

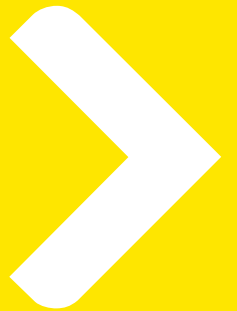


Raiffeisen Bank International Q1/2026 Results

5 May 2026

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01 Executive Summary

02 Financials

03 Risk Update

04 Appendix



**RBI
Group**

> Consolidated profit

1-3/2026

EUR **470** mn

+6% q-o-q

> Consolidated RoE

1-3/2026

9.0%

-5.8 pp q-o-q

> CET1 ratio

31/03/2026, transitional, incl. results

17.7%

-0.2 pp ytd

Adjusted



Consolidated profit

EUR **209** mn

-50% q-o-q

Consolidated RoE

5.2% *excl. Russia*

7.8% *excl. Russia and Poland*

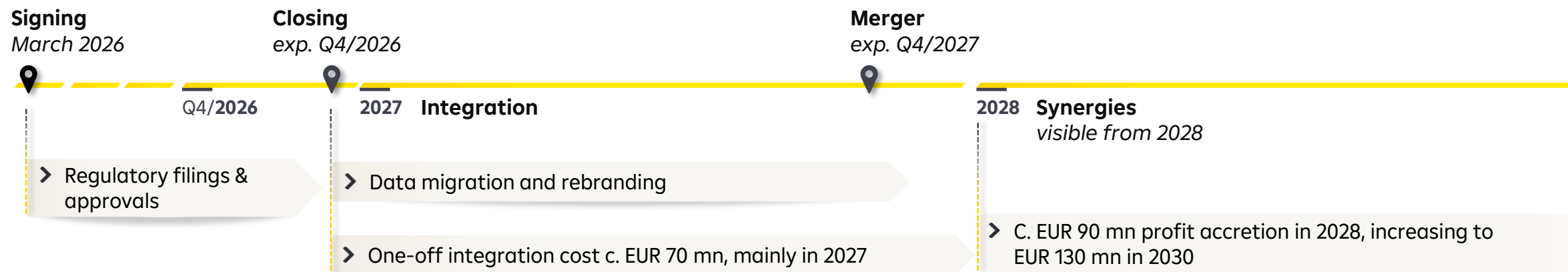
CET1 ratio

14.9%

Assuming P/B Zero deconsolidation
(see p. 18)

excluding **Russia**

> **Accelerates profitable growth in Romania and delivers meaningful cost and revenue synergies**



Impact on RBI

- > **EUR 591 mn purchase**, equal to 1.28x P/B ratio²
- > c. -60 bps CET1 impact expected at closing (for RBI excluding Russia)

¹By total assets, based on H1/2025

²Based on H1/2025

Expected to become **third-largest¹ in Romania** - Universal bank serving **retail, SME, and corporate clients** in Romania



> Combined bank and leasing company

Total assets EUR 16.5 bn		+ EUR 3.8 bn
Loans EUR 9.2 bn		+ EUR 2.6 bn
Deposits EUR 12.9 bn		+ EUR 2.6 bn

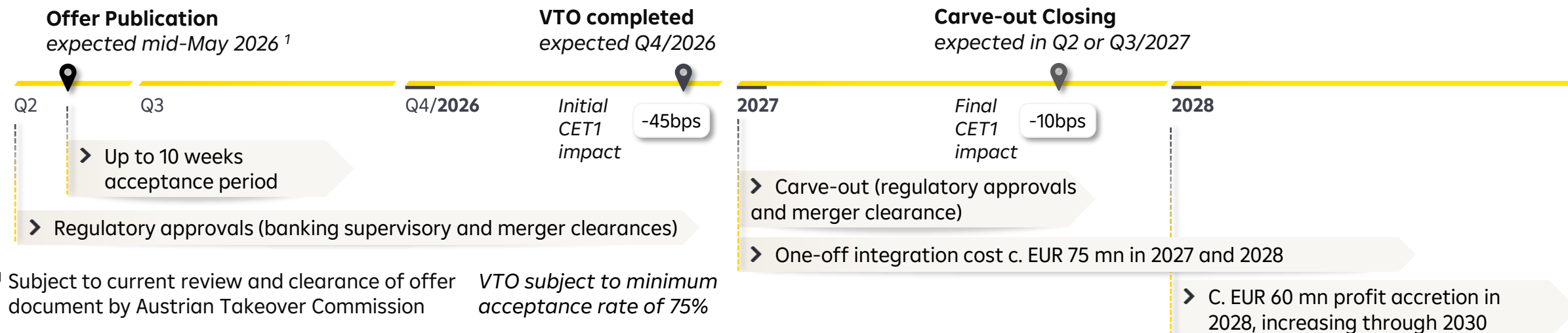
as of H1/2025

New active customers

~200 thsd.
as of H1/2025

Raiffeisen Bank Romania as of H1/2025

➤ **Voluntary Public Tender offer for all Addiko shares at EUR 23.05 per share and carve-out at fair market value**



CET1 impact on RBI excluding Russia

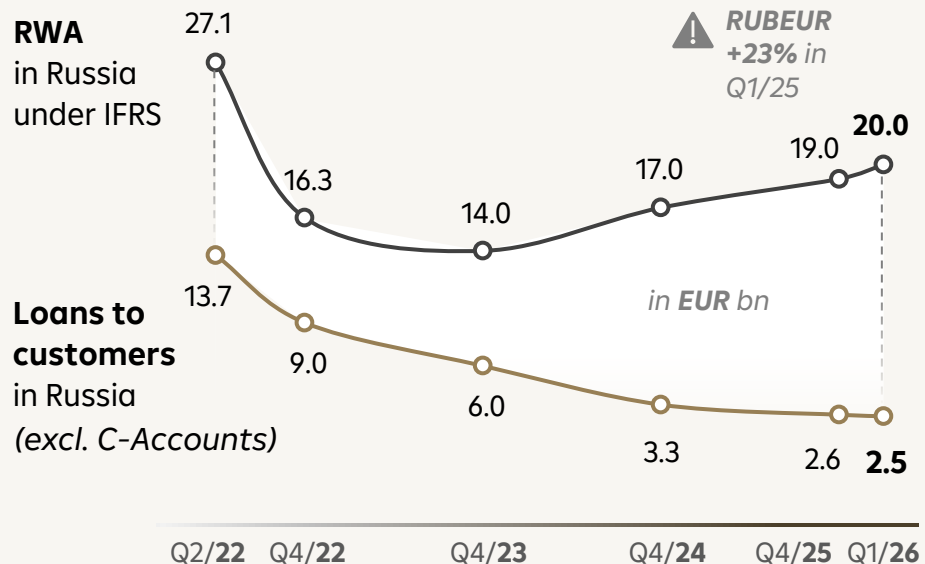
- c. -45 bps initial impact:
 - subject to opening balance valuation
- c. -10 bps final impact following carve-out, with an expected 35 bps benefit from Serbia, Bosnia and Herzegovina, and Montenegro RWA deconsolidation

- **RBI would become the fourth-largest bank in Croatia and re-enter Slovenia**
- **Carve-out valuation mechanism designed to ensure equal treatment of all Addiko shareholders**

Potential for an additional payment to Addiko shareholders depending on fair market value of each carved-out subsidiary, as determined by independent valuation



Significant business reduction since 2022



Balance sheet has been transformed by the business reduction

- More equity (EUR 5.9 bn) than loans to customers (EUR 2.5 bn) excl. C-Accounts
- Loan/deposit ratio at 26% (31/03/2026)
- LCR at 532% (27/04/2026)

1 Loan book reduction

-78%

Loans to customers in RUB terms since February 2022

Excluding EUR 1.95 bn at Q1/2026 for blocked dividends and coupons from Russian corporate customers to non-resident investors (C-accounts, placed at Russian deposit insurance agency)

2 Deposits from customers reduction continues:

-41%

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

GDP (real, % yoy)	2024	2025	2026f	2026f	2027f
Czech Republic	1.1	2.7	2.2	▼ 1.6	1.9
Hungary	0.7	0.5	1.8	▼ 1.3	3.0
Poland	3.0	3.6	3.5	3.6	3.0
Slovakia	1.9	0.8	1.5	▼ 0.5	0.9
Central Europe (CE)	2.1	2.7	2.8	▼ 2.6	2.6
Albania	4.0	3.8	3.8	▼ 3.6	3.8
Bosnia a. H.	3.2	2.1	2.8	▼ 1.7	2.1
Croatia	3.8	3.2	2.6	▼ 2.1	2.1
Kosovo	4.6	3.6	3.9	▼ 3.5	3.9
Romania	0.9	0.7	1.3	▼ 0.2	1.3
Serbia	3.9	2.0	2.8	▼ 2.4	3.0
Southeastern Europe (SEE)	2.3	1.7	2.1	▼ 1.2	1.9
Ukraine	3.2	1.8	3.0	▼ 1.5	4.5
Russia	4.9	1.0	0.9	1.1	1.0
Austria	-0.7	0.6	1.0	▼ 0.3	0.7
Euro area	0.9	1.4	1.4	▼ 0.5	1.0

▼ Downgrade vs. estimates in January 2026

Estimates as of
January 2026

Source: RBI/Raiffeisen Research, April 2026

5 May 2026

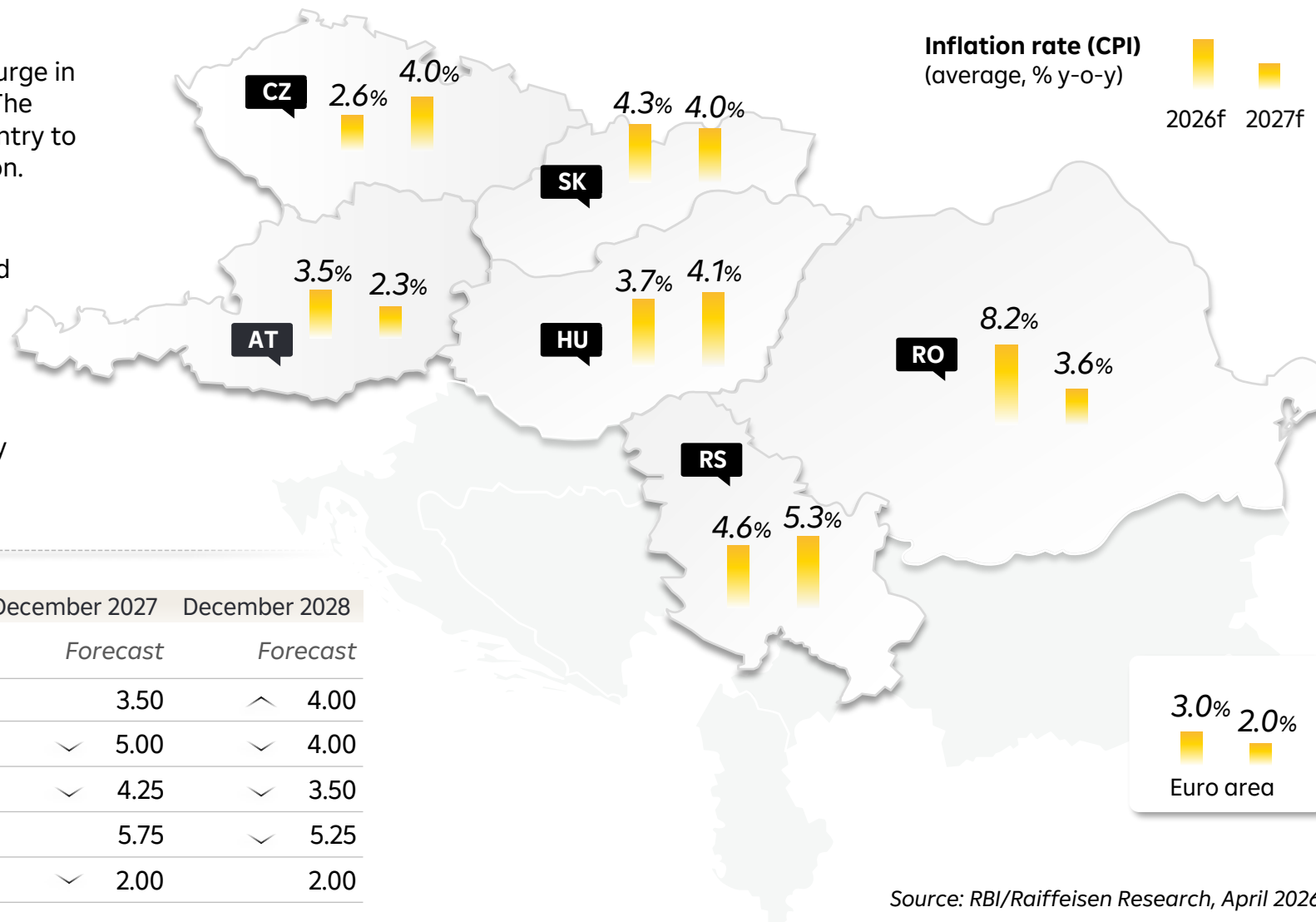
- Geopolitics and the corresponding oil supply shock are in focus. Europe is less directly affected than in 2022, leading to more moderate rise in gas and electricity prices so far
- Pronounced slowdown expected in 2026 - cyclical upswing to resume in 2027
- Headwinds to consumption and investments from inflationary risks, high(er) rates and elevated uncertainty
- Net-exports face remain threatened by tariffs and Asia's exposure to the Middle-East conflict
- Trade-open manufacturing hubs with more energy intensive industries will suffer more, while SEE tourist destinations might benefit from their status as safe and nearby options
- EU funds are expected to give some support to investments
- Fiscal consolidation is expected to continue to weight on growth in Slovakia and Romania

Inflation

- Inflation is expected to pick up rapidly due to the surge in energy prices, although not to levels seen in 2022. The trajectory of inflation is expected to vary from country to country with differences in government intervention.

Banking sector view

- Q1/2026 lending trends in CE/SEE largely unaffected by conflict in the Middle East. More cautious borrower sentiment could be possible near term
- Loan growth potential in retail segment remains. Corporate demand for short-term credit facilities may be supported by higher inflation vs. potentially softer demand for investment loans



Key rates forecast

	Current	December 2026	December 2027	December 2028
(% eop)	24/04/2026	Forecast	Forecast	Forecast
Czech Republic	3.50	3.50	3.50	4.00
Hungary	6.25	6.00	5.00	4.00
Romania	6.50	6.50	4.25	3.50
Serbia	5.75	5.75	5.75	5.25
Euro (deposit facility)	2.00	2.50	2.00	2.00

Source: RBI/Raiffeisen Research, April 2026

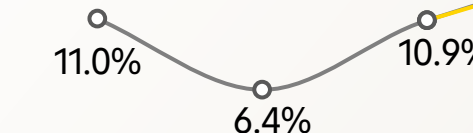
2026 Core Group Guidance (excl. Russia)

Income Statement	around EUR 4.4 bn	around EUR 2.1 bn	around EUR 3.6 bn	around 52.5%	around 35 bps
	Net interest income	Net fee and commission income	OPEX	CIR	Risk cost excluding potential use of overlays

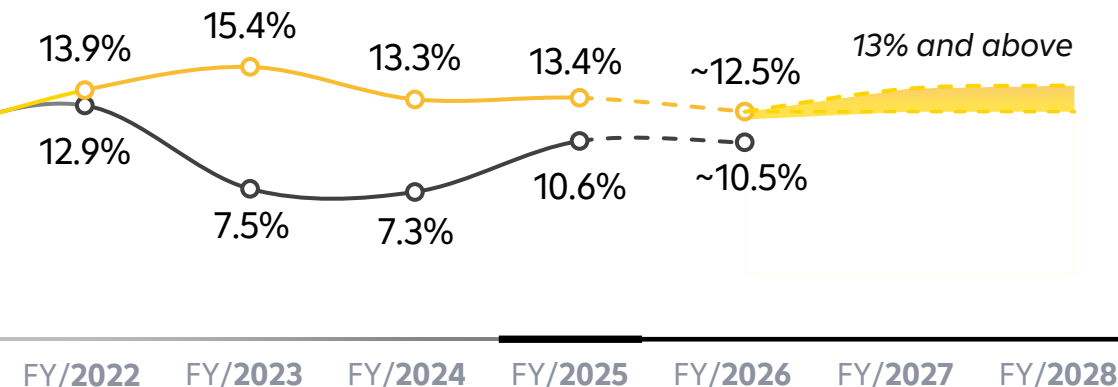
Profitability & Balance Sheet	around 10.5%	around 7%	around 14.3%	'P/B Zero' Russia deconsolidation scenario
	Consolidated return on equity	Loans to customers (excluding M&A)	CET1 ratio	

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. 41 for breakdown)

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**RBI
Group**

> **Loans to customers**

31/03/2026

EUR **109,120** mn

+3% ytd

> **Main revenues**

1-3/2026, in EUR mn

1,459

+1% q-o-q

Net interest
income

693

-1%

Net fee &
commission income

> **Opex and Cost/Income Ratio**

1-3/2026

EUR **1,075** mn **48.0%**

-2% q-o-q

+0 pp

Adjusted



Loans to customers

EUR **104,702** mn

+3% ytd

Main revenues

1,076

+2% q-o-q

NII

520

-2%

NFCI

Opex

EUR **896** mn

+0% q-o-q

CIR

53.4%

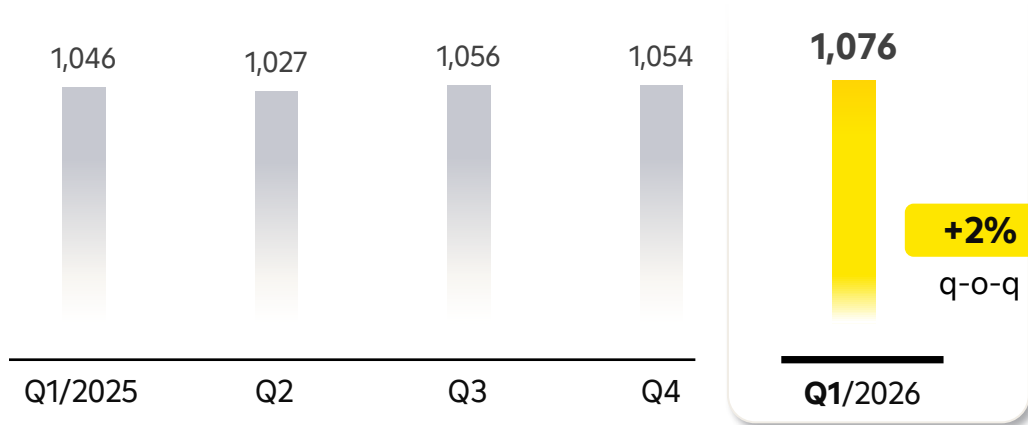
-1 pp

excluding **Russia**

Net interest income

in EUR mn

Core
Excluding Russia



Solid increase in Core Group

- Core Group NII up 2% q-o-q, benefitting from balance sheet growth and stable rates
- NIM stable at 2.25% for the Core excluding Russia (-1 bps down q-o-q)

Volumes and margins

- In retail, strong volumes in personal loans and mortgages keep up the momentum seen in 2025. Both asset and liability margins stable q-o-q
- Corporate asset margin remains stable q-o-q
- Bond portfolio increase to lock yields

Rate environment

- Key rates cuts paused for remainder of 2026, except for HUF
- Based on improved rates outlook, potential for EUR 50 mn to EUR 100 mn NII upside

