VOLKSBANK WIEN AG

Preliminary results

according to IFRS

as at 31 December 2025

Key figures

Euro million	31 Dec 2025	31 Dec 2024	31 Dec 2023
Statement of financial position			
Total assets	**16,378**	**16,036**	**15,100**
Loans and receivables to customers	**6,292**	**6,060**	**5,858**
Liabilities to customers	**6,681**	**6,674**	**6,531**
Liabilities evidenced by certificates	**4,102**	**3,449**	**3,323**
Subordinated liabilities	**1,218**	**1,237**	**402**
Own funds			
Common equity Tier 1 capital (CET1)	874	830	781
Additional Tier 1 capital (AT1)	0	0	220
Tier 1 capital (T1)	**874**	**830**	**1,001**
Tier 2 capital (T2)	1,091	1,150	300
Own funds	**1,965**	**1,979**	**1,301**
Risk weighted exposure amount credit risk	4,285	4,050	3,850
Total risk exposure amount market risk	24	18	23
Total risk exposure amount operational risk	649	692	662
Total risk for credit valuation adjustment	10	9	9
Total risk exposure amount	**4,967**	**4,770**	**4,543**
Common equity Tier 1 capital ratio	**17.6 %**	**17.4 %**	**17.2 %**
Tier 1 capital ratio	**17.6 %**	**17.4 %**	**22.0 %**
Equity ratio	**39.6 %**	**41.5 %**	**28.6 %**
Income statement	**1-12/2025**	**1-12/2024**	**1-12/2023**
Net interest income	129.3	154.8	184.6
Risk provision	-27.9	-74.7	-23.5
Net fee and commission income	79.4	75.4	64.2
Net trading income	4.1	5.2	3.2
Result from financial instruments and investment properties	10.0	-1.7	-1.4
Other operating result	157.4	155.8	126.3
General administrative expenses	-288.6	-271.2	-236.5
Result from companies measured at equity	0.2	2.3	0.7
Annual result before taxes	**63.9**	**46.0**	**117.5**
Income taxes	20.9	-3.0	16.5
Annual result after taxes	**84.8**	**43.0**	**133.9**
Result of the Group	**84.8**	**43.0**	**133.9**
Operating result	**91.6**	**118.3**	**140.3**
Key ratios	**1-12/2025**	**1-12/2024**	**1-12/2023**
Cost-income-ratio	**78.0 %**	**69.3 %**	**62.5 %**
ROE before taxes	**6.7 %**	**4.6 %**	**11.3 %**
ROE after taxes	**8.9 %**	**4.3 %**	**12.9 %**
Net interest margin	**0.8 %**	**1.0 %**	**1.2 %**
NPL ratio	**6.1 %**	**6.6 %**	**3.1 %**
Leverage ratio	**5.3 %**	**5.9 %**	**7.9 %**
Net stable funding ratio	**187.8 %**	**192.1 %**	**181.5 %**
Liquidity coverage ratio	**236.7 %**	**200.7 %**	**202.9 %**
Loan deposit ratio	**97.4 %**	**93.9 %**	**91.9 %**
Coverage ratio I	**31.8 %**	**29.4 %**	**31.4 %**
Coverage ratio III	**108.4 %**	**102.8 %**	**112.4 %**
Resources	**1-12/2025**	**1-12/2024**	**1-12/2023**
Staff average	**1,312**	**1,286**	**1,245**
Thereof domestic	1,312	1,286	1,245
	31 Dec 2025	**31 Dec 2024**	**31 Dec 2023**
Staff at end of period	**1,326**	**1,306**	**1,265**
Thereof domestic	1,326	1,306	1,265
Number of branches	**54**	**54**	**54**
Thereof domestic	54	54	54
Number of customers	**296,571**	**297,267**	**298,994**

