BKS Bank

Investor Presentation

August 2026

Contents

Who is BKS Bank?

A Bank with a Unique Business Setup

- **Independent and Stock-Listed**
  Total Assets ~EUR 11,5bn, Market Capitalization ~EUR 1bn
- **Regional and International**
  Based in Austria – present in Slovenia, Croatia, Slovakia and Serbia
- **Personal and Digital**
  63 bank branches – product range fully digitalized
- **Sustainability**
  Pioneering in ESG-qualified products
- **Corporate and Private**
  Premium banking service provider for ~28k corporations and ~167k retail clients

BKS Bank

A Universal Bank

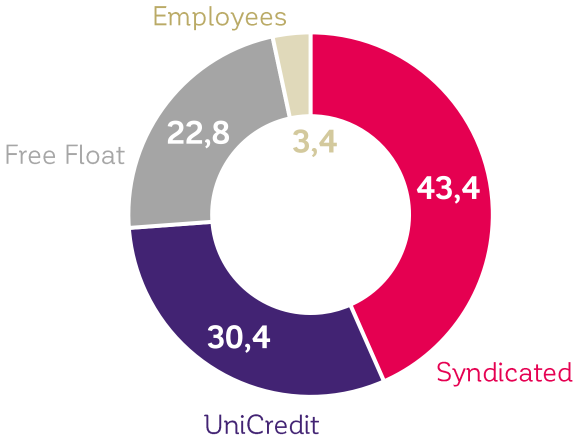
A Full Range of First-Class Quality Services

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

All data as of 30.6.2026
Oberbank, BTV and G3B Holding are the constituents of the mentioned syndicate.

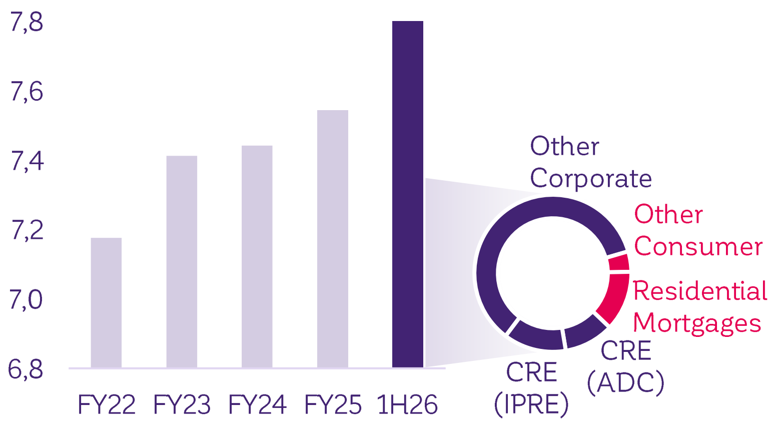
BKS Bank

Corporate Banking Origins

Growth Focus on Retail

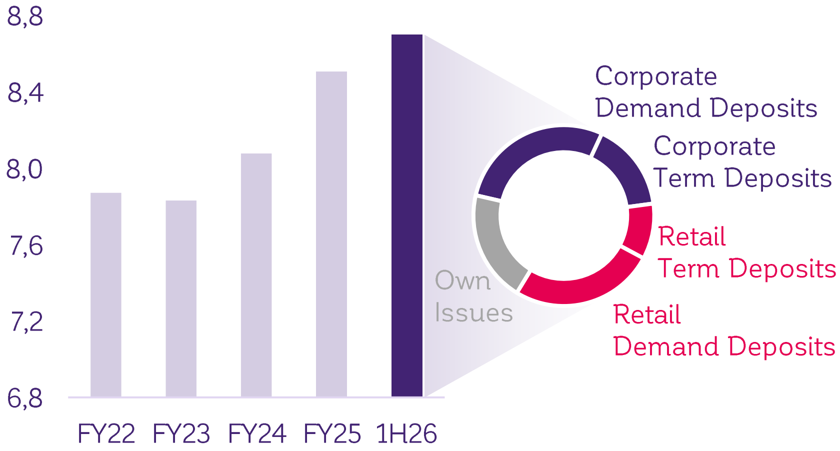
Performing Loans Development

EUR bn



Primary Funds Development

EUR bn



Share of deposits protected by Austrian deposit insurance scheme	
Retail deposits	65,2%
Corporate deposits	10,1%

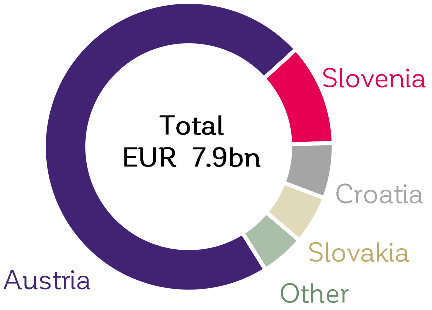
Latest data as of 30.6.2026.
For abbreviations, please consult glossary.

BKS Bank

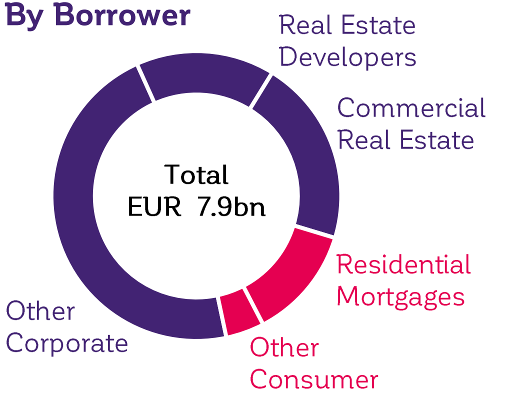
Diverse Loan Portfolio

A Balanced Diversification

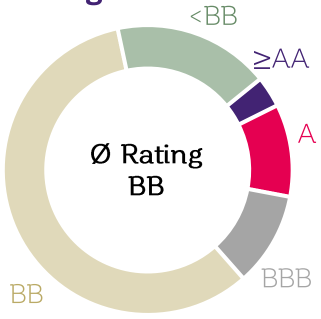
By Geography



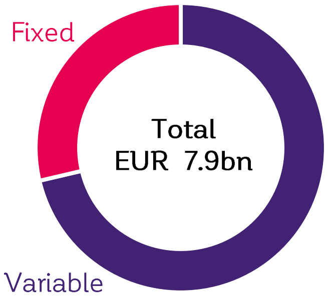
By Borrower



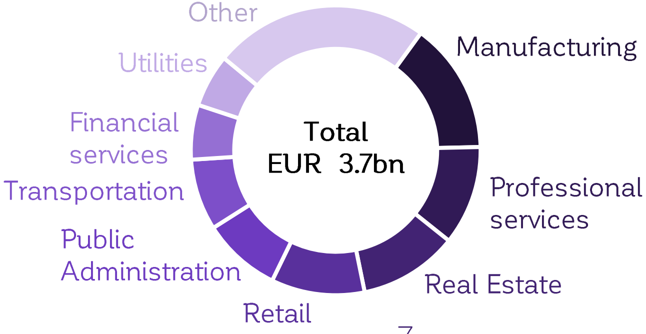
By Rating



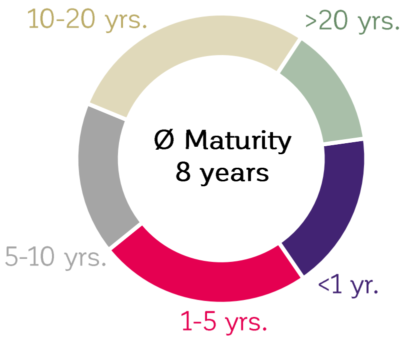
By Interest Rate



Other Corporate by Segment



By Maturity

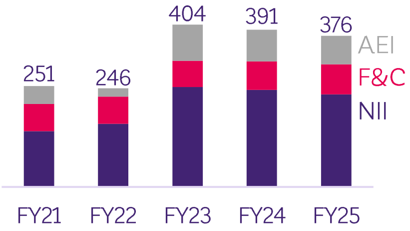


All data as of 30.6.2026.

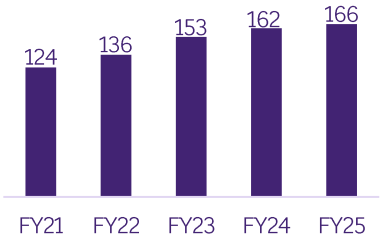
Strong Track Record

Strict Discipline Drives Growth

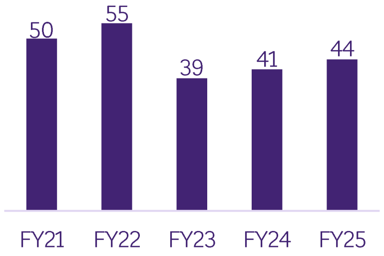
Operating Income
EUR mn



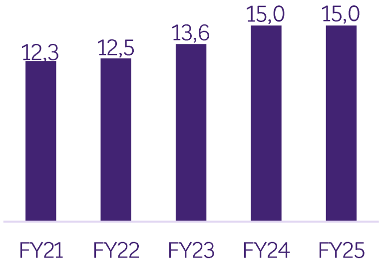
Operating Expenses
EUR mn



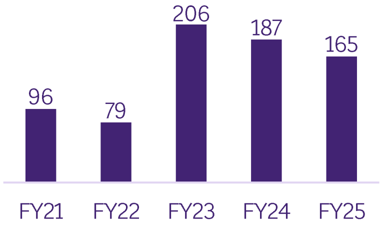
Cost-income Ratio
%



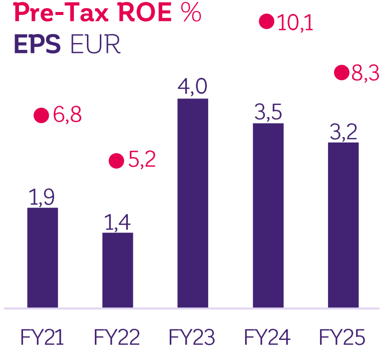
CET 1-Ratio
%



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.

