1H26 Results Presentation

Herbert Juranek (CEO)
Edgar Flaggl (CFO)
Tadej Krašovec (CRO)
Ganesh Krishnamoorthi (CMO & CIO)

13 August 2026

Addiko Bank

Executive Summary & Business Update

Financials & Risk Update

Outlook & Wrap-Up

Additional Materials

Earnings & Asset Quality

- **1H26 result after tax** at **€-23.0m** (1H25: €24.0m) with **adjusted result after tax** at **€19.1m**
- Reported result materially affected by **exceptional items:** €41.0m CHF-related legal provisions for cases induced by two Supreme Court decisions and €8.4m takeover-related advisory costs
- RoATE at -5.4% (1H25: 5.8%), EPS at €-1.19
- **Operating result before impairments and provisions** at €37.9m (1H25: €51.6m), impacted by takeover-related advisory costs
- **NPE ratio** (on-balance loans) stable at **2.6%** (YE25: 2.5%), **NPE coverage** at **80.2%** (YE25: 81.7%)
- **Risk costs (ECL)** of **€11.6m** (1H25: €14.4m) corresponds to **Cost of Risk** of **0.3%** (on net loans)

Business Development

- **Net banking income** stable at €155.5m (+0.3% YoY), despite lower rates, regulatory pressure and elevated funding costs in Serbia
- **NII** broadly stable at €117.2m (1H25: €117.8m), as Consumer volume growth and treasury contribution largely offset yield pressure
- **NCI** up 2.8% YoY to €38.3m, supported by Mastercard incentives and bancassurance income
- **Continued strong growth in Consumer lending,** while SME business remained affected by competitive pricing and refinancing activity

Funding, Liquidity & Capital

- **Funding situation remained solid**: Deposits at €5.3b, **LDR** at **~71%** and **LCR** at **~280%**
- **TCR ratio** at a **strong 21.3% - all in CET1** (YE25: 22.4%) despite digesting extraordinary impacts

Governance

- **Sava Ivanov Dalbokov** resigned from the Supervisory Board of Addiko Bank AG effective 31 July 2026; the vacant SB position will remain unfilled for the time being
- He is planned to take an executive role at Addiko Bank a.d. Beograd as COO and Executive Board member, subject to local regulatory approval

VTOs

- **Competing voluntary public takeover offers by** Raiffeisen Bank International AG (“**RBI**”) **and** Nova Ljubljanska banka d.d. (“**NLB**”) launched for Addiko Bank AG in Q2 2026
- **Acceptance period for both offers ended on 29 July 2026, with RBI successfully reaching an acceptance level of 55.55%[1] of Addiko’s total share capital, as published on 3 August 2026**
- **Extended acceptance period** until 3 November 2026 for RBI
- Completion remains subject to **regulatory and antitrust approvals**, with Long Stop Date on 14 May 2027

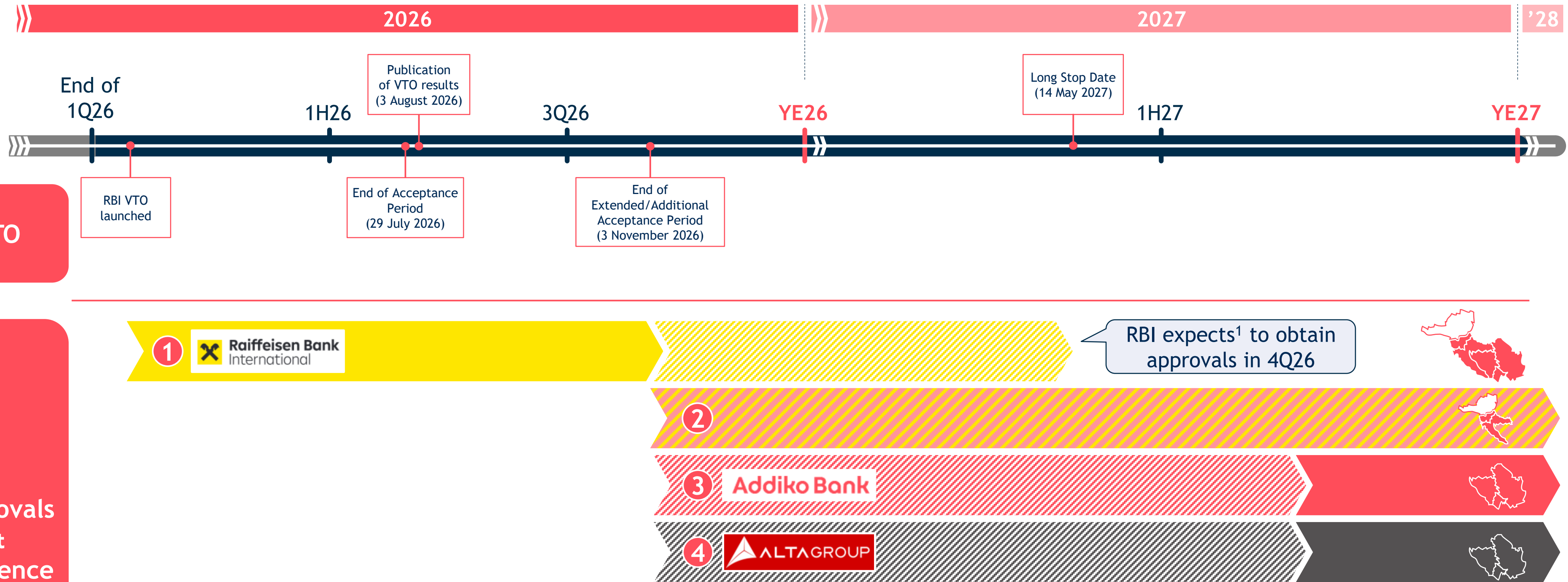
Financial, Operational & Strategic Impact

- **Takeover-related advisory costs of €8.4m** recognised in 1H26
- **Potential IFRS 5 financial implications related to RBI’s contemplated Carve-out** to be assessed in relation to the intended disposal of Non-EU subsidiaries
- **Process required significant management attention**, while maintaining strong organizational focus on customers, execution and business delivery
- **Strategic implications of the takeover process:**
  - **Specialization Program:** the launch of further initially planned initiatives is being reassessed
  - **Expansion to Romania:** further investments in the Romanian market will be moderated, with business development to continue on selective basis

[1] Based on declarations of acceptance received by RBI for 10,831,435 Addiko shares, representing 55.55% of Addiko’s total share capital of 19,500,000 shares and 56.16% of the shares subject to the Offer, excluding 212,858 treasury shares held by Addiko Bank AG.

Voluntary Public Takeover Offer by Raiffeisen Bank International AG (RBI) - Timeline & Next Steps

Addiko Bank



VTO

Approvals & Sequence

1. **RBI:** Regulatory approvals and merger clearances until Long Stop Date
2. **RBI/Addiko:** Integration and consolidation activities
3. **Addiko:** Decisions on sale (Carve-Out) of non-EU entities and regulatory approvals
4. **Buyer of entities (Alta Group[2]):** Local regulatory approvals and local merger clearance for purchase of carved-out non-EU entities (for each entity)

Next Steps

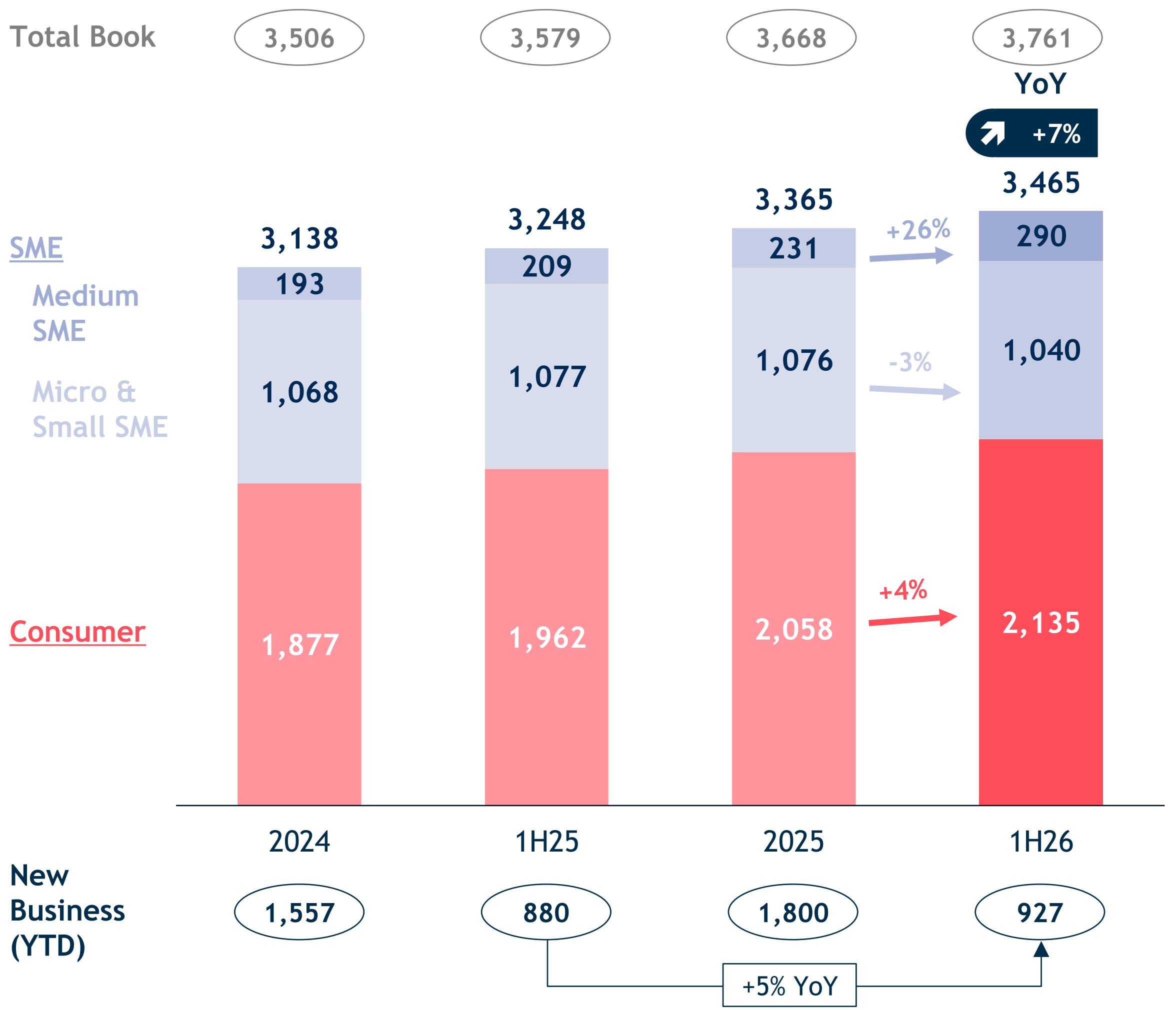
- Continue to **execute existing strategy and** business model to **deliver results**
- **Monitor developments** along closing timeline of VTO
- **Obtain clarity on further developments** related to governance, structure, strategy and carve-out transaction

[1] Source: RBI 1H26 presentation (https://www.rbinternational.com/content/dam/rbi/ho/investors/events-and-presentation/presentation-and-webcast/conference-call-presentations/2026-07-31%20Q2%20Presentation%20RBI.pdf.coredownload.pdf).
[2] Source: RBI offer document (https://www.rbinternational.com/content/dam/rbi/ho/investors/news/publications-austrian-takeover-law/2026-05-14-RBI_Addiko_Angebotsunterlage_EN.pdf.coredownload.pdf).

Addiko Bank

Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) up 3% since YE25 (up 5% YoY)
- **+7% YoY growth in focus book** (+4% YoY excluding medium SME)
- **New business generation up 5% YoY**
  - Consumer up **10%** YoY
  - SME flat at **-1%** YoY
- **New business yields** at 6.4% in Consumer and 4.8% in SME
- **Focus book** comprises 92% of gross performing loans, generating a yield of 6.1%
  - Consumer book grew by 9% YoY
  - SME book increased by 3% YoY, with large ticket medium SMEs up by 39% YoY and Micro & Small SME book down by 3% 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**

Progress in Business with Consumer & SME Customers in CSEE

Business Update

Consumer

- **Solid new business growth of +10%** YoY
- **Regulatory headwinds** in Croatia (-17% YoY) – mitigations launched
- Good growth in **NCI** +10% YoY driven by cards & Bancassurance income
- **Strong growth in Serbia +54% YOY**
- New digital insurances launched in the app

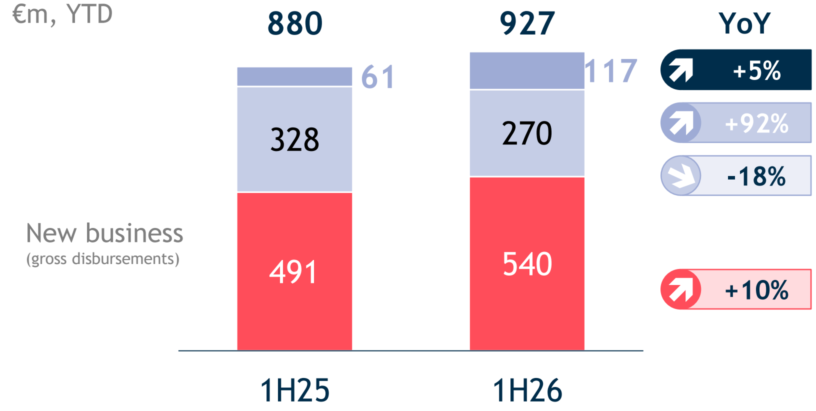
SME

- Strong SME **new business growth** outside Croatia (+14%)
- **Croatia** with -26% YoY limits overall growth to -1% YoY
- **Refocused medium-SME strategy** drove 92% YoY growth
- **Expanding secured lending** and multi-purpose credit frames to deepen customer relationships

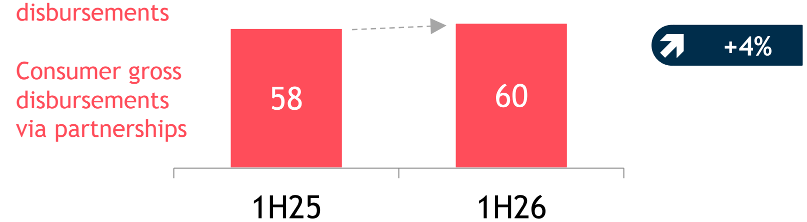
2026 Priorities

- Focus on **mitigating revenue impact** of **regulatory restrictions**
- **Reassess** growth opportunities in **Romania**
- Grow **BNPL** & launch Croatia partnership business
- **Expand revenue generation capacity** with new products - Home equity loans
- **Secured SME loans to drive growth**
- Focus on **AI to enhance business & automation**
- **Dynamic pricing**

Improving dynamics YoY



	1H25	1H26	YoY
Consumer New business yield	7.3%	6.4%	-88bp
SME New business yield	5.1%	4.8%	-36bp
Focus yield[1]	6.5%	6.1%	-40bp
Share of Partnerships in consumer gross disbursements	12%	12%	



	1H25	1H26
Partnerships/ Locations	465/ 960	485/ 1,230

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.

Executive Summary & Business Update

Financials & Risk Update

Outlook & Wrap-Up

Additional Materials

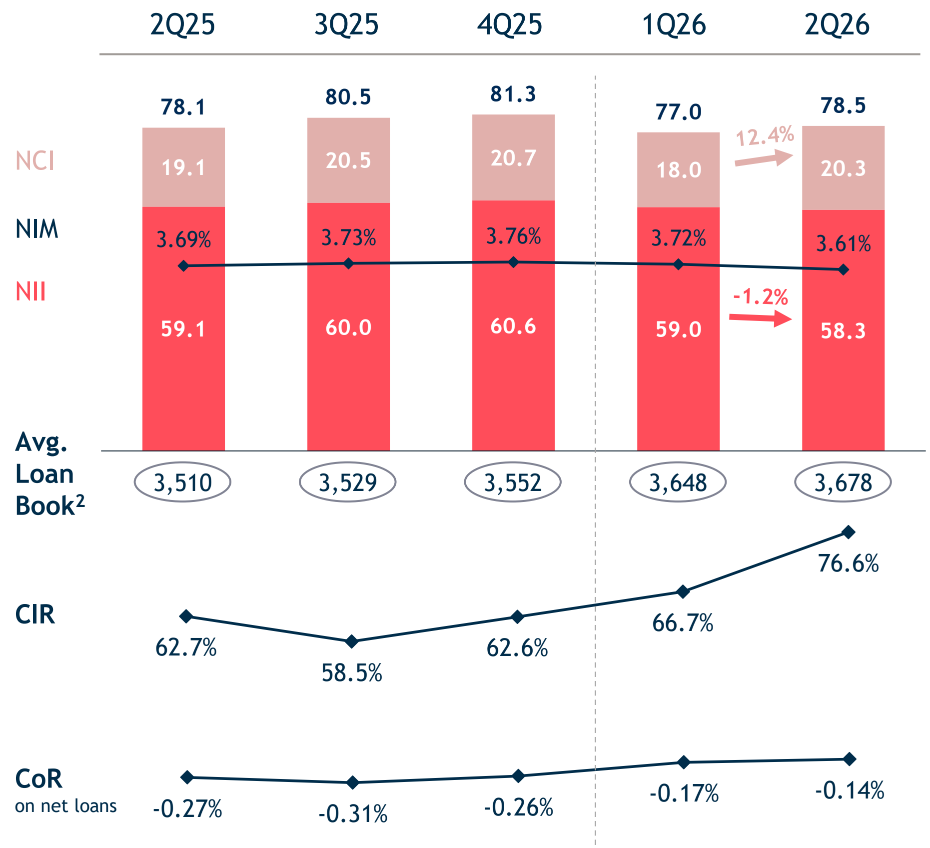
Financial Performance 1H26 at a Glance

Addiko Bank

Financial Performance 1H26

YTD, €m

	1H26	1H25	YoY
Net interest income	117.2	117.8	-0.5%
Net fee & commission income	38.3	37.3	+2.8%
Net banking income	155.5	155.0	+0.3%
Net result on financial instruments	-0.3	0.8	n.m.
Other operating result	-5.9	-6.8	-13,9%
General administrative expenses	-111.5	-97.4	+14.5%
Operating result[1]	37.9	51.6	-26.7%
Other result	-48.9	-4.9	>100%
Expected credit loss expenses	-11.6	-14.4	-19.3%
Tax on income	-0.4	-8.4	-95.5%
Result after tax	-23.0	24.0	n.m.

