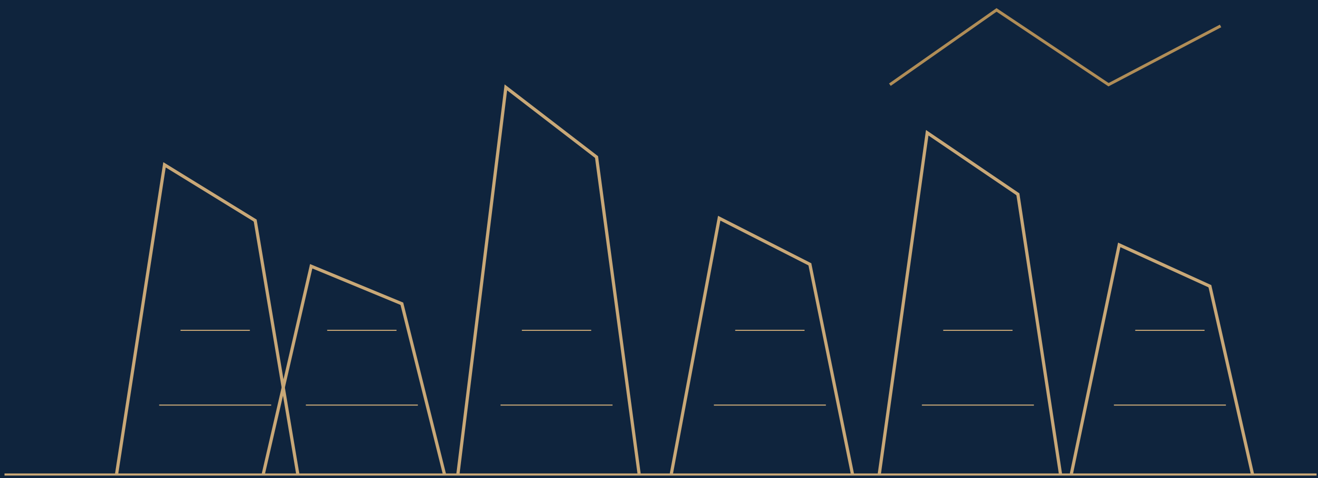
LAIKI BANK

Private Bank Est. 1901

Annual Financial Report 2025

Investor presentation edition. Unaudited fictional prototype prepared for website demonstration and calibrated against public disclosures from medium and smaller Cyprus banking institutions.



EUR 4.86bn
Total assets

EUR 118.4m
Profit before tax

22.8%
CET1 ratio

Letter from the Board

Dear shareholders and investors,

2025 was a year of disciplined balance-sheet expansion for Laiki Bank. Our strategy remained intentionally narrow: private banking, international clients, treasury solutions and selected corporate relationships where we can underwrite risk with proximity and restraint.

Net interest income normalised as euro rates moved through the cycle, while fee income from advisory mandates, custody and trade services provided a steadier contribution. We increased provisions conservatively, kept liquidity above internal limits and preserved a capital position that compares well with the peer range visib
disclosures.

The Board’s 2026 priorities are clear: maintain deposit gran
selective, invest in client reporting and compliance infrastruc
institution for a broader investor audience without comprom

Strategic indicators

Client assets	EUR 3.42bn
Net new money	EUR 286.0m
Loan-to-deposit	54.7%
Liquidity coverage	238.0%
Cost-income	43.6%

On behalf of the Board

Andreas M. Kallias

Chair, Board of Directors

Executive Summary

2025 AT A GLANCE

Growth

Operating income increased to EUR 203.4m, supported by treasury carry and a broader advisory pipeline.

Resilience

CET1 ended at 22.8% and liquidity coverage remained above internal and regulatory thresholds.

Discipline

Cost-income was held to 43.6% while investment continued in reporting, controls and client systems.

