



Raiffeisen Bank International H1/2025 Results

30 July 2025

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01 Business & Financial Update

02 Risk Update

03 Appendix





H1/2025 Executive Summary

**RBI
Group**

> Consolidated profit

1-6/2025

EUR **148** mn

-89%

y-o-y

> Consolidated RoE

1-6/2025

8.0%

-7 pp

y-o-y

annualized (EUR 1.2 bn claim
derecognition in H1/25 only)

> CET1 ratio

30/06/2025, transitional, incl. results

18.2%

+1 pp

ytd

Adjusted



Consolidated profit

EUR **567** mn

+5%

y-o-y

Consolidated RoE

8.1%

-0 pp

y-o-y

CET1 ratio

15.7%

excluding **Russia**

excluding **Russia**, assuming P/B Zero
deconsolidation (see p. 11)

RBI Group

> Loans to customers

30/06/2025

EUR **102,202** mn

+3% ytd

> Main revenues

1-6/2025, in EUR mn

2,972

+5% y-o-y

Net interest
income

1,353

+3%

Net fee &
commission income

> Opex and Cost/Income Ratio

1-6/2025

EUR **2,033** mn **43.7%**

+8% y-o-y

+0 pp

Adjusted



Loans to customers

EUR **97,480** mn

+2% ytd

Main revenues

2,073

-1% y-o-y

NII

969

+9%

NFCI

Opex

CIR

EUR **1,724** mn **53.7%**

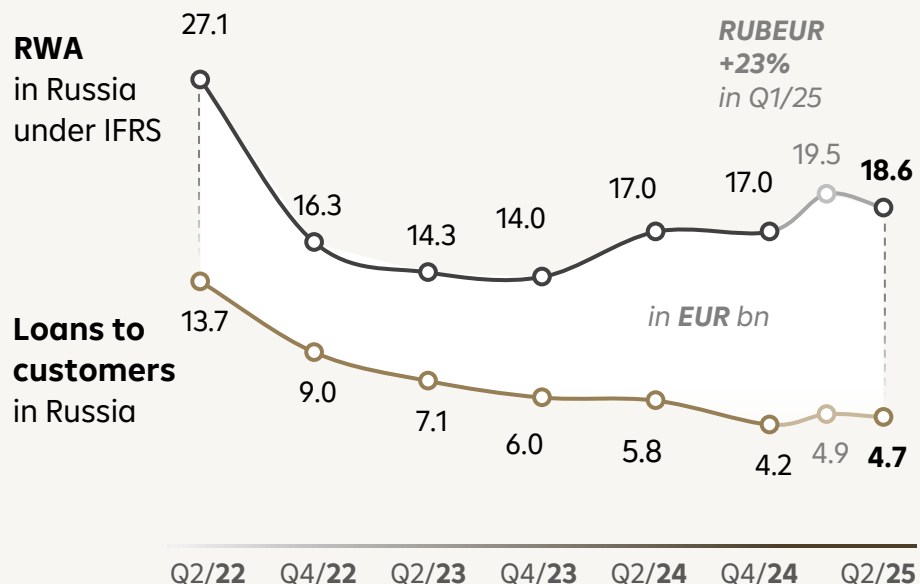
+8% y-o-y

+3 pp

excluding **Russia**



> Significant business reduction since 2022



Net-cross border exposure of EUR 14 mn as of July 2025

Loan/deposit ratio
30/06/2025

31%

LCR
24/07/2025

591%

> Reduction of business continues further into 2025

1 **Loan book reduction** ahead of schedule:

-9%



Loans to customers in RUB terms ytd

2 **Deposits from customers** reduction continues:

-9%



Deposits from customers in RUB terms ytd

3 **FX payments** out of Russia:



Restrictions on outgoing FX payments fully implemented

Assets

Cash / liquidity placement
RUB at Central Bank of Russia
Strict limits on FX liquidity placements

Liabilities

Deposits from customers
Strict restrictions on deposit taking. No term deposits, current accounts priced at zero with high maintenance fees

Loans to customers
Contractual amortization with very few exceptions to a pre-approved list of large and internationally active companies

Equity
Driven by retained earnings and restriction on dividends

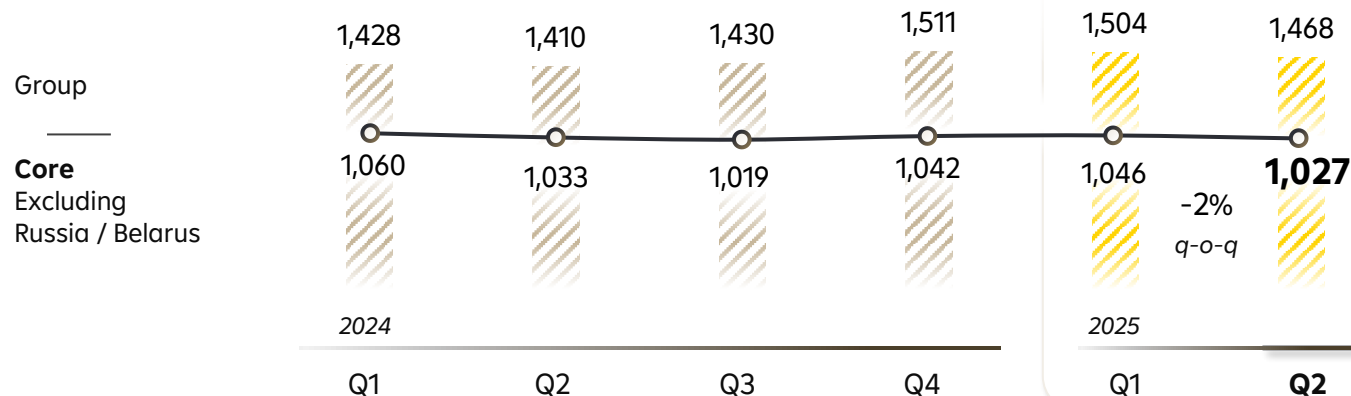
EUR -1.2 bn

Derecognized
in Q2/2025

Q2/2025 Main Revenue Trends

Net interest income

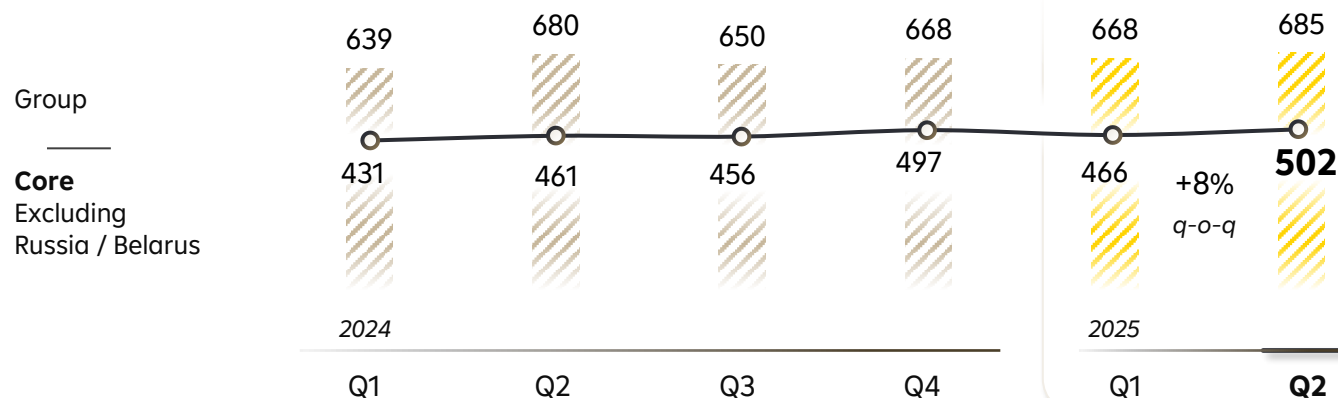
in EUR mn



- NII stable across the markets. Headwinds from rate cuts in EUR and CZK largely compensated by volume growth.
- Negative effect of EUR 22 mn in Hungary due to an adjustment in the reporting of interest rate differentials on hedging instruments
- Net interest margin in Q2 excluding Russia at 2.27%

Net fee and commission income

in EUR mn



- NFCI excl. Russia up 8% q-o-q in Q2/2025

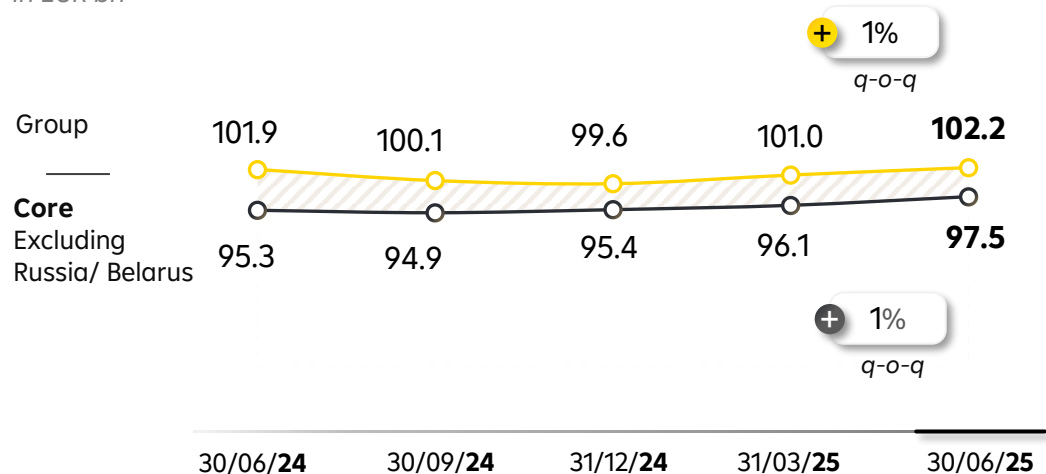
	excl. Russia					
Top 3 - in EUR mn	Q4/24	Q1/25	Q2/25	Q4/24	Q1/25	Q2/25
Clearing, settlement and payment services	241	219	256	211	201	233
FX business	212	236	222	114	100	104
Asset management	85	79	77	75	71	70



Loans and Deposits to/from Customers in Q2/2025

> Loans to customers

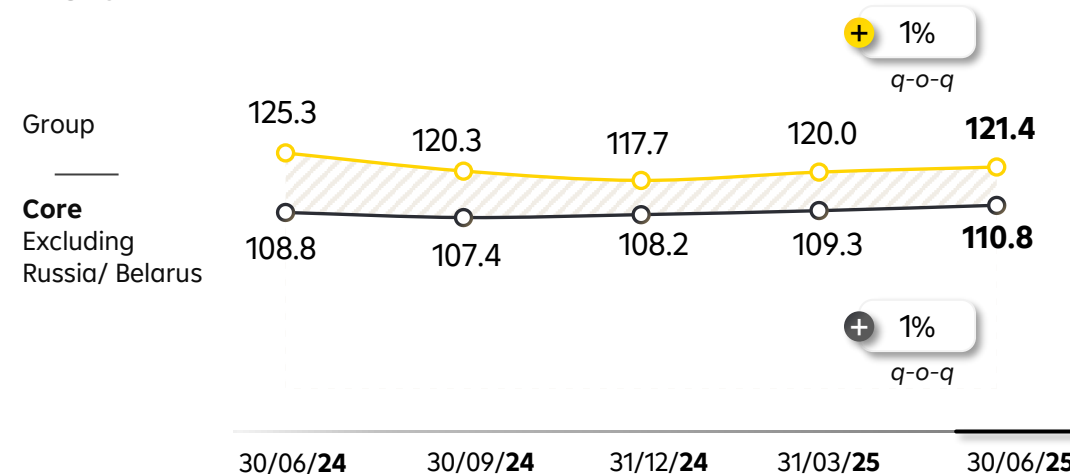
in EUR bn



- > Loan growth in Q2 at 1% in the Core Group, with strong contribution from CE (Czechia and Slovakia both up 3% q-o-q)
- > Loans to households up 2% q-o-q, with regained strength in mortgages new business and strong new volumes in personal loans

> Deposits from customers

in EUR bn



- > Deposits from customers growth in Q2 at 1% in the Core Group with CE up 3% q-o-q
- > Deposits from households up by 2% q-o-q, driven by Czechia

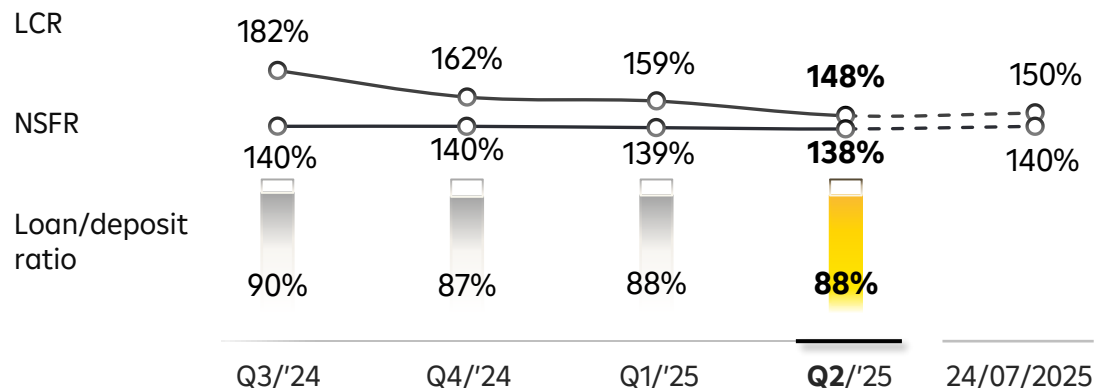
Assets (EUR 203.5 bn -1% q-o-q) (30/06/2025, in EUR bn, % q-o-q)

Loans to customers	102.2	+1%	Securities	43.2	+5%
Loans to banks	13.6	+1%	Cash and other assets	44.5	-10%

Liabilities (EUR 203.5 bn -1% q-o-q) (30/06/2025, in EUR bn, % q-o-q)

Deposits from customers	121.4	+1%	Debt issued and other liab.	37.8	+1%
Deposits from banks	23.1	-9%	Equity	21.2	-3%

> RBI Core Group excl. Russia - Liquidity ratios



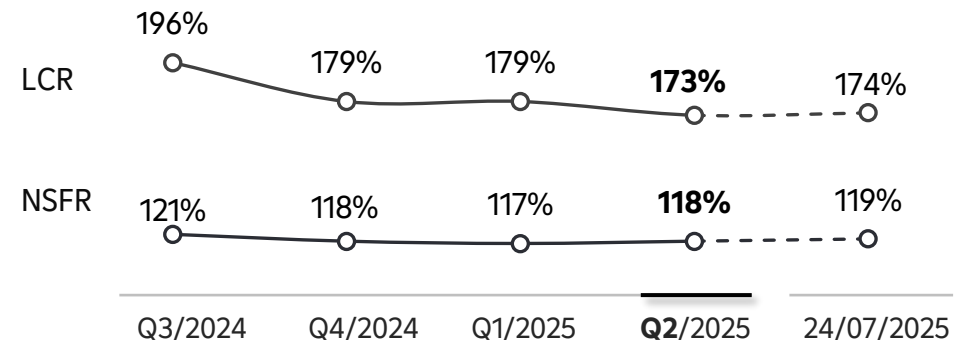
> Key network units - Liquidity ratios

	LCR	Share of retail deposits	... of which insured
	24/07/2025	Q2/2025	
Czech Republic	237%	75%	79%
Slovakia	169%	66%	73%
Hungary	171%	53%	73%
Romania	225%	73%	83%
Serbia	256%	70%	66%

> RBI head office: conservative liquidity profile

- > LCR at 174% (as of 24 July 2025)
- > Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- > In head office, around 23% of HQLA portfolio is cash and central bank deposits (down from 32% in Q1 due to increased bond investments)

Head office – Liquidity ratios





CET1 Ratio Development – Core Group





P/B Zero Deconsolidation Scenario in Russia

15.7%

> Expected around 15.2% at year-end 2025

Assumptions:

CET1 EUR 5.5 bn IFRS equity partially
Deconsolidated offset by deduction
items

RWA EUR 19.6 bn Net consolidated
Deconsolidated Russia RWAs and other
effects

Including Russian Operational Risk capped at
EUR 2.8 bn RWA, equal to +57 bps¹

CET 1

30/06/2025

P/B Zero Russia deconsolidation

¹ From January 2026, the Russia operational RWA component will revert to the standard approach (based on three-year gross income average)

Capital stack under P/B Zero deconsolidation scenario

2.89%

T2

2.70%

2.23%

AT 1

2.02%

15.7%

CET 1

12.01%

RBI excl.
Russia

Current MDA
threshold

Capital stack

30/06/2025

P/B Zero Russia deconsolidation

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

> MDA buffer at 367 bps

15.7%

> Core Group CET1 ratio expected **around 15.2 per cent at year-end 2025**

Expected CET1 drivers until year-end 2025:

Retained earnings



~50 bps

Net of expected 2025 dividend accrual

RWA increase



~96 bps

Organic growth, market and operational RWAs

FX



~0 bps

Other



~5 bps

Inorganic effects and other capital items

CET 1

30/06/2025
P/B Zero Russia
deconsolidation

~15.2%



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

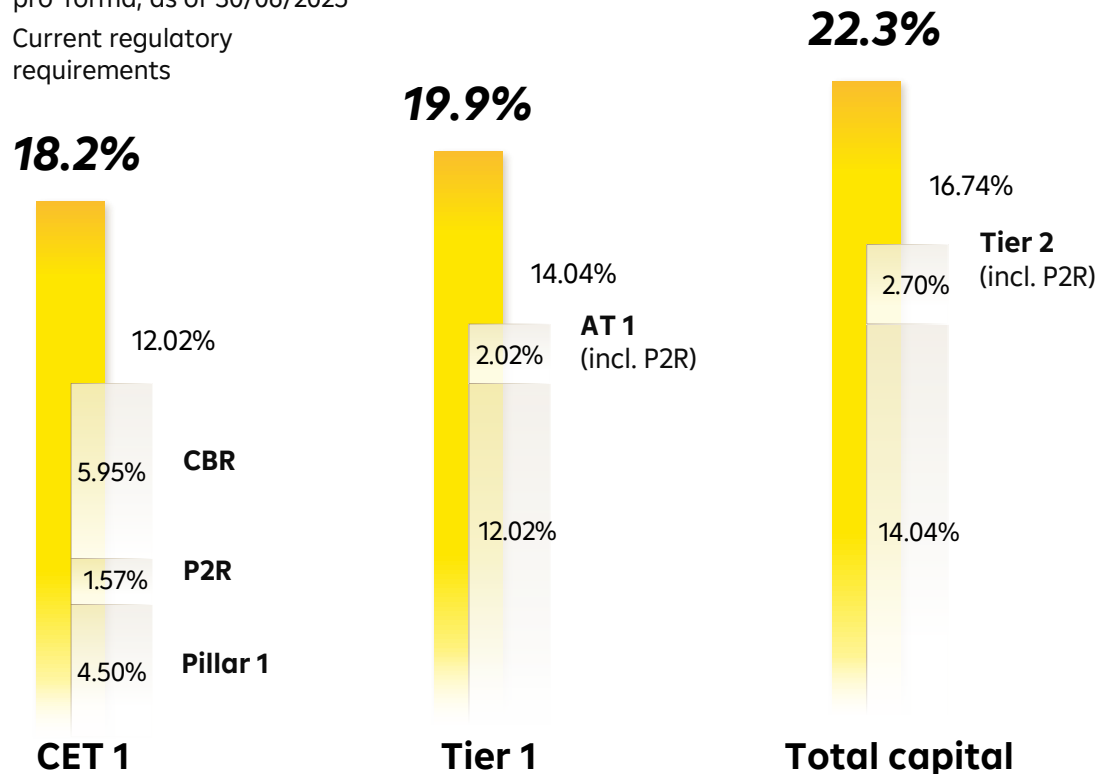
> CET1 generated in Russia is not invested in RWAs elsewhere in the Group

CET 1

31/12/2025e
P/B Zero Russia
deconsolidation

Capital Ratios and SREP

 RBI Group, transitional, pro-forma, as of 30/06/2025
 Current regulatory requirements



MDA trigger
12.61%

MDA buffer
557 bps

Available distributable items
EUR 6,913 mn

-62 bps q-o-q

P2R
2.79%

- 1.57% to be met with CET1
- 52 bps eligible for AT1
- 70 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 at 595 bps since July 2025

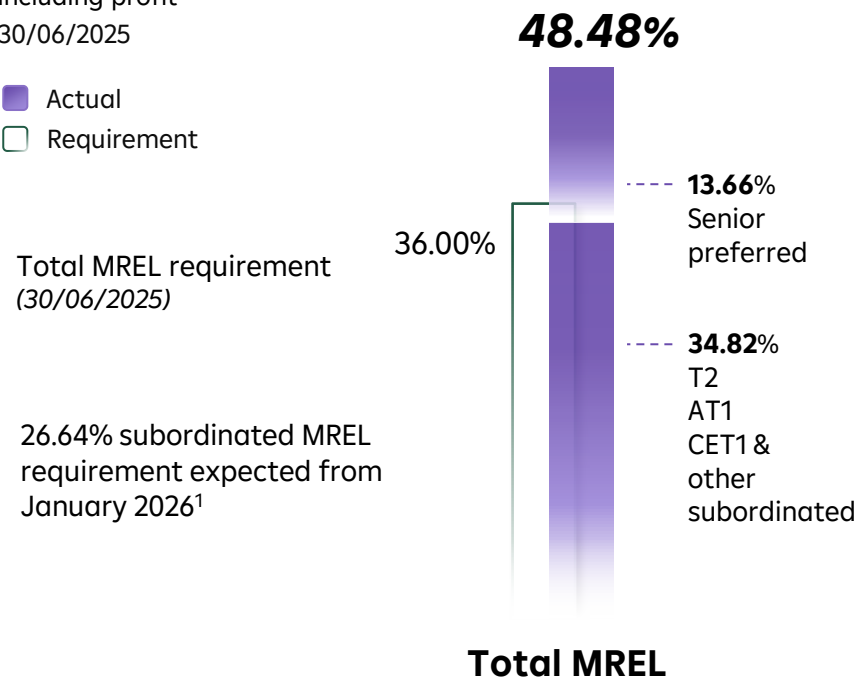
	Jul. 2025
OSII buffer	1.75%
Countercyclical capital buffer	0.69%
Capital conservation buffer	2.50%
Systemic risk buffer	1.01%



Austria resolution group MREL

Including profit
30/06/2025

Actual
Requirement



- TREA in AT at EUR 34,381mn
- MREL requirements for resolution group AT incl. CBR of 5.02% as of 30/06/2025

Funding plan

- Senior preferred issued in February 2025, one senior non-preferred expected until year-end 2025

Other resolution groups

	Actual		Requirements		MREL needs		Ranking
	30/06/2025		30/06/2025		2025	2026	
Czech Republic	34.48%	/	27.55%		none	~200 - 400	Senior non-preferred
Slovakia	32.13%	/	27.77%		~0 - 100	~100 - 300	Senior preferred
Hungary	38.29%	/	29.8%		none	~0 - 100	Senior preferred & non-preferred
Croatia	42.95%	/	31.84%		none	~200 - 400	Senior preferred
Romania	38.96%	/	32.00%		~0 - 200	~600 - 800	Senior preferred & non-preferred

¹Based on SRB MREL decision



<i>GDP (real, % yoy)</i>	2023	2024	2025e	2026f
Czech Republic	0.2	1.1	1.6	2.0
Hungary	-0.8	0.5	0.7	2.0
Poland	0.2	2.9	3.3	3.2
Slovakia	2.2	2.1	1.2	1.5
Central Europe (CE)	0.3	2.1	2.4	2.6
Albania	4.0	4.1	3.5	3.8
Bosnia a. H.	2.0	2.5	2.5	3.0
Croatia	3.3	3.9	2.9	2.6
Kosovo	4.1	4.4	4.2	3.9
Romania	2.4	0.8	0.7	1.3
Serbia	3.8	3.9	2.8	3.5
Southeastern Europe (SEE)	2.7	2.1	1.8	2.2
Ukraine	5.5	2.9	3.5	4.5
Russia	4.1	4.3	0.9	0.9
Austria	-1.0	-1.0	0.2	1.0
Euro area	0.5	0.9	1.0	1.5

Source: RBI/Raiffeisen Research, July 2025

- GDP growth driven by rising private consumption and an increase of investments in most countries
- Robust labor markets and solid wage growth
- Some monetary easing in the past, end of recession of residential construction (Euro area), EU funds (southern Europe)
- Increased defense spending & rise in public infrastructure spending (Germany)
- US tariffs are an imminent negative factor, while yet having little impact on sentiment and financial markets (risk premia). Forecast assumes high US tariffs (up to 20% on goods) which will be a drag on exports and GDP growth
- Considerable GDP growth differences due to country specifics: Decent growth in Western Balkans, while Austria, Romania, and Hungary are still on the verge of recession



Inflation and Key Rates Forecast

Inflation & rates

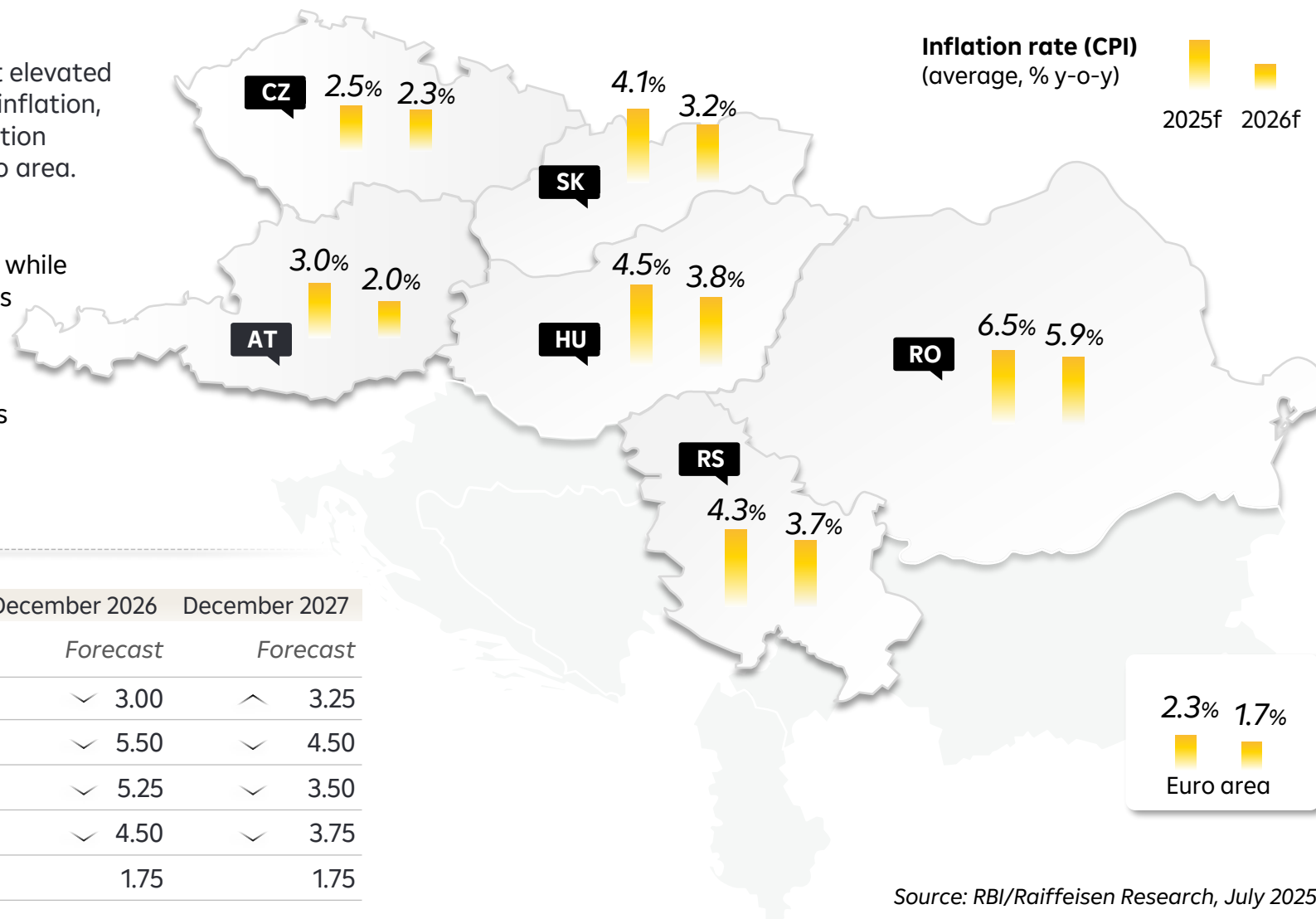
- In most CE/SEE countries, inflation has stabilized at elevated levels due to persistent wage growth and services inflation, limiting the room for further rate cuts in 2025. Inflation expected to stabilize close to ECB target in the Euro area.

Banking sector view

- A lively retail market is commonplace in the region, while some polarization in corporate loan growth persists (with weaker momentum in CE economies).
- Beyond monetary cycles, credit demand can become more sensitive to domestic topics and risks (e.g., in Hungary, Romania, and Serbia)

Key rates forecast

	Current	December 2025	December 2026	December 2027
(%) 25/07/2025	Forecast	Forecast	Forecast	Forecast
Czech Republic	3.50	3.50	↘ 3.00	↗ 3.25
Hungary	6.50	6.50	↘ 5.50	↘ 4.50
Romania	6.50	6.50	↘ 5.25	↘ 3.50
Serbia	5.75	↘ 5.25	↘ 4.50	↘ 3.75
Euro (deposit facility)	2.00	↘ 1.75	1.75	1.75



Source: RBI/Raiffeisen Research, July 2025



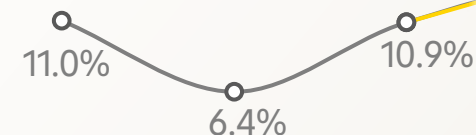
2025 Core Group Guidance (excl. Russia)

> Income Statement	around EUR 4.15 bn	around EUR 1.95 bn	around EUR 3.45 bn	around 52.5%	around 35 bps
	Net interest income	Net fee and commission income	OPEX	CIR	Risk cost excluding potential use of overlays
> Profitability & Balance Sheet	around 10%	6% to 7%	around 15.2%	'P/B Zero' Russia deconsolidation scenario	
	Consolidated return on equity	Loans to customers	CET1 ratio		

> Medium term consolidated RoE

RBI Group

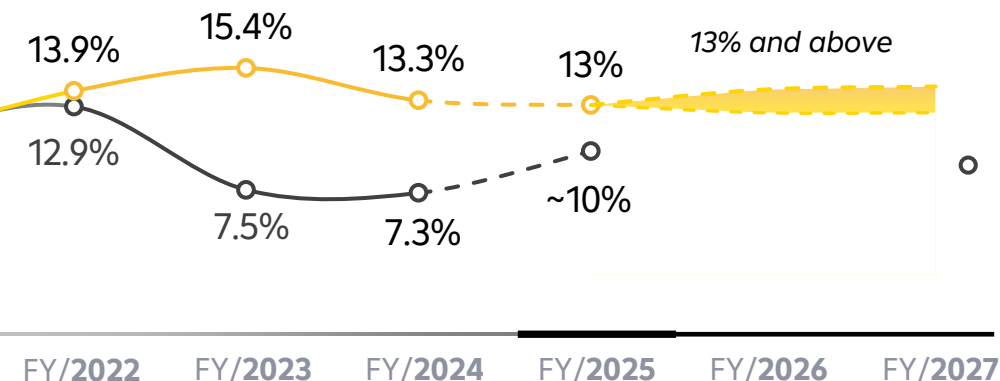
including Russia / Belarus



FY/2019 FY/2020 FY/2021

Core Group

excluding Russia / Belarus



Core adjusted (look-through)

- > Excl. Russia and Belarus and excl. provisions and legal cost for FX loans in Poland

Core reported

- > Excl. Russia / Belarus

01 Business & Financial Update

02 Risk Update

03 Appendix





> Risk cost

excluding Russia, Q2/2025

Provisioning ratio

23 bps

+3 bps q-o-q

Risk cost¹

EUR **62 mn**

> NPE ratio/ coverage ratio

excluding Russia, 30/06/2025

1.8%

-13 bps q-o-q

48.3%

+2.0 pp

24 bps

EUR **66 mn**

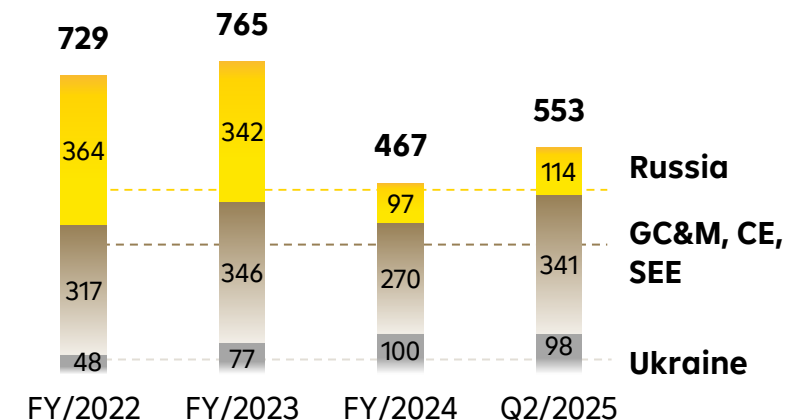
RBI Group
Q2/2025

1.8%

50.2%

> Stock of risk overlays

30/06/2025



Q2/2025

- > Tariff sensitivity: internal stress test conducted in Q2 confirms current overlay levels with intensified special monitoring of some sensitive exposure
- > Positive trend in the NPE ratios across the Group, core Group at 1.8%

