Q 02

Austrian Post
Half-year Financial Report 2026

H1 2026 Highlights

Revenue

- Revenue +3.8 % to EUR 1,544.0m
- Mail, Branch & Services –7.4 %, E-Commerce & Logistics +11.5 %

Earnings

- EBITDA from EUR 199.4m last year to EUR 187.7m in H1 2026
- EBIT from EUR 94.0m last year to EUR 73.3m in H1 2026

Cash flow and balance sheet

- Operating free cash flow of EUR 116.6m
- Equity of EUR 609.2m as at 30 June 2026

Outlook for 2026 unchanged

- Slight revenue increase expected
- The base case EBIT assumption remains unchanged to achieve operating earnings in the range of recent years

Key Figures

EUR m	H1 2025	H1 2026	Change
EARNINGS FIGURES			
Revenue	**1,488.1**	**1,544.0**	**3.8 %**
EBITDA	**199.4**	**187.7**	**–5.9 %**
EBITDA margin	13.4 %	12.2 %	–
EBIT	**94.0**	**73.3**	**–22.0 %**
EBIT margin	6.3 %	4.7 %	–
Profit for the period	68.4	22.8	–66.7 %
Earnings per share (EUR)[1]	**0.99**	**0.32**	**–67.4 %**
Employees (average for the period, full-time equivalents)	28,103	27,743	–1.3 %
CASH FLOW AND CAPEX			
Gross cash flow	158.3	139.0	–12.2 %
Cash flow from operating activities	28.6	10.8	–62.4 %
Cash flow from financing activities	–172.6	–156.2	9.5 %
Operating free cash flow[2]	150.1	116.6	–22.3 %
CAPEX	41.3	44.7	8.3 %

EUR m	31 December 2025	30 June 2026	Change
BALANCE SHEET FIGURES			
Total assets	6,559.3	6,447.0	–1.7 %
Equity	767.6	609.2	–20.6 %
Equity ratio	11.7 %	9.4 %	–
Financial debt incl. IFRS 16	461.5	606.4	31.4 %
Financial debt	94.5	249.1	>100 %
Capital employed[3]	1,280.2	1,249.5	–2.4 %

[1] Undiluted earnings per share in relation to 67,552,638 shares
[2] Free cash flow before acquisitions, money market investments, Growth CAPEX, CBA and cash held temporarily
[3] bank99 was not included in the calculation, as this key figure is only relevant for the logistics business

Statement by the Management Board

Dear shareholders!

Challenging geopolitical and economic environment prevails in 2026. This has consequences in terms of cost pressure and digitisation by business customers, public authorities and institutions as well as influences consumer purchasing behaviour. With this the profound change towards declining mail volumes continues while parcel volumes continue to increase. Austrian Post addresses these trends in Austria through an extensive service offering of postal, logistics and financial services as well as new internet and mobile phone services. In domestic and international e-commerce business, the focus on e-fulfilment is becoming increasingly significant. Furthermore, the market environment in the parcel business remains challenging and highly competitive.

Austrian Post generated revenue of EUR 1,544.0m in the first half of 2026, implying an increase of 3.8 % from the previous year. The E Commerce & Logistics division was the growth driver once again, benefitting from sustained momentum in online retail and a strong market position in Austria. Divisional revenue was up by 11.5 % to EUR 910.9m. The company's parcel volumes in Austria increased by 9 %, thus considerably outperforming the market. Additional momentum was provided by the e-commerce fulfilment business with the initial consolidation of the e-commerce provider euShipments.com, which has been part of Austrian Post Group since March 2026.

As forecast, earnings for the first half of the year were below the prior-year level. EBITDA totalled EUR 187.7m (–5.9 %), while earnings before interest and taxes (EBIT) was at EUR 73.3m (–22.0 %). Earnings were particularly affected by the accelerated decline in mail business, the transformation of the telecommunications business and the fierce competition in international markets. Furthermore, regulatory measures impacted volume developments of Asian online retailers in the Turkish e-commerce market.

Strategic milestones in Austria in the first half-year 2026 included the successful launch of Austrian Post's own mobile phone brand YELLLOW and the ongoing positive development of bank99. bank99 generated EBIT of EUR 4.2m in the first half of 2026 and started its securities custody business in July 2026. The 3,000th postal point in Austria was opened in the first half of the year, and the network will grow further to more than 3,100 locations by the end of 2026. Usage of self-service postal stations continues to achieve dynamic growth, underlining the high level of acceptance of modern, 24/7 services.

Austrian Post is also consistently pursuing its growth strategy internationally. The takeover of Serbian parcel service provider D Express was formally signed at the end of July. This acquisition enables Austrian Post to strengthen its market position in Southeast and Eastern Europe and strategically expand its international parcel network. In its Logistics Solution business, Austrian Post is expanding its integrated service offering along the entire e-commerce value chain through its investment in the e-commerce provider euShipments.com, which was fully consolidated on 6 March 2026.

Austrian Post reconfirms its outlook for the 2026 financial year despite the challenging conditions in the mail and parcel markets. The company continues to expect a slight revenue increase for the entire year 2026. The base case EBIT assumption remains unchanged to achieve operating earnings in the range of recent years. Positive momentum is anticipated in the second half of 2026, especially from product and price adjustments as well as the increased focus on e-commerce fulfilment.

Vienna, 29 July 2026

The Management Board

WALTER OBLIN
CEO
Chairman of the Management Board

PETER UMUNDUM
Deputy CEO
Parcel & Logistics (COO)

BARBARA POTISK-EIBENSTEINER
Member of the Management Board
Finance (CFO)

Group Management Report for the First Half of 2026

1. Business Performance and Economic Situation

1.1 Segment information and adjustment of comparable prior-year figures

The segment structure of Austrian Post Group changed effective 1 January 2026. Reporting is now based on the divisions “Mail, Branch & Services”, “E-Commerce & Logistics”, “Bank” as well as “Corporate,” which also represent the reporting segments according to IFRS 8. The new “Mail, Branch & Services” division now includes the branch network in addition to the previously reported product and service portfolio of the former Mail Division. The new “Bank” division primarily represents the financial services business in cooperation with bank99. The new structure enables Austrian Post to enhance the transparency of its reporting and takes into account the evolution of its internal business structure. Prior-year figures have been adjusted to ensure comparability.

1.2 Changes in the scope of consolidation

The full consolidation of the Greek IT service provider Agile Actors Hellas Single Member S.A. took place effective 1 January 2026. The company, which was accounted for using the equity method up to 31 December 2025, could now be fully consolidated due to the agreed corporate governance. The stake in the company held by Austrian Post remains unchanged at 80%. The formal closing of the acquisition of a 70% stake in the Bulgarian e-commerce provider euShipments.com AD took place on 6 March 2026. The company and its subsidiaries are now fully included in the consolidated financial statements of the Austrian Post Group.

A complete overview of all changes in the scope of consolidation is provided in Note 4 of the interim consolidated financial statements.

1.3 Revenue and Earnings

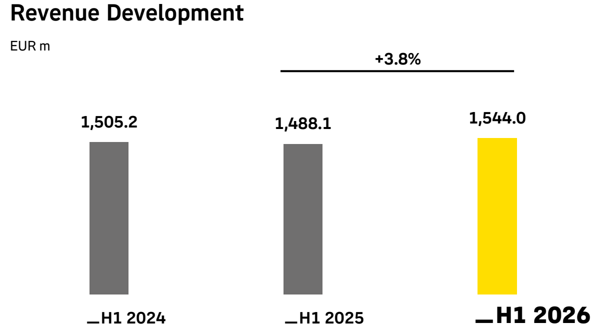
1.3.1 REVENUE DEVELOPMENT

Austrian Post Group revenue increased by 3.8% to EUR 1,544.0m in the first half-year 2026. Revenue of the Mail, Branch & Services division declined by 7.4%, whereas the E-Commerce & Logistics division generated a revenue increase of 11.5% and the Bank division reported a 2.7% revenue decrease.

The Mail, Branch & Services division accounted for 36.6% of total Group revenue. Divisional revenue of EUR 566.1m is negatively impacted by the structural decline of addressed letter mail volumes due to electronic substitution. Furthermore, a decrease was particularly noticeable in the addressed advertising and media post business, which is primarily attributable to cost-saving and digitisation measures implemented by advertising clients. Branch services and telecommunications revenue saw a decline due to the termination of the previous telecommunications sales partnership as at 31 December 2025.

The E-Commerce & Logistics division generated 58.8% of total Group revenue, or EUR 910.9m during the reporting period. Revenue performance was positive across all regions. Business in Türkiye continues to be significantly impacted by high inflation and the exchange rate of the Turkish Lira as well as by the regulatory framework governing e-commerce. Competition remains intense in Southeast and Eastern Europe.

Revenue Development



The Bank division accounted for 4.6% of Group revenue in the first half of 2026 or EUR 71.3m. Income from Financial Services declined compared to the first half of 2025 due to the lower interest rate environment.

Revenue by Division

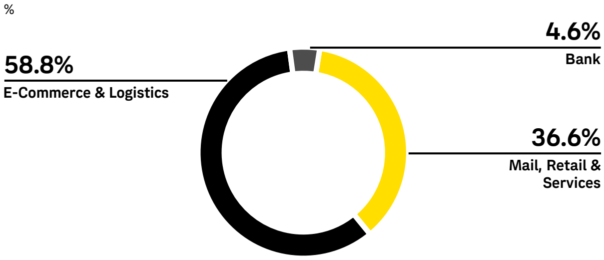
EUR m	H1 2025[1]	H1 2026	Change %	Change EUR m	Q2 2025[1]	Q2 2026
REVENUE	**1,488.1**	**1,544.0**	**3.8%**	**55.9**	**724.6**	**773.3**
Mail, Branch & Services	611.0	566.1	-7.4%	-44.9	297.3	276.1
E-Commerce & Logistics	817.0	910.9	11.5%	93.9	398.7	463.5
Bank	73.3	71.3	-2.7%	-2.0	35.1	36.0
Corporate/Consolidation	-13.2	-4.3	67.7%	8.9	-6.5	-2.3
Working days in Austria	122	122	–	–	60	60

[1] Adjusted to reflect the new segment structure effective 1 January 2026

A regional breakdown of Austrian Post's revenue shows that 73.5% was generated in Austria during the first half of 2026. Its international business contributed 26.5% of total Group revenue in the first six months of 2026. Thereof, the Türkiye+ business contributed 16.6% and the Southeast and Eastern Europe region 8.7%. Finally, 1.2% of total Group revenue was generated in Germany.

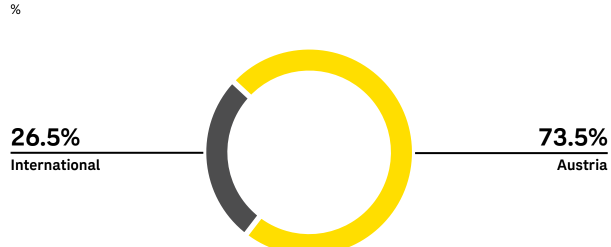
Revenue by Division **H1 2026**

%



Revenue by Region **H1 2026**

%



Revenue Development of the Mail, Branch & Services Division

EUR m	H1 2025[1]	H1 2026	Change %	Change EUR m	Q2 2025[1]	Q2 2026
REVENUE	**611.0**	**566.1**	**-7.4%**	**-44.9**	**297.3**	**276.1**
Letter Mail & Business Solutions	365.5	344.6	-5.7%	-20.9	173.9	165.9
Direct Mail & Media Post	217.2	206.4	-5.0%	-10.8	109.2	102.6
Branch Services & Telecommunications	28.3	15.1	-46.8%	-13.3	14.1	7.7
Revenue intra-Group	30.2	31.7	5.1%	1.5	14.8	15.8
TOTAL REVENUE	**641.2**	**597.8**	**-6.8%**	**-43.4**	**312.1**	**291.9**
thereof revenue with third parties	600.6	557.6	-7.2%	-43.0	292.1	271.7

[1] Adjusted to reflect the new segment structure effective 1 January 2026

Revenue of the Mail, Branch & Services division totalled EUR 566.1m in the first half of 2026, of which 60.9% is attributable to the Letter Mail & Business Solutions area. Direct Mail and Media Post accounted for 36.4% of total divisional revenue, whereas Branch Services & Telecommunication contributed 2.7% to the division's revenue. Excluding branch services and telecommunications, divisional revenue declined by 5.4% year-on-year.

Letter Mail & Business Solutions revenue amounted to EUR 344.6m in the first six months of 2026, down by 5.7% from the previous year. Volume trends continued to show a decline driven by the substitution of letters with electronic forms of communication. Conventional letter mail volumes in Austria were down by 9% in the first six months of 2026. International letter mail revenue declined, whereas the Business Solutions area remained stable.

Direct Mail and Media Post revenue fell by 5.0% to EUR 206.4m in the first half of 2026. The decline was primarily seen in the addressed direct mail business but also in media post. The advertising market remains subdued due to the economic climate, with structural declines in certain customer segments (e.g., furniture and mail order retail business). The adjustments to the pricing structure could not offset the impact of volume declines on revenue. Direct Mail and Media Post volumes were down by 8% in the first half-year 2026.

Branch Services & Telecommunication revenue decreased from EUR 28.3m in the prior-year period to EUR 15.1m, mainly related to the termination of the previous sales collaboration in the telecommunications sector as at 31 December 2025. Telecommunications revenue of approximately EUR 13m was included in the first half of 2025. Austrian Post's own mobile phone brand YELLLOW was launched on 1 April 2026.

Revenue Development of the E-Commerce & Logistics Division

			Change			
EUR m	H1 2025	**H1 2026**	%	EUR m	Q2 2025	**Q2 2026**
REVENUE	**817.0**	**910.9**	**11.5%**	**93.9**	**398.7**	**463.5**
Austria	457.2	503.2	10.1%	46.0	228.0	252.0
Türkiye+[1]	240.6	255.7	6.3%	15.1	109.5	128.1
CEE/SEE	100.2	107.6	7.4%	7.4	51.2	55.3
Group Logistics Solutions	26.7	51.4	92.4%	24.7	13.7	31.6
Consolidation	–7.7	–7.0	9.5%	0.7	–3.6	–3.5
Revenue intra-Group	8.9	9.1	1.9%	0.2	4.5	4.5
TOTAL REVENUE	**825.9**	**919.9**	**11.4%**	**94.0**	**403.2**	**468.0**
thereof revenue with third parties	813.2	906.6	11.5%	93.4	396.8	461.3

[1] Türkiye+ includes the countries Türkiye, Azerbaijan, Georgia

Revenue of the E-Commerce & Logistics division increased by 11.5% in the first half of 2026 to EUR 910.9m. Revenue increased across all regions.

In Austria, revenue grew by 10.1% to EUR 503.2m during the reporting period. Parcel volumes rose 9% in the first half of 2026.

Revenue in the Türkiye+ region grew by 6.3% to EUR 255.7m compared to the first six months of 2026. The Turkish Government has continuously tightened import regulations since 2024 and imposed considerably higher customs duties and levies on low-value parcel shipments from Asia. At the same time, the import of certain goods, such as cosmetics and electronics, was partially banned. These measures led to a decline in transport volumes by about 5%. Concurrently, business performance continues to be heavily influenced by inflation and the exchange rate of the Turkish Lira. Due to above-mentioned reasons, parcel volumes in the Türkiye+ region only increased by 1% compared to the first half of 2025.

Parcel revenue in Southeast and Eastern Europe (Parcel CEE/SEE) rose by 7.4% to EUR 107.6m in the first half of 2026. Parcel volumes in the region increased by 8% compared to the prior-year period, with a sharp rise in volumes from Asia. Markets in Southeast and Eastern Europe continue to be impacted by a high level of both competitive and margin pressure.

Revenue of the Group Logistics Solutions business increased from EUR 26.7m to EUR 51.4m in the current reporting period. The initial consolidation of the Bulgarian e-commerce service provider euShipments.com took place effective 6 March 2026, contributing approx. EUR 20m in revenue in the first four months of 2026.

Revenue Development of the Bank Division

EUR m	H1 2025[1]	H1 2026	Change %	Change EUR m	Q2 2025[1]	Q2 2026
REVENUE	**73.3**	**71.3**	**-2.7%**	**-2.0**	**35.1**	**36.0**
Income from Financial Services	73.3	71.3	-2.7%	-2.0	35.1	36.0
TOTAL REVENUE	**73.3**	**71.3**	**-2.7%**	**-2.0**	**35.1**	**36.0**
thereof revenue with third parties	73.0	70.3	-3.7%	-2.7	35.0	35.5

[1] Adjusted to reflect the new segment structure effective 1 January 2026

Income from Financial Services in the Bank division fell by 2.7% in the first six months of 2026 to EUR 71.3m. While the growth in the bank99 customer base boosted revenue, this was offset by a decline in interest income due to the lower key interest rate compared to the same period of 2025. bank99 generated net interest income of EUR 37.7m in the reporting period, representing an increase of 14.9% compared to the prior-year period.

