

# Press Release

The following tables refer to RBI excluding Russia and Belarus:

<b>Income Statement in EUR million</b>	<b>Q1/2025</b>	<b>Q1/2024</b>	<b>Change</b>
Net interest income	1,046	1,060	(1)%
Net fee and commission income	466	431	8 %
General administrative expenses	(850)	(784)	9 %
Operating result	678	762	(11)%
Governmental measures and compulsory	(116)	(130)	(11)%
Impairment losses on financial assets	(46)	(3)	>500,0%
Profit/loss before tax	450	489	(8)%
Profit/loss after tax	318	356	(11)%
Consolidated profit/loss	260	303	(14)%

<b>Financial statement in EUR million</b>	<b>31/3/2025</b>	<b>31/12/2024</b>
Loans to customers	96,053	95,363
Deposits from customers	109,314	108,205
Total assets	187,535	184,961
Total risk-weighted assets (RWA)	74,430	78,325

<b>Bank-specific information</b>	<b>31/3/2025</b>	<b>31/12/2024</b>
NPE Ratio	1.9%	2.1%
NPE Coverage Ratio	46.3%	50.4%
CET1 ratio transitional (incl. profit)	15.9%	15.1%
Total capital ratio transitional (incl. profit)	21.0%	20.4%

<b>Key ratios</b>	<b>Q1/2025</b>	<b>Q1/2024</b>
Net interest margin (average interest-bearing)	2.31%	2.39%
Cost/income ratio	55.0%	50.2%
Provisioning ratio (average loans to customers)	0.20%	0.05%
Consolidated return on equity	7.3%	9.1%
Earnings per share in €	0.71	0.84

The consolidated result for the entire RBI Group can be found in the interim report for the first quarter of 2025 on RBI's [website](#).