



3Q25 Results Presentation

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6 November 2025

Addiko Bank





Earnings & Asset Quality

- YTD 3Q25 net profit at €35.3m (-6.4% vs 3Q24's €37.7m), 3Q25 at €11.3m (2Q25: €9.5m)
- Return on average Tangible Equity at 5.6% (3Q24: 6.4%), earnings per share €1.83
- Operating result in 3Q25 (QTD) on record level at €31.2m and YTD at €82.9m (3Q24: YTD €83.5m) despite significantly lower rate environment and increased administrative costs reflecting inflation adjustments
- NPE volume at €140m (YE24: €145m) with NPE ratio (on-balance loans) stable at 2.9% (YE24: 2.9%), and an NPE coverage of 82.2% (YE24: 80.0%)
- Cost of Risk on net loans at 0.7% or €25.5m (3Q24: €25.0m)

Business Development

- Growth in active customer base at 5% YoY
- Continued strong growth in Consumer lending and return to a positive trend in SME lending
- NII slightly lower 2.2% YoY, with the increase of the new lending business neutralised by the lower income from variable back book and national bank deposits
- NCI up 7.8% YoY on the back of strong sales performance and new agreement on profit sharing for insurance products
- Net banking income stable despite significantly lower rate environment

Funding, Liquidity & Capital

- Funding situation remained solid: Deposits at €5.2b, LDR at 69% and LCR >380%
- TCR ratio (Basel IV) at strong 21.3% - all in CET1 (YE24: 22.0%, Basel III)

Expansion to Romania

- In the **first half of 2025 operational foundations** were **established**
 - Addiko launched a digital lending platform in the Romanian market
 - In **3Q25 marketing activities** were intensified
 - We aim to maintain our brand-building efforts through year-end
-

Xetra listing

- **Addiko shares** began trading on the Frankfurt Xetra platform in **April 2024**
 - The **primary goal** was to **improve trading liquidity** and appeal to a wider range of investors
 - The **Xetra listing** will be **discontinued from 1 January 2026**, owing to high expenses and limited advantages after a major shift in shareholder structure and decreased trading liquidity
-

ESG

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

Local Regulation Impacting Banking Profitability



Croatia

As of 1 July 2025: The Croatian National Bank introduced **macroprudential measures restricting consumer lending with DTI on non-housing loans to 40%**, with a limit on the maturity of loans to **10 years** and a **10% quota** for loan approvals based on the bank's own assessment.

As of 1 January 2026: **New regulation to cut banking fees. Mandatory activation of free salary package with predefined content** of the package: account maintenance fees, internet/mobile banking, depositing funds, incoming euro transactions, issuing and using debit cards and executing payments with debit cards.

Free Cash Withdrawal: Credit institutions must provide at least one fee-free channel for cash withdrawals.



Serbia

As of 15 September 2025: Based on the recommendation by the National Bank of Serbia, **consumer lending is restricted for all citizens with a monthly net salary of RSD $\leq$ 100,000 for one year with interest rates cut by 300bp to a maximum of 7.5% and no processing or account maintenance fees.**

Republika
Srpska (BiH)

As of 9 June 2025: Based on the decision by the Banking Agency **restrictions on fees** are introduced, including the **cancellation of credit party (account) maintenance fee, the cancellation of ATM account balance check fees and the cancellation of fees for sending warning letters for payment delays.**

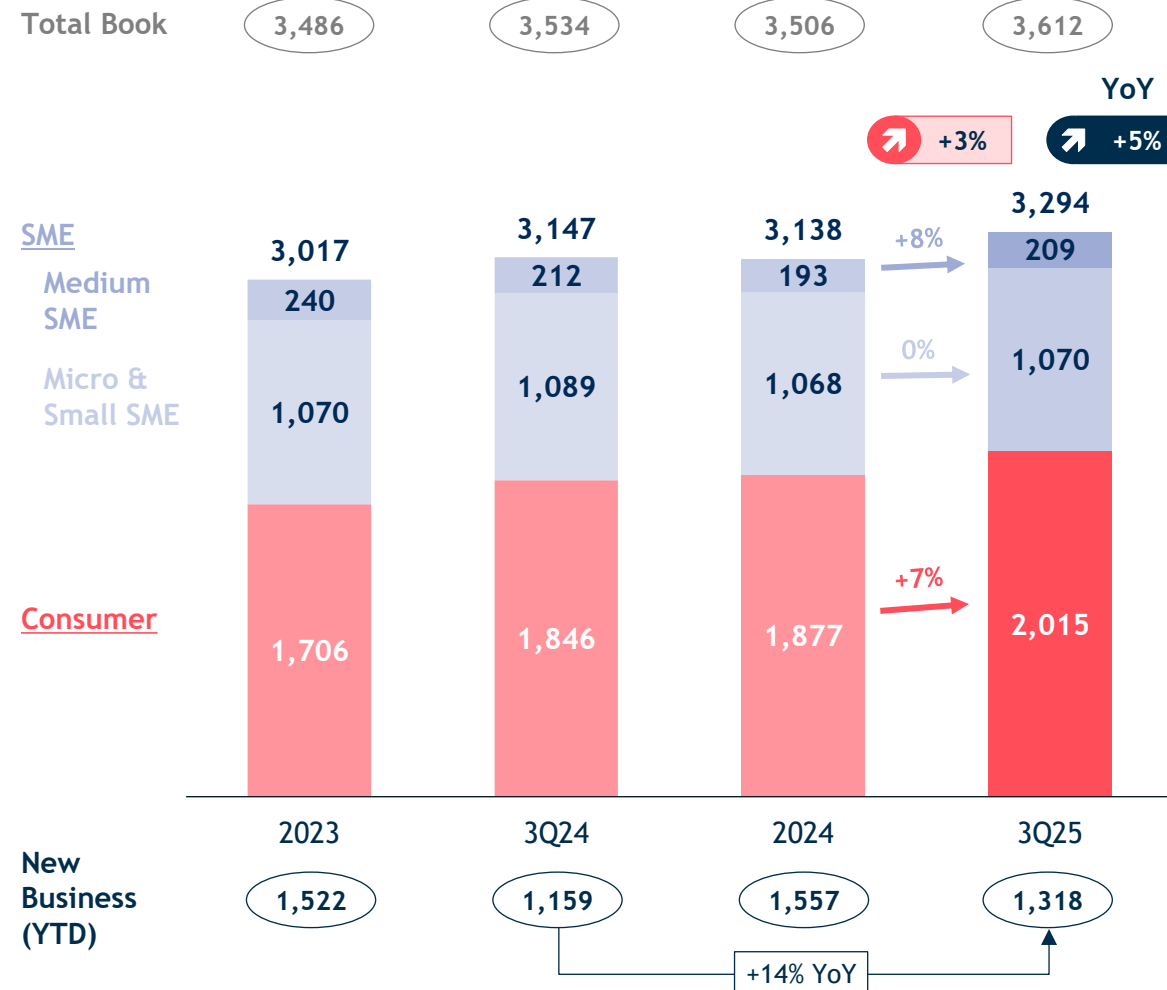


Montenegro

As of 1 November 2025: The Central Bank of Montenegro introduced **macroprudential measures restricting consumer lending to a DTI of 50% and a limitation of the maximum interest rate at 100% above the average consumer interest rate on the market (non-payroll and credit cards affected).**

Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) up 3% since YE24 (up 2% YoY)
- **+5% YoY growth in focus book**
- **New business generation up 14% YoY**
 - Consumer up 17% YoY
 - SME up 9% YoY
- **New business yields** at 7.2% in Consumer and 5.1% in SME
- **Focus book** comprises 91% of gross performing loans, generating a yield of 6.5%
 - Consumer book **grew by 9% YoY**
 - SME book decreased by 2% YoY, with both large ticket medium SMEs and Micro & Small SME book down by 2% YoY
- **Underwriting criteria continue to be calibrated and tightened** to current environment in line with risk appetite
- **Prudent risk approach** remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth

Business Update

Consumer

- Solid new business delivered (+17% YoY) with premium pricing (7.2%)
- NCI growth (+12.5% YoY driven by bancassurance, accounts & packages and cards)
- Launched fully digital e2e (no human interventions)
- Mitigation program to compensate regulatory hurdles
- Pricing recalibration to stimulate growth

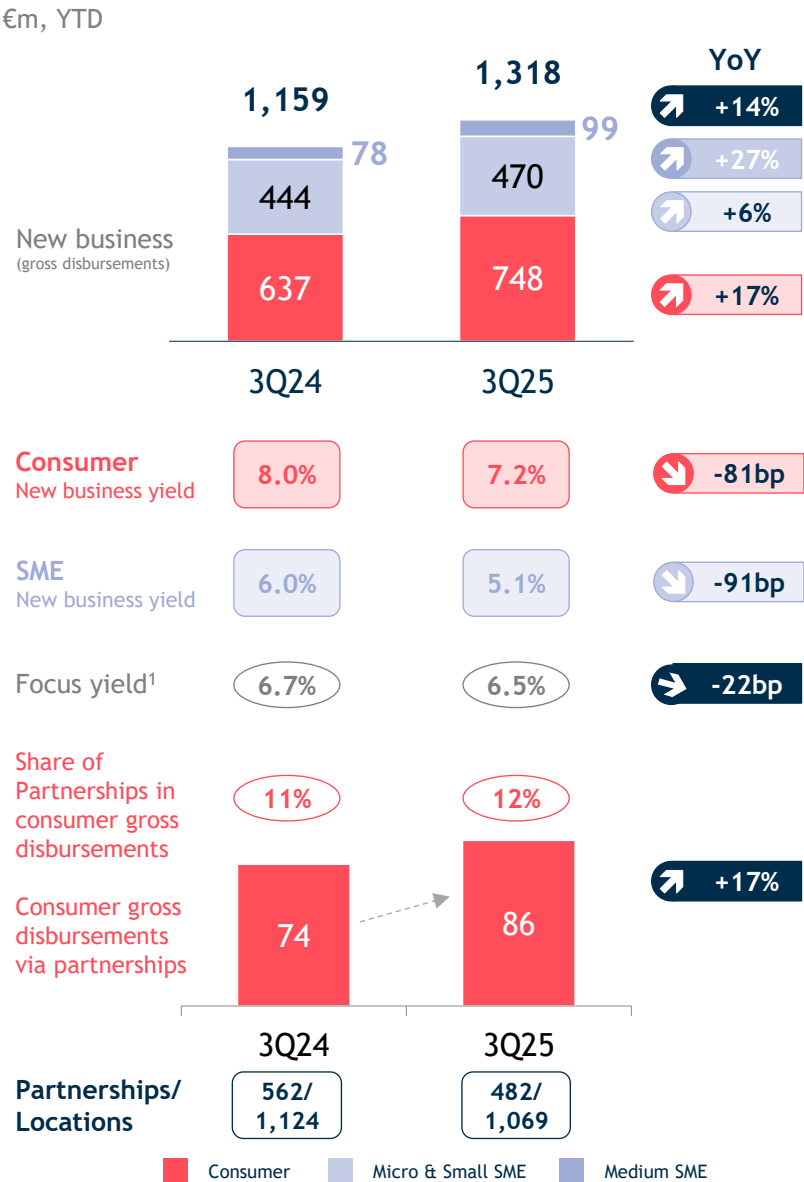
SME

- New business growth 9% YoY with premium pricing
- Price adjustments in new rate environment
- Serbian business showing momentum with new team
- Launched highly efficient process platform for loans in Small and Medium segment
- Additional focus on investment loans

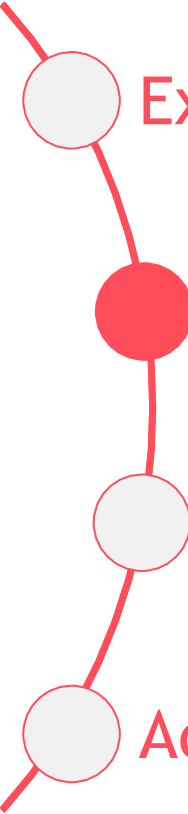
2025 Priorities

- Advancing Addiko’s brand perception with e2e story
- Drive e2e (no human) digital lending to success
- Grow BNPL across markets
- Expand revenue pools through new products & customer engagement
- Focus on AI to enhance business
- Drive Romania growth

Improving dynamics YoY



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



Executive Summary & Business Update

Financials & Risk Update

Outlook & Wrap-Up

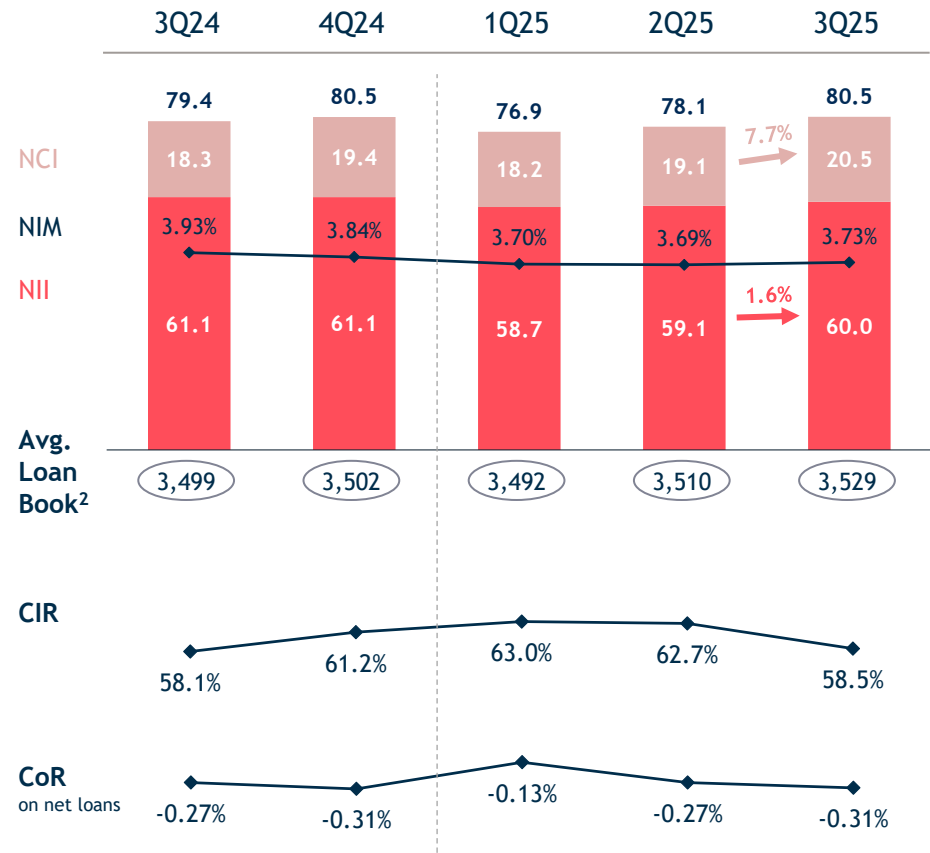
Additional Materials



Financial Performance 3Q25

YTD, €m

		3Q24	YoY
Net interest income	177.8	181.7	-2.2%
Net fee & commission income	57.8	53.6	+7.8%
Net banking income	235.6	235.3	+0.1%
Net result on financial instruments	1.4	1.1	+27.0%
Other operating result	-9.5	-9.8	-3.0%
General administrative expenses	-144.5	-143.1	+1.0%
Operating result ¹	82.9	83.5	-0.8%
Other result	-10.5	-10.5	+0.7%
Expected credit loss expenses	-25.5	-25.0	+1.9%
Tax on income	-11.5	-10.3	+11.6%
Result after tax	35.3	37.7	-6.4%



- NII down by 2.2% YoY with strong 7.3% interest income increase in the Consumer segment, which partially offset the negative impact of the lower interest curve on the variable back book and lower income from national bank deposits
- NCI up by 7.8% driven by accounts & packages, bancassurance (incl. new profit share agreement) and card business
- General administrative expenses (OPEX) up mainly due to gradual wage increases during 2024 (full effect in 2025); prior-year figures included €3.0m extraordinary advisory costs related to takeover offers
- YTD CIR at 61.4% (+0.6pp YoY) with QTD CIR at 58.5%

