

# 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

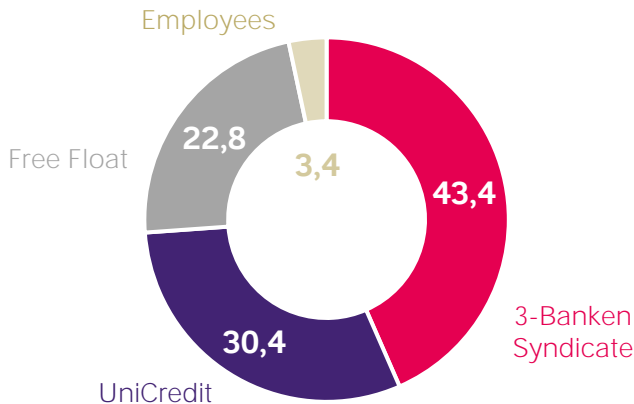


# A Solid Bank

Stable Ownership, Sound Credit Ratings

## Shareholder Structure

%

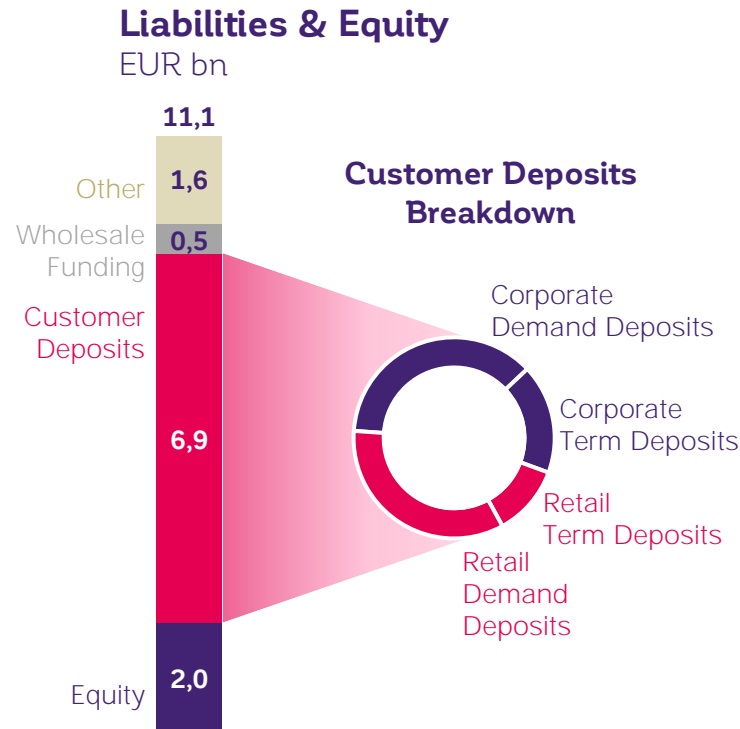
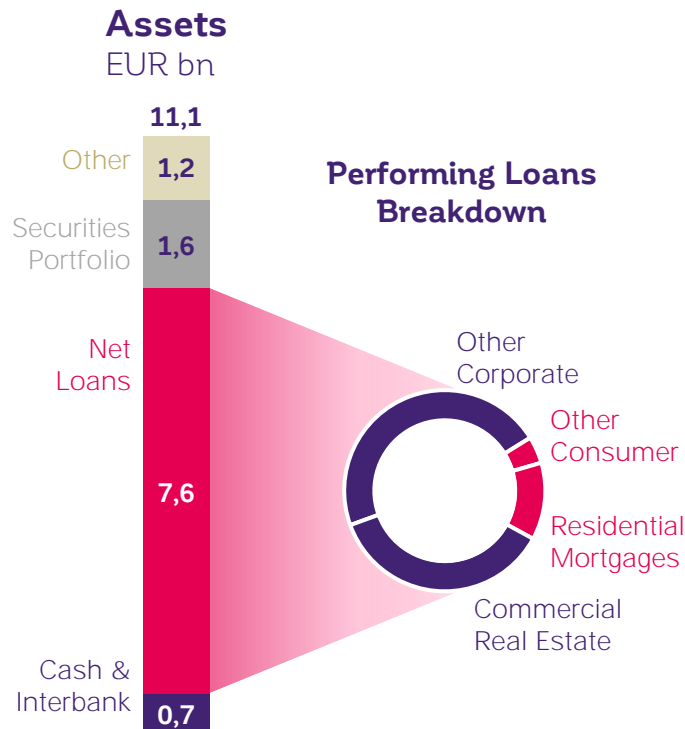


## S&P Credit Ratings

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

# Corporate Banking Origins

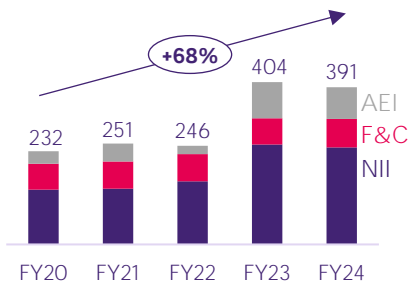
Growth Focus on Retail



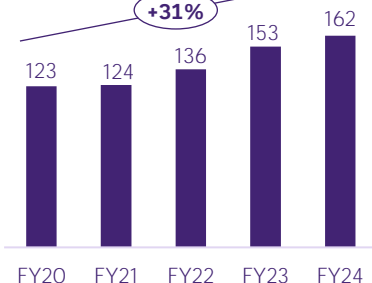
# Strong Track Record

Strict Discipline Drives Growth

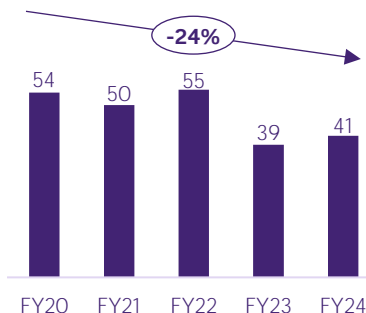
**Operating Income**  
EUR mn



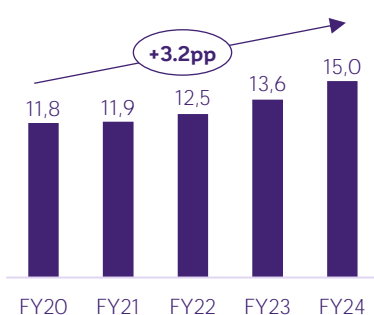
**Operating Expenses**  
EUR mn



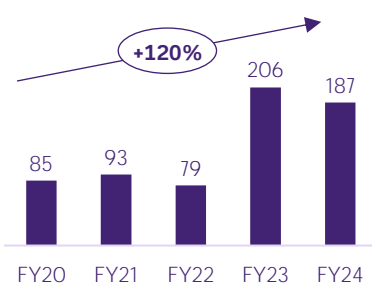
**Cost-income Ratio %**



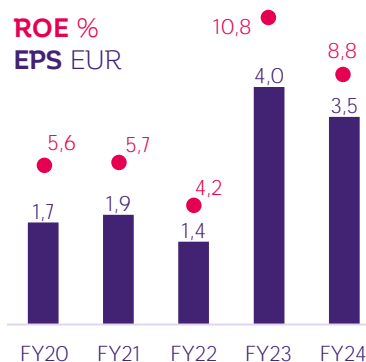
**CET 1-Ratio %**



**Pre-Tax Result**  
EUR mn



**ROE %**  
**EPS EUR**



## Key Drivers

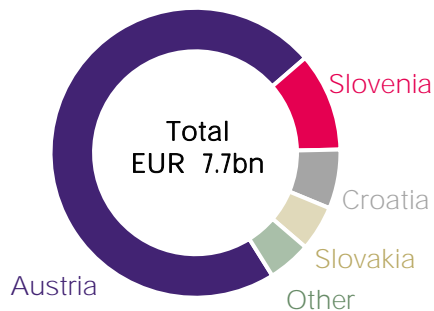
-  Margin over Volume
-  Cost Discipline
-  Risk Discipline
-  Capital Allocation Discipline

For abbreviations, please consult glossary.

