1. Macro data and banking sector  Page 3
2. Raiffeisenlandesbank Oberösterreich AG  Page 9
3. Key figures  Page 17
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6. Highlights  Page 32
7. Contacts  Page 34
1. Macro data and banking sector
## Data and facts on Austria

### General data

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>Eurozone share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>8,858,775</td>
<td>2.6 %</td>
</tr>
<tr>
<td>Surface area (in km²)</td>
<td>83,879</td>
<td>3.0 %</td>
</tr>
<tr>
<td>Nominal GDP (in EUR bn)</td>
<td>398.5</td>
<td>3.3 %</td>
</tr>
<tr>
<td>GDP per capita (in EUR)</td>
<td>44,900</td>
<td>29.1 %</td>
</tr>
<tr>
<td>Budget balance (% of GDP – 2018e)</td>
<td>+0.7</td>
<td>-0.6*</td>
</tr>
<tr>
<td>State debt ratio (% of GDP – 2018e)</td>
<td>70.4</td>
<td>84.1*</td>
</tr>
</tbody>
</table>

*Comparable figure eurozone total

### Economic Indicators

- **Gross domestic product in %**
  - Austria
  - Eurozone

- **Inflation in %**
  - Austria
  - Eurozone

- **Unemployment rate in %**
  - Austria
  - Eurozone

As of: May 2020

Source: 05.05.2020, European Commission; TFM/WPR-ER, Hametner; IWF 04/14/2020
Data and Facts on Upper Austria

Gross regional product and rating

Average gross regional product in Upper Austria in the last seven years was 0.3 % above that of Austria.

As of: May 2020

Source: 05/2019; TFM; APA

Data: Statistics Austria
Average unemployment in Upper Austria in the last seven years was 2.7 % below that for the whole of Austria.
## Industry location Upper Austria

### Upper Austria in figures

<table>
<thead>
<tr>
<th>Metric</th>
<th>Upper Austria</th>
<th>Ranking *</th>
<th>As in % of Austria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>1,473,576</td>
<td>3</td>
<td>16.7</td>
</tr>
<tr>
<td>Surface area in km²</td>
<td>11,983</td>
<td>4</td>
<td>14.3</td>
</tr>
<tr>
<td>People in employment (in thousand)</td>
<td>665.7</td>
<td>2</td>
<td>17.8</td>
</tr>
<tr>
<td>Production value (industry) in EUR billions</td>
<td>43.1</td>
<td>1</td>
<td>24.5</td>
</tr>
<tr>
<td>Exports (goods) in EUR billions</td>
<td>38.2</td>
<td>1</td>
<td>25.5</td>
</tr>
</tbody>
</table>

### Industrial sectors/production data

<table>
<thead>
<tr>
<th>Sector</th>
<th>Upper Austria in EUR billions</th>
<th>Austria in EUR billions</th>
<th>As a % of Austria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery and metal goods</td>
<td>12.4</td>
<td>39.2</td>
<td>31.6</td>
</tr>
<tr>
<td>Vehicles (automotive)</td>
<td>8.1</td>
<td>16.9</td>
<td>47.9</td>
</tr>
<tr>
<td>Chemical industry</td>
<td>5.1</td>
<td>15.4</td>
<td>33.3</td>
</tr>
<tr>
<td>Non-ferrous metal</td>
<td>2.4</td>
<td>4.9</td>
<td>48.6</td>
</tr>
<tr>
<td>Food</td>
<td>2.3</td>
<td>10.1</td>
<td>22.9</td>
</tr>
<tr>
<td>Construction</td>
<td>2.0</td>
<td>7.0</td>
<td>27.9</td>
</tr>
</tbody>
</table>

* The production value of around EUR 43.1 billion equates to a relative share in the total production value of Austria of 24.5%

