INVESTORS PRESENTATION

For a sustainable society worth living in.

Stand: July 2026

Vertraulichkeitsstufe: C1

Evangelische Bank

INVESTOR RELATIONS PRESENTATION

BRIEF PROFILE: EVANGELISCHE BANK

A socially sustainable 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.
- Reliable partner for church, healthcare and social economy.
- Committed to sustainable finance since the bank´s foundation.
- Multiple awards for excellence in ESG integration and alignment with the UN Sustainable Development Goals.
- Wide range of future-oriented investment, financing, and service solutions as well as products (EB Group).

Our Vision:

„Together with our customers, we create a sustainable society worth living in."

OUR FOCUS: CHURCH, HEALTHCARE AND SOCIAL SECTOR

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.

We support public services in Germany by financing social, governmental, and future-oriented projects — with a focus on social return on Investment.

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

Who we are

We are a value-oriented **financial partner** with Christian roots. Therefore, the preservation of creation and the assumption of responsibility towards our fellow human beings are both a promise and an obligation for us.

Sustainable corporate governance is at the heart of everything we do.

Since our foundation more than 50 years ago, we have seen it as our mission to channel capital flows into investments that make a significant contribution – to **shaping a sustainably society worth living in**.

What we care about

Sustainability is more than just a word for us. It describes the balance between economic, ecological and social concerns, and therefore a balancing act that our customers perform on a daily basis.

As a financial partner, we provide our clients with support in **financing, liquidity and asset management and much more.**

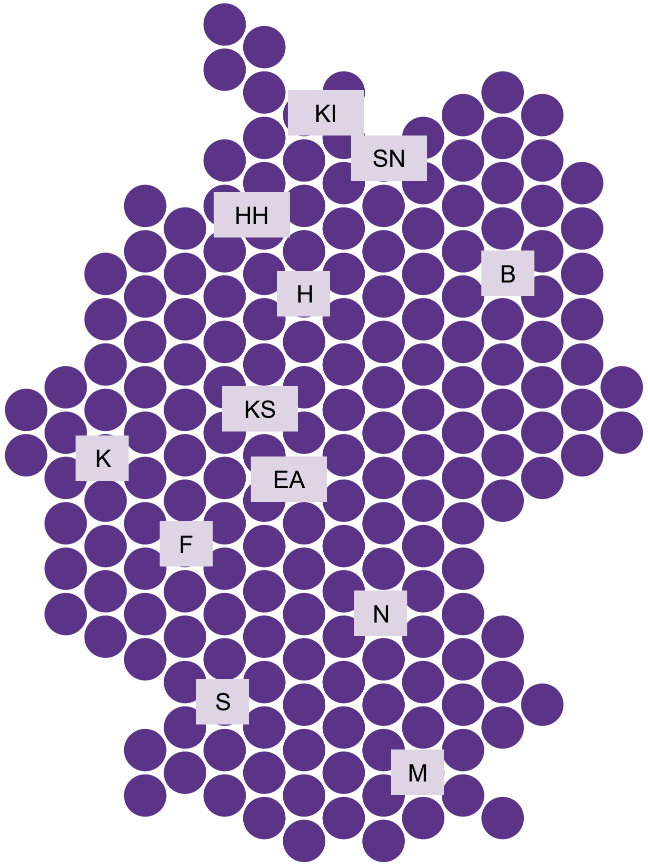
We help and advise on the integration of measurable sustainability criteria in the respective business models – for the church, health and social economy.

REPRESENTATED ACROSS GERMANY

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

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 and foreign banks

Hamburg Commercial Bank

UniCredit ING Santander

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
PSD Bank
apoBank Bank der Gesundheit
MünchenerHyp
Schwäbisch Hall
VR Smart Finanz
dwpbank
DZ PRIVATBANK
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 prevention of insolvencies)
- 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

INVESTOR RELATIONS PRESENTATION

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

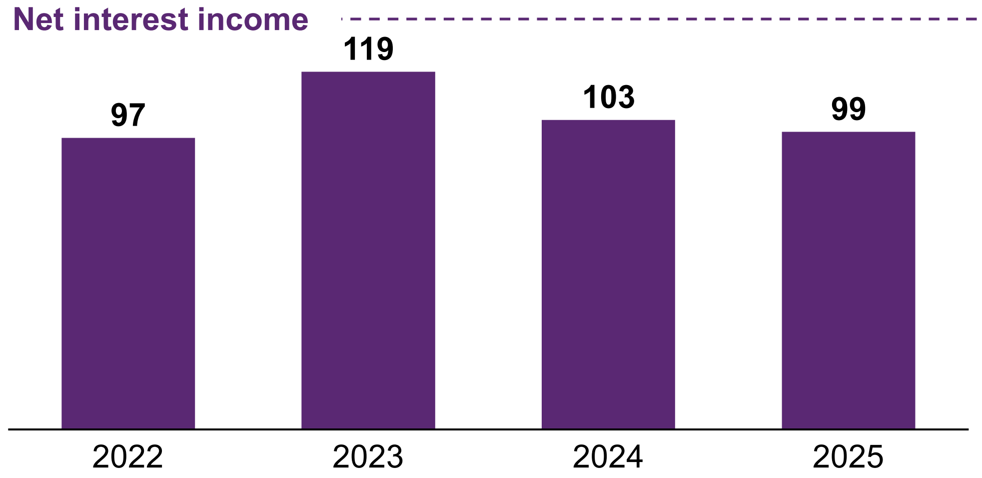
20,0 %
Total capital ratio

€ 56,3 million
Profit before tax

As of Dec 31, 2025.

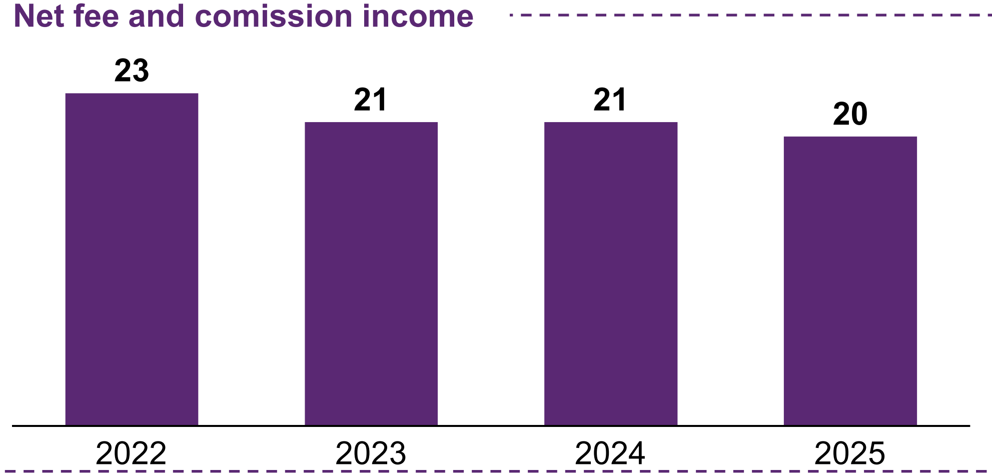
STABLE PROFIT BASE

in € million



- 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

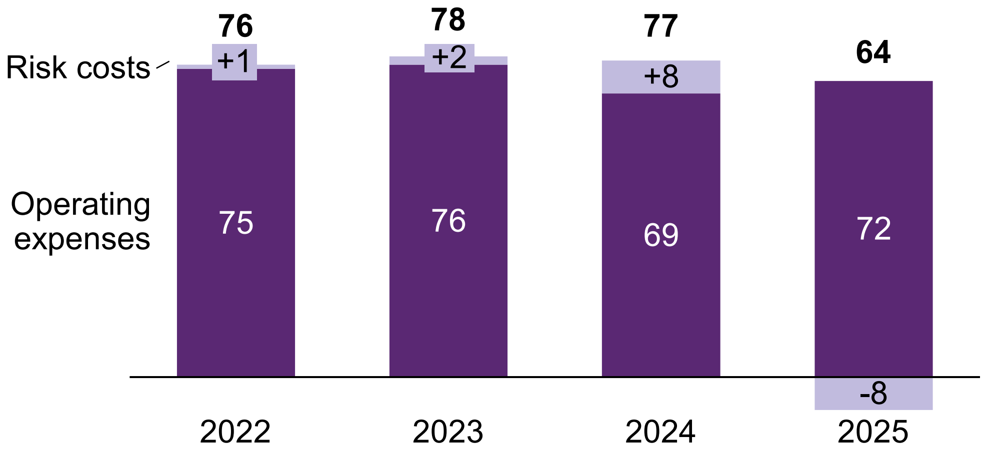


- Net fee and commission income remains nearly stable despite a challenging competitive environment.
- Stable net fee and commission income demonstrates the continuity of our customer relationships.
- Further strengthening is planned through the expansion of payment services and securities business.

