

# Investor Presentation

**November 2025**



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# Who is BKS Bank?

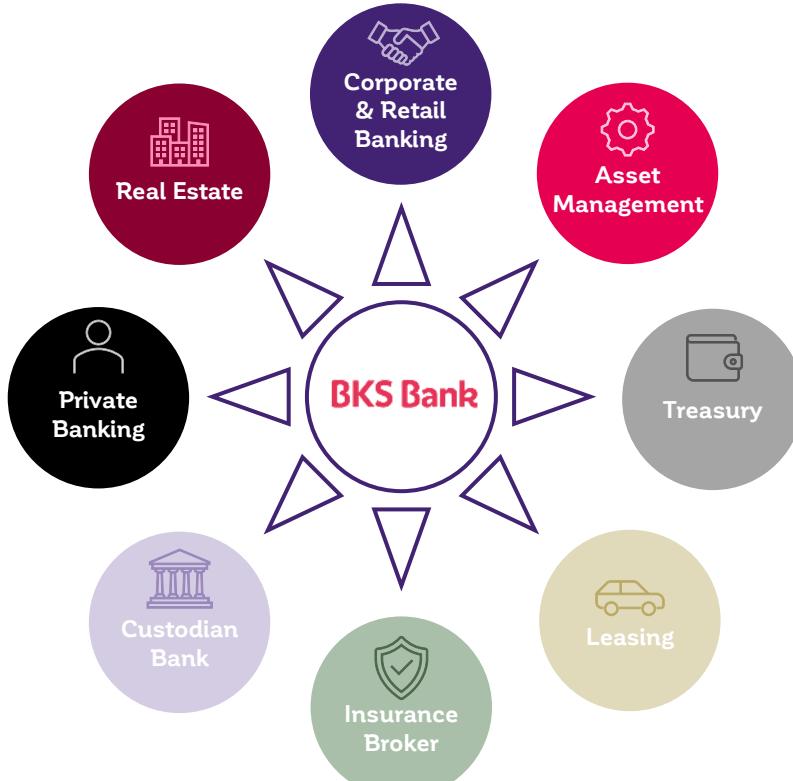
## A Bank with a Unique Business Setup

- 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

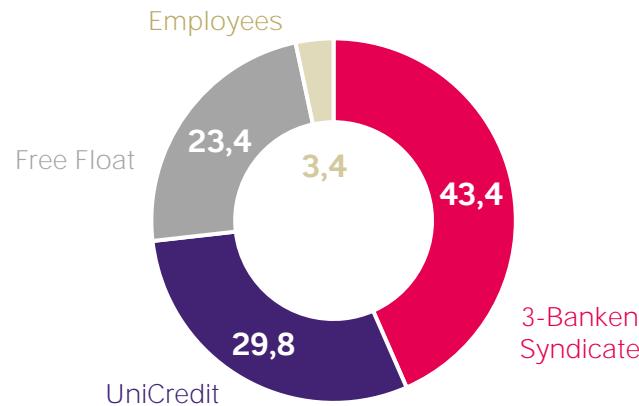


# A Solid Bank

Stable Ownership, Sound Credit Ratings

## Shareholder Structure

%

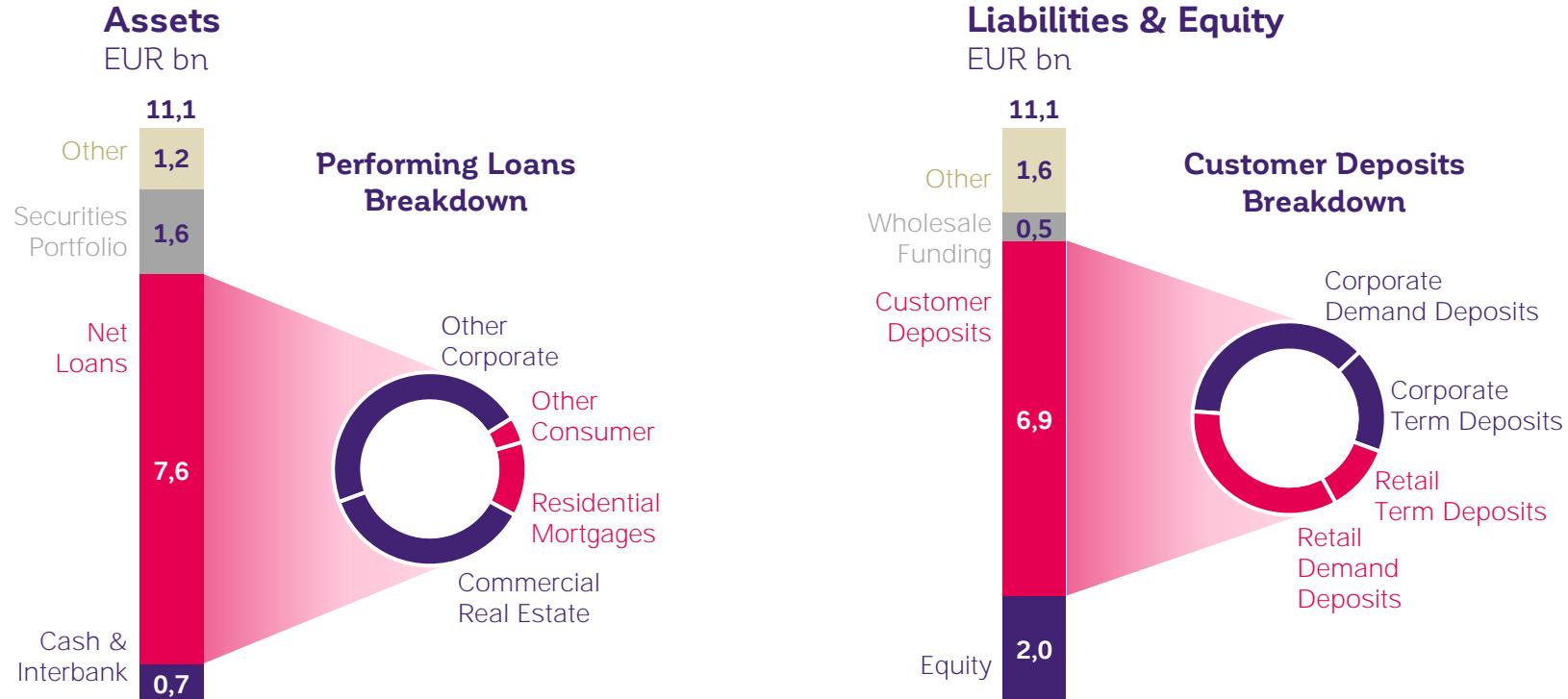


## S&P Credit Ratings

	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.