Key financial indicators

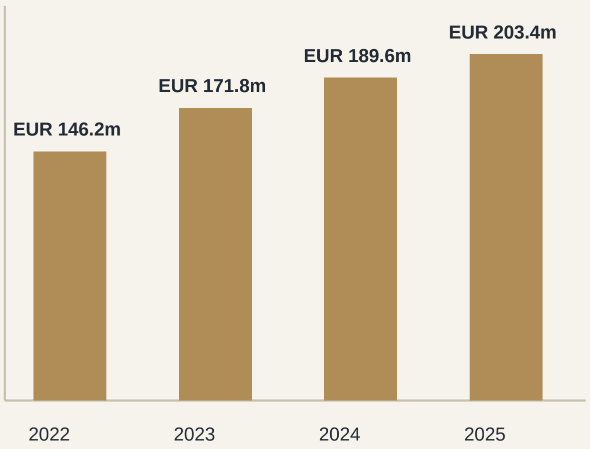
Metric	2022	2023	2024	2025
Total assets	**EUR 3.92bn**	**EUR 4.21bn**	**EUR 4.58bn**	**EUR 4.86bn**
Customer deposits	**EUR 3.08bn**	**EUR 3.35bn**	**EUR 3.71bn**	**EUR 4.02bn**
Operating income	**EUR 146.2m**	**EUR 171.8m**	**EUR 189.6m**	**EUR 203.4m**
Profit before tax	**EUR 58.1m**	**EUR 82.7m**	**EUR 104.9m**	**EUR 118.4m**
CET1 ratio	**20.6%**	**21.7%**	**22.1%**	**22.8%**
Liquidity coverage	**212.0%**	**225.0%**	**231.0%**	**238.0%**

All figures are fictional and unaudited. The table uses consistent units and right-aligned values so the year-on-year progression can be read quickly.

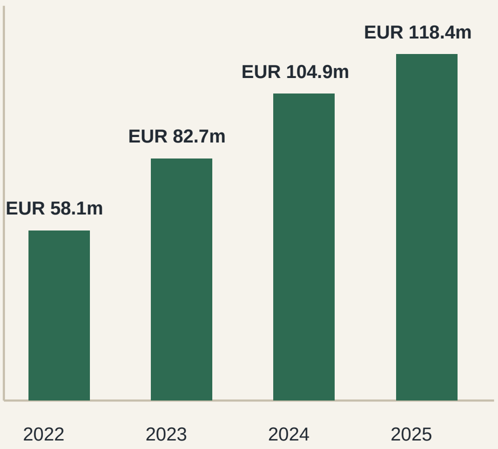
Financial Performance

INCOME STATEMENT HIGHLIGHTS

Operating income



Profit before tax



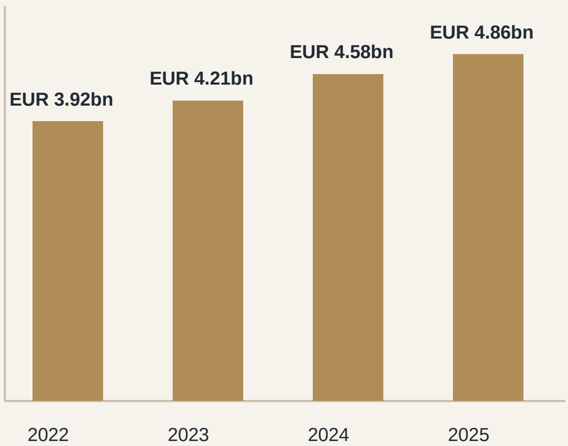
EUR million unless stated	2025	2024	Change
Net interest income	EUR 141.7m	EUR 130.5m	+8.6%
Net fee and commission income	EUR 46.3m	EUR 40.9m	+13.2%
Operating expenses	(EUR 88.7m)	(EUR 83.8m)	+5.9%
Impairment charge	(EUR 14.1m)	(EUR 11.7m)	+EUR 2.4m
Profit before tax	EUR 118.4m	EUR 104.9m	+12.9%
Return on tangible equity	14.8%	13.9%	+90bp

Revenue growth was driven by higher average client deposits, resilient treasury carry and increased advisory activity. The cost base rose with technology, regulatory reporting and relationship-manager hiring, while operating leverage remained positive.