Financial Performance of the Group

EUR m	H1 2025	H1 2026	Change %	Change EUR m	Q2 2025	Q2 2026
REVENUE	**1,488.1**	**1,544.0**	**3.8%**	**55.9**	**724.6**	**773.3**
Other operating income	60.1	65.3	8.7%	5.2	28.1	33.3
Raw materials, consumables and services used	-429.5	-478.3	-11.4%	-48.8	-207.5	-243.4
Expenses from financial services	-22.6	-17.4	22.7%	5.1	-9.7	-8.8
Staff costs	-699.0	-723.2	-3.5%	-24.1	-338.8	-355.4
Other operating expenses	-202.8	-210.1	-3.6%	-7.3	-100.2	-108.0
Results from financial assets accounted for using the equity method	1.9	1.3	-30.7%	-0.6	0.9	0.0
Net monetary gain	3.2	6.1	89.6%	2.9	0.4	2.8
EBITDA	**199.4**	**187.7**	**-5.9%**	**-11.7**	**97.8**	**93.9**
Depreciation, amortisation and impairment losses	-105.4	-114.4	-8.6%	-9.0	-52.2	-57.4
EBIT	**94.0**	**73.3**	**-22.0%**	**-20.7**	**45.6**	**36.5**
Financial result	-1.8	-32.2	<-100%	-30.4	-4.1	-18.0
Financial result excl. valuation of put-option liabilities[1]	-5.2	-10.0	-92.6%	-4.8	-3.1	-4.8
PROFIT BEFORE TAX	**92.2**	**41.1**	**-55.4%**	**-51.1**	**41.5**	**18.5**
Income tax	-23.8	-18.3	23.2%	5.5	-12.7	-11.0
PROFIT FOR THE PERIOD	**68.4**	**22.8**	**-66.7%**	**-45.6**	**28.8**	**7.5**
ATTRIBUTABLE TO:						
Shareholders of the parent company	66.8	21.8	-67.4%	-45.0	28.9	6.9
Non-controlling interests	1.6	1.0	-35.4%	-0.6	-0.1	0.6
EARNINGS PER SHARE (EUR)[2]	**0.99**	**0.32**	**-67.4%**	**-0.67**	**0.43**	**0.10**
EARNINGS PER SHARE EXCL. VALUATION OF PUT-OPTION LIABILITIES (EUR)[1,2]	**0.94**	**0.65**	**-30.6%**	**-0.29**	**0.44**	**0.30**

[1] Valuation of financial parameters of 20% put-option for Aras Kargo, 30% put-option for euShipments.com, 20% put-option for Agile Actors
[2] Undiluted earnings per share in relation to 67,552,638 shares

1.3.2 EARNINGS DEVELOPMENT

The largest expense items in relation to Austrian Post's Group revenue are staff costs (46.8%), raw materials, consumables and services used (31.0%) and other operating expenses (13.6%). In addition, depreciation, amortisation and impairment losses accounted for 7.4% and financial services expenses for 1.1%.

Staff costs in the first half of 2026 totalled EUR 723.2m, represented an increase of 3.5% or EUR 24.1m. This change includes the initial consolidation of new subsidiaries in the amount of EUR 11m as well as inflation-related salary adjustments in Türkiye. Austrian Post Group employed an average of 27,743 employees (full-time equivalents) in the first six months of 2026, compared to the average of 28,103 employees in the prior-year period (–1.3%).

Non-operating staff costs refer to severance payments and changes in provisions, which are primarily attributable to the specific employment situation of civil servant employees at Austrian Post. No significant charges of this nature were incurred during the first six months of 2026.

Raw materials, consumables and services used increased by 11.4% to EUR 478.3m. This increase is largely attributable to transport services provided by external carriers, driven by higher transport volumes across all regions.

Other operating income increased by 8.7% in the first half of 2026 to EUR 65.3m. Other operating expenses also rose, increasingly by 3.6% to EUR 210.1m.

Accounting standard IAS 29 (Financial Reporting in Hyperinflationary Economies) needs to be applied for the Turkish subsidiaries. Accordingly, all items in the income statement as well as the non-monetary items were adjusted using a general price index (see 2025 Annual Report, Consolidated Financial Statements, Note 2.2 Hyperinflation). The gain or loss on the net monetary items is presented as a separate item in the income statement. In the first half of 2026, the net monetary gain amounted to EUR 6.1m compared to EUR 3.2m in the prior-year period.

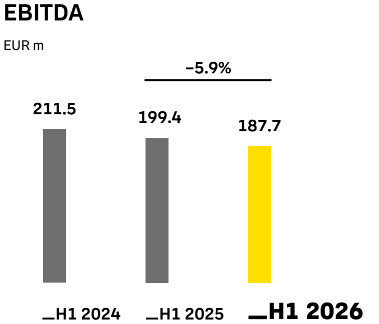
At EUR 187.7m, EBITDA for the first half of 2026 was 5.9% below the prior-year figure of EUR 199.4m, corresponding to an EBITDA margin of 12.2%. Depreciation, amortisation and impairment losses amounted to EUR 114.4m in the first six months of 2026, representing a year-on-year increase of 8.6% or EUR 9.0m from the prior-year level.

EBIT was down by EUR 20.7m and totalled EUR 73.3m in the first half of 2026 compared to EUR 94.0m in the previous year. The EBIT margin was 4.7%.

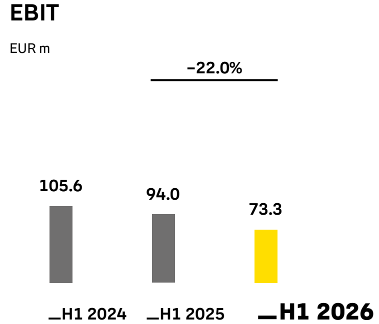
The Group's financial result in the first half of 2026 was down from minus EUR 1.8m to minus EUR 32.2m, primarily due to a volatile valuation effect of the financial parameters (inflation and FX rate) for the option liability in the amount of EUR 20m relating to the remaining 20% stake in Aras Kargo. This was in contrast to the positive effect of EUR 3.4m included in the prior-year period. Furthermore, the financial result also takes account of the negative valuation effects from the option valuations of financial parameters related to the remaining stakes in euShipments.com as well as Agile Actors. Excluding the valuation effects related to options, the financial result in the first half of 2026 would have been minus EUR 10.0m (H1 2025: EUR –5.2m)

The income tax decreased from EUR 23.8m to EUR 18.3m (+23.2%). The profit for the period for the first six months of 2026 totalled EUR 22.8m, compared to EUR 68.4m in the first half of 2025 (–66.7%). Earnings per share were EUR 0.32 down from EUR 0.99 in the prior year period (–67.4%). Excluding the valuation effects related to options, the earnings per share for the reporting period would equal to EUR 0.65 (H1 2025: EUR 0.94).

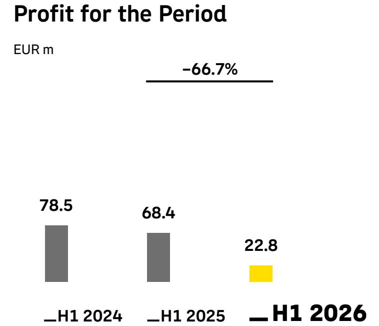
EBITDA



EBIT



Profit for the Period



EBIT by Division

EUR m	H1 2025[1]	H1 2026	Change %	Change EUR m	Margin H1 2026[2]	Q2 2025[1]	Q2 2026
EBIT	**94.0**	**73.3**	**–22.0%**	**–20.7**	**4.7%**	**45.6**	**36.5**
Mail, Branch & Services	69.8	48.7	–30.3%	–21.1	8.1%	32.4	21.1
E-Commerce & Logistics	32.1	27.5	–14.3%	–4.6	3.0%	13.5	15.1
Bank	1.8	4.2	>100%	2.4	5.9%	2.4	1.6
Corporate/Consolidation[3]	–9.7	–7.1	27.0%	2.6	–	–2.7	–1.4

[1] Adjusted to reflect the new segment structure effective 1 January 2026
[2] Margin of the divisions in relation to total revenue
[3] Includes the intra-Group cost allocation procedure

From a divisional perspective, the Mail, Branch & Services division achieved an EBIT of EUR 48.7m in the first six months of 2026 compared to EUR 69.8m in the previous year. This earnings decrease is primarily attributable to the sharp decline in letter mail and direct mail volumes as well as the transformation of the telecommunications business following the termination of the previous sales collaboration at the end of 2025 and the launch of the company's own mobile brand YELLLOW on 1 April 2026.

The E-Commerce & Logistics division generated an EBIT of EUR 27.5m in the first half of 2026, down from EUR 32.1m in the prior-year period. While the parcel business in Austria showed positive momentum, Austrian Post's international markets experienced declines due to competition. The Group Logistics Solution business also showed a positive development in the reporting period.

The Bank division produced an EBIT of EUR 4.2m in the first six months of 2026 compared to EUR 1.8m in the prior-year period. The improved earnings are attributable to the operational development of bank99 as well as the focus on cost efficiency. Furthermore, earnings also include a positive one-off effect from the first quarter of 2026.

EBIT of the Corporate Division (including Consolidation and the intra-Group cost allocation procedure) changed from minus EUR 9.7m to minus EUR 7.1m. This improvement in earnings was primarily driven by cost savings. The Corporate Division provides non-operating services which are typically essential for the purpose of the administration and management of the company. In addition to conventional corporate governance tasks, these services include the management and development of non-operational real estate properties, management of significant financial holdings, provision of IT services, development of new business models and the administration of the Internal Labour Market of Austrian Post.

1.4 Assets and Financial Position

Balance sheet structure by item

EUR m	31 December 2025	30 June 2026	Structure 30 June 2026
ASSETS			
Property, plant and equipment	1,368.1	1,349.9	20.9 %
Intangible assets and goodwill	156.9	248.7	3.9 %
Investment property	72.7	72.4	1.1 %
Financial assets accounted for using the equity method	30.6	11.6	0.2 %
Inventories, trade and other receivables	584.6	580.9	9.0 %
Other financial assets	57.5	7.1	0.1 %
thereof money market investments	50.4	0.0	–
Financial assets from financial services	4,134.7	4,101.9	63.6 %
Cash and cash equivalents	154.1	74.5	1.2 %
	6,559.3	**6,447.0**	**100 %**
EQUITY AND LIABILITIES			
Equity	767.6	609.2	9.4 %
Provisions	512.9	471.0	7.3 %
Other financial liabilities	666.0	681.0	10.6 %
Trade and other payables	652.9	773.8	12.0 %
Financial liabilities from financial services	3,959.9	3,912.2	60.7 %
	6,559.3	**6,447.0**	**100 %**

1.4.1 BALANCE SHEET STRUCTURE

Austrian Post's total assets of EUR 6.4bn as at 30 June 2026 have expanded significantly since the inclusion of bank99 in 2020. On the assets side, the consolidated balance sheet as at 30 June 2026 showed bank99 loans (housing finance and consumer loans) equalling EUR 2.0bn. On the liabilities side, the consolidated balance sheet includes customer deposits of bank99 amounting to EUR 3.7bn.

Including bank99, the balance sheet composition is as follows: property, plant and equipment of EUR 1,349.9m represents one of the largest balance sheet items and includes right-of-use assets under leases of EUR 357.6m. In addition, intangible assets and goodwill from business acquisitions are reported at EUR 248.7m as at 30 June 2026. The balance sheet shows receivables of EUR 520.6m, including current trade receivables of EUR 399.2m. Other financial assets amounted to EUR 7.1m as at 30 June 2026. Financial assets from financial services equalled EUR 4,101.9m at the end of the first half of 2026 and result mainly from the business activities of bank99.

Austrian Post had cash and cash equivalents of EUR 74.5m as at 30 June 2026. Cash and cash equivalents including bank99 totalled EUR 545.8m as at 30 June 2026.

On the liabilities side of the balance sheet, the equity of Austrian Post Group amounted to EUR 609.2m as at 30 June 2026, implying an equity ratio of 9.4%. The logistics equity ratio (equity in relation to total capital excluding financial liabilities from financial services) stood at 24% at the end of June 2026. Furthermore, provisions of EUR 471.0m are shown on the liabilities side as at 30 June 2026. The majority of the provisions are staff-related, with EUR 107.9m relating to provisions for underutilisation and a further EUR 158.6m attributable to legally and contractually required provisions for social capital (severance payments and anniversary bonuses). EUR 81.4m related to other personnel provisions. Other provisions totalled EUR 123.1m. Other financial liabilities amounted to EUR 681.0m and mainly include lease liabilities of EUR 357.3m. Trade and other payables of EUR 559.8m include current trade payables of EUR 274.9m. Financial liabilities from financial services in the amount of EUR 3,912.2m result primarily from the business activities of bank99.

Cash flow

EUR m	H1 2025[1]	H1 2026
Gross cash flow	158.3	139.0
CASH FLOW FROM OPERATING ACTIVITIES	**28.6**	**10.8**
thereof core banking assets from financial services (CBA)	–153.0	–129.0
thereof cash held temporarily	10.7	1.8
CASH FLOW FROM OPERATING ACTIVITIES EXCL. CBA AND CASH HELD TEMPORARILY	**170.9**	**137.9**
Cash flow from investing activities	1.0	–42.4
thereof maintenance CAPEX	–33.2	–32.4
thereof growth CAPEX	–8.1	–12.3
thereof cash flow from acquisitions/divestments	–0.2	–59.3
thereof acquisition/disposal of money market investments	30.0	50.4
thereof other cash flow from investing activities	12.5	11.2
Free cash flow	29.6	–31.7
Free cash flow before money market investments, CBA and cash held temporarily	141.9	45.0
OPERATING FREE CASH FLOW[2]	**150.1**	**116.6**
Cash flow from financing activities	–172.6	–156.2
thereof dividends	–125.1	–124.7
Change in cash and cash equivalents	–153.9	–192.1

[1] Adjustment of the presentation for cash held temporarily
[2] Free cash flow before acquisitions, money market investments, Growth CAPEX, CBA and cash held temporarily

1.4.2 CASH FLOW

Gross cash flow in the first half of 2026 amounted to EUR 139.0m, down from EUR 158.3m in the previous year (–12.2%). Cash flow from operating activities equalled EUR 10.8m in the reporting period, compared to the prior year figure of EUR 28.6m. This item includes changes in the core banking assets (CBA) of bank99 totalling minus EUR 129.0m compared to minus EUR 153.0m in the first half of 2025. Core banking assets include the change in the balance sheet items Financial assets from financial services and Financial liabilities from financial services, excluding cash, cash equivalents and central bank balances, and thus combine the deposit and investment business of bank99. On the other hand, it also includes the change in cash held temporarily of EUR 1.8m (H1 2025: EUR 10.7m). These are receivables and payables from collected cash held on behalf of third parties, such as cash from cash-in transit operations. Cash flow from operating activities excluding CBA and temporary deposits amounted to EUR 137.9m in the first half of 2026 down from EUR 170.9m in the previous year.

Cash flow from investing activities was minus EUR 42.4m in the first six months of 2026, compared to EUR 1.0m in the prior-year period. The total of minus EUR 59.3m relates to acquisitions, mainly the purchase of the Bulgarian company euShipments.com. Expenditures for the acquisition of property, plant and equipment and investment property (CAPEX) amounted to EUR 44.7m in the current reporting period, compared to EUR 41.3m in the first half of 2025.

Austrian Post uses operating free cash flow as a key metric to assess the financial strength of its operating business and to cover the dividend for the financial year. The operating free cashflow in the current reporting period equalled EUR 116.6m. The comparable figure of EUR 150.1m in the prior-year period included a positive one-off effect.

Cash flow from financing activities came to EUR 156.2m in the first six months of 2026, in comparison to EUR 172.6m in the first half of 2025. This figure included the dividend payment of EUR 123.6m to the shareholders of Österreichische Post AG.

1.4.3 INVESTMENTS

Austrian Post Group's investments totalled EUR 83.9m in the first half of 2026, of which EUR 32.0m was attributable to rights of use (IFRS 16 Leases) and EUR 51.9m to traditional core investments.

Broken down by category, the investment total is distributed as follows: EUR 74.9m of the investments related to property, plant and equipment and investment property, whereas EUR 9.0m was for investments in intangible assets.

1.4.4 DEBT

Following the dividend payment and corporate acquisitions, Austrian Post Group reported financial debt of EUR 249.1m at the end of June 2026, compared to 94.5m at the end of December 2025. Including leases (IFRS 16), debt was at EUR 606.4m as of 30 June 2026, compared to EUR 461.5m at the end of December 2025. Leases are common practice at Austrian Post Group due to the company's structure.

On balance, Austrian Post Group held loans amounting to EUR 323m with a remaining term of 1 to 7 years as of the end of June 2026. As of the end of December 2025, loans in the Austrian Post Group amounting to EUR 295m with a remaining term of 1 to 6 years. This is offset by cash and cash equivalents (cash, money market and securities investments) totalling EUR 74.5 (31 December 2025: cash, money market and securities investments amounting to EUR 154.1m).

The financial debt to EBITDA ratio (on a rolling 12-months' EBITDA basis) as at 30 June 2026 stands at 0.6x; including leases (IFRS 16), the ratio is 1.5x.

1.4.5 CAPITAL EMPLOYED

The capital employed of the Austrian Post Group came to EUR 1,265.6m as at 30 June 2026, compared to EUR 1,309.9m as at 31 December 2025.

As this key figure is only relevant for the logistics business, bank99 was excluded from the detailed calculation: capital employed amounted to EUR 1,249.5m as at 30 June 2026, in comparison to EUR 1,280.2m as at 31 December 2025. This slight decline is mainly due to the higher level of non-interest-bearing debt compared to 31 December 2025.

