3Q26 Results Presentation

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12 November 2026

Addiko Bank




Executive Summary & Business Update
Financials & Risk Update
Outlook & Wrap-Up
Additional Materials

Key Highlights 3Q26

Earnings & Asset Quality

- **Strong 3Q26 net profit of €13.4m**, exceeding the results achieved in both 1Q26 and 2Q26
- **9M26 reported result after tax at €-9.6m**, materially affected by exceptional items recognised in Q2: €41.0m CHF-related legal provisions and €8.6m takeover-related advisory costs
- **9M26 adjusted result after tax at €33.3m**
- **9M26 RoATE** at **-1.5%** (9M25: 5.6%) and EPS at €-0.50
- **Operating result before impairments and provisions at €65.2m**, impacted by takeover-related advisory costs
- **NPE ratio stable** at **2.6%, NPE coverage** at **80.4%**; **ECL** of **€18.1m** corresponding to a **low Cost of Risk** of **0.48%**

Business Development

- **Net banking income broadly stable** at **€234.3m** (-0.5% YoY), despite lower rates, continued regulatory restrictions and elevated funding costs in Serbia
- **NII stable** at **€175.8m**, with Consumer volume growth and treasury contribution largely offsetting yield pressure
- **NCI up 1.2% YoY** to **€58.5m**, supported by Mastercard incentives and bancassurance income
- **Continued strong growth in Consumer lending,** while SME business remained affected by competitive pricing and refinancing activity

Funding, Liquidity & Capital

- **Funding position remained solid:** Deposits at **€5.5b**, LDR at **68.7%** and **LCR** at c. **279%**
- **TCR** at a **strong 21.5%, all in CET1**, despite absorbing extraordinary impacts

RBI Takeover: Amended Transaction Structure

- **Extended acceptance period completed:** RBI has secured 95.74% of Addiko's total current share capital as of 3 November 2026
- **Closing:** Subject to the remaining regulatory and merger control approvals
- **Long Stop Date:** 14 May 2027
- **Original structure:** Planned disposal of Addiko's four non-EU subsidiary banks to Alta Group
- **Revised expectation:** Following the withdrawal of Alta Banka's license, RBI no longer expects the carve-out to proceed and **currently intends to retain all Addiko subsidiary banks**

Expected Strategic Positioning

- **Based on RBI's communication, the acquisition is expected to strengthen RBI's position across Addiko's core markets:**
  - **Serbia:** Top-three market position
  - **Bosnia & Herzegovina:** Further strengthens market position
  - **Montenegro:** Market entry
  - **Croatia:** Fourth-largest bank
  - **Slovenia:** Market re-entry
- **Austria:** RBI has not publicly updated its plans for Addiko Bank AG following the change in the intended transaction structure

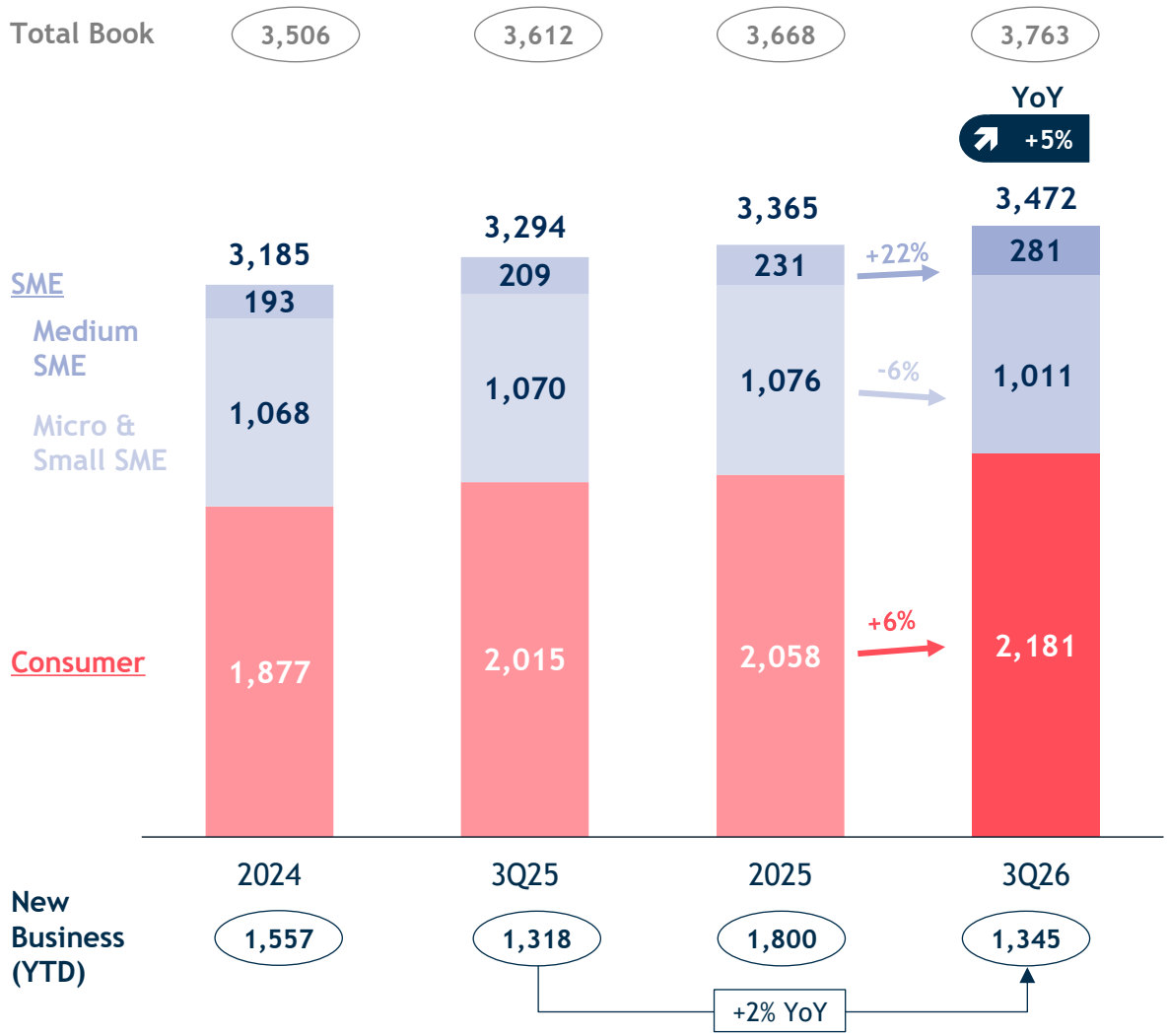
Expected Post-Closing Transition & Integration

- **Until closing:** Addiko continues to operate independently and pursue its approved strategy
- **After closing:** RBI, as controlling shareholder, will determine the next strategic and corporate steps
- **RBI consolidation:** Addiko is expected to enter RBI's financial and prudential consolidation, with gradual alignment with relevant RBI Group standards, including risk and valuation policies

Continued Growth in Focus

Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) up 4% YoY supported by strong volume growth in Consumer
- **+5% YoY growth in focus book**
- **New business generation up 2% YoY**
  - Consumer up **8%** YoY
  - SME down 5% YoY
- **Focus yield at 6.1%** with **new business yields** at 6.4% in Consumer and 4.9% in SME
- **Focus book at 92%** of gross performing loans
  - Consumer book grew by 8% YoY
  - Total SME book up by 1% YoY
    - Micro & Small SME book down 6% YoY
    - Medium SME book up by 35% YoY
- **Underwriting criteria continue to be calibrated in line with the current environment and risk appetite**
- **Prudent risk management remains our strategic anchor, with risk-adjusted returns taking priority over pure volume growth**

Progress in Business with Consumer & SME Customers in CSEE

Addiko Bank

Business Update

Consumer

- **Solid Consumer new business growth** of **8%** YoY
- **NCI up 6%** YoY, driven by **cards** and **bancassurance** income
- **Strong Consumer new business growth in Serbia +35% YOY**
- New digital insurances launched in the app

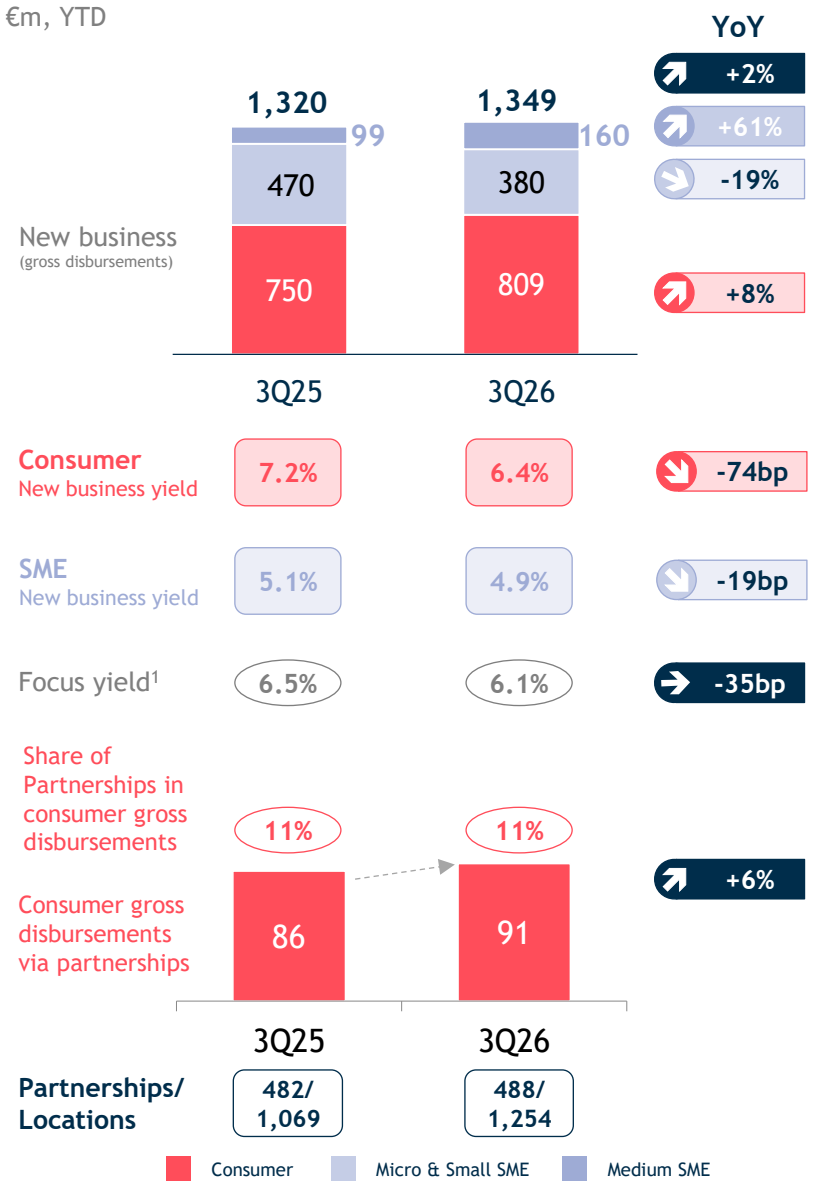
SME

- Strong SME **new business growth** without Croatia (+5% YOY)
- **Croatia** with -25% weighs on overall SME new business development
- **Refocused medium-SME strategy** drove 61% YoY growth in new business
- **Expanding secured lending** and multi-purpose credit frames to deepen customer relationships

2026 Priorities

- **Mitigate** the **revenue impact of regulatory restrictions**
- **Maintain Consumer growth** while preserving risk discipline
- **Expand** secured **SME lending**
- Further **develop partnership and digital business**
- **Enhance revenue generation** through targeted product and pricing initiatives

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.

