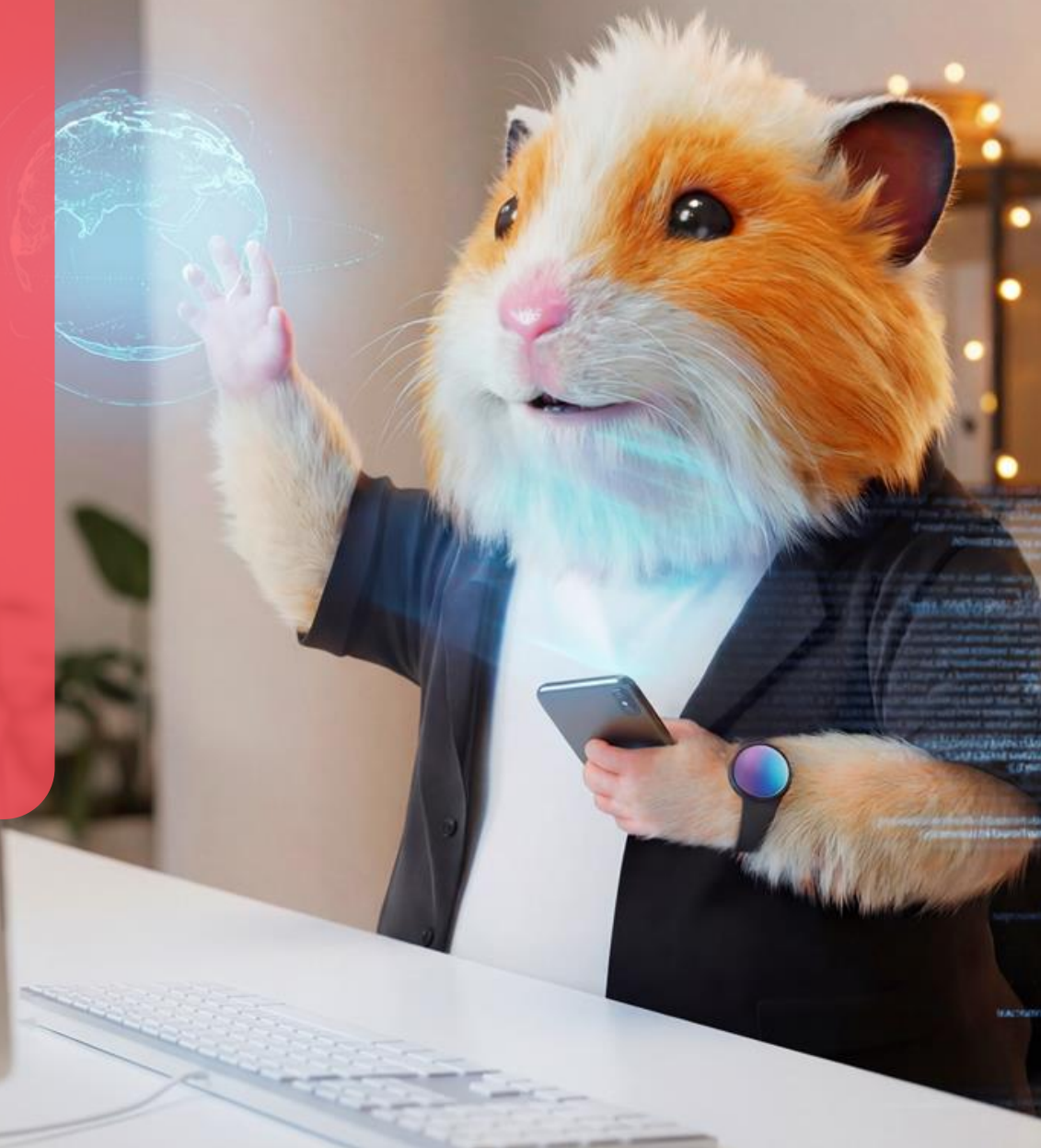


# 1Q26 Results Presentation

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

13 May 2026

**Addiko Bank**





## Earnings & Asset Quality

- **1Q26 net profit at €10.1m**, below 1Q25's €14.5m
- **Return on average Tangible Equity at 4.7%** (1Q25: 7.1%), earnings per share €0.52
- **Operating result YoY at €20.1m** (1Q25: €25.3m) influenced by net negative one-offs
- **NPE volume at €132m** (YE25: €126m) with NPE ratio (on-balance loans) stable at 2.6% (YE25: 2.5%), and an **NPE coverage of 81.9%** (YE25: 81.7%)
- **Cost of Risk on net loans at 0.2%** or €6.2m (1Q25: €4.6m)

## Business Development

- **Continued strong growth in Consumer lending**, while **SME new business varies by country**
- **NII stable (+0.4% YoY)**, with growth in the consumer business and sovereign bond portfolio offsetting the lower interest rate environment
- **NCI stable at €18.0m** (1Q25: €18.2m)
- **Net banking income stable (+0.1% YoY)** despite significantly lower rate environment

## Funding, Liquidity & Capital

- **Funding situation remained solid: Deposits at €5.3b, LDR at 70% and LCR >290%**
- **TCR ratio at a strong 21.7%** - all in CET1 (YE25: 22.4%)

## ESG

- **Reporting 2025: CSRD compliant reporting**, based on ESRS, limited assurance audit
- **NaBeG (2026): impact of new legislature for full year 2026 report currently in evaluation**, reduction of disclosure requirements expected

## AGM 2026

- **AGM 2026 held on 20 April 2026 with all agenda items approved**
  - **Approximately 69% of the shareholders have registered to attend the AGM (51% participated)**
  - **AGM extended the term of office for Supervisory Board members Dr. Kurt Pribil (for 1 year) and Frank Schwab (for 3 years)**
- 

## Shareholder Structure & Dividend

- **In line with supervisory expectations and regulatory requirements, the dividend remains suspended**, taking into account regulatory considerations related to the current shareholder structure
  - **Despite the lifting of voting-rights restrictions for a shareholder group in early February 2025, the banking supervisory authorities continue to identify uncertainties regarding the shareholder structure.** These concerns extend as far as a possible restriction of individual potential recovery measures in the event of a crisis
  - **In the interest of the Bank, the Management Board maintains its position of not resuming dividend payments as long as the ownership structure has not been conclusively clarified and the related concerns raised by the supervisory authorities have not been resolved**
- 

## Addiko Share Price & Market Segment

- **Trading volumes in Addiko shares decreased significantly over the last years, and further in Q1 2026**
- **Effective 1 April 2026, Addiko shares were reclassified from the Prime Market to the Standard Market of the Vienna Stock Exchange**

## Voluntary public takeover offer of RBI

- **Raiffeisen Bank International AG (“RBI”)** announced on **8 April 2026** that it intends to submit a voluntary public takeover offer aimed at obtaining control of all Addiko shares at a price of EUR 23.05 per share (on a cum dividend basis)
- The intended offer is subject to a **minimum acceptance threshold of more than 75%** of all issued and outstanding Addiko shares and **does not constitute a delisting offer** within the meaning of Section 38 paragraphs 6 to 8 of the Austrian Stock Exchange Act (Börsegesetz)
- In addition, **RBI plans to agree with Alta Group d.o.o. (Serbia)**, an Addiko shareholder, on **the carve-out and sale of several Addiko subsidiaries** (Serbia, Bosnia & Herzegovina, Montenegro), conditional on a successful takeover. The sale price will be at least fair market value, with closing subject to customary antitrust and regulatory approvals
- Offer document: expected publication between 14 and 19 May 2026<sup>1</sup>

## Voluntary public takeover offer of NLB

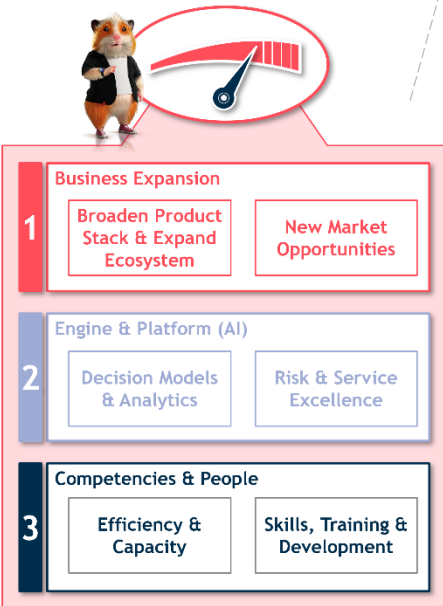
- **Nova Ljubljanska banka d.d. (“NLB”)** announced on **9 April 2026** that it intends to **announce a voluntary public takeover offer** aimed at acquiring control over Addiko for all issued Addiko shares at a price of EUR 29.00 per share (on a cum dividend basis)
- With the intended offer, NLB intends to acquire a **significant majority shareholding**
- NLB plans to integrate Addiko’s subsidiaries in overlapping markets, while **assessing non-EU entities for potential divestment** at least the fair market value
- Offer document: expected publication between 13 and 18 May 2026<sup>1</sup>

## Next Steps /Impacts

- Upon publication, the offers will be made available also on the **Addiko website** ([www.addiko.com/takeover-offer/](http://www.addiko.com/takeover-offer/))
- **Target statements:** within the statutory deadlines under § 14 Takeover Act, Addiko will publish its formal statements on the offers on the same website
- Takeover offers will lead to **unplanned one-off costs** (not reflected in guidance)

<sup>1</sup> Source: Austrian Takeover Commission ([www.takeover.at](http://www.takeover.at)).

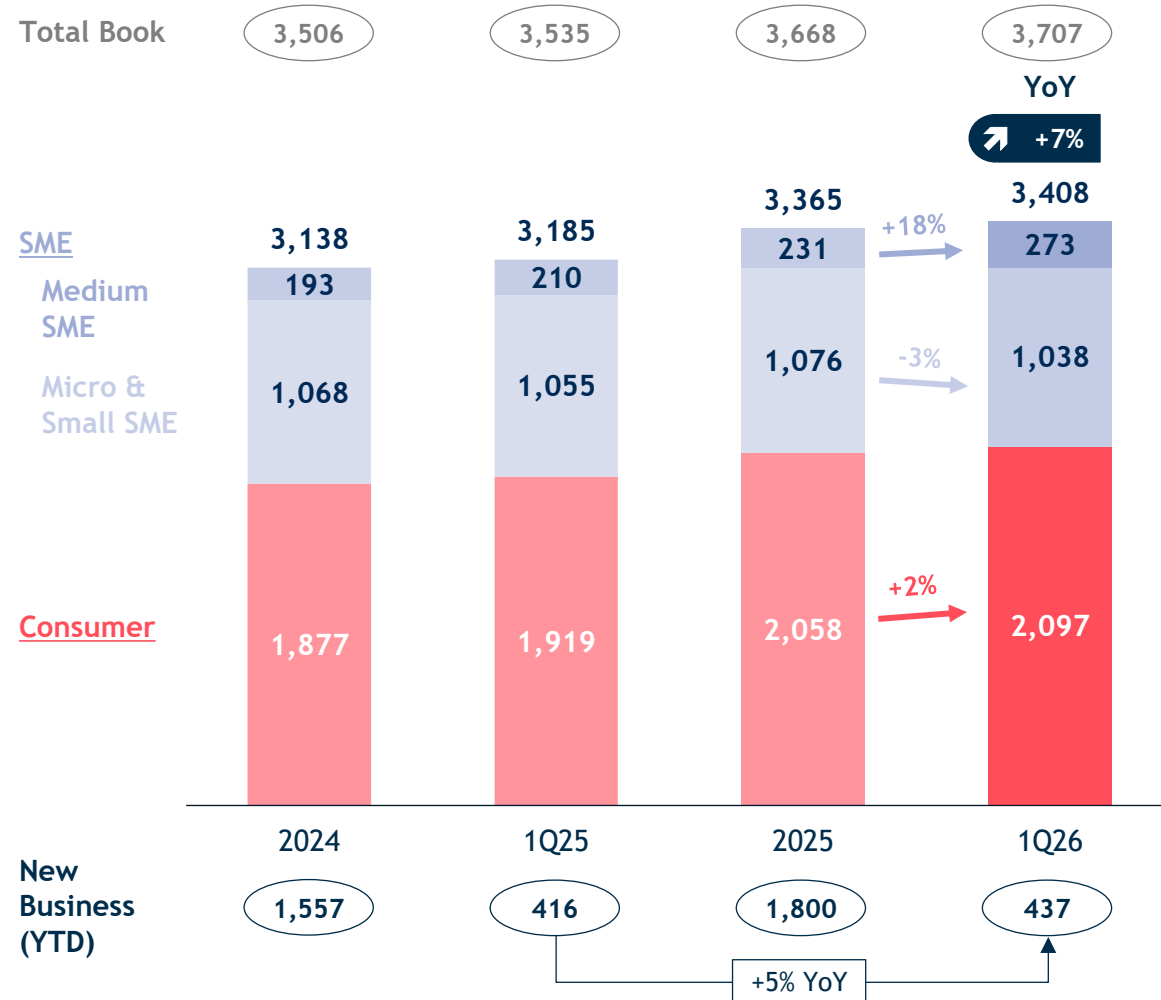
Overarching goals  & North stars 



<b>1</b>	<b>Business Expansion</b>	<b>Broaden product stack &amp; expand ecosystem</b> ★ Incremental Risk-adjusted Revenue <ul style="list-style-type: none"> <li>Expand products (e.g. crypto &amp; investments, digital insurance, factoring) to attract new customers</li> <li>Deepen engagement and new product penetration within existing clients</li> <li>Grow digital channel usage and strengthen primary banking relationships</li> </ul>	<b>New market opportunities</b> ★ Market Share in New Prio Segments <ul style="list-style-type: none"> <li>Enter new segments/markets with tailored offerings</li> <li>Evaluate inorganic opportunities, partnerships and selective M&amp;A</li> <li>Scale POS and partnership-driven acquisition</li> </ul>
		<b>Decision models &amp; Analytics</b> ★ Decision Quality × Speed <ul style="list-style-type: none"> <li>AI enhanced decision-making and rapid model development</li> <li>Shorten sales, development and delivery cycles</li> <li>Use AI-driven pattern recognition to improve decision quality &amp; performance</li> </ul>	<b>Risk &amp; Service excellence</b> ★ End-to-End Automation <ul style="list-style-type: none"> <li>Automate risk and service processes end-to-end</li> <li>Reduce FTE needs and turnaround times</li> <li>Improve customer experience and compliance outcomes</li> </ul>
		<b>Efficiency &amp; capacity</b> ★ Measurable Productivity Gains <ul style="list-style-type: none"> <li>Boost productivity via digital tools and automation</li> <li>Optimize FTE allocation and minimize manual workloads</li> <li>Ensure 24/7 operational continuity and task resilience</li> </ul>	<b>Skills, Training &amp; development</b> ★ Critical Skills Readiness <ul style="list-style-type: none"> <li>Build digital, data, and AI capabilities across the workforce</li> <li>Retain and develop key talent through structured programs</li> <li>Strengthen culture of innovation and continuous learning</li> </ul>
<b>2</b>	<b>Engine &amp; Platform (AI)</b>		
<b>3</b>	<b>Competencies &amp; People</b>		

## Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) up YoY supported by strong volume growth in Consumer
- **+7% YoY growth in focus book**
- **New business generation up 5% YoY**
  - Consumer up 12% YoY
  - SME down 5% YoY
- **Focus yield at 6.2%** with new business yields at 6.3% in Consumer and 4.6% in SME
- **Focus book at 92%** of gross performing loans
  - Consumer book grew by 9% YoY
  - Total SME book up by 4% YoY
    - o Micro & Small SME book down 2% YoY
    - o Medium SME book up by 30% 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 growth of +13% YoY** despite regulatory headwinds
- **Stable NCI (+1.3% YoY)** absorbing the initial impact of free account implementation in Croatia
- **POS roll-out on track**
- **Focus on increasing margins**
- **New digital insurance revenue launch planned, expanding fee-income potential**

### SME

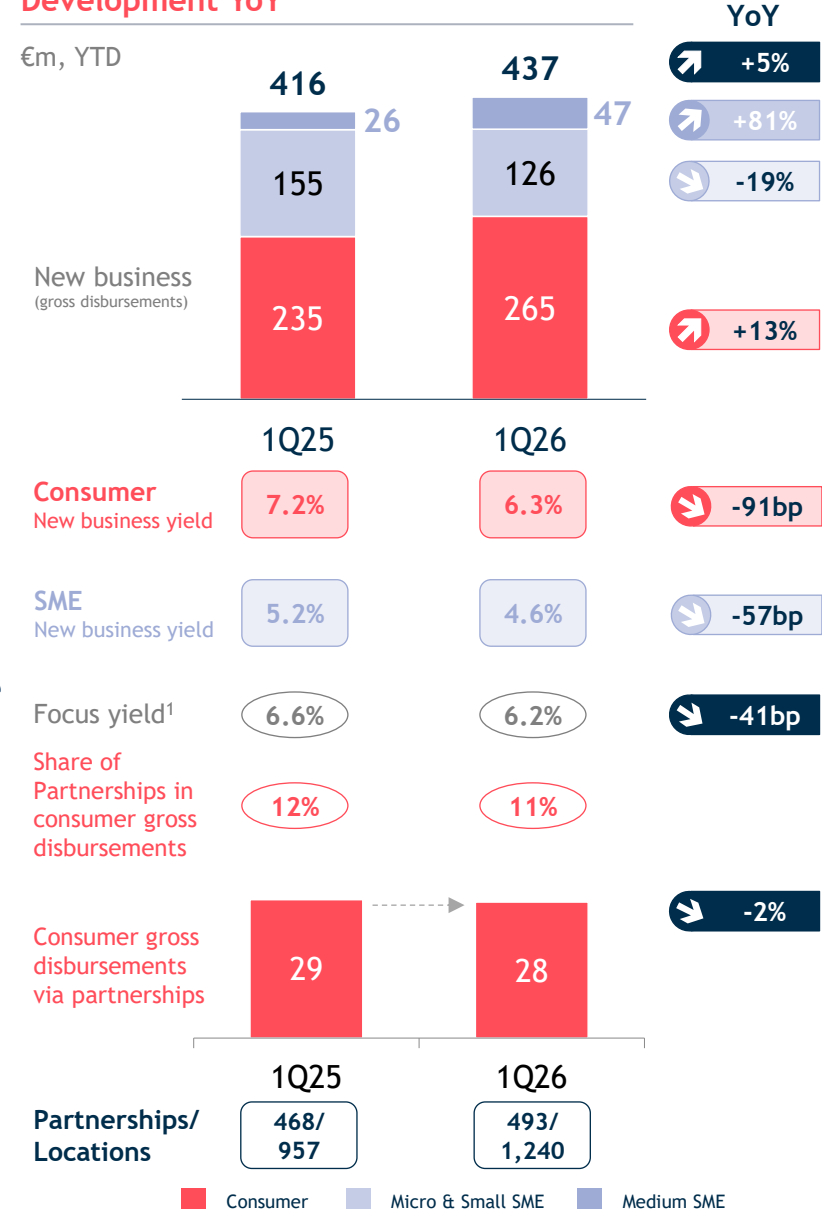
- **SME new business down 5% YoY**, reflecting a highly competitive market environment
- **Demand mains subdued**
  - Lower investment/higher uncertainty
  - Due to digitalization of invoices in Croatia
- **Re-entered investment loans with limited ticket size**
- **Broadening focus on Secured Lending**
- **Focus on mitigating revenue impact of regulatory restrictions**

