



Annual General Meeting 2026

20 April 2026

Addiko Bank

Earnings & Asset Quality

- **Net profit of €44.0m** (-3.1% vs 2024's €45.4m), EPS at €2.28
 - Profit for Q4 2025 after tax at €8.7m (1Q25: €14.5m, 2Q25: €9.5m, 3Q25: €11.3m)
 - Cost of Risk on net loans at -0.96% or €-35.2m (2024: -1.03% or €-36.0m)
- **Return on average Tangible Equity** at 5.2% (2024: 5.7%)
- **Operating result at €109.8m** compared to €112.3m (2024), primarily reflecting the lower interest rate environment and higher general administrative expenses
- **NPE volume reduced to €125.5m** (YE24: €144.7m), **NPE ratio** (on balance loans) down to 2.5% (YE24: 2.9%), while **NPE coverage** increased to **81.7%** (YE24: 80.0%)

Business Development

- **New business production** is up by 20% in Consumer and 11% in SME
- **Continued strong growth in Consumer lending** and return to a **positive trend in SME lending**
- **NII** slightly lower 1.8% YoY, with the increase of the new lending business neutralised lower income from variable back book and national bank deposits
- **NCI** up 7.6% YoY on the back of strong sales performance and new agreement on profit sharing for insurance products
- **Net banking income stable (up 0.3% YoY)** despite significantly lower rate environment

Funding, Liquidity & Capital

- **Funding situation remained solid:** Deposits at €5.3b, **LDR at 70%** and **LCR >300%**
- **TCR ratio** (Basel IV) at strong **22.4%** - all in **CET1** (YE24: 22.0%, Basel III)

Regulatory Market Interventions

Across several core markets, the year 2025 was impacted by **new or announced regulatory measures** directly affect pricing, interest income and fee income:

- **Croatia:** 40% debt-to-income cap for non-housing loans reduces the consumer-lending market; from January 2026, banks must offer basic services free of charge, further impacting profitability
- **Serbia, Republika Srpska and Montenegro:** New interest-rate caps, fee restrictions and debt caps constrain pricing flexibility and reduce revenue potential across these markets
- All regulatory effects are **fully reflected in the Group's updated guidance**

Expansion to Romania

- **Successful entry** into the Romanian market via the Slovenian banking entity through EU passporting
- **Fully automated digital lending solution**
- **Marketing activities** started in second half of 2025, entering an **intensified phase** in the 1st quarter 2026 based on new concept (Addiko Song with life-size Oskar)
- **Measured expansion** of business volumes, supported by targeted brand-building initiatives
- **Results-driven review in 2H26**

ESG

- **ESG Action Plan on track:** All initiatives progressing as planned
- **Article 8 Taxonomy Reporting:** Addiko made use of opt-out as its business model has no taxonomy-relevant lending

**Outlook
2025**
(adjusted in 1H25)

Income & Business		Risk & Liquidity		Profitability	
▶ Loan Growth ¹	>6% CAGR 2024-2026 ✓	▶ CoR ³	c.1.3% ✓	▶ RoATE ⁵	>4.5% ✓
▶ NIM ²	>3.6% ✓	▶ NPE Ratio ⁴	<3% as guiding principle ✓	▶ DPS ⁶	Currently suspended
▶ NBI ²	Flat ✓	▶ TCR	>18.35% subject to SREP ✓		
▶ OPEX	<€196m ✓	▶ LDR	<80% Ramp-up ✓		

Guidance is generally based on projections and assumptions that can vary over time due to a changing environment (such as, but not limited to, changes in the interest rate environment, macroeconomic developments, regulatory restrictions, labour law, tax legislation and other market factors)

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Additional Information

Income & Business

- 7% YoY loan book growth on the back of strong Consumer business and positive momentum in SME during 4Q25
- NIM at 3.7% while NBI remained flat
- OPEX at €195.4m below guidance

Risk & Liquidity

- Achievements well in line with guidance with <1% CoR and NPE ratio of 2.5%
- LDR landed at 70%

Profitability

- RoATE at 5.2%
- Dividend suspended in line with supervisory expectations and regulatory requirements

¹ Gross performing loans. ² Assuming an average yearly ECB deposit facility rate of 283bp in 2025 and 200bp in 2026. ³ On net loans. ⁴ On on-balance loans (EBA). ⁵ Assuming an effective tax rate of ≤25% in 2025 and 2026 due to changes of DTA in Slovenia and considering pull-to-par effect of majority of negative fair value reserves in FVTOCI. ⁶ Currently suspended, in line with supervisory expectations and regulatory requirements.

Addiko Share Price & Market Segment

- The share price of Addiko Bank AG rose to **€22.50** as of 31 December 2025; in **2026**, a further increase in the share price was recorded, while **trading volumes** remained very low
- **Effective 1 April 2026**, Addiko shares were **reclassified from the Prime Market to the Standard Market** of the Vienna Stock Exchange

Shareholder Structure

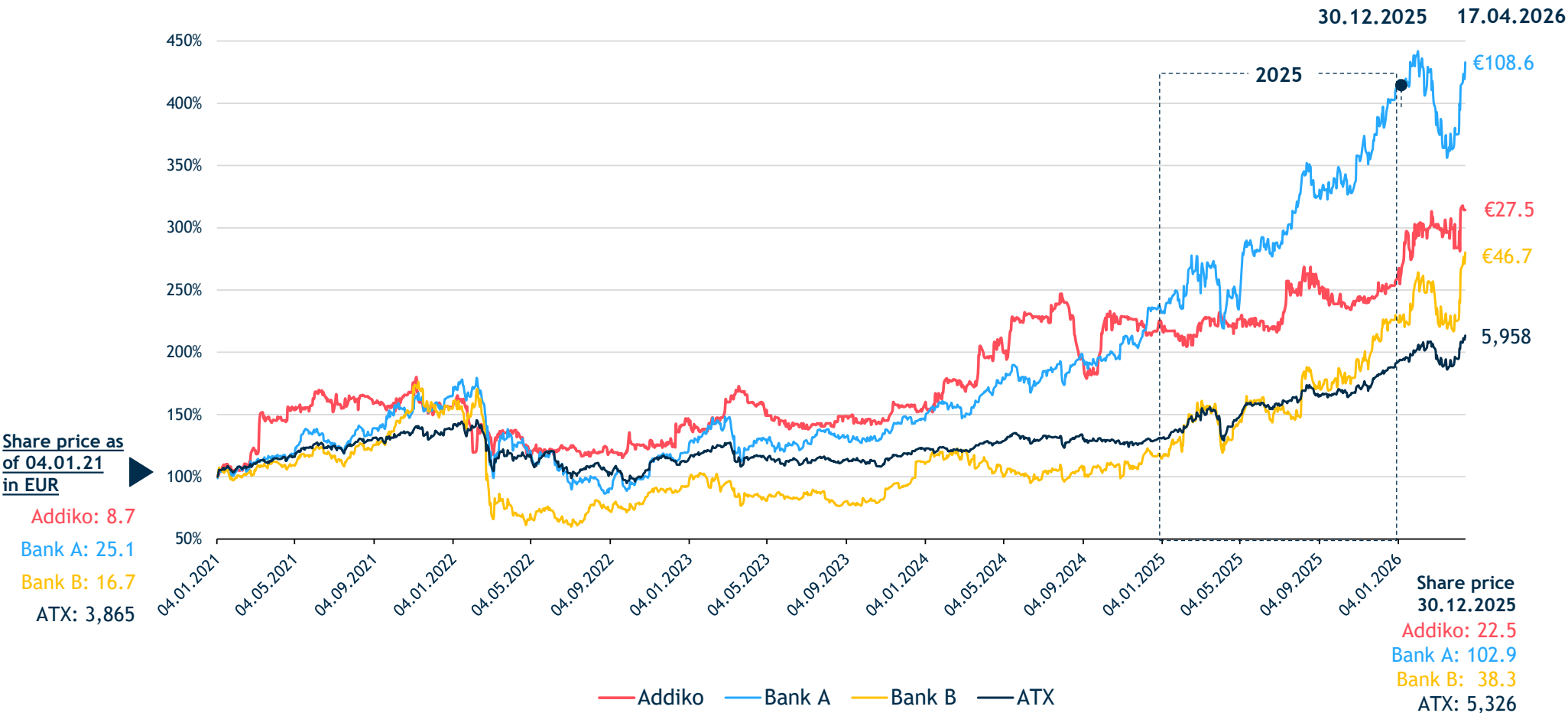
- **Regulatory uncertainties persist** following the 2024 ECB sanction for exceeding the 10% ownership threshold without prior approval, and despite the lifting of voting-rights restrictions for a shareholder group in February 2025
- Despite the lifting of voting-rights restrictions for a shareholder group in early February 2025, **the banking supervisory authorities continue to identify uncertainties regarding the shareholder structure**. These concerns extend as far as a possible restriction of individual potential recovery measures in the event of a crisis
- The Bank remains in **active and constructive** dialogue with regulators

Dividend

- In line with supervisory expectations and regulatory requirements, the **dividend distribution** for the 2025 financial year **remains suspended**, taking into account regulatory considerations related to the current shareholder structure
- In the interest of the Bank, the Management Board maintains its position of not resuming dividend payments as long as the ownership structure has not been conclusively clarified and the related concerns raised by the supervisory authorities have not been resolved

Share Price Development since Beginning of 2021

Evolution of the stock price since 2021 in comparison to Austrian banks with CSEE presence



Own shares: At the time of the AGM on 20 April 2026, the Company holds 212,858 own shares.