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

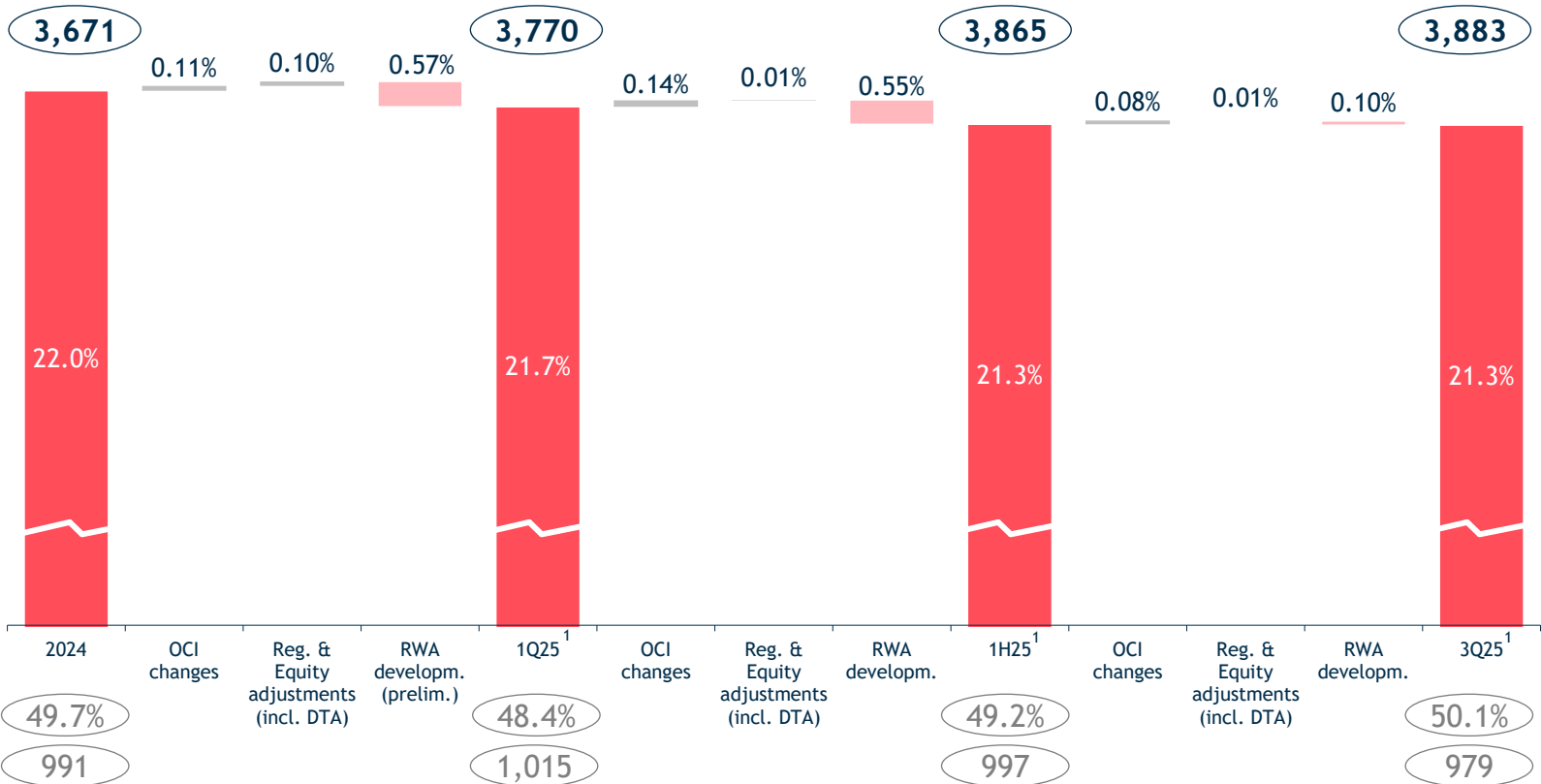
Capital development fully-loaded

% CET1/TCR, YTD, RWA in €m

Addiko Group
RWA

CET1/
TCR
fully-loaded

Addiko Bank AG (Holding)
CET1/TCR
RWA

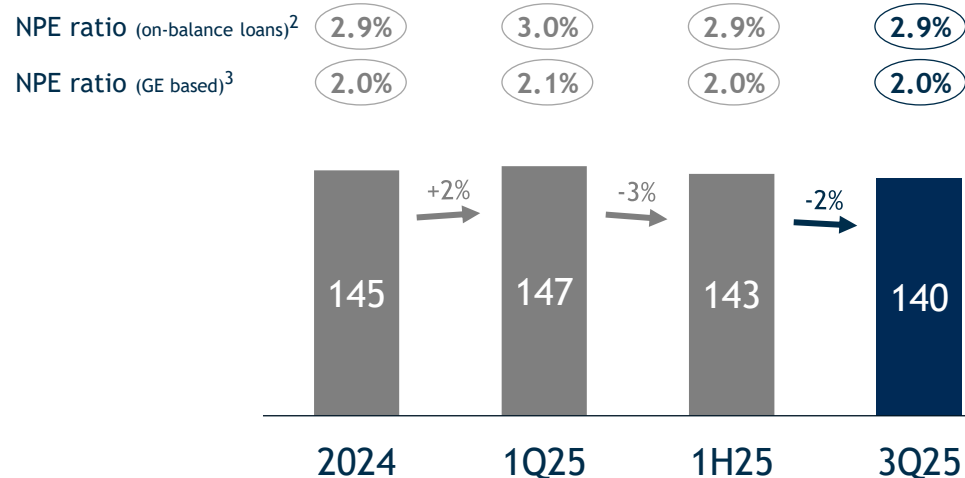


- Based on Basel IV calculations, the CET1 ratio stood at 21.3% (YE24: 22.0% Basel III)
- The CET1 includes the audited profit after tax from the year 2024 as, in compliance expectation by the ECB, Addiko Bank AG did not distribute a dividend for the business year 2024
- Overall RWA growth reflects changes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

¹ Excluding accrued interim profit
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NPE volume¹ & ratio development

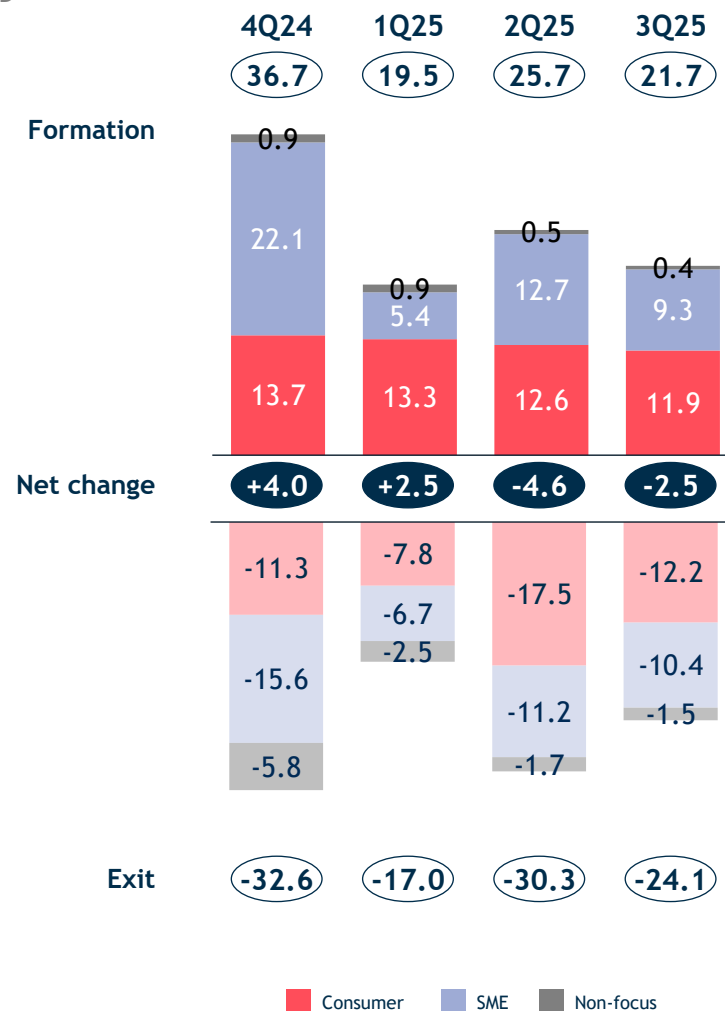
€m, YTD



- **NPE decrease in 3Q25 QTD** driven by repayments, recoveries to performing, as well as via batch- and individual NPE portfolio sales
- **3Q25 YTD NPE ratio at 2.9%** (on-balance loans)
- Short-term initiatives ongoing to dynamically drive further NPE portfolio reduction

Quarterly NPE formation & exit

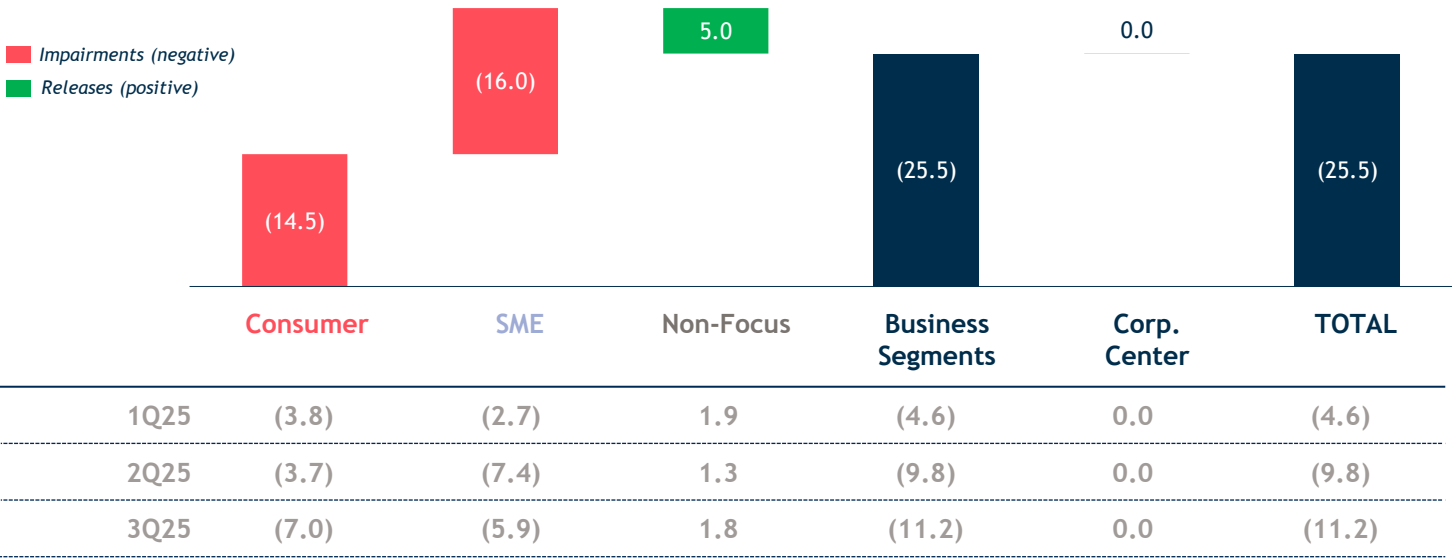
€m, QTD



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

Expected credit loss expenses on financial assets

3Q25 YTD, €m, positive number for release



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

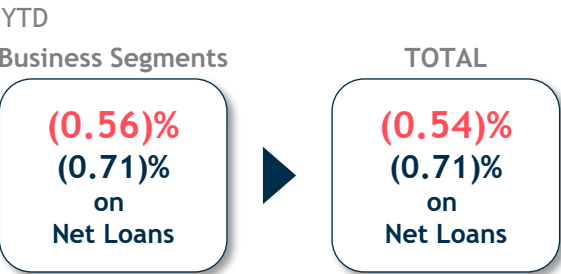
Ratio in %, quarterly figures not annualised (negative number represents impairment)

Focus areas

QTD

	3Q24	4Q24	1Q25	2Q25	3Q25
Consumer	(0.32)% (0.36)% on NL	(0.18)% (0.20)% on NL	(0.17)% (0.20)% on NL	(0.17)% (0.19)% on NL	(0.31)% (0.35)% on NL
SME	(0.25)% (0.37)% on NL	(0.74)% (1.11)% on NL	(0.15)% (0.21)% on NL	(0.40)% (0.58)% on NL	(0.32)% (0.46)% on NL

Group 3Q25



- 3Q25 expected credit loss expenses of €25.5m resulting in -0.71% cost of risk (on net loans):
 - Consumer: -0.7%
 - SME: -1.3%
 - Non-Focus: +1.6%
- The development was mainly influenced by provision requirements in the Consumer portfolio as well as for larger tickets within the SME segment
- Post-model adjustment in ECL stock including €3.0m from model changes expected to take effect in 4Q25, in addition to €1.2m previously booked PMA to cover sub-portfolios where insufficient data is available for precise calibration of PD models



Outlook
2025
Unchanged
(adjusted in 1H25)

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

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

Perspectives

- Macro development in the CSEE region outperforms the euro zone
- Impediments for income generation due to (new) regulation or legislation regarding underwriting criteria, interest rate caps, fee caps or free banking products
- New mid-term “Specialisation Program” to be launched in 1Q26
- Prudent risk approach remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth
- Mid-term targets currently under review and will be updated together with the disclosure of the YE25 result on the back of the updated business plan

Next Steps

- YE25 results call scheduled for 5 March 2026 at 2pm Vienna time

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





Herbert Juranek
Chief Executive Officer

Chair of the Management Board

Addiko since May 2021

Mandate until December 2027

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



Edgar Flagg
Chief Financial Officer

Member of the Management Board

Addiko since July 2012

Mandate until June 2028

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



Tadej Krašovec
Chief Risk Officer

Member of the Management Board

Addiko since September 2016

Mandate until June 2028

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



Ganesh Krishnamoorthi
Chief Market, IT & Digitalisation Officer

Member of the Management Board

Addiko since August 2020

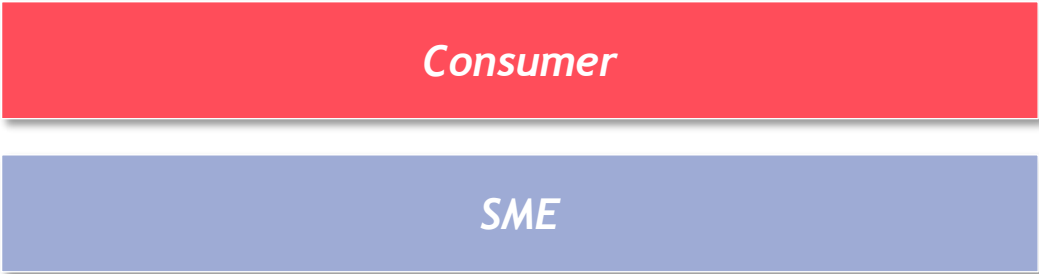
Mandate until December 2028

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

Overview of Addiko

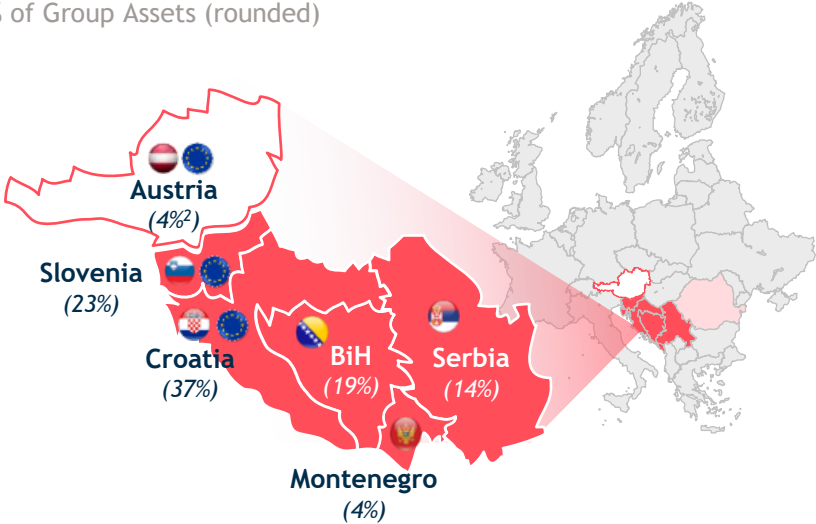
- ✓ Fully licensed bank with HQ in Austria, focused 100% on Central and South-Eastern Europe
- ✓ Addiko Bank AG is regulated by the Austrian Financial Market Authority (“FMA”)¹ and by the European Central Bank (“ECB”)
- ✓ Pan-regional platform focused on growth in Consumer and SME lending
- ✓ Listed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

Repositioned as a focused CSEE specialist lender



Operating as one region - one bank

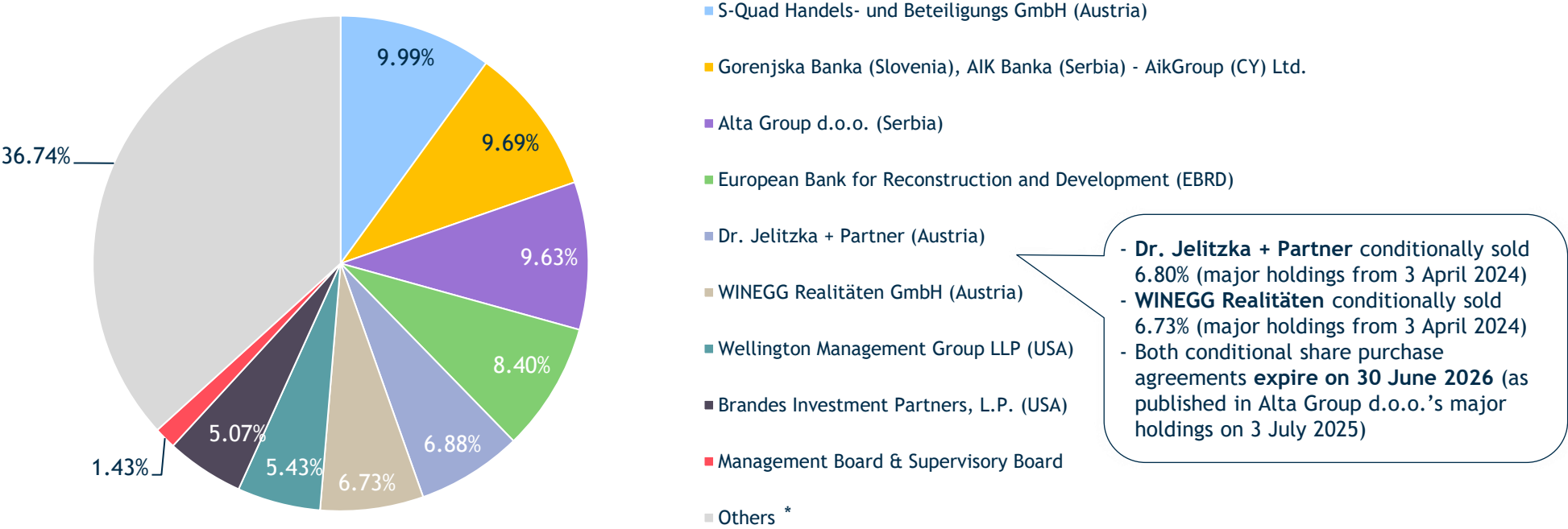
3Q25, % of Group Assets (rounded)



3Q25



¹ Finanzmarktaufsicht Österreich.
² Includes total assets from Holding (€1,081m) and consolidation/recon. effects of (-€835m).
³ EU is calculated based on sum of total assets from Slovenia, Croatia and Holding (incl. consolidation). EU accession is calculated based on sum of total assets from Bosnia & Herzegovina, Serbia and Montenegro.



