



**UniCredit Bank Austria AG**  
Vienna, Republic of Austria

This supplement no. 3 (the "**Supplement**") constitutes a supplement pursuant to Article 23 (1) of the Regulation (EU) 2017/1129 of the European Parliament and the Council of 14 June 2017, as amended (the "**Prospectus Regulation**") and is supplemental to, and should be read in conjunction with, the registration document dated 27 March 2025 (the "**Original Registration Document**" and together with Supplement no. 1 dated 30 April 2025 and Supplement no. 2 dated 4 December 2025 the "**Registration Document**") of UniCredit Bank Austria AG (the "**Issuer**" or "**Bank Austria**"). The Registration Document forms part of any base prospectus of the Issuer consisting of separate documents within the meaning of Article 8 (6) of the Prospectus Regulation and as of the date of this Supplement, this Supplement relates to the base prospectuses consisting of separate documents in relation to the following programmes of the Issuer: (i) the securities note relating to the "€ 40,000,000,000 Euro Medium Term Note Programme" dated 27 March 2025; (ii) the securities note relating to "Wertpapiere mit Single-Basiswert und Multi-Basiswert (mit (Teil-) Kapitalschutz) I" dated 15 April 2025 and (iii) the securities note relating to "Wertpapiere mit Zinsstrukturen" dated 22 April 2025.

The Original Registration Document was approved on 27 March 2025 by the Commission de Surveillance du Secteur Financier ("**CSSF**") and published on 27 March 2025 by making it available in electronic form on the website of the Luxembourg Stock Exchange ([www.luxse.com](http://www.luxse.com)) and on the website of Bank Austria (<https://www.bankaustria.at/en/about-us-issues-under-base-prospectuses-base-prospectuses.jsp>).

This Supplement has been filed for approval with the CSSF in its capacity as competent authority in Luxembourg for approving this Supplement and to provide the competent authority in the Republic of Austria (*Finanzmarktaufsichtsbehörde (FMA)*) and the competent authority in the Federal Republic of Germany (*Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)*) with a certificate of approval attesting that this Supplement has been drawn up in accordance with the Prospectus Regulation. This Supplement has been filed with and approved by the CSSF on the date first above written and has been published on or about such date by making it available in electronic form on the website of the Luxembourg Stock Exchange ([www.luxse.com](http://www.luxse.com)) and on the website of Bank Austria (<https://www.bankaustria.at/en/about-us-issues-under-base-prospectuses-base-prospectuses.jsp>).

Terms defined in the Registration Document shall have the same meaning when used in this Supplement.

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**This Supplement does not constitute an offer of, or an invitation by or on behalf of any of the Issuer, any dealer or any arranger to subscribe for, or purchase, any instruments.**

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To the extent that there is any inconsistency between a) any statement in this Supplement or any statement incorporated by reference into the Registration Document by this Supplement and b) any other statement in or incorporated by reference in the Registration Document, the statements in a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to information in the Registration Document has arisen or been noted, as the case may be, since the publication of the Registration Document.

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**In accordance with Article 23 (2) of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for instruments by the Issuer before this Supplement was published have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances until, and including 10 March 2026, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period and the delivery of the instruments, whichever occurs first. Investors may contact the relevant financial intermediary if they wish to exercise their right of withdrawal.**

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*The Issuer accepts responsibility for the information contained in this Supplement. Having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and contains no omission likely to affect its import.*

*No person has been authorised to give any information or to make any representation other than those contained in this Supplement in connection with the issue or sale of the instruments issued or to be issued by the Issuer and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer or any dealer or arranger. Neither the delivery of the Registration Document and/ or this Supplement nor any sale made in connection herewith shall, under any circumstances, create any implication that there has been no change in the affairs of the Issuer or the Bank Austria Group since the date hereof or the date upon which the Registration Document has been most recently supplemented or that there has been no adverse change in the financial position of the Issuer or the Bank Austria Group since the date hereof or the date upon which the Registration Document has been most recently supplemented or that any other information supplied in connection with the Registration Document is correct as of any time subsequent to the date on which it is supplied or, if different, the date indicated in the document containing the same.*