* Ranking of Upper Austria amongst the nine federal regions

As of: May 2020

Source: 05/2019; WKO OOE, Statistics Austria;
# The largest Austrian banks

**Reporting date 12/31/2019**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank</th>
<th>Total Assets in EUR billions</th>
<th>Employees</th>
<th>CET 1 Ratio in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Erste Group Bank AG</td>
<td>245.7</td>
<td>47,284</td>
<td>13.7</td>
</tr>
<tr>
<td>2</td>
<td>Raiffeisen Bank International AG</td>
<td>152.2</td>
<td>46,873</td>
<td>13.9</td>
</tr>
<tr>
<td>3</td>
<td>Unicredit Bank Austria AG</td>
<td>101.7</td>
<td>5,301</td>
<td>13.1</td>
</tr>
<tr>
<td>4</td>
<td>BAWAG P.S.K. AG</td>
<td>45.7</td>
<td>4,353</td>
<td>13.3</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td><strong>Raiffeisenlandesbank Oberösterreich AG</strong></td>
<td><strong>43.2</strong></td>
<td><strong>1,488</strong></td>
<td><strong>14.6</strong></td>
</tr>
<tr>
<td>6</td>
<td>Oesterreichische Kontrollbank AG</td>
<td>33.4</td>
<td>505</td>
<td>78.2</td>
</tr>
<tr>
<td>7</td>
<td>Raiffeisenlandesbank Niederoesterreich AG</td>
<td>27.6</td>
<td>1,141</td>
<td>11.9</td>
</tr>
<tr>
<td>8</td>
<td>Oberbank AG</td>
<td>22.8</td>
<td>2,150</td>
<td>17.6</td>
</tr>
<tr>
<td>9</td>
<td>HYPO NOE Group</td>
<td>14.6</td>
<td>661</td>
<td>19.2</td>
</tr>
<tr>
<td>10</td>
<td>Raiffeisenlandesbank Steiermark AG</td>
<td>13.0</td>
<td>643</td>
<td>18.8</td>
</tr>
</tbody>
</table>

As of: May 2020

Source: 05/2019; TFM

Total assets as at 31 Dec. 2019
2. Raiffeisenlandesbank Oberoesterreich AG
Shareholder structure
Raiffeisen Banking Group

Austria

370 Raiffeisenbanks

Across Austria, 370 independent Raiffeisenbanks with a total of around 1,500 branches

8 Raiffeisen regional banks

 Majority shareholders in RBI

Free Float

100 %

58.80 %

41.20 %

Upper Austria

75 Raiffeisenbanks

Across Upper Austria, 75 independent Raiffeisenbanks with a total of 416 branches

Shareholder in RBI

100 %

9.50 %

As of: May 2020

Source: 05/2020; TFM
Institutional Protection Scheme (IPS)  
Raiffeisen Group

IPS in accordance with Article 113 (7) and Article 49 (3) Capital Requirements Regulation (CRR)

Essential requirements of the CRR:

- contractual or statutory liability agreement, liquidity and solvency of the banks is secured
- IPS has a suitable early detection system and carries out its own risk assessments
- annual consolidated financial statements or report
- no multiple use of capital
- the members need to commit to an essentially homogeneous business profile

Benefits of membership for the participating banks

- non-deduction of the participation in the central bank
- 0% weighting of liabilities within the IPS
- OTC derivatives can be entered into between IPS members without an external clearing house

„Raiffeisen Federal-IPS“

- Raiffeisenbank International
- Raiffeisen regional banks
- Raiffeisen Holding NOE-Wien
- Raiffeisen Bausparkasse
- Raiffeisen Wohnbaubank
- Posojilnica Bank

„Raiffeisen Regional-IPS“ Upper Austria

- Raiffeisenlandesbank Oberoesterreich AG
- Raiffeisenbanks in Upper Austria
- Raiffeisen-Kredit-Garantie-Gesellschaft m.b.H.
- With participation of “Sektorrisiko Oberoesterreich eGen“

As of: May 2020

Source: KRW/BW, Freund; 05/2020
The basis for a successful future
Key data on Raiffeisenlandesbank Oberoesterreich Group

