Public Disclosure Report 1H26

pursuant to Part Eight
of the Capital Requirements Regulation (CRR)

There is no moving forward
without looking back.

Addiko Bank

Public Disclosure Report 1H26

1. Template EU KM1 – Key Metrics Template

30.06.2026 – in EUR

	30.06.2026	31.12.2025	30.06.2025
Available own funds (amounts)			
1. Common Equity Tier 1 (CET1) capital	852,317,665.92	870,892,729.73	822,489,793.87
2. Tier 1 capital	852,317,665.92	870,892,729.73	822,489,793.87
3. Total capital	852,317,665.92	870,892,729.73	822,489,793.87
Risk-weighted exposure amounts			
4. Total risk-weighted exposure amount	4,006,052,678.41	3,891,675,189.97	3,865,093,510.09
4a. Total risk exposure pre-floor	4,006,052,678.41	3,891,675,189.97	3,865,093,510.09
Capital ratios (as a percentage of risk-weighted exposure amount)			
5. Common Equity Tier 1 ratio (%)	21.2757%	22.3784%	21.2799%
5b. Common Equity Tier 1 ratio considering unfloored TREA (%)	21.2757%	22.3784%	21.2799%
6. Tier 1 ratio (%)	21.2757%	22.3784%	21.2799%
6b. Tier 1 ratio considering unfloored TREA (%)	21.2757%	22.3784%	21.2799%
7. Total capital ratio (%)	21.2757%	22.3784%	21.2799%
7b. Total capital ratio considering unfloored TREA (%)	21.2757%	22.3784%	21.2799%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)			
EU 7d. Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.5000%	3.2500%	3.2500%
EU 7e. of which: to be made up of CET1 capital (percentage points)	1.9688%	1.8281%	1.8281%
EU 7f. of which: to be made up of Tier 1 capital (percentage points)	2.6250%	2.4375%	2.4375%
EU 7g. Total SREP own funds requirements (%)	11.5000%	11.2500%	11.2500%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8. Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%
EU 8a. Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%
9. Institution specific countercyclical capital buffer (%)	0.7627%	0.7606%	0.7753%
EU 9a. Systemic risk buffer (%)	0.5000%	0.5000%	0.5000%
10. Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%
EU 10a. Other Systemically Important Institution buffer	0.0000%	0.0000%	0.0000%
11. Combined buffer requirement (%)	3.7627%	3.7606%	3.7753%
EU 11a. Overall capital requirements (%)	15.2627%	15.0106%	15.0253%
12. CET1 available after meeting the total SREP own funds requirements (%)	9.7757%	11.1284%	10.0299%
Leverage ratio			
13. Leverage ratio total exposure measure	6,783,042,969.22	6,700,109,462.64	6,726,218,554.66
14. Leverage ratio	12.5654%	12.9982%	12.2281%
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)			
EU 14a. Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%	0.0000%
EU 14b. of which: to be made up of CET1 capital (percentage points)	0.0000%	0.0000%	0.0000%
EU 14c. Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d. Leverage ratio buffer requirement (%)	0.0000%	0.0000%	0.0000%
EU 14e. Overall leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%
Liquidity Coverage Ratio			
15. Total high-quality liquid assets (HQLA) (Weighted value -average)	1,983,422,665.24	2,096,779,778.79	2,092,813,089.15
EU 16a. Cash outflows - Total weighted value	829,933,565.04	788,008,428.92	795,704,377.59
EU 16b. Cash inflows - Total weighted value	219,674,673.55	239,327,766.96	257,981,916.99
16. Total net cash outflows (adjusted value)	610,258,891.48	548,680,661.96	537,722,460.60
17. Liquidity coverage ratio (%)	329.5464%	385.0176%	390.2654%
Net Stable Funding Ratio			
18. Total available stable funding	5,311,335,593.19	5,269,767,651.29	5,210,524,257.62
19. Total required stable funding	3,008,208,974.81	2,944,260,094.32	3,008,939,195.53
20. NSFR ratio (%)	176.5614%	178.9844%	173.1681%

2. Statement of all Legal Representatives

The Management Board of Addiko Bank AG confirms, to the best of its knowledge, that the disclosures required under Part Eight of Regulation (EU) No 575/2013 have been prepared in accordance with the applicable formal policies, internal processes, systems and controls.

Vienna, 11. August 2026
Addiko Bank AG

MANAGEMENT BOARD

Herbert Juranek m.p.
Chairman of the Management Board

Edgar Flaggl m.p. Member of the Management Board	Tadej Krašovec m.p. Member of the Management Board	Ganesh Krishnamoorthi m.p. Member of the Management Board