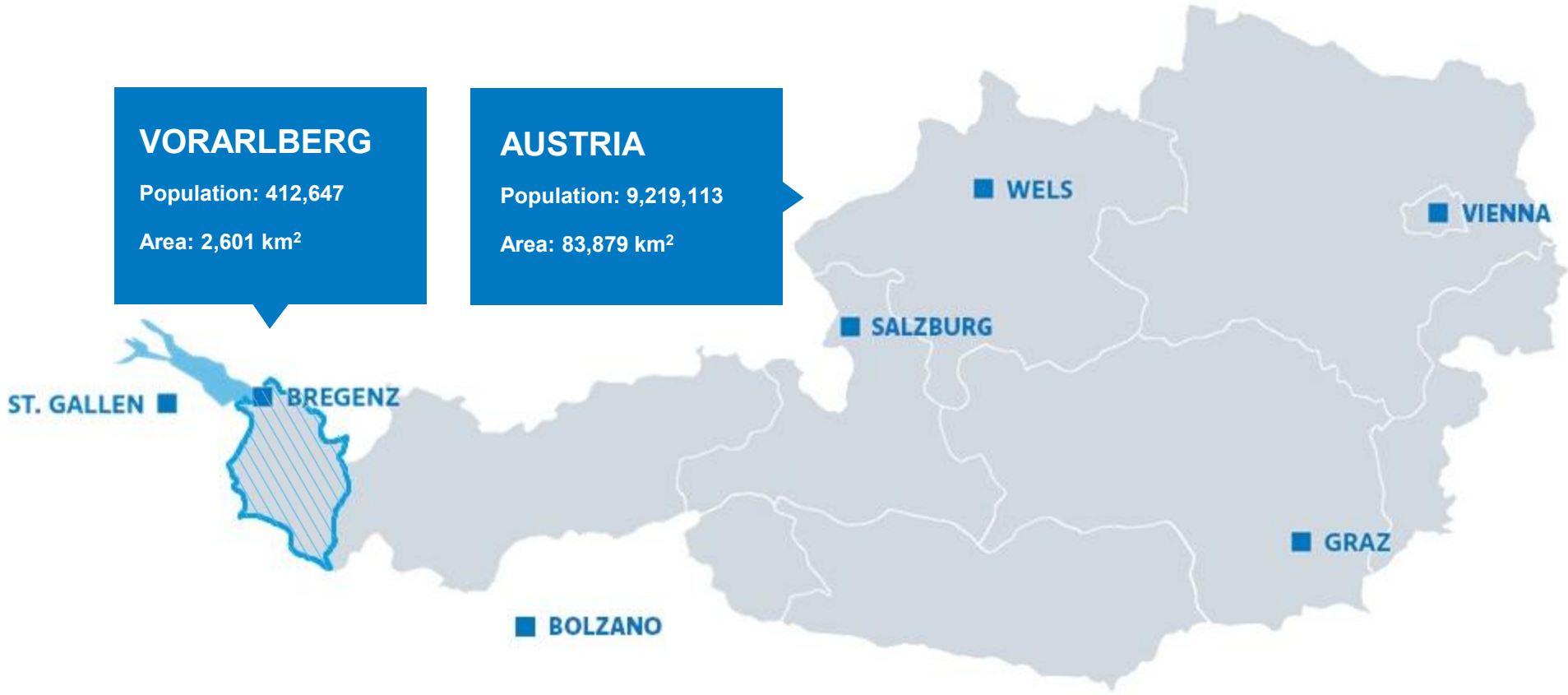
Population: 412,647

Area: 2,601 km²

AUSTRIA

Population: 9,219,113

Area: 83,879 km²



ECONOMIC SITUATION – AUSTRIAN FUNDAMENTALS

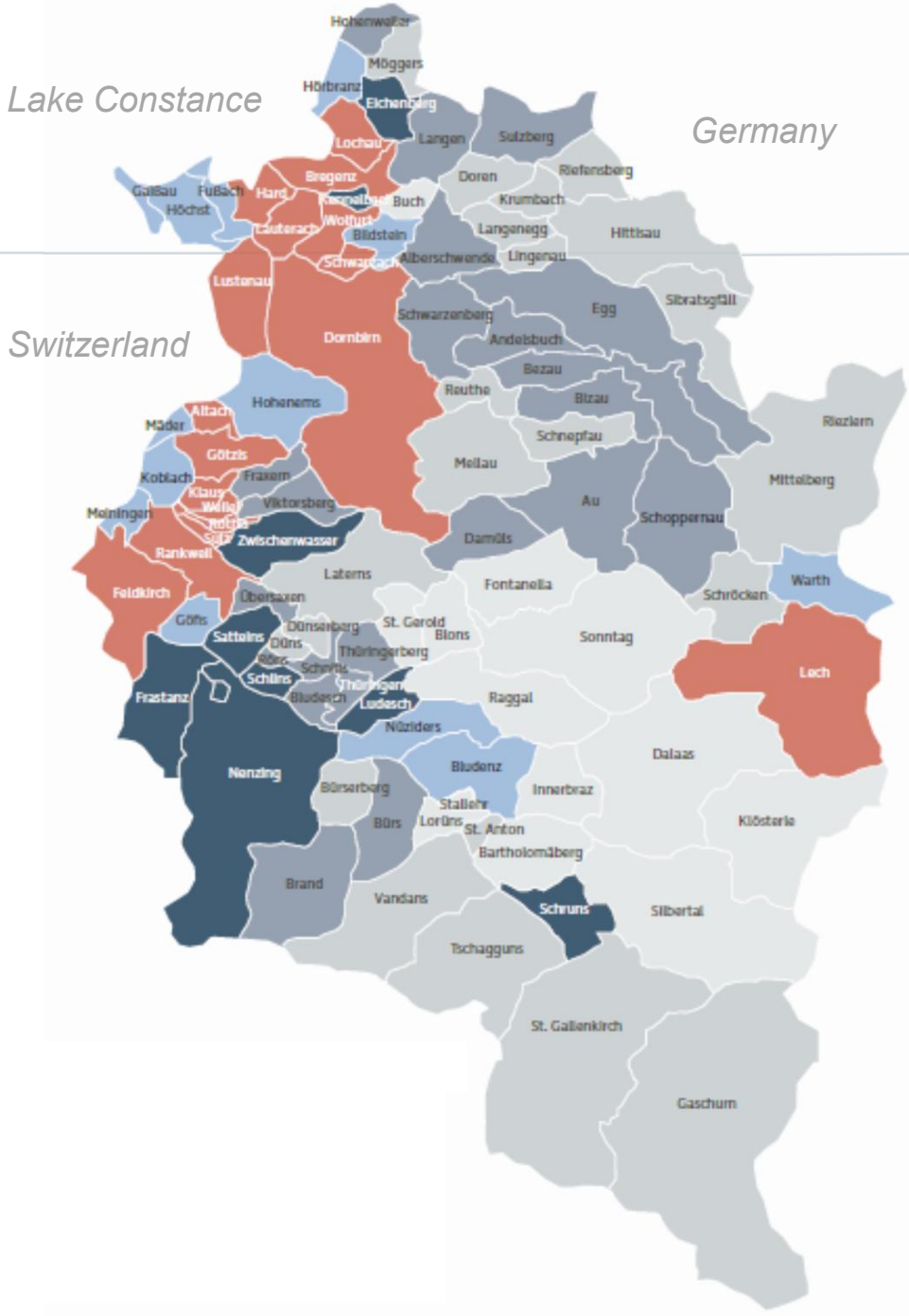
in %	2026		2027	
	Austria	Eurozone	Austria	Eurozone
Gross Domestic Product (GDP), real	0.9	0.9	1.1	1.2
Inflation (HICP)	3.2	3.0	2.4	2.3
Unemployment rate	5.9	6.4	5.6	6.4
Current account balance in % GDP	1.4	1.7	1.6	1.7
Budget surplus/deficit (Maastricht) in % GDP	-4.2	-3.3	-3.5	-3.5
Debt to GDP in %	82.9	90.2	83.6	91.2

Rating of Austria	longterm	shortterm	Outlook
Moody's	Aa1	P-1	Negative
Standard & Poor's	AA+	A-1+	Stable
Fitch	AA	F1+	Stable
Morningstars DBRS	AA (high)	R-1 (high)	Stable
Scope Ratings	AA+	S-1+	Negative

Sustainability country rating	
Sustainanalytics	# 10 of 163 countries worldwide
ISS-STOXX	# 11 of 178 countries worldwide
EPI (Yale Universität)	# 10 of 177 countries worldwide
SDG Index	# 6 of 167 countries worldwide
MSCI ESG Ratings	AA

Source: www.oebfa.at, September 2026

PROPERTY PRICES IN VORARLBERG



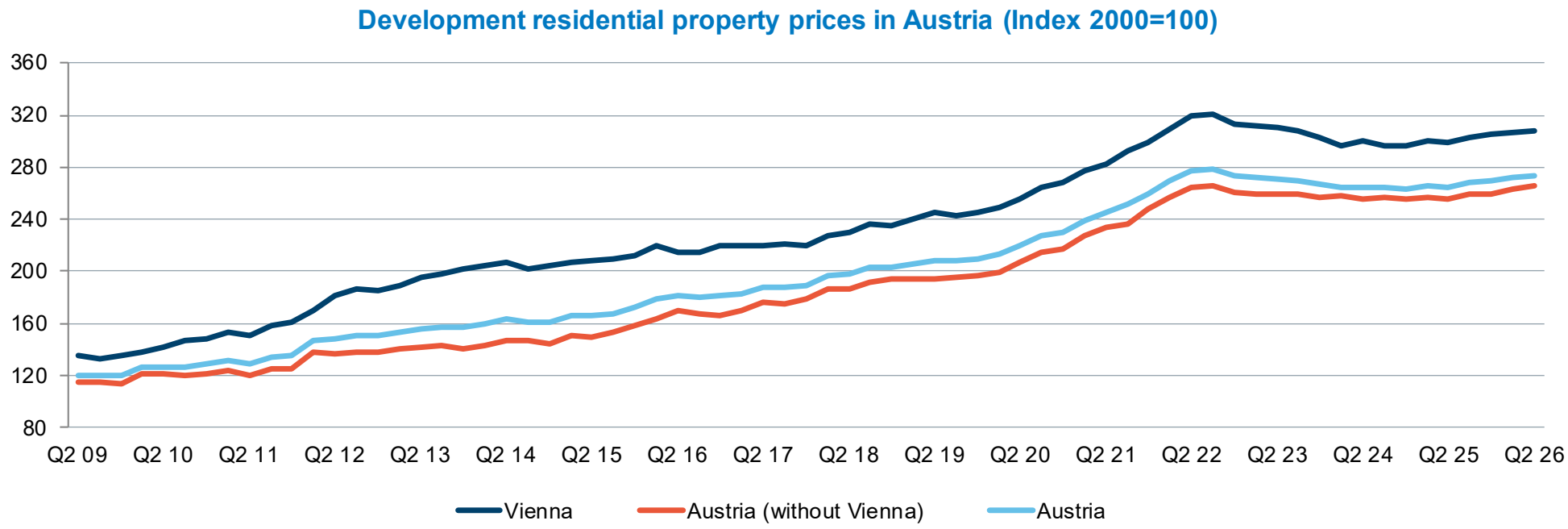
- Average value up to EUR 300
- Average value from EUR 301 to EUR 420
- Average value from EUR 421 to EUR 550
- Average value from EUR 551 to EUR 630
- Average value from EUR 631 to EUR 779
- Average value from EUR 780

These are average prices in euros per square meter.