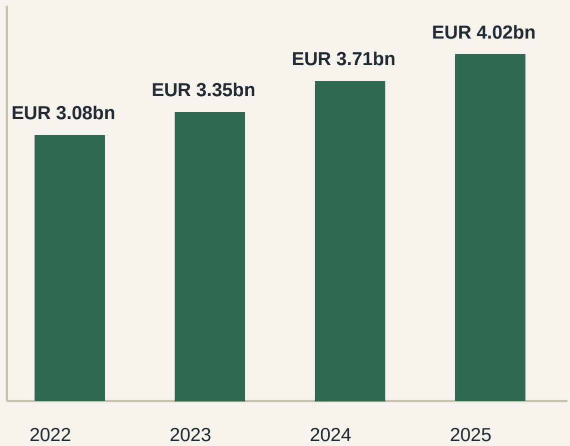
Balance Sheet and Funding

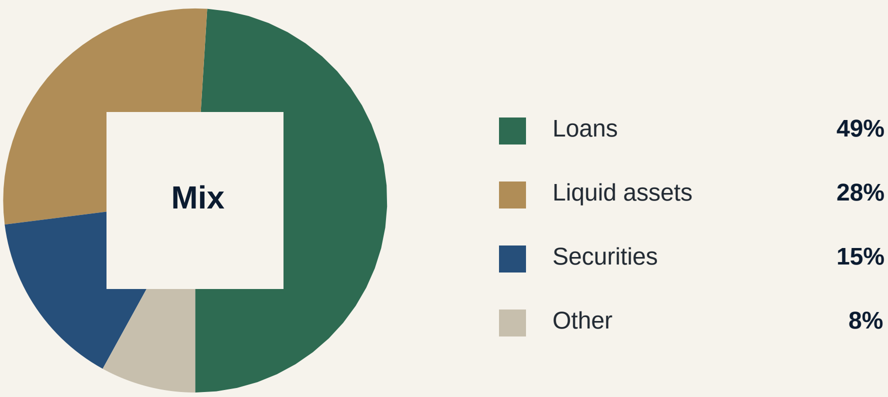
SCALE AND FUNDING BASE

Total assets



Customer deposits



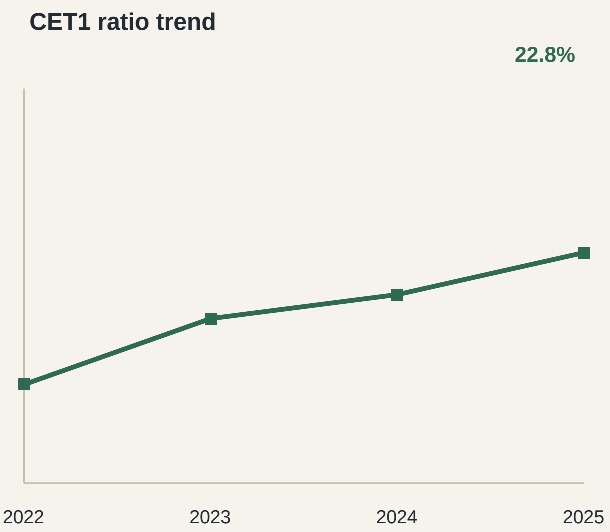


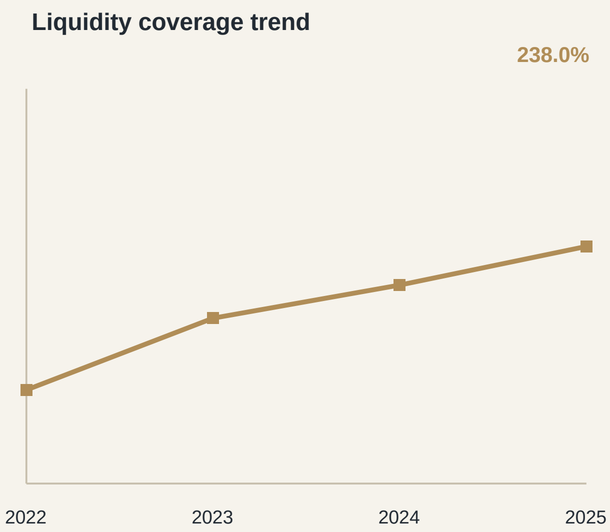
Asset composition

Funding metric	2025	2024	Movement
Loan-to-deposit ratio	54.7%	55.9%	-120bp
Top-20 depositor concentration	18.4%	19.7%	-130bp
Average deposit tenor	8.6 months	8.1 months	+0.5 months

Capital, Liquidity and Risk

PRUDENTIAL PROFILE





Risk indicator	2025	Internal appetite	Status
CET1 ratio	**22.8%**	**>18.0%**	**Above**
Total capital ratio	**24.9%**	**>20.0%**	**Above**
NPL ratio	**2.7%**	**<4.0%**	**Inside**
Coverage ratio	**73.4%**	**>65.0%**	**Above**
Liquidity coverage	**238.0%**	**>150.0%**	**Above**

