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Financial Year 2024 Results

IKB Deutsche Industriebank AG

14 March 2025, Düsseldorf

IKB Deutsche Industriebank

IKB Has Successfully Transformed into a Profitable, Focused and Solid Bank for MidCap Companies

Clear Strategy …

… and focused business model

- Business clients: Focus on upper MidCaps companies in Germany with annual revenues of more than €100 million
- Online platform for business clients with annual revenues below €100 million (fundingport)
- Online based offering for private deposit customers
- Focus on advising and structuring of public programme loans and corporate loans, capital market products and ESG advisory
- Selective lending policy and conservative risk management
- Focus on profitability before growth
- Strict cost control, low risk and sustainable profitability

Complexity Reduced

Consistent positioning as a lean and efficient bank

Past

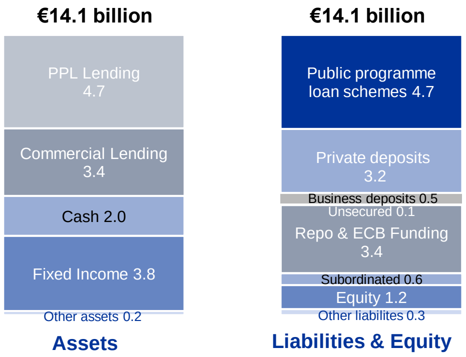
- Universal and Investment Banking approach with broad range of products
- Limited customer segmentation (~20% of the customers account for 80% of revenues)
- 167 subsidiaries
- 6 foreign branches
- Complex organisational structure & processes

Today

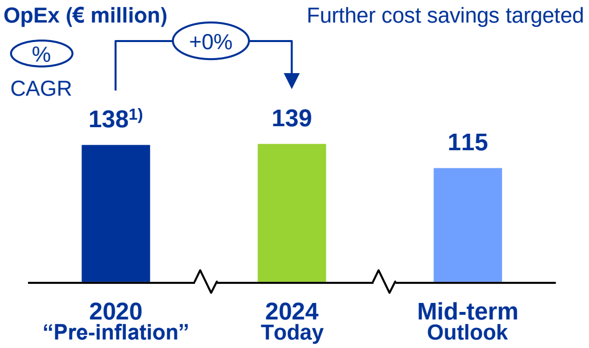
- Product portfolio tailored to upper MidCaps companies
- Strategic cooperation with Hypoport: Corporate-finance-platform fundingport
- Non-strategic assets sold
- Foreign branches closed
- Significantly optimised structures and processes

Transparent Balance Sheet …

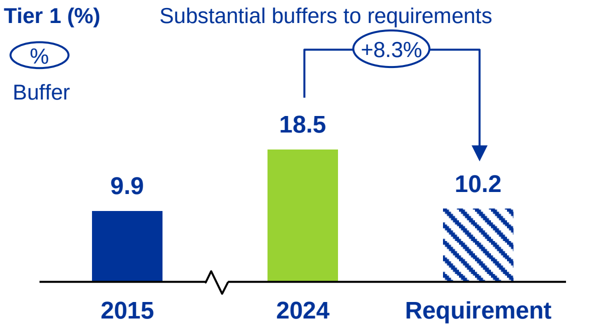
… with low financial risk (in € billion, FY 2024)



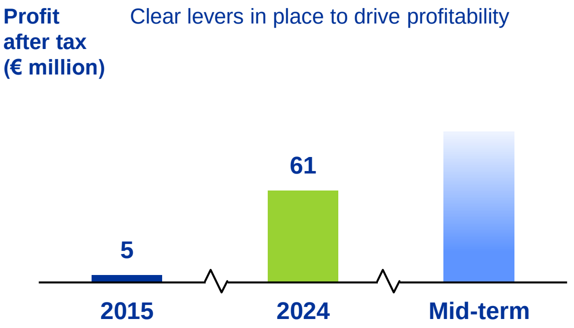
Contained Cost Base Despite Significant Inflationary Pressures



Strong Capital Generation with Sound Solvency Position



Profitable Business Model with Recurring Profitability



1) 9-month figures, annualised

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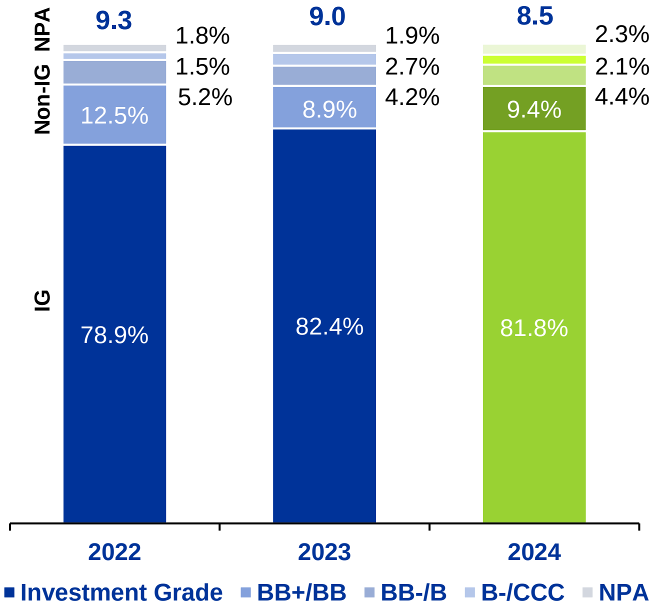
FY 2024 Affected by a Weaker Macroeconomic Environment

	KPIs	Comment	FY 2025 Guidance
Net Banking Income	▪ **FY 2024: €220 million** ▪ FY 2023: €244 million	▪ Pressure due to higher deposit costs and cautious investment spending of German MidCaps companies	▪ Continued subdued credit demand as well as deposits repricing lag put pressure on net banking income. Reversal of trend expected in H2 2025 as the economy recovers.
New Business Volume	▪ **FY 2024: €2.2 billion** ▪ FY 2023: €2.7 billion	▪ Consciously selective lending with focus on high credit ratings with 90% of new origination being investment grade resulted in lower new business volume	▪ Increase of new business volume in anticipation of an improving economic and political environment in H2 2025 supported by expected increase in government spending
Cost/Income Ratio	▪ **FY 2024: 63%, normalised 58%** ▪ FY 2023: 60%, normalised 52%	▪ Contained cost base despite inflationary pressures. Increase in Cost/income ratio as technical result from lower net banking income	▪ Inflationary pressures expected to be mitigated via ongoing efficiency initiatives
Risk Provisioning	▪ **FY 2024: €-45 million** ▪ FY 2023: €-34 million	▪ Higher risk provisioning of €-35 million due to default of a single corporate borrower ▪ Recurrent cost of risk of c.12 bps	▪ €-25 million risk provisions. Currently no negative rating shifts observed across the customer portfolio
Income Before Taxes	▪ **FY 2024: €56 million** ▪ FY 2023: €63 million	▪ Lower net income due to lower top line and higher cost of risk	▪ €60-€70 million
CET 1 Ratio / RWAs	▪ **FY 2024: 18.5% / €6.7 billion** ▪ FY 2023: 16.8% / €7.2 billion	▪ Retained profits paired with lower RWAs due to improved rating mix and lower credit volume contribute to excess capital generation	▪ Increase in capital ratios given positive impact of CRR III and profit retention

Solid capital position, high ratings of new business, strict cost discipline

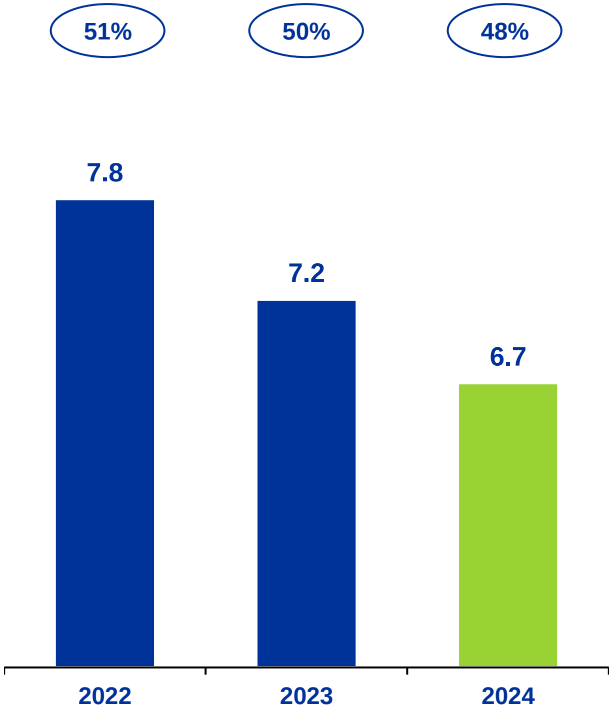
Better Rating Mix Contributing to Decrease in RWAs and Excess Capital Generation

