

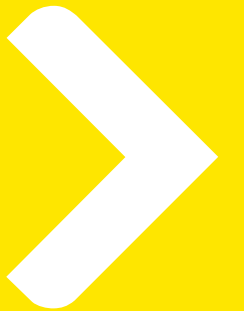


Raiffeisen Bank International Q3/2025 Results

30 October 2025

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01 Business & Financial Update

02 Risk Update

03 Appendix





1-9/2025 Executive Summary

RBI Group

> Consolidated profit

1-9/2025

EUR **926** mn

-56%

y-o-y

> Consolidated RoE

1-9/2025

8.5%

-7 pp

y-o-y

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

> CET1 ratio

30/09/2025, transitional, incl. results

18.2%

+1 pp

ytd

Adjusted



Consolidated profit

EUR **1,027** mn

+21%

y-o-y

excluding **Russia**

Consolidated RoE

10.0% excl. Russia

13.5%

excl. Russia and Poland
(see p.36)

CET1 ratio

15.7%

Assuming P/B Zero deconsolidation
(see p. 11)



1-9/2025 Executive Summary

**RBI
Group**

> Loans to customers

30/09/2025

EUR **103,027** mn

+3%

ytd

> Main revenues

1-9/2025, in EUR mn

4,431

+4%

y-o-y

Net interest
income

2,032

+3%

Net fee &
commission income

> Opex and Cost/Income Ratio

1-9/2025

EUR **3,038** mn **43.8%**

+7%

y-o-y

+1 pp

Adjusted



Loans to customers

EUR **98,481** mn

+3%

ytd

Main revenues

3,129

+1%

y-o-y

NII

1,473

+9%

NFCI

Opex

EUR **2,562** mn **52.8%**

+7%

y-o-y

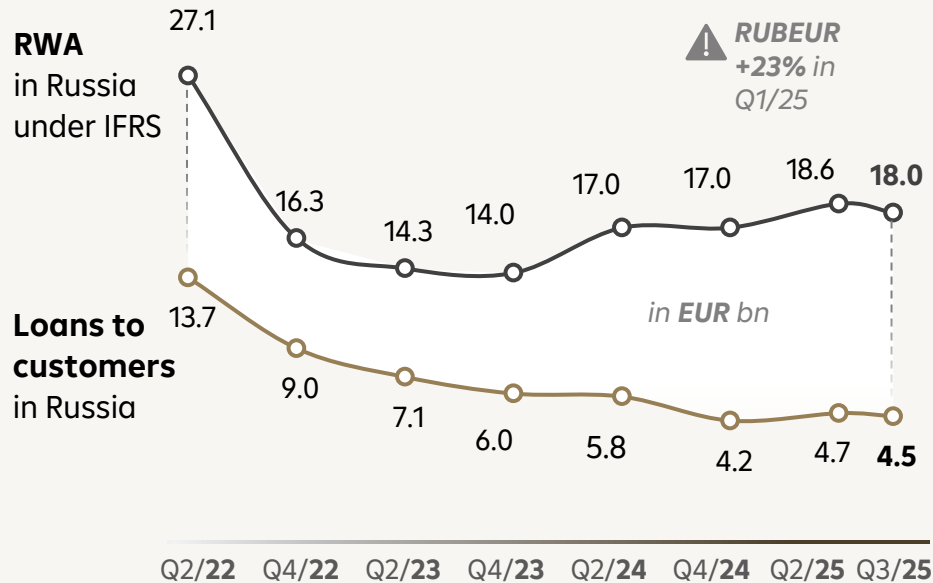
+2 pp

CIR

excluding **Russia**



> Significant business reduction since 2022



Net-cross border exposure of EUR 15 mn as of October 2025

Loan/deposit ratio
30/09/2025

29%

LCR
24/10/2025

556%

> Reduction of business continues further into 2025

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

-57%



Loans to customers in RUB terms since February 2022

2 **Deposits from customers** reduction continues:

-38%



Deposits from customers in RUB terms since February 2022

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

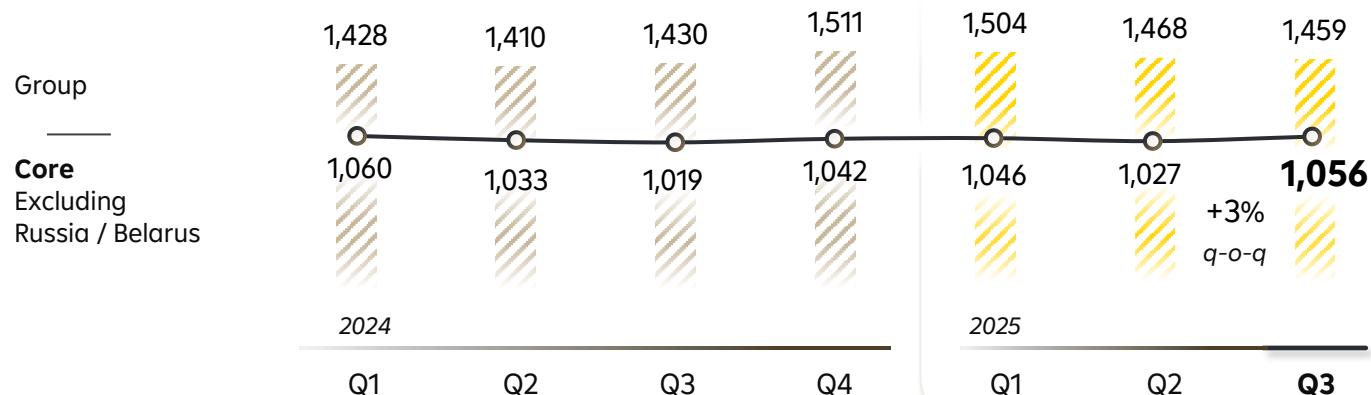
Loans to customers
Contractual amortization with very few exceptions to a pre-approved list of large and internationally active companies

Equity
Driven by retained earnings and restriction on dividends

Q3/2025 Main Revenue Trends

Net interest income

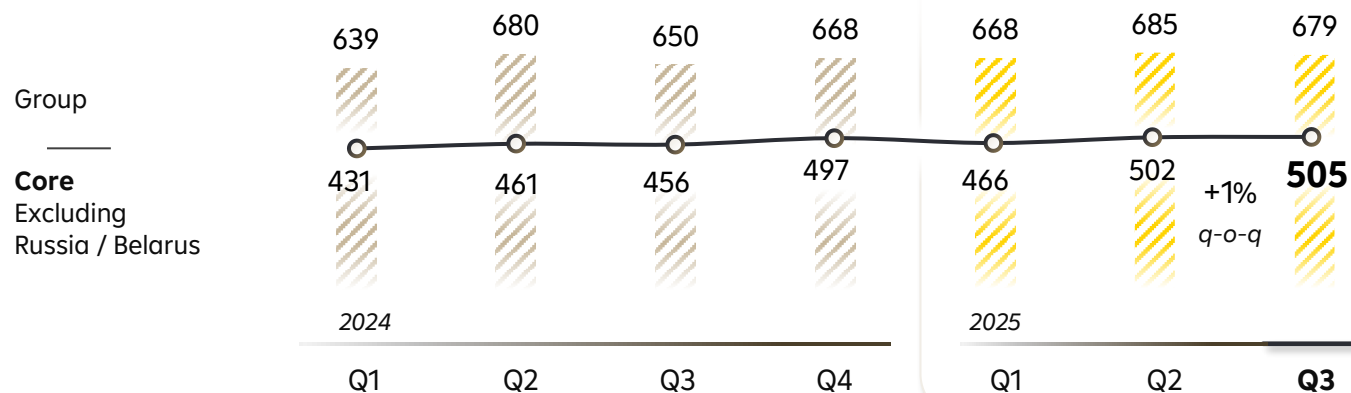
in EUR mn



- Core Group NII driven by loan growth in CE/SEE and deposit inflows, while rate cuts have slowed in most countries
- Net interest margin in Q3 excluding Russia at 2.30%

Net fee and commission income

in EUR mn



- NFCI in Q3 driven by FX business and asset management inflows

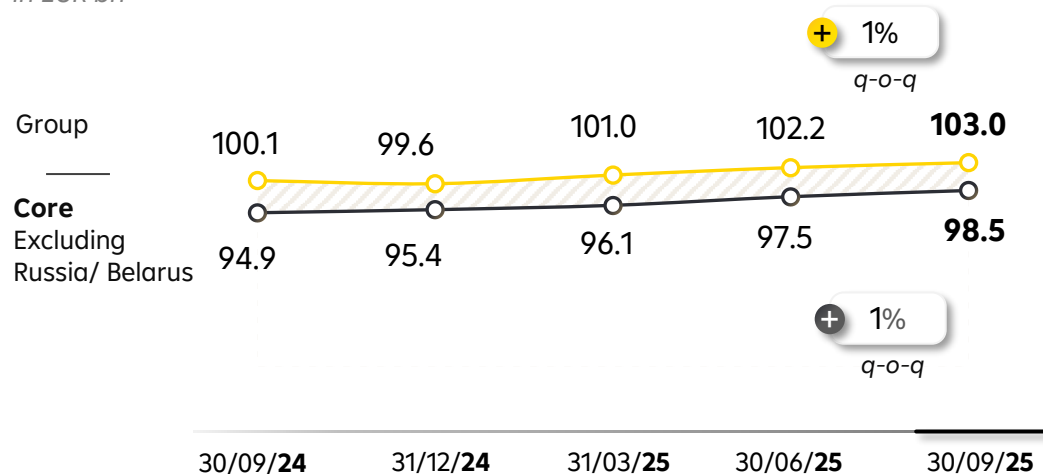
	Q1/25			Q2/25			Q3/25		
Top 3 - in EUR mn	Q1/25	Q2/25	Q3/25	Q1/25	Q2/25	Q3/25	Q1/25	Q2/25	Q3/25
Clearing, settlement and payment services	219	256	235	201	233	216			
FX business	236	222	225	100	104	113			
Asset management	79	77	81	71	70	74			



Loans and Deposits to/from Customers in Q3/2025

> Loans to customers

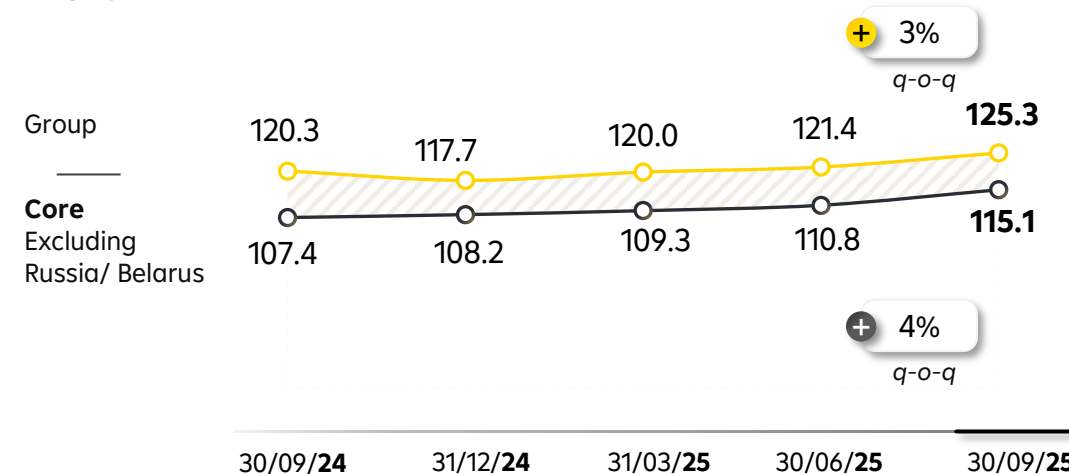
in EUR bn



- > 3% loan growth in both in CE and in SEE, driven by Hungary and Romania
- > Strong growth in Retail (mortgages) in Czechia and Slovakia and acceleration in Corporate activity in CE and SEE

> Deposits from customers

in EUR bn



- > Deposits from customers growth at 4% in the Core Group in Q3, most notably from retail deposits

Assets (EUR 209.1 bn +3% q-o-q)

(30/09/2025, in EUR bn, % q-o-q)

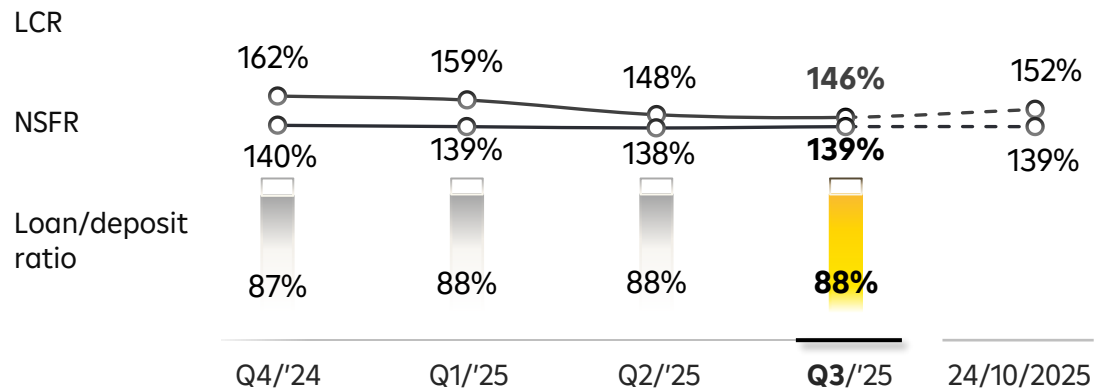
Loans to customers	103.0	+1%	Securities	45.7	+6%
Loans to banks	15.8	+17%	Cash and other assets	44.5	+0%

Liabilities (EUR 209.1 bn +3% q-o-q)

(30/09/2025, in EUR bn, % q-o-q)

Deposits from customers	125.3	+3%	Debt issued and other liab.	38.2	+1%
Deposits from banks	23.6	+2%	Equity	22.1	+4%

RBI Core Group excl. Russia - Liquidity ratios



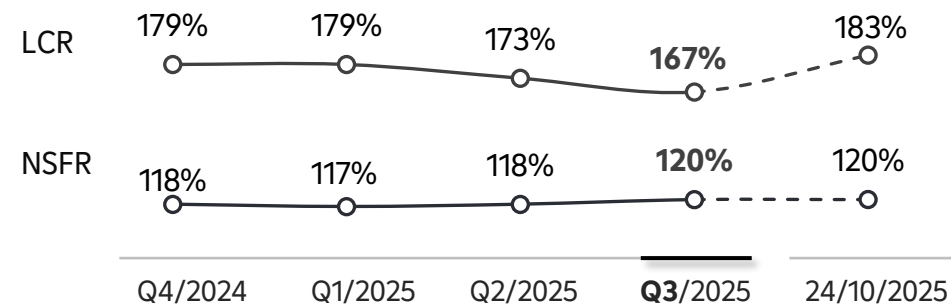
Key network units - Liquidity ratios

	LCR	Share of retail deposits ... of which insured	
	24/10/2025	Q3/2025	
Czech Republic	242%	68%	79%
Slovakia	168%	66%	73%
Hungary	158%	52%	73%
Romania	228%	76%	82%
Serbia	247%	70%	66%

RBI head office: conservative liquidity profile

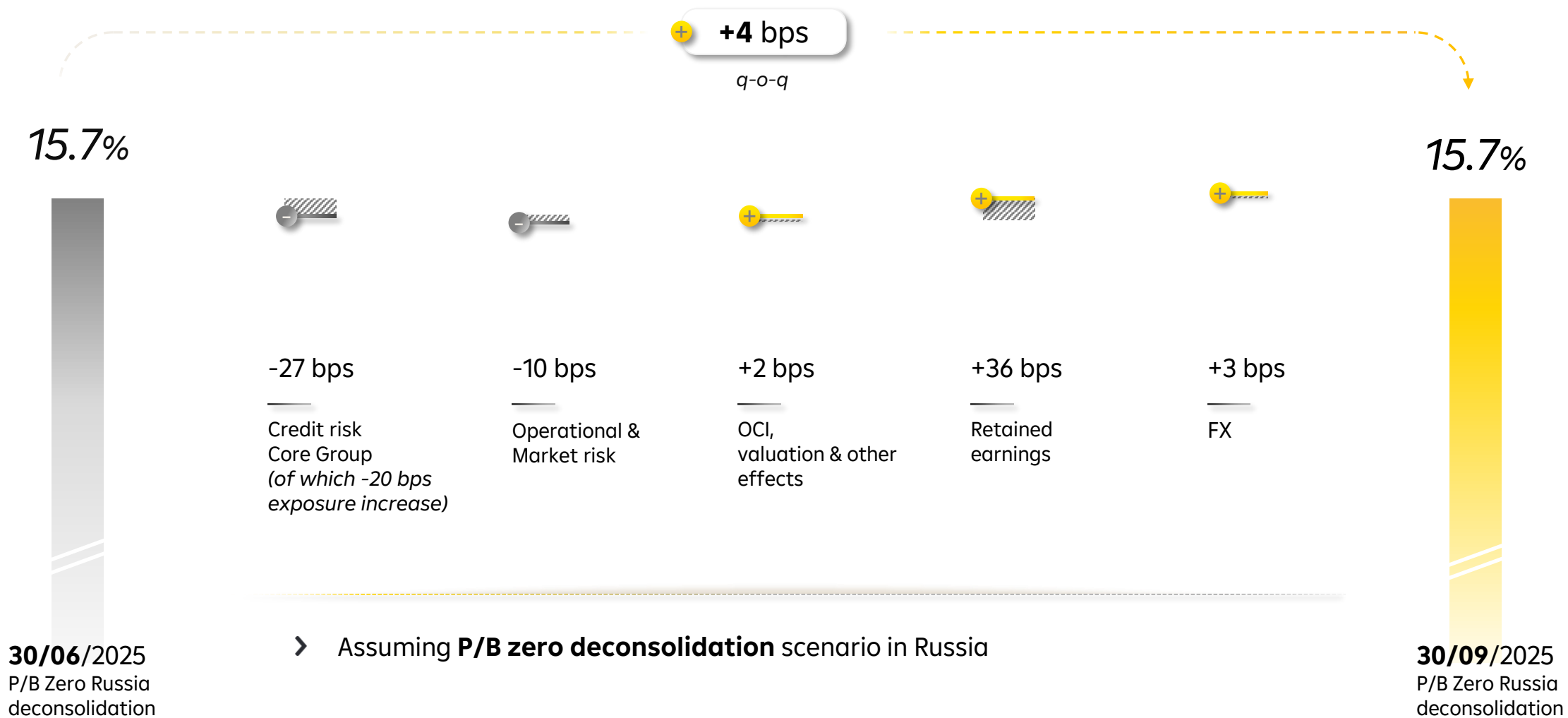
- LCR at 183% (as of 24 October 2025)
- Head office with sufficient liquidity to cover all deposits and maturing funding for over one year (see slide 40)
- In head office, around 22% of HQLA portfolio is cash and central bank deposits (down from 32% in Q1 due to increased bond investments)

