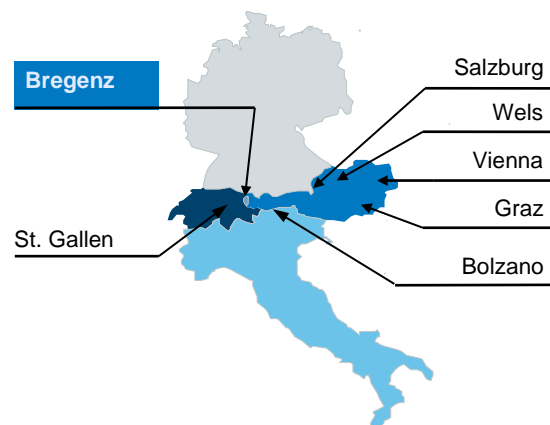


Hypo Vorarlberg Bank AG

| | |
|----------------------------|---------------------|
| Total assets | EUR 15.3 bln |
| Employees (group) | 722 |
| Total capital ratio | 18.00% |

| | |
|------------------------------|---------------------|
| Cost-Income-Ratio | 58.81% |
| CET1 Quote | 14.69% |
| Earnings before taxes | EUR 70.5 mln |

all numbers as of September 30, 2021



Shareholder structure:

Hypo Vorarlberg was founded by the Vorarlberger Parliament in 1897. Since 1996 the Bank is a stock corporation with the following shareholders:

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

Market Area

- 20 branches (15 in Vorarlberg, also active in St. Gallen (SUI), Bolzano (IT) and Southern Germany)
- Leading corporate bank in Vorarlberg
- Approx. 90,000 retail and approx. 11,000 business customers

Entrepreneurial bank



CORPORATE CLIENTS

FINANCING + SUBSIDIES ADVISORY
 PAYMENT TRANSACTIONS
 INVESTMENT



PRIVATE CLIENTS

FINANCING
 INVESTMENT
 RETIREMENT PROVISIONS

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 | 30.09.2021 | 31.12.2020 | Change in TEUR | Change in % |
|---|------------|------------|-------------------|----------------|
| Total assets | 15,269,839 | 15,296,768 | -26,929 | -0.2 |
| Loans and advances to customers and banks | 10,612,185 | 10,567,477 | 44,708 | 0.4 |
| Liabilities to customers and banks | 8,420,583 | 8,491,498 | -70,915 | -0.8 |
| Securitized liabilities | 5,197,461 | 5,186,498 | 10,963 | 0.2 |
| Own funds | 1,516,908 | 1,539,927 | -23,019 | -1.5 |
| thereof Tier 1 capital | 1,288,293 | 1,289,954 | -1,661 | -0.1 |
| Total capital ratio | 18.00% | 17.81% | 0.19% | 1.1 |

| Income statement TEUR | 01.01.- 30.09.2021 | 01.01.- 30.09.2020 | Change in TEUR | Change in % |
|-------------------------------|-----------------------|-----------------------|-------------------|----------------|
| Net interest income | 139,374 | 129,807 | 9,567 | 7.4 |
| Net fee and commission income | 24,370 | 24,921 | -551 | -2.2 |
| Administrative expenses | -78,159 | -74,882 | -3,277 | 4.4 |
| Earnings before taxes | 70,491 | 48,488 | 22,003 | 45.4 |

| Corporate figures | 01.01.- 30.09.2021 | 01.01.- 30.09.2020 | Change absolute | Change in % |
|-------------------------|-----------------------|-----------------------|-----------------|----------------|
| Cost income ratio (CIR) | 58.81% | 69.58% | -10.77% | -15.5 |
| Return on equity (ROE) | 7.66% | 5.40% | 2.26% | 41.9 |
| Employees | 722 | 722 | 0 | 0.0 |

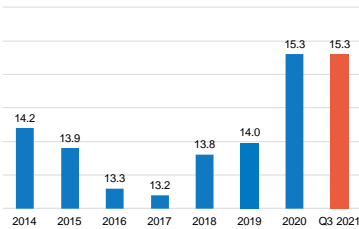
Issues

- Total outstanding issues: EUR 6.98 bln
- Euro 6,000,000,000 Debt Issuance Programme/ Stand Alone Documentation/Angebotsprogramm für Schuldverschreibungen und Zertifikate
- Institutional notes and retail notes (national and international investors)
- Currencies: EUR, USD, GBP, JPY, CHF, CZK, etc.
- Structures: fix, FRN, callables, covered
- Maturities: 1 to 30 years

