

This document does not constitute a supplement within the meaning of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017, as amended (the "**Prospectus Regulation**"). Neither the Austrian Financial Market Authority (the *Finanzmarktaufsichtsbehörde*), nor any other "competent authority" (as defined in the Prospectus Regulation) has approved this Document or reviewed information contained in this Document.

This Document is a convenience translation of VOLKSBANK WIEN AG's 5th Supplement for its Debt Issuance Programme and solely the approved German version of the VOLKSBANK WIEN AG's 5th Supplement is legally binding and valid. The convenience translation of VOLKSBANK WIEN AG's 5th Supplement may neither be used by any person in relation to an offer of securities to the public within the meaning of Article 2 (d) of the Prospectus Regulation nor in relation to a listing of securities on a regulated market within the meaning of Article 2 (a) and (j) of the Prospectus Regulation.

No securities will be offered, sold or delivered on the basis of this Document.



## **VOLKSBANK WIEN AG**

*(a stock corporation under Austrian law)*

**5th Supplement dated 30 March 2026**

to the base prospectus for the

### ***Debt Issuance Programme***

of 19 May 2025

This supplement No 5 (the "**Supplement**") constitutes a supplement pursuant to Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 (as amended, the "**Prospectus Regulation**") and supplements the base prospectus of VOLKSBANK WIEN AG (the "**Issuer**") for the programme for the issue of notes dated 19 May 2025 (the "**Original Base Prospectus**"), and should always be read together with the Original Base Prospectus.

The Original Base Prospectus was approved by the Austrian Financial Market Authority (the "**FMA**") on 19 May 2025. The supplement No 1 was approved by the FMA on 26 May 2025. The supplement No 2 was approved by the FMA on 30 June 2025. The supplement No 3 was approved by the FMA on 25 August 2025. The supplement No 4 was approved by the FMA on 20 February 2026.

This Supplement was approved by the FMA in its capacity as competent authority on 25 August 2025 and published on the Issuer's website pursuant to Art 21 of the Prospectus Regulation. The accuracy of the information provided in this Supplement is not part of the review of the Supplement by the FMA within the framework of the relevant legal requirements. The FMA exclusively reviews the Supplement for completeness, coherence and comprehensibility.

The Original Base Prospectus and the Supplement are available to the public free of charge in electronic form on the Issuer's website (<https://www.volksbankwien.at/investor-relations/investor-relations/prospekte>).

Definitions and abbreviations used in this Supplement shall have the same meanings as in the Original Base Prospectus, unless the context requires otherwise.

**This Supplement does not constitute an offer or a solicitation to make an offer to purchase or sell any Notes.**

In case of any inconsistencies between information contained in this Supplement and information contained in the Original Base Prospectus (including information incorporated by reference into the Original Base Prospectus), the information in this Supplement shall prevail.

**Pursuant to Art 23 (2) of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for the Notes before the Supplement is published, have the right to withdraw their commitment within three working days after publication of this Supplement, provided that the new factor or the mistake or the inaccuracy occurred prior to the final closing of the public offer and the delivery of the Notes. The withdrawal period ends on 2 April 2026.**

*The Issuer has not authorised distributors or other third parties to make or receive legally binding declarations on its behalf, nor has it authorised distributors or other third parties to provide information that is not in accordance with the Original Base Prospectus and this Supplement. Legally binding declarations must therefore be made by and addressed to the Issuer itself.*

*The information contained in this Supplement does not constitute any legal, business or tax advice and cannot replace such advice. It is strongly recommended that all investors consult their own advisers before acquiring any Notes. Investors should make an independent assessment of the legal, tax, financial and other consequences of the risks associated with the acquisition of the Notes, particularly as full advice requires detailed knowledge of an investor's personal circumstances.*

*The Notes have not been and will not be registered under the Securities Act or by any authority of any U.S. federal state or under the applicable securities laws of Australia, Canada, Japan or the United Kingdom and may not be offered or sold in the United States or to or for the account or benefit of U.S. persons or other persons resident in Australia, Canada, Japan or the United Kingdom.*

