

I. Proxy

for the General Meeting of

Addiko Bank AG, 26 April 2021, 10.30 a.m. CET, at the Wiener Börsensäle, 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: 16 April 2021).

Deadline for registration: 21 April 2021, 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 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@hauptversammlungung.at
- or Verena Brauner**
1120 Vienna, Hetzendorfer Straße 71,
brauner.addiko@hauptversammlungung.at
- or Ewald Oberhammer**
1010 Vienna, Karlsplatz 3/1,
oberhammer.addiko@hauptversammlungung.at
- or Florian Beckermann**
1130 Vienna, Feldmühlgasse 22;
beckermann.addiko@hauptversammlungung.at

for the following securities

_____ **Ordinary shares (ISIN AT000ADDIK00)**

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, 26 April 2020, 10.30 a.m. CET, 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
1.	Presentation of the annual financial statements including the management report and the consolidated corporate governance report, the consolidated financial statements including the group management report and consolidated non-financial report, the proposal for the appropriation of profits and the report for the 2020 financial year submitted by the Supervisory Board	No resolution required		
2.	Resolution on the appropriation of the net profit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Resolution on the discharge of the members of the Management Board for the 2020 financial year			
	a) Discharge of Markus Krause	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b) Discharge of Csongor Bulcsu Németh	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	c) Discharge of Ganeshkumar Krishnamoorthi (since 01.08.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	d) Discharge of Johannes Proksch (until 29.05.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	e) Discharge of Razvan Munteanu (until 30.06.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Resolution on the discharge of the members of the Supervisory Board for the 2020 financial year			
	a) Discharge of Sebastian Prinz von Schoenaich-Carolath	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b) Discharge of Dr. Kurt Pribil (since 10.07.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	c) Discharge of Dr. Monika Wildner (since 10.07.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	d) Discharge of Herbert Juranek (since 27.11.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	e) Discharge of Frank Schwab (since 27.11.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	f) Discharge of Dragica Pilipović-Chaffey	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	g) Discharge of Hans-Hermann Lotter (until 27.11.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	h) Discharge of Henning Giesecke (until 27.11.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	i) Discharge of Herman-Josef Lamberti (until 15.05.2020)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	j) Discharge of Christian Lobner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	k) Discharge of Thomas Wieser	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Election of the auditor and group auditor for the 2022 financial year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Resolution on the Remuneration Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Resolution on the Remuneration Policy of the Supervisory Board	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	a) Resolution on the Remuneration Policy of the Management Board	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b) Resolution on the variable remuneration components within the meaning of section 8b of the Annex to section 39b Austrian Banking Act	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.	Resolution on the Remuneration of the Supervisory Board	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.	Election of a member of the Supervisory Board			
	Pieter van Groos until the discharge for the business year 2021 according to the resolution proposal of MW FUNDS PTE. LTD.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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"/>
In the event of new or amended motions by the Management Board or Supervisory Board 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"/>

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

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 22 April 2021, 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.