

Investor Presentation

January 2026



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Who is BKS Bank?

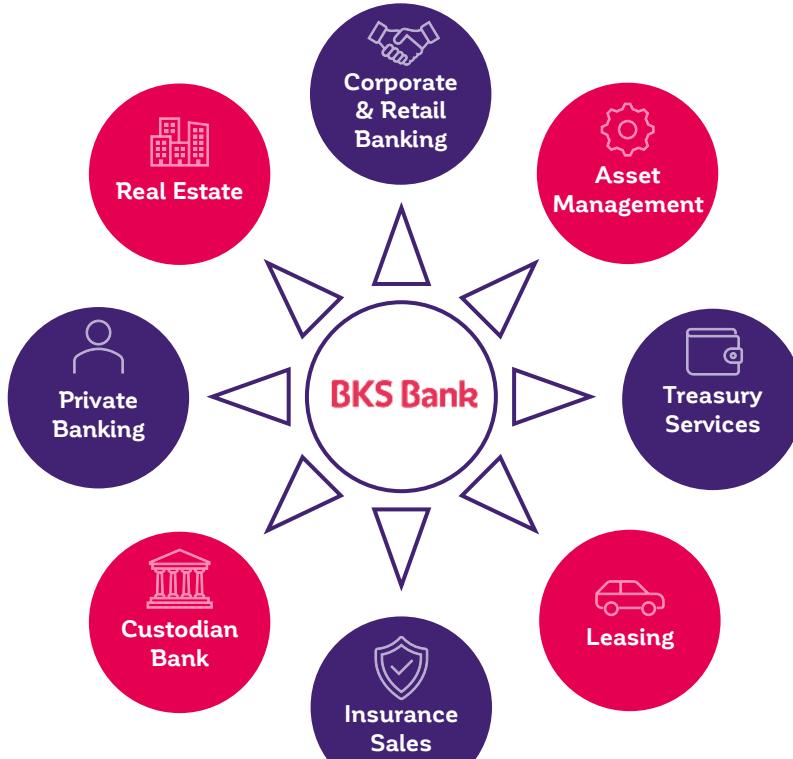
A Bank with a Unique Business Setup

- Independent and Stock-Listed
Total Assets ~EUR 11bn, Market Capitalization ~EUR 800mn
- 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

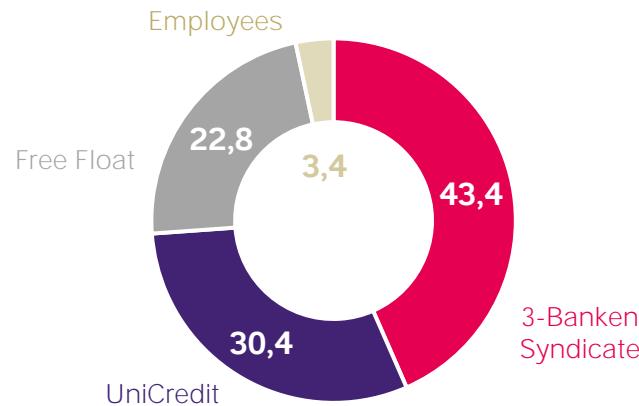


A Solid Bank

Stable Ownership, Sound Credit Ratings

Shareholder Structure

%

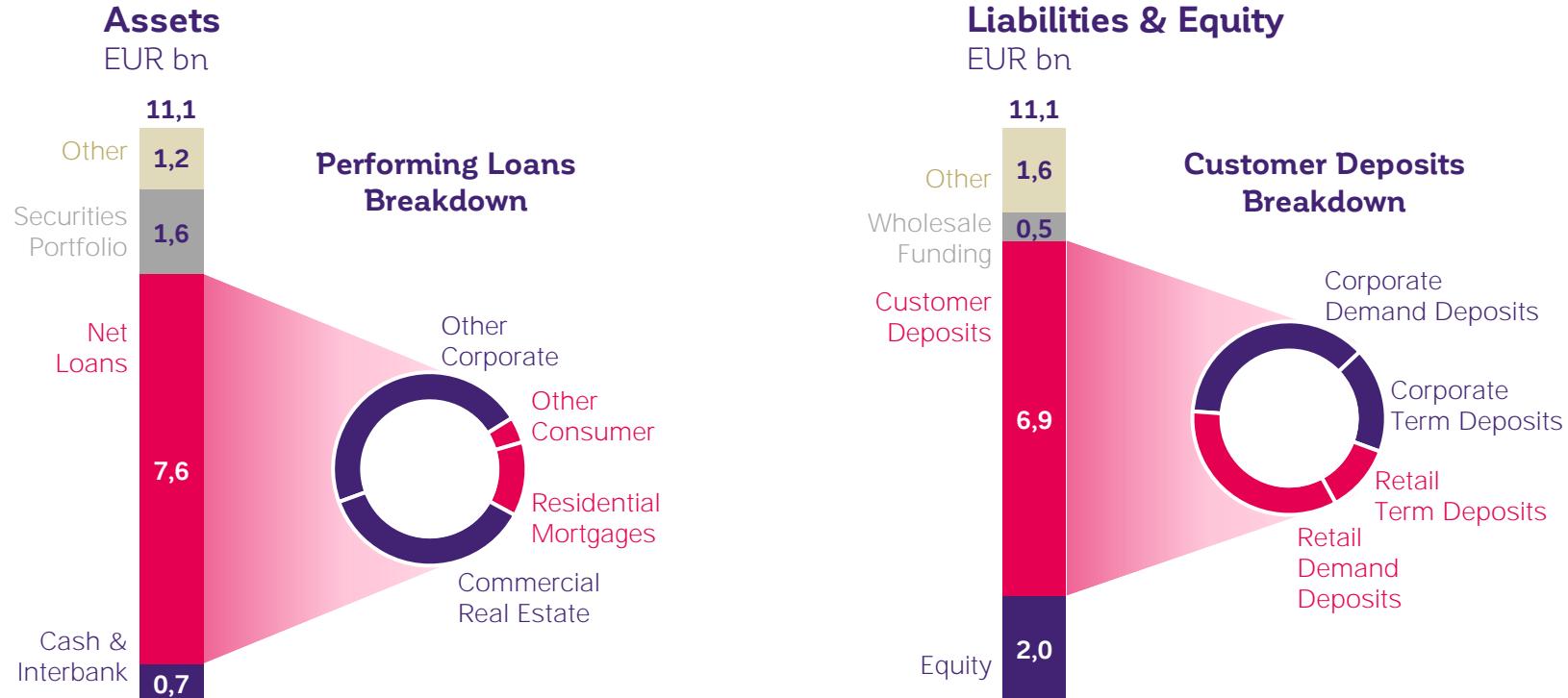


S&P Credit Ratings

	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



All data as of 30.09.2025.