### 2026 Priorities

- **Assess growth opportunities in Romania**
- **Grow BNPL & launch Croatia partnership business**
- **Expand revenue generation capacity via fee driven new products & customer engagement**
- **Secured SME loans to drive growth**
- **Focus on AI to enhance business & automation**
- **Dynamic pricing**

## Development YoY

€m, YTD



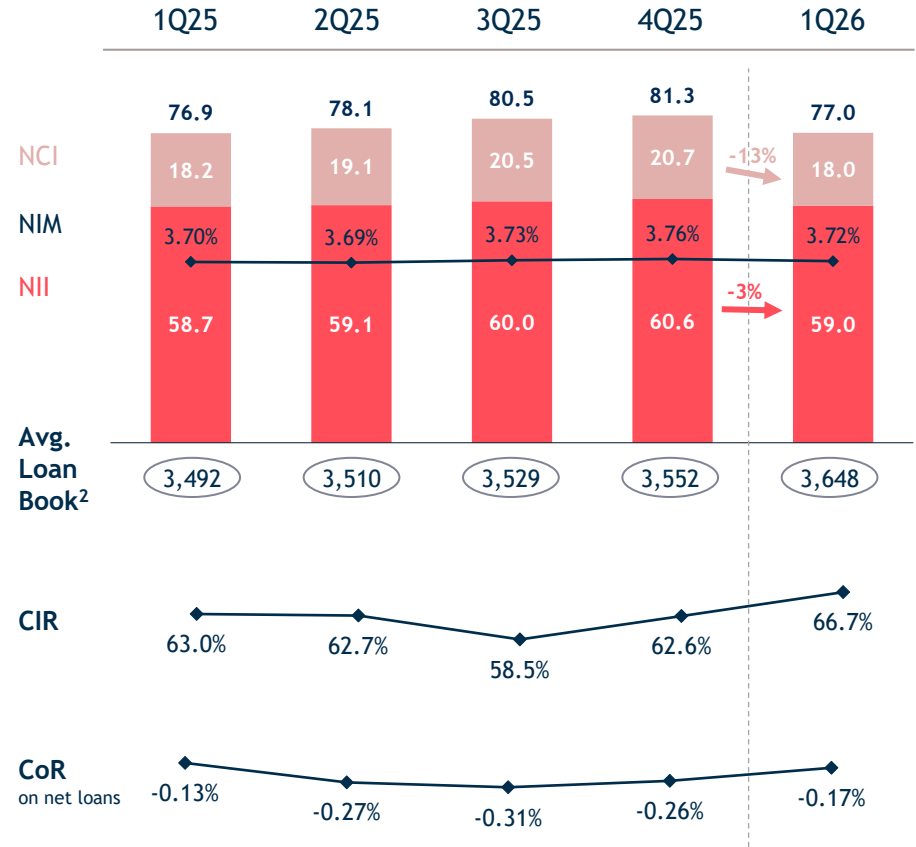
<sup>1</sup> Focus yield equals the gross yield of focus segments and is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.



## Financial Performance 1Q26

YTD, €m

	1Q25	YoY
Net interest income	58.7	+0.4%
Net fee & commission income	18.2	-0.9%
<b>Net banking income</b>	<b>76.9</b>	<b>+0.1%</b>
Net result on financial instruments	0.5	n/m
Other operating result	-3.7	-33.0%
General administrative expenses	-48.4	+6.1%
<b>Operating result<sup>1</sup></b>	<b>20.1</b>	<b>-20.6%</b>
Other result	-1.3	-28.6%
Expected credit loss expenses	-4.6	32.8%
Tax on income	-4.3	-42.1%
<b>Result after tax</b>	<b>10.1</b>	<b>-30.2%</b>



- **NII up 0.4% YoY** driven by higher loan volumes, despite lower interest rate environment and related competitive dynamics
- **NCI down by 0.9% YoY** on the back of lower transaction related fees and card revenues, partially compensated by bancassurance
- **Other operating result** mainly impacted by higher deposit insurance costs in Slovenia
- **General administrative expenses (OPEX)** up by 6.1% mainly due to wage increases and seasonality
- **QTD CIR** at 66.7% (+3.7pp YoY) mainly influenced by lower interest rate environment and deposit pricing market dynamics in Serbia and Montenegro

<sup>1</sup> Operating result before impairments and provisions. <sup>2</sup> Based on daily average.

## Capital development

% CET1/TCR, YTD, RWA in €m

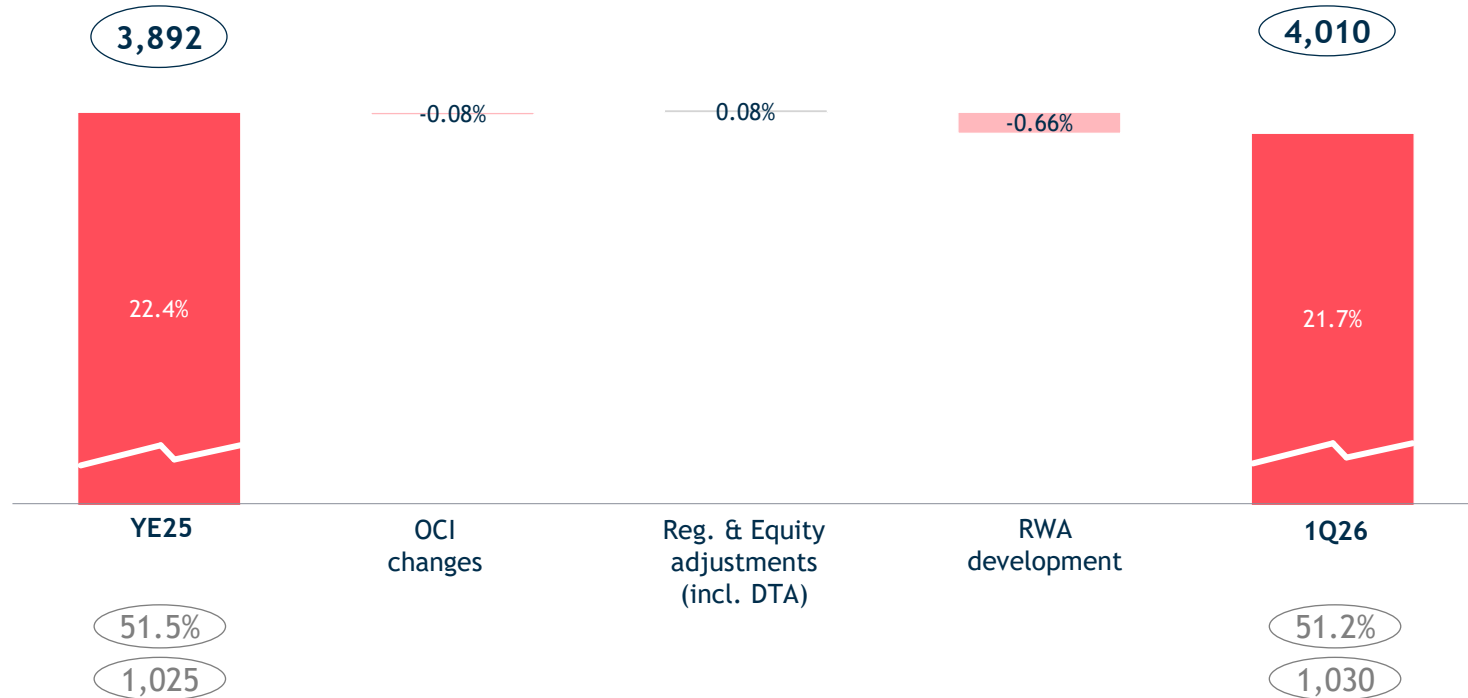
Addiko Group  
RWA

CET1/  
TCR

Addiko Bank AG (Holding)

CET1/TCR

RWA

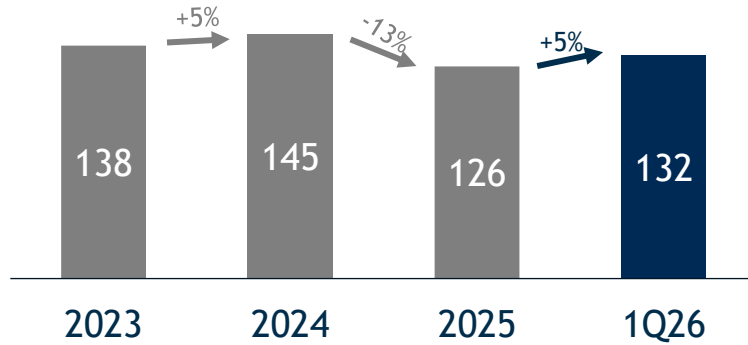


- **CET1 ratio stood at 21.7% (YE25: 22.4%),** including audited profit after tax from the year 2025
- **No dividend for 2025:** the distribution of dividends for the business year 2025 remains suspended in line with supervisory expectations and taking into account regulatory considerations related to the current ownership structure
- **OCI slightly decreased due to global volatility** with the balance of fair-value reserves on debt instruments at €-18.2m as of 1Q26 (vs. €-16.3m at YE25)
- **Overall RWA growth was contained at 3.0%** mainly driven by loan book growth and the phase-in of regulatory effects (incl. Art. 500a CRR), with credit risk RWA increasing by €97m

## NPE volume<sup>1</sup> & ratio development

€m, YTD

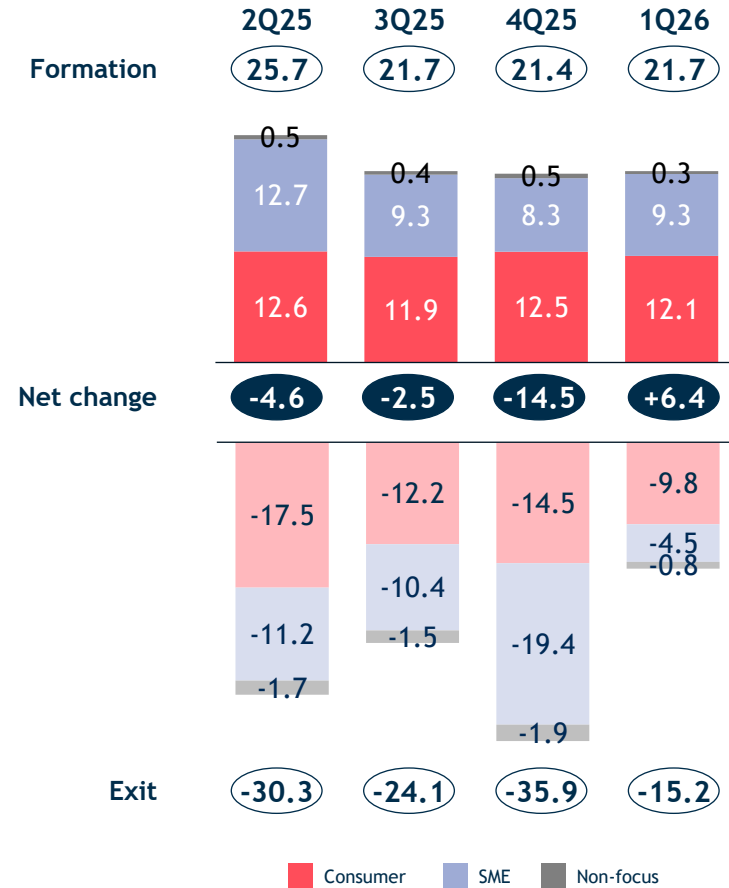
NPE ratio (on-balance loans) <sup>2</sup>	2.8%	2.9%	2.5%	2.6%
NPE ratio (GE based) <sup>3</sup>	2.0%	2.0%	1.8%	1.9%



- NPEs in 1Q26 slightly increased to €132m primarily driven by higher net inflow driven by smaller SME defaults as well as within the Consumer portfolio
- Overall, the NPE ratio remained stable at 2.6% (on-balance loans)

## Quarterly NPE formation & exit

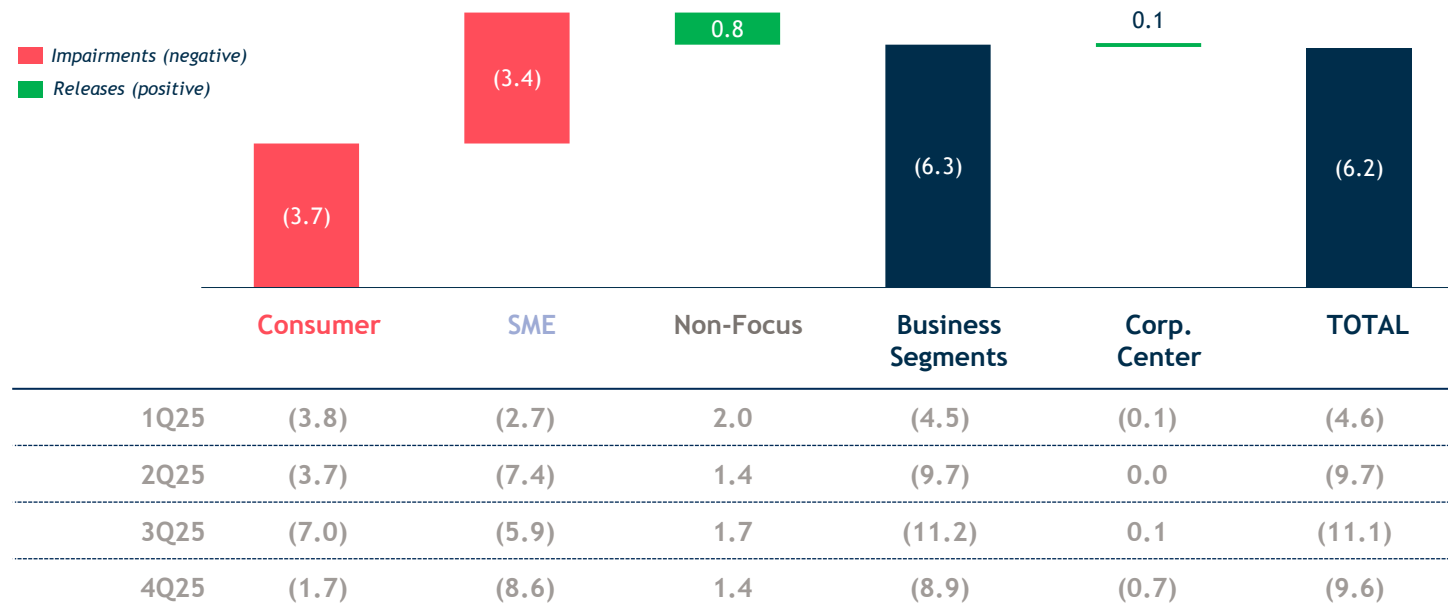
€m, QTD



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

## Expected credit loss expenses on financial assets

1Q26 YTD, €m, positive number for release



- 1Q26 expected credit loss expenses of €6.2m resulting in -0.17% cost of risk (on net loans):

- Consumer: -0.2%
- SME: -0.3%
- Non-Focus: +0.3%

- The increase in risk provisions was primarily driven by lower releases in the Non-Focus segment compared to the previous year

- Cost of risk trend reflects provisioning in Consumer and selected larger SME exposures, while overall credit quality remained resilient

- Overall post-model adjustment remained at €1.2m (YE25: €1.2m)

## 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	1Q25	2Q25	3Q25	4Q25	1Q26
Consumer	(0.17)% (0.20)% on NL	(0.17)% (0.19)% on NL	(0.31)% (0.35)% on NL	(0.07)% (0.08)% on NL	(0.16)% (0.18)% on NL
SME	(0.15)% (0.21)% on NL	(0.40)% (0.58)% on NL	(0.32)% (0.46)% on NL	(0.46)% (0.67)% on NL	(0.18)% (0.26)% on NL

### Group 1Q26

YTD	Business Segments	TOTAL
	(0.17)% (0.21)% on Net Loans	(0.13)% (0.17)% on Net Loans



Outlook  
2026  
Unchanged

## Income & Business

▶ Loan Growth <sup>1</sup>	>6% CAGR 2025-2027
▶ NIM <sup>2</sup>	>3.6%
▶ NBI <sup>2</sup>	Flat
▶ OPEX	<€205m

## Risk & Liquidity

▶ CoR <sup>3</sup>	c. 1.3%
▶ NPE Ratio <sup>4</sup>	<3% as guiding principle
▶ TCR	>18.82% subject to SREP
▶ LDR	Ramping up to <80%

## Profitability

▶ RoATE <sup>5</sup>	c. 4.5%
▶ Dividend	Currently suspended

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

The guidance was prepared prior to the announcement of the two voluntary takeover offers and therefore does not include any related costs, or other related potential business impacts.

