

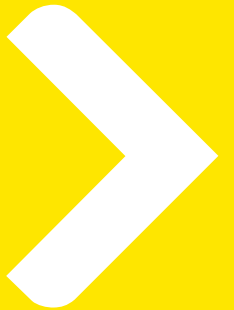


Raiffeisen Bank International Preliminary FY 2023 Results

31 January 2024

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01 Business & Financial Update

02 Risk Update

03 Appendix





- **Dividend proposal of EUR 1.25 for FY/2023**
 - The board will recommend a dividend of EUR 1.25 per share for the business year 2023 – to be voted on at the upcoming AGM (4 April 2024)
- **OFAC request for information**
- **STRABAG SE dividend-in-kind on track**
- **Asset quality remains excellent despite pick-up in Stage 3 provisions**





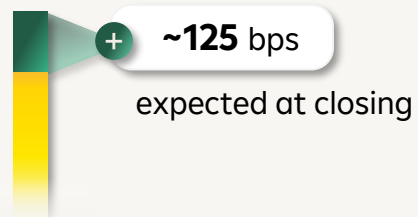
STRABAG SE Equity Participation

- All relevant filings submitted, in particular with European competition authorities and Central Bank of Russia
- STRABAG shares are transferred to RBI AG's participation vehicle upon closing of the transaction once

Financial impact at closing

- **CET1 ratio** excl. Russia

CET1	EUR +1.2 bn
RWA	EUR +1.2 bn



STRABAG equity participation going forwards

- Consolidation at-equity: RBI's share of STRABAG net income and OCI increase book value of the participation and are reflected in RBI P&L and OCI
- Quarterly impairment testing using higher of Value in Use and the share price on the Vienna stock exchange

STRABAG – Overview



- Market leader in Austria, Germany, and CEE
- Stable business profile supported by focus on transportation infrastructure, public customers, and limited residential construction
- Strong order backlog at 1.3x expected annual output
- Solid balance sheet with a structural net cash position

RBI Group Core excl. Russia

Assets

- + Equity participation in STRABAG SE valued at EUR 1.4 bn
- + Withheld STRABAG SE dividends for FY 2021/2022 (EUR 83 mn)

Liabilities + Equity

- + **EUR 1.5 bn** increase in equity

EUR -1.8 bn impact on Raiffeisenbank Russia equal to the purchase price of STRABAG shares, withholding tax (EUR -266 mn) on dividend to head office



Reducing business activity further

- EUR/USD: no new lending and run-off of existing portfolio
- Actively steering to reduce deposit volumes
- Trade and export finance restrictions

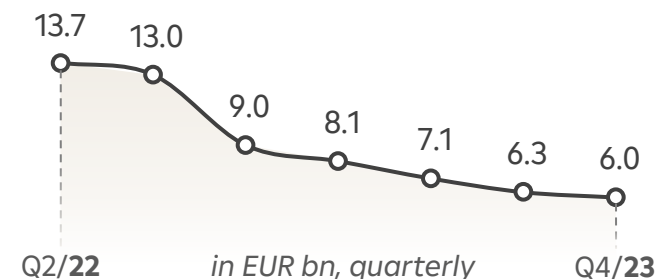


Reduction in payments

- Volumes capped at pre-war levels; market share down over 50% from peak
- Strict country and industry policies
- All Russian correspondent banks terminated (excl. Raiffeisenbank Russia)

Loans to customers
in Russia

-56% last
six quarters

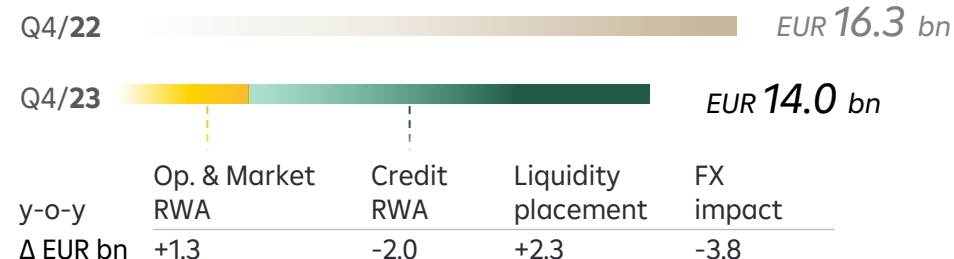


EUR 38 mn

Net-cross border
exposure as
of 18 January

RWA
in Russia
under IFRS

EUR -2.3 bn
down y-o-y



LCR	324%	EUR 7.2 bn	Loan/ deposit ratio	43%	CET1 ratio	24.02%	EUR 1,761 mn
		... cushion to 100% LCR			local standard actual, after dividend in kind	31/12/2023, incl. Q4/2023 profit	... above local requirement of 8.00%
	26/01/2024			31/12/2023			



The Group continues to work on a potential transaction, a sale or spin-off, which would result in the deconsolidation of Raiffeisenbank Russia from the Group



FY/2023 Executive Summary

RBI Group

Consolidated profit

1-12/2023

EUR 2,386 mn

-34% y-o-y

Consolidated RoE

1-12/2023

14.8%

-12 pp y-o-y

CET1 ratio

31/12/2023, transitional, incl. results

17.3%

+1.3 pp y-o-y

Adjusted:

Consolidated profit

EUR 997 mn

+1% y-o-y

Consolidated RoE

7.6%

-1.1 pp y-o-y

CET1 ratio

14.6%

excluding **Russia / Belarus** and **Bulgaria**

excluding **Russia**, assuming P/B
Zero deconsolidation (see p. 14)



FY/2023 Executive Summary

RBI Group

Loans to customers

31/12/2023

EUR 99,434 mn

-4%

y-o-y

Core revenues

1-12/2023, in EUR mn

5,683

+12%

Net interest
income

3,042

-22%

y-o-y

Net fee &
commission income

Opex and Cost/Income Ratio

1-12/2023

EUR 3,908 mn 43.1%

+10%

y-o-y

+7 pp

Adjusted:

Loans to customers

EUR 92,815 mn

-1%

y-o-y

Core revenues

4,282

+26%

NII

1,724

-1%

y-o-y

NFCI

Opex

EUR 3,121 mn 50.1%

+12%

y-o-y

+0.2 pp

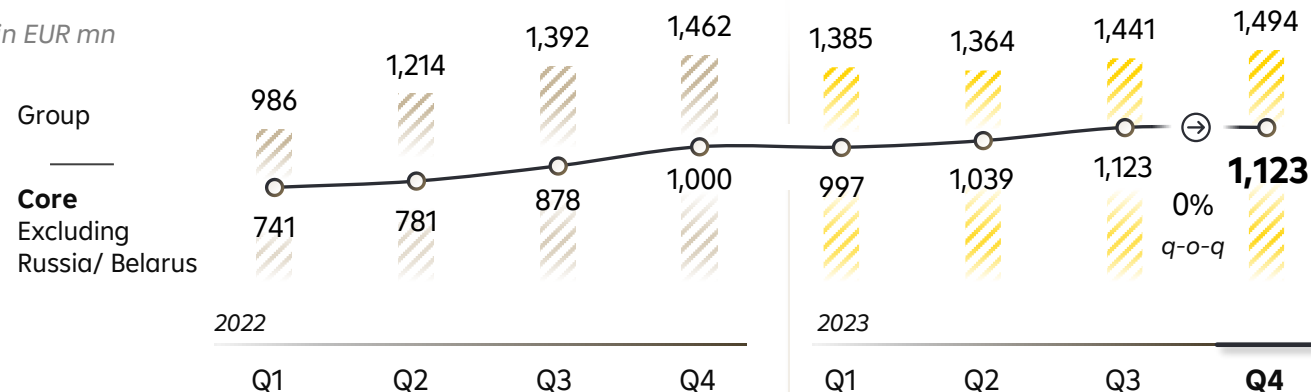
excluding Russia
/ Belarus



Q4/2023 Core Revenue Trends

Net interest income

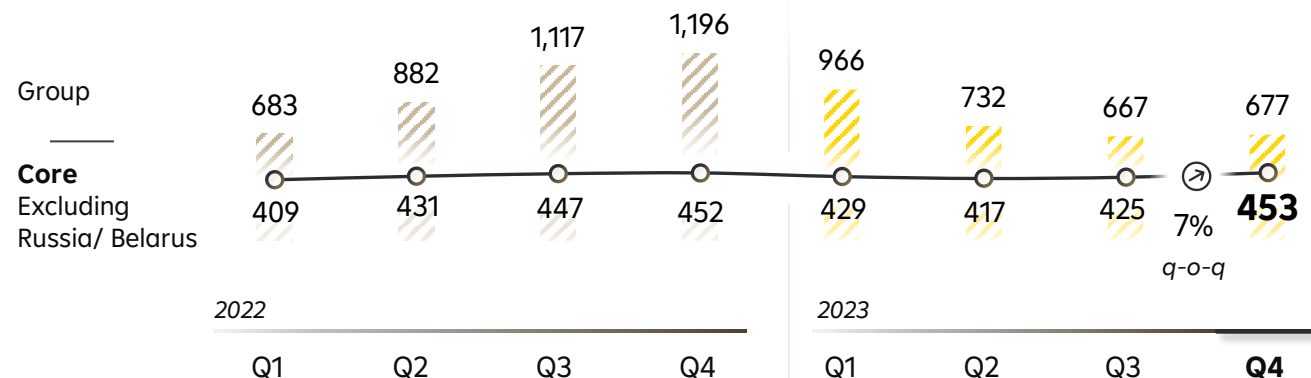
in EUR mn



- NII excl. Russia and Belarus flat in Q4/2023, with benefit of EUR rates still feeding through
- Net interest margin excluding Russia/Belarus flat (up 10 bps to 3.06% on Group level)

Net fee and commission income

in EUR mn



- NFCI excl. Russia and Belarus up 7% in Q4/2023 driven by CE (10% q-o-q) and GC&M (6% q-o-q)
- Further NFCI decrease in Russia (down 10% q-o-q) following targeted business reduction

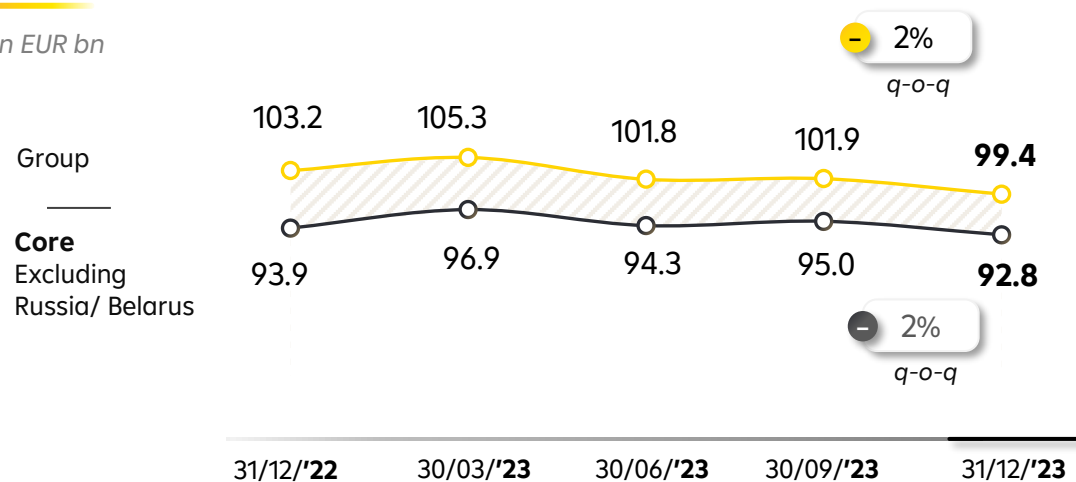
				— excl. Russia / Belarus —		
Top 3 – in EUR mn	Q2/23	Q3/23	Q4/23	Q2/23	Q3/23	Q4/23
FX business	255	209	201	101	103	112
Clearing, settlement and payment services	279	255	260	179	180	195
Loan and guarantee business	56	53	56	48	47	49



Loans and Deposits to/from Customers in Q4/2023

Loans to customers

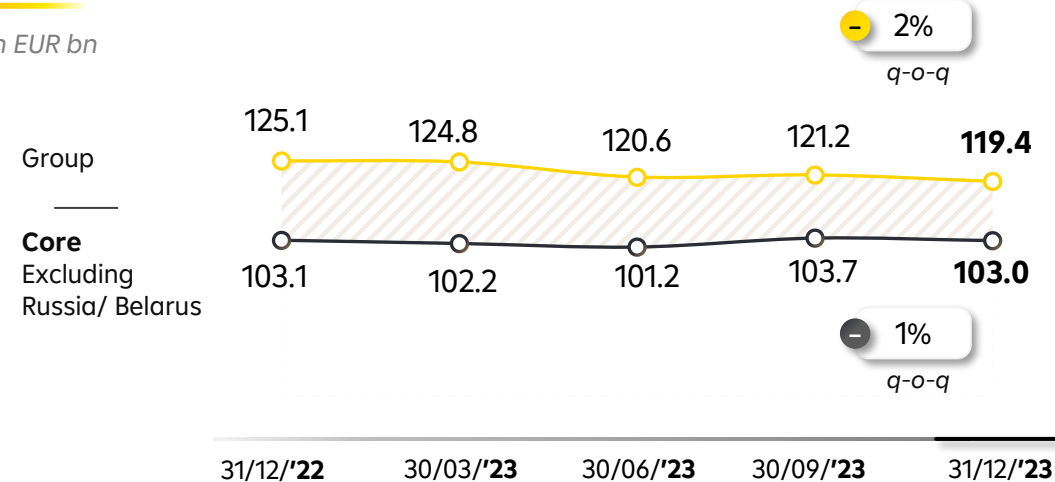
in EUR bn



- In Core RBI Group, Q4 decrease largely resulting from lower repo and money market business in head office
- Retail and corporate loans stable in the quarter

Deposits from customers

in EUR bn



- In CE and SEE, deposits inflows on yearly and quarterly basis
- Deposits decrease in GC&M again related to short-dated and price sensitive volumes with low liquidity value

Assets (EUR 198.2 bn -3% q-o-q)

(31/12/2023, in EUR bn, % q-o-q)

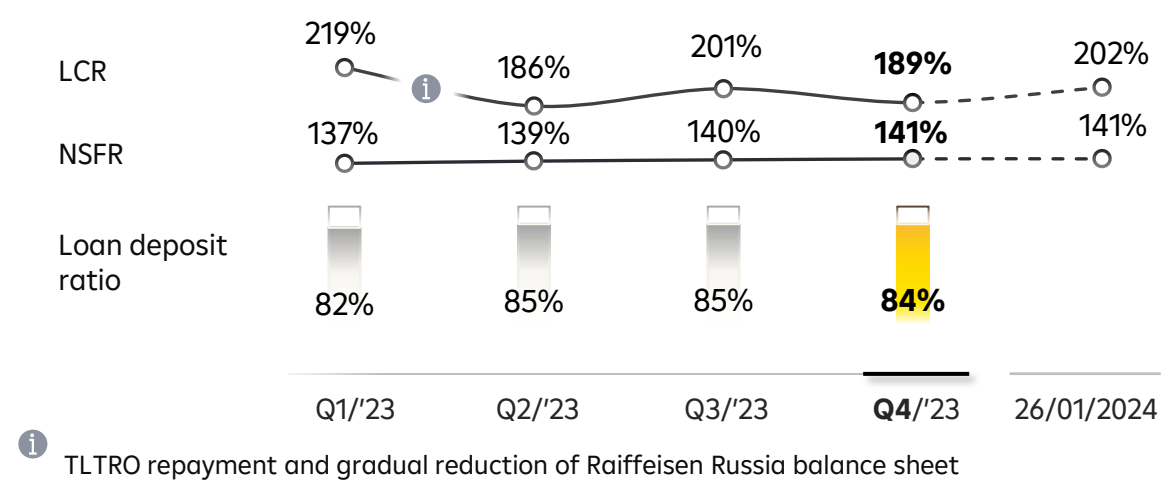
Loans to customers	99.4	-2%	Securities	31.1	+1%
Loans to banks	14.7	-6%	Cash and other assets	53.0	-5%

Liabilities (EUR 198.2 bn -3% q-o-q)

(31/12/2023, in EUR bn, % q-o-q)

Deposits from customers	119.4	-2%	Debt issued and other liab.	30.0	-3%
Deposits from banks	26.1	-11%	Equity	19.8	+0%

RBI Group - Liquidity ratios



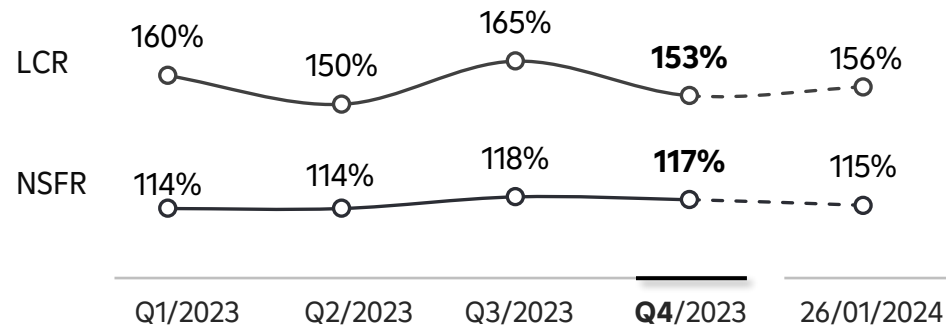
Key network units - Liquidity ratios

	LCR	Share of retail deposits	... of which insured
	26/01/2024	Q4/2023	
Czech Republic	230%	79%	73%
Slovakia	215%	71%	69%
Hungary	224%	55%	69%
Romania	283%	79%	82%
Serbia	238%	71%	63%