Voluntary
public takeover
offer of
RBI

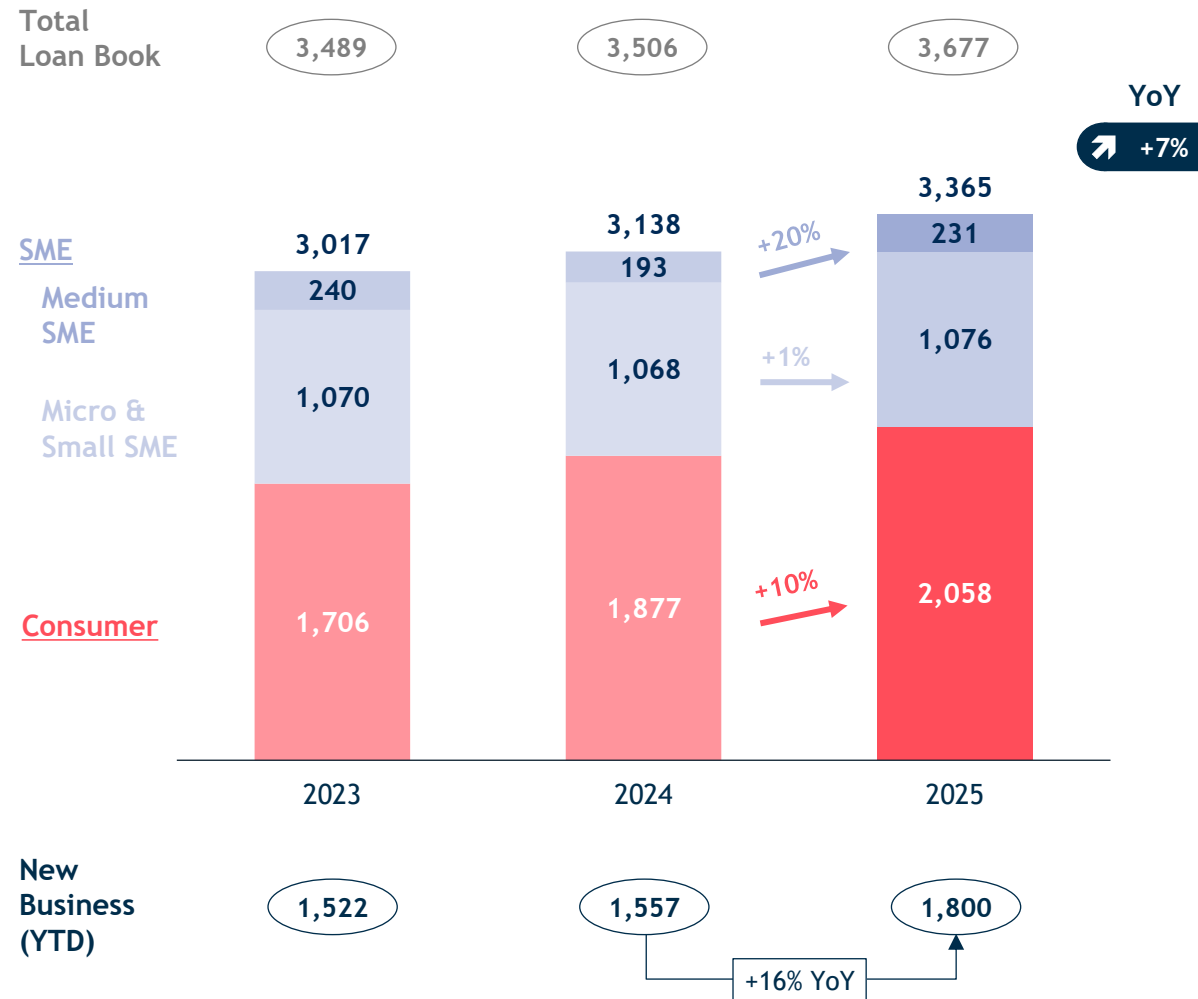
- **Raiffeisen Bank International AG (“RBI”)** announced on **9 April 2026** that it intends to submit a voluntary public takeover offer aimed at obtaining control of all Addiko shares at a price of EUR 23.05 per share (on a cum dividend basis)
- The intended offer is subject to a **minimum acceptance threshold of more than 75%** of all issued and outstanding Addiko shares and **does not constitute a delisting offer** within the meaning of Section 38 paragraphs 6 to 8 of the Austrian Stock Exchange Act (Börsegesetz)
- In addition, **RBI intends to enter into an agreement with Alta Group d.o.o. (Serbia)**, a shareholder of Addiko, which, among other things, provides for the planned sale (**carve-out**) by Addiko Bank AG of **Addiko Bank a.d. Beograd (Serbia)**, **Addiko Bank d.d. Sarajevo** and **Addiko Bank d.d. Banja Luka** (both Bosnia & Herzegovina), as well as **Addiko Bank A.D. Podgorica (Montenegro)**, **subject to the successful completion of the voluntary public takeover offer**. The **sale price** of the carve-out will be at least equal to the **fair market value** of the subsidiaries to be divested. The closing of the carve-out is **subject to customary closing conditions, including antitrust and regulatory approvals**

Voluntary
public takeover
offer of
NLB

- **Nova Ljubljanska banka d.d. („NLB“)** announced on **10 April 2026** that it intends to **announce a voluntary public takeover offer** aimed at acquiring control over Addiko for all issued Addiko shares at a price of EUR 29.00 per share (on a cum dividend basis)
- With the intended offer, NLB intends to acquire a **significant majority shareholding**
- NLB intends to integrate **all of Addiko’s banking subsidiaries** in the five overlapping markets **into its own operations**; however, it will nevertheless carry out a **cost-benefit analysis** for the integration of Addiko’s subsidiaries outside the European Union. Should NLB conclude that a **divestment of any such subsidiary** is appropriate, the **sale price will at least correspond to the fair market value** of the subsidiary being sold

Focus portfolio development

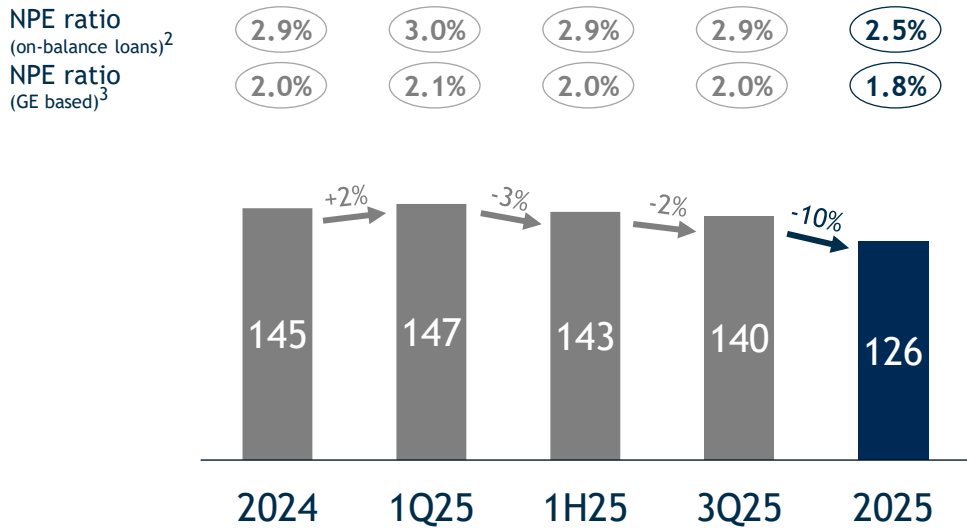
Gross performing loans (€m)



- **Total loan book** (gross performing loans) rose by a solid 5% YoY despite outperformance in Consumer
- **+7% YoY growth in focus book**
- **New business generation up 16% YoY**
 - Consumer up 20% YoY
 - SME up 11% YoY, driven by a return to growth in Serbia
- **Focus yield at 6.4%** with new business yields at 7% in Consumer and 5% in SME
- **Focus book at 92%** of gross performing loans
 - Consumer book **grew by 10%** YoY
 - Total SME book **up by 4%** YoY
 - Micro & Small SME book **flat** YoY (+1%)
 - Medium SME book **up by 20%** YoY
- **Underwriting criteria continue to be calibrated and tightened** to current environment in line with risk appetite
- **Prudent risk approach** remains strategic anchor - balancing of demand vs. **risk appetite as priority over volume growth**