Perspectives

- **Global uncertainties** increased significantly during the first quarter of 2026
- **Macro backdrop** in the CSEE region remains **broadly stable**, while the ultimate impact of the Iran conflict cannot yet be reliably assessed
- **Consumer demand** shall remain strong, with **continued momentum** supporting **solid growth**
- The **SME business** remains **highly competitive**. Even so, we are confident that **targeted initiatives** will allow us to create new growth opportunities
- **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 Steps

- **1H26 results call** scheduled for 13 August 2026 at 2pm Vienna time

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





**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

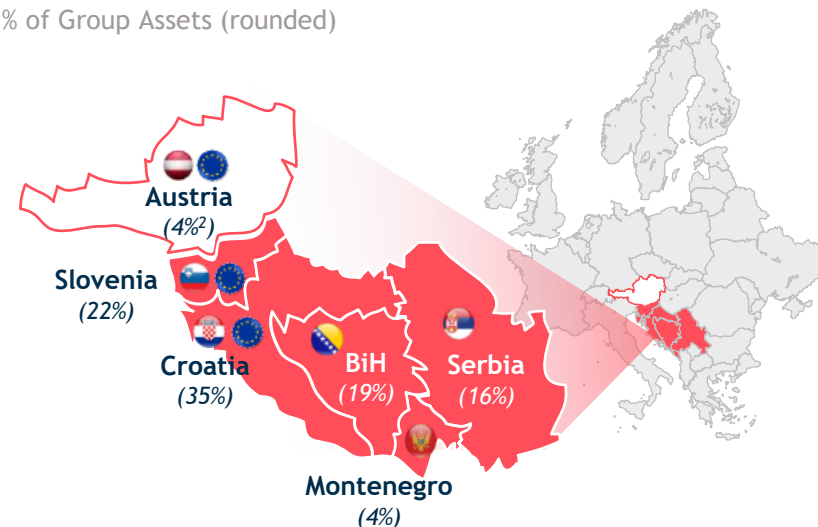
- ✓ Fully licensed bank with HQ in Austria, focused 100% on Central and South-Eastern Europe
- ✓ Addiko Bank AG is regulated by the Austrian Financial Market Authority (“FMA”)¹ and by the European Central Bank (“ECB”)
- ✓ Pan-regional platform focused on growth in Consumer and SME lending
- ✓ Listed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

## Repositioned as a focused CSEE specialist lender



## Operating as one region - one bank

1Q26, % of Group Assets (rounded)



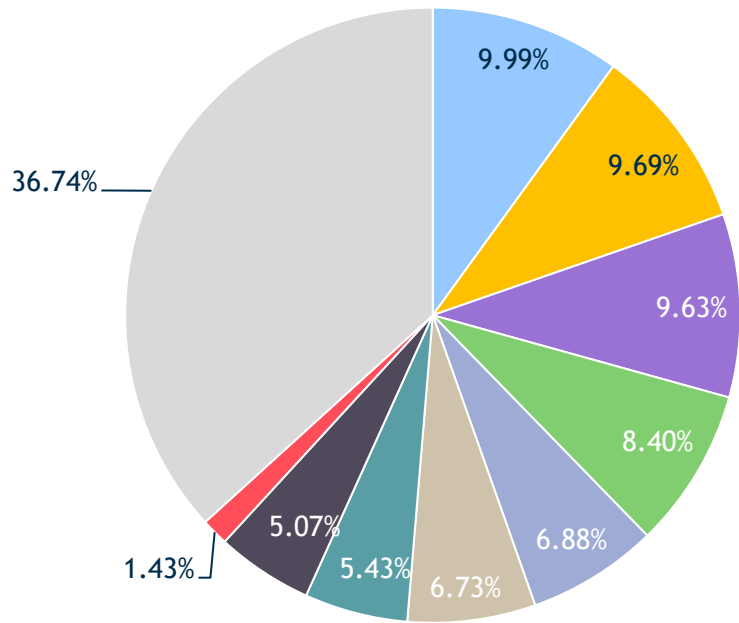
1Q26



¹ Finanzmarktaufsicht Österreich.

² Includes total assets from Holding (€1,073m) and consolidation/recon. effects of (-€844).

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.



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

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

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

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

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

## ESG in Addiko - It is the little things that count



<b>Vision</b>	<b>Carbon footprint reduction</b>	<b>Committed to the good</b>	<b>Making ESG work through good governance</b>
<b>Mission</b>	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
<b>16 Initiatives</b>	Lower exposure in high-carbon sectors	Secure employment	Corporate Culture
	Reduction of GHG emissions	Working time	Protection of Whistleblowers
	Electromobility	Work-life balance	Supplier ESG risk assessment
	Renewable energy	Gender equality	Membership in associations
	Green partnerships	Training & skills development	
		Financial literacy	
		Supporting communities	

✓ **Liquid balance sheet**  
- LCR ratio: 291% (YE25: 304%)

✓ **Liquid assets**  
- €1.05b of cash (156bps on avg.)<sup>1</sup>  
- €1.45b of investment portfolio (293bps on avg.)

✓ **Substantially de-risked asset base**  
- NPE ratio: 1.9% (YE25: 1.8%)  
- NPE ratio (on-balance loans) : 2.6% (YE25: 2.5%)

✓ **Solid provision coverage levels**  
- 81.9% NPE coverage ratio (YE25: 81.7%)  
- 102.9% incl. collateral (YE25: 102.9%)

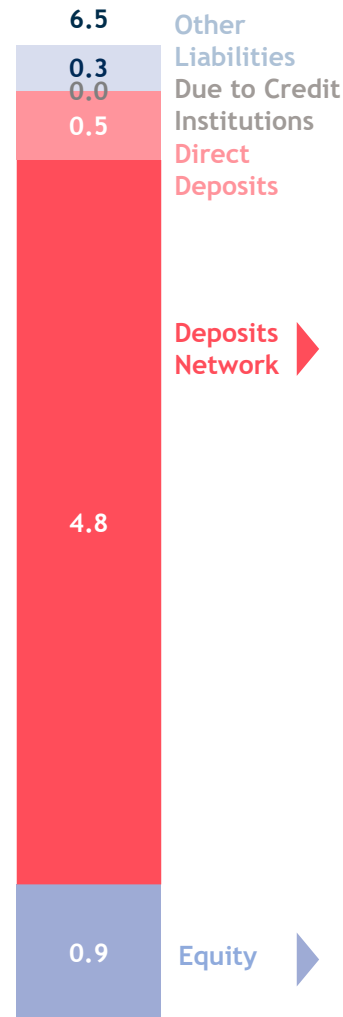
## Assets

YTD 1Q26, €b



## Liabilities and Equity

YTD 1Q26, €b



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

✓ **Funding surplus<sup>2</sup>: c. €1.6b**

✓ **Robust capital base**  
- 21.7% CET1 ratio (YE25: 22.4%)


✓ **RWA growth in 1Q26 by 3% mainly driven by loan growth**


<sup>1</sup> based on interest bearing assets <sup>2</sup> Calculated as difference between deposits of customers and loans and advances to customers.





- 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

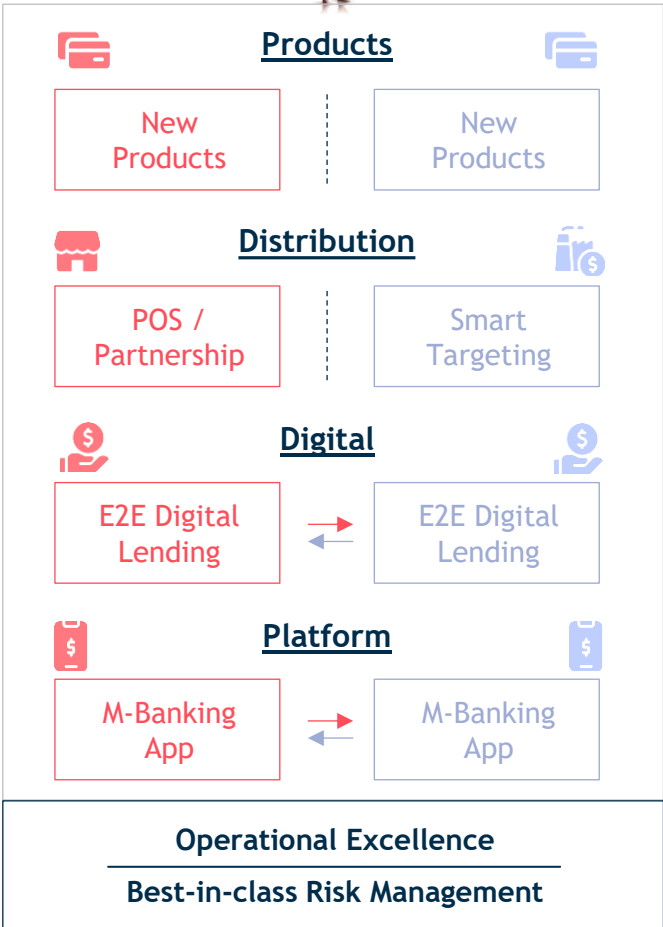
## Consumer (Mid-Term)

 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

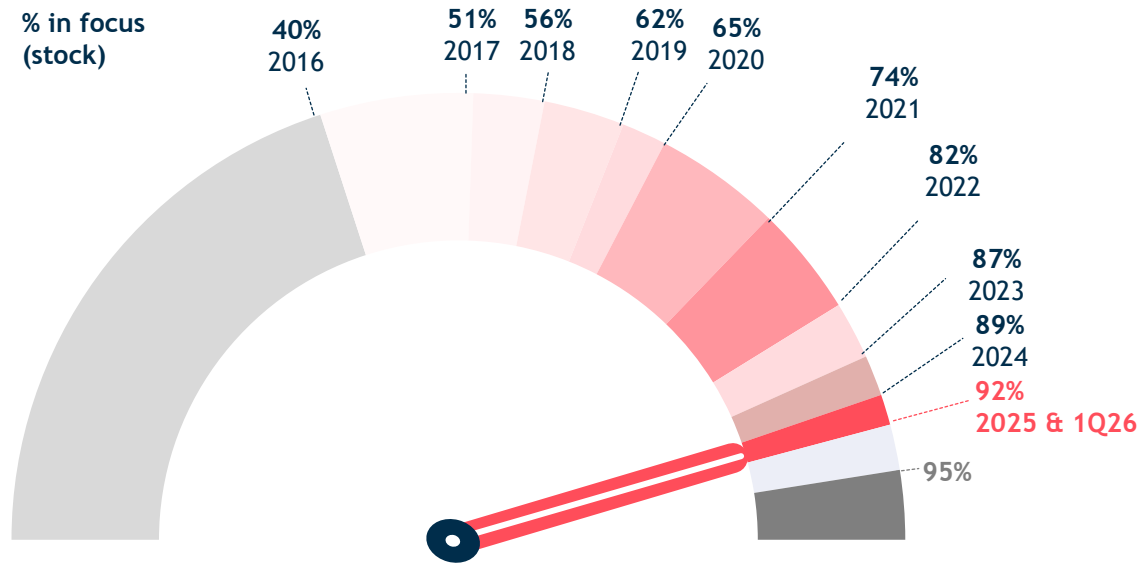
 Enhanced SME targeting through focus on data, efficiency and leveraging the unique selling proposition of fast loans

 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

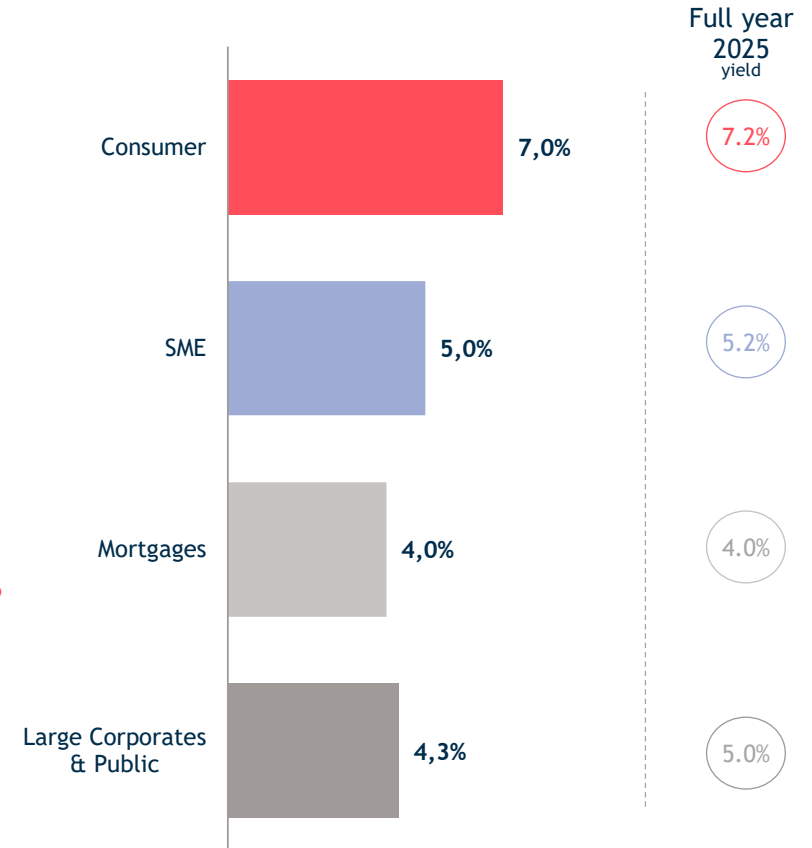
Gross loans of focus segments as % of total gross performing loans



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

## Gross yield by segment<sup>1</sup>

1Q26 YTD

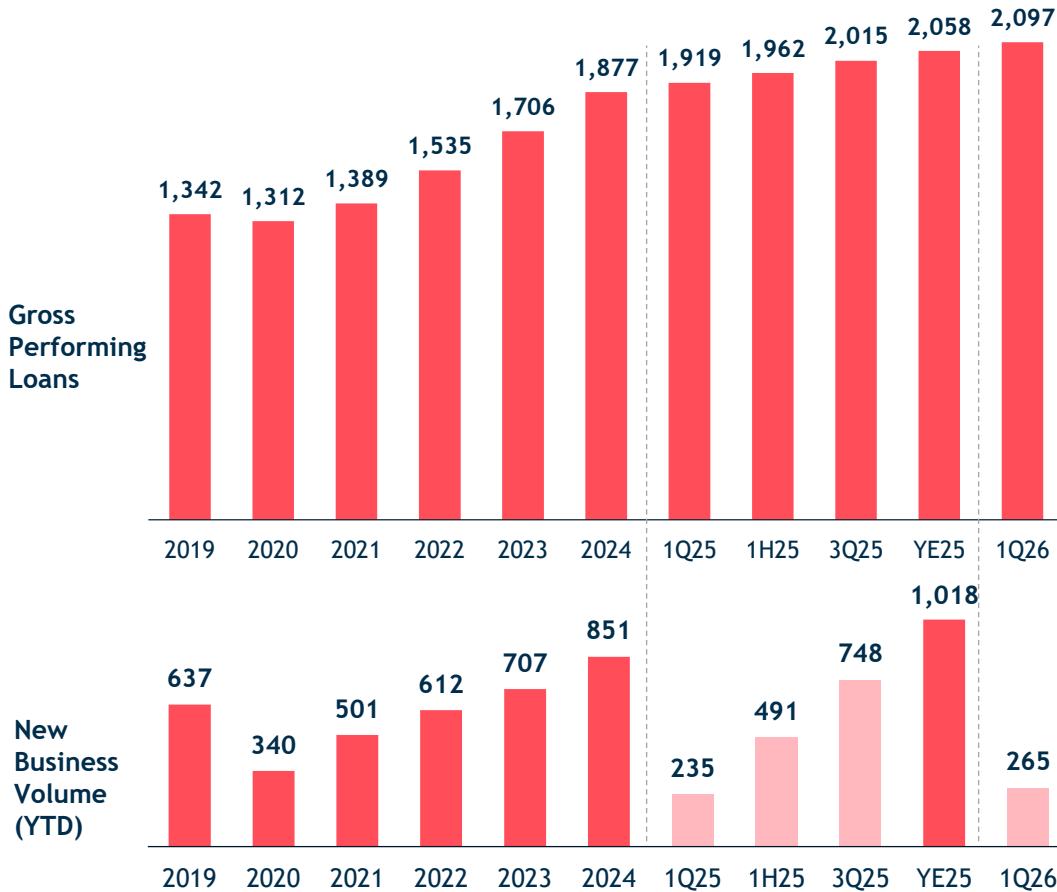


- Focus portfolio remained at 92% in 1Q26
- Focus yield at 6.19% in 1Q26 (-42bp YoY) - also impacted by regulatory changes in consumer business, i.e. regulatory interest rate cap in Serbia (maximum of 7.5%)

<sup>1</sup> 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 (Micro shifted to SME as of 1Q21)