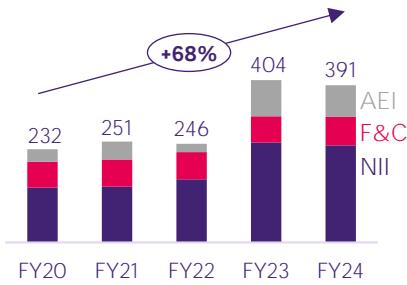
For abbreviations, please consult glossary.

# Strong Track Record

Strict Discipline Drives Growth

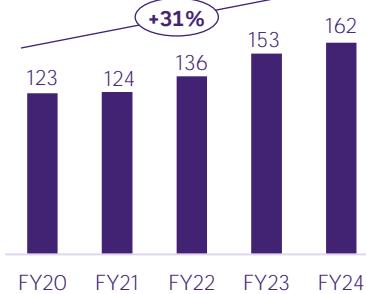
## Operating Income

EUR mn



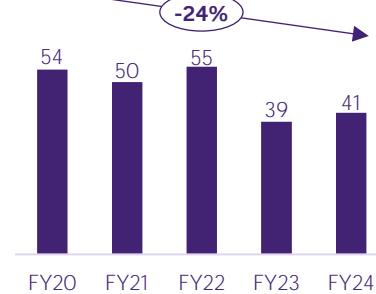
## Operating Expenses

EUR mn



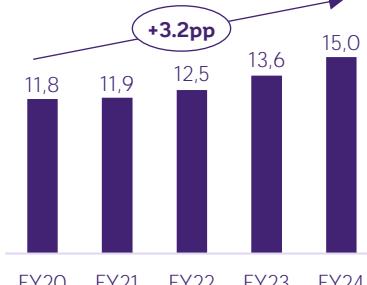
## Cost-income Ratio %

Cost-income Ratio %



## CET 1-Ratio %

Margin over Volume



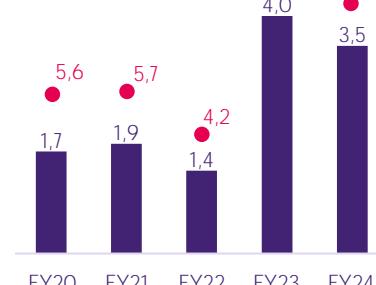
## Pre-Tax Result

Cost Discipline



## ROE %

Risk Discipline



## Key Drivers



Margin over Volume



Cost Discipline



Risk Discipline



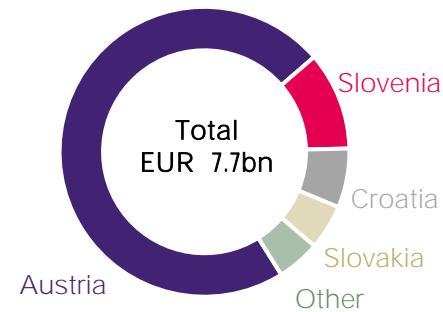
Capital Allocation Discipline

For abbreviations, please consult glossary.

