BKS Bank

Investor Presentation

November 2026

BKS Bank

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Who is BKS Bank?

A Bank with a Unique Business Setup

- **Independent and Stock-Listed**
  Total Assets ~EUR 11,1bn, Market Capitalization ~EUR 1bn
- **Regional and International**
  Based in Austria – present in Slovenia, Croatia, Slovakia and Serbia
- **Personal and Digital**
  63 bank branches – product range fully digitalized
- **Sustainability**
  Pioneering in ESG-qualified products
- **Corporate and Private**
  Premium banking service provider for ~29k corporations and ~167k retail clients



For abbreviations, please consult glossary.

BKS Bank

A Universal Bank

A Full Range of First-Class Quality Services

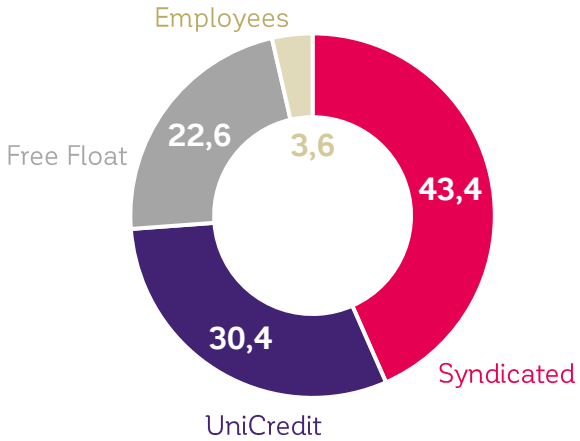


A Solid Bank

Stable Ownership, Sound Credit Ratings

Shareholder Structure

%



S&P Credit Ratings

	Rating	Outlook
Long-term issuer rating	BBB+	stable
Mortgage-backed cover pool	AAA	stable
Stand-Alone Credit Profile (SACP)	bbb	

All data as of 30.9.2026
Oberbank, BTV and G3B Holding are the constituents of the mentioned syndicate.

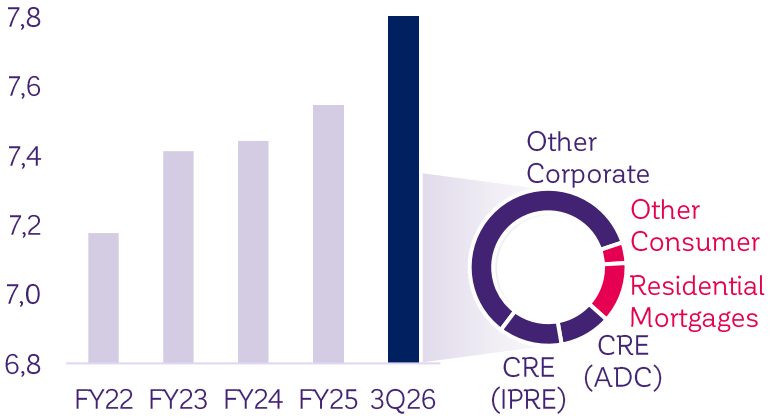
BKS Bank

Corporate Banking Origins

Growth Focus on Retail

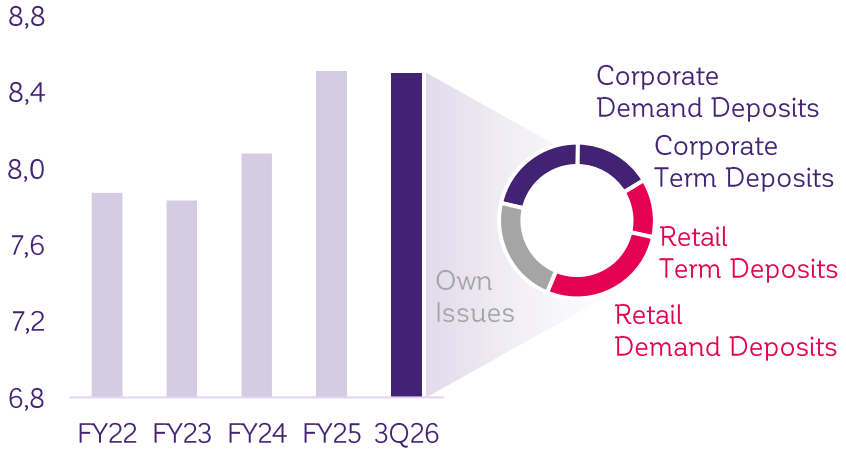
Performing Loans Development

EUR bn



Primary Funds Development

EUR bn



Share of deposits protected by Austrian deposit insurance scheme	
Retail deposits	71,4%
Corporate deposits	12,7%

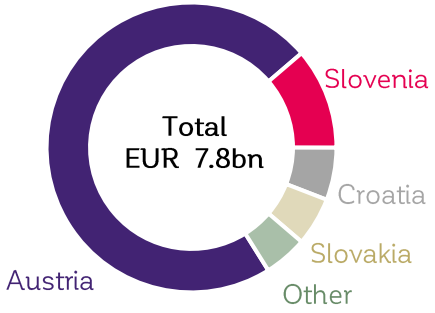
Latest data as of 30.9.2026.
For abbreviations, please consult glossary.

BKS Bank

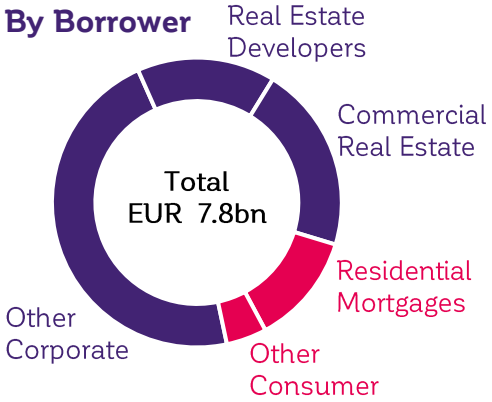
Diverse Loan Portfolio

A Balanced Diversification

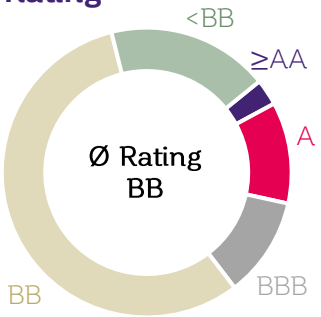
By Geography



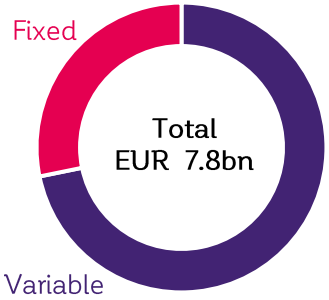
By Borrower



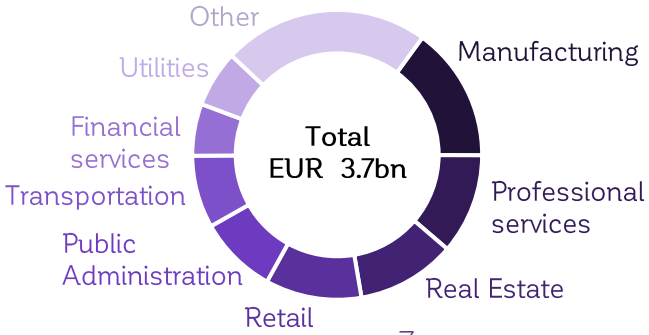
By Rating



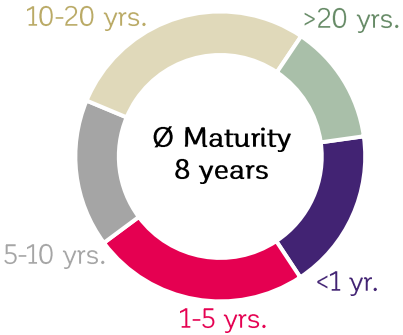
By Interest Rate



Other Corporate by Segment



By Maturity



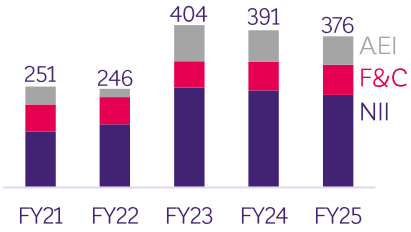
All data as of 30.09.2026.

BKS Bank

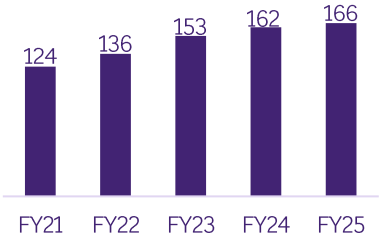
Strong Track Record

Strict Discipline Drives Growth

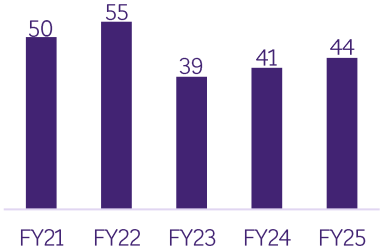
Operating Income
EUR mn



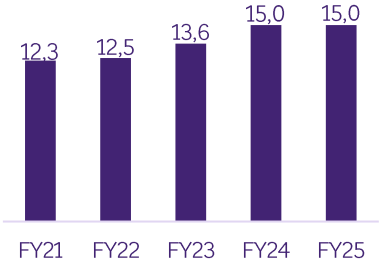
Operating Expenses
EUR mn



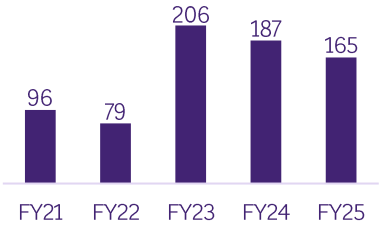
Cost-income Ratio
%



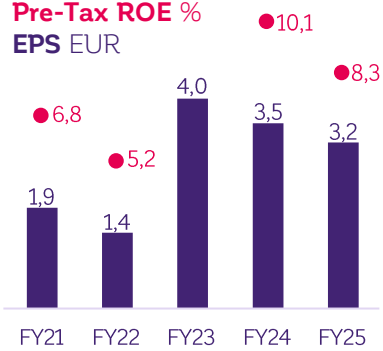
CET 1-Ratio
%



Pre-Tax Result
EUR mn



Pre-Tax ROE %
EPS EUR



Key Drivers

- **Margin over Volume**
- **Cost Discipline**
- **Risk Discipline**
- **Capital Allocation Discipline**

For abbreviations, please consult glossary.