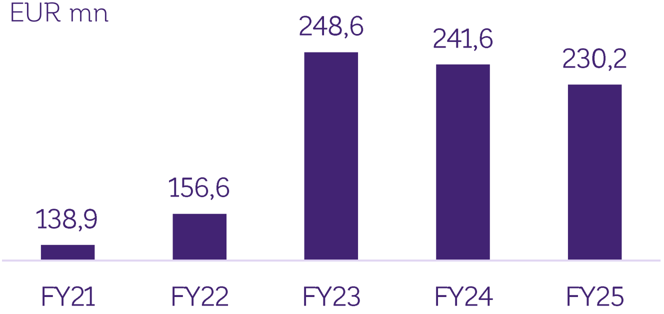
BKS Bank

Stable Returns

Slight NII Reduction Overcompensated by F&C Growth

Net Interest Income

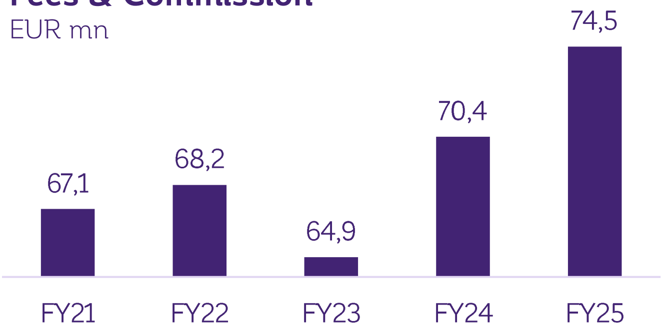
EUR mn



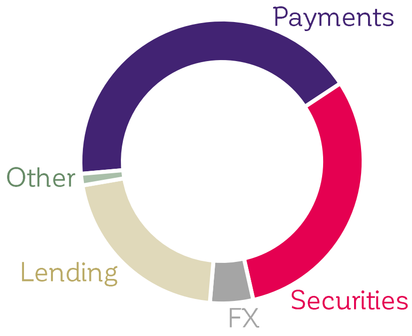
- **Interest income** widely **defied** the past **rate reduction** measures
- We took advantage of the low interest level to **expand our long-term refinancing** by placing a EUR 250mn **Senior Preferred bond**

Fees & Commission

EUR mn



F&C by Origin



For abbreviations, please consult glossary.

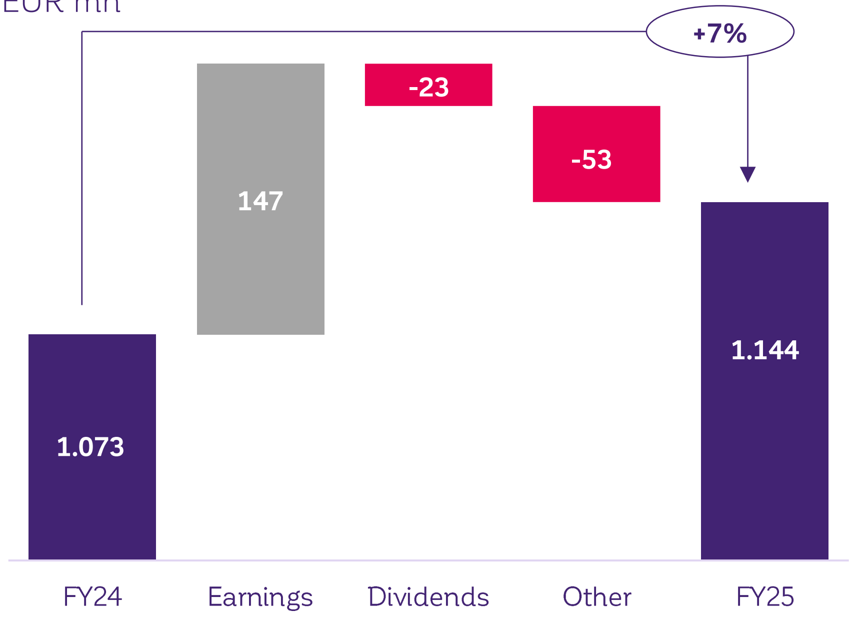
BKS Bank

Earnings Growth Creates Ample Buffer

Organic Expansion with Comfortable Capital Position

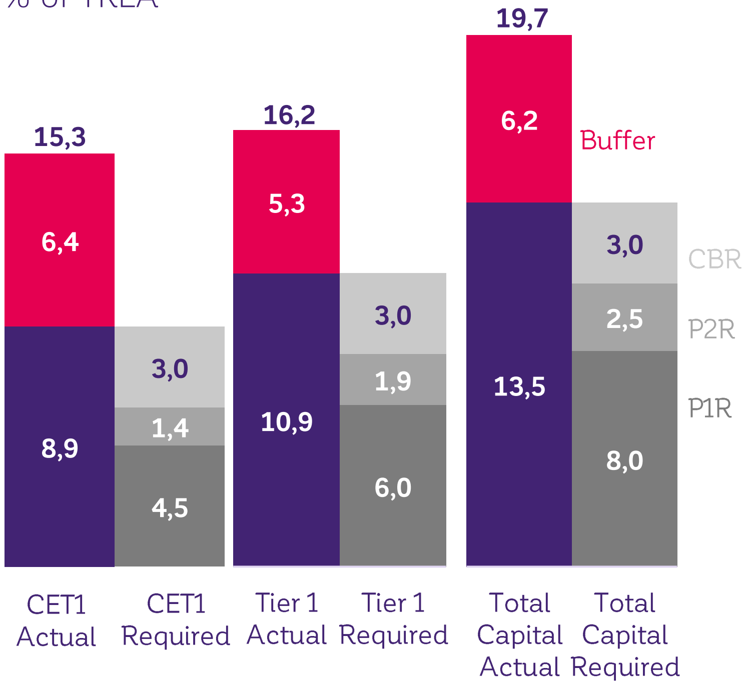
Tier 1 Capital Development

EUR mn



Capital Ratios and Requirements

% of TREA



Data as of 30.6.2026.
For abbreviations, please consult glossary.

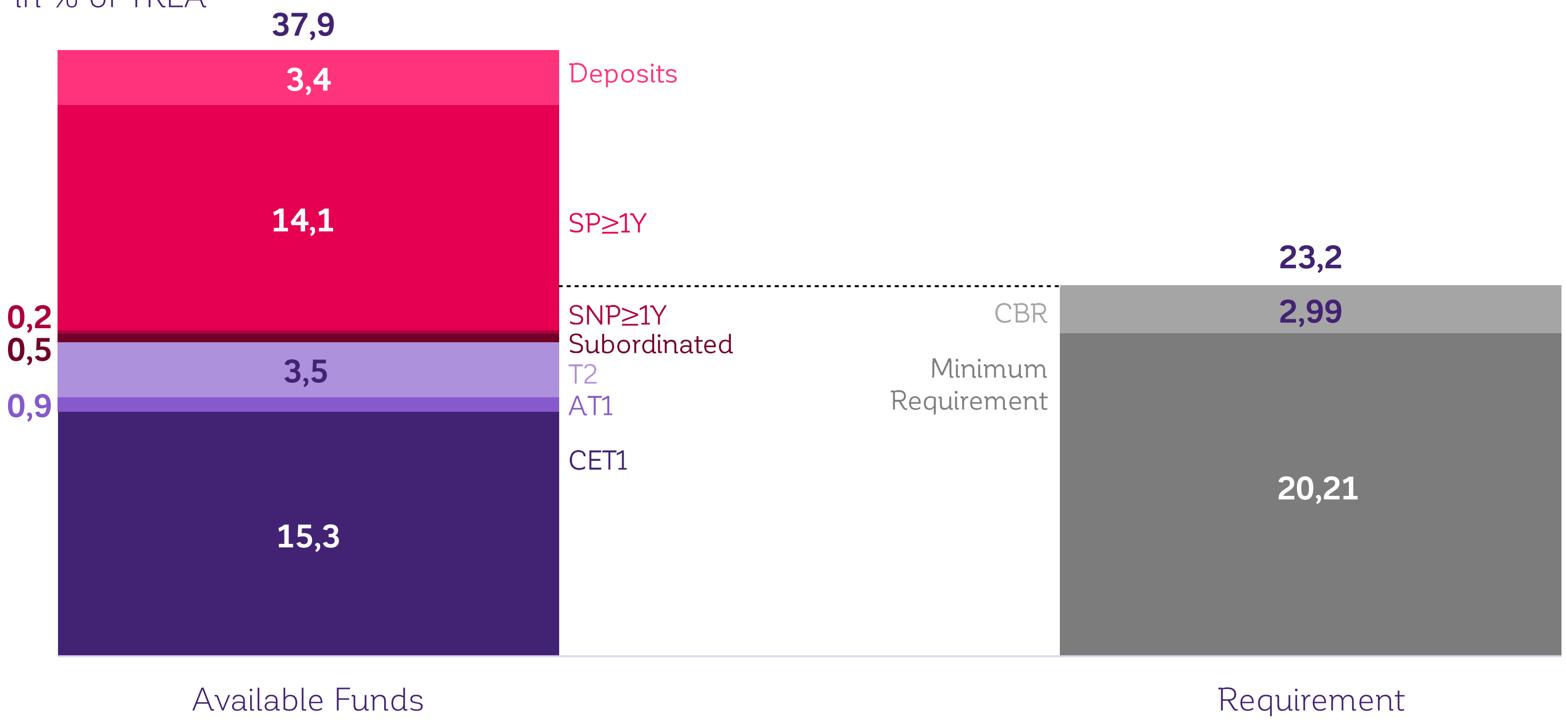
BKS Bank

Available Funds vs. MREL

Funds Well Above Requirement

MREL Requirement and Available Funds

in % of TREA



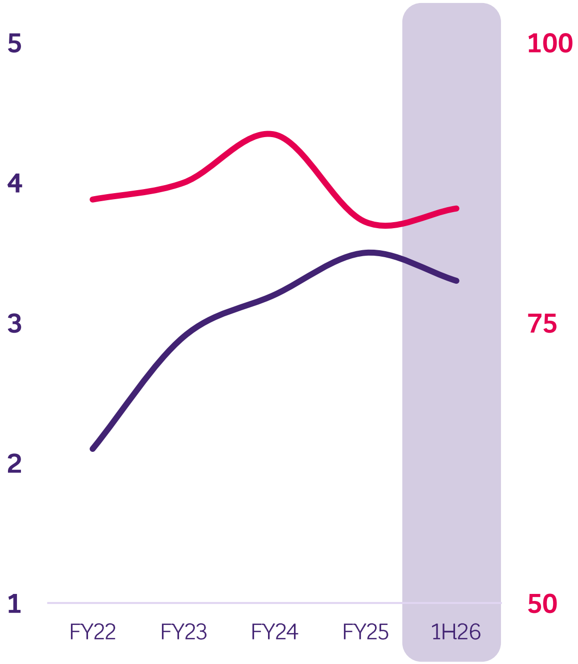
All data as of 30.06.2026. For abbreviations, please consult glossary.