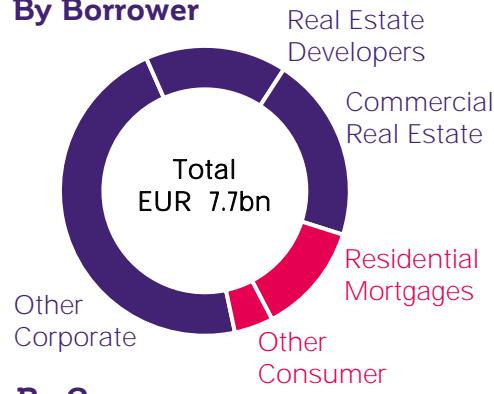
# Diverse Loan Portfolio

## A Balanced Diversification

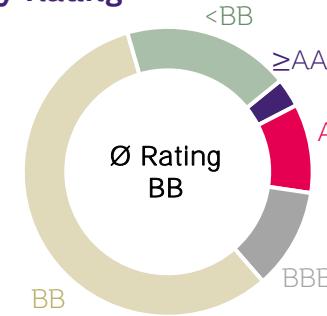
### By Geography



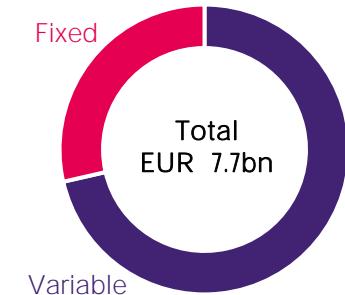
### By Borrower



### By Rating



### By Interest Rate



### By Currency



### By Maturity



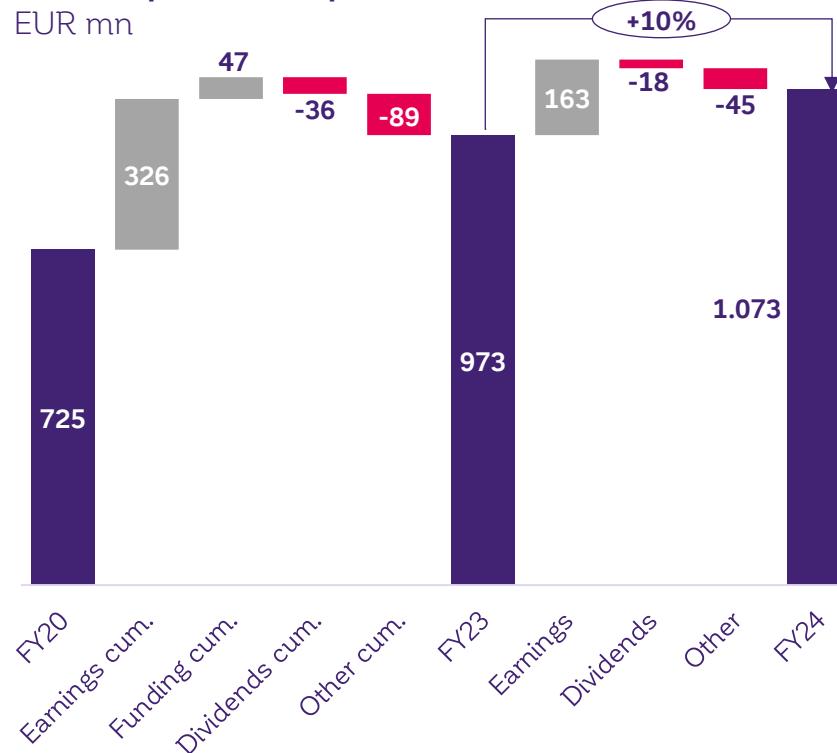
All data as of 30.09.2025.

# Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

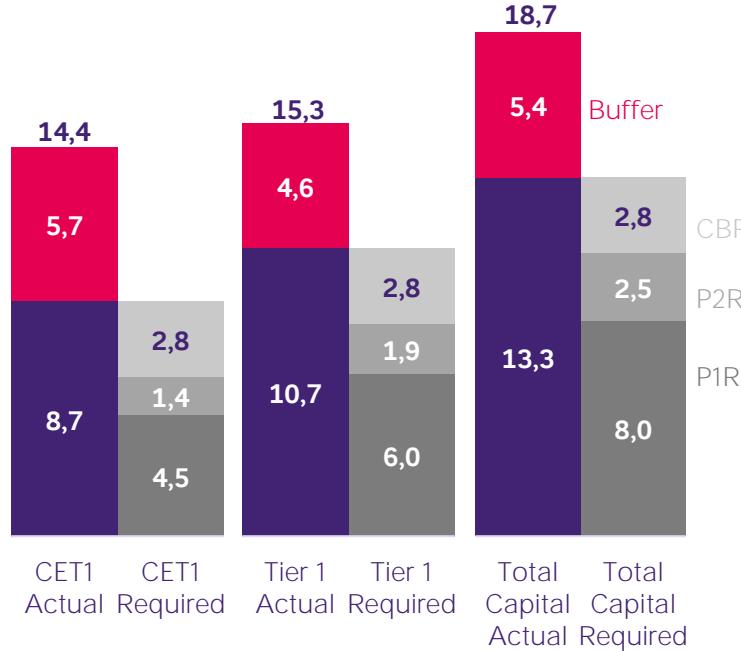
## Tier 1 Capital Development

EUR mn



## Capital Ratios and Requirements

% of TREA



Data as of 30.09.2025.

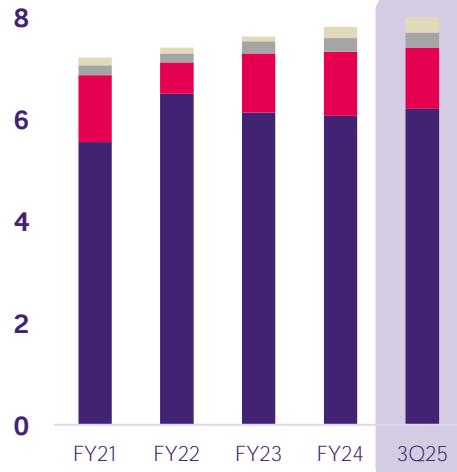
For abbreviations, please consult glossary.

# Sound Asset Quality

## Conservative Risk Approach

### Gross Loans by Stage

EUR bn



#### NPL-Ratio %

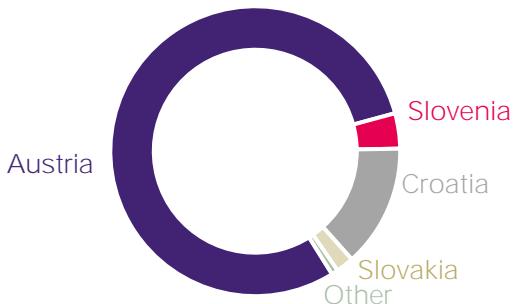
2.2	2.1	2.9	3.2	3.5
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#### NPL Coverage (CR III) %