*The distribution of this Supplement and the offering or sale of the instruments issued or to be issued by the Issuer in certain jurisdictions may be restricted by law. Persons into whose possession this Supplement comes are required by the Issuer, the Dealers and the Arranger to inform themselves about and to observe any such restrictions.*

*In case of any arranger or dealer none of them has independently verified the information contained in this Supplement and none of them makes any representation, express or implied, or accepts any responsibility, with respect to the accuracy or completeness of any of the information in this Supplement. Neither this Supplement nor any financial statements supplied in connection with the Registration Document or any instruments issued or to be issued by the Issuer are intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by the Issuer, any arranger or any dealer that any recipient of this Supplement or any financial statements should purchase the instruments issued or to be issued by the Issuer. Each potential purchaser of instruments issued or to be issued by the Issuer should determine for itself the relevance of the information contained in this Supplement or any financial statements and its purchase of instruments issued or to be issued by the Issuer should be based upon any such investigation as it deems necessary. None of any arranger or any dealer undertakes to review the financial condition or affairs of the Issuer or the Bank Austria Group during the life of the arrangements contemplated by this Supplement nor to advise any investor or potential investor in the instruments issued or to be issued by the Issuer of any information coming to the attention of any arranger or any dealer.*

The following significant new factors, material mistakes and/or material inaccuracies (Article 23 (1) of the Prospectus Regulation) relating to the information included in the Prospectus have arisen which in the Issuer's perception are capable of affecting the assessment of the Instruments, and are thus herewith included in the Prospectus as follows:

**1. In the section entitled "A. RISK FACTORS" in the subsection entitled "4. Legal and regulatory risk" the last sentence of the third paragraph in the subsection entitled "4.1. Legal and tax risks" commencing on page 8 of the Original Registration Document shall be replaced by the following sentence :**

"As of 31 December 2025, provisions reflected in the sub-item "other provisions" are equal to € 279 million, of which € 108 million constitute provisions for legal risks, and tax disputes."

**2. In the section entitled "C. Statutory Auditors" commencing on page 12 of the Original Registration Document, the first paragraph shall be replaced by the following paragraph:**

"The Auditing Board of the Savings Bank Auditing Association (*Sparkassen-Prüfungsverband, Prüfungsstelle*) have audited and signed without qualification the consolidated financial statements of the Issuer in accordance with the laws of the Republic of Austria for the financial years ended 31 December 2024 and 31 December 2025. KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft has audited and signed without qualification the consolidated financial statements of the Issuer in accordance with the laws of the Republic of Austria for the financial years ended 31 December 2024 and 31 December 2025."

**3. In the section entitled "C. Statutory Auditors" commencing on page 12 of the Original Registration Document, the fourth and the fifth paragraphs shall be replaced by the following paragraphs:**

"Both the Auditing Board of the Savings Bank Auditing Association and KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft have audited and issued unqualified audit reports on the consolidated financial statements of the Issuer for the financial year ended 31 December 2024 on 19 February 2025 and for the financial year ended 31 December 2025 on 17 February 2026.

Furthermore, both the Auditing Board of the Savings Bank Auditing Association and KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft have audited and signed without qualification the unconsolidated financial statements of the Issuer in accordance with the laws of Austria for the financial years ended 31 December 2024 and 31 December 2025."

**4. In the section entitled "D. UNICREDIT BANK AUSTRIA AG" the (i) first, (ii) third and (iii) fifth paragraph in the subsection entitled "2. Ratings" commencing on page 13 of the Original Registration Document as amended by Supplement no. 1 dated 30 April 2025 and Supplement no. 2 dated 4 December 2025 shall be replaced by the following paragraphs:**

**(i):**

"The Issuer is assigned a long-term rating for senior debt of "A2" with a positive outlook by Moody's Deutschland GmbH ("**Moody's**") and of "A-" with positive outlook by S&P Global Ratings Europe Ltd. (*Niederlassung Deutschland*) ("**Standard & Poor's**"), as well as a short-term rating of "P-1" by Moody's and of "A-2" by Standard & Poor's assigned to the issuer. The Issuer's cover pool for public-sector covered bonds is assigned a rating of "Aaa" and the cover pool for mortgage covered bonds is assigned a rating of "Aaa" by Moody's."

