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*Public disclosure of inside information according to article 17 MAR*

## **Addiko Bank AG: Ruling by the Supreme Court of the Republic of Croatia regarding CHF clauses**

### **Preliminary assessment**

Vienna (pta046/01.10.2019/19:05) - The Issuer has published an ad hoc release on 17 September 2019 regarding the Croatian Supreme Court's ruling on the nullity of foreign exchange clauses used in CHF-denominated loans.

After further assessment, the Issuer expects that loan contracts which were not converted into EUR under the Croatian Consumer Credit Act 2015 are potentially affected by the ruling and could become the subject of individual claims for restitution. Addiko is prepared to avail itself of any legal recourse against individual claims filed.

As of the date hereof the management expects a potential provision, in the high single digit million Euro range, to be reflected in the third quarter 2019 financials dependent on the further evolution of the circumstances.

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The logo for Addiko Bank, featuring the words "Addiko Bank" in a bold, red, sans-serif font.

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