



Sustainable growth path continued

FY 2025 IFRS Results

26 March 2026

All figures in this presentation are subject to rounding

Operating result up by >7% surpasses €400m for the first time



- 1 Growing net interest income and high interest margin maintained
- 2 Positive impact from cost discipline with significant cost reduction
- 3 Operating income remains on continuous growth trajectory

+2.2%
Operating
Income y-o-y¹⁾

2.51%
Net Interest
Margin¹⁾

43.5%
CIR²⁾

15.3%
Adjusted RoE³⁾
(adjusted for planned but not distributed ~€130m dividend for FY 2024)

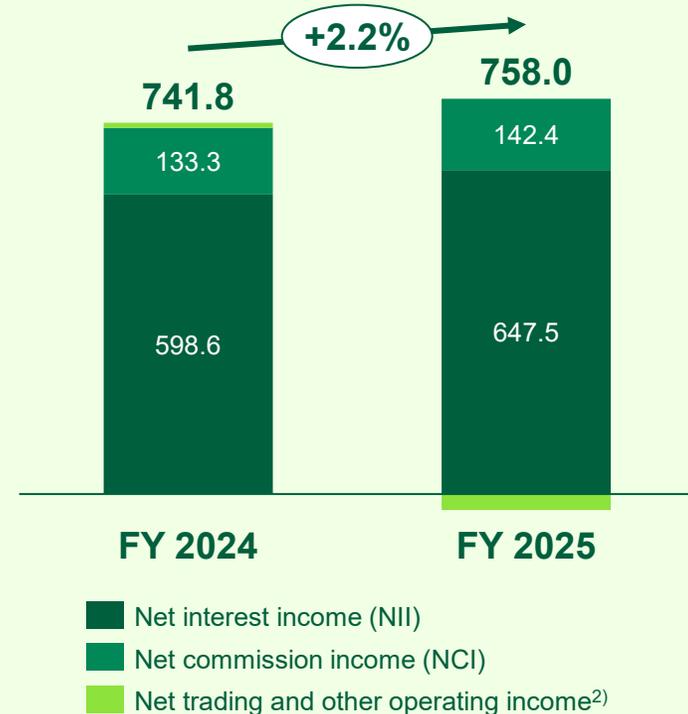
14.2%
RoE⁴⁾

13.9%
CET1 ratio⁵⁾

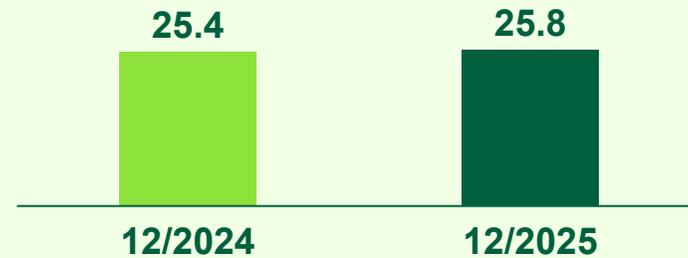
1) Degussa customer business contributed eight months (May to December 2024) to FY 2024 IFRS result; all customers from Degussa customer business have been transferred to core segments PBC and CDL in January 2025
2) Cost-Income-Ratio excluding regulatory charges of €3.9m
3) RoE adjusted for ~€130m planned but not distributed dividend for FY 2024
4) Reported RoE (post tax and AT1 interest) based on average IFRS shareholders' equity deducted by accrued dividends based on ~50% targeted payout ratio
5) Based on regulatory capital adjusted by accrued retention

Continued growth in operating income and loan volume

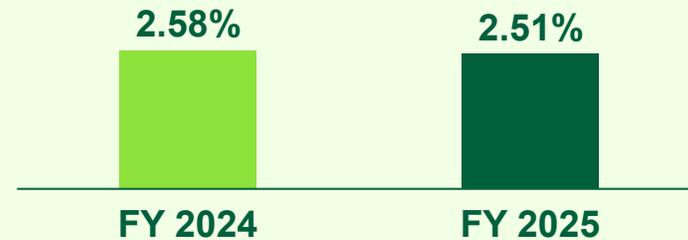
Operating income¹⁾ (€m)



Loan volume³⁾ (€bn, eop)



Net interest margin¹⁾



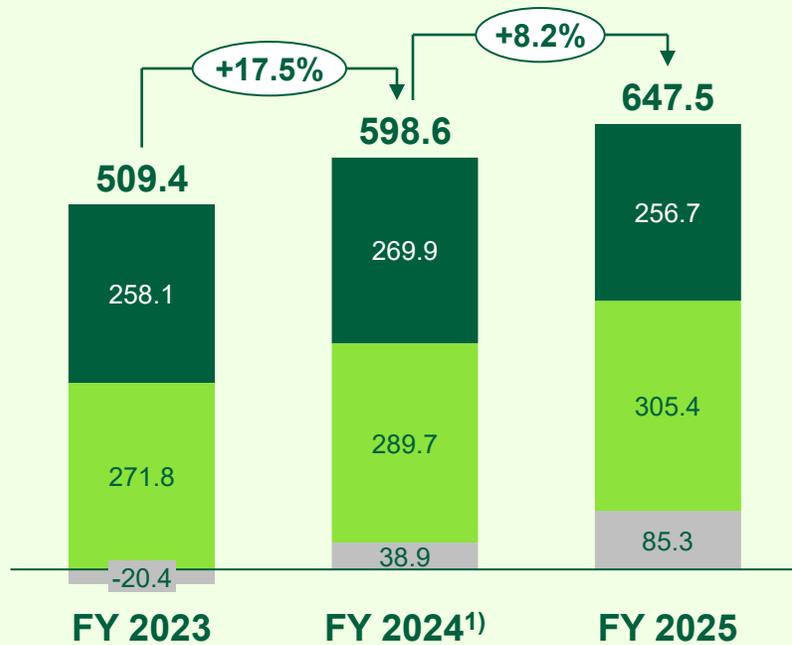
Comments

- Strong expansion in NII of >8% y-o-y
 - Loan volume up by 1.2% driven by further organic growth
 - NIM of ~2.5% maintained on high level
- Continued strong NCI development of +6.9% from securities business and loan business fees
- Net trading and other income driven by interest rate derivatives valuations, hedge accounting effects (compensated in NII) and OCI stabilisation

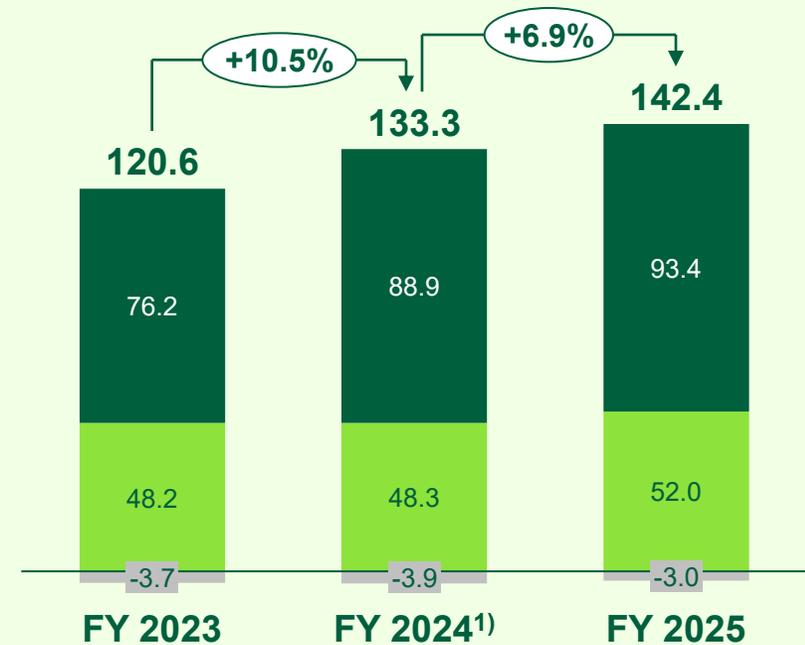
1) Degussa customer business contributed eight months (May to December 2024) to FY 2024 IFRS result; all customers from Degussa customer business have been transferred to core segments PBC and CDL in January 2025
 2) Comprises trading portfolio, other income and result from non-trading portfolio
 3) Based on IFRS on balance customer receivables after risk provisioning

Net interest and net commission income on a continued growth trajectory

Net interest income (€m)



Net commission income¹⁾ (€m)

