

**BKS Bank**

# **Investor Presentation**

**April 2026**



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# Who is BKS Bank?

## A Bank with a Unique Business Setup

- **Independent and Stock-Listed**

Total Assets ~EUR 11bn, Market Capitalization ~EUR 900mn

- **Regional and International**

Based in Austria – present in Slovenia, Croatia, Slovakia and Serbia

- **Personal and Digital**

63 bank branches – product range fully digitalized

- **Sustainable and Social**

Pioneering in green products – top ESG position

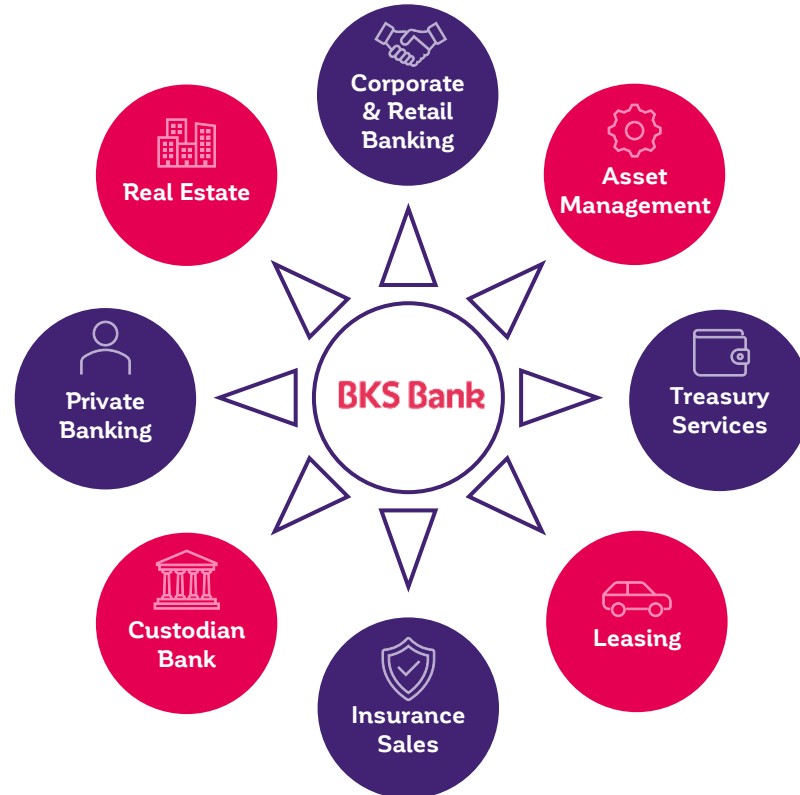
- **Corporate and Private**

Premium banking service provider for ~28k corporations and ~167k retail clients



# A Universal Bank

A Full Range of First-Class Quality Services

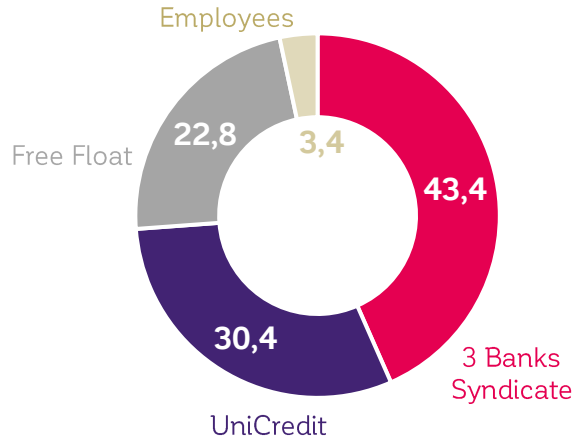


# A Solid Bank

## Stable Ownership, Sound Credit Ratings

### Shareholder Structure

%



### S&P Credit Ratings

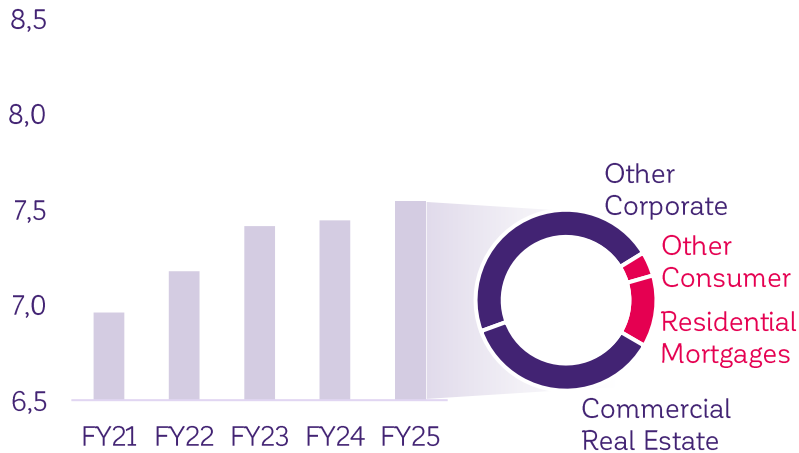
	Rating	Outlook
Long-term issuer rating	BBB+	stable
Mortgage-backed cover pool	AAA	stable
Stand-Alone Credit Profile (SACP)	bbb	stable

