

EXECUTIVE BOARD

No: 223/2026

PUBLISHING DATA AND INFORMATION

Adriatic Bank a.d. Belgrade

As of June, 30th 2026

1. Introduction

Adriatic Banka a.d. Belgrade (hereinafter: Bank) in accordance with the Decision on publishing data and information of the bank, is publishing the report as at 30th June 2026, which contains the information and data about:

1. Capital,
2. Capital requirement amounts,
3. Capital adequacy ratio,
4. Credit risk mitigation techniques and
5. Leverage ratio

The report is published at the internet domain of the Bank (www.adriaticbank.rs).

The publication refers solely to the Bank's data, as the Bank is not preparing consolidated financial statements.

2. Capital of the Bank

Regulatory capital of the Bank as at 30th June 2026 amounts to RSD 5.042.606 thousands and consists of core capital of RSD 5.042.606 thousands.

Core capital consists of paid-up amount of CET1 instruments (ordinary shares), revaluation reserves and other unrealized gains and other reserves.

Deductible items from core capital are losses, unrealized losses, additional value adjustments to CET1 Capital, other intangible assets, gross amount of receivables from the borrower – natural person arising from extended consumer, cash or other loans, where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification or where this percentage will be higher due to loan approval and gross amount of receivables from the borrower – natural person arising from extended consumer, cash or other loans, which under the criterion of agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy.

Table 1 – Structure of the Bank's capital as of 30th June 2026

CAPITAL STRUCTURE	Amount (in RSD thousands)
TIER 1 CAPITAL	5,042,606
Common Equity Tier 1 Capital	5,042,606
Paid-up amount of CET1 instruments (ordinary shares)	3,065,958
Share premium with CET1 Capital instruments	-
Current year profit non-eligible for inclusion in CET1 Capital	667,129
(-) Previous years losses	-
(-) Losses of the current period	-
Revaluation reserves and other unrealized gains	332,045
(-) Unrealized losses	-220,684
Reserves from profit, other reserves and reserves for general banking risks	2,054,225
(-) Additional value adjustments	-6,692
(-) Other intangible assets before reduction for deferred tax liabilities	-161,715
(-) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items or where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage	-1,240
(-) Gross amount of receivables from debtors - natural persons (except farmers and entrepreneurs) on the basis of approved consumer loans, cash loans or other loans, exempted loans shown in item 1.1.1.27 of this form, which are indicated on accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and the content of accounts in the Chart of Accounts for banks, which based on the agreed maturity criteria meets the condition for applying a deductible item from the share capital of prescribed decisions governing bank capital adequacy *	-19,292
Additional Tier 1 Capital	-
TIER 2 CAPITAL	-
Paid-up amount of T2 instruments (non-cumulative preferred shares)	-
TOTAL CAPITAL	5,042,606

Description of the main features of all elements included in the calculation of capital is shown in Appendix no. 1 (form PI-KAP).

Data and information on matching capital items in the balance sheet with capital items in the report on capital compiled pursuant to the decision governing the reporting on bank capital adequacy are shown in Appendix no. 3 (form PI-UPK).

3. Capital requirements and capital adequacy ratio

In accordance with the Decision on Capital Adequacy, the Bank calculates capital requirements for the following risks:

1. Credit risk – implementing a standardized approach,
2. Market risks – implementing a standardized approach and
3. Operational risk – implementing a basic indicator approach

As at 30th June 2026, capital requirements coverage amounts to RSD 1.705.699 thousands, out of which for the credit and counterparty risk related RSD 1.212.320 thousands, for market risks RSD 15.756 thousands and for the operational risk RSD 477.623 thousands.

The capital adequacy ratio in line with the Decision on capital adequacy as at 30th June 2026 amounts to 27.65%.