2025 Guidance

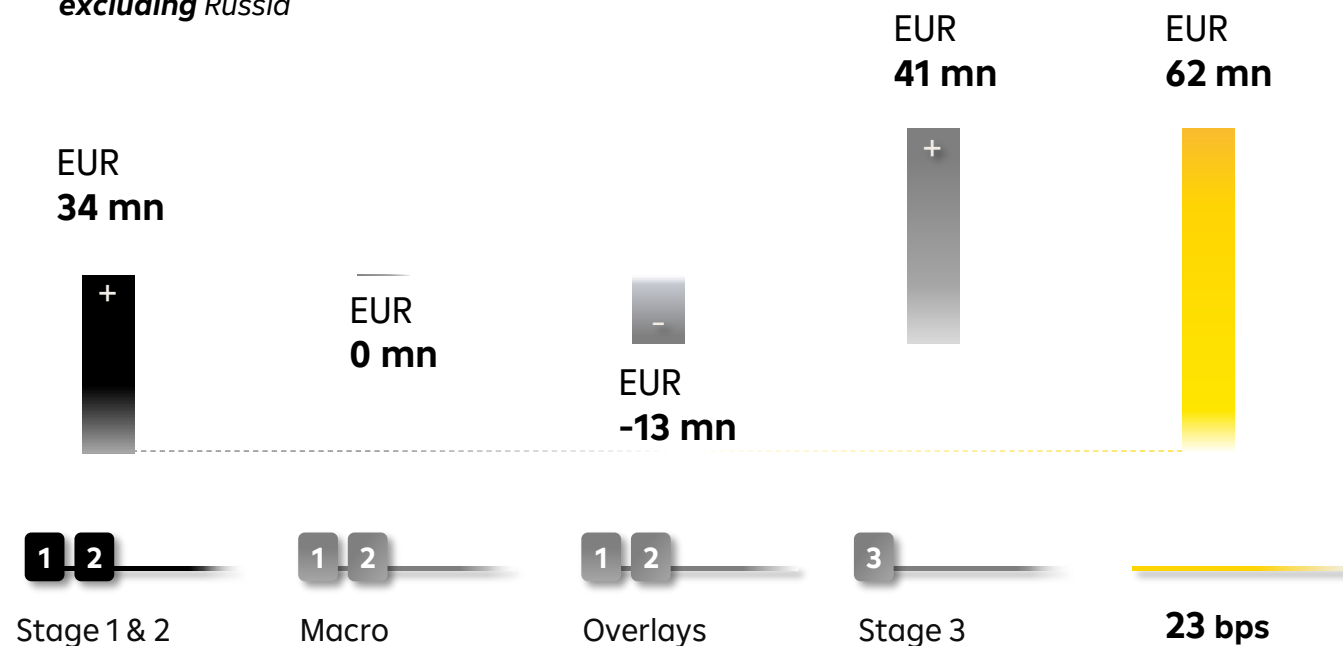
- > Around 35 bps risk cost guidance for RBI Group excluding Russia
- > Macro outlook remains challenging, enduring trade frictions and geopolitical tensions, with modest growth driven by private consumption and investments

¹Including impairments on debt securities



> Core Group – Q2/2025

excluding Russia



Overall EUR 62 mn of IFRS 9 provisions in Q2

- > **Stage 1 & 2:** mainly driven by portfolio development in head office and sovereign exposure in Ukraine
- > **Overlays:** release of overlays mainly due to retail model update in Czechia and slight relief in Ukraine
- > **Stage 3:** driven by defaults across the markets

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

RBI Group – Q2/2025

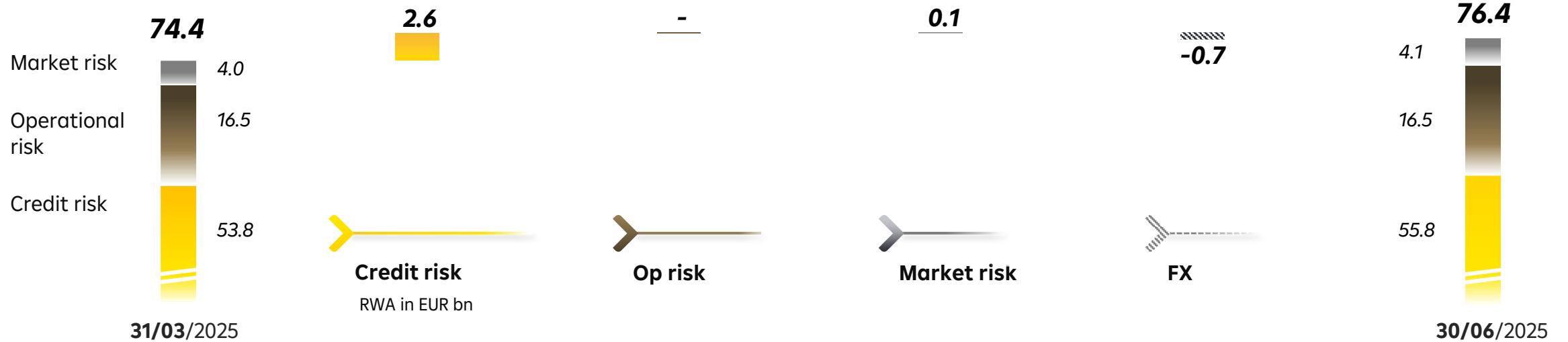
EUR 27 mn	EUR -3 mn	EUR -12 mn	EUR 54 mn	EUR 66 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

24 bps

YTD EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
RBI Group	-9	-20	75	63	109
Excl. Russia	16	-11	58	45	108



Core Group excl. Russia



- Credit RWAs driven mainly by exposure increase in retail (Czechia, Romania, Croatia), corporate (Austria, Czech and Slovakia), Sovereign (Ukraine) as well as rating and collateral effects
- Operational risk and market risk RWA remains flat q-o-q
- /// Slight FX relief mainly due to depreciation USD & UAH

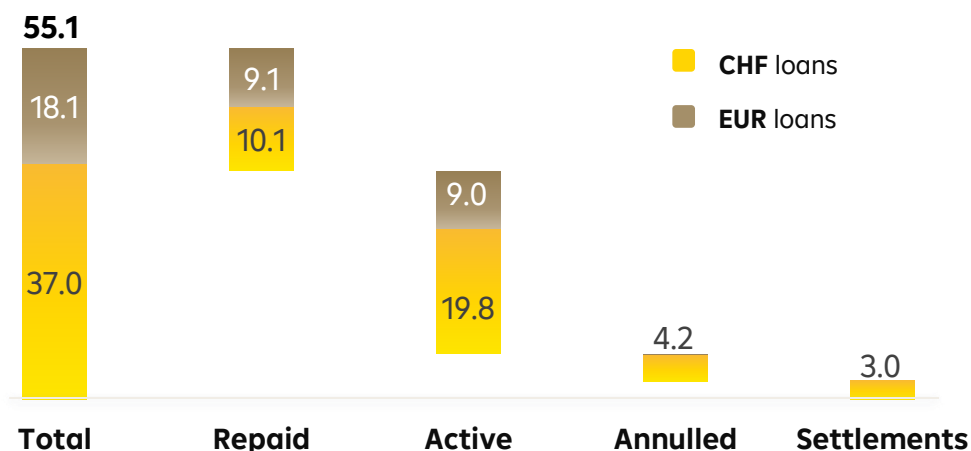
CRR3 Transitional

- **Transitional effect until 2032** estimated to around EUR +1.2 bn RWA vs. Q2/2025 (excluding potential FRTB effect)
- **Output floor** not affected on RBI consolidated level



> Number of FX loans in Poland

in thousand, 30/06/2025



Does not include 2.9 thsd. defaulted cases

> Settlements

- > Additional >800 settlements in Q2/2025
- > Rollout of updated pre-court and in-court settlement strategy
- > Achieving reduced financial loss, legal costs, court fees, and penalty fees

> Poland FX mortgage exposure and stock of provisions

CHF loans

Exposure EUR 1,445 mn

Stock of provisions for litigation:

EUR 1,977 mn

EUR loans

Exposure EUR 374 mn

Stock of provisions for litigation:

EUR 145 mn

> CET1 or equivalent held against portfolio

Over 121% of CET1 or equivalent held against the portfolio:

121%

EUR ~2,201 mn

Capital consumption from credit risk RWA and impairments

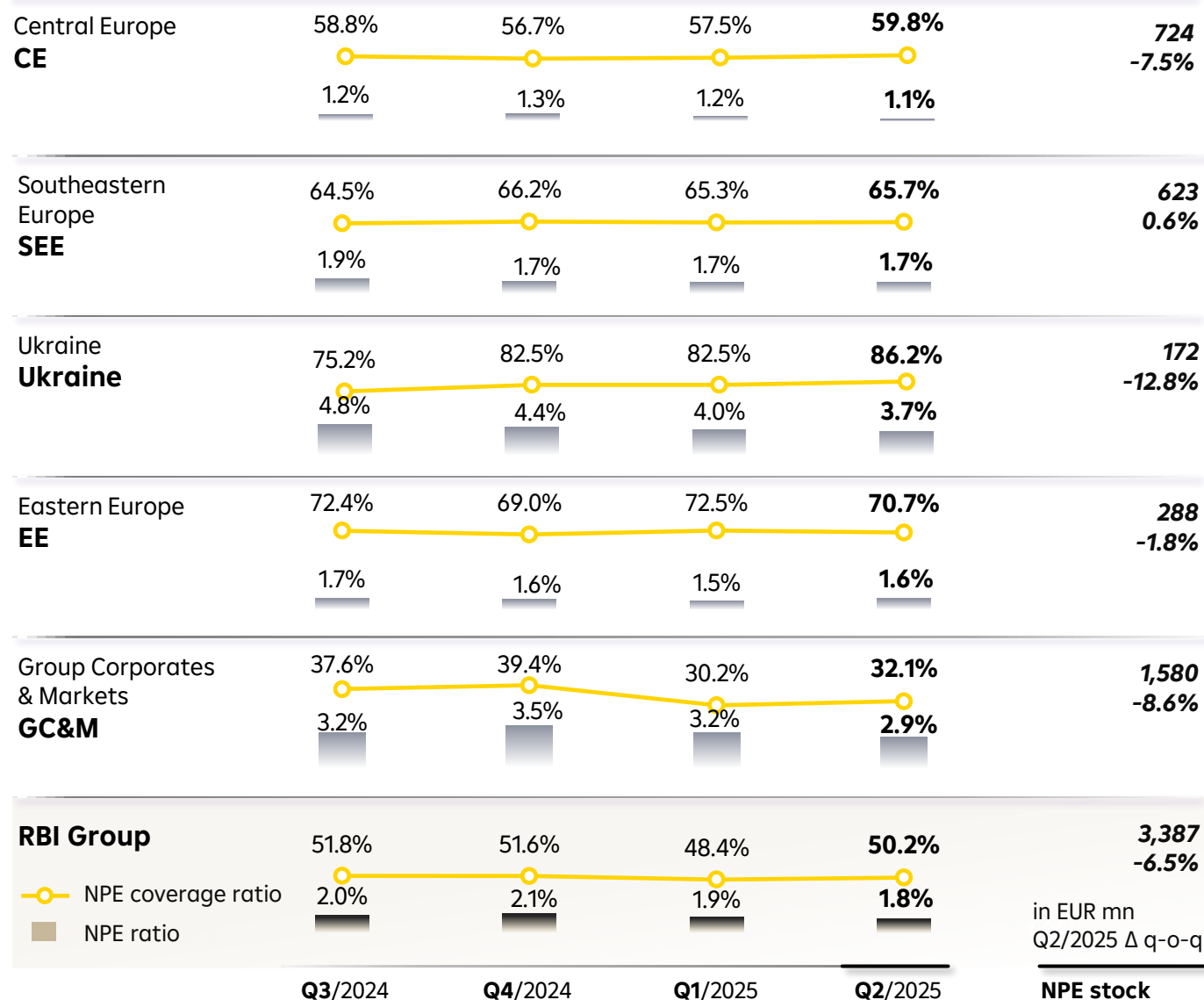
EUR ~79 mn

Litigation provisions

EUR ~2,122 mn



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **CE** – improved NPE ratio mainly driven by Hungary
- **Ukraine** – further decrease of NPEs
- **EE** – slight decrease of NPEs
- **GC&M** – NPE decrease mainly driven by write-offs
- 78% 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 11 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 9 countries
- Strong market position with Austrian corporates focusing on CEE

Austria, #2

- Loans: EUR 37.5 bn

Czech Republic, #5

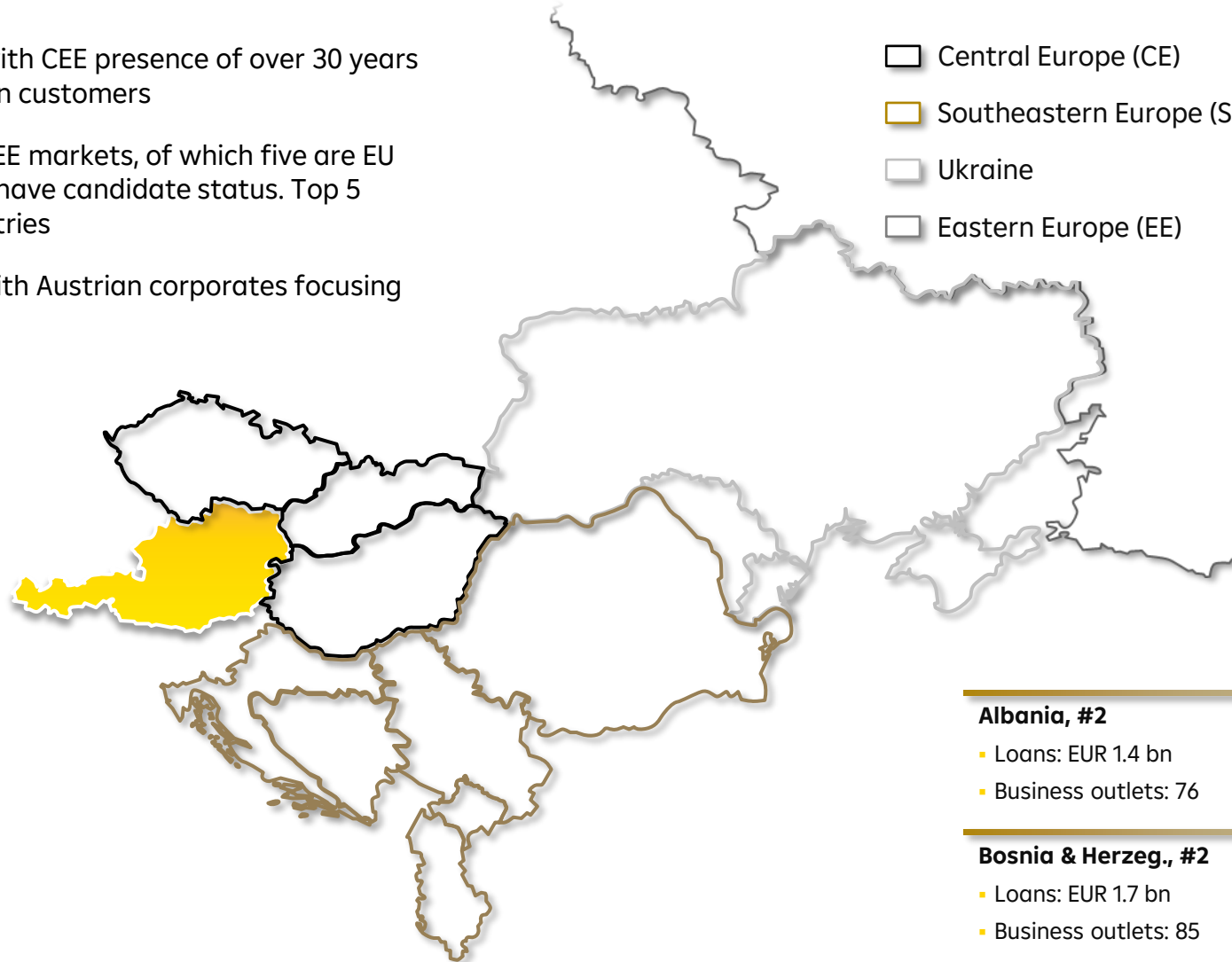
- Loans: EUR 18.5 bn
- Business outlets: 127

Hungary, #6

- Loans: EUR 4.9 bn
- Business outlets: 68

Slovakia, #3

- Loans: EUR 15.2 bn
- Business outlets: 141



Central Europe (CE)

Southeastern Europe (SEE)

Ukraine

Eastern Europe (EE)

Russia, #17

- Loans: EUR 4.7 bn
- Business outlets: 74

Ukraine, #4

- Loans: EUR 1.4 bn
- Business outlets: 295

Serbia, #3

- Loans: EUR 3.2 bn
- Business outlets: 105

Romania, #4

- Loans: EUR 9.2 bn
- Business outlets: 275

Kosovo, #1

- Loans: EUR 1.2 bn
- Business outlets: 37

Croatia, #6

- Loans: EUR 3.7 bn
- Business outlets: 67

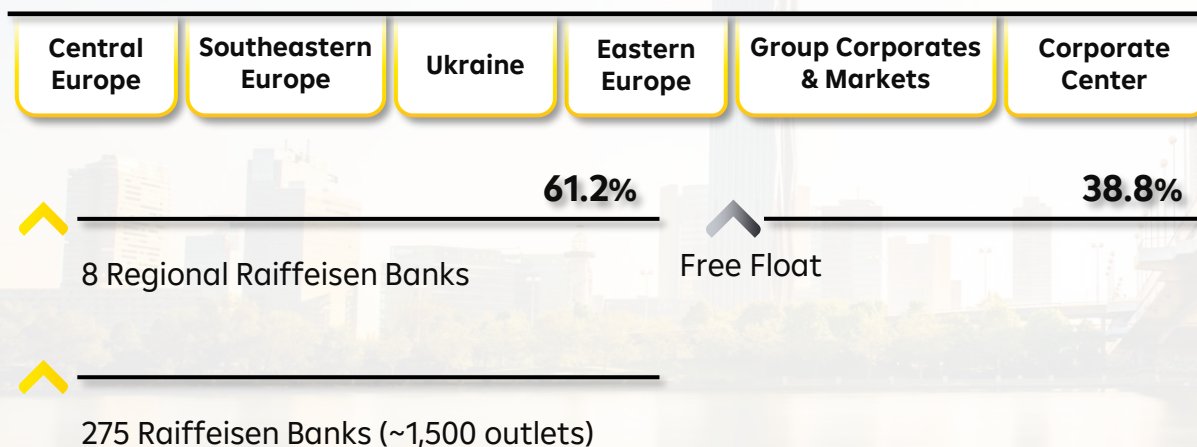
Albania, #2

- Loans: EUR 1.4 bn
- Business outlets: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.7 bn
- Business outlets: 85

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



Raiffeisen Banking Group (RBG) – largest banking group in Austria with total assets of EUR 405 bn as of 31/12/2024

