Die Sparkasse Bremen AG

Universal bank within the S-Group in the German state of Free Hanseatic City of Bremen

Key financial figures

	31.12.2024	31.12.2023
Total assets in EUR m	14.902,6	14,565.7
CET 1 in EUR m	1.274,0	1,159.3
CET 1 ratio in %	14.7	13.5
Net interest income in EUR m	332.8	338.0
Cost income ratio in %	52.8	51.3
Liquidity coverage ratio in %	149.8	145.5
Net stable funding ratio in %	129.4	123.5
Net profit in EUR m	80.4	77.6

Ownership structure

The sole shareholder of Die Sparkasse Bremen AG is Finanzholding Sparkasse Bremen as the economic entity. The Management Board and the Supervisory Board are the governing bodies.

Ratings*

Sparkassen-Finanzgruppe ("S-Group")

DBRS Morningstar Long-Term Issuer Rating
A (high) - Stable

Fitch Ratings Long-Term
A+ - Stable

Moody's corporate family rating (CFR)
Aa2 - Stable

Die Sparkasse Bremen AG

Fitch Ratings (Mortgage Pfandbriefe)
AA+ - Stable

Business model

- Universal bank for people and businesses in and around Bremen
- Retail customer business with branches throughout Bremen and an innovative approach combining digital and personal banking services close to our customers
- Local market leader in corporate banking and SME finance with expert knowledge of markets and sectors
- Sales specialists in segments such as cash management, cross-border business, Beyond Banking, company succession, public sector funding and equity financing
- Contributing to the region and society by supporting around 600 facilities in the fields of sport, the environment, science and research, education, social infrastructure as well art and culture

Protection schemes

Die Sparkasse Bremen AG is a member of the Hanseatischer Sparkassen- und Giroverband and therefore covered by the institutional protection scheme of the German Savings Banks Finance Group

*Ratings: Rating of S-Group; Pfandbrief-Rating

Die Sparkasse Bremen AG

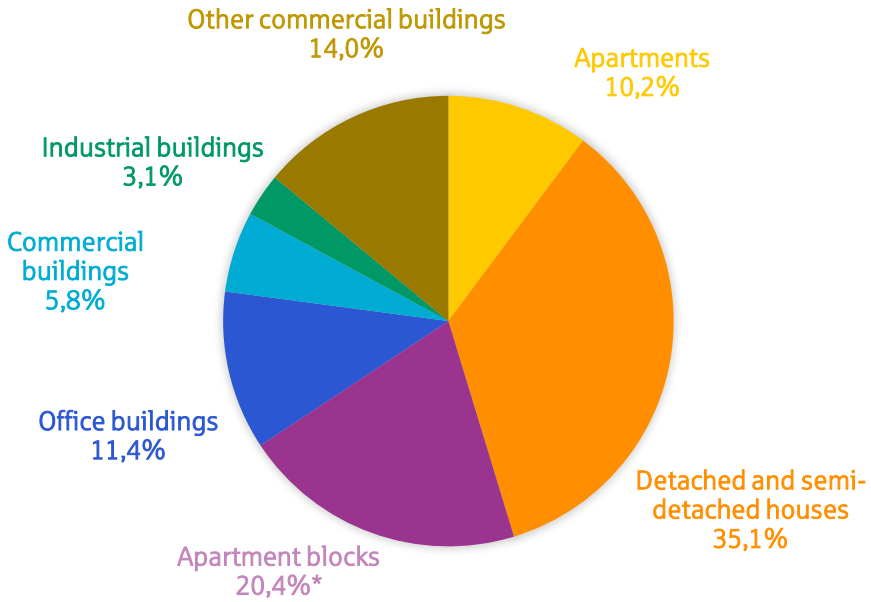
Funding of Die Sparkasse Bremen AG

Funding strategy

- Ensuring a sustainable and consistently stable balance sheet over the long term and to avoid any concentration risks in funding sources (balance-sheet structure management)
- Safeguarding medium-term structural liquidity requirements to manage liquidity maturity transformation risks (structural liquidity management)
- Guarantee liquidity availability at all times in order to avoid any insolvency risk (intraday liquidity management)

Key figures as of 30th September 2025**	
Cover pool in EUR m	1,219.5
Over-collateralisation in %	76.7
Commercial real estate in %	35.5
Residential real estate in %	64.5
NPL in %	0.0
Average loan-to-value (LTV) in %	53.7
Total issuance in EUR m	690.0
Number of issues	47

Mortgage cover pool by type of use



Distribution of coverage by German federal state

German federal state	in %
Bremen	61.3%
Lower Saxony	25.5%
Hesse	2.3%
Hamburg	2.2%
Berlin	1.6%
Other German federal states	7.1%
Total	100.0%

* Mixed type of use (commercial and residential real estate)
**Please find more details in the cover pool report as of 30th September 2025