



UmweltBank reports improved profitability and strong new lending in the third quarter of 2026

- UmweltBank posts a profit before tax of €5.3 million in the first nine months of 2026
- Strong new lending of over €320 million realised since the start of the year
- Number of current accounts exceeds 10,000 (Q3 2025: ~1,700)
- Total capital ratio of around 16.9 per cent remains unchanged from the end of 2025
- Successful cost-cutting programme reduced administrative expenses in the third quarter to €15.2 million – the lowest quarterly figure in the past two years

In the third quarter of 2026 alone, UmweltBank achieved a pre-tax profit of €3.1 million, significantly exceeding the profit contributions of the two previous quarters (Q1 2026: €0.2 million; Q2 2026: €1.9 million). All in all, the bank thus recorded a pre-tax profit of €5.3 million after the first nine months of 2026. “Whilst the previous year was still heavily influenced by one-off effects, we are making significant progress in 2026 towards improving UmweltBank’s operational profitability and achieved a positive pre-tax profit of around €1 million month on month in the third quarter,” commented Dietmar von Blücher, Spokesman for the Management Board of UmweltBank.

Milestone of 10,000 current accounts exceeded

The retail banking business performed steadily in the third quarter of 2026 despite noticeably increased competition. The number of customers, at around 194,000, remained on a par with the two previous quarters. As at 30 September 2026, retail customer deposits stood at €3.7 billion, down from €4.3 billion at the end of 2025. The decline is primarily attributable to the expiry of special terms and conditions on instant-access savings accounts. The high demand for UmweltBank’s current account remains encouraging. Compared with the same quarter last year, the number of accounts has risen from 1,700 to over 10,000.

The client portfolio volume rose by around 50 million euros in the first nine months of the year, from €556 million to €605 million. Over the same period, the volume of the company's own active funds and ETFs rose by 24 per cent, from around €290 million to around €361 million. The three European ETFs listed at the end of July 2026 (Article 9 products under the SFDR) also contributed to this increase. With the new ETFs, investors can invest specifically in equities (ISIN: LU3401048544), government bonds (ISIN: LU3401048460) and corporate bonds (ISIN: LU3401048387) within the European region. The significantly expanded range of Article 9 funds forms the basis for the launch of the pension savings account, scheduled for 1 January 2027, as well as the asset management service planned for spring 2027.

Strong new lending business supported by a solid total capital ratio of around 16.9%

In the lending business, demand in the renewable energy sector and for property financing remains high. Overall, the bank granted loans totalling around €324 million in the first nine months of the year – more than four times as much as in the same period last year (Q3 2025: €73 million). Overall, the Executive Board is forecasting a new lending volume of €450 million for 2026. The total capital ratio, which is crucial for the lending business, stood at 16.9% as at 30 September 2026, well above the regulatory requirements of around 15%.

Results and Outlook

Administrative expenses totalled €46.4 million in the first nine months of 2026, approximately 10 per cent below the previous year's figure of €51.6 million. Staff costs, at €25.8 million, were higher than the previous year's figure of €21.9 million due to new hires and salary adjustments. However, due to lower costs for external consultancy and further cost savings, other administrative expenses as at 30 September 2026 were reduced by 30 per cent compared with the previous year's figure. In contrast to previous years, total income did not include any significant extraordinary income and thus stood at €51.7 million in the first nine months of 2026 (compared with €60.7 million as at 30 September 2025). The bottom line for the first nine months of 2026 is a profit of €5.3 million. Furthermore, profit before tax for the 2026 financial year is expected to be at the lower end of the forecast range (€12.5 to €17.5 million).

UmweltBank will announce its strategic direction up to 2031 on 10 December 2026.

Further information

Additional information and the investor presentation are available on [UmweltBank's Investor Relations website](#).

About UmweltBank AG

Since its foundation in 1997, UmweltBank AG has combined finance with social responsibility. It finances renewable energy and property projects in accordance with strict

criteria. The bank also offers private and business customers a wide range of financial products – from current accounts and savings products to its own in-house ETFs. In doing so, UmweltBank adopts a modern approach to profitability: social impact and financial returns go hand in hand.

The shares of UmweltBank AG are listed on the open market of the Munich Stock Exchange in the m:access segment and in the Scale segment of Deutsche Börse. The current share price performance is available at www.umweltbank.de/aktie. Past performance is not indicative of future results.

What makes UmweltBank a sustainable bank?

In accordance with its Articles of Association, UmweltBank aligns its business activities with the United Nations' Sustainable Development Goals. Since 1997, we have been specifically financing renewable energy projects and property developments that meet binding positive and exclusion criteria. Further information can be found at: umweltbank.de/nachhaltigkeit

Disclaimer

All figures relate to UmweltBank AG (HGB). The figures as of 30 September 2026 have not been audited.

This press release contains forward-looking statements in the form of forecasts. Forward-looking statements are statements that do not relate to past facts and figures but are based on assumptions and estimates. These statements reflect the current views of the Management Board of UmweltBank regarding future developments.

Forward-looking statements are inherently subject to risks and uncertainties and should therefore be treated with caution. A variety of factors, in particular market and interest rate developments, may cause actual developments and results to differ materially from those described in the forward-looking statements and scenarios. Risks and uncertainties that may affect the achievement of UmweltBank's objectives also include the general economic environment, the competitive situation in the business areas in which UmweltBank operates, developments in the financial markets, and changes in banking regulatory requirements. Assessing such factors is inherently difficult, especially as they are beyond UmweltBank's control.

If these or other risks or uncertainties materialize, or if the assumptions underlying the statements made in this press release prove to be incorrect, actual developments, results, or performance may differ materially from those expressed or implied in this press release. There can be no assurance that the forecasts contained in this press release will prove to be accurate or that the expectations stated therein will actually occur.

This press release does not constitute a recommendation to buy, hold, or sell any financial instruments.

This English version is provided for convenience only. In the event of any discrepancies between the German and English versions, the German version shall prevail. The German version can be found at www.umweltbank.de.

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