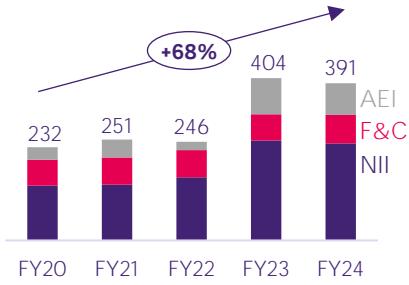
For abbreviations, please consult glossary.

Strong Track Record

Strict Discipline Drives Growth

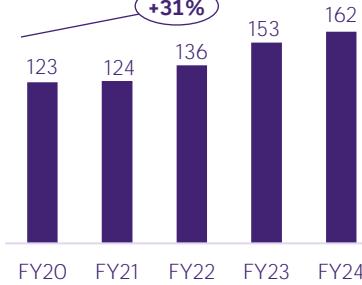
Operating Income

EUR mn



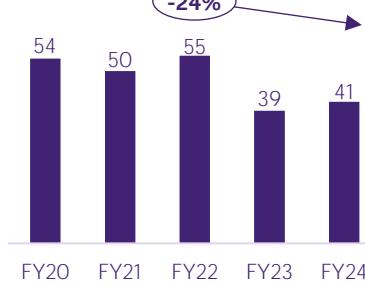
Operating Expenses

EUR mn



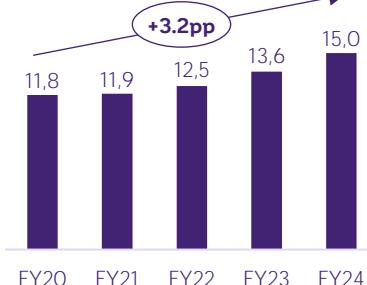
Cost-income Ratio %

Cost-income Ratio %



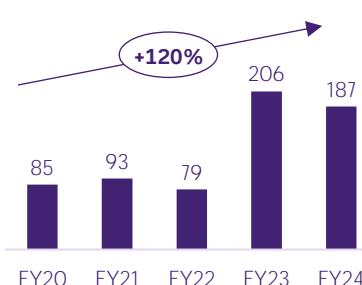
CET 1-Ratio %

Margin over Volume



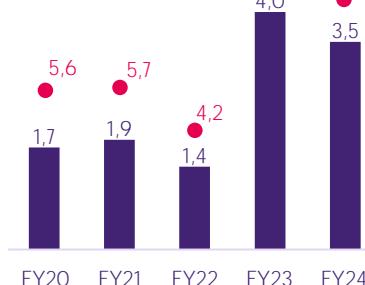
Pre-Tax Result

Cost Discipline



ROE %

Risk Discipline



Key Drivers



Margin over Volume



Cost Discipline



Risk Discipline



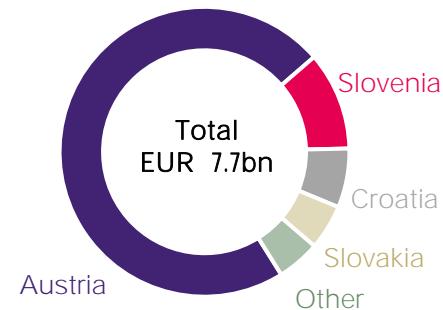
Capital Allocation Discipline

For abbreviations, please consult glossary.

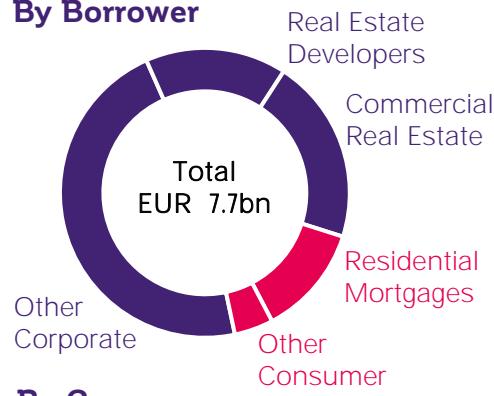
Diverse Loan Portfolio

A Balanced Diversification

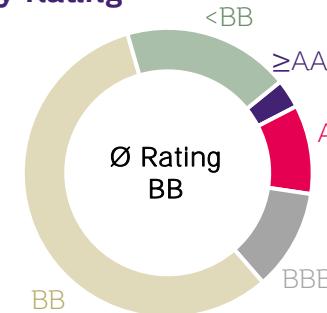
By Geography



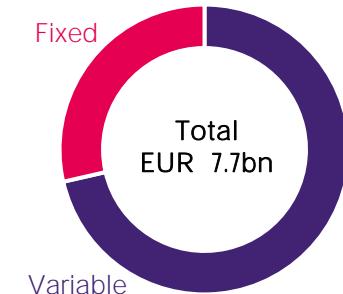
By Borrower



By Rating



By Interest Rate



By Currency



By Maturity



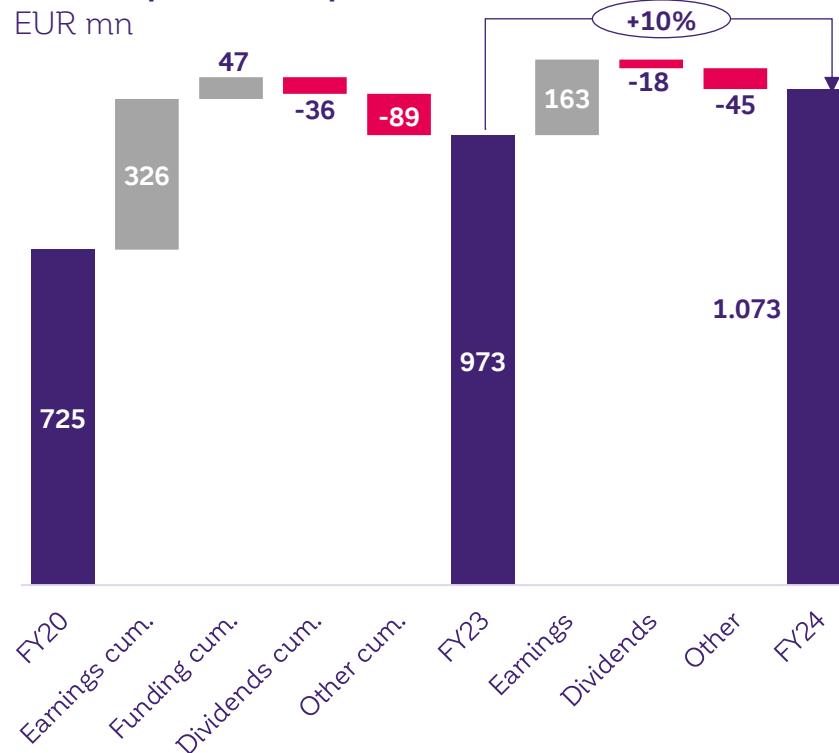
All data as of 30.09.2025.

Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

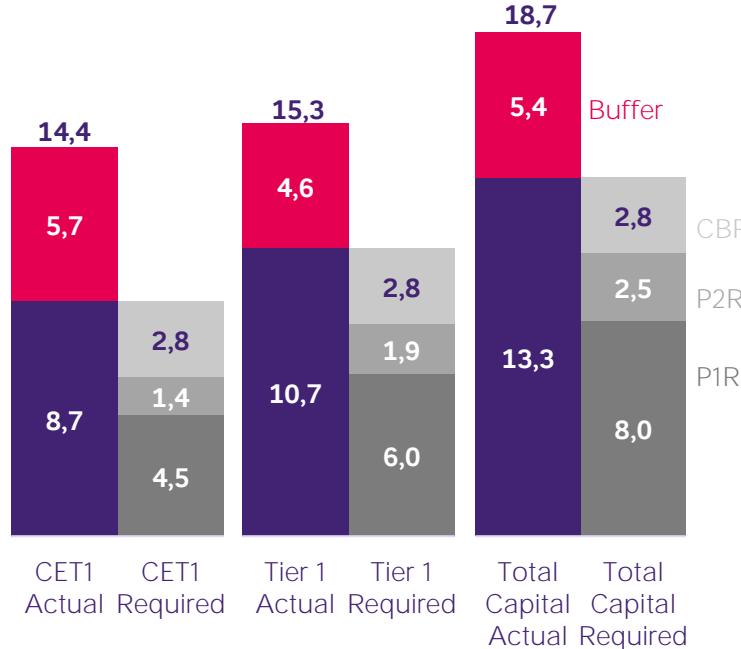
Tier 1 Capital Development

EUR mn



Capital Ratios and Requirements

% of TREA



Data as of 30.09.2025.

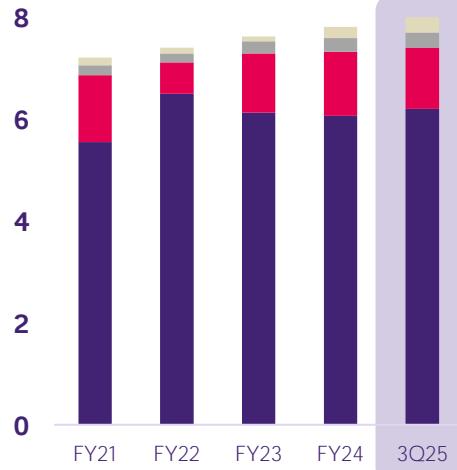
For abbreviations, please consult glossary.

Sound Asset Quality

Conservative Risk Approach

Gross Loans by Stage

EUR bn



NPL-Ratio %

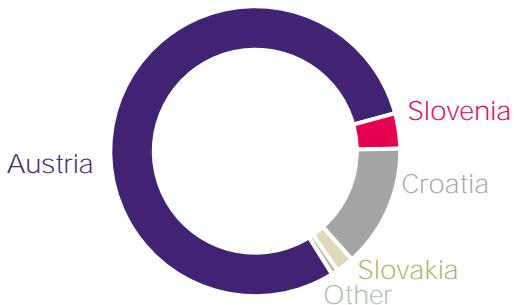
2.2	2.1	2.9	3.2	3.5
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NPL Coverage (CR III) %

91.0	86.0	87.5	91.8	90.3
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For abbreviations, please consult glossary.