STABLE COSTS AND RESULTS

Costs

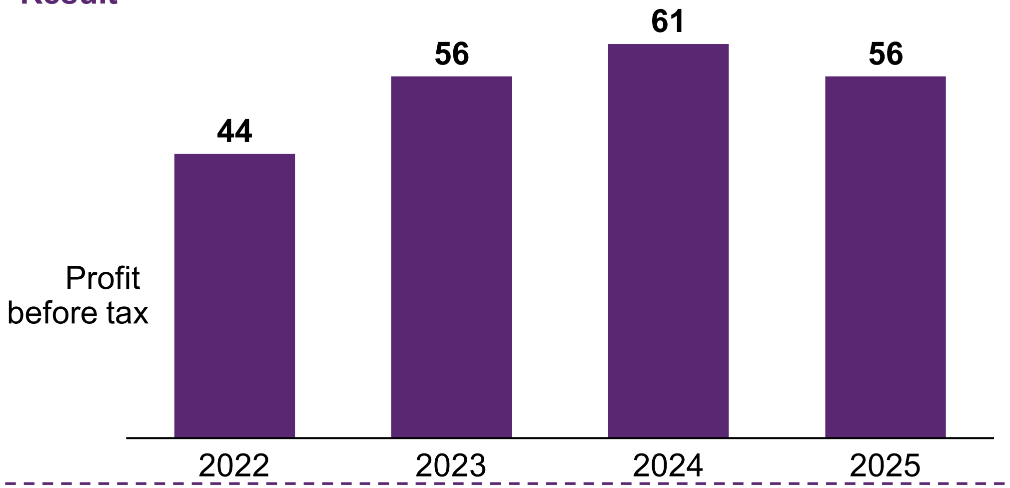
in € million



- Administrative expenses tightly managed, alongside increasing governance, risk management, and sustainability requirements.
- Continuous focus on process optimization and digitization to further stabilize fixed costs.
- Low risk costs underline the quality of the loan portfolio, with net reversals expected in 2025.

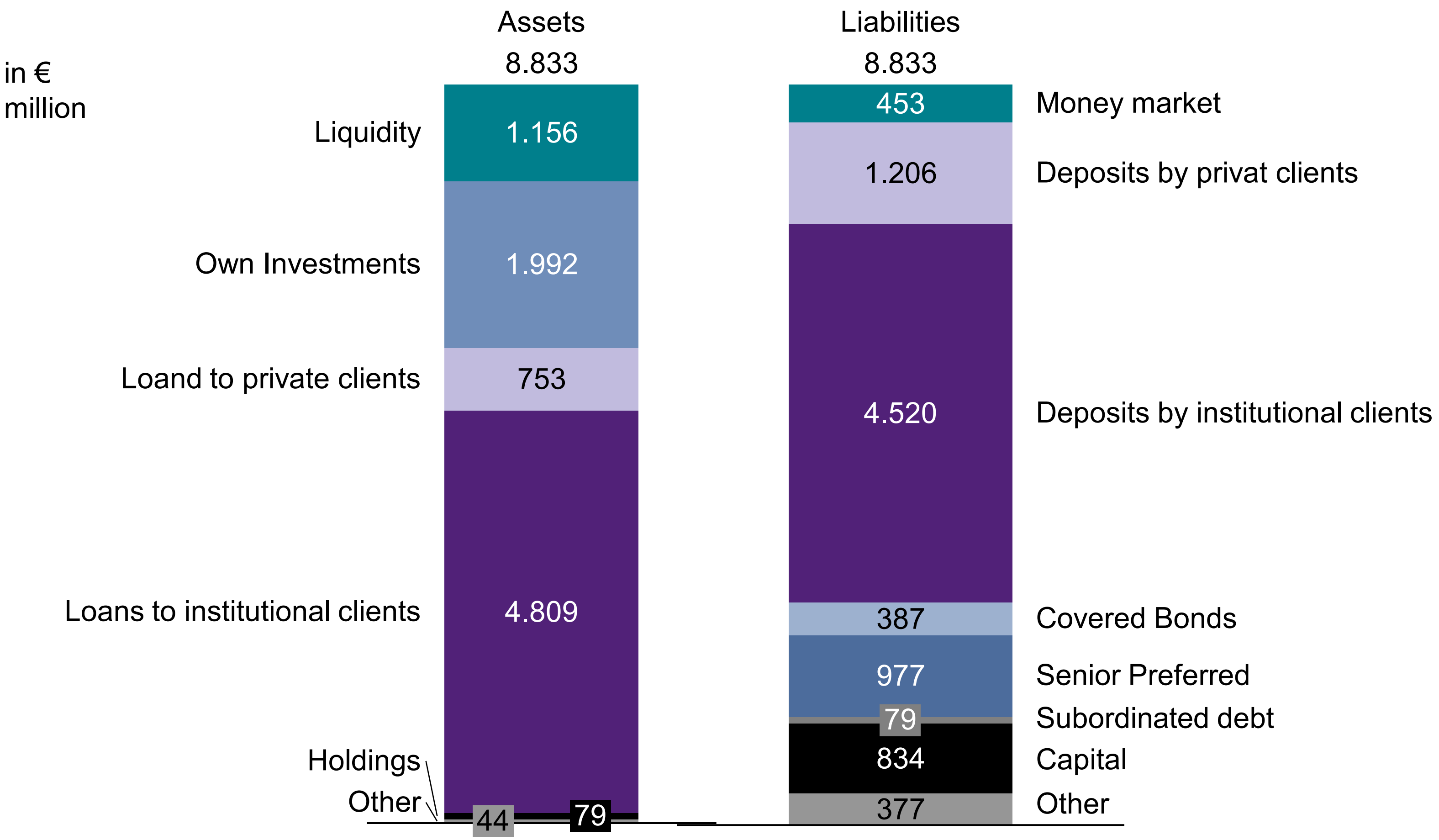
Result

in € million



- Stable profit base despite challenging conditions.
- Current investment uncertainties among our core clients impact results; however, the social and healthcare sector remains a long-term growth market.

THE BALANCE SHEET IS CHARACTERIZED BY BUSINESS WITH CORE CLIENTS

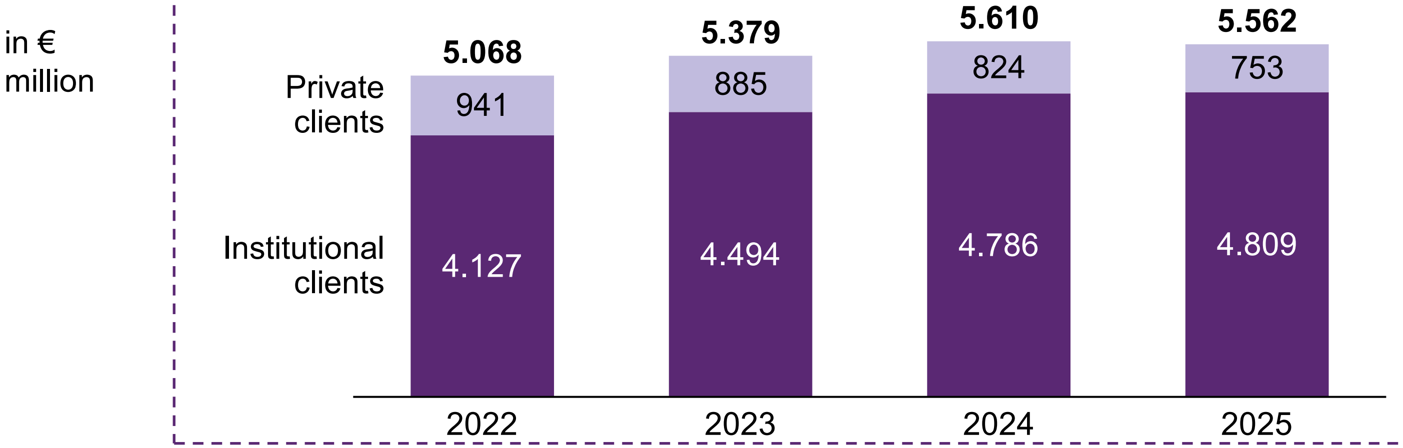


- With a balance sheet total exceeding € 8.8 billion, EB is one of the largest institutions within the Cooperative Financial Group.
- Our core business, the provision of loans to institutional and retail clients, accounts for nearly 63% of our balance sheet.
- At the same time, deposits from our core 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.

