

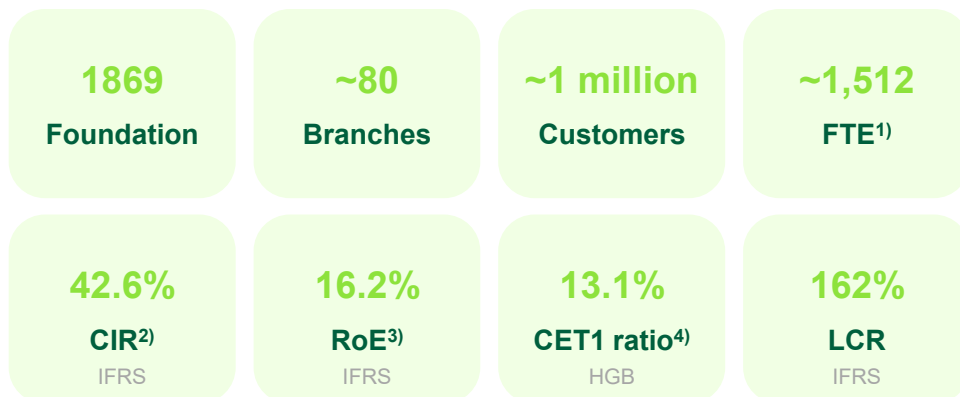
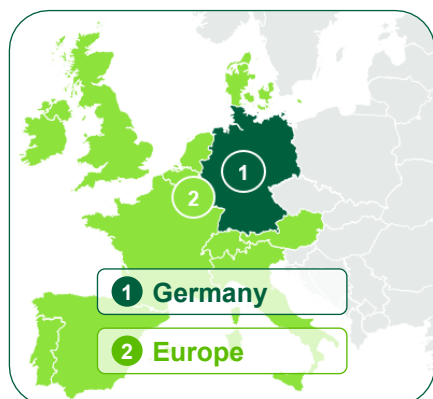
OLB Factsheet

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 advises its approximately 1 million customers in the Private & Business Customers and Corporate & Diversified Lending segments. OLB has total assets of more than EUR 30 billion, making it a significant financial institution in Europe.

The Bank combines the best of both worlds: expert advice on an equal footing from person to person plus digital services and offerings. At OLB, customers are therefore always: smartly advised.

At a glance (KPIs as of 12/2024)



Trusted and long-term customer relationships are the foundations of our business

Private & Business Customers

- Competent partner for OLB 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

Corporates & Diversified Lending

- 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

Financial result FY 2024 (IFRS)

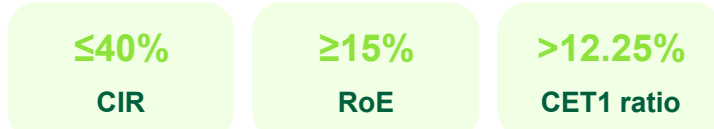
in €m	FY 2024	FY 2023
Operating income	741.8	644.6
Operating expenses	(342.6)	(263.1)
Result before taxes	365.0	335.4
Result after taxes	270.4	230.4

in €bn	FY 2024	FY 2023
Total assets	34.3	25.9
Loan volume	25.4	19.7
Deposit volume	22.3	16.9
Risk-weighted assets	12.7	10.0

Strategic mid-term targets

Thanks to its consistent transformation, OLB is already one of Germany's most profitable private banks.

With its strategic medium-term targets, OLB is also one of the top banks at European level.



1) Full time equivalents excl. apprentices and inactive employees, i.e. due to maternity or parental leave, leave of absence or long-term illness

2) Normalised Cost-Income-Ratio excluding regulatory charges of €6.0m and excluding Degussa Bank acquisition-related one-off expenses of €26.2m

3) Normalised RoE (post tax and AT1 interest) based on average IFRS shareholders' equity deducted by accrued dividends and excluding €14.8m (post tax) positive net one-off effects related to Degussa Bank acquisition

4) Based on regulatory capital adjusted by accrued retention

Sustainability as a strategic factor

Sustainability

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

It is convinced that the financial sector has a key role to play in the process of transformation which will deliver a sustainable economy. OLB wishes to actively embrace this role and has therefore made sustainability a strategic factor throughout the bank.

Competence and values as core factors

Our values

Our customers can rely on honest, scandal-free and successful banking.

Every day, OLB wants to confirm to its customers that they have chosen the right bank for their desire for trustworthy advice at eye level in combination with attractive products and digital services available around the clock.

Our highly experienced management team



Stefan Barth
CEO



Dr. Rainer Polster
CFO



Chris Eggert
CRO



Aytac Aydin
COO, PBC



Marc Ampaw
CDL



Giacomo Petrobelli
CDL

Main shareholders



Teacher Retirement System Texas

Pension funds with retirement and comparable benefits for payers and recipients from the public and higher education.

Based in Texas, United States

APOLLO

Apollo Global Management

Leading global asset manager for equity, loan and real estate investments.

Based in Delaware, United States

GROVEPOINT

Grovepoint Investment Management

Specialist private investment manager for private equity, debt and special situations.

Based in London, United Kingdom

Ratings

MOODY'S RATINGS

Counterparty Rating

A2

Issuer Credit / Deposit Rating

Baa1

Outlook

Positive

Mortgage Cover Pool

AAA

Milestones of a successful inorganic growth strategy

2014 Acquisition of KBC Germany and rebranding to **Bremer Kreditbank**



2017 Acquisition of **Bankhaus Neelmeyer (BHN)**



2018 Acquisition of **Oldenburgische Landesbank AG** and merger with BKB and BHN



2019 Acquisition of **Wüstenrot Bank AG** Pfandbriefbank and merger with OLB



2024 Acquisition of **Degussa Bank AG** and merger with OLB



Oldenburgische Landesbank AG

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As of 12/2024

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