

Public Disclosure Report 2025

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

There is no moving forward
without looking back.

Addiko Bank



Public Disclosure Report 2025

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1 Introduction

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.

The purpose of this Report is to provide the disclosures required under the global regulatory framework for capital and liquidity, established by the Basel Committee on Banking Supervision. From a risk-management perspective, the main bank-wide steering processes are performed centrally by Addiko Bank AG. These processes are presented in this Report.

1.1 Disclosure Policy and Structure

Art 431, 433 and 434 CRR

The Disclosure Report of Addiko Group meets the disclosure requirements of Part Eight of the Capital Requirements Regulation (EU) No 575/2013 (CRR), as amended by the Regulation (EU) 2024/1623, which largely applies from 1. January 2025. In addition, the Report follows the Commission Implementing Regulation (EU) 2024/3172, which repeals the Implementing Regulation (EU) 2021/637 and sets the updated Pillar 3 templates and instructions to promote consistency and comparability across institutions. In line with the EBA Pillar 3 framework, the Report reflects the latest Implementing Technical Standards (ITS) and related guidance, and is prepared to meet the centralised publication requirements under Articles 434 and 434a CRR (EBA Pillar 3 Data Hub), for which the EBA has published final draft ITS (EBA/ITS/2025/01) and a transition period for disclosures with reference dates June-December 2025.

The preparation of the Disclosure Report and the formal review for completeness and compliance with the applicable requirements is carried out through a structured process within the relevant departments of Addiko Group. Quantitative disclosures are precisely aligned with the information in the year-end financial statements and with the supervisory reports prepared for the regulator (COREP and FINREP), leveraging the EBA mapping between Pillar 3 templates and supervisory reporting to ensure consistency. The Report is unaudited.

All disclosures are prepared on a consolidated basis and presented in EUR million, unless stated otherwise. Addiko Group's disclosure is published on a semi-annual basis, following the scope and frequency rules in Article 433 CRR and the category-specific requirements in Article 433 c CRR.

Pursuant to Articles 434 and 434a CRR, Addiko Group submits its prudential disclosures in electronic format to the European Banking Authority (EBA). The EBA then publishes the disclosures centrally via a single electronic access point (the EBA Pillar 3 Data Hub). According to the transitional provisions included in the ITS, for disclosures with reference date June to December 2025, Addiko Group continues to use the current means of disclosure, which is the website of Addiko Group www.addiko.com/financial-reports/ followed by a subsequent submission to the EBA Pillar 3 Data Hub (P3DH).

All quantitative and qualitative information required under the Titles II and III of Part Eight of Regulation (EU) No 575/2013 is disclosed in this Report. The quantitative templates required by the EBA are included as an appendix in this Report (chapter 16). In line with Article 434 (3) CRR, the remuneration disclosure is submitted separately from other Pillar 3 information and will be made available through the EBA's central access point as well. Addiko Group also continues to disclose the information on the remuneration policy and practices at a later stage on its website.

The members of the Management Board of Addiko Bank AG confirm that the disclosures required under Part Eight of the Capital Requirements Regulation (EU) No 575/2013 (CRR) are made in accordance with the formal policies and internal processes, systems and controls. A written attestation is included in chapter 14.

1.2 Regulatory Framework for Disclosures

Implementation of Basel 3 and 4 in the European Union (EU)

In 2013, the European Parliament adopted the capital and liquidity requirements for the implementation of Basel 3 in the EU. On 26 June 2013, the final Capital Requirements Directive IV (CRD IV) and the final Capital Requirements Regulation (CRR) were published in the Official Journal of the EU, with application effective 1 January 2014. On 20 May 2019, an amendment of CRR was published (Regulation (EU) No. 2019/876 - CRR II), as well as an amendment of CRD (Directive (EU) No. 2019/878 - CRD V). On 24 June 2020, another amendment to CRR was published (Regulation (EU) No. 2020/873) as a response to the COVID-19 pandemic "Quick-Fix". In June 2024, the EU completed its Basel 4 package with CRR 3 (Regulation (EU) 2024/1623) and CRD 6 (Directive (EU) 2024/1619), which largely apply from 1 January 2025 and implement, among other elements, the output floor, and revised approaches for credit risk, CVA risk, operational risk, and market risk. The European Commission announced a one-year postponement of the FRTB market-risk framework to 1 January 2027 to ensure consistency across jurisdictions.

For Pillar 3 disclosures, the Commission adopted Implementing Regulation (EU) 2024/3172 on 31 December 2024, which repeals (EU) 2021/637 and sets the updated templates and instructions aligned with CRR 3. Disclosures move to centralised publication via the EBA Pillar 3 Data Hub under Articles 434 and 434a CRR, with the EBA's final draft ITS providing a transition period for reference dates June-December 2025.

Addiko Group has been calculating regulatory capital and regulatory capital requirements according to the Basel 4 revised framework and disclosures have been prepared in accordance with these guidelines, now reflecting CRR3 and Implementing Regulation (EU) 2024/3172 for the 2025 cycle, while market-risk tables follow the postponed FRTB applicability (1 January 2027).

In the context of this document, the "EU banking legislation" describes the package of CRR, CRD and regulatory/ implementing technical standards. It commonly refers as containing the following three Pillars:

- **Pillar 1 - Minimum requirements**

Pillar 1 contains mechanisms and requirements for the calculation by financial institutions of their minimum capital requirements for credit risk, market risk and operational risk, detailing the different methods available for calculating risk weighted assets (RWA) for the three risk types and provides information on the eligibility criteria for the constituents of the capital base. Basel 3 extended minimum requirements to also cover liquidity in addition to capital. In this regard, Pillar 1 specifies the requirements for the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR). With CRR II, a leverage exposure requirement was introduced to show the ratio between a bank's equity and its assets, regardless of the riskiness of these assets. The 3.00% leverage ratio requirement became mandatory on 28 June 2021. With CRR3, Pillar 1 further introduces the output floor (limiting model-based RWAs to a minimum of 72.5% of the standardised approaches) and updates the methodologies for credit risk, CVA risk, operational risk, and market risk (with FRTB applicability deferred to 1 January 2027).

- **Pillar 2 - Supervisory review process**

Pillar 2 requires banks to conduct an Internal Capital Adequacy Assessment Process (ICAAP) to demonstrate that they have implemented methods and procedures to safeguard capital adequacy with due attention to all material risks. The ICAAP supplements the minimum regulatory requirements of Pillar 1. It considers a broader range of risk types as well as Addiko Group's risk and capital management capabilities. Simultaneously with the introduction of Pillar 1 requirements for liquidity through the Basel 3 framework, the ICAAP was complemented with an Internal Liquidity Adequacy Assessment Process (ILAAP) to ensure that banks have implemented processes and tools to safeguard the adequacy of their funding and liquidity. Furthermore, Pillar 2 requires supervisors to conduct a Supervisory Review and Evaluation Process (SREP) to assess the soundness of banks' ICAAP and ILAAP and take any appropriate actions that may be required. CRD-level updates (e.g., under CRD 6) further refine supervisory powers and expectations.

- **Pillar 3 - Market discipline**

Pillar 3 is intended to complement Pillar 1 and Pillar 2. It requires that financial institutions produce disclosures that allow market participants to assess the scope of application by banks of the Basel Committee's framework and the rules in their jurisdiction, their capital condition, risk exposures and risk management processes, and hence their capital adequacy. Pillar 3 requires all material risks to be disclosed to provide a comprehensive view of a bank's risk profile. Under CRR3 and Implementing Regulation (EU) 2024/3172, institutions disclose using updated templates, and - per Articles 434/434a CRR - submit disclosures electronically to the EBA, which publishes them centrally via the Pillar 3 Data Hub, with onboarding and a transition provision (June-December 2025) set out in the EBA final draft ITS.

1.3 Environmental, Social and Governance (ESG) Risks

ESG risks include all risks arising from potential negative impacts, direct or indirect, on the environment, people and communities and more generally all stakeholders, in addition to those arising from corporate governance. ESG risk could affect profitability, reputation as well as credit quality and could lead to legal consequences.

Addiko Group does not treat the ESG risks as a separate risk type but integrates them in the existing risk classification and into the existing risk management framework, as drivers for other risk types (e.g. credit risk or operational risk). In line with regulatory expectations, Addiko Group puts a special focus on climate-related and other environmental risk (C&E risk) management. In this context Addiko Group considers both physical and transition risks:

- Physical risk refers to the direct impact from climate-related or environmental changes, which can be "acute" (e.g. extreme weather events such as hurricanes, floods and wildfires) or "chronic" in case of progressive changes, such as sustained higher temperatures, heat waves, droughts and rising sea levels.
- Transition risk refers to the potential losses resulting from the adjustment towards a lower-carbon and more environmentally sustainable economy (e.g. changes to laws and regulations, litigation due to failure to mitigate or adapt, and shifts in supply and demand for certain commodities, products and services due to changes in consumer behaviour and investor demand).

Addiko Group performed an assessment of climate-related and other environmental risks in two consecutive steps. In a first step Addiko Group assessed the impact of climate and environmental change on its countries of operation considering various scenarios for the short, medium and long-term. In a second step Addiko Group analysed how the impact identified in the first step will transmit onto the Group. Based on this analysis, Addiko Group concluded that in particular its credit risk can be impacted by climate-related and other environmental risk drivers. While due to granularity and diversification of Addiko Group's loan portfolio, there is no immediate material threat to the quality of assets of Addiko Group, the potential impact on the economy in the countries Addiko Group operates drives the systemic risk Addiko Group is exposed to. In this context it is evident that acute and chronic climate and environmental risks already impact macroeconomic indicators, whereby the severity of this impact over the medium- to long term is highly dependent on the measures taken to curb climate change. Consequently, Addiko Group also considered the impact from climate-related transition risks in the macroeconomic financial forecasts used in the calculation of the Expected Credit Loss, thus, directly impacting the risk provisions of the loan book.

While no immediate danger for Addiko Group was identified in the assessment of climate-related and other environmental risks, the significance and complex challenges of the matter require continuous monitoring. Addiko Group focuses in particular on the strict limitation of any idiosyncratic C&E risk. In this context, Addiko Group has identified industries which are - and might in the future be - impacted by climate and environmental risk and set prudent limits on the maximum exposure to these industries, which are diligently tracked. Furthermore, within the operational credit-granting process, Addiko Group has defined measures to recognise the potential impact of climate and environmental risk on the asset quality of the clients. Proper assessment is necessary in order to prevent potential financial, legal or reputational consequences for the bank that might appear in case that it supports financing of respective companies.

Further details regarding ESG risks are disclosed in the Management Report in Sustainability Statement of the 2025 Consolidated Financial Statements.

1.4 Governance Arrangements

Art 435 (2) a CRR

The table below provides information about the number of directorships held by members of the Management Board of Addiko Bank AG per 31 December 2025:

Name of Member of the Management Board	Function in Addiko Bank AG	Number of directorships			
		Internal functions		External functions	
		Management	Supervisory	Management	Supervisory
Herbert Juranek	Chair of the Management Board	1	1	2	0
Edgar Flaggel	Member of the Management Board	1	2	0	0
Tadej Krasovec	Member of the Management Board	1	2	0	0
Ganesh Krishnamoorthi	Member of the Management Board	1	1	0	0

Table 1: Information about the number of directorships held by the members of the Management Board

The following table shows information about the number of directorships held by members of the Supervisory Board of Addiko Bank AG per 31 December 2025:

Name of Member of the Supervisory Board	Function in Addiko Bank AG	Number of directorships			
		Internal functions		External functions	
		Management	Supervisory	Management	Supervisory
Kurt Pribil	Chair of the Supervisory Board	0	1	0	2
Sava Ivanov Dalbokov	Member of the Supervisory Board	0	1	1	1
Johannes Proksch	Member of the Supervisory Board	0	1	1	0
Monika Wildner	Member of the Supervisory Board	0	1	1	1
Frank Schwab	Member of the Supervisory Board	0	1	1	2
Christian Lobner	Member of the Supervisory Board	0	1	0	0
Thomas Wieser	Member of the Supervisory Board	0	1	0	0

Table 2: Information about the number of directorships held by the members of the Supervisory Board

Art 435 (2) b CRR

The selection assessment process of the Supervisory Board members, Management Board members as well as the Key Function Holders is defined in the Addiko Fit & Proper Policy.

The assessment criteria for the selection of members of the Management Board (Professional Competences) are:

- Education,
- Sufficient work experience, in particular managerial experience as an executive or expert, which can be assumed if it is proved that the management function has been held with an organization of a similar or larger size and line of business for at least three years,
- Knowledge of financial markets, regulatory framework conditions (European Banking Supervision Law, the Austrian Banking Act, FMA Circular Letters and Minimum Standards, etc.), strategic planning and business management, risk management, business organization, governance and control knowing the articles of association, accounting for banking operations, interpretation of banking ratios, basic knowledge of corporate law and the law of business organizations, depending on the business model and the responsibilities, foreign language skills.

In this regard, the Management Board needs to be sufficiently suitable as a whole. Specific members possessing distinct skills may compensate less distinct skills of other members in such areas, in particular in view of the schedule of responsibilities. Skills and expertise of each member of the Management Body of Addiko Bank AG are presented on the website of Addiko.

Art 435 (2) c CRR

All recruiting-related external communications and employer branding activities are based on the principles outlined in Addiko Bank's Recruitment and Selection Policy and organized to attract the most talented potential employees and are free of any discrimination that might detain from business activities with the Addiko Bank Group. The selection and recruitment process of candidates is transparent and promotes equal opportunities and equal treatment. During the recruitment process, it is crucial not to base selection criteria on any dimensions. Instead, it is important to foster an environment where candidates from diverse backgrounds, experiences, and perspectives can contribute to collective success without constraints. Further information is included in the 2025 Consolidated Corporate Governance Report.

Art 435 (2) d CRR

The Credit and Risk Committee is one of the committees set up by the Supervisory Board (SB) of Addiko Group. The committee is responsible for granting loans to customers or to a group of affiliated customers in accordance with the Rules of Procedure of the Supervisory Board and to advise the management body with regard to the current and future risk appetite and the risk strategy of the bank. In order to monitor the implementation of this risk strategy in connection with the management, monitoring and limitation of risks pursuant to section 39 (2b) points 1 to 14 Austrian Banking Act (BWG), capital adequacy and liquidity, is a key responsibility.

As the central risk control body, the Credit and Risk Committee has frequent meetings. It was held five times in 2025.

Art 435 (2) e CRR

The Management Board is informed on a monthly basis via the Group Risk Report on the current risk situation which includes the ICAAP figures. Additionally, MB members who are also part of the Group Risk Executive Committee Meetings (GREC) are informed in more detail on the risk situation including methodological decisions, changes in parameter values as well as adoption of measures based on stress test results and limit breaches.

The Group Risk Reports, which contain overviews of credit, operational and market risk developments, are also presented in the Supervisory Board meetings along with the quarterly figures. Additionally, the SB members, who are part of the Credit and Risk Committee, receive an overview of the developments in the risk area since the last Credit and Risk Committee meeting and a deep dive in focus topics (e.g. portfolio quality development, migration analysis, rating report).

1.5 Scope of Application

1.5.1 Consolidation for Accounting and Regulatory Purposes

Art 436 a - d CRR

Consolidation for regulatory purposes is carried out in accordance with Articles 18 and 19 of Regulation No 575/2013 (CRR), with the financial statements of the individual companies and the consolidated financial statements being prepared in accordance with the principles of the IFRS. The scope of consolidation is determined based on the IFRS 10 control principle and is for regulatory purposes identical to the scope of consolidation for accounting purposes. No subsidiaries are excluded from the prudential perimeter, and no entities are subject to differing consolidation methods under the CRR.

Name of the institution for which this Disclosure Report is published: **Addiko Bank AG.**

As of 31 December 2025, the scope of consolidation included 7 fully consolidated companies including the parent company. An overview of the consolidated companies is presented in the template EU LI3.

The template EU LI1 provides an overview of the differences between the accounting scope and the scope of prudential consolidation and the mapping of financial statement categories with regulatory risk categories. The template EU LI2 shows the main sources of differences between regulatory exposure amounts and the carrying values. The position "other differences" in template EU LI2 consists of EUR 22.4 million difference between the positive market values for derivatives according to the balance sheet and the exposure value according to the Original Exposure Method (OEM). The remaining difference of EUR 2.5 million is mainly related to the gross presentation of transitory accounts of ATM transactions which are presented in the financial statements on a net basis.

1.5.2 Impediments to the Transfer of Own Funds

Art 436 f CRR

Addiko Group is subject to regulatory restrictions on capital distributions arising from the EU-wide Capital Requirements Regulation (CRR) and Capital Requirements Directive (CRD), which apply to all EU-based credit institutions.

In 2024, the European Central Bank (ECB) imposed sanctions on a group of major shareholders of Addiko Bank AG on the basis that, in the ECB's view, the group exceeded the 10% qualifying-holding threshold without obtaining the required prior approval. In connection with these events, the Croatian banking regulator suspended a capital-reduction application submitted by Addiko that was intended to align the Croatian subsidiary's capital base with its economic requirements.

Although voting-right restrictions on this shareholder group were lifted in early February 2025, the Croatian banking regulator continues to identify uncertainties regarding Addiko Bank AG's shareholder structure. Against this backdrop, it cannot be ruled out that future regulatory actions could adversely affect, or further impede, the prompt transfer of own funds or the repayment of liabilities between the parent undertaking and its subsidiaries.

1.5.3 Total Shortfall in Own Funds of All Subsidiaries not Included in the Scope of Consolidation

Art 436 g CRR

Article 436 g CRR is not applicable, as Addiko Group has no subsidiaries subject to minimum capital requirements, that are not included in the regulatory scope of consolidation.

1.5.4 Usage of the Provisions Laid Down in Art 7 and 9

Art 436 h CRR

Articles 7 and 9 CRR are not applicable, as Addiko Group does not apply individual consolidation waivers or sub-consolidation requirements.

2 Risk Management Objectives and Policies

For a detailed description of Addiko's risk strategies and processes, the structure and organization of the relevant risk management functions, as well as risk identification and risk management objectives and policies for each separate category of risk, please refer to the Risk Report in the Notes of the Addiko Group's Consolidated Financial Statements 2025.

Art 435 (1) a-f CRR

2.1 Risk Control and Monitoring

The main risk indicators are reported on a monthly basis or more frequently. The calculation and its components are discussed and reported regularly to the entire Management Board.

KPI Risk Metrics	31.12.2025
RBC Utilisation	47.15%
TCR Addiko Group	22.38%
RWA Pillar I - Addiko Group (EURm)	3,891.7
Leverage Ratio	13.00%
LCR	304.41%
NSFR	178.98%
Share of NPE (EBA Definition)	2.52%

Table 3: KPI Risk Metrics

Other important figures and information according to Article 435 (1) f CRR can be found in Note (77) Related party disclosures of the Consolidated Financial Statements 2025.

The Management Board of Addiko Bank AG declares that the:

- Risk profile of Addiko can be described as simple and streamlined, focused mainly on taking and managing credit risk stemming from exposure to loans to focus segments, while keeping other risks to the minimum possible needed to effectively operate the business.
- Risk management systems of Addiko are adequate with regard to the institution's profile and strategy.

Addiko Group currently does not apply any form of hedge accounting according to IFRS accounting standards. The hedging of interest rate risk of Addiko entities investment portfolios and balance sheet is currently performed only in Addiko Croatia and Addiko Holding via interest rate swaps at a very small scale, both in terms of overall volume and number of transactions. Notwithstanding the above, the interest rate risk in the banking book is being continuously monitored and presented in the monthly Group Asset and Liability Committee meetings. Furthermore, foreign exchange risk across Addiko Group entities is hedged via standardized instruments such as FX swap, FX outright and FX spot transactions. Addiko concentrates its business model on Consumer and SME lending, where derivatives are in most cases executed as side-business to support clients' needs from the above-mentioned focus business channels. As such, all derivatives conducted with non-financial clients are always closed back-to-back, hence, mitigating or even completely eliminating the trading activity influences. Pricing of derivatives is always completely conducted by respecting the market conditions.

2.2 Risk Strategy & Risk Appetite Statement

Addiko Group's risk strategy is derived from the business strategy and describes the planned business structure, strategic development and growth, taking into consideration processes, methodologies and the organisational structure relevant for the management of risk factors. As such, the risk strategy represents the bridge between the company's business strategy and risk positioning. It is also a management tool of the highest level for the purposes of bank's risk steering and as such it provides a framework for controlling, monitoring and limiting risks inherent in the banking business, as well as ensuring the adequacy of the internal capital, the bank's liquidity position and the overall through-the-cycle profitability.

Addiko Group's risk strategy reflects key risk management approaches included in the business strategy. This is mirrored in the bank's strategic risk objectives which will support safe and sustainable growth and ensure the preservation of the bank in line with regulatory requirements for adequate own funds with regard to risk-taking activities.

Addiko Group has established a Risk Appetite Statement (RAS) which sets the bank's risk appetite and forms part of the process of development and implementation of the bank's business and risk strategy. Furthermore, it determines the risks undertaken in relation to its risk capacity. The framework of risk appetite indicators defines the risk level the bank is willing to accept. The calibration of indicator thresholds takes into consideration the budget, risk strategy and the Recovery Plan giving an interlinked framework for proper internal steering and surveillance.

2.3 Risk Organisation

Ensuring adequate risk management structures and processes is in the responsibility of the Group's Chief Risk Officer (CRO), who is a member of the Addiko Bank AG Management Board. The CRO acts independently of market and trading units, with a focus on the Austrian Minimum Standards for the Credit Business as well as appropriate internal controls.

The Risk Management Function (RMF) at Addiko encompasses the CRO (who is also Head of the Risk Management Function) as well as the following departments reporting to CRO:

- Group Credit Risk Management
- Group Integrated Risk Management
- Group Data and Validations

The Risk Management Function (RMF) facilitates the implementation of a sound risk management framework throughout the institution and has the responsibility for identifying, monitoring, measuring and reporting risks and forming a holistic view on all risks on an individual and consolidated basis. In doing so, it represents (together with the Compliance Function) the "second line of defence" in the "three lines of defence" model.

The RMF is actively involved in all strategic decisions, as well as in decisions on material changes and implementations of new products. The RMF oversees the robustness and sustainability of the Risk Strategy and the Risk Appetite as well as their translation into operative risk limits. Subsequently, the RMF is responsible for monitoring breaches of Risk Appetite thresholds, and initiate escalation processes.

The RMF provides the Group Management Board with independent information, analyses and expert judgement on risk exposures, and advice on proposals and the consistency of risk decisions with Addiko Group's risk strategy and risk appetite. This encompasses the requirements of relevant risk-related information that enables the Group Management Board to set Addiko Group's risk appetite level.

The involvement and decision-making power of the RMF is in particular ensured via:

- the role of the Head of the Risk Management Function as member of the Group Management Board,
- the internal decision-making model reflected in the Rules of Procedure of the Management Board and Supervisory Board and its committees,
- the Product implementation process, and
- the Exposure approval rights structure.

The RMF evaluates risks and proposes ways to mitigate them. It modifies and proposes modifications and improvements of processes and tools of risk management.

The RMF may also recommend improvements to the Risk Management Framework and corrective measures to remedy breaches of risk policies, procedures and limits. The RMF gives support to the first line of defence and defines controls for the departments that actively take on risks (e.g. Market, Treasury). The accountability for the decisions taken remain with the business and internal units, and ultimately the management body.

The respective country CROs ensure compliance with the risk principles among all subsidiaries situated in the countries of operation.

2.4 Internal Risk Management Guidelines

Addiko Bank defines Group-wide standard risk management guidelines to ensure that risks are dealt within a standardised manner. These guidelines are promptly adjusted to reflect organisational changes as well as changes to parts of the regulations such as processes, methodologies and procedures. The existing guidelines are reviewed yearly to determine whether an update is required. This ensures that the actual and documented processes match.

Addiko Group has clearly defined responsibilities for all risk guidelines, including preparation, review and update as well as roll-out to the subsidiaries. Each of these guidelines must be implemented at local level by the subsidiaries and adjusted to local conditions. Compliance with these guidelines is ensured by those directly involved in the risk management process. The Group Executive Risk Committee oversees how management monitors compliance with the Group's risk management policies and procedures and reviews the adequacy of the risk management framework in relation to the risks faced by the Group. Internal Audit undertakes both regular and ad hoc reviews of risk management controls and procedures.

3 Capital and RWAs

3.1 Own Funds

Art 437 a, d-e CRR, Art 444 e CRR

The table EU CC1 presents the capital structure according to the EU regulation 573/2013 (CRR). Template EU CC2 provides the full reconciliation of the institution's regulatory own funds with the corresponding balance sheet figures, as required under Article 437 CRR.

Common Equity Tier 1 according to Articles 26 et seq. and 51 et seq. of CRR consists of subscribed capital, reserves, other comprehensive income and the audited profit for the financial year net of any foreseeable charge or dividend. Regulatory adjustments of Tier 1 capital are considered according to Articles 36 and 56 of CRR. Addiko Bank AG takes into account regulatory considerations related to the current ownership structure and still complies with the ECB recommendation communicated in December 2024 not to distribute a dividend for the business years 2024 and 2025.

The deductible item "intangible assets" consists of banking software solutions and other intangible assets and has been calculated in line with the Draft Regulatory Standards on the prudential treatment on software assets - EBA/CP/2020/11, based on which the intangible assets as disclosed in the audited consolidated financial statements are split into a capital deduction part and another part to be risk weighted by 100.00%.

The simplified approach is applied for additional value adjustments (AVA -prudent valuation). Consequently, the adjustment is directly proportional to the items measured at fair value as disclosed in the audited financial statements.

The calculation of the deductible item "deferred tax assets" is done according to Article 38 paragraph 5 of CRR and corresponds to deferred tax assets for tax losses carried forward as disclosed in the audited consolidated financial statements.

A deduction item for insufficient coverage for non-performing exposures (NPEs) according to Article 36 (1) (m) CRR is considered and refers to a regulatory capital shortfall where a bank's provisions for bad loans do not meet minimum requirements.

Apart from the mentioned adjustments, no further material deductions were made. All regulatory adjustments are in accordance with Articles 3, 32-35, 36, 47-48, 56, 66 and 79 CRR.

There are no restrictions applied to the calculation of own funds in accordance with the Regulation (EU) 575/2013.

3.1.1 Impact on Own Funds of the Introduction of IFRS 9 and the Application of the Temporary Treatment in Accordance with Art 468 CRR

Art 473a CRR

There was no impact from mentioned **transitional rules in the reporting period (as in the previous year)**.

Due to the fact that the transitional arrangements according to article 473a have already expired, the table 473a with the impact of the adoption of IFRS 9 and the application of the temporary treatment in accordance with Article 468 CRR on own funds in accordance with guideline EBA/GL/2020/12 is not disclosed anymore. Article 468 CRR, which is applicable until 31 December 2025, has not been applied.

3.2 Capital Requirements

The following table illustrates the regulatory minimum capital ratios, including the capital requirements determined in the Supervisory Review and Evaluation Process (SREP - chapter 3.2.3) and the regulatory buffers (chapter 3.3) of Addiko Group:

	31.12.2025			31.12.2024		
	CET1	T1	TCR	CET1	T1	TCR
Pillar 1 requirement	4.50%	6.00%	8.00%	4.50%	6.00%	8.00%
Pillar 2 requirement	1.83%	2.44%	3.25%	1.83%	2.44%	3.25%
Total SREP Capital Requirement (TSCR)	6.33%	8.44%	11.25%	6.33%	8.44%	11.25%
Capital Conservation Buffer (CCB)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Counter-Cyclical Capital Buffer (CCyB)	0.76%	0.76%	0.76%	0.64%	0.64%	0.64%
Systemic Risk Buffer (SyRB)	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
Combined Buffer Requirements (CBR)	3.76%	3.76%	3.76%	3.64%	3.64%	3.64%
Overall Capital Requirement (OCR)	10.09%	12.20%	15.01%	9.96%	12.07%	14.89%
Pillar 2 guidance (P2G)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
OCR + P2G	13.09%	15.20%	18.01%	12.96%	15.07%	17.89%

Art 437 b-c CRR

The template EU CCA discloses the main features and full terms and conditions of the institution's CET1, AT1 and Tier 2 capital instruments, as required under Article 437(b) and (c) CRR:

a

1	Issuer	Addiko Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	AT000ADDIK00
2a	Public or private placement	Public
3	Governing law(s) of the instrument	Austria
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A
Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Share capital
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 195.0m
9	Nominal amount of instrument	EUR 195.0m
EU-9a	Issue price	16 EUR
EU-9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	12.07.2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	N/A
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://www.addiko.com/static/uploads/Addiko-Bank-AG-Listing-Prospectus-2019.pdf

Table 4: Main features of regulatory own funds instruments and eligible liabilities instruments (template EU CCA)

3.2.1 Disclosure of Key Metrics

Art 447, 438 b CRR

The template EU KM1 shows the own funds, risk-weighted exposure amounts, buffer and own funds requirements as well as important ratios related to capital, leverage, liquidity coverage and net stable funding during the reporting period.

As no internal models are used for the calculation of credit risk, the output floor is not applicable and therefore had no impact on the disclosed key metrics.

3.2.2 Summary of the Approach to Assess the Adequacy of Internal Capital and Result of the Institution's Internal Capital Adequacy Assessment Process

Art 438 a CRR

For the ICAAP, within economic perspective, internal models are applied, wherein the forward-looking risk parameters are used.

Capital requirements calculated using the approach above are contrasted with the available risk bearing capital under the economic perspective, to ensure adequacy of capital available to support current and future activities.

	EUR m
	31.12.2025
Total economic capital amount	414.2
Total risk coverage capital amount	878.4
Excess capital	464.2

Table 5: Economic capital utilisation

3.2.3 Amount of the Additional Own Funds Requirements Based on the Supervisory Review Process

Art 438 b CRR

As mentioned in the table above (chapter 3.2) Addiko Group needs to fulfil a Pillar 2 Requirement (P2R) of 3.25% in year 2025, to be held in the form of 56.25% of Common Equity Tier 1 (CET1) capital and 75.00% of Tier 1 capital, as a minimum. In connection with the Supervisory Review and Evaluation Process (SREP) and in addition to the P2R, the ECB expects Addiko Group to hold a Pillar 2 Guidance (P2G) of 3.00%, which should be comprised entirely of Common Equity Tier 1 (CET1). However, falling below the P2G would not constitute a breach of minimum supervisory standards.

