

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

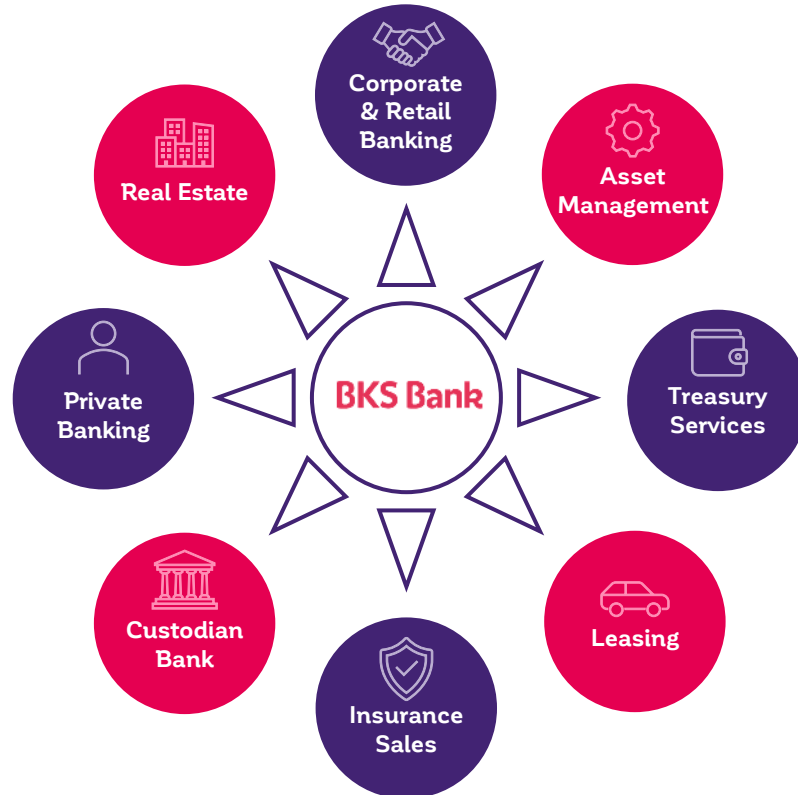
- **Corporate and Private**

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



A Universal Bank

A Full Range of First-Class Quality Services

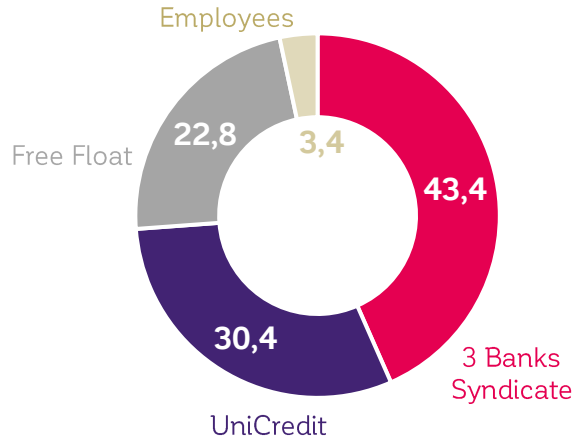


A Solid Bank

Stable Ownership, Sound Credit Ratings

Shareholder Structure

%



S&P Credit Ratings

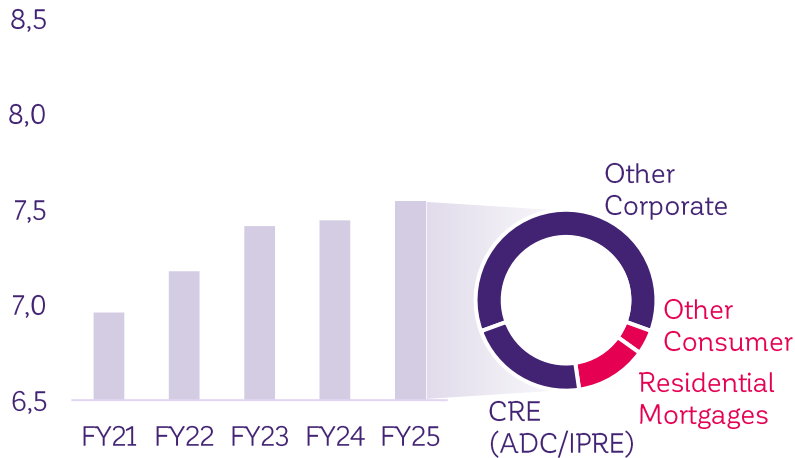
| | Rating | Outlook |
|-----------------------------------|--------|---------|
| Long-term issuer rating | BBB+ | stable |
| Mortgage-backed cover pool | AAA | stable |
| Stand-Alone Credit Profile (SACP) | bbb | stable |