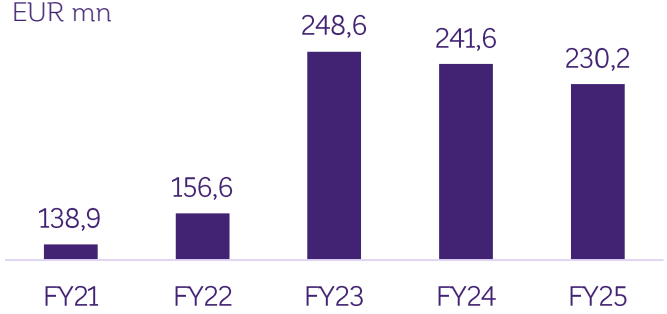
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Stable Returns

Slight NII Reduction Overcompensated by F&C Growth

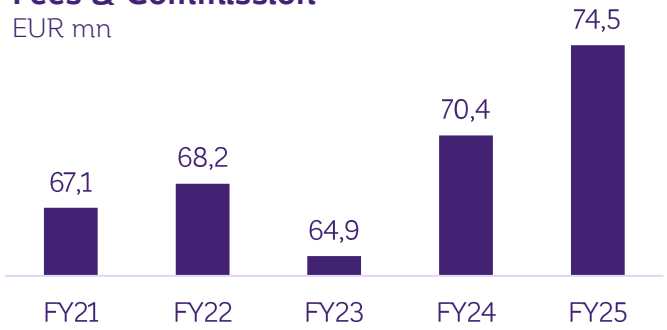
Net Interest Income

EUR mn



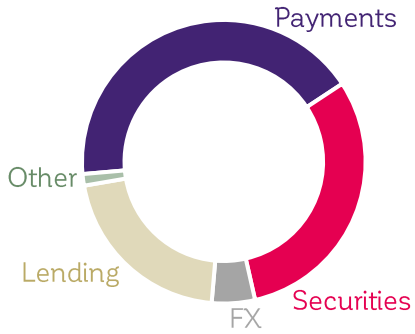
Fees & Commission

EUR mn



- **Interest income** widely **defied** the past **rate reduction** measures
- We took advantage of the low interest level to **expand our long-term refinancing** by placing a EUR 250mn **Senior Preferred bond**

F&C by Origin



For abbreviations, please consult glossary.

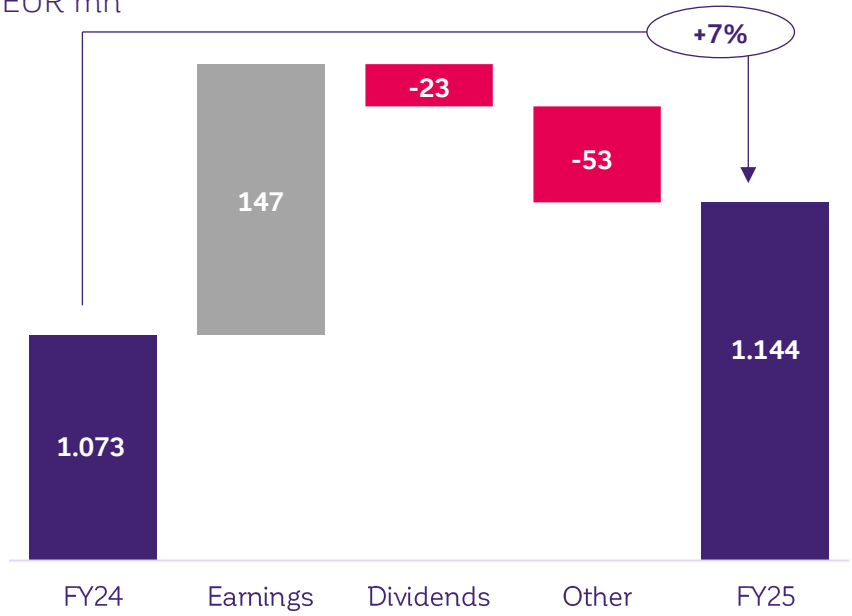
BKS Bank

Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

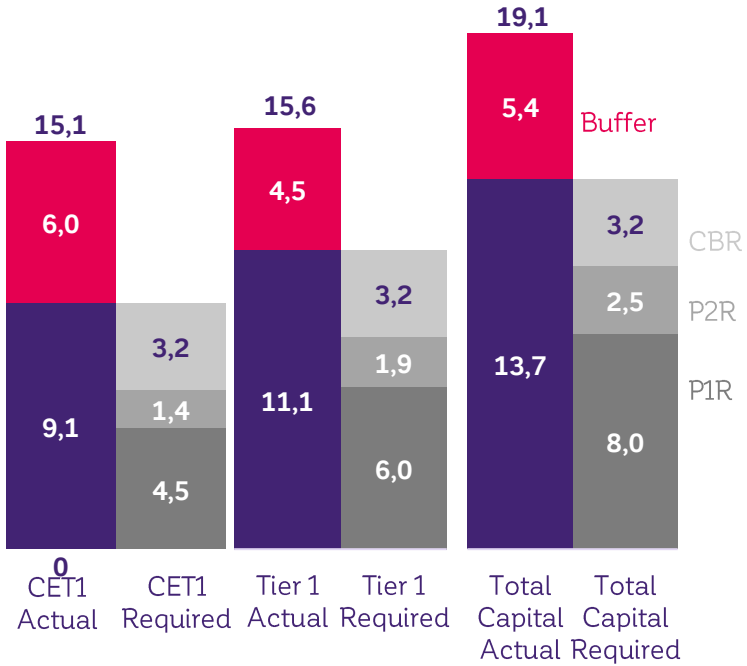
Tier 1 Capital Development

EUR mn



Capital Ratios and Requirements

% of TREA



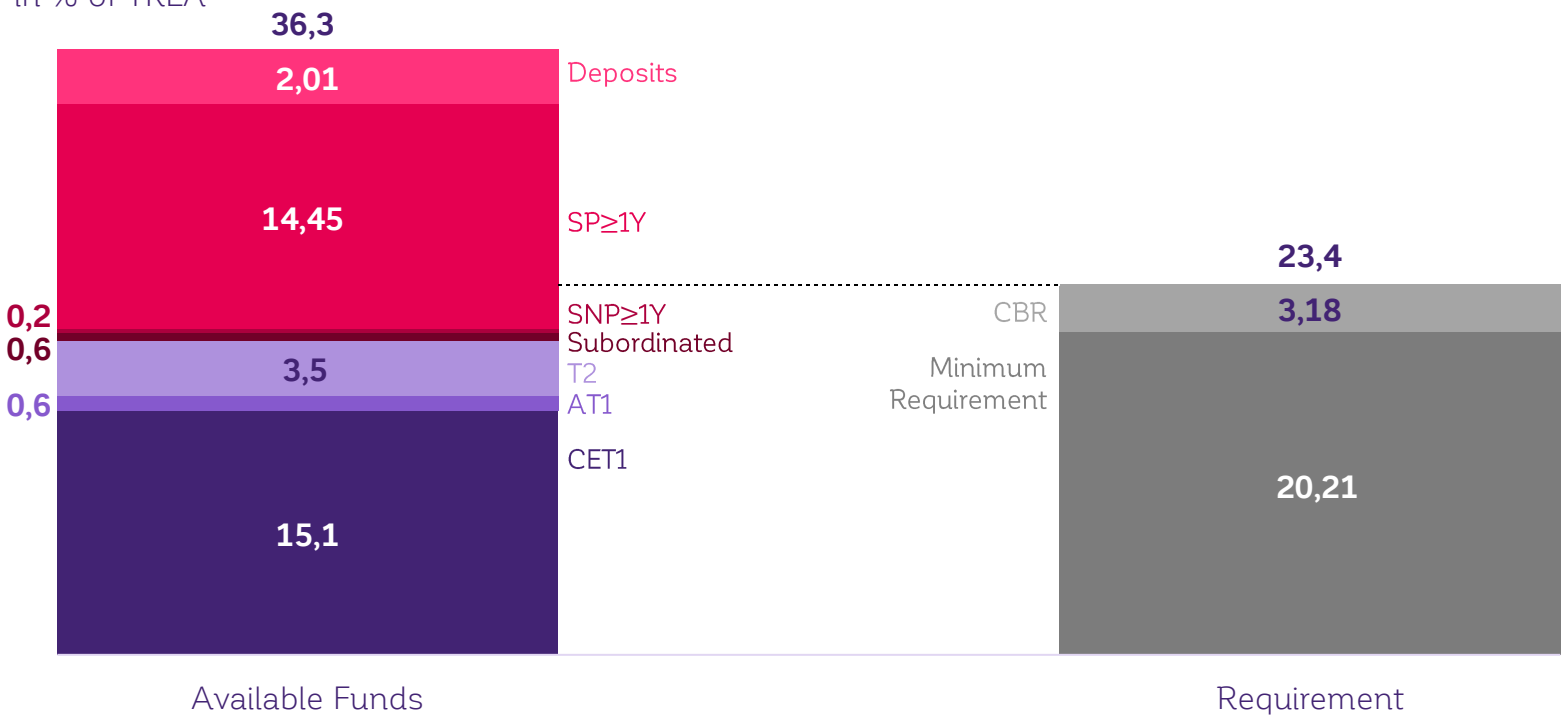
Data as of 30.9.2026.
For abbreviations, please consult glossary.