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 5.4 bn IFRS equity partially
Deconsolidated offset by deduction
items

RWA EUR 18.9 bn Net consolidated
Deconsolidated Russia RWAs and other
effects

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

CET 1

30/09/2025

P/B Zero Russia deconsolidation

Capital stack under P/B Zero deconsolidation scenario

2.78%

T2

2.70%

2.12%

AT 1

2.02%

15.7%

CET 1

12.10%

RBI excl.
Russia

Current MDA
threshold

Capital stack

30/09/2025

P/B Zero Russia deconsolidation

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

> MDA buffer at 361 bps

¹ Capped at EUR 2.8 bn RWA until 31.12.2025

15.7%



CET 1

30/09/2025
P/B Zero Russia
deconsolidation

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

Expected CET1 drivers until year-end 2025:

Retained earnings



~18 bps

Net of expected 2025 dividend accrual

RWA increase



~54 bps

Organic growth, market and operational RWAs

FX



~6 bps

Other



~10 bps

Inorganic effects and other capital items

~15.2%



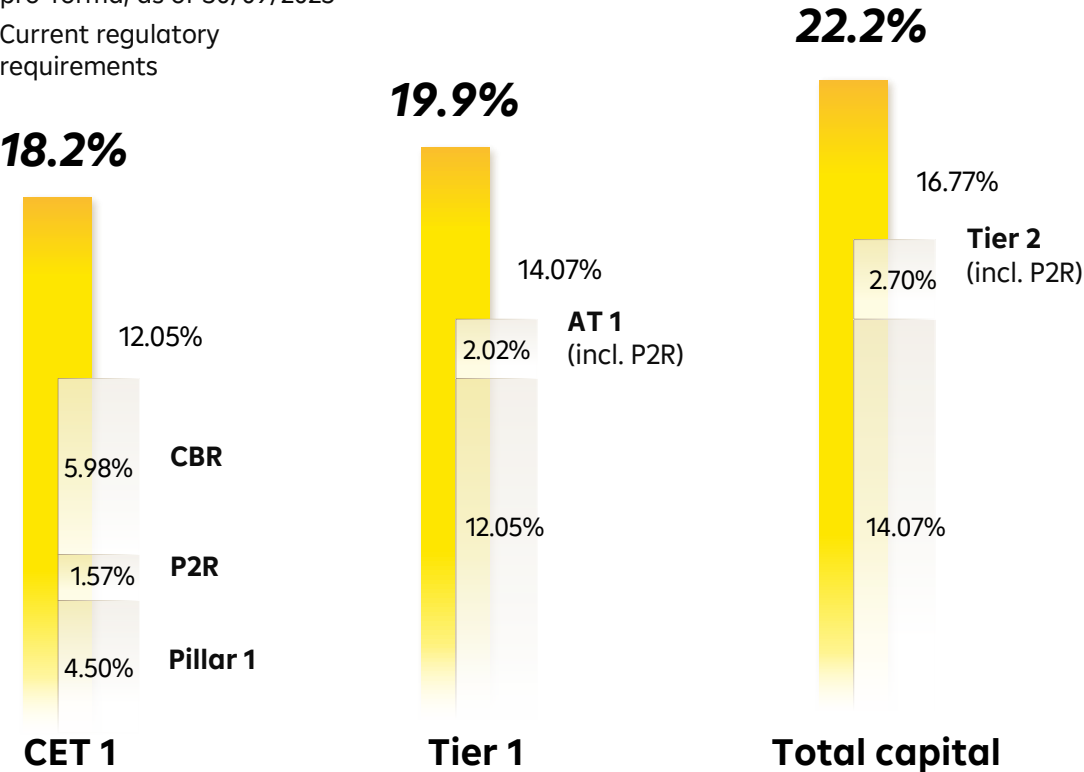
CET 1

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

➤ 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

■ RBI Group, transitional,
pro-forma, as of 30/09/2025
■ Current regulatory
requirements



MDA trigger
12.73%

MDA buffer
545 bps

Available distributable items
EUR 6,731 mn

-12 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
➤ CBR at 598 bps since September 2025

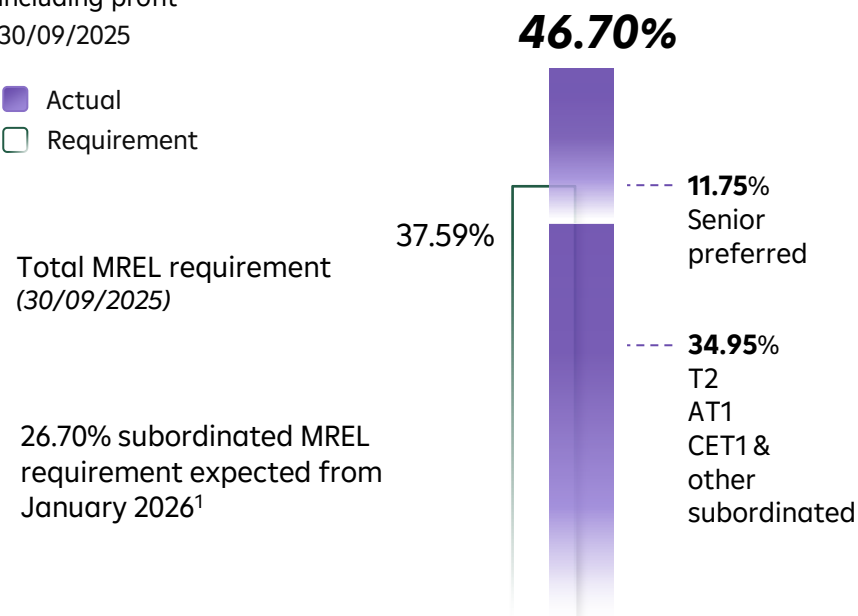
Combined
buffer
requirement
composition

	Sep. 2025
OSII buffer	1.75%
Countercyclical capital buffer	0.72%
Capital conservation buffer	2.50%
Systemic risk buffer	1.01%

Austria resolution group MREL

Including profit
30/09/2025

Actual
Requirement



Total MREL

- TREA in AT at EUR 35,045 mn
- MREL requirements for resolution group AT incl. CBR of 5.10% as of 30/09/2025

Funding plan

- Funding plan for 2025 complete
- Pre-funding for 2026 has started and possible senior preferred still in Q4/2025

Other resolution groups

	Actual 30/09/2025	Requirements 30/09/2025	MREL needs 2026	Ranking
Czech Republic	32.74%	27.55%	~100 - 200	Senior non-preferred
Slovakia	32.13%	27.73%	~100 - 300	Senior preferred
Hungary	38.90%	30.62%	~0 - 100	Senior preferred & non-preferred
Croatia	35.39%	31.39%	~100 - 300	Senior preferred
Romania	36.60%	32.79%	~700 - 900 (intl. benchmark planned)	Senior preferred & non-preferred

¹Based on SRB MREL decision



<i>GDP (real, % yoy)</i>	2024	2025e	2026f	2027f
Czech Republic	1.1	2.2	2.0	2.5
Hungary	0.6	0.7	2.0	2.4
Poland	2.9	3.3	3.3	3.0
Slovakia	2.1	0.8	1.5	1.7
Central Europe (CE)	2.1	2.5	2.7	2.7
Albania	4.1	3.6	3.7	3.9
Bosnia a. H.	3.0	2.0	2.8	3.0
Croatia	3.9	3.2	2.6	2.5
Kosovo	4.4	3.7	3.9	4.0
Romania	0.9	0.7	1.3	2.5
Serbia	3.9	2.5	2.8	3.5
Southeastern Europe (SEE)	2.2	1.8	2.1	2.8
Ukraine	2.9	2.7	3.0	4.5
Russia	4.3	0.9	0.9	0.9
Austria	-0.7	0.4	0.8	1.0
Euro area	0.9	1.2	1.4	1.9

Source: RBI/Raiffeisen Research, October 2025

- Consumption and investment driven growth in 2026 across CE/SEE. Despite trade agreement between the EU and US, a 15% tariff and the pledged investments remain a downside risk for the EU.
- Consumer demand driven by robust labor markets, although headwinds from uncertain environment remain
- Investments are expected to provide increased support to growth in 2026 (EU funds, defense spending, German infrastructure spending).
- Fiscal consolidation may dampen growth in Slovakia and Romania
- Weakness in manufacturing and increased trade restrictions remains a near-term downside risk. Rise in defense spending positive for the mid/long term outlook.



Inflation and Key Rates Forecast

Inflation & rates

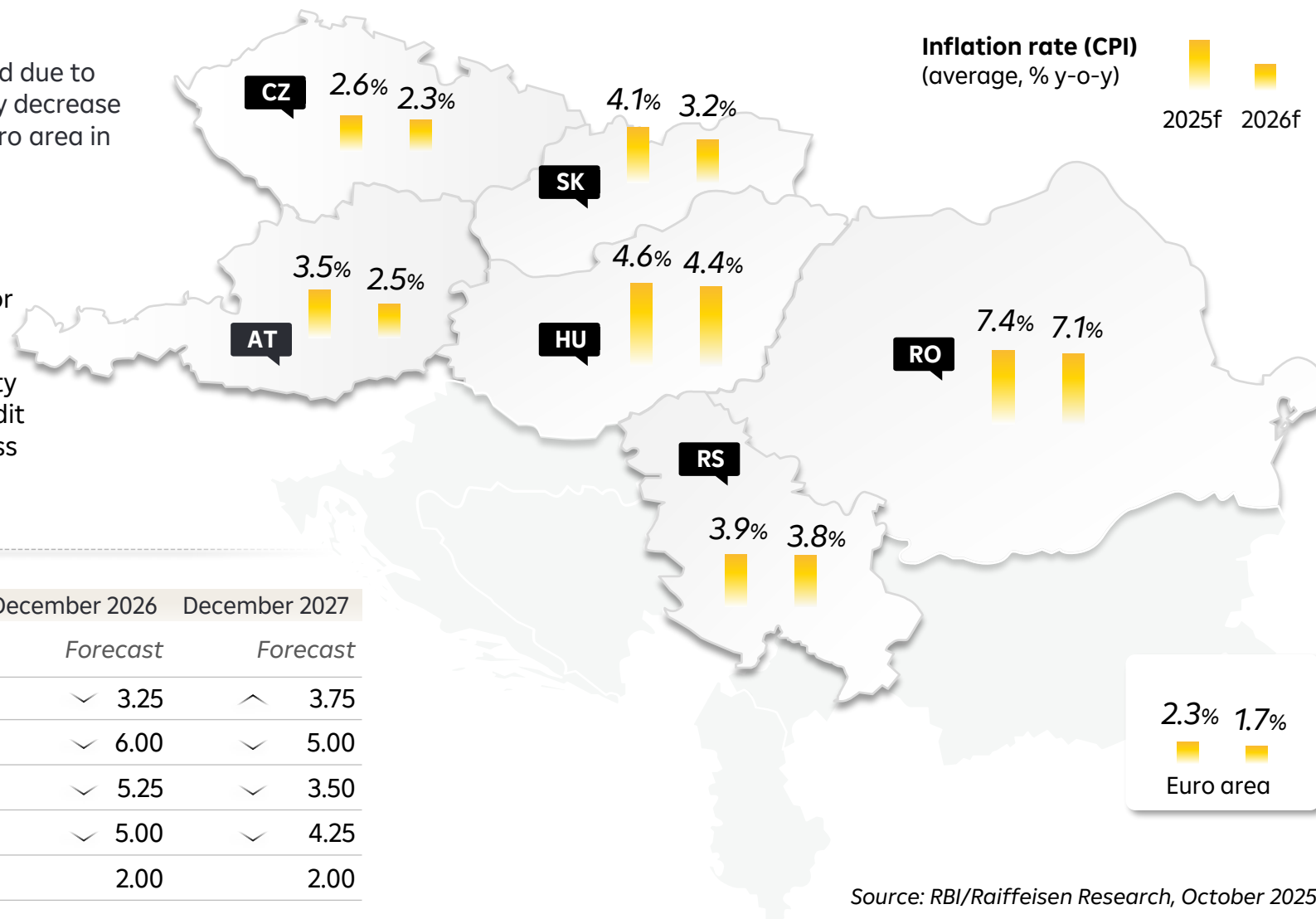
- In most CE/SEE countries, inflation remains elevated due to services and food. Inflation is expected to gradually decrease in CEE and to stabilize close to ECB target in the Euro area in 2026 and 2027

Banking sector view

- Loan demand in retail sector expected to remain robust, underpinned by solid consumption and labor markets and partially policy supported
- Recovery in investments and improving affordability of loans suggest some upside to the corporate credit cycle in 2026, though this may remain uneven across the region

Key rates forecast

	Current	December 2025	December 2026	December 2027
(%)	21/10/2025	Forecast	Forecast	Forecast
Czech Republic	3.50	3.50	↘ 3.25	↗ 3.75
Hungary	6.50	6.50	↘ 6.00	↘ 5.00
Romania	6.50	6.50	↘ 5.25	↘ 3.50
Serbia	5.75	↘ 5.50	↘ 5.00	↘ 4.25
Euro (deposit facility)	2.00	2.00	2.00	2.00



Source: RBI/Raiffeisen Research, October 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 53%	around 30 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%		
	Consolidated return on equity	Loans to customers	CET1 ratio	'P/B Zero' Russia deconsolidation scenario	

> Medium term consolidated RoE

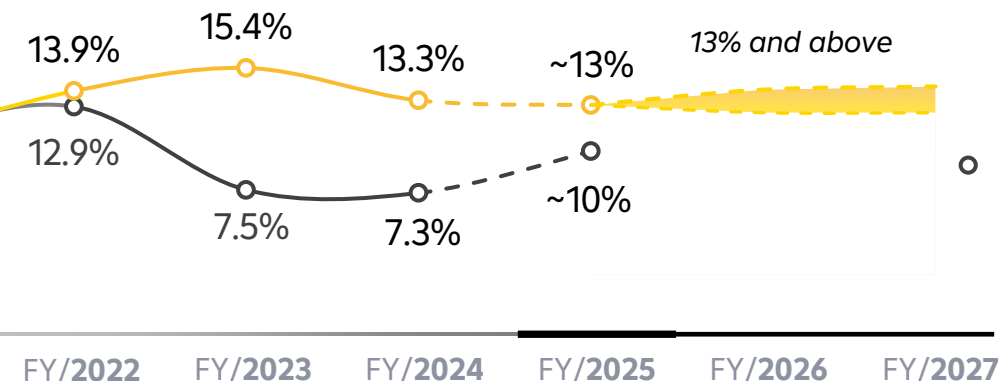
RBI Group

including Russia / Belarus



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

(see p. 36 for further elaboration)

01 Business & Financial Update

02 Risk Update

03 Appendix





> Risk cost

excluding Russia, Q3/2025

Provisioning ratio

1 bps

-22 bps q-o-q

Risk cost¹

EUR **12 mn**

> NPE ratio/ coverage ratio

excluding Russia, 30/09/2025

1.7%

-6 bps q-o-q

47.7%

-0.7 pp

13 bps

EUR **44 mn**

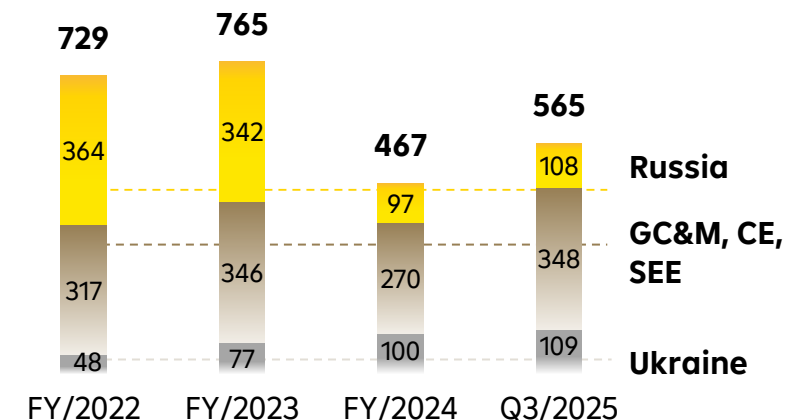
RBI Group
Q3/2025

1.7%

49.8%

> Stock of risk overlays

30/09/2025



Q3/2025

- > Tariff sensitivity: only minor impacts and rating migrations due to US tariffs, overlays confirmed, and monitoring maintained
- > Risk cost remain low, with moderate stage 3 inflow across markets and model-based Stage 1 relief (mainly Ukraine)

2025 Guidance

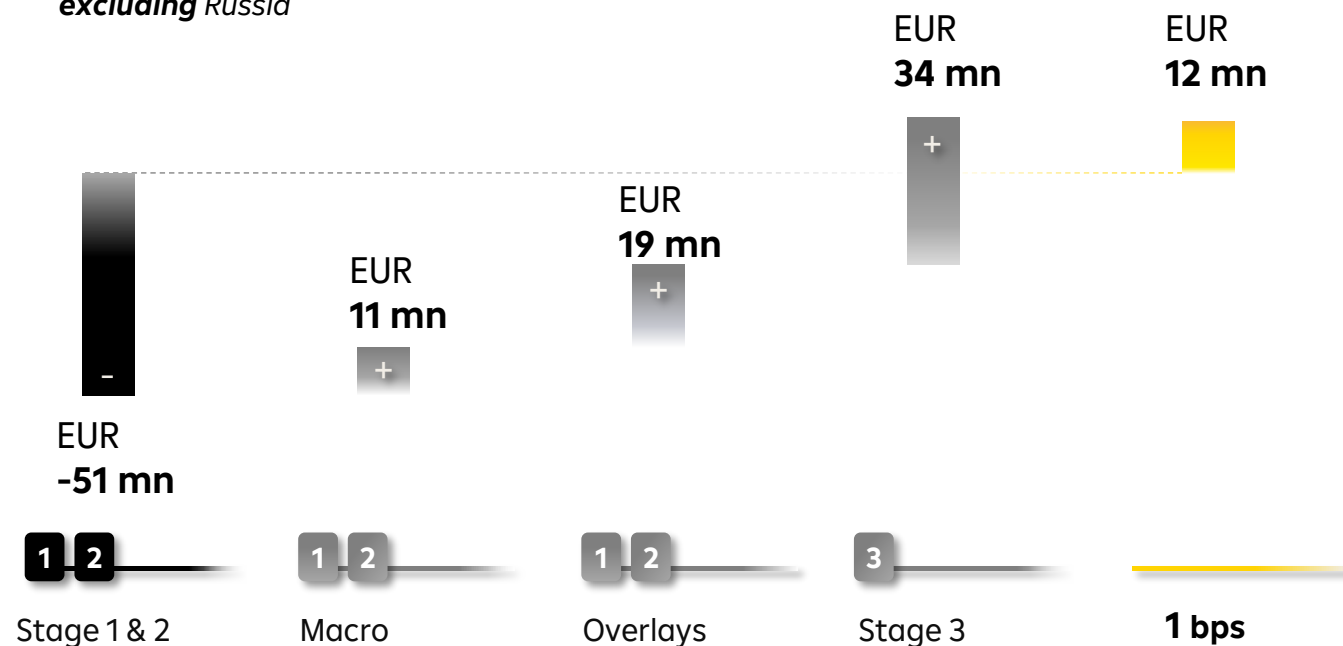
- > Around 30 bps risk cost guidance for RBI Group excluding Russia
- > Consumption and investment driven growth expected to continue. Trade restrictions & geopolitical risks remain a downside.