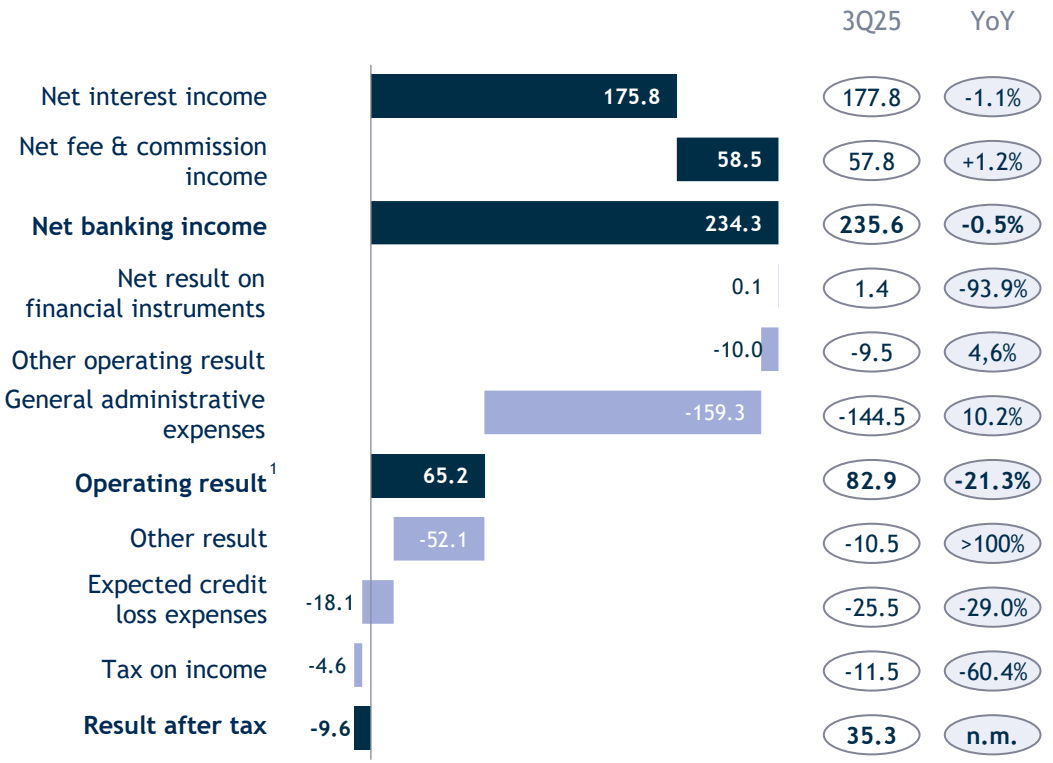

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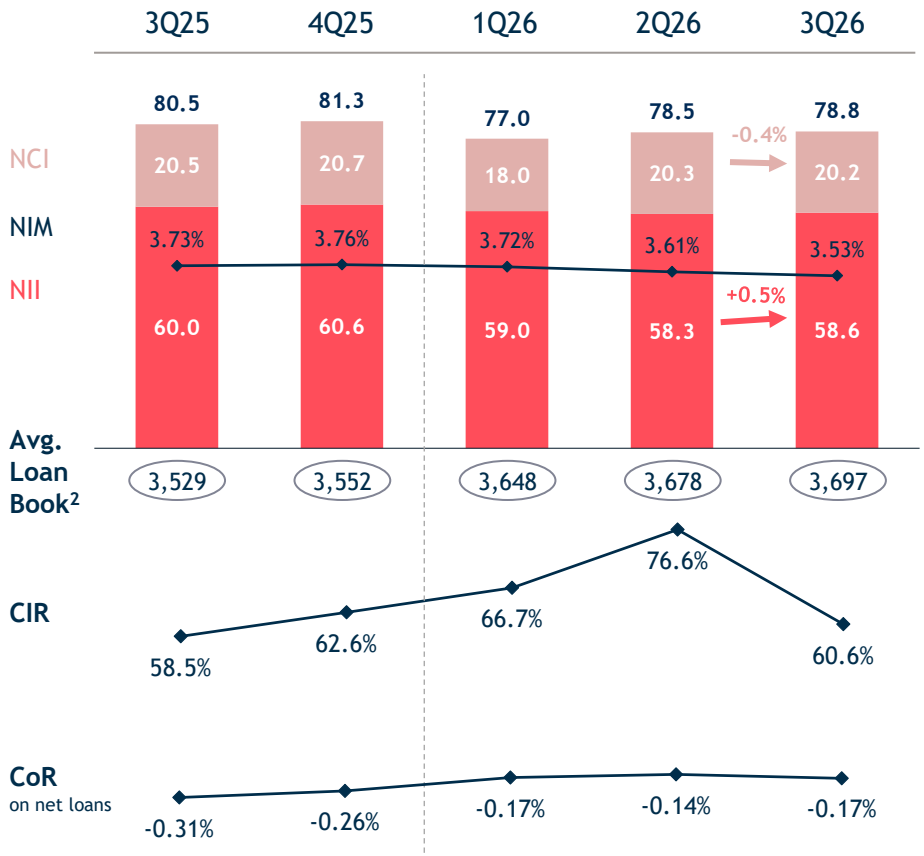
Financial Performance 3Q26 at a Glance

Addiko Bank

Financial Performance 3Q26

YTD, €m





- **NII** broadly stable at €175.8m (-1.1% YoY), with lower rates and yield pressure largely offset by lower deposit costs, which remain elevated in Serbia, and solid Consumer volume growth and higher income in treasury and liquidity management
- **NCI** up 1.2% YoY to €58.5m, supported by Mastercard incentives and bancassurance, partly offset by lower transaction/card fees and regulatory restrictions on fee products in Croatia
- **OPEX** up 10.2% YoY to €159.3m, mainly due to €8.6m takeover-related advisory costs, wage/indexation effects, inflationary pressure and Romania expansion costs in 1H26
- **YTD CIR** at 68.0% (QTD CIR at 60.6%) or 64.3% (YTD) excluding takeover-related advisory costs

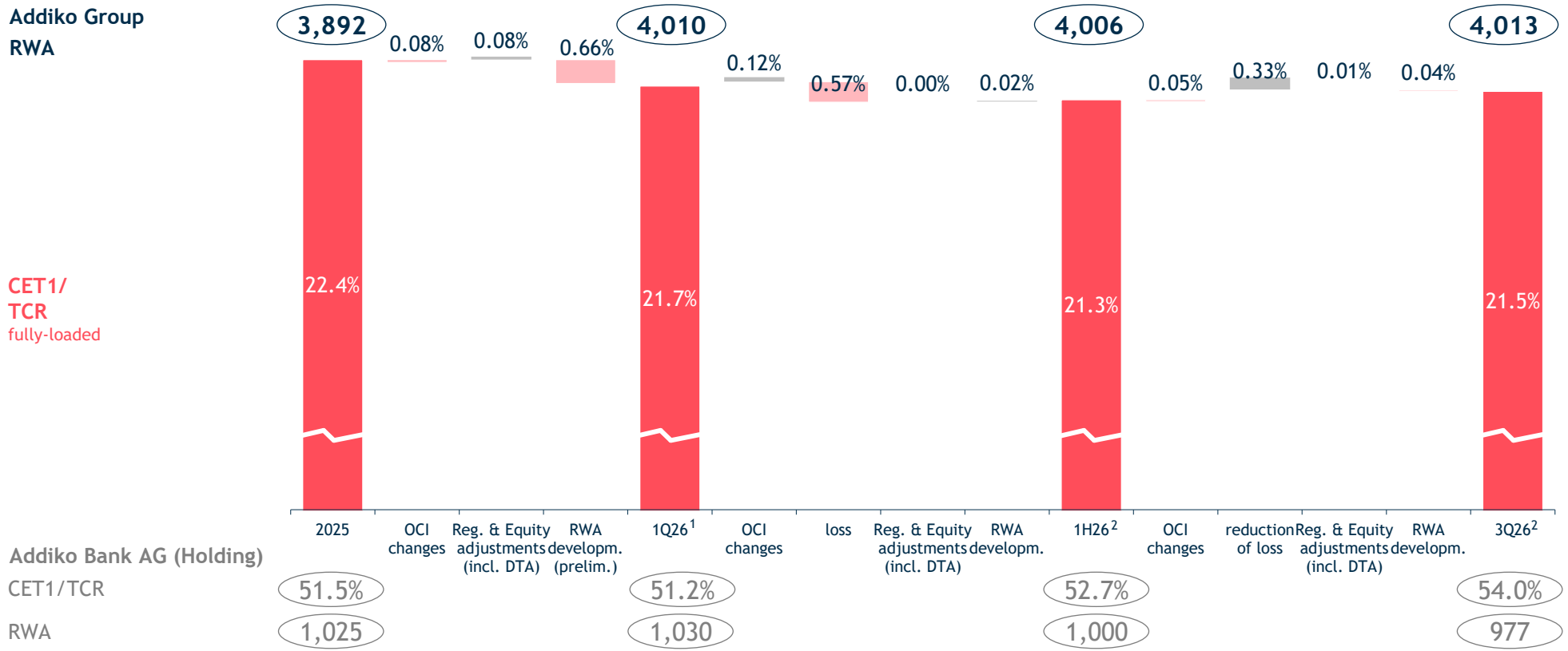
[1] Operating result before impairments and provisions. [2] Based on daily average.

Capital Position Remains Strong

Addiko Bank

Capital development fully-loaded

% CET1/TCR, YTD, RWA in €m



- **CET1 ratio** remained strong at 21.5% (YE25: 22.4%), despite CHF-related legal provisions in Croatia and Slovenia and takeover-related advisory costs
- **OCI** deteriorated, with fair-value reserves on debt instruments at €-16.8m as of YTD 3Q26 (YE25: €-16.3m)
- **Total RWAs** increased by €121m or 3.1% YTD to €4.0bn, mainly driven by loan book growth and the phase-in of regulatory effects (incl. Art. 500a CRR)

[1] Excluding accrued interim profit.
[2] Including full deduction of 1H26 (YTD) and 3Q26 (YTD) loss.

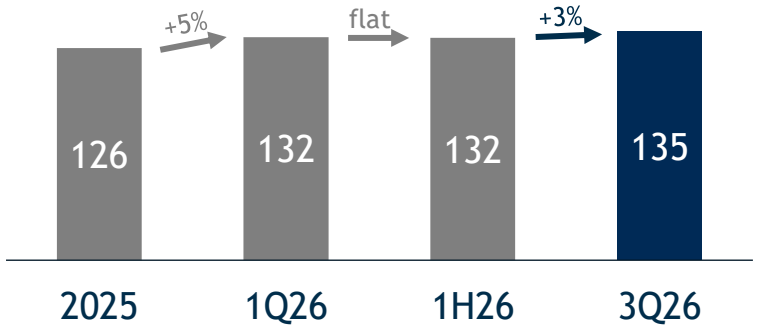
Balanced NPE Development

Addiko Bank

NPE volume[1] & ratio development

€m, YTD

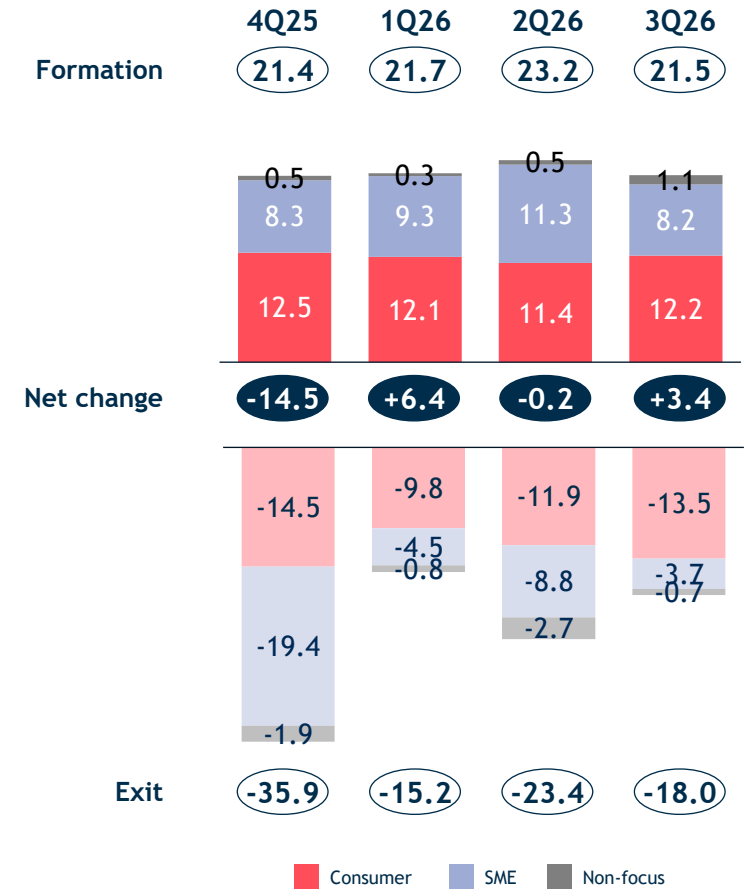
	2025	1Q26	1H26	3Q26
NPE ratio (on-balance loans)[2]	2.5%	2.6%	2.6%	2.6%
NPE ratio (GE based)[3]	1.8%	1.9%	1.8%	1.8%