BKS Bank

Available Funds vs. MREL

Funds Well Above Requirement

MREL Requirement and Available Funds
in % of TREA



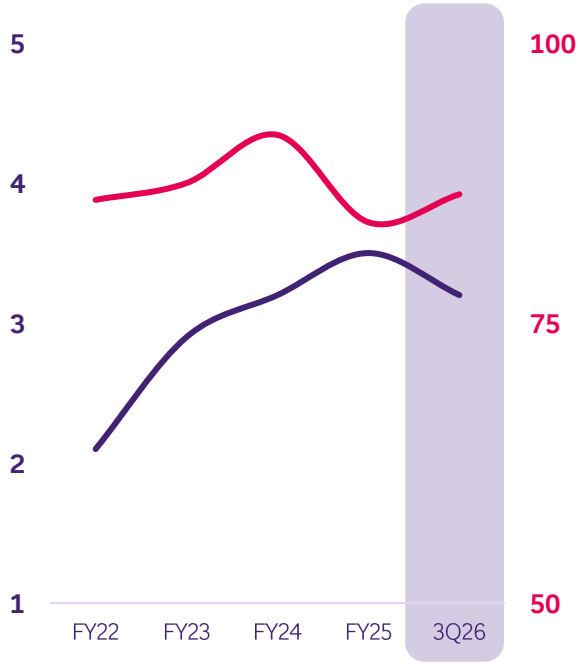
For abbreviations, please consult glossary.

BKS Bank

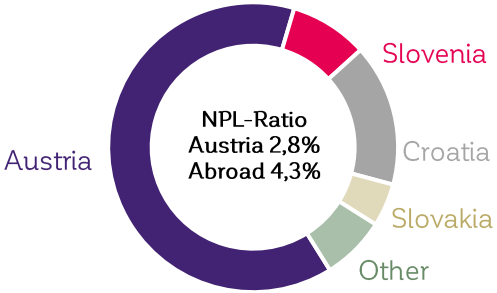
Sound Asset Quality

Conservative Risk Approach

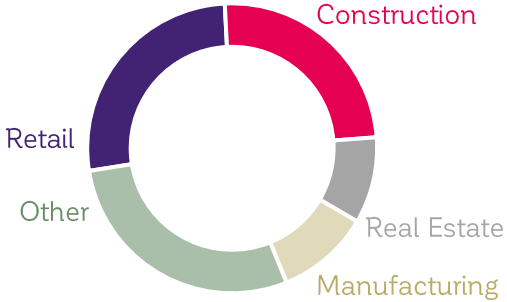
NPL-Ratio %
NPL Coverage Ratio III %, rhs



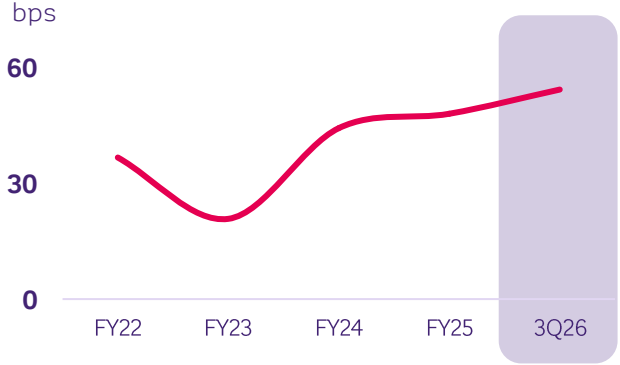
Non-Performing Loans, 3Q26
By Geography



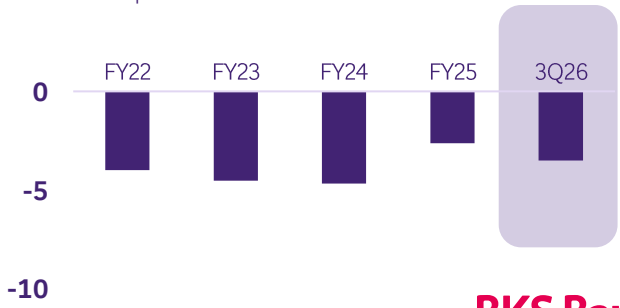
By Segment



Cost of Risk
bps



Equity Capital PV Sensitivity
% at 100 bps interest rate increase



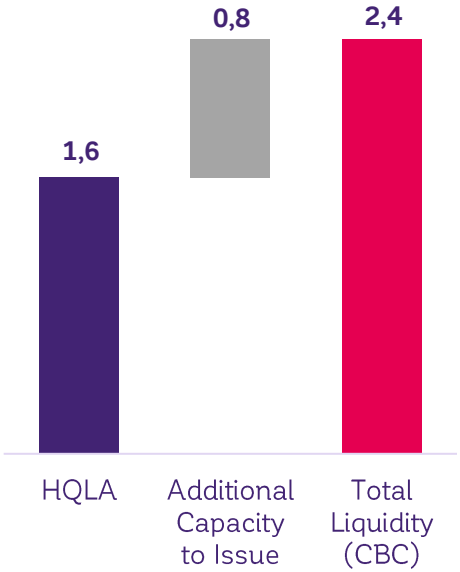
For abbreviations, please consult glossary.

BKS Bank

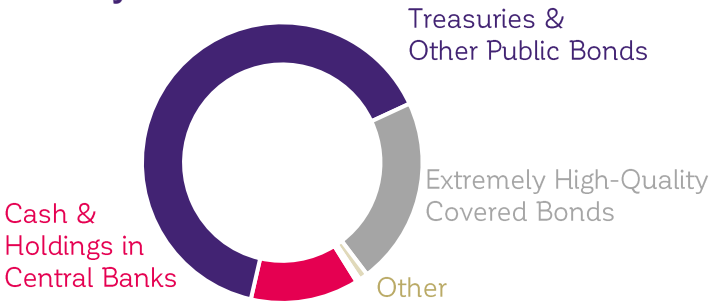
Varied Sources of Liquidity

Best-in-Class Liquidity Position

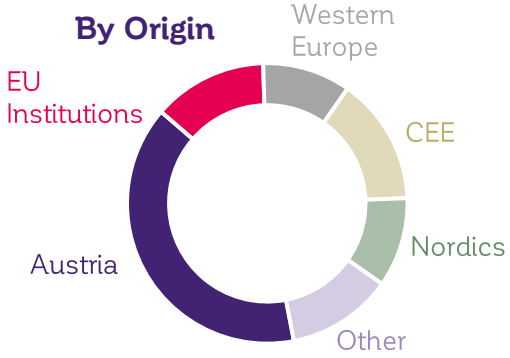
Liquid Assets
EUR bn



High Quality Liquid Assets
By Issuer



By Origin



212%
LCR

129%
NSFR

89%
LDR

All data as of 30.09.2026.
For abbreviations, please consult glossary.

BKS Bank

First Mover in Sustainable Banking

A Long-Standing Tradition

	BKS Bank Results	Position within peer group
MSCI ESG RATINGS (A)	A	Mid tier
Corporate ESG Performance Prime – ISS ESG	C+	Top 5%
VÖNIX INDEX MEMBER 2026-27	B+	Top 20 in Austria

Other Ratings and Certifications

EthiFinance · CLARITY AI · Bloomberg · EMAS GEPRÜFTES UMWELTMANAGEMENT AT-000735 · GREEN BRAND Austria 2026/2027 GB-ID.ORG ID: 2026 01 0117

Sustainability Pioneer
on the Vienna Stock Exchange

First
Social Bond Issuer

Among the First
Green Bond Issuers

Won
VÖNIX Sustainability Award
for the 5th time in 2026



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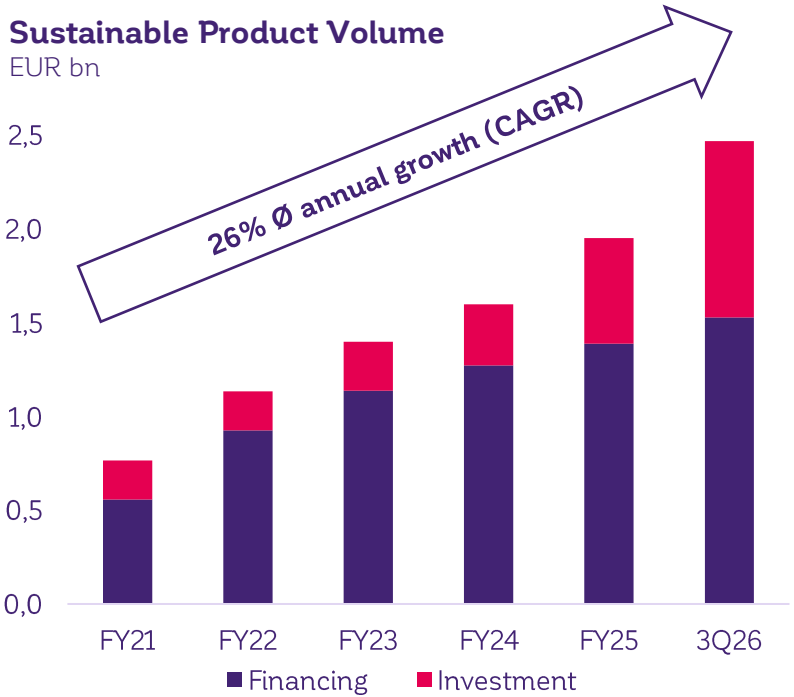
BKS Bank