1.5 Employees

The average number of employees at the Austrian Post Group equalled 27,743 full-time equivalents in the first half of 2026 compared to 28,103 full-time equivalents in the previous year. The reduction in headcount compared to the same period last year equals 360 full-time equivalents, of which 417 fewer full-time equivalents are employed at the parent company Österreichische Post AG and 519 fewer by its subsidiaries. Expansions to the scope of consolidation resulted in an increase of 576 full-time equivalents. The majority of the Group's employees are based in Austria (a total of 18,218 full-time equivalents).

1.6 Events After the Reporting Period

Events occurring after the reporting date that are material for accounting and valuation on the balance sheet date as at 30 June 2026 were included in the interim consolidated financial statements.

On 15 Juli 2026, the agreement to acquire 100% of the shares in the Serbian parcel service provider D Express d.o.o. was signed. The company headquartered in Belgrade offers postal and logistics services. On the basis of this acquisition, Austrian Post Group intends to leverage synergies with its subsidiary City Express d.o.o., also located in Belgrade, and strengthen its market position in Southeast and Eastern Europe (CEE/SEE). The closing is expected in the second half of 2026, subject to regulatory approval by the competent authorities.

There were no other reportable events after the balance sheet date.

1.7 Opportunities and Risks

1.7.1 RISK MANAGEMENT SYSTEM

Austrian Post operates a comprehensive risk management system that encompasses all business units and Group companies in order to support the achievement of the objectives set out in the Group and sustainability strategy. This system is generally based on the June 2017 COSO standard "Enterprise Risk Management – Integrated Framework", meaning that it is founded on the elements of governance, strategy and objectives, implementation, review, evaluation and information, communication and reporting. Risks are defined as the potential deviation from corporate objectives. The aim of risk management is to identify risks at an early stage and to analyse and evaluate them before going on to take appropriate measures designed to ensure that the company meets its corporate objectives. Risks are identified, evaluated, monitored and documented in their overall context by a Group-wide risk management system in accordance with uniform principles.

Governance – Roles and Responsibilities

The Supervisory Board and Audit Committee oversee the risk management system as well as the development and management of significant risks.

Every individual in the Austrian Post Group contributes, through their decisions and actions, to the risk management and is expected to uphold the fundamental principles and values of Austrian Post Group.

In addition, the following individuals and functions play a special role:

The **Management Board** is responsible for the Group's opportunity and risk profile, as well as for cross-divisional risks, including financial risks, as well as for managing this profile and these risks.

The **management of each business division** is responsible for the risks specific to that division and for their management.

This responsibility cannot be delegated.

The Management Board is supported by the Risk Committee in managing the opportunity and risk profile, as well as cross-divisional risks.

The Group risk management team is responsible for designing an enterprise risk management system that is effective and appropriate for the company. This includes analysing the prevailing conditions and the requirements applicable to such a management system, as well as its implementation, maintenance, review and continuous improvement.

Beyond this, the Group risk management team coordinates the risk management process, which encompasses the identification, assessment, mitigation and monitoring of risks. This also includes supporting the specialist departments and project managers in preparing the information required for decision-making by the administrative, management and supervisory bodies.

Reporting and Monitoring

The exercise of oversight and control functions is supported by reporting from the Group Risk Management Team to the administrative, management and supervisory bodies.

Standard reporting procedures provide for reporting to the Management Board and the Audit Committee at least semi-annually, and to the full Supervisory Board at least annually.

In addition, the administrative, management and supervisory bodies receive the information on opportunities and risks necessary for making decisions that require their approval.

Unexpected risks are reported immediately (on an ad hoc basis) to the Management Board and, where needed, to the Audit Committee and/or Supervisory Board.

The functionality of the enterprise risk management system is assessed annually by external auditors in accordance with the Austrian Code of Corporate Governance. This annual audit activity will be stepped up with the entry into force of the CSRD. Moreover, the design, suitability and effectiveness of the risk management system are evaluated, monitored and reviewed on the regular basis.

Goals and Risk Policy

Austrian Post's risk policy focuses on safeguarding and sustainably increasing enterprise value and is incorporated into the corporate and sustainability strategy.

Austrian Post's risk-taking policy is based on its positioning on the capital market as a reliable dividend stock, its corporate values and its risk policy principles. This framework supports the implementation of the Group strategy.

Based on these risk policy considerations and in line with the Group strategy, Austrian Post Group has established limits that enable operations within the defined risk appetite while ensuring risk-bearing capacity.

Risk Management Process

The key steps in the risk management process are presented below:

1. Identification & Assessment

The Group-wide standard risk management process is conducted on a semi-annual basis. As part of the process, all divisions and fully consolidated subsidiaries are required to identify and assess opportunities and risks, define mitigation measures and update the status of previously identified opportunities and risks. The Group risk management team also supports the individual divisions and project managers by conducting proactive risk assessments with regard to their risks. Various methods are used, including expert interviews, workshops and analyses by the risk management team.

During the analysis and assessment phase, opportunities and risks are described in terms of scenarios and subsequently quantified - to the extent possible - based on the dimensions of "impact" and "probability of occurrence," with the impact being assessed in relation to EBIT and cash flow. Non-quantifiable risks are evaluated on the basis of pre-defined qualitative criteria. Risks and opportunities are assessed over the time horizons that are appropriate for each risk type, i.e., short-term (1 year), medium-term (1–4 years) and, if necessary, long-term (more than 4 years).

The results of the identification and assessment processes are documented in dedicated risk management software.

The central risk management team gathers information and reviews the identified and evaluated opportunities. The financial impacts of potential overlap are taken into account in the aggregation process. The overall risk position of the Austrian Post Group is determined by using statistical methods. Stress tests are conducted to assess risk-bearing capacity.

The risk portfolio is also analysed by the Risk Management Committee and is subject to a plausibility check.

2. Management & Monitoring

Opportunities and risks are prioritised and controlled on the basis of the portfolio analyses performed after the risk identification and evaluation process. Ris management involves defining appropriate measures aimed at avoiding or reducing risks or otherwise transferring them to third parties. Business units evaluate potential measures and subsequently implement them.

Austrian Post Group operates internal insurance management to systematically deal with insurable risks. Its primary responsibility is to continuously optimise the insurance portfolio and claims processing procedures.

Regular dialogue between the Group risk management team and those responsible for risk helps to ensure that the risk portfolio remains up to date. The semi-annual cycle used in the standard risk management process also ensures regular monitoring of opportunities and risks as well as the associated risk management measures.

1.7.2 MAIN OPPORTUNITIES AND RISKS

Austrian Post's opportunities and risks result from the overall risk environment and from the trends and changes to which the company is exposed or which it is confronted. The company has identified significant opportunities and risks in the following areas:

Mail Market

Austrian Post is continually expanding its range of services to include various additional physical and electronic services and is adapting its product portfolio in the Mail, Branch & Services division to meet customer requirements. These adjustments to the product and service portfolio are complemented by pricing measures.

Nevertheless, the trend towards electronic substitution of letters and especially towards electronic delivery will continue in future. This development, which is being facilitated by legislation, could lead to a significant decline in mail volumes and may thus negatively impact earnings.

Furthermore, it cannot be ruled out that changes to statutory delivery regulations for governmental mail could result in a portion of these items no longer being delivered by Austrian Post. The substitution of letter mail by electronic media is expected to accelerate further as a result of the E-Government Act that has come into force, and further digitisation measures launched by the federal government at an ongoing basis could result in a further decline in volumes.

The direct mail business is influenced by general economic conditions and consumer purchasing power and is heavily dependent on the intensity of corporate advertising. However, stationary retailers – the most important customer group for direct mail – will continue to face structural trends. Market consolidation is increasing, while stationary retailers continue to suffer from the growth of the e-commerce market. In turn, this could result in a reduction in advertising materials and direct mail volumes, which would have a negative impact on earnings. The ongoing tense economic situation could make pricing measures difficult despite high inflation.

E-Commerce

E-commerce continues to offer growth potential. In turn, this opens up opportunities in terms of volume and price development. However, there is a risk that e-commerce growth could be impeded by a persistently negative economic environment. In addition, risks may arise from political intentions to change international trade flows in the parcel business by using tariff measures (customs duties and fees).

In the Austrian e-commerce sector, Austrian Post distinguishes itself through new, fast and streamlined solutions for online orders. Austrian Post has clear competitive advantages with respect to its quality and cost structure. Nevertheless, competition remains intense. The risk associated with volume splitting by customers and the intensive expansion of self-collection solutions, also by competitors, are adding to the pressure. This could lead to shifts in market share or to price and volume risks. Furthermore, parcel growth is dominated by major online retailers that are still growing at a disproportionately higher rate than the market average. Notable losses in volume and the accompanying effects on revenue and earnings may arise due to the internal delivery service established by a major customer along with the associated potential further increases in own delivery services. There is also a risk that additional senders could set up their own delivery services.

Sustainability considerations and increased customer demands related to supply chain due diligence regulations are playing an increasingly important role in e-commerce. Austrian Post is constantly developing innovative and sustainable product solutions and is further expanding its CO_2-free delivery services. These activities set Austrian Post Group apart from its competitors and have potential to generate additional parcel volumes.

Staff Costs and Structure of Employment Contracts

The business model of Austrian Post has a high staff cost structure. The current economic situation and ongoing high levels of inflation continue to increase the risk of rising staff costs.

Furthermore, a large number of Austrian Post Group employees have the status of civil servants, which means that they are subject to public sector employment laws, amendments to which can have additional negative impacts. As a result, there are both opportunities and risks regarding earnings effects resulting from the increased establishment or reduction in provisions due to the age structure, as well as staff optimisation measures and the clarification of historical social security liabilities.

Logistics and Infrastructure Costs

In addition to the company's own parcel deliveries, Austrian Post also works with freight companies. Due to the increase in parcel volumes and the associated rise in demand for freight services, coupled with the rise in fuel costs, the company is exposed to the risk of cost increases. Increased sustainability requirements could also push costs up. Austrian Post takes this new environment into account in its projections, meaning that a less dramatic increase in costs is to be assessed as an opportunity. Moreover, there is the opportunity to generate efficiency increases on the basis of process improvements.

Key Investments

Aras Kargo (Türkiye) Austrian Post holds an 80 % stake in the Turkish parcel services provider Aras Kargo a. s. In the current geopolitical environment, there is a risk that overall economic conditions and the market environment could develop to the detriment of Austrian Post. Inflation and the exchange rate are particularly important economic factors in this respect, as they have a noticeable impact on Austrian Post's earnings. In a competitive environment, Aras Kargo is one of Türkiye's leading parcel companies. This creates a risk of shifts in market share due to intense competition.

bank99 (Austria) The development of bank99's revenue and earnings mainly depend on how interest rates develop. Accordingly, interest rate developments could have a positive or negative impact on bank99's earnings. Ongoing global uncertainties could impact the financial sector and thus lead to the risk that, in the event of the resolution of a member of the Austrian deposit guarantee scheme (ESA), bank99 would also have to make a contribution.

CEE/SEE subsidiaries The market environment in the CEE/SEE region is characterised by intense competitive pressure and, as a result, a higher margin risk. Shifts in parcel volumes by major e-commerce retailers or the insourcing of parcel volumes on the part of major e-commerce retailers have the potential to exacerbate this risk.

For this reason, Austrian Post is continuously analysing its strategic positioning as well as the structure and processes of its subsidiaries in order to counteract risks in this market.

Financial Instruments

Detailed information on the risks associated with financial instruments and risk management can be found in the Annual Report 2025, Consolidated Financial Statements, Note 26 as well as in the Half-year Financial Report 2026, Consolidated Interim Financial Statements, Note 9.2.

Environmental, Social and Governance (ESG) Risks

Österreichische Post AG has been pursuing sustainability objectives for more than ten years now. This is reflected in the integrated Group and sustainability strategy. ESG issues are a top priority, which is why Österreichische Post AG welcomes and supports climate and environmental protection measures. In order to take account of the increased focus on sustainability, Austrian Post has further enhanced its risk management system to create an integrated risk management system that takes ESG opportunities and risks into account.

For a detailed list of ESG-related matters in the portfolio of opportunities and risks, as well as measures to exploit these opportunities or reduce risks, please refer to the Annual Report 2025 (Management Report, Section 4, Consolidated Non-financial Statement).

Overall Legal/Regulatory Conditions

Given the large number of products and services that it offers, the Austrian Post Group operates in a very demanding legal and regulatory environment, which is subject to, for example, the Austrian Postal Market Act, data protection regulations, tax regulations, capital market and competition law, as well as more stringent anti-corruption regulations and challenging sustainability requirements. As digitisation and technology become more and more important, regulation in this area is also on the rise.

As a result, it is impossible to rule out a scenario in which, despite the greatest possible care taken by Austrian Post, other authorities, e. g. tax authorities, supervisory authorities or courts, could take a different legal view, and that this could lead to additional payments, penalties or compensation payments. Less stringent regulatory demands could lead to new opportunities.

IT and Other Technical Facilities

Austrian Post Group is dependent upon the use of complex technical systems to a significant degree. Its postal services heavily rely on the support provided by data processing systems, modern communications media and other technical equipment. Against this backdrop, the Austrian Post Group is investing in IT and other technical facilities for its distribution and delivery networks on an ongoing basis. In this regard, the performance of the company is closely linked with the functioning of key sites. In the case of a temporary or permanent technical system failure, or should unauthorised data access or data manipulation occur, for instance as a result of cybercrime, this could potentially lead to disruptions in Austrian Post's business and logistics operations with associated revenue losses, as well as a loss of reputation, customer defections and additional expenses.

Geopolitical and Macroeconomic Risks

The ongoing geopolitical and macroeconomic uncertainty is being taken into account in the Group's planning. Should uncertainties increase, this will be reflected as part of the risk management process.

1.7.3 OVERALL ASSESSMENT OF THE GROUP'S OPPORTUNITY AND RISK SITUATION

The company continuously monitors the abovementioned risks and opportunities. In response, appropriate measures are carried out and initiatives launched. A look at the company's main opportunities and risks shows that while the issues that Austrian Post is facing are changing and shifting, the company's opportunities and risks are stable overall. As a result, there is no threat to the company's continuing existence from today's perspective.

1.8 Related Party Transactions

No significant changes occurred in business relationships with related parties during the first half of 2026. Information on business relationships with related companies and individuals is explained in Austrian Post's Annual Report 2025 (refer to the Annual Report 2025, Consolidated Financial Statements, Note 27.2).

1.9 Outlook for 2026

Against the backdrop of ongoing economic uncertainty, the underlying trends in the international mail and parcel business remain unchanged. The letter mail business is experiencing volume declines driven by digitisation efforts, whereas e-commerce remains a key driver of parcel volume growth. At the same time, competition remains intense in many markets. Additional uncertainty arises, in particular, from national and European customs and fees regulations - both those already in effect and those currently planned – affecting cross-border e-commerce.

REVENUE IN 2026

Despite existing geopolitical and regulatory uncertainties, Austrian Post continues to expect a slight overall revenue increase in the 2026 financial year.

The **Mail, Branch & Services** division is still expected to experience a mid-single digit decline in revenue. This development is based on decreasing letter mail and direct mail volumes, which can only be partially offset by product and pricing adjustments. A positive contribution was made by revenue from branch services as of the second quarter of 2026 as well as from developing the own mobile phone brand YELLLOW. Conversely, revenue from the terminated telecommunications sales partnership will no longer contribute to the total.

In contrast, growth in the upper single digit range is still projected for the **E-Commerce & Logistics** division. This development is supported by the ongoing e-commerce trend and the initial consolidation of euShipments.com. At the same time, uncertainty remains regarding the potential impact of national and international customs duties and fees on cross-border e-commerce shipments. This could lead to more subdued performance in the second half of the year. Furthermore, the competitive environment is expected to remain challenging, particularly in Southeast and Eastern Europe as well as in Türkiye.

The **Bank** division anticipates a slight revenue increase compared to the prior-year period. Earnings are expected to improve in 2026 due to the completion of the core banking migration project and the additional business generated from the securities deposit offering.

EARNINGS IN 2026

Austrian Post is maintaining its targets for the 2026 financial year despite challenging conditions in the mail and parcel market. The base-case assumption regarding EBIT remains that the operating profit will be in the range of previous years. Positive momentum should contribute to an earnings improvement in the second half of 2026, in particular product and pricing adjustments in the Austrian letter mail business as of 1 August 2026 ("Premium" letters) as well as pricing adjustments in Türkiye. A stronger focus on e-commerce fulfilment is also expected to drive a significant positive development.

Against the backdrop of current economic trends, opportunities as well as risks will arise with respect to the 2026 financial year.

Potential for organic and inorganic earnings improvements could result from current structural and process optimisation measures in the international network. Acquisitions and divestments are also being evaluated, alongside discussions with the federal government aimed at resolving disputed claims regarding social security contributions for the years 1996–2008, for which provisions have already been made in the accounts.

With respect to the prevailing risks in the current financial year, it is important to mention the accelerated letter mail volume decline which could solidify at a level of around ten percent. Moreover, parcel volumes are likely to show a volatile development in the coming months. National and international customs duties and fees could weaken the growth of e-commerce shipments. At the same time, forecasting accuracy will be impacted as a result of fluctuations in the inflation rate and exchange rate developments in Türkiye.

INVESTMENTS IN 2026

Investments in property, plant and equipment (CAPEX) for 2026 will be in the range of EUR 140m to EUR 160m. Key areas of investment activity continue to be the expansion and modernisation of the logistics centres in Salzburg, Budapest (Hungary) and Žilina (Slovakia), the expansion of the parcel locker network – particularly in Southeast and Eastern Europe – and the continued electrification of the vehicle fleet. The goal is to make last-mile delivery in Austria completely CO_2-free by 2030.

