



1H25 Results Presentation

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13 August 2025

Addiko Bank





Earnings & Asset Quality

- 1H25 net profit at €24.0m (-6% vs 1H24's €25.5m) 2Q25 at €9.5m (1Q25: €14.5m)
- Return on average Tangible Equity at 5.8% (1H24: 6.6%), earnings per share €1.25
- Operating result slightly decreased YoY to €51.6m (1H24: €54.0m) due to significantly lower rate environment and increased administrative costs reflecting inflation adjustments
- NPE volume at €143m (YE24: €145m) with NPE ratio (on-balance loans) stable at 2.9% (YE24: 2.9%), and an NPE coverage of 80.8% (YE24: 80.0%)
- Cost of Risk on net loans at 0.4% or €14.4m (1H24: €15.5m)

Business Development

- Growth in active customer base at 4% YoY
- Continued strong growth in Consumer lending while SME lending below expectations
- NII down 2.4% YoY, with the increase of the consumer business neutralised by the lower income from variable back book and national bank deposits
- NCI up 5.6% YoY on the back of sales performance
- Net banking income stable despite significantly lower rate environment

Funding, Liquidity & Capital

- Funding situation remained solid: Deposits at €5.3b, LDR at 68% and LCR >400%
- TCR ratio (Basel IV) at strong 21.3% - all in CET1 (YE24: 22.0%, Basel III)
- No change in stance of ECB regarding dividend payments (remains suspended)
- Draft SREP: P2R increase of 25bp (from 3.25% to 3.50%), P2G unchanged at 3.00%

ESG

- ESG Action Plan on track: All initiatives progressing as planned

Outlook
2025
adjusted

Income & Business		Risk & Liquidity		Profitability	
▶ Loan Growth ¹	>6% CAGR 2024-2026 ⓘ	▶ CoR ³	ca.1.3%	▶ RoATE ⁵	>4.5% ⓘ
▶ NIM ²	>3.6%	▶ NPE Ratio ⁴	<3% as guiding principle	▶ DPS ⁶	ca. 50% of net profit
▶ NBI ²	Flat ⓘ	▶ TCR	>18.35% subject to yearly SREP		
▶ OPEX	<€196m	▶ LDR	<80% Ramp-up		



Additional
Information

- **Loan Growth**
 - Consumer demand remains strong, with overall loan growth CAGR projected, limited by SME segment and new regulatory lending restrictions (prev. 7%)
- **NBI**
 - ECB rate cuts (average deposit facility rate c. 64bp below plan) and lower loan volumes lead to a flat NBI outlook for the year (prev. ca. 2%)
- **RoATE**
 - Regulatory changes, reduced SME activity, and lower rate environment (prev. ca. 6%)

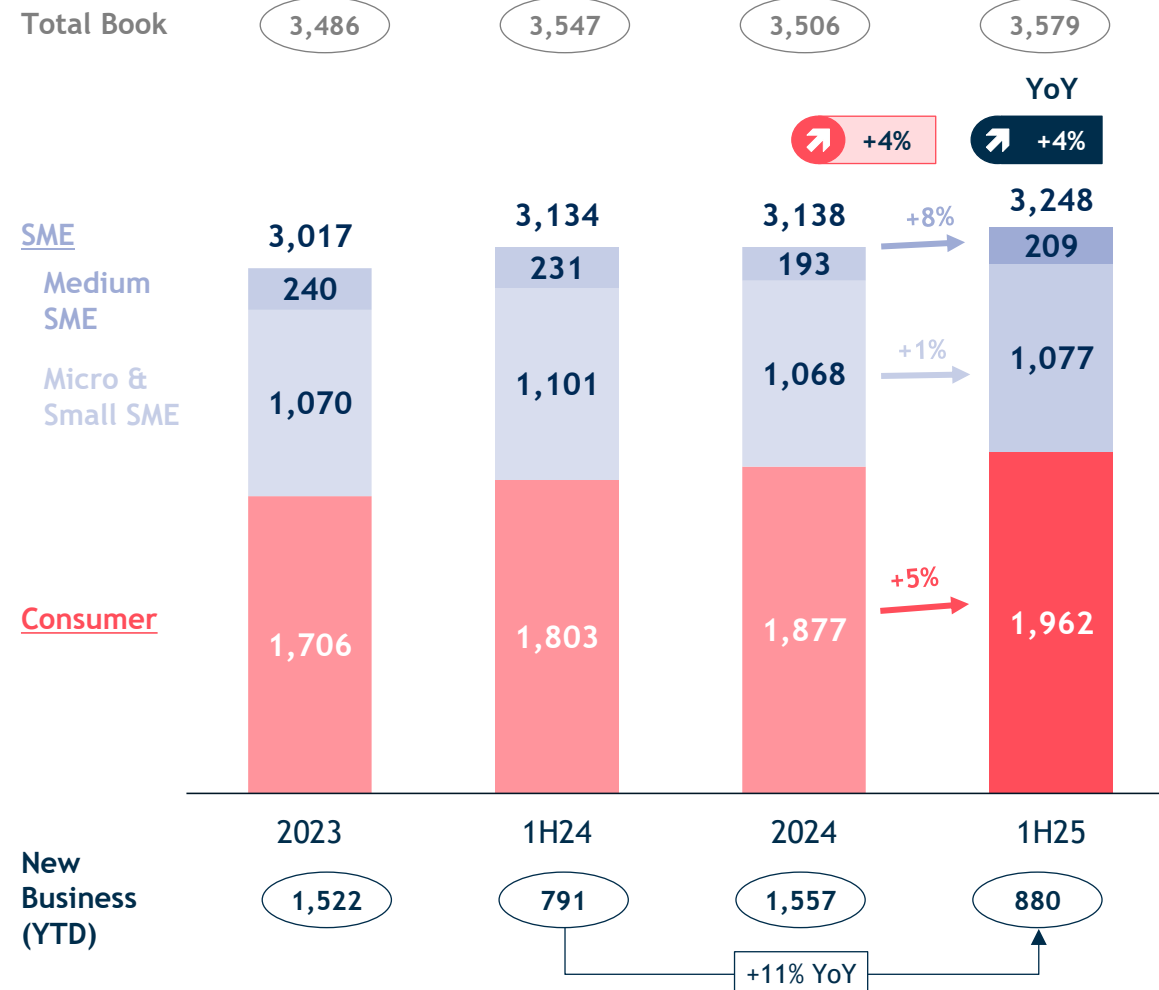
2026
Guidance

The previous guidance for 2026 is under review and will be updated together with the disclosure of the YE25 result on the back of the updated business plan

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 a pull-to-par effect of the majority of negative fair value reserves in FVTOCI. ⁶ In line with dividend policy, subject to ECB recommendation and AGM decision (currently suspended).

Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) up 2% since YE24 (up 1% YoY)
- **+4% YoY growth in focus book** (+5% YoY excluding medium SME)
- **New business generation up 11% YoY**
 - Consumer up 15% YoY
 - SME up 7% YoY
- **New business yields** at 7.3% in Consumer and 5.1% in SME
- **Focus book** comprises 91% of gross performing loans, generating a yield of 6.5%
 - Consumer book **grew by 9% YoY**
 - SME book decreased by 3% YoY, with large ticket medium SMEs down by 10% YoY and Micro & Small SME book down by 2% 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**

Business Update

Consumer

- Solid new business delivered (+15% YoY) with premium pricing (7.3%)
- NCI growth (+8.5% YoY driven by bancassurance, accounts & packages and cards)
- Launched fully digital e2e (no human interventions) process in Slovenia, Croatia, Romania & Postman digital lending process in BiH
- Branch digitalisations to improve time to cash

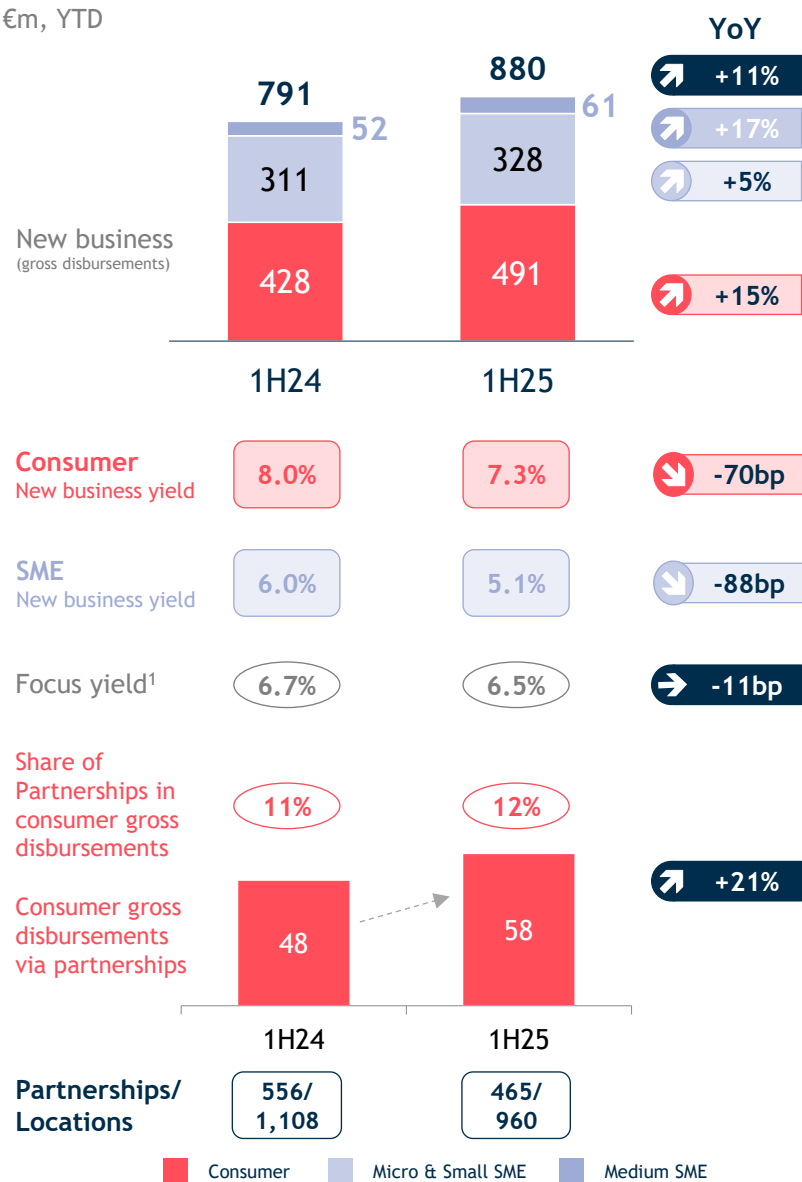
SME

- New business growth 7% YoY with premium pricing
- Price adjustments in new rate environment
- Serbian business showing momentum with new team
- Growth in new channels: Partnership, Digital & Telesales gaining traction

2025
Priorities

- Advancing Addiko’s brand perception with e2e story
- Drive e2e (no human) digital lending to success
- Grow BNPL & launch Croatia partnership business
- Expand revenue pools through new products & customer engagement & drive growth in Romania
- Launching secured SME fast loans to drive growth
- Focus on AI to enhance business
- Reignite SME business in Serbia

Improving dynamics YoY



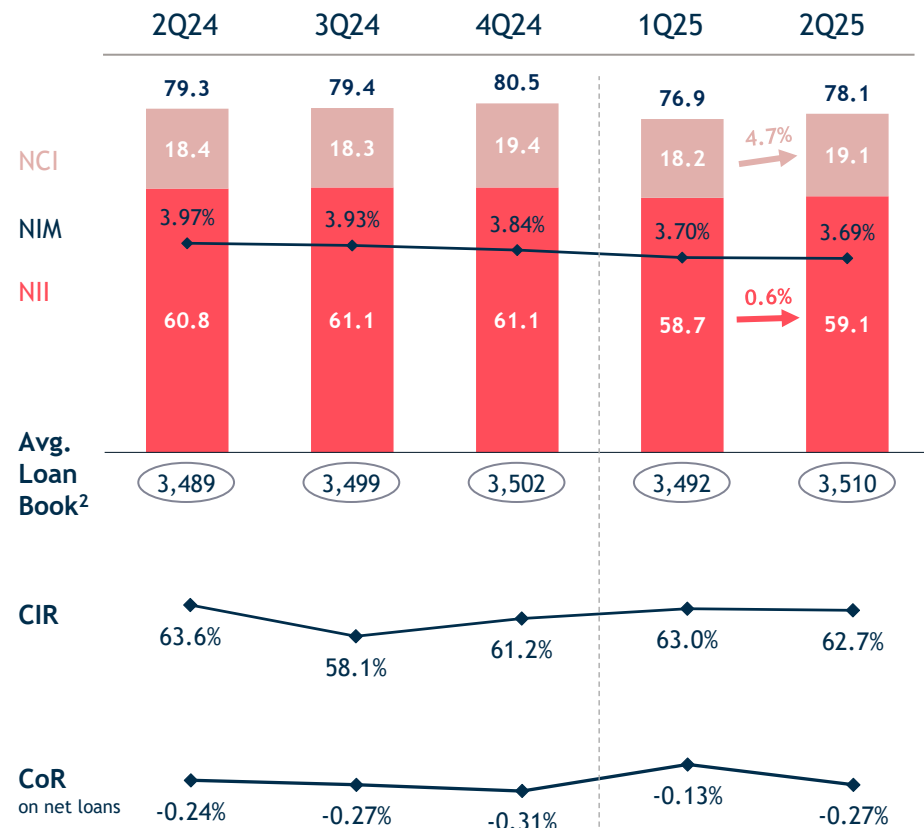
¹ Focus yield equals the gross yield of focus segments and is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.
ADDIKO BANK AG



Financial Performance 1H25

YTD, €m

		1H24	YoY
Net interest income	117.8	120.6	-2.4%
Net fee & commission income	37.3	35.3	+5.6%
Net banking income	155.0	155.9	-0.6%
Net result on financial instruments	0.8	0.5	+67.4%
Other operating result	-6.8	-5.4	+26.3%
General administrative expenses	-97.4	-97.0	+0.4%
Operating result¹	51.6	54.0	-4.4%
Other result	-4.9	-5.5	-11.5%
Expected credit loss expenses	-14.4	-15.5	-6.9%
Tax on income	-8.4	-7.6	+9.8%
Result after tax	24.0	25.5	-5.7%



- **NII down by 2.4% YoY** with strong 8.4% interest income increase in the Consumer segment, which partially offset the negative impact of the lower interest curve on the variable back book and lower income from national bank deposits
- **NCI up by 5.6%** driven by bancassurance, accounts & packages and card business
- **General administrative expenses (OPEX)** up mainly due to wage increases during 2024 (full effect in 2025); prior-year figures included €2.9m extraordinary advisory costs related to takeover offers
- **YTD CIR at 62.8% (+0.6pp YoY)** with QTD CIR at 62.7%

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

Capital development

% CET1/TCR, YTD, RWA in €m

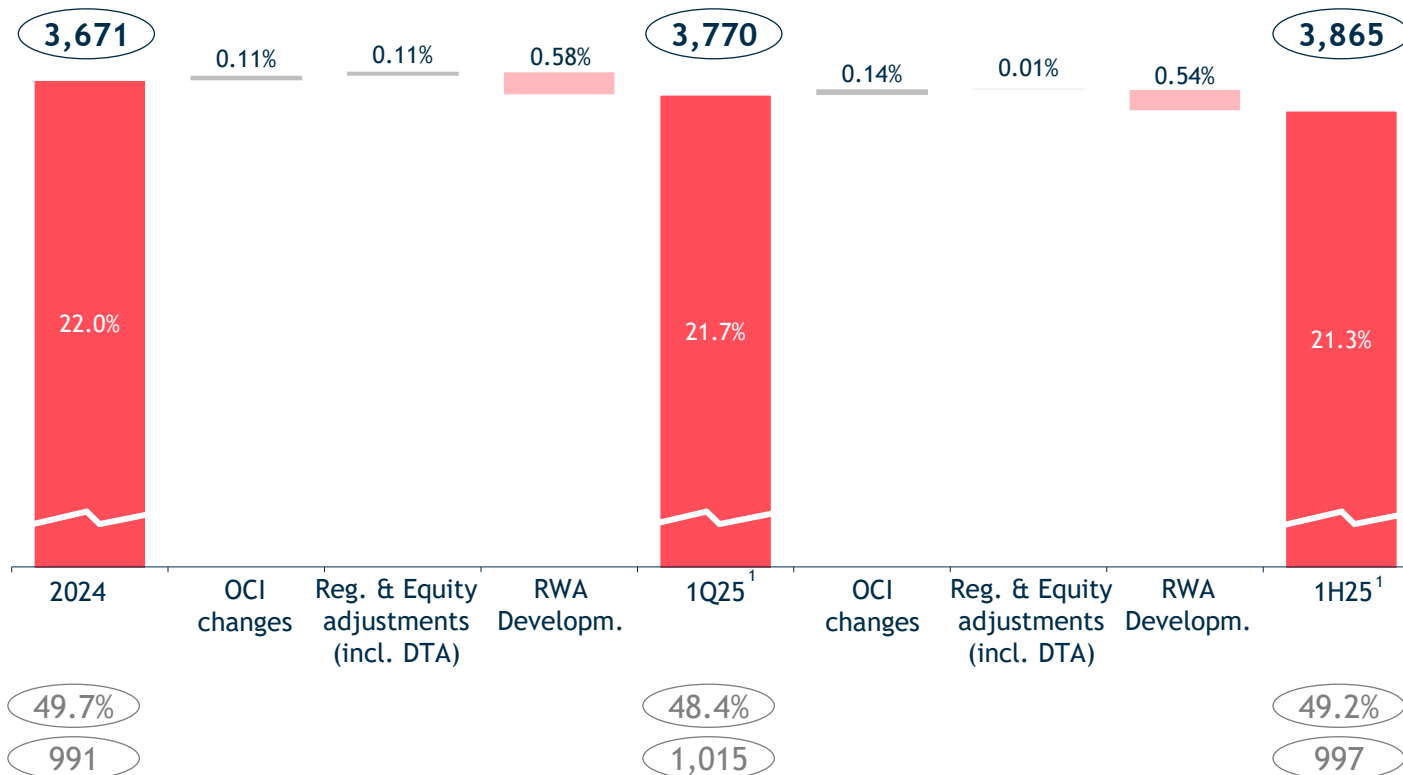
Addiko Group
RWA

CET1/
TCR

Addiko Bank AG (Holding)

CET1/TCR

RWA



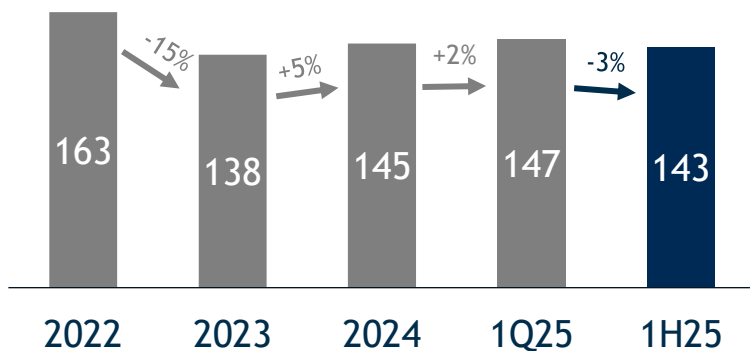
- **Based on Basel IV calculations, the CET1 ratio stood at 21.3% (YE24: 22.0% Basel III)**
- The CET1 includes the audited profit after tax from the year 2024 as, in compliance with the ECB recommendation, Addiko Bank AG did not distribute a dividend for the business year 2024
- **Overall RWA growth** reflects changes in risk-weighting requirements under Basel IV, as well as a new interpretation of an EBA guideline on structural FX (EBA Q&A published in 2Q25). Addiko is planning to submit a request to the ECB for waiver (expected RWA reduction of ca. €63m)
- **DRAFT SREP for 2026:** Slight change expected for the year 2026 (P2R up by 25bp to 3.50%, P2G unchanged at 3.00%)

¹ Excluding accrued interim profit.

