



Analyst Consensus Estimates 1Q25

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Addiko Bank

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No estimates available
for 2025, 2026 or 2027

STATEMENT OF PROFIT OR LOSS in EUR mil.	Consensus 1Q25					Consensus 2025				
	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
Net interest income	59.6	60.6	60.1	60.1	2					0
Net fee and commission income	18.0	18.3	18.2	18.2	2					0
Net banking income	77.7	79.0	78.3	78.3	2					0
Other income ¹	(2.8)	(2.4)	(2.6)	(2.6)	2					0
Operating income	75.3	76.2	75.7	75.7	2					0
Operating expenses	(48.8)	(48.7)	(48.8)	(48.8)	2					0
Operating result before impairments and provisions	26.5	27.4	26.9	26.9	2					0
Other result ²	(2.9)	(2.0)	(2.5)	(2.5)	2					0
Credit loss expenses on financial assets	(7.1)	(6.7)	(6.9)	(6.9)	2					0
Result before tax	16.6	18.6	17.6	17.6	2					0
Tax on income	(4.7)	(4.1)	(4.4)	(4.4)	2					0
Result after tax	12.4	14.0	13.2	13.2	2					0
¹ Includes net result on financial instruments and other operating result. ² Includes non operational items (legal case provisions, releases/impairments on financial assets and modification gains/losses).										
KEY PERFORMANCE INDICATORS in % / in EUR mil.	Consensus 1Q25					Consensus 2025				
	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
NIM (%)	3.70%	3.75%	3.72%	3.72%	2					0
Cost/income ratio (%)	61.8%	62.8%	62.3%	62.3%	2					0
Loan to deposit ratio (%)	66.3%	68.1%	67.2%	67.2%	2					0
Cost of Risk ratio (%)	(0.8%)	(0.7%)	(0.8%)	(0.8%)	2					0
NPE ratio (on-balance loans) (%)	2.0%	3.0%	2.5%	2.5%	2					0
NPE coverage ratio (%)	79.0%	80.0%	79.5%	79.5%	2					0
Risk-weighted assets (EUR mil.)	3,719	3,771	3,745	3,745	2					0
CET1 ratio FL (%)	21.5%	21.6%	21.5%	21.5%	2					0
Total capital ratio FL (%)	21.5%	21.6%	21.5%	21.5%	2					0
RoA (%)	0.8%	0.9%	0.8%	0.8%	2					0
RoE (%)	5.9%	6.6%	6.2%	6.2%	2					0
RoATE (%)	6.1%	6.1%	6.1%	6.1%	1					0
Dividends (EUR mil.)	n.m.	n.m.	n.m.	n.m.	2					0

NB: Definitions used by Analysts, specifically for calculation of ratios might vary among analysts and compared to calculation applied by Addiko, Cost of Risk ratio shown as positive for release of credit loss expenses on financial assets
Overall number of shares: 19.5 million

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