Source: Hypo Immobilien Leasing: Target prices 2026 Vorarlberg

DEVELOPMENT OF RESIDENTIAL PROPERTY PRICES

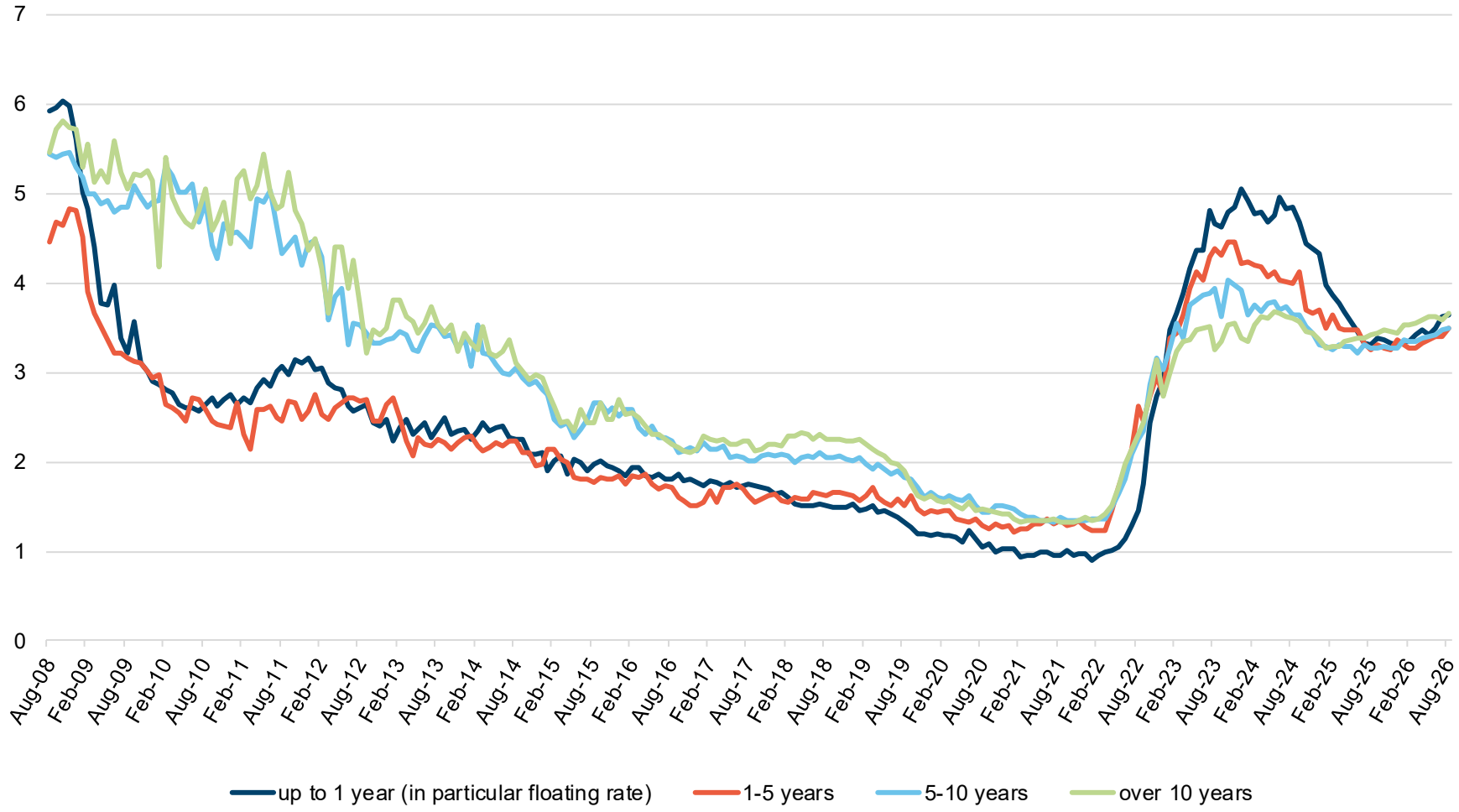
Change in per cent.	2023	2024	2025	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
Austria	-1.6	-2.1	+1.0	+0.4	0.0	+1.5	+2.1	+2.4	+3.6
Austria excl. Vienna	-1.1	-1.1	+0.7	-0.2	+0.2	+1.2	+1.6	+2.5	+4.2
Vienna	-2.3	-3.4	+1.4	+1.2	-0.3	+1.8	+2.9	+2.3	+2.9



Source: www.oenb.at/isaweb/report.do?lang=DE&report=6.6

INTEREST RATE FOR HOUSING LOANS IN AUSTRIA

AFTER INITIAL FIXED-INTEREST PERIOD IN %



Source: https://oenb.shinyapps.io/immodashboard/

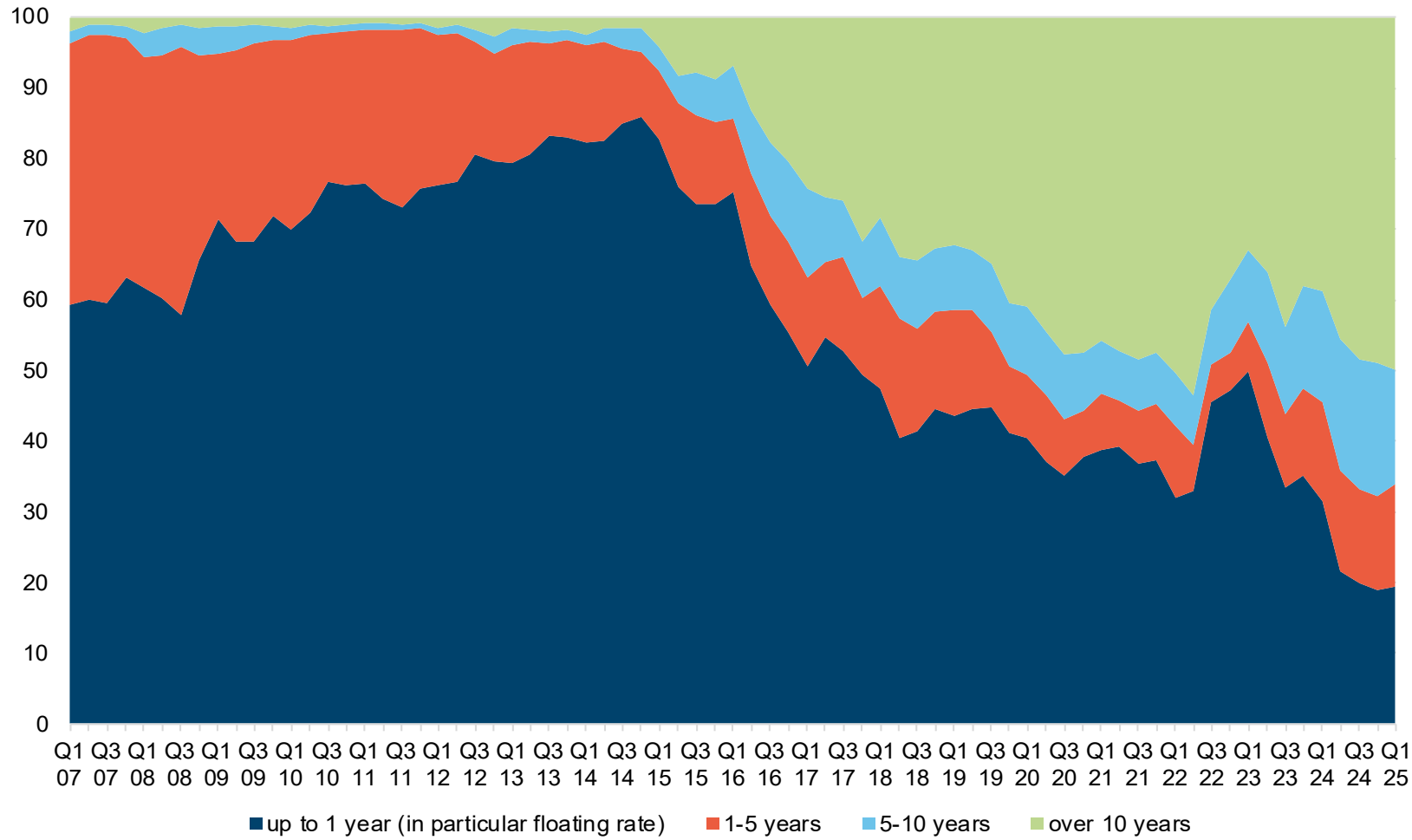
ANNUAL GROWTH RATES OF LOANS IN AUSTRIA



Source: www.oenb.at/isawebstat/createChart;jsessionid=B54C21A4677ED3BF2C5DD21F2F612DF0?lang=DE&chart=1.5.7.1