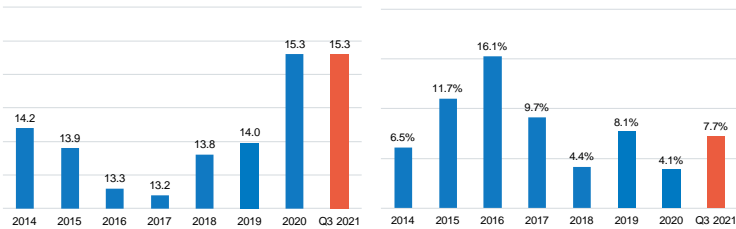
Investment Portfolio

- Investment portfolio: EUR 2.59 bln of which EUR 0.17 bln credit book
- Buy and hold investor
- Over EUR 20 mln short maturity notes (substitute for money market)
- Currencies: EUR, USD, JPY, AUD and CHF
- Structures: fix and floating (Libor), (interest rate) structures swapped into Libor
- In addition to notes, also loans and SSD

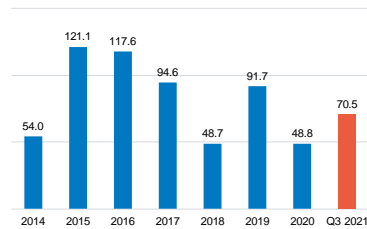
Total assets (in EUR bln)



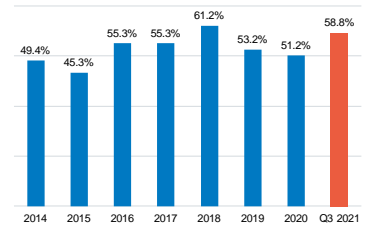
Return on Equity



Earnings before taxes (in EUR mln)



Cost-Income-Ratio



Regulatory Key Figures

Basel III

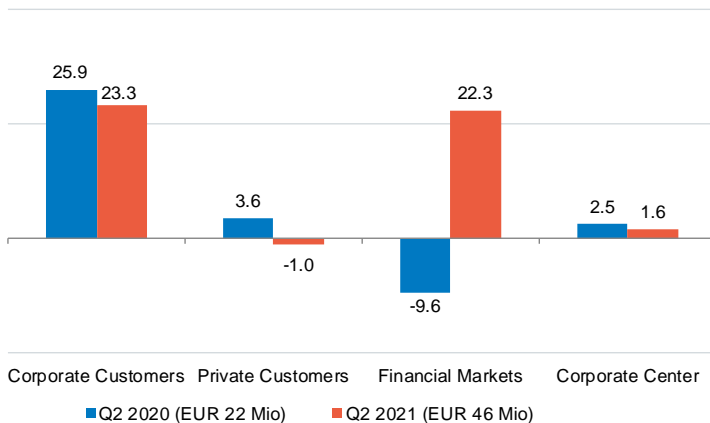
| | 30.09.2021 |
|---|------------|
| Common equity tier 1 capital ratio (CET1) | 14.69% |
| Total capital ratio | 18.00% |
| NSFR | 121.96% |
| Leverage Ratio | 7.72% |

LCR

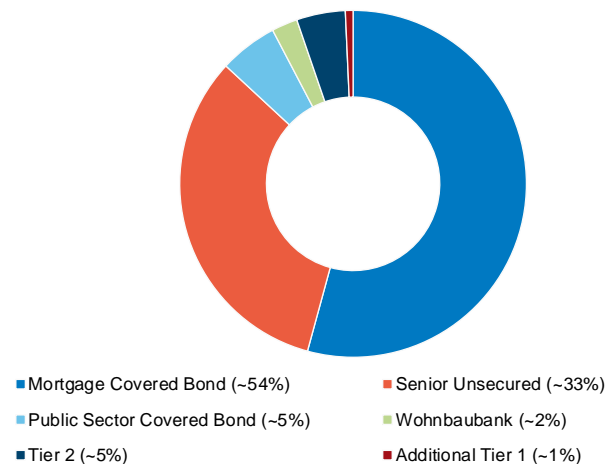
| in million EUR | 30.09.2021 |
|----------------|-------------|
| Assets | 2,157 |
| Outflows | 1,699 |
| Inflows | 190 |
| LCR | 143% |

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

Business segment results (in EUR mln)



Capital Market Funding (approx. EUR 6.98 bln)



Ratings

| Ratings | S&P | Moody's |
|-------------------------|---------|---------|
| Long-term bank deposits | A+ | A3 |
| Short-term | A-1 | P-2 |
| Outlook | negativ | stabil |
| Subordinated debt | - | Baa3 |

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

Sustainability

Prime-Rating (C) ISS-ESG

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