Raiffeisen Bank International

Raiffeisen Bank International
H1/2026 Results

31 July 2026

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Priorities

Strategic review is under way

Ready for growth

- Doubling down on CE and SEE
- Mid-market and SME
- Wealth management

Focus on profitability

- 13% Adjusted ROE is just the start
- Product mix and cross-sell in GC&M
- Efficiency and capital allocation in the core of the business

Technological transformation

- Customer interaction and marketing
- Product delivery (speed, scalability, independence)
- End-to-end process: digitized and operated

Strategy update to senior management *(end of Q3)*

Capital markets day *(February)*

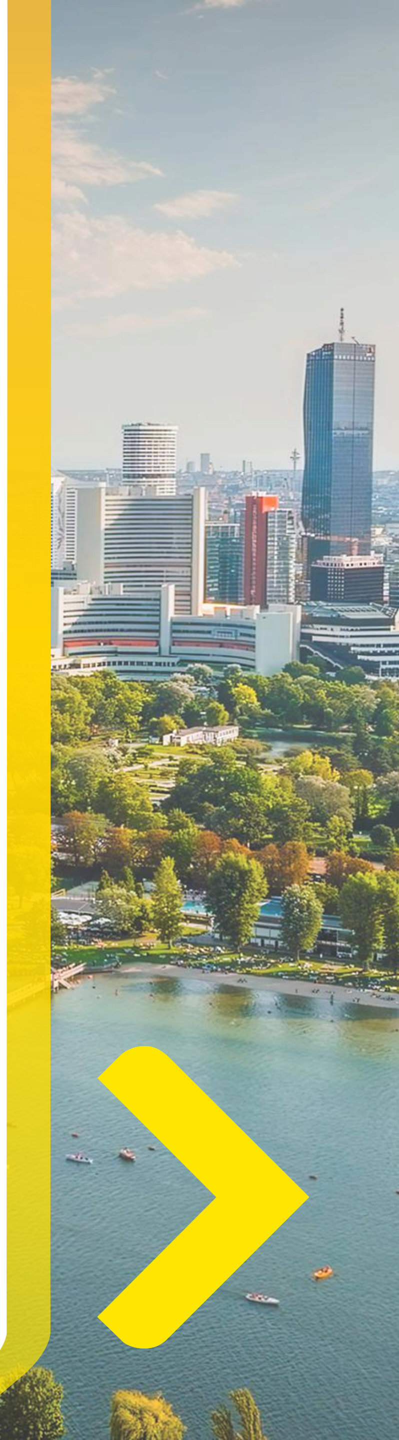
2026

May *Jun* *Jul* *Aug* *Sep* *Oct* *Nov* *Dec*

2027

Jan *Feb*

Base-lining and preliminary review → Ambition and road-map development → Kick-start of implementation



Russia De-Risking

1 **Run-down remains our base-case going forward in Russia**

- Continued ring-fencing of the Russian business: no spill-overs on the rest of the Group
- All restrictions on business activities to remain in place

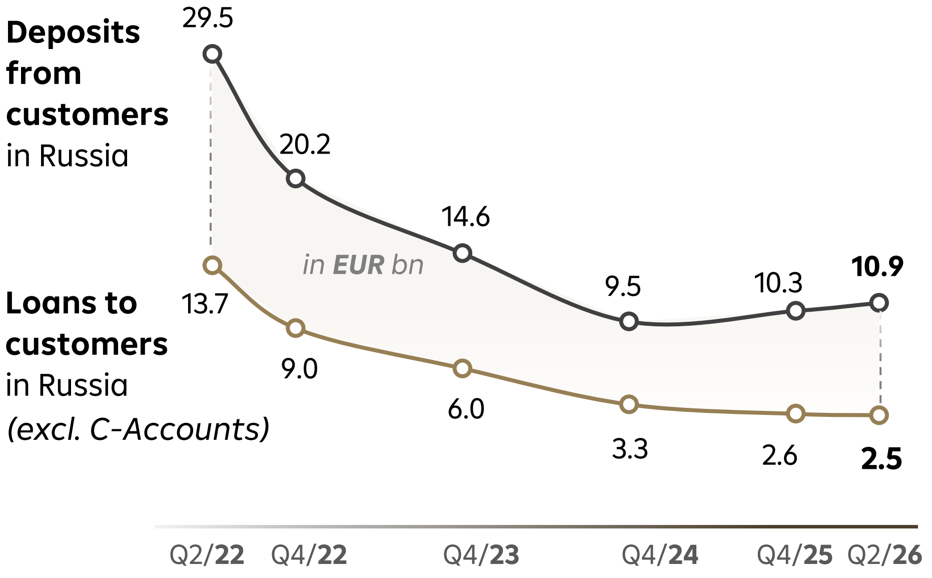
2 **Focus on extracting value**

- We will further seek to recover what value we can on behalf of our shareholders
- Rasperia claim filed on 30 July 2026

3 **Focus on sale**

- We will renew our efforts to sell

Significant business reduction since 2022



Balance sheet has been transformed by the business reduction

- More equity (EUR 6.5 bn) than loans to customers (EUR 2.5 bn) excl. C-Accounts
- Loan/deposit ratio at 23% (30/06/2026)
- LCR at 471% (24/07/2026)

Addiko – Voluntary Public Tender Offer and Carve-out

Voluntary Public Tender offer for all Addiko shares at EUR 26.50 per share and carve-out at fair market value

Minimum acceptance rate of 55% met as of 29 July[1]

VTO completed
expected Q4/2026

Carve-out Closing
expected in H2/2027

Q3 | Q4/**2026** | **2027** | **2028**

Initial CET1 impact c. -50 bps

Final CET1 impact c.-15 bps

- Three months additional acceptance period until 3 November
- Regulatory approvals (banking supervisory and merger clearances)
- Carve-out (regulatory approvals and merger clearance)
- One-off integration cost c. EUR 75 mn in 2027 and 2028
- C. EUR 60 mn profit accretion in 2028, increasing through 2030

CET1 impact on RBI excluding Russia

- c. -50 bps initial impact:
  - subject to opening balance valuation
- c. -15 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 the carve-out subsidiaries, as determined by independent valuation

Retained entities
- Croatia
- Slovenia
- Austria

Carve-out
- Serbia
- Bosnia and Herzegovina
- Montenegro

[1] Preliminary only - pending official results

Raiffeisen Bank International | Acquisition of Garanti BBVA Romania on Track

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

Closing
exp. Q4/2026

Merger
exp. Q4/2027

Q3 | Q4/**2026** | **2027** **Integration** | **2028** **Synergies** *visible from 2028*

- Regulatory filings & approvals
- Data migration and rebranding
- One-off integration cost c. EUR 70 mn, mainly in 2027
- C. EUR 90 mn profit accretion in 2028, increasing to EUR 130 mn in 2030

Impact on RBI

- **EUR 591 mn purchase,** equal to 1.28x P/B ratio[2]
- c. -60 bps CET1 impact expected at closing (for RBI excluding Russia)

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Expected to become **third-largest[1] in Romania** - Universal bank serving **retail, SME, and corporate clients** in Romania

Combined bank and leasing company

Total assets EUR 17.5 bn	**+ EUR 4.3 bn**	
Loans EUR 9.9 bn	**+ EUR 2.7 bn**	
Deposits EUR 13.6 bn	**+ EUR 3.2 bn**	
Raiffeisen Bank Romania as of FY/2025	*as of FY/2025*	

New active customers **~200** thsd.
as of H1/2025

[1] By total assets, based on H1/2025
[2] Based on H1/2025

H1/2026 Executive Summary – Core Group

Consolidated Profit

1-6/2026

EUR *708* *mn*

+ **+25%**

y-o-y

Loans to customers

1-6/2026

EUR *106,959* *mn*

+ **+6%**

ytd

CET1 ratio

30/06/2026

transitional, incl. results

15.5%

assuming **P/B Zero deconsolidation** (see p. 19)

Consolidated RoE

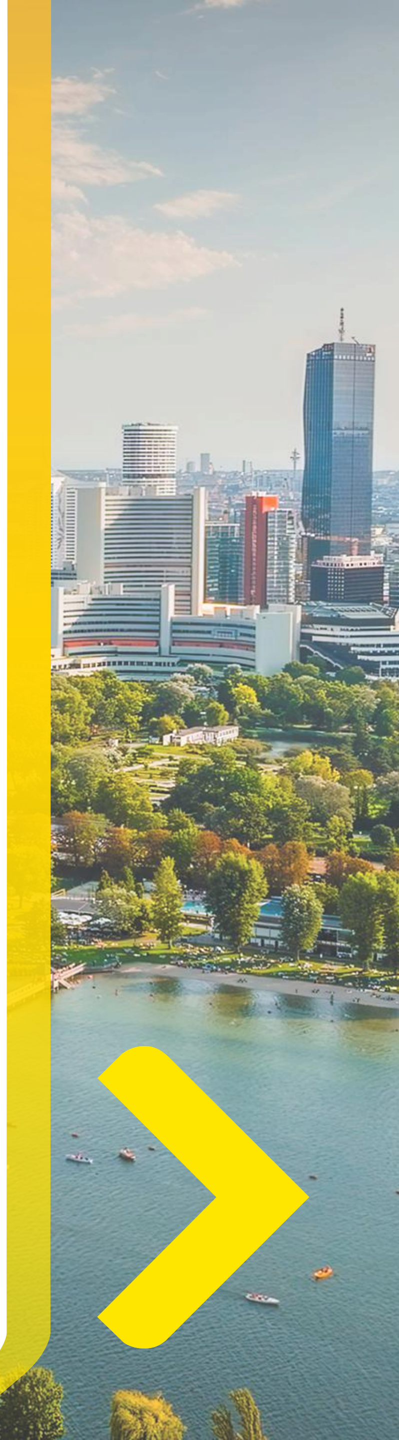
1-6/2026

9.5%

excluding Russia

12.0%

adjusted **excluding** Russia and Poland (provisions and legal cost for FX loans)



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Macro Outlook

GDP (real, % yoy)	2024	2025	2026f	2027f
Czech Republic	1.1	2.7	1.6	2.2
Hungary	0.7	0.5	1.7	3.0
Poland	3.0	3.6	3.4	3.0
Slovakia	1.9	0.8	0.8	1.5
Central Europe (CE)	**2.1**	**2.7**	**2.5**	**2.7**
Albania	4.0	3.8	3.6	3.8
Bosnia a. H.	3.2	2.1	2.3	2.5
Croatia	3.8	3.2	2.1	2.1
Kosovo	4.6	3.6	3.9	4.0
Romania	0.9	0.7	-0.7	1.5
Serbia	3.9	2.0	2.8	3.5
Southeastern Europe (SEE)	**2.3**	**1.7**	**0.9**	**2.1**
Ukraine	3.2	1.8	1.5	3.0
Russia	4.9	1.0	1.1	1.0
Austria	-0.7	0.6	0.7	1.0
Euro area	**0.9**	**1.4**	**0.5**	**1.2**

Source: RBI/Raiffeisen Research, July 2026

- Geopolitics and the ensuing oil supply shock are in focus once again after a brief phase of de-escalation
- Growth slowdown coupled with upside pressure on inflation to be expected for 2026 – rebound in growth realistic only from 2027
- Increased headwinds to consumption and investments from mixture of inflationary risks, higher interest rates and elevated uncertainty
- Weak external demand limits upside in CE and SEE manufacturing hubs and in the Euro area, while domestic factors (incl. policy risks & fiscal consolidation) split countries between strong/weak performers
- EU funds and defence spending support public investments, consumer demand in CE and SEE robust until now
- Fiscal consolidation restrains growth in Slovakia and Romania, with Poland next in line

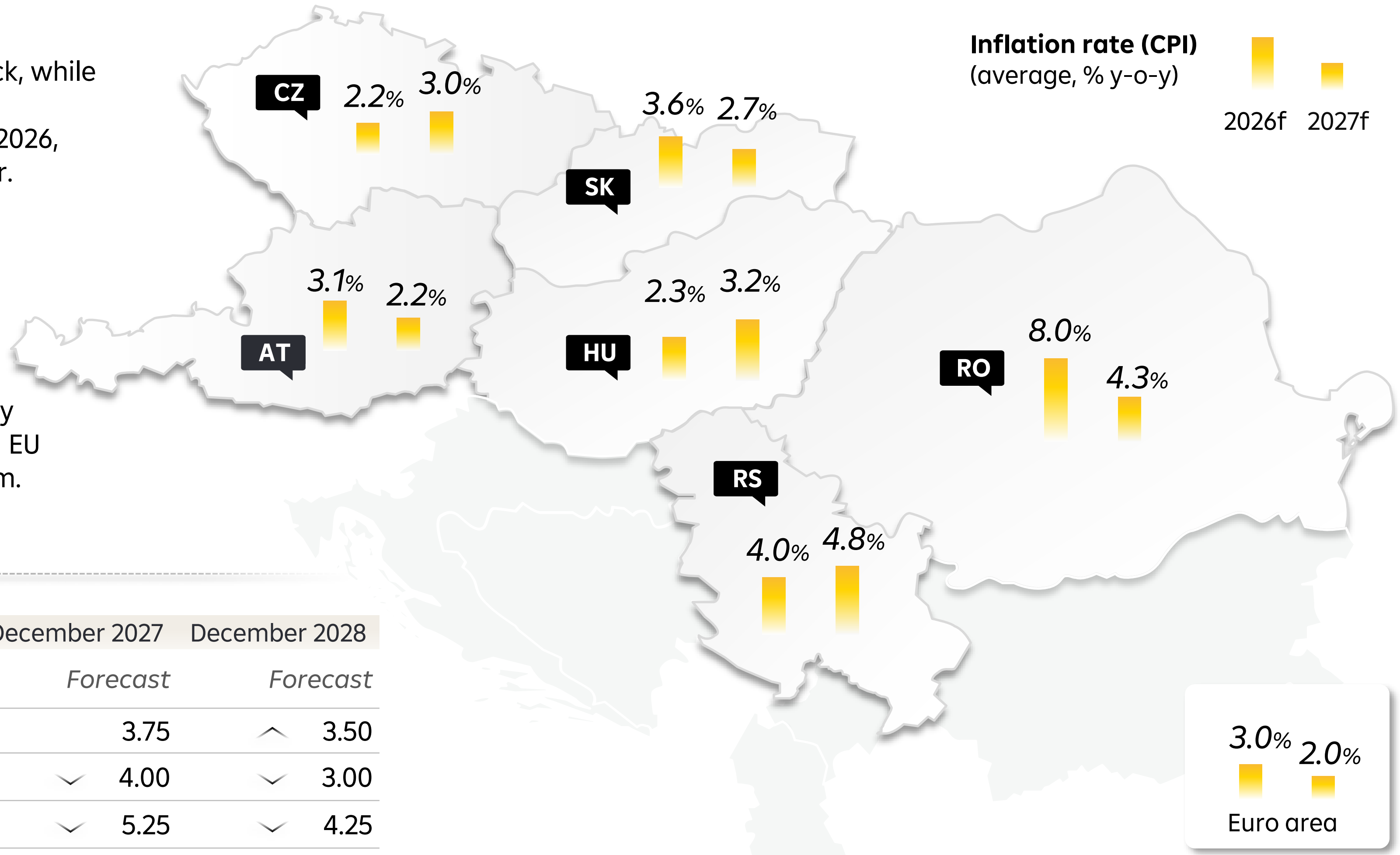
Inflation and Key Rates Forecast

Inflation

- Headline inflation has risen due to the oil price shock, while the starting position for core inflation vary across economies. Food inflation is expected to rise in H2/2026, while second round effects have been limited so far.