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 275 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

Q2/2025 Income Statement and KPIs

(in EUR mn)

	Q2/2025	% q-o-q	% y-o-y
Net interest income	1,468	-2%	+4%
Net fee and commission income	685	+3%	+1%
Net trading income & fair value result	114	+106%	+257%
Other operating components ¹	51	+24%	-1%
Operating income	2,319	+2%	+7%
Staff expenses	-592	+5%	+10%
Other administrative expenses	-322	+4%	+3%
Depreciation	-124	+4%	+6%
General administrative expenses	-1,038	+4%	+7%
Operating result	1,281	+1%	+6%
Other result	-1,435	>500%	481%
Gov. measures & compulsory contributions	-43	-65%	+105%
Impairment losses on financial assets	-66	+54%	+86%
...
Consolidated profit	-557	-	-

Net interest margin

Q2/2025

3.00%

-7 bps

q-o-q

Cost/income ratio

Q2/2025

44.2%

+1 pp

q-o-q

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



Q2/2025 Income Statement and KPIs

excluding
Russia

Adjusted

(in EUR mn)

	Q2/2025	% q-o-q	% y-o-y
Net interest income	1,027	-2%	-1%
Net fee and commission income	502	+8%	+9%
Net trading income & fair value result	59	-	+131%
Other operating components ¹	51	+19%	-9%
Operating income	1,639	+7%	+4%
Staff expenses	-463	+3%	+11%
Other administrative expenses	-302	+3%	+3%
Depreciation	-109	+2%	+3%
General administrative expenses	-874	+3%	+7%
Operating result	765	+13%	+1%
Other result	-166	+151%	-33%
Gov. measures & compulsory contributions	-37	-68%	+215%
Impairment losses on financial assets	-62	+33%	-21%
...
Consolidated profit	307	+18%	+29%

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

Net interest margin

Q2/2025

2.27%

-4 bps

q-o-q

Cost/income ratio

Q2/2025

52.6%

-2.3 pp

q-o-q

Consolidated return on equity

Q2/2025

8.9%

+1.7 pp

q-o-q

> Total exposure by segments – Q2/2025

in EUR bn, % q-o-q

GC&M -2.7%

96.9

CE +3.0%

80.2

EUR **244** bn

-0.8% q-o-q

SEE +0.3%

45.0

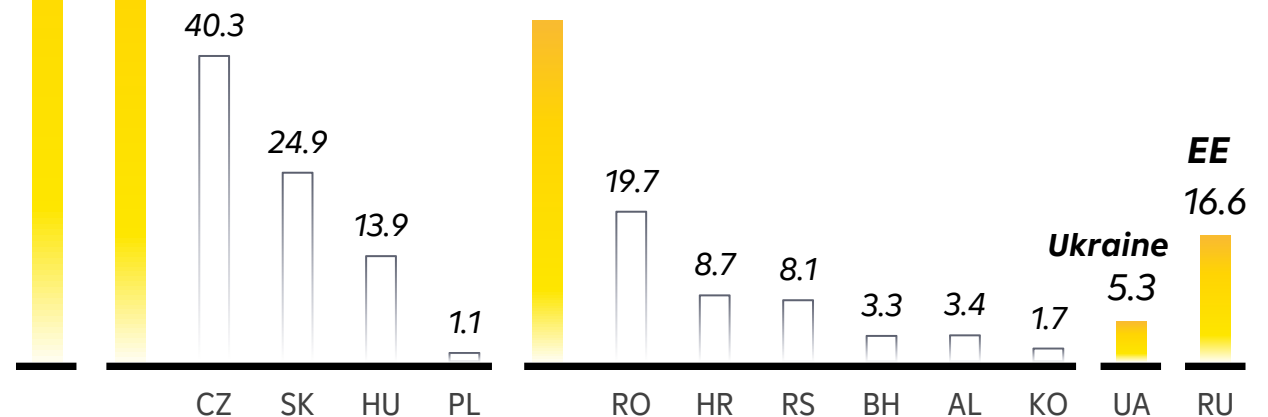
EE

16.6

Ukraine

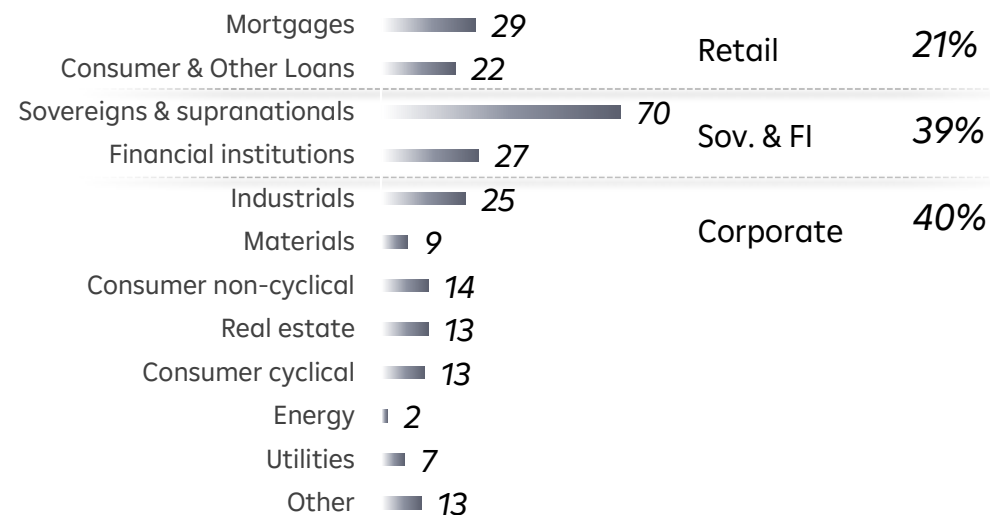
5.3

+0.1% -9.0%

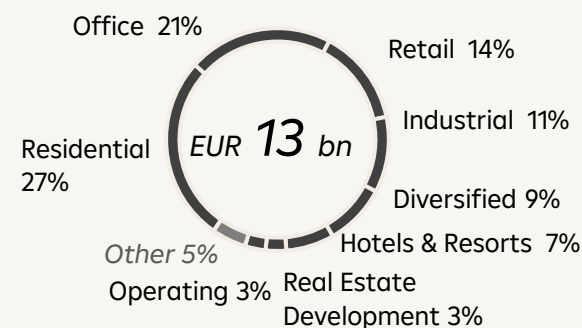


> ... by sector – Q2/2025

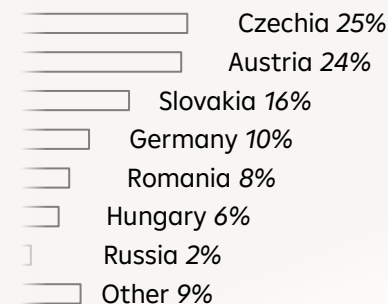
in EUR bn



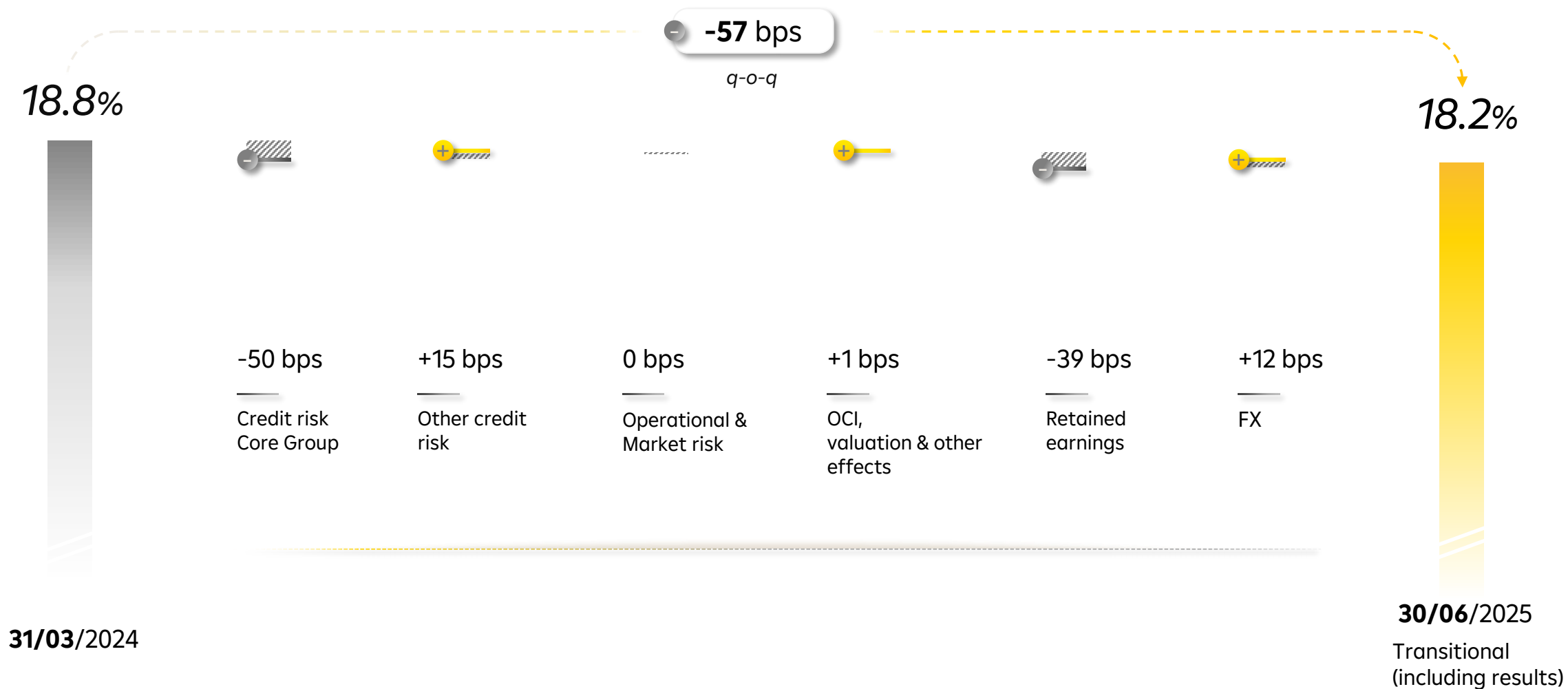
CRE – Sectors (GICs)



CRE - Country of risk

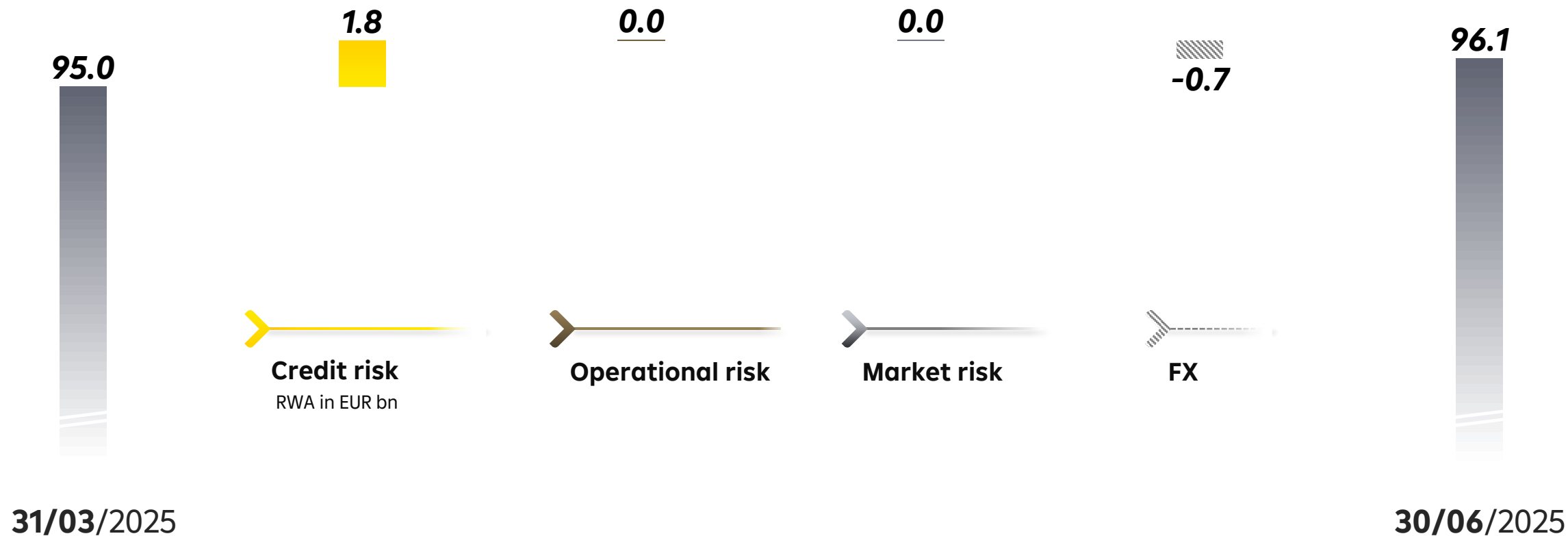


CET1 Ratio Development – RBI Group





RBI Group including Russia





Q2/2025 Segments Overview

Core revenues

Q2/25

q-o-q

564

Net Fees

171

+4%

NII

393

-6%

Loans to customers / NIM

Q3/24

Q4/24

Q1/25

Q2/25

37,660

37,836

38,309

39,527

2.44%

2.57%

2.57%

2.36%

Provisioning ratio

Q2/25

q-o-q

-13 bps

+15 bps

Profit/loss after tax

Q2/25

q-o-q

EUR 86 mn

-34%

> CE

> SEE

> Ukraine

> EE

> GC&M

(in EUR mn)



Raiffeisen Capital Management

One of the leading asset managers in Central Europe, a 100% owned subsidiary of RBI celebrating **40 years anniversary in 2025 since foundation**

- Raiffeisen Capital Management is the leading asset management company in Austria. The aim is to deliver **attractive capital market returns** and **asset growth** via responsible investments and a strong funds distribution network in Central- and Eastern Europe
- The distribution spans **over 20 markets** and on top, RCM serves as the Centre of Competence for RBI Group (Local) Asset Management in 8 markets **contributing to RBI Group' regional footprint**
- Next to **capital markets performance**, one of our core believes is **Customer centricity** across all customer segments building on "**customer experience**", "**accessibility**" and "**expertise**"
- **316 employees with passion**, thereof 69 investment professionals and 57 sales representatives, on Group Asset Management level 535 employees, including 114 investment professionals

Strategy Pulse-Check

2025 priorities for Raiffeisen Capital Management:

- **Digitization** and **modularization** of discretionary portfolio management plus simplification of **digital end2end public funds distribution**
- **Private markets Go-Live** as additional asset class with Private Infrastructure
- **Dedicated Focus on Private Banking**
- Develop further our passive Product Universe such as the **ETF Fund of Fund** (index selection equity) and the "**Ratio Funds**"

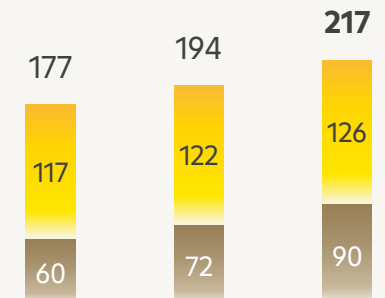
> AUM



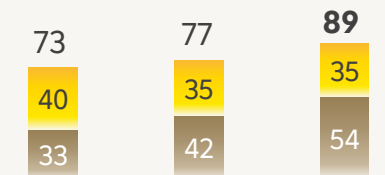
43%
ESG

Business line	
Retail	57%
Institutional	43%

> Net revenues *in EUR mn*



> Net profit after tax *in EUR mn*



FY/22 FY/23 FY/24

■ Raiffeisen Capital Management

■ Local Asset Management Units



Corporate Center/Reconciliation

In EUR mn	1-6/2025	1-6/2024	y-o-y
Operating income	1,244	1,039	19.7%
General admin. expenses	(243)	(236)	3.0%
Operating result	1,001	803	24.6%
Other result	11	15	(27.6%)
Governmental measures and compulsory contributions	(15)	(5)	221.0%
Impairment losses on financial assets	14	17	(19.6%)
Profit/loss before tax	1,010	830	21.6%
Profit/loss after tax	1,031	869	18.6%

In EUR mn	Q2/2025	Q1/2025	q-o-q
Operating income	297	947	(68.7%)
General admin. expenses	(125)	(118)	5.5%
Operating result	172	829	(79.3%)
Other result	3	8	(55.2%)
Governmental measures and compulsory contributions	(7)	(9)	-21.7%
Impairment losses on financial assets	10	4	182.7%
Profit/loss before tax	179	831	(78.5%)
Profit/loss after tax	198	833	(76.2%)

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	1-6/2025	1-6/2024	y-o-y
Operating income	(1,332)	(1,085)	22.8%
General admin. expenses	99	96	2.7%
Operating result	(1,233)	(989)	24.7%
Other result	1	1	(25.4%)
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(8)	(6)	38.8%
Profit/loss before tax	(1,241)	(993)	24.9%
Profit/loss after tax	(1,236)	(993)	24.4%

In EUR mn	Q2/2025	Q1/2025	q-o-q
Operating income	(340)	(991)	(65.7%)
General admin. expenses	51	48	5.3%
Operating result	(290)	(943)	(69.3%)
Other result	0	1	(99.5%)
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	0	(9)	–
Profit/loss before tax	(290)	(951)	(69.5%)
Profit/loss after tax	(288)	(948)	(69.6%)