The ECB's SREP 2026 decision from 28 October 2025, which will be applicable from 1 January 2026, stipulates a slight increase in the P2R, from the current 3.25% to 3.50%. The P2G remains at 3.00%. In its decision, the supervisory authority referred to the business model including a focus on CSEE consumer and SME lending and several legal and regulatory influences. Governance, compliance and AML/CFT frameworks are in further development, supported by supervisory qualitative measures and amid staffing and shared-service interdependencies, alongside ongoing data quality work (liquidity, IRRBB/CSRBB). Credit risk developments include concentrated exposures across correlated markets, higher observed early-warning indicators and NPL levels in specific portfolios (incl. Romania). Operational and ICT areas feature legal cost impacts, a complex and outsourced IT landscape with transformation initiatives, sustained focus on ICT security/change management and DORA/operational resilience, and enhancements to climate stress-testing frameworks. In the ECB's view, this structural risk is further intensified by uncertainties in the ownership structure, which pose a significant challenge to the bank's strategic stability and future direction. This factor is considered a key driver for the P2R that has been set.

3.2.4 Risk-weighted Exposure Amounts and own funds requirements

Art 438 d CRR

Based on the business activities of Addiko and its subsidiaries, capital requirements are calculated for the Pillar 1 risk types credit risk, operational risk, credit valuation adjustment risk (CVA) and market risk. Within the meaning of Article 92 (4) (a), (b) and (g) CRR Addiko Group uses the standardised approach in the calculation of the credit risk, the new standardised approach in the operational risk and the reduced basic approach in the credit valuation adjustment risk, all based on (EU) 575/2013 amended by (EU) 2024/1623 (CRR3). For the calculation of the market risk, the Group continues to apply the standardised approach based on (EU) 575/2013 amended by (EU) 2019/876 (CRR2), as the European Commission has postponed the implementation of the Basel III fundamental review of the trading book (FRTB) standards (Regulation (EU) 2025/1496). The capital requirements were met at all times during the reporting period.

The template EU OV1 gives an overview of the RWA and capital requirements calculated in accordance with the Article 92 CRR. The capital requirements are broken down into different risk categories and, where applicable, the effect on the calculation of own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds is explained. As no internal models are used for the calculation of the credit risk the output floor is not applicable and consequently there was no effect on the disclosed key metrics. The amounts on certain tax assets and CET1 holdings that are below the thresholds for capital deduction in accordance with Article 48 (4) CRR are included in credit risk, reported in row 25 of the EU OV1, and already risk weighted at 250%. In accordance with Q&A 2021_6079 software assets that are not deducted from CET1 according to Article 36 (1) b) CRR a risk weight of 100% is applied in credit risk (see also in chapter 3.1 Own Funds).

3.3 Capital Buffers

Art 440 a-b CRR

Addiko Group calculates countercyclical buffer requirements at consolidated level in accordance with Title VII, Chapter 4 of Directive 2013/36/EU (CRD IV), which was amended by Directive (EU) 2019/878 (CRD V). The **countercyclical capital buffer** (CCyB) rose to 0.76% (up from 0.64% at the end of last year), mainly due to the prescribed increase in the CCyB for Slovenia from 0.50% to 1.00%.

Additionally, Addiko is subject to a **systemic risk buffer** (SyRB) of 0.50% unchanged from 2024 on the grounds of systemic concentration risk.

The templates EU CCyB1 and EU CCyB2 set out the geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer as well as the institution-specific countercyclical buffer rate for the Group at the end of the reporting period. The table detailing the distribution of credit exposures has been simplified by listing individually only those relevant countries which represent material exposures for the Group.

4 Credit Risk and Dilution Risk

4.1 Definition of Past Due, Default and Impaired

Art 442 a CRR

Addiko is applying the default definition according to Article 178 CRR for regulatory purposes. A loan is considered defaulted if at least one of the following criteria applies:

- A material delay of the debtor in fulfilling the obligation towards the bank, which is overdue for more than 90 days (Internal Ratings Based Counter),
- The bank considers that the obligor is unlikely to pay,
- Distressed restructuring measures of the customer,
- Write-off,
- Risk-driven sale of loan assets,
- Insolvency/bankruptcy,
- Fraud.

Past due performing loans are exposures to borrowers where past-due amounts at the reporting date are between 1 and 90 days overdue. Default event happens when the customer is 90 days past due (DPD) on any material obligation to Addiko Group. All past due amounts are summed up at the obligor level.

For accounting purposes, a financial asset is considered credit-impaired in accordance with IFRS 9 Appendix A and has to be transferred to Stage 3, if one or more events that have a detrimental impact on the estimated future cash flows have occurred. A financial asset may become credit impaired if at least one of the following criteria (examples) applies:

- Significant financial difficulty of the issuer or borrower,
- a breach of contract, such as a default of past due event,
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender would not otherwise consider,
- it is becoming probable that the borrower will enter bankruptcy or another financial reorganisation,
- the disappearance of an active market for that financial asset because of financial difficulties; or
- the purchase or origination of the financial asset at a deep discount that reflects the incurred credit losses.

It may not be possible to identify a single discrete event. Instead, the combined effect of several events may have caused the financial asset to become credit impaired.

The definitions of defaulted and credit-impaired financial assets at Addiko Group have been harmonized as far as possible. In general, a financial asset is considered credit-impaired, if the debtor is in default and all exposures of this customer have to be allocated to Stage 3 unless they satisfy the conditions for treatment as "purchased or originated credit impaired" (POCI). A transfer back to stage 1 or 2 is only possible after cure of the debtor (under internal definition of cure).

4.2 Credit Risk Adjustments

Art 442 b CRR

Credit risk adjustments are calculated in line with IFRS 9. According to this standard, credit loss adjustments are calculated for all components of credit risk exposures which are measured at amortised cost (AC) or at fair value through other comprehensive income. They include debt securities, loans and advances, demand deposits on nostro accounts with commercial banks as well as finance lease and trade receivables. In addition, credit loss adjustments are calculated for loan commitments and financial guarantees if they meet the applicable IFRS 9 definitions.

For financial instruments, whose credit risk has not increased significantly since initial recognition, the loss allowance is measured at an amount equal to the 12-months expected credit losses. In case of a significant increase in credit risk, the loss allowance must be increased up to the amount of the expected lifetime losses (Stage 2). For credit-impaired financial assets (Stage 3), the lifetime expected credit losses are recognised as well. Additionally, interest revenue is

calculated by applying the effective interest rate to the amortised cost of the financial asset (i.e., the gross carrying amount adjusted for loss allowances).

For credit-impaired financial instruments (Stage 3), two approaches are of relevance, namely assessment based on risk parameters for small exposures and individual assessment with expert based cashflow estimation for larger exposures.

Assessment based on risk parameters is done for each client whose exposure at default (EAD) on group of borrowers level is below a certain country specific materiality threshold. The provision amount is calculated as product of EAD and loss given default (LGD) discounted to the respective reporting period, where LGD is based on relevant characteristics such as time in default, risk segment and entity.

Individual assessment, or calculation of specific risk provisions based on individual assessment of impairment losses considers that the underlying credit exposure is subject to an individual analysis in accordance with regulations regarding the calculation of provisions for impairment losses. In this calculation, repayments from a company's operating business (primary cash flows) and from the utilisation of collaterals and non-core assets (secondary cash flows) are taken into consideration. Taking into consideration the assumed default scenario (restructuring or utilisation), expected repayments are assessed individually in terms of amount and timing. The expected cash flows are discounted to the net present value and offset against the outstanding current exposure. In terms of the calculation of recovery cash flows from real estate, Addiko Group bases its assumptions on the collateral's market value. Haircuts are measured individually on a case-by-case basis, depending on the determined usability and based on a variety of factors such as market liquidity, location, utilisation period and legal situation in relation to the real estate. The underlying assumptions for all individual assessments are documented and justified on a case-by-case basis.

Art 442 c-g CRR

For a detailed overview on impaired exposures, specific and general risk adjustments as well as charges for specific and general credit risk adjustments, please refer to Addiko Group's Financial Statements 2025. In this context, general credit risk adjustments correspond to Stage 1 and 2 and specific risk adjustments to Stage 3. Specific provisions for exposures considered individually immaterial are calculated based on the Specific Risk Provision Collective Impaired method ("SRP Collective Impaired") instead of an individual analysis (i.e., while the provisions are assigned individually to each account, the calculation is based on credit risk parameters). In this regard, the templates EU CR1, EU CR2, EU CQ1, EU CQ3, EU CQ4, EU CQ5, EU CQ7 and EU CR1-A are disclosed.

4.3 Use of ECAIs

4.3.1 Scope of Application and Use of External Ratings

Art 444 a-d CRR

Pursuant to Article 4 (98) CRR, External Credit Assessment Institution (ECAI) means a credit rating agency that is registered or certified in accordance with Regulation (EC) No 1060/2009. Addiko Group uses the Standardised Approach for determining the minimum capital requirements pursuant to Basel 3.

The calculation of risk weighted exposures is based on ECAI rating (Moody's Investor Service ("Moody's")). Addiko Group has not nominated any Export Credit Agency (ECA). The assignment of the rating grades to credit quality steps is undertaken according to Article 136 CRR and published EBA Implementing technical Standard on the mapping of ECAIs credit assessments. ECAI risk assessments are used for all exposure classes.

The transfer of the issuer credit ratings onto comparable assets in the banking book is pursuant to Article 138 CRR.

4.3.2 Exposure Values Associated With Credit Quality Steps

Art 444 e CRR, Art 453 g-i CRR

Addiko Group generally uses Moody's Investor Service ("Moody's") ratings. The assignment of the rating grades to credit quality steps is undertaken according to Article 136 CRR.

External ratings are used to a limited extent in some exposure classes to calculate the RWA in the Standardised Approach:

- in case of institutions, if an external rating by an ECAI of the counterparty is available, the risk weight (RW) has to be determined pursuant to Article 120 CRR, in case an external rating by an ECAI of the counterparty is not available, the RW has to be determined pursuant to Article 121 CRR,
- in case of central governments and central banks, the RW has to be determined pursuant to Article 114 CRR,
- in case of corporate clients, the RW has to be determined pursuant to Article 122 CRR.

The allocation of the external ratings to credit quality steps and risk weights is as follows:

Moody's Investor Service	Credit Quality Step
Aaa to Aa3	1
A1 to A3	2
Baa1 to Baa3	3
Ba1 to Ba3	4
B1 to B3	5
Caa1 and below	6

Table 6: Credit quality steps

The template EU CR4 illustrates the effect of CRM techniques and template EU CR5 provides a breakdown of exposures by asset class and risk weight.

4.4 Leverage

Art 451 (1) a-c CRR, Art 451 (2) CRR

4.4.1 Leverage Ratio

The leverage ratio represents the relationship between Tier 1 capital and the leverage exposure pursuant to Article 429 CRR, more specifically the Delegated Regulation (EU) 2015/62 with regard to leverage ratio (Delegated Act) of 10 October 2014, which was published in the Official Journal of the European Union on 17 January 2015. Essentially, the leverage exposure represents the sum of unweighted on-balance sheet and off-balance sheet positions considering valuation and risk adjustments as defined in the Delegated Act.

As of 31 December 2025, the leverage ratio for Addiko Group at consolidated level amounted to 13.00% (up from 12.16% compared to last year), comfortably above the 3.00% minimum requirement (according to Article 92 (1) d CRR).

4.4.2 Leverage Exposure Breakdown and Reconciliation

The template EU LR1 provides a reconciliation of Addiko Group's published financial statements to the total leverage ratio exposure as of 31 December 2025. The template EU LR2 provides a breakdown of the total leverage exposure measure into its main constituent EU parts as well as the calculation of the period-end leverage ratio as of 31 December 2025 and the template EU LR3 provides a breakdown of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures) by exposure class as of 31 December 2025.

4.4.3 Management of the Risk of Excessive Leverage

Art 451 (1) d CRR

The leverage ratio is planned during the yearly planning process and is monitored on a monthly basis in the Group Risk Report. It is also part of the Addiko Recovery Indicators list with thresholds regularly monitored and reported to the Management and Supervisory Board. Leverage ratio thresholds are also defined on the level of each individual entity and monitoring is undertaken at local entity level.

4.4.4 Factors Influencing the Development of Leverage Exposure

Art 451 (1) e CRR

The leverage ratio of Addiko changed as follows when comparing year-end and previous year-end: 2025 LR 13.00% vs. 2024 LR 12.16%.

Development of the two leverage ratio drivers (Tier 1 capital & total exposure measure) between 31 December 2025 and 31 December 2024:

Addiko's Tier 1 capital consists of pure CET1 capital. Tier 1 capital increased by EUR 61.9 million during the reporting period. The drivers are:

- A positive **OCI development** of EUR 14.9 million resulted mainly from the following items: EUR 14.5 million from debt instruments measured at FVTOCI and EUR 0.4 million from actuarial gains on benefit plans. A EUR 0.5 million increase from equity instruments was largely offset by changes in foreign currency reserves.
- A EUR 2.9 million decrease in **other regulatory deduction items**, resulting from lower deferred tax assets on existing taxable losses (increasing total capital by EUR 3.2 million) and lower deductions for intangible assets (increasing total capital by EUR 0.6 million) and prudential valuation adjustments related to assets/liabilities measured at fair value (increasing total capital by EUR 0.1 million). This development was partly offset by higher deductions for non-performing exposures (decreasing total capital by EUR 1.0 million).
- Inclusion of the **audited profit after tax for the year 2025** of EUR 44.0 million. 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.

The total exposure measure used in the leverage ratio increased by EUR 46.5 million.

- The largest driver of the year-on-year change in the leverage exposure, amounting to EUR 28.0 million, relates to off balance sheet exposures. Under the CRR3 framework, the revisions to credit conversion factors (CCFs) for off balance sheet items have resulted in higher add-ons to the leverage exposure compared with the previous CRR treatment.
- The second largest driver is the change in total assets, contributing EUR 10.6 million, reflecting movements in the balance sheet relative to the prior year.
- Further significant effects include an increase of EUR 3.7 million arising from changes in derivative exposure values calculated under the OEM method, as well as a EUR 2.9 million reduction in exposures eligible for deduction from Tier 1 capital. The latter leads to a corresponding increase in the leverage exposure, as these amounts can no longer be subtracted."

4.5 Credit Risk Mitigation Techniques

4.5.1 Core Features of Policies and Processes for, and an Indication of the Extent to Which the Entity Makes Use Of, On- and Off- Balance Sheet Netting

Art 453 a CRR

Netting is not used at Addiko Group.

4.5.2 Core Features of the Policies and Processes for Collateral Valuation and Management

Art 453 b CRR

Collateral valuation of real estate and other types of collateral

Overall collateral management is covered within the Group Collateral Management Policy. The implementation of this policy is obligatory for all subsidiaries. Country-specific adaptations reflecting local regulatory requirements must be defined in local policies. Discrepancies regarding minimum standard and maximum lending values are only allowed with Group approval, whereby the principle applies that collateral security take precedence over debt obligations.

For each guarantee or collateral type, eligibility and valuation criteria (criteria for determining internal value) are defined in Group Collateral Management Policy and Group Valuation and Valuation Monitoring Policy. Legal effectiveness and enforceability are the main eligibility criteria, but there are others precisely defined for each guarantee and collateral type. Continuous legal monitoring is ensured, and in cases which are based on foreign legal systems, foreign lawyers, respectively the subsidiaries are involved.

The internal collateral value (ICV) is calculated in such a way that a haircut is deducted from the market value, whereby the amount of the haircut depends on the type of collateral.

The haircut is a percentage applied on given appraised value (market value) in order to calculate potential liquidation value. The main reason for application of predefined haircuts is to reflect the amount of risk associated to the lender, especially potential value volatility (fluctuations due to recessions and general market values fluctuations) during the loan term.

4.5.3 Main Types of Collateral Taken by the Institution

Art 453 c CRR

To hedge credit risk positions, only collaterals of adequate quality are considered.

The main importance is given to the Group-wide management of real estates pledged as collateral, as this type of collateral represents the majority of obtained and internally considered collaterals. These collaterals are divided into Commercial Real Estates (CRE) and Residential Real Estates (RRE). For all commercial real estates with market value higher than EUR 1.0 million, and residential real estates with market value higher than EUR 400 thousand, individual (case by case) regular periodical monitoring as defined in Article 208 CRR is performed, with the aim to review the market value and its compliance with stipulations of Articles 208 and 229 CRR3. If not, the value is amended to reflect changes in external factors, or a new valuation is procured.

For all commercial real estates with market value lower than EUR 1.0 million, and residential real estates with market value lower than EUR 400 thousand, regular monitoring is based on statistical methods, whereby the initial market value is always based on a full valuation report provided by a qualified appraiser.

In addition, the following deductions must be considered:

- Land registry inscription and potential issues (CRE/RRE), primarily prior ranked mortgages
- Deduction for financial collaterals in cases of currency mismatch
- Deduction for guarantees, depending on segment and rating of the guarantor

Other valuable credit risk mitigation types within the Group are different types of guarantees (primarily bank and corporate guarantees), as well as the following collateral types: financial collaterals (deposits, securities), movables and receivables.

4.5.4 Main Types of Guarantors and Credit Derivative Counterparty and Their Creditworthiness

Art 453 d CRR

The most important types of guarantors at Addiko Group are sovereigns and to a smaller extent municipalities, the majority belonging to the Credit Quality Step 2. The allocation of the credit quality steps to the external ratings can be seen under chapter 4.3.2.

4.5.5 Risk Concentrations Within Credit Risk Mitigation

Art 453 e CRR

Concentration risk exists when significant portions of the Group-wide collateral values (on portfolio level) are concentrated on a small number of types of collateral, instruments, sectors or specific guarantors.

Addiko has no concentration risk related to collaterals, as the risk is reduced by diversifying the portfolio in terms of size/volume, client segment, countries and different collateral instruments (including different real-estates, movables, guarantees, bonds, receivables, etc.). Furthermore, collateral correlates with the level of exposure. At Addiko, there are no significant concentrations in terms of exposure.

Art 453 f CRR

The information on the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments is disclosed in template EU CR3, which provides an overview of the institution's use of credit risk mitigation techniques.

4.6 FX Exposure

Art 431 (3) CRR

In accordance with the FMA Minimum Standards for the Risk Management and Granting of Foreign Currency Loans and Loans with Repayment Vehicles (FMA-FXTT-MS), institutions are obliged to disclose risk arising from foreign currency loans and loans with repayment vehicle.

Addiko Group assessed that no significant risks are existing within its portfolio in relation to loans with repayment vehicle and for this reason no additional disclosures are included regarding this topic.

The following table provides an overview of foreign currency loans (i.e. loans which are not denominated in EUR or in the respective local currency) and their portion to the total credit portfolio:

	USD	CHF	EUR
Addiko Group: loans and advances with FX-mismatch (EUR m)	3.4	38.3	408.4
In % of total Bank book portfolio	0.1%	0.9%	9.9%

Table 7: Overview of foreign currency loans and advances (gross carrying amount)

In the table the EUR column denotes loans in EUR which are granted in the countries where EUR is not a domestic currency, therefore being considered as Foreign Currency Loan.

While the impact from outstanding foreign currency loans on the risk profile of Addiko Group is not decisive, the Group is subject to legal risk stemming from the invalidity of agreed foreign currency, interest and interest rate adjustment clauses following judicial decisions or changes to statutory provisions. Information on these legal risks are presented in Note (68) of the 2025 Consolidated Financial Statements.

5 Counterparty Credit Risk

Art 439 a-d CRR

Master Agreements and individual Credit Support Annexes, which stipulate the conditions for the charging of mutual risks (Close-out-Netting) and in turn reduce the counterparty risk, are used in the trading business with derivatives.

Therefore, the individual agreement between the counterpart and Addiko, comprising a valid Master Agreement for derivatives business (ISDA Master Agreement, German/ Austrian Master Agreement) and an amending valid Credit Support Annex (CSA) with the counterparts, is the basis for the Collateral Management. The content of the CSA regulates the operative handling of the Collateral Management. Furthermore, it includes frameworks such as threshold amount, independent amount, minimum transfer amount, rounding rules for the transfer amount, type of collateral, valuation agent and period of collateral valuations.

The actual collateral value is calculated based on daily netted market valuation of the underlying derivatives with the external counterparts and with one subsidiary. For the other subsidiaries, the collateral is calculated based on a weekly netted market valuation of the underlying derivatives. Basis for the market valuation is the close of business market data. Only EUR cash is accepted within Addiko as collateral.

The actual economic risk is reduced to a not reached Minimum Transfer Amount. The Minimum Transfer Amount specifies the amount which triggers the exchange of collateral. All received or paid collaterals are also documented in the respective systems. The evaluated collateral amount is also included in the daily steering.

As of year-end, Addiko Group does not have any single name CDS on the portfolio.

Addiko is using various daily standardized reports to identify wrong-way risk. Based on these reports, control mechanisms are set in order to avoid general and specific wrong-way risk (e.g. limitations for acceptable collateral for OTC and repurchase agreements, limitations on trades where specific wrong-way risk could occur). Besides that, Addiko only accepts cash collaterals in EUR for collateral management purposes, which also reduces the wrong way risk to a minimum.

The steering of the risk mitigation techniques is situated in the department Group Market & Liquidity Risk.

The counterparty credit risk is assessed as part of the RWA calculation in Pillar 1 and quantified in Pillar 2 with the IRB approach and treated in both pillars as a component of credit risk. Counterparty credit risk is incorporated into the Risk Bearing Capacity calculation and is limited within the limits for the single name credit risk. The Group Risk Report which contains the counterparty credit risk is reported monthly to the management board. Furthermore, a credit limit for counterparties at individual customer level is requested and approved according to the foreseen credit processing channels.

Netting is not used for regulatory purposes within Addiko Group. No further collateral is considered to mitigate counterparty credit risk for regulatory purposes under Pillar 1.

Contractual clauses concerning dependencies between collateral management and the credit rating of Addiko exist in the context of collateral agreements. The points affected by this in some of the collateral agreements are the exposure-independent amount of collateral (independent amount), the amount of exposure the counterparty is willing to accept before Addiko is required to post collateral (the threshold amount), and the minimum amount of additional collateral that may be requested (the minimum transfer amount).

Based on existing agreements in place with counterparties, a rating downgrade of Addiko would not have any material effect on the additional amount to be provided connected to collateral management.

Art 439 e CRR

The template EU CCR5 shows the segregated and unsegregated collateral received and posted per type of collateral.

Art 439 f-g, m CRR

The template EU CCR1 provides information about derivative and securities financing transactions.

Art 439 h CRR

The exposures subject to CVA capital charges in accordance with Part three, Title VI, Art 382 in the CRR are the same as for the counterparty credit risk of the derivative transactions listed in template EU CCR1. The components of own funds requirements for CVA are included in template EU CVA1. Addiko Group applies the reduced basic approach (BA-CVA) to compute CVA capital charges exclusively.

Art 439 i CRR

As of 31 December 2025, Addiko Group does not have any exposure value to central counterparties (qualifying and non-qualifying central counterparties) and the associated risk exposures.

Art 439 j CRR

As of year-end 2025, Addiko Group does not have any single name CDS on the portfolio.

Art 439 l referring to Art 444 e CRR

The template EU CCR3 includes the CCR exposures by regulatory exposure classes and risk weights.

5.1 Size of On- and Off-Balance-Sheet Derivative Business

Art 439 m CRR

Addiko Group applies the Original Exposure Method (OEM) calculated in accordance with Article 282 CRR (Chapter 6 of Title II Part Three, Section 5) as alternative approach to the Standardised Approach for counterparty credit risk (SA-CCR). The precondition to apply this approach is that according to Article 273a (2) CRR, the sum of the absolute market values of on- and off-balance-sheet derivatives must not exceed EUR 100.0 million on a monthly basis. In addition, these must as well not exceed 5.00% of the total assets. The following table shows the development of the absolute market values during the reporting period:

	EUR m		
	Absolute market value	Total assets	Percentage
31.01.2025	10.1	6,488.2	0.16%
29.02.2025	9.0	6,557.9	0.14%
31.03.2025	5.7	6,461.7	0.09%
30.04.2025	5.3	6,397.4	0.08%
31.05.2025	4.5	6,400.4	0.07%
30.06.2025	7.7	6,392.3	0.12%
31.07.2025	4.7	6,368.6	0.07%
31.08.2025	4.4	6,402.8	0.07%
30.09.2025	3.9	6,361.5	0.06%
31.10.2025	8.2	6,377.3	0.13%
30.11.2025	8.3	6,295.7	0.13%
31.12.2025	4.6	6,419.5	0.07%

Table 8: Size of monthly on- and off-balance-sheet derivative business

6 Market Risk

Art 435 (1), 445 CRR

Addiko Group structures market price risks according to the risk factors in interest rate, credit spread, currency and equity price risk. Addiko Group places a special emphasis on identifying, measuring, analysing and managing market risk. Market price risks may result from securities (and products similar to securities), money and foreign currency products, derivatives, exchange rate hedges, assets similar to equity or from the management of assets and equity/liabilities. In addition to market risks, market liquidity risks may also arise if, in the event of low market demand, the bank is unable to sell trading positions during liquidity bottlenecks (or due to risk-based offsetting requirements) in the short-term. For existing positions, these are taken into account as part of the risk limitations for market risks.

6.1 Risk Measurement

The Addiko Group calculates market risk as part of daily monitoring with value-at-risk (VaR) methods on the basis of a one-day holding period, with a confidence level of 99.00%. The VaR risk measure estimates the potential loss over the given holding period for a specified confidence level. The VaR methodology is a statistically defined, probability-based approach that takes into account market volatilities as well as risk diversification by recognising offsetting positions and correlations between products and markets. Risks can be measured consistently across all markets and products, and risk measures can be aggregated to arrive at a single risk number. The one-day 99.00% VaR number used by the bank reflects the 99.00% probability that the daily loss should not exceed the reported VaR. The VaR methodology employed to estimate daily risk numbers is a Monte Carlo simulation with 10,000 runs, or a simulation under Variance-Covariance method. While the latter method is used to estimate interest rate risk for non-trading activities, the Monte Carlo approach is then used to estimate potential losses of other market risk types. The bank uses VaR to capture potential losses arising from changes in the risk-free rates, security issuers' credit margins, foreign exchange rates, equity prices and commodity prices. All VaR methods in place rest on assumption of exponentially weighted moving averages and correlations in the market risk factors collected for the historical series of 250 days.

6.2 Overview Market Risk

Interest Rate Risk

The value at risk of the interest rate risk (including the interest rate risk of the trading book) for the Addiko Group per 31 December 2025 is EUR 0.5 million (YE24: EUR 2.4 million). The interest rate gap profile for the Addiko Group contains all interest-rate-sensitive items (Assets, liabilities and off-balance-sheet items in the non-trading book) which are either contractually fixed, floating or based on behavioural assumptions. The stochastic cash flows are illustrated using uniform Group standards as well as local models for country-specific transactions. All interest sensitive items in the balance sheet are taken as the basis for calculating economic value and earnings-based measures, as well as other measures of IRRBB, based on the interest rate shock and stress scenarios. Any non-interest-sensitive items are not comprised in the interest risk calculation but dealt with in association with other risk factors, such as the participation risk.

The methodology of regulatory interest risk calculation is based on the EBA Guidelines on the management of interest rate risk arising from non-trading activities (EBA/GL/2022/14) and the Guidelines on IRRBB and credit spread risk arising from non-trading book activities (CSRBB).

Regulatory requirements state that impact on EVE (Economic Value of Equity) of scenarios 1 to 6 as set out in Annex III of EBA/GL/2022/14 and the final draft RTS (Regulatory Technical Standards) on IRRBB supervisory outlier tests (SOT - Supervisory Outlier Tests), may not exceed 15,00% of Tier 1 capital, with the relevant risk estimation at 3.83% at 31 December 2025 versus 5.71% at 31 December 2024 (as reported in the ITS standards).

Sensitivity to interest rate movements based on the internal calculation models. In 2025, the Group recalibrated its interest rate sensitivity analysis to reflect scenarios currently assessed as realistic for the prevailing market environment. Accordingly, the internal scenario set for 2025 comprises both upward and downward parallel shifts in risk-free rates in a symmetrical band from -75 bps to +75 bps. By contrast, in 2024 only downward shifts in interest rates were considered realistic. This change in the realistic scenario set does not affect the regulatory IRRBB framework applied but ensures that internal sensitivities presented in the Financial Statements appropriately reflect the Group's current view of plausible rate paths.

EUR m

2025	75bps increase	50bps increase	25bps increase	25bps decrease	50bps decrease	75bps decrease
Impact on NII	3.6	2.5	1.4	-1.1	-2.3	-3.6
Impact on equity	-7.1	-4.6	-2.2	2.5	4.8	7.1

Table 9: Sensitivity to interest rate movements based on the internal calculation models 2025

EUR m

2024	25bps decrease	50bps decrease	75bps decrease	100bps decrease	125bps decrease
Impact on NII	-2.1	-3.2	-3.6	-4.9	-6.0
Impact on equity	1.7	4.3	7.5	9.9	12.5

Table 10: Sensitivity to interest rate movements based on the internal calculation models 2024

Comparative figures have been adjusted to correct an error identified during a review of the prior-year calculation. The correction ensures that the comparative information is presented accurately and, on a basis, consistent with the current-year amounts.

Foreign Currency Risk

The database for determining the value at risk for foreign exchange risks at the Group level of the Addiko Group is based on the figures in the regulatory report as well as positions arising from participations and contains operational business activities. Foreign exchange risk thereby covers the entire FX risk of the Addiko Group. The main foreign exchange risk drivers are the RSD and USD currencies. The total volume of open currency positions is at EUR 347.5 million as of 31 December 2025, which was slightly lower than the volume of EUR 353.9 million per 31 December 2024. The value at risk for foreign exchange risk was EUR 0.1 million per day as of 31 December 2025 versus EUR 0.2 million value at risk as of 31 December 2024, with both figures at a confidence interval of 99.00%. The limit of EUR 0.2 million was adhered to as of 31 December 2025.

Aside from foreign exchange risk from operating activities, the majority of the Addiko Group's exposure to foreign exchange risk implicitly arises from the parent company's participations in the company Addiko Bank a.d. Beograd, where the share capital is booked in the local currency and secondly invested in the same currency in the local asset-side business. In addition to monitoring VaR in respect of foreign currency, the Addiko Group also monitors any concentration of relevant single foreign exchange positions on single currency level - this is reported on monthly basis within the Group Asset Liability Committee.

Equity Price Risk

The equity instruments held in the Group is susceptible to market price risks, which arise from the uncertainty surrounding the future value of these shares. Exposure to equity risk under the standard VaR methods implemented in Addiko Group is estimated at EUR 0.3 million as of 31 December 2025 against the estimation of EUR 0.2 million as of 31 December 2024. Size of risk exposure to movements in equity market prices is seen as low given that Addiko Group's strategy is, in general, not to invest into such asset classes. If the comparison is done on each separate risk type, equity risk exposure thus displays that no major concentration risk arises from therein.

