Prima banka Slovensko, a.s.

Interim Separate Financial Statements
for the 3 months ended 31 March 2026

Prepared in Accordance with IAS 34 Interim Financial Reporting as Adopted by the European Union

Contents

(in thousands of €)

I. FINANCIAL STATEMENTS

Separate Statement of Financial Position

Assets	Note	31.3.2026	31.12.2025
Cash		54 356	58 048
Financial assets at amortised cost, of which:	1	7 181 810	6 905 477
Balances with central banks		1 022 538	902 090
Due from banks		6 283	1 176
Loans and advances to customers		5 986 090	5 840 741
Debt securities		166 899	161 470
Financial assets held for trading - derivatives	2	4	18
Financial assets at fair value through profit or loss	3	311	353
Financial assets at fair value through other comprehensive income	4	5 569	6 321
Non-current tangible assets	5	14 269	13 749
Non-current intangible assets	6	1 919	1 855
Deferred tax asset	7	11 341	11 341
Other assets	8	14 315	31 045
Assets total		**7 283 894**	**7 028 207**
Liabilities and equity			
Financial liabilities at amortised cost, of which:	9	6 657 737	6 432 652
Loans and deposits received from central banks		0	0
Due to banks		554	478
Customer deposits		5 152 347	4 930 492
Debt securities		1 504 836	1 501 682
Liabilities from leasing	10	6 930	5 996
Financial liabilities held for trading - derivatives	2	30	5
Provisions and reserves	11	11 883	10 951
		17 265	12 147
Other liabilities	12	47 465	35 984
Liabilities total		**6 741 310**	**6 497 735**
Equity (except profit for the current year)		529 653	484 363
Profit/loss for the current year after tax		12 931	46 109
Equity total	13	**542 584**	**530 472**
Liabilities and equity total		**7 283 894**	**7 028 207**

The notes on pages 5 to 48 are an integral part of these separate financial statements. The separate financial statements were signed and authorised for issue on 29 April 2026:

29/4/2026

Jan Rollo
Chairman of Management Board
and General Director

Miroslav Výboch
Member of Management Board
and Chief Risk Officer and IT & Digitalization
Officer

(in thousands of €)

Separate Statement of Comprehensive Income

	Note	31.3.2026	31.3.2025
Interest income		49 410	45 705
Interest expense		(18 163)	(20 678)
Net interest margin	14	**31 247**	**25 027**
Fee and commission income		12 343	11 527
Fee and commission expense		(1 870)	(1 689)
Net fee and commission income	15	**10 473**	**9 838**
Dividend income		9	9
Net income from financial transactions	16	24	173
Other operating income	17	19	16
General administrative expenses	18	(16 641)	(15 383)
Contributions to the Resolution Fund and Deposits protection Fund	19	(263)	(425)
Depreciation and provisions for assets	20	(1 198)	(1 250)
Net allocation to provisions	21	(1 056)	(741)
Result before tax		**22 614**	**17 264**
Special levy		(3 639)	(3 481)
Income tax		(6 044)	(3 321)
Tax total	22	**(9 683)**	**(6 802)**
Net result for the current period	**23**	**12 931**	**10 462**
Other Comprehensive Income and Loss			
Items that may be reclassified to the income statement			
Financial assets available for sale		15	15
Items that cannot be reclassified to the income statement			
Equity instruments valued at fair value through another comprehensive income		(834)	528
Total	**13**	**(819)**	**543**
Comprehensive income total		**12 112**	**11 005**
Net profit per share (face value of € 399) in €		22,751	18,407
Net profit per share (face value of € 67) in €		3,820	3,091
Net profit per share (face value of € 5) in €		0,285	0,231
Net profit per share (face value of € 1) in €		0,057	0,046

(in thousands of €)

Separate Statement of Cash Flows

	31.3.2026	31.3.2025
Cash flows from operating activities		
Profit before tax	22 614	17 264
Adjustment:		
Depreciation and amortisation	1 198	1 250
Loss on property sold	(1)	1
(Loss) of financial assets at fair value revaluated through profit and loss	42	(58)
Profit of revaluation available for sale financial assets	15	15
Profit/(Loss) of revaluation on financial assets held for trading - derivatives	39	(30)
Profit of revaluation on financial assets at fair value through other comprehensive income	(82)	141
Proceeds from shares and equity interests	(9)	(9)
Interest expense	18 163	20 678
Interest income	(49 410)	(45 705)
Provisions and reserves for losses, net	1 259	1 569
Net profit off postponed assets	(295)	(468)
Other non-cash transactions	2 003	401
Net cash flows from operating activities before changes in operating assets and liabilities	**(4 464)**	**(4 951)**
Changes in operating assets		
Due to the NBS	(219 758)	(172 716)
Due to other banks	(4 995)	(15)
Loans and advances to customers	(145 988)	(1 492)
Other assets	16 159	1 731
Changes in operating liabilities		
Loans received from the central banks	0	(300 000)
Loans received from the other banks	76	444
Customer deposits	218 899	65 311
Leasing	(824)	(1 608)
Other liabilities	11 481	13 209
Interest paid	(12 053)	289 390
Interest received	54 226	46 097
Net cash flows from operating activities	**(87 241)**	**(64 600)**
Cash flows from investment activities		
Purchase of non-current tangible and intangible assets	(5 038)	(5 038)
Proceeds from sale of non-current tangible and intangible assets	1	1
Expenses related to debt securities measured at amortised cost	30 000	0
Proceeds from postponed assets	(40 000)	(84 400)
Proceeds from shares and equity interests	9	9
Net cash flows from investment activities	**(15 028)**	**(89 428)**
Cash flows from financial activities		
Repayment of principal portion of lease liabilities	(581)	(526)
Net cash flows from financing activities	**(581)**	**(526)**
Net increase/(decrease) in cash flows	(102 850)	(154 554)
Cash and cash equivalents as the beginning of year (Note 2424)	926 555	814 588
Cash and cash equivalents as the end of year (Note 24)	823 705	660 034

(in thousands of €)

Separate Statement of Changes in Equity

	Share capital	Share premium funds	Legal Reserve Fund	Other capital funds	Revaluation reserves	Profit/loss from previous years	Profit/loss from current year	Equity total
1.1.2025	**226 773**	**71 190**	**18 550**	**54 078**	**2 200**	**80 403**	**30 801**	**483 995**
Distribution/settlement of profit from previous years						30 801	(30 801)	0
Results for the 3 months							10 462	10 462
Profit on revaluation of available-for-sale financial assets					15			15
Revaluation of equity instruments					528			528
31.3.2025	**226 773**	**71 190**	**18 550**	**54 078**	**2 743**	**111 204**	**10 462**	**495 000**
1.1.2026	**226 773**	**71 190**	**21 630**	**54 078**	**2 568**	**108 124**	**46 109**	**530 472**
Distribution/settlement of profit from previous years						46 109	(46 109)	0
Results for the 3 months							12 931	12 931
Profit on revaluation of available-for-sale financial assets					15			15
Revaluation of equity instruments					(834)			(834)
31.3.2026	**226 773**	**71 190**	**21 630**	**54 078**	**1 749**	**154 233**	**12 931**	**542 584**

(in thousands of €)

II. NOTES TO THE FINANCIAL STATEMENTS

1. General Information about Prima banka

Basic Information
Prima banka Slovensko, a. s., (hereinafter "Prima banka" or the "Bank") is a joint-stock company whose registered seat is at Hodžova 11, Žilina. The Bank was established on 14 May 1992 and incorporated with the Commercial Register on 1 January 1993. The Bank has a general banking licence, issued by the National Bank of Slovakia (hereinafter "NBS"). The identification number of the Bank is 31 575 951 and its tax identification number is 202 037 2541.

Prima banka does not have any branches abroad and is not an unlimited guarantor in any other business entity and has 117 branches as at 31 March 2026 (31 December 2025: 117 branches).

Statutory and Management Bodies

Board of Directors

Chairman:	Iain Child
Vice-Chairman:	Marián Slivovič
Member:	Evžen Ollari

Management Board

Chairman:	Jan Rollo
Members:	Henrieta Gahérová
	Miroslav Výboch

Proxy

Igor Tušl
Dušan Tomašec

In line with the entry in the Commercial Register dated 22 June 2021, a member of the Management Board acts together with a proxy, and the proxy attaches their signature with a comment specifying the procura.

Scope of Activities
Prima banka is a universal bank offering a wide range of banking and financial services, which operates only in the Slovak Republic. Its core activities include deposit taking, loan provision, domestic and cross-border money transfers, provision of investment services, investment activities, and supplementary services under Act No. 566/2001 Coll. on Securities and Investment Services, etc. The valid list of all the Bank activities is disclosed in the Commercial Register.

Prima banka does not carry out any research and development activities.

Shareholder Structure of Prima banka

Stake in Share Capital 31.3.2026		Stake in Share Capital 31.12.2025	
Penta Investments Limited, Cyprus	99,41 %	Penta Financial Services Limited, Cyprus	99,41 %
Penta Investments Group Limited, Cyprus	0,21 %	Penta Investments Group Limited, Cyprus	0,21 %
Shareholders under 1%	0,38 %	Shareholders under 1%	0,38 %
Total	**100,00 %**	**Total**	**100,00 %**

The direct parent company is Penta Investments Limited so sídlom Agias Fylaxeos & Polygnostou, 212 C&I CENTER, 2nd floor, P. C. 3082 Limassol, Cyprus, číslo registrácie: HE 428480.

The ultimate parent company is Penta Investments Group Limited so sídlom Agias Fylaxeos & Polygnostou, 212 C&I CENTER, 2nd floor, P. C. 3082 Limassol, Cyprus, číslo registrácie: HE 427339.

(in thousands of €)

Share Capital and its Structure

Prima banka may only issue registered shares issued in book-entry form. Their transfer is made in accordance with the Securities Act in the Central Securities Depository, which maintains the list of shareholders. The transferability of shares is unlimited.

The structure of ordinary shares as at 31 March 2026 and 31 December 2025 is presented in the following overview:

Type	ISIN	Kind	Form*	Number (pc)	Face value	Proportion in Share Capital
Ordinary shares	SK1110001270	Registered	Book-entered	100 200	399,- €	0,04 %
Ordinary shares	SK1100013671	Registered	Book-entered	100 200	67,- €	0,04 %
Ordinary shares	SK1110014927	Registered	Book-entered	701 400	5,- €	0,31 %
Ordinary shares	SK1110015676	Registered	Book-entered	14 705 882	1,- €	6,48 %
Ordinary shares	SK1110017037	Registered	Book-entered	24 000 000	1,- €	10,58 %
Ordinary shares	SK1110017508	Registered	Book-entered	22 257 415	1,- €	9,81 %
Ordinary shares	SK1110019579	Registered	Book-entered	115 609 441	1,- €	50,98 %

*all shares are book-entered in the Central Securities Depository of the Slovak Republic

Number of Employees

	31.3.2026	31.12.2025
Average number of employees, of which:	**790**	**769**
Average number of managers	6	6

As at 31 March 2026, Prima banka had 791 employees (31 December 2025: 779).

2. Basis for the Preparation of Financial Statements

The key accounting principles applied for the preparation of these financial statements are outlined in the text below:

Purpose of Preparation
The purpose of preparing these separate financial statements in the Slovak Republic is to comply with Act on Accounting No. 431/2002 Coll. as amended. Prima banka prepares its separate financial statements under special regulations - Regulation (EC) 1606/2002 of the European Parliament and of the Council on the Application of International Financial Reporting Standards (hereinafter "IFRS"). The financial statements are intended for general use and information and are not intended for a specific user or the consideration of any specific transactions. Accordingly, users should not rely exclusively on these financial statements when making decisions.
The Bank's separate financial statements for the previous reporting period (as at 31 December 2025) were approved and authorised for issue on 5 March 2026 and subsequently approved on 22 April 2026 by the General Meeting.

Basis of Presentation
The separate financial statements of the Bank (the "financial statements") for the 3 months ended 31 March 2026 and comparative data for the 3 months ended 31 March 2025 have been prepared in accordance with IFRS as adopted by the European Union (the "EU") in Commission Regulation (EC) 1126/2008, and current interpretations issued by the International Financial Reporting Interpretations Committee ("IFRIC").

Commission Regulation (EC) 2023/1803 of 13 August 2023 was issued to integrate all standards and interpretations issued by the International Accounting Standards Board (hereinafter "IASB") and the IFRIC that have been fully adopted for use in the Community as at 15 October 2008, except for IAS 39 relating to the recognition and measurement of financial instruments in a single document. Commission Regulation (EC) 2023/1803 of 13 August 2023 replaces Commission Regulation (EC) 1126/2008 of 3 November 2008.

IFRS, as adopted by the EU, do not currently differ from IFRS as issued by the IASB, except for certain requirements for portfolio hedge accounting under IAS 39, which has not been approved by the EU. Prima banka has determined that portfolio hedge accounting under IAS 39 would have had no impact on its financial statements had it been approved by the EU at the balance sheet date.

Application of amended and new IAS/IFRS
The Bank applied all Standards and Interpretations issued by the IASB and the IFRIC of the IASB applicable for the accounting periods starting 1 January 2026 as adopted by the European Union ('EU') that are relevant to the Bank's operations:

Basis for the Preparation of Financial Statements
The financial statements were prepared using the accrual basis of accounting, i.e. the effects of transactions and other events are recognised by the Bank when they occur. Transactions and events are reported in the financial statements for the periods to which they relate.

The financial statements have been prepared under the assumption that the Bank will continue its operations as a going concern in the foreseeable future. The financial statements have been prepared under the historical cost convention; except for the following cases, which are measured at fair value:

- Financial assets/liabilities held to trading, including derivatives,
- Financial assets/liabilities at fair value through profit or loss,
- Financial assets at fair value through other comprehensive income.

The reporting currency used in these financial statements is the euro ("€"). Value figures are presented in thousands unless stipulated otherwise. Value figures in brackets represent negative values. Tables in these financial statements may contain rounding differences. If necessary, comparative data was reclassified to ensure the comparability of presented data.

Segment Reporting
Due to the fact that the internal management of business activities of the Bank is not divided into operating segments with a specific approach, the Bank does not publish information on segments according to *IFRS 8 Operating segments*.

3. Significant Accounting Procedures

a) Transaction Date

The transaction date with respect to the purchase and sale of financial assets and liabilities such as term deposits, securities, and derivatives is the date when the deal is arranged. On such a date it is recognised in the off-balance sheet accounts. On the settlement date, the entry on the off-balance sheet accounts is reversed and recognised on the balance sheet accounts.

b) Transactions in a Foreign Currency

Transactions made in a foreign currency are translated to euros using the reference exchange rate determined and announced by the European Central Bank (ECB) on the date preceding the transaction date. Assets and liabilities denominated in a foreign currency are translated to euros as at the reporting date using the exchange rate valid as at the reporting date. Exchange rate gains/(losses) from all foreign exchange transactions are included in the statement of comprehensive income item *"Net income/(losses) from financial transactions"*.

c) Cash and Balances with Central Banks

Cash and balances with central banks comprise cash held, and cash balances with the National Bank of Slovakia (NBS), including the compulsory minimum reserve. The compulsory minimum reserve with the NBS is a required deposit with restricted drawing to be held by all commercial banks licensed in the Slovak Republic.

d) Cash and Cash Equivalents in the Statement of Cash Flows

Cash and cash equivalents consist of cash on hand, asset balances on correspondent banks' accounts and cash deposits with the NBS, which are considered to be liquid, i.e. their maturity is up to three months. This category does include the minimum compulsory reserves held with the NBS, whose use (drawing) is restricted, however, they can be used if liquidity is required.

e) Financial Instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. With effect from 1 January 2018, the Bank classifies financial instruments based on the business model for management of financial instruments in accordance with its investment strategy and differentiates the following categories of financial instruments:

- Financial assets/financial liabilities measured at amortised cost (AC);
- Financial assets/financial liabilities measured at fair value through profit or loss (FVTPL);
- Financial assets measured at fair value through other comprehensive income (FVOCI).