**Contains own shares acquired by Addiko Bank AG through share buybacks. The Company currently holds 212,858 own shares as of 3Q25.*

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

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

GDP forecasts (% real growth)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025
 Slovenia	1.7%	0.5%	1.8%	2.2%	-1.3%
 Croatia	3.9%	3.0%	2.8%	2.7%	+0.2%
 Serbia	3.9%	2.0%	3.5%	4.0%	-1.0%
 Bosnia & Herzegovina	3.0%	2.2%	2.7%	3.0%	-0.2%
 Montenegro	3.2%	3.4%	3.4%	3.2%	0.0%
 Romania	0.8%	0.8%	1.2%	2.0%	-0.4%
 Euro Area	0.9%	1.1%	1.6%	1.7%	+0.4%

Deposit Facility Rate (in bp, yearly Ø)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025
 Euro Area	373	219	161	150	+7
<i>Mid-term Assumption</i>		226	200	200	

CPI (% per year)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025
 Slovenia	2.0%	2.8%	2.0%	2.0%	+0.7%
 Croatia	4.0%	3.7%	2.9%	2.8%	+0.3%
 Serbia	4.8%	4.5%	4.0%	3.5%	+0.3%
 Bosnia & Herzegovina	1.7%	3.3%	2.4%	1.8%	+1.1%
 Montenegro	3.6%	4.0%	3.6%	3.0%	+1.0%
 Romania	5.8%	7.2%	6.5%	5.0%	+2.1%
 Euro Area	2.4%	2.3%	2.1%	2.1%	+0.1%

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



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



17 initiatives

- Electromobility
- Environment friendly banking services
- Digitally initiated sales
- Electricity from renewable resources
- Green products

- Diversity and inclusion
- Work-life balance
- Health & safety
- Training & skills development
- Feedback culture
- Access to quality information
- Access to products & services
- Supporting communities

- Digitalization of compliance governance processes
- Protection of Whistleblowers
- Membership in associations
- Supplier ESG risk assessment

✓ **Liquid balance sheet**
- LCR ratio: 389% (YE24: 363%)

✓ **Liquid assets**
- €1.0b of cash (179bps on avg.)
- €1.5b of investment portfolio (278bps on avg.)

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

✓ **Solid provision coverage levels**
- 82.2% NPE coverage ratio (YE24: 80.0%)
- 103.6% incl. collateral (YE24: 103.5%)

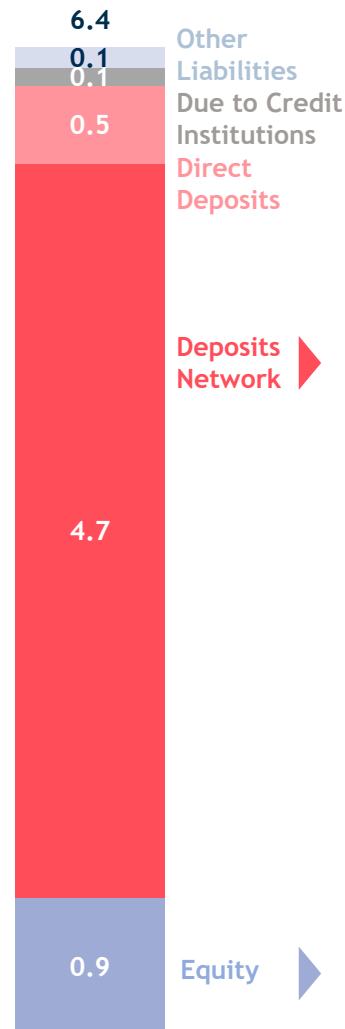
Assets

YTD 3Q25, €b



Liabilities and Equity

YTD 3Q25, €b



✓ **Strong deposit base**
- Loan/deposit ratio (customer): 69.0% (YE24: 66.3%)

✓ **Funding surplus¹: c. €1.6b**

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

✓ **Equity rose from €839.5m to €887.4m**
- including the 3Q25 result of €35.3m and
- the positive development in the other comprehensive income of €12.6m

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

Vision



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

Consumer (Mid-Term)



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



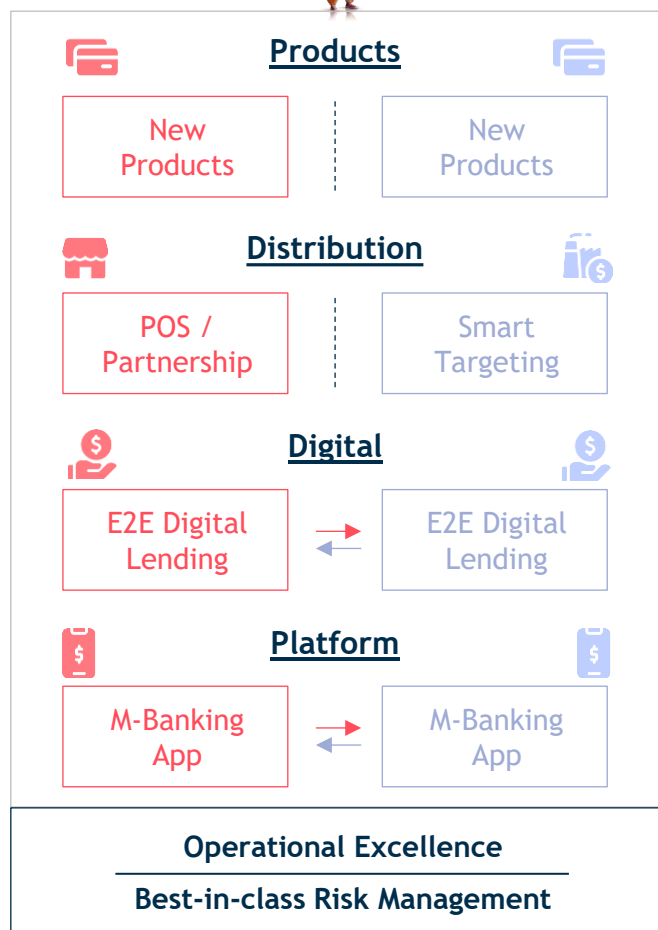
Embedded finance - Expansion to new industries with >30% of new business with higher interest rates & cross selling



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



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



SME (Mid-Term)



Building SME ecosystems of new products



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



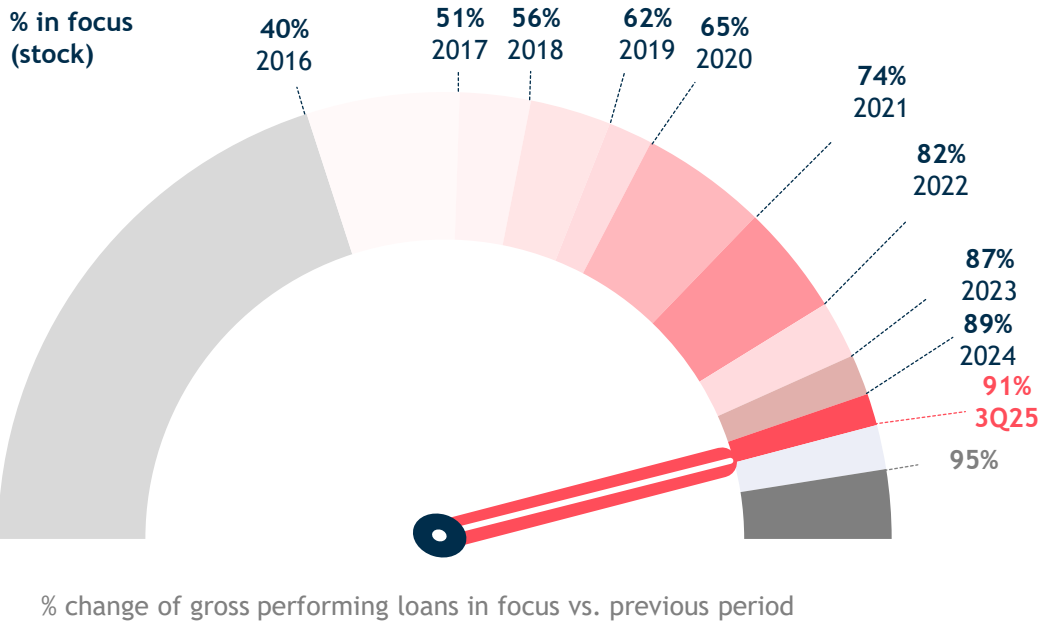
Fastest lending solutions also available online to increase online channel distribution to 70%



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

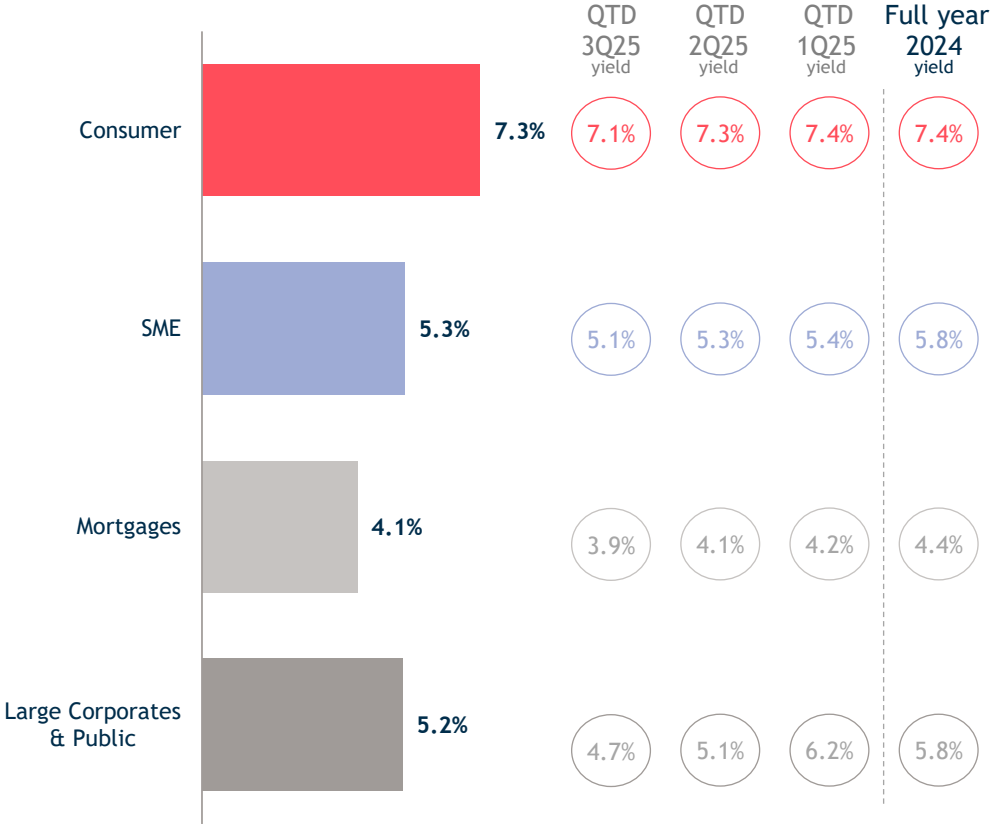
Gross performing loans in focus segments

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



Gross yield by segment¹

3Q25 YTD

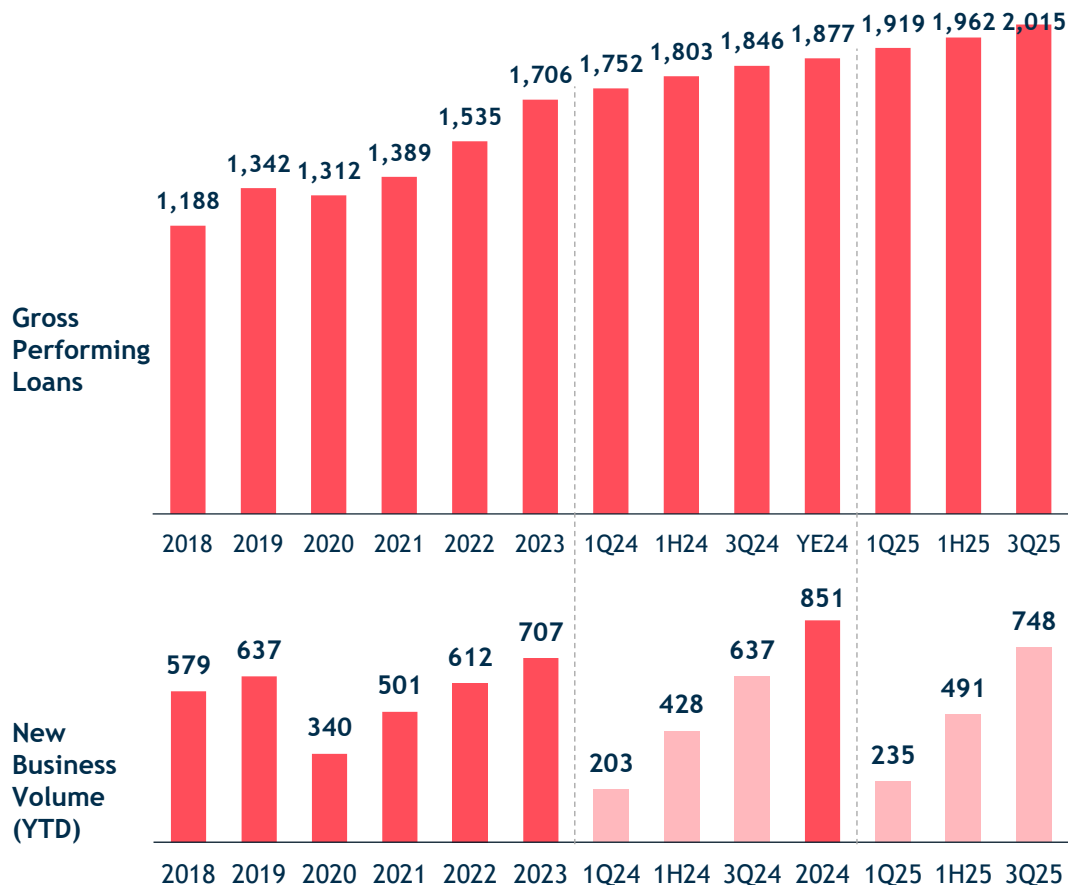


- **Shift to focus continued** reaching 91% at 3Q25
- **Focus yield maintained** at 6.5% (-22bp YoY) in 3Q25 despite eight rate cuts implemented by ECB since June 2024 (each 25bp) totalling a reduction of 2.0%