# Corporate Banking Origins

## Growth Focus on Retail

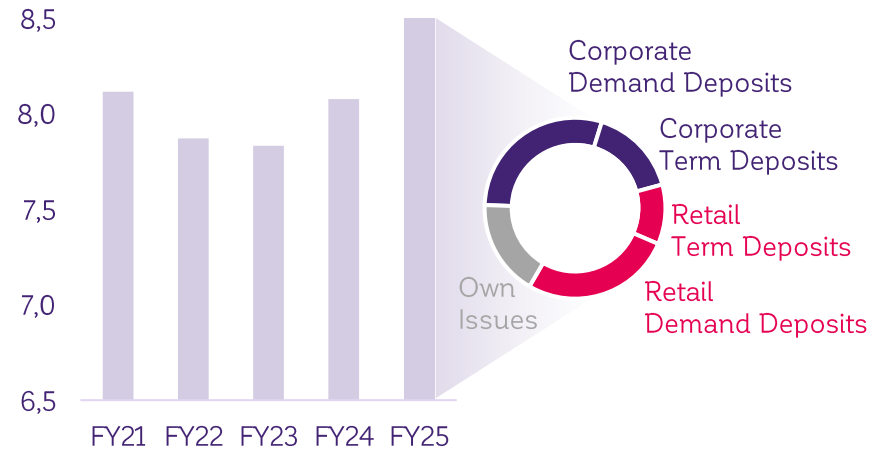
### Performing Loans Development

EUR bn



### Primary Funds Development

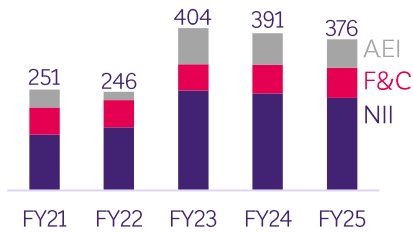
EUR bn



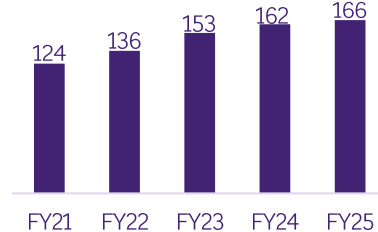
# Strong Track Record

## Strict Discipline Drives Growth

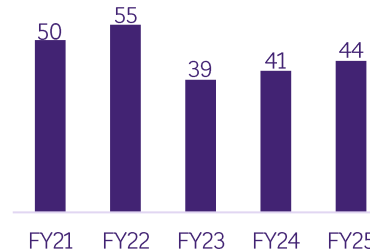
**Operating Income**  
EUR mn



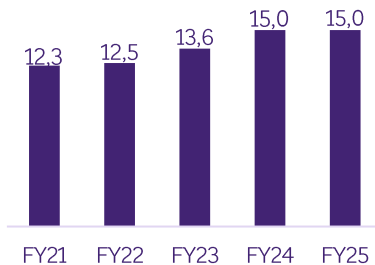
**Operating Expenses**  
EUR mn



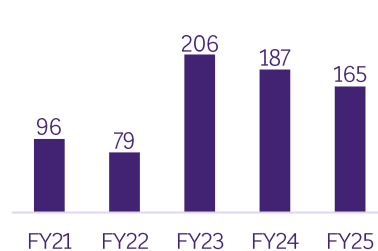
**Cost-income Ratio %**



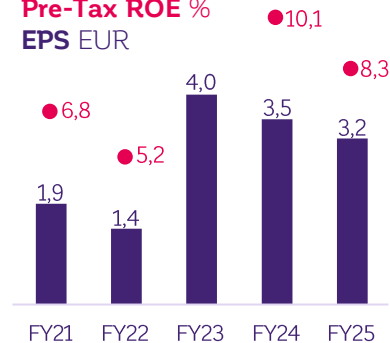
**CET 1-Ratio %**



**Pre-Tax Result**  
EUR mn



**Pre-Tax ROE %**  
EPS EUR



## Key Drivers

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

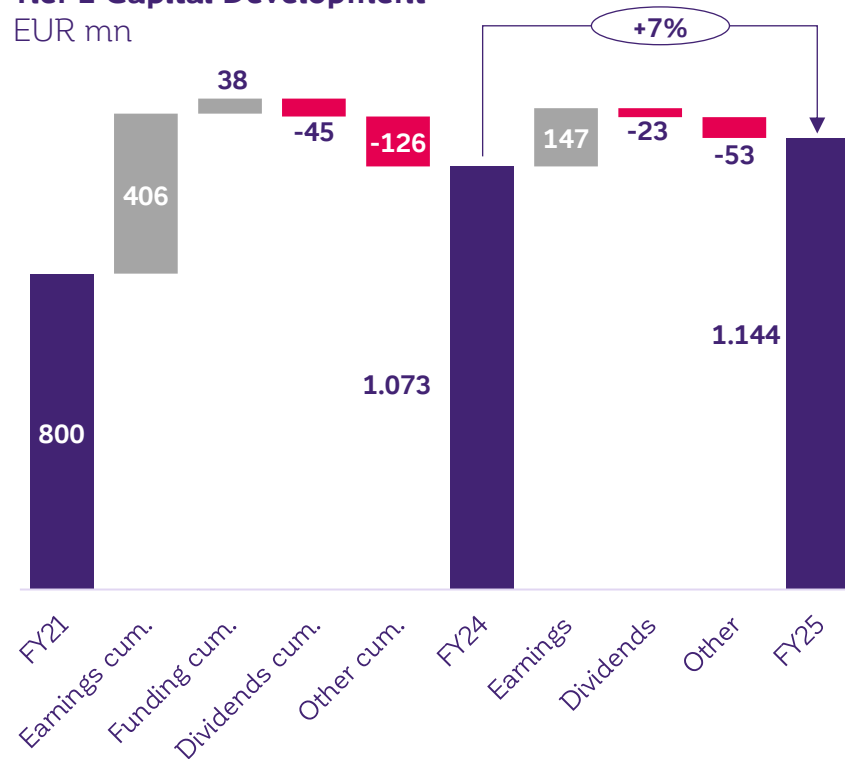
For abbreviations, please consult glossary.

# Earnings Growth Creates Ample Buffer

## Organic Expansion with Comfortable Capital Position

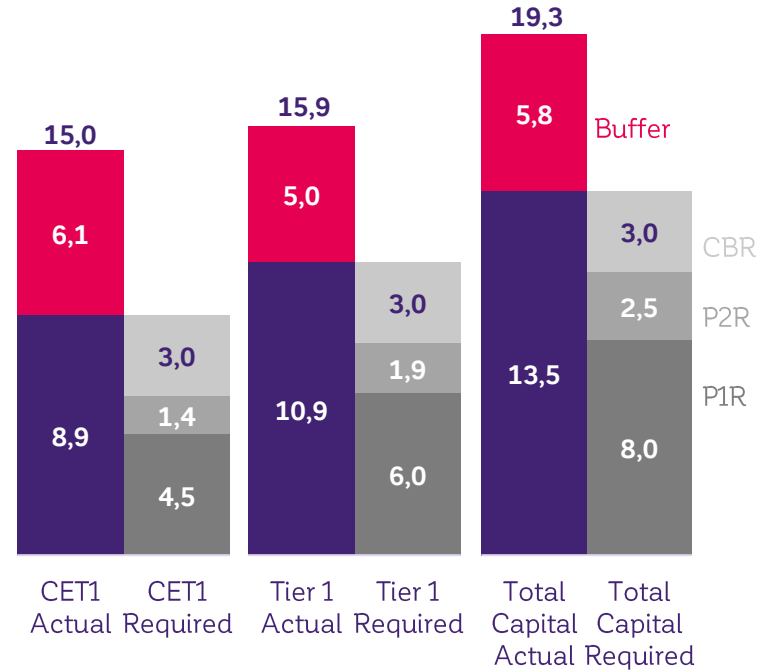
### Tier 1 Capital Development

EUR mn



### Capital Ratios and Requirements

% of TREA



Data as of 31.12.2025.  
For abbreviations, please consult glossary.

# Sound Asset Quality

## Conservative Risk Approach

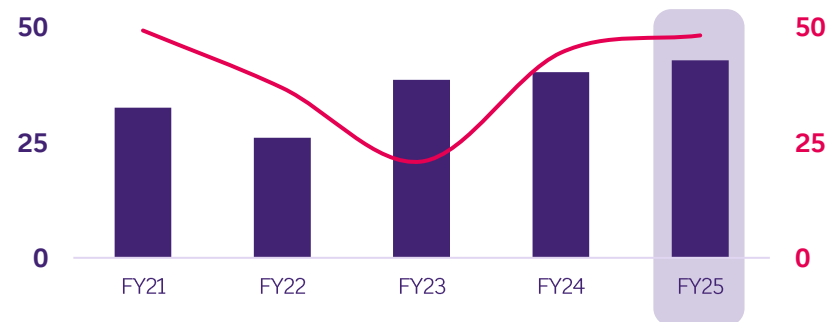
### NPL-Ratio

%

FY21	FY22	FY23	FY24	FY25
2.2	2.1	2.9	3.2	3.5

### Loan Loss Provisions EUR mn

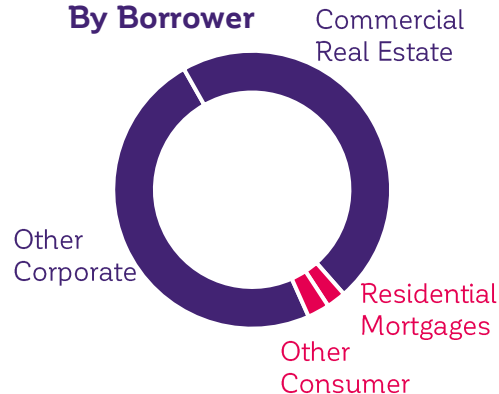
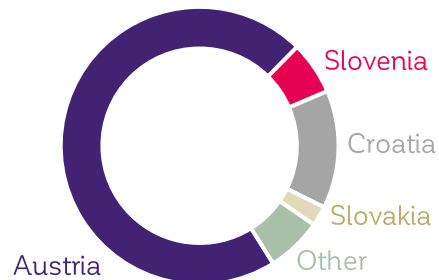
Cost of Risk bps, rhs