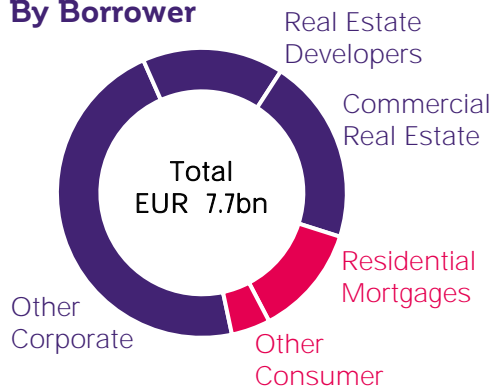
# Diverse Loan Portfolio

A Balanced Diversification

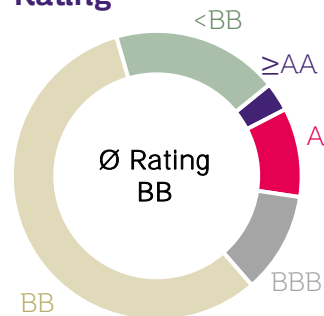
## By Geography



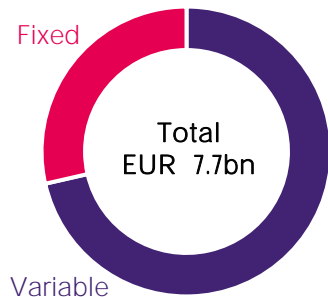
## By Borrower



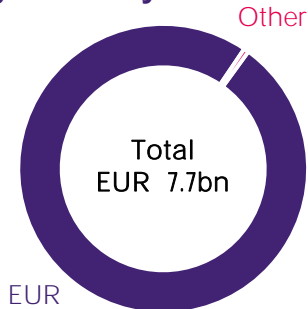
## By Rating



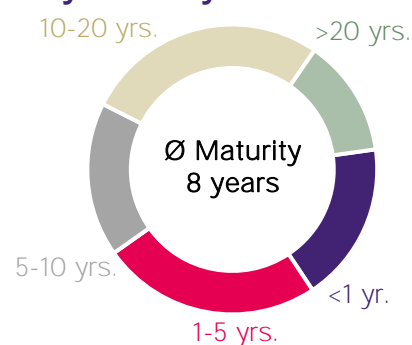
## By Interest Rate



## By Currency



## By Maturity



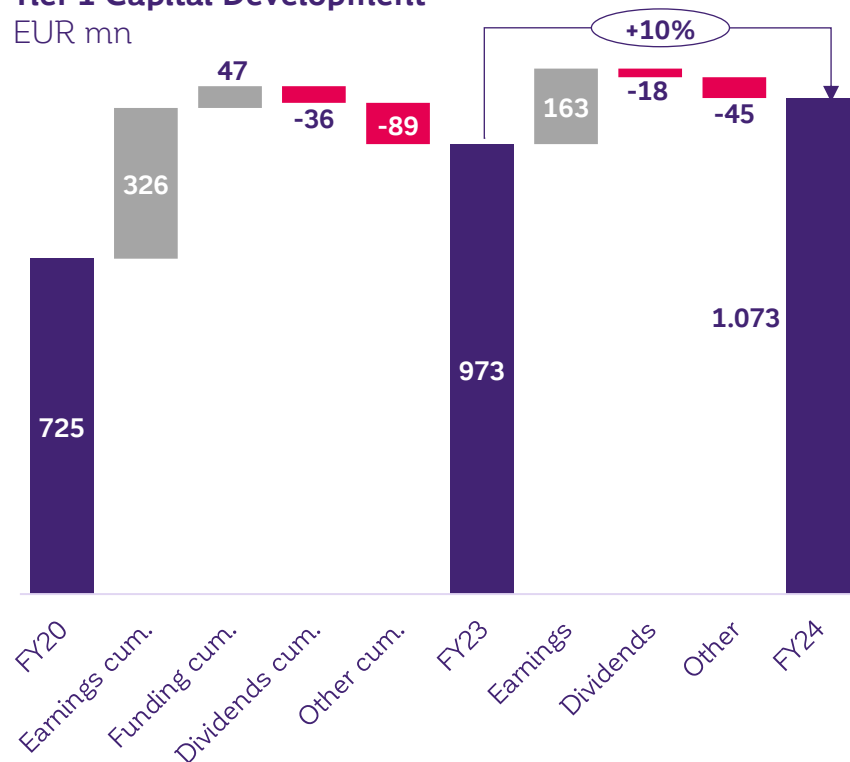


# Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

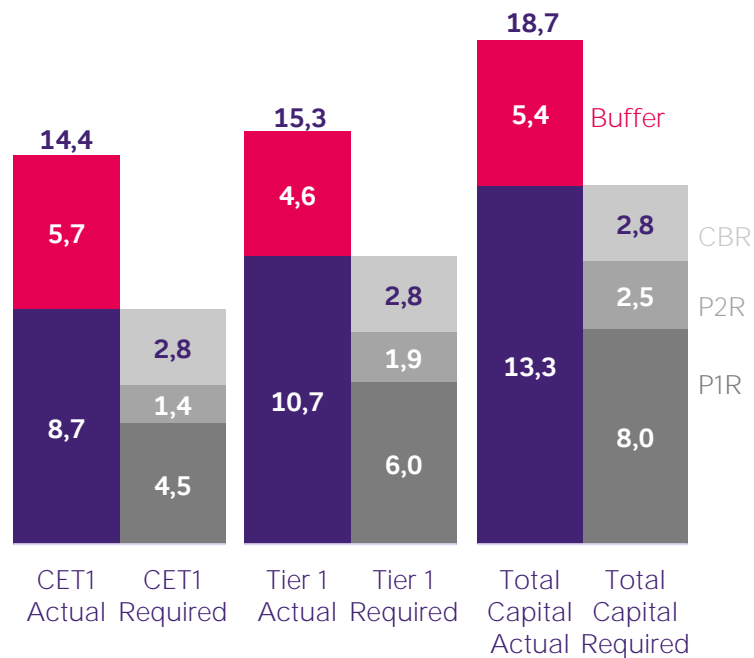
## Tier 1 Capital Development

EUR mn



## Capital Ratios and Requirements

% of TREA



Data as of 30.09.2025.

