



Analyst Consensus Estimates 4Q24

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Addiko Bank

Only one estimate available for 2024

STATEMENT OF PROFIT OR LOSS in EUR mil.	Consensus 4Q24					Consensus 2024				
	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
Net interest income	60.6	62.4	61.5	61.5	2	244.2	244.2	244.2	244.2	1
Net fee and commission income	18.5	18.7	18.6	18.6	2	72.1	72.1	72.1	72.1	1
Net banking income	79.3	81.0	80.1	80.1	2	316.3	316.3	316.3	316.3	1
Other income ¹	(4.6)	(4.5)	(4.5)	(4.5)	2	(13.3)	(13.3)	(13.3)	(13.3)	1
Operating income	74.9	76.4	75.6	75.6	2	303.0	303.0	303.0	303.0	1
Operating expenses	(48.7)	(48.7)	(48.7)	(48.7)	2	(191.8)	(191.8)	(191.8)	(191.8)	1
Operating result before impairments and provisions	26.1	27.7	26.9	26.9	2	111.2	111.2	111.2	111.2	1
Other result ²	(7.3)	(6.0)	(6.7)	(6.7)	2	(17.8)	(17.8)	(17.8)	(17.8)	1
Credit loss expenses on financial assets	(10.5)	(9.8)	(10.1)	(10.1)	2	(35.6)	(35.6)	(35.6)	(35.6)	1
Result before tax	9.8	10.4	10.1	10.1	2	57.8	57.8	57.8	57.8	1
Tax on income	(4.1)	(2.5)	(3.3)	(3.3)	2	(14.5)	(14.5)	(14.5)	(14.5)	1
Result after tax	5.7	7.9	6.8	6.8	2	43.4	43.4	43.4	43.4	1

¹ Includes net result on financial instruments and other operating result. ² Includes non operational items (legal case provisions, releases/impairments on financial assets and modification gains/losses).

KEY PERFORMANCE INDICATORS in % / in EUR mil.	Consensus 4Q24					Consensus 2024				
	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
NIM (%)	3.86%	3.91%	3.88%	3.88%	2	3.91%	3.91%	3.91%	3.91%	1
Cost/income ratio (%)	60.2%	61.4%	60.8%	60.8%	2	60.6%	60.6%	60.6%	60.6%	1
Loan to deposit ratio (%)	68.1%	68.9%	68.5%	68.5%	2	68.9%	68.9%	68.9%	68.9%	1
Cost of Risk ratio (%)	(1.2%)	(1.1%)	(1.1%)	(1.1%)	2	(1.0%)	(1.0%)	(1.0%)	(1.0%)	1
NPE ratio (on-balance loans) (%)	2.0%	3.2%	2.6%	2.6%	2	2.0%	2.0%	2.0%	2.0%	1
NPE coverage ratio (%)	81.0%	83.2%	82.1%	82.1%	2	83.2%	83.2%	83.2%	83.2%	1
Risk-weighted assets (EUR mil.)	3,651	3,719	3,685	3,685	2	3,719	3,719	3,719	3,719	1
CET1 ratio FL (%)	20.8%	21.2%	21.0%	21.0%	2	21.2%	21.2%	21.2%	21.2%	1
Total capital ratio FL (%)	20.8%	21.2%	21.0%	21.0%	2	21.2%	21.2%	21.2%	21.2%	1
RoA (%)	0.4%	0.5%	0.4%	0.4%	2	0.7%	0.7%	0.7%	0.7%	1
RoE (%)	3.8%	5.6%	4.7%	4.7%	2	5.6%	5.6%	5.6%	5.6%	1
RoATE (%)	3.9%	3.9%	3.9%	3.9%	1	5.7%	5.7%	5.7%	5.7%	1
Dividends (EUR mil.)	0.0	0.0	0.0	0.0	1	21.7	21.7	21.7	21.7	1

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

Only one estimate available for 2025 & 2026

STATEMENT OF PROFIT OR LOSS in EUR mil.	Consensus 2025					Consensus 2026				
	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
Net interest income	258.6	258.6	258.6	258.6	1	272.0	272.0	272.0	272.0	1
Net fee and commission income	74.9	74.9	74.9	74.9	1	79.6	79.6	79.6	79.6	1
Net banking income	333.5	333.5	333.5	333.5	1	351.6	351.6	351.6	351.6	1
Other income ¹	(14.1)	(14.1)	(14.1)	(14.1)	1	(14.1)	(14.1)	(14.1)	(14.1)	1
Operating income	319.4	319.4	319.4	319.4	1	337.5	337.5	337.5	337.5	1
Operating expenses	(193.0)	(193.0)	(193.0)	(193.0)	1	(197.2)	(197.2)	(197.2)	(197.2)	1
Operating result before impairments and provisions	126.4	126.4	126.4	126.4	1	140.3	140.3	140.3	140.3	1
Other result ²	(9.9)	(9.9)	(9.9)	(9.9)	1	(9.9)	(9.9)	(9.9)	(9.9)	1
Credit loss expenses on financial assets	(45.5)	(45.5)	(45.5)	(45.5)	1	(51.6)	(51.6)	(51.6)	(51.6)	1
Result before tax	71.0	71.0	71.0	71.0	1	78.8	78.8	78.8	78.8	1
Tax on income	(13.5)	(13.5)	(13.5)	(13.5)	1	(15.0)	(15.0)	(15.0)	(15.0)	1
Result after tax	57.5	57.5	57.5	57.5	1	63.8	63.8	63.8	63.8	1

¹ Includes net result on financial instruments and other operating result. ² Includes non operational items (legal case provisions, releases/impairments on financial assets and modification gains/losses).

KEY PERFORMANCE INDICATORS in % / in EUR mil.	Consensus 2025					Consensus 2026				
	Low	High	Average	Median	# Analysts	Low	High	Average	Median	# Analysts
NIM (%)	3.99%	3.99%	3.99%	3.99%	1	4.02%	4.02%	4.02%	4.02%	1
Cost/income ratio (%)	57.9%	57.9%	57.9%	57.9%	1	56.1%	56.1%	56.1%	56.1%	1
Loan to deposit ratio (%)	71.1%	71.1%	71.1%	71.1%	1	72.7%	72.7%	72.7%	72.7%	1
Cost of Risk ratio (%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	1	(1.3%)	(1.3%)	(1.3%)	(1.3%)	1
NPE ratio (on-balance loans) (%)	1.7%	1.7%	1.7%	1.7%	1	1.5%	1.5%	1.5%	1.5%	1
NPE coverage ratio (%)	77.2%	77.2%	77.2%	77.2%	1	77.3%	77.3%	77.3%	77.3%	1
Risk-weighted assets (EUR mil.)	4,050	4,050	4,050	4,050	1	4,491	4,491	4,491	4,491	1
CET1 ratio FL (%)	20.2%	20.2%	20.2%	20.2%	1	18.9%	18.9%	18.9%	18.9%	1
Total capital ratio FL (%)	20.2%	20.2%	20.2%	20.2%	1	18.9%	18.9%	18.9%	18.9%	1
RoA (%)	0.9%	0.9%	0.9%	0.9%	1	0.9%	0.9%	0.9%	0.9%	1
RoE (%)	6.7%	6.7%	6.7%	6.7%	1	7.1%	7.1%	7.1%	7.1%	1
RoATE (%)	6.9%	6.9%	6.9%	6.9%	1	7.3%	7.3%	7.3%	7.3%	1
Dividends (EUR mil.)	28.7	28.7	28.7	28.7	1	31.9	31.9	31.9	31.9	1

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

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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VIENNA, 2025