RBI head office: conservative liquidity profile

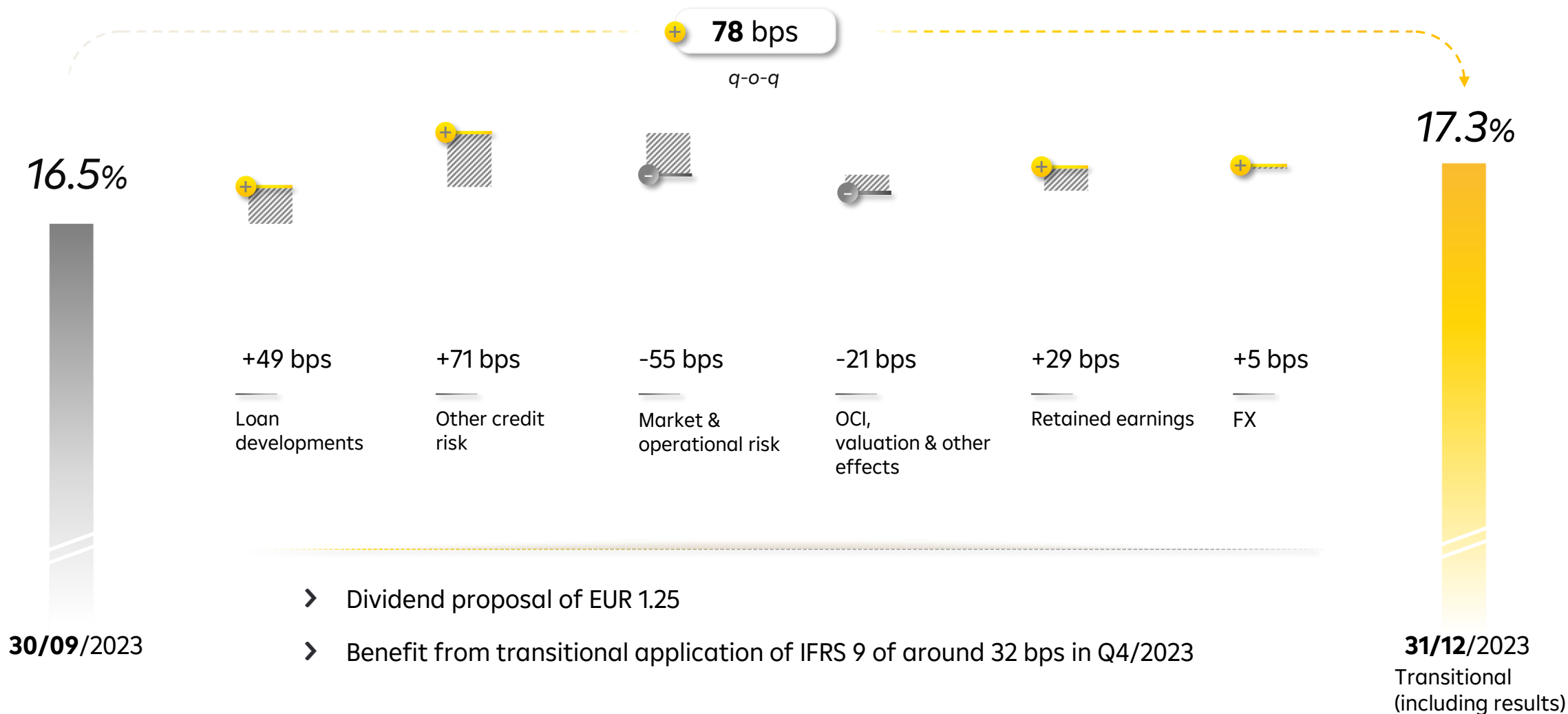
- LCR at 156% (as of 26 January 2024)
- Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- In head office, around 43% of HQLA portfolio is cash and central bank deposits

Head office – Liquidity ratios

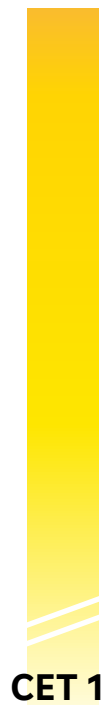




CET1 Ratio Development



17.3%



CET 1

31/12/2023
Transitional
(including results)

> Group CET1 ratio expected **around 17.8 per cent at year-end 2024**

Expected CET1 drivers in 2024:

Retained earnings

+ ~200 bps

Net of expected 2024 dividend accrual

RWA increase

- ~160 bps

Loan growth, market and operational RWAs

FX

- ~5 bps

Other

+ ~10 bps

Inorganic effects and other capital items, STRABAG participation

~17.8%



CET 1

31/12/2024e
Guidance

> Any decision on dividends will be based on the capital position of the Group excluding Russia

> CET1 generated in Russia is not invested in RWAs elsewhere in the Group



P/B Zero Deconsolidation Scenario in Russia

Landing point:

14.6%

➤ Expected stable in 2024, before benefit from STRABAG dividend-in-kind

Assumptions:

CET1	EUR 4.5 bn Deconsolidated	IFRS equity partially offset by deduction items
RWA	EUR 13.6 bn Deconsolidated	Net consolidated Russia RWAs and other effects

Operational Risk from Russia to be phased out with an impact of circa **+65 bps**

CET 1

31/12/2023

P/B Zero Russia deconsolidation

Capital stack under P/B Zero deconsolidation scenario

2.94% T2

2.70%

2.06% AT 1

2.03%

14.6% CET 1

11.76%

RBI ex-Russia

Current MDA threshold

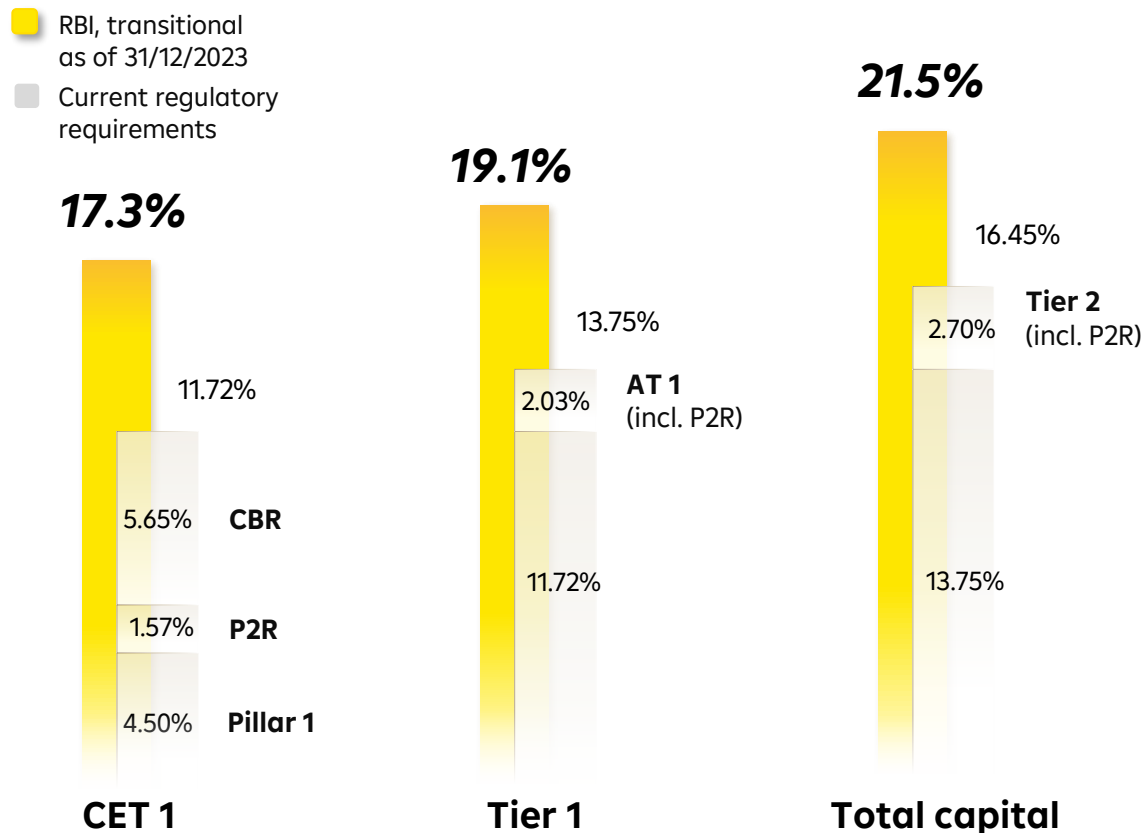
➤ With Russia deconsolidated at P/B Zero, AT1 and T2 buckets are adequately supplied

➤ MDA buffer at 475 bps, including STRABAG dividend-in-kind and full Operational RWA relief

Capital stack

31/12/2023

P/B Zero Russia deconsolidation



MDA trigger
12.22%

MDA buffer
508 bps

Available distributable items
EUR 7,669 mn

+35 bps q-o-q

P2R
2.80%

- 1.57% to be met with CET1
- 52 bps eligible for AT1
- 71 bps eligible for T2

P2G
1.25%

- To be solely covered by CET1 but applicable to all capital layers

CBR
Combined buffer requirement composition

- CBR currently at 565 bps

	Q1/'24
OSII buffer	1.50% ¹
Countercyclical capital buffer	0.65%
Capital conservation buffer	2.50%
Systemic risk buffer	1.00%

¹ Based on FMSG communication

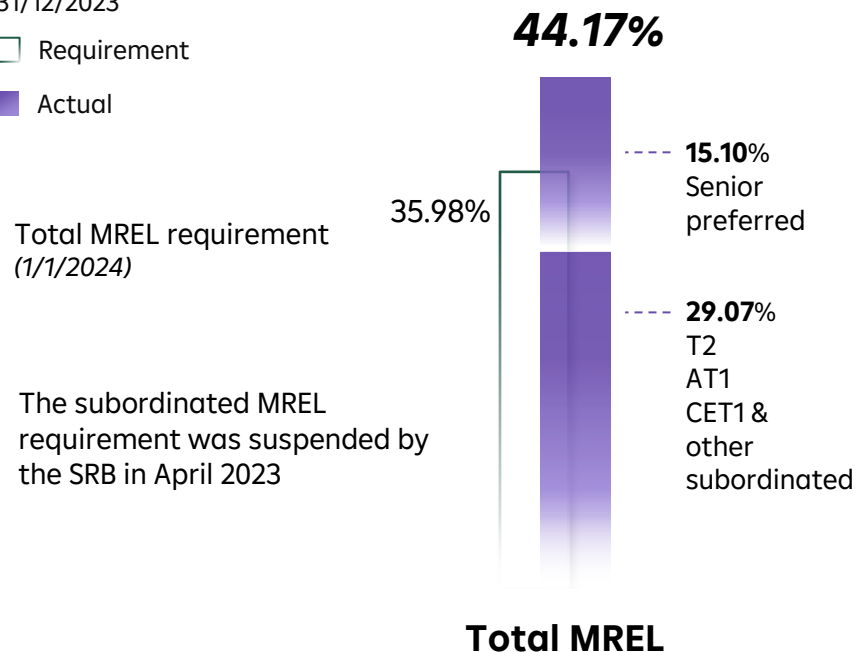


Austria resolution group MREL

Including profit
31/12/2023

□ Requirement

■ Actual



- Buffer to M-MDA at 819 bps as of 31/12/2023
- TREA in AT at EUR 42,126 mn
- MREL requirements for resolution group AT incl. CBR of 4.99% as of 31/12/2023

Funding plan 2024

- Senior non-preferred issuance to maintain loss absorbing capacity and support credit ratings
- Senior preferred issuance (1 or 2 benchmarks) depending on new lending trends

Other resolution groups

	Actual	Requirements	MREL needs		Ranking
	31/12/2023	01/01/2024	2024	2025	
Czech Republic	31.07%	/ 28.20%	~600 - 700	~100 - 300	Senior non-preferred
Slovakia	33.17%	/ 27.80%	~500 - 700	~0 - 100	Senior preferred
Hungary	34.59%	/ 25.88%	~300 - 400	~0 - 100	Senior preferred & non-preferred
Croatia	37.07%	/ 29.92%	none	~100 - 300	Senior preferred
Romania	36.08%	/ 32.48%	~0 - 200	~100 - 300	Senior preferred & non-preferred



<i>GDP (real, % yoy)</i>	2022	2023e	2024f	2025f
Czech Republic	2.4	-0.5	1.7	3.2
Hungary	4.6	-0.5	3.0	4.0
Poland	5.1	0.5	3.1	3.5
Slovakia	1.7	1.3	1.5	2.1
Central Europe (CE)	4.0	0.3	2.7	3.4
Albania	4.9	3.5	3.5	3.8
Bosnia a. H.	4.0	1.8	3.0	3.5
Croatia	6.3	2.1	2.5	2.6
Kosovo	5.2	3.2	3.9	4.0
Romania	4.1	1.5	2.8	3.5
Serbia	2.4	2.5	3.0	4.0
Southeastern Europe (SEE)	4.3	1.8	2.8	3.5
Belarus	-4.7	3.9	2.0	2.0
Russia	-2.1	2.5	1.5	0.9
Ukraine	-29.1	5.7	4.9	6.5
Eastern Europe (EE)	-4.7	2.8	1.8	1.4
Austria	4.8	-0.7	0.2	1.4
Euro area	3.4	0.5	0.5	1.5

- A rebound in consumer demand and robust labor markets are expected to drive muted recovery in the Euro area, CE, and SEE in 2024
- Current account balances should be less favorable than in 2023, yet some support will come from recovery in exports
- Cautious monetary easing should continue in CE (excl. Poland) and starting with H2/2024 also in SEE (excl. Albania)
- Fiscal tightening is likely to gain more focus. Election cycles (Romania, Croatia, and Poland) may see risks in terms of fiscal policy
- Investments expected to support growth. Downside risk possible from the gap in the EU long-term budget, whereas possible upside from near-shoring FDI
- Renewed weakness in manufacturing remains a downside risk



Inflation and Key Rates Forecast

Inflation & rates

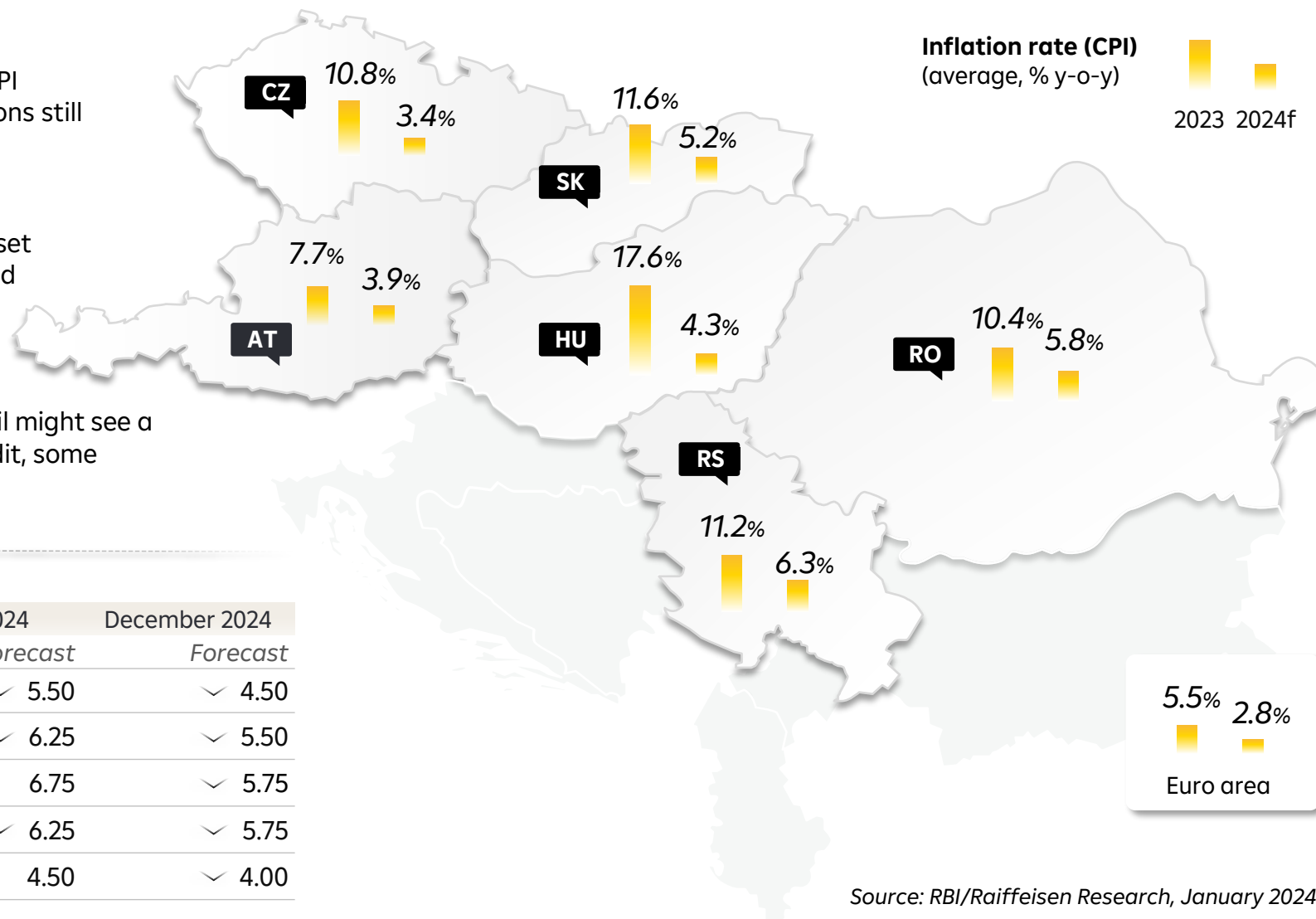
- Disinflation will slow vs. 2023 with some spikes in CPI expected throughout 2024. Government interventions still affect prices, while labor markets add upside risks

Banking sector view

- Unfolding monetary easing will weigh on banks' asset yields, while effective funding costs remain affected by deposit rotations and MREL. The lagging ECB cycle should still support banks' NIM in the Euro area and CEE markets
- Corporate lending is on a softer footing, while retail might see a quicker turnaround (inflation-driven consumer credit, some recovery in housing loans in select markets)

Key rates forecast

	Current (%) 30/01/2024	June 2024 Forecast	December 2024 Forecast
Czech Republic	6.75	⌵ 5.50	⌵ 4.50
Hungary	10.00	⌵ 6.25	⌵ 5.50
Romania	7.00	6.75	⌵ 5.75
Serbia	6.50	⌵ 6.25	⌵ 5.75
Euro (main refinancing)	4.50	4.50	⌵ 4.00