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

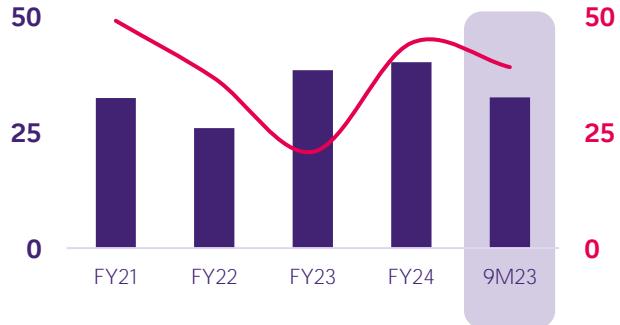


### By Borrower



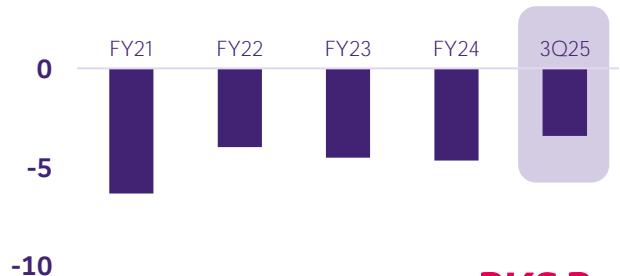
### Loan Loss Provisions EUR mn

#### Cost of Risk bps, rhs



### Equity Capital PV Sensitivity

% at 100 bps interest rate increase



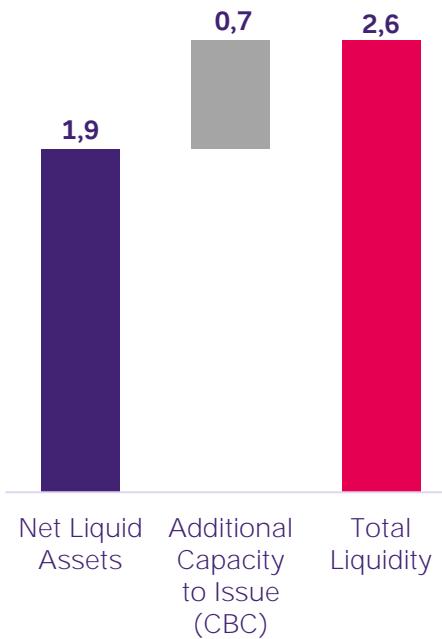
**BKS Bank**

# Varied Sources of Liquidity

## Best-in-Class Liquidity Position

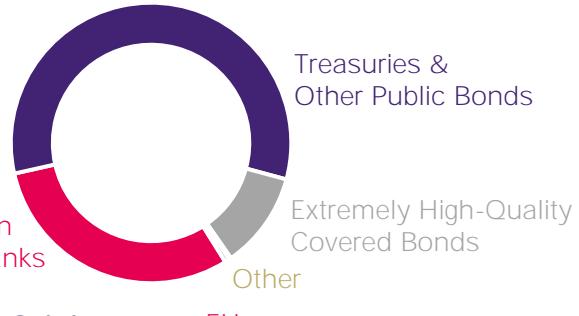
### Liquid Assets

EUR bn

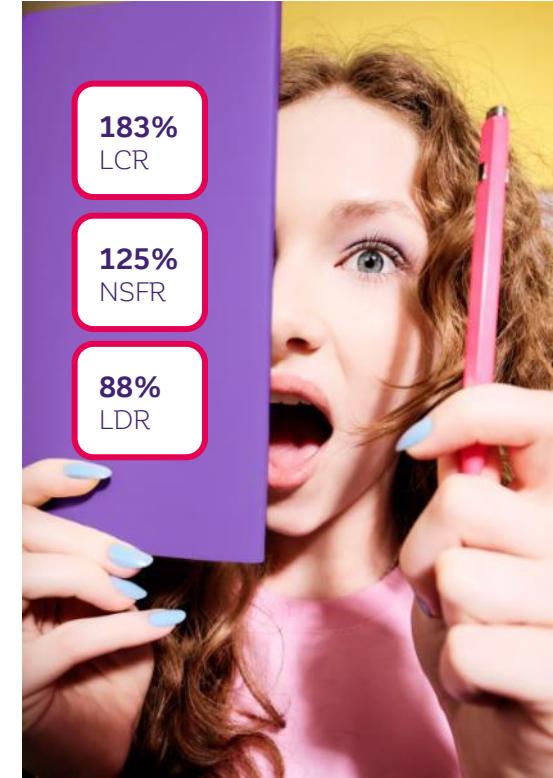
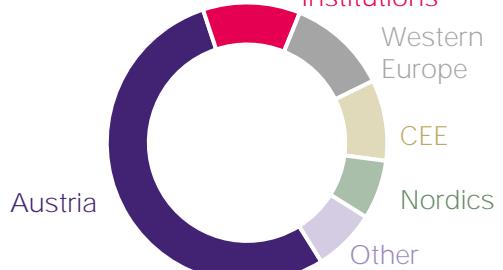


### High Quality Liquid Assets

#### 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		
<b>MSCI ESG RATINGS</b>	<b>A</b>	Mid tier
Corporate ESG Rating: Prime ISS ESG: 85	<b>C+</b>	Top 5%
<b>VÖNIXX INDEX 2025 MEMBER</b>	<b>B+</b>	Top 20 in Austria
Quality and ESG certifications		
<b>EFQM</b> RECOGNISED BY EFQM 2023 ★★★★★	<b>EMAS</b> GEMEINTES UMWELTMANAGEMENT AT-000735	<b>GREEN BRAND</b> Austria 2024/2025

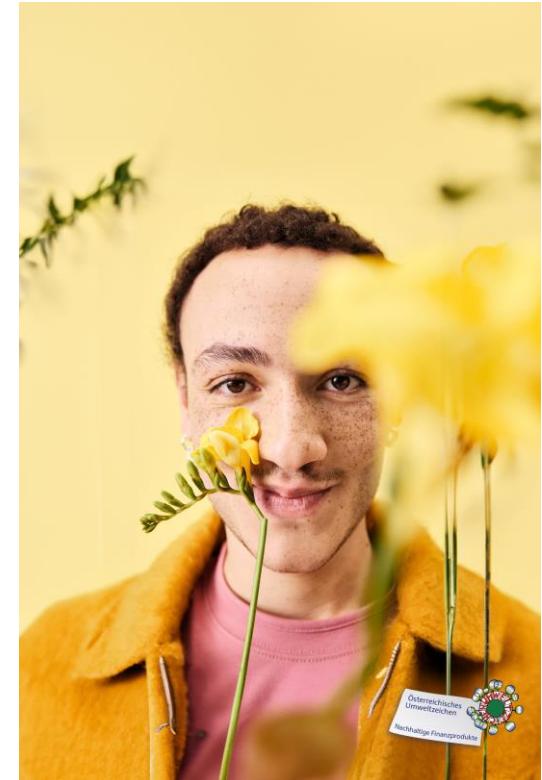
**Sustainability Pioneer**

on the Vienna Stock Exchange

**First  
Social Bond Issuer**

Among the First  
**Green Bond Issuers**

Won  
**VÖNIX Sustainability Award**  
for the 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