The equity ratios are displayed in relation to total risk.
The operating result is calculated from net interest income, net fee and commission income, net trading income, result from financial instruments and investment properties, other operating result and general administrative expenses.
The cost-income-ratio is the ratio between operating income and operating expenses. Operating income includes net interest income, net fee and commission income, net trading income and if positive other operating result and result from discontinued operation. Operating expenses include general administrative expenses and if negative other operating result and result from discontinued operation. Other operating result and result from discontinued operation is displayed net of other taxes, deconsolidation result and valuation result according to IFRS 5.
The ROE before taxes indicates the result before taxes in relation to average equity including non-controlling interests.
The ROE after taxes indicates the result after taxes in relation to average equity including non-controlling interests.
The net interest margin shows the net interest income in relation to total assets.
The NPL ratio indicates the portfolio of non-performing loans in relation to the total exposure of all loans to and receivables from customers.
The leverage ratio indicates the business volume (CCF-weighted off-balance positions plus derivatives add-on, replacement value of derivatives, disallowance of derivative claims and financial volume) in relation to the Tier 1 capital (CET1 + AT1).
The net stable funding ratio indicates the available stable funding in relation to the necessary stable funding.
The liquidity coverage ratio (LCR) describes the ratio of highly liquid assets to net outflows over the next 30 days assuming a stress scenario, and thus the ability to cover short-term liquidity outflows.
The loan deposit ratio indicates the total amount of loan accounts, overdraft facilities less syndicated loans in relation to the total amount of savings deposits, demand deposits and fixed term deposits.
The coverage ratio I indicates the coverage ratio of non-performing loans by risk provisions.
The coverage ratio III indicates the coverage ratio of non-performing loans by risk provisions and collaterals.
Staff figures are calculated based on full-time equivalent.

Statement of comprehensive income

INCOME STATEMENT	1-12/2025 Euro thousand	1-12/2024 Euro thousand	Changes Euro thousand	%
Interest and similar income	424,292	512,157	-87,865	-17.16 %
thereof using the effective interest method	410,829	490,246	-79,418	-16.20 %
Interest and similar expenses	-294,977	-357,378	62,401	-17.46 %
Net interest income	129,315	154,779	-25,464	-16.45 %
Risk provision	-27,915	-74,651	46,736	-62.61 %
Fee and commission income	95,582	88,845	6,737	7.58 %
Fee and commission expenses	-16,187	-13,410	-2,777	20.71 %
Net fee and commission income	79,395	75,435	3,960	5.25 %
Net trading income	4,076	5,223	-1,148	-21.97 %
Result from financial instruments and investment properties	9,964	-1,687	11,651	< -200.00 %
Other operating result	157,386	155,819	1,567	1.01 %
General administrative expenses	-288,578	-271,237	-17,341	6.39 %
Result from companies measured at equity	245	2,301	-2,056	-89.34 %
Annual result before taxes	**63,887**	**45,981**	**17,906**	**38.94 %**
Income taxes	20,912	-3,008	23,921	< -200.00 %
Annual result after taxes	**84,799**	**42,973**	**41,826**	**97.33 %**
Result attributable to shareholders of the parent company	**84,799**	**42,973**	**41,826**	**97.33 %**
Result attributable to non-controlling interest	0	0	0	0.00 %

OTHER COMPREHENSIVE INCOME	1-12/2025 Euro thousand	1-12/2024 Euro thousand	Changes Euro thousand	%
Annual result after taxes	**84,799**	**42,973**	**41,826**	**97.33 %**
Items that will not be reclassified to profit or loss				
Revaluation of obligation of defined benefit plans (including deferred taxes)	4,114	842	3,271	> 200.00 %
Revaluation reserve (including deferred taxes)	1,281	0	1,281	100.00 %
Fair value reserve - equity instruments (including deferred taxes)	-2,407	10,142	-12,549	-123.73 %
Revaluation of own credit risk (including deferred taxes)	-593	-57	-536	> 200.00 %
Change from companies measured at equity	-299	201	-501	< -200.00 %
Total items that will not be reclassified to profit or loss	**2,095**	**11,128**	**-9,033**	**-81.17 %**
Items that may be reclassified to profit or loss				
Fair value reserve - debt instruments (including deferred taxes)				
Change in fair value	185	250	-65	-26.00 %
Cash flow hedge reserve (including deferred taxes)				
Change in fair value (effective hedge)	-1,394	-274	-1,120	> 200.00 %
Net amount transferred to profit or loss	482	163	318	194.94 %
Change from companies measured at equity	113	76	37	49.34 %
Total items that may be reclassified to profit or loss	**-615**	**215**	**-829**	**< -200.00 %**
Other comprehensive income total	**1,481**	**11,343**	**-9,862**	**-86.95 %**
Comprehensive income	**86,280**	**54,316**	**31,964**	**58.85 %**
Comprehensive income attributable to shareholders of the parent company	**86,280**	**54,316**	**31,964**	**58.85 %**
Comprehensive income attributable to non-controlling interests	0	0	0	0.00 %

