



1Q25 Results Presentation

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8 May 2025

Addiko Bank





Earnings & Asset Quality

- **1Q25 net profit at €14.5m**, below 1Q24's €15.6m (-7%)
- **Return on average Tangible Equity at 7.1%** (1Q24: 8.0%), earnings per share €0.75
- **Operating result slightly decreased YoY to €25.3m** (1Q24: €28.5m) due to significantly lower rate environment and positive one-offs in previous year
- **NPE volume at €147m** (YE24: €145m) with NPE ratio (on-balance loans) stable at 3.0% (YE24: 2.9%), and an **NPE coverage of 80.9%** (YE24: 80.0%)
- **Cost of Risk on net loans at 0.1%** or €4.6m (1Q24: €6.9m)

Business Development

- **Growth in active customer base at 4% YoY**
- **Continued strong double-digit growth in Consumer lending** while **SME lending** demand remained low
- **NII down 1.8% YoY**, with the increase of the consumer business and sovereign bond portfolio neutralised by the lower income from variable back book and national bank deposits
- **NCI up 8.0% YoY** on the back of sales performance
- **Net banking income** slightly increased despite significantly lower rate environment compared to the same period last year

Funding, Liquidity & Capital

- **Funding situation remained solid: Deposits at €5.3b, LDR at 66% and LCR >430%**
- **TCR ratio (prelim. Basel IV) at strong 21.7% - all in CET1** (YE24: 22.0%, Basel III)

ESG

- **CSRD-compliant reporting: Non-financial reporting 2024 based on ESRS**
- **ESG Action Plan on track: All initiatives progressing as planned**

AGM 2025

- AGM held on **18 April 2025** with all agenda items approved
 - Approximately 43% of the shareholders have registered to attend the AGM, c. **36% participated**
 - AGM **extended** the term of office of **Mr. Johannes Proksch** and **Mr. Sava Dalbokov** as members of the **Supervisory Board**
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Dividend

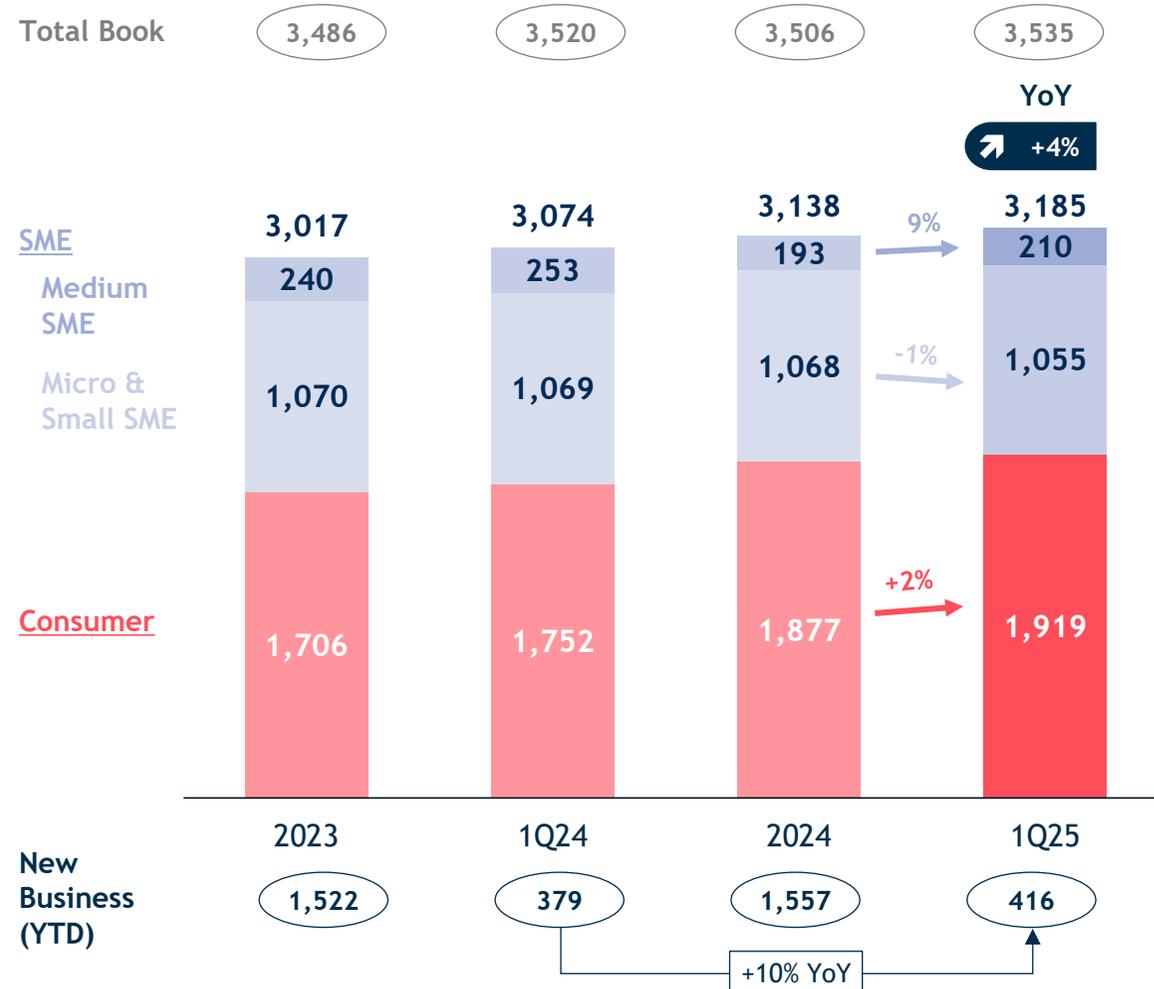
- No **dividend paid for 2024** due to recommendation by the ECB
 - **Recommendation** was based on complex shareholder structure of Addiko Bank AG
 - **Dividend policy** to distribute c. 50% of net profit remains in place, but further subject to ECB
-

Expansion to Romania

- **Successful Launch** with “Fully E2E Digital Online Consumer Loan” at the end of 1Q25
- **No account opening necessary**
- **Marketing activities** will be ramped up in 2Q25

Focus portfolio development

Gross performing loans (€m)



- **Total book** (gross performing loans) stable YoY despite outperformance in Consumer
- **+4% YoY growth in focus book** (+5% YoY excluding medium SME)
- **New business generation up 10% YoY**
 - Consumer up 16% YoY
 - SME up 2% YoY
- **Focus yield at 6.6%** with new business yields at 7.2% in Consumer and 5.2% in SME
- **Focus book at 90%** of gross performing loans
 - Consumer book **grew by 10% YoY**
 - Micro & Small SME book **flat YoY**
 - Overall SME book **down 4% YoY** (medium SMEs decreased by 17% YoY)
- **Underwriting criteria continue to be calibrated and tightened** to current environment in line with risk appetite
- **Prudent risk approach** remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth

Business Update

Consumer

- Customer growth in cash loans (+4% YoY)
- Solid new business delivered (+16% YoY) with premium pricing (7.2%)
- NCI growth (+13% YoY driven by accounts & packages and bancassurance)
- Launched fully digital e2e (no human interventions) process in Slovenia, Croatia, Romania & Postman digital lending process in BiH
- Branch digitalisations to improve time to cash

SME

- New business slowdown due to weaker demand followed by steeper price drops by competition
- Price adjustments made in new rate environment
- New Serbian business team installed
- New channels: Partnership, digital & Telesales picking up

2025 Priorities

- Advancing Addiko's brand perception with e2e story
- Drive e2e (no human) digital lending to success
- Grow BNPL & launch Croatia partnership business
- Expand revenue pools through new products & customer engagement & drive growth in Romania
- Launching secured SME fast loans to drive growth
- Focus on AI to enhance business
- Reignite SME business in Serbia

Improving dynamics YoY

€m, YTD



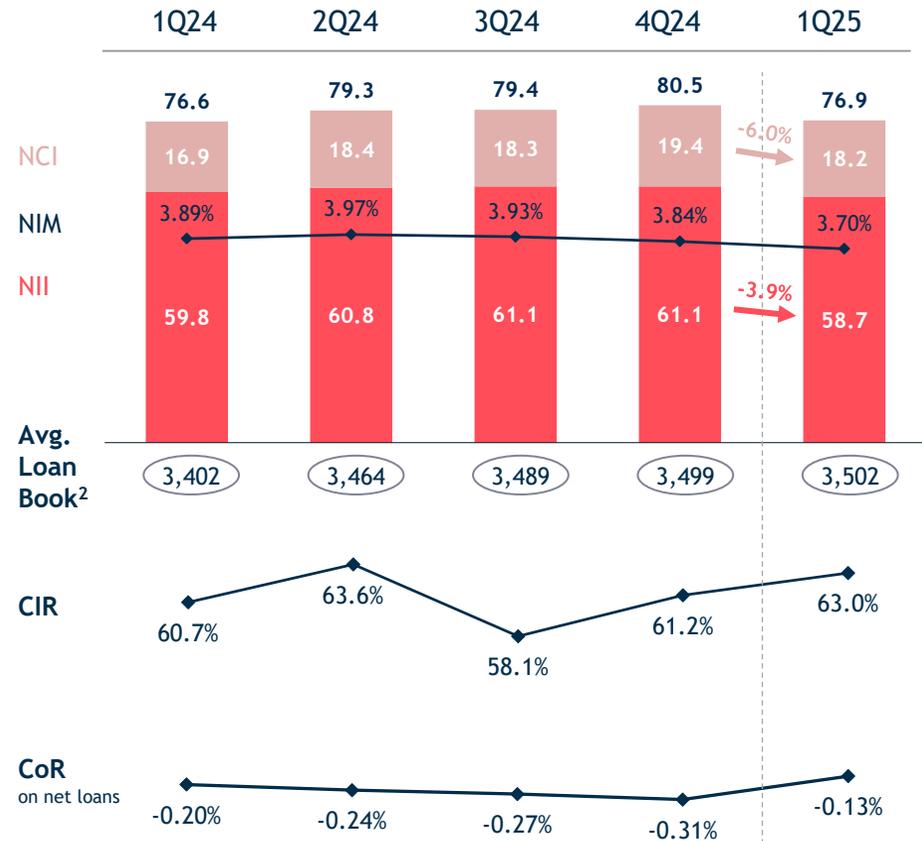
¹ Focus yield equals the gross yield of focus segments and is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.



Financial Performance 1Q25

YTD, €m

	1Q24	YoY
Net interest income	58.7	-1.8%
Net fee & commission income	18.2	+8.0%
Net banking income	76.9	+0.3%
Net result on financial instruments	0.5	+35.1%
Other operating result	-3.7	+92.2%
General administrative expenses	-48.4	+4.1%
Operating result¹	25.3	-11.5%
Other result	-1.8	-31.4%
Expected credit loss expenses	-4.6	-33.1%
Tax on income	-4.3	+27.2%
Result after tax	14.5	-7.0%



- **NII down by 1.8% YoY** with positive development in the Consumer segment and the bond portfolio, partially offset the negative impact of the changed interest curve on the variable book and lower income from national bank deposits
- **NCI up by 8.0%** reflecting continued improvement on the back of accounts & packages and bancassurance
- **General administrative expenses (OPEX) up by 4.1%** mainly due to wage increases during 2024 (full effect in 2025)
- **QTD CIR at 63.0%** (+2.3pp YoY)

¹ Operating result before impairments and provisions. ² Based on daily average.

Capital development

% CET1/TCR, YTD, RWA in €m

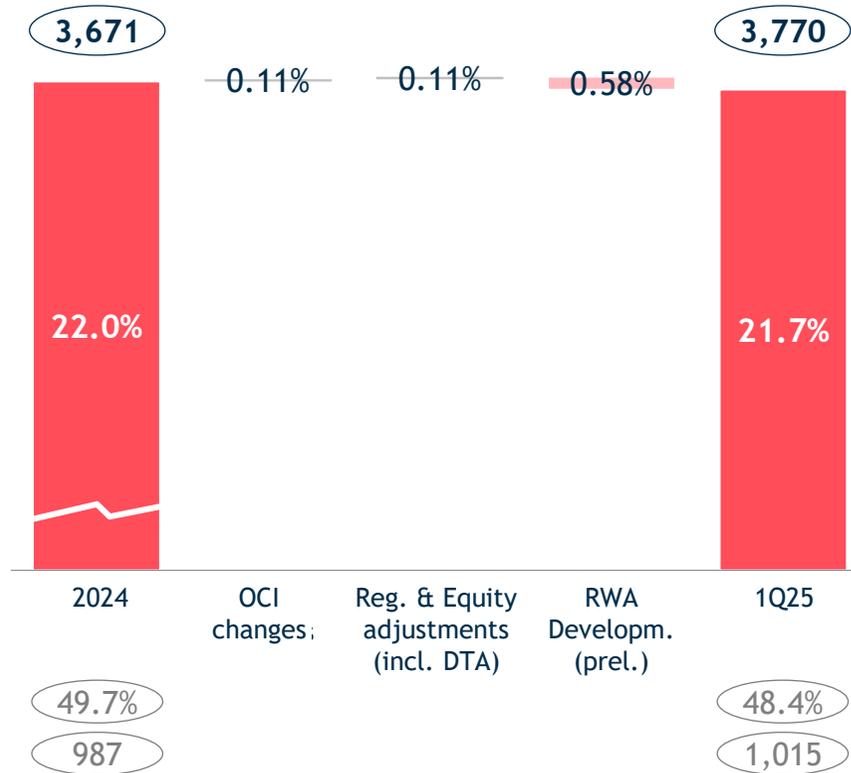
Addiko Group
RWA

CET1/
TCR

Addiko Bank AG (Holding)

CET1/TCR

RWA

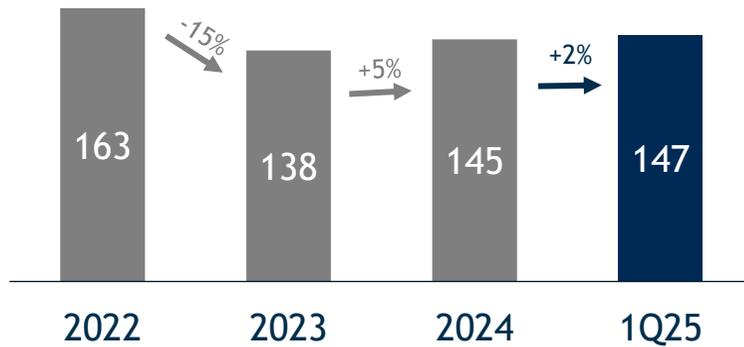


- **Based on (prel.) Basel IV calculations, the CET1 ratio stood at 21.7% (YE24: 22.0% / Basel III)**
- The CET1 includes the audited profit after tax from the year 2024 as, in compliance with the ECB recommendation communicated in December 2024, Addiko Bank AG did not distribute a dividend for the business year 2024
- **Overall RWA growth was contained at 2.6%** mainly driven by growth in Consumer and Treasury activities and the effects from Basel IV implementation
- **SREP:** No changes for the year 2025 (P2R at 3.25%, P2G at 3.00%)

NPE volume¹ & ratio development

€m, YTD

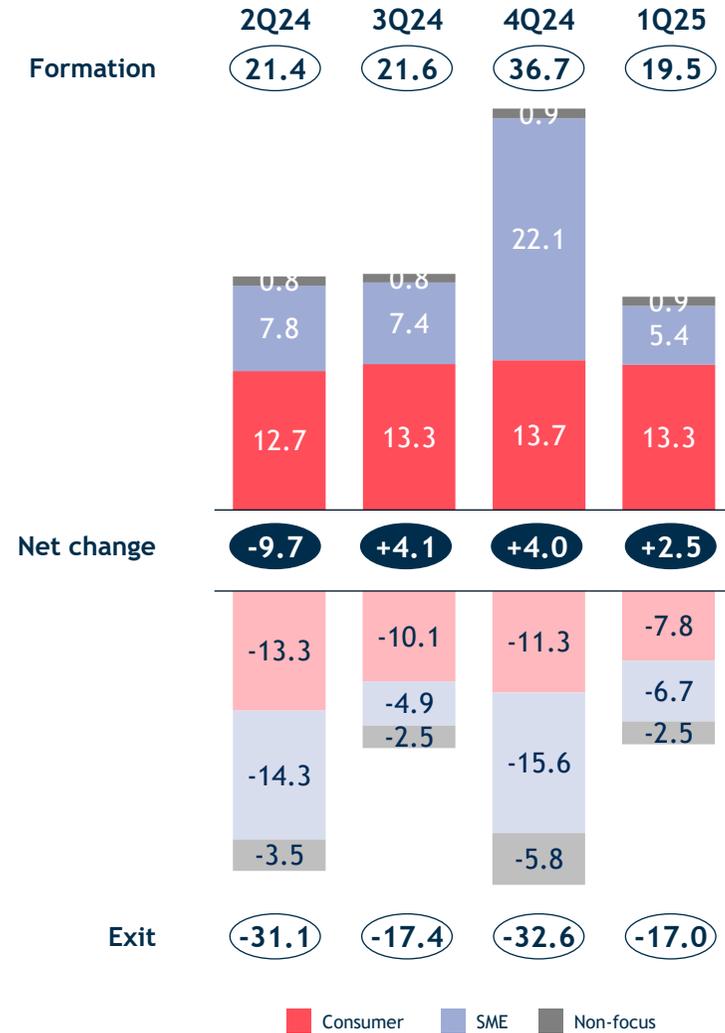
NPE ratio (on-balance loans) ²	3.3%	2.8%	2.9%	3.0%
NPE ratio (GE based) ³	2.4%	2.0%	2.0%	2.1%