### Non-Performing Loans, FY25

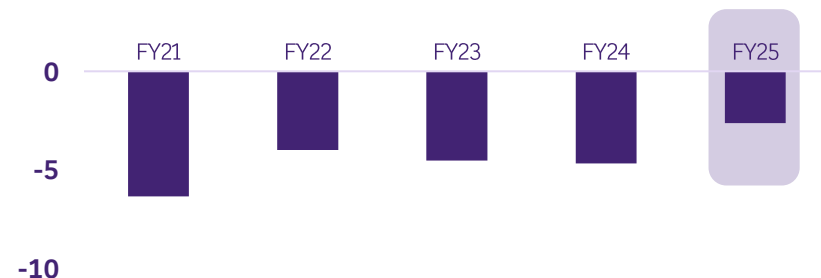
#### By Geography

#### By Borrower



### Equity Capital PV Sensitivity

% at 100 bps interest rate increase

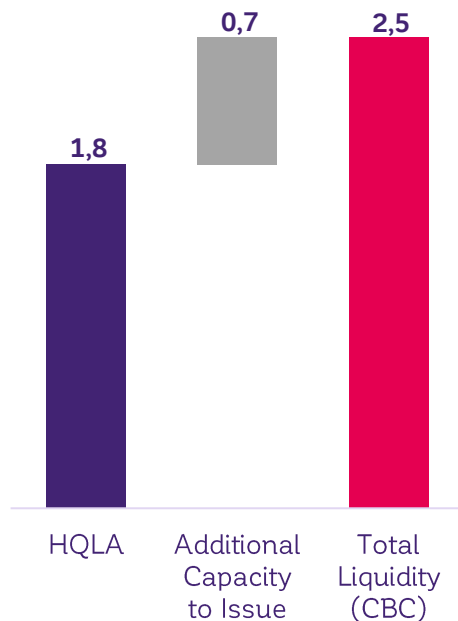


# Varied Sources of Liquidity

## Best-in-Class Liquidity Position

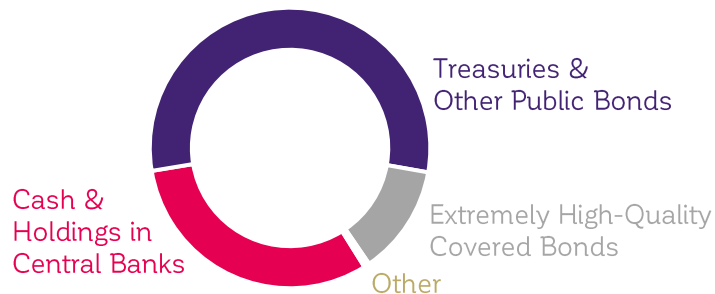
### Liquid Assets

EUR bn

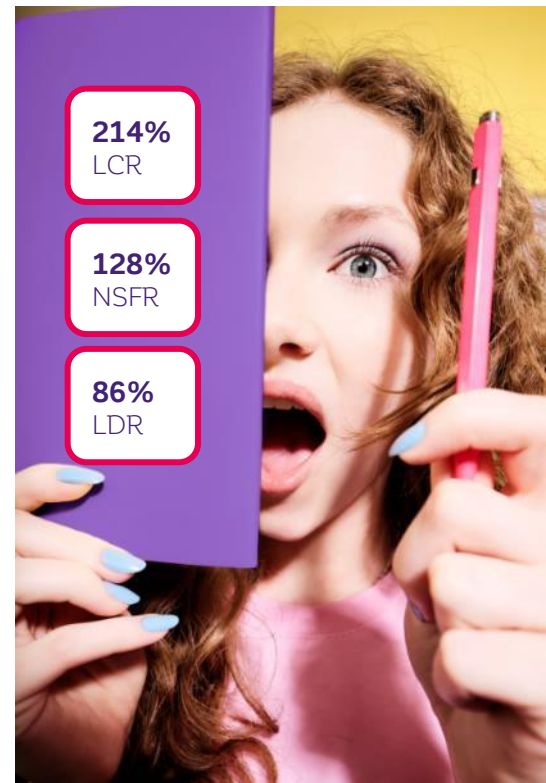
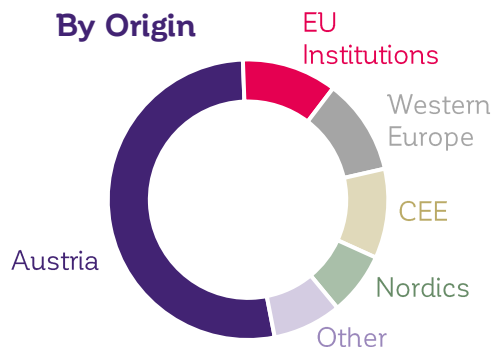


