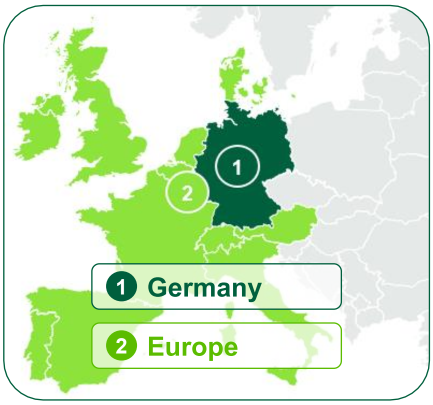
OLB Factsheet

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 06/2026,HGB)



€37.3bn
Total assets
HGB

~80
Branches

~1 million
Customers

~1,777
Employees

54.8%
CIR
HGB

2.9%
NPL-Ratio

15.6%
CET1 ratio[1)]
HGB

168%
LCR

Trusted and long-term customer relationships are the foundations of 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 northwest Germany

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 HY1 2026 (German GAAP – HGB)[2]

in €m	30.06.2026	30.06.2025
Operating income	**344.0**	336.3
Operating expenses	**188.4**	170.5
Result before taxes	**81.8**	158.8
Result after taxes	**54.6**	112.2

in €bn	30.06.2026	31.12.2025
Total assets	**37.3**	37.2
Loan volume	**25.8**	26.1
Deposit volume	**22,9**	22.8
Risk-weighted assets	**12.8**	12.9

1) Based on regulatory capital adjusted by accrued retention
2) German Generally Accepted Accounting Principles

Oldenburgische Landesbank AG

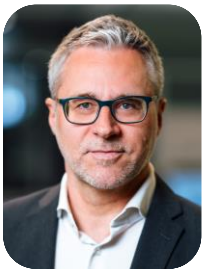
Stau 15/17 | 26122 Oldenburg | Germany

As of 06/2026

Corporate Communications

+49 (0) 441 221 1213
pressestelle@olb.de
www.olb.de

Highly experienced management team



Christophe Jéhan
CEO

Chris Eggert
CRO

Dr. Andreas Houben
CSO / COO

Dr. Rainer Polster
CFO

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

- **2014** – Acquisition of KBC Germany and rebranding to **Bremer Kreditbank** (BKB Bank seit 1863)
- **2017** – Acquisition of **Bankhaus Neelmeyer (BHN)** (Bankhaus Neelmeyer – Die private Bank)
- **2018** – Acquisition of **Oldenburgische Landesbank AG** and merger with BKB and BHN (Oldenburgische Landesbank)
- **2019** – Acquisition of **Wüstenrot Bank AG** Pfandbriefbank and merger with OLB (wüstenrot Bank AG Pfandbriefbank)
- **2024** – Acquisition of **Degussa Bank AG** and merger with OLB (Degussa Bank)
- **2026** – Acquisition by **TARGO Deutschland GmbH** (TARGOBANK, Crédit Mutuel Alliance Fédérale)

Simplified ownership structure of German business[1]

1. Crédit Mutuel Alliance Fédérale
2. Banque Fédérative Crédit Mutuel
3. TARGO Deutschland GmbH
   - 100% TARGOBANK
   - 100% OLB

1 – Crédit Mutuel Alliance Fédérale
One of the best capitalised banks in Europe and a leading bancassurer 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[2)]

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[3)]

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.

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.

1) Full ownership chart can be found on the Investor Relations website of Banque Fédérative du Crédit Mutuel
2) All figures as of 31 December 2025
3) Private banks in Germany by total assets as of 31 December 2025

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