BKS Bank

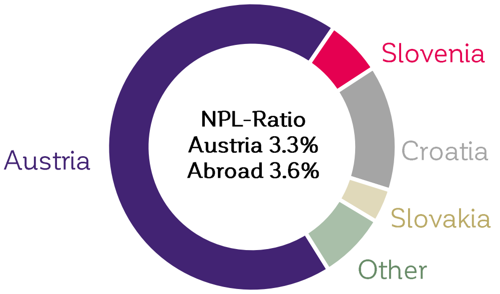
Sound Asset Quality

Conservative Risk Approach

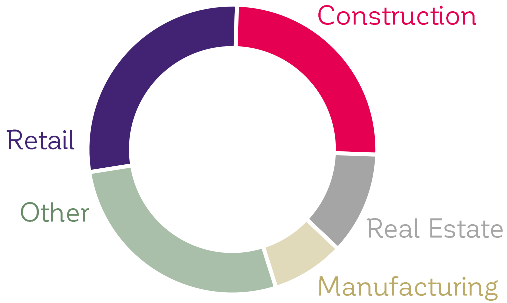
NPL-Ratio %
NPL Coverage Ratio III %, rhs



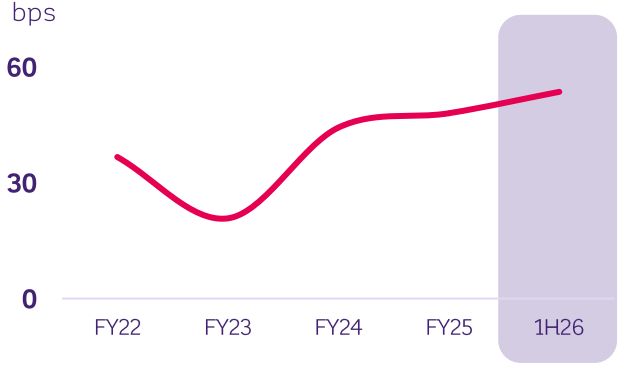
Non-Performing Loans, 1H26
By Geography



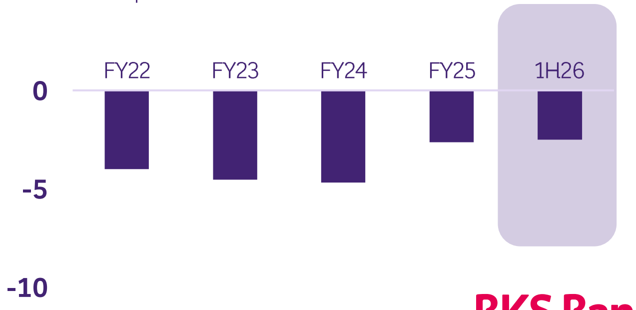
By Segment



Cost of Risk
bps



Equity Capital PV Sensitivity
% at 100 bps interest rate increase



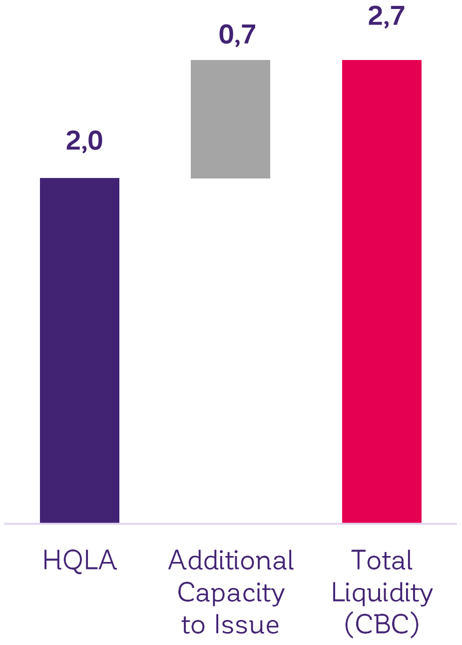
For abbreviations, please consult glossary.

BKS Bank

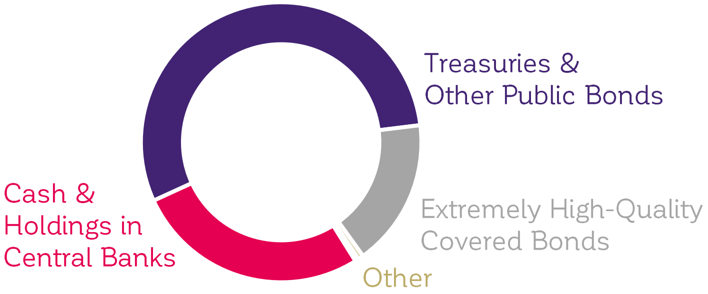
Varied Sources of Liquidity

Best-in-Class Liquidity Position

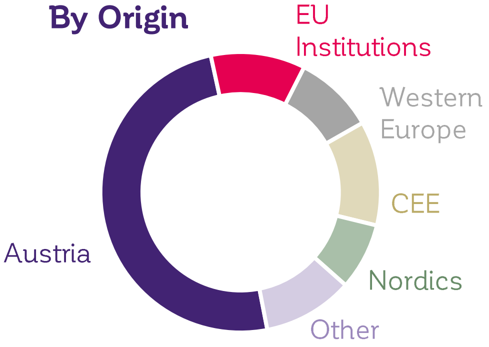
Liquid Assets
EUR bn



High Quality Liquid Assets
By Issuer



By Origin



233%
LCR

131%
NSFR

88%
LDR

All data as of 30.06.2026.
For abbreviations, please consult glossary.

BKS Bank

First Mover in Sustainable Banking

A Long-Standing Tradition

	BKS Bank Results	Position within peer group
MSCI ESG RATINGS (CCC, B, BB, BBB, A, AA, AAA)	A	Mid tier
Corporate ESG Performance Prime, RATED BY ISS ESG	C+	Top 5%
VÖNIX INDEX MEMBER 2026-27	B+	Top 20 in Austria
Other Ratings and Certifications		
EthiFinance, CLARITY AI, Bloomberg	EMAS GEPRÜFTES UMWELTMANAGEMENT AT-000735	GREEN BRAND Austria 2026/2027 GB-ID.ORG ID: 2026 01 0117

Sustainability Pioneer
on the Vienna Stock Exchange

First
Social Bond Issuer

Among the First
Green Bond Issuers

Won
VÖNIX Sustainability Award
for the 5th time in 2026

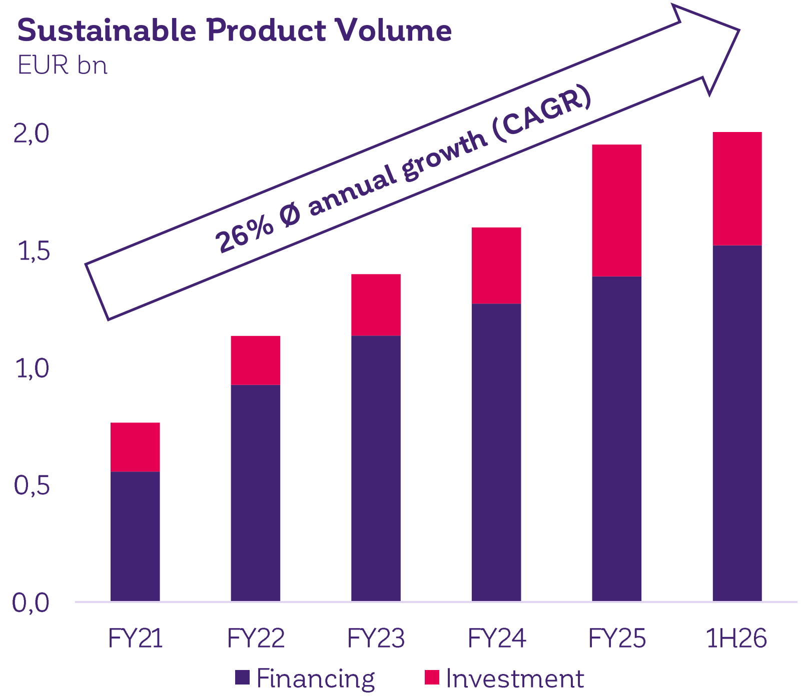
DISCLAIMER STATEMENT
THE USE BY BKS Bank OF ANY MSCI ESG RESEARCH LLC OR ITS AFFILIATES (“MSCI”) DATA, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT, RECOMMENDATION, OR PROMOTION OF BKS Bank BY MSCI. MSCI SERVICES AND DATA ARE THE PROPERTY OF MSCI OR ITS INFORMATION PROVIDERS AND ARE PROVIDED ‘AS-IS’ AND WITHOUT WARRANTY. MSCI NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI.