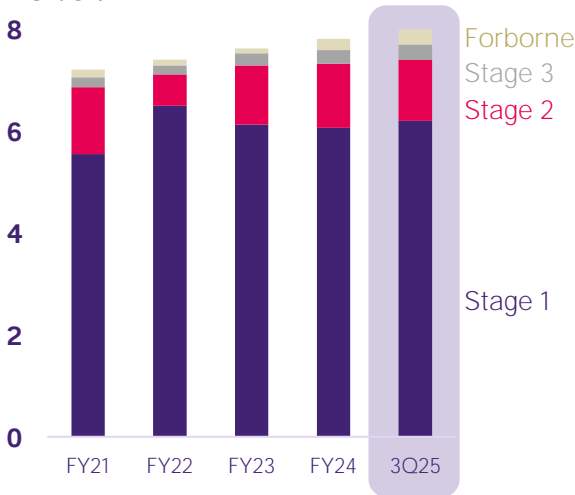
For abbreviations, please consult glossary.

# 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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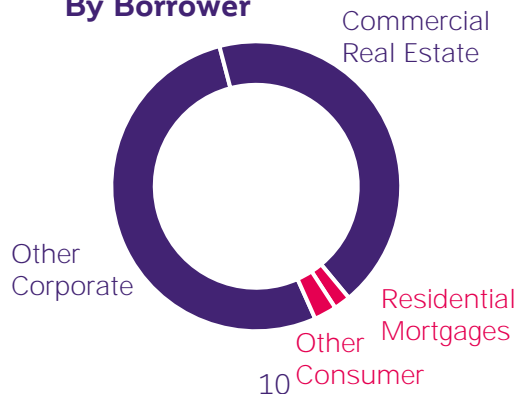
#### NPL Coverage (CR III) %

91.0	86.0	87.5	91.8	90.3
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### Non-Performing Loans, 3Q25 By Geography

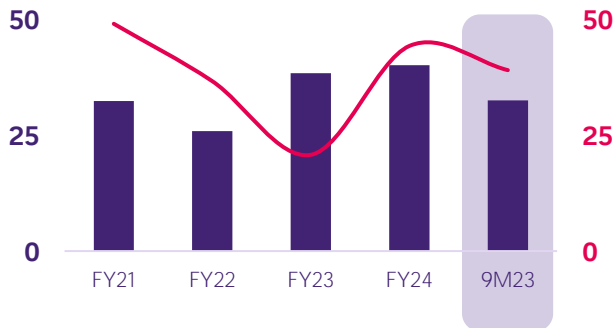


### By Borrower



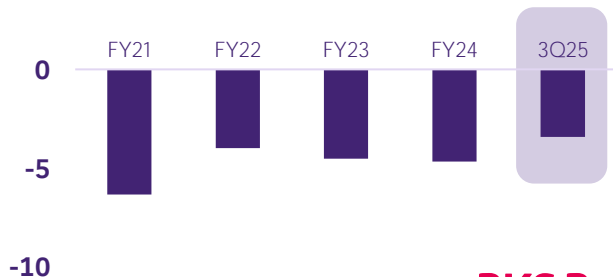
### Loan Loss Provisions EUR mn

Cost of Risk bps, rhs



### Equity Capital PV Sensitivity

% at 100 bps interest rate increase



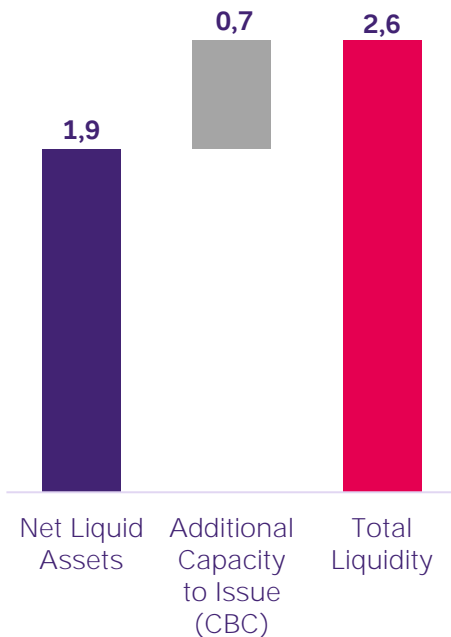
For abbreviations, please consult glossary.

# Varied Sources of Liquidity

## Best-in-Class Liquidity Position

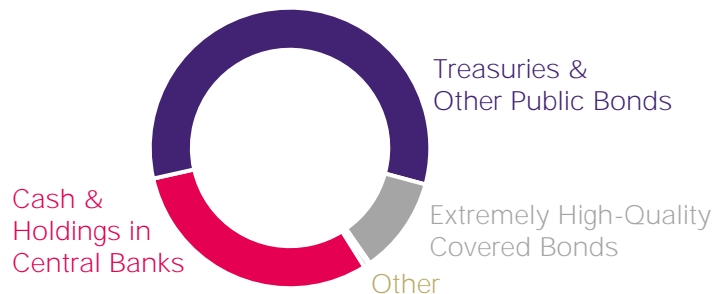
### Liquid Assets

EUR bn

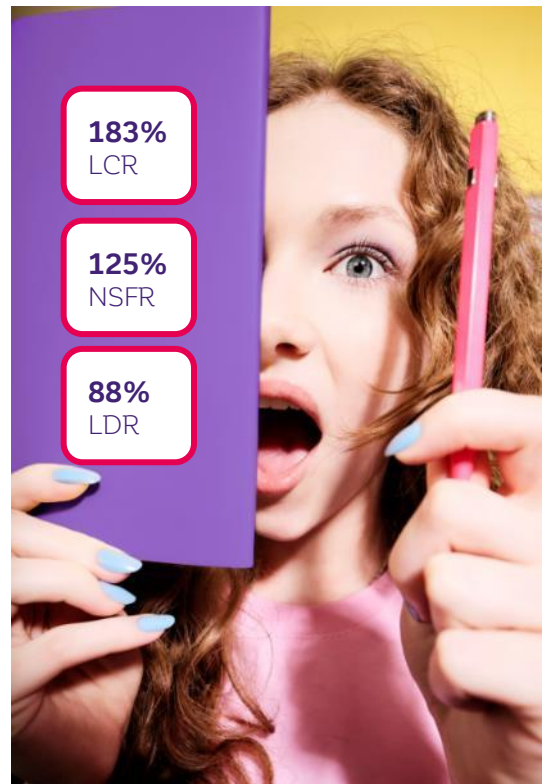
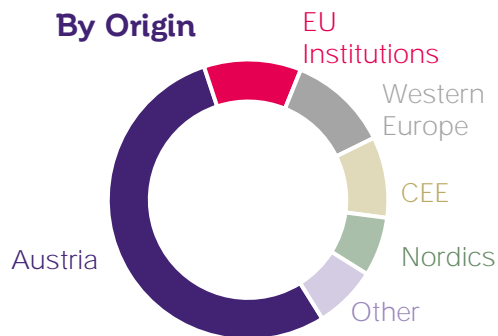