Facts

- Austria's fifth largest bank
- Austria's largest Raiffeisenlandesbank
- Rooted in Austria's strongest business region
- Outstanding regional strength in Upper Austria and in the region of Southern Germany

Key income figures 2019 (in EUR M)

- Balance sheet: 44,357
- Pre-tax profit: 319

Equity figures 2019

- CET 1 Ratio: 14.6 %
- Total Capital Ratio: 16.3 %

Raiffeisenlandesbank Oberoesterreich AG operates in the strongest growing region of Austria. Average economic growth in Upper Austria was 0.3% above the average for Austria as a whole in the last seven years. Furthermore, overall production value at about 24% far exceeds the average for Austria.
Branches and locations in Central Europe
Raiffeisenlandesbank Oberösterreich

**Southern Germany:**
- Augsburg
- Heilbronn
- Munich
- Nuremberg
- Passau
- Regensburg
- Stuttgart
- Ulm
- Wuerzburg

**Czech Republic:**
- Prague

**Austria:**
- Upper Austria
- Vienna

Raiffeisen Banking Group Upper Austria's market shares:
- Industrial companies: 85.2%
- SMEs: 37.8%
- Private customers: 55.8%

As of: May 2020
Source: 05/2020; TFM / ORG/I
Strategic business fields
Raiffeisenlandesbank Oberoesterreich

- **Financial Markets** ➔ asset-liability-management and customer treasury
- **Corporates** ➔ corporate and institutional customers
- **Retail & Private Banking** ➔ private-, commercial- and affluent private customers
- **Raiffeisenbanks** ➔ strategic collaboration
- **Equity investments** ➔ participations based on regional responsibility

---

**Raiffeisenlandesbank Oberoesterreich AG** is focused on meeting the needs of its customers and places its **Corporate and Private customer business** as well as **Financial Market business** at the centre of its activities. **Cooperation** with the independent **Raiffeisenbanks operating in Upper Austria** forms a central component in strengthening market position in the region.

As of: May 2020

Source: 05/2020; TFM
### Investment portfolios
Raiffeisenlandesbank Oberösterreich Group

#### Banks and Financial Institutions
- activ factoring AG, München
- Raiffeisen-IMPULS-Leasing Gesellschaft m.b.H.
- SALZBURGER LANDES-HYPOTHEKENBANK AG
- KEPLER-FONDS Kapitalanlagegesellschaft m.b.H.
- Oberösterreichische Landesbank AG
- Raiffeisenbank a.s., Prag
- Oberösterreichische Versicherung AG
- Raiffeisen Bank International AG

#### Outsourcing & banking-related investments
- GRZ IT Center GmbH 87.24%

#### Opportunity and partner capital
- VIVATIS Holding AG 100%
- efko Frischfrucht und Delikatessen GmbH 51.00%
- Oesterreichische Salinen AG 41.25%
- AMAG Austria Metall AG 16.50%
- Energie AG 13.97%
- voestalpine AG 13.54%

#### Property
- REAL-TREUHAND Management GmbH 100%
- RealRendite Immobilien GmbH 100%
- RealBestand Immobilien GmbH & Co KG 100%

#### Shareholdings with at-equity valuation (in extract)
- Raiffeisen Bank International AG
- Raiffeisenbank a.s., Prag
- Oberösterreichische Landesbank AG
- AMAG
- Oesterreich. Salinen AG
- voestalpine AG

As of: May 2020
Source: BET, Szigmund, Ganglbauer

1) proportion of shares with voting rights <15%, 10.24 % RLB indirectly via RLB OOE Invest
2) cumulative shares incl. Raiffeisen Banking Group Upper Austria; 3) above PS RLB OOE
Rating and supervision
Raiffeisenlandesbank Oberoesterreich Group

<table>
<thead>
<tr>
<th>Rating Category</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term creditworthiness (Moody’s)</td>
<td>Baa1</td>
</tr>
<tr>
<td>Short-term creditworthiness (Moody’s)</td>
<td>P-2</td>
</tr>
<tr>
<td>Outlook (Moody’s)</td>
<td>stable</td>
</tr>
<tr>
<td>Mortgage Covered Bond Ratings (Moody’s)</td>
<td>Aaa</td>
</tr>
<tr>
<td>Sustainability rating (ISS-ESG)</td>
<td>C (prime)</td>
</tr>
</tbody>
</table>

Raiffeisenlandesbank Oberoesterreich qualifies as a significant bank and is therefore directly supervised by the European Central Bank.