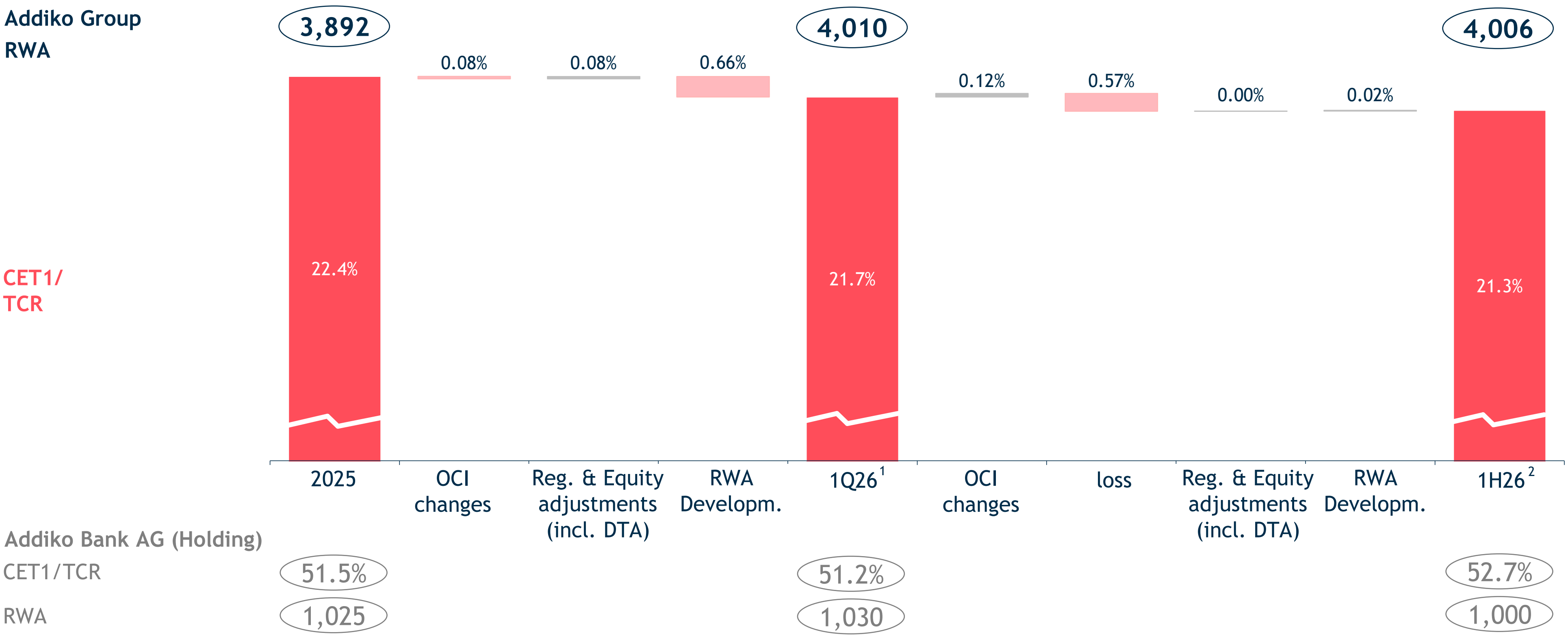


- **NII** broadly stable at €117.2m (-0.5% YoY), with lower rates and yield pressure largely offset by lower deposit costs, solid Consumer volume growth and higher income in treasury and liquidity management
- **NCI** up 2.8% YoY to €38.3m, supported by Mastercard incentives and bancassurance, partly offset by lower transaction/card fees and regulatory restrictions on fee products in Croatia
- **OPEX** up 14.5% YoY to €111.5m, mainly due to €8.4m takeover-related advisory costs, wage/indexation effects, inflationary pressure and Romania expansion costs
- **YTD CIR** at 71.7% (QTD CIR at 76.6%) or 66.3% (YTD) excluding takeover-related advisory costs

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

Capital development

% CET1/TCR, YTD, RWA in €m



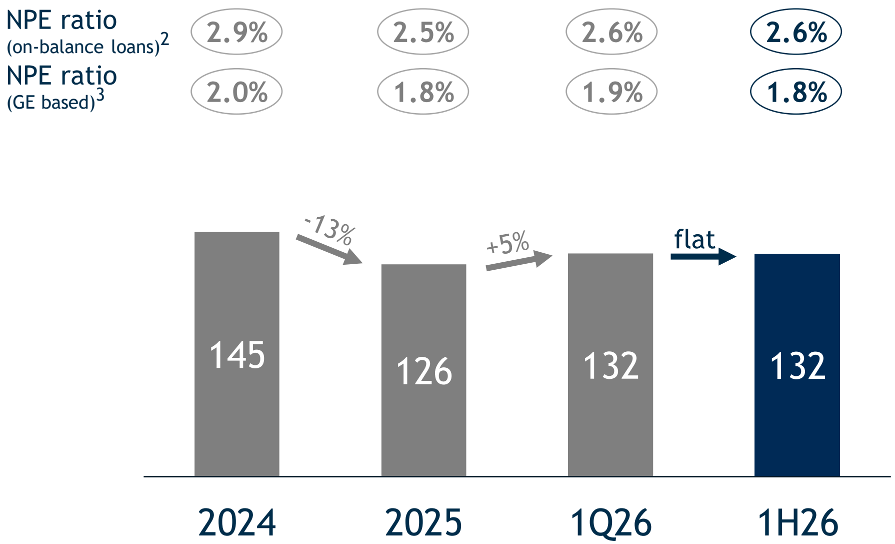
- **CET1 ratio** remained strong at 21.3% (YE25: 22.4%), despite CHF-related legal provisions in Croatia and Slovenia and takeover-related advisory costs
- **OCI** improved, with fair-value reserves on debt instruments at €-14.6m as of 1H26 (YE25: €-16.3m)
- **Total RWAs** increased by €114m or 2.9% YTD to €4.0bn, mainly driven by loan book growth and the phase-in of regulatory effects (incl. Art. 500a CRR)

[1] Excluding accrued interim profit.
[2] Including full deduction of 1H26 loss.

Balanced NPE Development

NPE volume[1] & ratio development

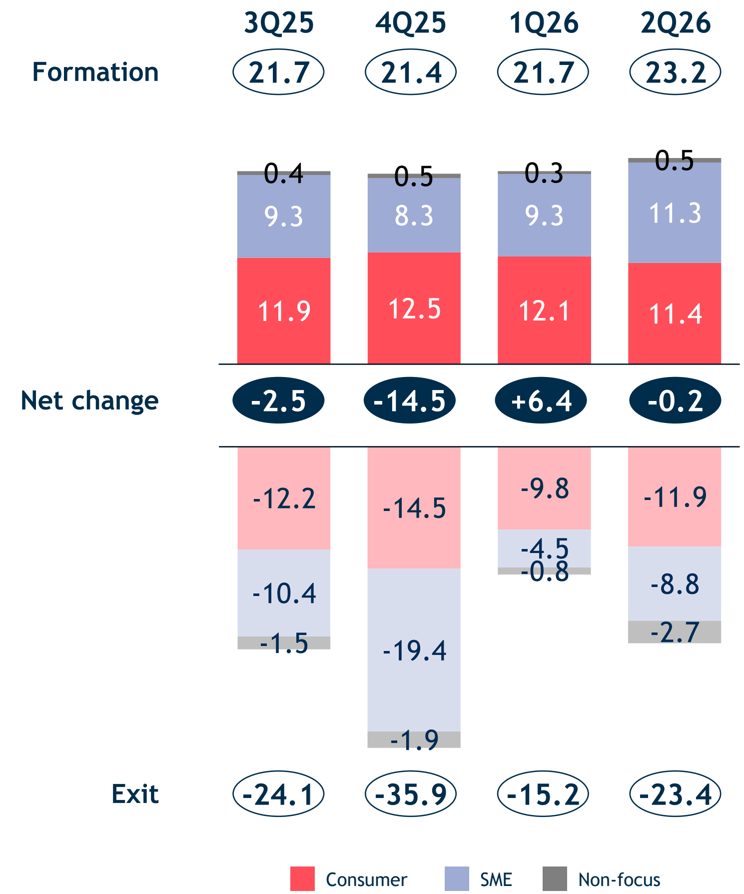
€m, YTD



- Asset quality remained sound, with **NPE volume** broadly stable at **€132m** despite inflows driven by smaller SME and Consumer clients
- The **NPE ratio** remained stable at **2.6%** (on balance loans), while **NPE coverage** stood at a solid **80.2%**

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

1H26 YTD, €m, positive number for release

	Consumer	SME	Non-Focus	Business Segments	Corp. Center	TOTAL
1Q26	(3.7)	(3.4)	0.8	(6.3)	0.1	(6.2)
2Q26	(3.7)	(3.8)	1.6	(5.9)	0.5	(5.4)

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

	2Q25	3Q25	4Q25	1Q26	2Q26
Consumer	(0.17)% (0.19)% on NL	(0.31)% (0.35)% on NL	(0.07)% (0.08)% on NL	(0.16)% (0.18)% on NL	(0.17)% (0.15)% on NL
SME	(0.40)% (0.58)% on NL	(0.32)% (0.46)% on NL	(0.46)% (0.67)% on NL	(0.18)% (0.26)% on NL	(0.20)% (0.29)% on NL

Group 1H26

YTD

Business Segments	TOTAL
(0.26)% (0.33)% on Net Loans	(0.24)% (0.31)% on Net Loans

- **1H26 expected credit loss expenses of €11.6m resulting** in -0.31% **cost of risk** (on net loans):
  - Consumer: -0.3%
  - SME: -0.5%
  - Non-Focus: +0.8%
- **ECL expenses** decreased year-on-year, primarily driven by lower provisions in the SME portfolio, while Consumer credit risk charges remained broadly stable
- **SME ECL** reverted to prior-quarter run-rate after an exceptionally low 1Q26
- Overall post-model adjustment (**PMA**) decreased to **€ 0.9m** (YE25/1Q26: €1.2m)

Executive Summary & Business Update

Financials & Risk Update

Outlook & Wrap-Up

Additional Materials

Outlook

- **Transaction related implications** are expected to significantly change Addiko's future scope, operating basis and earnings profile
- RBI intends to integrate Addiko's EU subsidiaries into the **RBI Group** and pursue a Carve-Out of Non-EU subsidiaries to **Alta Group d.o.o.**
- Potential disposal of Non-EU subsidiaries could result in an immediate negative Group P&L and capital impact
- In addition, the carve-out would materially change the Group's future operating earnings profile
- **As a result, Guidance remains suspended** until transaction-related implications can be assessed with sufficient certainty

Perspectives

- **Global uncertainties** increased significantly during the first half of 2026
- **Macro backdrop** in the CSEE region remains **broadly stable**, while the ultimate impact of the Iran conflict cannot yet be reliably assessed
- Continued momentum on impediments for income generation in banking sector due to recently introduced and new regulation or legislation regarding underwriting criteria, interest rate caps, fee caps or ability to charge fees for banking products
- **Serbian market:** pricing and liquidity remain challenging in the current environment
- **Prudent risk approach remains strategic anchor** – balancing of demand vs. risk appetite as priority over volume growth

Next IR Event

- **3Q26 results call** scheduled for 12 November 2026 at 2pm Vienna time

Management Team

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 Flaggl

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 AI 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

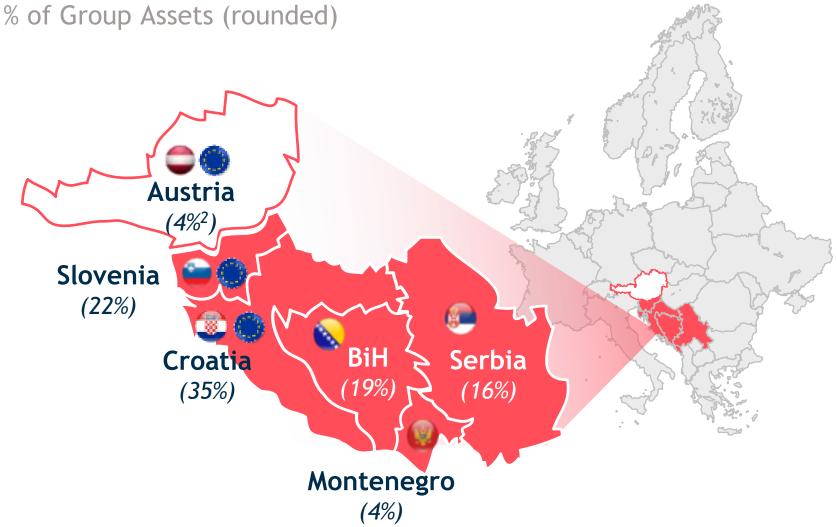
Addiko at a Glance

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)

Operating as one region - one bank

1H26, % of Group Assets (rounded)



Repositioned as a focused CSEE specialist lender

Consumer

SME

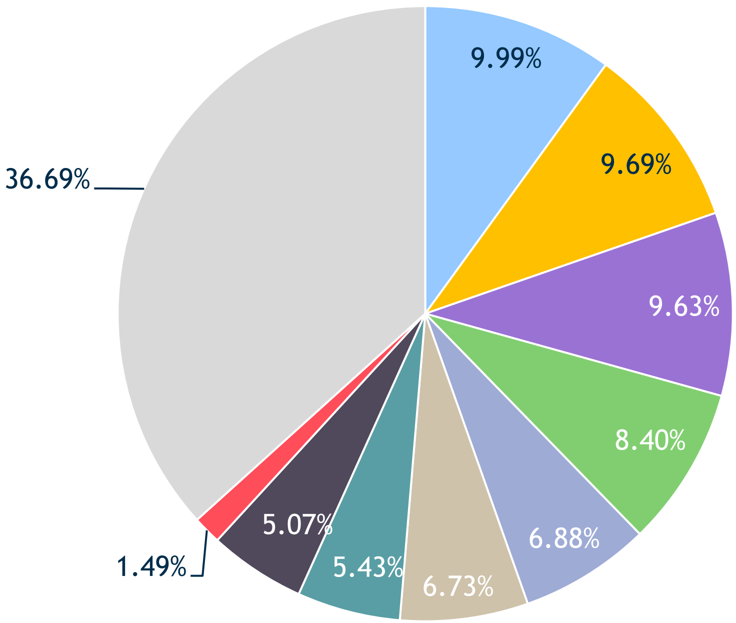
1H26

~0.9m *Customers*	**154** *Branches*	**€6.5b** *Total Assets*	**61%-39%** *EU vs. EU accession asset split[3]*
€3.8b *Loans and Advances*	**€5.3b** *Customer Deposits*	**€877** *Equity*	**BB** *Long-Term IDR issued by Fitch*

[1] Finanzmarktaufsicht Österreich.
[2] Includes total assets from Holding (€1,108m) and consolidation/recon. effects of (-€853m).
[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.

Shareholder Structure as of 30 June 2026

Addiko Bank



- **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 **expire on 30 June 2027** (as published in Alta Group d.o.o.'s major holdings on 26 June 2026)

** Contains own shares acquired by Addiko Bank AG through share buybacks. The Company currently holds 212,858 own shares as of 1H26.*

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.

<u>Note on RBI's voluntary public takeover offer</u>
The shareholder structure presented above is based on the most recent major holdings notifications available to Addiko Bank AG and does not yet reflect the potential effects of the voluntary public takeover offer by Raiffeisen Bank International AG (RBI). In connection with the publication of the official result pursuant to Section 19 para. 2 of the Austrian Takeover Act on 3 August 2026, RBI announced that a total of 10,831,435 shares in Addiko Bank AG had been tendered into the offer. According to RBI, this corresponds to 55.55% of all shares issued by Addiko Bank AG. The shareholder structure shown on this page will be updated based on the major holdings notifications to be submitted to Addiko Bank AG in accordance with the applicable capital market regulations. Once the relevant requirements have been met and Addiko has received the corresponding major holdings notifications, the presentation of the shareholder structure will be updated accordingly.

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

Key Macroeconomic Assumptions

GDP forecasts (%, real growth)

	2025	2026E Base	2027E Base	2028E Base	Previous Forecast Δ 2026
Slovenia	1.06%	1.70%	2.40%	2.60%	-0.49%
Croatia	3.40%	2.60%	2.70%	2.80%	-0.21%
Serbia	2.03%	2.00%	3.00%	3.50%	-1.54%
Bosnia & Herzegovina	2.13%	2.30%	2.80%	3.00%	-0.54%
Montenegro	2.74%	2.80%	2.90%	3.00%	-0.56%
Romania	0.68%	0.00%	1.70%	2.50%	-1.20%
Euro Area	1.40%	0.90%	1.10%	1.50%	-0.50%

Deposit Facility Rate (in bp, yearly Ø)

	2025	2026E Base	2027E Base	2028E Base	Δ 2026
Euro Area	226	221	243	213	+21
Δ to previous guidance		*+21*	*+43*	*+13*	

CPI (%, per year)

	2025	2026E Base	2027E Base	2028E Base	Δ 2026
Slovenia	2.50%	3.00%	2.30%	2.10%	+1.00%
Croatia	4.40%	4.50%	2.80%	2.60%	+1.60%
Serbia	4.10%	4.50%	4.00%	3.50%	+0.50%
Bosnia & Herzegovina	3.98%	5.10%	3.70%	2.10%	+2.70%
Montenegro	4.10%	4.00%	3.50%	3.00%	+0.40%
Romania	6.80%	7.20%	5.50%	5.00%	+0.70%
Euro Area	2.10%	2.60%	2.20%	1.90%	+0.70%

Source: The Vienna Institute for International Economic Studies (wiiw) as of June 2026.

