Investor information

BKS Bank

Klagenfurt, 5 November 2026

At a Glance

Income Statement, EUR mn	9M25	9M26	Change in %
Net interest income	175,2	174,1	-0,6
Loan loss provisions	-32,5	-31,5	-3,2
Fees and commission income	54,5	58,2	6,8
Operating expenses	-125,1	-129,6	3,6
Profit before tax	125,2	132,5	5,8
thereof Corporate	50,7	57,9	14,3
thereof Retail	23,3	26,1	11,8
thereof Financial Markets	61,6	58,7	-4,8
thereof other	-10,4	-10,2	-1,7
Profit after tax	**111,8**	**117,7**	**5,3**

Balance Sheet, EUR mn	FY25	3Q26	
Total assets	11.150,8	11.120,0	-0,3
Loans and advances to customers	7.543,1	7.710,8	2,2
Primary funds	8.507,7	8.304,9	-2,4
thereof savings deposits	700,9	536,3	-23,5
thereof debt securities issued, incl. subordinated debt	1.459,3	1.734,3	18,9
Shareholders' equity	2.062,7	2.155,7	4,5
Customer funds under management	23.320,2	23.818,1	2,1
thereof on custody accounts	14.812,5	15.513,2	4,7

Own Funds Pursuant to CRR, EUR mn	FY25	9M26	
Total risk exposure amount (TREA)	7.196,4	7.282,5	1,2
Own funds	1.390,5	1.391,2	0,1
thereof common equity Tier 1 (CET1) capital	1.079,2	1.097,6	1,7
thereof Tier 1 capital (CET1 and AT1)	1.144,4	1.139,4	-0,4
CET1 ratio, %	15,0	15,1	0,1
Tier 1 capital ratio, %	15,9	15,6	-0,3
Total capital ratio, %	19,3	19,1	-0,2

Key Performance Ratios	9M25	9M26	Change in p.p.
ROE before tax	8,2	8,4	0,2
ROE after tax	7,3	7,4	0,1
ROA before tax	1,5	1,6	0,1
ROA after tax	1,3	1,4	0,1
Cost/income ratio	44,4	44,3	-0,1
Risk/earnings ratio	18,6	18,1	-0,5
Risk costs, bps	52,1	54,3	2,2
	FY25	9M26	
NPL ratio	3,5	3,2	-0,3
Leverage ratio	10,3	10,4	0,1
Liquidity coverage ratio (LCR)	214,0	211,7	-2,3
Net stable funding ratio (NSFR)	128,2	128,5	0,3

Resources	FY25	9M26	Change in %
Average FTE headcount	1.032	1.020	-1,2
Number of branches	63	63	-

BKS Bank Share	FY25	9M26	
Shares outstanding, million[1]	45.7	45.7	-
High, EUR	18,4	21,8	18,5
Low, EUR	14,9	18,4	23,5
Close, EUR	18,4	21,2	15,2
Market capitalization, EUR mn[1]	842,8	971,1	15,2
Price-book ratio[1]	0,42	0,46	8,9

[1]As of end of period.

Income Statement Highlights 9M25 vs. 9M26

- **Net interest income stable, supported by a strong third quarter**
- **Strong growth in fees and commission income, driven by payment services and securities business**
- **Operating expenses within the planned range**

Profit after tax rose by 5.3% to EUR 117.7mn in 9M26, underlining the positive operating performance. The increase was supported in particular by the strong development in fees and commission income and lower loan loss provisions compared with the previous year.

Net interest income amounted to EUR 174.1mn, remaining broadly at the very good prior-year level. The higher interest-rate environment since the second quarter of 2026 had a positive effect.

Loan loss provisions eased in the third quarter compared with the first two quarters of 2026 and totalled EUR 31.5mn, EUR 1.0mn below the prior-year period.

Fees and commission income increased by 6.8% to EUR 58.2mn. Payment services and the securities business were the main growth drivers, reflecting higher transaction activity and a continued solid capital-market environment.

Operating expenses grew moderately by 3.6% to EUR 129.6mn and remained within a controlled range despite the persistently challenging cost environment.

Balance Sheet Highlights 3Q26 vs. FY25

- **Total assets broadly unchanged at EUR 11.1bn**
- **Solid growth in loans and advances to customers**
- **Primary funds lower due to a decline in demand deposits**

Total assets were broadly stable at EUR 11.1bn as of end-September 2026. Growth in loans to customers was offset by a reduction in reserves held at central banks.

Loans and advances to customers grew by 2.2% to EUR 7.7bn, with growth driven by both the corporate and retail segments. Sustainable financing rose by 10.0% to EUR 1.5bn.

Debt securities and other fixed-income securities increased by 15.4% to EUR 1.6bn as the higher interest-rate environment was used for targeted investments in high-quality liquid assets.

Primary funds remained at a high level of EUR 8.3bn, although they were 2.4% below year-end 2025 due mainly to lower corporate demand deposits. The successful green bond issuance further strengthened the structural funding base.

Capital and Liquidity

The CET1 ratio increased to **15.1%**, confirming the Bank's strong capital base. The total capital ratio remained unchanged at 19.1%, while the liquidity coverage ratio remained high at 211.7%. The MREL ratio based on TREA reached 36.3%, clearly exceeding the regulatory minimum of 20.2%.

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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: May 2026

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BIC: BFKKAT2K
Reuters Dealing Code: BKSK
Bloomberg Code: BKUS AV
LEI (Legal Entity Identifier):
529900B9P29R8W03IX88