Table 2 – Capital requirements for credit risk by the exposure classes as of 30th June 2026

Capital requirement for credit risk	Amount (in RSD thousands)
Central governments and central banks	-
Banks	129,694
Corporates	427,768
<i>out of which past due items</i>	-
<i>out of which exposures secured on real-estate collateral</i>	-
Retail	52,143
<i>out of which past due items</i>	-
<i>out of which exposures secured on real-estate collateral</i>	-
Public administrative bodies	-
Other items	113,249
Unpaid receivables	17,660
Exposures secured by mortgages on real estate	471,777
Report on Equity Exposures	30
Report on Exposures to Territorial Autonomies and Local Self-Government Units	-
Total capital requirements for credit risk	1,212,320

Table 3 – Capital requirements for market risks as of 30th June 2026

Capital requirement for market risks	Amount (in RSD thousands)
Capital requirements for the price risk based on debtor securities	0
Capital requirements for the price risk based on owner securities	0
Capital requirements for the foreign currency risk	15,756
Capital requirements for the goods risk	0
Total capital requirements for market risks	15,756

Table 4 – Capital requirements for operational risk as at 30th June 2026

Capital requirement for operational risk	Amount (in RSD thousands)
Exposure indicator in 2023	1,847,133
Exposure indicator in 2024	3,829,668
Exposure indicator in 2025	3,875,659
Total capital requirements for operational risk	477,623

Table 5 – Total capital requirements and capital adequacy ratio as at 30th June 2026

Capital adequacy	Amount (in RSD thousands)	Coverage by core capital	Coverage by supplementary capital
CAPITAL	5,042,606		
CORE CAPITAL	5,042,606		
SUPPLEMENTARY CAPITAL	-		
CAPITAL REQUIREMENTS	1,705,699	5,042,606	
Capital requirements for credit risk, counterparty risk and settlement/delivery risk based on free deliveries	1,212,320		-
Capital requirements for the settlement/delivery risk based on unsettled transactions			
Capital requirements for market risks	15,756		
Capital requirements for operational risk	477,623		
CAPITAL REQUIREMENTS COVERAGE	5,042,606	5,042,606	-
CAPITAL ADEQUACY RATIO (%)	23.65%		

4. Risk mitigation techniques

The table below presents overview of the used credit risk mitigation techniques per exposure classes, as at 30th June 2026.

Table 6 – Diversification of exposures per risk mitigation techniques (in RSD 000) 30th June 2026

Exposure classes	Gross exposure	Specific adjustments for credit risk, additional adjustments, amount of required reserve for estimated losses deducted from CET1 Capital and other deductions	Net exposure	Unfunded credit protection instruments - adjusted values (Ga)	Funded credit protection	Effects of application of credit protection instruments	Net exposure after credit protection with risk weight substitution
Central governments and central banks	19,599,610	11,074	19,588,536	0	0	46	19,588,582
Banks	5,169,798	38,826	5,130,972	0	0	0	5,130,972
Corporates	10,067,278	86,157	9,981,121	46	812,948	812,994	9,168,127
Retail	1,980,819	32,749	1,948,070	0	34,137	34,137	1,913,933
Exposures secured by mortgages on real estate	8,908,834	72,217	8,836,617	0	164,765	164,765	8,671,852
Unpaid receivables	548,816	278,361	270,455	0	0	0	270,455
Equity exposures	374	1	373	0	0	0	373
Public administrative bodies	11,138	16	11,122	0	0	0	11,122
Other items	22,324,407	824,581	21,499,826	0	0	1,011,851	22,511,677
Total	68,611,074	1,343,982	67,267,092	46	1,011,850	2,023,793	67,267,093

5. Leverage ratio

In accordance with the Decision on capital adequacy of the bank, the Bank calculates the Leverage indicator as follows: as a ratio of the share capital and amount of exposure of the bank.

The Leverage indicator in accordance with the Decision on capital adequacy as of 30th June 2026 was 11.81%.

The table below presents Leverage ratio:

Table 7 – Leverage ratio as at 30th June 2026 (in RSD 000)

Exposure Type	Amount (in RSD thousands)
Exposure based on repo and reverse repo transactions, transaction of lending of securities trading, contracts for taking and delivering in value or goods of valuable value and transactions with a long settlement term	0
Off-Balance Exposure Scenarios in the Low Risk Category (with a factor conversion of 10%)	0
Off-balance exposures are classified as moderate risk (with a factor conversion of 20%)	595,167
Off-balance exposures to medium risk category (with a factor conversion of 50%)	1,137,251
Off-balance distribution exposures in the category of high risk (with a factor conversion of 100%)	7,561,896
Other items	33,579,595
(-) Exposures that represent a deductible item from the basic share capital or additional share capital in accordance with the decision regulating the capital adequacy of the bank	-182,246
Total amount of exposure according to the rule for calculation of leverage indicators	42,691,662
Share capital in accordance with the decision regulating the capital adequacy of the bank	5,042,606
Indicator leverage ratio	11.81%