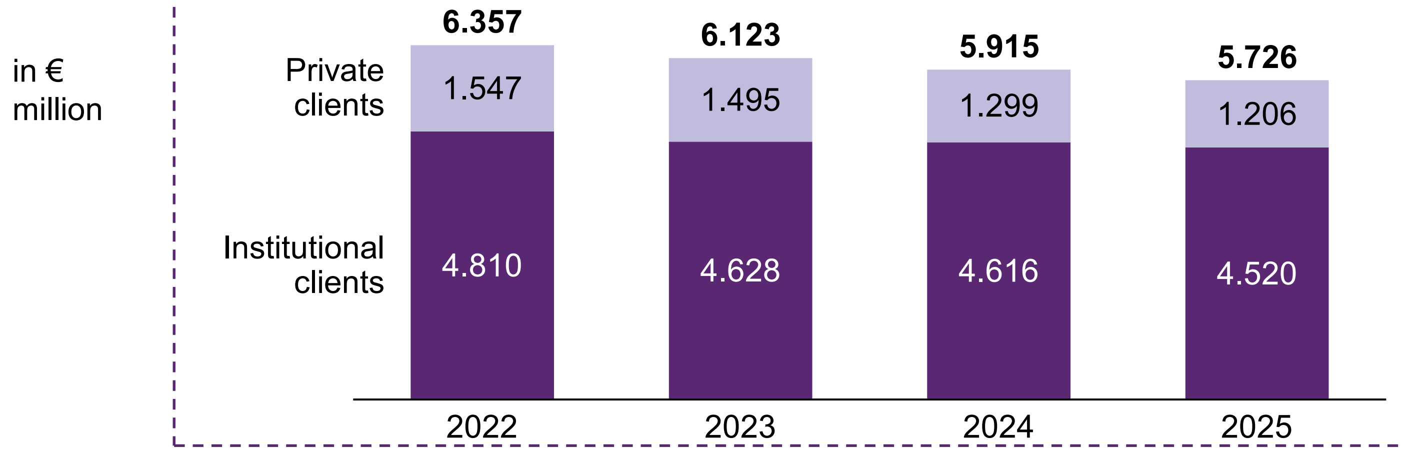
STRONG ON-BALANCE-SHEET CUSTOMER BUSINESS

Loans



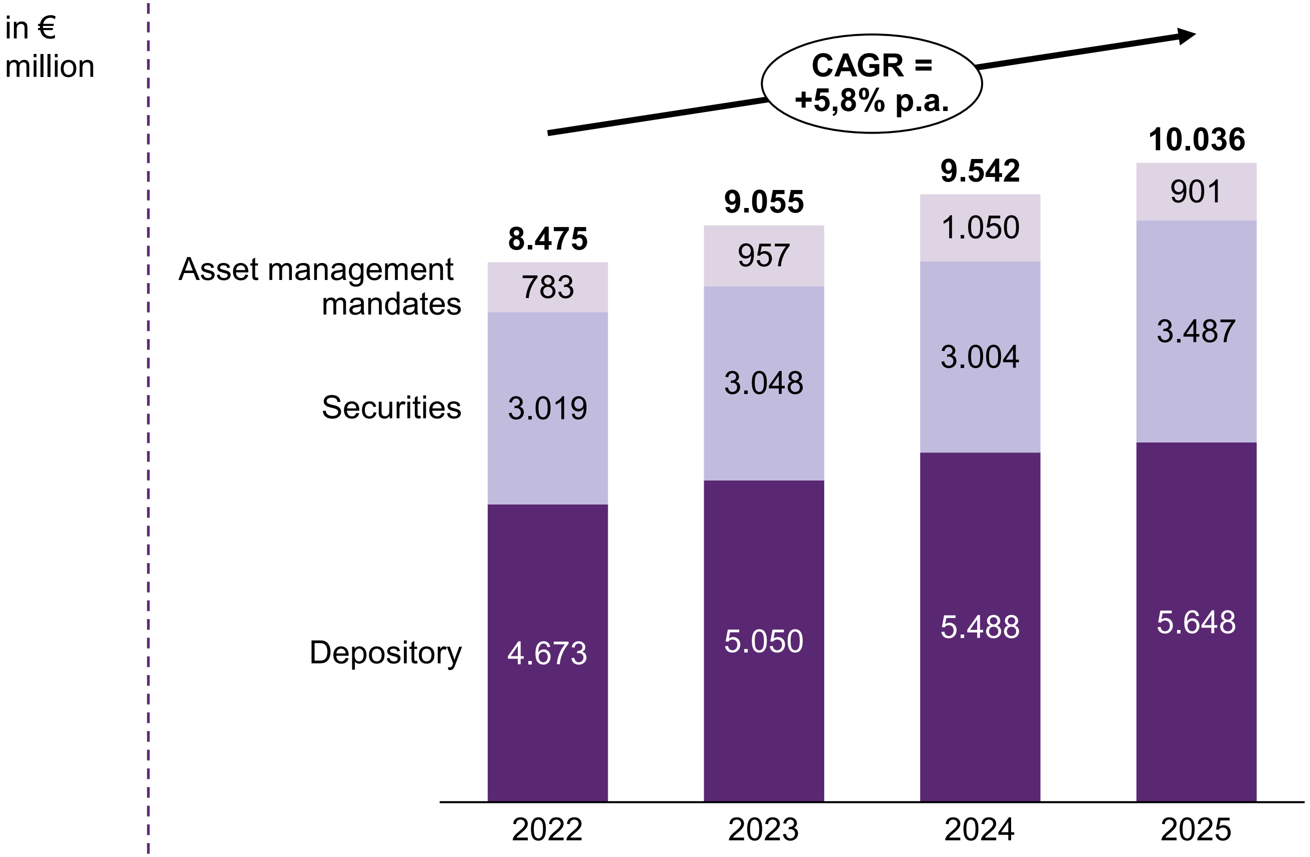
- We are trusted partner to our customers. The continuous expansion of our lending business demonstrates our solid anchoring within our core clientele.
- The year 2025 was marked by significant uncertainties, leading to cautious investment behavior among our customers, particularly in the healthcare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

Deposits



- 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



- 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.