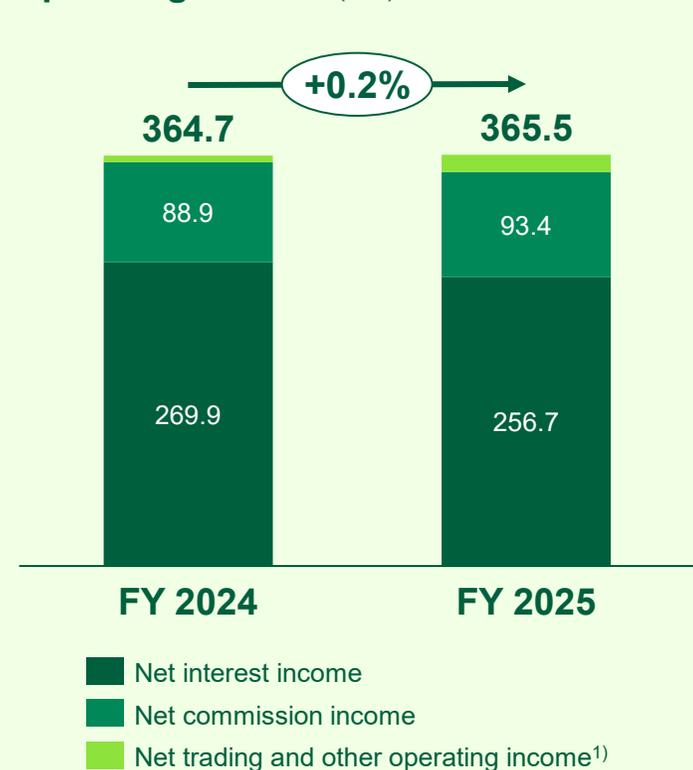


■ PBC ■ CDL ■ Corp. Center

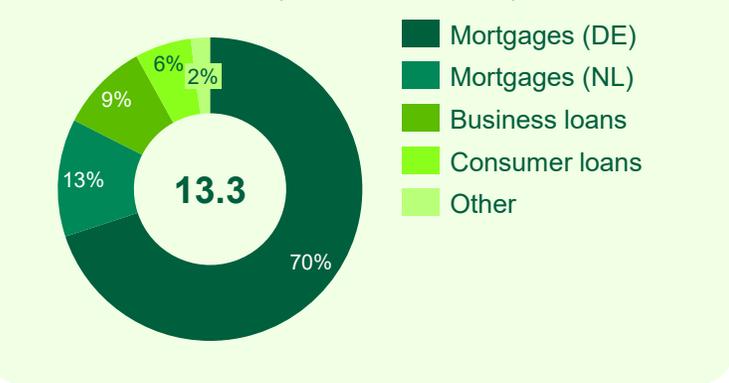
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PBC continues to deliver a solid performance

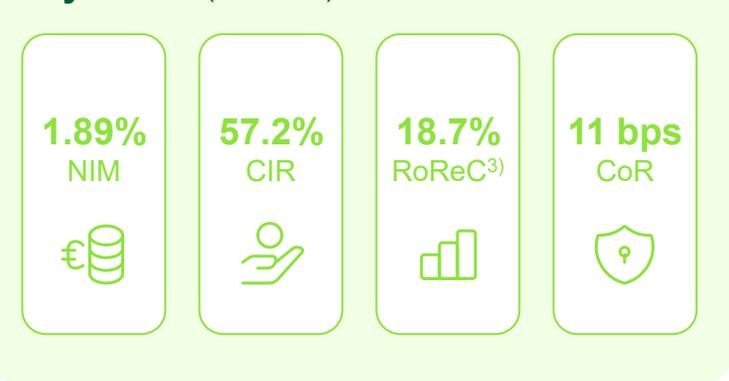
Operating income (€m)



Loan volume²⁾ (€bn, 12/2025 eop)



Key ratios (FY 2025)



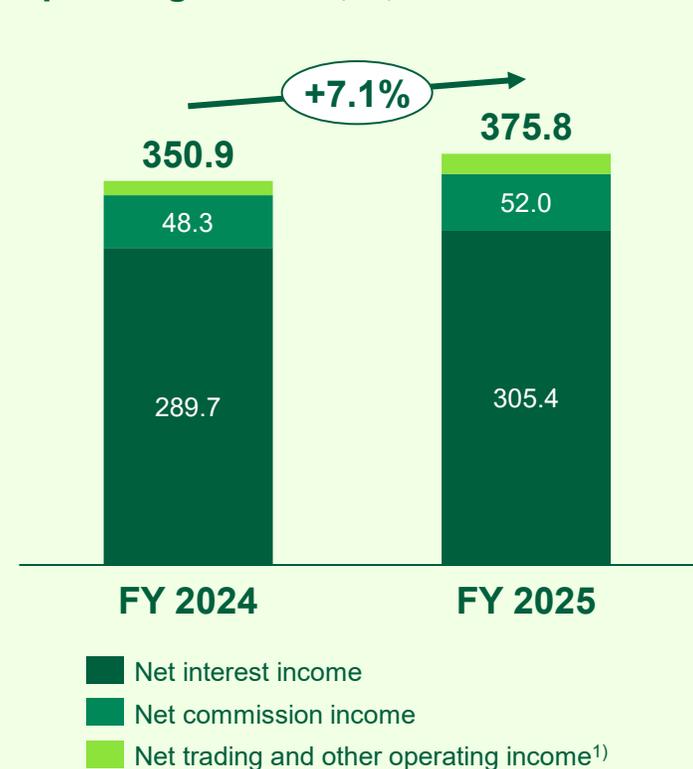
Comments

- PBC operating income slightly up by 0.2% y-o-y
 - NCI benefits from strong securities business
- Loan volume increased to €13.3bn
 - Strong contribution from Tulp cooperation in the Netherlands up by >40% y-o-y
- Strong profitability with 18.7% return maintained on a high level
- Favorable Cost of Risk of 11 bps reflects sound quality of PBC loan portfolio
- Net PBC deposits reached new high of €17.5bn

1) Comprises trading portfolio, other income and result from non-trading portfolio
 2) Based on IFRS on balance customer receivables after risk provisioning
 3) Return on Equity @ 12.5% CET1 ratio

CDL achieves strong growth in core business areas

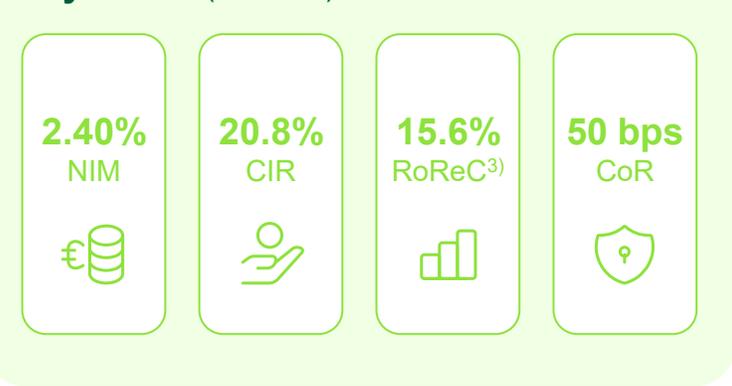
Operating income (€m)



Loan volume²⁾ (€bn, 12/2025 eop)



Key ratios (FY 2025)



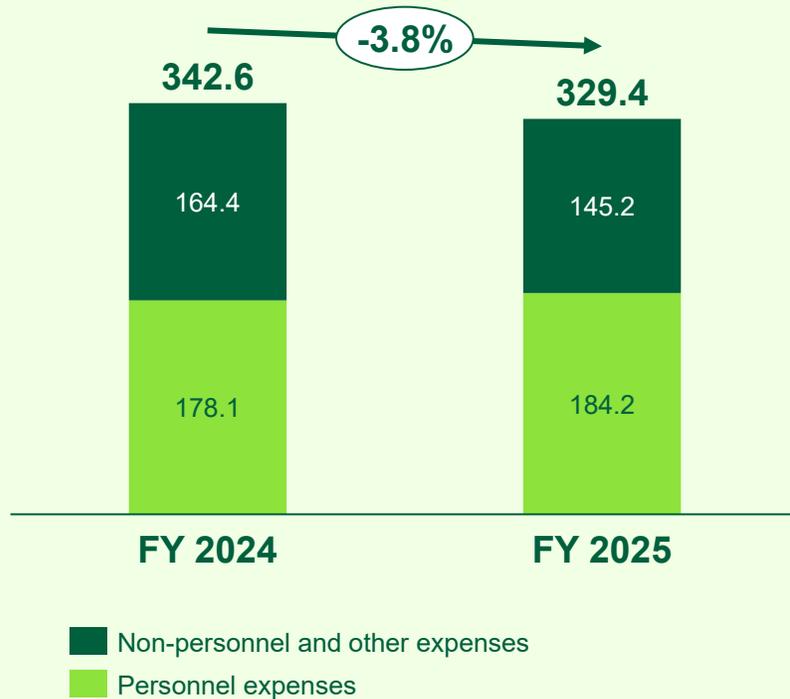
Comments

- CDL operating income up by >7% y-o-y
 - NII up by >5% from ongoing growth in loan volume
 - NCI growth of ~8% benefits from continuous expansion in loan business fees
- Loan volume increased to €12.7bn
 - Further strong y-o-y growth in Acquisition Finance, Football Finance and International Diversified Lending accounting for a third of CDL loan volume growth
- Strong NIM of 2.4% and high efficiency with 20.8% CIR maintained