NPE volume¹ & ratio development

€m, YTD

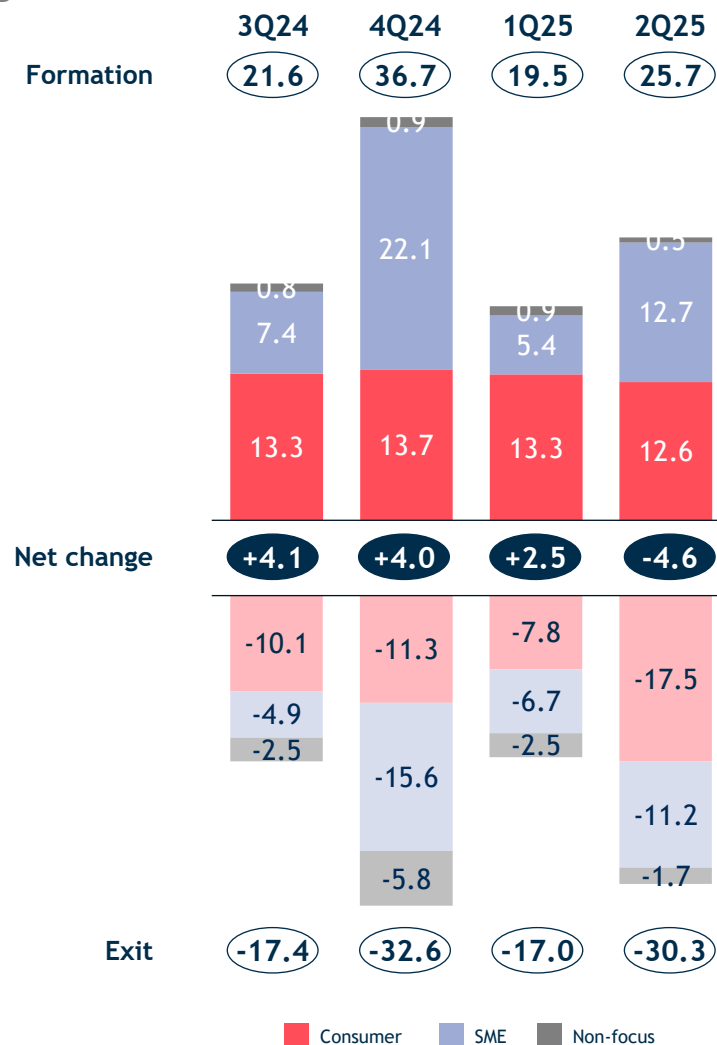
NPE ratio (on-balance loans) ²	3.3%	2.8%	2.9%	3.0%	2.9%
NPE ratio (GE based) ³	2.4%	2.0%	2.0%	2.1%	2.0%



- **NPE decrease in 2Q25** driven by repayments, recoveries to performing, and batch and individual NPE portfolio sales
- **1H25 NPE ratio at 2.9%** (on-balance loans)
- Short-term NPE initiative introduced to increase dynamics of NPE portfolio reduction

Quarterly NPE formation & exit

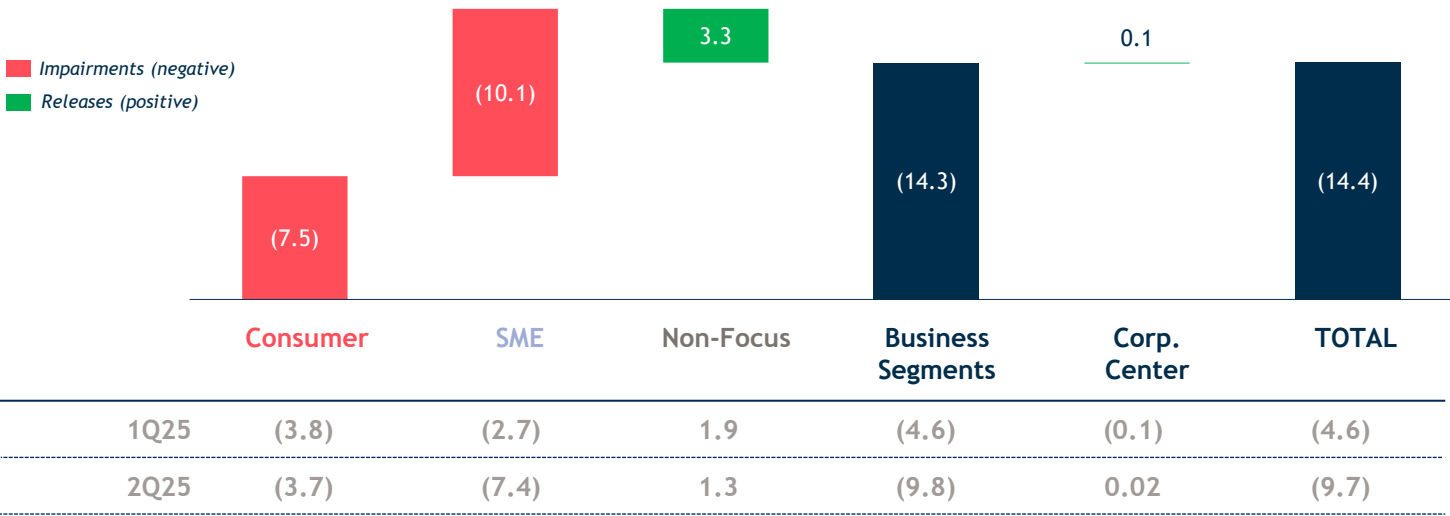
€m, QTD



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.

Expected credit loss expenses on financial assets

1H25 YTD, €m, positive number for release



- 1H25 expected credit loss expenses of €14.4m resulting in -0.40% cost of risk (on net loans):
 - Consumer: -0.4%
 - SME: -0.8%
 - Non-Focus: +1.0%
- The development was mainly influenced by provision requirements in the Consumer portfolio as well as for larger tickets within the SME segment
- Overall post-model adjustment in ECL stock stable from €1.4m at YE24 to €1.2m to cover sub-portfolios where insufficient data is available for precise calibration of PD models

Expected credit loss expenses on financial assets by Credit Risk Exposure & Net loans (NL)

Ratio in %, quarterly figures not annualised (negative number represents impairment)

Focus areas

QTD



Group 1H25

YTD

Business Segments





1H25

Launch
Digital Lending

Objective: Validate digital lending, risk engine, and marketing effectiveness

- 1Q25 launch of Digital E2E loans functioning smoothly
- Digital Point of Sale (POS) solution with partner drives growth
- Risk engines optimized using Romania POS insights
- Risk and Fraud engines perform effectively

2H25

Start
Acceleration

360° marketing campaign to start mid-August until YE25

- Launch TV, OOH, digital integrated marketing campaigns
- Goal: Build trust and establish product positioning by generating over 7% of brand awareness

Product roadmap & expand sales channels

- Identify & develop new digital product opportunities
- Establish new distribution partnerships to scale business

Nu știi că-ți trebuie,
până îți trebuie!
Adică?!

Addiko Bank



100%
ONLINE



Outlook 2025 adjusted

Income & Business

▶ Loan Growth¹	>6% CAGR 2024-2026 prev. >7%
▶ NIM²	>3.6%
▶ NBI²	Flat prev. c. 2%
▶ OPEX	<€196m

Risk & Liquidity

▶ CoR³	c.1.3%
▶ NPE Ratio⁴	<3% as guiding principle
▶ TCR	>18.35% subject to yearly SREP
▶ LDR	<80% Ramp-up

Profitability

▶ RoATE⁵	>4.5% prev. c. 6%
▶ DPS⁶	ca. 50% of net profit

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)

Perspectives

- Global uncertainties increased significantly during the first half of 2025
- Impediments for income generation due to (new) regulation or legislation regarding underwriting criteria, interest rate caps, fee caps or free banking products
- Positive macro backdrop in the CSEE region remains
- Consumer demand remained strong, with momentum to continue solid development
- SME lending demand showing improvements, however accompanied with steeper price drops by competition
- Prudent risk approach remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth
- The previous **guidance for 2026** is under review and will be updated together with the disclosure of the YE25 result on the back of the updated business plan

Next Steps

- **3Q25 results call** scheduled for 6 November 2025 at 2pm Vienna time

¹ Gross performing loans. ² Assuming an average yearly deposit facility rate of 283bp in 2025 and 200bp in 2026. ³ On net loans. ⁴ On on-balance loans (EBA). ⁵ Assuming a higher effective tax rate of ≤25% in 2025 and 2026 due to changes of DTA in Slovenia and considering a pull-to-par effect of the majority of negative fair value reserves in FVTOCI. ⁶ In line with dividend policy, subject to ECB recommendation and AGM decision (currently suspended).





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 Flagg

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

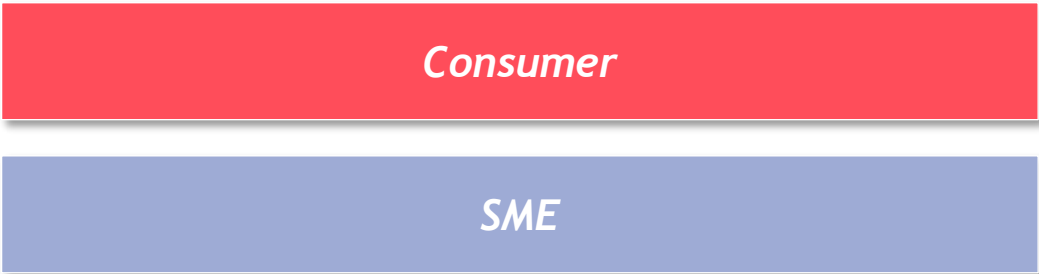
Mandate until December 2028

- ✓ 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

Overview of Addiko

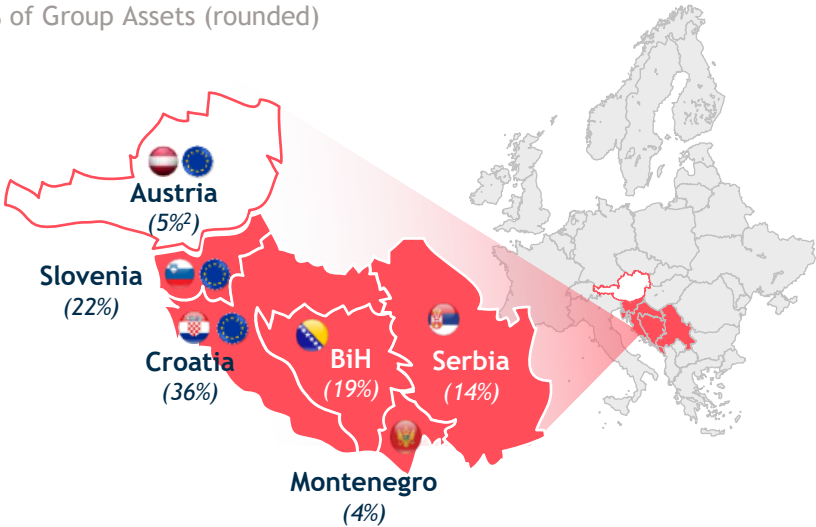
- ✓ Fully licensed bank with HQ in Austria, focused 100% on Central and South-Eastern Europe
- ✓ Addiko Bank AG is regulated by the Austrian Financial Market Authority (“FMA”)¹ and by the European Central Bank (“ECB”)
- ✓ Pan-regional platform focused on growth in Consumer and SME lending
- ✓ Listed on the Vienna Stock exchange on 12 July 2019, admitted to ATX Prime on 15 July 2019 (19.5m shares)

Repositioned as a focused CSEE specialist lender



Operating as one region - one bank

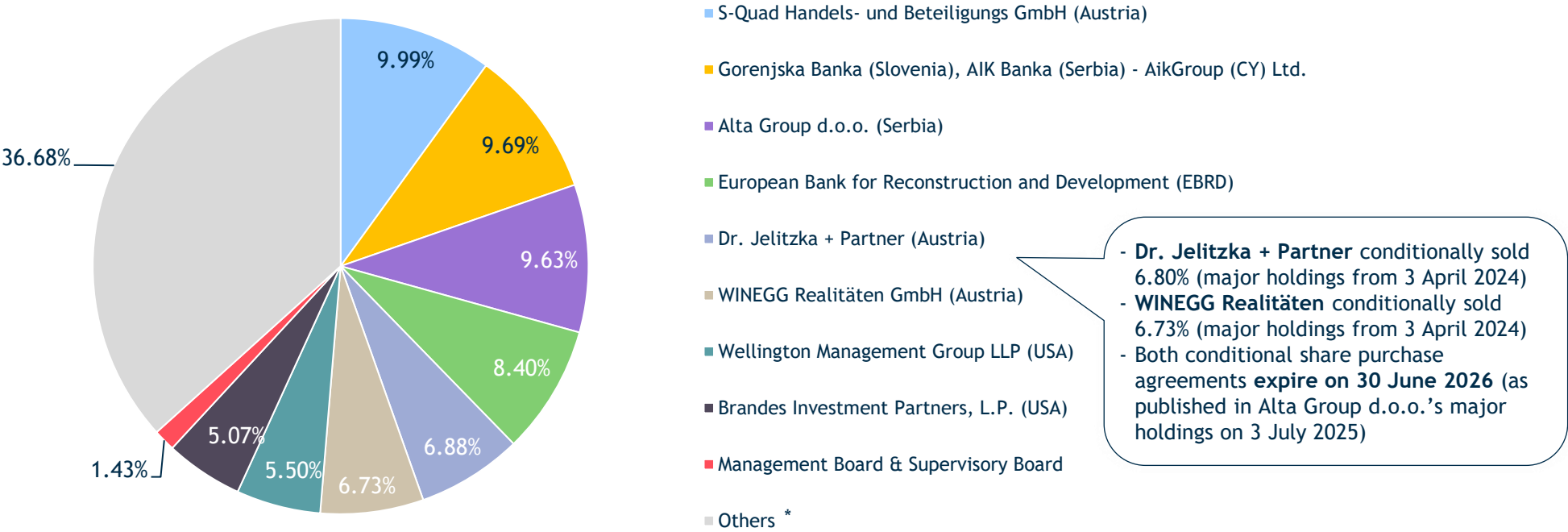
1H25, % of Group Assets (rounded)



1H25

~0.9m Customers	154 Branches	€6.4b Total Assets	63%-37% EU vs. EU accession asset split ³
€3.6b Loans and Advances	€5.3b Customer Deposits	€873m Equity	BB Long-Term IDR issued by Fitch

¹ Finanzmarktaufsicht Österreich.
² Includes total assets from Holding (€1,142m) and consolidation/recon. effects of (-€857m).
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.










**Contains own shares acquired by Addiko Bank AG through share buybacks. The Company currently holds 212,858 own shares as of 1H25.*


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/>








GDP forecasts (% , real growth)

	2024	2025E Base	2026E Base	2027E Base	Previous Forecast Δ 2025
 Slovenia	1.6%	1.8%	2.3%	2.4%	-0.4%
 Croatia	3.9%	2.8%	2.8%	2.7%	+0.1%
 Serbia	3.9%	3.0%	4.0%	4.0%	-0.6%
 Bosnia & Herzegovina	2.5%	2.4%	2.8%	3.2%	-0.5%
 Montenegro	3.0%	3.4%	3.3%	3.2%	-0.3%
 Romania	0.8%	1.2%	2.3%	3.0%	-1.3%
 Euro Area	0.4%	0.7%	1.4%	1.5%	-0.7%

Deposit Facility Rate (in bp, yearly Ø)

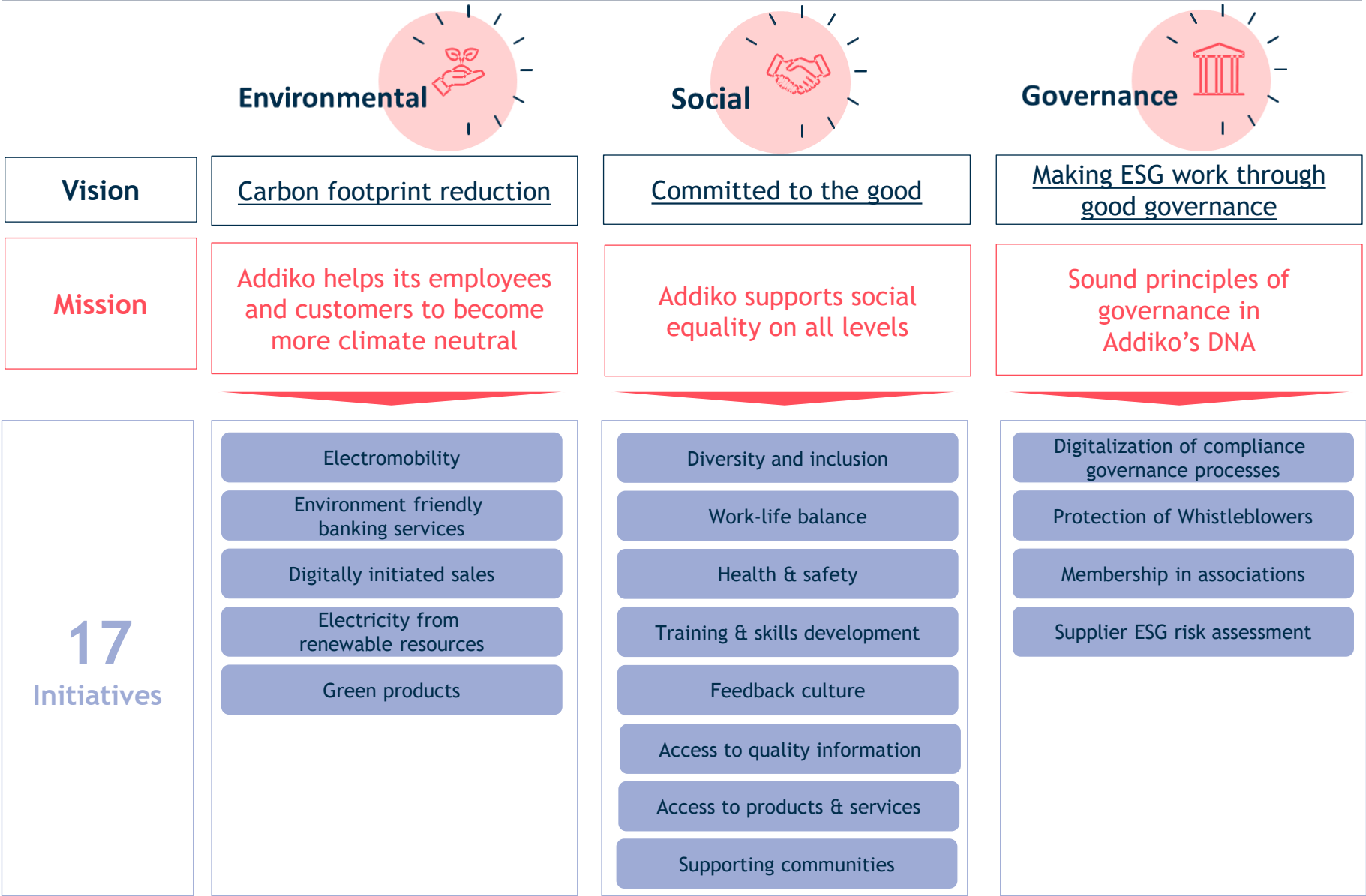
	2024	2025E Base	2026E Base	2027E Base	Δ 2025
 Euro Area	373	219	161	150	-64
Δ to previous guidance		-64	-39	-13	

CPI (% , per year)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025
 Slovenia	2.0%	2.1%	2.0%	2.0%	-0.2%
 Croatia	4.0%	3.4%	2.9%	2.8%	+0.5%
 Serbia	4.8%	4.2%	3.5%	3.0%	+0.7%
 Bosnia & Herzegovina	1.7%	2.2%	1.8%	1.8%	+0.1%
 Montenegro	3.6%	3.0%	2.5%	2.8%	0.0%
 Romania	5.8%	5.1%	4.5%	3.8%	+1.1%
 Euro Area	2.4%	2.2%	2.0%	2.0%	0.0%

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

ESG in Addiko - It is the little things that count



✓ **Liquid balance sheet**
- LCR ratio: 403% (YE24: 363%)

✓ **Liquid assets**
- €1.06b of cash (183bps on avg.)
- €1.50b of investment portfolio (278bps on avg.)