Statement of financial position as at 31 December 2025

	31 Dec 2025 Euro thousand	31 Dec 2024 Euro thousand	Changes Euro thousand	%
ASSETS				
Liquid funds	3,549,350	3,873,327	-323,976	-8.36 %
Loans and receivables to credit institutions	1,644,402	1,798,682	-154,280	-8.58 %
Loans and receivables to customers	6,291,672	6,059,981	231,691	3.82 %
Fair value changes of hedged items in portfolio hedge of interest rate risk	-27,993	-20,959	-7,033	33.56 %
Assets held for trading	23,175	22,598	577	2.55 %
Financial investments	4,249,901	3,632,232	617,668	17.01 %
Investment property	31,857	28,223	3,634	12.88 %
Companies measured at equity	26,255	28,757	-2,503	-8.70 %
Participations	92,375	96,044	-3,669	-3.82 %
Intangible assets	14,347	14,218	129	0.91 %
Tangible assets	123,712	128,463	-4,750	-3.70 %
Tax assets	92,915	73,929	18,985	25.68 %
Current taxes	108	4,836	-4,728	-97.77 %
Deferred taxes	92,807	69,094	23,713	34.32 %
Other assets	266,396	300,695	-34,298	-11.41 %
TOTAL ASSETS	**16,378,364**	**16,036,189**	**342,175**	**2.13 %**
LIABILITIES				
Liabilities to credit institutions	2,830,107	3,069,555	-239,448	-7.80 %
Liabilities to customers	6,680,990	6,673,557	7,433	0.11 %
Fair value changes of hedged items in portfolio hedge of interest rate risk	148	514	-366	-71.19 %
Liabilities evidenced by certificates	4,102,344	3,449,077	653,267	18.94 %
Lease liabillities	78,164	82,242	-4,079	-4.96 %
Liabilities held for trading	15,385	19,957	-4,573	-22.91 %
Provisions	52,953	54,425	-1,472	-2.70 %
Tax liabilities	2,553	735	1,819	> 200.00 %
Current taxes	1,916	139	1,777	> 200.00 %
Deferred taxes	637	596	41	6.93 %
Other liabilities	398,982	536,213	-137,230	-25.59 %
Subordinated liabilities	1,217,908	1,237,365	-19,457	-1.57 %
Equity	998,831	912,551	86,280	9.45 %
TOTAL LIABILITIES	**16,378,364**	**16,036,189**	**342,175**	**2.13 %**

Segment reporting by business segments
Euro thousand

1-12/2025	Retail	CO	Consolidation	Total
Net interest income	171,098	-41,783	0	129,315
Risk provision	-28,819	903	0	-27,915
Net fee and commission income	70,455	8,287	652	79,395
Net trading income	346	3,730	0	4,076
Result from financial instruments and investment properties	7,008	2,956	0	9,964
Other operating result	-2,519	240,070	-80,165	157,386
General administrative expenses	-169,072	-199,019	79,513	-288,578
Result from companies measured at equity	322	-77	0	245
Annual result before taxes	**48,819**	**15,068**	**0**	**63,887**
Income taxes	16,493	4,419	0	20,912
Annual result after taxes	**65,312**	**19,487**	**0**	**84,799**
30 Dec 2025				
Total assets	**7,505,940**	**9,921,678**	**-1,049,255**	**16,378,364**
Loans and receivables to customers	6,292,855	-1,183	0	6,291,672
Companies measured at equity	16,024	10,231	0	26,255
Liabilities to customers	6,100,640	596,316	-15,966	6,680,990
Liabilities evidenced by certificates, including subordinated liabilities	296,710	5,023,542	0	5,320,252