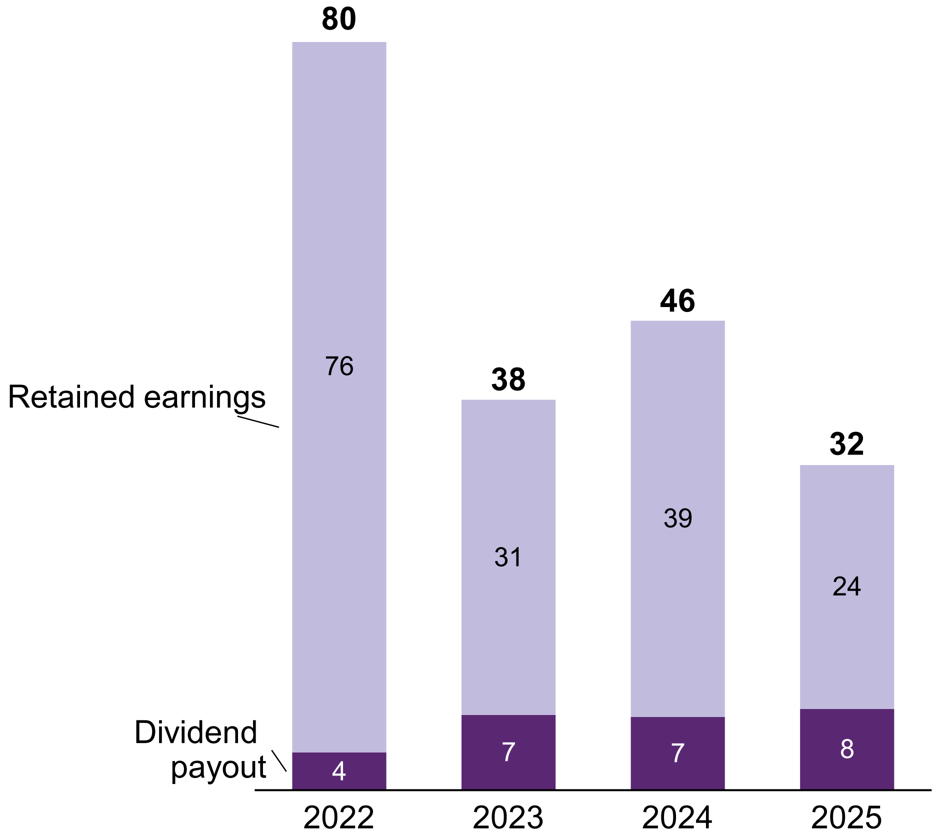
EVANGELISCHE BANK´S BALANCE SHEET

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 gerneral 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%**

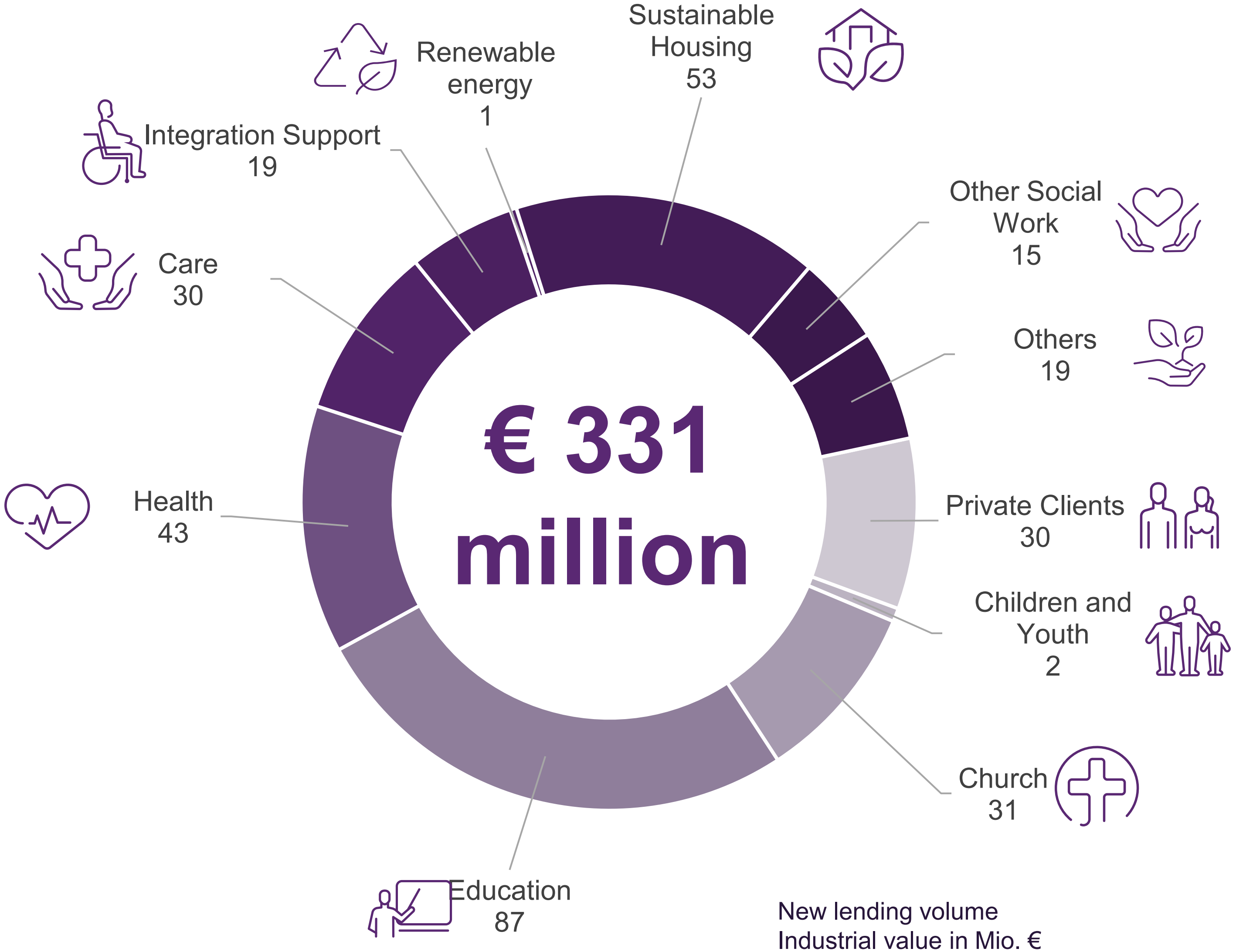
EVANGELISCHE BANK´S INCOME STATEMENT

	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**



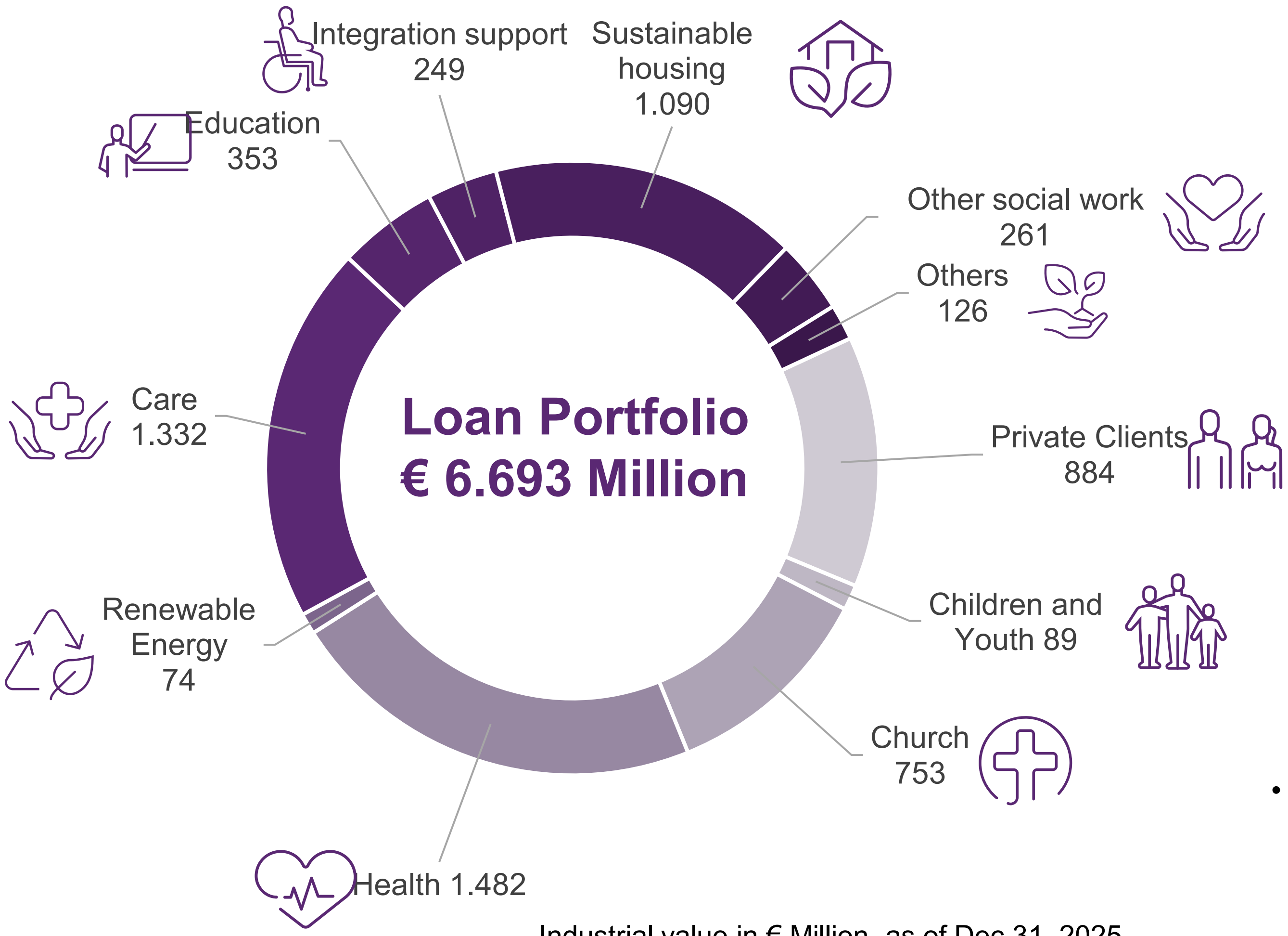
ADJUSTED NEW LENDING BUSINESS

- As a sustainable 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.