### High Quality Liquid Assets

By Issuer



By Origin

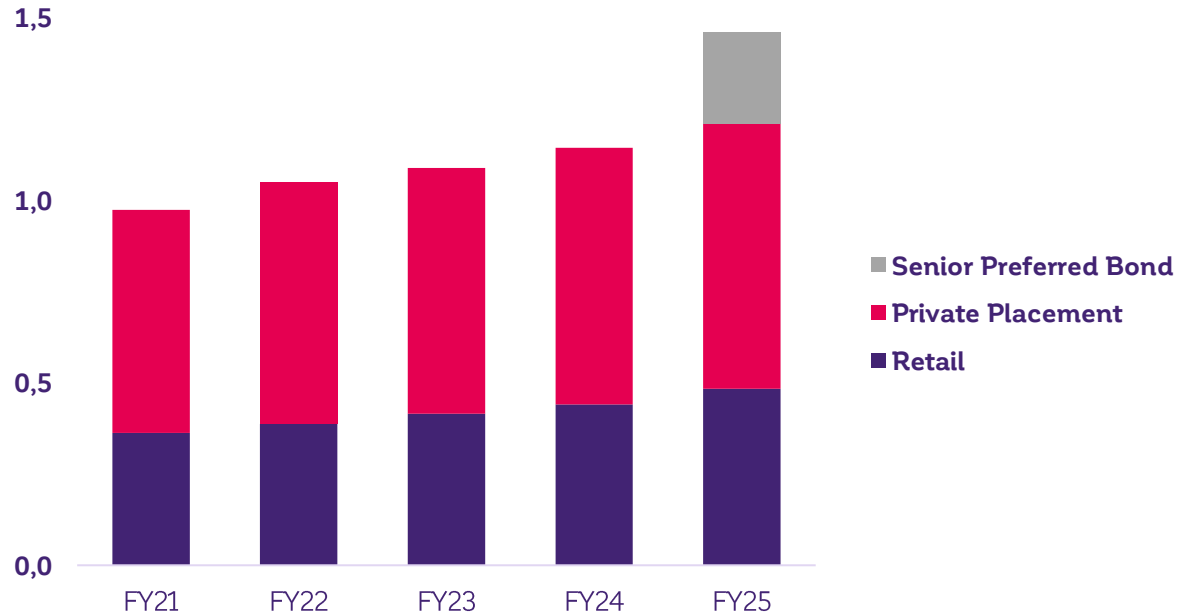


# Raised Capital Market Activity

## Enhanced International Presence

### Own Issues

EUR bn

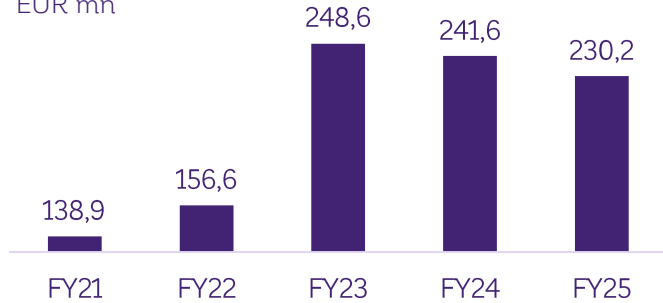


# Stable Returns

## Slight NII Reduction Overcompensated by F&C Growth

### Net Interest Income

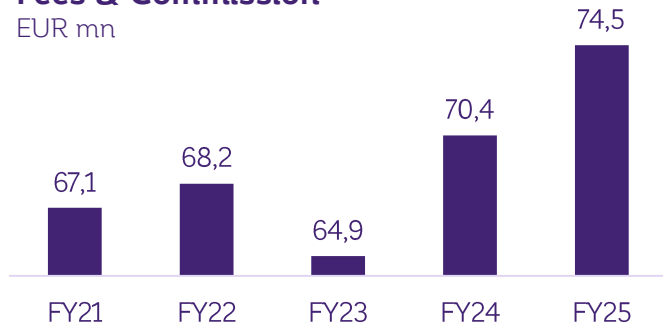
EUR mn



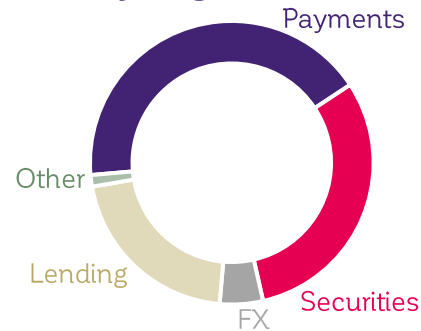
- **Interest income** widely **defied** the past **rate reduction** measures
- We took advantage of the low interest level to **expand our long-term refinancing** by placing a EUR 250mn **Senior Preferred bond**

### Fees & Commission

EUR mn



### F&C by Origin

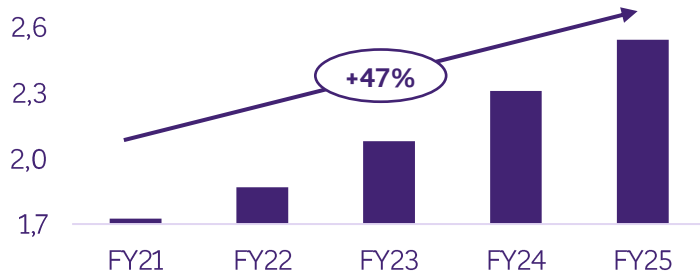


# Outstanding Retail Banking

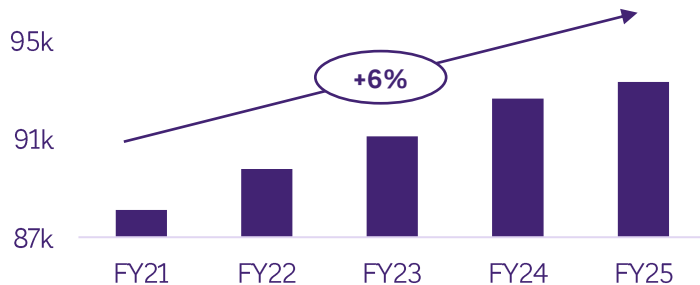
## Happy Clients, Growing Business

### Retail Term- and Demand Deposits

EUR bn



### Number of Retail Accounts



### Client Satisfaction Survey

2025 Results

**95%**  
Client  
Satisfaction<sup>1</sup>

**+72**  
Net Promoter  
Score



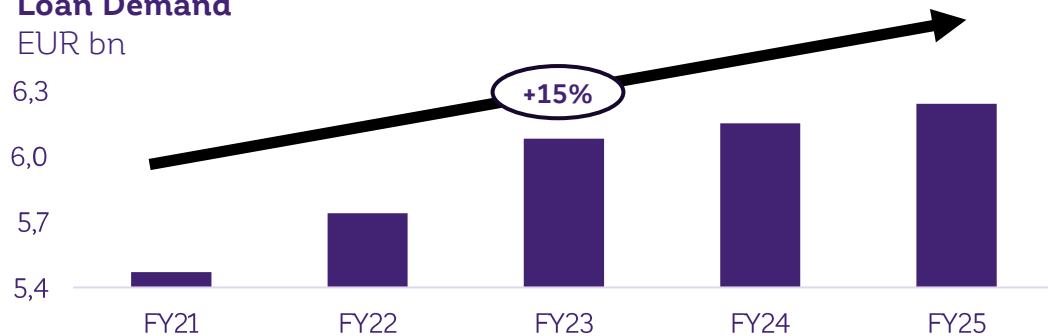
<sup>1</sup>95% of clients rated the services of BKS Bank as very good or good.

# Expanding Corporate Banking

## Driven by Adoption of Digital Solutions

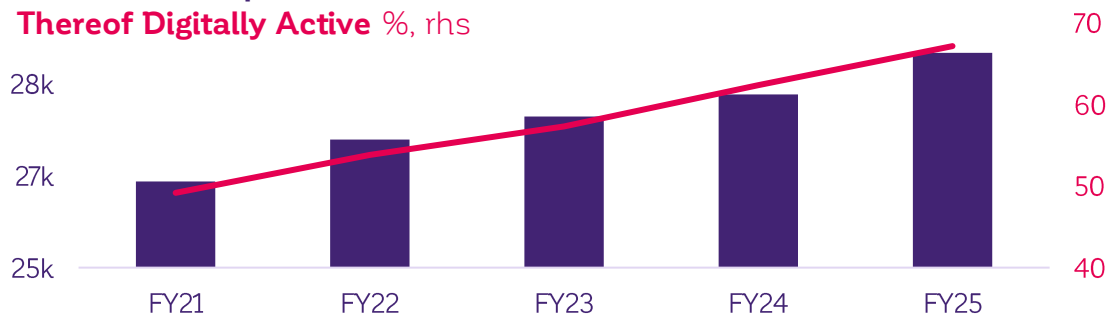
### Loan Demand

EUR bn






### Number of Corporate Clients

Thereof Digitally Active %, rhs



# First Mover in Sustainable Banking

## A Long-Standing Tradition

BKS Bank Results		Position within peer group
 <small>CCC   B   BB   BBB   <b>A</b>   AA   AAA</small>	<b>A</b>	Mid tier
	<b>C+</b>	Top 5%
	<b>B+</b>	Top 20 in Austria
Quality and ESG certifications		
 RECOGNISED BY EFQM 2023 ★★★★★	 GEPRIEFTES UMWELTMANAGEMENT AT-000735	