- Asset quality remained sound, with **NPE volume** broadly stable at **€135m** despite inflows driven by Consumer and smaller SME clients
- The **NPE ratio** remained stable at **2.6%** (on balance loans), while **NPE coverage** stood at a strong **80.4%**

Quarterly NPE formation & exit

€m, QTD

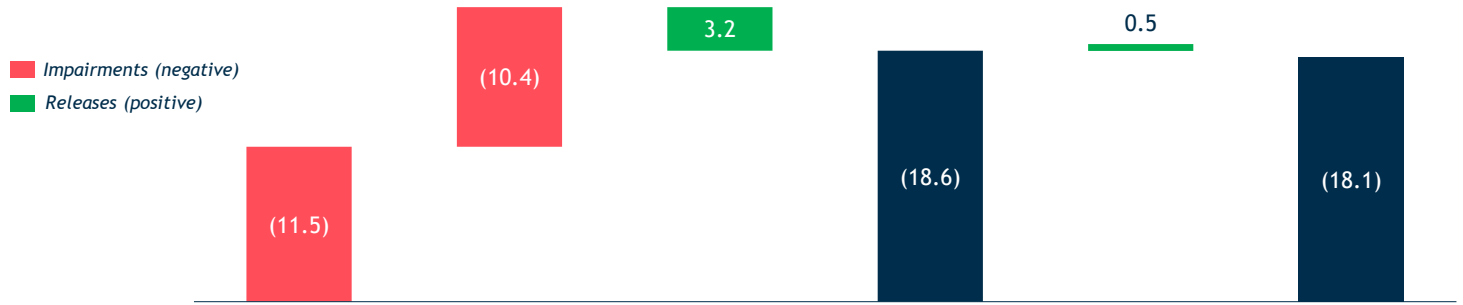


[1] Include off-balance exposures. [2] Calculated as non-performing exposure divided by total credit risk bearing exposure including exposure towards National Banks (on-balance). [3] Calculated as non-performing exposure divided by total gross exposure.

Cost of Risk at a Glance

Expected credit loss expenses on financial assets

3Q26 YTD, €m, positive number for release



	Consumer	SME	Non-Focus	Business Segments	Corp. Center	TOTAL
1Q26	(3.7)	(3.4)	0.8	(6.3)	0.1	(6.2)
2Q26	(3.7)	(3.8)	1.6	(5.9)	0.5	(5.4)
3Q26	(4.1)	(3.1)	0.8	(6.4)	(0.1)	(6.5)

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

	3Q25	4Q25	1Q26	2Q26	3Q26
Consumer	(0.31)% (0.35)% on NL	(0.07)% (0.08)% on NL	(0.16)% (0.18)% on NL	(0.15)% (0.17)% on NL	(0.17)% (0.19)% on NL
SME	(0.32)% (0.46)% on NL	(0.46)% (0.67)% on NL	(0.18)% (0.26)% on NL	(0.20)% (0.29)% on NL	(0.16)% (0.24)% on NL

Group 3Q26

YTD

Business Segments	TOTAL
(0.39)% (0.50)% on Net Loans	(0.36)% (0.48)% on Net Loans

- **3Q26 expected credit loss expenses of €18.1m resulting** in -0.48% **cost of risk** (on net loans):
  - Consumer: -0.53%
  - SME: -0.80%
  - Non-Focus: +1.11%
- **ECL expenses decreased** year on year, primarily driven by SME (Medium Segment) and consumer Segments
- Overall post-model adjustment (**PMA**) decreased to **€ 0.2m** (YE25: €1.2m, 1H26: € 0.9m)


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Outlook and Wrap-Up

Addiko Bank

Outlook

- RBI takeover **expected to close in the coming months**, subject to the remaining regulatory and merger control approvals.
- Until closing, Addiko will continue to operate independently and pursue its **currently approved business strategy**.
- Following closing, RBI as controlling shareholder will determine the **future strategic direction and corporate structure** of Addiko.
- The transaction and subsequent post-closing measures are expected **to materially change Addiko's future scope, operating model and earnings profile**.
- In light of the remaining transaction-related uncertainty, **Addiko's financial Outlook for 2026 remains suspended**.

Perspectives

- **Macroeconomic conditions in CSEE remain broadly stable,** despite continued global uncertainty.
- **Regulatory and legislative restrictions continue to constrain business and revenue generation,** particularly through stricter underwriting criteria, interest rate and fee caps and restrictions on banking fees
- Addiko continues to **actively mitigate these impacts**, while maintaining focus on customers, business development and sustainable profitability
- **The Serbian market remains challenging**, particularly with regard to pricing, margins and liquidity
- **Prudent risk approach remains strategic anchor**, with sustainable risk-adjusted returns taking priority over pure volume growth

Next IR Event

- **YE26 results** scheduled for 18 March 2027


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Management Team Since June 2021



Herbert Juranek

Chief Executive Officer

Chair of the Management Board

Addiko since May 2021

Mandate until December 2027

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



Edgar Flaggl

Chief Financial Officer

Member of the Management Board

Addiko since July 2012

Mandate until June 2028

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



Tadej Krašovec

Chief Risk Officer

Member of the Management Board

Addiko since September 2016

Mandate until June 2028

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



Ganesh Krishnamoorthi

Chief Market, IT & Digitalisation Officer

Member of the Management Board

Addiko since August 2020

Mandate until December 2028

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

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 since 2019.
- ✓ On 6 November 2026, RBI announced that shareholders representing approximately 95.7% of Addiko Bank AG's share capital had accepted the takeover offer launched in May 2026. Closing of the transaction remains pending.

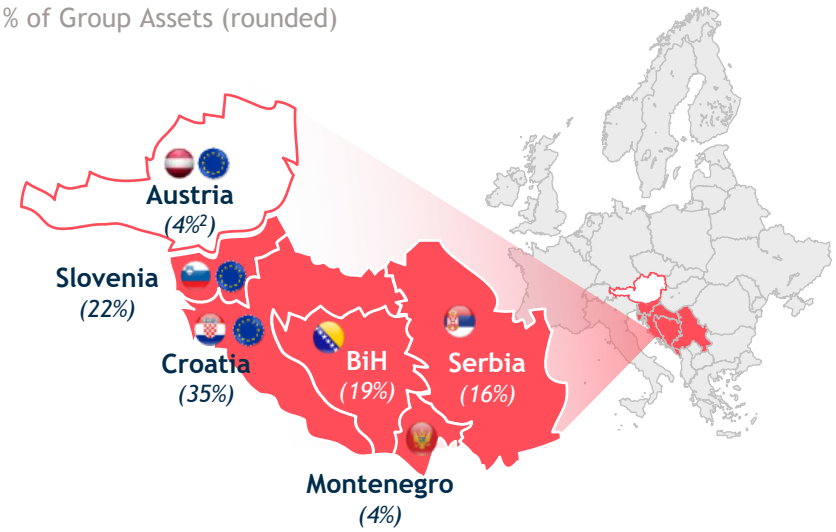
Addiko is positioned as a focused CSEE specialist lender

Consumer

SME

Operating as one region - one bank

3Q26, % of Group Assets (rounded)



3Q26

~0.8m *Customers*	**154** *Branches*	**€6.7b** *Total Assets*	**61%-39%** *EU vs. EU accession asset split[3]*
€3.9b *Loans and Advances*	**€5.5b** *Customer Deposits*	**€888m** *Equity*	**BB** *Long-Term IDR issued by Fitch*

[1] Finanzmarktaufsicht Österreich.
[2] Includes total assets from Holding (€1,074m) and consolidation/recon. effects of (-€808).
[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.

ESG in Addiko - It is the little things that count







	Environmental	Social	Governance
Vision	**Carbon footprint reduction**	**Committed to the good**	**Making ESG work through good governance**
Mission	Addiko helps its employees and customers to become more climate neutral	Addiko supports social equality on all levels	Sound principles of governance in Addiko's DNA
16 Initiatives	Lower exposure in high-carbon sectors Reduction of GHG emissions Electromobility Renewable energy Green partnerships	Secure employment Working time Work-life balance Gender equality Training & skills development Financial literacy Supporting communities	Corporate Culture Protection of Whistleblowers Supplier ESG risk assessment Membership in associations

Balance Sheet Composition

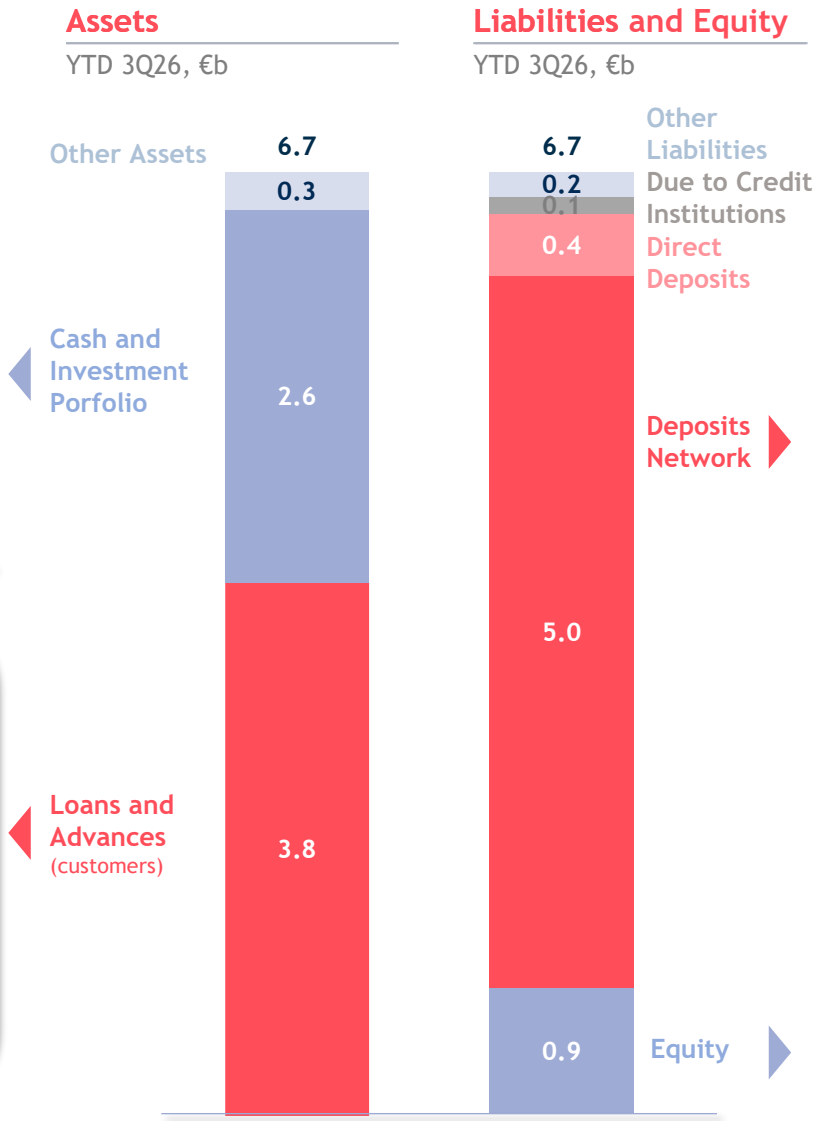
Addiko Bank

Liquid balance sheet
- LCR ratio: 279% (YE25: 304%)

Liquid assets
- €1.16b of cash (161bps on avg.)[1]
- €1.47b of investment portfolio (289bps on avg.)