- NPEs in 1Q25 stable at €147m, minor increase of NPE amount driven by slowdown in NPE resolution
- NPE ratio at 3.0% (on-balance loans)

Quarterly NPE formation & exit

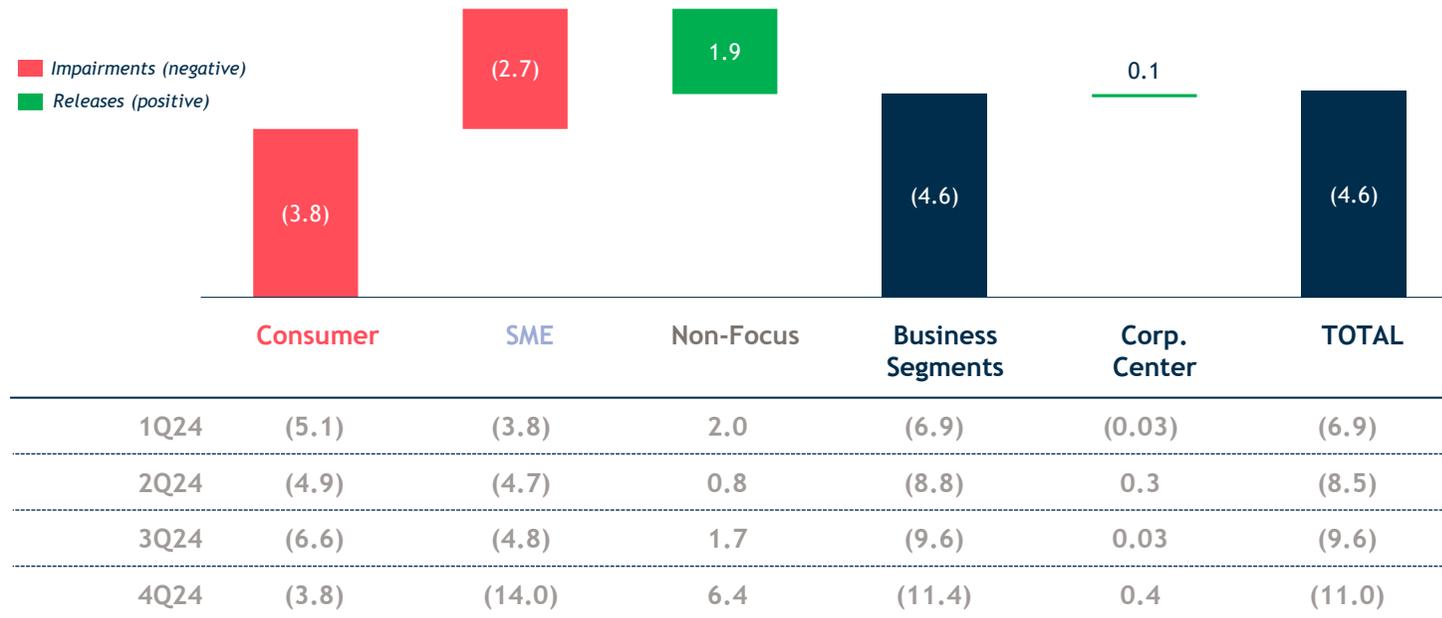
€m, QTD



¹ Include off-balance exposures. ² Calculated as non-performing exposure divided by total credit risk bearing exposure including exposure towards National Banks (on-balance). ³ Calculated as non-performing exposure divided by total gross exposure.

Expected credit loss expenses on financial assets

1Q25 YTD, €m, positive number for release



- 1Q25 expected credit loss expenses of €4.6m resulting in -0.13% cost of risk (on net loans):
 - Consumer: -0.2%
 - SME: -0.2%
 - Non-Focus: +0.5%
- Good operational portfolio development
- Overall cost of risk better than expected with some deviations across entities
- Overall post-model adjustment in ECL stock unchanged to YE24's €1.4m to cover sub-portfolios where insufficient data is available for precise calibration of PD models

Expected credit loss expenses on financial assets by Credit Risk Exposure & Net loans (NL)

Ratio in %, quarterly figures not annualised (negative number represents impairment)

Focus areas

QTD	1Q24	2Q24	3Q24	4Q24	1Q25
Consumer	(0.26)% (0.30)% on NL	(0.24)% (0.28)% on NL	(0.32)% (0.36)% on NL	(0.18)% (0.20)% on NL	(0.17)% (0.20)% on NL
SME	(0.19)% (0.29)% on NL	(0.25)% (0.36)% on NL	(0.25)% (0.37)% on NL	(0.74)% (1.11)% on NL	(0.15)% (0.21)% on NL

Group 1Q25

YTD	Business Segments	TOTAL
	(0.10)% (0.13)% on Net Loans	(0.10)% (0.13)% on Net Loans



**Outlook
2025
Unchanged**

Income & Business		Risk & Liquidity		Profitability	
▶ Loan Growth ¹	>7% CAGR 2024-2026	▶ CoR ³	c. 1.3%	▶ RoATE ⁵	c. 6%
▶ NIM ²	>3.6%	▶ NPE Ratio ⁴	<3% as guiding principle	▶ Dividend ⁶	c. 50% of net profit
▶ NBI ²	c. 2% YoY	▶ TCR	>18.35% as guiding principle		
▶ OPEX	<€196m	▶ LDR	<80%		

Guidance is generally based on projections and assumptions that can vary over time due to a changing environment (such as, but not limited to, changes in the interest rate environment, macroeconomic developments, regulatory restrictions, labour law, tax legislation and other market factors)

Perspectives

- **Global uncertainties increased significantly during the first quarter of 2025**
- **Impediments for income generation due to (new) regulation or legislation regarding underwriting criteria, interest rate caps, fee caps or free banking products**
- **Positive macro backdrop in the CSEE region remains**
- **Consumer demand remained strong, with momentum to continue solid development**
- **SME lending demand remained low, resulting in lower loan book growth in 1Q25. In case it persists for an extended period, mid-term loan growth target of >7% CAGR 2024-2026 could be impacted**
- **Prudent risk approach remains strategic anchor - balancing of demand vs. risk appetite as priority over volume growth**

Next Steps

- **1H25 results call scheduled for 13 August 2025 at 2pm Vienna time**

¹ Gross performing loans. ² Assuming an average yearly deposit facility rate of 283bp in 2025 and 200bp in 2026. ³ On net loans. ⁴ On on-balance loans (EBA). ⁵ Assuming a higher effective tax rate of ≤25% in 2025 and 2026 due to changes of DTA in Slovenia and considering a pull-to-par effect of the majority of negative fair value reserves in FVTOCI. ⁶ In line with dividend policy, subject to ECB recommendation and AGM decision.





Herbert Juranek
Chief Executive Officer

Chair of the Management Board

Addiko since May 2021

Mandate until December 2027

- ✓ Deputy Chairman of the Supervisory Board of Addiko Bank AG
- ✓ Senior Partner at Q-Advisers and Q-Capital Ventures
- ✓ Chief Operating Officer & member of the Management Board at Erste Group Bank AG



Edgar Flagg
Chief Financial Officer

Member of the Management Board

Addiko since July 2012

Mandate until June 2028

- ✓ Head of Investor Relations & Group Corporate Development at Addiko Bank AG
- ✓ Head of Group Strategy/ Corporate Development & Reporting at Al Lake
- ✓ Head of Group Financial Controlling at Hypo Alpe-Adria-Bank International AG



Tadej Krašovec
Chief Risk Officer

Member of the Management Board

Addiko since September 2016

Mandate until June 2028

- ✓ Chief Risk & Operating Officer at Addiko Bank Slovenia
- ✓ Executive director of Credit Risk Department at NLB
- ✓ Director of Risk Department at NLB
- ✓ Head of Credit Portfolio Management at NLB



Ganesh Krishnamoorthi
Chief Market, IT & Digitalisation Officer

Member of the Management Board

Addiko since August 2020

Mandate until December 2028

- ✓ Interim Chief Executive Officer, responsible for Retail, Digital, IT & Marketing at Anadi Bank
- ✓ CMO at easybank
- ✓ General Manager Digital EU at Western Union
- ✓ Head of Retail Direct & Digital Sales at GE Money Bank

Overview of Addiko

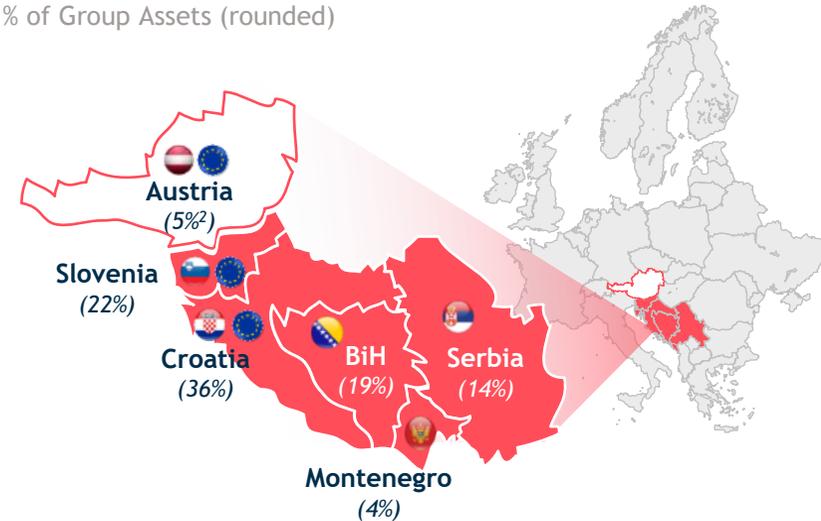
- ✓ Fully licensed bank with HQ in Austria, focused 100% on Central and South-Eastern Europe
- ✓ Addiko Bank AG is regulated by the Austrian Financial Market Authority (“FMA”)¹ and by the European Central Bank (“ECB”)
- ✓ Pan-regional platform focused on growth in Consumer and SME lending
- ✓ Listed on the Vienna Stock exchange on 12 July 2019, admitted to ATX Prime on 15 July 2019 (19.5m shares)

Repositioned as a focused CSEE specialist lender



Operating as one region - one bank

1Q25, % of Group Assets (rounded)



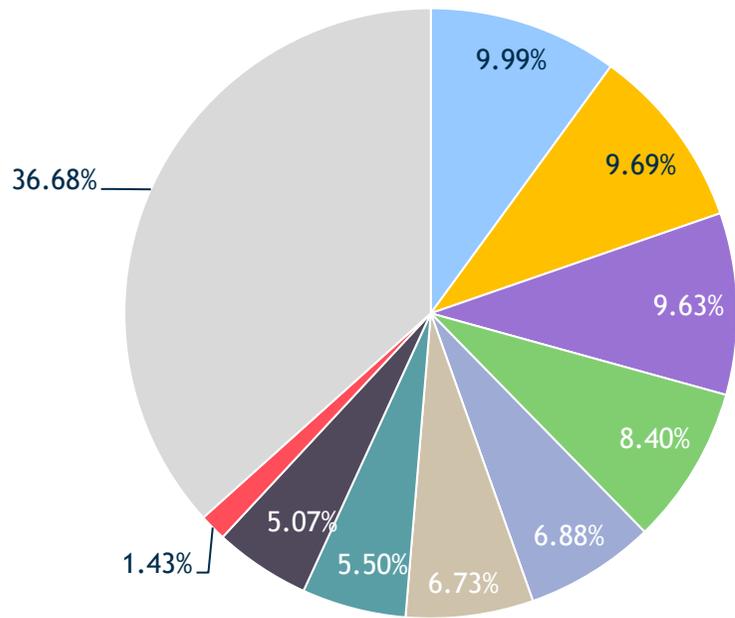
1Q25



¹ Finanzmarktaufsicht Österreich.

² Includes total assets from Holding (€1,164m) and consolidation/recon. effects of (-€845m).

³ EU is calculated based on sum of total assets from Slovenia, Croatia and Holding (incl. consolidation). EU accession is calculated based on sum of total assets from Bosnia & Herzegovina, Serbia and Montenegro.



- S-Quad Handels- und Beteiligungs GmbH (Austria)
- Gorenjska Banka (Slovenia), AIK Banka (Serbia) - AikGroup (CY) Ltd.
- Alta Pay Group DOO (Serbia)
- European Bank for Reconstruction and Development (EBRD)
- Dr. Jelitzka + Partner (Austria)
- WINEGG Realitäten GmbH (Austria)
- Wellington Management Group LLP (USA)
- Brandes Investment Partners, L.P. (USA)
- Management Board & Supervisory Board
- Others *

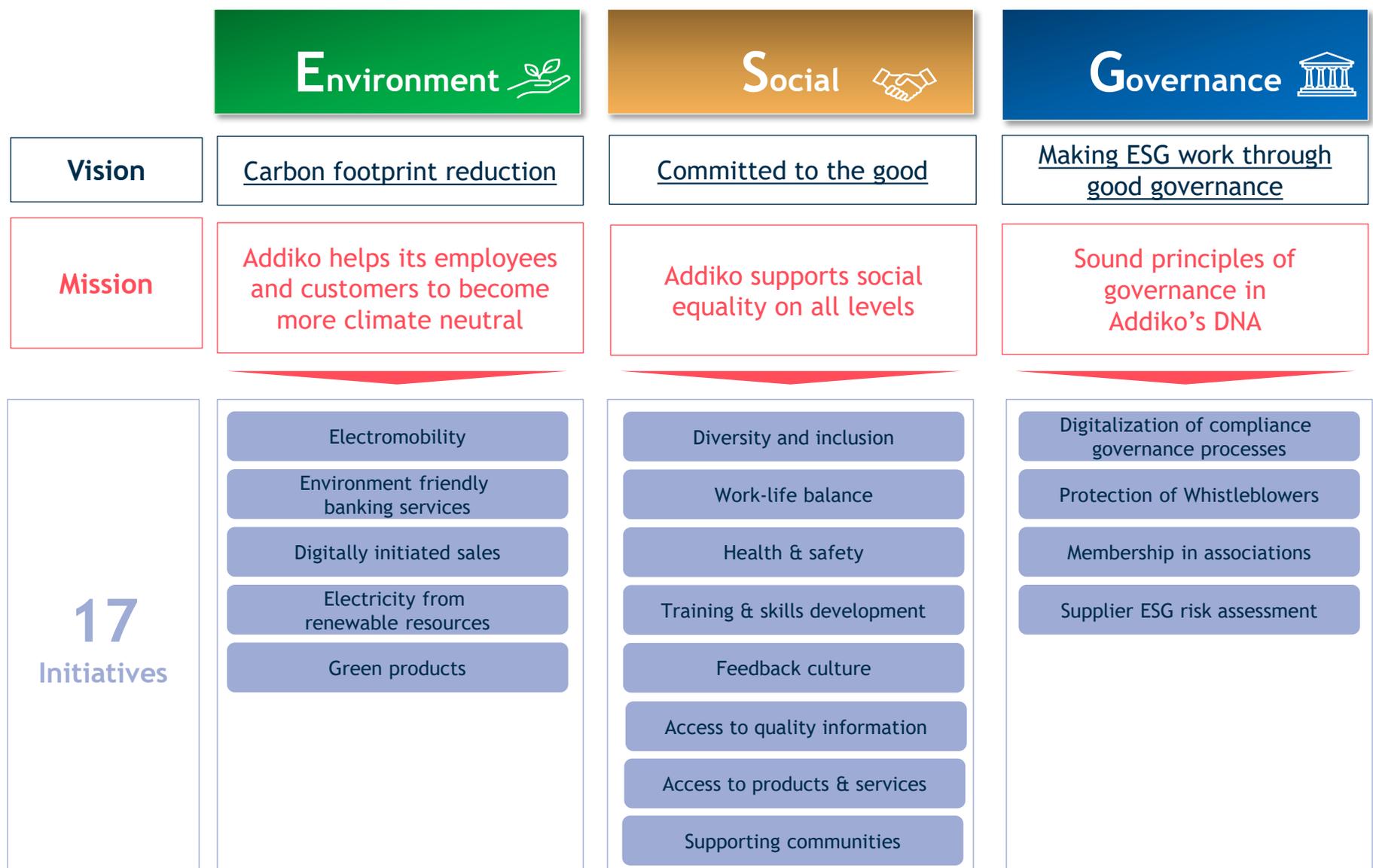
- **Dr. Jelitzka + Partner** conditionally sold 6.80% (major holdings from 3 April 2024)
 - **WINEGG Realitäten** conditionally sold 6.73% (major holdings from 3 April 2024)
 - Both conditional share purchase agreements **expire on 30 June 2025** (as published in Alta Pay's major holdings on 23 July 2024)

* Contains own shares acquired by Addiko Bank AG through share buybacks. The Company currently holds 212,858 own shares as of 1Q25.