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 1/1/2025	1,002	4,990	16,213	(4,905)	17,299	1,260	1,781	20,340
Capital increases	0	0	0	0	0	(0)	(171)	(171)
AT1 capital dividend allotment	0	0	(60)	0	(60)	0	60	0
Dividend payments	0	0	(361)	0	(361)	(111)	(60)	(532)
Own shares	(1)	(3)	0	0	(3)	0	3	(1)
Other changes	0	0	40	(11)	29	8	(3)	33
Total comprehensive income	0	0	148	1,245	1,393	112	0	1,504
Equity as at 30/6/2025	1,001	4,987	15,979	(3,672)	18,296	1,268	1,610	21,174

- Earnings per share down EUR 3.59 (1-6/2025: EUR 0.28 vs. 1-6/2024: EUR 3.87)
- A dividend of EUR 1.10 per share for the 2024 financial year was approved at the Annual General Meeting on 26th March 2025
- Book value per share EUR 55.62 at 30/6/2025 (EUR 52.59 at 31/12/2024 resp. EUR 55.41 at 30/6/2024)
- Total comprehensive income of EUR 1,504 mn (1-6/2024: EUR 1,778 mn) impacted by profit after tax (EUR 268 mn), exchange differences (EUR 1,116 mn, driven by RUB), cash-flow hedge (EUR 153 mn, driven by Russia) and from deferred taxes (minus EUR 43 mn, driven by Russia)



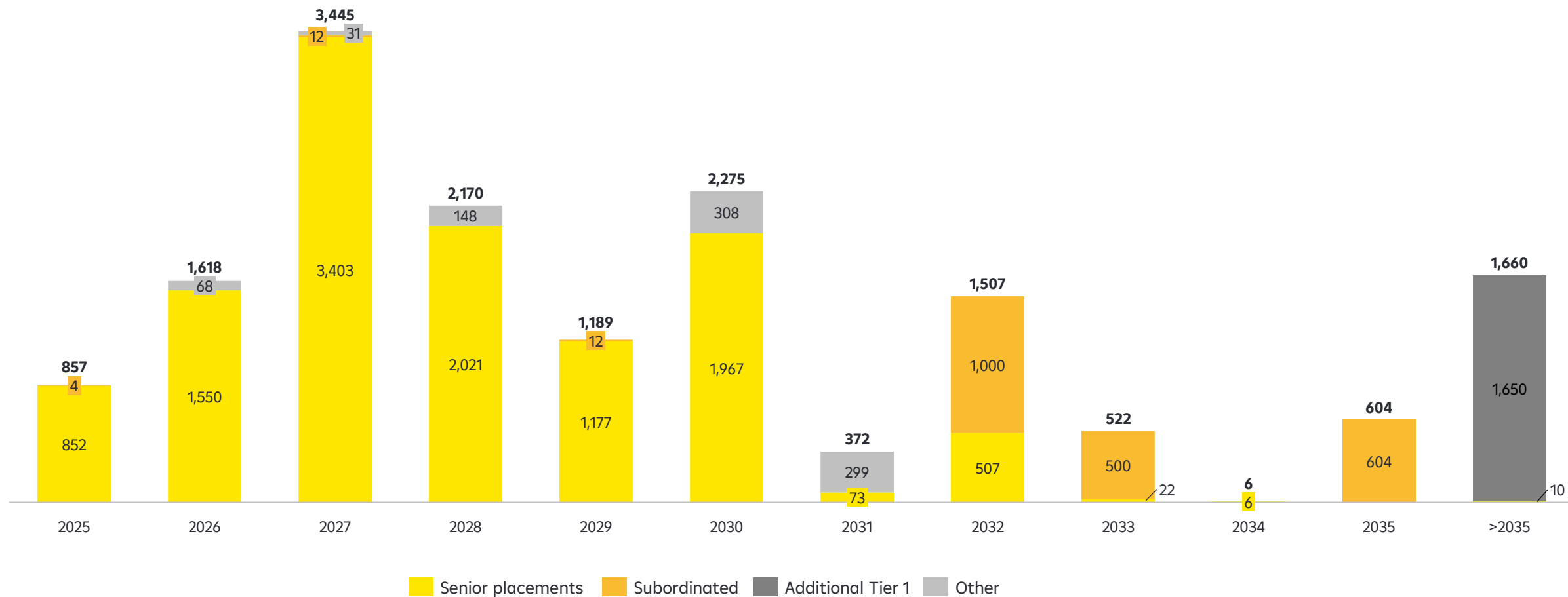
Regulatory Capital Structure - Overview

<i>in EUR mn</i>	30/6/2025	31/3/2025	31/12/2024
Common equity tier 1 (before deductions)	18,329	18,230	17,107
Deduction items	(862)	(805)	(773)
Common equity tier 1 (after deductions)	17,468	17,425	16,334
Additional tier 1 (after deductions)	1,680	1,679	1,844
Tier 1 (after deductions)	19,148	19,104	18,178
Tier 2 (after deductions)	2,286	2,226	2,394
Total capital	21,434	21,330	20,572
Risk-weighted assets (total RWA)	96,086	95,027	95,600
Common equity tier 1 ratio (transitional - incl. result)	18.2%	18.8%	17.1%
Tier 1 ratio (transitional - incl. result)	19.9%	20.6%	19.0%
Total capital ratio (transitional - incl. result)	22.3%	22.9%	21.5%
Leverage ratio (transitional)	9.1%	8.1%	7.9%
Leverage exposure (total)	211,089	236,271	230,650



Maturity Profile

Maturity Profile at 30/6/2025
(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	6.089% ²	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%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 500 mn	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS2785548053	7.375%	5Y EUR ms + 5.23%	EUR 650 mn	25 Nov 2024	15 Jun 2030	Semi-annual	Perpetual
Raiffeisen Bank International AG	Tier 2	100%	XS2904849879	5.250%	5Y EUR ms + 3.10%	EUR 500 mn	02 Oct 2024	02 Jan 2030	NA	02 Jan 2035
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

¹ Transitional and post-transitional CRR rules

² Reset in June 2025

- 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 **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 1,126 mn based on FY/2024 figures.
- > The fund size at Q2/2025 was EUR 1,143 mn. RBI's share of the IPS fund amounts to EUR 540 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 plus a cushion of 10% for all members
- > RBI's contribution to the IPS fund was EUR 89 mn in 2022, and EUR 18 mn in 2024



Impact in EUR mn

		FY 2024	1-6/2025	FY 2025e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025	23	37	~77
Hungary	In 2024 under HUF 20 billion it was 13% above 20 billion it was 30%, in 2025 under HUF 20 billion tax rate is 7%, above 18%	63	55	~55
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	2	2	~3
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.	24	15	~25
Total	Bank levies	112	109	~160
Austria		0	0	~0
Albania	Based on total assets less equity and secured deposits	1	2	~2
Czech Republic		8	2	~2
Hungary	Full amounts always booked in the first quarter according to IFRIC 21	2	2	~2
Romania		4	4	~4
Slovakia		0	0	~0
Total	Resolution fund	15	10	~10

Special taxes for banks ("windfall taxes") are partially booked as part of income taxes (Czech Republic, Slovakia, Ukraine, and Russia).



NPE and NPL Distribution by Country

In EUR mn	NPE Stock 30/6/2025	NPE Ratio 30/6/2025	NPE Ratio 31/12/2024	NPE Coverage Ratio 30/6/2025	NPE Coverage Ratio 31/12/2024	NPL Ratio 30/6/2025	NPL Ratio 31/12/2024	NPL Coverage Ratio 30/6/2025	NPL Coverage Ratio 31/12/2024
Czech Republic	269	0.8%	0.9%	53.4%	50.4%	1.0%	1.1%	53.4%	50.4%
Hungary	86	0.8%	1.3%	45.2%	41.0%	1.0%	2.0%	44.4%	40.2%
Poland	96	5.2%	9.1%	88.2%	81.9%	5.2%	9.1%	88.2%	81.9%
Slovakia	273	1.3%	1.3%	60.7%	59.2%	1.7%	1.6%	60.7%	59.2%
Central Europe	724	1.1%	1.3%	59.8%	56.7%	1.3%	1.6%	59.9%	56.7%
Albania	72	2.3%	2.6%	74.8%	74.1%	3.6%	4.1%	74.8%	74.1%
Bosnia & Herzegovina	59	2.1%	2.2%	77.0%	72.0%	2.3%	2.4%	77.0%	72.0%
Croatia	126	1.7%	1.7%	63.1%	62.0%	2.3%	2.3%	63.1%	62.0%
Kosovo	47	3.0%	2.4%	68.1%	74.1%	3.4%	2.9%	68.1%	74.1%
Romania	242	1.5%	1.5%	62.2%	65.2%	2.0%	1.9%	62.2%	65.2%
Serbia	77	1.3%	1.4%	62.0%	60.2%	1.5%	1.6%	62.0%	60.2%
Southeastern Europe	623	1.7%	1.7%	65.7%	66.2%	2.2%	2.1%	65.7%	66.2%
Russia	288	1.6%	1.6%	70.7%	69.0%	1.7%	1.6%	70.7%	69.0%
Eastern Europe	288	1.6%	1.6%	70.7%	69.0%	1.7%	1.6%	70.7%	69.0%
Ukraine	172	3.7%	4.4%	86.2%	82.5%	4.9%	5.8%	86.2%	82.5%
GC&M	1,580	2.9%	3.5%	32.1%	39.4%	2.9%	3.6%	32.1%	39.4%
Total RBI Group	3,387	1.8%	2.1%	50.2%	51.6%	2.3%	2.5%	50.2%	51.6%



In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	1,468	1,504	(2.4%)	1,511	1,430	1,410	2,972	2,839	4.7%	5,779
Net fee and commission income	685	668	2.6%	668	650	680	1,353	1,319	2.6%	2,638
Net trading income and fair value result	114	56	105.8%	36	32	32	170	44	289.3%	111
Other net operating income	27	27	(0.2%)	(1)	36	18	53	49	8.0%	84
Operating income	2,319	2,269	2.2%	2,205	2,181	2,175	4,588	4,314	6.3%	8,701
General administrative expenses	(1,038)	(995)	4.3%	(948)	(952)	(966)	(2,033)	(1,886)	7.8%	(3,786)
Operating result	1,281	1,274	0.6%	1,258	1,229	1,208	2,555	2,428	5.2%	4,915
Other result	(1,435)	(65)	>500.0%	(1,032)	(164)	(247)	(1,500)	(394)	281.0%	(1,590)
Gov. measures and compulsory contrib.	(43)	(121)	(64.7%)	(26)	(30)	(21)	(164)	(160)	2.8%	(216)
Impairment losses on financial assets	(66)	(43)	53.8%	(13)	(51)	(36)	(109)	(61)	79.9%	(125)
Profit/loss before tax	(263)	1,044	–	186	985	905	781	1,813	(57.0%)	2,984
Profit/loss after tax from continuing op.	(495)	763	–	(95)	771	667	268	1,355	(80.2%)	2,031
Profit/loss after tax	(495)	763	–	(895)	817	715	268	1,436	(81.3%)	1,358
Consolidated profit/loss	(557)	705	–	(926)	758	661	148	1,324	(88.8%)	1,157
Return on equity before tax ¹	13.1%	19.9%	(6.8 PP)	0.4%	18.2%	17.7%	13.4%	18.4%	(5.0 PP)	15.4%
Return on equity after tax ¹	8.7%	14.5%	(5.9 PP)	–	16.9%	14.7%	8.6%	14.6%	(6.0 PP)	9.7%
Consolidated return on equity	8.0%	15.0%	(7.0 PP)	–	17.7%	15.1%	8.0%	15.0%	(7.0 PP)	9.4%
Net interest margin ¹	3.00%	3.06%	(0.07 PP)	3.13%	2.93%	2.89%	3.03%	2.92%	0.11 PP	2.98%
Cost/income ratio	44.2%	43.3%	0.9 PP	42.3%	43.3%	44.0%	43.7%	43.3%	0.5 PP	43.0%
Loan/deposit ratio	82.9%	82.9%	0.0 PP	82.7%	83.9%	81.9%	82.9%	81.9%	1.0 PP	82.7%
Provisioning ratio ¹	0.24%	0.18%	0.06 PP	0.02%	0.29%	0.33%	0.21%	0.28%	(0.07 PP)	0.22%
NPE ratio	1.8%	1.9%	(0.1 PP)	2.1%	2.0%	1.8%	1.8%	1.8%	(0.0 PP)	2.1%
NPE coverage ratio	50.2%	48.4%	1.8 PP	51.6%	51.8%	53.3%	50.2%	53.3%	(3.1 PP)	51.6%
Total assets	203,507	204,794	(0.6%)	199,851	205,981	209,963	203,507	209,963	(3.1%)	199,851
RWA	96,086	95,027	1.1%	95,600	97,736	98,453	96,086	98,453	(2.4%)	95,600
Equity	21,174	22,062	(4.0%)	20,340	21,142	21,090	21,174	21,090	0.4%	20,340
Loans to customers	102,202	100,979	1.2%	99,551	100,105	101,920	102,202	101,920	0.3%	99,551
– Hereof non-financial corporations % ²	44.8%	45.3%	(0.5 PP)	45.5%	45.6%	45.8%	44.8%	45.8%	(1.0 PP)	45.5%
– Hereof households % ²	40.9%	40.4%	0.5 PP	40.3%	39.9%	39.3%	40.9%	39.3%	1.6 PP	40.3%
– Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	121,440	119,984	1.2%	117,717	120,300	125,333	121,440	125,333	(3.1%)	117,717
Business outlets	1,368	1,386	(1.3%)	1,391	1,471	1,490	1,368	1,490	(8.2%)	1,391
Number of employees	42,765	42,948	(0.4%)	42,564	44,535	44,837	42,765	44,837	(4.6%)	42,564
Number of customers (in mn)	18.1	18.0	0.5%	17.9	18.7	18.6	18.1	18.6	(2.9%)	17.9

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



RBI Core Group – excl. Russia and Belarus

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	1,027	1,046	(1.8%)	1,042	1,019	1,033	2,073	2,094	(1.0%)	4,155
Net fee and commission income	502	466	7.6%	497	456	461	969	892	8.6%	1,845
Net trading income and fair value result	59	(27)	–	41	3	25	32	17	89.2%	61
Other net operating income	26	28	(7.0%)	(2)	38	24	55	58	(5.3%)	95
Operating income	1,639	1,529	7.2%	1,568	1,553	1,576	3,168	3,122	1.5%	6,243
General administrative expenses	(874)	(850)	2.8%	(906)	(804)	(817)	(1,724)	(1,600)	7.8%	(3,311)
Operating result	765	678	12.8%	662	749	760	1,444	1,522	(5.1%)	2,933
Other result	(166)	(66)	150.5%	(196)	(166)	(247)	(232)	(386)	(39.8%)	(748)
Gov. measures and compulsory contrib.	(37)	(116)	(67.8%)	(21)	(23)	(12)	(153)	(142)	7.9%	(185)
Impairment losses on financial assets	(62)	(46)	32.7%	(130)	(76)	(78)	(108)	(81)	33.1%	(287)
Profit/loss before tax	500	450	11.2%	315	485	423	950	913	4.1%	1,712
Profit/loss after tax from continuing op.	369	318	16.2%	155	361	286	687	642	7.0%	1,158
Profit/loss after tax	369	318	16.2%	155	361	286	687	642	7.0%	1,158
Consolidated profit/loss	307	260	17.9%	128	307	237	567	540	4.9%	975
Return on equity before tax ¹	13.1%	11.4%	1.6 PP	2.9%	13.2%	11.8%	12.2%	12.5%	(0.3 PP)	10.4%
Return on equity after tax ¹	9.6%	8.1%	1.6 PP	4.0%	9.8%	8.1%	8.8%	8.8%	(0.0 PP)	8.0%
Consolidated return on equity	8.9%	7.3%	1.7 PP	3.1%	9.3%	7.3%	8.1%	8.2%	(0.1 PP)	7.3%
Net interest margin ¹	2.27%	2.31%	(0.04 PP)	2.32%	2.28%	2.32%	2.29%	2.35%	(0.06 PP)	2.33%
Cost/income ratio	52.6%	55.0%	(2.3 PP)	57.2%	51.3%	51.2%	53.7%	50.7%	3.0 PP	52.5%
Loan/deposit ratio	88.3%	88.4%	(0.1 PP)	87.2%	90.0%	89.6%	88.3%	89.6%	(1.3 PP)	87.2%
Provisioning ratio ¹	0.23%	0.20%	0.03 PP	0.42%	0.30%	0.32%	0.21%	0.18%	0.03 PP	0.27%
NPE ratio	1.8%	1.9%	(0.1 PP)	2.1%	2.0%	1.9%	1.8%	1.9%	(0.1 PP)	2.1%
NPE coverage ratio	48.3%	46.3%	2.0 PP	50.4%	49.9%	51.3%	48.3%	51.3%	(3.0 PP)	50.4%
Total assets	187,704	187,535	0.1%	184,961	188,003	188,063	187,704	188,063	(0.2%)	184,961
RWA ³	76,441	74,430	2.7%	78,325	78,996	80,440	76,441	80,440	(5.0%)	78,325
Equity	15,823	15,730	0.6%	15,446	15,466	15,120	15,823	15,120	4.7%	15,446
Loans to customers	97,480	96,053	1.5%	95,363	94,864	95,290	97,480	95,290	2.3%	95,363
– Hereof non-financial corporations % ²	45.8%	46.1%	(0.2 PP)	46.0%	45.8%	45.7%	45.8%	45.7%	0.1 PP	46.0%
– Hereof households % ²	40.8%	40.3%	0.5 PP	40.1%	39.6%	39.1%	40.8%	39.1%	1.7 PP	40.1%
– Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	110,764	109,314	1.3%	108,205	107,416	108,830	110,764	108,830	1.8%	108,205
Business outlets	1,294	1,303	(0.7%)	1,302	1,307	1,329	1,294	1,329	(2.6%)	1,302
Number of employees	34,108	34,202	(0.3%)	33,701	33,575	33,485	34,108	33,485	1.9%	33,701
Number of customers (in mn)	15.1	14.9	1.4%	14.7	14.5	14.3	15.1	14.3	5.2%	14.7