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

Solid provision coverage levels
- 80.4% NPE coverage ratio (YE25: 81.7%)
- 102.9% incl. collateral (YE25: 102.9%)



Strong deposit base
- Loan-deposit ratio (customer): 68.7% (YE25: 70.0%)

Funding surplus[2]: c. €1.7b

Robust capital base
- 21.5% CET1 ratio (YE25: 22.4%)

RWA YTD growth in 3Q26 by 3% mainly driven by loan growth

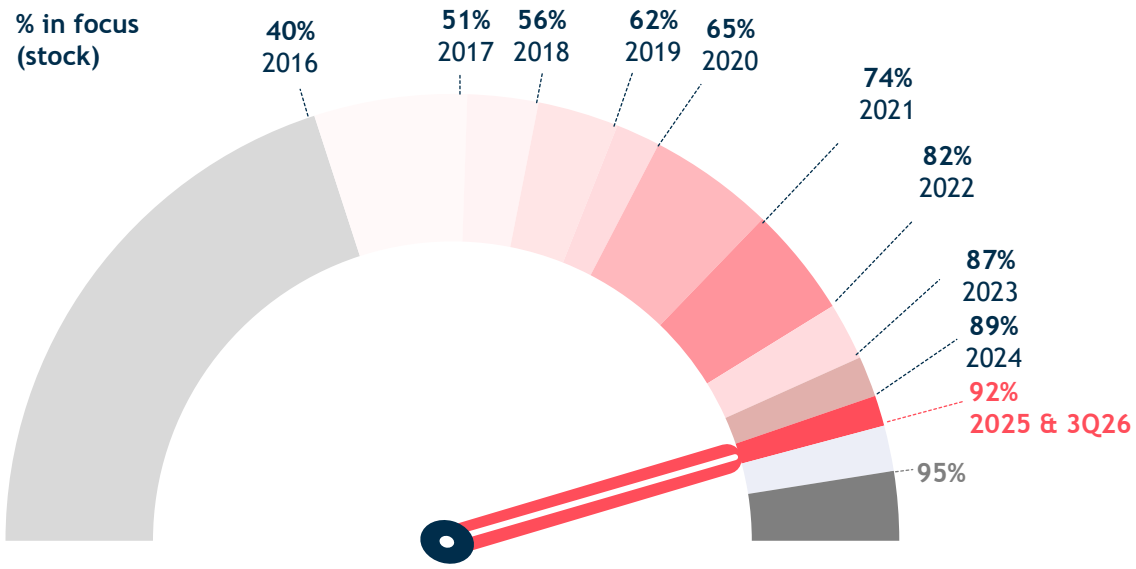
[1] based on interest bearing assets [2] Calculated as difference between deposits of customers and loans and advances to customers.

Acceleration of Growth in Focus Areas Consumer & SME

Addiko Bank

Gross performing loans in focus segments

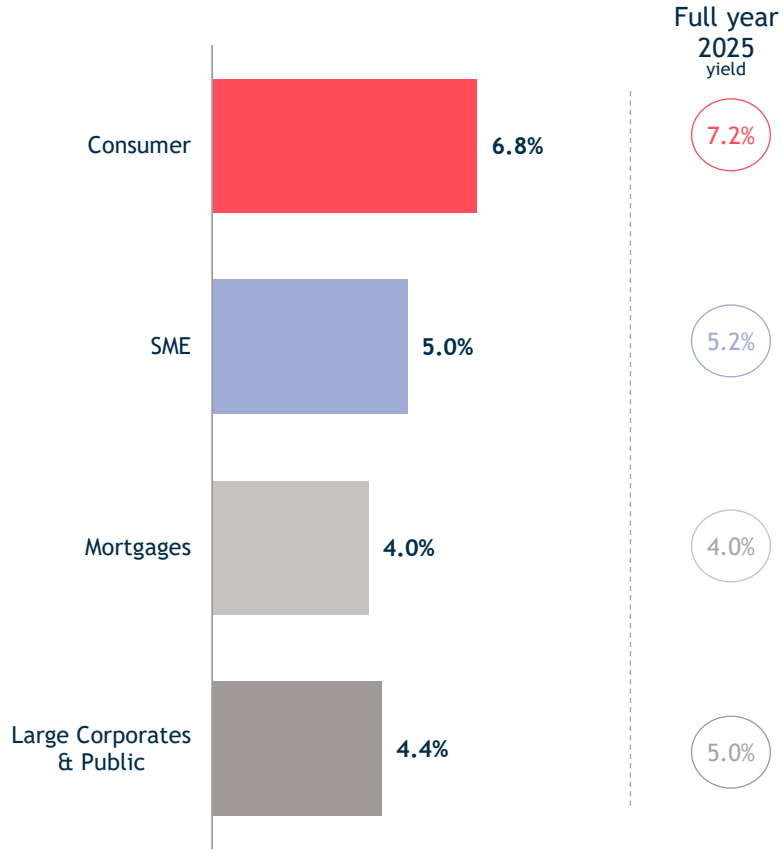
Gross loans of focus segments as % of total gross performing loans



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

Gross yield by segment[1]

3Q26 YTD



- **Focus portfolio remained at 92% in 3Q26**
- **Focus yield at 6.14% in 3Q26 (-35bp YoY)** - also impacted by regulatory changes in consumer business, i.e. regulatory interest rate cap in Serbia (maximum of 7.5%)

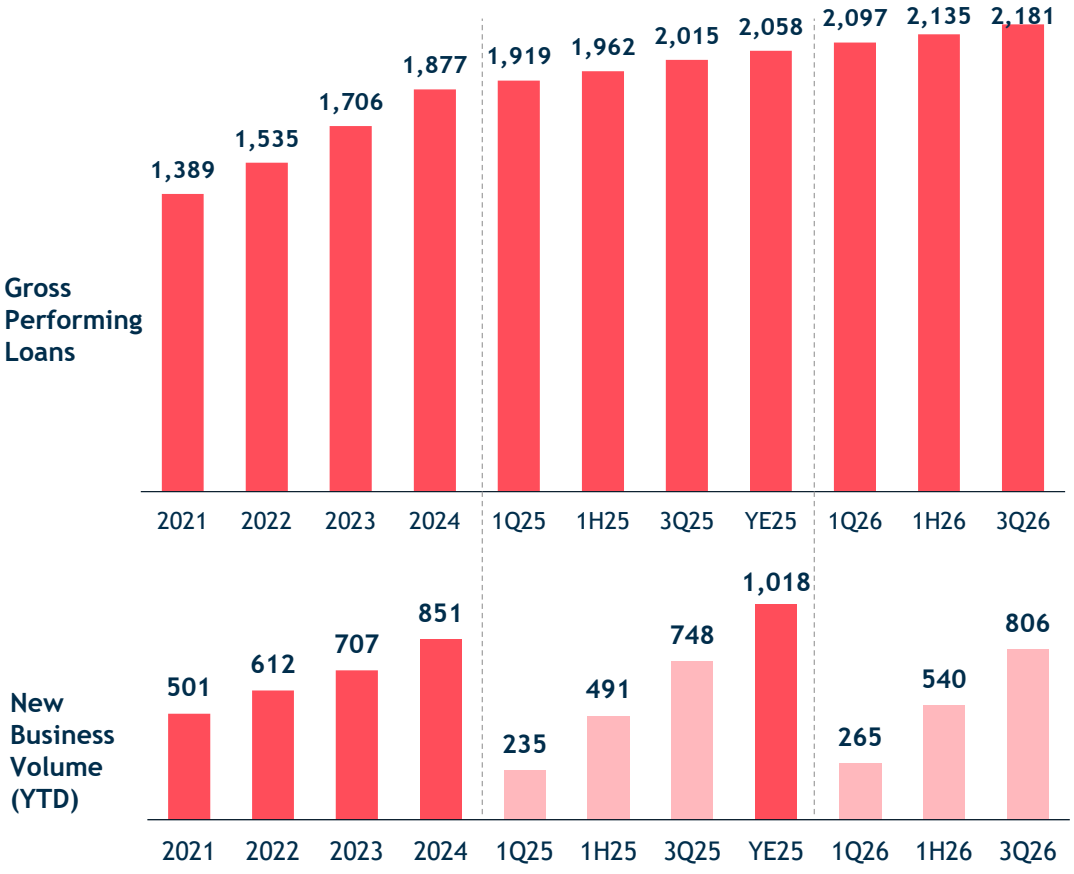
[1] The gross yield is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.

Consumer and SME Lending Development

Addiko Bank

Consumer (Micro shifted to SME as of 1Q21)

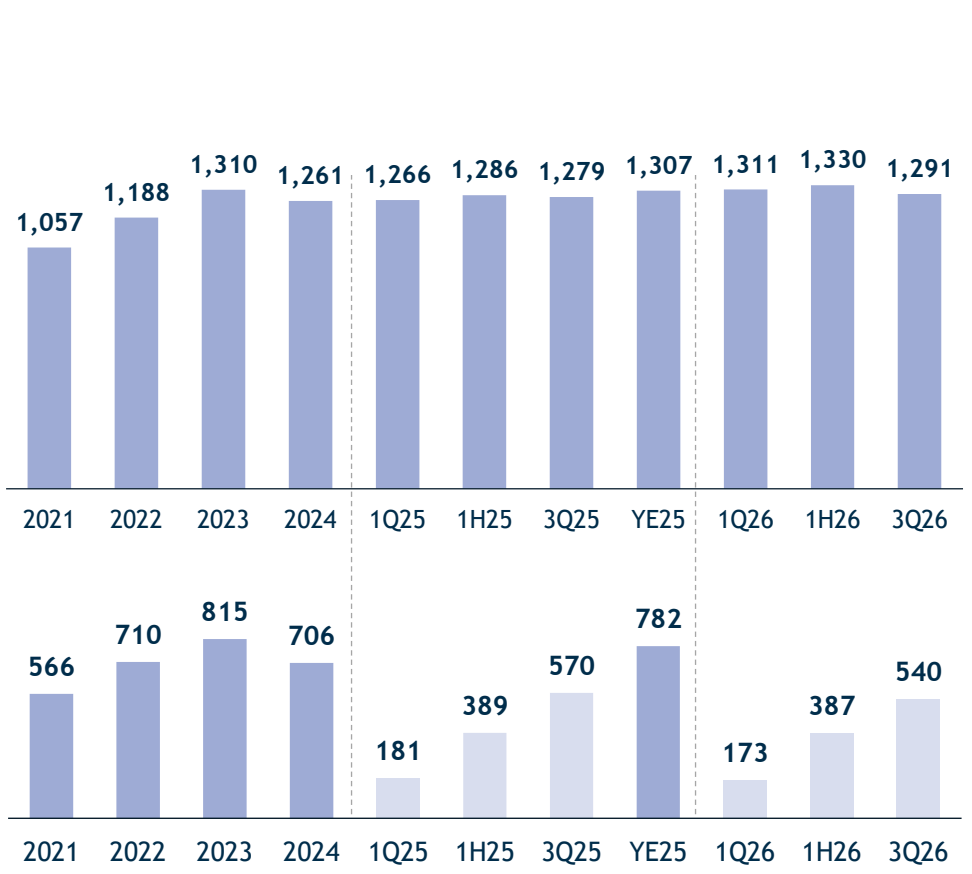
€m, YTD



- **Gross performing loans up 8% YoY**
- New business up by 8% YoY

SME

€m, YTD



- **Gross performing loans up 1% YoY**
- New business down 5% YoY due to currently muted demand, especially in Micro- and Small SME

Key financials

P&L

in €m	YTD			QTD		
	3Q26 (YTD)	3Q25 (YTD)	+/- PY	3Q26 (QTD)	2Q26 (QTD)	+/- PQ
Net interest income	175.8	177.8	-1.1%	58.6	58.3	0.5%
Net fee and commission income	58.5	57.8	1.2%	20.2	20.3	-0.4%
Net banking income	**234.3**	**235.6**	**-0.5%**	**78.8**	**78.5**	**0.3%**
Other income [1]	-9.9	-8.1	-21.8%	-3.7	-0.6	>100%
Operating income	**224.4**	**227.4**	**-1.3%**	**75.1**	**77.9**	**-3.7%**
General administrative expenses	**-159.3**	**-144.5**	**10.2%**	**-47.7**	**-60.1**	**20.6%**
1 **Operating result** [2]	**65.2**	**82.9**	**-21.3%**	**27.3**	**17.8**	**53.6%**
2 Other result	-52.1	-10.5	>100%	-3.3	-47.6	93.2%
Expected credit loss expenses [3]	-18.1	-25.5	-29.0%	-6.5	-5.4	-19.6%
Result before tax	**-5.1**	**46.8**	**n.m.**	**17.6**	**-35.3**	**n.m.**
3 **Result after tax**	**-9.6**	**35.3**	**n.m.**	**13.4**	**-33.1**	**n.m.**

Balance Sheet

in €m	3Q26 (YTD)	3Q25 (YTD)	+/- PY	+/- PQ
Total assets	6,671	6,362	4.9%	2.7%
Loans and advances to customers	3,772	3,608	4.6%	0.2%
o/w gross performing loans	3,763	3,612	4.2%	0.0%
Customer deposits	5,488	5,226	5.0%	2.9%
Shareholders' equity	888	887	0.1%	1.3%

