Analyst Consensus Estimates 3Q25

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Addiko Bank

Analyst Consensus Estimates 3Q25/2025

Addiko Bank

Only one estimate available for 2025

STATEMENT OF PROFIT OR LOSS	Consensus 3Q25					Consensus 2025				
in EUR mil.	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
Net interest income	58.8	60.0	59.4	59.4	2	249.3	249.3	249.3	249.3	1
Net fee and commission income	19.0	19.8	19.4	19.4	2	75.8	75.8	75.8	75.8	1
Net banking income	**77.8**	**79.8**	**78.8**	**78.8**	**2**	**325.0**	**325.0**	**325.0**	**325.0**	**1**
Other income [1]	(3.3)	(1.9)	(2.6)	(2.6)	2	(11.7)	(11.7)	(11.7)	(11.7)	1
Operating income	**74.5**	**77.9**	**76.2**	**76.2**	**2**	**313.3**	**313.3**	**313.3**	**313.3**	**1**
Operating expenses	**(48.4)**	**(47.8)**	**(48.1)**	**(48.1)**	**2**	**(195.1)**	**(195.1)**	**(195.1)**	**(195.1)**	**1**
Operating result before impairments and provisions	**26.1**	**30.0**	**28.1**	**28.1**	**2**	**118.2**	**118.2**	**118.2**	**118.2**	**1**
Other result [2]	(4.9)	(3.0)	(4.0)	(4.0)	2	(12.3)	(12.3)	(12.3)	(12.3)	1
Credit loss expenses on financial assets	(11.6)	(10.8)	(11.2)	(11.2)	2	(47.5)	(47.5)	(47.5)	(47.5)	1
Result before tax	**12.3**	**13.5**	**12.9**	**12.9**	**2**	**58.4**	**58.4**	**58.4**	**58.4**	**1**
Tax on income	(3.4)	(2.5)	(2.9)	(2.9)	2	(14.6)	(14.6)	(14.6)	(14.6)	1
Result after tax	**9.9**	**10.1**	**10.0**	**10.0**	**2**	**43.8**	**43.8**	**43.8**	**43.8**	**1**

[1] Includes net result on financial instruments and other operating result. [2] Includes non operational items (result from legal cases and operational risks, releases/impairments on non-financial assets and modification gains/losses).

KEY PERFORMANCE INDICATORS	Consensus 3Q25					Consensus 2025				
in % / in EUR mil.	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
NIM (%)	3.68%	3.74%	3.71%	3.71%	2	3.83%	3.83%	3.83%	3.83%	1
Cost/income ratio (%)	60.0%	62.2%	61.1%	61.1%	2	60.0%	60.0%	60.0%	60.0%	1
Loan to deposit ratio (%)	67.3%	68.1%	67.7%	67.7%	2	67.9%	67.9%	67.9%	67.9%	1
Cost of Risk ratio (%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	2	(1.3%)	(1.3%)	(1.3%)	(1.3%)	1
NPE ratio (on-balance loans) (%)	2.0%	2.9%	2.5%	2.5%	2	2.0%	2.0%	2.0%	2.0%	1
NPE coverage ratio (%)	78.8%	81.0%	79.9%	79.9%	2	63.0%	63.0%	63.0%	63.0%	1
Risk-weighted assets (EUR mil.)	3,890	3,908	3,899	3,899	2	3,883	3,883	3,883	3,883	1
CET1 ratio FL (%)	21.0%	21.3%	21.2%	21.2%	2	20.8%	20.8%	20.8%	20.8%	1
Total capital ratio FL (%)	21.0%	21.3%	21.2%	21.2%	2	20.8%	20.8%	20.8%	20.8%	1
RoaA (%)	0.6%	0.6%	0.6%	0.6%	2	0.7%	0.7%	0.7%	0.7%	1
RoE (%)	4.5%	4.6%	4.6%	4.6%	2	5.1%	5.1%	5.1%	5.1%	1
RoATE (%)	4.6%	4.6%	4.6%	4.6%	1					0
Dividends (EUR mil.)	n.m.	n.m.	n.m.	n.m.	0					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