Banking sector view

- Despite persistent geopolitical headwinds, CE and SEE loan markets remain broadly resilient.
- Less supportive monetary conditions (EUR, CZK) may soften credit demand, but strong retail lending and EU fund inflows should sustain loan growth momentum.



Key rates forecast

(% eop)	Current 24/07/2026	December 2026 Forecast	December 2027 Forecast	December 2028 Forecast
Czech Republic	3.75	4.00	3.75	↑ 3.50
Hungary	5.75	↓ 5.00	↓ 4.00	↓ 3.00
Romania	6.50	6.50	↓ 5.25	↓ 4.25
Serbia	5.75	5.75	5.75	↓ 5.25
Euro (deposit facility)	2.25	↑ 2.50	↓ 2.00	2.00

Source: RBI/Raiffeisen Research, July 2026

2026 Core Group Guidance (excl. Russia)

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Income Statement

above EUR 4.4 bn	*around EUR 2.2 bn*	*around EUR 3.8 bn*	*around 55%*	*up to 35 bps*
Net interest income	**Net fee and commission income**	**OPEX**	**CIR**	**Risk cost** excluding potential use of overlays

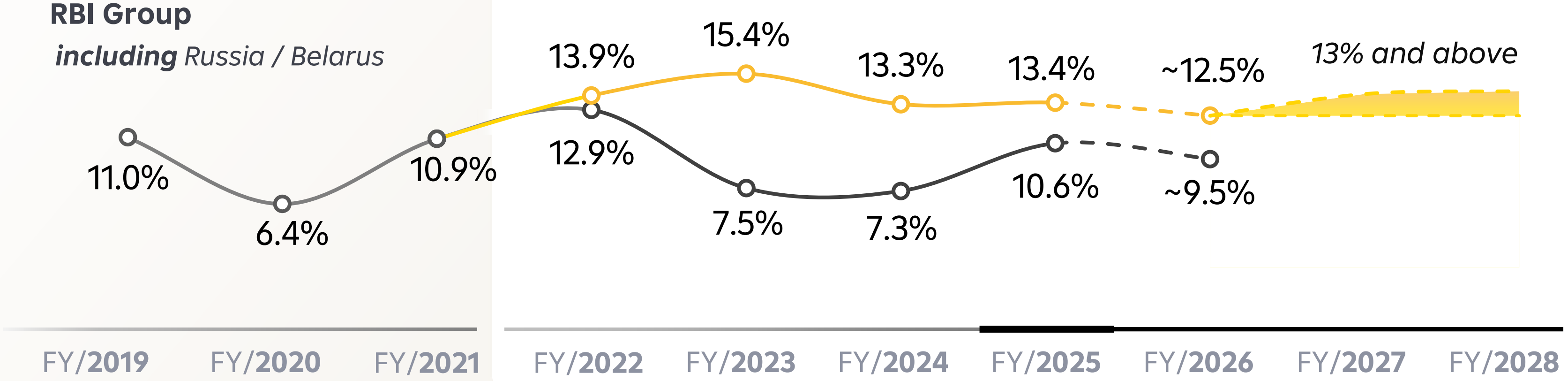
Profitability & Balance Sheet

around 9.5%	*around 7%*	*around 14.3%*
Consolidated return on equity	**Loans to customers** *(excluding M&A)*	**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. Poland (provisions and legal cost for FX loans) and Rasperia litigation cost

Core Group

- Excl. Russia / Belarus

(see p. 42 for breakdown)

H1/2026 Executive Summary – Core Group

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Net Interest Income

1-6/2026

EUR 2,187 mn

+ +5%

y-o-y

Net Fee and Commission Income

1-6/2026

EUR 1,068 mn

+ +10%

y-o-y

Opex

1-6/2026

EUR 1,790 mn

+ +4%

y-o-y

Cost/Income Ratio

1-6/2026

52.2%

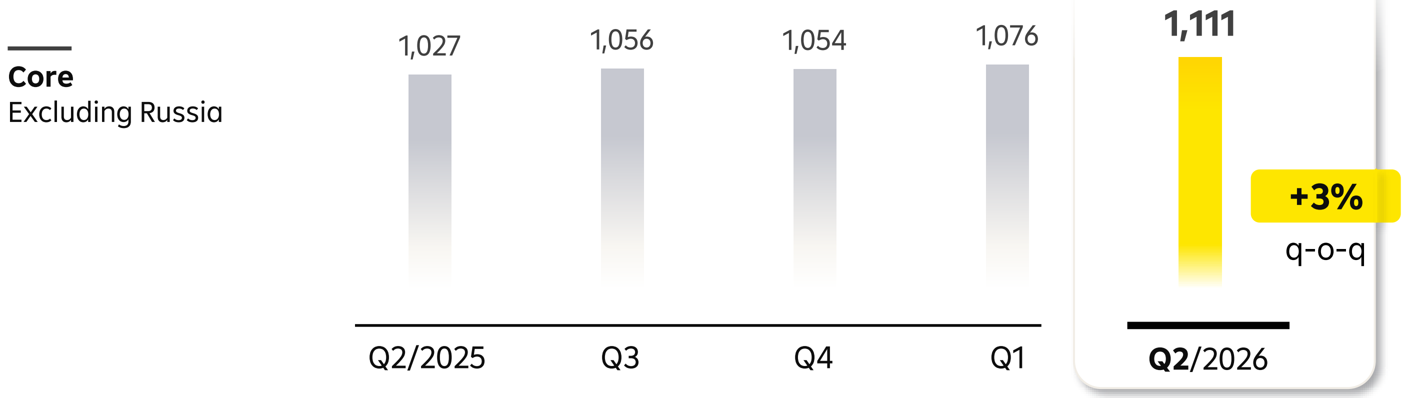
- -2 pp

y-o-y

Q2/2026 Net Interest Income Trends

Net interest income

in EUR mn



Solid increase in Core Group

- Core Group NII up 3% q-o-q, benefitting from continued volume growth across the markets
- 2.27% NIM (+1 bps up q-o-q) for the Core excluding Russia

Volumes

- Interest-bearing assets up 2% - loan growth and treasury bond portfolio
- Volumes benefitting from growth in all key products (Corporate, personal loans, and mortgages)

Margins and rates

- Improvement in NIM mainly driven by better EUR rates, and visible in overall group liability margins

Interest rate sensitivity

Rate	-100 bps	+100 bps
EUR	EUR -72 mn	EUR +53 mn
LCY	EUR -41 mn	EUR +36 mn
Total NII	EUR -113 mn	EUR +89 mn

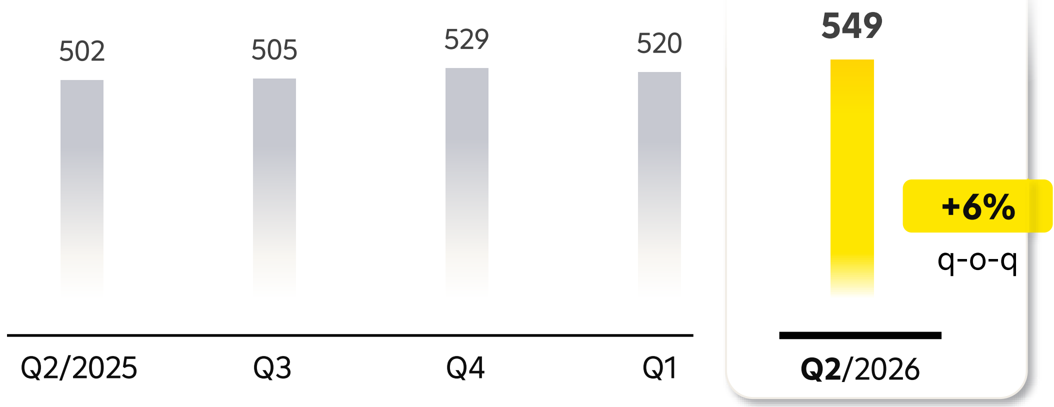
Impact over 12 months, excl. Russia and assuming stable balance sheet

Q2/2026 Net Fee and Commission Income Trends

Net fee and commission income

in EUR mn

Core
Excluding Russia



NFCI trends

- NFCI in Q2 up 6% q-o-q excluding Russia
- Clearing, settlement and payment services as well as securities and FX business being the key drivers

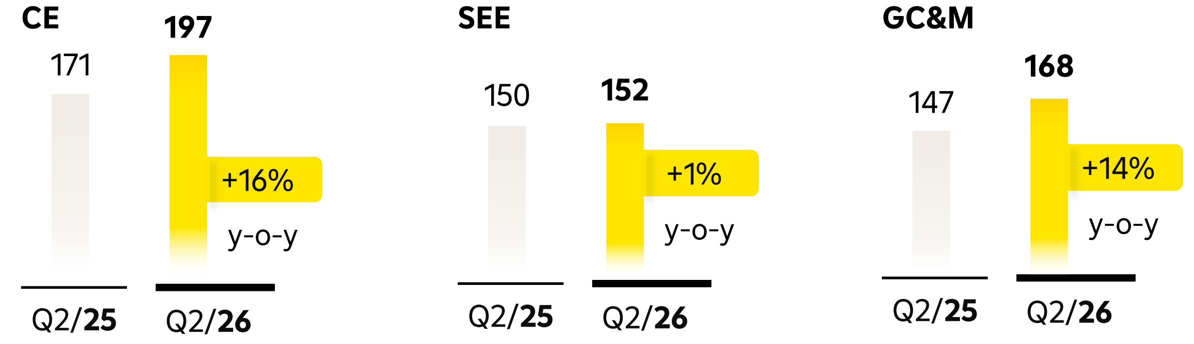
Performance in the top products ...

excluding Russia

	Q2/2026	y-o-y
Clearing, settlement and payment services	EUR 227 mn	-3%
Foreign exchange business	EUR 113 mn	+8%
Asset management	EUR 88 mn	+19%
Loan and guarantee business	EUR 57 mn	+14%

Strong development y-o-y across the segments

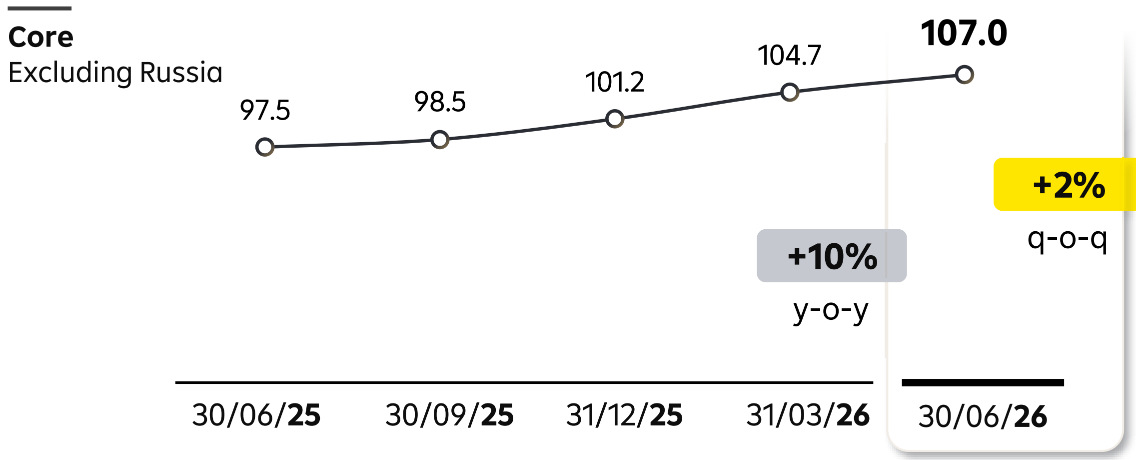
in EUR mn



Loans to Customers in Q2/2026

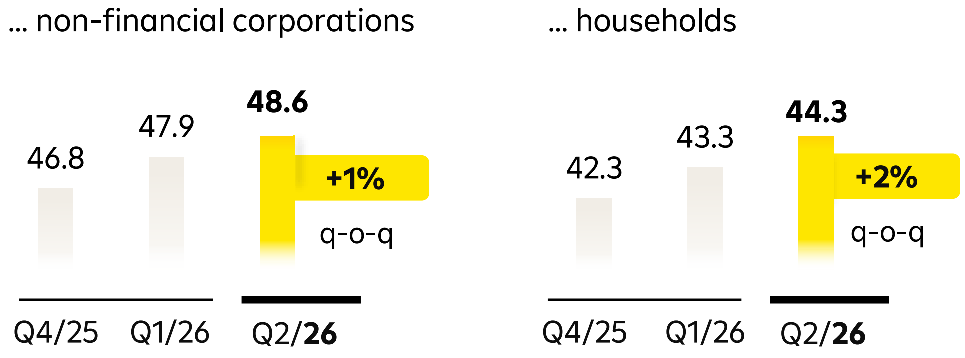
Loans to customers

in EUR bn



Loans to ...