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 3) According to segment view



Country Financials (CE) – Czech Republic

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	165	165	(0.3%)	169	151	150	330	301	9.6%	622
Net fee and commission income	52	47	10.0%	49	45	45	99	86	16.1%	179
Net trading income and fair value result	6	6	(9.1%)	2	10	3	12	4	186.5%	16
Other net operating income	3	5	(33.0%)	5	3	(0)	9	5	68.3%	13
Operating income	226	222	1.7%	225	207	197	449	399	12.4%	831
General administrative expenses	(103)	(100)	2.3%	(98)	(97)	(97)	(203)	(193)	5.3%	(387)
Operating result	124	122	1.2%	128	110	100	246	206	19.0%	444
Other result	1	(0)	–	(0)	(0)	0	1	0	113.3%	0
Gov. measures and compulsory contrib.	2	(10)	–	0	0	4	(9)	(14)	(36.3%)	(14)
Impairment losses on financial assets	6	(2)	–	(13)	(2)	3	4	(1)	–	(16)
Profit/loss before tax	132	110	20.4%	114	108	106	242	192	26.0%	415
Profit/loss after tax	111	89	24.3%	106	93	84	200	153	30.5%	353
Return on equity before tax ¹	23.6%	18.4%	5.1 PP	20.1%	19.8%	20.0%	21.0%	17.6%	3.4 PP	19.5%
Return on equity after tax ¹	19.7%	15.0%	4.8 PP	18.7%	17.0%	15.8%	17.3%	14.1%	3.3 PP	16.6%
Net interest margin ¹	2.00%	2.08%	(0.08 PP)	2.15%	1.94%	1.95%	2.04%	2.00%	0.04 PP	2.04%
Cost/income ratio	45.4%	45.1%	0.3 PP	43.2%	46.6%	49.4%	45.2%	48.3%	(3.1 PP)	46.5%
Loan/deposit ratio	68.5%	69.9%	(1.4 PP)	71.3%	75.3%	76.3%	68.5%	76.3%	(7.8 PP)	71.3%
Provisioning ratio ¹	(0.14%)	0.04%	(0.18 PP)	0.31%	0.03%	(0.03%)	(0.05%)	0.02%	(0.07 PP)	0.10%
NPE ratio	0.8%	0.9%	(0.0 PP)	0.9%	0.9%	0.9%	0.8%	0.9%	(0.1 PP)	0.9%
NPE coverage ratio	53.4%	51.9%	1.4 PP	50.4%	51.6%	51.0%	53.4%	51.0%	2.4 PP	50.4%
Total assets	34,343	32,958	4.2%	31,995	32,955	32,971	34,343	32,971	4.2%	31,995
RWA	10,581	10,483	0.9%	11,041	10,973	10,821	10,581	10,821	(2.2%)	11,041
Equity	2,404	2,290	5.0%	2,420	2,320	2,232	2,404	2,232	7.7%	2,420
Loans to customers	18,453	17,930	2.9%	17,805	17,752	17,772	18,453	17,772	3.8%	17,805
– Hereof non-financial corporations % ²	36.5%	37.0%	(0.5 PP)	37.2%	37.8%	38.0%	36.5%	38.0%	(1.5 PP)	37.2%
– Hereof households % ²	59.1%	58.7%	0.4 PP	58.1%	57.4%	56.9%	59.1%	56.9%	2.2 PP	58.1%
– Hereof FCY %	23.0%	24.2%	(1.2 PP)	25.1%	23.9%	26.4%	23.0%	26.4%	(3.4 PP)	25.1%
Deposits from customers	28,560	27,019	5.7%	26,131	26,743	26,861	28,560	26,861	6.3%	26,131
Business outlets	127	127	0.0%	127	127	127	127	127	0.0%	127
Number of employees	3,723	3,708	0.4%	3,667	3,650	3,615	3,723	3,615	3.0%	3,667
Number of customers (in mn)	2.4	2.4	2.0%	2.2	2.2	2.2	2.4	2.2	10.7%	2.2

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



Country Financials (CE) – Hungary

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	92	118	(21.9%)	109	113	117	210	250	(16.0%)	472
Net fee and commission income	68	67	2.8%	66	58	56	135	108	24.5%	232
Net trading income and fair value result	7	(14)	–	7	(9)	(3)	(7)	(22)	(67.7%)	(24)
Other net operating income	1	0	23.9%	2	2	(6)	1	(5)	–	(1)
Operating income	169	171	(1.5%)	186	164	174	340	347	(2.1%)	697
General administrative expenses	(87)	(82)	6.0%	(95)	(80)	(71)	(169)	(138)	22.6%	(313)
Operating result	82	89	(8.3%)	91	83	104	171	209	(18.4%)	384
Other result	(2)	0	–	(2)	0	(3)	(2)	(3)	(27.6%)	(5)
Gov. measures and compulsory contrib.	(1)	(57)	(98.3%)	(0)	(1)	(0)	(58)	(68)	(14.2%)	(68)
Impairment losses on financial assets	15	9	62.7%	(1)	15	(7)	25	19	28.7%	34
Profit/loss before tax	94	42	125.8%	88	98	94	135	158	(14.3%)	344
Profit/loss after tax	81	33	144.7%	76	86	80	113	135	(15.8%)	297
Return on equity before tax ¹	41.2%	15.0%	26.3 PP	32.7%	38.8%	39.0%	26.7%	30.3%	(3.6 PP)	35.2%
Return on equity after tax ¹	35.4%	11.8%	23.5 PP	28.2%	34.1%	33.5%	22.3%	25.8%	(3.5 PP)	30.4%
Net interest margin ¹	3.15%	4.08%	(0.93 PP)	3.82%	3.90%	3.91%	3.61%	4.19%	(0.58 PP)	4.03%
Cost/income ratio	43.4%	40.1%	3.3 PP	44.3%	44.7%	33.9%	41.7%	33.1%	8.6 PP	38.8%
Loan/deposit ratio	63.0%	60.7%	2.2 PP	61.4%	62.7%	60.2%	63.0%	60.2%	2.8 PP	61.4%
Provisioning ratio ¹	(1.26%)	(0.71%)	(0.55 PP)	(0.12%)	(1.36%)	0.64%	(0.99%)	(0.82%)	(0.16 PP)	(0.78%)
NPE ratio	0.8%	1.2%	(0.4 PP)	1.3%	1.1%	1.0%	0.8%	1.0%	(0.3 PP)	1.3%
NPE coverage ratio	45.2%	41.3%	3.8 PP	41.0%	49.1%	50.9%	45.2%	50.9%	(5.7 PP)	41.0%
Total assets	12,008	11,971	0.3%	11,217	11,779	12,093	12,008	12,093	(0.7%)	11,217
RWA	4,674	4,392	6.4%	4,398	4,335	4,464	4,674	4,464	4.7%	4,398
Equity	1,005	930	8.0%	1,170	1,138	1,056	1,005	1,056	(4.9%)	1,170
Loans to customers	4,914	4,676	5.1%	4,551	4,558	4,506	4,914	4,506	9.1%	4,551
– Hereof non-financial corporations % ²	58.5%	60.3%	(1.8 PP)	60.1%	60.4%	60.6%	58.5%	60.6%	(2.1 PP)	60.1%
– Hereof households % ²	32.7%	33.1%	(0.4 PP)	32.6%	33.3%	32.7%	32.7%	32.7%	(0.0 PP)	32.6%
– Hereof FCY %	44.5%	44.6%	(0.1 PP)	44.7%	43.5%	43.2%	44.5%	43.2%	1.3 PP	44.7%
Deposits from customers	8,260	8,323	(0.8%)	7,807	8,143	8,478	8,260	8,478	(2.6%)	7,807
Business outlets	68	68	0.0%	68	68	67	68	67	1.5%	68
Number of employees	2,973	2,972	0.0%	2,502	2,486	2,434	2,973	2,434	22.1%	2,502
Number of customers (in mn)	0.5	0.5	1.2%	0.5	0.5	0.5	0.5	0.5	2.9%	0.5

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	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	4	7	(36.9%)	7	9	13	11	17	(33.2%)	33
Net fee and commission income	0	0	(61.3%)	0	0	0	0	0	(39.1%)	1
Net trading income and fair value result	0	0	(92.8%)	0	0	1	1	1	(19.8%)	1
Other net operating income	5	4	36.3%	12	5	2	9	4	123.4%	20
Operating income	9	11	(15.4%)	20	14	16	21	22	(4.5%)	55
General administrative expenses	(20)	(21)	(6.4%)	(32)	(26)	(22)	(41)	(39)	4.6%	(97)
Operating result	(10)	(10)	3.6%	(12)	(12)	(6)	(20)	(18)	15.7%	(42)
Other result	(161)	(67)	140.9%	(156)	(102)	(282)	(227)	(391)	(41.9%)	(649)
Gov. measures and compulsory contrib.	(1)	(1)	81.2%	(0)	(1)	(1)	(2)	(1)	8.5%	(2)
Impairment losses on financial assets	2	19	(88.1%)	(3)	2	8	22	17	28.6%	16
Profit/loss before tax	(170)	(58)	193.5%	(171)	(112)	(280)	(227)	(393)	(42.2%)	(677)
Profit/loss after tax	(170)	(58)	193.5%	(171)	(112)	(280)	(227)	(393)	(42.2%)	(677)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	0.92%	1.72%	(0.80 PP)	2.28%	2.52%	3.33%	1.31%	2.09%	(0.79 PP)	2.22%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(0.96%)	(8.13%)	7.17 PP	1.20%	(0.95%)	(3.42%)	(4.50%)	(3.22%)	(1.28 PP)	(1.66%)
NPE ratio	5.2%	5.1%	0.1 PP	9.1%	9.2%	8.3%	5.2%	8.3%	(3.1 PP)	9.1%
NPE coverage ratio	88.2%	87.0%	1.2 PP	81.9%	82.7%	82.7%	88.2%	82.7%	5.4 PP	81.9%
Total assets	1,780	1,928	(7.7%)	1,291	1,261	1,434	1,780	1,434	24.2%	1,291
RWA	2,235	2,264	(1.3%)	971	954	1,052	2,235	1,052	112.5%	971
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	957	966	(0.9%)	982	869	937	957	937	2.2%	982
– Hereof non-financial corporations % ²	0.5%	0.8%	(0.3 PP)	1.0%	3.9%	3.7%	0.5%	3.7%	(3.2 PP)	1.0%
– Hereof households % ²	99.5%	99.2%	0.3 PP	99.0%	96.1%	96.3%	99.5%	96.3%	3.2 PP	99.0%
– Hereof FCY %	97.7%	97.7%	0.0 PP	98.1%	98.3%	98.5%	97.7%	98.5%	(0.9 PP)	98.1%
Deposits from customers	13	13	(4.3%)	14	14	14	13	14	(6.4%)	14
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	333	329	1.2%	342	336	324	333	324	2.8%	342
Number of customers (in mn)	0.0	0.0	(4.3%)	0.0	0.0	0.0	0.0	0.0	(13.8%)	0.0

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) – Slovakia

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	132	128	3.1%	126	121	116	260	232	12.0%	480
Net fee and commission income	50	51	(0.9%)	56	53	51	101	101	(0.4%)	210
Net trading income and fair value result	4	4	0.7%	4	3	2	8	6	34.0%	13
Other net operating income	2	1	72.9%	1	1	2	4	2	149.1%	3
Operating income	188	184	2.3%	189	178	173	373	344	8.3%	711
General administrative expenses	(84)	(82)	2.3%	(79)	(74)	(77)	(166)	(149)	11.7%	(302)
Operating result	104	102	2.3%	110	104	96	207	195	5.8%	409
Other result	0	(0)	–	(0)	(1)	(2)	0	(2)	–	(3)
Gov. measures and compulsory contrib.	0	(1)	–	0	0	2	(1)	(1)	4.0%	(1)
Impairment losses on financial assets	(12)	0	–	(14)	(8)	(6)	(12)	(4)	223.6%	(26)
Profit/loss before tax	93	101	(7.6%)	96	95	90	193	189	2.5%	379
Profit/loss after tax	64	66	(3.6%)	68	58	56	130	117	11.6%	244
Return on equity before tax ¹	24.3%	23.4%	0.9 PP	22.6%	23.1%	22.9%	23.9%	23.3%	0.5 PP	23.9%
Return on equity after tax ¹	16.8%	15.5%	1.3 PP	16.1%	14.3%	14.1%	16.1%	14.4%	1.6 PP	15.4%
Net interest margin ¹	2.60%	2.52%	0.07 PP	2.51%	2.47%	2.39%	2.55%	2.27%	0.28 PP	2.37%
Cost/income ratio	44.6%	44.6%	(0.0 PP)	41.8%	41.8%	44.5%	44.6%	43.2%	1.3 PP	42.5%
Loan/deposit ratio	103.2%	101.3%	1.9 PP	97.4%	103.7%	100.7%	103.2%	100.7%	2.5 PP	97.4%
Provisioning ratio ¹	0.31%	(0.00%)	0.31 PP	0.39%	0.24%	0.17%	0.15%	0.05%	0.10 PP	0.18%
NPE ratio	1.3%	1.4%	(0.0 PP)	1.3%	1.4%	1.3%	1.3%	1.3%	0.0 PP	1.3%
NPE coverage ratio	60.7%	60.3%	0.5 PP	59.2%	59.4%	58.7%	60.7%	58.7%	2.0 PP	59.2%
Total assets	21,065	20,386	3.3%	21,001	20,243	20,188	21,065	20,188	4.3%	21,001
RWA	7,835	7,714	1.6%	8,022	7,898	7,950	7,835	7,950	(1.4%)	8,022
Equity	1,626	1,559	4.3%	1,792	1,724	1,664	1,626	1,664	(2.3%)	1,792
Loans to customers	15,209	14,744	3.2%	14,507	14,491	14,352	15,209	14,352	6.0%	14,507
– Hereof non-financial corporations % ²	43.7%	43.7%	0.0 PP	43.4%	44.0%	43.3%	43.7%	43.3%	0.4 PP	43.4%
– Hereof households % ²	54.5%	54.7%	(0.1 PP)	55.2%	54.6%	55.1%	54.5%	55.1%	(0.6 PP)	55.2%
– Hereof FCY %	0.1%	0.1%	0.0 PP	0.2%	0.2%	0.2%	0.1%	0.2%	(0.1 PP)	0.2%
Deposits from customers	15,739	15,592	0.9%	15,699	15,157	15,375	15,739	15,375	2.4%	15,699
Business outlets	141	141	0.0%	141	141	141	141	141	0.0%	141
Number of employees	3,541	3,569	(0.8%)	3,558	3,552	3,513	3,541	3,513	0.8%	3,558
Number of customers (in mn)	1.5	1.4	2.5%	1.4	1.3	1.3	1.5	1.3	11.1%	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



Country Financials (SEE) – Albania

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	33	33	(0.5%)	33	33	33	65	64	1.1%	131
Net fee and commission income	8	7	28.3%	7	8	7	15	12	20.7%	27
Net trading income and fair value result	1	2	(25.9%)	1	1	1	3	2	52.1%	4
Other net operating income	1	(0)	–	1	(1)	1	1	1	6.6%	(0)
Operating income	45	41	8.9%	42	41	42	85	80	6.4%	163
General administrative expenses	(18)	(16)	6.9%	(18)	(16)	(15)	(34)	(30)	13.9%	(64)
Operating result	27	24	10.4%	24	25	27	51	51	2.0%	99
Other result	0	0	–	(1)	0	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(2)	(3)	(47.4%)	(2)	(2)	(2)	(5)	(5)	7.5%	(8)
Impairment losses on financial assets	(0)	4	–	(7)	1	0	3	5	(32.2%)	(1)
Profit/loss before tax	25	25	0.9%	15	24	26	50	51	(2.0%)	90
Profit/loss after tax	21	21	0.3%	12	20	22	42	44	(3.2%)	76
Return on equity before tax ¹	29.7%	29.4%	0.3 PP	18.0%	30.8%	33.4%	30.1%	34.1%	(4.0 PP)	31.0%
Return on equity after tax ¹	25.0%	25.0%	0.1 PP	15.5%	26.1%	28.8%	25.4%	29.2%	(3.7 PP)	26.5%
Net interest margin ¹	4.44%	4.59%	(0.15 PP)	4.83%	4.92%	5.06%	4.50%	4.89%	(0.40 PP)	4.88%
Cost/income ratio	39.4%	40.1%	(0.8 PP)	43.7%	38.4%	36.2%	0.0%	37.1%	(37.1 PP)	39.1%
Loan/deposit ratio	55.0%	54.4%	0.6 PP	52.1%	50.8%	49.2%	55.0%	49.2%	5.9 PP	52.1%
Provisioning ratio ¹	0.05%	(1.12%)	1.17 PP	2.16%	(0.27%)	(0.15%)	(0.52%)	(0.89%)	0.37 PP	0.08%
NPE ratio	2.3%	2.5%	(0.2 PP)	2.6%	2.7%	2.7%	2.3%	2.7%	(0.4 PP)	2.6%
NPE coverage ratio	74.8%	74.9%	(0.1 PP)	74.1%	73.1%	73.2%	74.8%	73.2%	1.6 PP	74.1%
Total assets	3,246	3,061	6.1%	3,089	3,002	2,949	3,246	2,949	10.1%	3,089
RWA	1,922	1,738	10.6%	1,858	1,746	1,705	1,922	1,705	12.7%	1,858
Equity	359	358	0.4%	340	337	333	359	333	7.8%	340
Loans to customers	1,401	1,341	4.4%	1,317	1,248	1,182	1,401	1,182	18.6%	1,317
– Hereof non-financial corporations % ²	53.2%	53.9%	(0.7 PP)	54.2%	53.0%	51.8%	53.2%	51.8%	1.3 PP	54.2%
– Hereof households % ²	46.7%	46.1%	0.7 PP	45.8%	46.9%	47.7%	46.7%	47.7%	(0.9 PP)	45.8%
– Hereof FCY %	36.4%	38.3%	(1.9 PP)	38.3%	35.8%	37.2%	36.4%	37.2%	(0.7 PP)	38.3%
Deposits from customers	2,627	2,552	2.9%	2,617	2,534	2,500	2,627	2,500	5.1%	2,617
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,323	1,304	1.5%	1,294	1,294	1,291	1,323	1,291	2.5%	1,294
Number of customers (in mn)	0.5	0.5	1.3%	0.5	0.5	0.5	0.5	0.5	3.3%	0.5

