



YE25 Results Presentation

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5 March 2026

Addiko Bank





Earnings & Asset Quality

- **Net profit of €44.0m** (-3.1% vs 2024's €45.4m), **EPS at €2.28**
 - Profit for Q4 2025 after tax at €8.7m (1Q25: €14.5m, 2Q25: €9.5m, 3Q25: €11.3m)
 - Cost of Risk on net loans at -0.96% or €-35.2m (2024: -1.03% or €-36.0m)
- **Return on average Tangible Equity** at 5.2% (2024: 5.7%), affected by increased equity base
- **Operating result at €109.8m** compared to €112.3m (2024), primarily reflecting the lower interest rate environment and higher general administrative expenses
- **NPE volume reduced to €125.5m** (YE24: €144.7m), NPE ratio (on balance loans) down to 2.5% (YE24: 2.9%), while **NPE coverage** increased to **81.7%** (YE24: 80.0%)

Business Development

- **New business production** is up by 20% in Consumer and 11% in SME
- **Continued strong growth in Consumer lending** and return to a **positive trend in SME lending**
- **NII** slightly lower 1.8% YoY, with the increase of the new lending business neutralised lower income from variable back book and national bank deposits
- **NCI** up 7.6% YoY on the back of strong sales performance and new agreement on profit sharing for insurance products
- **Net banking income stable (up 0.3% YoY)** despite significantly lower rate environment

Funding, Liquidity & Capital

- **Funding situation remained solid:** Deposits at €5.3b, **LDR at 70%** and **LCR >300%**
- **TCR ratio** (Basel IV) at strong **22.4%** - all in **CET1** (YE24: 22.0%, Basel III)

Regulatory Market Interventions

- Across several core markets, the year 2025 was impacted by **new or announced regulatory measures** directly affect pricing, interest income and fee income
 - **Croatia:** 40% debt-to-income cap for non-housing loans reduces the consumer-lending market; from January 2026, banks must offer basic services free of charge, further impacting profitability
 - **Serbia, Republika Srpska and Montenegro:** New interest-rate caps, fee restrictions and debt caps constrain pricing flexibility and reduce revenue potential across these markets
 - All regulatory effects are **fully reflected in the Group's updated guidance**
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Expansion to Romania

- **Successful entry** into the Romanian market via the Slovenian banking entity through EU passporting
 - **Fully automated digital lending solution**
 - **Marketing activities** started in second half of 2025, entering an **intensified phase** in the 1st quarter 2026 based on new concept (Addiko Song with life-size Oskar)
 - **Measured expansion** of business volumes, supported by targeted brand-building initiatives
 - **Results-driven review in 2H26**
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ESG

- **ESG Action Plan on track:** All initiatives progressing as planned
- **Article 8 Taxonomy Reporting:** Addiko made use of opt-out as its business model has no taxonomy-relevant lending

Addiko Share Price & Market Segment

- Addiko's **share price increased** noticeably during 2025, closing the year at €22.50, and recorded a further rise in 2026, while trading volumes remained persistently very low
- **Effective 1 April 2026**, Addiko shares will be **reclassified from the Prime Market to the Standard Market** of the Vienna Stock Exchange

Shareholder Structure

- **Regulatory uncertainties persist** following the 2024 ECB sanction for exceeding the 10% ownership threshold without prior approval, and despite the lifting of voting-rights restrictions for a shareholder group in February 2025
- Despite the lifting of voting-rights restrictions for a shareholder group in early February 2025, **the banking supervisory authorities continue to identify uncertainties regarding the shareholder structure**
- The Bank remains in **active and constructive** dialogue with regulators

Dividend

- In line with supervisory expectations and regulatory requirements, the **dividend distribution** for the 2025 financial year **remains suspended**, taking into account regulatory considerations related to the current shareholder structure
- In the interest of the Bank, the Management Board maintains its position of not resuming dividend payments as long as the ownership structure has not been conclusively clarified and the related concerns raised by the supervisory authorities have not been resolved

Outlook 2025 (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	Currently suspended
▶ NBI ²	Flat ✓	▶ TCR	>18.35% subject to 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)



Additional Information

Income & Business

- 7% YoY loan book growth on the back of strong Consumer business and positive momentum in SME during 4Q25
- NIM at 3.7% while NBI remained flat
- OPEX at €195.4m below guidance

Risk & Liquidity

- Achievements well in line with guidance with <1% CoR and NPE ratio of 2.5%
- LDR landed at 70%

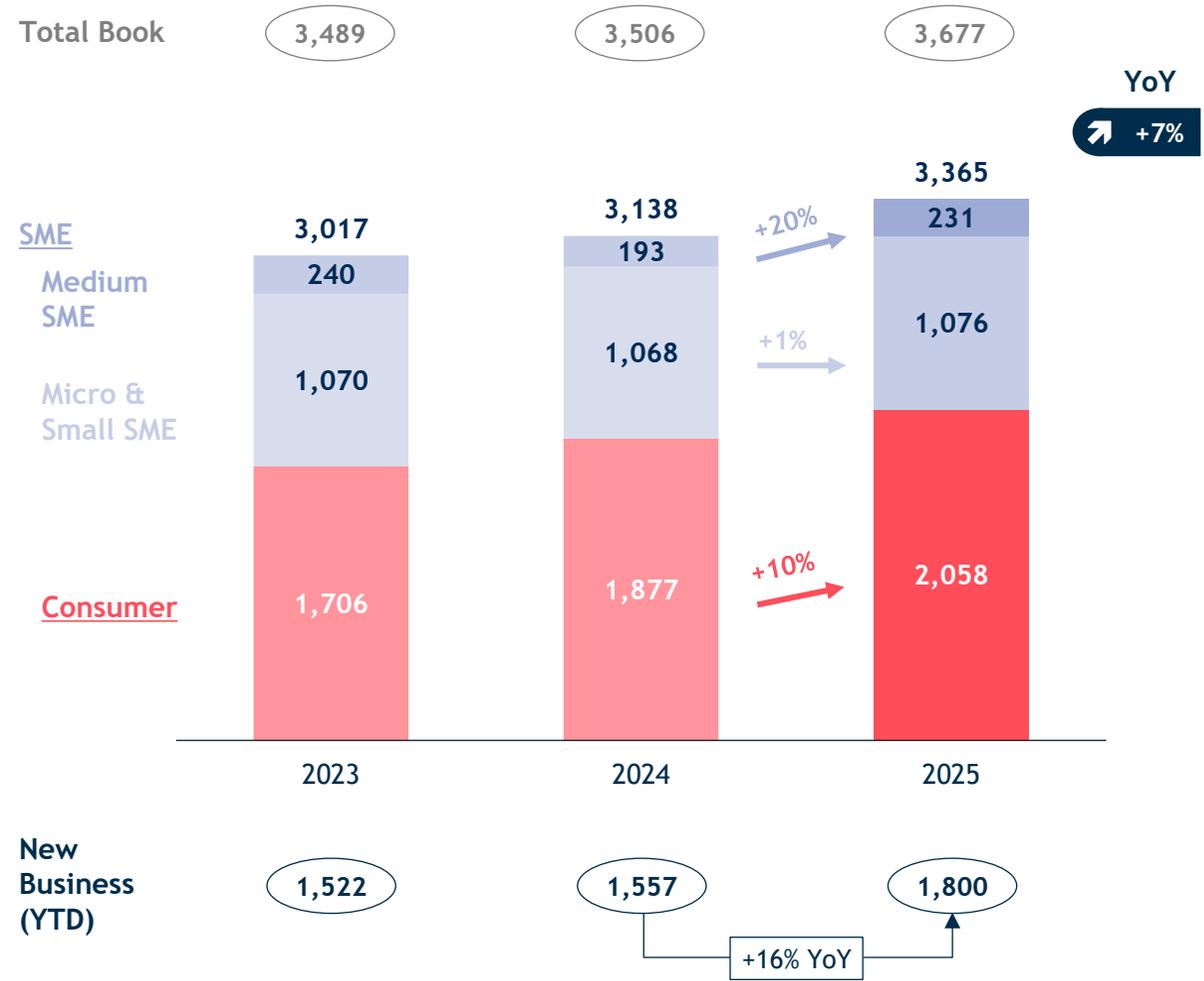
Profitability

- RoATE at 5.2%
- Dividend suspended in line with supervisory expectations and regulatory requirements

¹ Gross performing loans. ² Assuming an average yearly ECB deposit facility rate of 283bp in 2025 and 200bp in 2026. ³ On net loans. ⁴ On on-balance loans (EBA). ⁵ Assuming an effective tax rate of ≤25% in 2025 and 2026 due to changes of DTA in Slovenia and considering pull-to-par effect of majority of negative fair value reserves in FVTOCI. ⁶ Currently suspended, in line with supervisory expectations and regulatory requirements.

Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) rose by a solid 5% YoY despite outperformance in Consumer
- **+7% YoY growth in focus book**
- **New business generation up 16% YoY**
 - Consumer up 20% YoY
 - SME up 11% YoY, reignited growth in Serbia
- **Focus yield at 6.4% with new business yields at 7% in Consumer and 5% in SME**
- **Focus book at 92% of gross performing loans**
 - Consumer book grew by 10% YoY
 - Total SME book up by 4% YoY
 - Micro & Small SME book flat YoY (+1%)
 - Medium SME book up by 20% 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

- Strong new business delivered (+20% YoY) with premium pricing
- Good NCI growth (+12% YoY driven by accounts & packages, cards & bancassurance)
- Rolled out new POS business BiH & Serbia
- E2E digital lending solutions without human intervention launched in all key countries
- Launched newly designed mobile app with payments

SME

- SME delivered good new business growth 11% YOY
- Serbia delivered solid (+43% YOY) new business turnaround
- Re entered investment loans
- Launched digital application to process higher ticket size loans

2026 Priorities

- Advancing Addiko's brand perception
- Focus on mitigating regulatory restrictions
- Drive growth in Romania
- Grow BNPL & launch Croatia partnership business
- Expand revenue pools through few driven new products & customer engagement
- Secured SME loans to drive growth
- Focus on AI to enhance business & automation
- Dynamic pricing

Improving dynamics YoY

€m, YTD



Consumer
New business yield

7.9%

7.0%

-96bp

SME
New business yield

5.9%

5.0%

-97bp

Focus yield¹

6.8%

6.4%

-34bp

Share of
Partnerships in
consumer gross
disbursements

12%

12%

Consumer gross
disbursements
via partnerships

106

121

+14%

Partnerships/
Locations

503/
1,037

505/
1,095

Consumer Micro & Small SME Medium SME

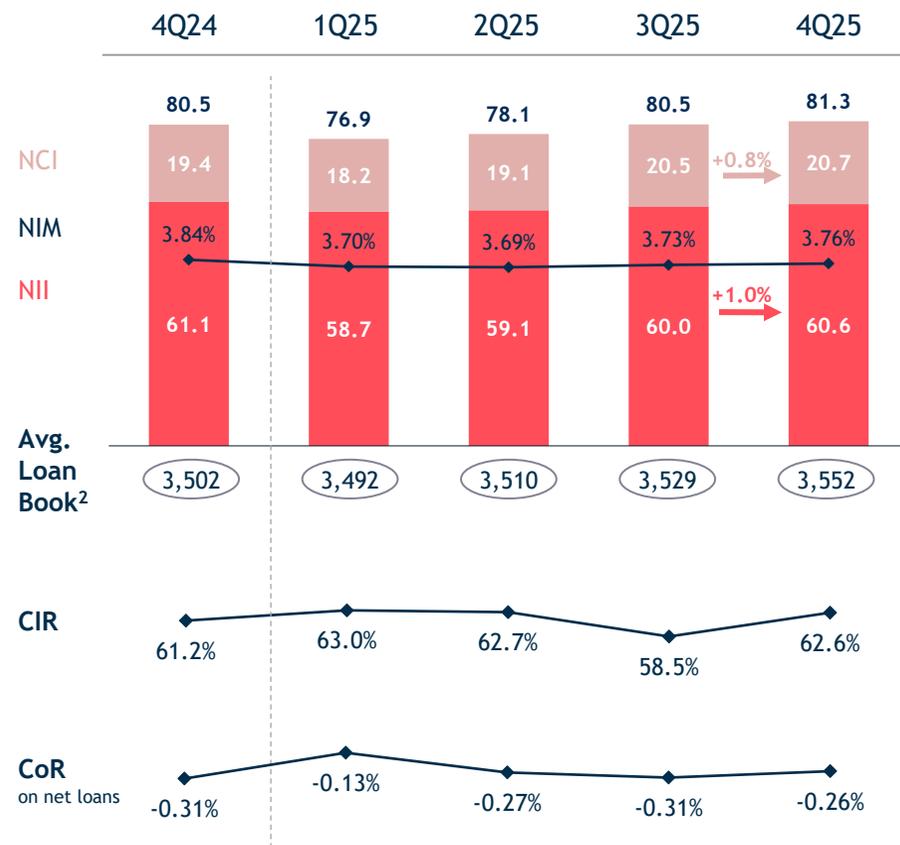
¹ Focus yield equals the gross yield of focus segments and is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.



Financial Performance 2025

YTD, €m

	YE24	YoY
Net interest income	238.4	-1.8%
Net fee & commission income	78.5	+7.6%
Net banking income	316.9	+0.3%
Net result on financial instruments	1.8	+55.4%
Other operating result	-13.5	+9.6%
General administrative expenses	-195.4	+1.6%
Operating result ¹	109.8	-2.3%
Other result	-14.6	-8.1%
Expected credit loss expenses	-35.2	-2.5%
Tax on income	-16.0	6.7%
Result after tax	44.0	-3.0%

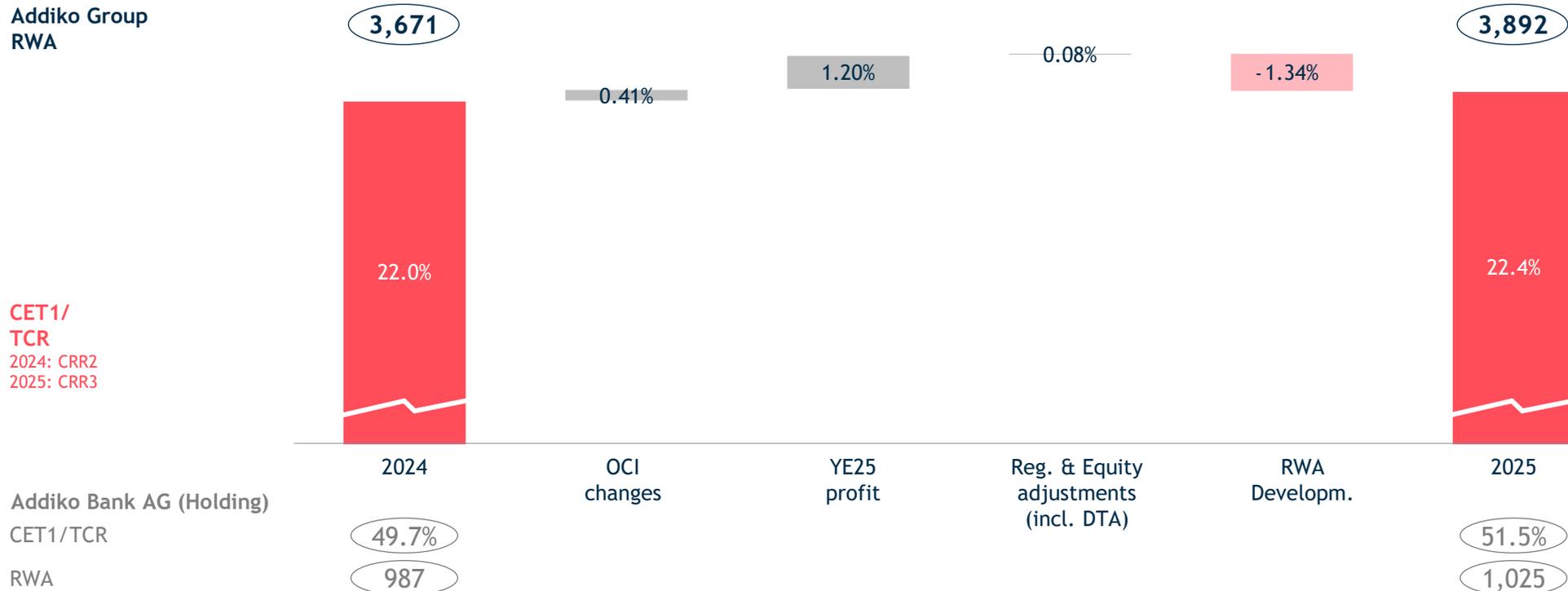


- **NII down 1.8% YoY** primarily due to the repricing of the variable-rate back book (14% of the portfolio) and lower income from national bank deposits following four 25bp rate cuts (100bp in total) since January 2025
- **NCI up by 7.6% YoY** primarily driven by bancassurance, accounts & packages, and card transactions - including €3.5m non-recurring items from the bancassurance channel in 2025
- **General administrative expenses (OPEX)** increased to €195.4m, reflecting wage indexation and inflation
- **YE25 CIR at 61.7%, QTD CIR at 62.6%** influenced by seasonal 4Q25 bookings

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

Capital development (based on full-year changes)

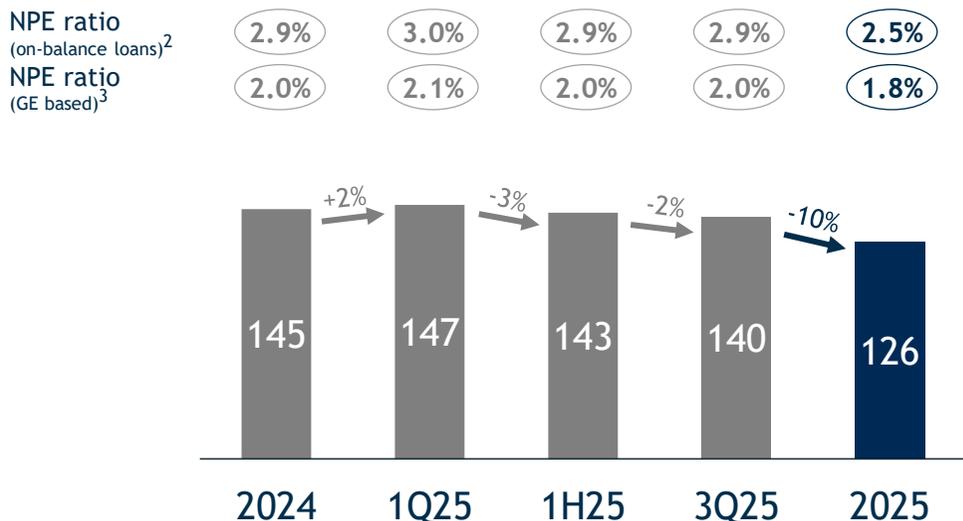
% CET1/TCR, YTD, RWA in €m



- **Positive development** supported by **profit generation** and a **positive development in OCI** (including the ongoing pull-to-par of negative fair-value reserves on debt instruments, remaining balance at €-16.3m vs. YE24: €-30.8m)
- **No dividend for 2025:** the distribution of dividends for the business year 2025 remains suspended in line with supervisory expectations and taking into account regulatory considerations related to the current ownership structure
- **SREP:** For the year 2026, the ECB's SREP decision prescribes a P2R of 3.50% (increase of 25bp, effective 1 January 2026), while P2G remains at 3.00%