in EUR bn



- Strong Q2 in Retail, with record sales in personal loans and mortgages

Strong growth across the countries

q-o-q

Czechia	+4%	+ EUR 716 mn	Strong quarter across all Retail products and in project finance
Slovakia	+3%	+ EUR 522 mn	Primarily mortgages
Hungary	+10%	+ EUR 584 mn	Mortgages and corporate capex, partially reflecting strong HUF
Romania	+2%	+ EUR 169 mn	Strong Retail mortgage and consumer loan origination – offset by weaker RON
Serbia	+7%	+ EUR 256 mn	Corporate book up 9% on record origination
GC&M	+1%	+ EUR 323 mn	Moderation after strong Q1

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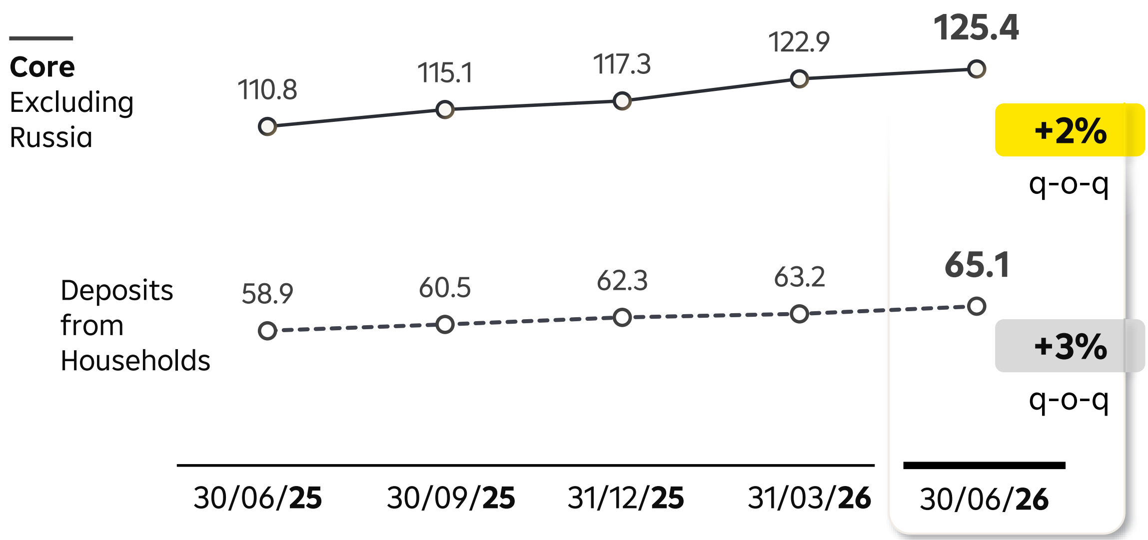
Deposits and Liquidity Across the Group

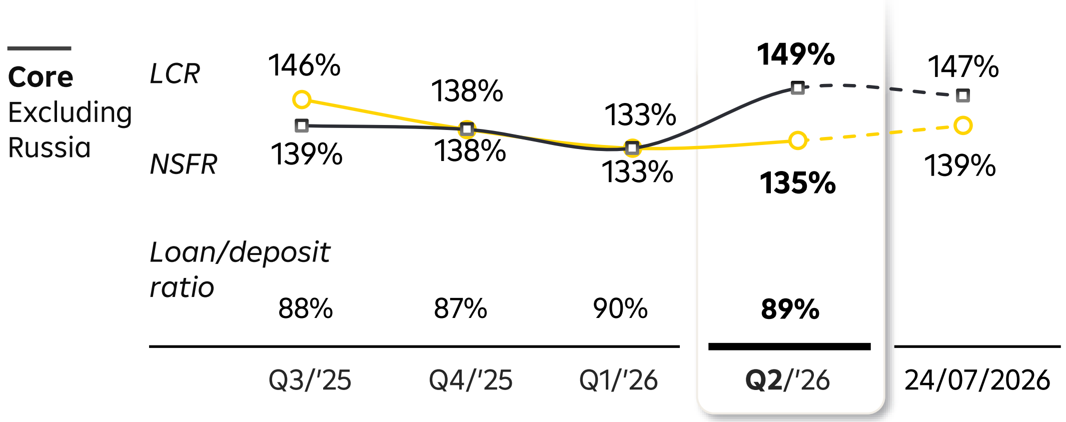
Deposits from customers

in EUR bn



- Deposits from households continue to grow in all markets with an increase of EUR 1.8 bn q-o-q driven by Czechia, Slovakia, and Croatia
- Loan/deposit ratio of 89% excluding Russia

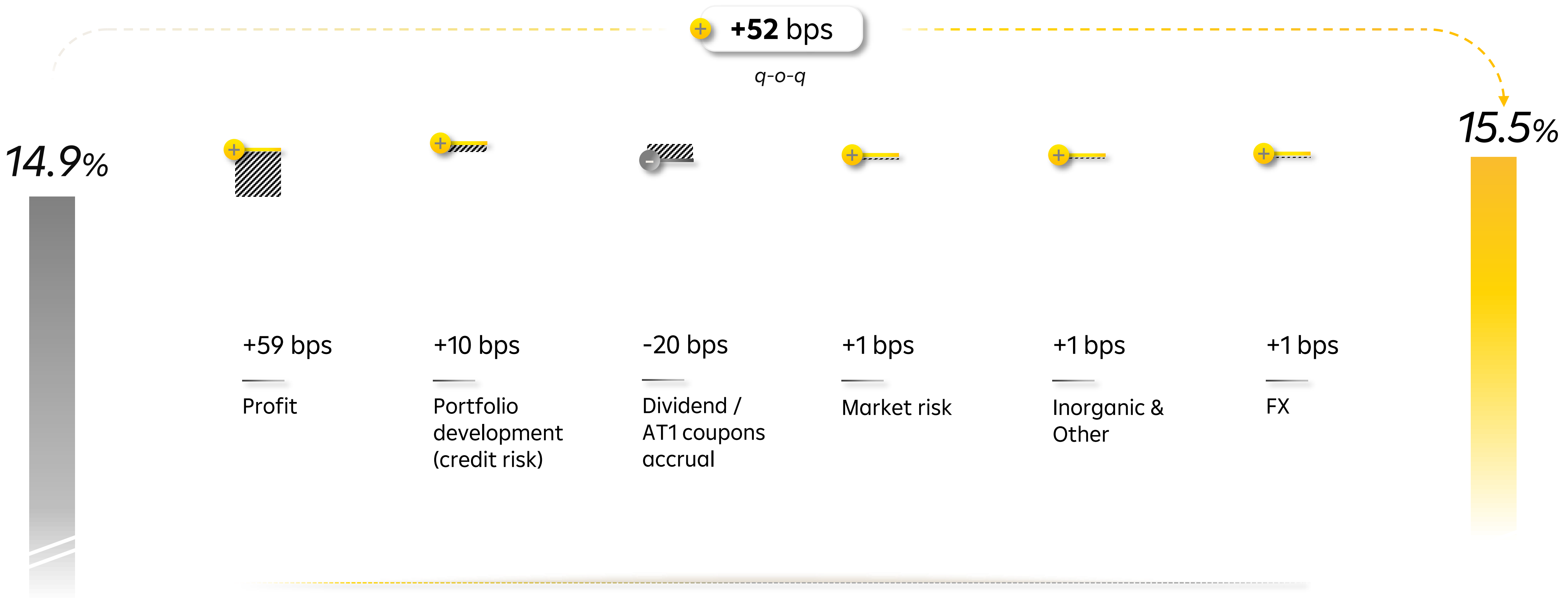
Liquidity ratios



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

	LCR	% of **retail deposits**	*... of which **insured***
	24/07/2026	*Q2/2026*	
Czechia	*210%*	*67%*	*80%*
Slovakia	*173%*	*68%*	*72%*
Hungary	*150%*	*53%*	*73%*
Romania	*217%*	*75%*	*83%*
Serbia	*206%*	*70%*	*65%*

CET1 Ratio Development – Core Group excl. Russia

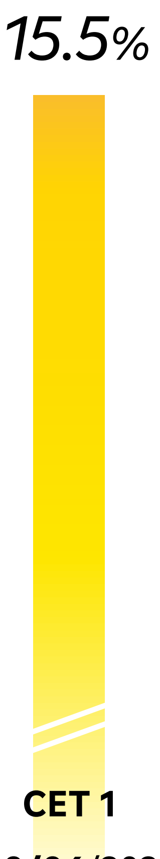


31/03/2026
P/B Zero Russia deconsolidation

- Assuming **P/B zero deconsolidation** scenario in Russia

30/06/2026
P/B Zero Russia deconsolidation

P/B Zero Deconsolidation Scenario in Russia



30/06/2026
P/B Zero Russia deconsolidation

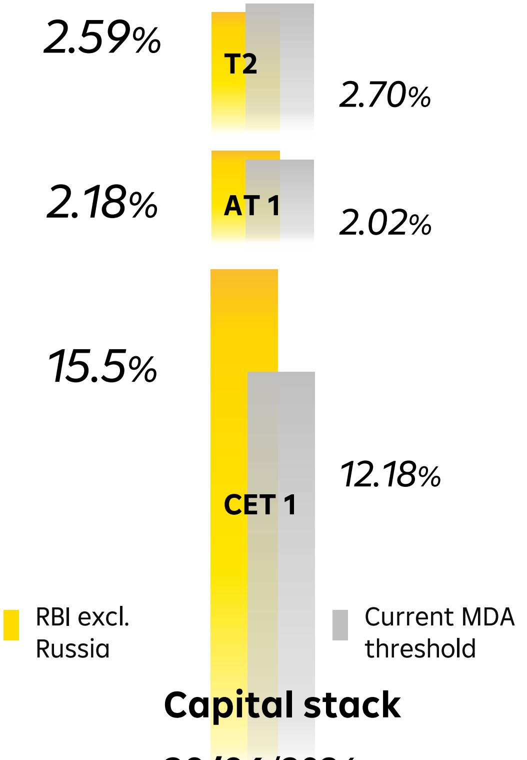
- Expected around 14.3% at year-end 2026

Assumptions:

CET1	EUR 6.2 bn Deconsolidated	IFRS equity partially offset by deduction items
RWA	EUR 20.9 bn Deconsolidated	Net consolidated Russia RWAs and other effects

Deconsolidation[1] of Russia would lead to EUR 4.1 bn lower operational RWAs, equal to a **79 bps uplift**

Capital stack under P/B Zero deconsolidation scenario



Capital stack
30/06/2026
P/B Zero Russia deconsolidation

- With Russia deconsolidated at P/B Zero, AT1 and T2 buckets are adequately supplied
- MDA buffer at 329 bps

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

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CET1 Outlook 2026 – Core Group excl. Russia

15.5%

CET 1

30/06/2026
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**

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

Changes in CET1 ratio		Capital **allocation**	
Profit	+ **~83** bps	Portfolio development	– **~50** bps
B/S optimization	+ **~13** bps	Dividends & AT1 coupon	– **~46** bps
Operational & market risk, inorganic, FX and other	+ **~1** bps	Announced M&A	– **~110** 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

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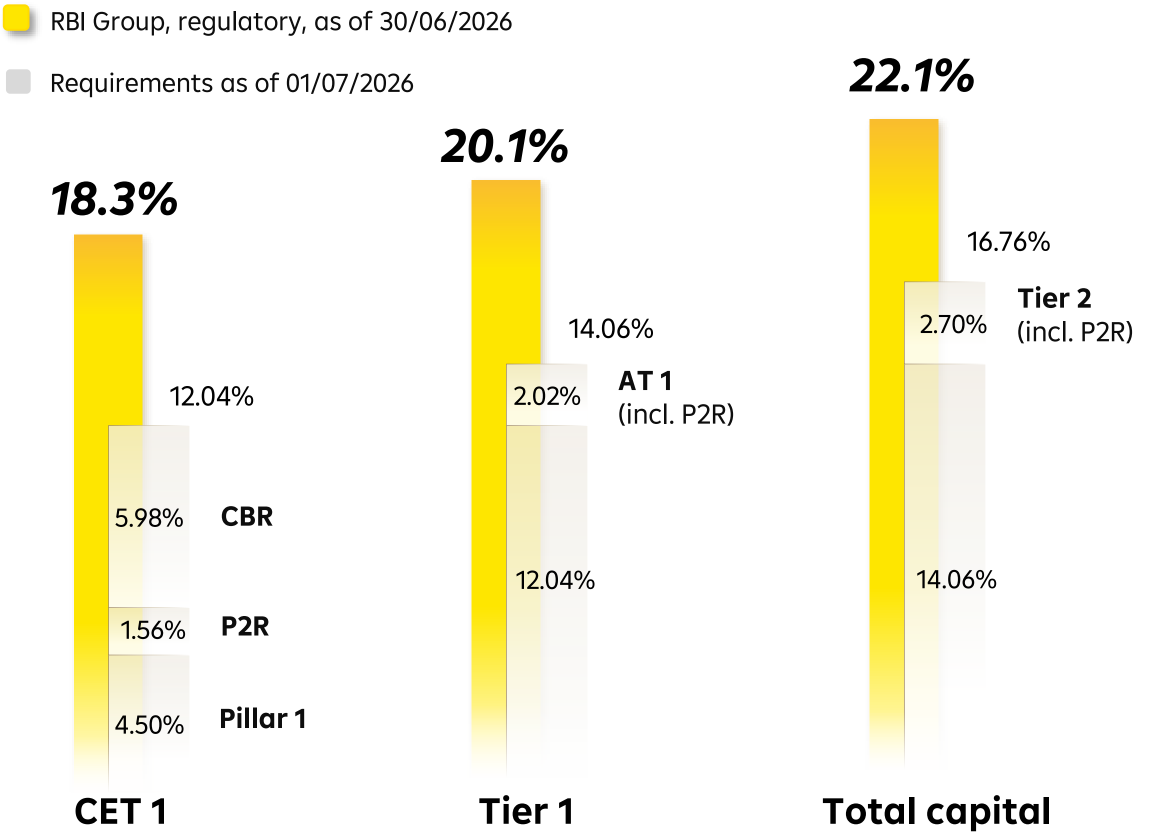
Capital Ratios and SREP



