

Report of the Supervisory Board

Dear Shareholders,

The Supervisory Board of Addiko Bank AG (“the Company”) diligently performed all duties incumbent upon it during the reporting year, in full compliance with the law, the Articles of Association of the Company, and its own Rules of Procedure.

Nature and Scope of the Supervision of the Management Board

The Supervisory Board of the Company supervises and advises the Management Board on the basis of the requirements laid down by law, the Articles of Association and its Rules of Procedure.

In the reporting year, five meetings of the Supervisory Board were held, and seven circular resolutions were adopted. With one exception, all members of the Supervisory Board attended all meetings. In four of the five meetings, members of the Management Board presented quarterly reports.

The Supervisory Board was regularly informed by the Management Board on the following topics in order to enable it to fulfil its supervisory function: business performance in the previous quarter, financial results, risk developments, regulatory developments and the measures arising therefrom, as well as significant legal disputes. Based on the reports on the risks arising from banking activities, the Supervisory Board discussed with the Management Board the adequacy of capitalisation and liquidity within the Addiko Group.

The Supervisory Board held in-depth discussions with the Management Board on strategies and key measures. Among other matters, the Supervisory Board decided in the reporting year on the 2026 budget, the updated recovery plan, amendments to the business, risk and ESG strategies, the internal audit guidelines, the Internal Audit strategy and audit plan, various compliance guidelines, the risk appetite statement, the remuneration policy for the Management Board, as well as the fit-and-proper assessments of the members of the Management Board and the Supervisory Board.

The Supervisory Board was directly involved in decisions of fundamental importance to the Company. Transactions requiring approval were submitted to the Supervisory Board, enabling it to adopt the necessary resolutions.

The Supervisory Board had sufficient opportunity to review the reports and proposals submitted by the Management Board.

Furthermore, the Chair of the Supervisory Board and the Chairs of the Supervisory Board committees maintained regular contact with the Management Board. Between the quarterly reports, the Management Board informed the Supervisory Board of current developments. The Chair of the Supervisory Board and, where relevant, the Chairs of the Supervisory Board committees were promptly informed by the Chair of the Management Board or the responsible member of the Management Board of important events that are of material significance for assessing the situation, development and management of the Addiko Group.

In addition, the Supervisory Board received regular reports from key function holders, in particular the Compliance Officer and the Head of Internal Audit. The Supervisory Board regularly dealt with reports from the Internal Control System (ICS) and the risk functions.

Committees of the Supervisory Board

To ensure the efficient performance of its supervisory duties, the Supervisory Board has established six permanent committees:

- *Audit, Compliance and AML Committee*, which held five meetings in the reporting year and adopted one circular resolution,
- *Credit and Risk Committee*, which held five meetings in the reporting year,
- *Digitalisation and IT Committee*, which held four meetings in the reporting year,
- *Nomination Committee*, which held four meetings in the reporting year,

- *Remuneration Committee*, which held four meetings in the reporting year, and
- *Committee for Management Board Affairs*, which held one meeting in the reporting year.

Further details on the activities of the committees can be found in the Corporate Governance Report for the 2025 financial year.

Separate and Consolidated Financial Statements 2025

The separate financial statements as of 31 December 2025 prepared by the Management Board in accordance with the provisions of the Austrian Commercial Code (UGB) and Austrian Banking Act (BWG) were audited by *KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft* (KPMG) that issued an unmodified audit opinion. The Management report was assessed to determine whether it was prepared in accordance with the applicable legal requirements and it is consistent with the separate financial statements. No findings were made in this regard.

The consolidated financial statements as of 31 December 2025 prepared by the Management Board in accordance with the *International Financial Reporting Standards* (IFRS) applicable in the EU as at the reporting date were audited by KPMG that issued an unmodified audit opinion. The Group management report was assessed to determine whether it was prepared in accordance with the applicable legal requirements and is consistent with the consolidated financial statements. No findings were made in this regard either.

The separate and consolidated financial statements were submitted to the Supervisory Board and the *Audit, Compliance and AML Committee*, together with the audit reports of the auditor and were examined by these bodies. Based on the information and explanations provided by KPMG and the Management Board, as well as its own assessment from monitoring the ongoing audit process, the *Audit, Compliance and AML Committee* recommended that the Supervisory Board agrees with the results of the external audit and accepts the annual and consolidated financial statements. Following its own detailed assessment, the Supervisory Board approved the annual financial statements, which are therefore deemed to be adopted. The consolidated financial statements were acknowledged by the Supervisory Board.

Consolidated Sustainability Statement 2025

The consolidated Sustainability Statement was prepared by the Management Board as an integral part of the Group Management report as of 31 December 2025 and is subject to a voluntary limited assurance engagement by KPMG, which did not lead to any negative findings. The report was submitted to the *Audit, Compliance & AML Committee* and the Supervisory Board for review. Based on its own review and the information and explanations provided by KPMG and the Management Board, the Supervisory Board had no objections and accepted the consolidated Sustainability Statement 2025.

Consolidated Corporate Governance Report

The Consolidated Corporate Governance Report for the 2025 financial year was presented to the *Audit, Compliance & AML Committee* and to the Supervisory Board. Based on its own review, the Supervisory Board found no grounds for objection and therefore approved the report. Pursuant to Rule C-62 of the *Austrian Corporate Governance Code* ("ÖCGK"), an external evaluation of compliance with the ÖCGK is required only every three years. The Company did not conduct an external evaluation for the 2025 financial year, as the most recent external evaluation for the 2023 financial year was carried out by *Deloitte Audit Wirtschaftsprüfungs GmbH*.

Independence of the Supervisory Board

During the reporting year, the Supervisory Board did not engage any external consultants. No member of the Supervisory Board provided services to the Company or any of its subsidiaries outside their duties as a Supervisory Board member during the reporting year. In particular, no Supervisory Board member received remuneration for special services such as advisory work. No Supervisory Board member simultaneously served as a member of the Supervisory Board of a subsidiary of the Company during the reporting period. For further information on the independence of the Supervisory Board, reference is made to the Corporate Governance Report for the reporting year.

The Supervisory Board would like to express thanks to the members of the Management Board, the leadership team and to the entire staff for their outstanding commitment and achievements in 2025.

On behalf of the Supervisory Board

Dr. Kurt Pribil m.p.
Chairman of the Supervisory Board

Vienna, 4 March 2026