BKS is a Sustainable Banking Pioneer

A Sprouting Business

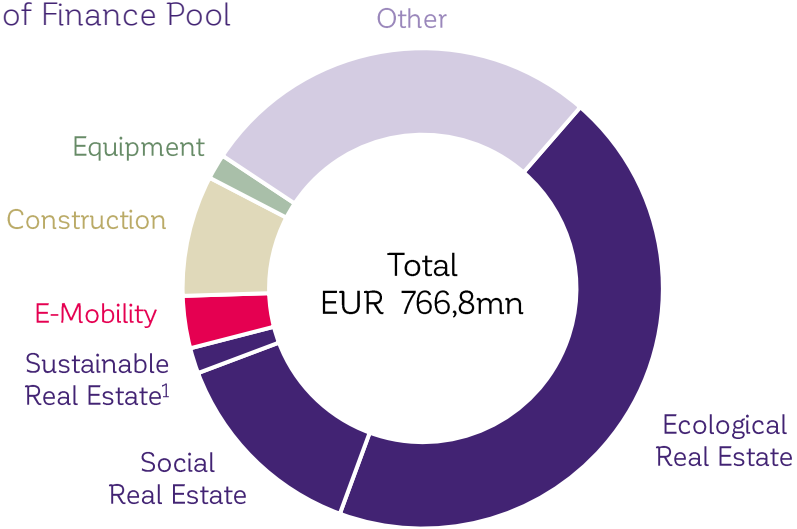
Sustainable Product Volume

EUR bn



Sustainable Asset Register

% of Finance Pool



According to the definitions of the Austrian National Bank.
[1]Sustainable real estate is defined as both ecological and social.
Data as of 30.9.2026.

For abbreviations, please consult glossary.

BKS Bank

BKS Bank

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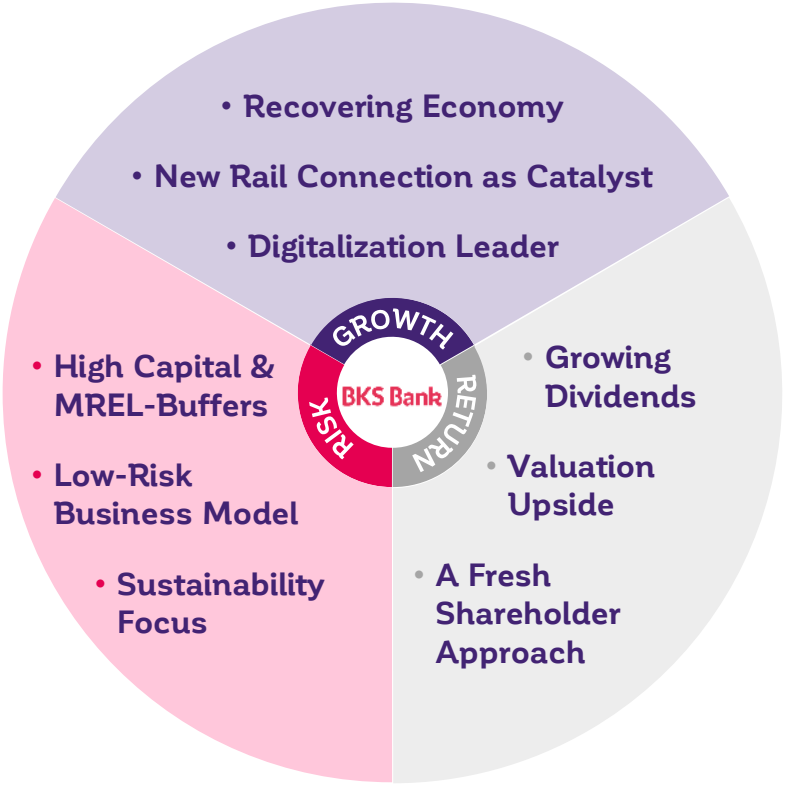
3. Appendix 29

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Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return







BKS Bank

Rising Loan Volume, Growing Client Pool

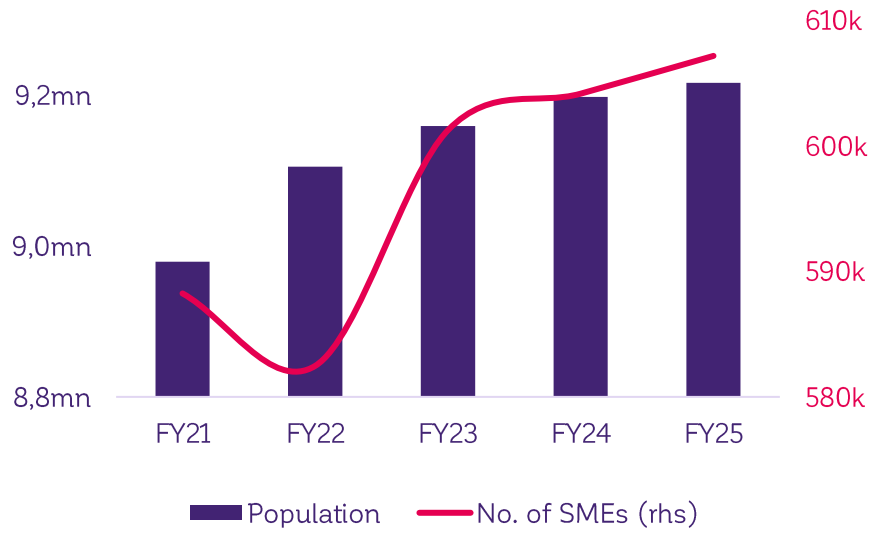
A Favorable Position for Growth

Total Loans Outstanding in Austria

EUR bn



Population and Number of SMEs in Austria



Source: Statistics Austria, Austrian Economic Chamber.
For abbreviations, please consult glossary.

BKS Bank

Koralm Tunnel as Economic Catalyst

A Game Changer for Southeastern Austria

- **New tunnel creates high-speed Klagenfurt-Graz rail connection**
  Cuts travel time to 45 minutes from 3,5 hours previously
- **Creates Austria's 2nd largest economic zone with a population of 1mn**
  Stimulates labor market as daily commutes become possible
- **Incentivizes investment in industrial production capacity**
  Thriving R&D- and export-intensive industries in the region
- **Boosts the region's economic competitiveness**
  Efficient access to Mediterranean ports and Northeastern Europe
- **Regional economic benefit estimated at ~EUR 170mn p.a.**[1]

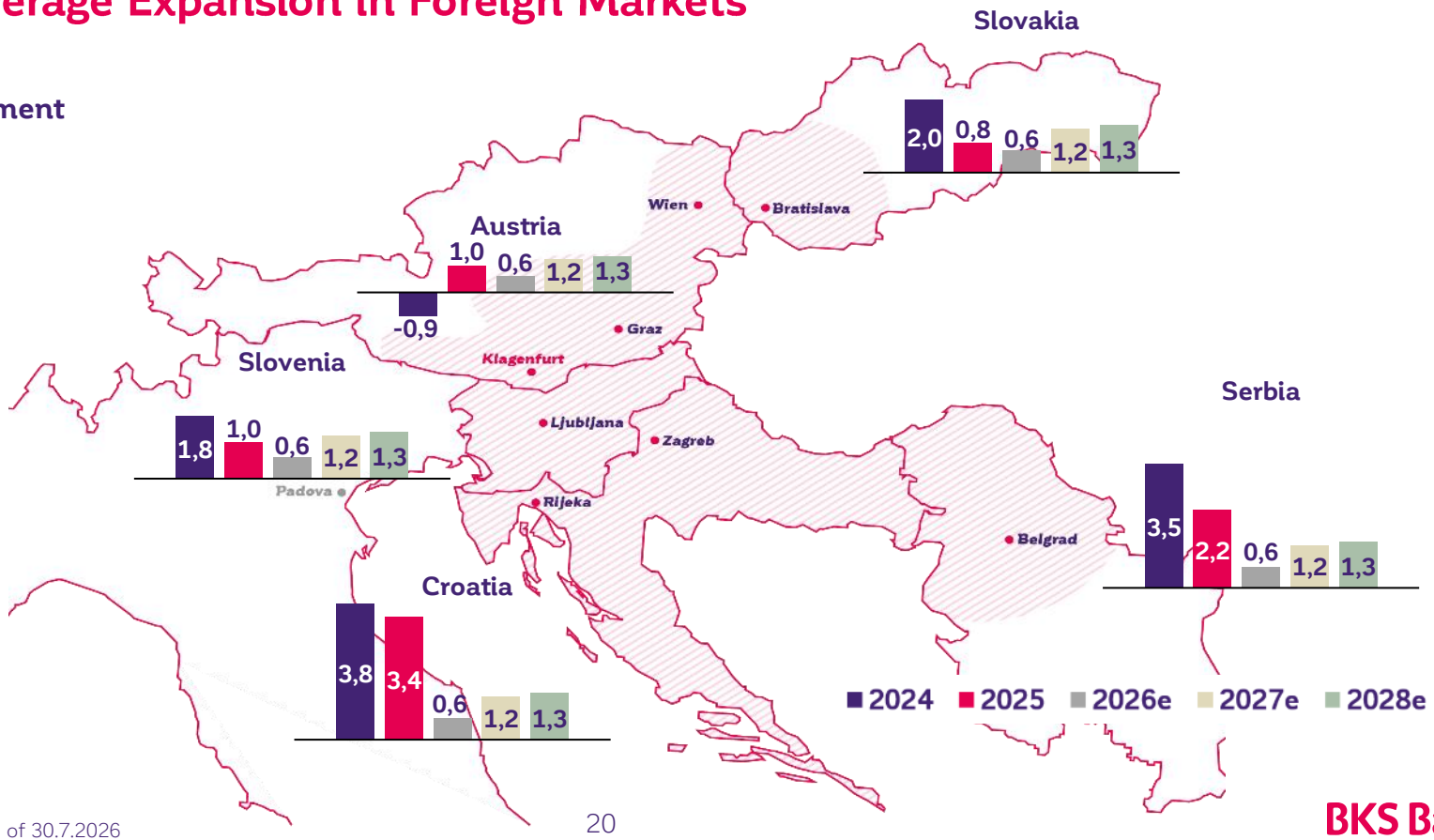


[1]Source: Austrian Academy of Sciences, Institute for Urban and Regional Research, 2002.

CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

GDP Development
Forecast %



Source: Bloomberg as of 30.7.2026

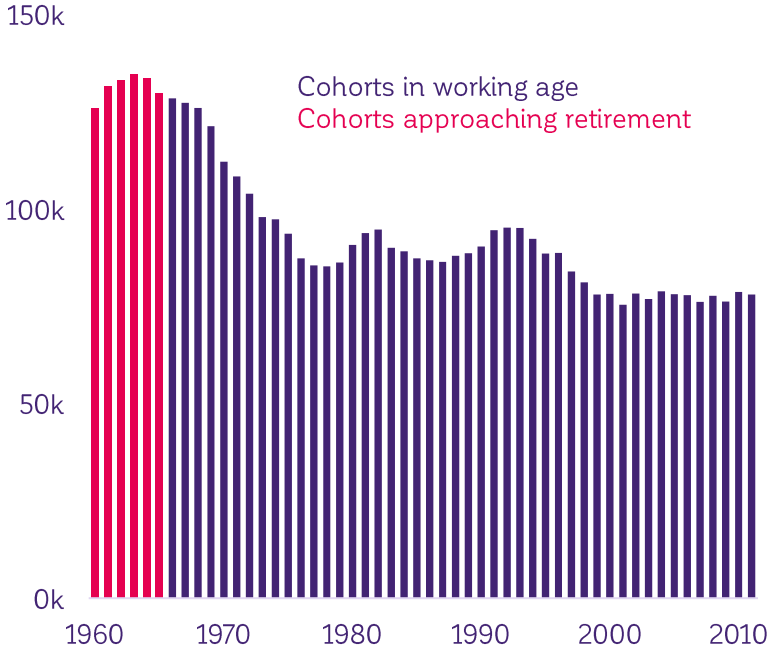
BKS Bank

Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

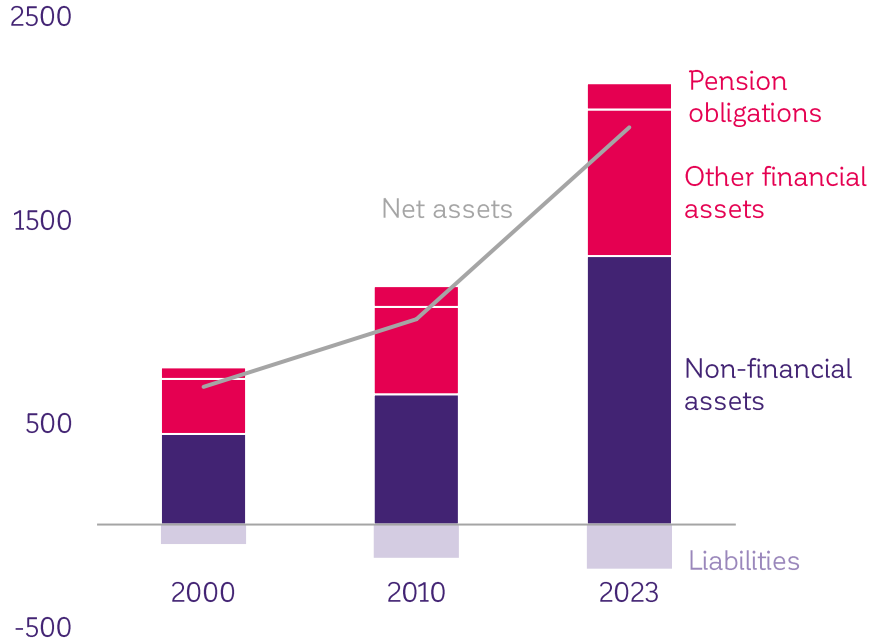
Baby Boomers Reach Retirement Age

Number of Annual Births in Austria



Value of Assets that Austrians own

EUR bn



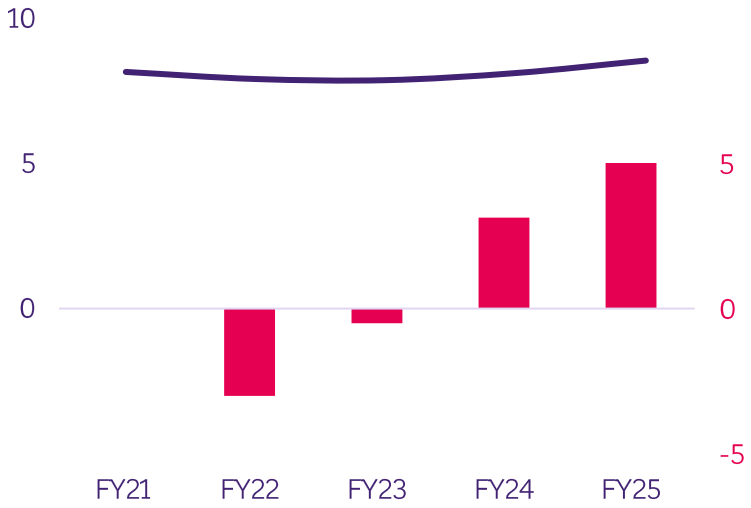
Source: Statistics Austria, Austrian National Bank

BKS Bank

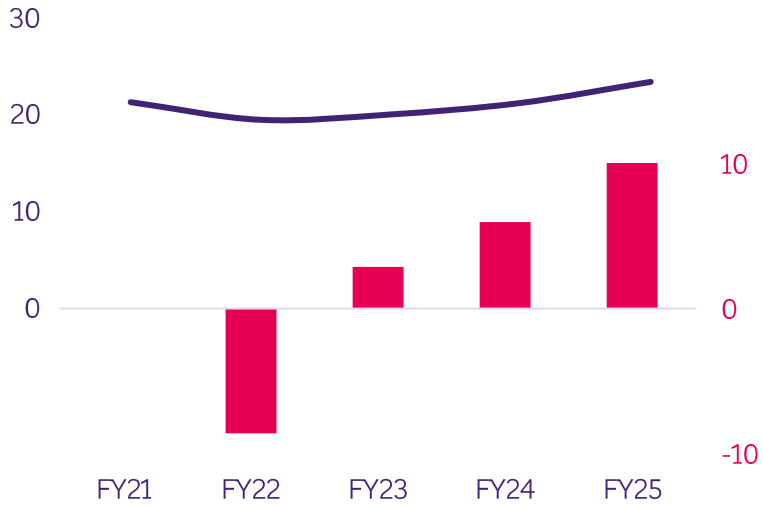
Strong Growth in Managed Funds

Our clients appreciate a close relationship with their bank

Primary Funds EUR bn
YOY Change %, rhs



Customer Funds under Management EUR bn
YOY Change %, rhs



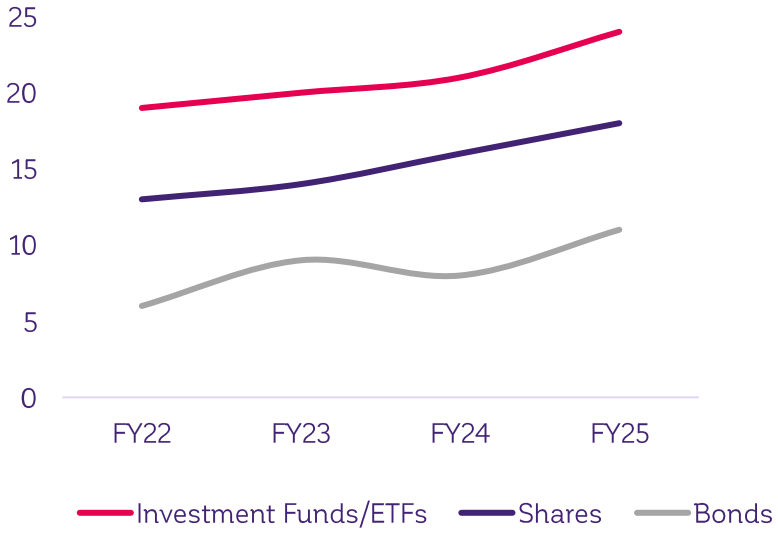
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Security Ownership in Austria

