



INVESTORS PRESENTATION

September 2026

Vertraulichkeitsstufe: C1

INVESTOR RELATIONS PRESENTATION



1. Overview, Rating and Focus of Evangelische Bank

2. Facts & Figures & Performance

- Business Performance
- Loan book, Refinancing und Cover Pool

3. About Evangelische Bank

- *Corporate Principles and Sustainability*
- *Strong Networks and Subsidiaries*

4. Contact Details

BRIEF PROFILE: EVANGELISCHE BANK



Our business model:

- Germany's largest church bank with total assets of € 8.83 billion.
- A cooperative bank with a diversified ownership structure, primarily representing our core client sectors.
- Our focus: Church, Healthcare, and Social Economy.
- Sustainability shapes our actions.
- Wide range of investment, financing, and service solutions as well as products (EB Group).

Our focus:

***Financing for institutions
in the Church, Healthcare
and Social Economy***



CORE FOCUS OF EVANGELISCHE BANK: CHURCH, HEALTHCARE AND SOCIAL ECONOMY



The church, healthcare, and social services sectors are key pillars of the German economy. They are partially regulated by the state, typically rely on conservative financing models, and benefit from public allowances.



The healthcare- and social economy, together with the Church, are major employers in Germany.



As a leading specialist bank within the cooperative financial group, EB holds profound expertise in the church, healthcare, and social welfare sectors and maintains strong networks within these industries.



Evangelische Bank supports essential public services institutions in Germany and finances projects in the church, healthcare, and social service sectors.

OUR BUSINESS SEGMENTS



Church



**Healthcare and social
economy**



Eldery Care



Help for the disabled



Child and Youth welfare



Education and Universities



**Hospitals and
Rehabilitation Clinics**



Sustainable Housing



Private clients

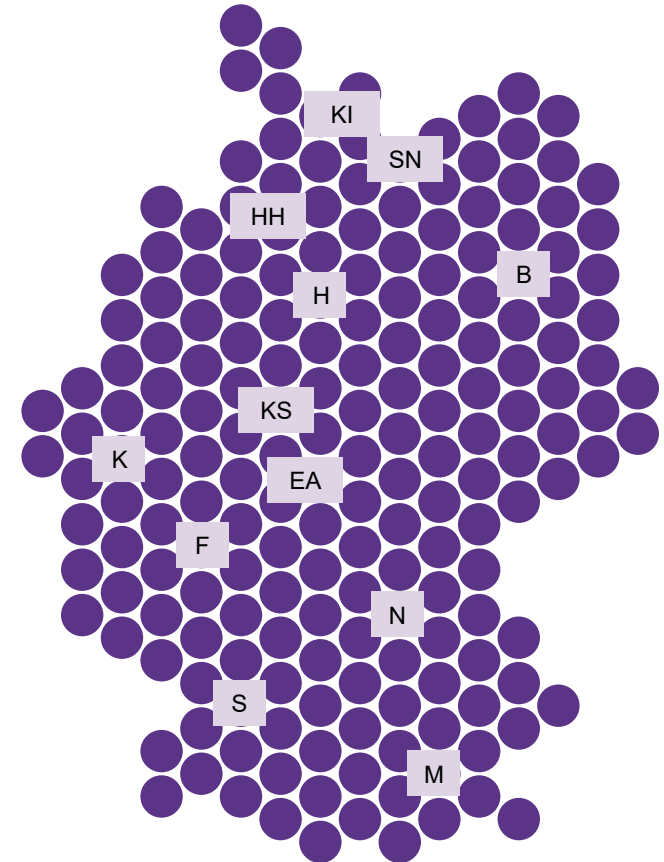
REPRESENTATED ACROSS GERMANY



Evangelische Bank serves more than 12,000 institutional and 60,000 private clients.

Institutional clients are advised and supported by relationship managers working from 12 decentralized locations. Specialists for asset, liquidity, and financial management are available to all locations, partly on-site and partly centrally in Kassel.

In contrast, all **private clients** are advised and supported centrally by customer advisors in Kassel.



EVANGELISCHE BANK IS PART OF THE COOPERATIVE FINANCIAL GROUP



European Central Bank (ECB)

Deutsche Bundesbank

BaFin (Federal Financial Supervisory Authority)

Public banking sector

- 5 Landesbank-groups
- DekaBank
- 338 Sparkassen



Domestic market share*): 34%

Cooperative banking sector

- **One** Cooperative Central Bank
- Specialized affiliated companies (**one** insurer, **one building society**, **one** asset manager, etc.)
- 646 Cooperative Banks



Evangelische Bank

Domestic market share*):
24%

Private banking sector, foreign banks, neobanks and neobrokers



Domestic market share*):
<10% (each)

*Market share according to deposits of private households

THE COOPERATIVE PROTECTION SCHEME PROTECTS OUR CLIENTS' DEPOSITS

Responsible body



Bundesverband der Deutschen
Volksbanken und Raiffeisenbanken

Members

Sparda-Bank



Volksbanken
Raiffeisenbanken



DZ BANK



DZ HYP



apoBank
Bank der Gesundheit



MünchenerHyp



Schwäbisch Hall



dwpbank



TeamBank

Advantages

- **Comprehensive institution protection** for all members
- **No bankruptcy** among members **since 1934**
- Monitoring by the **Federal Financial Supervisory Authority (BaFin)**

BVR protection scheme (BVR-SE)

Institution and indirect deposit protection

- Oldest (since 1934), privately financed bank protection scheme worldwide
- Averting or remedying imminent or existing economic difficulties of the member institutions (preventive insolvency protection)
- Indirectly protects customer deposits held by non-banks, including bearer bonds and certificates issued by cooperative banks



BVR-Institutssicherung GmbH (BVR-ISG)

Direct deposit protection

- Meets the legal requirements of the EU and the German Deposit Guarantee Act (Einlagensicherungsgesetz)
- Officially recognized deposit protection system
- Protects customer deposits of up to EUR 100,000 per person per institution

Further information can be found at: [About us - Our protection scheme - BVR - National Association of German Cooperative Banks](#)

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KEY PERFORMANCE INDICATORS FOR 2025



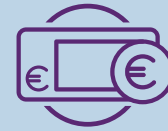
€ 8,83 billion

Total assets



€ 16,5 billion

Client assets



€ 5,8 billion

lending volume



€ 22,3 billion

Total client volume



427

Employees



20 %

Total capital ratio



€ 56,3 million

Profit before tax

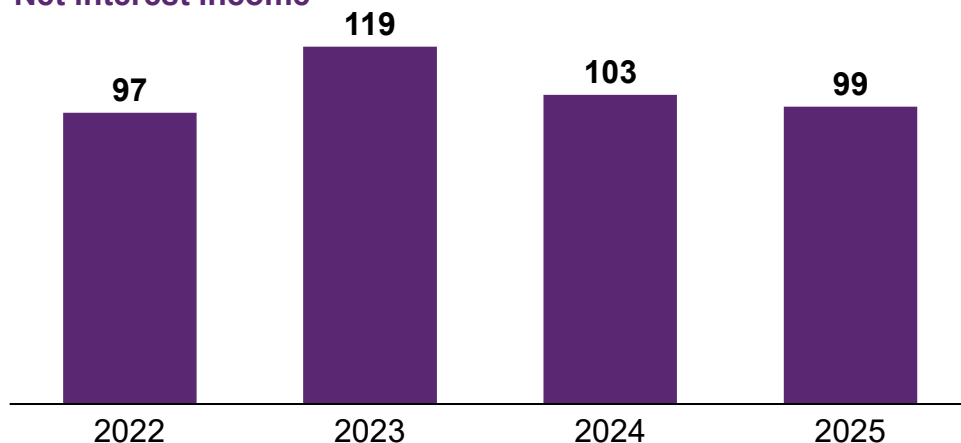
As of Dec 31, 2025.

STABLE PROFIT BASE



in €
million

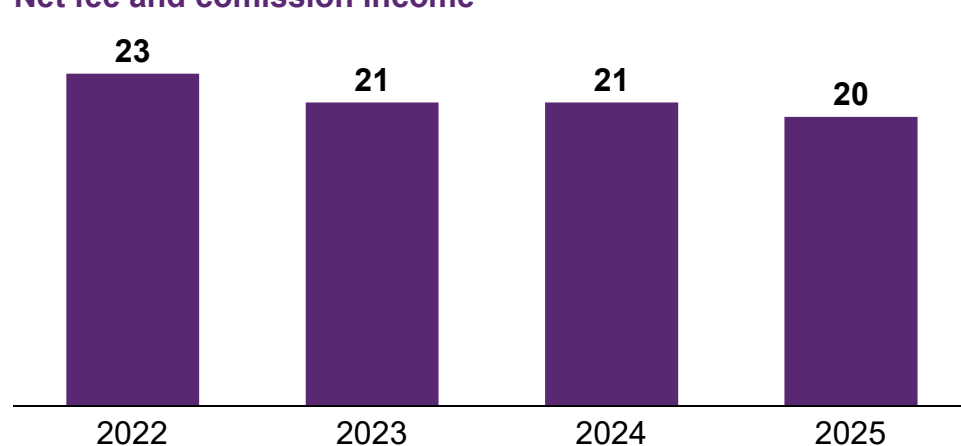
Net interest income



- Slight decline in net interest income due to a declining interest rate environment.
- The decrease aligns with general market conditions, confirming solid earnings power even in a challenging interest rate environment.