The illustration is based on the most recent Major Holdings and Directors Dealings notifications and on sources that the bank considers reliable. Holdings below 4% of the shares are presented in a summarised form. The detailed holdings of the Management and Supervisory Board are shown in the Directors Dealings section. Addiko Bank AG does not guarantee the accuracy or completeness of the text and graph.

Latest status published on <https://www.addiko.com/shareholder-structure/>

ESG in Addiko - It is the little things that count



✓ **Liquid balance sheet**
- LCR ratio: 433% (YE24: 363%)

✓ **Liquid assets**
- €1.13b of cash (184bps on avg.)
- €1.50b of investment portfolio (279bps on avg.)

✓ **Substantially de-risked asset base**
- NPE ratio: 2.1% (YE24: 2.0%)
- NPE ratio (on balance): 3.0% (YE24: 2.9%)

✓ **Solid provision coverage levels**
- 80.9% NPE coverage ratio (YE24: 80.0%)
- 103.1% incl. collateral (YE24: 103.5%)

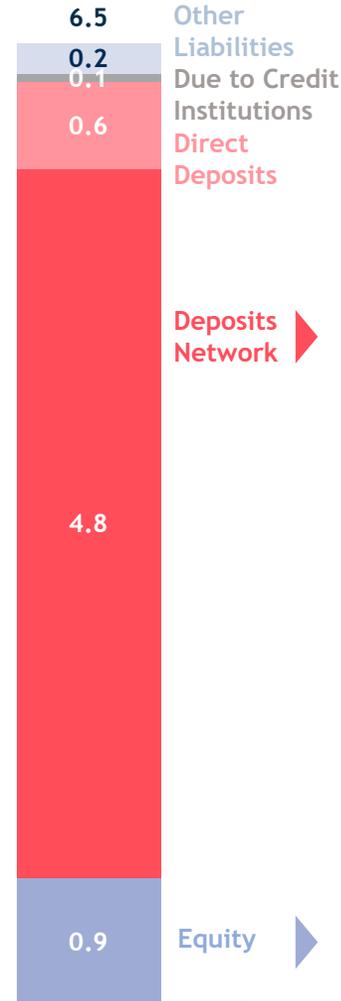
Assets

YTD 1Q25, €b



Liabilities and Equity

YTD 1Q25, €b



✓ **Strong deposit base**
- Loan-deposit ratio (customer): 66.3% (YE24: 66.3%)

✓ **Funding surplus¹: c. €1.7b**

✓ **Robust capital base**
- 21.7% CET1 ratio (based on preliminary calculations under Basel IV standards)

✓ **Ongoing RWA optimisation, potential capital optimisation with eligible instruments in future, depending on market environment**

¹ Calculated as difference between deposits of customers and loans and advances to customers.



- We will turn Addiko into leading CSEE specialist bank for Consumer & SME customers
- We are focused and offer the best digital products to challenge universal banks
- We will accelerate the bank’s transformation and generate value for our shareholders
- We offer better personal customer service than pure online banks

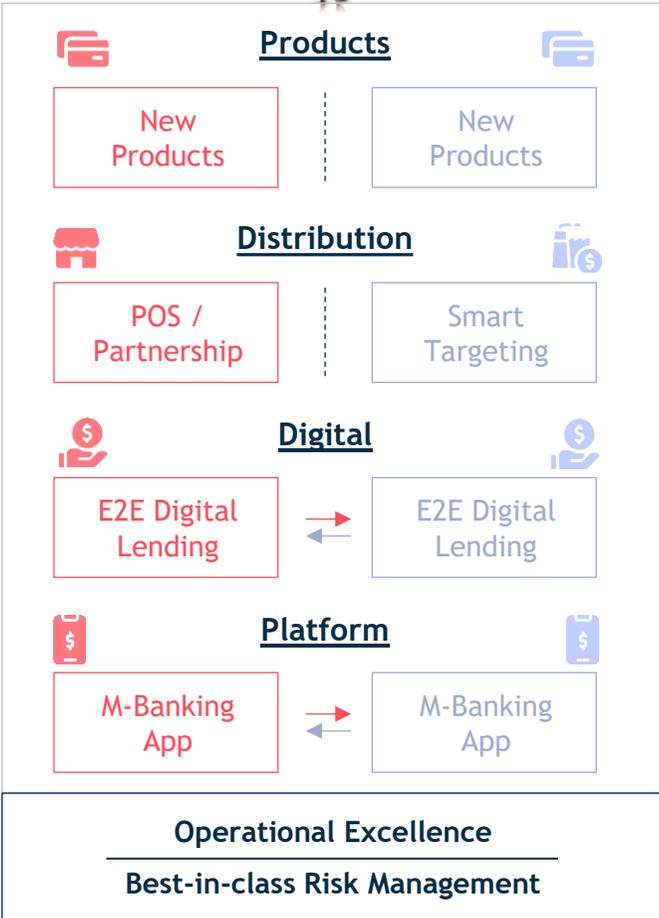
Consumer (Mid-Term)

 Focus on less capital-intensive new products (packages, cards) driving fees

 Embedded finance - Expansion to new industries with >30% of new business with higher interest rates & cross selling

 E2E digital lending replacing 10-20% branch business adding convenience to digital customer

 Better engaging mobile banking / cash-in & payment solutions driving better share of wallet



SME (Mid-Term)

 Building SME ecosystems of new products

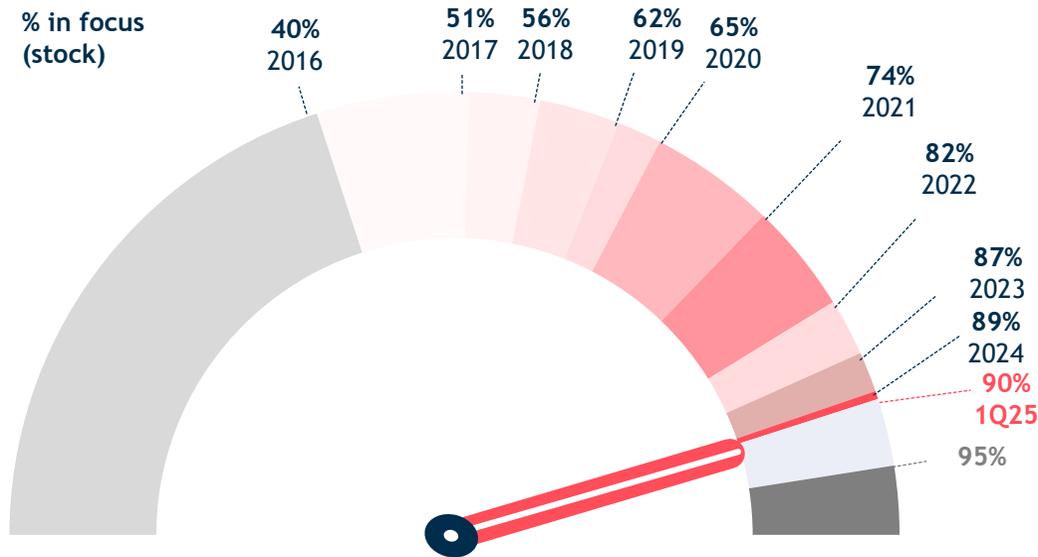
 Enhanced SME targeting through focus on data, efficiency and leveraging the unique selling proposition of fast loans

 Fastest lending solutions also available online to increase online channel distribution to 70%

 Better mobile banking application offering engaging propositions tailored to diverse SME products

Gross performing loans in focus segments

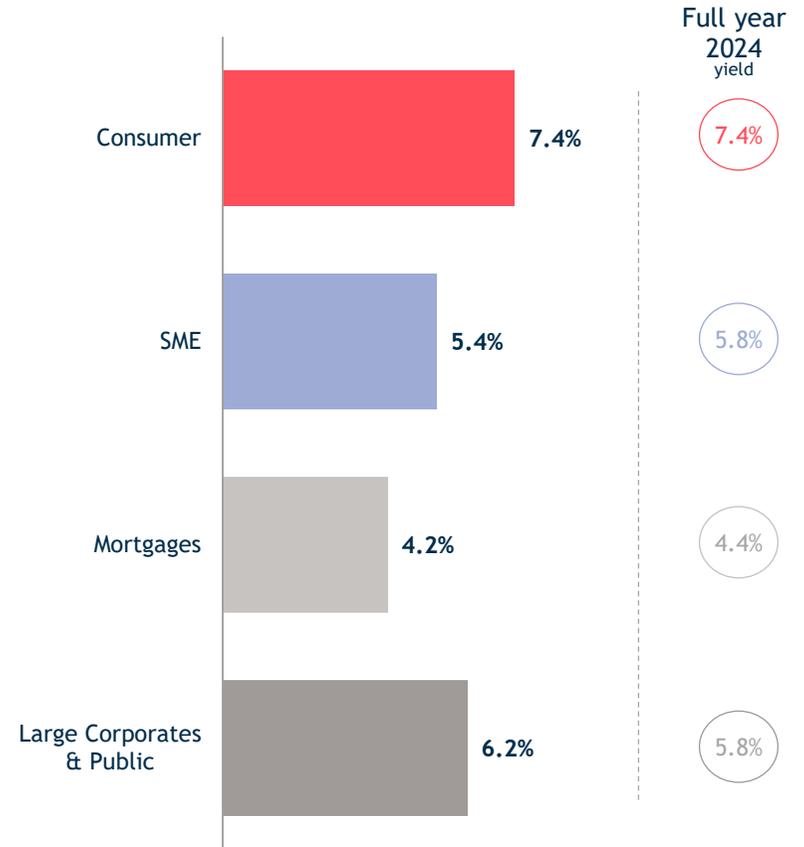
Gross loans of focus segments as % of total gross performing loans



% change of gross performing loans in focus vs. previous period

Gross yield by segment¹

1Q25 YTD

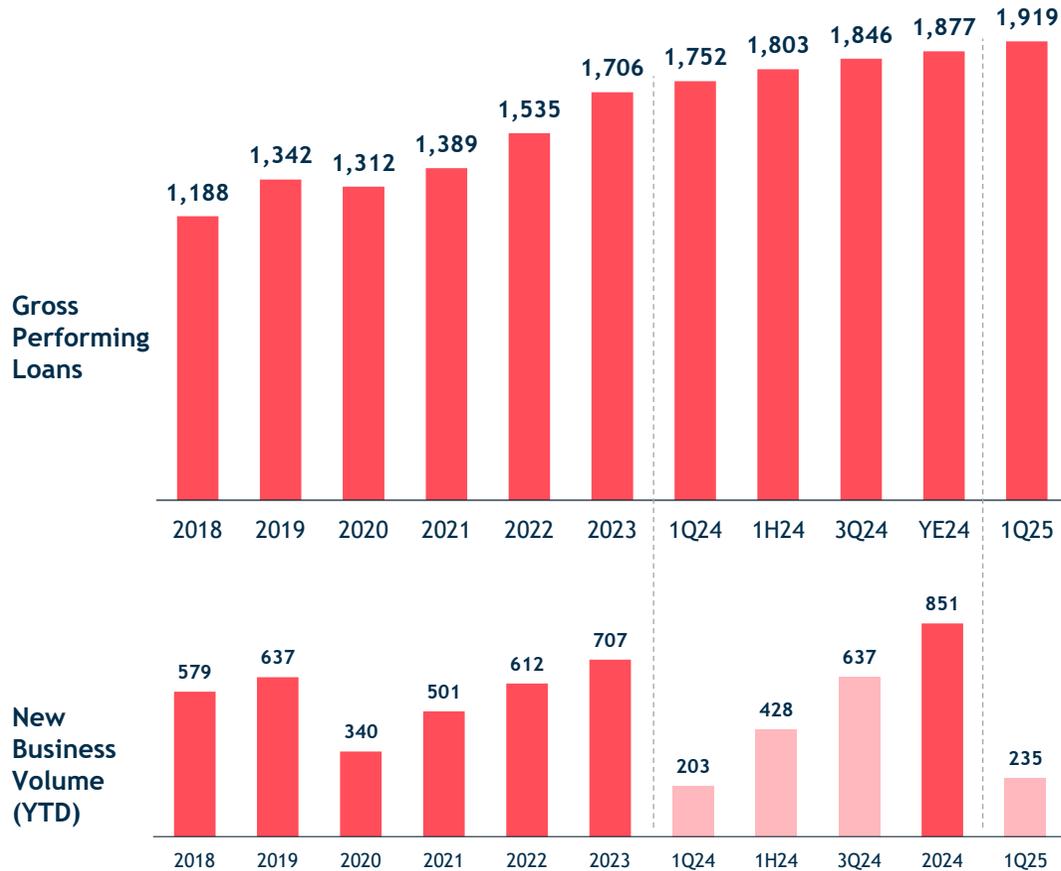


- **Shift to focus continued** reaching 90% at 1Q25
- **Focus yield** maintained stable at 6.6% (+0bp YoY) in 1Q25 despite ECB interest rate cuts, as share of premium yield Consumer business in total focus segment increased

¹ The gross yield is calculated as regular interest income (i.e. excluding interest income on NPE, interest like income and before FTP) divided by the simple average of gross performing loans based on beginning and end of period amounts.

Consumer (Micro shifted to SME as of 1Q21)

€m, YTD



- Gross performing loans up 10% YoY
- New business up by 16% YoY

SME

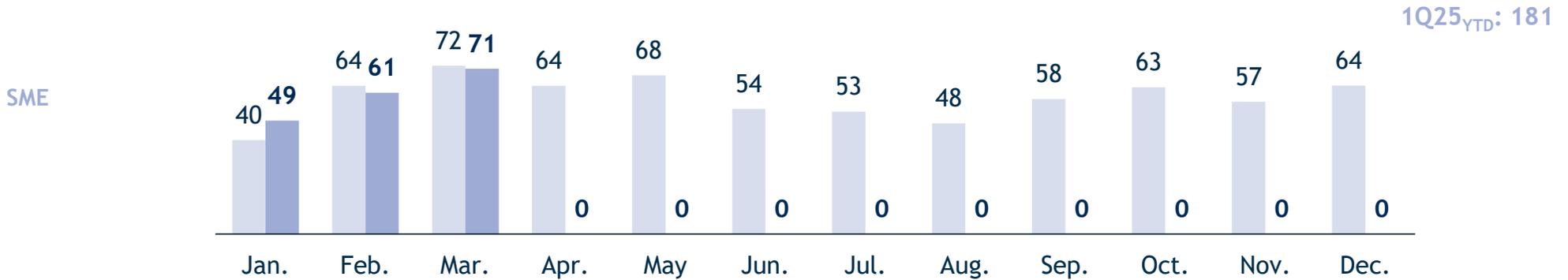
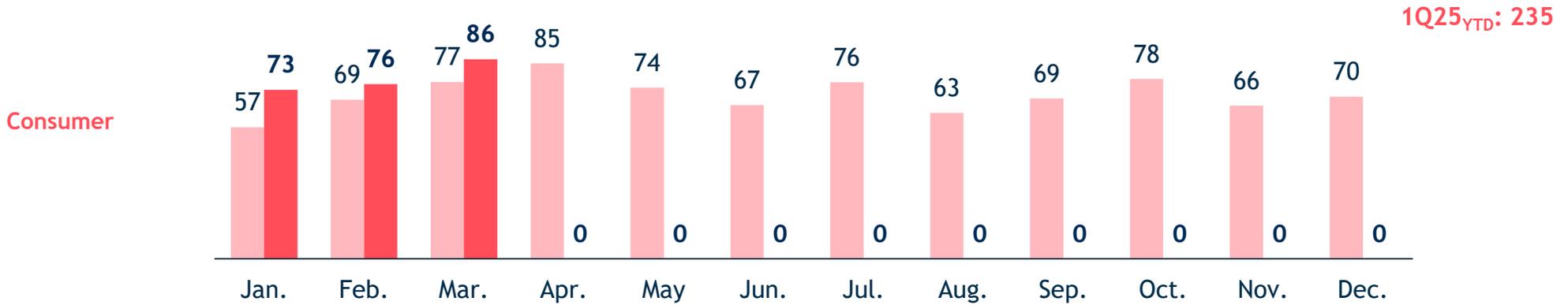
€m, YTD



- Gross performing loans down 4% YoY
- New business up 2% YoY due to currently muted demand, prudent risk restrictions and customer expectation on (further) market interest rate decreases and other factors