Interest rate sensitivity

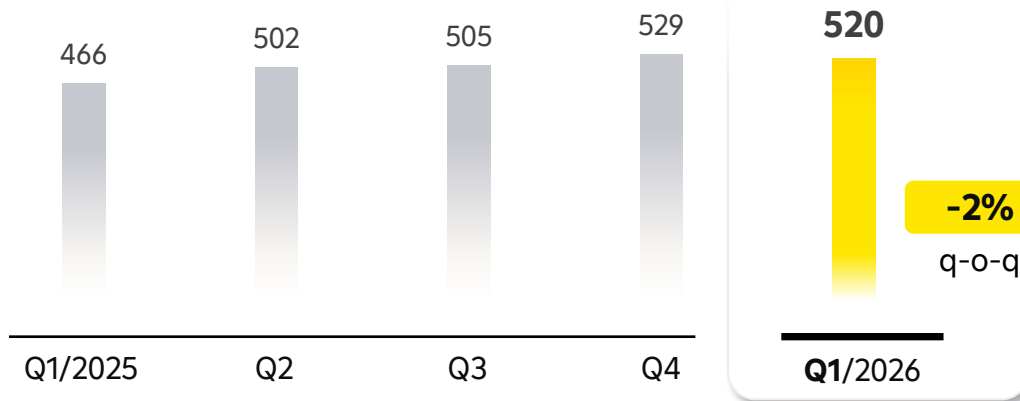
Rate	-100 bps	+100 bps
EUR	EUR -59 mn	EUR +42 mn
LCY	EUR -48 mn	EUR +49 mn
Total NII	EUR -107 mn	EUR +91 mn

Impact over 12 months, excl. Russia and assuming stable balance sheet

Net fee and commission income

in EUR mn

Core
Excluding Russia



NFCI trends

- NFCI in Q1 down 2% q-o-q excluding Russia, compared to a seasonally strong Q4
- Up by EUR 22 mn q-o-q in GC&M with strong DCM business, structured finance, and asset management in Austria

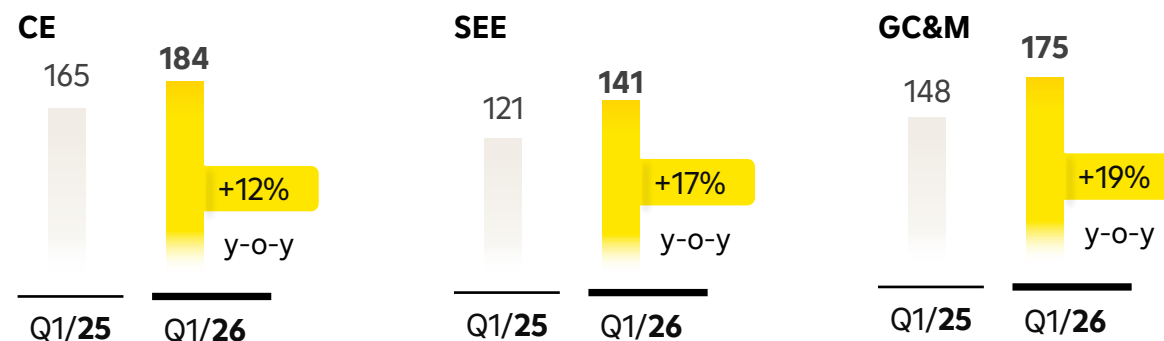
Performance in the top products ...

excluding Russia

	Q1/2026	y-o-y
Clearing, settlement and payment services	EUR 218 mn	+8%
Foreign exchange business	EUR 106 mn	+5%
Asset management	EUR 85 mn	+13%
Loan and guarantee business	EUR 62 mn	+29%

Strong development y-o-y across the segments

in EUR mn

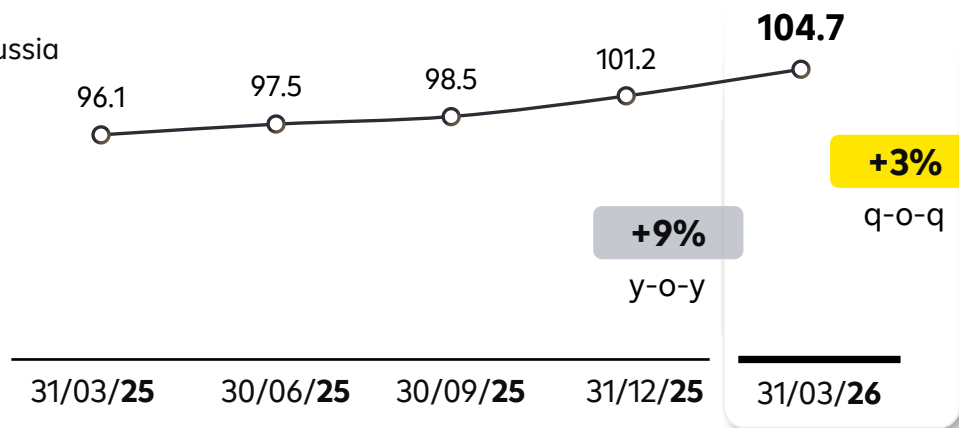


Loans to customers

in EUR bn

Core

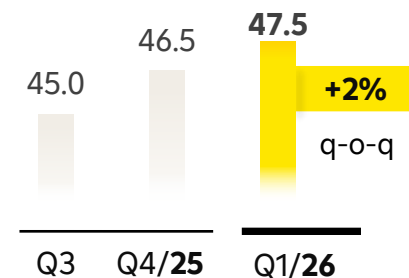
Excluding Russia



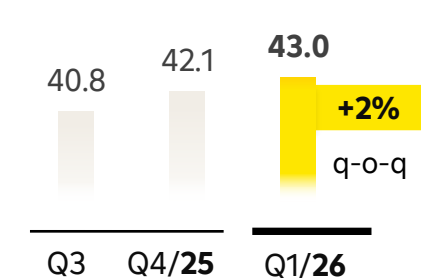
Loans to ...

in EUR bn

... non-financial corporations



... households



> Consumer loans up 16% year-on-year, Mortgages up 7%

Strong growth across the countries

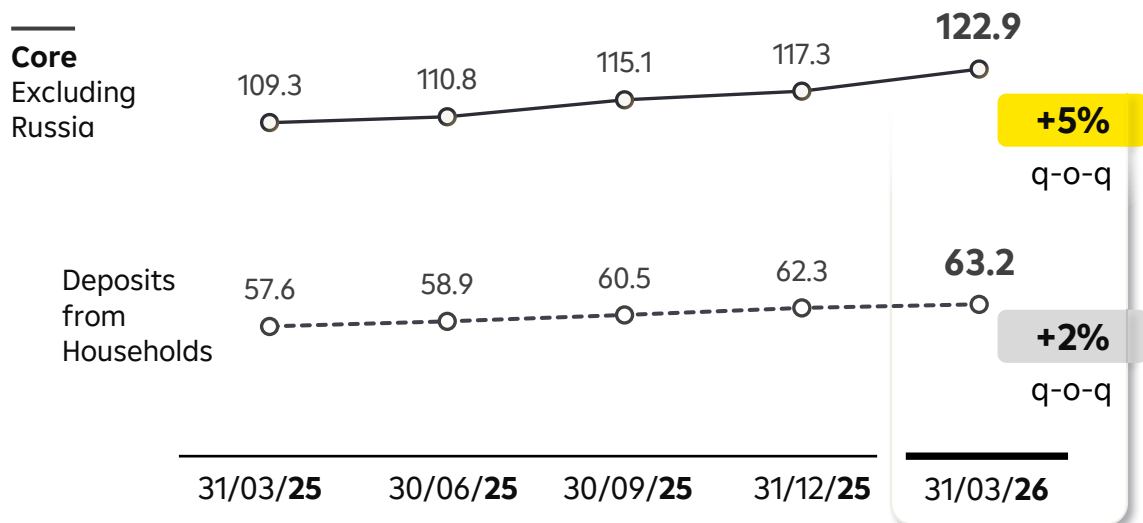
q-o-q

Czechia	+3%	+ EUR 541 mn	Strong quarter in Corporate, solid growth in mortgages
Slovakia	+2%	+ EUR 294 mn	Mainly new production in mortgages
Hungary	+4%	+ EUR 204 mn	Growth across product portfolio, with focus on mortgages

Romania	+3%	+ EUR 311 mn	Driven by Corporate with project finance and expansion in Retail
GC&M	+6%	+ EUR 2.1 bn	Of which EUR 1.8 bn in short-term business

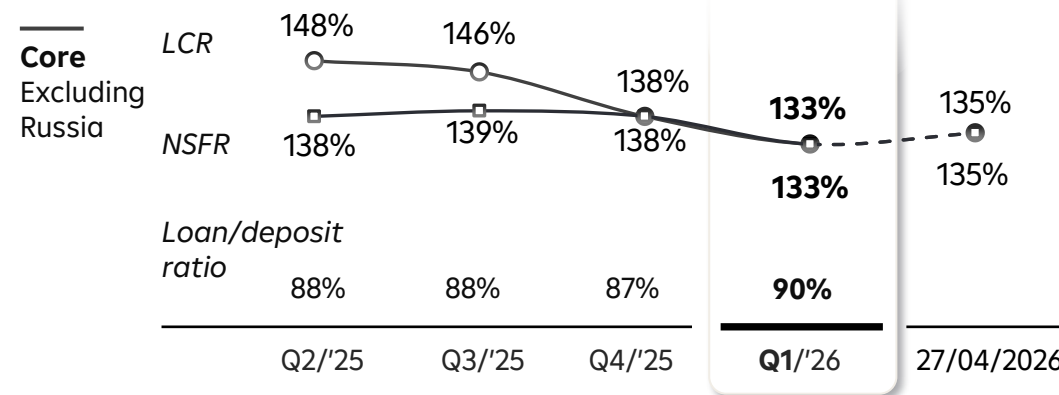
> Deposits from customers

in EUR bn



- > Increase q-o-q of EUR 5.7 bn driven by larger short-term deposits in Czechia and GC&M
- > Deposits from households continue healthy volume growth, up 10% y-o-y. Increase q-o-q in Slovakia, Czechia, Hungary, and Romania with stable margins
- > Loan/deposit ratio of 90% excluding Russia

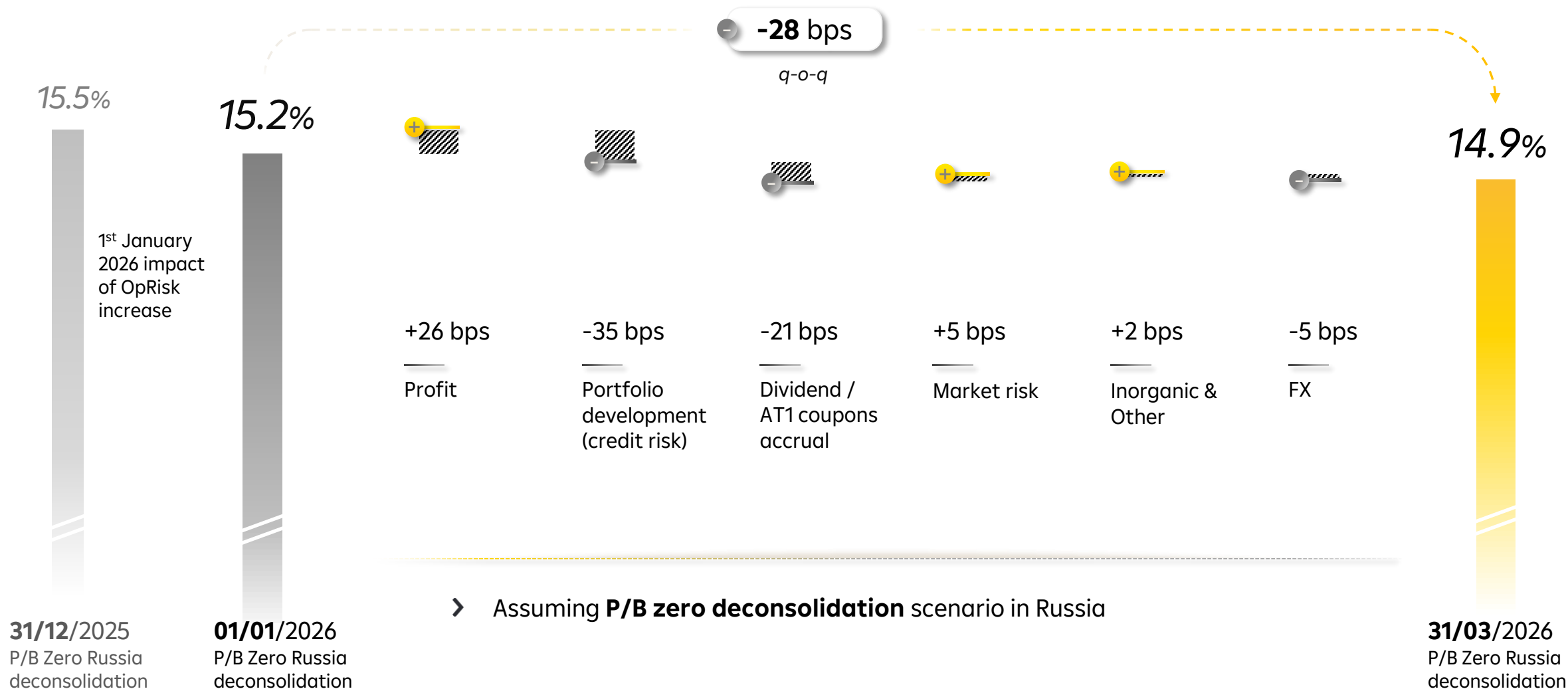
> Liquidity ratios



> Head office LCR at 157% (as of 27 April 2026)

	LCR	% of retail deposits	... of which insured
	27/04/2026	Q1/2026	
Czechia	215%	67%	80%
Slovakia	165%	66%	72%
Hungary	149%	51%	74%
Romania	246%	75%	83%
Serbia	204%	70%	66%

CET1 Ratio Development – Core Group excl. Russia



14.9%

> Expected around 14.3% at year-end 2026

Assumptions:

CET1 EUR 5.8 bn IFRS equity partially offset by deduction items
Deconsolidated

RWA EUR 19.5 bn Net consolidated Russia RWAs and other effects
Deconsolidated

Deconsolidation¹ of Russia would lead to EUR 4.1 bn lower operational RWAs, equal to a **77 bps uplift**

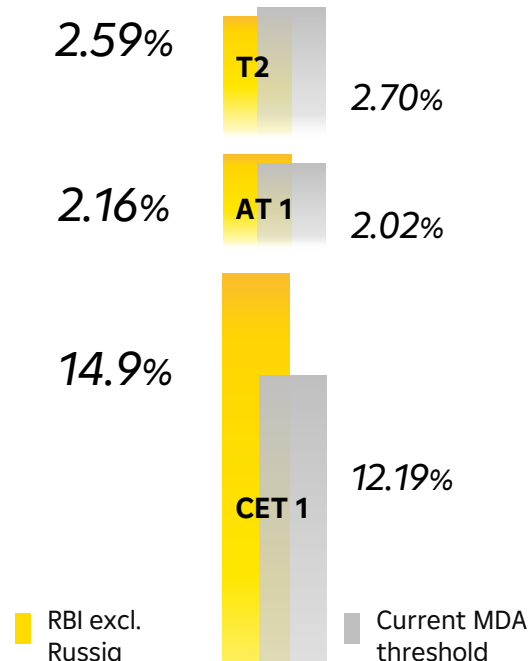
CET 1

31/03/2026

P/B Zero Russia deconsolidation

¹ Deconsolidation of Russia and recalculation of the consolidated operational risk RWAs for Group excluding Russia

Capital stack under P/B Zero deconsolidation scenario



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

> MDA buffer at 276 bps

Capital stack

31/03/2026

P/B Zero Russia deconsolidation

➤ Core Group CET1 ratio expected **around 14.3 per cent at year-end 2026** and **around 14.5 per cent mid-term**

14.9%



CET 1

31/03/2026
P/B Zero Russia
deconsolidation

Expected CET1 **drivers until year-end 2026:**

Changes in CET1 ratio

Profit + **~149 bps**

B/S optimization + **~22 bps**

Operational & market risk, inorganic, FX and other + **~0 bps**

Capital **allocation**

Portfolio development - **~66 bps**

Dividends & AT1 coupon - **~64 bps**

Announced M&A - **~109 bps**

around 14.3%

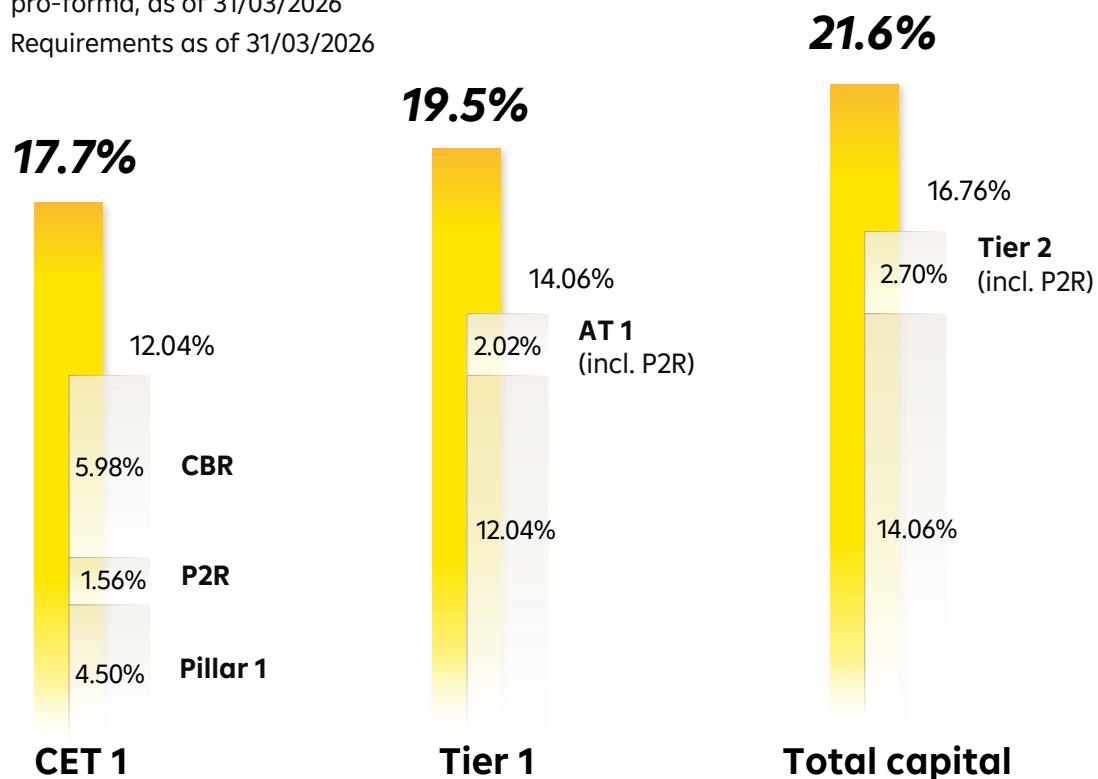


CET 1

31/12/2026e
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 31/03/2026
■ Requirements as of 31/03/2026



