

The following tables refer to RBI excluding Russia and Belarus:

Income Statement in EUR million	1-12/2025	1-12/2024	Change	
Net interest income	4,184	4,155	29	0.7 %
Net fee and commission income	2,002	1,845	157	8.5 %
Net trading income and fair value result	1	61	(60)	(98.9)%
General administrative expenses	(3,456)	(3,311)	(145)	4.4 %
Operating result	2,964	2,933	32	1.1 %
Other result	(310)	(748)	437	(58.5)%
Governmental measures and compulsory contributions	(248)	(185)	(63)	34.0 %
Impairment losses on financial assets	(192)	(287)	95	(33.1)%
Profit/loss before tax	2,214	1,712	501	29.3 %
Profit/loss after tax	1,693	1,158	535	46.2 %
Consolidated profit	1,443	975	468	47.9 %

Income Statement in EUR million				Change			
	Q4/2025	Q3/2025	Q4/2024	Q4/2025 vs. Q3/2025		Q4/2025 vs. Q4/2024	
Net interest income	1,054	1,056	1,042	(2)	(0.2)%	12	1.2 %
Net fee and commission income	529	505	497	24	4.7 %	32	6.4 %
Net trading income and fair value result	(18)	(12)	41	(6)	47.8 %	(59)	-
General administrative expenses	(894)	(837)	(906)	(56)	6.7 %	13	(1.4)%
Operating result	736	785	662	(49)	(6.2)%	74	11.2 %
Other result	(13)	(65)	(196)	53	(80.8)%	183	(93.6)%
Governmental measures and compulsory contributions	(49)	(46)	(21)	(3)	5.8 %	(28)	137.2 %
Impairment losses on financial assets	(72)	(12)	(130)	(60)	479.6 %	58	(44.8)%
Profit/loss before tax	603	661	315	(58)	(8.8)%	288	91.3 %
Profit/loss after tax	478	528	155	(50)	(9.4)%	323	208.0 %
Consolidated profit	416	460	128	(44)	(9.5)%	288	225.6 %

Financial statement in EUR million	31/12/2025	31/12/2024
Loans to customers	101,195	95,363
Deposits from customers	117,277	108,205
Total assets	193,191	184,961
Total risk-weighted assets (RWA)	80,932	78,325

Bank-specific information	31/12/2025	31/12/2024
NPE Ratio	1.7%	2.1%
NPE Coverage Ratio	44.2%	50.4%
CET1 ratio transitional (incl. profit)	15.5%	15.1%
Total capital ratio transitional (incl. profit)	20.3%	20.4%

Key ratios	1-12/2025	1-12/2024	Q4/2025	Q3/2025
Net interest margin (Ø interest-bearing assets)	2.28%	2.33%	2.26%	2.30%
Cost/income ratio	53.1%	52.5%	54.1%	50.9%
Provisioning ratio (Ø loans to customers)	0.20%	0.27%	0.37%	0.01%
Consolidated return on equity	10.6%	7.3%	12.4%	14.0%
Earnings per share in EUR	4.04	2.64	1.16	1.32