Vienna, 29 July 2026

The Management Board

WALTER OBLIN
CEO
Chairman of the Management Board

PETER UMUNDUM
Deputy CEO
Parcel & Logistics (COO)

BARBARA POTISK-EIBENSTEINER
Member of the Management Board
Finance (CFO)

Consolidated Interim Financial Statements

Consolidated Income Statement for the first half of 2026

EUR m	H1 2025	H1 2026	Q2 2025	Q2 2026
Revenue	1,488.1	1,544.0	724.6	773.3
thereof income from financial services	73.0	70.3	35.0	35.5
thereof income from effective interest	49.9	51.4	24.4	25.9
Other operating income	60.1	65.3	28.1	33.3
TOTAL OPERATING INCOME	**1,548.2**	**1,609.3**	**752.7**	**806.7**
Raw materials, consumables and services used	–429.5	–478.3	–207.5	–243.4
Expenses from financial services	–22.6	–17.4	–9.7	–8.8
Staff costs	–699.0	–723.2	–338.8	–355.4
Depreciation, amortisation and impairment losses	–105.4	–114.4	–52.2	–57.4
Other operating expenses	–202.8	–210.1	–100.2	–108.0
thereof impairment losses in accordance with IFRS 9	–3.3	–6.0	–2.0	–3.7
TOTAL OPERATING EXPENSES	**–1,459.3**	**–1,543.4**	**–708.4**	**–773.0**
Results from financial assets accounted for using the equity method	1.9	1.3	0.9	0.0
Net monetary gain	3.2	6.1	0.4	2.8
EARNINGS BEFORE FINANCIAL RESULT AND INCOME TAX (EBIT)	**94.0**	**73.3**	**45.6**	**36.5**
Financial income	17.3	6.6	8.1	3.6
Financial expenses	–19.1	–38.8	–12.2	–21.6
FINANCIAL RESULT	**–1.8**	**–32.2**	**–4.1**	**–18.0**
PROFIT BEFORE TAX	**92.2**	**41.1**	**41.5**	**18.5**
Income tax	–23.8	–18.3	–12.7	–11.0
PROFIT FOR THE PERIOD	**68.4**	**22.8**	**28.8**	**7.5**
ATTRIBUTABLE TO:				
Shareholders of the parent company	66.8	21.8	28.9	6.9
Non-controlling interests	1.6	1.0	–0.1	0.6

EARNINGS PER SHARE (EUR)

BASIC AND DILUTED	**0.99**	**0.32**	**0.43**	**0.10**

Consolidated Statement of Comprehensive Income for the first half of 2026

EUR m	H1 2025	H1 2026	Q2 2025	Q2 2026
PROFIT FOR THE PERIOD	**68.4**	**22.8**	**28.8**	**7.5**
ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO THE INCOME STATEMENT:				
Currency translation differences and hyperinflation adjustment – investments in foreign businesses	–10.6	10.2	–7.9	0.6
Tax effect on hyperinflation adjustment	0.2	1.4	–0.2	2.5
TOTAL ITEMS THAT MAY BE RECLASSIFIED	**–10.4**	**11.5**	**–8.0**	**3.1**
ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO THE INCOME STATEMENT:				
Revaluation of defined benefit obligations	2.9	–2.2	1.3	2.0
Tax effect of revaluation	–0.7	0.6	–0.3	–0.5
TOTAL ITEMS THAT WILL NOT BE RECLASSIFIED	**2.1**	**–1.7**	**1.0**	**1.5**
OTHER COMPREHENSIVE INCOME	**–8.2**	**9.9**	**–7.0**	**4.6**
TOTAL COMPREHENSIVE INCOME	**60.2**	**32.7**	**21.8**	**12.1**
ATTRIBUTABLE TO:				
Shareholders of the parent company	60.2	29.8	23.3	10.8
Non-controlling interests	–0.1	2.8	–1.5	1.3

Consolidated Balance Sheet as at 30 June 2026

EUR m	31 December 2025	30 June 2026
ASSETS		
NON-CURRENT ASSETS		
Goodwill	60.3	135.5
Intangible assets	96.6	113.2
Property, plant and equipment	1,368.1	1,349.9
Investment property	72.7	72.4
Financial assets accounted for using the equity method	30.6	11.6
Other financial assets	7.1	7.1
Contract assets	0.5	0.5
Other receivables	10.3	9.7
Deferred tax assets	29.6	29.6
	1,675.8	**1,729.5**
FINANCIAL ASSETS FROM FINANCIAL SERVICES		
Cash, cash equivalents and central bank balances	583.8	471.3
Receivables from banks	74.8	75.6
Receivables from customers	2,001.0	2,054.2
Investments	1,426.2	1,450.7
Other	49.0	50.1
	4,134.7	**4,101.9**
CURRENT ASSETS		
Other financial assets	50.4	0.0
Inventories	26.6	28.1
Contract assets	0.2	0.3
Trade and other receivables	479.4	510.9
Tax assets	38.0	1.9
Cash and cash equivalents	154.1	74.5
	748.7	**615.6**
	6,559.3	**6,447.0**

Consolidated Balance Sheet as at 30 June 2026

EUR m	31 December 2025	30 June 2026
EQUITY AND LIABILITIES		
EQUITY		
Share capital	337.8	337.8
Capital reserves	91.0	91.0
Revenue reserves	314.8	145.1
Other reserves	–17.5	–9.4
EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT COMPANY	**726.0**	**564.4**
NON-CONTROLLING INTERESTS	**41.6**	**44.7**
	767.6	**609.2**
NON-CURRENT LIABILITIES		
Provisions	257.1	236.0
Other financial liabilities	512.9	500.6
Other liabilities	83.9	172.3
Contract liabilities	0.4	0.4
Deferred tax liabilities	4.1	7.5
	858.3	**916.7**
FINANCIAL LIABILITIES FROM FINANCIAL SERVICES		
Borrowings from banks	85.9	144.7
Liabilities to customers	3,759.9	3,654.4
Debt securities issued	85.7	87.6
Other	28.3	25.5
	3,959.9	**3,912.2**
CURRENT LIABILITIES		
Provisions	255.8	235.0
Tax liabilities	13.9	9.9
Other financial liabilities	153.1	180.3
Trade and other payables	529.8	559.8
Contract liabilities	20.9	23.9
	973.5	**1,009.0**
	6,559.3	**6,447.0**

Consolidated Cash Flow Statement for the first half of 2026

EUR m	H1 2025	H1 2026
OPERATING ACTIVITIES		
Profit before tax	92.2	41.1
Depreciation, amortisation and impairment losses	105.4	114.4
Results from financial assets accounted for using the equity method	–1.9	–1.3
Provisions - non-cash	5.4	9.1
Net position of monetary items – non-cash	1.2	–2.7
Other non-cash transactions	–44.0	–21.7
GROSS CASH FLOW	**158.3**	**139.0**
Trade and other receivables	–5.3	–28.0
Inventories	–4.2	–1.7
Contract assets	–0.3	0.0
Provisions	–72.4	–50.0
Trade and other payables	54.9	24.7
Contract liabilities	–1.4	3.0
Financial assets/liabilities from financial services	–153.0	–129.0
Interest received from financial services	53.5	46.4
Interest paid from financial services	–20.3	–9.2
Taxes paid/received	18.6	15.6
CASH FLOW FROM OPERATING ACTIVITIES	**28.6**	**10.8**
INVESTING ACTIVITIES		
Acquisition of intangible assets	–8.2	–8.4
Acquisition of property, plant and equipment/investment property	–41.3	–44.7
Sale of intangible assets/property, plant and equipment/investment property	10.0	8.7
Acquisition of subsidiaries less cash and cash equivalents	–0.2	–59.3
Acquisition of financial investments in securities/money market investments	–10.0	–40.0
Sale of financial investments in securities/money market investments	40.0	90.4
Loans granted	0.9	0.0
Dividends received from financial assets accounted for using the equity method	1.4	0.0
Interest received and income from securities	8.4	10.8
CASH FLOW FROM INVESTING ACTIVITIES	**1.0**	**–42.4**
FREE CASH FLOW	**29.6**	**–31.7**

Consolidated Cash Flow Statement for the first half of 2026

EUR m	H1 2025	H1 2026
FINANCING ACTIVITIES		
Acceptance of long-term financing	0.0	101.5
Settlement of long-term financing	–0.2	–75.1
Settlement of lease liabilities	–38.7	–42.4
Changes of short-term financial liabilities	–2.2	–4.1
Dividends paid	–125.1	–124.7
Interest paid	–8.6	–11.1
Acquisition of non-controlling interests	0.0	–0.3
Payments from non-controlling interests	2.1	0.0
CASH FLOW FROM FINANCING ACTIVITIES	**–172.6**	**–156.2**
Currency translation differences in cash and cash equivalents	–6.0	–0.8
Monetary loss on cash and cash equivalents	–4.9	–3.4
CHANGE IN CASH AND CASH EQUIVALENTS	**–153.9**	**–192.1**
Cash and cash equivalents as at 1 January	730.6	737.9
CASH AND CASH EQUIVALENTS AS AT 30 JUNE	**576.7**	**545.8**

Consolidated Statement of Changes in Equity in the first half of 2025

EUR m	Share capital	Capital reserves	Revenue reserves	Other reserves: IAS 19 reserve	Other reserves: FVOCI reserve	Other reserves: Currency translation reserve	Equity attributable to share-holders of the parent company	Non-controlling interests	Equity
BALANCE AS AT 1 JANUARY 2025	**337.8**	**91.0**	**307.7**	**–27.1**	**1.9**	**6.7**	**717.9**	**43.7**	**761.6**
Profit for the period	0.0	0.0	66.8	0.0	0.0	0.0	66.8	1.6	68.4
Other comprehensive income	0.0	0.0	0.0	1.7	0.0	–8.3	–6.6	–1.6	–8.2
TOTAL COMPREHENSIVE INCOME	**0.0**	**0.0**	**66.8**	**1.7**	**0.0**	**–8.3**	**60.2**	**–0.1**	**60.2**
Dividends paid	0.0	0.0	–123.6	0.0	0.0	0.0	–123.6	–1.4	–125.1
Payments to subsidiaries with non-controlling interests	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	2.1
TRANSACTIONS WITH OWNERS	**0.0**	**0.0**	**–123.6**	**0.0**	**0.0**	**0.0**	**–123.6**	**0.7**	**–123.0**
BALANCE AS AT 30 JUNE 2025	**337.8**	**91.0**	**250.9**	**–25.4**	**1.9**	**–1.6**	**654.5**	**44.2**	**698.8**

Consolidated Statement of Changes in Equity in the first half of 2026

EUR m	Share capital	Capital reserves	Revenue reserves	Other reserves: IAS 19 reserve	Other reserves: FVOCI reserve	Other reserves: Currency translation reserve	Equity attributable to share-holders of the parent company	Non-controlling interests	Equity
BALANCE AS AT 1 JANUARY 2026	**337.8**	**91.0**	**314.8**	**–20.0**	**2.1**	**0.4**	**726.0**	**41.6**	**767.6**
Profit for the period	0.0	0.0	21.8	0.0	0.0	0.0	21.8	1.0	22.8
Other comprehensive income	0.0	0.0	0.0	–1.3	0.0	9.4	8.0	1.8	9.9
TOTAL COMPREHENSIVE INCOME	**0.0**	**0.0**	**21.8**	**–1.3**	**0.0**	**9.4**	**29.8**	**2.8**	**32.7**
Dividends paid	0.0	0.0	–123.6	0.0	0.0	0.0	–123.6	–1.8	–125.4
Acquisition of non-controlling interests	0.0	0.0	–1.5	0.0	0.0	0.0	–1.5	1.2	–0.3
Obligation to acquire non-controlling interests	0.0	0.0	–66.2	0.0	0.0	0.0	–66.2	0.0	–66.2
TRANSACTIONS WITH OWNERS	**0.0**	**0.0**	**–191.4**	**0.0**	**0.0**	**0.0**	**–191.4**	**–0.6**	**–192.0**
Acquisition of subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–0.6	–0.6
Deconsolidation of subsidiaries	0.0	0.0	–0.1	0.0	0.0	0.0	–0.1	0.0	–0.1
Change in the method of consolidation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	1.5
OTHER CHANGES	**0.0**	**0.0**	**–0.1**	**0.0**	**0.0**	**0.0**	**–0.1**	**0.9**	**0.9**
BALANCE AS AT 30 JUNE 2026	**337.8**	**91.0**	**145.1**	**–21.3**	**2.1**	**9.8**	**564.4**	**44.7**	**609.2**

Notes to the Consolidated Interim Financial Statements for the first half of 2026

1. Summary of Accounting Principles

The consolidated interim financial statements of Austrian Post as at 30 June 2026 have been prepared in accordance with the International Financial Reporting Standards (IFRS) valid as at 30 June 2026, as issued by the International Accounting Standards Board (IASB) and adopted by the European Union, and the additional requirements of Section 245a of the Austrian Commercial Code (UGB).

These consolidated interim financial statements have been prepared on the basis of IAS 34 Interim Financial Reporting. The consolidated interim financial statements do not include all the notes usually contained in the financial statements for the entire financial year. Accordingly, these consolidated interim financial statements should be read in connection with the consolidated financial statements for the 2025 financial year. The accounting and valuation methods as well as the explanations and notes to the financial statements are fundamentally based on the same accounting and valuation methods underlying the consolidated financial statements for the 2025 financial year with the exception of the initial application of new and revised standards or accounting policies as explained below.

The consolidated interim financial statements are presented in Euros. All amounts are listed in millions of euros (EUR m) unless stated otherwise. When aggregating rounded amounts and percentages, rounding differences may occur due to the use of automated calculation aids.

These consolidated interim financial statements were neither subject to a complete audit nor to an audit review by an auditor.

2. Changes in Accounting and Valuation Methods and Adjustment of Prior-Year Figures

2.1 New and revised International Financial Reporting Standards (IFRS)

Mandatory application of revised standards In the first half of 2026, the following revised standards were applied on a mandatory basis for the first time:

Mandatory Application of revised Standards		Effective date[1]
Miscellaneous	Annual Improvements to IFRSs, Volume 11	1 Jan. 2026
IFRS 7/IFRS 9	Classification and Measurement of Financial Instruments	1 Jan. 2026
IFRS 7/IFRS 9	Contracts Referencing Nature-dependent Electricity	1 Jan. 2026

[1] To be applied in the financial year beginning on or after the effective date.

The application of the amended standards did not have any material impact on the consolidated interim financial statements.

Expected impacts of IFRS 18 IFRS 18 Presentation and Disclosure in Financial Statements replaces the previously valid standard IAS 1 Presentation of Financial Statements and is to be applied in financial years beginning on or after 1 January 2027. The early adoption of this standard is permissible. Austrian Post Group will not exercise its option of applying IFRS 18 prematurely and will first apply the new standard as at 1 January 2027. Comparative information for the year 2026 will be correspondingly adapted due to the mandatory retrospective application.

Analysis and implementation launched in connection with the introduction of the new standard in the Austrian Post Group was continued in the first half of 2026. Information on the expected effects of IFRS 18, which were presented in the consolidated financial statements for the 2025 financial year, can be continued or supplemented as follows:

- Banking business is classified as a specific principal activity in accordance with IFRS 18.49ff. As income and expenses from financial services have already been recognised under operating activities, this is not expected to have any significant impact.
- The allocation of income and expenses to the newly defined categories of IFRS 18 will essentially give rise to the following changes: the results and depreciation in connection with investment properties currently reported in "Earnings before interest and tax (EBIT)" as well as the results from financial assets accounted for using the equity method will be assigned to an investment category in the future. Similarly, interest income from cash and cash equivalents currently recognised under the "Financial result" will also be recognised in the investment category. Furthermore, there will also be changes in connection with the classification of exchange rate effects, which must be reclassified to the particular causal items in line with the new rules contained in IFRS 18. This mainly refers to those foreign currency effects currently encompassed in the "Financial result" and in the future in the respective operating category.
  The above-mentioned changes will lead to reclassifications within the consolidated income statement of the Austrian Post Group but will not have any impact on the profit for the period.
- The presentation of the currently recognised subtotals "Earnings before interest and tax (EBIT)" as well as the "Financial result" will no longer be included in the consolidated income statement in accordance with IFRS 18. In the future, "operating profit" will be used to depict the sum of all income and expenses in the operating category as well as the "Profit before financing and income taxes" to depict the sum of the operating results and all income and expenses of the investment category. The use of earnings before income taxes and the profit for the period will remain unchanged.
- The consolidated cash flow statement will make use of the new subtotal "operating profit" as the starting point for calculating the cash flow from operating activities. Interest and dividends received or paid are already included in the cash flow from investing activities or in the cash flow from financing activities in accordance with the stipulations contained in IFRS 18. Accordingly, no further adjustments need to be made.
- In connection with the new requirements on "Management-defined Performance Measures (MPMs)," Austrian Post is currently assessing whether existing or future performance indicators fulfil the criteria of MPMs in line with the stipulations contained in IFRS 18.

The expected impacts are based on the information available as at 30 June 2026 and could change as soon as new information becomes available.

2.2 Changes in Segment Reporting

The segment structure of Austrian Post Group changed effective 1 January 2026. In accordance with the new structure of the divisions, segment reporting is based on the reporting segments “Mail, Retail & Services”, “E-Commerce & Logistics”, “Bank” and “Corporate”. Prior-year figures were all adjusted to reflect the new segment structure. For further information refer to Note 5 Segment reporting.

