

# OLB Factsheet

## OLB

OLB is a universal bank with a nationwide presence and more than 150 years of experience in the core region of north-west Germany. Under the OLB and Bankhaus Neelmeyer brands, the Bank serves around 1 million customers in its two strategic business areas Private & Business Customers and Corporate & Diversified Lending, both in person and via digital banking channels.

Since January 2026, OLB is part of TARGO Deutschland GmbH and thus part of the cooperative Crédit Mutuel Alliance Fédérale, one of the largest and financially strongest banks in Europe.

## At a glance (KPIs as of 12/2025)



**€33.9bn**

**Total assets**

IFRS

**~80**

**Branches**

**~1 million**

**Customers**

**~1,742**

**Employees**

**43.5%**

**CIR<sup>1)</sup>**

IFRS

**15.3%**

**Adjusted RoE<sup>2)</sup>**

IFRS

**13.9%**

**CET1 ratio<sup>3)</sup>**

HGB

**150%**

**LCR**

IFRS

## Trusted and long-term customer relationships are the foundations of OLB's business

### Private & Business Customers (PBC)

- Competent partner for private and business customers as well as affluent clients in Private Banking and Wealth Management through Bankhaus Neelmeyer
- Nationwide branch presence combined with digital advisory services
- Partners and platform sales in addition to direct support provided by OLB
- 80 retail branches nationwide, thereof 40 in core region

### Corporates & Diversified Lending (CDL)

- High level of expertise in providing support for corporates and specialised lending advisory services, such as commercial real estate, acquisition and football finance
- Active throughout Germany and in selected European markets with a tailored range of products and services
- Leading market position for specialised lending in attractive market niches
- 5 locations in major cities across Germany, plus headquarters in Oldenburg

## Financial result FY 2025 (IFRS)

in €m	FY 2025	FY 2024
Operating income	<b>758.0</b>	741.8
Operating expenses	<b>329.4</b>	342.6
Result before taxes	<b>347.3</b>	365.0
Result after taxes	<b>251.1</b>	270.4

in €bn	12/31/2025	12/31/2024
Total assets	<b>33.9</b>	34.3
Loan volume	<b>25.8</b>	25.4
Deposit volume	<b>22.2</b>	22.3
Risk-weighted assets	<b>12.9</b>	12.7

1) Cost-Income-Ratio excluding regulatory charges of €3.9m

2) RoE adjusted for ~€130m planned but not distributed dividend for FY 2024

3) Based on regulatory capital adjusted by accrued retention

### Oldenburgische Landesbank AG

Stau 15/17 | 26122 Oldenburg | Germany

As of 03/2026

### Corporate Communications

+49 (0) 441 221 1213  
 pressestelle@olb.de  
 www.olb.de/en/about-us/our-bank/media

### Investor Relations

+49 (0) 69 756 193 36  
 investor.relations@olb.de  
 www.olb.de/en/about-us/investor-relations

## Highly experienced management team



**Christophe Jéhan**  
CEO



**Dr. Rainer Polster**  
CFO



**Chris Eggert**  
CRO



**Aytac Aydin**  
COO, PBC



**Marc Ampaw**  
CDL<sup>1)</sup>

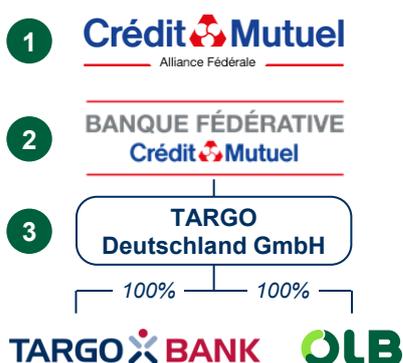


**Giacomo Petrobelli**  
CDL<sup>1)</sup>

## Dynamic growth trajectory as basis to become a new force in the German banking market



## Simplified ownership structure of German business<sup>2)</sup>



- 1 **Crédit Mutuel Alliance Fédérale**  
One of the best capitalised banks in Europe and a leading bancassurance in France with more than 80,000 employees and more than 4,000 branches, serving 31.7 million customers with a broad range of products and services<sup>3)</sup>
- 2 **Banque Fédérative du Crédit Mutuel (BFCM)**  
Carrying the group's subsidiaries in France and abroad (e.g. CIC, GACM, TARGO Deutschland, Cofidis) and coordinates their activities; BFCM acts also as central funding and liquidity management entity for the group
- 3 **TARGO Deutschland GmbH**  
Subsidiary of BFCM with eight subsidiaries (incl. TARGOBANK and OLB), ~5 million individual, professional and corporate customers and ~€80bn assets; combined TARGOBANK and OLB belong to the top 10 largest German banks<sup>4)</sup>

## Strong credit ratings

**MOODY'S**  
RATINGS

**Counterparty Rating**

A2

**Issuer Credit / Deposit Rating**

A3, Positive Outlook

**Mortgage Cover Pool**

Aaa

## Sustainability as a strategic factor

### Sustainability

OLB pursues a sustainable approach in its banking business and in relation to society and the environment.

The financial sector plays a key role in the sustainable transformation of the economy. OLB strongly embraces its responsibility and made sustainability a strategic factor in all its activities.

1) Marc Ampaw is responsible for asset-based financing, Giacomo Petrobelli is responsible for Corporate Banking, Football Finance and Acquisition Finance  
2) Full ownership chart can be found on the Investor Relations website of Banque Fédérative du Crédit Mutuel  
3) All figures as of 31 December 2025  
4) Private banks in Germany by total assets as of 31 December 2024

## Competence and values as core factors

### OLB's values

The customers of OLB can rely on honest, reliable and successful banking.

Every day, OLB reinforces its commitment to being the right choice for customers seeking trusted advice delivered at eye level, combined with attractive products and 24/7 digital services.

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