

BKS Bank

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

- **All for One and One for All**

Strong Synergies and Wider European Market Access as Member of 3-Banken Group



A Universal Bank

A Full Range of First-Class Quality Services

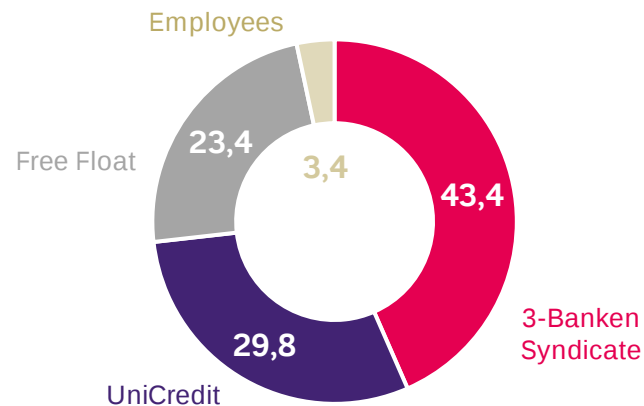


A Solid Bank

Stable Ownership, Sound Credit Ratings

Shareholder Structure

%

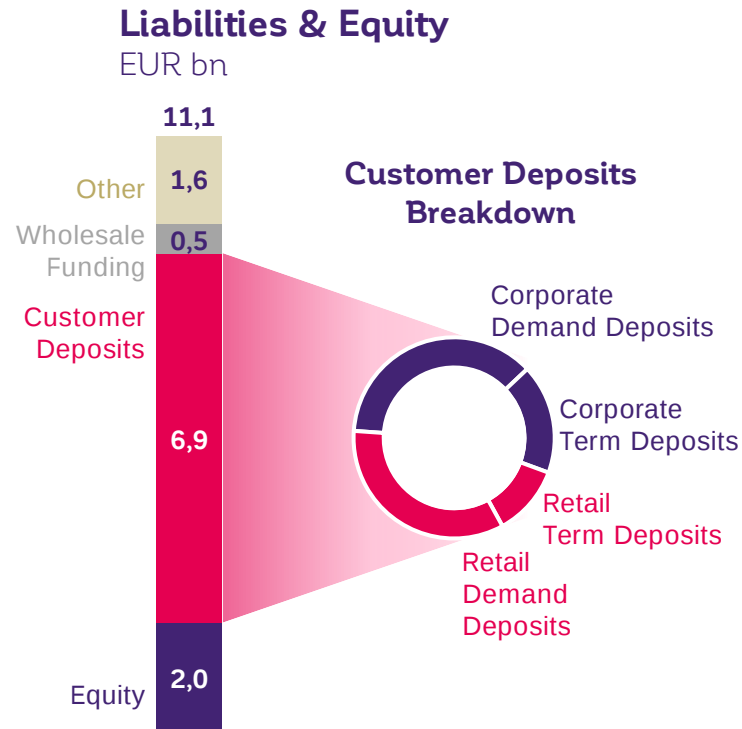
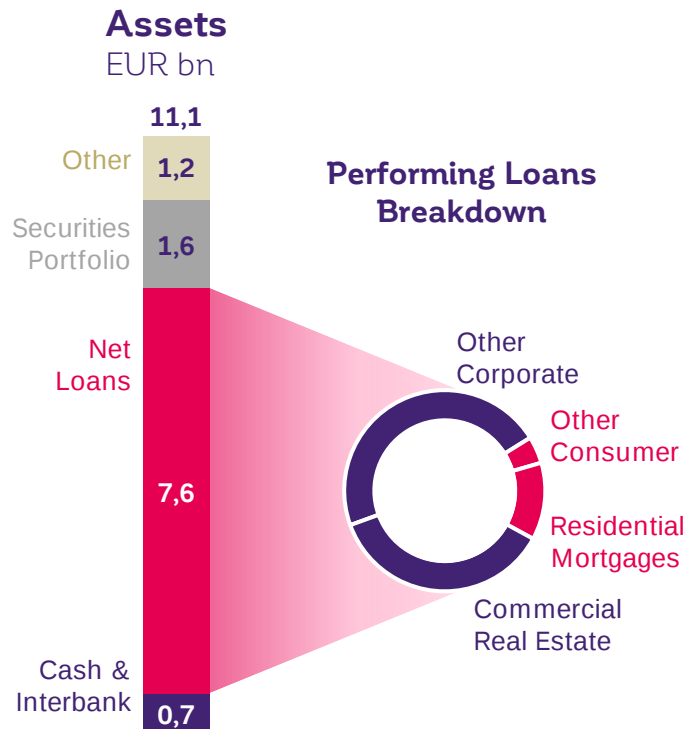