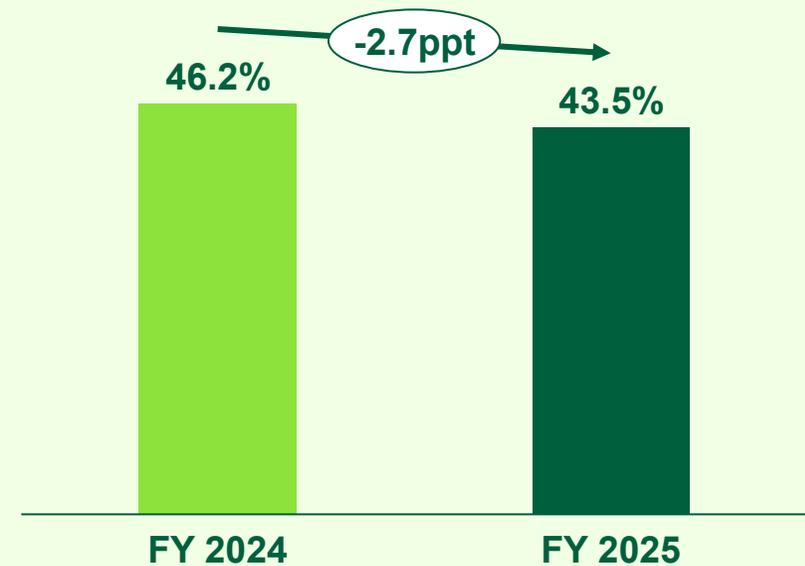
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Positive impact from cost discipline with significant cost reduction

Operating expenses¹⁾ (€m)

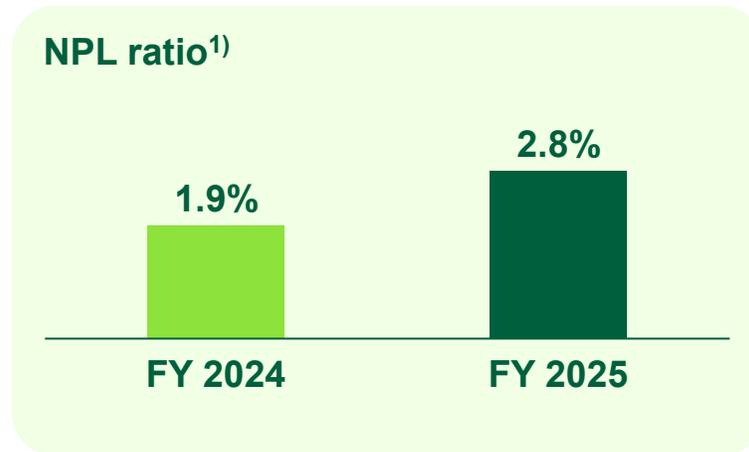
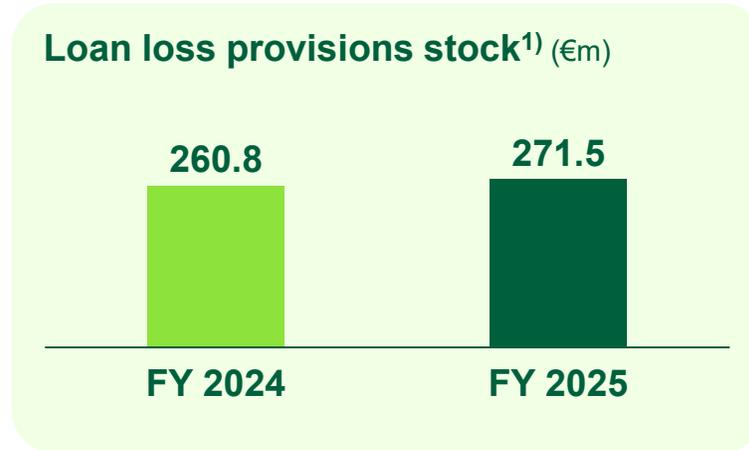
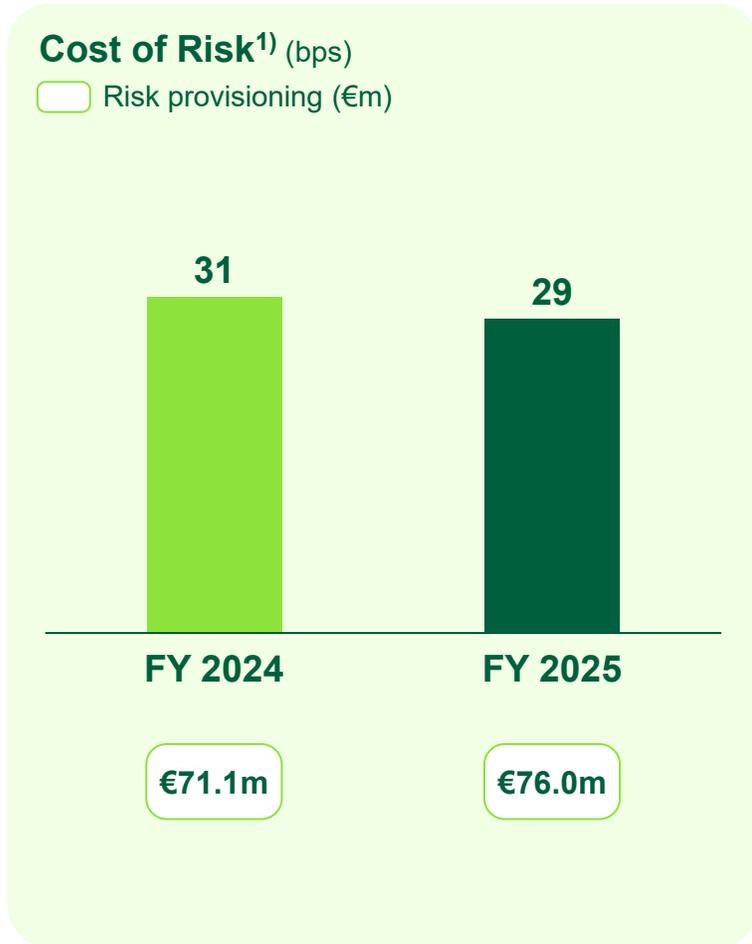


Cost-Income-Ratio¹⁾²⁾



1) Degussa customer business contributed eight months (May to December 2024) to FY 2024 IFRS result; all customers from Degussa customer business have been transferred to core segments PBC and CDL in January 2025
 2) Cost-Income-Ratio (CIR) excluding expenses from bank levy and deposit protection (€6.0m in FY 2024, €3.9m in FY 2025)

Thorough risk management amid economic pressure



Comments

- Cost of Risk stable at 29 bps – risk provisions of €76.0m in FY 2025
- Loan loss provisions stock at €271.5m
- Macroeconomic driven increase in NPL ratio not accompanied by higher loan loss provisions due to strong levels of collateralisation and conservative valuation approach
 - Close monitoring of macroeconomic and geopolitical environment
 - Underlying portfolio quality remains strong