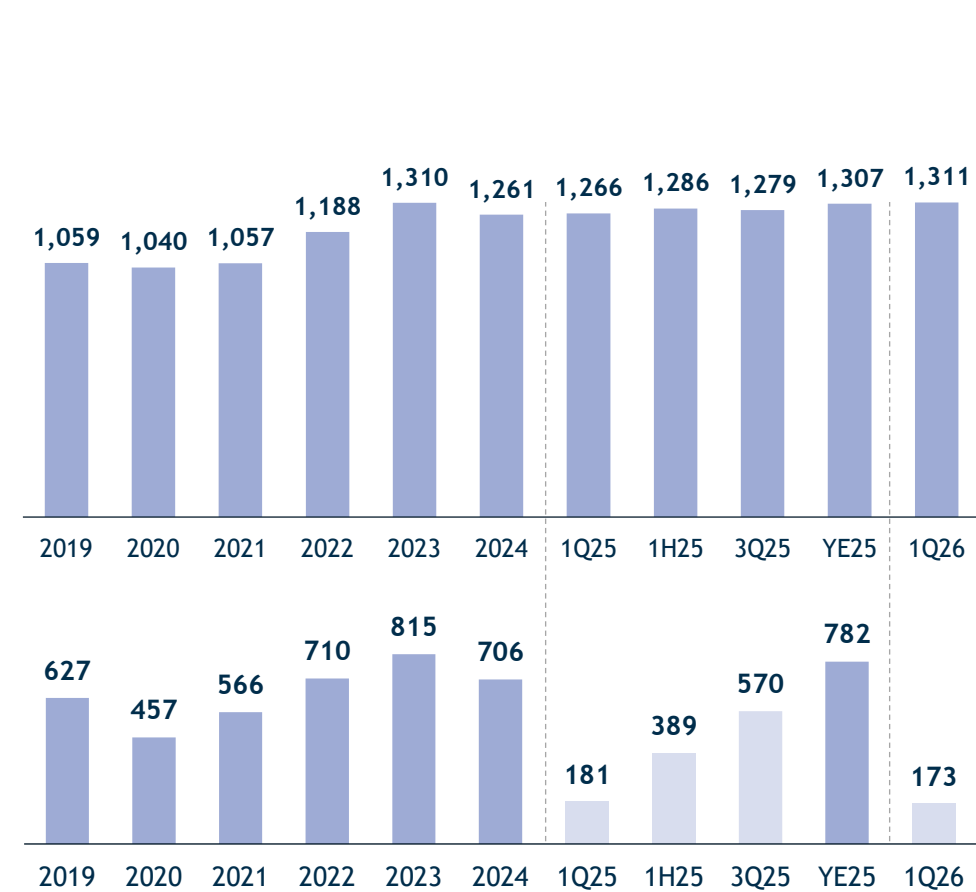
€m, YTD



- Gross performing loans up 9% YoY
- New business up by 12% YoY

## SME

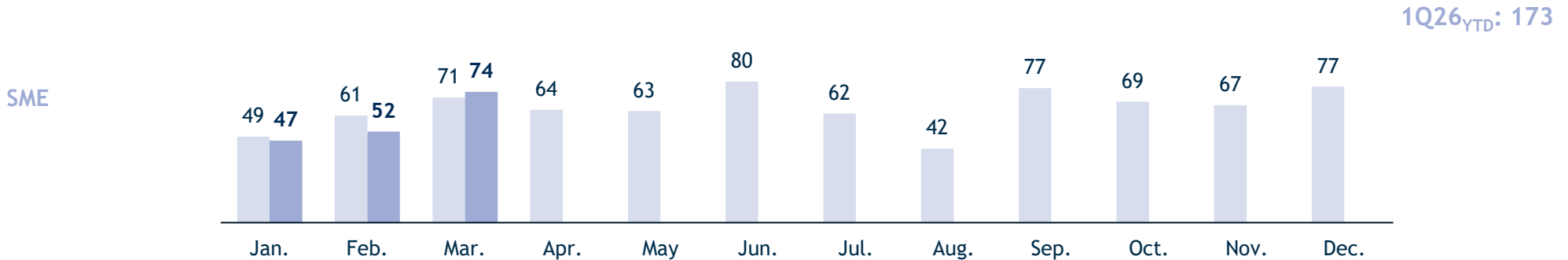
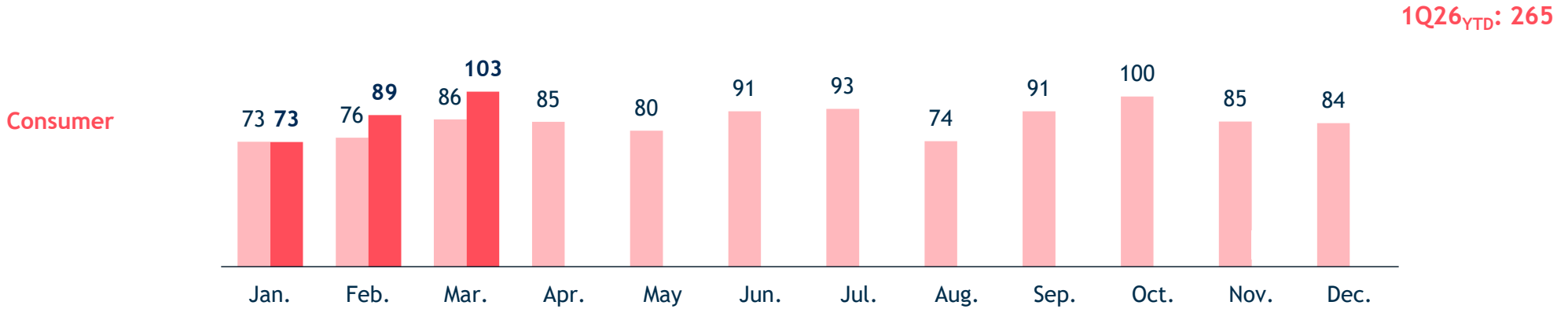
€m, YTD



- Gross performing loans up 4% YoY
- New business down 5% YoY due to currently muted demand, especially in Micro- and Small SME

## New business during 1Q26

€m

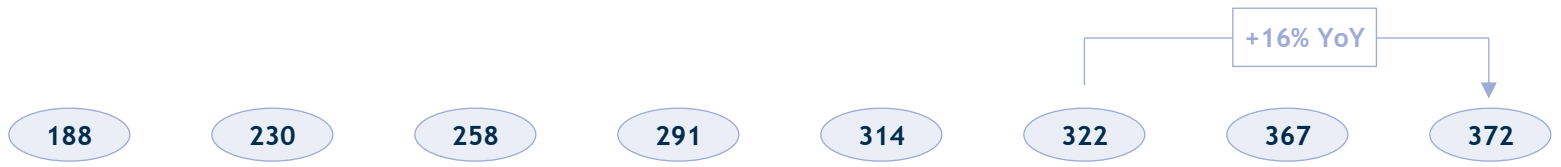


2025 2026

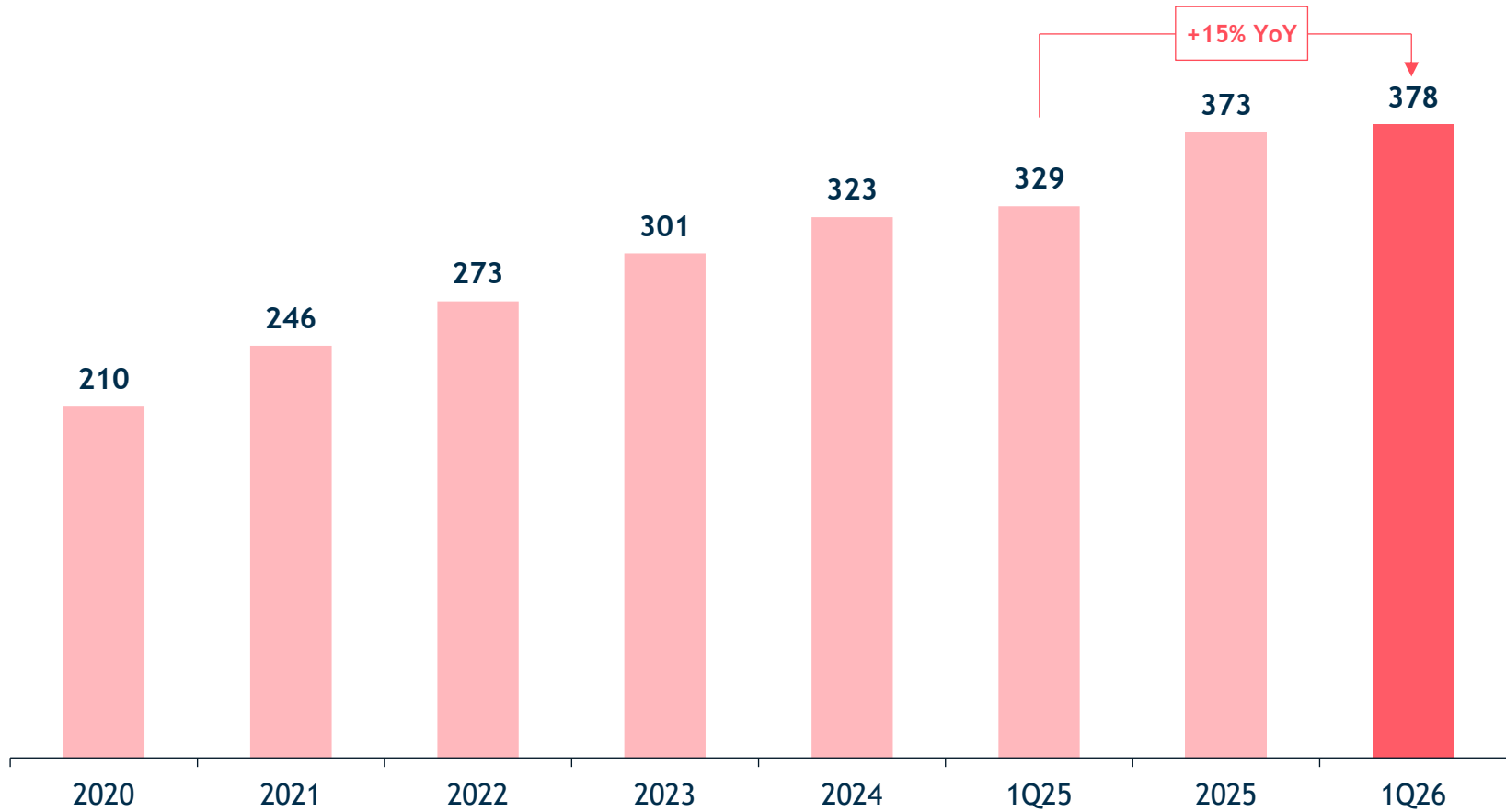
## Digital capabilities

YTD

Registered Mobile Banking Users (ths.)



Digital Users (ths.)



## Key financials

### P&L

in €m

	YTD			QTD		
	1Q26 (YTD)	1Q25 (YTD)	+/- PY	1Q26 (QTD)	4Q25 (QTD)	+/- PQ
Net interest income	59.0	58.7	0.4%	59.0	60.6	-2.7%
Net fee and commission income	18.0	18.2	-0.9%	18.0	20.7	-12.8%
<b>Net banking income</b>	<b>77.0</b>	<b>76.9</b>	<b>0.1%</b>	<b>77.0</b>	<b>81.3</b>	<b>-5.3%</b>
Net result on financial instruments	-0.7	0.5	n/m	-0.7	0.5	n/m
Other operating result	-4.9	-3.7	-33.0%	-4.9	-4.0	-23.2%
<b>Operating income</b>	<b>71.5</b>	<b>73.7</b>	<b>-3.0%</b>	<b>71.5</b>	<b>77.8</b>	<b>-8.1%</b>
General administrative expenses	-51.4	-48.4	-6.1%	-51.4	-50.9	-1.0%
<b>1 Operating result</b>	<b>20.1</b>	<b>25.3</b>	<b>-20.6%</b>	<b>20.1</b>	<b>26.9</b>	<b>-25.4%</b>
<b>2 Other result<sup>1</sup></b>	<b>-1.3</b>	<b>-1.8</b>	<b>28.6%</b>	<b>-1.3</b>	<b>-4.0</b>	<b>68.6%</b>
Expected credit loss expenses <sup>2</sup>	-6.2	-4.6	-32.8%	-6.2	-9.6	36.0%
<b>Result before tax</b>	<b>12.6</b>	<b>18.8</b>	<b>-33.0%</b>	<b>12.6</b>	<b>13.2</b>	<b>-4.4%</b>
<b>3 Result after tax</b>	<b>10.1</b>	<b>14.5</b>	<b>-30.2%</b>	<b>10.1</b>	<b>8.7</b>	<b>16.0%</b>

### Balance Sheet

in €m	1Q26 (YTD)	1Q25 (YTD)	+/- PY	+/- PQ
Total assets	6,451	6,462	-0.2%	0.5%
Loans and advances to customers	3,709	3,543	4.7%	0.9%
o/w gross performing loans	3,707	3,535	4.9%	1.1%
Customer deposits	5,296	5,343	-0.9%	0.8%
Shareholders' equity	906	858	5.5%	0.8%

### Key Ratios

	1Q26 (YTD)	1Q25 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	372	370	2	0
Cost/income ratio	66.7%	63.0%	3.8%	5.1%
NPE Ratio (GE based)	1.9%	2.1%	-0.2%	0.1%
NPE Ratio (on-balance loans)	2.6%	3.0%	-0.3%	0.1%
Cost of risk (net loans)	-13	0	-13	-13
Loan-deposit ratio (customer)	70.0%	66.3%	3.7%	0.1%
RoATE	4.7%	7.1%	-2.4%	-0.5%
<b>4 CET1 ratio/ Total capital ratio</b>	<b>21.7%</b>	<b>21.7%</b>	<b>0.0%</b>	<b>-0.7%</b>

#### 1 Operating result down 20.6% YoY to €20.1m:

- **Net interest income** up 0.4% YoY, supported by strong lending volumes in Consumer and higher income from HTC bonds, partly offset by changed interest rate environment and related competitor dynamics in several markets
- **Net fee and commission income** down 0.9%, mainly due to lower transaction and card related fees, partly compensated by higher bancassurance income
- **Gen. admin. expenses (OPEX)** up 6.1%, driven by wage increases, seasonal effects and a €0.8m non-recurring impact from the remeasurement of share-based compensation (phantom shares) following the increase in Addiko's share price

#### 2 Other result improved YoY, reflecting a €0.4m provision release following a favourable court decision

#### 3 Result after tax of €10.1m reflects stable net banking income, higher general administrative costs and benign cost of risk

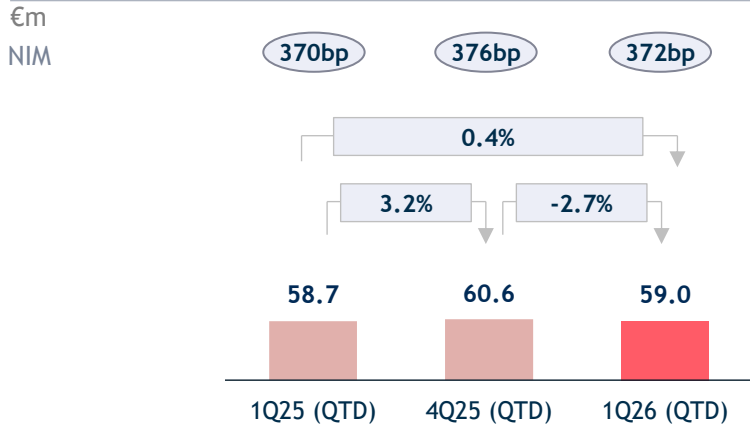
#### 4 CET1 ratio at 21.7%, remaining strong and well above regulatory requirements



RoATE at 4.7% (1Q25: 7.1%)

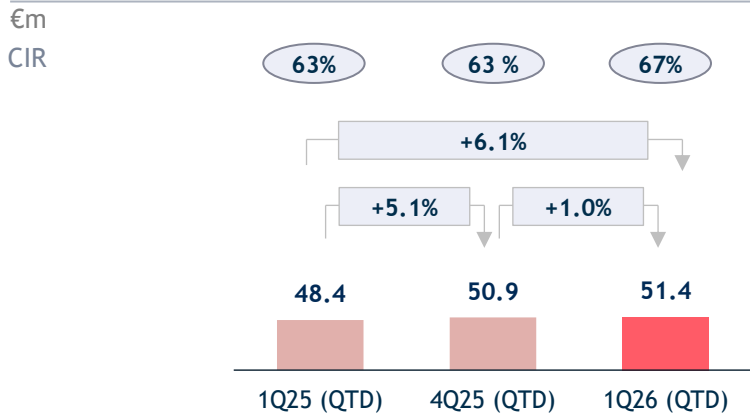
<sup>1</sup> Operating result before impairments and provisions. <sup>2</sup> Expected credit loss expenses on financial assets.

## Net interest income



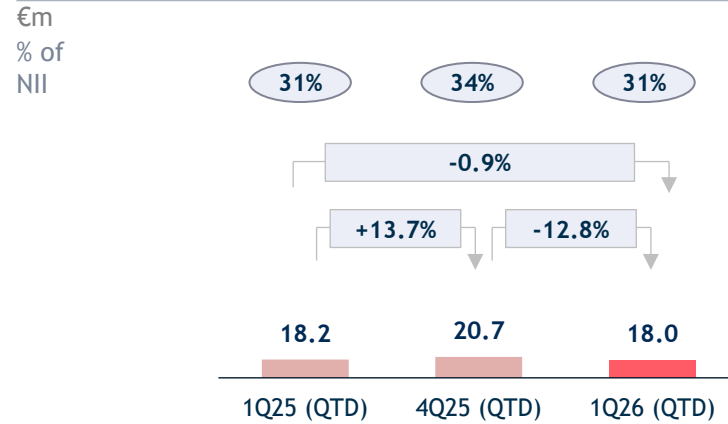
- **NII increased** by 0.4% driven by strong lending growth in Consumer and higher income from HTC sovereign bonds, partly offset by lower interest rate environment
- **Funding costs** down YoY and stable vPQ, on the back of improved deposit mix, while competitive dynamics in Serbia and Montenegro elevate costs

## General administrative expenses (OPEX)



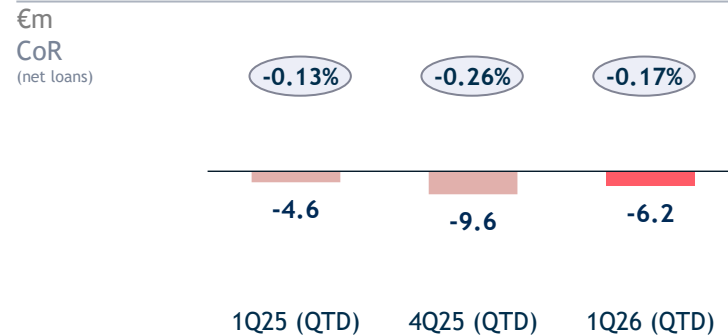
- **OPEX** up 6.1% YoY mainly influenced by mainly due to wage increases
- The Group continues to advance its efficiency agenda under the Specialization Program