**Sustainability Pioneer**  
on the Vienna Stock Exchange

First  
**Social Bond Issuer**

Among the First  
**Green Bond Issuers**

Won  
**VÖNIX Sustainability Award**  
for the 4<sup>th</sup> time in 2025



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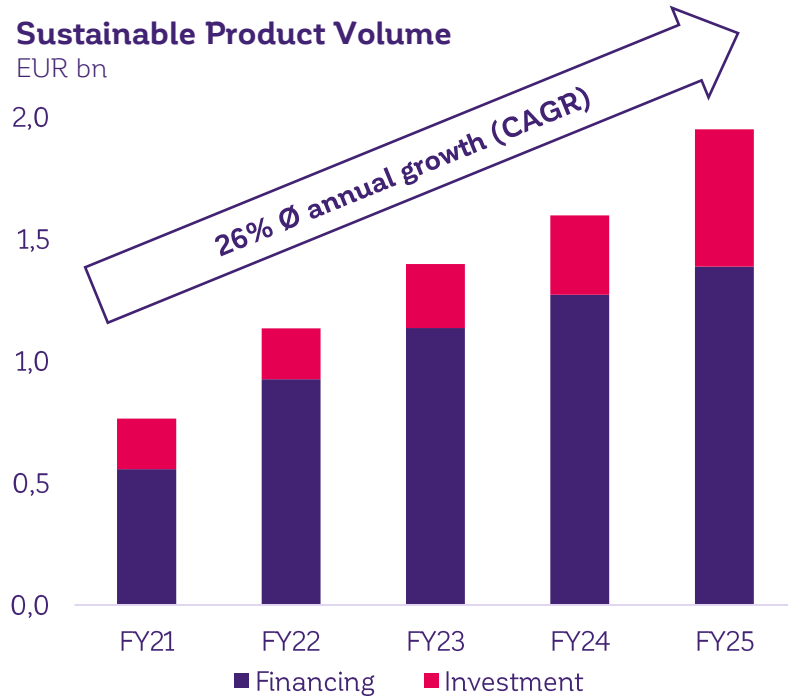
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# BKS is a Sustainable Banking Pioneer

## A Sprouting Business

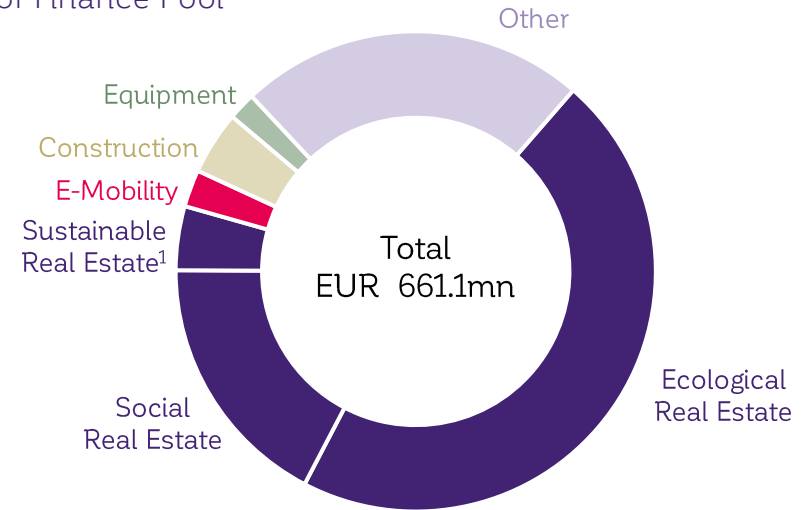
### Sustainable Product Volume

EUR bn



### Sustainable Asset Register

% of Finance Pool



According to the definitions of the Austrian National Bank.  
¹Sustainable real estate is defined as ecological and social.  
Data as of 31.12.2025.

# Ambitious Digitalization Efforts

## Close Client Relationships Also Online

### Major Digitalization Achievements and Ambitions



Instant Payment



Digital Identity Verification



Online Mortgage Application



Integrated E-shop in Banking App



Mobile Account Opening



Award-Winning Banking App



Accelerated Lending Decisions



Electronic Saving Product Range



Data-Driven Sales



Full Digital Offer Abroad



Securities Account for Young Adults



Website Relaunch



Secure Document Exchange



Complete Digital Corporate Banking Offer




Full Barrier-Free Access

### 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**

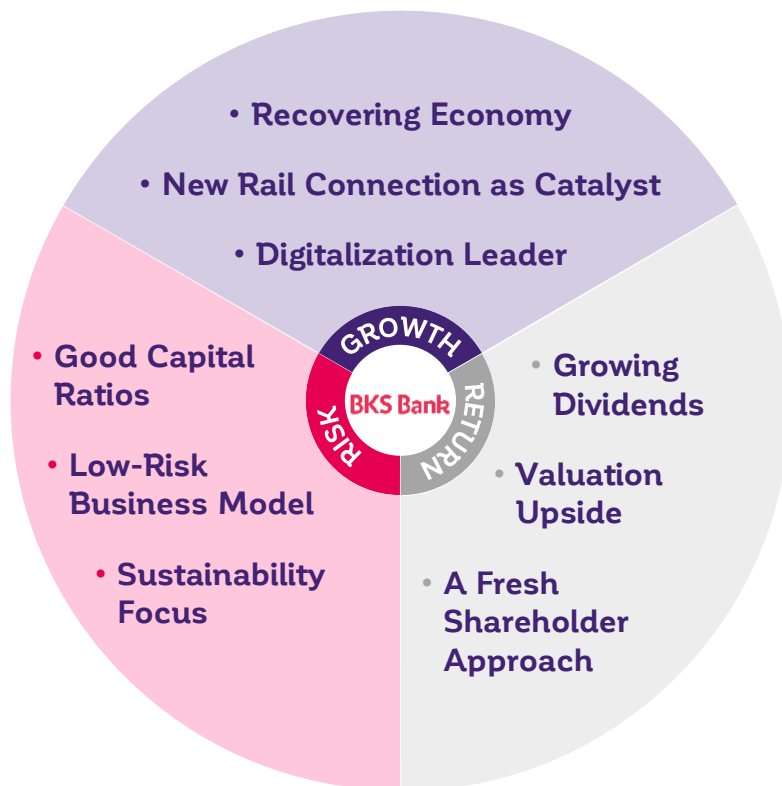
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# Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return