- 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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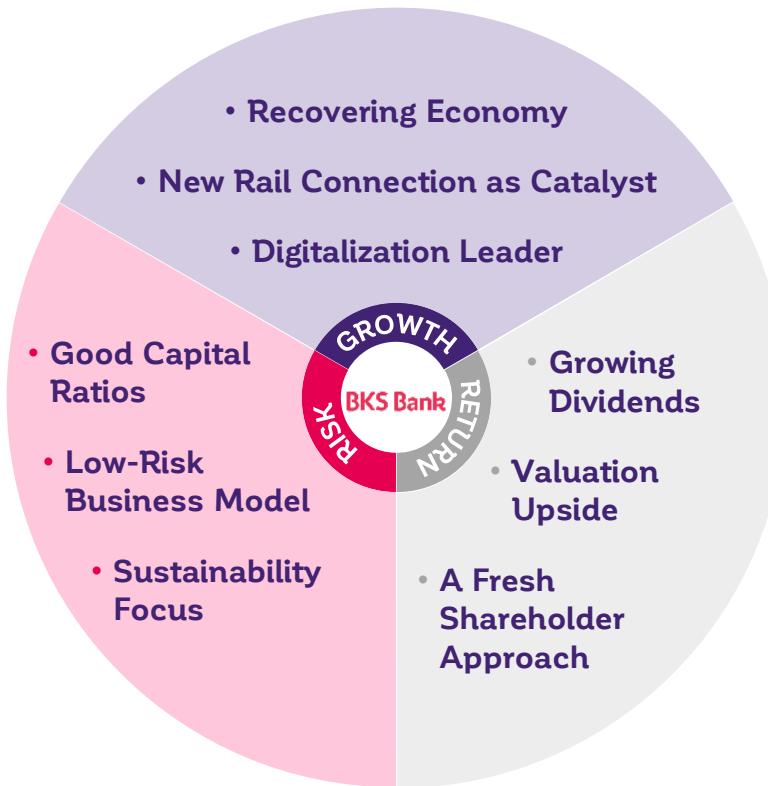
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# Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return



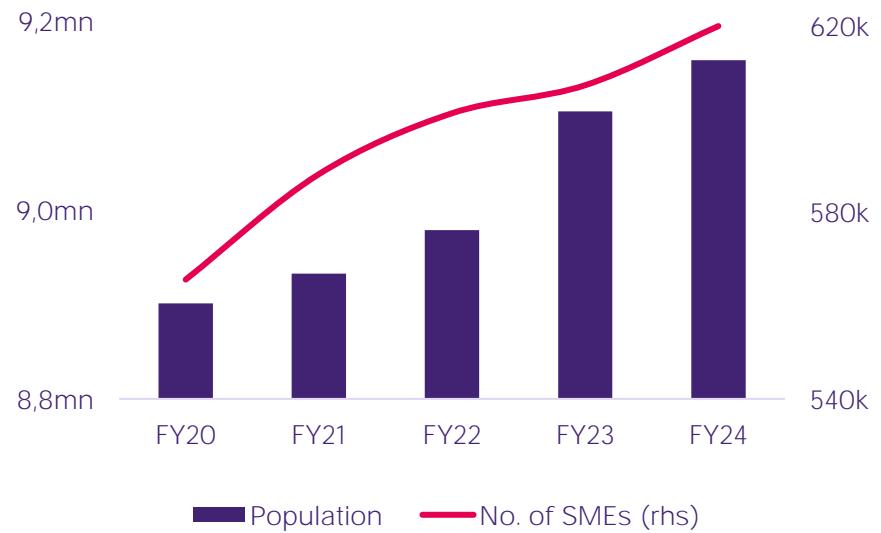
# Rising Loan Volume, Growing Client Pool

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.<sup>1</sup>



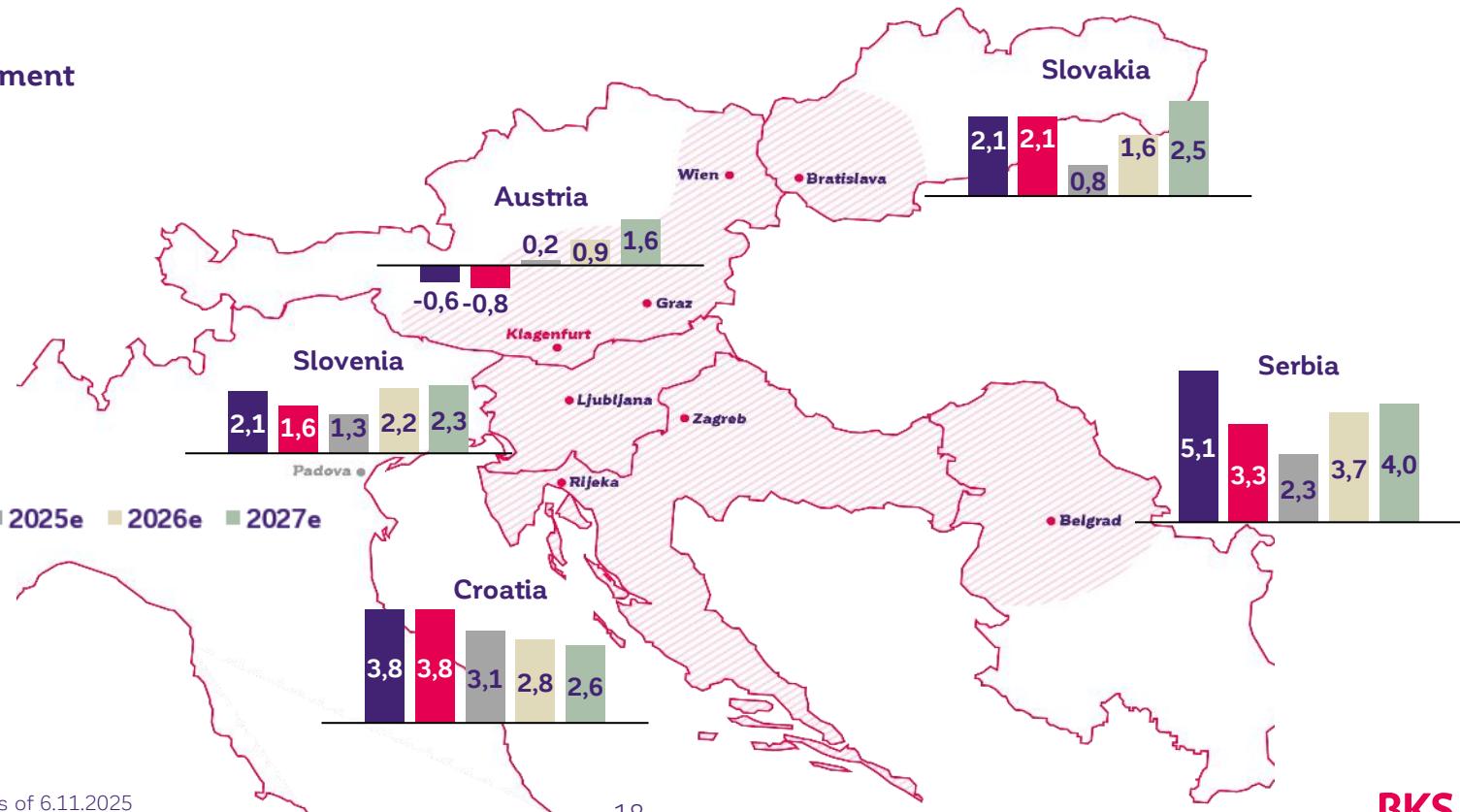
<sup>1</sup>Source: Austrian Academy of Sciences,  
Institute for Urban and Regional Research, 2002.

# CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

## GDP Development

Forecast %



Source: Bloomberg as of 6.11.2025

# Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

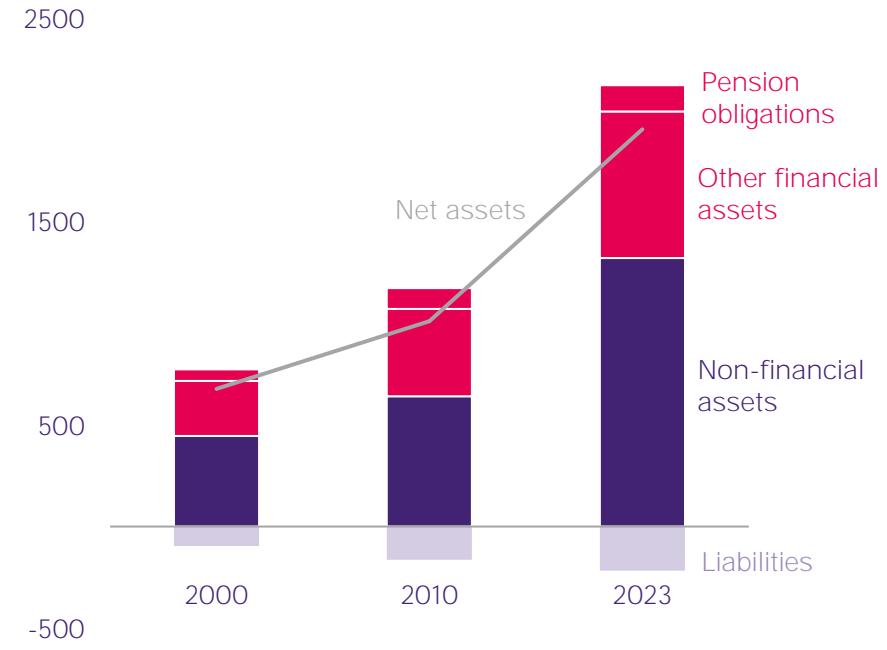
## Baby Boomers Reach Retirement Age

Number of Annual Births in Austria



## Value of Assets that Austrians own

EUR bn



Source: Statistics Austria, Austrian National Bank

# Committed to Shareholder Value

The BKS Share is a Reliable Long-Term Investment

BKS Bank Share Price

EUR

20

15

10

5

0

1986 1988 1990 1992 1994 1996 1998 2000 2002 2004 2006 2008 2010 2012 2014 2016 2018 2020 2022 2024

>3x since IPO 1986

**Total  
shareholder  
return  
389.3%**

Dividend per Share

EUR cent

40

30

20

10

0

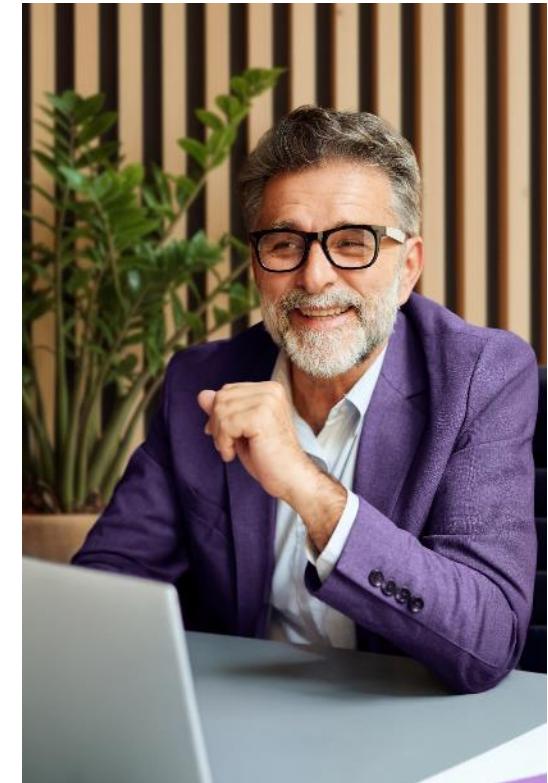
1988 1990 1992 1994 1996 1998 2000 2002 2004 2006 2008 2010 2012 2014 2016 2018 2020 2022 2024