### High Quality Liquid Assets

#### By Issuer





#### By Origin



# First Mover in Sustainable Banking

A Long-Standing Tradition

BKS Bank Results		Position within peer group
	A	Mid tier
	C+	Top 5%
	B+	Top 20 in Austria
Quality and ESG certifications		
		

**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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# Ambitious Digitalization Efforts

Close Client Relationships Also Online

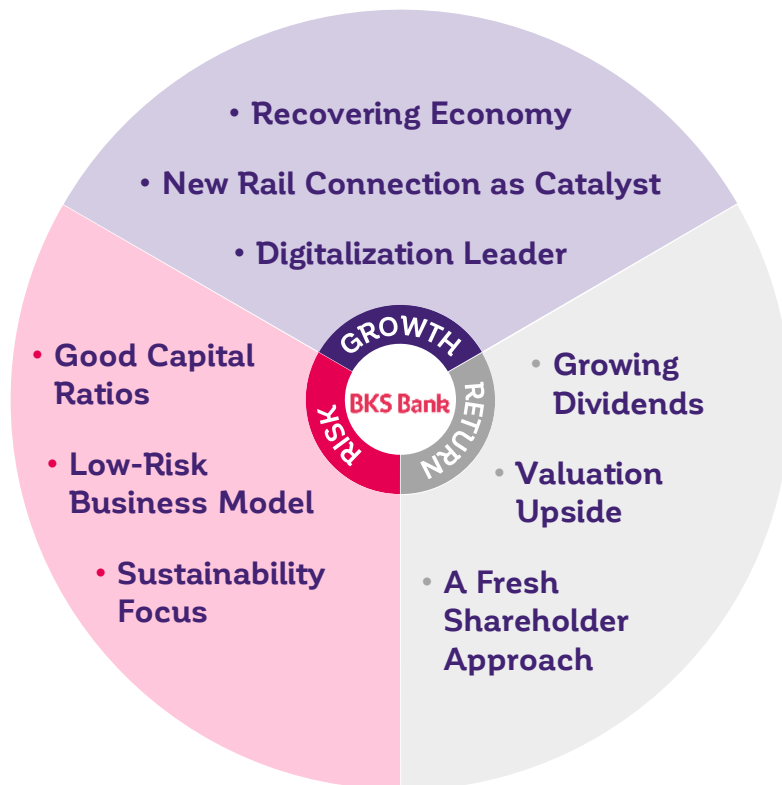
Major Digitalization Achievements and Ambitions					Digitalization Objectives
 Instant Payment	 Digital Identity Verification	 Online Mortgage Application	 Integrated E-shop in Banking App	 Mobile Account Opening	<ul style="list-style-type: none"><li>• Meet customers' financial needs in a <b>proactive, seamless and innovative</b> manner</li><li>• <b>Service excellence</b> – whether <b>in person or digital</b></li></ul>
 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	

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# Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return



