

The following tables refer to RBI excluding Russia and Belarus:

Income Statement in EUR million	1-6/2025	1-6/2024	Change	
Net interest income	2,073	2,094	(20)	(1.0)%
Net fee and commission income	969	892	77	8.6 %
Net trading income and fair value result	32	17	15	89.2 %
General administrative expenses	(1,724)	(1,600)	(124)	7.8 %
Operating result	1,444	1,522	(78)	(5.1)%
Other result	(232)	(386)	154	(39.8)%
Governmental measures and compulsory contributions	(153)	(142)	(11)	7.9 %
Impairment losses on financial assets	(108)	(81)	(27)	33.1 %
Profit/loss before tax	950	913	38	4.1 %
Profit/loss after tax	687	642	45	7.0 %
Consolidated profit	567	540	26	4.9 %

Income Statement in EUR million				Change			
	Q2/2025	Q1/2025	Q2/2024	Q2/2025 vs. Q1/2025		Q2/2025 vs. Q2/2024	
Net interest income	1,027	1,046	1,033	(19)	(1.8)%	(6)	(0.6)%
Net fee and commission income	502	466	461	36	7.6 %	41	8.9 %
Net trading income and fair value result	59	(27)	25	86	–	33	131.3 %
General administrative expenses	(874)	(850)	(817)	(24)	2.8 %	(58)	7.0 %
Operating result	765	678	760	87	12.8 %	5	0.7 %
Other result	(166)	(66)	(247)	(100)	150.5 %	81	(32.8)%
Governmental measures and compulsory contributions	(37)	(116)	(12)	79	(67.8)%	(26)	214.7 %
Impairment losses on financial assets	(62)	(46)	(78)	(15)	32.7 %	16	(20.9)%
Profit/loss before tax	500	450	423	50	11.2 %	77	18.2 %
Profit/loss after tax	369	318	286	52	16.2 %	84	29.3 %
Consolidated profit	307	260	237	46	17.9 %	69	29.2 %

Financial statement in EUR million	30/6/2025	31/12/2024
Loans to customers	97,480	95,363
Deposits from customers	110,764	108,205
Total assets	187,704	184,961
Total risk-weighted assets (RWA)	76,441	78,325

Bank-specific information	30/6/2025	31/12/2024
NPE Ratio	1.8%	2.1%
NPE Coverage Ratio	48.3%	50.4%
CET1 ratio transitional (incl. profit)	15.7%	15.1%
Total capital ratio transitional (incl. profit)	20.7%	20.4%

Key ratios	1-6/2025	1-6/2024	Q2/2025	Q1/2025
Net interest margin (Ø interest-bearing assets)	2.29%	2.35%	2.27%	2.31%
Cost/income ratio	53.7%	50.7%	52.6%	55.0%
Provisioning ratio (Ø loans to customers)	0.21%	0.18%	0.23%	0.20%
Consolidated return on equity	8.1%	8.2%	8.9%	7.3%
Earnings per share in EUR	1.55	1.48	0.84	0.71

The consolidated result for the entire RBI Group can be found in the Semi-Annual Financial Report 2025 on RBI's [website](#).