SHARE OF FIXED-INTEREST HOUSING LOANS IN AUSTRIA

AS A PERCENTAGE OF ALL NEW LOANS



Source: https://oenb.shinyapps.io/immodashboard/

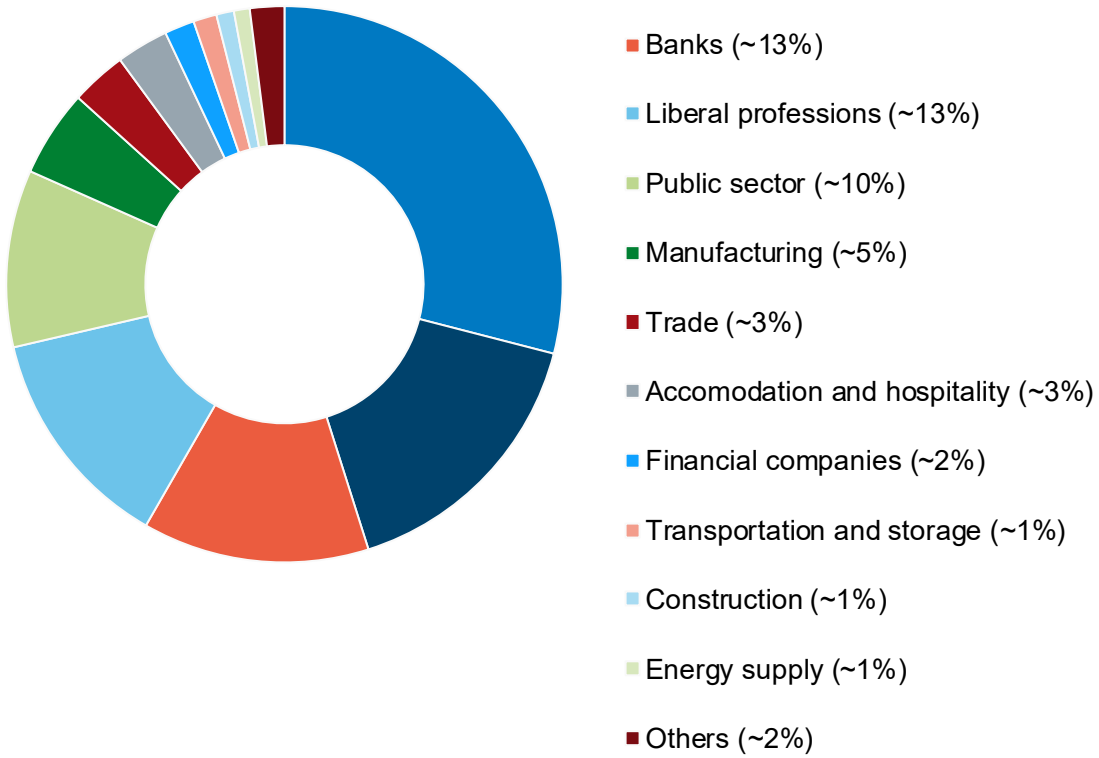
03 BUSINESS DEVELOPMENT



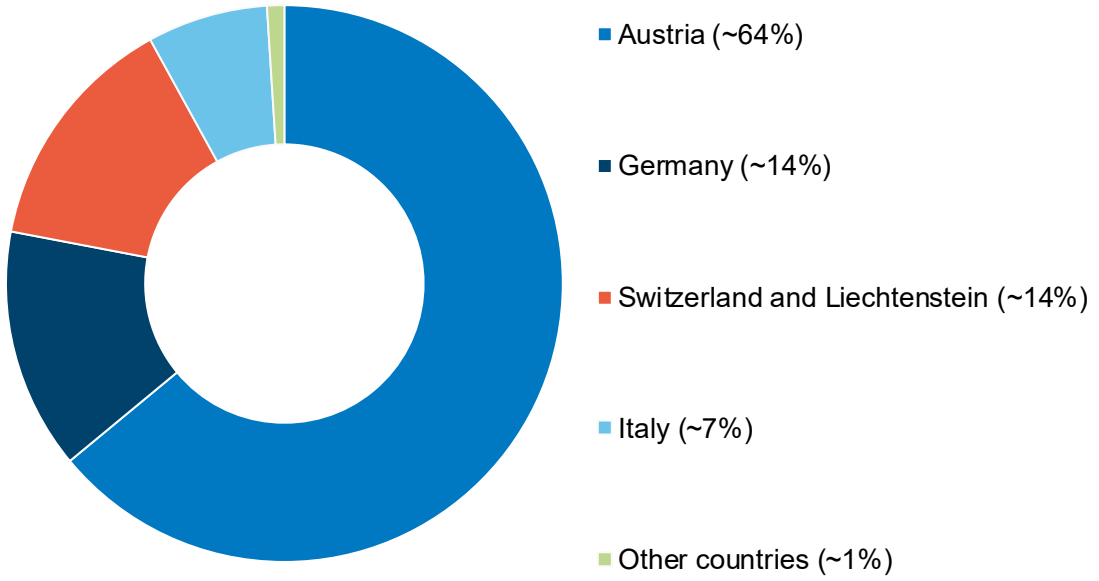
Alter Rhein

BRANCH AND REGIONAL DISTRIBUTION OF LOANS

Business Segments



Regions

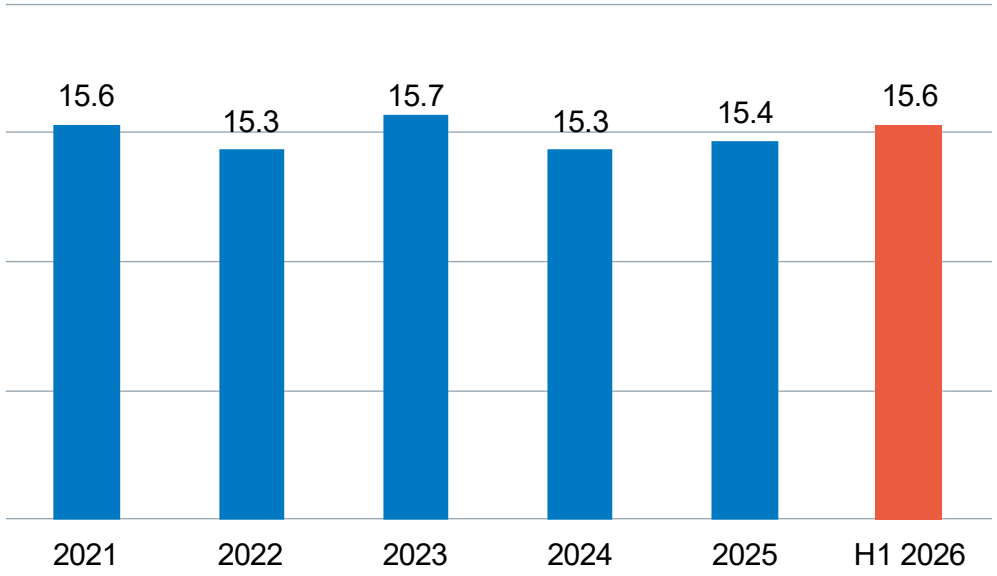


Source: Own diagram, Semi-annual report as June 30, 2026

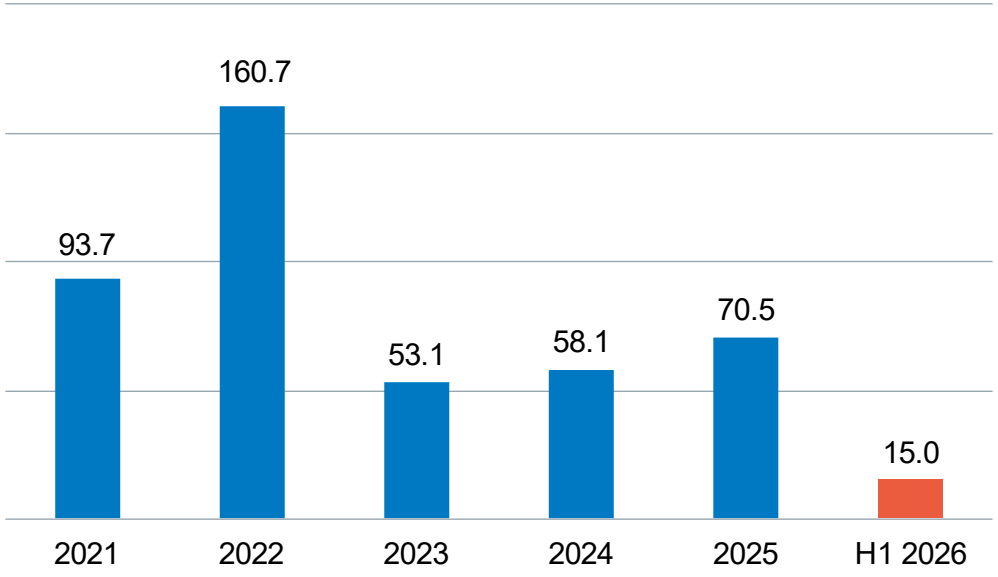
TOTAL ASSETS AND RESULTS OF ORDINARY BUSINESS ACTIVITIES

HYPO VORARLBERG

Total Assets (in bln EUR)

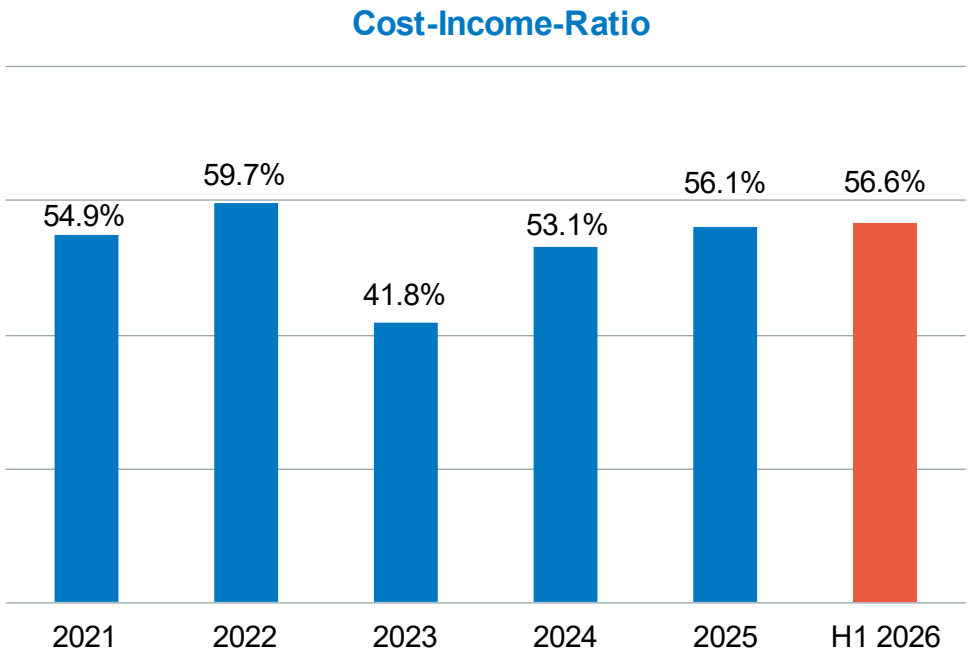


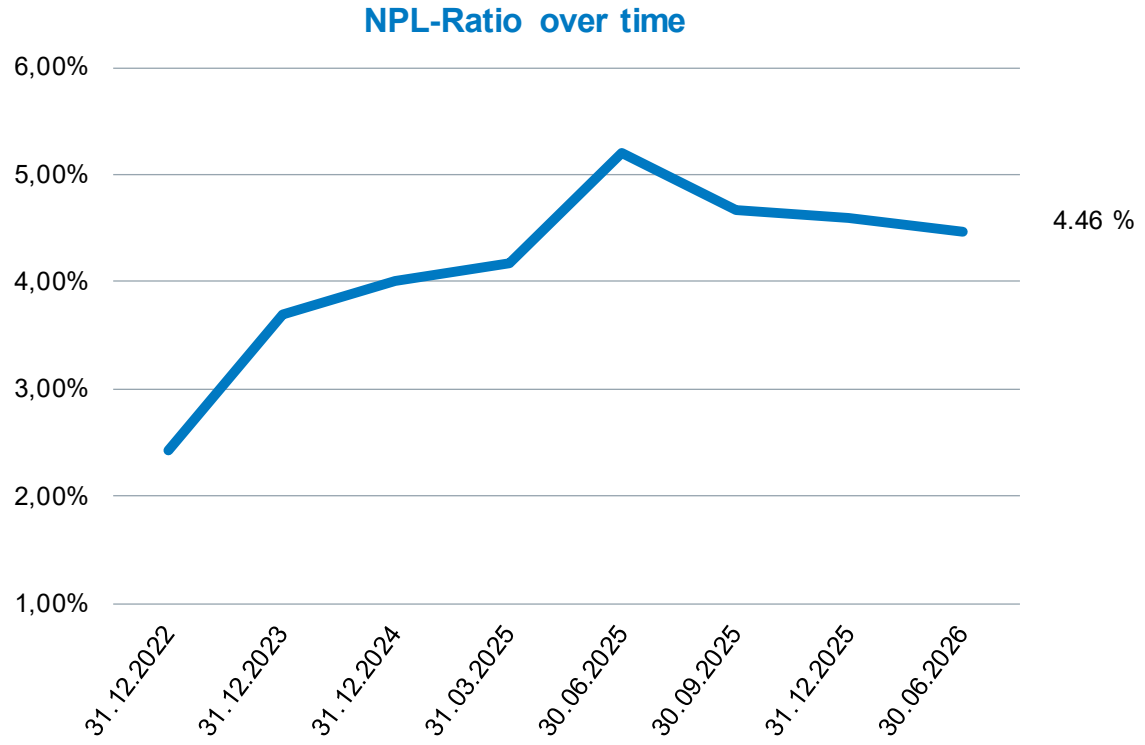
Results of ordinary business activities (in million EUR)



Source: Semi-annual report as of June 30, 2026

COST-INCOME-RATIO AND NPL-RATIO

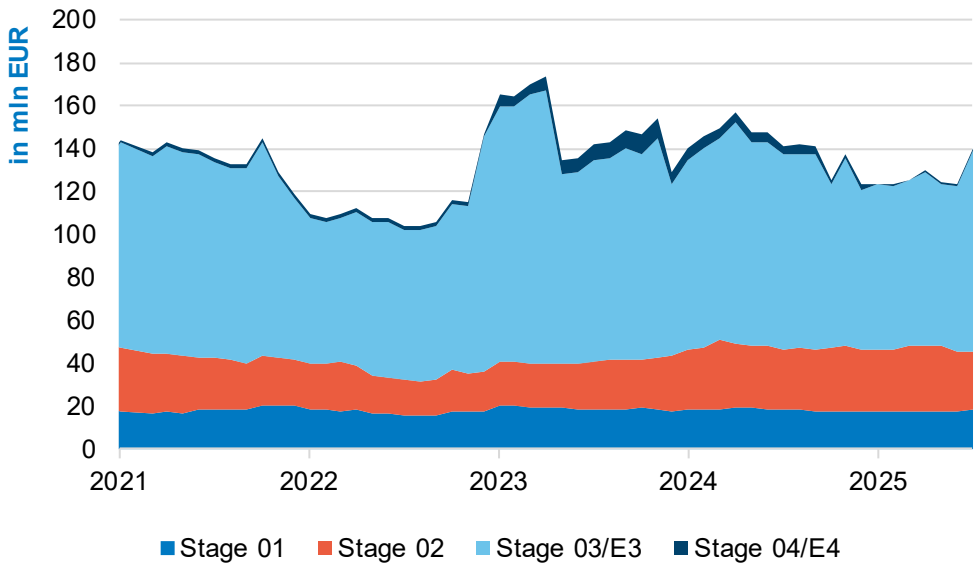




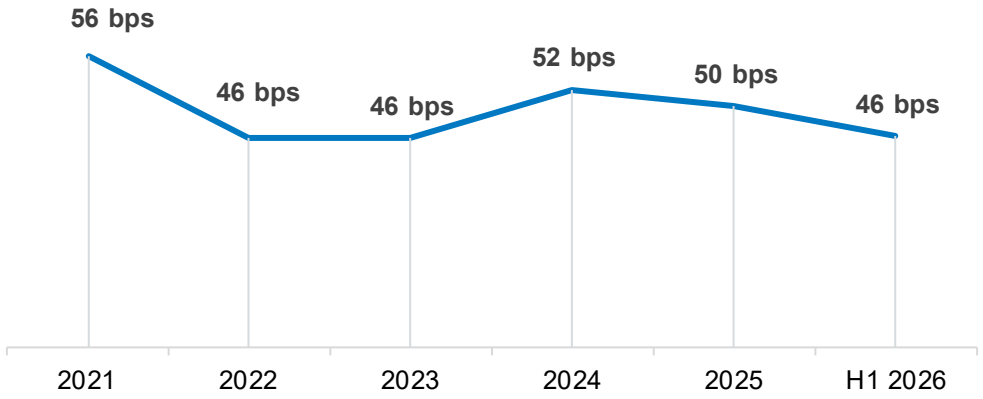
Source: Semi-annual report as of June 30, 2026

DEVELOPMENT OF RISK COSTS

Risk provisions by impairment category



Risk provisions (ECL)* Stage 1 & 2 vs. RWA



The NPL Coverage Ratio II as of June 30, 2026 is 93.70 %.

Source: Own diagram, Numbers as of June 30, 2026
* ECL = expected credit loss
** (Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances + eligible economic collateral against non-performing loans and advances) / Total gross non-performing loans and advances

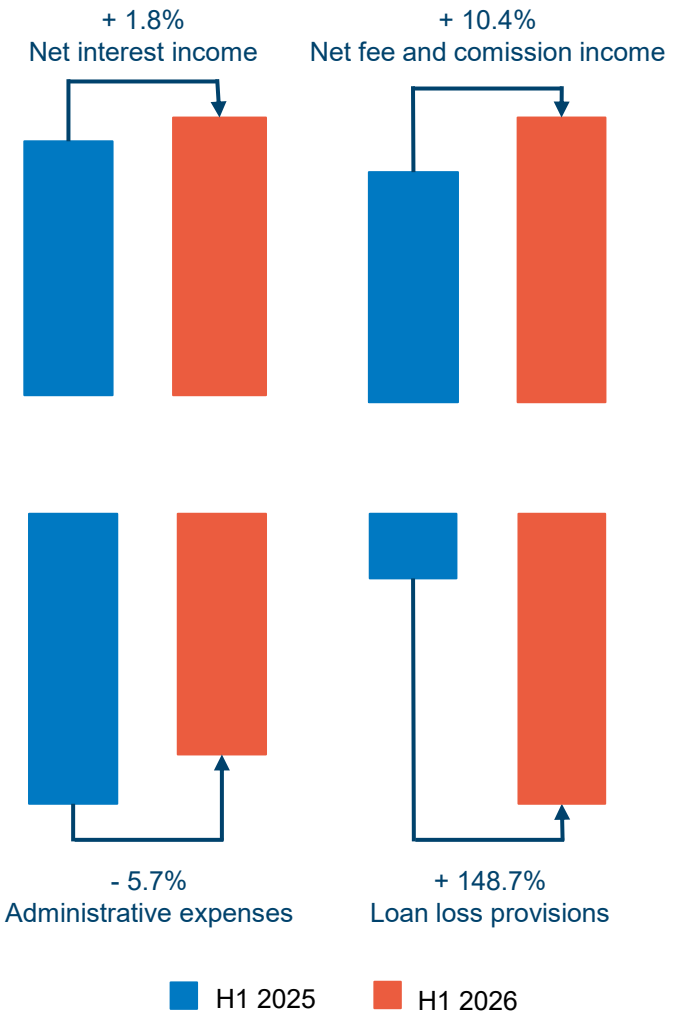
EARNINGS BEFORE TAXES

- Hypo Vorarlberg performed well in the first half year of 2026 despite a challenging environment. The operating result developed positively.
- Net commission income was a stable pillar of business development in the first half year of 2026. It increased by 1.8 %.