MDA trigger
12.91%

MDA buffer
481 bps

Available distributable items
EUR 7,488 mn

-16 bps q-o-q

P2R
2.78% > 1.56% to be met with CET1

> 52 bps eligible for AT1

> 70 bps eligible for T2

P2G
1.00% > To be solely covered by CET1 but applicable to all capital layers

CBR
> CBR at 598 bps since March 2026

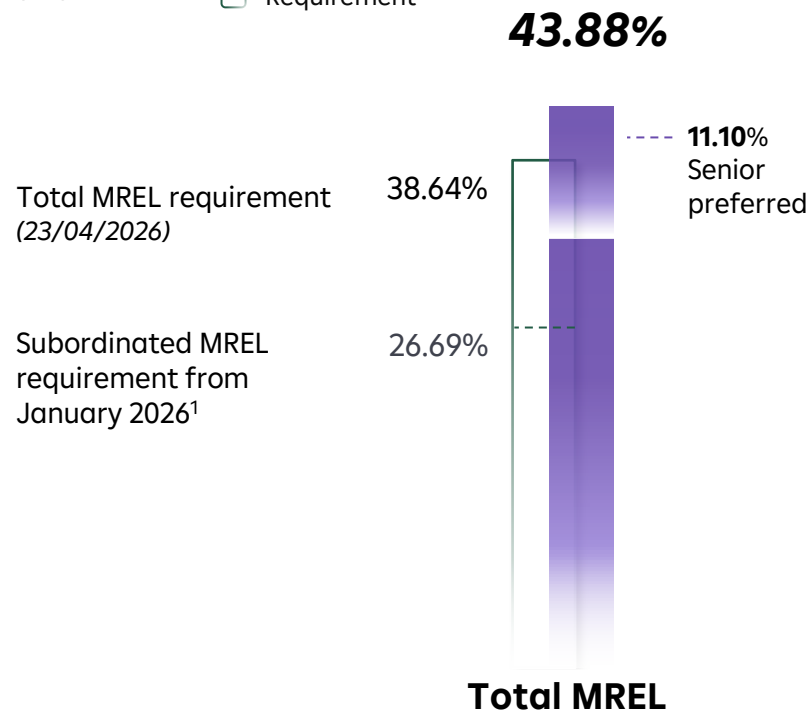
Combined buffer requirement composition

	Mar. 2026
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
31/03/2026

Actual
Requirement



➤ TREA in AT at EUR 37,456 mn

¹ Based on SRB MREL decision

Funding plan

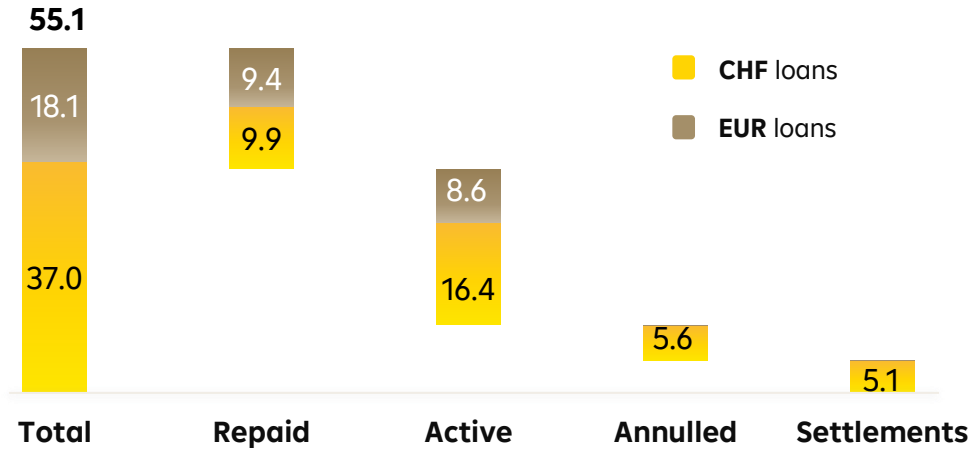
- RBI Group: possible T2 pre-funding and senior benchmark
- Possible Senior preferred by Tatra Banka (Slovakia) in Q2 and EUR benchmark by Raiffeisen Romania after the summer

Other resolution groups

	Actual	Requirements	MREL needs		Ranking
	31/03/2026	23/04/2026	Q2-Q4/2026	2027	
Czech Republic	32.19%	27.55%	~100 - 200	~300 - 500	Senior non-preferred
Slovakia	30.12%	26.93%	~100 - 300	~200 - 500	Senior preferred
Hungary	35.54%	31.07%	none	~100 - 200	Senior preferred
Croatia	39.37%	30.38%	none	~0 - 100	Senior preferred
Romania	43.44%	32.79%	~500 - 700 incl. BBVA Garanti acquisition	~550 - 700	Senior preferred & non-preferred

> Number of FX loans in Poland

in thousand, 31/03/2026



Does not include 2.9 thsd. defaulted cases

> Settlements

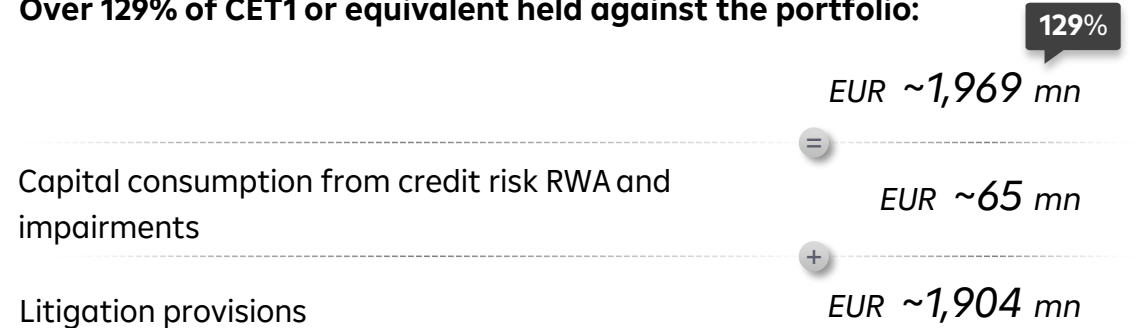
- > Additional ~750 settlements in Q1/2026
- > Rollout of in-court settlement strategy
- > Achieving reduced financial loss, legal costs, court fees, and penalty fees

> Poland FX mortgage exposure and stock of provisions



> CET1 or equivalent held against portfolio

Over 129% of CET1 or equivalent held against the portfolio:



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> Risk cost

excluding Russia, 1-3/2026

Provisioning ratio

36 bps

-1 bps q-o-q

Risk cost¹

EUR **103 mn**

> NPE ratio/ coverage ratio

excluding Russia, 31/03/2026

1.6%

-0.1 pp q-o-q

46.4%

+2.2 pp

> Stock of risk overlays

31/03/2026

765

342

346

77

FY/2023

467

97

270

100

FY/2024

413

324

89

FY/2025

403

313

91

Q1/2026

Russia
(released)

GC&M, CE,
SEE

Ukraine

Q1/2026

- > Group-wide rating review initiated focusing on ~500 Corporate clients with exposure to oil and gas price volatility (in sectors of materials, automotive, and chemicals). Internal stress test conducted to simulate continued elevated oil prices.
- > Macro-driven IFRS provisions of EUR 74 mn in Q1, excluding Russia
- > NPE ratio at all time low at 1.6%

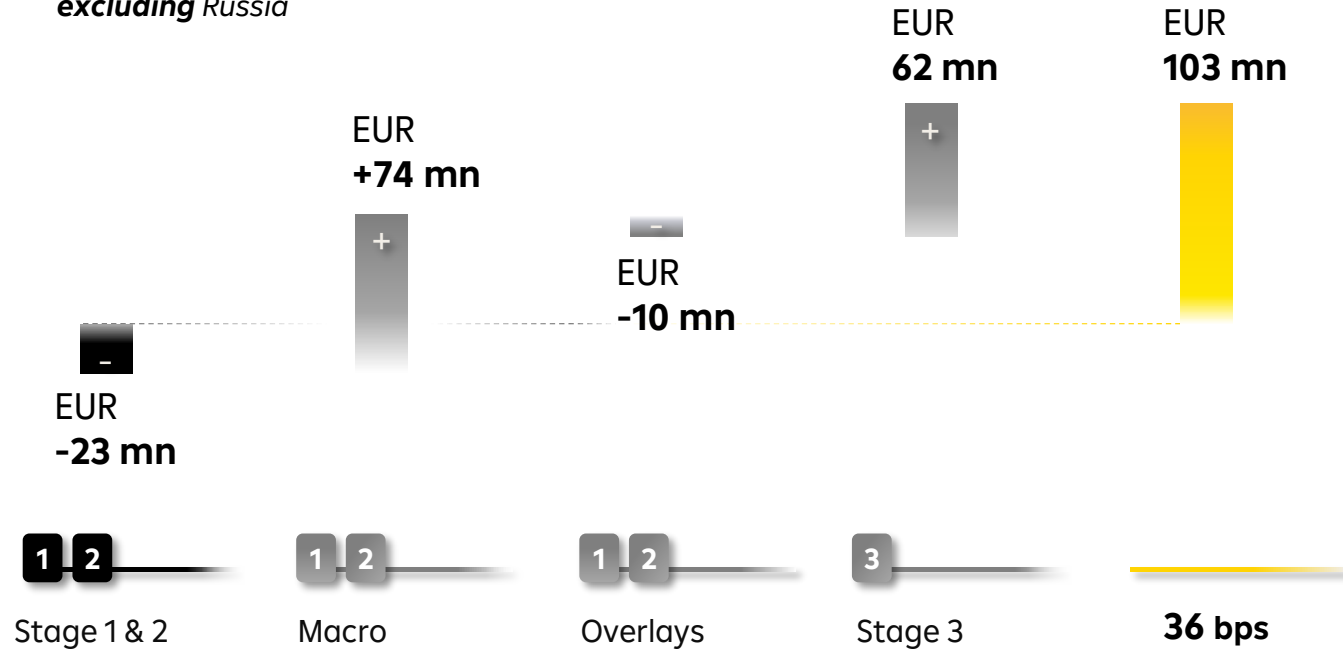
2026 Guidance

- > Around 35 bps risk cost guidance for RBI Group excluding Russia
- > Current overlay levels adequate given macroeconomic uncertainties.

¹Including impairments on debt securities

> Core Group – Q1/2026

excluding Russia



Overall EUR 103 mn of IFRS 9 provisions in Q1

- > **Stage 1 & 2:** driven by head office and migration to stage 3
- > **Macro:** increase driven by impacts from geopolitical developments
- > **Overlays:** release mainly driven by Czechia Retail and RBI leveraged portfolio
- > **Stage 3:** driven by defaults in head office

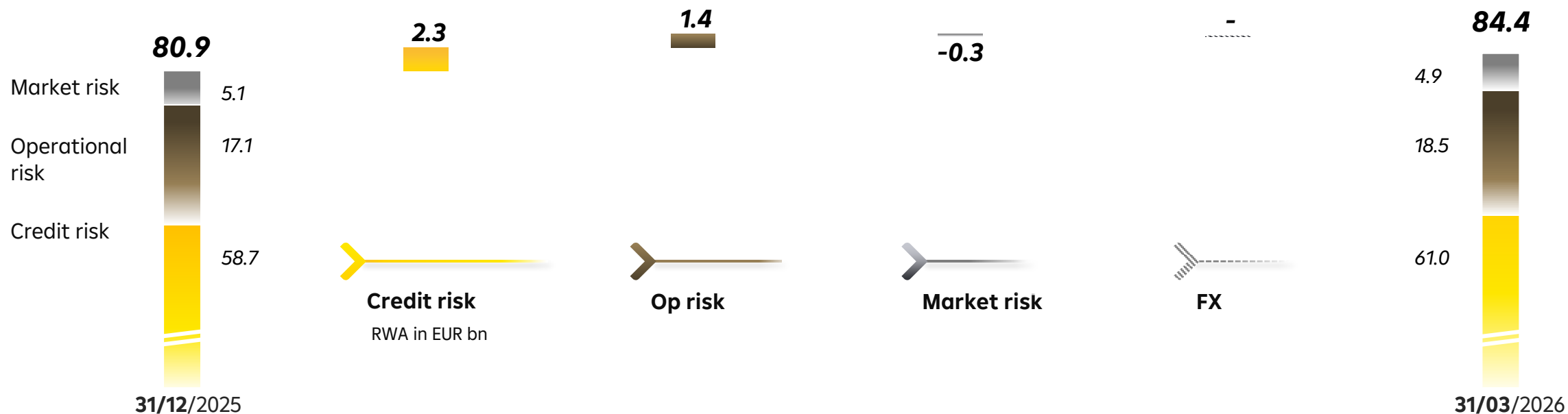
RBI Group – Q1/2026

EUR -24 mn	EUR 73 mn	EUR -10 mn	EUR 71 mn	EUR 110 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

37 bps

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

Core Group excl. Russia

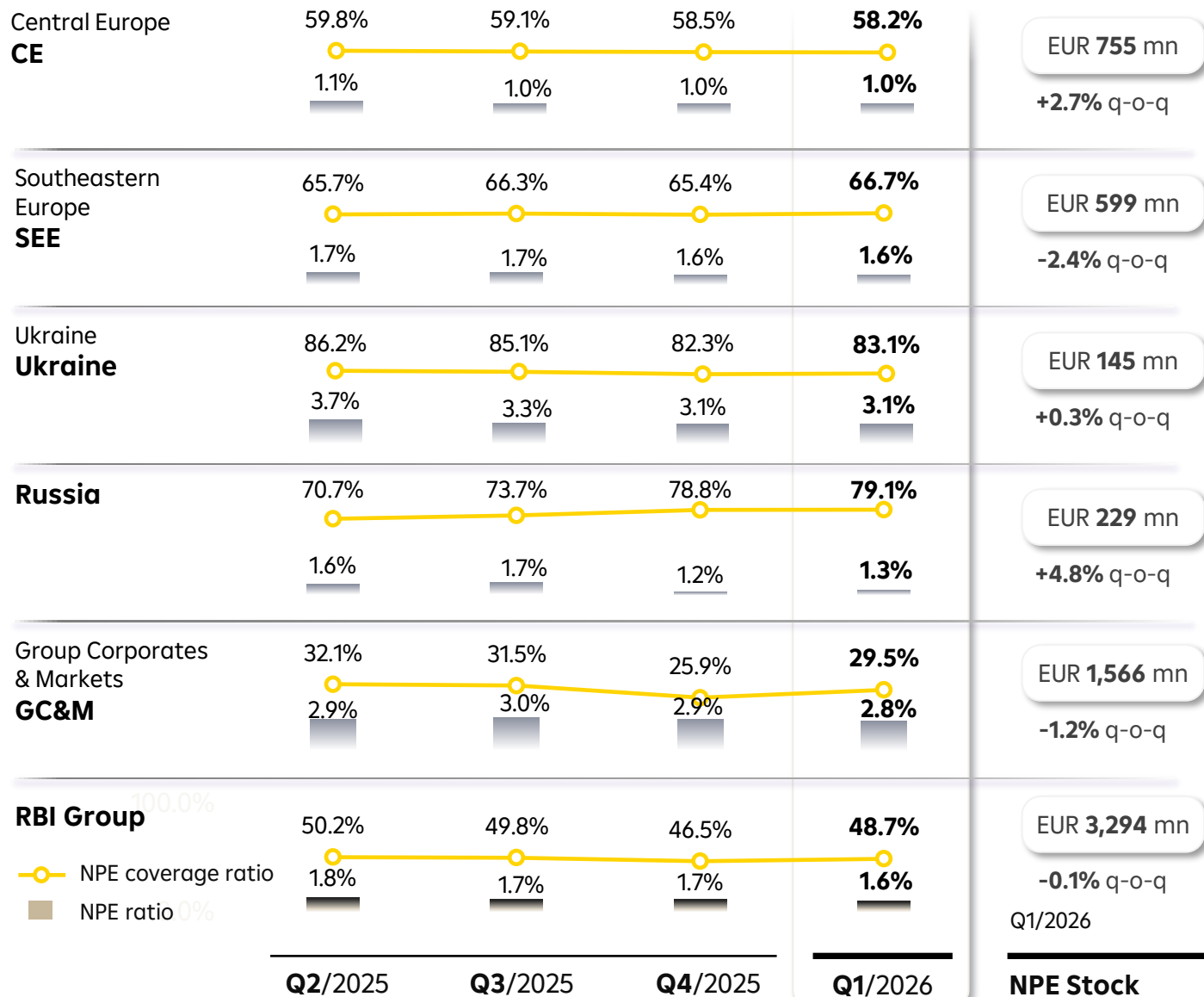


- Credit RWAs largely driven by exposure growth: Corporate EUR 0.7 bn (mainly in Austria, Romania, and Czechia), Retail EUR 0.7 bn (mainly Czechia and Slovakia), and Financial institutions EUR 0.3 bn. EUR 0.4 bn increase in sovereign and equity exposure, due to gradual CRR3 phase-in.
- Operational risk RWA inorganic increase of EUR 1.4 bn, following expiry of Russia waiver
- Market risk, reduction in RWA driven mainly by the stress VaR calculation

CRR3 Transitional 2026-2033

- **Equity phase-in period** applies additional around EUR ~1.2 bn Credit Risk RWA (Articles 495/495a CRR3), shifting equity exposures to Standardized Approach risk weights

NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **CE** – slight increase of NPE stock mainly due to Slovakia
- **SEE** – increase of NPE Coverage ratio due to write-offs and sales in Romania and Serbia
- **Ukraine** – stable development
- **Russia** – slight increase of NPE exposure
- **GC&M** – increase of NPE Coverage ratio
- **RBI Group – coverage ratio movement** mainly driven by **GC&M**
- 73% 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 Executive Summary

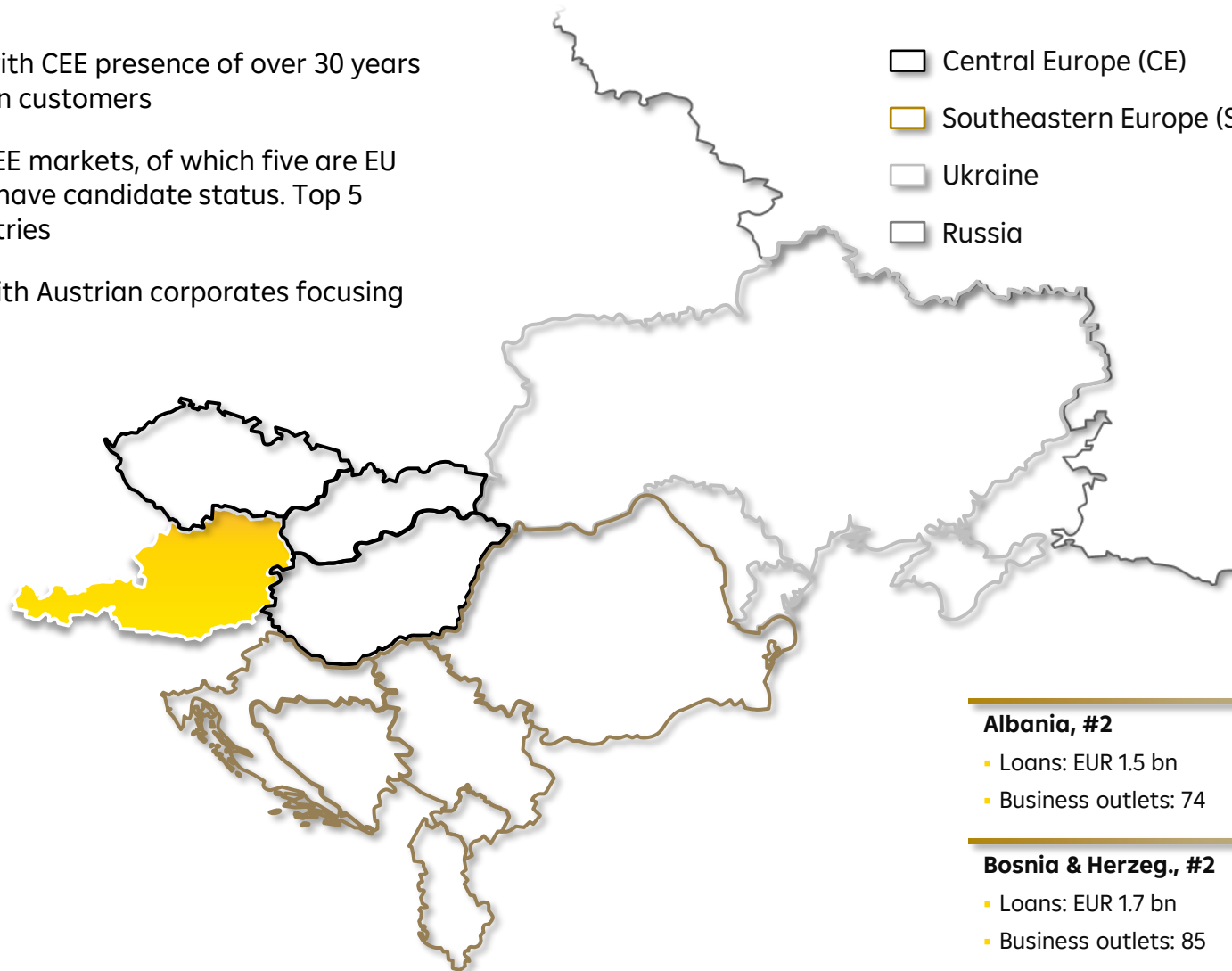
02 Financials

03 Risk Update

04 Appendix



- Leading regional player with CEE presence of over 30 years servicing approx. 19 million customers
- Covering Austria and 11 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 8 countries
- Strong market position with Austrian corporates focusing on CEE