As of: May 2020
Source: 05/2020; TFM
3. Key Figures
### Key earnings figures acc. to IFRS

Raiffeisenlandesbank Oberösterreich Group – 2019 financial year

<table>
<thead>
<tr>
<th>Amounts in EUR M</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating profit</td>
<td>303</td>
<td>368</td>
</tr>
<tr>
<td>Pre-tax profit for the year</td>
<td>319</td>
<td>369</td>
</tr>
<tr>
<td>Comprehensive income</td>
<td>314</td>
<td>185</td>
</tr>
<tr>
<td>Pre-tax profit for the year / Ø Total assets (ROAA)</td>
<td>0.74 %</td>
<td>0.9 %</td>
</tr>
<tr>
<td>Pre-tax profit for the year / Ø Equity (ROAE)</td>
<td>6.98 %</td>
<td>8.4 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amounts in EUR M</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group total assets according to IFRS</td>
<td>44,357</td>
<td>41,988</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Consolidated equity according to IFRS in EUR M</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>CET 1</td>
<td>4,118</td>
<td>3,977</td>
</tr>
<tr>
<td>CET 1 Ratio</td>
<td>14.6 %</td>
<td>15.1 %</td>
</tr>
<tr>
<td>Total Capital</td>
<td>4,584</td>
<td>4,400</td>
</tr>
<tr>
<td>Total Capital Ratio</td>
<td>16.3 %</td>
<td>16.8 %</td>
</tr>
</tbody>
</table>

As of: May 2020

Source: 05/2020; TFM
Annual Report 2019
Group balance sheet acc to IFRS / 2015-2019
Raiffeisenlandesbank Oberoesterreich Group

Pre-tax profit for the year – in EUR M

<table>
<thead>
<tr>
<th>Year</th>
<th>Pre-tax Profit (EUR M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>318</td>
</tr>
<tr>
<td>2016</td>
<td>244</td>
</tr>
<tr>
<td>2017</td>
<td>534</td>
</tr>
<tr>
<td>2018</td>
<td>369</td>
</tr>
<tr>
<td>2019</td>
<td>319</td>
</tr>
</tbody>
</table>

Operating profit – in EUR M

<table>
<thead>
<tr>
<th>Year</th>
<th>Operating Profit (EUR M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>282</td>
</tr>
<tr>
<td>2016</td>
<td>260</td>
</tr>
<tr>
<td>2017</td>
<td>558</td>
</tr>
<tr>
<td>2018</td>
<td>368</td>
</tr>
<tr>
<td>2019</td>
<td>303</td>
</tr>
</tbody>
</table>

After-tax profit for the year – in EUR M

<table>
<thead>
<tr>
<th>Year</th>
<th>After-tax Profit (EUR M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>304</td>
</tr>
<tr>
<td>2016</td>
<td>205</td>
</tr>
<tr>
<td>2017</td>
<td>492</td>
</tr>
<tr>
<td>2018</td>
<td>299</td>
</tr>
<tr>
<td>2019</td>
<td>256</td>
</tr>
</tbody>
</table>

CET 1 ratio – in %

<table>
<thead>
<tr>
<th>Year</th>
<th>CET 1 Ratio (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>13.8</td>
</tr>
<tr>
<td>2016</td>
<td>14.6</td>
</tr>
<tr>
<td>2017</td>
<td>15.8</td>
</tr>
<tr>
<td>2018</td>
<td>15.1</td>
</tr>
<tr>
<td>2019</td>
<td>14.6</td>
</tr>
</tbody>
</table>

As of: May 2020
Source: 05/2020; TFM
Annual Reports from 2015-2019
Non-Performing-Loans
Raiffeisenlandesbank Oberösterreich Group

The NPL-Target of under 2.0% for the yearend 2019 was achieved.