Business model assessment:

- Classification of financial assets into separate groups or portfolios based on their management;
- Identification of the objectives which the Bank uses to manage each group or portfolio;
- Based on such objectives, the Bank classifies each group or portfolio of financial assets into the relevant business model;
- For assets classified as held to collect contractual cash flows, an assessment of the correct classification based on the analysis of the cash flows characteristics (the SPPI test "Solely payments of principal and interest").

The Bank has the following business models:

- Loan and investment portfolio (financial assets held only to collect contractual cash flows);
- Portfolio for trading (mainly derivatives);
- Equity share portfolio;
- Hedging portfolio.

Contractual cash flows

The Bank assesses whether contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding (under a standard loan agreement, consideration for the time value of money and credit risk are usually the most significant elements of interest). However, in such an agreement, interest may also include consideration for other basic risks (i.e. liquidity risk) and expenses (i.e. administrative expenses) related to holding a financial asset over a certain period. Interest may also include a profit margin which is consistent with the standard loan agreement.

The time value of money is the element of interest that only provides consideration for the passage of time, i.e. the time value of the money element does not provide consideration for other risks or expenses related to holding a financial asset.

Financial assets measured at amortised cost
Financial assets are measured at amortised cost if both of the following conditions are met:
- The financial asset is held in a business model whose objective is to hold financial assets to collect contractual cash flows; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

In this business model, the Bank holds the following financial assets:
- Loans and receivables;
- Debt securities;

i.e. non-derivative financial instruments with fixed or determinable payments and maturity.

Loans and receivables are measured at amortised cost using the effective interest rate less provisions. Upon signing a loan agreement, a confirmation on the provision of a credit facility is recognised in the off-balance sheet accounts on the trade date. On the date the funds are drawn, the loan is reclassified to the statement of financial position. The unused portion of the loan recognised in the off-balance sheet accounts represents for the Bank, contingent liabilities with an inherent credit risk for which the Bank records a provision and a reserve. Provisions and reserves are recorded for off-balance sheet liabilities, such as unused credit facilities, issued bank guarantees, and letters of credit.

Debt securities are mainly securities issued by the government, or other securities of good quality, which the Bank intends to hold to maturity. They are also measured at amortised cost using the effective interest rate and potential impairment is reflected in provisioning. Interest income, discounts and premiums are accrued on a daily basis and recognised in the statement of comprehensive income line "*Interest income*".

Financial assets measured at fair value through other comprehensive income (FVTOCI)
To classify a financial instrument in this portfolio, both of the following conditions must be met:

- The financial asset is held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Bank holds the following financial assets in this business model:

Equity instruments: solely equity securities of companies, in which participation is compulsory for the Bank (S.W.I.F.T. SC Belgicko a VISA INC. USA). Dividends are recognised in the statement of comprehensive income under "*Dividend income*".

To determine the fair value of these securities, the Bank uses Level 3.

Financial assets measured at fair value through profit or loss (FVTPL)
The Bank holds the following financial assets in this business model: Series C Preferred Stock of VISA INC. USA.
In the statement of income, the profit or loss effects of financial assets measured at FVPL are split into dividend income and fair value gains and losses. The dividend income is presented in the line *"Dividend income"*. The fair value gains or losses are reported in the "*Financial assets at fair value through profit or loss*" in case of non-trading financial assets at FVTPL. To determine the fair value of these securities, the Bank uses Level 3.

Impairment of financial assets measured at amortised cost and fair value through other comprehensive income
The calculation of expected credit losses requires the use of accounting estimates and judgments. For expected credit losses, the Bank recognises a provision for financial assets measured at amortised cost and at fair value through other comprehensive income as at the reporting date. Provisions are recognised in the statement of financial position.

The Bank measures expected credit losses to reflect:
- The unbiased and probability-weighted amount of a loss that is determined by assessing various possible outcomes;
- The time value of money;
- Reasonable and supportable information about past events, current conditions and forecasts of future economic conditions available as at the reporting date without unreasonable costs or disproportionate effort.

IFRS 9 sets a 3-stage impairment model that is based on changes that have occurred in credit quality since the initial recognition date, i.e. a financial asset must be monitored over its full lifetime.

Upon its initial recognition, a financial asset is classified in stage 1. At this stage, a financial asset is measured at a provision equal to a 1-year expected credit loss.

If a significant increase in credit risk is subsequently identified since the initial recognition without the asset being impaired, the asset is moved to stage 2. If a financial asset is credit-impaired, it is classified in stage 3. In stages 2 and 3, a financial asset is measured at a provision equal to the expected credit loss over the full lifetime of the asset.

If the impairment of a financial asset was measured in an amount equal to expected credit losses over the asset's full lifetime in the previous reporting period, but such conditions are not met as at the current reporting date, the Bank measures the impairment loss in an amount equal to a 1-year expected credit loss as at the current reporting date.

The assessment of a financial asset's credit risk is based on the estimates as to the determination of the probability of default (PD), exposure at default (EAD) and loss given default (LGD).

The assessment of credit impairment is performed on a collective or individual basis.

At each reporting date, the Bank assesses whether there has been a change in the risk of default over the expected lifetime of a financial asset since the initial recognition by comparing the risk of default at the initial recognition to the risk of default as at the reporting date, taking into account reasonable and supportable information.

Significant increase in credit risk
The assessment of significance comprises future-focused information and is always performed as at the reporting date. Receivables in portfolios measured solely using statistical models are classified in stage 2 if the retail client has at least one significant receivable overdue by more than 30 days or downgrade of credit rating is significant or the Bank has identified a significantly high risk of repayment of the client's receivables in connection with a significant reduction or loss of income. Other receivables are classified in stage 2 on an individual basis or if the client has at least one significant receivable overdue by more than 30 days. Significant receivables (over € 350 thousand) with an identified significant increase in credit risk are measured individually.

A decision to change the classification and the required coverage amount, if any, is made by the Credit Committee for individually assessed cases based on a monthly review when individual cases are discussed. The review process includes consultation on the opinion of the responsible approval department that expertly and comprehensively assesses the condition of the counterparty and change thereof.

Defaulted financial assets
A financial asset is in default if:
- The debtor is in arrears with material receivables whose contractual instalments are overdue by more than 90 days;
- It is likely that the debtor will not repay its liabilities in full without the Bank taking action, such as realisation of the collateral.

The above criteria are applied to all financial assets held by the Bank and are compliant with the definition of default used for internal credit risk management purposes.

Probability of default
Probability of default is a risk parameter determining the probability that a debtor will fail to repay its financial liability over the next 12 months, or over the remaining lifetime of the liability. Hence, it is the probability that an exposure not in default will default within 12 months, or over the remaining lifetime.

Loss given default

Loss given default is a risk parameter defined as the difference between the value of 100% and the value of the recovery rate at the moment of completion of the debt collection or its write-off. Loss given default represents the Bank's expectation in terms of the loss on a defaulted exposure.

Exposure at default

Exposure at default is the volume of funds the Bank expects will be due at the time of default over the next 12 months, or over the remaining lifetime. The assumption of an early repayment of a debt is also taken into consideration in the calculation.

Collateral

The Bank primarily accepts the following types of collateral:

- Immovable assets,
- Movable assets,
- Cash collateral,
- Receivables,
- Securities,
- Guarantees.

The Bank uses the following legal instruments:

- Pledge,
- Blocking of cash,
- Security transfer of receivables,
- Security transfer of the right.

The Bank regularly monitors individual types of collateral and, if necessary, revalue them. The methodology of monitoring or valuation, as well as their frequency depends on the type of collateral. The recoverable amount of collateral is derived from the pledge value, up to the amount of the current value of the receivable. The recoverable amount consists of several uncertainties and risks; therefore, the amounts upon realisation of collateral may differ from the estimates, and such a difference may be significant.

When realising collateral, the Bank uses:

- Voluntary auction;
- Foreclosure proceedings;
- Sale of receivables;
- Sale of the pledge over the Bank's receivable in bankruptcy proceedings.

Write-off of Receivables

The existence of unrecoverable receivables is connected with business risk, which is to a various degree inherent in all banking activities. If a particular receivable meets the conditions for a write-off, Prima banka writes off the receivable directly into expenses in the statement of comprehensive income under "*Net allocation to provisions*" and recognised impairment provisions are reversed. Receivables for which the right of collection did not expire continue to be recognised in off-balance sheet accounts. The Loans Committee decides which write-off method will be applied with respect to a particular receivable. When a written-off receivable is collected, income is recognised in the statement of comprehensive income under *"Net allocation to provisions"*.

Financial Assets Measured at Fair Value through Profit or Loss

This portfolio consists of financial instruments held for trading, including derivatives used solely to manage position exposures, mainly liquidity risk and currency risk.

Financial assets disclosed in the portfolio at fair value through profit or loss are initially recognised at acquisition cost excluding transaction costs and are subsequently re-valued to fair value through statement of comprehensive income.

The Bank records unrealised gains and losses from the revaluation of these assets to their fair values in the statement of comprehensive income line *"Net income/(losses) from financial transactions*". Interest income from financial instruments at fair value through statement of comprehensive income is accrued on a daily basis and recorded in the statement of comprehensive income line *"Interest income"*.

Financial Liabilities

Financial liabilities measured at amortised cost (AC)

All of the Bank's financial liabilities, except for derivative financial liabilities, are recognised at amortised cost.

Financial liabilities measured at fair value through profit or loss (FVTPL)

In this category, the Bank only recognises derivatives with negative values.

Sale and Repurchase Agreements (Repo Transactions)

A repo transaction is the provision of a loan secured by a security transfer. Securities sold under selling and repurchasing contracts are recognised in the Statement of Financial Position as assets under *"Financial assets at fair value through profit or loss"* or *"Financial assets at amortised cost"*. Depending on the nature of the liability, a payment received from counterparty is recognised under *"Due to banks"* or *"Customer deposits"*.

Securities purchased under agreements to purchase and resell ("reverse repo transactions") are recognised in the statement of financial position in the account *"Due from banks"* or *"Loans and advances to customers"* as appropriate. Received collateral, which is a security, is recognised in the off-balance sheet accounts from the settlement date until the maturity date of the deal. The difference between the sale and repurchase price is treated as interest and accrued evenly over the life of the repo agreement using the effective interest rate.

Derecognition of Financial Instruments

The Bank derecognises a financial asset only when the contractual rights to the cash flows from the asset expire or it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Bank neither transfers nor substantially retains all the risks and rewards of ownership and continues to control the transferred asset, the Bank recognises its retained interest in the asset and an associated liability for amounts it may have to pay.

If the Bank substantially retains all the risks and rewards of ownership of a transferred financial asset, the Bank continues to recognise the financial asset and also recognises a collateralised borrowing for the proceeds received.

The Bank derecognises financial liabilities only when the Bank's obligations are discharged or cancelled, or when they expire.

Offsetting Financial Instruments

The Bank only offsets financial assets and financial liabilities if this results from a contractual arrangement and the Bank's intention is to settle an asset and a liability on a net basis, and/or concurrently. Financial instruments subject to offsetting are presented in the statement of financial position in a net amount.

f) Financial Derivatives

Prima banka's financial derivatives include currency and interest rate swaps and forwards. They are held to hedge risk. In the statement of financial position, they are recognised at fair value under *"Financial assets held for trading – derivatives", "Financial liabilities held for trading – derivatives" and "Hedging derivatives"*. An underlying derivative financial instrument is recognised in off-balance sheet accounts on the transaction date. It is derecognised from the off-balance sheet accounts on the date the respective derivative is closed.

Changes in the fair value of derivatives are recognised on the balance sheet accounts to ensure that the positive fair values of derivatives are shown as an asset and negative fair values of derivatives are shown as a liability with a corresponding entry in revenues and expenses recognised in the statement of comprehensive income under *"Net income/(losses) from financial transactions".*

The revaluation of swaps and other derivatives in the Banking Book and the hedging instruments takes place once a month based on their discounted cash flows using the market curves.

g) Hedging

Prima banka is hedged against volatility risk in the fair values ("Fair Value Hedge") of recognised assets, which relates to the risk of interest rate volatility and may affect the Bank's expenses or revenues. Hedged items include are long-term loans with a structured interest rate. The gain or loss from the fair value measurement of a hedging instrument is recognised in revenues or expenses. The gain or loss on a hedged item attributable to the hedged risk is recognised in profit or loss and the impact of changes in fair values of hedging instruments and hedged items on the P/L is insignificant. After 1 January 2018, the Bank continues to apply the accounting policy in line with IAS 39.

(in thousands of €)

h) Fair Value of Financial Instruments

The fair value of financial instruments classified as stage 1 corresponds to the quoted market price as at the reporting date, without a reduction for transaction costs.

Fair values of financial instruments not quoted in active markets are determined using valuation techniques such as the theoretical price derived from the yield as read from the yield curve of government bonds and the credit margin of issuers' debt securities with comparable credit risk under generally accepted revaluation rules. If practicable, models use only observable data, however, areas such as credit risk, volatilities, and liquidity require expert estimates. Changes in the assumptions related to these factors could affect the reported fair value of financial instruments.

When the discounted cash flows method is used, estimated future cash flows are based on the most accurate management estimates and the discount rate represents the market rate for instruments with similar conditions and maturity. When valuation models are used, input values are based on market values valid as at the reporting date.

Fair values of derivative instruments that are not traded on a stock exchange are derived from the estimated values the Bank would obtain under standard business conditions at the termination of the contract as at the reporting date after considering the market conditions and the creditworthiness of the relevant counterparty.

i) Non-Current Tangible and Intangible Assets

Non-current tangible and intangible assets are stated at acquisition cost less accumulated depreciation/amortisation together with accumulated impairment losses. Prima banka applies a linear method to depreciate or amortise non-current tangible and intangible assets based on the estimated useful life. Depreciation/amortisation starts in the month in which the assets were placed into service.

Land and works of art are not depreciated.

For accounting depreciation/amortisation of assets Prima banka uses the following depreciation/amortisation periods:

	Depreciation/Amortisation Period in Years
Computers, office tools, cars, etc.	4 - 6
Software	up to 10
Inventory	6 – 10
Office and banking equipment	4 - 12
Buildings and structures	40*

*The buildings owned by the Bank are depreciated over 40 years, reconstruction work on ATM 10 years, other reconstruction work on leased buildings according to the lease contract; engineering constructions from 12 to 20 years and advertising constructions from 4 to 6 years.

j) Impairment of Tangible and Intangible Assets

At each balance sheet date, Prima banka reviews the carrying amounts of its non-current tangible and intangible assets to determine whether there is any indication that the assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

The recoverable amount is the higher of the fair value less costs to sell and the present value of future cash flows expected to be derived from the asset. If any of the amounts above exceeds the carrying amount, there is no need to estimate the other amount. If the estimated recoverable amount of an asset is lower than its carrying amount, the carrying amount of the asset is reduced to equal the recoverable amount. The impairment loss is recognised directly through the statement of comprehensive income under "*Depreciation and provisions for assets*".

k) Leases

IFRS 16 supersedes International Accounting Standard 17 Leases ('IAS 17') and related interpretations. The Standard eliminates the current dual accounting model for lessees and instead requires companies to bring most leases on-balance sheet under a single model, eliminating the distinction between operating and finance leases. Under IFRS 16, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. For such contracts, the new model requires a lessee to recognise a right-of-use asset and a lease liability. The right-of-use asset is depreciated, and the liability accrues interest. This will result in a front-loaded pattern of expense for most leases, even when the lessee pays constant annual rentals. The new Standard introduces several limited scope exceptions for lessees which include:

- Leases with a lease term of 12 months or less and containing no purchase options;
- Leases where the underlying asset has a low value ('small-ticket' leases).