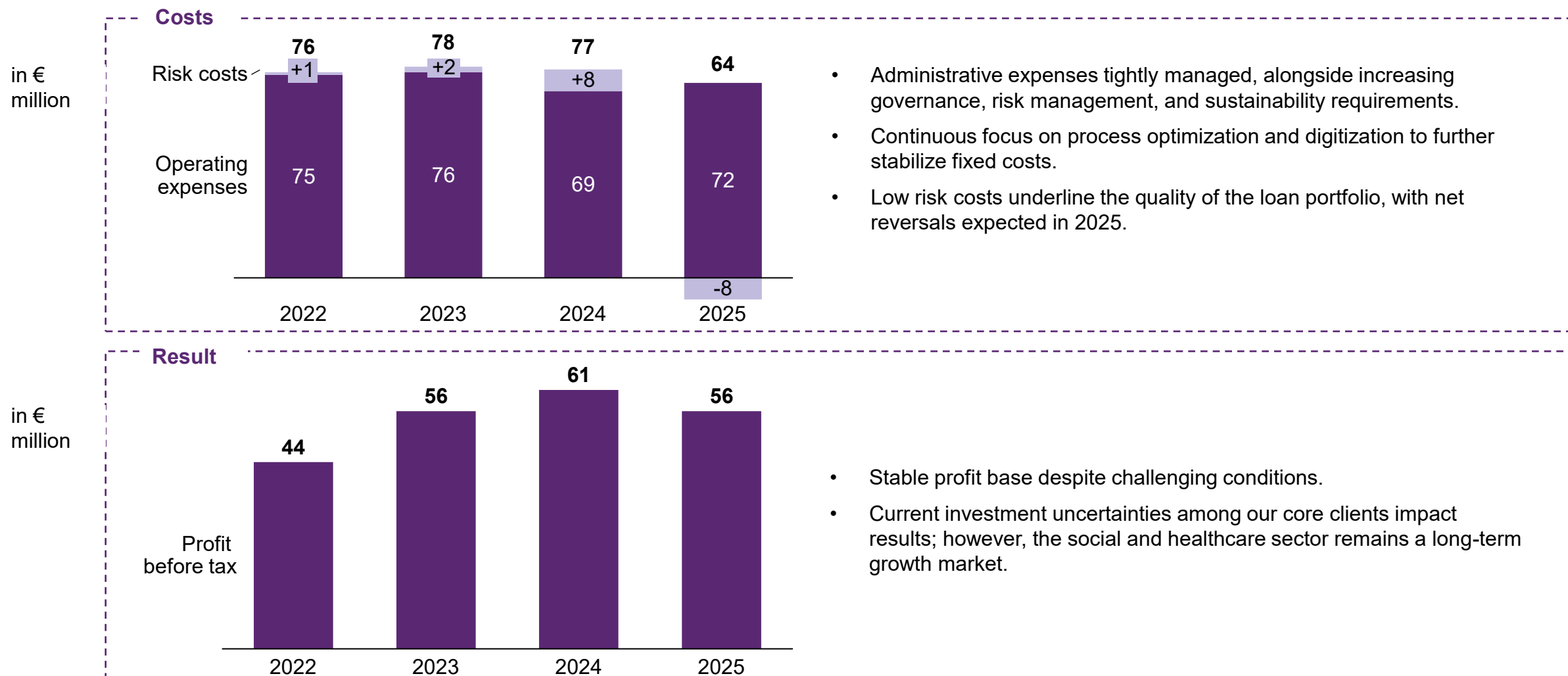
in €
million

Net fee and comission income

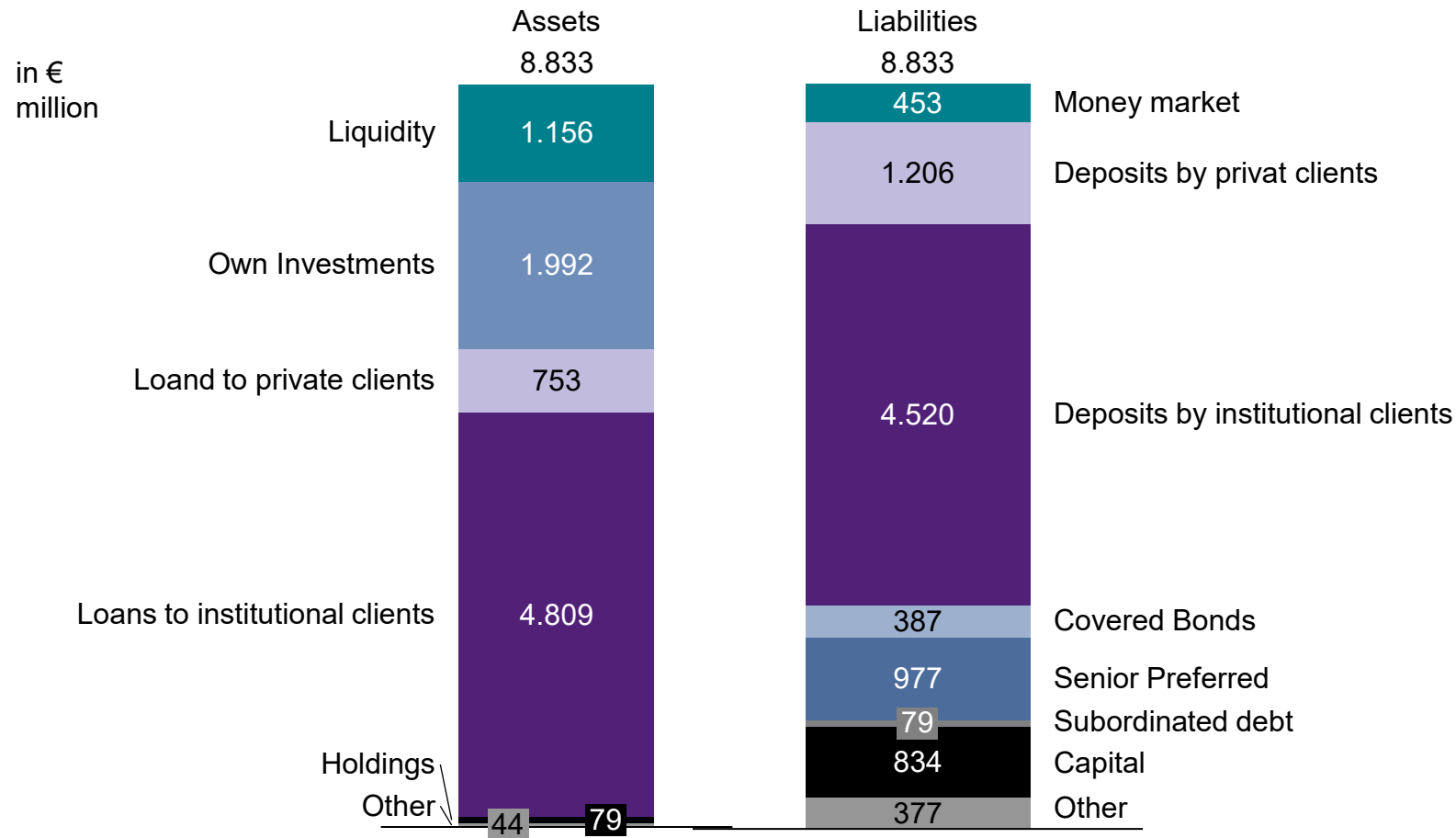


- Net fee and commission income remains nearly stable despite a challenging competitive environment.
- Stable net fee and commission income demonstrates the continuity of our customer relationships.
- Further strengthening is planned through the expansion of payment services and securities business.

STABLE COSTS AND RESULTS



THE BALANCE SHEET IS CHARACTERIZED BY BUSINESS WITH CORE CLIENTS



- With a balance sheet total exceeding € 8.8 billion, EB is one of the largest institutions within the Cooperative Financial Group.
- Our core business, the provision of loans to institutional and retail clients, accounts for nearly 63% of our balance sheet.
- At the same time, deposits from our core customers make up almost 65%.
- Through the issuance of covered bonds in 2025, we have further diversified our refinancing base.