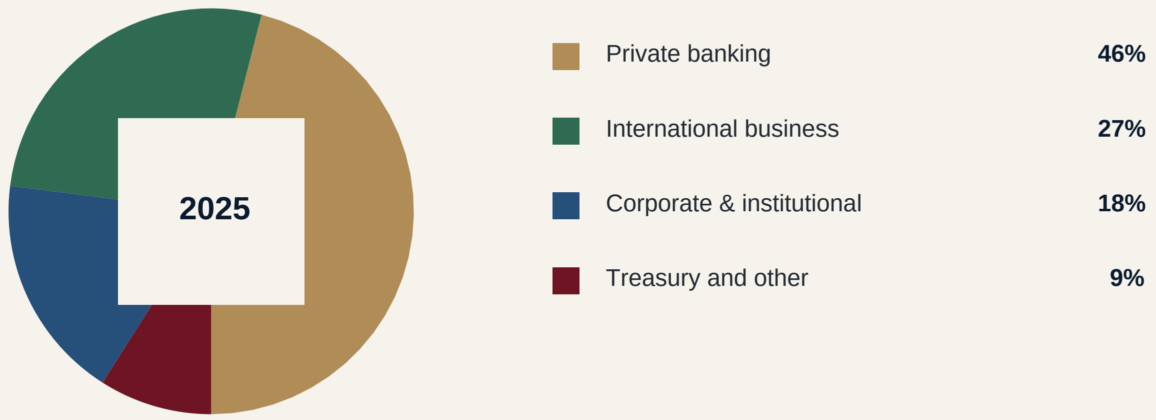
Risk management priorities

1. Maintain conservative securities duration and diversified high-quality liquid assets.
2. Preserve relationship-led underwriting standards in corporate and international books.
3. Continue enhancement of client reporting, sanctions screening and conduct controls.

Business Segment Review

FRANCHISE CONTRIBUTION

Operating income by segment



Segment	Income	PBT	Client assets
Private banking	**EUR 93.6m**	**EUR 53.1m**	**EUR 2.18bn**
International business	**EUR 54.9m**	**EUR 29.8m**	**EUR 0.76bn**
Corporate & institutional	**EUR 36.6m**	**EUR 22.4m**	**EUR 0.48bn**
Treasury and other	**EUR 18.3m**	**EUR 13.1m**	**n/a**

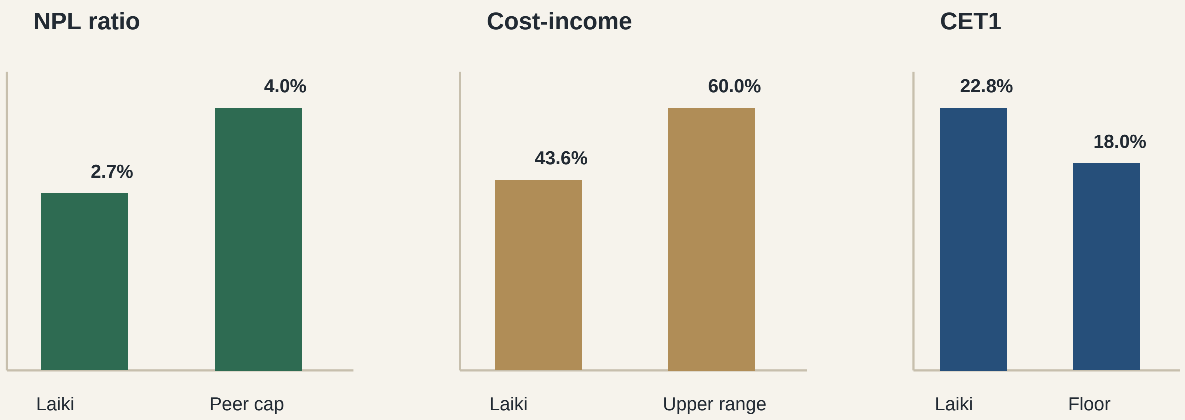
Segment disclosure was expanded to make the report read more like a complete investor pack. The fictional mix reflects a private-bank-led franchise with measured corporate and international activity.

Cyprus Peer Context

The model assumptions were benchmarked against public 2025 disclosures and recent annual financial statements from Cyprus banks including Bank of Cyprus, Hellenic Bank / Eurobank Cyprus, Ancoria Bank and Cyprus Development Bank. Laiki Bank figures remain fictional and unaudited.

Metric	Peer range observed	Laiki 2025
CET1 ratio	High teens to above 25%	22.8%
Cost-income ratio	Low 30s to mid 60s	43.6%
NPL ratio	Below 4% for stronger peers	2.7%
Liquidity coverage	Well above 100% regulatory floor	238.0%

Relative positioning



Investor messages

1. Focused private-bank franchise rather than universal-bank scale.
2. Deposit-led funding with limited wholesale dependence.
3. Capital and liquidity metrics positioned inside a conservative peer envelope.
4. Fee-income growth from advisory, custody and international business services.

LAIKI BANK

2025 Investor Financial Report

This document is a fictional prototype for presentation and web-demonstration purposes. It is not audited financial information, investment research, a prospectus, an offer of securities or a representation about any real bank's financial position.

Prepared: 31 March 2026

Nicosia, Cyprus

laikibank.netlify.app