¹Including impairments on debt securities



> Core Group – Q3/2025

excluding Russia



Overall EUR 12 mn of IFRS 9 provisions in Q3

- > **Stage 1 & 2:** driven by model parameter updates and relief from securitizations
- > **Macro:** slight increase due to updated outlook
- > **Overlays:** mainly due to increase in risk zone Ukraine
- > **Stage 3:** driven by defaults across the region

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

RBI Group – Q3/2025

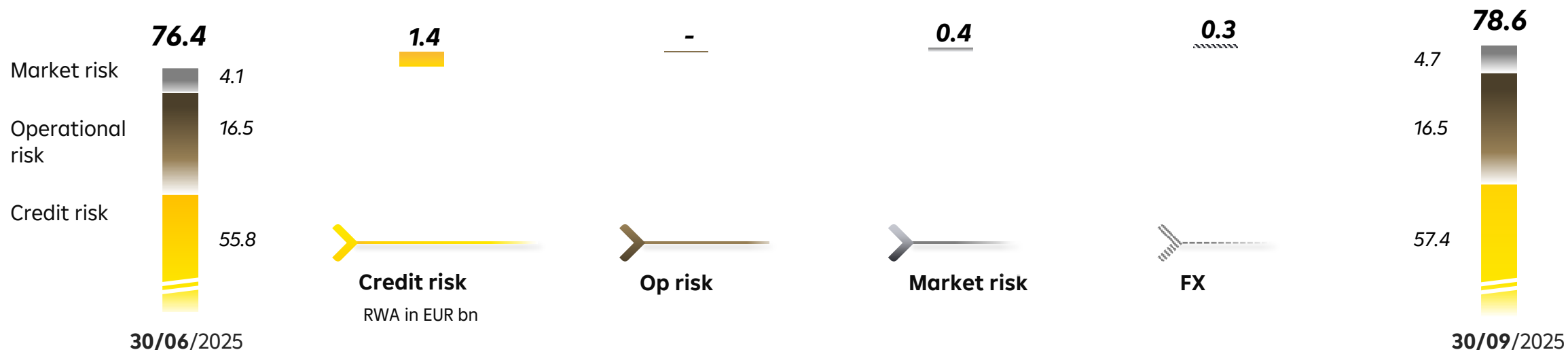
EUR -51 mn	EUR 27 mn	EUR 12 mn	EUR 56 mn	EUR 44 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

13 bps

YTD EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
RBI Group	-61	7	88	119	153
Excl. Russia	-35	-0.4	77	79	120



Core Group excl. Russia



- Credit RWAs driven mainly by exposure increase in retail (Czechia, Romania, Slovakia) and utilization of Corporate including project finance limits (incl. net effect from rating model updates of EUR +0.2 bn, mainly in Corporate)
- Operational risk RWA remains flat q-o-q. Increase of around EUR 0.5 bn expected in Q4/2025 following inclusion of 2025 income
- Market risk RWA driven mainly by the stress VaR volatility regime relevant for the trading book in head office
- Slight FX increase mainly due to appreciation CZK and HUF

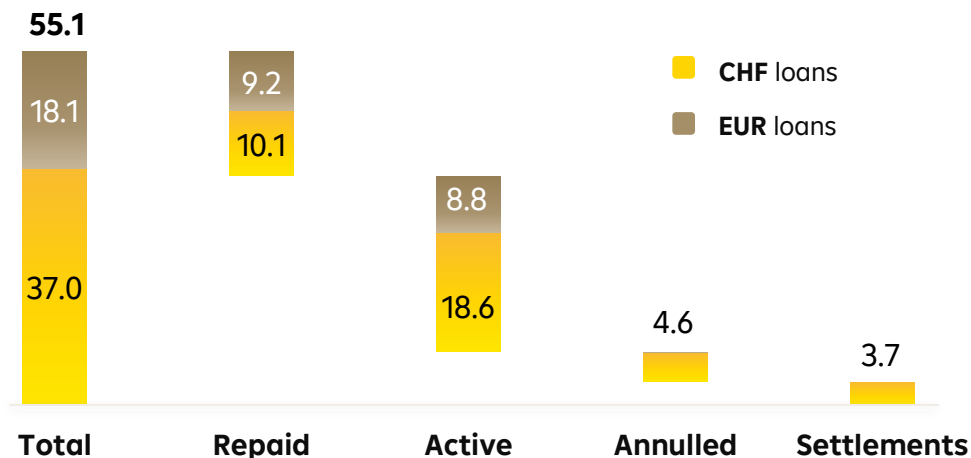
CRR3 Transitional

- **Transitional effect until 2032** estimated to around EUR +1.2 bn RWA vs. Q3/2025 (excluding potential FRTB effect)
- **Output floor** not affected on RBI consolidated level



> Number of FX loans in Poland

in thousand, 30/09/2025



Does not include 2.9 thsd. defaulted cases

> Settlements

- > Additional ~700 settlements in Q3/2025
- > Rollout into 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 1,360 mn

Stock of
provisions for litigation:

EUR 1,915 mn

EUR loans

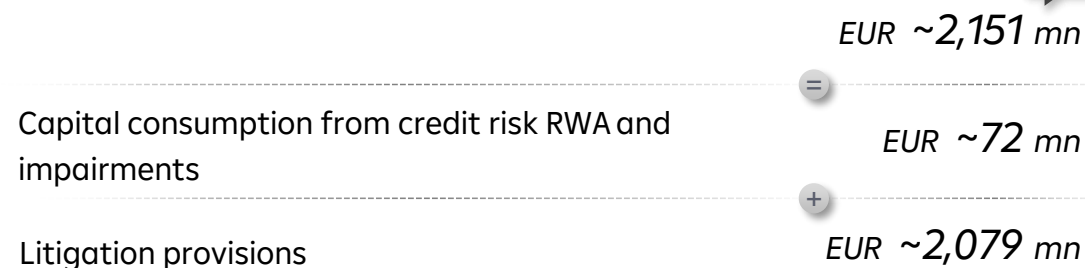
Exposure EUR 364 mn

Stock of
provisions for litigation:

EUR 164 mn

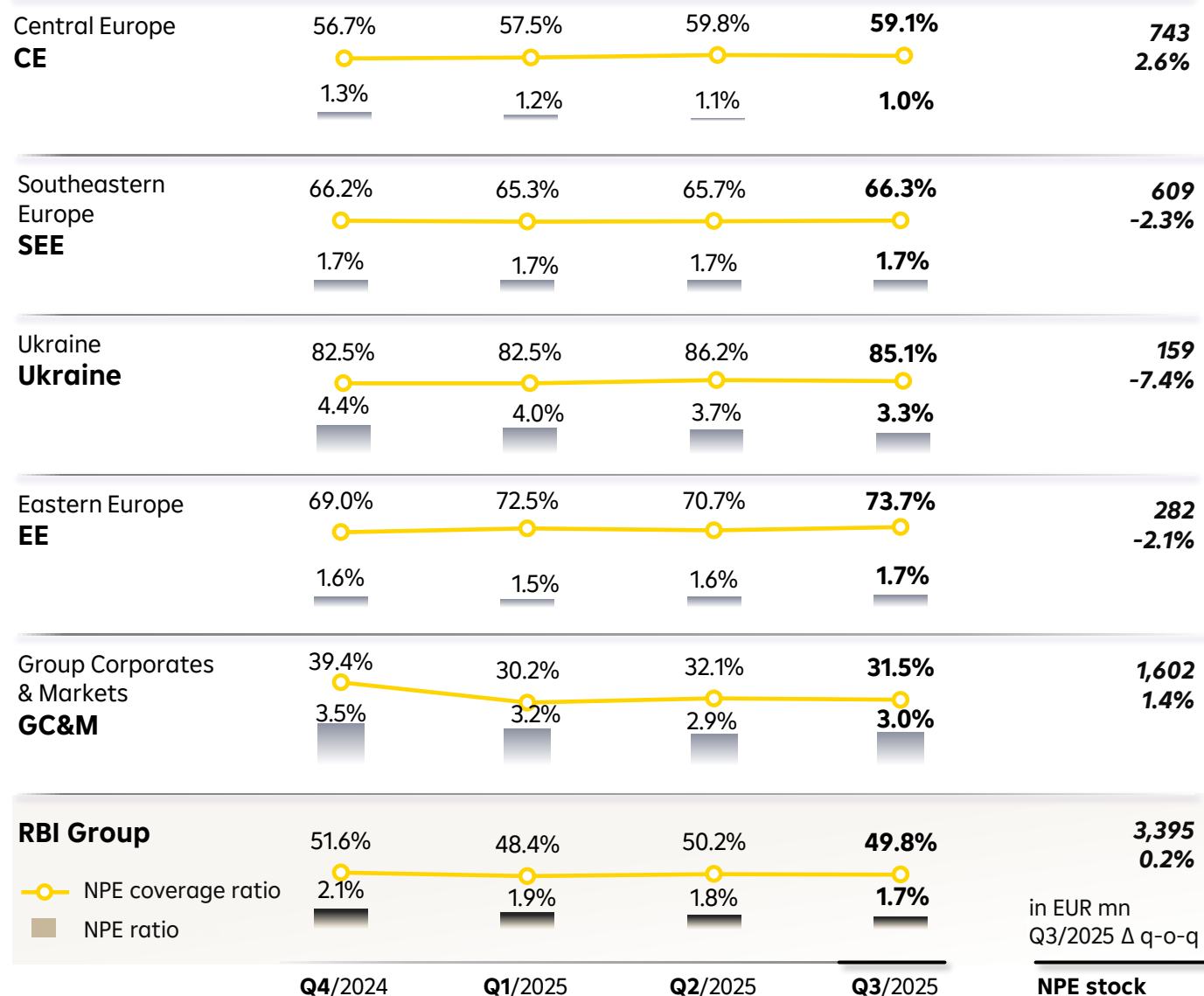
> CET1 or equivalent held against portfolio

Over 125% of CET1 or equivalent held against the portfolio:





NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **CE** – rather stable development
- **SEE** – slight improvement of NPE coverage ratio driven by Serbia
- **Ukraine** – further decrease of NPEs
- **EE** – **NPE coverage ratio** further improved in Russia
- **GC&M** – NPE coverage decreased due to lower coverage of new NPE inflows
- **RBI Group - NPE & coverage ratio movements** mainly driven by **GC&M** and **SEE**
- 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

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- 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 36.4 bn

Czech Republic, #5

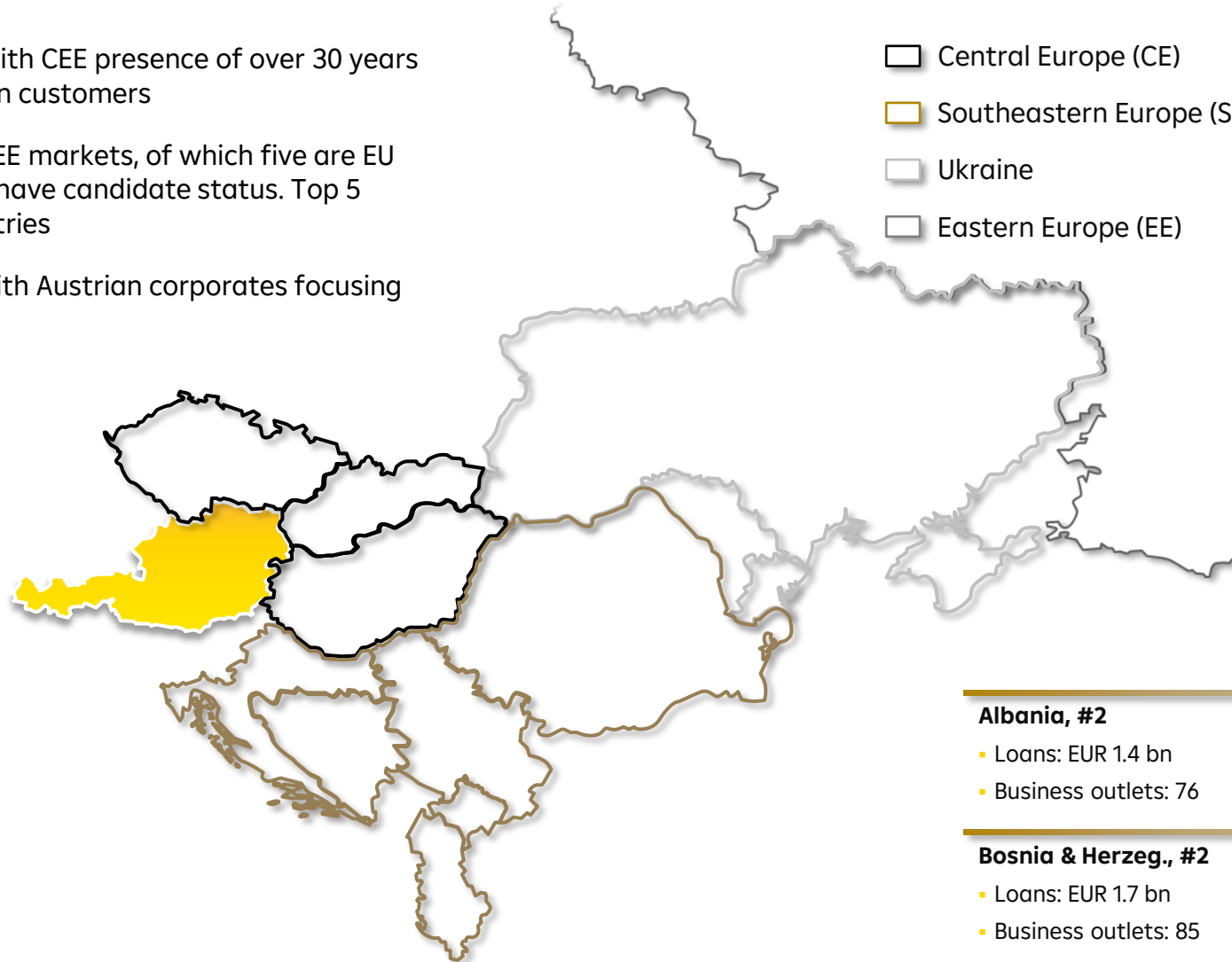
- Loans: EUR 19.0 bn
- Business outlets: 127

Hungary, #6

- Loans: EUR 5.2 bn
- Business outlets: 68

Slovakia, #3

- Loans: EUR 15.7 bn
- Business outlets: 140



Russia, #18

- Loans: EUR 4.5 bn
- Business outlets: 68

Ukraine, #4

- Loans: EUR 1.6 bn
- Business outlets: 290

Serbia, #6

- Loans: EUR 3.3 bn
- Business outlets: 104

Romania, #4

- Loans: EUR 9.6 bn
- Business outlets: 272

Kosovo, #1

- Loans: EUR 1.3 bn
- Business outlets: 37

Croatia, #6

- Loans: EUR 3.8 bn
- Business outlets: 67

Albania, #2

- Loans: EUR 1.4 bn
- Business outlets: 76

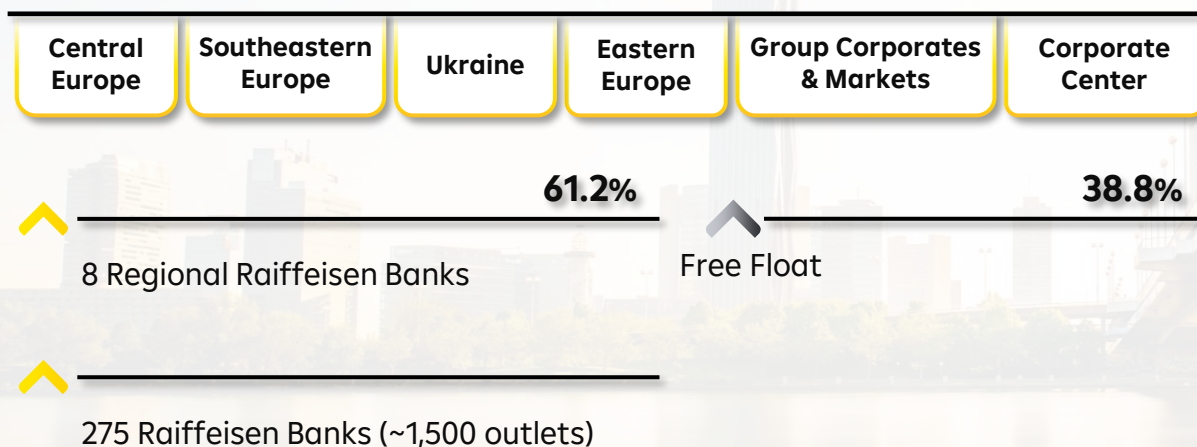
Bosnia & Herzeg., #2

- Loans: EUR 1.7 bn
- Business outlets: 85

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



Raiffeisen Bank
International



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

Q3/2025 Income Statement and KPIs

(in EUR mn)