New business during 1Q25

€m



2024 2025

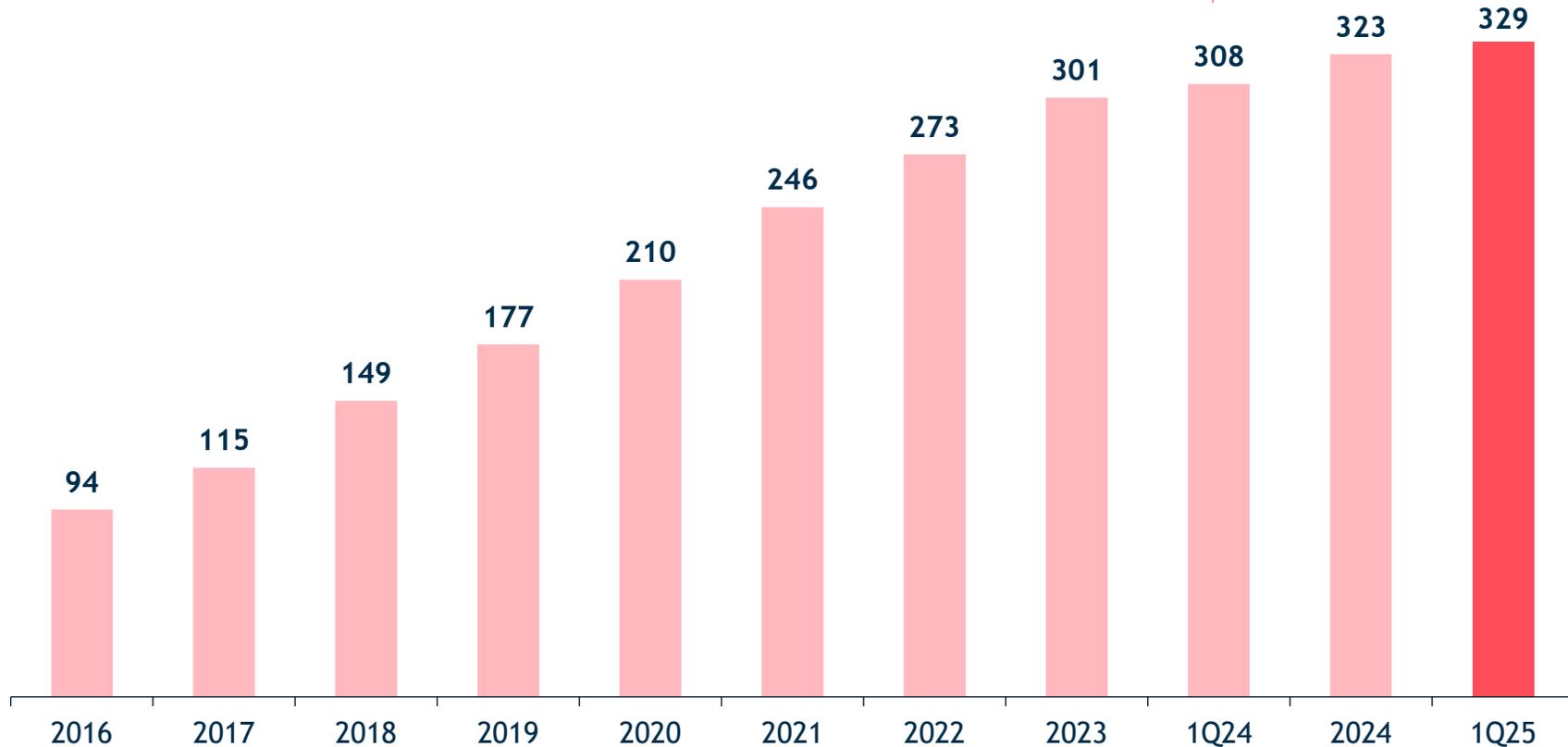
Digital capabilities

YTD

Registered
Mobile Banking
Users (ths.)



Digital
Users (ths.)



Key financials

P&L

in €m

	YTD			QTD		
	1Q25 (YTD)	1Q24 (YTD)	+/- PY	1Q25	4Q24	+/- PQ
Net interest income	58.7	59.8	-1.8%	58.7	61.1	-3.9%
Net fee and commission income	18.2	16.9	8.0%	18.2	19.4	-6.0%
Net banking income	76.9	76.6	0.3%	76.9	80.5	-4.4%
Other income ¹	-3.2	-1.6	>100%	-3.2	-2.4	34.2%
Operating income	73.7	75.1	-1.8%	73.7	78.1	-5.6%
General administrative expenses	-48.4	-46.5	4.1%	-48.4	-49.3	-1.8%
1 Operating result²	25.3	28.5	-11.5%	25.3	28.8	-12.2%
2 Other result	-1.8	-2.6	-31.6%	-1.8	-5.4	-67.0%
Expected credit loss expenses ³	-4.6	-6.9	-33.0%	-4.6	-11.0	-57.8%
Result before tax	18.8	19.0	-0.8%	18.8	12.4	52.2%
3 Result after tax	14.5	15.6	-7.0%	14.5	7.7	88.2%

Balance Sheet

in €m	1Q25 (YTD)	1Q24 (YTD)	+/- PY	+/- PQ
Total assets	6,462	6,197	4.3%	0.8%
Loans and advances to customers	3,543	3,523	0.6%	1.1%
o/w gross performing loans	3,535	3,520	0.4%	0.8%
Customer deposits	5,343	5,072	5.4%	1.0%
Shareholders' equity	858	819	4.7%	2.2%

Key Ratios

	1Q25 (YTD)	1Q24 (YTD)	+/- PY (pts)	+/- PQ (pts)
NIM (in bps)	370	389	-19	-17
Cost/income ratio	63.0%	60.7%	2.3%	2.0%
NPE Ratio (GE based)	2.1%	2.1%	-0.1%	0.0%
NPE Ratio (on-balance loans)	3.0%	2.9%	0.0%	0.1%
Cost of risk (net loans)	-0.13%	-0.20%	0.07%	0.90%
Loan-deposit ratio (customer)	66.3%	69.5%	-3.1%	0.0%
RoATE	7.1%	8.0%	-0.8%	1.4%
4 CET1 ratio/ Total capital ratio⁴	21.7%	20.3%	1.4%	-0.3%



1 Operating result down 11.5% YoY to €25.3m:

- **Net interest income down 1.8% YoY** with strong performance of the consumer business and the sovereign bond portfolio, neutralised by the impact of the changed interest curve, which saw six rate cuts since June 2024, on the variable loan portfolio and national bank deposits
- **Net fee and commission income up 8.0%** due to higher income from accounts & packages as well as bancassurance
- **Gen. admin. expenses (OPEX) up 4.1%** mainly due to wage increases during 2024 which took full effect in 2025

2 Other result down YoY reflecting a stable situation regarding legal litigations following provisioning in the fourth quarter of the year 2024

3 Result after tax of €14.5m reflects stable net banking income, increased administrative costs, a benign cost of risk and higher tax expenses due to changed tax law in Slovenia

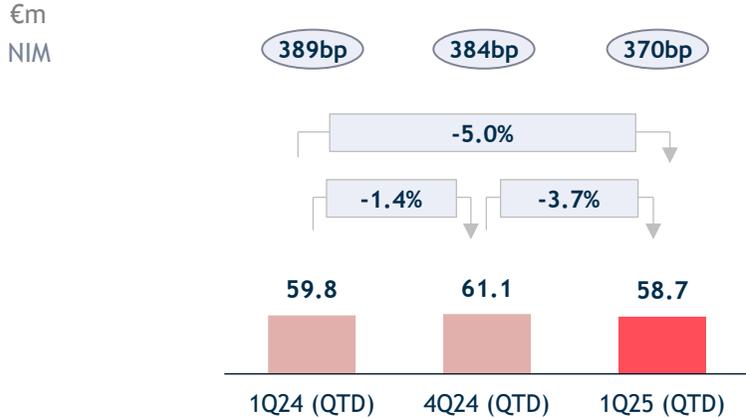
4 CET1 ratio (based on preliminary calculations under Basel IV standards) at 21.7%

RoATE at 7.1% (1Q24: 8.0%)

¹ Includes net result on financial instruments and other operating result. ² Operating result before impairments and provisions.

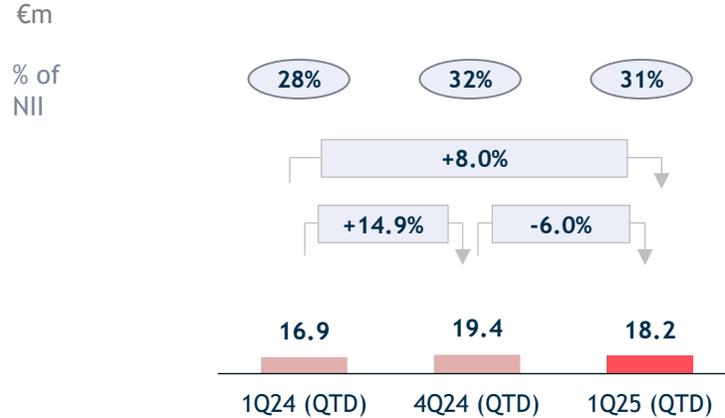
³ Expected credit loss expenses on financial assets. ⁴ 2025 based on preliminary calculations under Basel IV standards.

Net interest income



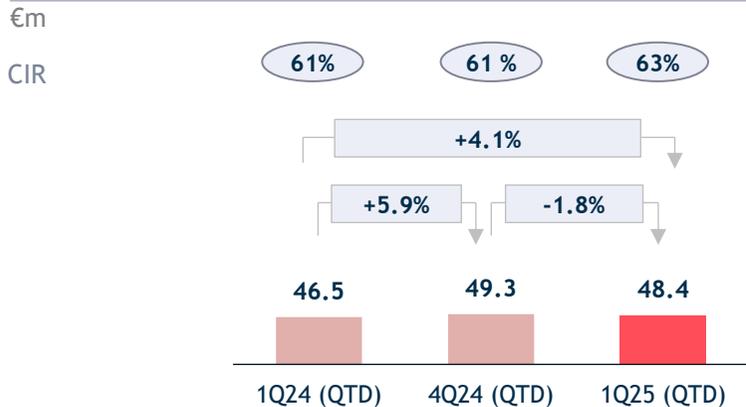
- Strong performance of the consumer business and the sovereign bond portfolio neutralised by the impact of the changed interest curve on the variable loan portfolio and national bank deposits
- Share of a-vista/demand deposits further reduced to 59% at 1Q25

Net fee and commission income



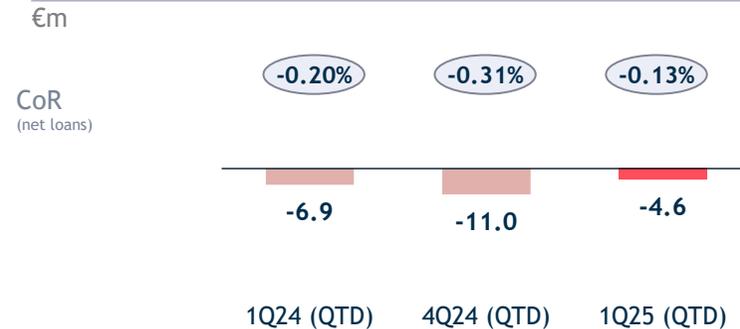
- Increasing NCI YoY due to higher income from accounts & packages, bancassurance and card business despite the usual seasonality effects in the first quarter

General administrative expenses (OPEX)



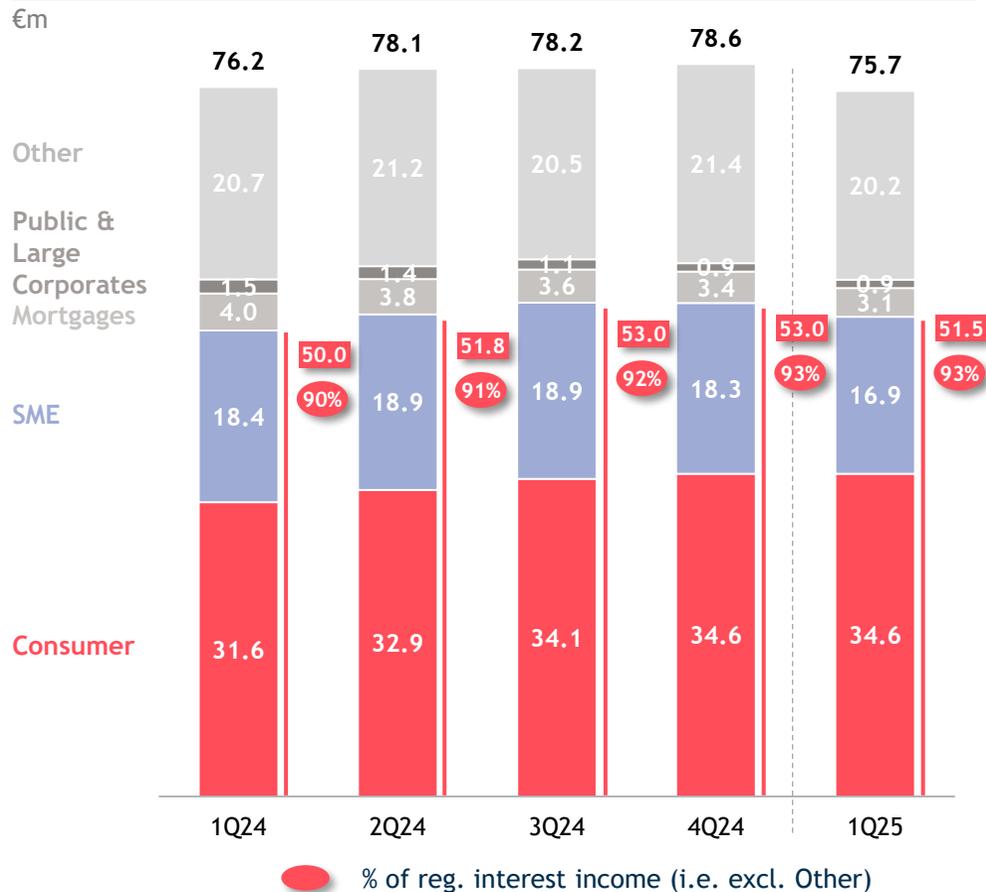
- OPEX up 4.1% YoY mainly influenced by mainly due to wage increases during 2024 which took full effect in 2025
- Cost containment via savings from targeted cost management initiatives, partially consumed by significantly elevated inflation

Expected credit loss expenses on financial assets



- NPE ratio stable at 3.0%
- Overall post-model adjustment in ECL stock unchanged at €1.4m to reflect remaining uncertainties

Interest income by quarter¹



Gross yield by quarter²

	1Q24	2Q24	3Q24	4Q24	1Q25
Consumer	7.3%	7.4%	7.4%	7.4%	7.4%
	8.0% new business	8.0% new business	8.0% new business	7.8% new business	7.2% new business
SME	5.6%	5.7%	5.7%	5.7%	5.4%
	6.0% new business	6.0% new business	6.0% new business	5.8% new business	5.2% new business
Public & Large Corporates	6.0%	6.2%	5.8%	5.7%	6.2%
Mortgages	4.5%	4.5%	4.4%	4.3%	4.2%

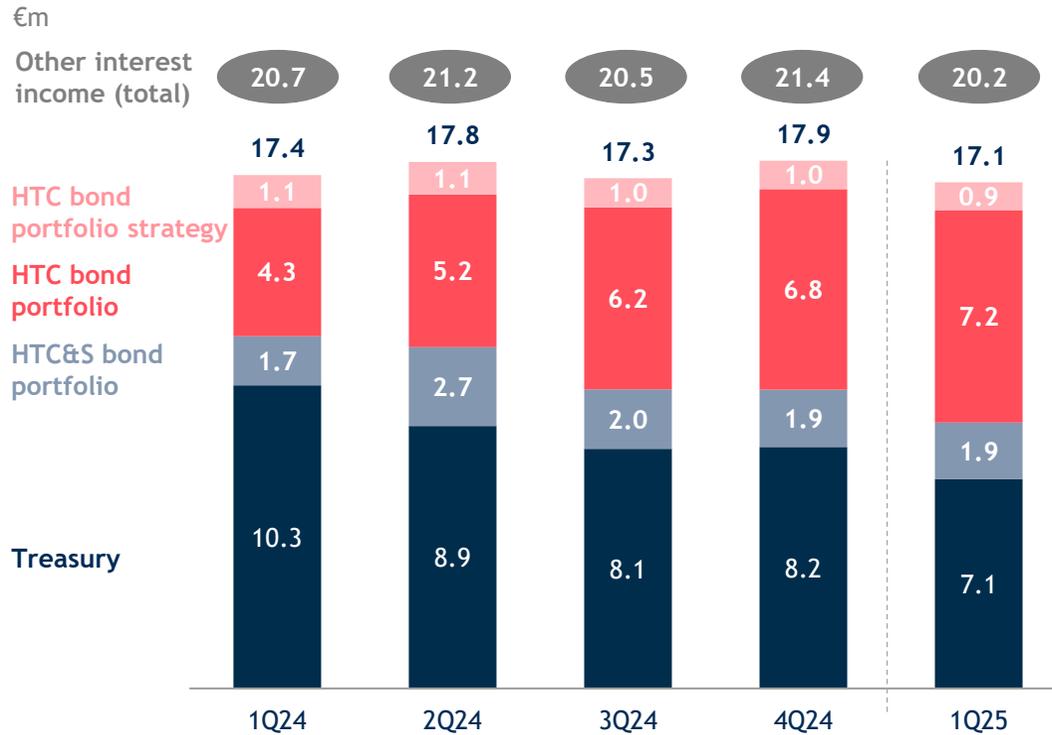
- Interest income strong performance of the consumer business and the sovereign bond portfolio was neutralised by the impact of the changed interest curve on the other segments
- Focus interest income up by 3.0% YoY

- New business yields following market trend vPQ and rate cuts
- Premium pricing in all countries maintained, despite increasing pricing pressure in all markets

¹ For segments only regular interest income is shown.