Corporate Lending (€ billion)

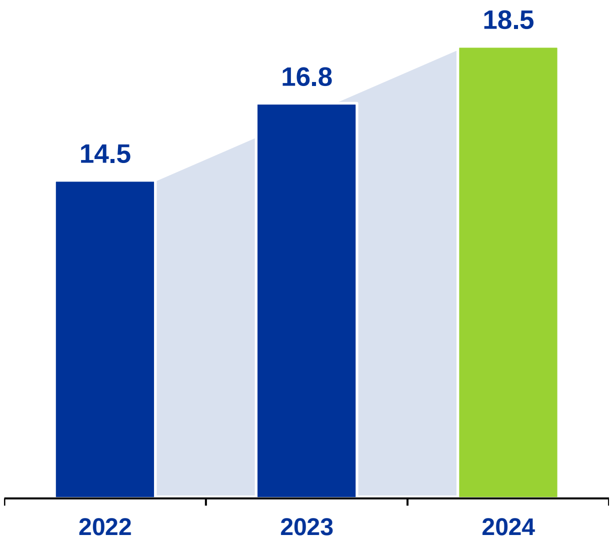


RWA (€ billion)

Risk density over assets (%)



Tier 1 Capital Ratio (fully phased, in %)



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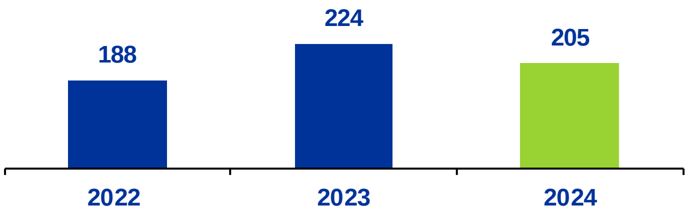
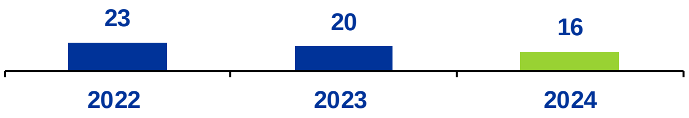
Banking Income Impacted by Slower Deposit Repricing and Lower Corporate Loan Demand

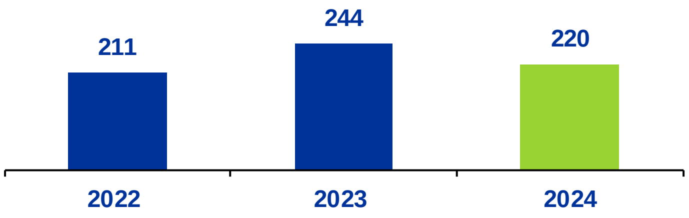
Net Interest Income
(€ million)



Net Fee and Commission Income
(€ million)



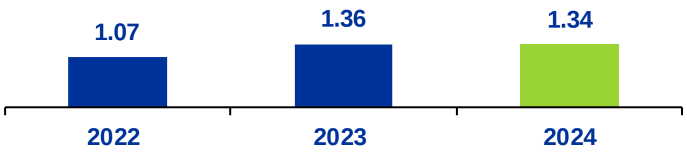
Total Banking Income
(€ million)



Summary

- Lower net interest income due to selective underwriting approach in a challenging environment as well as slower deposit repricing
- Net fee and commission income decreased to €16 million due to continued subdued debt capital markets activity
- Credit volume NIM increased by almost 30 bps in 2023 and remained stable in 2024

Credit Volume NIM[1)]
(in %)



Note: Differences of sums to total numbers may occur due to rounding

1) Credit volume NIM based on Group Net Interest Income divided by Average Credit Volume.

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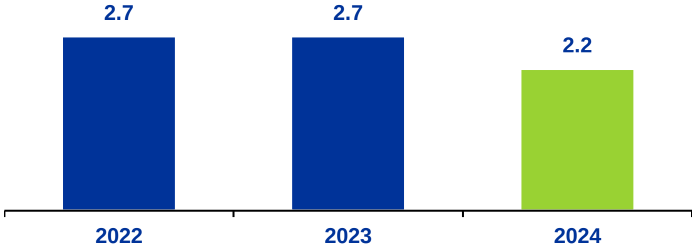
€2.2 Billion of New Business in FY 2024, of which 90% Investment Grade

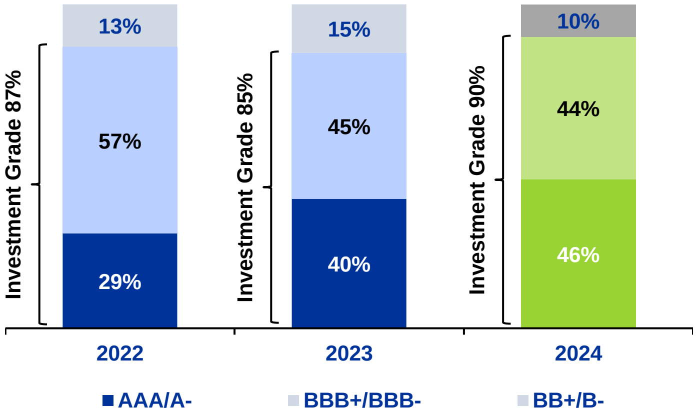
Total New Business Volume (€ billion)



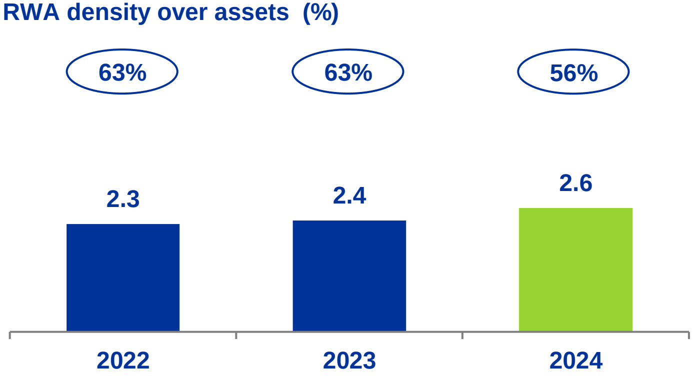
Summary

- Continued selective underwriting approach with 90% investment grade new business further increasing from 85% in 2023
- New business gross spreads maintained despite a significantly improved rating mix with lower risk costs resulting in higher risk-adjusted spreads

New Business by Rating[1)]



New Business Risk Adjusted Spread[2)] (in %)



Note: Differences of sums to total numbers may occur due to rounding

1) S&P equivalent to internal ratings

2) Net Present Value Customer Margin after Risk Costs divided by Average Risk Weighted Assets

