# Investor information

BKS Bank

Klagenfurt, 6 August 2026

## At a Glance

| Income Statement, EUR mn | 1H25 | 1H26 | Change in % |
|---|---|---|---|
| Net interest income | 122.4 | 113.6 | -7.2 |
| Loan loss provisions | -19.6 | -24.6 | 25.2 |
| Fees and commission | 35.9 | 38.9 | 8.2 |
| Operating expenses | -84.3 | -86.3 | 2.4 |
| Profit before tax | 88.5 | 80.3 | -9.2 |
| thereof Corporate | 36.0 | 37.0 | 2.9 |
| thereof Retail | 17.0 | 15.5 | -9.0 |
| thereof Financial Markets | 44.4 | 34.1 | -23.2 |
| thereof other | -9.0 | -6.3 | 30.0 |
| **Profit after tax** | **78.4** | **70.0** | **-10.7** |
| **Balance Sheet, EUR mn** | **FY25** | **2Q26** | |
| Total assets | 11,150.8 | 11,544.0 | 3.5 |
| Loans and advances to customers | 7,543.1 | 7,728.9 | 2.5 |
| Primary funds | 8,507.7 | 8,715.0 | 2.4 |
| thereof savings deposits | 700.9 | 564.5 | -19.5 |
| thereof debt securities issued, incl. subordinated debt | 1,459.3 | 1,734.4 | 18.9 |
| Shareholders' equity | 2,062.7 | 2,132.8 | 3.4 |
| Customer funds under management | 23,320.2 | 24,991.5 | 7.2 |
| thereof on custody accounts | 14,812.5 | 16,276.5 | 9.9 |
| **Own Funds Pursuant to CRR, EUR mn** | **FY25** | **2Q26** | |
| Total risk exposure amount (TREA) | 7,196.4 | 7,361.5 | 2.3 |
| Own funds | 1,390.5 | 1,447.2 | 4.1 |
| thereof common equity Tier 1 (CET1) capital | 1,079.2 | 1,126.5 | 4.4 |
| thereof Tier 1 capital (CET1 and AT1) | 1,144.4 | 1,191.7 | 4.1 |
| CET1 ratio, % | 15.0 | 15.3 | 0.3 p.p. |
| Tier 1 capital ratio, % | 15.9 | 16.2 | 0.3 p.p. |
| Total capital ratio, % | 19.3 | 19.7 | 0.4 p.p. |
| **Key Performance Ratios** | **1H25** | **1H26** | **Change in p.p.** |
| ROE before tax | 8.3 | 7.7 | -0.6 |
| ROE after tax | 7.4 | 6.7 | -0.7 |
| ROA before tax | 1.5 | 1.4 | -0.1 |
| ROA after tax | 1.3 | 1.2 | -0.1 |
| Cost/income ratio | 44.3 | 45.6 | 1.3 |
| Risk/earnings ratio | 16.0 | 21.6 | 5.6 |
| Risk costs, bps | 49.2 | 53.6 | 4.4 |
| NPL ratio | 3.5 | 3.3 | -0.2 |
| Leverage ratio | 10.3 | 10.4 | 0.1 |
| Liquidity coverage ratio (LCR) | 214.0 | 232.9 | 18.9 |
| Net stable funding ratio (NSFR) | 128.2 | 131.0 | 2.8 |
| **Resources** | **FY25** | **2Q26** | **Change in %** |
| Average FTE headcount | 1.032 | 1.019 | -1.3 |
| Number of branches | 63 | 63 | - |
| **BKS Bank Share** | **FY25** | **2Q26** | |
| Shares outstanding, million[1] | 45.7 | 45.7 | - |
| High, EUR | 18.40 | 21.6 | 17.4 |
| Low, EUR | 14.90 | 18.40 | 23.5 |
| Close, EUR | 18.40 | 21.60 | 17.4 |
| Market capitalization, EUR mn[1] | 842.8 | 989.4 | 17.4 |
| Price-book ratio[1] | 0.42 | 0.48 | 13.4 |

[1]As of end of period.

## Income Statement Highlights 1H26 vs. 1H25

- **Interest Income subdued with positive outlook**
- **Elevated Fee and commission income strong thanks to payment services and securities business**
- **Operating expenses on track**

**Profit after tax** dropped by 10.7% to **EUR 70.0mn** in 1H26. Growth in fees & commission could not compensate for the elevated loan loss provisions and the pressure on the interest income.

**Net interest income** contracted by 7.2% to **EUR 113.6mn**. As reported earlier, a positive one-off effect in 1H25 did not reproduce.

We had to raise **loan loss provisions** by 25.2% compared to the previous year to **EUR 24.6mn** in the context of the restrained economic development in Austria.

**Fees and commission** income improved by 8.2% to **EUR 38.9mn.** Our payment services and the securities business were the strongest drivers.

**Operating expenses** stepped up by 2.4% to **EUR 86.3mn**, mainly due to an increase in personnel expenses following the routine collective wage increase.

## Balance Sheet Highlights 1Q26 vs. FY25

- **Total assets grew to EUR 11.5bn**
- **Solid growth in loans to customers**
- **Primary funds rose to EUR 8.7bn on the back of a bond issuance**

Notwithstanding the prevailing cyclical downturn in Austria, the balance sheet continued to grow. **Total assets** amounted to **EUR 11.5bn** as of end-June 2026, which corresponds to an increase of 3.5% compared to the level at year-end 2025. Next to the increase in loans to customers, bond investments in the banking book also stepped up.

**Loans to customers** rose to **EUR 7.7bn** at the end of September, and thus were 2.5% higher than at year-end 2025, driven mainly by our corporate segment.

Our bank continues to put a special emphasis on sustainability. Consequently, the volume of **sustainable financing** solutions per 30 June rose to **EUR 1.5bn**, equaling an increase of 9.6% compared to the end of last year.

On the liabilities side, we were able to raise **primary funds** by 2.4% to **EUR 8.7bn**. Main driver is our placement of a green bond with a wide range of institutional investors.

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