in TEUR	H1 2025	H1 2026
Net interest income	**102,885**	**104,708**
Dividend income	132	102
Net fee and commission income	**18,606**	**20,532**
Net result from financial instruments	18,585	-7,064
Other operating result	1,757	-3,579
Administrative expenses	**-74,430**	**-70,194**
Depreciation and amortization	-4,144	-4,060
Loan loss provisions and impairment of financial assets	**-10,400**	**-25,861**
Impairment of non-financial assets	-58	0
Result from equity consolidation	423	457
Earnings before taxes	**53,356**	**15,041**

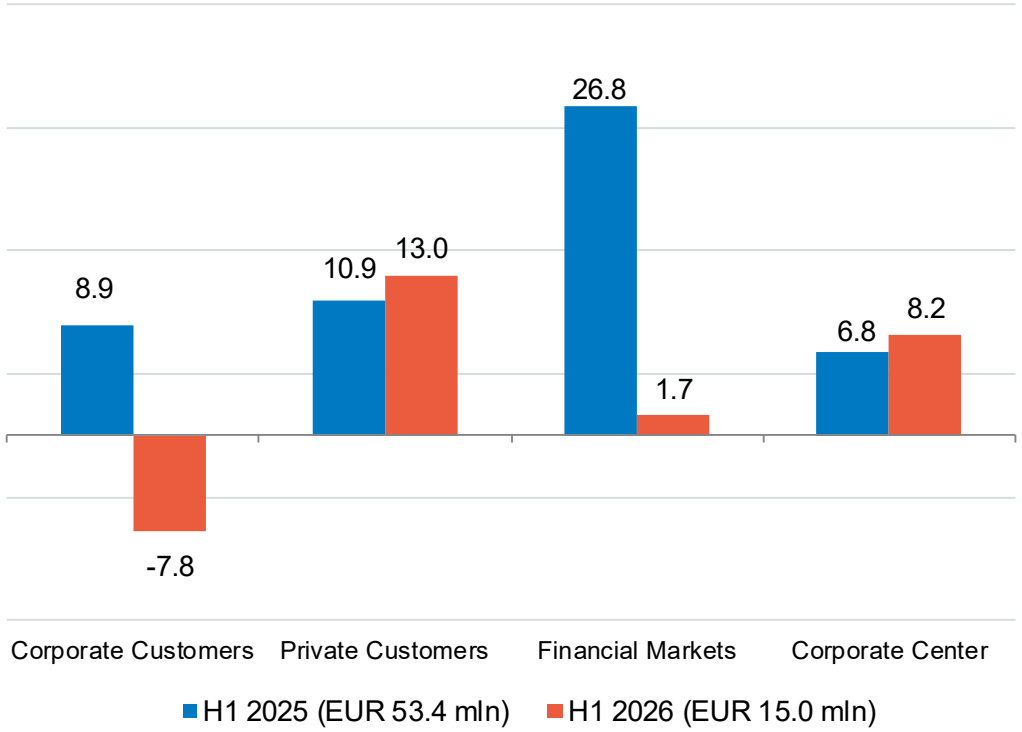
Source: Own diagram, Numbers as of June 30, 2026

- Net interest income was 10.4 % above the previous year's result.
- Administrative expenses declined by 5.7 % compared with the previous year.
- Risk provisions were influenced by economic conditions, as expected - increased to 25,861 TEUR.

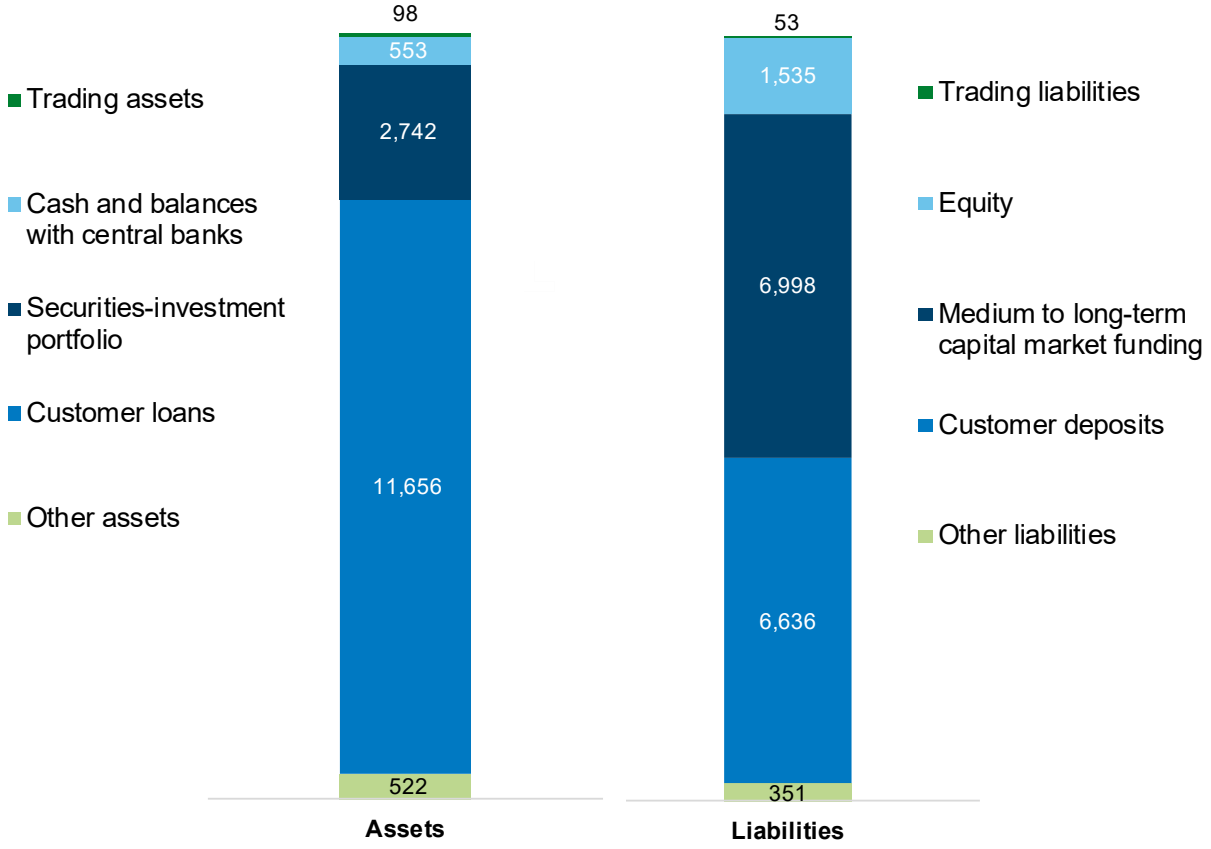


BUSINESS SEGMENT DEVELOPMENT / ASSETS AND LIABILITIES

Earnings before taxes (in mln EUR)



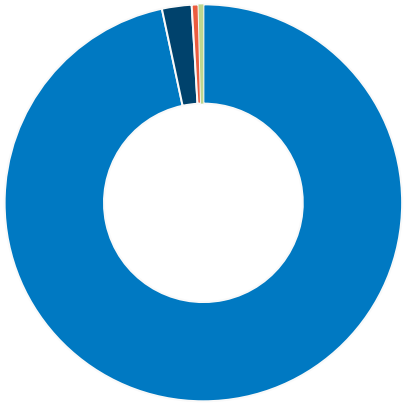
Assets and liabilities EUR 15,572 (in mln EUR)



Source: Semi-annual report as of June 30, 2026
Own diagram, Numbers as of June 30, 2026

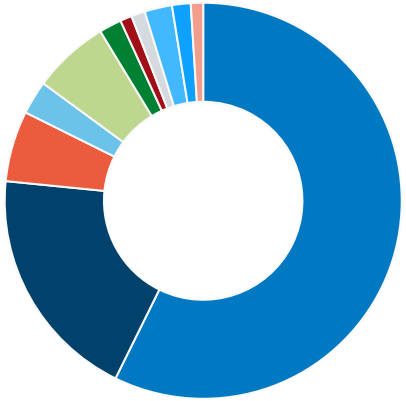
SECURITIES PORTFOLIO

By currency (EUR 2.77 bln)



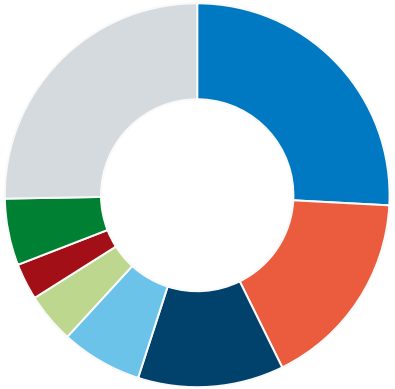
- EUR (96.7%)
- USD (2.4%)
- GBP (0.6%)
- CHF (0.4%)

By current rating (EUR 2.77 bln)



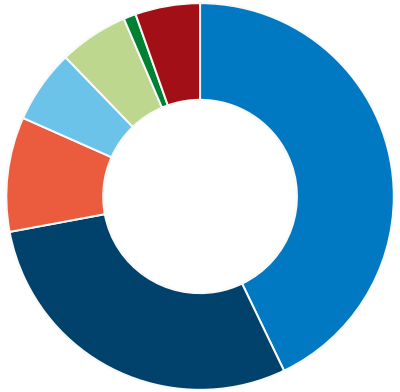
- AAA (57.1%)
- AA+ (19.2%)
- A- (5.8%)
- AA- (2.7%)
- A+ (6.2%)
- A (1.8%)
- BBB- (1.0%)
- BBB+ (1.1%)
- AA (2.2%)
- BBB (1.5%)
- < BBB- (1.0%)

By national economic risk (EUR 2.77 bln)



- Austria (25.8%)
- Germany (16.9%)
- France (12.3%)
- Netherlands (6.8%)
- supranational (4.2%)
- Norway (3.1%)
- Europe (5.6%)
- Other (25.3%)

By industry (EUR 2.77 bln)



- Banks covered bonds (42.9%)
- Public (29.2%)
- Banks (9.6%)
- Banks with state guarantee (6.1%)
- Development banks (5.8%)
- Chemicals (1.0%)
- Others (5.4%)

Source: Own diagram, Numbers as of June 30, 2026



04 OUR SUSTAINABILITY

OUR PATH TO SUSTAINABILITY

2013 - 2016

2013
Founding member "Climate Neutrality Alliance 2025"

2014
Start of sustainability (donation fund, purchase of hybrid/e-cars)

2016
- Own position in the field of sustainability
- Installation of photovoltaic systems

2017
- 1st Austrian bank with a green bond
- Exclusion criteria in core business
- First sustainability report (2016)
- First stakeholder survey
- ISS ESG rating: Approvement to C (prime range)

2018
Guidelines for sustainable Procurement

2019
Expansion of exclusion criteria in asset management

2020
- CHF Green Bond
- Second stakeholder survey

2021
- Climate Neutrality Alliance 2025 becomes the "turn to zero" initiative

2022
- Connection to energy certificate center
- respACT Membership
- Project “Sustainable Finance" with external support

2023
- Publication of updated Green Bond Framework, taking into account the EU Taxonomy on a best effort basis
- Issuance of a EUR 500 Mio Senior Green Bond

2024
- Joining PCAF
- Sustainability strategy as part of bank management

2025
Start of the development of the CTP (Climate Transition Plan)

2026
Green Bond Framework update planned - technical criteria (regarding SCC) of the EU Taxonomy



TODAY

SCC = Substantial Contribution Criteria
PCAF = Partnership for Carbon Accounting Financials
respACT = Corporate platform for responsible business and internationally active network for expertise