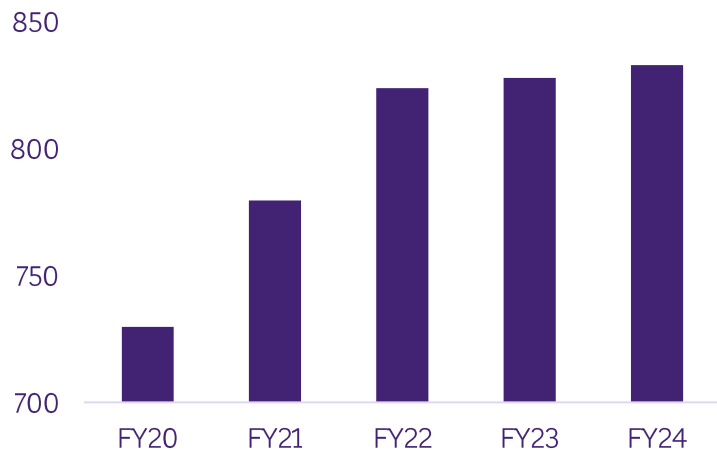


# Rising Loan Volume, Growing Client Pool

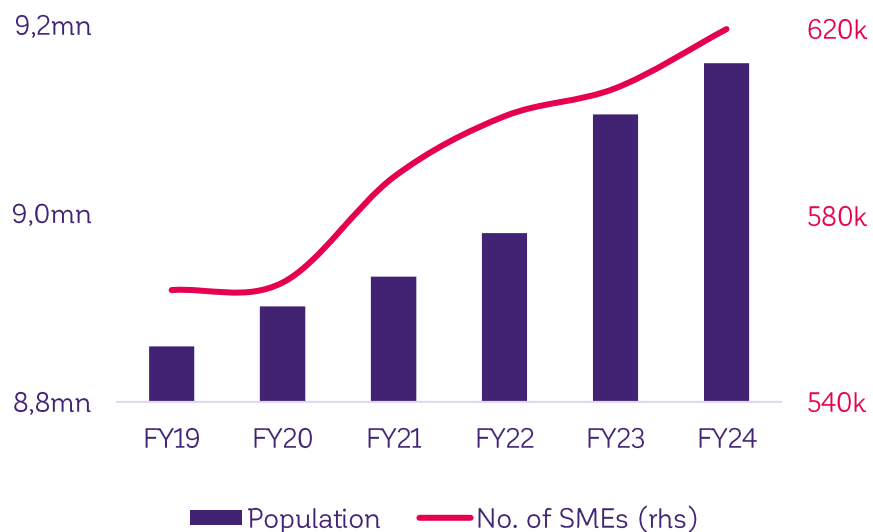
## A Favorable Position for Growth

### Total Loans Outstanding in Austria

EUR bn



### Population and Number of SMEs in Austria



# 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.<sup>1</sup>**



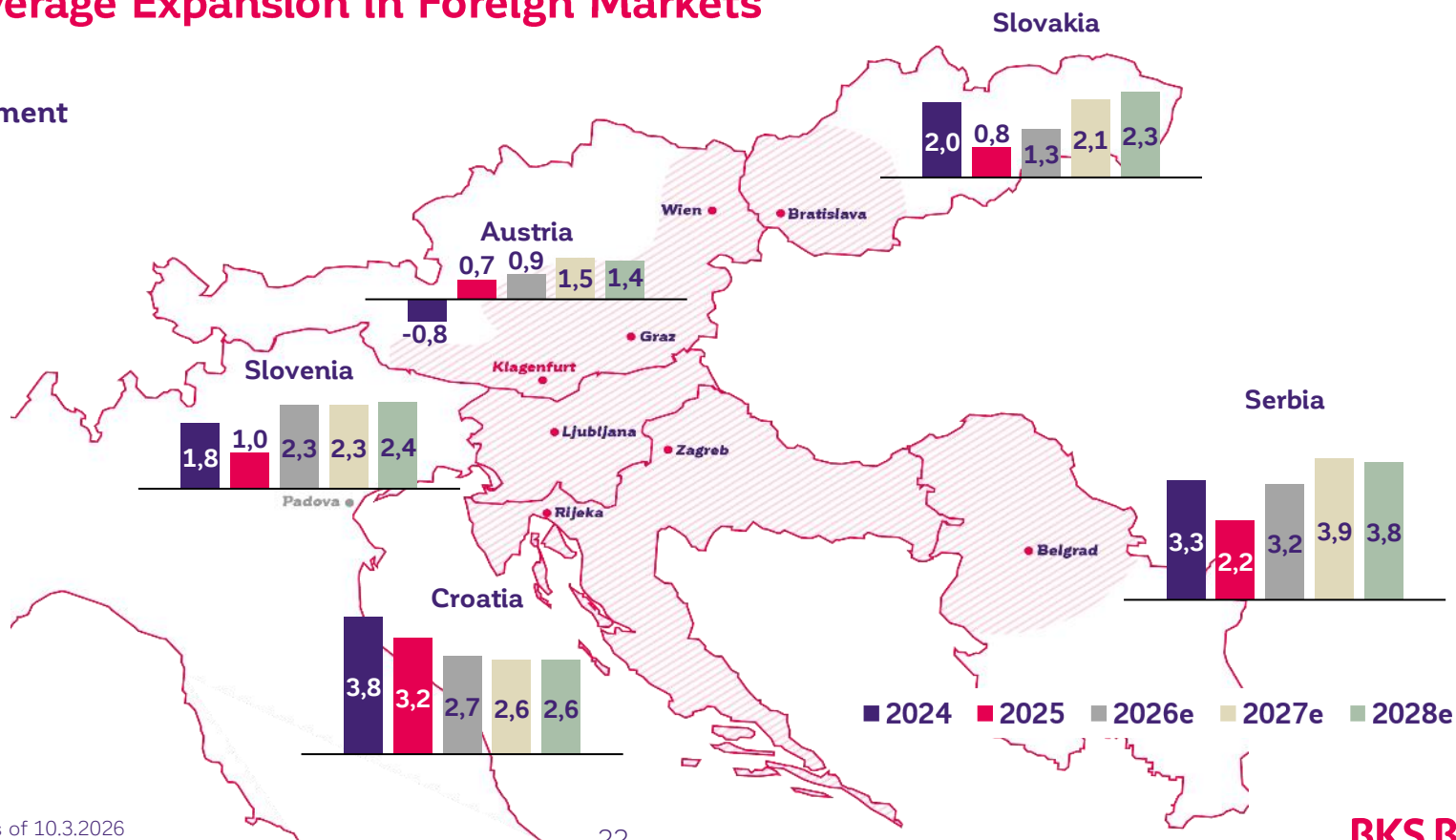
<sup>1</sup>Source: Austrian Academy of Sciences, Institute for Urban and Regional Research, 2002.