Corporate Banking Origins

Growth Focus on Retail

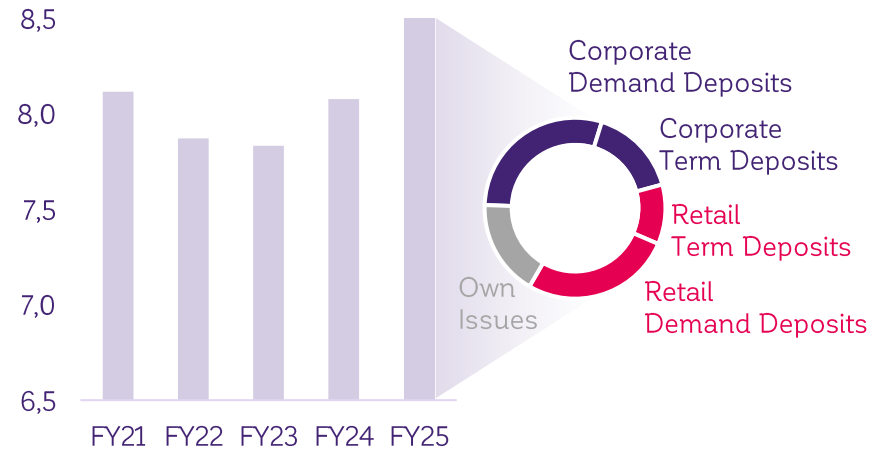
Performing Loans Development

EUR bn



Primary Funds Development

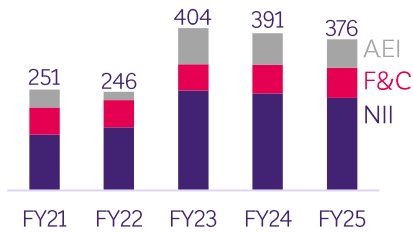
EUR bn



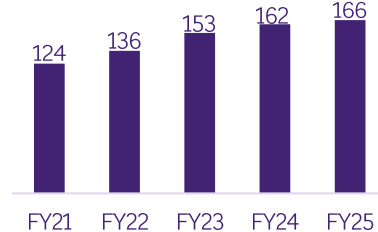
Strong Track Record

Strict Discipline Drives Growth

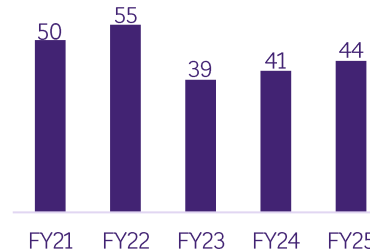
Operating Income
EUR mn



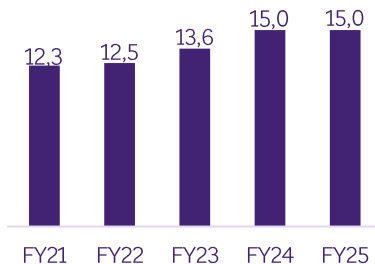
Operating Expenses
EUR mn



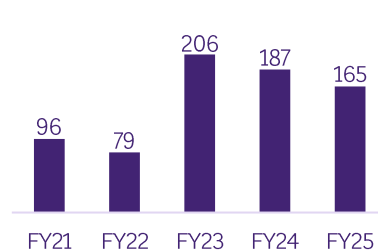
Cost-income Ratio %



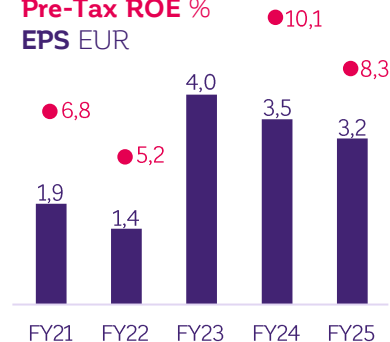
CET 1-Ratio %



Pre-Tax Result
EUR mn



Pre-Tax ROE %
EPS EUR



Key Drivers

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

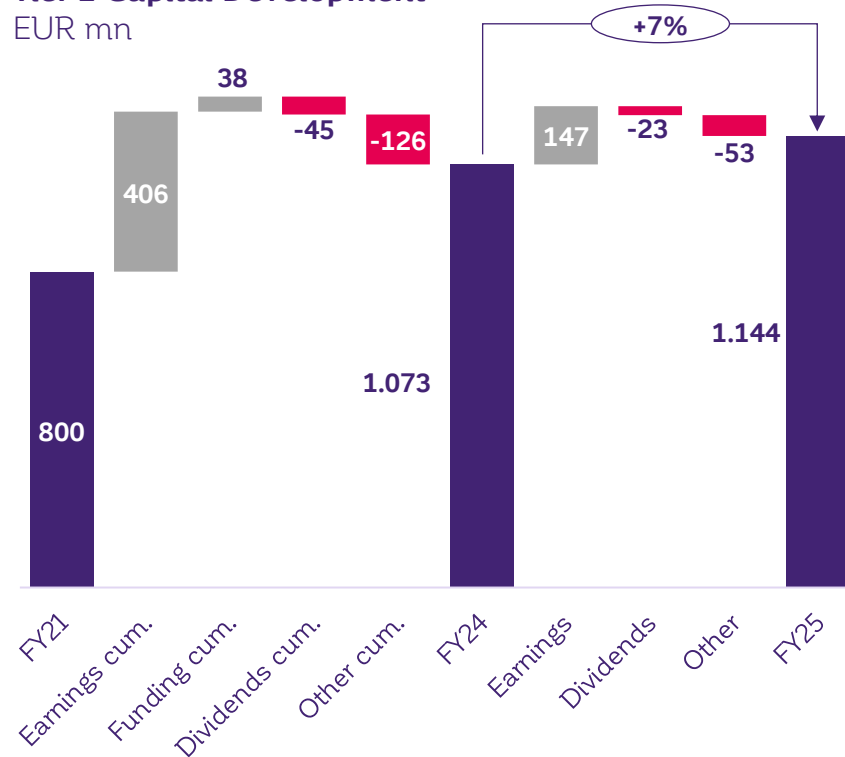
For abbreviations, please consult glossary.

Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

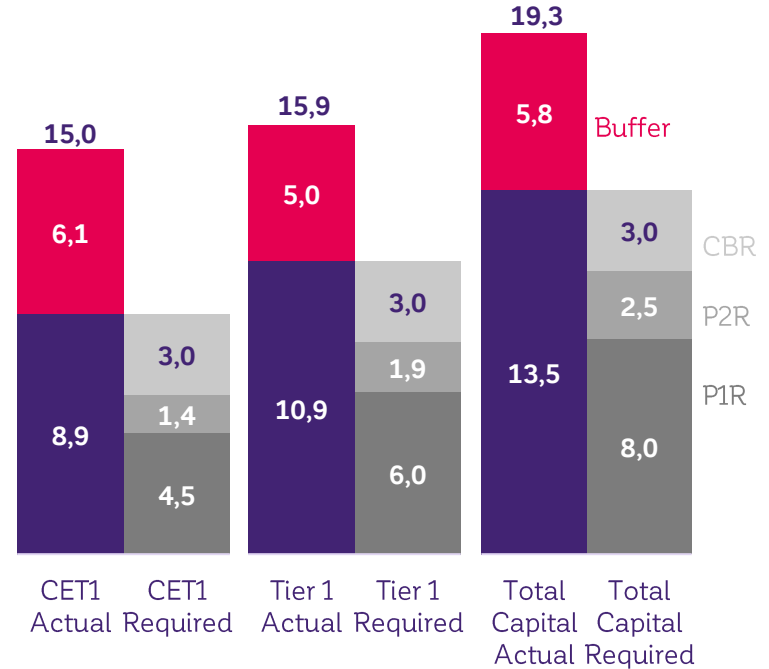
Tier 1 Capital Development

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

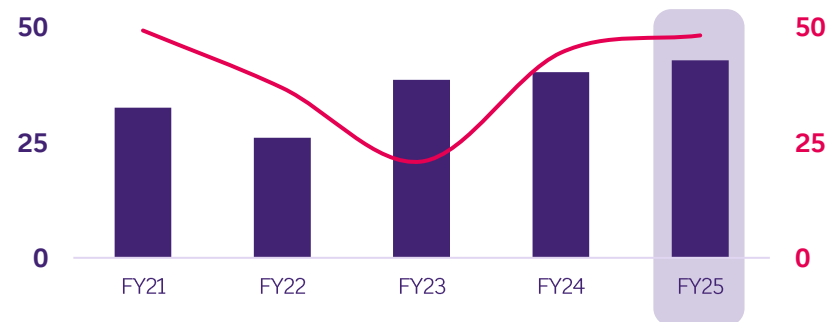
NPL-Ratio

%

| FY21 | FY22 | FY23 | FY24 | FY25 |
|------|------|------|------|------|
| 2.2 | 2.1 | 2.9 | 3.2 | 3.5 |

Loan Loss Provisions EUR mn

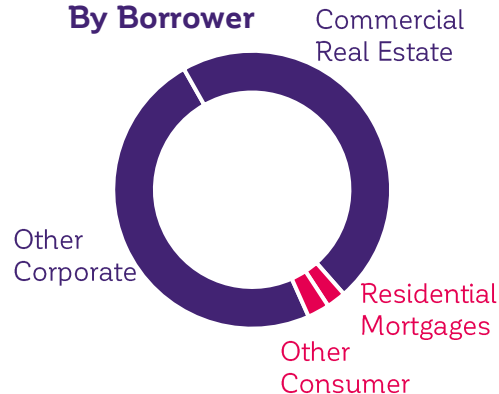
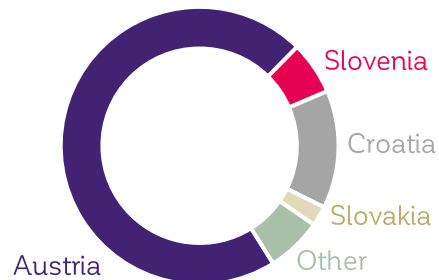
Cost of Risk bps, rhs



Non-Performing Loans, FY25

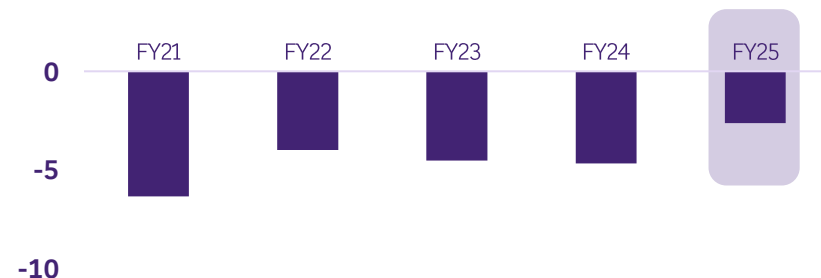
By Geography

By Borrower



Equity Capital PV Sensitivity

% at 100 bps interest rate increase

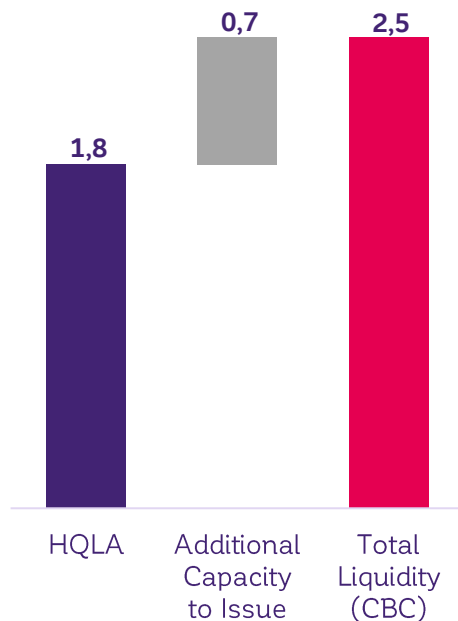


Varied Sources of Liquidity

Best-in-Class Liquidity Position

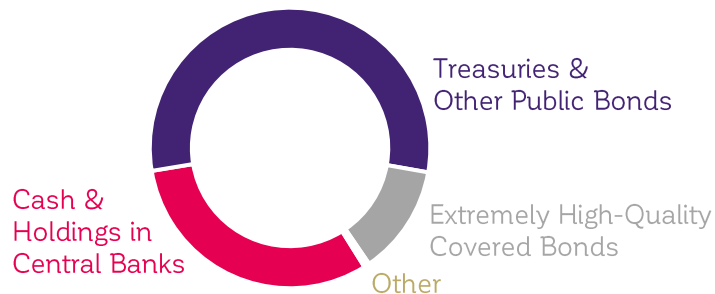
Liquid Assets

EUR bn

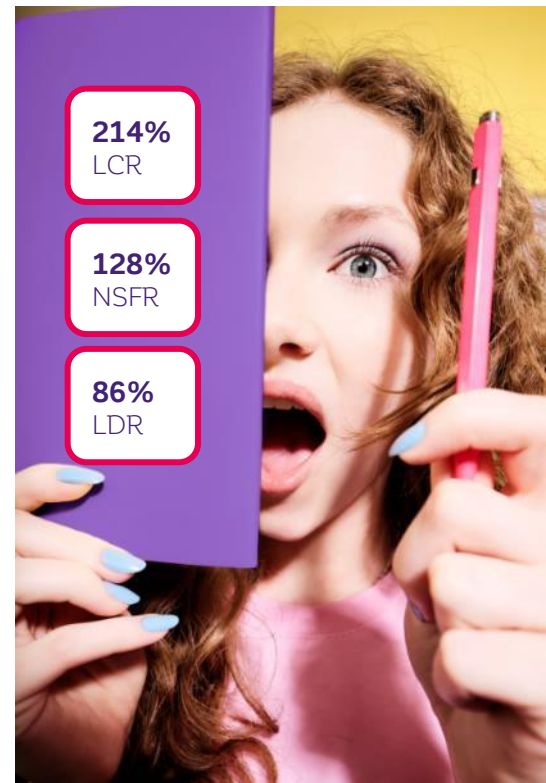
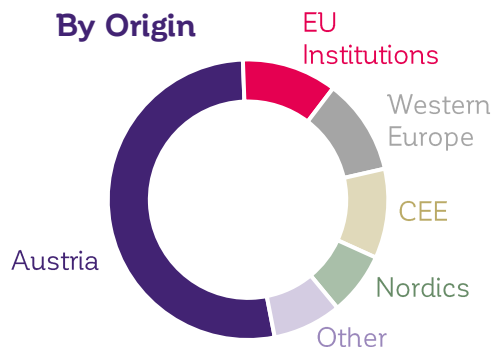