Source: RBI/Raiffeisen Research, January 2024

2024 Guidance

Core Group excluding Russia / Belarus

> Core revenues & loan growth	<i>around EUR 4.0 bn</i>	<i>EUR ~1.8 bn</i>	<i>around 6%</i>
	Net interest income	Net fee and commission income	Loans to customers
<hr/>			
> OPEX & CIR	<i>around EUR 3.3 bn</i>	<i>around 52%</i>	
	OPEX	CIR	
<hr/>			
> Risk costs	Risk cost excluding potential use of overlays	<i>around 50 bps</i>	
<hr/>			
> Profitability	Consolidated return on equity	<i>around 11%</i>	
<hr/>			
> CET 1	'P/B Zero' Russia deconsolidation scenario	<i>around 14.6%, before benefit from STRABAG dividend-in-kind</i>	

Any **decision on dividends** will be based on the capital position of the Group excluding Russia

RBI Group

<i>around EUR 5.1 bn</i>	<i>EUR ~2.7 bn</i>	<i>around 5%</i>
Net interest income	Net fee and commission income	Loans to customers
<hr/>		
<i>around EUR 4.0 bn</i>	<i>around 47%</i>	
OPEX	CIR	
<hr/>		
Excluding potential use of overlays	<i>around 60 bps</i>	
<hr/>		
Consolidated return on equity	<i>around 12%</i>	
<hr/>		
At year-end 2024	<i>around 17.8%</i>	

Medium term return on equity and payout ratio targets are suspended due to current uncertainties in Eastern Europe

01 Business & Financial Update

02 Risk Update

03 Appendix





> FY/2023 Risk cost

Provisioning ratio

34 bps

-39 bps

y-o-y

Risk cost

EUR **393 mn**

including impairments
on debt securities

26 bps

excl.
Russia / Belarus

> 31/12/2023 Stock of risk overlays

EUR **765 mn**

GC&M, CE, SEE (CRE, inflation & spillover) EUR 346 mn

Russia / Belarus EUR 342 mn

Ukraine EUR 77 mn

> 31/12/2023 NPE ratio/ coverage ratio

1.9%

+28 bps

y-o-y

51.7%

-7.4 pp

y-o-y

FY/2023

- 2023 risk costs in-line with guidance, despite Stage 3 inflows in Q4
- Portfolio quality remains excellent
- Commercial Real Estate

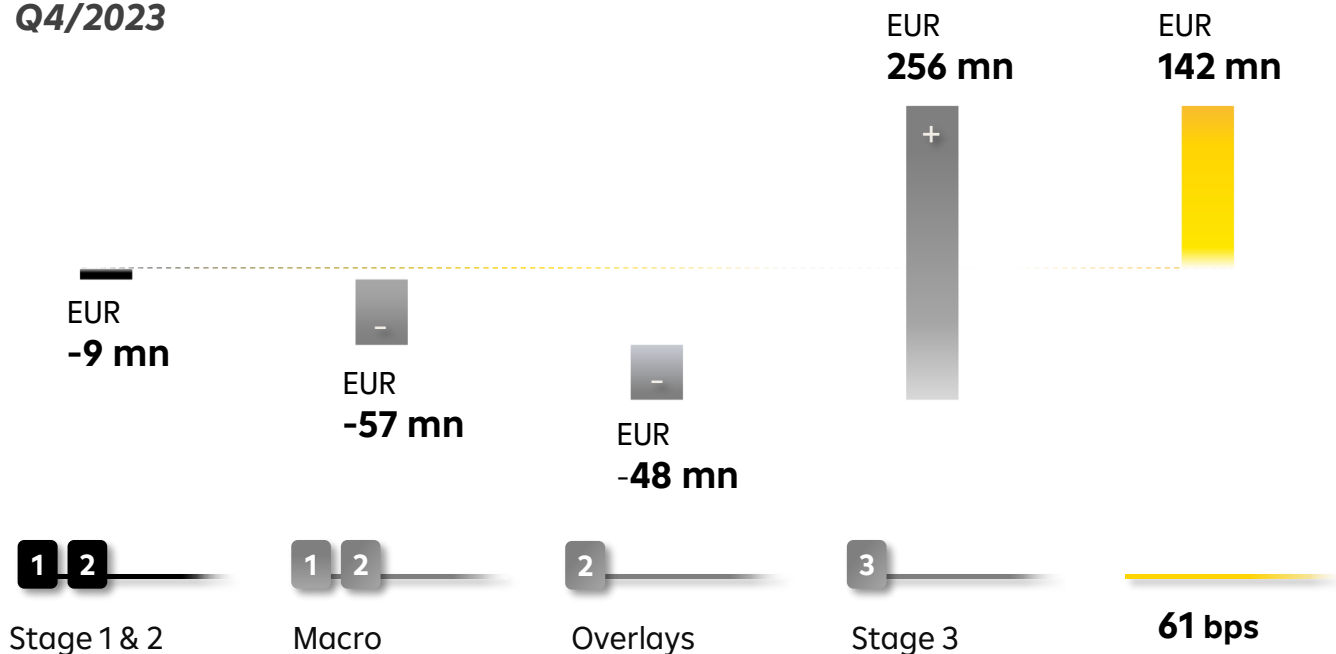
2024 Guidance

- c. 50 bps risk cost guidance for RBI Group excluding Russia and Belarus; c. 60 bps for full Group
- Operating environment marked by broadening economic stagnation in Europe, geoeconomic fragmentation, and spillover risk from war in Ukraine



IFRS 9 Provisioning

Q4/2023



Overall EUR 142 mn of IFRS 9 provisions in Q4

- **Stage 1 & 2:** decrease driven model updates in retail portfolio, partly offset by non-retail
- **Macro update:** release mostly driven by improved outlook, particularly in Hungary
- **Overlays:** release of CRE overlays built up in previous quarter, offset by an increase in Ukraine
- **Stage 3:** largely driven by CRE, including offset of released overlays

EUR 14 mn	EUR -55 mn	EUR -20 mn	EUR 257 mn	EUR 196 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

FY/2023

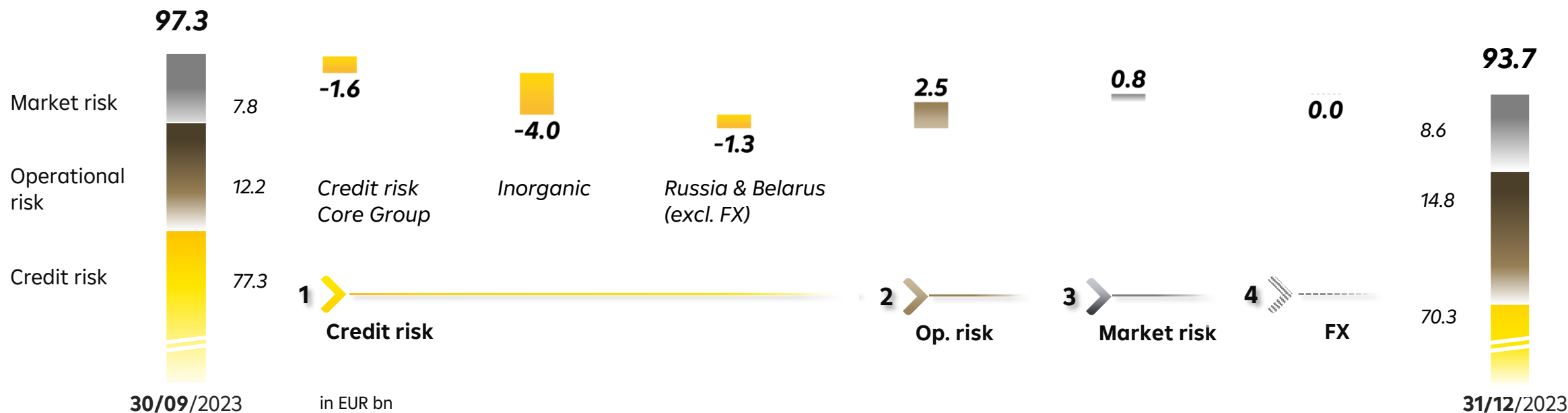
EUR 25 mn	EUR -72 mn	EUR 8 mn	EUR 336 mn	EUR 296 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

excl.
Russia /
Belarus
26 bps

(+) additional IFRS 9 provisions
(-) release of IFRS 9 provisions

- 1 > Credit risk development largely driven by inorganic effects: Bausparkasse switch to IRB, sovereign model switch to standard approach, and risk weight relief in Poland with start of settlement program
- 2 > Operational Risk RWA increase by EUR 2.5 bn (update of standard model rolling 3-year average)
- 3 > Market risk RWA increase of EUR 0.8 bn
- 4 > Offsetting effects in RUB, USD & UAH leads to flat FX development

Inorganic effect relief of up to EUR -1.5 bn until year end 2024





> Cases update

25,802 CHF loans
outstanding

13,633 litigation
cases

Q4/2023 Other result bookings:

EUR 269 mn
New provisions for
litigation

EUR 4 mn
For net losses on annulment
decisions

> Settlements

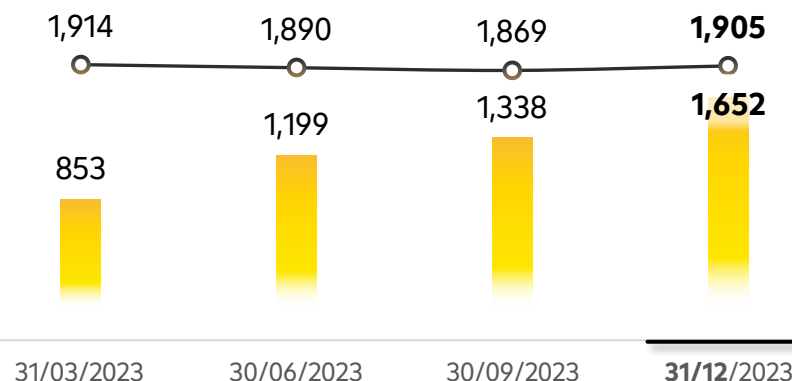
- > Settlement program to be rolled out further
- > Proposal to follow terms of the KNF solution, converting contract currency to PLN
- > Mechanics of the settlement to replicate well-established KNF and the banking working group

> Provisions taken in Q4/2023

in EUR mn

Gross exposure

Stock of
provisions for litigation



> CET1 or equivalent held against portfolio

Over 92% of CET1 or equivalent held against the portfolio:

92%
EUR ~1,762 mn

Capital consumption from credit risk RWA and
impairments

EUR ~110 mn

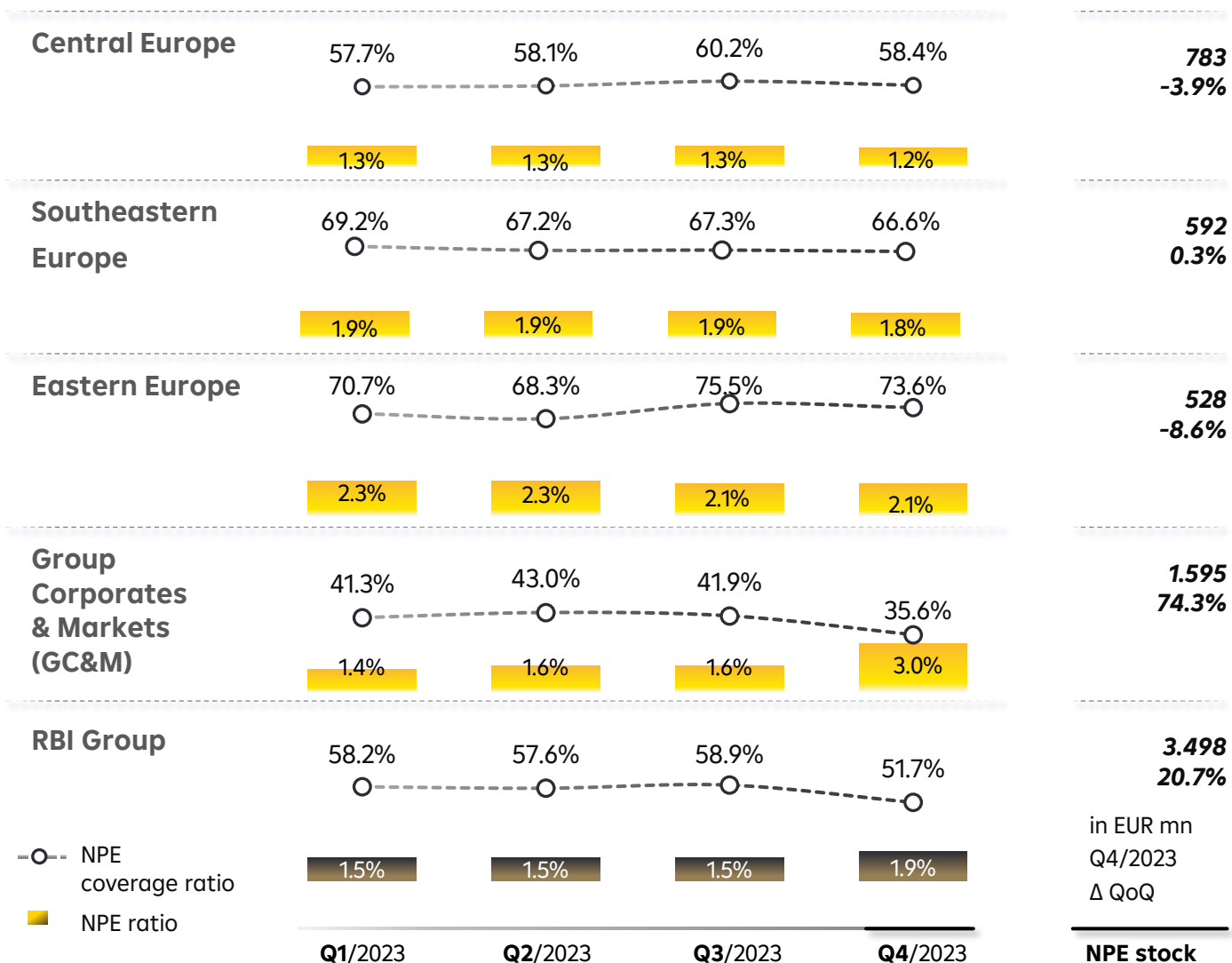
Litigation provisions

EUR ~1,652 mn

Average risk weighting of the portfolio decreases to 50% following relief from settlement program



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **NPE ratio remains below 2%** despite Commercial Real Estate insolvencies and war in the region
 - **Asset quality of the performing corporate portfolio remains excellent**, as measured by average probability of default
 - **Delinquencies in retail near all time low**, supported by strong employment trends
 - **Stage 3 coverage ratio lower in the quarter** due to inflow of well-collateralized non-performing exposures
 - **89% NPE coverage ratio incl. Stage 1 and 2**
- **NPE ratio:** Non-performing exposure (loans and debt securities) in relation to entire loan portfolio of customers and banks (gross carrying amount) and debt securities
 - **NPE coverage ratio:** Impairment losses (Stage 3) on loans to customers and banks and on debt securities in relation to non-performing loans to customers and banks and debt securities

01 Business & Financial Update

02 Risk Update

03 Appendix





- Leading regional player with CEE presence of over 30 years servicing approx. 18 million customers
- Covering Austria and 12 CEE markets, of which five are EU members. Serbia and Albania have candidate status. Top 5 market position in 10 countries
- Strong market position with Austrian corporates focusing on CEE

Austria, #2

- Loans: EUR 36.9 bn

Czech Republic, #5

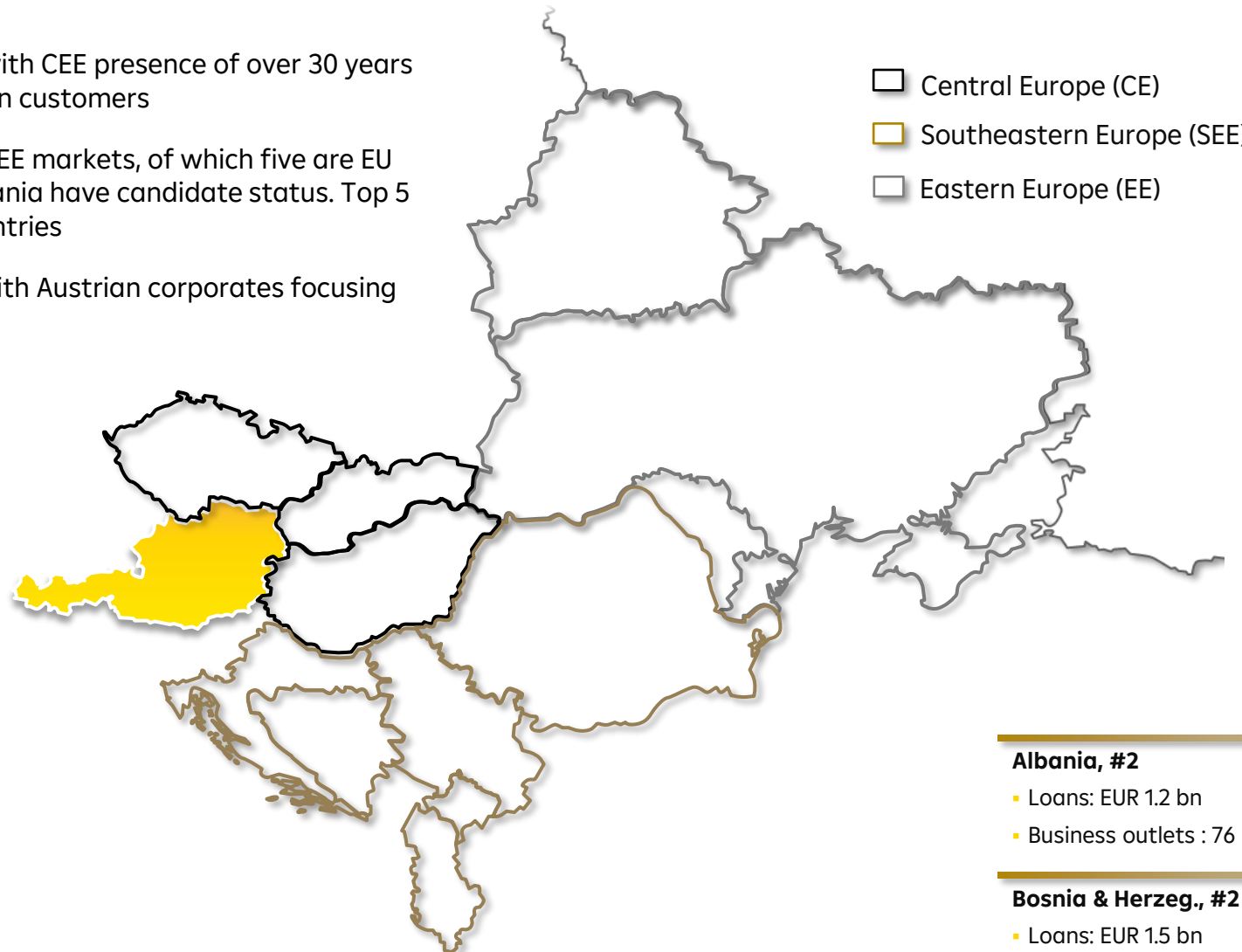
- Loans: EUR 17.7 bn
- Business outlets: 128

