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Addiko Bank AG: New Supreme Court rulings on CHF-loan related legal claims in Croatia and Slovenia

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Addiko Bank AG announces that it intends to recognise a provision in a range of EUR 33.1 million to EUR 48.8 million to reflect the potential effects of recent civil law judgments by the Supreme Courts in Croatia and Slovenia.

In the Croatian judgment, the Supreme Court adopted a methodology for calculating overpayments based on a different interest rate than the methodology prescribed for the statutory conversion of CHF-denominated loans. The judgment, which gives rise to legal uncertainty and whose reasoning and procedural aspects have prompted concerns, was rendered against another Croatian bank but is expected to affect the Croatian banking sector more broadly.

The Slovenian Supreme Court's judgment, which was rendered against another Slovenian bank, concerns banks' entitlement to compensation where CHF-denominated loan agreements have been declared null and void.

Addiko will explore available legal remedies and other appropriate measures to protect its position. Nevertheless, following a preliminary assessment, and although the applicable calculation methodology in Croatia and further details of the judgment in Slovenia remain uncertain, Addiko has decided, as a matter of prudence, to recognise a provision in the above-mentioned range in its financial statements for the first half of 2026.

Based on a CET1 ratio of 21.7% for Addiko Group and 51.2% for Addiko Bank AG as of the end of the first quarter of 2026, under the currently assessed down-side scenario and after taking into account potential takeover-related costs in the high single-digit million euro range, Addiko Bank AG and Addiko Group are expected to remain well above the applicable SREP capital requirements and guidance, including applicable regulatory capital buffers. The previously disclosed financial guidance is suspended.

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Addiko Bank

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