Credit Spread Risk

The credit spread risk within the Addiko Group stood at EUR 0.2 million as of 31 December 2025 with a one-day value at risk and a confidence level of 99.00%, versus value at risk of EUR 0.8 million as of 31 December 2024. The greatest influencing factor in credit spread risk is the holding of liquidity reserves in the form of securities in the Addiko entities in Croatia and Serbia. In addition to monitoring VaR in respect to the credit spread risk, the Addiko Group also monitors concentration risks within the bond portfolio - within the respective risk reports concentrations on single bank level of the bond portfolio over the whole Addiko Group are monitored as well as concentrations of bonds within the categories of government bonds, financial bonds as well as corporate bonds.

The template EU MR1 provides an overview of the institution's market risk capital requirements.

7 CVA Risk

Regulatory Credit Valuation Adjustment (CVA) risk refers to the potential loss arising from changes in the CVA—the valuation adjustment reflecting counterparty credit risk—on derivatives and certain fair-valued securities financing transactions, as required under Article 382 CRR. CVA represents the difference between a risk-free valuation and a credit-adjusted valuation and captures the impact of changes in counterparty credit spreads and relevant market risk factors.

Art 445a (1) a-b CRR

Addiko Group manages its Credit Valuation Adjustment (CVA) risk in line with IFRS 13 requirements, ensuring that counterparty credit risk arising from OTC derivatives is appropriately reflected in fair value measurement. CVA represents the adjustment for the counterparty's default risk, while the corresponding Debt Valuation Adjustment (DVA) reflects the bank's own credit risk. Management of CVA risk focuses on structural and contractual risk-mitigation techniques, including the exchange of collateral under CSA agreements, netting arrangements, central clearing where applicable, and the use of back-to-back closing of derivative positions to limit open exposures. CVA risk is embedded in the bank's market and counterparty risk framework and is subject to continuous monitoring, regular validation routines, and internal reporting.

The conditions set out in Article 273a (2) CRR to calculate the own funds requirements for CVA risk using the simplified approach are met, but Addiko Bank has chosen to calculate the own funds requirements for CVA risk using the basic approach (BA-CVA) without including in the calculation any eligible hedges recognised in accordance with Article 386 CRR (reduced BA-CVA).

Art 445a (3) a CRR

Template EU CVA1 includes the components of own funds requirements for CVA in accordance with Article 384 (3) CRR. No eligible hedges were used in the calculation.

8 Operational Risk

8.1 Principles of Operational Risk Management

Art 446 (1) a-d CRR

In accordance with Article 4 (52) of regulation (EU) No 575/2013 of the European parliament and of the council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, Addiko Group defines operational risk as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events, including legal risk, model risk and ICT risk.

8.1.1 Organisation

The comprehensive system of operational risk monitoring and management of Addiko Group has the aim to enable active management of operational risk. As the operational risk, in accordance with its definition, is not centralised in one organisational or hierarchical level, the system for its management encompasses in general all activities in the Group.

Appropriate responsibility for the management of operational risk is essential, therefore clear accountability and ownership for operational risk management is implemented on different levels of the organisation, which encompasses day-to-day management of operational risk, oversight and analysis of results of operational risk management and strategic risk management.

Group Operational Risk Management is responsible for setting the strategic direction for managing all operational risk related activities, proposing policies and tools for managing, measuring and controlling operational risks according to defined Group standards. Additionally, Group Operational Risk Management ensures and monitors a harmonized approach to all operational risk activities based on common standards and regularly reports on operational risk and issues to relevant stakeholders.

8.1.2 Risk Measurement and Reporting

Apart from capital calculation based on gross income as a quantitative measure of operational risk, quantification of internal loss data, collected throughout the Group using a standardised methodology, is performed. Internal operational risk loss data supplemented by relevant mitigation measures is collected and entered into a central database. Additionally, measurement of operational risk also relies on qualitative approaches such as Risk and Control Self-Assessment.

Appropriate reporting mechanisms are set up at the Board (Supervisory and Management) and senior management levels with the results and proposal for risk control derived from both quantitative and qualitative processes that support proactive management of operational risk.

8.1.3 Calculation of Own Fund Requirements

The operational risk measurement model is set to meet the Standardised Measurement Approach (SMA) requirements as defined in CRR3 (Part 3, Title II, chapter 3). More information is stated in the chapter 3.2 Capital requirements of this disclosure. Addiko Group on a consolidated level is using the Standardised Measurement Approach (SMA) measurement model for calculating own fund requirements for operational risk as well as EU Banks within Addiko Group, while non-EU banks in the Group use approach defined by local regulatory frameworks.

The source for the gross income data used in the calculation of the relevant indicator is accounting data. The templates EU OR3 and EU OR2 disclose the operational risk own funds requirements, the business indicator and its components required under Article 446 (1) c CRR. Addiko did not request permission from the competent authority to exclude from the business indicator amounts related to disposed entities or activities in accordance with Article 446 (1) d CRR.

9 Interest Rate Risk

9.1 Qualitative Information on Interest Rate Risk of Non-Trading Book Activities

Art 448 (1) c-g CRR

Interest rate risk of non-trading book activities (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from adverse movements in interest rates that affect the bank's banking book positions. When interest rates change, the present value and timing of future cash flows change. This in turn changes the underlying value of the bank's assets, liabilities and off-balance-sheet items and hence, its economic value of equity (EVE). Changes in interest rates also affect the bank's earnings by altering interest rate-sensitive income and expenses, affecting its net interest income (NII). Economic value measures reflect changes in value over the remaining life of the bank's assets, liabilities and off-balance-sheet items, until all positions have run off, while earnings-based measure covers only the rolling 12-month period. The sub-types of interest rate risk of non-trading book activities to which Addiko Bank is exposed are:

- **Gap risk:** Risk resulting from the term structure of interest rate sensitive instruments that arises from differences in the timing of their rate changes, covering changes to the term structure of interest rates occurring consistently across the yield curve (parallel risk) or differentially by period (non-parallel risk). Non-parallel gap risk refers to the risk associated with a change in the relative interest rates of instruments at different tenors. In other words, it represents the risk arising from changes in the slope and the shape of the yield curve as opposed to a parallel shift.
- **Basis risk:** Risk arising from the impact of relative changes in interest rates on interest rate sensitive instruments that have similar tenors but are priced using different interest rate indices. Basis risk arises from the imperfect correlation in the adjustment of the rates earned and paid on different interest rate sensitive instruments with otherwise similar rate change characteristics.
- **Option risk:** Risk arising from options (embedded and explicit), where the institution or its customer can alter the level and timing of their cash flows, namely the risk arising from interest rate sensitive instruments where the holder will almost certainly exercise the option if it is in their financial interest to do so (embedded or explicit automatic options) and the risk arising from flexibility embedded implicitly or within the terms of interest rate sensitive instruments, such that changes in interest rates may affect a change in the behaviour of the client (embedded behavioural option risk).
- **Credit spread risk from non-trading book activities CSRBB:** Risk driven by changes of the market price for credit risk, for liquidity and for potentially other characteristics of credit-risky instruments, which is not captured by another existing prudential framework such as IRRBB or by expected credit/(jump-to-) default risk. CSRBB captures the risk of an instrument's changing spread while assuming the same level of creditworthiness, i.e. how the credit spread is moving within a certain rating/PD range.

The following measures are being used to monitor interest rate risk of non-trading book activities in Addiko Bank:

- **EVE** - economic value of equity measures the theoretical change in the net present value of the balance sheet excluding equity. The measure therefore depicts the change in equity value resulting from an interest rate shock. All cash flows from on-balance-sheet and off-balance-sheet interest rate sensitive items in the banking book may be included in the computation. The market value of equity is computed as the present value of asset cash flows, less the present value of liability cash flows, without including assumptions on the interest rate sensitivity of equity.
- **VaR** - value at risk measures maximum potential loss in value of an (off)balance-sheet item or portfolio over a defined period (1 day) at a given confidence interval (99.00%). It arises from the portfolio sensitivity vector i.e., change in the portfolio value due to a change of the risk factor value (shifted by 1 bp). Sensitivity vector is then multiplied by the variance-covariance matrix.

- **NII** - Change in Net Interest Income (NII) looks at the expected increase or reduction in NII over a shorter time horizon (one year) resulting from interest rate shock. The change in NII is the difference in the expected NII between a base scenario and an alternative, more stressful scenario. It reflects a full going-concern perspective and depending on the design of the alternative scenarios, this method is able to capture all different types of interest rate risk sensitivity.
- **PV01** - present value of a single basis point change in interest rates based on gap analysis. This analysis is used to derive the duration profile of the banking book or, equivalently, the profile of the present value of a single basis point change in interest rates. Gap analysis allocates all relevant interest rate-sensitive assets and liabilities to a certain number of predefined time buckets according to their next contractual re-set date. This method gives a visual impression of the risk exposure dispersion relative to the repricing profile, reflecting exposures to parallel as well as non-parallel gap risk.

All listed measures are calculated and reported to the Group Asset Liability Committee (GALCO) on a monthly basis. Additionally, Addiko Bank conducts regular stress testing in order to measure the vulnerability of the Legal Entities or of the Group under stressful market conditions.

The Group Asset Liability Committee acts to establish an integrated and consistent interest rate risk management framework within the Group, taking into account the overall operations of the Group and the interest rate risks to which it is exposed.

The main responsibilities are as follows:

- Approve IRRBB framework indicators and limits,
- Approve behavioural models / assumptions,
- Decide the actions to be taken in case of limits breaches,
- Review the IRRBB exposures,
- Approve hedging strategy,
- Approve Internal Capital against IRRBB.

Addiko Bank applies the following stress scenarios to estimate IRRBB risks:

- SOT (supervisory outlier test) scenarios in line with Annex III EBA/GL/2022/14 (Parallel up, Parallel down, Steepener, Flattener, Short rates up, Short rates down),
- Customized scenarios that reflect changes to current market/macro conditions and possible development of the economic environment (baseline, pessimistic and adverse view).

Regulatory requirements state that impact on EVE (Economic Value of Equity) of scenarios 1 to 6 as set out in Annex III of EBA/GL/2022/14 and the final draft RTS (Regulatory Technical Standards) on IRRBB supervisory outlier tests (SOT - Supervisory Outlier Tests), may not exceed 15.00% of Tier 1 capital, with the relevant risk estimation at 3.83% at 31 December 2025 versus 5.71% at 31 December 2024.

Addiko Group currently does not apply any form of hedge accounting according to IFRS accounting standards. Hedging interest rate risk of Addiko entities investment portfolios and balance sheet is currently performed only in Addiko Croatia and Addiko Holding via interest rate swaps at a very small scale, both in terms of overall volume and number of transactions. Notwithstanding the above, the interest rate risk in the banking book is being continuously monitored and presented in the monthly GALCO meetings.

Furthermore, foreign exchange risk across Addiko Group entities is hedged via standardized instruments such as FX swap, FX outright and FX spot transactions. Addiko Bank concentrates its business on Consumer and SME lending, where derivatives are in most cases executed as side-business to support clients' needs from the above-mentioned focus business channels. As such, all derivatives conducted with non-financial clients are always closed back-to-back, hence mitigating or even completely eliminating the trading activity influences. Pricing of derivatives is always completely conducted by respecting the market conditions.

The models for products with embedded behavioural optionality are included in the IRRBB framework and consistent with historical experience. Addiko Bank calculates the regularly economic value and NII measures with and without the demand deposit behavioural model in order to isolate the effect of modelling. The none-maturing deposit model is based on the observed historical behaviour on the entity, currency and business segment level. Average repricing maturity of the retail none-maturing deposits amounted 3.17 years (3.92 only core part) while the longest repricing maturity is assigned to a 10Y time bucket. In terms of non-financial wholesale counterparties, the average repricing maturity was equal to 1.24 years (2.54 core part) with the longest repricing maturity of 5Y. Similar to the demand deposits, loans and term deposits are clustered combining products with similar characteristics (entity, segment, type, currency, interest rate behaviour, maturity bucket) and the ratio is estimated from historical observations. The modelled cash flows from off-balance exposures (loan commitments, credit card/overdraft limits) are incorporated as well in the IRRBB measurement.

In order to ensure appropriate model validation, the IRRBB validation framework includes:

- Evaluation of conceptual/methodological soundness, including developmental evidence,
- Ongoing model monitoring, including process verification and benchmarking,
- Outcomes analysis, including backtesting of key internal parameters.

Art 448 (1) a-b CRR

The template EU IRRBB1 provides comprehensive quantitative information on interest rate risk of non-trading book activities.

10 Other Risks

10.1 Encumbered and Unencumbered Assets

Art 443 CRR

Addiko is obliged to report encumbered and unencumbered assets at Group level based on the CRR scope of consolidation in the manner set out in the EBA guidelines on disclosure of encumbered and unencumbered assets (templates EU AE1, EU AE2 and EU AE3).

In 2025, EUR 135.7 million of assets have been identified on average as encumbered within Addiko Group. The average represents a median value of previous twelve months.

The actual Group level of asset encumbrance is reviewed quarterly, where material changes are discussed in the respective committees and potential steering measures are approved.

The funding strategy of Addiko Group is based on its stable unsecured customer deposit base consisting predominantly of retail and corporate deposits. Due to its business model, the share of encumbered assets and used collaterals in the total assets and collaterals is very low. Addiko Group does not have outstanding covered bonds. Encumbered assets were mainly used for operational steering of liquidity and consist of customer loans, receivables and debt securities. To a small extend, cash collateral for derivatives is provided under standard CSAs.

Asset encumbrance is managed by the Group's ALM function. The main sources and types of encumbrance include:

- Collateral for loan businesses,
- Cash collateral for derivatives,
- Other collateral.

Addiko Group follows the principle of self-funding for each entity within the Group. For this reason, there is no material intragroup encumbrance within Addiko Group.

10.2 Liquidity Risk

Art 435 (1), 451a CRR

Addiko Group defines liquidity risk as the risk of not being able to fully or timely meet obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. Liquidity risk is also the risk, in the event of a liquidity crisis, to only being able to procure refinancing at increased market rates or only being able to sell assets if a discount has been included to the market prices. Liquidity risk arises from mismatches in the timing and amounts of cash flows, which is inherent to the Group's operations and investments.

The controlling and management of liquidity at Group level is under the responsibility of Group Treasury & ALM. It is here that the steering of situational and structural liquidity and the coordination of funding potential at Group level takes place. The local treasury units are responsible for operational liquidity steering and liquidity offset. The liquidity risk control at Group level is under the responsibility of Group Market & Liquidity Risk Management. At a local level, the respective risk control units are in charge. Risk measurement and mitigation as well as timely and consistent reporting are carried out there.

The Group's approach in managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Group's reputation. The Addiko Group has liquidity contingent plans in place, which set out the instruments and the measures required to avert imminent crises or to overcome acute crises. A bundle of different liquidity reserves, including also ECB-eligible securities, ensures the Addiko Group's solvency at all times, even during crisis situations.

Regular liquidity stress testing is conducted under a variety of scenarios, developed taking into account market-related events (e.g. prolonged market illiquidity, reduced fungibility of currencies, natural disasters or other catastrophes) and Group-specific events (e.g. a reputation deterioration).

The liquidity position of the Group remained strong, with the Loan to deposit ratio (LDR) (net) of 69.99% (YE24: 66.28%).

Addiko Group uses the liquidity coverage ratio (LCR) as one of key risk indicators to estimate liquidity risk exposure. The LCR is by the regulator defined as the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30-calendar day stress period. In 2025 the LCR has moving between its lowest level of 304.41% (which was marked in December 2025) and its peak of 433.35% (which was marked in March 2025; during 2024 the LCR was moving between 341.43% in May and 416.04% in March) and was significantly above the minimum regulatory requirement of 100.00%.

The following table represents levels of liquidity coverage ratio reached by the Group in 2025 and 2024 and calculated out of monthly values:

	31.12.2025	31.12.2024
End of period	304.41%	363.17%
Average for the period	385.02%	373.04%
Maximum for the period	433.35%	416.04%
Minimum for the period	304.41%	341.43%

Table 11: Levels of liquidity coverage ratio reached by the Group in 2025 and 2024

In addition to the LCR ratio, the Group manages its long-term liquidity through the regulatory Net Stable Funding Ratio (NSFR). The NSFR ratio is a liquidity standard requiring banks to hold sufficient stable funding to cover the duration of their long-term assets.

In 2025, the NSFR has been moving between its lowest level of 165.72% in November 2025 and its peak of 179.01% in February 2025 (during 2024 the NSFR was moving between 169.76% in May and 180.27% in December).

The following table represents levels of NSFR ratio obtained by the Bank in 2025 and 2024 and calculated out of monthly values:

	31.12.2025	31.12.2024
End of period	178.98%	180.27%
Average for the period	174.28%	173.29%
Maximum for the period	179.01%	180.27%
Minimum for the period	165.72%	169.76%

Table 12: Levels of NSFR ratio obtained by the Group in 2025 and 2024

The template EU LIQ1 provides quantitative information on LCR, and templates EU LIQ2 on NSFR in line with the requirements of the CRR.

11 Environmental, Social and Governance (ESG) Risks

11.1 Governance Arrangements on the Management of ESG Risks

The overall responsibility for the management of Environmental, Social and Governance (ESG) risks rests with the Head of the Risk Management Function (Chief Risk Officer of Addiko Bank AG). Operational coordination and implementation are carried out by Group Credit Risk Management (ESG Office), which ensures group-wide consistency in the identification, assessment and monitoring of ESG risks. Local ESG Single Points of Contacts (SPOCs) support this setup by coordinating ESG-related activities at entity level and ensuring alignment with local regulatory expectations. The Sustainability Reporting Task Force contributes to the governance framework by coordinating group-wide non-financial reporting processes and ensuring that ESG-related information is collected and validated consistently across the organisation. Independent oversight is provided by the Compliance Function and the Internal Audit Function within the established Three Lines of Defence model, ensuring that ESG risks are appropriately managed in line with regulatory requirements and internal governance standards.

11.2 Addiko Group's Approach to the Assessment of Climate-Related and Environmental Risks

Addiko Group performed its assessment of climate-related and environmental risks in two consecutive steps. In a first step Addiko Group assessed the impact of climate and environmental change on its countries of operation considering various scenarios for the short, medium and long-term. Given the complexity of climate-change and its impact, a multitude of scenarios has been developed which reflect different aspects and drivers of climate change. Addiko Group chose to build its assessment on the following sets of scenarios:

- **“Representative Concentration Pathways” (RCP)** developed by the “Intergovernmental Panel on Climate Change” (IPCC),
- **“NGFS Climate Scenarios”** developed by the “Network of Central Banks and Supervisors for Greening the Financial System”.

In a second step Addiko Group analysed how the impact identified in the first step will transmit onto the Group. In this context both the influence of physical as well as transition risk drivers on the business model as well as the risk profile has been assessed.

11.3 First Step - Analysis of Climate Change and Environmental Change

11.3.1 Physical Climate-Related Risks

In its Climate Change 2014 Synthesis Report, the IPCC identified as key risks from climate change for the European area

- Increased damages from extreme heat events,
- Increased damages from river and coastal floods,
- Increased water restrictions.

The key risks identified by the IPCC refer in general to **risks impacting the human population, physical and biological systems**. Whether these key risks will impact Addiko Group depends on:

- their classification as risk driver, and
- how they will affect the economy and the financial system (transmission channels).

Temperature rise

Global average temperatures have increased by around 1.2°C since pre-industrial times. Temperature changes lead to chronic changes in living conditions affecting health, labour productivity, agriculture, ecosystems and sea-level rise. It is also changing the frequency and severity of weather events such as heatwaves, droughts, wildfires, tropical cyclones and flooding, thus, resulting in both acute and chronic climate-related risks.

In scenarios where climate goals are met, deep reductions in emissions are needed to limit the rise in global average temperatures to below 1.5°C or 2°C by the end of the century. In case these reductions are not achieved, a temperature rise exceeding 3°C and severe and irreversible impacts are to be expected. Hence, coinciding with the increase in physical risks, the pressure on policy makers, the incentive for the development of new technologies and the trend in changes of sentiments increases (resulting in additional transition risks for affected industries). While temperatures are increasing unevenly across the world, the impact on Addiko Group's countries of operation is expected to be homogenous due to their close geographical proximity.

Over the short- to medium-term, an expected average increase of 1.5°C in line with the global average is evident for the SEE region. In line with the analysis from the IPCC a medium risk is to be expected over the short- to medium term for the human population, physical and biological systems. However, significant uncertainties in the expected temperature rise are evident over the long-term in Addiko Group's countries of operation. Worst case scenarios without any stringent climate policies and innovation would result in a devastating impact for the human population, physical and biological systems in the SEE region.

Sea Level Rise

The analysis of the sea level rise was based on a 1-meter increase in the global sea level, which corresponds to the upper-bound of the RCP 8.5 scenario for the long-term view. While the risk of coastal flooding will increase with a rise in the sea-level, the overall impact from a sea level rise is limited to few individual regions in Addiko Group's countries of operation (as opposed to the risk of large-scale flooding in e.g. the Veneto region or the Netherlands).

Flooding risk

Annual river floods increased in north-western and parts of central Europe but decreased in southern and north-eastern Europe over the period 1960-2010 due to climate change. This trend is likely to continue in the short to medium-term, with a decrease in the expected land fraction exposed to river floods evident both under the "NGFS current policies" and the "NGFS 2°C delayed" scenario in Addiko Group's countries of operation. Furthermore, under a long-term view, even if only currently implemented policies are preserved, the land fraction exposed to river floods is expected to remain stable or decrease in Addiko Group's countries of operation.

Precipitation and drought risk

Following past trends, future scenarios predict a significant increase in annual precipitation in large parts of central and northern Europe and a decrease in southern Europe, posing potential risks of drought for Addiko Group's countries of operation. While precipitation levels are expected to remain relatively stable in the short to medium term, they are anticipated to significantly decrease over the long term in Addiko Group's countries of operation unless stringent measures to counter climate change are introduced.

11.3.2 Physical Environmental Risks

Biodiversity loss

Ecosystem services are the benefits that nature provides to society and the economy, whereby biodiversity loss threatens the availability of these ecosystem services. Companies that depend on ecosystem services are exposed to physical risks via their production processes. On a European level, biodiversity in Addiko Group's countries of operation are comparatively intact. However, biodiversity in certain regions of Croatia and Serbia is more heavily impacted, potentially affecting the agricultural industry in those areas.

Air pollution

The burden of ambient air pollution both impacts the life and health of the population and results in significant costs for the economy. The European Air Quality Index indicates that Addiko Group's countries of operation are exposed to higher levels of air pollution compared to western parts of Europe.

Soil Contamination

Soil contamination refers to reduced soil quality due to the presence of harmful substances resulting from human activity. Soil is essentially a non-renewable resource, which performs many functions and delivers services vital to human activities and to ecosystem survival. Hence, soil contamination can harm health of living beings and result in significant costs for the economy, whereby the analysis performed indicates that Addiko Group's countries of operation show a low level of registered contaminated sites on a European level.

11.3.3 Transition Risks

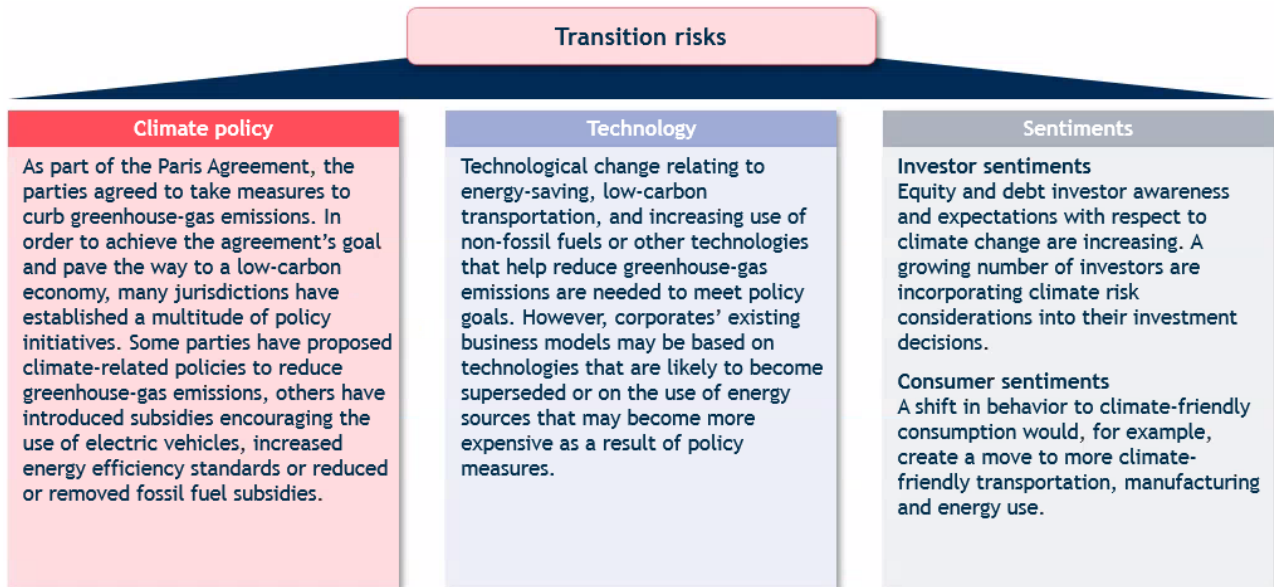


Figure 1: Transition risks

Given the increased awareness on climate change and environmental challenges, Addiko Group assumes that transition risk will increase to manifest over the short-term for highly affected industries. The effect on the whole economy will further develop over the medium to long-term.

11.3.4 Macroeconomic Impact

While the negative impact on the macroeconomic environment can be mitigated by strict regulations over the medium to long-term, a continuous deterioration of macroeconomic indicators in Addiko Group's countries of operation is to be expected if no countermeasures are taken.

11.3.5 Impact on Highly Affected Industries

Affected Industries

Based on the analysis of physical and transition risks as well as publicly available studies and benchmark analyses, Addiko Group identified six industries which are specifically prone to the effects of climate change:

Agriculture

Climate-related risks

Agricultural production, both in terms of crop yields and the location where different types of crops can be grown, will be significantly impacted by climate and environmental change as well as variability. The growing season has lengthened and is projected to increase further due to earlier onset of growth in spring and longer growing season in autumn. While this would allow a northward expansion of warm season crops to areas that were not previously suitable, southern regions will be hit, expecting an overall negative impact on agriculture. In the long term, high temperatures, water shortage and extreme weather events may cause lower yields, higher yield variability and a reduction in suitable areas for cultivation. The impacts will depend on precipitation patterns and the crops considered.

Other environmental risks

Specifically, various physical environmental risks will adversely affect the agriculture industry, with biodiversity loss, water stress, pollution, and soil contamination particularly posing threats to agricultural yield. Agricultural practices, such as the use of fertilizers and pesticides, can also lead to transition risks due to new regulations and reputational risks.

Mining / Quarrying

Climate-related risks

The mining and quarrying sector has a large climate and environmental impact both regarding their energy consumption in mining processing operations as well as in refining and smelting operations. Efforts to decarbonize are focused on improved energy efficiency, fuel substitutions, deployment of carbon capture storage, electrification and renewable energy use, hence, it is to be expected that the industry will be increasingly affected by additional regulatory requirements and policies.

Other environmental risks

Besides a potential detrimental impact on local ecosystems (and thus biodiversity), mining and quarrying operations can lead to a significant risk of pollution (in particular in case not all necessary precautions are taken) which might result in soil contamination and water stress. Consequently, mining and quarrying operations can be subject to significant transition risks in the context of new regulations but also reputational risks.

Automotive

Climate-related risks

Automotive carbon emissions are a combination of tail-pipe and vehicle manufacturing emissions, whereby the sector significantly contributes to global emissions. Electric vehicles and alternative fuel sources, as well as recycling of construction materials or the use of low-carbon materials are options to reduce the climate and environmental impact of the industry. Additionally, a shift in vehicle usage towards car sharing or self-drive vehicles, and a reduction in the number of vehicles, could play an important role. Debtors in the automotive sector will be impacted by policy and regulatory changes targeting cleaner fuel standards and technological advancement as well as a change in consumer preferences.

Other environmental risks

Tail-pipe emissions are a significant factor for air pollution, resulting in additional transition risks for the automotive industry

Extraction of crude petroleum and natural gas

Climate-related risks

The oil and gas sector ranks among the largest contributors to greenhouse gas emissions, stemming from its operations and the consumption of its products by end users. Implementing new regulations, policies, and technologies can significantly decrease emissions from this sector. Consequently, it is anticipated that the industry will face growing impacts from transition risks. Additionally, the shift of other sectors and end users to alternative energy sources will also have a material impact on this industry.

Other environmental risks

Oil and gas operations can lead to a significant risk of pollution (in particular, in case not all necessary precautions are taken) which might result in soil contamination and water stress. Consequently, the oil and gas sector is subject to significant additional transition risks in the context of new regulations but also reputational risks.

Energy

Climate-related risks

Climate change is expected to reduce demand for heating in northern and north-western Europe and to strongly increase the energy demand for cooling in southern Europe, which may further exacerbate peaks in electricity supply during the summer months. More intense and frequent heat waves will shift energy supply and demand patterns, often in opposite directions. Moreover, greater magnitude and frequency of extreme weather events will cause threats for physical energy infrastructure.

Other environmental risks

Climate change additionally introduces heightened uncertainty in weather patterns throughout Europe. This has a direct negative impact on the production of renewable energy in the long term. Besides physical risks, the industry will be affected by transition risks from additional regulatory requirements/policies and new technologies already in the short-term.

Chemical industry

Climate-related risks

The chemical industry accounts for approximately one fourth of the total primary demand for oil and gas and significantly contributes to carbon dioxide emissions through its energy intensive manufacturing processes. While the sector faces a challenge to reduce emissions, it also provides chemical products that will enable decarbonization in the energy sector. It can be assumed that the sector will be affected by transition risks from additional regulatory requirements/policies and new technologies in the short-term.

Other environmental risks

The chemical industry can give rise to a significant risk of pollution (specifically in case not all necessary precautions are taken) which might result e.g. in soil contamination and water stress, which further results in additional transition risks for companies in these industries in the context of new regulations but also reputational risks.

Manufacture of rubber and plastic products

Climate-related risks

Plastics are derived from fossil fuels and manufactured through energy-intensive processes, which release greenhouse gases into the environment. Plastic recycling also consumes large amounts of energy and when incinerated, the carbon that was stored in the plastic is released as emissions. Hence, it is to be expected that the industry will be increasingly affected by additional regulatory requirements and policies.