## Net fee and commission income



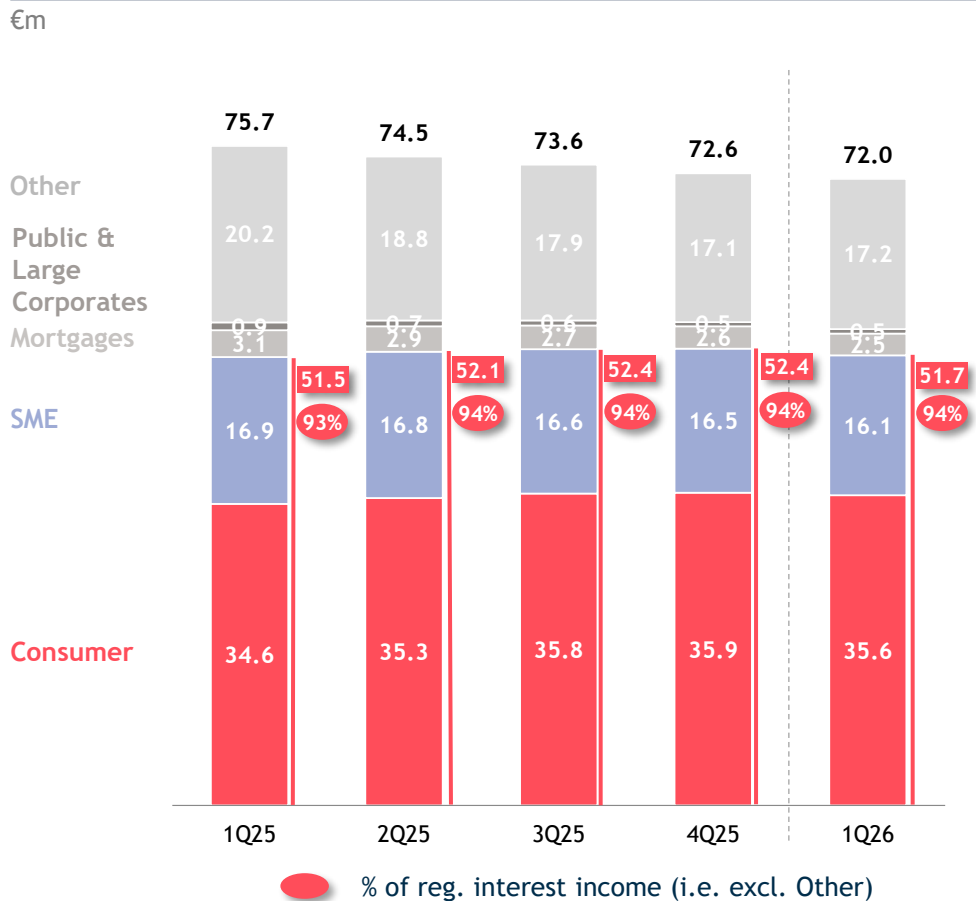
- **NFCI** down YoY due to lower transaction and card fees, partially compensated by bancassurance

## Expected credit loss expenses on financial assets



- **CoR** trend reflects provisioning in Consumer and selected SME exposures, while overall credit quality remained resilient
- Overall **post-model adjustment** in ECL stock unchanged to YE25 at €1.2m to reflect remaining uncertainties

## Interest income by quarter<sup>1</sup>



- Lower interest income driven by lower interest rate environment and competitive dynamics leading to loan yield compression, including lower income from central bank placements, partially offset by strong volume growth in the focus segment Consumer

## Gross yield by quarter<sup>2</sup>

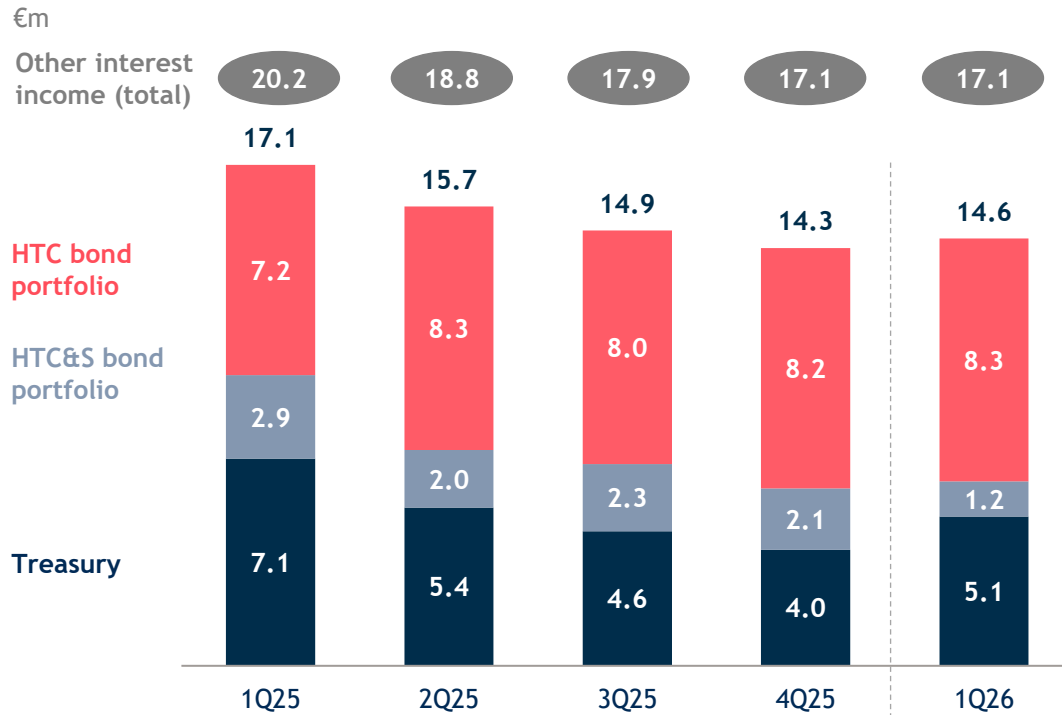
	1Q25	2Q25	3Q25	4Q25	1Q26
Consumer	7.4%	7.3%	7.1%	7.0%	7.0%
	7.2% new business	7.3% new business	7.1% new business	6.8% new business	6.3% new business
SME	5.4%	5.3%	5.1%	5.1%	5.0%
	5.2% new business	5.1% new business	5.0% new business	5.0% new business	4.6% new business
Public & Large Corporates	6.2%	5.1%	4.7%	4.2%	4.3%
Mortgages	4.2%	4.1%	3.9%	3.9%	4.0%

- **New business yields** declined further QoQ, reflecting ongoing pricing pressure in a lower-rate environment
- **Premium pricing** remains under pressure across all markets following broad-based repricing during last quarters

<sup>1</sup> For segments only regular interest income is shown.

<sup>2</sup> 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

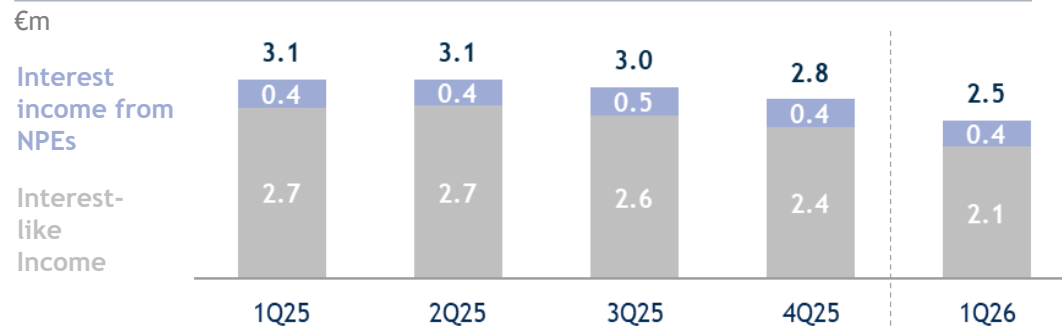


• **HTC bond portfolio:** Hold-to-Collect (HTC) strategy for stable interest income generation

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

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

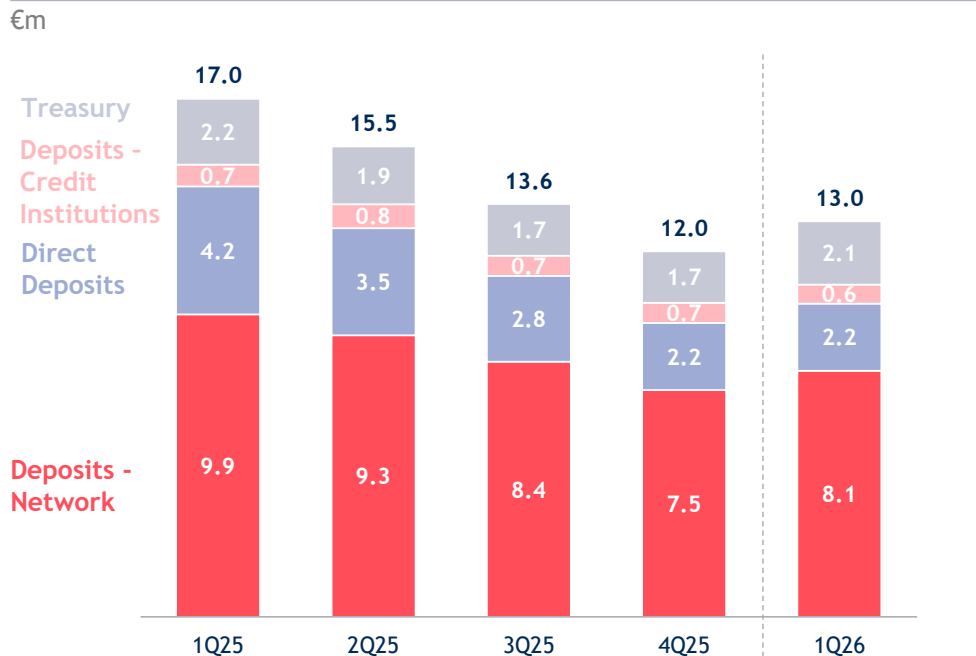
## Interest income from NPEs & interest like income by quarter



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

• **Interest like income** (i.e. fees accrued over the lifetime of the loan)

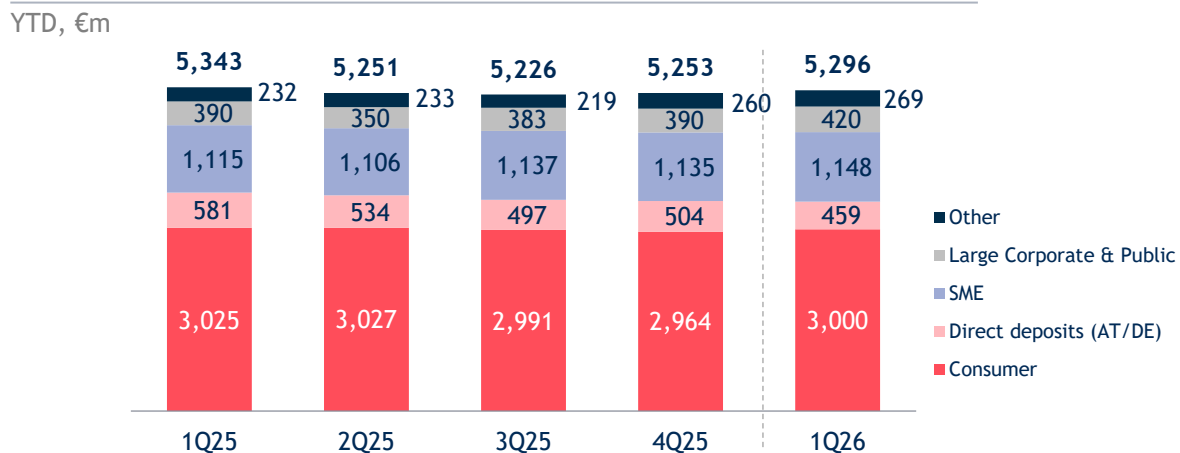
## Interest expense by quarter



## Cost of funding by quarter<sup>1</sup>

	1Q25	2Q25	3Q25	4Q25	1Q26
Deposits - Network	0.85%	0.78%	0.70%	0.62%	0.69%
Direct Deposits	2.93%	2.53%	2.18%	1.75%	1.86%
Group Cost of Funding <sup>2</sup>	1.27%	1.14%	1.00%	0.89%	0.98%

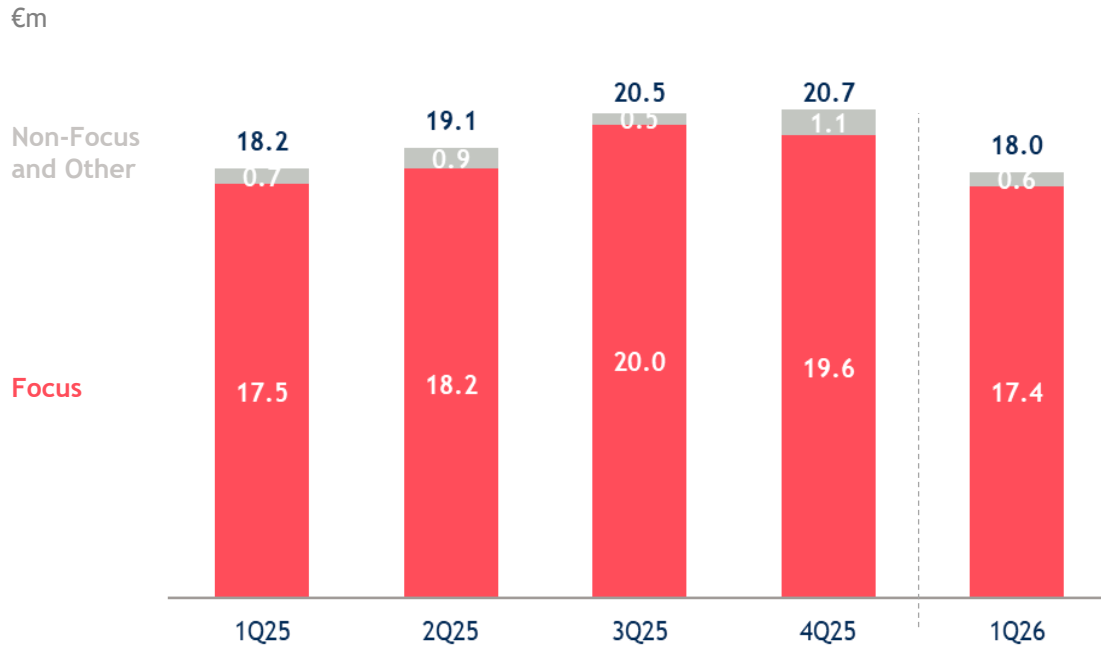
## Stable customer deposit volumes



- **Interest expenses** decreased significantly YoY, offsetting lower interest income, supported by deposit repricing and improved funding mix
- **QoQ** interest expenses increased slightly due to higher deposit costs, reflecting local currency funding requirements in Serbia and market dynamics in Montenegro
- Share of **a-vista deposits** 63% in 1Q26 vs. 59% in 1Q25

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

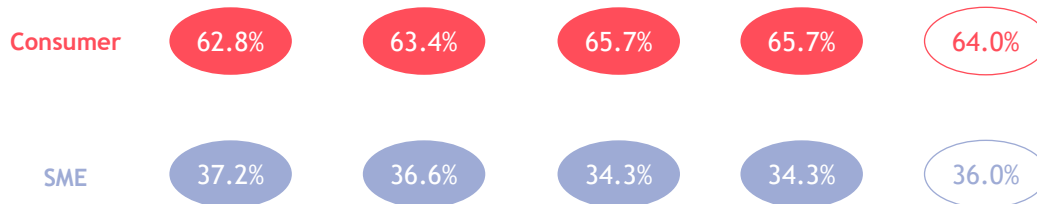
## Net fee and commission income by quarter



## Key highlights

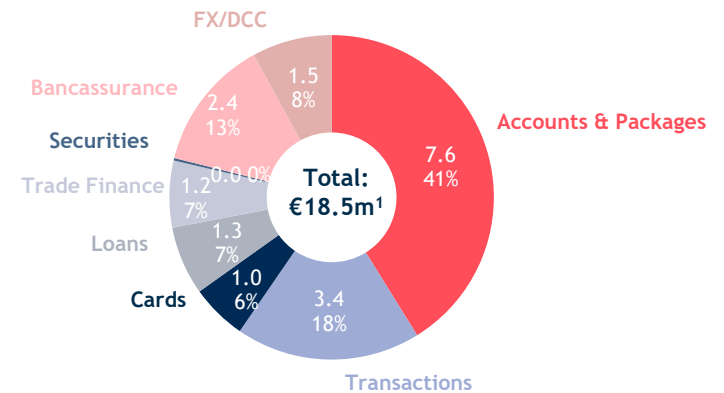
- **Net fee and commission income** decreased slightly YoY (-0.9%), mainly driven by lower transaction and card fee income, bancassurance growth partially compensated the decline while accounts & packages remained stable
- **Core fee streams** (accounts & packages, transactions, bancassurance) represent ~73% of NCI, underpinning a stable and Consumer revenue base
- **Consumer and SME** segments generate ~97% of NCI, reflecting a stable retail-led income base
- **QoQ**, the decrease reflects normalization following non-recurring income in 4Q25 (~€2.6m uplift from insurance partnership renegotiation)

## Focus



## By product type

1Q26 YTD, €m



<sup>1</sup> Excludes €0.5m of negative contribution from "other".