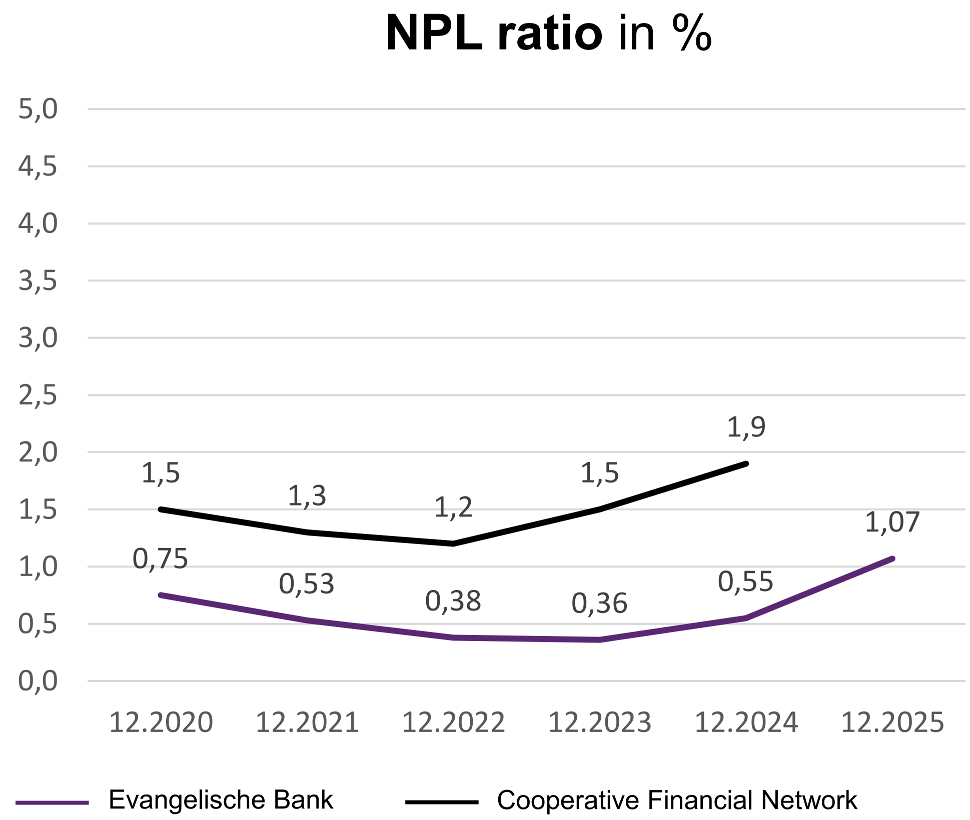


New lending volume
Industrial value in Mio. €
As of Dec 31, 2025

STABLE LOAN PORTFOLIO WITH FOCUS ON HEALTH AND CARE



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

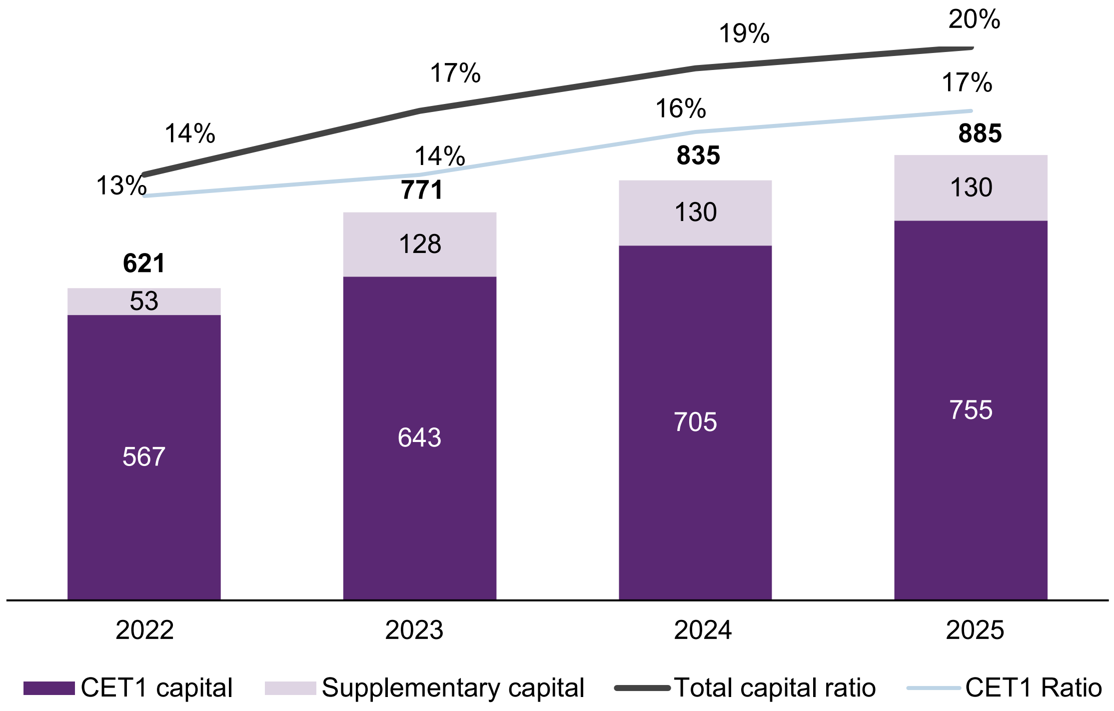


- EB-NPL ratio has increased slightly but remains at a relatively low and comfortable level compared to other banks.

EB NPL ratio = Ratio of the gross book value of non-performing loans (NPLs) (31.12.2025: 39.441.886 €) (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. €



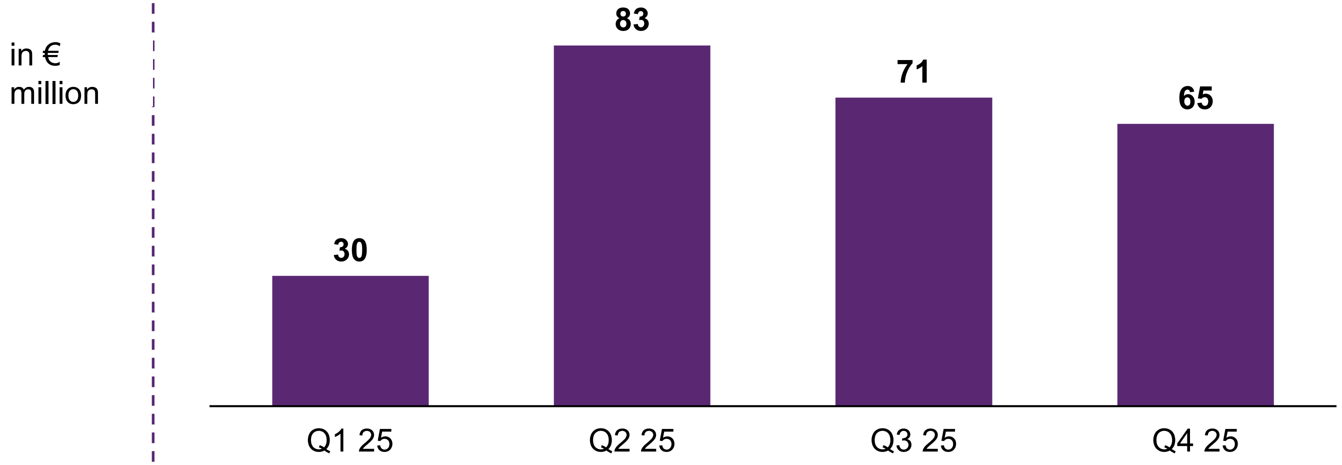
- Evangelische Bank continuously strengthens its capital base primarily through retained earnings.
- In 2025, EB reached a peak equity of €885 million, ensuring comprehensive financial stability.
- Nearly 90% of equity consists of Common Equity Tier 1 (CET1) capital.