BKS is a Sustainable Banking Pioneer

A Sprouting Business

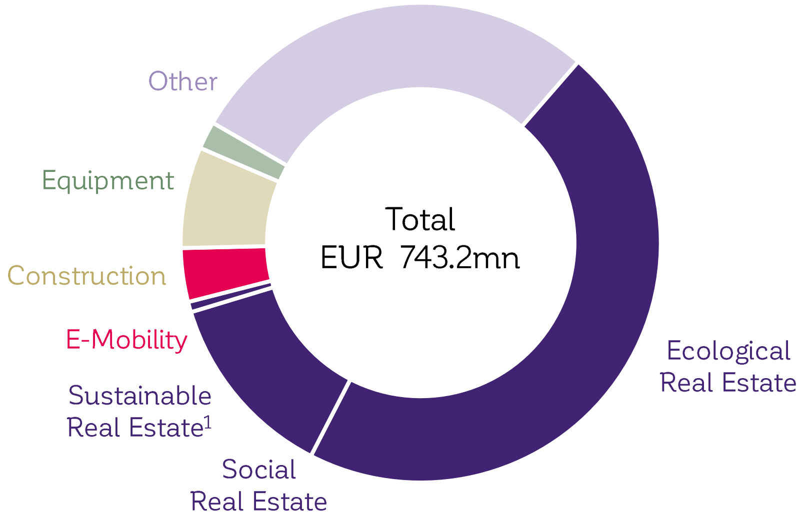
Sustainable Product Volume

EUR bn



Sustainable Asset Register

% of Finance Pool



According to the definitions of the Austrian National Bank.
[1]Sustainable real estate is defined as both ecological and social.
Data as of 30.6.2026.

For abbreviations, please consult glossary.

BKS Bank

Contents

Why Invest in BKS Bank?

Driving Value Growth While Balancing Risk and Return

GROWTH

- Recovering Economy
- New Rail Connection as Catalyst
- Digitalization Leader

RISK

- High Capital & MREL-Buffers
- Low-Risk Business Model
- Sustainability Focus

RETURN

- Growing Dividends
- Valuation Upside
- A Fresh Shareholder Approach

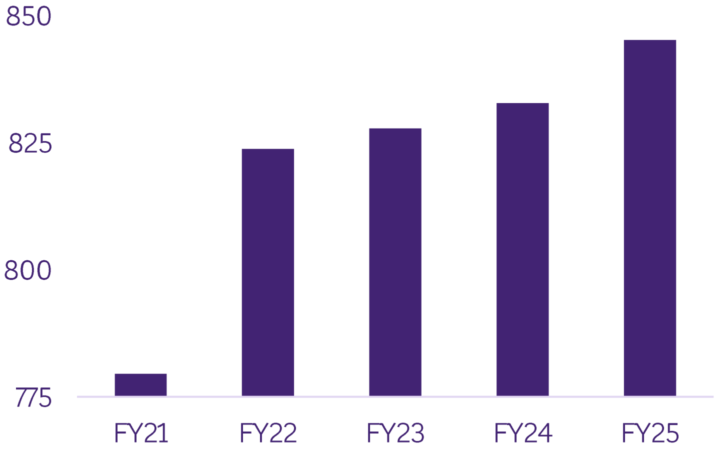
BKS Bank

Rising Loan Volume, Growing Client Pool

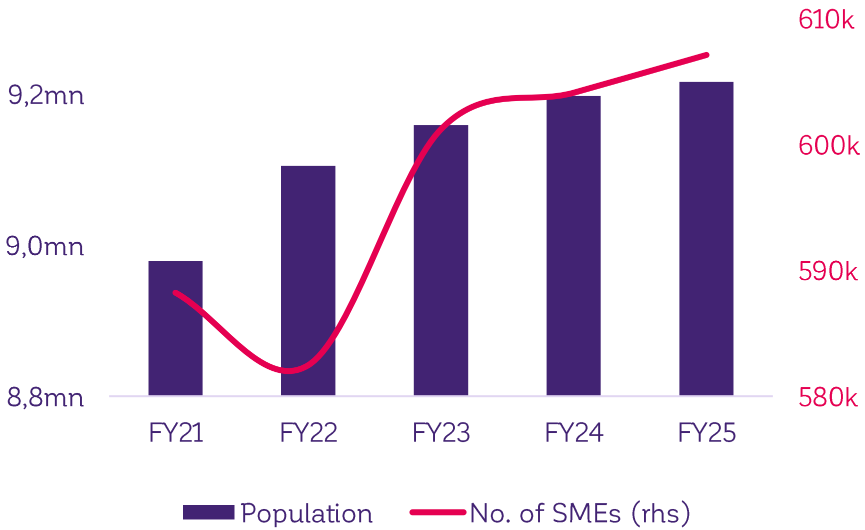
A Favorable Position for Growth

Total Loans Outstanding in Austria

EUR bn



Population and Number of SMEs in Austria

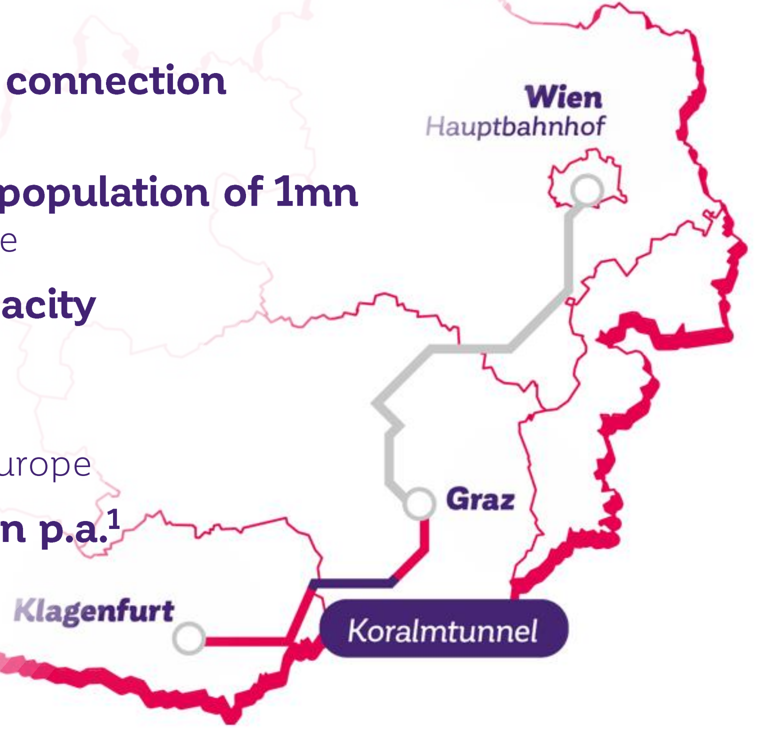


Source: Statistics Austria, Austrian Economic Chamber.
For abbreviations, please consult glossary.

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 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]

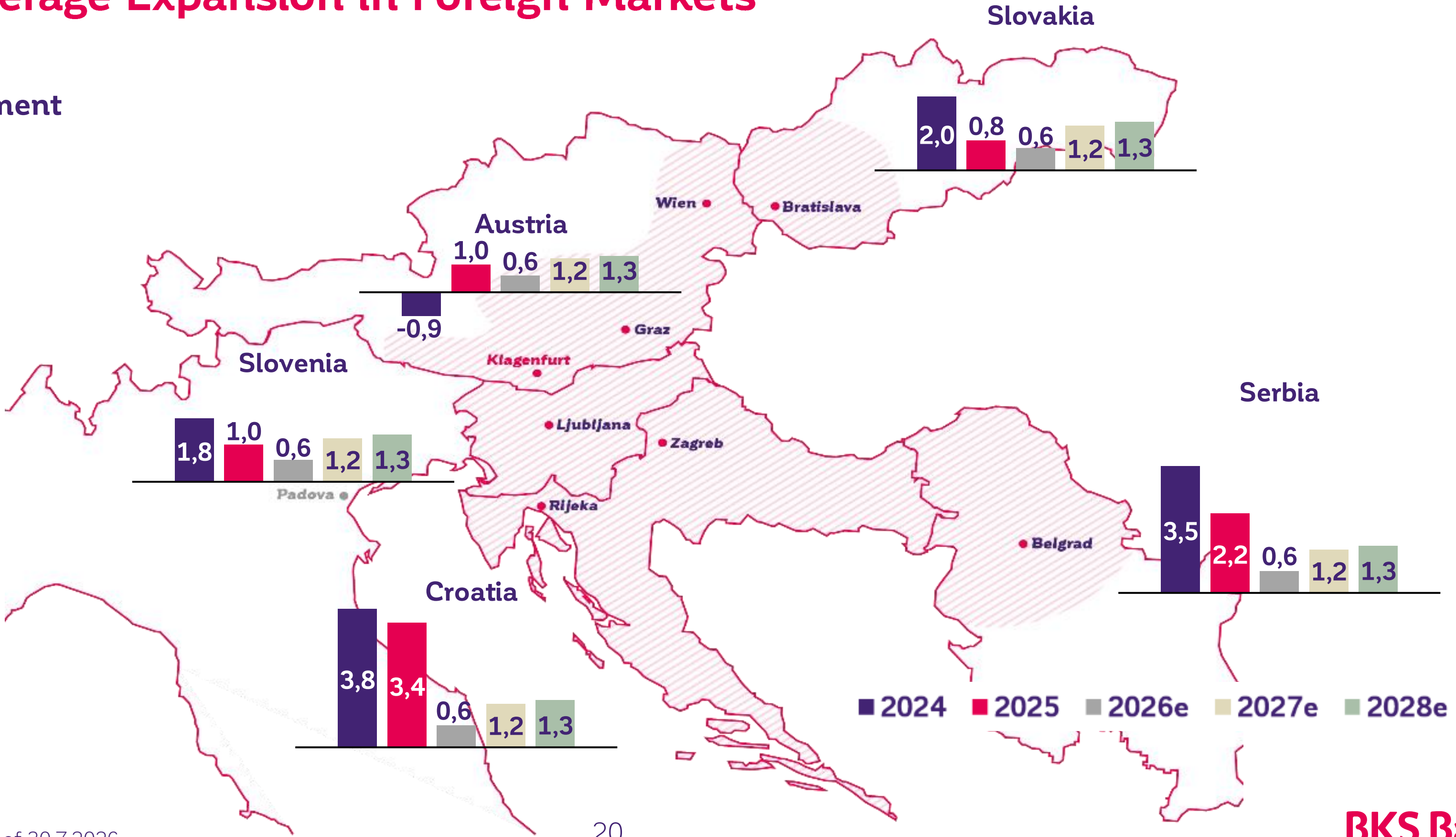


[1]Source: Austrian Academy of Sciences, Institute for Urban and Regional Research, 2002.