**BKS Bank**

# Rising Loan Volume, Growing Client Pool

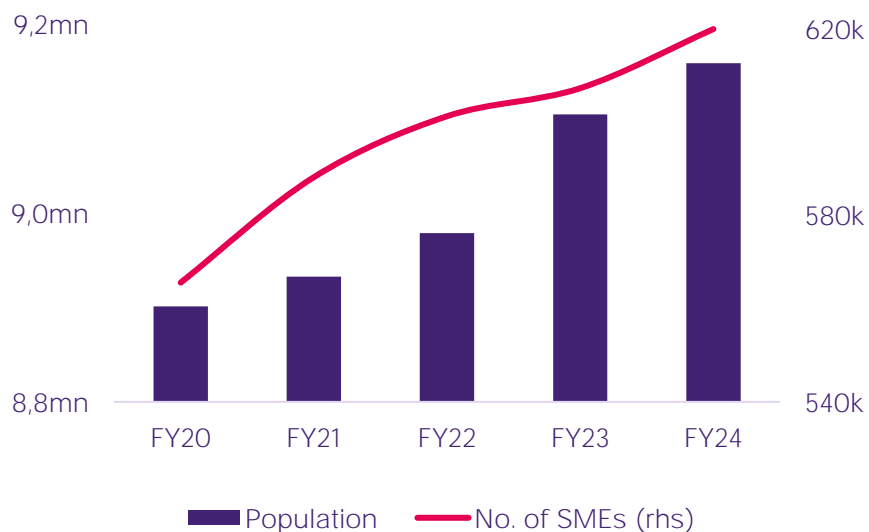
A Favorable Position for Growth

## Total Loans Outstanding in Austria

EUR bn



## Population and Number of SMEs in Austria

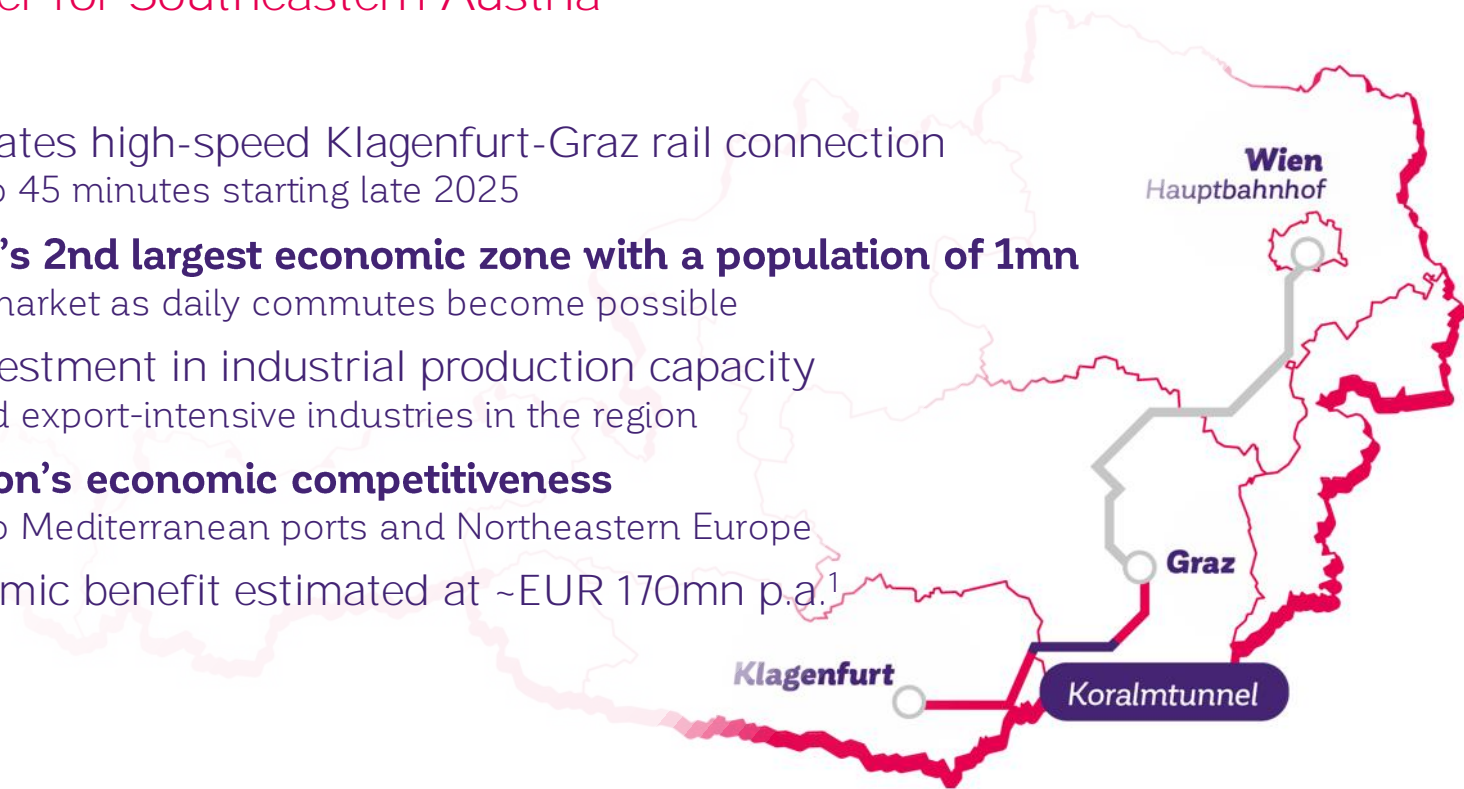




# Koralm Tunnel as Economic Catalyst

## A Game Changer for Southeastern Austria

- New tunnel creates high-speed Klagenfurt-Graz rail connection  
Cuts travel time to 45 minutes 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.<sup>1</sup>



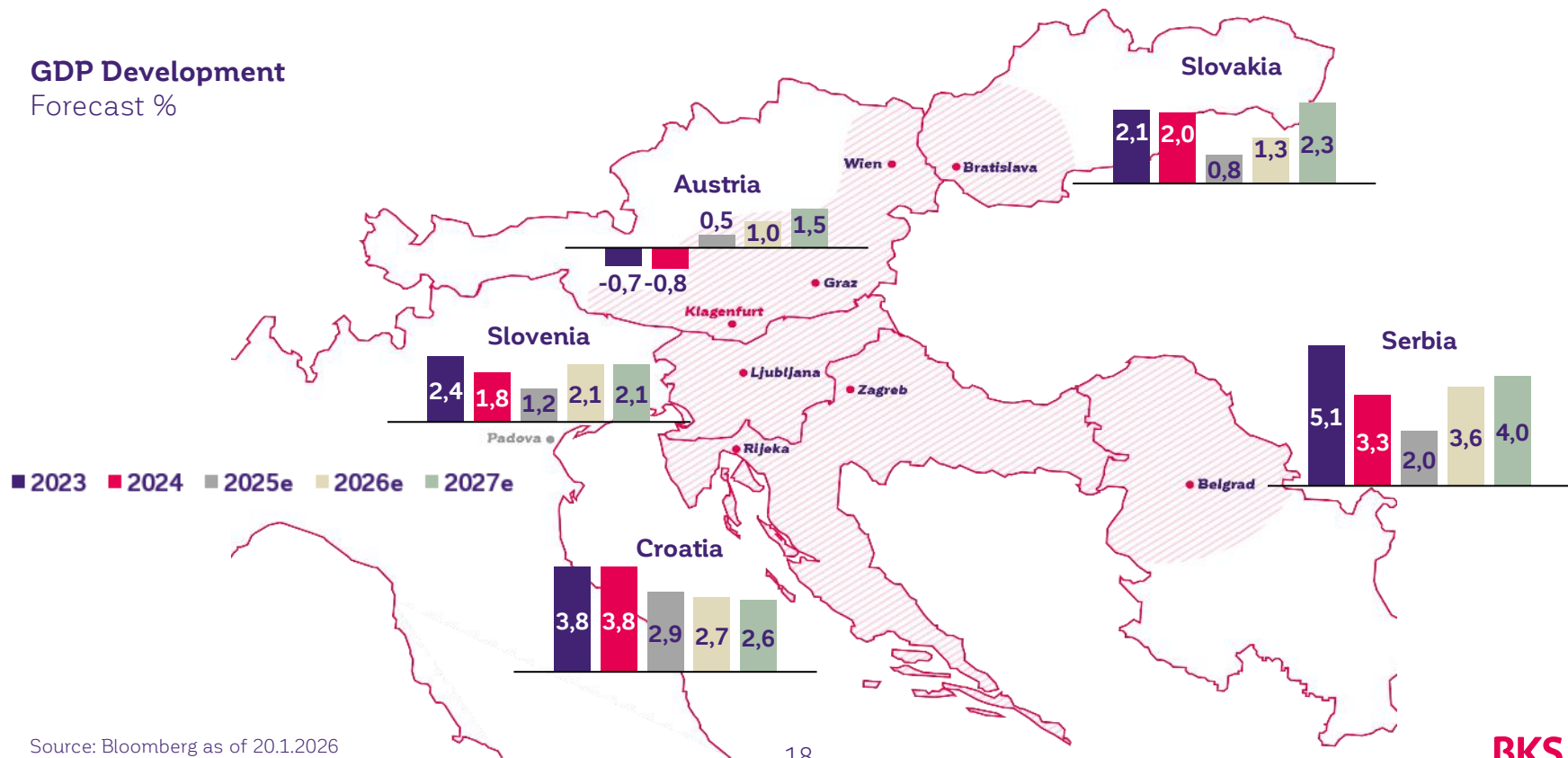
<sup>1</sup>Source: Austrian Academy of Sciences,  
Institute for Urban and Regional Research, 2002.

# CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

## GDP Development

Forecast %



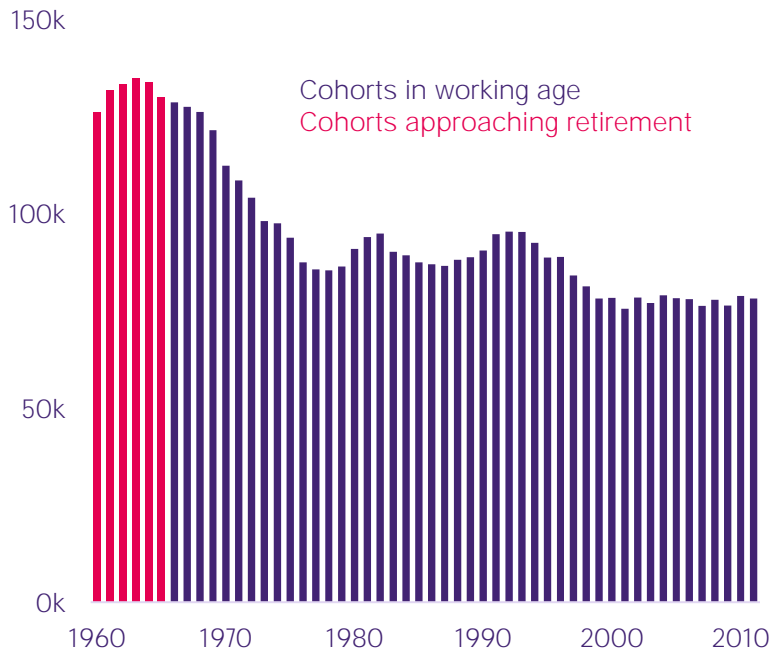
Source: Bloomberg as of 20.1.2026

# Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

## Baby Boomers Reach Retirement Age

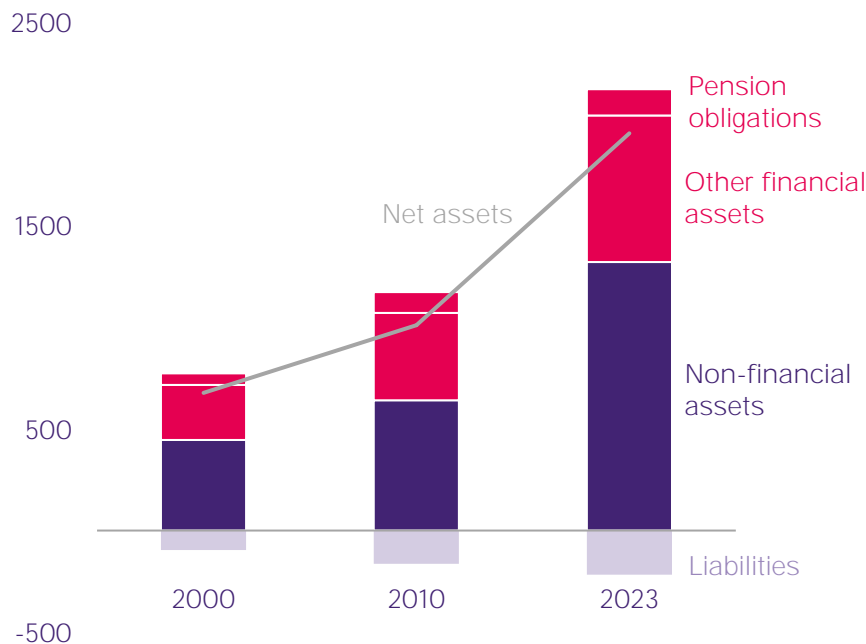
Number of Annual Births in Austria



Source: Statistics Austria, Austrian National Bank

## Value of Assets that Austrians own

EUR bn

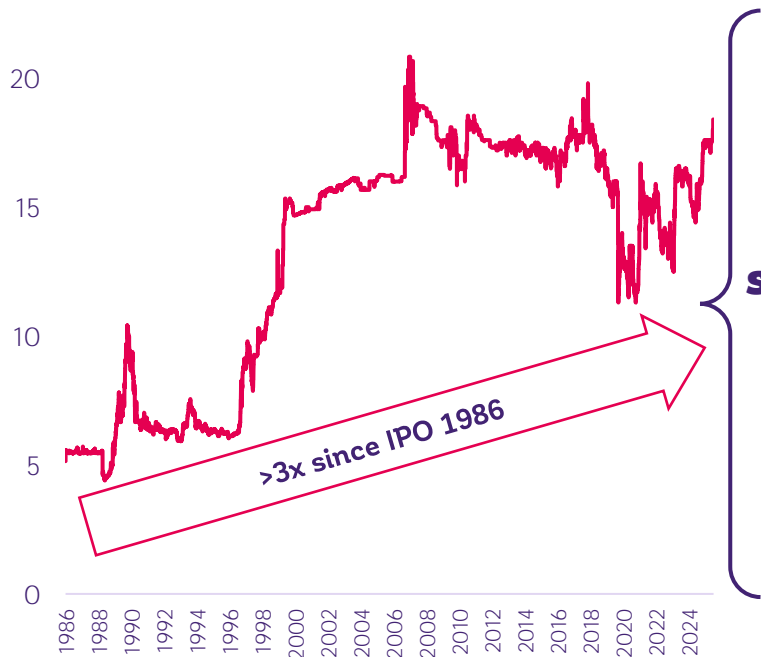


# Committed to Shareholder Value

The BKS Share is a Reliable Long-Term Investment

BKS Bank Share Price

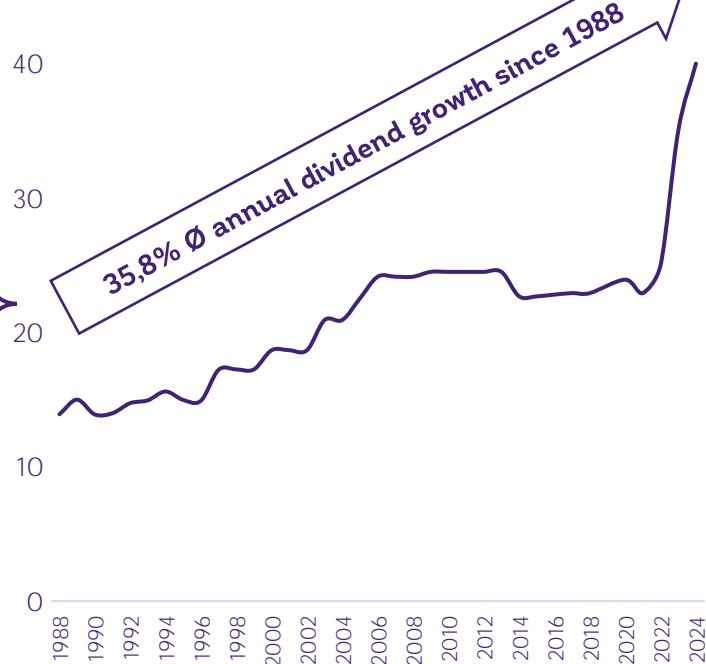
EUR



**Total  
shareholder  
return  
404.8%**

Dividend per Share

EUR cent



# 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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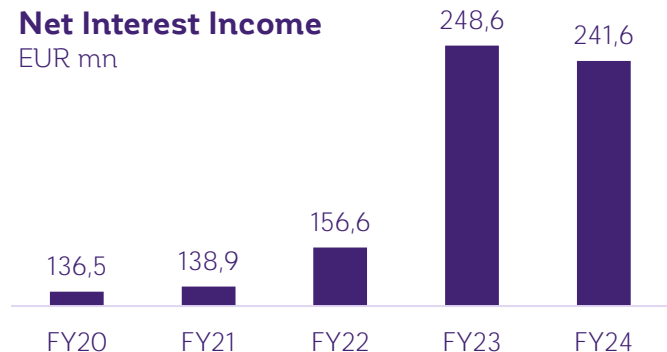
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# Stable Returns

