

5 Risk reporting in relation to the use of financial instruments

V-BANK AG has issued the following additional core capital bonds (AT1 bonds):

- AT1 (2020) EUR 10 million
- AT1 (2021 I) EUR 15 million
- AT1 (2021 II) 15 million euros
- AT1 (2022) EUR 70 million

No new AT1 bonds were issued in fiscal year 2024.

The bonds meet the requirements for additional core capital and support compliance with the leverage ratio at all times.

In addition, with regard to financial instruments, we refer to our comments on the net asset position and on counterparty and market price risks in the context of risk reporting.

Munich, March 25, 2025

V-Bank AG

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