Lessor accounting shall remain largely unchanged and the distinction between operating and finance leases will be retained.

l) Assets Held for Sale

Assets held for sale are non-current assets held to sale for which the carrying amount will be realized through a sale transaction, rather than by using them. These are assets held for sale in their present condition and a sale is considered highly probable. Assets classified as non-current assets held for sale are reported at the lower of acquisition cost less accumulated depreciation and provisions or at fair value less costs related to sale.

m) Income Tax

Current income tax is calculated on the tax base reported in accordance with Slovak tax legislation. The tax basis differs from accounting profit/(loss) recognized in the statement of comprehensive income, as it excludes items of income or expenses that are taxable or deductible in other years and it further excludes items that are not taxable or deductible. The current tax liability is calculated using the tax rates valid as of the reporting date.

Deferred income tax is reported, using the balance sheet method, for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. The tax rate enacted for future periods was used to determine deferred income tax, i.e. 24%.

A deferred tax liability related to taxable temporary differences represents tax to be paid in future taxation periods. A deferred tax asset is related to deductible temporary differences, the possibility to carry forward the tax loss, and the possibility to transfer unused tax deductions and other tax claims to future periods. Deferred tax liabilities are recognised generally for all taxable temporary differences. Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences can be utilised.

When recognising deferred tax assets and deferred tax liabilities, the Bank applies an approach under which deferred tax assets are recognised to the extent that it is probable that conditions for the tax deduction of temporary differences in the future are met and that taxable profits will be available against which such tax assets can be utilised. Given that the amount of future taxable profits cannot be reliably estimated, the Bank does not recognise the deferred tax asset in full.

Deferred tax is recognised in the income statement, except where the deferred tax relates to items not recognised as income or expense but charged and recognised in equity. In such cases, the related deferred tax is debited or credited to equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to the income tax assessed by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The Bank recognises current corporate income tax and deferred tax in the statement of financial position under *"Deferred tax assets", "Deferred tax liabilities"* or "*Current tax liabilities*".

n) Debt Securities

Debt securities issued by the Bank are stated at amortised cost using the effective interest rate method. The Bank issues mortgage debentures. Interest expense arising on the issue of securities is included in the statement of comprehensive income line *"Interest expenses".*

o) Subordinated Debt

Subordinated debt refers to the Bank's external funds and, in the event of bankruptcy, composition or the liquidation of the Bank, the entitlement to its repayment is subordinated to liabilities to other creditors. The Bank's subordinated debt is recognised in the separate statement of financial position as *"Subordinated debt".* Interest expense paid on the received subordinated debt is recognised through the statement of comprehensive income in *"Interest expenses".*

p) Accrued Interest

Accrued interest income and expense related to financial assets and liabilities are presented as at the preparation date of the financial statements together with the corresponding assets and liabilities in the statement of financial position.

q) Provisions for Liabilities

The amount of provisions for liabilities and charges is recognised as an expense and a liability when the Bank has legal or constructive obligations as a result of past events and it is probable that an outflow of resources embodying economic benefits will be required to settle such an obligation and a reasonable estimate of the amount of the resulting loss can be made. Any loss resulting from the recognition of a provision for liability is recognised in the statement of comprehensive income for the period.

r) Earnings per Share

The Bank discloses earnings per share attributable to holders of ordinary shares. The Bank calculated earnings per ordinary share as profits attributable to holders of ordinary shares divided by the weighted average number of ordinary shares outstanding during the period. The profit attributable to each class of shares is determined based on the face value of each class of shares in relation to the percentage of the total face value of all shares.

s) Interest Income and Interest Expense

Interest income and expense, and interest related charges arising on all interest-bearing instruments are accrued in the statement of comprehensive income using the effective interest rate method. Interest income (expense) from securities includes revenues from coupons with fixed and floating rates, and amortised discount or premium. Interest on impaired receivables (retail exposures are assessed based on the number of days overdue; other exposures are assessed on an individual basis) is reclassified by the Bank in the off-balance sheet accounts.

t) Fees and Commissions

Fees and commissions received and paid are recognised in the statement of comprehensive income as *"Net interest income"* on an accrual basis, e.g. fees related to the provision of loans, brokerage commissions (are accrued over the term of the respective loan). Other fees and commissions received and paid, e.g. fees for account management, payment system fees, etc. are recognised in the statement of comprehensive income under "*Net fee and commission income"*.

4. Significant Accounting Estimates

Presenting the financial statements in compliance with IFRS requires estimates and assumptions to be prepared that affect the reported amounts of assets and liabilities and estimated assets and liabilities as at the reporting date as well as disclosed expenses and revenues for the relevant reporting period. The effect of the change in accounting estimates is included, on a prospective basis, in the profit/loss of the period in which the estimate is changed provided that the changes only affect the given period, or also in the profit/loss of the subsequent periods if the change has an impact on the following periods. The estimates relate to: fair values of financial instruments, provisions for loans to customers and provisions for litigations.

Fair Value of Financial Instruments
If it is not possible to determine the fair value of financial assets and financial liabilities recognized in the statement of financial position from active markets, fair value is determined using by different valuation techniques including mathematical and statistical models. The inputs for these models are taken from observable recognised markets, but if this is not possible, the determination of fair value requires estimates. The estimates include considerations of liquidity and model inputs, e.g. current interest rates, exchange rates and credit spreads.

Provisions for Loans to Customers
As discussed in the paragraphs of Chapter 3 above, and as described in detail in Notes 1, 20 and 21, Chapter 5 to the financial statements, the Bank recognises a provision for expected credit losses from financial instruments that are carried at amortised cost or fair value through OCI and identified contingent liabilities. The calculation of provisions is based on anticipated estimated cash flows, which are determined using different scenarios, taking into account the time value of money, supportable and reasonable information about past events and estimated future economic conditions.

The recognition of provisions for loan losses and identified contingent liabilities, however, includes various uncertainties regarding the outcome of the above risks (i.e. for portfolios measured using statistical models, the Bank does not have sufficiently representative historical data available and, therefore, the Bank has elected to use NBS estimates to estimate the impact of an adverse scenario, and requires Bank management to make many subjective judgments when estimating losses. Therefore, the result of such estimates may differ from the provisions recognised as at 31 March 2026.

Deferred Tax Asset
The utilization of a deferred tax asset depends on the generation of sufficient future taxable profits. Moreover, rules and regulations have undergone significant changes in recent years; there are few historical precedents or interpretative rulings on a number of complex issues affecting the banking industry. In addition, the tax authorities have broad powers when interpreting the application of the tax laws and regulations when examining taxpayers. Accordingly, there is a high degree of uncertainty about the ultimate outcome of examinations by the tax authorities.

Provision for Litigation Claims
The amounts recognised as provisions for liabilities are based on the Bank's management's judgement and represent the best estimate of the expenses required to settle a liability with uncertain timing and an uncertain amount payable.

Future events and their effects cannot be determined with absolute certainty. Accordingly, accounting estimates require judgement and the estimates that are used in the preparation of the financial statements are changed when new events occur or new information and experience are available, or when the business environment in which the Bank operates changes. Results may differ from these estimates, and the impact can be significant.

(in thousands of €)

5. Notes to the Financial Statements

1. Financial Assets at Amortised Cost

Gross book value and provisions

		Gross Carrying Amount		
31.3.2026	**Total**	**Stage 1**	**Stage 2**	**Stage 3**
Financial assets at amortised cost, of which:				
Balances with central banks	**1 022 538**	**1 022 538**	**0**	**0**
Current accounts	1 018	1 018	0	0
Compulsory minimum reserves	254 511	254 511	0	0
Term deposits	767 009	767 009	0	0
Due from banks	**6 283**	**6 283**	**0**	**0**
Loans and advances to customers*, of which:	**6 101 083**	**6 025 683**	**39 539**	**35 861**
Public administration	167 405	162 389	4 825	191
Retail clients	5 646 098	5 600 044	31 196	14 858
of which: Individuals	5 545 722	5 501 417	30 915	13 390
Other clients	287 580	263 250	3 518	20 812
Debt securities, of which:	**167 352**	**167 352**	**0**	**0**
Banks	0	0	0	0
Public administration	167 352	167 352	0	0
Other clients	0	0	0	0
Total	**7 297 256**	**7 221 856**	**39 539**	**35 861**
Provisions- Loans and advances to customers	(114 993)	(64 891)	(18 050)	(32 052)
Provisions- Debt securities	(453)	(453)	0	0
Net carrying amount	**7 181 810**	**7 156 512**	**21 489**	**3 809**

		Gross Carrying Amount		
31.12.2025	**Total**	**Stage 1**	**Stage 2**	**Stage 3**
Financial assets at amortised cost, of which:				
Balances with central banks	**902 090**	**902 090**	**0**	**0**
Current accounts	1 024	1 024	0	0
Compulsory minimum reserves	34 759	34 759	0	0
Term deposits	866 307	866 307	0	0
Due from banks	**1 176**	**1 176**	**0**	**0**
Loans and advances to customers*, of which:	**5 955 628**	**5 877 570**	**41 576**	**36 482**
Public administration	167 791	163 042	4 546	203
Retail clients	5 472 268	5 423 500	33 479	15 289
of which: Individuals	5 369 894	5 322 960	33 153	13 781
Other clients	315 569	291 028	3 551	20 990
Debt securities, of which:	**161 988**	**161 988**	**0**	**0**
Banks	0	0	0	0
Public administration	161 988	161 988	0	0
Other clients	0	0	0	0
Total	**7 020 882**	**6 942 824**	**41 576**	**36 482**
Provisions- Loans and advances to customers	(114 887)	(62 952)	(19 497)	(32 438)
Provisions- Debt securities	(518)	(518)	0	0
Net carrying amount	**6 905 477**	**6 879 354**	**22 079**	**4 044**

*The Bank classifies clients into sectors pursuant to Regulation (EU) No 549/2013 of the European Parliament and of the Council on the European system of national and regional accounts in the European Union, "ESA 2010", where "Public Administration" is sector S.13, "Retail Clients" is sectors S.14 and S.15, and other clients are sectors S.11 and S.12, except for central and other banks.

Compulsory reserves with the NBS represent minimum compulsory reserves the Bank is obliged to maintain in cash with the NBS. The system of creating and maintaining minimum reserves is regulated by European Community and European Central Bank regulations. The Bank's ability to withdraw the reserve is restricted by applicable legislation.

(in thousands of €)

Loans and advances gross book value

	1.1.2026	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Other movements	31.3.2026
Level 1	**5 877 570**	**391 730**	**(156 795)**	**(86 893)**	**71**	**0**	**6 025 683**
Public administration	163 042	5 882	(2 358)	(3 781)	(396)	0	162 389
Retail clients	5 423 500	385 362	(142 085)	(67 246)	513	0	5 600 044
Other clients	291 028	486	(12 352)	(15 866)	(46)	0	263 250
Level 2	**41 576**	**723**	**(1 430)**	**(707)**	**(623)**	**0**	**39 539**
Public administration	4 546	0	(6)	(111)	396	0	4 825
Retail clients	33 479	719	(1 420)	(526)	(1 056)	0	31 196
Other clients	3 551	4	(4)	(70)	37	0	3 518
Level 3	**36 482**	**102**	**(978)**	**(297)**	**552**	**0**	**35 861**
Public administration	203	0	0	(12)	0	0	191
Retail clients	15 289	90	(793)	(271)	543	0	14 858
Other clients	20 990	12	(185)	(14)	9	0	20 812
Total	**5 955 628**	**392 555**	**(159 203)**	**(87 897)**	**0**	**0**	**6 101 083**

	1.1.2025	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Other movements	31.12.2025
Level 1	**5 512 612**	**1 330 667**	**(727 110)**	**(230 378)**	**(8 221)**	**0**	**5 877 570**
Public administration	157 626	26 669	(12 799)	(6 706)	(1 764)	16	163 042
Retail clients	5 000 974	1 212 416	(546 443)	(237 034)	(6 397)	(16)	5 423 500
Other clients	354 012	91 582	(167 868)	13 362	(60)	0	291 028
Level 2	**60 476**	**3 853**	**(25 494)**	**(2 326)**	**5 067**	**0**	**41 576**
Public administration	2 458	683	(80)	(279)	1 764	0	4 546
Retail clients	34 353	3 145	(5 535)	(1 824)	3 340	0	33 479
Other clients	23 665	25	(19 879)	(223)	(37)	0	3 551
Level 3	**40 035**	**518**	**(6 425)**	**(800)**	**3 154**	**0**	**36 482**
Public administration	253	30	0	(80)	0	0	203
Retail clients	15 386	481	(2 898)	(737)	3 057	0	15 289
Other clients	24 396	7	(3 527)	17	97	0	20 990
Total	**5 613 123**	**1 335 038**	**(759 029)**	**(233 504)**	**0**	**0**	**5 955 628**

Gross book value transfers between levels

	31.3.2026			31.12.2025		
	Move to level 1	Move to level 2	Move to level 3	Move to level 1	Move to level 2	Move to level 3
Level 1	**7 644**	**(7 303)**	**(270)**	**12 751**	**(18 682)**	**(2 290)**
Public administration	42	(438)	0	0	(1 764)	0
Retail clients	7 597	(6 814)	(270)	12 728	(16 894)	(2 231)
Other clients	5	(51)	0	23	(24)	(59)
Level 2	**(7 644)**	**7 760**	**(739)**	**(12 751)**	**19 357**	**(1 539)**
Public administration	(42)	438	0	0	1 764	0
Retail clients	(7 597)	7 271	(730)	(12 728)	17 569	(1 501)
Other clients	(5)	51	(9)	(23)	24	(38)
Level 3	**0**	**(457)**	**1 009**	**0**	**(675)**	**3 829**
Public administration	0	0	0	0	0	0
Retail clients	0	(457)	1 000	0	(675)	3 732
Other clients	0	0	9	0	0	97

(in thousands of €)

Provisions for loans and advances to customers

	1.1.2026	An increase due to the creation or acquisition	Decline due to disconti-nuation of reporting	Net changes due to change in credit risk	Transfers between levels	Exchange rate differ-rences	Decrease in proviso due to depreciation	31.3.2026
Stage 1	**(62 952)**	**(4 537)**	**2 191**	**(3 461)**	**3 868**	**0**	**0**	**(64 891)**
Public administration	(204)	(15)	3	(150)	152	0	0	(214)
Retail clients	(53 431)	(4 436)	1 718	(3 465)	3 678	0	0	(55 936)
Other clients	(9 317)	(86)	470	154	38	0	0	(8 741)
Stage 2	**(19 497)**	**(427)**	**823**	**4 413**	**(3 362)**	**0**	**0**	**(18 050)**
Public administration	(860)	0	1	239	(152)	0	0	(772)
Retail clients	(17 792)	(424)	819	4 129	(3 181)	0	0	(16 449)
Other clients	(845)	(3)	3	45	(29)	0	0	(829)
Stage 3	**(32 438)**	**(90)**	**433**	**208**	**(506)**	**0**	**341**	**(32 052)**
Public administration	(203)	0	0	13	0	0	0	(190)
Retail clients	(11 245)	(78)	423	179	(497)	0	165	(11 053)
Other clients	(20 990)	(12)	10	16	(9)	0	176	(20 809)
Total	**114 887**	**(5 054)**	**3 447**	**1 160**	**0**	**0**	**341**	**(114 993)**

	1.1.2025	An increase due to the creation or acquisition	Decline due to disconti-nuation of reporting	Net changes due to change in credit risk	Transfers between levels	Exchange rate differ-rences	Decrease in proviso due to depreciation	31.12.2025
Stage 1	**(58 122)**	**(16 290)**	**11 117**	**(10 516)**	**10 859**	**0**	**0**	**(62 952)**
Public administration	(123)	(80)	31	(424)	392	0	0	(204)
Retail clients	(46 586)	(13 394)	6 072	(9 919)	10 396	0	0	(53 431)
Other clients	(11 413)	(2 816)	5 014	(173)	71	0	0	(9 317)
Stage 2	**(20 225)**	**(2 156)**	**5 590**	**5 644**	**(8 350)**	**0**	**0**	**(19 497)**
Public administration	(688)	(234)	17	437	(392)	0	0	(860)
Retail clients	(15 902)	(1 903)	2 701	5 296	(7 984)	0	0	(17 792)
Other clients	(3 635)	(19)	2 872	(89)	26	0	0	(845)
Stage 3	**(35 737)**	**(449)**	**1 208**	**435**	**(2 509)**	**0**	**4 614**	**(32 438)**
Public administration	(126)	(30)	0	(47)	0	0	0	(203)
Retail clients	(11 214)	(412)	1 064	501	(2 412)	0	1 228	(11 245)
Other clients	(24 397)	(7)	144	(19)	(97)	0	3 386	(20 990)
Total	**(114 084)**	**(18 895)**	**17 915**	**(4 437)**	**0**	**0**	**4 614**	**(114 887)**