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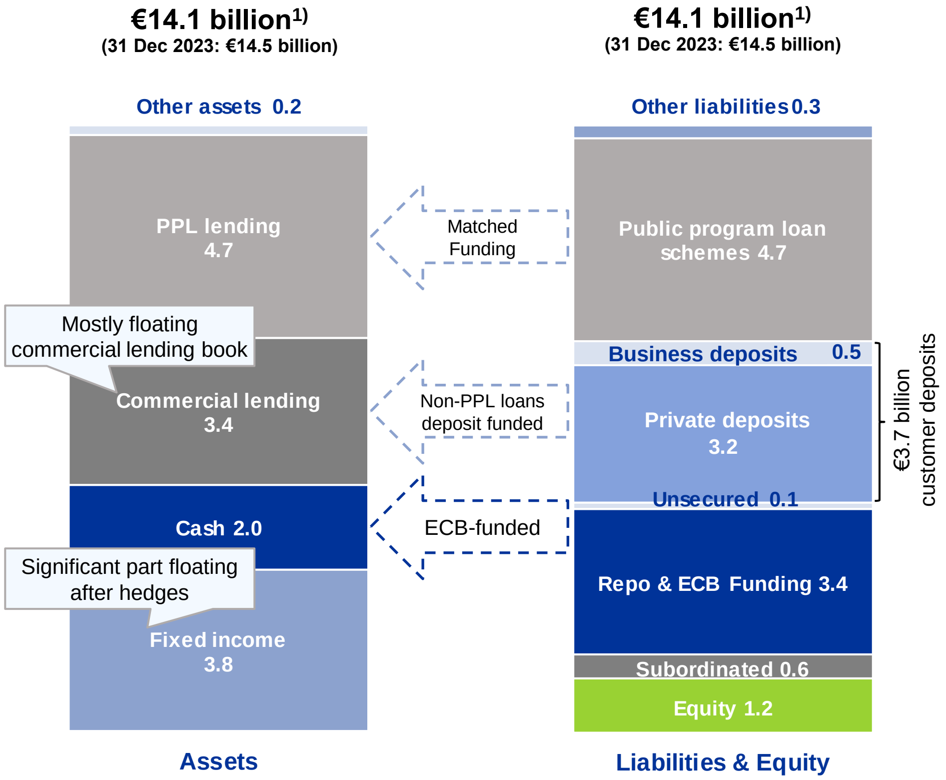
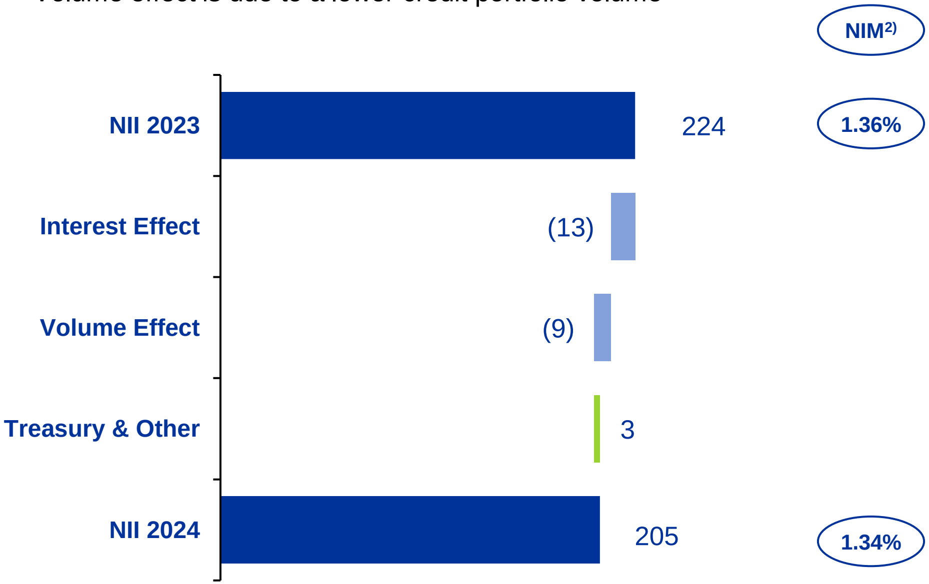
Simple Balance Sheet with a Strong Liquidity Position and Stable Funding

Balance Sheet (€ billion)



Interest Rate Development (€ million)

- Net interest income reduction driven by interest and volume effects
- Interest effect is due to a competitive environment for private and business customer deposits with lagged repricing
- Volume effect is due to a lower credit portfolio volume

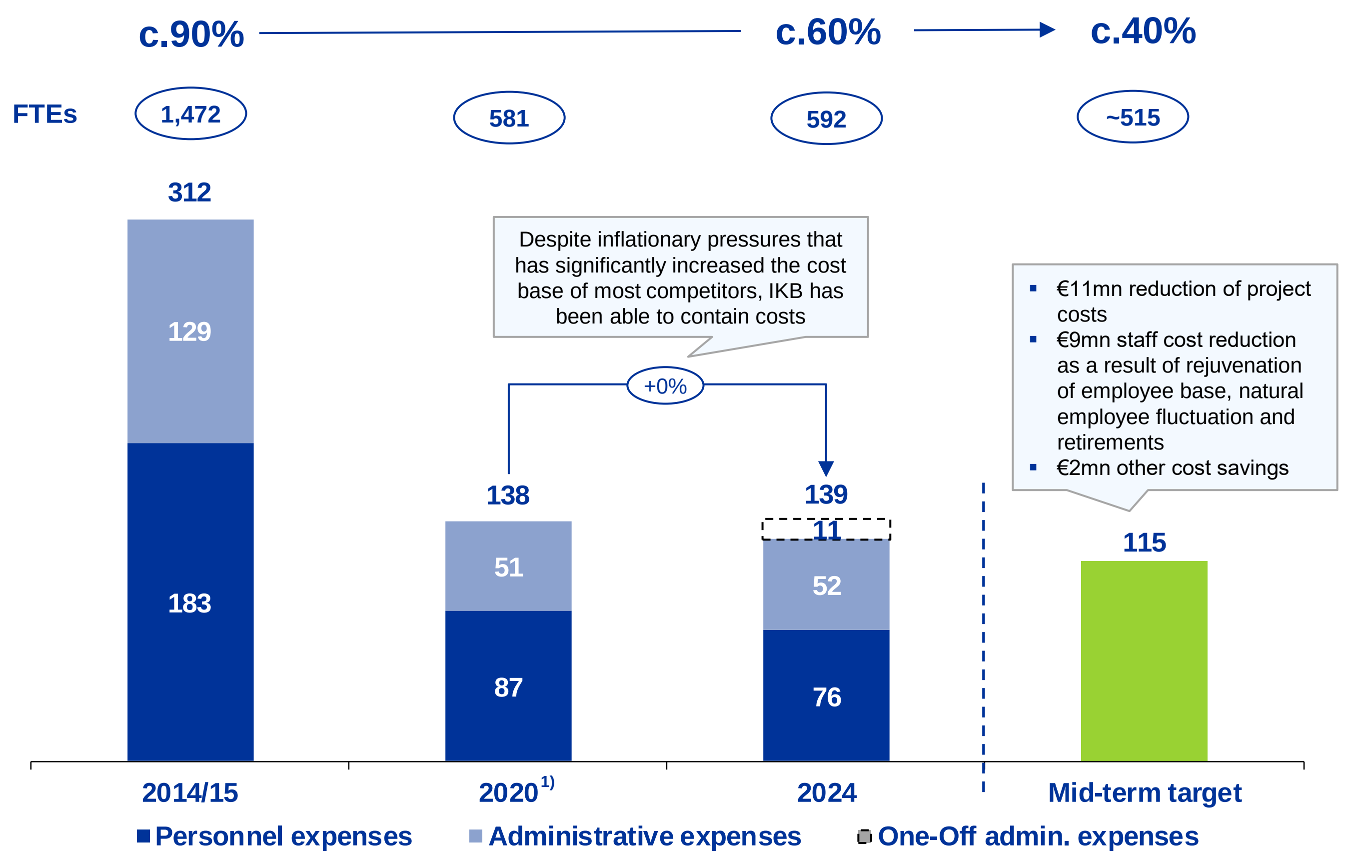


Note: Differences of sums to total numbers may occur due to rounding

1) Decrease in comparison to 2023 due to optimisation of liquidity management

2) Credit volume NIM based on Net interest income over Average Credit Volume.