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



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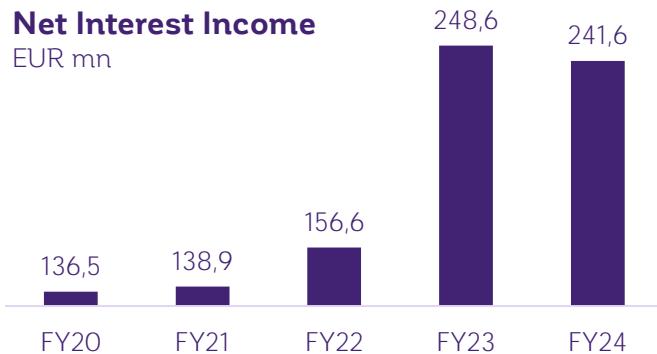
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# Stable Returns

Driven by Interest and Financial Services

## Net Interest Income

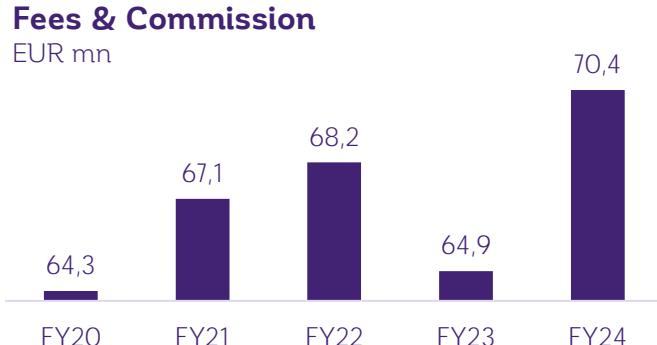
EUR mn



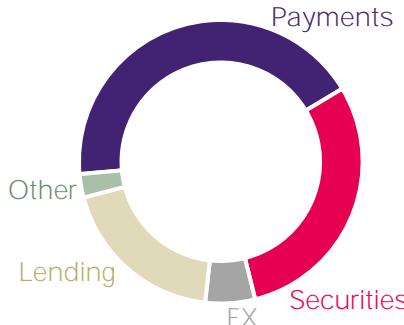
- Interest income defies current rate reduction trend
- **Balanced business model** thanks to two distinct pillars
- **Attractive offers for corporate clients** fosters F&C income

## Fees & Commission

EUR mn



## F&C by Origin



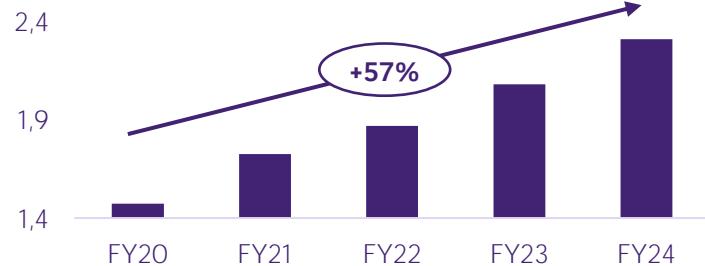
For abbreviations, please consult glossary.

# Outstanding Retail Banking

Happy Clients, Growing Business

## Retail Term- and Demand Deposits

EUR bn



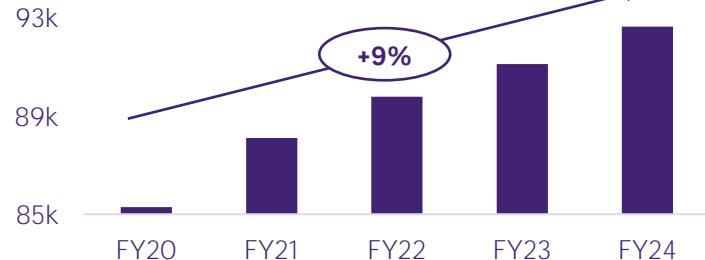
## Client Satisfaction Survey

2024 Results

1.4

Client  
Satisfaction<sup>1</sup>

## Number of Retail Accounts



57%

Net Promoter  
Score



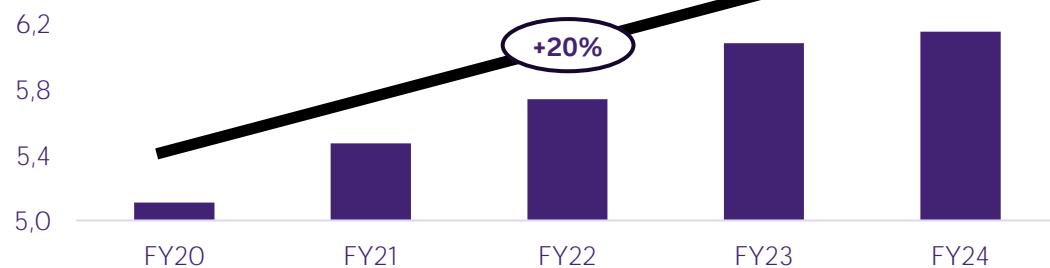
<sup>1</sup>Satisfaction score range: 1 (best) to 5 (worst).

# Expanding Corporate Banking

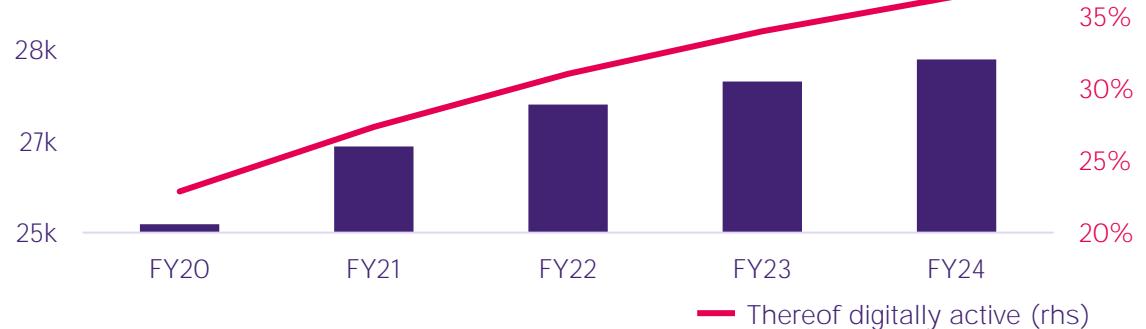
Driven by Adoption of Digital Solutions

## Loan Demand

EUR bn



## Number of Corporate Clients



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.