Non-Performing Loans, 3Q25 By Geography



By Borrower



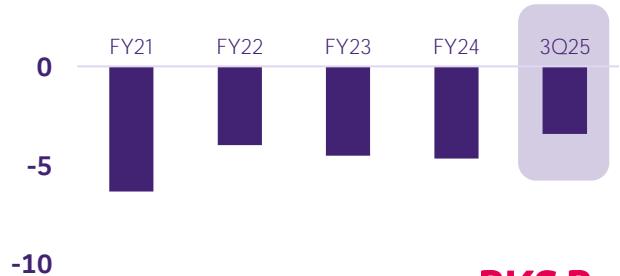
Loan Loss Provisions EUR mn

Cost of Risk bps, rhs



Equity Capital PV Sensitivity

% at 100 bps interest rate increase

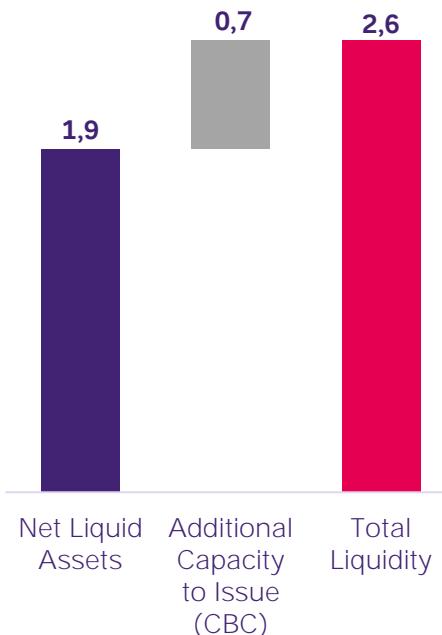


Varied Sources of Liquidity

Best-in-Class Liquidity Position

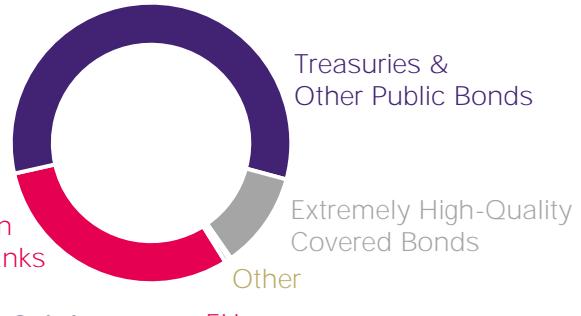
Liquid Assets

EUR bn

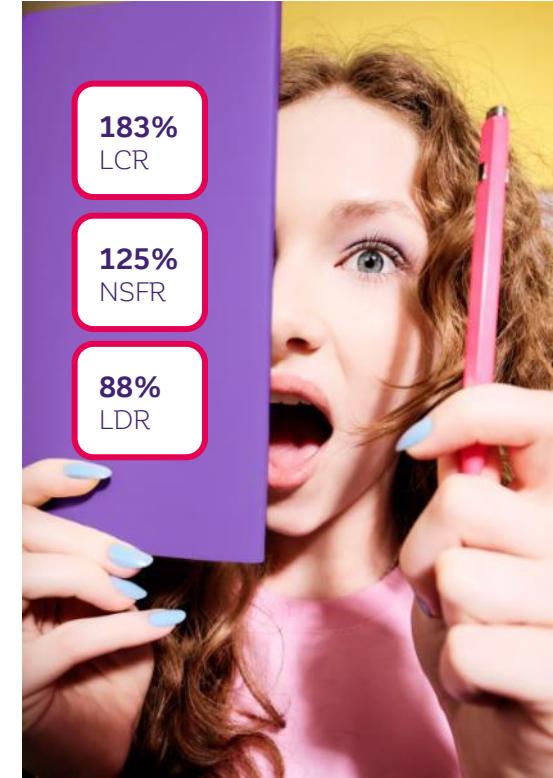
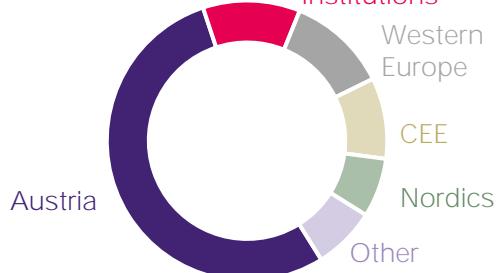


High Quality Liquid Assets

By Issuer



By Origin



All data as of 30.09.2025.

For abbreviations, please consult glossary.

First Mover in Sustainable Banking

A Long-Standing Tradition

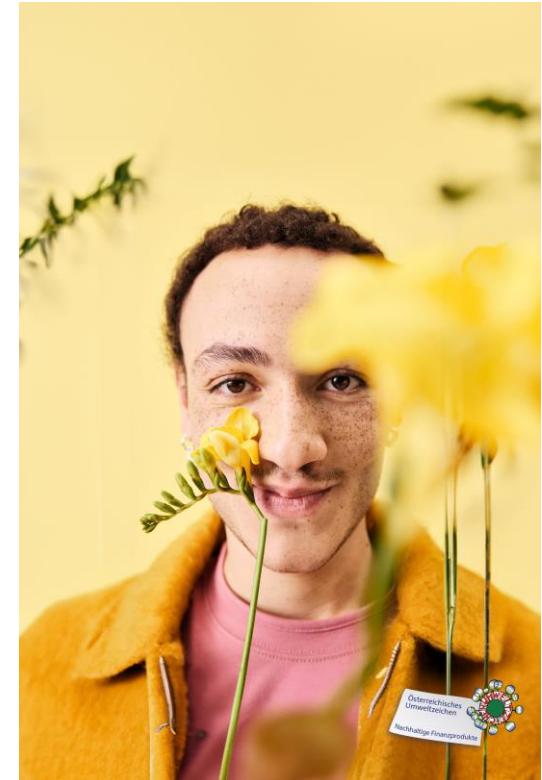
BKS Bank		Position within peer group
Results		
MSCI ESG RATINGS A	A	Mid tier
Corporate ESG Rating Primo ISS ESG	C+	Top 5%
VÖNIXX INDEX 25 YEARS MEMBER 28	B+	Top 20 in Austria
Quality and ESG certifications		
EFQM RECOGNISED BY EFQM 2023 ★★★★★	EMAS GEMEINTES UMWELTMANAGEMENT AT-000735	GREEN BRAND Austria 2024/2025

Sustainability Pioneer
on the Vienna Stock Exchange

First
Social Bond Issuer

Among the First
Green Bond Issuers

Won
VÖNIX Sustainability Award
for the 4th time in 2025



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Ambitious Digitalization Efforts

Close Client Relationships Also Online

Major Digitalization Achievements and Ambitions



Digitalization Objectives

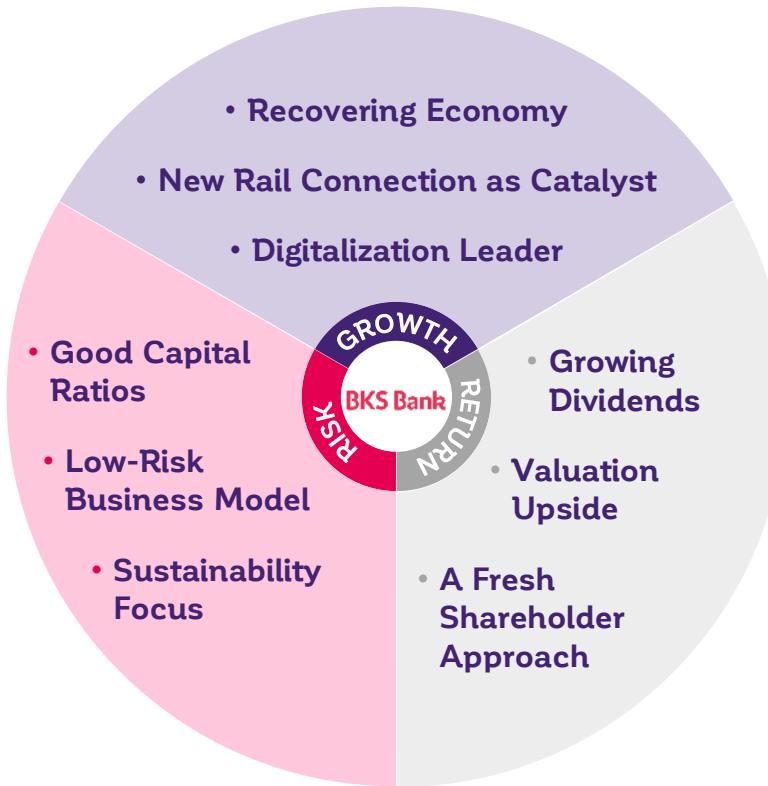
- Meet customers' financial needs in a **proactive, seamless and innovative** manner
- **Service excellence** – whether **in person or digital**
- Maintain **deep, enduring customer relationships**
- **More effective advice** thanks to more extensive data analysis
- Systematically evaluating **technology trends** to drive **long-term business value**

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Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return