Addiko's Commitment to the Sustainable Development Goals

ESG in Addiko - It is the little things that count

	Environmental	Social	Governance
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 Reduction of GHG emissions Electromobility Renewable energy Green partnerships	Secure employment Working time Work-life balance Gender equality Training & skills development Financial literacy Supporting communities	Corporate Culture Protection of Whistleblowers Supplier ESG risk assessment Membership in associations

Balance Sheet Composition

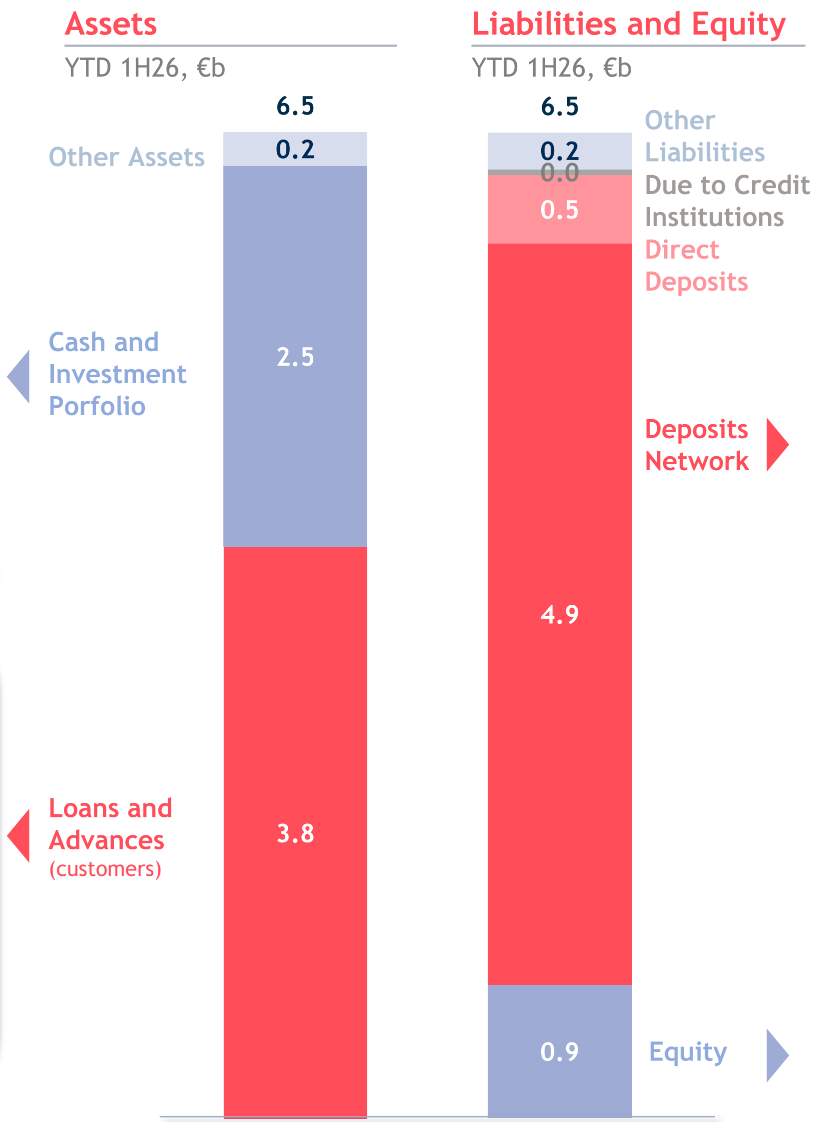
Addiko Bank

Liquid balance sheet
- LCR ratio: 280% (YE25: 304%)

Liquid assets
- €1.01b of cash (154bps on avg.)[1]
- €1.49b of investment portfolio (287bps on avg.)

Substantially de-risked asset base
- NPE ratio: 1.8% (YE25: 1.8%)
- NPE ratio (on-balance loans): 2.6% (YE25: 2.5%)

Solid provision coverage levels
- 80.2% NPE coverage ratio (YE25: 81.7%)
- 104.9% incl. collateral (YE25: 102.9%)



Strong deposit base
- Loan-deposit ratio (customer): 70.5% (YE25: 70.0%)

Funding surplus[2]: c. €1.6b

Robust capital base
- 21.3% CET1 ratio (YE25: 22.4%)

RWA growth in 1H26 by 3% mainly driven by loan growth

[1] based on interest bearing assets [2] Calculated as difference between deposits of customers and loans and advances to customers.

Addiko Story Well Positioned for Strong Growth in Mid-Term

Addiko Bank

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

Consumer		SME
Products		
New Products		New Products
Distribution		
POS / Partnership		Smart Targeting
Digital		
E2E Digital Lending	⇄	E2E Digital Lending
Platform		
M-Banking App	⇄	M-Banking App

Operational Excellence

Best-in-class Risk Management

SME (Mid-Term)

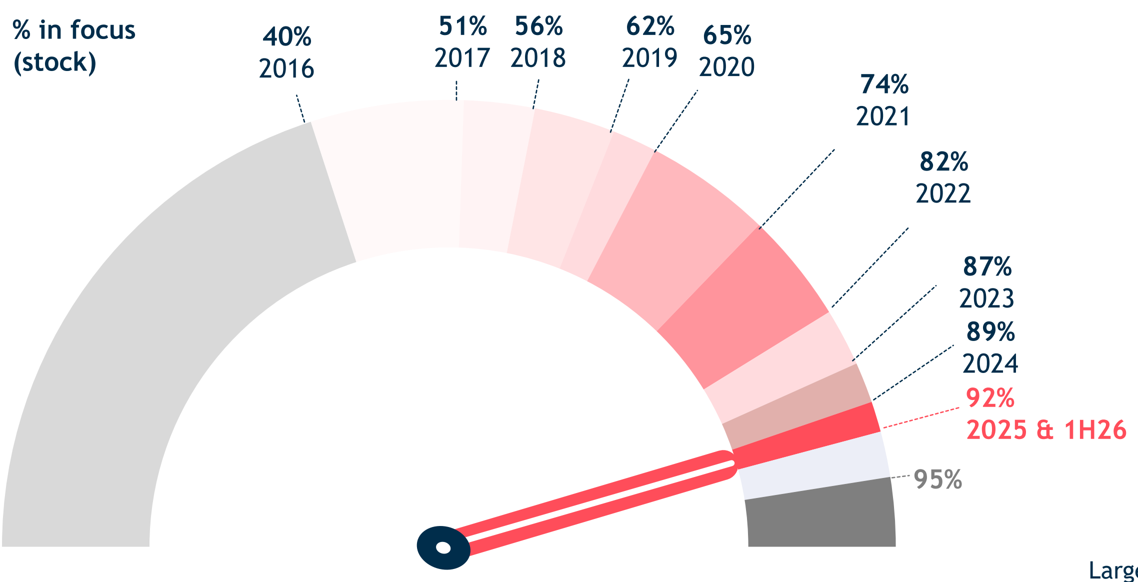
- Building SME ecosystems of new products
- Enhanced SME targeting through focus on data, efficiency and leveraging the unique selling proposition of fast loans
- Fastest lending solutions also available online to increase online channel distribution to 70%
- Better mobile banking application offering engaging propositions tailored to diverse SME products

Acceleration of Growth in Focus Areas Consumer & SME

Addiko Bank

Gross performing loans in focus segments

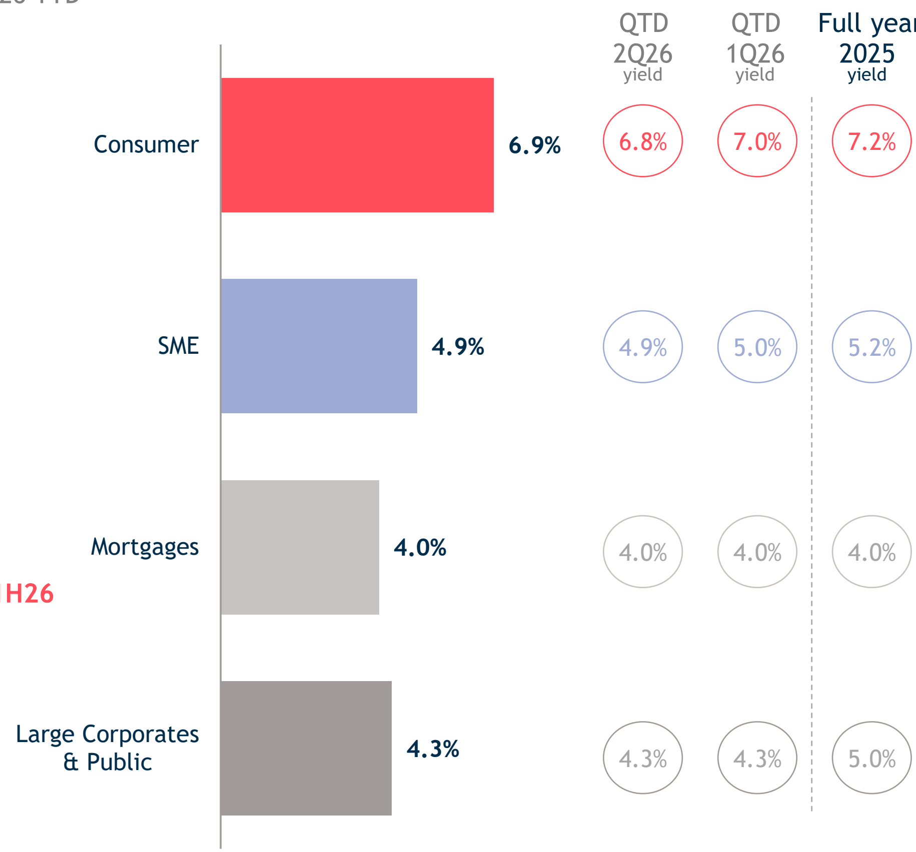
Gross loans of focus segments as % of total gross performing loans



% change of gross performing loans in focus vs. previous period

Gross yield by segment[1]

1H26 YTD



- **Focus portfolio at 92.1% in 1H26**
- **Focus yield at 6.14% in 1H26 (-40bp YoY)** - also impacted by regulatory changes in consumer business, i.e. regulatory interest rate cap in Serbia (maximum of 7.5%)

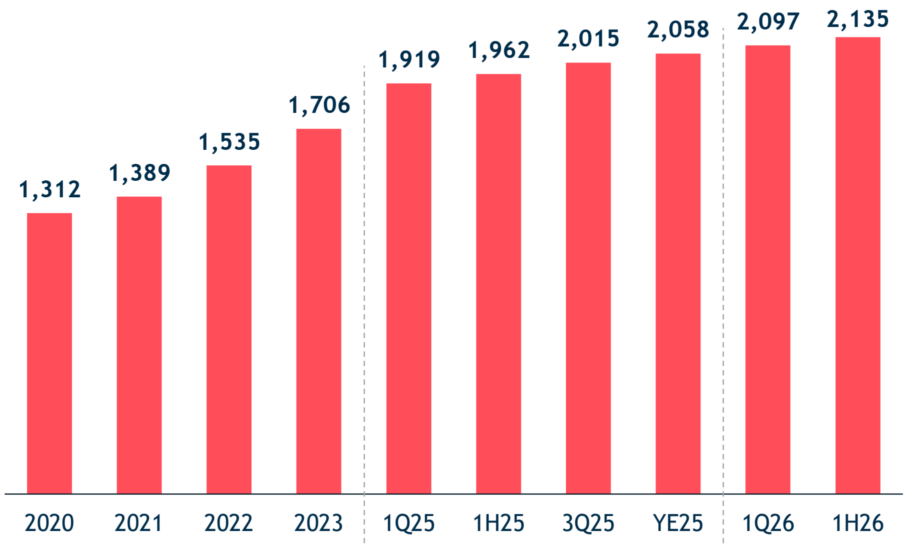
[1] The gross yield is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.

Consumer and SME Lending Development

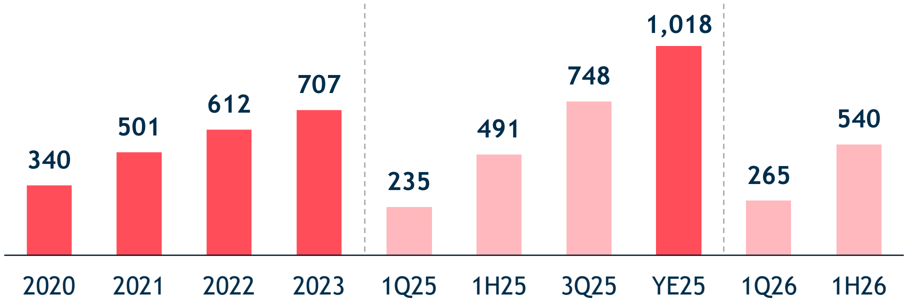
Consumer (Micro shifted to SME as of 1Q21)

€m, YTD

Gross Performing Loans



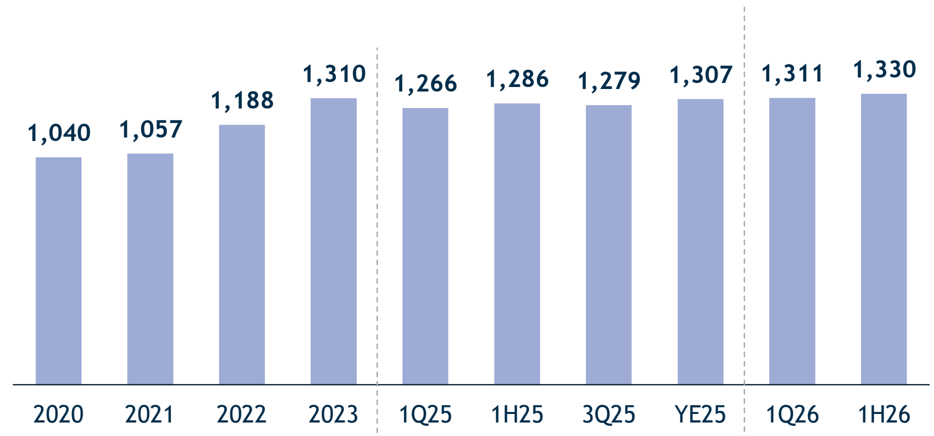
New Business Volume (YTD)

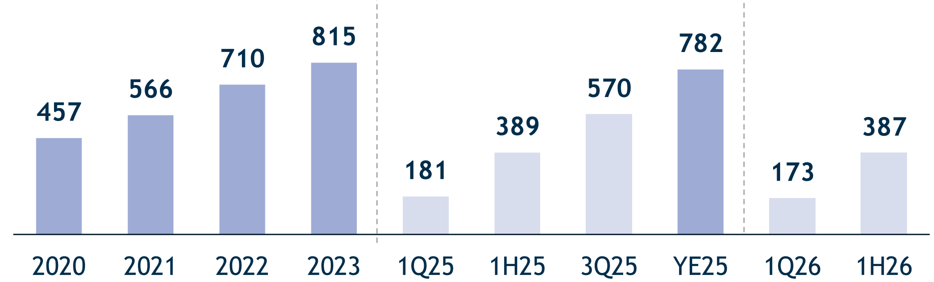


- **Gross performing loans up 9% YoY**
- New business up by 10% YoY

SME

€m, YTD

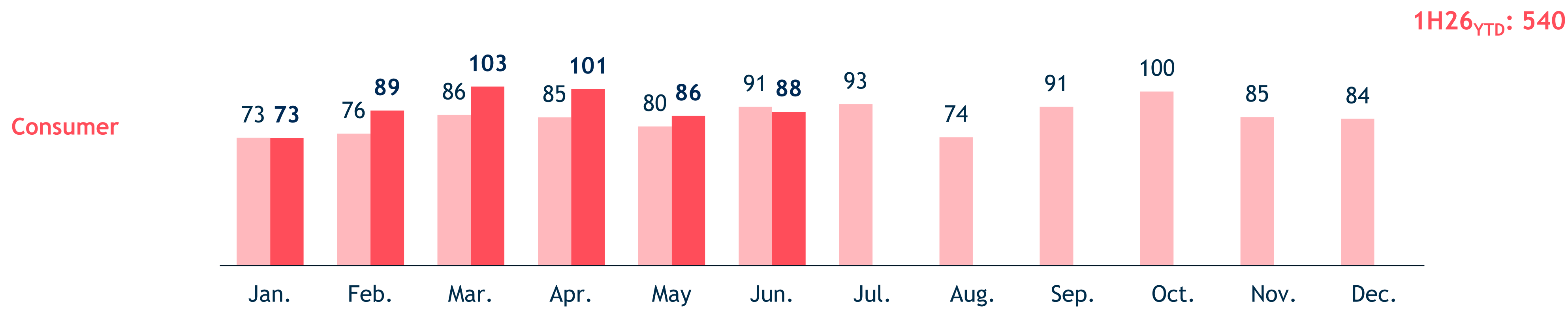


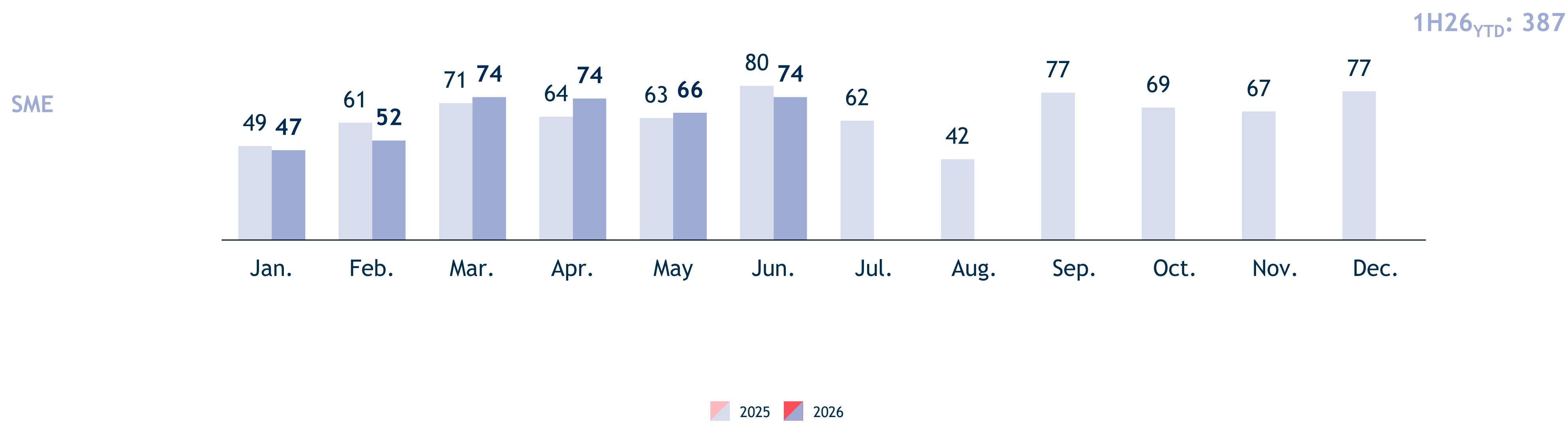


- **Gross performing loans up 3% YoY**
- New business flat YoY due to currently muted demand in several markets

New business during 1H26

€m





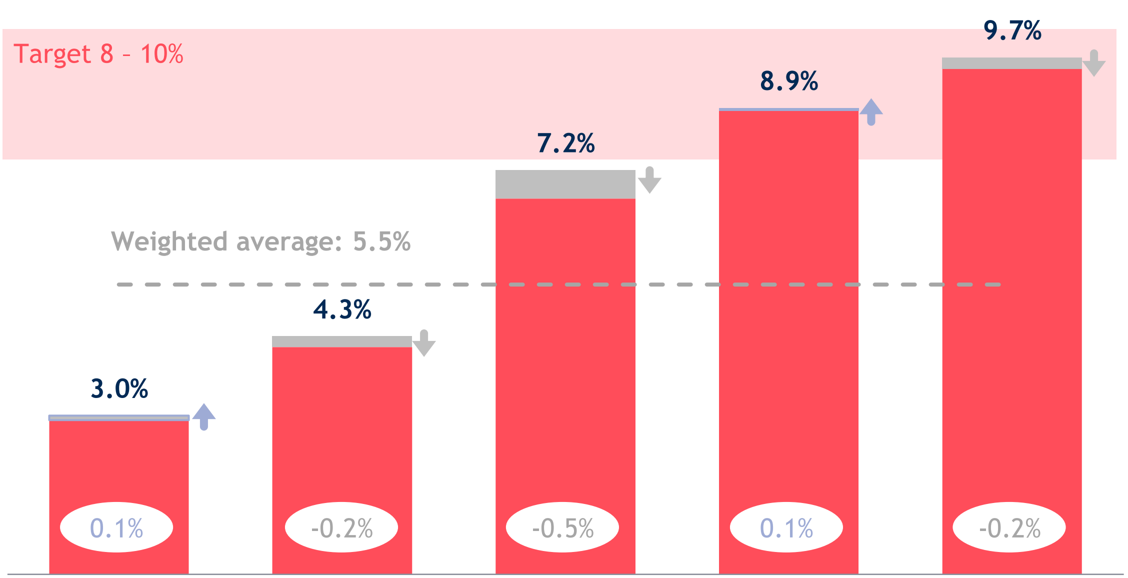
Growth in Consumer Lending

Addiko Bank

Addiko market share - unsecured consumer loans (stock outstanding, 1H26)[1,2]