TRANSLATION

## **IMPORTANT NEW FACTORS**

Due to the occurrence of important new factors with regard to information contained in the Original Base Prospectus within the meaning of Art 23 of the Prospectus Regulation, which may affect the assessment of the securities, the following amendments to the Original Base Prospectus are made by this Supplement:

### **1. INFORMATION INCORPORATED BY REFERENCE**

In section "INFORMATION INCORPORATED BY REFERENCE", commencing on page 5 of the Original Base Prospectus, the table inserted at the top by the 4th supplement dated 20 February 2026 shall be replaced by the following table:

"

<b>Document / Heading</b>	<b>Page reference</b>
<b>The audited consolidated financial statements of the Issuer for the fiscal year ended 31 December 2025 (the "Consolidated Financial Statements 2025") included in the Issuer's Annual Report 2025</b>	
Consolidated Statement of Comprehensive Income	150
Consolidated Balance Sheet as of 31 December 2025	151
Consolidated Statement of Changes in Equity and Business Shares	152
Consolidated Cash Flow Statement	153
Notes to the Consolidated Annual Report	154 - 274
<b>Key Figures for Volksbank Wien AG</b>	3
<b>Auditor's Report</b>	275 - 280

"

In section "INFORMATION INCORPORATED BY REFERENCE", commencing on page 5 of the Original Base Prospectus, the table inserted by the 4th supplement dated 20 February 2026 before the item entitled "The unaudited half-year report of the Association of Volksbanks as at 30 June 2025 (the "Association Half-Year Report 2025") included in the Association Report" shall be replaced by the following table:

"

<b>Document / Heading</b>	<b>Page reference</b>
<b>The audited annual report of the Association of Volksbanks for the year ended 31 December 2025 (the "Association Report 2025") included in the Association Report</b>	
Combined Statement of Comprehensive Income	198
Combined Balance Sheet as of 31 December 2025	199
Statement of Changes in Association's Equity and Business Shares	200
Combined Cash Flow Statement	201

Notes to the Combined Annual Report	202 - 325
<b>Key figures of the Association of Volksbanks</b>	3
<b>Auditor's Report</b>	326 - 329

"

Additionally, the link inserted by the 4th supplement dated 20 February 2026 on page 6 of the Original Base Prospectus concerning the "Preliminary Figures of VOLKSBANK WIEN AG 2025" shall be replaced by the following link:

"Annual Report 2025  
[www.volksbankwien.at/geschaeftsbericht\\_2025](http://www.volksbankwien.at/geschaeftsbericht_2025)"

Additionally, the inserted by the 4th supplement dated 20 February 2026 on page 6 of the Original Base Prospectus concerning the "Preliminary Figures of the Association of Volksbanks 2025" shall be replaced by the following link:

"Association Report 2025  
[www.volksbankwien.at/verbundbericht\\_2025](http://www.volksbankwien.at/verbundbericht_2025)"

## 2. SOURCES OF INFORMATION

In section "Sources of Information", commencing on page 6 of the Original Base Prospectus, the paragraph inserted by the 4th supplement dated 20 February 2026 shall be replaced by the following paragraph:

"Statistical and other data provided in this Prospectus has been extracted from the audited consolidated financial statements of the Issuer as at 31 December 2024 and 31 December 2023, the association reports of the Association of Volksbanks as at 31 December 2024 and 31 December 2023, and the unaudited half-year financial report 2025 of the Issuer and the unaudited half-year financial report 2025 of the Association of Volksbanks, as well as the audited consolidated financial statements of the Issuer as at 31 December 2025 and the audited association reports of the Association of Volksbanks as at 31 December 2025."

## 3. CHAPTER 4. THE ISSUER – 4.11 FINANCIAL INFORMATION ON THE ASSETS, FINANCIAL AND EARNINGS SITUATION OF THE ISSUER

In section "4.11.1 Historical financial information of the Issuer", commencing on page 90 of the Original Base Prospectus, the paragraph inserted by the 4th supplement dated 20 February 2026 before the sub-heading "Own funds of VOLKSBANK WIEN Group" shall be replaced by the following information:

"The following positions of the balance sheet and the income statement ("P&L") represent extracts from the unaudited half-year financial report in accordance with IFRS as at 31 December 2025.