S&P Credit Ratings

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

Corporate Banking Origins

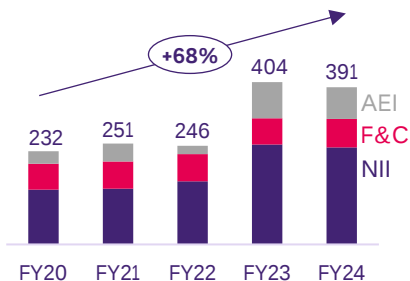
Growth Focus on Retail



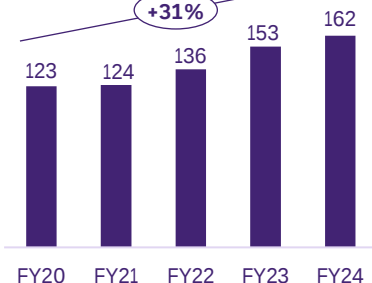
Strong Track Record

Strict Discipline Drives Growth

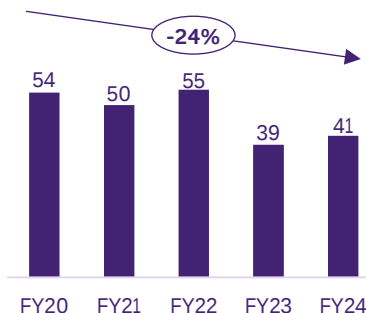
Operating Income
EUR mn



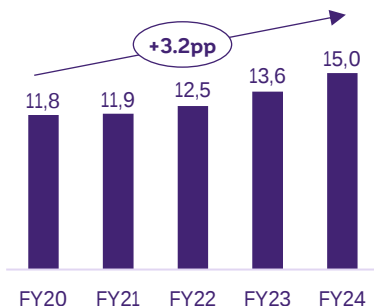
Operating Expenses
EUR mn



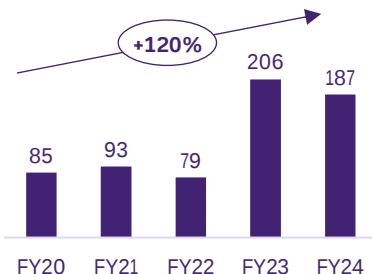
Cost-income Ratio %



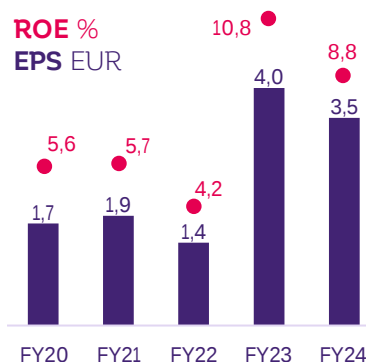
CET 1-Ratio %



Pre-Tax Result
EUR mn



ROE %
EPS EUR



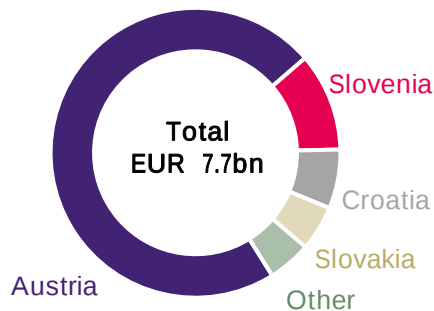
Key Drivers

- %** Margin over Volume
- €** Cost Discipline
- !!!** Risk Discipline
- ★** Capital Allocation Discipline