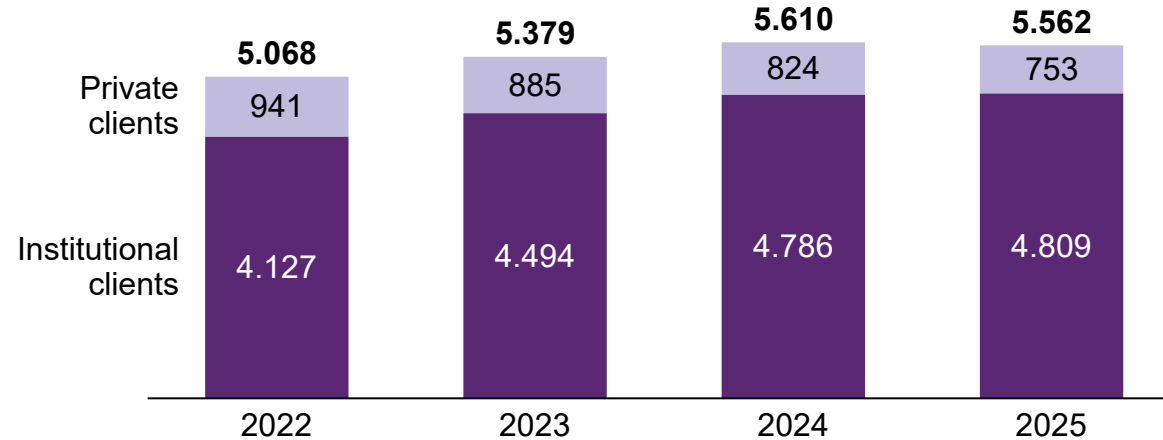
As of Dec 31, 2025.

STRONG ON-BALANCE-SHEET CUSTOMER BUSINESS



Loans

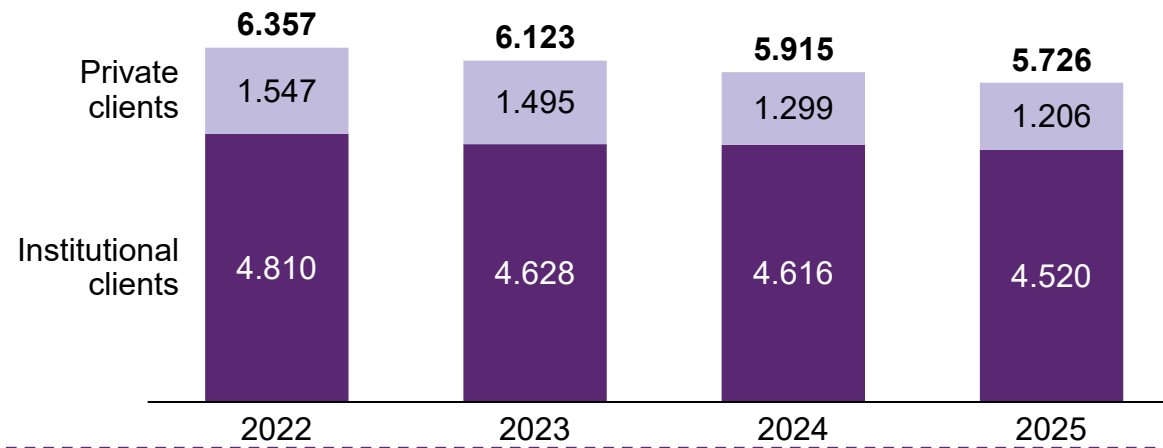
in €
million



- We are a trusted partner to our customers. The continuous expansion of our lending business demonstrates our solid anchoring within our core clientele.
- The year 2025 was marked by significant uncertainties, leading to cautious investment behavior among our customers, particularly in the healthcare and social sectors.
- In the coming years, we expect a gradual resolution of the investment backlog among our core customers.

Deposits

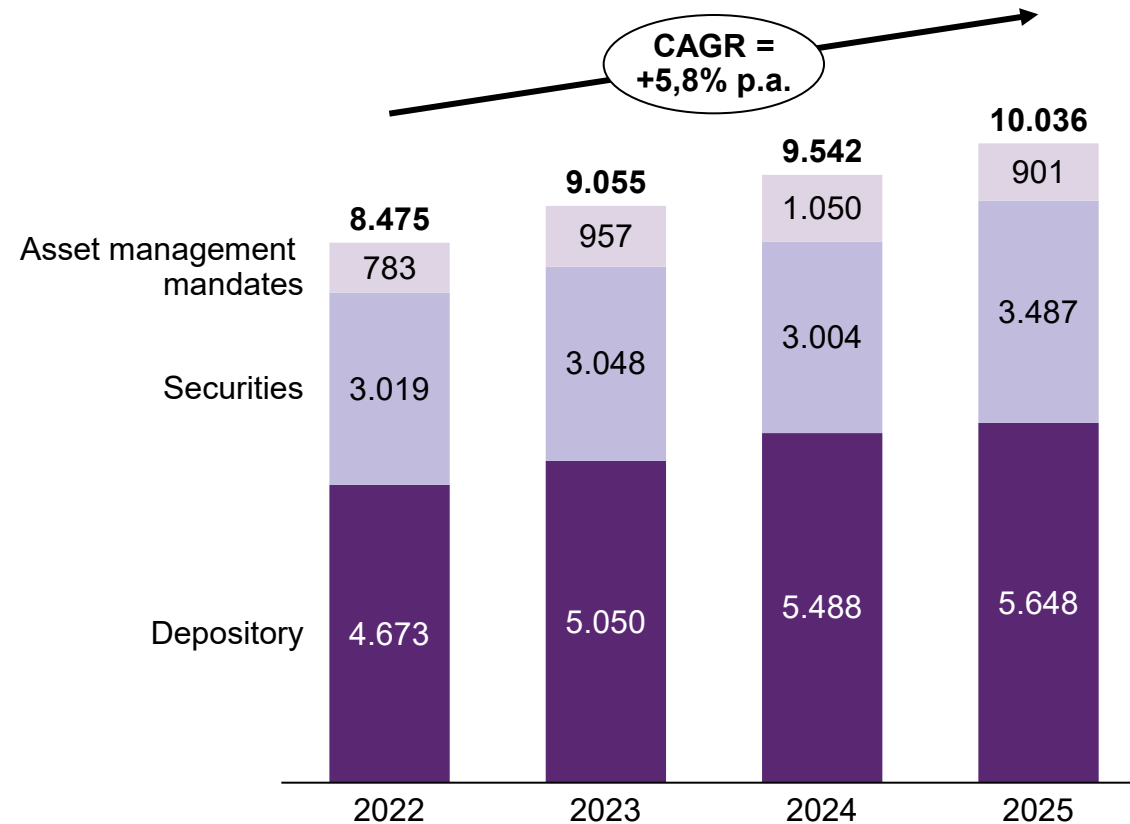
in €
million



- Stable deposit base supported by long-standing customer loyalty.
- High deposits, particularly from the church sector.
- In 2022 and 2023, we largely refrained from passing on negative interest rates to our customers.
- The continuous growth of customer deposits within our core clientele is a strategic priority.
- Additionally, Evangelische Bank maintains a reliable access to money and capital markets for refinancing purposes.

STRONG AND GROWING SECURITIES BUSINESS

in €
million



- Evangelische Bank's securities business is experiencing continuous and dynamic growth.
- This further strengthens the bank's interest-independent income base.
- Despite a challenging competitive environment, the volume of securities and asset under management increased to approximately € 4.4 billion.
- As a depositary under the KAGB, Evangelische Bank manages a fund volume of approximately €5.6 billion (Q1/2026), divided between specialized AIFs and retail funds (excluding proprietary mandates).
- Collaboration as a depositary includes partnerships with five asset management companies and approximately 20 internationally active asset managers.