Continued Measures Leading to Best in Class Efficiency



Summary

- Continued focus on operating expense reduction; headcount stable at 592
- Total administrative expenses of €139 million (normalised at €128 million) significantly lower than in the prior year (€147 million). The decline is mainly due to lower pension fund inflation effects and the discontinuation of the European bank levy
- One-offs (€11 million): ~€3 million project costs due to the change of IT service provider in FY 2025 as well as regulatory-driven project costs (~€8 million; ESG, Dora, etc.)
- Cost/income ratio of 63% (2023: 60%), increase mainly driven by lower banking income
- In the medium term, further reductions in administrative expense and expansion in total income expected to translate into a cost income ratio of around 40%

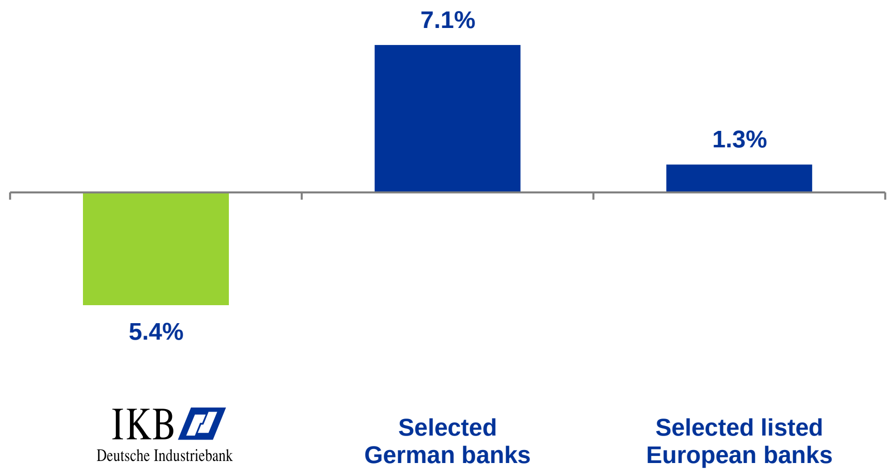
Note: Differences of sums to total numbers may occur due to rounding

1) 9-month figures, annualised

Strong Cost Performance vs Peers

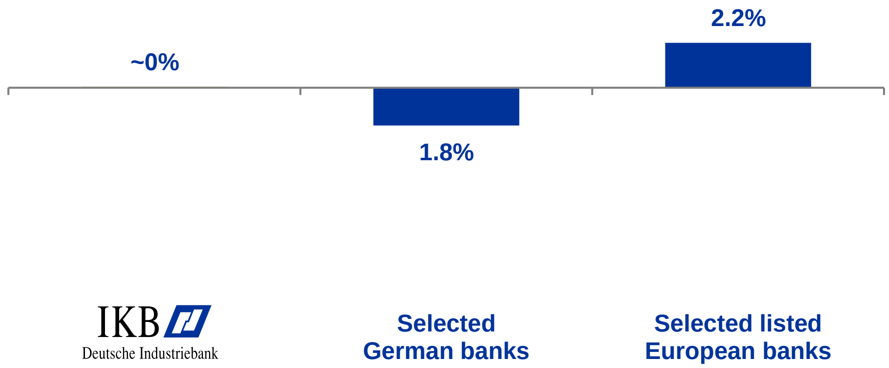
Cost Optimisation outperforming Peers…

Growth in Expenses 2023 to 2024



…with Controlled Targets for the Mid-Term

Growth in Expenses, 2025 (Guidance)



Summary

- Personnel costs down in 2024 as a result of lower inflation-adjustment for the pension fund
- Administrative expenses in 2024 at the level of 2023 despite increased project costs due to savings

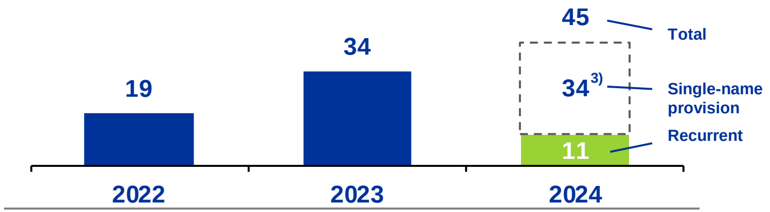
Summary

- Contained personnel costs despite inflationary pressures
- Administrative expenses flat year-over-year due to continued project costs which are expected to phase-out in 2026

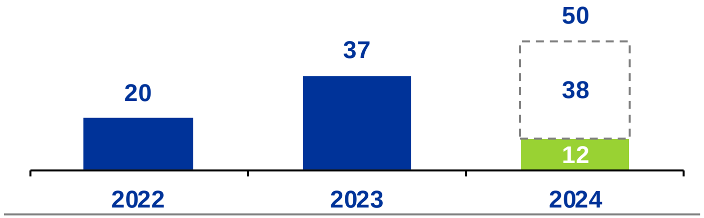
Note: For Germany based on the average of relevant metrics of Deutsche Bank, Commerzbank. Figures for Europe based on the average of relevant metrics of Erste, RBI, Lloyds, NatWest, CaixaBank, Unicaja, Societe Generale, UniCredit, ING, ABN Amro, SEB, Swedbank, Danske Bank

Effective NPA Workout with Moderate Recurring Cost of Risk

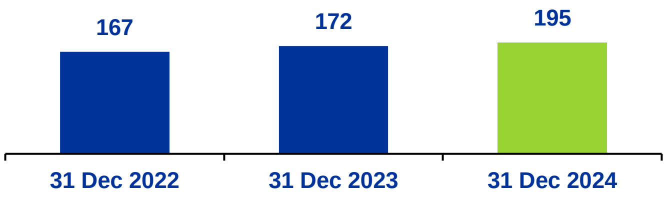
Net Risk Provisioning (€ million)



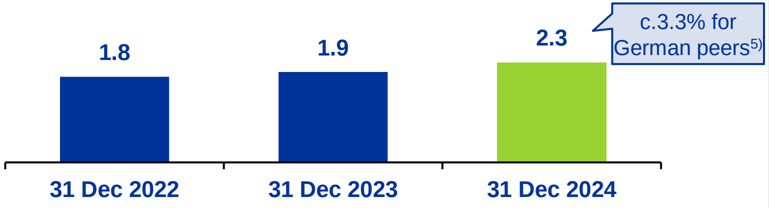
Cost of Risk (bps)



Non-performing Assets (€ million)[1]



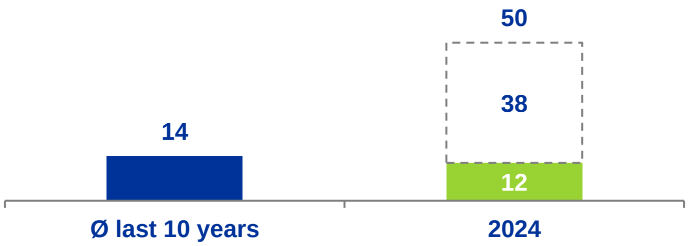
NPA Ratio (in %)[1]



Summary

- Despite weaker macroeconomic conditions in Germany (2 years of recession), IKB maintained robust asset quality in 2024, with a flat NPA ratio
- Proactive workout strategy measures
- Superior asset quality compared to the German banking sector (3.6% as of September 2024)[4]
- €45 million in provisions, of which c. €34 million relates to one larger single name exposure. Recurring cost of risk at c.12 bps in 2024
- Continuing high lending standards (90% of new business investment grade) in a challenging economic environment resulting in no material negative migration across the portfolio

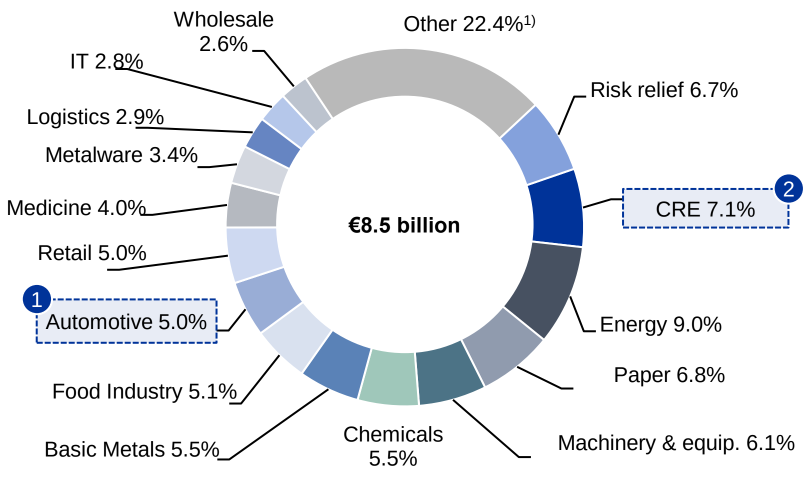
Average Cost of Risk (bps[2])



1) NPA-ratio of the loan book
2) Corporate lending – 10-year figures excluding Leasing activities.
3) Non-recurring 2024: related to a single corporate exposure
4) EBA Risk Dashboard as of September 2024 for non-financial corporates (EBA Dashboard - Q3 2024.pdf)
5) German peers comprise DBK (Stage 3 ratio), CBK (Stage 3 ratio), HCOB, OLB, PBB.

