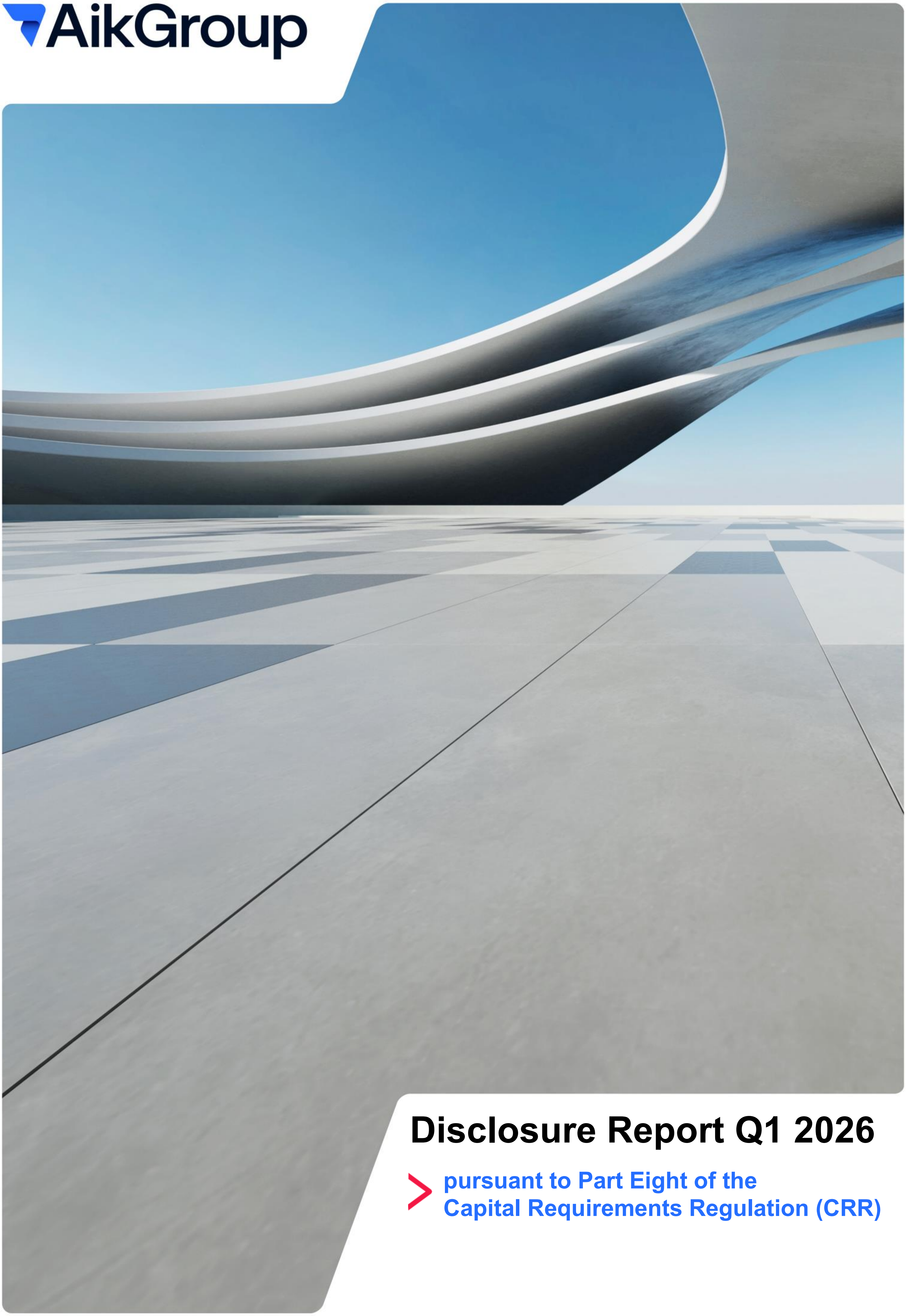

Disclosure Report Q1 2026

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

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1 INTRODUCTION

AikGroup (CY) Ltd. (hereinafter referred to as AikGroup or Group) is banking group consisting of the following Group members:

- AikGroup (CY) Ltd. as a parent company, and
- NordAgri N.V., Netherland as subsidiary,
- M&V Investments a.d. Beograd, Serbia as subsidiary,
- Gorenjska banka d.d. Kranj, Slovenia as credit institution subsidiary,
- GB Leasing d.o.o. Ljubljana, Slovenia, as a subsidiary,
- AikBank a.d. Beograd, Serbia as credit institution subsidiary,
- AikLeasing d.o.o. Beograd, Serbia, as a subsidiary,
- Hipotekarna banka a.d., Podgorica, Montenegro as credit institution subsidiary.