EVANGELISCHE BANK'S BALANCE SHEET



Assets [in € million]	31.12.2025	31.12.2024	Change in %
Cash reserves	59	58	+0,7%
Loans and advances to banks	1.094	1.002	+9,1%
Loans and advances to customers	5.491	5.529	-0,7%
Financial assets	1.998	1.913	+4,4%
Holdings	79	80	-0,8%
Other Assets	114	131	-13,4%
Total Assets	8.833	8.713	+1,4%

Liabilities [in € million]	31.12.2025	31.12.2024	Change in %
Deposits from banks	1.519	1.529	+0,6%
Deposits from customers	6.223	6.158	+1,1%
Debt certificates issued and bonds	150	122	+23,1%
Provisions	59	62	-4,6%
Subordinated liabilities	80	80	0,0%
Reserves for general banking risks	327	327	0,0%
Equity	467	428	+9,1%
Other liabilities	7	7	-1,2%
Total liabilities	8.833	8.713	+1,4%

EVANGELISCHE BANK'S INCOME STATEMENT



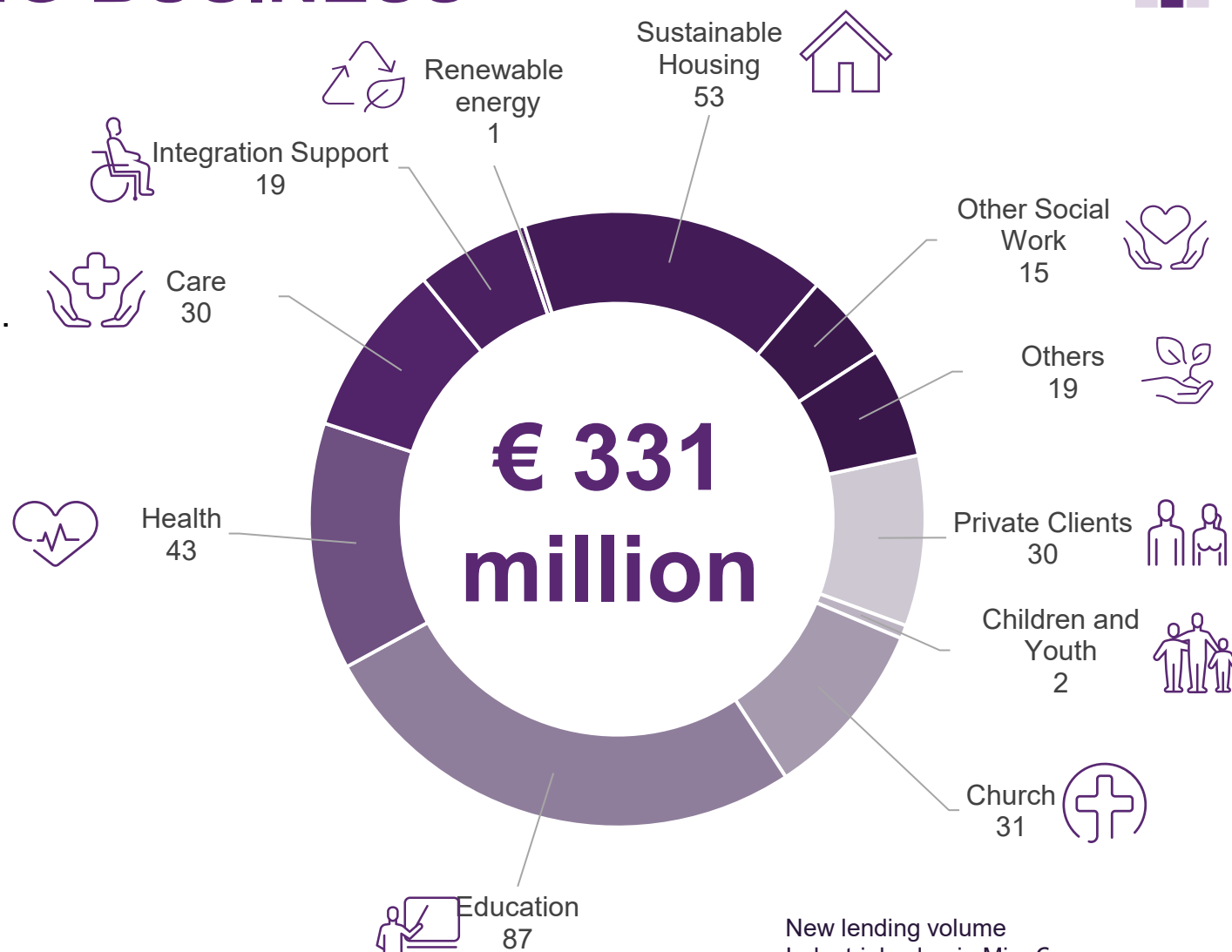
	2025	2024
Net interest income	101.183	116.455
Net fee and commission income	20.098	20.549
Administrative expenses	- 72.128	- 68.491
Depreciation and amortization	- 3.135	- 3.132
Other operating income	2.638	3.498
Gains and losses on valuations	7.666	- 8.247
Profit before tax	56.322	60.632
Tax	-23.927	- 13.911
Profit after tax	32.395	46.720



ADJUSTED NEW LENDING BUSINESS



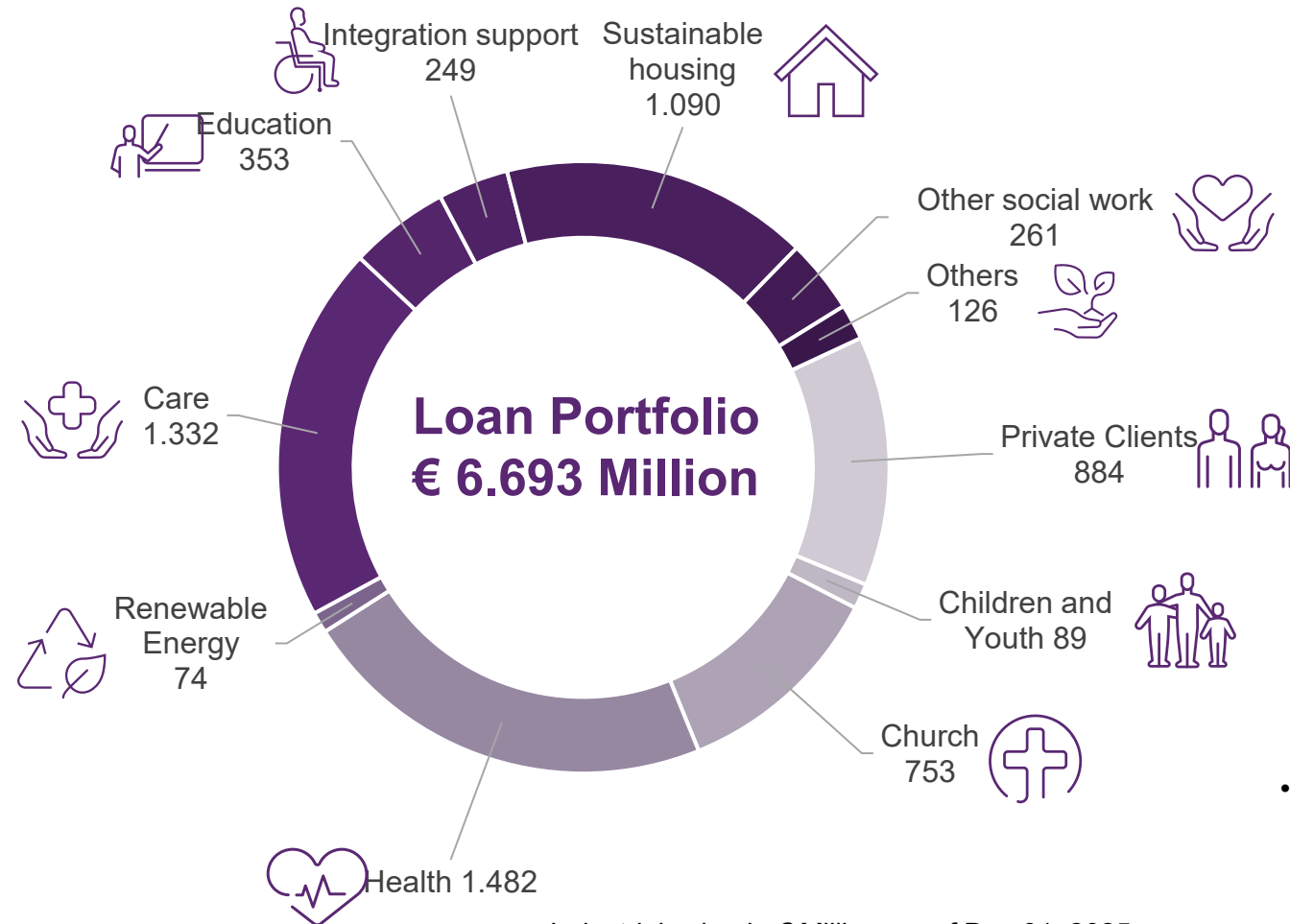
- As a specialist bank, we primarily provide financing for **the church, healthcare, and social economy** in our lending business.
- Despite partly significant planning uncertainties among our core clients, we committed over € 330 million in **new loans** in 2025 to finance their projects.
- New lending moderately decreased in 2025 due to the rising interest rate environment.
- Through targeted new customer acquisition strategies, EB aims to expand its new lending business.
- We **exclude** certain customer segments **from lending**, such as large power plants, weapons or military goods, environmentally harmful products or technologies, projects, that do not comply with environmental regulations, socially incompatible projects, unfair business practices, and agriculture (e.g., industrial livestock farming, genetic engineering). This so-called negative list is continuously updated.*



New lending volume
Industrial value in Mio. €
As of Dec 31, 2025.