- ☐ Central Europe (CE)
- ☐ Southeastern Europe (SEE)
- ☐ Ukraine
- ☐ Russia

Austria, #2

- Loans: EUR 39.1 bn

Czech Republic, #5

- Loans: EUR 20.2 bn
- Business outlets: 125

Hungary, #6

- Loans: EUR 5.6 bn
- Business outlets: 68

Slovakia, #3

- Loans: EUR 16.5 bn
- Business outlets: 139

Russia, #18

- Loans: EUR 4.4 bn
- Business outlets: 63

Ukraine, #4

- Loans: EUR 1.7 bn
- Business outlets: 257

Serbia, #6

- Loans: EUR 3.5 bn
- Business outlets: 104

Romania, #5

- Loans: EUR 10.2 bn
- Business outlets: 267

Albania, #2

- Loans: EUR 1.5 bn
- Business outlets: 74

Bosnia & Herzeg., #2

- Loans: EUR 1.7 bn
- Business outlets: 85

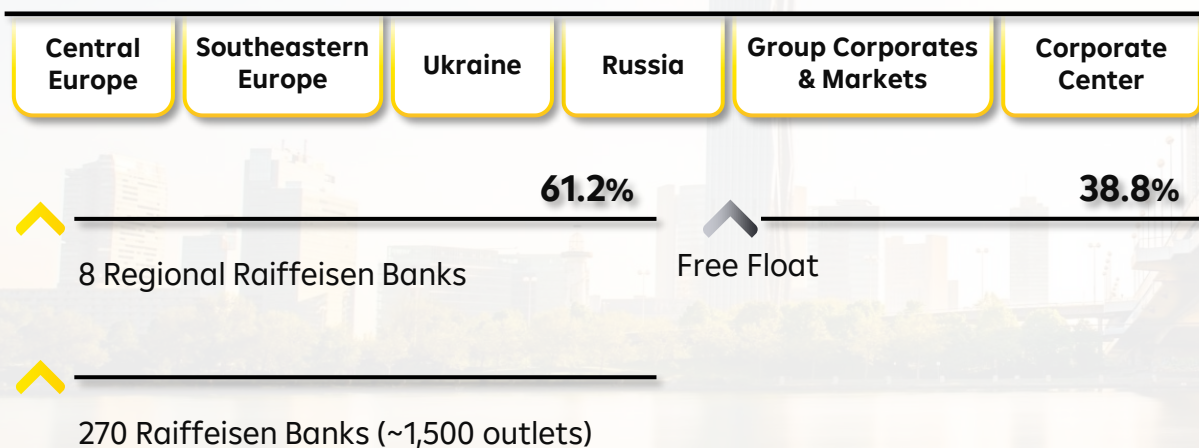
Kosovo, #1

- Loans: EUR 1.3 bn
- Business outlets: 36

Croatia, #6

- Loans: EUR 4.0 bn
- Business outlets: 67

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: 270 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

(in EUR mn)	Q1/2026	% q-o-q	% y-o-y
Net interest income	1,459	+1%	-3%
Net fee and commission income	693	-1%	+4%
Net trading income & fair value result	5	-87%	-90%
Other operating components ¹	58	-22%	+40%
Operating income	2,215	-2%	-2%
Staff expenses	-621	+1%	+10%
Other administrative expenses	-325	-5%	+5%
Depreciation	-129	-7%	+8%
General administrative expenses	-1,075	-2%	+8%
Operating result	1,140	-2%	-10%
Other result	-102	-71%	+55%
Gov. measures & compulsory contributions	-183	+238%	+50%
Impairment losses on financial assets	-110	-	+155%
...
Consolidated profit	470	+6%	-33%

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

Net interest margin

Q1/2026

2.81%

-3 bps

q-o-q

Cost/income ratio

Q1/2026

48.0%

+0 pp

q-o-q

Consolidated return on equity

Q1/2026

9.0%

-5.8 pp

q-o-q

(in EUR mn)	Q1/2026	% q-o-q	% y-o-y
Net interest income	1,076	+2%	+3%
Net fee and commission income	520	-2%	+11%
Net trading income & fair value result	5	-	-
Other operating components ¹	55	-16%	+27%
Operating income	1,656	+2%	+8%
Staff expenses	-478	+2%	+6%
Other administrative expenses	-307	-1%	+5%
Depreciation	-111	-3%	+3%
General administrative expenses	-896	+0%	+5%
Operating result	760	+3%	+12%
Other result	-86	>500%	+30%
Gov. measures & compulsory contributions	-177	+264%	+53%
Impairment losses on financial assets	-103	+42%	+121%
...
Consolidated profit	209	-50%	-20%

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

Net interest margin

Q1/2026

2.25%

-1 bps

q-o-q

Cost/income ratio

Q1/2026

53.4%

-0.6 pp

q-o-q

Consolidated return on equity

Q1/2026

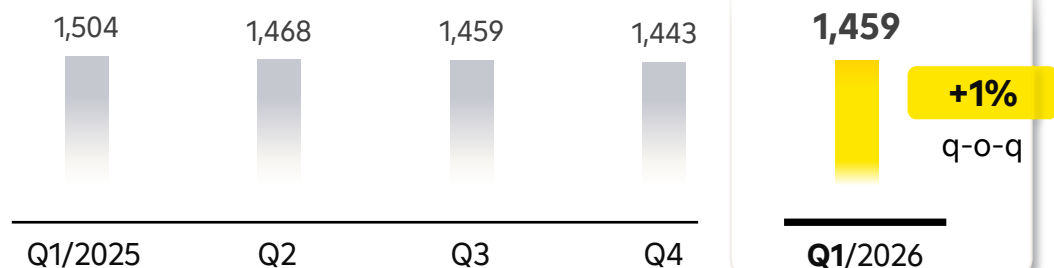
5.2%

-7.2pp

q-o-q

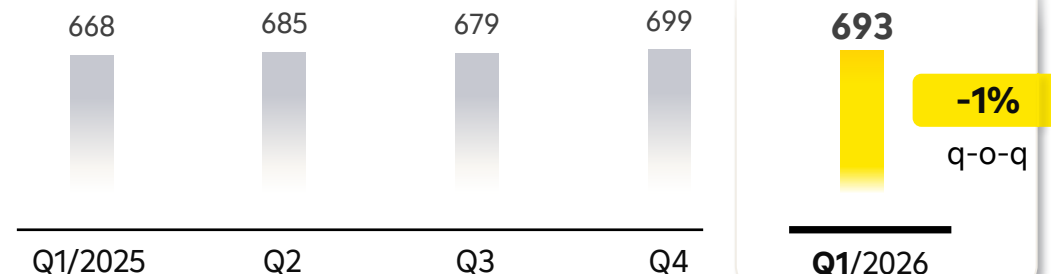
Net interest income

in EUR mn



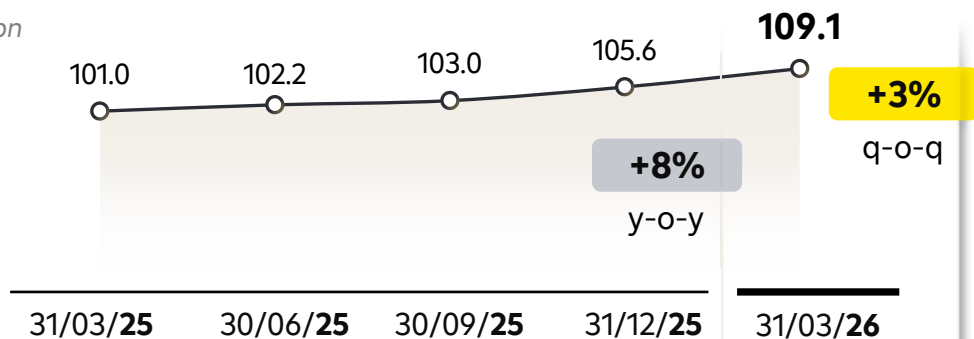
Net fee and commission income

in EUR mn



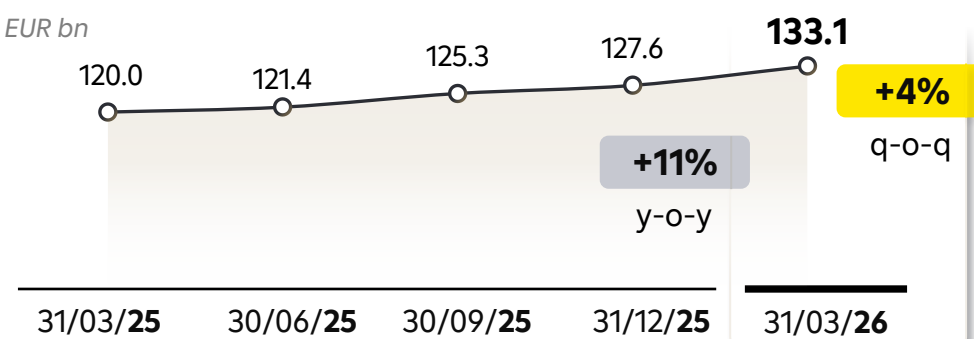
Loans to customers

in EUR bn



Deposits from customers

in EUR bn



Balance sheet RBI Group

Assets (EUR 218.4 bn +4% q-o-q)

(31/03/2026, in EUR bn, % q-o-q)

Loans to customers	109.1	+3%	Securities	47.6	+2%
Loans to banks	16.7	+32%	Cash and other assets	44.9	-0%

Liabilities (EUR 218.4 bn +4% q-o-q)

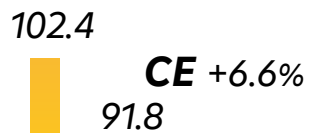
(31/03/2026, in EUR bn, % q-o-q)

Deposits from customers	133.1	+4%	Debt issued and other liab.	39.2	-1%
Deposits from banks	23.0	+11%	Equity	23.1	+3%

> Total exposure by segments – Q1/2026

in EUR bn, % q-o-q

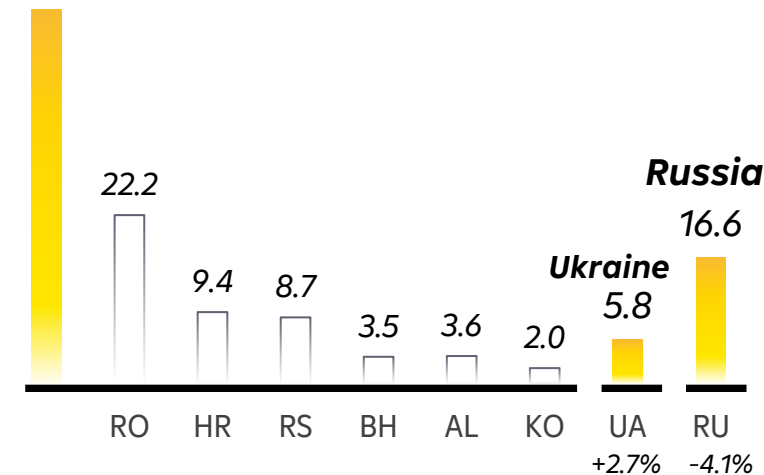
GC&M +5.1%



EUR **266** bn

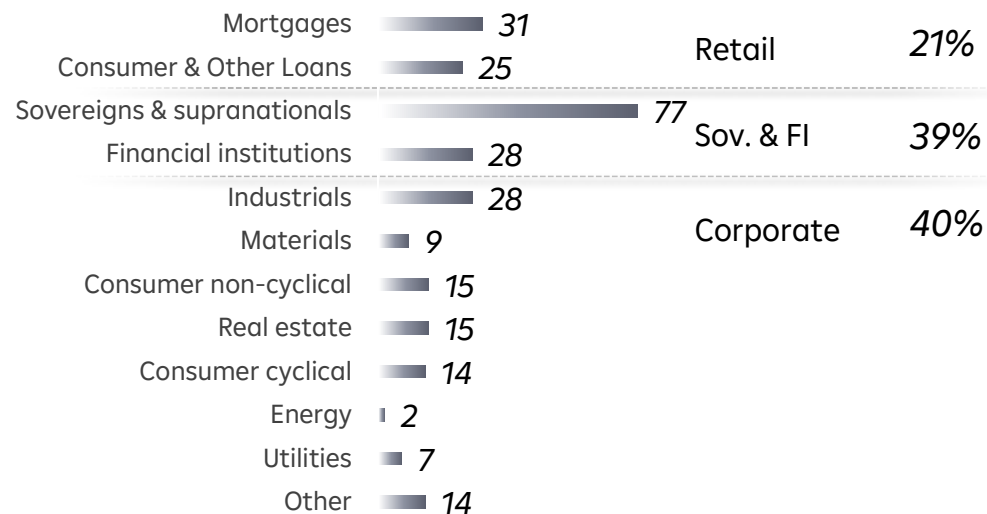
+4.1% q-o-q

SEE +1.1%

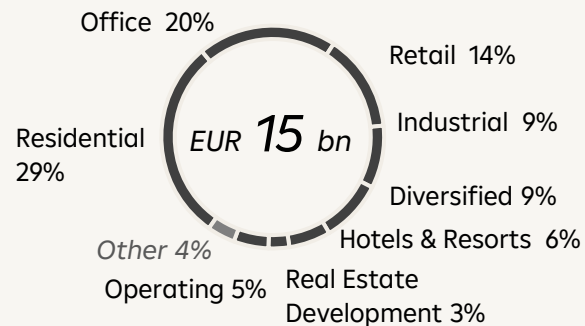


> ... by sector – Q1/2026

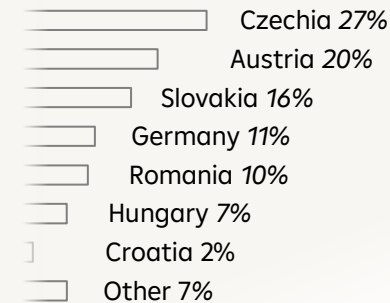
in EUR bn



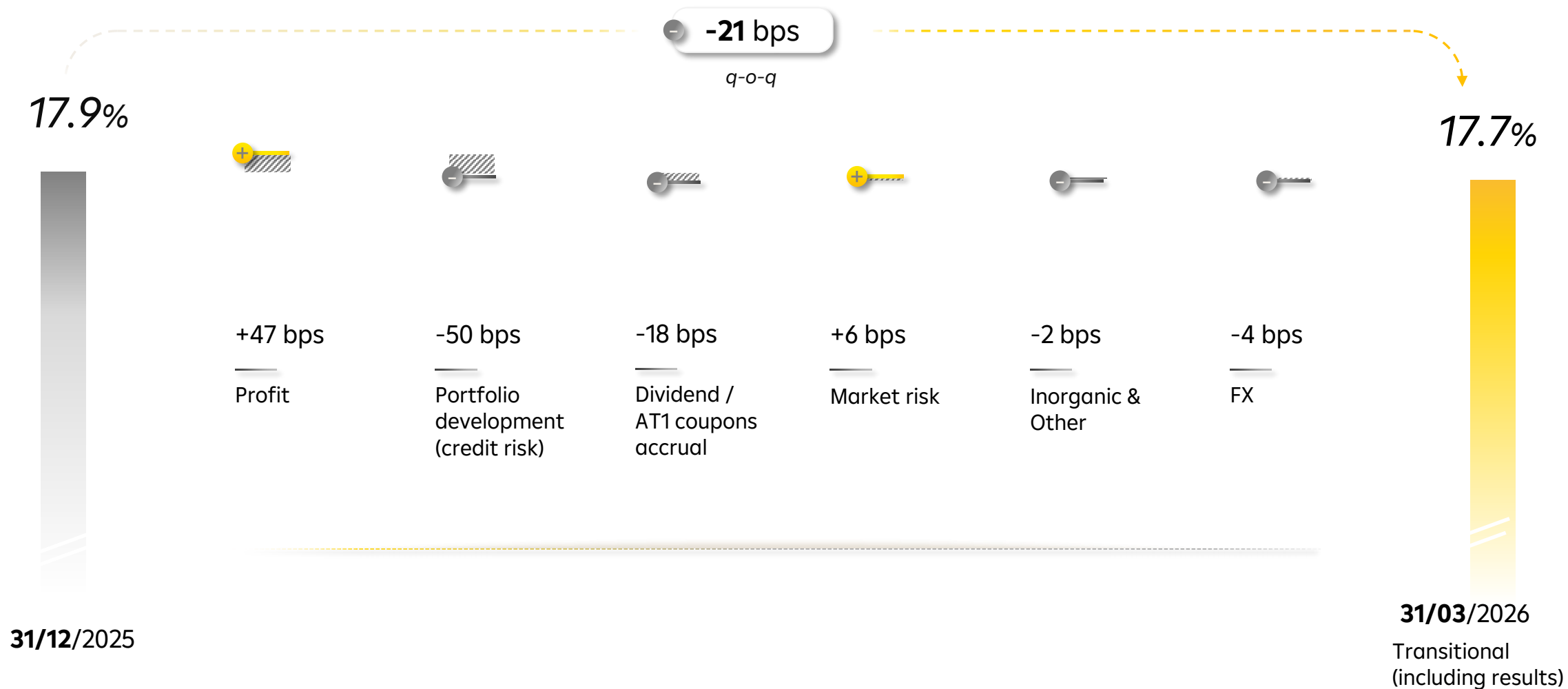
CRE – Sectors (GICs)