SUSTAINABILITY – RATINGS AND MEMBERSHIPS

ISS-ESG

Corporate ESG Performance – Prime – RATED BY ISS ESG

Status	**Prime**
Rating	**C**
Prime Threshold	**C**

SUSTAINALYTICS

Rated – MORNINGSTAR | SUSTAINALYTICS

RESPACT

respACT – austrian business council for sustainable development

PCAF

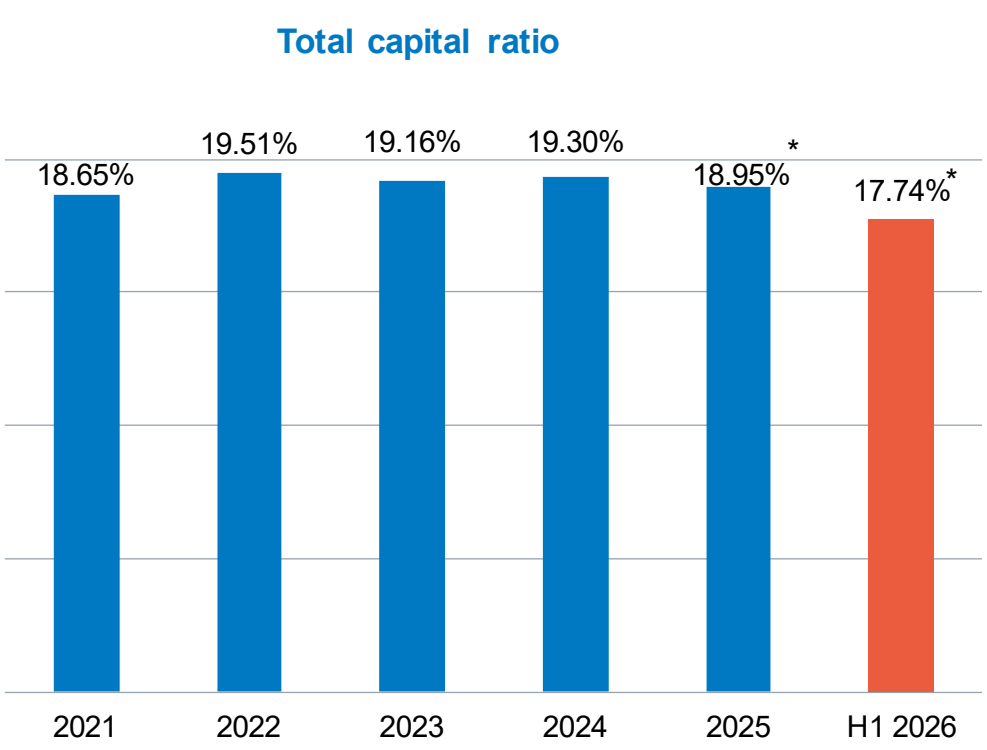
PCAF®

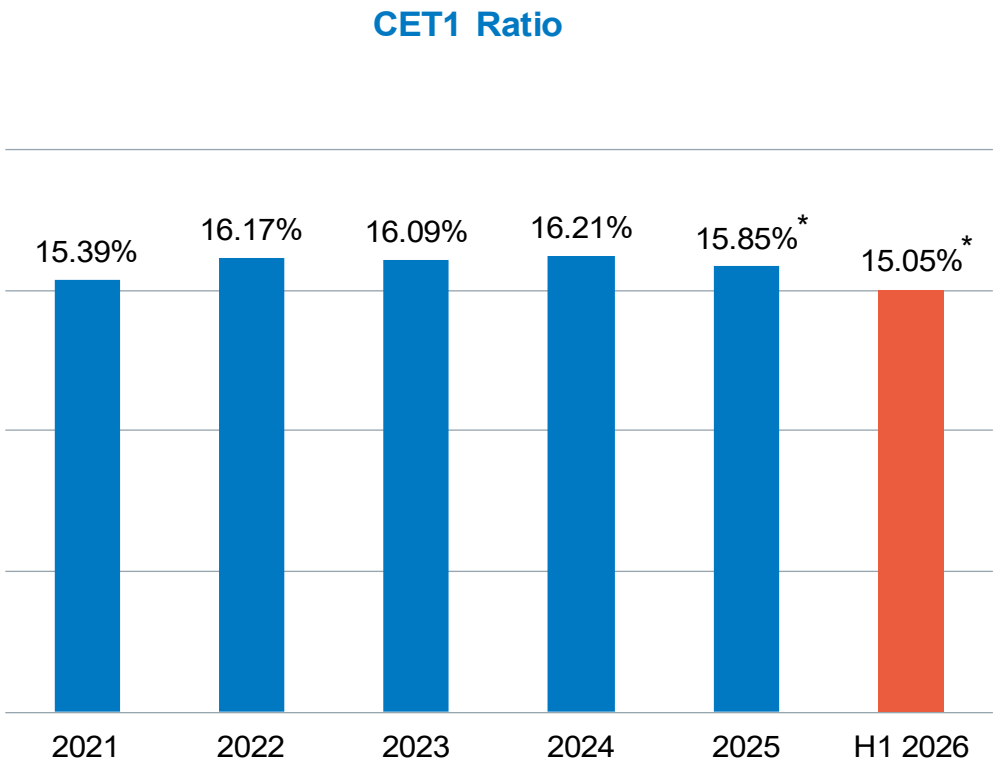
05 REGULATORY REQUIREMENTS



Schloss Glopper, Hohenems

DEVELOPMENT OF TOTAL CAPITAL RATIO AND CET1



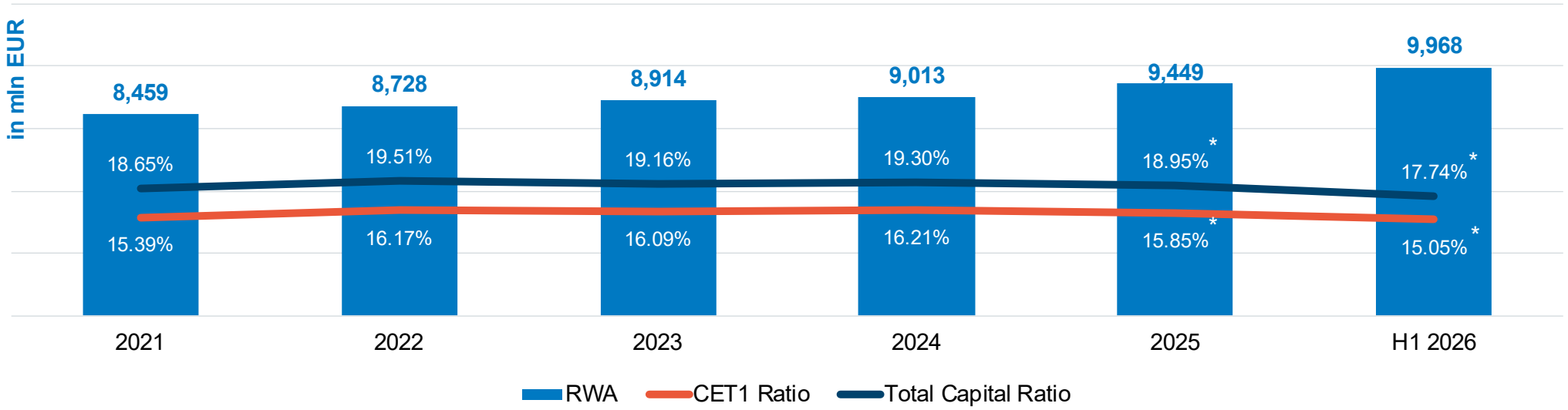


* Due to new regulatory requirements, the figures as of December 31, 2025 and June 30, 2026 are only comparable to those of previous years to a limited extent.

Source: Own diagram, Semi-annual report as of June 30, 2026

CAPITAL: BASEL III

Risk weighted assets and capital ratios



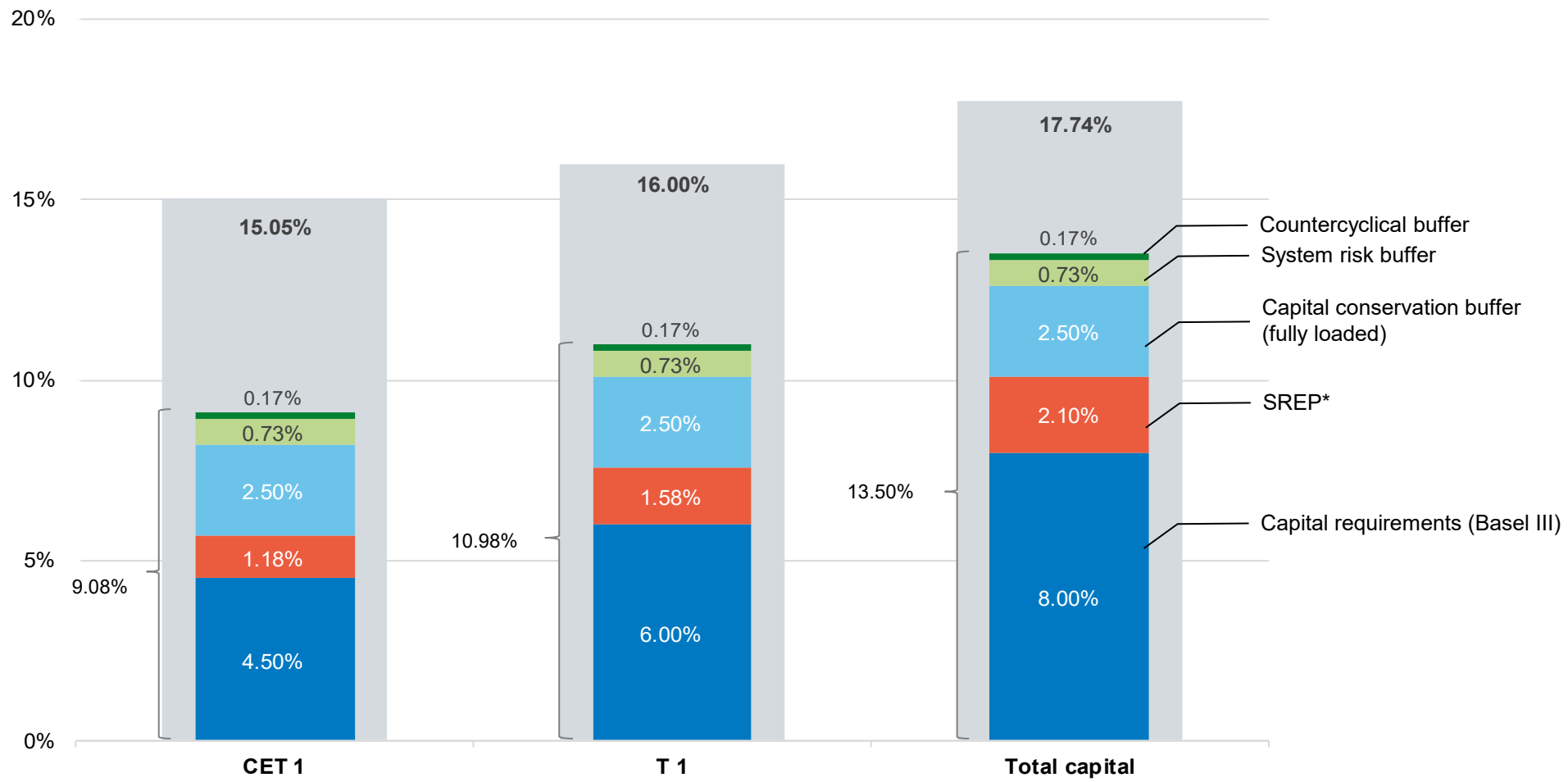
in TEUR	30.06.2026	31.12.2025
Common equity tier 1 capital (CET1)	1,500,311	1,497,665
Additional tier 1 capital (AT1)	94,224	103,702
Tier 1 capital	**1,594,535**	**1,601,367**
Tier 2 capital (T2)	174,240	189,348
Own funds	**1,768,775**	**1,790,715**
Common equity tier 1 capital ratio (CET1)	15.05%	15.85%

in TEUR	30.06.2026	31.12.2025
Surplus of common equity tier 1 capital	1,051,755	1,072,456
Tier 1 capital ratio	16.00%	16.95%
Surplus of tier 1 capital	996,459	1,034,421
Total capital ratio	17.74%	18.95%
Surplus of total capital	971,342	1,034,788

* Due to new regulatory requirements, the figures as of December 31, 2025 and June 30, 2026 are only comparable to those of previous years to a limited extent.