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

✓ **Solid provision coverage levels**
- 80.8% NPE coverage ratio (YE24: 80.0%)
- 103.3% incl. collateral (YE24: 103.5%)

Assets

YTD 1H25, €b



Liabilities and Equity

YTD 1H25, €b



✓ **Strong deposit base**
- Loan/deposit ratio (customer): 68.3% (YE24: 66.3%)

✓ **Funding surplus¹: c. €1.6b**

✓ **Robust capital base**
- 21.3% CET1 ratio (Basel IV)

✓ **Equity rose from €839.5m to €872.9m**
- including the 1H25 result of €24.0m and
- the positive development in the other comprehensive income of €9.4m

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

Vision



- 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



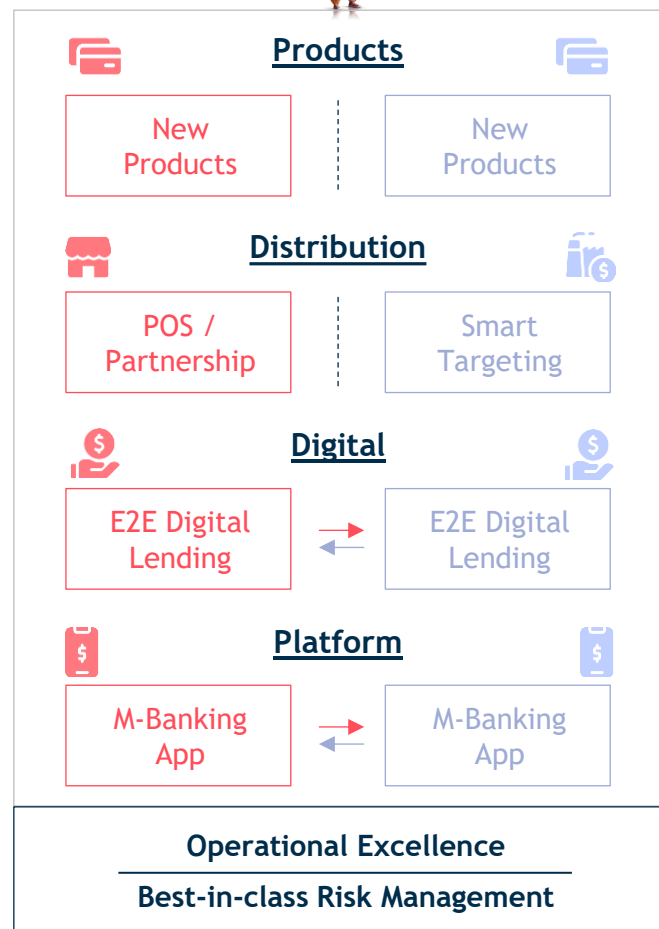
Embedded finance - Expansion to new industries with >30% of new business with higher interest rates & cross selling



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



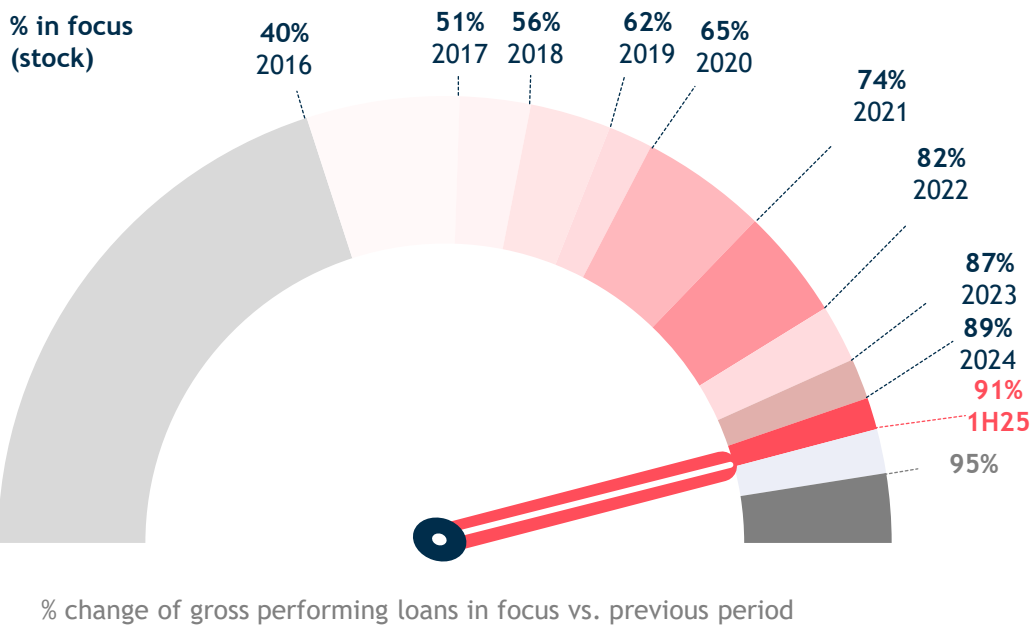
Fastest lending solutions also available online to increase online channel distribution to 70%



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

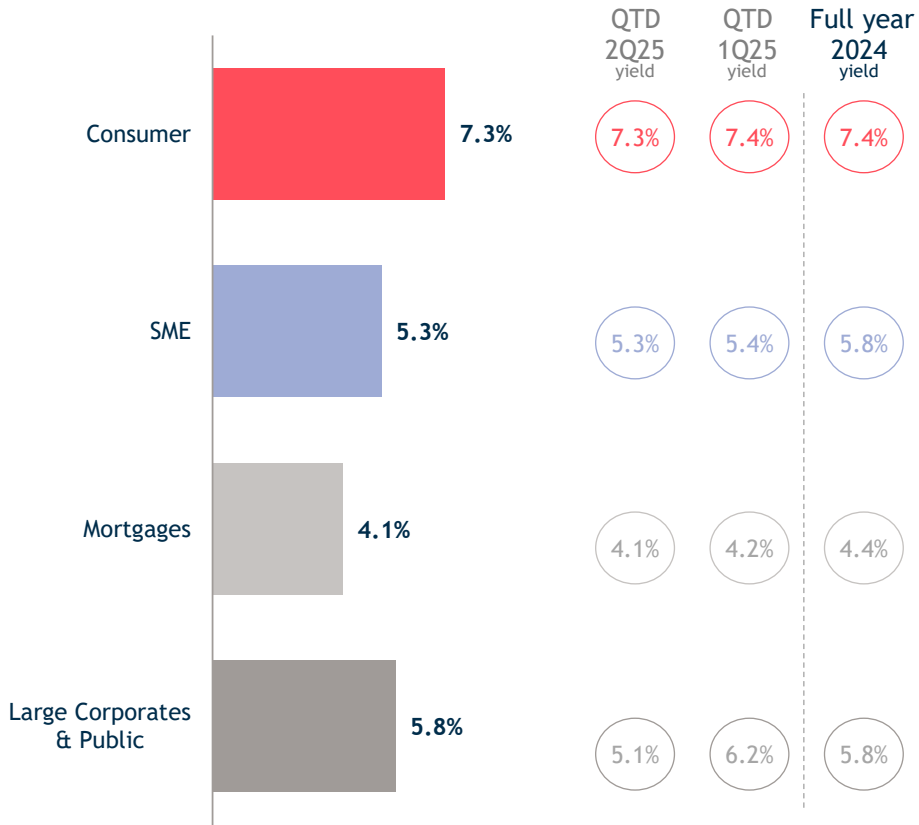
Gross performing loans in focus segments

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



Gross yield by segment¹

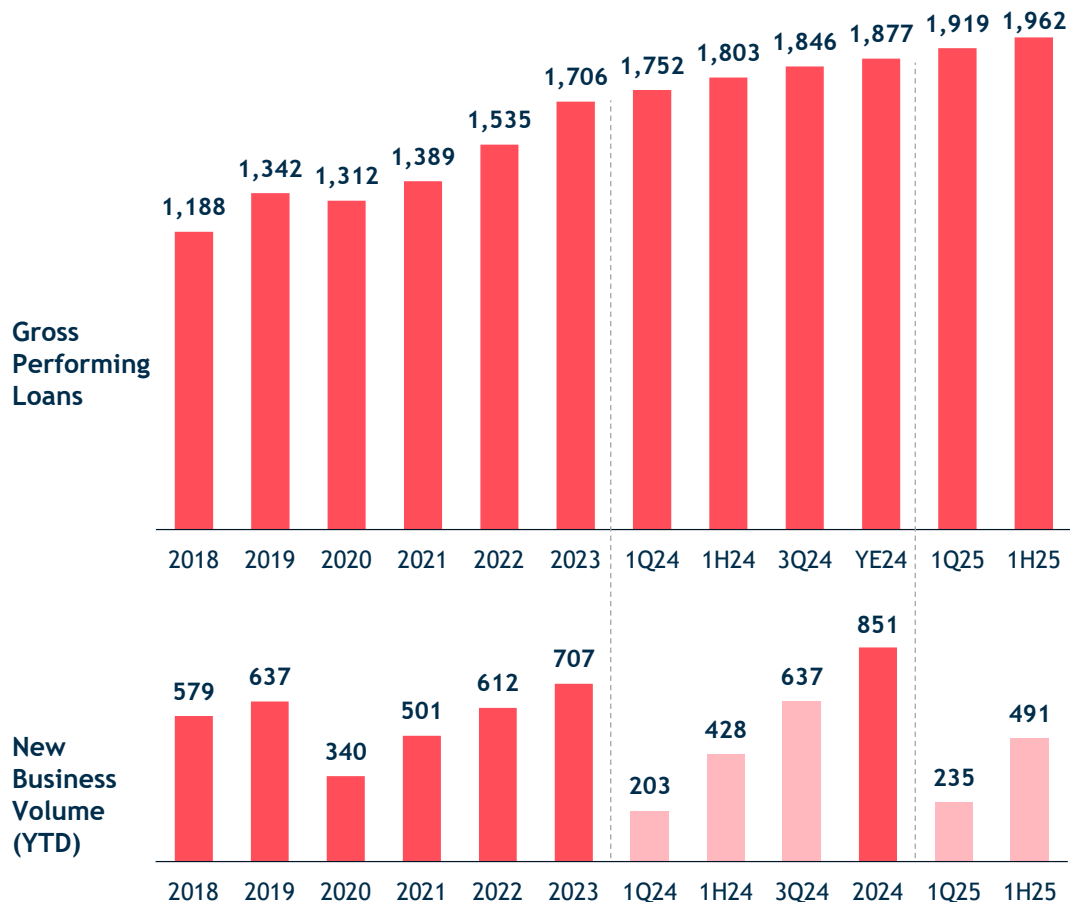
1H25 YTD



- **Shift to focus continued** reaching 91% at 1H25
- **Focus yield** maintained at 6.5% (-11bp YoY) in 1H25 despite eight rate cuts implemented by ECB since June 2024 (each 25bp) totalling a reduction of 2.0%

Consumer (Micro shifted to SME as of 1Q21)

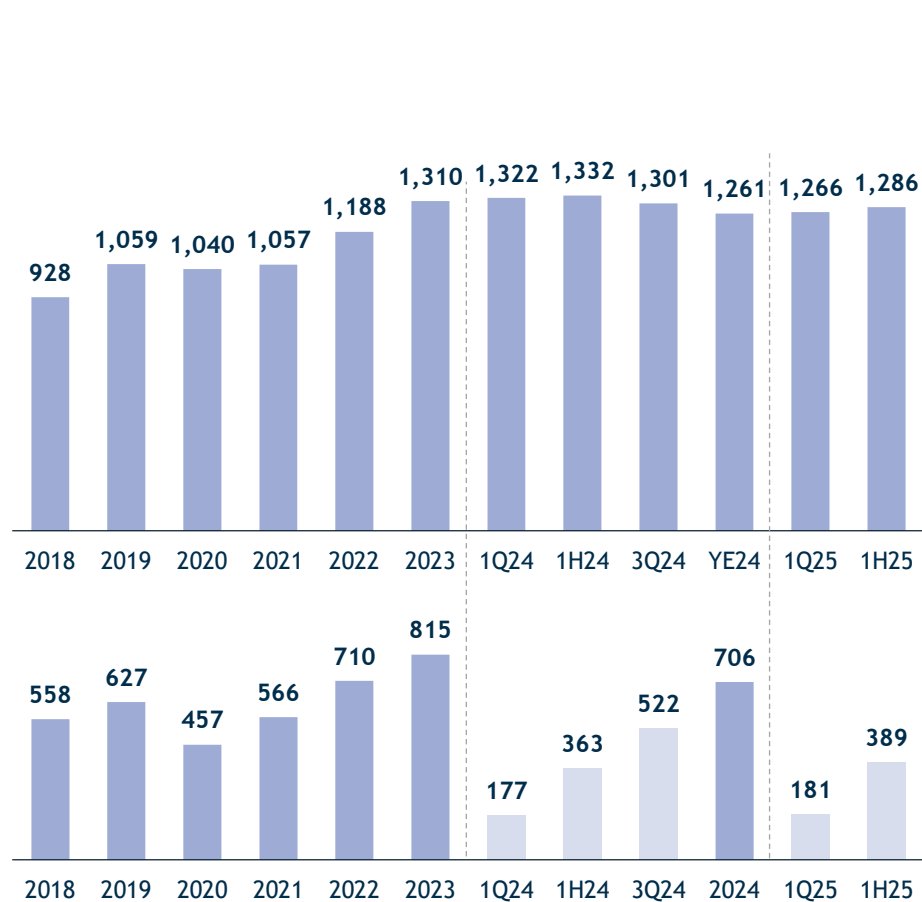
€m, YTD



- Gross performing loans up 9% YoY
- New business up by 15% YoY

SME

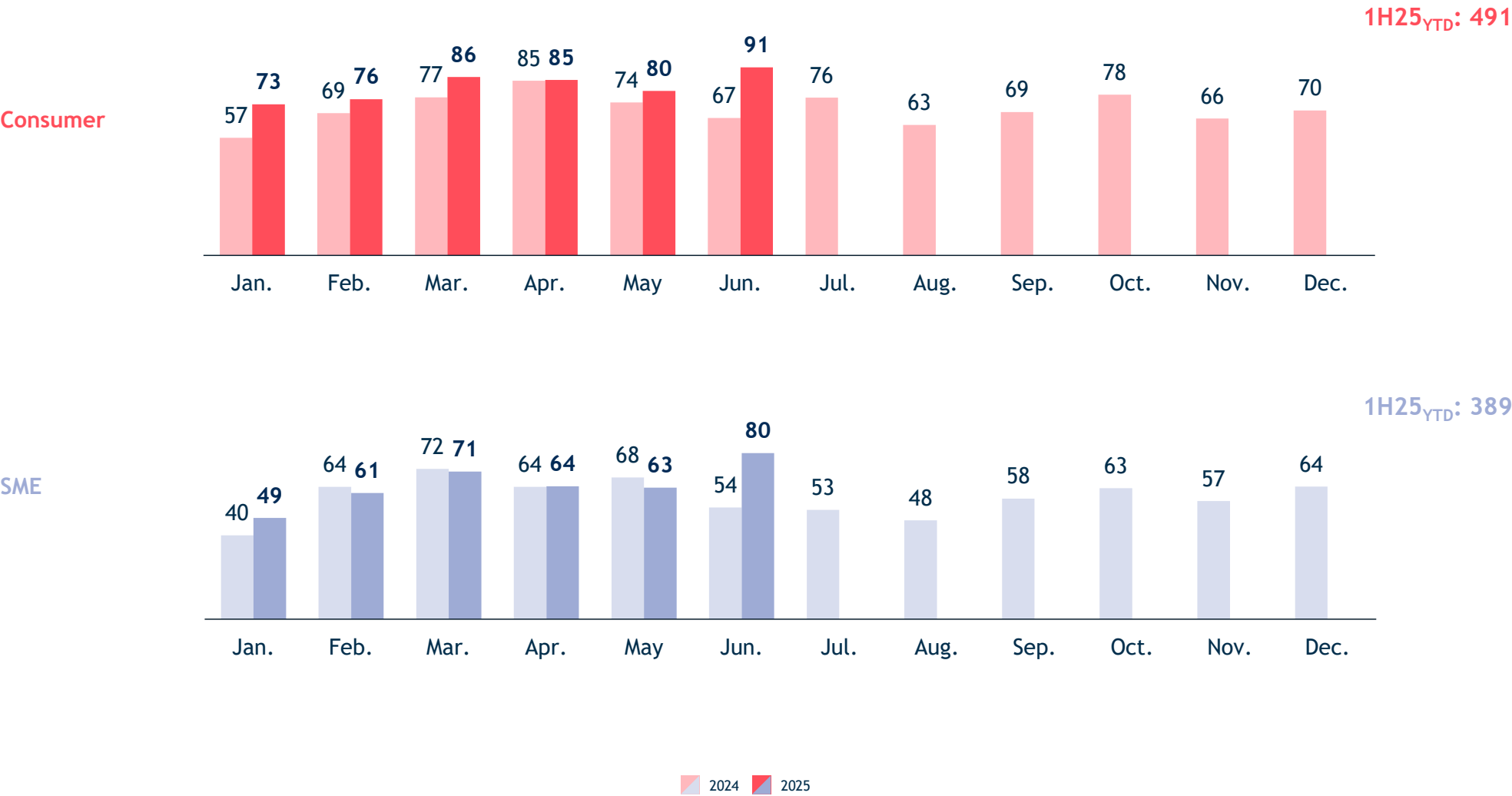
€m, YTD








- Gross performing loans down 3% YoY
- New business up 7% YoY (deep price cuts by competition, muted demand, prudent risk restrictions and other factors)

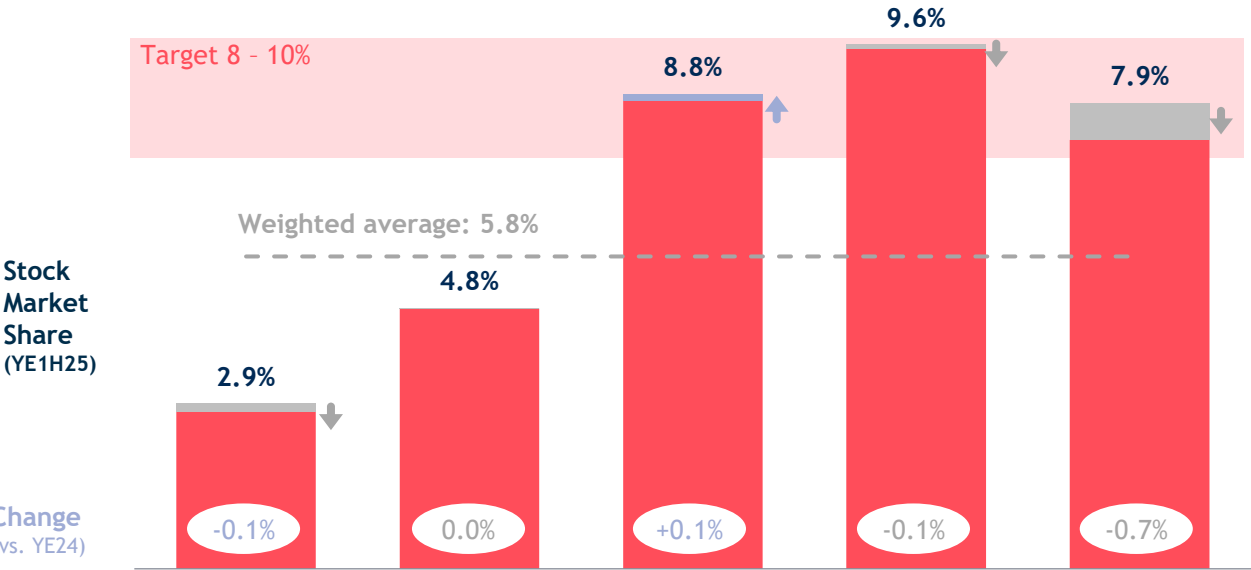
New business during 1H25

€m



Addiko market share - unsecured consumer loans (stock outstanding, 1H25)^{1,2}

					
	Serbia	Croatia	Bosnia & Herzegovina	Slovenia	Montenegro
Market Size, €b	9.3	12.8	5.3	5.2	1.4
Market Growth (vs. 1H24)	+12.8%	+11.8%	+8.0%	+7.4%	+18.9%
Flow Market Share ³					
1H25	3.3%	4.7%	5.4%	9.3%	7.8%
YE24	3.3%	4.8%	5.2%	9.7%	8.7%



- Overall, Consumer lending market size in Addiko footprint growing +11.1% YoY
- Addiko's gross performing Consumer loans up +8.9% YoY (ranging from 3.5% in Montenegro to 11.4% in BiH YoY)
- Stable new business (flow) market share in all markets

¹ Source: The Vienna Institute for International Economic Studies (wiiw). ² Calculated based on Consumer Business gross performing loans divided by the respective local market consumer gross performing loans (market size). ³ Addiko consumer disbursements divided by total local market consumer new business as available.