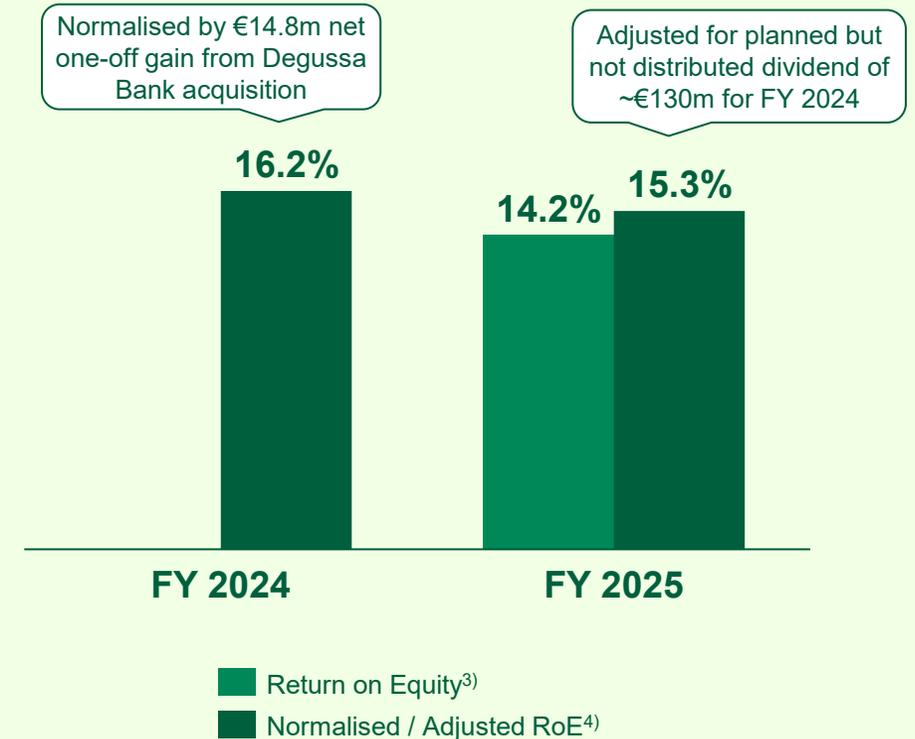
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Positive operating performance leading to continued high profitability

FY 2025 Result¹⁾ (€m)



Return on Equity¹⁾³⁾⁴⁾



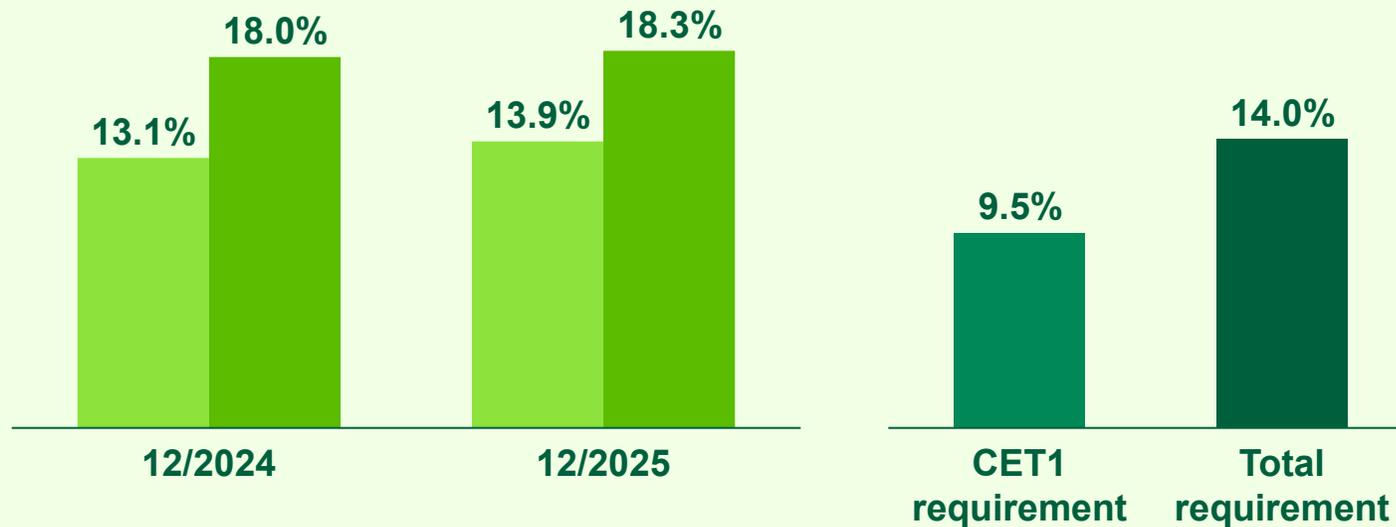
1) Degussa customer business contributed eight months (May to December 2024) to FY 2024 IFRS result; all customers from Degussa customer business have been transferred to core segments PBC and CDL in January 2025
 2) €14.8m net one-off gain (€10.3m gross) related to Degussa Bank acquisition based on net badwill of €45.1m deducted by incidental acquisition costs, integration-related costs, IFRS 9 application effect, sign-on bonuses, additional restructuring charges and additional depreciation
 3) Reported RoE (post tax and AT1 interest) based on average IFRS shareholders' equity deducted by accrued dividends based on ~50% targeted payout ratio
 4) FY 2024 normalised by €14.8m net one-off gain from Degussa Bank acquisition; FY 2025 adjusted for ~€130m planned but not distributed dividend for FY 2024

Capital ratios remain well above regulatory requirements

Capital development and capital requirements¹⁾ (eop, based on local GAAP / German HGB)

■ CET1 ratio ■ Total capital ratio

RWA ¹⁾ (€bn)	12.7	12.9
CET1 capital ¹⁾ (€m)	1,675	1,789
Total capital ¹⁾ (€m)	2,290	2,359



Comments

- CET1 ratio up to 13.9% largely driven by full retention of FY 2024 result after taxes given AGM decision in March 2025, i.e. accrued retention increased by ~€130m planned but not distributed dividend for FY 2024
- Capital requirements reduced due to removal of Degussa Bank add-on by end of August 2025
- CET1 ratio expected to be continuously above 13% and well above all capital requirements

1) Based on regulatory capital adjusted by accrued retention (note: regulatory reporting does not include accrued intra-year retention)

Strong credit ratings as backbone of successful issuance strategy

Track record of expanding capital market footprint



Ratings as of 03/2026

MOODY'S RATINGS

Upgrade in January 2026

Issuer Rating

Counterparty Rating	A2
Deposits Rating (long-term)	A3
Issuer Credit Rating (long-term)	A3
Outlook	Positive

Covered Bonds

Cover Pool	Aaa
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Comments

- Increasing importance of capital market refinancing
- OLB is constantly expanding its capital market footprint with strong focus on covered bonds
 - At least two mortgage-backed issuances (German Pfandbrief or RMBS) planned per year
- Successful pricing of two RMBS benchmark transactions backed by residential mortgages in the Netherlands and one Benchmark Covered Bond in 2025
- Following the acquisition of OLB by Crédit Mutuel Alliance Fédérale in January 2026, Moody's Ratings upgraded the bank's long-term deposits, senior unsecured and long-term issuer credit ratings to A3 from Baa1 with positive outlooks
 - High quality of cover pool reflected in Aaa rating



1) First Optional Redemption Date
 2) Includes €350m initial placement in January 2023 and €50m tap issuance

Michael Fust appointed to the management team as designated CFO



Dr. Rainer Polster
CFO



Michael Fust
General Representative and Designated CFO

OLB now part of Crédit Mutuel Alliance Fédérale

Ownership structure¹⁾

(simplified illustration)



Selected KPIs of German business of Crédit Mutuel Alliance Fédérale²⁾

(as of FY 2024)

		
Assets	€44.9bn	€34.3bn
Loans	€31.9bn	€25.4bn
Deposits	€36.3bn	€22.3bn
AuM³⁾	€19.9bn	€10.2bn
Customers	~3.8m	~1.0m
Branches	~340	~80

Comments

- Since January 2, 2026, OLB is owned by TARGO Deutschland GmbH and is thus part of the cooperative Crédit Mutuel Alliance Fédérale, one of the best capitalised banks in Europe
- Christophe Jéhan is CEO of OLB since January 2, 2026, and also a member of the TARGO Deutschland GmbH management team
- TARGOBANK and OLB highly complementary in terms of product offerings and services
- On a combined basis, TARGOBANK and OLB belong to the top 10 largest private German banks by total assets
- TARGOBANK and OLB workstreams are working constructively on the 180-days-plan to define the future target business model



1) Full organisation chart can be found on the Investor Relations website of Banque Fédérative du Crédit Mutuel
 2) TARGO Deutschland GmbH consolidated and OLB AG stand-alone as of FY 2024 prior to the acquisition
 3) Assets under Management