MDA trigger	MDA buffer	Available distributable items
12.94%	532 bps (+51 bps q-o-q)	EUR 7,509 mn

P2R 2.78%
- 1.56% to be met with CET1
- 52 bps eligible for AT1
- 70 bps eligible for T2

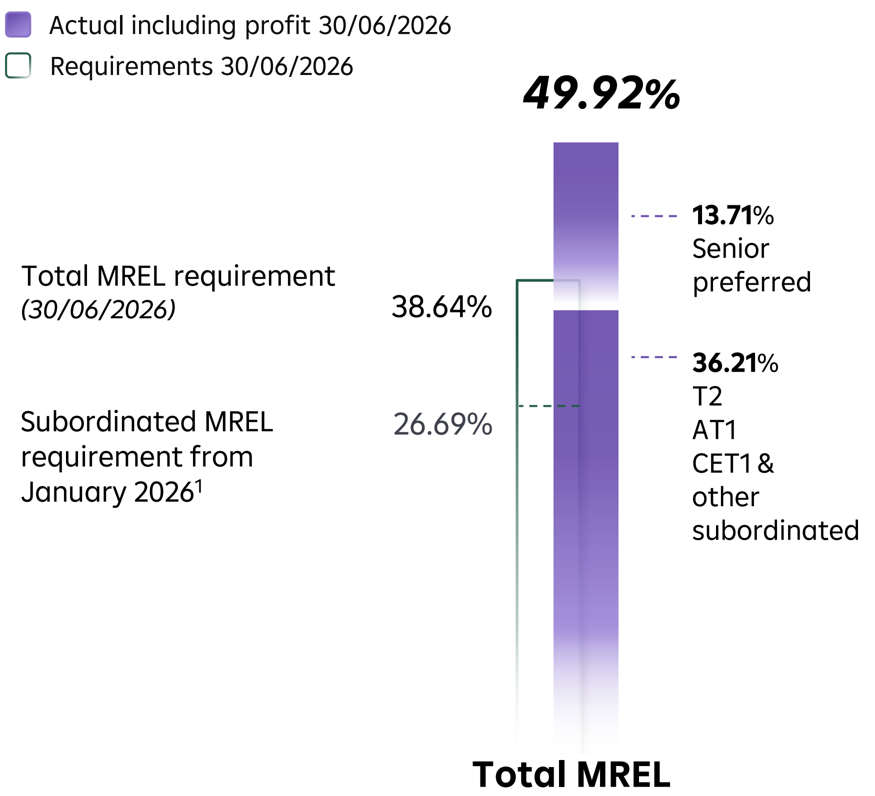
P2G 1.00%
- To be solely covered by CET1 but applicable to all capital layers

CBR Combined buffer requirement composition
- CBR at 598 bps since July 2026

	Jul. 2026
OSII buffer	1.75%
Countercyclical capital buffer	0.72%
Capital conservation buffer	2.50%
Systemic risk buffer	1.01%

MREL and Funding Plan

Austria resolution group MREL



- TREA in AT at EUR 35,790 mn

Funding plan

- RBI Group: possible T2 pre-funding and senior benchmark
- Possible EUR senior non-preferred benchmark by Raiffeisen Romania after the summer

Other resolution groups

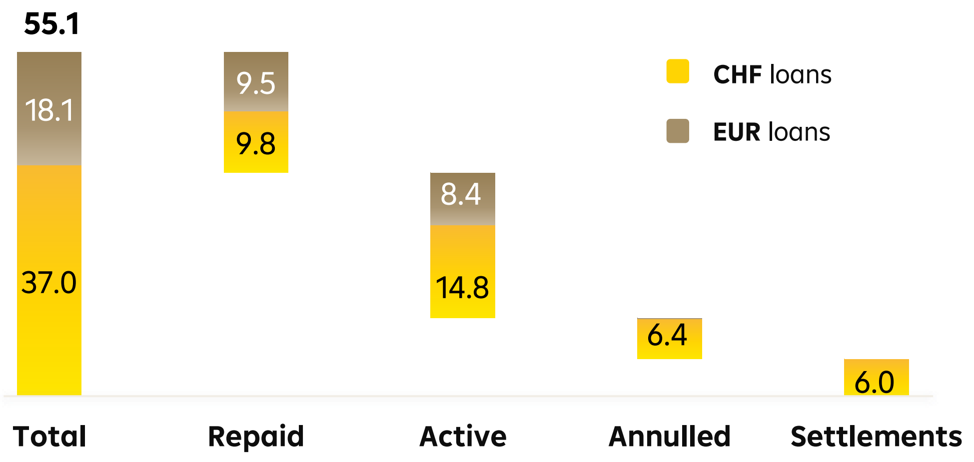
	Actual	*Requirements*	MREL needs		*Ranking*
	30/06/2026	30/06/2026	H2/2026	2027	
Czech Republic	*31.90%* /	*27.55%*	~50 - 100	~300 - 500	Senior non-preferred
Slovakia	*31.32%* /	*26.93%*	none	~300 - 500	Senior preferred
Hungary	*35.38%* /	*31.13%*	none	~200 - 250	Senior preferred
Croatia	*34.47%* /	*30.38%*	none	~300 - 400	Senior preferred
Romania	*41.63%* /	*32.04%*	~500 – 750 *incl. BBVA Garanti acquisition*	~400 - 600	Senior preferred & non-preferred

[1] Based on SRB MREL decision

Poland FX Mortgage Update

Number of FX loans in Poland

in thousand, 30/06/2026



Does not include 2.9 thsd. defaulted cases

Settlements

- Additional ~900 settlements in Q2/2026
- Expansion of settlement strategy across products, litigation stages, and channels
- Minimizing lifetime financial loss by reducing legal cost, court fees and penalty interest

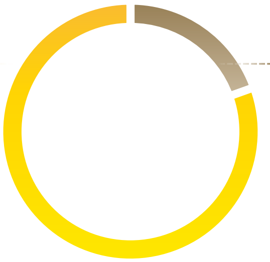
Poland FX mortgage exposure and stock of provisions

CHF loans

Exposure *EUR 1,097 mn*

Stock of provisions for litigation:

EUR 1,619 mn



EUR loans

Exposure *EUR 338 mn*

Stock of provisions for litigation:

EUR 231 mn

Provisions towards year-end 2026

	Expected 2026
Provisions from new cases	New CHF cases are declining and EUR cases are peaking
Annulments and settlements	Temporary annulment effects to partially reverse in H2
Other parameters	Run-rate in line with expectations

Provisions EUR **147** mn (*1-6/2026*) EUR **~220** mn (*1-12/2026e*)

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Risk Overview

Risk cost

excluding Russia, 1-6/2026

	Provisioning ratio	Risk cost[1]
	20 bps	EUR 110 mn
y-o-y	-2 bps	
RBI Group 1-6/2026	19 bps	EUR 111 mn

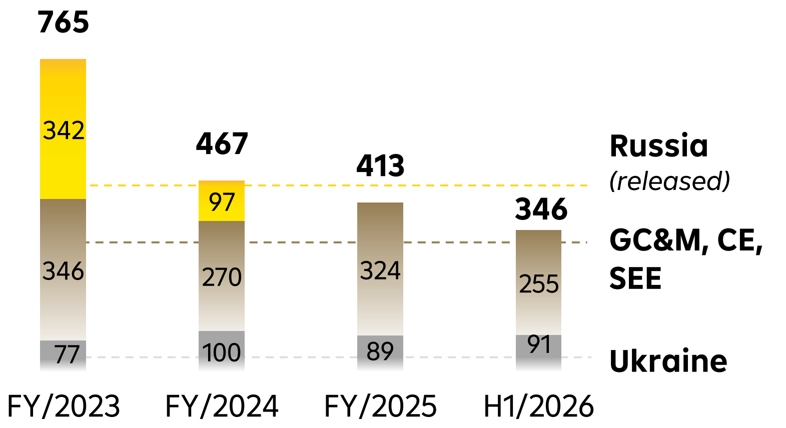
NPE ratio/ coverage ratio

excluding Russia, 30/06/2026

	NPE ratio	Coverage ratio
	1.6%	46.9%
ytd	-11 bps	+2.7 pp
RBI Group 1-6/2026	1.6%	49.2%

Stock of risk overlays

30/06/2026



Q2/2026

- Continued Group-wide rating review focusing on ~500 Corporate clients with exposure to oil and gas price volatility resulted in limited number of adjustments
- IFRS9 provisions: Model improvement and Overlay review led to releases mainly in Romania, Hungary, and Slovakia
- Coverage ratio improves to 46.9%, NPE ratio remains at all time low

2026 Guidance

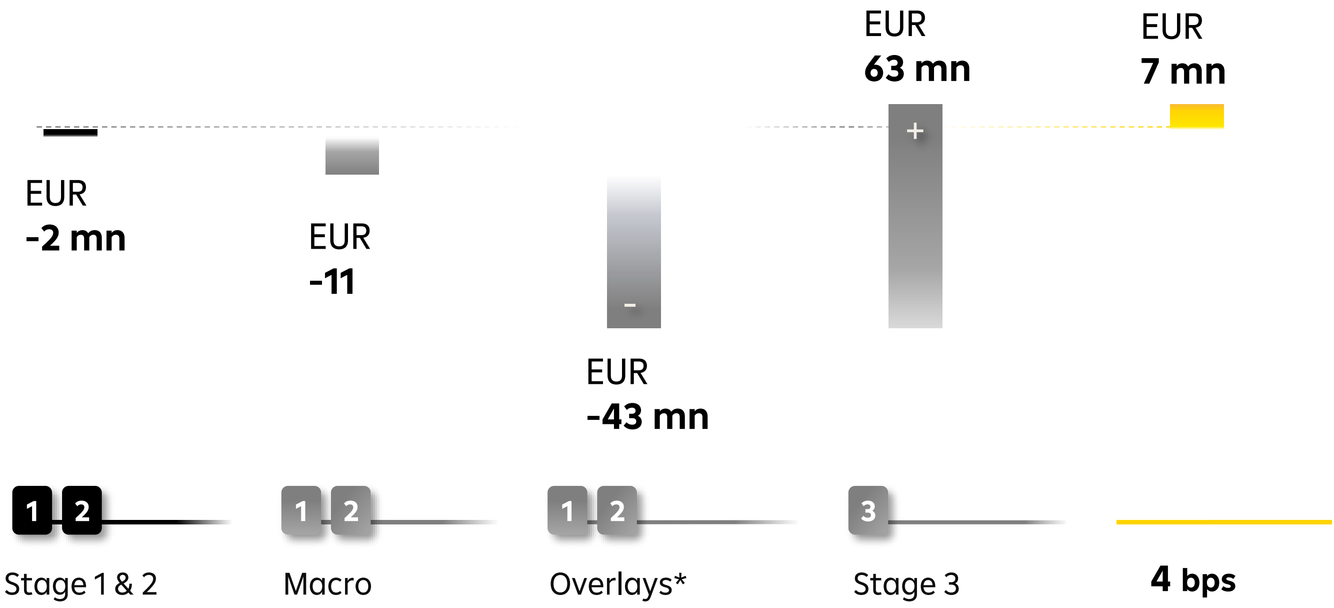
- Up to 35 bps risk cost guidance for RBI Group excluding Russia
- Stock of overlay and guidance adequate given remaining geopolitical and macroeconomic uncertainties

[1] Including impairments on debt securities

IFRS 9 Provisioning

Core Group – Q2/2026

***excluding** Russia*



Overall EUR 7 mn of IFRS 9 provisions in Q2

- **Stage 1/2:** flat development
- **Macro:** release mainly reflecting improved outlook in Hungary
- **Overlay movements:** driven by retail model improvements and overlay portfolio review
- **Stage 3:** driven by new defaults and cashflow adjustments, offset by changes in the accounting policy for Polish FX litigations

RBI Group – Q2/2026

EUR +1 mn	EUR -12 mn	EUR -43 mn	EUR 54 mn	EUR 1 mn
Stage 1 & 2	*Macro*	*Overlays**	*Stage 3*	*Total*

2 bps

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

YTD EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
RBI Group	-23	61	-53	126	111
Excl. Russia	-25	63	-53	125	110

* *Excluding macro driven in-model adjustments in Hungary*

Q2/2026 RWA Development

Core Group excl. Russia

- Credit RWAs decrease largely driven by a new corporate securitization transaction with gross RWA effect of EUR -1.0 bn. Further drivers were changes in the accounting policy for PL litigations (EUR -0.4 bn) offset by organic corporate and retail portfolio growth (EUR +0.8 bn)
- No changes in Operational risk RWA
- Stable RWAs in market risk

NPE Ratio and NPE Coverage

		Q3/2025	Q4/2025	Q1/2026	**Q2/2026**	NPE Stock Q2/2026
Central Europe **CE**	NPE coverage ratio	59.1%	58.5%	58.2%	**58.2%**	EUR **749** mn
	NPE ratio	1.0%	1.0%	1.0%	**1.0%**	**-0.8%** q-o-q
Southeastern Europe **SEE**	NPE coverage ratio	66.3%	65.4%	66.7%	**65.1%**	EUR 611 mn
	NPE ratio	1.7%	1.6%	1.6%	**1.6%**	**+2.0%** q-o-q
Ukraine **Ukraine**	NPE coverage ratio	85.1%	82.3%	83.1%	**83.9%**	EUR **136** mn
	NPE ratio	3.3%	3.1%	3.1%	**2.7%**	**-6.0%** q-o-q
Russia	NPE coverage ratio	73.7%	78.8%	79.1%	**80.8%**	EUR **227** mn
	NPE ratio	1.7%	1.2%	1.3%	**1.2%**	**-1.1%** q-o-q
Group Corporates & Markets **GC&M**	NPE coverage ratio	31.5%	25.9%	29.5%	**31.4%**	EUR **1,592** mn
	NPE ratio	3.0%	2.9%	2.8%	**2.8%**	**+1.7%** q-o-q
RBI Group	NPE coverage ratio	49.8%	46.5%	48.7%	**49.2%**	EUR **3,315** mn
	NPE ratio	1.7%	1.7%	1.6%	**1.6%**	**+0.6%** q-o-q