**(ii):**

"A long-term rating of "A" assigned by Moody's to obligations means such obligations are judged to be upper-medium grade and are subject to low credit risk. Obligations rated "Aaa" are judged to be of highest quality, subject to the lowest credit risk. Moody's appends numerical modifiers 1, 2, and 3 to each generic rating classification from Aa through Caa. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category; the modifier 2 indicates a mid-range ranking; and the modifier 3 indicates a ranking in the lower end of that generic rating category. (*Source: Moody's*)"

**(iii):**

"A long-term rating of "A" assigned by Standard & Poor's means the obligor's capacity to meet its financial commitments is strong but is somewhat more susceptible to the adverse effects of changes in

circumstances and economic conditions than obligations in higher-rated categories. Standard & Poor's ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Additionally, Standard & Poor's can provide an estimation (known as Credit Watch) as to whether a rating will be upgraded, downgraded or whether the trend is uncertain (neutral). (*Source: Standard & Poor's*)"

**5. In the section entitled "D. UNICREDIT BANK AUSTRIA AG" the information in the subsection entitled "3. Borrowing and Funding Structure" on page 14 of the Original Registration Document shall be replaced by the following information:**

"The Issuer maintains a stable funding structure consisting mainly of deposits from customers and banks as well as securities in issue. The loan/deposit ratio, which is expressed as a division of customer loans and customer deposits (€ 62.1 billion / € 70.3 billion) and is a liquidity ratio that shows the risk content of a bank's refinancing by indicating the extent to which a bank can cover its lending volume with customer deposits, was 88.4% as at 31 December 2025, which also underlines the Issuer's good positioning in terms of liquidity."

**6. In the section entitled "F. MANAGEMENT AND SUPERVISORY BODIES" the row in relation to Wolfgang Schilk of the table in the subsection entitled "1. Management Board of the Issuer" commencing on page 15 of the Original Registration Document shall be replaced by the following row:**

<b>"Wolfgang Schilk (until 31 March 2026)*"</b>	Chief Risk Officer	<ul style="list-style-type: none"> <li>- Einlagensicherung AUSTRIA Ges.m.b.H: Member of the Supervisory Board;</li> <li>- Bank Austria Kunstforum: Chariman of the Club Board.</li> </ul>
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\*On 12 December 2025, the Issuer's Supervisory Board resolved that Albert Angersbach will succeed Wolfgang Schilk as chief risk officer as of 1 April 2026. As of 5 March 2026, Albert Angersbach is not expected to perform any principal business activities outside the Issuer."

**7. In the section entitled "H. HISTORICAL FINANCIAL INFORMATION" the first paragraph of the subsection entitled "1. Financial results" commencing on page 18 of the Original Registration Document shall be replaced by the following paragraph:**

"The following tables show an overview of Bank Austria Group's (1.) income statement, (2.) balance sheet, and key performance indicators, respectively, and were extracted from the audited consolidated financial statements prepared in accordance with IFRS Accounting Standards as of 31 December 2025:"

**8. In the section entitled "H. HISTORICAL FINANCIAL INFORMATION" in the subsection entitled "1. Financial results" the information and tables under the subheadings entitled "1.1 Income Statement" and "1.2 Balance Sheet" commencing on page 18 of the Original Registration Document shall be replaced by the following information and tables:**

"1.1 *Income Statement* \*)

In € million	2025	2024
Net interest	1,456	1,584
Fees	805	791
Trading income	33	1
Loan loss provisions (LLPs)	-33	-43
Net operating profit (loss)	1,556	1,624
Group stated net profit (loss)	1,260	1,263

## 1.2 Balance Sheet \*)

The following table sets out in summary form the balance sheet which has been extracted from the audited consolidated financial statements of Bank Austria Group for the financial year ended 31 December 2025.