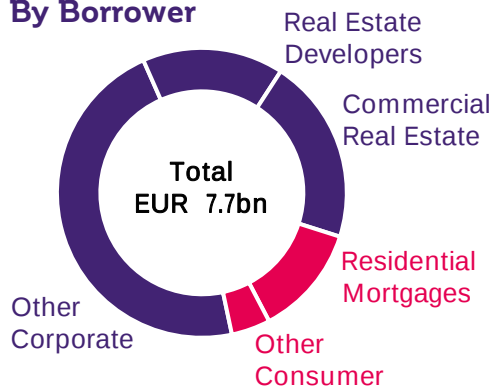
Diverse Loan Portfolio

A Balanced Diversification

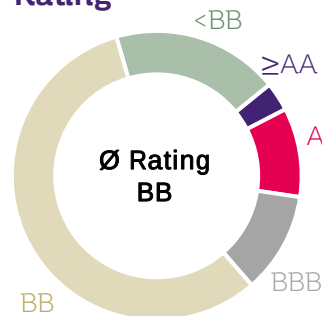
By Geography



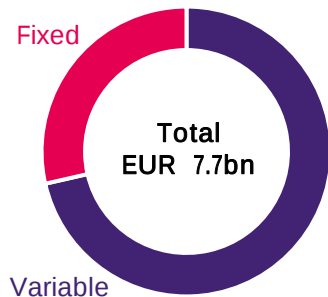
By Borrower



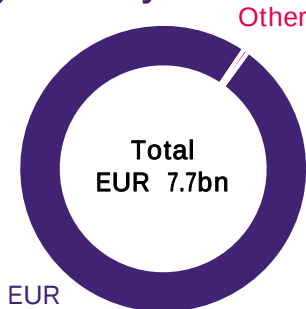
By Rating



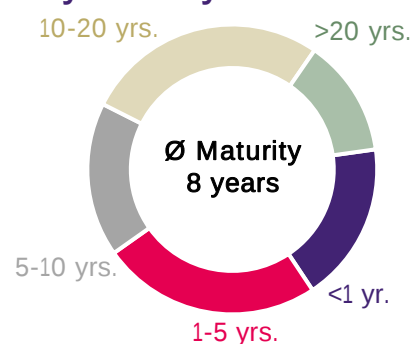
By Interest Rate



By Currency



By Maturity

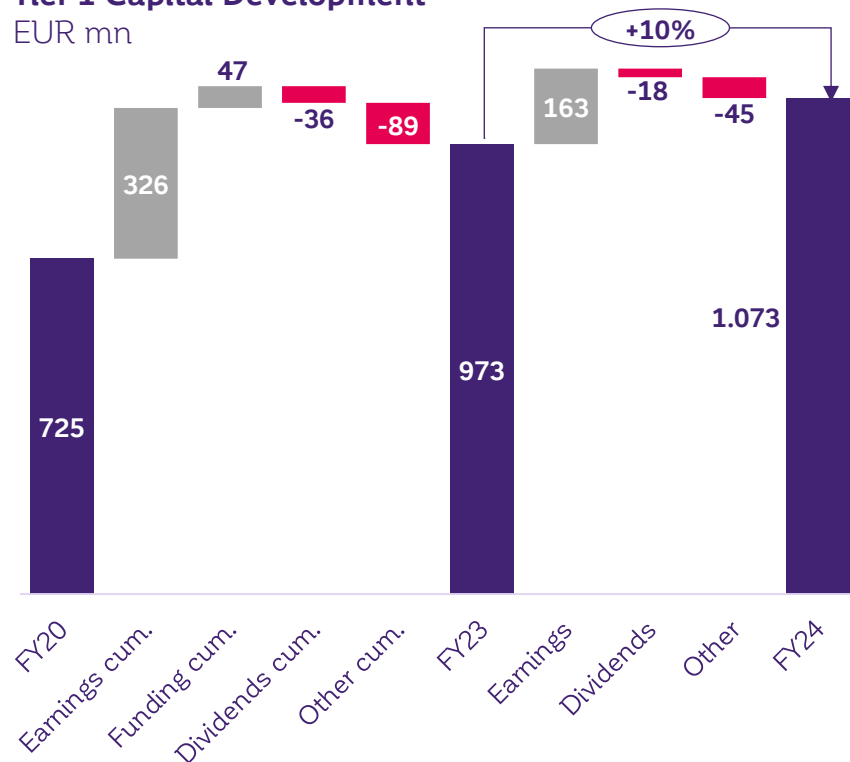


Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

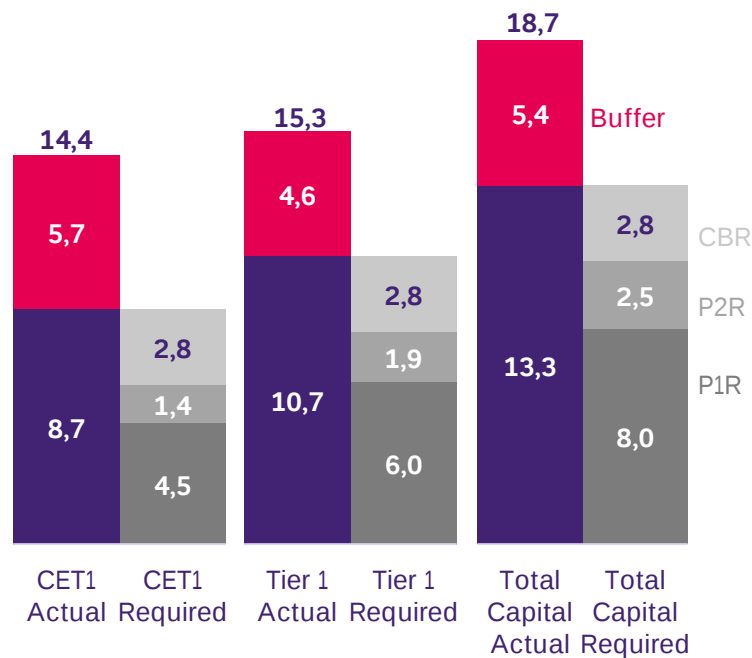
Tier 1 Capital Development

EUR mn



Capital Ratios and Requirements

% of TREA



Data as of 30.09.2025.

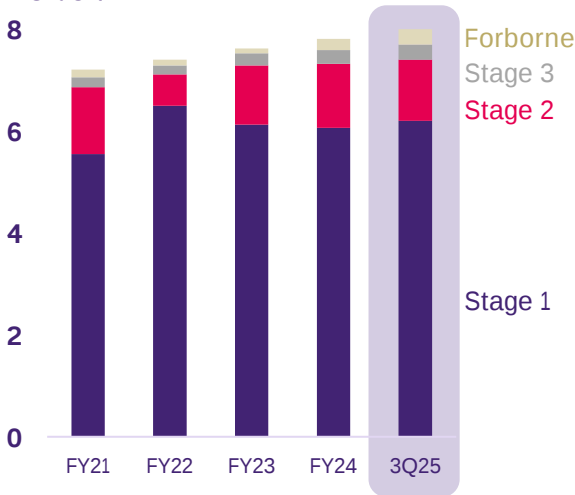
For abbreviations, please consult glossary.

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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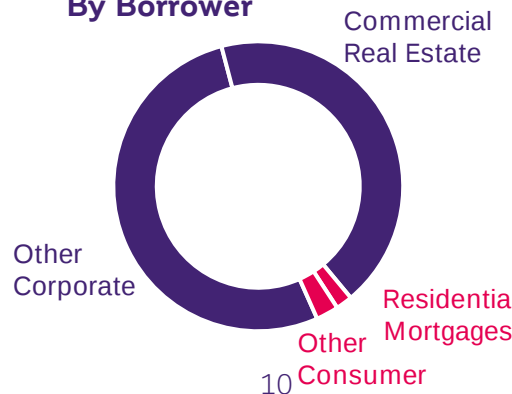
NPL Coverage (CR III) %

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

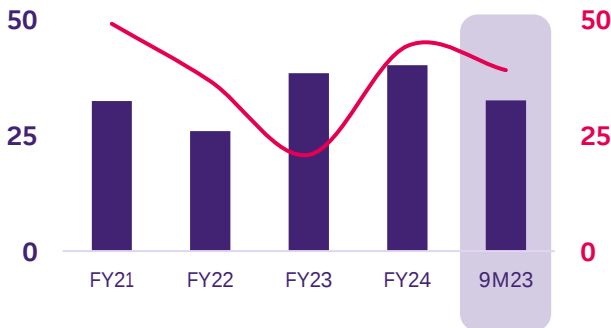


By Borrower



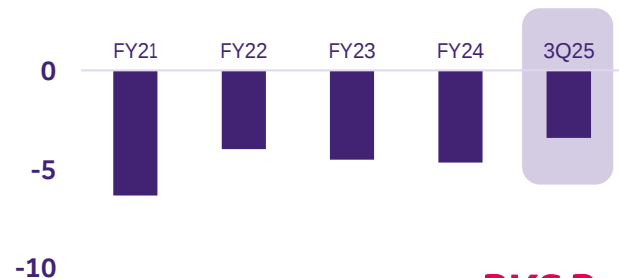
Loan Loss Provisions EUR mn

Cost of Risk bps, rhs



Equity Capital PV Sensitivity

% at 100 bps interest rate increase



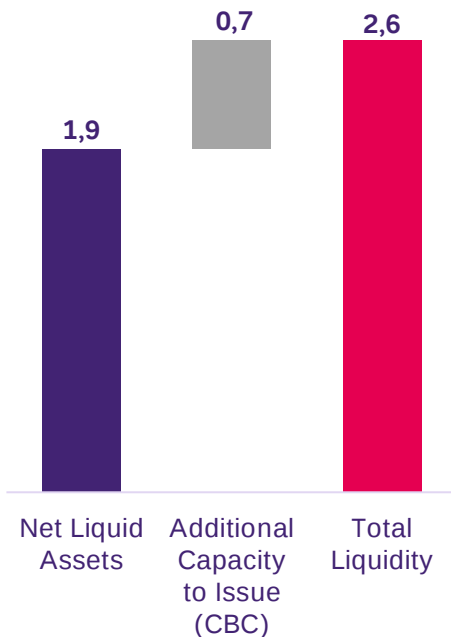
For abbreviations, please consult glossary.