3. Future-related Assumptions and Estimation Uncertainties

The preparation of consolidated financial statements in accordance with IFRS requires management to make certain assumptions and estimates about future developments. Moreover, the Group is exposed to external events and developments which require forward-looking assumptions and estimates.

A detailed description of the main forward-looking assumptions and estimates of the Austrian Post Group is contained in the consolidated financial statements for the 2025 financial year. What follows are updates of individual assessments and estimates since publication of the last consolidated annual financial statements.

Climate-related aspects There were no material changes in the first half of 2026 with respect to climate-related aspects. For this reason, no material impacts on the consolidated interim financial statements as at 30 June 2026 were identified.

Macroeconomic environment The events and developments occurring in the first half of 2026 can be assessed as follows:

Armed conflicts have taken place in the Middle East since the end of February 2026. The conflicts have led to rising energy and raw material prices on global commodity and financial markets. Austrian Post Group neither operates subsidiaries or branch offices in the affected countries nor are relevant services or customer relationships derived from these countries. Moreover, the primary value creation of Austrian Post Group is in rendering services in the fields of logistics and financial services and not in processing raw materials. Potential cost effects, especially increasing fuel costs, are counteracted by price adjustment clauses in a large proportion of customer contracts as well as contractually stipulated fixed prices for most of the services purchased from business partners. In addition, alternative drive technologies and CO_2-free delivery play a major role in the Austrian Post Group alongside efficiency increases and compensation measures. It is currently hard to predict how the ongoing tensions will develop. However, due to the above-mentioned conditions, no material impacts on the assets, financial and earnings position of Austrian Post Group are expected. Accordingly, no material balance sheet effects, including indications for impairment according to IAS 36, were identified as at 30 June 2026.

In the first half of 2026, regulatory measures, especially customs policy in Türkiye, exacerbated price movements in the relevant sales markets of Austrian Post Group. Import regulations were tightened in Türkiye and significantly higher customs duties and charges were imposed on low-value parcels from Asia. At the same time, it was partially forbidden to import certain goods classified as hazardous, such as cosmetics and electronics. Furthermore, additional customs and fee regulations will be introduced in the second half of 2026 within the European Union and/or in individual member states. The European customs regulation, which is scheduled to come into force on July 1, 2026, is expected to affect parcel volumes in cross-border e-commerce. In Southeastern and Eastern Europe, parcel volumes are expected to develop in a volatile manner. From today’s perspective, however, declines at the beginning of the second half of the year as a result of the new customs regulations are not expected to have a lasting impact on overall parcel volumes. All this did not lead to any material effects in the consolidated interim financial statements as at 30 June 2026 with respect to the impairment of assets pursuant to IAS 36, the recognition and valuation of assets or the recognition and measurement of liabilities.

Business in the Türkiye+ region continues to be impacted by the high inflation rate and the exchange rate of the Turkish Lira. For this reason, the financial statements of the Turkish subsidiary continue to involve the application of IAS 29 Financial Reporting in Hyperinflationary Economies. Moreover, the high inflation rate and the exchange rate are reflected in the valuation of the option liability for the acquisition of the remaining 20% stake in Aras Kargo a.s. Refer to Note 9.1.3 Financial assets and liabilities not measured at fair value.

With respect to receivables from customers for financial services, the ongoing challenging macroeconomic environment has not led to a significant deterioration of the credit risk up until now. The relevant risk parameters, especially the probability of default – PD as well as the loss given default – LGD, generally showed a stable development in the first half of 2026. The portfolio quality as well as the loss indicators do not show any signs of a sustainable deterioration and there are no indications of substantial deviations from previous risk assessments. The management overlay created in previous years will be continued in its current form. In this way, existing uncertainties, particularly with respect to economic conditions, geopolitical development and the situation on the labour market are being dealt with.

Current developments and the resulting uncertainties related to the macroeconomic and geopolitical environment are being continuously monitored and potential impacts on the consolidated interim financial statements are being evaluated. On balance, no material effects on the consolidated interim financial statements resulting from the macroeconomic and geopolitical environment could be identified as at 30 June 2026.

4. Changes in the Scope of Consolidation

The following changes in the scope of consolidation and transactions with non-controlling interests took place in the first half-year 2026:

Company name	Interest from	Interest to	Date of transaction	Comment
E-COMMERCE & LOGISTICS				
M&BM Express OOD, Sofia	76.00 %	100.00 %	16 Jan. 2026	Acquisition in stages
euShipments.com AD, Ruse	0.00 %	70.00 %	06 Mar. 2026	Acquisition
InOut Trade EOOD, Ruse	0.00 %	70.00 %	06 Mar. 2026	Acquisition
Helpship SRL, Oradea	0.00 %	70.00 %	06 Mar. 2026	Acquisition
Swiss Point Data a.s., Senec	0.00 %	70.00 %	06 Mar. 2026	Acquisition
PICK & PACK d.o.o., Zagreb	0.00 %	70.00 %	06 Mar. 2026	Acquisition
CORPORATE				
Agile Actors Hellas Single Member S.A., Chalandri	80.00 %	80.00 %	01 Jan. 2026	Change of method

E-COMMERCE & LOGISTICS

M&BM Express OOD

Effective 16 January 2026, Austrian Post Group acquired the remaining 24 % stake in the company which has been fully consolidated since 2013. The acquisition recognised directly in equity with no effect on profit or loss, obtained at a purchase price of EUR 0.3m, led to a reclassification of the non-controlling interests to the amount of EUR 1.2m in the equity capital attributable to the shareholders of the parent company. On balance, no material effects on the consolidation financial statements of Austrian Post resulted from the acquisition.

euShipments Group

The closing of the acquisition of a 70 % stake in the Bulgarian e-commerce service provider euShipments.com AD took place on 6 March 2026. On the basis of the acquired shareholding, Austrian Post Group assumed a controlling interest in the company and all its subsidiaries. Since this point in time, euShipments.com AD and its subsidiaries (InOut Trade EOOD, Helpship SRL, Swiss Point Data a.s. and Pick&Pack d.o.o.) have been fully consolidated in the consolidated financial statements of Österreichische Post AG. The euShipments Group is a leading integrated cross-border and fulfilment provider in Southeast and Eastern Europe and is based in Bulgaria, Romania, Slovakia and Croatia. The companies support mail order customers along the entire value chain, from e-fulfilment and national and international e-commerce transport services to value added services such as returns management, payment processing, IOSS solutions (Import-One-Stop-Shop) and more. This acquisition enables Austrian Post to strategically expand its e-commerce business and strengthen its position as an integrated e-commerce service provider in Southeast and Eastern Europe (CEE/SEE).

The net balance of identifiable assets acquired and liabilities assumed at the time a controlling interest was acquired is calculated as follows:

EUR m	Fair values
NON-CURRENT ASSETS	**14.8**
Intangible assets	6.0
Property, plant and equipment	8.7
CURRENT ASSETS	**17.4**
Inventories	0.3
Trade receivables and other receivables	8.0
Cash and cash equivalents	9.1
NON-CURRENT LIABILITIES	**6.1**
Other financial liabilities	5.1
Deferred tax liabilities	1.0
CURRENT LIABILITIES	**11.2**
Other financial liabilities	3.6
Tax liabilities	0.9
Trade and other payables	6.7
TOTAL NET IDENTIFIABLE ASSETS ACQUIRED AND LIABILITIES ASSUMED (100 %)	**14.8**

Within the context of the purchase price allocation, customer relationships to the amount of EUR 5.3m were recognised. Due to the predominantly short-term nature of the acquired trade receivables, it can be assumed that the acquired carrying amounts correspond to the fair value. The recognised assets and liabilities involve preliminary estimates.

Goodwill totalling EUR 59.8m was recognised in connection with the acquisition of the corporate group. This particularly resulted from the integrated service offering, the cross-border linehaul network in Southeast and Eastern Europe, the broad network of transport partners as well as the existing fulfilment and technology-based know. Furthermore, goodwill also encompasses the expected growth potential and economies of scale from the integrated business model as well as the strong market position of the corporate group.

EUR m	Fair values
DETERMINATION OF GOODWILL	
Total amount of consideration transferred	70.2
Non-controlling interests based on the share of the total identifiable assets and liabilities assumed	4.4
Total net identifiable assets acquired and liabilities assumed (100 %)	–14.8
GOODWILL	**59.8**
BREAKDOWN OF CASH INFLOW/OUTFLOW	
Total amount of consideration transferred	70.2
Acquired cash	9.1
NET CASH OUTFLOW	**61.1**

Within the context of the acquisition of the euShipments Group, euShipments.com AD acquired minority interests in its subsidiaries which were held by third parties. These acquisitions were financed by the Austrian Post Group as acquiree of the euShipments Group and the remaining seller in its position as the minority shareholder to the amounts of EUR 11.7m and EUR 5.0m respectively. Accordingly, the total amount of the consideration transferred equalling EUR 70.2m consists of the original purchase price of the 70% stake in euShipments.com to the amount of EUR 58.3m, the purchase price for the acquisition of the minority interests in the subsidiaries by euShipments.com AD equalling EUR 11.7m as well as subsequent purchase price adjustments of EUR 0.2m. The non-controlling interests amounted to EUR 4.4m on the acquisition date (30 % of the net balance of the identifiable assets acquired and liabilities assumed equalling EUR 14.8m). The change in non-controlling interests to the amount of minus EUR 0.6m recognised in equity results from the repayment of the above-mentioned financing totalling EUR 5.0m to the minority shareholders for the acquisition of minority interests in the subsidiaries. This repayment qualifies as an equity transaction pursuant to IFRS 10 and not as part of the purchase price allocation.

Since the inclusion of the euShipments Group in the consolidated financial statements of Österreichische Post AG, revenue of EUR 22.4m has been recognised as well as a profit for the period of EUR 3.1m on the part of the euShipments companies. If the companies had already been subsidiaries since the beginning of the year, revenue of the Austrian Post Group would equal EUR 1,554m and the profit for the period would total EUR 24.4m. Incidental acquisition costs in the period November 2025 to 30 June 2026 to the amount of EUR 0.8m were recognised as other operating expenses.

In addition to the acquisition of a 70 % stake in euShipments, reciprocal options with the minority shareholders with respect to the acquisition of the remaining 30 % of the shares were stipulated. Accordingly, Austrian Post has the obligation (put option) in the year 2029 and is also entitled (call option) to acquire these remaining shares in the years 2027 to 2030. The exercise price mainly depends on the earnings of the company generated in each case in the year before the possible exercise of the option (EBIT multiple). The reciprocal options on the remaining 30 % of the shares were recognised on the balance sheet according to the present access method. The obligation resulting from the put option to acquire the shares was stated as a financial liability at the present value of the expected exercise price of EUR 57.2m. The first-time recognition was offset against consolidated equity (revenue reserves). The liability is not part of the consideration transferred but is recorded separately pursuant to IAS 32/IFRS 9.

The non-controlling interests in the euShipments Group will continue to be recorded in equity. Changes in the fair value of the put liability will be recognised in profit or loss in the profit for the period in line with Group policy. Changes in estimates in EBIT or interest expense from accrued interest are recognised in the financial result. A 10 % increase (decrease) in future EBITDA of the company would lead to a corresponding increase (decrease) of the put option liability to the amount of approx. EUR 5.9m and accordingly also affect the profit for the period.

CORPORATE

Agile Actors Hellas Single Member S.A. Chalandri

The company was fully consolidated in the consolidated financial statements of Austrian Post effective 1 January 2026. Austrian Post Group has already held an 80 % stake in the Greek IT service provider since February 2023. However, due to the agreed upon corporate governance, the company was consolidated and accounted for using the equity method in the consolidated financial statements of Österreichische Post AG pursuant to IAS 28. As of 1 January 2026, Austrian Post Group obtained control of the company based on the stipulations contained in the Shareholders' Agreement dated 22 February 2023.

Due to the change in status of the associated company, a deconsolidation profit of EUR 0.8m was recognised in profit or loss under other operating income. This one-time income results from the revaluation of the previous equity carrying amount to the fair value at the time of the transfer of control pursuant to IFRS 3.

The net balance of the identifiable assets acquired and liabilities assumed at the time control was obtained is calculated as follows:

EUR m	Fair values
NON-CURRENT ASSETS	**4.9**
Intangible assets	4.7
Property, plant and equipment	0.1
CURRENT ASSETS	**8.4**
Trade receivables and other receivables	5.7
Tax assets	0.8
Cash and cash equivalents	2.0
NON-CURRENT LIABILITIES	**1.0**
Deferred tax liabilities	1.0
CURRENT LIABILITIES	**4.7**
Tax liabilities	0.2
Trade and other payables	4.6
TOTAL NET IDENTIFIABLE ASSETS ACQUIRED AND LIABILITIES ASSUMED (100 %)	**7.5**

Within the context of the purchase price allocation, customer relations were recognised to the amount of EUR 4.7m.

The initial consolidation led to the recognition of goodwill totalling EUR 15.2m resulting from the related earnings expectations of the company:

EUR m	Fair values
DETERMINATION OF GOODWILL	
Fair value of previously-held share	21.2
Non-controlling interests based on the share of the total identifiable assets and liabilities assumed	1.5
Total net identifiable assets acquired and liabilities assumed (100 %)	–7.5
GOODWILL	**15.2**
BREAKDOWN OF CASH INFLOW/OUTFLOW	
Acquired cash	2.0
NET CASH INFLOW	**2.0**

Since the inclusion of Agile Actors Hellas Single Member S.A. in the consolidated financial statements of Austrian Post, revenue with third parties of EUR 8.2m and a profit for the period of EUR 1.7m were recognised.

Furthermore, reciprocal options exist with respect to acquiring the remaining 20 % of the shares. Accordingly, Austrian Post is required (put option) to acquire 10 % or 20 % of the shares in the years 2028 and 2029 and is also entitled (call option) to acquire the remaining 20 % of the shares in the same years. The exercise price depends on the average earnings of the company generated in the two years before the possible exercise of the options (EBIT multiple).

The reciprocal options on the remaining 20 % of the shares were recognised on the balance sheet according to the present access method. The obligation resulting from the put option to acquire the shares was recognised as a financial liability to the amount of EUR 9.1m. The first-time recognition was offset against consolidated equity (revenue reserves).

The liability is not part of the consideration transferred pursuant to IFRS 3 but is recognised separately pursuant to IAS 32/IFRS 9. The non-controlling interests will continue to be recognised in equity. Fair value changes will be stated in profit or loss in the profit for the period in line with Group policy. A 10 % increase (decrease) in future earnings of the company would lead to a corresponding increase (decrease) of the liability to the amount of approx. EUR 0.9m.

5. Segment Reporting

General information The segment structure of Austrian Post Group was changed effective 1 January 2026. In accordance with the new structure of the divisions, segment reporting is based on the reporting segments “Mail, Retail & Services”, “E-Commerce & Logistics”, “Bank” and “Corporate” and corresponds to the reporting carried out to the Management Board as the Chief Operating Decision Maker pursuant to IFRS 8. The new “Mail, Retail & Services” division now includes the branch network and other services in addition to the previously reported product and service portfolio of the former Mail division (letter mail and direct mail). The new “Bank” division encompasses the financial services business. The new structure enables Austrian Post to enhance the transparency of its reporting and also reflects the further development of its internal business structure.

The identification of reportable segments continues to take place on the basis of the differences between their products and services. No operating segments were combined as part of the identification of the reporting segments. The expenses for jointly used processes in the logistics network and the jointly used assets required for these processes are allocated to the segments on a cost allocation basis through intra Group revenue and apportionment of Group expenses.

Mail, Retail & Services In addition to the business of letter mail and direct mail, the Mail, Retail & Services division also encompasses the branch network and other services. The product and service portfolio of Letter Mail & Direct Mail encompasses letter mail and document shipments, addressed and unaddressed direct mail items as well as newspapers, complemented by online services such as the e-letter and business processes such as input management, document logistics and output management. Moreover, the portfolio is rounded off by additional physical and digital services in customer communications as well as optimisation in document processing. The division's portfolio now also encompasses the branch network, via which key services in daily life are offered – from postal and logistics services along with financial services (in cooperation with bank99) as well as telecommunications under Austrian Post's proprietary mobile phone brand YELLLOW and the sale of retail goods. In addition to personal service, the division relies on a dense self-service network and supports Österreichische Post AG in fulfilling its legal obligations as a universal service provider.

The Mail, Retail & Services division is responsible for the results of its entire product and service portfolio. Moreover, the division also bears additional expenses resulting from the special ongoing statutory obligations of Österreichische Post AG, in particular its obligations as a universal service provider in Austria and the specific employment situation of civil servant employees.

E-Commerce & Logistics The E-Commerce & Logistics division offers one-stop solutions for parcel and express parcel shipments along the entire value chain. The division is responsible for the results of the entire service provision process, including logistics services purchased both within the Group and externally. In addition to conventional parcel products, express delivery and food delivery, the portfolio in Austria also includes a broad range of value-added services. Tailored fulfilment solutions such as warehousing, order picking, returns management, the transport of valuable goods and cash, web shop logistics and web shop infrastructures are offered. Internationally, the E-Commerce & Logistics division is represented throughout CEE and Türkiye as well as neighbouring countries, through its subsidiaries. In addition, stationary logistics for pharmaceutical products is offered in Germany through the associate ADELHEID/AEP.