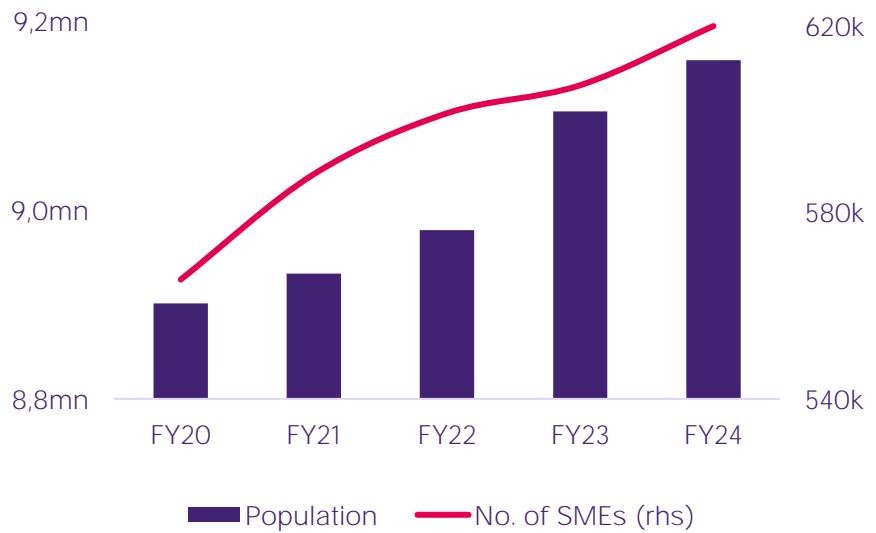
Rising Loan Volume, Growing Client Pool

A Favorable Position for Growth

Total Loans Outstanding in Austria
EUR bn



Population and Number of SMEs in Austria



Source: Statistics Austria.
For abbreviations, please consult glossary.

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 starting late 2025
- **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.¹



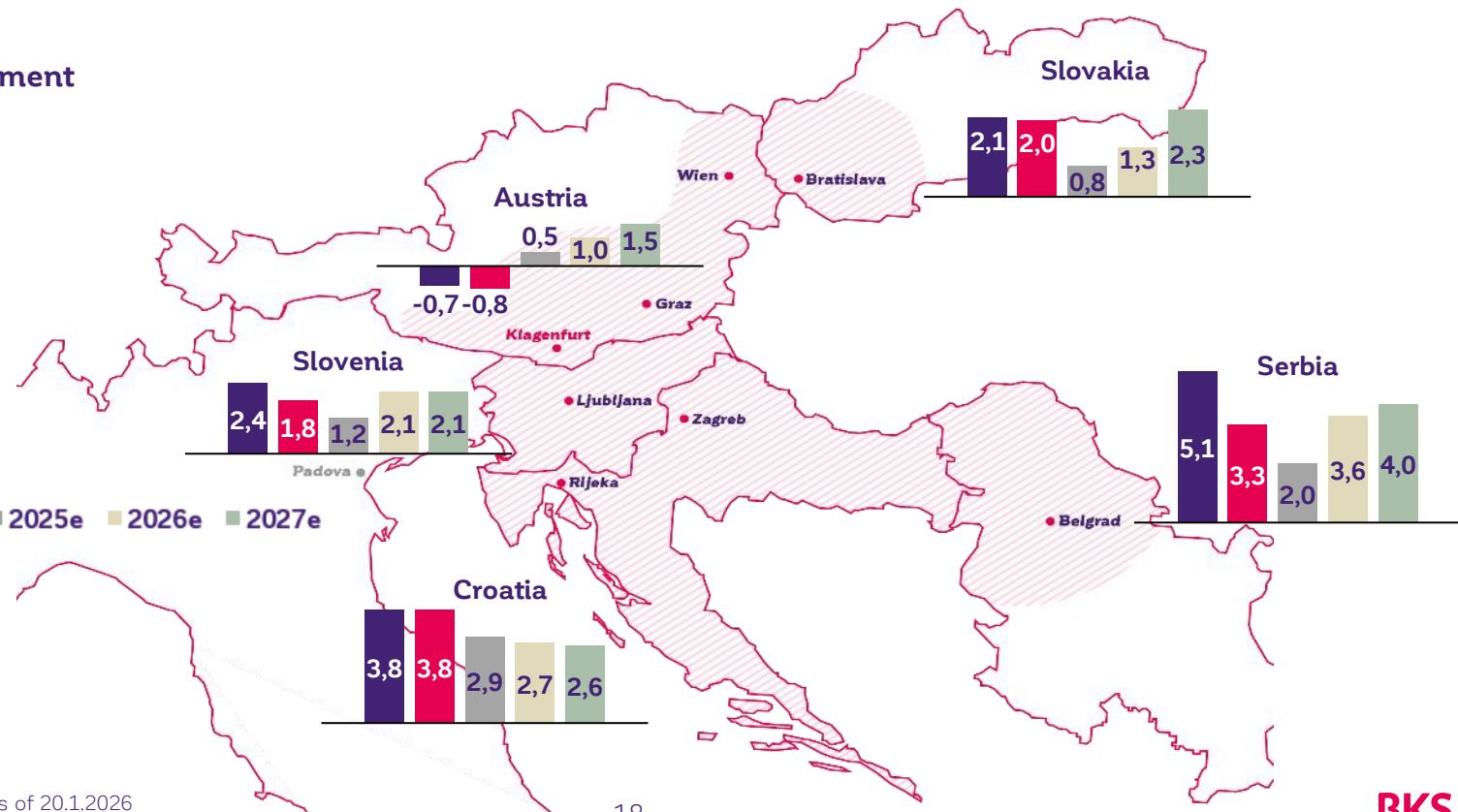
¹Source: Austrian Academy of Sciences,
Institute for Urban and Regional Research, 2002.

CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

GDP Development

Forecast %



Source: Bloomberg as of 20.1.2026

Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

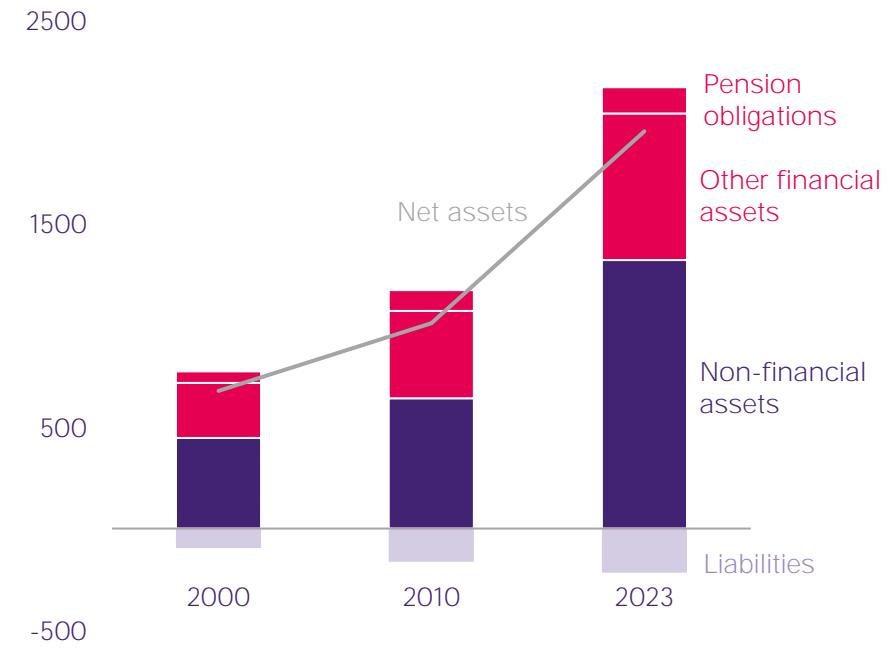
Baby Boomers Reach Retirement Age

Number of Annual Births in Austria



Value of Assets that Austrians own

EUR bn



Committed to Shareholder Value

The BKS Share is a Reliable Long-Term Investment

BKS Bank Share Price

EUR

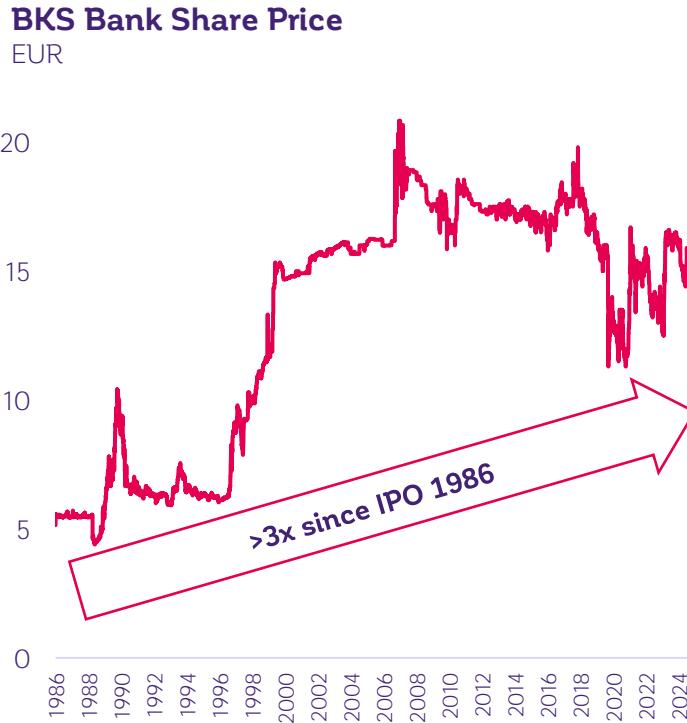
20

15

10

5

0



>3x since IPO 1986

**Total
shareholder
return
404.8%**

Dividend per Share

EUR cent

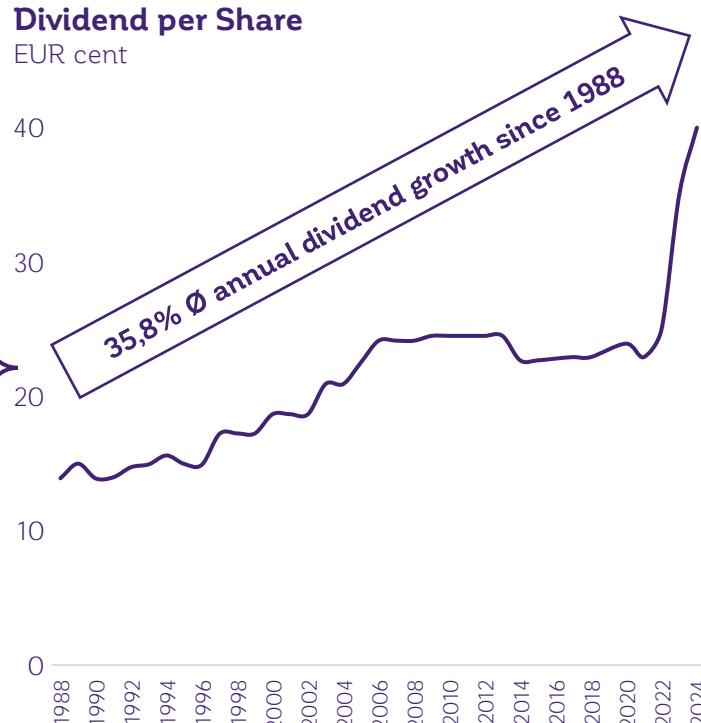
40

30

20

10

0

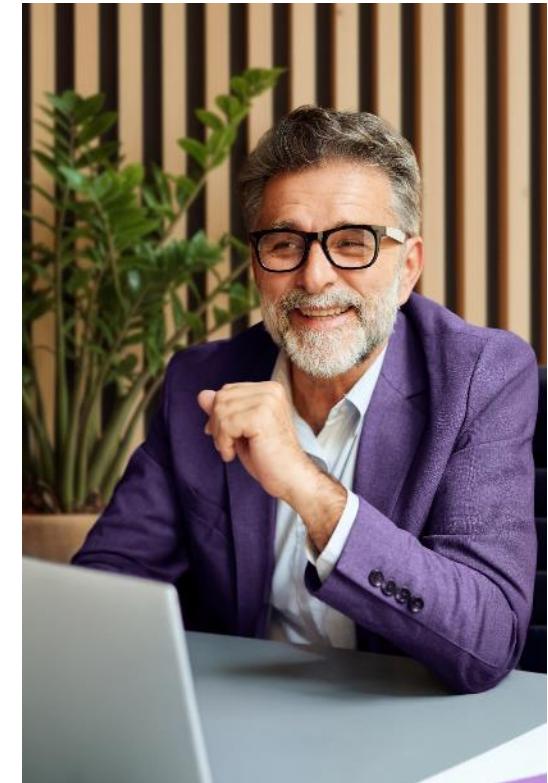


35.8% Ø annual dividend growth since 1988

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



Contents

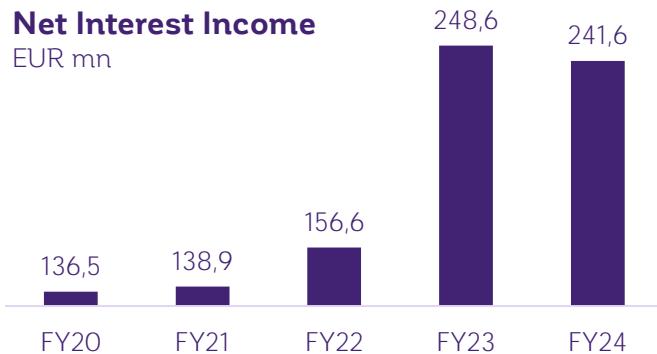
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Stable Returns