² The gross yield is calculated as annualised regular interest income divided by the simple average of gross performing loans based on beginning and end of period amounts. New business yields are calculated using daily averages.

Treasury interest income by quarter



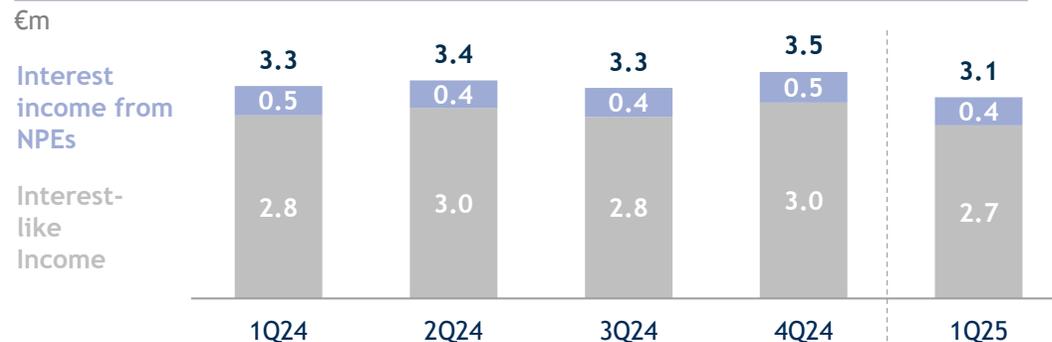
- **HTC bond portfolio strategy:** interest income from the instruments held under the Hold-to-Collect (HTC) bond portfolio strategy in EU entities. This portfolio is steered as the HTC bond portfolio, based on the treasury investment strategy, but still classified as HTC&S as no accounting reclassification was possible

- **HTC bond portfolio:** Hold-to-Collect (HTC) strategy implemented as of 1 July 2022

- **HTC&S bond portfolio:** interest income from the Hold-to-Collect-and-Sell (HTC&S) bond portfolio of the non-EU entities

- **Treasury:** 1Q25 mainly driven by income from cash at national and correspondent banks

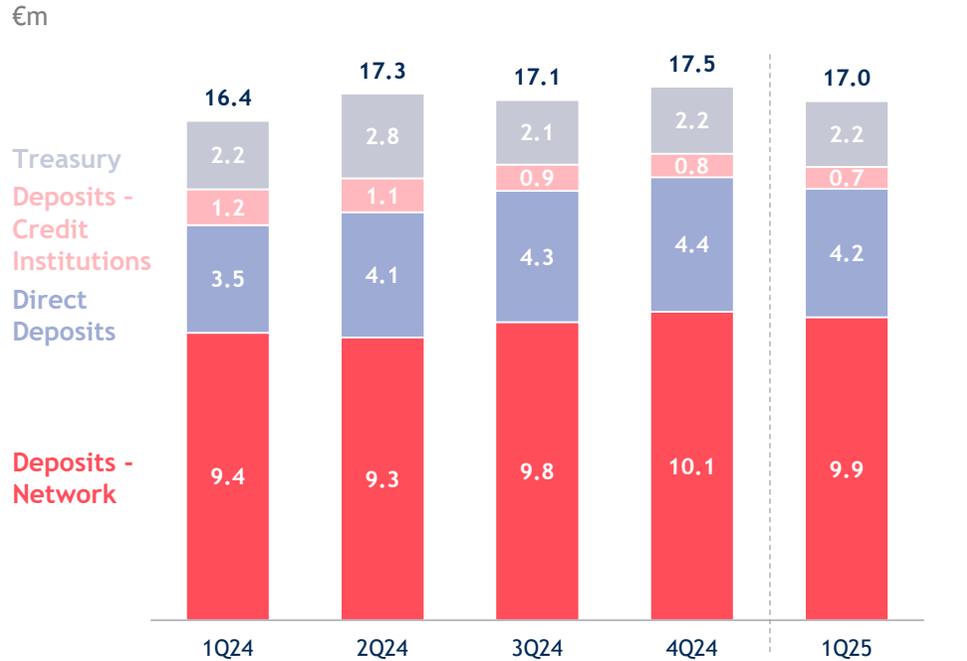
Interest income from NPEs & interest like income by quarter



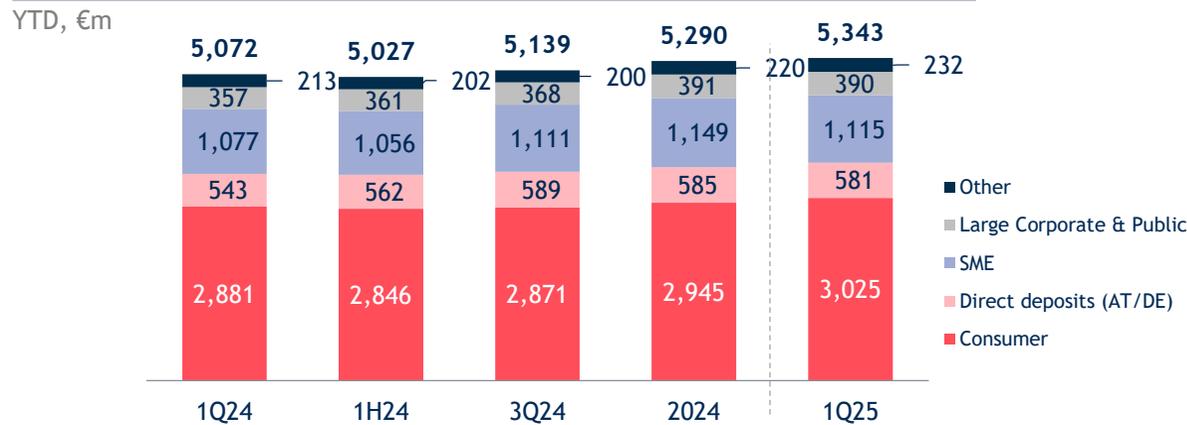
- **Interest income from NPEs:** stable due to limited NPE inflow

- **Interest like income (i.e. fees accrued over the lifetime of the loan):** Supported by business activities

Interest expense by quarter



Stable customer deposit volumes



Cost of funding by quarter¹

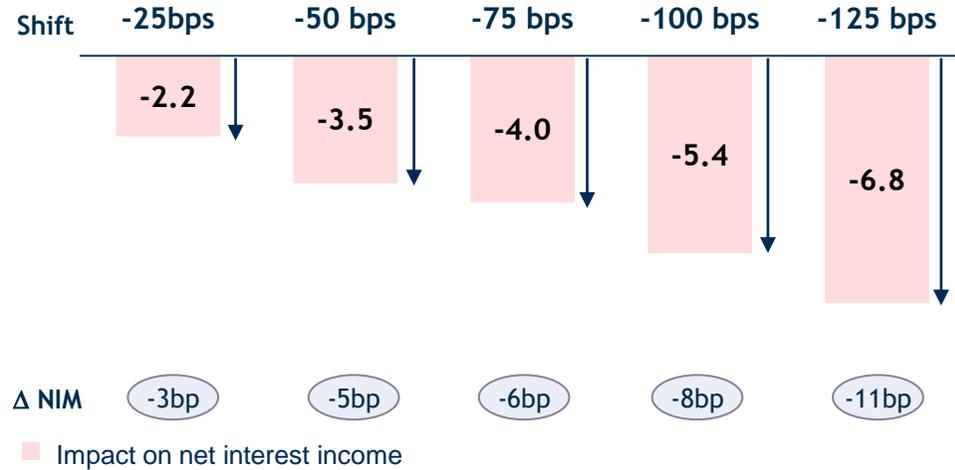
	1Q24	2Q24	3Q24	4Q24	1Q25
Deposits - Network	0.84%	0.83%	0.86%	0.87%	0.85%
Direct Deposits	2.74%	2.99%	2.98%	2.99%	2.93%
Group Cost of Funding ²	1.26%	1.34%	1.30%	1.30%	1.27%

- Customer deposit volume increased to €5,343m
- Deposit funding costs reached peak during 2024
- Share of a-vista/demand deposits further reduced to 59% as of 1Q25 YTD (1Q24: 60%) due to strategic decision in 2022 to build-up stable term deposits

¹ Denominator based on simple average. ² Includes customer deposit costs, costs for deposits from credit institutions and Treasury costs.

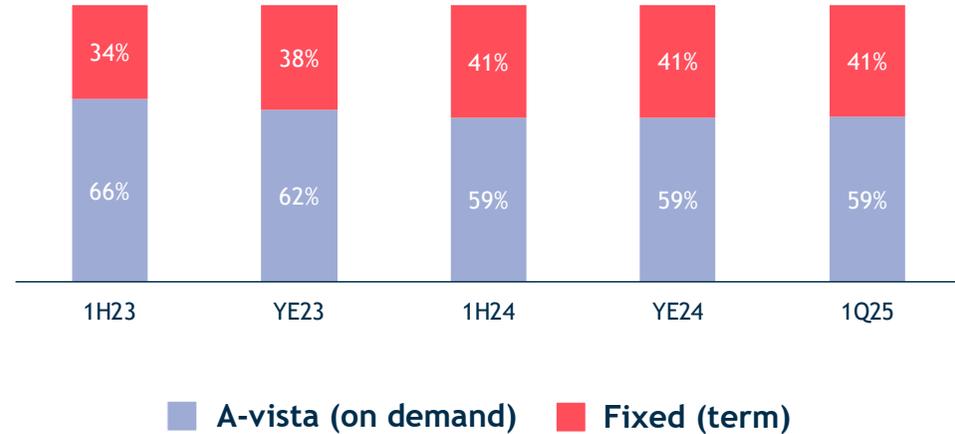
Estimated impact on NII and NIM for parallel interest rate shifts

€m, calculated based on 1Q25 balance sheet



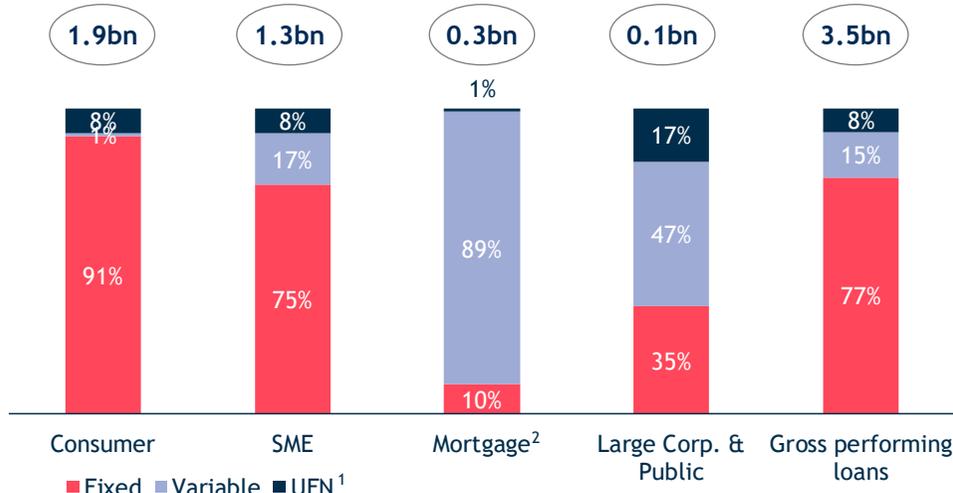
Interest binding structure of customer deposits

% of customer deposits, calculated based on 1Q25 balance sheet



Interest binding structure of gross performing loans

% of gross performing loan book, calculated based on 1Q25 balance sheet

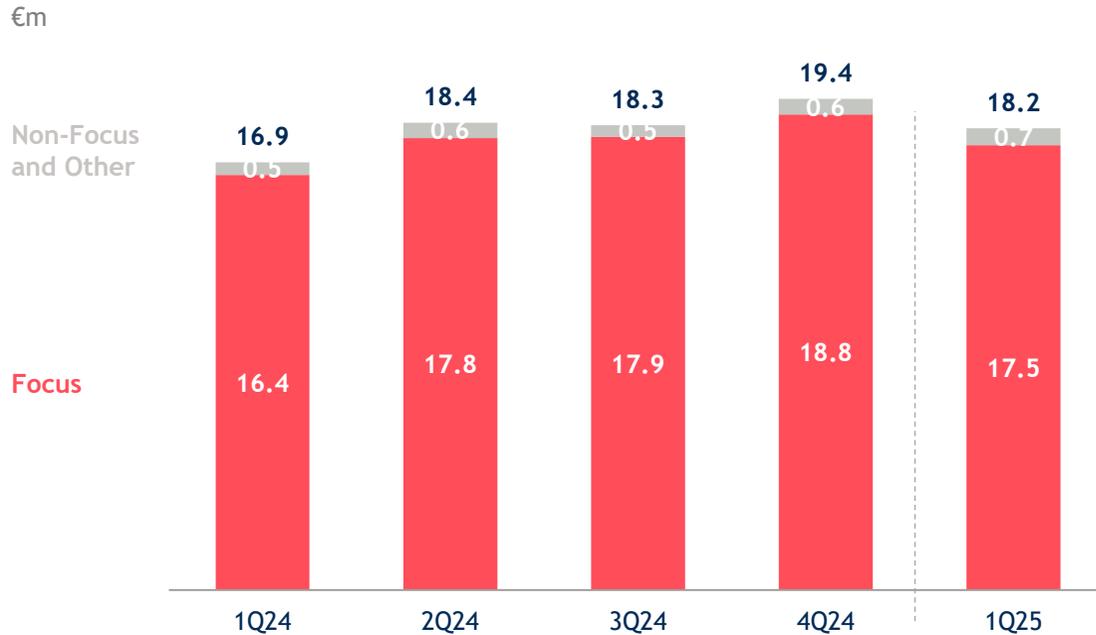


¹ UFN = Until Further Notice

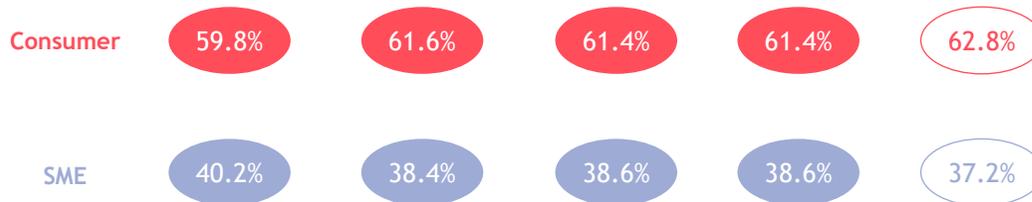
² Technical shift in 1Q25 to variable in Serbia due to adjustments in local law

- Sensitivity calculated based on 1Q25 static balance sheet structure (variable lending, national bank accounts, funding)
- Mortgage business with lower elasticity due to regulatory caps in Croatia and Serbia
- Interest rates have reached the peak in 2024
- Decrease of interest curve with negative impact on net interest income and margin

Net fee and commission income by quarter



Focus



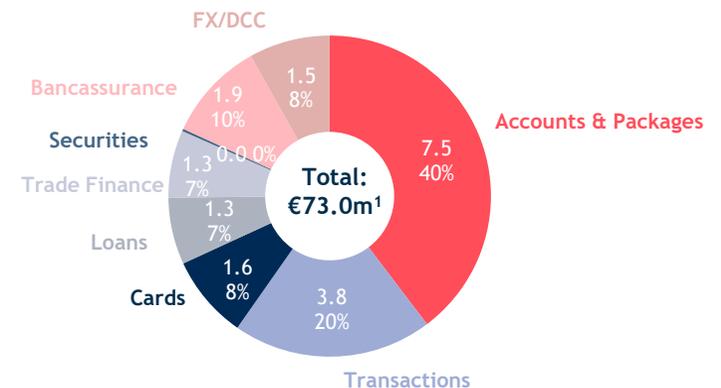
¹ Excludes €0.6m of negative contribution from "other".