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.
- An NSFR of approximately 106% provides an ideal foundation for sustainable earnings development.

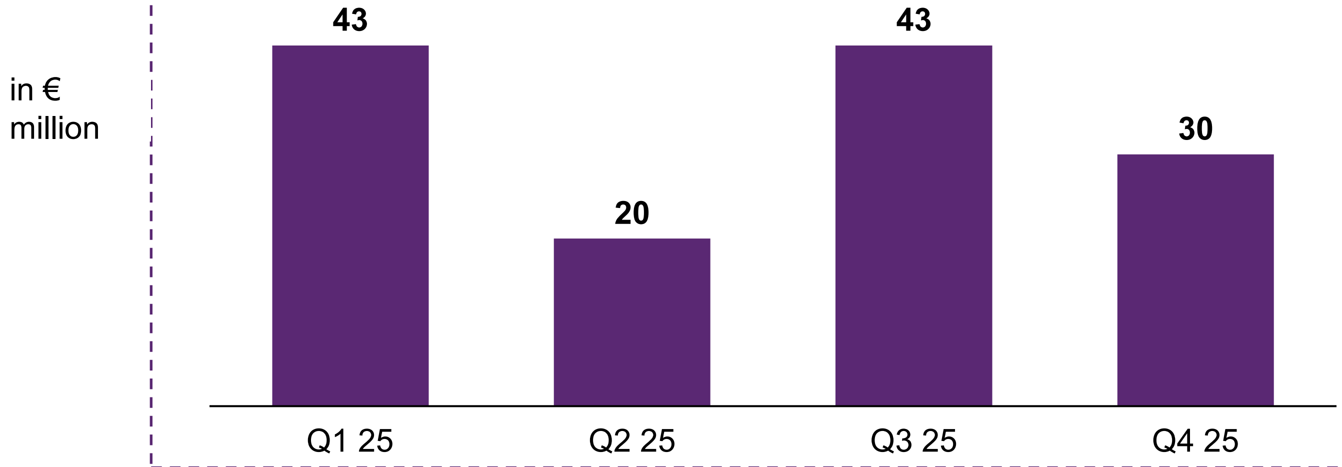
CONTINUOUS CAPITAL MARKET ACCESS

Covered Bonds



- 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.

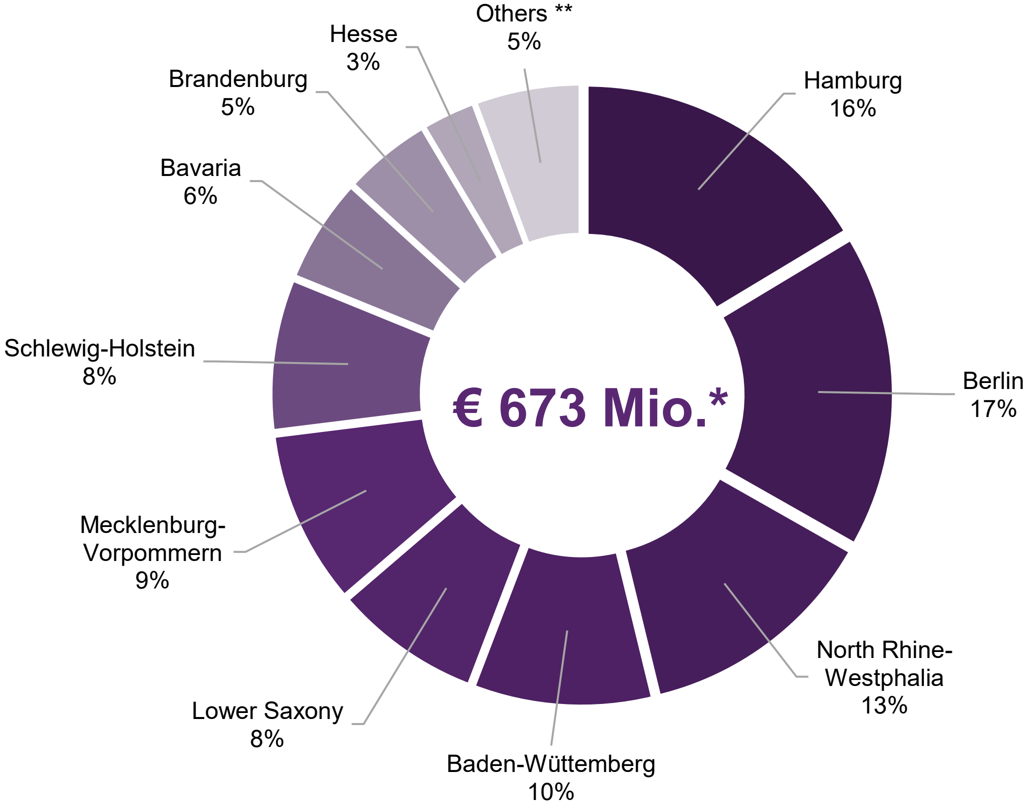
Senior Preferred



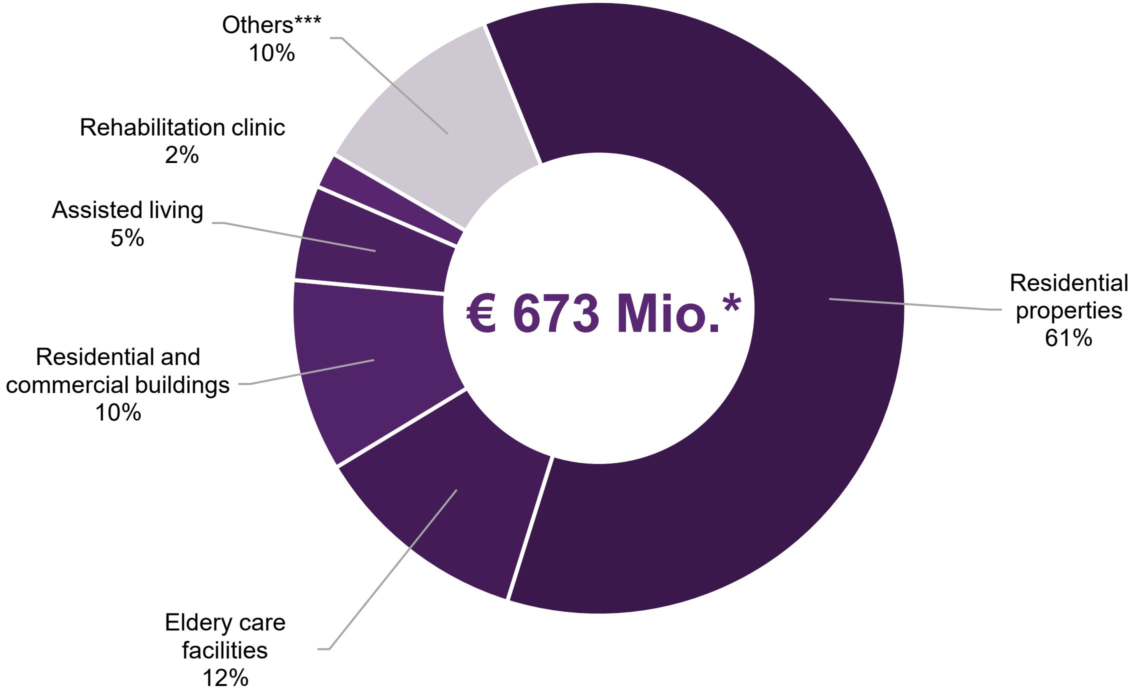
- In addition to covered bonds, the bank also issues unsecured refinancing exclusively as senior preferred bonds.
- Issuances are mostly private placements, with IHS also placed through the bank's own sales network to core customers in securities business.