Driven by Interest and Financial Services

Net Interest Income

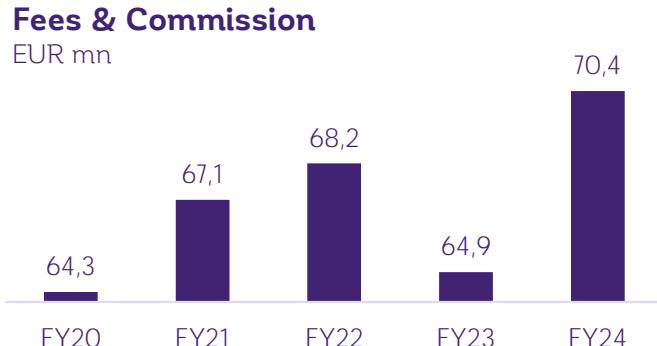
EUR mn



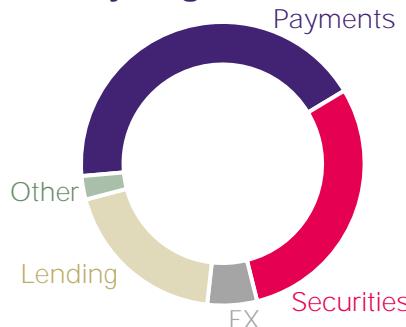
- Interest income defies current rate reduction trend
- **Balanced business model** thanks to two distinct pillars
- **Attractive offers for corporate clients** fosters F&C income

Fees & Commission

EUR mn



F&C by Origin



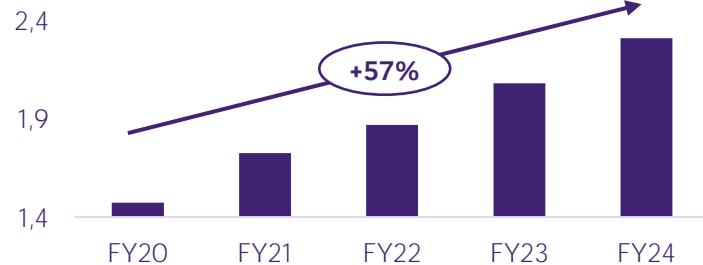
For abbreviations, please consult glossary.

Outstanding Retail Banking

Happy Clients, Growing Business

Retail Term- and Demand Deposits

EUR bn



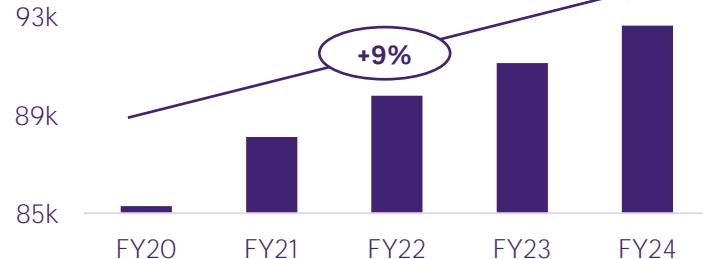
Client Satisfaction Survey

2024 Results

1.4

Client
Satisfaction¹

Number of Retail Accounts



57%

Net Promoter
Score



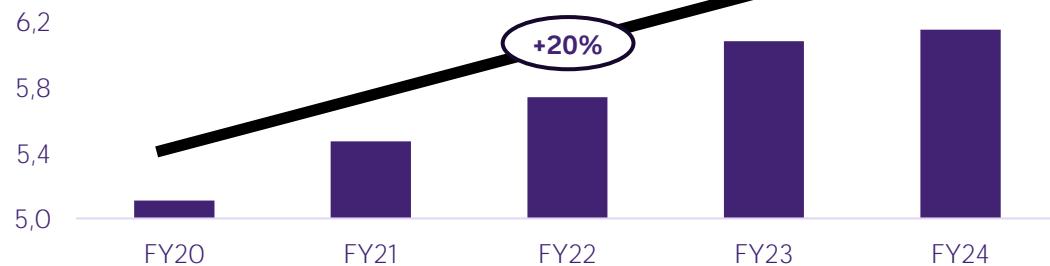
¹Satisfaction score range: 1 (best) to 5 (worst).

Expanding Corporate Banking

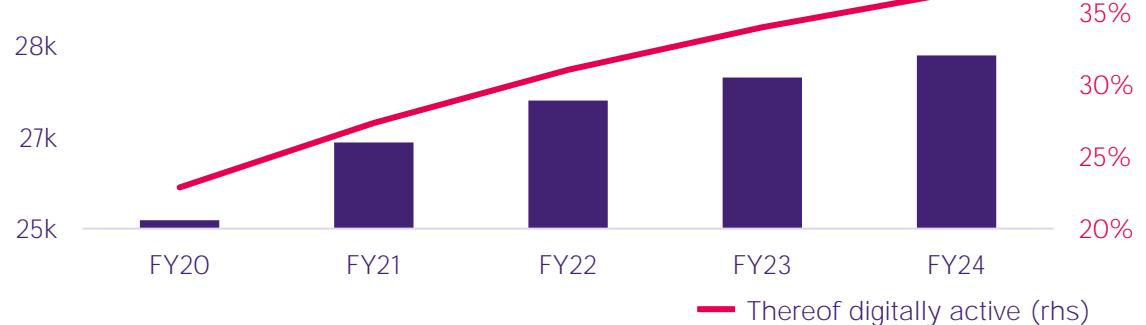
Driven by Adoption of Digital Solutions

Loan Demand

EUR bn



Number of Corporate Clients



For abbreviations, please consult glossary.

BKS is a Sustainable Banking Pioneer

A Sprouting Business

Sustainable Product Volume

EUR bn

1,6

1,2

0,8

0,4

0,0

29% Ø annual growth (CAGR)

FY20

FY21

FY22

FY23

FY24

■ Financing

■ Investment

Sustainable Asset Register

% of Finance Pool



According to the definitions of the Austrian National Bank.