Varied Sources of Liquidity

Best-in-Class Liquidity Position

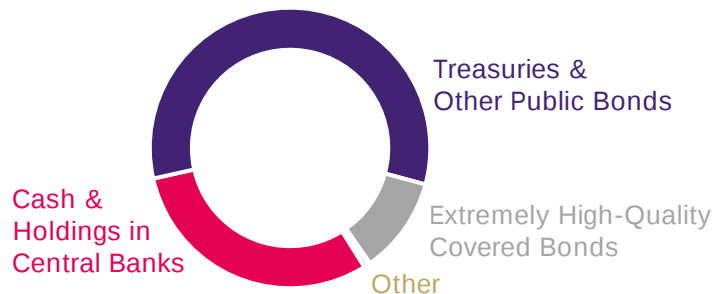
Liquid Assets

EUR bn

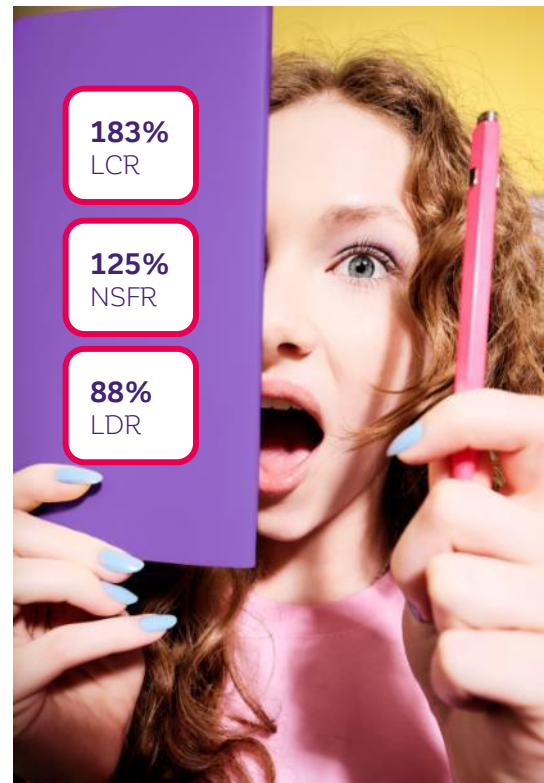
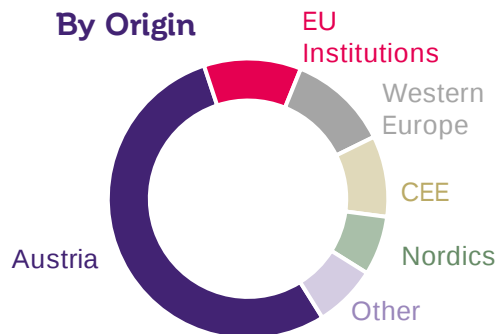


High Quality Liquid Assets

By Issuer



By Origin



First Mover in Sustainable Banking

A Long-Standing Tradition

BKS Bank Results		Position within peer group
 CCC B BB BBB A AA AAA	A	Mid tier
	C+	Top 5%
	B+	Top 20 in Austria
Quality and ESG certifications		
 EFQM RECOGNISED BY EFQM 2023 ★★★★★	 EMAS GEPRÜFTES 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



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Ambitious Digitalization Efforts

Close Client Relationships Also Online

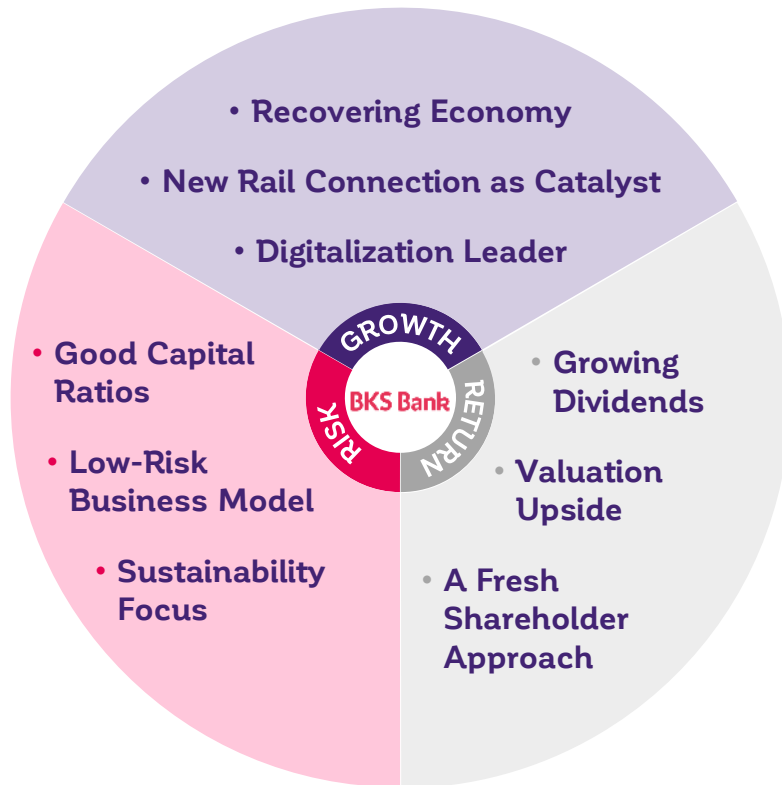
Major Digitalization Achievements and Ambitions					Digitalization Objectives
 Instant Payment	 Digital Identity Verification	 Online Mortgage Application	 Integrated E-shop in Banking App	 Mobile Account Opening	• Meet customers' financial needs in a proactive, seamless and innovative manner • Service excellence – whether in person or digital
 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