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 (Micro shifted to SME as of 1Q21)

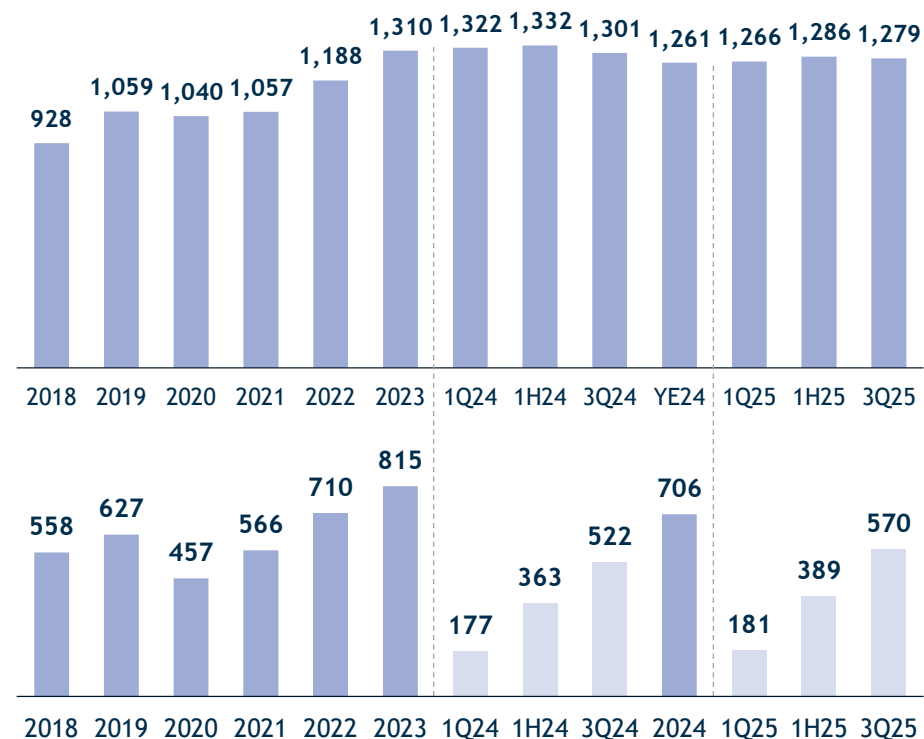
€m, YTD



- Gross performing loans up 9% YoY
- New business up by 17% YoY

SME

€m, YTD

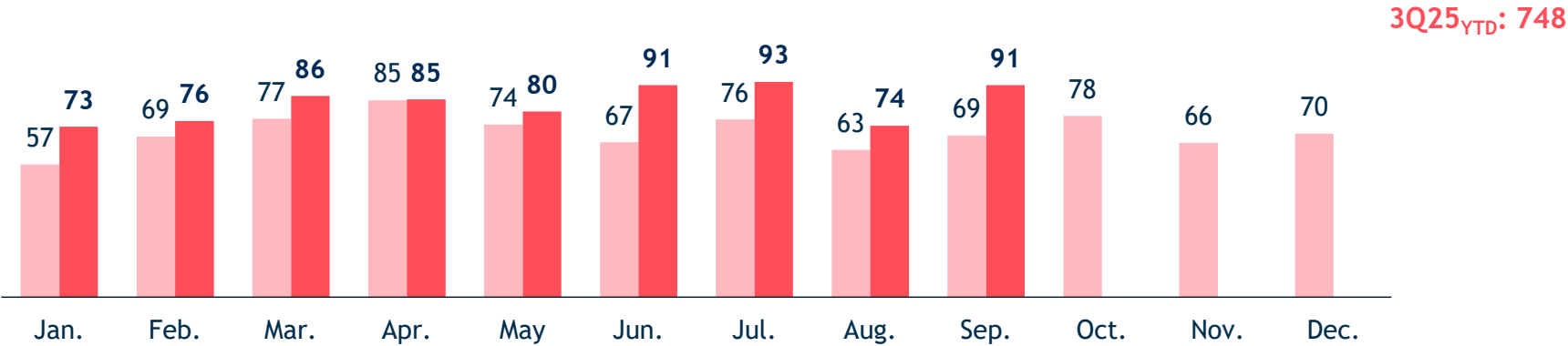


- Gross performing loans down 2% YoY
- New business up 9% YoY (deep price cuts by competition, muted demand, prudent risk restrictions and other factors)

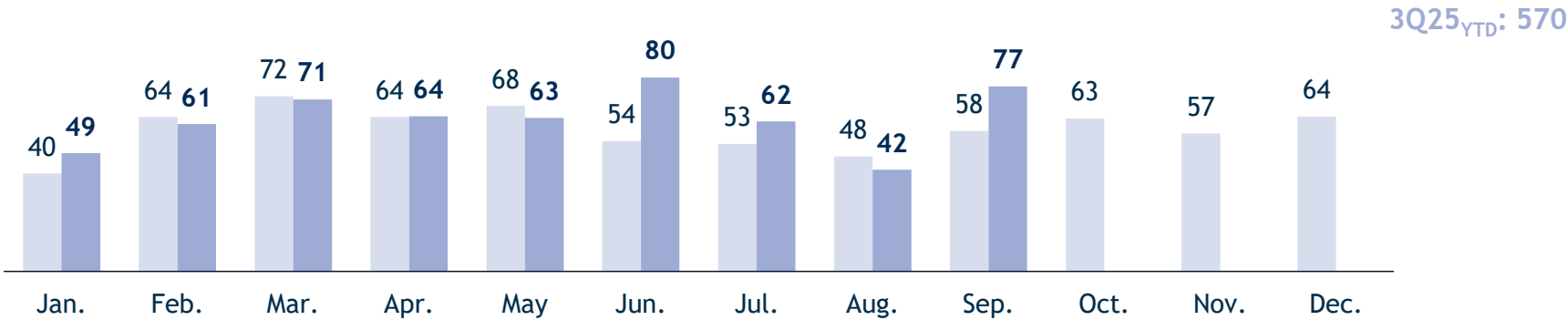
New business during 3Q25

€m

Consumer



SME



2024 2025

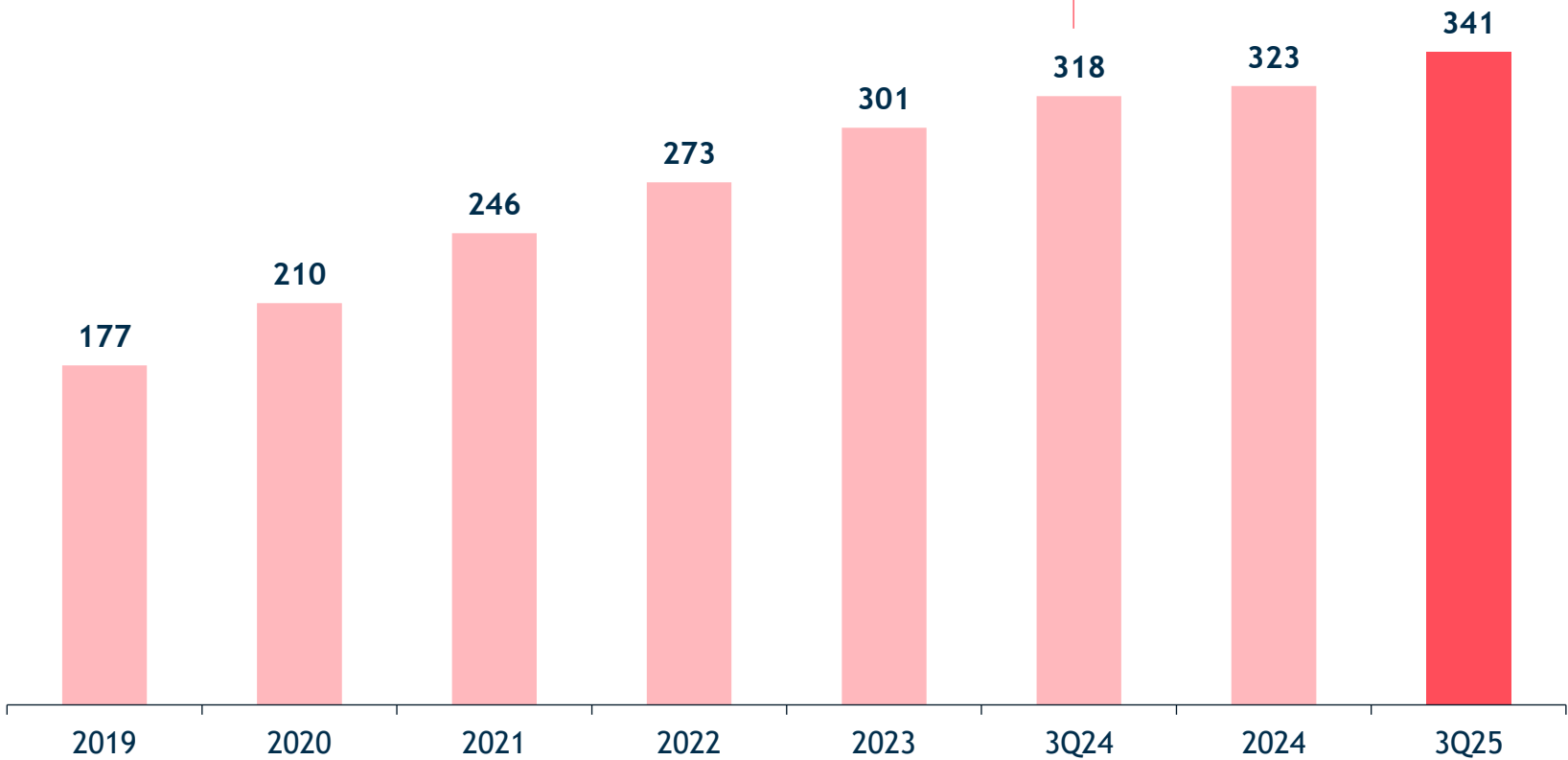
Digital capabilities

YTD

Registered
Mobile Banking
Users (ths.)



Digital
Users (ths.)



Key financials

P&L

in €m

	YTD			QTD		
	3Q25 (YTD)	3Q24 (YTD)	+/- PY	3Q25 (QTD)	2Q25 (QTD)	+/- PQ
Net interest income	177.8	181.7	-2.2%	60.0	59.1	1.6%
Net fee and commission income	57.8	53.6	7.8%	20.5	19.1	7.7%
Net banking income	235.6	235.3	0.1%	80.5	78.1	3.1%
Other income ¹	-8.1	-8.7	6.7%	-2.1	-2.8	22.9%
Operating income	227.4	226.6	0.4%	78.4	75.3	4.1%
General administrative expenses	-144.5	-143.1	-1.0%	-47.1	-49.0	3.7%
1 Operating result²	82.9	83.5	-0.8%	31.2	26.4	18.5%
2 Other result	-10.5	-10.5	-0.7%	-5.7	-3.1	-83.4%
Expected credit loss expenses ³	-25.5	-25.0	-1.9%	-11.1	-9.7	-14.1%
Result before tax	46.8	48.0	-2.5%	14.5	13.5	6.9%
3 Result after tax	35.3	37.7	-6.4%	11.3	9.5	18.4%

1 Operating result down 0.8% YoY to €82.9m:

- **Net interest income down 2.2% YoY** with strong performance of the consumer business, neutralised by the impact of the changed interest curve, with eight rate cuts since June 2024, reducing income from the variable loan portfolio and national bank deposits
- **Net fee and commission income up 7.8%** due to higher income from bancassurance, accounts & packages and cards
- **Gen. admin. expenses (OPEX) stable** while reflecting gradual cost adjustments following elevated inflation (operationally up 3.2% excluding €3.0m extraordinary advisory costs related to take-over offers in 2024)

2 Other result reflecting a stable situation regarding legal provisioning

3 Result after tax of €35.3m reflects stable net banking income, increased costs, a benign cost of risk and higher tax expenses due to changed tax law in Slovenia

4 CET1 ratio (Basel IV) at 21.3%

Balance Sheet

in €m

	3Q25 (YTD)	3Q24 (YTD)	+/- PY	+/- PQ
Total assets	6,362	6,251	1.8%	-0.5%
Loans and advances to customers	3,608	3,527	2.3%	0.6%
o/w gross performing loans	3,612	3,534	2.2%	0.9%
Customer deposits	5,226	5,139	1.7%	-0.5%
Shareholders' equity	887	830	6.9%	1.7%

Key Ratios

	3Q25 (YTD)	3Q24 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	372	391	-19	1
Cost/income ratio	61.4%	60.8%	0.6%	-1.5%
NPE Ratio (GE based)	2.0%	2.0%	0.0%	0.0%
NPE Ratio (on-balance loans)	2.9%	2.9%	0.0%	-0.1%
Cost of risk (net loans)	-0.71%	-0.71%	0.0%	-0.31%
Loan-deposit ratio (customer)	69.0%	68.6%	0.4%	0.8%
RoATE	5.6%	6.4%	-0.7%	-0.2%
4 CET1 ratio/ Total capital ratio⁴	21.3%	21.11%	0.1%	0.0%

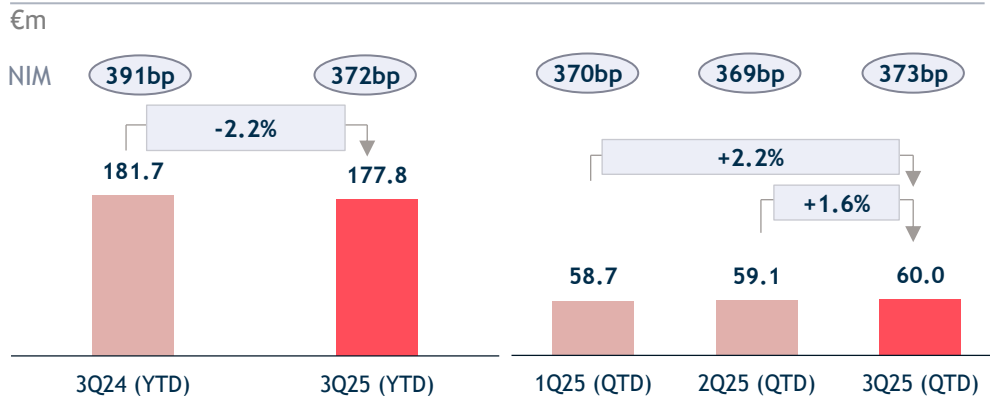


RoATE at 5.6%
(3Q24: 6.4% with €57m lower equity)

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

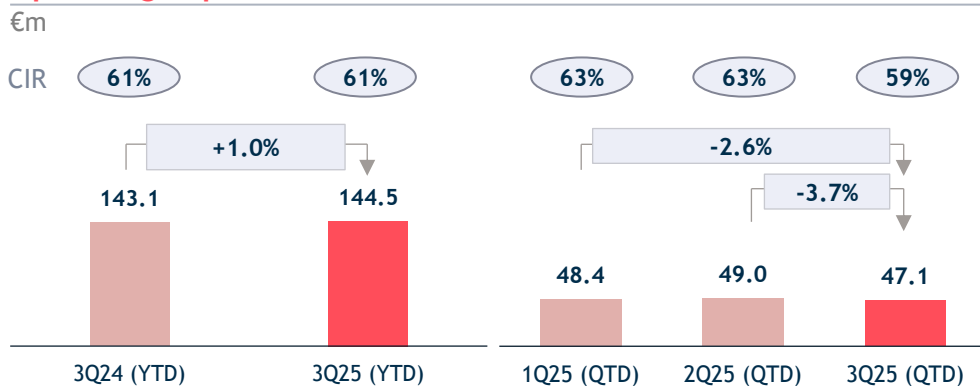
³ Expected credit loss expenses on financial assets. ⁴ 2025 based on Basel IV.