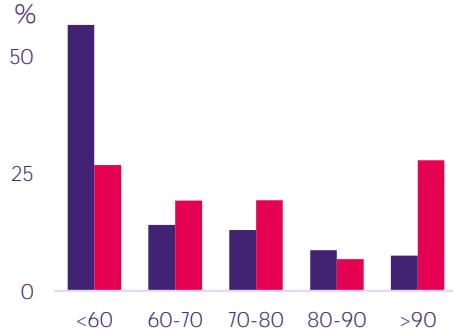
¹Sustainable real estate is defined as ecological and social.
Data as of 30.09.2025.

For abbreviations, please consult glossary.

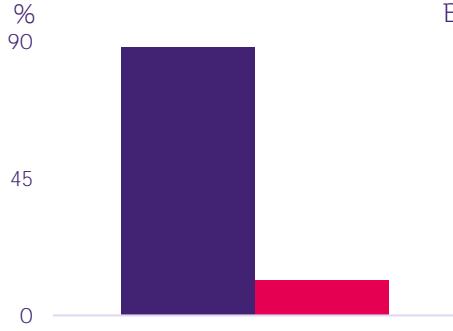
Resilient Real Estate Portfolio

An Important Backbone to Our Business

Loan to Value Distribution

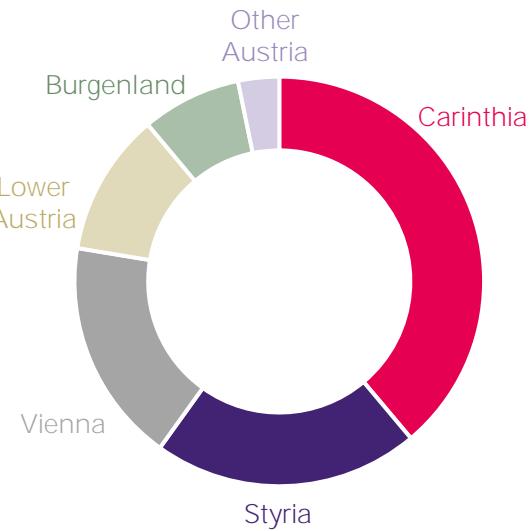


Cover Pool Utilization

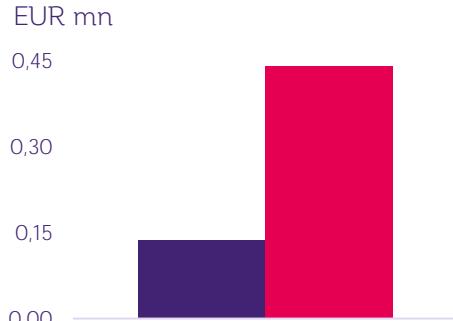


Cover Pool to 100% of Austrian Origin

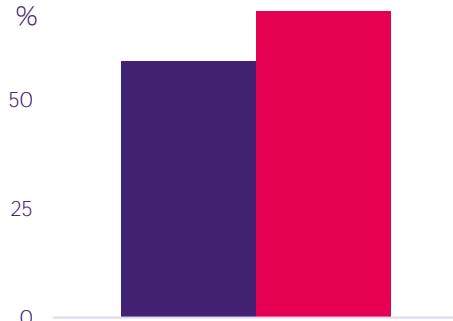
By Austrian Province



Average Loan Size



Weighted Average LTV



All data as of 30.09.2025.

For abbreviations, please consult glossary.

Seasoned Leadership

160 Years of Combined Experience

CEO



**Nikolaus
Juhász**

Responsible for
Domestic Business,
Real Estate, HR,
Communication, etc.

Tenure ends 06/29

CFO/CRO



Claudia Höller

Responsible for
Risk, Controlling, Back
Office, etc.

Tenure ends 02/26

Board Member



**Clemens
Bousquet**

Responsible for
Tasks will be assigned
starting 03/26

Tenure ends 10/28

Digitization



**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 Urnik

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

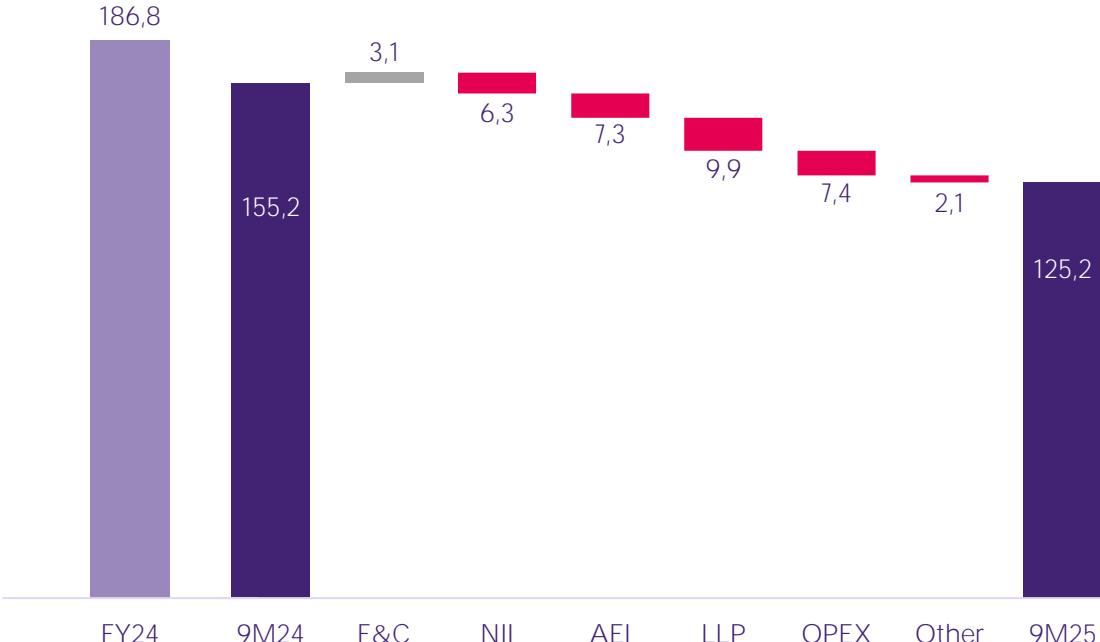
Tenure ends 05/27

9M25 Pre-Tax Result Development

Maintaining an Elevated Level of Profitability

Pre-Tax Result

EUR mn



- **NII** balanced thanks to divestment proceeds
- **F&C** profit from security business and payment transactions
- **LLP** up on weak macro environment in Austria
- **OPEX** rise following digitalization efforts

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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

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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Information contained in this Presentation

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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: January 2026

BIC: BFKKAT2K

Reuters Dealing Code: BKSK

Bloomberg Code: BKUS AV

LEI (Legal Entity Identifier): 529900B9P29R8W03IX88