Digital capabilities



Key financials

P&L

in €m

	YTD			QTD		
	1H25 (YTD)	1H24 (YTD)	+/- PY	2Q25 (QTD)	1Q25 (QTD)	+/- PQ
Net interest income	117.8	120.6	-2.4%	59.1	58.7	0.6%
Net fee and commission income	37.3	35.3	5.6%	19.1	18.2	4.7%
Net banking income	155.0	155.9	-0.6%	78.1	76.9	1.6%
Other income ¹	-6.0	-4.9	-22.1%	-2.8	-3.2	13.5%
Operating income	149.0	151.0	-1.3%	75.3	73.7	2.2%
General administrative expenses	-97.4	-97.0	-0.4%	-49.0	-48.4	-1.1%
1 Operating result²	51.6	54.0	-4.4%	26.4	25.3	4.3%
2 Other result	-4.9	-5.5	11.5%	-3.1	-1.8	-73.5%
Expected credit loss expenses ³	-14.4	-15.5	6.9%	-9.7	-4.6	-109.9%
Result before tax	32.4	33.1	-2.1%	13.5	18.8	-28.2%
3 Result after tax	24.0	25.5	-5.7%	9.5	14.5	-34.3%

1 Operating result down 4.4% YoY to €51.6m:

- **Net interest income down 2.4% YoY** with strong performance of the consumer business, neutralised by the impact of the changed interest curve, with eight rate cuts since June 2024, reducing income from the variable loan portfolio and national bank deposits
- **Net fee and commission income up 5.6%** due to higher income from bancassurance, accounts & packages and cards
- **Gen. admin. expenses (OPEX) stable** while reflecting delayed cost adjustments following elevated inflation (operationally up 3.6% excluding €2.9m extraordinary advisory costs related to take-over offers in 2024)

2 Other result down YoY reflecting a stable situation regarding legal provisioning

3 Result after tax of €24.0m reflects stable net banking income, increased costs, a benign cost of risk and higher tax expenses due to changed tax law in Slovenia

4 CET1 ratio (Basel IV) at 21.3%

Balance Sheet

in €m

	1H25 (YTD)	1H24 (YTD)	+/- PY	+/- PQ
Total assets	6,392	6,126	4.4%	-1.1%
Loans and advances to customers	3,586	3,544	1.2%	1.2%
o/w gross performing loans	3,579	3,547	0.9%	1.2%
Customer deposits	5,251	5,027	4.5%	-1.7%
Shareholders' equity	873	806	8.2%	1.7%

Key Ratios

	1H25 (YTD)	1H24 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	371	395	-24	1
Cost/income ratio	62.8%	62.2%	0.6%	-0.1%
NPE Ratio (GE based)	2.0%	2.0%	0.0%	0.0%
NPE Ratio (on-balance loans)	2.9%	2.8%	0.1%	-0.1%
Cost of risk (net loans)	-0.40%	-0.44%	0.03%	-0.27%
Loan-deposit ratio (customer)	68.3%	70.5%	-2.2%	2.0%
RoATE	5.8%	6.6%	-0.7%	-1.3%
4 CET1 ratio/ Total capital ratio⁴	21.3%	20.4%	0.9%	-0.4%

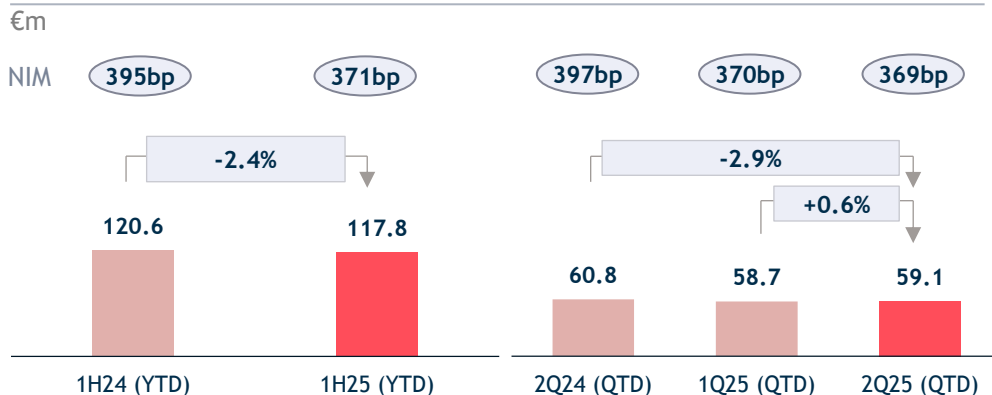


RoATE at 5.8%
(1H24: 6.6% with €66m lower equity)

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

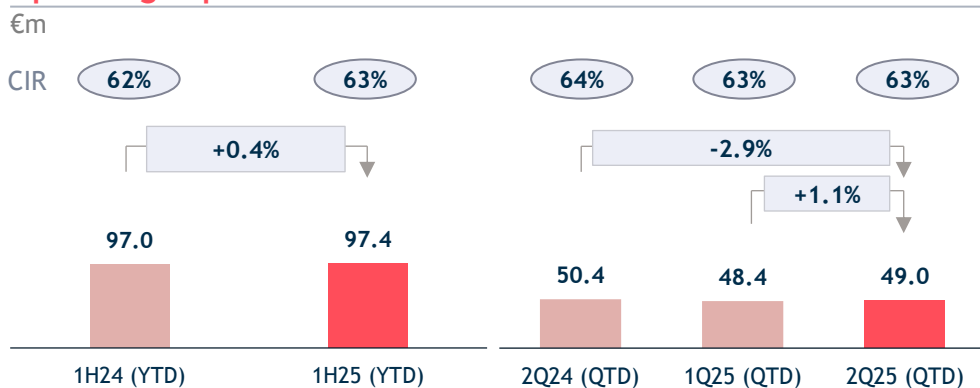
³ Expected credit loss expenses on financial assets. ⁴ 2025 based on Basel IV.

Net interest income



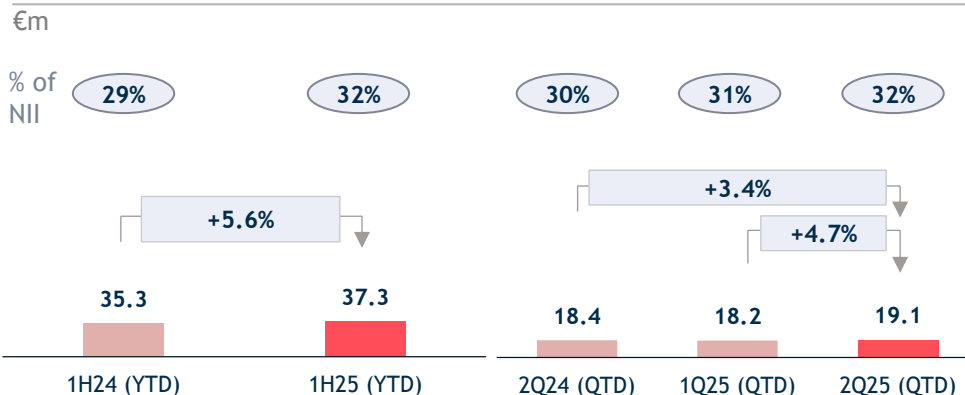
- Strong performance of the consumer business neutralised by the impact of the changed interest curve on the variable loan portfolio and national bank deposits
- Share of a-vista/demand deposits at 60% 1H25 (YE24: 59%)

Operating expenses



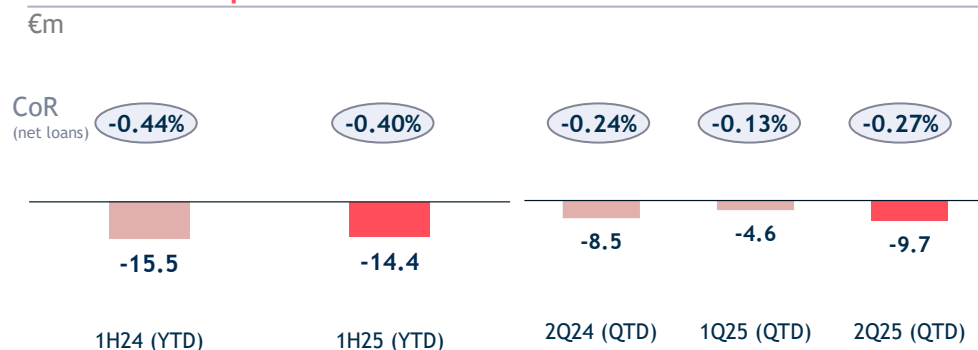
- OPEX reflecting a 3.6% YoY increase when excluding the €2.9m extraordinary advisory costs related to take-over offers included in the prior-year figure
- Increase mainly driven by wage adjustments implemented in 2024, which took full effect in 2025 and general indexation

Net fee and commission income



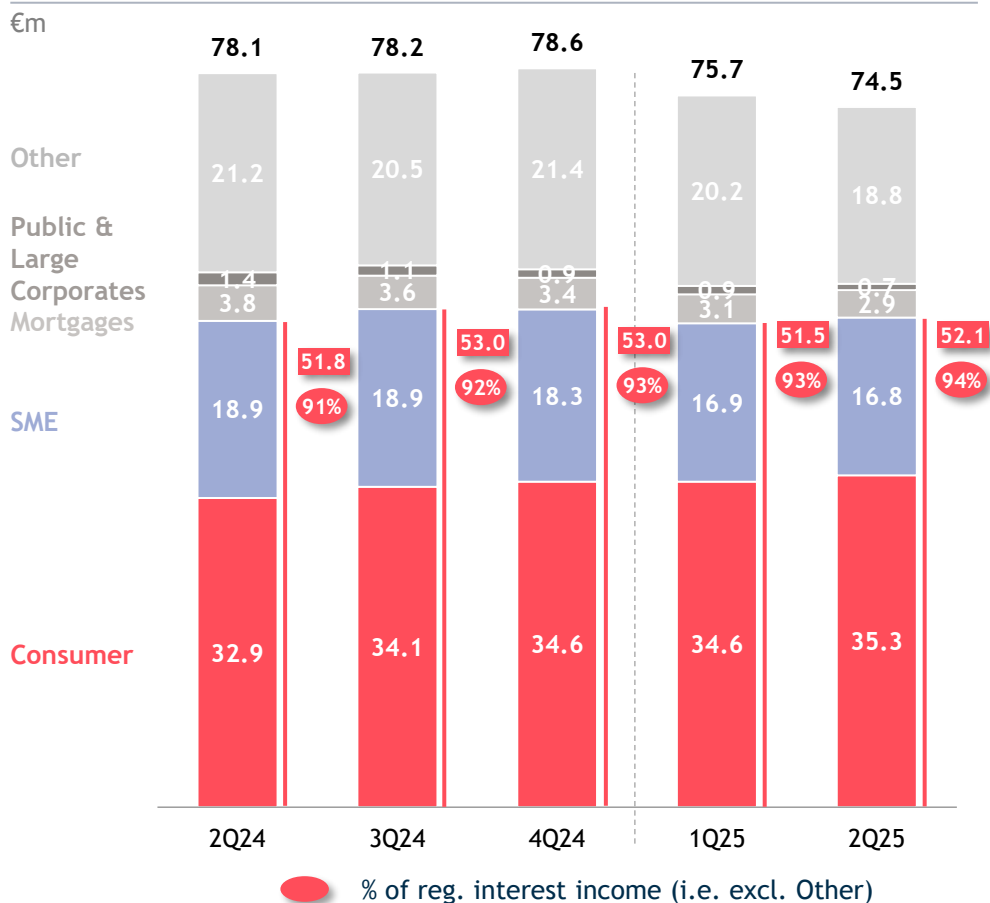
- Increasing NCI YoY due to higher income from bancassurance, accounts & packages and cards

Credit loss expenses on financial assets



- NPE ratio stable at 2.9%
- Overall post-model adjustment in ECL stock stable at €1.2m to reflect remaining uncertainties

Interest income by quarter¹



- Interest income strong performance of the consumer business neutralised by the impact of the changed interest curve on the variable loan portfolio and national bank deposits
- Focus interest income up by 1.8% YoY

Gross yield by quarter²

	2Q24	3Q24	4Q24	1Q25	2Q25
Consumer	7.4%	7.4%	7.4%	7.4%	7.3%
	8.0% new business	8.0% new business	7.8% new business	7.2% new business	7.3% new business
SME	5.7%	5.7%	5.7%	5.4%	5.3%
	6.0% new business	6.0% new business	5.8% new business	5.2% new business	5.1% new business
Public & Large Corporates	6.2%	5.8%	5.7%	6.2%	5.1%
Mortgages	4.5%	4.4%	4.3%	4.2%	4.1%

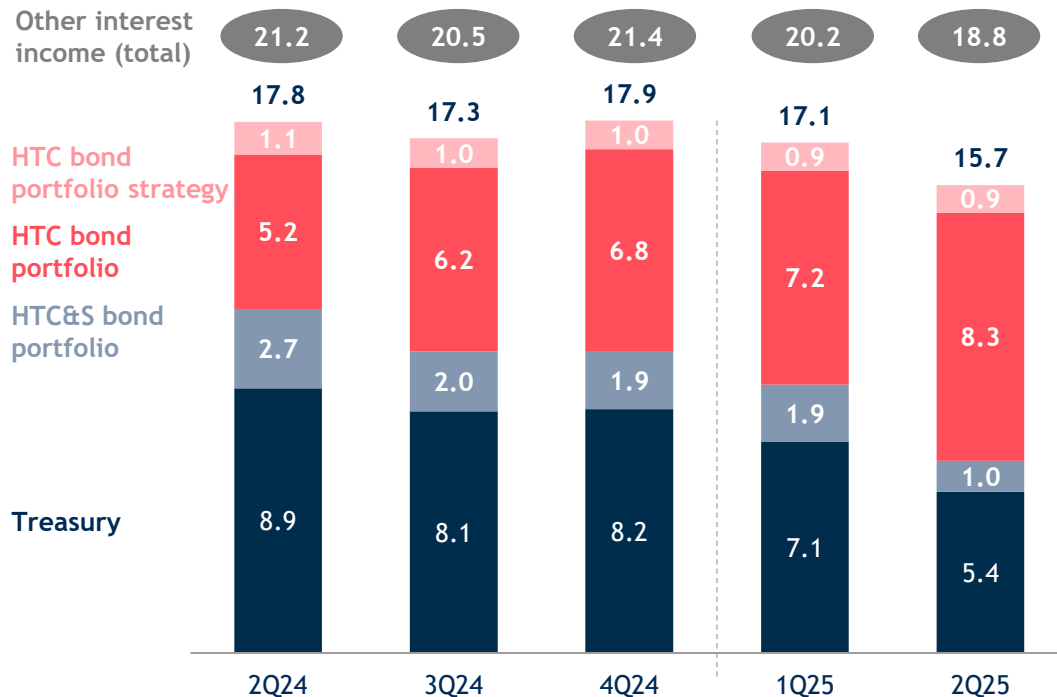
- New business yields following market trend vPQ and rate cuts
- Premium pricing in all countries maintained, despite increasing pricing pressure in all markets

¹ For segments only regular interest income is shown.

² The gross yield is calculated as annualised regular interest income divided by the simple average of gross performing loans based on beginning and end of period amounts. New business yields are calculated using daily averages.