		Serbia	Croatia	Montenegro	Bosnia & Herzegovina	Slovenia
Market Size, €b		11.2	14.4	1.7	5.8	5.5
Market Growth (vs. 1H25)		+20.4%	+12.7%	+20.0%	+9.6%	+5.8%
Flow Market Share[3]	1H26	4.2%	3.8%	7.2%	5.1%	9.7%
	YE25	3.6%	4.4%	9.0%	5.1%	10.3%

Stock Market Share (1H26)



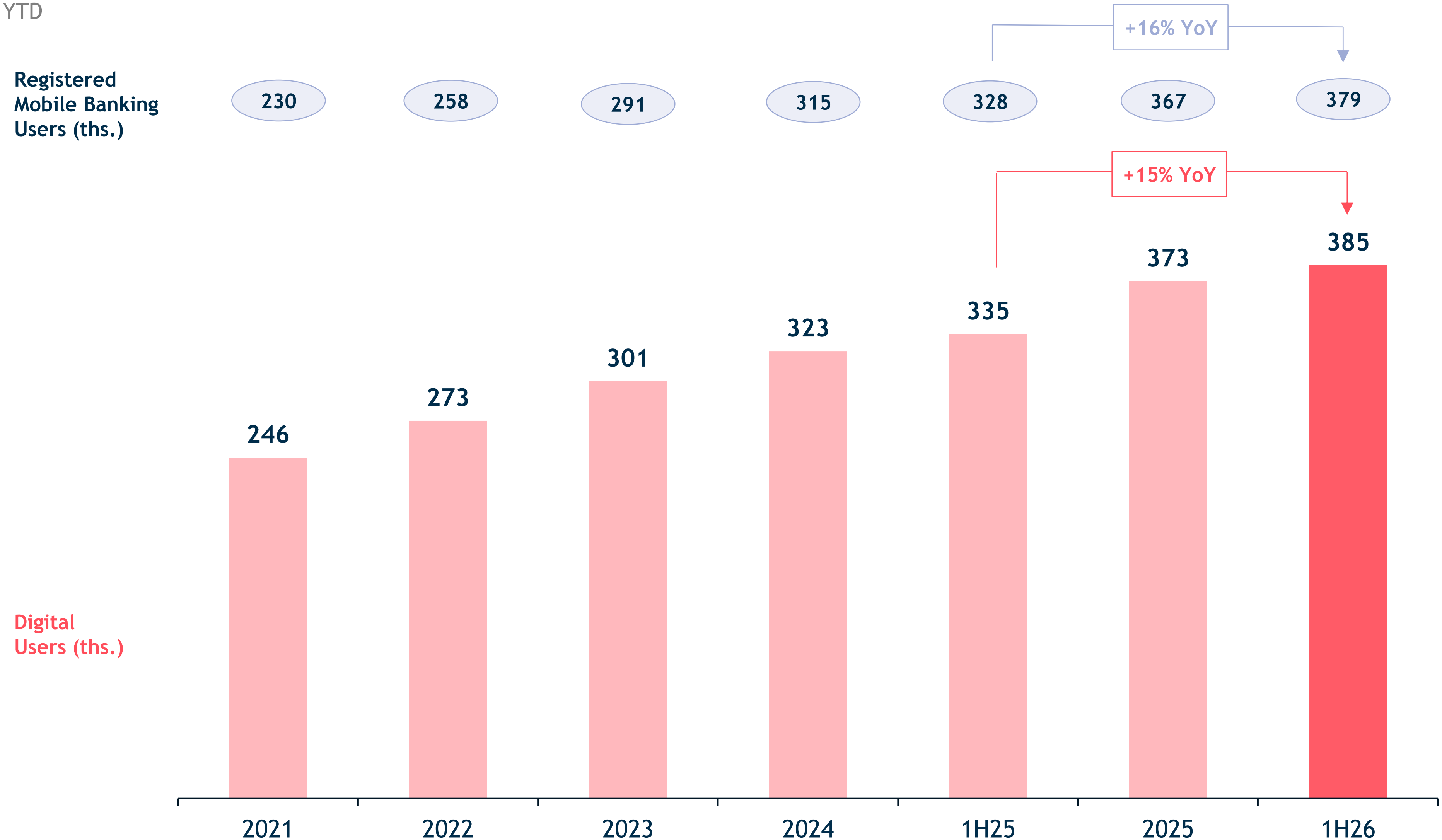
Change (vs. 1H25)

- Overall, **Consumer lending market size** in Addiko footprint growing **+13.6% YoY**
- **Addiko's gross performing Consumer loans up +8.8% YoY** (ranging from 1.7% in Croatia to 25.6% in Serbia)
- Resilient **new business (flow)** market share despite mixed volume developments across 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

YTD



Financials: Financial Performance 1H26 in Detail

Key financials

P&L

in €m	YTD			QTD		
	1H26 (YTD)	1H25 (YTD)	+/- PY	2Q26 (QTD)	1Q26 (QTD)	+/- PQ
Net interest income	117.2	117.8	-0.5%	58.3	59.0	-1.2%
Net fee and commission income	38.3	37.3	2.8%	20.3	18.0	12.4%
Net banking income	**155.5**	**155.0**	**0.3%**	**78.5**	**77.0**	**2.0%**
Other income[1]	-6.2	-6.0	-2.6%	-0.6	-5.5	88.8%
Operating income	**149.4**	**149.0**	**0.2%**	**77.9**	**71.5**	**9.0%**
General administrative expenses	**-111.5**	**-97.4**	**-14.5%**	**-60.1**	**-51.4**	**-17.0%**
1 **Operating result**[2]	**37.9**	**51.6**	**-26.7%**	**17.8**	**20.1**	**-11.4%**
2 Other result	-48.9	-4.9	-904.5%	-47.6	-1.3	-3646.4%
Expected credit loss expenses[3]	-11.6	-14.4	19.3%	-5.4	-6.2	11.8%
Result before tax	**-22.6**	**32.4**	**-169.9%**	**-35.3**	**12.6**	**-379.1%**
3 **Result after tax**	**-23.0**	**24.0**	**-195.8%**	**-33.1**	**10.1**	**-427.3%**

Balance Sheet

in €m	1H26 (YTD)	1H25 (YTD)	+/- PY	+/- PQ
Total assets	6,495	6,392	1.6%	0.7%
Loans and advances to customers	3,764	3,586	5.0%	1.5%
o/w gross performing loans	3,761	3,579	5.1%	1.5%
Customer deposits	5,336	5,251	1.6%	0.8%
Shareholders' equity	877	873	0.5%	-3.1%

Key Ratios

	1H26 (YTD)	1H25 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	366	371	-5	-5
Cost/income ratio	71.7%	62.8%	8.9%	5.0%
NPE Ratio (GE based)	1.8%	2.0%	-0.2%	0.0%
NPE Ratio (on-balance loans)	2.6%	2.9%	-0.3%	0.0%
Cost of risk (net loans)	-0.3%	-0.4%	0.1%	-0.1%
Loan-deposit ratio (customer)	70.5%	68.3%	2.2%	0.5%
RoATE	-5.4%	5.8%	-11.2%	-10.1%
4 CET1 ratio/ Total capital ratio[4]	21.3%	21.3%	0.0%	-0.4%

1. **Operating result** down 26.7% YoY to €37.9m:
   - **Net interest income stable YoY**
   - **Net fee and commission income up 2.8%** supported by Mastercard Click to Pay implementation incentives
   - **Gen. admin. expenses (OPEX) up 14.5%** primarily driven by extraordinary takeover-related advisory costs
2. **Other result** down YoY to €-48.9m was materially impacted by additional provisions for CHF-related legal claims in Croatia and Slovenia. Of these, €-41.0m resulted from the reassessment of provisions following recent Supreme Court rulings in Croatia and Slovenia
3. **Result after tax of €-23.0m** includes exceptional CHF-related legal provisions and takeover-related advisory costs of €42.1m on an after-tax basis. Adjusted for these two extraordinary items, the result after tax would be at €19.1m
4. **CET1 ratio** (Basel IV) at **21.3%**

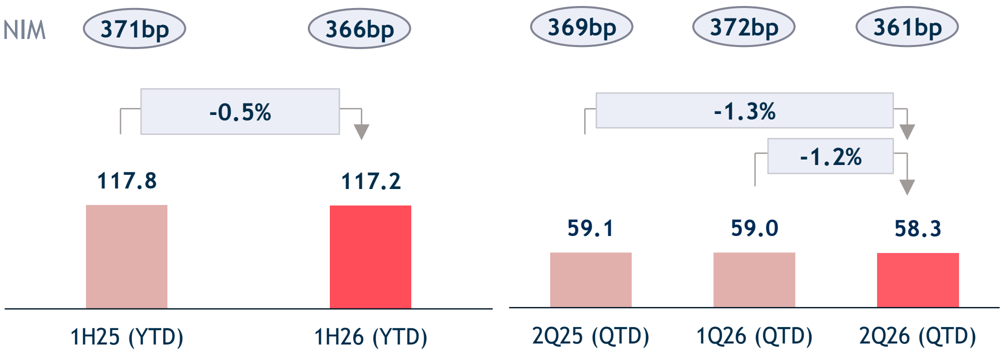
RoATE at -5.4% (adjusted at 4.4%)
(1H25: 5.8%)

[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] Based on Basel IV.

Addiko Bank

Net interest income

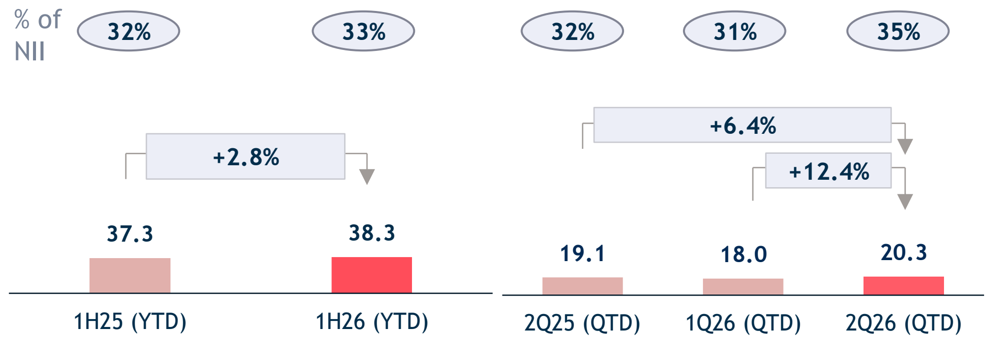
€m



- **NII** broadly stable YoY, supported by Consumer growth and HTC bond income despite lower rates
- **Funding costs** down YoY, helped by improved deposit mix, partly offset by pricing pressure in Serbia and Montenegro

Net fee and commission income

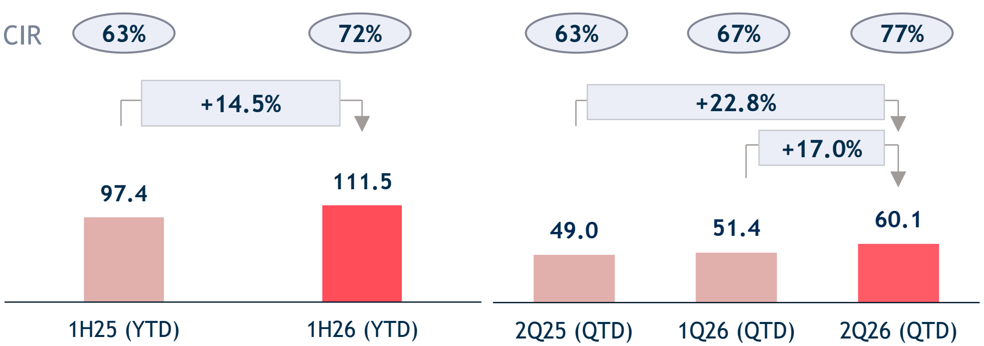
€m



- **NCI** up, supported by Mastercard Click to Pay incentives, with underlying NCI influenced by to lower transaction and card fees, partly offset by bancassurance

Operating expenses

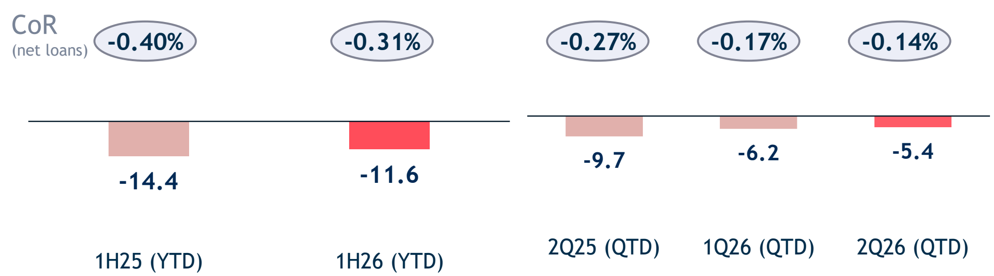
€m



- **OPEX** up YoY, mainly due to takeover advisory costs and share-based compensation obligations
- Underlying cost growth driven by wages and inflation, with efficiency measures ongoing

Credit loss expenses on financial assets

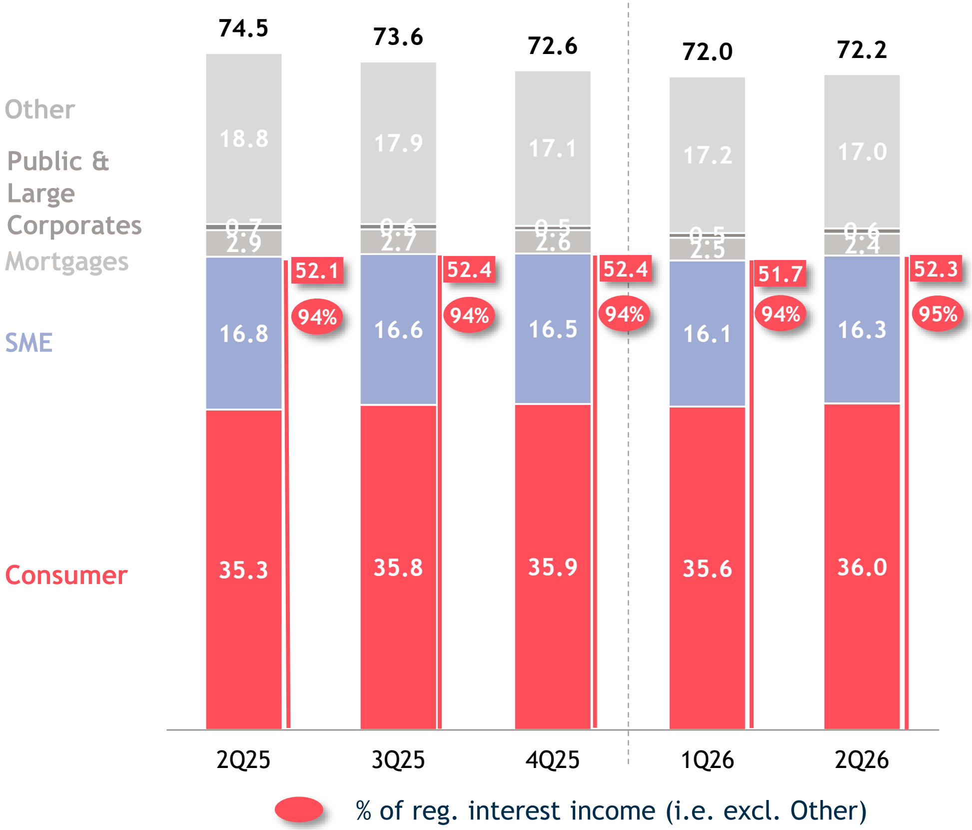
€m



- **CoR** improved YoY, driven by lower SME provisions and stable Consumer credit loss expenses
- **Credit quality** remained resilient, with PMA reduced to €0.9m (YE25/1Q26: €1.2m)

Interest income by quarter[1]

€m



- Net interest income broadly stable as lower rates and loan yield compression were largely offset by lower deposit costs, Consumer volume growth and higher securities income

Gross yield by quarter[2]

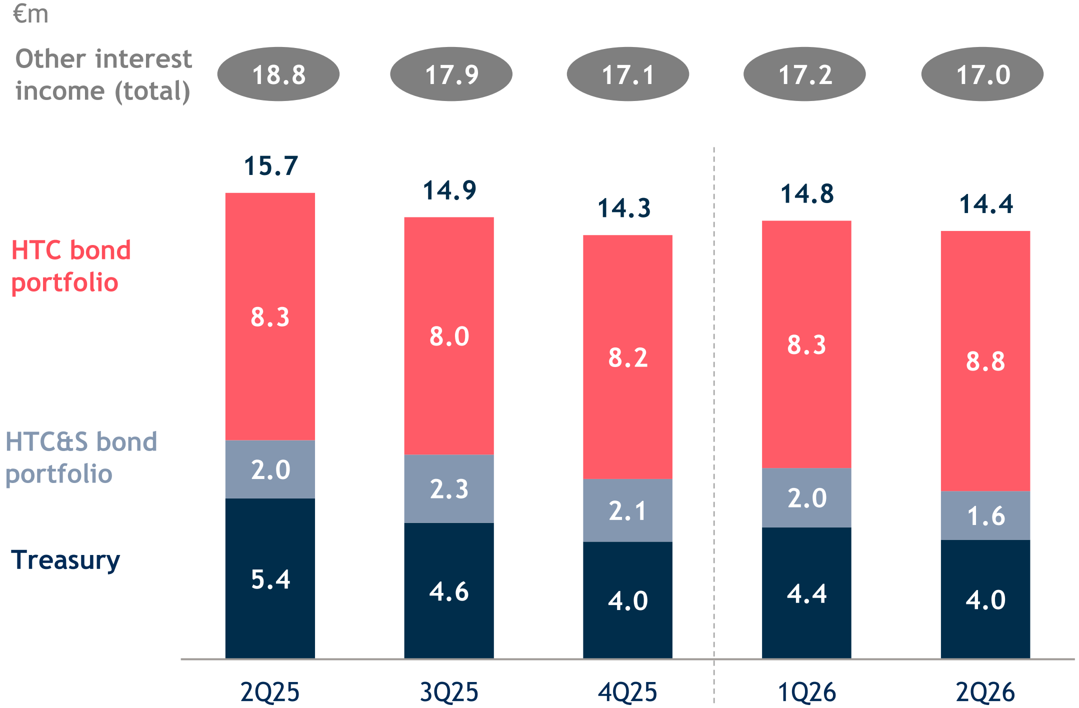
	2Q25	3Q25	4Q25	1Q26	2Q26
Consumer	7.3%	7.1%	7.0%	7.0%	6.8%
Consumer – new business	7.3%	7.1%	6.8%	6.3%	6.4%
SME	5.3%	5.1%	5.1%	5.0%	4.9%
SME – new business	5.1%	5.0%	5.0%	4.6%	4.7%
Public & Large Corporates	5.1%	4.7%	4.2%	4.3%	4.3%
Mortgages	4.1%	3.9%	3.9%	4.0%	4.0%

- **New business yields** recovered QoQ, supported by pricing measures and rate environment
- **Premium pricing** remains under pressure across all markets following broad-based repricing during last quarters

[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.