NPE volume¹ & ratio development

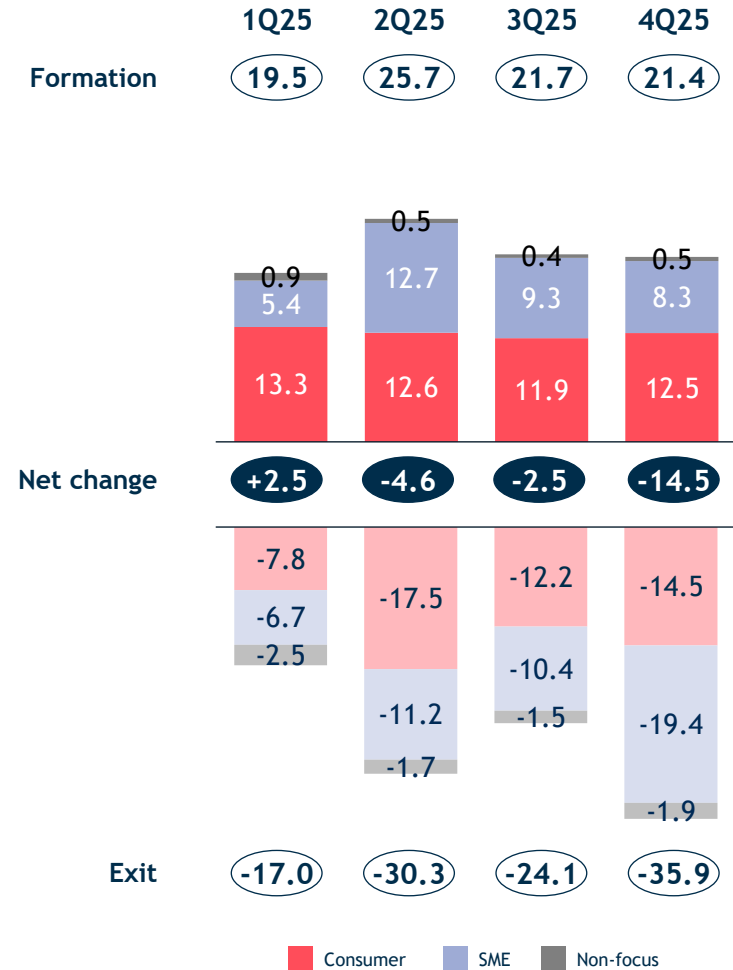
€m, YTD



- NPE stock fell by €19m to €126m
- Successful reduction mainly in the SME and non-focus portfolios across the Group, supported by portfolio sales and collections in Serbia and Croatia and write-offs - partly offset by larger SME defaults in Slovenia (1H25)
- 2025 NPE ratio at 2.5% (on-balance loans)

Quarterly NPE formation & exit

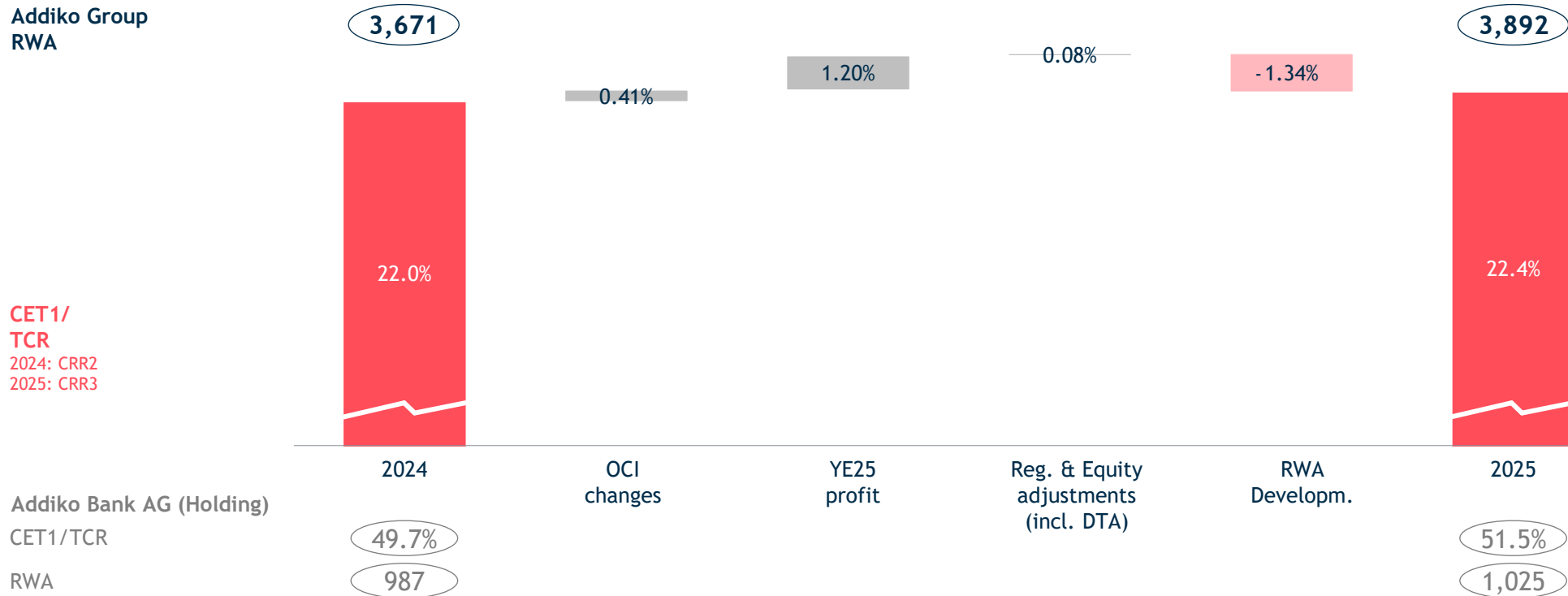
€m, QTD



¹ Include off-balance exposures. ² Calculated as non-performing exposure divided by total credit risk bearing exposure including exposure towards National Banks (on-balance). ³ Calculated as non-performing exposure divided by total gross exposure.

Capital development (based on full-year changes)

% CET1/TCR, YTD, RWA in €m



- **Positive development** supported by **profit generation** and a **positive development in OCI** (including the ongoing pull-to-par of negative fair-value reserves on debt instruments, remaining balance at €-16.3m vs. YE24: €-30.8m).
- **No dividend for 2025:** the distribution of dividends for the business year 2025 remains suspended in line with supervisory expectations and taking into account regulatory considerations related to the current ownership structure.
- **SREP:** For the year 2026, the ECB's SREP decision prescribes a P2R of 3.50% (increase of 25bp, effective 1 January 2026), while P2G remains at 3.00%.



1 Business Expansion

Broaden Product Stack & Expand Ecosystem	New Market Opportunities
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2 Engine & Platform (AI)

Decision Models & Analytics	Risk & Service Excellence
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3 Competencies & People

Efficiency & Capacity	Skills, Training & Development
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- Program launch in 1Q26, period of three years (2026-2028), to support delivery of the Group's specialist-banking vision
- Ambition: Achieve the mid-term plan and unlock additional value through a targeted performance and transformation agenda
- Background: Regulatory lending restrictions, statutory and regulatory constraints on fee and interest income, and ongoing cost pressure require an expansion of the operating model
- Capability uplift: Platforms and teams will be upgraded with AI-enabled tools to enhance decision quality, efficiency and competitiveness

Guidance & Perspectives

	Financial KPIs	Actuals 2025	Outlook 2026	Guidance 2027
Income & Business	▶ Loan Growth ¹	€3.7b	>6% CAGR 2025-2027	
	▶ NIM ²	3.7%	>3.6%	
	▶ NBI (YoY growth) ²	0.3%	Flat	>5%
	▶ OPEX	€195.4m	<€205m	<€205m
Risk & Liquidity	▶ CoR ³	0.96%	c. 1.3%	
	▶ NPE Ratio ⁴	2.5%	<3% as guiding principle	
	▶ Total Capital Ratio	22.4%	>18.82% subject to yearly SREP	
	▶ LDR	70%	Ramping up to <80%	
Profit-ability	▶ RoATE ⁵	5.2%	c. 4.5%	c. 6.0%
	▶ Dividend	suspended	currently suspended	

- Macro development in the CSEE region outperforms the euro zone
- Impediments for income generation due to (new) regulation or legislation regarding underwriting criteria, interest rate caps, fee caps or free banking products
- Specialization Program launched in 1Q26 to address performance improvements for the mid-term
- Prudent risk approach remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth
- Complex shareholder situations remains area of management attention

Guidance is generally based on projections and assumptions that can vary over time due to a changing environment (such as, but not limited to, changes in the interest rate environment, macroeconomic developments, regulatory restrictions, labour law, tax legislation and other market factors)

The guidance was prepared prior to the announcement of the two voluntary takeover offers and therefore does not include any related costs.

Next Steps

- 1Q26 results call scheduled for 13 May 2026 at 2pm Vienna time

¹ Gross performing loans. ² Assuming an average yearly deposit facility rate of 200bp in 2026 and 2027. ³ On net loans. ⁴ On on-balance loans (EBA). ⁵ Assuming an effective tax rate of ≤22% and considering a pull-to-par effect of the majority of negative fair value reserves in FVTOCI.