Key Ratios

	3Q26 (YTD)	3Q25 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	359	372	-13	-7
Cost/income ratio	68.0%	61.4%	6.6%	-3.7%
NPE Ratio (GE based)	1.8%	2.0%	-0.2%	0.0%
NPE Ratio (on-balance loans)	2.6%	2.9%	-0.3%	0.0%
Cost of risk (net loans)	-0.5%	-0.7%	0.2%	-0.2%
Loan-deposit ratio (customer)	68.7%	69.0%	-0.3%	-1.8%
RoATE	-1.5%	5.6%	-7.1%	3.9%
4 CET1 ratio/ Total capital ratio [4]	21.5%	21.3%	0.2%	0.2%

1 **Operating result** down 21.3% YoY to €65.2m:

- **Net banking income broadly stable at €234.3m**, with net interest income down 1.1% and net fee and commission income up 1.2%
- **Gen. admin. expenses (OPEX) up 10.2%**, mainly reflecting €8.6m of takeover-related advisory costs
- Excluding these costs, the operating result amounted to €73.8m, down 11.0% YoY

2 **Other result** at €-52.1m, including €41.0m from the reassessment of CHF-related legal provisions following the Supreme Court rulings in Croatia and Slovenia (2Q26)

3 **Result after tax at €-9.6m**; adjusted for exceptional items, €33.3m

4 **CET1 ratio** at 21.5%, comfortably above regulatory requirements

RoATE at -1.5% (adjusted at 5.0%)
(3Q25: 5.6%)

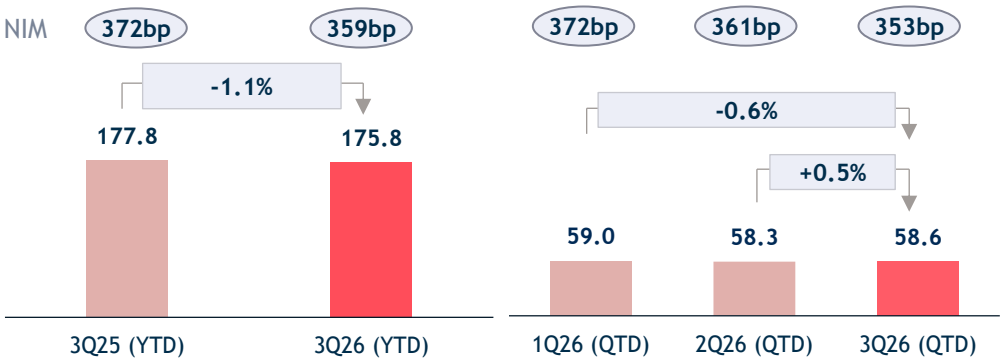
[1] Includes net result on financial instruments and other operating result. [2] Operating result before impairments and provisions.
[3] Expected credit loss expenses on financial assets. [4] Based on Basel IV.

Financials: Key Performance Drivers 3Q26

Addiko Bank

Net interest income

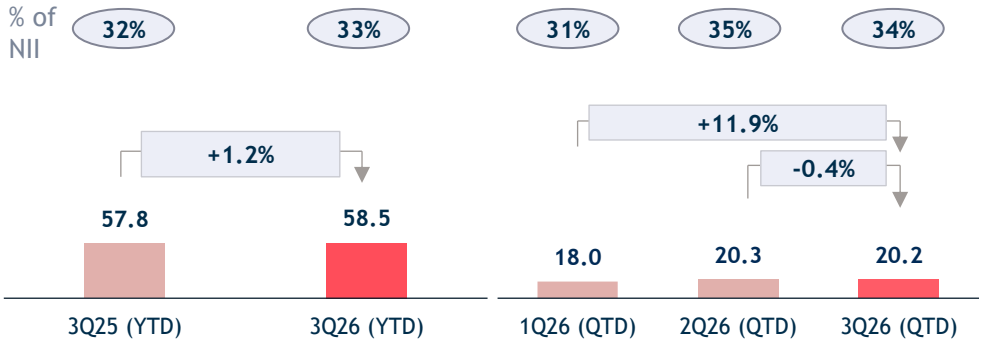
€m



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

Net fee and commission income

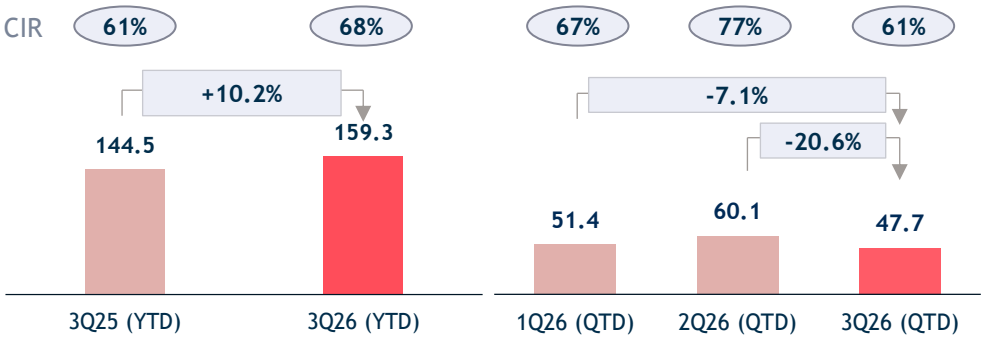
€m



- **NCI** up, supported by Mastercard incentives, with underlying NCI influenced by to lower transaction and card fees, also influenced by new free accounts legislation in Croatia (since 2026), partly offset by bancassurance

Operating expenses

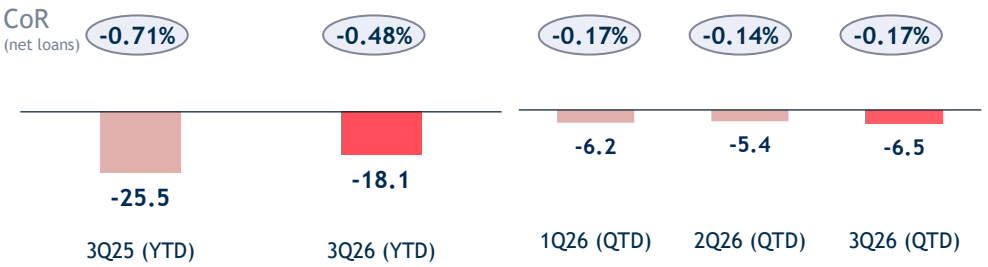
€m



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

Credit loss expenses on financial assets

€m



- **CoR** improved YoY, driven by lower SME provisions and stable Consumer credit loss expenses
- **Credit quality** remained resilient, with PMA reduced to €0.2m (YE25: €1.2m, 1H26: €0.9m)

Detailed balance sheet overview (YTD)

€m

	2022	2023	2024	2025	3Q26
Cash reserves	1,382.9	1,254.5	1,251.4	1,057.2	1,162.0
Investment Portfolio	1,084.4	1,208.1	1,479.1	1,485.4	1,473.4
Financial assets held for trading	22.8	29.5	14.4	9.8	12.2
Investment securities	1,061.6	1,178.6	1,464.7	1,475.6	1,461.2
Loans and advances	3,381.9	3,555.8	3,550.6	3,751.8	3,894.4
Loans and advances to credit institutions	89.2	66.6	44.2	75.1	122.1
Loans and advances to customers	3,292.7	3,489.2	3,506.4	3,676.6	3,772.3
Derivatives – hedge accounting	-	-	-	-	-
Tangible assets	61.6	57.6	55.4	59.9	69.2
Property, plant & equipment	57.3	54.3	53.1	59.0	68.6
Investment properties	4.3	3.3	2.3	0.8	0.7
Intangible assets	24.5	23.3	25.7	28.9	28.7
Tax Assets	42.4	36.8	30.8	22.0	24.6
Current tax assets	5.4	1.7	2.1	1.6	0.9
Deferred tax assets	37.0	35.1	28.6	20.4	23.8
Other assets	17.1	14.0	14.8	14.0	18.1
Non-current assets held for sale	1.6	1.3	1.0	0.5	0.4
Total assets	**5,996.4**	**6,151.5**	**6,408.9**	**6,419.5**	**6,671.0**
Deposits from credit institutions	128.5	106.8	77.3	74.2	64.6
Deposits from customers	4,959.6	5,032.6	5,290.0	5,252.8	5,488.3
Issued bonds, subordinated and supplementary capital	-	-	-	-	-
Other financial liabilities	48.8	59.3	54.4	63.9	55.3
Financial liabilities measured at amortized cost	**5,136.8**	**5,198.7**	**5,421.7**	**5,391.0**	**5,608.2**
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	3.1	4.2	4.4	2.1	4.2
Derivatives – hedge accounting	-	-	-	-	-
Total interest bearing liabilities	**5,140.0**	**5,202.9**	**5,426.2**	**5,393.1**	**5,612.4**
Provisions	83.4	99.2	94.1	81.6	121.1
Tax liabilities	0.6	4.1	5.0	3.6	2.6
Current tax liabilities	0.6	4.1	3.3	1.4	1.6
Deferred tax liabilities	0.0	0.0	1.7	2.2	1.1
Other liabilities	26.2	44.2	44.2	42.8	46.5
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
Total liabilities	**5,250.2**	**5,350.4**	**5,569.4**	**5,521.1**	**5,782.7**
Total shareholders' equity	**746.3**	**801.1**	**839.5**	**898.5**	**888.3**
Total liabilities and shareholders' equity	**5,996.4**	**6,151.5**	**6,408.9**	**6,419.5**	**6,671.0**

Detailed income statement overview (YTD)

€m

	2022	2023	2024	2025	3Q25	3Q26
Interest income	195.1	277.0	311.1	296.5	223.9	218.1
Interest income calculated using the effective interest m	192.9	247.3	279.6	295.6	223.1	217.8
Other interest income	2.3	29.7	31.5	0.9	0.7	0.3
Interest expense	(18.7)	(49.0)	(68.3)	(58.1)	(46.1)	(42.3)
Net interest income	**176.4**	**228.0**	**242.9**	**238.4**	**177.8**	**175.8**
Fee and commission income	92.3	90.4	98.0	105.4	77.0	79.2
Fee and commission expense	(19.8)	(23.3)	(25.1)	(27.0)	(19.3)	(20.7)
Net fee and commission income	**72.5**	**67.1**	**73.0**	**78.5**	**57.8**	**58.5**
Net result on financial instruments	1.9	0.4	1.2	1.8	1.4	0.1
Other operating income	5.1	3.7	4.4	4.7	3.5	3.1
Other operating expenses	(14.3)	(16.7)	(16.7)	(18.2)	(13.0)	(13.1)
Operating income	**241.6**	**282.5**	**304.7**	**305.2**	**227.4**	**224.4**
Personnel expenses	(88.9)	(97.8)	(104.4)	(106.9)	(80.4)	(84.7)
Other administrative expenses	(61.8)	(63.5)	(71.0)	(70.4)	(50.6)	(60.6)
Depreciation and amortization	(17.4)	(17.3)	(17.0)	(18.1)	(13.6)	(13.9)
General administrative expenses	**(168.0)**	**(178.6)**	**(192.4)**	**(195.4)**	**(144.5)**	**(159.3)**
Other result	(27.0)	(44.7)	(15.8)	(14.6)	(10.5)	(52.1)
Expected credit loss expenses on financial assets	(15.4)	(11.8)	(36.0)	(35.2)	(25.5)	(18.1)
Result before tax	**31.2**	**47.4**	**60.4**	**60.1**	**46.8**	**(5.1)**
Taxes on income	(5.5)	(6.3)	(15.0)	(16.0)	(11.5)	(4.6)
Result after tax	**25.7**	**41.1**	**45.4**	**44.0**	**35.3**	**(9.6)**