Provisions transfer between levels

	31.3.2026			31.12.2025		
	Move to level 1	Move to level 2	Move to level 3	Move to level 1	Move to level 2	Move to level 3
Stage 1	**(217)**	**3 896**	**189**	**(271)**	**9 512**	**1 618**
Public administration	0	152	0	0	392	0
Retail clients	(215)	3 704	189	(264)	9 101	1 559
Other clients	(2)	40	0	(7)	19	59
Stage 2	**217**	**(4 112)**	**533**	**271**	**(9 836)**	**1 215**
Public administration	0	(152)	0	0	(392)	0
Retail clients	215	(3 920)	524	264	(9 425)	1 177
Other clients	2	(40)	9	7	(19)	38
Stage 3	**0**	**216**	**(722)**	**0**	**324**	**(2 833)**
Public administration	0	0	0	0	0	0
Retail clients	0	216	(713)	0	324	(2 736)
Other clients	0	0	(9)	0	0	(97)

(in thousands of €)

Provisions for debt securities

	1.1.2026	An increase due to the creation or acquisition	Decline due to disconti-nuation of reporting	Net changes due to change in credit risk	Transfers between levels	Decrease in provision due to depreciation	31.3.2026
Stage 1	(518)	(58)	121	2	0	0	(453)
Stage 2	0	0	0	0	0	0	0
Stage 3	0	0	0	0	0	0	0
Total	**(518)**	**(58)**	**121**	**2**	**0**	**0**	**(453)**

	1.1.2025	An increase due to the creation or acquisition	Decline due to disconti-nuation of reporting	Net changes due to change in credit risk	Transfers between levels	Decrease in provision due to depreciation	31.12.2025
Stage 1	(29)	(138)	9	(360)	0	0	(518)
Stage 2	0	0	0	0	0	0	0
Stage 3	0	0	0	0	0	0	0
Total	**(29)**	**(138)**	**9**	**(360)**	**0**	**0**	**(518)**

The following summary shows the financial assets at amortised cost in the net carrying amount by geographical territory:

	31.3.2026	31.12.2025
Balances with central banks	**1 022 538**	**902 090**
Slovak Republic	1 022 538	902 090
Due from banks	**6 283**	**1 176**
Slovak Republic	4 975	13
EU Member States	1 308	1 163
Other countries	0	0
Loans and advances to customers	**5 986 090**	**5 840 741**
Slovak Republic	5 760 449	5 588 269
EU Member States	220 989	247 879
Other countries	4 652	4 593
Debt securities	**166 899**	**161 470**
Slovak Republic	127 487	117 100
EU Member States	39 412	44 370
Total	**7 181 810**	**6 905 477**

The following summary shows the financial assets at amortised cost in the net carrying amount by currencies:

	31.3.2026	31.12.2025
Balances with central banks	**1 022 538**	**902 090**
In euro	1 022 538	902 090
Due from banks	**6 283**	**1 176**
In euro	4 974	158
In foreign currencies	1 309	1 018
Loans and advances to customers	**5 986 090**	**5 840 741**
In euro	5 986 090	5 840 741
In foreign currencies	0	0
Debt securities	**166 899**	**161 470**
In euro	166 899	161 470
In foreign currencies	0	0
Total	**7 181 810**	**6 905 477**

The summary of the financial assets at amortised cost by residual maturity is presented in Note 30.

(in thousands of €)

2. Financial Derivatives – assets and liabilities

	31.3.2026		31.12.2025	
Assets	**Fair Value**	**Nominal Value**	**Fair Value**	**Nominal Value**
Financial Assets for trading - derivatives				
currency derivatives	4	4 790	18	4 740
Total Assets	**4**	**4 790**	**18**	**4 740**
Liabilities	**Fair Value**	**Nominal Value**	**Fair Value**	**Nominal Value**
Financial Liabilities for trading - derivatives				
currency derivatives	30	4 826	5	4 736
Total Liabilities	**30**	**4 826**	**5**	**4 736**

The residual maturity of derivatives at nominal value is presented in Note 27.

3. Financial Assets at Fair Value through profit or loss

Name	31.3.2026 Fair value	31.12.2025 Fair Value
Visa Inc. USA	311	353
Total	**311**	**353**

4. Financial Assets at Fair Value through Other Comprehensive Income

Name	31.3.2026 Fair Value	31.12.2025 Fair Value
S.W.I.F.T. SC Belgium	23	23
VISA Inc. USA	5 546	6 298
Total	**5 569**	**6 321**

In its portfolio of financial assets at fair value through other comprehensive income, the Bank records equity securities – equity shares and other shares in a total amount of € 5 569 thousand, which are capital participations in S.W.I.F.T. SC Belgium and VISA Inc. USA.

5. Non-current Tangible Assets

Movements in non-current tangible assets as at 31 March 2026:

	1.1.2026	Increase	Decrease	Other movements	31.3.2026
Land, buildings and structures	39 713	22	0	87	39 822
Information technologies	7 623	0	0	0	7 623
Other non-current tangible assets	16 172	0	0	2	16 174
Leasing	18 475	1 455	0	0	19 930
Non-current tangible assets	**81 983**	**1 477**	**0**	**89**	**83 549**
Accumulated depreciation and provisions - buildings and structures	(35 419)	(178)	0	6	(35 591)
Accumulated depreciation – information technologies	(5 704)	(209)	2	0	(5 911)
Accumulated depreciation - other non-current tangible assets	(14 384)	(167)	0	0	(14 551)
Accumulated depreciation - Leasing	(12 727)	(500)	0	0	(13 227)
Accumulated depreciation and provisions	**(68 234)**	**(1 054)**	**2**	**6**	**(69 280)**
Net book value	**13 749**	**423**	**2**	**95**	**14 269**

(in thousands of €)

Movements in non-current tangible assets as at 31 December 2025:

	1.1.2025	Increase	Decrease	Other movements	31.12.2025
Land, buildings and structures	39 429	400	(118)	2	39 713
Information technologies	7 364	301	(42)	0	7 623
Other non-current tangible assets	16 017	422	(263)	(4)	16 172
Leasing	17 325	1 425	(275)	0	18 475
Non-current tangible assets	**80 135**	**2 548**	**(698)**	**(2)**	**81 983**
Accumulated depreciation and provisions - buildings and structures	(33 347)	(783)	113	(1 402)	(35 419)
Accumulated depreciation – information technologies	(4 753)	(993)	42	0	(5 704)
Accumulated depreciation - other non-current tangible assets	(13 950)	(697)	263	0	(14 384)
Accumulated depreciation - Leasing	(10 999)	(2 003)	275	0	(12 727)
Accumulated depreciation and provisions	**(63 049)**	**(4 476)**	**693**	**(1 402)**	**(68 234)**
Net book value	**17 086**	**(1 928)**	**(5)**	**(1 404)**	**13 749**

Obligations from Contracts for Purchase of Non-current Tangible Assets
As at 31 March 2026, Prima banka did not record any obligations from contracts for the purchase of non-current tangible assets (31 December 2025: € 0).

Insurance Coverage
A set of immovable assets has insurance coverage of up to € 38 466 thousand and a set of movable assets with insurance coverage of up to € 26 427 thousand. The insurance covers damage caused by natural disaster, fire, theft and vandalism, flooding from water mains, falls, crashes, etc.

6. Non-Current Intangible Assets

Movements in non-current intangible assets as at 31 March 2026:

	1.1.2026	Increase	Decrease	Other movements	31.3.2026
Software	20 863	39	0	(17)	20 885
Other non-current intangible assets	25 534	6	0	187	25 727
Non-current intangible assets	**46 397**	**45**	**0**	**170**	**46 612**
Accumulated amortisation - software	(20 257)	(71)	0	0	(20 328)
Accumulated amortisation - other non-current intangible assets	(24 285)	(93)	0	13	(24 365)
Accumulated amortisation and provisions	**(44 542)**	**(164)**	**0**	**13**	**(44 693)**
Net book value	**1 855**	**(119)**	**0**	**183**	**1 919**

Movements in non-current intangible assets as at 31 December 2025:

	1.1.2025	Increase	Decrease	Other movements	31.12.2025
Software	20 545	397	(20)	(59)	20 863
Other non-current intangible assets	25 594	189	(249)	0	25 534
Non-current intangible assets	**46 139**	**586**	**(269)**	**(59)**	**46 397**
Accumulated amortisation - software	(20 018)	(259)	20	0	(20 257)
Accumulated amortisation - other non-current intangible assets	(24 245)	(366)	249	77	(24 285)
Accumulated amortisation and provisions	**(44 263)**	**(625)**	**269**	**77**	**(44 542)**
Net book value	**1 876**	**(39)**	**0**	**18**	**1 855**

Insurance Coverage
Computer technology is insured up to the maximum amount of € 1 000 thousand. The relevant insurance covers electronic computer programs, data, and electronic media, and computer systems. The coverage is for damage caused by fraudulent modification of programs, data, and their destruction, etc.

(in thousands of €)

As at 31 March 2026, Prima Banka did not record any liabilities under agreements to purchase non-current intangible assets (31 December 2025: € 0).

7. Deferred Tax Assets

	31.3.2026	31.12.2025
Deferred tax asset	11 341	11 341
Total	**11 341**	**11 341**

8. Other Assets

	31.3.2026	31.12.2025
Assets, of which:	746	14 807
Receivables from clients' derivatives	257	257
Cash collateral	104	13 647
Other receivables	385	903
Other assets	14 602	17 271
Total	**15 348**	**32 078**
Provisions	(1 033)	(1 033)
Net carrying amount	**14 315**	**31 045**

9. Financial Liabilities at Amortised Cost

	31.3.2026	31.12.2025
Balances with central banks	**0**	**0**
Loans received	0	0
Due from banks	**554**	**478**
Current accounts and demand payables	554	478
Term deposits	0	0
Customer deposits	**5 152 347**	**4 930 492**
Current accounts	2 612 494	2 521 794
Term deposits	2 219 887	2 102 486
Saving deposits	319 963	306 209
Received loans	3	3
Debt securities	**1 504 836**	**1 501 682**
Covered bonds	1 504 836	1 501 682
Total	**6 657 737**	**6 432 652**

As at 31 March 2026, the Bank pledged government bonds held in the portfolio of financial assets at amortised cost and unsubscribed issued covered bonds in favour of the NBS for pooling in the amount of € 1 060 000 thousand (31 December 2025: € 1 060 000 thousand). The bonds may be used as collateral for funds received from the NBS for liquidity management risk purpose (collateral as at 31 March 2026 and as at 31 December 2025: € 0 thousand).

The following summary shows the financial liabilities at amortised cost by customers:

	31.3.2026	31.12.2025
Public administration	836 254	729 563
Retail clients, of which:	4 036 799	3 910 369
Individuals	3 710 716	3 586 689
Other clients	279 294	290 560
Total	**5 152 347**	**4 930 492**

(in thousands of €)

The following summary shows the financial liabilities at amortised cost by geographical territory:

	31.3.2026	31.12.2025
Balances with central banks	**0**	**0**
Slovak Republic	0	0
Due from banks	**554**	**478**
Slovak Republic	554	478
EU Member States	0	0
Customer deposits	**5 152 347**	**4 930 492**
Slovak Republic	5 135 154	4 912 221
EU Member States	12 994	14 138
Other countries	4 199	4 133
Debt securities	**1 504 836**	**1 501 682**
Slovak Republic	1 504 836	1 501 682
Total	**6 657 737**	**6 432 652**

The following summary shows the financial liabilities at amortised cost by currencies:

	31.3.2026	31.12.2025
Balances with central banks	**0**	**0**
In euro	0	0
Due from banks	**554**	**478**
In euro	554	478
In foreign currency	0	0
Customer deposits	**5 152 347**	**4 930 492**
In euro	5 152 232	4 930 306
In foreign currency	115	186
Debt securities	**1 504 836**	**1 501 682**
In euro	1 504 836	1 501 682
Total	**6 657 737**	**6 432 652**

As at 31 March 2026, Prima Banka issued the securities summarised in the following table (these issued securities are not placed on a regulated market):

ISIN	Date of issue	Maturity date	Frequency of yield payment	Interest rate	Nominal value (€)	Number of securities issued	Carrying amount
SK4000016069	1.10.2019	1.10.2026	annually	0,01 %	100 000	5 000	500 177
SK4000019634	14.9.2021	14.9.2027	annually	0,01 %	100 000	5 000	500 490
SK4000027942	2.10.2025	2.10.2028	annually	2,50 %	100 000	5 000	504 169
							1 504 836

As at 31 December 2025, Prima banka issued the securities summarised in the following table (these issued securities are not placed on a regulated market):

ISIN	Date of issue	Maturity date	Frequency of yield payment	Interest rate	Nominal value (€)	Number of securities issued	Carrying amount
SK4000016069	1.10.2019	1.10.2026	annually	0,01 %	100 000	5 000	500 239
SK4000019634	14.9.2021	14.9.2027	annually	0,01 %	100 000	5 000	500 557
SK4000027942	2.10.2025	2.10.2028	annually	2,50 %	100 000	5 000	500 886
							1 501 682

In addition to the above-mentioned covered bonds, the Bank issued a covered bond during April 2022, July 2022 and January 2023, which was not sold but pledged as collateral for repo transaction received (nominal value of EUR 1 500 000 thousand, book value as at 31 March 2026 € 1 507 293 thousand, book value as at 31 December 2025 € 1 507 399 thousand).

10. Liabilities from leases

	31.3.2026	31.12.2025
Liabilities from leases	6 930	5 996
Total	**6 930**	**5 996**

(in thousands of €)

11. Provisions and Reserves

	31.3.2026	31.12.2025
Provisions for litigation	7 460	7 459
Provisions for off-balance sheet liabilities	3 614	2 683
Other reserves	809	809
Total	**11 883**	**10 951**

Provisions for litigation will be used after definitive closing of individual litigations, however, the final date is difficult to predict. Provisions for off-balance sheet liabilities are continuously updated based on the settlement of the obligations.

Movements in provisions for liabilities as at 31 March 2026:

	1.1.2026	Allocation	Release	Use	31.3.2026
Provisions for litigation	7 459	1	0	0	7 460
Provision for off-balance sheet liabilities	2 683	4 494	(3 563)	0	3 614
Other reserves (executions)	809	0	0	0	809
Total	**10 951**	**4 495**	**(3 563)**	**0**	**11 883**

Movements in provisions for liabilities as at 31 December 2025:

	1.1.2025	Allocation	Release	Use	31.12.2025
Provisions for litigation	7 269	190	0	0	7 459
Provision for off-balance sheet liabilities	2 265	11 954	(11 536)	0	2 683
Other reserves (executions)	559	250	0	0	809
Total	**10 093**	**12 394**	**(11 536)**	**0**	**10 951**

Provisions for Litigation
In the ordinary course of business, the Bank is subject to legal actions and complaints. Each dispute is subject to special monitoring and a regular re-assessment as part of the Bank's standard procedures. If it is probable that the Bank will be required to settle a claim and a reliable estimate of the amount can be made, provisions are recorded. The total provision for litigation amounts to € 7 460 thousand as at 31 March 2026 and represents principal and default interest (31 December 2025: € 7 459 thousand).