Key highlights

- **Net fee and commission income 1Q25** up due to higher income from accounts & packages and bancassurance as well as cards
- **Other products:** contribution from accounts & packages, residual FX/DCC and transactions represents c. 70% of NCI
- **Continued improvement in accounts & packages and bancassurance**, up 4.5% YoY and 16.1% respectively
- **Consumer and SME segments generate c. 96%** of net fee and commission income

By product type

1Q25 YTD, €m



Other income breakdown (YTD)

€m

	1Q25	1Q24
1 Deposit guarantee	-2.2	-1.0
2 Bank levies and other taxes	-1.7	-2.2
Restructuring	0.0	0.0
Net result from derecognition of non-financial assets	0.3	1.6
Other	-0.1	-0.4
Other operating result	-3.7	-1.9
3 Net result on financial instruments	0.5	0.3
Other income	-3.2	-1.6

1 Higher **deposit guarantee fees** mainly driven by front loading of the yearly expenses in Slovenia

2 **Bank levies and other taxes** including €0.7m (1Q24: €0.8m) banking levies from ECB, SRB and local banking agencies, €0.6m (1Q24: €0.7m) special banking tax on the balance sheet introduced in Slovenia in 2024 and €0.4m (1Q24: €0.7m) to other tax expenses

3 **Net result from derecognition of non-financial assets:** Comparative period 1Q24 positively affected by the sale of non-core real estate assets in Bosnia & Herzegovina

Other result breakdown (YTD)

€m

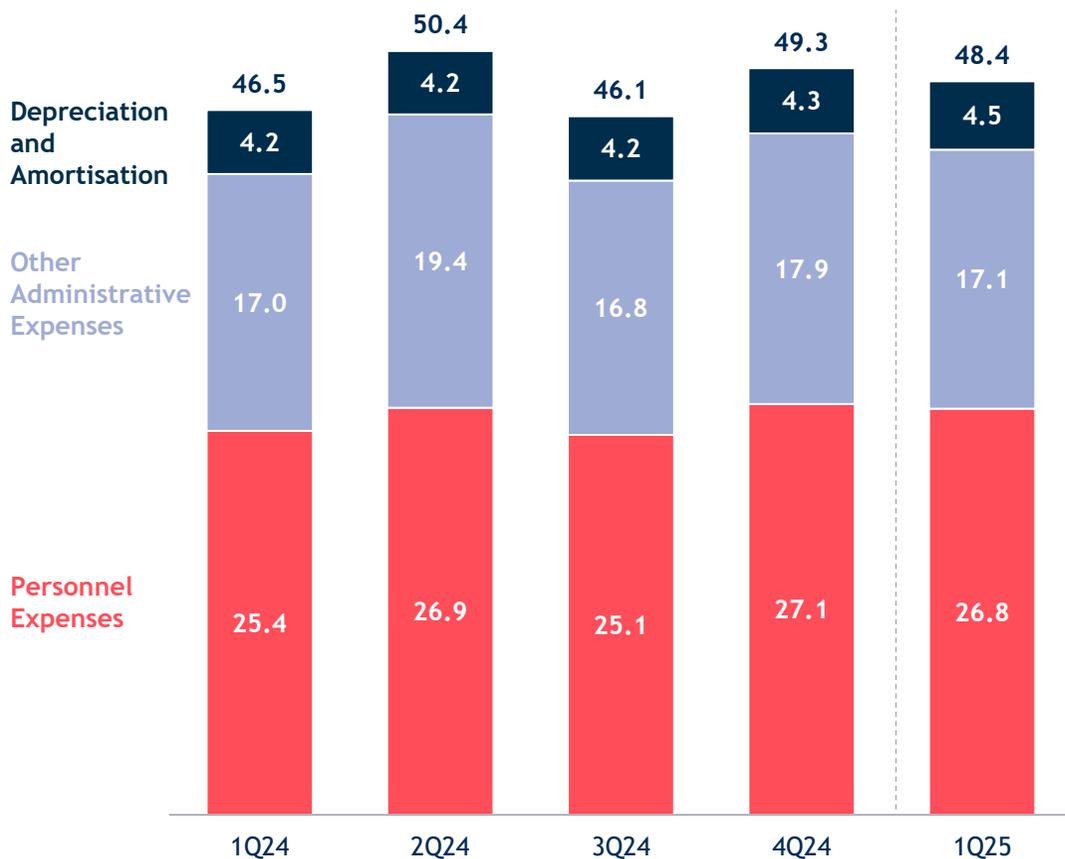
	1Q25	1Q24
1 Legal provisions (net)	-1.6	-2.5
Impairments non-financial assets (net)	0.0	0.0
Modification gains/losses	0.0	0.0
2 Provisions for operational risks	-0.2	0.0
Other result	-1.8	-2.6

1 **Lower legal provisions:** Mainly reflecting a more stable situation regarding legal litigations and include a positive impact from a settlement of a legacy legal case in Croatia

2 **Provisions for operational risks** were negatively impacted by an external fraud case in Bosnia & Herzegovina

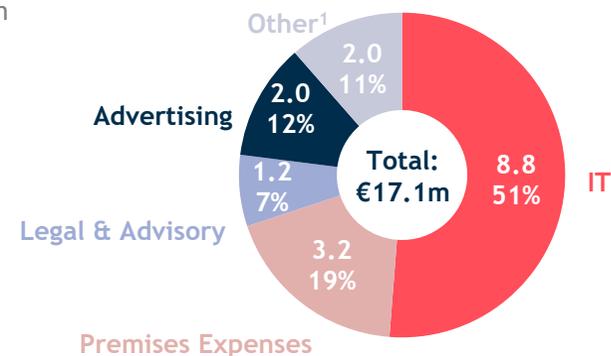
OPEX development by quarter

€m



Other Administrative expenses

1Q25 YTD, €m



- **Overall cost base up YoY** mainly driven by inflationary effects and one-off costs
- **Depreciation charges** increased due to higher investments and capitalizations in previous year
- **Other administrative expenses** rose slightly by €0.1m, which was exclusively due to a disproportionate increase in IT expenses with a simultaneous decrease in other cost items
- **Wage** increases either took place in the first three months of 2025 or were already implemented in the previous year with full effect in 2025

¹ Includes vehicle expenses, travel expenses, education expenses, expenses for legal form, other insurance and other.

Detailed balance sheet overview (YTD)

€m

	2021	2022	2023	2024	1Q25
Cash reserves	1,361.7	1,382.9	1,254.5	1,251.4	1,131.0
Investment Portfolio	1,044.8	1,084.4	1,208.1	1,479.1	1,502.7
Financial assets held for trading	32.6	22.8	29.5	14.4	11.4
Investment securities	1,012.2	1,061.6	1,178.6	1,464.7	1,491.3
Loans and advances	3,284.4	3,381.9	3,555.8	3,550.6	3,697.4
Loans and advances to credit institutions	5.7	89.2	66.6	44.2	154.0
Loans and advances to customers	3,278.7	3,292.7	3,489.2	3,506.4	3,543.4
Derivatives - hedge accounting	-	-	-	-	-
Tangible assets	70.6	61.6	57.6	55.4	55.5
Property, plant & equipment	65.5	57.3	54.3	53.1	53.2
Investment properties	5.1	4.3	3.3	2.3	2.3
Intangible assets	26.7	24.5	23.3	25.7	25.1
Tax Assets	26.9	42.4	36.8	30.8	28.6
Current tax assets	2.7	5.4	1.7	2.1	1.9
Deferred tax assets	24.1	37.0	35.1	28.6	26.7
Other assets	14.9	17.1	14.0	14.8	20.4
Non-current assets held for sale	12.3	1.6	1.3	1.0	1.1
Total assets	5,842.3	5,996.4	6,151.5	6,408.9	6,461.7
Deposits from credit institutions	174.6	128.5	106.8	77.3	57.2
Deposits from customers	4,708.2	4,959.6	5,032.6	5,290.0	5,343.3
Issued bonds, subordinated and supplementary capital	0.1	-	-	-	-
Other financial liabilities	50.8	48.8	59.3	54.4	59.6
Financial liabilities measured at amortized cost	4,933.6	5,136.8	5,198.7	5,421.7	5,460.2
Financial liabilities at fair value through profit or loss	-	-	-	-	-
Financial liabilities held for trading	2.3	3.1	4.2	4.4	2.8
Derivatives - hedge accounting	-	-	-	-	-
Total interest bearing liabilities	4,935.9	5,140.0	5,202.9	5,426.2	5,463.0
Provisions	69.9	83.4	99.2	94.1	87.6
Tax liabilities	5.8	0.6	4.1	5.0	4.8
Current tax liabilities	5.8	0.6	4.1	3.3	2.4
Deferred tax liabilities	-	0.0	0.0	1.7	2.4
Other liabilities	25.7	26.2	44.2	44.2	48.4
Liabilities included in disposal groups classified as held for sale	-	-	-	-	-
Total liabilities	5,037.2	5,250.2	5,350.4	5,569.4	5,603.8
Total shareholders' equity	805.1	746.3	801.1	839.5	858.0
Total liabilities and shareholders' equity	5,842.3	5,996.4	6,151.5	6,408.9	6,461.7

Detailed income statement overview (YTD)

€m

	2021	2022	2023	2024	1Q24	1Q25
Interest income	187.7	195.1	277.0	311.1	76.2	75.7
Interest expense	(18.2)	(18.7)	(49.0)	(68.3)	(16.4)	(17.0)
Net interest income	169.5	176.4	228.0	242.9	59.8	58.7
Fee and commission income	84.3	92.3	90.4	98.0	22.9	23.8
Fee and commission expense	(17.5)	(19.8)	(23.3)	(25.1)	(6.0)	(5.6)
Net fee and commission income	66.8	72.5	67.1	73.0	16.9	18.2
Net result on financial instruments	6.2	1.9	0.4	1.2	0.3	0.5
Other operating income	3.8	5.1	3.7	4.4	1.9	0.8
Other operating expenses	(20.3)	(14.3)	(16.7)	(16.7)	(3.8)	(4.5)
Operating income	226.0	241.6	282.5	304.7	75.1	73.7
Personnel expenses	(92.0)	(88.9)	(97.8)	(104.4)	(25.4)	(26.8)
Other administrative expenses	(61.1)	(61.8)	(63.5)	(71.0)	(17.0)	(17.1)
Depreciation and amortization	(18.0)	(17.4)	(17.3)	(17.0)	(4.2)	(4.5)
General administrative expenses	(171.1)	(168.0)	(178.6)	(192.4)	(46.5)	(48.4)
Other result	(20.9)	(27.0)	(44.7)	(15.8)	(2.6)	(1.8)
Expected credit loss expenses on financial assets	(13.2)	(15.4)	(11.8)	(36.0)	(6.9)	(4.6)
Result before tax	20.8	31.2	47.4	60.4	19.0	18.8
Taxes on income	(7.2)	(5.5)	(6.3)	(15.0)	(3.4)	(4.3)
Result after tax	13.6	25.7	41.1	45.4	15.6	14.5

1Q25 (€m, IFRS)		Addiko Bank d.d., Zagreb	Addiko Bank d.d., Ljubljana	Addiko Bank d.d., Banja Luka	Addiko Bank a.d., Sarajevo	Addiko Bank a.d., Beograd	Addiko Bank A.D., Podgorica
P&L	Net interest income	19.2	14.5	5.7	5.8	11.0	3.1
	Net commission income	6.0	4.2	2.4	2.1	3.0	0.5
	Other income ¹	0.9	(1.2)	(0.4)	(0.4)	(0.5)	(0.3)
	Operating income	26.1	17.5	7.7	7.6	13.5	3.3
	Operating expenses	(11.0)	(7.9)	(4.3)	(4.3)	(8.0)	(2.2)
	Operating Result	15.2	9.5	3.4	3.3	5.5	1.1
	Other result	(1.2)	0.2	(0.0)	(0.3)	(0.5)	(0.0)
	Change in credit loss expenses	0.1	(3.3)	0.2	(0.6)	0.5	0.9
Result before tax	14.1	6.4	3.6	2.3	5.6	1.9	
Key Ratios	Net interest margin	3.3%	4.2%	4.2%	3.4%	4.9%	5.3%
	Cost / income ratio	43.5%	42.5%	52.9%	54.0%	56.9%	60.8%
	Loan-deposit ratio	68.1%	88.8%	83.0%	51.1%	80.1%	84.7%
	NPE volume	39.1	35.4	18.7	12.4	34.0	7.6
	NPE ratio (CRB based)	2.7%	2.7%	3.9%	2.4%	4.7%	3.9%
	NPE ratio (on-balance loans) ²	2.4%	3.0%	4.1%	2.3%	4.8%	3.6%
NPE coverage ratio (provision)	86.3%	84.0%	82.1%	82.0%	70.7%	78.8%	
Balance Sheet	Total assets	2,325	1,400	547	732	899	240
	Loans and receivables	1,224	989	378	408	550	161
	o/w gross performing loans	1,201	1,002	353	307	515	158
	Financial liabilities at amortised cost	1,857	1,176	433	616	677	196
	RWA	1,039	763	336	375	494	161

Account for 58% of Group assets

Source: Company disclosure, does not include Holding and reconciliation.

¹ Includes net result on financial instruments and other operating result. ² Including exposure towards National Banks.

Non-performing loan portfolio (YTD)

NPE Volumes,
€m

244	194	163	138	146	137	141	145	147
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NPE Coverage
Ratio¹
(Ex-Collateral)

73.6%	71.9%	75.4%	80.9%	81.4%	80.7%	80.8%	80.0%	80.9%
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NPE Ratio
(on-balance loans)²

NPE Ratio
(GE based)³



¹ Calculated as the sum of Stage-3 ECL stock divided by total non-performing exposure. ² Calculated as non-performing exposure divided by total credit risk bearing exposure including exposure towards National Banks (on-balance).

³ Calculated as non-performing exposure divided by total gross exposure.

Focus

Consumer

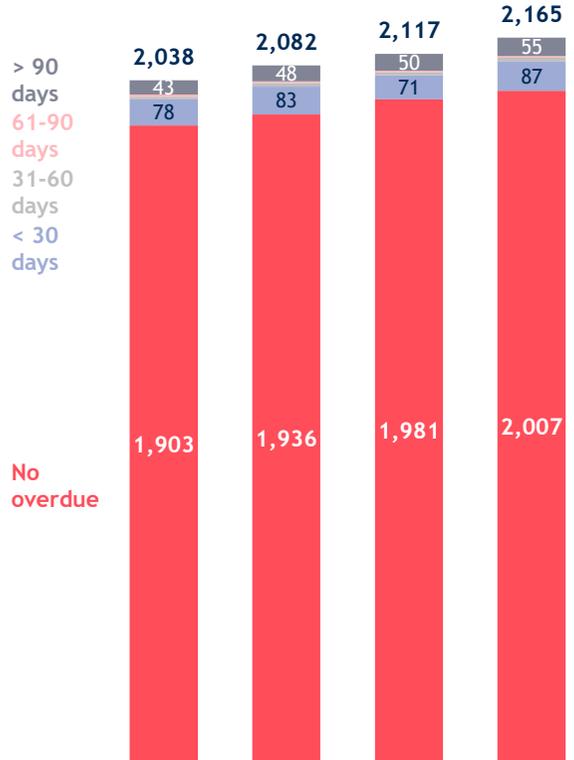
€m, rounded

SME

€m, rounded

Non-Focus

€m, rounded



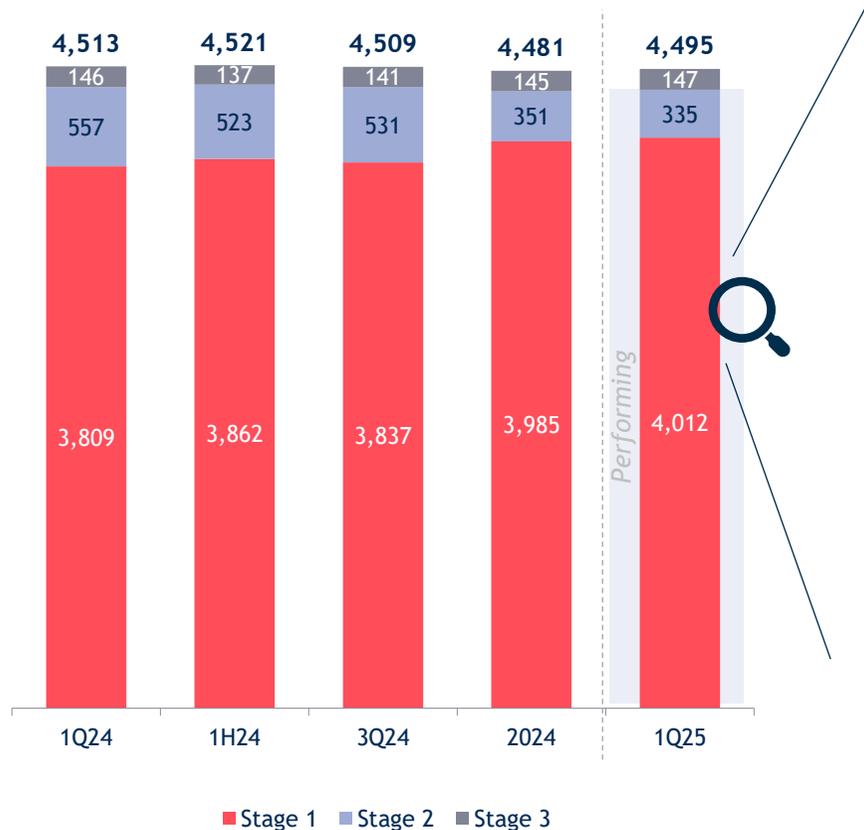
	1H24	3Q24	2024	1Q25
>90 days	2.1%	2.3%	2.4%	2.6%
1 to 90 days	4.5%	4.7%	4.0%	4.8%
No overdue (%)	93%	93%	94%	93%