Net interest income



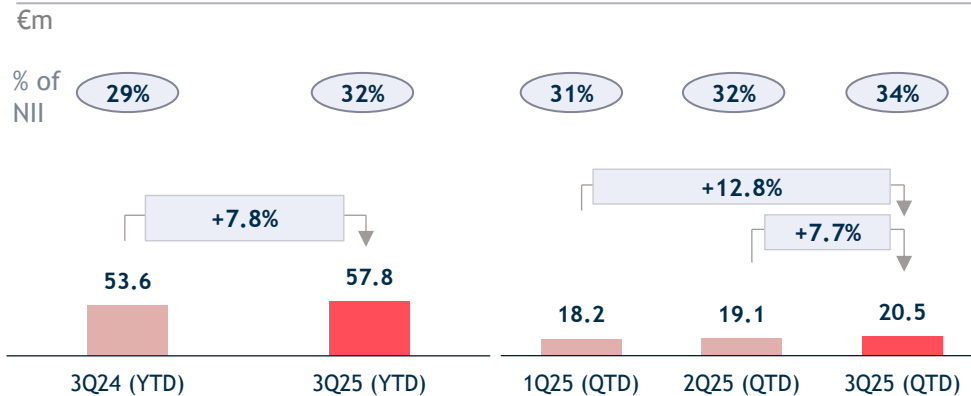
- Strong performance of the consumer business neutralised by the impact of the changed interest curve leading to lower income on the variable loan portfolio and national bank deposits
- Share of a-vista/demand deposits at 63% 3Q25 (YE24: 59%)

Operating expenses



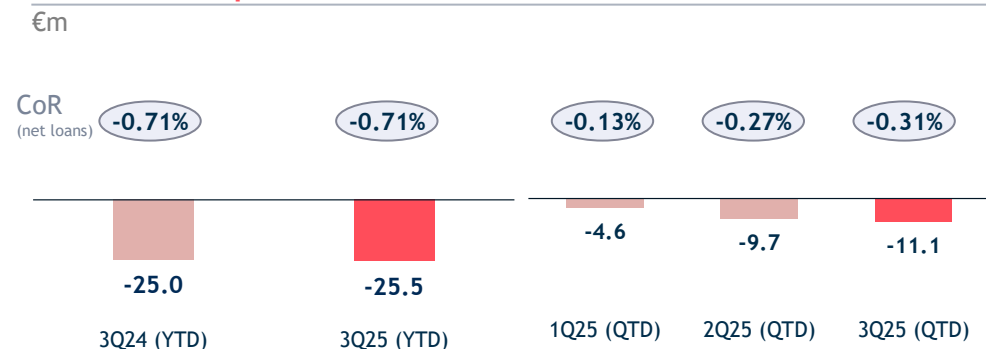
- OPEX reflecting a 3.2% YoY increase when excluding the €3.0m extraordinary advisory costs related to take-over offers included in the prior-year figure
- Increase mainly driven by gradual wage adjustments implemented in 2024, which took full effect in 2025 and general indexation

Net fee and commission income



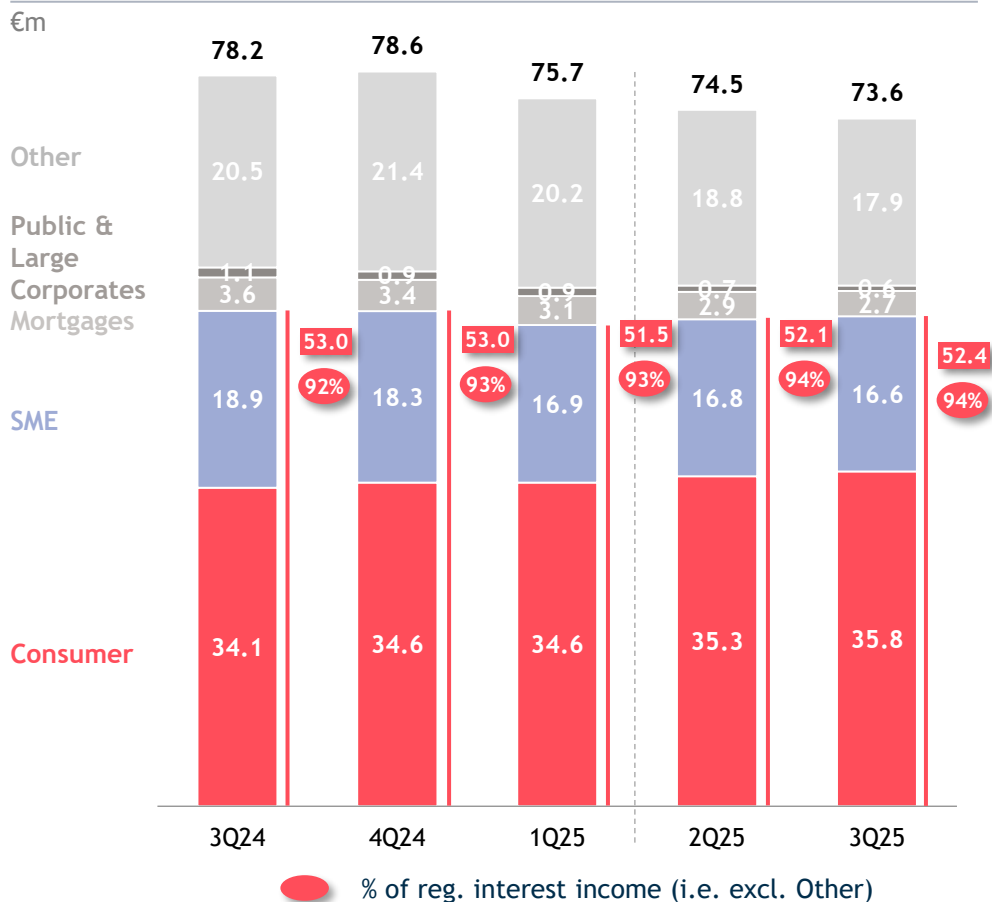
- NCI increased YoY due to higher income from bancassurance, accounts & packages, cards, and the effects of a revised profit-sharing agreement for insurance products

Credit loss expenses on financial assets



- NPE ratio stable at 2.9%
- Post-model adjustment in ECL stock including €3.0m from model changes expected to occur during 4Q25 in addition to €1.2m of previously booked PMA to reflect remaining uncertainties

Interest income by quarter¹



- Interest income strong performance of the consumer business neutralised by the impact of the changed interest curve on the variable loan portfolio and national bank deposits
- Focus interest income up by 0.8% YoY

Gross yield by quarter²

	3Q24	4Q24	1Q25	2Q25	3Q25
Consumer	7.4%	7.4%	7.4%	7.3%	7.1%
	8.0% new business	7.8% new business	7.2% new business	7.3% new business	7.1% new business
SME	5.7%	5.7%	5.4%	5.3%	5.1%
	6.0% new business	5.8% new business	5.2% new business	5.1% new business	5.0% new business
Public & Large Corporates	5.8%	5.7%	6.2%	5.1%	4.7%
Mortgages	4.4%	4.3%	4.2%	4.1%	3.9%

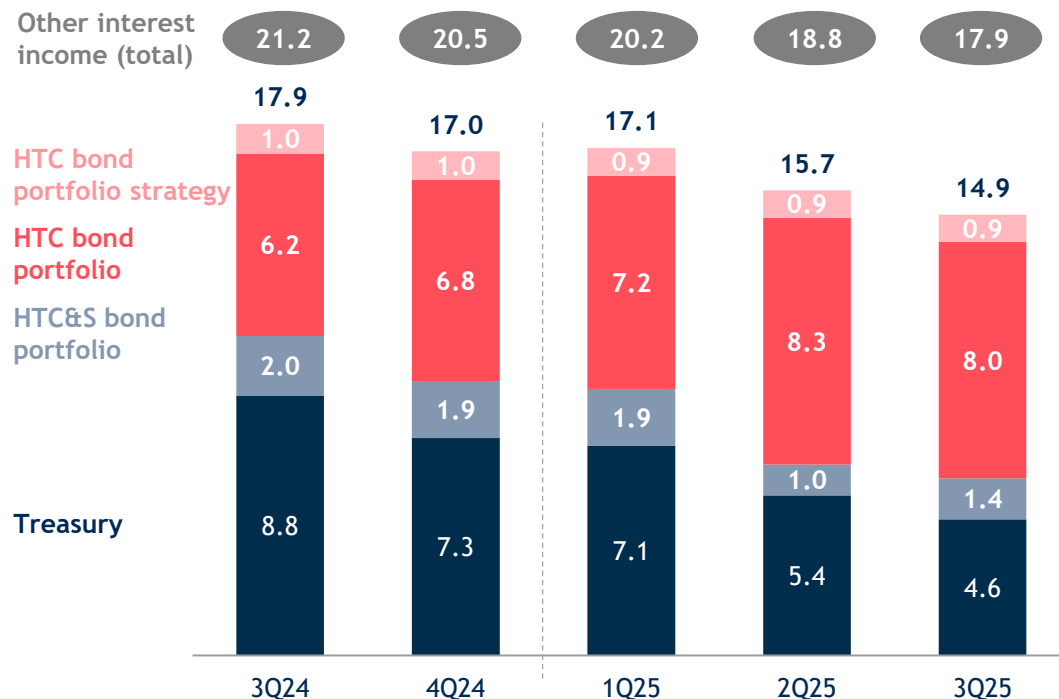
- New business yields following market trend vPQ and rate cuts
- Premium pricing in all countries maintained, despite increasing pricing pressure in all markets with lower premiums

¹ For segments only regular interest income is shown.

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

Treasury interest income by quarter

€m



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

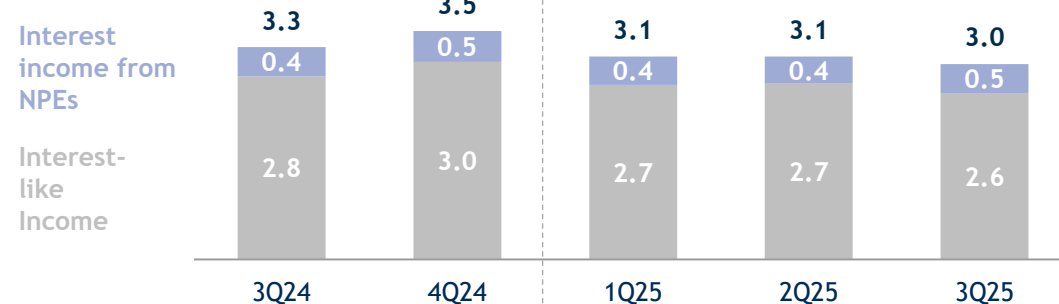
• **HTC bond portfolio:** Hold-to-Collect (HTC) strategy implemented as of 1 July 2022

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

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

Interest income from NPEs & interest like income by quarter

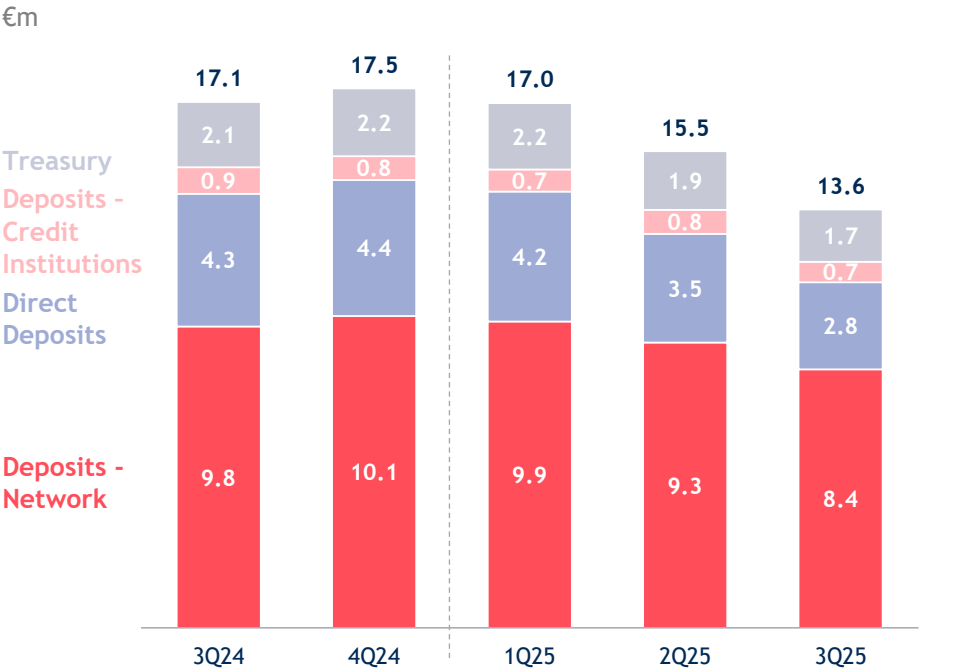
€m



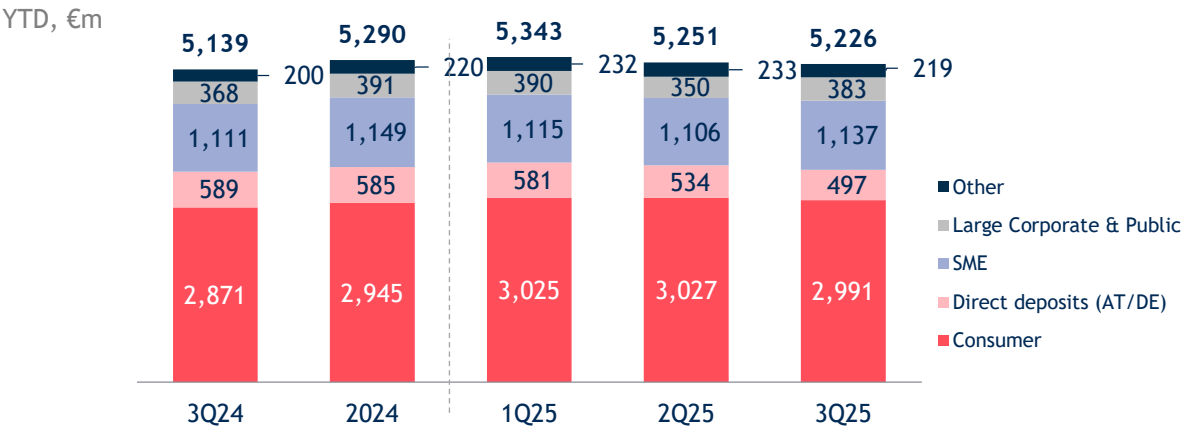
• **Interest income from NPEs:** stable due to limited NPE inflow

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

Interest expense by quarter



Stable customer deposit volumes



Cost of funding by quarter¹

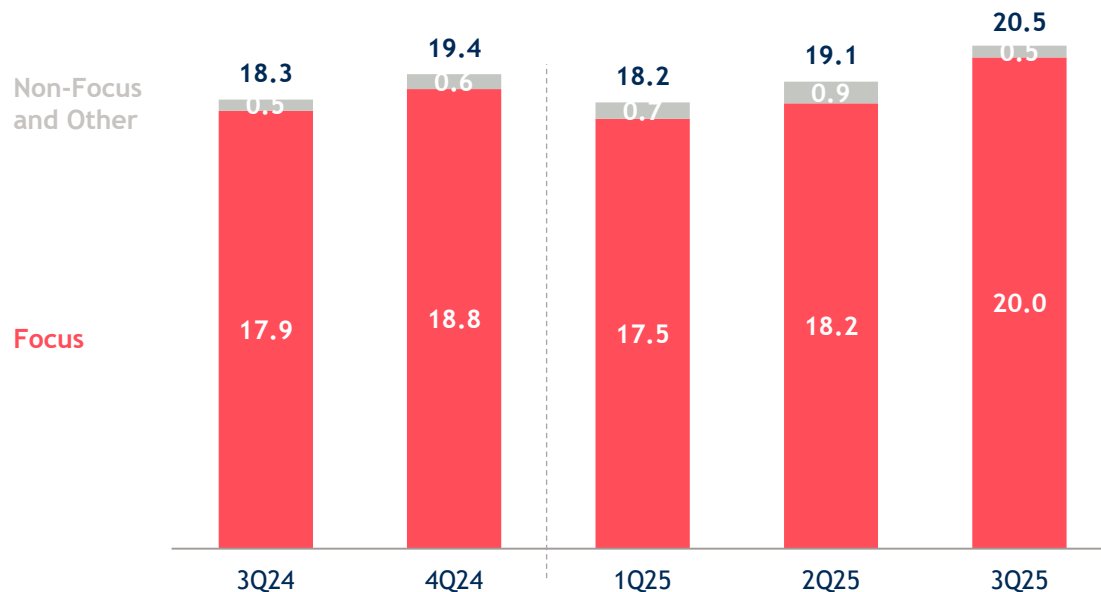
	3Q24	4Q24	1Q25	2Q25	3Q25
Deposits - Network	0.86%	0.87%	0.85%	0.78%	0.70%
Direct Deposits	2.98%	2.99%	2.93%	2.53%	2.18%
Group Cost of Funding ²	1.30%	1.30%	1.27%	1.14%	1.00%

- Customer deposit volume at €5,226m
- Deposit funding costs reached peak during 2024
- Share of term deposits in the total deposits from customers slightly rebalanced to 37% (YE24: 41%)

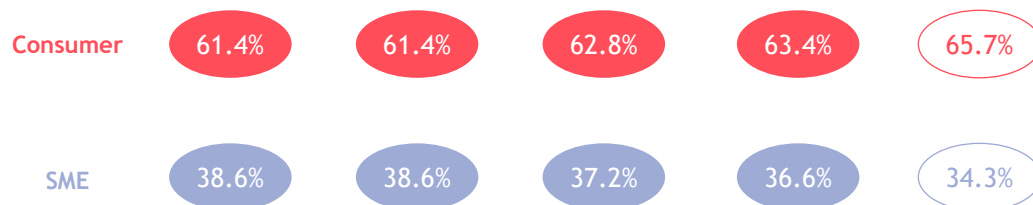
¹ Denominator based on simple average. ² Includes customer deposit costs, costs for deposits from credit institutions and Treasury costs.