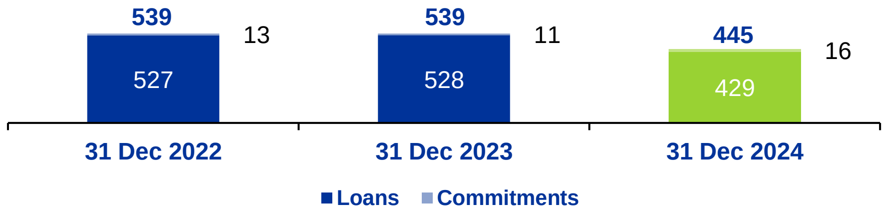
Strengthening Portfolio Resilience: Strategic Diversification and Reduced Automotive & CRE Exposure

Portfolio by Sector (in %)



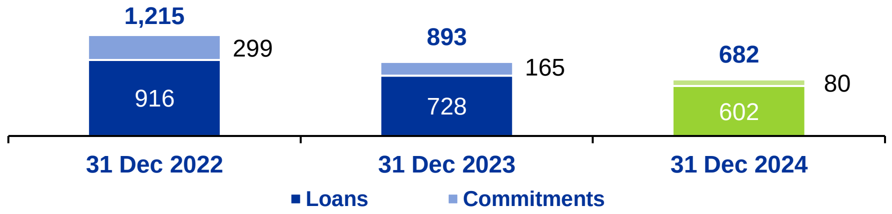
- Diversified loan portfolio: No single sector over 9% of loan book[1)]

1 Lending to Automotive Sector (€ million)



- Reduction in loans to automotive sector in 2024
- Mostly suppliers with a highly international customer base
- Last default in 2021. All historical defaults have been worked-out

2 Commercial Real Estate Loans (CRE; € million)

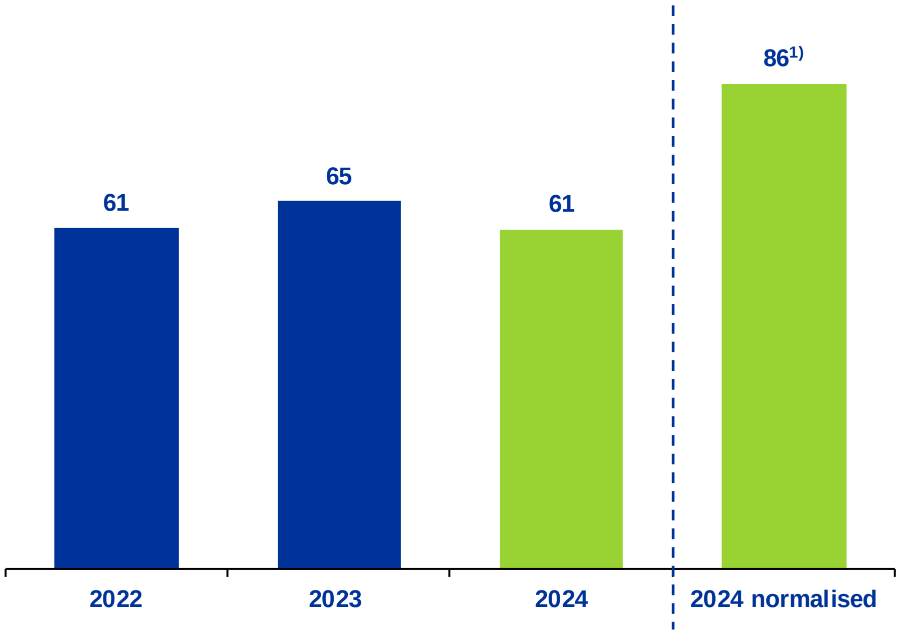


- Continuous and consistent reduction of real estate loans and commitments
- Loans for CRE developments of €505 million focused on projects in tier 1 cities ("A-Cities"), 68% completed or almost completed
- Average debt yield of 7.1%; average Loan to Value of 73% based on current valuations

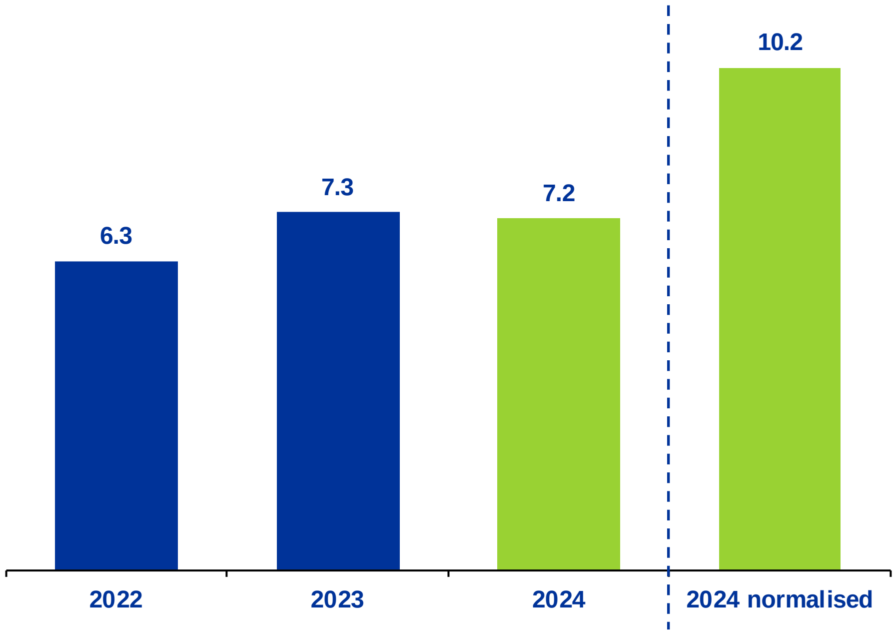
1) Other sectors consists of another 26 different industries, each below 2.6%

Normalised RoE at Above 10%

Net Result (€ million)



Return on Equity (in %)[2)]

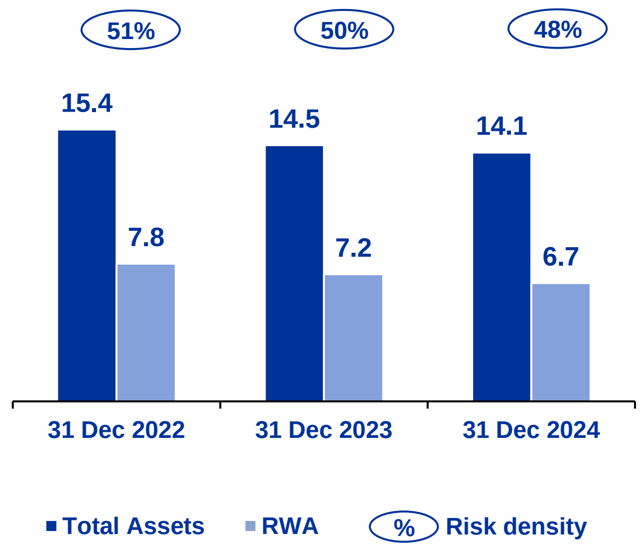


- **In FY 2024, IKB reached a net result of €61 million in line with expectations**
- **Medium term objective to increase RoE after taxes to more than 10%**