	1H24	3Q24	2024	1Q25
>90 days	1.7%	2.1%	2.1%	2.5%
1 to 90 days	2.8%	2.8%	2.4%	2.8%
No overdue (%)	95%	95%	95%	95%

	1H24	3Q24	2024	1Q25
>90 days	2.3%	2.2%	1.5%	1.4%
1 to 90 days	2.1%	3.3%	3.4%	2.4%
No overdue (%)	96%	95%	95%	96%

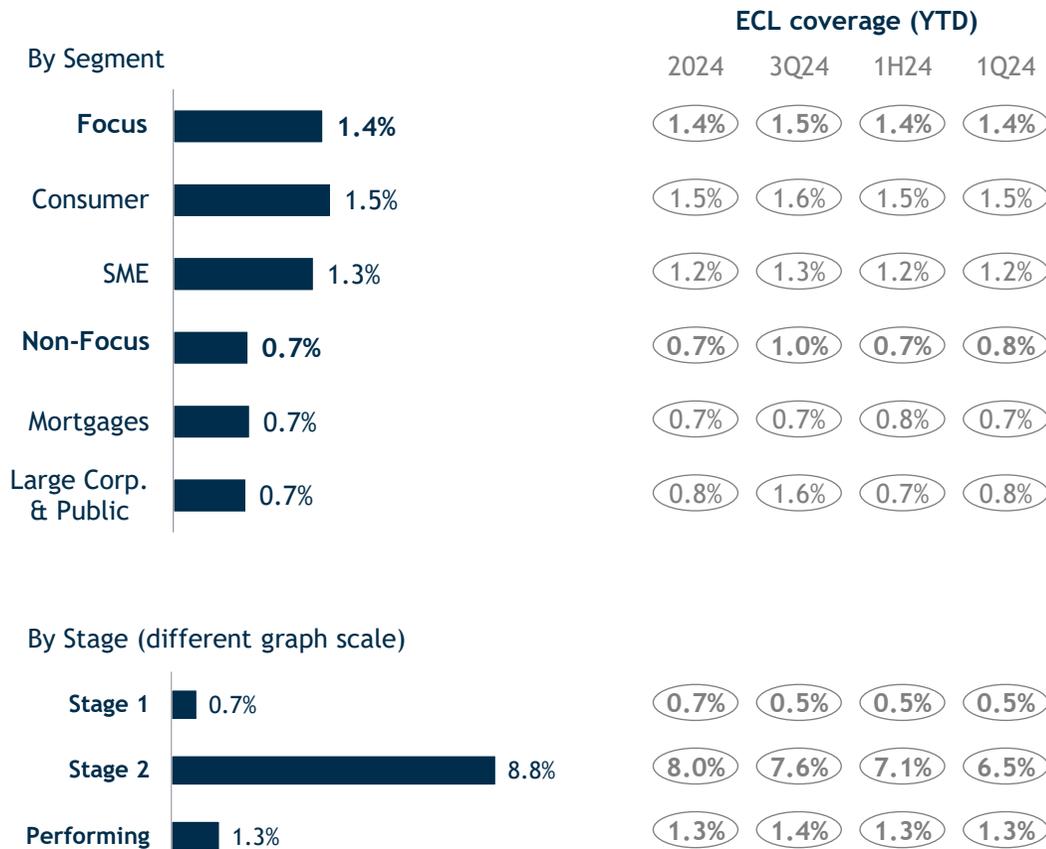
Stage 1, 2 and 3 assets¹

€m



Business segments: Stage 1 & 2 (Performing) coverage¹

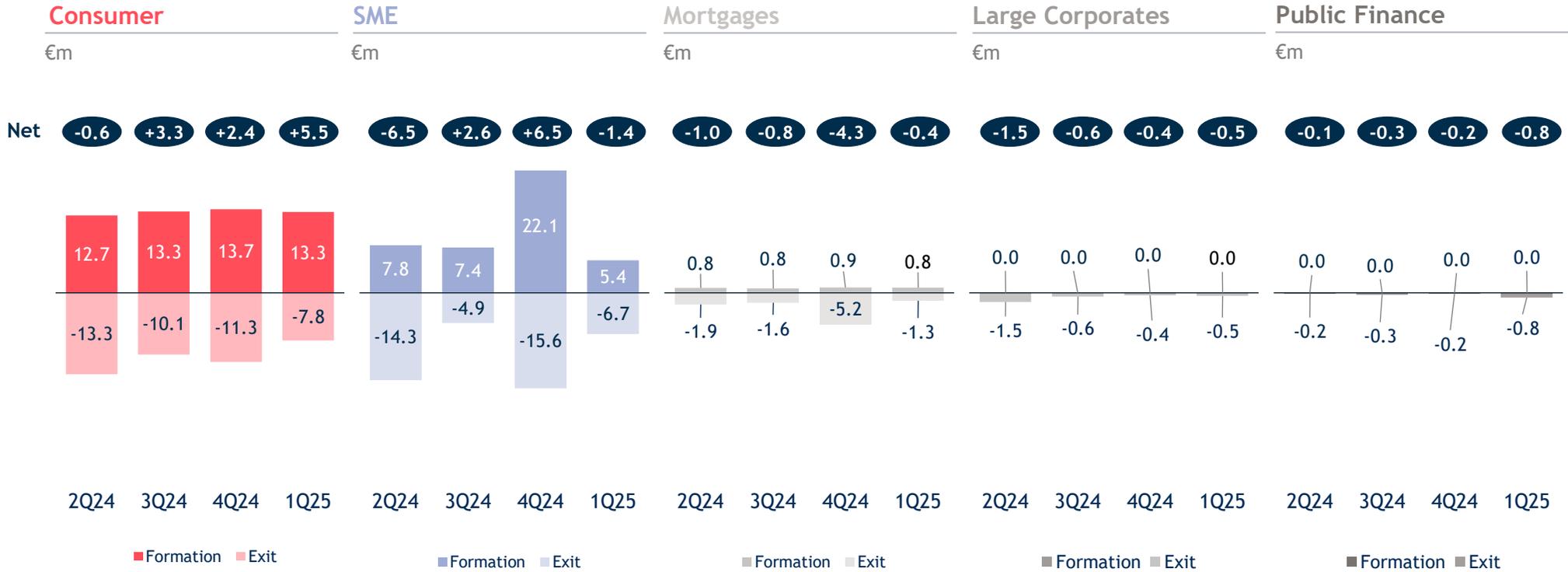
1Q25 (YTD)

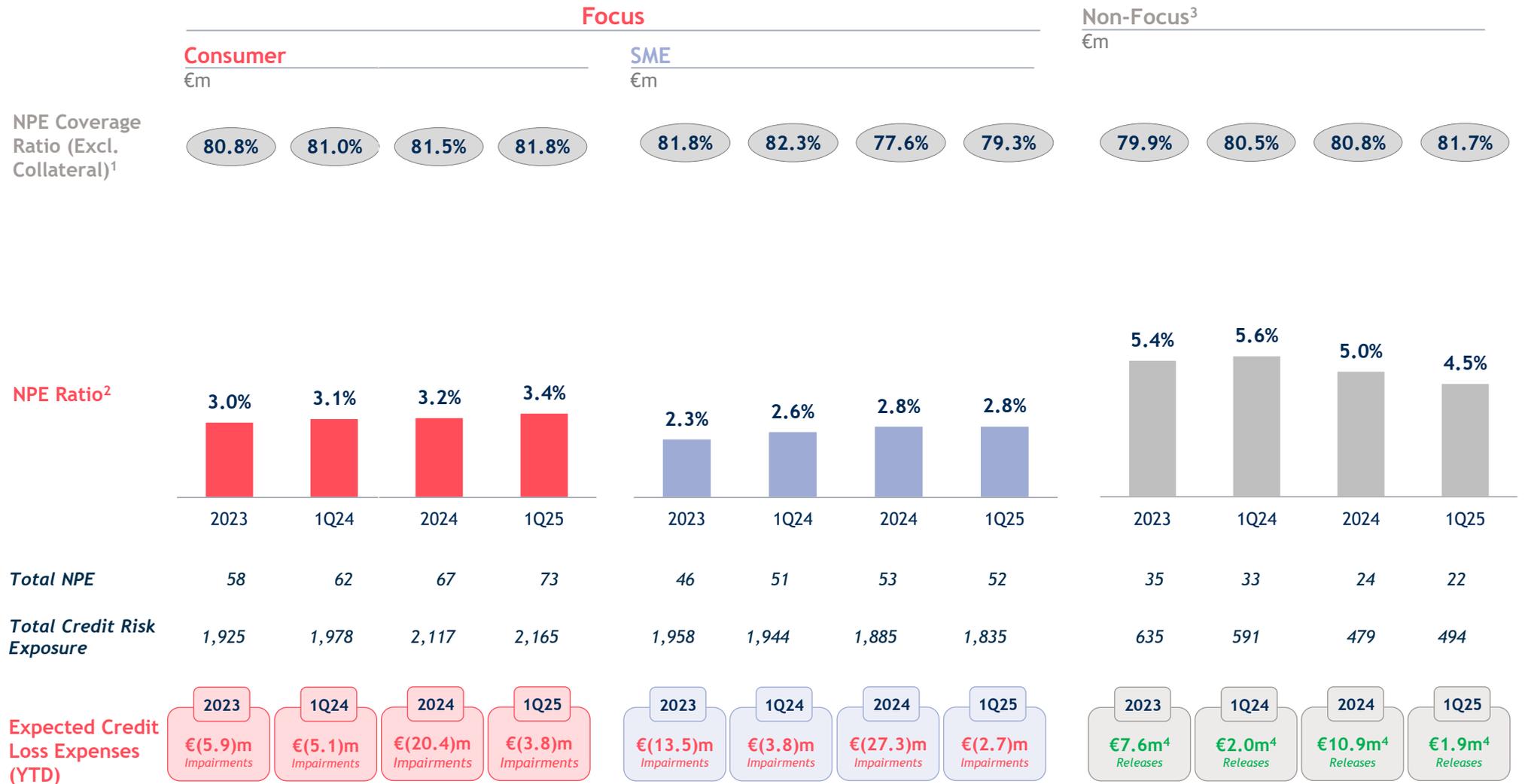


	1Q24	1H24	3Q24	2024	1Q25
Stage 3	3%	3%	3%	3%	3%
Stage 2	12%	12%	12%	8%	7%
Stage 1	84%	85%	85%	89%	89%

¹ Excluding Corporate Center

Quarterly NPE formation & exit - group level





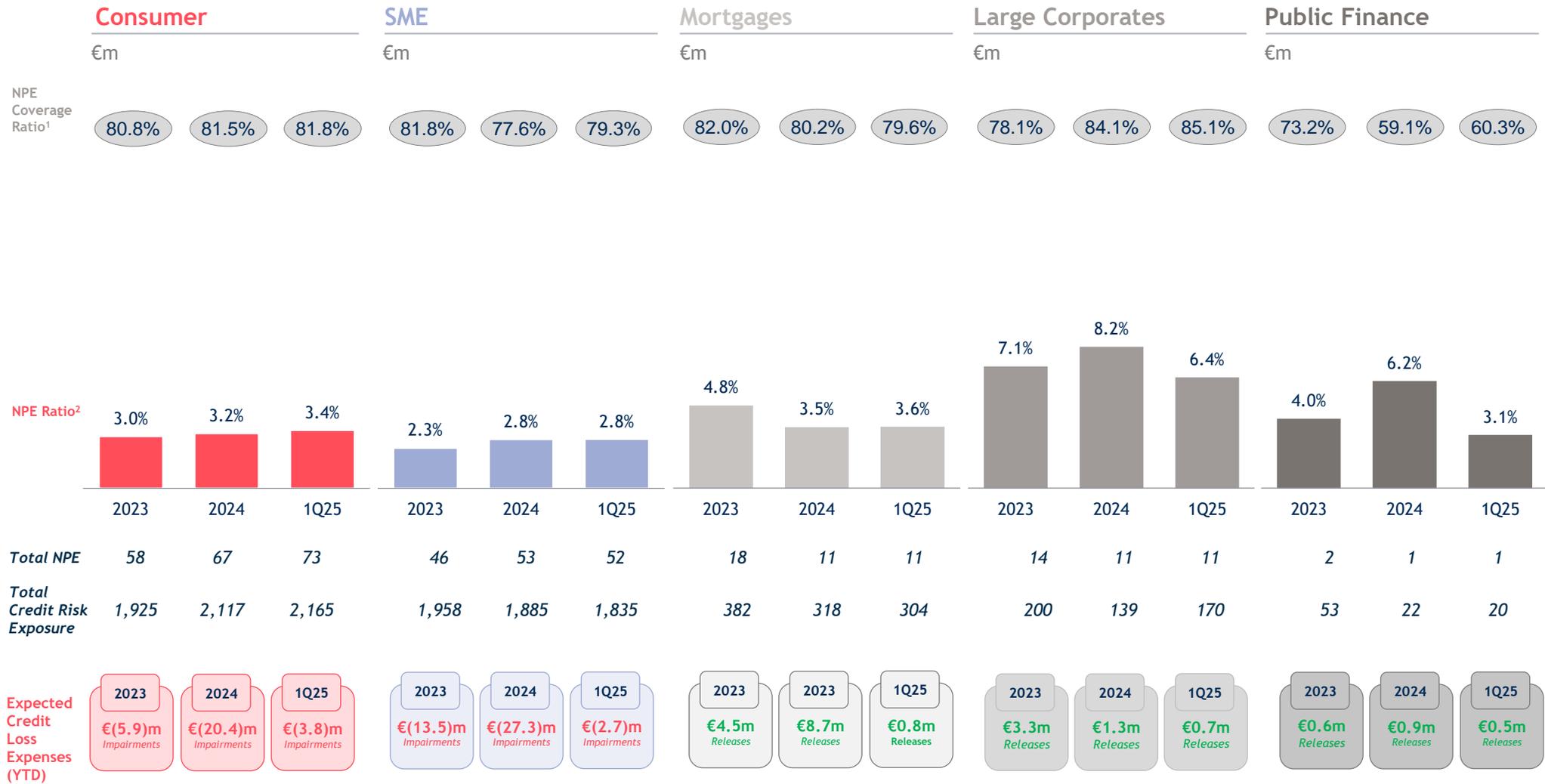
¹ Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

² Calculated as total non-performing exposure divided by total credit risk exposure.

³ Excludes Corporate Center (Financial Institutions).

⁴ Including YTD bookings in Corporate Center (impairment of €-0.73m in 2023, impairment of €-0.03m in 1Q24, release of €0.69m in 2024 and impairment of €-0.07m in 1Q25).

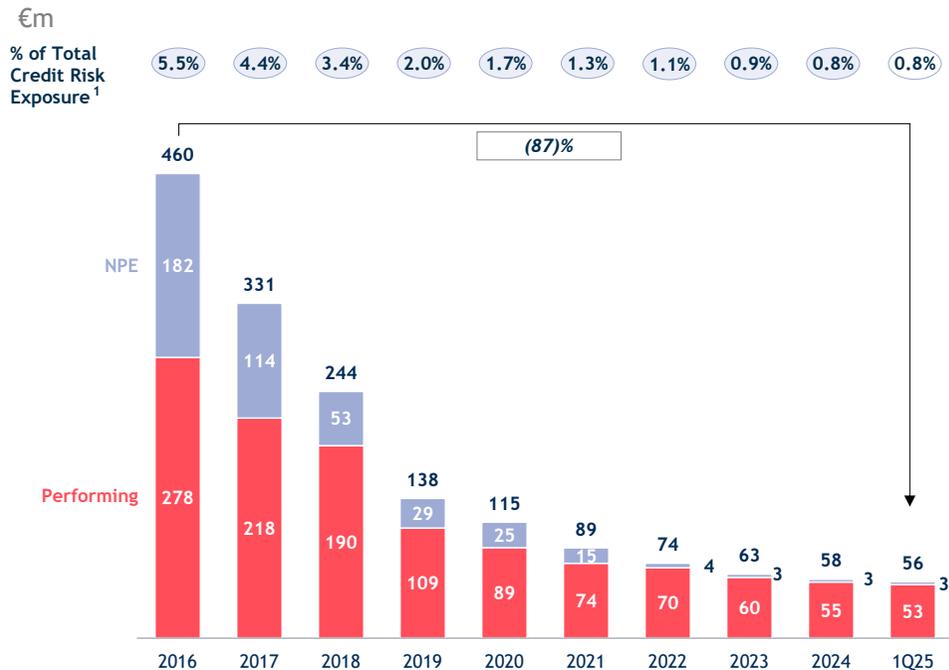
Risk: NPE and Cost of Risk Development by Business Segment



¹ Calculated as the sum of total Stage-3 ECL stock divided by total non-performing exposure.

