Investor information

BKS Bank

Klagenfurt, 13 May 2026

At a Glance

Income Statement, EUR mn	3M25	3M26	Change in %
Net interest income	61,6	54,7	–11,2
Loan loss provisions	–7,4	–9,8	32,2
Fees and commission	18,3	20,1	10,0
Operating expenses	–40,5	–42,4	4,7
Profit before tax	44,3	37,1	–16,3
thereof Corporate	21,5	20,5	–4,7
thereof Retail	8,9	8,3	–7,4
thereof Financial Markets	19,3	12,8	–33,8
thereof Other	–5,4	–4,4	17,7
Profit after tax	**38,7**	**31,9**	**–17,4**
Balance Sheet, EUR mn	**FY25**	**1Q26**	
Total assets	11.150,8	11.238,3	0,8
Loans and advances to customers	7.543,1	7.691,4	2,0
Primary funds	8.507,7	8.477,4	–0,4
thereof savings deposits	700,9	650,5	–7,2
thereof debt securities issued, incl. subordinated debt	1.459,3	1.481,6	1,5
Shareholders' equity	2.062,7	2.097,7	1,7
Customer funds under management	23.320,2	23.678,2	1,5
thereof on custody accounts	14.812,5	15.200,8	2,6
Own Funds Pursuant to CRR, EUR mn	**FY25**	**1Q26**	
Total risk exposure amount (TREA)	7.196,4	7.295,3	1,4
Own funds	1.390,5	1.378,2	–0,9
thereof common equity Tier 1 (CET1) capital	1.079,2	1.062,0	–1,6
thereof Tier 1 capital (CET1 and AT1)	1.144,4	1.127,2	–1,5
CET1 ratio, %	15,0	14,6	–0,4
Tier 1 capital ratio, %	15,9	15,5	–0,4
Total capital ratio, %	19,3	18,9	–0,4
Key Performance Ratios	**3M25**	**3M26**	**Change in p.p.**
ROE before tax	8,3	8,4	0,1
ROE after tax	7,4	7,5	0,1
ROA before tax	1,5	1,6	0,1
ROA after tax	1,3	1,4	0,1
Cost/income ratio	44,6	47,7	3,1
Risk/earnings ratio	12,0	17,9	5,9
Risk costs, bps	36,9	48,8	11,9
NPL ratio	3,2	3,5	0,3
Leverage ratio	9,6	10,1	0,5
Liquidity coverage ratio (LCR)	194,8	188,8	–6,0
Net stable funding ratio (NSFR)	121,0	127,7	6,7
Resources	**FY25**	**1Q26**	**Change in %**
Average headcount	1.032	1.016	–1,6
Number of branches	63	63	-
BKS Bank Share	**FY25**	**1Q26**	
Shares in issue, million[1]	45,7	45,7	-
High, EUR	18,40	20,80	13,0
Low, EUR	14,90	18,40	23,5
Close, EUR	18,40	20,60	12,0
Market capitalization, EUR mn[1]	842,8	943,6	12,0
Price-book ratio[1]	0,42	0,46	10,0

[1]As of end of period.

Income Statement Highlights 3M26 vs. 3M25

- **Interest income recedes as positive one-off effect in 1Q25 no longer applies**
- **Strong and persistent growth in fee & commission income as key result driver**
- **Slightly elevated loan loss provisions in foresight to macroeconomic outlook**

Profit after tax decreased by 17.4% to **EUR 31.9mn** in 1Q26. One of the main reasons was a reported one-off payout of a non-consolidated entity in 1Q25.

Adjusted for this extraordinary effect, **interest income** in 1Q26 was only slightly lower **at EUR 54.7mn**; the remainder was due to comparatively lower interest rates.

Loan loss provisions amounted to **EUR 9.8mn**, as we factored in the macro-economic risks spurred by the prevailing geopolitical tensions.

Net fee and commission income showed a significant growth of 10,0% to **20.1mn**, being the result of a very strong loan production and a resilient security business despite volatile capital markets.

Operating expenses stepped up by 4.7% to **EUR 42.4mn**, mainly due to an increase in personnel expenses driven by provision valuation effects.

Balance Sheet Highlights 1Q26 vs. FY25

- **Total assets grew to EUR 11.2bn**
- **Loans to customers expanded to EUR 7.7bn**
- **Primary funds stable at EUR 8.5bn**

Notwithstanding the prevailing geopolitical uncertainties, our balance sheet showed moderate growth. **Total assets** amounted to **EUR 11.2bn** as of end-March 2026, which roughly corresponds to the year-end 2025 level. Next to the increase in loans to customers, securities also stepped up.

Due to strong loan production in 1Q26, **loans to customers** rose by EUR 148.3mn to **EUR 7.7bn** at the end of March, and thus were 2% 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 31 March rose to **EUR 1.4bn**, equaling an increase of 3.5% compared to the end of last year.

As of March 31, 2026, **liquidity reserves** stood at **EUR 1.9bn,** representing a 1.5% increase compared to the beginning of the year. This growth was primarily driven by investments in high-quality debt securities. The rising interest rate environment provided the opportunity to make **EUR 142.2mn** in **new investments** at higher yields, which were offset by redemptions totaling EUR -20.0mn.

On the liabilities side, we were able to raise **primary funds** to **EUR 8.5bn**. While debt securities issued increased further to a total of EUR 1.5bn, savings deposits decreased further due to a continuing trend of transferring the funds into online deposits.

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