INVESTOR NEWS
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Addiko Bank

Addiko Bank Reports 9-Month Profit of €35.3 Million

- **Net profit at €35.3m (YTD) vs. €37.7m in previous year**
- **14% YoY growth in new business (Consumer loans +17%, SME loans +9%)**
- **Net banking income stable at €235.6m (3Q24 €235.3m)**
- **Net loans to customers higher by 2.9% in the first nine months**
- **CET1 ratio at a strong 21.3%**
- **Dividend for 2024 remains suspended**
- **In 1H25 adjusted Outlook for 2025 remains unchanged**

Vienna, 6 November 2025 – Addiko Group, a Consumer and SME specialist bank active across Central and South-Eastern Europe (CSEE), achieved a net profit after tax of €35.3m for the first nine months of 2025. Lower market interest rates weighed on net interest income, while higher commission income partly offset this impact. As a result, the performance in the first nine months reflects stable net banking income impacted by increased costs and taxes.

"With a net profit of EUR 35.3 million in the first nine months of 2025, Addiko confirms the strength and resilience of its focused business model", says Chief Executive Officer Herbert Juranek. "The third quarter was particularly encouraging: with an operating result of €31.2 million, we recorded the best quarter since the introduction of our new business model in 2020. The continued growth in our Consumer and SME segments, now representing over 90% of the gross performing loan book, confirms the effectiveness of our strategic direction. Despite a significantly lower interest rate environment, we kept net banking income stable and further strengthened our fee income base. Our asset quality remains robust, supported by prudent risk management and a stable NPE ratio of 2.9%. We remain committed to disciplined execution, digitalization and maintaining a strong capital position."

Strong operative performance in the third quarter of 2025

- **Operating result in 3Q25 (QTD) on record level at €31.2m and YTD at €82.9m (3Q24: YTD €83.5m)**
- **General administrative expenses at €144.5m or +1.0% YoY**
- **Cost of Risk (on net loans) at 0.7% or €25.5m compared to €25.0m a year earlier**
- **NPE ratio (on balance loans) stood at 2.9% (YE24: 2.9%); NPE coverage at 82.2% (YE24: 80.0%)**
- **Return on average Tangible Equity at 5.6% (3Q24: 6.4%)**
- **EPS of €1.83 compared to €1.95 (3Q24) and €1.55 (3Q23)**

The **result after tax** stood at €35.3m, compared with €37.7m in 3Q24. This result reflects stable net banking income, increased administrative costs mainly due to catch-up effects from 2024, a relatively benign cost of risk and higher tax expenses.

The **share of the two focus segments Consumer and SME** as a percentage of the gross performing loan book increased to 91.2%, up from 89.1% at the same period last year (YE24: 89.5%). The total customer gross performing loan book continued its growth, reaching €3.61b, compared to €3.53b a year earlier. This growth was primarily driven by a 4.7% YoY increase in the focus book, with the Consumer segment posting a significant rise of 9.2%.

Net banking income remained stable at €235.6m (3Q24: €235.3m), despite a significantly lower interest rate environment. **Net interest income** declined 2.2% to €177.8m, mainly due to the repricing of the variable back book as well from lower income on national bank deposits. As a result, NIM decreased from 3.92% at 3Q24 to 3.72% in 3Q25. **Net fee and commission income** increased by 7.8% YoY, reaching €57.8m compared to €53.6m in the same period last year. This growth was driven by enhanced sales performance, leading to higher fees generated across the Group, particularly in the areas of bancassurance, accounts & packages and card business.

The **other operating result** amounted to €-9.5m, up €0.3m compared with the same period last year, which had been positively impacted by gains from the sale of real estate assets in Bosnia & Herzegovina.

General administrative expenses stood at €144.5m (3Q24: €143.1m; including €3.0m one-off advisory costs related to takeover offers) mainly due to wage increases during 2024, which took full effect in 2025, and more general index increases. The Cost/income ratio stood at 61.4% (3Q24: 60.8%).

Expected credit loss expenses were €25.5m, corresponding to a Cost of risk ratio of 71 basis points (on net loans), closely matching EUR 25.0m or 71 basis points in the same period last year. The **NPE ratio (on balance loans)** remained stable at 2.9% (YE24: 2.9%), with **non-performing exposure (NPE)** at €140.1m (YE24: €144.7m). **NPE coverage** also remained stable at 82.2% (YE24: 80.0%).

As at 3Q25 the **CET1 ratio** stood at 21.3% under Basel IV rules (YE24: 22.0% Basel III).

The eight interest rate cuts by the ECB, combined with the lower loan volume expected for the full year, have prompted an adjustment of the 2025 targets compared to the original expectations. The **Outlook** for 2025 therefore had to be adjusted in 1H25 and remains unchanged as of 3Q25. As communicated in 1H25, the guidance for 2026 remains under review and will be updated together with the publication of the year-end 2025 results, based on the updated business plan.

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.

Contact
Sara Zezelic
Investor Relations & Corporate Communications
investor.relations@addiko.com

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 30 September 2025 approximately 0.9 million customers in CSEE using a well-dispersed network of 155 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.