Driven by Interest and Financial Services

## Net Interest Income

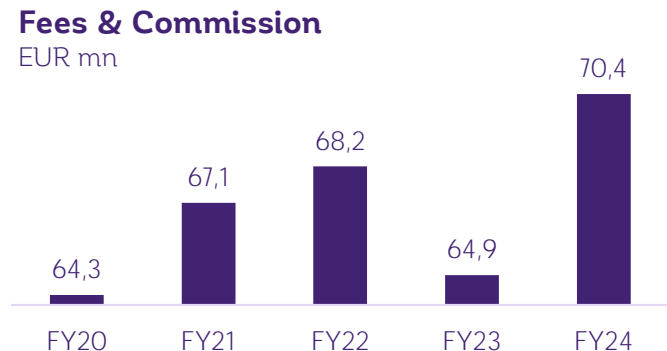
EUR mn



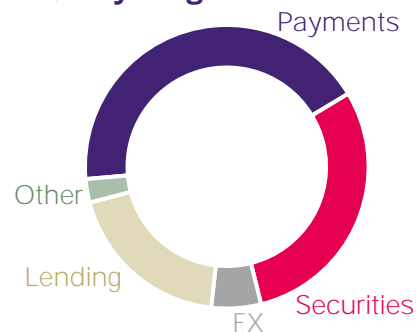
- Interest income defies current rate reduction trend
- **Balanced business model** thanks to two distinct pillars
- **Attractive offers for corporate clients** fosters F&C income

## Fees & Commission

EUR mn



## F&C by Origin

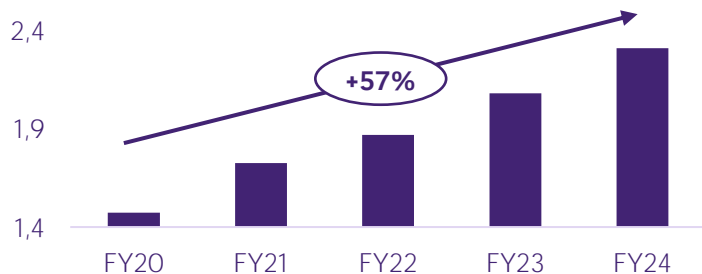


# Outstanding Retail Banking

Happy Clients, Growing Business

## Retail Term- and Demand Deposits

EUR bn

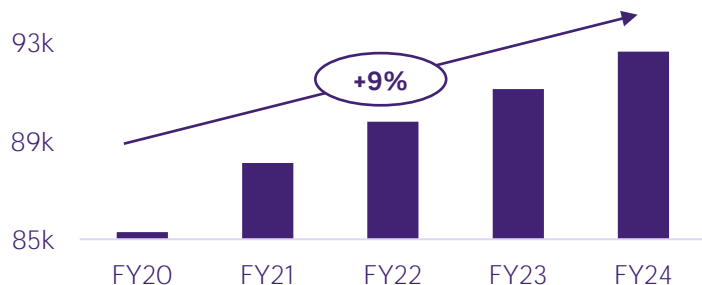


## Client Satisfaction Survey

2024 Results

**1.4**  
Client  
Satisfaction<sup>1</sup>

## Number of Retail Accounts



**57%**  
Net Promoter  
Score

<sup>1</sup>Satisfaction score range: 1 (best) to 5 (worst).



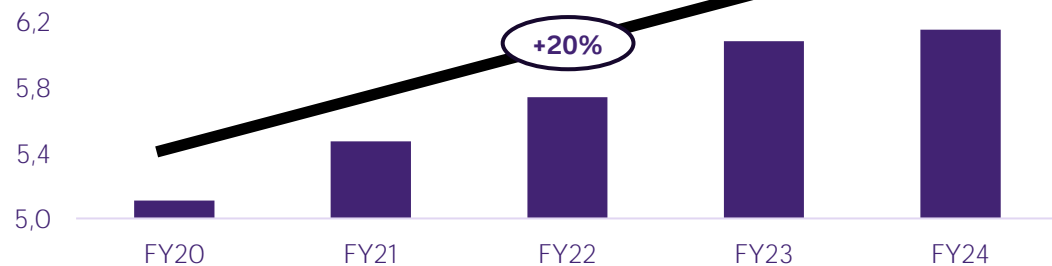


# Expanding Corporate Banking

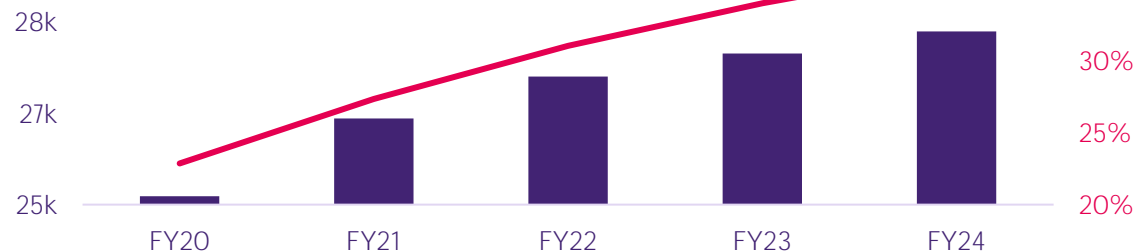
Driven by Adoption of Digital Solutions

## Loan Demand

EUR bn



## Number of Corporate Clients



— Thereof digitally active (rhs)