Growing Trend, Promising Potential

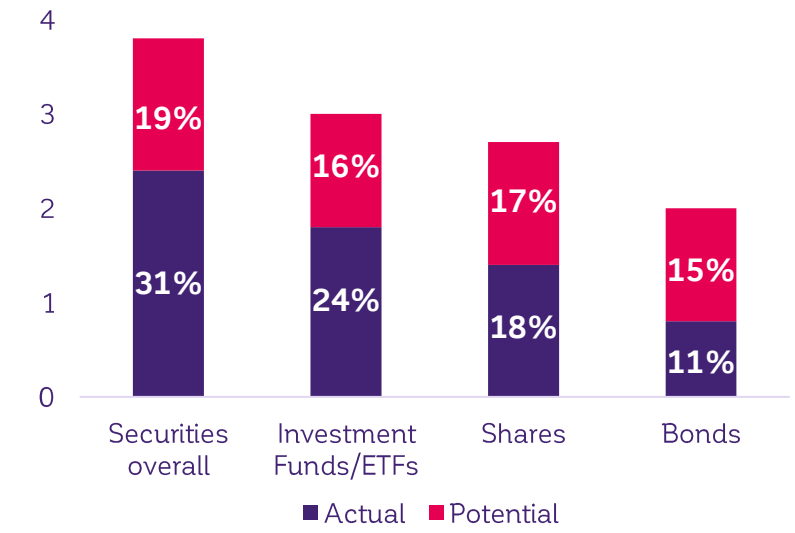
Security Ownership in Austria

% of adult population



Potential of Security Ownership in Austria

Mn people, % of adult population



Source: Vienna Stock Exchange

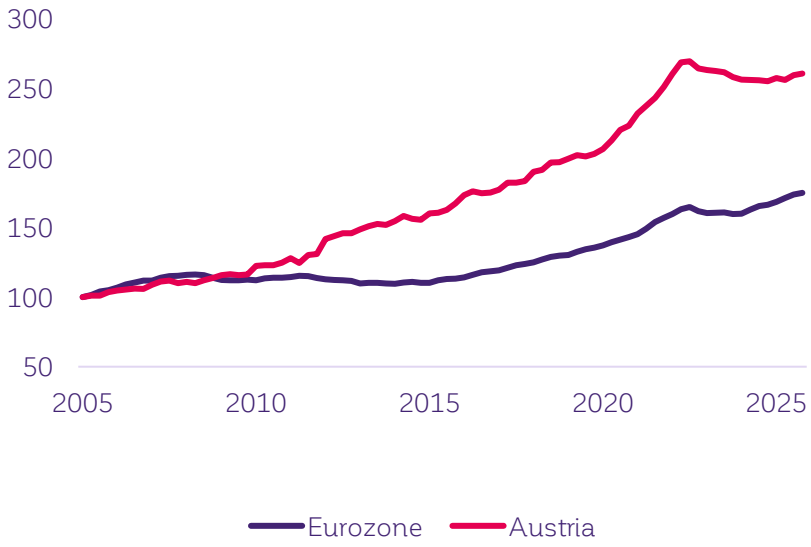
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Residential Real Estate in Austria

While Prices Recover, Affordability Returns

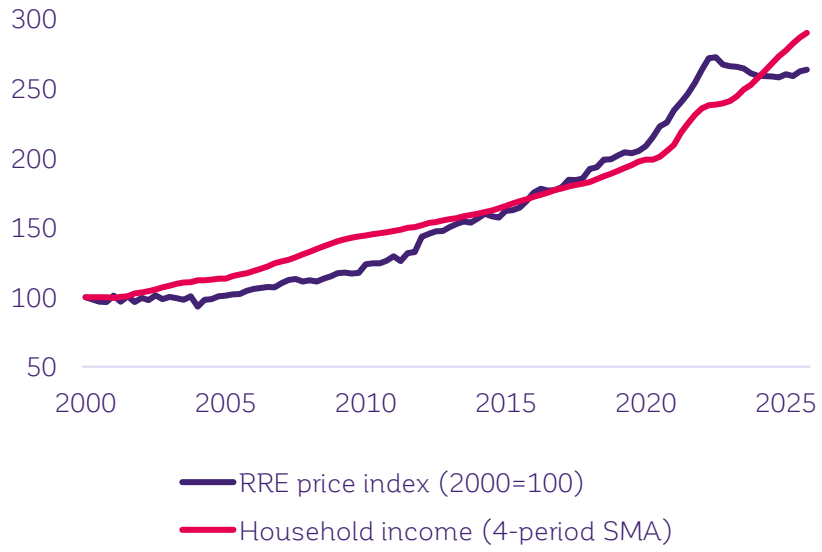
Austrian RRE Price Rebound Continues

RRE Price Index (1Q05=100)



Austrian RRE Affordability is Improving

RRE Price Index vs. Household Income



Source: Austrian National Bank
For abbreviations, please consult glossary.

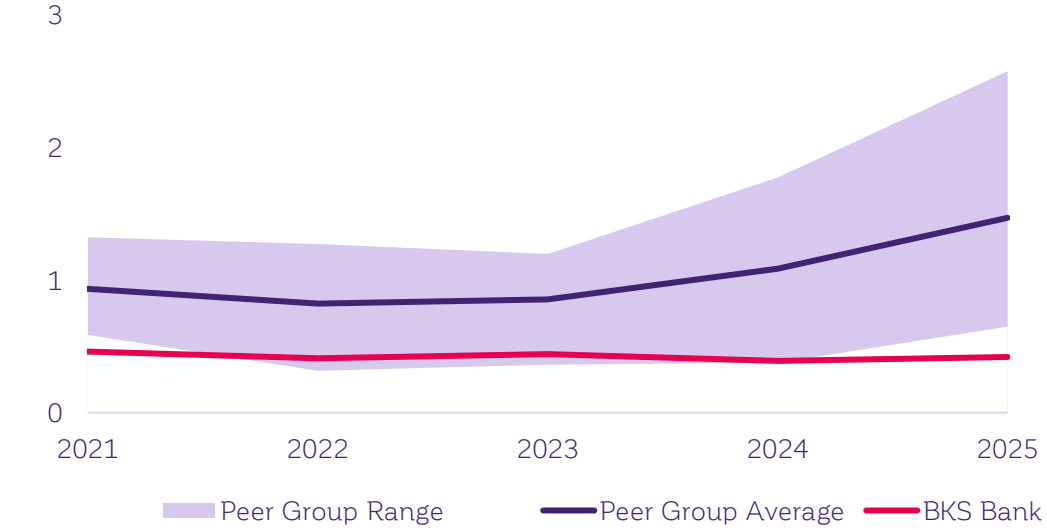
BKS Bank

Considerable Valuation Upside

BKS Bank Shares Trade at a Discount Compared to Austrian Peers

Price-Book Value Development

BKS Bank vs. Austrian Banking Peers





Peer group consists of BAWAG, BTV, Erste Group, Oberbank, and RBI.

BKS Bank

Committed to Shareholder Value

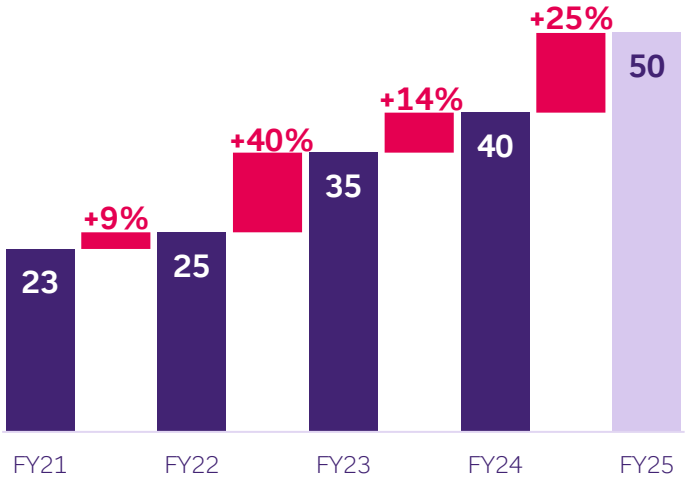
The BKS Share is a Reliable Long-Term Investment

BKS Bank Share Price
EUR



Total shareholder return *
714.3%

Dividend per share
EUR Cent

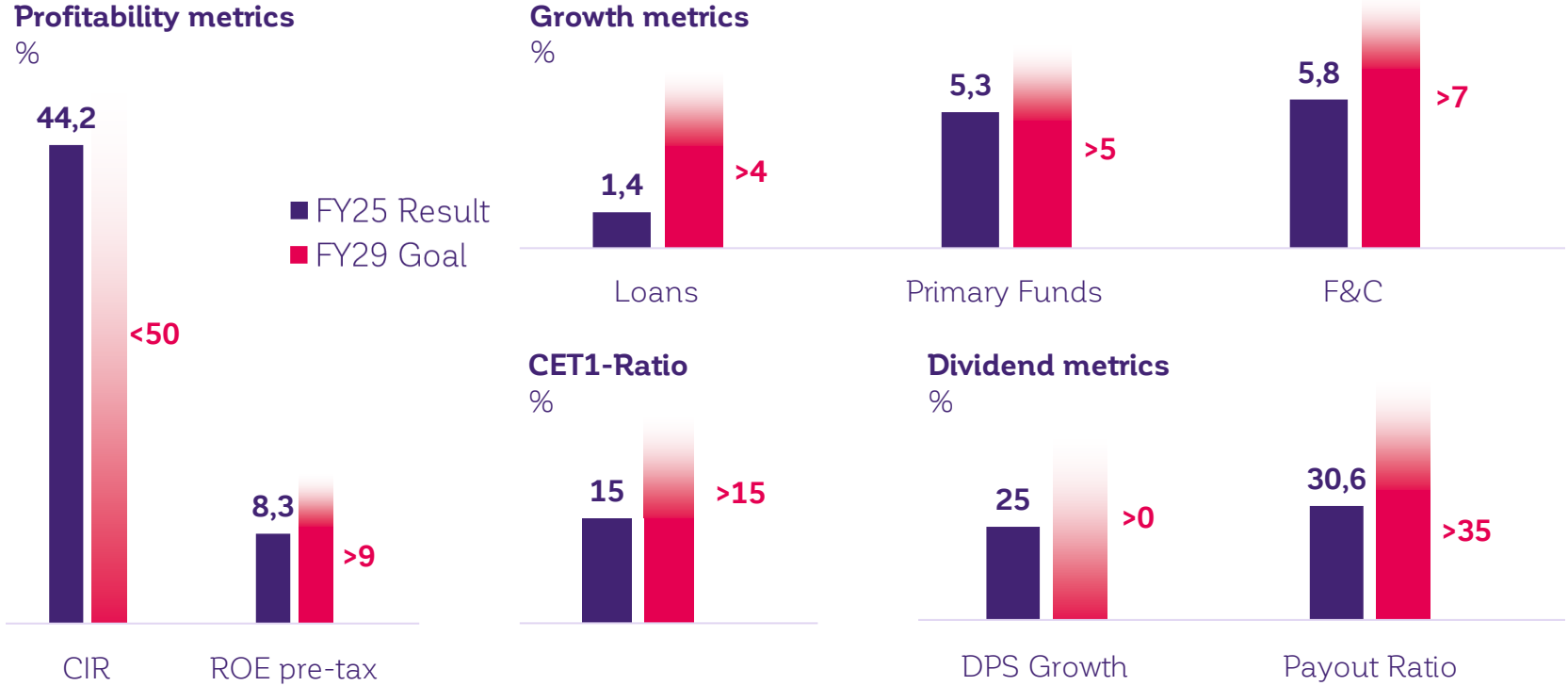


Any investment in securities involves risks. Statements contained in this presentation regarding past events or performance should not be taken as a guarantee of future events or performance. This presentation and its contents do not constitute investment advice or a recommendation.
* Accumulated since 1986 with a re-investment of dividends.