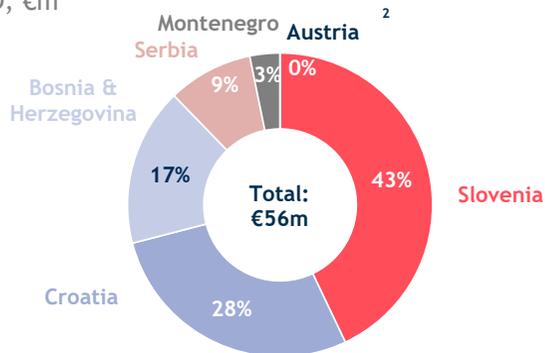
² Calculated as total non-performing exposure divided by total credit risk exposure.

CHF portfolio overview



CHF credit risk exposure by countries (performing)

1Q25 YTD, €m



¹ Calculated as total CHF credit risk exposure divided by total credit risk exposure of Addiko Group.

² Reflects Holding's short-term balance (if any) related to hedging CHF exposures for Addiko subsidiaries.

CHF status across countries



Slovenia

- Several CHF initiatives rejected because parliamentary constitutional service classified such drafts as unconstitutional and unlawful under European law
- 02/22: the Parliament passed draft CHF law which came into force the same month. Estimated worst-case damage was at €100-110m
- 03/22: CHF Law was suspended by the Constitutional Court ("CC")
- 12/22: CC declared CHF Law as unconstitutional due to retroactive effects
- 1H/23 Supreme Court ("SC") supported by CC tightened its decision-making practice in CHF cases establishing retroactively higher requirements for the information duty vis-à-vis customers
- 03/24: In its latest ruling, the SC potentially softens its recently strict view on precontractual information duty regarding CHF risks going forward



Croatia

- 09/15: Conversion Law enacted
- 09/19: SC confirmed ruling of high courts that FX clauses in CHF loans including interest rate clauses are null and void
- 02/20: SC declared contract annexes regarding conversions to be valid (i.e. already converted loans can't file another lawsuit for compensation)
- 05/22: According to the CJEU, CHF loans do not fall under the Consumer Protection Directive as the Conversion Law 2015 created a balance between banking and consumer rights (which can be assumed in principle, but requires confirmation from the local courts)
- 12/22: SC published non-binding opinion granting borrowers of converted loans penalty interest on overpayments until the conversion date. However, this non-binding opinion was blocked by the Record Service of the SC
- 14 June 2023: Statute of limitation: FX claims filed after this date are time-barred
- 2024: Two SC rulings in 2024 in favour of banks that (i) converted UIC loans not entitled to additional payments and (ii) CHF loan agreements remain valid despite containing null and void provisions on UIC and currency clauses. It remains to be seen whether lower courts will apply these rulings.



Serbia

- Law enacted end of 4/2019



Bosnia & Herzegovina

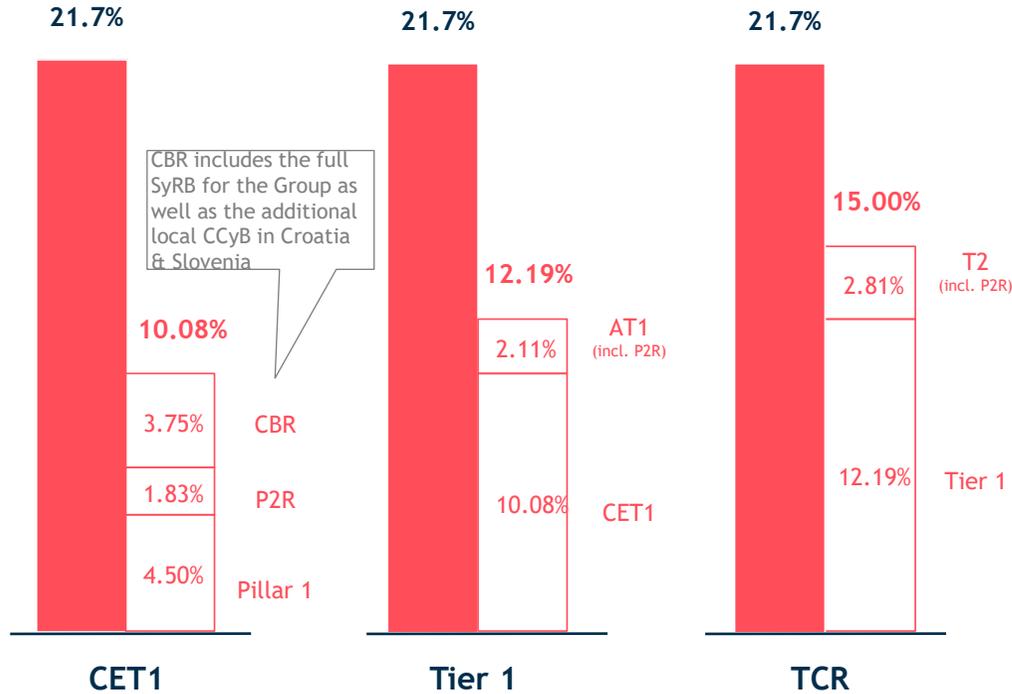
- 10/17: Conversion Law Draft was voted down by parliament in favour of a widely accepted voluntary offer
- 09/20: Vote for Draft Conversion Law was withdrawn
- 01/21: Draft Conversion Law put to vote again; Parliament stated that all objections and facts needed to be attached to draft
- Q4/21: Bosnian CHF Association announced that there is no need for a CHF Law since almost 91% of the loans were settled



Montenegro

- 07/15: CHF conversion law enacted and amended in 09/16
- First instance ruling in mass proceedings declaring CHF clause invalid but not awarding plaintiffs any amount since they can convert under the Conversion Law 2015. Consequently, the amount in dispute was reduced
- 04/23: CC awarded one plaintiff right to litigation costs despite withdrawal of CHF claims due to execution of conversion

Capital requirements as of 1Q25 (excluding P2G)



P2R
2025

Combined
Buffer
Requirement
(CBR)

- Unchanged at 3.25%
 - At least 56.25% must be held in CET1 capital and at least 75% in Tier 1 capital
 - Yearly review as part of SREP
-
- Systemic Risk Buffer for Addiko Group: 0.25% as of 01/23, increase to 0.50% as of 01/24
 - Local Countercyclical Buffers:
 - Slovenia: 0.50% as of 12/23; increase to 1.00% as of 01/25
 - Croatia: 0.50% as of 03/23, 1.00% as of 12/23; 1.50% as of 06/24
 - NEW: Montenegro 0.50% as of 04/25
 - Local buffers partially impact Group CBR

	YE23	YE24	YE25
Capital Conservation Buffer	2.50%	2.50%	2.50%
Countercyclical Buffer (CCyB)	0.46%	0.64%	0.78%
Systemic Risk Buffer (SyRB)	0.25%	0.50%	0.50%
Total	3.21%	3.64%	3.78%

■ CET1/ TCR Addiko, as of 1Q25

□ Regulatory requirements as of 1Q25 (based on SREP valid in 2025)

P2G
2025

- Unchanged at 3.00%
- To be held in CET1, applicable to all capital stacks
- Yearly review as part of SREP

Breakdown of capital position¹



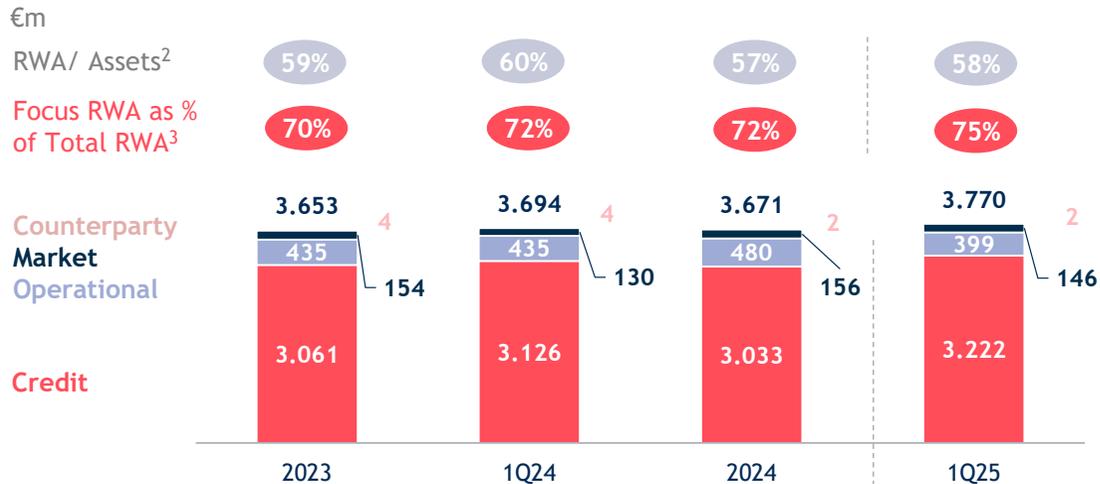
Implementation of CRR3 (“Basel IV”) started on 1 January 2025

Basel IV one-off effects on RWA (net €+58m):

- Increase in RWA (credit risk) by €139m
- Decrease in operational risk by €-81m

No dividend deduction: Based on recommendation by the ECB the dividend for the financial year 2024 was cancelled until further notice

RWA breakdown



Equity to CET1 bridge

€m

	2021	2022	2023	2024	1Q25
Equity attr. to parent	805.1	746.3	801.1	839.5	858.0
Share-based payments	(0.5)	(0.5)	(1.2)	0.0	0.0
Interim profit	-	-	-	-	(14.5)
Dividends deducted from capital	-	(23.6)	(24.6)	0.0	0.0
Additional value adjustments	(1.1)	(1.1)	(1.0)	(0.8)	(0.8)
Intangible assets	(16.1)	(15.4)	(15.3)	(17.6)	(14.1)
Deferred tax assets	(10.4)	(10.3)	(12.8)	(12.1)	(11.8)
IFRS 9 transitional rules	27.1	10.0	0.0	0.0	0.0
FVTOCI transitional rules (art 468 CRR)	-	31.0	0.0	0.0	0.0
CET1 Capital (transitional)	804.3	736.4	746.1	809.0	816.8
CET1 Capital (fully loaded)	777.1	695.4	746.1	809.0	816.8
Total Risk Weighted Assets (transitional)	3,624.9	3,487.3	3,653.2	3,671.2	3,769.5
Total Risk Weighted Assets (fully loaded)	3,597.7	3,481.0	3,653.2	3,671.2	3,769.5

¹ Full year numbers include profit and, if applicable, dividend deduction, interim figures exclude accrued interim profit and dividend deduction.

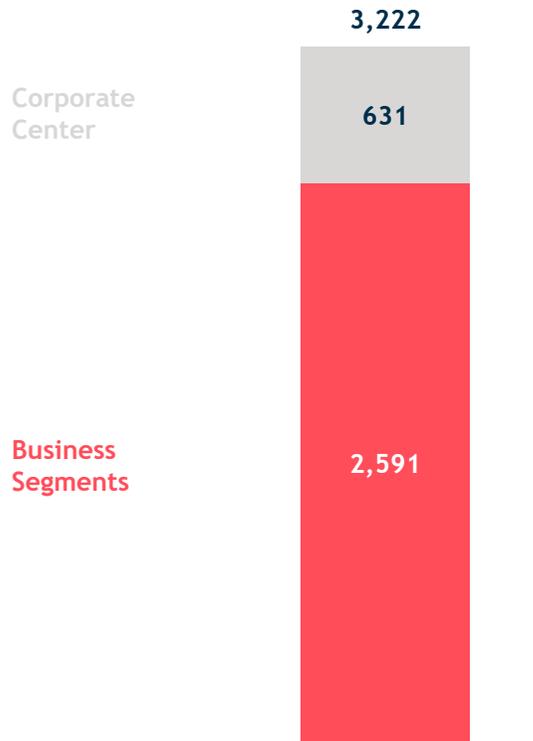
² Calculated as total RWA divided by total assets.

³ Based on segment credit risk RWA (i.e. excl. operational / market / counterparty RWA). Total RWA excl. Corporate Center

Risk weighting for focus portfolio is in line with overall contribution to loan book

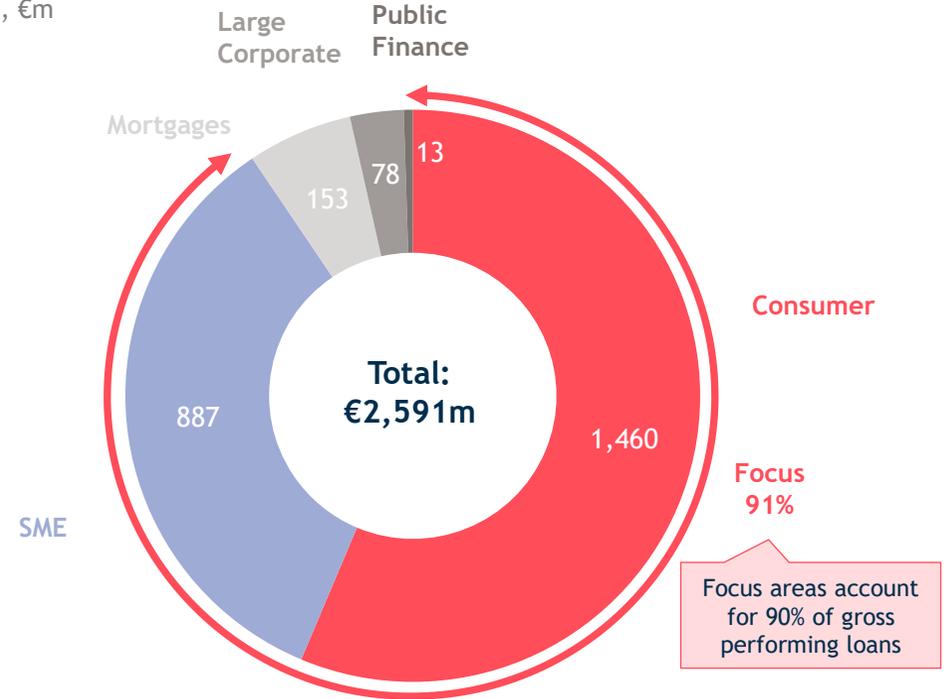
Credit risk RWA

1Q25, €m



Credit risk RWA: breakdown by segment¹

1Q25, €m



Credit risk RWA: allocated capital¹

1Q25, €m

	@1Q25 capital ratio 21.7%	@Capital ratio 18.35%
Focus	509	431
Non-Focus	53	45

¹ Excluding Corporate Center of €631m credit risk RWAs.

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VIENNA, 2025

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Addiko Group’s Investor Relations website <https://www.addiko.com/investor-relations/> contains further information, including financial and other information for investors.

About Addiko Group

Addiko Group is a specialist banking group focusing on providing banking products and services to Consumer and Small and Medium-sized Enterprises (SME) in Central and South-Eastern Europe (CSEE). The Group consists of Addiko Bank AG, the fully-licensed Austrian parent bank registered in Vienna, Austria, listed on the Vienna Stock Exchange and supervised by the Austrian Financial Market Authority and the European Central Bank, as well as six subsidiary banks, registered, licensed and operating in five CSEE countries: Croatia, Slovenia, Bosnia & Herzegovina (where it operates via two banks), Serbia and Montenegro. Through its six subsidiary banks, Addiko Group services as of 31 March 2025 approximately 0.9 million customers in CSEE using a well-dispersed network of 154 branches and modern digital banking channels.

Based on its strategy, Addiko Group has repositioned itself as a specialist Consumer and SME banking group with a focus on growing its Consumer and SME lending activities as well as payment services (its “focus areas”). It offers unsecured personal loan products for Consumers and working capital loans for its SME customers and is largely funded by retail deposits. The accelerated run-down of Addiko Group’s Mortgage, Public and Large Corporate lending portfolios (its “non-focus areas”) was concluded in the year 2024.