	Q3/2025	% q-o-q	% y-o-y
Net interest income	1,459	-1%	+2%
Net fee and commission income	679	-1%	+4%
Net trading income & fair value result	44	-62%	+37%
Other operating components ¹	73	+41%	+5%
Operating income	2,254	-3%	+3%
Staff expenses	-574	-3%	+9%
Other administrative expenses	-308	-4%	-1%
Depreciation	-123	-0%	+6%
General administrative expenses	-1,005	-3%	+6%
Operating result	1,249	-3%	+2%
Other result	-62	-96%	-62%
Gov. measures & compulsory contributions	-51	+20%	+73%
Impairment losses on financial assets	-44	-34%	-13%
...	...	...	...
Consolidated profit	778	-	+3%

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

Net interest margin

Q3/2025

2.93%

-7 bps

q-o-q

Cost/income ratio

Q3/2025

44.0%

-0.2 pp

q-o-q

Consolidated return on equity

Q3/2025

16.6%

+8.5 pp

q-o-q



Q3/2025 Income Statement and KPIs

excluding
Russia

Adjusted

(in EUR mn)

	Q3/2025	% q-o-q	% y-o-y
Net interest income	1,056	+3%	+4%
Net fee and commission income	505	+1%	+11%
Net trading income & fair value result	-12	-	-
Other operating components ¹	74	+44%	-1%
Operating income	1,622	-1%	+4%
Staff expenses	-443	-4%	+8%
Other administrative expenses	-286	-5%	-1%
Depreciation	-109	-0%	+3%
General administrative expenses	-837	-4%	+4%
Operating result	785	+3%	+5%
Other result	-65	-61%	-61%
Gov. measures & compulsory contributions	-46	+23%	+104%
Impairment losses on financial assets	-12	-80%	-84%
...	...	...	...
Consolidated profit	460	+50%	+50%

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

Net interest margin

Q3/2025

2.30%

+2 bps

q-o-q

Cost/income ratio

Q3/2025

50.9%

-1.8 pp

q-o-q

Consolidated return on equity

Q3/2025

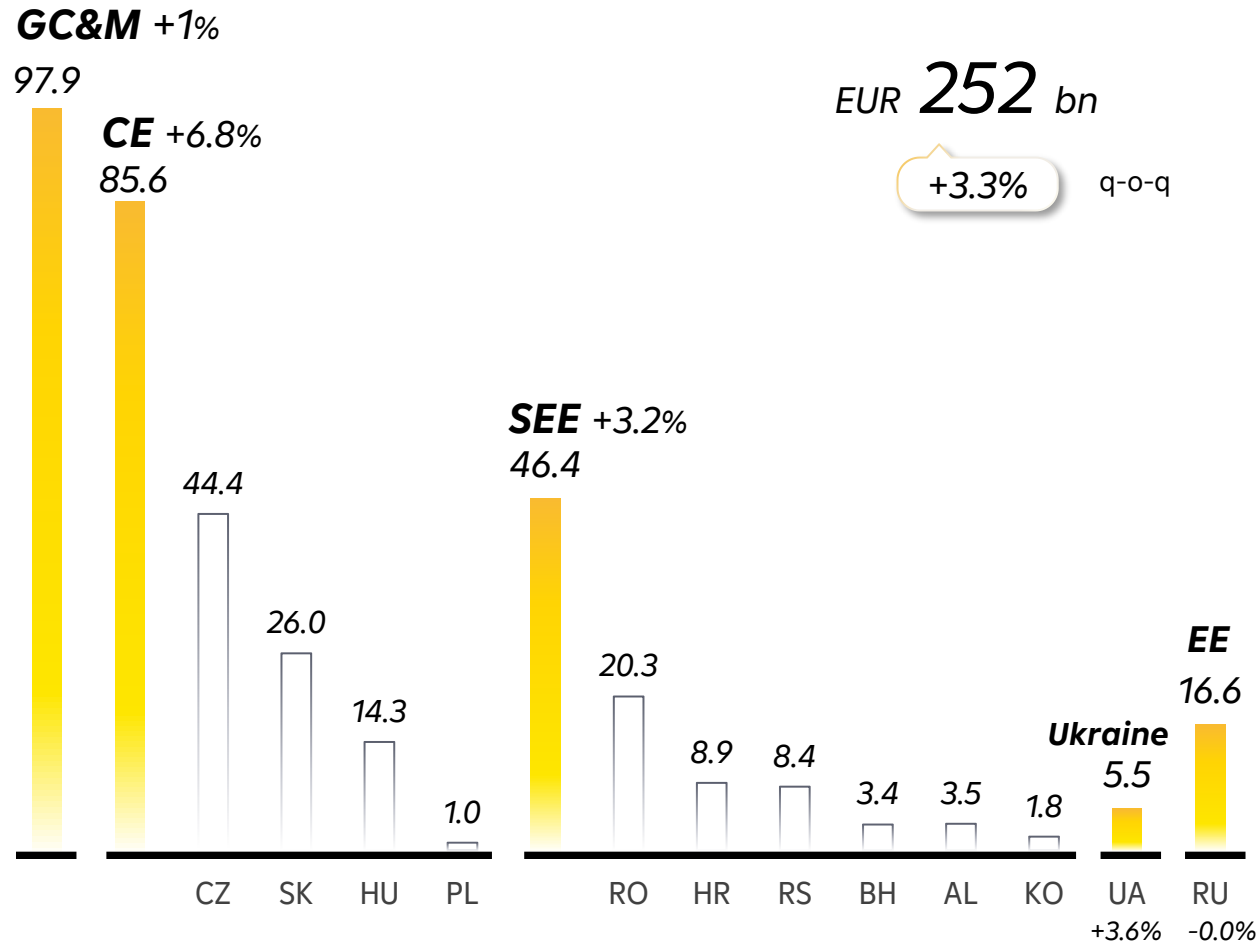
14.0%

+5.0 pp

q-o-q

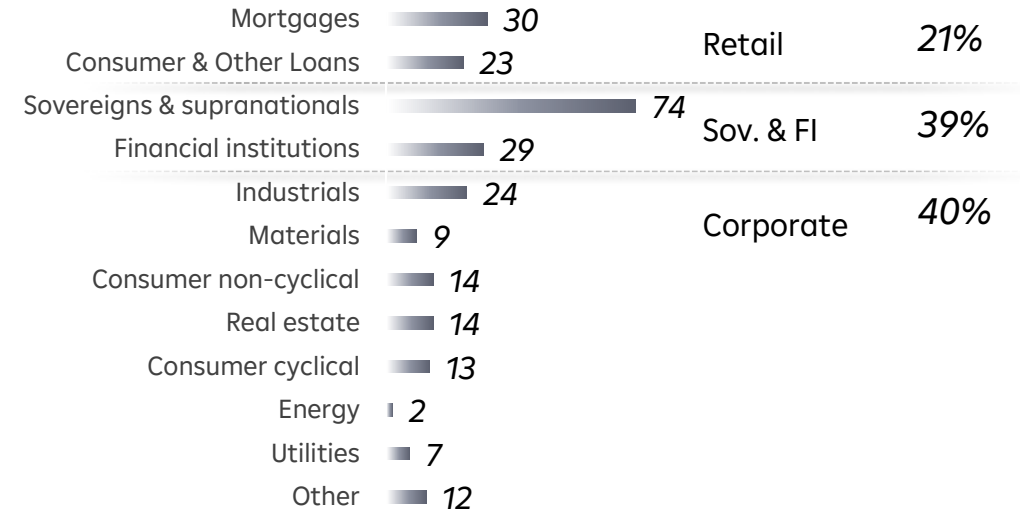
> Total exposure by segments – Q3/2025

in EUR bn, % q-o-q

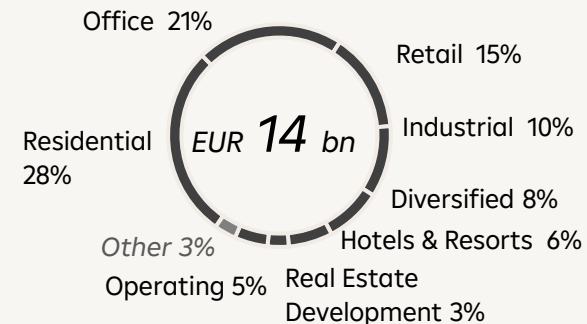


> ... by sector – Q3/2025

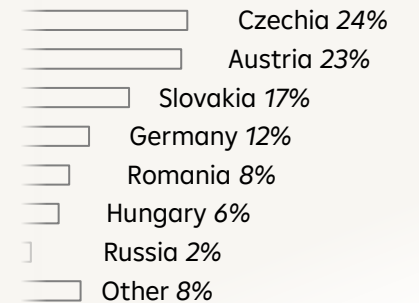
in EUR bn



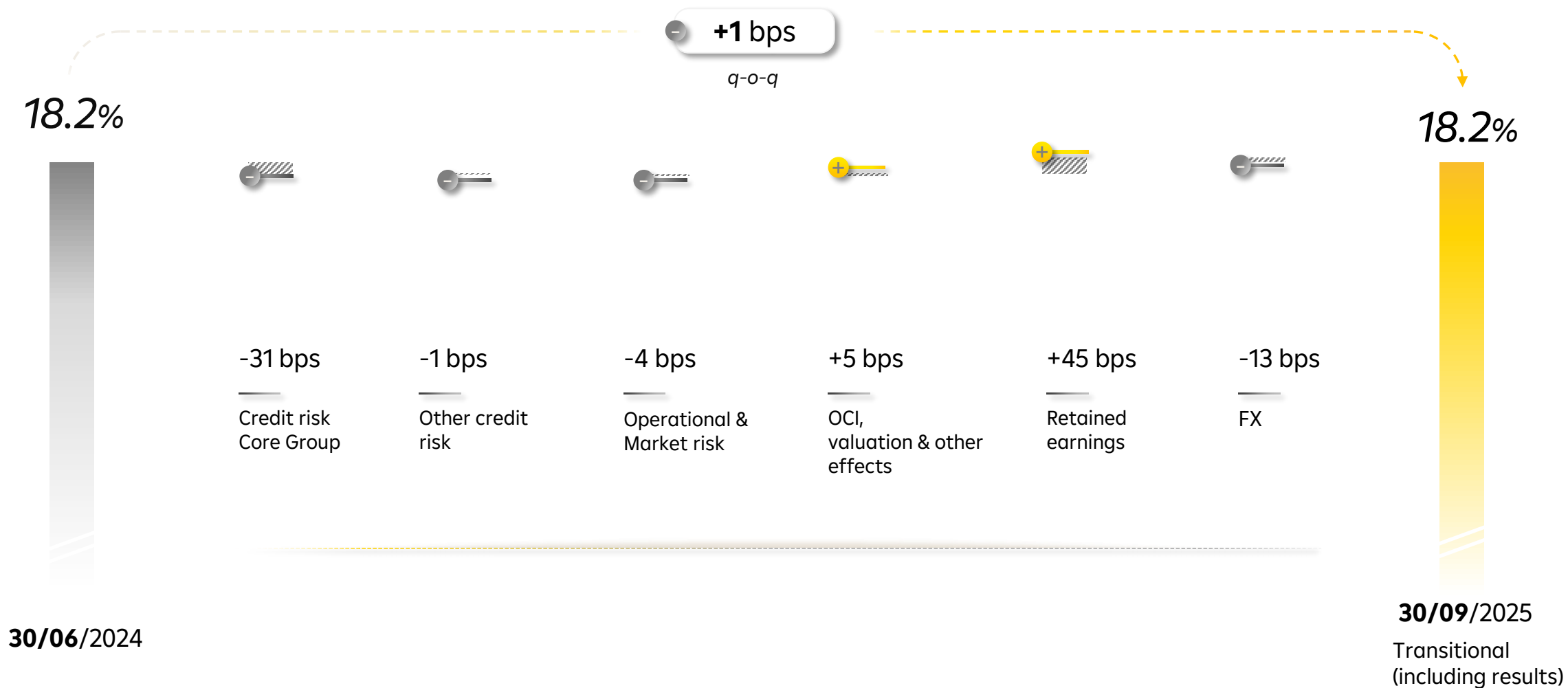
CRE – Sectors (GICs)



CRE - Country of risk



CET1 Ratio Development – RBI Group





RBI Group including Russia





Q3/2025 Segments Overview

Core revenues

Q3/25

q-o-q

596

Net Fees

177

+4%

NII

419

+7%

Loans to customers / NIM

Q4/24

Q1/25

Q2/25

Q3/25

37,836

38,309

39,527

40,828

2.57%

2.57%

2.36%

2.39%

Provisioning ratio

Q3/25

q-o-q

10 bps

+23 bps

Profit/loss after tax

Q3/25

q-o-q

EUR 186 mn

+117%

> 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**

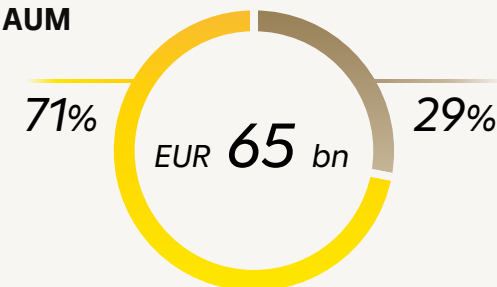
- Raiffeisen Capital Management is the leading asset management company in Austria. The aim is to deliver **attractive capital market returns** and **asset growth** via responsible investments and a strong funds distribution network in Central- and Eastern Europe
- The distribution spans **over 20 markets** 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**"
- **325 employees with passion**, thereof 68 investment professionals and 59 sales representatives, on Group Asset Management level 549 employees, including 113 investment professionals

Strategy Pulse-Check

2025 priorities for Raiffeisen Capital Management:

- **Digitization** of discretionary portfolio management plus simplification of **digital end2end public funds distribution**, continuation of digital development of **Institutional Investors Portal**
- **Private markets Go-Live** as additional asset class with Private Infrastructure
- **Dedicated Focus** on regional **Institutional and Corporate Investors, on Private Banking** with selected focus products and on **Fund Saving Plans** (more than 890.000) in Austria and CEE
- Develop further our passive Product Universe such as the **ETF Fund of Fund** (index selection equity) and the "**Ratio Funds**"

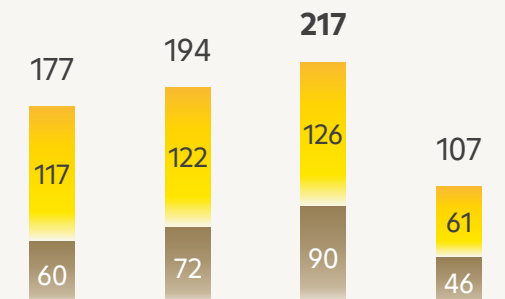
> AUM



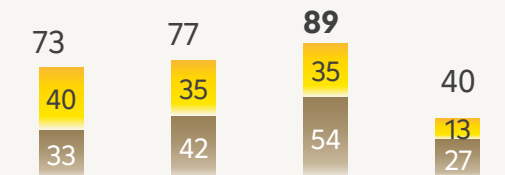
41%
ESG

Business line	
Retail	59%
Institutional	41%

> Net revenues in EUR mn



> Net profit after tax in EUR mn



FY/22 FY/23 FY/24 H1/25

■ Raiffeisen Capital Management

■ Local Asset Management Units

In EUR mn	1-9/2025	1-9/2024	y-o-y
Operating income	1,362	1,105	23.2%
General admin. expenses	(347)	(360)	(3.4%)
Operating result	1,014	746	36.0%
Other result	(13)	(45)	(71.5%)
Governmental measures and compulsory contributions	(23)	(7)	231.3%
Impairment losses on financial assets	47	17	172.6%
Profit/loss before tax	1,026	711	44.3%
Profit/loss after tax	1,064	772	37.7%

In EUR mn	Q3/2025	Q2/2025	q-o-q
Operating income	118	297	(60.2%)
General admin. expenses	(105)	(125)	(16.0%)
Operating result	13	172	(92.3%)
Other result	(24)	3	–
Governmental measures and compulsory contributions	(8)	(7)	14.8%
Impairment losses on financial assets	34	10	235.6%
Profit/loss before tax	16	179	(91.3%)
Profit/loss after tax	33	198	(83.4%)

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	1-9/2025	1-9/2024	y-o-y
Operating income	(1,473)	(1,205)	22.3%
General admin. expenses	150	149	0.8%
Operating result	(1,324)	(1,056)	25.3%
Other result	28	(2)	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(9)	5	–
Profit/loss before tax	(1,304)	(1,054)	23.7%
Profit/loss after tax	(1,302)	(1,053)	23.6%

In EUR mn	Q3/2025	Q2/2025	q-o-q
Operating income	(141)	(340)	(58.5%)
General admin. expenses	51	51	0.8%
Operating result	(90)	(290)	(68.8%)
Other result	27	0	>500,0%
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(0)	0	–
Profit/loss before tax	(63)	(290)	(78.2%)
Profit/loss after tax	(66)	(288)	(77.3%)

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)	129	129
AT1 capital dividend	0	0	(64)	0	(64)	0	64	0
Dividend payments	0	0	(361)	0	(361)	(128)	(64)	(553)
Own shares	(0)	(1)	0	0	(1)	0	7	6
Other changes	0	0	30	(11)	19	8	10	36
Total comprehensive income	0	0	926	1,013	1,940	193	0	2,132
Equity as at 30/9/2025	1,001	4,989	16,745	(3,903)	18,832	1,332	1,927	22,091

