There is no moving forward
without looking back.

Public Disclosure Report 1H25

pursuant to Part Eight
of the Capital Requirements Regulation (CRR)

Addiko Bank

Addiko Group - Public Disclosure Report 1H25

Addiko Bank

Templates	Name
	Disclosure of key metrics and overview of risk-weighted exposure amounts
EU KM1	Key metrics template
	Disclosure on MREL/TLAC
EU KM2	Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities based on the data of Addiko Bank d.d. (Croatia)
EU KM2	Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities based on the data of Addiko Bank d.d. (Slovenia)

Template EU KM1 – Key metrics template

30.06.2025 - in EUR million

		a	c	e
		30.06.2025	31.12.2024	30.06.2024
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	822.5	809.0	752.2
2	Tier 1 capital	822.5	809.0	752.2
3	Total capital	822.5	809.0	752.2
	Risk-weighted exposure amounts			
4	Total risk exposure amount	3,865.1	3,671.2	3,692.3
4a	Total risk exposure pre-floor	3,865.1	-	-
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	21.28%	22.04%	20.37%
5a	Not applicable			
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	21.28%	-	-
6	Tier 1 ratio (%)	21.28%	22.04%	20.37%
6a	Not applicable			
6b	Tier 1 ratio considering unfloored TREA (%)	21.28%	-	-
7	Total capital ratio (%)	21.28%	22.04%	20.37%
7a	Not applicable			
7b	Total capital ratio considering unfloored TREA (%)	21.28%	-	-
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.25%	3.25%	3.25%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.83%	1.83%	1.83%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.44%	2.44%	2.44%
EU 7g	Total SREP own funds requirements (%)	11.25%	11.25%	11.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.78%	0.64%	0.63%
EU 9a	Systemic risk buffer (%)	0.50%	0.50%	0.50%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.78%	3.64%	3.63%
EU 11a	Overall capital requirements (%)	15.03%	14.89%	14.88%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.03%	10.79%	9.12%
	Leverage ratio			
13	Total exposure measure	6,726.2	6,653.6	6,391.4
14	Leverage ratio (%)	12.23%	12.16%	11.77%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio*			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,917.0	1,959.0	1,912.1
EU 16a	Cash outflows - Total weighted value	733.5	783.0	779.8
EU 16b	Cash inflows - Total weighted value	239.4	256.6	221.1
16	Total net cash outflows (adjusted value)	494.1	526.4	558.7
17	Liquidity coverage ratio (%)	356.71%	373.04%	345.30%
	Net Stable Funding Ratio			
18	Total available stable funding	5,210.5	5,234.5	5,007.5
19	Total required stable funding	3,008.9	2,903.7	2,915.4
20	NSFR ratio (%)	173.17%	180.27%	171.76%

*Average of the liquidity coverage ratios based on end-of-the-month observations over the preceding 12 months.

EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities based on the data of Addiko Bank d.d. (Croatia)

30.06.2025 - in EUR million

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		30.06.2025	**T**	**T-1**	**T-2**	**T-3**	**T-4**
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	372.7					
EU-1a	Of which own funds and subordinated liabilities	372.7					
2	Total risk exposure amount of the resolution group (TREA)	1,159.9					
3	Own funds and eligible liabilities as a percentage of the TREA	32.13%					
EU-3a	Of which own funds and subordinated liabilities	32.13%					
4	Total exposure measure (TEM) of the resolution group	2,383.7					
5	Own funds and eligible liabilities as percentage of the TEM	15.63%					
EU-5a	Of which own funds or subordinated liabilities	15.63%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks *pari passu* with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks *pari passu* with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA	21.43%					
EU-8	Of which to be met with own funds or subordinated liabilities	21.43%					
EU-9	MREL expressed as a percentage of the TEM	5.18%					
EU-10	Of which to be met with own funds or subordinated liabilities	5.18%					

EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities based on the data of Addiko Bank d.d. (Slovenia)

30.06.2025 - in EUR million

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	**G-SII Requirement for own funds and eligible liabilities (TLAC)**				
		30.06.2025	**T**	**T-1**	**T-2**	**T-3**	**T-4**
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	218.3					
EU-1a	Of which own funds and subordinated liabilities	218.3					
2	Total risk exposure amount of the resolution group (TREA)	831.3					
3	Own funds and eligible liabilities as a percentage of the TREA	26.26%					
EU-3a	Of which own funds and subordinated liabilities	26.26%					
4	Total exposure measure (TEM) of the resolution group	1,504.0					
5	Own funds and eligible liabilities as percentage of the TEM	14.52%					
EU-5a	Of which own funds or subordinated liabilities	14.52%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks *pari passu* with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks *pari passu* with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA	20.89%					
EU-8	Of which to be met with own funds or subordinated liabilities	-					
EU-9	MREL expressed as a percentage of the TEM	5.18%					
EU-10	Of which to be met with own funds or subordinated liabilities	-					

Statement of all Legal Representatives

The Management Board of Addiko Bank AG confirms to the best of their knowledge that the disclosures required set out under Part Eight of the Regulation (EU) No 575/2013 are made in accordance with the formal policies and internal processes, system and controls.

Addiko Bank AG

MANAGEMENT BOARD

Herbert Juranek m.p.
Chairman of the Management Board

Edgar Flaggl m.p.
Member of the Management Board

Tadej Krašovec m.p.
Member of the Management Board

Ganesh Krishnamoorthi m.p.
Member of the Management Board