Net fee and commission income by quarter

€m



Focus



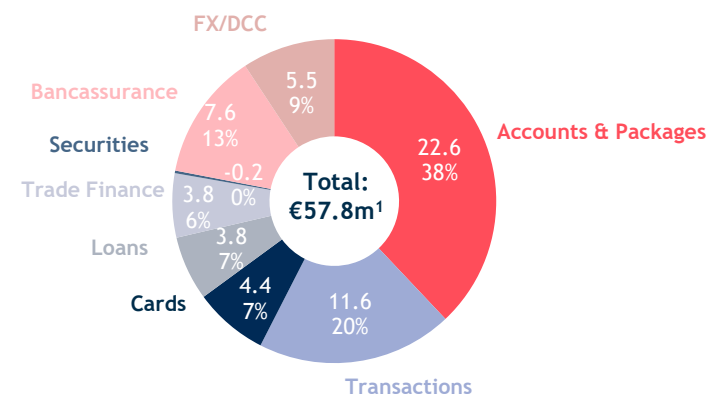
¹ Excludes €1.4m of negative contribution from "other".

Key highlights

- **Net fee and commission income 3Q25 up €1.5m vs 2Q25**, supported by a renegotiated profit-sharing agreement for insurance products, adding €0.9m related to prior-year fees
- Contribution from accounts & packages, transactions and bancassurance represents c. 73% of NCI
- **Continued improvement in accounts & packages and bancassurance**, up 3.2% YoY and 15.5% respectively
- **Consumer and SME segments generate c. 96% of net fee and commission income**

By product type

3Q25 YTD, €m



Other income breakdown (YTD)

€m

	3Q25	3Q24
1 Deposit guarantee	-5.5	-4.8
2 Bank levies and other taxes	-5.4	-6.0
Restructuring	-0.1	-0.6
3 Net result from derecognition of non-financial assets	2.0	2.8
Other	-0.5	-1.2
Other operating result	-9.5	-9.8
Net result on financial instruments	1.4	1.1
Other income	-8.1	-8.7

1 Higher **deposit guarantee fees** primarily due to front loading and higher contribution in Slovenia

2 **Bank levies and other taxes** includes €2.2m (3Q24: €2.1m) banking levies from ECB, SRB and local banking agencies, €2.0m (3Q24: €2.1m) special banking tax on the balance sheet introduced in Slovenia in 2024 and €1.1m (3Q24: €1.8m) other tax expenses

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

Other result breakdown (YTD)

€m

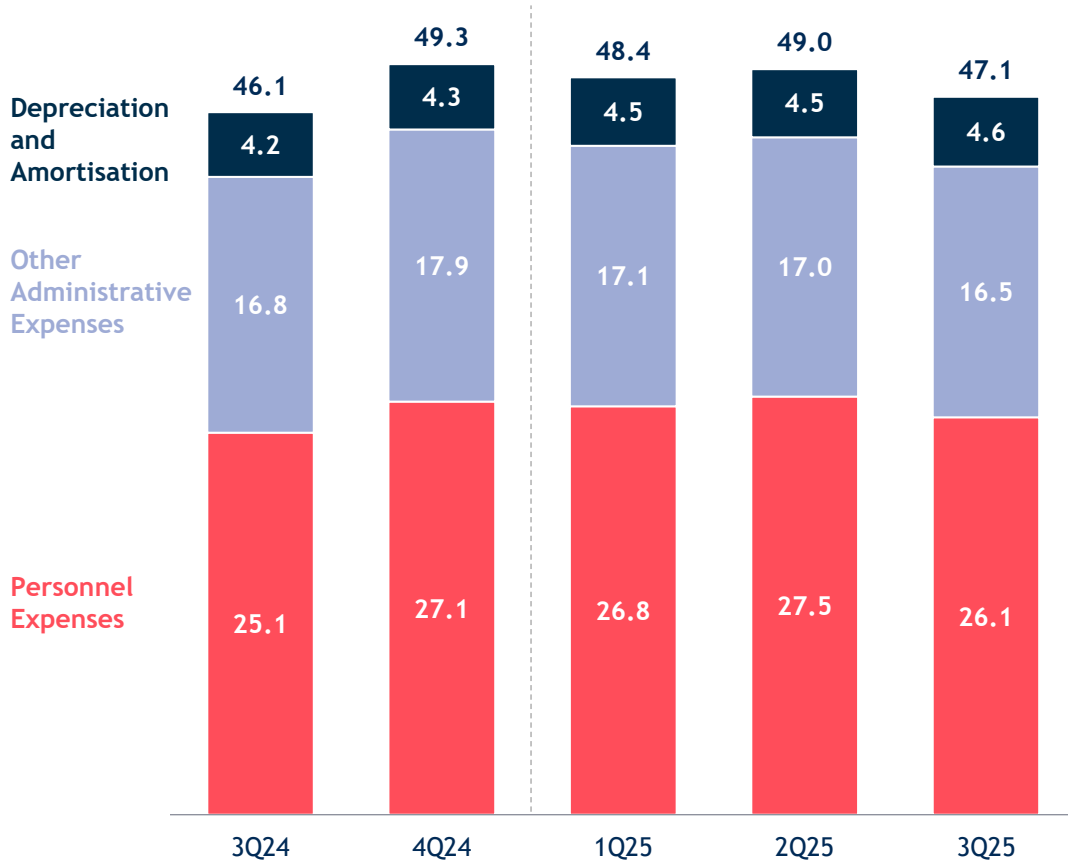
	3Q25	3Q24
1 Legal provisions (net)	-9.6	-10.2
Impairments non-financial assets (net)	0.0	0.1
Modification gains/losses	0.0	0.0
2 Provisions for operational risks	-0.9	-0.4
Other result	-10.5	-10.5

1 **Legal provisions:** principally driven by CHF claims in Slovenia and Croatia

2 **Provisions for operational risks** were negatively impacted by fraud cases in Bosnia & Herzegovina

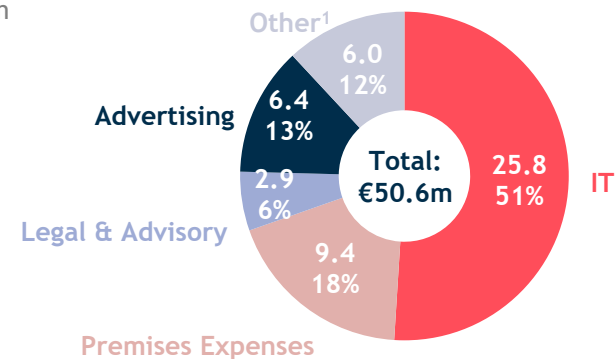
OPEX development by quarter

€m



Other Administrative expenses

3Q25 YTD, €m



- **Overall cost base up YoY** mainly driven by inflationary effects
- **Depreciation charges** slightly increased due to higher investments and capitalizations in previous year
- **Other administrative expenses** with minor increase, prior-year includes €3.0m (YTD) in extraordinary advisory costs related to takeover offers
- **Personnel expenses** increases mainly driven by gradual wage adjustments implemented in 2024, which took full effect in 2025

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

Detailed balance sheet overview (YTD)

€m

	2021	2022	2023	2024	3Q25
Cash reserves	1,361.7	1,382.9	1,254.5	1,251.4	1,036.5
Investment Portfolio	1,044.8	1,084.4	1,208.1	1,479.1	1,477.6
Financial assets held for trading	32.6	22.8	29.5	14.4	9.8
Investment securities	1,012.2	1,061.6	1,178.6	1,464.7	1,467.7
Loans and advances	3,284.4	3,381.9	3,555.8	3,550.6	3,725.0
Loans and advances to credit institutions	5.7	89.2	66.6	44.2	117.3
Loans and advances to customers	3,278.7	3,292.7	3,489.2	3,506.4	3,607.7
Derivatives - hedge accounting	-	-	-	-	-
Tangible assets	70.6	61.6	57.6	55.4	54.7
Property, plant & equipment	65.5	57.3	54.3	53.1	53.9
Investment properties	5.1	4.3	3.3	2.3	0.9
Intangible assets	26.7	24.5	23.3	25.7	26.1
Tax Assets	26.9	42.4	36.8	30.8	24.0
Current tax assets	2.7	5.4	1.7	2.1	1.3
Deferred tax assets	24.1	37.0	35.1	28.6	22.7
Other assets	14.9	17.1	14.0	14.8	16.7
Non-current assets held for sale	12.3	1.6	1.3	1.0	0.8
Total assets	5,842.3	5,996.4	6,151.5	6,408.9	6,361.5
Deposits from credit institutions	174.6	128.5	106.8	77.3	59.4
Deposits from customers	4,708.2	4,959.6	5,032.6	5,290.0	5,225.6
Issued bonds, subordinated and supplementary capital	0.1	-	-	-	-
Other financial liabilities	50.8	48.8	59.3	54.4	56.9
Financial liabilities measured at amortized cost	4,933.6	5,136.8	5,198.7	5,421.7	5,341.9
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	2.3	3.1	4.2	4.4	1.6
Derivatives - hedge accounting	-	-	-	-	-
Total interest bearing liabilities	4,935.9	5,140.0	5,202.9	5,426.2	5,343.5
Provisions	69.9	83.4	99.2	94.1	80.3
Tax liabilities	5.8	0.6	4.1	5.0	2.7
Current tax liabilities	5.8	0.6	4.1	3.3	1.1
Deferred tax liabilities	-	0.0	0.0	1.7	1.6
Other liabilities	25.7	26.2	44.2	44.2	47.6
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
Total liabilities	5,037.2	5,250.2	5,350.4	5,569.4	5,474.1
Total shareholders' equity	805.1	746.3	801.1	839.5	887.4
Total liabilities and shareholders' equity	5,842.3	5,996.4	6,151.5	6,408.9	6,361.5

Detailed income statement overview (YTD)

€m

	2021	2022	2023	2024	3Q24	3Q25
Interest income	187.7	195.1	277.0	311.1	232.5	223.9
Interest expense	(18.2)	(18.7)	(49.0)	(68.3)	(50.7)	(46.1)
Net interest income	169.5	176.4	228.0	242.9	181.7	177.8
Fee and commission income	84.3	92.3	90.4	98.0	72.8	77.0
Fee and commission expense	(17.5)	(19.8)	(23.3)	(25.1)	(19.2)	(19.3)
Net fee and commission income	66.8	72.5	67.1	73.0	53.6	57.8
Net result on financial instruments	6.2	1.9	0.4	1.2	1.1	1.4
Other operating income	3.8	5.1	3.7	4.4	3.5	3.5
Other operating expenses	(20.3)	(14.3)	(16.7)	(16.7)	(13.3)	(13.0)
Operating income	226.0	241.6	282.5	304.7	226.6	227.4
Personnel expenses	(92.0)	(88.9)	(97.8)	(104.4)	(77.3)	(80.4)
Other administrative expenses	(61.1)	(61.8)	(63.5)	(71.0)	(53.1)	(50.6)
Depreciation and amortization	(18.0)	(17.4)	(17.3)	(17.0)	(12.7)	(13.6)
General administrative expenses	(171.1)	(168.0)	(178.6)	(192.4)	(143.1)	(144.5)
Other result	(20.9)	(27.0)	(44.7)	(15.8)	(10.4)	(10.5)
Expected credit loss expenses on financial assets	(13.2)	(15.4)	(11.8)	(36.0)	(25.0)	(25.5)
Result before tax	20.8	31.2	47.4	60.4	48.0	46.8
Taxes on income	(7.2)	(5.5)	(6.3)	(15.0)	(10.3)	(11.5)
Result after tax	13.6	25.7	41.1	45.4	37.7	35.3

Financials: Breakdown by Entity

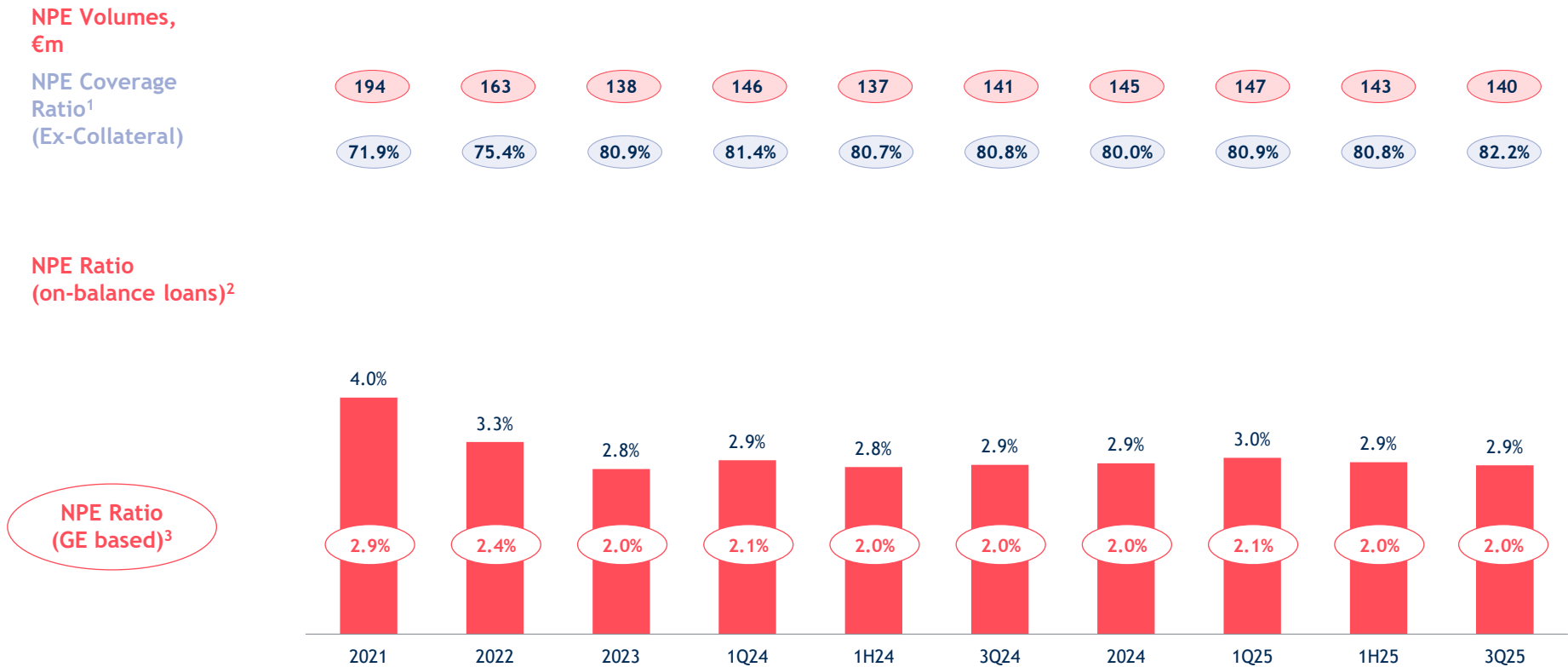
Addiko Bank

3Q25 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	58.4	43.2	17.4	17.2	32.2	9.4
	Net commission income	18.5	12.9	7.9	7.1	9.8	1.8
	Other income ¹	2.1	(3.5)	(1.2)	(0.7)	(1.6)	(1.1)
	Operating income	79.0	52.5	24.2	23.6	40.5	10.1
	Operating expenses	(32.7)	(24.7)	(12.9)	(12.9)	(23.5)	(7.3)
	Operating Result	46.3	27.8	11.4	10.7	17.0	2.8
	Other result	(5.0)	(3.7)	(0.0)	(0.6)	(1.2)	(0.1)
Key Ratios	Change in credit loss expenses	(2.9)	(18.2)	0.7	(0.7)	(2.3)	1.0
	Result before tax	38.4	6.0	12.0	9.4	13.5	3.8
	Net interest margin	3.3%	4.1%	4.2%	3.4%	4.8%	5.2%
	Cost / income ratio	42.5%	44.1%	50.7%	52.9%	55.9%	65.0%
	Loan-deposit ratio	68.9%	86.8%	84.0%	57.4%	85.2%	89.7%
	NPE volume	36.3	41.1	17.8	10.7	26.7	7.5
	NPE ratio (CRB based)	2.4%	3.1%	3.6%	2.2%	3.7%	3.7%
	NPE ratio (on-balance loans) ²	2.1%	3.3%	3.8%	2.3%	3.7%	3.4%
Balance Sheet	NPE coverage ratio (provision)	85.5%	85.0%	82.5%	79.0%	75.0%	79.7%
	Total assets	2,345	1,433	562	662	874	239
	Loans and receivables	1,240	997	382	394	556	168
	o/w gross performing loans	1,218	1,009	373	311	535	166
	Financial liabilities at amortised cost	1,864	1,222	450	553	653	194
Balance Sheet	RWA	1,023	772	349	385	516	172
	Account for 56% of Group assets						