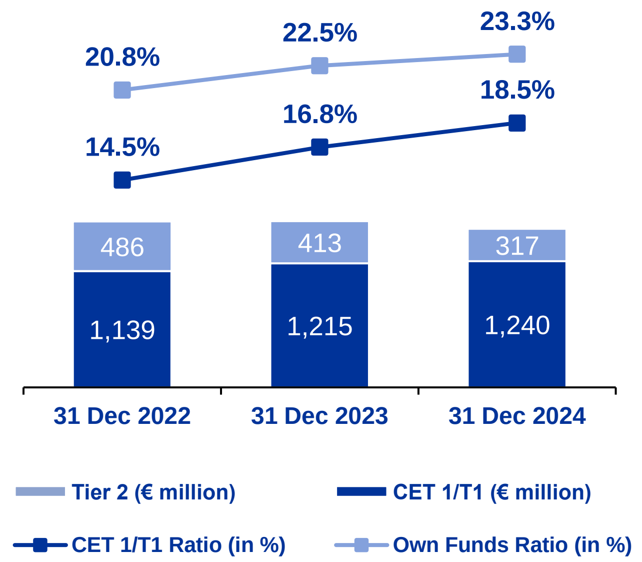
1) Net result normalised for €-11 million one-offs project expenses, €-34 million non-recurring risk costs as well as €20 million other income
2) Return on Equity at 12% CET1

CET1 ratio up c.170bps with 9% buffer to SREP requirement

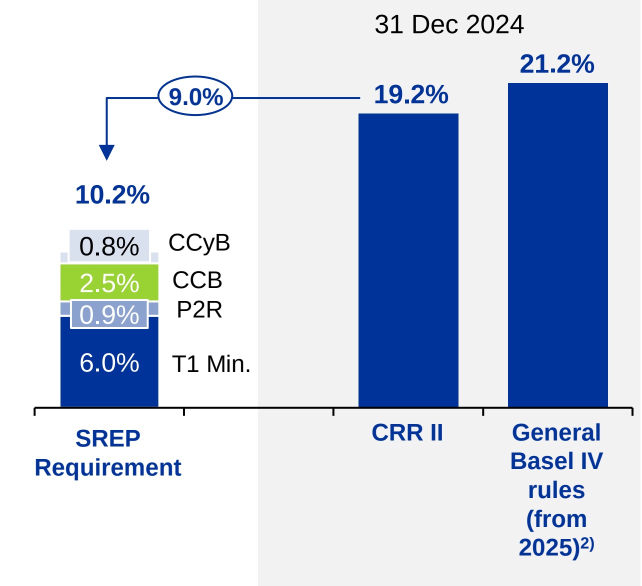
Total Assets and Risk Weighted Assets[1] (fully phased) (€ billion)



Capital Ratios[1] (fully phased)



T1 Position and Capital Requirements (transitional)[1]

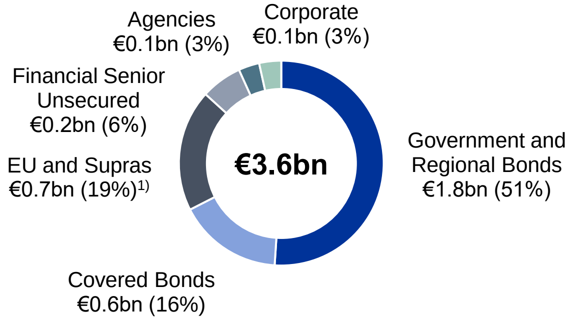


1) IKB Group consolidated; on AG level, IKB is subject to temporary capital add-ons of 200bps on total capital basis
2) "General Basel IV rules" include the core requirements of the Basel IV framework without the ”CRR III specific transitional rules”

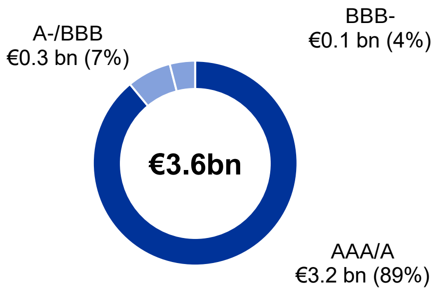
Highly Liquid, Investment Grade Treasury Portfolio

Structure of the Liquidity Portfolio (in %)

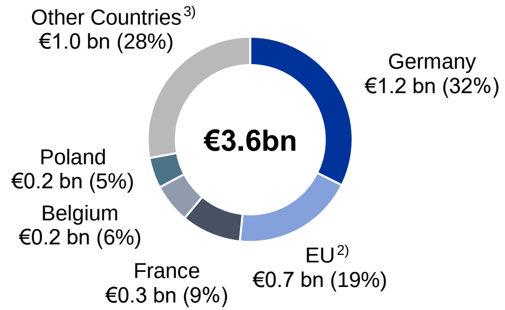
By Issuer Type



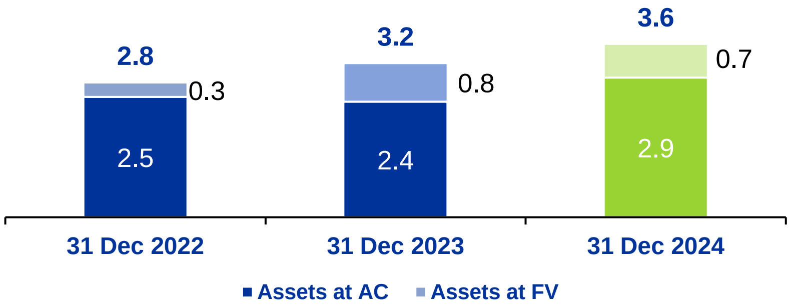
By Rating[2]



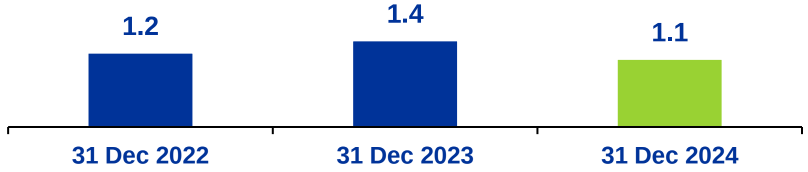
By Issuer Country



Accounting classification (€ billion)



Unencumbered Liquidity Reserve[4] (€ billion)



Liquidity ratios

- Group LCR with 366% well above target and previous year (249%)
- Group NSFR with 125% well above minimum requirement and 2023 (116%)

1) European Investment Bank and European Financial Stability Facility SA
2) Based on mapped internal ratings
3) Other countries including Romania, Netherlands, USA, Norway, Austria
4) Including cash held with ECB and ECB-eligible loans