NPE volume¹ & ratio development

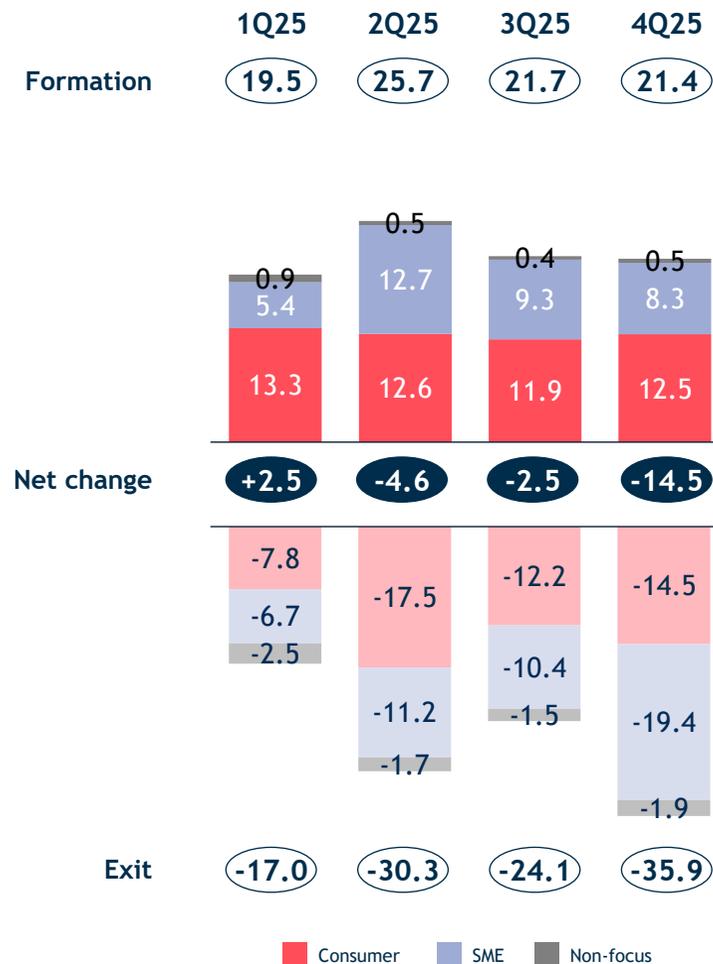
€m, YTD



- NPE stock fell by €19m to €126m
- Successful reduction mainly in the SME and non-focus portfolios across the Group, supported by portfolio sales and collections in Serbia and Croatia and write-offs - partly offset by larger SME defaults in Slovenia (1H25)
- 2025 NPE ratio at 2.5% (on-balance loans)

Quarterly NPE formation & exit

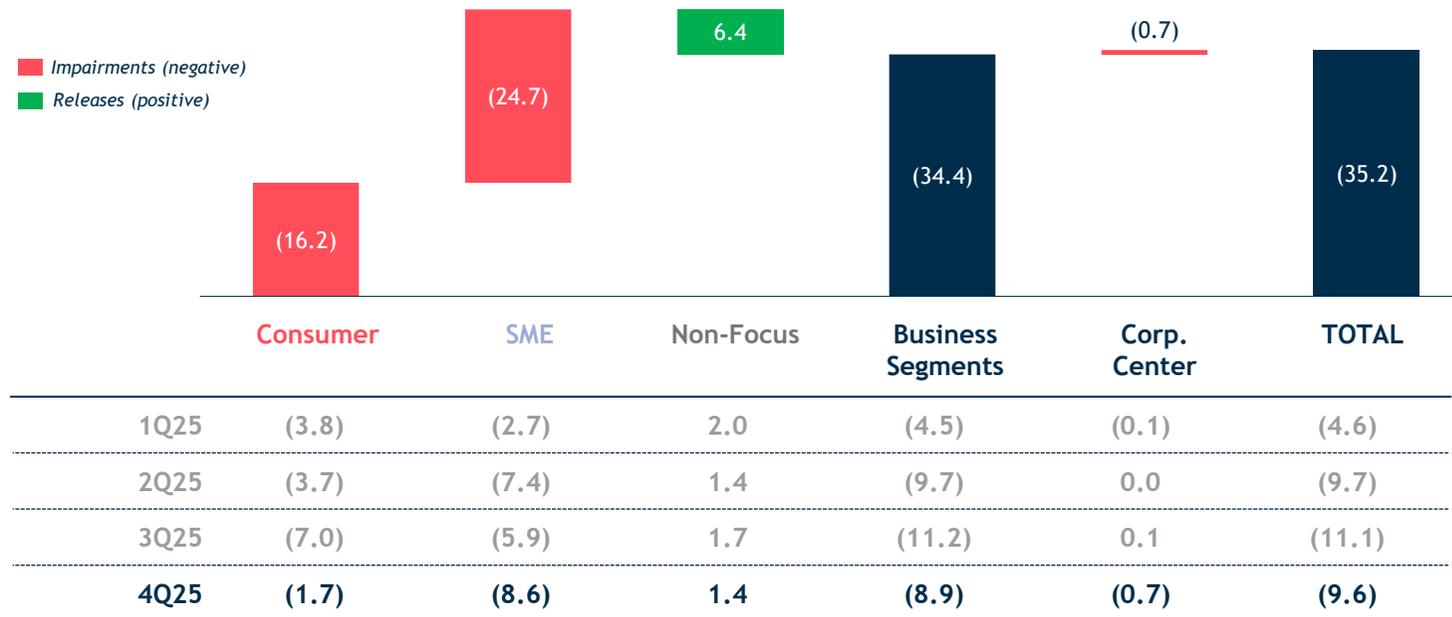
€m, QTD



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

2025 YTD, €m, positive number for release



- 2025 expected credit loss expenses of €-35.2m resulting in -0.96% cost of risk (on net loans):
 - Consumer: -0.79%
 - SME: -1.90%
 - Non-Focus: +1.88%

• The development was mainly influenced by provision requirements in the Consumer portfolio as well as for larger tickets within the SME segment

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

• Overall post-model adjustment reduced to €1.2m (YE24: €1.4m)

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

	4Q24	1Q25	2Q25	3Q25	4Q25
Consumer	0.18% (0.20)% on NL	(0.17)% (0.20)% on NL	(0.17)% (0.19)% on NL	(0.31)% (0.35)% on NL	(0.07)% (0.08)% on NL
SME	(0.74)% (1.11)% on NL	(0.15)% (0.21)% on NL	(0.40)% (0.58)% on NL	(0.32)% (0.46)% on NL	(0.46)% (0.67)% on NL

Group 2025







1 Business Expansion

Broaden Product Stack & Expand Ecosystem	New Market Opportunities
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2 Engine & Platform (AI)

Decision Models & Analytics	Risk & Service Excellence
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3 Competencies & People

Efficiency & Capacity	Skills, Training & Development
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- **Program launch in 1Q26**, running for three years (2026-2028) to support delivery of the Group's specialist-banking vision
- **Ambition:** Achieve the mid-term plan and unlock additional value through a targeted performance and transformation agenda
- **Background:** Regulatory lending restrictions, fee and interest-rate caps, and ongoing cost pressure require a further strengthened operating model
- **Capability uplift:** Platforms and teams will be upgraded with AI-enabled tools to improve decisioning, efficiency and competitiveness
- **Approach:** Expand products, drive fee-based revenue, broaden the customer base through improved cross-selling and engagement, and further optimize costs via automation and AI-assisted processes

Guidance & Perspectives

	Financial KPIs	Actuals 2025	Outlook 2026	Guidance 2027
Income & Business	▶ Loan Growth ¹	€3.7b	>6% CAGR 2025-2027	
	▶ NIM ²	3.7%	>3.6%	
	▶ NBI (YoY growth) ²	0.3%	Flat	>5%
	▶ OPEX	€195.4m	<€205m	<€205m
Risk & Liquidity	▶ CoR ³	0.96%	c. 1.3%	
	▶ NPE Ratio ⁴	2.5%	<3% as guiding principle	
	▶ Total Capital Ratio	22.4%	>18.82% subject to yearly SREP	
	▶ LDR	70%	Ramping up to <80%	
Profit-ability	▶ RoATE ⁵	5.2%	c. 4.5%	c. 6.0%
	▶ Dividend	suspended	currently suspended	

- 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
- Specialization Program to be launched in 1Q26 to address performance improvements for the mid-term
- Prudent risk approach remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth
- Complex shareholder situations remains area of management attention

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)

Next Steps

- AGM 2026 on 20 April 2026 in Vienna
- 1Q26 results call scheduled for 13 May 2026 at 2pm Vienna time

¹ Gross performing loans. ² Assuming an average yearly deposit facility rate of 200bp in 2026 and 2027. ³ On net loans. ⁴ On on-balance loans (EBA). ⁵ Assuming an effective tax rate of ≤22% and considering a pull-to-par effect of the majority of negative fair value reserves in FVTOCI.





Herbert Juranek
Chief Executive Officer

Chair of the Management Board

Addiko since May 2021

Mandate until December 2027

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



Edgar Flagg
Chief Financial Officer

Member of the Management Board

Addiko since July 2012

Mandate until June 2028

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



Tadej Krašovec
Chief Risk Officer

Member of the Management Board

Addiko since September 2016

Mandate until June 2028

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



Ganesh Krishnamoorthi
Chief Market, IT & Digitalisation Officer

Member of the Management Board

Addiko since August 2020

Mandate until December 2028

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

Overview of Addiko

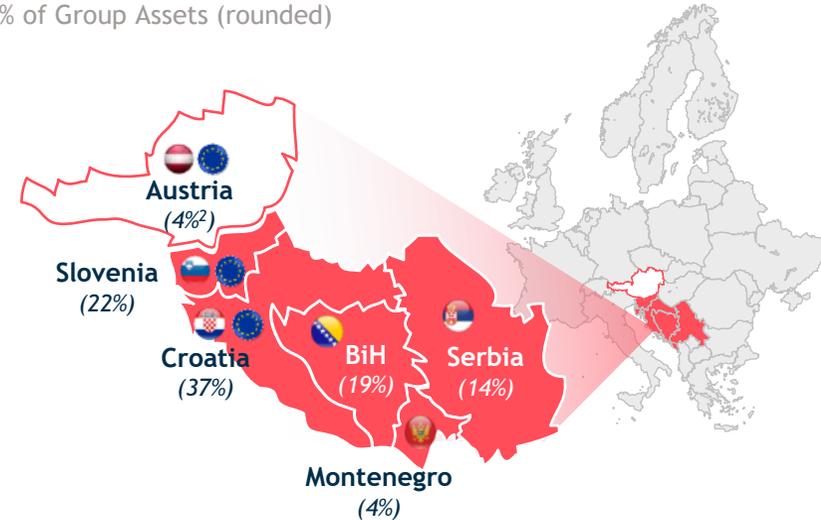
- ✓ Fully licensed bank with HQ in Austria, focused 100% on Central and South-Eastern Europe
- ✓ Addiko Bank AG is regulated by the Austrian Financial Market Authority (“FMA”)¹ and by the European Central Bank (“ECB”)
- ✓ Pan-regional platform focused on growth in Consumer and SME lending
- ✓ Listed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

Repositioned as a focused CSEE specialist lender



Operating as one region - one bank

2025, % of Group Assets (rounded)



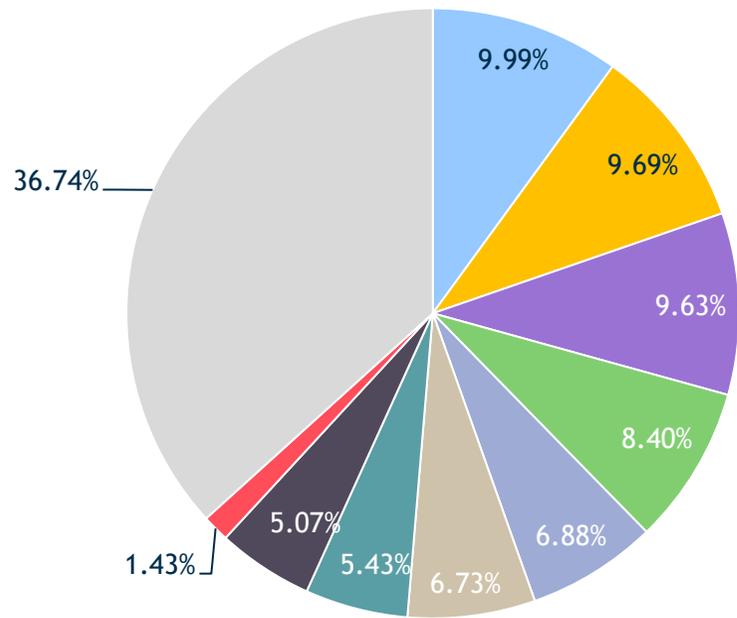
2025



¹ Finanzmarktaufsicht Österreich.

² Includes total assets from Holding (€1,066m) and consolidation/recon. effects of (-€830m).

³ EU is calculated based on sum of total assets from Slovenia, Croatia and Holding (incl. consolidation). EU accession is calculated based on sum of total assets from Bosnia & Herzegovina, Serbia and Montenegro.



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

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

*Contains own shares acquired by Addiko Bank AG through share buybacks. The Company currently holds 212,858 own shares as of 31 December 2025.

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 last year's view	
					Δ 2025	Δ 2026
 Slovenia	1.7%	0.5%	2.2%	2.2%	-1.7%	-0.4%
 Croatia	3.9%	3.0%	2.8%	2.7%	+0.3%	-0.2%
 Serbia	3.9%	2.0%	3.5%	4.0%	-1.6%	-0.1%
 Bosnia & Herzegovina	2.5%	2.3%	2.8%	3.2%	-0.5%	-0.2%
 Montenegro	3.2%	3.4%	3.4%	3.2%	-0.3%	-0.1%
 Romania	0.8%	0.8%	1.2%	2.0%	-1.7%	-1.8%
 Euro Area	0.9%	0.9%	1.4%	1.5%	-0.5%	-0.2%

Deposit Facility Rate (in bp, yearly \emptyset)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025	Δ 2026
 Euro Area	373	226	200	200	-57	0

CPI (% per year)

	2024	2025E Base	2026E Base	2027E Base	Δ 2025	Δ 2026
 Slovenia	2.0%	2.8%	2.0%	2.0%	-0.5%	-0.2%
 Croatia	4.0%	3.7%	2.9%	2.8%	+0.8%	+0.4%
 Serbia	4.8%	4.5%	4.0%	3.5%	+1.0%	+1.2%
 Bosnia & Herzegovina	1.7%	3.3%	2.4%	1.8%	+1.2%	-0.1%
 Montenegro	3.6%	4.0%	3.6%	3.0%	+1.0%	+1.1%
 Romania	5.8%	7.2%	6.5%	5.0%	+3.2%	+3.0%
 Euro Area	2.4%	2.1%	1.9%	1.9%	-0.1%	-0.1%

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

ESG in Addiko - It is the little things that count



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

✓ **Liquid balance sheet**
- LCR ratio: 304% (YE24: 363%)

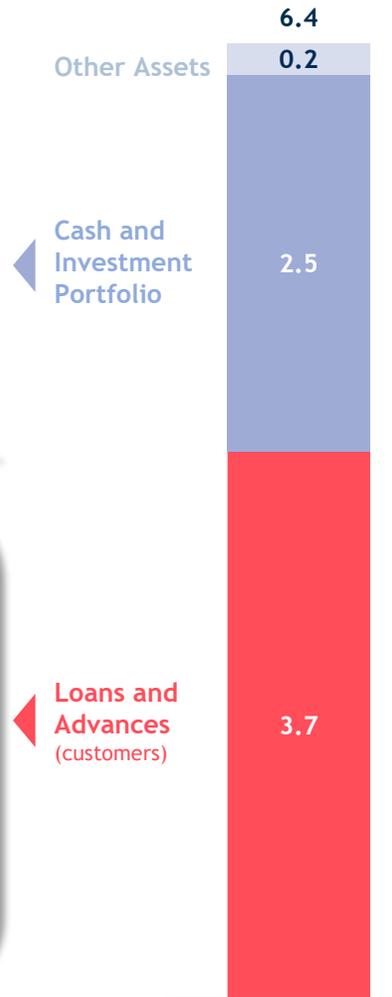
✓ **Liquid assets**
- €1.06b of cash (147bp on avg.)
- €1.48b of investment portfolio (283bp on avg.)

✓ **Substantially de-risked asset base**
- NPE ratio: 1.8% (YE24: 2.0%)
- NPE ratio (on balance): 2.5% (YE24: 2.9%)

✓ **Solid provision coverage levels**
- 81.7% NPE coverage ratio (YE24: 80.0%)
- 102.9% incl. collateral (YE24: 103.5%)

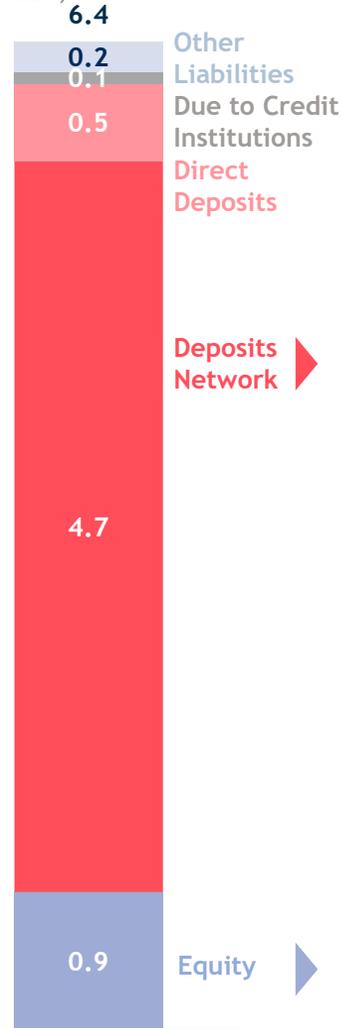
Assets

YE25, €b



Liabilities and Equity

YE25, €b



✓ **Strong deposit base**
- Loan-deposit ratio (customer): 70.0% (YE24: 66.3%)

✓ **Funding surplus¹: c. €1.6b**

✓ **Robust capital base**
- 22.4% CET1 ratio (YE24: 22.0%)

✓ **Capital position further strengthened in 2025** through profit generation and OCI effects, fully offsetting CRR3-driven RWA increases

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



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

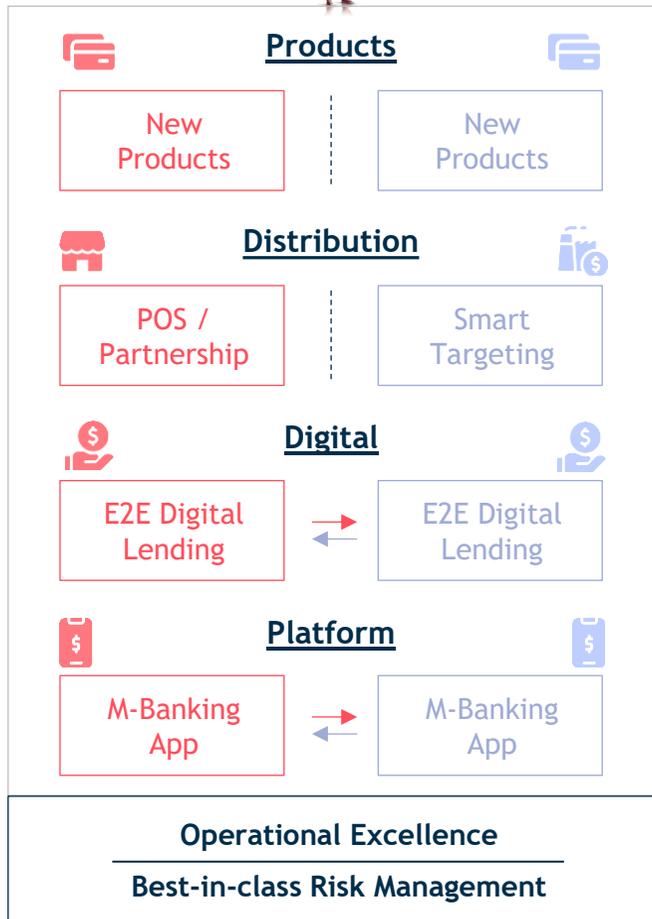
Consumer (Mid-Term)

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

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

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

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



SME (Mid-Term)