Hungary, #6

- Loans: EUR 4.6 bn
- Business outlets : 67

Slovakia, #3

- Loans: EUR 14.1 bn
- Business outlets : 143



Russia, #15

- Loans: EUR 6.0 bn
- Business outlets : 124

Ukraine, #4

- Loans: EUR 1.3 bn
- Business outlets : 321

Belarus, #9

- Loans: EUR 0.7 bn
- Business outlets : 45

Serbia, #3

- Loans: EUR 3.0 bn
- Business outlets : 108

Romania, #3

- Loans: EUR 8.4 bn
- Business outlets : 288

Kosovo, #1

- Loans: EUR 1.0 bn
- Business outlets : 38

Croatia, #5

- Loans: EUR 3.5 bn
- Business outlets : 70

Albania, #2

- Loans: EUR 1.2 bn
- Business outlets : 76

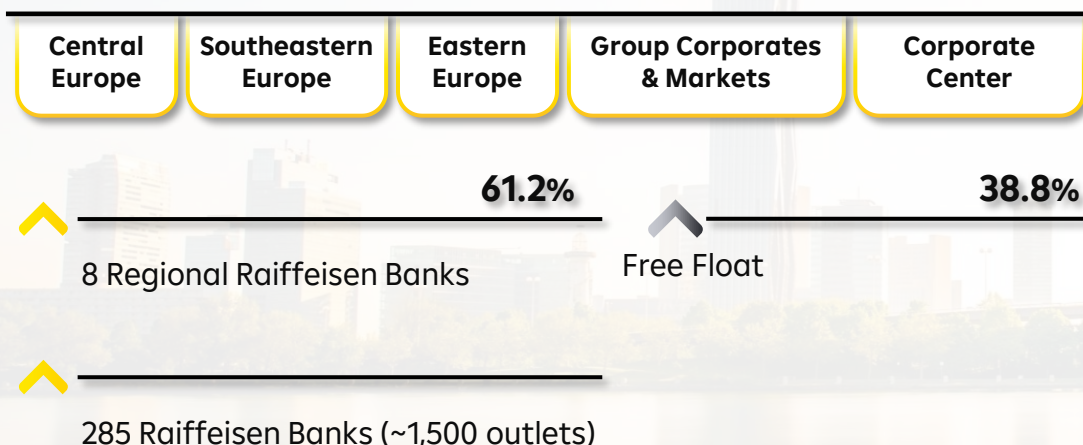
Bosnia & Herzeg., #2

- Loans: EUR 1.5 bn
- Business outlets : 87

Note: Ranking based on the latest data available on loans to customers.



Raiffeisen Bank
International



Raiffeisen Banking Group (RBG) – largest banking group in Austria with total assets of EUR 400 bn as of 31/12/2022

Solid funding profile of RBG based on a domestic market share of around 34% of total customer deposits, not least due to superior brand recognition

Three-tier structure of RBG:

- 1st tier: 285 independent cooperative Raiffeisen banks focusing on retail banking. They hold shares in:
- 2nd tier: 8 independent regional Raiffeisen banks focusing on corporate and retail banking. They hold approx. 61.2% of the share capital of:
- 3rd tier: Raiffeisen Bank International AG

RBG's Institutional Protection Schemes (IPS):

Protection schemes designed pursuant to CRR to ensure the liquidity and solvency of participating members. RBI and all Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes

Q4/2023 Income Statement and KPIs

(in EUR mn)

	Q4/2023	% q-o-q	% y-o-y
Net interest income	1,494	+4%	+2%
Net fee and commission income	677	+2%	-43%
Net trading income & fair value result	-19	-	-
Other operating components ¹	10	-80%	-8%
Operating income	2,162	-4%	-24%
Staff expenses	-548	+12%	-5%
Other administrative expenses	-354	+30%	+27%
Depreciation	-132	+14%	+8%
General administrative expenses	-1,034	+18%	+6%
Operating result	1,128	-18%	-40%
Other result	-317	+129%	-28%
Gov. measures & compulsory contributions	-24	+10%	-54%
Impairment losses on financial assets	-142	-	-38%
...
Consolidated profit	278	-69%	-67%

¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income

Net interest margin

Q4/2023

3.06%

+10 bps

q-o-q

Cost/income ratio

Q4/2023

47.8%

+8.8 pp

q-o-q

Consolidated return on equity

Q4/2023

6.6%

-16.1 pp

q-o-q



(in EUR mn)

	Q4/2023	% q-o-q	% y-o-y
Net interest income	1,123	+0%	+12%
Net fee and commission income	453	+7%	+0%
Net trading income & fair value result	-29	-	-
Other operating components ¹	12	-78%	-76%
Operating income	1,559	-5%	-0%
Staff expenses	-428	+9%	+9%
Other administrative expenses	-311	+26%	+31%
Depreciation	-119	+13%	+11%
General administrative expenses	-857	+15%	+16%
Operating result	702	-22%	-15%
Other result	-309	+123%	-29%
Gov. measures & compulsory contributions	-15	+19%	-61%
Impairment losses on financial assets	-196	+448%	+227%
...
Consolidated profit	-40	-	-

Net interest margin

Q4/2023

2.53%

-1 bps

q-o-q

Cost/income ratio

Q4/2023

55.0%

+9.8 pp

q-o-q

¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income



Total exposure by segments Q4/2023

in EUR bn

GC&M -7.4%

96.5

CE +4.3%

74.6

SEE +8.9%

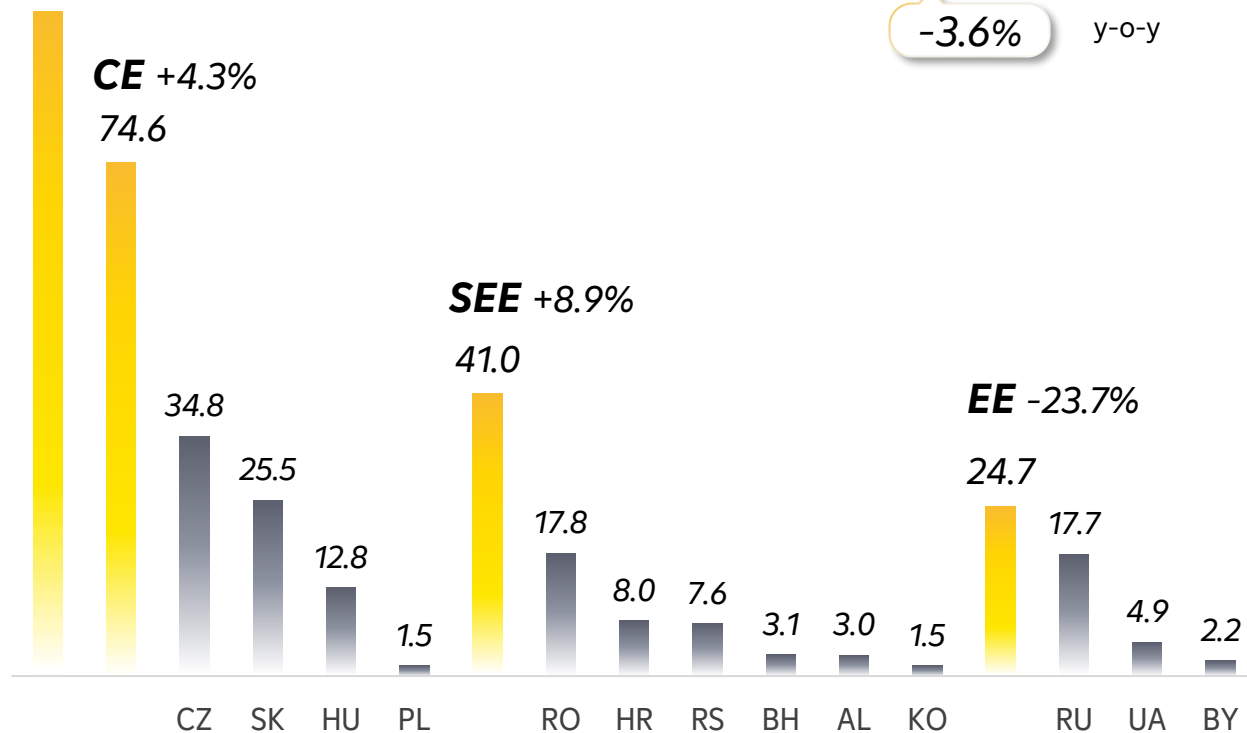
41.0

EE -23.7%

24.7

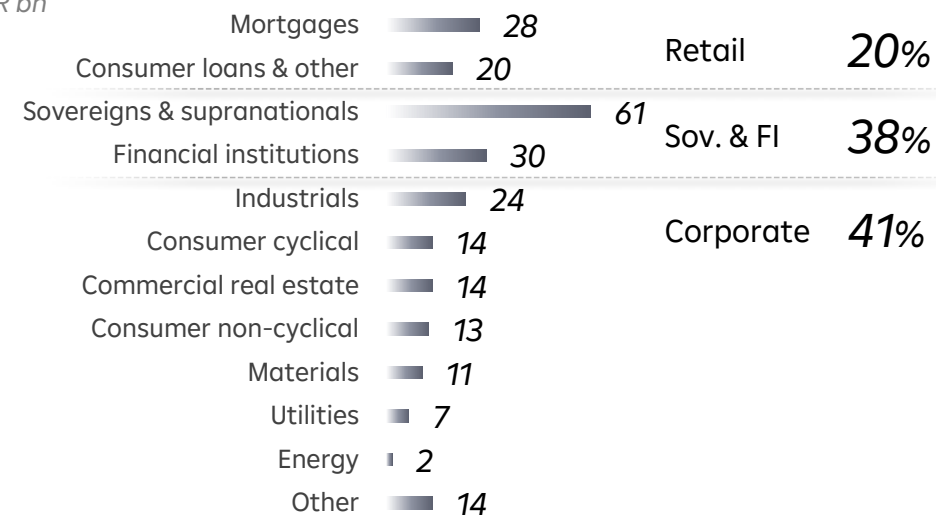
EUR **237** bn

-3.6% y-o-y

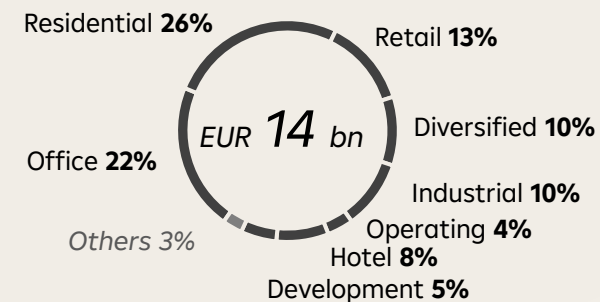


... by sector Q4/2023

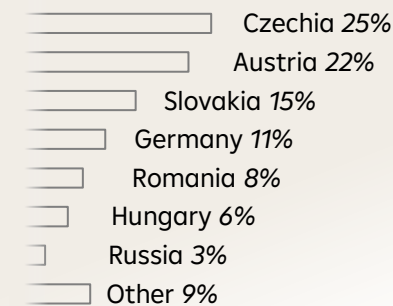
in EUR bn



CRE – Sectors (GICs)



CRE - Country of risk





Q4/2023 Segments Overview

CE

Core revenues

Q4/23

q-o-q

579

Net Fees

152

+9.6%

NII

428

+4.4%

Loans to customers / NIM

Q1/23

Q2/23

Q3/23

Q4/23

38,192

38,139

37,599

37,596

2.32%

2.42%

2.57%

2.69%

Provisioning ratio

Q4/23

q-o-q

3 bps

+20 bps

Profit/loss after tax

Q4/23

q-o-q

EUR -34 mn

-

SEE

467

124

+5.3%

343

+2.3%

18,286

18,485

18,594

18,594

4.07%

4.25%

4.35%

4.34%

53 bps

+7 bps

EUR 162 mn

-27.7%

EE

748

239

-5.5%

509

+10.1%

10,276

9,076

8,441

7,967

6.39%

6.16%

6.99%

7.99%

-110 bps

+68 bps

EUR 309 mn

-30.5%

GC&M

406

150

+6.1%

256

+3.2%

38,885

36,657

37,872

35,958

1.43%

1.46%

1.55%

1.64%

163 bps

+126 bps

EUR 18 mn

-89.8%

(in EUR mn)



Corporate Center/Reconciliation

In EUR mn	1-12/2023	1-12/2022	y-o-y
Operating income	748	547	36,6%
General admin. expenses	(483)	(395)	22,2%
Operating result	265	152	73,8%
Other result	19	(139)	–
Governmental measures and compulsory contributions	(13)	(38)	(65,0%)
Impairment losses on financial assets	13	(19)	–
Profit/loss before tax	283	(43)	–
Profit/loss after tax	438	498	(12,1%)

In EUR mn	Q4/2023	Q3/2023	q-o-q
Operating income	230	74	210,5%
General admin. expenses	(122)	(106)	14,3%
Operating result	109	(32)	–
Other result	(2)	32	–
Governmental measures and compulsory contributions	8	8	2,6%
Impairment losses on financial assets	2	1	114,9%
Profit/loss before tax	117	8	>500,0%
Profit/loss after tax	130	47	174,9%

Following business areas are managed and reported in **Corporate Center**:

- The expenses related to the shared Group-wide service and control function of the head office in the areas: risk management, finance, legal, funding, capital and asset liability management (ALM), information technology, human resources
- The results from equity participation management related to dividends received and funding of network units
- The results from head office treasury that are not allocated to regional or functional segments from ALM as well as liquidity and liability management
- The result of business with special customers

In EUR mn	1-12/2023	1-12/2022	y-o-y
Operating income	(934)	(420)	122,5%
General admin. expenses	201	170	18,5%
Operating result	(732)	(250)	193,2%
Other result	(3)	(1)	164,8%
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(4)	17	–
Profit/loss before tax	(739)	(234)	216,0%
Profit/loss after tax	(744)	(224)	232,5%

In EUR mn	Q4/2023	Q3/2023	q-o-q
Operating income	(357)	(84)	325,0%
General admin. expenses	80	41	94,7%
Operating result	(277)	(43)	>500,0%
Other result	(6)	1	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	3	(1)	–
Profit/loss before tax	(280)	(44)	>500,0%
Profit/loss after tax	(280)	(44)	>500,0%

Following items are reported in **Reconciliation**:

- Reconciliation comprises consolidation adjustments to reconcile segments with Group results
- The financials of the reportable segments are shown after intra-segment items have been eliminated. However, the inter-segment items are consolidated and eliminated in the Reconciliation
- The main consolidation bookings carried out between segments are dividend payments to the head office, inter-segment revenues charged, and expenses carried by the head office
- All other consolidation bookings that reconcile the totals of reported segments' profit or loss with the RBI Group financials are also eliminated in the Reconciliation
- Offsetting of intra-Group charges resulting in a reduction of operating income and general admin. expenses in the Reconciliation



Equity Overview

In EUR mn	Subscribed capital	Capital reserves	Retained earnings	Cumulative other comprehensive income	Consolidated equity	Non-controlling interests	Additional tier 1	Total Equity
Equity as at 31/12/2022	1.002	4.990	13.637	(3.601)	16.027	1.127	1.610	18.764
Impact of adopting IFRS 17	0	0	(47)	50	3	(0)	0	2
Equity as at 1/1/2023	1.002	4.990	13.590	(3.551)	16.030	1.126	1.610	18.767
Capital increases	0	0	0	0	0	(0)	0	(0)
AT1 capital dividend allotment	0	0	(109)	0	(109)	0	109	0
Dividend payments	0	0	(263)	0	(263)	(57)	(109)	(428)
Own shares	(0)	(1)	0	0	(1)	0	(1)	(2)
Other changes	0	0	(5)	0	(5)	(0)	0	(5)
Total comprehensive income	0	0	2.386	(1.029)	1.357	161	0	1.518
Equity as at 31/12/2023	1.002	4.988	15.600	(4.580)	17.009	1.231	1.610	19.849

- Earnings per share down EUR 3.82 (1-12/2023: EUR 6.93 vs. 1-12/2022: EUR 10.76)
- The Extraordinary General Meeting on November 21, 2023, decided to distribute a dividend of EUR 0.80 per eligible common share for the fiscal year 2022
- Book value per share EUR 51.71 at 31/12/2023 (EUR 48.72 at 31/12/2022)
- Total comprehensive income of EUR 1,518 mn (1-12/2022: EUR 3,441 mn) positively impacted by profit after tax (EUR 2,578 mn), fair value changes of financial assets (EUR 71 mn) and net investment hedge (EUR 37 mn, mostly from Russia and Czech Republic) partly offset by exchange differences (minus EUR 1,168 mn, driven by RUB)