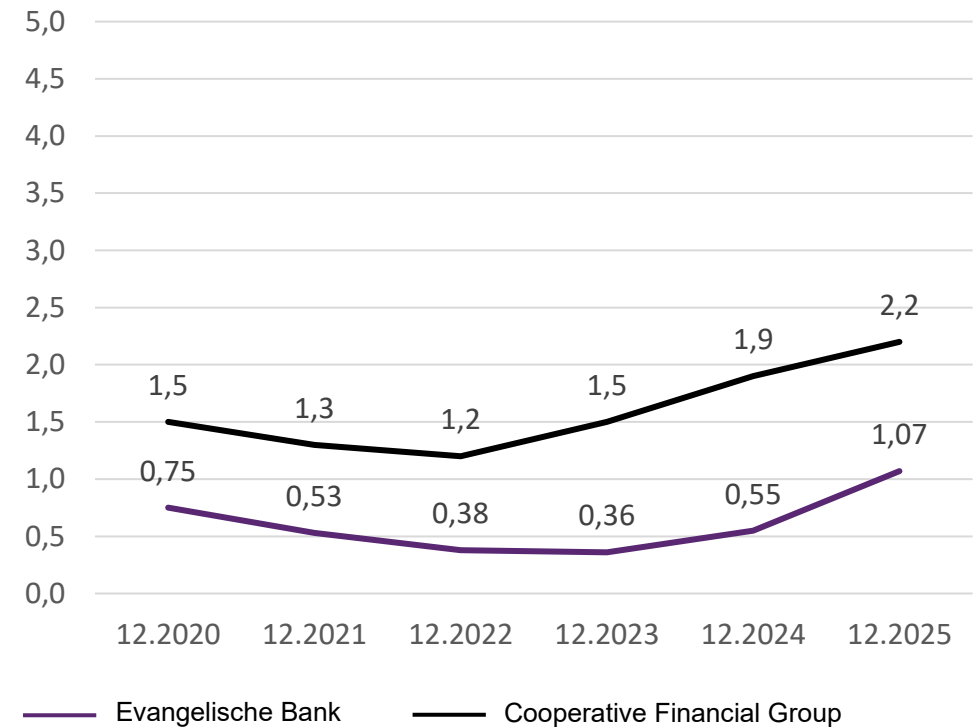
* For more information see [2025-03-negativliste-finanzierungpdf](#).

STABLE LOAN PORTFOLIO WITH FOCUS ON HEALTH AND CARE



Industrial value in € Million, as of Dec 31, 2025.

NPL ratio in %



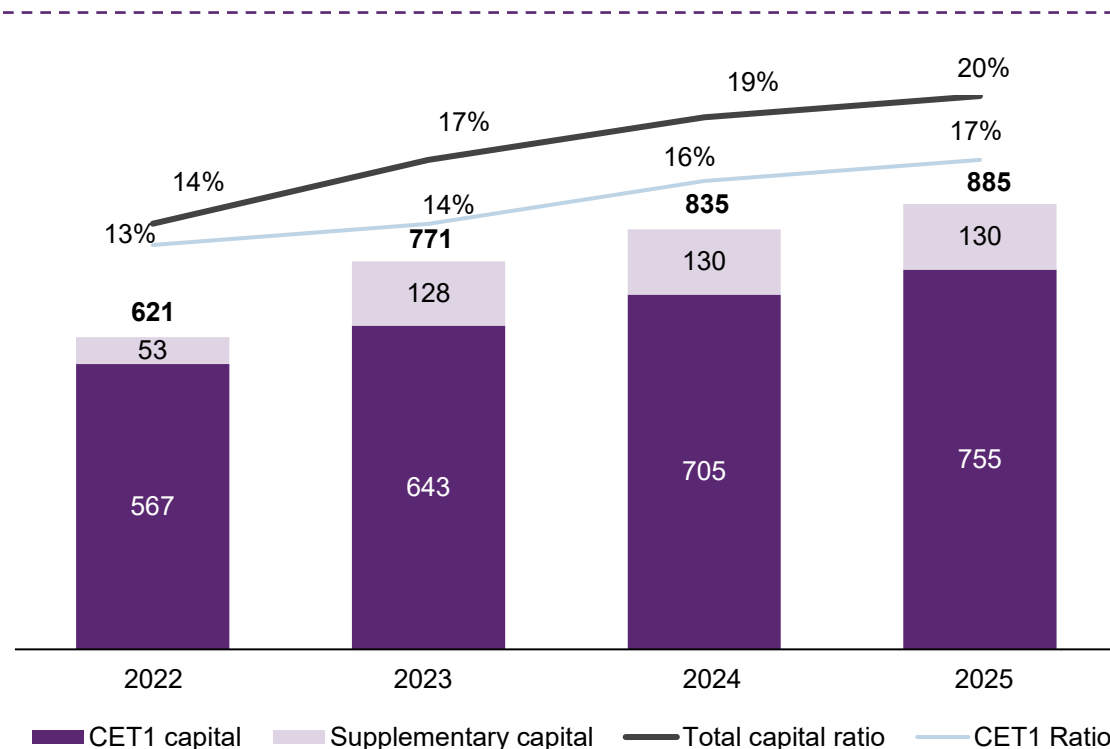
- EB-NPL ratio has increased slightly but remains at a relatively low and comfortable level compared to other banks.

EB NPL ratio = Ratio of the gross book value of non-performing loans (NPLs) (30.12.2025: 59.441.886 €) (FINREP 1800 Z070/S060) to the gross book value of all loans held by the Evangelische Bank (30.12.2025: 5.568.657.106 €) (FINREP 1800 Z070/S010).

SOLID CAPITAL BASE, LCR, NSFR



in Mio. €



- Evangelische Bank continuously strengthens its capital base primarily through retained earnings.
- In 2025, EB reached a peak equity of €885 million, ensuring comprehensive financial stability.
- Nearly 90% of equity consists of Common Equity Tier 1 (CET1) capital.

Liquidity Metrics:	31.12.2022	31.12.2023	31.12.2024	31.12.2025
LCR	111%	119%	120%	126%
NSFR	107%	108%	108%	106%

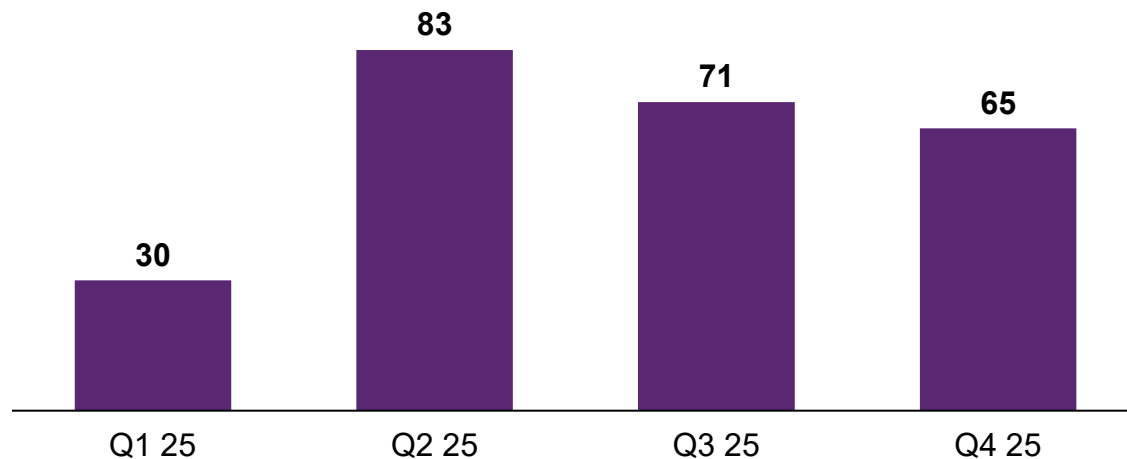
- By managing the LCR at around 120%, the bank maintains a balanced approach between liquidity and earnings power.
- With an NSFR of approximately 106%, we meet the regulatory requirement and support our long-term funding.

