

The following tables refer to RBI excluding Russia:

Income Statement in EUR million	Q1/2026	Q1/2025	Change	
Net interest income	1,076	1,046	30	2.9 %
Net fee and commission income	520	466	53	11.4 %
Net trading income and fair value result	5	(27)	32	-
General administrative expenses	(896)	(850)	(46)	5.4 %
Operating result	760	678	81	12.0 %
Other result	(86)	(66)	(20)	30.1 %
Governmental measures and compulsory contributions	(177)	(116)	(62)	53.1 %
Impairment losses on financial assets	(103)	(46)	(56)	121.3 %
Profit/loss before tax	393	450	(56)	(12.5)%
Profit/loss after tax	258	318	(59)	(18.7)%
Consolidated profit	209	260	(51)	(19.6)%

Income Statement in EUR million	Q1/2026	Q4/2025	Q1/2025	Change			
				Q1/2026 vs. Q4/2025	Q1/2026 vs. Q1/2025		
Net interest income	1,076	1,054	1,046	22	2.1 %	30	2.9 %
Net fee and commission income	520	529	466	(9)	(1.7)%	53	11.4 %
Net trading income and fair value result	4	(18)	(27)	23	-	32	-
General administrative expenses	(896)	(894)	(850)	(2)	0.3 %	(46)	5.4 %
Operating result	760	736	678	24	3.2 %	81	12.0 %
Other result	(86)	(13)	(66)	(74)	>500,0%	(20)	30.1 %
Governmental measures and compulsory contributions	(177)	(49)	(116)	(129)	263.7 %	(62)	53.1 %
Impairment losses on financial assets	(103)	(72)	(46)	(31)	42.5 %	(56)	121.3 %
Profit/loss before tax	393	603	450	(209)	(34.7)%	(56)	(12.5)%
Profit/loss after tax	258	478	318	(220)	(45.9)%	(59)	(18.7)%
Consolidated profit	209	416	260	(207)	(49.7)%	(51)	(19.5)%

Financial statement in EUR million	31/3/2026	31/12/2025
Loans to customers	104,702	101,195
Deposits from customers	122,943	117,277
Total assets	201,472	193,191
Total risk-weighted assets (RWA)	84,410	80,932

Bank-specific information	31/3/2026	31/12/2025
NPE Ratio	1.6%	1.7%
NPE Coverage Ratio	46.4%	44.2%
CET1 ratio transitional (incl. profit)	14.9%	15.5%
Total capital ratio transitional (incl. profit)	19.7%	20.3%

Key ratios	Q1/2026	Q1/2025	Q4/2025
Net interest margin (Ø interest-bearing assets)	2.25%	2.31%	2.26%
Cost/income ratio	53.4%	55.0%	54.1%
Provisioning ratio (Ø loans to customers)	0.36%	0.20%	0.37%
Consolidated return on equity	5.2%	7.3%	12.4%
Earnings per share in EUR	0.54	0.71	1.16