<b>Balance sheet in EUR thousand</b>	<b>31 Dec. 2025</b>
Loans and receivables to credit institutions	1,644,813
Loans and receivables to customers	6,291,672
Amounts owed to credit institutions	2,830,107
Amounts owed to customers	6,680,990
Debts evidenced by certificates	4,102,344
Equity	1,005,138
Total assets	16,392,550

<b>Income statement in EUR thousand</b>	<b>1-12/2025</b>
Net interest income	129,315
Risk provisions	-27,915
Net commission income	79,395
Net trading income	4,076
General administrative expenses	-288,578
Other operating result	157,386
Income from financial instruments and investment properties	9,964
Result for the reporting period before taxes	63,887
Result for the reporting period after taxes	84,799
Annual Result attributable to shareholders of the parent company	84,799

(Source: Audited annual financial report in accordance with IFRS of the Issuer as at 31 December 2025, figures are rounded to thousands of EUR.)"

In section "4.11.1 Historical financial information of the Issuer" commencing on page 90 of the Original Base Prospectus, the paragraph inserted by the 4th supplement dated 20 February 2026 after the sub-heading "Own funds of VOLKSBANK WIEN Group" shall be replaced by the following paragraph:

"As at the reporting date of 31 December 2025, the eligible own funds of VOLKSBANK WIEN Group amounted to EUR 1,971.1 million, of which EUR 880 million was common equity tier 1 capital (CET 1) and EUR 1,091.2 million was subordinated capital (Tier 2). The common equity tier 1 capital ratio on this date was 17.68% and the own funds ratio was 39.60% (both relating to overall risk)."

In section "4.11.2 Historical financial information of the Association of Volksbanks", commencing on page 91 of the Original Base Prospectus, the paragraph inserted by the 4th supplement dated 20 February 2026 before the sub-heading "Own funds of the Association of Volksbanks" shall be replaced by the following paragraph:

"The following positions of the balance sheet and the income statement ("P&L") represent extracts from the audited financial report in accordance with IFRS as at 31 December 2025.

<b>Balance sheet in EUR thousand</b>	<b>31 Dec. 2025</b>
Loans and receivables to credit institutions	245,674
Loans and receivables to customers	23,563,669
Amounts owed to credit institutions	247,839
Amounts owed to customers	23,601,244
Debts evidenced by certificates	4,231,257
Equity	269,867
Total assets	32,896,517

<b>Income statement in EUR thousand</b>	<b>1-12/2025</b>
Net interest income	586,574
Risk provisions	-137,205
Net commission income	293,494
Net trading income	4,536
General administrative expenses	-613,564
Other operating result	-13,431
Income from financial instruments and	

investment properties	19,704
Result for the reporting period before taxes	141,018
Result for the reporting period after taxes	150,028
Annual Result attributable to shareholders of the parent company	150,028

(Source: Audited annual financial report in accordance with IFRS of the Association of Volksbanks as at 31 December 2025, figures are rounded to thousands of EUR.)"

In section "4.11.2 Historical financial information of the Association of Volksbanks", commencing on page 91 of the Original Base Prospectus, the paragraph inserted by the 4th supplement dated 20 February 2026 after the sub-heading "Own funds of the Association of Volksbanks" shall be replaced by the following paragraph:

"As at the reporting date of 31 December 2025, the eligible own funds of the Association of Volksbanks amounted to EUR 3,611.8 million, of which EUR 2,519.9 million was Common Equity Tier 1 capital (CET 1) and EUR 1,091.8 million was Tier 2 capital. The CET 1 capital ratio on this date was 15.56% and the equity ratio 22.31% (both relating to overall risk)."

## **RESPONSIBILITY STATEMENT**

VOLKSBANK WIEN AG, with its registered office in Vienna and its business address at Dietrichgasse 25, 1030 Vienna, is responsible for this Supplement and declares that it has taken all reasonable care to ensure that the information contained in this Supplement is, to the best of its knowledge, accurate and that no facts were omitted that are likely to affect the meaning of this Supplement.

Vienna, 30 March 2026

**VOLKSBANK WIEN AG**

as Issuer

TRANSLATION