High Quality Liquid Assets

By Issuer



By Origin

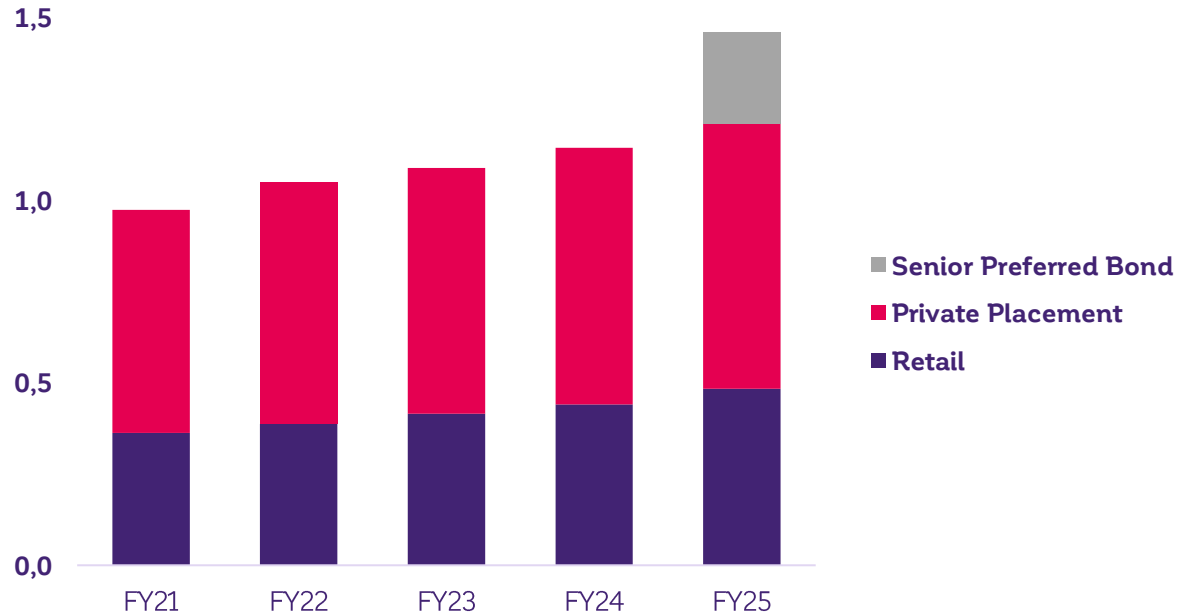


Raised Capital Market Activity

Enhanced International Presence

Own Issues

EUR bn

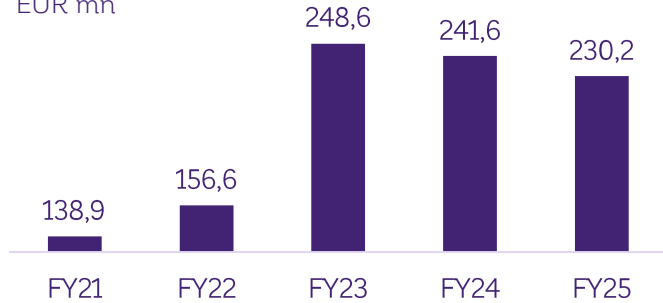


Stable Returns

Slight NII Reduction Overcompensated by F&C Growth

Net Interest Income

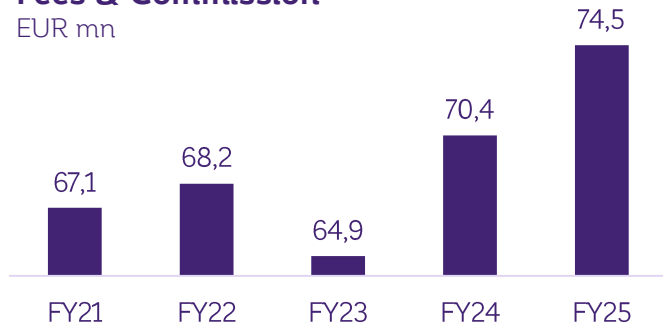
EUR mn



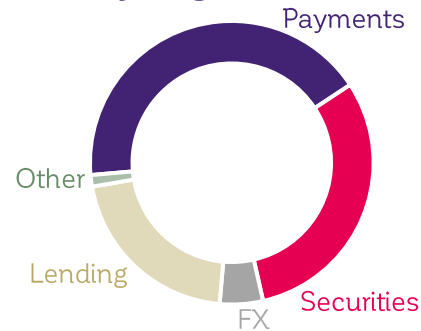
- **Interest income** widely **defied** the past **rate reduction** measures
- We took advantage of the low interest level to **expand our long-term refinancing** by placing a EUR 250mn **Senior Preferred bond**

Fees & Commission

EUR mn



F&C by Origin

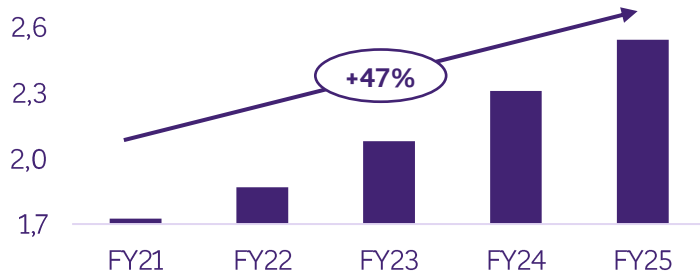


Outstanding Retail Banking

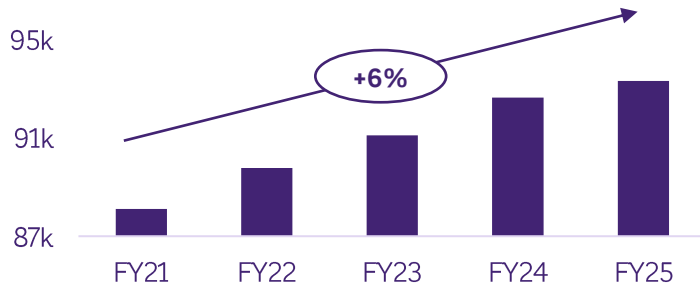
Happy Clients, Growing Business

Retail Term- and Demand Deposits

EUR bn



Number of Retail Accounts



Client Satisfaction Survey

2025 Results

95%
Client
Satisfaction¹

+72
Net Promoter
Score



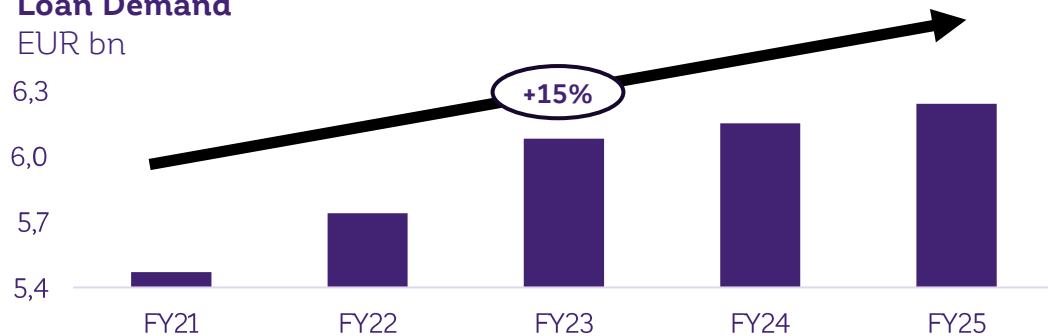
¹95% of clients rated the services of BKS Bank as very good or good.