Rising Loan Volume, Growing Client Pool

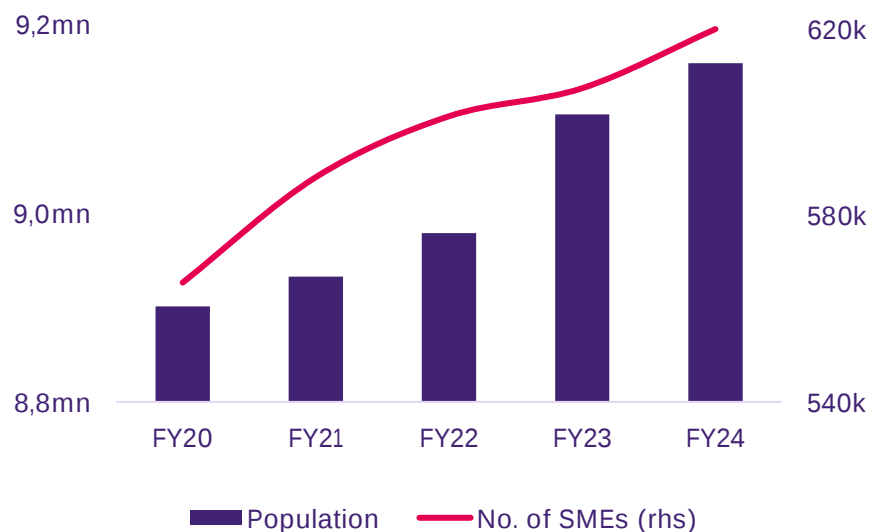
A Favorable Position for Growth

Total Loans Outstanding in Austria

EUR bn



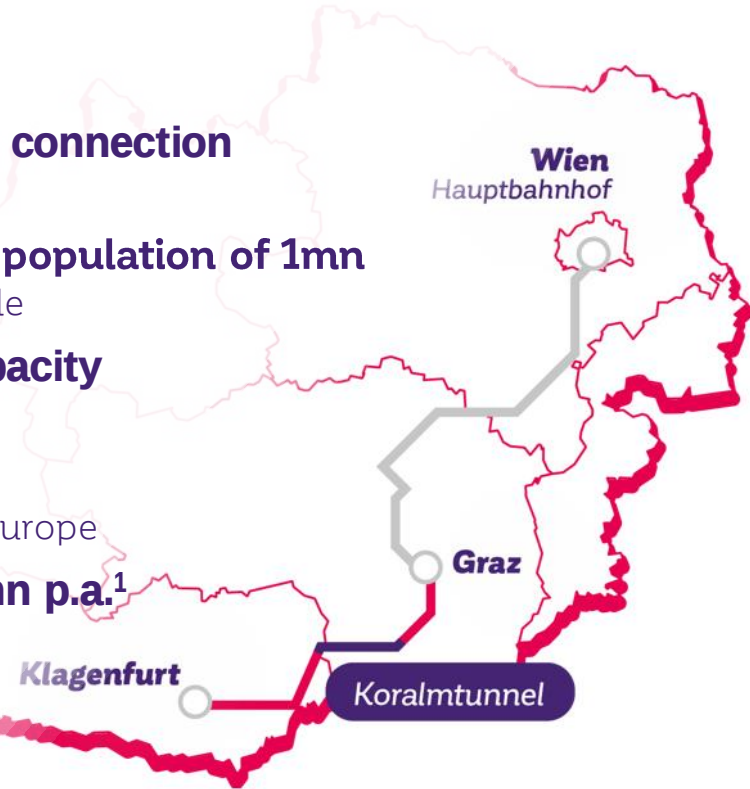
Population and Number of SMEs in Austria



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.¹**



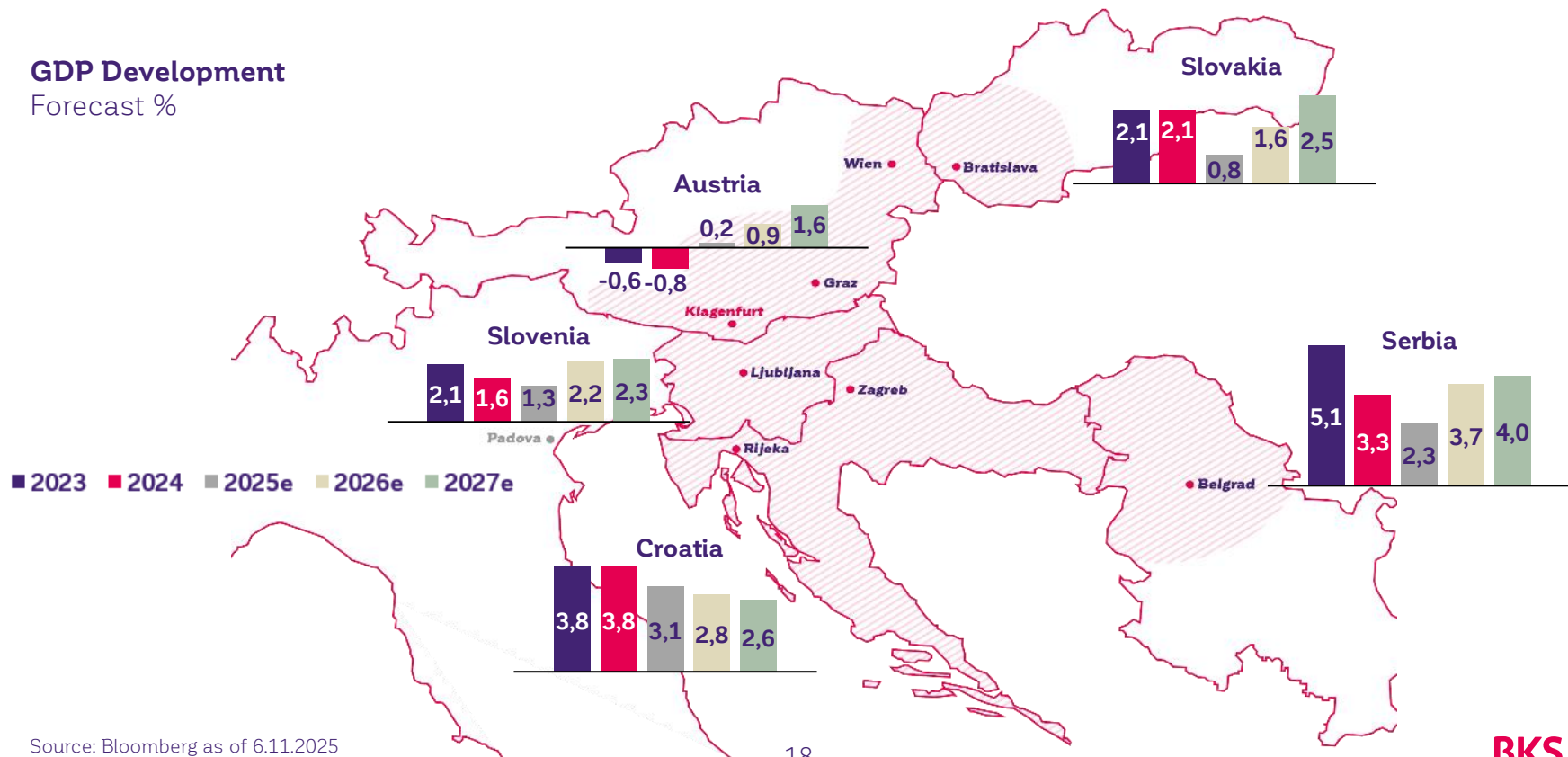
¹Source: Austrian Academy of Sciences,
Institute for Urban and Regional Research, 2002.

CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

GDP Development

Forecast %



Source: Bloomberg as of 6.11.2025

Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

Baby Boomers Reach Retirement Age

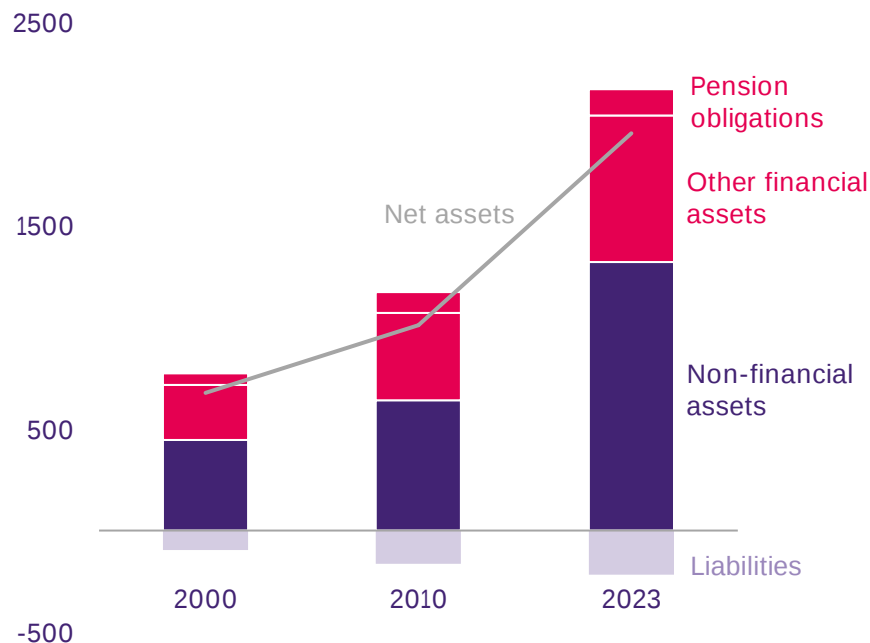
Number of Annual Births in Austria



Source: Statistics Austria, Austrian National Bank

Value of Assets that Austrians own

EUR bn

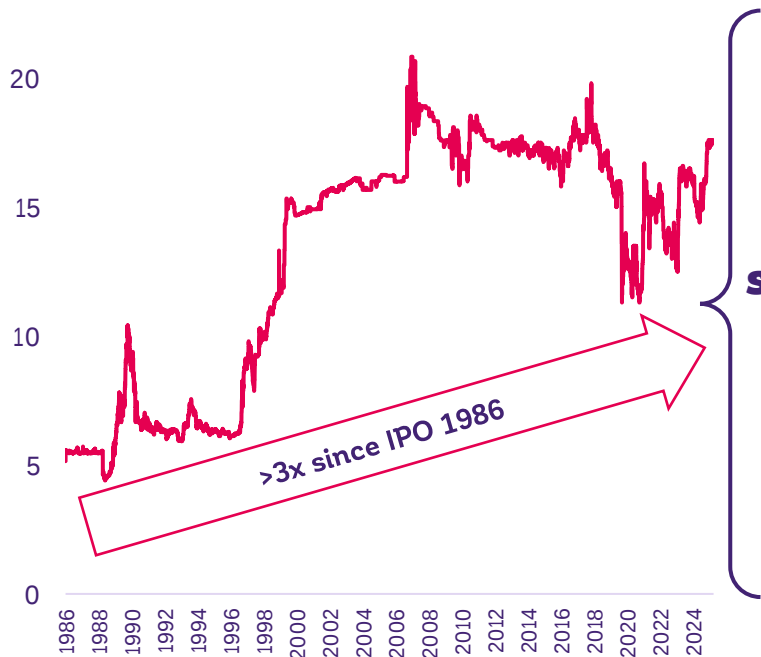


Committed to Shareholder Value

The BKS Share is a Reliable Long-Term Investment

BKS Bank Share Price

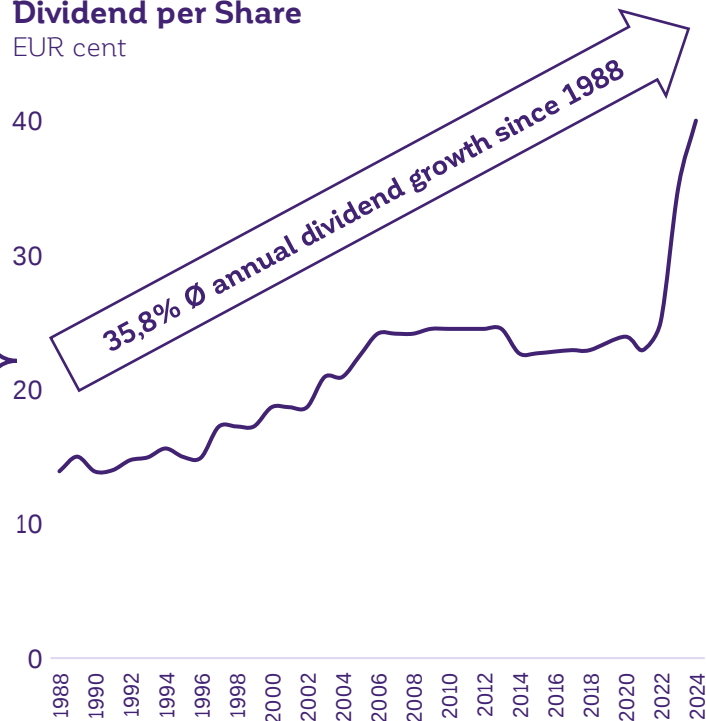
EUR



**Total
shareholder
return
389.3%**

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



Contents

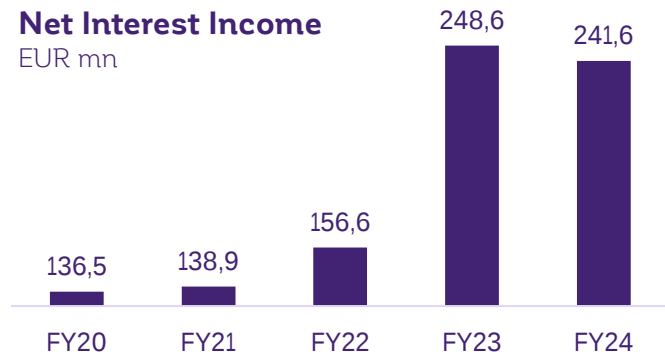
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Stable Returns

Driven by Interest and Financial Services

Net Interest Income

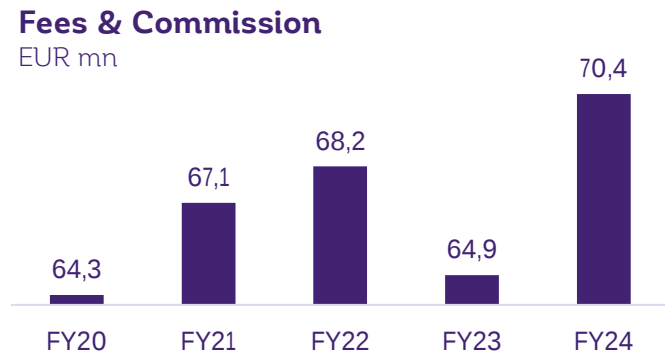
EUR mn



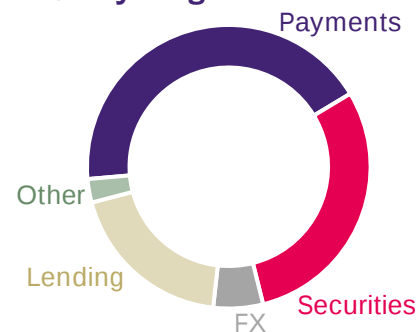
- Interest income defies current rate reduction trend
- **Balanced business model** thanks to two distinct pillars
- **Attractive offers for corporate clients** fosters F&C income