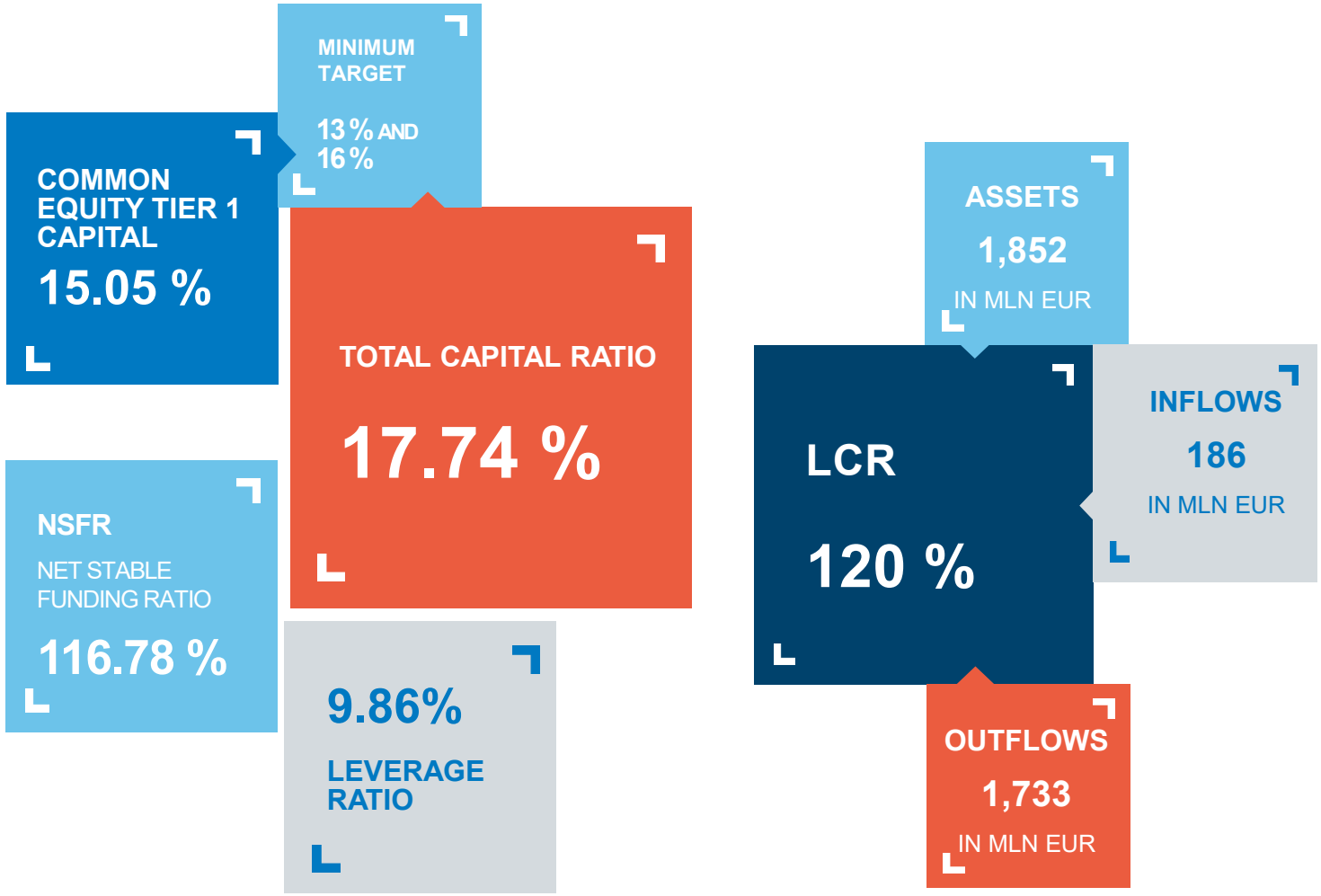
Source: Own diagram, Numbers as of June 30, 2026

CAPITAL REQUIREMENTS



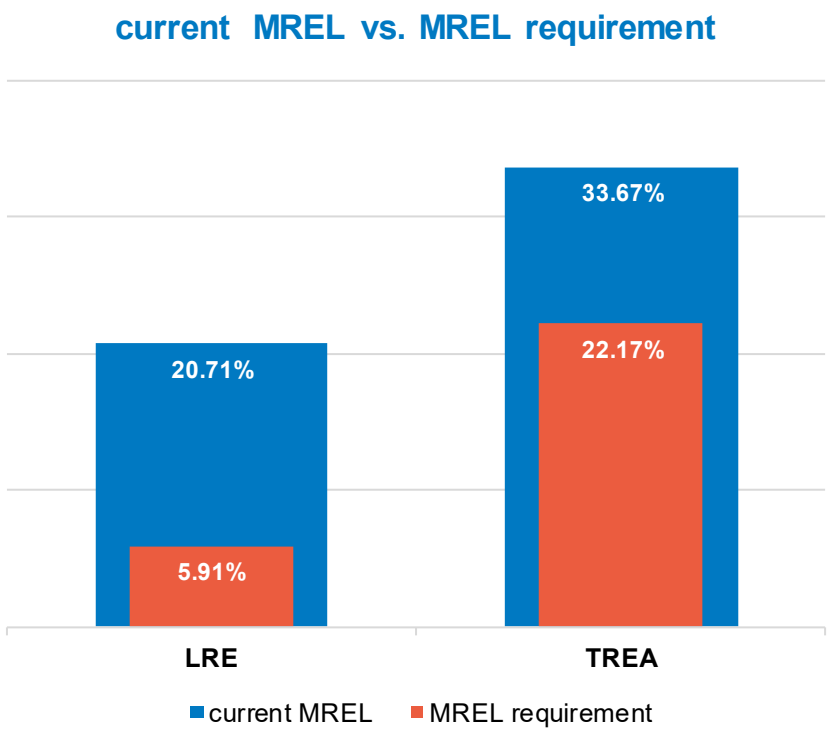
Source: Own diagram, Numbers as of June 30, 2026
* SREP by FMA decision dated April 22, 2025

REGULATORY KEY FIGURES



Source: Own diagram, Numbers as of June 30, 2026

FMA MREL REQUIREMENT



RWA and LRE	30.06.2026
Risk weighted assets (TREA) acc. to Art 92 (3) CRR II	9.968 bln
Leverage Exposure (LRE) acc. to Art 429 (4) CRR II	16.207 bln

Requirement vs. current MREL (as of 30 June 2026)	in %	in EUR
MREL requirement LRE (LLA + RCA) acc. to FMA	5.91%	0.958 bln
MREL requirement TREA (LLA + RCA + MCC) acc. to FMA	22.17%	2.210 bln
current MREL in % LRE (LAA + RCA)	20.71%	3.357 bln
current MREL in % TREA (LLA + RCA + MCC)	33.67%	3.357 bln
MREL SURPLUS (TREA)	**11.50%**	**1.147 bln**

Source: Own diagram, FMA MREL decision as of 24.06.2026, Numbers as of June 30, 2026

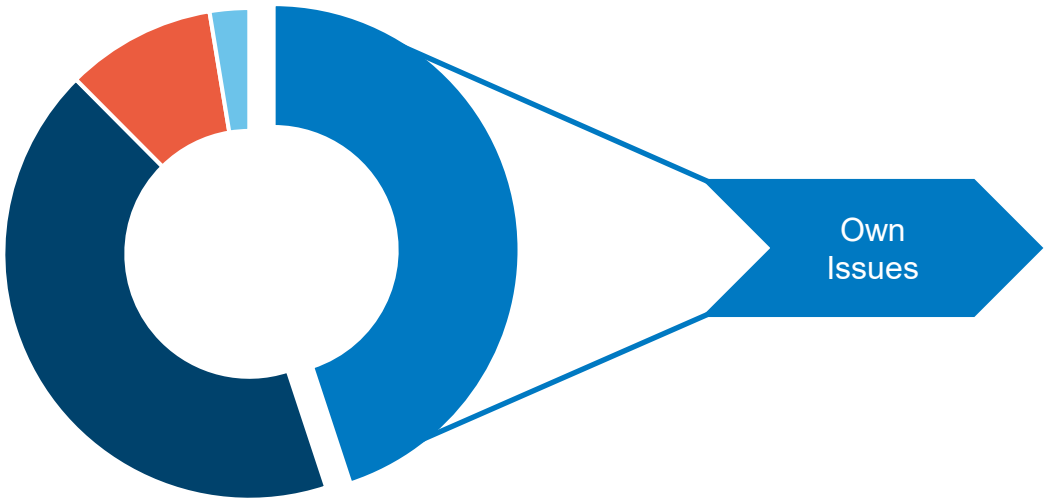
06 LIQUIDITY AND FUNDING



Rohrspitz

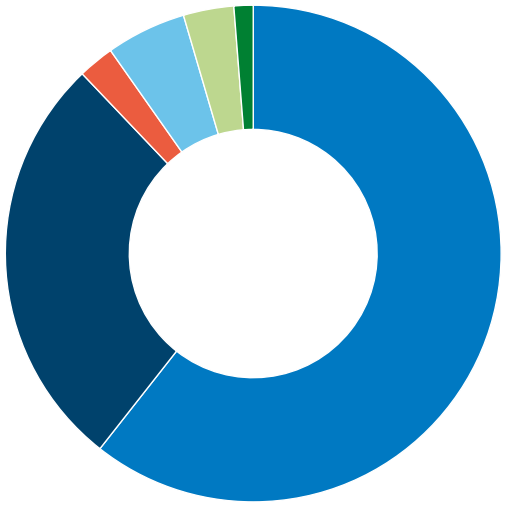
REFINANCING STRUCTURE

Liabilities



- Capital Market Funding (~45%)
- Customer Deposits (~43%)
- Equity (~10%)
- Other liabilites (~3%)

Capital Market Funding (EUR 7.45 bln)

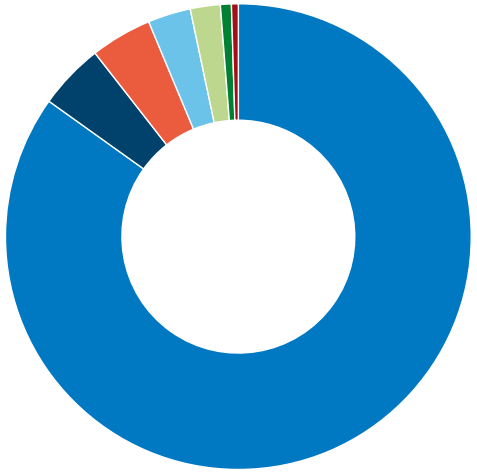


- Mortgage Covered Bond (~61%)
- Senior Unsecured (~27%)
- Public Sector Covered Bond (~2%)
- Wohnbaubank (~5%)
- Tier 2 (~3%)
- Additional Tier 1 (~1%)

Source: Own diagram, October 2026
Semi-annual report as of June 30, 2026

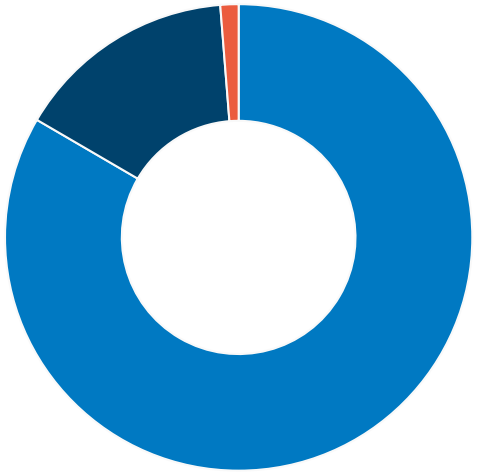
FUNDING

Documentation



- MTN (~85%)
- NSV (~5%)
- WBB Base Prospectus (~4%)
- Registered Bond (~3%)
- Stand Alone (~2%)
- Retail Prospectus (~1%)
- AT1 Base Prospectus (~0%)

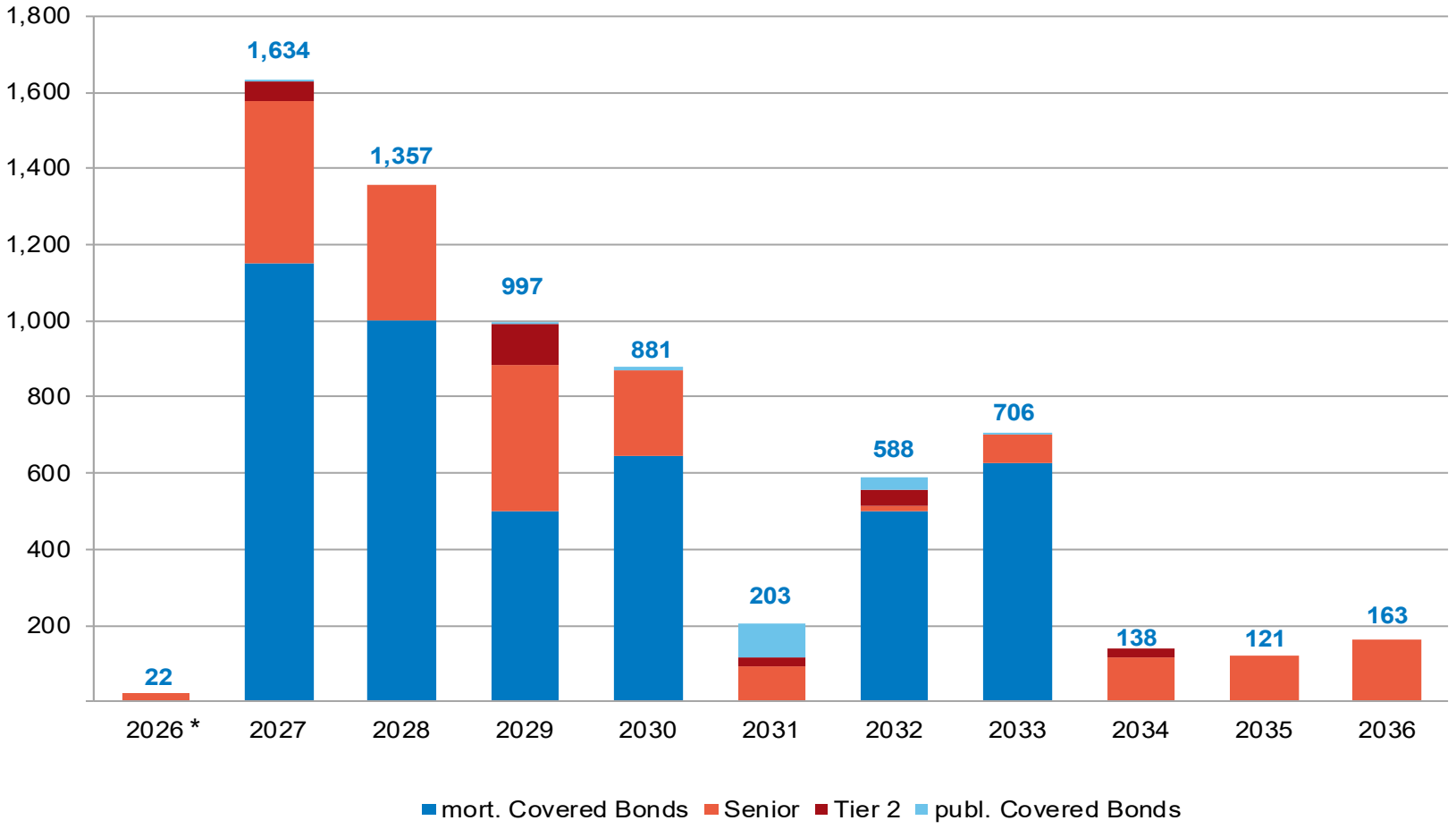
Issues by currency



- EUR (83.41%)
- CHF (15.33%)
- JPY (1.26%)