# CEE Adds to Growth Perspective

## Above-Average Expansion in Foreign Markets

### GDP Development

Forecast %

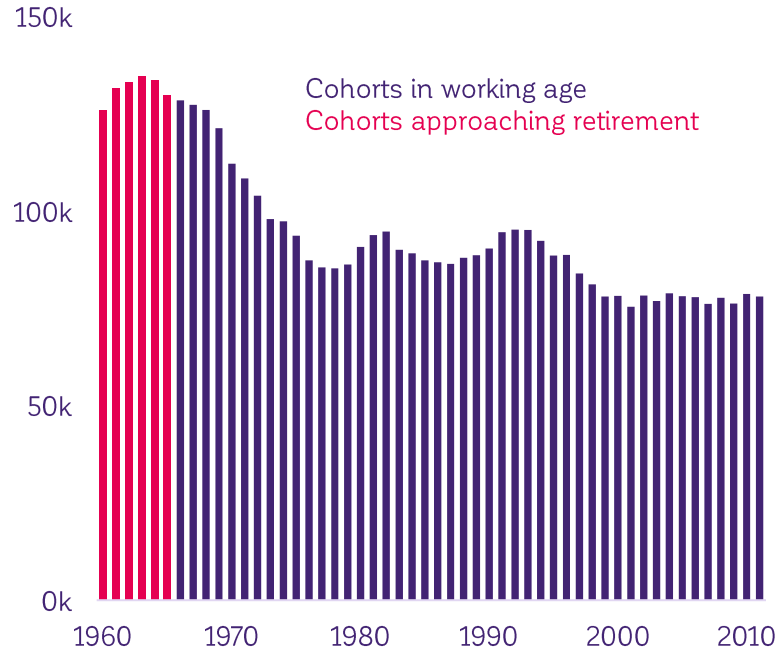


# Private Pension Need Drives F&C Outlook

## Thanks to Growing Life Expectancy and Prosperity

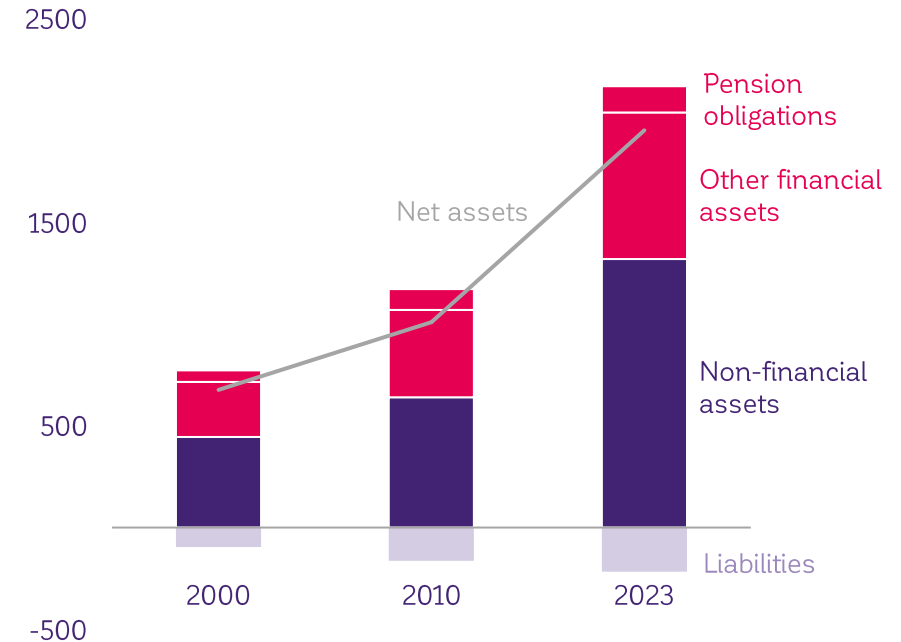
### Baby Boomers Reach Retirement Age

Number of Annual Births in Austria



### Value of Assets that Austrians own

EUR bn

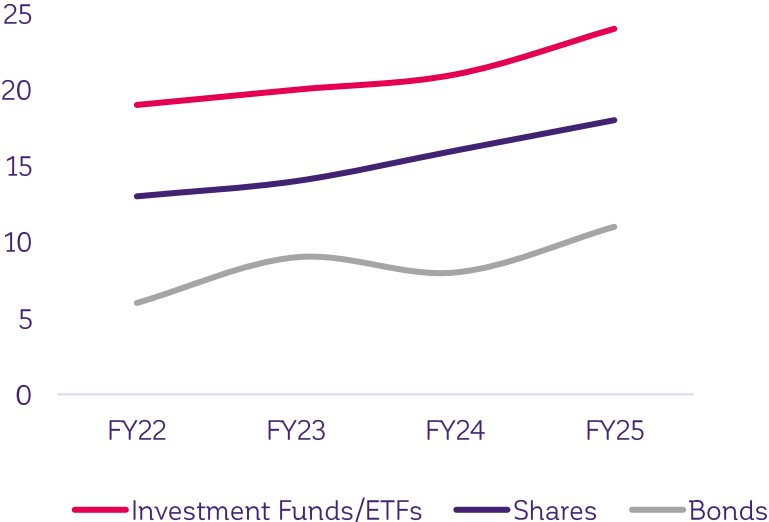


# Security Ownership in Austria

## Growing Trend, Promising Potential

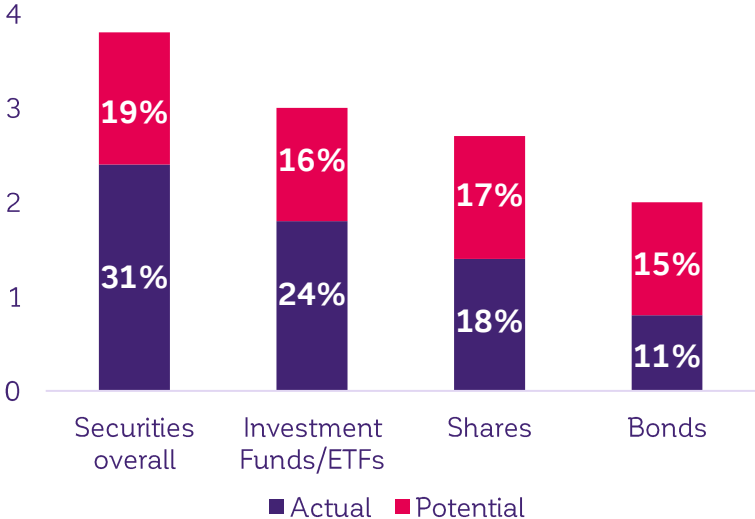
### Security Ownership in Austria

% of adult population



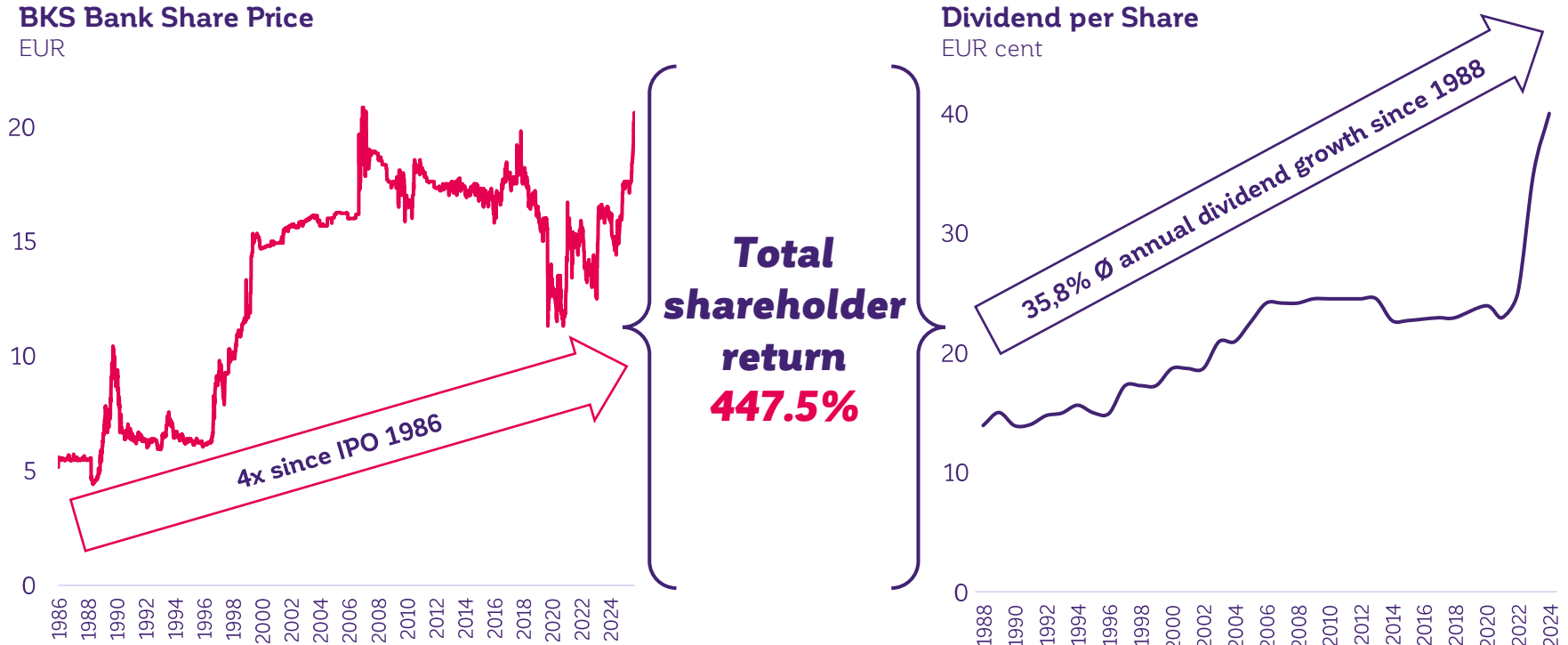
### Potential of Security Ownership in Austria