CONTINUOUS CAPITAL MARKET ACCESS



Covered Bonds

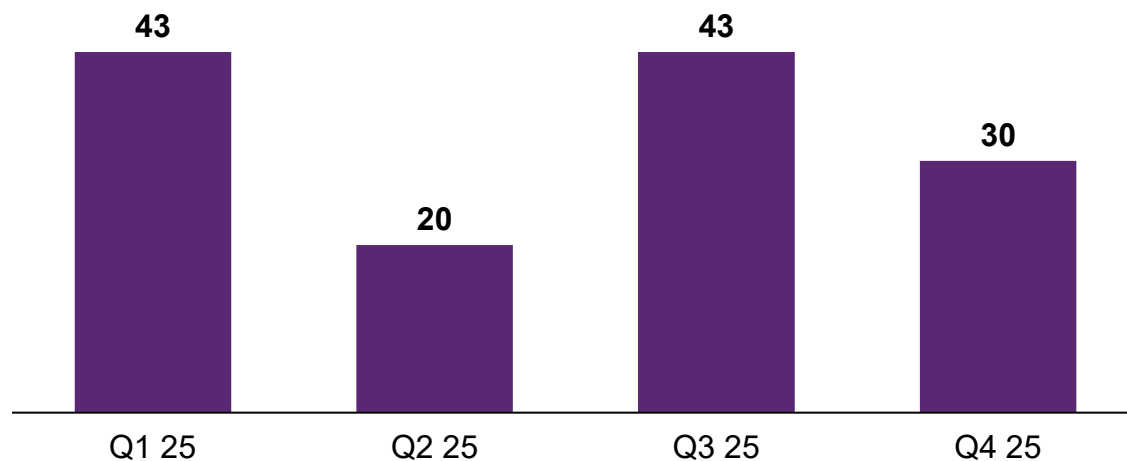
in €
million



- The focus of capital market refinancing is on the mortgage covered bond (Pfandbrief).
- In 2025, a volume of approximately €249 million was placed. Issuances are primarily conducted as private placements.
- The first covered IHS was listed on the Hannover Exchange with a volume of €40 million in Q3 2025.
- As part of the strategic expansion of its capital market activities, EB intends to issue syndicated mortgage covered bonds in sub-benchmark format and private placements under its €1 billion issuance programme dated 22 July 2026.

Senior Preferred

in €
million

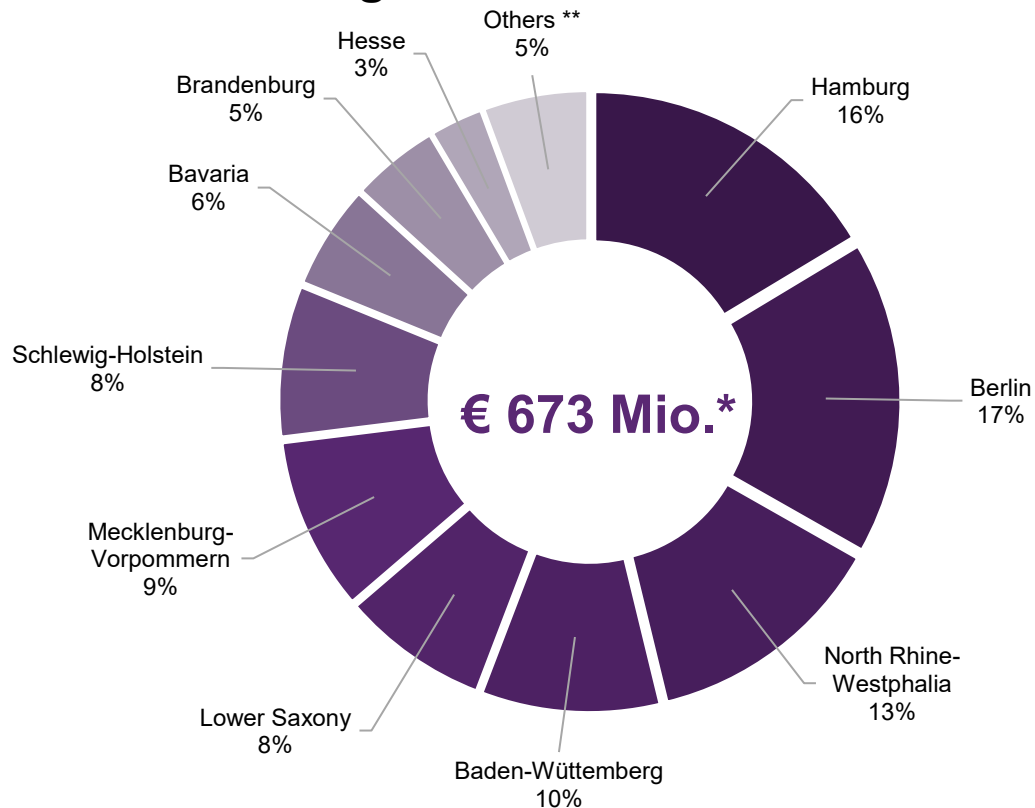


- In addition to covered bonds, the bank also issues unsecured refinancing exclusively as senior preferred bonds.
- Issuances are mostly private placements, with IHS also placed through the bank's own sales network to core customers in securities business.

ORDINARY MORTGAGE COVER POOL: DIVERSIFIED AND SOCIAL, 100 % GERMANY

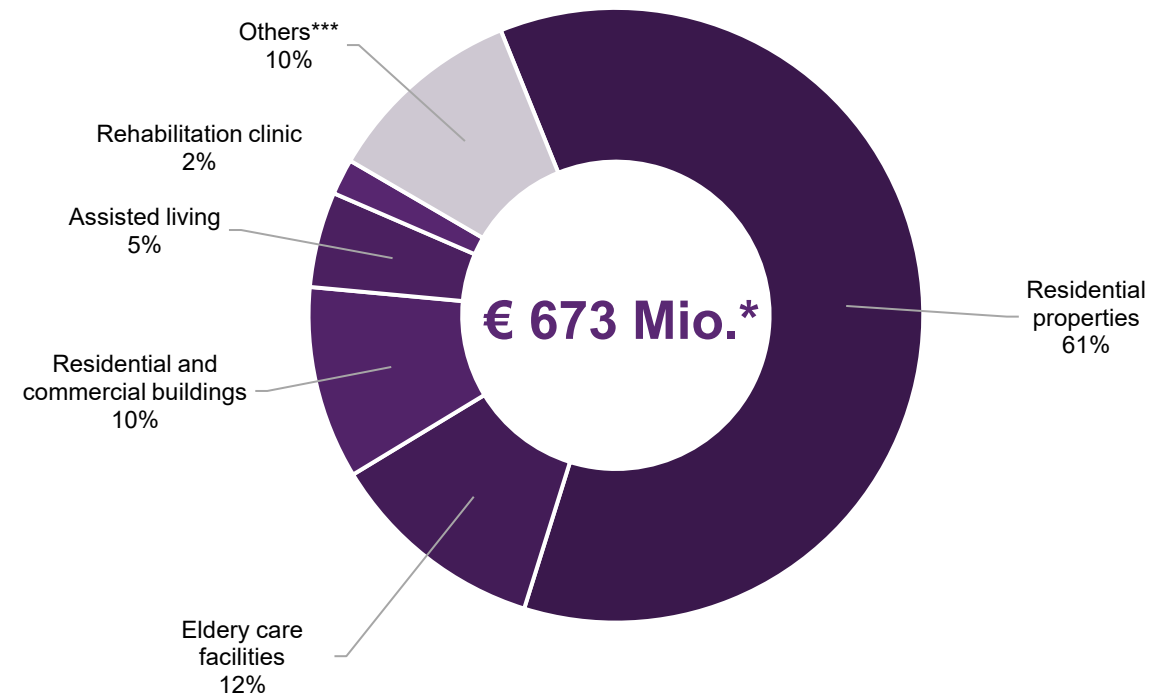


Regional Distribution*



**Other includes: 2% Thuringa, 1% Bremen, 1% Saxony-Anhalt, 1% Saxony, 0,1% Rhineland-Palantinate, 0,2% Saarland

Type of use*



***Others: especially workshops for people with disabilities, schools, residential homes for people with disabilities, kindergartens, multi-family houses, community center, medical centers

*As of Dec 31, 2025. Cover pool is under development. The current total amount of the cover pool is over > 900 Mio. €, Pfandbrief circulation > 400 Mio. € .