Other environmental risks

The significant impact of plastic pollution on biodiversity and the health of people led to an increased awareness of the general public resulting in changes of customer demand and the regulatory environment (thus, giving rise to transition risks for companies in the industry).

Manufacture of starches

Climate-related risks

Starch production involves energy-intensive drying and processing, leading to notable Scope 1 and 2 emissions. Compliance with EU standards can increase costs for companies in this industry. In addition, there are pressures from buyers (food and beverage companies) to source low-carbon ingredients which forces the companies into Technology shifts, such as energy-efficient dryers, biogas recovery, and electrification.

Other environmental risks

Production of starches requires large amounts of water for washing and processing raw materials (corn, potatoes, wheat), it also leads to water and air pollution. Intensive farming for starch crops can cause soil degradation, loss of biodiversity, and deforestation. In addition, large amounts of waste are generated.

11.4 Second Step - Risk Drivers and Transmission Channels

11.4.1 Business Model

While all acute and chronic physical risks can impact the business model of a bank, particularly if they render it less profitable, the specific impact on a particular business model largely depends on the transmission channels of the physical risks. However, compared to physical risks, transition risk will result in a more directed impact on specialized business models in case they are in conflict with developments in policies, technologies and sentiment trends (e.g. business models focused on automotive financing).

Expected impact of C/E risks on the business model



Figure 2: Expected impact of C/E risks on the business model (non-focus segments)

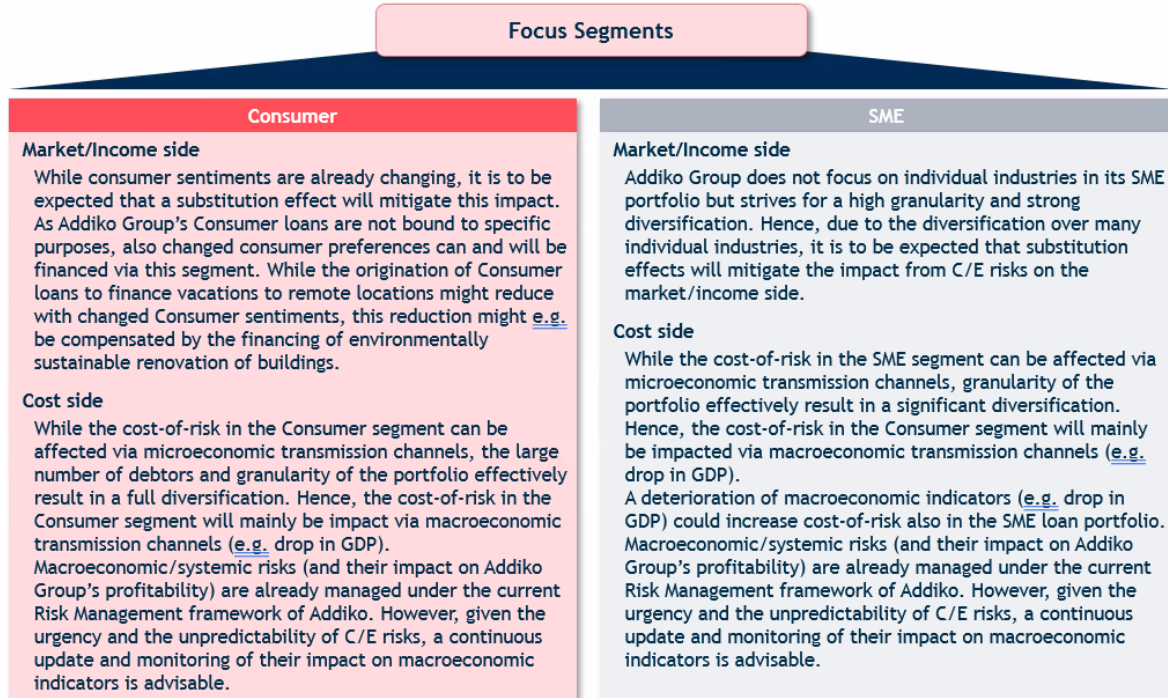


Figure 3: Expected impact of C/E risks on the business model (focus segments)

On the one hand, Addiko Group's Focus segments will be able to benefit from substitution effects under the market/income view (e.g. as Addiko Groups Consumer loans are not bound to a specific purpose, the financing of less climate friendly goods can be easily substituted by the financing of more climate-friendly consumer goods in case consumer sentiment moves towards this direction). On the other hand, the focus on granular Consumer and SME loans allows to reduce the idiosyncratic risk driven by climate-related and environmental risks via diversification. While the non-focus segments will not be able to benefit to the same extent from the substitution effect under the market/income effect, the idiosyncratic risk will also be reduced to a lesser extent than in the focus segment (due to a lower level of granularity), rendering the non-focus segments more susceptible to climate-related and environmental risks (both physical and transition risks).

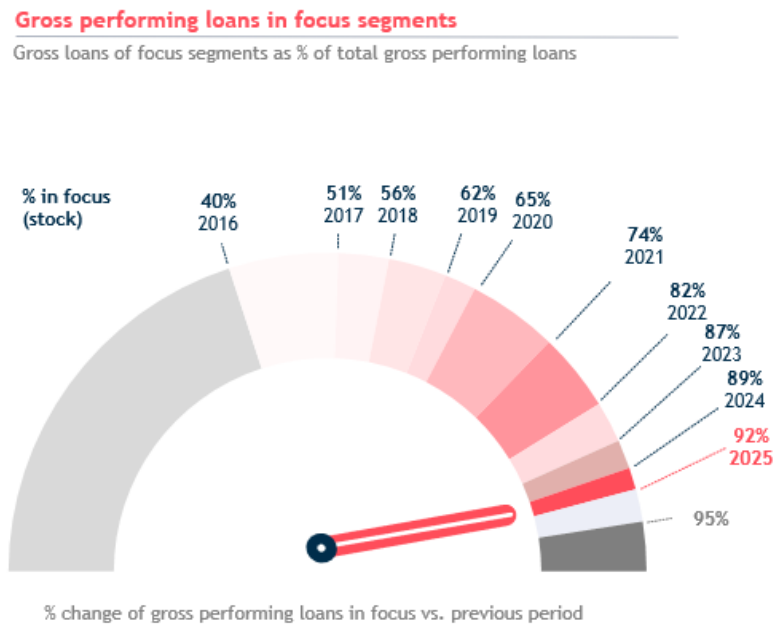


Figure 4: Gross performing loans in Focus Segments

Thus, while climate-related and environmental risks do not result in an immediate danger for Addiko Group's current business model (due to missing concentration in highly affected industries), the analysis highlights the materiality of climate-related and environmental risks and underscores once more the necessity to further accelerate Addiko Group's transformation and to further increase its focus on granular Consumer and SME loans.

Hence, the share of Addiko Group's focus portfolio represents the most relevant performance indicator for the management of climate-related and environmental risks from a strategic and business model perspective.

In particular, the credit exposure towards highly-affected industries as well as the financed greenhouse gas emissions (as presented in subsequent chapters) constitute further essential performance indicators both in the context of Addiko Group's business strategy. Dedicated limits and key performance indicators (KPIs) have been set for both risk measures, which are regularly monitored by the Group Credit Risk Management Department and reported to the Group Management Board and Supervisory Board.

In order to have an organized, integrated, and holistic approach to sustainability, Addiko has prepared a dedicated ESG strategy which is comprised of concrete sustainable development goals to contribute to the orderly transition to a carbon-neutral economy.

11.4.2 Credit Risk

Corporate and SME Exposure

Corporate and SME debtors will be subject to both physical acute and chronic climate-related and environmental risks, whereby it is to be assumed that the effect will occur first and will be strongest for debtors in highly affected industries (e.g. automotive). Similar to physical risks, transition risks will also in particular impact debtors in highly affected industries (e.g. automotive). However, the impact of climate-related and environmental risks on the macroeconomic environment (e.g. lower GDP or increased unemployment) will indirectly impact all Non-Retail debtors and, thus, the resulting credit risk.

EUR m	Agriculture	Mining / Quarrying	Petroleum / gas / coke	Chemical industry	Rubber and plastic products	Automotive	Energy
ABC	27.1	1.0	0.0	1.3	5.7	0.6	0.3
ABS	3.6	3.7	0.0	1.5	7.4	3.7	1.9
ABSE	3.8	1.0	0.0	3.7	5.9	1.2	0.0
ABBL	3.5	1.1	0.0	3.6	5.5	0.2	5.4
ABSA	1.4	0.1	0.0	0.1	0.9	0.1	2.4
ABM	0.4	0.1	0.0	0.0	0.0	0.0	0.0
TOTAL	39.8	7.1	0.0	10.1	25.5	5.8	10.0

Table 13: Share of Addiko Group's gross exposure to highly affected industries as of 31 December 2025

As Addiko Group's Non-Retail portfolios do not show any concentration of exposure in highly affected industries, it is to be expected that physical and transition risks will not substantially impact Addiko Group through microeconomic transmission channels over the short- to medium term.

However, the debt service capacity of the individual debtors can be negatively affected via macroeconomic transmission channels. The severity of this impact over the medium- to long term is highly dependent on the measures taken to curb climate change.

Consumer loans

While consumer debtors can be affected by changes in their income, the large number of debtors and job mobility effectively result in a full diversification of the income effect through microeconomic transmission channels. Hence, the income effect for consumer debtors will impact Addiko Group solely via macroeconomic transmission channels. The severity of this impact over the medium- to long term is highly dependent on the measures taken to curb climate change.

Mortgage portfolio

The impact of climate-related and environmental risks is most prominent through the wealth effect (i.e., the potential impact on the collateral value). Hence, Addiko Group analysed its mortgage portfolio in the Non-Focus segment on potential risks for the pledged collateral considering the climate-related and environmental risks identified in step 1 of the analysis.

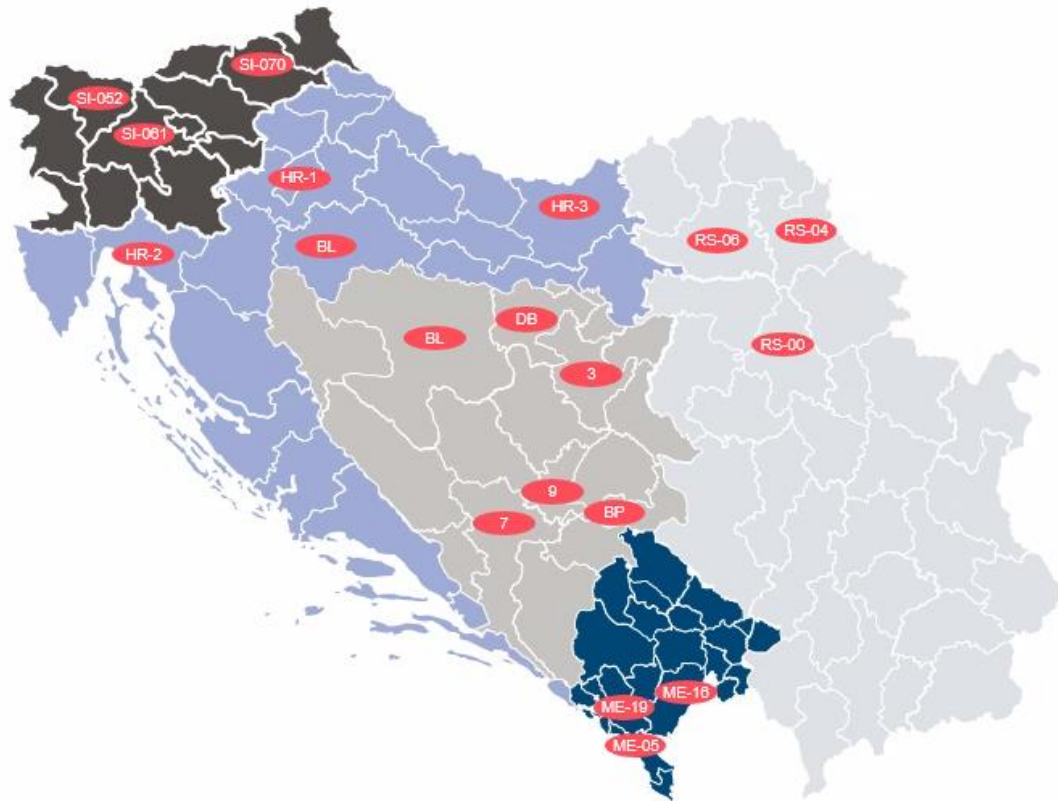


Figure 5: Regions with highest value of pledged real estate in Addiko Group's mortgage portfolio

Due to the missing concentration of pledged real estate in areas highly endangered from physical risks, it was concluded that a negative impact on Addiko Group's Mortgage portfolio via the wealth effect is not to be expected over the short to medium-term. While mortgage debtors can also be affected by changes in their income, the large number of debtors and job mobility effectively results in a full diversification of the income effect through microeconomic transmission channels. Hence, the income effect for mortgage debtors will impact Addiko Group via macroeconomic transmission channels.

Expected impact of climate-related and environmental risks on credit risk

While no immediate danger for Addiko Group's portfolio was identified in the analysis, it highlights the materiality of climate-related and environmental risks. Due to the urgency and uncertainty of climate-related and environmental risks the continuous monitoring of the concentration in highly affected industries as well as the expected impact of C/E risks on the macroeconomy is required. In this context it is worth noting that based on the analysis performed the impact from physical risk on Addiko Group's countries of operation is expected to be mostly homogenous due to their close geographical proximity.

Hence, in order to avoid concentrations in highly affected industries, the share of exposure in highly affected industries is the most relevant performance indicator for the management of climate-related and environmental risks from a credit risk perspective. Consequently, Addiko Group established a dedicated limit on the share of exposure in highly affected industries in line with its risk appetite.

11.4.3 Market Risk

Climate-related and environmental risks will mainly transmit to market risks via their impact on the market value of the individual assets. As Addiko Group's financial assets measured at fair value mainly consist of government bonds, the main transmissions channels are the impact of C/E risks on the tax income and the expenses of the respective governments and consequently the credit risk associated with the respective sovereign. As no extraordinary vulnerability of the debt service capacity of issuers due to C/E risks have been identified, no material impact of climate-related and environmental risks on Addiko Group's market risk is expected in the short- to medium term.

11.4.4 Operational Risk

Addiko Group's assessment of physical climate risks shows that acute events such as flooding or extreme weather could temporarily disrupt operations through property damage or short-term facility closures; however, scenario-analysis outputs indicate no material vulnerabilities for the Group's headquarters or core branch network, and any potential impacts on a small number of more exposed branches are considered manageable through timely operational adjustments and the availability of digital service channels. Projected temperature increases in the region are assessed as operationally manageable with existing or slightly enhanced cooling systems, and overall physical risks are therefore expected to have only a limited impact on critical infrastructure. Furthermore, Addiko Group's minimal exposure to environmentally sensitive or stigmatized industries suggests that related legal or reputational risks remain low.

11.4.5 Liquidity Risk

Flooding and other acute risk drivers are assumed to be of low influence for liquidity risk as Addiko Group's funding is not concentrated in individual geographical areas. Furthermore, changes in the eligibility-criteria of bonds pledged used for refinancing at central banks could drive liquidity risk of a bank depending on the composition of its liquidity portfolio. However, since Addiko Group's liquidity portfolio mainly consists of government bonds from EU-countries, the impact on Addiko Group from this transition risk is expected to be marginal. Based on the current assessment, Addiko Group concluded that climate-related and environmental risks will likely not materially impact liquidity risk.

11.5 Assessing Social and Governance Risks

In accordance with the EBA guidelines on the management of ESG risks and other applicable regulation, social and governance risks have also been added to the annual ESG risks materiality assessment. As part of the assessment Addiko Group identifies two types of social and governance risks:

11.5.1 Indirect Risks

Indirect social and governance risks arise from Addiko Group's portfolio and upstream value chain and can act as drivers that influence other risk categories, particularly credit and reputational risks. These risks may materialize when Addiko Group finances clients or engages with suppliers facing social or governance challenges. In line with the EBA Guidelines on the management of ESG risks, counterparties or invested assets may be negatively affected by social factors—such as human rights breaches, demographic shifts, digitalization, or poor working conditions—and governance factors, including weak executive leadership, bribery, or corruption, all of which can translate into financial risks. Addiko Group assesses client-related risks at loan origination through an ESG questionnaire, while supplier-related social and governance risks are integrated into the procurement process. Additionally, an annual qualitative analysis is conducted for clients with the highest exposure, primarily targeting credit risk but also considering potential reputational impacts.

11.5.2 Direct Risks

Addiko Group also assesses its exposure to direct social and governance risks, which may materialize within the institution itself. These risks are inherent to Addiko Group's own business activities and include legal and reputational risks linked to employees and customers that could result in litigation, increased staff turnover, reduced deposits, penalties, or other adverse outcomes. The risk assessment focuses on the ESRs topics and subtopics most relevant to Addiko's risk profile, taking into account the specific characteristics of its business model. Direct social and governance risks have the potential to affect the Group's operational risk, business model, and overall reputation.

These risks primarily relate to:

- **Own workforce:** risks arising from overtime, employee health and safety, discrimination, diversity, and gender equality.
- **Downstream value chain:** risks affecting consumers, including information security, ensuring inclusive access to products and services, the possibility of customers making uninformed financial decisions due to low financial literacy, marketing practices that may not fully align with transparency and customer protection principles, and risks associated with corruption and bribery.

Overall, social and governance risks can be transmitted to Addiko Group's credit, operational, liquidity, and reputational risk, as well as to its business model. Consequently, all identified social and governance risks, considered in the annual ESG risk materiality assessment, are appropriately mitigated with continuous monitoring in place to ensure effective risk management.

11.6 Financed Scope 3 Greenhouse Gas Emissions

The financed greenhouse gases (GHG) emissions of an institution correspond to the greenhouse gas emissions of the underlying debtors attributable to the capital provided by the institution. The amount of financed greenhouse gas emissions can give indications on the susceptibility of an institution to transition risks (in particular, in the context of legal and reputational risks).

The following table illustrates the estimated Scope 3 GHG emissions of Non-Financial Corporations financed by Addiko Group as of 31 December 2025. The financing provided to households and private individuals was excluded from the estimation. In 2025, an additional asset class "Sovereigns" has also been included in the financed GHG emissions calculation.

Industry	Scope 1 (tCO2e)	Scope 2 (tCO2e)	Scope 3 (tCO2e)
A - Agriculture, forestry and fishing	35,546	3,254	16,088
B - Mining and quarrying	1,353	202	1,573
C - Manufacturing	20,980	11,692	121,346
D - Electricity	5,345	198	1,659
E - Water supply; sewerage	1,054	176	2,313
F - Construction	10,117	1,422	78,671
G - Wholesale and retail trade	39,082	13,700	135,290
H - Transporting and storage	1,733	420	6,478
I - Accommodation and food service	387	295	3,045
J - Information and communication	617	422	4,255
K - Financial and insurance activities	11	7	60
L - Real estate activities	15	8	75
M - Professional, scientific and technical activities	2,750	997	14,973
N - Administrative and support service	1,140	352	5,682
O - Public administration	45	14	339
P - Education	39	32	196
Q - Human health and social work	78	36	632
R - Arts, entertainment and recreation	97	86	464
S - Other services activities	269	77	826
Other	27	2	65
Total Business loans and unlisted equity	120,683	33,394	394,032
Sovereigns	/	18,351	206,378
Grand Total	120,683	51,745	600,410

Table 14: Table on Scope 3 GHG emissions of non-financial corporations financed by Addiko Group

The estimations of Addiko Group's financed Scope 3 greenhouse gases emissions build on the estimation of the average GHG emissions by € financed.

11.7 The Addiko ESG Strategy

As part of its sustainability efforts, Addiko has developed an ESG Strategy based on a comprehensive assessment of material impacts, risks and opportunities. This strategy aims to address both the external factors affecting Addiko and its own impact on the environment and society. It closely aligns with Addiko's Business and Risk Strategies, forming an integrated sustainability approach.

One of the major parts of the Addiko ESG Strategy is proactively addressing the internally set initiatives. To achieve this, Addiko has set specific and measurable ESG goals tied to impacts, risks, and opportunities. These goals are regularly monitored and updated annually to enhance the ESG management.

Addiko's 16 priority initiatives aligned with the UN principles

The Addiko ESG Strategy outlines specific sustainable development goals congruent with the "Agenda 2030" defined by the United Nations. In 2022, Addiko systemically analysed the 17 international sustainable development goals in order to identify those that are most relevant to Addiko's business strategy.

The steps for selection included measuring the following criteria:

- the global importance of contributing to a goal,
- the potential impact Addiko can have in its journey to achieve each goal, and
- the attractiveness or relevance of each goal to Addiko.

Through this methodical approach, Addiko strategically has selected and prioritized goals that are fully in line with its core values and business objectives.

According to these criteria, the following four sustainable development goals were identified as being crucial to Addiko's business operations, namely: "Good Health and Well-Being" (3), "Gender Equality" (5), "Decent Work and Economic Growth" (8) and "Climate Action" (13).

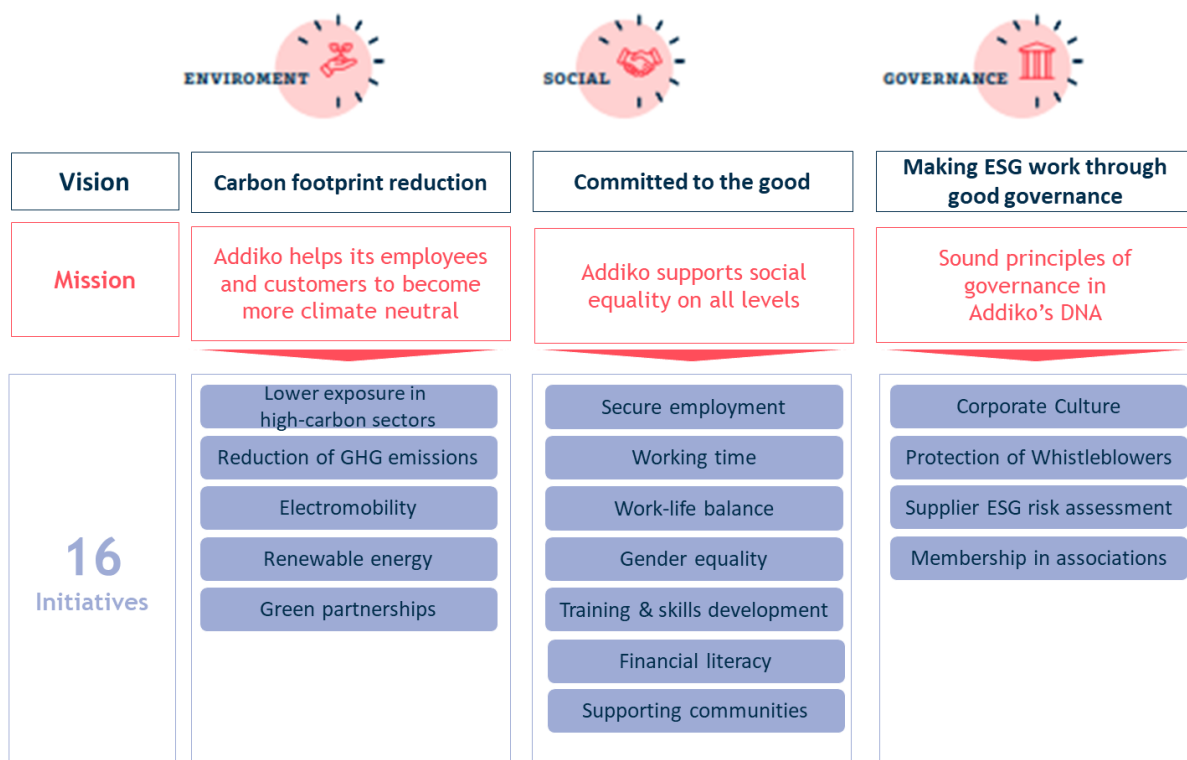


Figure 6: Addiko's ESG initiatives



Figure 7: Sustainable development goals

Addiko acknowledges the importance of contributing to these sustainable development goals. For this reason, the ESG working group together with the Management Board and the Supervisory Board identified 16 initiatives that which strive to contribute to the achievement of these goals.

12 Overview of Non-Applicable Disclosures or Covered in Other Published Reports

The following table provides an overview of disclosure requirements not covered by the Disclosure Report or other group reports, including the reasons for non-disclosure.

CRR article	Disclosures requested in the CRR article	Reasons for inapplicability
Art 436 e CRR Exposures from the trading and the non-trading book	For exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Art 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book position.	Addiko Group does not apply the core approach, but the simplified approach for the determination of the additional valuation adjustment.
Art 437 f CRR Basis for Capital Ratio Calculation	Where institutions disclose capital ratios calculated using elements of own funds determined on a basis other than that laid down in this Regulation, a comprehensive explanation of the basis on which those capital ratios are calculated.	Addiko Group does not disclose capital ratios calculated using elements of own funds determined on a basis other than that laid down in the CRR.
Art 437a CRR Disclosure of own funds and eligible liabilities	Institutions that are subject to Article 92a or 92b shall disclose information regarding their own funds and eligible liabilities.	The Article 437a CRR is not applicable as Addiko Group is not a G-SIIs or a subsidiary of a non-EU G-SII.
Art 438 c CRR Institution's internal capital adequacy assessment process	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process including the composition of the additional own funds requirements based on the supervisory review process as referred to in point (a) of Article 104-1 of Directive 2013/36/EU.	There is no demand from the relevant competent authority.
Art 438 d and da CRR Disclosure of total risk exposure amounts and related own funds requirements	EU CMS1 and EU CMS2 - Comparison of modelled and standardised risk weighted exposure amount at risk level and for credit risk at asset class level.	Not applicable as Addiko Group does not use any internal model approved by the Competent Authority for the calculation of risk weighted exposure amounts and does not calculate credit risk RWEAs using Internal Ratings based (IRB) approaches.
Art 438 e CRR Disclosure of specialised lending and equity exposures	Disclosure of on- and off-balance-sheet exposures, the risk-weighted exposure amounts and associated expected losses for certain category of specialised lending.	Addiko Group does not use the simple risk-weighted approach.
Art 438 f CRR Insurance participations	Disclosure of own fund instruments held in insurance or re-insurance undertakings or insurance holding company not deducted from own funds.	Addiko Group does not hold any insurance or re-insurance undertakings or insurance holding company.
Art 438 g CRR Financial conglomerates information on own funds and capital adequacy ratio	Disclosure of financial conglomerates information on own funds and capital adequacy ratio.	The Article 438 g CRR is not applicable as Addiko Group is not part of a financial conglomerate.

CRR article	Disclosures requested in the CRR article	Reasons for inapplicability
Art 438 h CRR Disclosure of RWA variations from internal models	The variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models.	Addiko Group does not apply the IRB approach, IMM or IMA.
Art 439 i CRR Exposure value to central counterparties	The exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures.	As of 31 December, Addiko Group does not have any exposure value to central counterparties (QCCPs and non-QCCPs).
Art 439 j CRR Notional amounts and fair value of credit derivative transactions	Credit derivative transactions shall be broken down by product type.	As of year-end, Addiko Group does not have any single name CDS on the portfolio.
Art 439 k CRR Exposure to counterparty credit risk	Estimate of α (alpha) if the institution has received the permission of the competent authorities to estimate α .	Addiko Group does not apply any own estimates of the scaling factor.
Art 439 l referring to point g of Article 452 CRR IRB approach - CCR exposures by exposure class and PD scale	Requires institutions using the Internal Ratings Based (IRB) approach to disclose information on counterparty credit risk (CCR) exposures, broken down by exposure class and by probability of default (PD) range.	Addiko Group does not apply the IRB approach.
Art 441 CRR Indicators of global systemic importance	Institutions identified as G-SIIs in accordance with Article 131 of Directive 2013/36/EU shall disclose, on an annual basis, the values of the indicators used for determining the score of the institutions in accordance with the identification methodology referred to in that Article.	Article 441 CRR is not applicable to Addiko Group, as it does not belong to the institutions of global systemic importance in accordance with Article 131 of 2013/36/EU.
Art 442 c and f CRR Disclosure of credit risk quality for large institutions with NPL ratio $\geq 5\%$	Disclosure of templates EU CR2a, EU CQ2, EU CQ6 and EU CQ8 provides information on credit-risk developments, including RWA changes, the quality and performance of forborne and non-performing exposures, and related collateral and vintage data, and applies only to large institutions with an NPL ratio of at least 5%.	Addiko Bank is not classified as a large institution and therefore not required to disclose these templates.
Art 445a (1) c CRR, Art 445a (2) a-c CRR Credit valuation adjustment risk under the Standardised Approach	Institutions using the Standardised Approach for CVA must disclose their total CVA own funds requirement under the standardised approach, including a description of their CVA risk management framework, together with an overview of eligible CVA hedges by instrument type and a breakdown of CVA capital requirements by risk class.	As Addiko Bank AG does not use the Standardised Approach for CVA risk, these disclosure requirements are not applicable.
Art 445a (3) b CRR Disclosure of eligible hedges used in the calculation under the Basic Approach	Institutions using the Basic Approach set out in Article 384 CRR for calculating the own funds requirements for CVA risk shall disclose a breakdown of the eligible hedges used in that calculation with a breakdown by type of instruments set out in Article 386 (3) CRR.	No eligible hedges were used in the calculation of the own fund requirements for CVA risk.