Mn people, % of adult population



# Committed to Shareholder Value

The BKS Share is a Reliable Long-Term Investment



# 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



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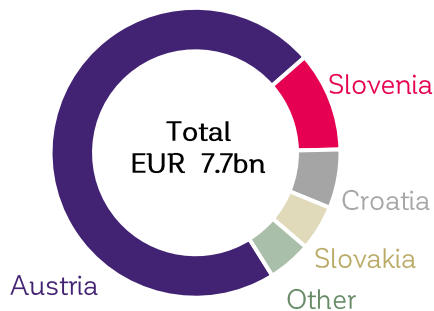
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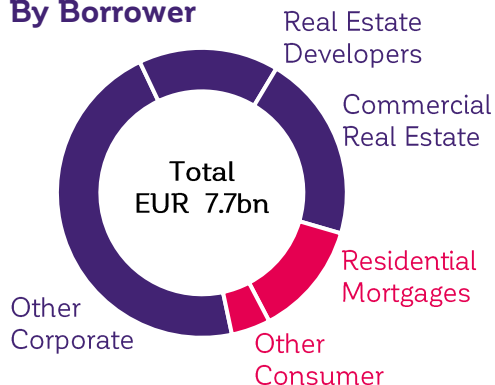
# Diverse Loan Portfolio

## A Balanced Diversification

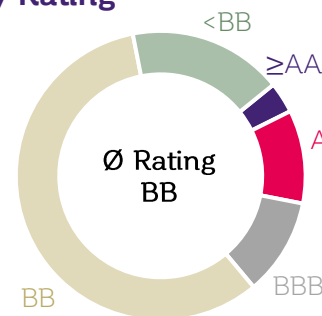
### By Geography



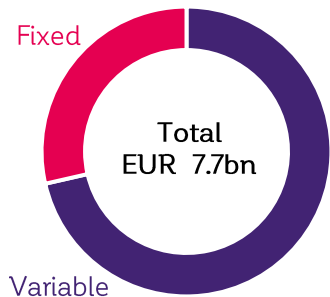
### By Borrower



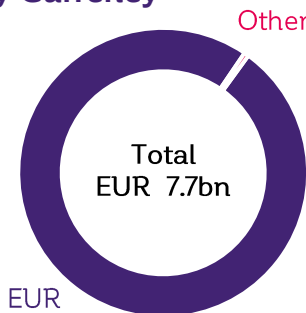
### By Rating



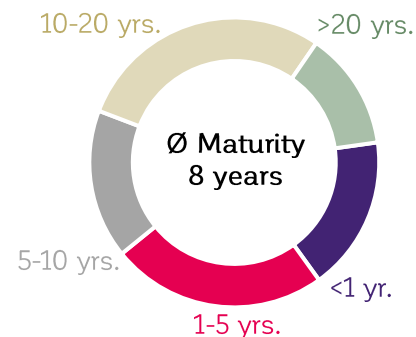
### By Interest Rate



### By Currency



### By Maturity

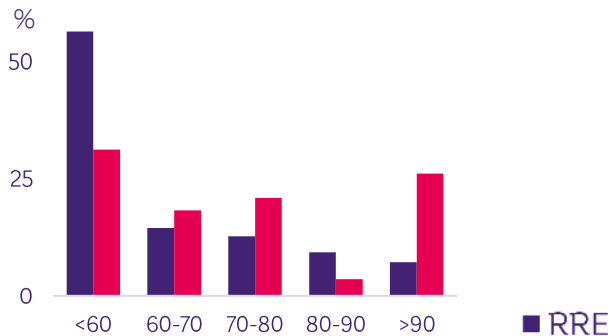


All data as of 31.12.2025.

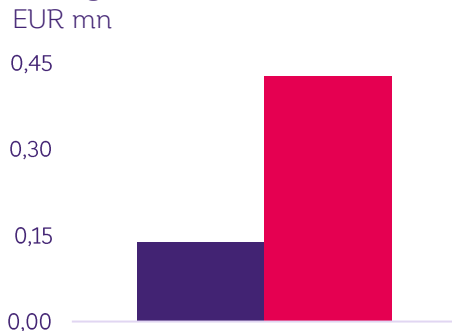
# Resilient Real Estate Portfolio

## An Important Backbone to Our Business

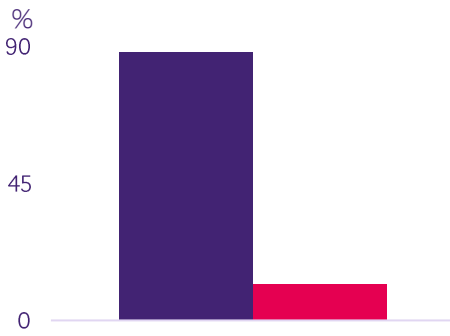
### Loan to Value Distribution



### Average Loan Size



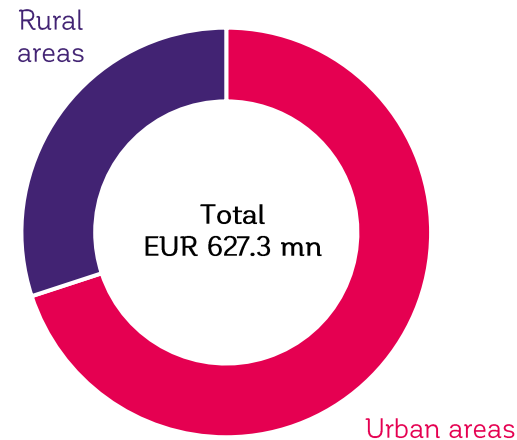
### Cover Pool Utilization



### Weighted Average LTV



### Cover Pool to 100% of Austrian Origin



All data as of 31.12.2025.  
For abbreviations, please consult glossary.

# 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, Controlling, Back Office, etc.

Tenure ends 10/28

**Digitalization**




**Dietmar Böckmann**

Responsible for Digital Business, IT, Operations, etc.

Tenure ends 06/31

**Foreign Markets**




**Renata Maurer Nikolic**

Responsible for International Business

Tenure ends 03/28

**Chairwoman SB**



**Sabine Urmik**

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

Tenure ends 05/27

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# Glossary

**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

**LCR**

Liquidity coverage ratio

**LDR**

Loan/deposit ratio

**LLP**

Loan loss provisions

**NII**

Net interest income

**NPL**

Non-performing loans

**NPL Ratio**

NPL/total 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

**SME**

Small and middle-sized enterprises

**TREA**

Total risk exposure amount



# Contacts



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Supervisory authority: Financial Market Authority Austria, Division Banking and Securities Supervision  
Chamber/Professional Association: Chamber of Commerce and Industry Austria, Division Banking and Insurance  
Copy deadline: April 2026

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