Financials: Breakdown by Entity

Addiko Bank

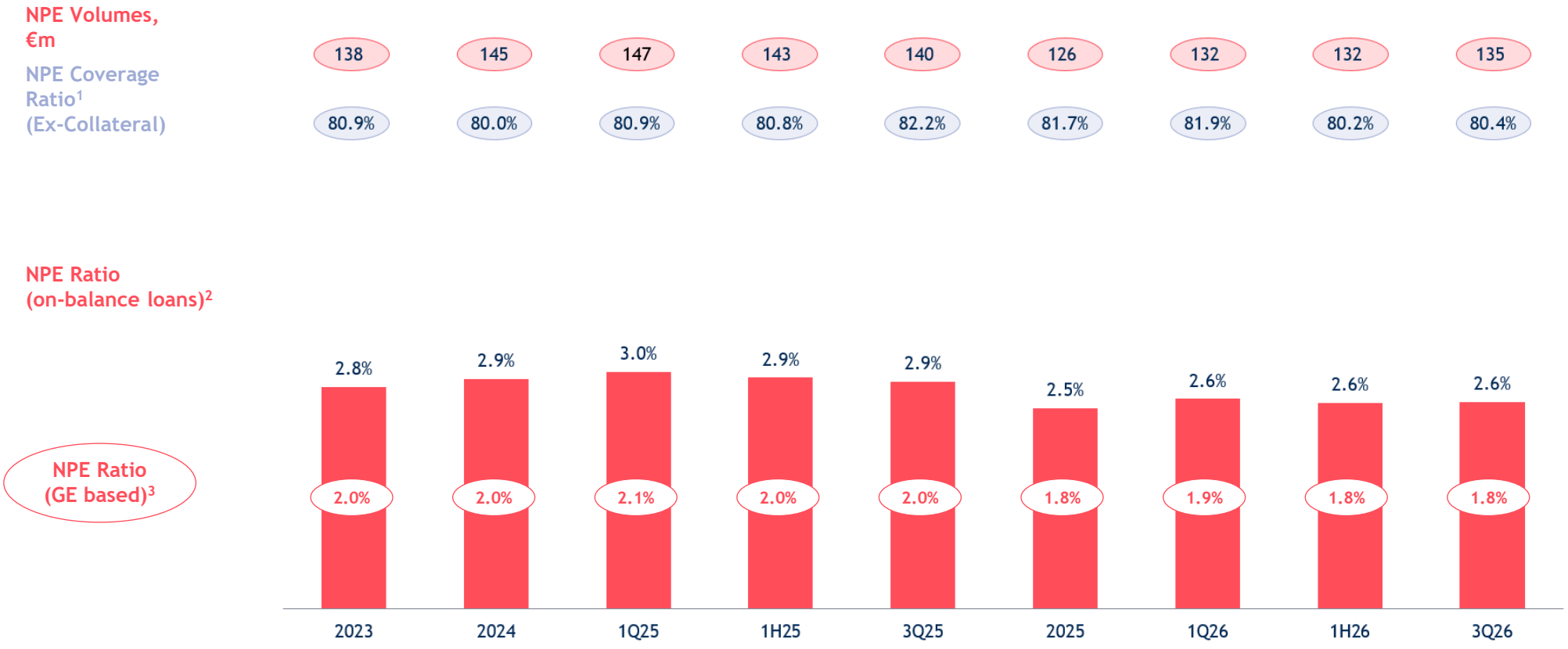
	3Q26 YTD (€m, IFRS)	Addiko Bank d.d., Zagreb	Addiko Bank d.d., Ljubljana	Addiko Bank d.d., Banja Luka	Addiko Bank a.d., Sarajevo	Addiko Bank a.d., Beograd	Addiko Bank A.D., Podgorica
P&L	Net interest income	58.8	42.4	18.5	16.9	26.8	8.8
	Net commission income	18.1	14.5	8.3	7.6	9.1	1.4
	Other income[1]	(1.5)	(3.3)	(1.2)	(0.2)	(1.1)	(1.2)
	Operating income	**75.4**	**53.6**	**25.5**	**24.2**	**34.8**	**9.1**
	Operating expenses	(34.1)	(26.3)	(13.3)	(13.2)	(24.7)	(7.8)
	Operating Result	**41.3**	**27.3**	**12.3**	**11.0**	**10.1**	**1.3**
	Other result	(34.4)	(10.1)	(0.2)	0.2	(1.2)	(0.1)
	Change in credit loss expenses	(4.2)	(8.3)	(0.7)	(2.2)	(2.3)	(0.4)
	Result before tax	**2.7**	**8.9**	**11.4**	**9.0**	**6.5**	**0.8**
Key Ratios	Net interest margin	3.3%	3.9%	4.2%	3.3%	3.7%	4.7%
	Cost / income ratio	44.3%	46.2%	49.6%	54.0%	68.8%	75.8%
	Loan-deposit ratio	64.9%	85.9%	84.6%	59.9%	81.8%	90.0%
	NPE volume	35.2	38.3	12.7	14.6	27.9	6.6
	NPE ratio (CRB based)	2.4%	2.9%	2.4%	2.8%	3.1%	3.0%
	NPE ratio (on-balance loans)[2]	2.2%	3.1%	2.4%	2.8%	2.9%	2.9%
	NPE coverage ratio (provision)	86.3%	83.2%	83.3%	71.6%	71.9%	82.4%
Balance Sheet	Total assets	2,351.6	1,453.8	606.1	690.1	1,053.2	250.5
	Loans and receivables	1,214.2	992.6	408.6	427.9	676.4	178.6
	o/w gross performing loans	1,167.7	999.9	411.3	340.1	667.3	176.1
	Financial liabilities at amortised cost	1,874.1	1,227.8	495.3	579.9	841.5	204.7
	RWA	1,045.3	770.4	354.1	393.3	608.7	170.8

Account for 57% of Group assets

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

Risk: Strong Risk Management Framework

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.

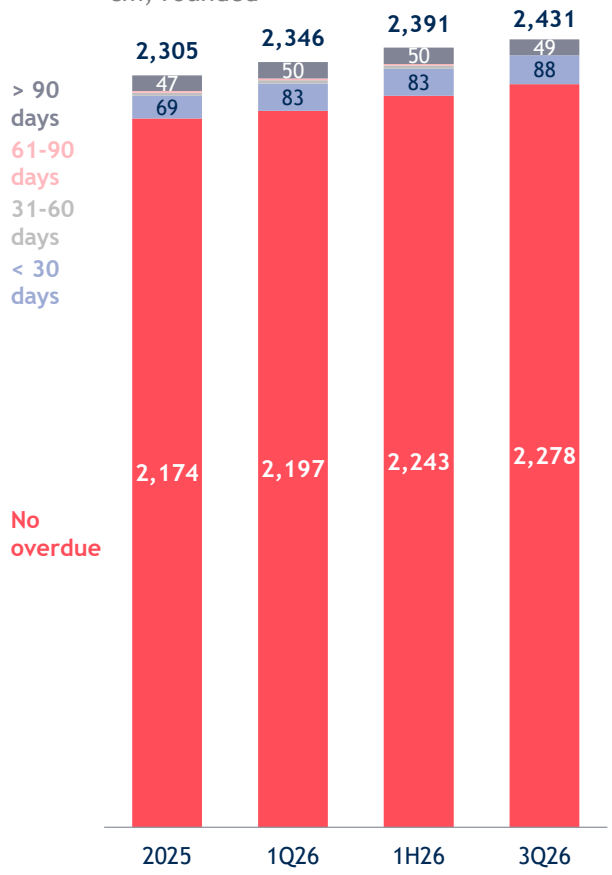
Risk: Robust Asset Quality in Portfolios

Addiko Bank

Focus

Consumer

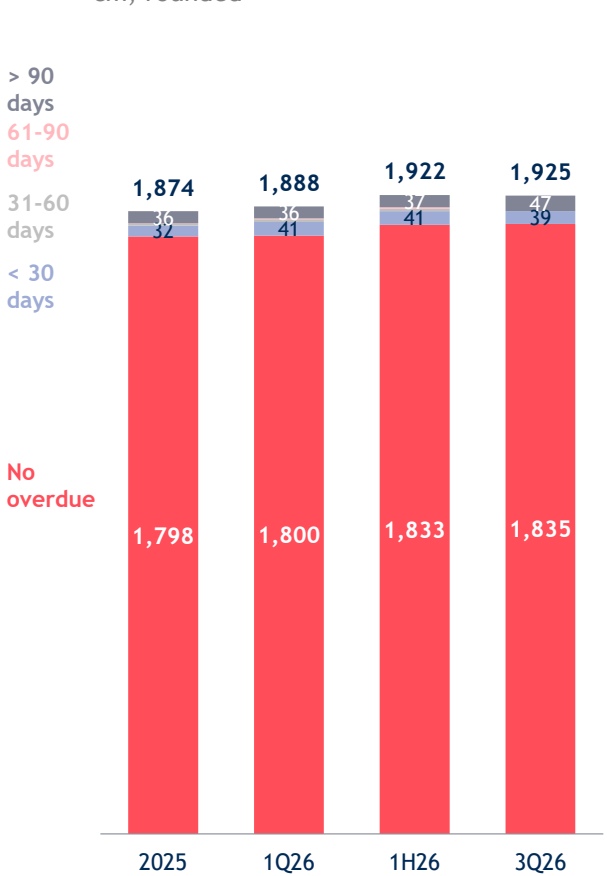
€m, rounded



	2025	1Q26	1H26	3Q26
>90 days	2.1%	2.1%	2.1%	2.0%
1 to 90 days	3.7%	4.2%	4.1%	4.3%
No overdue (%)	94%	94%	94%	94%

SME

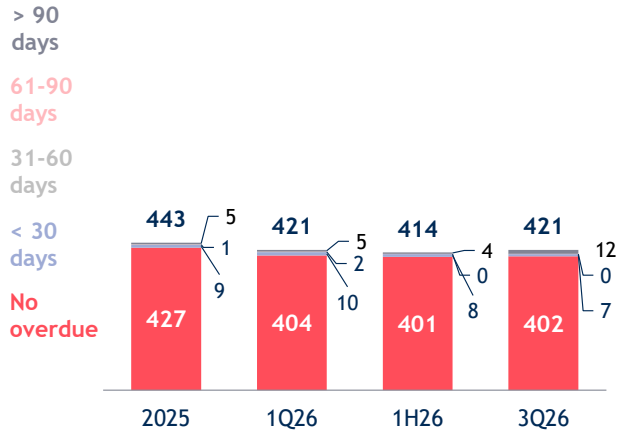
€m, rounded



	2025	1Q26	1H26	3Q26
>90 days	1.9%	1.9%	1.9%	2.4%
1 to 90 days	2.1%	2.7%	2.7%	2.2%
No overdue (%)	96%	95%	95%	95%

Non-Focus

€m, rounded



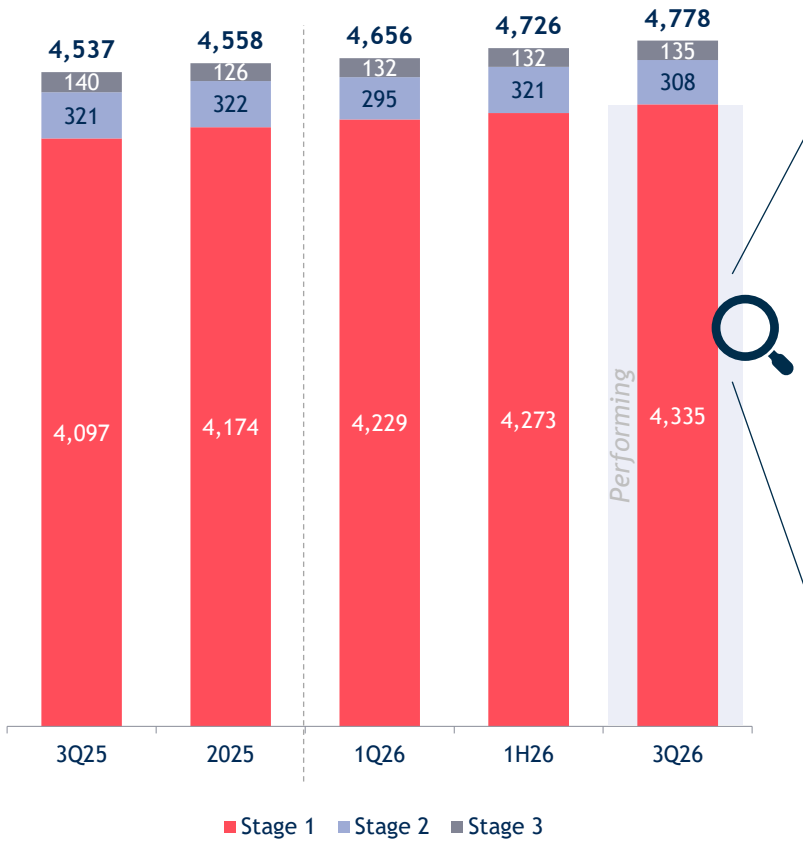
	2025	1Q26	1H26	3Q26
>90 days	1.1%	1.1%	1.0%	2.8%
1 to 90 days	2.3%	2.9%	2.2%	1.8%
No overdue (%)	97%	96%	97%	95%