Appendix





Herbert Juranek
Chief Executive Officer

Chair of the Management Board

Addiko since May 2021

Mandate until December 2027

- ✓ Deputy Chairman of the Supervisory Board of Addiko Bank AG
- ✓ Senior Partner at Q-Advisers and Q-Capital Ventures
- ✓ Chief Operating Officer & member of the Management Board at Erste Group Bank AG



Edgar Flaggli
Chief Financial Officer

Member of the Management Board

Addiko since July 2012

Mandate until June 2028

- ✓ Head of Investor Relations & Group Corporate Development at Addiko Bank AG
- ✓ Head of Group Strategy/ Corporate Development & Reporting at Al Lake
- ✓ Head of Group Financial Controlling at Hypo Alpe-Adria-Bank International AG



Tadej Krašovec
Chief Risk Officer

Member of the Management Board

Addiko since September 2016

Mandate until June 2028

- ✓ Chief Risk & Operating Officer at Addiko Bank Slovenia
- ✓ Executive director of Credit Risk Department at NLB
- ✓ Director of Risk Department at NLB
- ✓ Head of Credit Portfolio Management at NLB



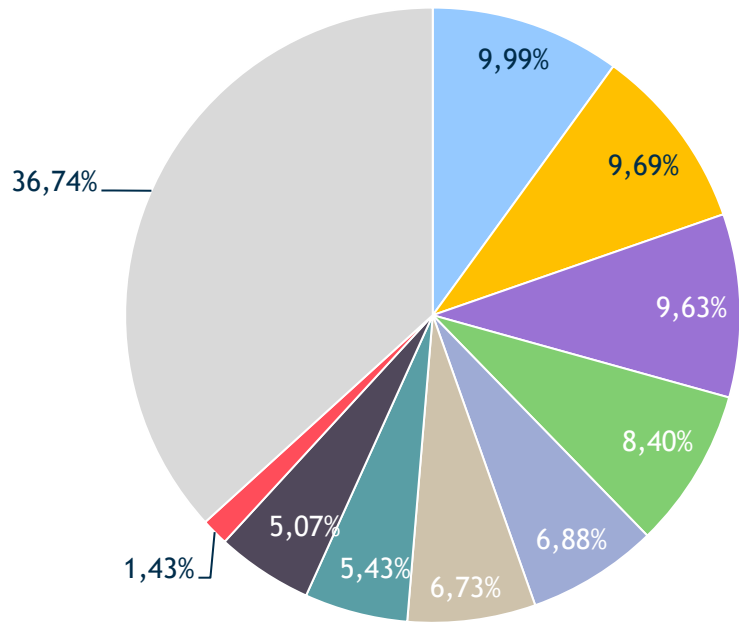
Ganesh Krishnamoorthi
Chief Market, IT & Digitalisation Officer

Member of the Management Board

Addiko since August 2020

Mandate until December 2028

- ✓ Interim Chief Executive Officer, responsible for Retail, Digital, IT & Marketing at Anadi Bank
- ✓ CMO at easybank
- ✓ General Manager Digital EU at Western Union
- ✓ Head of Retail Direct & Digital Sales at GE Money Bank



- S-Quad Handels- und Beteiligungs GmbH (Austria)
- Gorenjska Banka (Slovenia), AIK Banka (Serbia) - AikGroup (CY) Ltd.
- Alta Group d.o.o. (Serbia)
- European Bank for Reconstruction and Development (EBRD)
- Dr. Jelitzka + Partner (Austria)
- WINEGG Realitäten GmbH (Austria)
- Wellington Management Group LLP (USA)
- Brandes Investment Partners, L.P. (USA)
- Management Board & Supervisory Board
- Others *

- **Dr. Jelitzka + Partner** conditionally sold 6.80% (major holdings from 3 April 2024)
 - **WINEGG Realitäten** conditionally sold 6.73% (major holdings from 3 April 2024)
 - Both conditional share purchase agreements, together with two additional conditional purchase agreements of 3.22% each, **expire on 30 June 2026** (as published in Alta Group d.o.o.'s major holdings on 3 July 2025)

*Contains own shares acquired by Addiko Bank AG through share buybacks. The Company currently holds 212,858 own shares.

The illustration is based on the most recent Major Holdings and Directors Dealings notifications and on sources that the bank considers reliable. Holdings below 4% of the shares are presented in a summarised form. The detailed holdings of the Management and Supervisory Board are shown in the Directors Dealings section. Addiko Bank AG does not guarantee the accuracy or completeness of the text and graph.

Latest status published on <https://www.addiko.com/shareholder-structure/>

Overview of Addiko

- ✓ Fully licensed bank with HQ in Austria, focused 100% on Central and South-Eastern Europe
- ✓ Addiko Bank AG is regulated by the Austrian Financial Market Authority (“FMA”)¹ and by the European Central Bank (“ECB”)
- ✓ Pan-regional platform focused on growth in Consumer and SME lending
- ✓ Listed on the Vienna Stock exchange on 12 July 2019 (19.5m shares)

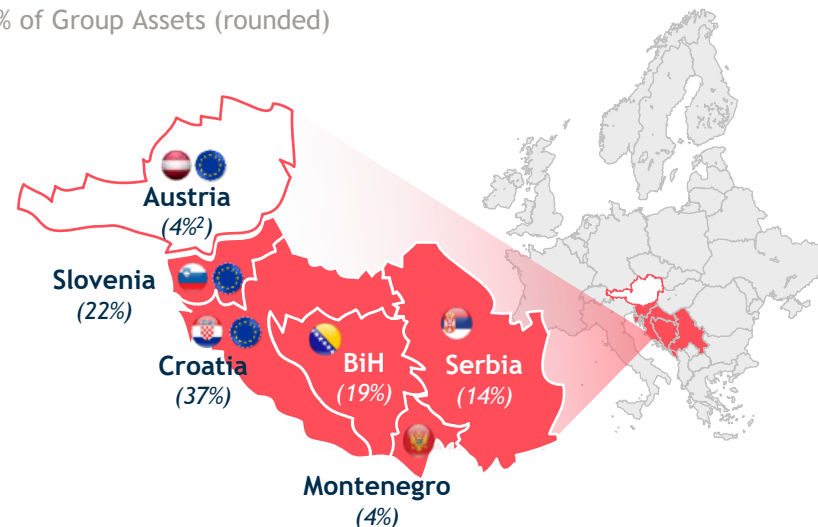
Repositioned as a focused CSEE specialist lender

Consumer

SME

Operating as one region - one bank

2025, % of Group Assets (rounded)



2025

~0.9m
Customers

154
Branches

€6.4b
Total Assets

63%-37%
EU vs.
EU accession
asset split³

€3.6b
Loans and
Advances

€5.3b
Customer
Deposits

€899m
Equity

BB
Long-Term IDR
issued by Fitch

¹ Finanzmarktaufsicht Österreich.

² Includes total assets from Holding (€1,066m) and consolidation/recon. effects of (-€830m).








³ EU is calculated based on sum of total assets from Slovenia, Croatia and Holding (incl. consolidation). EU accession is calculated based on sum of total assets from Bosnia & Herzegovina, Serbia and Montenegro.

ESG in Addiko - It is the little things that count



Vision	Carbon footprint reduction	Committed to the good	Making ESG work through good governance
Mission	Addiko helps its employees and customers to become more climate neutral	Addiko supports social equality on all levels	Sound principles of governance in Addiko's DNA
16 Initiatives	Lower exposure in high-carbon sectors	Secure employment	Corporate Culture
	Reduction of GHG emissions	Working time	Protection of Whistleblowers
	Electromobility	Work-life balance	Supplier ESG risk assessment
	Renewable energy	Gender equality	Membership in associations
	Green partnerships	Training & skills development	
		Financial literacy	
		Supporting communities	








GDP forecasts (% real growth)

	2024	2025E Base	2026E Base	2027E Base	Δ last year's view	
					Δ 2025	Δ 2026
 Slovenia	1.7%	0.5%	2.2%	2.2%	-1.7%	-0.4%
 Croatia	3.9%	3.0%	2.8%	2.7%	+0.3%	-0.2%
 Serbia	3.9%	2.0%	3.5%	4.0%	-1.6%	-0.1%
 Bosnia & Herzegovina	2.5%	2.3%	2.8%	3.2%	-0.5%	-0.2%
 Montenegro	3.2%	3.4%	3.4%	3.2%	-0.3%	-0.1%
 Romania	0.8%	0.8%	1.2%	2.0%	-1.7%	-1.8%
 Euro Area	0.9%	0.9%	1.4%	1.5%	-0.5%	-0.2%

Deposit Facility Rate (in bp, yearly \emptyset)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025	Δ 2026
 Euro Area	373	226	200	200	-57	0

CPI (% per year)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025	Δ 2026
 Slovenia	2.0%	2.8%	2.0%	2.0%	-0.5%	-0.2%
 Croatia	4.0%	3.7%	2.9%	2.8%	+0.8%	+0.4%
 Serbia	4.8%	4.5%	4.0%	3.5%	+1.0%	+1.2%
 Bosnia & Herzegovina	1.7%	3.3%	2.4%	1.8%	+1.2%	-0.1%
 Montenegro	3.6%	4.0%	3.6%	3.0%	+1.0%	+1.1%
 Romania	5.8%	7.2%	6.5%	5.0%	+3.2%	+3.0%
 Euro Area	2.4%	2.1%	1.9%	1.9%	-0.1%	-0.1%

Source: The Vienna Institute for International Economic Studies (wiiw) as of October 2025.