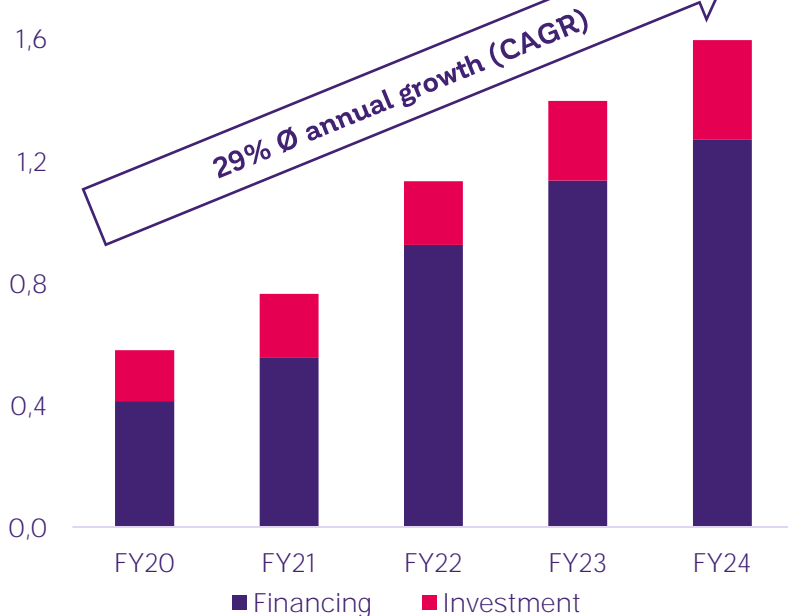
**BKS Bank**

# BKS is a Sustainable Banking Pioneer

## A Sprouting Business

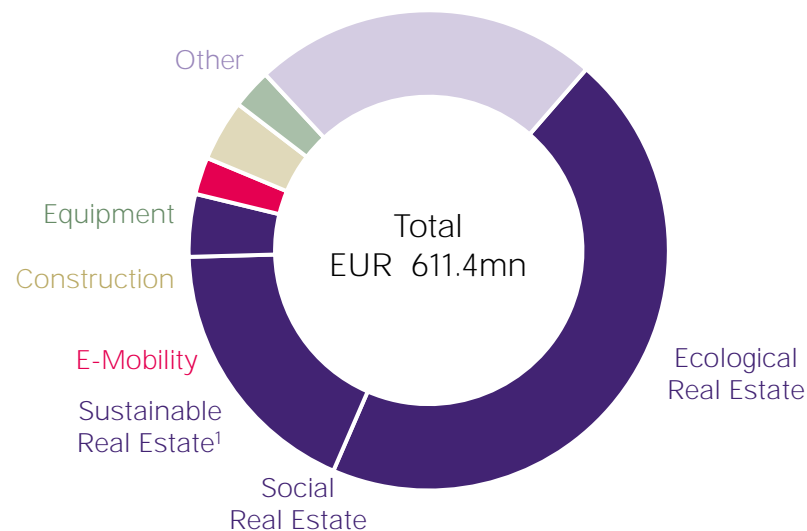
### Sustainable Product Volume

EUR bn



### Sustainable Asset Register

% of Finance Pool

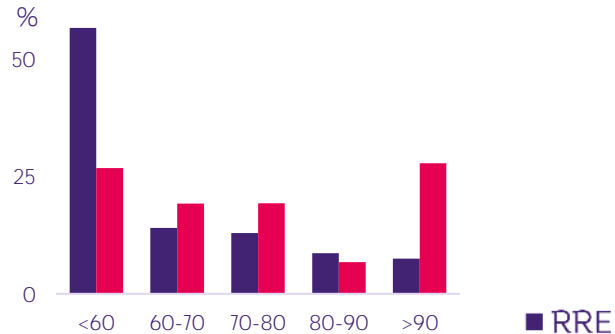


According to the definitions of the Austrian National Bank.  
¹Sustainable real estate is defined as ecological and social.  
Data as of 30.09.2025.

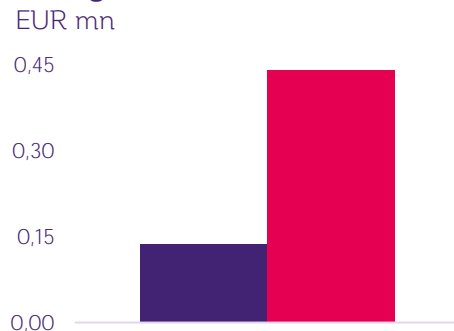
# Resilient Real Estate Portfolio

An Important Backbone to Our Business

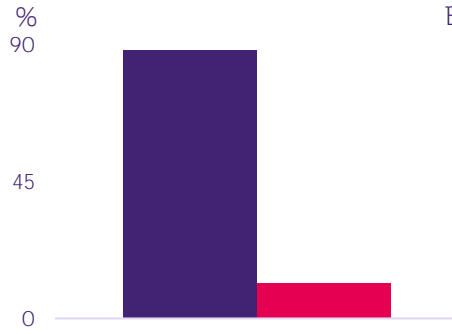
## Loan to Value Distribution



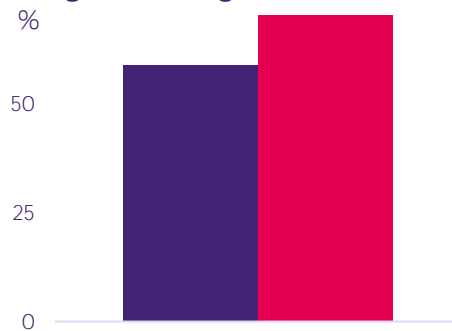
## Average Loan Size



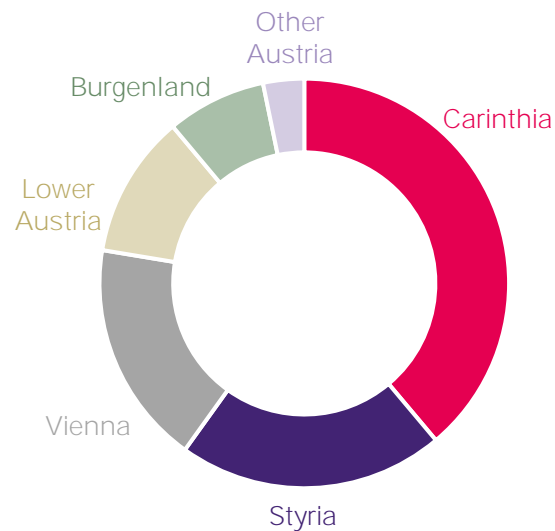
## Cover Pool Utilization



## Weighted Average LTV



## Cover Pool to 100% of Austrian Origin By Austrian Province



# 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

Digitlization



**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**

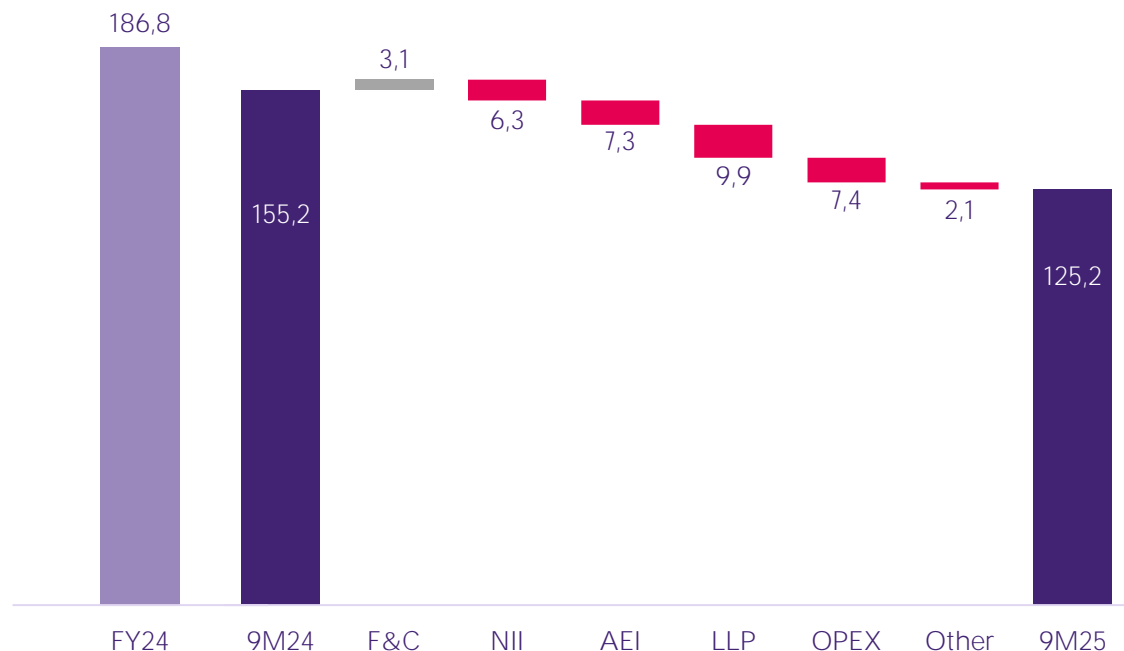
Tenure ends 05/27

# 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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**Ferdinand Pinkelnig**

Treasury & Financial Institutions  
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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