€m	1Q26	1Q25
<b>1 Net result on financial instruments</b>	<b>-0.7</b>	<b>0.5</b>

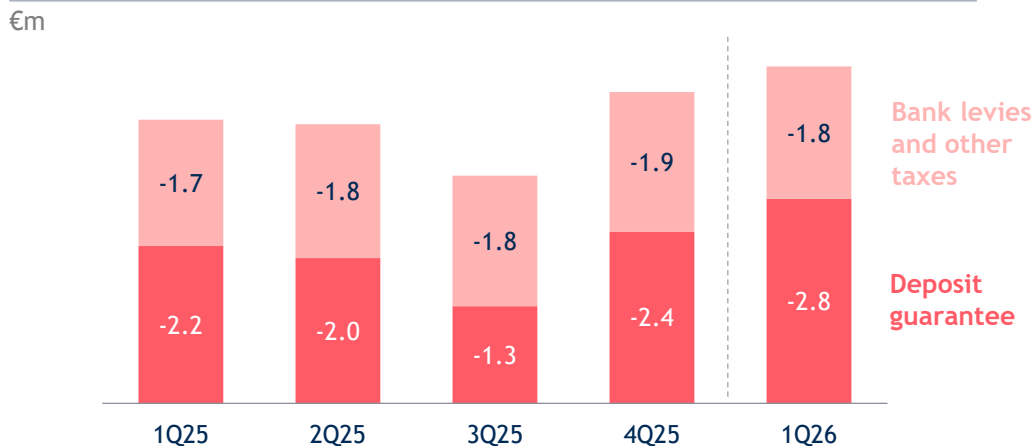
**1 Net result on financial instruments:** 1Q26 impacted by negative FX market volatility (€-0.4m) and one-time effect from sale of bond (€-0.3m)

€m	1Q26	1Q25
<b>2 Deposit guarantee</b>	<b>-2.8</b>	<b>-2.2</b>
<b>3 Bank levies and other taxes</b>	<b>-1.8</b>	<b>-1.7</b>
Restructuring	0.0	0.0
Net result from derecognition of non-financial assets	0.3	0.3
Other	-0.5	-0.1
<b>Other operating result</b>	<b>-4.9</b>	<b>-3.7</b>

**2 Higher deposit guarantee fees** mainly driven by increased contributions to the Slovenian DGF, fully recognised in 1Q26, whereas prior-year charges were largely booked in following quarter

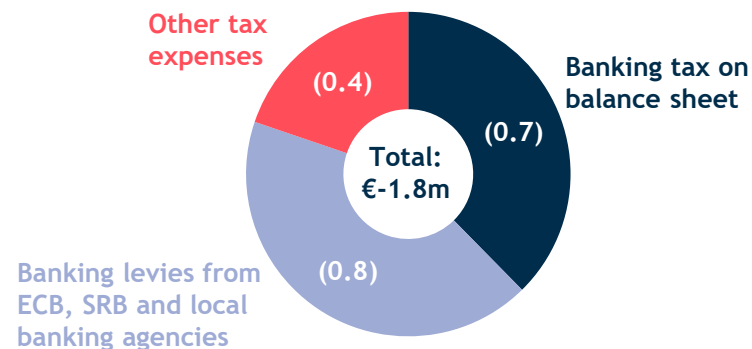
**3 Bank levies and other taxes** including €0.8m (1Q25: €0.7m) banking levies from ECB, SRB and local banking agencies, €0.7m (1Q25: €0.6m) special banking tax on the balance sheet introduced in Slovenia in 2024 and €0.4m (1Q25: €0.4m) to other tax expenses

## Deposit guarantee, Bank levies and other taxes by quarter



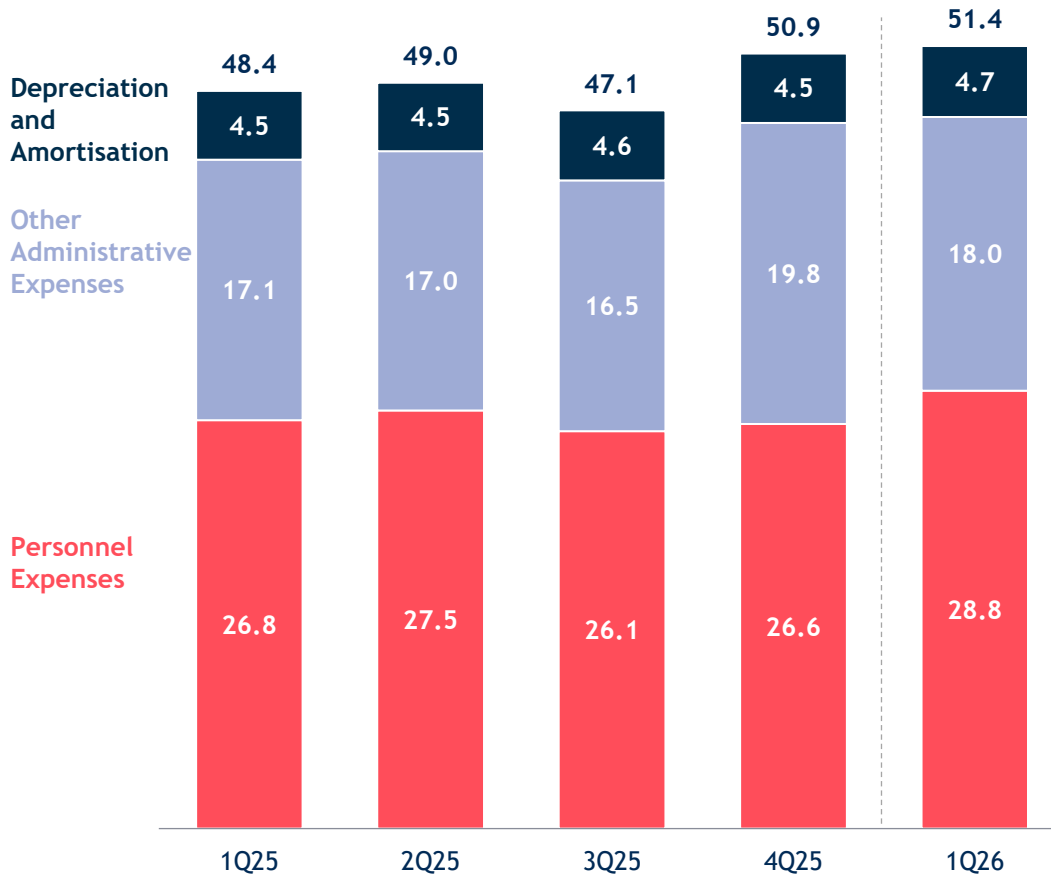
## Bank levies and other taxes

1Q26 YTD, €m



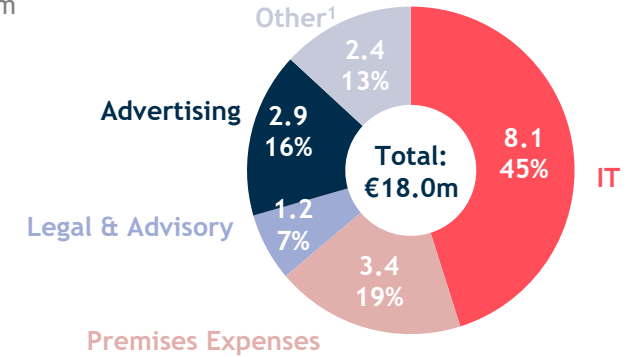
## OPEX development by quarter

€m



## Other Administrative expenses

1Q26 YTD, €m



- **Overall cost base increased YoY**, primarily driven by wage adjustments (including government-mandated minimum wage increases), inflation-linked indexation, and a non-recurring €0.8m impact in 1Q26 related to the remeasurement of share-based compensation (phantom shares) following the rise in Addiko's share price
- **Depreciation charges increased**, reflecting higher investments and capitalizations during 2025
- **Other administrative expenses rose**, driven by broad-based inflationary pressures across multiple cost categories
- **Personnel expenses/staff costs** were impacted by government measures introduced in 2025 and 1Q26, as well as ongoing inflation-related wage pressure (with full-year effect in 2026), in addition to the above-mentioned non-recurring share-based compensation effect

<sup>1</sup> Includes vehicle expenses, travel expenses, education expenses, expenses for legal form, other insurance and other.

## Other result breakdown (YTD)

€m

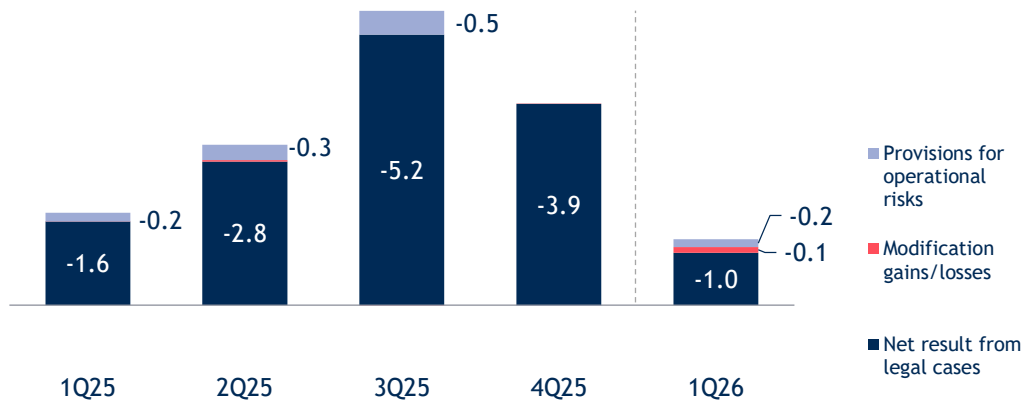
	1Q26	1Q25
1 Net result from legal cases	-1.0	-1.6
Impairments non-financial assets (net)	0.0	0.0
Modification gains/losses	-0.1	0.0
2 Provisions for operational risks	-0.2	-0.2
<b>Other result</b>	<b>-1.3</b>	<b>-1.8</b>

1 **Net result from legal cases improved YoY:** reflecting a more stable litigation environment and a €0.4m provision release following a favourable court decision

2 **Provisions for operational risks: stable development YoY**

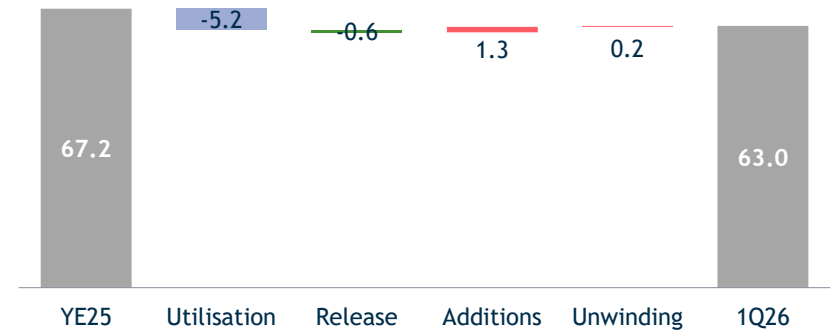
## Other result by quarter

€m



## Development of provision stock for legal cases

€m



## Detailed balance sheet overview (YTD)

€m

	2022	2023	2024	2025	1Q26
Cash reserves	1,382.9	1,254.5	1,251.4	1,057.2	1,054.4
Investment Portfolio	1,084.4	1,208.1	1,479.1	1,485.4	1,463.4
Financial assets held for trading	22.8	29.5	14.4	9.8	15.8
Investment securities	1,061.6	1,178.6	1,464.7	1,475.6	1,447.6
Loans and advances	3,381.9	3,555.8	3,550.6	3,751.8	3,789.5
Loans and advances to credit institutions	89.2	66.6	44.2	75.1	80.1
Loans and advances to customers	3,292.7	3,489.2	3,506.4	3,676.6	3,709.4
Derivatives - hedge accounting	-	-	-	-	-
Tangible assets	61.6	57.6	55.4	59.9	71.0
Property, plant & equipment	57.3	54.3	53.1	59.0	70.2
Investment properties	4.3	3.3	2.3	0.8	0.8
Intangible assets	24.5	23.3	25.7	28.9	28.3
Tax Assets	42.4	36.8	30.8	22.0	21.8
Current tax assets	5.4	1.7	2.1	1.6	1.1
Deferred tax assets	37.0	35.1	28.6	20.4	20.7
Other assets	17.1	14.0	14.8	14.0	22.0
Non-current assets held for sale	1.6	1.3	1.0	0.5	0.5
<b>Total assets</b>	<b>5,996.4</b>	<b>6,151.5</b>	<b>6,408.9</b>	<b>6,419.5</b>	<b>6,450.9</b>
Deposits from credit institutions	128.5	106.8	77.3	74.2	43.4
Deposits from customers	4,959.6	5,032.6	5,290.0	5,252.8	5,295.5
Issued bonds, subordinated and supplementary capital	-	-	-	-	-
Other financial liabilities	48.8	59.3	54.4	63.9	74.4
<b>Financial liabilities measured at amortized cost</b>	<b>5,136.8</b>	<b>5,198.7</b>	<b>5,421.7</b>	<b>5,391.0</b>	<b>5,413.3</b>
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	3.1	4.2	4.4	2.1	7.6
Derivatives - hedge accounting	-	-	-	-	-
<b>Total interest bearing liabilities</b>	<b>5,140.0</b>	<b>5,202.9</b>	<b>5,426.2</b>	<b>5,393.1</b>	<b>5,420.9</b>
Provisions	83.4	99.2	94.1	81.6	76.7
Tax liabilities	0.6	4.1	5.0	3.6	2.1
Current tax liabilities	0.6	4.1	3.3	1.4	0.6
Deferred tax liabilities	0.0	0.0	1.7	2.2	1.6
Other liabilities	26.2	44.2	44.2	42.8	45.6
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
<b>Total liabilities</b>	<b>5,250.2</b>	<b>5,350.4</b>	<b>5,569.4</b>	<b>5,521.1</b>	<b>5,545.3</b>
<b>Total shareholders' equity</b>	<b>746.3</b>	<b>801.1</b>	<b>839.5</b>	<b>898.5</b>	<b>905.6</b>
<b>Total liabilities and shareholders' equity</b>	<b>5,996.4</b>	<b>6,151.5</b>	<b>6,408.9</b>	<b>6,419.5</b>	<b>6,450.9</b>

## Detailed income statement overview (YTD)

€m

	2022	2023	2024	2025	1Q25	1Q26
Interest income	195.1	277.0	311.1	296.5	75.7	72.0
Interest expense	(18.7)	(49.0)	(68.3)	(58.1)	(17.0)	(13.0)
<b>Net interest income</b>	<b>176.4</b>	<b>228.0</b>	<b>242.9</b>	<b>238.4</b>	<b>58.7</b>	<b>59.0</b>
Fee and commission income	92.3	90.4	98.0	105.4	23.8	24.5
Fee and commission expense	(19.8)	(23.3)	(25.1)	(27.0)	(5.6)	(6.5)
<b>Net fee and commission income</b>	<b>72.5</b>	<b>67.1</b>	<b>73.0</b>	<b>78.5</b>	<b>18.2</b>	<b>18.0</b>
Net result on financial instruments	1.9	0.4	1.2	1.8	0.5	(0.7)
Other operating income	5.1	3.7	4.4	4.7	0.8	0.4
Other operating expenses	(14.3)	(16.7)	(16.7)	(18.2)	(4.5)	(5.3)
<b>Operating income</b>	<b>241.6</b>	<b>282.5</b>	<b>304.7</b>	<b>305.2</b>	<b>73.7</b>	<b>71.5</b>
Personnel expenses	(88.9)	(97.8)	(104.4)	(106.9)	(26.8)	(28.8)
Other administrative expenses	(61.8)	(63.5)	(71.0)	(70.4)	(17.1)	(18.0)
Depreciation and amortization	(17.4)	(17.3)	(17.0)	(18.1)	(4.5)	(4.7)
<b>General administrative expenses</b>	<b>(168.0)</b>	<b>(178.6)</b>	<b>(192.4)</b>	<b>(195.4)</b>	<b>(48.4)</b>	<b>(51.4)</b>
Other result	(27.0)	(44.7)	(15.8)	(14.6)	(1.8)	(1.3)
Expected credit loss expenses on financial assets	(15.4)	(11.8)	(36.0)	(35.2)	(4.6)	(6.2)
<b>Result before tax</b>	<b>31.2</b>	<b>47.4</b>	<b>60.4</b>	<b>60.1</b>	<b>18.8</b>	<b>12.6</b>
Taxes on income	(5.5)	(6.3)	(15.0)	(16.0)	(4.3)	(2.5)
<b>Result after tax</b>	<b>25.7</b>	<b>41.1</b>	<b>45.4</b>	<b>44.0</b>	<b>14.5</b>	<b>10.1</b>

1Q26 YTD (€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	19.8	14.1	6.0	5.6	9.3	3.0
	Net commission income	5.7	4.5	2.4	2.2	2.9	0.4
	Other income	(0.8)	(2.4)	(0.5)	(0.4)	(0.4)	(0.5)
	<b>Operating income</b>	<b>24.7</b>	<b>16.3</b>	<b>7.9</b>	<b>7.4</b>	<b>11.9</b>	<b>2.9</b>
	Operating expenses	(11.5)	(9.4)	(4.3)	(4.4)	(8.2)	(2.5)
	<b>Operating Result</b>	<b>13.2</b>	<b>6.9</b>	<b>3.6</b>	<b>3.0</b>	<b>3.7</b>	<b>0.4</b>
	Other result	(0.8)	(0.0)	(0.1)	(0.1)	(0.5)	(0.0)
	Change in credit loss expenses	(0.7)	(4.0)	(0.1)	(0.3)	(0.8)	(0.1)
<b>Result before tax</b>	<b>11.7</b>	<b>2.8</b>	<b>3.4</b>	<b>2.6</b>	<b>2.4</b>	<b>0.3</b>	
Key Ratios	Net interest margin	346	399	420	343	401	487
	Cost / income ratio	45.0%	50.2%	51.6%	55.9%	66.7%	74.2%
	Loan-deposit ratio	69.0%	86.6%	85.9%	60.8%	81.5%	91.4%
	NPE volume	33.9	38.8	15.3	11.1	25.6	7.4
	NPE ratio (CRB based)	2.3%	2.9%	3.1%	2.3%	3.1%	3.5%
	NPE ratio (on-balance loans) <sup>2</sup>	2.1%	3.1%	3.1%	2.3%	3.0%	3.3%
	NPE coverage ratio (provision)	87.0%	81.3%	85.2%	80.4%	74.6%	83.1%
Balance Sheet	Total assets	2,272	1,445	582	676	1,002	244
	Loans and receivables	1,205	992	390	407	622	177
	o/w gross performing loans	1,184	1,000	392	336	620	175
	Financial liabilities at amortised cost	1,811	1,230	465	561	776	199
	RWA	1,149	839	419	438	527	157
		} Account for 58% of Group assets					

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

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

## Non-performing loan portfolio (YTD)

NPE Volumes,  
€m

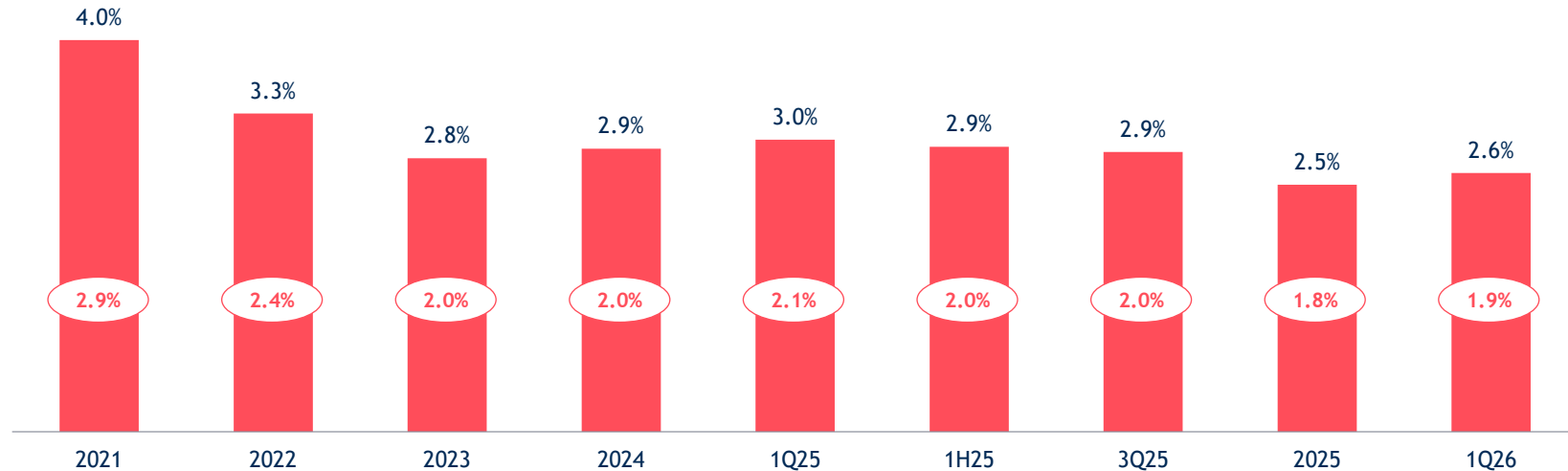
194      163      138      145      147      143      140      126      132