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

Regional Distribution*



Type of use*



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

***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 > 800 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.

Group ratings

Fitch Ratings

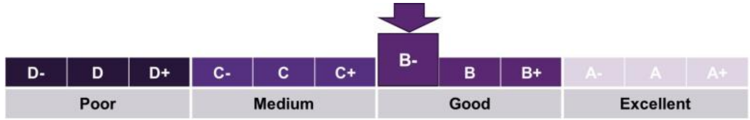
Long-term: AA-
Short-term: F1+

S&P Global

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

- The entire Cooperative Financial Group is rated by S&P and Fitch.

Sustainability Rating



Corporate ESG Performance
Prime
RATED BY ISS STOXX

- Awarded Prime Status since 2017
- At the beginning of 2026, EB successfully retained its Prime Status in the current ISS ESG Corporate Rating.

INVESTOR RELATIONS PRESENTATION

AN ENGAGED BANK

Evangelische Bank is a board member of the EKD **Working Group of Church Investors**, which promotes value-based and future-oriented knowledge exchange.

Evangelische Bank is a member of the **Forum for Sustainable Investments**, a platform for exchange among numerous sustainability-oriented companies and institutions.

Evangelische Bank is a member of the Association for **Environmental Management and Sustainability in Finance** (VfU), whose core mission is to promote and spread "Sustainable Finance." VfU provides a platform for acquiring, exchanging, and deepening know-how.

Evangelische Bank has joined the **Partnership for Carbon Accounting Financials** (PCAF) to standardize the measurement and disclosure of greenhouse gas emissions.

Evangelische Bank supports DUCAH – **Digital Urban Center for Aging & Health** as a founding partner, supporting innovative digital solutions in the care sector.

Evangelische Bank is active in the Church Environmental Management Network (KirUm), where environmental, quality, and sustainability management are jointly advanced.

A RESPONSIBLE BANK

The Evangelische Bank is a signatory of the **UN Global Compact Network**, the world's largest and most important initiative for responsible corporate governance.

The **global Sustainable Development Goals** (SDGs) of the 2030 Agenda provide a binding framework for a future-oriented and sustainable development worldwide and guide the Evangelische Bank's sustainable actions.

The Evangelische Bank voluntarily follows the recommendations of the **Task Force on Climate-related Financial Disclosures** (TCFD) as part of its regular climate reporting.

Evangelische Bank conducts its sustainability reporting in accordance with the recognized Sustainability Reporting Standards of the **Global Reporting Initiative** (GRI).

EB-SIM follows the **Equator Principles** in project financing with DEG mbH for the identification, assessment, and management of environmental and social risks.

EB-SIM applies the Performance Standards of the **International Finance Corporation** (IFC) of the **World Bank Group** in project financing with DEG mbH.

EB-SIM is a signatory to the **UN Principles for Responsible Investment** (PRI). It is an investor initiative in partnership with the UNEP Finance Initiative and the UN Global Compact, promoting responsible investments.

A CERTIFIED BANK

Evangelische Bank is currently the only church and cooperative bank that, in addition to EMAS (**E**co-**M**anagement and **A**udit **S**cheme), has also been awarded the demanding European sustainability standard EMASplus. This certification documents that our bank is sustainably positioned in all business areas and comprehensively integrates **ecological, economic**, as well as **social-ethical** aspects.

Evangelische Bank aims to be a **sustainably attractive employer** – and has been repeatedly recognized for this. Each year, only about 5% of companies in Germany, Austria, and Switzerland qualify for the Top Company award. We offer a secure, family-friendly, and motivating work environment with an excellent **work-life balance**.

At the end of 2025, the EB Group received the **Prime** Status with a "**B-**" rating from the renowned rating agency ISS-ESG in the category "Financials / Specialized Finance." This places EB among the best companies in the category.

The **German Sustainable Building Council** (DGNB) has certified the renovated headquarters of Evangelische Bank in Kassel with the demanding Gold Standard.

Further information on Evangelische Bank’s commitment to sustainability can be found in our annual Sustainability Report at www.eb-nachhaltigkeitsbericht.de

BVR AND THE COOPERATIVE FINANCIAL GROUP

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

17,6 mn. members

1.208 bn. € balance sheet total
892 bn. € customer deposits
797 bn. € customer loans

672 Volksbanken and Raiffeisenbanken as well as specialized institutions (including 8 evangelical, catholic, and free church cooperative banks)

Source: Annual Report of the Federal Association of German Volksbanken and Raiffeisenbanken 2024

FinanzGruppe figures	2023	2024
Consolidated earnings before taxes (in € Mio.)	14.375	10.758
Cost/return ratio (in %)	56	57
Balance sheet total (€ Mio.)	1.597.180	1.637.724
Balance sheet equity(€ Mio.)	143.238	150.305
Core capital ratio (in %)	16	16
Return on equity (in %)	10	7
Number of employees	171.689	173.486
Long-term group rating: A+ (S&P), AA- (Fitch)		

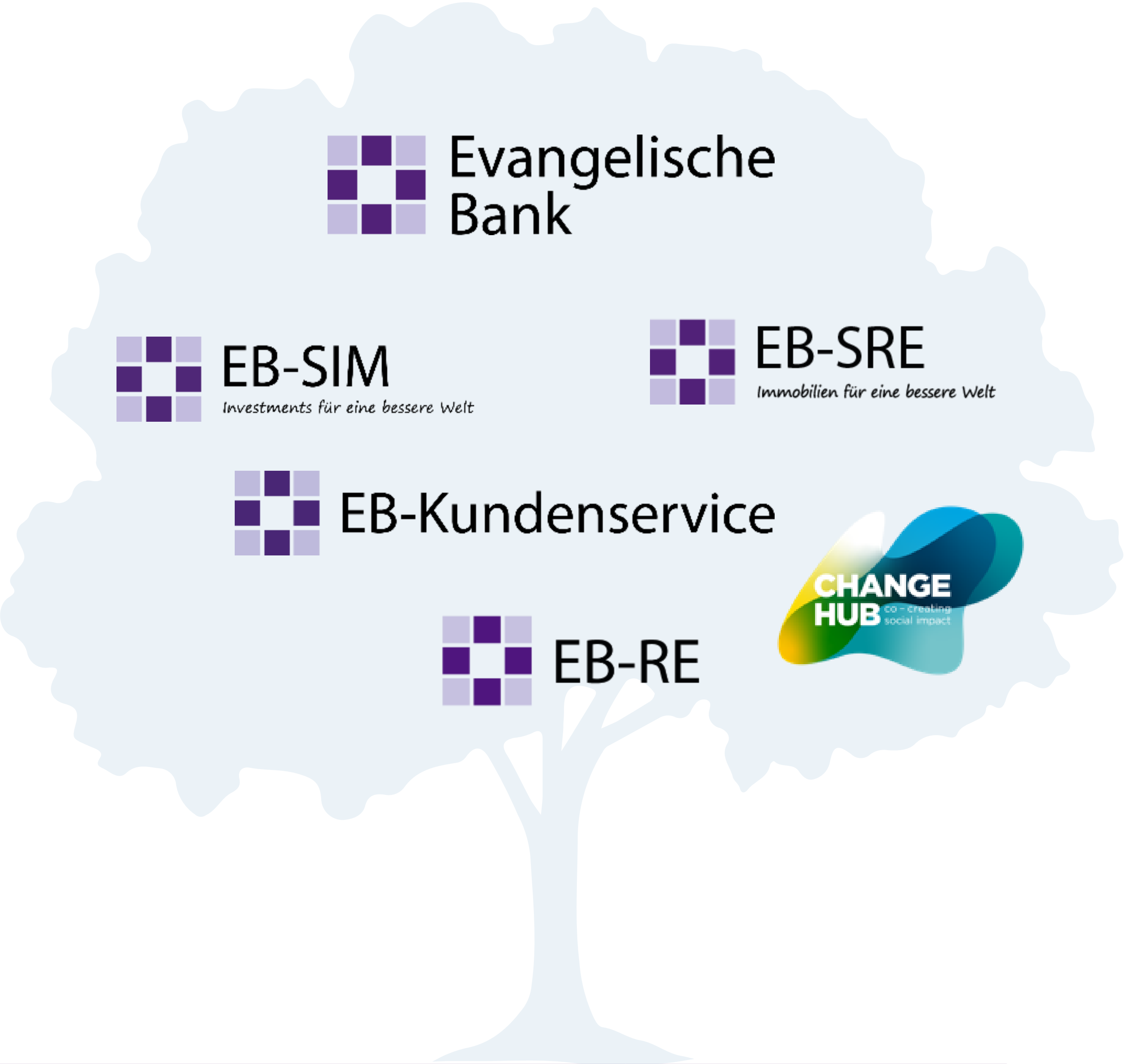
A NETWORK OF COMPETENCIES

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.