Provisions for Off-Balance Sheet Liabilities
The Bank recognises provisions for off-balance sheet loan commitments, granted guarantees, and contingent liabilities. The provisions are assessed by the Bank similarly to loans to customers, reflecting the existing financial situation and activities of the entity to which the Bank granted a guarantee or a loan commitment, and the value of received collateral.

12. Other Liabilities

	31.3.2026	31.12.2054
Accruals and deferrals	3 727	9
Reserves and other payables	12 611	15 600
Settlement with employees,	1 856	1 525
of which: social fund	211	202
Other payables	28 192	17 217
State budget clearing account	1 079	1 633
Total	**47 465**	**35 984**

Reserves and other payables mainly comprise a provision for employee bonuses, a provision for unused vacation days and a provision for unbilled supplies of goods and services. Other liabilities mainly comprise the settlement of clearing collections and payments.

Social Fund
Prima Banka has created the social fund as required by the Social Fund Act, the Income Tax Act. The social fund is used by Prima banka to finance its own social policy. The social fund is created during the year (if a profit is generated and tax and social security payments fulfilled) by a compulsory allocation at 1% of gross wages effectively paid to employees in the current year. For tax purposes, the allocations to the social fund are included

(in thousands of €)

in the expenses to generate, ensure and sustain taxable income. Social policy financing represents short-term employee benefits, which are recognized and disclosed as expenses of the current year.

The creation and use of the social fund as at 31 March 2026 and as at 31 December 2025 is presented in the following table:

	31.3.2026	31.12.2025
Balance as at 1.1.	202	154
Allocation (from expenses)	48	193
Usage: catering allowance	(39)	(145)
Total	**211**	**202**

13. Equity

	31.3.2026	31.12.2025
Share capital	226 773	226 773
Share premium funds	71 190	71 190
Legal reserve fund	21 630	21 630
Other capital funds	54 078	54 078
Accumulated other comprehensive income	1 749	2 568
Profit/(loss) from previous years	154 233	108 124
Profit/(loss) for the current year	12 931	46 109
Total	**542 584**	**530 472**

Share Capital

	31.3.2026		31.12.2025	
Face value of shares	**No. of shares**	**in €´000**	**No. of shares**	**in €´000**
Number of issued shares with face value of € 399	100 200	39 980	100 200	39 980
Number of issued shares with face value of € 67	100 200	6 713	100 200	6 713
Number of issued shares with face value of € 5	701 400	3 507	701 400	3 507
Number of issued shares with face value of € 1	176 572 738	176 573	176 572 738	176 573
	177 474 538	**226 773**	**177 474 538**	**226 773**

Accumulated Other Comprehensive Income

	31.3.2026	31.12.2025
Financial assets at fair value through other comprehensive income	1 797	2 630
Available-for-sale securities	(48)	(62)
Total	**1 749**	**2 568**

Accumulated other comprehensive income includes unrealised remeasurement of financial assets at fair value through other comprehensive income without an effect on deferred tax. In accumulated other comprehensive income, the Bank also recognises the revaluation amount from the transfer of securities from the available-for-sale financial assets portfolio to the held-to-maturity financial assets portfolio pursuant to IFRS 9. The aforementioned reserve is gradually amortised in the statement of comprehensive income until the maturity of the transferred securities.

Proposed Distribution of Profit for 2025:

Statutory allotment to the reserve fund (10% of the profit after tax)	4 611
Transfer of profit into profit/loss from previous years	41 498
Total	**46 109**

The distribution of the 2025 profit was approved by the General Meeting of Prima banka as at 22 April 2026.

(in thousands of €)

14. Net Interest Margin

	31.3.2026	31.3.2025
Interest income and similar income on:	**49 410**	**45 705**
Financial assets at amortised cost, of which:		
Balances with the central banks	5 019	6 567
Due from banks	19	5
Loans and advances to customers	43 324	38 123
Debt securities	1 048	1 010
Interest expense and similar expense for:	**(18 163)**	**(20 678)**
Financial liabilities at amortised cost, of which:		
Balances with the central banks	0	0
Due to banks	0	0
Customer deposits	(14 742)	(15 039)
Debt securities	(3 421)	(5 639)
Net Interest Margin	**31 247**	**25 027**

15. Net Fee and Commission Income

	31.3.2026	31.3.2025
Fee and commission income on:	**12 343**	**11 528**
Payment services	8 814	8 748
Credit activity	1 797	1 359
Transactions with securities	81	0
Other banking services	1 651	1 421
Fee and commission expense for:	**(1 870)**	**(1 690)**
Payment services	(220)	(212)
Credit activity	0	0
Transactions with securities	(47)	(40)
Other banking services	(1 603)	(1 438)
Net Fee and Commission Income	**10 473**	**9 838**

16. Profit from Financial Transactions

	31.3.2026	31.3.2025
Net income (loss) from financial assets held for trading - derivatives	(110)	161
Net loss from revaluation of financial assets at fair value through other comprehensive income	(49)	99
Foreign exchange differences	183	(87)
Net profit from financial transactions	**24**	**173**

17. Other Operating Income

	31.3.2026	31.3.2025
Net income (loss) on the sale of non-current assets	1	(1)
Lease income	18	19
Other income (loss) from non-banking activities	0	(2)
Other operating income	**19**	**16**

(in thousands of €)

18. General and Administrative Expenses

	31.3.2026	31.3.2025
Personnel expenses	**(8 119)**	**(7 448)**
Wages and salaries*	(5 749)	(5 275)
Social expenses	(1 998)	(1 870)
Other personnel costs	(372)	(303)
Other administrative expenses	**(8 522)**	**(7 935)**
IT costs	(1 344)	(1 513)
Marketing, advertising and other services	(2 003)	(1 858)
Costs of audit and related services**	0	0
Leases	(80)	(64)
Other purchased outputs and services	(4 791)	(4 185)
Supervision of Central Banks	(298)	(242)
Creation (use) of provisions for litigation	(6)	(73)
General administrative costs	**(16 641)**	**(15 383)**

* Including salaries and bonuses to members of the Management Board and Board of Directors.
** Costs of audit and the related services provided by the auditor, included audit of financial statements and audit of NBS prudential returns and other audit services, that related to agree upon procedures under Act No. 566/2001 Coll. on Securities and Investment services, preparation of Long-form report for NBS, Review of IT security, limited review and non-audit services related to the issue of Covered Bonds.

Prima banka does not have pension arrangements separate from the compulsory state pension system of the Slovak Republic. Pursuant to Slovak legal regulations, an employer is obliged to pay contributions to social security, health insurance, medical insurance, accident insurance, unemployment insurance, and contributions to a guarantee fund set as a percentage of the assessment base. These expenses are recognised in the statement of comprehensive income in the period in which the employee was entitled to a salary.

The Bank contributes to a defined contribution supplementary pension plan administered by a private pension fund, based on the employment period of the employee. No liabilities arise to the Bank from the payment of pensions to employees in the future. Supplementary pension insurance expenses amounted to € 28 thousand as at 31 March 2026 (31 March 2025: € 15 thousand).

19. Contributions to the Resolution fund and Deposits protection fund

	31.3.2026	31.3.2025
Resolution fund	0	(250)
Deposits Protection Fund	(263)	(175)
Specific Contributions of Selected Financial Institutions	**(263)**	**(425)**

In addition, pursuant to Act No. 371/2014 Coll., the Bank makes contributions to the national resolution fund, which was established as one of the fundamental elements of the mechanism for the resolution of crisis situations in the financial sector. Contributions to the fund are calculated using the methodology set out in the European Commission’s regulations, taking into account the size and risk profile of the financial institution. Single Resolution Board (SRB) has confirmed that the financial means available in the Single Resolution Fund (SRF) at 31 December 2023 reached the target level of at least 1% of covered deposits held in the Member States participating in the Single Resolution Mechanism (SRM). Therefore, no regular annual contributions will be collected in 2026 from the institutions falling in scope of the SRF.

The Bank is legally obliged to make a contribution to the Deposit Protection Fund. The annual contribution was determined by the Deposit Protection Fund.

20. Depreciation and provisions of assets

	31.3.2026	31.3.2025
Depreciation of tangible assets	(1 054)	(1 129)
Amortisation of intangible assets	(170)	(140)
Release of provisions and reserves for assets	26	19
Total	**(1 198)**	**(1 250)**

(in thousands of €)

21. Net Allocation to Provisions and Reserves

	31.3.2026	31.3.2025
(Allocation) of provisions for financial assets at amortised cost, of which:	**(420)**	**(1 359)**
Loans, advances and other receivables	(486)	(1 223)
Debt securities	66	(136)
Allocation to provisions for off-balances sheet exposures	**(931)**	**150**
Written-off and assignment of receivables*	**295**	**468**
Net Allocation to Provisions and Reserves	**(1 056)**	**(741)**

*including write off costs and payment received from written-off and assigned receivables

More information on provisions for losses from loans to customers and provisions for off-balance sheet liabilities is presented in Note 1 and in Note 11 respectively.

22. Income Tax and Special levy

Income Tax	31.3.2026	31.3.2025
Current tax	(6 044)	(3 321)
Deferred tax	0	0
Special levy	(3 639)	(3 481)
	(9 683)	**(6 802)**

On 19 December 2023 the National Council of the Slovak Republic adopted Law No 530/2023 which amends and supplements several laws in relation to improving the state of public finances. The adopted law amended and supplemented Law No 235/2012 on a Special levy on business in regulated industries. In particular, the adopted law expanded the scope of regulated persons that are to be subject to a special levy to include persons or branches of foreign persons that are authorised to perform activities based on an authorisation issued or granted by Národná banka Slovenska. The monthly special levy for credit institutions is computed by multiplying the levy base by the levy rate. The levy base is the gross profit reported for the accounting period multiplied by a coefficient representing ratio between the revenue from regulated activities and the total revenue belonging to the accounting period for which the reported economic result was used for the calculation of the levy. The levy rate introduced for credit institutions equals 0,025 for the accounting period starting after 31 December 2023. The levy rate will be gradually reduced by 5% over the 2025 – 2027 period, and will be 4,356% as of 2028.
For tax purposes, the levy is classified as a tax-deductible expense and under International Financial Reporting Standards, the bank levy is considered to be a form of current tax. Since many areas of the Slovak tax law have not been sufficiently validated yet in practice, there is uncertainty as to how they will be applied by the tax authorities. The extent of this uncertainty cannot be quantified and disappears only when legal precedents or official interpretations of the competent authorities become available.

23. Net Earnings per Share

	31.3.2026	31.3.2025
Net earnings for the current period (€ ´000)	12 931	10 462
Number of issued shares with value € 399	100 200	100 200
Number of issued shares with value € 67	100 200	100 200
Number of issued shares with value € 5	701 400	701 400
Number of issued shares with value € 1	176 572 738	176 572 738
Net earnings per share (face value € 399) in €	22,751	18,407
Net earnings per share (face value € 67) in €	3,820	3,091
Net earnings per share (face value € 5) in €	0,285	0,231
Net earnings per share (face value € 1) in €	0,057	0,046

(in thousands of €)

24. Information on Statement of Cash Flows

In respect of the statement of cash flows, cash equivalents include the following items with a maturity of up to three months:

	31.3.2026	31.3.2025
Cash	54 356	49 667
Balances with the Central bank	1 018	0
Current accounts with other banks	1 322	1 345
Term deposits with the Central bank	767 009	609 022
Term deposits with other banks	0	0
Total	**823 705**	**660 034**

25. Contingent Liabilities and Other Off-Balance Sheet Items

Off-balance Sheet Assets

	31.3.2026	31.12.2025
Receivables from spot transactions	3 787	115
Guarantees received	204	204
Received collateral from pledge, security and other rights	9 655 207	9 305 727
Total	**9 659 198**	**9 306 046**

Off-balance Sheet Liabilities

	31.3.2026	31.12.2025
Liabilities from spot transactions	3 870	153
Guarantees issued	5 220	6 007
Loan commitments and unused credit facilities	239 443	167 190
Total	**248 533**	**173 350**

The risk associated with off-balance sheet loan commitments, issued guarantees and contingent liabilities is assessed similarly as for loans to customers, and also reflects the financial situation and activities of the entity to which the Bank granted the guarantee as well as the value of received collateral. As at 31 March 2026, provisions recorded for off-balance sheet exposures amounted to € 3 614 thousand (31 December 2025: € 2 683 thousand), see Note 11 in this Chapter.

Issued Guarantees
Guarantees issued to customers constitute Prima banka's obligations to make payments when its customers are not able to meet their obligations to third parties.

Loan Commitments and Unused Credit Facilities
Loan commitments and unused credit facilities comprise approved but unused amounts of loans and overdraft facilities.

Assets Received in Custody
Assets received from clients in custody are not in the Bank's possession and are thus not included in the Bank's assets. Income on securities in custody is recognised in the statement of comprehensive income as *"Net fee and commission income"*.

26. Valuable items received for management

Valuable items received for management are not owned by the Bank. As a result, they are not part of its assets, and are included in the off-balance sheet.

	31.3.2026	31.12.2025
Valuable items received for depositary management	54 965	44 627
Total	**54 965**	**44 627**

27. Residual Maturity of Derivatives

All derivatives are traded in the over-the-counter market. The summary of derivatives held for trading with positive or negative air values is described in Note 2 of this chapter.

(in thousands of €)

The following summary shows the residual maturity of derivatives' face values as at 31 March 2026:

Residual maturity	Up to 1 year	1 to 5 years	More than 5 years	Total
Financial assets held for trading – derivatives				
Currency swaps	4 790	0	0	4 790
Total off-balance sheet assets	**4 790**	**0**	**0**	**4 790**
Currency swaps	4 826	0	0	4 826
Total off-balance sheet liabilities	**4 826**	**0**	**0**	**4 826**
Net derivatives	**(36)**	**0**	**0**	**(36)**

The following summary shows the residual maturity of derivatives' face values as at 31 December 2025:

Residual maturity	Up to 1 year	1 to 5 years	More than 5 years	Total
Financial assets held for trading – derivatives				
Currency swaps	4 740	0	0	4 740
Total off-balance sheet assets	**4 740**	**0**	**0**	**4 740**
Currency swaps	4 736	0	0	4 736
Total off-balance sheet liabilities	**4 736**	**0**	**0**	**4 736**
Net derivatives	**4**	**0**	**0**	**4**

28. Fair Value of Financial Instruments

Financial Instruments Recognised at Fair Value

The fair value of a financial instrument is the price at which it would be possible to sell the asset or transfer the liability as part of a standard transaction between market participants at the value determination date.

The Bank uses the following hierarchy to determine and disclose the fair value of financial instruments by valuation technique:

- Level 1 - market prices available on an active market for an identical financial instrument,
- Level 2 - if there is no market price, the Bank measures the financial instrument based on a model, which is a quantified estimate based on mathematical or statistical methods or a combination thereof, using market (observable) inputs with a strong impact on their fair value,
- Level 3 - valuation techniques where no observable market data with a significant impact on the fair value exist.

The following table presents an overview of financial instruments recognised at fair value and classified in Levels 1 - 3 based on the determination of their fair values as at 31 March 2026 (as ta 31 December 2025):

31 March 2026	Level 1	Level 2	Level 3	Total
Financial assets held for trading: derivatives	0	4	0	4
Financial assets at fair value through profit or loss	0	0	311	311
Financial assets at fair value through other comprehensive income	5 546	0	23	5 569
Financial assets at fair value total	**5 546**	**4**	**334**	**5 884**
Financial liabilities held for trading: derivatives	0	30	0	30
Financial liabilities at fair value total	**0**	**30**	**0**	**30**

31 December 2025	Level 1	Level 2	Level 3	Total
Financial assets held for trading: derivatives	0	18	0	18
Financial assets at fair value through profit or loss	0	0	353	353
Financial assets at fair value through other comprehensive income	6 298	0	23	6 321
Financial assets at fair value total	**6 298**	**18**	**376**	**6 692**
Financial liabilities held for trading: derivatives	0	5	0	5
Financial liabilities at fair value total	**0**	**5**	**0**	**5**

Financial assets at fair value through other comprehensive income are mainly capital participations in companies providing settlement and card services, whose fair value differs from their carrying amount after revaluation.