CRE - Country of risk



CET1 Ratio Development – RBI Group



> **RBI Group** including Russia



Q1/2026 Segments Overview

Core revenues

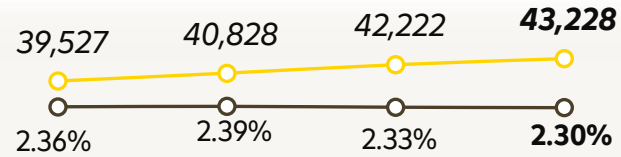
Q1/26 q-o-q

619



Loans to customers / NIM

Q2/25 Q3/25 Q4/25 Q1/26



Provisioning ratio

Q1/26 q-o-q

44 bps

+11 bps

Profit/loss after tax

Q1/26 q-o-q

EUR 17 mn

-90%

> CE

> SEE

> Ukraine

> Russia

> 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**

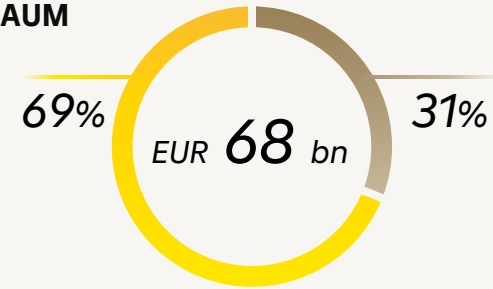
- > Raiffeisen Capital Management is the leading asset management company in Austria. The aim is to deliver **attractive capital market returns** and **asset growth** via responsible investments and a strong funds distribution network in Central- and Eastern Europe
- > The distribution spans **over 20 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"**
- > **343 employees with passion**, thereof 73 investment professionals and 55 sales representatives, on Group Asset Management level 562 employees, including 116 investment professionals

Strategy Pulse-Check

2026 priorities for Raiffeisen Capital Management:

- > **Digitization** of discretionary portfolio management plus simplification of **digital end2end public funds distribution, Releasing a Capital Markets App**
- > **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** (about 935.000) in Austria and CEE
- > Develop further our passive Product Universe such as the **ETF Fund of Fund** (index selection equity) and the **"Ratio Funds"**
- > **Launch of several fixed-term funds**

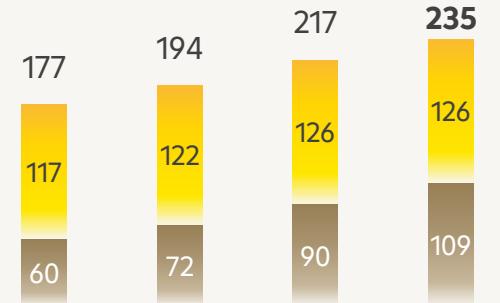
> **AUM**



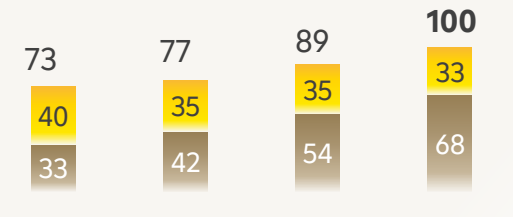
40%
ESG

Business line	
Retail	65%
Institutional	35%

> **Net revenues**
in EUR mn



> **Net profit after tax**
in EUR mn



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

■ Raiffeisen Capital Management

■ Local Asset Management Units

In EUR mn	1-3/2026	1-3/2025	y-o-y
Operating income	642	947	(32.3%)
General admin. expenses	(120)	(118)	1.4%
Operating result	522	829	(37.1%)
Other result	(15)	8	-
Governmental measures and compulsory contributions	(7)	(9)	(19.6%)
Impairment losses on financial assets	27	4	>500,0%
Profit/loss before tax	527	831	(36.6%)
Profit/loss after tax	548	833	(34.2%)

In EUR mn	Q1/2026	Q4/2025	q-o-q
Operating income	642	57	>500,0%
General admin. expenses	(120)	(140)	(14.4%)
Operating result	522	(83)	-
Other result	(15)	33	-
Governmental measures and compulsory contributions	(7)	(19)	-63.8%
Impairment losses on financial assets	27	17	60.6%
Profit/loss before tax	527	(53)	-
Profit/loss after tax	548	(25)	-

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	1-3/2026	1-3/2025	y-o-y
Operating income	(676)	(991)	(31.8%)
General admin. expenses	48	48	0.1%
Operating result	(628)	(943)	(33.4%)
Other result	6	1	>500,0%
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	(0)	(9)	-99.5%
Profit/loss before tax	(622)	(951)	(34.5%)
Profit/loss after tax	(629)	(948)	(33.6%)

In EUR mn	Q1/2026	Q4/2025	q-o-q
Operating income	(676)	(90)	>500,0%
General admin. expenses	48	76	(36.4%)
Operating result	(628)	(15)	>500,0%
Other result	6	(36)	-
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	(0)	(2)	-97.3%
Profit/loss before tax	(622)	(52)	>500,0%
Profit/loss after tax	(629)	(56)	>500,0%

Following items are reported in **Reconciliation**:

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

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 1/1/2026	1,001	4,986	17,127	(3,661)	19,452	1,386	1,625	22,463
Capital increases	0	0	0	0	0	0	287	287
AT1 capital dividend allotment	0	0	(2)	0	(2)	0	2	0
Dividend payments	0	0	0	0	0	(101)	(2)	(103)
Own shares	0	1	0	0	1	0	(22)	(21)
Other changes	0	0	(2)	(0)	(2)	(0)	0	(2)
Total comprehensive income	0	0	470	(24)	446	41	0	487
Equity as at 31/3/2026	1,001	4,987	17,592	(3,685)	19,895	1,326	1,890	23,110

- Earnings per share down EUR 0.72 (1-3/2026: EUR 1.34 vs. 1-3/2025: EUR 2.06)
- Book value per share EUR 60.48 at 31/3/2026 (EUR 59.14 at 31/12/2025 resp. EUR 57.28 at 31/3/2025)
- Total comprehensive income of EUR 487 mn (1-3/2025: EUR 1,946 mn) impacted by profit after tax (EUR 519 mn), exchange differences (minus EUR 20 mn, driven by CZK), fair value changes of financial assets (EUR 7 mn, driven by Ukraine), cash-flow hedge (EUR 6 mn, driven by Russia), companies values at equity (minus EUR 26 mn, driven by UNIQA), from net investment hedge (EUR 4mn, driven by CZK) and deferred taxes (minus EUR 6 mn, driven by Russia)

Consolidated RoE Calculation excl. Russia – Overview

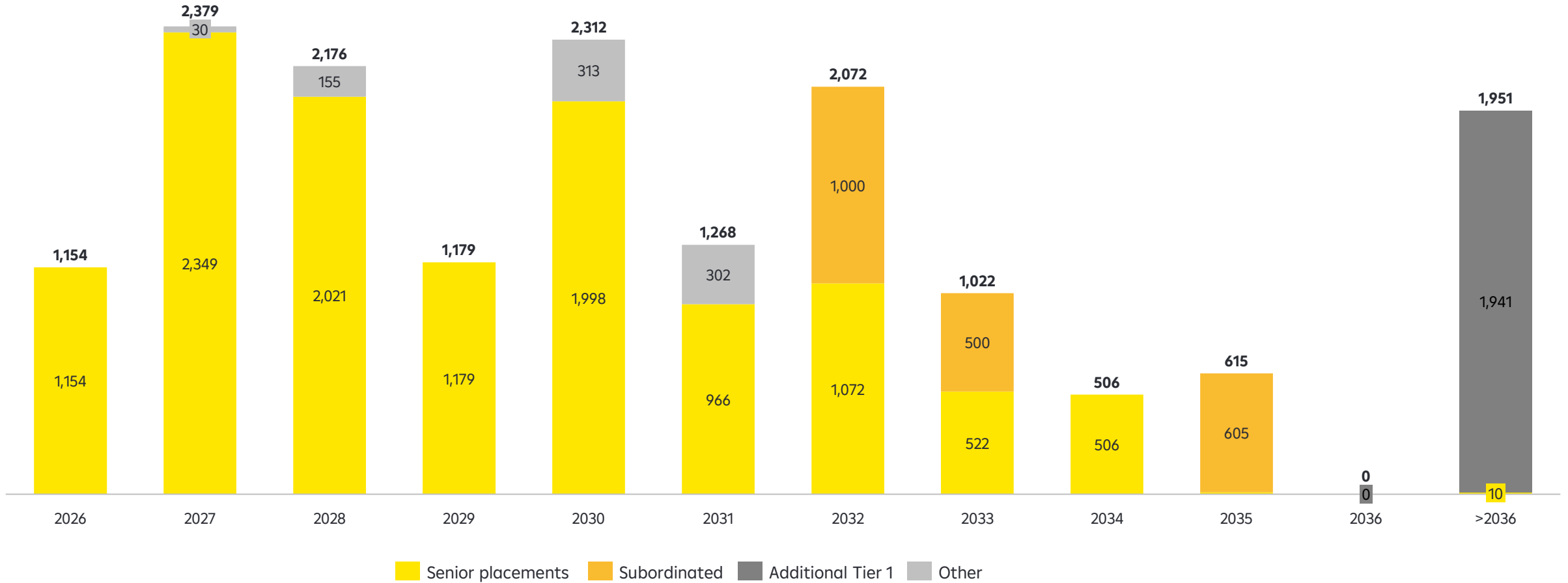
	FY/2024	1-12/2025	FY/2026 (guidance)
Average equity excl. Russia	EUR 11,820 mn	EUR 12,516 mn	EUR ~13.4 bn (assumed)
<p>› Reported consolidated RoE uses the average of monthly equity, excluding profit year-to-date</p>			
Consolidated Profit	EUR 975 mn	EUR 1,443 mn	
AT1 coupons (annualized)	EUR -109 mn	EUR -118 mn	EUR -123 mn (guidance)
Adjusted consolidated profit minus AT1 coupons used in calculation	EUR 866 mn	EUR 1,325 mn	
<p>› The AT1 coupons are deducted from the reported consolidated profit</p>			
Consolidated RoE – excl. Russia	7.3%	10.6%	around 10.5%
<i>... provisions for FX loans in Poland</i>	EUR 649 mn	EUR 296 mn	EUR ~200 mn (guidance)
<i>... legal cost for FX loans in Poland</i>	EUR 64 mn	EUR 56 mn	EUR ~65 mn (guidance)
Consolidated RoE – excl. Russia and Poland	13.3%	13.4%	around 12.5%

<i>in EUR mn</i>	31/3/2026	31/12/2025	30/9/2025
Common equity tier 1 (before deductions)	19,061	19,027	18,137
Deduction items	(1,052)	(934)	(844)
Common equity tier 1 (after deductions)	18,008	18,093	17,293
Additional tier 1 (after deductions)	1,832	1,684	1,680
Tier 1 (after deductions)	19,840	19,776	18,974
Tier 2 (after deductions)	2,170	2,174	2,257
Total capital	22,011	21,951	21,231
Risk-weighted assets (total RWA)	103,899	100,924	97,524
Common equity tier 1 ratio (transitional - incl. result)	17.7%	17.9%	18.2%
Tier 1 ratio (transitional - incl. result)	19.5%	19.6%	19.9%
Total capital ratio (transitional - incl. result)	21.6%	21.7%	22.2%
Leverage ratio (transitional)	8.5%	8.9%	7.9%
Leverage exposure (total)	233,218	221,527	241,150



Maturity Profile

Maturity Profile at 31/3/2026
(in EUR mn)



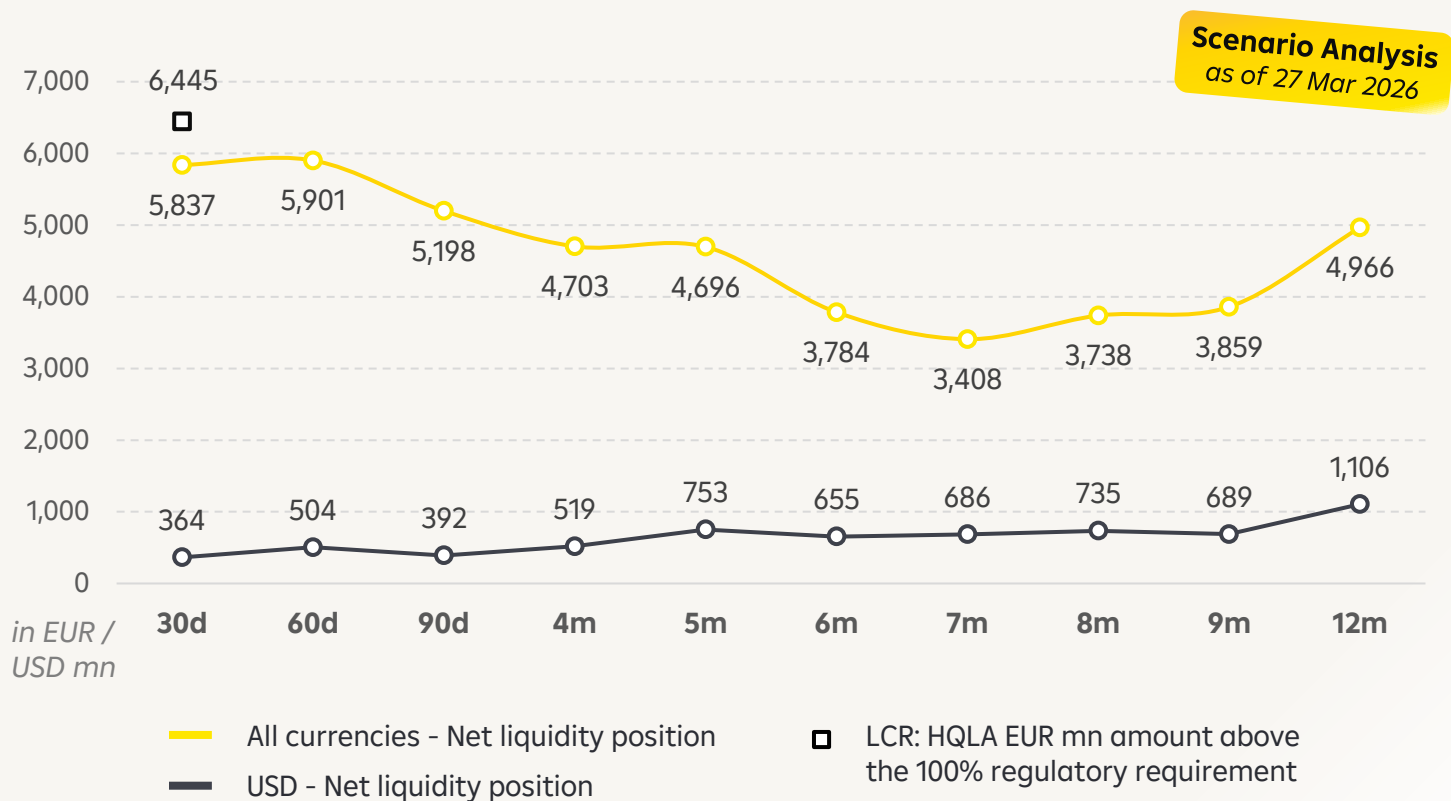
Issuer	Regulatory Treatment ¹	Capital Recognition	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	0%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 141 mn ²	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
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	Additional Tier 1	100%	XS3258450074	6.200%	5Y EUR ms + 3.63%	EUR 650 mn	20 Jan 2026	15 Dec 2032	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

¹Transitional and post-transitional CRR rules

²Rump from liability management in January 2026

- 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

➤ **Net liquidity position in severe name crisis scenario is positive, with c. 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 ~19 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 Q1/2025 was EUR 1,155 mn. RBI's share of the IPS fund amounts to EUR 545 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, and EUR -6 mn in 2025

Impact in EUR mn

		FY 2025	1-3/2026	FY 2026e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025	78	18	~76
Hungary	2026: The tax rates have increased: 10% for the portion of the tax base up to HUF 20 billion, and 30% for the amount above this threshold.	55	117	~117
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	3	1	~4
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expense. Tax rate of 4% from July 2025 onwards, before it was 2%	42	14	~54
Total	Bank levies	178	150	~251
Albania		2	2	~2
Czechia	Based on total assets less equity and secured deposits	2	3	~3
Hungary	Full amounts always booked in the first quarter according to IFRIC 21	2	2	~2
Romania		4	0	0
Serbia		0	0	~1
Slovakia		0	0	0
Total	Resolution fund	10	6	~8

Note: Special taxes for banks ("windfall taxes") are partially booked as part of income taxes.

NPE and NPL Distribution by Country

In EUR mn	NPE Stock 31/3/2026	NPE Ratio 31/3/2026	NPE Ratio 31/12/2025	NPE Coverage Ratio 31/3/2026	NPE Coverage Ratio 31/12/2025	NPL Ratio 31/3/2026	NPL Ratio 31/12/2025	NPL Coverage Ratio 31/3/2026	NPL Coverage Ratio 31/12/2025
Czechia	289	0.7%	0.8%	53.7%	53.1%	0.9%	1.0%	53.7%	53.1%
Hungary	87	0.7%	0.8%	44.0%	44.9%	0.9%	1.1%	42.3%	43.4%
Poland	83	4.4%	5.3%	89.9%	88.9%	4.4%	5.3%	89.9%	88.9%
Slovakia	296	1.3%	1.2%	57.8%	58.5%	1.7%	1.5%	57.8%	58.5%
Central Europe	755	1.0%	1.0%	58.2%	58.5%	1.2%	1.3%	58.2%	58.5%
Albania	67	2.0%	2.2%	77.0%	73.2%	3.0%	3.6%	77.0%	73.2%
Bosnia & Herzegovina	58	2.0%	2.0%	74.1%	76.1%	2.2%	2.3%	74.1%	76.1%
Croatia	120	1.5%	1.6%	67.6%	59.7%	2.0%	2.2%	67.6%	59.7%
Kosovo	48	3.2%	3.2%	75.6%	76.2%	3.2%	3.2%	75.6%	76.2%
Romania	248	1.4%	1.5%	61.1%	61.5%	2.0%	2.0%	61.1%	61.5%
Serbia	57	1.1%	1.2%	62.4%	64.7%	1.1%	1.2%	62.4%	64.7%
Southeastern Europe	599	1.6%	1.6%	66.7%	65.4%	2.0%	2.1%	66.7%	65.4%
Russia	229	1.3%	1.2%	79.1%	78.8%	1.3%	1.3%	79.1%	78.8%
Ukraine	145	3.1%	3.1%	83.1%	82.3%	4.3%	4.4%	83.1%	82.3%
GC&M	1,566	2.8%	2.9%	29.5%	25.9%	2.9%	3.0%	29.5%	25.9%
Total RBI Group	3,294	1.6%	1.7%	48.7%	46.5%	2.1%	2.2%	48.7%	46.5%

