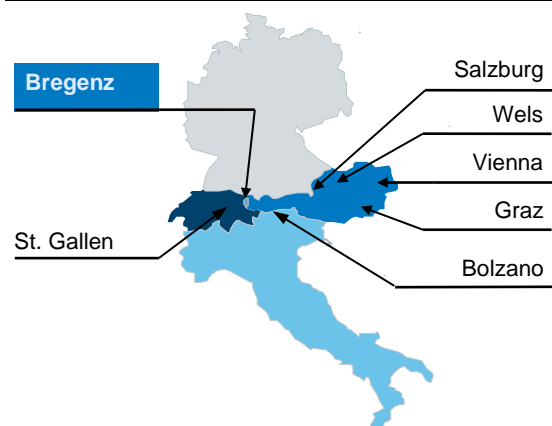


## Hypo Vorarlberg Bank AG

<b>Total assets</b>	<b>EUR 15.3 bln</b>
<b>Employees (by heads)</b>	<b>938</b>
<b>Total capital ratio</b>	<b>19.30%</b>

<b>Cost-Income-Ratio</b>	<b>53.07%</b>
<b>CET1 Quote</b>	<b>16.21%</b>
<b>Earnings before taxes</b>	<b>EUR 58.1mln</b>

all numbers as of December 31, 2024



### Shareholder structure:

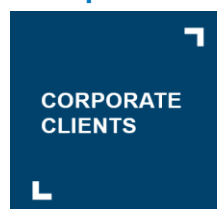
Hypo Vorarlberg was founded by the Vorarlberg State Parliament in 1897. Since 1996 the Bank is a stock corporation. The shareholder structure is as follows:

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

### Market Area

- 20 branches, thereof 15 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

## 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	31.12.2024	31.12.2023	Change in TEUR	in %
Total assets	15,250,325	15,726,535	-476,210	-3.0
Loans and advances to customers and banks	235,195	418,305	-183,110	-43.8
Liabilities to customers and banks	439,049	783,867	-344,818	-44.0
Securitised liabilities	7,805,145	7,618,734	186,411	2.4
Own funds	1,739,220	1,707,936	31,284	1.8
thereof Tier 1 capital	1,460,589	1,434,202	26,387	1.8
Total capital ratio	19.30%	19.16%	0.14%	0.7

Income statement TEUR	2024	2023	Change in TEUR	in %
Net interest income	233,693	233,661	32	0.0
Net fee and commission income	38,950	35,403	3,547	10.0
Administrative expenses	-132,564	-116,507	-16,057	13.8
Earnings before taxes	58,058	53,057	5,001	9.4

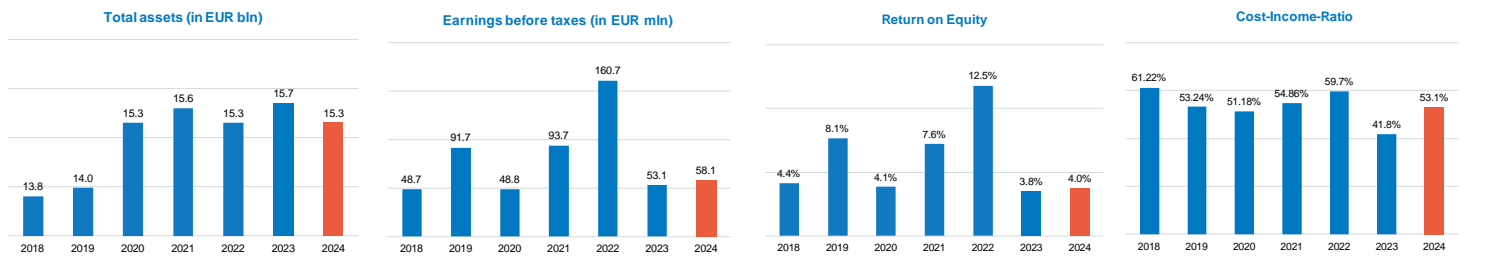
Corporate figures	2024	2023	Change absolute	in %
Cost income ratio (CIR)	53.07%	41.81%	11.26%	26.9
Return on equity (ROE)	3.98%	3.75%	0.23%	6.1
Employees (average number of employees per year)	761	739	22	3.0

## Issues

- Total outstanding issues: EUR 7.45 bln
- Euro 8,000,000,000 Debt Issuance Programme/ Stand Alone Documentation/Wohnbaubankprospekt
- Institutional notes and retail notes (national and international investors)
- Currencies: EUR, USD, GBP, JPY, CHF, CZK, etc.
- Structures: plain vanilla, callables, covered
- Maturities: 4 to 30 years

## Investment Portfolio

- Investment portfolio: EUR 2.68 bln (excl. intragroup securities)
- Focus on provision of collateral (EUR 120 mln credit book)
- Buy and hold investor
- Currencies: EUR, USD, JPY, AUD and CHF
- Structures: outright fixed coupon and floating, (interest) structures swapped
- In addition to notes, also loans and SSD



## Regulatory Key Figures

### Basel III

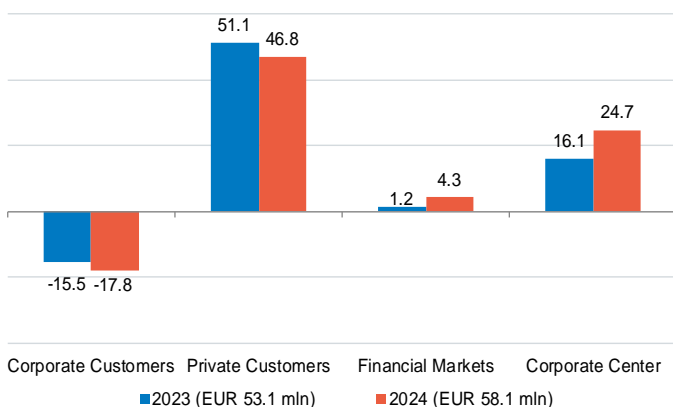
	31.12.2024
Common equity tier 1 capital ratio (CET1)	16.21%
Total capital ratio	19.30%
NSFR	127.19%
Leverage Ratio	9.39%

### LCR

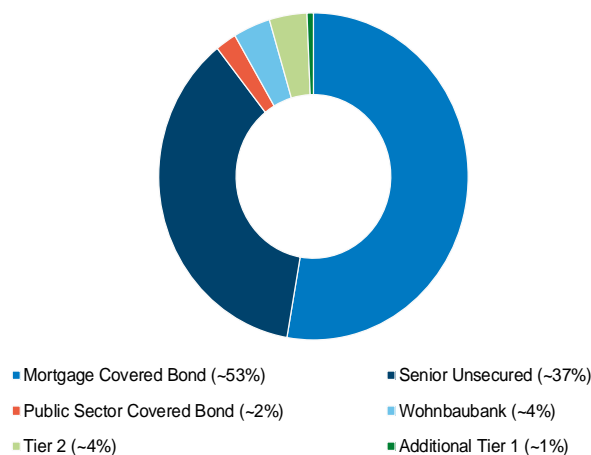
in million EUR	31.12.2024
Assets	2,295
Outflows	1,265
Inflows	194
<b>LCR</b>	<b>214%</b>

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 7.53 bln)



## Ratings

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

Covered bonds	S&P	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

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