BKS Bank

Our Ambition

Growing to Become one of Austria's Ten Largest Banks



For abbreviations, please consult glossary.

BKS Bank

Final Remarks

An Excellent Investment Opportunity

- **A Well-Kept Universal Bank**
  Solid Structure, Well Diversified, Growing Profitability
- **Deep Regional Roots, Strong Personal Relationships**
  Corporate and Retail, in Person and Online
- **A Multitude of Growth Perspectives**
  Several Expansion Catalysts in the Market Area
- **A Strong Commitment to Shareholder Return**
  A Good-Value Entry Point to profit from a Growing Dividend



BKS Bank

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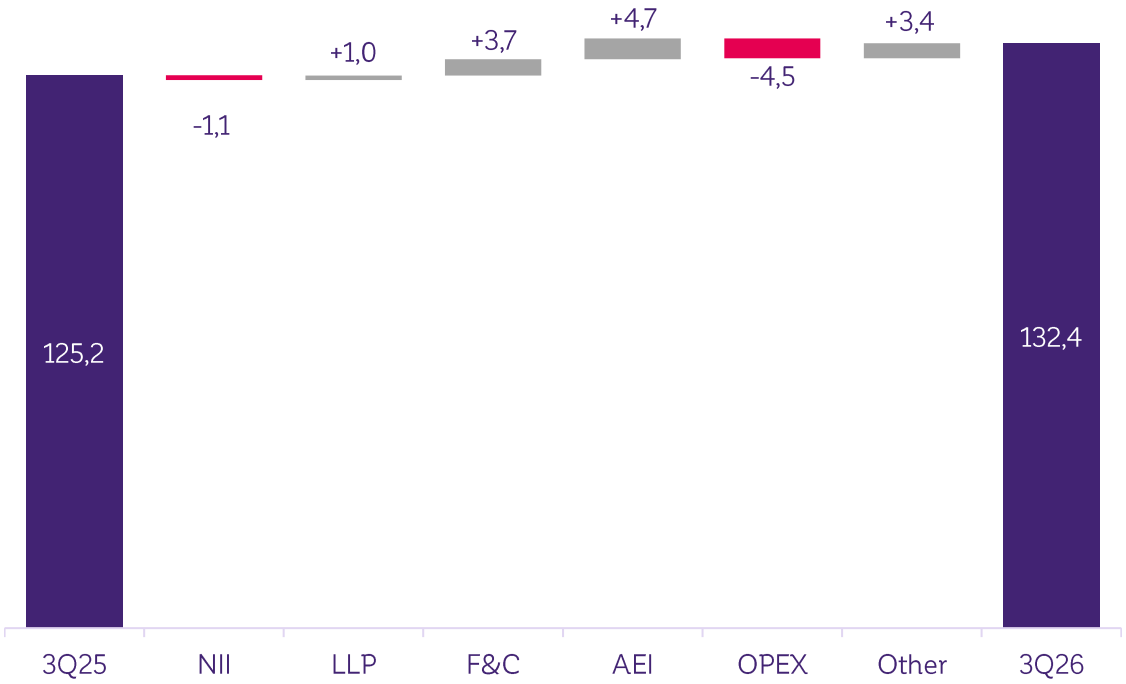
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3Q26 Pre-Tax Result Development

Maintaining an Elevated Level of Profitability

Pre-Tax Result

EUR mn



- **NII** at previous year's level, driven by an increase in interest rates
- **LLP** stabilized, in particular risk provisions for performing loans, calculated on an expected credit loss basis showed a downword trend
- **F&C** profit from payment services and securities business
- **OPEX** rise on the back of higher personnel cost

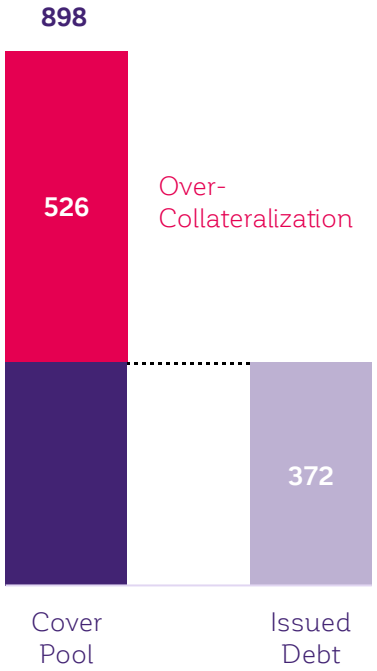
For abbreviations, please consult glossary.

BKS Bank

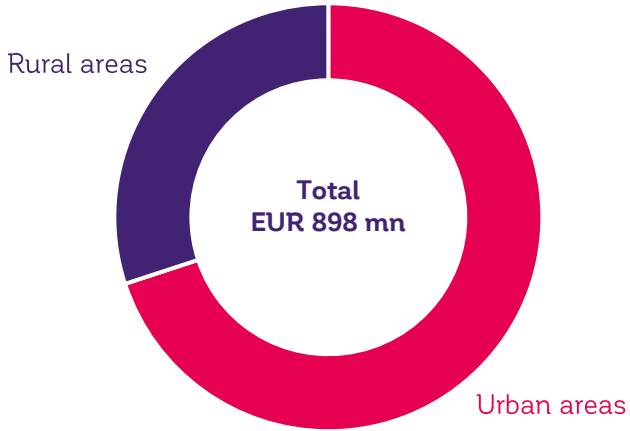
Mortgage Cover Pool

Abundant Over-Collateralization Opens Bond Placement Opportunities

Cover Pool
EUR mn



Cover Pool: 100% Austrian



- **S&P Cover Pool Rating: AAA/stable**
- **99% of cover pool loans EUR-denominated**
- **Over-collateralization: 141% of issued debt**

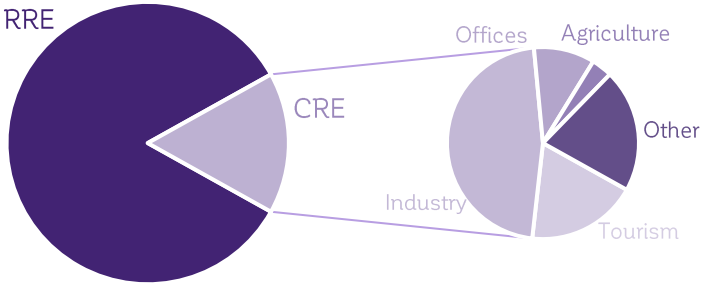
All data as of 30.9.2026
For abbreviations, please consult glossary.

BKS Bank

A Resilient Real Estate Portfolio

An Important Backbone to Our Business

Cover Pool Utilization



Average Loan Size

EUR mn

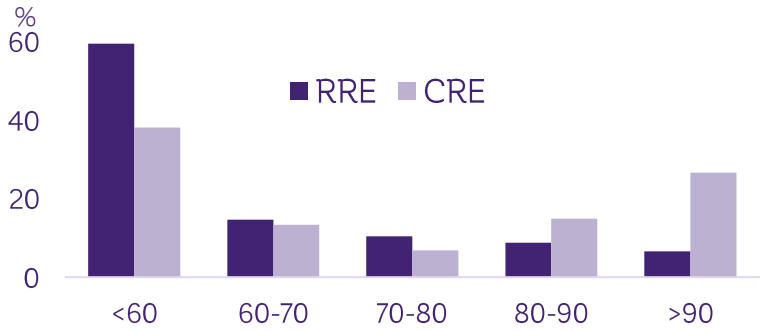


Weighted Average LTV

%



LTV Distribution



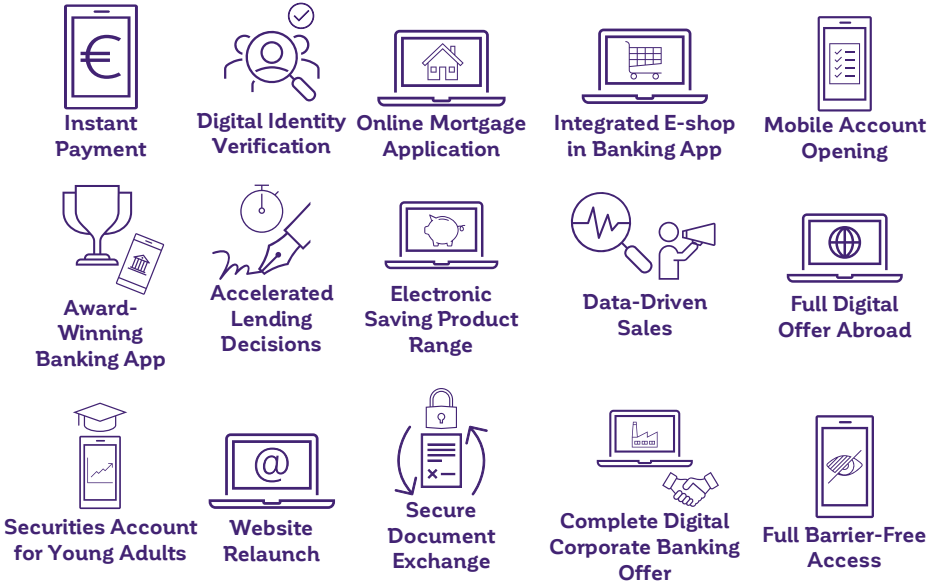
All data as of 30.9.2026
For abbreviations, please consult glossary.