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	1,459	1,443	1.1%	1,459	1,468	1,504	1,459	1,504	(3.0%)	5,874
Net fee and commission income	693	699	(0.8%)	679	685	668	693	668	3.8%	2,731
Net trading income and fair value result	5	40	(86.6%)	44	114	56	5	56	(90.5%)	253
Other net operating income	33	47	(29.4%)	51	27	27	33	27	23.6%	151
Operating income	2,215	2,255	(1.8%)	2,254	2,319	2,269	2,215	2,269	(2.4%)	9,097
General administrative expenses	(1,075)	(1,096)	(1.9%)	(1,005)	(1,038)	(995)	(1,075)	(995)	8.0%	(4,134)
Operating result	1,140	1,160	(1.7%)	1,249	1,281	1,274	1,140	1,274	(10.5%)	4,963
Other result	(102)	(356)	(71.4%)	(62)	(1,435)	(65)	(102)	(65)	55.3%	(1,918)
Gov. measures and compulsory contrib.	(183)	(54)	237.8%	(51)	(43)	(121)	(183)	(121)	50.3%	(270)
Impairment losses on financial assets	(110)	12	-	(44)	(66)	(43)	(110)	(43)	155.0%	(141)
Profit/loss before tax	746	762	(2.1%)	1,092	(263)	1,044	746	1,044	(28.5%)	2,634
Profit/loss after tax from continuing op.	519	506	2.5%	847	(495)	763	519	763	(32.0%)	1,621
Profit/loss after tax	519	506	2.5%	847	(495)	763	519	763	(32.0%)	1,621
Consolidated profit/loss	470	445	5.7%	778	(557)	705	470	705	(33.4%)	1,371
Return on equity before tax ¹	13.1%	19.3%	(6.1 PP)	20.9%	13.1%	19.9%	13.1%	19.9%	(6.7 PP)	12.5%
Return on equity after tax ¹	9.1%	14.4%	(5.3 PP)	16.2%	8.7%	14.5%	9.1%	14.5%	(5.4 PP)	7.7%
Consolidated return on equity	9.0%	14.7%	(5.8 PP)	16.6%	8.0%	15.0%	9.0%	15.0%	(6.1 PP)	6.9%
Net interest margin ¹	2.81%	2.85%	(0.03 PP)	2.93%	3.00%	3.06%	2.81%	3.06%	(0.25 PP)	2.95%
Cost/income ratio	48.0%	48.0%	0.0 PP	44.0%	44.2%	43.3%	48.0%	43.3%	4.7 PP	44.8%
Loan/deposit ratio	84.3%	82.0%	2.3 PP	83.2%	82.9%	82.9%	84.3%	82.9%	1.5 PP	82.0%
Provisioning ratio ¹	0.37%	0.03%	0.34 PP	0.13%	0.24%	0.18%	0.37%	0.18%	0.19 PP	0.14%
NPE ratio	1.6%	1.7%	(0.1 PP)	1.7%	1.8%	1.9%	1.6%	1.9%	(0.3 PP)	1.7%
NPE coverage ratio	48.7%	46.5%	2.2 PP	49.8%	50.2%	48.4%	48.7%	48.4%	0.3 PP	46.5%
Total assets	218,360	210,265	3.9%	209,110	203,507	204,794	218,360	204,794	6.6%	210,265
RWA	103,899	100,924	2.9%	97,524	96,086	95,027	103,899	95,027	9.3%	100,924
Equity	23,110	22,463	2.9%	22,091	21,174	21,842	23,110	22,062	4.8%	22,463
Loans to customers	109,120	105,610	3.3%	103,027	102,202	100,979	109,120	100,979	8.1%	105,610
- Hereof non-financial corporations % ²	44.5%	45.1%	(0.6 PP)	44.7%	44.8%	45.3%	44.5%	45.3%	(0.8 PP)	45.1%
- Hereof households % ²	41.2%	41.8%	(0.5 PP)	41.6%	40.9%	40.4%	41.2%	40.4%	0.8 PP	41.8%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	133,084	127,575	4.3%	125,284	121,440	119,984	133,084	119,984	10.9%	127,575
Business outlets	1,305	1,322	(1.3%)	1,352	1,368	1,386	1,305	1,386	(5.8%)	1,322
Number of employees	42,154	42,425	(0.6%)	42,581	42,765	42,948	42,154	42,948	(1.8%)	42,425
Number of customers (in mn)	18.6	18.6	0.1%	18.2	18.1	18.0	18.6	18.0	3.5%	18.6

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining
5 May 2026

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	1,076	1,054	2.1%	1,056	1,027	1,046	1,076	1,046	2.9%	4,184
Net fee and commission income	520	529	(1.7%)	505	502	466	520	466	11.4%	2,002
Net trading income and fair value result	5	(18)	–	(12)	59	(27)	5	(27)	–	1
Other net operating income	30	38	(21.3%)	52	26	28	30	28	5.5%	146
Operating income	1,656	1,630	1.6%	1,622	1,639	1,529	1,656	1,529	8.3%	6,420
General administrative expenses	(896)	(894)	0.3%	(837)	(874)	(850)	(896)	(850)	5.4%	(3,456)
Operating result	760	736	3.2%	785	765	678	760	678	12.0%	2,964
Other result	(86)	(13)	>500.0%	(65)	(166)	(66)	(86)	(66)	30.1%	(310)
Gov. measures and compulsory contrib.	(177)	(49)	263.7%	(46)	(37)	(116)	(177)	(116)	53.1%	(248)
Impairment losses on financial assets	(103)	(72)	42.5%	(12)	(62)	(46)	(103)	(46)	121.3%	(192)
Profit/loss before tax	393	603	(34.7%)	661	500	450	393	450	(12.5%)	2,214
Profit/loss after tax from continuing op.	258	478	(46.0%)	528	369	318	258	318	(18.7%)	1,693
Profit/loss after tax	258	478	(46.0%)	528	369	318	258	318	(18.7%)	1,693
Consolidated profit/loss	209	416	(49.7%)	460	307	260	209	260	(19.6%)	1,443
Return on equity before tax ¹	9.3%	15.6%	(6.4 PP)	17.3%	13.1%	11.4%	9.3%	11.4%	(2.2 PP)	14.3%
Return on equity after tax ¹	6.1%	12.4%	(6.3 PP)	13.9%	9.6%	8.1%	6.1%	8.1%	(2.0 PP)	11.0%
Consolidated return on equity	5.2%	12.4%	(7.2 PP)	14.0%	8.9%	7.3%	5.2%	7.3%	(2.1 PP)	10.6%
Net interest margin ¹	2.25%	2.26%	(0.01 PP)	2.30%	2.27%	2.31%	2.25%	2.31%	(0.06 PP)	2.28%
Cost/income ratio	53.4%	54.1%	(0.6 PP)	50.9%	52.6%	55.0%	53.4%	55.0%	(1.5 PP)	53.1%
Loan/deposit ratio	89.7%	87.2%	2.5 PP	88.5%	88.3%	88.4%	89.7%	88.4%	1.3 PP	87.2%
Provisioning ratio ¹	0.36%	0.37%	(0.01 PP)	0.01%	0.23%	0.20%	0.36%	0.20%	0.16 PP	0.20%
NPE ratio	1.6%	1.7%	(0.1 PP)	1.7%	1.8%	1.9%	1.6%	1.9%	(0.3 PP)	1.7%
NPE coverage ratio	46.4%	44.2%	2.2 PP	47.7%	48.3%	46.3%	46.4%	46.3%	0.1 PP	44.2%
Total assets	201,472	193,191	4.3%	192,826	187,704	187,535	201,472	187,535	7.4%	193,191
RWA ³	84,410	80,932	4.3%	78,639	76,441	74,430	84,410	74,430	13.4%	80,932
Equity	17,195	16,845	2.1%	16,716	15,823	15,730	17,195	15,730	9.3%	16,845
Loans to customers	104,702	101,195	3.5%	98,481	97,480	96,053	104,702	96,053	9.0%	101,195
- Hereof non-financial corporations % ²	45.4%	46.0%	(0.6 PP)	45.6%	45.8%	46.1%	45.4%	46.1%	(0.7 PP)	46.0%
- Hereof households % ²	41.0%	41.6%	(0.6 PP)	41.5%	40.8%	40.3%	41.0%	40.3%	0.7 PP	41.6%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	122,943	117,277	4.8%	115,131	110,764	109,314	122,943	109,314	12.5%	117,277
Business outlets	1,242	1,256	(1.1%)	1,284	1,294	1,303	1,242	1,303	(4.7%)	1,256
Number of employees	33,752	33,903	(0.4%)	33,967	34,108	34,202	33,752	34,202	(1.3%)	33,903
Number of customers (in mn)	15.8	15.7	0.7%	15.3	15.1	14.9	15.8	14.9	6.5%	15.7

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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	179	167	7.4%	175	165	165	179	165	8.2%	671
Net fee and commission income	55	62	(11.4%)	58	52	47	55	47	15.6%	219
Net trading income and fair value result	(2)	5	–	3	6	6	(2)	6	–	20
Other net operating income	6	1	>500,0%	7	3	5	6	5	12.2%	16
Operating income	244	238	2.6%	242	226	222	244	222	10.0%	929
General administrative expenses	(106)	(106)	(0.1%)	(107)	(103)	(100)	(106)	(100)	5.9%	(416)
Operating result	138	132	4.8%	134	124	122	138	122	13.3%	512
Other result	(0)	0	–	0	1	(0)	(0)	(0)	61.0%	1
Gov. measures and compulsory contrib.	(11)	(0)	>500,0%	(0)	2	(10)	(11)	(10)	8.7%	(9)
Impairment losses on financial assets	(13)	(25)	(47.2%)	3	6	(2)	(13)	(2)	>500,0%	(19)
Profit/loss before tax	113	107	6.4%	137	132	110	113	110	3.2%	486
Profit/loss after tax	95	92	3.0%	116	111	89	95	89	6.9%	409
Return on equity before tax ¹	18.1%	17.6%	0.5 PP	23.5%	23.6%	18.4%	18.1%	18.4%	(0.4 PP)	21.7%
Return on equity after tax ¹	15.2%	15.3%	(0.1 PP)	20.0%	19.7%	15.0%	15.2%	15.0%	0.2 PP	18.2%
Net interest margin ¹	1.87%	1.80%	0.07 PP	1.94%	2.00%	2.08%	1.87%	2.08%	(0.21 PP)	1.95%
Cost/income ratio	43.4%	44.6%	(1.2 PP)	44.4%	45.4%	45.1%	43.4%	45.1%	(1.7 PP)	44.8%
Loan/deposit ratio	68.8%	67.1%	1.7 PP	67.3%	68.5%	69.9%	68.8%	69.9%	(1.1 PP)	67.1%
Provisioning ratio ¹	0.27%	0.52%	(0.24 PP)	(0.05%)	(0.14%)	0.04%	0.27%	0.04%	0.23 PP	0.10%
NPE ratio	0.7%	0.8%	(0.1 PP)	0.8%	0.8%	0.9%	0.7%	0.9%	(0.1 PP)	0.8%
NPE coverage ratio	53.7%	53.1%	0.6 PP	51.2%	53.4%	51.9%	53.7%	51.9%	1.8 PP	53.1%
Total assets	39,966	36,472	9.6%	38,095	34,343	32,958	39,966	32,958	21.3%	36,472
RWA	11,483	11,116	3.3%	10,947	10,581	10,483	11,483	10,483	9.5%	11,116
Equity	2,422	2,572	(5.8%)	2,486	2,404	2,290	2,422	2,290	5.8%	2,572
Loans to customers	20,236	19,695	2.7%	19,036	18,453	17,930	20,236	17,930	12.9%	19,695
- Hereof non-financial corporations % ²	36.0%	35.9%	0.1 PP	35.7%	36.5%	37.0%	36.0%	37.0%	(1.0 PP)	35.9%
- Hereof households % ²	59.6%	59.9%	(0.3 PP)	59.9%	59.1%	58.7%	59.6%	58.7%	0.9 PP	59.9%
- Hereof FCY %	22.6%	21.8%	0.8 PP	21.7%	23.0%	24.2%	22.6%	24.2%	(1.6 PP)	21.8%
Deposits from customers	34,166	30,669	11.4%	32,332	28,560	27,019	34,166	27,019	26.5%	30,669
Business outlets	125	126	(0.8%)	127	127	127	125	127	(1.6%)	126
Number of employees	3,700	3,807	(2.8%)	3,773	3,723	3,708	3,700	3,708	(0.2%)	3,807
Number of customers (in mn)	2.5	2.5	0.2%	2.5	2.4	2.4	2.5	2.4	5.3%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	109	108	0.2%	102	92	118	109	118	(7.9%)	420
Net fee and commission income	76	75	0.7%	68	68	67	76	67	13.6%	278
Net trading income and fair value result	2	(22)	–	(2)	7	(14)	2	(14)	–	(30)
Other net operating income	1	(2)	–	1	1	0	1	0	152.2%	0
Operating income	189	159	18.5%	171	169	171	189	171	10.4%	670
General administrative expenses	(93)	(103)	(9.8%)	(87)	(87)	(82)	(93)	(82)	12.9%	(358)
Operating result	96	57	69.6%	84	82	89	96	89	8.1%	311
Other result	0	(1)	–	(1)	(2)	0	0	0	(80.2%)	(4)
Gov. measures and compulsory contrib.	(120)	(1)	>500,0%	(1)	(1)	(57)	(120)	(57)	109.7%	(61)
Impairment losses on financial assets	(15)	(2)	>500,0%	(1)	15	9	(15)	9	–	21
Profit/loss before tax	(39)	52	–	80	94	42	(39)	42	–	268
Profit/loss after tax	(45)	44	–	69	81	33	(45)	33	–	226
Return on equity before tax ¹	–	19.5%	–	32.9%	41.2%	15.0%	–	15.0%	–	27.6%
Return on equity after tax ¹	–	16.4%	–	28.2%	35.4%	11.8%	–	11.8%	–	23.3%
Net interest margin ¹	3.38%	3.56%	(0.17 PP)	3.37%	3.15%	4.08%	3.38%	4.08%	(0.70 PP)	3.54%
Cost/income ratio	41.6%	57.1%	(15.5 PP)	42.6%	43.4%	40.1%	41.6%	40.1%	1.5 PP	45.5%
Loan/deposit ratio	62.8%	63.8%	(1.1 PP)	64.0%	63.0%	60.7%	62.8%	60.7%	2.1 PP	63.8%
Provisioning ratio ¹	1.01%	0.14%	0.86 PP	0.03%	(1.26%)	(0.71%)	1.01%	(0.71%)	1.72 PP	(0.42%)
NPE ratio	0.7%	0.8%	(0.1 PP)	0.7%	0.8%	1.2%	0.7%	1.2%	(0.5 PP)	0.8%
NPE coverage ratio	44.0%	44.9%	(0.9 PP)	47.2%	45.2%	41.3%	44.0%	41.3%	2.7 PP	44.9%
Total assets	13,605	12,190	11.6%	12,497	12,008	11,971	13,605	11,971	13.6%	12,190
RWA	5,310	5,080	4.5%	4,753	4,674	4,392	5,310	4,392	20.9%	5,080
Equity	954	1,155	(17.4%)	1,097	1,005	930	954	930	2.6%	1,155
Loans to customers	5,597	5,393	3.8%	5,175	4,914	4,676	5,597	4,676	19.7%	5,393
- Hereof non-financial corporations % ²	57.5%	58.5%	(1.0 PP)	58.7%	58.5%	60.3%	57.5%	60.3%	(2.8 PP)	58.5%
- Hereof households % ²	33.8%	33.1%	0.7 PP	32.5%	32.7%	33.1%	33.8%	33.1%	0.7 PP	33.1%
- Hereof FCY %	45.2%	44.8%	0.4 PP	43.9%	44.5%	44.6%	45.2%	44.6%	0.6 PP	44.8%
Deposits from customers	9,439	8,610	9.6%	8,620	8,260	8,323	9,439	8,323	13.4%	8,610
Business outlets	68	68	0.0%	68	68	68	68	68	0.0%	68
Number of employees	3,040	3,016	0.8%	3,004	2,973	2,972	3,040	2,972	2.3%	3,016
Number of customers (in mn)	0.6	0.5	1.7%	0.5	0.5	0.5	0.6	0.5	5.5%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	3	3	(6.7%)	5	4	7	3	7	(59.1%)	19
Net fee and commission income	0	(0)	–	0	0	0	0	0	(43.6%)	0
Net trading income and fair value result	(0)	0	–	(0)	0	0	(0)	0	–	0
Other net operating income	3	8	(61.4%)	5	5	4	3	4	(14.0%)	22
Operating income	6	11	(49.6%)	10	9	11	6	11	(48.9%)	42
General administrative expenses	(23)	(32)	(29.4%)	(18)	(20)	(21)	(23)	(21)	6.9%	(92)
Operating result	(17)	(21)	(18.4%)	(9)	(10)	(10)	(17)	(10)	69.1%	(50)
Other result	(77)	(2)	>500,0%	(66)	(161)	(67)	(77)	(67)	14.9%	(296)
Gov. measures and compulsory contrib.	(1)	(1)	(0.3%)	(1)	(1)	(1)	(1)	(1)	45.2%	(3)
Impairment losses on financial assets	6	(0)	–	2	2	19	6	19	(71.5%)	24
Profit/loss before tax	(89)	(24)	270.2%	(74)	(170)	(58)	(89)	(58)	53.8%	(325)
Profit/loss after tax	(89)	(24)	270.2%	(74)	(170)	(58)	(89)	(58)	53.8%	(325)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	0.66%	0.74%	(0.08 PP)	1.19%	0.92%	1.72%	0.66%	1.72%	(1.07 PP)	1.14%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(2.42%)	0.06%	(2.48 PP)	(0.94%)	(0.96%)	(8.13%)	(2.42%)	(8.13%)	5.71 PP	(2.51%)
NPE ratio	4.4%	5.3%	(0.8 PP)	5.4%	5.2%	5.1%	4.4%	5.1%	(0.6 PP)	5.3%
NPE coverage ratio	89.9%	88.9%	1.0 PP	88.4%	88.2%	87.0%	89.9%	87.0%	2.9 PP	88.9%
Total assets	1,810	1,601	13.0%	1,667	1,780	1,928	1,810	1,928	(6.1%)	1,601
RWA	2,103	2,040	3.1%	2,166	2,235	2,264	2,103	2,264	(7.1%)	2,040
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	895	929	(3.6%)	915	957	966	895	966	(7.4%)	929
- Hereof non-financial corporations % ²	0.5%	0.5%	(0.0 PP)	0.5%	0.5%	0.8%	0.5%	0.8%	(0.3 PP)	0.5%
- Hereof households % ²	99.5%	99.5%	0.0 PP	99.5%	99.5%	99.2%	99.5%	99.2%	0.3 PP	99.5%
- Hereof FCY %	97.7%	97.7%	0.0 PP	97.7%	97.7%	97.7%	97.7%	97.7%	0.1 PP	97.7%
Deposits from customers	14	12	12.5%	12	13	13	14	13	1.9%	12
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	327	330	(0.9%)	330	333	329	327	329	(0.6%)	330
Number of customers (in mn)	0.0	0.0	(5.3%)	0.0	0.0	0.0	0.0	0.0	(18.1%)	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	144	141	1.7%	138	132	128	144	128	12.4%	539
Net fee and commission income	54	54	(0.5%)	51	50	51	54	51	6.8%	206
Net trading income and fair value result	4	3	42.2%	2	4	4	4	4	5.0%	13
Other net operating income	2	2	10.9%	11	2	1	2	1	43.6%	17
Operating income	207	201	3.4%	202	188	184	207	184	12.6%	775
General administrative expenses	(89)	(87)	2.4%	(81)	(84)	(82)	(89)	(82)	8.5%	(335)
Operating result	118	114	4.1%	120	104	102	118	102	15.9%	440
Other result	(0)	(14)	(99.8%)	0	0	(0)	(0)	(0)	(86.7%)	(14)
Gov. measures and compulsory contrib.	(2)	0	-	0	0	(1)	(2)	(1)	61.0%	(1)
Impairment losses on financial assets	(27)	(8)	247.7%	(14)	(12)	0	(27)	0	-	(34)
Profit/loss before tax	89	92	(2.5%)	106	93	101	89	101	(11.2%)	391
Profit/loss after tax	55	58	(4.5%)	75	64	66	55	66	(16.5%)	263
Return on equity before tax ¹	20.9%	22.0%	(1.1 PP)	26.6%	24.3%	23.4%	20.9%	23.4%	(2.5 PP)	25.0%
Return on equity after tax ¹	13.0%	14.0%	(1.0 PP)	18.7%	16.8%	15.5%	13.0%	15.5%	(2.5 PP)	16.8%
Net interest margin ¹	2.53%	2.57%	(0.05 PP)	2.63%	2.60%	2.52%	2.53%	2.52%	0.01 PP	2.58%
Cost/income ratio	43.0%	43.4%	(0.4 PP)	40.4%	44.6%	44.6%	43.0%	44.6%	(1.6 PP)	43.2%
Loan/deposit ratio	101.9%	99.8%	2.1 PP	105.4%	103.2%	101.3%	101.9%	101.3%	0.6 PP	99.8%
Provisioning ratio ¹	0.61%	0.18%	0.43 PP	0.37%	0.31%	(0.00%)	0.61%	(0.00%)	0.61 PP	0.21%
NPE ratio	1.3%	1.2%	0.1 PP	1.3%	1.3%	1.4%	1.3%	1.4%	(0.1 PP)	1.2%
NPE coverage ratio	57.8%	58.5%	(0.6 PP)	61.1%	60.7%	60.3%	57.8%	60.3%	(2.4 PP)	58.5%
Total assets	22,982	23,113	(0.6%)	21,888	21,065	20,386	22,982	20,386	12.7%	23,113
RWA	8,391	8,317	0.9%	8,136	7,835	7,714	8,391	7,714	8.8%	8,317
Equity	1,604	1,757	(8.7%)	1,700	1,626	1,559	1,604	1,559	2.9%	1,757
Loans to customers	16,502	16,208	1.8%	15,705	15,209	14,744	16,502	14,744	11.9%	16,208
- Hereof non-financial corporations % ²	42.1%	42.6%	(0.5 PP)	43.3%	43.7%	43.7%	42.1%	43.7%	(1.6 PP)	42.6%
- Hereof households % ²	56.0%	55.3%	0.7 PP	54.9%	54.5%	54.7%	56.0%	54.7%	1.4 PP	55.3%
- Hereof FCY %	0.2%	0.2%	(0.0 PP)	0.2%	0.1%	0.1%	0.2%	0.1%	0.1 PP	0.2%
Deposits from customers	17,070	17,227	(0.9%)	15,906	15,739	15,592	17,070	15,592	9.5%	17,227
Business outlets	139	139	0.0%	140	141	141	139	141	(1.4%)	139
Number of employees	3,547	3,546	0.0%	3,549	3,541	3,569	3,547	3,569	(0.6%)	3,546
Number of customers (in mn)	1.5	1.5	0.0%	1.5	1.5	1.4	1.5	1.4	5.9%	1.5