NPE coverage ratio
NPE ratio

Asset quality development q-o-q

- **CE** – stable development
- **SEE** – slight increase of NPE exposure mainly driven by Croatia
- **Ukraine** – NPE ratio decrease due to write-offs
- **Russia** – slight decrease of NPE exposure
- **GC&M** – increase of NPE Coverage ratio driven by write-offs
- **RBI Group – coverage ratio movement** mainly driven by **GC&M**
- 72% 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*

Raiffeisen Bank International

04 Appendix

Geographic Footprint

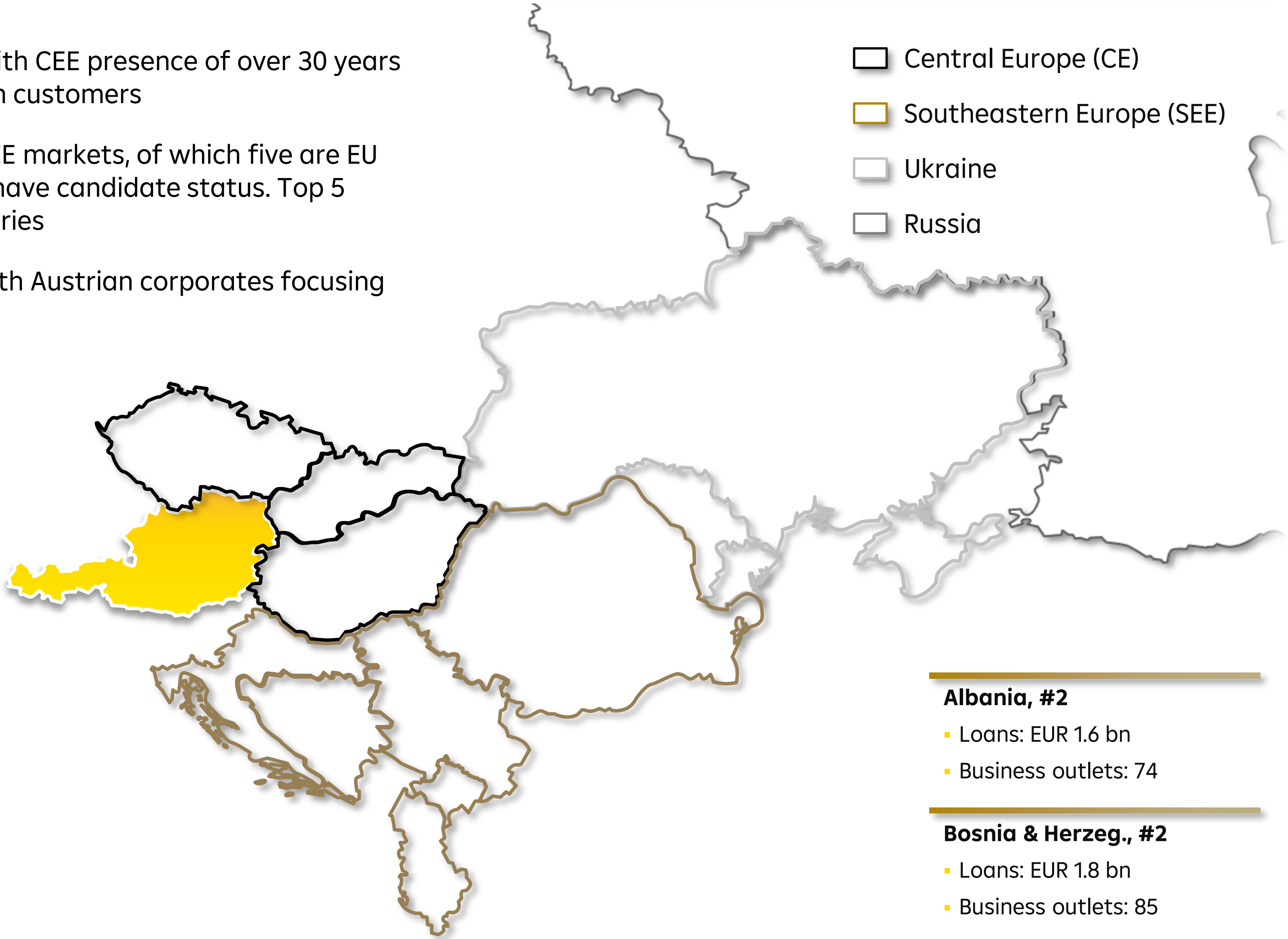
- Leading regional player with CEE presence of over 30 years servicing approx. 19 million customers
- Covering Austria and 11 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 8 countries
- Strong market position with Austrian corporates focusing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

Austria, #2
- Loans: EUR 39.4bn

Czech Republic, #5
- Loans: EUR 21.0 bn
- Business outlets: 125

Hungary, #6
- Loans: EUR 6.2 bn
- Business outlets: 68

Slovakia, #3
- Loans: EUR 17.0 bn
- Business outlets: 139



Russia, #20
- Loans: EUR 4.6 bn
- Business outlets: 63

Ukraine, #4
- Loans: EUR 1.9 bn
- Business outlets: 256

Serbia, #6
- Loans: EUR 3.8 bn
- Business outlets: 104

Romania, #5
- Loans: EUR 10.3 bn
- Business outlets: 267

Albania, #2
- Loans: EUR 1.6 bn
- Business outlets: 74

Kosovo, #1
- Loans: EUR 1.4 bn
- Business outlets: 37

Bosnia & Herzeg., #2
- Loans: EUR 1.8 bn
- Business outlets: 85

Croatia, #6
- Loans: EUR 4.0 bn
- Business outlets: 66

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

Raiffeisen Banking Group Structure

Raiffeisen Bank International

Central Europe	Southeastern Europe	Ukraine	Russia	Group Corporates & Markets	Corporate Center

61.2%

8 Regional Raiffeisen Banks

38.8%

Free Float

260 Raiffeisen Banks (~1,500 outlets)

Raiffeisen Banking Group (RBG) – **largest banking group in Austria** with total assets of EUR 419 bn as of 31/12/2025

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 — 260 independent cooperative Raiffeisen banks focusing on retail banking. They hold shares in:

2nd tier: — 8 independent regional Raiffeisen banks focusing on corporate and retail banking. They hold approx. 61.2% of the share capital of:

3rd tier: — Raiffeisen Bank International AG

RBG's Institutional Protection Schemes (IPS):

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

Q2/2026 Income Statement and KPIs

(in EUR mn)	Q2/2026	% q-o-q	% y-o-y
Net interest income	1,508	+3%	+3%
Net fee and commission income	729	+5%	+6%
Net trading income & fair value result	-20	-	-
Other operating components[1]	82	+42%	+60%
Operating income	**2,299**	**+4%**	**-1%**
Staff expenses	-621	+0%	+5%
Other administrative expenses	-324	-0%	+1%
Depreciation	-133	+3%	+7%
General administrative expenses	**-1,077**	**+0%**	**+4%**
Operating result	**1,222**	**+7%**	**-5%**
Other result	-73	-29%	-95%
Gov. measures & compulsory contributions	-55	-70%	+28%
Impairment losses on financial assets	-1	-99%	-99%
...	...	...	...
Consolidated profit	**786**	**+67%**	**-**

Net interest margin

Q2/2026

2.83%

+2 bps q-o-q

Cost/income ratio

Q2/2026

46.2%

-1.8 pp q-o-q

Consolidated return on equity

Q2/2026

15.5%

+6.6 pp q-o-q

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

Raiffeisen Bank International

Q2/2026 Income Statement and KPIs

excluding ***Russia***

Adjusted

(in EUR mn)

	Q2/2026	% q-o-q	% y-o-y
Net interest income	*1,111*	*+3%*	*+8%*
Net fee and commission income	*549*	*+6%*	*+9%*
Net trading income & fair value result	*-20*	-	-
Other operating components[1]	*86*	*+57%*	*+68%*
Operating income	***1,726***	***+4%***	***+5%***
Staff expenses	*-482*	*+1%*	*+4%*
Other administrative expenses	*-300*	*-2%*	*-0%*
Depreciation	*-112*	*+1%*	*+3%*
General administrative expenses	***-894***	***-0%***	***+2%***
Operating result	***832***	***+10%***	***+9%***
Other result	*-72*	*-17%*	*-57%*
Gov. measures & compulsory contributions	*-49*	*-72%*	*+32%*
Impairment losses on financial assets	*-7*	*-93%*	*-88%*
...	...	...	...
Consolidated profit	***499***	***+138%***	***+63%***

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

Net interest margin

Q2/2026

2.27%

+1 bps q-o-q

Cost/income ratio

Q2/2026

51.0%

-2.5 pp q-o-q

Consolidated return on equity

Q2/2026

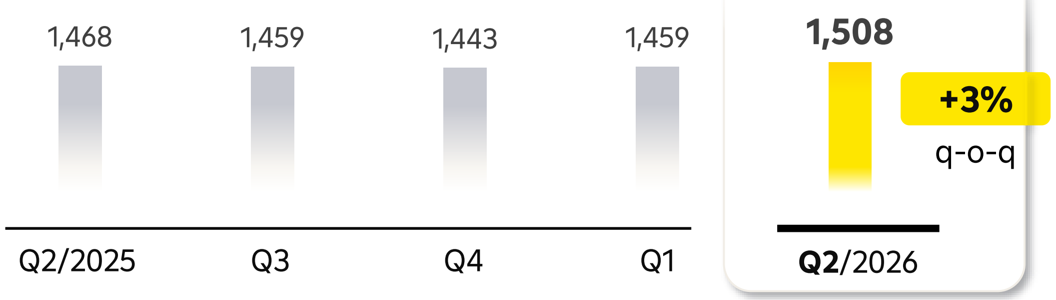
13.9%

+8.8 pp q-o-q

RBI Group *including* Russia

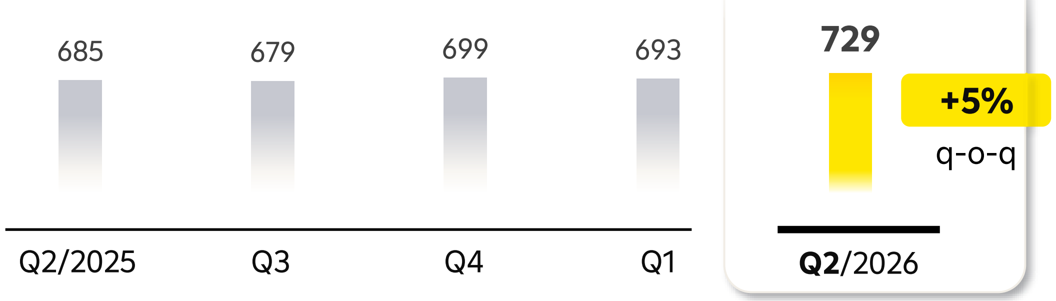
Net interest income

in EUR mn



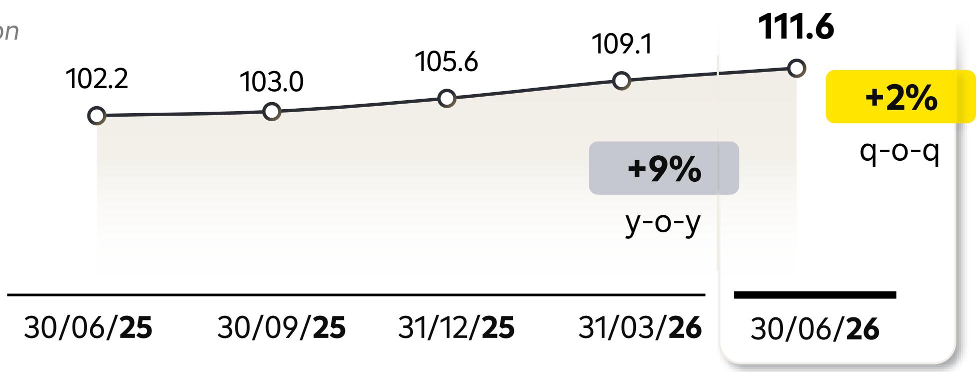
Net fee and commission income

in EUR mn



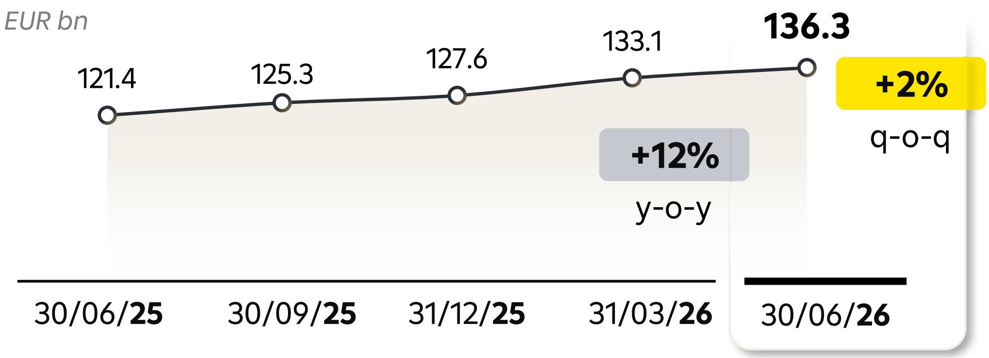
Loans to customers

in EUR bn



Deposits from customers

in EUR bn



Balance sheet RBI Group

Assets (EUR 223.8 bn +2% q-o-q) *(30/06/2026, in EUR bn, % q-o-q)*

Loans to customers	111.6	+2%	Securities	49.5	+4%
Loans to banks	22.0	+32%	Cash and other assets	40.6	-9%