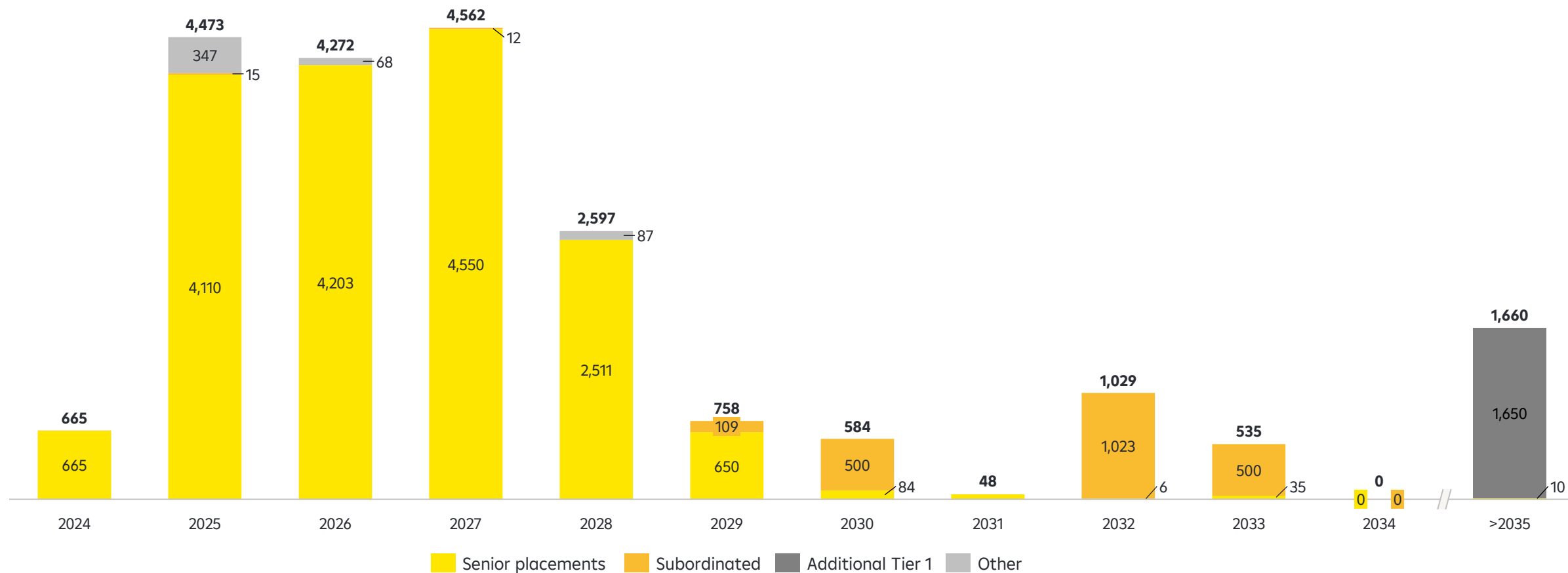
Regulatory Capital Structure - Overview

<i>in EUR mn</i>	31/12/2023	30/9/2023	30/6/2023
Common equity tier 1 (before deductions)	17,028	16,175	16,614
Deduction items	(825)	(931)	(794)
Common equity tier 1 (after deductions)	16,203	15,244	15,819
Additional tier 1 (after deductions)	1,677	1,679	1,681
Tier 1 (after deductions)	17,881	16,923	17,501
Tier 2 (after deductions)	2,287	2,343	2,353
Total capital	20,168	19,266	19,854
Risk-weighted assets (total RWA)	93,664	97,278	99,207
Common equity tier 1 ratio (transitional - incl. result)	17.3%	16.5%	15.9%
Tier 1 ratio (transitional - incl. result)	19.1%	18.3%	17.6%
Total capital ratio (transitional - incl. result)	21.5%	20.7%	20.0%
Leverage ratio (transitional)	7.8%	7.1%	7.4%
Leverage exposure (total)	229,189	237,112	235,798



Maturity Profile

Maturity Profile at 31/12/2023
(in EUR mn)





AT1 and Subordinated Instruments

Issuer	Regulatory Treatment ¹	Capital Recognition	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	100%	XS1756703275	4.500%	5Y EUR ms + 3.88%	EUR 500 mn	24 Jan 2018	15 Jun 2025	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS1640667116	8.659% ²	5Y EUR ms + 5.95%	EUR 650 mn	05 Jun 2017	15 Dec 2022	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 500 mn	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
Raiffeisen Bank International AG	Tier 2	100%	XS2049823763	1.500%	5Y EUR ms + 2.10%	EUR 500 mn	12 Sep 2019	12 Mar 2025	NA	12 Mar 2030
Raiffeisen Bank International AG	Tier 2	100%	XS2189786226	2.875%	5Y EUR ms + 3.15%	EUR 500 mn	18 Jun 2020	18 Jun 2027	NA	18 Jun 2032
Raiffeisen Bank International AG	Tier 2	100%	XS2353473692	1.375%	5Y EUR ms + 1.6%	EUR 500 mn	17 Jun 2021	17 Mar 2028	NA	17 Jun 2033
Raiffeisen Bank International AG	Tier 2	100%	XS2534786590	7.375%	5Y EUR ms +5.2%	EUR 500 mn	20 Sep 2022	20 Dec 2027	NA	20 Dec 2032

- All Tier 2 capital outstanding is CRD IV compliant and thus any Tier 2 grandfathering cap is not relevant in this case
- Overview only includes subordinated instruments with outstanding nominal amount > EUR 150 mn

¹ Transitional and post-transitional CRR rules

² Reset in December 2022



The Institutional Protection Scheme (IPS)

- 1 RBI AG and its Austrian subsidiaries are members of the Raiffeisen IPS**
The IPS supports members if needed to ensure solvency and liquidity
- 2 IPS serves as capital cushion and source of liquidity** to its members. Uniform and joint monitoring ensures the early identification of potential risks
- 3 The Raiffeisen IPS is recognized as a deposit guarantee system**



IPS are subject to regulations set out in the CRR, regular financial reporting requirements and regulatory oversight

IPS structure approved in May 2021

- RBI and the Raiffeisen banks have formed an IPS, merging the former regional and federal schemes
- The ECB and the Austrian Financial Market Authority approved the IPS in May 2021
- The Raiffeisen IPS was approved as a deposit guarantee system in May 2021

Support mechanism

- Assistance will still be split between regional and federal levels: If RBI required support, this would be provided by the Raiffeisen Landesbanks. If a Landesbank were to require assistance, Raiffeisenbanks in the respective region would be called on first, followed by the other Landesbanks and RBI
- Financial support is provided prior to resolution and may take various forms, including loans, liquidity, guarantees and capital

Fund size

- The IPS fund's target volume is EUR 1,113 mn based on FY/2022 figures.
- The fund size at Q4/2023 was EUR 1,040 mn. RBI's share of the IPS fund amounts to EUR 506 mn

Contributions

- IPS members contribute to an ex-ante fund and make ex-post contributions if necessary
- If needed, the risk council must decide on additional ex-post contributions. These may be up to 100% of total capital in excess of the minimum regulatory requirement (including regulatory buffers) plus a cushion of 10% for all members
- RBI's contribution to the IPS fund was EUR 53 mn in 2022, and 89 mn in 2023



Bank Levies

Impact in EUR mn

		FY 2022	FY 2023	FY 2024e
Austria	Bank levy based on total assets (excluding derivatives)	22	0	~23
Hungary	Bank levy of 0.15% (for up to HUF 50 bn of total assets) and 0.21% (for tax base above HUF 50 bn); special tax for banks based on the net profit modified by several items.	60	91	~66
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	5	4	~2
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expense. Tax rate of 2% in 2024 and 2025, followed by a tax rate of 1% starting with 2026.	-	-	~22
Total	Bank levies	87	95	~113
Austria	Based on total assets less equity and secured deposits Full amounts always booked in the first quarter according to IFRIC 21	54	44	~1
Albania		1	1	~1
Croatia		1	0	~2
Czech Republic		16	15	~8
Hungary		4	2	~3
Romania		7	6	~3
Slovakia		6	6	~2
Total	Resolution fund	89	74	~20
Poland	Contributions to the State Borrower's Support Fund booked under governmental measures	25	0	0
	Other contributions	25	0	0

Special taxes for banks ("windfall taxes") are partially booked as part of income taxes (Czech Republic, Ukraine, and Russia). In Slovakia, draft legislation introduces a bank levy start from January 2024, booked under income taxes. The calculation based on profit before tax. The rate of the tax will be 30% in 2024 (2025: 25%; 2026: 20%; 2027: 15%; 2028: 4,4%). Expected impact around EUR 60 mn in 2024.



NPE and NPL Distribution by Country

In EUR mn	NPE Stock 31/12/2023	NPE Ratio 31/12/2023	NPE Ratio 31/12/2022	NPE Coverage Ratio 31/12/2023	NPE Coverage Ratio 31/12/2022	NPL Ratio 31/12/2023	NPL Ratio 31/12/2022	NPL Coverage Ratio 31/12/2023	NPL Coverage Ratio 31/12/2022
Czech Republic	269	0.9%	1.0%	50.6%	51.7%	1.1%	1.0%	50.6%	51.7%
Hungary	140	1.3%	1.7%	49.0%	41.0%	1.7%	2.0%	48.8%	41.1%
Poland	141	9.1%	7.9%	84.0%	85.6%	9.1%	7.9%	84.0%	85.6%
Slovakia	232	1.1%	1.1%	57.4%	62.3%	1.3%	1.2%	57.4%	62.3%
Central Europe	783	1.2%	1.4%	58.4%	59.7%	1.5%	1.5%	58.4%	59.8%
Albania	73	2.7%	3.1%	72.4%	79.0%	4.2%	4.5%	72.4%	79.0%
Bosnia & Herzegovina	64	2.5%	3.2%	75.1%	79.9%	2.7%	3.4%	75.1%	79.9%
Croatia	117	1.8%	1.9%	59.8%	63.7%	2.2%	2.3%	62.0%	63.7%
Kosovo	34	2.5%	2.1%	72.1%	76.4%	3.0%	2.4%	72.1%	76.4%
Romania	221	1.6%	1.7%	66.3%	70.1%	2.0%	2.2%	66.3%	70.1%
Serbia	83	1.5%	1.6%	62.9%	61.3%	1.8%	1.8%	62.9%	61.3%
Southeastern Europe	592	1.8%	2.0%	66.6%	70.2%	2.2%	2.4%	67.1%	70.2%
Belarus	27	1.4%	1.4%	71.8%	76.4%	1.5%	1.8%	71.8%	76.4%
Russia	266	1.4%	1.7%	73.5%	67.2%	1.4%	1.7%	73.5%	67.2%
Ukraine	234	5.6%	6.5%	73.8%	60.4%	7.8%	7.5%	73.8%	60.4%
Eastern Europe	528	2.1%	2.3%	73.6%	65.1%	2.2%	2.4%	73.6%	65.1%
GC&M	1,595	3.0%	1.8%	35.6%	47.1%	3.1%	1.8%	35.6%	47.1%
Total RBI Group	3,498	1.9%	1.6%	51.7%	59.0%	2.2%	1.8%	51.7%	59.1%



In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	1,494	1,441	3.6%	1,364	1,385	1,462	5,683	5,053	12.5%
Net fee and commission income	677	667	1.6%	732	966	1,196	3,042	3,878	(21.6%)
Net trading income and fair value result	(19)	89	–	30	86	192	186	663	(71.9%)
Other net operating income	5	15	(66.8%)	51	(9)	(1)	62	29	115.1%
Operating income	2,162	2,247	(3.8%)	2,197	2,459	2,861	9,065	9,710	(6.6%)
General administrative expenses	(1,034)	(878)	17.8%	(1,045)	(950)	(978)	(3,908)	(3,552)	10.0%
Operating result	1,128	1,369	(17.6%)	1,152	1,509	1,882	5,158	6,158	(16.2%)
Other result	(317)	(138)	128.8%	(354)	(96)	(442)	(906)	(667)	35.7%
Gov. measures and compulsory contrib.	(24)	(22)	9.8%	(2)	(236)	(52)	(284)	(337)	(16.0%)
Impairment losses on financial assets	(142)	8	–	42	(301)	(228)	(393)	(949)	(58.6%)
Profit/loss before tax	645	1,216	(47.0%)	838	877	1,160	3,576	4,203	(14.9%)
Profit/loss after tax from continuing op.	304	947	(67.9%)	627	700	890	2,578	3,344	(22.9%)
Profit/loss after tax	304	947	(67.9%)	627	700	890	2,578	3,797	(32.1%)
Return on equity before tax ¹	14.7%	27.4%	(12.8 PP)	18.3%	18.7%	29.2%	19.8%	26.6%	(6.9 PP)
Return on equity after tax ¹	6.9%	21.4%	(14.5 PP)	13.7%	14.9%	22.4%	14.3%	24.1%	(9.8 PP)
Consolidated return on equity	6.6%	22.7%	(16.1 PP)	14.1%	15.8%	24.1%	14.8%	26.8%	(12.0 PP)
Net interest margin ¹	3.06%	2.95%	0.10 PP	2.74%	2.75%	2.85%	2.87%	2.59%	0.28 PP
Cost/income ratio	47.8%	39.1%	8.8 PP	47.6%	38.6%	34.2%	43.1%	36.6%	6.5 PP
Loan/deposit ratio	83.8%	84.7%	(1.0 PP)	85.2%	82.3%	82.4%	83.8%	82.4%	1.4 PP
Provisioning ratio ¹	0.61%	0.00%	0.60 PP	(0.19%)	0.93%	0.90%	0.34%	0.73%	(0.39 PP)
NPE ratio	1.9%	1.5%	0.4 PP	1.5%	1.5%	1.6%	1.9%	1.6%	0.3 PP
NPE coverage ratio	51.7%	58.9%	(7.3 PP)	57.6%	58.2%	59.0%	51.7%	59.0%	(7.4 PP)
Total assets	198,241	204,175	(2.9%)	206,123	210,977	207,057	198,241	207,057	(4.3%)
RWA	93,664	97,278	(3.7%)	99,207	98,592	97,680	93,664	97,680	(4.1%)
Equity	19,849	19,851	(0.0%)	19,329	19,225	18,764	19,849	18,764	5.8%
Loans to customers	99,434	101,931	(2.5%)	101,806	105,336	103,230	99,434	103,230	(3.7%)
- Hereof non-financial corporations % ²	47.3%	46.8%	0.5 PP	47.4%	46.5%	47.3%	47.3%	47.3%	0.0 PP
- Hereof households % ²	39.9%	39.1%	0.8 PP	39.8%	38.7%	39.6%	39.9%	39.6%	0.3 PP
- Hereof FCY %	–	–	–	–	–	–	–	–	–
Deposits from customers	119,353	121,233	(1.6%)	120,553	124,776	125,099	119,353	125,099	(4.6%)
Business outlets	1,519	1,545	(1.7%)	1,570	1,597	1,664	1,519	1,664	(8.7%)
Number of employees	44,887	44,810	0.2%	44,559	44,705	44,414	44,887	44,414	1.1%
Number of customers (in mn) ³	18.6	18.4	1.0%	18.3	18.3	18.1	18.6	18.1	2.8%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Adaptation of prev. figures due to the inclusion of customers from the credit card business 31 January 2024



RBI Core Group – excl. Russia and Belarus

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	1,123	1,123	0.0%	1,039	997	1,000	4,282	3,399	26.0%
Net fee and commission income	453	425	6.8%	417	429	452	1,724	1,739	(0.8%)
Net trading income and fair value result	(29)	45	–	(20)	34	60	30	254	(88.3%)
Other net operating income	7	19	(63.8%)	48	24	29	97	81	19.7%
Operating income	1,559	1,646	(5.3%)	1,504	1,515	1,560	6,224	5,583	11.5%
General administrative expenses	(857)	(744)	15.2%	(804)	(715)	(738)	(3,121)	(2,790)	11.8%
Operating result	702	902	(22.2%)	700	799	822	3,103	2,793	11.1%
Other result	(309)	(139)	122.9%	(354)	(96)	(435)	(898)	(658)	36.4%
Gov. measures and compulsory contrib.	(15)	(12)	19.4%	10	(222)	(38)	(240)	(281)	(14.7%)
Impairment losses on financial assets	(196)	(36)	447.8%	(42)	(23)	(60)	(296)	(459)	(35.5%)
Profit/loss before tax	182	715	(74.5%)	313	458	289	1,669	1,394	19.7%
Profit/loss after tax from continuing op.	(12)	603	–	213	370	220	1,174	1,137	3.3%
Profit/loss after tax	(12)	603	–	213	370	220	1,174	1,590	(26.1%)
Return on equity before tax ¹	5.1%	19.9%	(14.8 PP)	8.7%	12.8%	9.1%	11.7%	10.8%	0.9 PP
Return on equity after tax ¹	–	16.8%	–	5.9%	10.3%	6.9%	8.2%	12.3%	(4.1 PP)
Consolidated return on equity	–	17.4%	–	4.8%	10.4%	5.4%	7.6%	12.9%	(5.3 PP)
Net interest margin ¹	2.53%	2.54%	(0.01 PP)	2.32%	2.23%	2.22%	2.40%	1.99%	0.41 PP
Cost/income ratio	55.0%	45.2%	9.8 PP	53.5%	47.2%	47.3%	50.1%	50.0%	0.2 PP
Loan/deposit ratio	91.0%	93.1%	(2.1 PP)	94.6%	92.8%	91.5%	91.0%	91.5%	(0.5 PP)
Provisioning ratio ¹	0.79%	0.18%	0.61 PP	0.04%	0.03%	0.25%	0.26%	0.45%	(0.19 PP)
NPE ratio	2.0%	1.5%	0.4 PP	1.5%	1.5%	1.6%	2.0%	1.6%	0.4 PP
NPE coverage ratio	49.7%	56.8%	(7.1 PP)	55.9%	55.5%	57.8%	49.7%	57.8%	(8.1 PP)
Total assets	178,465	183,622	(2.8%)	184,387	186,361	182,520	178,465	182,520	(2.2%)
RWA	76,445	82,944	(7.8%)	83,990	82,297	80,426	76,445	80,426	(5.0%)
Equity	15,021	15,439	(2.7%)	14,908	14,660	14,113	15,021	14,113	6.4%
Loans to customers	92,815	94,964	(2.3%)	94,300	96,884	93,922	92,815	93,922	(1.2%)
- Hereof non-financial corporations % ²	46.6%	45.9%	0.7 PP	46.4%	45.3%	46.5%	46.6%	46.5%	0.1 PP
- Hereof households % ²	39.7%	39.0%	0.8 PP	39.6%	38.3%	39.1%	39.7%	39.1%	0.6 PP
- Hereof FCY %	–	–	–	–	–	–	–	–	–
Deposits from customers	102,976	103,674	(0.7%)	101,198	102,173	103,111	102,976	103,111	(0.1%)
Business outlets	1,350	1,373	(1.7%)	1,396	1,418	1,481	1,350	1,481	(8.8%)
Number of employees	33,335	33,294	0.1%	33,084	33,221	33,264	33,335	33,264	0.2%
Number of customers (in mn) ³	14.3	14.2	0.9%	14.1	14.0	13.9	14.3	13.9	3.2%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Adaptation of prev. figures due to the inclusion of customers from the credit card business 31 January 2024



