INVESTOR NEWS
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Addiko Bank

Addiko Bank Reports Robust Operating Performance; Exceptional Charges Impact Net Result

- **Net banking income stable at €155.5m, up 0.3% YoY**
- **Adjusted result after tax in 1H26 at €19.1m, excluding Swiss Franc-related provisions for legal risks and transaction-related advisory costs (prior year: €24.0m)**
- **1H26 reported result after tax at €-23.0m vs. €24.0m in the previous year**
- **Cost of Risk improved to 0.3% or €11.6m, compared with €14.4m in the prior-year period**
- **Operating result before impairments and provisions at €37.9m vs. €51.6m, impacted by costs related to the takeover process**
- **NPE ratio stable at 2.6% and NPE coverage ratio at 80.2%**
- **CET1 ratio at a strong 21.3%, well above regulatory requirements**
- **RBI takeover offer successful, subject to remaining closing conditions, with acceptances representing 55.55% of Addiko's total share capital as published on 3 August 2026**
- **Guidance remains suspended due to takeover-related uncertainties and potential changes to the Group's future perimeter and operating model**

Vienna, 13 August 2026 – The reported result was materially affected by exceptional items. These included, in particular, €41.0m of additional provisions for legal risks related to CHF proceedings, which were reassessed following recent Supreme Court rulings in Croatia and Slovenia. While Addiko continues to have significant concerns regarding certain legal and procedural aspects of these developments, the potential risks were reflected in provisions as a matter of prudence. In addition, transaction-related advisory costs of €8.4m were incurred in connection with the takeover process. Adjusted for these effects on an after-tax basis, Addiko achieved a result after tax of €19.1m. This demonstrates robust underlying business performance despite a challenging market environment.

"*The first half of 2026 was one of the most demanding periods in Addiko's recent history. Despite legal developments related to legacy CHF loans, continued regulatory and governmental interventions across several of our core markets and an ongoing takeover process, our underlying business performance remained resilient. While these exceptional items led to a reported net loss of €23.0 million, Addiko achieved a result after tax of €19.1m adjusted for additional provisions for legal risks related to CHF proceedings as well as takeover-related costs. Importantly, we maintained a strong capital and liquidity position throughout the period. With a CET1 capital ratio of 21.3%, we remained well above regulatory requirements and capital buffers,*" said Chairman of the Management Board Herbert Juranek.

He added: "*Despite a demanding market environment and regulatory measures that partly limited our business flexibility, we maintained net banking income at €155.5m. At the same time, we preserved the high quality of our loan portfolio, maintained disciplined risk management and made further progress in executing our Consumer and SME specialist strategy. The focus portfolio increased to 92.1% of the gross performing loan book, while focus portfolio volumes grew by approximately 6% year-on-year. These developments underline the earnings quality of our business, the benefits of our focused business model and the dedication of our teams across the Group.*"

Commenting on the further course of the takeover process, he said: "*Following the successful completion of the offer phase, the transaction has now entered the regulatory review and approval phase. Until this process is concluded, Addiko will continue to operate independently and maintain its existing strategic and operational course. During this transition period, our priorities remain clear: maintaining our focus, delivering sustainable results and enhancing the long-term value of Addiko.*"

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Net banking income stable, risk metrics improved, capital position remains strong

- **Operating result before impairments and provisions at €37.9m, with net banking income remaining stable at €155.5m**
- **General administrative expenses at €111.5m, including €8.4m takeover advisory costs**
- **CHF legal provisions of €41.0m recognised following recent Supreme Court rulings in Croatia and Slovenia**

Net banking income remained stable at €155.5m in the first half of 2026, compared with €155.0m in the prior-year period. This is particularly noteworthy against the backdrop of regulatory and governmental measures in several of the Group's core markets, which limited pricing flexibility, restricted certain business activities and resulted in annualised revenue headwinds of more than €10m. **Net interest income** amounted to €117.2m and remained broadly in line with the previous year despite lower market rates, regulatory interventions and continued yield pressure. Lower interest income was largely offset by customer loan volume growth, higher income from investment securities and lower deposit costs. **Net fee and commission** income increased by 2.8% year-on-year to €38.3m, supported by incentives related to the introduction of Mastercard Click to Pay as well as higher bancassurance income.