NPE Coverage  
Ratio<sup>1</sup>  
(Ex-Collateral)

71.9%      75.4%      80.9%      80.0%      80.9%      80.8%      82.2%      81.7%      81.9%

NPE Ratio  
(on-balance loans)<sup>2</sup>

NPE Ratio  
(GE based)<sup>3</sup>



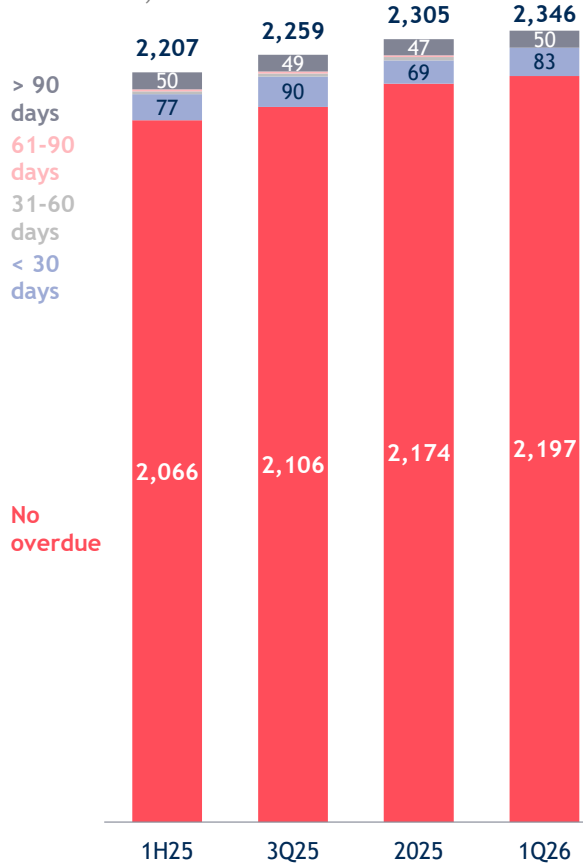
<sup>1</sup> Calculated as the sum of Stage-3 ECL stock divided by total non-performing exposure. <sup>2</sup> Calculated as non-performing exposure divided by total credit risk bearing exposure including exposure towards National Banks (on-balance).

<sup>3</sup> Calculated as non-performing exposure divided by total gross exposure.

## Focus

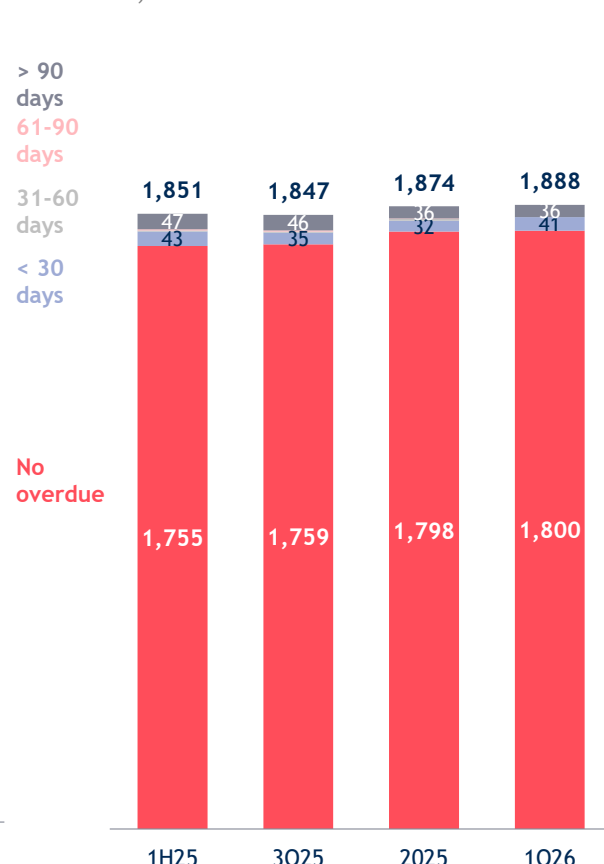
### Consumer

€m, rounded



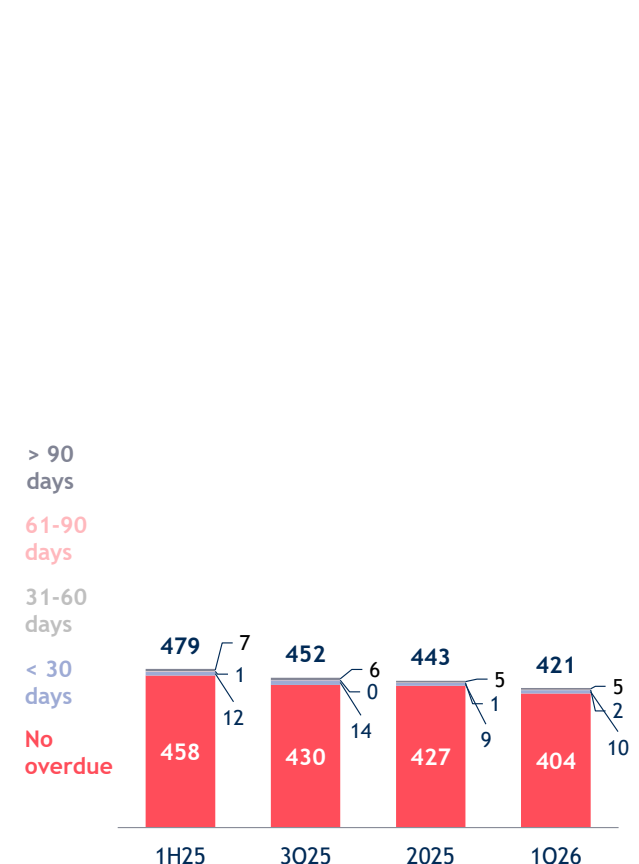
### SME

€m, rounded



## Non-Focus

€m, rounded



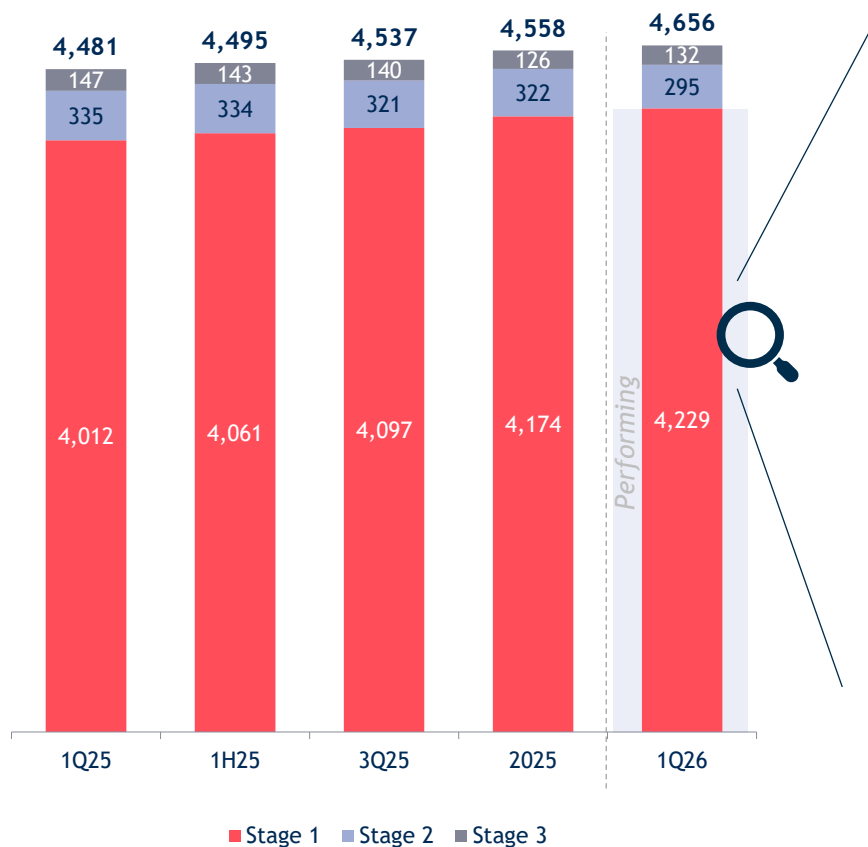
	1H25	3Q25	2025	1Q26
>90 days	2.3%	2.2%	2.1% → 2.1%	2.1%
1 to 90 days	4.1%	4.6%	3.7% → 4.2%	4.2%
No overdue (%)	94%	93%	94% → 94%	94%

	1H25	3Q25	2025	1Q26
>90 days	2.5%	2.5%	1.9% → 1.9%	1.9%
1 to 90 days	2.7%	2.3%	2.1% → 2.7%	2.7%
No overdue (%)	95%	95%	96% → 95%	95%

	1H25	3Q25	2025	1Q26
>90 days	1.4%	1.4%	1.1% → 1.1%	1.1%
1 to 90 days	2.8%	3.3%	2.3% → 2.9%	2.9%
No overdue (%)	96%	95%	97% → 96%	96%

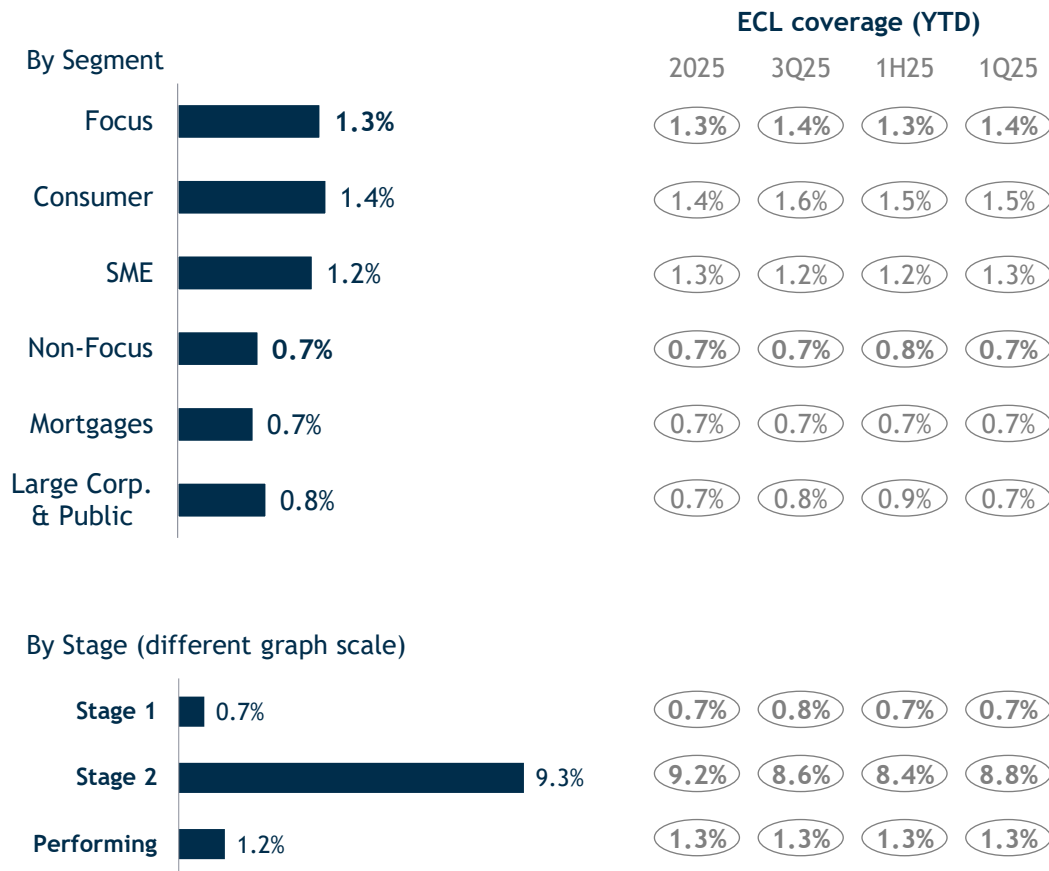
## Stage 1, 2 and 3 assets<sup>1</sup>

€m



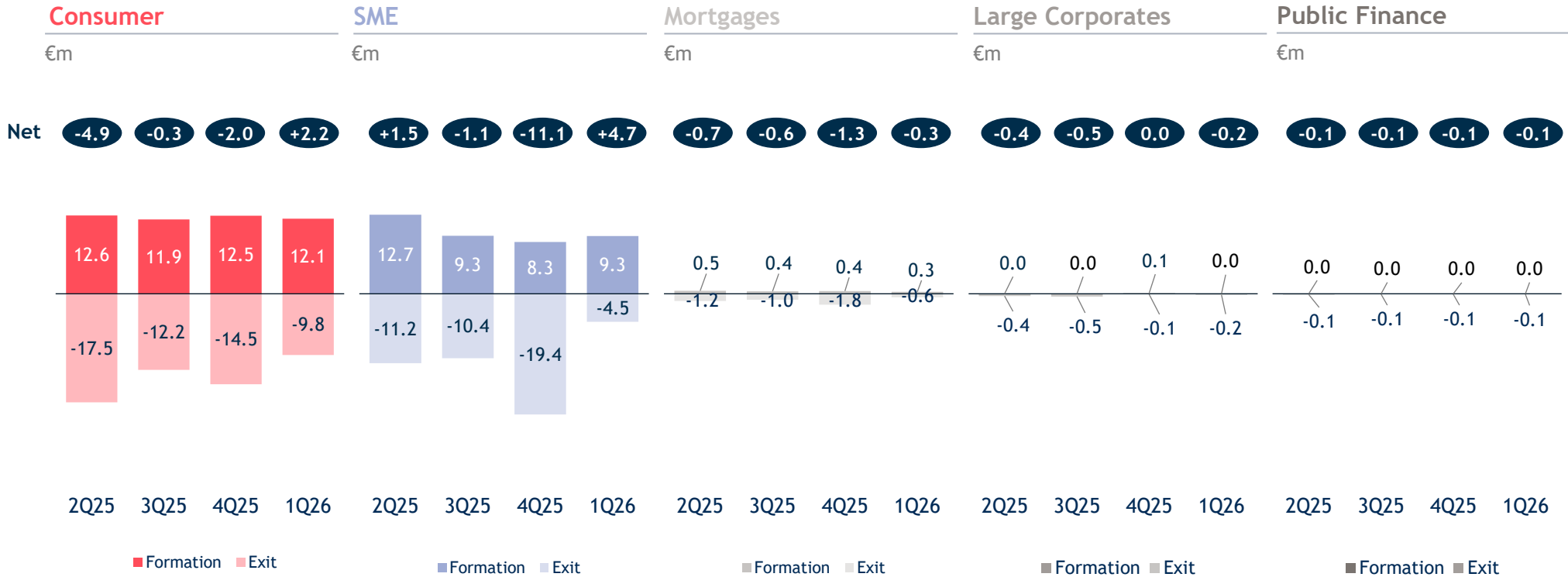
## Business segments: Stage 1 & 2 (Performing) coverage<sup>1</sup>

1Q26 (YTD)



<sup>1</sup> Excluding Corporate Center

## Quarterly NPE formation & exit - group level



## Focus

## Non-Focus<sup>3</sup>

### Consumer

€m

### SME

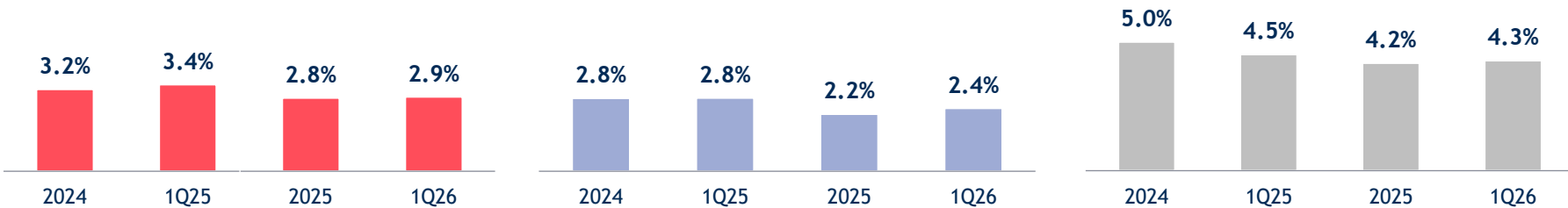
€m

€m

NPE Coverage Ratio (Excl. Collateral)<sup>1</sup>



NPE Ratio<sup>2</sup>



Total NPE



Total Credit Risk Exposure



Expected Credit Loss Expenses (YTD)