✓ **Liquid balance sheet**
- LCR ratio: 304% (YE24: 363%)

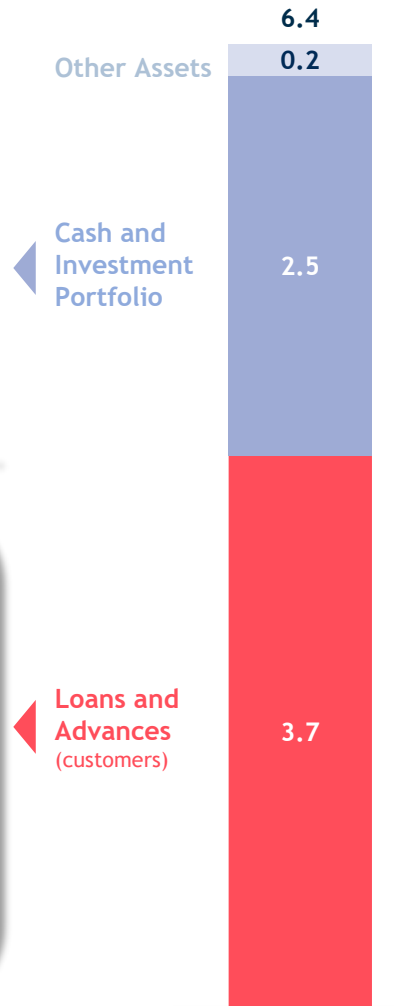
✓ **Liquid assets**
- €1.06b of cash (147bp on avg.)
- €1.48b of investment portfolio (283bp on avg.)

✓ **Substantially de-risked asset base**
- NPE ratio: 1.8% (YE24: 2.0%)
- NPE ratio (on balance) : 2.5% (YE24: 2.9%)

✓ **Solid provision coverage levels**
- 81.7% NPE coverage ratio (YE24: 80.0%)
- 102.9% incl. collateral (YE24: 103.5%)

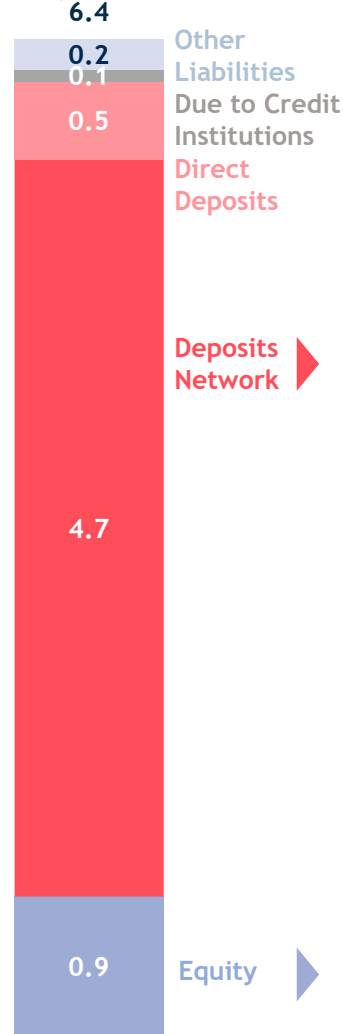
Assets

YE25, €b



Liabilities and Equity

YE25, €b



✓ **Strong deposit base**
- Loan-deposit ratio (customer): 70.0% (YE24: 66.3%)

✓ **Funding surplus¹: c. €1.6b**

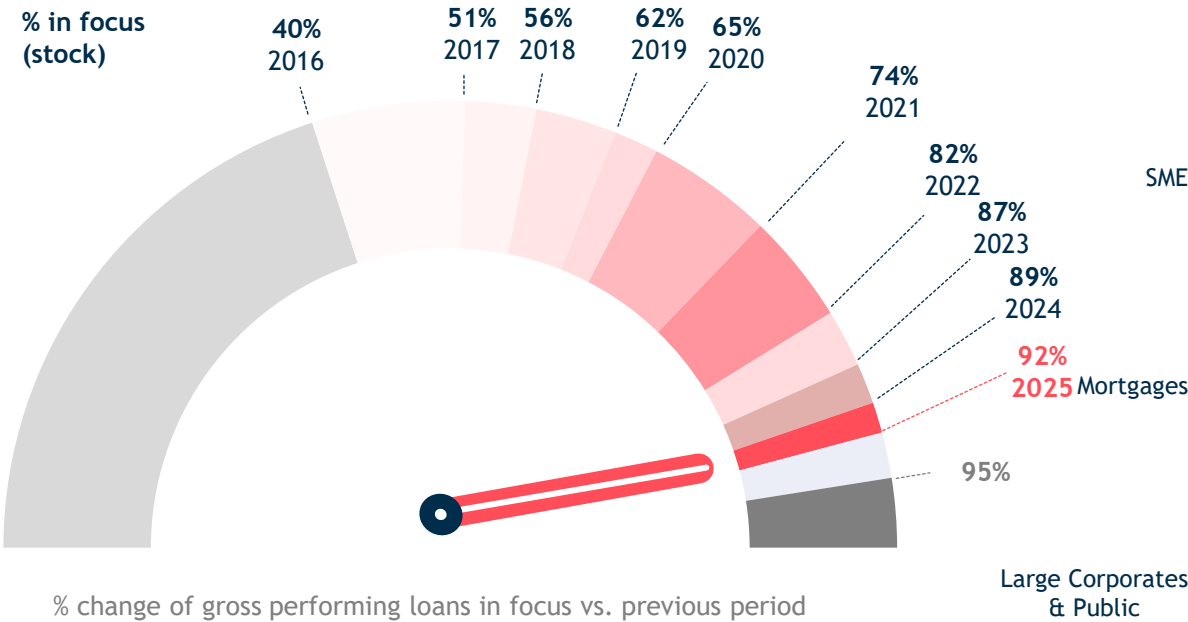
✓ **Robust capital base**
- 22.4% CET1 ratio (YE24: 22.0%)

✓ **Capital position further strengthened in 2025**
through profit generation and OCI effects, fully offsetting CRR3-driven RWA increases

¹ Calculated as difference between deposits of customers and loans and advances to customers.

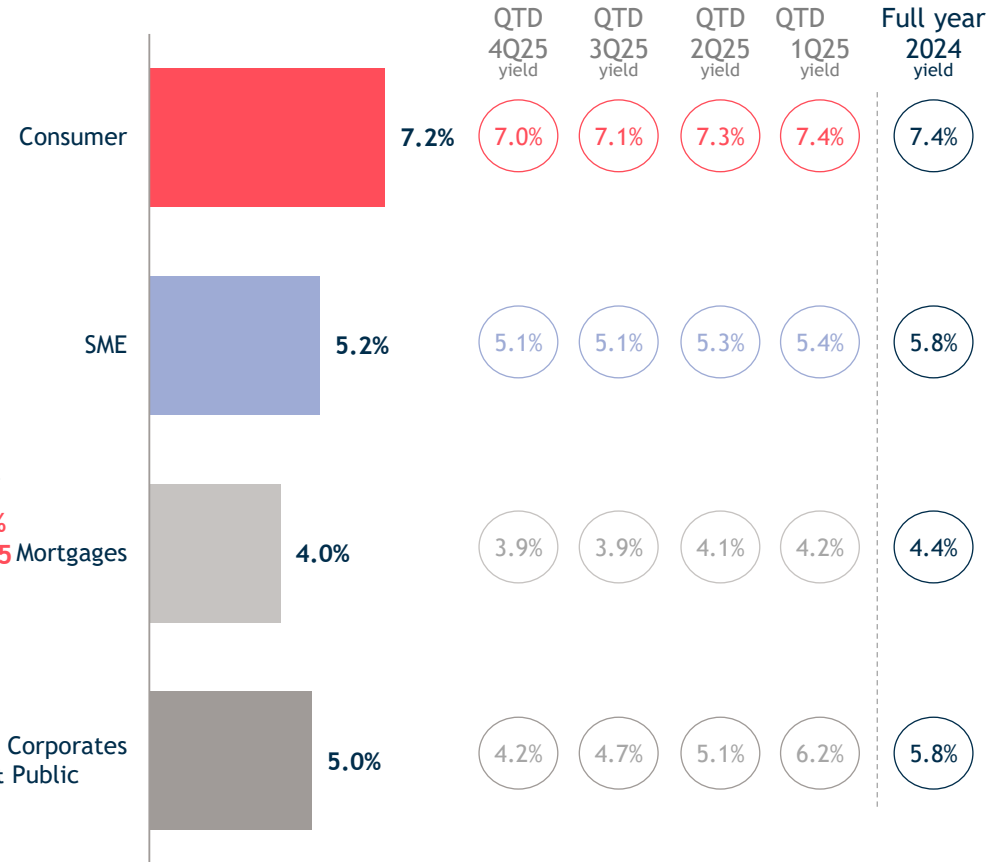
Gross performing loans in focus segments

Gross loans of focus segments as % of total gross performing loans



Gross yield by segment¹

2025 YTD



- Shift to focus continues trend reaching 92% at YE25
- Focus yield at 6.41% in 2025 YTD reflecting a reduction of 34bp YoY - thus significantly less than the overall interest rate decline in 2025

¹ The gross yield is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.