BKS Bank

Ambitious Digitalization Efforts

Close Client Relationships Also Online

Major Digitalization Achievements and Ambitions



Digitalization Objectives

- Meet customers' financial needs in a **proactive, seamless and innovative** manner
- **Service excellence** – whether **in person or digital**
- Maintain **deep, enduring customer relationships**
- **More effective advice** thanks to more extensive data analysis
- Systematically evaluating **technology trends** to drive **long-term business value**

BKS Bank

Seasoned Leadership

130 Years of Combined Experience

CEO



Nikolaus Juhász

Responsible for Domestic Business, Real Estate, HR, Communication, etc.

Tenure ends 06/29

CFO/CRO



Clemens Bousquet

Responsible for Risk, Finance & Controlling, etc.

Tenure ends 10/28

Digitalization



Dietmar Böckmann

Responsible for Digital Business, IT, Operations, Back Office, etc.

Tenure ends 06/31

Foreign Markets



Renata Maurer Nikolic

Responsible for International Business

Tenure ends 03/28

Chairwoman SB



Sabine Urnik

Professor of Accounting and Business Taxation, **Paris-Lodron-University Salzburg**

Tenure ends 05/27

Becoming BKS Bank

A Century of Success



1922

Established as bank for Carinthian entrepreneurs



1952

Formation of the **partnership with Oberbank and BTV**

1964

Launch of **Retail Banking** activities

1983

First branch **outside Carinthia**

1986

IPO at the Vienna Stock Exchange

1998

Opening of first **international representation**

2000s

Strategic focus on **Sustainable Banking**

2025

Shareholders' equity **exceeds EUR 2bn**

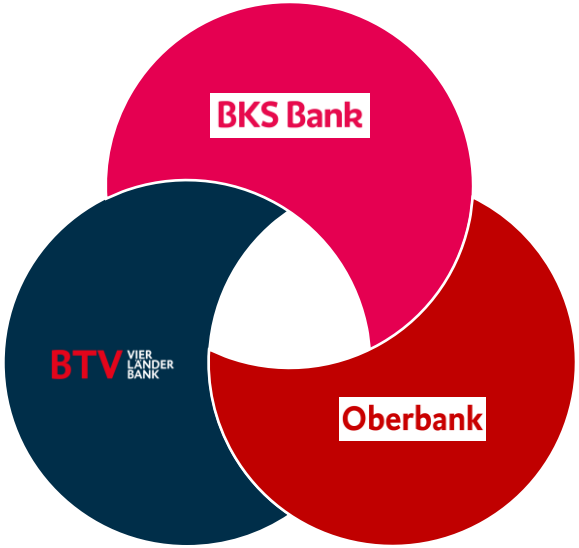
2026

40 years listing on **Vienna Stock Exchange**

BKS Bank

The Partnership with Oberbank and BTV

A Reliable Structure for BKS Bank's Sovereignty



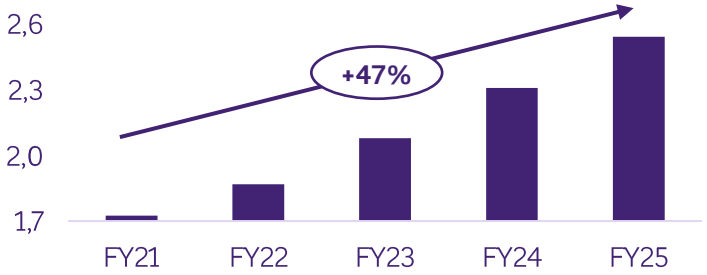
- Each bank owns a minority share in the two other banks
- Syndicate agreements provide for joint conduct in certain corporate actions
- No cross-guarantees nor mutual bail-out obligations
- Jointly owned service and IT companies help save costs
- Structure secures BKS Bank's independence

Outstanding Retail Banking

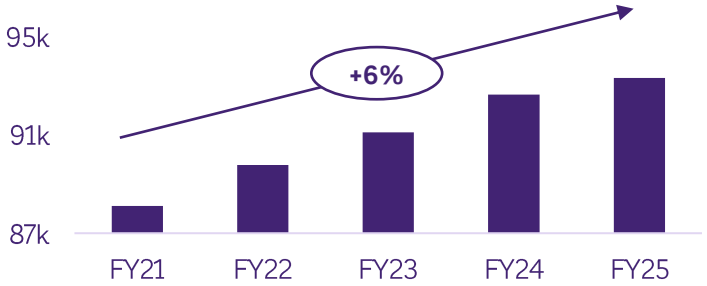
Happy Clients, Growing Business

Retail Term- and Demand Deposits

EUR bn



Number of Retail Accounts



Client Satisfaction Survey

2025 Results

95% Client Satisfaction[1]

+72 Net Promoter Score

"Recommender" Award 2026

Excellent Customer Orientation



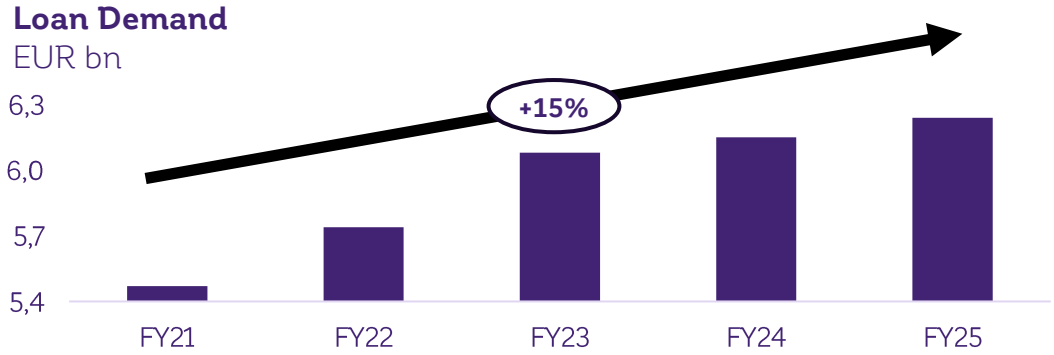


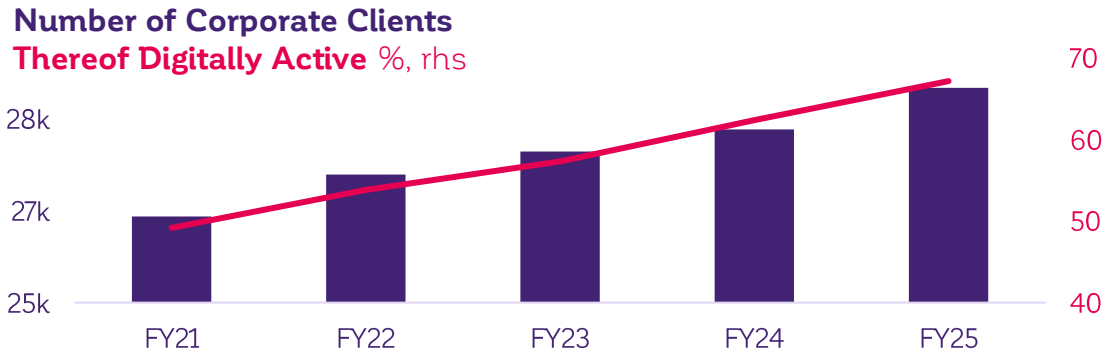
[1]95% of clients rated the services of BKS Bank as very good or good.

BKS Bank

Expanding Corporate Banking

Driven by Adoption of Digital Solutions







For abbreviations, please consult glossary.

BKS Bank

BKS Bank

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Glossary

ADC
Acquisition, development and construction

AEI
At equity income

AT1
Additional tier 1

bps
Basis points

CAGR
Compound annual growth rate

CBC
Counterbalancing capacity

CBR
Combined buffer requirement

CET 1
Core equity tier 1

CET1 Ratio
CET 1/TREA

CIR
Cost/income ratio

CR III
Coverage ratio III

CRE
Commercial real estate

DPS
Dividend per share

ESG
Environmental, social, governance

FX
Foreign exchange

F&C
Fees & commission

HQLA
High-quality liquid assets

IPRE
Income-producing real estate

LCR
Liquidity coverage ratio

LDR
Loan/deposit ratio

LLP
Loan loss provisions

LTV
Loan to value

NII
Net interest income

NPL
Non-performing loans

NSFR
Net stable funding ratio

OPEX
Operating expenses

P1R
Pillar 1 requirement

P2R
Pillar 2 requirement

pp
percentage points

rhs
right-hand side

ROE
Return on equity

RRE
Residential real estate

SMA
Simple moving average

SME
Small and middle-sized enterprises

TREA
Total risk exposure amount



Contacts



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