- Earnings per share down EUR 3.53 (1-9/2025: EUR 2.56 vs. 1-9/2024: EUR 6.09)
- 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 57.25 at 30/9/2025 (EUR 52.59 at 31/12/2024 resp. EUR 55.42 at 30/9/2024)
- Total comprehensive income of EUR 2,132 mn (1-9/2024: EUR 1,833 mn) impacted by profit after tax (EUR 1,115 mn), exchange differences (EUR 906 mn, driven by RUB), cash-flow hedge (EUR 145 mn, driven by Russia), fair value changes of financial assets (EUR 28mn, driven by Ukraine), deferred taxes (minus EUR 46 mn, driven by Russia) and from net investment hedge (minus EUR 11mn, driven by CZK)



Consolidated RoE Calculation excl. Russia – Overview

	FY/2024	1-9/2025	FY/2025 (guidance)
Average equity excl. Russia	EUR 11,820 mn	EUR 12,543 mn	EUR ~12,5 bn (assumed)
> Reported consolidated RoE uses the average of monthly equity, excluding profit year-to-date			
Consolidated Profit	EUR 975 mn	EUR 1,026 mn	
AT1 coupons (annualized)	EUR 109 mn	EUR 112 mn	EUR 120 mn
Annualized adjusted consolidated profit minus AT1 coupons used in calculation	EUR 866 mn	EUR 1,257 mn	
> The AT1 coupons are deducted from the reported consolidated profit			
Consolidated RoE – excl. Russia	7.3%	10.0%	around 10%
<i>... provisions for FX loans in Poland</i>	EUR 649 mn	EUR 295 mn*	EUR ~310 mn (guidance)
<i>... legal cost for FX loans in Poland</i>	EUR 64 mn	EUR 36 mn*	EUR ~60 mn (guidance)
Consolidated RoE – excl. Russia and Poland	13.3%	13.5%	around 13%

* EUR 391 mn and EUR 47 mn when annualized for RoE calculation



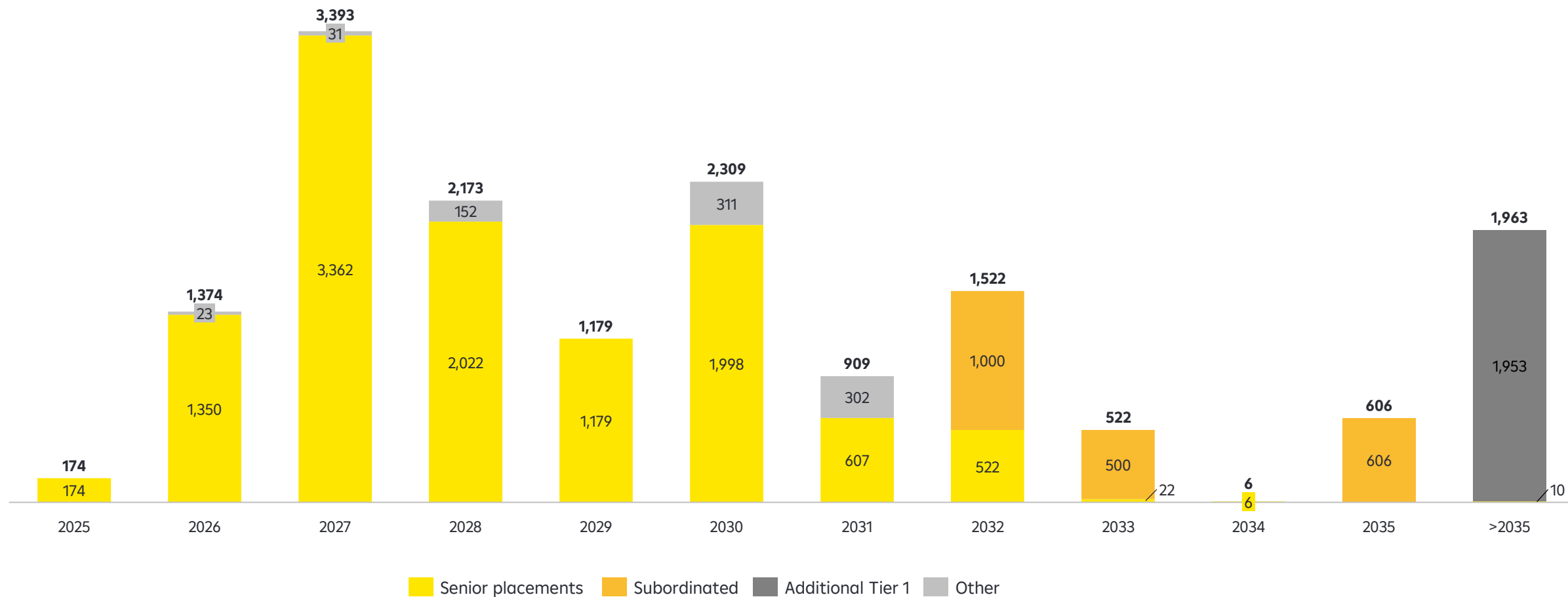
Regulatory Capital Structure - Overview

<i>in EUR mn</i>	30/9/2025	30/6/2025	31/3/2025
Common equity tier 1 (before deductions)	18,137	18,329	18,230
Deduction items	(844)	(862)	(805)
Common equity tier 1 (after deductions)	17,293	17,468	17,425
Additional tier 1 (after deductions)	1,680	1,680	1,679
Tier 1 (after deductions)	18,974	19,148	19,104
Tier 2 (after deductions)	2,257	2,286	2,226
Total capital	21,231	21,434	21,330
Risk-weighted assets (total RWA)	97,524	96,086	95,027
Common equity tier 1 ratio (transitional - incl. result)	18.2%	18.2%	18.8%
Tier 1 ratio (transitional - incl. result)	19.9%	19.9%	20.6%
Total capital ratio (transitional - incl. result)	22.2%	22.3%	22.9%
Leverage ratio (transitional)	7.9%	8.3%	8.1%
Leverage exposure (total)	241,150	231,138	236,271



Maturity Profile

Maturity Profile at 30/9/2025
(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 ²	0% ²	XS1756703275	6.089%	5Y EUR ms + 3.88%	EUR 303 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	Additional Tier 1	100%	XS3028073701	6.375%	5Y EUR ms + 4.09%	EUR 500 mn	17 Sep 2025	15 Dec 2031	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

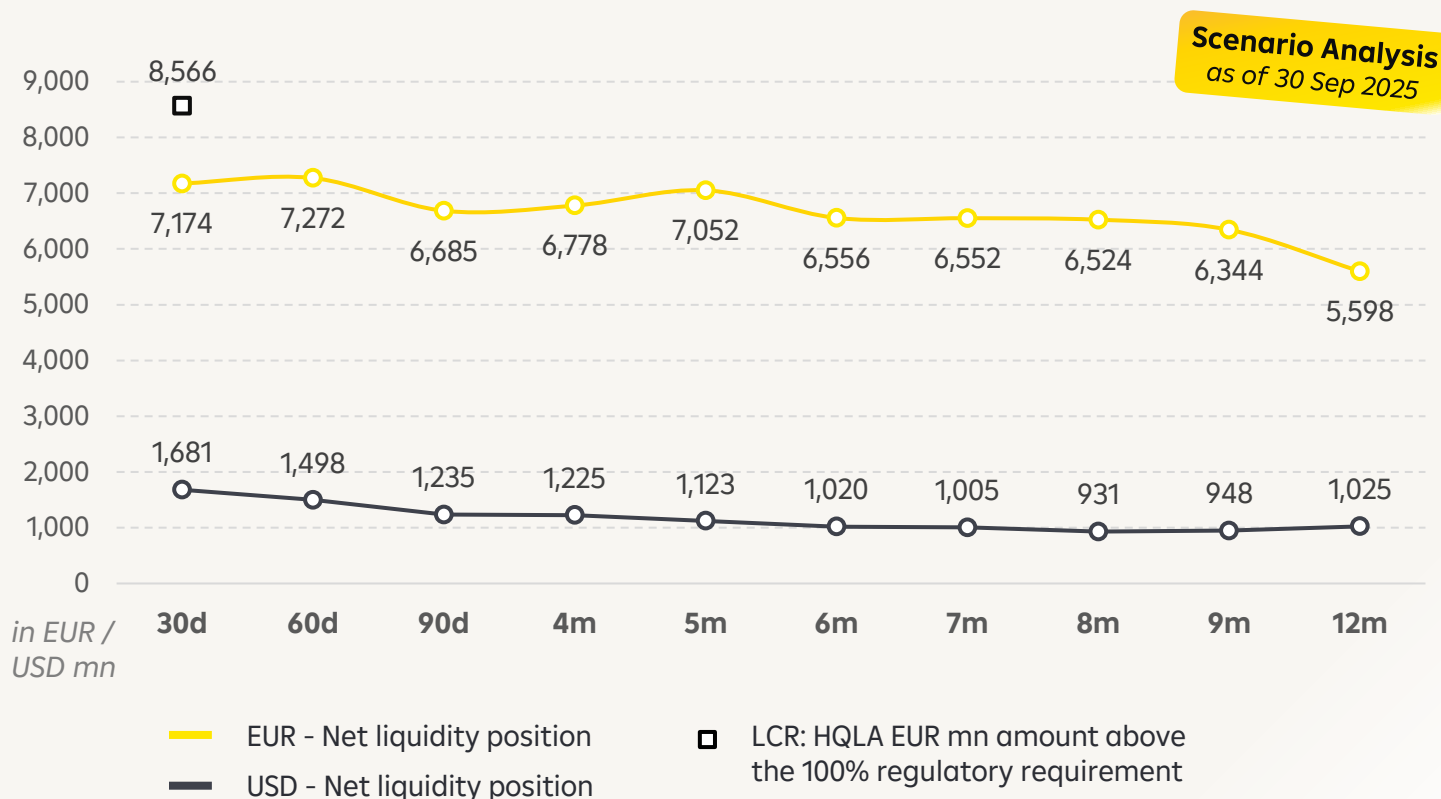
² Liability management of existing AT1 (XS1756703275). Original outstanding EUR 500m; Remaining AT1 volumes after LM of EUR 303 mn. Execution of call on 15th of December 2025 as communicated on 21st of October 2025

- 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



Liquidity Stress Test in Head Office

- Net liquidity position in severe name crisis scenario is positive, with EUR >5 bn in the liquidity position after 12 months (and USD >1 bn)



Severe name crisis scenario:

Assumptions – liabilities:

- On Demand Deposits from customers and banks: **100% outflow in day-one**
- Term deposits: **100% outflow at maturity**, no rollover (paid back according to contractual maturities)
- **All wholesale funding repaid** according to the contractual maturities
- **No new short-term or long-term funding**

Assumptions – assets:

- Loans to customers: term-loans repaid according to maturity and no assumed repayment from loans without maturity (overdrafts etc..)
- Loans to banks: term-loans are paid back according to maturity
- **No new business**
- Day-one counterbalancing capacity of EUR ~20 bn (Eligible collateral)

- 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 Q3/2025 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	1-9/2025	FY 2025e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025	23	56	~76
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	28	~40
Total	Bank levies	112	141	~174
Austria		0	0	~0
Albania	Based on total assets less equity and secured deposits	1	2	~2
Czech Republic	Full amounts always booked in the first quarter according to IFRIC 21	8	2	~2
Hungary		2	3	~3
Romania		4	4	~4
Slovakia		0	0	~0
Total	Resolution fund	15	11	~11

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 30/9/2025	NPE Ratio 30/9/2025	NPE Ratio 31/12/2024	NPE Coverage Ratio 30/9/2025	NPE Coverage Ratio 31/12/2024	NPL Ratio 30/9/2025	NPL Ratio 31/12/2024	NPL Coverage Ratio 30/9/2025	NPL Coverage Ratio 31/12/2024
Czech Republic	286	0.8%	0.9%	51.2%	50.4%	0.9%	1.1%	51.2%	50.4%
Hungary	86	0.7%	1.3%	47.2%	41.0%	1.0%	2.0%	45.7%	40.2%
Poland	93	5.4%	9.1%	88.4%	81.9%	5.4%	9.1%	88.4%	81.9%
Slovakia	278	1.3%	1.3%	61.1%	59.2%	1.7%	1.6%	61.1%	59.2%
Central Europe	743	1.0%	1.3%	59.1%	56.7%	1.3%	1.6%	59.1%	56.7%
Albania	74	2.3%	2.6%	73.4%	74.1%	3.6%	4.1%	73.4%	74.1%
Bosnia & Herzegovina	59	2.0%	2.2%	77.0%	72.0%	2.3%	2.4%	77.0%	72.0%
Croatia	127	1.7%	1.7%	63.6%	62.0%	2.3%	2.3%	63.6%	62.0%
Kosovo	49	3.4%	2.4%	68.8%	74.1%	3.4%	2.9%	68.8%	74.1%
Romania	232	1.5%	1.5%	62.6%	65.2%	2.0%	1.9%	62.6%	65.2%
Serbia	68	1.3%	1.4%	65.2%	60.2%	1.3%	1.6%	65.2%	60.2%
Southeastern Europe	609	1.7%	1.7%	66.3%	66.2%	2.1%	2.1%	66.3%	66.2%
Russia	282	1.7%	1.6%	73.7%	69.0%	1.7%	1.6%	73.7%	69.0%
Eastern Europe	282	1.7%	1.6%	73.7%	69.0%	1.7%	1.6%	73.7%	69.0%
Ukraine	159	3.3%	4.4%	85.1%	82.5%	4.5%	5.8%	85.1%	82.5%
GC&M	1,602	3.0%	3.5%	31.5%	39.4%	3.1%	3.6%	31.5%	39.4%
Total RBI Group	3,395	1.7%	2.1%	49.8%	51.6%	2.2%	2.5%	49.8%	51.6%