Risk: Provision Coverage Evolution

Addiko Bank

Stage 1, 2 and 3 assets[1]

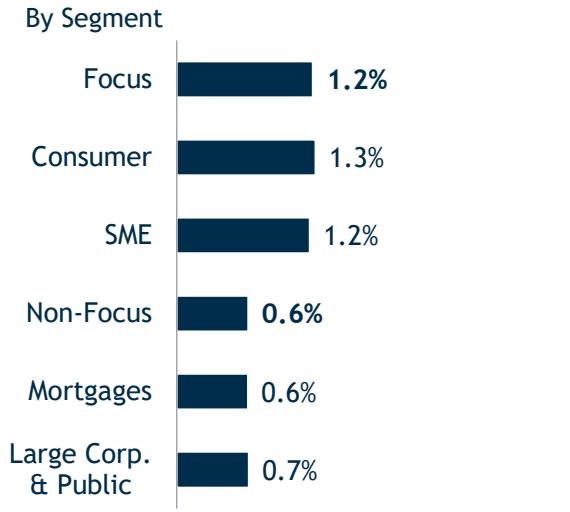
€m

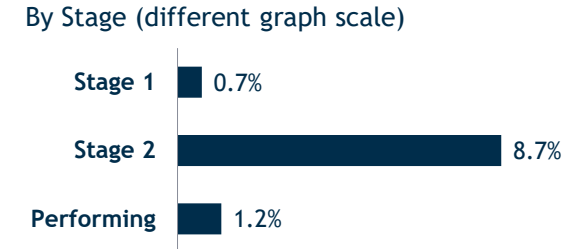


	3Q25	2025	1Q26	1H26	3Q26
Stage 3	3%	3%	3%	3%	3%
Stage 2	7%	7%	6%	7%	6%
Stage 1	90%	90%	91%	90%	91%

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

3Q26 (YTD)



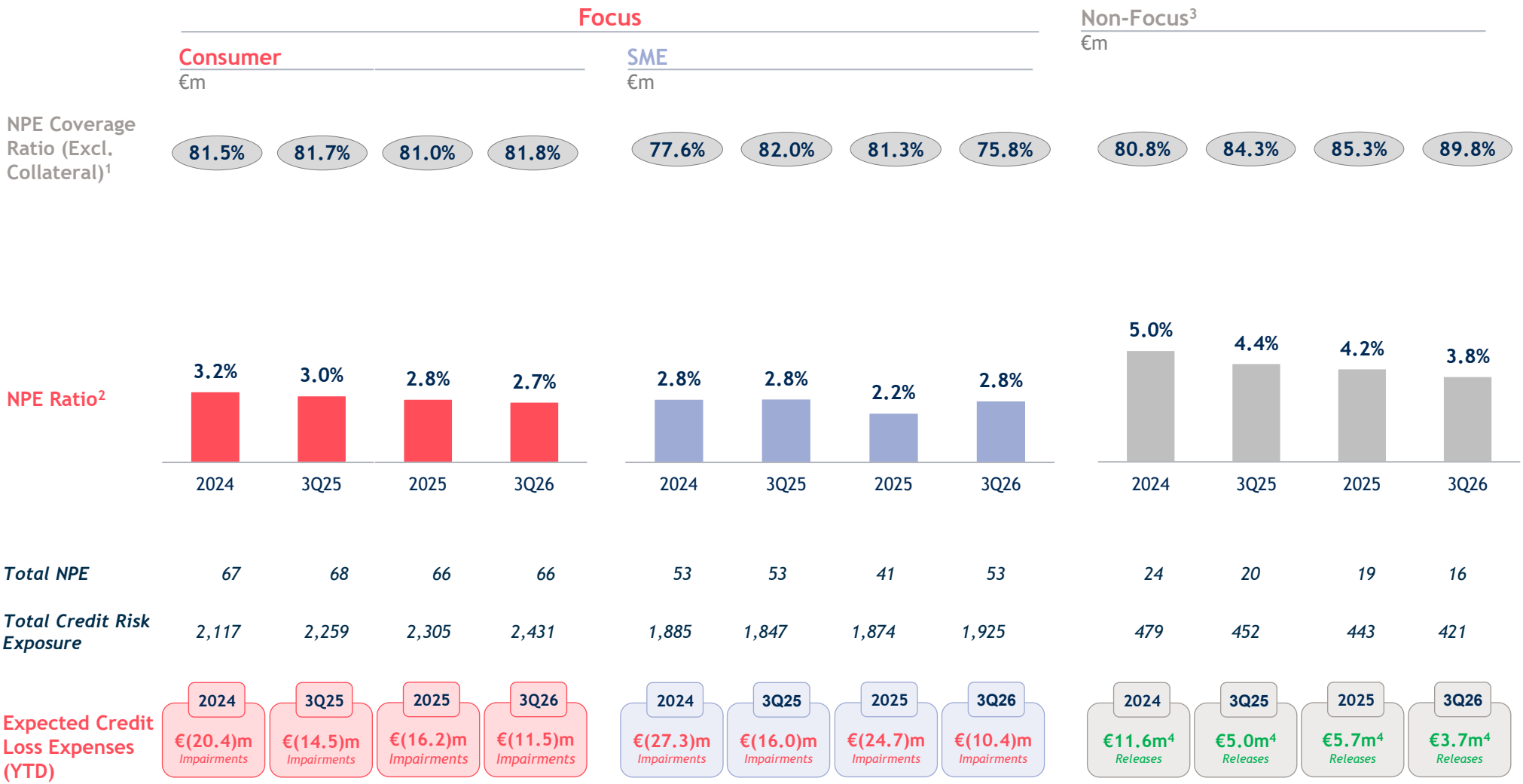


ECL coverage (YTD)	1H26	1Q26	2025	3Q25
Focus	1.3%	1.3%	1.3%	1.4%
Consumer	1.3%	1.4%	1.4%	1.6%
SME	1.2%	1.2%	1.3%	1.2%
Non-Focus	0.7%	0.7%	0.7%	0.7%
Mortgages	0.7%	0.7%	0.7%	0.7%
Large Corp. & Public	0.8%	0.8%	0.7%	0.8%
Stage 1	0.7%	0.7%	0.7%	0.8%
Stage 2	8.7%	9.3%	9.2%	8.6%
Performing	1.2%	1.2%	1.3%	1.3%

[1] Excluding Corporate Center

Risk: NPE and Cost of Risk Development by Business Segment

Addiko Bank

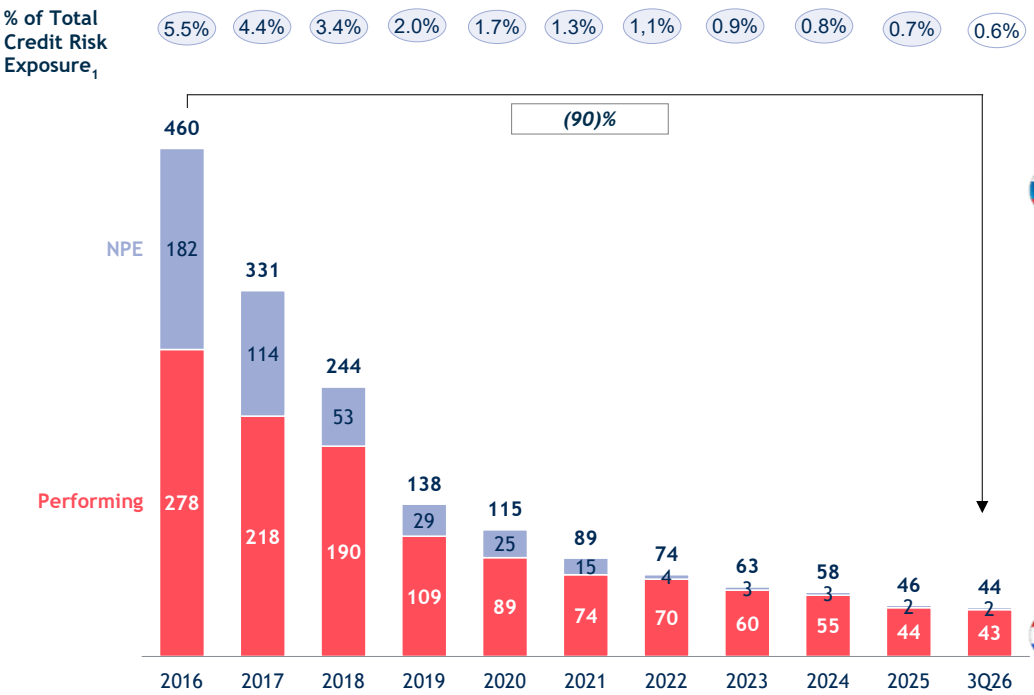


[1] Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.
[2] Calculated as total non-performing exposure divided by total credit risk exposure.
[3] Excludes Corporate Center (Financial Institutions).
[4] Including YTD bookings in Corporate Center (release of €0.69m in 2024, impairment of €-0.0m in 3Q25, impairment of €-0.70m in 2025 and release of €0.5m in 3Q26).

Risk: CHF Loans Significantly Managed Down

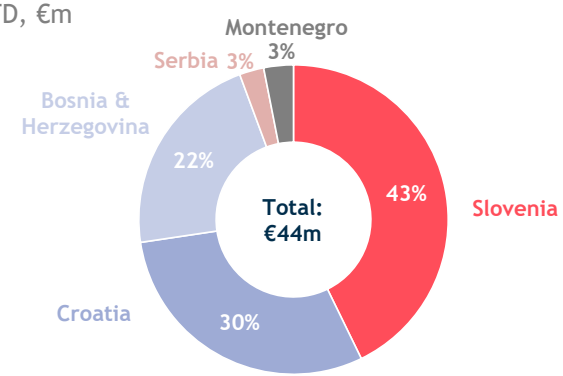
Addiko Bank

CHF portfolio overview €m



CHF credit risk exposure by countries (gross exposure)

3Q26 YTD, €m



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

CHF status across countries

Slovenia

- Several CHF initiatives rejected as unconstitutional or unlawful under European law; resubmitted draft law of 02/22 did not progress
- 03/22: CHF Law was suspended by the Constitutional Court ("CC"); 12/22 ruling declared retroactive effects unconstitutional
- 1H/23 Supreme Court ("SC") supported by CC tightened its decision-making practice in CHF cases establishing retroactively higher requirements for the information duty vis-á-vis customers
- 03/24: In its latest ruling, the SC potentially softens its recently strict view on precontractual information duty regarding CHF risks going forward
- 2026 - part 1: ECJ provided further guidance on unfair contract terms in CHF loan cases, reinforcing the role of national courts in assessing information duties and contract fairness on a case-by-case basis
- 2026 - part 2: Slovenian SC rulings clarified key aspects of CHF litigation, including limitation periods and banks' entitlement to compensation where CHF loan agreements are declared null and void

Croatia

- 09/15: Conversion Law enacted
- 09/19: SC confirmed ruling of high courts that FX clauses in CHF converted loans including interest rate clauses are null and void
- 02/20: SC declared contract annexes regarding conversions to be valid (i.e. already converted loans can't file another lawsuit for compensation)
- 05/22: According to the CJEU, CHF loans do not fall under the Consumer Protection Directive as the Conversion Law 2015 created a balance between banking and consumer rights (which can be assumed in principle, but requires confirmation from the local courts)
- 12/22: SC published non-binding opinion granting borrowers of converted loans penalty interest on overpayments until the conversion date. However, this non-binding opinion was blocked by the Record Service of the SC
- 14 June 2023: Statute of limitation: FX claims filed after this date are time-barred
- 2024: Two SC rulings in favour of banks confirmed that (i) borrowers who accepted statutory conversion are generally not entitled to additional principal repayments and (ii) CHF loan agreements remain valid despite certain clauses being declared null and void; application by lower courts remained uncertain
- 2025: Croatian SC ruling Rev-925/2023 confirmed that borrowers of converted CHF loans are generally entitled only to penalty interest claims rather than additional principal reimbursement
- 2026: Croatian SC decision Rev-457/2025-21 provided further guidance on converted CHF loans, confirming that borrowers who accepted the 2015 statutory conversion are generally not entitled to full restitution of alleged pre-conversion overpayments, but may still be entitled to certain interest-related claims