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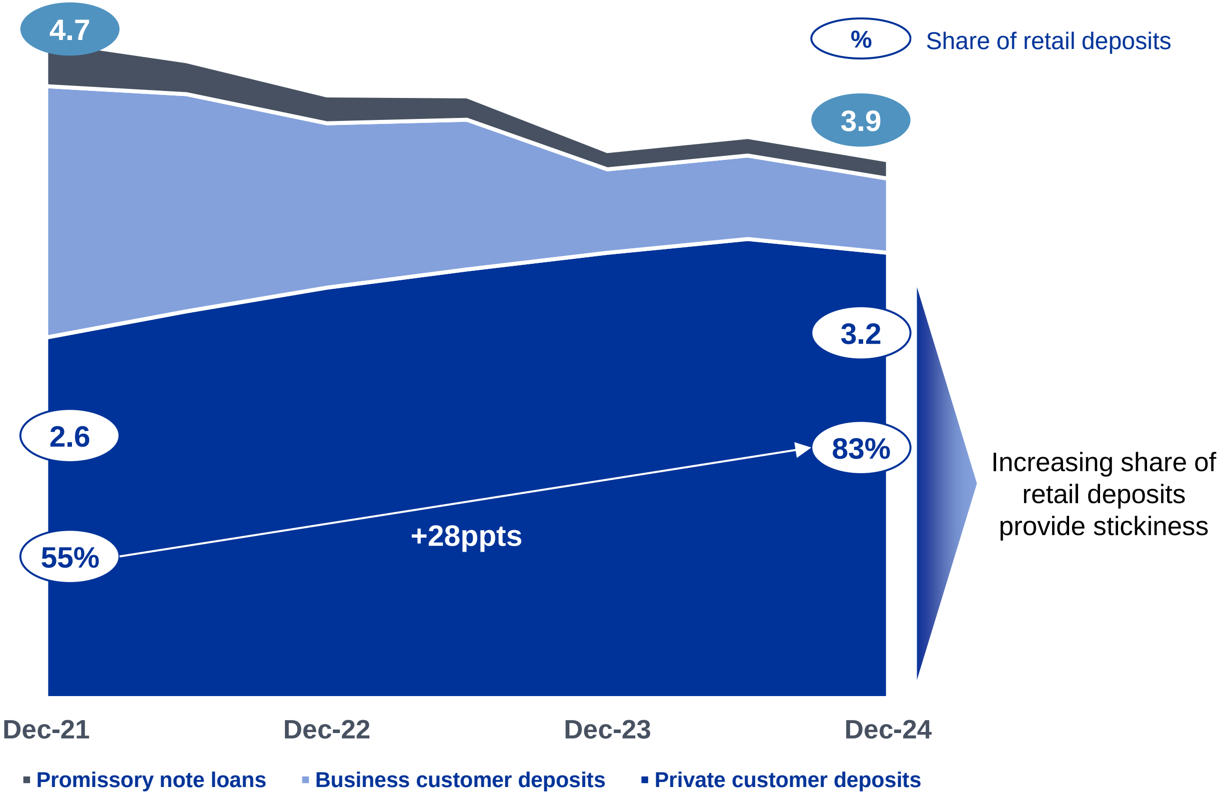
IKB Has Established a Granular Retail Deposit Base Contributing to Its Diversified Funding

Deposit Base Evolution (€ billion)



Comments

- Consistent growth in retail deposits having attracted €3.2 billion
- Retail funding stable since December 2023
- Well diversified customer group with c.87k accounts and an average account balance of c.€46k[1)]

1) Customers with a positive balance

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Appendix

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Segmental Reporting of IKB Group

in € million	PPI		Corporate Bank		Corporate Center		IKB	
	2023	2024	2023	2024	2023	2024	2023	2024
Net interest income	78	72	128	99	18	34	224	205
Net fee and comission income	5	4	10	9	5	3	20	16
Gross income	**83**	**76**	**138**	**108**	**23**	**37**	**244**	**220**
Administrative expenses	(44)	(37)	(42)	(46)	(60)	(56)	(147)	(139)
Pre-provision income	**39**	**39**	**96**	**61**	**(38)**	**(19)**	**97**	**81**
Provisions for possible loan losses	8	(1)	(42)	(44)	(1)	(0)	(34)	(45)
Operating profit	**48**	**38**	**54**	**17**	**(38)**	**(19)**	**63**	**36**
Net other income	0	0	0	(0)	(0)	20	(0)	20
Income before taxes	**48**	**38**	**54**	**17**	**(38)**	**1**	**63**	**56**
Tax income/expenses	(6)	(4)	(7)	(2)	15	11	3	5
Consolidated net result	**42**	**34**	**47**	**15**	**(23)**	**12**	**65**	**61**
New business volume	1,188	881	1,546	1,280	0	0	2,734	2,161
Loans outstanding (end of period)	5,044	4,723	3,975	3,792	6,892	6,926	15,911	15,441
Risk weighted assets	2,644	2,422	3,055	2,746	1,551	1,500	7,250	6,668
Average CET 1 capital at 12%	308	305	387	356	204	184	900	845
Core business NIM (in %)	1.55	1.45	3.02	2.46			2.22	1.90
Cost/income ratio (in %)	53.0	49.0	30.6	43.2			60.1	63.2
Cost of risk (in %)	(0.17)	0.02	1.00	1.09			0.37	0.50
Return on Equity (in %)	13.5	11.0	12.1	4.3			7.3	7.2

Note: Differences of sums to total numbers may occur due to rounding. All ratios without adjustments. Return on Equity at 12% CET1 (see Glossary for Details).

Consolidated Income Statement of IKB Group

in € million	2023	2024	2024 normalised[1)]
Net interest income	224	205	205
Net fee and comission income	20	16	16
Total net banking income	**244**	**220**	**220**
Administrative expenses	(147)	(139)	(128)
Personnel expenses	(83)	(76)	(76)
Other administrative expenses	(63)	(64)	(52)
Pre-provision income	**97**	**81**	**92**
Net risk provisioning	(34)	(45)	(11)
Operating profit	**63**	**36**	**82**
Net other income	(0)	20	0
Income before taxes	**63**	**56**	**82**
Tax income/expenses	3	5	5
Consolidated net result	**65**	**61**	**86**

Note: Differences of sums to total numbers may occur due to rounding.
1) Normalised for -€11m one-off project expenses, -€34m non-recurring risk costs as well as +€20m other income.

Consolidated Balance Sheet of IKB Group

ASSETS in € million	2023	2024
Cash reserve	30	22
Receivables from banks	2,255	1,944
Receivables from customers	8,562	8,094
Bonds and other fixed-income securities	3,098	3,344
Equities and other non-fixed-income securities[1)]	302	435
Prepaid expenses	34	27
Deferred tax assets	119	120
Other assets	98	89
Total assets	**14,498**	**14,075**

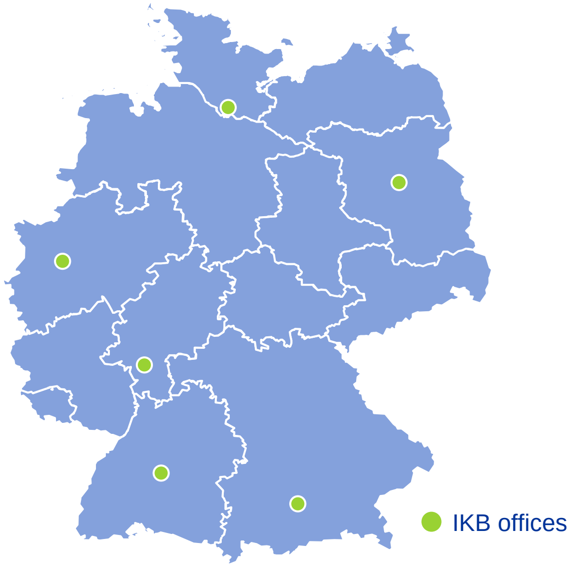
EQUITY AND LIABILITIES in € million	2023	2024
Liabilities to banks	8,508	8,189
Liabilities to customers	3,947	3,870
Subordinated liabilities	546	543
Other liabilities	272	230
Fund for general banking risks[2)]	159	116
Equity	1,066	1,127
Subscribed Capital	100	100
Capital reserves	648	648
Revenue reserves[3)]	165	216
Net accumulated losses/gains	154	163
Total equity and liabilities	**14,498**	**14,075**

Note: Differences of sums to total numbers may occur due to rounding
1) Related to funds holding fixed income securities; 2) Treated as CET 1 capital for regulatory purposes; 3) Revenue reserves comprises the legal reserves and other revenue reserves;

Very Well Positioned in the German Mittelstand – Focused Business Model and Profitable Products

1	Client Focus	▪ Focus on high end Mittelstand companies, i.e. internationally successful companies, 'backbone' of the German economy ▪ Clearly defined customers with annual turnover above €100 million ▪ Diversified client base across industries ▪ Investment demand driven by high level of innovation
2	Product Focus	▪ Strong commercial lending expertise ▪ Long-standing experience in public programme loans ▪ IKB has a market share of c.17% (31 December 2024) in the relevant KfW banking group funding programs
3	Low Risk	▪ Long-standing client relationships, profound market knowledge and deep insight in industry sectors ▪ Favourable risk profile: German MidCaps have relatively stable and conservative balance sheets with global diversification on the demand and supply side
4	Profitable	▪ Focus on profit ahead of growth ▪ Outstanding expertise in tailor-made solutions driving higher margins ▪ Lending business with strict price and risk discipline
5	Solid	▪ Very solid capital position, diversified funding
6	Lean	▪ Strict cost control, further improvement of Cost/income ratio

