Investor information

BKS Bank

Klagenfurt, 20 November 2025

Financial Data

Income Statement (EUR mn)	9M24	9M25	Change in %
Net interest income	181.6	175.2	–3.5
Risk provisions	–22.6	–32.5	44.0
Fee and commission	51.4	54.5	6.1
Operating Expenses	–117.7	–125.1	6.3
Profit before tax	155.2	125.2	–19.3
Profit after tax	**136.7**	**111.8**	**–18.3**
Balance Sheet (EUR mn)	**FY24**	**9M25**	
Total assets	11,072.3	11,058.4	–0.1
Loans to customers	7,441.4	7,559.4	1.6
Primary funds	8,077.4	8,276.2	2.5
· thereof savings deposits	800.3	735.5	–8.1
· thereof securitized liabilities incl. subordinated debt capital	1,143.1	1,416.4	23.9
Shareholders' equity	1,924.3	2,022.6	5.1
Customer funds under management	21,141.4	22,992.2	8.8
· thereof on custody accounts	13,064.0	14,716.0	12.6
Own funds pursuant to CRR (EUR mn)	**FY24**	**9M25**	
Total risk exposure amount	6,695.3	7,218.6	7.8
Own funds	1,296.6	1,347.0	3.9
· thereof common equity tier 1 (CET1) capital	1,007.3	1,036.7	2.9
· thereof total tier 1 capital (CET1-AT1)	1,072.4	1,101.9	2.8
Common equity tier 1 ratio (in %)[1]	15.0	14.4	–0.6
Tier 1 capital ratio (in %)[1]	16.0	15.3	–0.7
Total capital ratio (in %)[1]	19.4	18.7	–0.7
Performance ratios	**9M24**	**9M25**	**Change in %-Points**
RoE before tax (%)	9.9	8.2	–1.7
RoE after tax (%)	8.9	7.3	–1.6
RoA before tax (%)	1.7	1.5	–0.2
RoA after tax (%)	1.5	1.3	–0.2
Cost/income ratio (%)	40.0	44.4	4.4
Risk/earnings ratio (%)	12.4	18.6	6.2
Non-performing loan ratio (NPL ratio, %)	3.1	3.5	0.4
Leverage ratio (%)	9.3	10.0	0.7
Liquidity coverage ratio (LCR, %)	192.2	183.0	–9.2
Net stable funding ratio (NSFR, %)	118.8	125.0	6.2
Risk cost (bps)	32.3	39.1	6.8
Resources	**FY24**	**9M25**	**Change in %-Points**
Average headcount	1,008	1,035	2.7
Number of branches	63	63	-
BKS Bank Share	**FY24**	**9M25**	
Share price as per end of period (EUR)	15.90	17.60	10.7
Book value per share (BPS)	40.6	42.7	5.2
Price-book ratio (P/B) as per end of period	0.4	0.4	-
Market capitalization in EUR mn	728.3	806.2	10.7

[1] Values for FY24 according to CRR II, values for 9M25 according to CRR III

Income Statement Highlights 9M25 vs. 9M24

- ***Only minor interest income contraction despite considerably lower base rates***
- ***Fees and commission strong thanks to securities business and payment services***
- ***Risk provisions – a consequence of lasting weak macro situation in Austria***

Profit after tax decreased by 18.3% to **EUR 111.8mn** in 9M25, as growth in fees and commission could not fully offset the rise in risk provisions and operating expenses.

Net interest income decreased slightly by 3.5% to **EUR 175.2mn**, following the base rate reductions of the last 12 months and competitive margin pressure.

We had to raise **risk provisions** by 44.0% compared to the previous year to **EUR 32.5mn**, as a consequence of the weak macroeconomic development in Austria and following our strict value-preserving anticipative approach to risk. The amount is in line with our expectations and almost exclusively affected our Corporate and Business Banking segment.

Fees and commission improved by 6.1% to **EUR 54.5mn.** Growth in our securities business as well as in payment services was the strongest driver. We benefited from a favorable capital market environment combined with the introduction of new products. We are convinced that our strategic emphasis on personal client relationships and a modern digital product range in first-class quality are the cornerstones of this development.

Operating expenses came in at **EUR 125.1mn**, a plus of 6.3%, mainly due to an increase in expenses pertaining to ongoing digitization efforts and the overall cost inflation.

Balance Sheet Highlights 9M25 vs. FY24

- ***Total assets stable at EUR 11.1bn***
- ***Loans to customers expanded despite sluggish economy***
- ***Primary funds persistently strong***

Notwithstanding the lingering phase of economic weakness in Austria, our balance sheet development is stable. **Total assets** amounted to **EUR 11.1bn** as of end-September 2025, which roughly corresponds to the year-end 2024 level. Next to the increase in loans to customers, securities also stepped up.

Loans to customers increased to **EUR 7.6bn** at the end of September, and thus were 1.6% higher than at year-end 2024.

Our bank's traditional emphasis towards sustainability has paid off especially well in the past months. **Sustainable financing** solutions per 30 September rose to **EUR 1.4bn**, equaling an increase of 7.7% compared to the end of last year.

On the liabilities side, we were able to raise **primary funds** to **EUR 8.3bn**, albeit slightly below the mid-year peak. While debt securities issued increased further to a total of EUR 1.1bn, our liabilities towards customers decreased.

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Produced by:
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Companies Register Court: LG Klagenfurt (Regional Court Klagenfurt)
Companies Registration Number: FN 91810s
Supervisory authority: Financial Market Authority Austria, Division Banking and Securities Supervision
Chamber/Professional Association: Wirtschaftskammer Österreich (Chamber of Commerce and Industry Austria), Division Banking and Insurance
Copy deadline: November 2025

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Reuters Dealing Code: BKSK
Bloomberg Code: BKUS AV
LEI (Legal Entity Identifier):
529900B9P29R8W03IX88