Business Update

Consumer

- Strong new business delivered (+20% YoY) with premium pricing
- Good NCI growth (+12% YoY driven by accounts & packages, cards & bancassurance)
- Rolled out new POS business BiH & Serbia
- E2E digital lending solutions without human intervention launched in all key countries
- Launched newly designed mobile app with payments

SME

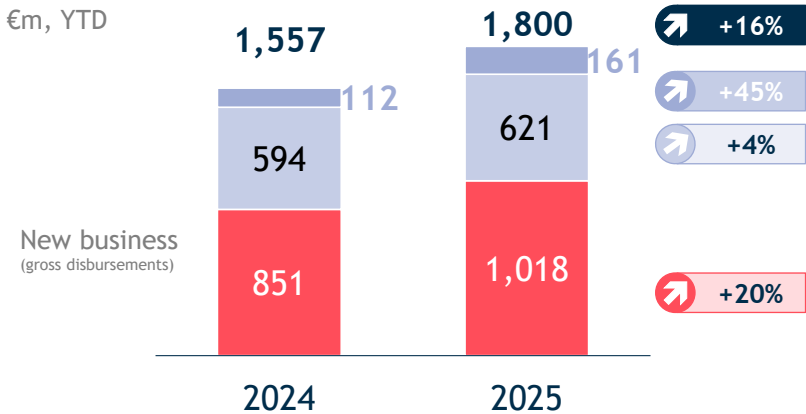
- SME delivered good new business growth 11% YOY
- Serbia delivered solid (+43% YOY) new business turnaround
- Re entered investment loans
- Launched digital application to process higher ticket size loans

2026 Priorities

- Advancing Addiko's brand perception
- Focus on mitigating regulatory restrictions
- Drive growth in Romania
- Grow BNPL & launch Croatia partnership business
- Expand revenue pools through few driven new products & customer engagement
- Secured SME loans to drive growth
- Focus on AI to enhance business & automation
- Dynamic pricing

Improving dynamics YoY

€m, YTD



Consumer
New business yield

7.9%

7.0%

-96bp

SME
New business yield

5.9%

5.0%

-97bp

Focus yield¹

6.8%

6.4%

-34bp

Share of
Partnerships in
consumer gross
disbursements

12%

12%

Consumer gross
disbursements
via partnerships

106

121

+14%

Partnerships/
Locations

503/
1,037

505/
1,095


Consumer Micro & Small SME Medium SME


¹ Focus yield equals the gross yield of focus segments and is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.





- We will turn Addiko into leading CSEE specialist bank for Consumer & SME customers
- We are focused and offer the best digital products to challenge universal banks
- We will accelerate the bank's transformation and generate value for our shareholders
- We offer better personal customer service than pure online banks

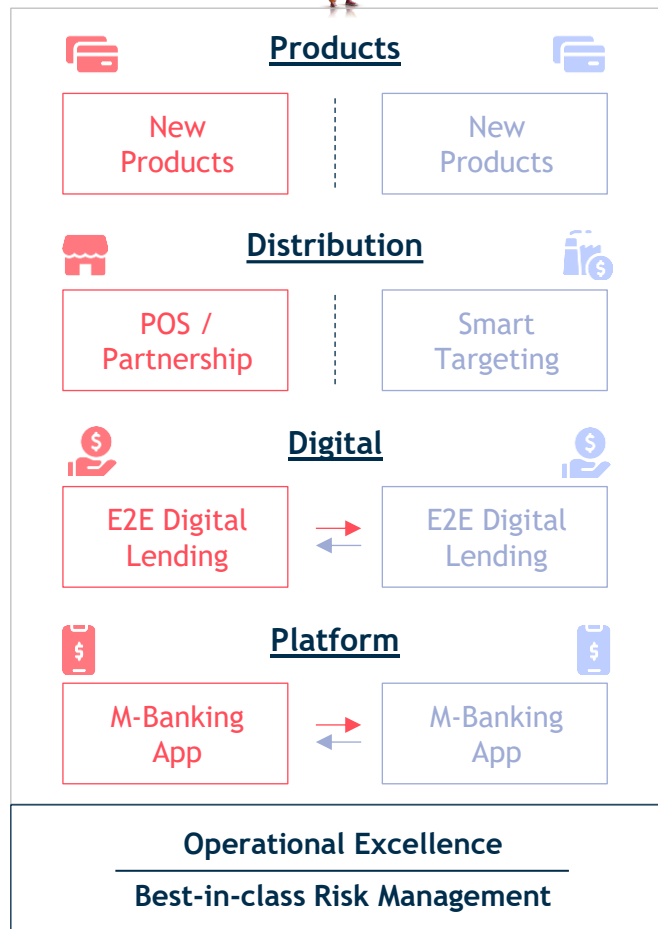
Consumer (Mid-Term)

 Focus on less capital-intensive new products (packages, cards) driving fees

 Embedded finance - Expansion to new industries with >30% of new business with higher interest rates & cross selling

 E2E digital lending replacing 10-20% branch business adding convenience to digital customer


 Better engaging mobile banking / cash-in & payment solutions driving better share of wallet




SME (Mid-Term)

 Building SME ecosystems of new products

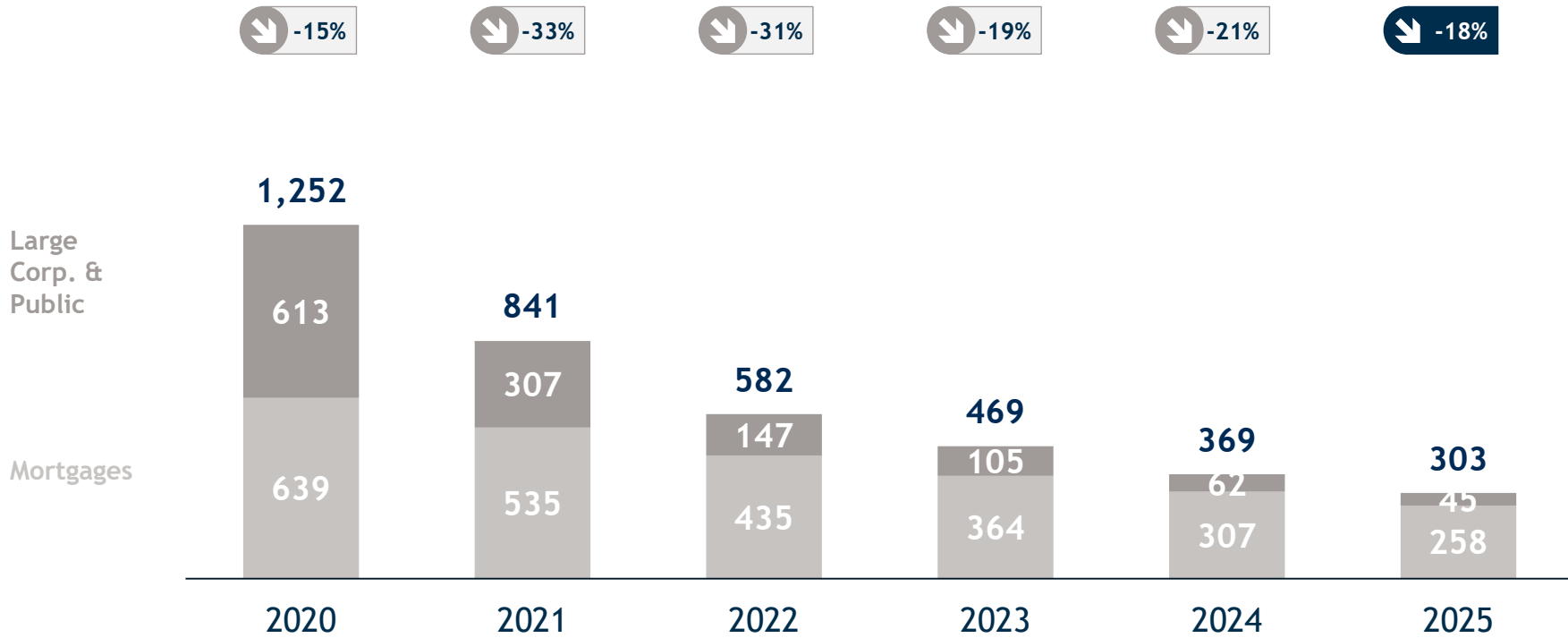
 Enhanced SME targeting through focus on data, efficiency and leveraging the unique selling proposition of fast loans