As of: May 2020
Source: 05/2020; Annual report 2019
Risk-weighted assets
Raiffeisenlandesbank Oberoesterreich Group

As of: May 2020

Source: 05/2020; Balance sheet 2019
Database: CRR circle of the RBG OOE network
## Liquidity and Equity figures
### Raiffeisenlandesbank Oberösterreich Group

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquidity Coverage Ratio (LCR) in %</td>
<td>98</td>
<td>117</td>
<td>128</td>
<td>128</td>
<td>123</td>
</tr>
<tr>
<td>Net Stable Funding Ratio (NSFR) in %</td>
<td>101</td>
<td>106</td>
<td>107</td>
<td>110</td>
<td>112</td>
</tr>
</tbody>
</table>

CRR circle of the RBG OOE Verbund eGen / Figures as of 12/31 each year

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>CET 1 in Mio. EUR</td>
<td>3,165</td>
<td>3,402</td>
<td>3,911</td>
<td>3,977</td>
<td>4,118</td>
</tr>
<tr>
<td>Tier 2 in Mio. EUR</td>
<td>680</td>
<td>562</td>
<td>502</td>
<td>423</td>
<td>466</td>
</tr>
<tr>
<td>Total Capital in Mio. EUR</td>
<td>3,845</td>
<td>3,964</td>
<td>4,413</td>
<td>4,400</td>
<td>4,584</td>
</tr>
<tr>
<td>RWA in Mio. EUR</td>
<td>22,894</td>
<td>23,276</td>
<td>24,797</td>
<td>26,276</td>
<td>28,124</td>
</tr>
<tr>
<td>CET 1 Ratio in %</td>
<td>13.8</td>
<td>14.6</td>
<td>15.8</td>
<td>15.1</td>
<td>14.6</td>
</tr>
<tr>
<td>Total Capital Ratio in %</td>
<td>16.8</td>
<td>17.0</td>
<td>17.8</td>
<td>16.8</td>
<td>16.3</td>
</tr>
</tbody>
</table>

As of: May 2020

Source: 05/2020, GRM/MRC-ZLC
Loans diversified by industry
Raiffeisenlandesbank Oberoesterreich

As of: May 2020
Source: Stiebinger/Rechberger 12/2019

The largest items (extract)

- Property managers, renting and leasing 13.3%
- Consulting and data processing 5.3%
- Commercial and other real estate projects 2.6%
- Real estate agents, housing agencies, property retailers 0.8%
- Software companies 0.4%
- General lenders 0.3%
- Telecommunication 0.3%
Loans diversified by country
Raiffeisenlandesbank Oberoesterreich group

Geographic distribution of the loans and advances to customers

- Austria: 60.3% (previous year: 62.5%)
- Germany: 24.3% (previous year: 22.8%)
- Czechia: 4.6% (previous year: 4.6%)
- Slovakia: 1.8% (previous year: 1.5%)
- Poland: 1.6% (previous year: 1.5%)
- Romania: 1.6% (previous year: 1.6%)
- Netherlands: 1.0% (previous year: 0.4%)
- Croatia: 0.8% (previous year: 1.2%)
- Others: 4.0% (previous year: 3.3%)

Round about 85% of all loans and advances to customers are from Austria and Germany

As of: May 2020
Source: Annual report 12/2019
4. Funding
Funding and issuance structure
Raiffeisenlandesbank Oberoesterreich

* Raiffeisen Bank Group Upper Austria

As of: May 2020
Source: 12/2019; TFM / Group Controlling
Figures as at 31 December 2019
Maturity structure of own issuances

Raiffeisenlandesbank Oberösterreich

As of: May 2020

Source: 12/2019; TFM / Group Controlling
Figures as at 31 December 2019
Benchmark Issues
Raiffeisenlandesbank Oberoesterreich

• Raiffeisenlandesbank Oberoesterreich entered the capital market for the first time in September 2016 with a 10-year benchmark bond collateralised by mortgages.