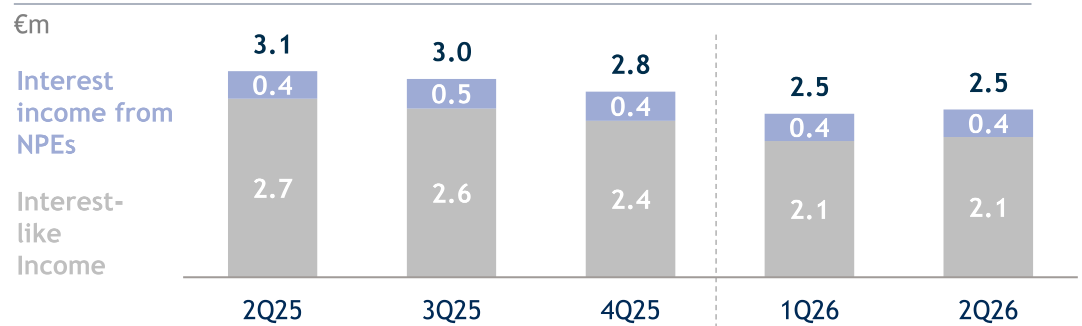
Financials: Breakdown of Other Interest Income

Treasury interest income by quarter



- **HTC bond portfolio:** Hold-to-Collect (HTC) strategy for stable interest income generation
- **HTC&S bond portfolio:** interest income from the Hold-to-Collect-and-Sell (HTC&S) bond portfolio
- **Treasury:** ECB rate cuts resulting in lower yields on central bank deposits

Interest income from NPEs & interest like income by quarter

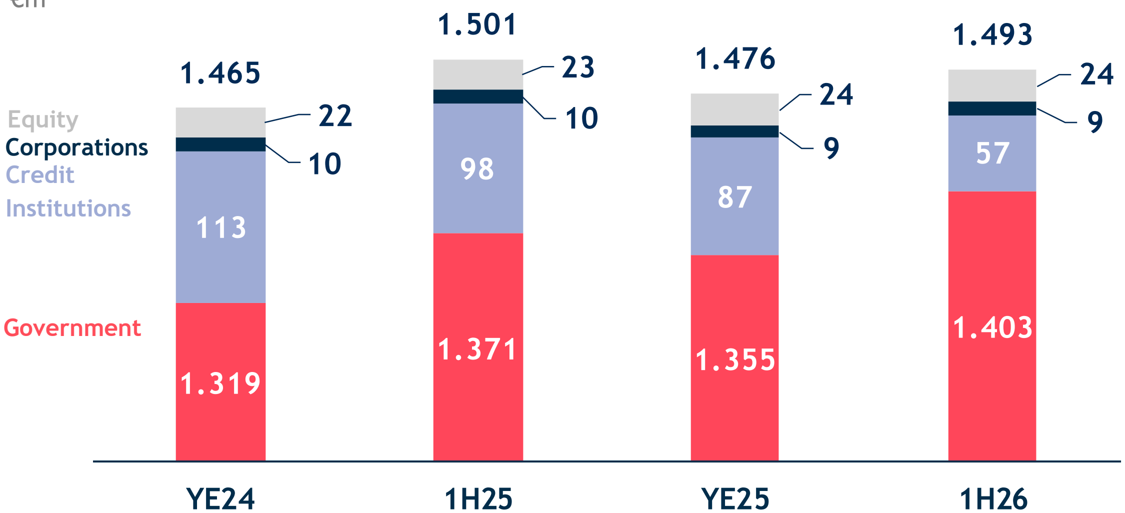


- **Interest income from NPEs:** stable due to limited NPE inflow
- **Interest like income** (i.e. fees accrued over the lifetime of the loan)

Plain Vanilla Investment Portfolio

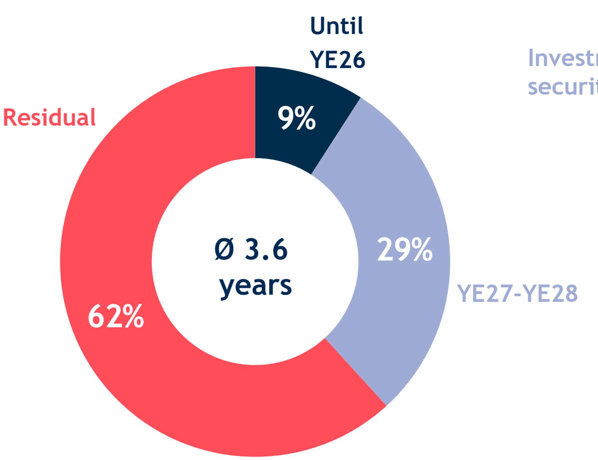
Evolution of Investment Portfolio[1]

€m



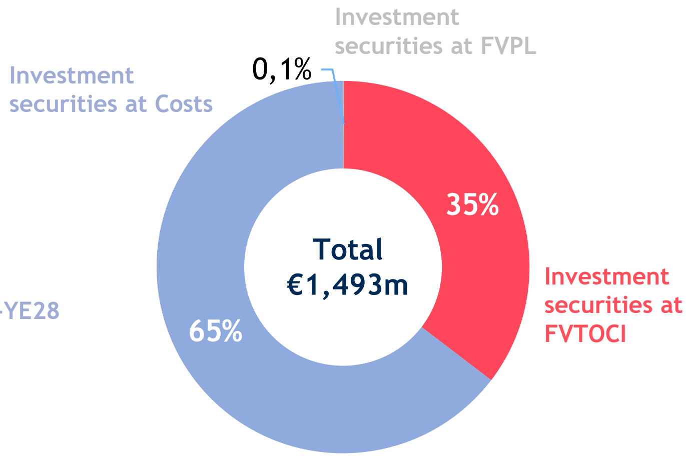
Breakdown of Investment portfolio by maturity[2]

1H26, €m



Breakdown of Investment portfolio by type

1H26, €m



Key highlights

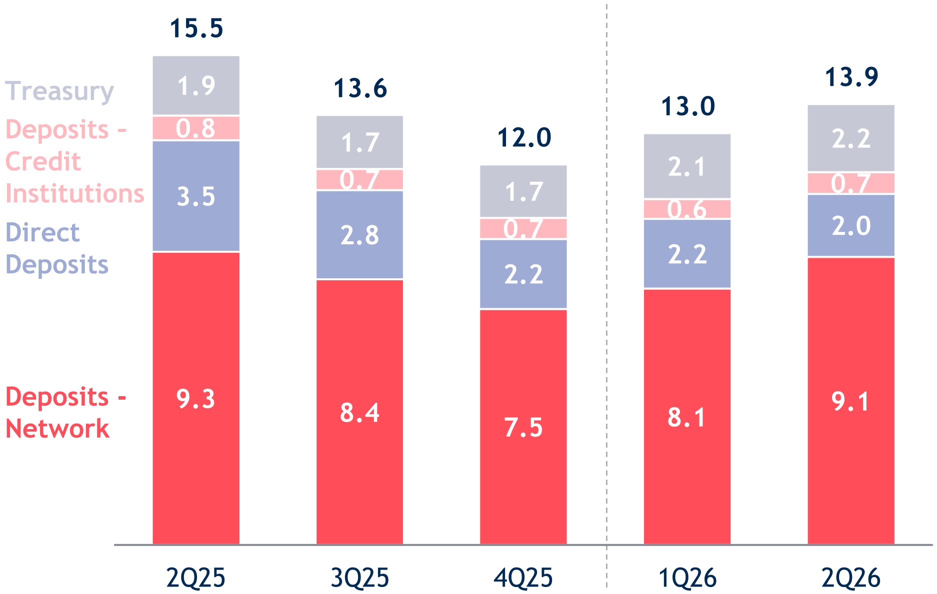
- **Investment portfolio at €1.5b as of 1H26:** 65% of the portfolio are in securities in HTC book and 35% in securities measured at FVTOCI
- Based on the existing treasury strategy, the maturing investment portfolio at FVTOCI in EU entities is **replaced by new investments in HTC book** to collect interest 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 €+32m (+2,4%)
- As of HY26, the **negative fair value reserves** in the FVTOCI stood at €-14.6m (YE25: €-16.3m) 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 c. 38% of the investment portfolio is maturing until end of 2028** *(average overall residual maturity c. 3.6 years)*

1) Investment portfolio excluding financial assets held for trading of €7.9m (1H26). 2) Maturity profile calculated based on notional amount.

Financials: Interest Expense Dynamics

Interest expense by quarter

€m

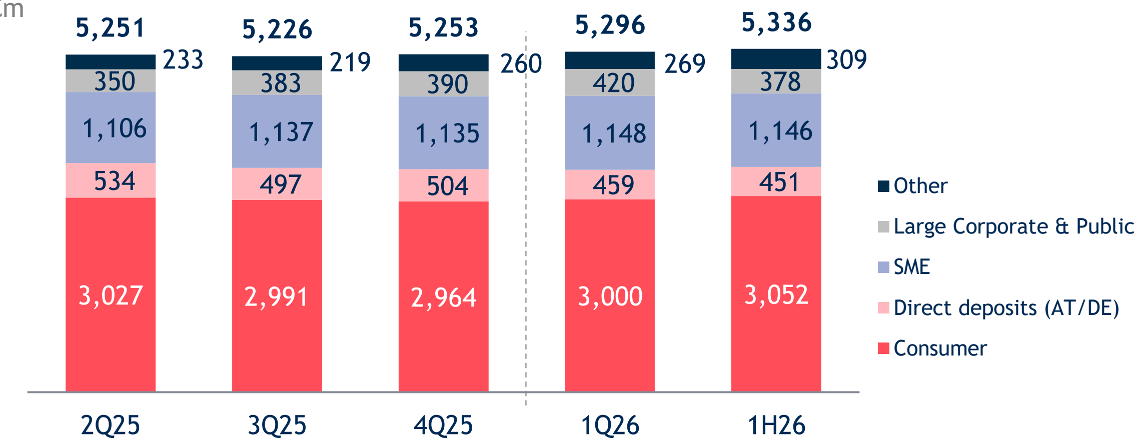


Cost of funding by quarter[1]

	2Q25	3Q25	4Q25	1Q26	2Q26
Deposits - Network	0.78%	0.70%	0.62%	0.69%	0.75%
Direct Deposits	2.53%	2.18%	1.75%	1.86%	1.75%
Group Cost of Funding[2]	1.14%	1.00%	0.89%	0.98%	1.03%

Stable customer deposit volumes

YTD, €m



- **Customer deposit volume at €5,336m**
- **Deposit funding costs** are kept on stable level despite significant pricing pressure in Serbia and partially Montenegro
- Share of **term deposits in customer deposits increased** slightly to 37% (YE25: 36%)

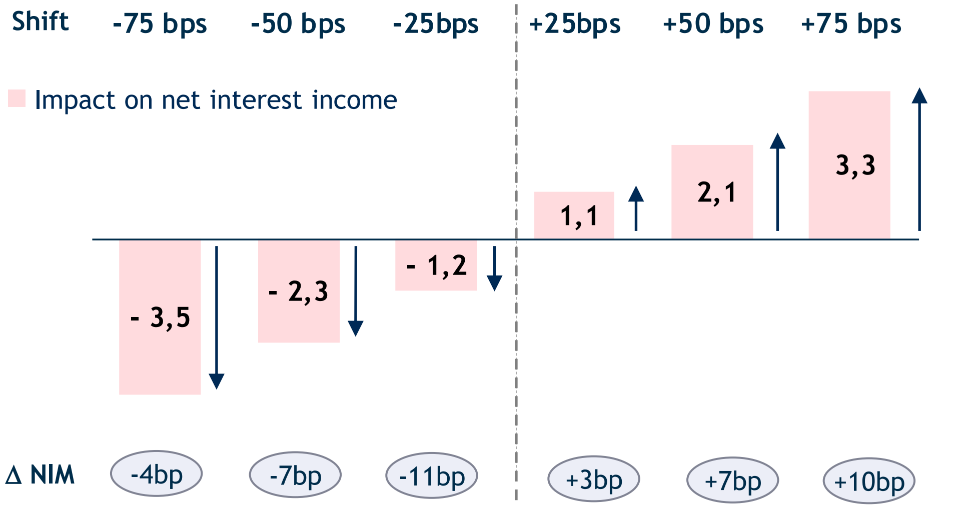
[1] Denominator based on simple average. [2] Includes customer deposit costs, costs for deposits from credit institutions and Treasury costs.

Financials: Perspective on Interest Rate Sensitivity

Addiko Bank

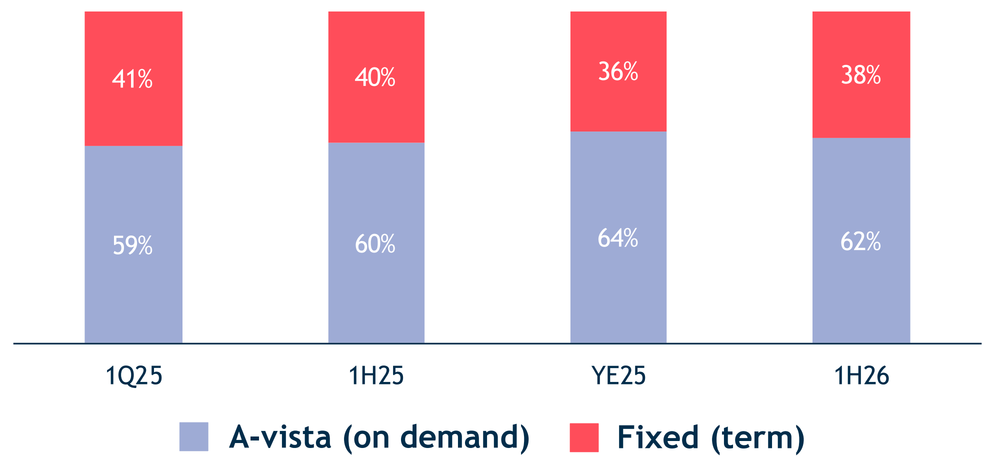
Estimated impact on NII and NIM for parallel interest rate shifts

€m, calculated based on 1H26 balance sheet



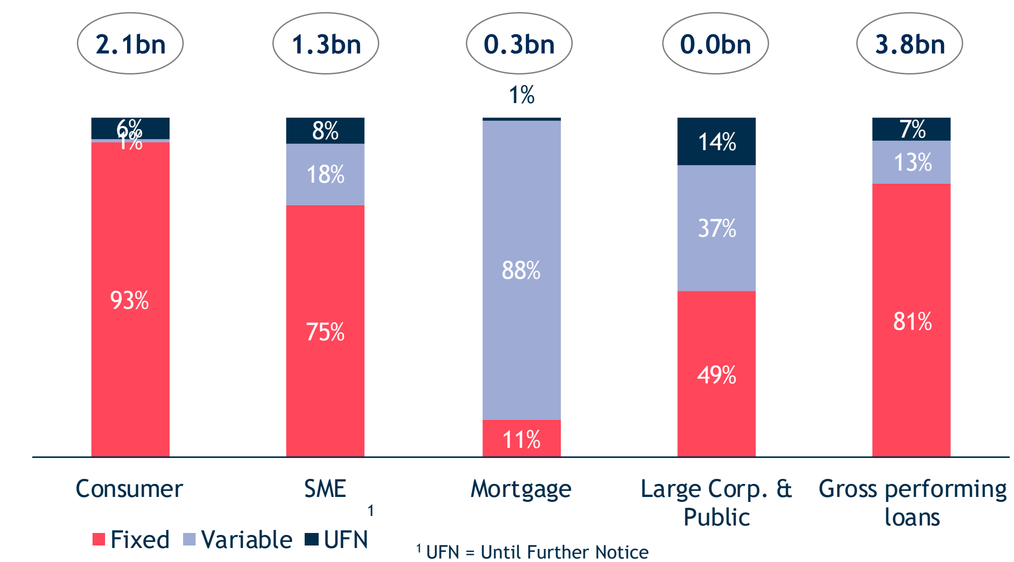
Interest binding structure of customer deposits

% of customer deposits, calculated based on 1H26 balance sheet



Interest binding structure of gross performing loans

% of gross performing loan book, calculated based on 1H26 balance sheet



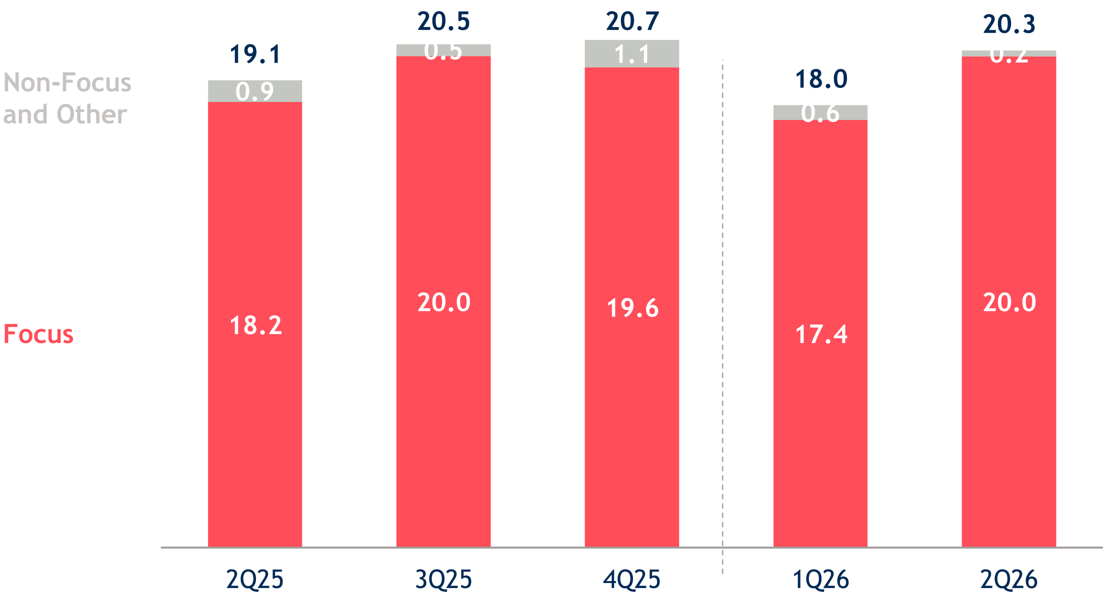
[1] UFN = Until Further Notice

- Sensitivity calculated based on 1H26 static balance sheet structure (variable lending, NB accounts and funding)
- Effects from new business and re-investment of the bond portfolio are not considered
- Mortgage business with lower elasticity due to regulatory cap in Croatia and Serbia
- Biggest impacts visible on national bank accounts and variable book partially offset by re-pricing of funding base (time-lag)

Addiko Bank

Net fee and commission income by quarter

€m



Key highlights

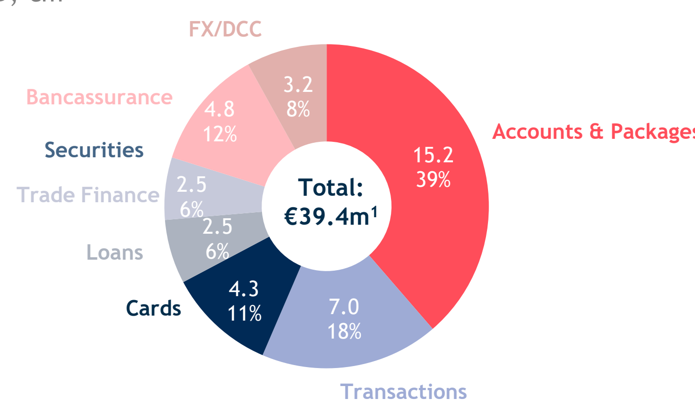
- **Net fee and commission income** increased by 2.8% YoY, supported by €1.4m Mastercard Click to Pay implementation incentives in Serbia and Croatia; excluding these incentives, underlying fee income declined due to lower transaction and card fees and regulatory restrictions on certain fees in Croatia, partly offset by higher bancassurance income
- **Core fee streams** (accounts & packages, transactions, bancassurance) represent ~69% of NCI, supporting a resilient recurring revenue base
- **Consumer and SME** segments generate ~97% of NCI, reflecting a stable retail-led business model

Focus

	2Q25	3Q25	4Q25	1Q26	2Q26
Consumer	63.4%	65.7%	65.7%	64.0%	67.5%
SME	36.6%	34.3%	34.3%	36.0%	32.5%

By product type

1H26 YTD, €m



[1] Excludes €1.1m of negative contribution from “other”.