 Building SME ecosystems of new products

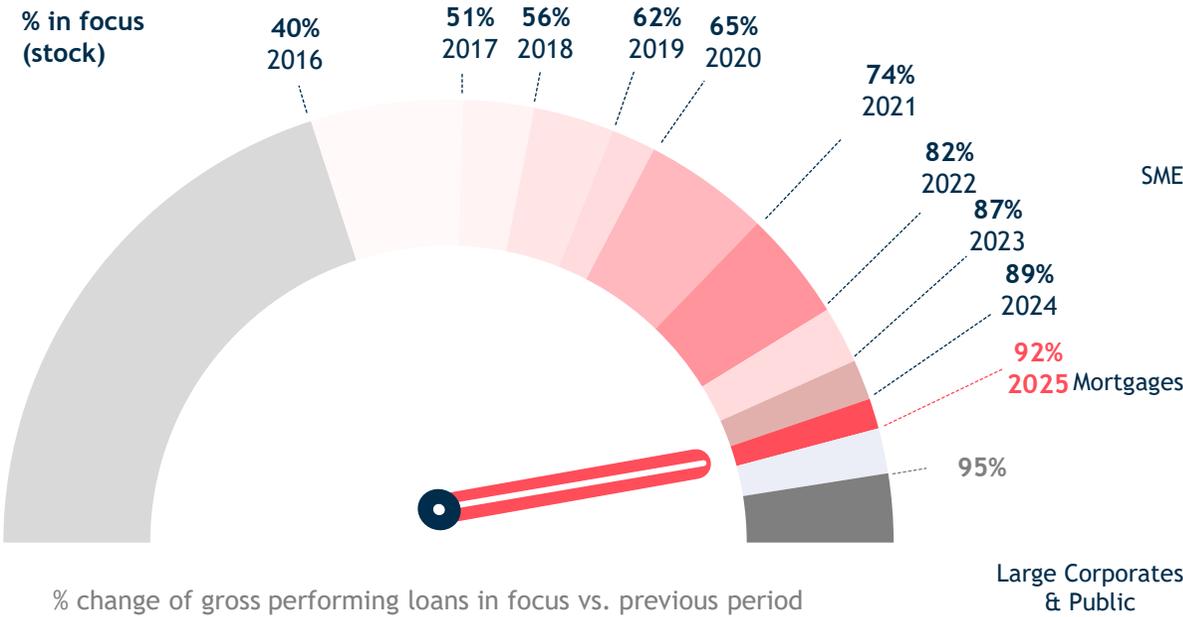
 Enhanced SME targeting through focus on data, efficiency and leveraging the unique selling proposition of fast loans

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

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

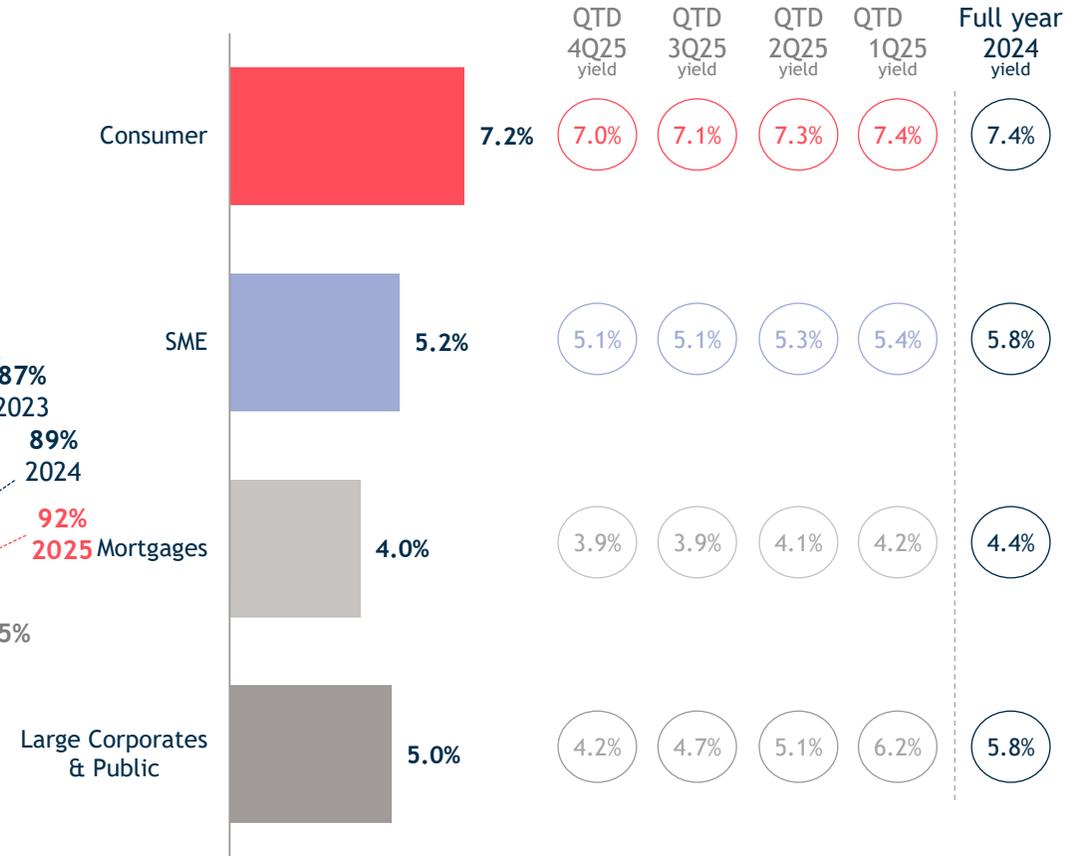
Gross performing loans in focus segments

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



Gross yield by segment¹

2025 YTD

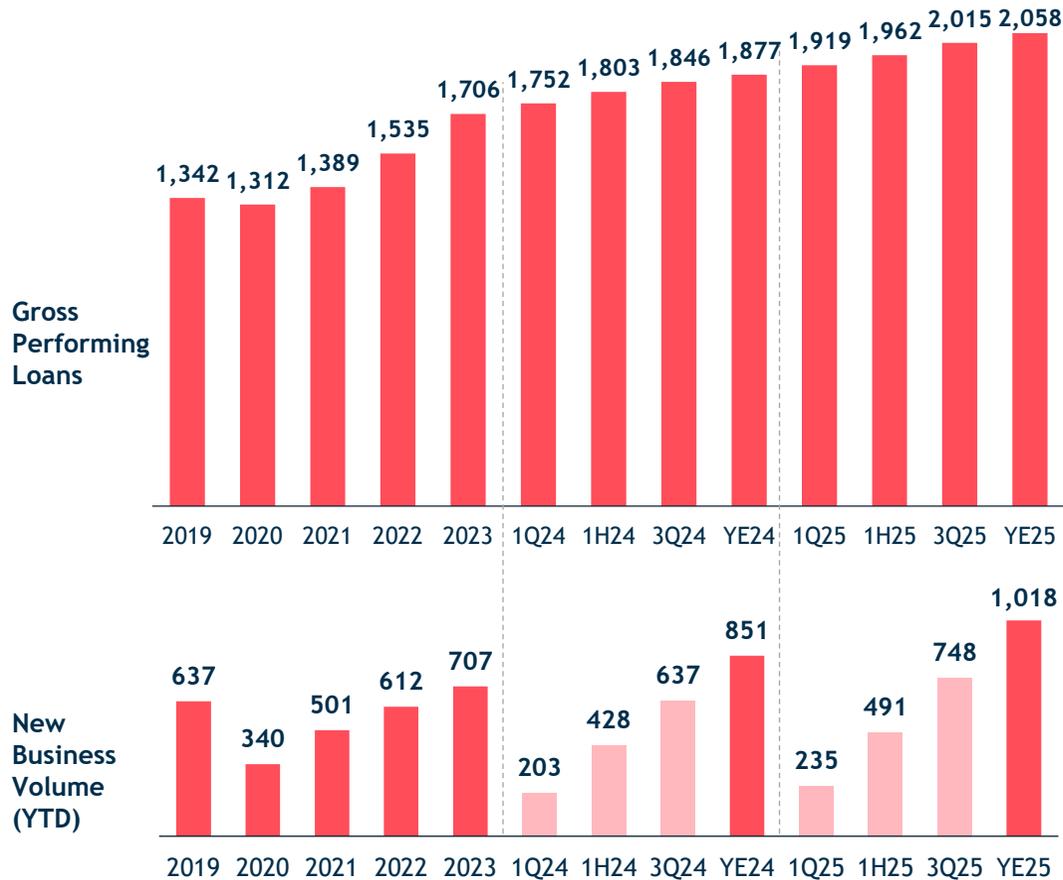


- Shift to focus continues trend reaching 92% at YE25
- Focus yield at 6.41% in 2025 YTD reflecting a reduction of 34bp YoY - thus significantly less than the overall interest rate decline in 2025

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

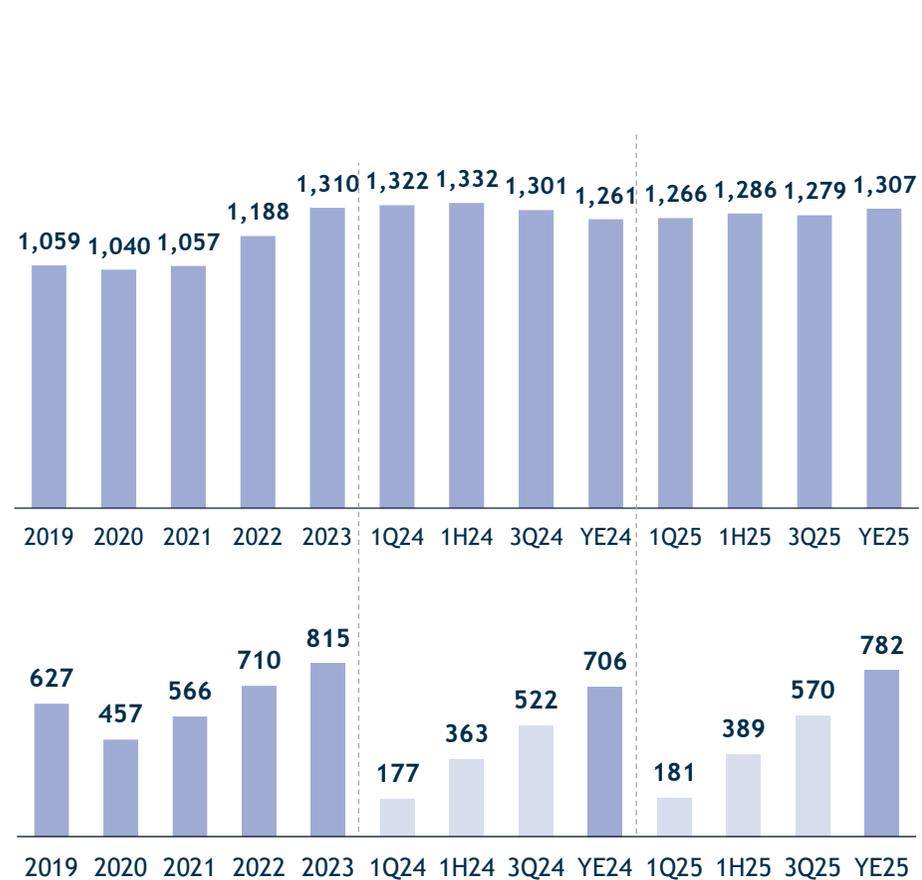
€m, YTD



- Gross performing loans up 10% YoY
- New business up by 20% YoY

SME

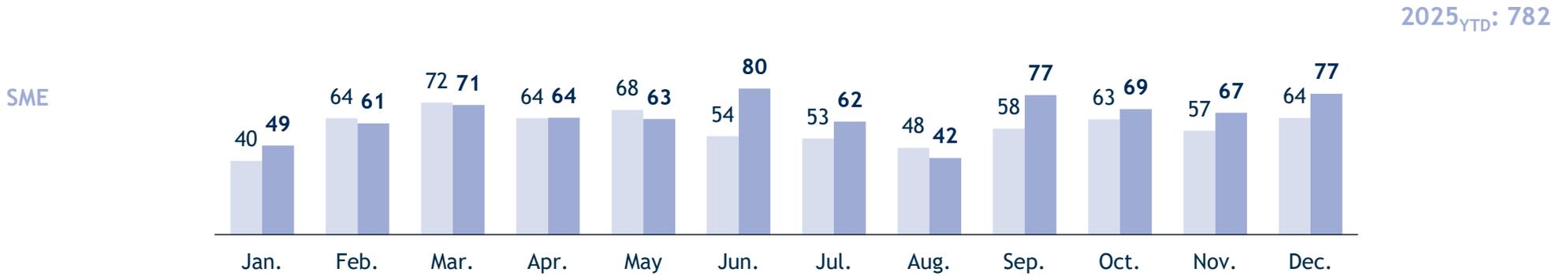
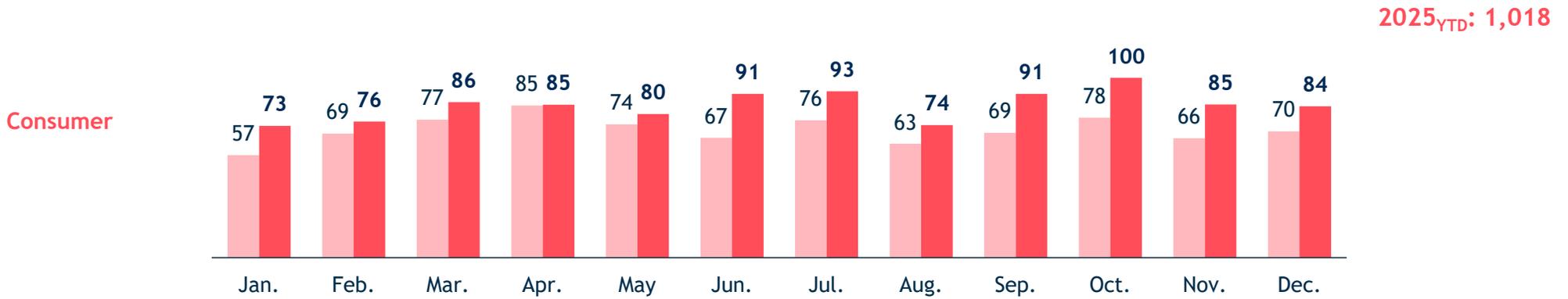
€m, YTD



- Gross performing loans up 4% YoY
- New business up 11% YoY

New business during 2025

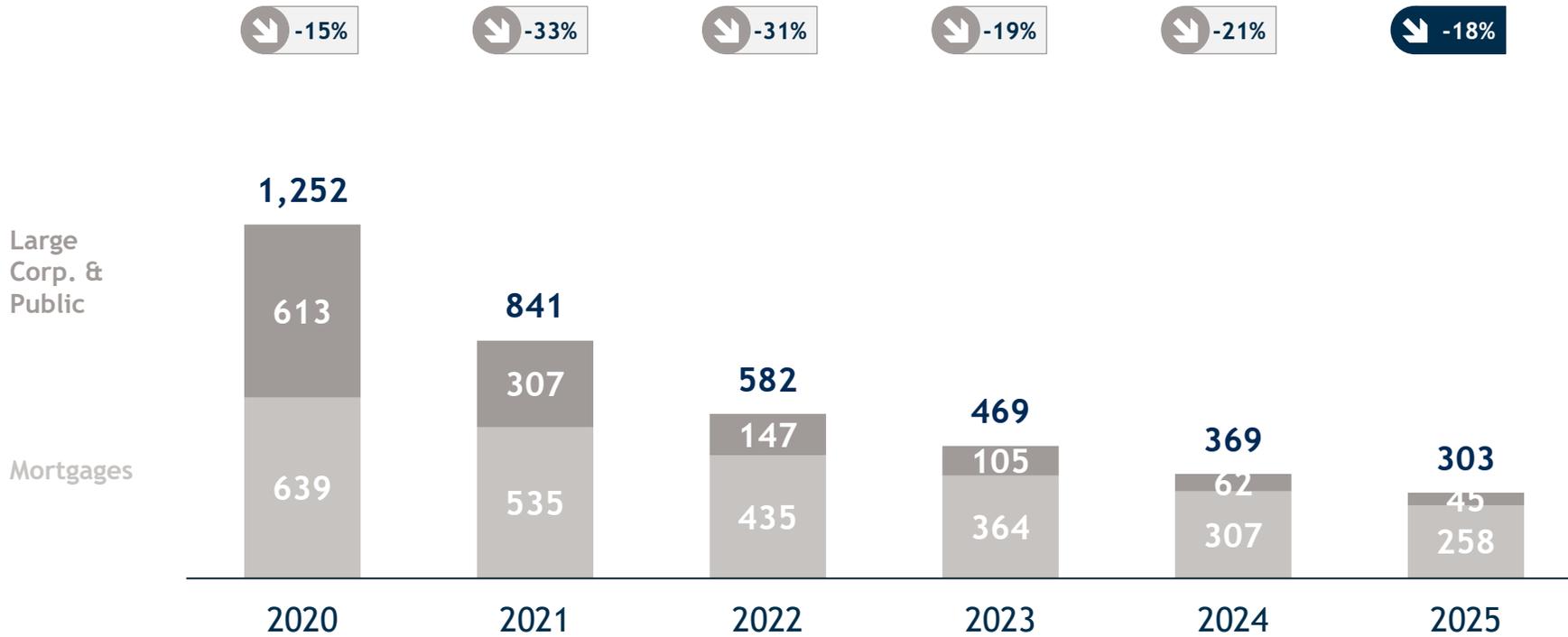
€m



2024 2025

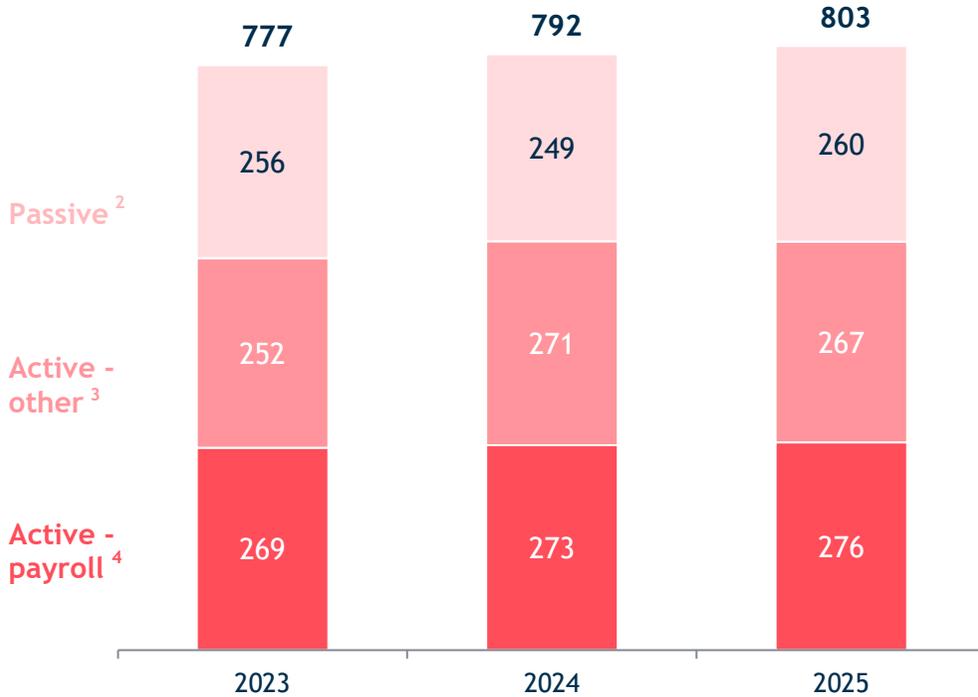
Non-Focus portfolio development

Mortgages, Large Corp. & Public Fin. gross performing loans (€m)



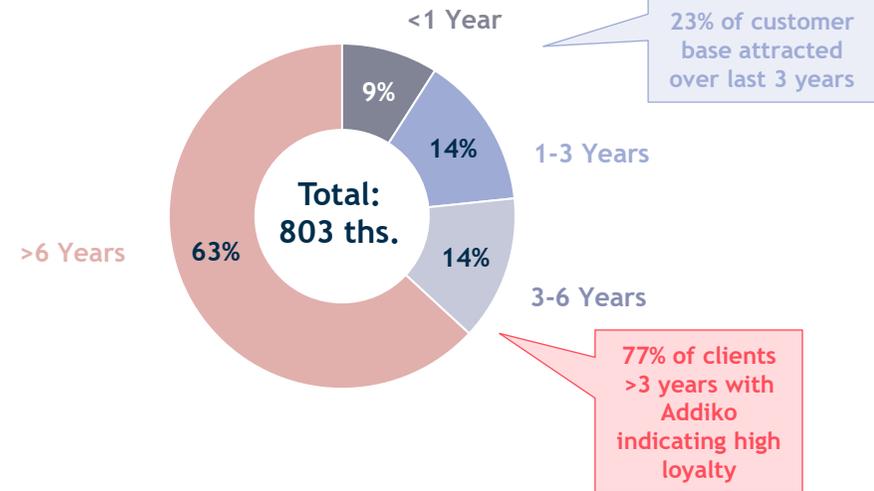
Customer base¹

Number of clients (excl. NPE), ths.



