

# ADDIKO BANK AG

ISIN: AT000ADDIKO0 WKN: - Asset Class: Stock



## Company Profile

Addiko Bank AG engages in the provision of banking products and services to consumers and small and medium-sized enterprises. It operates through the following segments: Consumer, SME Business, Mortgage, Large Corporates, Public Finance, and Corporate Center. The Consumer segment provides services to private individuals. The SME Business segment focuses on SME clients in the CSEE region. The Mortgage segment is involved in retail customers with loans related to real estate purchase or leveraging private real estate as collateral. The Large Corporates segment deals with legal entities. The Public Finance segment deals with businesses oriented on participation in public tenders for the financing requirements of key public institutions in CSEE countries, ministries of finance, state enterprises and local governments. The Corporate Center segment operates the treasury business in the parent company and the banking subsidiaries as well as central functions items. The company was founded in 1896 and is headquartered in Vienna, Austria.

## Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	1,159,800,000		1,304,900,000		1,243,500,000	
Bonds	1,208,100,000		1,084,400,000		1,044,800,000	
Receivables	-		-		-	
Accrued liabilities		99,200,000		83,400,000		69,900,000
Liabilities		5,350,400,000		5,250,100,000		5,037,200,000
Liabilities to financial institutions		-		-		-
Common stock capital		195,000,000		195,000,000		195,000,000
Equity capital of a company		801,100,000		746,300,000		805,100,000
Total assets	6,151,500,000	6,151,500,000	5,996,400,000	5,996,400,000	5,842,300,000	5,842,300,000

## Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	2,562	2,444	2,475
Equity ratio	13.02%	12.45%	13.78%
Debt-equity ratio	667.88%	703.48%	625.66%

## Others

	2023	2022	2021
Tax Expense Rate	13.29%	17.63%	34.62%

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## Income statement

	2023	2022	2021
<b>Net income</b>	41,100,000	25,700,000	13,600,000
<b>Net commission surplus</b>	90,400,000	92,300,000	84,300,000
<b>Net trading</b>	-	-	-
<b>Operating income before taxes</b>	47,400,000	31,200,000	20,800,000
<b>Risk provision</b>	-	-	-
<b>Administrative expenses</b>	-	-	-
<b>Income taxes</b>	6,300,000	5,500,000	7,200,000
<b>Result from investments in subsidiaries, associates and other</b>	0	0	0

## Board of Directors

Kurt Pribil	Chairman of Supervisory Board
Monika Wildner	Member of Supervisory Board
Christian Lobner	Member of Supervisory Board
Frank Schwab	Member of Supervisory Board
Johannes Proksch	Member of Supervisory Board
Sava Ivanov Dalbokov	Member of Supervisory Board
Thomas Wieser	Member of Supervisory Board

## Members of Management Board

Herbert Juranek	Chairman of Managing Board
Edgar Flaggli	Member of Executive Committee
Ganesh Krishnamoorthi	Member of Executive Committee
Tadej Krasovec	Member of Executive Committee