Expanding Corporate Banking

Driven by Adoption of Digital Solutions

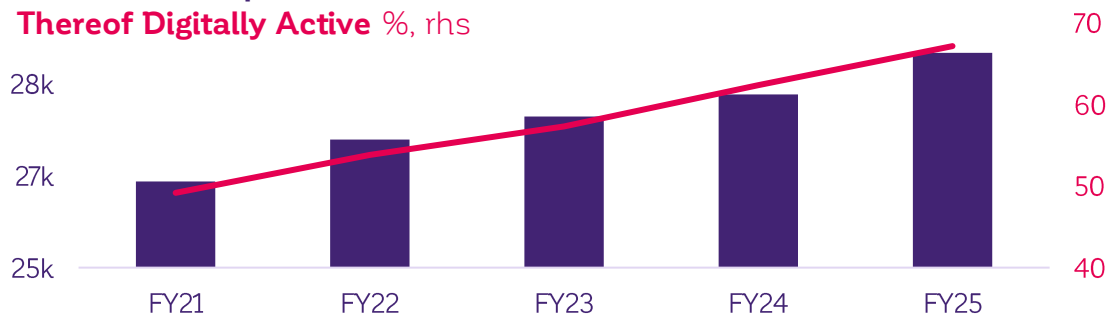
Loan Demand

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 A AA AAA</small> | A | Mid tier |
|  | C+ | Top 5% |
|  | 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 4th time in 2025



DISCLAIMER STATEMENT

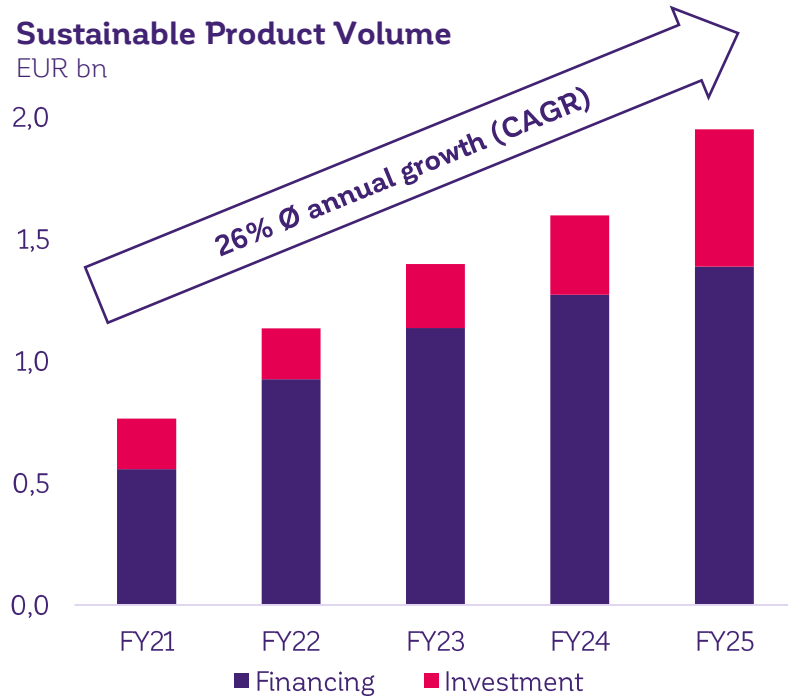
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BKS is a Sustainable Banking Pioneer

A Sprouting Business

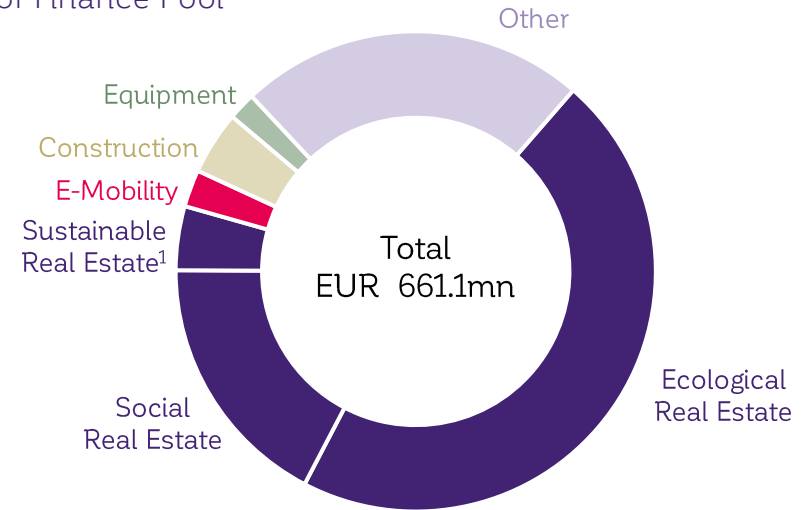
Sustainable Product Volume

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**

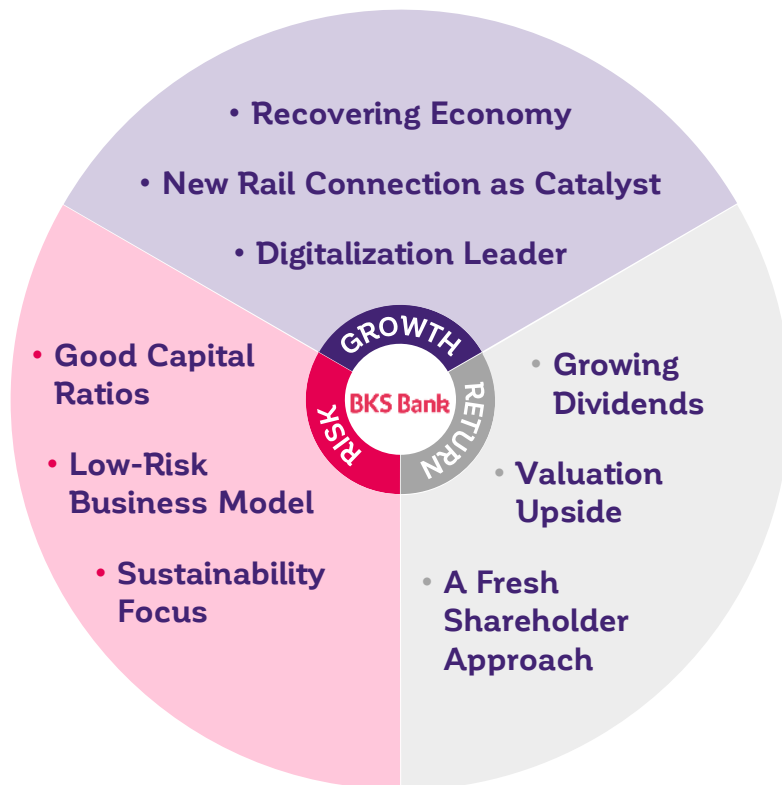
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Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return



Rising Loan Volume, Growing Client Pool

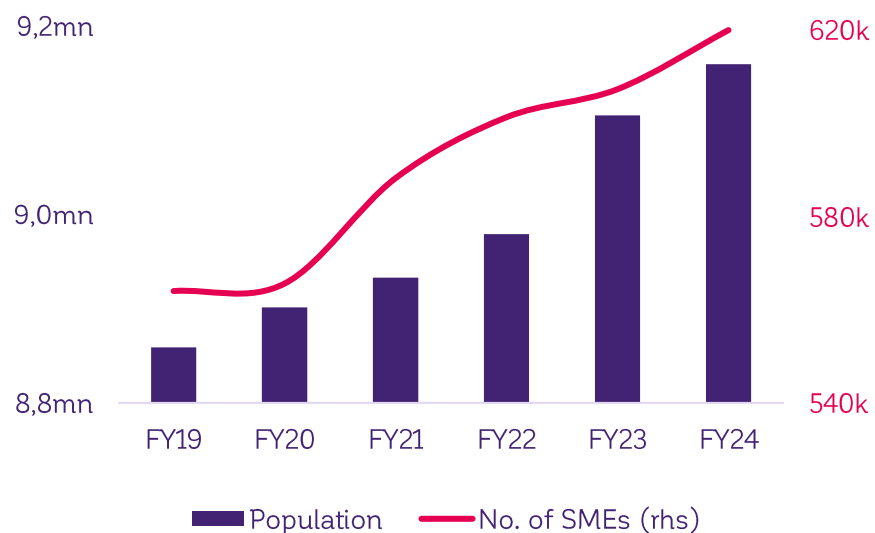
A Favorable Position for Growth

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.¹**



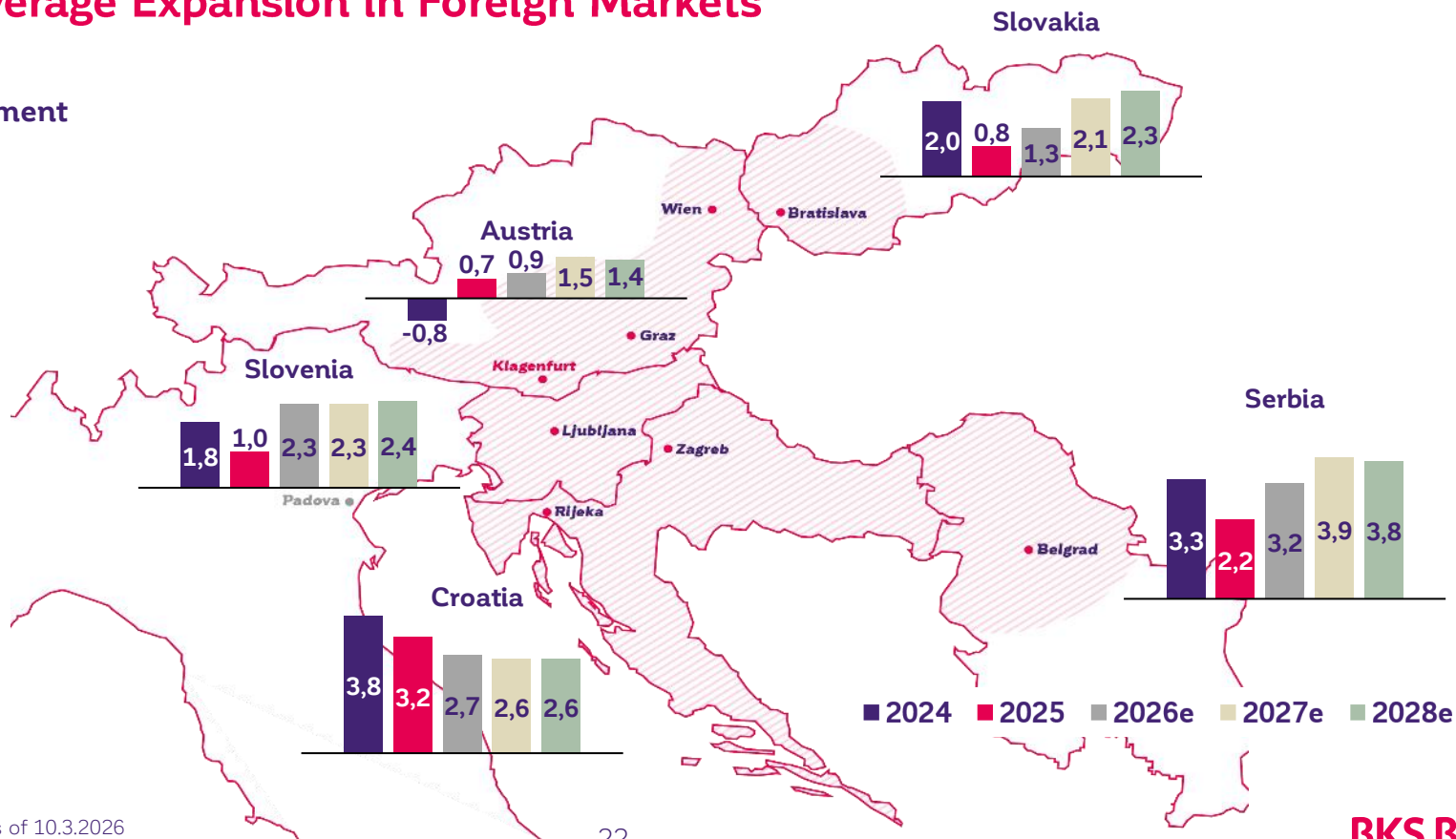
¹Source: Austrian Academy of Sciences, Institute for Urban and Regional Research, 2002.

CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

GDP Development

Forecast %

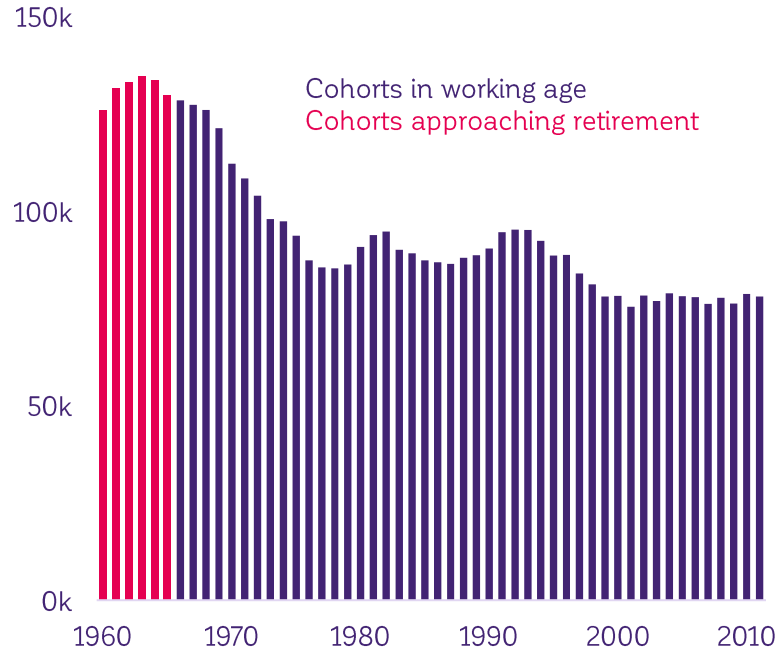


Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

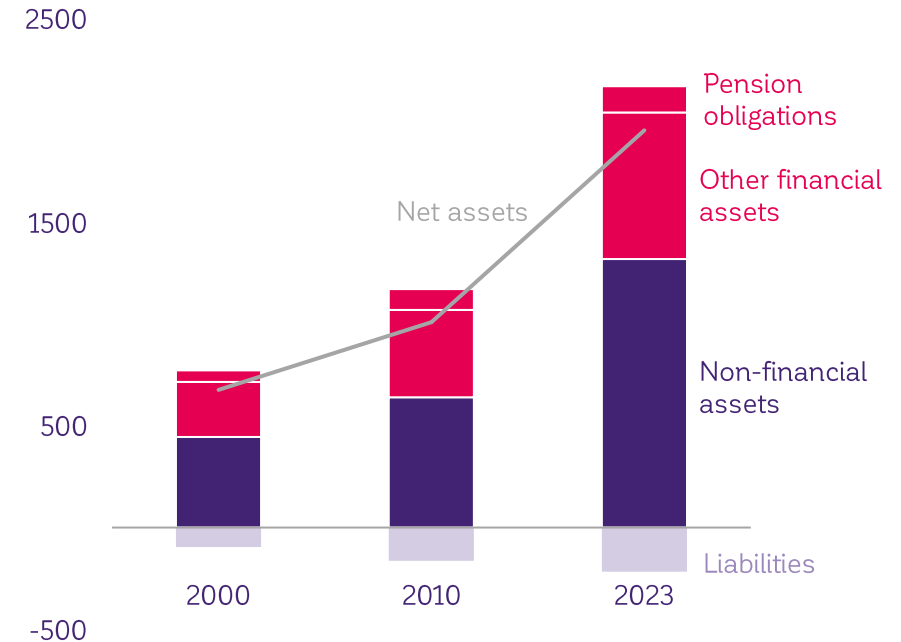
Baby Boomers Reach Retirement Age

Number of Annual Births in Austria



Value of Assets that Austrians own

EUR bn

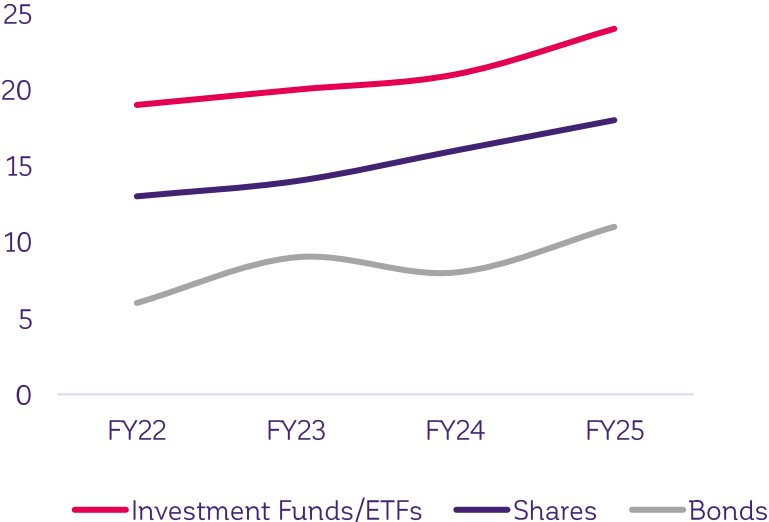


Security Ownership in Austria

Growing Trend, Promising Potential

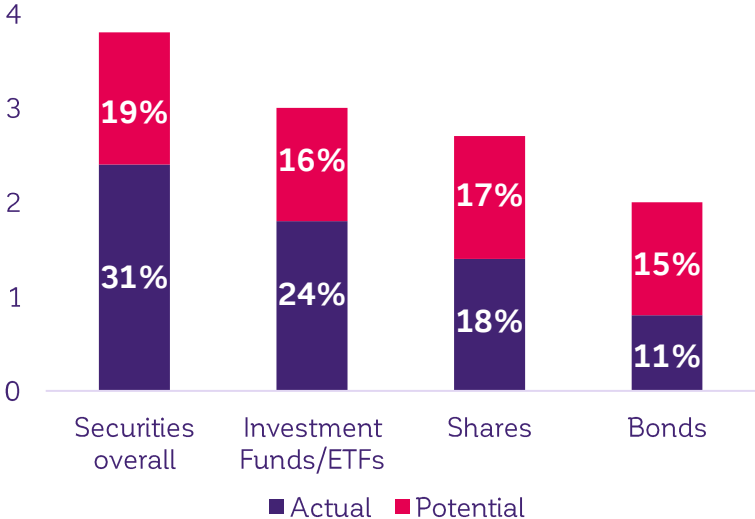
Security Ownership in Austria

% of adult population



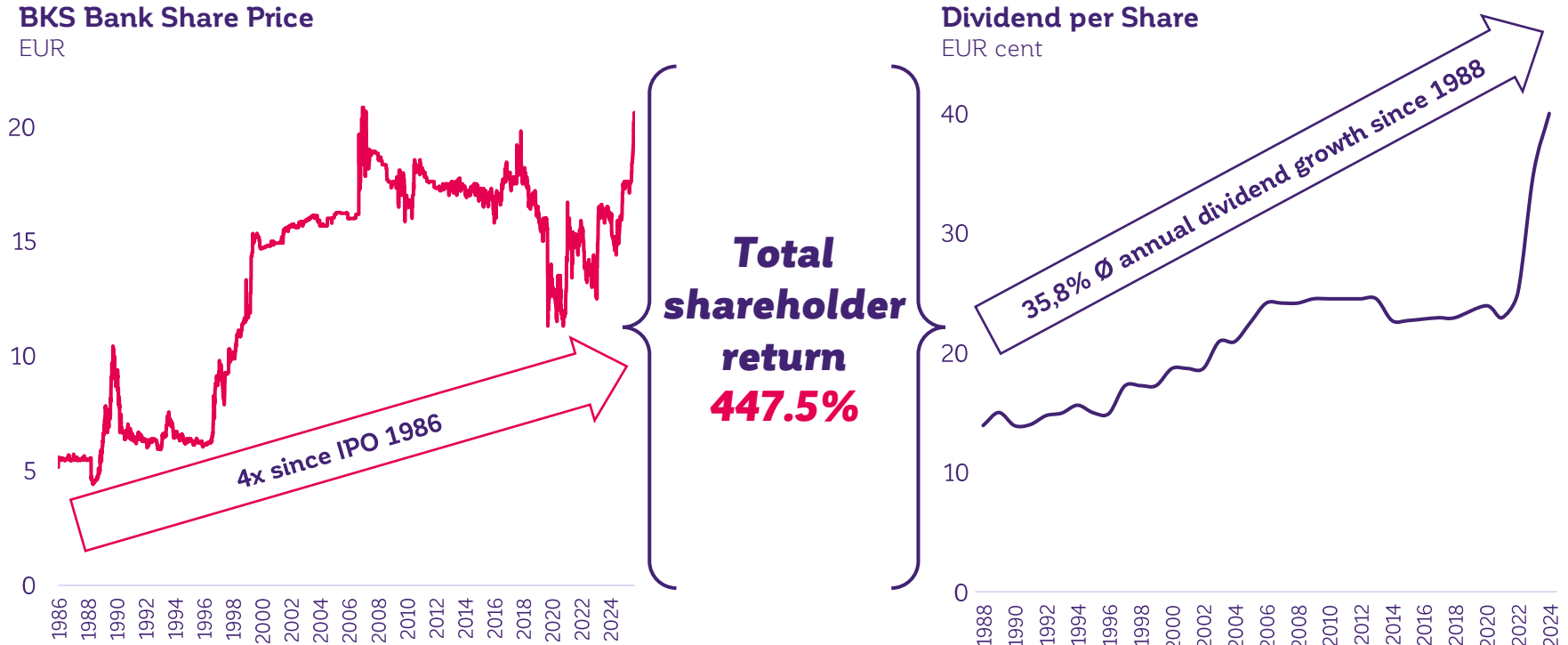
Potential of Security Ownership in Austria

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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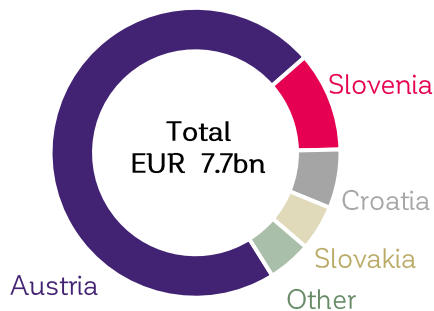
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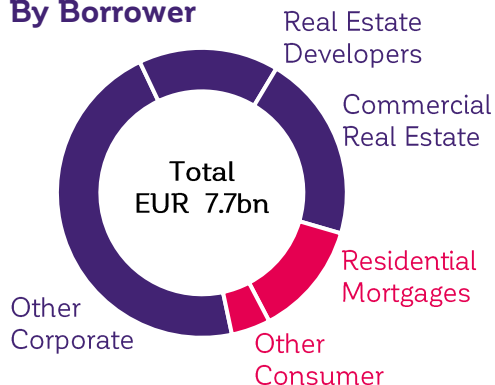
Diverse Loan Portfolio

A Balanced Diversification