Analyst Consensus Estimates 2026/27

Addiko Bank

Only one estimate available for 2026 & 2027

STATEMENT OF PROFIT OR LOSS	Consensus 2026					Consensus 2027				
in EUR mil.	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
Net interest income	261.1	261.1	261.1	261.1	1	277.3	277.3	277.3	277.3	1
Net fee and commission income	80.6	80.6	80.6	80.6	1	86.3	86.3	86.3	86.3	1
Net banking income	**341.7**	**341.7**	**341.7**	**341.7**	**1**	**363.6**	**363.6**	**363.6**	**363.6**	**1**
Other income [1]	(11.7)	(11.7)	(11.7)	(11.7)	1	(11.7)	(11.7)	(11.7)	(11.7)	1
Operating income	**330.0**	**330.0**	**330.0**	**330.0**	**1**	**351.9**	**351.9**	**351.9**	**351.9**	**1**
Operating expenses	**(199.2)**	**(199.2)**	**(199.2)**	**(199.2)**	**1**	**(205.0)**	**(205.0)**	**(205.0)**	**(205.0)**	**1**
Operating result before impairments and provisions	**130.8**	**130.8**	**130.8**	**130.8**	**1**	**146.9**	**146.9**	**146.9**	**146.9**	**1**
Other result [2]	(10.3)	(10.3)	(10.3)	(10.3)	1	(10.3)	(10.3)	(10.3)	(10.3)	1
Credit loss expenses on financial assets	(45.2)	(45.2)	(45.2)	(45.2)	1	(48.4)	(48.4)	(48.4)	(48.4)	1
Result before tax	75.3	75.3	75.3	75.3	1	88.2	88.2	88.2	88.2	1
Tax on income	(18.8)	(18.8)	(18.8)	(18.8)	1	(22.1)	(22.1)	(22.1)	(22.1)	1
Result after tax	**56.5**	**56.5**	**56.5**	**56.5**	**1**	**66.2**	**66.2**	**66.2**	**66.2**	1

[1] Includes net result on financial instruments and other operating result. [2] Includes non operational items (result from legal cases and operational risks, releases/impairments on non-financial assets and modification gains/losses).

KEY PERFORMANCE INDICATORS	Consensus 2026					Consensus 2027				
in % / in EUR mil.	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
NIM (%)	3.87%	3.87%	3.87%	3.87%	1	3.94%	3.94%	3.94%	3.94%	1
Cost/income ratio (%)	58.3%	58.3%	58.3%	58.3%	1	56.4%	56.4%	56.4%	56.4%	1
Loan to deposit ratio (%)	69.9%	69.9%	69.9%	69.9%	1	71.8%	71.8%	71.8%	71.8%	1
Cost of Risk ratio (%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	1	(1.2%)	(1.2%)	(1.2%)	(1.2%)	1
NPE ratio (on-balance loans) (%)	2.0%	2.0%	2.0%	2.0%	1	2.0%	2.0%	2.0%	2.0%	1
NPE coverage ratio (%)	53.7%	53.7%	53.7%	53.7%	1	45.2%	45.2%	45.2%	45.2%	1
Risk-weighted assets (EUR mil.)	4,128	4,128	4,128	4,128	1	4,388	4,388	4,388	4,388	1
CET1 ratio FL (%)	20.3%	20.3%	20.3%	20.3%	1	19.8%	19.8%	19.8%	19.8%	1
Total capital ratio FL (%)	20.3%	20.3%	20.3%	20.3%	1	19.8%	19.8%	19.8%	19.8%	1
RoaA (%)	0.8%	0.8%	0.8%	0.8%	1	0.9%	0.9%	0.9%	0.9%	1
RoE (%)	6.4%	6.4%	6.4%	6.4%	1	7.2%	7.2%	7.2%	7.2%	1
RoATE (%)					0					0
Dividends (EUR mil.)					0					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

Disclaimer

The consensus figures in this document are calculated based on the estimates Addiko Bank AG received from research analysts before the publication of the respective financial results.

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The consensus figures represent the arithmetic averages or the median for each financial item of the estimates received from the research analysts. To enhance comparability among different methods employed by analysts when doing their estimates, Addiko Bank AG requested the analysts to provide their estimates for each of the financial item illustrated in this document.

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