1-12/2024				
Net interest income	177,004	-22,225	0	154,779
Risk provision	-77,496	2,845	0	-74,651
Net fee and commission income	68,185	7,141	109	75,435
Net trading income	241	4,982	0	5,223
Result from financial instruments and investment properties	2,910	-4,597	0	-1,687
Other operating result	7,116	222,361	-73,658	155,819
General administrative expenses	-161,818	-182,969	73,550	-271,237
Result from companies measured at equity	2,207	94	0	2,301
Annual result before taxes	**18,349**	**27,632**	**0**	**45,981**
Income taxes	903	-3,912	0	-3,008
Annual result after taxes	**19,253**	**23,720**	**0**	**42,973**
31 Dec 2024				
Total assets	**7,815,743**	**9,882,972**	**-1,662,526**	**16,036,189**
Loans and receivables to customers	6,047,162	12,819	0	6,059,981
Companies measured at equity	18,239	10,518	0	28,757
Liabilities to customers	5,915,912	769,623	-11,978	6,673,557
Liabilities evidenced by certificates, including subordinated liabilities	350,957	4,335,485	0	4,686,442

Own funds of the VB Wien Group

Euro thousand	31 Dec 2025	31 Dec 2024
Common Tier 1 capital: Instruments and reserves		
Capital instruments including share premium accounts	338,303	338,303
Retained earnings	401,005	332,562
Accumulated other comprehensive income (and other reserves)	254,683	250,337
Common Tier 1 capital before regulatory adjustments	993,991	921,202
Common Tier 1 capital: regulatory adjustments		
Intangible assets (net of related tax liability)	-14,347	-14,218
Cash flow hedge reserve	1,349	436
Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	-1,248	-1,842
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	256	186
Value adjustments due to the requirement for prudent valuation	-679	-854
Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	-84,389	-56,917
Insufficient coverage for non-performing exposures	-4,967	-3,877
Regulatory adjustments - transitional provisions		1,893
Adjustments to be made due to transitional regulations under IFRS 9		1,893
Additional CET1 deductions pursuant to article 3 CRR	-16,296	-16,316
Total regulatory adjustments	-120,321	-91,509
Common Equity Tier 1 capital - CET1	**873,670**	**829,693**
Additional Tier 1 capital: instruments		
Additional Tier 1 capital: regulatory adjustments		
Additional Tier 1 capital - AT1	**0**	**0**
Tier 1 capital (CET1 + AT1)	**873,670**	**829,693**
Tier 2 capital - instruments and provisions		
Capital instruments including share premium accounts	1,091,175	1,149,554
Tier 2 capital before regulatory adjustments	1,091,175	1,149,554
Tier 2 capital: regulatory adjustments		
Total regulatory adjustments	0	0
Tier 2 capital - T2	**1,091,175**	**1,149,554**
Own funds total - TC (T1 + T2)	**1,964,845**	**1,979,247**

Common equity Tier I (excl. interim profit)	15.88 %	16.80 %
Common equity Tier I (incl. interim profit)	17.59 %	17.40 %
Tier I capital ratio	17.59 %	17.40 %
Equity ratio (excl. interim profit)	37.85 %	41.00 %
Equity ratio (incl. interim profit)	39.56 %	41.50 %
each in relation to total risk exposure		

Risk weighted assessment amounts

Euro thousand	31.12.2025	31 Dec 2024
Risk weighted exposure amounts - credit risk	4,285,250	4,050,271
Total risk exposure amount for position, foreign exchange and commodities risks	23,580	18,392
Total risk exposure amount for operational risk (OpR)	648,508	692,055
Total risk exposure amount for credit valuation adjustment (cva)	9,555	8,855
Total risk exposure amount	**4,966,893**	**4,769,572**

Amounts owed to customers

Euro million	31 Dec 2025	31 Dec 2024
Saving deposits	657.5	764.6
Giro- and term deposits	6,023.5	5,909.0

Distribution of loans and receivables (gross) to customers by customer segments [1)]

	31 Dec 2025	31 Dec 2024
Retail	2,334.4	2,135.6
SME	2,567.7	2,898.7
Corporates	809.9	407.8
Public sector	161.9	82.1
Others	590.9	692.3

25 largest customer exposures

Top 25 exposures represent 17.9 % (PY: 17.1 %) of Volksbank Wien's total loans and receivables to customers (largest single customer exposure: 1.4% (PY: 1.4 %) of total loans and receivables to customers).

Additional information from individual financial Statement (UGB)

Euro million	31 Dec 2025	31 Dec 2024
Available Distributable Items (ADIs)	422.4	342.1
§ 57/1 BWG reserves	0.0	17.87

[1)] The definition of customer segments is derived from the regulatory segmentation criteria.