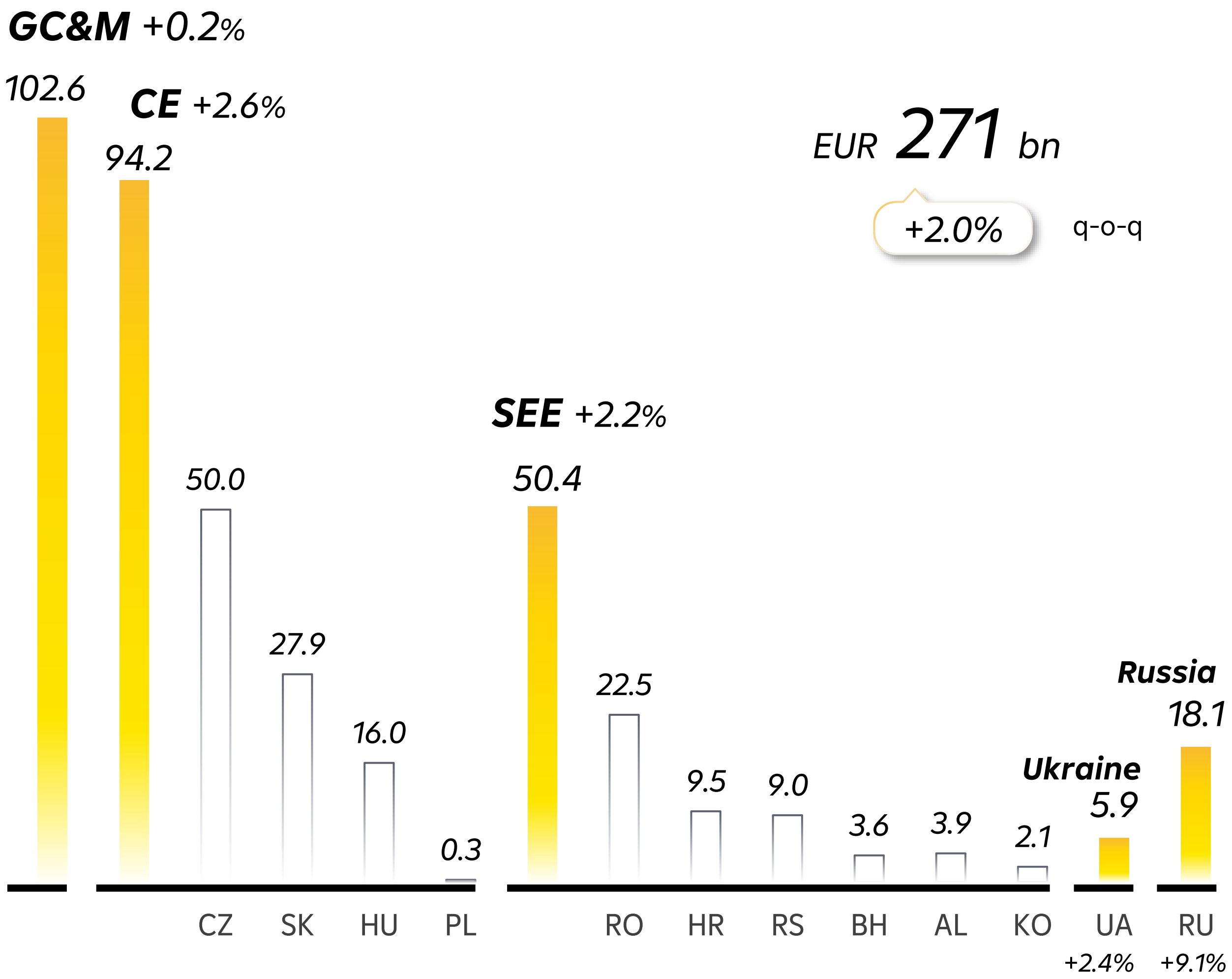
Liabilities (EUR 223.8 bn +2% q-o-q) *(30/06/2026, in EUR bn, % q-o-q)*

Deposits from customers	136.3	+2%	Debt issued and other liab.	40.1	+2%
Deposits from banks	23.8	+4%	Equity	23.6	+2%

Raiffeisen Bank International | Total Exposure

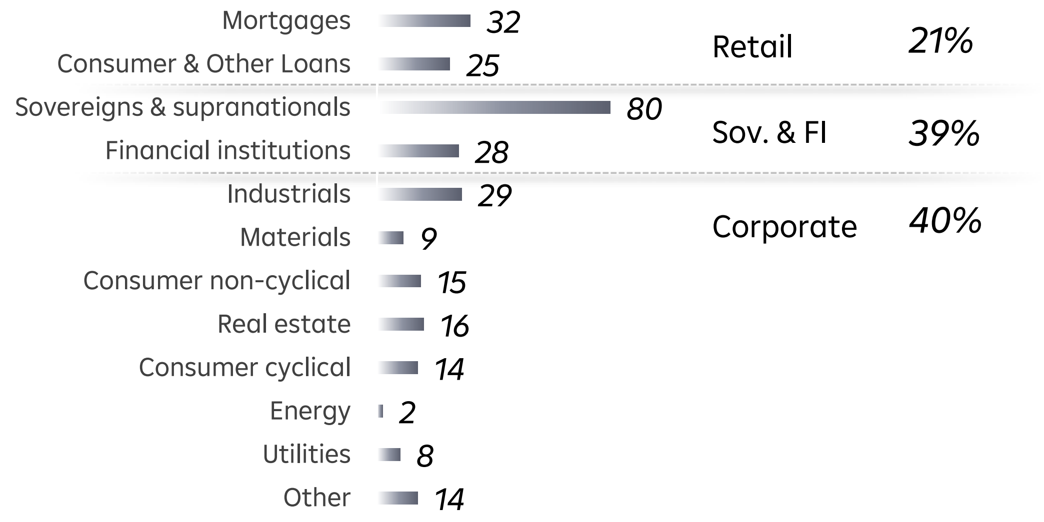
Total exposure by segments – Q2/2026

in EUR bn, % q-o-q

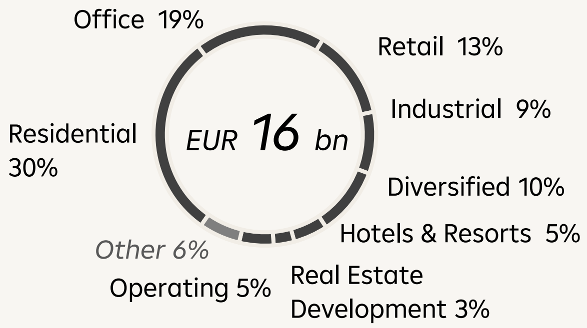


… by sector – Q2/2026

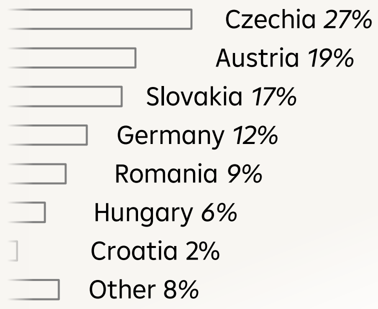
in EUR bn



CRE – Sectors (GICs)

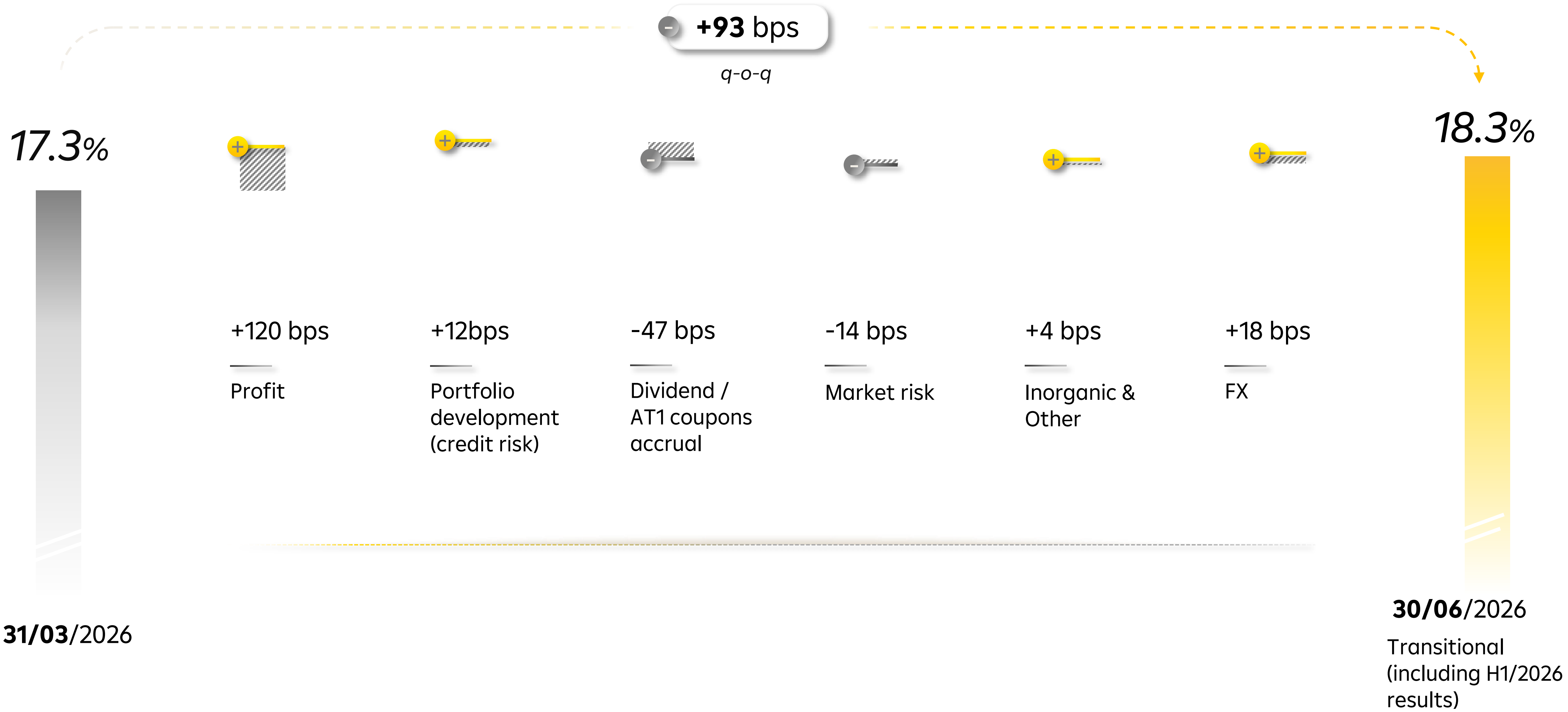


CRE - Country of risk



Raiffeisen Bank International

CET1 Ratio Development – RBI Group



Q2/2026 RWA Development – RBI Group

RBI Group including Russia

Q2/2026 Segments Overview

Raiffeisen Bank International

	Core revenues Q2/26	Net Fees Q2/26	Net Fees q-o-q	NII Q2/26	NII q-o-q	Loans to customers Q3/25	Loans to customers Q4/25	Loans to customers Q1/26	Loans to customers Q2/26	NIM Q3/25	NIM Q4/25	NIM Q1/26	NIM Q2/26	Provisioning ratio Q2/26	Provisioning ratio q-o-q	Profit/loss after tax Q2/26	Profit/loss after tax q-o-q
CE	645	197	+7%	448	+3%	40,828	42,222	43,228	**44,362**	2.39%	2.33%	2.30%	**2.32%**	-26 bps	-70 bps	EUR 224 mn	>500%
SEE	504	152	+8%	353	+2%	21,080	21,695	22,233	**22,904**	3.86%	3.76%	3.56%	**3.54%**	0 bps	-38 bps	EUR 227 mn	+14%
Ukraine	117	15	+30%	102	+3%	1,575	1,697	1,716	**1,856**	8.91%	8.67%	8.64%	**8.67%**	37 bps	-2 bps	EUR 45 mn	+74%
Russia	577	180	+4%	397	+4%	4,546	4,415	4,418	**4,642**	9.48%	8.93%	8.57%	**8.60%**	-54 bps	-121 pp	EUR 289 mn	+11%
GC&M	346	168	-4%	179	+1%	35,324	35,954	38,032	**38,355**	1.12%	1.18%	1.12%	**1.11%**	37 bps	-16 bps	EUR 149 mn	+54%

(in EUR mn)

Raiffeisen Capital Management

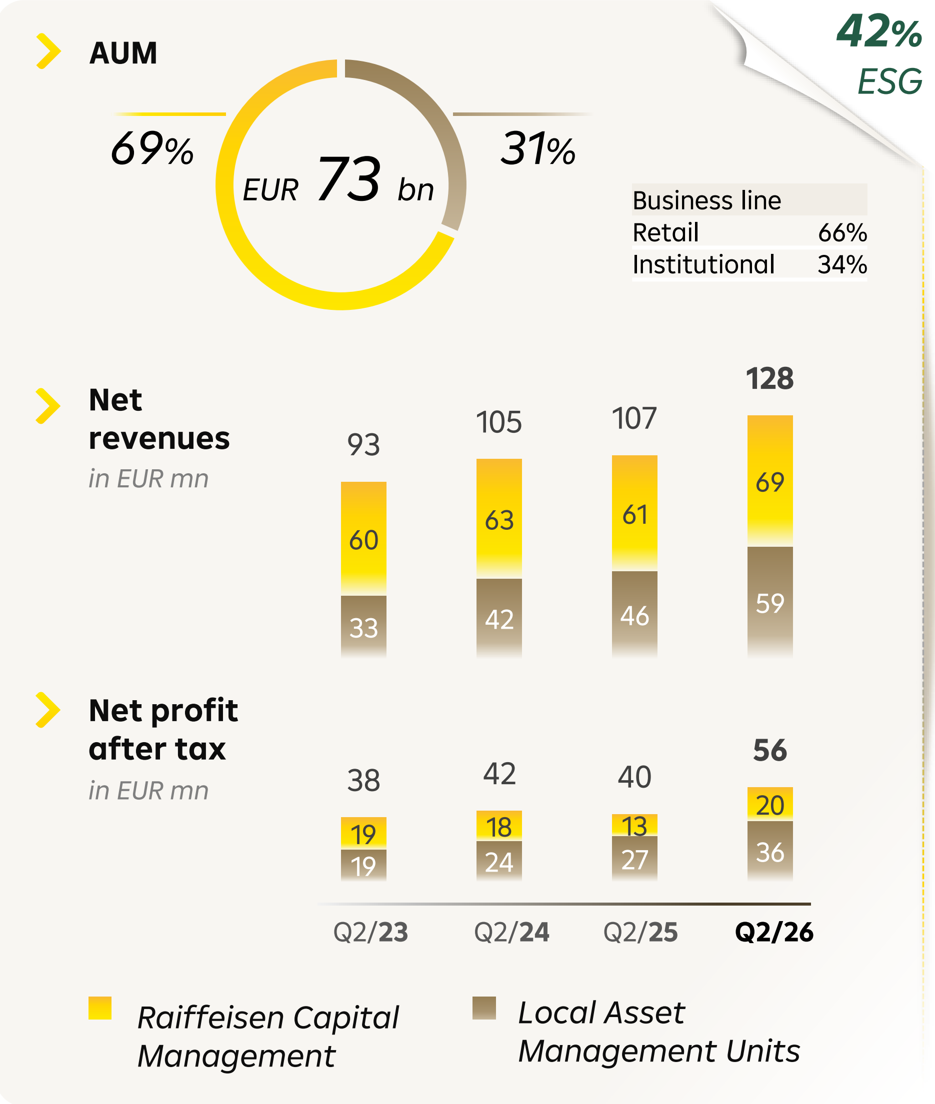
Raiffeisen Capital Management

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**"
- **332 employees with passion**, thereof 68 investment professionals and 60 sales representatives, on Group Asset Management level 550 employees, including 117 investment professionals