 Fastest lending solutions also available online to increase online channel distribution to 70%

 Better mobile banking application offering engaging propositions tailored to diverse SME products

Non-Focus portfolio development

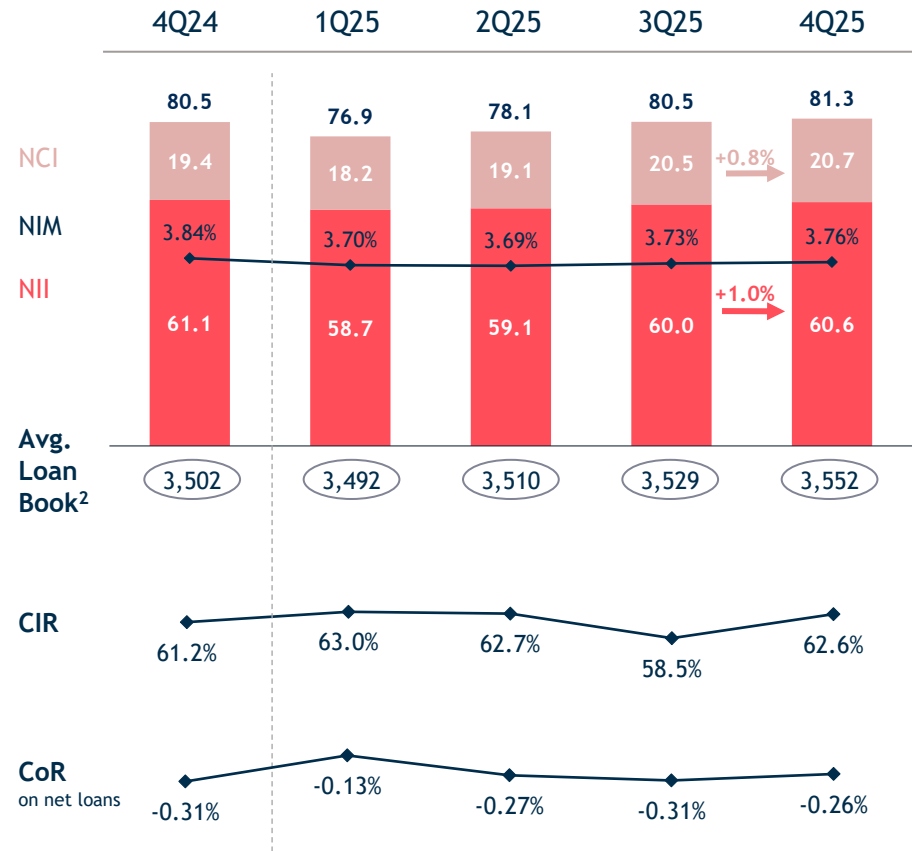
Mortgages, Large Corp. & Public Fin. gross performing loans (€m)



Financial Performance 2025

YTD, €m

	YE24	YoY
Net interest income	238.4	(242.9) (-1.8%)
Net fee & commission income	78.5	(73.0) (+7.6%)
Net banking income	316.9	(315.8) (+0.3%)
Net result on financial instruments	1.8	(1.2) (+55.4%)
Other operating result	-13.5	(-12.3) (+9.6%)
General administrative expenses	-195.4	(-192.4) (+1.6%)
Operating result ¹	109.8	(112.3) (-2.3%)
Other result	-14.6	(-15.8) (-8.1%)
Expected credit loss expenses	-35.2	(-36.0) (-2.5%)
Tax on income	-16.0	(-15.0) (6.7%)
Result after tax	44.0	(45.4) (-3.0%)



- **NII down 1.8% YoY** primarily due to the repricing of the variable-rate back book (14% of the portfolio) and lower income from national bank deposits following four 25bp rate cuts (100bp in total) since January 2025
- **NCI up by 7.6% YoY** primarily driven by bancassurance, accounts & account packages, and card transactions - including €3.5m non-recurring items from the bancassurance channel in 2025
- **General administrative expenses (OPEX)** increased to €195.4m, reflecting wage indexation and inflation
- **YE25 CIR at 61.7%, QTD CIR at 62.6%** influenced by seasonal 4Q25 bookings

¹ Operating result before impairments and provisions. ² Based on daily average.

Key financials

P&L

in €m

	YTD			QTD		
	4Q25 (YTD)	4Q24 (YTD)	+/- PY	4Q25 (QTD)	3Q25 (QTD)	+/- PQ
Net interest income	238.4	242.9	-1.8%	60.6	60.0	1.0%
Net fee and commission income	78.5	73.0	7.6%	20.7	20.5	0.8%
Net banking income	316.9	315.8	0.3%	81.3	80.5	0.9%
Other income ¹	-11.6	-11.1	-4.7%	-3.5	-2.1	-63.3%
Operating income	305.2	304.7	0.2%	77.8	78.4	-0.8%
General administrative expenses	-195.4	-192.4	-1.6%	-50.9	-47.1	-7.9%
1 Operating result²	109.8	112.3	-2.3%	26.9	31.2	-13.9%
2 Other result	-14.6	-15.8	8.1%	-4.0	-5.7	28.6%
Expected credit loss expenses ³	-35.2	-36.0	2.5%	-9.6	-11.1	13.3%
Result before tax	60.1	60.4	-0.6%	13.2	14.5	-8.6%
3 Result after tax	44.0	45.4	-3.0%	8.7	11.3	-22.6%

Balance Sheet

in €m	4Q25 (YTD)	4Q24 (YTD)	+/- PY	+/- PQ
Total assets	6,420	6,409	0.2%	0.4%
Loans and advances to customers	3,677	3,506	4.9%	2.5%
o/w gross performing loans	3,668	3,506	4.6%	2.5%
Customer deposits	5,253	5,290	-0.7%	0.0%
Shareholders' equity	898	840	7.0%	2.9%

Key Ratios

	4Q25 (YTD)	4Q24 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	372	387	-15	1
Cost/income ratio	61.7%	60.9%	0.8%	-1.1%
NPE Ratio (GE based)	1.8%	2.0%	-0.3%	-0.2%
NPE Ratio (on-balance loans)	2.5%	2.9%	-0.4%	-0.4%
Cost of risk (net loans)	-0.96%	-1.03%	0.1%	-0.55%
Loan-deposit ratio (customer)	70.0%	66.3%	3.7%	1.7%
RoATE	5.2%	5.7%	-0.5%	-0.6%
4 CET1 ratio/ Total capital ratio	22.4%	22.0%	0.3%	1.1%

¹ Includes net result on financial instruments and other operating result. ² Operating result before impairments and provisions.

³ Expected credit loss expenses on financial assets.

1 Operating result down 2.3% YoY to €109.8m:

- **Net interest income down 1.8% YoY** following four 25bp rate cuts (100bp in total) and variable-rate loan repricing, partly offset by growth in Consumer interest income (+6.3% YoY) and lower interest expenses
- **Net fee and commission income up 7.6%** driven by bancassurance, accounts & packages, and card transactions - including €3.5m non-recurring items
- **Gen. admin. expenses (OPEX) up 1.6%** reflecting gradual cost adjustments following elevated inflation (operationally up 3.2% excluding €3.0m extraordinary advisory costs related to take-over offers in 2024)

2 Other result of €-14.6m mainly reflects additional provisions for legacy CHF loan litigation and fee-related claims

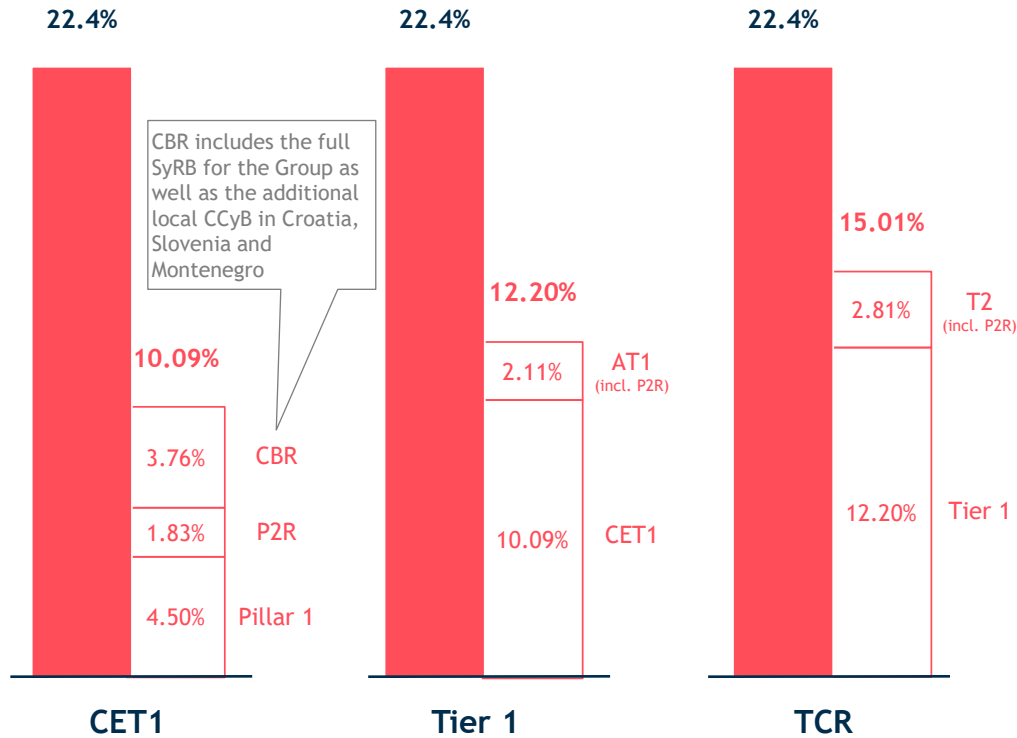
3 Result after tax of €44.0m with EPS of €2.28 (2024: €2.35)