CRR article	Disclosures requested in the CRR article	Reasons for inapplicability
Art 446 (2) a-b CRR Disclosure of annual operational risk losses	Template EU OR1 needs to be published according to Article 446 (2) a and b CRR and 316 (1) CRR in case the business indicator is more than 750 Mio EUR.	Addiko Group's business indicator is below 750 Mio EUR, therefore no requirement to publish template EU OR1.
Art 447 h CRR Own funds and eligible liabilities ratios and their components, numerator and denominator	Institutions shall disclose their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Article 92a and 92b and broken down at the level of each resolution group.	Addiko Group is not a G-SIIs or a subsidiary of a non-EU G-SII.
Art 449 CRR Exposure to securitisation positions	Institutions calculating risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 5 or own funds requirements in accordance with Articles 337 or 338 shall disclose selected information, where relevant, separately for their trading and non-trading book.	The Article 449 CRR is not applicable to Addiko Group, as no securitisation transactions are currently in place.
Art 449a CRR Disclosure of environmental, social and governance risks (ESG risks)	The Article requires large institutions that have issued securities that are admitted to trading on a regulated market of any Member State to disclose information on ESG risks, including physical risks and transition risks.	Addiko Bank is not classified as a large institution and therefore this Article is not applicable to Addiko Group.
Art 449b CRR Disclosure of aggregate exposure to shadow banking entities	Institutions shall disclose the information concerning their aggregate exposure to shadow banking entities as defined in Article 394 (2), including the total amount of such exposures and any relevant risk considerations.	Addiko Group does not have aggregate exposure to shadow banking entities in place.
Art 451 (3) CRR Disclose their leverage ratio and the average-based breakdown of the total exposure measure	Large institutions must disclose their leverage ratio and the average-based breakdown of the total exposure measure as defined in Articles 429 (4) and 430 (7).	Addiko Bank is not classified as a large institution under the Capital Requirements Regulation and is therefore not required to disclose the leverage ratio and exposure measure based on averages.
Art 451b and 501d (2) CRR Disclosure of crypto assets and related activities	Require institutions to disclose their crypto-asset exposures, the related prudential treatment, and the impact of the specific capital requirements applied to these positions.	Addiko Group does not have any crypto asset positions in place.
Art 452 CRR, Art 453 g and j CRR, Art 438 h CRR, Art 452 h CRR Use of the IRB Approach to credit risk	Institutions calculating the risk-weighted exposure amounts under the IRB Approach shall disclose selected information.	Only the Standardised Approach is used within Addiko Group.
Art 454 CRR Use of the Advanced Measurement Approaches to operational risk	The institutions using the Advanced Measurement Approaches set out in Article 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of the use of insurances and other risk transfer mechanisms for the purpose of mitigation of this risk.	Addiko Group does not apply the Advanced Measurement Approach to operational risk.

CRR article	Disclosures requested in the CRR article	Reasons for inapplicability
Art 455 CRR Use of Internal Market Risk Models	Institutions calculating their capital requirements in accordance with Art 363 shall disclose certain information about the characteristics of the models used.	Article 455 CRR is not applicable, as Addiko Group does not use internal models for incremental default and migration risk and does not have a correlation trading portfolio.

13 Glossary

ALM	Asset Liability Management
BIA	Basic Indicator Approach
BWG	Austrian Banking Act
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CDS	Credit Default Swap
CET1	Common Equity Tier 1
CHF	Swiss Francs
CRD	Capital Requirements Directive
CRE	Commercial Real Estate
CRM	Credit risk mitigation
CRO	Chief Risk Officer
CRR	Capital Requirements Regulation
CRSA	Credit Risk Standard Approach
CSA	Credit Support Annex
CSEE	Central and South-Eastern Europe
CVA	Credit Value Adjustment
C&E	Climate-related and environmental
DPD	Days past due
DTA	Deferred Tax Assets
EAD	Exposure at Default
EBA	European Banking Authority
EC	European Commission
ECA	Export Credit Agency
ECAI	External Credit Assessment Institution
ECB	European Central Bank
ECL	Expected credit loss
EHQLA	Extremely high-quality liquid assets
ESG	Environmental, Social und Governance
EU	European Union
EVE	Economic Value of Equity measures the theoretical change in the net present value of the balance sheet excluding equity
FMA	Financial Market Authority
FMA FXTT-MS	FMA Minimum Standards for the Risk Management and Granting of Foreign Currency Loans and Loans with Repayment Vehicles
FTE	Full Time Equivalent
FX	Foreign exchange
GALCO	Group Asset Liability Committee
GHG	Greenhouse gases
GHR	Group Human Resources
GL	Guidelines
GREC	Group Risk Executive Committee

Gross NPL Ratio	Gross Carrying amount of Non-Performing Loans divided by total Gross carrying amount of Loans and advances
G-SII	Global Systemically Important Institution
HQLA	High Quality Liquid Assets
IAS	International Accounting Standards
ICAAP	Internal Capital Adequacy Assessment Process
ICV	Internal collateral value
IFRS	International Financial Reporting Standards
ILAAP	Internal Liquidity Adequacy Assessment Process
IMM	Internal Model Method
IPCC	Intergovernmental Panel on Climate Change
IRB	Internal-Ratings-Based approach
IRRBB	Interest Rate Risk of the Banking Book
KPI	Key Performance Indicators
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LR	Leverage Ratio
MB	Management Board
MREL	Minimum Requirement for own funds and Eligible Liabilities
n/a	not applicable
NGFS	Network of Central Banks and Supervisors for Greening the Financial System
NII sensitivity	Net interest income (NII) sensitivity
NPE	Non-Performing Exposure
NPL	Non-Performing Loans
NSFR	Net Stable Funding Ratio
OeNB	Oesterreichische Nationalbank (Austrian National Bank)
o/w	Of which
O-SII	Other Systemically Important Institution
PFE	Potential Future Exposure
PMS	Portfolio Management System
POCI	Purchased or originated credit impaired assets
PSE	Public Sector Entity
RAF	Risk Appetite Framework
RBC	Risk-Based Capital
RC	Replacement cost
RCP	Representative Concentration Pathways
RCSA	Risk and Control Self Assessment
RMF	Risk Management Function
RRE	Residential Real Estate
RWA	Risk Weighted Assets
RWEA	Risk Weighted Exposure Amount
SA	Standardised Approach
SB	Supervisory Board

SFT	Securities financing transactions
SME	Small and medium-sized enterprises according to Commission Recommendation (2003/361/EC)
SREP	Supervisory Review Evaluation Process
SRP CI	Specific Risk Provision Collective Impaired method
Stage 1	Impairment stage which relates to financial instruments for which expected credit loss model applies and for which no significant increase in credit risk has been recorded since their initial recognition. The impairment is measured in the amount of the 12-month expected credit loss
Stage 2	Impairment stage which relates to financial instruments for which expected credit loss model applies and for which are subject to significant increase in credit risk has been recorded since their initial recognition. The impairment is measured in the amount of the lifetime expected credit loss
Stage 3	Impairment stage which relates to financial instruments for which expected credit loss model applies and which are credit impaired. The impairment is measured in the amount of the lifetime expected credit loss
T1	Tier 1 Capital
T2	Tier 2 Capital
TCR	Total Capital Ratio
VaR	Value at Risk

14 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.

Vienna, 20 October 2026
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.
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15 Imprint

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The tables in this report may contain rounding differences. Any data is presented on the Addiko Group level (referred to as Addiko Bank or the Group throughout the document) unless stated otherwise.

16 Appendix: Quantitative information (templates)

Templates	Name
EU KM1	Article 1 Disclosure of key metrics and overview of risk-weighted exposure amounts Key metrics template
EU OV1	Overview of total risk exposure amounts
EU LI1	Article 3 Disclosure of the scope of application Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories
EU LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements
EU LI3	Outline of the differences in the scopes of consolidation (entity by entity)
EU CC1	Article 4 Disclosure of own funds Composition of regulatory own funds
EU CC2	Reconciliation of regulatory own funds to balance sheet in the audited financial statements
EU CCYB1	Article 5 Disclosure of countercyclical capital buffers Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
EU CCYB2	Amount of institution-specific countercyclical capital buffer
EU LR1	Article 6 Disclosure of the leverage ratio LRSum: Summary reconciliation of accounting assets and leverage ratio exposures
EU LR2	LRCom: Leverage ratio common disclosure
EU LR3	LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
EU LIQ1	Article 8 Disclosure of liquidity requirements Quantitative information of LCR
EU LIQ2	Net Stable Funding Ratio
EU CQ3	Article 9 Disclosure of exposures to credit risk, dilution risk and credit quality Credit quality of performing and non-performing exposures by past due days
EU CR1-A	Maturity of exposures
EU CR2	Changes in the stock of non-performing loans and advances
EU CR1	Performing and non-performing exposures and related provisions
EU CQ1	Credit quality of forborne exposures
EU CQ7	Collateral obtained by taking possession and execution processes
EU CQ4	Quality of non-performing exposures by geography
EU CQ5	Credit quality of loans and advances by industry
EU CR3	Article 10 Disclosure of the use of credit risk mitigation techniques CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
EU CR4	Article 11 Disclosure of the use of the standardised approach Standardised approach - Credit risk exposure and CRM effects
EU CR5	Standardised approach
EU CCR1	Article 14 Disclosure of exposures to counterparty credit risk Analysis of CCR exposure by approach
EU CCR3	Standardised approach - CCR exposures by regulatory exposure class and risk weights
EU CCR5	Composition of collateral for CCR exposures
EU MR1	Article 16 Disclosure of the use of the standardised approach and of the internal models for market risk Market risk under the standardised approach
EU CVA1	Article 17 Disclosure of credit valuation adjustment risk Credit valuation adjustment risk under the Reduced Basic Approach
EU OR2	Article 18 Disclosure of operational risk Business indicator, components and subcomponents
EU OR3	Operational risk own funds requirements and risk exposure amounts

EU IRRBB1	Article 19 Disclosure of exposures to interest rate risk on positions not held in the trading book Interest rate risks of non-trading book activities
EU AE1	Article 21 Disclosure of encumbered and unencumbered assets Encumbered and unencumbered assets
EU AE2	Collateral received and own debt securities issued
EU AE3	Sources of encumbrance
EU KM2	Disclosure on MREL/TLAC 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) and Addiko Bank d.d. (Slovenia)
EU TLAC1	Composition - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities based on the data of Addiko Bank d.d. (Croatia) and Addiko Bank d.d. (Slovenia)
EU TLAC3a	Creditor ranking - resolution entity based on the data of Addiko Bank d.d. (Croatia)
EU TLAC3b	Creditor ranking - resolution entity based on the data of Addiko Bank d.d. (Croatia) and Addiko Bank d.d. (Slovenia)

K_02.00 - EU CCR1 - Analysis of CCR exposure by approach

31.12.2025 - in EUR million

		a. Replacement cost (RC)	b. Potential future exposure (PFE)	c. EEPE	d. Alpha used for computing regulatory exposure value	e. Exposure value pre-CRM	f. Exposure value post-CRM	g. Exposure value	h. RWEA
		0010	0020	0030	0040	0050	0060	0070	0080
EU1. EU - Original Exposure Method (for derivatives)	0010	2.3	15.4		1.4	24.7	24.7	24.7	13.9
EU2. EU - Simplified SA-CCR (for derivatives)	0020	0.0	0.0		1.4	0.0	0.0	0.0	0.0
1. SA-CCR (for derivatives)	0030	0.0	0.0		1.4	0.0	0.0	0.0	0.0
2. IMM (for derivatives and SFTs)	0040			0.0	0.0	0.0	0.0	0.0	0.0
2a. Of which securities financing transactions netting sets	0050			0.0		0.0	0.0	0.0	0.0
2b. Of which derivatives and long settlement transactions netting sets	0060			0.0		0.0	0.0	0.0	0.0
2c. Of which from contractual cross-product netting sets	0070			0.0		0.0	0.0	0.0	0.0
3. Financial collateral simple method (for SFTs)	0080					0.0	0.0	0.0	0.0
4. Financial collateral comprehensive method (for SFTs)	0090					2.7	0.0	0.0	0.0
5. VaR for SFTs	0100					0.0	0.0	0.0	0.0
6. Total	0110					27.4	24.7	24.7	13.9

K_03.00 - EU CCR3 - Standardised approach - CCR exposures by regulatory exposure class and risk weights

31.12.2025 - in EUR million

		a. 0%	b. 2%	c. 4%	d. 10%	e. 20%	f. 50%	g. 70%	h. 75%	i. 100%	j. 150%	k. Others	l. Total exposure value
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
1. Central governments or central banks	0010	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Regional government or local authorities	0020	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Public sector entities	0030	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Multilateral development banks	0040	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. International organisations	0050	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. Institutions	0060	0.0	0.0	0.0	0.0	8.2	0.0	0.0	0.0	0.0	0.0	5.7	13.9
7. Corporates	0070	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	10.4	0.0	0.0	10.7
8. Retail	0080	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9. Institutions and corporates with a short-term credit assessment	0090	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10. Other items	0100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11. Total exposure value	0110	0.0	0.0	0.0	0.0	8.2	0.3	0.0	0.0	10.4	0.0	5.7	24.7

K_05.00.a - EU CCR5 - Composition of collateral for CCR exposures (I)

31.12.2025 - in EUR million

		Collateral used in derivative transactions		Collateral used in SFTs	
		Fair value of collateral received		Fair value of collateral received	
		a. Segregated	b. Unsegregated	e. Segregated	f. Unsegregated
		0010	0020	0050	0060
01. Cash - domestic currency	0010	0.0	0.2	0.0	0.0
2. Cash - other currencies	0020	0.0	0.0	0.0	0.0
3. Domestic sovereign debt	0030	0.0	0.0	0.0	0.0
4. Other sovereign debt	0040	0.0	0.0	0.0	0.0
5. Government agency debt	0050	0.0	0.0	0.0	0.0
6. Corporate bonds	0060	0.0	0.0	0.0	0.0
7. Equity securities	0070	0.0	0.0	0.0	5.4
8. Other collateral	0080	0.0	0.0	0.0	0.0
9. Total	0090	0.0	0.2	0.0	5.4

K_05.00.b - EU CCR5 - Composition of collateral for CCR exposures (II)

31.12.2025 - in EUR million

		Collateral used in derivative transactions		Collateral used in SFTs	
		Fair value of posted collateral		Fair value of posted collateral	
		c. Segregated	d. Unsegregated	g. Segregated	h. Unsegregated
		0030	0040	0070	0080
01. Cash - domestic currency	0010	0.0	5.0	0.0	0.0
2. Cash - other currencies	0020	0.0	0.0	0.0	0.0
3. Domestic sovereign debt	0030	0.0	0.0	0.0	0.0
4. Other sovereign debt	0040	0.0	0.0	0.0	0.0
5. Government agency debt	0050	0.0	0.0	0.0	0.0
6. Corporate bonds	0060	0.0	0.0	0.0	0.0
7. Equity securities	0070	0.0	0.0	0.0	2.7
8. Other collateral	0080	0.0	0.0	0.0	0.0
9. Total	0090	0.0	5.0	0.0	2.7

K_10.00 - EU MR1 - Market risk under the standardised approach

31.12.2025 - in EUR million

		a RWEAs
		0010
0009 Outright products		
1. Interest rate risk (general and specific)	0010	0.0
2. Equity risk (general and specific)	0020	0.0
3. Foreign exchange risk	0030	207.4
4. Commodity risk	0040	0.0
0049 Options		
5. Simplified approach	0050	0.0
6. Delta-plus approach	0060	0.0
7. Scenario approach	0070	0.0
8. Securitisation (specific risk)	0080	0.0
9. Total	0090	207.4

K_18.01.a - EU CVA 1 - Credit valuation adjustment risk under the Reduced Basic Approach - OFR components
 31.12.2025 - in EUR million

		a. Components of Own Funds Requirements
		0010
1. Aggregation of systematic components of CVA risk	0010	0.6
2. Aggregation of idiosyncratic components of CVA risk	0020	0.3

K_18.01.b - EU CVA 1 - Credit valuation adjustment risk under the Reduced Basic Approach - OFRs
31.12.2025 - in EUR million

		b. Own funds requirements
		0020
3. Total	0030	0.3

K_19.02.a - EU OR2 - Business Indicator, components and subcomponents

31.12.2025 - in EUR million

		31.12.2025	31.12.2024	31.12.2023	d. Average value
		0010	0020	0030	0040
1. Interest, lease and dividend component (ILDC)	0010				140.9
EU 1. ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))	0020				140.9
1a. Interest and lease income	0030	296.8	311.5	277.5	295.2
1b. Interest and lease expense	0040	64.8	73.0	55.8	64.5
1c. Total assets/Asset component	0050	6,314.2	6,346.3	6,120.0	6,260.2
1d. Dividend income/ dividend component	0060	0.1	0.1	0.0	0.1
2. Services component (SC)	0070				129.6
2a. Fee and commission income	0080	105.4	98.0	90.4	98.0
2b. Fee and commission expense	0090	24.7	23.0	23.3	23.6
2c. Other operating income	0100	1.9	1.1	2.1	1.7
2d. Other operating expense	0110	24.8	35.4	34.8	31.7
3. Financial component (FC)	0120				2.0
3a. Net profit or loss applicable to trading book (TB)	0130	0.7	1.1	-1.4	1.1
3b. Net profit or loss applicable to banking book (BB)	0140	1.1	0.0	1.8	1.0
4. Business Indicator (BI)	0160				272.6
5. Business indicator component (BIC)	0170				32.7

K_19.02.b - EU OR2 - Business Indicator, components and subcomponents

31.12.2025 - in EUR million

		a. Disclosure on the BI
		0050
6a. BI gross of excluded divested activities	0180	272.6
6b. Reduction in BI due to excluded divested activities	0190	0.0
EU 6c. Impact in BI of mergers/acquisitions	0200	0.0

K_19.02.c - EU OR2 - Business indicator, components and subcomponents

31.12.2025 - in EUR million

		d. Average value
		0040
0120 3. Financial component (FC)		
EU 3c. Approach followed to determine the TB/BB boundary (PBA or accounting approach)	0150	[qx2024] Accounting approach

K_19.03 - EU OR3 - Operational risk own funds requirements and risk exposure amounts

31.12.2025 - in EUR million

		a
		0010
1. Business Indicator Component (BIC)	0010	32.7
EU 1. Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	0020	0.0
2. Not applicable	0030	
3. Minimum Required Operational Risk Own Funds Requirements (OROF)	0040	32.7
4. Operational Risk Exposure Amounts (REA)	0050	408.8

K_20.01 - EU AE1 - Encumbered and unencumbered assets

31.12.2025 - in EUR million

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			Of which notionally eligible EHQLA and HQLA		Of which notionally eligible EHQLA and HQLA		Of which: EHQLA and HQLA		Of which: EHQLA and HQLA
		0010	0030	0040	0050	0060	0080	0090	0100
0.1 Assets of the reporting institution	0010	135.7	-			6,267.7	-		
Equity instruments	0030	0.0	-	0.0	-	23.3	-	23.2	-
Debt securities	0040	19.3	-	18.9	-	1,448.3	-	1,353.9	-
Of which: covered bonds	0050	0.0	-	0.0	-	0.0	-	0.0	-
Of which: securitisations	0060	0.0	-	0.0	-	0.0	-	0.0	-
Of which: issued by general governments	0070	15.5	-	18.9	-	1,346.9	-	1,275.9	-
Of which: issued by financial corporations	0080	0.0	-	0.0	-	97.8	-	73.7	-
Of which: issued by non-financial corporations	0090	0.0	-	0.0	-	3.3	-	3.5	-
Other assets	0120	116.3	-			4,795.3	-		

Update October 2026: Templates EU AE1, EU AE2 and EU AE3 have been updated and republished to ensure compliance with the applicable Pillar 3 asset encumbrance disclosure requirements. In accordance with the applicable disclosure framework, Addiko Bank AG has applied the exemption for the disclosure of asset quality indicators in templates EU AE1 and EU AE2. As the institution's total assets are below EUR 30 billion and its asset encumbrance ratio is below 15%, disclosure of the respective asset quality indicator columns is not required.

K_20.02 - EU AE2 - Collateral received and own debt securities issued

31.12.2025 - in EUR million

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
			Of which notionally eligible EHQLA and HQLA	Fair value of collateral received or own debt securities issued available for encumbrance	
				Of which EHQLA and HQLA	
		0010	0030	0040	0060
0.1 Collateral received by the reporting institution	0130	7.5	-	77.1	-
Loans on demand	0140	0.0	-	0.0	-
Equity instruments	0150	0.0	-	3.7	-
Debt securities	0160	0.0	-	3.0	-
Of which: covered bonds	0170	0.0	-	0.0	-
Of which: securitisations	0180	0.0	-	0.0	-
Of which: issued by general governments	0190	0.0	-	3.0	-
Of which: issued by financial corporations	0200	0.0	-	0.0	-
Of which: issued by non-financial corporations	0210	0.0	-	0.0	-
Loans and advances other than loans on demand	0220	7.5	-	70.2	-
Other collateral received	0230	0.0	-	0.0	-
Own debt securities issued other than own covered bonds or securitisations	0240	0.0	-	0.0	-
Own covered bonds and asset-backed securities issued and not yet pledged	0241			0.0	-
TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	0250	143.4	-		

K_20.03 - EU AE3 - Sources of encumbrance

31.12.2025 - in EUR million

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		0010	0030
Carrying amount of selected financial liabilities	0010	1.1	1.4

K_21.01.a - EU CR1: Performing and non-performing exposures and related provisions

31.12.2025 - in EUR million

		Gross carrying amount/nominal amount					
		a Performing exposures			d Non-performing exposures		
			b Of which stage 1	c Of which stage 2		e Of which stage 2	f Of which stage 3
		0010	0020	0030	0040	0050	0060
005 Cash balances at central banks and other demand deposits	0010	906.1	906.1	0.0	0.0	0.0	0.0
010 Loans and advances	0020	3,782.3	3,495.2	283.3	121.3	0.0	119.5
020 Central banks	0030	0.1	0.1	0.0	0.0	0.0	0.0
030 General governments	0040	10.3	10.3	0.0	0.0	0.0	0.0
040 Credit institutions	0050	75.1	75.1	0.0	0.0	0.0	0.0
050 Other financial corporations	0060	39.8	38.7	1.1	0.0	0.0	0.0
060 Non-financial corporations	0070	1,199.2	1,084.9	114.3	44.6	0.0	43.1
070 Of which SMEs	0080	1,163.3	1,057.3	106.0	34.0	0.0	33.3
080 Households	0090	2,457.9	2,286.2	167.9	76.7	0.0	76.4
090 Debt securities	0100	1,471.6	1,471.2	0.0	0.0	0.0	0.0
100 Central banks	0110	0.0	0.0	0.0	0.0	0.0	0.0
110 General governments	0120	1,373.6	1,373.6	0.0	0.0	0.0	0.0
120 Credit institutions	0130	88.8	88.8	0.0	0.0	0.0	0.0
130 Other financial corporations	0140	5.8	5.4	0.0	0.0	0.0	0.0
140 Non-financial corporations	0150	3.4	3.4	0.0	0.0	0.0	0.0

K_21.01.b - EU CR1: Performing and non-performing exposures and related provisions

31.12.2025 - in EUR million

		a					
		Gross carrying amount/nominal amount					
		a Performing exposures			d Non-performing exposures		
			b Of which stage 1	c Of which stage 2		e Of which stage 2	f Of which stage 3
		0010	0020	0030	0040	0050	0060
150 Off-balance-sheet exposures	0010	817.0	781.4	35.6	4.3	0.0	4.3
160 Central banks	0020	0.0	0.0	0.0	0.0	0.0	0.0
170 General governments	0030	1.1	1.1	0.0	0.0	0.0	0.0
180 Credit institutions	0040	6.5	6.5	0.0	0.0	0.0	0.0
190 Other financial corporations	0050	5.6	5.5	0.1	0.0	0.0	0.0
200 Non-financial corporations	0060	612.5	580.6	31.9	3.7	0.0	3.7
210 Households	0070	191.3	187.6	3.7	0.5	0.0	0.5

K_21.01.c - EU CR1: Performing and non-performing exposures and related provisions

31.12.2025 - in EUR million

		Gross carrying amount/nominal amount					
		a Performing exposures			d Non-performing exposures		
		b Of which stage 1		c Of which stage 2	e Of which stage 2		f Of which stage 3
		0010	0020	0030	0040	0050	0060
220 Total	0010	6,977.1	6,653.9	318.9	125.5	0.0	123.8

K_21.01.d - EU CR1: Performing and non-performing exposures and related provisions

31.12.2025 - in EUR million

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
		a Performing exposures - accumulated impairment and provisions			d Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
		b Of which stage 1	c Of which stage 2		e Of which stage 2	f Of which stage 3	
		0010	0020	0030	0040	0050	0060
005 Cash balances at central banks and other demand deposits	0010	-0.2	-0.2	0.0	0.0	0.0	0.0
010 Loans and advances	0020	-52.4	-25.4	-27.0	-99.5	0.0	-99.2
020 Central banks	0030	0.0	0.0	0.0	0.0	0.0	0.0
030 General governments	0040	0.0	0.0	0.0	0.0	0.0	0.0
040 Credit institutions	0050	0.0	0.0	0.0	0.0	0.0	0.0
050 Other financial corporations	0060	-0.3	-0.2	-0.1	0.0	0.0	0.0
060 Non-financial corporations	0070	-17.5	-9.7	-7.8	-36.9	0.0	-36.9
070 Of which SMEs	0080	-17.0	-9.6	-7.4	-27.4	0.0	-27.3
080 Households	0090	-34.5	-15.4	-19.1	-62.5	0.0	-62.3
090 Debt securities	0100	-0.8	-0.8	0.0	0.0	0.0	0.0
100 Central banks	0110	0.0	0.0	0.0	0.0	0.0	0.0
110 General governments	0120	-0.7	-0.7	0.0	0.0	0.0	0.0
120 Credit institutions	0130	0.0	0.0	0.0	0.0	0.0	0.0
130 Other financial corporations	0140	0.0	0.0	0.0	0.0	0.0	0.0
140 Non-financial corporations	0150	0.0	0.0	0.0	0.0	0.0	0.0
150 Off-balance-sheet exposures	0160	5.8	3.6	2.2	3.2	0.0	3.2
160 Central banks	0170	0.0	0.0	0.0	0.0	0.0	0.0
170 General governments	0180	0.0	0.0	0.0	0.0	0.0	0.0
180 Credit institutions	0190	0.0	0.0	0.0	0.0	0.0	0.0
190 Other financial corporations	0200	0.0	0.0	0.0	0.0	0.0	0.0
200 Non-financial corporations	0210	5.0	3.0	1.9	2.8	0.0	2.8
210 Households	0220	0.8	0.5	0.3	0.4	0.0	0.4
220 Total	0230	-59.1	-29.9	-29.2	-102.6	0.0	-102.4

K_21.01.e - EU CR1: Performing and non-performing exposures and related provisions

31.12.2025 - in EUR million

		m Accumulated partial write-off
		0010
005 Cash balances at central banks and other demand deposits	0010	0.0
010 Loans and advances	0020	-0.9
020 Central banks	0030	0.0
030 General governments	0040	0.0
040 Credit institutions	0050	0.0
050 Other financial corporations	0060	0.0
060 Non-financial corporations	0070	-0.1
070 Of which SMEs	0080	-0.1
080 Households	0090	-0.7
090 Debt securities	0100	0.0
100 Central banks	0110	0.0
110 General governments	0120	0.0
120 Credit institutions	0130	0.0
130 Other financial corporations	0140	0.0
140 Non-financial corporations	0150	0.0
220 Total	0160	-0.9

K_21.01.f - EU CR1: Performing and non-performing exposures and related provisions

31.12.2025 - in EUR million

		Collateral and financial guarantees received	
		n On performing exposures	o On non-performing exposures
		0010	0020
005 Cash balances at central banks and other demand deposits	0010	0.0	0.0
010 Loans and advances	0020	440.1	4.1
020 Central banks	0030	0.0	0.0
030 General governments	0040	0.9	0.0
040 Credit institutions	0050	0.0	0.0
050 Other financial corporations	0060	1.4	0.0
060 Non-financial corporations	0070	183.1	2.6
070 Of which SMEs	0080	171.3	2.4
080 Households	0090	254.8	1.5
090 Debt securities	0100	0.0	0.0
100 Central banks	0110	0.0	0.0
110 General governments	0120	0.0	0.0
120 Credit institutions	0130	0.0	0.0
130 Other financial corporations	0140	0.0	0.0
140 Non-financial corporations	0150	0.0	0.0
150 Off-balance-sheet exposures	0160	52.9	0.0
160 Central banks	0170	0.0	0.0
170 General governments	0180	0.3	0.0
180 Credit institutions	0190	6.3	0.0
190 Other financial corporations	0200	0.2	0.0
200 Non-financial corporations	0210	45.7	0.0
210 Households	0220	0.5	0.0
220 Total	0230	493.1	4.2

K_21.02 - EU CR1-A: Maturity of exposures

31.12.2025 - in EUR million

		Net exposure value					
		a On demand	b <= 1 year	c > 1 year <= 5 years	d > 5 years	e No stated maturity	f Total
		0010	0020	0030	0040	0050	0060
1 Loans and advances	0010	224.8	1,043.5	1,930.2	553.2	0.0	3,751.8
2 Debt securities	0020	0.0	262.1	896.7	312.1	0.0	1,470.8
3 Total	0030	224.8	1,305.6	2,826.9	865.2	0.0	5,222.6

K_22.01 - EU CR2: Changes in the stock of non-performing loans and advances

31.12.2025 - in EUR million

		a Gross carrying amount
		0010
010 Initial stock of non-performing loans and advances	0010	139.0
020 Inflows to non-performing portfolios	0020	95.4
030 Outflows from non-performing portfolios	0030	-113.2
040 Outflows due to write-offs	0040	-57.2
050 Outflow due to other situations	0050	-56.0
060 Final stock of non-performing loans and advances	0060	121.3

K_23.00 - EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

31.12.2025 - in EUR million

		a Unsecured carrying amount	b Secured carrying amount	c Of which secured by collateral	d Of which secured by financial guarantees	
					e Of which secured by credit derivatives	
		0010	0020	0030	0040	0050
1 Loans and advances	0010	4,213.5	444.2	432.4	11.9	0.0
2 Debt securities	0020	1,470.8	0.0	0.0	0.0	
3 Total	0030	5,684.3	444.2	432.4	11.9	0.0
4 Of which non-performing exposures	0040	17.7	4.1	3.9	0.2	0.0
EU-5 Of which defaulted	0050	17.7	4.1			