In € million	2025	2024
Total assets	109,593	105,253
Debt securities in issue	12,373	12,532
o/w Senior Debt	11,233	11,958
o/w Subordinated Debt	1,141	574
Loans to customers (net)	62,116	59,676
Deposits from customers	70,257	60,275
Group shareholders' equity	11,038	10,757
Non-performing loans (based on net carrying amount)/Loans and receivables)	2.2%	2.0%
Common Equity Tier 1 capital (CET1) ratio <sup>1</sup>	20.6%	19.3%
Total Capital Ratio <sup>1</sup>	24.5%	23.2%
Leverage Ratio calculated under applicable regulatory framework <sup>2</sup>	6.6%	6.3%

\*) Income Statement, loans to customers and deposits from customers presented as per Segment Reporting in the Notes of the Annual Report 2025 (corresponding to the format used for segment reporting and reflecting Segment Austria as presented in the segment reporting of the parent company of the Issuer, UniCredit S.p.A.). Previous year adjusted, mainly relating to the transfer of the Iberian portfolio to the German UniCredit Bank GmbH. Balance Sheet presented as per Annual Report 2025. Presented key performance indicators refer to income statement and balance sheet figures presented above, respectively are regulatory capital ratios (including leverage ratio).

1 Capital ratios based on all risks according to Basel 4 (2025) and Basel 3 (2024).

2 Leverage Ratio pursuant to the Delegated Regulation (EU) 2015/62, based on the current status of transitional arrangements.

The following commentary on the development of Bank Austria's operating activities and performance is based on the income statement structure used for segment reporting.

In 2025, Bank Austria generated **operating income** of €2,616 million (-3% compared to the prior year's figure of €2,698 million). Adjusted for the sale of card complete, operating income declined by 2%, from €2,631 million in 2024 to €2,574 million in 2025. The decrease was driven primarily by lower net interest income as a result of the changed interest rate environment, while fees increased by 2% (or +6% when adjusted for the sale of its subsidiary card complete<sup>1</sup>).

**Operating costs** were slightly reduced to €1,027 million in 2025 (prior year: €1,031 million), underscoring the continued efficiency in cost management, while fully compensating for inflation. If adjusted for the sale of card complete<sup>1</sup>, operating costs rose by 2%.

**Gross operating profit** reached €1,589 million, which is 5% below the prior-year figure of €1,667 million, primarily due to the reduction in net interest income described above.

In 2025, the **cost/income ratio** remained strong at a level of 39.3%, reflecting good operational efficiency (prior year: 38.2%), while **Return on Allocated Capital (ROAC)**<sup>2</sup> declined from 23.8% to 22.6% following the introduction of Basel 4.

**Loan loss provisions ("LLPs")** for 2025 amounted to €-33 million (of which €+57 million related to stages 1 and 2 and €-89 million to stage 3) compared to prior year of -43 million. In the retail segment, releases of €+88 million were recorded, while wealth management & private banking reported a release

of €+0.5 million. LLPs in the corporates segment reached €-121 million in 2025 (a reduction of €6 million vs. previous year), driven by inflows in non-performing exposures due to single larger defaults in the fourth quarter of 2025 and re-assessment of the geopolitical overlays which were partially compensated by model changes and recalibrations.

In 2025, the Issuer generated an operating result after loan loss provisions (**net operating profit**) of €1,556 million, -4% compared to the prior-year figure of €1,624 million.

**Other charges and provisions** (incl. systemic charges) recognized during the reporting period amounted to €-111 million (prior year: €-50 million) including a provision for loan processing fees. Furthermore, in this amount **systemic charges** are included which increased significantly to €-73 million (2024: €-21 million), primarily due to an increased bank levy (€-51 million).

**Integration costs** rose to €-145 million (prior year: €-88 million) and include expenses related to the purchase of Bank Austria's head office building at Rothschildplatz 1 on Vienna's Austria Campus, as well as measures to successfully implement the multi-year strategic plan.

**Net income from investments** amounted to €164 million (prior year: €73 million). This primarily reflects value adjustments on selected equity-accounted investments (especially relating to BTV which belongs to the 3-Banken Group), as well as valuation and disposal results from real estate properties.

**Income taxes** decreased to €-200 million (prior year: €-296 million), mainly due to a lower tax allocation rate following the establishment of a new tax group.

As a result, the 2025 net profit (**Group stated net profit**) amounted to €1,260 million which is broadly unchanged compared to the prior-year period (€1,263 million), despite the bank levy increase of €51 million.

As at 31 December 2025, loans to customers amounted to € 62.1 billion, deposits from customers reached € 70.3 billion.