Appendix

Appendix – FY 2025 IFRS Results

Income statement and key ratios

P&L ¹⁾ (€m)	FY 2025	FY 2024	Δ in %
Net interest income	647.5	598.6	8.2
Net commission income	142.4	133.3	6.9
Net operating trading income	(31.7)	7.8	n/a
Result from non-trading portfolio	(12.5)	(3.6)	>100
Other income	12.3	5.8	>100
Operating income	758.0	741.8	2.2
Personnel expenses	(184.2)	(178.1)	3.4
Non-personnel expenses	(113.8)	(135.6)	(16.1)
Depreciation, amortisation and impairments of intangible and tangible fixed assets	(29.7)	(26.8)	10.8
Other expenses	(1.8)	(2.1)	(15.6)
Operating expenses	(329.4)	(342.6)	(3.8)
Operating result	428.6	399.3	7.3
Expenses from bank levy and deposit protection	(3.9)	(6.0)	(35.0)
Risk provisioning in the lending business	(76.0)	(71.1)	6.9
Result from restructurings	(0.3)	(2.3)	(88.1)
Result from non-trading portfolio (non-operative)	(1.1)	45.1	n/a
Result before taxes	347.3	365.0	(4.8)
Income tax	(96.2)	(94.6)	1.7
Result after taxes (profit)	251.1	270.4	(7.1)

Key performance indicators (%)	FY 2025	FY 2024	Δ in ppt
Return on Equity after taxes (RoE) ²⁾	14.2%		
Normalised / Adjusted RoE³⁾	15.3%	16.2%	(0.9)
Cost-Income-Ratio (incl. Regulatory expenses)	44.0%	47.0%	(3.0)
Cost-Income-Ratio (excl. Regulatory expenses)	43.5%	46.2%	(2.7)
Net Interest Margin	2.51%	2.58%	(0.07)



- 1) Degussa customer business contributed eight months (May to December 2024) to FY 2024 IFRS result; all customers from Degussa customer business have been transferred to core segments PBC and CDL in January 2025
- 2) Reported RoE (post tax and AT1 interest) based on average IFRS shareholders' equity deducted by accrued dividends based on ~50% targeted payout ratio
- 3) FY 2024 normalised by €12.4m net one-off gain from Degussa Bank acquisition; FY 2025 adjusted for ~€130m planned but not distributed dividend for FY 2024 and OCI stabilisation (based on result after taxes and IFRS equity adjusted for €5.1m net OCI effect (€7.4m gross) in result from non-trading portfolio)

Appendix – FY 2025 IFRS Results

Income statement and key ratios

P&L FY 2025 (€m)	PBC	CDL	CC ¹⁾	OLB
Net interest income	256.7	305.4	85.3	647.5
Net commission income	93.4	52.0	(3.0)	142.4
Net operating trading income	1.6	7.0	(40.3)	(31.7)
Result from non-trading portfolio	0.0	0.0	(12.5)	(12.5)
Other income	13.8	11.4	(12.9)	12.3
Operating income	365.5	375.8	16.6	758.0
Operating expenses	(209.2)	(78.0)	(42.1)	(329.4)
Operating result	156.3	297.8	(25.6)	428.6
Expenses from bank levy and deposit protection	(1.9)	(1.9)	0.0	(3.9)
Risk provisioning in the lending business	(15.4)	(63.0)	2.4	(76.0)
Result from restructurings	0.0	0.0	(0.3)	(0.3)
Result from non-trading portfolio (non-operative)	0.0	0.0	(1.1)	(1.1)
Result before taxes	139.0	232.8	(24.5)	347.3
Income taxes	(43.1)	(72.2)	19.1	(96.2)
Result after taxes (profit)	95.9	160.6	(5.4)	251.1
Cost-Income-Ratio	57.2%	20.8%	/	43.5%
RoReC after tax (@12.5% CET1)	18.7%	15.6%	/	14.2%

P&L FY 2024 (€m)	PBC	CDL	CC ¹⁾	OLB ²⁾
Net interest income	269.9	289.7	38.9	598.6
Net commission income	88.9	48.3	(3.9)	133.3
Net operating trading income	1.4	9.4	(3.0)	7.8
Result from non-trading portfolio	0.0	0.0	(3.6)	(3.6)
Other income	4.4	3.4	(2.1)	5.8
Operating income	364.7	350.9	26.2	741.8
Operating expenses	(165.5)	(74.3)	(102.7)	(342.6)
Operating result	199.2	276.6	(76.5)	399.3
Expenses from bank levy and deposit protection	(2.6)	(2.8)	(0.5)	(6.0)
Risk provisioning in the lending business	(26.7)	(44.7)	0.4	(71.1)
Result from restructurings	0.0	0.0	(2.3)	(2.3)
Result from non-trading portfolio (non-operative)	0.0	0.0	45.1	45.1
Result before taxes	169.8	229.0	(33.8)	365.0
Income taxes	(52.6)	(71.0)	29.0	(94.6)
Result after taxes (profit)	117.2	158.0	(4.8)	270.4
Cost-Income-Ratio	45.4%	21.2%	/	46.2%
RoReC after tax (@12.5% CET1)	23.1%	15.8%	/	16.2%



1) Corporate Center

2) Degussa customer business contributed eight months (May to December 2024) to FY 2024 IFRS result; all customers from Degussa customer business have been transferred to core segments PBC and CDL in January 2025

Appendix – FY 2025 IFRS Results

Balance sheet

Assets (€m)	12/31/2025	12/31/2024
Cash reserve	250.0	357.6
Trading portfolio assets	77.1	77.6
Positive fair values of derivative hedging instruments	19.5	1.9
Receivables from banks	693.8	1,120.1
Receivables from customers	25,751.0	25,441.0
Financial assets of the non-trading portfolio	6,447.8	6,479.7
Tangible fixed assets	56.5	59.0
Intangible assets	50.8	54.4
Other assets	417.1	492.1
Income tax assets	34.8	1.8
Deferred tax assets	131.5	183.4
Non-current assets held for sale	0	1.2
Total assets	33,929.9	34,269.8

Equity & liabilities (€m)	12/31/2025	12/31/2024
Trading portfolio liabilities	87.7	70.2
Negative fair values of derivative hedging instruments	16.0	10.3
Liabilities to banks	5,544.0	7,538.3
Liabilities to customers	22,180.0	22,254.2
Securitized liabilities	3,174.7	1,707.7
Subordinated debt	494.6	501.7
Income tax liabilities	3.1	12.8
Provisions	130.7	171.4
Other liabilities	109.9	137.8
Equity	2,189.2	1,865.3
Total equity and liabilities	33,929.9	34,269.8