K_24.00 - EU CR4 - standardised approach - Credit risk exposure and CRM effects

31.12.2025 - in EUR million

		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWEAs and RWEAs density	
		a On-balance-sheet exposures	b Off-balance-sheet exposures	c On-balance-sheet exposures	d Off-balance-sheet exposures	e RWEAs	f RWEAs density %
		0010	0020	0030	0040	0050	0060
Exposure classes	0009						
1 Central governments or central banks	0010	2,222.1	0.0	2,227.7	0.0	265.5	11.92%
2 Non-central government public sector entities	0020	7.4	3.0	8.6	0.6	4.4	47.40%
EU 2a Regional governments or local authorities	0030	6.8	0.1	7.9	0.0	3.3	41.78%
EU 2b Public sector entities	0040	0.6	2.9	0.6	0.6	1.0	82.97%
3 Multilateral development banks	0050	16.2	0.0	16.2	0.0	0.0	0.00%
EU 3a International organisations	0060	0.0	0.0	0.0	0.0	0.0	0.00%
4 Institutions	0070	133.8	6.5	129.1	3.2	32.0	24.22%
5 Covered bonds	0080	0.0	0.0	0.0	0.0	0.0	0.00%
6 Corporates	0090	193.3	159.4	192.2	53.4	221.9	90.33%
6.1 Of which: Specialised Lending	0100	0.0	0.0	0.0	0.0	0.0	0.00%
7 Subordinated debt exposures and equity	0110	67.0	0.0	67.0	0.0	95.3	142.27%
EU 7a Subordinated debt exposures	0120	56.7	0.0	56.7	0.0	85.0	150.00%
EU 7b Equity	0130	10.4	0.0	10.4	0.0	10.4	100.00%
8 Retail	0140	2,997.8	543.9	2,994.6	157.5	2,198.2	69.74%
9 Secured by mortgages on immovable property and ADC exposures	0150	463.9	95.6	460.7	42.2	292.0	58.06%
9.1 Secured by mortgages on residential immovable property - non IPRE	0160	274.9	16.6	274.3	9.8	157.1	55.31%
9.2 Secured by mortgages on residential immovable property - IPRE	0170	0.0	0.0	0.0	0.0	0.0	114.29%
9.3 Secured by mortgages on commercial immovable property - non IPRE	0180	185.4	77.2	182.7	31.7	130.6	60.88%
9.4 Secured by mortgages on commercial immovable property - IPRE	0190	3.7	0.9	3.6	0.4	3.7	93.28%
9.5 Acquisition, Development and Construction ADC	0200	0.0	1.0	0.0	0.4	0.6	150.00%
10 Exposures in default	0210	23.6	3.8	23.6	3.3	30.2	112.44%
EU 10a Claims on institutions and corporates with a short-term credit assessment	0220	0.0	0.0	0.0	0.0	0.0	0.00%
EU 10b Collective investment undertakings CIU	0230	13.9	0.0	13.9	0.0	2.3	16.36%
EU 10c Other items	0240	277.5	0.0	277.5	0.0	116.6	42.00%
11 not applicable	0250						
12 TOTAL	0260	6,416.5	812.2	6,411.0	260.3	3,258.4	48.84%

K_25.00 - EU CR5 - standardised approach
31.12.2025 - in EUR million

		Risk weight																									z Total	aa Of which unrated	
		a 0%	b 2%	c 4%	d 10%	e 20%	f 30%	g 35%	h 40%	i 45%	j 50%	k 60%	l 70%	m 75%	n 80%	o 90%	p 100%	q 105%	r 110%	s 130%	t 150%	u 250%	v 370%	w 400%	x 1250%	y Others			
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	
Exposure classes																													
1 Central governments or central banks		0010	1,592.9	0.0	43.2	343.4	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	224.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2,227.7	0.9
2 Non-central government public sector entities		0020	0.0	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	1.1
EU 2a Regional governments or local authorities		0030	0.0	0.0	0.0	0.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	1.1
EU 2b Public sector entities		0040	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0
3 Multilateral development banks		0050	16.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.2	16.2
EU 3a International organisations		0060	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 Institutions		0070	0.0	0.0	0.0	0.0	114.1	6.6	0.0	0.0	0.0	8.8	0.0	0.0	0.0	0.0	2.5	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	132.3	33.3
5 Covered bonds		0080	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Corporates		0090	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	245.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	245.7	245.6
6.1 Of which: Specialised Lending		0100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 Subordinated debt exposures and equity		0110	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	56.7	0.0	0.0	0.0	0.0	0.0	0.0	67.0	10.8
EU 7a Subordinated debt exposures		0120	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.7	0.0	0.0	0.0	0.0	0.0	0.0	56.7	0.4
EU 7b Equity		0130	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	10.4
8 Retail exposures		0140	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	3,146.1	0.0	2.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3,152.1	3,152.1
9 Secured by mortgages on immovable property and ADC exposures		0150	0.0	0.0	0.0	0.0	118.4	0.0	0.0	0.0	0.0	11.9	76.6	1.1	237.1	0.0	54.5	0.0	0.6	0.0	2.7	0.0	0.0	0.0	0.0	0.0	0.0	502.9	502.1
9.1 Secured by mortgages on residential immovable property - non IPRE		0160	0.0	0.0	0.0	0.0	118.4	0.0	0.0	0.0	0.0	11.9	0.0	0.0	147.0	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	284.1	284.7
9.1.1 no loan splitting applied		0170	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	122.5	0.0	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	127.1	127.1
9.1.2 loan splitting applied secured		0180	0.0	0.0	0.0	0.0	118.4	0.0	0.0	0.0	0.0	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	130.3	130.3
9.1.3 loan splitting applied unsecured		0190	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.5	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.7	26.7
9.2 Secured by mortgages on residential immovable property - IPRE		0200	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9.3 Secured by mortgages on commercial immovable property - non IPRE		0210	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.6	0.0	90.2	0.0	0.0	47.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	214.4	213.6
9.3.1 no loan splitting applied		0220	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.9	0.0	0.0	28.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.4	65.0
9.3.2 loan splitting applied secured		0230	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.6	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	105.9	105.4
9.3.3 loan splitting applied unsecured		0240	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	19.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	43.2
9.4 Secured by mortgages on commercial immovable property - IPRE		0250	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.6	0.0	2.3	0.0	0.0	0.0	0.0	0.0	4.0	4.0
9.5 Acquisition, Development and Construction ADC		0260	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4
10 Exposures in default		0270	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.2	0.0	0.0	0.0	6.7	0.0	0.0	0.0	0.0	0.0	0.0	26.9	26.9
EU 10a Claims on institutions and corporates with a short-term credit assessment		0280	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EU 10b Collective investment undertakings CIU		0290	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.9	13.9
EU 10c Other items		0300	177.2	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	87.5	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	277.5	276.7
11 not applicable		0310																											
EU 11c TOTAL		0320	1,786.3	0.0	43.2	343.4	263.2	6.6	0.0	0.0	3.3	21.0	76.6	1.1	3,383.2	0.0	651.2	0.0	0.6	0.0	66.2	11.5	0.0	0.0	0.0	13.9	6,671.2	4,279.4	

K_60.00.a - EU OV1 - Overview of total risk exposure amounts (I)

31.12.2025 - in EUR million

		Total risk exposure amounts (TREA)		Total own funds requirements
		31.12.2025	31.12.2024	31.12.2025
		0010	0020	0030
01. Credit risk (excluding CCR)	0010	3,258.4	3,020.6	260.7
02. Of which the standardised approach	0020	3,258.4	3,020.6	260.7
03. Of which the Foundation IRB (F-IRB) approach	0030	-	-	-
04. Of which: slotting approach	0040	-	-	-
05. Of which the Advanced IRB (A-IRB) approach	0060	-	-	-
06. Counterparty credit risk - CCR	0070	13.9	12.9	1.1
07. Of which the standardised approach	0080	-	-	-
08. Of which internal model method (IMM)	0090	-	-	-
EU 8a. Of which exposures to a CCP	0100	-	-	-
09. Of which other CCR	0110	13.9	12.9	1.1
10. Credit valuation adjustments risk - CVA risk	0120	3.2	2.0	0.3
EU 10a. Of which the standardised approach (SA)	0130	-	-	-
EU 10b. Of which the basic approach (F-BA and R-BA)	0140	3.2	2.0	0.3
EU 10c. Of which the simplified approach	0150	-	-	-
11. Not applicable	0160			
12. Not applicable	0170			
13. Not applicable	0180			
14. Not applicable	0190			
15. Settlement risk	0200	0.0	0.0	0.0
16. Securitisation exposures in the non-trading book (after the cap)	0210	0.0	0.0	0.0
17. Of which SEC-IRBA approach	0220	-	-	-
18. Of which SEC-ERBA (including IAA)	0230	-	-	-
19. Of which SEC-SA approach	0240	-	-	-
EU 19a. Of which 1250%/deductions	0250	-	-	-
20. Position, foreign exchange and commodities risks (Market risk)	0260	207.4	155.9	16.6
21. Of which the Alternative standardised approach (A-SA)	0270	-	-	-
EU 21a. Of which the Simplified standardised approach (S-SA)	0280	207.4	155.9	16.6
22. Of which the Alternative Internal Models Approach (A-IMA)	0290	-	-	-
EU 22a. Large exposures	0300	0.0	0.0	0.0
23. Reclassifications between the trading and non-trading books	0310	0.0	0.0	0.0
24. Operational risk	0320	408.8	479.9	32.7
EU 24a. Exposures to crypto-assets	0330	0.0	0.0	0.0
25. Amounts below the thresholds for deduction (subject to 250% risk weight)	0340	28.7	41.4	2.3
29. Total	0380	3,891.7	3,671.2	311.3

K_60.00.b - EU OV1 - Overview of total risk exposure amounts (II)

31.12.2025 - in EUR million

		Total risk exposure amounts (TREA)	
		31.12.2025	31.12.2024
		0010	0020
26. Output floor applied (%)	0350	-	-
27. Floor adjustment (before application of transitional cap)	0360	-	-
28. Floor adjustment (after application of transitional cap)	0370	-	-

K_60.00.c - EU OV1 - Overview of total risk exposure amounts (III)

31.12.2025 - in EUR million

		Total risk exposure amounts (TREA)		Total own funds requirements
		31.12.2025	31.12.2024	31.12.2025
		0010	0020	0030
0010 01. Credit risk (excluding CCR)				
EU 4a. Of which: equities under the simple risk weighted approach	0050	-	-	-

K_61.00 - EU KM1 - Key metrics template

31.12.2025 - in EUR million

		31.12.2025	30.06.2025	31.12.2024
		0010	0030	0050
0005 Available own funds (amounts)				
1. Common Equity Tier 1 (CET1) capital	0010	870.9	822.5	809.0
2. Tier 1 capital	0020	870.9	822.5	809.0
3. Total capital	0030	870.9	822.5	809.0
0035 Risk-weighted exposure amounts				
4. Total risk-weighted exposure amount	0040	3,891.7	3,865.1	3,671.2
4a. Total risk exposure pre-floor	0041	3,891.7	3,865.1	-
0045 Capital ratios (as a percentage of risk-weighted exposure amount)				
5. Common Equity Tier 1 ratio (%)	0050	22.38%	21.28%	22.04%
5b. Common Equity Tier 1 ratio considering unfloored TREA (%)	0051	22.38%	21.28%	-
6. Tier 1 ratio (%)	0060	22.38%	21.28%	22.04%
6b. Tier 1 ratio considering unfloored TREA (%)	0061	22.38%	21.28%	-
7. Total capital ratio (%)	0070	22.38%	21.28%	22.04%
7b. Total capital ratio considering unfloored TREA (%)	0081	22.38%	21.28%	-
0075 Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
EU 7d. Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0080	3.25%	3.25%	3.25%
EU 7e. of which: to be made up of CET1 capital (percentage points)	0090	1.83%	1.83%	1.83%
EU 7f. of which: to be made up of Tier 1 capital (percentage points)	0100	2.44%	2.44%	2.44%
EU 7g. Total SREP own funds requirements (%)	0110	11.25%	11.25%	11.25%
0115 Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8. Capital conservation buffer (%)	0120	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 (%)	0130	0.00%	0.00%	0.00%
9. Institution specific countercyclical capital buffer (%)	0140	0.76%	0.78%	0.64%
EU 9a. Systemic risk buffer (%)	0150	0.50%	0.50%	0.50%
10. Global Systemically Important Institution buffer (%)	0160	0.00%	0.00%	0.00%
EU 10a. Other Systemically Important Institution buffer	0170	0.00%	0.00%	0.00%
11. Combined buffer requirement (%)	0180	3.76%	3.78%	3.64%
EU 11a. Overall capital requirements (%)	0190	15.01%	15.03%	14.89%
12. CET1 available after meeting the total SREP own funds requirements (%)	0200	11.13%	10.03%	10.79%
0205 Leverage ratio				
13. Leverage ratio total exposure measure	0210	6,700.1	6,726.2	6,653.6
14. Leverage ratio	0220	13.00%	12.23%	12.16%
0225 Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)				
EU 14a. Additional own funds requirements to address the risk of excessive leverage (%)	0230	0.00%	0.00%	0.00%
EU 14b. of which: to be made up of CET1 capital (percentage points)	0240	0.00%	0.00%	0.00%
EU 14c. Total SREP leverage ratio requirements (%)	0250	3.00%	3.00%	3.00%
0255 Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)				
EU 14d. Leverage ratio buffer requirement (%)	0260	0.00%	0.00%	0.00%
EU 14e. Overall leverage ratio requirements (%)	0270	3.00%	3.00%	3.00%
0275 Liquidity Coverage Ratio				
15. Total high-quality liquid assets (HQLA) (Weighted value -average)	0280	2,096.8	2,092.8	1,959.0
EU 16a. Cash outflows - Total weighted value	0290	788.0	795.7	783.0
EU 16b. Cash inflows - Total weighted value	0300	239.3	258.0	256.6
16. Total net cash outflows (adjusted value)	0310	548.7	537.7	526.5
17. Liquidity coverage ratio (%)	0320	385.02%	390.27%	373.04%
0325 Net Stable Funding Ratio				
18. Total available stable funding	0330	5,269.8	5,210.5	5,234.5
19. Total required stable funding	0340	2,944.3	3,008.9	2,903.7
20. NSFR ratio (%)	0350	178.98%	173.17%	180.27%

K_64.01.a - EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

31.12.2025 - in EUR million

Type of assets	a Carrying values as reported in published financial statements	b Carrying values under scope of prudential consolidation	Carrying values of items				
			c Subject to the credit risk framework	d Subject to the CCR framework	e Subject to the securitisation framework	f Subject to the market risk framework	g Not subject to own funds requirements or subject to deduction from own funds
0009	0010	0020	0030	0040	0050	0060	0070
Cash reserves	1,057.2	1,057.2	1,057.2	0.0	0.0	0.0	0.0
Financial assets held for trading	9.8	9.8	7.6	2.3	0.0	0.0	0.0
Loans and advances to credit institutions	75.1	75.1	75.1	0.0	0.0	0.0	0.0
Loans and advances to customers	3,676.6	3,676.6	3,673.9	2.7	0.0	0.0	0.0
Investment securities	1,475.6	1,475.6	1,475.6	0.0	0.0	0.0	0.0
Property, plant and equipment	59.0	59.0	59.0	0.0	0.0	0.0	0.0
Investment property	0.8	0.8	0.8	0.0	0.0	0.0	0.0
Intangible assets	28.9	28.9	28.9	0.0	0.0	0.0	17.0
Current tax assets	1.6	1.6	1.6	0.0	0.0	0.0	0.0
Deferred tax assets	20.4	20.4	20.4	0.0	0.0	0.0	8.9
Other assets	14.0	14.0	14.0	0.0	0.0	0.0	0.0
Non-current assets held for sale	0.5	0.5	0.5	0.0	0.0	0.0	0.0

K_64.01.b - EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories
31.12.2025 - in EUR million

		a Carrying values as reported in published financial statements	b Carrying values under scope of prudential consolidation	Carrying values of items				
				c Subject to the credit risk framework	d Subject to the CCR framework	e Subject to the securitisation framework	f Subject to the market risk framework	g Not subject to own funds requirements or subject to deduction from own funds
				0030	0040	0050	0060	0070
Breakdown by asset clases according to the balance sheet in the published financial statements	0009							
Total assets	0010	6,419.6	6,419.6	6,414.6	5.0	0.0	0.0	25.9

K_64.01.c - EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

31.12.2025 - in EUR million

Type of liabilities	a Carrying values as reported in published financial statements	b Carrying values under scope of prudential consolidation	Carrying values of items				
			c Subject to the credit risk framework	d Subject to the CCR framework	e Subject to the securitisation framework	f Subject to the market risk framework	g Not subject to own funds requirements or subject to deduction from own funds
0009	0010	0020	0030	0040	0050	0060	0070
Financial liabilities held for trading	2.1	2.1	0.0	0.0	0.0	0.0	2.1
Financial liabilities measured at amortised cost	5,391.0	5,391.0	0.0	0.0	0.0	0.0	5,391.0
Provisions	81.6	81.6	0.0	0.0	0.0	0.0	81.6
Current tax liabilities	1.4	1.4	0.0	0.0	0.0	0.0	1.4
Deferred tax liabilities	2.2	2.2	0.0	0.0	0.0	0.0	2.2
Other liabilities	42.8	42.8	0.0	0.0	0.0	0.0	42.8

K_64.01.d - EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

31.12.2025 - in EUR million

		a Carrying values as reported in published financial statements	b Carrying values under scope of prudential consolidation	Carrying values of items				g Not subject to own funds requirements or subject to deduction from own funds
				c Subject to the credit risk framework	d Subject to the CCR framework	e Subject to the securitisation framework	f Subject to the market risk framework	
				0030	0040	0050	0060	
Breakdown by liability classes according to the balance sheet in the published financial statements	0009							
Total liabilities	0010	5,521.1	5,521.1	0.0	0.0	0.0	0.0	5,521.1

K_64.02 - EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity)

31.12.2025 - in EUR million

Name of the entity	a Method of accounting consolidation	Method of prudential consolidation					g Description of the entity
		b Full consolidation	c Proportional consolidation	d Equity method	e Neither consolidated nor deducted	f Deducted	
0009	0010	0020	0030	0040	0050	0060	0070
Addiko Bank AG, Vienna (Austria)	Full consolidation	x					Credit institution
Addiko Bank d.d., Ljubljana (Slovenia)	Full consolidation	x					Credit institution
Addiko Bank d.d., Zagreb (Croatia)	Full consolidation	x					Credit institution
Addiko Bank d.d., Sarajevo (Bosnia and Herzegovina)	Full consolidation	x					Credit institution
Addiko Bank a.d., Banja Luka (Bosnia and Herzegovina)	Full consolidation	x					Credit institution
Addiko Bank a.d., Beograd (Serbia)	Full consolidation	x					Credit institution
Addiko Bank AD Podgorica (Montenegro)	Full consolidation	x					Credit institution

K_64.03.a - EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

31.12.2025 - in EUR million

		a Total	Items subject to			
			b Credit risk framework	c Securitisation framework	d CCR framework	e Market risk framework
			0010	0020	0030	0040
1. Assets carrying value amount under the scope of prudential consolidation as per template LI1	0010	6,419.6	6,414.6	0.0	5.0	0.0
2. Liabilities carrying value amount under the scope of prudential consolidation as per template LI1	0020	0.0	0.0	0.0	0.0	0.0
3. Total net amount under the scope of prudential consolidation	0030	6,419.6	6,414.6	0.0	5.0	0.0
4. Off-balance-sheet amounts	0040	812.2	812.2	0.0	0.0	
5. Differences in valuations	0050	-0.6	-0.6	0.0	0.0	
6. Differences due to different netting rules, other than those already included in row 2	0060	0.0	0.0	0.0	0.0	
7. Differences due to consideration of provisions	0070	0.0	0.0	0.0	0.0	
8. Differences due to the use of credit risk mitigation techniques CRMs	0080	-11.8	-9.1	0.0	-2.7	
9. Differences due to credit conversion factors	0090	-548.4	-548.4	0.0	0.0	
10. Differences due to Securitisation with risk transfer	0100	0.0	0.0	0.0	0.0	
11. Other differences	0110	24.9	2.5	0.0	22.4	

K_64.03.b - EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

31.12.2025 - in EUR million

		a Total	Items subject to			
			b Credit risk framework	c Securitisation framework	d CCR framework	e Market risk framework
			0020	0030	0040	0050
0010						
12. Exposure amounts considered for regulatory purposes	0010	6,695.9	6,671.2	0.0	24.7	0.0

K_66.01.a - EU CC1 - Composition of regulatory own funds
31.12.2025 - in EUR million

		a Amounts 0010
Common Equity Tier 1 CET1 capital: instruments and reserves	0009	
1. Capital instruments and the related share premium accounts	0010	195.0
of which: Instrument type 1	0020	-
of which: Instrument type 2	0030	-
of which: Instrument type 3	0040	-
2. Retained earnings	0050	347.3
3. Accumulated other comprehensive income and other reserves	0060	315.1
EU-3a. Funds for general banking risk	0070	0.0
4. Amount of qualifying items referred to in Article 484 3 CRR and the related share premium accounts subject to phase out from CET1	0080	0.0
5. Minority interests amount allowed in consolidated CET1	0090	0.0
EU-5a. Independently reviewed interim profits net of any foreseeable charge or dividend	0100	44.0
6. Common Equity Tier 1 CET1 capital before regulatory adjustments	0110	901.4
Common Equity Tier 1 CET1 capital: regulatory adjustments	0119	
7. Additional value adjustments negative amount	0120	-0.6
8. Intangible assets net of related tax liability negative amount	0130	-17.0
9. Not applicable	0139	
10. Deferred tax assets that rely on future profitability excluding those arising from temporary differences net of related tax liability where the conditions in Article 38 3 CRR are met negative amount	0140	-8.9
11. Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0150	0.0
12. Negative amounts resulting from the calculation of expected loss amounts	0160	0.0
13. Any increase in equity that results from securitised assets negative amount	0170	0.0
14. Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0180	0.0
15. Defined benefit pension fund assets negative amount	0190	0.0
16. Direct, indirect and synthetic holdings by an institution of own CET1 instruments negative amount	0200	-2.1
17. Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount	0210	0.0
18. Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0220	0.0
19. Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0230	0.0
20. Not applicable	0239	
EU-20a. Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0240	
EU-20b. of which: qualifying holdings outside the financial sector negative amount	0250	0.0
EU-20c. of which: securitisation positions negative amount	0260	0.0
EU-20d. of which: free deliveries negative amount	0270	0.0
21. Deferred tax assets arising from temporary differences amount above 10% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met negative amount	0280	0.0
22. Amount exceeding the 17.65% threshold negative amount	0290	0.0
23. of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0300	0.0
24. Not applicable	0309	
25. of which: deferred tax assets arising from temporary differences	0310	0.0
EU-25a. Losses for the current financial year negative amount	0320	0.0
EU-25b. Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses negative amount	0330	0.0
26. Not applicable	0339	
27. Qualifying AT1 deductions that exceed the AT1 items of the institution negative amount	0340	0.0
27a. Other regulatory adjustments	0350	-1.8
28. Total regulatory adjustments to Common Equity Tier 1 CET1	0360	-30.5
29. Common Equity Tier 1 CET1 capital	0370	870.9
Additional Tier 1 AT1 capital: instruments	0379	
30. Capital instruments and the related share premium accounts	0380	0.0
31. of which: classified as equity under applicable accounting standards	0390	0.0
32. of which: classified as liabilities under applicable accounting standards	0400	0.0
33. Amount of qualifying items referred to in Article 484 4 CRR and the related share premium accounts subject to phase out from AT1	0410	0.0
EU-43a. Amount of qualifying items referred to in Article 494a 1 CRR subject to phase out from AT1	0420	0.0
EU-43b. Amount of qualifying items referred to in Article 494b 1 CRR subject to phase out from AT1	0430	0.0
34. Qualifying Tier 1 capital included in consolidated AT1 capital including minority interests not included in row 5 issued by subsidiaries and held by third parties	0440	0.0
35. of which: instruments issued by subsidiaries subject to phase out	0450	0.0
36. Additional Tier 1 AT1 capital before regulatory adjustments	0460	0.0
Additional Tier 1 AT1 capital: regulatory adjustments	0469	
37. Direct, indirect and synthetic holdings by an institution of own AT1 instruments negative amount	0470	0.0
38. Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount	0480	0.0
39. Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0490	0.0
40. Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities net of eligible short positions negative amount	0500	0.0
41. Not applicable	0509	
42. Qualifying T2 deductions that exceed the T2 items of the institution negative amount	0510	0.0
42a. Other regulatory adjustments to AT1 capital	0520	0.0
43. Total regulatory adjustments to Additional Tier 1 AT1 capital	0530	0.0
44. Additional Tier 1 AT1 capital	0540	0.0
45. Tier 1 capital T1 = CET1 + AT1	0550	870.9
Tier 2 T2 capital: instruments	0559	
46. Capital instruments and the related share premium accounts	0560	0.0
47. Amount of qualifying items referred to in Article 484 5 CRR and the related share premium accounts subject to phase out from T2 as described in Article 484 4 CRR	0570	0.0
EU-47a. Amount of qualifying items referred to in Article 494a 2 CRR subject to phase out from T2	0580	0.0
EU-47b. Amount of qualifying items referred to in Article 494b 2 CRR subject to phase out from T2	0590	0.0
48. Qualifying own funds instruments included in consolidated T2 capital including minority interests and AT1 instruments not included in rows 5 or 34 issued by subsidiaries and held by third parties	0600	0.0
49. of which: instruments issued by subsidiaries subject to phase out	0610	0.0
50. Credit risk adjustments	0620	0.0
51. Tier 2 T2 capital before regulatory adjustments	0630	0.0
Tier 2 T2 capital: regulatory adjustments	0639	
52. Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans negative amount	0640	0.0
53. Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount	0650	0.0
54. Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0660	0.0
54a. Not applicable	0669	
55. Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities net of eligible short positions negative amount	0670	0.0
56. Not applicable	0679	
EU-56a. Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution negative amount	0680	0.0
EU-56b. Other regulatory adjustments to T2 capital	0690	0.0
57. Total regulatory adjustments to Tier 2 T2 capital	0700	0.0
58. Tier 2 T2 capital	0710	0.0
59. Total capital TC = T1 + T2	0720	870.9
60. Total Risk exposure amount	0730	3891.7
Capital ratios and requirements including buffers	0739	
61. Common Equity Tier 1 capital	0740	22.38%
62. Tier 1 capital	0750	22.38%
63. Total capital	0760	22.38%
64. Institution CET1 overall capital requirements	0770	10.09%
65. of which: capital conservation buffer requirement	0780	2.50%
66. of which: countercyclical capital buffer requirement	0790	0.76%
67. of which: systemic risk buffer requirement	0800	0.50%
EU-67a. of which: Global Systemically Important Institution G-SII or Other Systemically Important Institution O-SII buffer requirement	0810	0.00%
EU-67b. of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0820	1.83%
68. Common Equity Tier 1 capital as a percentage of risk exposure amount available after meeting the minimum capital requirements	0830	11.13%
6839 National minima if different from Basel III		
69. Not applicable	0840	
70. Not applicable	0850	
71. Not applicable	0860	
Amounts below the thresholds for deduction before risk weighting	0869	
72. Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities amount below 10% threshold and net of eligible short positions	0870	9.2
73. Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities amount below 17.65% thresholds and net of eligible short positions	0880	0.0
74. Not applicable	0889	
75. Deferred tax assets arising from temporary differences amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met	0890	11.5
Applicable caps on the inclusion of provisions in Tier 2	0899	
76. Credit risk adjustments included in T2 in respect of exposures subject to standardised approach prior to the application of the cap	0900	0.0
77. Cap on inclusion of credit risk adjustments in T2 under standardised approach	0910	40.9
78. Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach prior to the application of the cap	0920	0.0
79. Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0930	0.0
Capital instruments subject to phase-out arrangements only applicable between 1 Jan 2014 and 1 Jan 2022	0939	
80. Current cap on CET1 instruments subject to phase out arrangements	0940	0.0
81. Amount excluded from CET1 due to cap excess over cap after redemptions and maturities	0950	0.0
82. Current cap on AT1 instruments subject to phase out arrangements	0960	0.0
83. Amount excluded from AT1 due to cap excess over cap after redemptions and maturities	0970	0.0
84. Current cap on T2 instruments subject to phase out arrangements	0980	0.0
85. Amount excluded from T2 due to cap excess over cap after redemptions and maturities	0990	0.0