In EUR mn	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	1,459	1,468	(0.6%)	1,504	1,511	1,430	4,431	4,269	3.8%	5,779
Net fee and commission income	679	685	(0.9%)	668	668	650	2,032	1,970	3.2%	2,638
Net trading income and fair value result	44	114	(62.0%)	56	36	32	213	75	183.0%	111
Other net operating income	51	27	92.3%	27	(1)	36	104	85	23.0%	84
Operating income	2,254	2,319	(2.8%)	2,269	2,205	2,181	6,842	6,496	5.3%	8,701
General administrative expenses	(1,005)	(1,038)	(3.1%)	(995)	(948)	(952)	(3,038)	(2,839)	7.0%	(3,786)
Operating result	1,249	1,281	(2.5%)	1,274	1,258	1,229	3,803	3,657	4.0%	4,915
Other result	(62)	(1,435)	(95.7%)	(65)	(1,032)	(164)	(1,562)	(558)	180.0%	(1,590)
Gov. measures and compulsory contrib.	(51)	(43)	19.7%	(121)	(26)	(30)	(216)	(190)	13.8%	(216)
Impairment losses on financial assets	(44)	(66)	(33.6%)	(43)	(13)	(51)	(153)	(112)	37.5%	(125)
Profit/loss before tax	1,092	(263)	–	1,044	186	985	1,872	2,798	(33.1%)	2,984
Profit/loss after tax from continuing op.	847	(495)	–	763	(95)	771	1,115	2,126	(47.6%)	2,031
Profit/loss after tax	847	(495)	–	763	(895)	817	1,115	2,253	(50.5%)	1,358
Consolidated profit/loss	778	(557)	–	705	(926)	758	926	2,083	(55.5%)	1,157
Return on equity before tax ¹	20.9%	13.1%	7.8 PP	19.9%	0.4%	18.2%	13.9%	19.1%	(5.2 PP)	15.4%
Return on equity after tax ¹	16.2%	8.7%	7.5 PP	14.5%	–	16.9%	9.1%	15.4%	(6.3 PP)	9.7%
Consolidated return on equity	16.6%	8.0%	8.5 PP	15.0%	–	17.7%	8.5%	15.9%	(7.4 PP)	9.4%
Net interest margin ¹	2.93%	3.00%	(0.07 PP)	3.06%	3.13%	2.93%	2.99%	2.93%	0.06 PP	2.98%
Cost/income ratio	44.0%	44.2%	(0.2 PP)	43.3%	42.3%	43.3%	43.8%	43.3%	0.5 PP	43.0%
Loan/deposit ratio	83.2%	82.9%	0.3 PP	82.9%	82.7%	83.9%	83.2%	83.9%	(0.7 PP)	82.7%
Provisioning ratio ¹	0.13%	0.24%	(0.11 PP)	0.18%	0.02%	0.29%	0.18%	0.28%	(0.10 PP)	0.22%
NPE ratio	1.7%	1.8%	(0.1 PP)	1.9%	2.1%	2.0%	1.7%	2.0%	(0.2 PP)	2.1%
NPE coverage ratio	49.8%	50.2%	(0.4 PP)	48.4%	51.6%	51.8%	49.8%	51.8%	(2.0 PP)	51.6%
Total assets	209,110	203,507	2.8%	204,794	199,851	205,981	209,110	205,981	1.5%	199,851
RWA	97,524	96,086	1.5%	95,027	95,600	97,736	97,524	97,736	(0.2%)	95,600
Equity	22,091	21,174	4.3%	21,842	20,340	21,142	22,091	21,142	4.5%	20,340
Loans to customers	103,027	102,202	0.8%	100,979	99,551	100,105	103,027	100,105	2.9%	99,551
– Hereof non-financial corporations % ²	44.7%	44.8%	(0.1 PP)	45.3%	45.5%	45.6%	44.7%	45.6%	(0.9 PP)	45.5%
– Hereof households % ²	41.6%	40.9%	0.7 PP	40.4%	40.3%	39.9%	41.6%	39.9%	1.7 PP	40.3%
– Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	125,284	121,440	3.2%	119,984	117,717	120,300	125,284	120,300	4.1%	117,717
Business outlets	1,352	1,368	(1.2%)	1,386	1,391	1,471	1,352	1,471	(8.1%)	1,391
Number of employees	42,581	42,765	(0.4%)	42,948	42,564	44,535	42,581	44,535	(4.4%)	42,564
Number of customers (in mn)	18.2	18.1	0.8%	18.0	17.9	18.7	18.2	18.7	(2.6%)	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	1,056	1,027	2.8%	1,046	1,042	1,019	3,129	3,113	0.5%	4,155
Net fee and commission income	505	502	0.5%	466	497	456	1,473	1,348	9.3%	1,845
Net trading income and fair value result	(12)	59	–	(27)	41	3	19	20	(5.3%)	61
Other net operating income	52	26	97.8%	28	(2)	38	107	96	11.3%	95
Operating income	1,622	1,639	(1.0%)	1,529	1,568	1,553	4,790	4,675	2.5%	6,243
General administrative expenses	(837)	(874)	(4.2%)	(850)	(906)	(804)	(2,562)	(2,404)	6.5%	(3,311)
Operating result	785	765	2.6%	678	662	749	2,228	2,271	(1.9%)	2,933
Other result	(65)	(166)	(60.6%)	(66)	(196)	(166)	(298)	(552)	(46.1%)	(748)
Gov. measures and compulsory contrib.	(46)	(37)	23.3%	(116)	(21)	(23)	(199)	(165)	21.1%	(185)
Impairment losses on financial assets	(12)	(62)	(79.8%)	(46)	(130)	(76)	(120)	(157)	(23.4%)	(287)
Profit/loss before tax	661	500	32.1%	450	315	485	1,611	1,397	15.3%	1,712
Profit/loss after tax from continuing op.	528	369	43.0%	318	155	361	1,215	1,003	21.2%	1,158
Profit/loss after tax	528	369	43.0%	318	155	361	1,215	1,003	21.2%	1,158
Consolidated profit/loss	460	307	49.9%	260	128	307	1,027	847	21.2%	975
Return on equity before tax ¹	17.3%	13.1%	4.3 PP	11.4%	2.9%	13.2%	13.9%	12.7%	1.2 PP	10.4%
Return on equity after tax ¹	13.9%	9.6%	4.2 PP	8.1%	4.0%	9.8%	10.5%	9.2%	1.3 PP	8.0%
Consolidated return on equity	14.0%	8.9%	5.0 PP	7.3%	3.1%	9.3%	10.0%	8.6%	1.4 PP	7.3%
Net interest margin ¹	2.30%	2.27%	0.02 PP	2.31%	2.32%	2.28%	2.29%	2.33%	(0.04 PP)	2.33%
Cost/income ratio	50.9%	52.6%	(1.8 PP)	55.0%	57.2%	51.3%	52.8%	50.9%	1.8 PP	52.5%
Loan/deposit ratio	88.5%	88.3%	0.2 PP	88.4%	87.2%	90.0%	88.5%	90.0%	(1.5 PP)	87.2%
Provisioning ratio ¹	0.01%	0.23%	(0.22 PP)	0.20%	0.42%	0.30%	0.14%	0.22%	(0.08 PP)	0.27%
NPE ratio	1.7%	1.8%	(0.1 PP)	1.9%	2.1%	2.0%	1.7%	2.0%	(0.2 PP)	2.1%
NPE coverage ratio	47.7%	48.3%	(0.7 PP)	46.3%	50.4%	49.9%	47.7%	49.9%	(2.2 PP)	50.4%
Total assets	192,826	187,704	2.7%	187,535	184,961	188,003	192,826	188,003	2.6%	184,961
RWA ³	78,639	76,441	2.9%	74,430	78,325	78,996	78,639	78,996	(0.5%)	78,325
Equity	16,716	15,823	5.6%	15,730	15,446	15,466	16,716	15,466	8.1%	15,446
Loans to customers	98,481	97,480	1.0%	96,053	95,363	94,864	98,481	94,864	3.8%	95,363
– Hereof non-financial corporations % ²	45.6%	45.8%	(0.2 PP)	46.1%	46.0%	45.8%	45.6%	45.8%	(0.2 PP)	46.0%
– Hereof households % ²	41.5%	40.8%	0.7 PP	40.3%	40.1%	39.6%	41.5%	39.6%	1.8 PP	40.1%
– Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	115,131	110,764	3.9%	109,314	108,205	107,416	115,131	107,416	7.2%	108,205
Business outlets	1,284	1,294	(0.8%)	1,303	1,302	1,307	1,284	1,307	(1.8%)	1,302
Number of employees	33,967	34,108	(0.4%)	34,202	33,701	33,575	33,967	33,575	1.2%	33,701
Number of customers (in mn)	15.3	15.1	1.4%	14.9	14.7	14.5	15.3	14.5	5.8%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	175	165	5.8%	165	169	151	505	453	11.5%	622
Net fee and commission income	58	52	10.9%	47	49	45	157	130	20.4%	179
Net trading income and fair value result	3	6	(47.7%)	6	2	10	15	15	5.8%	16
Other net operating income	7	3	97.6%	5	5	3	16	8	102.9%	13
Operating income	242	226	6.9%	222	225	207	690	606	13.9%	831
General administrative expenses	(107)	(103)	4.5%	(100)	(98)	(97)	(310)	(289)	7.2%	(387)
Operating result	134	124	8.8%	122	128	110	380	316	20.1%	444
Other result	0	1	(96.9%)	(0)	(0)	(0)	1	0	149.3%	0
Gov. measures and compulsory contrib.	(0)	2	–	(10)	0	0	(9)	(14)	(35.7%)	(14)
Impairment losses on financial assets	3	6	(56.9%)	(2)	(13)	(2)	7	(2)	–	(16)
Profit/loss before tax	137	132	3.5%	110	114	108	379	301	26.1%	415
Profit/loss after tax	116	111	5.0%	89	106	93	316	246	28.4%	353
Return on equity before tax ¹	23.5%	23.6%	(0.1 PP)	18.4%	20.1%	19.8%	22.3%	18.7%	3.6 PP	19.5%
Return on equity after tax ¹	20.0%	19.7%	0.2 PP	15.0%	18.7%	17.0%	18.6%	15.3%	3.3 PP	16.6%
Net interest margin ¹	1.94%	2.00%	(0.06 PP)	2.08%	2.15%	1.94%	2.00%	1.99%	0.01 PP	2.04%
Cost/income ratio	44.4%	45.4%	(1.0 PP)	45.1%	43.2%	46.6%	44.9%	47.7%	(2.8 PP)	46.5%
Loan/deposit ratio	67.3%	68.5%	(1.2 PP)	69.9%	71.3%	75.3%	67.3%	75.3%	(8.0 PP)	71.3%
Provisioning ratio ¹	(0.05%)	(0.14%)	0.09 PP	0.04%	0.31%	0.03%	(0.05%)	0.02%	(0.08 PP)	0.10%
NPE ratio	0.8%	0.8%	(0.0 PP)	0.9%	0.9%	0.9%	0.8%	0.9%	(0.1 PP)	0.9%
NPE coverage ratio	51.2%	53.4%	(2.1 PP)	51.9%	50.4%	51.6%	51.2%	51.6%	(0.3 PP)	50.4%
Total assets	38,095	34,343	10.9%	32,958	31,995	32,955	38,095	32,955	15.6%	31,995
RWA	10,947	10,581	3.5%	10,483	11,041	10,973	10,947	10,973	(0.2%)	11,041
Equity	2,486	2,404	3.4%	2,290	2,420	2,320	2,486	2,320	7.1%	2,420
Loans to customers	19,036	18,453	3.2%	17,930	17,805	17,752	19,036	17,752	7.2%	17,805
– Hereof non-financial corporations % ²	35.7%	36.5%	(0.8 PP)	37.0%	37.2%	37.8%	35.7%	37.8%	(2.1 PP)	37.2%
– Hereof households % ²	59.9%	59.1%	0.9 PP	58.7%	58.1%	57.4%	59.9%	57.4%	2.5 PP	58.1%
– Hereof FCY %	21.7%	23.0%	(1.3 PP)	24.2%	25.1%	23.9%	21.7%	23.9%	(2.2 PP)	25.1%
Deposits from customers	32,332	28,560	13.2%	27,019	26,131	26,743	32,332	26,743	20.9%	26,131
Business outlets	127	127	0.0%	127	127	127	127	127	0.0%	127
Number of employees	3,773	3,723	1.3%	3,708	3,667	3,650	3,773	3,650	3.4%	3,667
Number of customers (in mn)	2.5	2.4	1.6%	2.4	2.2	2.2	2.5	2.2	10.8%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	102	92	10.4%	118	109	113	312	363	(14.2%)	472
Net fee and commission income	68	68	(0.6%)	67	66	58	203	166	22.3%	232
Net trading income and fair value result	(2)	7	–	(14)	7	(9)	(9)	(31)	(72.0%)	(24)
Other net operating income	1	1	108.8%	0	2	2	2	(2)	–	(1)
Operating income	171	169	1.4%	171	186	164	510	510	(0.0%)	697
General administrative expenses	(87)	(87)	0.3%	(82)	(95)	(80)	(256)	(218)	17.5%	(313)
Operating result	84	82	2.6%	89	91	83	254	293	(13.0%)	384
Other result	(1)	(2)	(63.6%)	0	(2)	0	(3)	(3)	3.2%	(5)
Gov. measures and compulsory contrib.	(1)	(1)	39.4%	(57)	(0)	(1)	(60)	(68)	(12.9%)	(68)
Impairment losses on financial assets	(1)	15	–	9	(1)	15	23	34	(32.5%)	34
Profit/loss before tax	80	94	(14.5%)	42	88	98	216	256	(15.8%)	344
Profit/loss after tax	69	81	(14.6%)	33	76	86	182	221	(17.6%)	297
Return on equity before tax ¹	32.9%	41.2%	(8.3 PP)	15.0%	32.7%	38.8%	29.3%	33.9%	(4.6 PP)	35.2%
Return on equity after tax ¹	28.2%	35.4%	(7.2 PP)	11.8%	28.2%	34.1%	24.8%	29.3%	(4.5 PP)	30.4%
Net interest margin ¹	3.37%	3.15%	0.22 PP	4.08%	3.82%	3.90%	3.53%	4.10%	(0.58 PP)	4.03%
Cost/income ratio	42.6%	43.4%	(0.8 PP)	40.1%	44.3%	44.7%	42.0%	36.9%	5.1 PP	38.8%
Loan/deposit ratio	64.0%	63.0%	1.1 PP	60.7%	61.4%	62.7%	64.0%	62.7%	1.3 PP	61.4%
Provisioning ratio ¹	0.03%	(1.26%)	1.29 PP	(0.71%)	(0.12%)	(1.36%)	(0.63%)	(1.00%)	0.37 PP	(0.78%)
NPE ratio	0.7%	0.8%	(0.0 PP)	1.2%	1.3%	1.1%	0.7%	1.1%	(0.3 PP)	1.3%
NPE coverage ratio	47.2%	45.2%	2.0 PP	41.3%	41.0%	49.1%	47.2%	49.1%	(2.0 PP)	41.0%
Total assets	12,497	12,008	4.1%	11,971	11,217	11,779	12,497	11,779	6.1%	11,217
RWA	4,753	4,674	1.7%	4,392	4,398	4,335	4,753	4,335	9.6%	4,398
Equity	1,097	1,005	9.2%	930	1,170	1,138	1,097	1,138	(3.6%)	1,170
Loans to customers	5,175	4,914	5.3%	4,676	4,551	4,558	5,175	4,558	13.5%	4,551
– Hereof non-financial corporations % ²	58.7%	58.5%	0.1 PP	60.3%	60.1%	60.4%	58.7%	60.4%	(1.8 PP)	60.1%
– Hereof households % ²	32.5%	32.7%	(0.2 PP)	33.1%	32.6%	33.3%	32.5%	33.3%	(0.8 PP)	32.6%
– Hereof FCY %	43.9%	44.5%	(0.6 PP)	44.6%	44.7%	43.5%	43.9%	43.5%	0.4 PP	44.7%
Deposits from customers	8,620	8,260	4.4%	8,323	7,807	8,143	8,620	8,143	5.9%	7,807
Business outlets	68	68	0.0%	68	68	68	68	68	0.0%	68
Number of employees	3,004	2,973	1.0%	2,972	2,502	2,486	3,004	2,486	20.8%	2,502
Number of customers (in mn)	0.5	0.5	(0.1%)	0.5	0.5	0.5	0.5	0.5	2.4%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	5	4	19.1%	7	7	9	16	25	(35.5%)	33
Net fee and commission income	0	0	200.9%	0	0	0	0	1	(27.3%)	1
Net trading income and fair value result	(0)	0	–	0	0	0	0	1	(78.0%)	1
Other net operating income	5	5	(11.4%)	4	12	5	13	9	53.9%	20
Operating income	10	9	0.2%	11	20	14	30	35	(14.5%)	55
General administrative expenses	(18)	(20)	(8.4%)	(21)	(32)	(26)	(59)	(65)	(8.5%)	(97)
Operating result	(9)	(10)	(16.2%)	(10)	(12)	(12)	(29)	(30)	(1.3%)	(42)
Other result	(66)	(161)	(58.7%)	(67)	(156)	(102)	(293)	(493)	(40.5%)	(649)
Gov. measures and compulsory contrib.	(1)	(1)	(8.1%)	(1)	(0)	(1)	(2)	(2)	26.0%	(2)
Impairment losses on financial assets	2	2	(4.8%)	19	(3)	2	24	19	25.6%	16
Profit/loss before tax	(74)	(170)	(56.6%)	(58)	(171)	(112)	(301)	(506)	(40.5%)	(677)
Profit/loss after tax	(74)	(170)	(56.6%)	(58)	(171)	(112)	(301)	(506)	(40.5%)	(677)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	1.19%	0.92%	0.27 PP	1.72%	2.28%	2.52%	1.27%	2.22%	(0.95 PP)	2.22%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(0.94%)	(0.96%)	0.02 PP	(8.13%)	1.20%	(0.95%)	(3.34%)	(2.53%)	(0.81 PP)	(1.66%)
NPE ratio	5.4%	5.2%	0.2 PP	5.1%	9.1%	9.2%	5.4%	9.2%	(3.9 PP)	9.1%
NPE coverage ratio	88.4%	88.2%	0.2 PP	87.0%	81.9%	82.7%	88.4%	82.7%	5.7 PP	81.9%
Total assets	1,667	1,780	(6.4%)	1,928	1,291	1,261	1,667	1,261	32.2%	1,291
RWA	2,166	2,235	(3.1%)	2,264	971	954	2,166	954	127.0%	971
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	915	957	(4.4%)	966	982	869	915	869	5.2%	982
– Hereof non-financial corporations % ²	0.5%	0.5%	(0.1 PP)	0.8%	1.0%	3.9%	0.5%	3.9%	(3.4 PP)	1.0%
– Hereof households % ²	99.5%	99.5%	0.1 PP	99.2%	99.0%	96.1%	99.5%	96.1%	3.4 PP	99.0%
– Hereof FCY %	97.7%	97.7%	(0.0 PP)	97.7%	98.1%	98.3%	97.7%	98.3%	(0.6 PP)	98.1%
Deposits from customers	12	13	(2.9%)	13	14	14	12	14	(8.8%)	14
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	330	333	(0.9%)	329	342	336	330	336	(1.8%)	342
Number of customers (in mn)	0.0	0.0	(4.4%)	0.0	0.0	0.0	0.0	0.0	(15.5%)	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	138	132	4.6%	128	126	121	398	353	12.7%	480
Net fee and commission income	51	50	1.2%	51	56	53	152	154	(1.4%)	210
Net trading income and fair value result	2	4	(60.8%)	4	4	3	10	9	8.7%	13
Other net operating income	11	2	364.1%	1	1	1	15	2	>500,0%	3
Operating income	202	188	7.0%	184	189	178	574	522	10.1%	711
General administrative expenses	(81)	(84)	(3.0%)	(82)	(79)	(74)	(248)	(223)	11.0%	(302)
Operating result	120	104	15.1%	102	110	104	327	299	9.4%	409
Other result	0	0	(61.2%)	(0)	(0)	(1)	0	(2)	–	(3)
Gov. measures and compulsory contrib.	0	0	–	(1)	0	0	(1)	(1)	4.0%	(1)
Impairment losses on financial assets	(14)	(12)	21.3%	0	(14)	(8)	(26)	(12)	119.9%	(26)
Profit/loss before tax	106	93	14.1%	101	96	95	299	283	5.7%	379
Profit/loss after tax	75	64	16.5%	66	68	58	205	175	16.9%	244
Return on equity before tax ¹	26.6%	24.3%	2.3 PP	23.4%	22.6%	23.1%	25.2%	23.7%	1.6 PP	23.9%
Return on equity after tax ¹	18.7%	16.8%	1.9 PP	15.5%	16.1%	14.3%	17.3%	14.6%	2.6 PP	15.4%
Net interest margin ¹	2.63%	2.60%	0.04 PP	2.52%	2.51%	2.47%	2.58%	2.33%	0.24 PP	2.37%
Cost/income ratio	40.4%	44.6%	(4.2 PP)	44.6%	41.8%	41.8%	43.1%	42.7%	0.4 PP	42.5%
Loan/deposit ratio	105.4%	103.2%	2.2 PP	101.3%	97.4%	103.7%	105.4%	103.7%	1.7 PP	97.4%
Provisioning ratio ¹	0.37%	0.31%	0.06 PP	(0.00%)	0.39%	0.24%	0.23%	0.11%	0.11 PP	0.18%
NPE ratio	1.3%	1.3%	(0.0 PP)	1.4%	1.3%	1.4%	1.3%	1.4%	(0.1 PP)	1.3%
NPE coverage ratio	61.1%	60.7%	0.4 PP	60.3%	59.2%	59.4%	61.1%	59.4%	1.7 PP	59.2%
Total assets	21,888	21,065	3.9%	20,386	21,001	20,243	21,888	20,243	8.1%	21,001
RWA	8,136	7,835	3.8%	7,714	8,022	7,898	8,136	7,898	3.0%	8,022
Equity	1,700	1,626	4.5%	1,559	1,792	1,724	1,700	1,724	(1.4%)	1,792
Loans to customers	15,705	15,209	3.3%	14,744	14,507	14,491	15,705	14,491	8.4%	14,507
– Hereof non-financial corporations % ²	43.3%	43.7%	(0.4 PP)	43.7%	43.4%	44.0%	43.3%	44.0%	(0.8 PP)	43.4%
– Hereof households % ²	54.9%	54.5%	0.4 PP	54.7%	55.2%	54.6%	54.9%	54.6%	0.3 PP	55.2%
– Hereof FCY %	0.2%	0.1%	0.0 PP	0.1%	0.2%	0.2%	0.2%	0.2%	(0.1 PP)	0.2%
Deposits from customers	15,906	15,739	1.1%	15,592	15,699	15,157	15,906	15,157	4.9%	15,699
Business outlets	140	141	(0.7%)	141	141	141	140	141	(0.7%)	141
Number of employees	3,549	3,541	0.2%	3,569	3,558	3,552	3,549	3,552	(0.1%)	3,558
Number of customers (in mn)	1.5	1.5	2.3%	1.4	1.4	1.3	1.5	1.3	13.5%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	34	33	3.2%	33	33	33	99	98	0.8%	131
Net fee and commission income	8	8	(9.1%)	7	7	8	23	20	13.9%	27
Net trading income and fair value result	1	1	(44.9%)	2	1	1	4	3	27.8%	4
Other net operating income	0	1	(82.6%)	(0)	1	(1)	1	(1)	–	(0)
Operating income	42	45	(5.5%)	41	42	41	128	121	5.5%	163
General administrative expenses	(17)	(18)	(2.5%)	(16)	(18)	(16)	(51)	(45)	12.5%	(64)
Operating result	25	27	(7.4%)	24	24	25	77	75	1.4%	99
Other result	0	0	–	0	(1)	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(2)	(2)	1.6%	(3)	(2)	(2)	(7)	(6)	7.4%	(8)
Impairment losses on financial assets	1	(0)	–	4	(7)	1	4	6	(26.5%)	(1)