AikGroup hereby publishes this **Disclosure Report** with **March 31st, 2026**, as the reference date, prepared in accordance with Article 13 of Regulation (EU) No. 575/2013 of the European Parliament (Capital Requirements Regulation, or CRR), and meeting the disclosure requirements set out in Part Eight of the CRR and relevant amendments. Group publishes disclosures on a quarterly level, in accordance with scope and frequency rules stated in EBA CRR Article 433a (1).

AikGroup Disclosure Report has been prepared in accordance with Commission Implementing Regulation (EU) 2024/3172, which introduces revised Pillar 3 templates and instructions aimed at enhancing consistency and comparability across institutions. In line with the EBA Pillar 3 framework, the Report incorporates the latest Implementing Technical Standards (ITS) and accompanying guidance and is aligned with centralized publication requirements set out in Articles 434 and 434a of the CRR (EBA Pillar 3 Data Hub – P3DH).

In accordance with Articles 434 and 434a of the CRR, Group publishes its disclosures in electronic format and submits them to the European Banking Authority (EBA), which provides centralized access through EBA P3DH. Although not regulatory required, Group continues to publish Disclosure Reports on its website https://www.aik-group.com/ and https://www.gbkr.si/. The Group also makes available an archive of Disclosure Reports for previous dates on its website.

All disclosures are prepared on a consolidated basis and are presented in **EUR**, unless otherwise mentioned. The report is published in English language only.

2 OWN FUNDS REQUIREMENTS AND RISK WEIGHTED EXPOSURE AMOUNTS

(CRR regulation, points (d), (da) and (h) of Article 438)[1]

2.1 Risk weighted exposure amounts and minimum capital requirement

AikGroup calculates risk weighted exposure amount (RWEA or RWA) for Pillar 1 risks, i.e., credit risk (including counterparty credit risk), market risks (FX risk and position risk), operational risk and CVA risk in line with regulatory requirements (CRR).

Credit risk: Group uses Standardized approach for RWA calculation, as prescribed under CRR. Credit risk weighted assets are the sum relevant balance sheet assets and off-balance sheet items, multiplied by the appropriate credit risk weights, as defined in Article 113 of the CRR. Credit risk weight for each individual position of balance sheet assets and each off-balance sheet items are determined based on exposure class to which the exposure is assigned and the level of its credit quality. Additionally, credit risk for off-balance exposures is calculated by applying regulatory prescribed credit conversion factors (CCFs) to the different types of off-balance transaction. The capital requirement for credit risk is calculated by multiplying risk weighted exposure amount by 8%.

[1] Points (da) and (h) of Article 438 of CRR regulation refers to RWEA results from the use of IRB approach and internal models under Pillar 1, which is not applicable for AikGroup: following templates are not populated: EU CCR7, EU CR8, EU MR2-B, EU CMS1, EU CMS2; EU CVA4 is not populated since AikGroup applies simplified and not standardized approach for CVA risk

Market risk: Group uses Standardized approach, as prescribed under CRR, to calculate the capital requirement for Market risks.

Operational risk: Capital requirement for Operational risk is Business indicator component calculated as prescribed by CRR.

Credit valuation adjustment risk (CVA risk): Capital requirement for CVA risk is calculated using Simplified approach, as defined under CRR.

Overview of the Group's total risk exposure amounts and the corresponding total own funds requirements, broken down by the main risk categories for the reporting period and for the previous quarter Table 1:

Table 1: EU OV1 - Overview of total risk exposure amounts

Table EU OV1 presents a summary view of the Group's prudential risk profile in accordance with Article 438(d) of Regulation (EU) No 575/2013 and Article 15 of Commission Implementing Regulation (EU) 2021/637.