Based on these results, the following financial ratios were calculated:

- Cost/Income Ratio for the financial year 2025 stood at 39.3% (2024: 38.2%, adjusted)
- Total capital ratio as at 31 December 2025 (based on all risks) was 24.5% (2024: 23.2%)
- Common Equity Tier 1 capital ratio as at 31 December 2025 (based on all risks) was 20.6% (2024: 19.3%).

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<sup>1</sup> Bank Austria closed the sale of its participation in card complete in September 2025. Adjustment refers to the exclusion of the card complete contribution for 8 months of 2025 and for the full year 2024, as card complete results were consolidated line by line.

<sup>2</sup> Return on Allocated Capital (ROAC): net profit measured against allocated capital (allocated capital being calculated based on risk-weighted assets and the CET1 target ratio as defined by UniCredit S.p.A. for the different parts of the UniCredit Group: 13% of risk-weighted assets (2025 and 2024)."

**9. In the section entitled "I. LEGAL AND ARBITRATION PROCEEDINGS" the information in the subsection entitled "2. Alpine Holding GmbH" on page 21 of the Original Registration Document shall be replaced by the following information:**

"Alpine Holding GmbH issued one bond in 2010, one in 2011 and one in 2012. In 2010 and 2011, Bank Austria acted as joint lead manager together with another bank. In June/July 2013, Alpine Holding GmbH and Alpine Bau GmbH became insolvent and bankruptcy proceedings followed. Numerous bondholders then wrote to the banks involved in the bond issues to assert claims. At least as far as Bank Austria is concerned, the bondholders largely based their claims on the prospectus liability of the joint lead managers and, in fewer cases, also on flawed investment advice provided by the banks that sold the bonds to their customers. Investors have filed civil proceedings with a total claims volume of € 18.3 million, including subpoenas for three class actions by the Federal Chamber of Labour, in which Bank Austria is named as a defendant in addition to other banks. The significant cause of action is the prospectus liability.

In July 2025, the Austrian Supreme Court confirmed the legal position of Bank Austria and the other issuing banks that the prospectuses were correct and complete and fully rejected the bondholders' claims based on prospectus liability. Based on that landmark decision favorable for Bank Austria and

on the subsequent settlements, the total claims volume reduced from € 18.3 million to some € 10.3 million, the largest portion thereof based on the prospectus liability.

In addition to the pending court claims, further actions against Bank Austria have been threatened in connection with Alpine bankruptcy, which could be brought in the future. Pending or future actions may negatively affect Bank Austria.

Bank Austria intends to use all available means to defend itself against these claims. With regard to the pending civil proceedings, Bank Austria has made provisions for risks and charges. No new provisions for risks and charges were made in the last years. At present, despite the favourable development it is not possible to estimate the timing and outcome of the various remaining court proceedings or to assess Bank Austria's level of responsibility, if any."

**10. In the section entitled "I. LEGAL AND ARBITRATION PROCEEDINGS" the information in the subsection entitled "3. Class action suit regarding various fees" on page 21 of the Original Registration Document shall be replaced by the following information:**

"The Austrian Chamber of Labour has filed a class action lawsuit under the Consumer Protection Act against Bank Austria, in which it asserts the inadmissibility or contractual invalidity of fees in the consumer loans due to violations of good morals or statutory provisions, due to gross disadvantage to the customer, as well as due to non-transparent wording. The fees in question are loan processing fees and six other fees: default interest, dunning charges, account maintenance fees, costs for deletion receipts, fees for additional confirmations and for special services.

If the fees are found to be inadmissible, they may no longer be agreed upon or charged in business transactions with consumers in the future. There is a risk that fees that were invalidly agreed upon may have to be refunded. However, in certain individual cases, Bank Austria may have individual defenses available.

As of the date of this Registration Document, the class action is currently pending before the Austrian Supreme Court with the currently assessed risk of an unfavorable decision being more likely than not.

Another class action asking for an injunction regarding loan processing fees was filed in June 2025 by the Consumer Protection Association (*Verbraucherschutzverein - VSV*), a private consumer protection organization and qualified entity pursuant to the Qualified Entities Act (*Qualifizierte-Einrichtungen-Gesetz*). The proceedings are pending at an early stage in first instance. The risk from these proceedings is considered to be similar to that of the aforementioned class action by the Austrian Chamber of Labor.