2026 priorities for Raiffeisen Capital Management

- Focus on **Digital DPM** business across **AT** and **CEE** including **Customer Centric App Experience**
- **Private Infrastructure** for **Institutional Investors** and **Multi-Asset ELTIF** for **Private Banking**
- **Passive Products** Expansion via **"Systematic Funds" Family** and analysis of **ETFs**
- **Target** of around **2mln funds** and **pension savings plans** across AT and CEE
- **Central-/Eastern Europe** Funds offering for **Institutional Investors**
- **AI** in daily core services around the funds life-cycle



Corporate Center/Reconciliation

In EUR mn	1-6/2026	1-6/2025	y-o-y
Operating income	1,237	1,244	(0.6%)
General admin. expenses	(244)	(243)	0.6%
Operating result	992	1,001	(0.9%)
Other result	(17)	11	–
Governmental measures and compulsory contributions	(11)	(15)	(28.3%)
Impairment losses on financial assets	25	14	85.1%
Profit/loss before tax	**989**	**1,010**	**(2.1%)**
Profit/loss after tax	**1,025**	**1,031**	**(0.6%)**

In EUR mn	Q2/2026	Q1/2026	q-o-q
Operating income	595	642	(7.3%)
General admin. expenses	(125)	(120)	3.9%
Operating result	470	522	(9.8%)
Other result	(2)	(15)	(84.4%)
Governmental measures and compulsory contributions	(4)	(7)	-41.2%
Impairment losses on financial assets	(2)	27	–
Profit/loss before tax	**462**	**527**	**(12.2%)**
Profit/loss after tax	**477**	**548**	**(12.9%)**

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

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

In EUR mn	1-6/2026	1-6/2025	y-o-y
Operating income	(1,304)	(1,332)	(2.1%)
General admin. expenses	104	99	5.6%
Operating result	(1,200)	(1,233)	(2.7%)
Other result	6	1	>500,0%
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(0)	(8)	-95.0%
Profit/loss before tax	**(1,195)**	**(1,241)**	**(3.7%)**
Profit/loss after tax	**(1,188)**	**(1,236)**	**(3.9%)**

In EUR mn	Q2/2026	Q1/2026	q-o-q
Operating income	(628)	(676)	(7.2%)
General admin. expenses	56	48	16.7%
Operating result	(572)	(628)	(9.0%)
Other result	(0)	6	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(0)	(0)	>500,0%
Profit/loss before tax	**(572)**	**(622)**	**(8.1%)**
Profit/loss after tax	**(559)**	**(629)**	**(11.1%)**

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 1/1/2026	**1,001**	**4,986**	**17,127**	**(3,661)**	**19,452**	**1,386**	**1,625**	**22,463**
Capital increases	0	0	0	0	0	(0)	146	145
AT1 capital dividend allotment	0	0	(63)	0	(63)	0	63	0
Dividend payments	0	0	(525)	0	(525)	(107)	(63)	(695)
Own shares	1	6	0	0	6	0	(23)	(17)
Other changes	0	0	(5)	(0)	(5)	0	7	3
Total comprehensive income	0	0	1,256	320	1,576	110	0	1,687
Equity as at 30/6/2026	**1,002**	**4,991**	**17,790**	**(3,341)**	**20,442**	**1,390**	**1,754**	**23,586**

- Earnings per share up EUR 3.35 (1-6/2026: EUR 3.63 vs. 1-6/2025: EUR 0.28)
- A dividend of EUR 1.60 per share for the 2025 financial year was approved at the Annual General Meeting on 9th April 2026
- Book value per share EUR 62.15 at 30/6/2026 (EUR 59.14 at 31/12/2025 resp. EUR 55.62 at 30/6/2025)
- Total comprehensive income of EUR 1,687 mn (1-6/2025: EUR 1,504 mn) impacted by profit after tax (EUR 1,371 mn), exchange differences (EUR 323 mn, driven by RUB), fair value changes of financial assets (EUR 23 mn, driven by Ukraine), cash-flow hedge (EUR 12 mn, driven by Russia), companies values at equity (minus EUR 34 mn, driven by UNIQA) and from deferred taxes (minus EUR 10 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)

> Reported consolidated RoE uses the **average of monthly equity, excluding profit year-to-date**

	FY/2024	1-12/2025	**FY/2026** (guidance)
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	

> The **AT1 coupons are deducted** from the reported consolidated profit

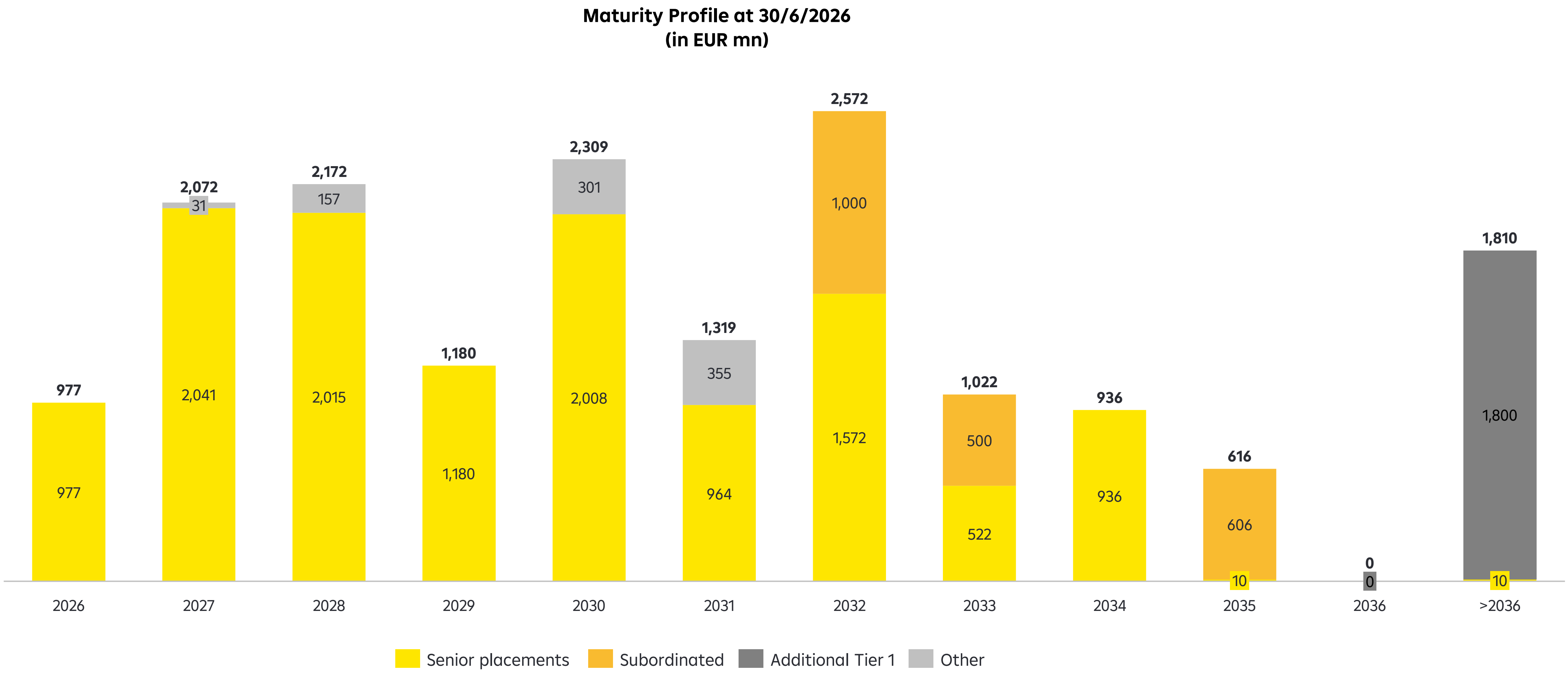
	FY/2024	1-12/2025	**FY/2026** (guidance)
Consolidated RoE – excl. Russia	**7.3%**	**10.6%**	**around 9.5%**
... provisions for FX loans in Poland	EUR 649 mn	EUR 296 mn	EUR ~220 mn (guidance)
... legal cost for FX loans in Poland	EUR 64 mn	EUR 56 mn	EUR ~50 mn (guidance)
Consolidated RoE – excl. Russia and Poland and Rasperia litigation cost	**13.3%**	**13.4%**	**around 12.5%**

Raiffeisen Bank International

Regulatory Capital Structure - Overview

in EUR mn	**30/6/2026**	**31/3/2026**	**31/12/2025**
Common equity tier 1 (before deductions)	20,099	19,061	19,027
Deduction items	(933)	(1,052)	(934)
Common equity tier 1 (after deductions)	19,165	18,008	18,093
Additional tier 1 (after deductions)	1,834	1,832	1,684
Tier 1 (after deductions)	21,000	19,840	19,776
Tier 2 (after deductions)	2,177	2,170	2,174
Total capital	23,177	22,011	21,951
Risk-weighted assets (total RWA)	104,942	103,899	100,924
Common equity tier 1 ratio (transitional - incl. result)	18.3%	17.7%	17.9%
Tier 1 ratio (transitional - incl. result)	20.0%	19.5%	19.6%
Total capital ratio (transitional - incl. result)	22.1%	21.6%	21.7%
Leverage ratio (transitional)	8.8%	8.5%	8.9%
Leverage exposure (total)	239,911	233,218	221,527

Maturity Profile



AT1 and Subordinated Instruments

Issuer	Regulatory Treatment [1]	Capital Recognition	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	100%	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

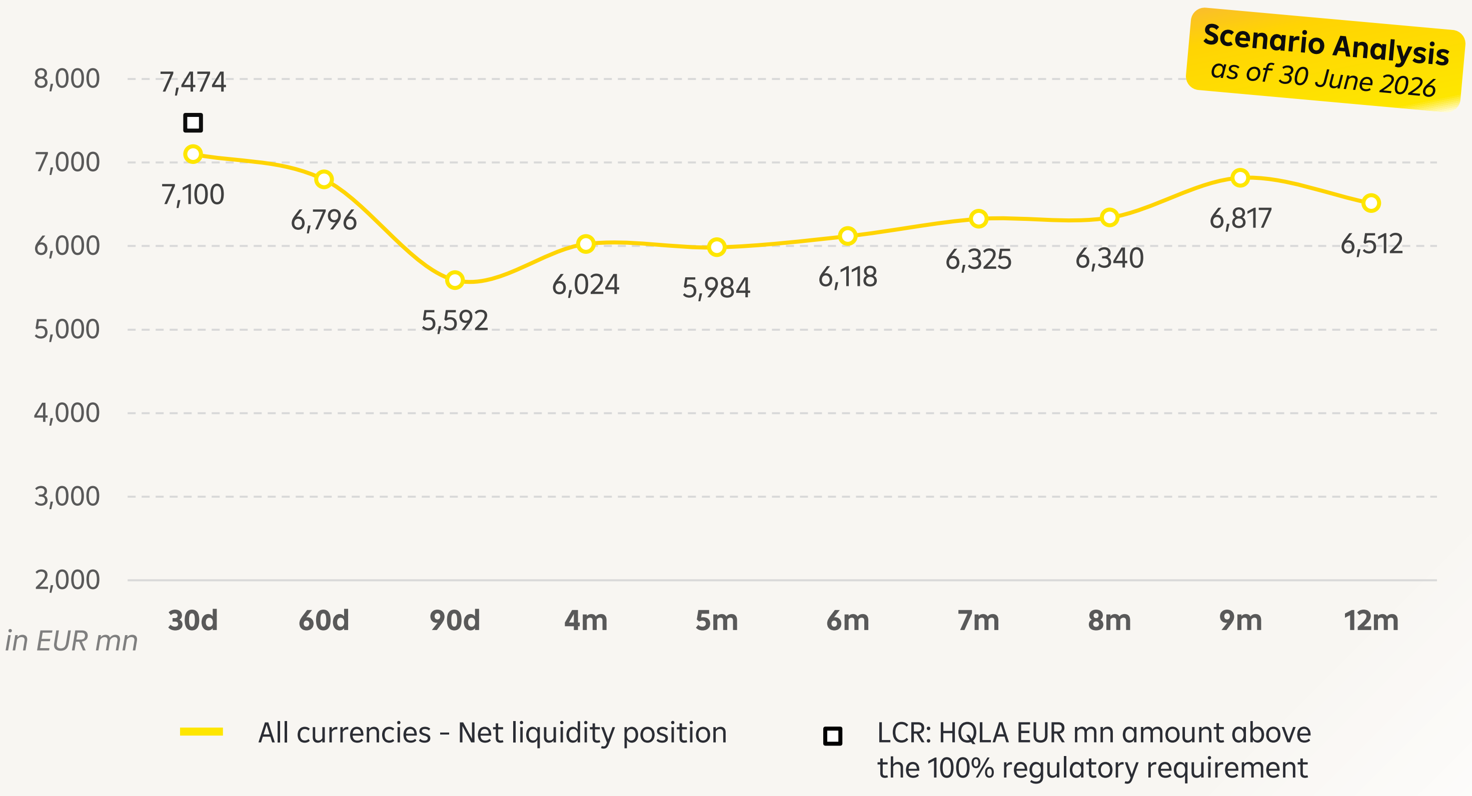
[1] Transitional and post-transitional CRR rules

- 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

Raiffeisen Bank International

Liquidity Stress Test in Head Office

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 ~22 bn (Eligible collateral)

