

INVESTOR RELATIONS FACTSHEET

JULY 2025



HYPO NOE AT A GLANCE



RELIABLE COMMERCIAL BANK

Focus of business activities

- Public Sector
- Real Estate
- Retail and Corporate Customers

- Austria's largest and oldest-established state mortgage bank¹
- One of Austria's largest covered bond issuers
- Strong market position in the capital region of Lower Austria & Vienna



STABLE STATE BANK

100% owner State of Lower Austria

- Austria's largest federal state
- Long-term orientated



SPECIALISED MORTGAGE BANK

Low-risk business model

- Classical and social infrastructure
- Housing construction
- Real estate projects

MARKETS



FACTS & FIGURES (IFRS)

in EUR mn

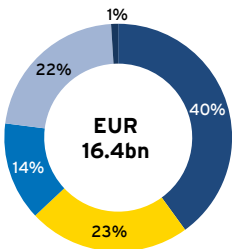
	Q1 2025	Q1 2024	FY 2024
Total assets	16,946,156	16,448,704	16,357,561
Profit before tax	8,193	19,009	82,242
CET1-Ratio (fully loaded)	18.70%	20.28%	20.32%
Non-Performing-Loan-Ratio (NPL)	3.12%	2.57%	2.94%
Cost-Income-Ratio (CIR)	52.49%	48.17%	51.72%

¹ By total assets (2024 consolidated financial statements) and date of establishment

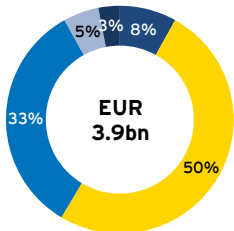
SEGMENTS AS AT 31 Mar. 2025

- Public Sector
- Real Estate
- Retail and Corporate Customers
- Treasury & ALM
- In addition: Corporate Center

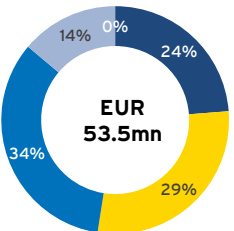
BY ASSETS



BY RWA (CREDIT RISK)²



BY OPERATING INCOME



CORPORATE CENTER: Includes commercial activities that are not allocated to other segments and consolidation effects from intra-group transactions, where these cannot be recognised in other segments.
² Temporarily still as at 31 Dec. 2024 due to first-time implementation of CRR III with postponed OeNB reporting date for own funds reporting.

RATINGS | CREDIT & ESG



STANDARD & POOR'S

Issuer Credit Rating

A

Outlook

stable

MOODY'S

Public Sector Covered Bonds

Aa1

Mortgage Covered Bonds

Aa1

ISS ESG

ESG Rating

C | Status "Prime"

SUSTAINALYTICS

ESG Risk Rating

20.7 | Medium ESG Risk

DZ BANK

Seal of Approval

Sustainability Seal

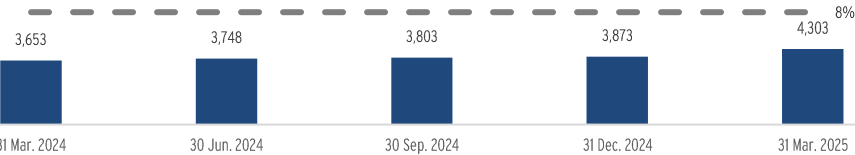
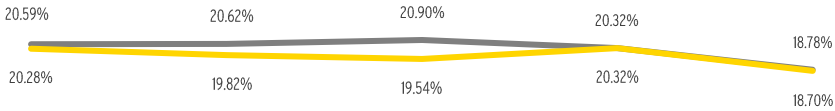
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JULY 2025



SOUND CAPITAL BASE

- Pro-forma CET1 ratio¹ in %
- CET1 ratio in %
- CRR minimum capital requirement in %
- Risk-weighted exposure for credit risk in EUR mn

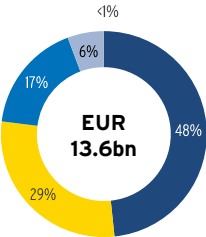


¹ incl. interim results and linear aliquotation of regulatory costs

HIGH QUALITY AC PORTFOLIO

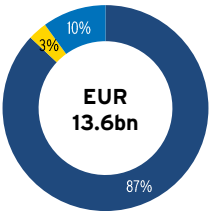
Financial assets – AC (excl. banks) as at 31 Mar. 2025

BY SEGMENT



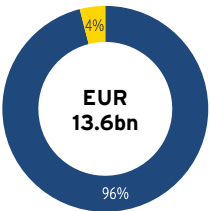
- Public Sector
- Real Estate
- Retail and Corporate Customers
- Treasury & ALM
- Real Estate Services

BY COUNTRY



- Austria
- Germany
- EU & Other

BY CURRENCY



- EUR
- CHF & Other

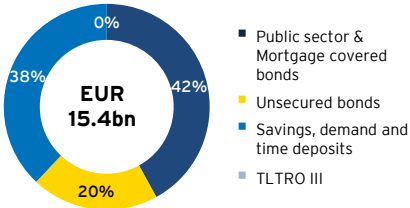
FACTS

- Modest increase of NPL ratio to 3.12% (31 Dec. 2024: 2.94%)
- NPL coverage ratio slightly higher at 89.8% (31 Dec. 2024: 89.1%)
- CHF legacy portfolio - downsizing continues

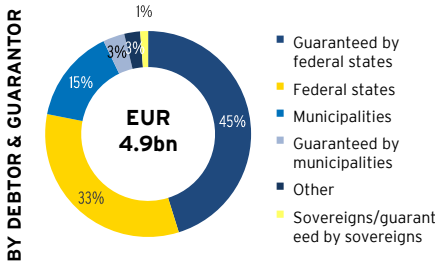
BROAD REFINANCING BASE

Financial liabilities – AC as at 31 Mar. 2025

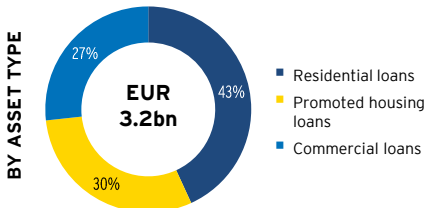
- Benchmark issues | secured & unsecured
- Private placements with „tailor-made“ solutions
- Deposits | Money market (branch network) & institutional clients



PUBLIC SECTOR COVER POOL



MORTGAGE COVER POOL



KEY FIGURES

	31 Mar. 2025
Volume of outstanding bonds	EUR 3,942mn
Primary assets	EUR 4,937mn
Overcollateralisation (nominal present val.)	25% 33%
Minimum overcollateralisation ²	2.1%
Loans vs. bonds	98% 2%
Countries: AT	100%

² according to Moody's rating action of 31 May 2022 and the legal minimum overcollateralisation, respectively

KEY FIGURES

	31 Mar. 2025
Volume of outstanding bonds	EUR 2,802mn
Primary assets	EUR 3,222mn
Overcollateralisation (nominal present val.)	15% 22%
Minimum overcollateralisation ³	2.1%
LTV Ø (Moody's)	52%
Countries: AT NL DE BE	87% 9% 4% 4%

³ according to Moody's rating action of 31 May 2022 and the legal minimum overcollateralisation, respectively

NEXT PUBLICATION on 22 August 2025 | Semi-Annual Financial Report 2025