Support in the sustainable orientation of the real estate portfolio is just as much a part of our offer as investments for a “better world”.



EB-SIM

EB-SIM
Investments für eine bessere Welt

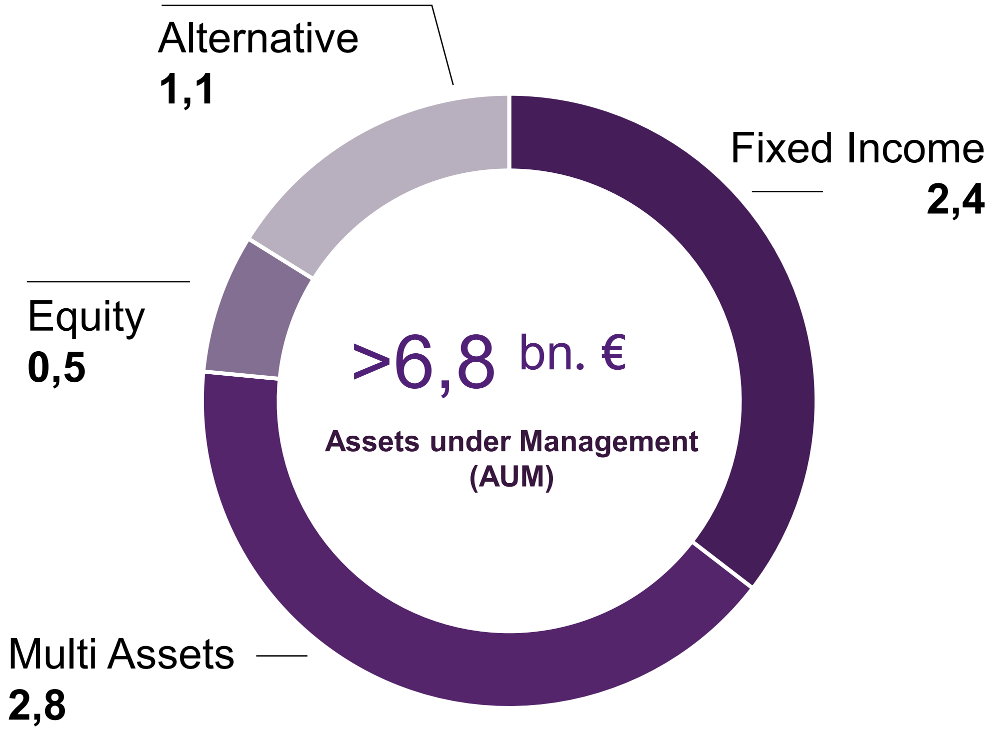
- The **EB – Sustainable Investment Management GmbH (EB-SIM)** offers sustainable asset management for institutional and private clients.
- **Guiding principle:** “Investments for a better world“.
- **Sustainability: Company value**
  Responsible (Art. 8) and Impact (Art. 9) Investments
- **Investment strategies** are consistently aligned with the United Nations Sustainable Development Goals (SDGs) and the climate goals of the European Union.
- **Number of employees**: 80+

„Sustainability is at the core of everything we do – with our clients, we develop individual investment strategies that not only generate attractive returns, they also have a positive impact on the world through their sustainable orientation.“

EB-SIM: FACTS AND FIGURES

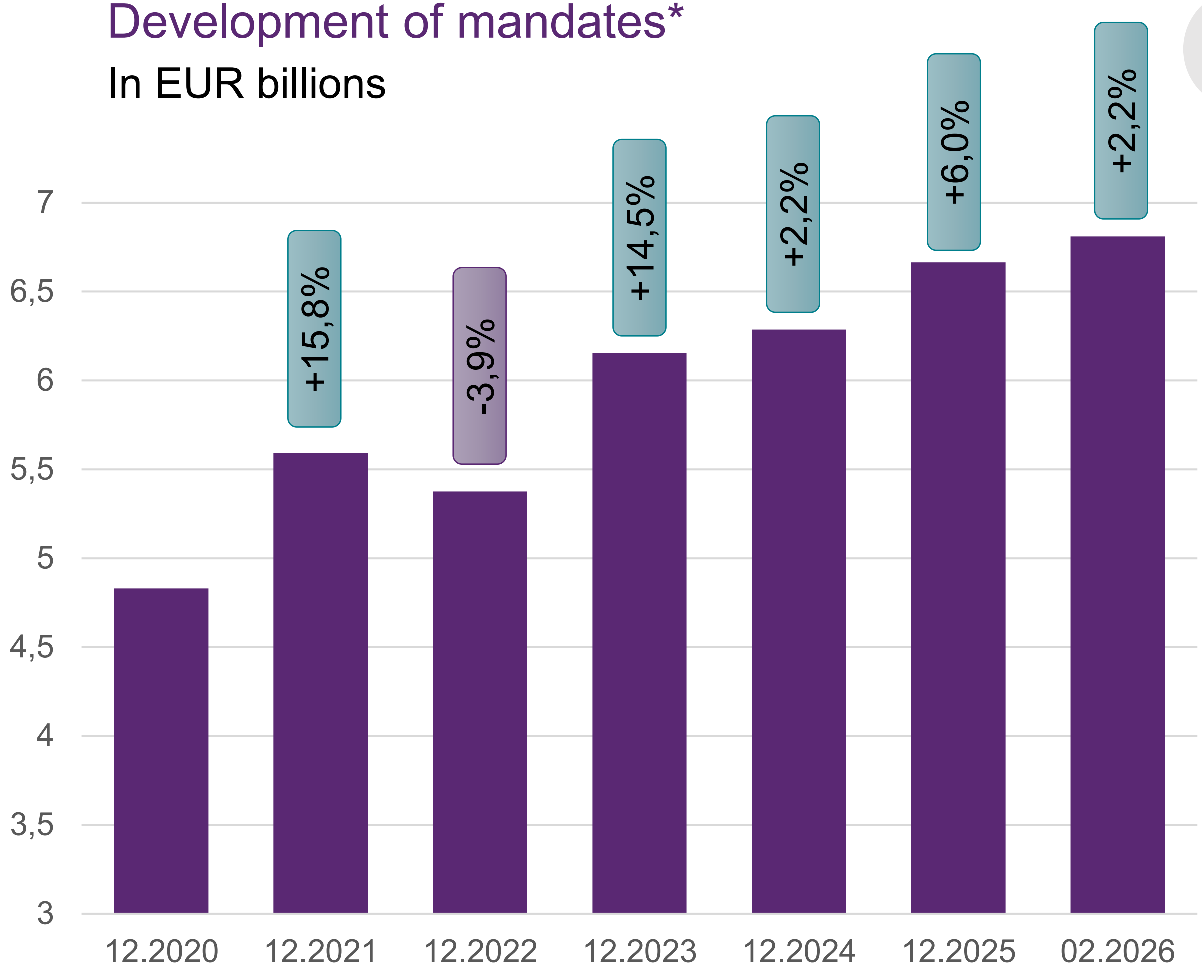
Segment assets

In EUR billions



Development of mandates*

In EUR billions



*Growth in % in the respective financial year Data as of February 28, 2026.

EB- KS

EB-Kundenservice

- 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 co-creating social impact

- **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 place for change and stands for joint action among social economy actors to jointly create societal impact.

EB-SRE

- **EB-Sustainable Real Estate GmbH** (EB-SRE) designs, develops, and implements sustainable 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 primary goal is to generate sustainable added value for our clients through the development and management of their properties. We want to be a strategic partner for our clients, accompanying their projects individually and at the same time holistically from the conception to the implementation phase.

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 proven expertise, EB-RE is the right partner for professional real estate management, always considering sustainability aspects.

INVESTOR RELATIONS PRESENTATION

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