Bank The Bank division encompasses the financial services business offered throughout Austria in cooperation with bank99. The product offering of the division focuses on the conventional retail banking business, from payment transactions, deposit and savings business to granting loans, especially mortgage and consumer loans.

Corporate The Corporate Division is primarily responsible for services in the area of Group administration, the development of new business models, the rendering of IT services, the rental of properties not required for operations and the development of real estate projects. Non-operational services typically provided for the management and control of a corporate Group include, among other things, the management of the company's properties, providing IT support services and the administration of the Internal Labour Market of Austrian Post.

Group Reconciliation The elimination of transactions between segments is shown in the Group Reconciliation column. Furthermore, the column serves the reconciliation from segment figures to Group figures. Segment investments shown in this column mainly refer to the internal production unit "Logistics network."

The following tables show the condensed explanatory notes for the reportable segments in the first half of 2025 and the first half of 2026. In order to ensure comparability, the previous year's figures were adjusted to the new segment structure pursuant to IFRS 8.29.

H1 2025 adjusted[1]

EUR m	Mail, Retail & Services	E-Commerce & Logistics	Bank	Corporate	Group Reconciliation	Group
Revenue (segments)	611.0	817.0	73.3	1.3	–14.5	1,488.1
Revenue intra-Group	30.2	8.9	0.0	0.0	–39.1	0.0
TOTAL REVENUE	**641.2**	**825.9**	**73.3**	**1.3**	**–53.6**	**1,488.1**
thereof revenue with third parties	600.6	813.2	73.0	1.3	0.0	1,488.1
thereof income from financial services			73.3		–0.3	73.0
EBIT	**69.8**	**32.1**	**1.8**	**–9.5**	**–0.3**	**94.0**
Financial result						–1.8
PROFIT BEFORE TAX						**92.2**

[1] Adjusted to reflect the new segment structure effective 1 January 2026

H1 2026

EUR m	Mail, Retail & Services	E-Commerce & Logistics	Bank	Corporate	Group Reconciliation	Group
Revenue (segments)	566.1	910.9	71.3	9.6	–13.8	1,544.0
Revenue intra-Group	31.7	9.1	0.0	0.0	–40.8	0.0
TOTAL REVENUE	**597.8**	**919.9**	**71.3**	**9.6**	**–54.6**	**1,544.0**
thereof revenue with third parties	557.6	906.6	70.3	9.6	0.0	1,544.0
thereof income from financial services			71.3		–1.0	70.3
EBIT	**48.7**	**27.5**	**4.2**	**–6.3**	**–0.8**	**73.3**
Financial result						–32.2
PROFIT BEFORE TAX						**41.1**

6. Revenue from Contracts with Customers

The following table shows the revenue from contracts with customers by type of product, service or region for each reportable segment. The presentation is in line with the new segment structure. Refer to Note 5 Segment Reporting.

EUR m	H1 2025 adjusted[1]	H1 2026
Letter Mail & Business Solutions	364.0	343.3
Direct Mail & Media Post	215.4	205.5
Branch Services & Telecommunications	21.2	8.8
MAIL, RETAIL & SERVICES	**600.6**	**557.6**
Austria	457.2	503.2
Türkiye+[2]	240.6	255.7
CEE/SEE	100.2	107.6
Group Logistics Solutions	26.7	51.4
Consolidation	–11.5	–11.2
E-COMMERCE & LOGISTICS	**813.2**	**906.6**
Commission income from financial services	20.5	18.8
BANK	**20.5**	**18.8**
Other revenue	1.3	9.6
CORPORATE	**1.3**	**9.6**
REVENUE FROM CONTRACTS WITH CUSTOMERS	**1,435.7**	**1,492.5**
thereof recognised in revenue	1,435.7	1,492.5

[1] Adjusted to reflect the new segment structure effective 1 January 2026
[2] Türkiye+ includes the countries Turkey, Azerbaijan, Georgia and Uzbekistan

7. Result from Financial Services

The total result from financial services is as follows:

EUR m	H1 2025	H1 2026
Interest income calculated using the effective interest method	49.9	51.4
Interest income calculated not using the effective interest method	2.5	0.1
Interest income	52.4	51.5
Commission income	20.5	18.8
INCOME FROM FINANCIAL SERVICES	**73.0**	**70.3**
Interest expense	–19.6	–14.4
Commission expense	–2.9	–3.1
EXPENSES FROM FINANCIAL SERVICES	**–22.6**	**–17.4**
NET INTEREST INCOME/EXPENSE (= INTEREST INCOME - INTEREST EXPENSE)	**32.8**	**37.1**
NET COMMISSION INCOME/EXPENSES (= COMMISSION INCOME - COMMISSION EXPENSE)	**17.6**	**15.7**
NET INTEREST AND COMMISSION INCOME/EXPENSES	**50.4**	**52.8**
Revaluation and derecognition income	0.5	0.3
Impairment losses according to IFRS 9	–2.9	–4.2
RESULT FROM FINANCIAL SERVICES	**48.0**	**48.9**

The interest income mainly results from receivables from customers totalling EUR 31.5m (H1 2025: EUR 30.0m), 30,0 Mio EUR), interest income from bonds and other fixed-interest securities equalling EUR 14.3m (H1 2025: EUR 15.1m) and interest income from deposits with central banks to the amount of EUR 4.1m (H1 2025: EUR 4.9m).

The **interest expense** in the current financial year mainly results from fixed term deposits within the context of liabilities to customers totalling EUR 11.3m (H1 2025: EUR 18.9m).

Commission income to the amount of EUR 10.9m (H1 2025: EUR 10.9m) relates to the current account business and payment transactions, whereas EUR 5.3m (H1 2025: EUR 7.2m) relates to the other service business, and EUR 2.3m (H1 2025: EUR 2.2m) is attributable to the securities business.

8. Equity

Dividends The Annual General Meeting of Austrian Post held on 15 April 2026 resolved to distribute a dividend of EUR 123.6m (corresponding to EUR 1.83 per share) for the financial year 2025. The dividend payment to shareholders to the amount of EUR 107.6m took place on 29 April 2026. The withheld capital gains tax equalling EUR 16.0m was paid to the tax office on 11 May 2026.

Regulatory minimum capital requirements for bank99 AG bank99 AG is subject to the regulatory capital requirements imposed by the banking supervisory authorities based on Regulation (EU) No 575/2013 (Capital Requirements Regulation – CRR), taking several amendments into account. The own funds calculated in accordance with the CRR comprise the following:

Eligible Own Funds of bank99 AG Pursuant to the CRR

EUR m	31 December 2025	30 June 2026
Paid-in capital	100.9	100.9
Disclosed reserves	240.8	240.8
Retained earnings	–109.0	–109.0
Less deduction items	–17.4	–16.6
CORE CAPITAL (TIER 1)	**215.3**	**216.1**
Eligible supplementary capital	3.1	3.1
SUPPLEMENTARY CAPITAL (TIER 2)	**3.1**	**3.1**
TOTAL ELIGIBLE OWN FUNDS	**218.4**	**219.3**

Owns Funds Requirement of bank99 AG Pursuant to CRR

EUR m	31 December 2025	30 June 2026
Credit risk	807.7	830.9
Credit value adjustment (CVA)	13.8	13.4
Operational risk	178.6	178.4
TOTAL RISK AMOUNT (CALCULATION BASIS)	**1,000.0**	**1,022.7**
Tier 1 capital ratio (CET1) based on total risk	21.5 %	21.1 %
Own funds ratio in relation to total risk	21.8 %	21.4 %

The capital ratios were well in excess of the legally required levels throughout the entire first half of 2026.

The letter of comfort to bank99 undertaken by Österreichische Post AG still exists with the purpose of providing the company with additional capital of up to EUR 41.0m (31 December 2025: EUR 41.0m) in the event of an imminent breach of regulatory capital requirements.

9. Financial Instruments and Related Risks

These notes on financial instruments and related risks comprise an update of the valuations and estimates made by Austrian Post Group in determining the fair value of financial instruments since the last consolidated financial statements.

9.1 Financial Instruments

9.1.1 FINANCIAL ASSETS AND LIABILITIES

The following tables show the carrying amounts of financial assets and liabilities as at 31 December 2025 and 30 June 2026 pursuant to the classification categories stipulated in IFRS 9:

31 December 2025

EUR m	Recognised at amortised cost	At fair value through OCI (FVOCI) - recycling	At fair value through OCI (FVOCI) - no recycling	At fair value through profit or loss (FVTPL) mandatory	Total at fair value	Total
FINANCIAL ASSETS						
Financial assets from financial services	4,094.3	0.0	0.0	40.4	40.4	4,134.7
Cash, cash equivalents and central bank balances	583.8	0.0	0.0	0.0	0.0	583.8
Receivables from banks	74.8	0.0	0.0	0.0	0.0	74.8
Receivables from customers	2,001.0	0.0	0.0	0.0	0.0	2,001.0
Mortgage loans	1,650.3	0.0	0.0	0.0	0.0	1,650.3
Consumer loans	335.4	0.0	0.0	0.0	0.0	335.4
Current accounts	15.2	0.0	0.0	0.0	0.0	15.2
Investments	1,426.2	0.0	0.0	0.0	0.0	1,426.2
Other receivables	8.6	0.0	0.0	40.4	40.4	49.0
Positive market values from hedge accounting	0.0	0.0	0.0	40.4	40.4	40.4
Other clearing receivables	8.6	0.0	0.0	0.0	0.0	8.6
Other financial assets	50.0	0.5	7.1	0.0	7.5	57.5
Money market investments	50.0	0.0	0.0	0.0	0.0	50.0
Sundry other financial assets	0.0	0.5	7.1	0.0	7.5	7.5
Trade receivables and other receivables	413.1	0.0	0.0	0.0	0.0	413.1
Trade receivables	348.4	0.0	0.0	0.0	0.0	348.4
Receivables from financial assets accounted for using the equity method	1.0	0.0	0.0	0.0	0.0	1.0
Other receivables[1]	63.7	0.0	0.0	0.0	0.0	63.7
Cash and cash equivalents	154.1	0.0	0.0	0.0	0.0	154.1
TOTAL	**4,711.5**	**0.5**	**7.1**	**40.4**	**48.0**	**4,759.4**

[1] Excluding prepayments and receivables from tax authorities and social security carriers

31 December 2025

EUR m	Recognised at amortised cost	At fair value through OCI (FVOCI) - recycling	At fair value through OCI (FVOCI) - no recycling	At fair value through profit or loss (FVTPL) mandatory	Total at fair value	Total
FINANCIAL LIABILITIES						
Financial liabilities from financial services	3,951.6	0.0	0.0	8.4	8.4	3,959.9
Borrowings from banks	85.9	0.0	0.0	0.0	0.0	85.9
Liabilities to customers	3,759.9	0.0	0.0	0.0	0.0	3,759.9
Customer deposits	3,760.4	0.0	0.0	0.0	0.0	3,760.4
Portfolio fair value hedge	−0.4	0.0	0.0	0.0	0.0	−0.4
Debt securities issued	85.7	0.0	0.0	0.0	0.0	85.7
Other liabilities	19.9	0.0	0.0	8.4	8.4	28.3
Negative market values from hedge accounting	0.0	0.0	0.0	8.4	8.4	8.4
Other clearing liabilities	19.9	0.0	0.0	0.0	0.0	19.9
Other financial liabilities	665.6	0.0	0.0	0.4	0.4	666.0
Borrowings from banks	298.6	0.0	0.0	0.0	0.0	298.6
Lease liabilities	367.0	0.0	0.0	0.0	0.0	367.0
Sundry other financial liabilities	0.0	0.0	0.0	0.4	0.4	0.4
Trade and other payables	453.1	0.0	0.0	3.3	3.3	456.4
Trade payables	282.0	0.0	0.0	0.0	0.0	282.0
Liabilities from financial assets accounted for using the equity method	2.7	0.0	0.0	0.0	0.0	2.7
Liabilities from acquisition of financial assets accounted for using the equity method	0.0	0.0	0.0	3.3	3.3	3.3
Liabilities from obligation to acquire non-controlling interests	67.9	0.0	0.0	0.0	0.0	67.9
Other liabilities[1]	100.4	0.0	0.0	0.0	0.0	100.4
TOTAL	**5,070.2**	**0.0**	**0.0**	**12.1**	**12.1**	**5,082.3**

[1] Excluding payments received in advance and liabilities to tax authorities and social security carriers as well as unused vacation

30 June 2026

EUR m	Recognised at amortised cost	At fair value through OCI (FVOCI) - recycling	At fair value through OCI (FVOCI) - no recycling	At fair value through profit or loss (FVTPL) mandatory	Total at fair value	Total
FINANCIAL ASSETS						
Financial assets from financial services	4,060.6	0.0	0.0	41.3	41.3	4,101.9
Cash, cash equivalents and central bank balances	471.3	0.0	0.0	0.0	0.0	471.3
Receivables from banks	75.6	0.0	0.0	0.0	0.0	75.6
Receivables from customers	2,054.2	0.0	0.0	0.0	0.0	2,054.2
Mortgage loans	1,690.3	0.0	0.0	0.0	0.0	1,690.3
Consumer loans	345.3	0.0	0.0	0.0	0.0	345.3
Current accounts	18.6	0.0	0.0	0.0	0.0	18.6
Investments	1,450.7	0.0	0.0	0.0	0.0	1,450.7
Other receivables	8.8	0.0	0.0	41.3	41.3	50.1
Positive market values from hedge accounting	0.0	0.0	0.0	41.3	41.3	41.3
Other clearing receivables	8.8	0.0	0.0	0.0	0.0	8.8
Other financial assets	0.0	0.0	7.1	0.0	7.1	7.1
Sundry other financial assets	0.0	0.0	7.1	0.0	7.1	7.1
Trade receivables and other receivables	469.2	0.0	0.0	0.0	0.0	469.2
Trade receivables	399.2	0.0	0.0	0.0	0.0	399.2
Other receivables[1]	70.0	0.0	0.0	0.0	0.0	70.0
Cash and cash equivalents	74.5	0.0	0.0	0.0	0.0	74.5
TOTAL	**4,604.3**	**0.0**	**7.1**	**41.3**	**48.4**	**4,652.7**

[1] Excluding prepayments and receivables from tax authorities and social security carriers

30 June 2026

EUR m	Recognised at amortised cost	At fair value through OCI (FVOCI) - recycling	At fair value through OCI (FVOCI) - no recycling	At fair value through profit or loss (FVTPL) mandatory	Total at fair value	Total
FINANCIAL LIABILITIES						
Financial liabilities from financial services	3,904.1	0.0	0.0	8.1	8.1	3,912.2
Borrowings from banks	144.7	0.0	0.0	0.0	0.0	144.7
Liabilities to customers	3,654.4	0.0	0.0	0.0	0.0	3,654.4
Customer deposits	3,656.1	0.0	0.0	0.0	0.0	3,656.1
Portfolio fair value hedge	–1.8	0.0	0.0	0.0	0.0	–1.8
Debt securities issued	87.6	0.0	0.0	0.0	0.0	87.6
Other liabilities	17.4	0.0	0.0	8.1	8.1	25.5
Negative market values from hedge accounting	0.0	0.0	0.0	8.1	8.1	8.1
Other clearing liabilities	17.4	0.0	0.0	0.0	0.0	17.4
Other financial liabilities	681.0	0.0	0.0	0.0	0.0	681.0
Borrowings from banks	323.6	0.0	0.0	0.0	0.0	323.6
Lease liabilities	357.3	0.0	0.0	0.0	0.0	357.3
Trade and other payables	539.0	0.0	0.0	3.4	3.4	542.5
Trade payables	274.9	0.0	0.0	0.0	0.0	274.9
Liabilities from acquisition of Group companies	0.0	0.0	0.0	3.4	3.4	3.4
Liabilities from obligation to acquire non-controlling interests	156.2	0.0	0.0	0.0	0.0	156.2
Other liabilities[1]	108.0	0.0	0.0	0.0	0.0	108.0
TOTAL	**5,124.1**	**0.0**	**0.0**	**11.5**	**11.5**	**5,135.6**

[1] Excluding payments received in advance and liabilities to tax authorities and social security carriers as well as unused vacation

9.1.2 FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE

The following tables show the financial assets and liabilities measured at fair value by IFRS 13 fair value hierarchy level as at 31 December 2025 and 30 June 2026:

EUR m	Level 1	Level 2	Level 3	Total
FINANCIAL ASSETS				
Financial assets from financial services	0.0	40.4	0.0	40.4
Other receivables	0.0	40.4	0.0	40.4
Positive market values from hedge accounting	0.0	40.4	0.0	40.4
Other financial assets	0.5	6.9	0.2	7.5
TOTAL	**0.5**	**47.3**	**0.2**	**48.0**
FINANCIAL LIABILITIES				
Financial liabilities from financial services	0.0	8.4	0.0	8.4
Other liabilities	0.0	8.4	0.0	8.4
Negative market values from hedge accounting	0.0	8.4	0.0	8.4
Other financial liabilities	0.0	0.4	0.0	0.4
Sundry other financial liabilities	0.0	0.4	0.0	0.4
Trade and other payables	0.0	0.0	3.3	3.3
Liabilities from acquisition of financial assets accounted for using the equity method	0.0	0.0	3.3	3.3
TOTAL	**0.0**	**8.7**	**3.3**	**12.1**

30 June 2026

EUR m	Level 2	Level 3	Total
FINANCIAL ASSETS			
Financial assets from financial services	41.3	0.0	41.3
Other receivables	41.3	0.0	41.3
Positive market values from hedge accounting	41.3	0.0	41.3
Other financial assets	6.9	0.2	7.1
TOTAL	**48.2**	**0.2**	**48.4**
FINANCIAL LIABILITIES			
Financial liabilities from financial services	8.1	0.0	8.1
Other liabilities	8.1	0.0	8.1
Negative market values from hedge accounting	8.1	0.0	8.1
Trade and other payables	0.0	3.4	3.4
Liabilities from acquisition of Group companies	0.0	3.4	3.4
TOTAL	**8.1**	**3.4**	**11.5**

The liability resulting from the acquisition of financial assets accounted for using the equity method was reclassified as the liabilities from the acquisition of Group companies within the context of the full consolidation of Agile Actors Hellas Single Member S.A. as at 1 January 2026 and involves the contingent consideration from the acquisition in the 2023 financial year, in which case the purchase price depends on the EBIT of the 2025 financial year. The fair value amounts to EUR 3.4m (31 December 2025: EUR 3.3m).