OUR RATINGS



Pfandbriefe

S&P Global

AAA stable



Ratingbericht Evangelische Bank
2026



Ratingmeldung Evangelische
Bank Januar 2024

- Evangelische Bank's covered bonds are rated AAA by S&P Global Ratings, with a stable outlook.
- For more information: [Investor Relations EN - Evangelische Bank](#)

Group ratings

FitchRatings

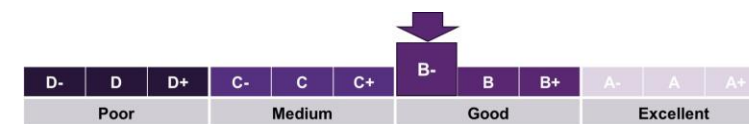
Long-term: AA-
Short-term: F1+

S&P Global

Long-term: A+
Short-term: A-1

- The entire Cooperative Financial Group is rated by S&P and Fitch.
- For more information: [About us - Cooperative Financial Network - BVR - National Association of German Cooperative Banks](#)

Sustainability Rating



- Awarded Prime Status since 2017.
- At the end of 2025, EB successfully retained its Prime Status in the current ISS ESG Corporate Rating.
- For more information: https://www.eb.de/nachhaltigkeit/nachhaltigkeit-in-der-eb/publikationen-zur-nachhaltigkeit.html#parsys_layout_layout

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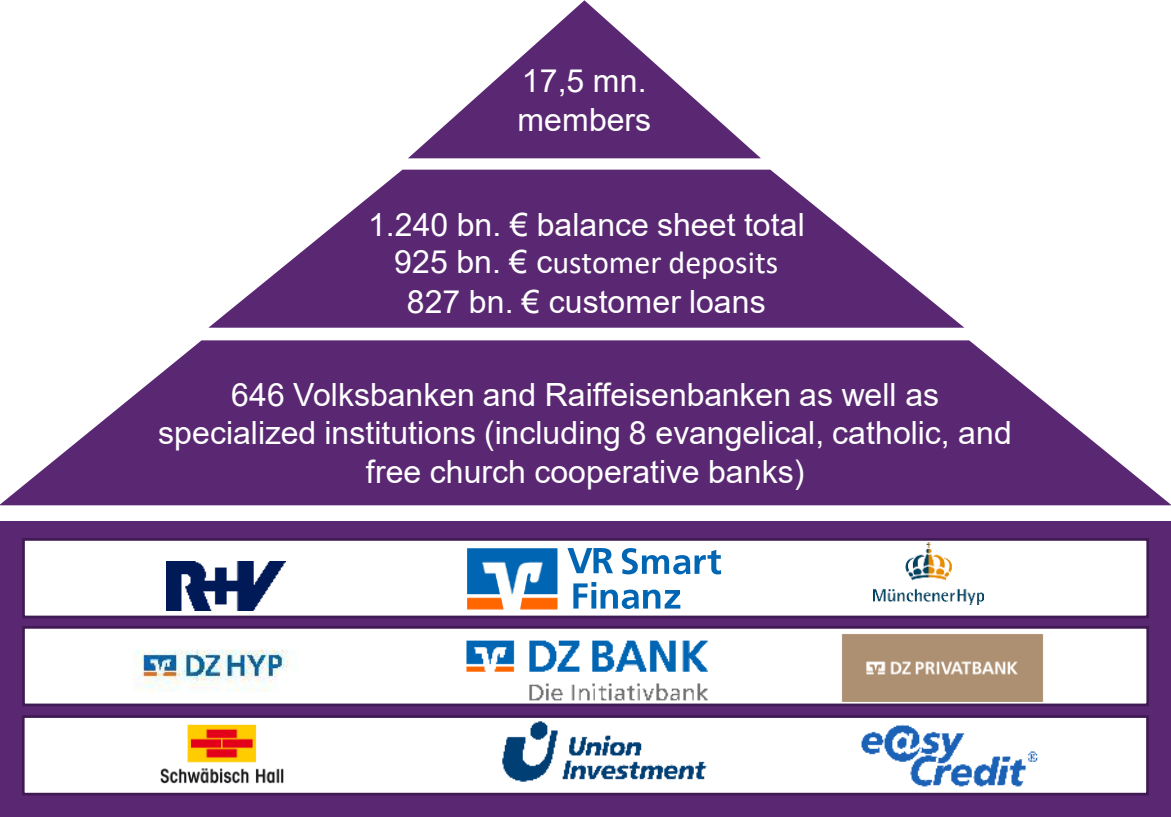
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BVR AND THE COOPERATIVE FINANCIAL GROUP



The Evangelische Bank is part of the Federal Association of Volksbanken and Raiffeisenbanken and the Cooperative Financial Group.



Source: Annual Report of the Federal Association of German Volksbanken and Raiffeisenbanken 2025.

FinanzGruppe figures	2024	2025
Consolidated earnings before taxes (in € Mio.)	11.333	11.566
Cost/return ratio (in %)	57	58
Balance sheet total (€ Mio.)	1.637.981	1.676.298
Balance sheet equity(€ Mio.)	150.612	158.521
Core capital ratio (in %)	16	17
Return on equity (in %)	8	8
Number of employees	173.489	176.535
Long-term group rating: A+ (S&P), AA- (Fitch)		

Source: Consolidated Annual Report of the Cooperative Financial Group Volksbanken and Raiffeisenbanken 2025.

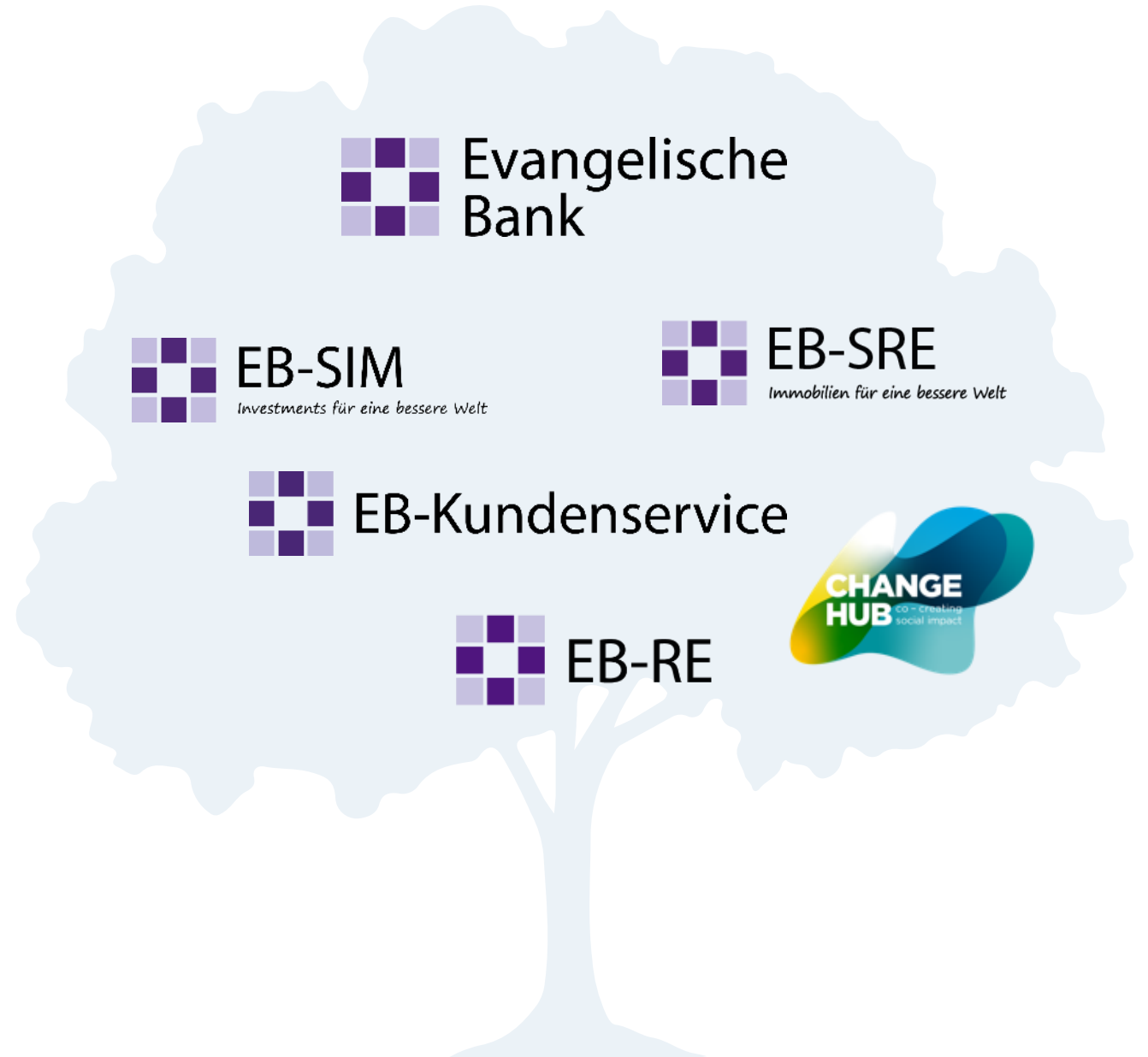
A NETWORK OF COMPETENCIES

Our customers and their needs take center stage at the EB Group.