The **share of the two focus segments Consumer and SME** increased to 92.1% of the gross performing loan book, compared with 91.7% at year-end 2025. The total customer gross performing loan book reached €3.76b, supported by continued growth in the Consumer segment, while the SME business remained influenced by a highly competitive market environment. Consumer gross performing loans grew by 8.8% year-on-year to €2.13b, while SME gross performing loans rose by 3.4% year-on-year to €1.33b.

The **operating result before impairments and provisions** amounted to €37.9m in 1H26, compared with €51.6m in the previous year. The development was mainly driven by higher general administrative expenses, in particular takeover advisory costs.

General administrative expenses increased to €111.5m compared with €97.4m in 1H25. The main driver was €8.4m of one-off advisory costs related to the takeover process. Excluding these costs, the increase was mainly attributable to wage and general indexation, government-driven increases in statutory minimum wages, inflation-related adjustments to the cost base, and expenses associated with the Group's expansion in Romania. Excluding the one-off advisory costs, the cost/income ratio would have been 66.3%, compared to the reported 71.7%.

Other result amounted to €-48.9m and was materially impacted by additional provisions for legal risks related to CHF proceedings in Croatia and Slovenia. Of the total increase in these provisions during the period, €41.0m resulted from the prudent reassessment of potential risks following recent Supreme Court rulings in both countries.

Expected credit loss expenses amounted to €11.6m compared with €14.4m in the prior-year period. Cost of Risk improved to 0.3% or 31 basis points, underlining the continued high quality of the loan portfolio. The NPE ratio remained low at 2.6% (YE25: 2.5%), while the NPE coverage ratio remained strong at 80.2% (YE25: 81.7%).

The **CET1 ratio** and Total Capital Ratio stood at 21.3% at 30 June 2026, compared with 22.4% at year-end 2025. Despite exceptional charges in the second quarter, the Group's capital position remained strong and well above applicable regulatory requirements. It continues to provide a solid basis for disciplined business growth.

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RBI takeover offer successful, closing conditions to be satisfied by 14 May 2027

The acceptance period for both voluntary public takeover offers ended on 29 July 2026. Following the end of the acceptance period, **Raiffeisen Bank International AG (RBI)** announced on 3 August 2026 that its takeover offer for Addiko Bank AG was **successful**, subject to the fulfilment of the remaining offer conditions, including regulatory and antitrust approvals. RBI received declarations of acceptance for a total of 10,831,435 Addiko shares, representing **55.55%** of Addiko's total share capital, equivalent to 56.16% of the offer-relevant share base, i.e. the total number of shares subject to the offer excluding treasury shares held by Addiko Bank AG.

A statutory **additional acceptance** period runs **until 3 November 2026**, allowing shareholders who have not yet accepted the RBI offer to tender their shares into the RBI offer. This also applies to shareholders who tendered their shares into the competing offer by Nova Ljubljanska banka d.d. (NLB). Completion of the transaction remains subject to the fulfilment of the applicable offer conditions, in particular regulatory and antitrust approvals. Under the amended offer documentation, all closing conditions must be satisfied no later than **14 May 2027 (long stop date)**.

Guidance remains suspended

Following the **suspension of financial guidance** announced on 1 July 2026 due to exceptional CHF-related legal impacts, Addiko will not publish financial guidance until further notice. This reflects the successful RBI takeover offer, its potentially far-reaching implications for the Group's business model, structure, operations and financial position, as well as remaining uncertainties regarding the timing, completion and implementation of the transaction.

Until then, Addiko will continue to focus on disciplined execution of its Consumer and SME strategy, prudent risk management, cost discipline and preserving its strong capital and liquidity position.

The financial report can be downloaded under the following link: www.addiko.com/financial-reports/. The report also contains definitions and reconciliations of the reported financial measures to the adjusted result after tax and adjusted cost/income ratio.

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

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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 serves approximately 0.9 million customers in CSEE as of 30 June 2026 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.