K_64.01.b - EU CET1 - Composition of regulatory own funds
31.12.2023 - in EUR million

		b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
		000	
Common Equity Tier 1 CET1 capital: instruments and reserves		0009	
1. Capital instruments and the related share premium accounts	01	0010	
of which: Instrument type 1		0020	
of which: Instrument type 2		0030	
of which: Instrument type 3		0040	
2. Retained earnings	0050	0060	64.4
3. Accumulated other comprehensive income and other reserves	0070	0080	64.4-64.6-64.7-64.8-64.9-64.10-64.11-64.12-64.13
EU 3a. Funds for general banking risk	0090	0100	
4. Amount of qualifying items referred to in Article 48a 3 CRR and the related share premium accounts subject to phase out from CET1	0080	0090	
5. Minority interests amount allowed in consolidated CET1	0090	0100	
EU 5a. Independently reviewed interim profits net of any foreseeable charge or dividend	0100	0110	64.5
6. Common Equity Tier 1 CET1 capital before regulatory adjustments	0110	0120	
Common Equity Tier 1 CET1 capital: regulatory adjustments	0119	0130	A2-A5.1+A5.2+L1 (LWA simplified approach)
7. Additional value adjustments negative amount	0120	0130	
8. Ineligible assets net of related tax liability negative amount	0130	0140	A7 (other application of prudential treatment on software assets_EBA/CP/2020/11)
9. Not applicable	0139	0140	
10. Deferred tax assets that rely on future profitability excluding those arising from temporary differences net of related tax liability where the conditions in Article 38 3 CRR are met negative amount	0140	0150	A9
11. Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0150	0160	
12. Negative amounts resulting from the calculation of expected loss amounts	0160	0170	
13. Any increase in equity that results from securitised assets negative amount	0170	0180	
14. Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0180	0190	
15. Defined benefit pension fund assets negative amount	0190	0200	2 (partly)
16. Direct, indirect and synthetic holdings by an institution of own CET1 instruments negative amount	0200	0210	
17. Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount	0210	0220	
18. Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0220	0230	
19. Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0230	0240	
20. Not applicable	0239	0240	
EU 20a. Exposure amount of the following items which qualify for a RW of 120%, where the institution opts for the deduction alternative	0240	0250	
EU 20b. of which: qualifying holdings outside the financial sector negative amount	0250	0260	
EU 20c. of which: securitisation positions negative amount	0260	0270	
EU 20d. of which: free deliveries negative amount	0270	0280	
21. Deferred tax assets arising from temporary differences amount above 10% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met negative amount	0280	0290	
22. Amount exceeding the 17.65% threshold negative amount	0290	0300	
23. of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0300	0310	
24. Not applicable	0309	0320	
25. of which: deferred tax assets arise from temporary differences	0310	0320	
EU 25a. Losses for the current financial year negative amount	0320	0330	
EU 25b. Forfeitable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses negative amount	0330	0340	
26. Not applicable	0339	0340	
27. Qualifying AT1 deductions that exceed the AT1 items of the institution negative amount	0340	0350	2 (partly)
27a. Other regulatory adjustments	0350	0360	
28. Total regulatory adjustments in Common Equity Tier 1 CET1	0360	0370	
29. Common Equity Tier 1 CET1 capital	0370	0380	
Additional Tier 1 AT1 capital: instruments	0379	0390	
30. Capital instruments and the related share premium accounts	0380	0390	
31. Amount of qualifying items referred to in Article 48a 4 CRR and the related share premium accounts subject to phase out from AT1	0390	0400	
EU 31a. Amount of qualifying items referred to in Article 48a 4 CRR subject to phase out from AT1	0400	0410	
EU 31b. Amount of qualifying items referred to in Article 48a 4 CRR subject to phase out from AT1	0410	0420	
34. Qualifying Tier 1 capital included in consolidated AT1 capital including minority interests not included in row 3 issued by subsidiaries and held by third parties	0420	0430	
35. of which: instruments issued by subsidiaries subject to phase out	0430	0440	
36. Additional Tier 1 AT1 capital before regulatory adjustments	0440	0450	
Additional Tier 1 AT1 capital: regulatory adjustments	0449	0460	
37. Direct, indirect and synthetic holding by an institution of own AT1 instruments negative amount	0460	0470	
38. Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount	0470	0480	
39. Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0480	0490	
40. Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities net of eligible short positions negative amount	0490	0500	
41. Not applicable	0509	0510	
42. Qualifying T2 deductions that exceed the T2 items of the institution negative amount	0510	0520	
42a. Other regulatory adjustments to AT1 capital	0520	0530	
43. Total regulatory adjustments in Additional Tier 1 AT1 capital	0530	0540	
44. Additional Tier 1 AT1 capital	0540	0550	
45. Tier 2 capital: instruments	0550	0560	
46. Capital instruments and the related share premium accounts	0560	0570	
47. Amount of qualifying items referred to in Article 48a 5 CRR and the related share premium accounts subject to phase out from T2 as described in Article 48a 4 CRR	0570	0580	
EU 47a. Amount of qualifying items referred to in Article 48a 5 CRR subject to phase out from T2	0580	0590	
EU 47b. Amount of qualifying items referred to in Article 48a 5 CRR subject to phase out from T2	0590	0600	
48. Qualifying own funds instruments included in consolidated T2 capital including minority interests and AT1 instruments not included in rows 5 or 14 issued by subsidiaries and held by third parties	0600	0610	
49. of which: instruments issued by subsidiaries subject to phase out	0610	0620	
50. Credit risk adjustments	0620	0630	
51. Tier 2 T2 capital before regulatory adjustments	0630	0640	
52. Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans negative amount	0640	0650	
53. Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount	0650	0660	
54. Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount	0660	0670	
54a. Not applicable	0669	0670	
55. Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities net of eligible short positions negative amount	0670	0680	
56. Not applicable	0679	0680	
EU 56a. Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution negative amount	0680	0690	
56b. Other regulatory adjustments to T2 capital	0690	0700	
57. Total regulatory adjustments in Tier 2 T2 capital	0700	0710	
58. Tier 2 T2 capital	0710	0720	
59. Total capital TC = T1 + T2	0720	0730	
60. Total risk exposure amount	0730	0740	
capital ratios and requirements include buffers	0740	0750	
61. Common Equity Tier 1 capital	0750	0760	
62. Tier 1 capital	0760	0770	
63. Total capital	0770	0780	
64. Institution CET1 overall capital requirements	0780	0790	
65. of which: capital conservation buffer requirement	0790	0800	
66. of which: countercyclical capital buffer requirement	0800	0810	
67. of which: systemic risk buffer requirement	0810	0820	
EU 67a. of which: Global Systemically Important Institution G-SII or Other Systemically Important Institution O-SII buffer requirement	0820	0830	
EU 67b. of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0830	0840	
68. Common Equity Tier 1 capital as a percentage of risk exposure amount available after meeting the minimum capital requirements	0840	0850	
6819 National minima if different from Basel III	0850	0860	
69. Not applicable	0860	0870	
70. Not applicable	0870	0880	
71. Not applicable	0880	0890	
72. Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities amount below 10% threshold and net of eligible short positions	0890	0900	A5.2(partly)
73. Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities amount below 17.65% threshold and net of eligible short positions	0900	0910	
74. Not applicable	0909	0910	
75. Deferred tax assets arising from temporary differences amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met	0910	0920	A9
76. Credit risk adjustments included in T2 in respect of exposures subject to standardised approach prior to the application of the cap	0920	0930	
77. Cap on inclusion of credit risk adjustments in T2 under standardised approach	0930	0940	
78. Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach prior to the application of the cap	0940	0950	
79. Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0950	0960	
Capital instruments subject to phase out arrangements only applicable between 1 Jan 2014 and 1 Jan 2022	0960	0970	
80. Current cap on CET1 instruments subject to phase out arrangements	0970	0980	
81. Amount excluded from CET1 due to cap excess over cap after redemptions and maturities	0980	0990	
82. Current cap on AT1 instruments subject to phase out arrangements	0990	1000	
83. Amount excluded from AT1 due to cap excess over cap after redemptions and maturities	1000	1010	
84. Current cap on T2 instruments subject to phase out arrangements	1010	1020	
85. Amount excluded from T2 due to cap excess over cap after redemptions and maturities	1020	1030	

K_66.02.a - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 - in EUR million

Type of assets	Balance sheet as in published financial statements	Under regulatory scope of consolidation	c Reference
	a As at period end	b As at period end	
0005	0010	0020	0030
A1 Cash reserves	1,057.2	1,057.2	
A2 Financial assets held for trading	9.8	9.8	7
A3 Loans and advances to credit institutions	75.1	75.1	
A4 Loans and advances to customers	3,676.6	3,676.6	
A5 Investment securities	1,475.6	1,475.6	
A5.1 Investment securities at FVTPL	1.3	1.3	7
A5.2 Investment securities at FVTOCI	612.1	612.1	7;72
A5.3 Investment securities at amortised cost	862.2	862.2	
A6 Tangible assets	59.9	59.9	
A7 Intangible assets	28.9	28.9	8
A8 Current tax assets	1.6	1.6	
A9 Deferred tax assets	20.4	20.4	abs(10+75)
A10 Other assets	14.0	14.0	
A11 Non-current assets held for sale	0.5	0.5	

K_66.02.b - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 - in EUR million

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	c Reference
		a As at period end	b As at period end	
		0010	0020	0030
Assets - Breakdown by asset clases according to the balance sheet in the published financial statements	0009			
Total assets	0010	6,419.6	6,419.6	

K_66.02.c - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 - in EUR million

Type of liabilities	Balance sheet as in published financial statements	Under regulatory scope of consolidation	c Reference
	a As at period end	b As at period end	
0005	0010	0020	0030
L1 Financial liabilities held for trading	2.1	2.1	7
L2 Deposits and borrowings of credit institutions	74.2	74.2	
L3 Deposits and borrowings of customers	5,252.8	5,252.8	
L4 Other financial liabilities	63.9	63.9	
L5 Provisions	81.6	81.6	
L6 Tax liabilities	3.6	3.6	
L7 Other liabilities	42.8	42.8	

K_66.02.d - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 - in EUR million

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	c Reference
		a As at period end	b As at period end	
		0010	0020	0030
Total liabilities	0010	5,521.1	5,521.1	

K_66.02.e - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 - in EUR million

Type of equity	Balance sheet as in published financial statements	Under regulatory scope of consolidation	c Reference
	a As at period end	b As at period end	
0005	0010	0020	0030
E1 Subscribed capital	195.0	195.0	1
E2 Treasury shares	-2.9	-2.9	16+27a(partly)
E3 Capital reserves	237.9	237.9	3
E4 Fair value reserve debt instruments	-16.3	-16.3	3
E4a Fair value reserve equity instruments	5.3	5.3	3
E4b Remeasurement on defined benefit plans	0.7	0.7	3
E5 Foreign currency reserve	-11.4	-11.4	3
E6 Cumulated result and other reserves	490.2	490.2	
E6.1 o/w Legal Reserve	19.5	19.5	3
E6.2 o/w Liability Reserve	22.7	22.7	3
E6.3 o/w Other Reserves	56.6	56.6	3
E6.4 o/w Retained earnings (previous years)	347.3	347.3	2
E6.5 o/w Retained earnings (current year)	44.0	44.0	EU-5a

K_66.02.f - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

31.12.2025 - in EUR million

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	c Reference
		a As at period end	b As at period end	
		0010	0020	0030
Shareholders' Equity	0009			
Total shareholders' equity	0010	898.5	898.5	

K_67.01.a - EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
31.12.2025 - in EUR million

Breakdown by country	General credit exposures		Relevant credit exposures - Market risk		e Securitisation exposures Exposure value for non-trading book	f Total exposure value	Own fund requirements				k Risk-weighted exposure amounts	l Own fund requirements weights %	m Countercyclical buffer rate %
	a Exposure value under the standardised approach	b Exposure value under the IRB approach	c Sum of long and short positions of trading book exposures for SA	d Value of trading book exposures for internal models			g Relevant credit risk exposures - Credit risk	h Relevant credit exposures - Market risk	i Relevant credit exposures - Securitisation positions in the non-trading book	j Total			
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130
[AT] AUSTRIA	2.4	0.0	0.0	0.0	0.0	2.4	0.2	0.0	0.0	0.2	1.9	0.06%	0.00%
[BA] BOSNIA AND HERZEGOVINA	853.0	0.0	0.0	0.0	0.0	853.0	48.7	0.0	0.0	48.7	608.8	20.52%	0.00%
[BE] BELGIUM	2.8	0.0	0.0	0.0	0.0	2.8	0.2	0.0	0.0	0.2	2.8	0.09%	1.00%
[CH] SWITZERLAND	0.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.2	0.01%	0.00%
[DE] GERMANY	24.8	0.0	0.0	0.0	0.0	24.8	2.9	0.0	0.0	2.9	35.9	1.21%	0.75%
[ES] SPAIN	6.9	0.0	0.0	0.0	0.0	6.9	0.8	0.0	0.0	0.8	10.4	0.35%	0.50%
[FR] FRANCE	18.1	0.0	0.0	0.0	0.0	18.1	2.2	0.0	0.0	2.2	27.1	0.91%	1.00%
[GB] UNITED KINGDOM	4.5	0.0	0.0	0.0	0.0	4.5	0.4	0.0	0.0	0.4	4.3	0.15%	2.00%
[GR] GREECE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00%	0.25%
[HR] CROATIA	1356.5	0.0	0.0	0.0	0.0	1356.5	73.3	0.0	0.0	73.3	915.8	30.87%	1.50%
[HU] HUNGARY	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.00%	1.00%
[IE] IRELAND	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00%	1.50%
[IT] ITALY	4.6	0.0	0.0	0.0	0.0	4.6	0.5	0.0	0.0	0.5	6.8	0.23%	0.00%
[LU] LUXEMBOURG	0.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.3	0.01%	0.50%
[ME] MONTENEGRO	198.4	0.0	0.0	0.0	0.0	198.4	10.6	0.0	0.0	10.6	132.9	4.48%	0.50%
[NL] NETHERLANDS	2.3	0.0	0.0	0.0	0.0	2.3	0.2	0.0	0.0	0.2	2.3	0.08%	2.00%
[NP] NEPAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00%	0.00%
[QA] QATAR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00%	0.00%
[RO] ROMANIA	11.0	0.0	0.0	0.0	0.0	11.0	0.7	0.0	0.0	0.7	8.4	0.28%	1.00%
[RS] SERBIA	683.9	0.0	0.0	0.0	0.0	683.9	36.2	0.0	0.0	36.2	452.0	15.23%	0.00%
[SE] SWEDEN	0.4	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.3	0.01%	2.00%
[SI] SLOVENIA	1102.1	0.0	0.0	0.0	0.0	1102.1	58.6	0.0	0.0	58.6	732.3	24.68%	1.00%
[US] UNITED STATES	24.4	0.0	0.0	0.0	0.0	24.4	2.0	0.0	0.0	2.0	24.6	0.83%	0.00%
[x28] Other Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00%	0.00%

K_67.01.b - EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
31.12.2025 - in EUR million

	General credit exposures		Relevant credit exposures - Market risk		e Securitisation exposures Exposure value for non-trading book	f Total exposure value	Own fund requirements				k Risk-weighted exposure amounts	l Own fund requirements weights %	m Countercyclical buffer rate %
	a Exposure value under the standardised approach	b Exposure value under the IRB approach	c Sum of long and short positions of trading book exposures for SA	d Value of trading book exposures for internal models			g Relevant credit risk exposures - Credit risk	h Relevant credit exposures - Market risk	i Relevant credit exposures - Securitisation positions in the non-trading book	j Total			
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	
0009 Breakdown by country:													
Total	0010	4,296.6	0.0	0.0	0.0	0.0	4,296.6	237.4	0.0	0.0	237.4	2,967.1	100.00%

K_67.02 - EU CCyB2 - Amount of institution-specific countercyclical capital buffer

31.12.2025 - in EUR million

		a
		0010
1 Total risk exposure amount	0010	3,891.7
2 Institution specific countercyclical capital buffer rate	0020	0.76%
3 Institution specific countercyclical capital buffer requirement	0030	29.6

K_68.00 - EU IRRBB1 - Interest rate risks of non-trading book activities

31.12.2025 - in EUR million

		Changes of the economic value of equity		Changes of the net interest income	
		a. Current period	b. Last period	c. Current period	d. Last period
		0010	0020	0030	0040
1. Parallel up	0010	-32.3	-46.2	-2.9	2.9
2. Parallel down	0020	13.1	22.3	1.1	-5.7
3. Steepener	0030	9.4	6.3		
4. Flattener	0040	-24.9	-20.5		
5. Short rates up	0050	-33.3	-33.7		
6. Short rates down	0060	17.2	17.3		

K_70.00 - EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

31.12.2025 - in EUR million

		a. Applicable amount
		0010
1. Total assets as per published financial statements	0010	6,419.6
2. Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0020	0.0
3. (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0030	0.0
4. (Adjustment for temporary exemption of exposures to central banks (if applicable))	0040	0.0
5. (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	0050	0.0
6. Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0060	0.0
7. Adjustment for eligible cash pooling transactions	0070	0.0
8. Adjustment for derivative financial instruments	0080	22.4
9. Adjustment for securities financing transactions (SFTs)	0090	0.0
10. Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	0100	286.8
11. (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0110	0.0
EU-11a. (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0120	0.0
EU-11b. (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0130	0.0
12. Other adjustments	0140	-28.6
13. Total exposure measure	0150	6,700.1

K_71.00 - EU LR2 - LRCom: Leverage ratio common disclosure
31.12.2025 - in EUR million

		CRR leverage ratio exposures	
		31.12.2025	31.12.2024
		0010	0020
0009 On-balance sheet exposures (excluding derivatives and SFTs)			
1. On-balance sheet items (excluding derivatives, SFTs, but including collateral)	0010	6,416.5	6,376.2
2. Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0020		
3. (Deduction of receivables assets for cash variation margin provided in derivatives transactions)	0030	0.0	0.0
4. (Adjustment for securities received under securities financing transactions that are recognised as an asset)	0040	0.0	0.0
5. (General credit risk adjustments to on-balance sheet items)	0050	0.0	
6. (Asset amounts deducted in determining Tier 1 capital)	0060	-30.5	-33.4
7. Total on-balance sheet exposures (excluding derivatives and SFTs)	0070	6,386.0	6,342.8
0079 Derivative exposures			
8. Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	0080	0.0	0.0
EU-8a. Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0090	0.0	0.0
9. Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	0100	0.0	0.0
EU-9a. Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0110	0.0	0.0
EU-9b. Exposure determined under Original Exposure Method	0120	24.7	20.9
10. (Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	0130	0.0	0.0
EU-10a. (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0140	0.0	0.0
EU-10b. (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0150	0.0	0.0
11. Adjusted effective notional amount of written credit derivatives	0160	0.0	0.0
12. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0170	0.0	0.0
13. Total derivatives exposures	0180	24.7	20.9
0189 Securities financing transaction (SFT) exposures			
14. Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0190	2.7	31.1
15. (Netted amounts of cash payables and cash receivables of gross SFT assets)	0200	0.0	0.0
16. Counterparty credit risk exposure for SFT assets	0210	0.0	0.0
EU-16a. Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0220	0.0	0.0
17. Agent transaction exposures	0230	0.0	0.0
EU-17a. (Exempted CCP leg of client-cleared SFT exposure)	0240	0.0	0.0
18. Total securities financing transaction exposures	0250	2.7	31.1
0259 Other off-balance sheet exposures			
19. Off-balance sheet exposures at gross notional amount	0260	821.1	833.1
20. (Adjustments for conversion to credit equivalent amounts)	0270	-534.3	-574.3
21. (General provisions deducted in determining Tier 1 capital and specific provisions associated with off balance sheet exposures)	0280	-	-
22. Off-balance sheet exposures	0290	286.8	258.8
0299 Excluded exposures			
EU-22a. (Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0300	0.0	0.0
EU-22b. (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0310	0.0	0.0
EU-22c. (Excluded exposures of public development banks (or units) - Public sector investments)	0320	0.0	0.0
EU-22d. (Excluded exposures of public development banks (or units) - Promotional loans)	0330	0.0	0.0
EU-22e. (Excluded passing-through promotional loan exposures by non-public development banks (or units))	0340	0.0	0.0
EU-22f. (Excluded guaranteed parts of exposures arising from export credits)	0350	0.0	0.0
EU-22g. (Excluded excess collateral deposited at triparty agents)	0360	0.0	0.0
EU-22h. (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0370	0.0	0.0
EU-22i. (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0380	0.0	0.0
EU-22j. (Reduction of the exposure value of pre-financing or intermediate loans)	0390	0.0	0.0
EU-22k. (Excluded exposures to shareholders according to Article 429a(1), point (da) CRR)	0400	0.0	0.0
EU-22l. (Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	0410	0.0	0.0
EU-22m. (Total exempted exposures)	0420	0.0	0.0
0429 Capital and total exposure measure			
23. Tier 1 capital	0430	870.9	809.0
24. Total exposure measure	0440	6,700.1	6,653.6
0449 Leverage ratio			
25. Leverage ratio (%)	0450	13.00%	12.16%
EU-25. Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	0460	13.00%	12.16%
25a. Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	0470	13.00%	12.16%
26. Regulatory minimum leverage ratio requirement (%)	0480	3.00%	3.00%
EU-26a. Additional own funds requirements to address the risk of excessive leverage (%)	0490	0.00%	0.00%
EU-26b. of which: to be made up of CET1 capital	0500	0.00	0.00%
27. Leverage ratio buffer requirement (%)	0510	0.00	0.00%
EU-27a. Overall leverage ratio requirement (%)	0520	3.00%	3.00%
0529 Choice on transitional arrangements and relevant exposures			
EU-27b. Choice on transitional arrangements for the definition of the capital measure	0530	-	-
0539 Disclosure of mean values			
28. Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	0540	-	-
29. Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0550	2.7	31.1
30. Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0560	-	-
30a. Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0570	-	-
31. Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0580	-	-
31a. Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0590	-	-

K_72.00 - EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

31.12.2025 - in EUR million

		a. CRR leverage ratio exposures
		0010
EU-1. Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	0010	6,416.5
EU-2. Trading book exposures	0020	0.0
EU-3. Banking book exposures, of which:	0030	6,416.5
EU-4. Covered bonds	0040	0.0
EU-5. Exposures treated as sovereigns	0050	2,238.3
EU-6. Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	0060	7.4
EU-7. Institutions	0070	133.8
EU-8. Secured by mortgages of immovable properties	0080	463.9
EU-9. Retail exposures	0090	2,997.8
EU-10. Corporates	0100	190.5
EU-11. Exposures in default	0110	23.6
EU-12. Other exposures (eg equity, securitisations, and other non-credit obligation assets)	0120	361.2

K_73.00.a - EU LIQ1 - Quantitative information of LCR
31.12.2025 - in EUR million

		Total unweighted value average				Total weighted value average			
		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2025	30.09.2025	30.06.2025	31.03.2025
		0010	0020	0030	0040	0050	0060	0070	0080
EU 1a. Quarter ending on DD Month YYYY	0010	2025-12-31	2025-09-30	2025-06-30	2025-03-31	2025-12-31	2025-09-30	2025-06-30	2025-03-31
EU 1b. Number of data points used in the calculation of averages	0020	12	12	12	12	12	12	12	12

K_73.00.b - EU LIQ1 - Quantitative information of LCR

31.12.2025 - in EUR million

		Total weighted value average			
		31.12.2025	30.09.2025	30.06.2025	31.03.2025
		0050	0060	0070	0080
0029 HIGH-QUALITY LIQUID ASSETS					
1. Total high-quality liquid assets HQLA	0030	2,096.8	2,128.4	2,092.8	2,037.4

K_73.00.c - EU LIQ1 - Quantitative information of LCR

31.12.2025 - in EUR million

		Total unweighted value average				Total weighted value average			
		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2025	30.09.2025	30.06.2025	31.03.2025
		0010	0020	0030	0040	0050	0060	0070	0080
0039 CASH - OUTFLOWS									
2. Retail deposits and deposits from small business customers, of which:	0040	3,366.4	3,273.2	3,247.6	3,200.4	287.4	286.1	284.5	279.9
3. Stable deposits	0050	1,902.0	1,873.3	1,845.5	1,822.7	95.1	93.7	92.3	91.1
4. Less stable deposits	0060	1,393.3	1,387.2	1,390.2	1,366.1	181.7	179.8	180.4	177.2
5. Unsecured wholesale funding	0070	889.9	898.2	905.0	906.7	454.4	460.4	466.2	471.5
6. Operational deposits all counterparties and deposits in networks of cooperative banks	0080	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. Non-operational deposits all counterparties	0090	889.9	898.2	905.0	906.7	454.4	460.4	466.2	471.5
8. Unsecured debt	0100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9. Secured wholesale funding	0110					0.0	0.0	0.0	0.0
10. Additional requirements	0120	398.8	398.6	405.5	402.4	26.4	25.8	26.0	25.6
11. Outflows related to derivative exposures and other collateral requirements	0130	0.4	0.4	0.4	0.3	0.4	0.4	0.4	0.3
12. Outflows related to loss of funding on debt products	0140	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13. Credit and liquidity facilities	0150	398.4	398.2	405.1	402.0	26.0	25.4	25.6	25.3
14. Other contractual funding obligations	0160	2.1	0.0	0.0	0.0	0.6	0.0	0.0	0.0
15. Other contingent funding obligations	0170	369.4	375.2	380.9	387.1	19.2	18.8	19.0	19.2
16. TOTAL CASH OUTFLOWS	0180					788.0	791.0	795.7	796.2

K_73.00.d - EU LIQ1 - Quantitative information of LCR

31.12.2025 - in EUR million

		Total unweighted value average				Total weighted value average			
		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2025	30.09.2025	30.06.2025	31.03.2025
		0010	0020	0030	0040	0050	0060	0070	0080
0189 CASH - INFLOWS									
17. Secured lending e.g. reverse repos	0190	13.7	13.1	7.8	0.7	0.8	0.6	0.5	0.1
18. Inflows from fully performing exposures	0200	262.5	271.9	280.8	282.1	222.5	232.4	241.4	243.6
19. Other cash inflows	0210	22.0	22.6	23.8	18.6	16.0	15.8	16.2	11.5
EU-19a. Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies	0220					0.0	0.0	0.0	0.0
EU-19b. Excess inflows from a related specialised credit institution	0230					0.0	0.0	0.0	0.0
20. TOTAL CASH INFLOWS	0240	298.2	307.6	312.4	301.4	239.3	248.7	258.0	255.2
EU-20a. Fully exempt inflows	0250	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EU-20b. Inflows subject to 90% cap	0260	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EU-20c. Inflows subject to 75% cap	0270	298.2	307.6	312.4	301.4	239.3	248.7	258.0	255.2

K_73.00.e - EU LIQ1 - Quantitative information of LCR

31.12.2025 - in EUR million

		Total weighted value average			
		31.12.2025	30.09.2025	30.06.2025	31.03.2025
		0050	0060	0070	0080
0279 TOTAL ADJUSTED VALUE					
21. LIQUIDITY BUFFER	0280	2,096.8	2,128.4	2,092.8	2,037.4
22. TOTAL NET CASH OUTFLOWS	0290	548.7	542.4	537.7	541.0
23. LIQUIDITY COVERAGE RATIO	0300	385.02%	393.65%	390.27%	377.28%

K_74.00.a - EU LIQ2: Net Stable Funding Ratio

31.12.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	
0009 Available stable funding ASF Items.						
1. Capital items and instruments	0010	898.5	0.0	0.0	0.0	898.5
2. Own funds	0020	898.5	0.0	0.0	0.0	898.5
3. Other capital instruments	0030		0.0	0.0	0.0	0.0
4. Retail deposits	0040		3,704.7	243.5	150.1	3,811.7
5. Stable deposits	0050		2,064.5	98.2	26.6	2,081.1
6. Less stable deposits	0060		1,640.2	145.3	123.6	1,730.6
7. Wholesale funding:	0070		1,096.3	86.0	110.4	559.6
8. Operational deposits	0080		0.0	0.0	0.0	0.0
9. Other wholesale funding	0090		1,096.3	86.0	110.4	559.6
10. Interdependent liabilities	0100		0.0	0.0	0.0	0.0
11. Other liabilities:	0110		128.0	0.0	0.0	0.0
13. All other liabilities and capital instruments not included in the above categories	0130		128.0	0.0	0.0	0.0
14. Total available stable funding ASF	0140					5,269.8

K_74.00.a - EU LIQ2: Net Stable Funding Ratio

30.09.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	
0009 Available stable funding ASF Items.						
1. Capital items and instruments	0010	852.1	0.0	0.0	0.0	852.1
2. Own funds	0020	852.1	0.0	0.0	0.0	852.1
3. Other capital instruments	0030		0.0	0.0	0.0	0.0
4. Retail deposits	0040		3,750.1	215.1	129.2	3,804.5
5. Stable deposits	0050		2,063.7	68.2	27.2	2,052.4
6. Less stable deposits	0060		1,686.5	146.9	102.0	1,752.1
7. Wholesale funding:	0070		1,028.8	61.8	85.8	518.2
8. Operational deposits	0080		0.0	0.0	0.0	0.0
9. Other wholesale funding	0090		1,028.8	61.8	85.8	518.2
10. Interdependent liabilities	0100		0.0	0.0	0.0	0.0
11. Other liabilities:	0110		131.9	0.0	0.0	0.0
13. All other liabilities and capital instruments not included in the above categories	0130		131.9	0.0	0.0	0.0
14. Total available stable funding ASF	0140					5,174.8

K_74.00.a - EU LIQ2: Net Stable Funding Ratio

30.06.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	
0009 Available stable funding ASF Items.						
1. Capital items and instruments	0010	848.9	0.0	0.0	0.0	848.9
2. Own funds	0020	848.9	0.0	0.0	0.0	848.9
3. Other capital instruments	0030		0.0	0.0	0.0	0.0
4. Retail deposits	0040		3,782.4	244.2	117.9	3,847.3
5. Stable deposits	0050		2,022.4	84.4	28.9	2,030.4
6. Less stable deposits	0060		1,760.1	159.8	89.0	1,816.9
7. Wholesale funding:	0070		971.0	97.8	91.6	514.4
8. Operational deposits	0080		0.0	0.0	0.0	0.0
9. Other wholesale funding	0090		971.0	97.8	91.6	514.4
10. Interdependent liabilities	0100		0.0	0.0	0.0	0.0
11. Other liabilities:	0110		153.1	0.0	0.0	0.0
13. All other liabilities and capital instruments not included in the above categories	0130		153.1	0.0	0.0	0.0
14. Total available stable funding ASF	0140					5,210.5

K_74.00.a - EU LIQ2: Net Stable Funding Ratio

31.03.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	
0009 Available stable funding ASF Items.						
1. Capital items and instruments	0010	843.5	0.0	0.0	0.0	843.5
2. Own funds	0020	843.5	0.0	0.0	0.0	843.5
3. Other capital instruments	0030		0.0	0.0	0.0	0.0
4. Retail deposits	0040		3,689.8	359.7	116.6	3,862.8
5. Stable deposits	0050		1,922.3	109.7	29.8	1,960.2
6. Less stable deposits	0060		1,767.6	250.0	86.8	1,902.7
7. Wholesale funding:	0070		1,028.6	116.3	90.5	559.1
8. Operational deposits	0080		0.0	0.0	0.0	0.0
9. Other wholesale funding	0090		1,028.6	116.3	90.5	559.1
10. Interdependent liabilities	0100		0.0	0.0	0.0	0.0
11. Other liabilities:	0110		130.9	0.0	0.0	0.0
13. All other liabilities and capital instruments not included in the above categories	0130		130.9	0.0	0.0	0.0
14. Total available stable funding ASF	0140					5,265.4

K_74.00.b - EU LIQ2: Net Stable Funding Ratio

31.12.2025 - in EUR million

		Unweighted value by residual maturity
		a. No maturity
		0010
11. Other liabilities:	0110	1.1
12. NSFR derivative liabilities	0120	1.1

K_74.00.b - EU LIQ2: Net Stable Funding Ratio

30.09.2025 - in EUR million

		Unweighted value by residual maturity
		a. No maturity
		0010
11. Other liabilities:	0110	0.1
12. NSFR derivative liabilities	0120	0.1

K_74.00.b - EU LIQ2: Net Stable Funding Ratio

30.06.2025 - in EUR million

		Unweighted value by residual maturity
		a. No maturity
		0010
11. Other liabilities:	0110	3.1
12. NSFR derivative liabilities	0120	3.1

K_74.00.b - EU LIQ2: Net Stable Funding Ratio

31.03.2025 - in EUR million

		Unweighted value by residual maturity
		a. No maturity
		0010
11. Other liabilities:	0110	1.8
12. NSFR derivative liabilities	0120	1.8

K_74.00.c - EU LIQ2: Net Stable Funding Ratio

31.12.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	
0149 Required stable funding RSF Items.						
15. Total high-quality liquid assets HQLA	0150					19.8
EU-15a. Assets encumbered for a residual maturity of one year or more in a cover pool	0160		0.0	0.0	0.0	0.0
16. Deposits held at other financial institutions for operational purposes	0170		0.0	0.0	0.0	0.0
17. Performing loans and securities:	0180		909.1	466.5	2,565.6	2,790.6
18. Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	0190		0.0	0.0	0.0	0.0
19. Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	0200		139.4	2.5	3.8	19.0
20. Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	0210		745.6	449.0	2,311.9	2,632.3
21. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0220		7.8	5.2	19.9	93.4
22. Performing residential mortgages, of which:	0230		5.2	5.8	105.2	0.0
23. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0240		5.2	5.8	105.2	0.0
24. Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	0250		18.9	9.2	144.6	139.3
25. Interdependent assets	0260		0.0	0.0	0.0	0.0
27. Physical traded commodities	0280				0.0	0.0
31. All other assets not included in the above categories	0320		150.2	0.0	0.0	87.6
32. Off-balance sheet items	0330		801.1	0.0	0.0	41.2
33. Total RSF	0340					2,944.3