Appendix – FY 2025 IFRS Results

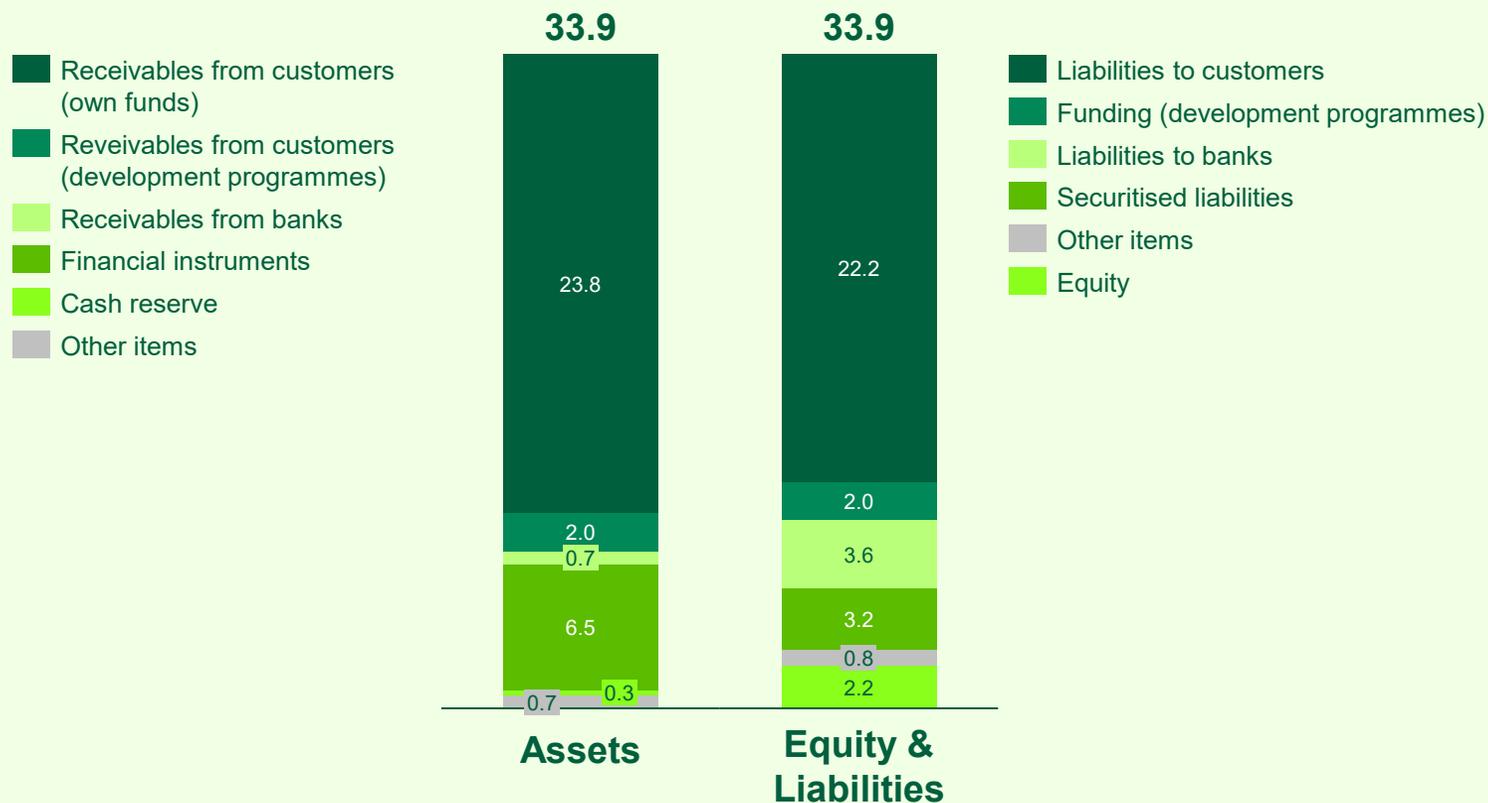
Capital and liquidity

Equity & RWA ¹⁾ (€m)	12/31/2025	12/31/2024
Common Equity Tier 1 capital (CET1)	1,788.5	1,675.2
Additional Tier 1 capital (AT1)	149.9	151.3
Tier 1 capital	1,938.4	1,826.5
Total capital	2,359.4	2,289.8
Risk-weighted assets	12,870.4	12,749.3
Common Equity Tier 1 capital ratio	13.9%	13.1%
Tier 1 capital ratio	15.1%	14.3%
Total capital ratio	18.3%	18.0%
Leverage ratio	5.4%	5.2%
Loan-to-deposit ratio ²⁾	107%	104%

Liquidity ratios (%)	12/31/2025	12/31/2024
Liquidity coverage ratio (LCR)	150%	162%
Net stable funding ratio (NSFR)	115%	119%

Favorable funding mix with healthy loan-to-deposit ratio

Balance sheet composition (€bn, 12/2025 eop)



Comments

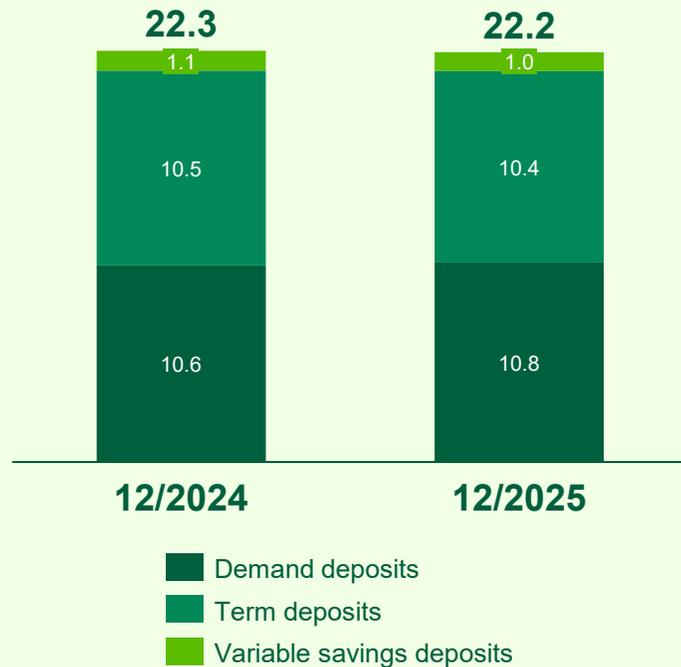
- Simple balance sheet structure
- Favorable funding mix with €22.2bn of stable customer deposits
 - Loan-to-deposit ratio at 107%¹⁾
- Investment portfolio used for regulatory liquidity reserve consists almost exclusively of public sector bonds and covered bonds with excellent ratings
- Liquidity ratios on comfortable levels
 - LCR at 150%
 - NSFR at 115%
- Leverage ratio as of FY 2025 at 5.4%

1) Excluding receivables from customers funded by development programs

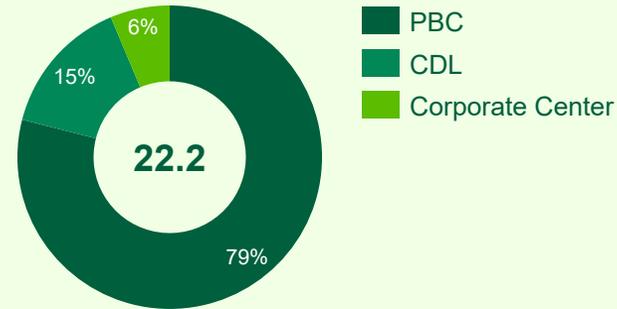
Appendix – Balance sheet

Stable deposit base

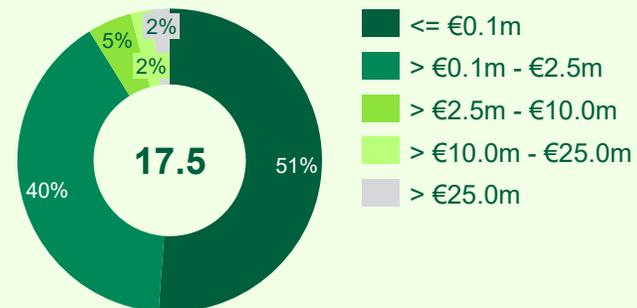
Deposit volume (€bn)



Deposit split (€bn, 12/2025 eop)



PBC deposit volume (€bn, 12/2025 eop)



Comments

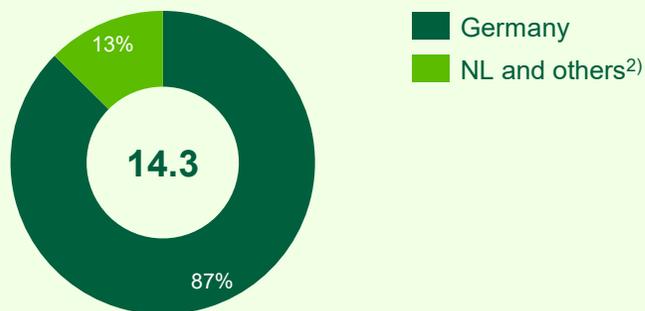
- Stable deposit base of €22.2bn
- Deposits remain main funding source
- Highly granular and stable deposits from regional long-lasting customer relationships
- >90% of total deposits protected by deposit protection schemes
- Actual interest rate on deposits on average at 1.20%¹⁾

1) Weighted average of customer deposits in PBC and CDL segments

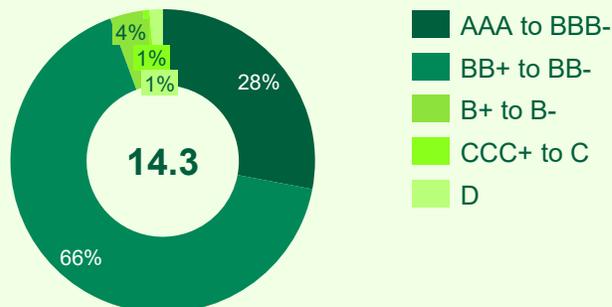
Asset quality as of FY 2025: PBC & CDL segments

Private & Business Customers¹⁾

Regions (EAD, €bn)

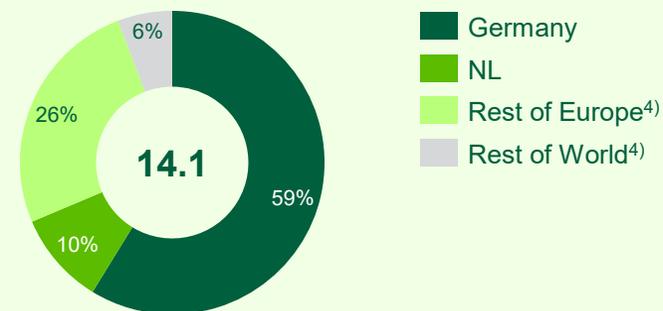


Rating structure (EAD, €bn)