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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	34	33	0.6%	34	33	33	34	33	2.7%	132
Net fee and commission income	7	5	34.0%	8	8	7	7	7	6.4%	28
Net trading income and fair value result	1	2	(25.2%)	1	1	2	1	2	(21.2%)	6
Other net operating income	(0)	(1)	(98.8%)	0	1	(0)	(0)	(0)	(92.7%)	0
Operating income	43	40	9.0%	42	45	41	43	41	6.0%	167
General administrative expenses	(18)	(21)	(11.9%)	(17)	(18)	(16)	(18)	(16)	11.2%	(72)
Operating result	25	19	31.6%	25	27	24	25	24	2.5%	96
Other result	0	(1)	-	0	0	0	0	0	-	(1)
Gov. measures and compulsory contrib.	(4)	(2)	98.4%	(2)	(2)	(3)	(4)	(3)	9.7%	(9)
Impairment losses on financial assets	0	1	(56.0%)	1	(0)	4	0	4	(91.8%)	5
Profit/loss before tax	22	17	25.9%	24	25	25	22	25	(12.6%)	91
Profit/loss after tax	19	14	30.1%	20	21	21	19	21	(11.7%)	77
Return on equity before tax ¹	23.1%	19.0%	4.1 PP	27.5%	29.7%	29.4%	23.1%	29.4%	(6.4 PP)	28.4%
Return on equity after tax ¹	19.8%	15.8%	4.0 PP	23.3%	25.0%	25.0%	19.8%	25.0%	(5.2 PP)	24.0%
Net interest margin ¹	4.16%	4.25%	(0.09 PP)	4.35%	4.44%	4.59%	4.16%	4.59%	(0.42 PP)	4.41%
Cost/income ratio	42.1%	52.1%	(10.0 PP)	40.6%	39.4%	40.1%	42.1%	40.1%	2.0 PP	42.9%
Loan/deposit ratio	55.5%	55.1%	0.5 PP	54.1%	55.0%	54.4%	55.5%	54.4%	1.2 PP	55.1%
Provisioning ratio ¹	(0.09%)	(0.14%)	0.05 PP	(0.27%)	0.05%	(1.12%)	(0.09%)	(1.12%)	1.03 PP	(0.36%)
NPE ratio	2.0%	2.2%	(0.2 PP)	2.3%	2.3%	2.5%	2.0%	2.5%	(0.5 PP)	2.2%
NPE coverage ratio	77.0%	73.2%	3.8 PP	73.4%	74.8%	74.9%	77.0%	74.9%	2.1 PP	73.2%
Total assets	3,461	3,367	2.8%	3,308	3,246	3,061	3,461	3,061	13.1%	3,367
RWA	2,152	1,945	10.7%	1,958	1,922	1,738	2,152	1,738	23.8%	1,945
Equity	396	375	5.8%	384	359	358	396	358	10.8%	375
Loans to customers	1,539	1,507	2.1%	1,429	1,401	1,341	1,539	1,341	14.7%	1,507
- Hereof non-financial corporations % ²	51.8%	52.7%	(0.9 PP)	51.9%	53.2%	53.9%	51.8%	53.9%	(2.1 PP)	52.7%
- Hereof households % ²	47.9%	47.2%	0.8 PP	47.9%	46.7%	46.1%	47.9%	46.1%	1.9 PP	47.2%
- Hereof FCY %	35.0%	35.4%	(0.4 PP)	35.6%	36.4%	38.3%	35.0%	38.3%	(3.3 PP)	35.4%
Deposits from customers	2,884	2,818	2.4%	2,722	2,627	2,552	2,884	2,552	13.0%	2,818
Business outlets	74	76	(2.6%)	76	76	76	74	76	(2.6%)	76
Number of employees	1,359	1,354	0.4%	1,343	1,323	1,304	1,359	1,304	4.2%	1,354
Number of customers (in mn)	0.5	0.5	0.4%	0.5	0.5	0.5	0.5	0.5	8.2%	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 and Herzegovina

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	22	22	(0.9%)	22	21	22	22	22	(0.5%)	87
Net fee and commission income	14	17	(15.7%)	17	15	14	14	14	5.2%	63
Net trading income and fair value result	0	0	426.7%	(0)	0	0	0	0	464.0%	0
Other net operating income	(0)	3	–	(0)	1	1	(0)	1	–	4
Operating income	36	42	(13.3%)	38	39	36	36	36	0.3%	155
General administrative expenses	(17)	(21)	(17.9%)	(18)	(18)	(16)	(17)	(16)	6.7%	(73)
Operating result	19	20	(8.4%)	21	21	20	19	20	(5.1%)	82
Other result	(0)	4	–	0	(0)	(0)	(0)	(0)	>500,0%	4
Gov. measures and compulsory contrib.	(2)	(2)	3.4%	(2)	(2)	(2)	(2)	(2)	5.9%	(6)
Impairment losses on financial assets	(3)	(2)	37.2%	(1)	(0)	(2)	(3)	(2)	89.8%	(6)
Profit/loss before tax	14	21	(33.0%)	18	19	17	14	17	(15.7%)	74
Profit/loss after tax	13	20	(35.3%)	16	17	15	13	15	(13.9%)	68
Return on equity before tax ¹	12.3%	19.5%	(7.2 PP)	17.6%	18.6%	16.3%	12.3%	16.3%	(4.1 PP)	18.9%
Return on equity after tax ¹	11.2%	18.5%	(7.3 PP)	16.0%	16.9%	14.6%	11.2%	14.6%	(3.4 PP)	17.3%
Net interest margin ¹	2.98%	3.05%	(0.07 PP)	3.09%	3.12%	3.20%	2.98%	3.20%	(0.22 PP)	3.11%
Cost/income ratio	48.3%	51.0%	(2.7 PP)	45.8%	46.7%	45.4%	48.3%	45.4%	2.9 PP	47.3%
Loan/deposit ratio	72.0%	69.5%	2.5 PP	69.8%	71.0%	71.6%	72.0%	71.6%	0.4 PP	69.5%
Provisioning ratio ¹	0.65%	0.43%	0.22 PP	0.33%	0.06%	0.41%	0.65%	0.41%	0.24 PP	0.31%
NPE ratio	2.0%	2.0%	(0.1 PP)	2.0%	2.1%	2.2%	2.0%	2.2%	(0.2 PP)	2.0%
NPE coverage ratio	74.1%	76.1%	(2.1 PP)	77.0%	77.0%	80.3%	74.1%	80.3%	(6.2 PP)	76.1%
Total assets	3,157	3,149	0.3%	3,098	3,015	2,929	3,157	2,929	7.8%	3,149
RWA	1,594	1,569	1.6%	1,628	1,598	1,578	1,594	1,578	1.0%	1,569
Equity	468	455	2.8%	435	419	420	468	420	11.3%	455
Loans to customers	1,736	1,698	2.2%	1,676	1,657	1,619	1,736	1,619	7.2%	1,698
- Hereof non-financial corporations % ²	34.9%	34.8%	0.1 PP	36.3%	36.9%	37.2%	34.9%	37.2%	(2.2 PP)	34.8%
- Hereof households % ²	61.8%	61.6%	0.2 PP	60.7%	60.0%	59.7%	61.8%	59.7%	2.1 PP	61.6%
- Hereof FCY %	4.0%	4.0%	(0.1 PP)	4.3%	3.9%	4.0%	4.0%	4.0%	(0.0 PP)	4.0%
Deposits from customers	2,558	2,575	(0.7%)	2,533	2,463	2,383	2,558	2,383	7.4%	2,575
Business outlets	85	85	0.0%	85	85	87	85	87	(2.3%)	85
Number of employees	1,332	1,327	0.4%	1,330	1,347	1,353	1,332	1,353	(1.6%)	1,327
Number of customers (in mn)	0.5	0.5	(3.1%)	0.5	0.5	0.5	0.5	0.5	8.9%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	48	49	(3.1%)	48	49	47	48	47	1.9%	193
Net fee and commission income	18	19	(4.5%)	21	19	19	18	19	(1.9%)	78
Net trading income and fair value result	6	2	233.8%	1	1	(4)	6	(4)	–	0
Other net operating income	(4)	(2)	148.8%	3	(8)	7	(4)	7	–	0
Operating income	68	69	(0.6%)	71	63	69	68	69	(1.2%)	272
General administrative expenses	(37)	(39)	(5.8%)	(34)	(34)	(34)	(37)	(34)	8.3%	(141)
Operating result	32	30	6.1%	37	29	35	32	35	(10.4%)	131
Other result	(0)	0	–	(2)	(5)	(0)	(0)	(0)	54.0%	(8)
Gov. measures and compulsory contrib.	0	(2)	–	0	0	0	0	0	–	(2)
Impairment losses on financial assets	(5)	(5)	5.9%	3	(7)	(2)	(5)	(2)	224.6%	(10)
Profit/loss before tax	26	23	13.9%	37	16	34	26	34	(21.4%)	110
Profit/loss after tax	21	17	25.5%	30	13	28	21	28	(22.0%)	88
Return on equity before tax ¹	14.4%	13.3%	1.2 PP	22.0%	9.3%	19.0%	14.4%	19.0%	(4.6 PP)	16.3%
Return on equity after tax ¹	11.7%	9.8%	2.0 PP	17.9%	7.5%	15.5%	11.7%	15.5%	(3.8 PP)	13.1%
Net interest margin ¹	2.45%	2.62%	(0.17 PP)	2.59%	2.69%	2.68%	2.45%	2.68%	(0.23 PP)	2.64%
Cost/income ratio	53.7%	56.6%	(2.9 PP)	48.3%	54.6%	48.9%	53.7%	48.9%	4.7 PP	52.0%
Loan/deposit ratio	66.2%	64.7%	1.5 PP	65.8%	68.7%	68.7%	66.2%	68.7%	(2.4 PP)	64.7%
Provisioning ratio ¹	0.48%	0.47%	0.02 PP	(0.30%)	0.75%	0.17%	0.48%	0.17%	0.32 PP	0.27%
NPE ratio	1.5%	1.6%	(0.1 PP)	1.7%	1.7%	1.8%	1.5%	1.8%	(0.3 PP)	1.6%
NPE coverage ratio	67.6%	59.7%	7.9 PP	63.6%	63.1%	61.9%	67.6%	61.9%	5.6 PP	59.7%
Total assets	8,362	8,098	3.3%	7,852	7,739	7,491	8,362	7,491	11.6%	8,098
RWA	3,351	3,247	3.2%	2,760	2,601	2,430	3,351	2,430	37.9%	3,247
Equity	754	733	2.9%	715	685	736	754	736	2.4%	733
Loans to customers	3,950	3,859	2.4%	3,789	3,735	3,664	3,950	3,664	7.8%	3,859
- Hereof non-financial corporations % ²	34.7%	34.9%	(0.2 PP)	34.1%	34.4%	34.4%	34.7%	34.4%	0.3 PP	34.9%
- Hereof households % ²	60.2%	60.1%	0.1 PP	59.9%	59.2%	58.1%	60.2%	58.1%	2.1 PP	60.1%
- 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	6,119	6,162	(0.7%)	5,907	5,616	5,533	6,119	5,533	10.6%	6,162
Business outlets	67	67	0.0%	67	67	70	67	70	(4.3%)	67
Number of employees	1,747	1,741	0.3%	1,755	1,768	1,777	1,747	1,777	(1.7%)	1,741
Number of customers (in mn)	0.5	0.5	0.7%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	18	18	(0.7%)	18	18	17	18	17	4.5%	71
Net fee and commission income	3	4	(28.7%)	5	6	3	3	3	(4.0%)	19
Net trading income and fair value result	0	0	298.6%	0	0	0	0	0	86.0%	0
Other net operating income	0	1	(64.3%)	1	1	1	0	1	(37.9%)	3
Operating income	22	24	(8.2%)	24	25	21	22	21	2.3%	94
General administrative expenses	(12)	(12)	1.6%	(11)	(12)	(11)	(12)	(11)	5.4%	(47)
Operating result	10	12	(17.9%)	13	12	10	10	10	(1.3%)	47
Other result	0	0	-	0	0	0	0	0	-	0
Gov. measures and compulsory contrib.	(1)	(1)	6.2%	(1)	(1)	(1)	(1)	(1)	15.1%	(3)
Impairment losses on financial assets	(3)	(5)	(29.5%)	(0)	(4)	1	(3)	1	-	(9)
Profit/loss before tax	5	6	(12.0%)	12	7	10	5	10	(44.9%)	35
Profit/loss after tax	5	6	(16.0%)	11	7	9	5	9	(44.7%)	31
Return on equity before tax ¹	11.6%	14.1%	(2.4 PP)	26.4%	16.7%	22.3%	11.6%	22.3%	(10.7 PP)	21.0%
Return on equity after tax ¹	10.4%	13.2%	(2.8 PP)	24.0%	14.6%	19.9%	10.4%	19.9%	(9.5 PP)	18.9%
Net interest margin ¹	4.03%	4.29%	(0.26 PP)	4.49%	4.66%	4.65%	4.03%	4.65%	(0.62 PP)	4.50%
Cost/income ratio	55.2%	49.9%	5.3 PP	47.1%	49.6%	53.6%	55.2%	53.6%	1.6 PP	49.9%
Loan/deposit ratio	89.4%	87.2%	2.2 PP	90.8%	91.9%	87.8%	89.4%	87.8%	1.6 PP	87.2%
Provisioning ratio ¹	1.06%	1.53%	(0.47 PP)	0.10%	1.40%	(0.23%)	1.05%	(0.23%)	1.28 PP	0.72%
NPE ratio	3.2%	3.2%	0.0 PP	3.4%	3.0%	2.2%	3.2%	2.2%	1.0 PP	3.2%
NPE coverage ratio	75.6%	76.2%	(0.6 PP)	68.8%	68.1%	73.2%	75.6%	73.2%	2.4 PP	76.2%
Total assets	1,967	1,978	(0.6%)	1,786	1,671	1,646	1,967	1,646	19.6%	1,978
RWA	1,206	1,168	3.2%	1,116	1,109	1,043	1,206	1,043	15.6%	1,168
Equity	189	184	2.4%	178	190	183	189	183	3.2%	184
Loans to customers	1,340	1,303	2.8%	1,260	1,218	1,162	1,340	1,162	15.3%	1,303
- Hereof non-financial corporations % ²	34.1%	34.6%	(0.5 PP)	34.1%	34.5%	35.4%	34.1%	35.4%	(1.3 PP)	34.6%
- Hereof households % ²	65.6%	65.3%	0.4 PP	65.7%	65.3%	64.4%	65.6%	64.4%	1.2 PP	65.3%
- 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	1,557	1,553	0.2%	1,443	1,350	1,346	1,557	1,346	15.7%	1,553
Business outlets	36	37	(2.7%)	37	37	37	36	37	(2.7%)	37
Number of employees	843	885	(4.7%)	901	920	922	843	922	(8.6%)	885
Number of customers (in mn)	0.4	0.4	(0.5%)	0.4	0.4	0.4	0.4	0.4	7.7%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	158	162	(2.3%)	164	159	159	158	159	(0.6%)	644
Net fee and commission income	63	68	(7.1%)	64	68	48	63	48	32.6%	248
Net trading income and fair value result	0	1	(73.4%)	0	4	3	0	3	(90.1%)	9
Other net operating income	(5)	1	-	5	(3)	(0)	(5)	(0)	>500,0%	3
Operating income	217	233	(6.8%)	232	229	210	217	210	3.2%	905
General administrative expenses	(93)	(109)	(14.6%)	(92)	(97)	(90)	(93)	(90)	2.8%	(387)
Operating result	124	124	(0.0%)	140	133	120	124	120	3.5%	517
Other result	(1)	(2)	(66.2%)	0	(1)	0	(1)	0	-	(2)
Gov. measures and compulsory contrib.	(14)	(14)	(5.6%)	(14)	(7)	(15)	(14)	(15)	(10.6%)	(50)
Impairment losses on financial assets	(17)	(12)	41.6%	(10)	(13)	2	(17)	2	-	(33)
Profit/loss before tax	93	96	(3.2%)	117	112	107	93	107	(12.8%)	431
Profit/loss after tax	75	77	(3.2%)	94	91	86	75	86	(13.3%)	349
Return on equity before tax ¹	20.2%	22.4%	(2.2 PP)	28.8%	27.3%	25.0%	20.2%	25.0%	(4.8 PP)	27.7%
Return on equity after tax ¹	16.3%	18.1%	(1.8 PP)	23.4%	22.3%	20.3%	16.3%	20.3%	(4.0 PP)	22.4%
Net interest margin ¹	3.73%	4.02%	(0.29 PP)	4.15%	3.90%	3.89%	3.73%	3.89%	(0.16 PP)	3.98%
Cost/income ratio	42.7%	46.6%	(3.9 PP)	39.7%	42.1%	42.9%	42.7%	42.9%	(0.2 PP)	42.8%
Loan/deposit ratio	74.3%	68.8%	5.5 PP	73.4%	69.6%	65.2%	74.3%	65.2%	9.1 PP	68.8%
Provisioning ratio ¹	0.60%	0.50%	0.10 PP	0.39%	0.49%	(0.07%)	0.60%	(0.07%)	0.67 PP	0.33%
NPE ratio	1.4%	1.5%	(0.0 PP)	1.5%	1.5%	1.5%	1.4%	1.5%	(0.0 PP)	1.5%
NPE coverage ratio	61.1%	61.5%	(0.4 PP)	62.6%	62.2%	61.2%	61.1%	61.2%	(0.1 PP)	61.5%
Total assets	17,726	17,485	1.4%	16,154	16,466	17,175	17,726	17,175	3.2%	17,485
RWA	8,486	8,009	6.0%	7,502	7,089	6,695	8,486	6,695	26.7%	8,009
Equity	1,904	1,839	3.5%	1,759	1,662	1,791	1,904	1,791	6.3%	1,839
Loans to customers	10,162	9,852	3.2%	9,599	9,200	9,632	10,162	9,632	5.5%	9,852
- Hereof non-financial corporations % ²	51.7%	50.6%	1.2 PP	51.5%	52.5%	48.6%	51.7%	48.6%	3.2 PP	50.6%
- Hereof households % ²	41.8%	42.1%	(0.3 PP)	42.1%	42.7%	40.4%	41.8%	40.4%	1.4 PP	42.1%
- Hereof FCY %	37.9%	34.8%	3.1 PP	35.3%	33.5%	31.5%	37.9%	31.5%	6.3 PP	34.8%
Deposits from customers	13,283	13,628	(2.5%)	12,561	12,909	13,450	13,283	13,450	(1.2%)	13,628
Business outlets	267	269	(0.7%)	272	275	275	267	275	(2.9%)	269
Number of employees	4,774	4,801	(0.6%)	4,829	4,925	4,985	4,774	4,985	(4.2%)	4,801
Number of customers (in mn)	2.4	2.3	1.5%	2.3	2.3	2.3	2.4	2.3	3.8%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	67	70	(3.6%)	69	66	67	67	67	(0.3%)	272
Net fee and commission income	35	39	(10.7%)	35	34	31	35	31	13.1%	138
Net trading income and fair value result	4	4	(11.7%)	4	4	3	4	3	19.0%	16
Other net operating income	3	(1)	–	2	4	2	3	2	2.1%	7
Operating income	108	112	(3.3%)	110	108	104	108	104	4.3%	434
General administrative expenses	(33)	(37)	(9.4%)	(33)	(33)	(29)	(33)	(29)	12.6%	(131)
Operating result	75	75	(0.3%)	77	76	74	75	74	1.0%	302
Other result	0	0	(54.7%)	0	0	0	0	0	(17.0%)	1
Gov. measures and compulsory contrib.	(2)	(4)	(39.4%)	(4)	(4)	(3)	(2)	(3)	(35.0%)	(14)
Impairment losses on financial assets	5	(1)	–	3	1	(2)	5	(2)	–	2
Profit/loss before tax	78	71	9.6%	77	74	69	78	69	13.1%	291
Profit/loss after tax	67	62	9.0%	67	63	60	67	60	13.0%	252
Return on equity before tax ¹	35.2%	32.7%	2.5 PP	37.6%	39.0%	31.4%	35.2%	31.4%	3.8 PP	37.9%
Return on equity after tax ¹	30.5%	28.5%	2.0 PP	32.5%	33.5%	27.2%	30.5%	27.2%	3.3 PP	32.8%
Net interest margin ¹	4.29%	4.42%	(0.12 PP)	4.48%	4.46%	4.56%	4.29%	4.56%	(0.26 PP)	4.47%
Cost/income ratio	30.6%	32.7%	(2.1 PP)	29.8%	30.1%	28.3%	30.6%	28.3%	2.3 PP	30.3%
Loan/deposit ratio	66.5%	65.8%	0.7 PP	64.4%	64.1%	62.0%	66.5%	62.0%	4.4 PP	65.8%
Provisioning ratio ¹	(0.58%)	0.12%	(0.71 PP)	(0.40%)	(0.19%)	0.26%	(0.58%)	0.26%	(0.85 PP)	(0.05%)
NPE ratio	1.1%	1.2%	(0.1 PP)	1.3%	1.3%	1.4%	1.1%	1.4%	(0.3 PP)	1.2%
NPE coverage ratio	62.4%	64.7%	(2.3 PP)	65.2%	62.0%	60.4%	62.4%	60.4%	2.0 PP	64.7%
Total assets	6,737	6,676	0.9%	6,685	6,431	6,283	6,737	6,283	7.2%	6,676
RWA	3,634	3,544	2.6%	3,378	3,332	3,240	3,634	3,240	12.2%	3,544
Equity	763	949	(19.6%)	917	852	786	763	786	(3.0%)	949
Loans to customers	3,509	3,478	0.9%	3,328	3,209	3,062	3,509	3,062	14.6%	3,478
- Hereof non-financial corporations % ²	50.8%	52.8%	(2.0 PP)	53.1%	53.7%	54.5%	50.8%	54.5%	(3.7 PP)	52.8%
- Hereof households % ²	49.0%	47.0%	2.0 PP	46.6%	45.9%	45.4%	49.0%	45.4%	3.6 PP	47.0%
- Hereof FCY %	66.4%	67.2%	(0.8 PP)	68.6%	69.3%	71.6%	66.4%	71.6%	(5.2 PP)	67.2%
Deposits from customers	5,364	5,367	(0.1%)	5,201	5,024	4,966	5,364	4,966	8.0%	5,367
Business outlets	104	104	0.0%	104	105	105	104	105	(1.0%)	104
Number of employees	2,159	2,156	0.1%	2,182	2,207	2,130	2,159	2,130	1.4%	2,156
Number of customers (in mn)	1.2	1.1	1.8%	1.1	1.1	1.1	1.2	1.1	7.4%	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	98	98	0.1%	101	100	101	98	101	(3.1%)	401
Net fee and commission income	12	14	(17.8%)	12	23	15	12	15	(19.0%)	65
Net trading income and fair value result	5	2	115.4%	2	(0)	5	5	5	9.9%	9
Other net operating income	0	3	(82.2%)	0	(0)	0	0	0	81.9%	3
Operating income	116	118	(1.6%)	116	123	121	116	121	(4.3%)	478
General administrative expenses	(49)	(58)	(15.5%)	(47)	(49)	(52)	(49)	(52)	(4.3%)	(206)
Operating result	67	60	12.2%	69	74	70	67	70	(4.3%)	272
Other result	(1)	(1)	(24.3%)	0	(0)	(1)	(1)	(1)	(28.1%)	(2)
Gov. measures and compulsory contrib.	(3)	(3)	0.8%	(3)	(3)	(3)	(3)	(3)	3.9%	(12)
Impairment losses on financial assets	(7)	38	-	6	3	1	(7)	1	-	48
Profit/loss before tax	56	93	(40.0%)	72	74	67	56	67	(15.8%)	307
Profit/loss after tax	26	71	(63.6%)	54	54	51	26	51	(49.3%)	229
Return on equity before tax ¹	29.2%	54.1%	(24.9 PP)	44.7%	48.4%	42.4%	29.2%	42.4%	(13.2 PP)	52.1%
Return on equity after tax ¹	13.4%	40.8%	(27.5 PP)	33.6%	35.1%	32.3%	13.4%	32.3%	(18.9 PP)	39.0%
Net interest margin ¹	8.64%	8.67%	(0.03 PP)	8.91%	8.93%	8.86%	8.64%	8.86%	(0.21 PP)	8.84%
Cost/income ratio	42.5%	49.5%	(7.0 PP)	40.8%	39.7%	42.5%	42.5%	42.5%	(0.0 PP)	43.1%
Loan/deposit ratio	42.4%	41.4%	0.9 PP	39.5%	36.2%	35.7%	42.4%	35.7%	6.7 PP	41.4%
Provisioning ratio ¹	0.39%	(4.38%)	4.77 PP	(4.29%)	(1.86%)	(0.13%)	0.39%	(0.13%)	0.52 PP	(2.72%)
NPE ratio	3.1%	3.1%	(0.1 PP)	3.3%	3.7%	4.0%	3.1%	4.0%	(1.0 PP)	3.1%
NPE coverage ratio	83.1%	82.3%	0.7 PP	85.1%	86.2%	82.5%	83.1%	82.5%	0.5 PP	82.3%
Total assets	5,125	5,002	2.5%	4,982	4,820	5,059	5,125	5,059	1.3%	5,002
RWA	4,471	4,370	2.3%	4,557	4,609	4,874	4,471	4,874	(8.3%)	4,370
Equity	802	773	3.8%	734	667	665	802	665	20.6%	773
Loans to customers	1,716	1,697	1.2%	1,575	1,436	1,486	1,716	1,486	15.5%	1,697
- Hereof non-financial corporations % ²	86.5%	84.7%	1.8 PP	86.2%	85.5%	87.2%	86.5%	87.2%	(0.7 PP)	84.7%
- Hereof households % ²	11.9%	11.5%	0.4 PP	11.8%	11.8%	11.4%	11.9%	11.4%	0.6 PP	11.5%
- Hereof FCY %	26.7%	28.1%	(1.4 PP)	28.8%	25.8%	27.3%	26.7%	27.3%	(0.6 PP)	28.1%
Deposits from customers	4,073	4,034	1.0%	3,991	3,936	4,164	4,073	4,164	(2.2%)	4,034
Business outlets	257	266	(3.4%)	290	295	299	257	299	(14.0%)	266
Number of employees	4,916	5,078	(3.2%)	5,113	5,135	5,239	4,916	5,239	(6.2%)	5,078
Number of customers (in mn)	3.1	3.1	0.9%	3.0	2.9	2.9	3.1	2.9	7.8%	3.1