Country Financials (CE) – Czech Republic

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	168	162	4.1%	159	153	144	642	652	(1.5%)
Net fee and commission income	47	41	16.5%	48	48	56	183	197	(6.8%)
Net trading income and fair value result	4	1	368.4%	2	(5)	16	2	(10)	–
Other net operating income	6	6	0.4%	10	4	7	25	26	(2.0%)
Operating income	228	211	8.0%	216	201	221	857	860	(0.4%)
General administrative expenses	(96)	(100)	(3.9%)	(98)	(98)	(104)	(391)	(400)	(2.4%)
Operating result	132	112	18.5%	118	104	117	466	460	1.4%
Other result	0	0	459.5%	(1)	0	(1)	(0)	9	–
Gov. measures and compulsory contrib.	0	0	32.0%	3	(26)	(0)	(23)	(22)	5.9%
Impairment losses on financial assets	(12)	(10)	18.9%	(9)	(9)	0	(41)	6	–
Profit/loss before tax	121	102	18.8%	110	69	117	401	452	(11.3%)
Profit/loss after tax	82	84	(3.3%)	91	48	91	306	366	(16.5%)
Return on equity before tax ¹	20.8%	17.7%	3.1 PP	19.4%	12.2%	22.5%	18.0%	24.8%	(6.8 PP)
Return on equity after tax ¹	14.1%	14.7%	(0.6 PP)	16.1%	8.5%	17.5%	13.7%	20.1%	(6.4 PP)
Net interest margin ¹	2.30%	2.20%	0.10 PP	2.15%	2.14%	2.15%	2.20%	2.48%	(0.27 PP)
Cost/income ratio	42.0%	47.2%	(5.2 PP)	45.4%	48.4%	47.0%	45.6%	46.6%	(0.9 PP)
Loan/deposit ratio	75.5%	76.1%	(0.6 PP)	76.1%	75.5%	76.2%	75.5%	76.2%	(0.7 PP)
Provisioning ratio ¹	0.26%	0.23%	0.03 PP	0.20%	0.20%	(0.01%)	0.22%	(0.05%)	0.27 PP
NPE ratio	0.9%	0.9%	0.0 PP	0.9%	0.9%	1.0%	0.9%	1.0%	(0.0 PP)
NPE coverage ratio	50.6%	50.8%	(0.2 PP)	47.9%	49.9%	51.7%	50.6%	51.7%	(1.0 PP)
Total assets	29,991	30,378	(1.3%)	30,624	30,160	27,724	29,991	27,724	8.2%
RWA	10,950	11,191	(2.1%)	11,321	11,750	11,246	10,950	11,246	(2.6%)
Equity	2,330	2,398	(2.8%)	2,378	2,320	2,207	2,330	2,207	5.6%
Loans to customers	17,711	17,779	(0.4%)	18,039	18,091	17,454	17,711	17,454	1.5%
- Hereof non-financial corporations % ²	38.0%	37.4%	0.7 PP	37.1%	36.8%	37.0%	38.0%	37.0%	1.1 PP
- Hereof households % ²	56.4%	56.9%	(0.5 PP)	57.4%	57.3%	57.5%	56.4%	57.5%	(1.1 PP)
- Hereof FCY %	26.3%	23.3%	3.0 PP	23.0%	22.8%	22.1%	26.3%	22.1%	4.2 PP
Deposits from customers	24,069	24,546	(1.9%)	24,917	24,256	22,871	24,069	22,871	5.2%
Business outlets	128	128	0.0%	130	130	134	128	134	(4.5%)
Number of employees	3,599	3,600	(0.0%)	3,603	3,629	3,736	3,599	3,736	(3.7%)
Number of customers (in mn)	2.2	2.1	1.7%	2.1	2.1	2.0	2.2	2.0	7.1%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (CE) – Hungary

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	143	137	4.4%	121	123	117	525	356	47.6%
Net fee and commission income	54	50	7.4%	52	47	48	202	183	10.5%
Net trading income and fair value result	(6)	(2)	177.0%	(19)	(7)	9	(34)	(3)	>500,0%
Other net operating income	(3)	(8)	(59.0%)	2	1	8	(8)	1	–
Operating income	183	178	2.7%	161	162	172	684	539	27.1%
General administrative expenses	(84)	(67)	24.1%	(67)	(61)	(63)	(280)	(224)	25.0%
Operating result	100	111	(10.3%)	94	100	109	404	315	28.5%
Other result	(5)	0	–	(8)	0	(12)	(13)	(16)	(19.9%)
Gov. measures and compulsory contrib.	(1)	(2)	(47.5%)	(9)	(86)	(1)	(97)	(73)	32.6%
Impairment losses on financial assets	(2)	8	–	(11)	7	4	2	(20)	–
Profit/loss before tax	92	117	(21.4%)	65	22	100	297	205	44.4%
Profit/loss after tax	80	106	(23.9%)	62	15	97	264	183	43.8%
Return on equity before tax ¹	33.9%	48.1%	(14.3 PP)	27.6%	9.3%	50.7%	31.1%	28.5%	2.6 PP
Return on equity after tax ¹	29.6%	43.3%	(13.8 PP)	26.2%	6.6%	49.1%	27.6%	25.5%	2.2 PP
Net interest margin ¹	4.85%	4.68%	0.17 PP	4.20%	4.41%	4.35%	4.51%	3.43%	1.09 PP
Cost/income ratio	45.7%	37.8%	7.9 PP	41.8%	38.0%	36.7%	40.9%	41.6%	(0.7 PP)
Loan/deposit ratio	60.5%	60.3%	0.1 PP	63.9%	63.2%	64.1%	60.5%	64.1%	(3.6 PP)
Provisioning ratio ¹	(0.05%)	(0.71%)	0.67 PP	0.82%	(0.61%)	(0.26%)	(0.14%)	0.41%	(0.55 PP)
NPE ratio	1.3%	1.2%	0.1 PP	1.4%	1.6%	1.7%	1.3%	1.7%	(0.4 PP)
NPE coverage ratio	49.0%	49.3%	(0.3 PP)	44.3%	39.8%	41.0%	49.0%	41.0%	8.0 PP
Total assets	11,571	11,742	(1.5%)	11,636	11,370	10,777	11,571	10,777	7.4%
RWA	4,500	4,428	1.6%	4,612	4,489	3,861	4,500	3,861	16.5%
Equity	1,197	1,087	10.1%	1,031	939	880	1,197	880	36.0%
Loans to customers	4,605	4,424	4.1%	4,553	4,624	4,607	4,605	4,607	(0.1%)
– Hereof non-financial corporations % ²	59.5%	61.9%	(2.4 PP)	61.9%	58.5%	60.8%	59.5%	60.8%	(1.2 PP)
– Hereof households % ²	31.5%	31.4%	0.2 PP	31.0%	29.6%	27.9%	31.5%	27.9%	3.7 PP
– Hereof FCY %	39.8%	46.6%	(6.9 PP)	43.9%	48.0%	47.8%	39.8%	47.8%	(8.1 PP)
Deposits from customers	7,883	7,986	(1.3%)	7,662	7,495	7,329	7,883	7,329	7.6%
Business outlets	67	67	0.0%	67	66	66	67	66	1.5%
Number of employees	2,404	2,402	0.1%	2,390	2,368	2,313	2,404	2,313	3.9%
Number of customers (in mn)	0.5	0.5	1.3%	0.5	0.5	0.5	0.5	0.5	5.0%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (CE) – Poland

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	4	7	(39.9%)	7	0	3	19	12	58.6%
Net fee and commission income	0	0	(12.7%)	0	0	(0)	0	1	(48.5%)
Net trading income and fair value result	1	1	(8.0%)	1	0	0	2	2	1.1%
Other net operating income	10	3	217.6%	0	(0)	20	14	(1)	–
Operating income	16	11	36.4%	8	0	22	36	15	144.6%
General administrative expenses	(20)	(17)	18.3%	(18)	(13)	(17)	(67)	(43)	57.6%
Operating result	(4)	(5)	(21.9%)	(10)	(13)	5	(32)	(28)	12.8%
Other result	(273)	(175)	55.7%	(338)	(86)	(319)	(873)	(505)	73.0%
Gov. measures and compulsory contrib.	(1)	(1)	(14.7%)	(1)	(1)	(20)	(4)	(31)	(86.2%)
Impairment losses on financial assets	12	17	(29.3%)	6	5	5	41	46	(11.2%)
Profit/loss before tax	(266)	(164)	61.7%	(343)	(95)	(328)	(868)	(518)	67.7%
Profit/loss after tax	(266)	(164)	61.7%	(343)	(95)	(328)	(868)	(518)	67.7%
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–
Net interest margin ¹	1.13%	1.68%	(0.55 PP)	1.46%	0.08%	0.49%	1.04%	0.50%	0.54 PP
Cost/income ratio	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(3.86%)	(4.73%)	0.87 PP	(1.57%)	(1.09%)	(1.08%)	(2.61%)	(2.04%)	(0.57 PP)
NPE ratio	9.1%	8.9%	0.2 PP	8.9%	7.5%	7.9%	9.1%	7.9%	1.2 PP
NPE coverage ratio	84.0%	83.5%	0.5 PP	82.9%	85.9%	85.6%	84.0%	85.6%	(1.6 PP)
Total assets	1,431	1,676	(14.6%)	1,782	2,033	2,043	1,431	2,043	(30.0%)
RWA	1,194	2,066	(42.2%)	2,296	2,451	2,650	1,194	2,650	(55.0%)
Equity	–	–	–	–	–	–	–	–	–
Loans to customers	1,168	1,347	(13.3%)	1,558	1,693	1,909	1,168	1,909	(38.8%)
- Hereof non-financial corporations % ²	3.4%	3.1%	0.4 PP	2.7%	2.6%	2.5%	3.4%	2.5%	0.9 PP
- Hereof households % ²	96.6%	96.9%	(0.4 PP)	97.3%	97.4%	97.5%	96.6%	97.5%	(0.9 PP)
- Hereof FCY %	98.9%	94.9%	4.0 PP	95.3%	96.0%	96.3%	98.9%	96.3%	2.6 PP
Deposits from customers	13	13	3.5%	14	14	14	13	14	(7.7%)
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%
Number of employees	291	284	2.5%	267	266	260	291	260	11.9%
Number of customers (in mn)	0.0	0.0	(1.7%)	0.0	0.0	0.0	0.0	0.0	(6.3%)

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (CE) – Slovakia

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	111	103	8.0%	99	91	93	404	322	25.7%
Net fee and commission income	51	48	6.1%	48	46	47	193	185	4.2%
Net trading income and fair value result	3	5	(43.1%)	3	4	6	14	11	33.0%
Other net operating income	(2)	1	–	1	0	11	(1)	13	–
Operating income	162	160	1.5%	153	140	156	615	534	15.2%
General administrative expenses	(72)	(68)	6.2%	(67)	(64)	(65)	(271)	(242)	12.0%
Operating result	90	92	(1.9%)	86	76	91	344	291	17.9%
Other result	(1)	0	–	(0)	0	(0)	(1)	(0)	291.9%
Gov. measures and compulsory contrib.	0	0	–	1	(8)	0	(7)	(11)	(34.6%)
Impairment losses on financial assets	(4)	1	–	(11)	(15)	(6)	(30)	(44)	(33.2%)
Profit/loss before tax	85	93	(8.7%)	75	53	84	305	235	29.7%
Profit/loss after tax	69	73	(5.6%)	58	41	67	242	191	26.7%
Return on equity before tax ¹	20.7%	24.1%	(3.5 PP)	20.1%	13.7%	22.2%	20.2%	16.5%	3.7 PP
Return on equity after tax ¹	16.9%	19.1%	(2.2 PP)	15.5%	10.7%	17.8%	16.0%	13.4%	2.6 PP
Net interest margin ¹	2.07%	1.96%	0.12 PP	1.86%	1.68%	1.80%	1.89%	1.64%	0.24 PP
Cost/income ratio	44.5%	42.5%	1.9 PP	44.0%	45.8%	41.7%	44.1%	45.4%	(1.3 PP)
Loan/deposit ratio	95.2%	102.7%	(7.5 PP)	100.7%	95.2%	96.2%	95.2%	96.2%	(1.0 PP)
Provisioning ratio ¹	0.11%	(0.02%)	0.14 PP	0.33%	0.43%	0.21%	0.21%	0.33%	(0.12 PP)
NPE ratio	1.1%	1.2%	(0.1 PP)	1.2%	1.1%	1.1%	1.1%	1.1%	(0.0 PP)
NPE coverage ratio	57.4%	60.9%	(3.5 PP)	60.1%	59.6%	62.3%	57.4%	62.3%	(4.8 PP)
Total assets	22,324	21,495	3.9%	21,801	21,917	21,813	22,324	21,813	2.3%
RWA	7,988	7,988	0.0%	8,110	8,045	7,692	7,988	7,692	3.8%
Equity	1,714	1,641	4.4%	1,567	1,508	1,571	1,714	1,571	9.1%
Loans to customers	14,127	14,065	0.4%	14,006	13,802	13,756	14,127	13,756	2.7%
- Hereof non-financial corporations % ²	43.1%	43.1%	0.0 PP	43.0%	42.4%	43.2%	43.1%	43.2%	(0.0 PP)
- Hereof households % ²	55.2%	55.2%	0.0 PP	55.2%	55.7%	55.5%	55.2%	55.5%	(0.3 PP)
- Hereof FCY %	0.2%	0.2%	(0.0 PP)	0.2%	0.2%	0.2%	0.2%	0.2%	(0.0 PP)
Deposits from customers	15,742	14,642	7.5%	15,057	15,143	15,499	15,742	15,499	1.6%
Business outlets	143	141	1.4%	141	142	142	143	142	0.7%
Number of employees	3,484	3,464	0.6%	3,453	3,483	3,466	3,484	3,466	0.5%
Number of customers (in mn)	1.3	1.3	1.2%	1.2	1.2	1.2	1.3	1.2	6.1%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Albania

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	32	30	4.1%	28	25	23	114	72	58.9%
Net fee and commission income	5	6	(20.8%)	5	4	5	20	19	5.5%
Net trading income and fair value result	1	2	(49.4%)	(5)	0	0	(2)	0	–
Other net operating income	(2)	(0)	>500,0%	0	0	0	(1)	0	–
Operating income	35	38	(6.7%)	28	29	27	131	92	42.3%
General administrative expenses	(15)	(14)	10.7%	(13)	(12)	(13)	(53)	(45)	18.4%
Operating result	20	24	(16.5%)	15	18	14	78	47	65.1%
Other result	(2)	0	–	0	0	(2)	(2)	(2)	(6.1%)
Gov. measures and compulsory contrib.	(2)	(2)	2.2%	(2)	(3)	(1)	(7)	(6)	19.0%
Impairment losses on financial assets	(6)	(3)	83.4%	5	6	(5)	2	(2)	–
Profit/loss before tax	11	20	(41.4%)	19	21	6	71	38	88.9%
Profit/loss after tax	9	17	(44.6%)	16	18	5	60	32	89.4%
Return on equity before tax ¹	15.0%	25.6%	(10.6 PP)	26.7%	32.8%	9.5%	26.2%	15.3%	10.9 PP
Return on equity after tax ¹	12.0%	21.8%	(9.7 PP)	22.9%	27.9%	7.5%	22.1%	12.8%	9.2 PP
Net interest margin ¹	4.91%	4.90%	0.02 PP	4.79%	4.37%	3.98%	4.75%	3.32%	1.44 PP
Cost/income ratio	42.7%	36.0%	6.7 PP	45.1%	39.6%	47.6%	40.6%	48.8%	(8.2 PP)
Loan/deposit ratio	48.0%	48.5%	(0.5 PP)	49.4%	48.2%	49.0%	48.0%	49.0%	(1.0 PP)
Provisioning ratio ¹	2.03%	1.11%	0.92 PP	(1.79%)	(2.44%)	1.88%	(0.20%)	0.11%	(0.32 PP)
NPE ratio	2.7%	2.8%	(0.1 PP)	2.9%	3.0%	3.1%	2.7%	3.1%	(0.5 PP)
NPE coverage ratio	72.4%	75.6%	(3.2 PP)	74.9%	75.2%	79.0%	72.4%	79.0%	(6.6 PP)
Total assets	2,908	2,761	5.3%	2,695	2,531	2,468	2,908	2,468	17.8%
RWA	1,708	1,605	6.4%	1,597	1,534	1,520	1,708	1,520	12.4%
Equity	300	330	(9.3%)	314	280	259	300	259	15.5%
Loans to customers	1,158	1,101	5.2%	1,104	1,020	1,035	1,158	1,035	12.0%
- Hereof non-financial corporations % ²	54.8%	53.7%	1.1 PP	54.8%	55.1%	57.2%	54.8%	57.2%	(2.4 PP)
- Hereof households % ²	44.8%	45.4%	(0.6 PP)	44.2%	43.9%	41.8%	44.8%	41.8%	3.0 PP
- Hereof FCY %	40.5%	42.8%	(2.3 PP)	40.6%	44.0%	47.7%	40.5%	47.7%	(7.1 PP)
Deposits from customers	2,491	2,328	7.0%	2,298	2,224	2,181	2,491	2,181	14.2%
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%
Number of employees	1,271	1,262	0.7%	1,264	1,250	1,247	1,271	1,247	1.9%
Number of customers (in mn)	0.5	0.5	2.3%	0.5	0.5	0.5	0.5	0.5	1.6%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Bosnia & Herzegovina