(in thousands of €)

The fair value of derivatives is also determined by discounting future cash flows using the relevant yield curves consisting of observable market factors. The reconciliation of fair values of derivatives with a professional counterparty is performed on a monthly basis.

Fair Value of Financial Assets and Liabilities Reported at Amortised Cost

The calculation of the fair value of assets and liabilities reported at amortized cost is based on the sequence using the prices listed at the beginning of this chapter. This means if there is an available market price, it is used by the Bank, otherwise, the Bank uses the model. The Bank uses a valuation technique based on the discounted future cash flows using observable market interest rates, which are modified for credit spreads. In this way, every planned cash flow is measured in line with the signed contracts with counterparties. For assets where fair values are available, the fair value is determined in line with them.

The calculation takes into account current interest rates, currency exchange rates, and credit spreads. Interest rates and currency exchange rates are provided by Bloomberg. The curve is projected as follows: for a period of up to one year Money Market rates are applied, for periods of over one year, swap rates are applied. Credit spreads are calculated as a product of PD (probability of default) and LGD (loss given default).

Fair values of financial instruments at amortised cost were determined for the presentation of the financial statements for general use. Information on the fair value of these instruments cannot be used for any specific transaction of purchase or sale of these financial instruments. The users of financial statements should not rely on these financial statements when assessing the fair value of financial instruments at amortised cost as the only source of information.

The following table shows the comparison of fair values and carrying amounts of balance sheet items as at 31 March 2026:

	Carrying amount	Estimated fair value Level 1	Level 2	Level 3
Cash	54 356	0	54 356	0
Financial assets at amortised cost, of which:	7 181 810	165 916	1 028 777	5 973 819
Balances with central banks	1 022 538	0	1 022 493	0
Due from banks	6 283	0	6 284	0
Loans and advances to customers	5 986 090	0	0	5 973 819
Debt securities	166 899	165 916	0	0
Financial assets	**7 236 166**	**165 916**	**1 083 133**	**5 973 819**
Financial liabilities at amortised cost, of which:	6 657 737	1 470 231	554	5 150 373
Loans and deposits received from central banks	0	0	0	0
Due to banks	554	0	554	0
Customer deposits	5 152 347	0	0	5 150 373
Issued securities	1 504 836	1 470 231	0	0
Financial liabilities	**6 657 737**	**1 470 231**	**554**	**5 150 373**

The following table shows the comparison of fair values and carrying amounts of balance sheet items as at 31 December 2025:

	Carrying amount	Estimated fair value Level 1	Level 2	Level 3
Cash	58 048	0	58 048	0
Financial assets at amortised cost, of which:	6 905 477	161 807	903 216	5 879 132
Balances with central banks	902 090	0	902 040	0
Due from banks	1 176	0	1 176	0
Loans and advances to customers	5 840 741	0	0	5 879 132
Debt securities	161 470	161 807	0	0
Financial assets	**6 963 525**	**161 807**	**961 264**	**5 879 132**
Financial liabilities at amortised cost, of which:	6 432 652	1 471 729	478	4 938 429
Loans and deposits received from central banks	0	0	0	0
Due to banks	478	0	478	0
Customer deposits	4 930 492	0	0	4 938 429
Issued securities	1 501 682	1 471 729	0	0
Financial liabilities	**6 432 652**	**1 471 729**	**478**	**4 938 429**

(in thousands of €)

The fair value of cash is the same as the carrying amount.

The fair value of receivables from and payables to banks is given as the present value of discounted future cash flows using observable market factors on the interbank market, including the relevant credit spread. As most of these deposits are short term, their fair value approximates the carrying amount.

The fair value of receivables from and payables to customers is stated similarly as for receivables from and payables to banks. For receivables and payables with fixed interest and a residual maturity of less than one year, and for receivables and payables with a floating interest if the re-fixing period is shorter than one year, their fair value approximates the carrying value.

The fair-value measurement for financial assets at amortised cost is based on an observable market price from Bloomberg. If the market price of a security is not available, the valuation is based on a calculation of the present value of discounted future cash flows using observable market factors on the interbank market, including the relevant credit spread.

The fair value of issued mortgage debentures is calculated as the present value of discounted future cash flows using observable market factors on the interbank market, including the relevant credit spread.

29. Capital Management

Own Funds

Regulatory capital represents Prima banka's own funds intended for covering unexpected losses resulting from financial risks to which the Bank is exposed. It is calculated in accordance with the valid Regulation of the European Parliament and of the Council (EC) No 575/2013 on prudential requirements for credit institutions and investment firms (the "CRR") and serves for the capital adequacy calculation in accordance with the CRR. In accordance with the CRR, regulatory capital must cover particular capital requirements on credit risk of the Trading and Banking Books, market risk of the Trading and Banking Books (interest-rate and currency risks), and operational risk.

The Bank's Management Board is regularly informed of the status and expected development of the adequacy of own funds along with other capital stability parameters which are classified in the Bank's system of risk appetite parameters, and necessary actions are taken on time to comply with the set parameters.

Prima banka's own funds represent a sum of original (Tier 1) and additional own funds (Tier 2) reduced by deductible items. Original own funds consist of paid-up share capital, share premiums, other funds (legal reserve fund, funds created from profit after tax and other capital funds), and retained earnings from previous years. Original own funds are reduced by the net book value of intangible assets and profit/loss to be approved, provided that the loss or loss from previous years was recognized. Additional own funds consist of general credit risk adjustments acceptable as Tier 2 capital.

Prima banka's own funds and regulatory capital requirements as at 31 March 2026 and 31 December 2025 are stated in the table below:

OWN FUNDS	**31.3.2026**	**31.12.2025**
Tier 1 capital		
Common Equity Tier 1 capital	**482 542**	**483 532**
Capital instruments	297 963	297 963
Paid-up share capital	226 773	226 773
Share premium	71 190	71 190
Tier 1 instruments	0	0
Retained earnings	108 124	108 124
Accumulated other comprehensive result	1 750	2 568
Other funds	75 708	75 708
Intangible assets	(1 003)	(830)
Additional Tier 1 capital	**0**	**0**
Tier 2 capital	**28 811**	**28 423**
Capital instruments	0	0
Tier 2 capital adjustments	0	0
General credit risk adjustments (standardised approach)	28 811	28 423
OWN FUNDS TOTAL	**511 353**	**511 955**

(in thousands of €)

Own funds requirements to cover	31.3.2026	31.12.2025
Credit risk and risk of impairment of receivables	184 388	181 907
Operational risk	20 575	20 575
CVA risk	4	5

Prima banka met regulatory requirements under the CRR. As at 31 March 2026, the Bank's overall capital adequacy was 19,96 % (31 December 2025: 20,23 %). The Bank uses a standardised approach for the calculation of own funds requirements.

30. Risk Management

1. Credit Risk

a) Information on Credit Risk Policy, Objectives and Management

The fundamental goal of the credit risk management strategy at Prima banka is to optimize the amount of accepted risks in line with the capital coverage amount and to generate sustainable profits over the long-term. The Bank has established a separate organizational unit at the Risk Management Division to identify, measure, monitor, and minimize credit risk and this division is independent from trading and settlements. The whole process is subject to the approved Risk and Capital Management Strategy, which is regularly reassessed in line with changes in the Slovak banking market. Lending is subject to the rules stipulated in the strategy and risk parameters and limits for issuing new loans are strictly observed by members of the credit approval bodies and monitored by the Bank's management, on the basis of regular reporting. Information on customers is permanently monitored and assessed. Customers are assigned to risk segments to ensure correct monitoring, quantification, reporting and management of credit risks. Exposure limits are set for the defined segments. Exposure limits are also set for individual customers.

The following table gives the maximum amount of credit risk net of provisions, without considering the received collateral:

Credit risk related to balance sheet assets:	31.3.2026	31.12.2025
Financial assets at amortised cost	7 181 810	6 905 477
Balances with central banks	1 022 538	902 090
Due from banks	6 283	1 176
Loans and advances to customers	5 986 090	5 840 741
Debt securities	166 899	161 470
Trading derivatives	4	18
Financial assets at fair value through profit or loss	311	353
Financial assets at fair value through other comprehensive income	5 569	6 321
Deferred tax assets	11 341	11 341
Other assets	14 315	31 045
Total	**7 213 350**	**6 954 555**

Credit risk related to off-balance sheet items prior to the deduction of reserves:	31.3.2026	31.12.2025
Issued guarantees	5 220	6 007
Loan commitments and unused credit limits	239 443	167 190
Total	**244 663**	**173 197**

Summary of individual types of received collateral for financial assets in recoverable amounts to cover provided loans:

To cover granted loans	31.3.2026	31.12.2025
Cash	722	732
Immovable assets	9 654 485	9 304 995
Movable assets	0	0
Collateral received for financial assets	**9 655 207**	**9 305 727**

b) Description of Credit Risk Measurement and Monitoring Methods

Credit risk is the fundamental and most significant bank risk; therefore, its management has a critical impact on Prima banka's results. In order to minimize credit risk, Prima banka uses various instruments to collateralize credit transactions and focuses on identifying and handling risks arising in credit risk mitigation. Through its internal procedures, Prima banka defines activities to be performed when valuating and accepting collateral instruments.

Prima banka uses its own rating system to assess customer creditworthiness, which is based on an assessment of the customer's financial and non-financial results. Prima banka has developed a specific system for assessing corporate, municipal, retail and sole trader customers. Customers are assigned to one of 17 risk groups. The credit scores are subject to reassessment and revised as and when needed, based on a decision of the Credit Committee.

Characteristics of individual rating levels are given in the following summary:

Rating	Characteristics
AAA	The highest rated entities with small risk and an extremely strong capacity to meet their financial commitments.
AA+ **AA** **AA-**	Highly rated entities with very strong capacity to meet their financial commitments, with moderate risk over the long-term. It differs from the AAA rating to a small degree.
A+ **A** **A-**	Highly rated entities with strong capacity to meet their financial commitments, with recommended monitoring of future risk in the medium- and long-term.
BBB+ **BBB** **BBB-**	Creditworthy entities with adequate capacity to meet their financial commitments, but susceptible to adverse economic conditions or changing circumstances.
BB+ **BB** **BB-**	Entities with some ability to meet their present liabilities, likely to be significantly affected by adverse economic conditions or changing circumstances.
B+ **B**	Entities with vulnerable ability to meet their financial commitments, with risky future.
B- **CCC**	Highly risky and unstable entities with very low probability of meeting their financial commitments.

Credit risk is minimized at Prima banka by applying the following:
1. Active monitoring;
2. Early identification of non-performing loans;
3. Rating scale expressing the probability of a debtor's default;
4. Credit procedures;
5. Credit security (bank price fixing);
6. Internal review;
7. Credit limits system;
8. Black list, watch list and information from the Credit Registry and Social Insurance.

(in thousands of €)

The quality of amounts due from banks and loans and advances to customers that are not impaired and are not overdue, prior to the deduction of provisions according to the Bank's internal rating:

Rating scale	Due from banks		Loans and advances to customer, of which:					
			Public administration		Other clients		Retail clients	
	31.3.2026	31.12.2025	31.3.2026	31.12.2025	31.3.2026	31.12.2025	31.3.2026	31.12.2025
	6 283	1 176	167 211	166 550	266 576	294 257	5 606 667	5 432 076
Rating AAA	0	0	222	270	46	50	419 997	424 290
Rating AA+	0	0	5 001	4 668	62	52	0	0
Rating AA	18	20	4 745	4 632	332	325	575 216	520 102
Rating AA-	0	0	3 105	3 669	304	495	455 133	461 946
Rating A+	742	748	4 574	4 493	428	515	0	0
Rating A	257	147	9 482	9 325	593	617	711 527	728 746
Rating A-	13	13	8 266	7 769	545	489	0	0
Rating BBB+	103	84	15 761	15 067	1 354	1 429	1 326 171	1 484 055
Rating BBB	0	0	9 419	9 459	393	378	13	16
Rating BBB-	0	0	12 168	12 352	522	534	1 342 419	1 193 406
Rating BB+	0	0	17 155	17 641	7 457	7 340	0	0
Rating BB	0	0	15 324	15 545	248 662	276 181	567 156	377 217
Rating BB-	5 000	0	14 020	13 439	563	572	57 049	76 364
Rating B+	0	0	18 061	17 607	166	168	0	0
Rating B	0	0	13 588	13 783	109	123	29 257	40 884
Rating B-	150	164	15 063	15 547	262	258	0	0
Rating CCC	0	0	1 257	1 284	4 778	4 731	122 729	125 050

Quality of debt securities that are not impaired, prior to the deduction of provisions according to the Bank's internal rating:

Rating scale	Debt securities					
	Banks		Public administration		Corporate	
	31.3.2026	31.12.2025	31.3.2026	31.12.2025	31.3.2026	31.12.2025
	0	0	167 351	161 988	0	0
Rating A+	0	0	0	0	0	0
Rating A	0	0	127 939	117 617	0	0
Rating A-	0	0	23 982	23 831	0	0
Rating BBB	0	0	0	0	0	0
Rating BBB-	0	0	15 430	20 540	0	0
Rating CCC	0	0	0	0	0	0

Credit risk associated with the securities portfolio is low as the majority of purchased debt securities are government bonds issued by EU countries. As at 31 March 2026, the exposure to bank and corporate debt securities amounts to € 0 (31 December 2025: € 0).

(in thousands of €)

Quality of off-balance sheet liabilities – issued guarantees and loan commitments according to the Bank's internal rating:

Rating scale	Issued guarantees					
	Public administration		Other clients		Retail clients	
	31.3.2026	31.12.2025	31.3.2026	31.12.2025	31.3.2026	31.12.2025
	5 038	5 797	45	48	137	168
Rating AAA	0	0	0	0	0	0
Rating AA+	0	0	0	0	0	0
Rating AA	323	324	0	0	0	0
Rating AA-	0	0	0	0	0	0
Rating A+	0	386	0	0	0	0
Rating A	1 399	1 399	36	38	0	0
Rating A-	631	631	0	0	0	0
Rating BBB+	2 310	2 310	0	0	0	0
Rating BBB	0	0	9	9	0	0
Rating BBB-	0	0	0	1	0	0
Rating BB+	0	0	0	0	0	0
Rating BB	0	0	0	0	80	104
Rating BB-	0	372	0	0	0	0
Rating B+	0	0	0	0	0	0
Rating B	375	375	0	0	0	0
Rating B-	0	0	0	0	0	0
Rating CCC	0	0	0	0	57	64

Rating scale	Loan commitments					
	Public administration		Other clients		Retail clients	
	31.3.2026	31.12.2025	31.3.2026	31.12.2025	31.3.2026	31.12.2025
	53 169	52 173	2 480	2 490	183 698	112 508
Rating AAA	1 418	1 377	0	0	9 926	7 160
Rating AA+	750	1 164	58	73	0	0
Rating AA	3 756	3 464	165	172	14 792	9 176
Rating AA-	1 774	1 540	171	271	28 273	24 720
Rating A+	2 746	2 755	237	205	0	0
Rating A	4 811	5 058	366	304	25 155	21 028
Rating A-	6 671	6 217	491	496	0	0
Rating BBB+	4 319	3 868	160	174	25 171	11 988
Rating BBB	4 832	4 925	116	109	10	21
Rating BBB-	1 945	1 986	287	209	14 134	8 144
Rating BB+	3 064	3 311	90	120	0	0
Rating BB	3 510	3 357	91	114	8 562	6 859
Rating BB-	4 010	3 486	93	102	3 030	3 981
Rating B+	5 640	6 306	16	20	0	0
Rating B	3 166	3 073	106	58	4 199	4 256
Rating B-	669	193	25	55	0	0
Rating CCC	88	93	8	8	50 446	15 175

(in thousands of €)

c) Risk Monitoring - Limit Setting
Prima banka monitors and evaluates counterparty limits and their use on a daily basis. The Bank reviews whether the limits have been met or exceeded and decides on further steps pursuant to internal rules. Limits are set according to segments, sectors, products and collateral.