4 CET1 ratio under CRR3 at a string 22.4% comfortably above requirements & guidance



RoATE at 5.2% (YE24: 5.7%)
Average tangible equity at €842m (YE24: €796m)

Capital requirements as of 2025 (excluding P2G)



P2R
(for 2026)

Combined
Buffer
Requirement
(CBR)

- **P2R:** a 25bp increase to 3.50% applies for the year 2026
- At least 56.25% of the P2R must be met with CET1 capital, and at least 75% with Tier 1 capital

- **Systemic Risk Buffer:** set at 0.50%
- **Local Countercyclical Buffers:**
 - Slovenia: 0.5% as of 12/23; 1.0% as of 01/25
 - Montenegro: 0.5% as of 04/25; 1.0% as of 01/26
 - Serbia: from 0% to 0.5% as of 12/26
 - Croatia: 1.5% as of 06/24; 2.0% as of 01/27
 - Local countercyclical buffers partially impact Group CBR

	YE24	YE25	YE26
Capital Conservation Buffer	2.50%	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.64%	0.76%	0.86%
Systemic Risk Buffer (SyRB)	0.50%	0.50%	0.50%
Total	3.64%	3.76%	3.86%

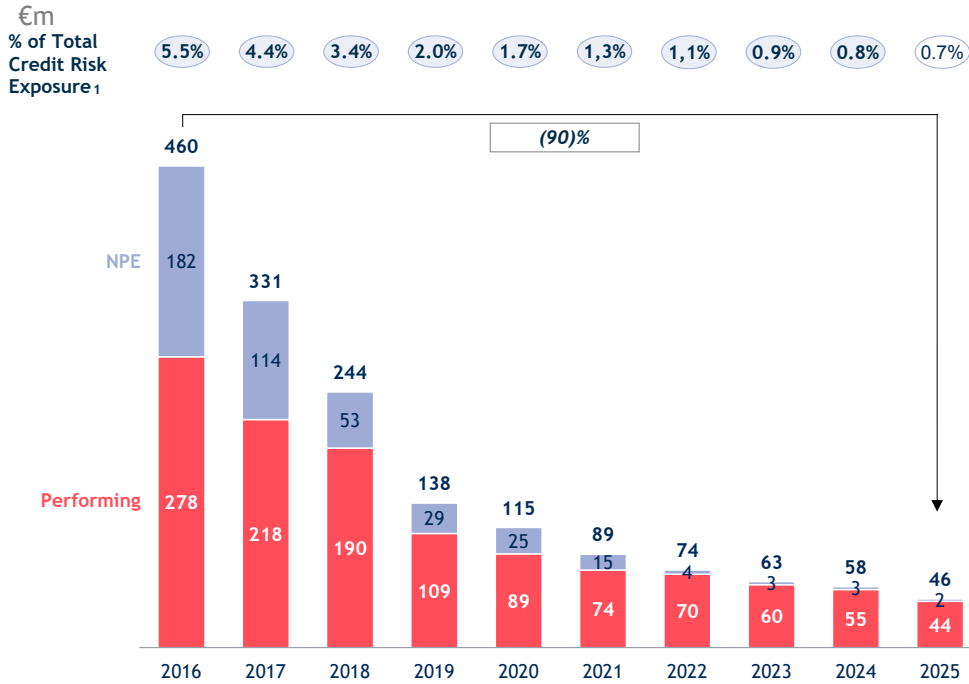
■ CET1 / TCR Addiko, as of YE25

□ Regulatory requirements as of YE25 (based on SREP valid in 2025)

P2G
(for 2026)

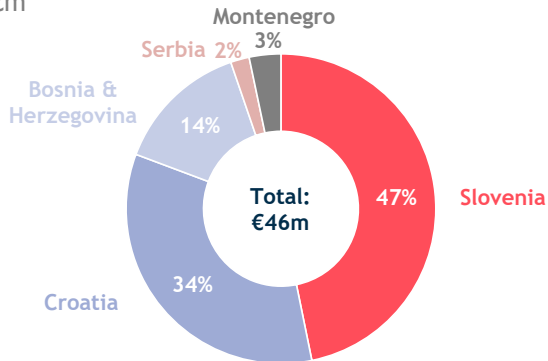
- **P2G:** unchanged at 3.00%
- To be fully met with CET1 and applicable across all capital stacks

CHF portfolio overview



CHF credit risk exposure by countries (performing)

2025 YTD, €m



¹ Calculated as total CHF credit risk exposure divided by total credit risk exposure of Addiko Group

CHF status across countries



Slovenia

- **2022:** multiple CHF-related legislative initiatives were rejected as unconstitutional and contrary to EU law; a draft CHF law adopted in 02/2022 (est. worst-case impact €100-110m) was suspended in 03/2022 and declared unconstitutional in 12/2022
- **2023-2024:** the Supreme Court (supported by the Constitutional Court) initially tightened CHF case law, retroactively raising pre-contractual information requirements, followed by a potential softening in its 03/2024 ruling
- **2025:** the Supreme Court referred restitution-related questions to the CJEU and confirmed interim injunctions suspending CHF loan performance during litigation; consumer-protective judicial stance persists, with no new legislative initiatives



Croatia

- **2015-2020:** the Conversion Law (09/2015) established a mandatory conversion framework; the Supreme Court (SC) confirmed FX and interest clauses as null and void, while conversion annexes were upheld, preventing further claims by converted borrowers
- **2022-2023:** following the CJEU (05/2022), CHF loans were deemed outside the Consumer Protection Directive, due to the balancing effect of the Conversion Law; a non-binding SC opinion on penalty interest was blocked, and FX claims became time-barred after 14 June 2023
- **2024-2025:** Supreme Court rulings in 2024 favoured banks, confirming that no additional payments for converted loans and continued validity of CHF agreements; no material new Supreme Court rulings in 2025, with lower-court application still evolving



Serbia

- **04/2019:** a dedicated CHF Conversion Law was enacted, providing a comprehensive resolution framework
- **Post-2019:** the law enabled broad conversion and settlement, significantly reducing litigation and residual CHF exposure in the banking sector
- **2020-2025:** no material legislative or Supreme Court developments impacting CHF loans; the legal framework is considered stable, with limited residual risk



Bosnia & Herzegovina

- **2017-2020:** A draft CHF Conversion Law was rejected in favour of a voluntary settlement offer; subsequent legislative initiatives were withdrawn
- **2021:** the draft law was reintroduced for parliamentary consideration, subject to extensive documentation requirements, but no legislative outcome followed
- **2021-2025:** the Bosnian CHF Association confirmed that no CHF law was needed, as almost 91% of loans were settled; no material developments since, indicating limited residual risk



Montenegro

- **2015-2016:** a CHF Conversion Law was enacted and later amended, establishing a statutory conversion framework. Post-conversion litigation: Courts declared CHF clauses invalid but did not award compensation, as borrowers were entitled to convert, significantly reducing amounts in dispute
- **2023-2025:** a Constitutional Court ruling on litigation costs did not alter the substantive framework; no further material judicial or legislative developments, indicating limited residual risk

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VIENNA, 2026

Contact

investor.relations@addiko.com

Addiko Group’s Investor Relations website <https://www.addiko.com/investor-relations/> contains further information, including financial and other information for investors.

About Addiko Group

Addiko Group is a specialist banking group focusing on providing banking products and services to Consumer and Small and Medium-sized Enterprises (SME) in Central and South-Eastern Europe (CSEE). The Group consists of Addiko Bank AG, the fully-licensed Austrian parent bank registered in Vienna, Austria, listed on the Vienna Stock Exchange and supervised by the Austrian Financial Market Authority and the European Central Bank, as well as six subsidiary banks, registered, licensed and operating in five CSEE countries: Croatia, Slovenia, Bosnia & Herzegovina (where it operates via two banks), Serbia and Montenegro. Through its six subsidiary banks, Addiko Group services as of 31 December 2025 approximately 0.9 million customers in CSEE using a well-dispersed network of 154 branches and modern digital banking channels.

Based on its strategy, Addiko Group has repositioned itself as a specialist Consumer and SME banking group with a focus on growing its Consumer and SME lending activities as well as payment services (its “focus areas”). It offers unsecured personal loan products for Consumers and working capital loans for its SME customers and is largely funded by retail deposits.