

Klagenfurt, 28 August 2025

Financial Data

Income Statement (EUR mn)	1H24	1H25	Change in %
Net interest income	121.8	122.4	0.5
Risk provisions	-13.6	-19.6	44.5
Fees and commission	34.1	35.9	5.3
Operating Expenses	-78.5	-84.3	7.5
Profit before tax	97.9	88.5	-9.7
Profit after tax	85.9	78.4	-8.8
Balance Sheet (EUR mn)	FY24	2Q25	
Total assets	11,072.3	11,151.7	0.7
Loans to customers after impairment charges	7,441.4	7,524.4	1.1
Primary funds	8,077.4	8,385.7	3.8
• thereof savings deposits	800.3	754.8	-5.7
• thereof securitized liabilities incl. subordinated debt capital	1,143.1	1,387.2	21.4
Shareholders' equity	1,924.3	1,989.2	3.4
Customer funds under management	21,141.4	22,543.5	6.6
• thereof on custody accounts	13,064.0	14,157.8	8.4
Own funds pursuant to CRR (EUR mn)	FY24	2Q25	
Total risk exposure amount	6,695.3	7,157.1	6.9
Own funds	1,296.6	1,369.0	5.6
• thereof common equity tier 1 (CET1) capital	1,007.3	1,063.0	5.5
• thereof total tier 1 capital (CET1-AT1)	1,072.4	1,128.2	5.2
Common equity tier 1 ratio (in %) ¹	15.0	14.9	-0.1
Tier 1 capital ratio (in %) ¹	16.0	15.8	-0.2
Total capital ratio (in %) ¹	19.4	19.1	-0.3
Performance ratios (EUR mn)	1H24	1H25	Change in %-Points
Return on equity before tax	10.1	8.3	-1.8
Return on equity after tax	9.1	7.4	-1.7
Return on assets before tax	1.7	1.5	-0.2
Return on assets after tax	1.5	1.3	-0.2
Cost/income ratio (expenses/income coefficient)	41.2	44.3	3.1
Risk/earnings ratios (credit risk/net interest income)	11.2	16.0	4.8
Non-performing loan ratio (NPL ratio)	2.9	3.5	0.6
Leverage ratio	9.7	10.1	0.4
Liquidity coverage ratio (LCR)	207.2	220.7	13.5
Net stable funding ratio (NSFR)	120.2	127.1	6.9
Resources	FY24	2Q25	Change in %
Average headcount	1,008	1,037	2.9
Number of branches	63	63	-
BKS Bank Share	FY24	2Q25	
Share price as per end of period (EUR)	15.9	17.6	10.7
Book value per share (BPS)	40.6	42.0	3.4
Price-book ratio (P/B) as per end of period	0.4	0.4	-
Market capitalization in EUR mn	728.3	806.2	10.7

¹ Values for FY24 according to CRR II, values for 1H25 according to CRR III

Income Statement Highlights 1H25 vs. 1H24

- **Stable interest income despite considerably lower base rates**
- **Strong fees and commission thanks to payment services and securities businesses**
- **Risk provisions reflect weak macro development**

Profit after tax decreased by 8.8% to **EUR 78.4mn** in 1H25, as growth in fees and commission and the net interest income could not fully offset the rise in risk provisions and operating expenses.

Net interest income improved by 0.5% to **EUR 122.4mn**, thanks to additions in the Financial Markets segment.

We raised **risk provisions** by 44.5% to **EUR 19.6mn** compared to the previous year, as a consequence of the weak macroeconomic development in Austria and following our strict value-preserving anticipative approach to risk. This almost exclusively affected our Corporate and Business Banking segment.

Fees and commission improved by 5.3% to **EUR 35.9mn**, whereby the growth rates in the Retail segment were stronger than in our Corporate business. Growth in our securities business and in payment services was driven by an active capital markets environment and the introduction of new products in the corporate segment. Our strategic emphasis on personal client relationships and a first-class modern digital product range were also beneficial.

Operating expenses came in at **EUR 84.3mn**, a plus of 7.5%, mainly due to an increase in investments pertaining to ongoing digitization efforts.

Balance Sheet Highlights 1H25 vs. FY24

- **Total assets up at EUR 11.2bn**
- **Loans to customers expanded despite sluggish economy**
- **Primary funds increased to EUR 8.4bn**

Notwithstanding the persistent phase of economic weakness in Austria, our financial standing has further improved. **Total assets** stood at **EUR 11.2bn** as of end-June 2025, which corresponds to a 0.7% rise compared to year-end 2024. Next to the increase in loans to customers, securities also stepped up.

Loans to customers amounted to **EUR 7.5bn** at the end of June, a 1.1% increase compared to year-end 2024. This development is a confirmation of our long-term organic growth strategy.

Our bank's traditional emphasis towards sustainability has paid off especially well in the past months. **Sustainable financing** solutions rose to **EUR 1.3bn**, equaling an increase of 3.1% compared to the end of last year.

On the liabilities side, we were able to raise **primary funds** to **EUR 8.4bn**, a new all-time high. Main driver was the stock of debt securities issued, which rose by 24.9% to almost EUR 1.1bn on the back of our first-ever placement of a sub-benchmark bond in June 2025.

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