The Bank ensures on an ongoing basis that its asset exposure net of the effects of credit risk mitigation, including the date of origin of asset exposure, does not exceed the higher of a) 25% of the Bank's regulatory capital and b) the limit for banks or bank groups towards an institution, and towards a group of economically-linked parties where at least one of the parties is an institution, if the sum of values of the Bank's asset exposures net of the effects of credit risk mitigation towards all other parties that are members of the group of economically-linked parties and that at the same time are not institutions, does not exceed 25% of the Bank's regulatory capital.

Bank limit: Prima banka monitors and evaluates compliance with limits for bank entities separately. Limits are set as the absolute maximum amount of exposure to the relevant counterparty.

Country limit: Prima banka monitors and evaluates compliance with country limits separately. Limits are set as the absolute maximum amount of exposure to the relevant counterparty.

d) Credit Risk Concentration Risk – Procedures and Methods Used for Credit Risk Concentration Hedging
For the purposes of the Bank's credit risk management strategy and related banking instructions, Prima banka considers concentration risk to be the risk arising from concentrating the Bank's transactions (asset exposure) with an individual, a group of economically-related parties, the state, a geographic area, or an economic sector.

The limits of asset exposure are expressed as shares of the Bank's own funds, which limit exposure in relation to the size of the Bank. The upper limit of the total exposure of the Banking and Trading Books corresponds with the limits stipulated by the CRR.

The table below provides an analysis of credit risk exposure by industry segments as at 31 March 2026 and 31 December 2025:

	31.3.2026	**31.12.2025**
Agriculture, forestry and fishing	285	292
Mining and quarrying	0	0
Manufacturing	84 714	84 707
Electricity, gas, steam and air conditioning supply	630	680
Water supply; sewerage, wastewater management and remediation activities	165	177
Construction	2 167	2 013
Wholesale and retail trade	3 484	3 582
Transportation and storage	671	621
Accommodation and food services activities	610	664
Publishing, broadcasting, and content production and distribution activities*	73	
Telecommunications, computer programming and other information service activities*	107	187
Financial and insurance activities	51 543	62 922
Real estate activities	133 728	150 810
Professional, scientific and technical activities	68 471	69 272
Administrative and support service activities	7 838	7 776
Public administration and defence; compulsory social security	166 031	166 351
Education	107	95
Human health and social work activities	38	27
Arts, sports and recreation	104	100
Other service activities	760	566
Activities of households as employers and undifferentiated goods and services	5 464 564	5 289 899
Activities of extraterritorial organisations and bodies	0	0
Total	**5 986 090**	**5 840 741**

* From January 1, 2026, NACE Rev. 2.1 is in force, under which the section "Information and Communication" has been divided into two sections: "Publishing, broadcasting, and content production and distribution activities" and "Telecommunications, computer programming and other information service activities".

(in thousands of €)

e) Identification of Impaired Assets (Mainly Receivables)

In respect of impaired assets, Prima banka has stipulated related rules and procedures in its internal regulations. The rules for identifying impaired assets are based on the rules specified in the NBS's Decrees, related internal regulations, and International Financial Reporting Standards.

The summary below provides an analysis of the unimpaired loan portfolio (stage 1 and stage 2) based on days overdue as at 31 March 2026 prior to the deduction of provisions:

	Within maturity	Up to 90 days	From 91 to 180 days	From 181 days to 1 year	More than 1 year	Received collateral to defaulted loans
Loans and deposits with other banks	6 283	0	0	0	0	0
Loans and advances to customers, of which:	6 040 454	24 293	475	0	0	17 635
Public administration	167 211	3	0	0	0	0
Other clients	5 606 667	24 099	474	0	0	17 629
Individuals	266 576	191	1	0	0	6
Total	**6 046 737**	**24 293**	**475**	**0**	**0**	**17 635**

The summary below provides an analysis of the unimpaired loan portfolio (stage 1 and stage 2) based on days overdue as at 31 December 2025 prior to the deduction of provisions:

	Within maturity	Up to 90 days	From 91 to 180 days	From 181 days to 1 year	More than 1 year	Received collateral to defaulted loans
Loans and deposits with other banks	1 176	0	0	0	0	0
Loans and advances to customers, of which:	5 892 883	25 852	411	0	0	18 009
Public administration	166 550	1 038	0	0	0	0
Other clients	5 432 076	24 494	409	0	0	17 923
Individuals	294 257	320	2	0	0	86
Total	**5 894 059**	**25 852**	**411**	**0**	**0**	**18 009**

The summary below provides an analysis of the impaired loan portfolio (stage 3) as at 31 March 2026, including other receivables from financial transactions:

	Public sector	Retail clients	Other clients	Total
Impaired loans	191	14 858	20 812	35 861
Provisions	190	11 053	20 809	32 052
Recoverable amount of collateral received	0	3 949	0	3 949
% of coverage by provisions	99 %	74 %	100 %	89 %
% of coverage by provisions and received collateral	99 %	100 %	100 %	100 %
Interest income on impaired loans	x	x	x	235

The summary below provides an analysis of the impaired loan portfolio (stage 3) as at 31 December 2025, including other receivables from financial transactions:

	Public sector	Retail clients	Other clients	Total
Impaired loans	203	15 289	20 990	36 482
Provisions	203	11 245	20 990	32 438
Recoverable amount of collateral received	0	4 191	0	4 191
% of coverage by provisions	100 %	74 %	100 %	89 %
% of coverage by provisions and received collateral	100 %	100 %	100 %	100 %
Interest income on impaired loans	x	x	x	233

Restructuring

The Bank may modify the repayment terms of its loan receivables if the client's financial position is weak and the client will be unable to repay its liabilities to the Bank at agreed time.

For overdraft loans, the loan agreements may be transformed into instalment loans. In extraordinary circumstances, an overdraft loan may be extended but with the use of a gradual reduction. For instalment loans, repayment schedules are modified if a client is unable to keep to the agreed-upon deadlines.

The carrying amount of credit receivables whose contractual terms and conditions were amended due to their non-payment or the customer's impaired financial condition was € 410 thousand within three months of 2026, total amount at as 31 March 2026 is € 5 981 thousand (as at 31 December 2025 € 5 747 thousand).

The Bank sold real estate pledged against receivables which were unpaid as at 31 March 2026 for € 130 thousand (31 December 2025: € 979 thousand). The Bank sold a pledge over moveable assets (receivables) as at 31 March 2026 for € 0 thousand (31 December 2025: € 0 thousand).

f) Description of the Procedures and Rules of Acceptable Collateral Acceptance and Valuation

The procedures and rules for the collateral acceptance and valuation have been specified in Prima banka's internal regulations. Collateral is used to minimise the Bank's credit risk and constitutes a secondary source of credit repayment. Collateral should guarantee repayment of the Bank's receivables arising from credit transactions if a debtor becomes insolvent due to the deterioration of his financial position. Collateral has both financed and non-financed form.

Financed collateral means the right of lien (on immovable assets, movable assets, receivables, cash collateral, securities, etc.). The Bank accepts various forms of collateral depending on a debtor's creditworthiness and collateral quality. Prima banka determines individual acceptance values of collateral on the basis of professional experience and historical results.

Prima banka's right of lien on collateral instruments is constituted by a written agreement, which is an inseparable part of a loan agreement. The agreement contains terms and conditions governing the implementation process and termination of the lien.

Non-financed collateral means a guarantee by third parties (state guarantee, bank guarantee, corporate guarantee, or personal guarantee). This collateral's effectiveness is subject to a commitment of unconditional debt assumption if the primary debtor is in default. Such a commitment is stipulated in a written agreement with the guarantor. Other instruments used by Prima banka to manage credit risk include a notarial deed, promissory note, insurance, and comfort letter.

The collateral held by Prima banka must comply with legal regulations, be enforceable in court, be of good quality, and comply with maximum liquidity requirements so that a yield from the collateral covers the highest possible amount of a customer's liabilities arising from a granted credit product. The collateral instruments held are listed in Note 3030. When valuating collateral, Prima banka takes into consideration the collateral's general value set by a court expert in an expert opinion (immovable assets, movable assets), the carrying amount maintained in the customer's accounting books (receivables, stock, new movable assets), and the market value (securities).

The following principles are applied when accepting and valuing collateral:

- Collateral is considered a secondary source of loan repayment,
- The required collateral amount/value depends on the level of accepted credit risk. Unsecured loans are typically only used for operational financing and for small amounts,
- The physical inspection of collateral is performed by a front-office employee (primarily for commercial real estate) who prepares a report on such an inspection,
- A real estate collateral valuation is prepared by a court expert and revalued by a bank supervisor,
- Real estate revaluation depends on conditions on the Slovak real estate market. Prima banka responds to significant changes in the real estate market by revaluating held collateral,
- The asset to be financed is usually required to be used as collateral.

2. Market Risk

a) Information on Market Risk Policy and Management

As regards market risk, Prima banka only takes into consideration interest and currency risk. Share and commodity risk is insignificant as Prima banka's approved strategy does not allow such instruments to be purchased for the Bank's portfolio due to the high risk. Exposure to equities, which Prima banka includes in the Banking Book, is very limited and they are not held for capital gain purposes. When valuing these exposures, Prima banka uses an equity method or recognizes them at their nominal value.

(in thousands of €)

The market risk management system arises from the provisions of the CRR, relevant EU regulations, EBA guidelines, the Slovak Act on Banks and the related Decrees of the National Bank of Slovakia on prudent banking, risk management, and bank liquidity management.

Market risk management rules at Prima banka are primarily specified in internal documents that have been approved by the statutory body and contain the key targets, principles and procedures for market risk management. The responsibility for market risk management is assigned to the ALCO Committee, which makes decisions based on the underlying data provided by the relevant departments.

For the purposes of market risk management, measurement and monitoring, Prima banka applies the following methods: Value at Risk ("VaR"), GAP analysis, Economic value of Equity (EVE) sensitivity analysis and net Interest Income (NII) sensitivity analysis.

b) Interest rate Risk

Interest rate risk is managed by Prima banka through adjustments to the structure of assets and liabilities in terms of interest rate type and maturity of new transactions, taking into account current and expected market developments. In accordance with the approved strategy, the Bank does not enter into transactions qualifying for inclusion in the trading book. The trading book position is therefore nil.

For the measurement of interest rate risk in the banking book, Prima banka applies the following methods: GAP analysis, Economic Value of Equity (EVE) sensitivity analysis, and Net Interest Income (NII) sensitivity analysis.

GAP analysis monitors interest rate-sensitive assets and liabilities by allocating individual financial positions into time buckets. The resulting differences between rate-sensitive assets and liabilities form the respective GAP positions. GAP analysis is performed on a weekly basis and presented to the ALCO on a monthly basis.

For ongoing measurement of changes in the Economic Value of Equity, Prima banka applies the following regulatory shock scenarios: parallel shift of the yield curve by ±200 basis points (bps), Short Up, Short Down, Steepening and Flattening scenarios, as well as internal shock scenarios involving parallel shifts of the yield curve by ±100 bps, ±150 bps and ±250 bps. The measurement is performed weekly and presented monthly to the ALCO.

For ongoing measurement of changes in Net Interest Income, Prima banka applies regulatory shock scenarios (parallel shift of ±200 bps and non-parallel regulatory scenarios: Short Up, Short Down, Steepening and Flattening) as well as internal shock scenarios (parallel shift of the yield curve by ±100 bps). Measurement is performed and presented to the ALCO on a monthly basis.

Prima banka has established a system of limits and early warning indicators covering both the Economic Value of Equity and Net Interest Income methodologies.

When allocating deposits without a specific repricing date into time buckets for the purposes of GAP analysis and the Economic Value of Equity method, the Bank applies an internal behavioural model. Deposits are allocated into time buckets ranging from one month to ten years. The model is based on historical analysis of balance movements and the probability of non-withdrawal of such liabilities.

Liquidity early warning indicators include: the level of the volatile portion of demand deposits, daily or weekly decreases in funding sources, weekly growth in newly granted retail loans and monthly growth in total loans granted, the amount of selected foreign currency liabilities relative to total liabilities of the Bank, and the ratio of the loan portfolio volume to the aggregate volume of customer deposits and issued bonds.

The impact of a change in the present value of assets and liabilities due to a change in the interest rate for euro positions as at 31 March 2026:

	Movement in yield curve	Bank´s loss from movement in yield curve
Banking Book: EUR	-100 BP	(5 266)
Total		**(5 266)**

The impact of a change in the present value of assets and liabilities due to a change in the interest rate for euro positions as at 31 December 2025:

	Movement in yield curve	Bank´s loss from movement in yield curve
Banking Book: EUR	-100 BP	(6 027)
Total		**(6 027)**

(in thousands of €)

In terms of the Bank's overall position, the positions in other currencies are insignificant. A potential effect of movements in the yield curve on the Bank's profit/loss with respect to other currencies is insignificant.

The following table presents information on the balance sheet amounts of financial assets and liabilities per interest rate fluctuation risk. The assets and liabilities with a fixed interest rate are classified according to maturity date. The assets and liabilities with variable interest rates are listed according to the date of the anticipated closest change in interest rates. The Bank uses an internal model to classify deposits. Assets and liabilities without a contractually agreed maturity date, those are not allocated based on the internal model and those that bear no interest are classified as "Unspecified items".

Financial assets and liabilities according to the risk of interest rate fluctuations as at 31 March 2026:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Financial assets at amortised cost, of which:						
Balances with central banks	1 022 538	0	0	0	0	1 022 538
Due from banks	6 283	0	0	0	0	6 283
Loans and advances to customers	439 445	978 619	4 502 140	47 811	18 075	5 986 090
Debt securities	444	32 771	96 584	37 100	0	166 899
Financial assets at fair value through profit or loss	311	0	0	0	0	311
Financial assets at fair value through other comprehensive income	5 569	0	0	0	0	5 569
Financial assets held for trading – derivatives	4	0	0	0	0	4
Interest rate position - financial assets	**1 474 594**	**1 011 390**	**4 598 724**	**84 911**	**18 075**	**7 187 694**
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	0	0	0	0	0	0
Due to banks	554	0	0	0	0	554
Customer deposits	1 166 998	1 465 262	1 863 408	656 679	0	5 152 347
Issued securities	0	506 403	998 433	0	0	1 504 836
Leases	0	46	4 961	1 923	0	6 930
Financial liabilities for trading - derivatives	30	0	0	0	0	30
Interest rate position - financial liabilities	**1 167 582**	**1 971 711**	**2 866 802**	**658 602**	**0**	**6 664 697**
Net interest rate position	**307 012**	**(960 321)**	**1 731 922**	**(573 691)**	**18 075**	**522 997**

Financial assets and liabilities according to the risk of interest rate fluctuations as at 31 December 2025:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Financial assets at amortised cost, of which:						
Balances with central banks	902 090	0	0	0	0	902 090
Due from banks	1 176	0	0	0	0	1 176
Loans and advances to customers	298 088	1 053 723	4 439 881	35 781	13 268	5 840 741
Debt securities	32 738	7 399	121 333	0	0	161 470
Financial assets at fair value through profit or loss	353	0	0	0	0	353
Financial assets at fair value through other comprehensive income	6 321	0	0	0	0	6 321
Financial assets held for trading – derivatives	18	0	0	0	0	18
Interest rate position - financial assets	**1 240 784**	**1 061 122**	**4 561 214**	**35 781**	**13 268**	**6 912 169**
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	0	0	0	0	0	0
Due to banks	478	0	0	0	0	478
Customer deposits	983 423	1 481 235	2 154 213	311 621	0	4 930 492
Issued securities	0	503 371	998 311	0	0	1 501 682
Leases	4	330	4 139	1 523	0	5 996
Financial liabilities for trading - derivatives	5	0	0	0	0	5
Interest rate position - financial liabilities	**983 910**	**1 984 936**	**3 156 663**	**313 144**	**0**	**6 438 653**
Net interest rate position	**256 874**	**(923 814)**	**1 404 551**	**(277 363)**	**13 268**	**473 516**

(in thousands of €)

c) Liquidity Risk

Liquidity risk is the risk of a potential loss of the ability to pay one's liabilities as they mature. It is in the interest of the Bank to maintain permanent solvency, i.e. the ability to settle liabilities duly and on time, and to manage assets and liabilities to ensure the Bank always has sufficient liquidity.