Source: Own diagram, October 2026

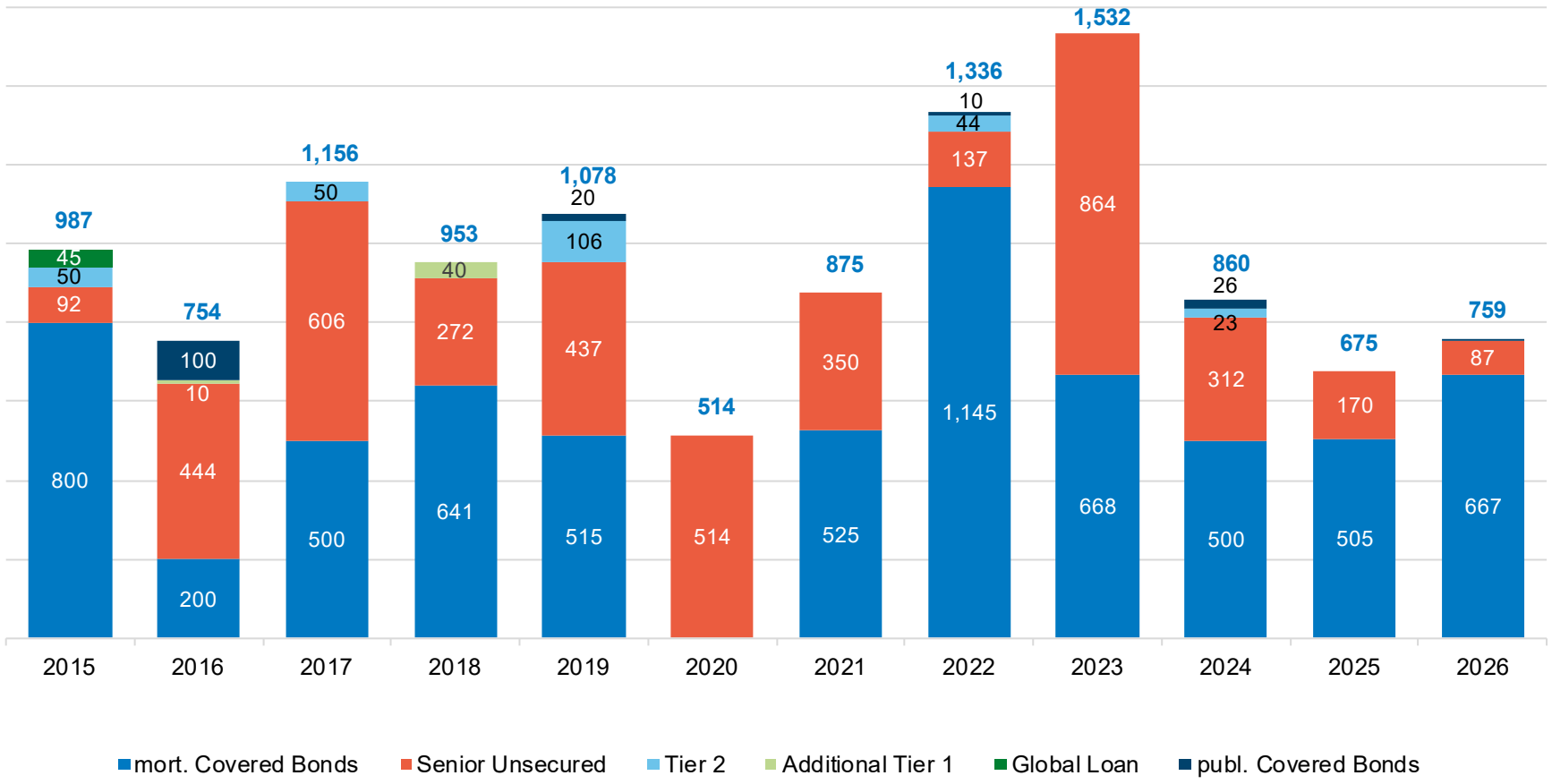
MATURITIES PER YEAR (IN MLN EUR)



Preliminary Fundingplans 2027		mln
Mortgage Covered Bonds	EUR	1,000
Mortgage Covered Bonds CHF	CHF	200
Senior Preferred Bonds CHF	CHF	100
Private Placements	EUR	160
Retail	EUR	150
Total value in EUR	**EUR**	**1,633**

Source: Own diagram, October 2026
* remaining maturities in the current year

FUNDING VOLUME PER YEAR (IN MLN EUR)



Source: Own diagram, October 2026

* Excl. retained covered bonds

RATINGS OF HYPO VORARLBERG

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	A2
CB Anchor (CRA + 1 notch)	A1

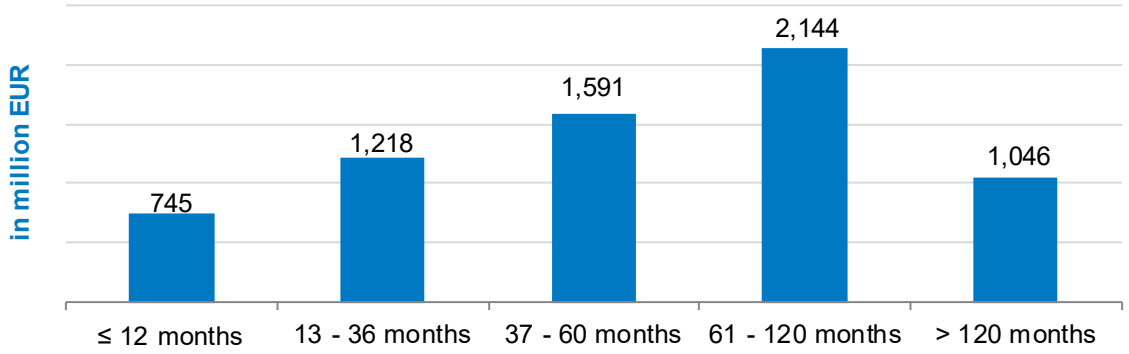
Sustainability
Prime-Rating (C) of ISS-ESG

MORTGAGE COVER POOL

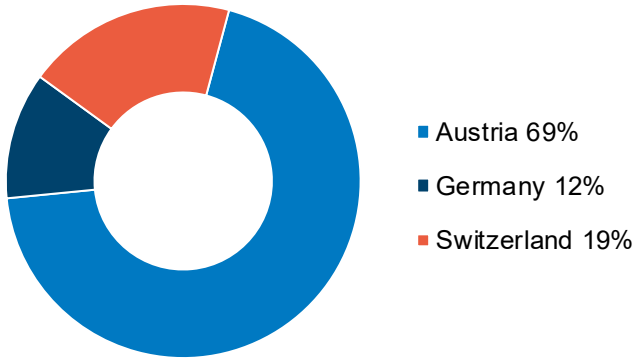
Overview mortgage cover pool	30.09.2026
Legal Basis:	Pfandbriefgesetz (PfandBG)
Rating:	Aaa
LTV limit:	acc. to article 129 CRR
Total bonds outstanding in EUR equivalent:	EUR 5,029 mln
Total cover assets in EUR equivalent:	EUR 6,744 mln
Nominal surplus cover:	34.1%
Number of loans:	17,674
Number of debtors:	11,893
Average volume of cover assets per loan:	EUR 381,588
Total cover assets in foreign currency:	22.12%
Weighted average life (WAL) for cover assets (contractual):	14.8 years
Average LTV (Moody's definition):	60.06%
Non-performing loans in the cover pool:	0.00%
CHF Assets:	EUR 1,291 mln
Retained Covered Bond:	EUR 500 mln

MORTGAGE COVER POOL

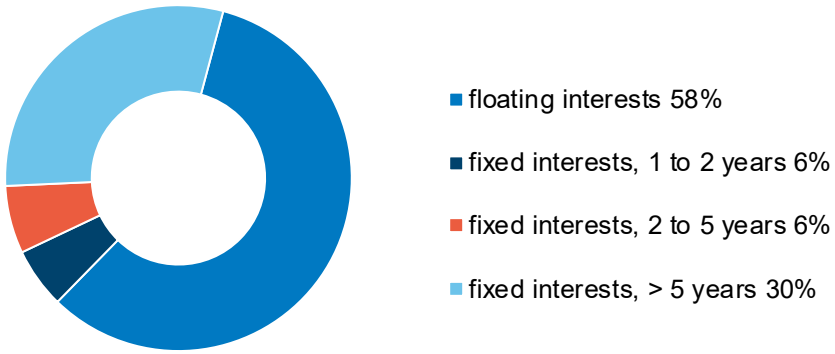
Seasoning (consolidated)



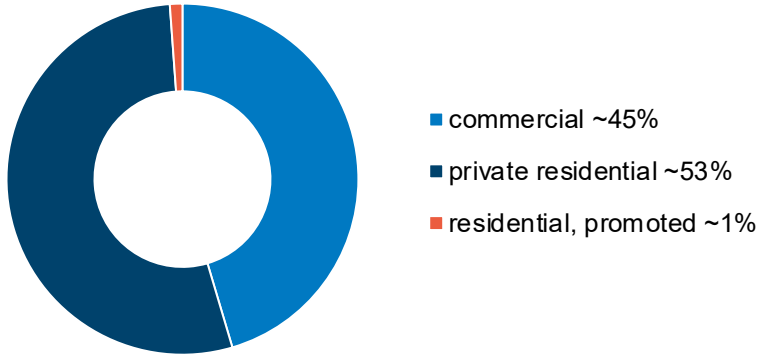
Location of properties by country



Interest type



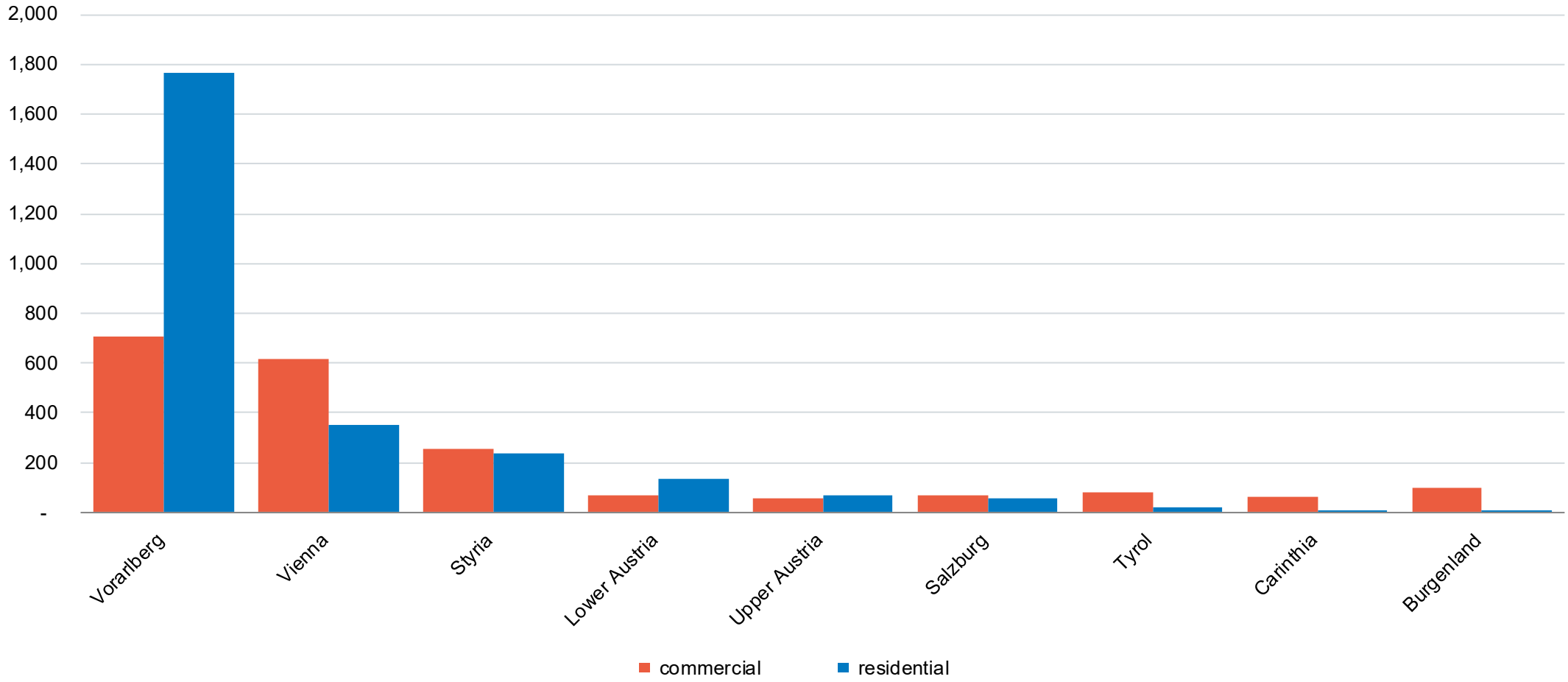
Property type



Source: Own diagram, September 30, 2026

MORTGAGE COVER POOL

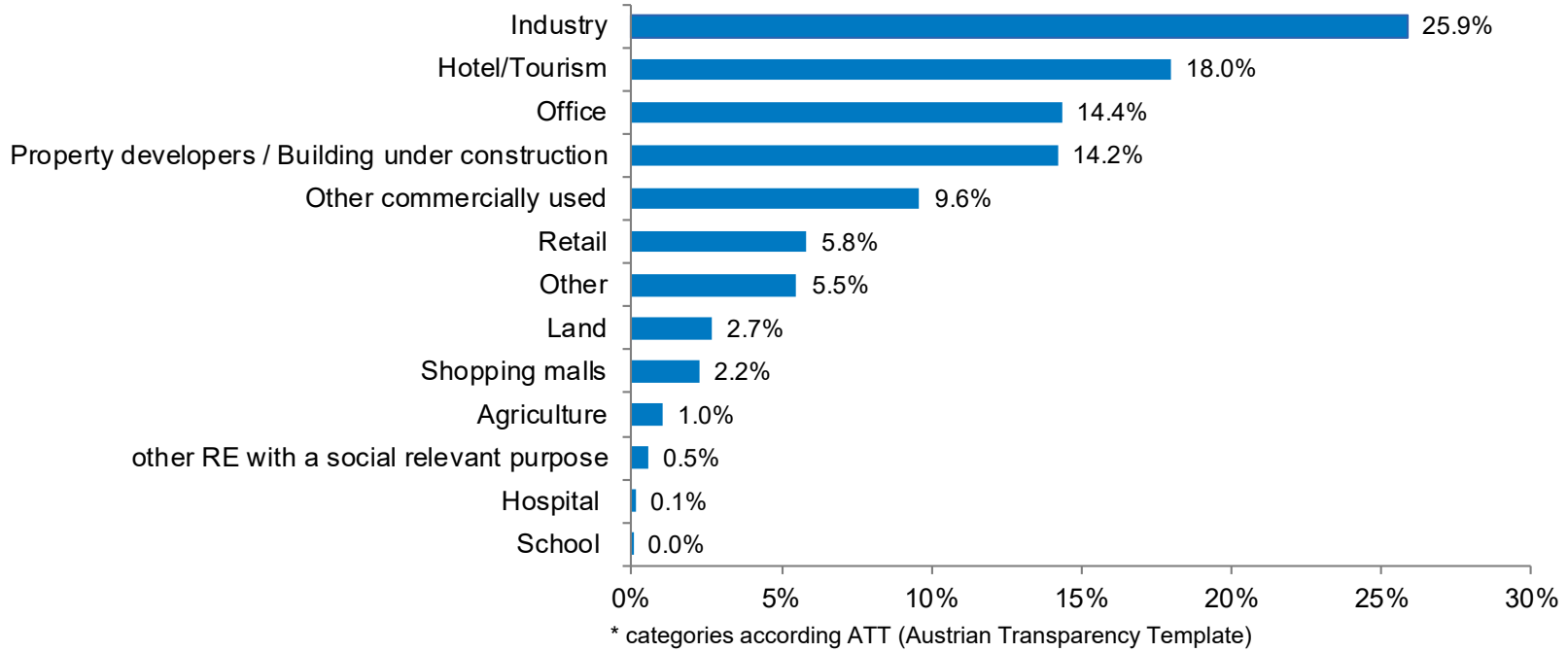
Regional distribution of assets in Austria (in mln EUR)



Source: Own diagram, September 30, 2026

MORTGAGE COVER POOL

Breakdown of commercial loans in % *



* categories according ATT (Austrian Transparency Template)

The average **loan to value** (LTV) for the commercial assets in the cover pool is **63.08 %**.

Source: Own diagram, September 30, 2026

PUBLIC SECTOR COVER POOL

Overview public sector cover pool	30.09.2026
Legal basis:	Pfandbriefgesetz (PfandBG)
Rating:	Aa1
Total bonds outstanding in EUR equivalent:	EUR 675 mln
Total cover assets in EUR equivalent:	EUR 772 mln
Nominal surplus cover:	14.2%
Weighted average life (WAL) for cover assets (contractual):	16.1 years
Number of loans:	356
Number of debtors:	119
Number of guarantors:	18
Average cover asset volume per loan:	EUR 2,167,276
Non-performing loans in the cover pool:	0.00%
Retained Covered Bond:	EUR 500 Mio

07 OUR SUMMARY



Bregenzerwald

SUMMARY

- **Leading commercial bank in Vorarlberg**, with strong regional roots and a stable ownership structure.
- **Customer-centric business model:** Clear focus on organic growth and long-term customer relationships in our core markets, with the economically strong Lake Constance region as our home market.
- **Operational earnings strength remains stable in a multi-year comparison, while administrative expenses are kept under control through targeted cost-saving measures**
- **Higher loan loss provisions reflect the bank's conservative approach to credit risk assessment:**
  NPL Coverage Ratio II of 93.70%.
- **Solid capital position with comfortable regulatory buffers:**
  CET1 ratio: 15.05% | Total capital ratio: 17.74%.
- **Stable and diversified funding profile with a balanced funding mix:**
  Covered bonds serve as the bank's primary capital markets refinancing instrument and carry an **Aaa rating** from Moody's.

08 OUR CONTACTS



Koblacher Ried

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09 APPENDIX



Bodensee

KEY FIGURES

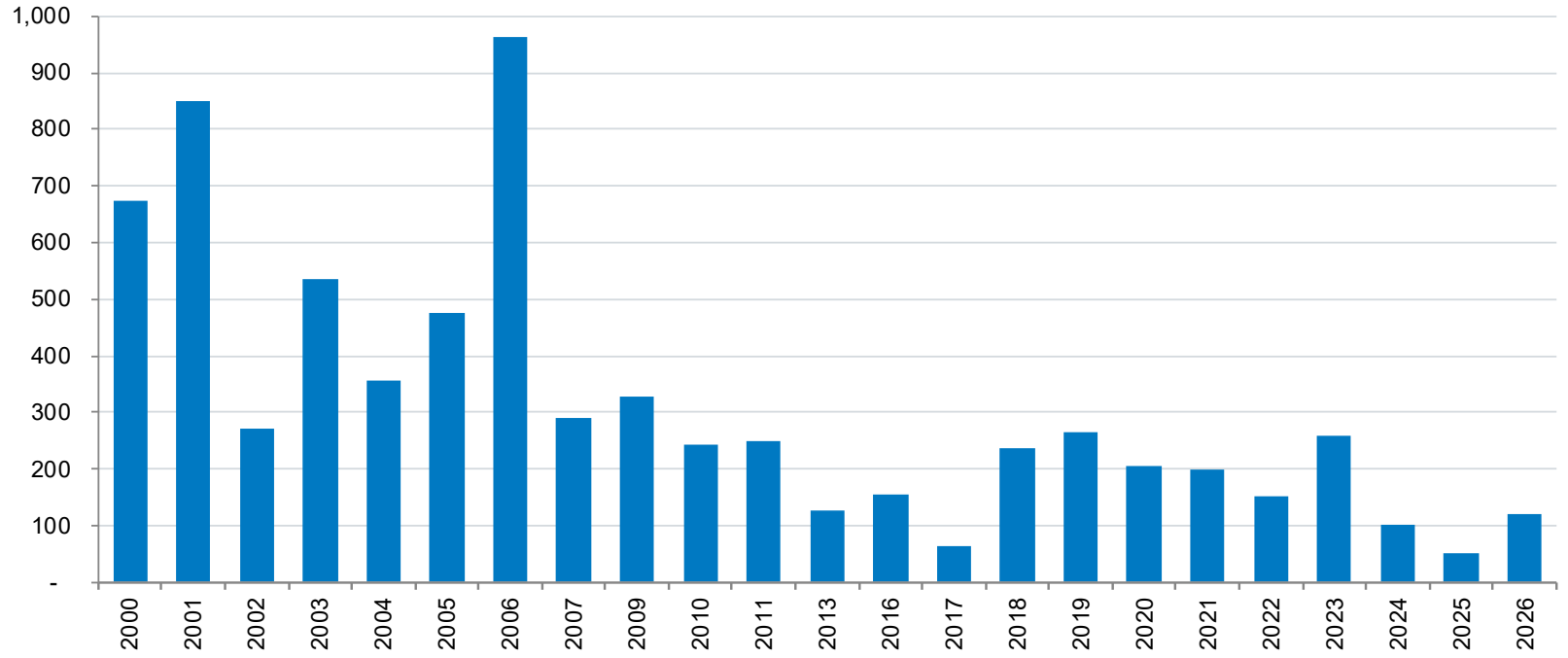
Balance sheet figures TEUR	30.06.2026	31.12.2025	Change in TEUR	Change in %
Total assets	15,572,072	15,380,414	191,658	1.2
Loans and advances to banks	242,965	183,423	59,542	32.5
Loans and advances to customers	11,412,655	11,228,763	183,892	1.6
Liabilities to banks	1,111,160	401,549	709,611	176.7
Liabilities to customers	5,524,392	5,342,001	182,391	3.4
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	Change 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
Consolidated net income	10,835	41,488	-30,653	-73.9

Corporate figures	01.01.- 30.06.2026	01.01.- 30.06.2025	Change in TEUR	Change 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	799	788	11	1.4

Source: Own diagram, Semi-annual report as of June 30, 2026

CHF-BOND ISSUES (IN MLN CHF)



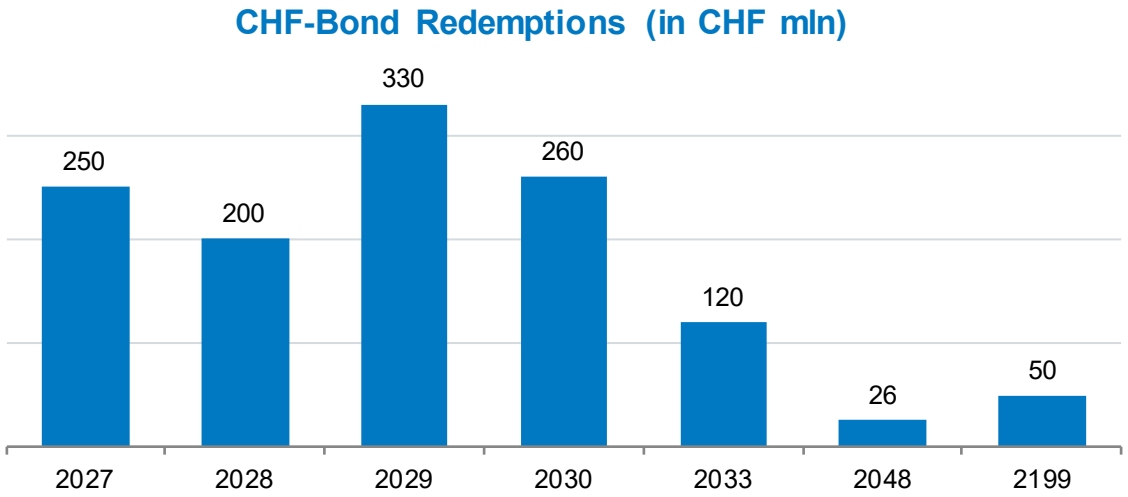


Since 1930 Hypo Vorarlberg is a frequent issuer in the swiss capital market.

Source: Own diagram, October 2026

OUTSTANDING CHF-BONDS

Name	Rank	Value Date	Maturity	Volume in CHF
CHF 150,000,000 0.500 per cent. Mortgage Pfandbriefe due 7 April 2027	covered	07.04.2022	07.04.2027	150,000,000
CHF 100 million 2.125% Preferred Senior Eligible Notes due 23 July 2027	senior	23.01.2024	23.07.2027	100,000,000
CHF 150 million Senior Preferred Fixed Rate Bonds due August 2028	senior	23.02.2021	23.08.2028	200,000,000
CHF 150mm 10yr senior unsecured Notes	senior	03.09.2019	03.09.2029	230,000,000
CHF 100 Mio 1,625% Nachrangige Schuldverschreibungen fällig 29. November 2029	subordinated	29.11.2019	29.11.2029	100,000,000
CHF 125 Mio Hypo Vorarlberg Green Bond 2020-2030	senior	27.03.2020	27.03.2030	125,000,000
CHF 135,000,000.00 1.875% Mortgage Covered Bonds due 13 September 2030	covered	13.09.2023	13.09.2030	135,000,000
CHF 120,000,000 Mortgage Pfandbriefe – 0.8750 per cent. due 31 August 2033	covered	31.08.2026	31.08.2033	120,000,000
CHF 26 Mio 30NC10 Covered Bond 2018-2048	covered	06.12.2018	06.12.2048	26,000,000
CHF 50 Mio 4,375% Perpetual Callable Fixed to Reset Rate Additional Tier 1 Notes	Additional Tier 1	14.11.2025	31.12.2199	50,000,000
				1,236,000,000



Source: Own diagram, October 2026

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