Treasury interest income by quarter

€m



• **HTC bond portfolio strategy:** interest income from the instruments held under the Hold-to-Collect (HTC) bond portfolio strategy in EU entities. This portfolio is steered as the HTC bond portfolio, based on the treasury investment strategy, but still classified as HTC&S as no accounting reclassification was possible

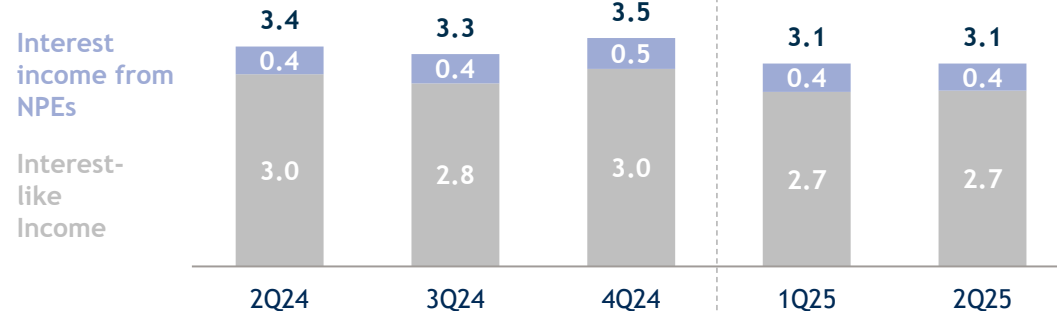
• **HTC bond portfolio:** Hold-to-Collect (HTC) strategy implemented as of 1 July 2022

• **HTC&S bond portfolio:** interest income from the Hold-to-Collect-and-Sell (HTC&S) bond portfolio of the non-EU entities

• **Treasury:** ECB rate cuts impacting income from national bank deposits

Interest income from NPEs & interest like income by quarter

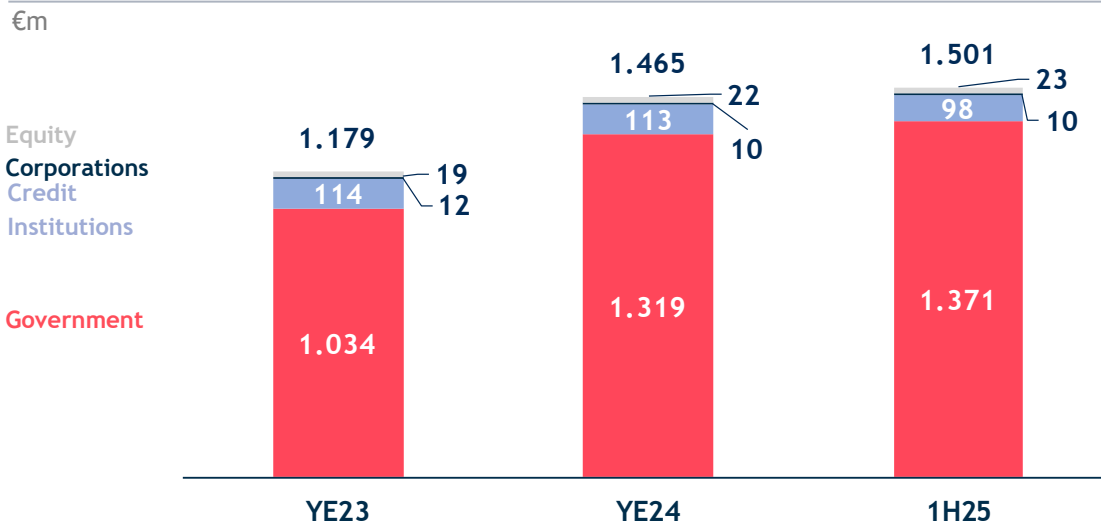
€m



• **Interest income from NPEs:** stable due to limited NPE inflow

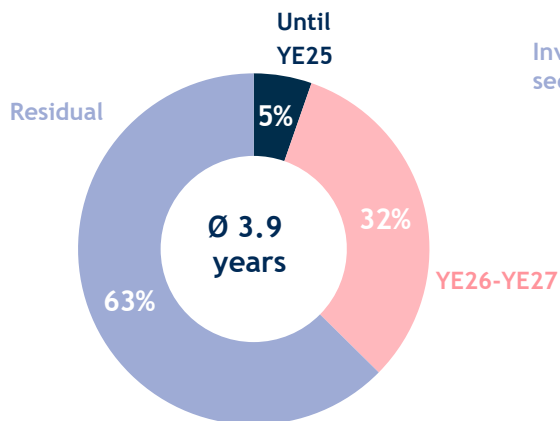
• **Interest like income (i.e. fees accrued over the lifetime of the loan):** Supported by business activities

Evolution of Investment Portfolio¹



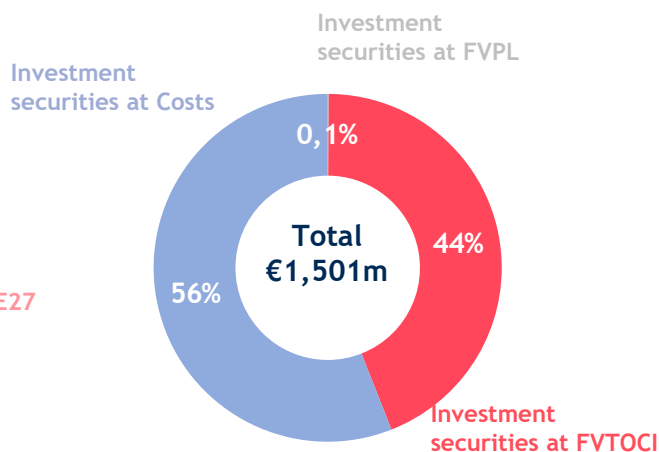
Breakdown of Investment portfolio by maturity²

1H25, €m



Breakdown of Investment portfolio by type

1H25, €m

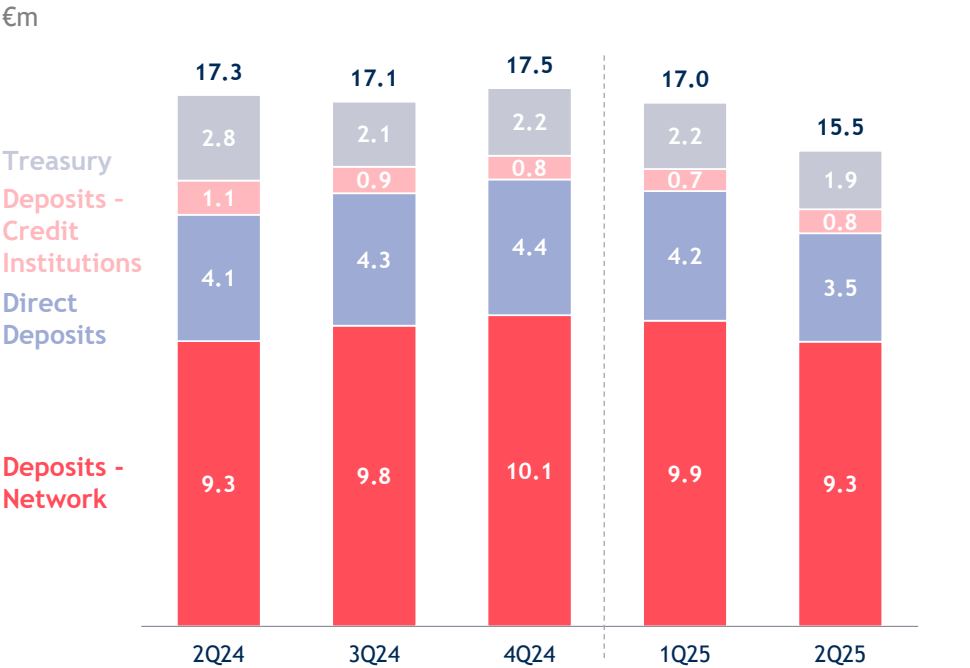


Key highlights

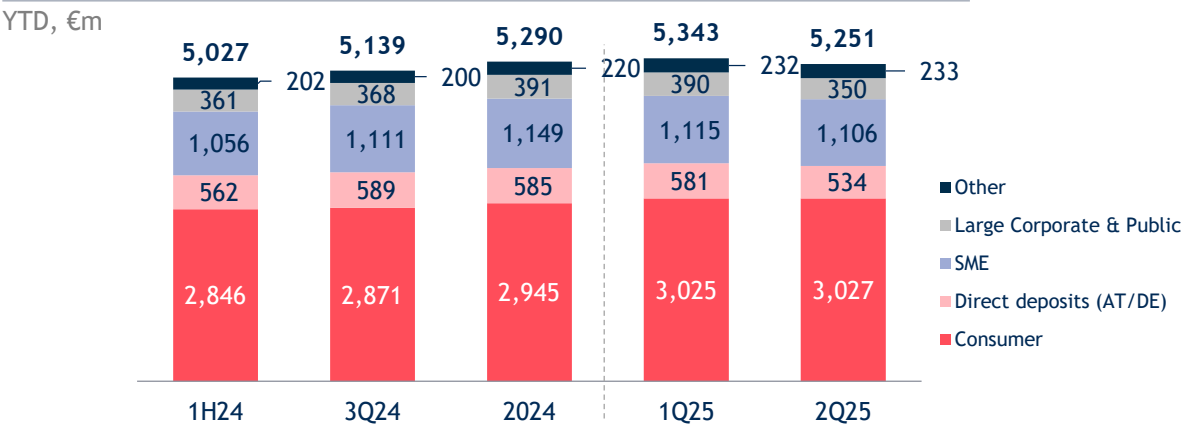
- **Investment portfolio at €1.5b as of 1H25:** 56% of the portfolio are in securities in HTC book and 44% in securities measured at FVTOCI
- Based on the new treasury strategy (implemented in 1Q22), the maturing investment portfolio at FVTOCI in EU entities is **replaced by new investments in HTC book** to collect interest income
- In line with Addiko's prudent investment approach, new investments are placed mainly into **high-quality government bonds** which is reflected in a YoY growth of €+233m (+19%)
- As of 1H25, the **negative fair value reserves** in the FVTOCI stood at €-21.4m (YE24: €-30.8m) and **will continuously decrease until the maturity** of the instruments, given the **high credit quality** and the expectation that **the issuers**, predominantly CESEE governments, will repay those bonds at maturity
- **Overall ca. 37% of the investment portfolio is maturing until end of 2027** (average overall residual maturity c. 3.9 years)

¹⁾ Investment portfolio excluding financial assets held for trading of €11.6m (1H25) ²⁾ Maturity profile calculated based on notional amount

Interest expense by quarter



Stable customer deposit volumes



Cost of funding by quarter¹

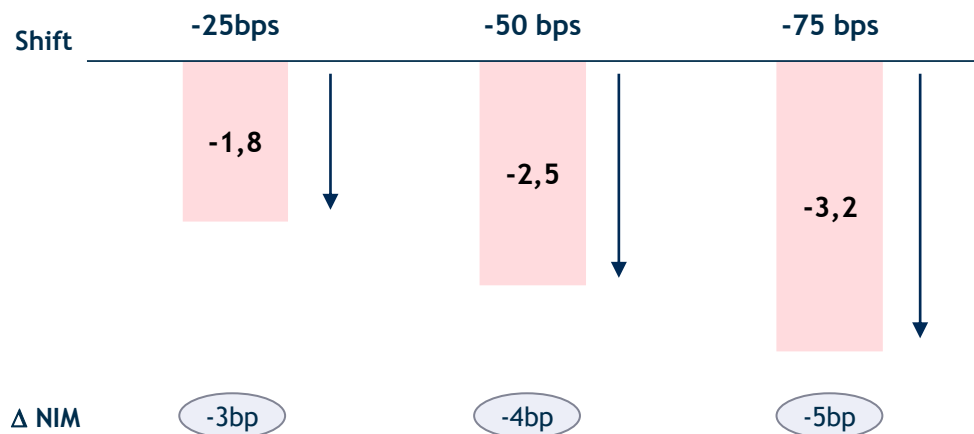
	2Q24	3Q24	4Q24	1Q25	2Q25
Deposits - Network	0.83%	0.86%	0.87%	0.85%	0.78%
Direct Deposits	2.99%	2.98%	2.99%	2.93%	2.53%
Group Cost of Funding ²	1.34%	1.30%	1.30%	1.27%	1.14%

- Customer deposit volume at €5,251m
- Deposit funding costs reached peak during 2024
- Share of term deposits in the total deposits from customers slightly decreased to 40% (YE24: 41%)

¹ Denominator based on simple average. ² Includes customer deposit costs, costs for deposits from credit institutions and Treasury costs.

Estimated impact on NII and NIM for parallel interest rate shifts

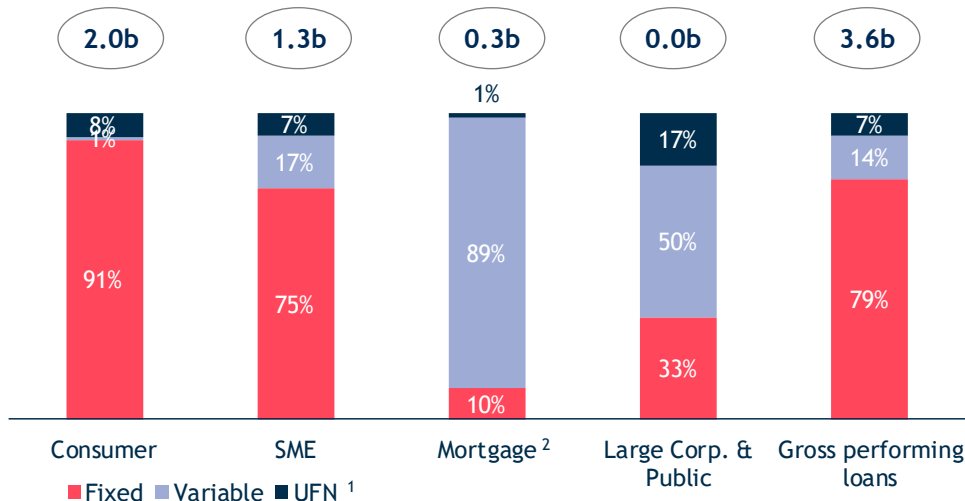
€m, calculated based on 1H25 balance sheet



Impact on net interest income

Interest binding structure of gross performing loans

% of gross performing loan book, calculated based on 1H25 balance sheet



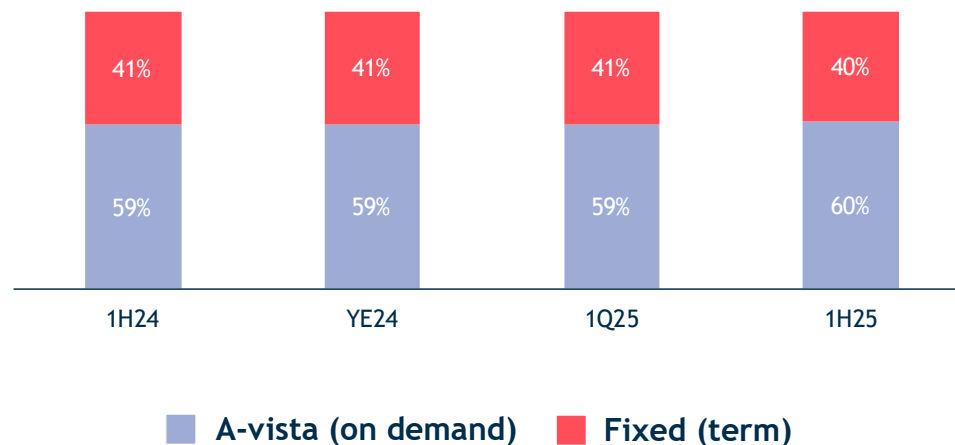
■ Fixed ■ Variable ■ UFN¹

¹ UFN = Until Further Notice

² Technical shift in 1Q25 to variable in Serbia due to adjustments in local law

Interest binding structure of customer deposits

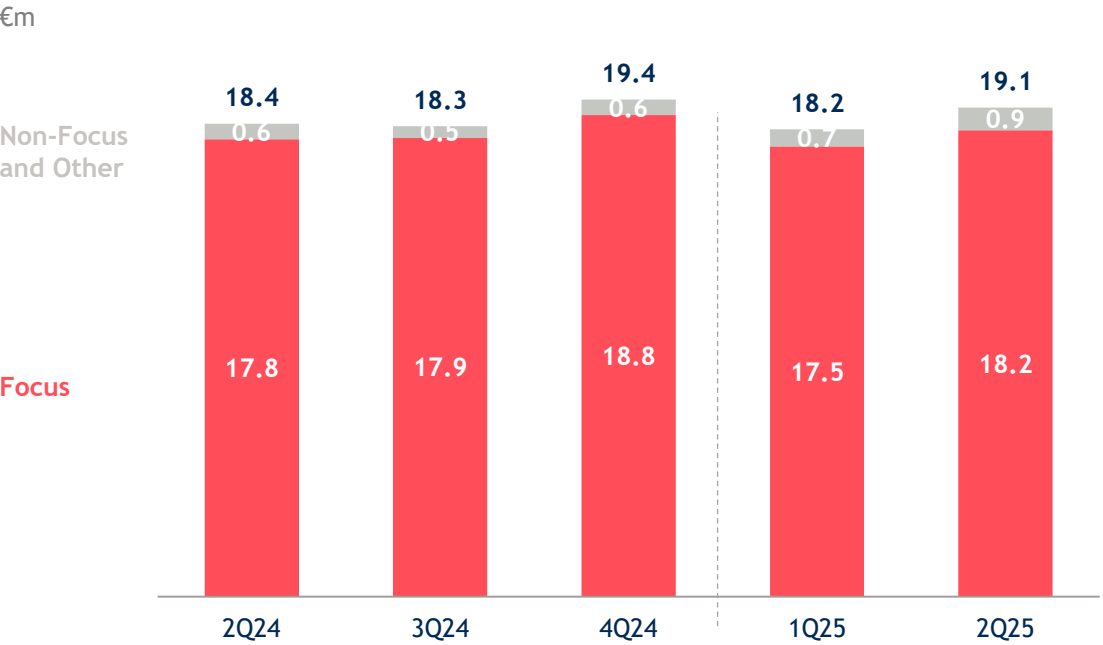
% of customer deposits, calculated based on 1H25 balance sheet



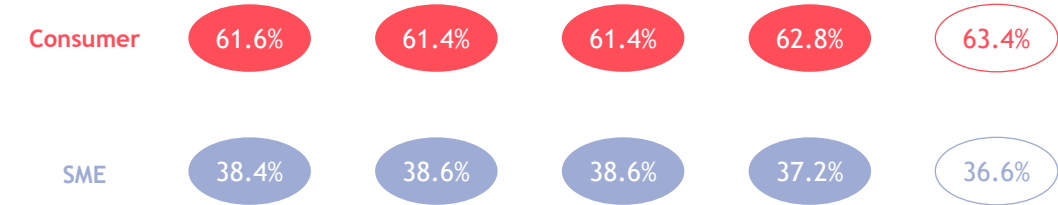
■ A-vista (on demand) ■ Fixed (term)

- Sensitivity calculated based on 1H25 static balance sheet structure (variable loans, national bank accounts and deposit funding)
- Mortgage business with lower elasticity due to regulatory rate caps in Croatia and Serbia
- Interest rates have reached the peak in 2024 (eight rate cuts since 1H24)
- Decrease of interest curve with negative impact on NII and NIM

Net fee and commission income by quarter



Focus

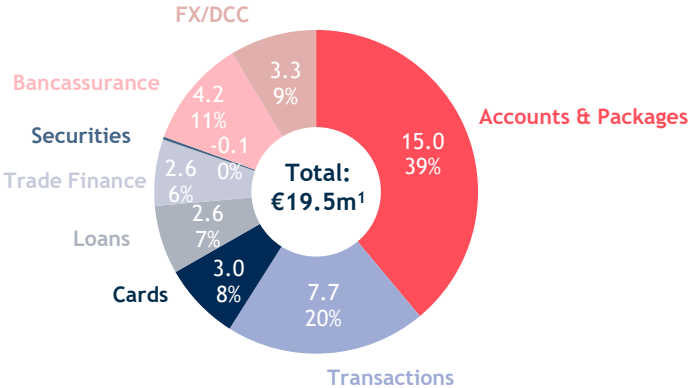


Key highlights

- **Net fee and commission income 2Q25** up €0.9m vs 1Q25 mainly due to higher income from bancassurance as well as FX/DCC
- **Other products:** contribution from accounts & packages, transactions and bancassurance represents c. 72% of NCI
- **Continued improvement in accounts & packages and bancassurance**, up 3.2% YoY and 15.5% respectively
- **Consumer and SME segments generate c. 96%** of net fee and commission income

By product type

1H25 YTD, €m



¹ Excludes €0.5m of negative contribution from “other”.