Prima banka monitors liquidity risk through regulatory and internal liquidity indicators, as well as early warning indicators. The regulatory liquidity metrics comprise the Liquidity Coverage Ratio (referred to as "LCR") and the Net Stable Funding Ratio (referred to as "NSFR"), both of which must not fall below the minimum threshold of 1. During 2026, the Bank maintained both regulatory ratios comfortably above the required minimum levels, with an adequate buffer.

Internal liquidity indicators include but are not limited to: seven-day liquidity indicator, global indicators of short- and long-term liquidity.

Liquidity warning signals include to: amount of the volatile part of demand deposits, daily or weekly capital decrease, weekly increase in retail loans or monthly increase in loans provided to customers, the amount of liabilities of selected foreign currencies in relation to the total volume of the Bank's liabilities, the ratio of the loan portfolio volume to the aggregate volume of customer deposits and issued bonds.

The method for measuring liquidity risk is based on the measuring of net and accumulated cash flows in the relevant time bands for all balance sheet and selected off-balance sheet items. Prima Banka has prepared basic and alternative scenarios and a contingency plan - crisis scenarios. The Bank maintains its sound and sustainable development by observing its liquidity limits and managing its balance sheet structure.

The table below provides an analysis of the earliest possible contractual maturity of assets and liabilities by current residual maturity as at 31 March 2026:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspe-cified items	Total
Cash	54 356	0	0	0	0	54 356
Financial assets at amortised cost, of which:						
Balances with central banks	1 022 538	0	0	0	0	1 022 538
Due from banks	6 283	0	0	0	0	6 283
Loans and advances to customers	84 863	373 151	1 183 002	4 363 207	(18 133)	5 986 090
Debt securities	444	32 770	96 584	37 101	0	166 899
Financial assets held for trading-derivatives	4	0	0	0	0	4
Financial assets at fair value through profit or loss	0	0	0	311	0	311
Financial assets at fair value through other comprehensive income	0	0	0	5 569	0	5 569
Non-current tangible assets	0	0	0	0	14 269	14 269
Non-current intangible assets	0	0	0	0	1 919	1 919
Deferred tax asset	0	0	0	0	11 341	11 341
Other assets	0	0	0	100	14 215	14 315
Assets total	**1 168 488**	**405 921**	**1 279 586**	**4 406 288**	**23 611**	**7 283 894**
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	0	0	0	0	0	0
Due to banks	554	0	0	0	0	554
Customer deposits	3 385 401	800 234	966 712	0	0	5 152 347
Issued securities	0	506 403	998 433	0	0	1 504 836
Leases	0	46	4 961	1 923	0	6 930
Financial liabilities held for trading-derivatives	30	0	0	0	0	30
Reserves	0	0	0	0	11 883	11 883
Current tax liabilities	17 265	0	0	0	0	17 265
Other liabilities	47 465	0	0	0	0	47 465
Total equity	0	0	0	0	542 584	542 584
Liabilities and equity total	**3 450 715**	**1 306 683**	**1 970 106**	**1 923**	**554 467**	**7 283 894**
Net balance sheet position	**(2 282 227)**	**(900 762)**	**(690 520)**	**4 404 365**	**(530 856)**	**0**

(in thousands of €)

The table below provides an analysis of the earliest possible contractual maturity of assets and liabilities by current residual maturity as at 31 December 2025:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Cash	58 048	0	0	0	0	58 048
Financial assets at amortised cost, of which:						
Balances with central banks	902 090	0	0	0	0	902 090
Due from banks	1 176	0	0	0	0	1 176
Loans and advances to customers	162 168	288 151	1 189 650	4 220 668	(19 896)	5 840 741
Debt securities	32 738	7 399	121 333	0	0	161 470
Financial assets held for trading-derivatives	18	0	0	0	0	18
Financial assets at fair value through profit or loss	0	0	0	353	0	353
Financial assets at fair value through other	0	0	0	6 321	0	6 321
Non-current tangible assets	0	0	0	0	13 749	13 749
Non-current intangible assets	0	0	0	0	1 855	1 855
Deferred tax asset	0	0	0	0	11 341	11 341
Other assets	0	0	0	13 070	17 975	31 045
Assets total	**1 156 238**	**295 550**	**1 310 983**	**4 240 412**	**25 024**	**7 028 207**
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	0	0	0	0	0	0
Due to banks	478	0	0	0	0	478
Customer deposits	3 160 324	833 643	936 525	0	0	4 930 492
Issued securities	0	503 371	998 311	0	0	1 501 682
Leases	4	330	4 139	1 523	0	5 996
Financial liabilities held for trading-derivatives	5	0	0	0	0	5
Reserves	0	0	0	0	10 951	10 951
Current tax liabilities	12 147	0	0	0	0	12 147
Other liabilities	35 984	0	0	0	0	35 984
Total equity	0	0	0	0	530 472	530 472
Liabilities and equity total	**3 208 942**	**1 337 344**	**1 938 975**	**1 523**	**541 423**	**7 028 207**
Net balance sheet position	**(2 052 704)**	**(1 041 794)**	**(627 992)**	**4 238 889**	**(516 399)**	**0**

The summary below is an analysis of the earliest possible contractual maturity of non-derivative financial liabilities, i.e. the worst-case scenario as at 31 March 2026 (in undiscounted values):

Non-derivative financial liabilities:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months up to 1 year incl.	From 1 year up to 5 years incl.	More than 5 years incl.
Financial liabilities at amortised cost, of which:						
Due to central banks	0	0	0	0	0	0
Due to banks	554	554	554	0	0	0
Customer deposits	5 152 346	5 224 901	3 386 704	813 699	1 024 498	0
Issued securities	1 504 836	1 536 304	0	516 921	1 019 383	0
Leases	6 930	6 930	0	0	0	6 930
Other liabilities	47 465	76 613	76 613	0	0	0

(in thousands of €)

The summary below is an analysis of the earliest possible contractual maturity of non-derivative financial liabilities, i.e. the worst-case scenario as at 31 December 2025 (in undiscounted values):

Non-derivative financial liabilities:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months up to 1 year incl.	From 1 year up to 5 years incl.	More than 5 years incl.
Financial liabilities at amortised cost, of which:						
Due to central banks	0	0	0	0	0	0
Due to banks	478	478	478	0	0	0
Customer deposits	4 930 492	5 000 316	3 161 318	846 563	992 435	0
Issued securities	1 501 682	1 536 257	0	514 936	1 021 322	0
Leases	5 996	5 996	0	0	0	5 996
Other liabilities	35 984	48 495	48 495	0	0	0

The summary below provides the worst-case scenario of an analysis of the contractual maturity of contingent liabilities and other off-balance sheet items as at 31 March 2026 (in undiscounted values):

Contingent liabilities and other off-balance sheet items:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months
Contingent liabilities from guarantees	5 220	5 220	5 220	0
Loan commitments, of which:	239 443	239 443	239 443	0
irrevocable	239 443	239 443	239 443	0

The summary below provides the worst-case scenario of an analysis of the contractual maturity of contingent liabilities and other off-balance sheet items as at 31 December 2025 (in undiscounted values):

Contingent liabilities and other off-balance sheet items:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months
Contingent liabilities from guarantees	6 007	6 007	6 007	0
Loan commitments, of which:	167 190	167 190	167 190	0
irrevocable	167 190	167 190	167 190	0

d) Exchange Rate Risk

The Bank continued to apply conservative exchange rate risk management in accordance with the set limits. Foreign exchange positions of the Banking Book were open to a minimum extent, and only as a result of the standard operating activities of the Bank. The Bank did not enter into any speculative transactions regarding exchange rate movements for clients or on the Bank's account. During the first quarter of 2026, the Bank did not have any speculative foreign exchange positions open in its Trading Book.

When measuring the exchange rate risk of the Banking Book and the Trading Book, Prima banka uses the VaR method on a daily basis at the 99% reliability interval. As at 31 March 2026, the VaR amounted to € (599) (31 December 2025: € (179)).

In addition to monitoring VaR limits, the Bank has defined an internal limit for an individual open position in a given currency in absolute terms and a limit for the sum of absolute values of open positions in absolute terms for all currencies together.

Foreign exchange position of Prima banka as at 31 March 2026:

	EUR	CZK	USD	Other	Total
Assets	7 276 917	159	6 091	727	7 283 894
Liabilities and equity	(7 276 917)	(159)	(6 091)	(727)	(7 283 894)
Net balance sheet foreign exchange position	**0**	**0**	**0**	**0**	**0**
Off-balance sheet assets	9 683 468	0	0	29 444	9 712 912
Off-balance sheet liabilities	(1 363 261)	(10)	(30)	(199)	(1 363 500)
Net off-balance sheet foreign exchange position	**8 320 207**	**(10)**	**(30)**	**29 245**	**8 349 412**
Net foreign exchange position	**8 320 207**	**(10)**	**(30)**	**29 245**	**8 349 412**

(in thousands of €)

Foreign exchange position of Prima banka as at 31 December 2025:

	EUR	CZK	USD	Other	Total
Assets	7 020 536	113	6 896	662	7 028 207
Liabilities and equity	(7 020 551)	(113)	(6 896)	(647)	(7 028 207)
Net balance sheet foreign exchange position	**(15)**	**0**	**0**	**15**	**0**
Off-balance sheet assets	9 361 397	0	0	0	9 361 397
Off-balance sheet liabilities	(1 277 825)	(2)	(2)	(151)	(1 277 980)
Net off-balance sheet foreign exchange position	**8 083 572**	**(2)**	**(2)**	**(151)**	**8 083 417**
Net foreign exchange position	**8 083 557**	**(2)**	**(2)**	**(136)**	**8 083 417**

Based on back testing, Prima banka compares estimated VaR with the change to the fair value of the instruments on a daily basis and evaluates back testing results once a year. Prima banka compares the individual limit of an open position in a given currency in absolute terms with the open FX position on a daily basis.

The Bank performs stress testing quarterly. The Bank tests euro depreciation and appreciation scenarios against other foreign currencies by 3%, 8%, and 10%. Considering the minimum open foreign exchange positions for individual foreign currencies from the beginning of 2026, the impact of fluctuations in exchange rates on the Bank's profit/loss is insignificant.

To manage its FX position the Bank uses spot deals on the interbank market.

e) Equity Risk

The Bank's strategy is to not actively trade equity instruments, as evidenced by the size and structure of the equity securities portfolio. In "Financial assets at fair value through other comprehensive income" and "Financial assets at fair value through profit or loss" portfolio, the Bank records equity securities in the total amount of € 5 880 thousand, which are capital participations in S.W.I.F.T. SC Belgium and VISA Inc. USA.

f) Commodity Risk

The Bank is not exposed to commodity risk. In line with the Bank's strategy, the Bank does not carry out transactions with commodities and has no exposure to commodities.

3. Operational Risk

Operational Risk is the risk of financial and non-financial impacts resulting from inadequate or missing internal processes/actions of staff/system or external events. Operational risk includes legal risk but excludes strategy risk.

Prima banka manages operational risks in line with the operational risk management strategy approved by the Bank's Management Board. The operational risk management comprises OR identification, assessment, monitoring and management/mitigation methods. Operational risk management is aimed at optimizing the Bank's risk profile at acceptable costs.

Operational risk is identified using risk analyses when preparing new products, new processes, non-standard transactions, implementing new information technologies/information sources, project management, and business continuity planning. The Bank monitors and analyses key risk indicators and records and analyses all operational risk-related events. Residual risk is identified during the Risk and Control Self-assessment process.

If an operational risk event or another operational risk instance is identified, action plans are usually adopted to eliminate or mitigate the occurrence of operational risk. To mitigate the financial impact of the occurrence of events, the Bank has concluded numerous insurance policies that cover the main risks.

The Bank uses a standardized approach in accordance with the CRR to calculate regulatory capital requirements for operational risk, according to which the requirement is currently € 20 575 thousand (31 December 2025: € 20 575 thousand).

The Bank protects and mitigates the effects of operational risk through a comprehensive insurance program. This covers direct or indirect losses due to all major sources of operational risk, i.e. improper use of internal processes or their failure, human factor failures, system failures or external factors. The primary objective of the insurance program is to safeguard the Bank against adverse events and loss of assets.

(in thousands of €)

31. Transactions with Related Parties

Under IAS 24 *"Related Party Disclosures"* a related party is a counterparty that:

a) Directly or indirectly through one or more intermediaries, has control over or is under joint control with the reporting entity (including parent companies, subsidiaries and fellow subsidiaries),
b) Is an associate,
c) Is a joint venture,
d) Is a member of key management personnel of the reporting entity or its parent company, and
e) Is a close member of the family of any individual referred to in letter a) or d).

When considering relations with each related party, attention is paid to the nature of the relation, not only to its legal form. Transactions with related parties were made under standard conditions and at market prices. Included in assets, liabilities, expenses, revenues and off-balance sheet items are the balances with the parent company Penta Investments Limited Cyprus, with other companies of the Penta Group (hereinafter "Related parties of the Parent Company"), the members of the Board of Directors and Management Board, and other related parties pursuant to IAS 24.

Assets and liabilities concerning related parties as at 31 March 2026:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Loans and advances to customers	0	0	9 918	9 918
Other assets	0	4 480	0	4 480
Total assets	**0**	**4 480**	**9 918**	**14 398**
Due to banks	0	554	0	554
Customer deposits	0	6	5 450	5 456
Liabilities from leases	0	0	0	0
Other liabilities	0	106	0	106
Total liabilities and equity	**0**	**666**	**5 450**	**6 116**

Assets and liabilities concerning related parties as at 31 December 2025:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Loans and advances to customers	0	0	9 753	9 753
Other assets	0	6 115	0	6 115
Total assets	**0**	**6 115**	**9 753**	**15 868**
Due to banks	0	478	0	478
Customer deposits	0	6	4 630	4 636
Liabilities from leases	0	322	0	322
Other liabilities	0	930	0	930
Total liabilities and equity	**0**	**1 736**	**4 630**	**6 366**

Revenues and expenses concerning related parties as at 31 March 2026:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Interest and similar income	0	0	109	109
Interest and similar expense	0	0	(25)	(25)
Net fee and commission income	0	71	2	73
Net profit from financial transactions	0	0	0	0
General and administrative expenses	0	(1 241)	(480)	(1 721)

(in thousands of €)

Revenues and expenses concerning related parties as at 31 March 2025:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Interest and similar income	0	168	468	636
Interest and similar expense	0	(86)	(115)	(201)
Net fee and commission income	1	659	7	667
Net profit from financial transactions	0	0	0	0
General and administrative expenses	0	(7 205)	(4 044)	(11 249)

Off-balance sheet liabilities concerning related parties as at 31 March 2026:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Received collateral from pledge, security and other rights	0	0	7 569	7 569
Off-balance sheet assets	**0**	**0**	**7 569**	**7 569**
Loan commitments and unused credit facilities	0	0	0	0
Valuable items received for depositary management	0	0	1 370	1 370
Off-balance sheet liabilities	**0**	**0**	**1 370**	**1 370**

Off-balance sheet liabilities concerning related parties as at 31 December 2025:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Received collateral from pledge, security and other rights	0	0	6 945	6 945
Off-balance sheet assets	**0**	**0**	**6 945**	**6 945**
Loan commitments and unused credit facilities	0	0	249	249
Valuable items received for depositary management	0	0	1 170	1 170
Off-balance sheet liabilities	**0**	**0**	**1 419**	**1 419**

32. Events after the Balance Sheet Date

Between the balance sheet date and the authorisation date of these financial statements, there were no other significant events that would require any adjustment or additional disclosure.