Profit/loss before tax	24	25	(3.6%)	25	15	24	74	75	(1.4%)	90
Profit/loss after tax	20	21	(3.2%)	21	12	20	63	64	(2.2%)	76
Return on equity before tax ¹	27.5%	29.7%	(2.2 PP)	29.4%	18.0%	30.8%	30.1%	34.0%	(3.9 PP)	31.0%
Return on equity after tax ¹	23.3%	25.0%	(1.7 PP)	25.0%	15.5%	26.1%	25.5%	29.0%	(3.5 PP)	26.5%
Net interest margin ¹	4.35%	4.44%	(0.08 PP)	4.59%	4.83%	4.92%	4.46%	4.90%	(0.44 PP)	4.88%
Cost/income ratio	40.6%	39.4%	1.3 PP	40.1%	43.7%	38.4%	0.0%	37.5%	(37.5 PP)	39.1%
Loan/deposit ratio	54.1%	55.0%	(0.9 PP)	54.4%	52.1%	50.8%	54.1%	50.8%	3.3 PP	52.1%
Provisioning ratio ¹	(0.27%)	0.05%	(0.32 PP)	(1.12%)	2.16%	(0.27%)	(0.43%)	(0.68%)	0.24 PP	0.08%
NPE ratio	2.3%	2.3%	0.0 PP	2.5%	2.6%	2.7%	2.3%	2.7%	(0.4 PP)	2.6%
NPE coverage ratio	73.4%	74.8%	(1.4 PP)	74.9%	74.1%	73.1%	73.4%	73.1%	0.3 PP	74.1%
Total assets	3,308	3,246	1.9%	3,061	3,089	3,002	3,308	3,002	10.2%	3,089
RWA	1,958	1,922	1.9%	1,738	1,858	1,746	1,958	1,746	12.1%	1,858
Equity	384	359	7.0%	358	340	337	384	337	14.1%	340
Loans to customers	1,429	1,401	2.0%	1,341	1,317	1,248	1,429	1,248	14.6%	1,317
– Hereof non-financial corporations % ²	51.9%	53.2%	(1.2 PP)	53.9%	54.2%	53.0%	51.9%	53.0%	(1.0 PP)	54.2%
– Hereof households % ²	47.9%	46.7%	1.2 PP	46.1%	45.8%	46.9%	47.9%	46.9%	1.0 PP	45.8%
– Hereof FCY %	35.6%	36.4%	(0.9 PP)	38.3%	38.3%	35.8%	35.6%	35.8%	(0.3 PP)	38.3%
Deposits from customers	2,722	2,627	3.6%	2,552	2,617	2,534	2,722	2,534	7.4%	2,617
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,343	1,323	1.5%	1,304	1,294	1,294	1,343	1,294	3.8%	1,294
Number of customers (in mn)	0.5	0.5	1.4%	0.5	0.5	0.5	0.5	0.5	3.4%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	22	21	0.7%	22	22	21	65	66	(1.1%)	88
Net fee and commission income	17	15	12.1%	14	17	14	46	43	6.0%	60
Net trading income and fair value result	(0)	0	–	0	(1)	0	0	1	(95.4%)	0
Other net operating income	(0)	1	–	1	0	1	1	2	(46.1%)	2
Operating income	38	39	(1.1%)	36	38	37	113	114	(0.9%)	152
General administrative expenses	(18)	(18)	(3.0%)	(16)	(22)	(17)	(52)	(49)	6.8%	(71)
Operating result	21	21	0.5%	20	16	20	61	65	(6.7%)	82
Other result	0	(0)	–	(0)	0	0	0	0	36.9%	0
Gov. measures and compulsory contrib.	(2)	(2)	(0.8%)	(2)	(1)	(1)	(5)	(4)	5.3%	(6)
Impairment losses on financial assets	(1)	(0)	389.2%	(2)	(4)	8	(3)	9	–	5
Profit/loss before tax	18	19	(4.1%)	17	11	27	53	71	(24.3%)	81
Profit/loss after tax	16	17	(4.0%)	15	9	25	48	65	(25.9%)	74
Return on equity before tax ¹	17.6%	18.6%	(1.1 PP)	16.3%	11.1%	29.7%	18.0%	27.1%	(9.1 PP)	23.6%
Return on equity after tax ¹	16.0%	16.9%	(0.9 PP)	14.6%	9.4%	27.6%	16.3%	25.0%	(8.7 PP)	21.6%
Net interest margin ¹	3.09%	3.12%	(0.03 PP)	3.20%	3.35%	3.26%	3.13%	3.45%	(0.32 PP)	3.43%
Cost/income ratio	45.8%	46.7%	(0.9 PP)	45.4%	57.6%	45.2%	46.0%	42.7%	3.3 PP	46.4%
Loan/deposit ratio	69.8%	71.0%	(1.2 PP)	71.6%	68.2%	69.4%	69.8%	69.4%	0.4 PP	68.2%
Provisioning ratio ¹	0.33%	0.06%	0.27 PP	0.41%	1.07%	(2.00%)	0.27%	(0.79%)	1.05 PP	(0.32%)
NPE ratio	2.0%	2.1%	(0.1 PP)	2.2%	2.2%	2.3%	2.0%	2.3%	(0.3 PP)	2.2%
NPE coverage ratio	77.0%	77.0%	(0.0 PP)	80.3%	72.0%	66.5%	77.0%	66.5%	10.5 PP	72.0%
Total assets	3,098	3,015	2.7%	2,929	2,975	2,923	3,098	2,923	6.0%	2,975
RWA	1,628	1,598	1.9%	1,578	1,604	1,542	1,628	1,542	5.6%	1,604
Equity	435	419	3.9%	420	405	396	435	396	9.8%	405
Loans to customers	1,676	1,657	1.1%	1,619	1,588	1,552	1,676	1,552	8.0%	1,588
– Hereof non-financial corporations % ²	36.3%	36.9%	(0.6 PP)	37.2%	36.7%	36.1%	36.3%	36.1%	0.2 PP	36.7%
– Hereof households % ²	60.7%	60.0%	0.8 PP	59.7%	59.8%	60.5%	60.7%	60.5%	0.2 PP	59.8%
– Hereof FCY %	4.3%	3.9%	0.4 PP	4.0%	4.2%	4.4%	4.3%	4.4%	(0.1 PP)	4.2%
Deposits from customers	2,533	2,463	2.9%	2,383	2,443	2,375	2,533	2,375	6.7%	2,443
Business outlets	85	85	0.0%	87	87	87	85	87	(2.3%)	87
Number of employees	1,330	1,347	(1.3%)	1,353	1,333	1,351	1,330	1,351	(1.6%)	1,333
Number of customers (in mn)	0.5	0.5	0.9%	0.5	0.5	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	48	49	(1.2%)	47	47	48	144	139	3.4%	186
Net fee and commission income	21	19	8.5%	19	21	21	59	59	0.9%	79
Net trading income and fair value result	1	1	(53.6%)	(4)	(1)	6	(1)	4	–	3
Other net operating income	3	(8)	–	7	1	(5)	2	1	24.9%	3
Operating income	71	63	13.4%	69	69	69	203	202	0.4%	271
General administrative expenses	(34)	(34)	0.4%	(34)	(38)	(31)	(103)	(94)	8.7%	(133)
Operating result	37	29	29.0%	35	31	38	101	108	(6.8%)	139
Other result	(2)	(5)	(53.9%)	(0)	(9)	(1)	(8)	(2)	305.1%	(11)
Gov. measures and compulsory contrib.	0	0	–	0	2	0	0	(2)	–	0
Impairment losses on financial assets	3	(7)	–	(2)	(11)	(9)	(6)	(1)	449.2%	(12)
Profit/loss before tax	37	16	131.5%	34	14	28	87	103	(15.6%)	117
Profit/loss after tax	30	13	133.7%	28	11	23	71	84	(15.9%)	95
Return on equity before tax ¹	22.0%	9.3%	12.6 PP	19.0%	7.9%	16.8%	17.0%	21.2%	(4.2 PP)	18.2%
Return on equity after tax ¹	17.9%	7.5%	10.4 PP	15.5%	6.4%	13.8%	13.9%	17.3%	(3.5 PP)	14.9%
Net interest margin ¹	2.59%	2.69%	(0.10 PP)	2.68%	2.77%	2.84%	2.65%	2.79%	(0.14 PP)	2.79%
Cost/income ratio	48.3%	54.6%	(6.3 PP)	48.9%	55.5%	45.2%	50.5%	46.6%	3.9 PP	48.9%
Loan/deposit ratio	65.8%	68.7%	(2.8 PP)	68.7%	66.1%	64.1%	65.8%	64.1%	1.8 PP	66.1%
Provisioning ratio ¹	(0.30%)	0.75%	(1.04 PP)	0.17%	1.18%	1.02%	0.20%	0.05%	0.15 PP	0.33%
NPE ratio	1.7%	1.7%	(0.0 PP)	1.8%	1.7%	2.1%	1.7%	2.1%	(0.4 PP)	1.7%
NPE coverage ratio	63.6%	63.1%	0.5 PP	61.9%	62.0%	57.2%	63.6%	57.2%	6.3 PP	62.0%
Total assets	7,852	7,739	1.5%	7,491	7,299	7,256	7,852	7,256	8.2%	7,299
RWA	2,760	2,601	6.1%	2,430	2,447	2,487	2,760	2,487	11.0%	2,447
Equity	715	685	4.5%	736	708	696	715	696	2.8%	708
Loans to customers	3,789	3,735	1.5%	3,664	3,601	3,556	3,789	3,556	6.6%	3,601
– Hereof non-financial corporations % ²	34.1%	34.4%	(0.3 PP)	34.4%	34.1%	32.9%	34.1%	32.9%	1.2 PP	34.1%
– Hereof households % ²	59.9%	59.2%	0.7 PP	58.1%	57.8%	57.6%	59.9%	57.6%	2.3 PP	57.8%
– Hereof FCY %	0.0%	0.0%	(0.0 PP)	0.0%	1.6%	0.0%	0.0%	0.0%	(0.0 PP)	1.6%
Deposits from customers	5,907	5,616	5.2%	5,533	5,397	5,369	5,907	5,369	10.0%	5,397
Business outlets	67	67	0.0%	70	70	70	67	70	(4.3%)	70
Number of employees	1,755	1,768	(0.7%)	1,777	1,771	1,763	1,755	1,763	(0.5%)	1,771
Number of customers (in mn)	0.5	0.5	0.5%	0.5	0.5	0.5	0.5	0.5	0.6%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	18	18	2.5%	17	17	18	53	54	(1.8%)	71
Net fee and commission income	5	6	(5.3%)	3	4	5	14	13	10.7%	17
Net trading income and fair value result	0	0	31.2%	0	0	0	0	1	(65.5%)	1
Other net operating income	1	1	(36.5%)	1	1	2	2	5	(65.1%)	6
Operating income	24	25	(2.6%)	21	23	25	70	73	(4.1%)	96
General administrative expenses	(11)	(12)	(7.3%)	(11)	(13)	(11)	(35)	(34)	4.0%	(47)
Operating result	13	12	2.1%	10	10	14	35	39	(11.0%)	49
Other result	0	0	–	0	0	0	0	0	–	0
Gov. measures and compulsory contrib.	(1)	(1)	0.4%	(1)	(1)	(1)	(3)	(2)	63.8%	(2)
Impairment losses on financial assets	(0)	(4)	(92.6%)	1	1	(0)	(4)	(3)	24.1%	(2)
Profit/loss before tax	12	7	54.7%	10	10	14	29	35	(17.4%)	45
Profit/loss after tax	11	7	61.6%	9	9	12	26	31	(15.7%)	40
Return on equity before tax ¹	26.4%	16.7%	9.6 PP	22.3%	25.8%	34.4%	22.6%	30.7%	(8.1 PP)	30.6%
Return on equity after tax ¹	24.0%	14.6%	9.4 PP	19.9%	23.6%	30.0%	20.2%	26.8%	(6.7 PP)	27.0%
Net interest margin ¹	4.49%	4.66%	(0.18 PP)	4.65%	4.90%	5.31%	4.59%	5.34%	(0.75 PP)	5.22%
Cost/income ratio	47.1%	49.6%	(2.4 PP)	53.6%	56.6%	43.8%	50.0%	46.1%	3.9 PP	48.6%
Loan/deposit ratio	90.8%	91.9%	(1.0 PP)	87.8%	86.6%	87.9%	90.8%	87.9%	3.0 PP	86.6%
Provisioning ratio ¹	0.10%	1.40%	(1.30 PP)	(0.23%)	(0.28%)	(0.01%)	0.43%	0.41%	0.02 PP	0.22%
NPE ratio	3.4%	3.0%	0.4 PP	2.2%	2.4%	2.7%	3.4%	2.7%	0.7 PP	2.4%
NPE coverage ratio	68.8%	68.1%	0.7 PP	73.2%	74.1%	69.4%	68.8%	69.4%	(0.6 PP)	74.1%
Total assets	1,786	1,671	6.9%	1,646	1,622	1,517	1,786	1,517	17.7%	1,622
RWA	1,116	1,109	0.6%	1,043	977	802	1,116	802	39.1%	977
Equity	178	190	(6.0%)	183	174	165	178	165	8.2%	174
Loans to customers	1,260	1,218	3.4%	1,162	1,132	1,073	1,260	1,073	17.4%	1,132
– Hereof non-financial corporations % ²	34.1%	34.5%	(0.3 PP)	35.4%	36.4%	36.5%	34.1%	36.5%	(2.4 PP)	36.4%
– Hereof households % ²	65.7%	65.3%	0.3 PP	64.4%	63.4%	63.5%	65.7%	63.5%	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	1,443	1,350	6.8%	1,346	1,329	1,244	1,443	1,244	16.0%	1,329
Business outlets	37	37	0.0%	37	36	37	37	37	0.0%	36
Number of employees	901	920	(2.1%)	922	937	918	901	918	(1.9%)	937
Number of customers (in mn)	0.4	0.4	2.5%	0.4	0.4	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	164	159	2.7%	159	156	156	482	463	4.1%	619
Net fee and commission income	64	68	(6.6%)	48	59	52	180	142	26.8%	200
Net trading income and fair value result	0	4	(97.1%)	3	2	(3)	8	(1)	–	1
Other net operating income	5	(3)	–	(0)	(4)	2	1	3	(60.1%)	(1)
Operating income	232	229	1.1%	210	213	207	672	608	10.5%	820
General administrative expenses	(92)	(97)	(4.6%)	(90)	(103)	(88)	(279)	(268)	4.1%	(370)
Operating result	140	133	5.3%	120	110	119	393	340	15.5%	450
Other result	0	(1)	–	0	(1)	0	(1)	0	–	(1)
Gov. measures and compulsory contrib.	(14)	(7)	94.4%	(15)	(6)	(6)	(36)	(26)	39.3%	(32)
Impairment losses on financial assets	(10)	(13)	(24.0%)	2	(4)	(2)	(21)	(1)	>500,0%	(5)
Profit/loss before tax	117	112	4.2%	107	99	111	335	313	7.1%	412
Profit/loss after tax	94	91	3.6%	86	82	91	272	256	6.4%	337
Return on equity before tax ¹	28.8%	27.3%	1.5 PP	25.0%	25.2%	30.0%	28.3%	29.0%	(0.7 PP)	29.0%
Return on equity after tax ¹	23.4%	22.3%	1.1 PP	20.3%	20.7%	24.6%	23.0%	23.7%	(0.7 PP)	23.7%
Net interest margin ¹	4.15%	3.90%	0.25 PP	3.89%	4.07%	4.36%	3.98%	4.38%	(0.40 PP)	4.28%
Cost/income ratio	39.7%	42.1%	(2.4 PP)	42.9%	48.3%	42.7%	41.5%	44.1%	(2.5 PP)	45.1%
Loan/deposit ratio	73.4%	69.6%	3.9 PP	65.2%	67.4%	74.6%	73.4%	74.6%	(1.2 PP)	67.4%
Provisioning ratio ¹	0.39%	0.49%	(0.10 PP)	(0.07%)	0.18%	0.05%	0.27%	0.00%	0.27 PP	0.05%
NPE ratio	1.5%	1.5%	(0.0 PP)	1.5%	1.5%	1.6%	1.5%	1.6%	(0.1 PP)	1.5%
NPE coverage ratio	62.6%	62.2%	0.4 PP	61.2%	65.2%	66.5%	62.6%	66.5%	(3.9 PP)	65.2%
Total assets	16,154	16,466	(1.9%)	17,175	16,656	15,082	16,154	15,082	7.1%	16,656
RWA	7,502	7,089	5.8%	6,695	7,255	7,006	7,502	7,006	7.1%	7,255
Equity	1,759	1,662	5.9%	1,791	1,703	1,621	1,759	1,621	8.5%	1,703
Loans to customers	9,599	9,200	4.3%	9,632	9,869	8,715	9,599	8,715	10.1%	9,869
– Hereof non-financial corporations % ²	51.5%	52.5%	(1.0 PP)	48.6%	48.4%	52.8%	51.5%	52.8%	(1.3 PP)	48.4%
– Hereof households % ²	42.1%	42.7%	(0.6 PP)	40.4%	38.9%	43.0%	42.1%	43.0%	(0.9 PP)	38.9%
– Hereof FCY %	35.3%	33.5%	1.8 PP	31.5%	29.5%	30.6%	35.3%	30.6%	4.7 PP	29.5%
Deposits from customers	12,561	12,909	(2.7%)	13,450	13,148	11,481	12,561	11,481	9.4%	13,148
Business outlets	272	275	(1.1%)	275	276	279	272	279	(2.5%)	276
Number of employees	4,829	4,925	(1.9%)	4,985	5,034	5,037	4,829	5,037	(4.1%)	5,034
Number of customers (in mn)	2.3	2.3	0.5%	2.3	2.3	2.3	2.3	2.3	1.0%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	69	66	4.0%	67	72	74	202	224	(9.6%)	295
Net fee and commission income	35	34	4.2%	31	33	31	100	91	9.9%	123
Net trading income and fair value result	4	4	1.8%	3	3	4	12	10	16.3%	13
Other net operating income	2	4	(58.0%)	2	(2)	4	9	6	40.4%	5
Operating income	110	108	1.5%	104	106	112	322	330	(2.5%)	436
General administrative expenses	(33)	(33)	0.4%	(29)	(36)	(30)	(95)	(87)	8.5%	(123)
Operating result	77	76	2.0%	74	70	82	227	243	(6.5%)	313
Other result	0	0	98.3%	0	(3)	0	1	1	15.0%	(2)
Gov. measures and compulsory contrib.	(4)	(4)	2.8%	(3)	(3)	(3)	(11)	(10)	9.1%	(13)
Impairment losses on financial assets	3	1	114.2%	(2)	(2)	(9)	2	(3)	–	(5)
Profit/loss before tax	77	74	4.4%	69	62	70	220	231	(4.9%)	293
Profit/loss after tax	67	63	5.2%	60	53	60	190	198	(4.4%)	252
Return on equity before tax ¹	37.6%	39.0%	(1.4 PP)	31.4%	29.3%	36.1%	37.2%	42.8%	(5.6 PP)	41.2%
Return on equity after tax ¹	32.5%	33.5%	(0.9 PP)	27.2%	25.3%	31.1%	32.1%	36.8%	(4.7 PP)	35.5%
Net interest margin ¹	4.48%	4.46%	0.02 PP	4.56%	4.88%	5.10%	4.49%	5.37%	(0.88 PP)	5.24%
Cost/income ratio	29.8%	30.1%	(0.3 PP)	28.3%	33.9%	27.1%	29.4%	26.4%	3.0 PP	28.2%
Loan/deposit ratio	64.4%	64.1%	0.3 PP	62.0%	60.5%	62.9%	64.4%	62.9%	1.5 PP	60.5%
Provisioning ratio ¹	(0.40%)	(0.19%)	(0.20 PP)	0.26%	0.24%	1.15%	(0.11%)	0.13%	(0.24 PP)	0.16%
NPE ratio	1.3%	1.3%	0.0 PP	1.4%	1.4%	1.4%	1.3%	1.4%	(0.1 PP)	1.4%
NPE coverage ratio	65.2%	62.0%	3.1 PP	60.4%	60.2%	60.0%	65.2%	60.0%	5.2 PP	60.2%
Total assets	6,685	6,431	3.9%	6,283	6,409	6,181	6,685	6,181	8.1%	6,409
RWA	3,378	3,332	1.4%	3,240	3,293	3,192	3,378	3,192	5.8%	3,293
Equity	917	852	7.6%	786	929	871	917	871	5.3%	929
Loans to customers	3,328	3,209	3.7%	3,062	3,077	3,092	3,328	3,092	7.6%	3,077
– Hereof non-financial corporations % ²	53.1%	53.7%	(0.6 PP)	54.5%	55.4%	56.2%	53.1%	56.2%	(3.1 PP)	55.4%
– Hereof households % ²	46.6%	45.9%	0.7 PP	45.4%	44.5%	43.7%	46.6%	43.7%	2.9 PP	44.5%
– Hereof FCY %	68.6%	69.3%	(0.8 PP)	71.6%	75.1%	74.8%	68.6%	74.8%	(6.2 PP)	75.1%
Deposits from customers	5,201	5,024	3.5%	4,966	5,126	4,962	5,201	4,962	4.8%	5,126
Business outlets	104	105	(1.0%)	105	105	105	104	105	(1.0%)	105
Number of employees	2,182	2,207	(1.1%)	2,130	2,121	2,100	2,182	2,100	3.9%	2,121
Number of customers (in mn)	1.1	1.1	1.3%	1.1	1.1	1.0	1.1	1.0	7.8%	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	101	100	0.7%	101	96	95	303	295	2.8%	391
Net fee and commission income	12	23	(46.5%)	15	18	15	50	49	3.1%	67
Net trading income and fair value result	2	(0)	–	5	7	2	7	12	(44.0%)	19
Other net operating income	0	(0)	–	0	0	(0)	0	0	(79.5%)	1
Operating income	116	123	(5.9%)	121	121	112	360	356	1.1%	477
General administrative expenses	(47)	(49)	(3.1%)	(52)	(52)	(47)	(148)	(140)	5.5%	(192)
Operating result	69	74	(7.7%)	70	69	65	213	216	(1.7%)	286
Other result	0	(0)	–	(1)	(1)	(0)	(1)	(2)	(64.0%)	(3)
Gov. measures and compulsory contrib.	(3)	(3)	2.8%	(3)	(3)	(3)	(9)	(8)	10.8%	(11)
Impairment losses on financial assets	6	3	120.6%	1	(46)	(8)	10	(13)	–	(60)
Profit/loss before tax	72	74	(2.8%)	67	20	55	213	192	10.8%	212
Profit/loss after tax	54	54	0.9%	51	(45)	41	159	142	11.4%	97
Return on equity before tax ¹	44.7%	48.4%	(3.7 PP)	42.4%	12.6%	38.3%	47.6%	51.2%	(3.6 PP)	42.1%
Return on equity after tax ¹	33.6%	35.1%	(1.4 PP)	32.3%	–	28.5%	35.4%	37.9%	(2.5 PP)	19.3%
Net interest margin ¹	8.91%	8.93%	(0.03 PP)	8.86%	8.73%	8.81%	8.89%	9.22%	(0.33 PP)	9.07%
Cost/income ratio	40.8%	39.7%	1.2 PP	42.5%	42.6%	41.6%	41.0%	39.3%	1.7 PP	40.1%
Loan/deposit ratio	39.5%	36.2%	3.3 PP	35.7%	33.2%	34.9%	39.5%	34.9%	4.6 PP	33.2%
Provisioning ratio ¹	(4.29%)	(1.86%)	(2.43 PP)	(0.13%)	5.13%	1.06%	(2.12%)	1.14%	(3.26 PP)	2.18%
NPE ratio	3.3%	3.7%	(0.4 PP)	4.0%	4.4%	4.8%	3.3%	4.8%	(1.4 PP)	4.4%
NPE coverage ratio	85.1%	86.2%	(1.1 PP)	82.5%	82.5%	75.2%	85.1%	75.2%	9.9 PP	82.5%
Total assets	4,982	4,820	3.4%	5,059	4,986	4,647	4,982	4,647	7.2%	4,986
RWA	4,557	4,609	(1.1%)	4,874	4,709	4,496	4,557	4,496	1.4%	4,709
Equity	734	667	10.0%	665	623	618	734	618	18.8%	623
Loans to customers	1,575	1,436	9.7%	1,486	1,385	1,350	1,575	1,350	16.6%	1,385
– Hereof non-financial corporations % ²	86.2%	85.5%	0.7 PP	87.2%	86.5%	87.9%	86.2%	87.9%	(1.8 PP)	86.5%
– Hereof households % ²	11.8%	11.8%	(0.1 PP)	11.4%	11.8%	10.7%	11.8%	10.7%	1.0 PP	11.8%
– Hereof FCY %	28.8%	25.8%	3.0 PP	27.3%	30.2%	31.6%	28.8%	31.6%	(2.8 PP)	30.2%
Deposits from customers	3,991	3,936	1.4%	4,164	4,149	3,884	3,991	3,884	2.8%	4,149
Business outlets	290	295	(1.7%)	299	298	299	290	299	(3.0%)	298
Number of employees	5,113	5,135	(0.4%)	5,239	5,251	5,243	5,113	5,243	(2.5%)	5,251
Number of customers (in mn)	3.0	2.9	3.2%	2.9	2.9	2.8	3.0	2.8	5.4%	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