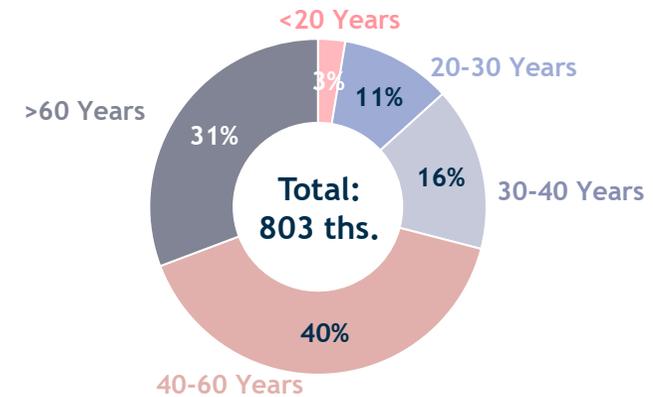
Customers' years of relationship with Addiko

2025



Customers' age

2025



¹ Consumer client base: Includes total performing retail clients (i.e. consumer and mortgage). ² "Passive" client defined as having at least 1 client initiated incoming or outgoing transaction in 24 months.

³ "Active other" client defined as having at least 1 client initiated incoming or outgoing transaction in 3 months. ⁴ "Active payroll" client defined as those with current accounts with sum of two largest incoming payments higher than minimum wage in respective country.

Since 2022

Unsecured lending products for Consumer

2025

		Fast cash loans	Payroll loans	Sales finance (POS)
Description		<ul style="list-style-type: none"> Unsecured loan Non payroll (salary account with Addiko not necessary) 	<ul style="list-style-type: none"> Unsecured loan Customers salary account with Addiko necessary 	<ul style="list-style-type: none"> Unsecured loan for financing goods and services
	Share of new loans	21% (2024: 19%)	76% (2024: 77%)	2% (2024: 4%)
Average Ticket Size (in €k)		€6.3 (2024: €7.0)	€13.0 (2024: €10.1)	€0.6 (2024: €0.5)
Approval Rates		40% (2024: 38%)	52% (2024: 53%)	58% (2024: 63%)
Interest rate ¹	Type	Fixed	Fixed	Fixed
	Min	3.00%	3.49%	0.00% (fee paid by merchant 2.97% - 19.50%)
	Max	12.95%	13.19%	9,99%
Maturity	Min	3 months	12 months	2 months
	Max ²	up to 84 months	up to 120 months	up to 84 months
Digital Origination		✓	✓	✓
Digital E2E		Croatia, Serbia, Slovenia	Croatia, Serbia, Slovenia, Montenegro	
POS E2E				Slovenia, Serbia, BiH, Montenegro

- Group-wide criteria defined via group policies - local deviations only to be more restrictive
- Sales staff with no decision power on pricing, only fixed pricing

¹ Minimum and maximum shown across all countries with local deviations. ² Maximum maturities in line with specifics in local regulations.

Addiko market share - unsecured consumer loans (stock outstanding, YE25)^{1,2}

	 Serbia	 Croatia	 Bosnia & Herzegovina	 Slovenia ⁴	 Montenegro
Market Size, €b	10.2	13.6	5.5	5.4	1.6
Market Growth (vs. YE24)	+16.2%	+11.6%	+8.9%	+5.5%	+18.9%
Flow Market Share³	YE25: 3.6% YE24: 3.3%	YE25: 4.4% YE24: 4.8%	YE25: 5.1% YE24: 5.2%	YE25: 10.3% YE24: 9.7%	YE25: 9.0% YE24: 8.7%

- Overall, Consumer lending market size in Addiko footprint growing by +11.9% YoY
- Addiko's gross performing Consumer loans up +9.6% YoY (ranging from 6.7% in Croatia to 15.2% in Serbia YoY)
- Addiko's new business volumes up 20% YoY

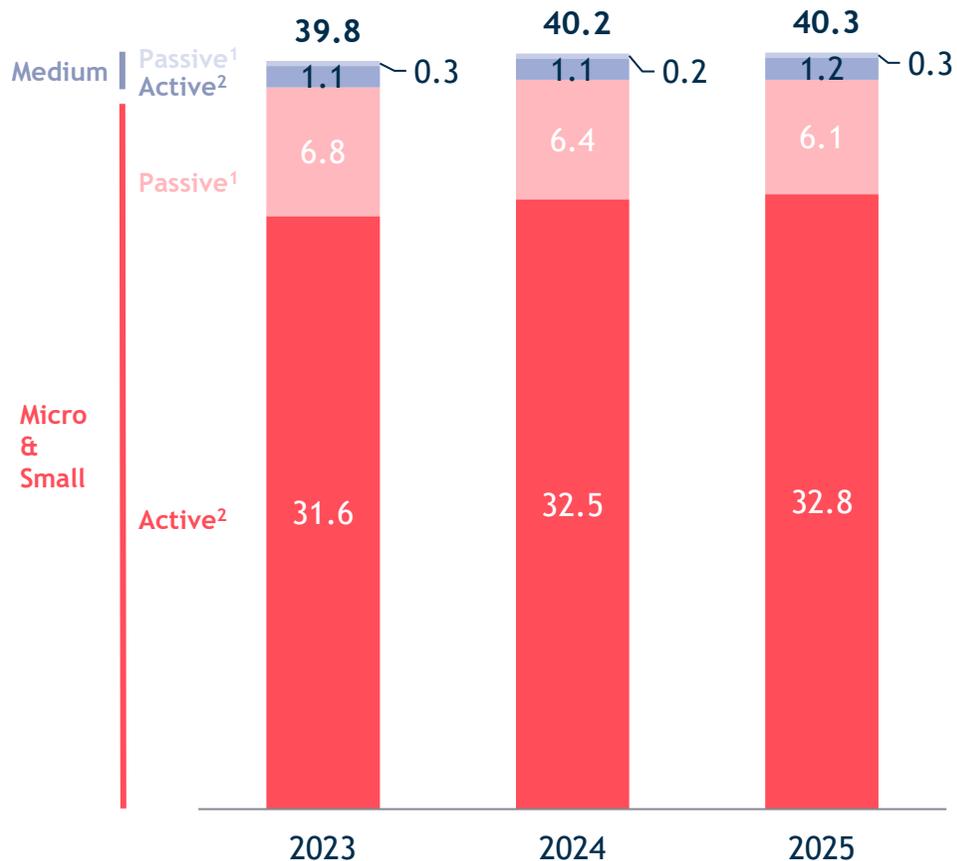


¹ Source: The Vienna Institute for International Economic Studies (wiiw), Feb. 2026. ² Calculated based on Consumer Business gross performing loans divided by the respective local market consumer gross performing loans (market size).

³ Addiko consumer disbursements divided by total local market consumer new business as available. ⁴ Stock and new business of Addiko includes also cross-border-business Romania.

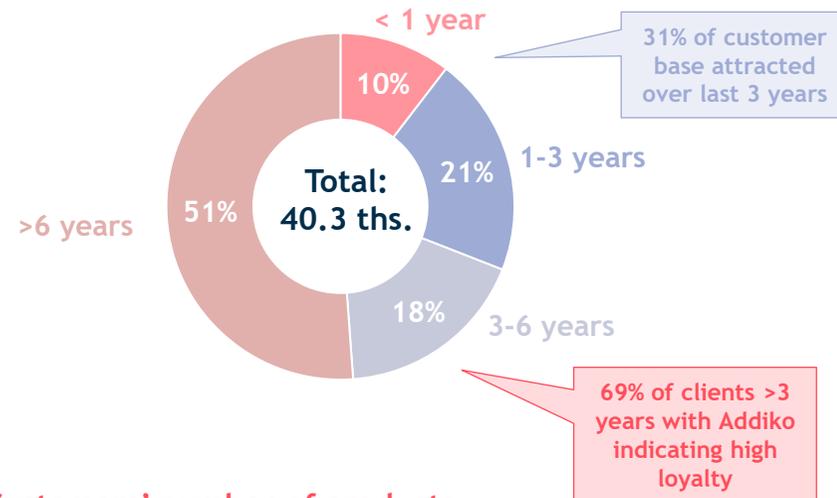
Customer base

Number of clients (excl. NPE), ths.



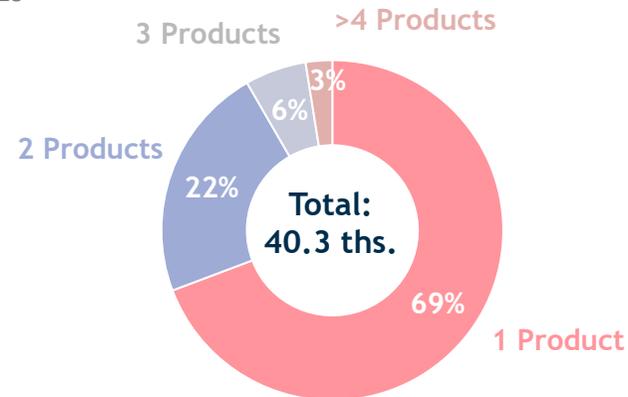
Customers' years of relationship with Addiko

2025



Customers' number of products

2025



¹ Passive customers defined as customers with no term deposit, trade finance or loan product and less than 6 payment transactions during the last 3 months but at least 1 payment transaction during last 12 months (apart from clients on rehabilitations). For payment transactions, automatized system transactions, like debit of interest and charges, are not taken into account. ² Active customers defined as customers with at least 6 payment transactions during the last 3 months or having term deposit or loan or trade finance product (apart from clients on rehabilitations).

Lending products for SME

2025

		DLS ¹ Loans		Non-DLS Loans	
Description		<ul style="list-style-type: none"> Standardized loans for financing working capital Full digital origination 		<ul style="list-style-type: none"> Non-standardized loans for financing working capital and investments Digitally supported loan origination 	
Share of new loans (volume / tickets)		Volume: 44%	Tickets: 62%	Volume: 56%	Tickets: 38%
Type		Fixed and variable ²		Fixed and variable	
Collateralization		Unsecured		Unsecured and Secured	
Avg. interest rate³		5.13%		4.73%	
Maturity	Min	12 months		1 month	
	Max	up to 60 months ⁴		up to 120 months	
Digital Origination		✓		✗	
Offered in All Countries		✓		✓	

- Group-wide criteria defined via group policies - local deviations only to be more restrictive
- Risk based pricing in all countries
- Average ticket size increased by 10% YoY to €110k for SME overall (DLS and Non-DLS process)

¹ DLS = Digital Lending System loan origination. ² Variable interest rate representing less than 3% of total tickets. ³ Average interest rate of new business across all countries. ⁴ Maximum maturities depending on lenders's creditworthiness.

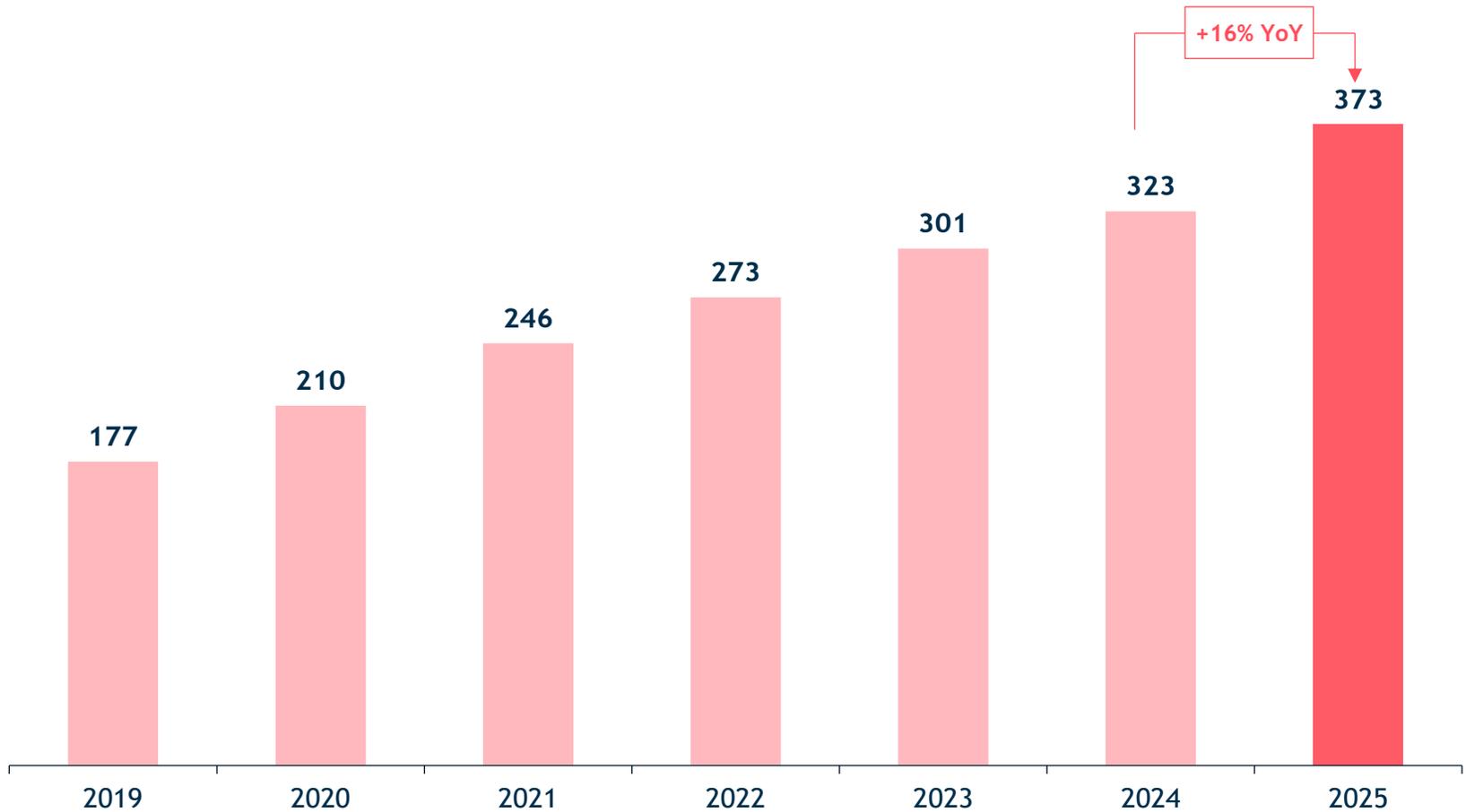
Digital capabilities

YTD

Registered Mobile Banking Users (ths.)¹



Digital Users (ths.)¹



¹ Updated figures with enhanced methodology for registered mobile banking users and digital users.

Key financials

P&L

in €m

	YTD			QTD		
	4Q25 (YTD)	4Q24 (YTD)	+/- PY	4Q25 (QTD)	3Q25 (QTD)	+/- PQ
Net interest income	238.4	242.9	-1.8%	60.6	60.0	1.0%
Net fee and commission income	78.5	73.0	7.6%	20.7	20.5	0.8%
Net banking income	316.9	315.8	0.3%	81.3	80.5	0.9%
Other income ¹	-11.6	-11.1	-4.7%	-3.5	-2.1	-63.3%
Operating income	305.2	304.7	0.2%	77.8	78.4	-0.8%
General administrative expenses	-195.4	-192.4	-1.6%	-50.9	-47.1	-7.9%
1 Operating result²	109.8	112.3	-2.3%	26.9	31.2	-13.9%
2 Other result	-14.6	-15.8	8.1%	-4.0	-5.7	28.6%
Expected credit loss expenses ³	-35.2	-36.0	2.5%	-9.6	-11.1	13.3%
Result before tax	60.1	60.4	-0.6%	13.2	14.5	-8.6%
3 Result after tax	44.0	45.4	-3.0%	8.7	11.3	-22.6%

Balance Sheet

in €m	4Q25 (YTD)	4Q24 (YTD)	+/- PY	+/- PQ
Total assets	6,420	6,409	0.2%	0.4%
Loans and advances to customers	3,677	3,506	4.9%	2.5%
o/w gross performing loans	3,668	3,506	4.6%	2.5%
Customer deposits	5,253	5,290	-0.7%	0.0%
Shareholders' equity	898	840	7.0%	2.9%

Key Ratios

	4Q25 (YTD)	4Q24 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	372	387	-15	1
Cost/income ratio	61.7%	60.9%	0.8%	-1.1%
NPE Ratio (GE based)	1.8%	2.0%	-0.3%	-0.2%
NPE Ratio (on-balance loans)	2.5%	2.9%	-0.4%	-0.4%
Cost of risk (net loans)	-0.96%	-1.03%	0.1%	-0.55%
Loan-deposit ratio (customer)	70.0%	66.3%	3.7%	1.7%
RoATE	5.2%	5.7%	-0.5%	-0.6%
4 CET1 ratio/ Total capital ratio	22.4%	22.0%	0.3%	1.1%

1 Operating result down 2.3% YoY to €109.8m:

- **Net interest income down 1.8% YoY** following four 25bp rate cuts (100bp in total) and variable-rate loan repricing, partly offset by growth in Consumer interest income (+6.3% YoY) and lower interest expenses
- **Net fee and commission income up 7.6%** driven by bancassurance, accounts & packages, and card transactions - including €3.5m non-recurring items
- **Gen. admin. expenses (OPEX) up 1.6%** 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 of €-14.6m mainly reflects additional provisions for legacy CHF loan litigation and fee-related claims

3 Result after tax of €44.0m with EPS of €2.28 (2024: €2.35)

4 CET1 ratio under CRR3 at a string 22.4% comfortably above requirements & guidance

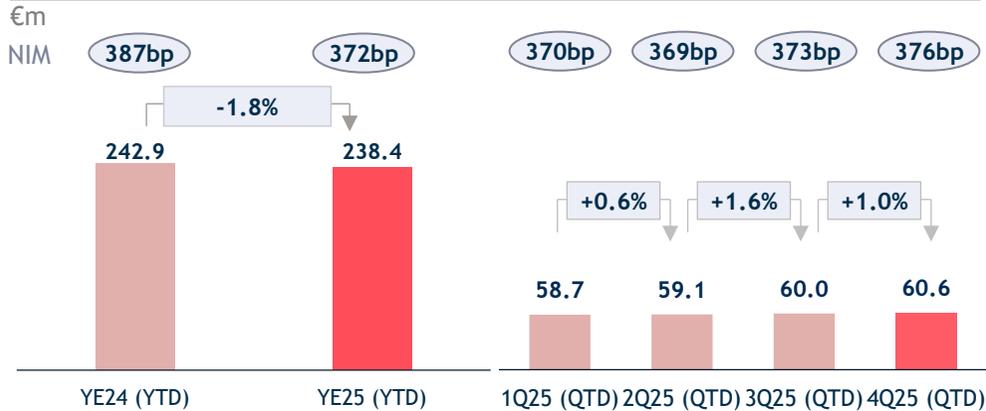


RoATE at 5.2% (YE24: 5.7%)
Average tangible equity at €842m (YE24: €796m)

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

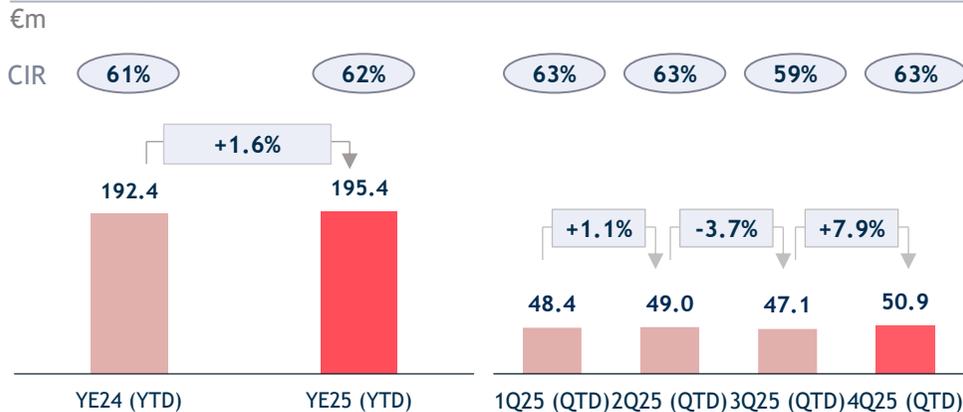
³ Expected credit loss expenses on financial assets.