K_74.00.c - EU LIQ2: Net Stable Funding Ratio

30.09.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
0149 Required stable funding RSF Items.						
15. Total high-quality liquid assets HQLA	0150					16.9
EU-15a. Assets encumbered for a residual maturity of one year or more in a cover pool	0160		0.0	0.0	0.0	0.0
16. Deposits held at other financial institutions for operational purposes	0170		0.0	0.0	0.0	0.0
17. Performing loans and securities:	0180		954.9	448.1	2,545.6	2,763.3
18. Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	0190		0.0	0.0	0.0	0.0
19. Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	0200		180.7	1.2	2.4	21.1
20. Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	0210		761.0	440.7	2,391.9	2,601.7
21. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0220		10.7	10.4	164.8	117.7
22. Performing residential mortgages, of which:	0230		0.0	0.0	0.0	0.0
23. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0240		0.0	0.0	0.0	0.0
24. Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	0250		13.3	6.2	151.3	140.5
25. Interdependent assets	0260		0.0	0.0	0.0	0.0
27. Physical traded commodities	0280				0.0	0.0
31. All other assets not included in the above categories	0320		268.6	0.0	0.0	207.4
32. Off-balance sheet items	0330		802.8	0.0	0.0	40.1
33. Total RSF	0340					3,032.5

K_74.00.c - EU LIQ2: Net Stable Funding Ratio

30.06.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
0149 Required stable funding RSF Items.						
15. Total high-quality liquid assets HQLA	0150					29.5
EU-15a. Assets encumbered for a residual maturity of one year or more in a cover pool	0160	0.00.00.0				0.0
16. Deposits held at other financial institutions for operational purposes	0170	0.00.00.0				0.0
17. Performing loans and securities:	0180	917.9442.82,535.6				2,743.8
18. Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	0190	0.00.00.0				0.0
19. Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	0200	151.91.82.1				18.2
20. Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	0210	749.9434.12,375.9				2,578.0
21. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0220	10.910.9171.6				122.4
22. Performing residential mortgages, of which:	0230	0.00.00.0				0.0
23. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0240	0.00.00.0				0.0
24. Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	0250	16.16.9157.6				147.6
25. Interdependent assets	0260	0.00.00.0				0.0
27. Physical traded commodities	0280					0.0
31. All other assets not included in the above categories	0320	230.40.00.0				187.3
32. Off-balance sheet items	0330	810.40.00.0				40.5
33. Total RSF	0340					3,008.9

K_74.00.c - EU LIQ2: Net Stable Funding Ratio

31.03.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
0149 Required stable funding RSF Items.						
15. Total high-quality liquid assets HQLA	0150					13.9
EU-15a. Assets encumbered for a residual maturity of one year or more in a cover pool	0160	0.0	0.0	0.0	0.0	
16. Deposits held at other financial institutions for operational purposes	0170	0.0	0.0	0.0	0.0	
17. Performing loans and securities:	0180	995.5	427.7	2,500.6	2,723.0	
18. Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	0190	0.0	0.0	0.0	0.0	
19. Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	0200	204.6	3.6	2.4	24.7	
20. Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	0210	758.9	419.6	2,338.2	2,541.9	
21. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0220	11.1	11.0	177.9	126.7	
22. Performing residential mortgages, of which:	0230	0.0	0.0	0.0	0.0	
23. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0240	0.0	0.0	0.0	0.0	
24. Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	0250	32.0	4.5	160.0	156.4	
25. Interdependent assets	0260	0.0	0.0	0.0	0.0	
27. Physical traded commodities	0280				0.0	
31. All other assets not included in the above categories	0320	234.4	0.0	0.0	188.0	
32. Off-balance sheet items	0330	804.3	0.0	0.0	40.2	
33. Total RSF	0340				2,971.3	

K_74.00.d - EU LIQ2: Net Stable Funding Ratio

31.12.2025 - in EUR million

		Unweighted value by residual maturity	e. Weighted value
		b. < 6 months	
		0020	0050
29. NSFR derivative assets	0300	0.9	0.9
30. NSFR derivative liabilities before deduction of variation margin posted	0310	0.0	0.0

K_74.00.d - EU LIQ2: Net Stable Funding Ratio

30.09.2025 - in EUR million

		Unweighted value by residual maturity	e. Weighted value
		b. < 6 months	
		0020	0050
29. NSFR derivative assets	0300	0.6	0.6
30. NSFR derivative liabilities before deduction of variation margin posted	0310	0.0	0.0

K_74.00.d - EU LIQ2: Net Stable Funding Ratio

30.06.2025 - in EUR million

		Unweighted value by residual maturity	e. Weighted value
		b. < 6 months	
		0020	0050
29. NSFR derivative assets	0300	3.5	3.5
30. NSFR derivative liabilities before deduction of variation margin posted	0310	0.0	0.0

K_74.00.d - EU LIQ2: Net Stable Funding Ratio

31.03.2025 - in EUR million

		Unweighted value by residual maturity	e. Weighted value
		b. < 6 months	
		0020	0050
29. NSFR derivative assets	0300	1.9	1.9
30. NSFR derivative liabilities before deduction of variation margin posted	0310	0.0	0.0

K_74.00.e - EU LIQ2: Net Stable Funding Ratio

31.12.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
26. Other assets:	0270		156.0	0.0	0.0	92.7
28. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0290		5.0	0.0	0.0	4.3

K_74.00.e - EU LIQ2: Net Stable Funding Ratio

30.09.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
26. Other assets:	0270		274.1	0.0	0.0	212.2
28. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0290		5.0	0.0	0.0	4.3

K_74.00.e - EU LIQ2: Net Stable Funding Ratio

30.06.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
26. Other assets:	0270		238.9	0.0	0.0	195.1
28. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0290		5.0	0.0	0.0	4.3

K_74.00.e - EU LIQ2: Net Stable Funding Ratio

31.03.2025 - in EUR million

		Unweighted value by residual maturity				e. Weighted value
		a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. >= 1yr	
		0010	0020	0030	0040	0050
26. Other assets:	0270		241.3	0.0	0.0	194.2
28. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0290		5.0	0.0	0.0	4.3

K_74.00.f - EU LIQ2: Net Stable Funding Ratio

31.12.2025 - in EUR million

		e. Weighted value
		0050
34. Net Stable Funding Ratio %	0350	178.98%

K_74.00.f - EU LIQ2: Net Stable Funding Ratio

30.09.2025 - in EUR million

		e. Weighted value
		0050
34. Net Stable Funding Ratio %	0350	170.64%

K_74.00.f - EU LIQ2: Net Stable Funding Ratio

30.06.2025 - in EUR million

		e. Weighted value
		0050
34. Net Stable Funding Ratio %	0350	173.17%

K_74.00.f - EU LIQ2: Net Stable Funding Ratio

31.03.2025 - in EUR million

		e. Weighted value
		0050
34. Net Stable Funding Ratio %	0350	177.21%

K_80.00.a - EU CQ1: Credit quality of forborne exposures

31.12.2025 - in EUR million

		Gross carrying amount/nominal amount of exposures with forbearance measures			
		a Performing forborne	b Non-performing forborne		
				c Of which defaulted	d Of which impaired
		0010	0020	0030	0040
005 Cash balances at central banks and other demand deposits	0010	0.0	0.0	0.0	0.0
010 Loans and advances	0020	26.9	27.3	27.3	27.3
020 Central banks	0030	0.0	0.0	0.0	0.0
030 General governments	0040	0.0	0.0	0.0	0.0
040 Credit institutions	0050	0.0	0.0	0.0	0.0
050 Other financial corporations	0060	0.0	0.0	0.0	0.0
060 Non-financial corporations	0070	11.2	19.5	19.5	19.5
070 Households	0080	15.7	7.8	7.8	7.8
080 Debt Securities	0090	0.0	0.0	0.0	0.0

K_80.00.b - EU CQ1: Credit quality of forborne exposures

31.12.2025 - in EUR million

		Gross carrying amount/nominal amount of exposures with forbearance measures			
		a Performing forborne	b Non-performing forborne		
			c Of which defaulted		d Of which impaired
		0010	0020	0030	0040
090 Loan commitments given	0010	0.1	0.0	0.0	0.0

K_80.00.c - EU CQ1: Credit quality of forborne exposures

31.12.2025 - in EUR million

		Gross carrying amount/nominal amount of exposures with forbearance measures			
		a Performing forborne	b Non-performing forborne		
			c Of which defaulted		d Of which impaired
		0010	0020	0030	0040
100 Total	0010	26.9	27.3	27.3	27.3

K_80.00.d - EU CQ1: Credit quality of forborne exposures

31.12.2025 - in EUR million

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
		e On performing forborne exposures	f On non-performing forborne exposures
		0010	0020
005 Cash balances at central banks and other demand deposits	0010	0.0	0.0
010 Loans and advances	0020	-1.9	-23.2
020 Central banks	0030	0.0	0.0
030 General governments	0040	0.0	0.0
040 Credit institutions	0050	0.0	0.0
050 Other financial corporations	0060	0.0	0.0
060 Non-financial corporations	0070	-1.0	-16.3
070 Households	0080	-1.0	-6.9
080 Debt Securities	0090	0.0	0.0
090 Loan commitments given	0100	0.0	0.0
100 Total	0110	-1.9	-23.2

K_80.00.e - EU CQ1: Credit quality of forborne exposures

31.12.2025 - in EUR million

		g Collateral received and financial guarantees received on forborne exposures	
			h Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
		0010	0020
005 Cash balances at central banks and other demand deposits	0010	0.0	0.0
010 Loans and advances	0020	8.5	1.7
020 Central banks	0030	0.0	0.0
030 General governments	0040	0.0	0.0
040 Credit institutions	0050	0.0	0.0
050 Other financial corporations	0060	0.0	0.0
060 Non-financial corporations	0070	4.1	1.4
070 Households	0080	4.4	0.3
080 Debt Securities	0090	0.0	0.0
090 Loan commitments given	0100	0.0	0.0
100 Total	0110	8.5	1.7

K_82.00.a - EU CQ3: Credit quality of performing and non-performing exposures by past due days

31.12.2025 - in EUR million

31.12.2025 in EUR million

		Gross carrying amount/nominal amount											
		a Performing exposures			d Non-performing exposures								
			b Not past due or past due <= 30 days	c Past due > 30 days <= 90 days		e Unlikely to pay that are not past due or are past due <= 90 days	f Past due > 90 days <= 180 days	g Past due > 180 days <= 1 year	h Past due > 1 year <= 2 years	i Past due > 2 years <= 5 years	j Past due > 5 years <= 7 years	k Past due > 7 years	l Of which defaulted
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
005 Cash balances at central banks and other demand deposits	0010	906.1	906.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
010 Loans and advances	0020	3,782.3	3,715.9	66.4	121.3	47.7	19.4	19.7	19.6	11.0	1.9	2.0	121.3
020 Central banks	0030	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
030 General governments	0040	10.3	10.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
040 Credit institutions	0050	75.1	75.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
050 Other financial corporations	0060	39.8	36.7	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
060 Non-financial corporations	0070	1,199.2	1,176.5	22.7	44.6	15.3	6.9	8.5	8.4	3.8	1.4	0.3	44.6
070 Of which SMEs	0080	1,163.3	1,141.0	22.3	34.0	6.5	6.8	8.0	8.1	3.0	1.4	0.3	34.0
080 Households	0090	2,457.9	2,417.4	40.5	76.7	32.4	12.5	11.2	11.2	7.3	0.5	1.8	76.7
090 Debt securities	0100	1,471.6	1,471.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
100 Central banks	0110	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
110 General governments	0120	1,373.6	1,373.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
120 Credit institutions	0130	88.8	88.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
130 Other financial corporations	0140	5.8	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
140 Non-financial corporations	0150	3.4	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

K_82.00.b - EU CQ3: Credit quality of performing and non-performing exposures by past due days

31.12.2025 - in EUR million

		Gross carrying amount/nominal amount		
		a Performing exposures	d Non-performing exposures	
				l Of which defaulted
		0010	0020	0030
150 Off-balance-sheet exposures	0010	817.0	4.3	4.3
160 Central banks	0020	0.0	0.0	0.0
170 General governments	0030	1.1	0.0	0.0
180 Credit institutions	0040	6.5	0.0	0.0
190 Other financial corporations	0050	5.6	0.0	0.0
200 Non-financial corporations	0060	612.5	3.7	3.7
210 Households	0070	191.3	0.5	0.5

K_82.00.c - EU CQ3: Credit quality of performing and non-performing exposures by past due days
 31.12.2025 - in EUR million

		Gross carrying amount/nominal amount											
		a Performing exposures			d Non-performing exposures								
		b Not past due or past due <= 30 days	c Past due > 30 days <= 90 days		e Unlikely to pay that are not past due or are past due <= 90 days	f Past due > 90 days <= 180 days	g Past due > 180 days <= 1 year	h Past due > 1 year <= 2 years	i Past due > 2 years <= 5 years	j Past due > 5 years <= 7 years	k Past due > 7 years	l Of which defaulted	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
220 Total	0010	6,977.1	6,093.6	66.4	125.5	47.7	19.4	19.7	19.6	11.0	1.9	2.0	125.5

K_83.01.a - EU CQ4: Quality of non-performing exposures by geography

31.12.2025 - in EUR million

		a Gross carrying/nominal amount			
		b Of which non-performing		d Of which subject to impairment	
		c Of which defaulted			
		0010	0020	0030	0040
010 On balance sheet exposure	0010	5,375.2	121.3	121.3	5,374.8
070 Other Countries	0020	16.2	0.0	0.0	16.2
080 Off balance sheet exposures	0030	821.3	4.3	4.3	
140 Other countries	0040	0.1	0.0	0.0	

K_83.01.b - EU CQ4: Quality of non-performing exposures by geography

31.12.2025 - in EUR million

		e Accumulated impairment	f Provisions on off-balance sheet commitments and financial guarantees given	g Accumulated negative changes in fair value due to credit risk on non-performing exposures
		0010	0020	0030
010 On balance sheet exposures	0010	-152.6		0.0
070 Other Countries	0020	0.0		0.0
080 Off balance sheet exposures	0030		8.9	
140 Other countries	0040		0.0	

K_83.01.c - EU CQ4: Quality of non-performing exposures by geography

31.12.2025 - in EUR million

Residence of counterparty		a Gross carrying/nominal amount			f Accumulated impairment	g Accumulated negative changes in fair value due to credit risk on non-performing exposures
		b Of which non-performing	c Of which defaulted	d Of which subject to impairment		
0009	0010	0020	0030	0040	0050	0060
qOOR_GA5_3_WITHOUT_X0						
[AT] AUSTRIA	19.8	0.0	0.0	19.8	0.0	0.0
[BA] BOSNIA AND HERZEGOVINA	792.2	26.1	26.1	792.2	-33.6	0.0
[BE] BELGIUM	2.6	0.0	0.0	2.6	0.0	0.0
[BG] BULGARIA	109.6	0.0	0.0	109.6	0.0	0.0
[CH] SWITZERLAND	5.1	0.0	0.0	5.1	0.0	0.0
[DE] GERMANY	48.6	0.1	0.1	48.6	-0.1	0.0
[ES] SPAIN	49.7	0.0	0.0	49.7	0.0	0.0
[FR] FRANCE	62.2	0.1	0.1	62.2	-0.1	0.0
[GB] UNITED KINGDOM	3.8	0.0	0.0	3.8	0.0	0.0
[GR] GREECE	2.9	0.0	0.0	2.9	0.0	0.0
[HR] CROATIA	1,687.6	32.3	32.3	1,687.6	-40.4	0.0
[HU] HUNGARY	80.7	0.0	0.0	80.7	0.0	0.0
[IE] IRELAND	0.0	0.0	0.0	0.0	0.0	0.0
[IT] ITALY	132.3	0.0	0.0	132.3	0.0	0.0
[LU] LUXEMBOURG	0.1	0.0	0.0	0.1	0.0	0.0
[ME] MONTENEGRO	196.3	7.3	7.3	196.3	-8.4	0.0
[MK] NORTH MACEDONIA	0.0	0.0	0.0	0.0	0.0	0.0
[NL] NETHERLANDS	2.3	0.0	0.0	2.3	0.0	0.0
[NO] NORWAY	0.1	0.0	0.0	0.1	0.0	0.0
[NP] NEPAL	0.0	0.0	0.0	0.0	0.0	0.0
[PL] POLAND	62.9	0.0	0.0	62.9	0.0	0.0
[RO] ROMANIA	169.3	1.5	1.5	169.3	-1.4	0.0
[RS] SERBIA	826.4	24.2	24.2	826.4	-29.8	0.0
[SE] SWEDEN	0.4	0.0	0.0	0.4	0.0	0.0
[SI] SLOVENIA	1,032.7	29.7	29.7	1,032.7	-38.7	0.0
[SK] SLOVAKIA	23.6	0.0	0.0	23.6	0.0	0.0
[US] UNITED STATES	47.8	0.0	0.0	47.4	0.0	0.0
[x28] Other Countries	16.2	0.0	0.0	16.2	0.0	0.0

K_83.01.d - EU CQ4: Quality of non-performing exposures by geography

31.12.2025 - in EUR million

Residence of counterparty	a Gross carrying/nominal amount			f Provisions on off-balance- sheet commitments and financial guarantees given
		b Of which non-performing		
			Of which defaulted	
0009	0010	0020	0030	0040
qOOR_GA5_3_WITHOUT_X0				
Off-balance-sheet exposures	821.3	4.3	4.3	8.9
[BA] BOSNIA AND HERZEGOVINA	146.2	0.1	0.1	1.2
[DE] GERMANY	1.8	0.0	0.0	0.0
[GB] UNITED KINGDOM	0.2	0.0	0.0	0.0
[HR] CROATIA	207.8	1.8	1.8	2.5
[IE] IRELAND	6.1	0.0	0.0	0.0
[ME] MONTENEGRO	21.6	0.0	0.0	0.2
[NL] NETHERLANDS	0.0	0.0	0.0	0.0
[NP] NEPAL	0.0	0.0	0.0	0.0
[RO] ROMANIA	0.1	0.0	0.0	0.0
[RS] SERBIA	154.5	0.9	0.9	2.3
[SI] SLOVENIA	282.8	1.5	1.5	2.7

K_83.01.e - EU CQ4: Quality of non-performing exposures by geography

31.12.2025 - in EUR million

		a Gross carrying/Nominal amount			d of which: subject to impairment	e Accumulated impairment	f Provisions on off-balance sheet commitments and financial	g Accumulated negative changes in fair value due to credit risk on non-
		b of which: non-performing						
		c of which: defaulted						
		0010	0020	0030	0040	0050	0060	0070
150 Total	0010	6,196.5	125.5	125.5	5,374.8	-152.6	8.9	0.0

K_84.01 - EU CQ5: Credit quality of loans and advances by industry

31.12.2025 - in EUR million

		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to
			Of which non-performing		Of which loans and advances subject to		
				Of which defaulted			
		0010	0020	0030	0040	0050	0060
010 Agriculture, forestry and fishing	0010	22.2	1.4	1.4	22.2	-1.0	0.0
020 Mining and quarrying	0020	5.5	0.0	0.0	5.5	-0.1	0.0
030 Manufacturing	0030	308.1	19.3	19.3	308.1	-19.9	0.0
040 Electricity, gas, steam and air conditioning supply	0040	10.6	0.0	0.0	10.6	-0.5	0.0
050 Water supply	0050	10.4	0.0	0.0	10.4	-0.2	0.0
060 Construction	0060	220.0	6.9	6.9	220.0	-8.9	0.0
070 Wholesale and retail trade	0070	315.5	10.1	10.1	315.5	-12.8	0.0
080 Transport and storage	0080	103.1	2.1	2.1	103.1	-3.3	0.0
090 Accommodation and food service activities	0090	53.5	0.9	0.9	53.5	-1.8	0.0
100 Information and communication	0100	40.2	0.6	0.6	40.2	-1.1	0.0
110 Financial and insurance activities	0110	1.4	0.1	0.1	1.4	0.0	0.0
120 Real estate activities	0120	9.1	0.1	0.1	9.1	-0.2	0.0
130 Professional, scientific and technical activities	0130	75.8	1.0	1.0	75.8	-2.1	0.0
140 Administrative and support service activities	0140	38.0	2.0	2.0	38.0	-2.0	0.0
150 Public administration and defense, compulsory social security	0150	0.0	0.0	0.0	0.0	0.0	0.0
160 Education	0160	5.0	0.0	0.0	5.0	-0.1	0.0
170 Human health services and social work activities	0170	12.1	0.1	0.1	12.1	-0.2	0.0
180 Arts, entertainment and recreation	0180	6.9	0.0	0.0	6.9	-0.1	0.0
190 Other services	0190	6.5	0.1	0.1	6.5	-0.2	0.0
200 Total	0200	1,243.8	44.6	44.6	1,243.8	-54.5	0.0

K_86.00 - EU CQ7: Collateral obtained by taking possession and execution processes

31.12.2025 - in EUR million

		Collateral obtained by taking possession	
		a Value at initial recognition	b Accumulated negative changes
		0010	0020
010 Property, plant and equipment (PP&E)	0010	0.0	0.0
020 Other than PP&E	0020	0.8	-0.5
030 Residential immovable property	0030	0.7	-0.4
040 Commercial Immovable property	0040	0.1	-0.1
050 Movable property (auto, shipping, etc.)	0050	0.0	0.0
060 Equity and debt instruments	0060	0.0	0.0
070 Other collateral	0070	0.0	0.0
080 Total	0080	0.8	-0.5

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)

31.12.2025 - 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)				
		31.12.2025	T	T-1	T-2	T-3	T-4
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	384.4					
EU-1a	Of which own funds and subordinated liabilities	384.4					
2	Total risk exposure amount of the resolution group (TREA)	1,155.7					
3	Own funds and eligible liabilities as a percentage of the TREA	33.26%					
EU-3a	Of which own funds and subordinated liabilities	33.26%					
4	Total exposure measure (TEM) of the resolution group	2,435.6					
5	Own funds and eligible liabilities as percentage of the TEM	15.78%					
EU-5a	Of which own funds or subordinated liabilities	15.78%					
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 <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> 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	-					
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	-					

EU TLAC1 - Composition - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities
based on the data of Addiko Bank d.d. (Croatia)
31.12.2025 - in EUR million

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
Own funds and eligible liabilities and adjustments				
1	Common Equity Tier 1 capital (CET1)	344.4	-	344.42
2	Additional Tier 1 capital (AT1)	40.0	-	40.00
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Tier 2 capital (T2)	0.0	-	0.0
7	Empty set in the EU			
8	Empty set in the EU			
11	Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU	384.4	-	384.42
Own funds and eligible liabilities: Non-regulatory capital elements				
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	0.0	-	0.0
EU-12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)	0.0	-	0.0
EU-12b	Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)	0.0	-	0.0
EU-12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items	0.0	-	0.0
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)	0.0	-	0.0
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)	0.0	-	0.0
14	Amount of non subordinated eligible liabilities instruments, where applicable after application of Article 72b (3) CRR	0.0	-	0.0
15	Empty set in the EU			
16	Empty set in the EU			
17	Eligible liabilities items before adjustments	0.0	-	0.0
EU-17a	Of which subordinated liabilities items	0.0	-	0.0
Own funds and eligible liabilities: Adjustments to non-regulatory capital elements				
18	Own funds and eligible liabilities items before adjustments	384.4	-	384.4
19	(Deduction of exposures between multiple point of entry (MPE) resolution groups)		-	
20	(Deduction of investments in other eligible liabilities instruments)	0.0	-	
21	Empty set in the EU			
22	Own funds and eligible liabilities after adjustments	384.4	-	384.4
EU-22a	Of which: own funds and subordinated liabilities	384.4		
Risk-weighted exposure amount and leverage exposure measure of the resolution group				
23	Total risk exposure amount (TREA)	1,155.7	-	1,155.7
24	Total exposure measure (TEM)	2,435.6	-	2,435.6
Ratio of own funds and eligible liabilities				
25	Own funds and eligible liabilities as a percentage of TREA	33.26%	-	33.26%
EU-25a	Of which own funds and subordinated liabilities	33.26%		
26	Own funds and eligible liabilities as a percentage of TEM	15.78%	-	15.78%
EU-26a	Of which own funds and subordinated liabilities	15.78%		
27	CET1 (as a percentage of the TREA) available after meeting the resolution group's requirements	8.37%	-	
28	Institution-specific combined buffer requirement		-	
29	of which capital conservation buffer requirement		-	
30	of which countercyclical buffer requirement		-	
31	of which systemic risk buffer requirement		-	
EU-31a	of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		-	
Memorandum items				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013		-	

EU TLAC3a: creditor ranking - resolution entity
based on the data of Addiko Bank d.d. (Croatia)
31.12.2025 - in EUR million

		Insolvency ranking						Sum of 1 to n
		1	2	...	...	...	n	
		(most junior)					(most senior)	
1	Description of insolvency rank (free text)	Equity	Subordinated debt (AT1)	0	6th senior rank	5th senior rank	4th senior rank	
2	Liabilities and own funds	344.4	40.0	0.0	334.3	33.4	379.1	1,131.2
3	of which excluded liabilities	0.0	0.0	0.0	22.9	0.0	0.0	22.9
4	Liabilities and own funds less excluded liabilities	344.4	40.0	0.0	311.4	33.4	379.1	1,108.3
5	Subset of liabilities and own funds less excluded liabilities that are own funds and liabilities potentially eligible for meeting [choose as appropriate: MREL/TLAC]	344.4	40.0	0.0	0.0	0.0	0.0	384.4
6	of which residual maturity ≥ 1 year < 2 years	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	of which residual maturity ≥ 2 year < 5 years	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which residual maturity ≥ 5 years < 10 years	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	of which residual maturity ≥ 10 years, but excluding perpetual securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	of which perpetual securities	344.4	40.0	0.0	0.0	0.0	0.0	384.4

EU TLAC3b: creditor ranking - resolution entity
based on the data of Addiko Bank d.d. (Croatia)
31.12.2025 - in EUR million

		Insolvency ranking						Sum of 1 to n
		1	2			...	n	
		(most junior)					(most senior)	
1	Description of insolvency rank (free text)	Equity	Subordinated debt (AT1)	0	6th senior rank	5th senior rank	4th senior rank	
2	Empty set in the EU							
3	Empty set in the EU							
4	Empty set in the EU							
5	Own funds and liabilities potentially eligible for meeting MREL	344.4	40.0	0.0	0.0	0.0	0.0	384.4
6	of which residual maturity ≥ 1 year < 2 years	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	of which residual maturity ≥ 2 year < 5 years	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which residual maturity ≥ 5 years < 10 years	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	of which residual maturity ≥ 10 years, but excluding perpetual securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	of which perpetual securities	344.4	40.0	0.0	0.0	0.0	0.0	384.4

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)

31.12.2025 - 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)				
		31.12.2025	T	T-1	T-2	T-3	T-4
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	225.7					
EU-1a	Of which own funds and subordinated liabilities	225.7					
2	Total risk exposure amount of the resolution group (TREA)	850.5					
3	Own funds and eligible liabilities as a percentage of the TREA	26.54%					
EU-3a	Of which own funds and subordinated liabilities	26.54%					
4	Total exposure measure (TEM) of the resolution group	1,512.4					
5	Own funds and eligible liabilities as percentage of the TEM	14.92%					
EU-5a	Of which own funds or subordinated liabilities	14.92%					
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 <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> 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	-					

EU TLAC1 - Composition - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities
based on the data of Addiko Bank d.d. (Slovenia)
31.12.2025 - in EUR million

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
Own funds and eligible liabilities and adjustments				
1	Common Equity Tier 1 capital (CET1)	178.7	-	-
2	Additional Tier 1 capital (AT1)	0.0	-	-
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Tier 2 capital (T2)	31.0	-	-
7	Empty set in the EU			
8	Empty set in the EU			
11	Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU	209.7	-	-
Own funds and eligible liabilities: Non-regulatory capital elements				
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	16.0	-	-
EU-12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)	0.0	-	-
EU-12b	Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)	0.0	-	-
EU-12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items	0.0	-	-
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)	0.0	-	-
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)	0.0	-	-
14	Amount of non subordinated eligible liabilities instruments, where applicable after application of Article 72b (3) CRR	0.0	-	-
15	Empty set in the EU			
16	Empty set in the EU			
17	Eligible liabilities items before adjustments	16.0	-	-
EU-17a	Of which subordinated liabilities items	16.0	-	-
Own funds and eligible liabilities: Adjustments to non-regulatory capital elements				
18	Own funds and eligible liabilities items before adjustments	225.7	-	-
19	(Deduction of exposures between multiple point of entry (MPE) resolution groups)		-	
20	(Deduction of investments in other eligible liabilities instruments)	0.0	-	
21	Empty set in the EU			
22	Own funds and eligible liabilities after adjustments	225.7	-	-
EU-22a	Of which: own funds and subordinated liabilities	225.7		
Risk-weighted exposure amount and leverage exposure measure of the resolution group				
23	Total risk exposure amount (TREA)	850.5	-	-
24	Total exposure measure (TEM)	1,512.4	-	-
Ratio of own funds and eligible liabilities				
25	Own funds and eligible liabilities as a percentage of TREA	26.54%	-	-
EU-25a	Of which own funds and subordinated liabilities	0.00%		
26	Own funds and eligible liabilities as a percentage of TEM	14.92%	-	-
EU-26a	Of which own funds and subordinated liabilities	14.92%		
27	CET1 (as a percentage of the TREA) available after meeting the resolution group's requirements	14.68%	-	
28	Institution-specific combined buffer requirement		-	
29	of which capital conservation buffer requirement		-	
30	of which countercyclical buffer requirement		-	
31	of which systemic risk buffer requirement		-	
EU-31a	of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		-	
Memorandum items				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013		-	

EU TLAC3b: creditor ranking - resolution entity

based on the data of Addiko Bank d.d. (Slovenia)

31.12.2025 - in EUR million

		Insolvency ranking				Sum of 1 to n
		1	2	3	n	
		(most junior)			(most senior)	
1	Description of insolvency rank (free text)	Common Equity Tier 1 instruments	Subordinated claims	Unsecured claims from debt instruments		
2	Empty set in the EU					
3	Empty set in the EU					
4	Empty set in the EU					
5	Own funds and liabilities potentially eligible for meeting MREL	191.5	31.0	16.0	0.0	238.5
6	of which residual maturity ≥ 1 year < 2 years	0.0	0.0	16.0	0.0	16.0
7	of which residual maturity ≥ 2 year < 5 years	0.0	0.0	0.0	0.0	0.0
8	of which residual maturity ≥ 5 years < 10 years	0.0	31.0	0.0	0.0	31.0
9	of which residual maturity ≥ 10 years, but excluding perpetual securities	0.0	0.0	0.0	0.0	0.0
10	of which perpetual securities	191.5	0.0	0.0	0.0	191.5