Other income breakdown (YTD)

€m

	1H25	1H24
1 Deposit guarantee	-4.2	-2.5
2 Bank levies and other taxes	-3.6	-4.3
Restructuring	0.0	0.0
3 Net result from derecognition of non-financial assets	1.3	2.1
Other	-0.4	-0.7
Other operating result	-6.8	-5.4
Net result on financial instruments	0.8	0.5
Other income	-6.0	-4.9

1 Higher **deposit guarantee fees** primarily due to front loading and higher contribution in Slovenia with 1H24 positively influenced by accrual releases in Croatia

2 **Bank levies and other taxes** includes €1.5m (1H24: €1.5m) banking levies from ECB, SRB and local banking agencies, €1.3m (1H24: €1.4m) special banking tax on the balance sheet introduced in Slovenia in 2024 and €0.8m (1H24: €1.4m) other tax expenses

3 **Net result from derecognition of non-financial assets:** Comparative period positively affected by the sale of non-core real estate assets in Bosnia & Herzegovina

Other result breakdown (YTD)

€m

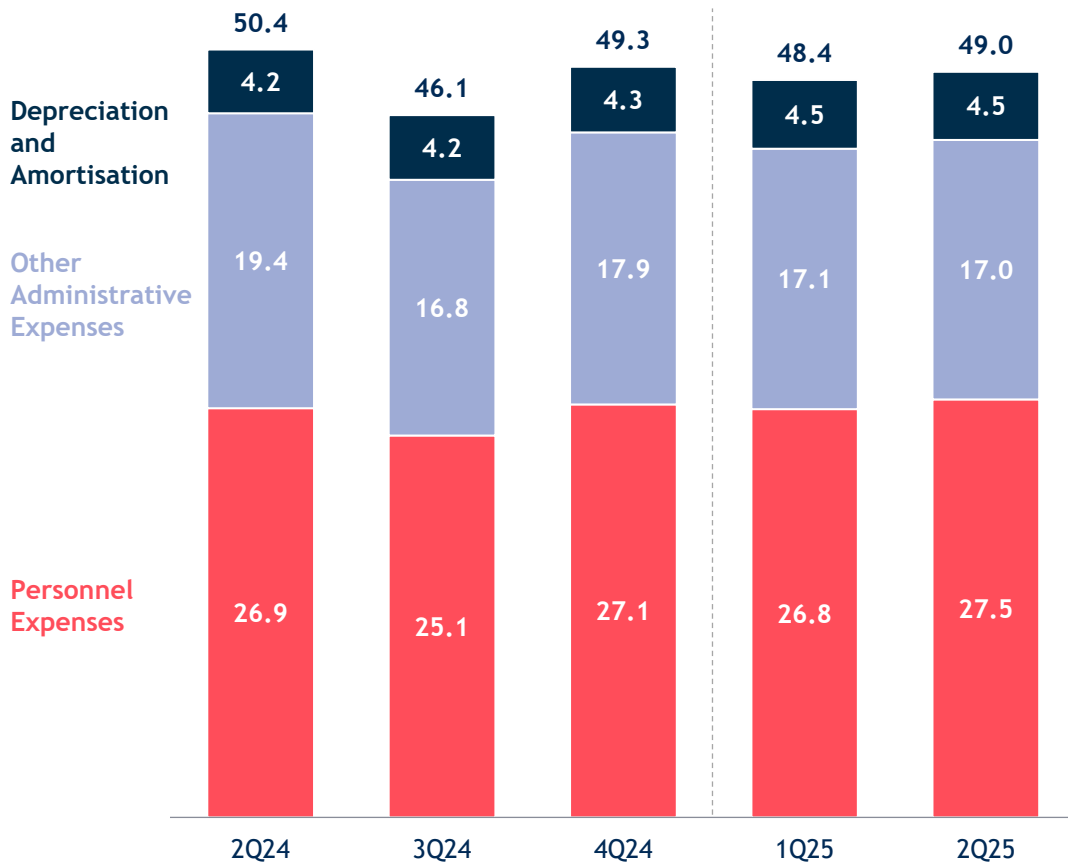
	1H25	1H24
1 Legal provisions (net)	-4.4	-5.2
Impairments non-financial assets (net)	0.0	0.0
Modification gains/losses	0.0	0.0
2 Provisions for operational risks	-0.5	-0.3
Other result	-4.9	-5.5

1 **Lower legal provisions:** reflecting a stable legal litigation environment and includes a positive impact of €0.4m from the settlement of a legacy legal case in Croatia

2 **Provisions for operational risks** were negatively impacted by a €0.3m external fraud case in Bosnia & Herzegovina

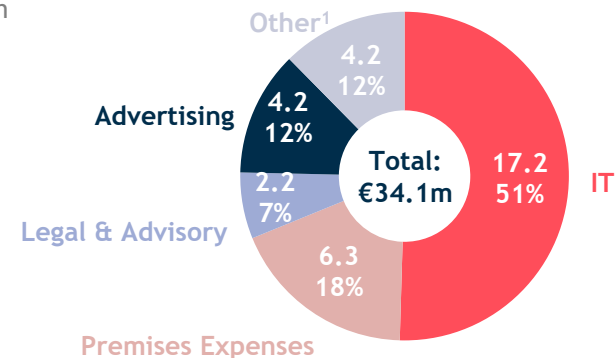
OPEX development by quarter

€m



Other Administrative expenses

1H25 YTD, €m



- **Overall cost base up YoY** mainly driven by inflationary effects
- **Depreciation charges** slightly increased due to higher investments and capitalizations in previous year
- **Other administrative expenses** with minor increase, prior-year (1H24) includes €2.9m in extraordinary advisory costs related to takeover offers
- **Personnel expenses** increases mainly driven by wage adjustments implemented in 2024, which took full effect in 2025

¹ Includes vehicle expenses, travel expenses, education expenses, expenses for legal form, other insurance and other.

Detailed balance sheet overview (YTD)

€m

	2021	2022	2023	2024	1H25
Cash reserves	1,361.7	1,382.9	1,254.5	1,251.4	1,058.8
Investment Portfolio	1,044.8	1,084.4	1,208.1	1,479.1	1,512.8
Financial assets held for trading	32.6	22.8	29.5	14.4	11.6
Investment securities	1,012.2	1,061.6	1,178.6	1,464.7	1,501.1
Loans and advances	3,284.4	3,381.9	3,555.8	3,550.6	3,699.0
Loans and advances to credit institutions	5.7	89.2	66.6	44.2	113.0
Loans and advances to customers	3,278.7	3,292.7	3,489.2	3,506.4	3,586.0
Derivatives - hedge accounting	-	-	-	-	-
Tangible assets	70.6	61.6	57.6	55.4	55.1
Property, plant & equipment	65.5	57.3	54.3	53.1	53.5
Investment properties	5.1	4.3	3.3	2.3	1.5
Intangible assets	26.7	24.5	23.3	25.7	25.1
Tax Assets	26.9	42.4	36.8	30.8	24.8
Current tax assets	2.7	5.4	1.7	2.1	1.3
Deferred tax assets	24.1	37.0	35.1	28.6	23.4
Other assets	14.9	17.1	14.0	14.8	15.9
Non-current assets held for sale	12.3	1.6	1.3	1.0	0.8
Total assets	5,842.3	5,996.4	6,151.5	6,408.9	6,392.3
Deposits from credit institutions	174.6	128.5	106.8	77.3	72.0
Deposits from customers	4,708.2	4,959.6	5,032.6	5,290.0	5,251.4
Issued bonds, subordinated and supplementary capital	0.1	-	-	-	-
Other financial liabilities	50.8	48.8	59.3	54.4	64.9
Financial liabilities measured at amortized cost	4,933.6	5,136.8	5,198.7	5,421.7	5,388.3
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	2.3	3.1	4.2	4.4	3.7
Derivatives - hedge accounting	-	-	-	-	-
Total interest bearing liabilities	4,935.9	5,140.0	5,202.9	5,426.2	5,391.9
Provisions	69.9	83.4	99.2	94.1	80.4
Tax liabilities	5.8	0.6	4.1	5.0	1.9
Current tax liabilities	5.8	0.6	4.1	3.3	0.6
Deferred tax liabilities	-	0.0	0.0	1.7	1.3
Other liabilities	25.7	26.2	44.2	44.2	45.2
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
Total liabilities	5,037.2	5,250.2	5,350.4	5,569.4	5,519.4
Total shareholders' equity	805.1	746.3	801.1	839.5	872.9
Total liabilities and shareholders' equity	5,842.3	5,996.4	6,151.5	6,408.9	6,392.3

Detailed income statement overview (YTD)

€m

	2021	2022	2023	2024	1H24	1H25
Interest income	187.7	195.1	277.0	311.1	154.3	150.3
Interest expense	(18.2)	(18.7)	(49.0)	(68.3)	(33.7)	(32.5)
Net interest income	169.5	176.4	228.0	242.9	120.6	117.8
Fee and commission income	84.3	92.3	90.4	98.0	47.5	49.4
Fee and commission expense	(17.5)	(19.8)	(23.3)	(25.1)	(12.2)	(12.2)
Net fee and commission income	66.8	72.5	67.1	73.0	35.3	37.3
Net result on financial instruments	6.2	1.9	0.4	1.2	0.5	0.8
Other operating income	3.8	5.1	3.7	4.4	2.6	2.2
Other operating expenses	(20.3)	(14.3)	(16.7)	(16.7)	(8.0)	(9.0)
Operating income	226.0	241.6	282.5	304.7	151.0	149.0
Personnel expenses	(92.0)	(88.9)	(97.8)	(104.4)	(52.2)	(54.3)
Other administrative expenses	(61.1)	(61.8)	(63.5)	(71.0)	(36.3)	(34.1)
Depreciation and amortization	(18.0)	(17.4)	(17.3)	(17.0)	(8.4)	(9.0)
General administrative expenses	(171.1)	(168.0)	(178.6)	(192.4)	(97.0)	(97.4)
Other result	(20.9)	(27.0)	(44.7)	(15.8)	(5.5)	(4.9)
Expected credit loss expenses on financial assets	(13.2)	(15.4)	(11.8)	(36.0)	(15.5)	(14.4)
Result before tax	20.8	31.2	47.4	60.4	33.1	32.4
Taxes on income	(7.2)	(5.5)	(6.3)	(15.0)	(7.6)	(8.4)
Result after tax	13.6	25.7	41.1	45.4	25.5	24.0

Financials: Breakdown by Entity

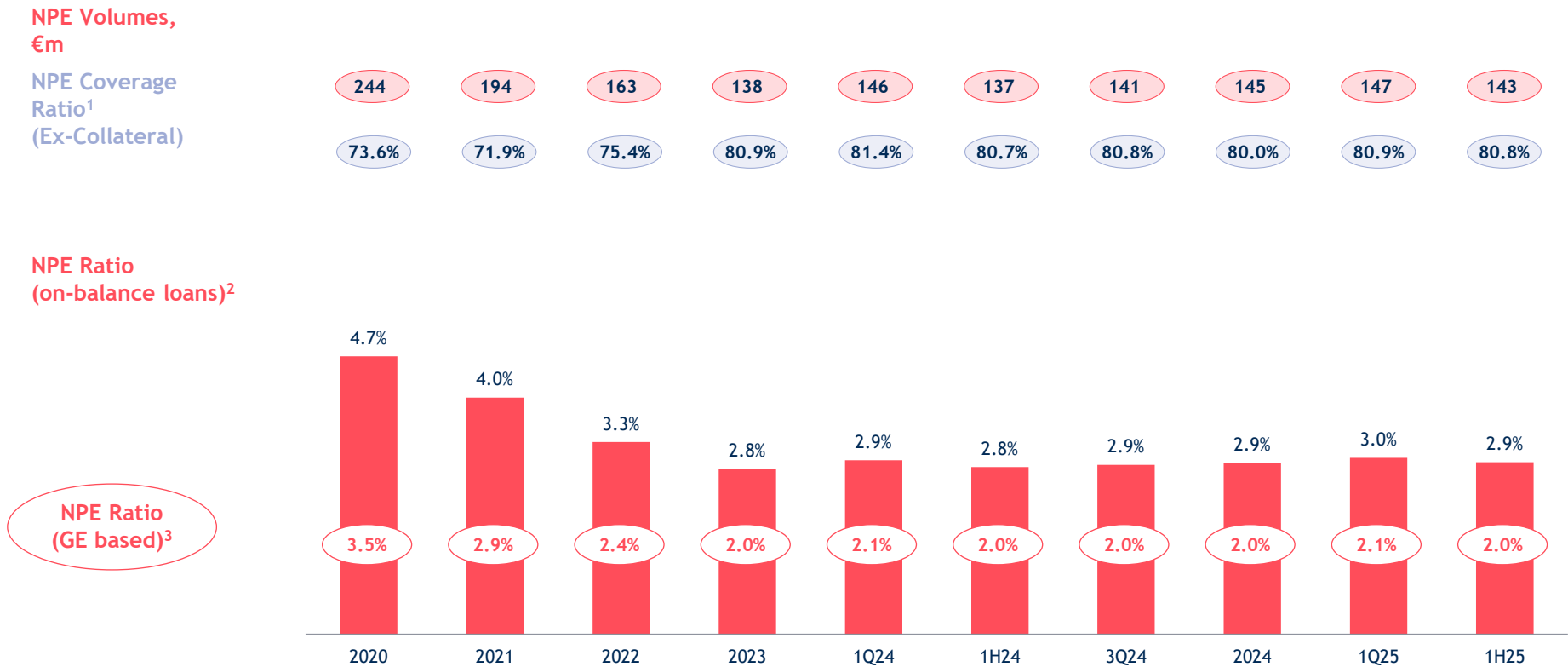
Addiko Bank

1H25 (€m, IFRS)		Addiko Bank d.d., Zagreb	Addiko Bank d.d., Ljubljana	Addiko Bank d.d., Banja Luka	Addiko Bank a.d., Sarajevo	Addiko Bank a.d., Beograd	Addiko Bank A.D., Podgorica
P&L	Net interest income	38.4	28.8	11.5	11.6	21.7	6.3
	Net commission income	11.9	8.5	5.1	4.6	6.1	1.1
	Other income ¹	1.6	(2.7)	(0.8)	(0.7)	(1.1)	(0.7)
	Operating income	52.0	34.6	15.8	15.5	26.8	6.7
	Operating expenses	(22.2)	(16.3)	(8.6)	(8.5)	(15.9)	(4.9)
	Operating Result	29.8	18.3	7.3	7.0	10.9	1.9
	Other result	(2.9)	(2.4)	(0.0)	(0.2)	(0.8)	(0.0)
	Change in credit loss expenses	(1.9)	(12.1)	0.7	(1.1)	(1.1)	1.0
	Result before tax	25.0	3.8	8.0	5.7	9.0	2.8
Key Ratios	Net interest margin	3.3%	4.1%	4.1%	3.5%	4.8%	5.3%
	Cost / income ratio	44.1%	43.7%	51.6%	52.8%	56.9%	65.7%
	Loan-deposit ratio	69.9%	86.7%	83.4%	57.2%	81.2%	88.9%
	NPE volume	37.5	37.8	17.9	12.0	30.0	7.5
	NPE ratio (CRB based)	2.5%	2.9%	3.7%	2.6%	4.1%	3.8%
	NPE ratio (on-balance loans) ²	2.2%	3.0%	3.9%	2.7%	4.2%	3.4%
	NPE coverage ratio (provision)	85.8%	84.0%	81.4%	80.5%	71.2%	77.3%
Balance Sheet	Total assets	2,337	1,425	563	655	891	237
	Loans and receivables	1,251	985	386	368	555	164
	o/w gross performing loans	1,228	997	364	307	521	161
	Financial liabilities at amortised cost	1,865	1,216	454	549	674	192
	RWA	1,030	770	347	378	515	167
		Account for 56% of Group assets					

Source: Company disclosure, does not include Holding and reconciliation.

¹ Includes net result on financial instruments and other operating result. ² Including exposure towards National Banks.

Non-performing loan portfolio (YTD)



¹ Calculated as the sum of Stage-3 ECL stock divided by total non-performing exposure. 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.

Focus

Consumer

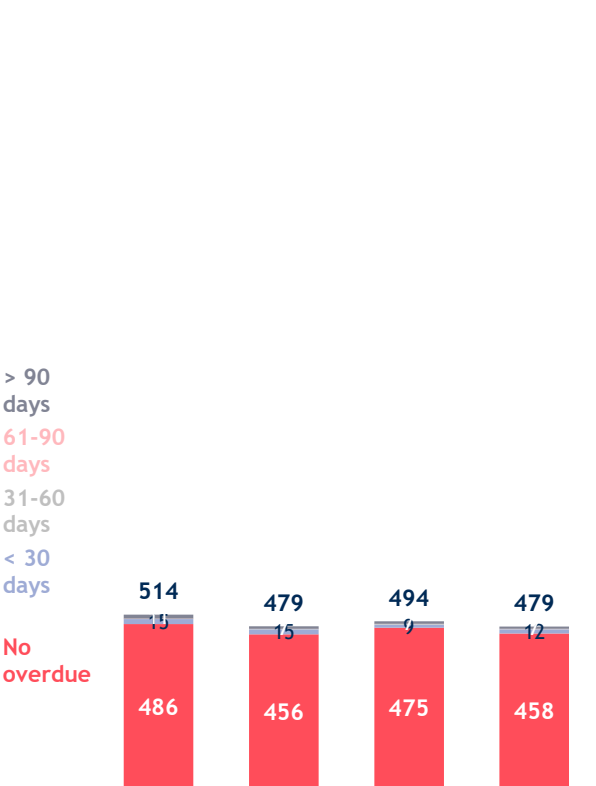
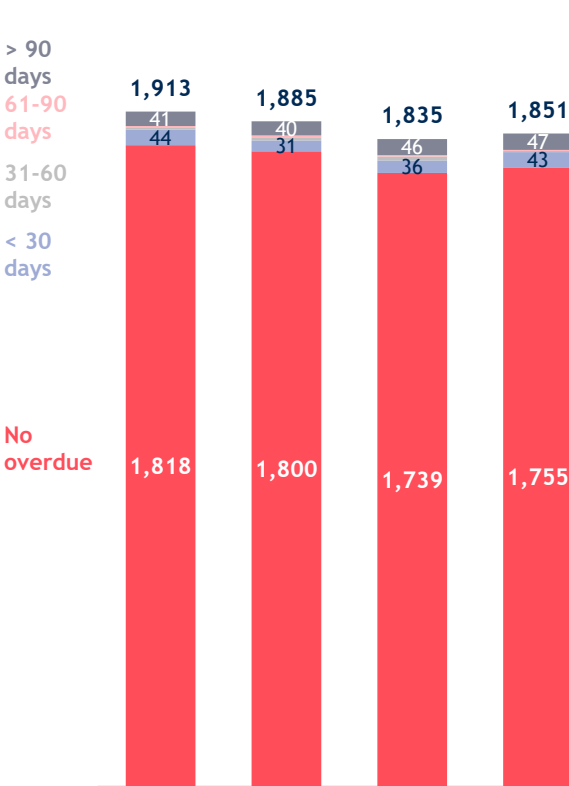
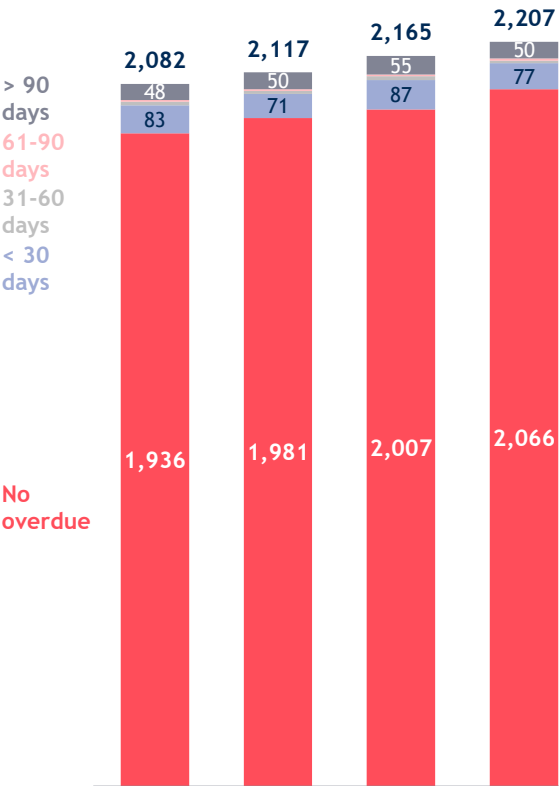
€m, rounded