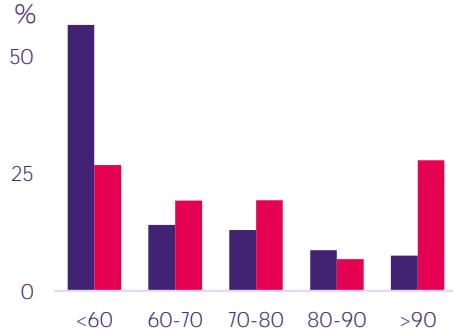
<sup>1</sup>Sustainable real estate is defined as ecological and social.  
Data as of 30.09.2025.

For abbreviations, please consult glossary.

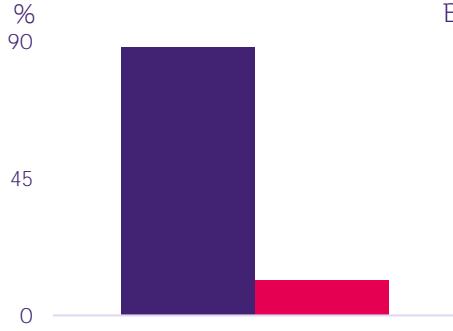
# Resilient Real Estate Portfolio

An Important Backbone to Our Business

Loan to Value Distribution

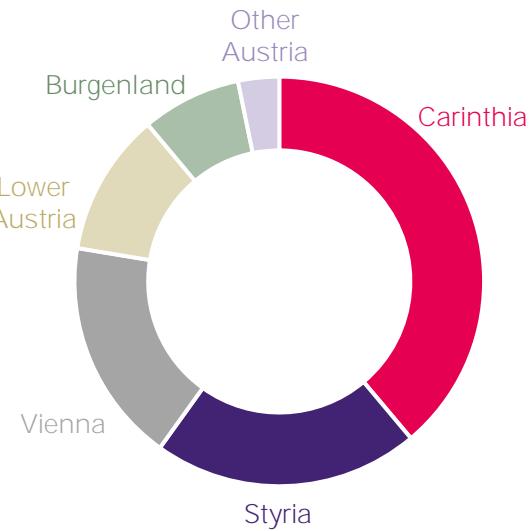


Cover Pool Utilization



Cover Pool to 100% of Austrian Origin

By Austrian Province



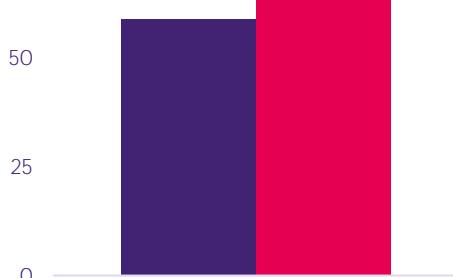
Average Loan Size

EUR mn



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**

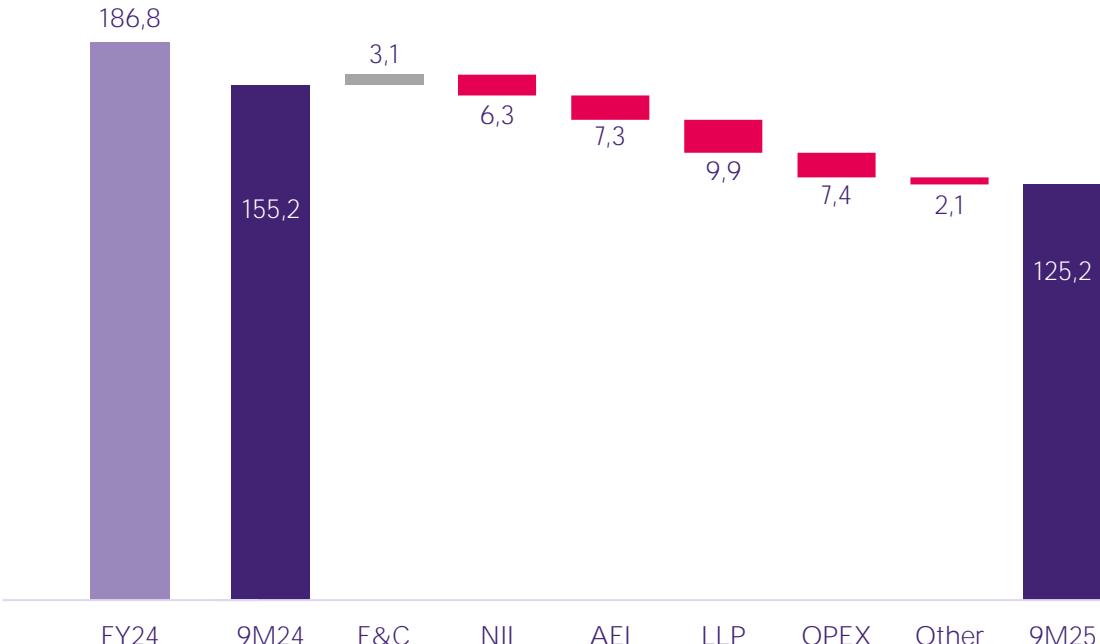
Tenure ends 05/27

# 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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Treasury & Financial Institutions  
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Companies Register Court: Regional Court Klagenfurt, Companies Registration Number: FN 91810s

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: November 2025

BIC: BFKKAT2K

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