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	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	21	22	(1.5%)	22	21	22	43	45	(3.0%)	88
Net fee and commission income	15	14	10.0%	17	14	15	29	29	0.4%	60
Net trading income and fair value result	0	0	457.0%	(1)	0	0	0	1	(90.8%)	0
Other net operating income	1	1	13.1%	0	1	0	1	1	94.0%	2
Operating income	39	36	7.6%	38	37	41	75	77	(3.0%)	152
General administrative expenses	(18)	(16)	10.7%	(22)	(17)	(17)	(34)	(32)	7.9%	(71)
Operating result	21	20	5.0%	16	20	24	40	45	(10.7%)	82
Other result	(0)	(0)	(46.1%)	0	0	0	(0)	0	–	0
Gov. measures and compulsory contrib.	(2)	(2)	1.2%	(1)	(1)	(1)	(3)	(3)	6.0%	(6)
Impairment losses on financial assets	(0)	(2)	(81.0%)	(4)	8	1	(2)	1	–	5
Profit/loss before tax	19	17	13.8%	11	27	24	35	44	(19.2%)	81
Profit/loss after tax	17	15	15.3%	9	25	21	32	40	(20.8%)	74
Return on equity before tax ¹	18.6%	16.3%	2.3 PP	11.1%	29.7%	26.4%	17.8%	24.7%	(7.0 PP)	23.6%
Return on equity after tax ¹	16.9%	14.6%	2.3 PP	9.4%	27.6%	24.1%	16.0%	22.7%	(6.7 PP)	21.6%
Net interest margin ¹	3.12%	3.20%	(0.08 PP)	3.35%	3.26%	3.51%	3.16%	3.55%	(0.39 PP)	3.43%
Cost/income ratio	46.7%	45.4%	1.3 PP	57.6%	45.2%	41.6%	46.1%	41.4%	4.7 PP	46.4%
Loan/deposit ratio	71.0%	71.6%	(0.6 PP)	68.2%	69.4%	68.9%	71.0%	68.9%	2.1 PP	68.2%
Provisioning ratio ¹	0.06%	0.41%	(0.35 PP)	1.07%	(2.00%)	(0.29%)	0.23%	(0.17%)	0.40 PP	(0.32%)
NPE ratio	2.1%	2.2%	(0.1 PP)	2.2%	2.3%	2.3%	2.1%	2.3%	(0.2 PP)	2.2%
NPE coverage ratio	77.0%	80.3%	(3.3 PP)	72.0%	66.5%	78.1%	77.0%	78.1%	(1.1 PP)	72.0%
Total assets	3,015	2,929	2.9%	2,975	2,923	2,859	3,015	2,859	5.5%	2,975
RWA	1,598	1,578	1.3%	1,604	1,542	1,725	1,598	1,725	(7.4%)	1,604
Equity	419	420	(0.3%)	405	396	371	419	371	12.8%	405
Loans to customers	1,657	1,619	2.4%	1,588	1,552	1,553	1,657	1,553	6.8%	1,588
– Hereof non-financial corporations % ²	36.9%	37.2%	(0.3 PP)	36.7%	36.1%	36.9%	36.9%	36.9%	(0.1 PP)	36.7%
– Hereof households % ²	60.0%	59.7%	0.3 PP	59.8%	60.5%	59.3%	60.0%	59.3%	0.7 PP	59.8%
– Hereof FCY %	3.9%	4.0%	(0.1 PP)	4.2%	4.4%	4.2%	3.9%	4.2%	(0.3 PP)	4.2%
Deposits from customers	2,463	2,383	3.4%	2,443	2,375	2,361	2,463	2,361	4.3%	2,443
Business outlets	85	87	(2.3%)	87	87	87	85	87	(2.3%)	87
Number of employees	1,347	1,353	(0.4%)	1,333	1,351	1,354	1,347	1,354	(0.5%)	1,333
Number of customers (in mn)	0.5	0.5	0.7%	0.5	0.4	0.4	0.5	0.4	3.8%	0.5

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	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	49	47	4.4%	47	48	47	96	91	4.7%	186
Net fee and commission income	19	19	2.4%	21	21	19	38	38	0.9%	79
Net trading income and fair value result	1	(4)	–	(1)	6	(3)	(2)	(2)	1.3%	3
Other net operating income	(8)	7	–	1	(5)	4	(1)	6	–	3
Operating income	63	69	(9.3%)	69	69	67	132	133	(0.8%)	271
General administrative expenses	(34)	(34)	1.1%	(38)	(31)	(33)	(68)	(63)	8.1%	(133)
Operating result	29	35	(19.3%)	31	38	34	64	70	(8.8%)	139
Other result	(5)	(0)	>500,0%	(9)	(1)	(0)	(6)	(1)	>500,0%	(11)
Gov. measures and compulsory contrib.	0	0	–	2	0	(2)	0	(2)	–	0
Impairment losses on financial assets	(7)	(2)	365.9%	(11)	(9)	6	(9)	8	–	(12)
Profit/loss before tax	16	34	(52.1%)	14	28	38	50	75	(34.1%)	117
Profit/loss after tax	13	28	(52.7%)	11	23	31	41	62	(34.4%)	95
Return on equity before tax ¹	9.3%	19.0%	(9.7 PP)	7.9%	16.8%	23.1%	14.2%	22.7%	(8.5 PP)	18.2%
Return on equity after tax ¹	7.5%	15.5%	(8.0 PP)	6.4%	13.8%	18.9%	11.6%	18.6%	(7.0 PP)	14.9%
Net interest margin ¹	2.69%	2.68%	0.01 PP	2.77%	2.84%	2.85%	2.69%	2.77%	(0.08 PP)	2.79%
Cost/income ratio	54.6%	48.9%	5.6 PP	55.5%	45.2%	48.8%	51.6%	47.3%	4.3 PP	48.9%
Loan/deposit ratio	68.7%	68.7%	(0.0 PP)	66.1%	64.1%	65.0%	68.7%	65.0%	3.7 PP	66.1%
Provisioning ratio ¹	0.75%	0.17%	0.58 PP	1.18%	1.02%	(0.71%)	0.46%	(0.44%)	0.90 PP	0.33%
NPE ratio	1.7%	1.8%	(0.1 PP)	1.7%	2.1%	1.8%	1.7%	1.8%	(0.1 PP)	1.7%
NPE coverage ratio	63.1%	61.9%	1.1 PP	62.0%	57.2%	61.4%	63.1%	61.4%	1.7 PP	62.0%
Total assets	7,739	7,491	3.3%	7,299	7,256	7,108	7,739	7,108	8.9%	7,299
RWA	2,601	2,430	7.0%	2,447	2,487	2,537	2,601	2,537	2.5%	2,447
Equity	685	736	(7.0%)	708	696	672	685	672	1.9%	708
Loans to customers	3,735	3,664	1.9%	3,601	3,556	3,581	3,735	3,581	4.3%	3,601
– Hereof non-financial corporations % ²	34.4%	34.4%	0.0 PP	34.1%	32.9%	33.2%	34.4%	33.2%	1.2 PP	34.1%
– Hereof households % ²	59.2%	58.1%	1.1 PP	57.8%	57.6%	56.6%	59.2%	56.6%	2.6 PP	57.8%
– Hereof FCY %	0.0%	0.0%	0.0 PP	1.6%	0.0%	1.6%	0.0%	1.6%	(1.6 PP)	1.6%
Deposits from customers	5,616	5,533	1.5%	5,397	5,369	5,304	5,616	5,304	5.9%	5,397
Business outlets	67	70	(4.3%)	70	70	70	67	70	(4.3%)	70
Number of employees	1,768	1,777	(0.5%)	1,771	1,763	1,787	1,768	1,787	(1.1%)	1,771
Number of customers (in mn)	0.5	0.5	0.6%	0.5	0.5	0.5	0.5	0.5	1.1%	0.5

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	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	18	17	1.1%	17	18	18	35	36	(2.7%)	71
Net fee and commission income	6	3	70.3%	4	5	4	9	8	17.8%	17
Net trading income and fair value result	0	0	74.3%	0	0	0	0	0	(75.6%)	1
Other net operating income	1	1	48.3%	1	2	2	1	4	(63.0%)	6
Operating income	25	21	16.2%	23	25	25	46	48	(4.1%)	96
General administrative expenses	(12)	(11)	7.4%	(13)	(11)	(12)	(24)	(23)	4.4%	(47)
Operating result	12	10	26.3%	10	14	12	22	25	(11.8%)	49
Other result	0	0	–	0	0	0	0	0	–	0
Gov. measures and compulsory contrib.	(1)	(1)	6.0%	(1)	(1)	(1)	(2)	(1)	62.9%	(2)
Impairment losses on financial assets	(4)	1	–	1	(0)	(1)	(3)	(3)	14.7%	(2)
Profit/loss before tax	7	10	(23.1%)	10	14	10	17	21	(19.1%)	45
Profit/loss after tax	7	9	(24.7%)	9	12	9	15	19	(18.7%)	40
Return on equity before tax ¹	16.7%	22.3%	(5.6 PP)	25.8%	34.4%	26.3%	19.7%	27.7%	(8.0 PP)	30.6%
Return on equity after tax ¹	14.6%	19.9%	(5.3 PP)	23.6%	30.0%	22.9%	17.4%	24.3%	(6.9 PP)	27.0%
Net interest margin ¹	4.66%	4.65%	0.01 PP	4.90%	5.31%	5.32%	4.66%	5.36%	(0.70 PP)	5.22%
Cost/income ratio	49.6%	53.6%	(4.0 PP)	56.6%	43.8%	49.8%	51.4%	47.2%	4.2 PP	48.6%
Loan/deposit ratio	91.9%	87.8%	4.0 PP	86.6%	87.9%	88.0%	91.9%	88.0%	3.9 PP	86.6%
Provisioning ratio ¹	1.40%	(0.23%)	1.62 PP	(0.28%)	(0.01%)	0.60%	0.60%	0.61%	(0.01 PP)	0.22%
NPE ratio	3.0%	2.2%	0.8 PP	2.4%	2.7%	2.6%	3.0%	2.6%	0.4 PP	2.4%
NPE coverage ratio	68.1%	73.2%	(5.1 PP)	74.1%	69.4%	76.3%	68.1%	76.3%	(8.2 PP)	74.1%
Total assets	1,671	1,646	1.5%	1,622	1,517	1,476	1,671	1,476	13.2%	1,622
RWA	1,109	1,043	6.4%	977	802	922	1,109	922	20.4%	977
Equity	190	183	3.8%	174	165	172	190	172	10.4%	174
Loans to customers	1,218	1,162	4.8%	1,132	1,073	1,040	1,218	1,040	17.1%	1,132
– Hereof non-financial corporations % ²	34.5%	35.4%	(0.9 PP)	36.4%	36.5%	36.9%	34.5%	36.9%	(2.4 PP)	36.4%
– Hereof households % ²	65.3%	64.4%	0.9 PP	63.4%	63.5%	63.1%	65.3%	63.1%	2.2 PP	63.4%
– Hereof FCY %	0.0%	0.0%	0.0 PP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0 PP	0.0%
Deposits from customers	1,350	1,346	0.4%	1,329	1,244	1,185	1,350	1,185	13.9%	1,329
Business outlets	37	37	0.0%	36	37	37	37	37	0.0%	36
Number of employees	920	922	(0.2%)	937	918	1,011	920	1,011	(9.0%)	937
Number of customers (in mn)	0.4	0.4	1.9%	0.4	0.3	0.3	0.4	0.3	7.3%	0.4

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



Country Financials (SEE) – Romania

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	159	159	0.0%	156	156	154	318	307	3.7%	619
Net fee and commission income	68	48	42.6%	59	52	49	116	90	28.8%	200
Net trading income and fair value result	4	3	36.2%	2	(3)	0	8	2	259.3%	1
Other net operating income	(3)	(0)	>500,0%	(4)	2	1	(3)	0	–	(1)
Operating income	229	210	9.1%	213	207	204	440	401	9.8%	820
General administrative expenses	(97)	(90)	7.0%	(103)	(88)	(93)	(187)	(179)	4.1%	(370)
Operating result	133	120	10.7%	110	119	111	253	221	14.3%	450
Other result	(1)	0	–	(1)	0	(0)	(1)	(0)	183.5%	(1)
Gov. measures and compulsory contrib.	(7)	(15)	(53.7%)	(6)	(6)	(8)	(22)	(20)	12.6%	(32)
Impairment losses on financial assets	(13)	2	–	(4)	(2)	(0)	(11)	0	–	(5)
Profit/loss before tax	112	107	5.0%	99	111	103	219	202	8.4%	412
Profit/loss after tax	91	86	5.5%	82	91	85	178	165	7.9%	337
Return on equity before tax ¹	27.3%	25.0%	2.3 PP	25.2%	30.0%	27.7%	27.0%	27.4%	(0.4 PP)	29.0%
Return on equity after tax ¹	22.3%	20.3%	2.0 PP	20.7%	24.6%	22.9%	22.0%	22.4%	(0.5 PP)	23.7%
Net interest margin ¹	3.90%	3.89%	0.01 PP	4.07%	4.36%	4.32%	3.90%	4.37%	(0.47 PP)	4.28%
Cost/income ratio	42.1%	42.9%	(0.8 PP)	48.3%	42.7%	45.4%	42.5%	44.8%	(2.3 PP)	45.1%
Loan/deposit ratio	69.6%	65.2%	4.4 PP	67.4%	74.6%	71.0%	69.6%	71.0%	(1.4 PP)	67.4%
Provisioning ratio ¹	0.49%	(0.07%)	0.56 PP	0.18%	0.05%	0.00%	0.21%	(0.02%)	0.23 PP	0.05%
NPE ratio	1.5%	1.5%	0.1 PP	1.5%	1.6%	1.7%	1.5%	1.7%	(0.1 PP)	1.5%
NPE coverage ratio	62.2%	61.2%	1.0 PP	65.2%	66.5%	66.1%	62.2%	66.1%	(3.9 PP)	65.2%
Total assets	16,466	17,175	(4.1%)	16,656	15,082	15,000	16,466	15,000	9.8%	16,656
RWA	7,089	6,695	5.9%	7,255	7,006	6,940	7,089	6,940	2.2%	7,255
Equity	1,662	1,791	(7.2%)	1,703	1,621	1,521	1,662	1,521	9.3%	1,703
Loans to customers	9,200	9,632	(4.5%)	9,869	8,715	8,391	9,200	8,391	9.6%	9,869
– Hereof non-financial corporations % ²	52.5%	48.6%	3.9 PP	48.4%	52.8%	51.9%	52.5%	51.9%	0.6 PP	48.4%
– Hereof households % ²	42.7%	40.4%	2.3 PP	38.9%	43.0%	43.2%	42.7%	43.2%	(0.5 PP)	38.9%
– Hereof FCY %	33.5%	31.5%	1.9 PP	29.5%	30.6%	33.2%	33.5%	33.2%	0.3 PP	29.5%
Deposits from customers	12,909	13,450	(4.0%)	13,148	11,481	11,563	12,909	11,563	11.6%	13,148
Business outlets	275	275	0.0%	276	279	280	275	280	(1.8%)	276
Number of employees	4,925	4,985	(1.2%)	5,034	5,037	5,011	4,925	5,011	(1.7%)	5,034
Number of customers (in mn)	2.3	2.3	(0.3%)	2.3	2.3	2.3	2.3	2.3	1.2%	2.3