SME

€m, rounded

Non-Focus

€m, rounded

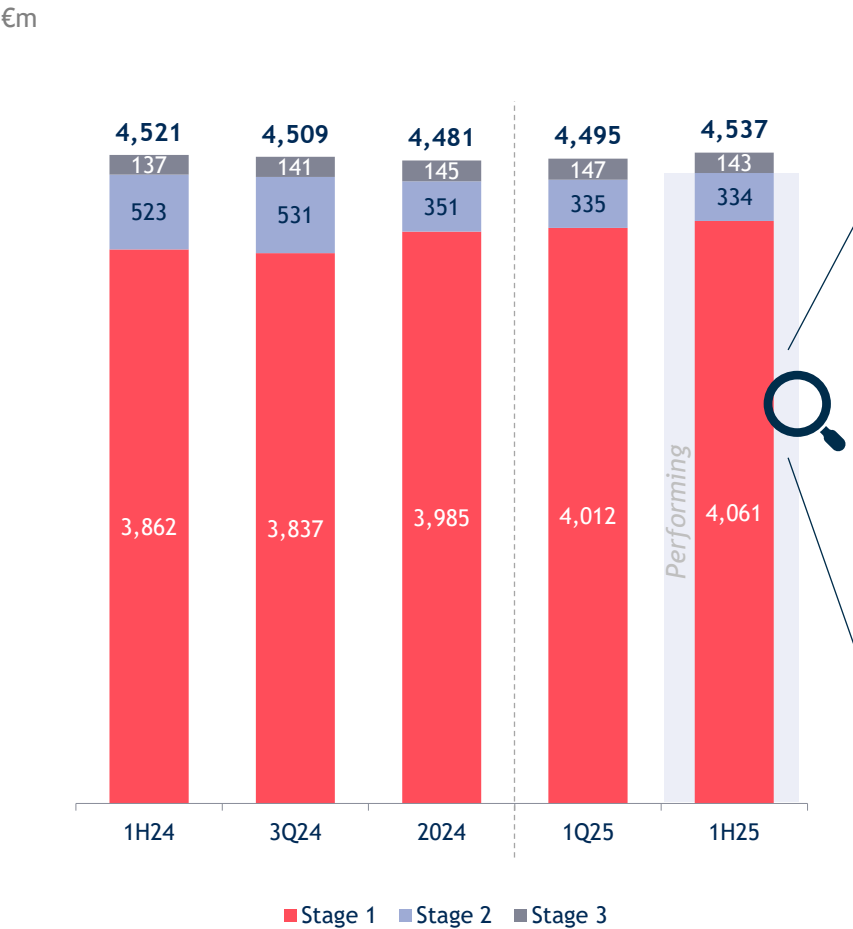


>90 days	2.3%	2.4%	2.6%	→	2.3%
1 to 90 days	4.7%	4.0%	4.8%	→	4.1%
No overdue (%)	93%	94%	93%	→	94%

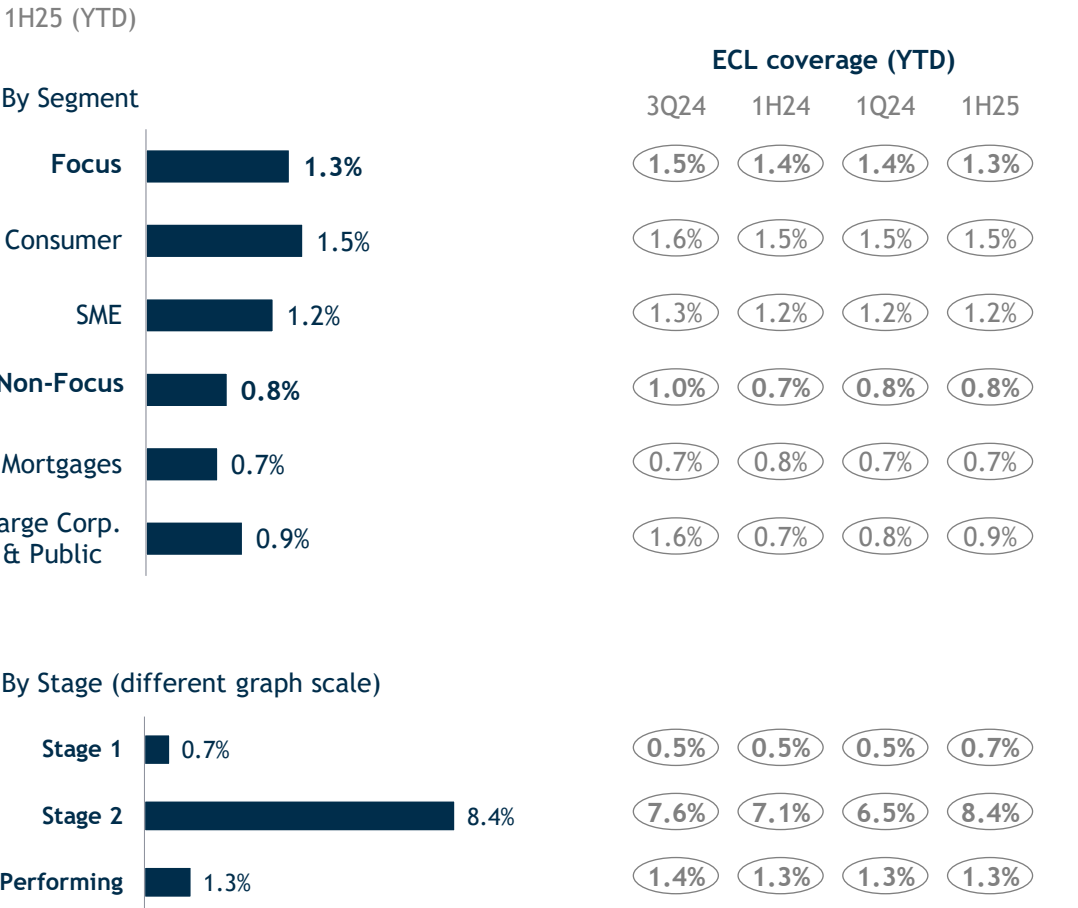
>90 days	2.1%	2.1%	2.5%	→	2.5%
1 to 90 days	2.8%	2.4%	2.8%	→	2.7%
No overdue (%)	95%	95%	95%	→	95%

>90 days	2.2%	1.5%	1.4%	→	1.4%
1 to 90 days	3.3%	3.4%	2.4%	→	2.8%
No overdue (%)	95%	95%	96%	→	96%

Stage 1, 2 and 3 assets¹



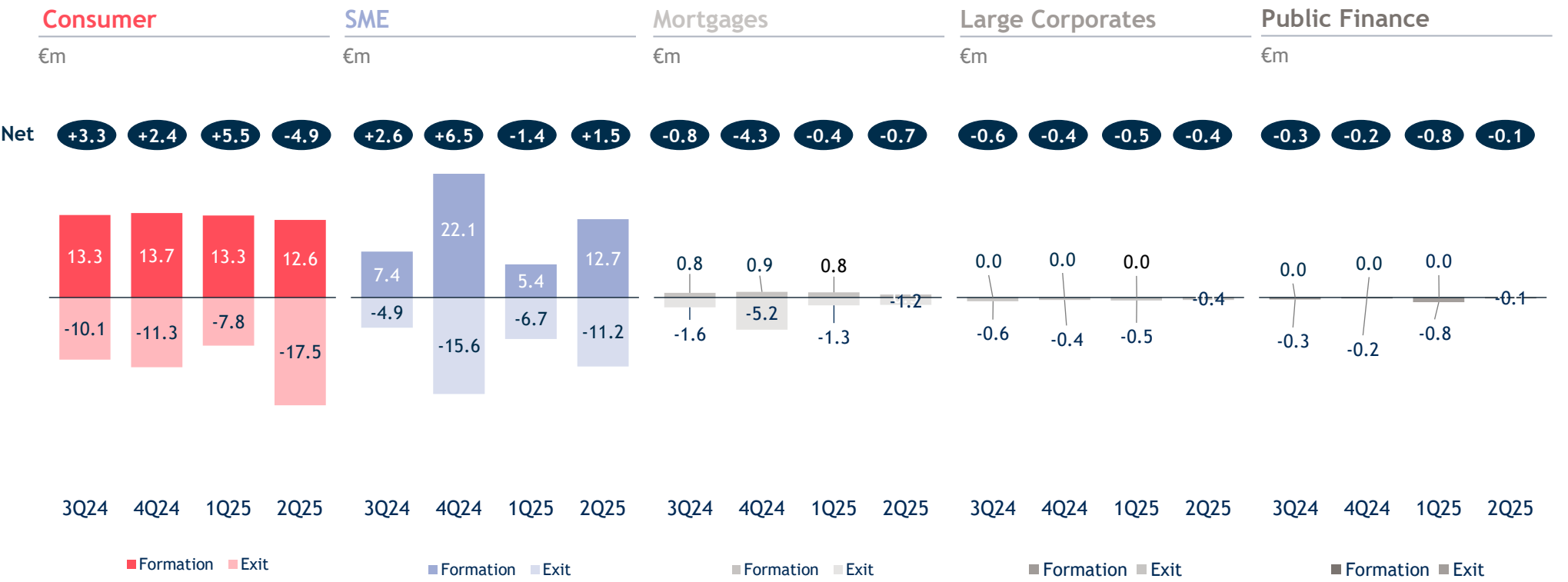
Business segments: Stage 1 & 2 (Performing) coverage¹



Stage 3	3%	3%	3%	3%	3%
Stage 2	12%	12%	8%	7%	7%
Stage 1	85%	85%	89%	89%	90%
















¹ Excluding Corporate Center

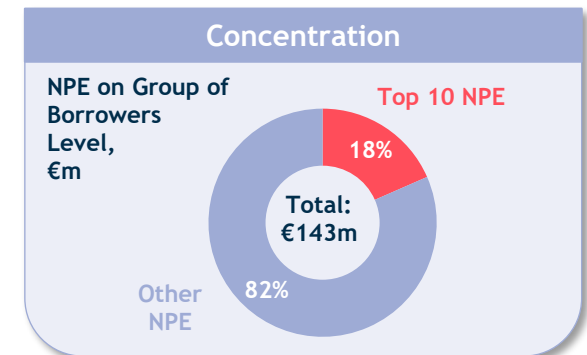
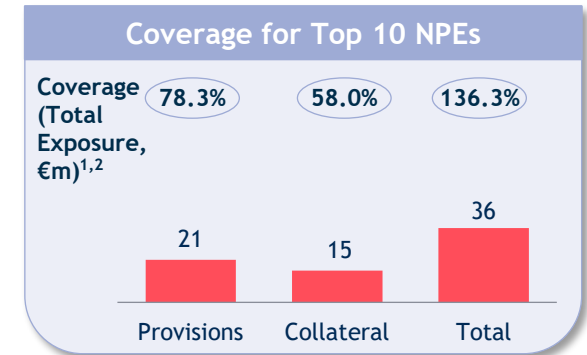
Quarterly NPE formation & exit - group level



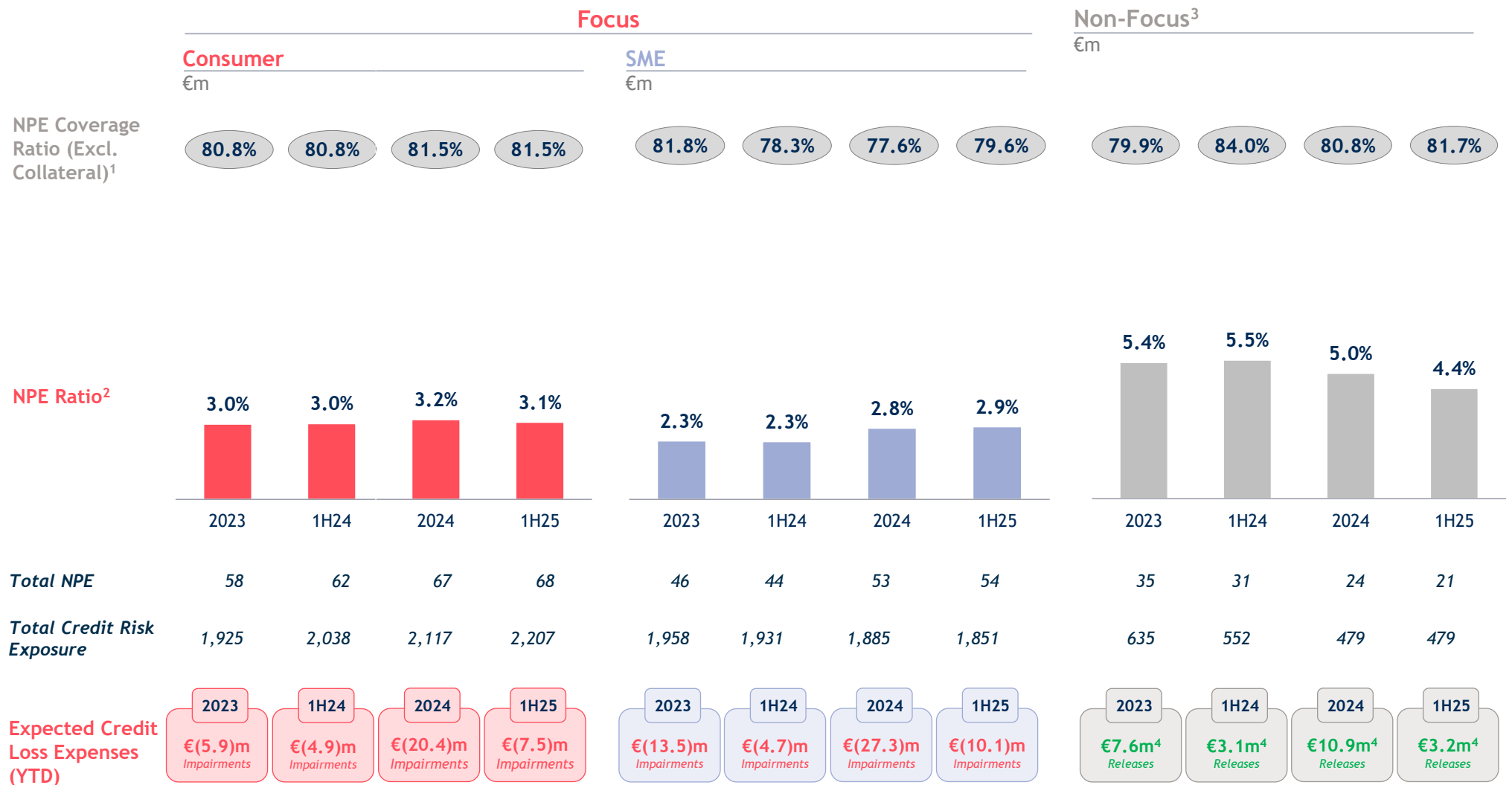
Overview of Top 10 NPEs 1H25

Group of Borrowers, €m

Borrower	Total Exposure		Country	Description
NPE 1	7.7	 	Croatia	Metal industry and mechanical engineering
NPE 2	5.6	 	Slovenia	Service
NPE 3	2.2	 	Croatia	Construction industry
NPE 4	2.1	 	Croatia	Retail and wholesale trade
NPE 5	1.9		Serbia	Retail and wholesale trade
NPE 6	1.6		Serbia	Agriculture economy and forest management
NPE 7	1.4		Bosnia & Herzegovina	Retail and wholesale trade
NPE 8	1.2	 	Slovenia	Service
NPE 9	1.2		Serbia	Food and allied business
NPE 10	1.2		Serbia	Metal industry and mechanical engineering
Total Top 10	26.3			



¹ NPE coverage ratio calculated as the sum of Top 10 NPE total Stage-3 ECL stock divided by Top 10 NPE total non-performing exposure. ² NPE collateral coverage ratio calculated as Top 10 total non-performing collaterals divided by Top 10 NPE total non-performing exposure.



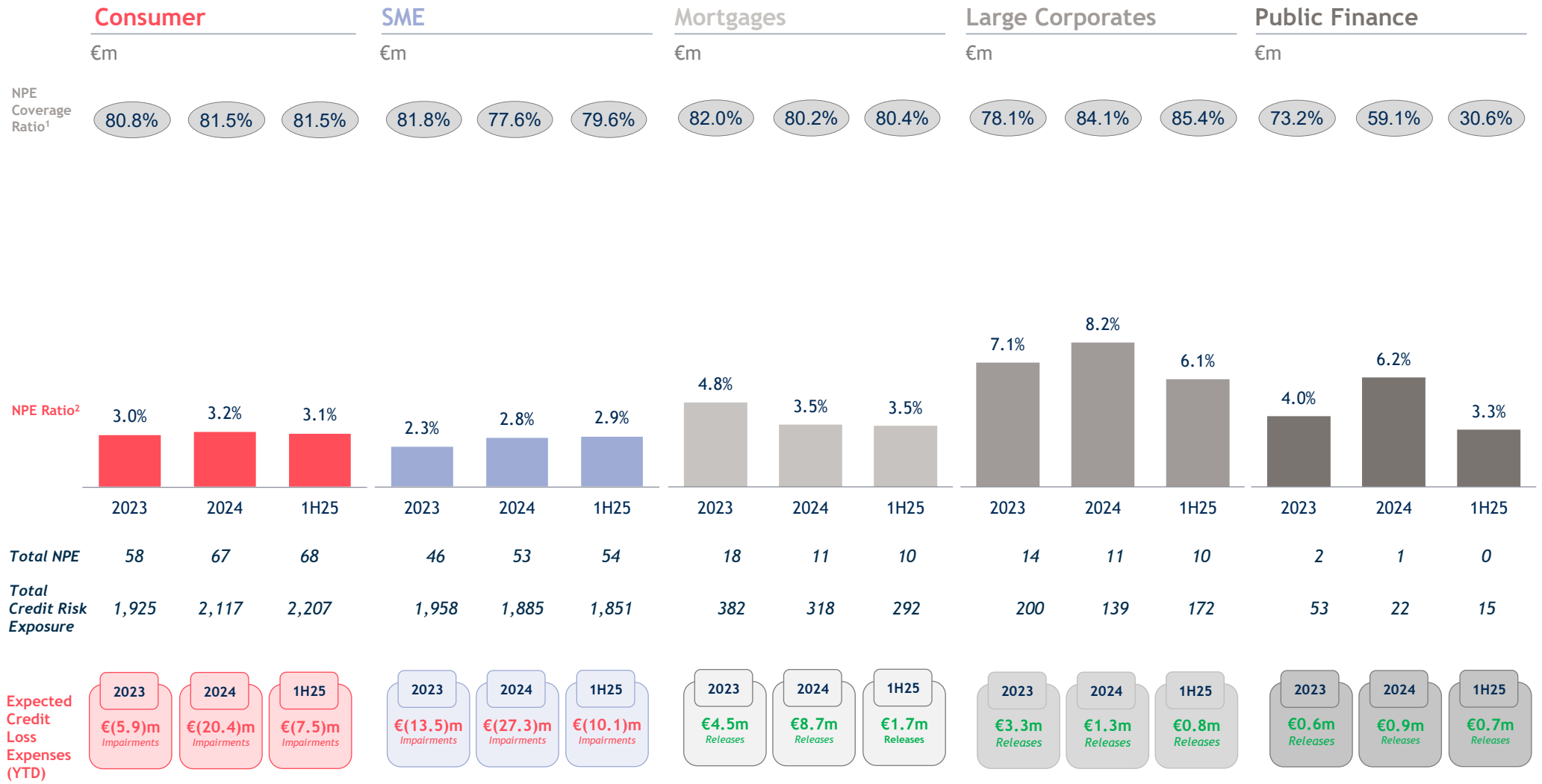
¹ Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

² Calculated as total non-performing exposure divided by total credit risk exposure.