Fees & Commission

EUR mn



F&C by Origin

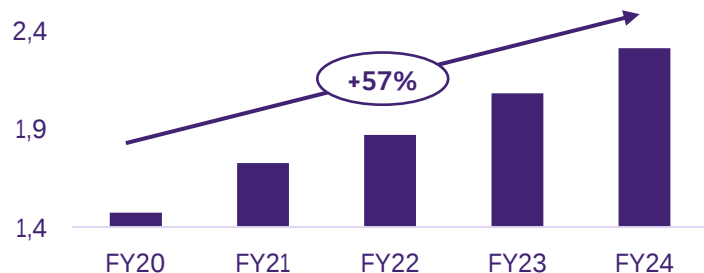


Outstanding Retail Banking

Happy Clients, Growing Business

Retail Term- and Demand Deposits

EUR bn

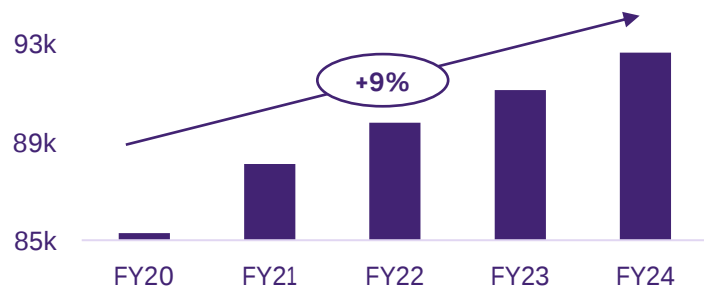


Client Satisfaction Survey

2024 Results

1.4
Client
Satisfaction¹

Number of Retail Accounts



57%
Net Promoter
Score

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

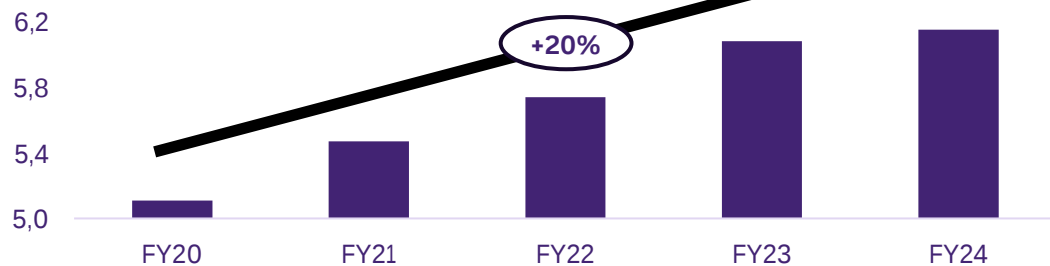


Expanding Corporate Banking

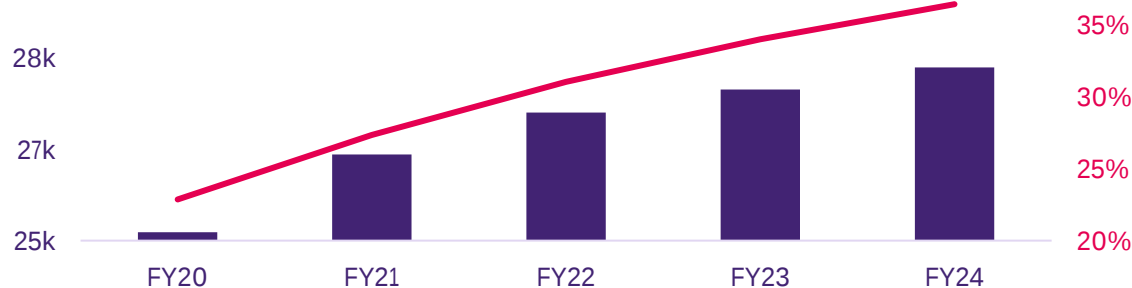
Driven by Adoption of Digital Solutions

Loan Demand

EUR bn



Number of Corporate Clients



— Thereof digitally active (rhs)