CEE Adds to Growth Perspective

Above-Average Expansion in Foreign Markets

GDP Development
Forecast %



Source: Bloomberg as of 30.7.2026

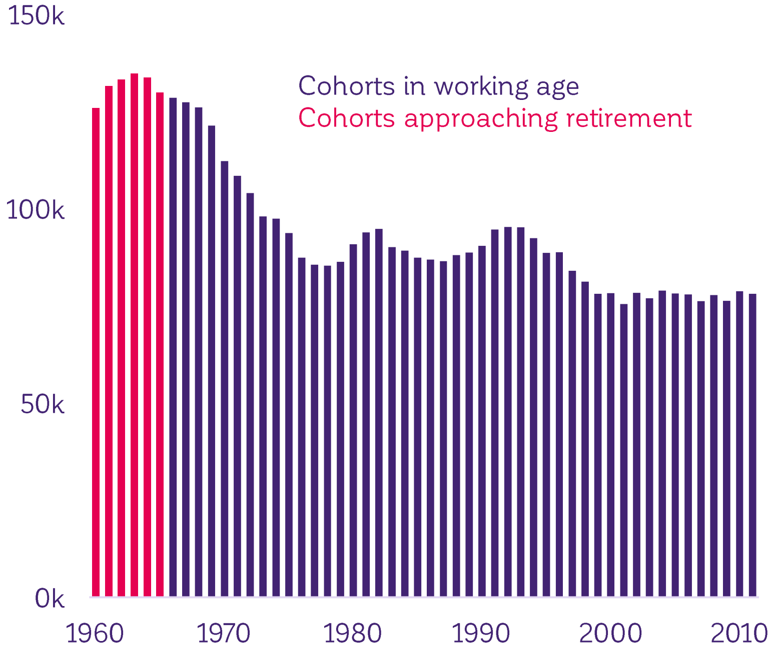
BKS Bank

Private Pension Need Drives F&C Outlook

Thanks to Growing Life Expectancy and Prosperity

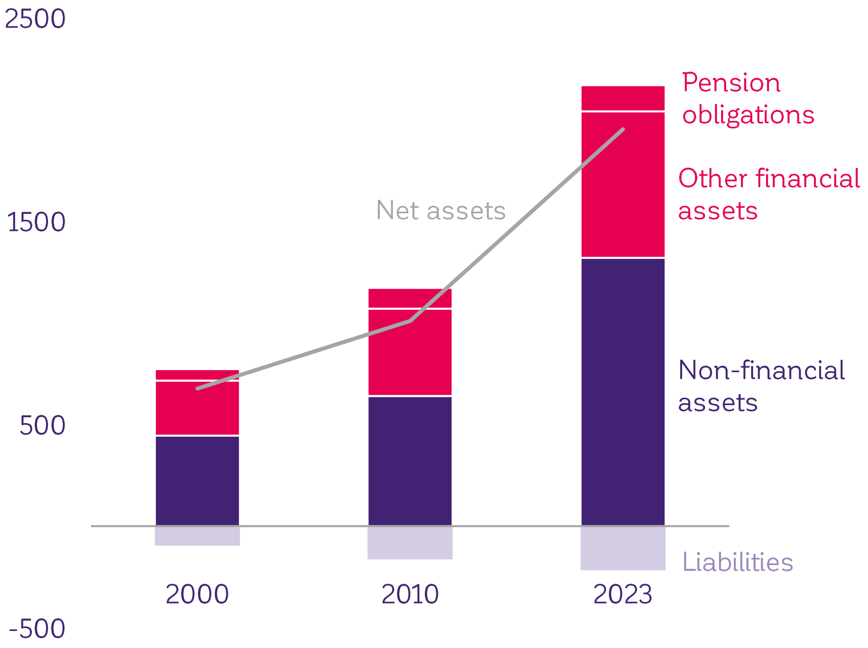
Baby Boomers Reach Retirement Age

Number of Annual Births in Austria



Value of Assets that Austrians own

EUR bn



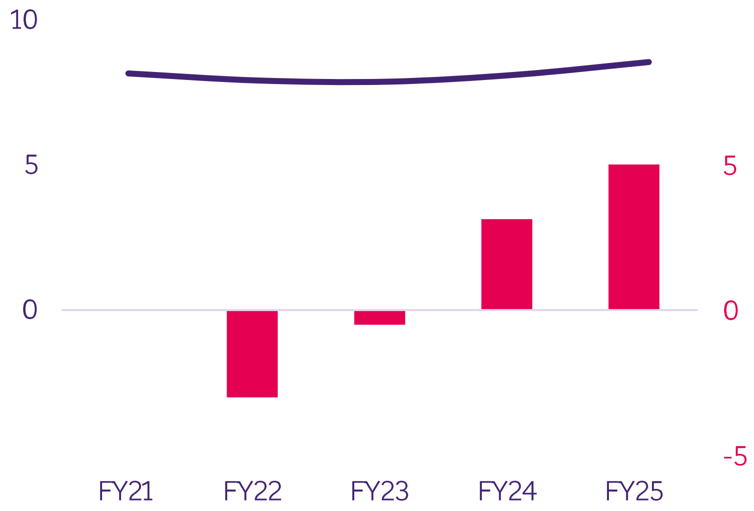
Source: Statistics Austria, Austrian National Bank

BKS Bank

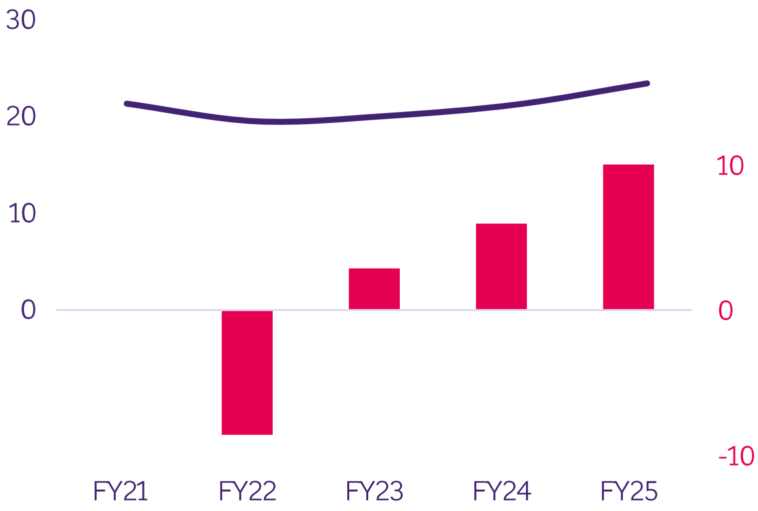
Strong Growth in Managed Funds

Our clients appreciate a close relationship with their bank

Primary Funds EUR bn
YOY Change %, rhs

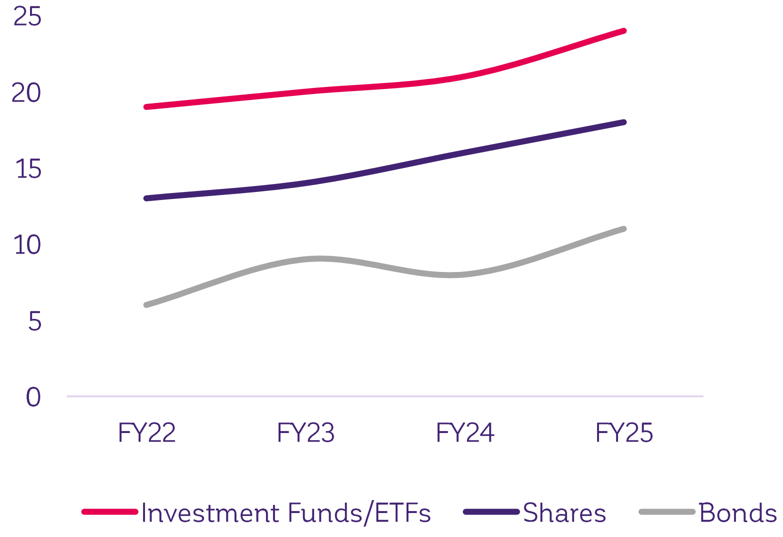


Customer Funds under Management EUR bn
YOY Change %, rhs

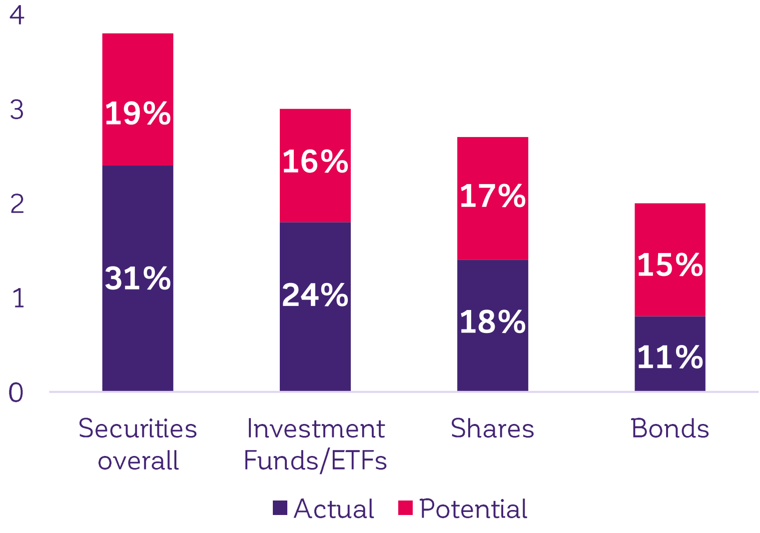


Security Ownership in Austria
Growing Trend, Promising Potential

Security Ownership in Austria
% of adult population



Potential of Security Ownership in Austria
Mn people, % of adult population



Source: Vienna Stock Exchange

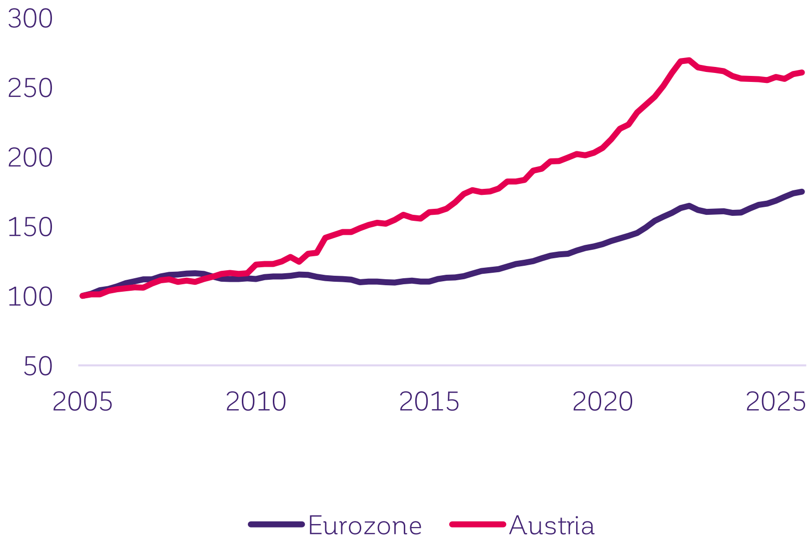
BKS Bank

Residential Real Estate in Austria

While Prices Recover, Affordability Returns

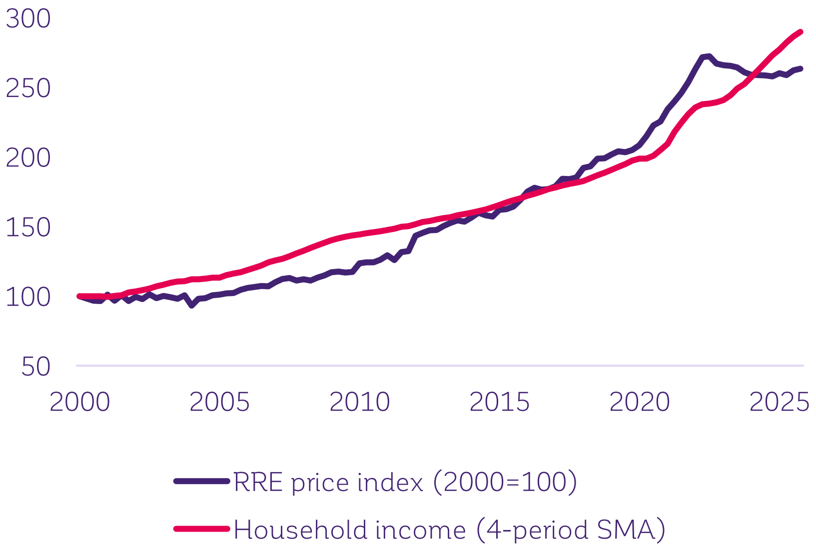
Austrian RRE Price Rebound Continues

RRE Price Index (1Q05=100)



Austrian RRE Affordability is Improving

RRE Price Index vs. Household Income



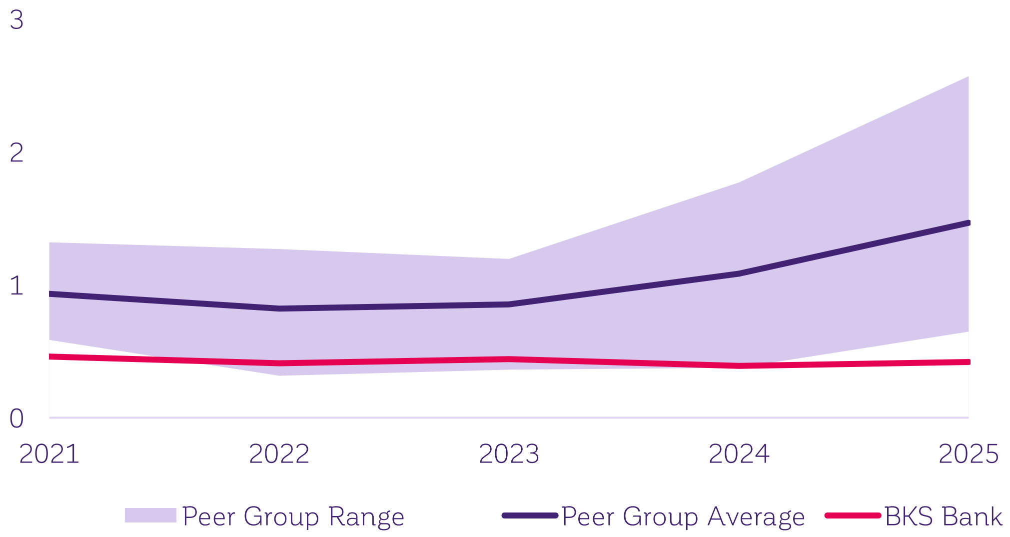
Source: Austrian National Bank
For abbreviations, please consult glossary.

BKS Bank

Considerable Valuation Upside

BKS Bank Shares Trade at a Discount Compared to Austrian Peers

Price-Book Value Development
BKS Bank vs. Austrian Banking Peers

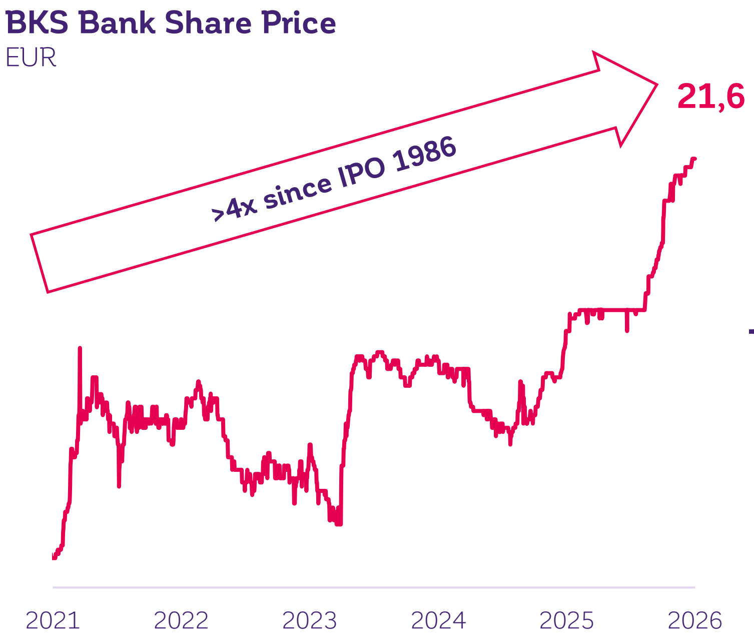


Peer group consists of BAWAG, BTV, Erste Group, Oberbank, and RBI.

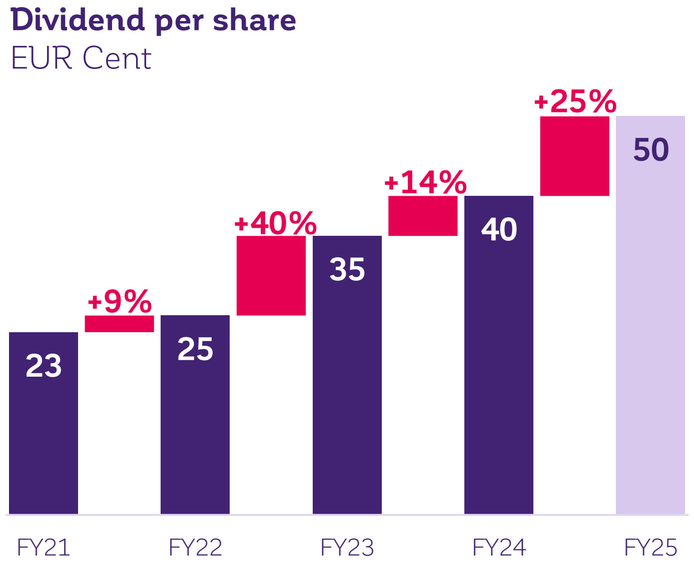
BKS Bank

Committed to Shareholder Value

The BKS Share is a Reliable Long-Term Investment



Total shareholder return *
714.3%



Any investment in securities involves risks. Statements contained in this presentation regarding past events or performance should not be taken as a guarantee of future events or performance. This presentation and its contents do not constitute investment advice or a recommendation.

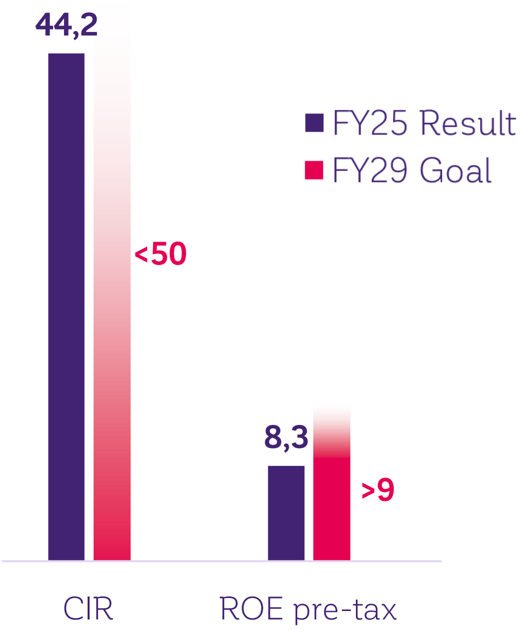
* Accumulated since 1986 with a re-investment of dividends.

BKS Bank

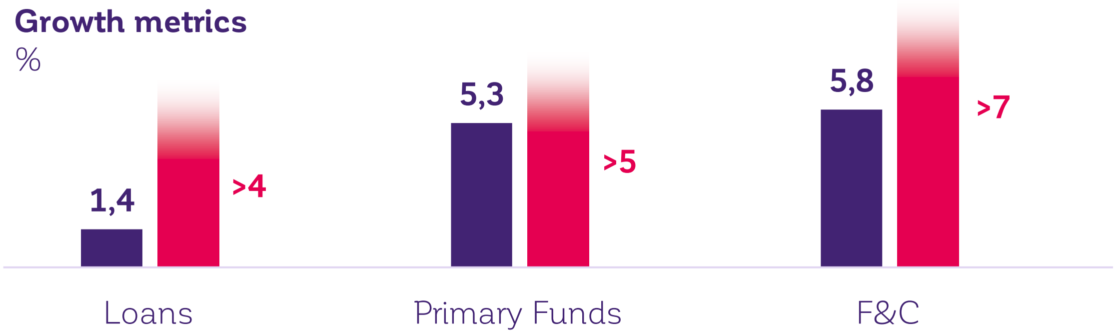
Our Ambition

Growing to Become one of Austria's Ten Largest Banks

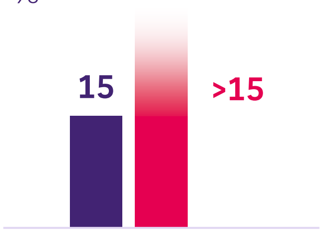
Profitability metrics
%



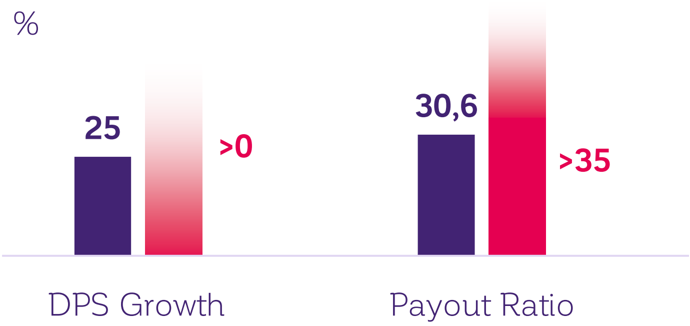
Growth metrics
%



CET1-Ratio
%



Dividend metrics
%



For abbreviations, please consult glossary.

Final Remarks

An Excellent Investment Opportunity

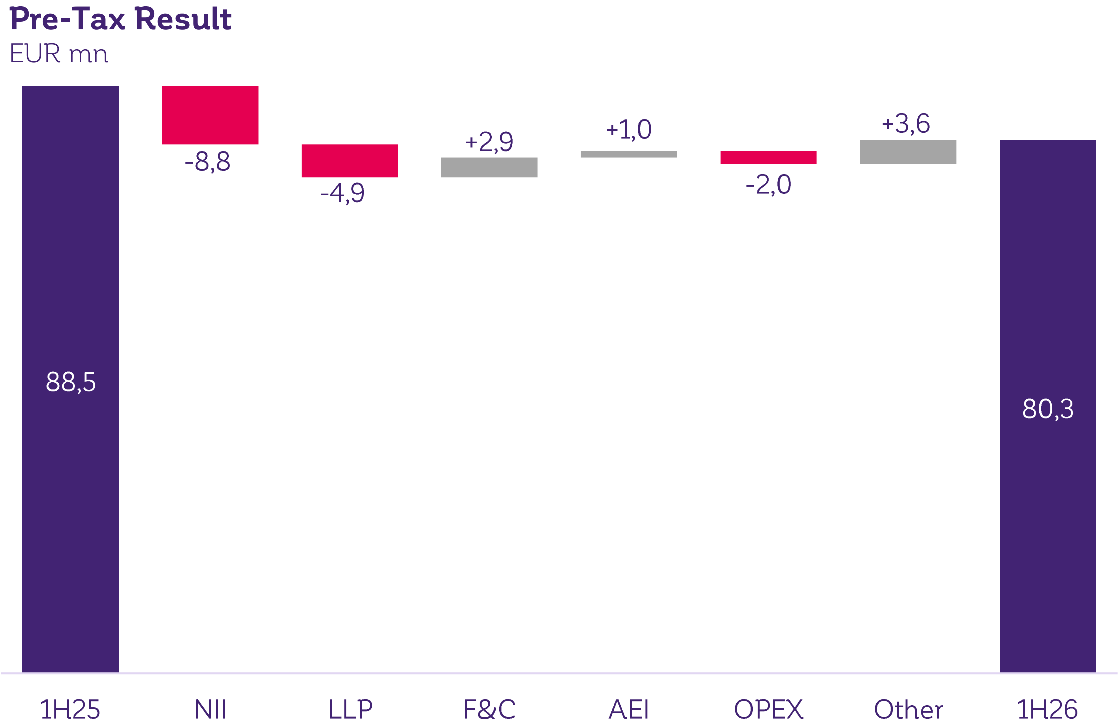
- **A Well-Kept Universal Bank**
  Solid Structure, Well Diversified, Growing Profitability
- **Deep Regional Roots, Strong Personal Relationships**
  Corporate and Retail, in Person and Online
- **A Multitude of Growth Perspectives**
  Several Expansion Catalysts in the Market Area
- **A Strong Commitment to Shareholder Return**
  A Good-Value Entry Point to profit from a Growing Dividend

BKS Bank

Contents

1H26 Pre-Tax Result Development

Maintaining an Elevated Level of Profitability



- **NII** down because of a positive one-off effect in 1H25
- **LLP** up in context of restrained economic development in Austria
- **F&C** profit from payment services and securities business
- **OPEX** rise on the back of higher personnel cost

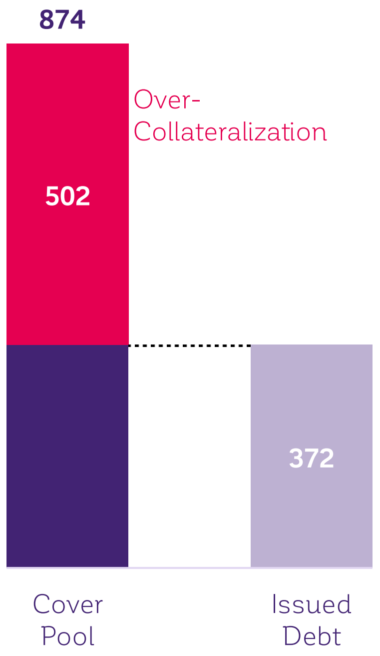
For abbreviations, please consult glossary.

BKS Bank

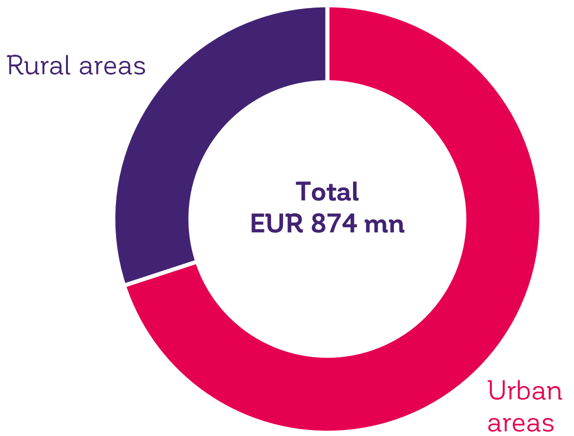
Mortgage Cover Pool

Abundant Over-Collateralization Opens Bond Placement Opportunities

Cover Pool
EUR mn



Cover Pool: 100% Austrian



- **S&P Cover Pool Rating:** **AAA/stable**
- **99% of cover pool loans** **EUR-denominated**
- **Over-collateralization:** **135% of issued debt**

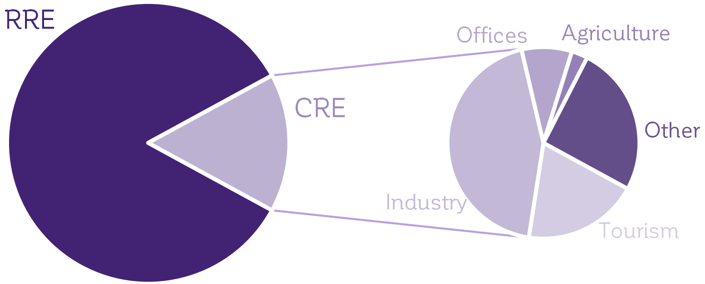
All data as of 30.06.2026
For abbreviations, please consult glossary.

BKS Bank

A Resilient Real Estate Portfolio

An Important Backbone to Our Business

Cover Pool Utilization



Average Loan Size

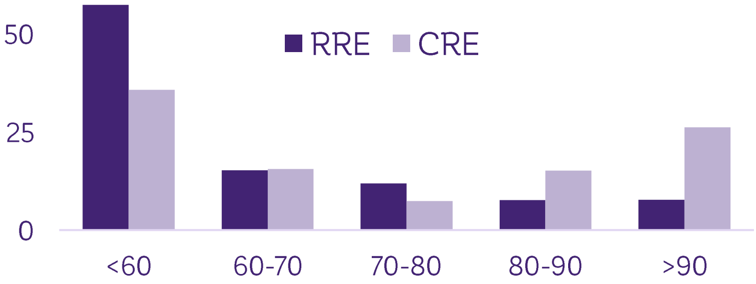
EUR mn

Weighted Average LTV

%

LTV Distribution

%



All data as of 30.06.2026
For abbreviations, please consult glossary.

BKS Bank

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**

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, Finance & Controlling, etc.

Tenure ends 10/28

Digitalization

Dietmar Böckmann

Responsible for Digital Business, IT, Operations, Back Office, 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

Becoming BKS Bank

A Century of Success

1922
Established as bank for Carinthian entrepreneurs

1952
Formation of the **partnership with Oberbank and BTV**

1964
Launch of **Retail Banking** activities

1983
First branch **outside Carinthia**

1986
IPO at the Vienna Stock Exchange

1998
Opening of first **international representation**

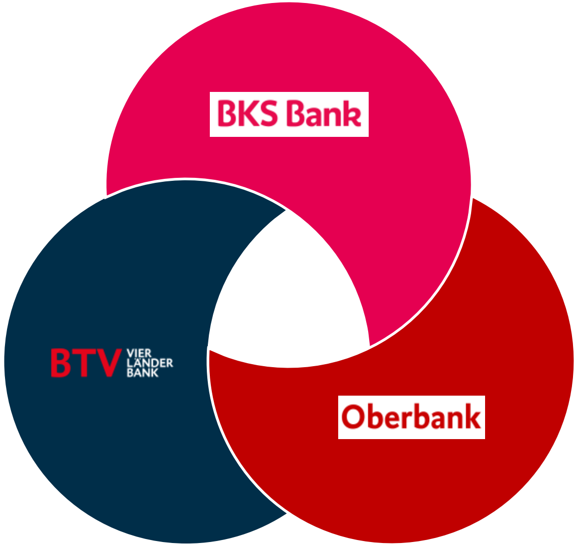
2000s
Strategic focus on **Sustainable Banking**

2025
Shareholders’ equity **exceeds EUR 2bn**

2026
40 years listing on **Vienna Stock Exchange**

The Partnership with Oberbank and BTV

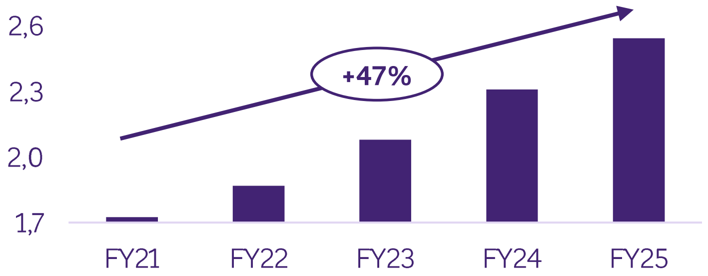
A Reliable Structure for BKS Bank's Sovereignty



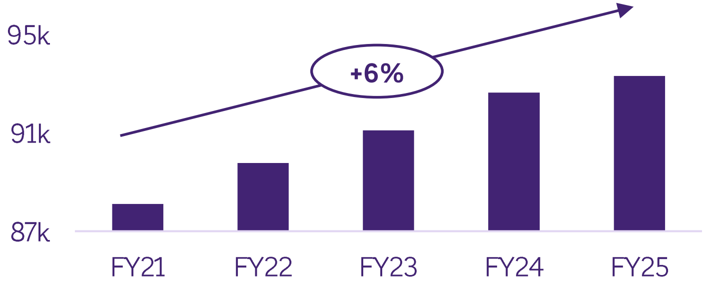
- Each bank owns a minority share in the two other banks
- Syndicate agreements provide for joint conduct in certain corporate actions
- No cross-guarantees nor mutual bail-out obligations
- Jointly owned service and IT companies help save costs
- Structure secures BKS Bank's independence

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 Satisfaction[1]	+72 Net Promoter Score

"Recommender" Award 2026
Excellent Customer Orientation

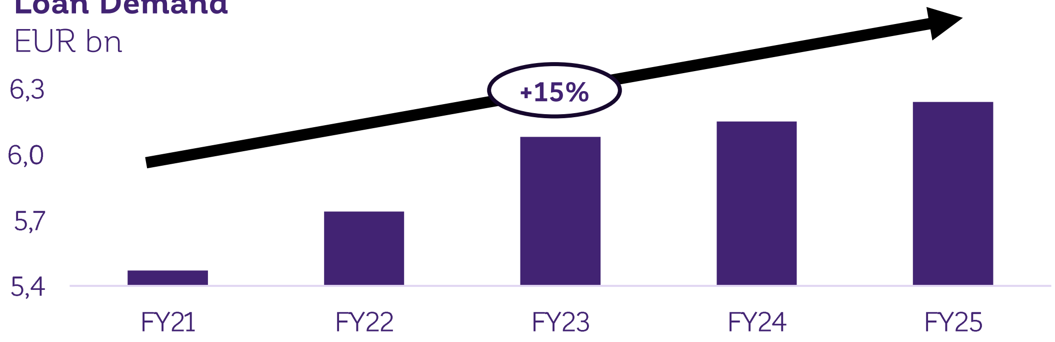
[1]95% of clients rated the services of BKS Bank as very good or good.

BKS Bank

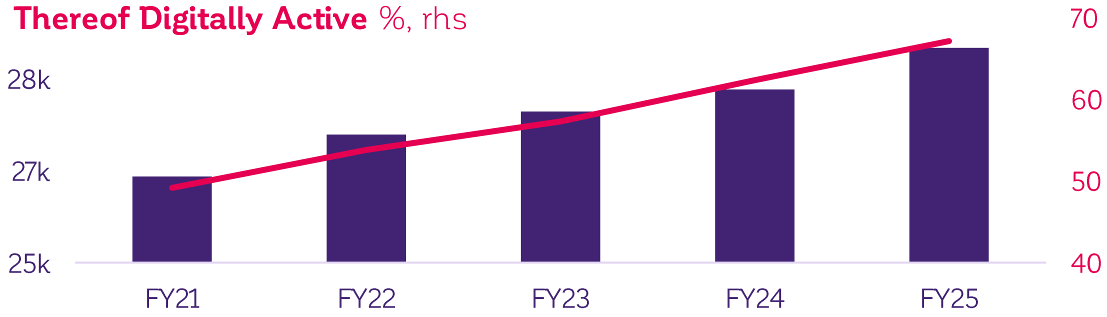
Expanding Corporate Banking

Driven by Adoption of Digital Solutions

Loan Demand
EUR bn



Number of Corporate Clients
Thereof Digitally Active %, rhs



For abbreviations, please consult glossary.

Contents

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

LTV
Loan to value

NII
Net interest income

NPL
Non-performing 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

SMA
Simple moving average

SME
Small and middle-sized enterprises

TREA
Total risk exposure amount

BKS Bank

Contacts

Dieter Kohl
Investor Relations
investor.relations@bks.at

Ferdinand Pinkelnig
Treasury & Financial Institutions
ferdinand.pinkelnig@bks.at

Scan QR-Code to download this presentation →

BKS Bank

Disclaimer and Imprint

Information contained in this Presentation

This presentation is based on carefully compiled information. The information contained in this presentation has been provided by BKS Bank AG and has not been verified independently. Unless otherwise stated, BKS Bank AG is the source of information. This presentation is intended to provide a general overview of the business of BKS Bank AG and does not purport to deal with all aspects and details regarding BKS Bank AG. Statements contained in this presentation regarding past events or performance should not be taken as a guarantee of future events or performance.

No offer or investment recommendation

This presentation and its contents do not constitute investment advice or a recommendation. The information contained in this document is neither an offer nor a solicitation to subscribe to, purchase or sell any of the investments or (bank) products mentioned in this presentation; neither does it constitute a purchase or sell recommendation. In all legal systems this presentation may only be distributed in compliance with the respective applicable laws, and persons obtaining possession of this presentation should familiarize themselves with, and adhere to, the relevant applicable legal provisions.

No Legal, Tax or Investment Advice

Prospective recipients should not treat the contents of this presentation as advice relating to legal, taxation or investment matters, and are to make their own assessments concerning such matters and other consequences of a potential investment in BKS Bank AG, its securities and (bank) products, including the merits of investing and related risks.

Forward-looking Statements

Insofar as this presentation contains forward-looking statements, such statements do not represent facts and are characterized by the words "expect", "believe", "estimate", "intend", "aim", "assume" or similar expressions. Such statements express the intentions, opinions or current expectations and assumptions of BKS Bank AG. Such forward-looking statements are based on current plans, estimates and forecasts which BKS Bank AG has made to the best of its knowledge, but which do not claim to be correct in the future. Forward-looking statements are subject to risks and uncertainties that are difficult to predict and usually cannot be influenced by BKS Bank AG. It should be kept in mind that the actual events or consequences may differ materially from those contained in or expressed by such forward-looking statements. BKS Bank AG undertakes no obligation to update or revise any of the information, including forward-looking statements, or the conclusions contained herein or to reflect new events or circumstances or to correct any inaccuracies which may become apparent subsequent to the date hereof.

Produced by: BKS Bank AG, St. Veiter Ring 43, 9020 Klagenfurt, Austria
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: August 2026

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