³ Excludes Corporate Center (Financial Institutions).

⁴ Including YTD bookings in Corporate Center (impairment of €-0.73m in 2023, release of €-0.29m in 1H24, release of €0.69m in 2024 and impairment of €-0.06m in 1H25).

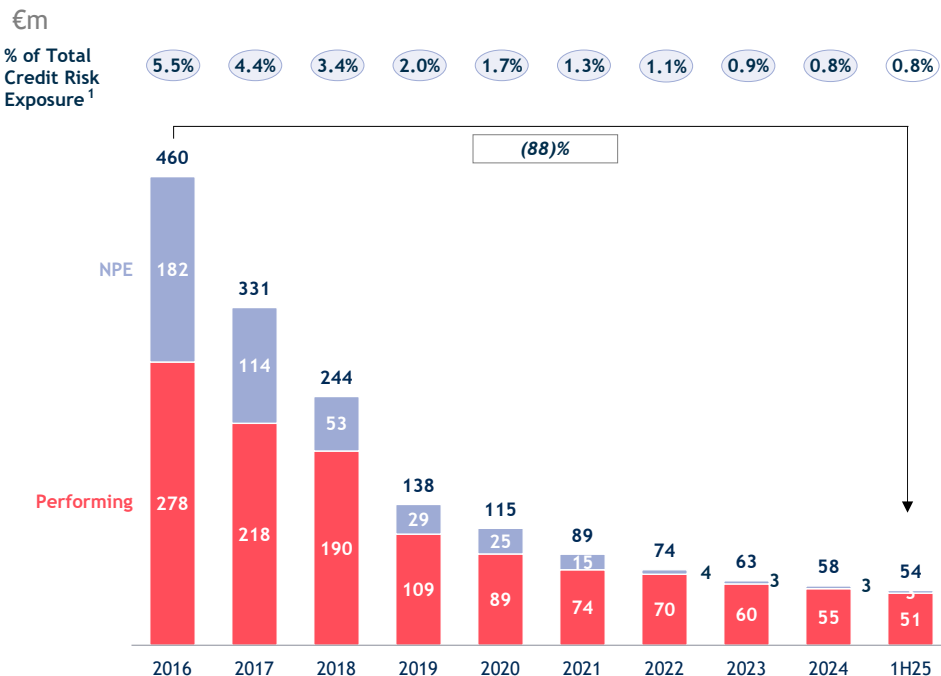
Risk: NPE and Cost of Risk Development by Business Segment



¹ Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

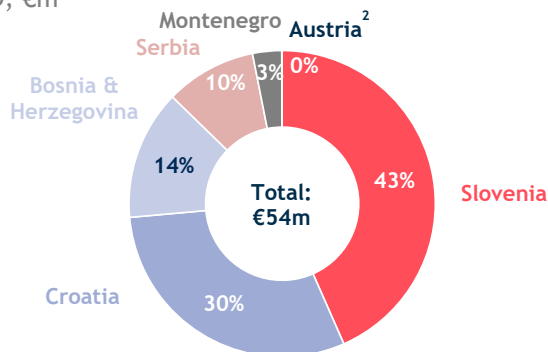
² Calculated as total non-performing exposure divided by total credit risk exposure.

CHF portfolio overview



CHF credit risk exposure by countries (performing)

1H25 YTD, €m



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

² Reflects Holding's short-term balance (if any) related to hedging CHF exposures for Addiko subsidiaries.

CHF status across countries



Slovenia

- Several CHF initiatives rejected because parliamentary constitutional service classified such drafts as unconstitutional and unlawful under European law
- 02/22: the Parliament passed draft CHF Law which came into force the same month. Estimated worst-case damage was at €100-110m
- 03/22: CHF Law was suspended by the Constitutional Court ("CC")
- 12/22: CC declared CHF Law as unconstitutional due to retroactive effects
- 1H/23 Supreme Court ("SC") supported by CC tightened its decision-making practice in CHF cases establishing retroactively higher requirements for the information duty vis-à-vis customers
- 03/24: In its latest ruling, the SC potentially softens its recently strict view on precontractual information duty regarding CHF risks going forward
- 05/25: SC ruled that the five-year statute of limitations begins when the client becomes aware of the factual circumstances of their alleged loss



Croatia

- 09/15: Conversion Law enacted
- 09/19: SC confirmed ruling of high courts that FX clauses in CHF loans including interest rate clauses are null and void
- 02/20: SC declared contract annexes regarding conversions to be valid (i.e. already converted loans can't file another lawsuit for compensation)
- 05/22: According to the CJEU, CHF loans do not fall under the Consumer Protection Directive as the Conversion Law 2015 created a balance between banking and consumer rights (which can be assumed in principle, but requires confirmation from the local courts)
- 12/22: SC published non-binding opinion granting borrowers of converted loans penalty interest on overpayments until the conversion date. However, this non-binding opinion was blocked by the Record Service of the SC
- 14/06/2023: Statute of limitation: FX-claims filed after this date are time-barred
- 2024: Two SC rulings in 2024 in favour of banks that (i) converted UIC loans not entitled to additional payments and (ii) CHF loan agreements remain valid despite containing null and void provisions on UIC and currency clauses. It remains to be seen whether lower courts will apply these rulings.
- 2025: Croatian SC Rev-925/2023 published a ruling in July confirming that in case of CHF converted loans plaintiffs are only entitled to penalty interest



Serbia

- Law enacted end of 4/2019



Bosnia & Herzegovina

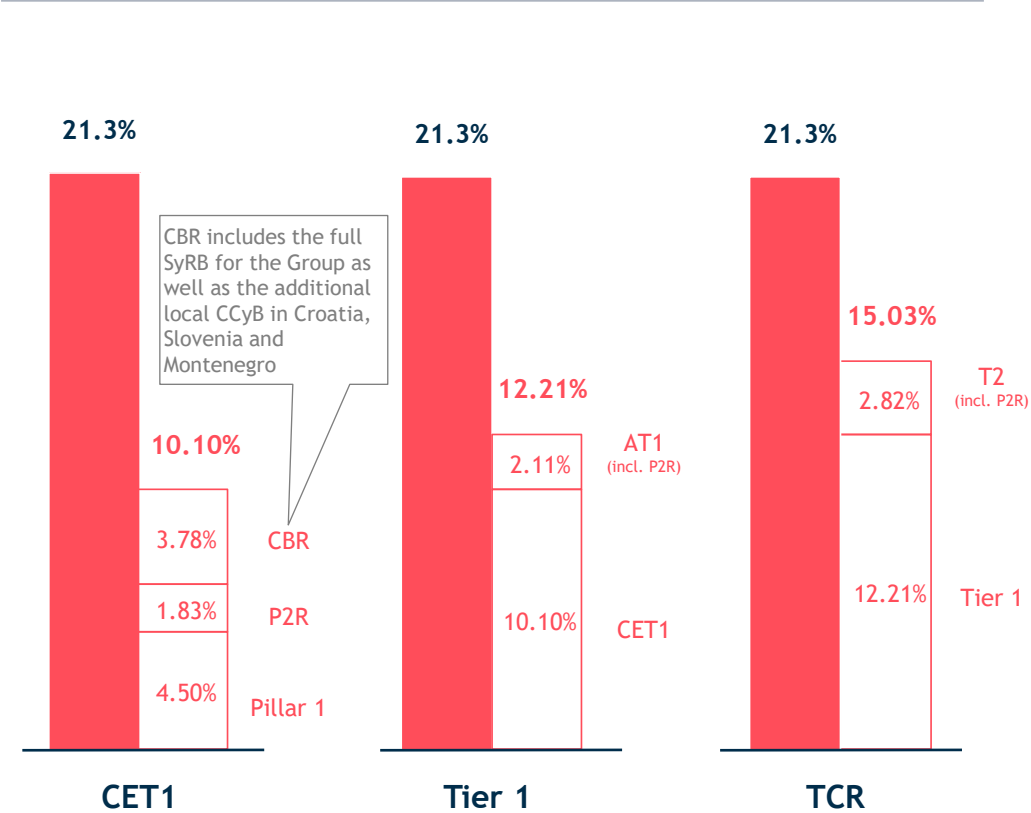
- 10/17: Conversion Law Draft voted down by parliament in favour of a widely accepted voluntary offer
- 09/20: Vote for Draft Conversion Law was withdrawn
- 01/21: Draft Conversion Law put to vote again
- Q4/21: Bosnian CHF Association announced that there is no need for a CHF Law since almost 91% of the loans were settled



Montenegro

- 07/15: CHF conversion law enacted and amended in 09/16
- First instance ruling in mass proceedings declaring CHF clause invalid but not awarding plaintiffs any amount since they can convert under the Conversion Law 2015. Consequently, the amount in dispute was reduced
- 04/23: CC awarded one plaintiff right to litigation costs despite withdrawal of CHF claims due to execution of conversion

Capital requirements as of 1H25 (excluding P2G)



P2R
(Draft for 2026)

Combined
Buffer
Requirement
(CBR)

- Slight change with 25bp increase to 3.50% expected for the year 2026
- At least 56.25% must be held in CET1 capital and at least 75% in Tier 1 capital
- Systemic Risk Buffer for Addiko Group: 0.25% as of 01/23, increase to 0.50% as of 01/24
- 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
 - Local buffers partially impact Group CBR

	YE24	YE25	YE26
Capital Conservation Buffer	2.50%	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.64%	0.78%	0.78%
Systemic Risk Buffer (SyRB)	0.50%	0.50%	0.50%
Total	3.64%	3.78%	3.78%

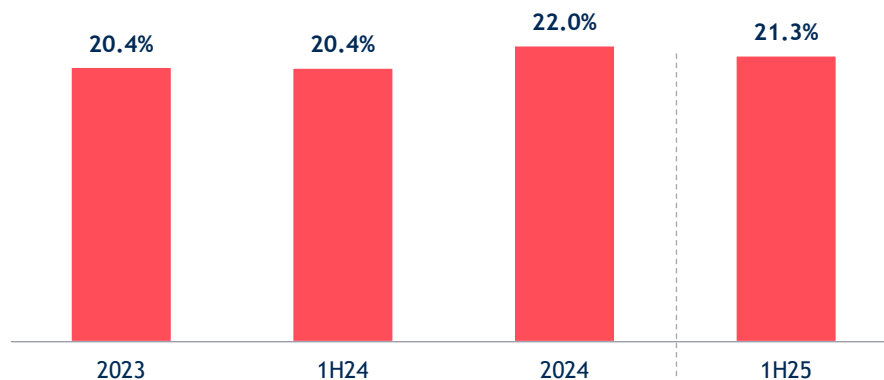
CET1/ TCR Addiko, as of 1H25

Regulatory requirements as of 1H25 (based on SREP valid in 2025)

P2G
(Draft for 2026)

- Unchanged at 3.00%
- To be held in CET1, applicable to all capital stacks

Breakdown of capital position¹

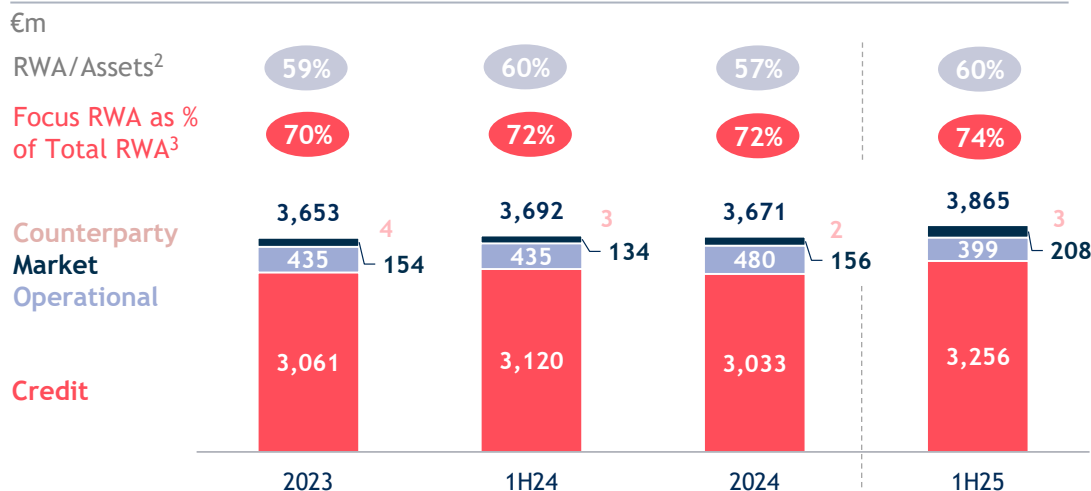


1H25 figures based on CRR3 (“Basel IV”) started on 1 January 2025

- Overall RWA growth principally due to changes in risk-weighting under Basel IV, as well as a new interpretation of an EBA guideline on structural FX risk (EBA Q&A published in 2Q25)
- Addiko plans to submit a request to the ECB to obtain an FX waiver (expected RWA reduction by ca. €63m)

No dividend deduction: No change in stance of ECB regarding dividend payments (remains suspended)

RWA breakdown



Equity to CET1 bridge

€m	2021	2022	2023	2024	1H25
Equity attr. to parent	805.1	746.3	801.1	839.5	872.9
Share-based payments	(0.5)	(0.5)	(1.2)	0.0	0.0
Interim profit	-	-	-	-	(24.0)
Dividends deducted from capital	-	(23.6)	(24.6)	0.0	0.0
Additional value adjustments	(1.1)	(1.1)	(1.0)	(0.7)	(0.7)
Intangible assets	(16.1)	(15.4)	(15.3)	(17.6)	(14.8)
Deferred tax assets	(10.4)	(10.3)	(12.8)	(12.1)	(10.8)
Other regulatory adjustments (including IFRS 9 transitional rules)	27.1	10.0	0.0	(0.1)	(0.1)
FVTOCI transitional rules (art 468 CRR)	-	31.0	0.0	0.0	0.0
CET1 Capital (transitional)	804.3	736.4	746.1	809.0	822.5
CET1 Capital (fully loaded)	777.1	695.4	746.1	809.1	822.6
Total Risk Weighted Assets (transitional)	3,624.9	3,487.3	3,653.2	3,671.2	3,865.1
Total Risk Weighted Assets (fully loaded)	3,597.7	3,481.0	3,653.2	3,671.2	3,865.1

¹ Full year numbers include profit and, if applicable, dividend deduction, interim figures exclude accrued interim profit and dividend deduction.

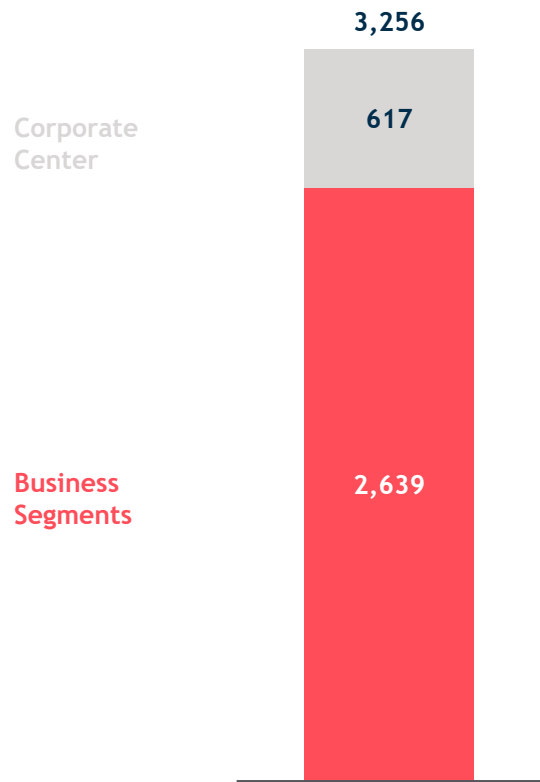
² Calculated as total RWA divided by total assets.

³ Based on segment credit RWA (i.e. excl. operational / market / counterparty RWA). Total RWA excl. Corporate Center.

Risk weighting for focus portfolio is in line with overall contribution to loan book

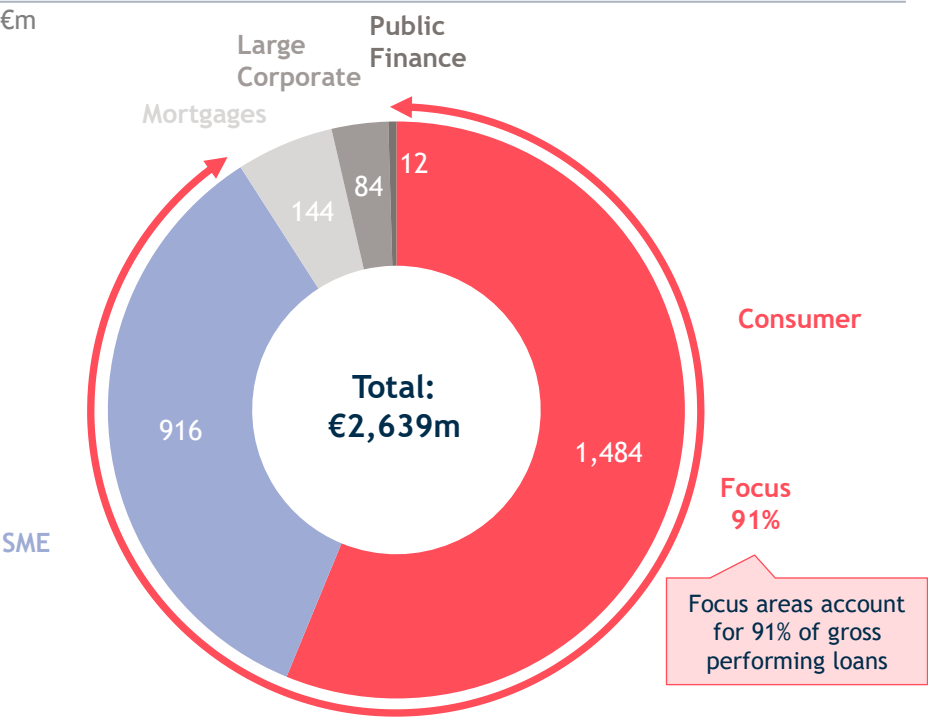
Credit risk RWA

1H25, €m



Credit risk RWA: breakdown by segment¹

1H25, €m



Credit risk RWA: allocated capital¹

1H25, €m

	@1H25 capital ratio 21.3%	@Capital ratio 18.35%
Focus	511	440
Non-Focus	51	44

¹ Excluding Corporate Center of €617m credit risk RWAs.

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VIENNA, 2025

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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 30 June 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. The accelerated run-down of Addiko Group's Mortgage, Public and Large Corporate lending portfolios (its “non-focus areas”) was concluded in the year 2024.