The determination of the fair value of the other financial assets and liabilities takes place on the basis of the valuation procedures and input factors described in the Annual Report 2025.

No transfers were made between levels in the first half of 2026.

9.1.3 FINANCIAL ASSETS AND LIABIILTIES NOT MEASURED AT FAIR VALUE

The fair value of the following financial assets and liabilities measured at amortised cost, taking into account the levels of the fair value hierarchy pursuant to IFRS 13, is as follows as at 31 December 2025 and 30 June 2026:

31 December 2025

EUR m	Carrying amount	Fair value	Level 1	Level 2	Level 3
FINANCIAL ASSETS					
Receivables from banks	74.8	79.1	0.0	0.0	79.1
Receivables from customers					
Mortgage loans	1,650.3	1,669.8	0.0	0.0	1,669.8
Consumer loans	335.4	374.7	0.0	0.0	374.7
Investments	1,426.2	1,392.0	1,392.0	0.0	0.0
FINANCIAL LIABILITIES					
Liabilities to customers					
Customer deposits	3,760.4	3,758.9	0.0	0.0	3,758.9
Portfolio fair value hedge	–0.4	–0.4	0.0	–0.4	0.0
Debt securities issued	85.7	90.7	0.0	0.0	90.7
Liabilities from obligation to acquire non-controlling interests	67.9	80.7	0.0	0.0	80.7

30 June 2026

EUR m	Carrying amount	Fair value	Level 1	Level 2	Level 3
FINANCIAL ASSETS					
Receivables from banks	75.6	79.0	0.0	0.0	79.0
Receivables from customers					
Mortgage loans	1,690.3	1,708.7	0.0	0.0	1,708.7
Consumer loans	345.3	386.2	0.0	0.0	386.2
Investments	1,450.7	1,437.2	1,437.2	0.0	0.0
FINANCIAL LIABILITIES					
Liabilities to customers					
Customer deposits	3,656.1	3,653.4	0.0	0.0	3,653.4
Portfolio fair value hedge	–1.8	–1.8	0.0	–1.8	0.0
Debt securities issued	87.6	91.0	0.0	0.0	91.0
Liabilities from obligation to acquire non-controlling interests	156.2	152.4	0.0	0.0	152.4

Financial assets The fair value of the financial assets listed in this table is determined using the present value method, taking into consideration credit risks and currently observable market data on interest rates.

Financial liabilities Liabilities to customers and securitised liabilities are measured using the present value method, taking into account currently observable market data on interest rates.

Liabilities from purchase obligations for non-controlling interests result from options to acquire the remaining 20 % shareholding in Aras Kargo a.s., the remaining 30 % of the shares in euShipments.com AD and the remaining 20 % stake in Agile Actors Hellas Single Member S.A.

In connection with the option to acquire the remaining 20 % shareholding in Aras Kargo a.s., Austrian Post has the obligation (put option) in the years 2035 or 2036 to acquire the remaining shares. The exercise price of the options depends on the earnings of Aras Kargo a.s. and the pro rata earnings of its subsidiaries, in each case in the year before the possible exercise of the put option (EBIT multiple). The liability shows a carrying amount of EUR 87.8m (31 December 2025: EUR 67.7m) and was calculated on the basis of the expected future results as well as application of the current EUR/TRY exchange rate and discounted using the effective interest rate method.

In connection with the options to acquire the remaining shares of euShipments.com AD as well as Agile Actors Hellas Single Member S.A., reference is made to Note 4 Changes in the scope of consolidation.

The results of the subsequent measurement of liabilities in connection with purchase obligations for non-controlling interests were recognised in the consolidated income statement. This resulted in earnings of minus EUR 22.2m (H1 2025: EUR 3.3m). This includes expenses and income from foreign currency valuation in the first half of 2026 to the amount of EUR 3.8m, from inflation adjustments totalling minus EUR 17.9m and the accrued interest on liabilities to the amount of minus EUR 8.0m.

With respect to all other financial assets and liabilities not measured at fair value, it can be assumed that the carrying amounts correspond to the fair value due to the predominantly short-term nature of these items.

9.2 Risks from Banking Activities Related to Financial Instruments

Banking activities on the part of Austrian Post Group are primarily carried out by bank99 and comprises part of Austrian Post's financial services. Additional requirements and reporting disclosures (especially regulatory demands) are taken into account within the context of the company's banking operations.

Reference is made to the information contained in the Annual Report 2025 on risk management, risk policy and strategy.

9.2.1 CREDIT RISK

Credit risk-related portfolio The credit risk-relevant portfolio comprises all positions from financial services that involve a credit risk in the narrower sense within the context of the banking business. These include both on-balance sheet and off-balance sheet items. The adjustments to the carrying amount recognised in the context of hedges (basis adjustments) are included in the gross carrying amount where applicable.

As at 31 December 2025 and 30 June 2026, the credit risk-relevant portfolio is as follows:

Credit Risk-Relevant Portfolio as at 31 December 2025

EUR m	Net carrying amount	Impairment losses	Gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO			
Central bank balances and other sight deposits	537.5	0.0	537.5
Receivables from banks	74.8	0.0	74.8
Receivables from customers			
Mortgage loans	1,650.3	2.6	1,652.9
Consumer loans	335.4	21.9	357.3
Current accounts	15.2	3.7	18.9
Investments			
Recognised at amortised cost	1,426.2	0.2	1,426.4
Other clearing receivables	0.3	0.0	0.3
SUBTOTAL	**4,039.7**	**28.4**	**4,068.0**
OFF-BALANCE ITEMS			
Liabilities from financial guarantee contracts	0.9	0.0	0.9
Loan commitments not yet drawn	7.9	0.0	7.9
SUBTOTAL	**8.8**	**0.0**	**8.8**
CREDIT RISK-RELEVANT PORTFOLIO	**4,048.4**	**28.4**	**4,076.8**

Credit Risk-Relevant Portfolio as at 30 June 2026

EUR m	Net carrying amount	Impairment losses	Gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO			
Central bank balances and other sight deposits	385.6	0.0	385.6
Receivables from banks	75.6	0.0	75.6
Receivables from customers			
Mortgage loans	1,690.3	2.5	1,692.8
Consumer loans	345.3	23.4	368.7
Current accounts	18.6	4.0	22.6
Investments			
Recognised at amortised cost	1,450.7	0.2	1,450.9
Other clearing receivables	0.1	0.0	0.1
SUBTOTAL	**3,966.1**	**30.1**	**3,996.3**
OFF-BALANCE ITEMS			
Liabilities from financial guarantee contracts	0.8	0.0	0.9
Loan commitments not yet drawn	5.4	0.0	5.4
SUBTOTAL	**6.2**	**0.0**	**6.3**
CREDIT RISK-RELEVANT PORTFOLIO	**3,972.4**	**30.1**	**4,002.5**

The credit risk-relevant portfolio by client segment is as follows:

Credit Risk-Relevant Portfolio by Customer Segment as at 31 December 2025

EUR m	Retail customers	Financial institutions	Public sector	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO				
Central bank balances and other sight deposits	0.0	537.5	0.0	537.5
Receivables from banks	0.0	74.8	0.0	74.8
Receivables from customers				
Mortgage loans	1,652.9	0.0	0.0	1,652.9
Consumer loans	357.3	0.0	0.0	357.3
Current accounts	18.9	0.0	0.0	18.9
Investments				
Recognised at amortised cost	0.0	151.8	1,274.6	1,426.4
Other clearing receivables	0.2	0.1	0.0	0.3
SUBTOTAL	**2,029.3**	**764.1**	**1,274.6**	**4,068.0**
OFF-BALANCE ITEMS				
Liabilities from financial guarantee contracts	0.9	0.0	0.0	0.9
Loan commitments not yet drawn	7.9	0.0	0.0	7.9
SUBTOTAL	**8.8**	**0.0**	**0.0**	**8.8**
TOTAL	**2,038.1**	**764.1**	**1,274.6**	**4,076.8**

Credit Risk-Relevant Portfolio by Customer Segment as at 30 June 2026

EUR m	Retail customers	Financial institutions	Public sector	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO				
Central bank balances and other sight deposits	0.0	385.6	0.0	385.6
Receivables from banks	0.0	75.6	0.0	75.6
Receivables from customers				
Mortgage loans	1,692.8	0.0	0.0	1,692.8
Consumer loans	368.7	0.0	0.0	368.7
Current accounts	22.6	0.0	0.0	22.6
Investments				
Recognised at amortised cost	0.0	242.0	1,208.9	1,450.9
Other clearing receivables	0.1	0.0	0.0	0.1
SUBTOTAL	**2,084.2**	**703.2**	**1,208.9**	**3,996.3**
OFF-BALANCE ITEMS				
Liabilities from financial guarantee contracts	0.9	0.0	0.0	0.9
Loan commitments not yet drawn	5.4	0.0	0.0	5.4
SUBTOTAL	**6.3**	**0.0**	**0.0**	**6.3**
TOTAL	**2,090.5**	**703.2**	**1,208.9**	**4,002.5**

An automated payment reminder process has been put in place for all banking services, with an overdue counter starting to run on the first day after the due date. This results in the following breakdown of the credit risk-relevant portfolio by days overdue:

Credit Risk-Relevant Portfolio by Days Overdue as at 31 December 2025

EUR m	Not overdue	1–30 days	31–90 days	> 90 days	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO					
Central bank balances and other sight deposits	537.5	0.0	0.0	0.0	537.5
Receivables from banks	74.8	0.0	0.0	0.0	74.8
Receivables from customers					
Mortgage loans	1,649.4	0.1	1.5	1.9	1,652.9
Consumer loans	336.6	3.8	2.3	14.6	357.3
Current accounts	14.2	0.8	1.0	3.0	18.9
Investments					
Recognised at amortised cost	1,426.4	0.0	0.0	0.0	1,426.4
Other clearing receivables	0.3	0.0	0.0	0.0	0.3
SUBTOTAL	**4,039.1**	**4.7**	**4.8**	**19.5**	**4,068.0**
OFF-BALANCE ITEMS					
Liabilities from financial guarantee contracts	0.9	0.0	0.0	0.0	0.9
Loan commitments not yet drawn	7.9	0.0	0.0	0.0	7.9
SUBTOTAL	**8.8**	**0.0**	**0.0**	**0.0**	**8.8**
TOTAL	**4,047.9**	**4.7**	**4.8**	**19.5**	**4,076.8**

Credit Risk-Relevant Portfolio by Days Overdue as at 30 June 2026

EUR m	Not overdue	1–30 days	31–90 days	> 90 days	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO					
Central bank balances and other sight deposits	385.6	0.0	0.0	0.0	385.6
Receivables from banks	75.6	0.0	0.0	0.0	75.6
Receivables from customers					
Mortgage loans	1,689.8	0.4	0.7	2.0	1,692.8
Consumer loans	345.8	4.0	3.3	15.8	368.7
Current accounts	16.9	0.9	1.6	3.1	22.6
Investments					
Recognised at amortised cost	1,450.9	0.0	0.0	0.0	1,450.9
Other clearing receivables	0.1	0.0	0.0	0.0	0.1
SUBTOTAL	**3,964.6**	**5.3**	**5.6**	**20.8**	**3,996.3**
OFF-BALANCE ITEMS					
Liabilities from financial guarantee contracts	0.9	0.0	0.0	0.0	0.9
Loan commitments not yet drawn	5.4	0.0	0.0	0.0	5.4
SUBTOTAL	**6.3**	**0.0**	**0.0**	**0.0**	**6.3**
TOTAL	**3,970.8**	**5.3**	**5.6**	**20.8**	**4,002.5**

The customer rating consists of five rating categories 1-5 which are shown in the tables below:

Credit Risk-Relevant Portfolio by Rating Category as at 31 December 2025

EUR m	Rating 1	Rating 2	Rating 3	Rating 4	Rating 5	No Rating	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO							
Central bank balances and other sight deposits	537.3	0.1	0.0	0.0	0.0	0.0	537.5
Receivables from banks	0.0	74.8	0.0	0.0	0.0	0.0	74.8
Receivables from customers							
Mortgage loans	0.0	0.0	1,631.0	17.9	3.6	0.4	1,652.9
Consumer loans	0.0	0.0	291.0	46.3	20.0	0.0	357.3
Current accounts	0.0	0.0	11.0	3.8	4.2	0.0	18.9
Investments							
Recognised at amortised cost	1,054.9	371.5	0.0	0.0	0.0	0.0	1,426.4
Other clearing receivables	0.0	0.0	0.0	0.0	0.0	0.3	0.3
SUBTOTAL	**1,592.3**	**446.4**	**1,933.0**	**68.0**	**27.8**	**0.7**	**4,068.0**
OFF-BALANCE ITEMS							
Liabilities from financial guarantee contracts	0.0	0.0	0.8	0.0	0.0	0.0	0.9
Loan commitments not yet drawn	0.0	0.0	7.9	0.0	0.0	0.0	7.9
SUBTOTAL	**0.0**	**0.0**	**8.7**	**0.1**	**0.0**	**0.0**	**8.8**
TOTAL	**1,592.3**	**446.4**	**1,941.7**	**68.0**	**27.8**	**0.7**	**4,076.8**

Credit Risk-Relevant Portfolio by Rating Category as at 30 June 2026

EUR m	Rating 1	Rating 2	Rating 3	Rating 4	Rating 5	No Rating	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO							
Central bank balances and other sight deposits	385.1	0.4	0.0	0.0	0.0	0.0	385.6
Receivables from banks	0.6	75.0	0.0	0.0	0.0	0.0	75.6
Receivables from customers							
Mortgage loans	0.0	0.0	1,672.6	16.6	3.6	0.0	1,692.8
Consumer loans	0.0	0.0	298.2	49.2	21.3	0.0	368.7
Current accounts	0.0	0.0	12.3	5.3	4.9	0.0	22.6
Investments							
Recognised at amortised cost	1,115.4	335.5	0.0	0.0	0.0	0.0	1,450.9
Other clearing receivables	0.0	0.0	0.0	0.0	0.0	0.1	0.1
SUBTOTAL	**1,501.1**	**410.9**	**1,983.2**	**71.1**	**29.8**	**0.1**	**3,996.3**
OFF-BALANCE ITEMS							
Liabilities from financial guarantee contracts	0.0	0.0	0.8	0.1	0.0	0.0	0.9
Loan commitments not yet drawn	0.0	0.0	5.3	0.1	0.0	0.0	5.4
SUBTOTAL	**0.0**	**0.0**	**6.1**	**0.1**	**0.0**	**0.0**	**6.3**
TOTAL	**1,501.1**	**410.9**	**1,989.3**	**71.2**	**29.8**	**0.1**	**4,002.5**

A breakdown of the credit risk-relevant portfolio by IFRS 9 stage is shown below:

Credit Risk-Relevant Portfolio Pursuant to IFRS 9 Stage Allocation as at 31 December 2025

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO					
Central bank balances and other sight deposits	537.5	0.0	0.0	0.0	537.5
Receivables from banks	74.8	0.0	0.0	0.0	74.8
Receivables from customers					
Mortgage loans	1,620.5	28.4	3.6	0.4	1,652.9
Consumer loans	300.4	37.4	20.8	–1.2	357.3
Current accounts	9.6	5.1	4.2	0.0	18.9
Investments					
Recognised at amortised cost	1,426.4	0.0	0.0	0.0	1,426.4
Other clearing receivables	0.3	0.0	0.0	0.0	0.3
SUBTOTAL	**3,969.4**	**70.9**	**28.6**	**–0.8**	**4,068.0**
OFF-BALANCE ITEMS					
Liabilities from financial guarantee contracts	0.8	0.0	0.0	0.0	0.9
Loan commitments not yet drawn	7.9	0.0	0.0	0.0	7.9
SUBTOTAL	**8.7**	**0.1**	**0.0**	**0.0**	**8.8**
TOTAL	**3,978.1**	**71.0**	**28.6**	**–0.8**	**4,076.8**

Credit Risk-Relevant Portfolio Pursuant to IFRS 9 Stage Allocation as at 30 June 2026