In addition to the lawsuits mentioned above, there are also proceedings by individual consumers against Bank Austria with similar subject matter. As of 31 December 2025, the total amount in dispute for those proceedings amounts to € 1.1 million (2024: € 0.3 million). As of the date of this Registration Document, the case law both in lower instances, as well as by the Austrian Supreme Court, is inconsistent. It is therefore not possible to estimate for Bank Austria, the timing and the outcome of the pending individual proceedings reliably.

**A provision with regard to the loan processing fees and other fees challenged was set up in June 2025 and reassessed in December 2025."**

**11. In the section entitled "K. GENERAL INFORMATION" in the subsection entitled "2. Documents on Display" on page 22 of the Original Registration Document the first paragraph shall be replaced by the following paragraph:**

"The following documents can be inspected as electronic versions on the following websites until the validity of this Registration Document ends (in the case of the following items (ii), (iii) and (iv), for a period of at least ten years commencing with the publication of this Registration Document):"

**12. In the section entitled "K. GENERAL INFORMATION" in the subsection entitled "2. Documents on Display" on page 22 of the Original Registration Document after the second list paragraph named "this Registration Document and any supplement to this Registration Document" the following list paragraph shall be added:**

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- the annual financial statements of the Issuer for the year ended 31 December 2023, that are no

longer incorporated by reference into this Registration Document and do not form part of this Registration Document  
[https://www.bankaustria.at/files/jahresfinanzbericht\\_2023\\_en.pdf](https://www.bankaustria.at/files/jahresfinanzbericht_2023_en.pdf)

**13. In the section entitled "K. GENERAL INFORMATION" in the subsection entitled "3. Trend Information" on page 22 of the Original Registration Document the first paragraph shall be replaced by the following paragraph:**

"As at the date hereof, there has been no significant change in the financial performance of Bank Austria Group since 31 December 2025 and there has been no material adverse change in the prospects of the Issuer since 31 December 2025."

**14. In the section entitled "K. GENERAL INFORMATION" the information in the subsection entitled "4. Significant changes in the Issuer's financial position" on page 22 of the Original Registration Document shall be replaced by the following information:**

"There has been no significant change in the financial position of Bank Austria Group since 31 December 2025."

**15. In the section entitled "K. GENERAL INFORMATION" in the subsection entitled "5. Information incorporated by reference in this Registration Document" commencing on page 23 of the Original Registration Document the list paragraph numbered "(2)" shall be replaced by the following list paragraph numbered "(2)":**

"(2) the annual financial statements of the Issuer for the year ended 31 December 2025 (the "Annual Financial Statements 2025"), including:

- (a) the consolidated financial statements:
  - (aa) the audited consolidated balance sheets of the Issuer as at 31 December 2025;
  - (bb) the audited consolidated income statements, statement of changes in equity and cash flow statements of the Issuer for the periods from 1 January 2025 to 31 December 2025;
- (b) the unconsolidated financial statements:
  - (aa) the audited unconsolidated balance sheet of the Issuer as at 31 December 2025;
  - (bb) the audited unconsolidated balance sheet of the Issuer as at 31 December 2025;

in each case of (a) and (b) together with the respective notes. The consolidated and the unconsolidated financial statements referred to above have been audited and can be found in the English language Annual Financial Statements 2025 of the Issuer as noted below."

**16. In the section entitled "K. GENERAL INFORMATION" in the subsection entitled "5. Information incorporated by reference in this Registration Document" commencing on page 23 of the Original Registration Document the table with regard to the "Annual Financial Statements 2023" shall be replaced by the following table:**

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**"Annual Financial Statements 2025"**

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***1. Audited Consolidated Financial Statements***

Consolidated Income Statement	Page 77
Consolidated Statement of Comprehensive Income	Page 78
Consolidated Balance Sheet	Pages 79 to 80
Consolidated Statement of Changes in Equity	Pages 81 to 82
Consolidated Statement of Cash Flows	Pages 83 to 84
Notes to the Consolidated Financial Statements	Pages 86 to 335
Glossary of alternative performance measures	Pages 352 to 353
Report of the Auditors	Pages 336 to 340