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

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

Non-performing loan portfolio (YTD)



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

Focus

Consumer

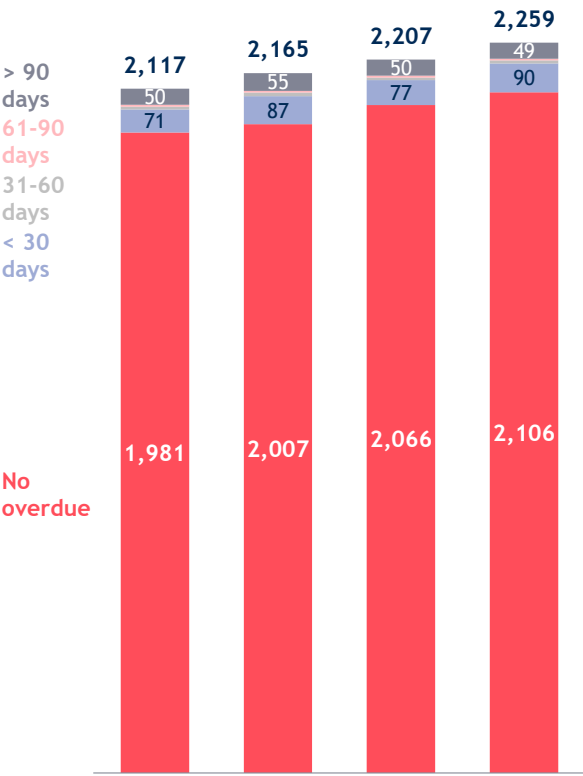
€m, rounded

SME

€m, rounded

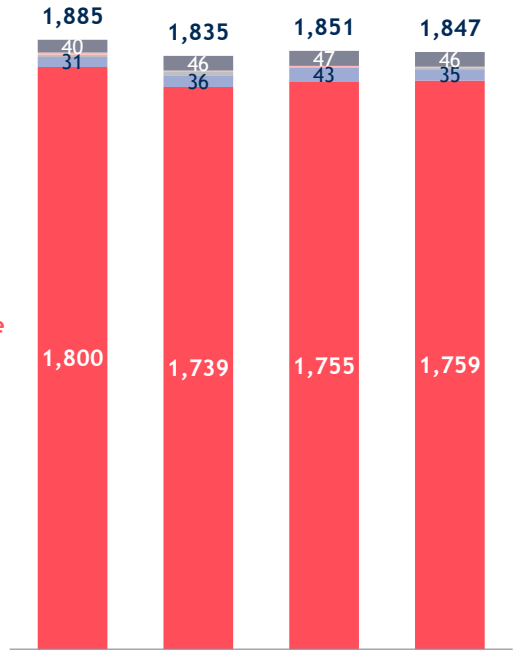
Non-Focus

€m, rounded



> 90 days
61-90 days
31-60 days
< 30 days

No overdue

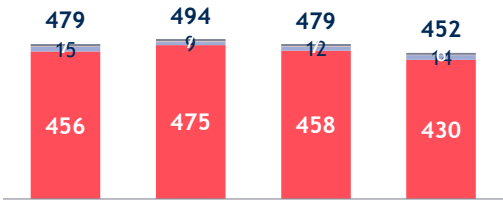


> 90 days
61-90 days
31-60 days
< 30 days

No overdue

> 90 days
61-90 days
31-60 days
< 30 days

No overdue



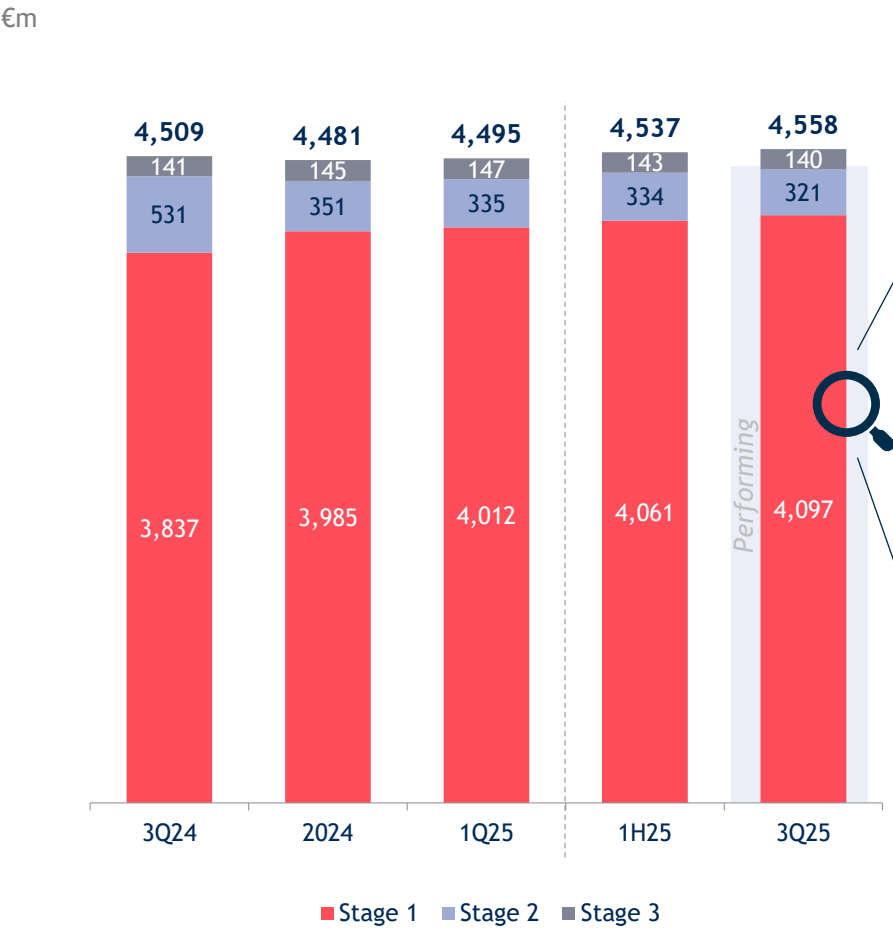
No overdue

>90 days	2.4%	2.6%	2.3%	→	2.2%
1 to 90 days	4.0%	4.8%	4.1%	→	4.6%
No overdue (%)	94%	93%	94%	→	93%

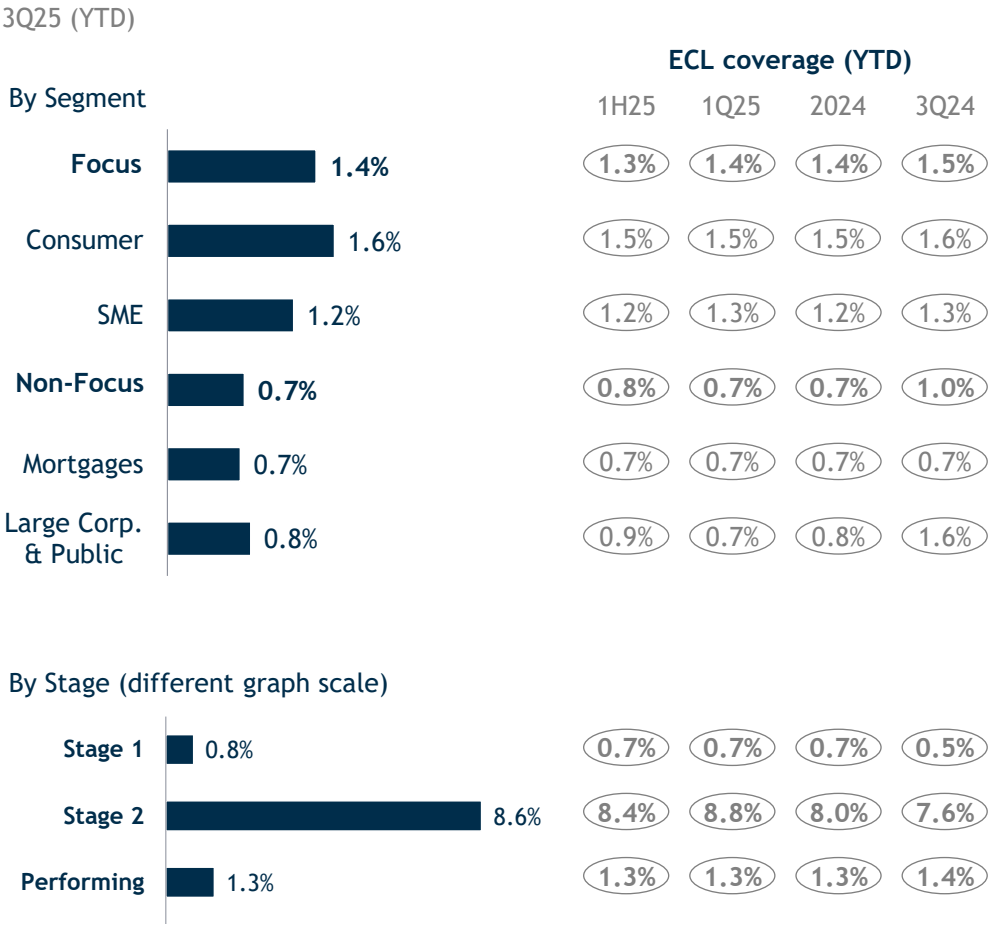
>90 days	2.1%	2.5%	2.5%	→	2.5%
1 to 90 days	2.4%	2.8%	2.7%	→	2.3%
No overdue (%)	95%	95%	95%	→	95%

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

Stage 1, 2 and 3 assets¹



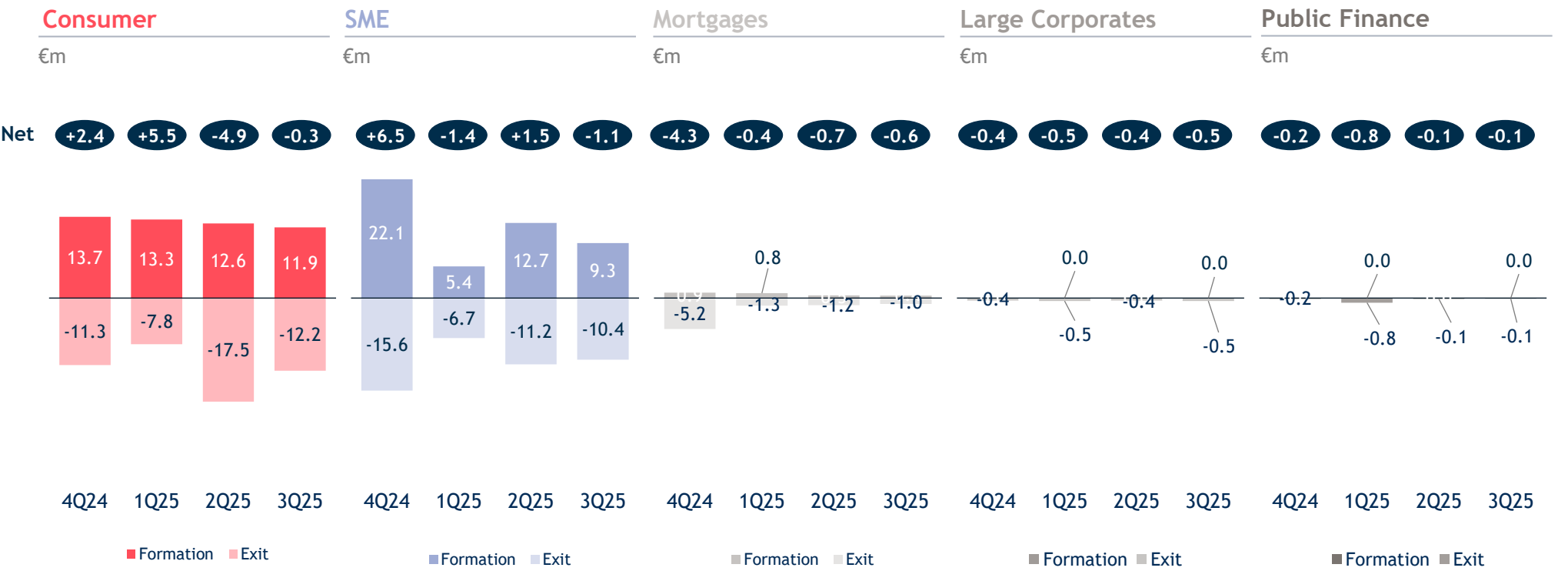
Business segments: Stage 1 & 2 (Performing) coverage¹

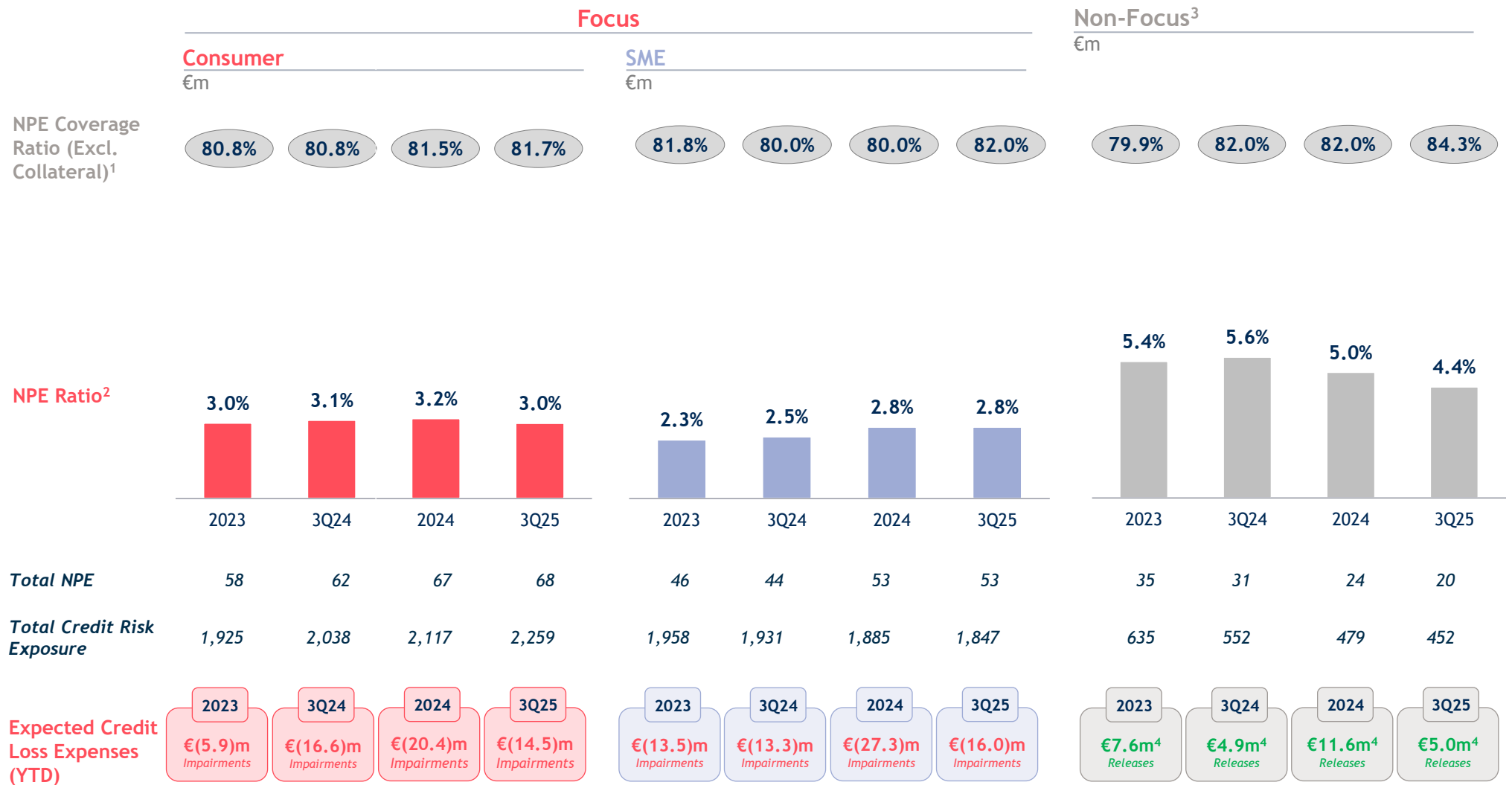


Stage 3	3%	3%	3%	3%	3%
Stage 2	12%	8%	7%	7%	7%
Stage 1	85%	89%	90%	90%	90%

¹ Excluding Corporate Center

Quarterly NPE formation & exit - group level





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

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

³ Excludes Corporate Center (Financial Institutions).