Net interest income



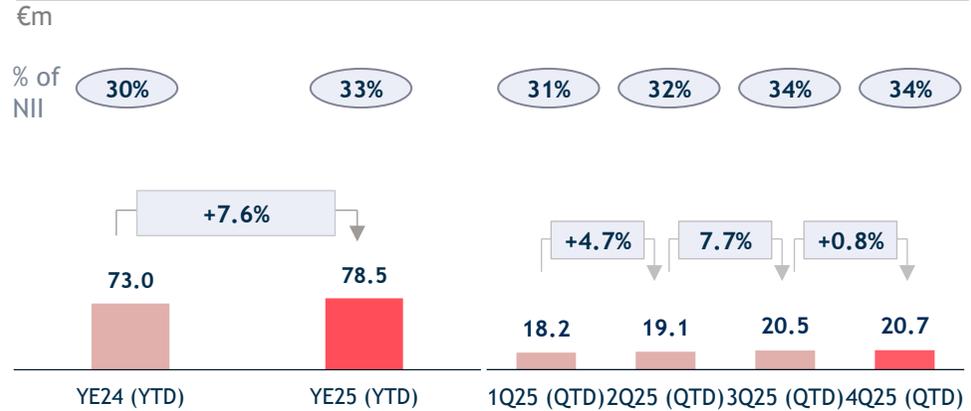
- **NII down 1.8% YoY**, ECB cuts and variable-rate loan repricing, partly offset by growth in Consumer interest income (+6.3% YoY) and lower interest expenses
- **Deposit mix** with slight shift towards a-vista; term deposit down at 36% (YE24: 41%)

Operating expenses



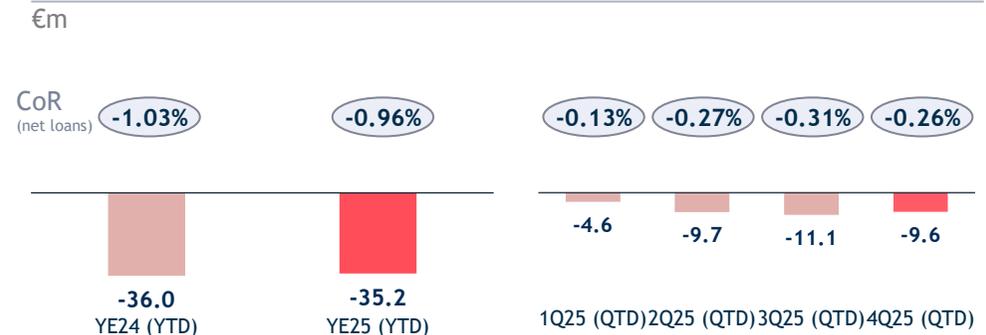
- **OPEX up 1.6% YoY** (up 3.2% YoY excluding €3.0m of prior-year takeover-related advisory costs)
- Increase due to wage adjustments implemented in 2024, which took full effect in 2025, general indexation and increased minimum wages

Net fee and commission income



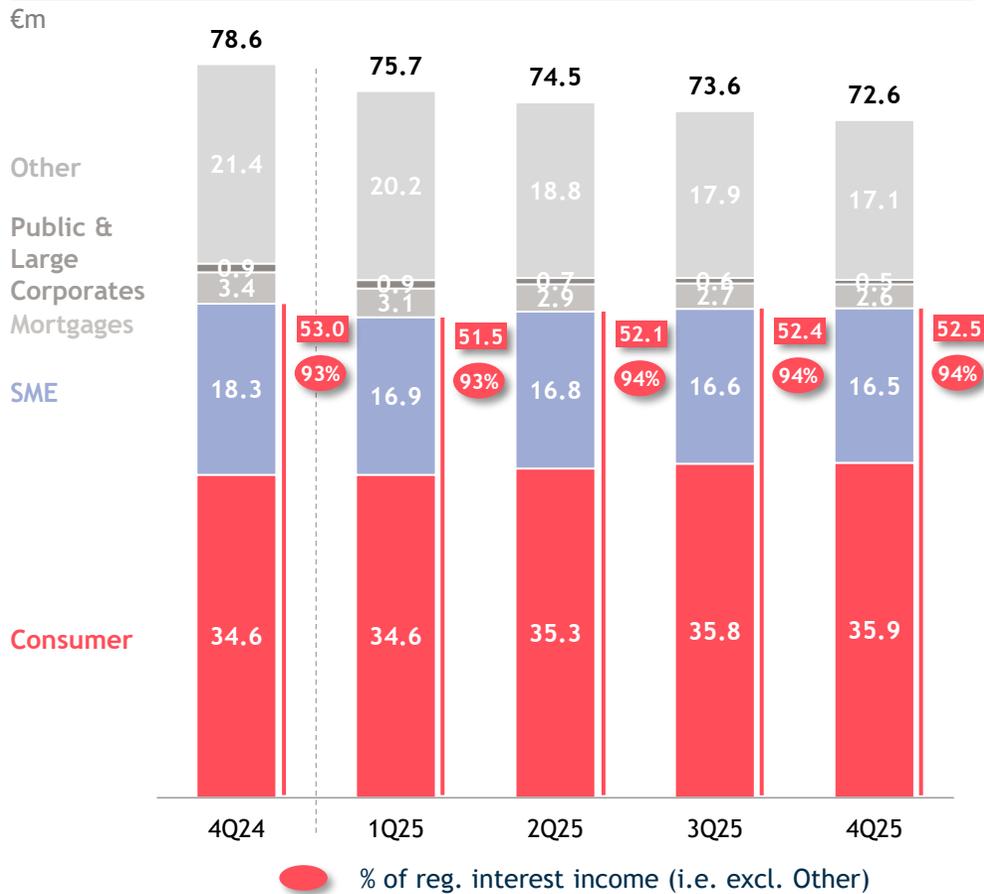
- **Increased NCI YoY** due to higher income from bancassurance, accounts & packages, and card transactions
- Including €3.5m non-recurring items from bancassurance in 2025

Expected credit loss expenses on financial assets



- **CoR trend** reflects provisioning in Consumer and selected larger SME exposures, while overall credit quality remained resilient
- Overall **post-model adjustment** reduced to €1.2m (YE24: €1.4m)

Interest income by quarter¹



Gross yield by quarter²

	4Q24	1Q25	2Q25	3Q25	4Q25
Consumer	7.4%	7.4%	7.3%	7.1%	7.0%
Consumer - new business	7.8%	7.2%	7.3%	7.1%	6.8%
SME	5.7%	5.4%	5.3%	5.1%	5.1%
SME - new business	5.9%	5.2%	5.1%	5.1%	5.0%
Large Corporates & Public	5.7%	6.2%	5.1%	4.7%	4.2%
Mortgages	4.3%	4.2%	4.1%	3.9%	3.9%

- Overall lower interest income due to ECB rate cuts impacts on liquidity management and treasury, despite stable interest income development of focus business

- New business yields following market trend vPQ and rate cuts
- Premium pricing decreased across all countries in 2025 as pricing pressure increased in all markets

¹ For segments only regular interest income is shown.

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

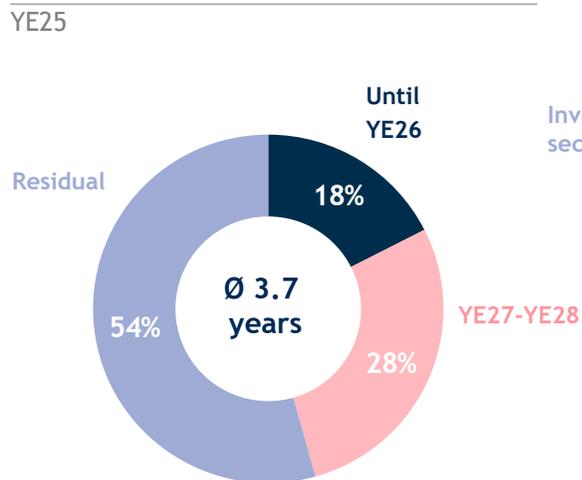
Evolution of Investment Portfolio¹



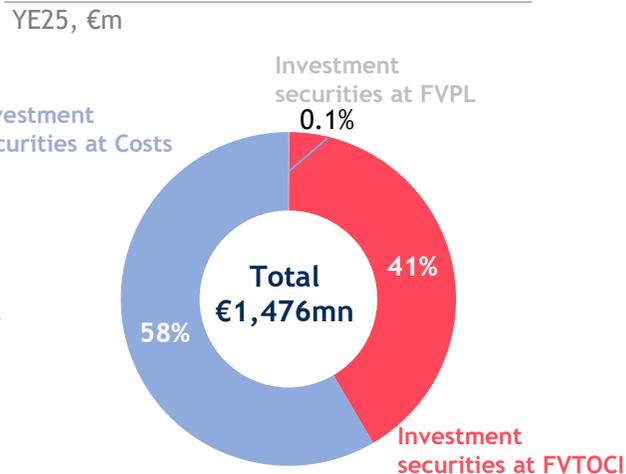
Key highlights

- Investment portfolio at €1.5b as of YE25
- 58% of the portfolio is classified in the HTC (Hold to Collect) book, while 41% is measured at FVTOCI
- Following the treasury strategy implemented in 2022, maturing FVTOCI investments in EU entities are being reinvested into the HTC book to optimise stable interest income generation
- In line with Addiko's prudent investment approach, new investments are mainly allocated to high-quality government bonds, resulting in a YoY portfolio increase of €+35m (+2.7%)
- Negative FVTOCI fair value reserves improved to €-16.3m at YE25 (YE24: €-31.0m) and are expected to continue declining towards maturity, supported by the high credit quality of issuers, mainly CESEE sovereigns
- Approximately 33% of the portfolio matures by end-2027, with an average residual maturity of c. 3.7 years

Breakdown of Investment portfolio by maturity²

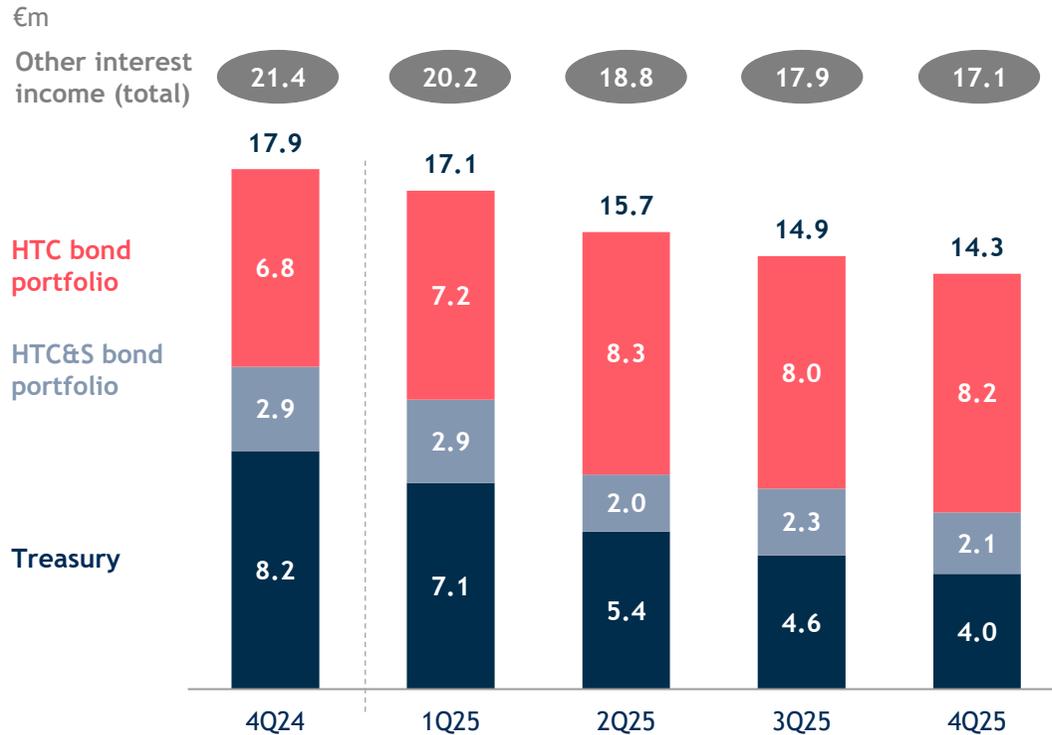


Breakdown of Investment portfolio by type



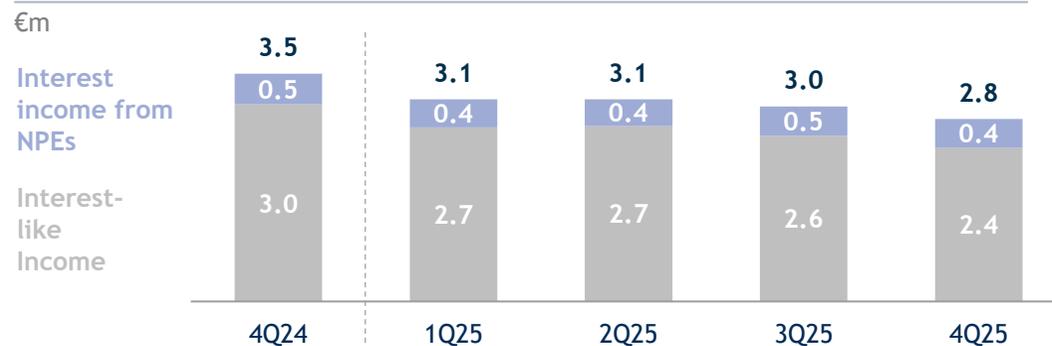
¹⁾ Investment portfolio excluding financial assets held for trading of €9.8m (YTD Dec) ²⁾ Maturity profile calculated based on notional amount

Treasury interest income by quarter



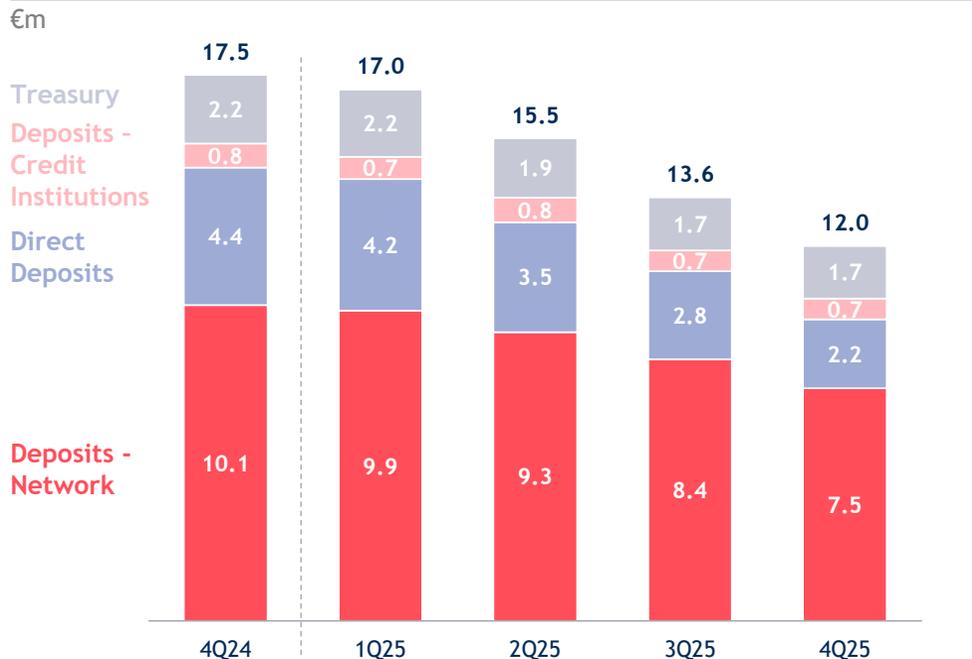
- **HTC bond portfolio:** Hold-to-Collect (HTC) strategy for stable interest income generation
- **HTC&S bond portfolio:** interest income from the Hold-to-Collect-and-Sell (HTC&S) bond portfolio
- **Treasury:** ECB rate cuts impacting income from national bank deposits

Interest income from NPEs & interest like income by quarter



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

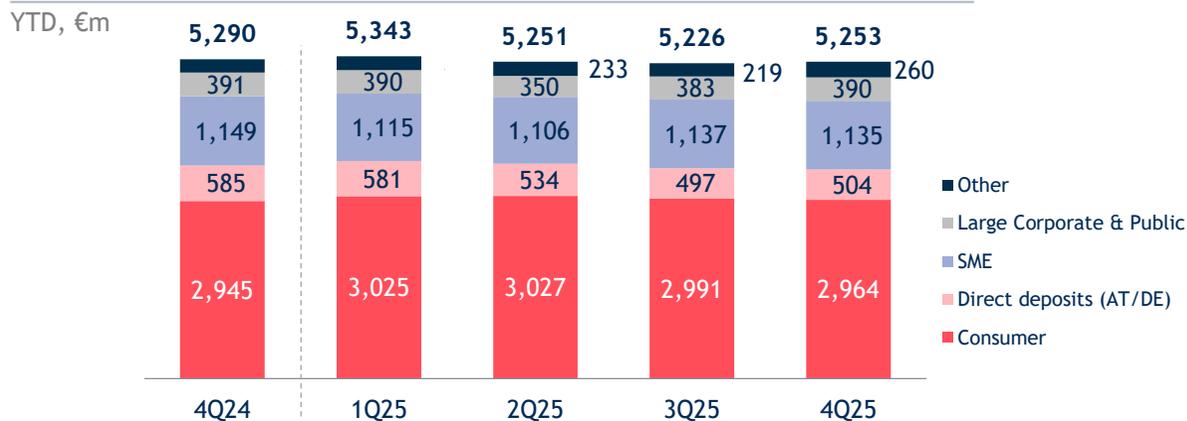
Interest expense by quarter



Cost of funding by quarter¹

	4Q24	1Q25	2Q25	3Q25	4Q25
Deposits - Network	0.87%	0.85%	0.78%	0.70%	0.62%
Direct Deposits	2.99%	2.93%	2.53%	2.18%	1.75%
Group Cost of Funding ²	1.30%	1.27%	1.14%	1.00%	0.89%

Stable customer deposit volumes

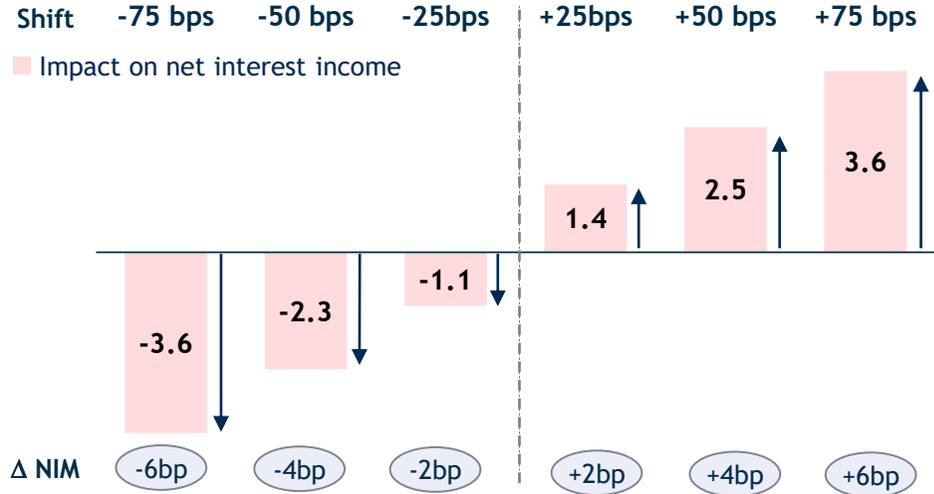


- Customer deposit volume at €5,253m
- Deposit funding costs reached peak during 2024
- Share of term deposits slightly rebalanced to 36% (YE24: 41%)