Addiko Bank

€m	1H26	1H25
1 **Net result on financial instruments**	**-0.3**	**0.8**

€m	1H26	1H25
2 Deposit guarantee	-3.9	-4.2
3 Bank levies and other taxes	-3.0	-3.6
Restructuring	0.0	0.0
Net result from derecognition of non-financial assets	0.8	1.3
Other	0.2	-0.3
Other operating result	**-5.9**	**-6.8**

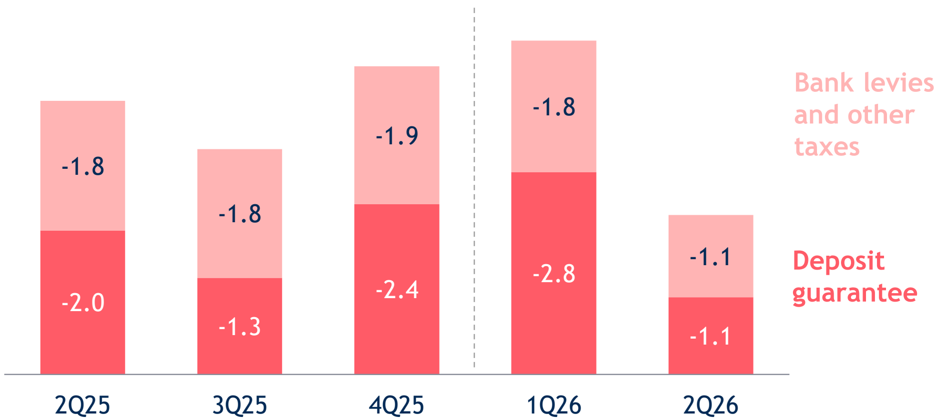
1 **Net result on financial instruments:** mainly driven by fx revaluation effects; losses from the targeted sale of FVOCI bonds in 1Q26 were partly offset by dividend income and trading gains in 2Q26

2 **Deposit guarantee fees** decreased, mainly reflecting lower contributions across the Group despite increased contributions to the Slovenian DGF

3 **Bank levies and other taxes** decreased, mainly reflecting lower banking levies in Slovenia, where additional CHF legal provisions recognised in 1H26 resulted in the application of the profit-based levy cap and a lower levy expense

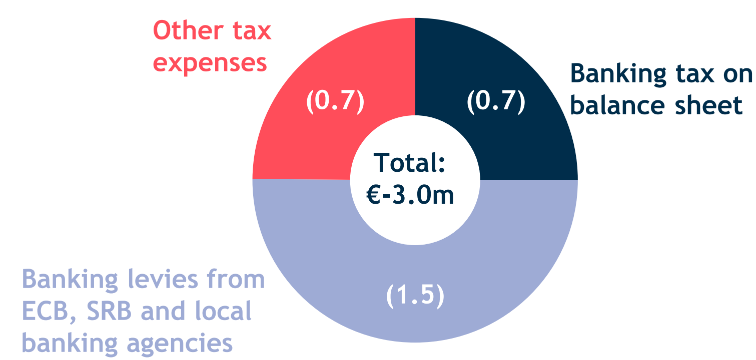
Deposit guarantee, Bank levies and other taxes by quarter

€m



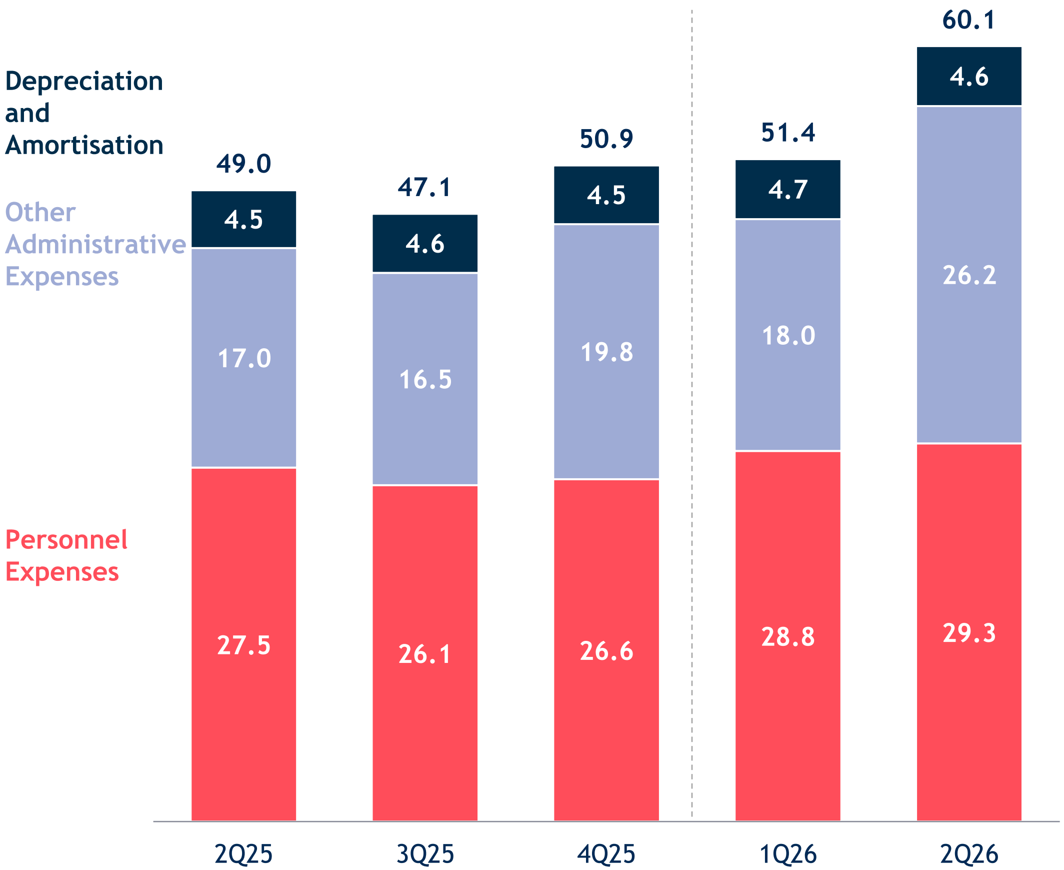
Bank levies and other taxes

1H26 YTD, €m



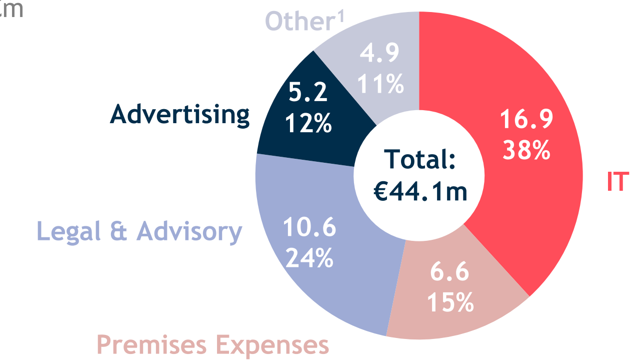
OPEX development by quarter

€m



Other Administrative expenses

1H26 YTD, €m



- **Overall** cost base increased YoY, mainly driven by €8.4m takeover-related advisory costs, wage and general indexation, government-mandated minimum wage increases and inflation-related cost pressure. General administrative expenses increased to €111.5m, up 14.5% YoY
- **Other administrative expenses** rose significantly to €44.1m from €34.1m in 1H25, primarily due to higher advisory costs related to the takeover process
- **Personnel expenses/staff costs** were impacted by wage adjustments, government measures and inflation-related wage pressure, as well as a €2.0m valuation-driven impact from the remeasurement of share-based compensation obligations
- **Advertising costs** increased to €5.2m from €4.2m, reflecting marketing activities and business development initiatives, including campaigns in Romania

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

Addiko Bank

Other result breakdown (YTD)

€m

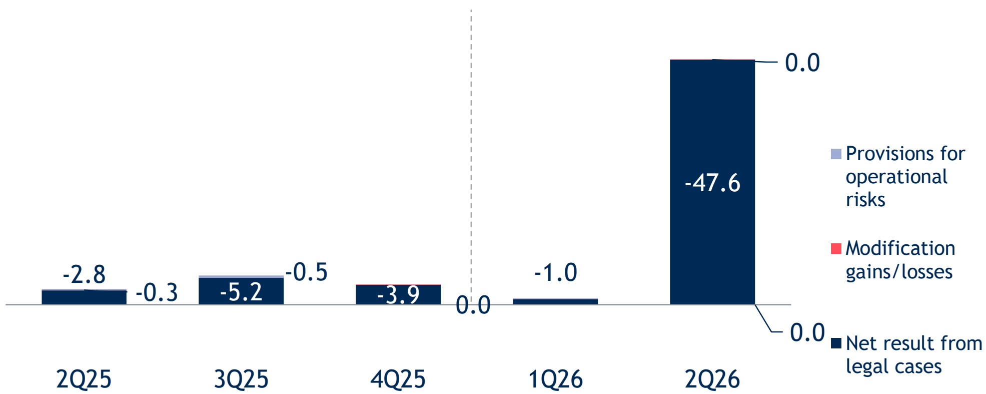
	1H26	1H25
1 Net result from legal cases	-48.6	-4.4
Impairments non-financial assets (net)	0.0	0.0
Modification gains/losses	-0.1	0.0
2 Provisions for operational risks	-0.1	-0.5
Other result	**-48.9**	**-4.9**

1 **Net result from legal cases improved YoY:** CHF-related legal provisions of €46.4m recognised in 1H26, including €41.0m resulting from revised provisioning assumptions following recent Supreme Court rulings in Croatia and Slovenia

2 **Provisions for operational risks** remained low and broadly stable at €0.1m in 1H26 (1H25: €0.5m)

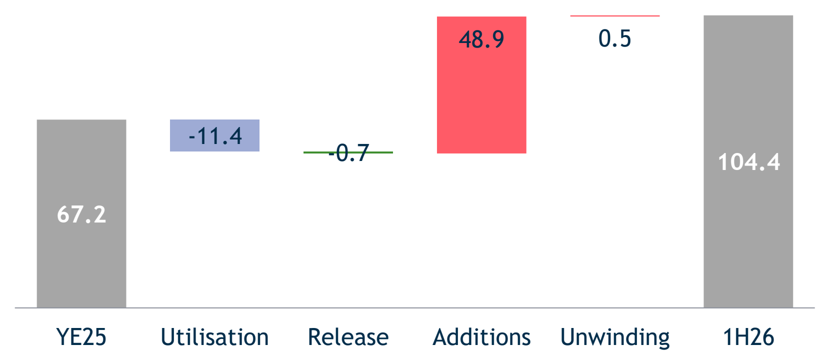
Other result by quarter

€m



Development of provision stock for legal cases

€m



Detailed balance sheet overview (YTD)

€m

	2022	2023	2024	2025	1H26
Cash reserves	1,382.9	1,254.5	1,251.4	1,057.2	1,0[illegible].4
Investment Portfolio	1,084.4	1,208.1	1,479.1	1,485.4	1,508.7
Financial assets held for trading	22.8	29.5	14.4	9.8	15.3
Investment securities	1,061.6	1,178.6	1,464.7	1,475.6	1,493.4
Loans and advances	3,381.9	3,555.8	3,550.6	3,751.8	3,829.2
Loans and advances to credit institutions	89.2	66.6	44.2	75.1	65.3
Loans and advances to customers	3,292.7	3,489.2	3,506.4	3,676.6	3,763.9
Derivatives – hedge accounting	-	-	-	-	-
Tangible assets	61.6	57.6	55.4	59.9	68.9
Property, plant & equipment	57.3	54.3	53.1	59.0	68.1
Investment properties	4.3	3.3	2.3	0.8	0.8
Intangible assets	24.5	23.3	25.7	28.9	28.2
Tax Assets	42.4	36.8	30.8	22.0	25.7
Current tax assets	5.4	1.7	2.1	1.6	0.7
Deferred tax assets	37.0	35.1	28.6	20.4	25.0
Other assets	17.1	14.0	14.8	14.0	19.1
Non-current assets held for sale	1.6	1.3	1.0	0.5	0.4
Total assets	**5,996.4**	**6,151.5**	**6,408.9**	**6,419.5**	**6,494.8**
Deposits from credit institutions	128.5	106.8	77.3	74.2	40.4
Deposits from customers	4,959.6	5,032.6	5,290.0	5,252.8	5,336.3
Issued bonds, subordinated and supplementary capital	-	-	-	-	-
Other financial liabilities	48.8	59.3	54.4	63.9	62.9
Financial liabilities measured at amortized cost	**5,136.8**	**5,198.7**	**5,421.7**	**5,391.0**	**5,439.6**
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	3.1	4.2	4.4	2.1	7.0
Derivatives – hedge accounting	-	-	-	-	-
Total interest bearing liabilities	**5,140.0**	**5,202.9**	**5,426.2**	**5,393.1**	**5,446.7**
Provisions	83.4	99.2	94.1	81.6	124.8
Tax liabilities	0.6	4.1	5.0	3.6	2.3
Current tax liabilities	0.6	4.1	3.3	1.4	0.8
Deferred tax liabilities	0.0	0.0	1.7	2.2	1.6
Other liabilities	26.2	44.2	44.2	42.8	43.9
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
Total liabilities	**5,250.2**	**5,350.4**	**5,569.4**	**5,521.1**	**5,617.7**
Total shareholders' equity	**746.3**	**801.1**	**839.5**	**898.5**	**877.1**
Total liabilities and shareholders' equity	**5,996.4**	**6,151.5**	**6,408.9**	**6,419.5**	**6,494.8**

Detailed income statement overview (YTD)

€m

	2022	2023	2024	2025	1H25	1H26
Interest income	195.1	277.0	311.1	296.5	150.3	144.2
Interest expense	(18.7)	(49.0)	(68.3)	(58.1)	(32.5)	(26.9)
Net interest income	**176.4**	**228.0**	**242.9**	**238.4**	**117.8**	**117.2**
Fee and commission income	92.3	90.4	98.0	105.4	49.4	51.5
Fee and commission expense	(19.8)	(23.3)	(25.1)	(27.0)	(12.2)	(13.2)
Net fee and commission income	**72.5**	**67.1**	**73.0**	**78.5**	**37.3**	**38.3**
Net result on financial instruments	1.9	0.4	1.2	1.8	0.8	(0.3)
Other operating income	5.1	3.7	4.4	4.7	2.2	2.6
Other operating expenses	(14.3)	(16.7)	(16.7)	(18.2)	(9.0)	(8.4)
Operating income	**241.6**	**282.5**	**304.7**	**305.2**	**149.0**	**149.4**
Personnel expenses	(88.9)	(97.8)	(104.4)	(106.9)	(54.3)	(58.1)
Other administrative expenses	(61.8)	(63.5)	(71.0)	(70.4)	(34.1)	(44.1)
Depreciation and amortization	(17.4)	(17.3)	(17.0)	(18.1)	(9.0)	(9.3)
General administrative expenses	**(168.0)**	**(178.6)**	**(192.4)**	**(195.4)**	**(97.4)**	**(111.5)**
Other result	(27.0)	(44.7)	(15.8)	(14.6)	(4.9)	(48.9)
Expected credit loss expenses on financial assets	(15.4)	(11.8)	(36.0)	(35.2)	(14.4)	(11.6)
Result before tax	**31.2**	**47.4**	**60.4**	**60.1**	**32.4**	**(22.6)**
Taxes on income	(5.5)	(6.3)	(15.0)	(16.0)	(8.4)	(0.4)
Result after tax	**25.7**	**41.1**	**45.4**	**44.0**	**24.0**	**(23.0)**