• In November 2017 the first Senior Unsecured benchmark bond followed with a volume of EUR 500 million. It was the first Senior Unsecured benchmark bond in Austria since Mai 2014.

• In July 2018 a further benchmark issue of a 10-year benchmark bond collateralised by mortgages was placed.

• Raiffeisenlandesbank Oberoesterreich was one of the first issues this year and placed a 10-year benchmark bond collateralised by mortgages in January 2020.

• All the issues had a volume of EUR 500 million and were substantially oversubscribed and well placed in the capital market.

As of: May 2020
Source: 05/2019; TFM
5. Cover Pool
Facts – Mortgage Cover Pool
Raiffeisenlandesbank Oberoesterreich

- Mortgage Covered Bond Rating (Moody’s): Aaa
- Loans are exclusively denominated in EUR – no currency risk
- 100 % Austrian debt, thereof 75 % in Upper Austria
- No NPL’s in the cover pool
- No derivatives in the cover pool
- High granularity - around 26,882 loans in the cover pool
- Broad-based new mortgage loans through 75 local Raiffeisenbanks in Upper Austria
- RLB OOE is a member of the Pfandbriefforum in Austria - www.pfandbriefforum.at

As of: May 2020
Source: 01/2020, TFM
Figures as at 31 December 2019
# Mortgage Cover Pool

Raiffeisenlandesbank Oberoesterreich

<table>
<thead>
<tr>
<th>in EUR M – 12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover pool volume</strong></td>
</tr>
<tr>
<td>thereof RLB OÖ</td>
</tr>
<tr>
<td>thereof Raiffeisenbanken Oberösterreich</td>
</tr>
<tr>
<td>thereof Hypothekenbank Salzburg</td>
</tr>
<tr>
<td><strong>Outstanding bond volume</strong>*</td>
</tr>
<tr>
<td><strong>Coverage</strong></td>
</tr>
<tr>
<td>- Coverage in line with Moody's</td>
</tr>
<tr>
<td>- Nominal Coverage</td>
</tr>
</tbody>
</table>

- **Coverage** 121%
- **Weighted average LTV according to Austrian definition** 49%
- **Share of 10 largest loans of cover pool** 2%

*Not including accumulated interest, zero coupon bonds 1,764 current value with accumulated interest

**LTV Austrian definition: Amount in coverage per loan/total sum of current property values minus preferential mortgages

**Note:**
All information and assessments relate to the reporting date as of 12/2019. The structure of both cover pools changes constantly – with due regard to the legal Austrian framework conditions (section 1 sub-section 5 of the Covered Bond Act).
6. Highlights
Highlights
Raiffeisenlandesbank Oberoesterreich group

- Austria’s **fifth largest bank**
- Rooted in **Austria’s strongest business region**
- Clear focus on **Upper Austria and Southern Germany**
- Profit (before tax): **EUR 319 million**
- CET 1 Ratio **14.6%**
- Long-term creditworthiness (Moody’s): **Baa1, stable**
- Mortgage Covered Bond Rating (Moody’s): **Aaa**
- **High level granularity** and the cover pool is **only denominated in EUR**
- ISS - oekom rating: **C – Prime Status**
- Raiffeisenlandesbank Oberoesterreich AG is member of **UN Global Compact**

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Annual Report 2019
7. Contacts
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Investment strategies for investment funds can focus primarily on investment funds, bank deposits and derivatives, or the emulation of an index. Funds may exhibit significant fluctuations in value (volatility). In the funds regulations approved by the Financial Supervisory Authority (FMA), issuers can be identified if they can be weighted as holding more than 35% of fund assets.

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