

I. Proxy

for the General Meeting of
Addiko Bank AG, 27 November 2020, 10:30 a.m., at the Wiener Börsesäle, 1010 Vienna, Wipplingerstraße 34

IMPORTANT NOTICE: This proxy does not constitute an entitlement to participate in the General Meeting in person. Please contact your custodian bank and make sure the securities stated below are properly registered for participation in the General Meeting, using a deposit confirmation (record date: 17 November 2020).

Deadline for registration: 24 November 2020, 24:00 hours, CET (receipt of deposit confirmations)

By granting this proxy, I confirm that I have read the information published by the Company on its website or contained in the invitation. I consent to the processing of personal data (name, address, date of birth, number of the securities account, number of shares, if applicable, share class, number of the voting card and the e-mail address) in order to enable the exercise of shareholder rights in the course of the Extraordinary General Meeting.

Principal / Shareholder

 First name, surname / Company name

 Address, postcode, place of residence

 Date of birth / Registry no.

 Deposit number

 Credit institution

 E-Mail address (by granting the proxy, it is confirmed that only the principal(s) has/have access to this e-mail address)

If you are issuing this proxy not as a shareholder but as representative of a shareholder, please enclose proof of your power of representation (proxy issued by the shareholder, appointment decree of a court, etc.).

Granting of proxy

I / We grant a proxy to the following independent voting representative

- **to exercise the voting right**
- **as well as to exercise the right to submit motions and the right to raise objections**

including the right to issue sub-proxies and exempting this person from the restrictions applicable to cases of multiple representation. The voting right, the right to submit motions and the right to raise objections are only exercised when instructed to do so. If there is no instruction with regard to a proposed resolution, the representative will abstain from voting.

If more than one voting representative is ticked, the proxy is deemed to have been issued to the person listed first among those ticked:

- Maria Brandstetter**
1010 Vienna, Stephansplatz 4, brandstetter.addiko@hauptversammlung.at
- or Verena Brauner**
1120 Vienna, Hetzendorfer Straße 71, brauner.addiko@hauptversammlung.at
- or Ewald Oberhammer**
1010 Vienna, Karlsplatz 3/1, oberhammer.addiko@hauptversammlung.at
- or Florian Beckermann**
1130 Vienna, Feldmühlgasse 22; beckermann.addiko@hauptversammlung.at

for the following securities

_____ **Ordinary shares (ISIN AT000ADDIKO0)**

Number of shares (if no information is stated, the proxy comprises the quantity stated in the deposit confirmation)

Limitations of proxy:**II. Instructions**

for the General Meeting of

Addiko Bank AG, 27 November 2020, 10:30 a.m., at the Wiener Börsesäle, 1010 Vienna, Wipplingerstr. 34

Voting instructions for proposed resolutions with regard to the agenda items

The representative is instructed to exercise my (our) voting right on the resolutions proposed by the administrative bodies (Management Board and Supervisory Board) and made accessible on the Company's website as follows:

(Please check <input checked="" type="checkbox"/> within the box; do not use a red pen		FOR	AGAINST	ABSTENTION
Resolutions proposed by the administrative bodies				
2.	Resolution on the allocation of the balance sheet profit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Resolution on the discharge of the members of the Management Board for the 2019 business year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Resolution on the discharge of the members of the Supervisory Board for the 2019 business year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5a.	Resolution on the authorization of the Management Board to acquire own shares for the purpose of offering to employees, executives and members of the Management Board of the Company or a company affiliated with it to acquire pursuant to § 65 para. No 4 Stock Corporation Act ("AktG") up to 10% of the share capital for a period of 30 months from the day of the resolution by the General Assembly [Proposal by the Management and Supervisory Board]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5b.	Resolution on the authorization of the Management Board to acquire own shares for the purpose of offering to employees, executives and members of the Management Board <u>and Supervisory Board</u> of the company or a company affiliated with it to acquire pursuant to § 65 para. No 4 Stock Corporation Act ("AktG") up to 10% of the share capital for a period of 30 months from the day of the resolution by the General Assembly [Proposal by Shareholder MW Funds PTE Ltd.]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Resolution on the revocation of the authorization granted at the General Assembly on June 6, 2019 to acquire own shares in accordance with § 65 para. 1 No. 8 and para. 1a and para. 1b AktG with a simultaneous authorization of the Management Board to acquire for no specific purpose own shares of up to 10% of the share capital in accordance with § 65 para. 1 No. 8 AktG for a period of 30 months from the day of the resolution of the General Assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Resolution on the remuneration policy of the Management Board	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	Election to the Supervisory Board			
	Election of Herbert Juranek until the discharge for the business year 2021	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Election of Frank Schwab until the discharge for the business year 2021	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In the event of separate voting for individual items of a proposed resolution, an instruction issued with regard to this proposed resolution applies to each individual ballot accordingly.

Other voting items (Please tick in the box <input checked="" type="checkbox"/> ; don't use a red pen	For the motions	Against the motions	Abstention
In the event of new or amended motions by one or more shareholders at the General Assembly, I instruct the proxy holder to vote in accordance with the following instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If there are **no instructions issued** with regard to proposed resolutions, **or if these instructions are unclear** (e.g. FOR and AGAINST the same proposed resolution at the same time), the representative **will abstain** from voting.

If additional or modified instructions are issued after this form has been submitted, the instructions issued herein remain effective provided that they are not amended or revoked.

Other instructions (e.g. for motions and objections):

Date

Signature / Authorised signature

Signatures of all joint owners, if applicable

Please duly complete and submit by 25 November 2020, 4 p.m., CET (time of receipt)

- by **mail** to Addiko Bank AG, c/o HV-Veranstaltungsservice GmbH, Köppel 60, 8242 St. Lorenzen am Wechsel
- by **fax** to +43 (0) 1 8900 500 - 80
- by **e-mail** to the e-mail address stated for the voting representative selected by you above (as a scanned attachment; TIF, PDF, etc.)

For additional information, please refer to the website: www.addiko.com

This document is a translation of the German original version. In any case of doubt, the German original version shall prevail.