Country Financials (EE) – Russia

In EUR mn	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	402	441	(8.7%)	457	467	411	1,300	1,156	12.5%	1,623
Net fee and commission income	174	183	(4.9%)	201	172	193	559	621	(10.0%)	793
Net trading income and fair value result	57	59	(2.9%)	65	11	26	181	49	273.0%	59
Other net operating income	0	2	(74.7%)	(0)	1	(1)	1	(7)	–	(6)
Operating income	635	685	(7.3%)	723	651	629	2,042	1,820	12.2%	2,471
General administrative expenses	(171)	(166)	2.7%	(148)	(45)	(150)	(485)	(444)	9.2%	(488)
Operating result	464	519	(10.6%)	575	606	479	1,558	1,376	13.2%	1,982
Other result	4	(1,269)	–	1	(837)	2	(1,264)	(6)	>500,0%	(843)
Gov. measures and compulsory contrib.	(5)	(6)	(4.9%)	(6)	(5)	(7)	(16)	(25)	(34.1%)	(30)
Impairment losses on financial assets	(32)	(5)	>500,0%	3	117	25	(33)	46	–	162
Profit/loss before tax	431	(761)	–	573	(119)	499	244	1,391	(82.5%)	1,272
Profit/loss after tax	319	(861)	–	425	(240)	409	(118)	1,113	–	873
Return on equity before tax ¹	24.9%	12.0%	12.9 PP	43.5%	–	40.3%	12.3%	41.5%	(29.2 PP)	29.6%
Return on equity after tax ¹	18.5%	5.7%	12.8 PP	32.2%	–	33.0%	4.4%	33.2%	(28.9 PP)	20.3%
Net interest margin ¹	9.48%	10.08%	(0.60 PP)	10.37%	11.69%	8.88%	10.05%	8.09%	1.96 PP	8.87%
Cost/income ratio	26.9%	24.2%	2.6 PP	20.5%	6.8%	23.9%	23.7%	24.4%	(0.7 PP)	19.8%
Loan/deposit ratio	29.4%	31.3%	(1.9 PP)	30.8%	35.7%	37.5%	29.4%	37.5%	(8.1 PP)	35.7%
Provisioning ratio ¹	2.75%	0.44%	2.31 PP	(0.20%)	(8.76%)	0.09%	0.98%	1.23%	(0.25 PP)	(0.82%)
NPE ratio	1.7%	1.6%	0.0 PP	1.5%	1.6%	1.7%	1.7%	1.7%	(0.0 PP)	1.6%
NPE coverage ratio	73.7%	70.7%	3.0 PP	72.5%	69.0%	72.3%	73.7%	72.3%	1.3 PP	69.0%
Total assets	17,665	18,081	(2.3%)	19,614	16,945	18,232	17,665	18,232	(3.1%)	16,945
RWA	18,021	18,632	(3.3%)	19,512	16,994	17,951	18,021	17,951	0.4%	16,994
Equity	5,377	5,352	0.5%	6,112	4,512	5,192	5,377	5,192	3.6%	4,512
Loans to customers	4,546	4,722	(3.7%)	4,926	4,176	4,483	4,546	4,483	1.4%	4,176
– Hereof non-financial corporations % ²	21.4%	23.0%	(1.6 PP)	30.2%	32.4%	37.3%	21.4%	37.3%	(15.9 PP)	32.4%
– Hereof households % ²	39.8%	43.2%	(3.3 PP)	43.2%	43.8%	47.0%	39.8%	47.0%	(7.2 PP)	43.8%
– Hereof FCY %	4.4%	4.4%	(0.1 PP)	5.8%	7.2%	7.2%	4.4%	7.2%	(2.8 PP)	7.2%
Deposits from customers	10,153	10,676	(4.9%)	10,669	9,512	10,975	10,153	10,975	(7.5%)	9,512
Business outlets	68	74	(8.1%)	83	89	121	68	121	(43.8%)	89
Number of employees	8,614	8,657	(0.5%)	8,746	8,863	9,313	8,614	9,313	(7.5%)	8,863
Number of customers (in mn)	2.9	3.0	(2.5%)	3.1	3.2	3.3	2.9	3.3	(9.6%)	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	Q3/2025	Q2/2025	q-o-q	Q1/2025	Q4/2024	Q3/2024	1-9/2025	1-9/2024	y-o-y	1-12/2024
Net interest income	170	190	(10.8%)	186	207	201	546	653	(16.4%)	860
Net fee and commission income	152	147	2.9%	148	157	145	447	433	3.3%	589
Net trading income and fair value result	16	75	(79.0%)	24	19	49	115	95	21.4%	114
Other net operating income	40	32	25.9%	35	33	36	107	98	9.0%	131
Operating income	385	454	(15.1%)	399	420	441	1,238	1,297	(4.6%)	1,717
General administrative expenses	(234)	(244)	(4.1%)	(243)	(260)	(214)	(721)	(671)	7.5%	(931)
Operating result	151	209	(27.9%)	156	160	228	517	626	(17.4%)	786
Other result	(1)	(2)	(62.0%)	(7)	(10)	1	(10)	(4)	147.8%	(13)
Gov. measures and compulsory contrib.	(12)	(13)	(7.8%)	(11)	(3)	(4)	(35)	(15)	138.4%	(18)
Impairment losses on financial assets	(37)	(63)	(41.7%)	(70)	(18)	(76)	(170)	(212)	(19.6%)	(230)
Profit/loss before tax	102	132	(22.7%)	69	129	149	302	396	(23.6%)	525
Profit/loss after tax	81	105	(22.8%)	54	96	122	240	316	(24.0%)	412
Return on equity before tax ¹	9.8%	12.8%	(3.0 PP)	6.2%	11.6%	13.7%	9.7%	12.1%	(2.4 PP)	11.8%
Return on equity after tax ¹	7.8%	10.2%	(2.4 PP)	4.8%	8.6%	11.1%	7.7%	9.6%	(1.9 PP)	9.2%
Net interest margin ¹	1.12%	1.24%	(0.12 PP)	1.21%	1.34%	1.28%	1.19%	1.40%	(0.21 PP)	1.39%
Cost/income ratio	60.8%	53.8%	7.0 PP	60.8%	61.8%	48.4%	58.3%	51.7%	6.5 PP	54.2%
Loan/deposit ratio	166.2%	162.8%	3.4 PP	166.5%	161.1%	154.3%	166.2%	154.3%	11.9 PP	161.1%
Provisioning ratio ¹	0.41%	0.70%	(0.28 PP)	0.77%	0.20%	0.80%	0.63%	0.76%	(0.13 PP)	0.62%
NPE ratio	3.0%	2.9%	0.1 PP	3.2%	3.5%	3.2%	3.0%	3.2%	(0.1 PP)	3.5%
NPE coverage ratio	31.5%	32.1%	(0.6 PP)	30.2%	39.4%	37.6%	31.5%	37.6%	(6.0 PP)	39.4%
Total assets	61,599	63,400	(2.8%)	63,016	62,818	64,111	61,599	64,111	(3.9%)	62,818
RWA	22,669	21,892	3.6%	21,500	25,055	25,025	22,669	25,025	(9.4%)	25,055
Equity	4,511	4,373	3.2%	4,263	4,729	4,713	4,511	4,713	(4.3%)	4,729
Loans to customers	35,324	36,427	(3.0%)	36,238	36,003	37,126	35,324	37,126	(4.9%)	36,003
– Hereof non-financial corporations % ²	50.9%	50.0%	0.8 PP	50.6%	50.9%	48.2%	50.9%	48.2%	2.6 PP	50.9%
– Hereof households % ²	22.2%	21.4%	0.9 PP	21.3%	21.4%	20.6%	22.2%	20.6%	1.6 PP	21.4%
– Hereof FCY %	13.1%	13.6%	(0.5 PP)	12.4%	13.7%	13.2%	13.1%	13.2%	(0.1 PP)	13.7%
Deposits from customers	23,022	23,775	(3.2%)	24,436	24,544	28,097	23,022	28,097	(18.1%)	24,544
Business outlets	17	17	0.0%	17	17	18	17	18	(5.6%)	17
Number of employees	3,727	3,737	(0.3%)	3,718	3,704	3,654	3,727	3,654	2.0%	3,704
Number of customers (in mn)	2.6	2.6	0.2%	2.5	2.5	2.5	2.6	2.5	3.8%	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)

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> General information

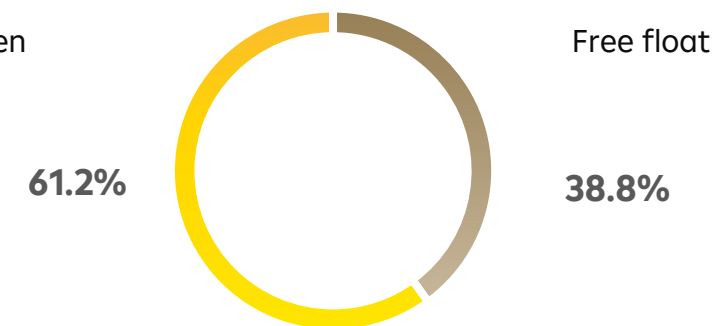
- > Listed since 25 April 2005 on the Vienna Stock Exchange Prime Market
- > Indices: ATX, ATX Prime, MSCI Standard Index Europe, EURO STOXX Banks
- > 328,939,621 ordinary shares issued
- > ISIN: AT0000606306
- > Trading Symbols:

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)



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

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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