The quantitative data for Template EU OV1 are disclosed in the Appendix "Quantitative Disclosure" under the corresponding subsection.

2.2 Disclosure of key metrics and overview of risk-weighted exposure amounts

(CRR regulation, key metrics referred to in Article 447)

Overview of the Group's key prudential and liquidity metrics for the relevant disclosure periods, providing a concise summary of its regulatory position and risk profile, is presented in Table 2:

Table 2: EU KM1 – Key metrics template

Table EU KM1 provides summary information on own funds, total risk exposure amounts, capital requirements and ratios, capital buffer requirements, leverage ratio, and liquidity, thereby supporting an overall assessment of the Group's regulatory position and risk profile. In accordance with requirements in Article 447(a)–(g) and Article 438(b) of CRR.

The quantitative data for Template EU KM1 are disclosed in the Appendix "Quantitative Disclosure" under the corresponding subsection.

3 LIQUIDITY REQUIREMENTS

(CRR regulation, Article 451a (2))

Liquidity risk is organized in a way that responsibilities and roles are divided among different business and organizational units. The Group Board of Directors, is ultimately responsible for overseeing liquidity risk management. This includes making critical decisions on liquidity risk, setting guidelines, and defining criteria related to structure and income to ensure an adequate level of liquid assets. The Board also establishes key principles for the composition of liquidity and funding sources, approves and updates liquidity risk documents for both the Group and individual entities, and endorses the Liquidity Contingency Plan.

Liquidity management activities are organized in line with the three lines of defense model. The first line of defense are business units, ALM and Treasury, responsible for compliance with risk appetite limits, monitoring market developments, counterbalancing capacity management, future cash flow projections and liquidity contingency plan. The second line of defense is Risk management and Compliance Unit. The risk management unit oversees the development of risk management framework, setting limits and strategies, and validation of activities conducted by business units. Compliance is in charge of reviewing and monitoring regulatory changes with which the Group is required to comply and check the compliance with the regulatory expectations. Internal Audit presents third line of defense in liquidity risk management process. The responsibilities of Internal Audit are to monitor effectiveness of the Group's internal quality control and risk management system, general risk assessment of all aspects and creating of internal audit work plan, including open issues and areas with high risk identified in previous risk assessments/addressing shortcomings.

3.1 Qualitative information on LCR

Liquidity coverage ratio (LCR) was introduced by Basel Committee on Banking Supervision set standards. It entered into force with the Directive CRD IV and the CRR Regulation, in 2015. LCR is designed to ensure that banks have an adequate level of freely available high-quality liquid assets, which can be converted into cash very quickly and without significant costs, to fulfil its liabilities for the following 30-day period under stringent, stressed situation on financial markets.

LCR as of March 31st, 2026, calculated according to Article 451a(2) CRR, was 273.9%, which is significantly higher than regulatory prescribed minimum of 100%. LCR remains comfortably above both regulatory and internal limits. Variations in the ratio are primarily driven by increases in expected cash outflows relative to the stock of HQLA. These movements are largely attributable to activities in the Serbian market, in particular reverse repo transactions with the National Bank of Serbia and the placement of excess liquidity above mandatory reserve requirements. In addition, changes in the retail and corporate deposit portfolios have contributed to LCR fluctuations.

Since tolerance for liquidity risk is low, it results in the long-term goal of providing a sufficient, stable and diverse funding base and compliance with relevant regulatory frameworks. According to the business model, most of the funds are in the form of non-banking sector deposits. Non-banking sector deposits provide a stable source of funding and limit reliance on the wholesale funding markets. The majority of those deposits are in form of sight deposits that have no remaining maturity. Funding is monitored monthly through the “Concentration of funding by counterparty” indicator. It allows the identification of those sources of wholesale and retail funding of such significance that their withdrawal could trigger liquidity problems (share of top 10 largest deponents in total NBS deposits). Concentration of funding by counterparty is part of additional liquidity monitoring metrics under the CRR. This way regulator can obtain a comprehensive view of bank’s liquidity risk profile, proportionate to the nature, scale and complexity of its activities.