We listen in order to understand.

To do this, we bundle the competencies in the entire EB Group and specifically in our subsidiaries.

We support our clients in taking environmental and social aspects into account across their real estate portfolios. In addition, we offer investment products that aim to generate financial returns and also to take positive social or environmental aspects into account.



EB – Sustainable Investment Management GmbH (EB-SIM) is a specialized asset manager serving institutional and private investors. The company combines in-depth sustainability expertise with active asset management and a long-term investment approach.

At the core of its approach is its proprietary WIW concept, which combines ethical and environmental exclusion criteria, the proprietary AI-supported EB ESG Score, and active dialogue with companies and issuers, and integrates these elements systematically into the investment process. EB-SIM's investment approach is informed by scientific evidence and the values of its parent company, Evangelische Bank.

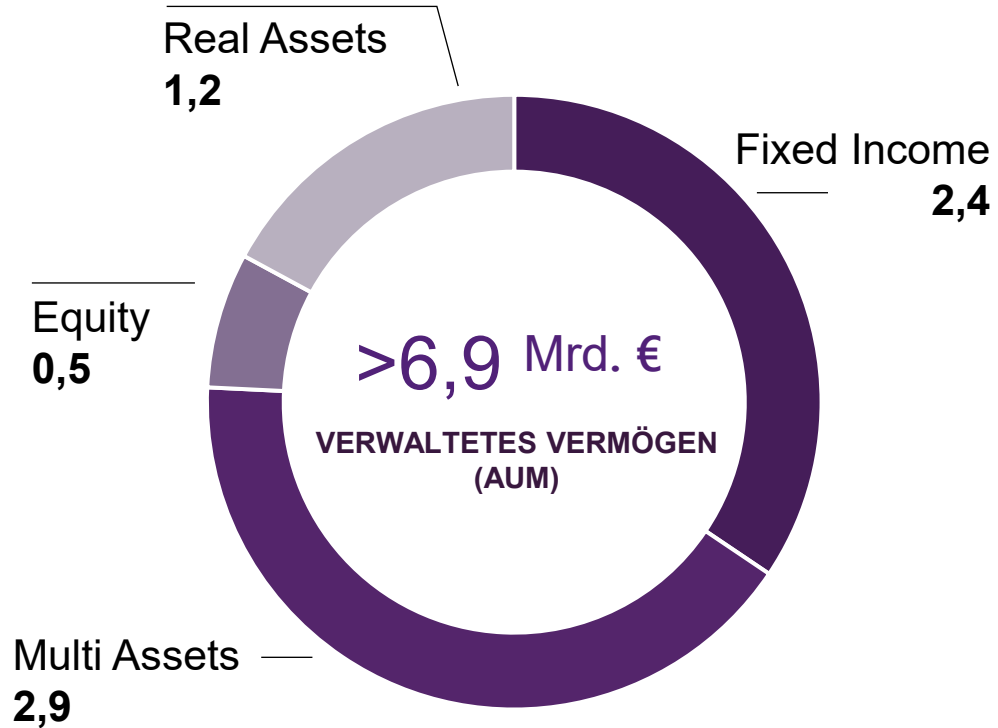
We believe that systematically taking sustainability factors into account can make an important contribution to sound risk analysis and the identification of long-term opportunities. They therefore form an integral part of our investment approach.



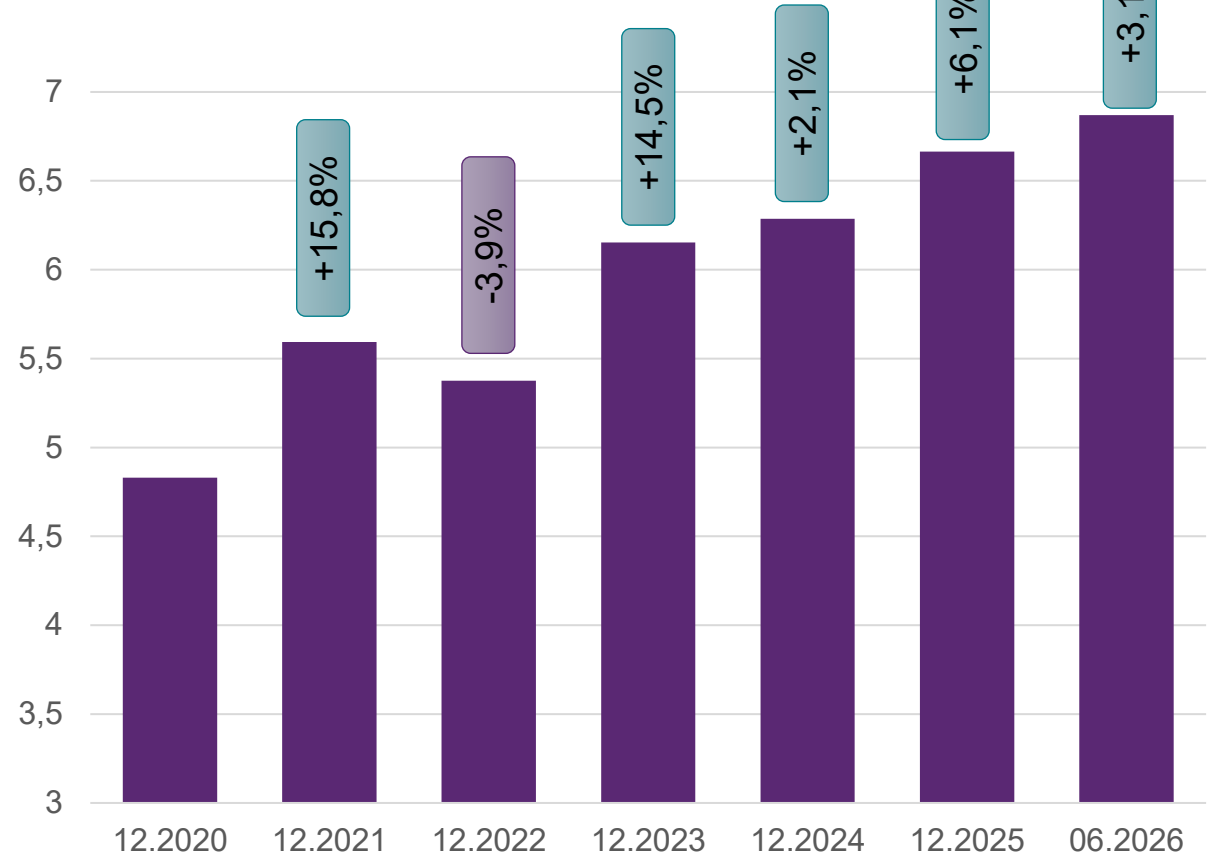
EB-SIM: FACTS AND FIGURES



Segment assets In EUR billions



Development of mandates* In EUR billions



*Growth in % in the respective financial year Data as of June 30, 2026.

EB- KS



- EB-Customerservice GmbH (EB-KS) is the central service unit for the private and institutional clients of the EB Group.
- EB-KS processes all inbound requests as well as written customer orders, predominantly on a case-completion basis, and proactively engages with clients in outbound communications when necessary.
- Approximately 60 employees efficiently handle all customer banking concerns across multiple channels in three specialized departments.



Our commitment is to address all client requests competently, respectfully, and with comprehensive resolution or direct problem-solving.



CHANGE HUB



- **Change Hub GmbH** strengthens the future viability of the healthcare and social economy as well as the church in Germany through consistent transformation support and systemic innovation work.
- With its trend radar, it continuously monitors and analyzes relevant developments, assesses their impact on business models, organizations, and markets, and translates these into concrete strategic action options.



The Change Hub is a platform for social sector stakeholders to connect, exchange ideas and develop approaches to social change together.



EB-SRE



- **EB-Sustainable Real Estate GmbH (EB-SRE)** designs, develops, and implements real estate projects, especially in the church and social welfare work environment.
- **Working method:** Identifies real estate development potentials and accompanies clients in the implementation.
- **Goals:** Identification and expansion of value creation potentials of real estate for property holders.

“Our aim is to support our clients in the development and management of their real estate assets. We seek to be a strategic partner to our clients, supporting their projects with an individual and holistic approach from the concept phase through to implementation.”

EB-RE



- EB-Real Estate GmbH (EB-RE) is a real estate subsidiary of Evangelische Bank.
- Besides leasing and managing its own real estate portfolio, EB-RE also develops and supervises construction projects

“With our extensive experience, we aim to be a trusted partner for professional real estate management.”

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