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

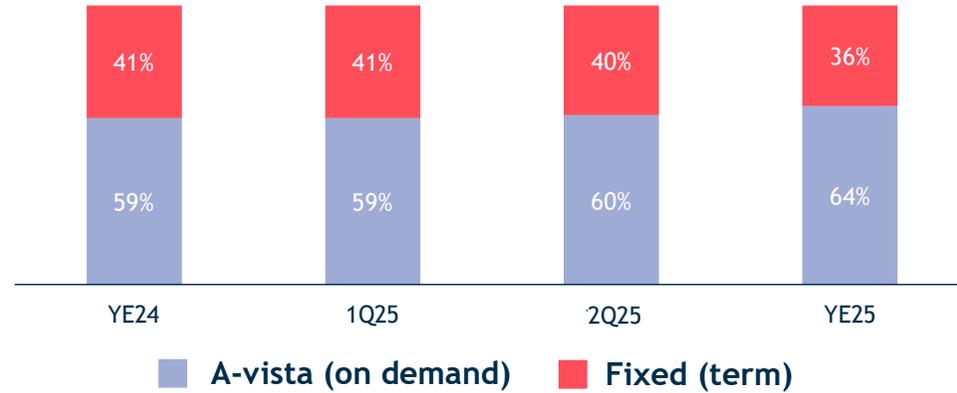
Estimated impact on NII and NIM for parallel interest rate shifts

€m, calculated based on YE25 balance sheet



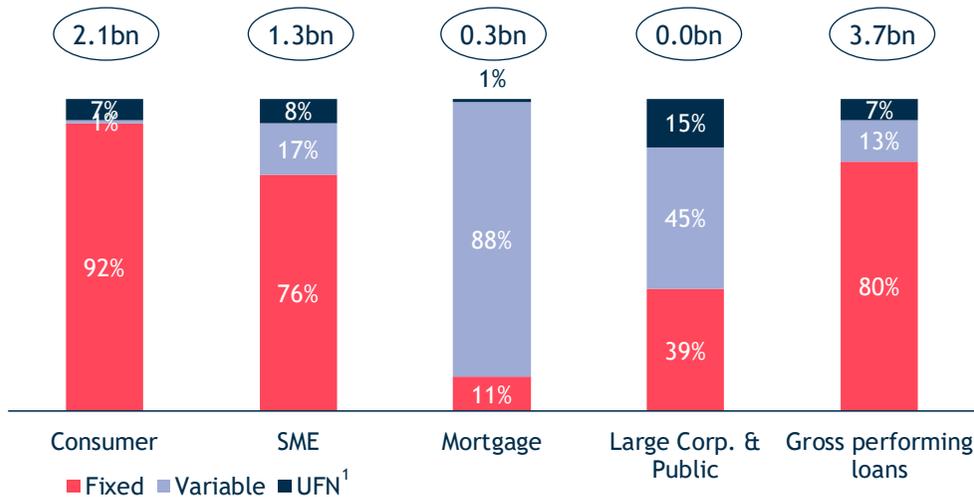
Interest binding structure of customer deposits

% of customer deposits, calculated based on YE25 balance sheet



Interest binding structure of gross performing loans

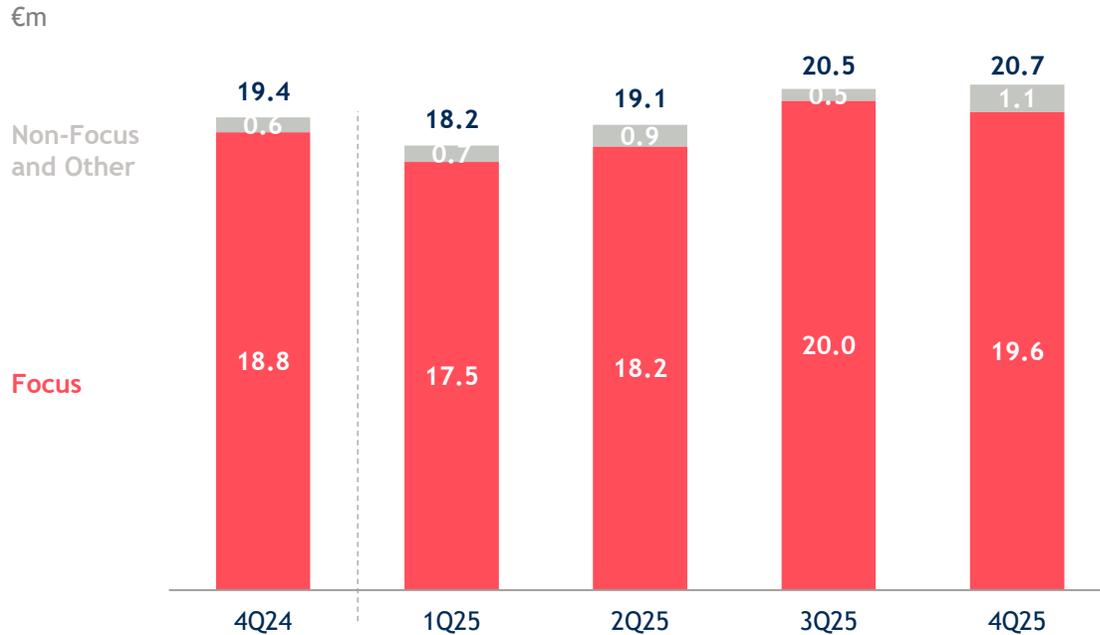
% of gross performing loan book, calculated based on YE25 balance sheet



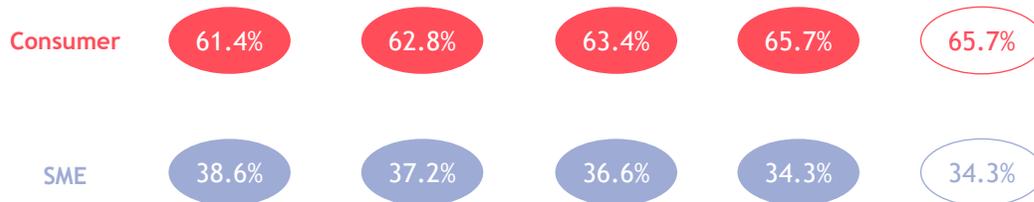
¹ UFN = Until Further Notice

- Sensitivity calculated based on YE25 static balance sheet structure (variable lending, Central Banks accounts and funding)
- Effects from new business and re-investment in the bond portfolio are not considered
- Mortgage business with lower elasticity due to regulatory cap in Croatia and Serbia
- Biggest impacts visible on national bank accounts and variable book partially offset by re-pricing of funding base (time-lag)

Net fee and commission income by quarter



Focus



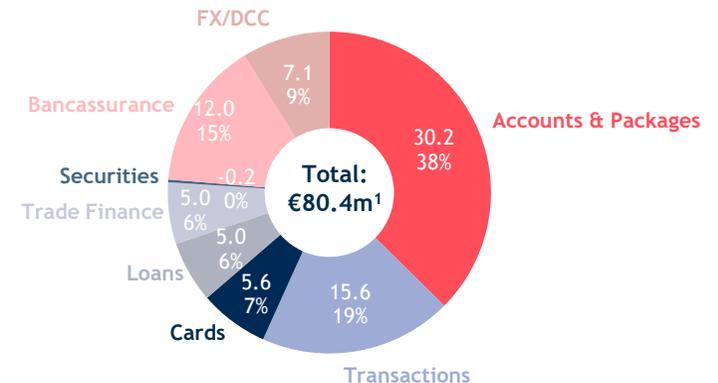
¹ Excludes €2.2m of negative contribution from "other".

Key highlights

- **Net fee and commission income** increased, driven by bancassurance, accounts and packages and card transactions
- **Core fee streams** (accounts & packages, transactions, bancassurance) represent c. 72% of NCI
- **Accounts & packages** and **bancassurance** grew **2.5% YoY** and **23.1% YoY**, respectively, on a recurring basis
- **Consumer and SME segments** generate c. **96% of NCI**, reflecting a stable retail-led income base
- Additional €3.5m uplift from profit-sharing renegotiation with insurance partner, including extension of the strategic partnership

By product type

2025 YTD, €m



Other income breakdown (YTD)

€m

	2025	2024
1 Deposit guarantee	-7.9	-5.6
2 Bank levies and other taxes	-7.3	-7.6
Restructuring	-0.2	-0.9
Net result from derecognition of non-financial assets	2.5	2.9
Other	-0.6	-1.1
Other operating result	-13.5	-12.3
3 Net result on financial instruments	1.8	1.2
Other income	-11.6	-11.1

1 Higher **deposit guarantee** charges due to increased 2025 payment to the Slovenian Deposit Guarantee Fund and a prior-year accrual release in Croatia

2 **Bank levies and other taxes:** broadly stable, €3.0m banking levies (ECB, SRB, local banking agencies) (2024: €2.8m), €2.6m Slovenian balance sheet tax (2024: €2.8m) and €1.6m other tax expenses (2024: €2.1m)

3 **Net result on financial instruments:** stable, in line with the new treasury investment strategy of holding positions to maturity to collect interest income

Other result breakdown (YTD)

€m

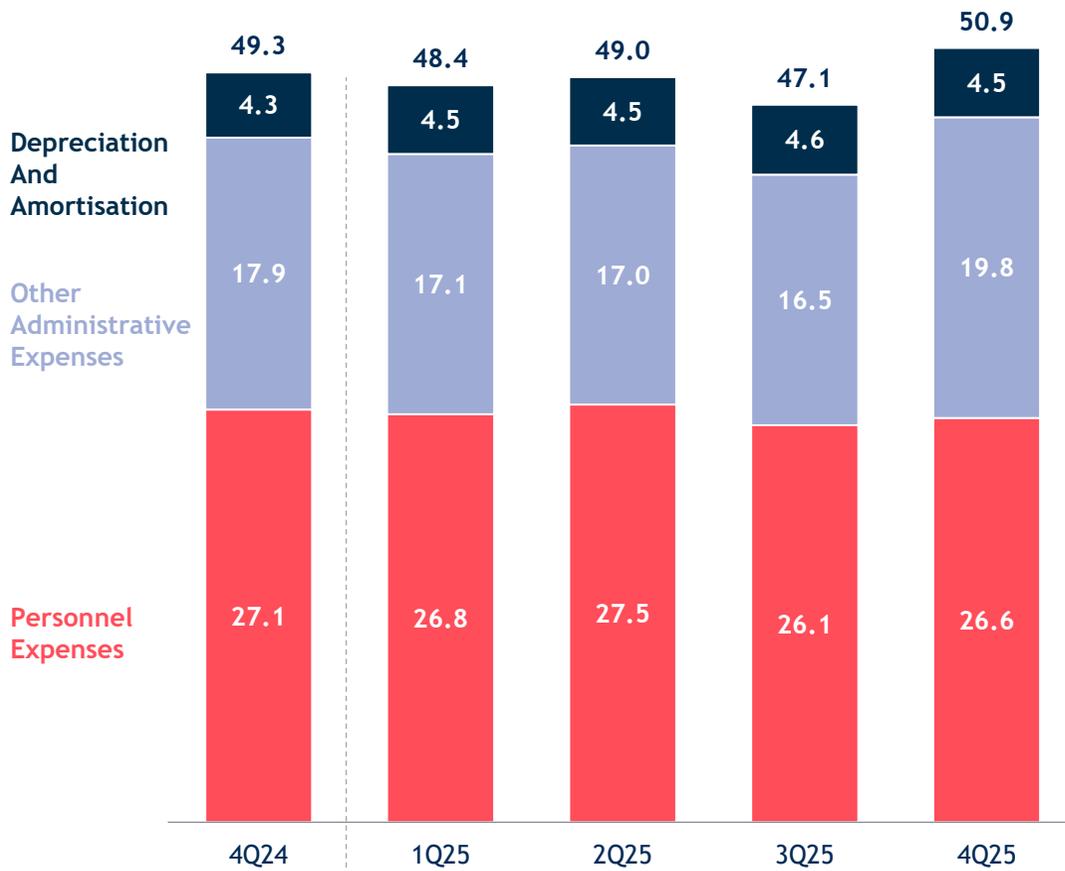
	2025	2024
1 Legal provisions (net)	-13.5	-15.4
Impairments non-financial assets (net)	-0.2	-0.1
Modification gains/losses	0.0	-0.7
2 Provisions for operational risks	-0.9	0.3
Other result	-14.6	-15.8

1 **Legal provisions:** impacted by additional provisions for legacy CHF loan clause disputes and claims related to loan-processing/early-repayment fees

2 **Provisions for operational risks:** 2025 impacted by a €0.3m external fraud case in BiH and a €0.2m wage-tax review; 2024 benefitted from a “Lexitor” provisions release (€0.5m) and an insurance reimbursement (€0.4m)

OPEX development by quarter

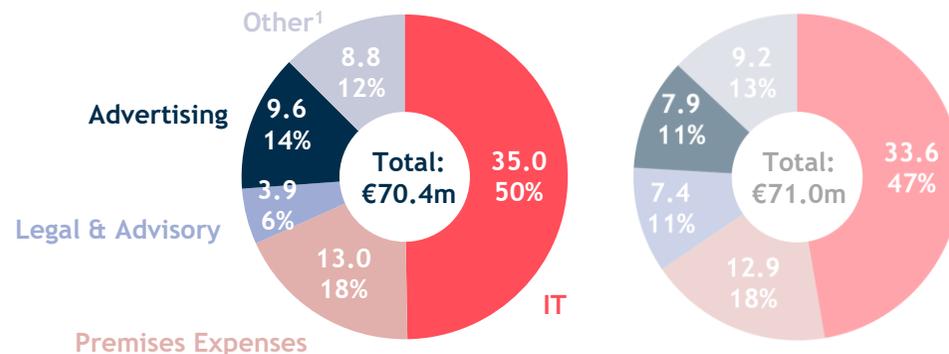
€m



Other Administrative expenses

2025 YTD, €m

2024 YTD, €m



- **Overall cost base up YoY** mainly driven by inflationary effects
- **Other administrative expenses** lower YoY also influenced by €3.0m non-recurring legal and advisory costs recorded in 2024 in relation to takeover offers
- **Personnel expenses** reflecting wage indexation and minimum-wage effects while 2024 included €1.2m of non-recurring variable-remuneration costs (€0.4m PAIF triggered, €0.8m conversion of the equity-settled plan to a cash-settled phantom share plan)

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	2025
Cash reserves	1,361.7	1,382.9	1,254.5	1,251.4	1,057.2
Investment Portfolio	1,044.8	1,084.4	1,208.1	1,479.1	1,485.4
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	1,475.6
Loans and advances	3,284.4	3,381.9	3,555.8	3,550.6	3,751.8
Loans and advances to credit institutions	5.7	89.2	66.6	44.2	75.1
Loans and advances to customers	3,278.7	3,292.7	3,489.2	3,506.4	3,676.6
Derivatives - hedge accounting	-	-	-	-	-
Tangible assets	70.6	61.6	57.6	55.4	59.9
Property, plant & equipment	65.5	57.3	54.3	53.1	59.0
Investment properties	5.1	4.3	3.3	2.3	0.8
Intangible assets	26.7	24.5	23.3	25.7	28.9
Tax Assets	26.9	42.4	36.8	30.8	22.0
Current tax assets	2.7	5.4	1.7	2.1	1.6
Deferred tax assets	24.1	37.0	35.1	28.6	20.4
Other assets	14.9	17.1	14.0	14.8	14.0
Non-current assets held for sale	12.3	1.6	1.3	1.0	0.5
Total assets	5,842.3	5,996.4	6,151.5	6,408.9	6,419.5
Deposits from credit institutions	174.6	128.5	106.8	77.3	74.2
Deposits from customers	4,708.2	4,959.6	5,032.6	5,290.0	5,252.8
Issued bonds, subordinated and supplementary capital	0.1	-	-	-	-
Other financial liabilities	50.8	48.8	59.3	54.4	63.9
Financial liabilities measured at amortized cost	4,933.6	5,136.8	5,198.7	5,421.7	5,391.0
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	2.3	3.1	4.2	4.4	2.1
Derivatives - hedge accounting	-	-	-	-	-
Total interest bearing liabilities	4,935.9	5,140.0	5,202.9	5,426.2	5,393.1
Provisions	69.9	83.4	99.2	94.1	81.6
Tax liabilities	5.8	0.6	4.1	5.0	3.6
Current tax liabilities	5.8	0.6	4.1	3.3	1.4
Deferred tax liabilities	-	0.0	0.0	1.7	2.2
Other liabilities	25.7	26.2	44.2	44.2	42.8
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
Total liabilities	5,037.2	5,250.2	5,350.4	5,569.4	5,521.1
Total shareholders' equity	805.1	746.3	801.1	839.5	898.5
Total liabilities and shareholders' equity	5,842.3	5,996.4	6,151.5	6,408.9	6,419.5

Detailed income statement overview (YTD)

€m

	2021	2022	2023	2024	2025
Interest income	187.7	195.1	277.0	311.1	296.5
Interest expense	(18.2)	(18.7)	(49.0)	(68.3)	(58.1)
Net interest income	169.5	176.4	228.0	242.9	238.4
Fee and commission income	84.3	92.3	90.4	98.0	105.4
Fee and commission expense	(17.5)	(19.8)	(23.3)	(25.1)	(27.0)
Net fee and commission income	66.8	72.5	67.1	73.0	78.5
Net result on financial instruments	6.2	1.9	0.4	1.2	1.8
Other operating income	3.8	5.1	3.7	4.4	4.7
Other operating expenses	(20.3)	(14.3)	(16.7)	(16.7)	(18.2)
Operating income	226.0	241.6	282.5	304.7	305.2
Personnel expenses	(92.0)	(88.9)	(97.8)	(104.4)	(106.9)
Other administrative expenses	(61.1)	(61.8)	(63.5)	(71.0)	(70.4)
Depreciation and amortization	(18.0)	(17.4)	(17.3)	(17.0)	(18.1)
General administrative expenses	(171.1)	(168.0)	(178.6)	(192.4)	(195.4)
Other result	(20.9)	(27.0)	(44.7)	(15.8)	(14.6)
Expected credit loss expenses on financial assets	(13.2)	(15.4)	(11.8)	(36.0)	(35.2)
Result before tax	20.8	31.2	47.4	60.4	60.1
Taxes on income	(7.2)	(5.5)	(6.3)	(15.0)	(16.0)
Result after tax	13.6	25.7	41.1	45.4	44.0

2025 (€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	78.5	57.6	23.5	22.6	42.8	12.6
	Net commission income	24.5	17.8	10.8	9.7	13.3	2.5
	Other income ¹	0.8	(3.8)	(1.6)	(0.9)	(2.1)	(1.4)
	Operating income	103.8	71.7	32.7	31.4	54.0	13.7
	Operating expenses	(43.9)	(34.3)	(17.5)	(17.5)	(32.4)	(10.1)
	Operating Result	59.9	37.3	15.2	13.9	21.6	3.7
	Other result	(10.2)	(5.6)	(0.1)	0.6	(1.6)	(0.1)
	Change in credit loss expenses	(7.5)	(21.7)	(1.3)	(1.8)	(3.4)	0.8
Result before tax	42.2	10.0	13.8	12.7	16.7	4.4	
Key Ratios	Net interest margin	3.3%	4.1%	4.1%	3.4%	4.7%	5.2%
	Cost / income ratio	42.6%	45.5%	51.1%	54.2%	57.8%	66.7%
	Loan-deposit ratio	67.5%	86.9%	82.7%	60.3%	95.1%	92.0%
	NPE volume	34.1	32.7	15.7	10.5	25.2	7.3
	NPE ratio (CRB based)	2.3%	2.5%	3.1%	2.3%	3.2%	3.4%
	NPE ratio (on-balance loans) ²	1.9%	2.6%	3.2%	2.2%	3.5%	3.2%
NPE coverage ratio (provision)	86.3%	81.0%	85.2%	78.9%	75.9%	80.6%	
Balance Sheet	Total assets	2,382	1,429	583	657	885	248
	Loans and receivables	1,226	990	400	380	593	176
	o/w gross performing loans	1,200	998	384	322	590	173
	Financial liabilities at amortised cost	1,896	1,214	469	543	662	202
	RWA	1,019	757	354	385	536	177
		Account for 59% 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)

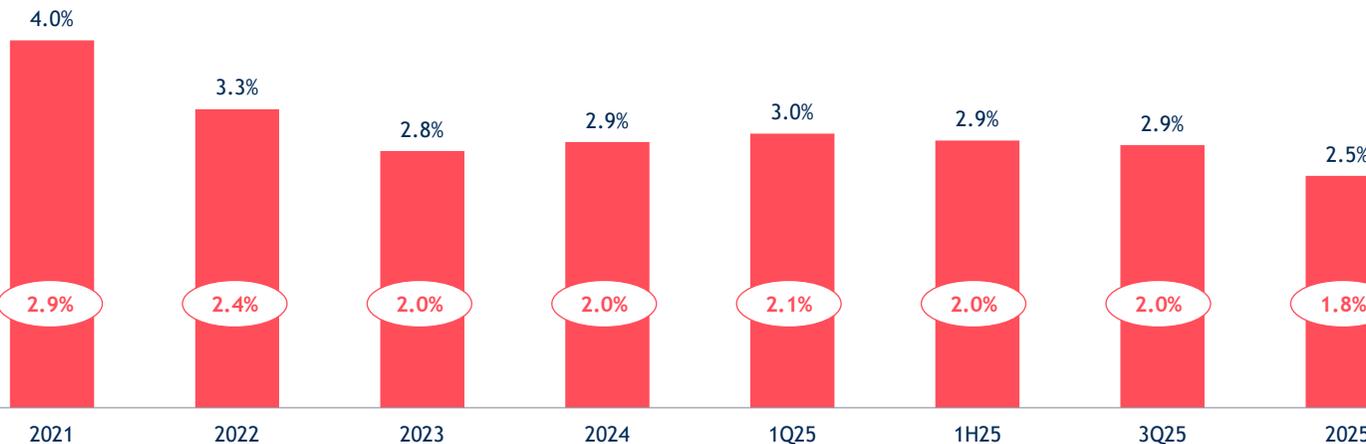
NPE Volumes,
€m



NPE Coverage
Ratio¹
(Ex-Collateral)



NPE Ratio
(on-balance loans)²



NPE Ratio
(GE based)³



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

³ Calculated as non-performing exposure divided by total gross exposure.