Liquidity buffer is composed of cash, central bank balance (excluding obligatory reserve) and internally defined unencumbered high quality liquid assets which can be liquidated via repo or sale without significant value loss. Other unencumbered high liquid assets are other unencumbered securities and unencumbered ECB eligible credit claims maturing beyond 1 month. There must be no legal, regulatory or operational impediments to using these assets. On Group level, high quality liquid assets (HQLA) as of March 31st, 2026, in amount of 1,651,901 thousand EUR was held in Level 1 cash, central bank reserves, level 1 high quality securities and level 2 high quality securities in smaller amount (1.79% contribution).

There were no such exposures towards derivatives transactions with significant impact on LCR and there weren’t any collateral calls on this matter.

On Group level, LCR is calculated for EUR and RSD, recognized as significant currencies, 5% of total group liabilities excluding regulatory capital and off-balance sheet liabilities. According to risk appetite statement there is prescribed limit for LCR for all currencies (sum of all currencies). Table presented below presents the values and figures for each of the four calendar quarters: April-June in 2025, July-September 2025, September-December in 2025 and January-March 2026. Those values and figures as the simple averages of month-end observations over the twelve months preceding the end of each quarter.

An overview of the Group’s key liquidity metrics for the relevant disclosure periods, providing a concise summary of its liquidity position and risk profile, is presented in Table 3:

Table 3: EU LIQ1 – Quantitative information of LCR

The quantitative data for Template EU LIQ1 are disclosed in the Appendix “Quantitative Disclosure” under the corresponding subsection.

4 APPENDIX – QUANTITATIVE DISCLOSURE

4.1 Appendix 1 – Own funds requirements and risk weighted exposure amounts

Table 4_ EU OV1 – Overview of total risk exposure amounts

EUR

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31.03.2026	31.12.2025	31.03.2026
1	Credit risk (excluding CCR)	6,538,627,946.3	6,455,795,756.8	523,090,235.7
2	Of which the standardised approach	6,538,627,946.3	6,455,795,756.8	523,090,235.7
3	Of which the Foundation IRB (F-IRB) approach	0.0	0.0	0.0
4	Of which slotting approach	0.0	0.0	0.0
EU 4a	Of which equities under the simple risk weighted approach	0.0	0.0	0.0
5	Of which the Advanced IRB (A-IRB) approach	0.0	0.0	0.0
6	Counterparty credit risk - CCR	16,442,288.34	17,855,279.5	1,315,383.1
7	Of which the standardised approach	0.0	0.0	0.0
8	Of which internal model method (IMM)	0.0	0.0	0.0
EU 8a	Of which exposures to a CCP	0.0	0.0	0.0
9	Of which other CCR	16,442,288.3	17,855,279.5	1,315,383.1
10	Credit valuation adjustments risk - CVA risk	11,801,086.3	13,028,226.9	944,086.9
EU 10a	Of which the standardised approach (SA)	0.0	0.0	0.0
EU 10b	Of which the basic approach (F-BA and R-BA)	0.0	0.0	0.0
EU 10c	Of which the simplified approach	11,801,086.3	13,028,226.9	944,086.9
11	Not applicable	0.0	0.0	0.0
12	Not applicable	0.0	0.0	0.0
13	Not applicable	0.0	0.0	0.0
14	Not applicable	0.0	0.0	0.0
15	Settlement risk	0.0	0.0	0.0
16	Securitisation exposures in the non-trading book (after the cap)	0.0	0.0	0.0
17	Of which SEC-IRBA approach	0.0	0.0	0.0
18	Of which SEC-ERBA (including IAA)	0.0	0.0	0.0
19	Of which SEC-SA approach	0.0	0.0	0.0
EU 19a	Of which 1250% / deduction	0.0	0.0	0.0
20	Position, foreign exchange and commodities risks (Market risk)	92,179,332.7	22,109,852.7	7,374,346.6
21	Of which the Alternative standardised approach (A-SA)	0.0	0	0.0
EU 21a	Of which the Simplified standardised approach (S-SA)	92,179,332.7	22,109,852.7	7,374,346.6
22	Of which Alternative Internal Model Approach (A-IMA)	0.0	0	0.0
EU 22a	Large exposures	0.0	0.0	0.0
23	Reclassifications between the trading and non-trading books	0.0	0.0	0.0
24	Operational risk	572,060,917.3	551,804,386.2	45,764,873.4
EU 24a	Exposures to crypto-assets	0.0	0.0	0.0
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	21,540,757.9	17,154,634.6	1,723,260.6
26	Output floor applied (%)	0	0.0	0
27	Floor adjustment (before application of transitional cap)	0	0.0	0
28	Floor adjustment (after application of transitional cap)	0	0.0	0
29	**Total**	**7,231,111,571.0**	**7,060,593,502.0**	**578,488,925.7**