Financials: Breakdown by Entity

Addiko Bank

1H26 (€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	39.3	28.2	12.2	11.2	18.2	5.9
	Net commission income	12.3	9.4	5.1	4.6	6.4	0.9
	Other income[1]	(1.0)	(2.2)	(0.8)	0.1	(0.5)	(0.8)
	Operating income	**50.6**	**35.4**	**16.5**	**15.9**	**24.0**	**6.0**
	Operating expenses	**(23.0)**	**(18.1)**	**(8.8)**	**(8.9)**	**(16.4)**	**(5.1)**
	Operating Result	**27.6**	**17.3**	**7.7**	**7.0**	**7.6**	**0.9**
	Other result	(33.4)	(8.8)	(0.1)	(0.0)	(0.9)	(0.1)
	Change in credit loss expenses	(1.7)	(6.7)	(0.3)	(0.9)	(1.3)	(0.8)
	Result before tax	**(7.5)**	**1.8**	**7.2**	**6.1**	**5.5**	**0.0**
Key Ratios	Net interest margin	3.4%	4.0%	4.2%	3.4%	3.8%	4.8%
	Cost / income ratio	44.5%	48.1%	51.1%	56.4%	66.8%	75.7%
	Loan-deposit ratio	67.5%	88.1%	85.3%	62.1%	84.9%	90.3%
	NPE volume	33.0	36.6	15.2	10.9	28.5	7.6
	NPE ratio (CRB based)	2.3%	2.7%	3.0%	2.3%	3.2%	3.5%
	NPE ratio (on-balance loans)[2]	2.2%	3.0%	3.0%	2.3%	2.8%	3.3%
	NPE coverage ratio (provision)	86.7%	80.4%	85.2%	80.2%	68.6%	83.6%
Balance Sheet	Total assets	2,275	1,420	595	666	1,035	250
	Loans and receivables	1,196	991	407	400	665	179
	o/w gross performing loans	1,177	998	405	341	663	176
	Financial liabilities at amortised cost	1,800	1,201	488	558	823	205
	RWA	1,038	768	355	384	616	175

Account for 57% of Group assets

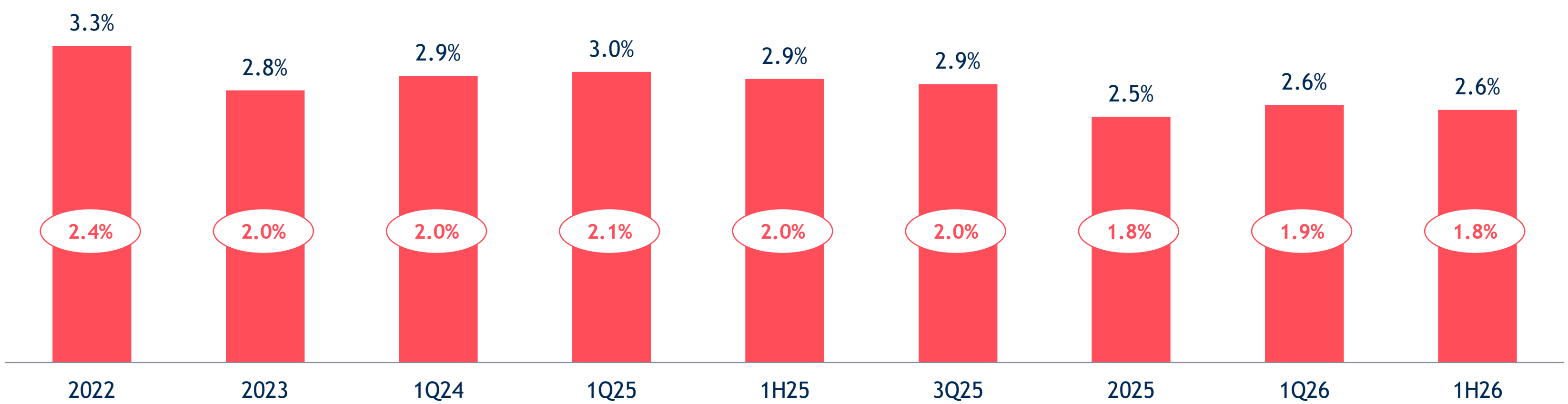
Source: Company disclosure, does not include Holding and reconciliation.
[1] Includes net result on financial instruments and other operating result. [2] Including exposure towards National Banks.

Non-performing loan portfolio (YTD)

	2022	2023	1Q24	1Q25	1H25	3Q25	2025	1Q26	1H26
NPE Volumes, €m	163	138	146	147	143	140	126	132	132
NPE Coverage Ratio[1] (Ex-Collateral)	75.4%	80.9%	81.4%	80.9%	80.8%	82.2%	81.7%	81.9%	80.2%

NPE Ratio (on-balance loans)[2]

NPE Ratio (GE based)[3]

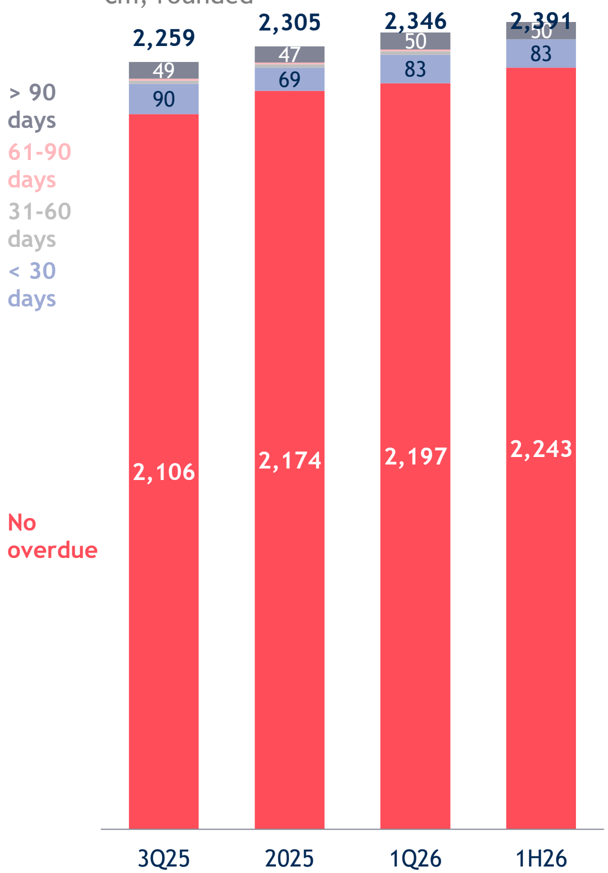


[1] Calculated as the sum of Stage-3 ECL stock divided by total non-performing exposure. [2] Calculated as non-performing exposure divided by total credit risk bearing exposure including exposure towards National Banks (on-balance).
[3] Calculated as non-performing exposure divided by total gross exposure.

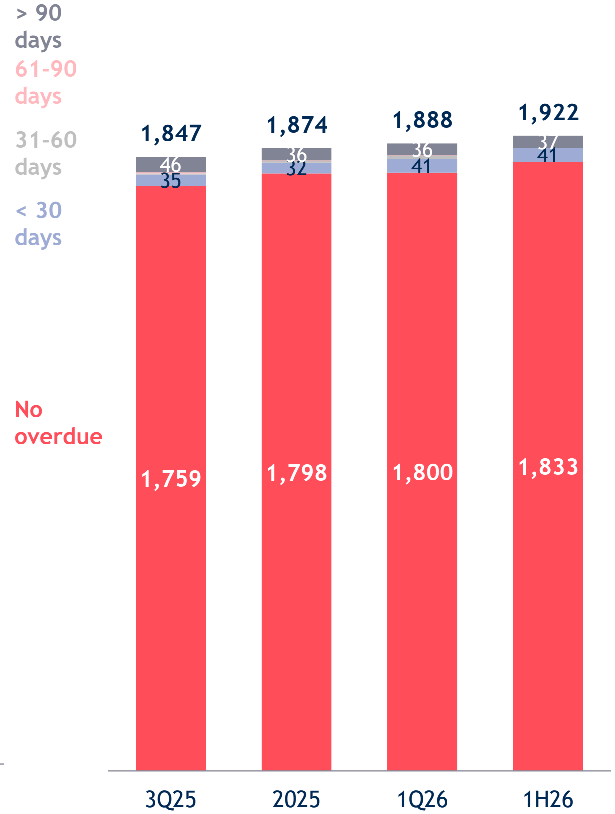
Risk: Robust Asset Quality in Portfolios

Focus

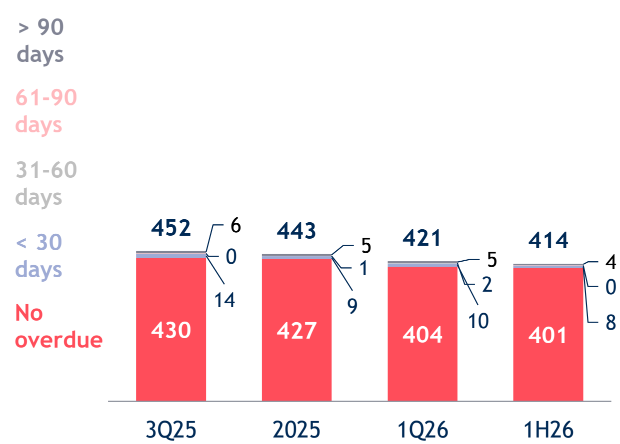
Consumer
€m, rounded



SME
€m, rounded



Non-Focus
€m, rounded



	Consumer 3Q25	Consumer 2025	Consumer 1Q26	Consumer 1H26	SME 3Q25	SME 2025	SME 1Q26	SME 1H26	Non-Focus 3Q25	Non-Focus 2025	Non-Focus 1Q26	Non-Focus 1H26
>90 days	2.2%	2.1%	2.1%	2.1%	2.5%	1.9%	1.9%	1.9%	1.4%	1.1%	1.1%	1.0%
1 to 90 days	4.6%	3.7%	4.2%	4.1%	2.3%	2.1%	2.7%	2.7%	3.3%	2.3%	2.9%	2.2%
No overdue (%)	93%	94%	94%	94%	95%	96%	95%	95%	95%	97%	96%	97%

Risk: Provision Coverage Evolution

Stage 1, 2 and 3 assets[1]

€m

	1H25	3Q25	2025	1Q26	1H26
Stage 3	3%	3%	3%	3%	3%
Stage 2	7%	7%	7%	6%	7%
Stage 1	90%	90%	90%	91%	90%

Business segments: Stage 1 & 2 (Performing) coverage[1]

1H26 (YTD)

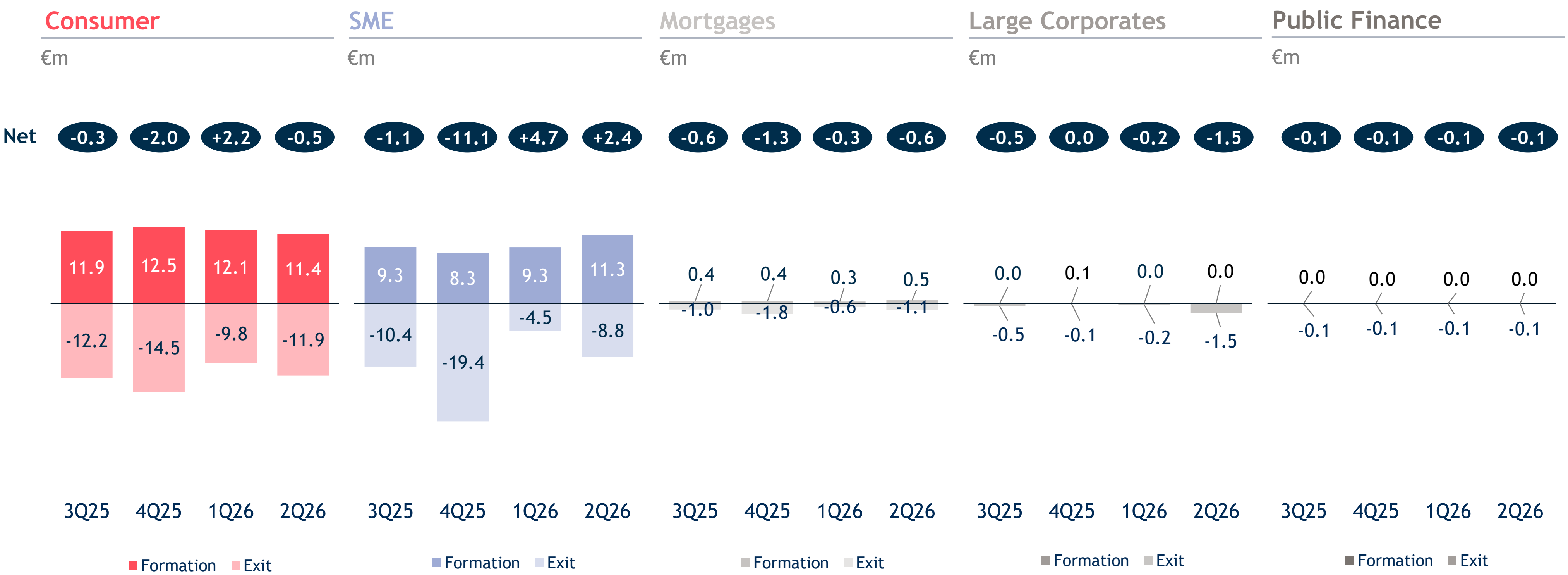
ECL coverage (YTD)

By Segment	1H26	1Q26	2025	3Q25	1H25
Focus	**1.3%**	1.3%	1.3%	1.4%	1.3%
Consumer	1.3%	1.4%	1.4%	1.6%	1.5%
SME	1.2%	1.2%	1.3%	1.2%	1.2%
Non-Focus	**0.7%**	0.7%	0.7%	0.7%	0.8%
Mortgages	0.7%	0.7%	0.7%	0.7%	0.7%
Large Corp. & Public	0.8%	0.8%	0.7%	0.8%	0.9%

By Stage (different graph scale)	1H26	1Q26	2025	3Q25	1H25
Stage 1	0.7%	0.7%	0.7%	0.8%	0.7%
Stage 2	8.7%	9.3%	9.2%	8.6%	8.4%
Performing	1.2%	1.2%	1.3%	1.3%	1.3%

[1] Excluding Corporate Center

Quarterly NPE formation & exit - group level



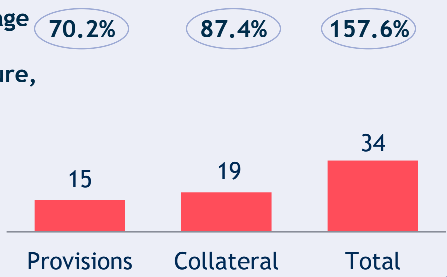
Overview of Top 10 NPEs 1H26

Group of Borrowers, €m

Borrower	Total Exposure	Country	Description
NPE 1	7.7	Croatia	Metal industry and mechanical engineering
NPE 2	4.1	Serbia	Wood and paper processing
NPE 3	1.5	Slovenia	Retail and wholesale trade
NPE 4	1.5	Serbia	Wood and paper processing
NPE 5	1.3	Croatia	Retail and wholesale trade
NPE 6	1.3	Slovenia	Transport and Logistics
NPE 7	1.2	Slovenia	Service
NPE 8	1.1	Slovenia	Wood and paper processing
NPE 9	1.1	Serbia	Agriculture economy and forest management
NPE 10	1.1	Serbia	Food and allied business
Total Top 10	**21.9**		

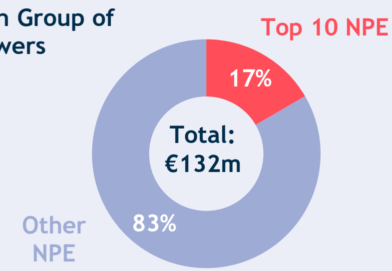
Coverage for Top 10 NPEs

Coverage (Total Exposure, €m)[1,2]



Concentration

NPE on Group of Borrowers Level, €m



[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.

Risk: NPE and Cost of Risk Development by Business Segment

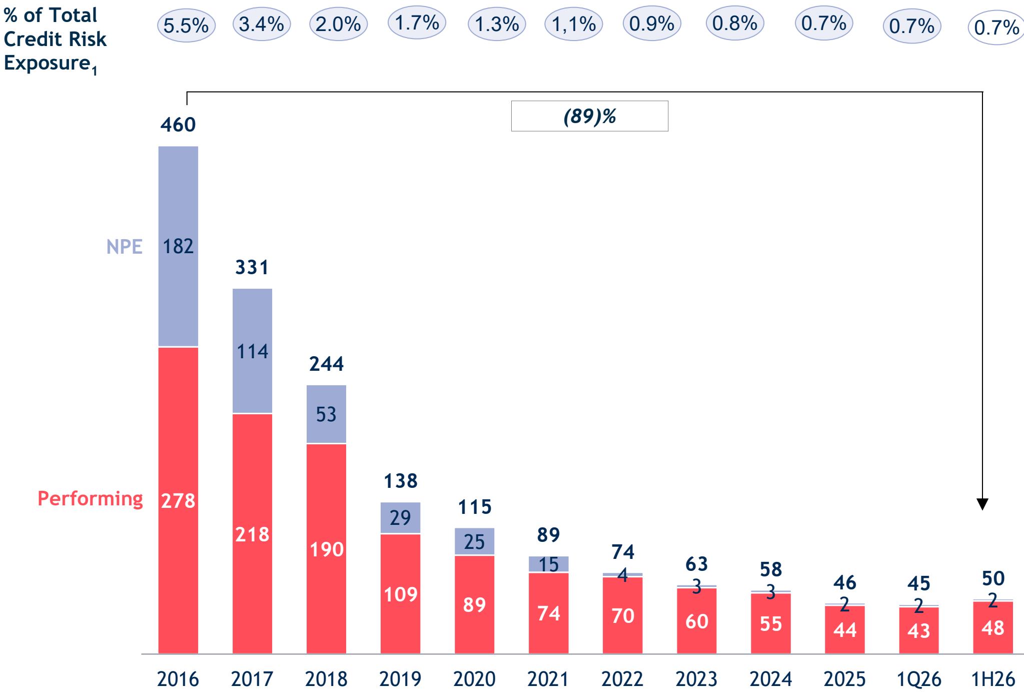
Addiko Bank

	Focus – Consumer (€m)				Focus – SME (€m)				Non-Focus[3] (€m)			
	2024	1H25	2025	1H26	2024	1H25	2025	1H26	2024	1H25	2025	1H26
NPE Coverage Ratio (Excl. Collateral)[1]	81.8%	81.5%	81.3%	82.1%	79.3%	79.6%	80.8%	74.0%	81.7%	81.7%	87.1%	91.0%
NPE Ratio[2]	3.2%	3.1%	2.8%	2.8%	2.8%	2.9%	2.2%	2.5%	5.0%	4.4%	4.2%	3.8%
Total NPE	*67*	*68*	*66*	*67*	*53*	*54*	*41*	*49*	*24*	*22*	*19*	*16*
Total Credit Risk Exposure	*2,117*	*2,207*	*2,305*	*2,391*	*1,885*	*1,851*	*1,874*	*1,922*	*479*	*494*	*443*	*414*
Expected Credit Loss Expenses (YTD)	€(20.4)m *Impairments*	€(7.5)m *Impairments*	€(16.2)m *Impairments*	€(7.4)m *Impairments*	€(27.3)m *Impairments*	€(10.1)m *Impairments*	€(24.7)m *Impairments*	€(7.2)m *Impairments*	€10.9m[4] *Releases*	€3.2m[4] *Releases*	€6.4m[4] *Releases*	€2.4m[4] *Releases*

[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 (release of €0.69m in 2024, impairment of €-0.06m in 1H25, impairment of €-0.70m in 2025 and release of €0.60m in 1H26).