Key Facts[1)]



Based in Düsseldorf with 6 branches across Germany

FTE: 592

Financing partner for 100 years

1) As of 31 December 2024

Rating Review of Moody’s and Fitch

Bank Ratings		Moody's	Fitch
Counterparty Risk Rating	Long-term	A3	NR
	Short-term	P-2	NR
Issuer Credit Rating	Long-term	Baa2 (Outlook: negative)	BBB- (Outlook: stable)
	Short-term	P-3	F3
Deposit Rating	Long-term	Baa2 (Outlook: negative)	BBB- (Outlook: stable)
	Short-term	P-3	F3
Stand-alone Rating		baa3	bbb-

- In June 2024 Moody's confirmed IKB’s investment grade rating (baa3 stand-alone rating), highlighting IKB's improved capitalisation and acknowledging its continued good asset quality
- Furthermore, Moody's downgraded IKB's issuer and deposit rating from Baa1 to Baa2 following the buyback of preference stock and the maturity of junior unsecured debt
- In November 2024 Fitch confirmed its BBB- deposit and issuer rating with a stable outlook

Sustainability set as one of IKBs overall strategic goals

1 Governance

- Three-pillar approach: strategy, risk & regulation and products
- Regular ESG Steering Committee with the participation and responsibility of the entire Management Board to implement the initiatives
- Sustainability defined as a strategic overall bank objective with the publication of the 2024 business and risk strategy (in accordance with MaRisk)
- ISS-ESG rating improved from D to C- in Q4 2024

2 ESG in the product portfolio

- IKB financing solutions for the transition to a sustainable economy and a more social society
- Target: To mobilize a total of €3 to €4 billion in sustainable new business volume in line with IKB's Sustainable Finance Framework in the period from 2023 to the end of 2025
  - In 2024, sustainable new business of approx. €0.7 billion was financed and approx. €1.7 billion was mobilised[1)] (31,8% share of combined new business)
  - Since 2023, a total of ~€1.6 billion has been financed and around €3.4 billion has been mobilised[1)]
- With its development expertise, sustainable financing solutions and ESG advisory services, IKB makes an important contribution to the transformation of German SMEs across all sectors

3 Social responsibility

- IKB employees with a total of 6,086 participations in 392 qualification measures in the 2024 financial year
- Internal and external ESG training for members of the Management Board and Supervisory Board
- Employees from over 22 nations; 40% women
- Different donation formats for charitable purposes

4 Operational ecology

- From 2019 to 2023, reduction of operational GHG emissions by approx. 66% according to the VfU indicator system
- Previously: Recording of scope 1, 2 and 3 upstream (operational emissions)
- Planned: Recording of scope 3 downstream (financed emissions)

5 Alliances and memberships

- IKB has signed up to global and national sustainability targets and regulations:
  - Signatories of the "Charta der Vielfalt e.V."
  - Member of the "United Nations Environment Program United Nations"
  - Member of the ODI program "Cluster Decarbonization of the industry"
  - Handelsblatt "Fair Company 2022"

6 ESG risk and regulation project

- Ensuring the ability to manage ESG risks and fulfill the minimum regulatory ESG requirements
- Implementation of ESG objectives in the lending process, in the risk management cycle, in the disclosure report and in non-financial reporting
- Responsibility for the development of ESG data processes and the integration of ESG data into IKB's data repository

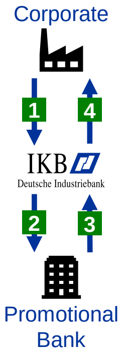
1) "Mobilised volume" is the volume arranged by IKB for its clients, which IKB only partially presented through own commitment.

How the Public Programme Loan Business Works

Overview

- Multiple promotional banks such as KfW, the 16 German regional state-owned promotional banks or European promotional banks offer funding at favourable conditions for investments eligible to public programme loan schemes, transmitting their lower funding costs to borrowers.
  - KfW is the most significant provider of PPL funding and MidCaps represent a key public policy area for the German government.
- Typical uses of PPL funding include long-term investments or specialty funding, particularly in environmental sustainability and energy.
- Such funding is attractive for borrowers as it allows them to lock in long term funding at favourable terms and conditions with no possibility that it can be withdrawn during the lifetime of the loan against the objection of the borrower.
  - Borrowers need to make sure that investment is in adherence with the strict requirements of the programme loan schemes.
- Promotional banks rely on commercial on-lending banks such as IKB for origination, application, risk taking and administration and provide matched funding.
- IKB has a strong competitive advantage in PPL lending as a top 3 provider in Germany.
  - In-depth knowledge of all available programs, thorough understanding of the application processes, established relationships with the promotional banks, dedicated structuring teams and fast and reliable processes are key competitive advantages for IKB.

Application and Funding



1. Client Credit Application	✓ IKB advises the client on how to make the project eligible for public promotion and the client submits the credit application ("Kreditantrag") to IKB
2. Transfer to the Promotional Bank	✓ IKB forwards a request for refinancing ("Refinanzierungsantrag") to the promotional bank
3. Refinancing Commitment	✓ The promotional bank reviews the request for refinancing and gives approval after possible inquiries have been answered
4. Loan Agreement	✓ On the basis of the approval, IKB signs a loan agreement with its client reflecting terms and conditions of the promotional bank

✓ No liquidity risk as payments are not pre-funded at both ends
✓ No funding risk as all PPL loans are back-to-back match funded

Credit Risk

Ordinary Programmes	✓ In general, PPL credit risk does not differ from commercial loans as PPL does not include risk mitigation and on-lending banks bear the full credit risk ✓ However, some promotional programmes offer optional risk mitigation or partial subordination of up to 50% - IKB rarely uses this option as the application process is quite complicated and the on-lending margin is significantly reduced
COVID-19 KfW Special Programmes (run-off)	✓ In response to COVID-19, KfW set up special programmes to provide additional liquidity to German corporates ✓ These programs offered standardized non-optional risk mitigation between 80% and 100% ✓ IKB mainly accessed the KfW Corporate loan: - Limited to €100 million per company - Standardized term loan (fixed interest, amortizing) with maturities up to 6 years - Fully refinanced by KfW - 80% covered by state guarantee - 2% and 2.12% interest rate according to KfW pricing grid

Glossary

Key parameter	Explanation
Banking Income	Net interest income plus net fee and commission income
Net Stable Funding Ratio (NSFR)	Medium to long-term liquidity
Total administrative expenses	Personnel expenses plus other administrative expenses (incl. levy) plus D&A
PAT	Profit after tax
Commercial Lending	Loans and bonds in segment Corporate Bank (for details see notes on segment reporting in annual report)
Corporate Lending	Public programme loans and commercial lending

Key ratio	Numerator	Denominator
CET 1 Ratio	RegulatoryCcommon Equity Tier 1 capital (CET 1)	Regulatory risk-weighted assets
Cost/income Ratio	Total administrative expenses (incl. D&A and levy)	Banking revenues
Cost of Risk	Net risk provisioning	Average value of the loan book
Leverage Ratio	Largely unweighted sum of on-balance-sheet and off-balance-sheet transactions	Regulatory Common Equity Tier 1 capital
Liquidity Coverage Ratio	Highly liquid assets (liquidity buffer)	Short-term net liquidity requirements, quantified as the net amount of all weighted cash inflows and outflows in the next 30 calendar days
Loan to Value	Loan amount	Market value or fair value of an asset
Core Business NIM	Net Interest Income of segments public programme loans and Corporate Bank	Average credit volume outstanding of segments Public Programme Loans and Corporate Bank
Credit Volume NIM	Net Interest Income IKB Group	Average credit volume IKB Group
Risk Adjusted Spread New Business	Net Present Value Customer Margin after Risk Cost	Average risk weighted assets
Return on Equity (RoE)	Consolidated net result	Equity derived from a 12-percent imputed capital charge for risk-weighted assets in accordance with the CRR
Risk Density	Risk-weighted assets	Total assets

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