⁴ Including YTD bookings in Corporate Center (impairment of €-0.7m in 2023, release of €-0.3m in 3Q24, release of €0.7m in 2024 and impairment of €-0.0m in 3Q25).

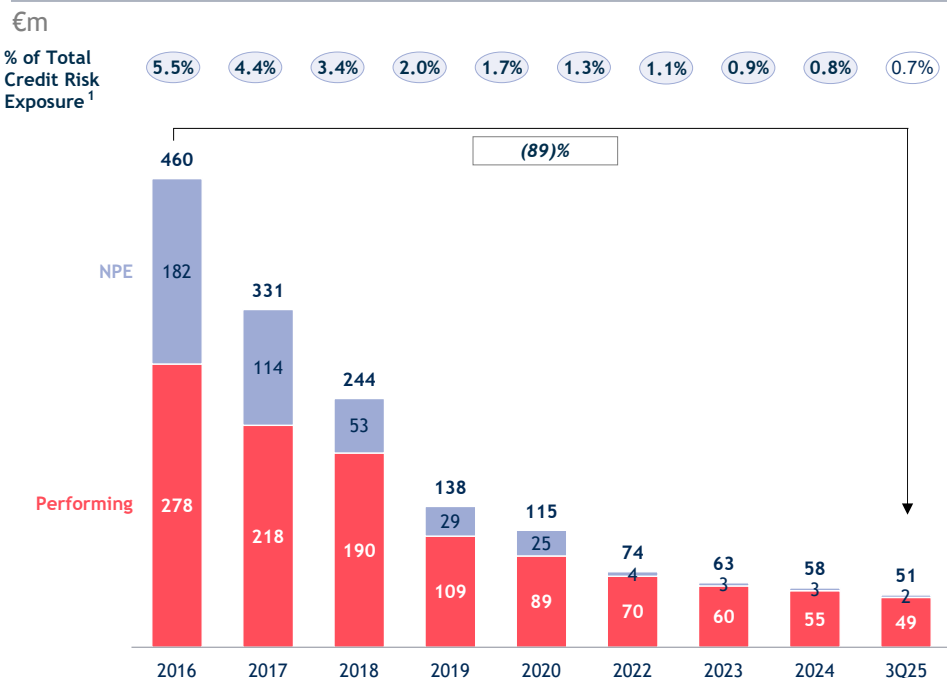
Risk: NPE and Cost of Risk Development by Business Segment



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

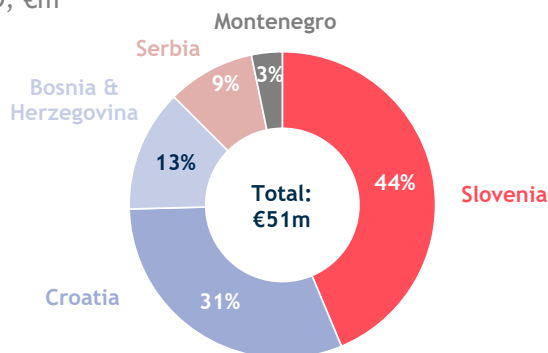
² Calculated as total non-performing exposure divided by total credit risk exposure.

CHF portfolio overview



CHF credit risk exposure by countries (performing)

3Q25 YTD, €m



CHF status across countries



Slovenia

- Several CHF initiatives rejected because parliamentary constitutional service classified such drafts as unconstitutional and unlawful under European law
- 02/22: the Parliament passed draft CHF law which came into force the same month. Estimated worst-case damage was at €100-110m
- 03/22: CHF Law was suspended by the Constitutional Court ("CC")
- 12/22: CC declared CHF Law as unconstitutional due to retroactive effects
- 1H/23 Supreme Court ("SC") supported by CC tightened its decision-making practice in CHF cases establishing retroactively higher requirements for the information duty vis-à-vis customers
- 03/24: In its latest ruling, the SC potentially softens its recently strict view on precontractual information duty regarding CHF risks going forward
- 05/25: SC held that the statute of limitation starts when the plaintiff became aware of the factual circumstances of its alleged loss. This supports the view that with 2015 and the following press releases reg. CHF unpegging borrowers should have become aware



Croatia

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



Serbia

- Law enacted end of 4/2019



Bosnia & Herzegovina

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

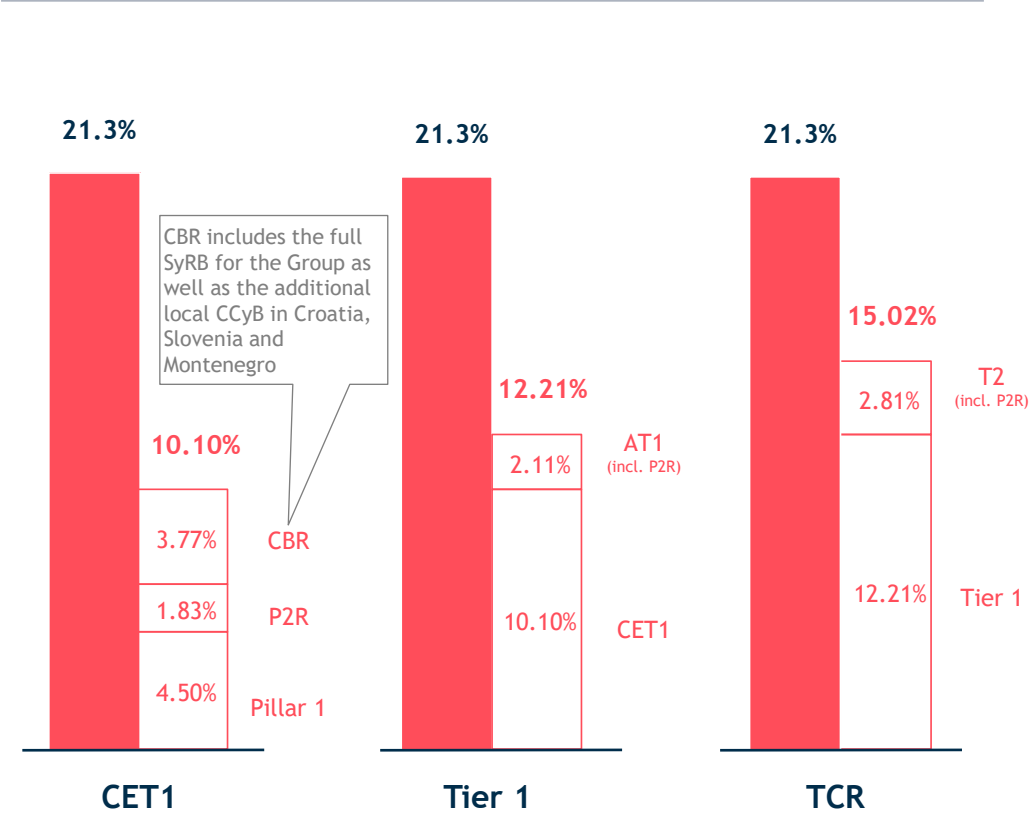


Montenegro

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

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

Capital requirements as of 3Q25 (excluding P2G)



CET1/ TCR Addiko, as of 3Q25

Regulatory requirements as of 3Q25 (based on SREP valid in 2025)

P2R
(for 2026)

- Slight change with 25bp increase to 3.50% for the year 2026
- At least 56.25% must be held in CET1 capital and at least 75% in Tier 1 capital

Combined
Buffer
Requirement
(CBR)

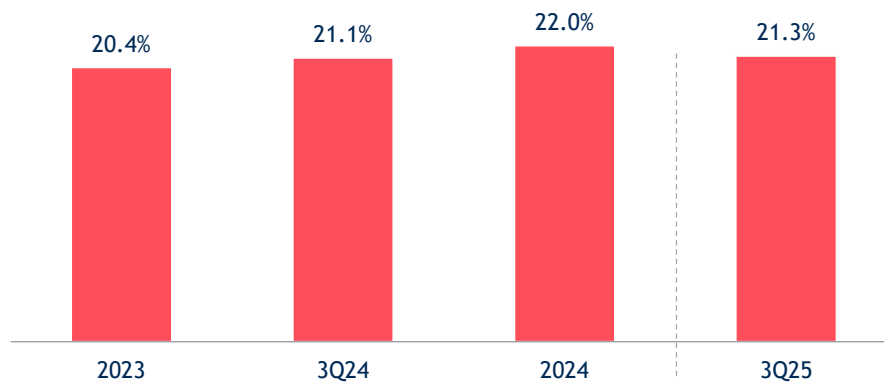
- Systemic Risk Buffer for Addiko Group: 0.25% as of 01/23, increase to 0.50% as of 01/24
- Local Countercyclical Buffers:
 - Slovenia: 0.5% as of 12/23; 1.0% as of 01/25
 - Montenegro 0.5% as of 04/25; 1.0% as of 01/26
 - Local buffers partially impact Group CBR

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

P2G
(for 2026)

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

Breakdown of capital position¹

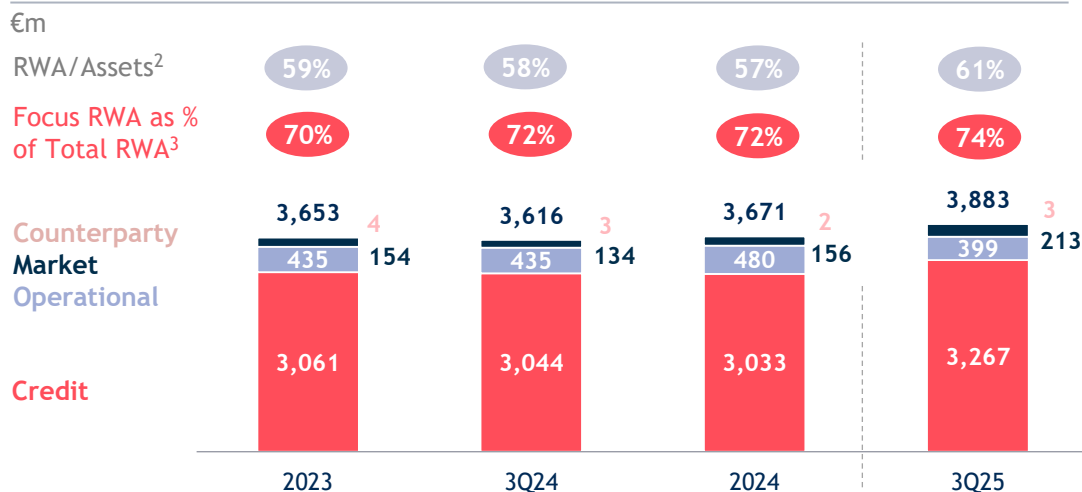


3Q25 figures reflect **CRR3** (“**Basel IV**”) effective from 1 January 2025

- RWA growth primarily driven by changes in risk-weighting under **Basel IV**, as well as a new interpretation of **EBA guideline** on structural FX risk (EBA Q&A published in 2Q25)
- Addiko uses the **standardised approach**, with credit risk as main driver for RWAs

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

RWA breakdown



Equity to CET1 bridge

€m	2021	2022	2023	2024	3Q25
Equity attr. to parent	805.1	746.3	801.1	839.5	887.4
Share-based payments	(0.5)	(0.5)	(1.2)	0.0	0.0
Interim profit	-	-	-	-	(35.3)
Dividends deducted from capital	-	(23.6)	(24.6)	0.0	0.0
Additional value adjustments	(1.1)	(1.1)	(1.0)	(0.7)	(0.7)
Intangible assets	(16.1)	(15.4)	(15.3)	(17.6)	(15.5)
Deferred tax assets	(10.4)	(10.3)	(12.8)	(12.1)	(10.3)
Other regulatory adjustments (including IFRS 9 transitional rules)	27.1	10.0	0.0	(0.1)	(0.1)
FVTOCI transitional rules (art 468 CRR)	-	31.0	0.0	0.0	0.0
CET1 Capital (transitional)	804.3	736.4	746.1	809.0	825.4
CET1 Capital (fully loaded)	777.1	695.4	746.1	809.0	825.4
Total Risk Weighted Assets (transitional)	3,624.9	3,487.3	3,653.2	3,671.2	3,882.7
Total Risk Weighted Assets (fully loaded)	3,597.7	3,481.0	3,653.2	3,671.2	3,882.7

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

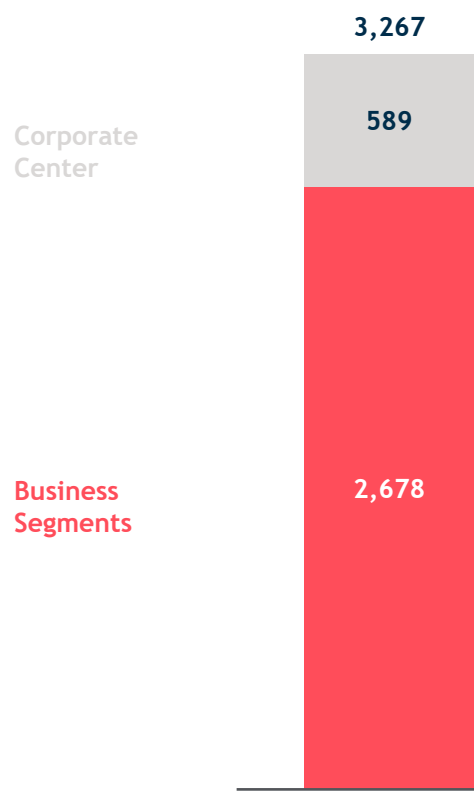
² Calculated as total RWA divided by total assets.

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

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

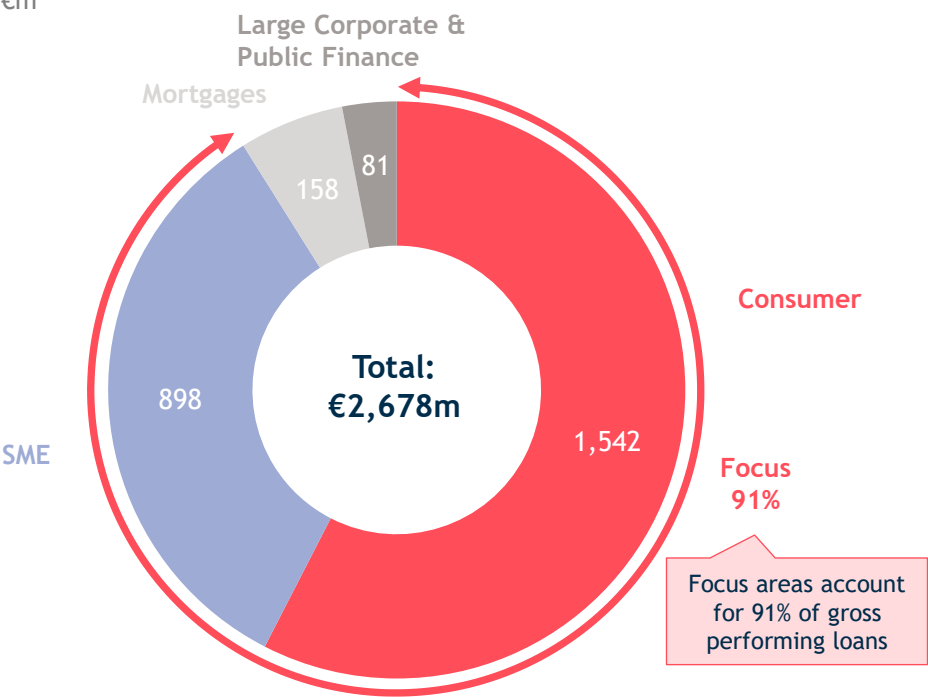
Credit risk RWA

3Q25, €m



Credit risk RWA: breakdown by segment¹

3Q25, €m



Credit risk RWA: allocated capital¹

3Q25, €m

	@3Q25 capital ratio 21.3%	@Capital ratio 18.35%
Focus	520	448
Non-Focus	51	44

¹ Excluding Corporate Center of €589m credit risk RWAs.

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VIENNA, 2025

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

About Addiko Group

Addiko Group is a specialist banking group focusing on providing banking products and services to Consumer and Small and Medium-sized Enterprises (SME) in Central and South-Eastern Europe (CSEE). The Group consists of Addiko Bank AG, the fully-licensed Austrian parent bank registered in Vienna, Austria, listed on the Vienna Stock Exchange and supervised by the Austrian Financial Market Authority and the European Central Bank, as well as six subsidiary banks, registered, licensed and operating in five CSEE countries: Croatia, Slovenia, Bosnia & Herzegovina (where it operates via two banks), Serbia and Montenegro. Through its six subsidiary banks, Addiko Group services as of 30 September 2025 approximately 0.9 million customers in CSEE using a well-dispersed network of 155 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.