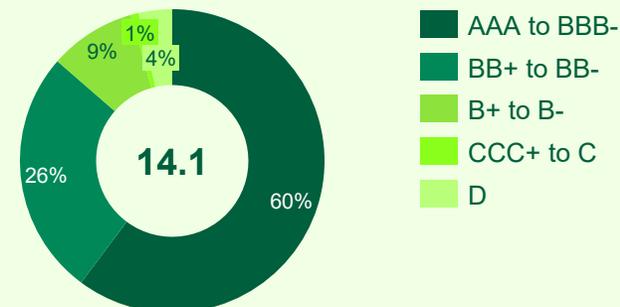


Corporates & Diversified Lending³⁾

Regions (EAD, €bn)



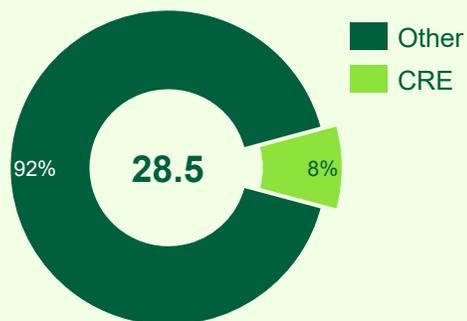
Rating structure (EAD, €bn)



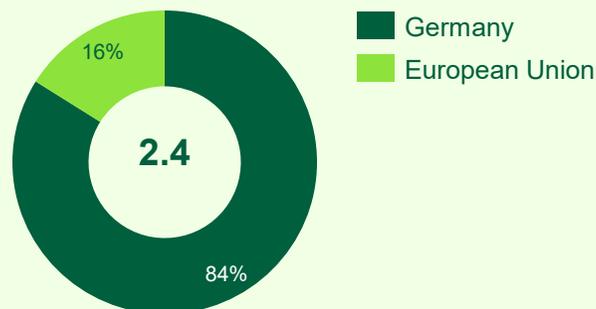
1) Portfolio split based on EAD corresponds to €13.3bn PBC loan volume
 2) Primarily Dutch mortgage business in cooperation with Tulp
 3) Portfolio split based on EAD corresponds to €12.7bn CDL loan volume
 4) Rest of Europe including the European Union, United Kingdom and Switzerland; Rest of World mainly United States

Asset quality as of FY 2025: Commercial Real Estate

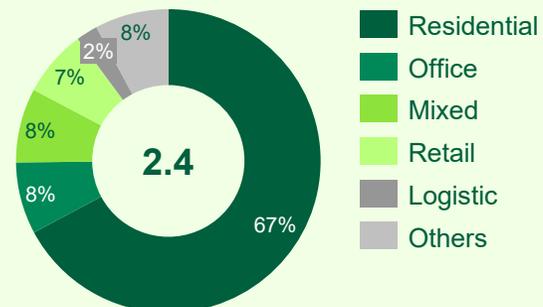
CRE share of loan portfolio (EAD, €bn)



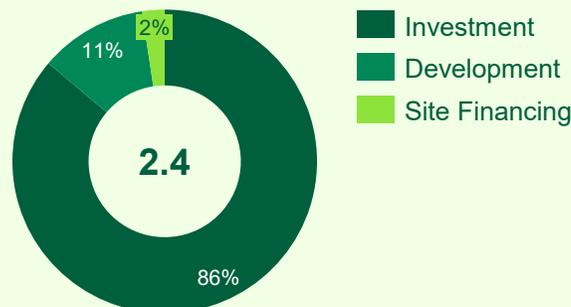
Regions (EAD, €bn)



Property type (EAD, €bn)



Financing type (EAD, €bn)



Comments

- CRE share of total loan portfolio at ~8%
 - Former Degussa CRE exposure via super senior financing of CRE-related funds (Industria) predominantly residential
 - Vast majority of financings related to completed real estate generating rental income
 - Geographically well diversified by federal states within Germany
- 100% of CRE portfolio in EU countries, **no US and UK exposure**
- Selective business approach – very prudent underwriting guidelines and risk approach, focused on professional and well-capitalised sponsors
 - >90% of deals are self-originated via direct and long-standing client relationships
 - No financing of pure development loans (property developers) since 2021
- Favourable blended portfolio LTV at 48%
- Average ticket size by EAD of ~€52m with remaining maturity of ~3 years on average

OLB at a glance: German universal bank on a sustainable growth trajectory



- **Unique combination** of a modern retail franchise and high-margin diversified lending businesses
- **Resilient and high profitability** given wide-ranging business model and sustainable growth
- **Nationwide franchise** rooted in home region with growing footprint in selective European markets
- **Strong historic organic and inorganic growth** with visible upside potential due to increased scale
- **Proven track record** of operational excellence, cost discipline and successful integration capabilities
- **New force in the German banking market** together with TARGOBANK



1869
Foundation

~80
Branches

~1 million
Customers

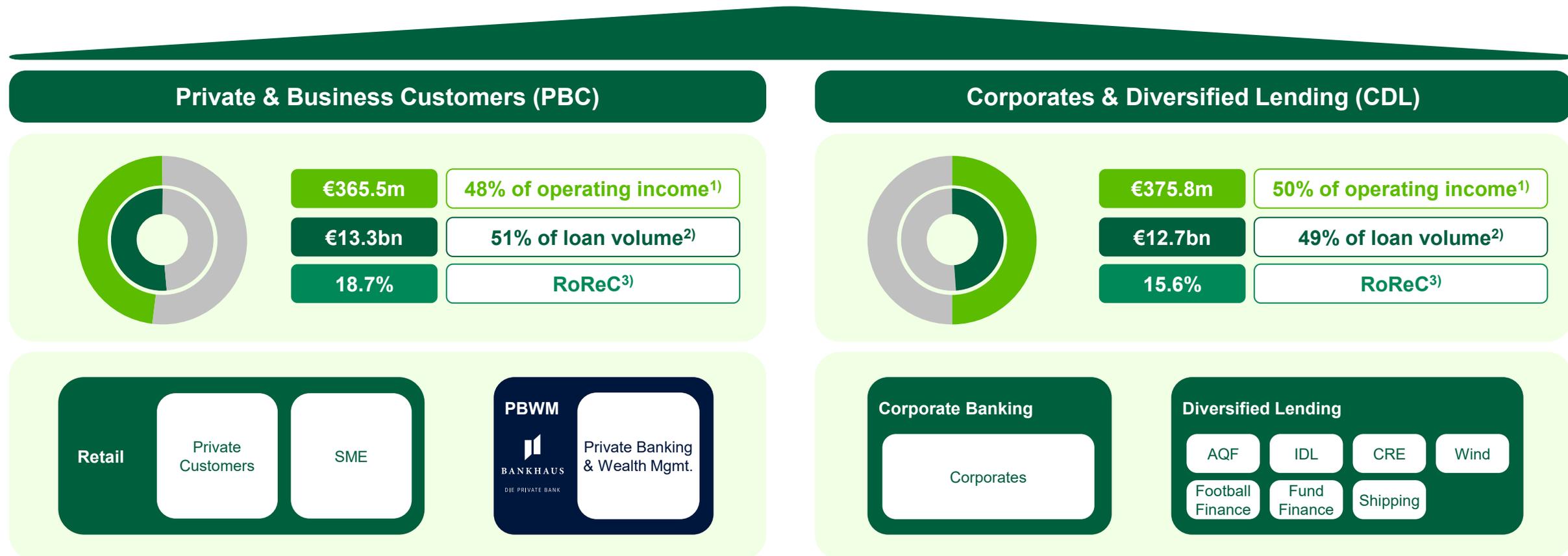
~1,742
Employees

€33.9bn
Total assets

Note: all figures as of FY 2025



Balanced and sustainably profitable business model



Note: Corporate Center not shown separately on this page; all figures as of FY 2025

1) Excluding operating income from Corporate Center of €16.6m
 2) Excluding LLPs, PPA adjustments and negative hedge adjustments booked in Corporate Center of €(213)m
 3) Return on IFRS shareholders' equity (post tax) on a basis equivalent to 12.5% CET1 ratio

Nationwide presence in Germany and growing European footprint

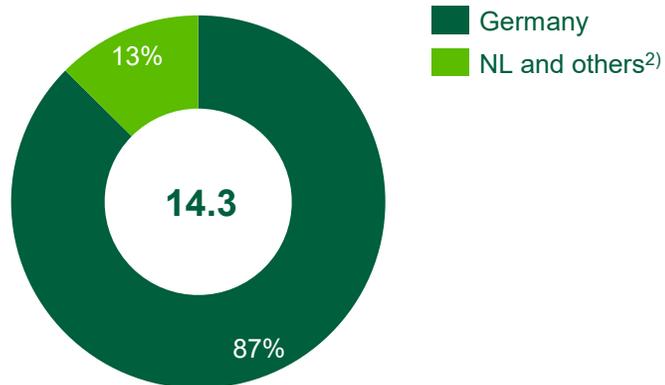
1 Germany

Nationwide reach through ~80 domestic branches with strong market position in Northwestern Germany and digital online proposition for private customers and corporate clients