Table 5_ EU KM1 – Key metrics template

EUR

		a	b	c	d	e
		31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1,208,392,862	1,165,223,035	1,175,885,886	1,149,062,423	1,146,199,749
2	Tier 1 capital	1,208,392,862	1,165,223,035	1,175,885,886	1,149,062,423	1,146,199,749
3	Total capital	1,319,449,058	1,280,063,862	1,235,259,610	1,203,398,401	1,200,496,592
	Risk-weighted exposure amounts					
4	Total risk exposure amount	7,208,050,797	7,060,593,502	7,147,631,125	6,868,048,580	6,147,056,555
4a	Total risk exposure pre-floor	7,208,050,797	7,060,593,502	7,147,631,125	6,868,048,580	6,147,056,555
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	16.76%	16.50%	16.45%	16.73%	18.65%
5a	**Not applicable**					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	16.76%	16.50%	16.45%	16.73%	18.65%
6	Tier 1 ratio (%)	16.76%	16.50%	16.45%	16.73%	18.65%
6a	**Not applicable**					
6b	Tier 1 ratio considering unfloored TREA (%)	16.76%	16.50%	16.45%	16.73%	18.65%
7	Total capital ratio (%)	18.31%	18.13%	17.28%	17.52%	19.53%
7a	**Not applicable**					
7b	Total capital ratio considering unfloored TREA (%)	18.31%	18.13%	17.28%	17.52%	19.53%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.80%	3.00%	3.00%	3.00%	3.00%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.58%	1.69%	1.69%	1.69%	1.69%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.10%	2.25%	2.25%	2.25%	2.25%
EU 7g	Total SREP own funds requirements (%)	10.80%	11.00%	11.00%	11.00%	11.00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	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 (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	0.36%	0.31%	0.31%	0.31%	0.30%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-	-	-	-
11	Combined buffer requirement (%)	2.86%	2.81%	2.81%	2.81%	2.80%
EU 11a	Overall capital requirements (%)	13.66%	13.81%	13.81%	13.81%	13.80%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.51%	7.24%	6.28%	6.52%	8.53%
	Leverage ratio					
13	Total exposure measure	10,810,649,825	10,970,770,881	10,654,291,220	10,446,106,037	9,189,455,052
14	Leverage ratio (%)	11.18%	10.62%	11.04%	11.00%	12.47%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,651,901,494	1,606,953,660	1,526,829,065	1,431,938,981	1,367,041,515
EU 16a	Cash outflows - Total weighted value	1,515,749,593	1,466,683,568	1,413,338,819	1,347,408,880	1,337,907,655
EU 16b	Cash inflows - Total weighted value	904,707,957	901,856,710	911,442,564	902,365,127	957,786,594
16	Total net cash outflows (adjusted value)	611,041,636	564,826,858	501,926,451	446,041,650	409,273,394
17	Liquidity coverage ratio (%)	273.9%	289.6%	311.7%	328.1%	341.5%
	Net Stable Funding Ratio					
18	Total available stable funding	7,851,879,723	7,991,928,542	7,751,637,124	7,643,430,238	6,800,623,039
19	Total required stable funding	5,225,981,462	5,166,588,473	5,009,290,010	4,754,395,740	4,334,298,557
20	NSFR ratio (%)	150.25%	154.68%	154.75%	160.77%	156.90%