Focus

Consumer

€m, rounded



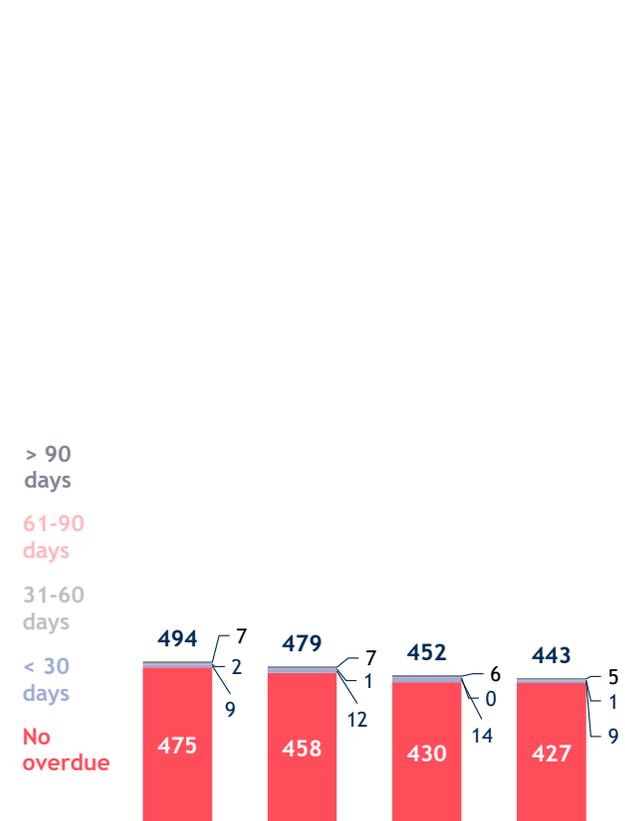
SME

€m, rounded



Non-Focus

€m, rounded



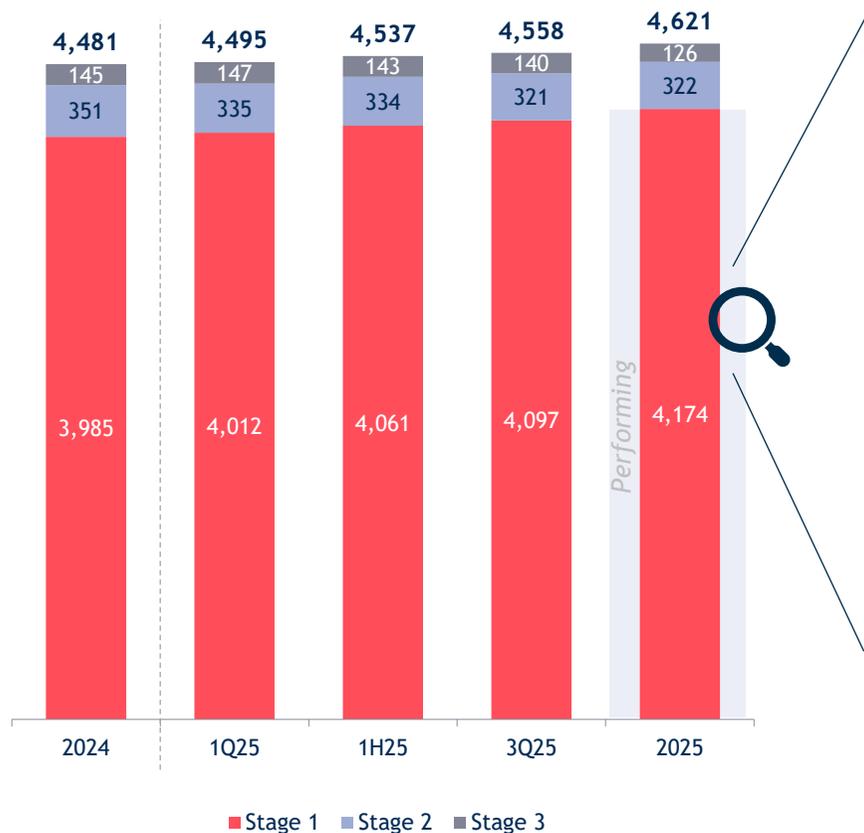
	1Q25	1H25	3Q25	2025
>90 days	2.6%	2.3%	2.2%	2.1%
1 to 90 days	4.8%	4.1%	4.6%	3.7%
No overdue (%)	93%	94%	93%	94%

	1Q25	1H25	3Q25	2025
>90 days	2.5%	2.5%	2.5%	1.9%
1 to 90 days	2.8%	2.7%	2.3%	2.1%
No overdue (%)	95%	95%	95%	96%

	1Q25	1H25	3Q25	2025
>90 days	1.4%	1.4%	1.4%	1.1%
1 to 90 days	2.4%	2.8%	3.3%	2.3%
No overdue (%)	96%	96%	95%	97%

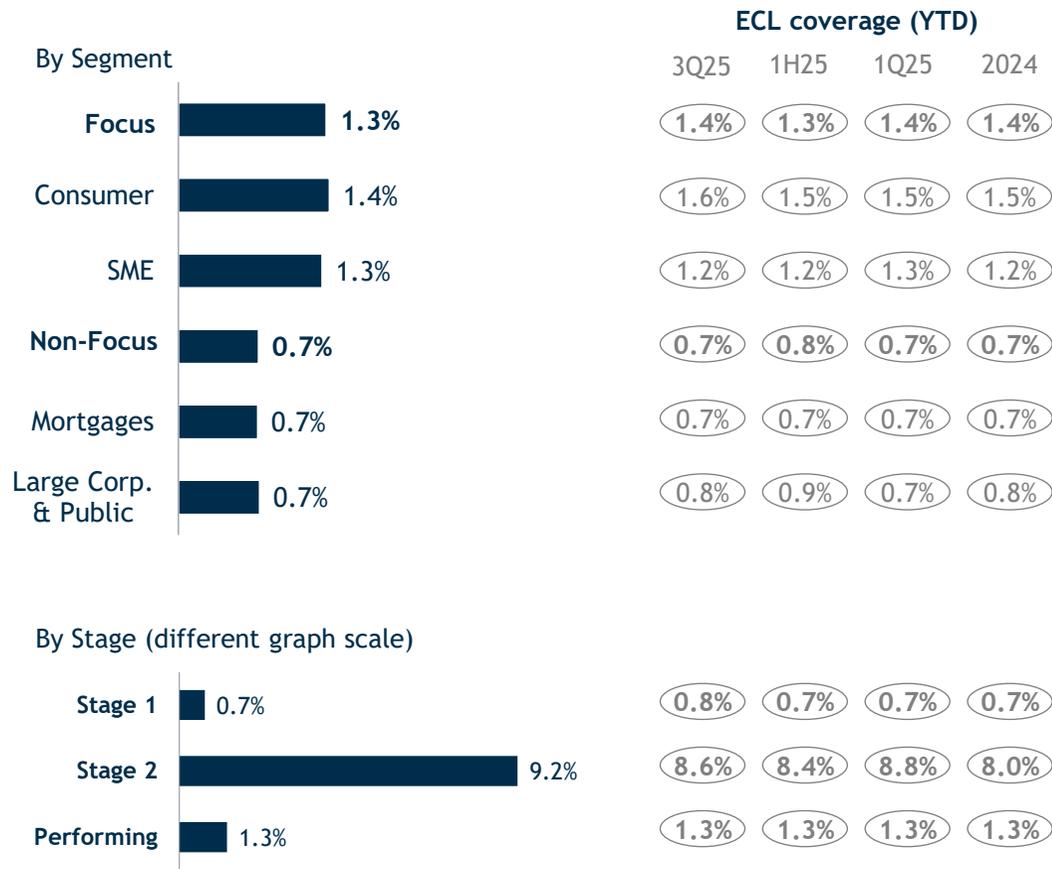
Stage 1, 2 and 3 assets¹

€m



Business segments: Stage 1 & 2 (Performing) coverage¹

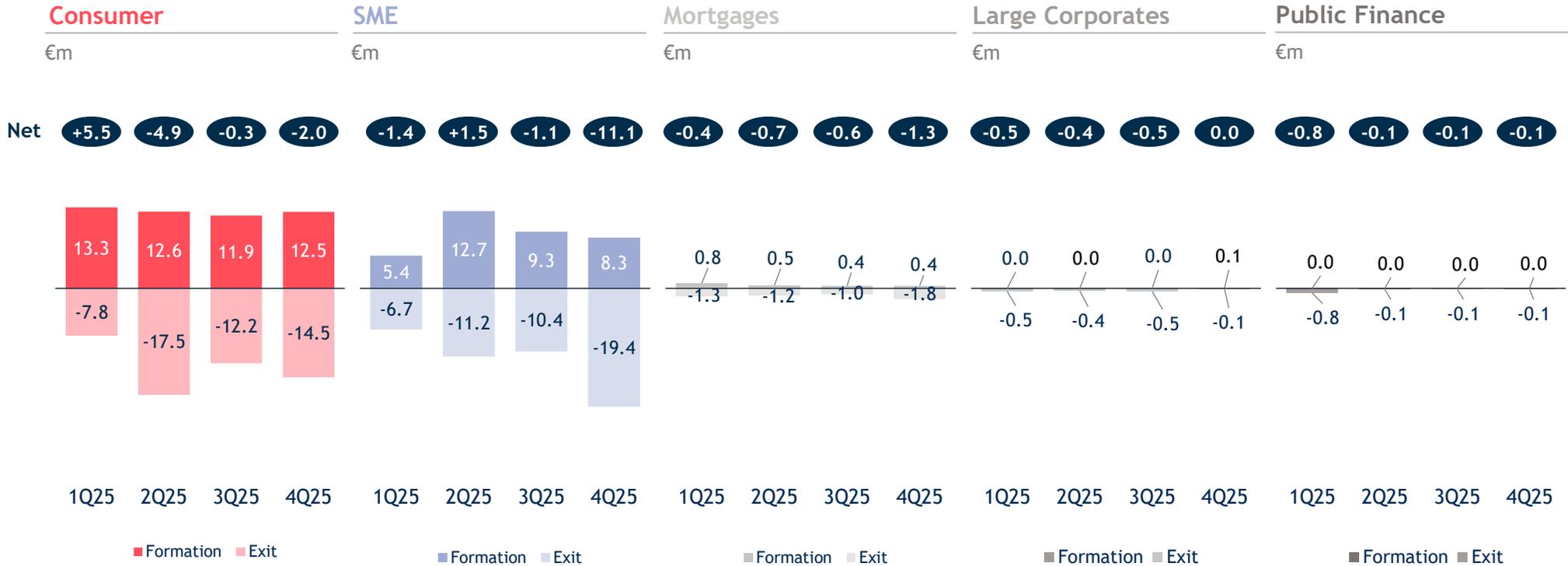
2025 (YTD)



Stage	2024	1Q25	1H25	3Q25	2025 (YTD)
Stage 3	3%	3%	3%	3%	3%
Stage 2	8%	7%	7%	7%	7%
Stage 1	89%	90%	90%	90%	90%

¹ Excluding Corporate Center.

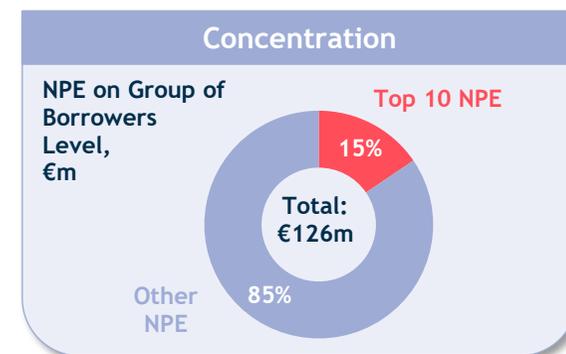
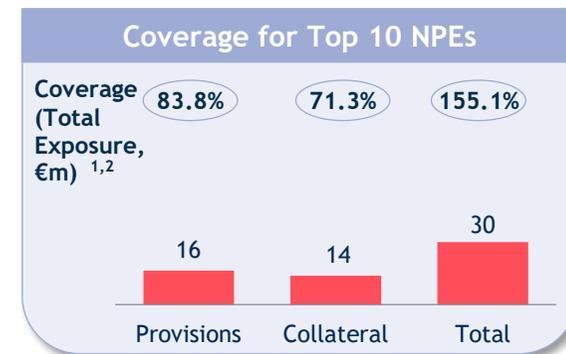
Quarterly NPE formation & exit - group level



Overview of Top 10 NPEs as of YE25

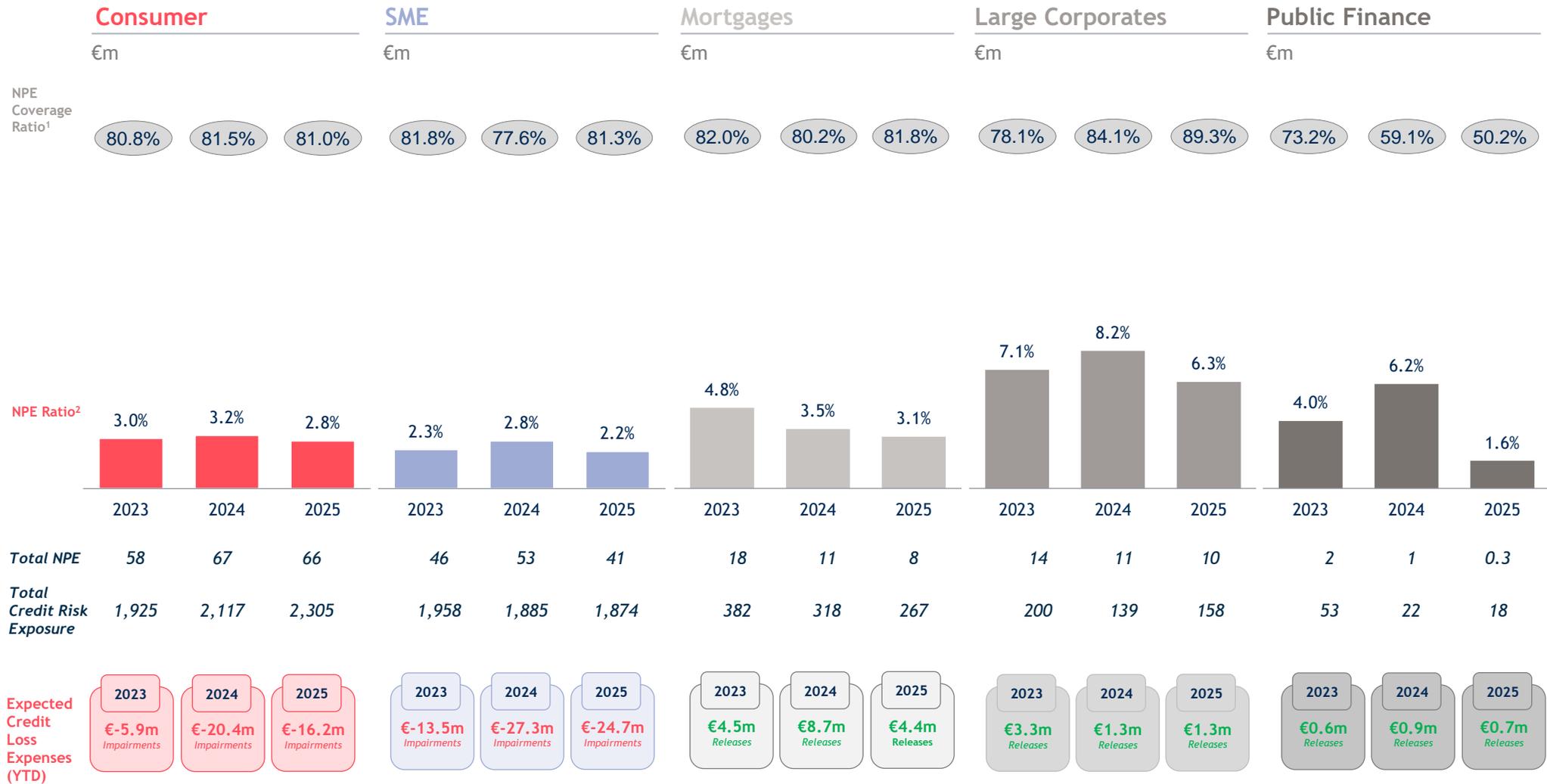
Group of Borrowers, €m

Borrower	Total Exposure		Country	Description
NPE 1	7.7		Croatia	Metal industry and mechanical engineering
NPE 2	2.2		Croatia	Construction industry
NPE 3	1.3		Serbia	Retail and wholesale trade
NPE 4	1.3		Croatia	Retail and wholesale trade
NPE 5	1.3		Serbia	Food and allied business
NPE 6	1.3		Serbia	Metal industry and mechanical engineering
NPE 7	1.3		Slovenia	Service
NPE 8	1.1		Slovenia	Wood and paper processing
NPE 9	1.0		Serbia	Agriculture economy and forest management
NPE 10	0.8		Slovenia	Service
Total Top 10	19.5			



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

Risk: NPE and Cost of Risk Development by Business Segment



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.