The Issuer's Annual Financial Statements 2025 can be found on the following URL:  
[https://www.bankaustria.at/files/jahresfinanzbericht\\_2025\\_en.pdf](https://www.bankaustria.at/files/jahresfinanzbericht_2025_en.pdf)

## 2. Audited Unconsolidated Financial Statements 2025

Balance Sheet at 31 December 2025	Pages 401 to 403
Profit and Loss Account for the year ended 31 December 2025	Pages 404 to 405
Notes to the Financial Statements	Pages 406 to 476
Auditors' Report	Pages 477 to 481

The Issuer's Audited Unconsolidated Financial Statements 2025 can be found as part of the Issuer's Annual Financial Statements 2025 on the following URL:  
[https://www.bankaustria.at/files/jahresfinanzbericht\\_2025\\_en.pdf](https://www.bankaustria.at/files/jahresfinanzbericht_2025_en.pdf)

**17. In the appendix to the Original Registration Document in the section entitled "Key information on the Issuer" in the subsection "Who is the Issuer of the Instruments?" the information under the sub-heading "Executive Board" on page 25 of the Original Registration Document shall be replaced by the following information:**

"The key managing directors of the Issuer are the members of its management board (*Vorstand*): Ivan Vlaho (CEO), Daniela Barco, Hélène Buffin, Dieter Hengl, Emilio Manca, Marion Morales Albiñana-Rosner, Svetlana Pančenko and Wolfgang Schilk (until 31 March 2026; Albert Angersbach as of 1 April 2026)."

**18. In the appendix to the Original Registration Document in the section entitled "Key information on the Issuer" in the subsection "Who is the Issuer of the Instruments?" the first paragraph under the sub-heading "Statutory Auditors" on page 25 of the Original Registration Document shall be replaced by the following paragraph:**

"The independent statutory auditor of the Issuer for the fiscal years ended 31 December 2024 and 31 December 2025 was the Auditing Board of the Savings Bank Auditing Association (*Sparkassen-Prüfungsverband, Prüfungsstelle*). The independent auditor of the Issuer for the fiscal years ended 31 December 2024 and 31 December 2025 was KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft."

**19. In the appendix to the Original Registration Document in the section entitled "Key information on the Issuer" the information in the subsection "What is the key financial information regarding the Issuer?" commencing on page 25 of the Original Registration Document shall be replaced by the following information:**

"The following key financial information of the Issuer is based on the audited consolidated financial statements of the Issuer as of and for the year ended 31 December 2025 and 31 December 2024.

### Consolidated income statement\*

In EUR mn	2025	2024
Net interest	1,456	1,583
Fees	805	791
Trading income	33	1
Loan loss provisions (LLPs)	-33	-43
Net operating profit (loss)	1,556	1,624
Group stated net profit (loss)	1,260	1,263

### Balance Sheet\*

In EUR mn	31 December 2025	31 December 2024
Total assets	109,593	105,253
Debt securities in issue	12,373	12,532
o/w Senior Debt	11,233	11,958
o/w Subordinated Debt	1,141	574
Loans to customers (net)	62,116	59,676

Deposits from customers	70,257	60,275
Group shareholders' equity	11,038	10,757
Non-performing loans (based on net carrying amount)/Loans and receivables	2.2%	2.0%
Common Equity Tier 1 capital (CET1) ratio <sup>1</sup>	20.6%	19.3%
Total Capital Ratio <sup>1</sup>	24.5%	23.2%
Leverage Ratio calculated under applicable regulatory framework <sup>2</sup>	6.6%	6.3%

\* Income Statement, loans to customers and deposits from customers presented as per Segment Reporting in the Notes of the Annual Report 2025 (corresponding to the format used for segment reporting and reflecting Segment Austria as presented in the segment reporting of the parent company of the Issuer, UniCredit S.p.A.). Previous year adjusted, mainly relating to the transfer of the Iberian portfolio to the German UniCredit Bank GmbH. Balance Sheet presented as per Annual Report 2025. Presented key performance indicators refer to income statement and balance sheet figures presented above respectively are regulatory capital ratios (including leverage ratio).

1 Capital ratios based on all risks according to Basel 4 (2025) and Basel 3 (2024).

2 Leverage Ratio pursuant to the Delegated Regulation (EU) 2015/62, based on the current status of transitional arrangements."