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 (SEE) – Serbia

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	66	67	(2.2%)	72	74	75	133	150	(11.0%)	295
Net fee and commission income	34	31	10.2%	33	31	31	64	59	8.6%	123
Net trading income and fair value result	4	3	35.9%	3	4	3	7	6	14.1%	13
Other net operating income	4	2	75.0%	(2)	4	2	7	3	171.5%	5
Operating income	108	104	4.4%	106	112	111	212	218	(2.8%)	436
General administrative expenses	(33)	(29)	11.0%	(36)	(30)	(30)	(62)	(57)	8.8%	(123)
Operating result	76	74	1.8%	70	82	81	150	161	(6.9%)	313
Other result	0	0	70.4%	(3)	0	0	0	1	(34.6%)	(2)
Gov. measures and compulsory contrib.	(4)	(3)	2.0%	(3)	(3)	(3)	(7)	(6)	9.0%	(13)
Impairment losses on financial assets	1	(2)	–	(2)	(9)	(1)	(1)	6	–	(5)
Profit/loss before tax	74	69	7.1%	62	70	77	143	161	(11.5%)	293
Profit/loss after tax	63	60	6.2%	53	60	67	123	138	(11.0%)	252
Return on equity before tax ¹	39.0%	31.4%	7.6 PP	29.3%	36.1%	40.8%	35.1%	43.5%	(8.4 PP)	41.2%
Return on equity after tax ¹	33.5%	27.2%	6.2 PP	25.3%	31.1%	35.4%	30.2%	37.3%	(7.1 PP)	35.5%
Net interest margin ¹	4.46%	4.56%	(0.10 PP)	4.88%	5.10%	5.48%	4.51%	5.51%	(1.01 PP)	5.24%
Cost/income ratio	30.1%	28.3%	1.8 PP	33.9%	27.1%	26.8%	29.2%	26.1%	3.1 PP	28.2%
Loan/deposit ratio	64.1%	62.0%	2.0 PP	60.5%	62.9%	64.9%	64.1%	64.9%	(0.8 PP)	60.5%
Provisioning ratio ¹	(0.19%)	0.26%	(0.46 PP)	0.24%	1.15%	0.16%	0.03%	(0.38%)	0.42 PP	0.16%
NPE ratio	1.3%	1.4%	(0.1 PP)	1.4%	1.4%	1.4%	1.3%	1.4%	(0.2 PP)	1.4%
NPE coverage ratio	62.0%	60.4%	1.7 PP	60.2%	60.0%	62.1%	62.0%	62.1%	(0.0 PP)	60.2%
Total assets	6,431	6,283	2.4%	6,409	6,181	6,033	6,431	6,033	6.6%	6,409
RWA	3,332	3,240	2.8%	3,293	3,192	3,169	3,332	3,169	5.1%	3,293
Equity	852	786	8.5%	929	871	803	852	803	6.1%	929
Loans to customers	3,209	3,062	4.8%	3,077	3,092	3,083	3,209	3,083	4.1%	3,077
– Hereof non-financial corporations % ²	53.7%	54.5%	(0.8 PP)	55.4%	56.2%	57.2%	53.7%	57.2%	(3.4 PP)	55.4%
– Hereof households % ²	45.9%	45.4%	0.6 PP	44.5%	43.7%	42.7%	45.9%	42.7%	3.2 PP	44.5%
– Hereof FCY %	69.3%	71.6%	(2.3 PP)	75.1%	74.8%	77.0%	69.3%	77.0%	(7.7 PP)	75.1%
Deposits from customers	5,024	4,966	1.2%	5,126	4,962	4,789	5,024	4,789	4.9%	5,126
Business outlets	105	105	0.0%	105	105	105	105	105	0.0%	105
Number of employees	2,207	2,130	3.6%	2,121	2,100	2,116	2,207	2,116	4.3%	2,121
Number of customers (in mn)	1.1	1.1	2.4%	1.1	1.0	1.0	1.1	1.0	7.5%	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 (EE) – Ukraine

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	100	101	(1.0%)	96	95	97	202	200	1.0%	391
Net fee and commission income	23	15	58.8%	18	15	17	38	34	12.3%	67
Net trading income and fair value result	(0)	5	–	7	2	5	5	10	(51.8%)	19
Other net operating income	(0)	0	–	0	(0)	0	(0)	1	–	1
Operating income	123	121	1.6%	121	112	119	245	244	0.0%	477
General administrative expenses	(49)	(52)	(5.2%)	(52)	(47)	(48)	(100)	(94)	7.3%	(192)
Operating result	74	70	6.6%	69	65	71	144	151	(4.5%)	286
Other result	(0)	(1)	(93.8%)	(1)	(0)	(0)	(1)	(2)	(55.3%)	(3)
Gov. measures and compulsory contrib.	(3)	(3)	(2.6%)	(3)	(3)	(3)	(6)	(5)	11.2%	(11)
Impairment losses on financial assets	3	1	289.9%	(46)	(8)	(11)	4	(5)	–	(60)
Profit/loss before tax	74	67	11.7%	20	55	57	141	138	2.2%	212
Profit/loss after tax	54	51	6.4%	(45)	41	41	104	102	2.4%	97
Return on equity before tax ¹	48.4%	42.4%	6.0 PP	12.6%	38.3%	42.8%	46.5%	54.1%	(7.6 PP)	42.1%
Return on equity after tax ¹	35.1%	32.3%	2.8 PP	–	28.5%	30.9%	34.5%	40.0%	(5.5 PP)	19.3%
Net interest margin ¹	8.93%	8.86%	0.08 PP	8.73%	8.81%	9.10%	8.92%	9.39%	(0.47 PP)	9.07%
Cost/income ratio	39.7%	42.5%	(2.9 PP)	42.6%	41.6%	40.4%	41.1%	38.3%	2.8 PP	40.1%
Loan/deposit ratio	36.2%	35.7%	0.5 PP	33.2%	34.9%	30.9%	36.2%	30.9%	5.4 PP	33.2%
Provisioning ratio ¹	(1.86%)	(0.13%)	(1.72 PP)	5.13%	1.06%	2.54%	(1.01%)	1.19%	(2.20 PP)	2.18%
NPE ratio	3.7%	4.0%	(0.3 PP)	4.4%	4.8%	4.9%	3.7%	4.9%	(1.2 PP)	4.4%
NPE coverage ratio	86.2%	82.5%	3.7 PP	82.5%	75.2%	75.8%	86.2%	75.8%	10.5 PP	82.5%
Total assets	4,820	5,059	(4.7%)	4,986	4,647	4,811	4,820	4,811	0.2%	4,986
RWA	4,609	4,874	(5.4%)	4,709	4,496	4,753	4,609	4,753	(3.0%)	4,709
Equity	667	665	0.3%	623	618	602	667	602	10.8%	623
Loans to customers	1,436	1,486	(3.4%)	1,385	1,350	1,261	1,436	1,261	13.8%	1,385
– Hereof non-financial corporations % ²	85.5%	87.2%	(1.7 PP)	86.5%	87.9%	87.1%	85.5%	87.1%	(1.5 PP)	86.5%
– Hereof households % ²	11.8%	11.4%	0.5 PP	11.8%	10.7%	11.4%	11.8%	11.4%	0.4 PP	11.8%
– Hereof FCY %	25.8%	27.3%	(1.5 PP)	30.2%	31.6%	29.9%	25.8%	29.9%	(4.0 PP)	30.2%
Deposits from customers	3,936	4,164	(5.5%)	4,149	3,884	4,083	3,936	4,083	(3.6%)	4,149
Business outlets	295	299	(1.3%)	298	299	321	295	321	(8.1%)	298
Number of employees	5,135	5,239	(2.0%)	5,251	5,243	5,239	5,135	5,239	(2.0%)	5,251
Number of customers (in mn)	2.9	2.9	0.8%	2.9	2.8	2.8	2.9	2.8	2.9%	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



Country Financials (EE) – Russia

In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	441	457	(3.6%)	467	411	377	898	745	20.5%	1,623
Net fee and commission income	183	201	(9.1%)	172	193	220	385	428	(10.2%)	793
Net trading income and fair value result	59	65	(8.3%)	11	26	2	124	22	459.6%	59
Other net operating income	2	(0)	–	1	(1)	(3)	1	(6)	–	(6)
Operating income	685	723	(5.3%)	651	629	598	1,408	1,191	18.2%	2,471
General administrative expenses	(166)	(148)	12.1%	(45)	(150)	(152)	(314)	(293)	7.1%	(488)
Operating result	519	575	(9.8%)	606	479	445	1,094	897	21.9%	1,982
Other result	(1,269)	1	–	(837)	2	(0)	(1,268)	(8)	>500,0%	(843)
Gov. measures and compulsory contrib.	(6)	(6)	(0.3%)	(5)	(7)	(9)	(11)	(18)	(37.7%)	(30)
Impairment losses on financial assets	(5)	3	–	117	25	42	(1)	20	–	162
Profit/loss before tax	(761)	573	–	(119)	499	478	(187)	892	–	1,272
Profit/loss after tax	(861)	425	–	(240)	409	379	(437)	705	–	873
Return on equity before tax ¹	12.0%	43.5%	(31.5 PP)	–	40.3%	40.1%	15.7%	39.5%	(23.8 PP)	29.6%
Return on equity after tax ¹	5.7%	32.2%	(26.5 PP)	–	33.0%	31.7%	6.9%	31.2%	(24.3 PP)	20.3%
Net interest margin ¹	10.08%	10.37%	(0.29 PP)	11.69%	8.88%	7.61%	10.32%	7.60%	2.72 PP	8.87%
Cost/income ratio	24.2%	20.5%	3.8 PP	6.8%	23.9%	25.5%	22.3%	24.6%	(2.3 PP)	19.8%
Loan/deposit ratio	31.3%	30.8%	0.5 PP	35.7%	37.5%	37.1%	31.3%	37.1%	(5.8 PP)	35.7%
Provisioning ratio ¹	0.44%	(0.20%)	0.64 PP	(8.76%)	0.09%	0.47%	0.12%	1.71%	(1.59 PP)	(0.82%)
NPE ratio	1.6%	1.5%	0.1 PP	1.6%	1.7%	1.5%	1.6%	1.5%	0.2 PP	1.6%
NPE coverage ratio	70.7%	72.5%	(1.8 PP)	69.0%	72.3%	72.6%	70.7%	72.6%	(1.9 PP)	69.0%
Total assets	18,081	19,614	(7.8%)	16,945	18,232	22,439	18,081	22,439	(19.4%)	16,945
RWA	18,632	19,512	(4.5%)	16,994	17,951	17,017	18,632	17,017	9.5%	16,994
Equity	5,352	6,112	(12.4%)	4,512	5,192	5,496	5,352	5,496	(2.6%)	4,512
Loans to customers	4,722	4,926	(4.1%)	4,176	4,483	5,848	4,722	5,848	(19.3%)	4,176
– Hereof non-financial corporations % ²	23.0%	30.2%	(7.2 PP)	32.4%	37.3%	43.0%	23.0%	43.0%	(20.0 PP)	32.4%
– Hereof households % ²	43.2%	43.2%	(0.0 PP)	43.8%	47.0%	43.9%	43.2%	43.9%	(0.7 PP)	43.8%
– Hereof FCY %	4.4%	5.8%	(1.3 PP)	7.2%	7.2%	7.0%	4.4%	7.0%	(2.6 PP)	7.2%
Deposits from customers	10,676	10,669	0.1%	9,512	10,975	14,548	10,676	14,548	(26.6%)	9,512
Business outlets	74	83	(10.8%)	89	121	117	74	117	(36.8%)	89
Number of employees	8,657	8,746	(1.0%)	8,863	9,313	9,715	8,657	9,715	(10.9%)	8,863
Number of customers (in mn)	3.0	3.1	(3.6%)	3.2	3.3	3.3	3.0	3.3	(8.3%)	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



In EUR mn	Q2/2025	Q1/2025	q-o-q	Q4/2024	Q3/2024	Q2/2024	1-6/2025	1-6/2024	y-o-y	1-12/2024
Net interest income	190	186	2.3%	207	201	219	377	452	(16.8%)	860
Net fee and commission income	147	148	(0.1%)	157	145	140	295	287	2.8%	589
Net trading income and fair value result	75	24	211.2%	19	49	34	100	47	114.1%	114
Other net operating income	32	35	(9.3%)	33	36	30	67	62	7.4%	131
Operating income	454	399	13.7%	420	441	428	853	856	(0.3%)	1,717
General administrative expenses	(244)	(243)	0.7%	(260)	(214)	(237)	(487)	(457)	6.5%	(931)
Operating result	209	156	34.0%	160	228	191	366	398	(8.2%)	786
Other result	(2)	(7)	(72.2%)	(10)	1	(3)	(9)	(5)	88.1%	(13)
Gov. measures and compulsory contrib.	(13)	(11)	18.4%	(3)	(4)	4	(23)	(11)	110.8%	(18)
Impairment losses on financial assets	(63)	(70)	(9.6%)	(18)	(76)	(73)	(133)	(136)	(2.1%)	(230)
Profit/loss before tax	132	69	91.4%	129	149	119	200	247	(18.7%)	525
Profit/loss after tax	105	54	95.2%	96	122	95	159	194	(18.3%)	412
Return on equity before tax ¹	12.8%	6.2%	6.6 PP	11.6%	13.7%	10.9%	9.7%	11.3%	(1.6 PP)	11.8%
Return on equity after tax ¹	10.2%	4.8%	5.4 PP	8.6%	11.1%	8.7%	7.7%	8.9%	(1.2 PP)	9.2%
Net interest margin ¹	1.24%	1.21%	0.02 PP	1.34%	1.28%	1.38%	1.22%	1.46%	(0.23 PP)	1.39%
Cost/income ratio	53.8%	60.8%	(7.0 PP)	61.8%	48.4%	55.3%	57.1%	53.4%	3.6 PP	54.2%
Loan/deposit ratio	162.8%	166.5%	(3.7 PP)	161.1%	154.3%	156.5%	162.8%	156.5%	6.3 PP	161.1%
Provisioning ratio ¹	0.70%	0.77%	(0.07 PP)	0.20%	0.80%	0.78%	0.73%	0.73%	0.00 PP	0.62%
NPE ratio	2.9%	3.2%	(0.3 PP)	3.5%	3.2%	2.9%	2.9%	2.9%	0.0 PP	3.5%
NPE coverage ratio	32.1%	30.2%	1.9 PP	39.4%	37.6%	38.3%	32.1%	38.3%	(6.2 PP)	39.4%
Total assets	63,400	63,016	0.6%	62,818	64,111	64,763	63,400	64,763	(2.1%)	62,818
RWA	21,892	21,500	1.8%	25,055	25,025	25,469	21,892	25,469	(14.0%)	25,055
Equity	4,373	4,263	2.6%	4,729	4,713	4,682	4,373	4,682	(6.6%)	4,729
Loans to customers	36,427	36,238	0.5%	36,003	37,126	38,113	36,427	38,113	(4.4%)	36,003
– Hereof non-financial corporations % ²	50.0%	50.6%	(0.6 PP)	50.9%	48.2%	48.6%	50.0%	48.6%	1.5 PP	50.9%
– Hereof households % ²	21.4%	21.3%	0.1 PP	21.4%	20.6%	19.9%	21.4%	19.9%	1.5 PP	21.4%
– Hereof FCY %	13.6%	12.4%	1.2 PP	13.7%	13.2%	13.8%	13.6%	13.8%	(0.2 PP)	13.7%
Deposits from customers	23,775	24,436	(2.7%)	24,544	28,097	28,275	23,775	28,275	(15.9%)	24,544
Business outlets	17	17	0.0%	17	18	18	17	18	(5.6%)	17
Number of employees	3,737	3,718	0.5%	3,704	3,654	3,617	3,737	3,617	3.3%	3,704
Number of customers (in mn)	2.6	2.5	2.3%	2.5	2.5	2.5	2.6	2.5	4.2%	2.5

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



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 (March 2025)**
- Sustainalytics: "Low risk"; Low risk experiencing material financial impacts from ESG factors; 34th out of 273 in the diversified banks subindustry (September 2023)
- MSCI ESG Rating: Level "A" (October 2024)
- Moody's Analytics: Overall ESG Score of 50/100 (higher than average score of 46/100 for the Retail & Specialized Banks in Europe (April 2023)
- RBI's S&P ESG score is 56 out of 100, which is above the industry average of 36/100 (Oct. 2024 – update underway)
- RBI is included the FTSE4Good Index Series (October 2024)
- CDP: In February 2025, RBI received a B which is in the Management band. This is the same as the Europe regional average of B, and the same as the Financial services sector average of B (February 2025)

Signatory of:



PRINCIPLES FOR
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> General information

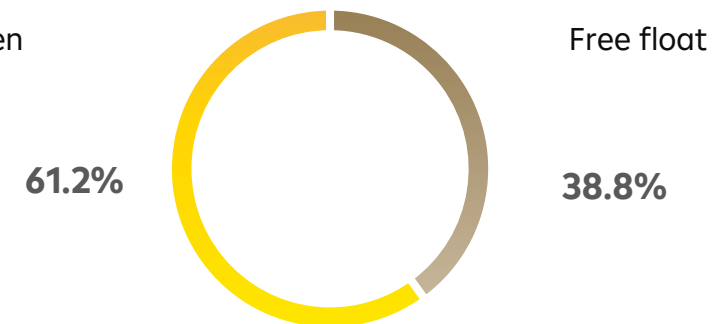
- Listed since 25 April 2005 on the Vienna Stock Exchange Prime Market
- Indices: ATX, ATX Prime, MSCI Standard Index Europe, EURO STOXX Banks
- 328,939,621 ordinary shares issued
- ISIN: AT0000606306
- Trading Symbols:

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

	Moody's	Standard & Poor's
Long term	A1	A-
Outlook	Stable	Stable
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)



23 July 2025	Start of Quiet Period
30 July 2025	Semi-Annual Report, Conference Call
23 October 2025	Start of Quiet Period
30 October 2025	Third Quarter Report, Conference Call
27 January 2026	Start of Quiet Period
30 January 2026	Preliminary Results 2025, Conference Call
2 March 2026	Annual Financial Report 2025
30 March 2026	Record Date Annual General Meeting
9 April 2026	Annual General Meeting
14 April 2026	Ex-Dividend Date
15 April 2026	Record Date Dividend
17 April 2026	Dividend Payment Date
27 April 2026	Start of Quiet Period
5 May 2026	First Quarter Report, Conference Call
23 July 2026	Start of Quiet Period
30 July 2026	Semi-Annual Report, Conference Call
23 October 2026	Start of Quiet Period
3 November 2026	Third Quarter Report, Conference Call

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

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