The following tables refer to RBI excluding Russia and Belarus:

Income Statement in EUR million	1-9/2025	1-9/2024	Change	
Net interest income	3,129	3,113	16	0.5 %
Net fee and commission income	1,473	1,348	125	9.3 %
Net trading income and fair value result	19	20	(1)	(5.3)%
General administrative expenses	(2,562)	(2,404)	(157)	6.5 %
Operating result	2,228	2,271	(43)	(1.9)%
Other result	(298)	(552)	254	(46.1)%
Governmental measures and compulsory contributions	(199)	(165)	(35)	21.1 %
Impairment losses on financial assets	(120)	(157)	37	(23.4)%
Profit/loss before tax	1,611	1,397	214	15.3 %
Profit/loss after tax	1,215	1,003	212	21.2 %
Consolidated profit	1,027	847	179	21.2 %

Income Statement in EUR million				Change			
	Q3/2025	Q2/2025	Q3/2024	Q3/2025 vs. Q2/2025		Q3/2025 vs. Q3/2024	
Net interest income	1,056	1,027	1,019	29	2.8 %	37	3.6 %
Net fee and commission income	505	502	456	3	0.5 %	48	10.6 %
Net trading income and fair value result	(12)	59	3	(71)	–	(16)	–
General administrative expenses	(837)	(874)	(804)	37	(4.2)%	(33)	4.1 %
Operating result	785	765	749	20	2.6 %	36	4.7 %
Other result	(65)	(166)	(166)	101	(60.6)%	101	(60.6)%
Governmental measures and compulsory contributions	(46)	(37)	(23)	(9)	23.3 %	(23)	103.9 %
Impairment losses on financial assets	(12)	(62)	(76)	49	(79.8)%	64	(83.7)%
Profit/loss before tax	661	500	485	161	32.1 %	176	36.3 %
Profit/loss after tax	528	369	361	159	43.0 %	167	46.4 %
Consolidated profit	460	307	307	153	49.9 %	153	49.8 %

Financial statement in EUR million	30/9/2025	31/12/2024
Loans to customers	98,481	95,363
Deposits from customers	115,131	108,205
Total assets	192,826	184,961
Total risk-weighted assets (RWA)	78,639	78,325

Bank-specific information	30/9/2025	31/12/2024
NPE Ratio	1.7%	2.1%
NPE Coverage Ratio	47.7%	50.4%
CET1 ratio transitional (incl. profit)	15.7%	15.1%
Total capital ratio transitional (incl. profit)	20.6%	20.4%

Key ratios	1-9/2025	1-9/2024	Q3/2025	Q2/2025
Net interest margin (Ø interest-bearing assets)	2.29%	2.33%	2.30%	2.27%
Cost/income ratio	52.8%	50.9%	50.9%	52.6%
Provisioning ratio (Ø loans to customers)	0.14%	0.22%	0.01%	0.23%
Consolidated return on equity	10.0%	8.6%	14.0%	8.9%
Earnings per share in EUR	2.87	2.33	1.32	0.84

The consolidated result for the entire RBI Group can be found in the Third Quarter Report 2025 on RBI's website.