Focus

Non-Focus³

Consumer

€m

SME

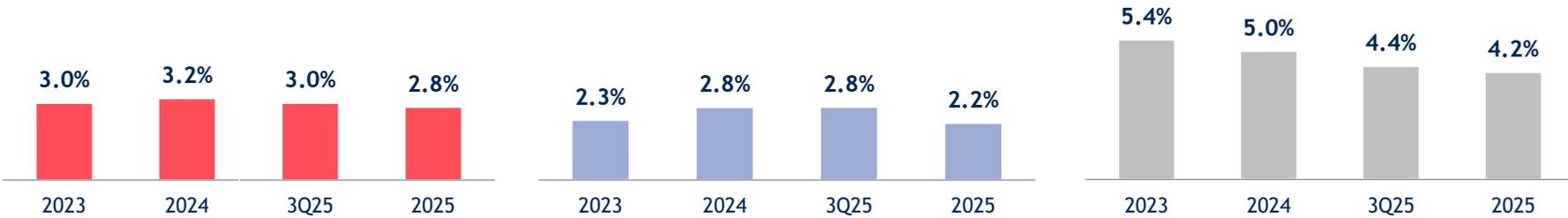
€m

€m

NPE Coverage Ratio (Excl. Collateral)¹



NPE Ratio²



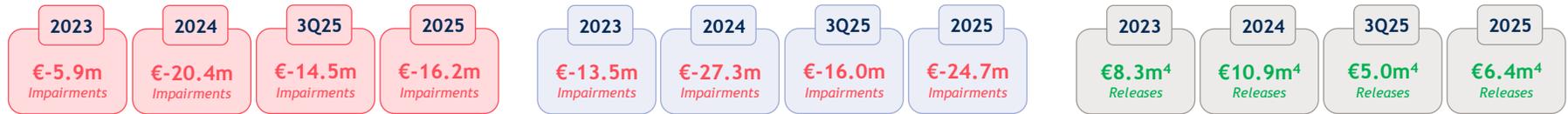
Total NPE



Total Credit Risk Exposure



Expected Credit Loss Expenses (YTD)



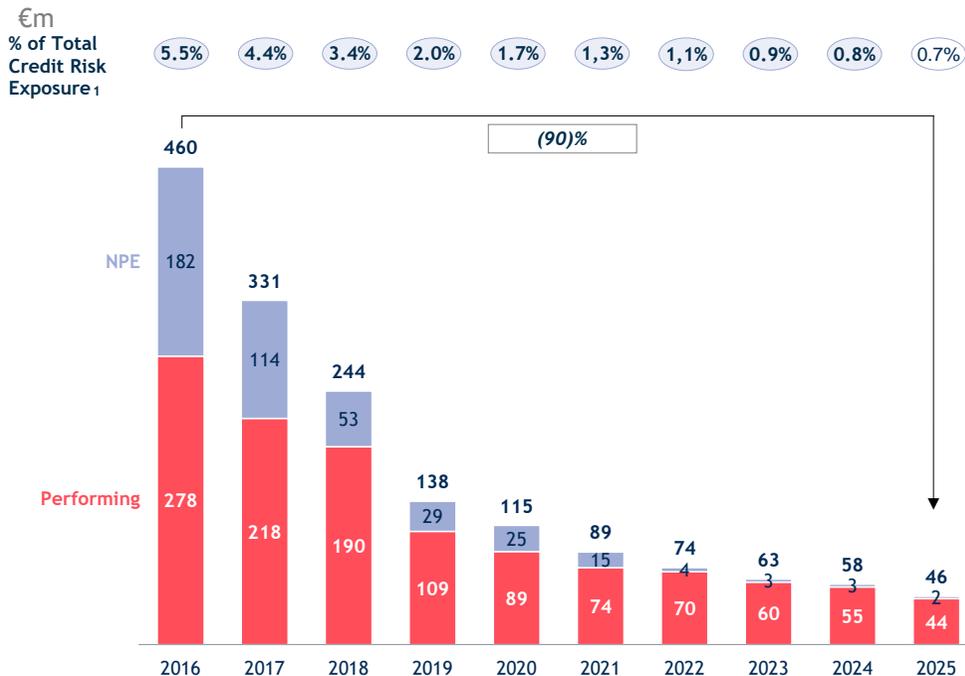
¹ Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

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

³ Excludes Corporate Center (Financial Institutions).

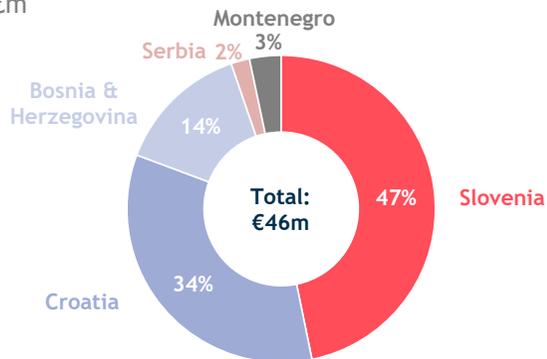
⁴ Including YTD bookings in Corporate Center (impairment of €-0.73m in 2023, release of €0.7m in 2024, release of €0.0m in 3Q25, impairment of €0.7m in 2025).

CHF portfolio overview



CHF credit risk exposure by countries (performing)

2025 YTD, €m



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

CHF status across countries



Slovenia

- **2022:** multiple CHF-related legislative initiatives were rejected as unconstitutional and contrary to EU law; a draft CHF law adopted in 02/2022 (est. worst-case impact €100-110m) was suspended in 03/2022 and declared unconstitutional in 12/2022
- **2023-2024:** the Supreme Court (supported by the Constitutional Court) initially tightened CHF case law, retroactively raising pre-contractual information requirements, followed by a potential softening in its 03/2024 ruling
- **2025:** the Supreme Court referred restitution-related questions to the CJEU and confirmed interim injunctions suspending CHF loan performance during litigation; consumer-protective judicial stance persists, with no new legislative initiatives



Croatia

- **2015-2020:** the Conversion Law (09/2015) established a mandatory conversion framework; the Supreme Court (SC) confirmed FX and interest clauses as null and void, while conversion annexes were upheld, preventing further claims by converted borrowers
- **2022-2023:** following the CJEU (05/2022), CHF loans were deemed outside the Consumer Protection Directive, due to the balancing effect of the Conversion Law; a non-binding SC opinion on penalty interest was blocked, and FX claims became time-barred after 14 June 2023
- **2024-2025:** Supreme Court rulings in 2024 favoured banks, confirming that no additional payments for converted loans and continued validity of CHF agreements; no material new Supreme Court rulings in 2025, with lower-court application still evolving



Serbia

- **04/2019:** a dedicated CHF Conversion Law was enacted, providing a comprehensive resolution framework
- **Post-2019:** the law enabled broad conversion and settlement, significantly reducing litigation and residual CHF exposure in the banking sector
- **2020-2025:** no material legislative or Supreme Court developments impacting CHF loans; the legal framework is considered stable, with limited residual risk



Bosnia & Herzegovina

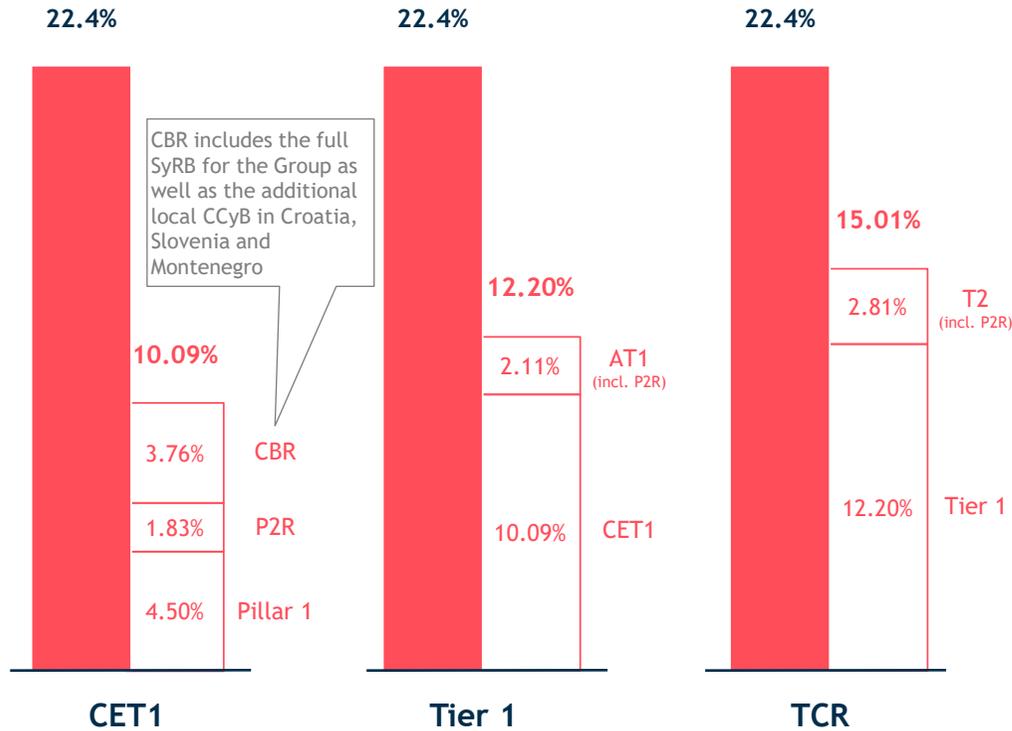
- **2017-2020:** A draft CHF Conversion Law was rejected in favour of a voluntary settlement offer; subsequent legislative initiatives were withdrawn
- **2021:** the draft law was reintroduced for parliamentary consideration, subject to extensive documentation requirements, but no legislative outcome followed
- **2021-2025:** the Bosnian CHF Association confirmed that no CHF law was needed, as almost 91% of loans were settled; no material developments since, indicating limited residual risk



Montenegro

- **2015-2016:** a CHF Conversion Law was enacted and later amended, establishing a statutory conversion framework. Post-conversion litigation: Courts declared CHF clauses invalid but did not award compensation, as borrowers were entitled to convert, significantly reducing amounts in dispute
- **2023-2025:** a Constitutional Court ruling on litigation costs did not alter the substantive framework; no further material judicial or legislative developments, indicating limited residual risk

Capital requirements as of 2025 (excluding P2G)



P2R
(for 2026)

Combined
Buffer
Requirement
(CBR)

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

- **Systemic Risk Buffer: set at 0.50%**
- **Local Countercyclical Buffers:**
 - Slovenia: 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
 - 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

	YE24	YE25	YE26
Capital Conservation Buffer	2.50%	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.64%	0.76%	0.86%
Systemic Risk Buffer (SyRB)	0.50%	0.50%	0.50%
Total	3.64%	3.76%	3.86%

■ CET1 / TCR Addiko, as of YE25

□ Regulatory requirements as of YE25 (based on SREP valid in 2025)

P2G
(for 2026)

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

Breakdown of capital position¹

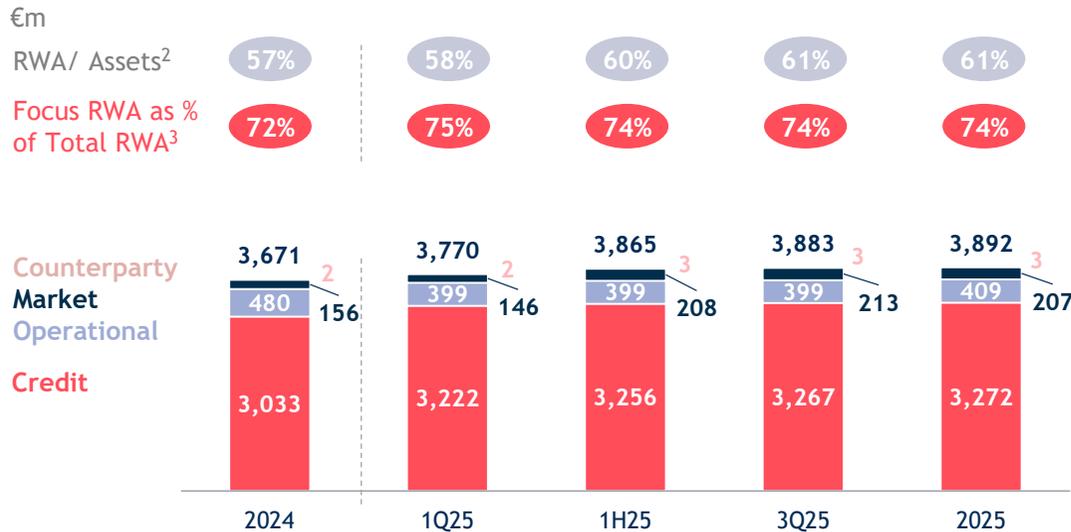


YE25 reflect CRR3 (“Basel IV”) effective from 1 Jan. 2025:

- 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: in line with supervisory expectations and regulatory requirements, the dividend distribution for the 2025 financial year remains suspended, taking into account regulatory considerations related to the current shareholder structure

RWA breakdown



Equity to CET1 bridge

€m

	2021	2022	2023	2024	2025
Equity attr. to parent	805.1	746.3	801.1	839.5	898.5
Share-based payments	(0.5)	(0.5)	(1.2)	0.0	0.0
Dividends deducted from capital	0.0	(23.6)	(24.6)	0.0	0.0
Additional value adjustments	(1.1)	(1.1)	(1.0)	(0.7)	(0.6)
Intangible assets	(16.1)	(15.4)	(15.3)	(17.6)	(17.0)
Deferred tax assets	(10.4)	(10.3)	(12.8)	(12.1)	(8.9)
Other regulatory adjustments (including IFRS 9 transitional rules)	27.1	10.0	0.0	(0.1)	(1.0)
FVTOCI transitional rules (art 468 CRR)	0.0	31.0	0.0	0.0	0.0
CET1 Capital (transitional)	804.3	736.4	746.1	809.0	870.9
CET1 Capital (fully loaded)	777.1	695.4	746.1	809.0	870.9
Total Risk Weighted Assets (transitional)	3,624.9	3,487.3	3,653.2	3,671.2	3,891.7
Total Risk Weighted Assets (fully loaded)	3,597.7	3,481.0	3,653.2	3,671.2	3,891.7

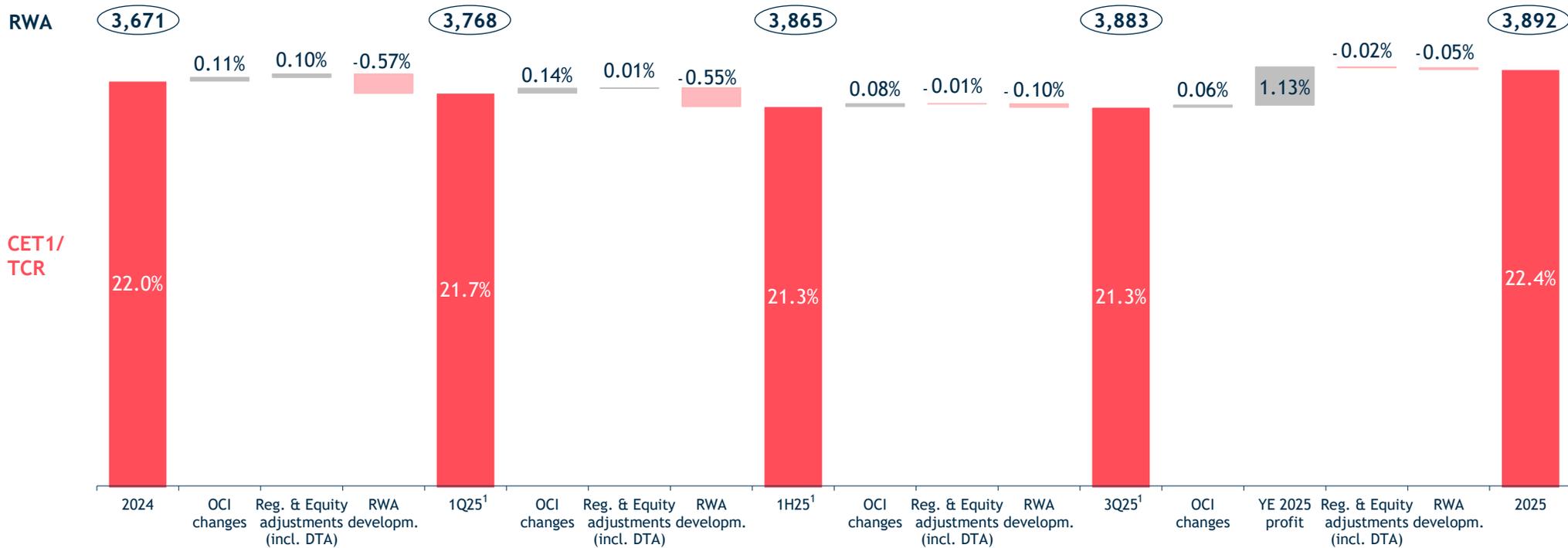
¹ Full year numbers include profit and, if applicable, dividend deduction; interim figures exclude accrued interim profit and dividend deduction.

² Calculated as total RWA divided by total assets.

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

Capital development

% CET1/TCR, YTD, RWAs in €m

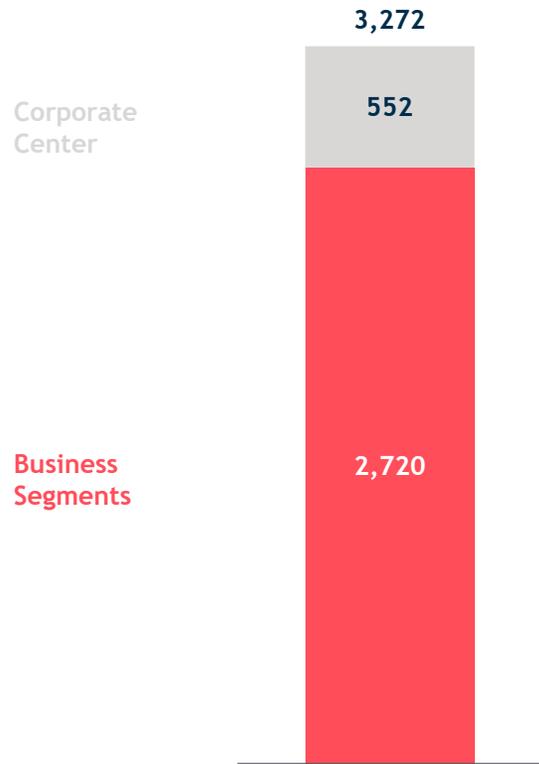


¹ Excluding accrued interim profit and accrued dividend.

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

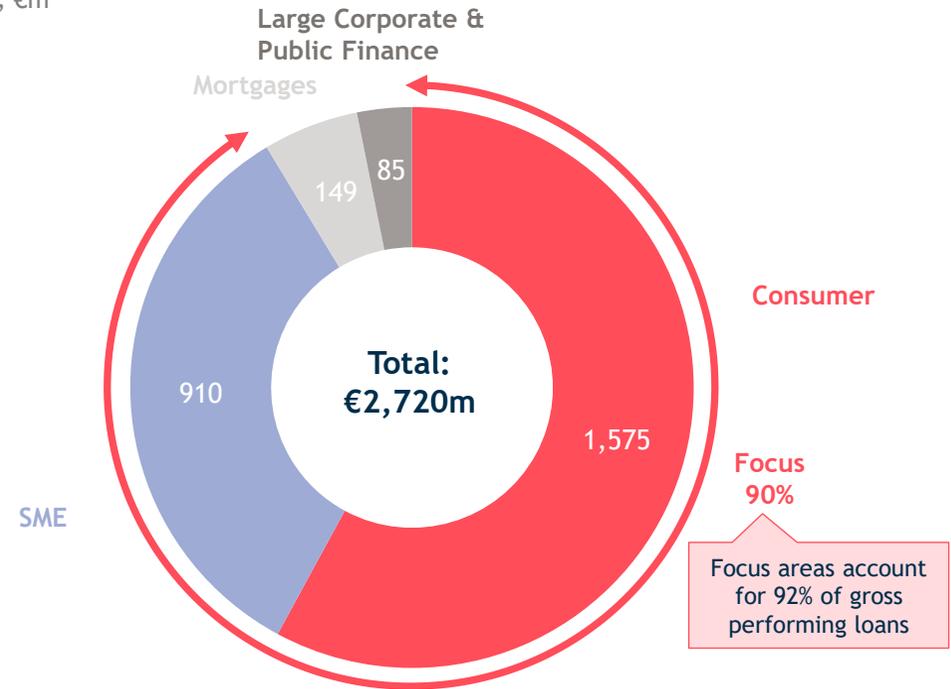
Credit risk RWA

2025, €m



Credit risk RWA: breakdown by segment¹

2025, €m



Credit risk RWA: allocated capital¹

2025, €m

	@YE25 capital ratio 22.4%	@Capital ratio 18.82%
Focus	557	468
Non-Focus	53	44

¹ Excluding Corporate Center of €552m credit 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 31 December 2025 approximately 0.9 million customers in CSEE using a well-dispersed network of 154 branches and modern digital banking channels.

Based on its strategy, Addiko Group has repositioned itself as a specialist Consumer and SME banking group with a focus on growing its Consumer and SME lending activities as well as payment services (its “focus areas”). It offers unsecured personal loan products for Consumers and working capital loans for its SME customers and is largely funded by retail deposits.