

Addiko Bank with a First Quarter 2026 Profit at €10.1 Million

- 1Q26 net profit at €10.1m vs. €14.5m in previous year
- Net banking income stable at €77.0m (1Q25 €76.9m)
- NPE ratio stable at 2.6% and NPE coverage ratio at 81.9%
- 6.1% YoY total growth in new business
- CET1 ratio at a strong 21.7%
- AGM 2026 held on 20 April 2026 with all agenda items approved, dividend 2025 suspended
- Specialization Program launched to strengthen revenue generation and mitigate regulatory impacts - with a clear focus on growth, AI, and efficiency
- Publication of two announced Takeover Offers expected between 13 May and 19 May

Vienna, 13 May 2026 - Addiko Group, a Consumer and SME specialist bank active across Central and South-Eastern Europe (CSEE), achieved a three-month profit after tax of €10.1m. Falling market interest rates weighed on net interest income. However, this effect was partly offset by the loan book growth, while the net interest margin (NIM) remained stable at 3.7%, resulting in a slight increase of net interest income (NII) of 0.4% to €59.0m.

"Our performance in the first quarter demonstrates Addiko's ability to navigate a complex economic environment with agility and resilience, resulting in a stable net banking income, strong risk management and continued momentum in our focus segments. Through the consistent execution of our strategy, we have further sharpened our focus, with Consumer and SME lending now accounting for 92% of our performing loan book," said Chief Executive Officer Herbert Juranek. *"Despite ongoing pressure from regulatory-driven limitations, the evolving interest rate environment and inflation-driven cost increases impacting our bottom line, we continued to expand our loan portfolio while preserving solid asset quality and a strong capital position. We are confident to reach our targets for the full year. This reinforces our confidence in the strength of our business model and our ability to pursue continued, sustainable growth."*

First quarter 2026 operative performance influenced by extraordinary factors

- Operating result at €20.1m, after €25.3m in 1Q25
- General administrative expenses at €51.4m (1Q25: €48.4m)
- Cost of Risk (on net loans) at low 0.2% or €6.2m compared to €4.6m a year earlier
- Return on average Tangible Equity at 4.7% (1Q25: 7.1%)
- EPS of €0.52 (1Q25: €0.75)

The operating result was affected by extraordinary effects stemming from increased deposit insurance costs in Slovenia, lower treasury and liquidity management related income as well as frontloaded marketing expenses and extraordinary wage increases driven by governmental measures.

Net profit after tax amounted to €10.1m (vs. €14.5m in 1Q25), reflecting stable net banking income, higher administrative expenses and the before mentioned extraordinary effects.

The share of the two focus segments Consumer and SME as a percentage of the gross performing loan book increased to 91.9%, up from 90.1% at the end of the first quarter 2025 (YE25: 91.7%). The total customer gross performing loan book continued its growth trend, reaching €3.71b, compared to €3.54b at the end of the same time last year. This growth was primarily driven by a 7.0% YoY increase in the focus book, with the Consumer segment experiencing a significant rise of 9.3%.

Net banking income remained broadly stable at €77.0m in 1Q26 (vs. €76.9m in 1Q25). Despite a significantly lower interest rate environment, strong growth in the Consumer business - reflected in higher loan volumes - supported net interest income. However, this positive development was partly offset by the impact of a lower interest rate curve - around 100bps below 1Q25 - affecting income from the variable loan portfolio and balances with central banks. The net interest margin (NIM) remained resilient, slightly increasing from 3.70% to 3.72%. **Net fee and commission income** slightly decreased by 0.9% YoY, amounting to €18.0m compared to €18.2m in the same period last year. Whereas bancassurance business developed positively, fees from transactions and card business were below previous year levels.

Other operating result declined to €-4.9m, down €1.2m YoY, mainly driven by Slovenia, reflecting a higher deposit insurance cost base compared to 1Q25. **General administrative expenses** went up to €51.4m (1Q25: €48.4m) mainly due to wage increases during 2025, which took full effect in 2026. The Cost/Income ratio stood at 66.7% (1Q25: 63.0%).

Expected credit loss expenses amounted to €6.2m (vs. €4.6m in the prior-year period) which represents a cost of risk (on net loans) of 0.2% in 1Q26, up from 0.1% in 1Q25. The **NPE ratio (on balance loans)** remained stable at 2.6%, slightly up from 2.5% at the end of 2025, with a **non-performing exposure (NPE)** of €132.0m (YE25: €125.5m). **NPE coverage** remained stable at 81.9% (YE25: 81.7%).

The **CET1 ratio** stood at 21.7% compared to 22.4% (YE25), primarily reflecting an increase in RWA driven by growth of the loan book (€+97m).

The Management Board and Supervisory Board will carefully examine the documents relating to the respective Takeover Offers once they are available and - in accordance with their legal obligations - will disclose its assessments towards the shareholders at the appropriate time.

The financial report can be downloaded under the following link: www.addiko.com/financial-reports/

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 services as of 31 March 2026 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.