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO					
Central bank balances and other sight deposits	385.6	0.0	0.0	0.0	385.6
Receivables from banks	75.6	0.0	0.0	0.0	75.6
Receivables from customers					
Mortgage loans	1,662.7	26.1	3.6	0.4	1,692.8
Consumer loans	306.7	41.1	22.1	–1.2	368.7
Current accounts	10.1	7.6	4.9	0.0	22.6
Investments					
Recognised at amortised cost	1,450.9	0.0	0.0	0.0	1,450.9
Other clearing receivables	0.1	0.0	0.0	0.0	0.1
SUBTOTAL	**3,891.5**	**74.9**	**30.6**	**–0.8**	**3,996.3**
OFF-BALANCE ITEMS					
Liabilities from financial guarantee contracts	0.8	0.1	0.0	0.0	0.9
Loan commitments not yet drawn	5.4	0.0	0.0	0.0	5.4
SUBTOTAL	**6.2**	**0.1**	**0.0**	**0.0**	**6.3**
TOTAL	**3,897.7**	**75.0**	**30.6**	**–0.8**	**4,002.5**

The credit risk-relevant portfolio by rating category and default risk category can be summarised as follows:

Credit Risk-Relevant Portfolio by Rating Category and Default Risk Category as at 31 December 2025

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO					
Rating 1	1,592.3	0.0	0.0	0.0	1,592.3
Rating 2	446.4	0.0	0.0	0.0	446.4
Rating 3	1,914.6	27.0	0.0	0.1	1,941.7
Rating 4	24.6	43.6	0.0	–0.1	68.0
Rating 5	0.0	0.0	28.6	–0.8	27.8
No Rating	0.3	0.4	0.0	0.0	0.7
TOTAL	**3,978.1**	**71.0**	**28.6**	**–0.8**	**4,076.8**

Credit Risk-Relevant Portfolio by Rating Category and Default Risk Category as at 30 June 2026

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total gross carrying amount
CREDIT RISK-RELEVANT PORTFOLIO					
Rating 1	1,501.1	0.0	0.0	0.0	1,501.1
Rating 2	410.9	0.0	0.0	0.0	410.9
Rating 3	1,957.8	31.5	0.0	0.1	1,989.3
Rating 4	27.8	43.5	0.0	–0.1	71.2
Rating 5	0.0	0.0	30.6	–0.8	29.8
No Rating	0.1	0.0	0.0	0.0	0.1
TOTAL	**3,897.7**	**75.0**	**30.6**	**–0.8**	**4,002.5**

Collateral The following collateral is available in the first half of 2026 in the form of mortgages for mortgage loans as well as for credit risks from loan commitments not yet drawn down:

Collateral in the Form of Mortgages

EUR m	31 December 2025	30 June 2026
CREDIT RISK-RELEVANT PORTFOLIO		
Receivables from banks	98.8	97.5
Receivables from customers		
Mortgage loans	1,661.9	1,698.7
SUBTOTAL	**1,760.6**	**1,796.2**
OFF-BALANCE ITEMS		
Loan commitments not yet drawn	6.5	4.1
SUBTOTAL	**6.5**	**4.1**
TOTAL	**1,767.1**	**1,800.3**

Non-Performing Portfolio All receivables categorised as defaulted are grouped in the non-performing portfolio. The non-performing portfolio as at 31 December 2025 and 30 June 2026 is as follows:

Non-Performing Portfolio as at 31 December 2025

EUR m	Gross carrying amount total	NPL	Impairment loss NPL	Collateral NPL	NPE ratio	NPE coverage ratio	NPE collateral ratio
CREDIT RISK-RELEVANT PORTFOLIO							
Central bank balances and other sight deposits	537.5	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Receivables from banks	74.8	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Receivables from customers							
Mortgage loans	1,652.9	3.6	0.3	3.6	0.2 %	9.7 %	99.3 %
Consumer loans	357.3	20.0	15.7	0.0	5.6 %	78.3 %	0.0 %
Current accounts	18.9	4.2	3.4	0.0	22.0 %	80.6 %	0.0 %
Investments							
Recognised at amortised cost	1,426.4	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Other clearing receivables	0.3	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
SUBTOTAL	**4,068.0**	**27.8**	**19.4**	**3.6**	**0.7 %**	**69.7 %**	**12.9 %**
OFF-BALANCE ITEMS							
Liabilities from financial guarantee contracts	0.9	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Loan commitments not yet drawn	7.9	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
SUBTOTAL	**8.8**	**0.0**	**0.0**	**0.0**	**0.0 %**	**0.0 %**	**0.0 %**
TOTAL	**4,076.8**	**27.8**	**19.4**	**3.6**	**0.7 %**	**69.7 %**	**12.9 %**

Non-Performing Portfolio as at 30 June 2026

EUR m	Gross carrying amount total	NPL	Impairment loss NPL	Collateral NPL	NPE ratio	NPE coverage ratio	NPE collateral ratio
CREDIT RISK-RELEVANT PORTFOLIO							
Central bank balances and other sight deposits	385.6	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Receivables from banks	75.6	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Receivables from customers							
Mortgage loans	1,692.8	3.6	0.4	3.3	0.2 %	11.9 %	93.4 %
Consumer loans	368.7	21.3	16.6	0.0	5.8 %	77.6 %	0.0 %
Current accounts	22.6	4.9	3.6	0.0	21.8 %	72.6 %	0.0 %
Investments							
Recognised at amortised cost	1,450.9	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Other clearing receivables	0.1	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
SUBTOTAL	**3,996.3**	**29.8**	**20.6**	**3.3**	**0.7 %**	**68.9 %**	**11.2 %**
OFF-BALANCE ITEMS							
Liabilities from financial guarantee contracts	0.9	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
Loan commitments not yet drawn	5.4	0.0	0.0	0.0	0.0 %	0.0 %	0.0 %
SUBTOTAL	**6.3**	**0.0**	**0.0**	**0.0**	**0.0 %**	**0.0 %**	**0.0 %**
TOTAL	**4,002.5**	**29.8**	**20.6**	**3.3**	**0.7 %**	**68.9 %**	**11.2 %**

The non-performing exposure ratio (NPE ratio) represents the share of the non-performing portfolio in relation to the total gross carrying amount of the credit risk-relevant portfolio. The NPE coverage ratio reflects the share of impairment losses for the non-performing portfolio in relation to the gross carrying amount of the non-performing portfolio. The NPE collateralisation ratio, on the other hand, shows the collateral for non-performing loans as a percentage of the total non-performing portfolio.

Impairment losses The following table shows the development in impairment losses on the credit risk-relevant portfolio:

Development on Impairment Losses on the Credit Risk-Relevant Portfolio

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as at 1 January 2025	**4.2**	**7.1**	**18.4**	**−2.2**	**27.5**
Reclassification	−0.1	−1.0	1.0	0.0	0.0
Additions - new acquisitions	0.6	0.0	0.0	0.0	0.6
Derecognition	−0.2	−0.3	−0.7	0.3	−0.9
Revaluation	−0.6	2.0	2.0	−0.5	2.9
Utilisation	0.0	0.0	−0.4	0.0	−0.4
Balance as at 30 June 2025	**3.9**	**7.8**	**20.3**	**−2.3**	**29.7**

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as at 1 January 2026	**4.2**	**7.3**	**19.3**	**–2.3**	**28.4**
Reclassification	0.0	–1.0	1.1	0.0	0.0
Additions - new acquisitions	0.8	0.0	0.0	0.0	0.8
Derecognition	–0.2	–0.2	–0.4	0.3	–0.5
Revaluation	–0.5	1.4	2.6	–0.1	3.5
Utilisation	0.0	0.0	–2.0	0.0	–2.0
Balance as at 30 June 2026	**4.3**	**7.5**	**20.5**	**–2.1**	**30.1**

The impairment losses for material credit risk positions are reconciled as follows:

Development in Impairment Losses – Mortgage Loans

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as at 1 January 2025	**1.0**	**0.6**	**0.2**	**–0.1**	**1.7**
Reclassification	0.0	–0.1	0.1	0.0	0.0
Derecognition	0.0	0.0	0.0	0.0	–0.1
Revaluation	–0.1	0.7	0.1	0.0	0.7
Balance as at 30 June 2025	**1.0**	**1.2**	**0.3**	**–0.1**	**2.4**

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as at 1 January 2026	**1.1**	**1.2**	**0.3**	**–0.1**	**2.6**
Reclassification	0.1	–0.1	0.1	0.0	0.0
Derecognition	0.0	–0.1	–0.1	0.0	–0.1
Revaluation	–0.1	0.1	0.1	0.0	0.1
Balance as at 30 June 2026	**1.1**	**1.0**	**0.4**	**–0.1**	**2.5**

Development in Impairment Losses – Consumer Loans

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as at 1 January 2025	**2.8**	**6.4**	**15.2**	**–2.1**	**22.2**
Reclassification	–0.1	–0.8	0.9	0.0	0.0
Additions - new acquisitions	0.5	0.0	0.0	0.0	0.5
Derecognition	–0.2	–0.3	–0.5	0.3	–0.6
Revaluation	–0.5	1.2	1.1	–0.5	1.3
Balance as at 30 June 2025	**2.6**	**6.5**	**16.7**	**–2.3**	**23.4**

EUR m	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as at 1 January 2026	**2.7**	**5.9**	**15.6**	**–2.3**	**21.9**
Reclassification	–0.1	–0.8	0.9	0.0	0.0
Additions - new acquisitions	0.7	0.0	0.0	0.0	0.7
Derecognition	–0.1	–0.2	–0.3	0.3	–0.3
Revaluation	–0.4	1.3	2.1	–0.1	2.9
Utilisation	0.0	0.0	–1.8	0.0	–1.7
Balance as at 30 June 2026	**2.8**	**6.2**	**16.5**	**–2.1**	**23.4**

9.2.2 LIQUIDITY RISK

The following tables show the liquidity coverage ratio (LCR) and the net stable funding ratio (NSFR) as at 30 June 2026:

Liquidity Coverage Ratio

EUR m	31 December 2025	30 June 2026
Liquidity buffer	1,816.3	1,692.6
Net outflow of liquidity	210.8	214.0
LIQUIDITY COVERAGE RATIO	**861.6 %**	**790.9 %**

Composition of the Liquidity Buffer

EUR m	31 December 2025	30 June 2026
Central bank balances less minimum reserve	46.5	348.3
Cash	501.7	85.8
Eligible investments	1,268.0	1,258.6
LIQUIDITY BUFFER	**1,816.3**	**1,692.6**

Net Stable Funding Ratio

EUR m	31 December 2025	30 June 2026
Stable financing available	3,883.0	3,806.3
Stable financing required	1,695.8	1,740.6
NET STABLE FUNDING RATIO	**229.0 %**	**218.7 %**

9.2.3 MARKET RISK

In the context of the banking business, market risks arise, for example with respect to interest rate risks. In order to limit the interest rate risks, a large proportion of the fixed-interest items are hedged by concluding interest rate swaps (hedge accounting).

As at 31 December 2025 and 30 June 2026, the Value at Risk (VaR) is as follows:

Value at Risk – EVE

EUR m	31 December 2025	30 June 2026
VaR EVE	–39.4	–34.3

10. Information on the Consolidated Cash Flow Statement

Reconciliation of the cash and cash equivalents The reconciliation of the cash and cash equivalents reported in the consolidated cash flow statement to the cash and cash equivalents as shown in the consolidated balance sheet can be carried out as follows:

EUR m	31 December 2025	30 June 2026
CASH AND CASH EQUIVALENTS	737.9	545.8
Financial assets from financial services	583.8	471.3
Cash, cash equivalents and central bank balances	583.8	471.3
CASH AND CASH EQUIVALENTS	154.1	74.5

Financial assets/liabilities from financial services The items Financial assets/Liabilities from financial services in the consolidated cash flow statement sum up the changes in the deposit and investment business of bank99. The cash-effective change in the first half-year 2026 mainly results from the decline in the deposit business and thus a reduction of financial liabilities from financial services as well as the increase in the lending business with the opposite effect.

11. Events After the Reporting Period

Events after the reporting date that are material for accounting and valuation on the balance sheet date as at 30 June 2026 were included in the interim consolidated financial statements.

The signing of the transaction in which Austrian Post acquired a 100% stake in the Serbian parcel service provider D Express d.o.o. took place on 15 July 2026. The company headquartered in Belgrade offers postal and logistics services. On the basis of this acquisition, Austrian Post Group intends to leverage synergies with its subsidiary City Express d.o.o., also located in Belgrade, and strengthen its market position in Southeast and Eastern Europe (CEE/SEE). The closing is expected in the second half of 2026, subject to regulatory approval by the competent authorities.

There were no other reportable events after the balance sheet date.

Vienna, 29 July 2026

The Management Board

WALTER OBLIN
CEO
Chairman of the Management Board

PETER UMUNDUM
Deputy CEO
Parcel & Logistics (COO)

BARBARA POTISK-EIBENSTEINER
Member of the Management Board
Finance (CFO)

Statement of Legal Representatives Pursuant to Section 125 (1) Austrian Stock Exchange Act

As the legal representatives of Österreichische Post AG, we declare, to the best of our knowledge, that the condensed consolidated interim financial statements as at 30 June 2026, which were prepared in accordance with the applicable financial reporting standards, present a fair and accurate picture of the assets, financial and earnings position of the Group, and that the Group management report for the first half year 2026 presents the business performance, results and situation of the Group such that a fair and accurate picture of the assets, financial and earnings position of the Group with respect to the most important events occurring during the first six months of the financial year and its impacts on the condensed consolidated interim financial statements as at 30 June 2026 and also describes the fundamental risks and uncertainties to which the Group is exposed for the remaining six months of the financial year and of the major related party transactions to be disclosed.

Vienna, 29 July 2026

The Management Board

WALTER OBLIN
CEO
Chairman of the Management Board

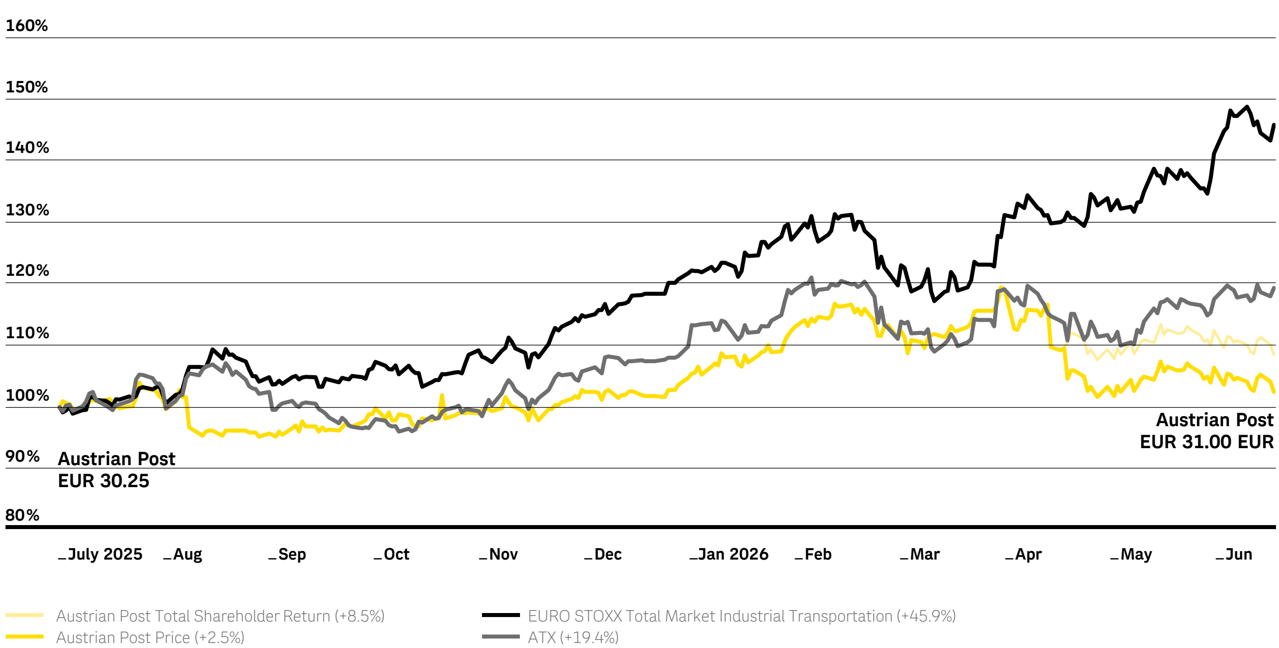
PETER UMUNDUM
Deputy CEO
Parcel & Logistics (COO)

BARBARA POTISK-EIBENSTEINER
Member of the Management Board
Finance (CFO)

Financial Calendar 2026/2027

12 November 2026	Interim report first three quarters 2026
11 March 2027	Annual Report 2026
4 April 2027	Record Date Annual General Meeting 2027
14 April 2027	Annual General Meeting 2027, Location: Vienna
23 April 2027	Ex-date (dividend)
26 April 2027	Record Date (determination of entitled stocks in connection with dividend payments)
28 April 2027	Dividend payment day
12 May 2027	Interim report for the first quarter of 2027
12 August 2027	Half-year financial report 2027
11 November 2027	Interim report first three quarters 2027

Development of the Share Price — 12 Month Comparison



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We have prepared this report and checked the figures with the greatest possible care. Nevertheless, rounding, typographical and printing errors cannot be excluded. The aggregation of rounded amounts and percentages may result in rounding differences due to the use of automated computational aids.

This Financial Report also contains forward-looking statements based on the information currently available to us. These are usually indicated by expressions such as "expect", "anticipate", "estimate", "plan" or "calculate". We wish to note that a wide variety of factors could cause actual circumstances – and thus actual results – to deviate from the forecasts contained in this report.

This Financial Report is also available in German. In case of doubt, the German version takes precedence.

Editorial deadline: 6 August 2026

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