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	23	22	5.0%	21	19	18	86	64	34.1%
Net fee and commission income	14	14	(1.0%)	13	13	16	54	56	(4.6%)
Net trading income and fair value result	0	1	(24.9%)	1	0	1	2	3	(29.1%)
Other net operating income	(1)	0	–	(2)	0	1	(3)	1	–
Operating income	36	37	(2.6%)	33	33	36	139	130	6.8%
General administrative expenses	(21)	(16)	34.0%	(15)	(14)	(22)	(66)	(63)	3.9%
Operating result	15	22	(28.9%)	18	19	14	74	67	9.6%
Other result	0	0	(89.9%)	(0)	(0)	(0)	0	(1)	–
Gov. measures and compulsory contrib.	(1)	(1)	2.4%	(1)	(1)	(1)	(6)	(5)	4.0%
Impairment losses on financial assets	(3)	1	–	2	(2)	(0)	(2)	(6)	(57.6%)
Profit/loss before tax	11	21	(48.1%)	19	15	13	66	56	18.4%
Profit/loss after tax	12	19	(37.2%)	17	14	13	63	52	20.4%
Return on equity before tax ¹	12.6%	26.2%	(13.6 PP)	22.8%	17.9%	15.2%	20.4%	17.9%	2.5 PP
Return on equity after tax ¹	14.1%	24.1%	(10.0 PP)	21.3%	16.2%	15.4%	19.4%	16.8%	2.6 PP
Net interest margin ¹	3.89%	3.91%	(0.03 PP)	3.85%	3.50%	3.21%	3.78%	3.03%	0.75 PP
Cost/income ratio	57.6%	41.9%	15.7 PP	45.7%	43.3%	61.0%	47.2%	48.5%	(1.3 PP)
Loan/deposit ratio	69.9%	69.1%	0.8 PP	67.6%	66.7%	67.0%	69.9%	67.0%	3.0 PP
Provisioning ratio ¹	0.81%	(0.15%)	0.96 PP	(0.59%)	0.57%	(0.06%)	0.17%	0.42%	(0.25 PP)
NPE ratio	2.5%	2.7%	(0.1 PP)	2.8%	3.0%	3.2%	2.5%	3.2%	(0.7 PP)
NPE coverage ratio	75.1%	78.9%	(3.7 PP)	79.2%	78.3%	79.9%	75.1%	79.9%	(4.8 PP)
Total assets	2,724	2,679	1.7%	2,655	2,612	2,630	2,724	2,630	3.6%
RWA	1,651	1,713	(3.7%)	1,692	1,702	1,707	1,651	1,707	(3.3%)
Equity	362	350	3.5%	331	352	338	362	338	7.1%
Loans to customers	1,506	1,447	4.1%	1,396	1,344	1,345	1,506	1,345	12.0%
- Hereof non-financial corporations % ²	37.0%	36.4%	0.5 PP	36.1%	35.7%	36.3%	37.0%	36.3%	0.7 PP
- Hereof households % ²	59.9%	61.3%	(1.4 PP)	61.8%	62.5%	61.8%	59.9%	61.8%	(1.9 PP)
- Hereof FCY %	4.1%	4.3%	(0.3 PP)	4.2%	4.1%	4.0%	4.1%	4.0%	0.1 PP
Deposits from customers	2,250	2,220	1.4%	2,213	2,150	2,150	2,250	2,150	4.6%
Business outlets	87	88	(1.1%)	88	93	93	87	93	(6.5%)
Number of employees	1,376	1,392	(1.1%)	1,365	1,352	1,338	1,376	1,338	2.8%
Number of customers (in mn)	0.4	0.4	0.5%	0.4	0.4	0.4	0.4	0.4	3.6%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Croatia

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	48	47	2.1%	44	41	32	181	116	55.3%
Net fee and commission income	19	20	(4.6%)	17	18	21	73	87	(15.7%)
Net trading income and fair value result	16	(4)	–	(7)	1	1	6	(5)	–
Other net operating income	(11)	5	–	4	(2)	(12)	(5)	(1)	251.3%
Operating income	72	67	6.2%	59	58	41	256	197	29.7%
General administrative expenses	(34)	(31)	10.7%	(30)	(30)	(36)	(125)	(127)	(1.6%)
Operating result	37	37	2.4%	29	28	5	131	71	85.8%
Other result	(6)	(1)	>500,0%	(5)	1	(5)	(12)	(6)	99.3%
Gov. measures and compulsory contrib.	(2)	0	–	2	(2)	0	(2)	(4)	(46.1%)
Impairment losses on financial assets	(3)	(7)	(58.7%)	31	(8)	(2)	12	(9)	–
Profit/loss before tax	26	29	(9.1%)	56	19	(1)	130	52	150.7%
Profit/loss after tax	20	24	(15.5%)	46	16	(2)	105	43	142.3%
Return on equity before tax ¹	15.8%	18.7%	(2.9 PP)	33.9%	10.4%	–	19.9%	7.4%	12.5 PP
Return on equity after tax ¹	12.0%	15.3%	(3.3 PP)	27.5%	8.5%	–	16.0%	6.1%	9.8 PP
Net interest margin ¹	2.92%	2.90%	0.02 PP	2.87%	2.68%	2.10%	2.84%	2.06%	0.79 PP
Cost/income ratio	47.8%	45.9%	1.9 PP	50.8%	51.0%	86.7%	48.7%	64.2%	(15.5 PP)
Loan/deposit ratio	63.9%	63.8%	0.0 PP	65.4%	63.7%	59.4%	63.9%	59.4%	4.5 PP
Provisioning ratio ¹	0.33%	0.84%	(0.51 PP)	(3.65%)	0.99%	0.22%	(0.37%)	0.29%	(0.67 PP)
NPE ratio	1.8%	1.7%	0.1 PP	1.8%	1.9%	1.9%	1.8%	1.9%	(0.2 PP)
NPE coverage ratio	59.8%	61.7%	(1.9 PP)	60.5%	68.4%	63.7%	59.8%	63.7%	(3.9 PP)
Total assets	6,997	7,150	(2.1%)	6,847	6,418	6,674	6,997	6,674	4.9%
RWA	2,427	2,622	(7.4%)	2,580	2,466	2,472	2,427	2,472	(1.8%)
Equity	686	662	3.6%	638	747	731	686	731	(6.2%)
Loans to customers	3,481	3,489	(0.2%)	3,457	3,315	3,188	3,481	3,188	9.2%
- Hereof non-financial corporations % ²	32.4%	31.5%	0.8 PP	31.7%	31.4%	33.1%	32.4%	33.1%	(0.7 PP)
- Hereof households % ²	56.9%	56.5%	0.3 PP	56.2%	56.0%	57.0%	56.9%	57.0%	(0.1 PP)
- Hereof FCY %	0.9%	1.6%	(0.7 PP)	0.0%	0.0%	32.3%	0.9%	32.3%	(31.4 PP)
Deposits from customers	5,091	5,036	1.1%	4,837	4,793	5,051	5,091	5,051	0.8%
Business outlets	70	71	(1.4%)	71	71	70	70	70	0.0%
Number of employees	1,773	1,772	0.1%	1,751	1,763	1,760	1,773	1,760	0.7%
Number of customers (in mn)	0.5	0.5	0.3%	0.5	0.5	0.5	0.5	0.5	(1.0%)

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Kosovo

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	18	17	4.8%	16	15	16	66	55	20.4%
Net fee and commission income	4	6	(30.0%)	4	4	3	17	17	1.4%
Net trading income and fair value result	0	1	(81.5%)	0	0	(0)	1	(0)	–
Other net operating income	2	1	43.0%	1	1	2	6	5	13.5%
Operating income	24	25	(3.1%)	22	21	21	91	77	18.1%
General administrative expenses	(14)	(9)	54.1%	(9)	(9)	(13)	(41)	(37)	11.2%
Operating result	10	16	(35.2%)	13	11	8	50	40	24.3%
Other result	(0)	0	–	0	0	(0)	(0)	(0)	(22.1%)
Gov. measures and compulsory contrib.	(0)	(0)	1.4%	(0)	(0)	(0)	(2)	(2)	9.3%
Impairment losses on financial assets	(7)	(4)	93.4%	(2)	(1)	(2)	(13)	(5)	135.0%
Profit/loss before tax	3	12	(75.6%)	11	10	6	36	33	7.0%
Profit/loss after tax	2	10	(76.4%)	9	9	6	31	29	6.6%
Return on equity before tax ¹	7.8%	32.0%	(24.2 PP)	28.6%	28.6%	18.0%	25.8%	25.5%	0.2 PP
Return on equity after tax ¹	6.6%	28.0%	(21.4 PP)	25.3%	25.4%	16.7%	22.7%	22.6%	0.1 PP
Net interest margin ¹	5.37%	5.27%	0.10 PP	5.19%	4.95%	5.23%	5.20%	4.63%	0.57 PP
Cost/income ratio	57.1%	35.9%	21.2 PP	40.9%	45.1%	61.0%	44.7%	47.5%	(2.8 PP)
Loan/deposit ratio	81.3%	83.9%	(2.5 PP)	84.8%	83.5%	82.1%	81.3%	82.1%	(0.7 PP)
Provisioning ratio ¹	2.77%	1.45%	1.32 PP	0.76%	0.24%	0.71%	1.33%	0.61%	0.72 PP
NPE ratio	2.5%	2.4%	0.0 PP	2.4%	2.0%	2.1%	2.5%	2.1%	0.4 PP
NPE coverage ratio	72.1%	68.8%	3.3 PP	71.6%	72.7%	76.4%	72.1%	76.4%	(4.3 PP)
Total assets	1,489	1,440	3.4%	1,392	1,366	1,361	1,489	1,361	9.4%
RWA	859	893	(3.9%)	758	829	807	859	807	6.3%
Equity	154	150	2.3%	163	154	144	154	144	6.4%
Loans to customers	990	986	0.3%	968	944	927	990	927	6.8%
- Hereof non-financial corporations % ²	39.7%	41.5%	(1.8 PP)	42.0%	42.4%	42.9%	39.7%	42.9%	(3.2 PP)
- Hereof households % ²	60.3%	58.5%	1.8 PP	58.0%	57.6%	57.1%	60.3%	57.1%	3.2 PP
- Hereof FCY %	1.2%	1.1%	0.1 PP	1.1%	1.1%	1.2%	1.2%	1.2%	(0.0 PP)
Deposits from customers	1,219	1,177	3.6%	1,142	1,132	1,130	1,219	1,130	7.9%
Business outlets	38	38	0.0%	38	39	39	38	39	(2.6%)
Number of employees	965	956	0.9%	937	919	919	965	919	5.0%
Number of customers (in mn)	0.3	0.3	2.5%	0.3	0.3	0.3	0.3	0.3	6.0%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Romania

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	149	147	1.1%	143	140	141	579	489	18.4%
Net fee and commission income	54	46	17.4%	44	41	43	184	180	2.6%
Net trading income and fair value result	2	0	>500,0%	3	4	9	9	(8)	–
Other net operating income	2	0	393.0%	(2)	1	(10)	1	(1)	–
Operating income	206	196	5.3%	189	186	183	778	661	17.7%
General administrative expenses	(107)	(78)	38.2%	(81)	(80)	(95)	(346)	(310)	11.5%
Operating result	99	118	(16.2%)	108	106	87	432	350	23.2%
Other result	(3)	(0)	>500,0%	(1)	(1)	(2)	(5)	(5)	0.4%
Gov. measures and compulsory contrib.	0	0	187.0%	0	(10)	(0)	(10)	(14)	(31.6%)
Impairment losses on financial assets	(2)	(10)	(84.5%)	10	8	(10)	6	(30)	–
Profit/loss before tax	95	108	(12.5%)	118	102	75	423	301	40.5%
Profit/loss after tax	75	91	(17.5%)	94	85	64	346	254	35.9%
Return on equity before tax ¹	24.9%	29.9%	(5.0 PP)	34.7%	30.9%	23.3%	31.6%	27.2%	4.4 PP
Return on equity after tax ¹	19.8%	25.2%	(5.4 PP)	27.6%	25.8%	20.1%	25.8%	22.9%	2.9 PP
Net interest margin ¹	4.44%	4.54%	(0.10 PP)	4.46%	4.54%	4.64%	4.50%	4.22%	0.28 PP
Cost/income ratio	51.9%	39.6%	12.4 PP	42.7%	43.2%	52.2%	44.5%	47.0%	(2.5 PP)
Loan/deposit ratio	73.3%	78.1%	(4.8 PP)	79.1%	79.8%	79.2%	73.3%	79.2%	(5.9 PP)
Provisioning ratio ¹	0.06%	0.47%	(0.41 PP)	(0.48%)	(0.36%)	0.52%	(0.08%)	0.40%	(0.48 PP)
NPE ratio	1.6%	1.7%	(0.1 PP)	1.6%	1.7%	1.7%	1.6%	1.7%	(0.1 PP)
NPE coverage ratio	66.3%	66.2%	0.1 PP	65.7%	67.2%	70.1%	66.3%	70.1%	(3.9 PP)
Total assets	14,230	13,694	3.9%	13,456	13,219	12,648	14,230	12,648	12.5%
RWA	6,674	6,768	(1.4%)	6,813	6,775	6,184	6,674	6,184	7.9%
Equity	1,546	1,586	(2.6%)	1,495	1,408	1,314	1,546	1,314	17.6%
Loans to customers	8,433	8,429	0.1%	8,387	8,438	8,084	8,433	8,084	4.3%
- Hereof non-financial corporations % ²	51.1%	52.4%	(1.3 PP)	52.3%	52.7%	50.4%	51.1%	50.4%	0.7 PP
- Hereof households % ²	42.8%	43.4%	(0.5 PP)	43.9%	43.7%	45.8%	42.8%	45.8%	(2.9 PP)
- Hereof FCY %	33.0%	33.6%	(0.6 PP)	33.5%	33.8%	33.5%	33.0%	33.5%	(0.5 PP)
Deposits from customers	10,995	10,695	2.8%	10,695	10,460	10,010	10,995	10,010	9.8%
Business outlets	288	293	(1.7%)	295	295	297	288	297	(3.0%)
Number of employees	5,037	5,079	(0.8%)	5,074	5,059	5,084	5,037	5,084	(0.9%)
Number of customers (in mn)	2.3	2.3	1.6%	2.2	2.3	2.3	2.3	2.3	(1.1%)

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Serbia

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	73	72	2.4%	66	59	51	270	147	84.3%
Net fee and commission income	29	27	8.4%	26	25	27	108	91	19.1%
Net trading income and fair value result	3	4	(22.3%)	4	3	3	14	8	60.7%
Other net operating income	0	1	(86.6%)	1	1	1	3	6	(44.3%)
Operating income	106	104	1.9%	97	89	81	395	252	56.9%
General administrative expenses	(35)	(29)	21.4%	(29)	(29)	(39)	(122)	(117)	4.6%
Operating result	71	75	(5.6%)	67	59	42	273	135	102.1%
Other result	(13)	0	–	0	0	0	(13)	1	–
Gov. measures and compulsory contrib.	(3)	(3)	1.4%	(3)	(3)	(3)	(12)	(10)	18.1%
Impairment losses on financial assets	(5)	2	–	(6)	(3)	(13)	(12)	(19)	(34.0%)
Profit/loss before tax	50	74	(33.0%)	58	53	27	236	107	120.9%
Profit/loss after tax	43	63	(31.7%)	49	46	22	202	92	119.5%
Return on equity before tax ¹	27.7%	46.6%	(18.8 PP)	39.3%	36.1%	18.6%	39.8%	20.8%	19.1 PP
Return on equity after tax ¹	24.2%	39.8%	(15.6 PP)	33.2%	31.0%	15.6%	34.1%	17.9%	16.2 PP
Net interest margin ¹	5.48%	5.41%	0.07 PP	5.04%	4.54%	3.88%	5.12%	3.20%	1.92 PP
Cost/income ratio	32.9%	27.6%	5.3 PP	30.3%	33.2%	48.5%	30.9%	46.4%	(15.5 PP)
Loan/deposit ratio	66.1%	68.3%	(2.3 PP)	71.1%	71.6%	71.9%	66.1%	71.9%	(5.9 PP)
Provisioning ratio ¹	0.61%	(0.24%)	0.85 PP	0.81%	0.38%	1.54%	0.39%	0.64%	(0.25 PP)
NPE ratio	1.5%	1.5%	0.0 PP	1.5%	1.5%	1.6%	1.5%	1.6%	(0.0 PP)
NPE coverage ratio	62.9%	61.0%	1.9 PP	62.5%	61.6%	61.3%	62.9%	61.3%	1.6 PP
Total assets	5,695	5,718	(0.4%)	5,573	5,610	5,584	5,695	5,584	2.0%
RWA	3,060	3,807	(19.6%)	3,754	3,663	3,706	3,060	3,706	(17.4%)
Equity	772	727	6.2%	662	618	600	772	600	28.6%
Loans to customers	3,031	3,153	(3.9%)	3,183	3,234	3,272	3,031	3,272	(7.4%)
- Hereof non-financial corporations % ²	56.8%	57.3%	(0.5 PP)	57.1%	57.3%	57.6%	56.8%	57.6%	(0.8 PP)
- Hereof households % ²	43.1%	42.6%	0.5 PP	42.9%	42.6%	42.3%	43.1%	42.3%	0.8 PP
- Hereof FCY %	76.8%	74.6%	2.2 PP	73.9%	52.9%	50.7%	76.8%	50.7%	26.1 PP
Deposits from customers	4,634	4,670	(0.8%)	4,541	4,707	4,731	4,634	4,731	(2.0%)
Business outlets	108	126	(14.3%)	138	154	154	108	154	(29.9%)
Number of employees	2,113	2,204	(4.1%)	2,209	2,366	2,349	2,113	2,349	(10.0%)
Number of customers (in mn)	1.0	1.0	0.7%	1.0	0.9	0.9	1.0	0.9	8.8%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (EE) – Belarus