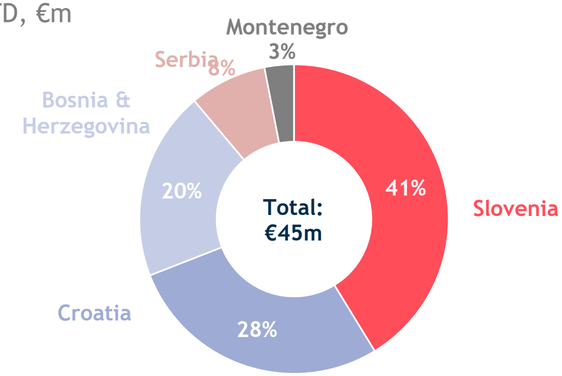
Addiko Bank

CHF portfolio overview €m



CHF credit risk exposure by countries (performing)

1H26 YTD, €m

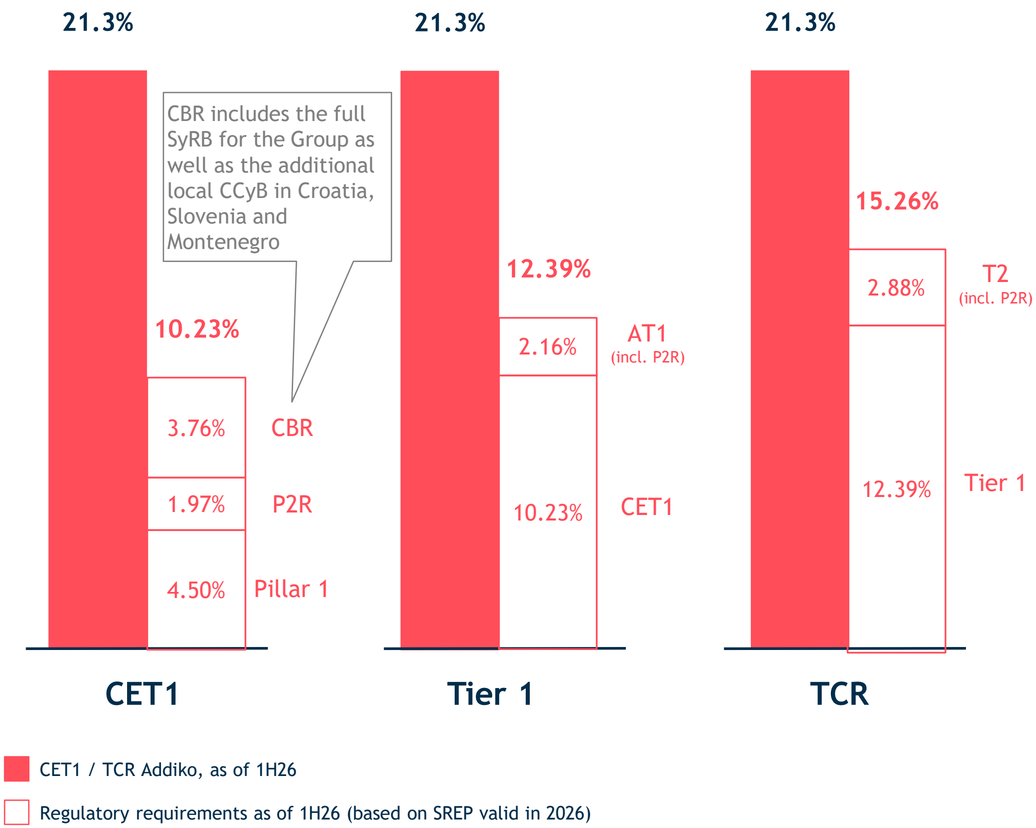


[1] Calculated as total CHF credit risk exposure divided by total credit risk exposure of Addiko Group.

CHF status across countries

Slovenia	• Several CHF initiatives rejected as unconstitutional or unlawful under European law; resubmitted draft law of 02/22 did not progress • 03/22: CHF Law was suspended by the Constitutional Court (“CC”); 12/22 ruling declared retroactive effects unconstitutional • 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-á-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 • 2026 - part 1: ECJ provided further guidance on unfair contract terms in CHF loan cases, reinforcing the role of national courts in assessing information duties and contract fairness on a case-by-case basis • 2026 - part 2: Slovenian SC rulings clarified key aspects of CHF litigation, including limitation periods and banks' entitlement to compensation where CHF loan agreements are declared null and void
Croatia	• 09/15: Conversion Law enacted • 09/19: SC confirmed ruling of high courts that FX clauses in CHF converted 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 June 2023: Statute of limitation: FX claims filed after this date are time-barred • 2024: Two SC rulings in favour of banks confirmed that (i) borrowers who accepted statutory conversion are generally not entitled to additional principal repayments and (ii) CHF loan agreements remain valid despite certain clauses being declared null and void; application by lower courts remained uncertain • 2025: Croatian SC ruling Rev-925/2023 confirmed that borrowers of converted CHF loans are generally entitled only to penalty interest claims rather than additional principal reimbursement • 2026: Croatian SC decision Rev-457/2025-21 provided further guidance on converted CHF loans, confirming that borrowers who accepted the 2015 statutory conversion are generally not entitled to full restitution of alleged pre-conversion overpayments, but may still be entitled to certain interest-related claims
Serbia	• Law enacted end of 4/2019
Bosnia & Herzegovina	• 10/17: Draft CHF Conversion Law rejected in favour of voluntary settlements • 2020-2021: Subsequent legislative initiatives did not progress • Q4/21: Bosnian CHF Association indicated that ~91% of CHF loans had been settled and no CHF Law was required
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 1H26 (excluding P2G)



P2R (for 2026)

- **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

Combined Buffer Requirement (CBR)

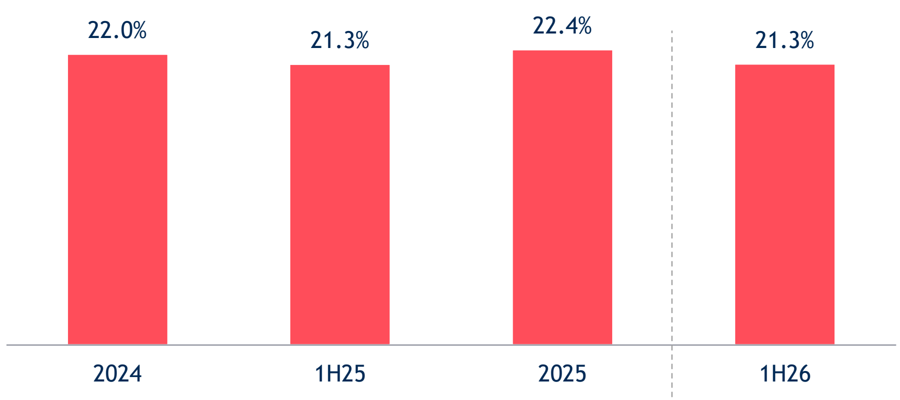
- **Systemic Risk Buffer**: set at **0.50%**
- **Local Countercyclical Buffers:**
  - Slovenia: 1.0% as of 01/25
  - Montenegro: 0.5% as of 04/25; 1.0% as of 01/26
  - Serbia: from 0% to 0.5% as of 12/26
  - Croatia: 1.5% as of 06/24; 2.0% as of 01/27
  - Local countercyclical buffers partially impact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

	YE25	1H26
Capital Conservation Buffer	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.76%	0.76%
Systemic Risk Buffer (SyRB)	0.50%	0.50%
Total	**3.76%**	**3.76%**

P2G (for 2026)

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

Breakdown of capital position[1]



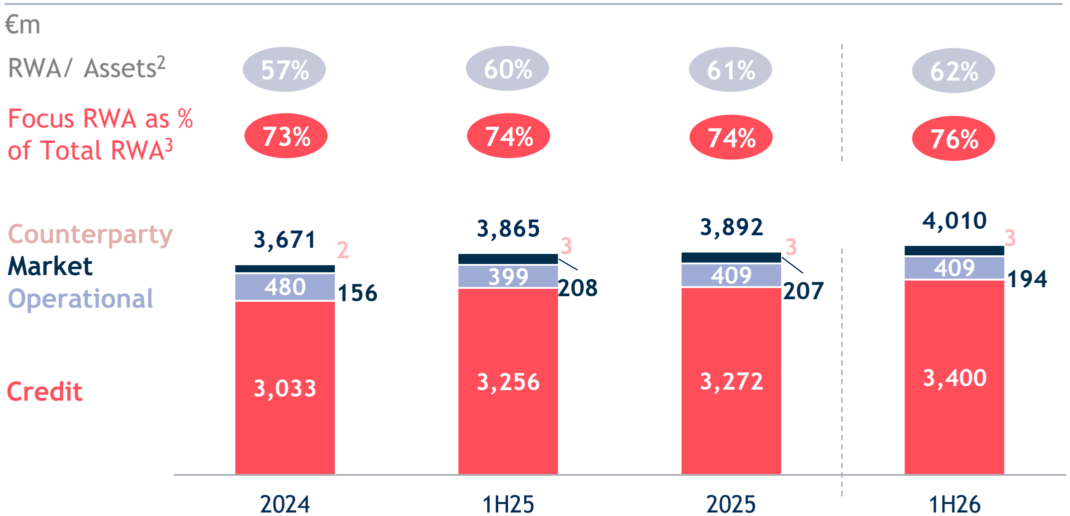
Capital mechanics

- No dividend deduction for 2024 and 2025, in line with regulatory considerations related to the current ownership structure
- 1H26 interim loss (€-23.0m) fully deducted from CET1

Other capital drivers

- Lower regulatory deductions (intangible and DTAs) supported capital
- Capital development driven by RWA growth and OCI

RWA breakdown



Equity to CET1 bridge

€m	2022	2023	2024	2025	1H26
Equity attr. to parent	**746.3**	**801.1**	**839.5**	**898.5**	**877.1**
Share-based payments	(0.5)	(1.2)	0.0	0.0	0.0
Dividends deducted from capital	(23.6)	(24.6)	0.0	0.0	0.0
Additional value adjustments	(1.1)	(1.0)	(0.7)	(0.6)	(0.6)
Intangible assets	(15.4)	(15.3)	(17.6)	(17.0)	(15.8)
Deferred tax assets	(10.3)	(12.8)	(12.1)	(8.9)	(7.8)
Other regulatory adjustments (including IFRS 9 transitional rules)	10.0	0.0	(0.1)	(1.0)	(0.7)
FVTOCI transitional rules (art 468 CRR)	31.0	0.0	0.0	0.0	0.0
CET1 Capital	**736.4**	**746.1**	**809.0**	**870.9**	**852.3**
Total Risk Weighted Assets	**3,487.3**	**3,653.2**	**3,671.2**	**3,891.7**	**4,006.1**

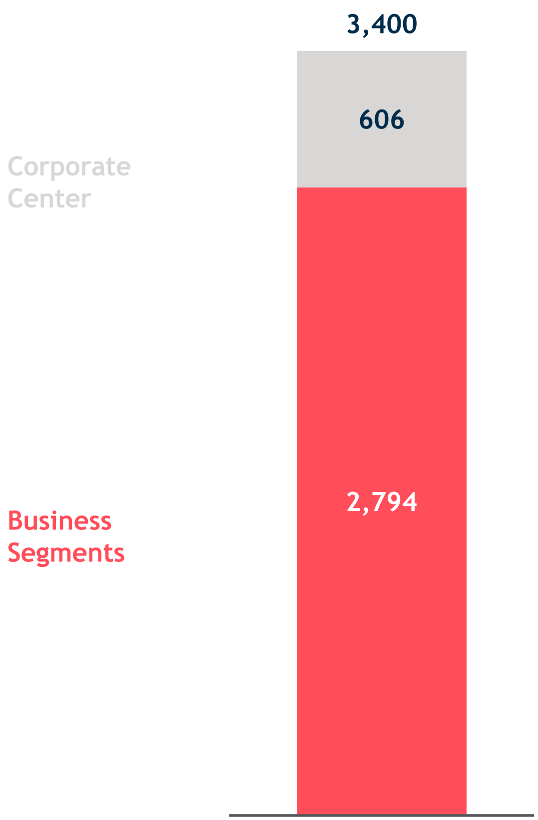
[1] Full year numbers include profit, interim figures exclude accrued interim profit and dividend deduction, interim loss 1H26 fully deducted.
[2] Calculated as total RWA divided by total assets.
[3] Based on segment credit risk RWA (i.e. excl. operational / market / counterparty RWA). Total RWA excl. Corporate Center.

Capital: Credit Risk RWA in Focus vs. Non-Focus

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

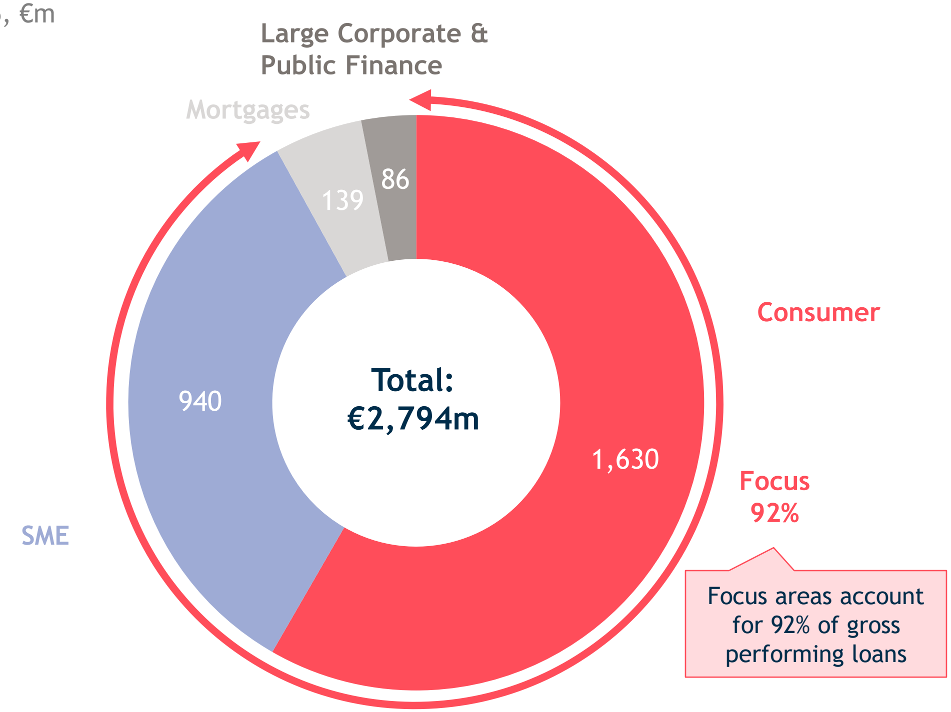
Credit risk RWA

1H26, €m



Credit risk RWA: breakdown by segment[1]

1H26, €m



Credit risk RWA: allocated capital[1]

1H26, €m

	@1H26 capital ratio 21.3%	@Capital ratio 18.82%
Focus	547	484
Non-Focus	48	42

[1] Excluding Corporate Center of €606m credit risk RWAs.

THESE RESULTS AND STATEMENTS (HEREINAFTER REFERRED TO AS "MATERIALS") WERE CAREFULLY PREPARED BY ADDIKO BANK AG. HOWEVER, THE MATERIALS HAVE NOT BEEN INDEPENDENTLY VERIFIED. THEREFORE, ADDIKO BANK AG MAKES NO REPRESENTATION AND GIVES NO WARRANTY, NEITHER IMPLIED NOR EXPRESSED, AND ASSUMES NO LIABILITY, NEITHER DIRECTLY NOR INDIRECTLY, FOR THE MATERIALS AND THEIR CONTENT, WHICH REFERS ALSO TO FUTURE STATEMENTS, IN PART OR IN FULL, AS NO ONE SHALL RELY ON THE ACCURACY, CORRECTNESS, OR COMPLETENESS OF THE CONTENT OF THIS INFORMATION OR STATEMENTS CONTAINED HEREIN.

THESE MATERIALS WERE DRAWN UP AT THE DATE MENTIONED BELOW AND THE CONTENT CONSTITUTES THE KNOWLEDGE, ASSUMPTIONS, FUTURE STATEMENTS, AND SUBJECTIVE OPINIONS OF ADDIKO BANK AG AT THAT TIME, AND ARE SUBJECT TO CHANGE WITHOUT NOTICE. INFORMATION ON PAST PERFORMANCES DOES NOT PERMIT RELIABLE CONCLUSIONS TO BE DRAWN AS TO THE FUTURE PERFORMANCE. FORWARD-LOOKING STATEMENTS ON THE BUSINESS AND FINANCIAL PERFORMANCE MAY BE IDENTIFIED BY THEIR CONTEXT OR BY WORDS SUCH AS "EXPECTATION", "PLAN", "TARGET", "FORECAST" OR "GUIDANCE" AND SIMILAR EXPRESSIONS. THESE STATEMENTS ARE MADE ON BASIS OF THE MANAGEMENT'S CURRENT VIEW AND ASSUMPTIONS; AND MAY INVOLVE RISKS AND UNCERTANITIES THAT COULD CAUSE A MATERIAL DEVIATION FROM THE STATEMENTS CONTAINED HEREIN IN TERMS OF FUTURE RESULTS, PERFORMANCE OR EVENTS. ADDIKO BANK AG ASSUMES NO OBLIGATION TO UPDATE ANY FORWARD-LOOKING STATEMENTS.

NEITHER ADDIKO BANK AG NOR ANY OF ITS REPRESENTATIVES, AFFILIATES, OR ADVISORS SHALL BE LIABLE FOR WHATEVER REASON FOR ANY KIND OF DAMAGE, LOSS, COSTS OR OTHER EXPENSES OF ANY KIND ARISING DIRECTLY AND/OR INDIRECTLY OUT OF OR IN CONNECTION WITH THESE MATERIALS AND THE CONTENT HEREIN.

THESE MATERIALS DO, ALSO IN THE FUTURE, NOT CONSTITUTE A RECOMMENDATION OR AN INVITATION OR OFFER TO INVEST OR ANY INVESTMENT OR OTHER ADVICE OR ANY SOLICITATION TO PARTICIPATE IN ANY BUSINESS AND NO ONE SHALL RELY ON THESE MATERIALS REGARDING ANY CONTRACTUAL OR OTHER COMMITMENT, INVESTMENT, ETC.

ADDIKO BANK AG ASSUMES NO OBLIGATION FOR UPDATING THIS DOCUMENT. THIS PRESENTATION MAY NOT BE REPRODUCED, REDISTRIBUTED OR PASSED ON TO ANY OTHER PERSON OR PUBLISHED, IN WHOLE OR IN PART, FOR ANY PURPOSE, WITHOUT THE PRIOR WRITTEN CONSENT OF ADDIKO BANK AG.

BY ACCEPTING THESE MATERIALS, YOU ACKNOWLEDGE, UNDERSTAND AND ACCEPT THE FOREGOING.

VIENNA, 2026

Contact
Investor Relations & Corporate Communications
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 30 June 2026 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.