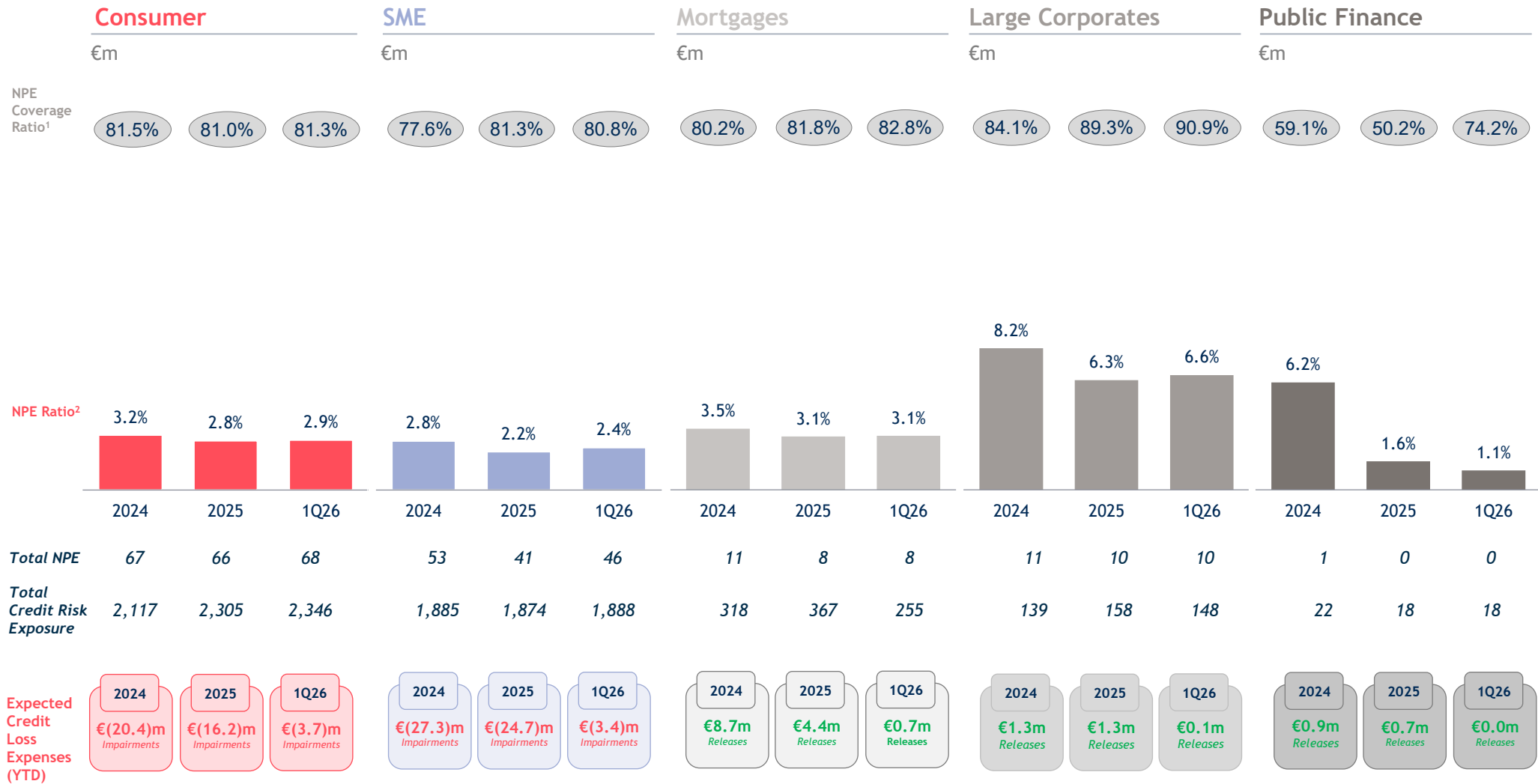
<sup>1</sup> Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

<sup>2</sup> Calculated as total non-performing exposure divided by total credit risk exposure.

<sup>3</sup> Excludes Corporate Center (Financial Institutions).

<sup>4</sup> Including YTD bookings in Corporate Center (release of €0.69m in 2024, impairment of €-0.07m in 1Q25, impairment of €-0.70m in 2025 and release of €0.09m in 1Q26).

# Risk: NPE and Cost of Risk Development by Business Segment

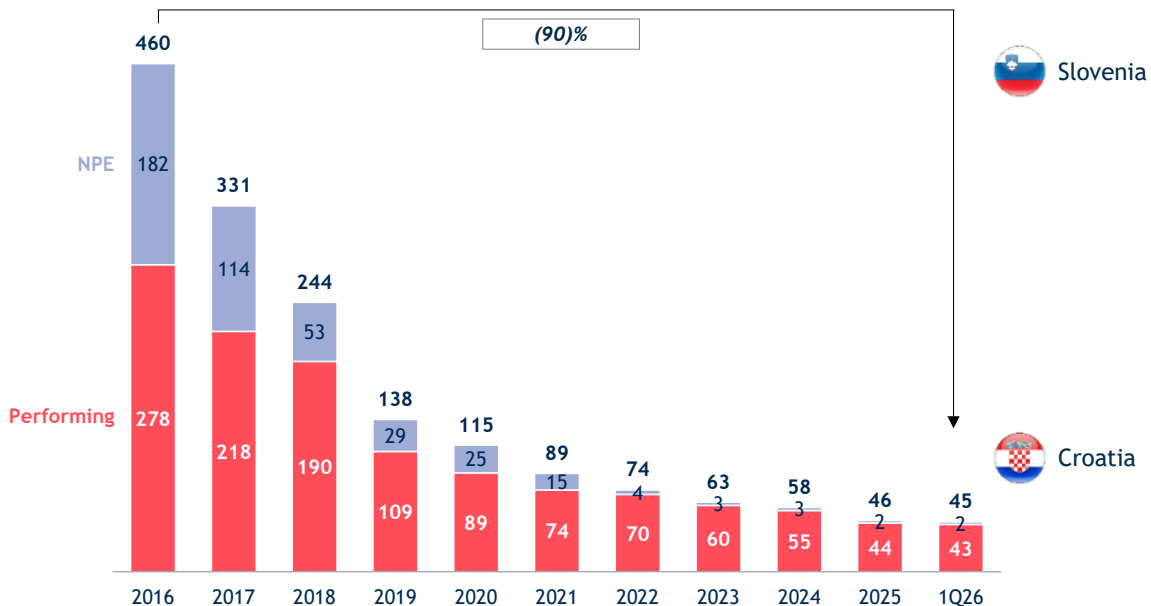


<sup>1</sup> Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

<sup>2</sup> Calculated as total non-performing exposure divided by total credit risk exposure.

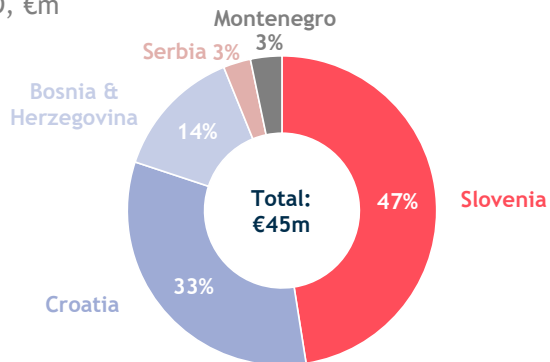
## CHF portfolio overview €m

% of Total Credit Risk Exposure<sup>1</sup>



## CHF credit risk exposure by countries (performing)

1Q26 YTD, €m



## 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-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
- 2026: ECJ ruling on CHF loans provides additional guidance on unfair contract terms, appearing to aim for balanced case-by-case assessment by national courts



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 June 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.



Serbia

- Law enacted end of 4/2019



Bosnia & Herzegovina

- 10/17: Conversion Law Draft was 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; Parliament stated that all objections and facts needed to be attached to draft
- Q4/21: Bosnian CHF Association announced that there is no need for a CHF Law since almost 91% of the loans were settled

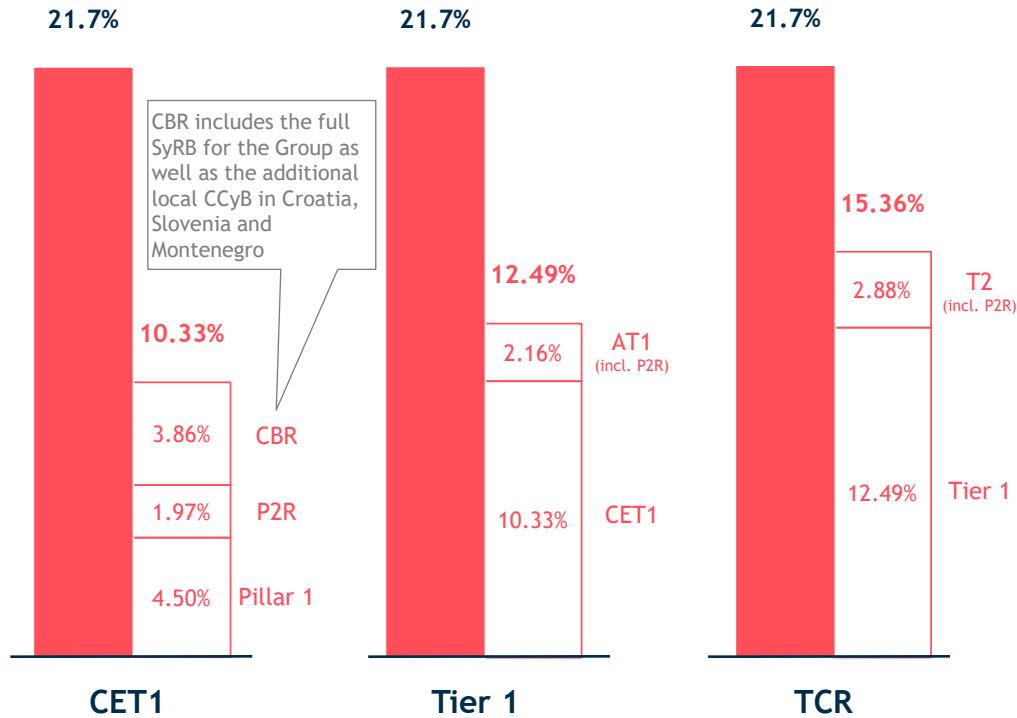


Montenegro

- 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

<sup>1</sup> Calculated as total CHF credit risk exposure divided by total credit risk exposure of Addiko Group.

## Capital requirements as of 1Q26 (excluding P2G)



P2R  
(for 2026)

Combined  
Buffer  
Requirement  
(CBR)

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

- **Systemic Risk Buffer: set at 0.50%**
- **Local Countercyclical Buffers:**
  - Slovenia: 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	1Q26
Capital Conservation Buffer	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.76%	0.86%
Systemic Risk Buffer (SyRB)	0.50%	0.50%
<b>Total</b>	<b>3.76%</b>	<b>3.86%</b>

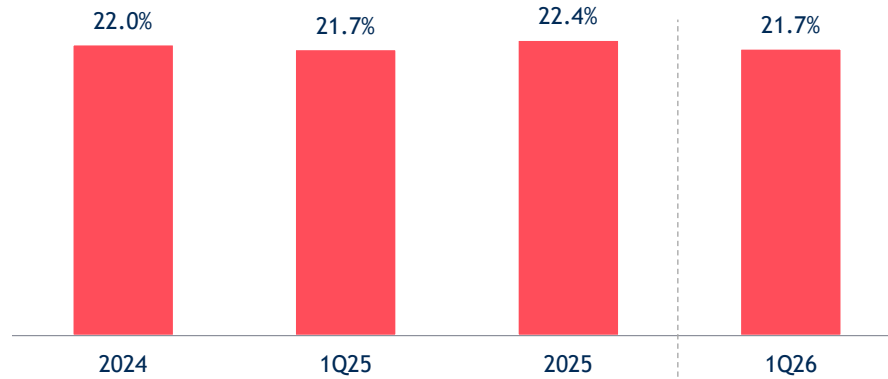
■ CET1 / TCR Addiko, as of 1Q26

□ Regulatory requirements as of 1Q26 (based on SREP valid in 2026)

P2G  
(for 2026)

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

## Breakdown of capital position<sup>1</sup>



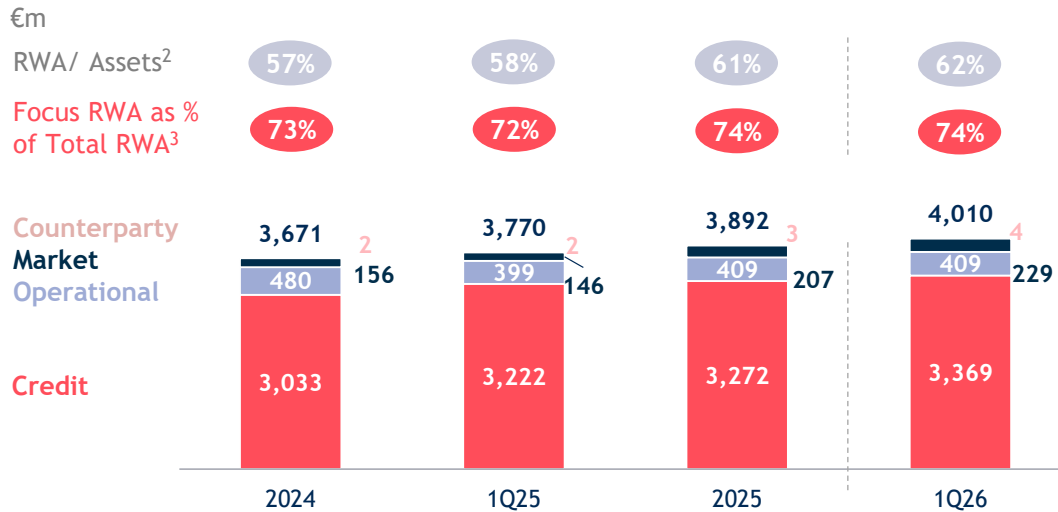
## Capital mechanics

- No dividend deduction for 2024 and 2025, in line with regulatory considerations related to the current ownership structure
- 1Q26 interim profit (€10.1m) not included in 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	1Q26
<b>Equity attr. to parent</b>	<b>746.3</b>	<b>801.1</b>	<b>839.5</b>	<b>898.5</b>	<b>905.6</b>
Share-based payments	(0.5)	(1.2)	0.0	0.0	0.0
Interim profit	-	-	-	-	(10.1)
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)	(14.7)
Deferred tax assets	(10.3)	(12.8)	(12.1)	(8.9)	(8.6)
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
<b>CET1 Capital (transitional)</b>	<b>736.4</b>	<b>746.1</b>	<b>809.0</b>	<b>870.9</b>	<b>870.8</b>
CET1 Capital (fully loaded)	695.4	746.1	809.0	870.9	870.8
<b>Total Risk Weighted Assets (transitional)</b>	<b>3,487.3</b>	<b>3,653.2</b>	<b>3,671.2</b>	<b>3,891.7</b>	<b>4,010.0</b>
Total Risk Weighted Assets (fully loaded)	3,481.0	3,653.2	3,671.2	3,891.7	4,010.0

<sup>1</sup> Full year numbers include profit, interim figures exclude accrued interim profit and dividend deduction.

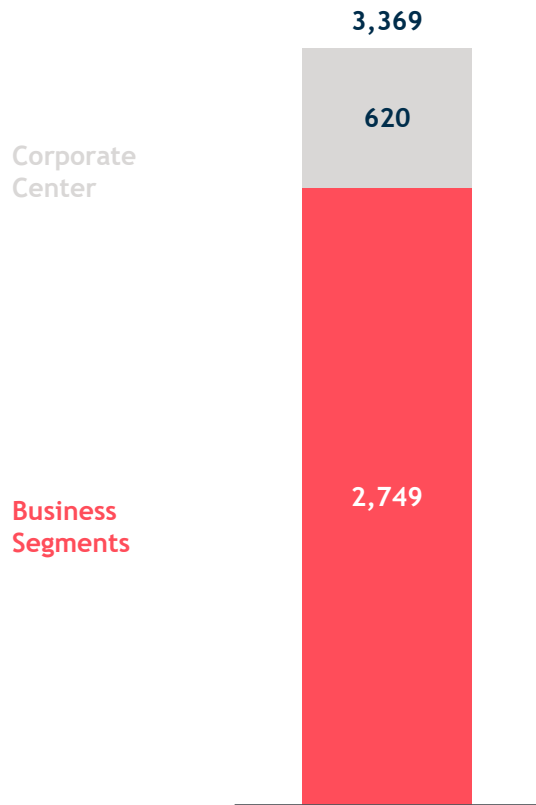
<sup>2</sup> Calculated as total RWA divided by total assets.

<sup>3</sup> Based on segment credit risk 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

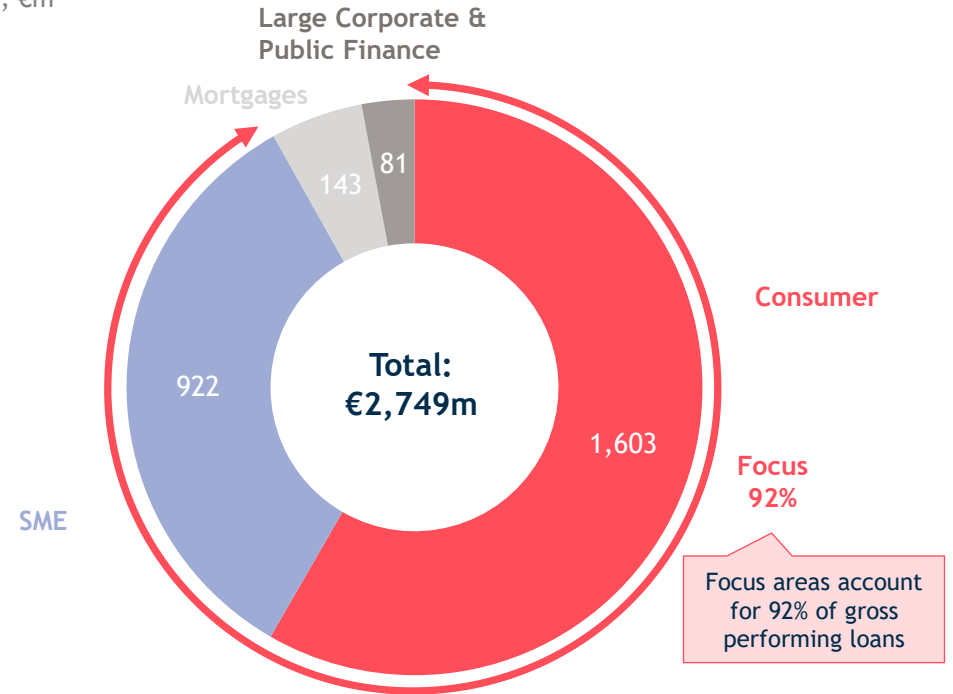
## Credit risk RWA

1Q26, €m



## Credit risk RWA: breakdown by segment<sup>1</sup>

1Q26, €m



## Credit risk RWA: allocated capital<sup>1</sup>

1Q26, €m

	@1Q26 capital ratio 21.7%	@Capital ratio 18.82%
Focus	548	475
Non-Focus	49	42

<sup>1</sup> Excluding Corporate Center of €620m 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@addiko.com](mailto:investor.relations@addiko.com)

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

## About Addiko Group

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