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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	383	389	(1.6%)	402	441	457	383	457	(16.3%)	1,690
Net fee and commission income	173	170	1.8%	174	183	201	173	201	(14.0%)	729
Net trading income and fair value result	1	57	(99.0%)	57	59	65	1	65	(99.1%)	238
Other net operating income	4	15	(72.8%)	0	2	(0)	4	(0)	-	16
Operating income	561	632	(11.2%)	635	685	723	561	723	(22.4%)	2,674
General administrative expenses	(180)	(204)	(11.5%)	(171)	(166)	(148)	(180)	(148)	21.8%	(688)
Operating result	381	428	(11.1%)	464	519	575	381	575	(33.8%)	1,986
Other result	(15)	(344)	(95.5%)	4	(1,269)	1	(15)	1	-	(1,609)
Gov. measures and compulsory contrib.	(5)	(5)	(1.7%)	(5)	(6)	(6)	(5)	(6)	(7.3%)	(22)
Impairment losses on financial assets	(7)	84	-	(32)	(5)	3	(7)	3	-	51
Profit/loss before tax	353	163	116.8%	431	(761)	573	353	573	(38.5%)	406
Profit/loss after tax	261	32	>500,0%	319	(861)	425	261	425	(38.6%)	(86)
Return on equity before tax ¹	24.7%	9.5%	15.2 PP	24.9%	12.0%	43.5%	24.7%	43.5%	(18.8 PP)	6.5%
Return on equity after tax ¹	18.3%	1.9%	16.4 PP	18.5%	5.7%	32.2%	18.3%	32.2%	(13.9 PP)	-
Net interest margin ¹	8.57%	8.93%	(0.36 PP)	9.48%	10.08%	10.37%	8.57%	10.37%	(1.80 PP)	9.74%
Cost/income ratio	32.1%	32.2%	(0.1 PP)	26.9%	24.2%	20.5%	32.1%	20.5%	11.7 PP	25.7%
Loan/deposit ratio	25.5%	26.6%	(1.1 PP)	29.4%	31.3%	30.8%	25.5%	30.8%	(5.3 PP)	26.6%
Provisioning ratio ¹	0.67%	(7.43%)	8.10 PP	2.75%	0.44%	(0.20%)	0.67%	(0.20%)	0.87 PP	(1.03%)
NPE ratio	1.3%	1.2%	0.1 PP	1.7%	1.6%	1.5%	1.3%	1.5%	(0.2 PP)	1.2%
NPE coverage ratio	79.1%	78.8%	0.3 PP	73.7%	70.7%	72.5%	79.1%	72.5%	6.6 PP	78.8%
Total assets	18,421	18,505	(0.5%)	17,665	18,081	19,614	18,421	19,614	(6.1%)	18,505
RWA	20,035	19,042	5.2%	18,021	18,632	19,512	20,035	19,512	2.7%	19,042
Equity	5,915	5,622	5.2%	5,377	5,352	6,112	5,915	6,112	(3.2%)	5,622
Loans to customers	4,418	4,415	0.1%	4,546	4,722	4,926	4,418	4,926	(10.3%)	4,415
- Hereof non-financial corporations % ²	15.7%	17.2%	(1.5 PP)	21.4%	23.0%	30.2%	15.7%	30.2%	(14.5 PP)	17.2%
- Hereof households % ²	38.0%	40.1%	(2.2 PP)	39.8%	43.2%	43.2%	38.0%	43.2%	(5.2 PP)	40.1%
- Hereof FCY %	4.2%	4.1%	0.1 PP	4.4%	4.4%	5.8%	4.2%	5.8%	(1.5 PP)	4.1%
Deposits from customers	10,141	10,298	(1.5%)	10,153	10,676	10,669	10,141	10,669	(4.9%)	10,298
Business outlets	63	66	(4.5%)	68	74	83	63	83	(24.1%)	66
Number of employees	8,402	8,522	(1.4%)	8,614	8,657	8,746	8,402	8,746	(3.9%)	8,522
Number of customers (in mn)	2.8	2.9	(2.9%)	2.9	3.0	3.1	2.8	3.1	(10.7%)	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

In EUR mn	Q1/2026	Q4/2025	q-o-q	Q3/2025	Q2/2025	Q1/2025	1-3/2026	1-3/2025	y-o-y	1-12/2025
Net interest income	176	179	(1.6%)	170	190	186	176	186	(5.4%)	725
Net fee and commission income	175	153	14.7%	152	147	148	175	148	18.7%	600
Net trading income and fair value result	44	40	10.0%	16	75	24	44	24	81.5%	155
Other net operating income	37	34	9.6%	40	32	35	37	35	5.9%	141
Operating income	432	411	5.3%	385	454	399	432	399	8.3%	1,649
General administrative expenses	(253)	(204)	24.4%	(234)	(244)	(243)	(253)	(243)	4.4%	(925)
Operating result	179	207	(13.5%)	151	209	156	179	156	14.5%	724
Other result	1	9	(86.6%)	(1)	(2)	(7)	1	(7)	-	(1)
Gov. measures and compulsory contrib.	(11)	(0)	>500,0%	(12)	(13)	(11)	(11)	(11)	6.5%	(35)
Impairment losses on financial assets	(49)	(66)	(25.5%)	(37)	(63)	(70)	(49)	(70)	(29.7%)	(236)
Profit/loss before tax	120	150	(20.1%)	102	132	69	120	69	73.9%	452
Profit/loss after tax	97	119	(18.8%)	81	105	54	97	54	80.0%	359
Return on equity before tax ¹	10.5%	13.8%	(3.3 PP)	9.8%	12.8%	6.2%	10.5%	6.2%	4.3 PP	10.4%
Return on equity after tax ¹	8.5%	11.0%	(2.5 PP)	7.8%	10.2%	4.8%	8.5%	4.8%	3.7 PP	8.3%
Net interest margin ¹	1.12%	1.18%	(0.06 PP)	1.12%	1.24%	1.21%	1.12%	1.21%	(0.10 PP)	1.18%
Cost/income ratio	58.6%	49.6%	9.0 PP	60.8%	53.8%	60.8%	58.6%	60.8%	(2.2 PP)	56.1%
Loan/deposit ratio	176.3%	167.3%	9.0 PP	166.2%	162.8%	166.5%	176.3%	166.5%	9.8 PP	167.3%
Provisioning ratio ¹	0.54%	0.74%	(0.21 PP)	0.41%	0.70%	0.77%	0.54%	0.77%	(0.23 PP)	0.66%
NPE ratio	2.8%	2.9%	(0.1 PP)	3.0%	2.9%	3.2%	2.8%	3.2%	(0.4 PP)	2.9%
NPE coverage ratio	29.5%	25.9%	3.6 PP	31.5%	32.1%	30.2%	29.5%	30.2%	(0.7 PP)	25.9%
Total assets	66,326	63,635	4.2%	61,599	63,400	63,016	66,326	63,016	5.3%	63,635
RWA	23,664	23,660	0.0%	22,669	21,892	21,500	23,664	21,500	10.1%	23,660
Equity	4,611	4,600	0.3%	4,511	4,373	4,263	4,611	4,263	8.2%	4,600
Loans to customers	38,032	35,954	5.8%	35,324	36,427	36,238	38,032	36,238	5.0%	35,954
- Hereof non-financial corporations % ²	51.0%	52.7%	(1.7 PP)	50.9%	50.0%	50.6%	51.0%	50.6%	0.4 PP	52.7%
- Hereof households % ²	21.0%	22.2%	(1.2 PP)	22.2%	21.4%	21.3%	21.0%	21.3%	(0.3 PP)	22.2%
- Hereof FCY %	15.2%	12.7%	2.5 PP	13.1%	13.6%	12.4%	15.2%	12.4%	2.8 PP	12.7%
Deposits from customers	24,813	20,968	18.3%	23,022	23,775	24,436	24,813	24,436	1.5%	20,968
Business outlets	19	18	5.6%	17	17	17	19	17	11.8%	18
Number of employees	3,861	3,714	4.0%	3,727	3,737	3,718	3,861	3,718	3.8%	3,714
Number of customers (in mn)	2.7	2.7	0.9%	2.6	2.6	2.5	2.7	2.5	8.6%	2.7

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

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 (May 2025)**
- Sustainalytics: "Low risk"; Low risk experiencing material financial impacts from ESG factors. Ranked 39th out of 218 diversified banks globally (September 2025)
- MSCI ESG Rating: Level "A" (October 2024)
- RBI's S&P ESG score is 53 out of 100, which is above the industry average of 35/100 (December 2025)
- 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
RESPONSIBLE
BANKING



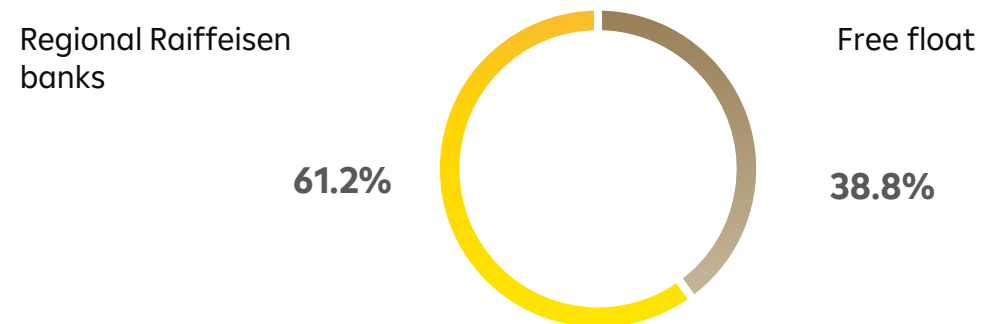
> General information

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

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

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



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 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