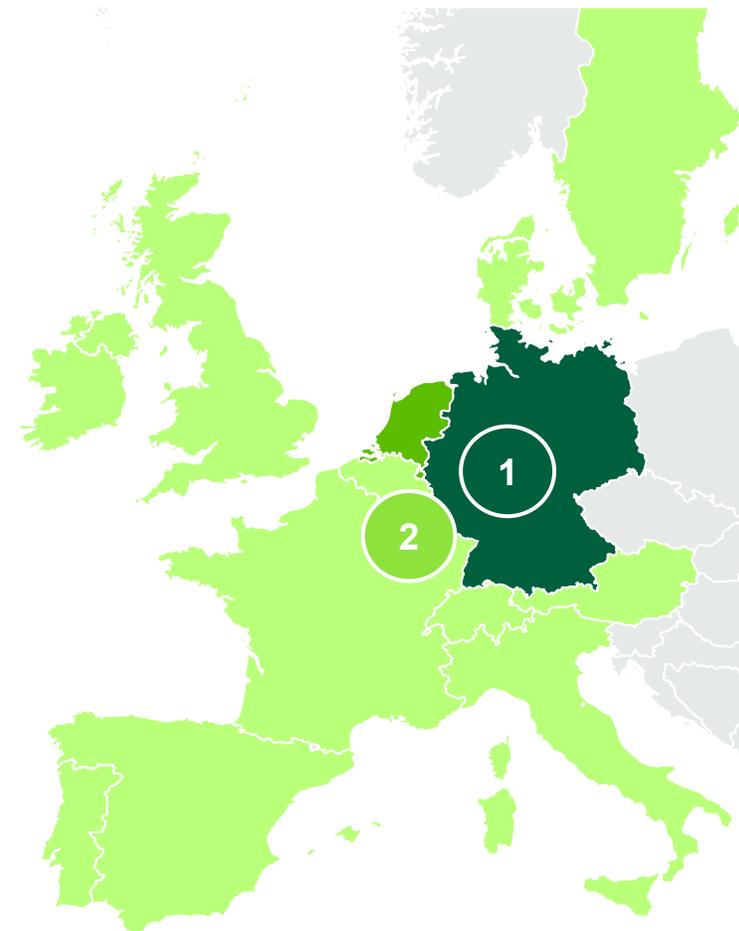
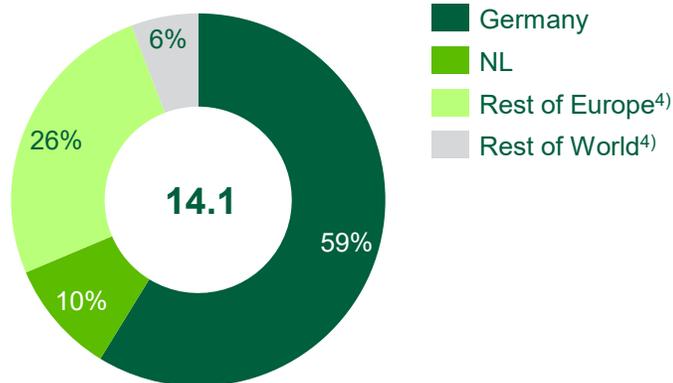
2 Europe

Focus mainly on highly attractive specialised financing businesses, aiming to secure a position among the top 3 lenders within the key markets

PBC portfolio by region¹⁾ (EAD, FY 2025 eop)



CDL portfolio by region³⁾ (EAD, FY 2025 eop)

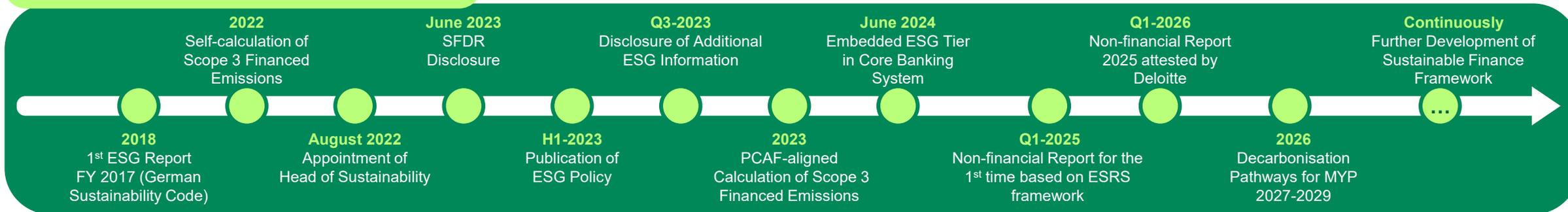


Note: Map shows countries with relevant exposures in European core markets

- 1) Portfolio split based on EAD corresponds to €13.3bn PBC loan volume
- 2) Primarily Dutch mortgage business in cooperation with Tulp
- 3) Portfolio split based on EAD corresponds to €12.7bn CDL loan volume
- 4) Rest of Europe including the European Union, United Kingdom and Switzerland; Rest of World mainly United States

Sustainability is deeply embedded in OLB's strategy and organisation

Longstanding ESG Commitment



Sustainability is integrated in OLB's organisation with strong managerial accountability ...



... thoroughly codified ...



... and communicated transparently



Appendix – Management

Highly experienced management team



Christophe Jéhan
Chief Executive Officer



- CEO since 01/2026 upon joining OLB
- Management Board Member TARGO Deutschland GmbH

- TARGOBANK: Head of Private Banking, Deputy CEO
- Crédit Mutuel Alliance Fédérale, France: Strategic Advisor Management
- BNP Paribas Group: several leading Positions including CEO of Ekspres Bank Nordic



Dr. Rainer Polster
Chief Financial Officer



- Member of the Board of Directors since 04/2020
- Joined OLB in 10/2018

- Deutsche Bank, Austria: Board Chairman, Chief Country Officer
- Deutsche Bank, Germany: Head of FIG Germany, Austria, Switzerland
- Deutsche Bank, UK: MD FIG Europe



Chris Eggert
Chief Risk Officer



- Board member since 06/2022
- Joined BKB 2008, Head of Credit Risk Mgmt. since 2013

- Danske Bank, Germany: Deputy Head of Risk / Senior RM International Corporates / ED Syndication
- Berenberg: Credit Analyst
- Deutsche Bank: Investment Manager / Credit Analyst



Aytac Aydin
COO / Private & Business Customers



- Member of the Board of Directors since 02/2022

- Nova KBM, Slovenia: COO
- CMC, Turkey: CEO
- Odeabank, Turkey: COO
- QNB Finansbank, Turkey: COO
- McKinsey: Engagement Manager



Marc Ampaw
Corporates & Diversified Lending¹⁾



- Member of the Board of Directors since 05/2021

- BAWAG, Austria: Group Head of Germany, Structured Credit + Special Situations
- VTB Bank, Austria: Executive Director, Credit + Special Situations
- Morgan Stanley, USA: Associate Director M&A



Giacomo Petrobelli
Corporates & Diversified Lending²⁾



- Member of the Board of Directors since 07/2022

- Bremer Kreditbank AG, Germany: Senior Advisor
- UBS, UK: Head of Loan Capital Markets / Leveraged Capital Markets Europe

1) Responsible for asset-based financing

2) Responsible for Corporate Banking, Football Finance and Acquisition Finance

Appendix

Definitions

Metric / KPI	Definition
Common Equity Tier 1 ratio (CET1 ratio)	Common Equity Tier 1 capital defined according to regulatory standards adjusted by accrued retention / risk-weighted assets
Cost-Income-Ratio (CIR)	Operating expenses / operating income
CIR including regulatory expenses	(Operating expenses + expenses from bank levy and deposit protection) / operating income
Cost of Risk (CoR)	Risk provisioning in the lending business / Average receivables from customers
LTV	Ratio of the loan amount to the market value or fair value of an asset
Loan volume	Receivables from customers after risk provisioning
Loan-to-Deposit ratio	Receivables from customers (excluding receivables from customers funded by development programs) / liabilities to customers
NIM	Net interest income / average receivables from customers
Non-performing-loans (NPL) ratio	Volume of non-performing customer receivables / receivables from customers (gross)
Return on Equity (after taxes)	Result after taxes less (pro-rata temporis) payment on additional equity components / average IFRS shareholders' equity deducted by accrued dividends, excl. additional equity components
Return on Equity (after taxes) Segments	Result after taxes for this segment / equity internally assigned to this segment, while taking risk-weighted assets into account

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Disclaimer

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