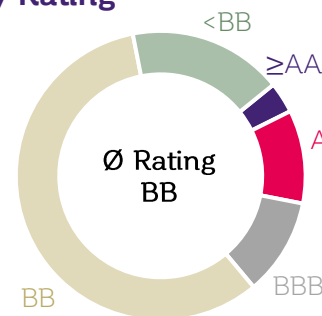
By Geography



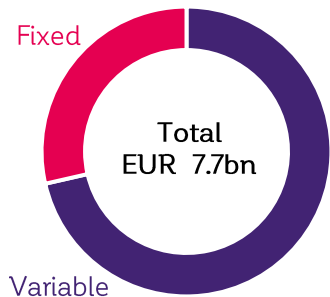
By Borrower



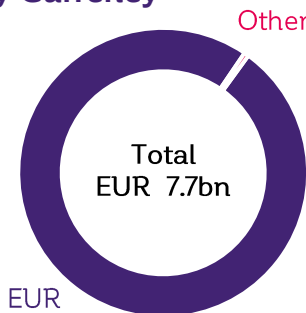
By Rating



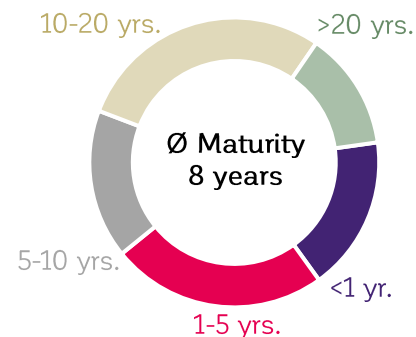
By Interest Rate



By Currency



By Maturity



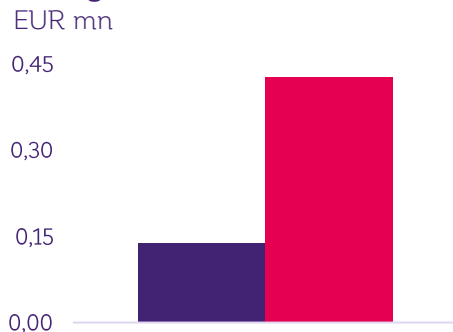
Resilient Real Estate Portfolio

An Important Backbone to Our Business

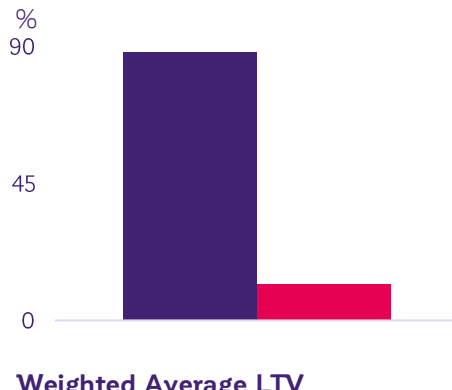
Loan to Value Distribution



Average Loan Size



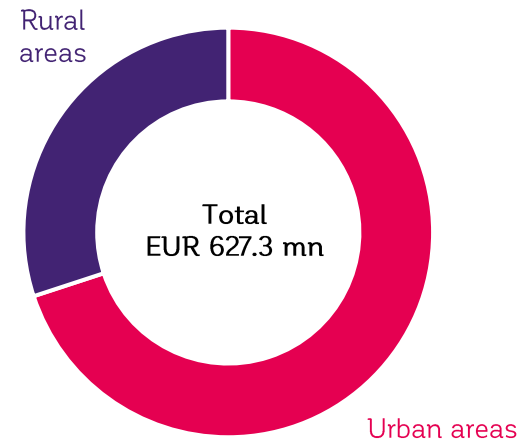
Cover Pool Utilization



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 Umik

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

Tenure ends 05/27

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Glossary

ADC

Acquisition, Development and Construction

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

IPRE

Income-Producing Real Estate

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