4.2 Appendix 2 – Liquidity requirements

Table 6_ EU LIQ1 - Quantitative information of LCR

EUR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					1,651,901,494	1,606,953,660	1,526,829,065	1,431,938,981
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	5,024,294,908	4,836,127,304	4,663,530,069	4,475,414,326	395,775,214	380,911,649	364,541,919	347,696,654
3	*Stable deposits*	3,316,675,953	3,200,511,878	3,120,896,416	3,026,466,851	165,833,798	160,025,594	156,044,821	151,323,343
4	*Less stable deposits*	1,695,606,338	1,618,498,799	1,520,219,451	1,427,107,169	229,941,416	220,886,055	208,497,098	196,373,312
5	Unsecured wholesale funding	2,022,904,012	1,944,151,365	1,855,578,915	1,752,110,049	860,051,105	824,014,082	780,039,296	731,584,696
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	-	-	-	-	-	-	-	-
7	*Non-operational deposits (all counterparties)*	2,019,956,107	1,939,851,745	1,854,061,368	1,750,592,501	857,103,200	819,714,462	778,521,748	730,067,148
8	*Unsecured debt*	2,947,905	4,299,620	1,517,548	1,517,548	2,947,905	4,299,620	1,517,548	1,517,548
9	*Secured wholesale funding*					-	-	-	-
10	Additional requirements	1,429,485,212	1,382,083,871	1,332,538,881	1,257,153,127	148,786,253	141,421,852	134,406,830	125,083,780
11	*Outflows related to derivative exposures and other collateral requirements*	10,958,009	8,579,636	8,052,070	7,696,945	10,958,009	8,579,636	8,052,070	7,696,945
12	*Outflows related to loss of funding on debt products*	142,850	165,219	85,435	180,815	142,850	165,219	85,435	180,815
13	*Credit and liquidity facilities*	1,418,384,352	1,373,339,015	1,324,401,375	1,249,275,367	137,685,393	132,676,997	126,269,325	117,206,019
14	Other contractual funding obligations	66,758,923	69,387,332	77,494,036	84,840,808	47,906,336	52,758,715	63,836,719	73,321,632
15	Other contingent funding obligations	931,641,973	913,031,239	904,244,158	880,416,058	70,689,526	71,262,920	71,867,714	71,196,122
16	TOTAL CASH OUTFLOWS					1,515,749,593	1,466,683,568	1,413,338,819	1,347,408,880
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	259,410,267	283,407,566	299,835,653	319,871,397	259,410,267	283,407,566	299,835,653	319,871,397
18	Inflows from fully performing exposures	734,569,906	699,791,318	690,228,464	667,638,717	622,891,015	592,734,750	582,639,992	557,303,582
19	Other cash inflows	22,482,879	25,750,888	28,992,603	25,221,895	22,482,879	25,750,888	28,992,603	25,221,895
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)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1,016,463,052	1,008,949,772	1,019,056,719	1,012,732,009	904,707,957	901,856,710	911,442,564	902,365,127
EU-20a	*Fully exempt inflows*	-	-	-	-	-	-	-	-
EU-20b	*Inflows subject to 90% cap*	-	-	-	-	-	-	-	-
EU-20c	*Inflows subject to 75% cap*	1,016,386,848	1,008,913,277	1,019,031,036	1,012,700,262	904,707,957	901,856,710	911,442,564	902,365,127
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					1,651,901,494	1,606,953,660	1,526,829,065	1,431,938,981
22	TOTAL NET CASH OUTFLOWS					611,041,636	564,826,858	501,926,451	446,041,650
23	LIQUIDITY COVERAGE RATIO					273.9%	289.6%	311.7%	328.1%

5 ATTEST OF DISCLOSURE REPORT 31.03.2026 COMPLIANCE WITH GROUP POLICIES AND SYSTEMS AND CONTROLS

Senior management i.e., Head of Group Strategic Risk Management Function involved in Disclosure Report 31.03.2026 preparation hereby attests that disclosures required by EBA CRR are made in accordance with the Group policies and internal processes, systems, and controls.

Head of Group Strategic Risk Management Function:
