

## Regulatory

|   | 31.12.2017 | 31.12.2018 | 31.12.2019 | 31.12.2020 | 31.12.2021 | 31.12.2022 | 31.12.2023 | 30.6.2024 |
|---|------------|------------|------------|------------|------------|------------|------------|-----------|
| <b>Own funds</b>                        |            |            |            |            |            |            |            |           |
| Common equity tier 1 ratio, %           | 19,5       | 16,7       | 15,2       | 16,3       | 15,9       | 15,8       | 16,7       | 17,0      |
| Equity ratio, %                         | 21,8       | 18,3       | 16,5       | 18,0       | 17,3       | 17,6       | 18,0       | 18,2      |
| Common tier 1 capital, million Euro     | 2.254      | 2.310      | 2.325      | 2.459      | 2.446      | 2.331      | 2.661      | 2.826     |
| Regulatory equity capital, million Euro | 2.528      | 2.543      | 2.519      | 2.720      | 2.676      | 2.595      | 2.857      | 3.024     |
| Leverage ratio, %                       | 5,2        | 4,8        | 4,4        | 4,7        | 5,0        | 4,3        | 5,2        | 5,5       |
| <b>Liquidity</b>                        |            |            |            |            |            |            |            |           |
| Liquidity coverage ratio (LCR), %       | 132        | 144        | 140        | 186        | 271        | 206        | 212        | 217       |
| Net stable funding ratio (NSFR), %      | 108        | 111        | 113        | 118        | 133        | 127        | 125        | 124       |
| Asset encumbrance ratio, %              | 32,3       | 33,6       | 34,8       | 38,7       | 39,2       | 35,9       | 37,4       | 37,7      |
| <b>Asset quality (FINREP)</b>           |            |            |            |            |            |            |            |           |
| RWA, total, million Euro                | 11.584     | 13.861     | 15.294     | 15.095     | 15.427     | 14.752     | 15.895     | 16.622    |
| RWA credit risk, million Euro           | 10.359     | 12.662     | 14.111     | 13.809     | 13.987     | 13.298     | 14.383     | 15.044    |
| Non performing loans (NPL) ratio, %     | 1,5        | 1,3        | 1,2        | 1,4        | 1,6        | 2,4        | 1,9        | 2,0       |
| Coverage ratio, %                       | 36,6       | 38,4       | 39,9       | 42,1       | 37,1       | 33,9       | 39,1       | 41,0      |
| Forbearance ratio, %                    | 1,4        | 1,3        | 1,1        | 1,0        | 0,9        | 1,0        | 1,1        | 1,3       |

## Earnings

| million Euro                                     | 2014         | 2015         | 2016         | 2017         | 2018         | 2019         | 2020         | 2021         | 2022         | 2023         | Jun 24       |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Net interest income                              | 698,3        | 675,2        | 625,6        | 606,2        | 632,4        | 691,1        | 750,4        | 685,0        | 766,4        | 970,2        | 495,2        |
| Net commission income                            | 123,5        | 133,0        | 139,0        | 156,3        | 164,9        | 175,3        | 184,3        | 193,0        | 184,1        | 178,3        | 91,3         |
| General administrative expenses                  | -478,6       | -496,0       | -516,4       | -530,1       | -597,6       | -683,9       | -720,9       | -715,0       | -737,3       | -738,8       | -346,8       |
| Balance of other operating income/expenses       | -7,1         | -7,9         | 0,3          | -8,9         | 33,9         | 35,2         | -29,1        | 25,1         | 27,8         | 24,3         | 22,9         |
| <b>Operating profit before risk provisioning</b> | <b>337,1</b> | <b>304,8</b> | <b>249,2</b> | <b>223,7</b> | <b>233,6</b> | <b>217,7</b> | <b>184,7</b> | <b>188,1</b> | <b>241,1</b> | <b>433,9</b> | <b>262,6</b> |
| Risk provisioning from the operating business*   | -59,2        | -39,2        | 5,7          | 12,1         | -31,9        | -43,5        | -40,1        | -14,3        | -43,1        | -64,1        | -30,3        |
| Risk provisioning with reserve character         | -135,9       | -112,2       | -95,3        | -103,0       | -88,3        | -57,1        | -33,4        | -49,5        | -46,5        | -131,9       | -87,1        |
| <b>Operating result</b>                          | <b>141,8</b> | <b>153,4</b> | <b>159,6</b> | <b>132,8</b> | <b>113,4</b> | <b>117,1</b> | <b>111,2</b> | <b>124,3</b> | <b>151,5</b> | <b>237,9</b> | <b>145,3</b> |
| Taxes  | -79,3        | -94,3        | -98,6        | -70,9        | -50,4        | -53,0        | -45,9        | -58,9        | -85,7        | -143,7       | -97,5        |
| <b>Net profit after tax</b>                      | <b>54,5</b>  | <b>59,1</b>  | <b>61,0</b>  | <b>61,9</b>  | <b>62,9</b>  | <b>64,1</b>  | <b>65,3</b>  | <b>65,4</b>  | <b>65,8</b>  | <b>94,2</b>  | <b>47,8</b>  |

\* Incl. risk provisioning for lending business and securities and participations.

## Balance sheet

| million Euro                    | 2014          | 2015          | 2016          | 2017          | 2018          | 2019          | 2020          | 2021          | 2022          | 2023          | Jun 24        |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Balance sheet total</b>      | <b>35.129</b> | <b>36.447</b> | <b>38.604</b> | <b>41.369</b> | <b>45.376</b> | <b>49.603</b> | <b>59.440</b> | <b>67.372</b> | <b>54.184</b> | <b>50.727</b> | <b>50.706</b> |
| <b>Assets</b>                   |               |               |               |               |               |               |               |               |               |               |               |
| Loans and advances to banks     | 1.008         | 1.053         | 1.254         | 1.108         | 1.186         | 1.225         | 1.264         | 1.454         | 9.004         | 6.054         | 6.693         |
| Loans and advances to customers | 27.037        | 27.893        | 29.492        | 32.013        | 34.652        | 37.291        | 38.240        | 37.787        | 37.008        | 35.309        | 34.930        |
| Securities                      | 5.533         | 5.681         | 6.058         | 5.714         | 5.558         | 5.800         | 7.965         | 10.166        | 7.166         | 8.396         | 8.192         |
| <b>Liabilities</b>              |               |               |               |               |               |               |               |               |               |               |               |
| Liabilities to banks            | 8.033         | 7.214         | 6.930         | 8.105         | 8.950         | 9.636         | 15.379        | 17.813        | 11.066        | 11.338        | 11.624        |
| Liabilities to customers        | 21.737        | 23.588        | 25.797        | 26.037        | 27.449        | 29.237        | 33.241        | 37.140        | 33.934        | 29.422        | 29.190        |
| Securitised liabilities         | 2.294         | 2.739         | 2.934         | 4.202         | 5.876         | 7.396         | 7.398         | 8.926         | 5.500         | 5.998         | 5.880         |
| Capital and reserves            | 1.846         | 1.692         | 1.729         | 1.768         | 1.810         | 1.868         | 1.915         | 1.981         | 1.984         | 2.046         | 2.008         |

## General

|                              | 2014    | 2015    | 2016    | 2017    | 2018    | 2019    | 2020    | 2021    | 2022    | 2023    | Jun 24  |
|------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Cost-Income-Ratio            | 62,1%   | 64,3%   | 69,2%   | 72,6%   | 73,1%   | 76,3%   | 81,2%   | 79,8%   | 75,9%   | 63,7%   | 58,4%   |
| Return on equity after taxes | 3,6%    | 3,6%    | 3,7%    | 3,6%    | 3,6%    | 3,6%    | 3,5%    | 3,5%    | 3,4%    | 4,8%    | n.a.    |
| Members                      | 105.864 | 107.768 | 109.680 | 111.494 | 113.455 | 115.884 | 116.055 | 115.239 | 113.543 | 110.436 | 110.890 |
| Customers                    | 382.000 | 397.000 | 415.000 | 436.260 | 458.770 | 481.070 | 481.000 | n.a.    | 498.474 | 501.823 | 501.268 |
| Employees                    | 2.486   | 2.563   | 2.598   | 2.553   | 2.523   | 2.448   | 2.354   | 2.246   | 2.269   | 2.299   | 2.317   |
| Locations                    | 81      | 83      | 84      | 84      | 85      | 85      | 84      | 83      | 80      | 77      | 77      |