Serbia

- Law enacted end of 4/2019

Bosnia & Herzegovina

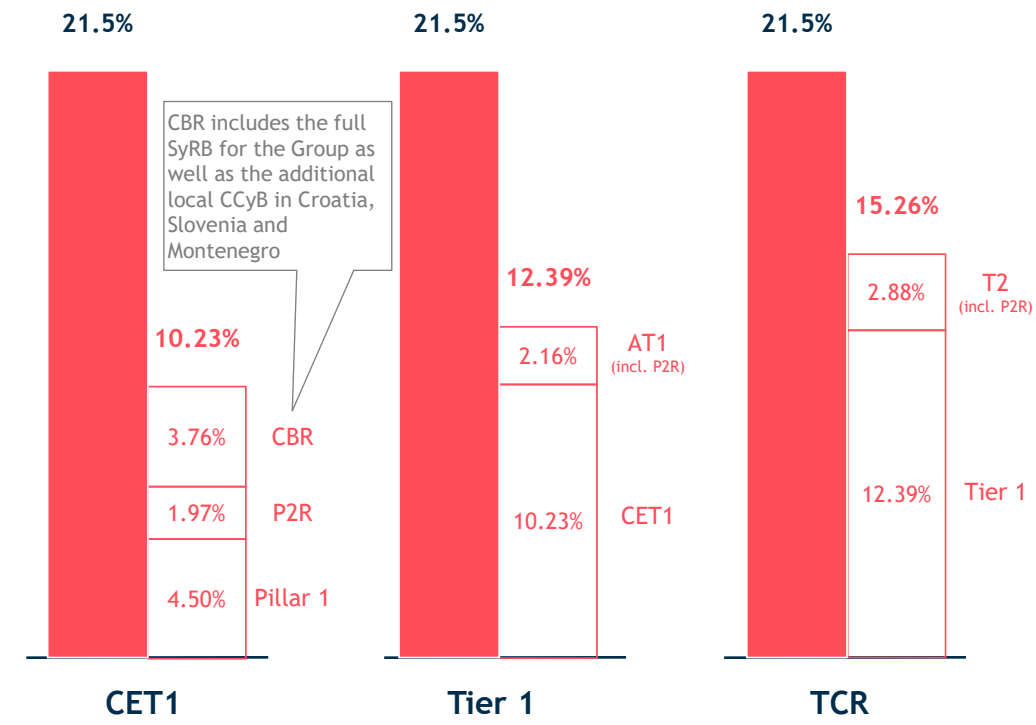
- 10/17: Draft CHF Conversion Law rejected in favour of voluntary settlements
- 2020-2021: Subsequent legislative initiatives did not progress
- Q4/21: Bosnian CHF Association indicated that ~91% of CHF loans had been settled and no CHF Law was required

Montenegro

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

Capital: Capital Requirements & Guidance Going Forward

Capital requirements as of 3Q26 (excluding P2G)



P2R (for 2026)

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

Combined Buffer Requirement (CBR)

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

	YE25	3Q26
Capital Conservation Buffer	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.76%	0.76%
Systemic Risk Buffer (SyRB)	0.50%	0.50%
Total	**3.76%**	**3.76%**

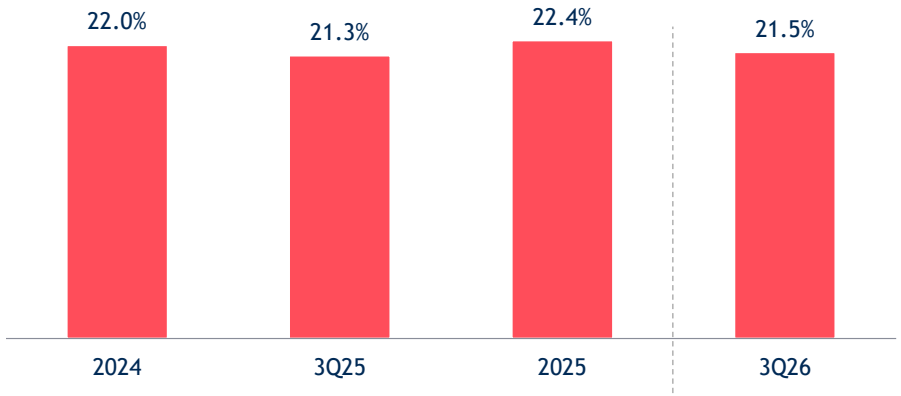
P2G (for 2026)

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

Capital: Further Details

Addiko Bank

Breakdown of capital position[1]



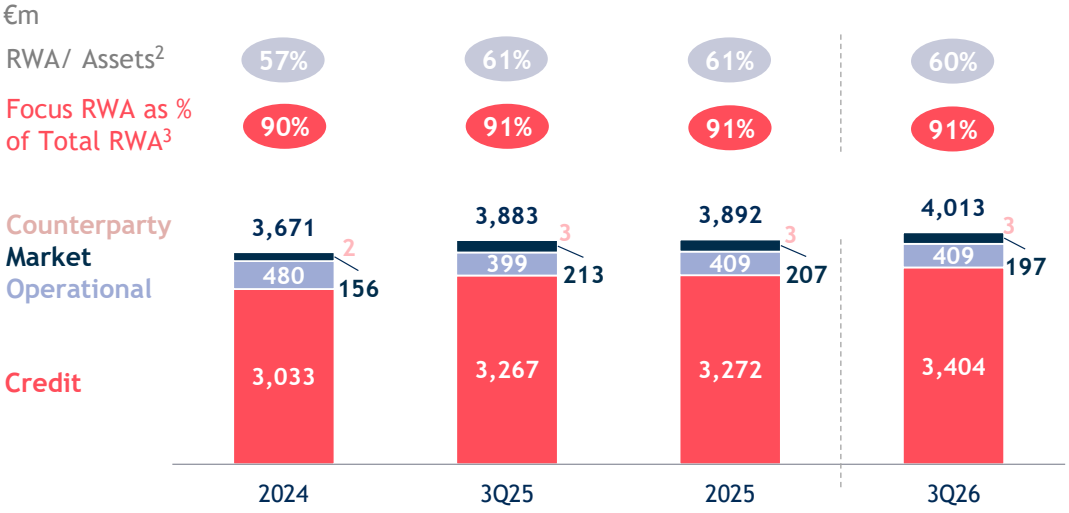
Capital mechanics

- No dividend deduction for 2024 and 2025 as no dividend was declared
- 3Q26 interim loss (YTD €-9.6m) deducted from CET1

Other capital drivers

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

RWA breakdown



Equity to CET1 bridge

€m	2022	2023	2024	2025	3Q26
Equity attr. to parent	**746.3**	**801.1**	**839.5**	**898.5**	**888.3**
Share-based payments	(0.5)	(1.2)	0.0	0.0	0.0
Dividends deducted from capital	(23.6)	(24.6)	0.0	0.0	0.0
Additional value adjustments	(1.1)	(1.0)	(0.7)	(0.6)	(0.5)
Intangible assets	(15.4)	(15.3)	(17.6)	(17.0)	(16.7)
Deferred tax assets	(10.3)	(12.8)	(12.1)	(8.9)	(7.0)
Other regulatory adjustments (including IFRS 9 transitional rules)	10.0	0.0	(0.1)	(1.0)	(0.9)
FVTOCI transitional rules (art 468 CRR)	31.0	0.0	0.0	0.0	0.0
CET1 Capital	**736.4**	**746.1**	**809.0**	**870.9**	**863.16**
Total Risk Weighted Assets	**3,487.3**	**3,653.2**	**3,671.2**	**3,891.7**	**4,012.9**
Total Risk Weighted Assets (fully loaded)	3,481.0	3,653.2	3,671.2	3,891.7	4,012.9

[1] Full year numbers include profit, interim figures exclude accrued interim profit and dividend deduction, interim loss 3Q26 fully deducted.
[2] Calculated as total RWA divided by total assets.
[3] Based on segment credit risk RWA (i.e. excl. operational / market / counterparty RWA). Total RWA excl. Corporate Center.

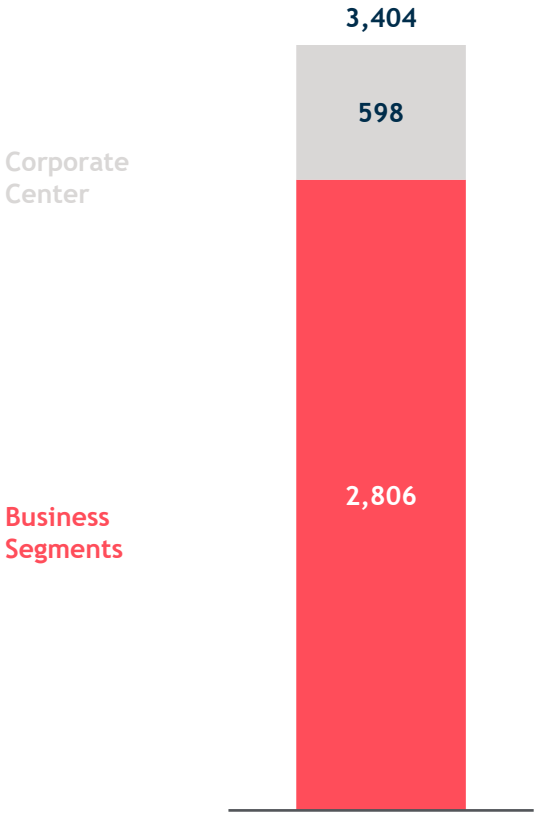
Capital: Credit Risk RWA in Focus vs. Non-Focus

Addiko Bank

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

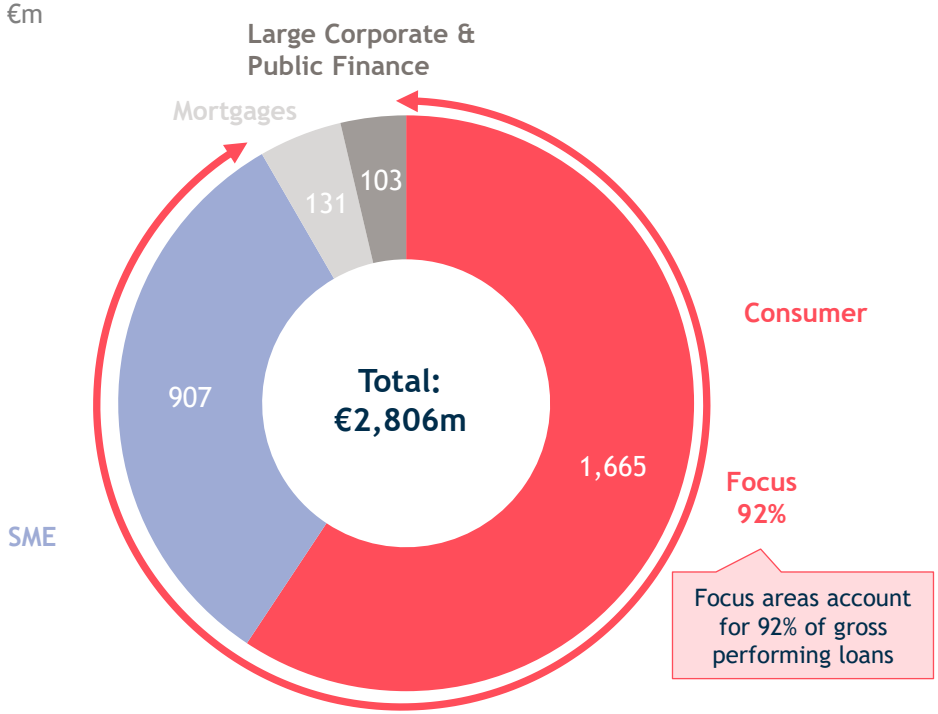
Credit risk RWA

3Q26, €m



Credit risk RWA: breakdown by segment[1]

3Q26, €m



Credit risk RWA: allocated capital[1]

3Q26, €m

	@3Q26 capital ratio 21.5%	@Capital ratio 18.82%
Focus	553	484
Non-Focus	50	44

[1] Excluding Corporate Center of €598m credit risk RWAs.

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VIENNA, 2026

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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 2026 approximately 0.8 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.