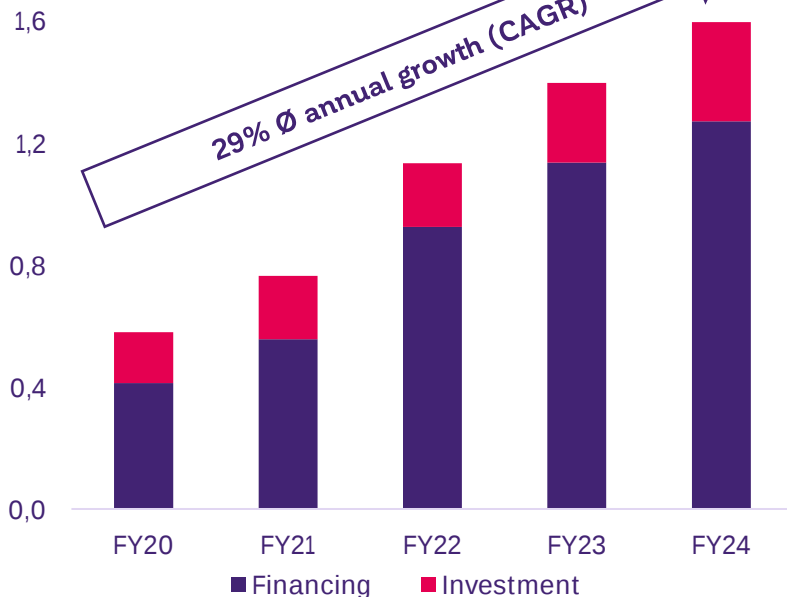
BKS Bank

BKS is a Sustainable Banking Pioneer

A Sprouting Business

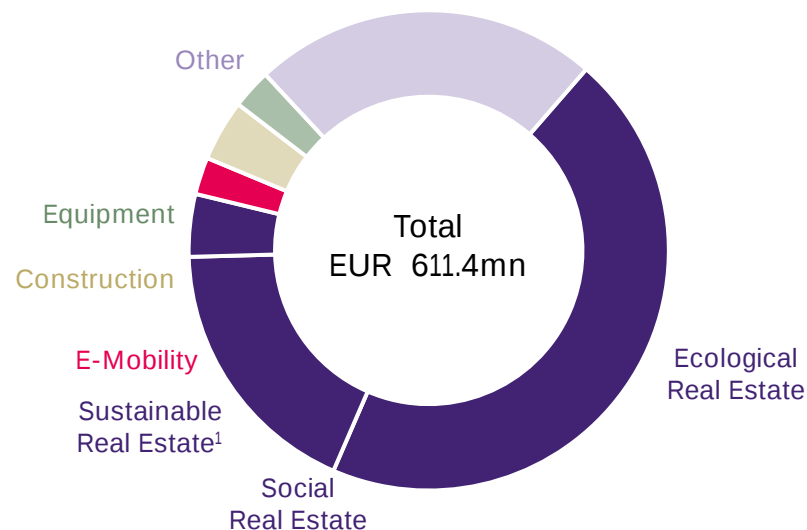
Sustainable Product Volume

EUR bn



Sustainable Asset Register

% of Finance Pool

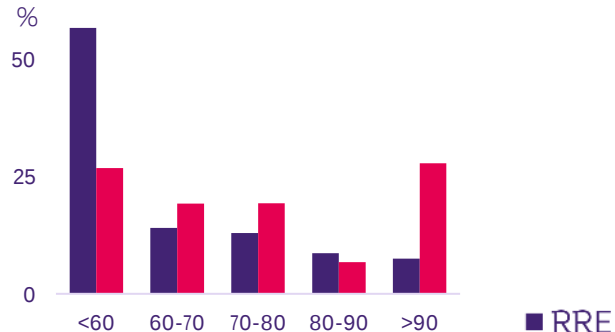


According to the definitions of the Austrian National Bank.
¹Sustainable real estate is defined as ecological and social.
 Data as of 30.09.2025.

Resilient Real Estate Portfolio

An Important Backbone to Our Business

Loan to Value Distribution



Average Loan Size

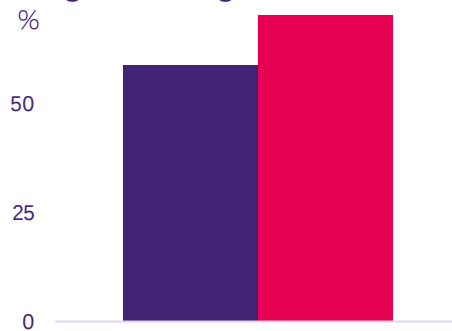
EUR mn



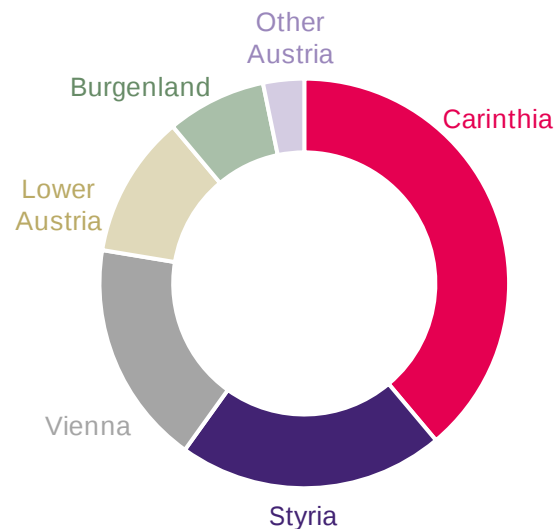
Cover Pool Utilization



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

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**

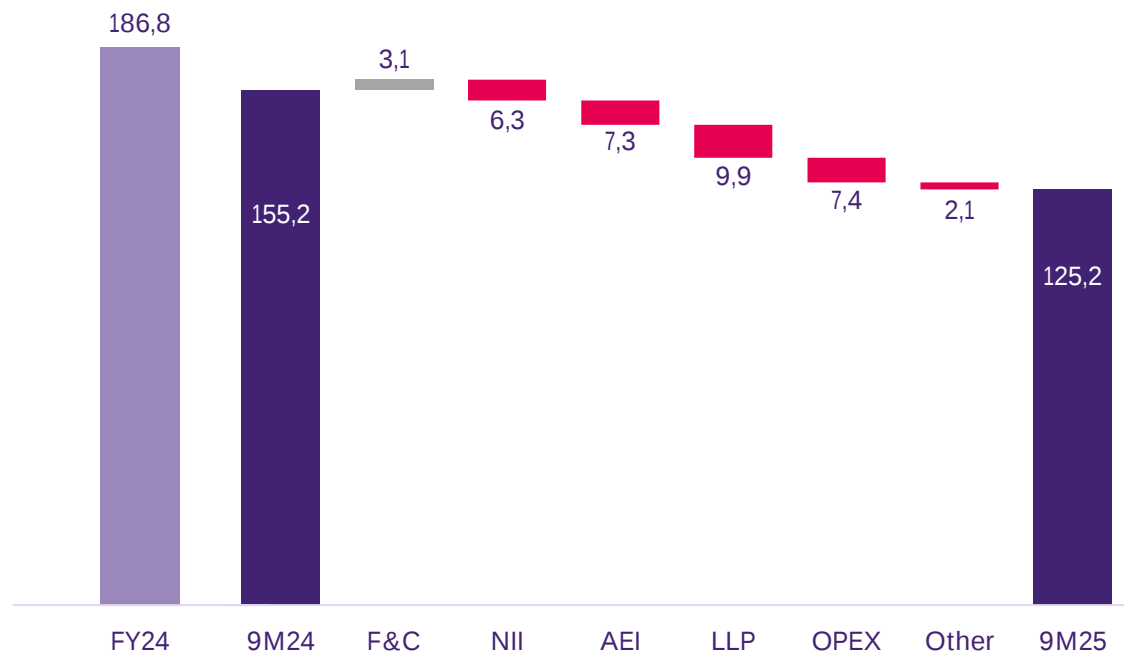
Tenure ends 05/27

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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Chamber/Professional Association: Chamber of Commerce and Industry Austria, Division Banking and Insurance
Copy deadline: November 2025

BIC: BFKKAT2K
Reuters Dealing Code: BKSK
Bloomberg Code: BKUS AV
LEI (Legal Entity Identifier): 529900B9P29R8W03IX88