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	21	19	10.6%	20	27	32	86	123	(29.7%)
Net fee and commission income	30	30	1.9%	38	30	26	128	112	14.2%
Net trading income and fair value result	4	6	(26.2%)	7	8	7	25	37	(32.6%)
Other net operating income	1	1	1.0%	3	(15)	(3)	(10)	(15)	(32.4%)
Operating income	56	55	1.7%	68	49	62	229	257	(10.7%)
General administrative expenses	(21)	(17)	23.0%	(18)	(19)	(23)	(74)	(76)	(2.4%)
Operating result	36	39	(7.6%)	50	31	40	155	181	(14.2%)
Other result	(0)	(1)	(92.3%)	(0)	(0)	(1)	(1)	(2)	(59.4%)
Gov. measures and compulsory contrib.	(0)	(0)	(11.0%)	(0)	(0)	(0)	(2)	(3)	(36.2%)
Impairment losses on financial assets	2	3	(43.0%)	(8)	2	4	(2)	(20)	(91.3%)
Profit/loss before tax	37	40	(8.9%)	42	32	41	151	156	(3.5%)
Profit/loss after tax	27	30	(10.5%)	32	24	30	112	113	(0.8%)
Return on equity before tax ¹	30.7%	35.8%	(5.1 PP)	36.9%	26.9%	32.4%	34.1%	37.0%	(3.0 PP)
Return on equity after tax ¹	22.2%	26.3%	(4.1 PP)	28.1%	20.2%	23.8%	25.3%	26.7%	(1.4 PP)
Net interest margin ¹	4.19%	3.68%	0.51 PP	3.71%	4.59%	5.00%	4.06%	5.35%	(1.29 PP)
Cost/income ratio	36.5%	30.2%	6.3 PP	26.4%	37.8%	36.3%	32.3%	29.5%	2.7 PP
Loan/deposit ratio	39.3%	40.7%	(1.4 PP)	41.2%	37.7%	37.1%	39.3%	37.1%	2.2 PP
Provisioning ratio ¹	2.68%	(4.15%)	6.82 PP	8.56%	(2.75%)	5.10%	0.97%	(0.17%)	1.14 PP
NPE ratio	1.4%	1.3%	0.1 PP	1.5%	1.5%	1.4%	1.4%	1.4%	(0.0 PP)
NPE coverage ratio	71.8%	72.6%	(0.8 PP)	75.4%	73.5%	76.4%	71.8%	76.4%	(4.6 PP)
Total assets	2,446	2,465	(0.8%)	2,417	2,617	2,692	2,446	2,692	(9.1%)
RWA	1,629	1,728	(5.8%)	1,938	1,982	2,173	1,629	2,173	(25.1%)
Equity	503	487	3.3%	479	479	488	503	488	3.2%
Loans to customers	691	711	(2.8%)	711	719	726	691	726	(4.8%)
- Hereof non-financial corporations % ²	67.4%	68.2%	(0.8 PP)	69.3%	67.6%	64.2%	67.4%	64.2%	3.2 PP
- Hereof households % ²	31.3%	30.4%	0.9 PP	30.7%	32.4%	35.8%	31.3%	35.8%	(4.5 PP)
- Hereof FCY %	22.9%	24.3%	(1.4 PP)	24.5%	24.5%	30.4%	22.9%	30.4%	(7.5 PP)
Deposits from customers	1,754	1,748	0.3%	1,746	1,927	1,978	1,754	1,978	(11.3%)
Business outlets	45	47	(4.3%)	50	55	56	45	56	(19.6%)
Number of employees	1,610	1,563	3.0%	1,578	1,594	1,613	1,610	1,613	(0.2%)
Number of customers (in mn)	1.0	1.0	0.3%	1.0	1.0	1.0	1.0	1.0	0.7%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (EE) – Russia

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	382	331	15.6%	322	377	436	1,411	1,527	(7.6%)
Net fee and commission income	186	206	(10.0%)	264	496	709	1,152	2,008	(42.6%)
Net trading income and fair value result	5	39	(85.9%)	44	46	127	135	369	(63.5%)
Other net operating income	0	(2)	–	1	(18)	(27)	(19)	(37)	(48.3%)
Operating income	574	574	0.0%	631	900	1,238	2,679	3,844	(30.3%)
General administrative expenses	(161)	(121)	33.1%	(226)	(220)	(220)	(729)	(696)	4.8%
Operating result	413	453	(8.9%)	404	681	1,019	1,950	3,148	(38.1%)
Other result	(2)	1	–	0	(7)	(6)	(8)	(7)	8.1%
Gov. measures and compulsory contrib.	(9)	(9)	(2.6%)	(11)	(13)	(14)	(42)	(54)	(21.6%)
Impairment losses on financial assets	52	41	28.6%	92	(280)	(172)	(95)	(471)	(79.9%)
Profit/loss before tax	454	485	(6.4%)	486	381	827	1,805	2,616	(31.0%)
Profit/loss after tax	317	339	(6.4%)	384	301	637	1,341	2,058	(34.8%)
Return on equity before tax ¹	44.9%	53.6%	(8.7 PP)	52.4%	37.7%	80.8%	50.4%	96.9%	(46.5 PP)
Return on equity after tax ¹	31.4%	37.5%	(6.1 PP)	41.5%	29.7%	62.2%	37.5%	76.2%	(38.7 PP)
Net interest margin ¹	7.87%	6.69%	1.18 PP	5.69%	5.97%	6.32%	6.47%	5.92%	0.55 PP
Cost/income ratio	28.1%	21.1%	7.0 PP	35.9%	24.4%	17.7%	27.2%	18.1%	9.1 PP
Loan/deposit ratio	42.9%	41.5%	1.4 PP	41.7%	40.3%	44.8%	42.9%	44.8%	(1.9 PP)
Provisioning ratio ¹	(2.51%)	(2.06%)	(0.46 PP)	(3.95%)	11.10%	6.12%	1.27%	2.97%	(1.70 PP)
NPE ratio	1.4%	1.5%	(0.1 PP)	1.7%	1.6%	1.7%	1.4%	1.7%	(0.3 PP)
NPE coverage ratio	73.5%	76.1%	(2.5 PP)	68.0%	73.5%	67.2%	73.5%	67.2%	6.3 PP
Total assets	20,702	22,278	(7.1%)	23,459	27,024	26,872	20,702	26,872	(23.0%)
RWA	14,025	13,724	2.2%	14,327	15,596	16,300	14,025	16,300	(14.0%)
Equity	4,450	3,972	12.0%	3,980	4,123	4,138	4,450	4,138	7.5%
Loans to customers	5,973	6,303	(5.2%)	7,085	8,078	8,987	5,973	8,987	(33.5%)
- Hereof non-financial corporations % ²	55.1%	57.4%	(2.3 PP)	57.2%	56.1%	52.0%	55.1%	52.0%	3.1 PP
- Hereof households % ²	42.9%	41.3%	1.6 PP	41.8%	42.4%	42.9%	42.9%	42.9%	0.0 PP
- Hereof FCY %	9.0%	9.7%	(0.7 PP)	11.3%	12.7%	12.0%	9.0%	12.0%	(3.0 PP)
Deposits from customers	14,639	15,826	(7.5%)	17,727	20,814	20,175	14,639	20,175	(27.4%)
Business outlets	124	125	(0.8%)	124	124	127	124	127	(2.4%)
Number of employees	9,942	9,953	(0.1%)	9,897	9,890	9,537	9,942	9,537	4.2%
Number of customers (in mn)	3.2	3.2	1.5%	3.2	3.2	3.2	3.2	3.2	1.7%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (EE) – Ukraine

In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	106	112	(6.0%)	99	101	110	418	375	11.4%
Net fee and commission income	23	17	36.4%	20	24	29	84	87	(3.0%)
Net trading income and fair value result	4	9	(50.7%)	8	12	11	33	65	(49.5%)
Other net operating income	(0)	(0)	>500,0%	(1)	(1)	(2)	(2)	(3)	(26.2%)
Operating income	133	138	(3.8%)	127	135	148	532	524	1.7%
General administrative expenses	(52)	(45)	14.8%	(41)	(42)	(48)	(180)	(182)	(1.5%)
Operating result	81	93	(12.8%)	86	94	100	353	341	3.4%
Other result	(2)	(2)	3.0%	0	2	5	(1)	4	–
Gov. measures and compulsory contrib.	(3)	(3)	(7.6%)	(3)	(3)	(3)	(11)	(10)	9.2%
Impairment losses on financial assets	(20)	5	–	(51)	(28)	(6)	(94)	(253)	(62.8%)
Profit/loss before tax	57	93	(39.0%)	33	65	97	247	82	201.3%
Profit/loss after tax	(35)	76	–	27	53	78	121	65	87.0%
Return on equity before tax ¹	43.9%	74.7%	(30.8 PP)	29.4%	60.9%	102.1%	57.2%	19.5%	37.7 PP
Return on equity after tax ¹	–	61.6%	–	23.8%	50.2%	82.1%	28.2%	15.5%	12.7 PP
Net interest margin ¹	9.99%	10.76%	(0.77 PP)	10.05%	10.07%	11.47%	10.23%	10.07%	0.16 PP
Cost/income ratio	39.1%	32.8%	6.3 PP	32.2%	30.7%	32.3%	33.7%	34.8%	(1.1 PP)
Loan/deposit ratio	33.6%	35.6%	(1.9 PP)	34.8%	40.4%	43.5%	33.6%	43.5%	(9.8 PP)
Provisioning ratio ¹	3.30%	0.78%	2.52 PP	6.19%	3.52%	1.01%	3.45%	11.32%	(7.87 PP)
NPE ratio	5.6%	5.5%	0.1 PP	6.0%	6.5%	6.5%	5.6%	6.5%	(0.9 PP)
NPE coverage ratio	73.8%	75.1%	(1.3 PP)	67.9%	66.0%	60.4%	73.8%	60.4%	13.4 PP
Total assets	4,473	4,716	(5.2%)	4,298	4,223	4,258	4,473	4,258	5.0%
RWA	4,865	5,349	(9.1%)	4,926	4,689	4,810	4,865	4,810	1.2%
Equity	512	596	(14.1%)	499	472	428	512	428	19.7%
Loans to customers	1,303	1,427	(8.7%)	1,280	1,479	1,627	1,303	1,627	(19.9%)
- Hereof non-financial corporations % ²	86.1%	88.0%	(1.9 PP)	88.7%	89.6%	88.1%	86.1%	88.1%	(2.0 PP)
- Hereof households % ²	9.6%	9.3%	0.4 PP	9.4%	8.5%	8.7%	9.6%	8.7%	0.9 PP
- Hereof FCY %	35.4%	32.9%	2.5 PP	31.0%	30.8%	31.0%	35.4%	31.0%	4.4 PP
Deposits from customers	3,767	3,965	(5.0%)	3,667	3,648	3,694	3,767	3,694	2.0%
Business outlets	321	321	0.0%	328	328	386	321	386	(16.8%)
Number of employees	5,333	5,258	1.4%	5,224	5,275	5,400	5,333	5,400	(1.2%)
Number of customers (in mn)	2.9	2.9	(0.4%)	2.9	2.9	2.9	2.9	2.9	1.4%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



In EUR mn	Q4/2023	Q3/2023	q-o-q	Q2/2023	Q1/2023	Q4/2022	1-12/2023	1-12/2022	y-o-y
Net interest income	256	248	3.2%	238	226	228	967	733	32.0%
Net fee and commission income	150	142	6.1%	129	158	166	578	617	(6.2%)
Net trading income and fair value result	21	48	(55.1%)	37	57	46	163	141	15.3%
Other net operating income	26	19	36.7%	34	29	27	108	110	(1.6%)
Operating income	458	462	(1.0%)	439	472	464	1,831	1,602	14.3%
General administrative expenses	(262)	(203)	29.1%	(218)	(199)	(207)	(882)	(765)	15.3%
Operating result	196	259	(24.5%)	221	272	258	948	837	13.3%
Other result	(2)	7	–	0	1	(1)	6	3	116.7%
Gov. measures and compulsory contrib.	(10)	(8)	24.3%	(1)	(25)	(13)	(44)	(54)	(17.4%)
Impairment losses on financial assets	(151)	(35)	331.9%	(6)	15	(26)	(177)	(122)	45.3%
Profit/loss before tax	33	223	(85.3%)	214	263	216	733	664	10.4%
Profit/loss after tax	18	175	(89.8%)	162	206	162	561	517	8.6%
Return on equity before tax ¹	3.4%	23.2%	(19.8 PP)	22.5%	27.8%	22.4%	19.0%	17.2%	1.8 PP
Return on equity after tax ¹	1.8%	18.2%	(16.4 PP)	17.0%	21.7%	16.7%	14.5%	13.4%	1.1 PP
Net interest margin ¹	1.64%	1.55%	0.09 PP	1.46%	1.43%	1.39%	1.53%	1.19%	0.34 PP
Cost/income ratio	57.2%	43.9%	13.3 PP	49.7%	42.2%	44.5%	48.2%	47.8%	0.4 PP
Loan/deposit ratio	172.0%	168.7%	3.3 PP	174.6%	161.1%	146.2%	172.0%	146.2%	25.9 PP
Provisioning ratio ¹	1.63%	0.38%	1.26 PP	0.06%	(0.16%)	0.28%	0.47%	0.32%	0.16 PP
NPE ratio	3.0%	1.6%	1.5 PP	1.6%	1.4%	1.8%	3.0%	1.8%	1.2 PP
NPE coverage ratio	35.6%	41.9%	(6.3 PP)	43.0%	41.3%	47.1%	35.6%	47.1%	(11.6 PP)
Total assets	60,131	67,439	(10.8%)	63,751	69,706	62,627	60,131	62,627	(4.0%)
RWA	25,938	28,448	(8.8%)	29,352	29,273	26,902	25,938	26,902	(3.6%)
Equity	4,509	4,475	0.7%	4,230	4,042	4,265	4,509	4,265	5.7%
Loans to customers	35,958	37,872	(5.1%)	36,657	38,885	37,115	35,958	37,115	(3.1%)
- Hereof non-financial corporations % ²	51.3%	49.2%	2.1 PP	51.5%	49.4%	51.9%	51.3%	51.9%	(0.6 PP)
- Hereof households % ²	20.8%	19.5%	1.3 PP	20.0%	18.5%	19.1%	20.8%	19.1%	1.7 PP
- Hereof FCY %	15.3%	18.7%	(3.4 PP)	17.5%	19.1%	17.5%	15.3%	17.5%	(2.2 PP)
Deposits from customers	28,836	29,329	(1.7%)	27,027	29,224	31,631	28,836	31,631	(8.8%)
Business outlets	23	23	0.0%	23	23	23	23	23	0.0%
Number of employees	3,536	3,485	1.5%	3,440	3,397	3,343	3,536	3,343	5.8%
Number of customers (in mn) ³	2.5	2.5	(0.8%)	2.4	2.4	2.4	2.5	2.4	2.9%

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Adaptation of prev. figures due to the inclusion of customers from the credit card business
31 January 2024



The Leading Sustainable Financial Institution in Austria & CEE

RBI has been committed to the **UN Global Compact**, since 2010 and signed up to the **UNEP FI Principles for Responsible Banking** In January 2021. Since then, a comprehensive portfolio impact analysis was performed, and a progress report was published.

RBI is further committed to promoting environmentally friendly technologies and further strengthening its focus on **renewable energy**. RBI has set firm targets in connection with the **exit from coal**.

Ratings, Rankings and Indices

- **"Prime Status" and Level "C+" by ISS-ESG (September 2022)**
- Sustainalytics: "Low risk"; Low risk experiencing material financial impacts from ESG factors; 24th out of 406 in the diversified banks subindustry (November 2022)
- MSCI ESG Rating: Level "AA" (July 2022)
- Moody's ESG Solutions: Assessed as "Robust", relative performance 22 of 99 (July 2022)
- RBI is included the FTSE4Good Index Series (June 2022), and the Austrian VÖNIX Index (June 2022)
- **In December 2022, RBI was again on CDP's climate leadership list**; it is recognized as one of Austria's top seven companies included in the ranking and, for the 8th time in a row, the highest-ranking domestic company in the financial sector

Signatory of:



PRINCIPLES FOR
RESPONSIBLE
BANKING



General information

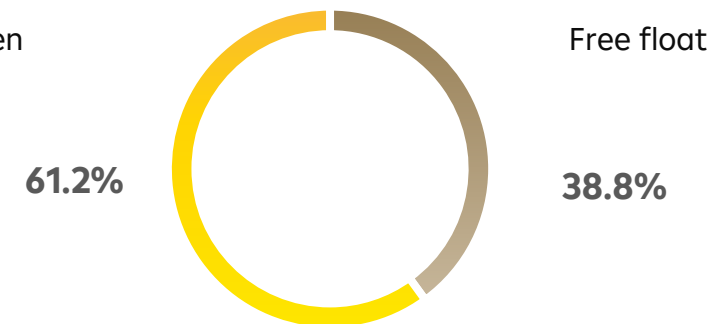
- Listed since 25 April 2005 on the Vienna Stock Exchange Prime Market
- Indices: ATX, ATX Prime, MSCI Standard Index Europe, EURO STOXX Banks
- 328,939,621 ordinary shares issued
- ISIN: AT0000606306
- Trading Symbols:

Vienna Stock Exchange:	RBI
Bloomberg:	RBI AV
Reuters:	RBIV.VI

	Moody's	Standard & Poor's
Long term	A1	A-
Outlook	Stable	Negative
Covered bonds	Aa1	
Short term	P-1	A-2
Junior Senior Unsecured	Baa2	-
Subordinated (Tier 2)	Baa2	BBB
Additional Tier 1	Ba2(hyb)	BB

Shareholder structure¹

Regional Raiffeisen
banks



Raiffeisenlandesbank NÖ-Wien	25.0%
Raiffeisen Landesbank Steiermark	10.0%
Raiffeisenlandesbank Oberösterreich	9.5%
Raiffeisen-Landesbank Tirol	3.7%
Raiffeisenverband Salzburg	3.6%
Raiffeisenlandesbank Kärnten	3.5%
Raiffeisenlandesbank Burgenland	3.0%
Raiffeisenlandesbank Vorarlberg	2.9%
Total regional Raiffeisen banks	~61.2%

¹⁾ Based on shares issued (please note that displayed values are rounded)



22 February 2024	Annual Financial Report 2023
25 March 2024	Record Date Annual General Meeting
4 April 2024	Annual General Meeting
9 April 2024	Ex-Dividend Date
10 April 2024	Record Date Dividend
11 April 2024	Dividend Payment Date
24 April 2024	Start of Quiet Period
2 May 2024	First Quarter Report, Conference Call
23 July 2024	Start of Quiet Period
30 July 2024	Semi-Annual Report, Conference Call
23 October 2024	Start of Quiet Period
30 October 2024	Third Quarter Report, Conference Call

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Quiet Period: period before the publication of the quarterly financial statements. During these periods we do not hold investor or analyst meetings