Raiffeisen Bank International

The Institutional Protection Scheme (IPS)

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

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

IPS structure approved in May 2021

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

Support mechanism

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

Fund size

- The IPS fund's target volume is EUR 1,185 mn based on FY/2025 figures.
- The fund size at Q2/2026 was EUR 1,151 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 18 mn in 2024, and EUR -6 mn in 2025

Bank Levies

Impact in EUR mn		FY 2025	1-6/2026	FY 2026e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025	78	34	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	120	120
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	3	2	2
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expenses. Tax rate of 4% from July 2025 onwards; before it was 2%	42	28	54
Total	**Bank levies**	**178**	**184**	**252**
Albania	Based on total assets less equity and secured deposits Full amounts always booked in the first quarter according to IFRIC 21	2	2	2
Czechia		2	3	3
Hungary		2	2	2
Romania		4	0	0
Serbia		0	4	8
Total	**Resolution fund**	**10**	**11**	**15**

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 30/6/2026	NPE Ratio 30/6/2026	NPE Ratio 31/12/2025	NPE Coverage Ratio 30/6/2026	NPE Coverage Ratio 31/12/2025	NPL Ratio 30/6/2026	NPL Ratio 31/12/2025	NPL Coverage Ratio 30/6/2026	NPL Coverage Ratio 31/12/2025
Czechia	302	0.7%	0.8%	54.3%	53.1%	0.9%	1.0%	54.3%	53.1%
Hungary	88	0.7%	0.8%	47.2%	44.9%	1.0%	1.1%	46.2%	43.4%
Poland	56	5.1%	5.3%	92.4%	88.9%	5.1%	5.3%	92.4%	88.9%
Slovakia	303	1.3%	1.2%	59.0%	58.5%	1.7%	1.5%	59.0%	58.5%
Central Europe	**749**	**1.0%**	**1.0%**	**58.2%**	**58.5%**	**1.2%**	**1.3%**	**58.3%**	**58.5%**
Albania	68	1.9%	2.2%	76.8%	73.2%	2.9%	3.6%	76.8%	73.2%
Bosnia & Herzegovina	49	1.6%	2.0%	73.2%	76.1%	1.8%	2.3%	73.2%	76.1%
Croatia	134	1.7%	1.6%	62.6%	59.7%	2.2%	2.2%	62.6%	59.7%
Kosovo	47	3.0%	3.2%	73.8%	76.2%	3.0%	3.2%	73.8%	76.2%
Romania	256	1.5%	1.5%	60.9%	61.5%	2.0%	2.0%	60.9%	61.5%
Serbia	58	1.0%	1.2%	62.0%	64.7%	1.0%	1.2%	62.0%	64.7%
Southeastern Europe	**611**	**1.6%**	**1.6%**	**65.1%**	**65.4%**	**2.0%**	**2.1%**	**65.1%**	**65.4%**
Russia	**227**	**1.2%**	**1.2%**	**80.8%**	**78.8%**	**1.2%**	**1.3%**	**80.8%**	**78.8%**
Ukraine	**136**	**2.7%**	**3.1%**	**83.9%**	**82.3%**	**3.9%**	**4.4%**	**83.9%**	**82.3%**
GC&M	**1,592**	**2.8%**	**2.9%**	**31.4%**	**25.9%**	**2.9%**	**3.0%**	**31.4%**	**25.9%**
Total RBI Group	**3,315**	**1.6%**	**1.7%**	**49.2%**	**46.5%**	**2.0%**	**2.2%**	**49.2%**	**46.5%**

RBI Group

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	1,508	1,459	3.3%	1,443	1,459	1,468	2,967	2,972	(0.2%)	5,874
Net fee and commission income	729	693	5.1%	699	679	685	1,422	1,353	5.1%	2,731
Net trading income and fair value result	(20)	5	–	40	44	114	(14)	170	–	253
Other net operating income	47	33	43.0%	47	51	27	80	53	50.3%	151
Operating income	2,299	2,215	3.8%	2,255	2,254	2,319	4,514	4,588	(1.6%)	9,097
General administrative expenses	(1,077)	(1,075)	0.2%	(1,096)	(1,005)	(1,038)	(2,152)	(2,033)	5.9%	(4,134)
Operating result	1,222	1,140	7.1%	1,160	1,249	1,281	2,362	2,555	(7.5%)	4,963
Other result	(73)	(102)	(28.6%)	(356)	(62)	(1,435)	(174)	(1,500)	(88.4%)	(1,918)
Gov. measures and compulsory contrib.	(55)	(183)	(69.9%)	(54)	(51)	(43)	(238)	(164)	44.5%	(270)
Impairment losses on financial assets	(1)	(110)	(99.1%)	12	(44)	(66)	(111)	(109)	1.4%	(141)
Profit/loss before tax	1,093	746	46.5%	762	1,092	(263)	1,839	781	135.6%	2,634
Profit/loss after tax	852	519	64.2%	506	847	(495)	1,371	268	411.4%	1,621
Consolidated profit/loss	786	470	67.2%	445	778	(557)	1,256	148	>500,0%	1,371
Return on equity before tax[1]	19.4%	13.1%	6.3 PP	19.3%	20.9%	13.1%	16.2%	13.4%	2.8 PP	12.5%
Return on equity after tax[1]	15.1%	9.1%	6.0 PP	14.4%	16.2%	8.7%	12.1%	8.6%	3.5 PP	7.7%
Consolidated return on equity	15.5%	9.0%	6.6 PP	14.7%	16.6%	8.0%	12.2%	8.0%	4.2 PP	6.9%
Net interest margin[1]	2.83%	2.81%	0.02 PP	2.85%	2.93%	3.00%	2.82%	3.03%	(0.21 PP)	2.95%
Cost/income ratio	46.2%	48.0%	(1.8 PP)	48.0%	44.0%	44.2%	47.1%	43.7%	3.3 PP	44.8%
Loan/deposit ratio	83.0%	84.3%	(1.3 PP)	82.0%	83.2%	82.9%	83.0%	82.9%	0.1 PP	82.0%
Provisioning ratio[1]	0.02%	0.37%	(0.35 PP)	0.03%	0.13%	0.24%	0.19%	0.21%	(0.02 PP)	0.14%
NPE ratio	1.6%	1.6%	(0.0 PP)	1.7%	1.7%	1.8%	1.6%	1.8%	(0.2 PP)	1.7%
NPE coverage ratio	49.2%	48.7%	0.5 PP	46.5%	49.8%	50.2%	49.2%	50.2%	(1.0 PP)	46.5%
Total assets	223,762	218,360	2.5%	210,265	209,110	203,507	223,762	203,507	10.0%	210,265
RWA	104,942	103,899	1.0%	100,924	97,524	96,086	104,942	96,086	9.2%	100,924
Equity	23,586	23,110	2.1%	22,463	22,091	21,174	23,586	21,174	11.4%	22,463
Loans to customers	111,601	109,120	2.3%	105,610	103,027	102,202	111,601	102,202	9.2%	105,610
- Hereof non-financial corporations %[2]	44.1%	44.5%	(0.4 PP)	45.1%	44.7%	44.8%	44.1%	44.8%	(0.7 PP)	45.1%
- Hereof households %[2]	41.2%	41.2%	(0.0 PP)	41.8%	41.6%	40.9%	41.2%	40.9%	0.3 PP	41.8%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	136,297	133,084	2.4%	127,575	125,284	121,440	136,297	121,440	12.2%	127,575
Business outlets	1,304	1,305	(0.1%)	1,322	1,352	1,368	1,304	1,368	(4.7%)	1,322
Number of employees	41,704	42,154	(1.1%)	42,425	42,581	42,765	41,704	42,765	(2.5%)	42,425
Number of customers (in mn)	18.8	18.6	0.7%	18.6	18.2	18.1	18.8	18.1	3.7%	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

RBI Core Group – excl. Russia

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	1,111	1,076	3.2%	1,054	1,056	1,027	2,187	2,073	5.5%	4,184
Net fee and commission income	549	520	5.6%	529	505	502	1,068	969	10.3%	2,002
Net trading income and fair value result	(20)	5	–	(18)	(12)	59	(15)	32	–	1
Other net operating income	51	30	70.0%	38	52	26	81	55	47.6%	146
Operating income	1,726	1,656	4.3%	1,630	1,622	1,639	3,382	3,168	6.8%	6,420
General administrative expenses	(894)	(896)	(0.2%)	(894)	(837)	(874)	(1,790)	(1,724)	3.8%	(3,456)
Operating result	832	760	9.5%	736	785	765	1,592	1,444	10.3%	2,964
Other result	(72)	(86)	(16.8%)	(13)	(65)	(166)	(158)	(232)	(32.0%)	(310)
Gov. measures and compulsory contrib.	(49)	(177)	(72.1%)	(49)	(46)	(37)	(227)	(153)	48.1%	(248)
Impairment losses on financial assets	(7)	(103)	(92.8%)	(72)	(12)	(62)	(110)	(108)	1.9%	(192)
Profit/loss before tax	704	393	78.8%	603	661	500	1,097	950	15.5%	2,214
Profit/loss after tax	565	258	118.7%	478	528	369	823	687	19.8%	1,693
Consolidated profit/loss	499	209	138.3%	416	460	307	708	567	24.9%	1,443
Return on equity before tax[1]	17.0%	9.3%	7.8 PP	15.6%	17.3%	13.1%	13.1%	12.2%	0.9 PP	14.3%
Return on equity after tax[1]	13.7%	6.1%	7.6 PP	12.4%	13.9%	9.6%	9.8%	8.8%	1.0 PP	11.0%
Consolidated return on equity	13.9%	5.2%	8.8 PP	12.4%	14.0%	8.9%	9.5%	8.1%	1.4 PP	10.6%
Net interest margin[1]	2.27%	2.25%	0.01 PP	2.26%	2.30%	2.27%	2.26%	2.29%	(0.03 PP)	2.28%
Cost/income ratio	51.0%	53.4%	(2.5 PP)	54.1%	50.9%	52.6%	52.2%	53.7%	(1.6 PP)	53.1%
Loan/deposit ratio	88.8%	89.7%	(0.9 PP)	87.2%	88.5%	88.3%	88.8%	88.3%	0.5 PP	87.2%
Provisioning ratio[1]	0.04%	0.36%	(0.32 PP)	0.37%	0.01%	0.23%	0.20%	0.21%	(0.02 PP)	0.20%
NPE ratio	1.6%	1.6%	(0.0 PP)	1.7%	1.7%	1.8%	1.6%	1.8%	(0.2 PP)	1.7%
NPE coverage ratio	46.9%	46.4%	0.5 PP	44.2%	47.7%	48.3%	46.9%	48.3%	(1.4 PP)	44.2%
Total assets	205,378	201,472	1.9%	193,191	192,826	187,704	205,378	187,704	9.4%	193,191
RWA[3]	84,020	84,410	(0.5%)	80,932	78,639	76,441	84,020	76,441	9.9%	80,932
Equity	17,094	17,195	(0.6%)	16,845	16,716	15,823	17,094	15,823	8.0%	16,845
Loans to customers	106,959	104,702	2.2%	101,195	98,481	97,480	106,959	97,480	9.7%	101,195
- Hereof non-financial corporations %[2]	45.4%	45.7%	(0.3 PP)	46.3%	45.6%	45.8%	45.4%	45.8%	(0.4 PP)	46.3%
- Hereof households %[2]	41.4%	41.4%	0.1 PP	41.8%	41.5%	40.8%	41.4%	40.8%	0.7 PP	41.8%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	125,401	122,943	2.0%	117,277	115,131	110,764	125,401	110,764	13.2%	117,277
Business outlets	1,241	1,242	(0.1%)	1,256	1,284	1,294	1,241	1,294	(4.1%)	1,256
Number of employees	33,595	33,752	(0.5%)	33,903	33,967	34,108	33,595	34,108	(1.5%)	33,903
Number of customers (in mn)	16.0	15.8	0.9%	15.7	15.3	15.1	16.0	15.1	5.9%	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

Country Financials (CE) – Czechia

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	182	179	1.6%	167	175	165	361	330	9.2%	671
Net fee and commission income	59	55	7.7%	62	58	52	113	99	14.3%	219
Net trading income and fair value result	4	(2)	–	5	3	6	1	12	(87.9%)	20
Other net operating income	8	6	36.8%	1	7	3	14	9	59.2%	16
Operating income	251	244	2.7%	238	242	226	495	449	10.5%	929
General administrative expenses	(108)	(106)	1.6%	(106)	(107)	(103)	(214)	(203)	5.5%	(416)
Operating result	143	138	3.4%	132	134	124	281	246	14.5%	512
Other result	0	(0)	–	0	0	1	0	1	(83.8%)	1
Gov. measures and compulsory contrib.	1	(11)	–	(0)	(0)	2	(11)	(9)	20.7%	(9)
Impairment losses on financial assets	(9)	(13)	(33.9%)	(25)	3	6	(22)	4	–	(19)
Profit/loss before tax	135	113	19.0%	107	137	132	249	242	2.6%	486
Profit/loss after tax	116	95	21.9%	92	116	111	211	200	5.8%	409
Return on equity before tax[1]	22.7%	18.1%	4.6 PP	17.6%	23.5%	23.6%	20.4%	21.0%	(0.6 PP)	21.7%
Return on equity after tax[1]	19.5%	15.2%	4.3 PP	15.3%	20.0%	19.7%	17.4%	17.3%	0.0 PP	18.2%
Net interest margin[1]	1.85%	1.87%	(0.02 PP)	1.80%	1.94%	2.00%	1.86%	2.04%	(0.18 PP)	1.95%
Cost/income ratio	43.0%	43.4%	(0.4 PP)	44.6%	44.4%	45.4%	43.2%	45.2%	(2.0 PP)	44.8%
Loan/deposit ratio	70.1%	68.8%	1.3 PP	67.1%	67.3%	68.5%	70.1%	68.5%	1.6 PP	67.1%
Provisioning ratio[1]	0.18%	0.27%	(0.09 PP)	0.52%	(0.05%)	(0.14%)	0.22%	(0.05%)	0.27 PP	0.10%
NPE ratio	0.7%	0.7%	(0.0 PP)	0.8%	0.8%	0.8%	0.7%	0.8%	(0.1 PP)	0.8%
NPE coverage ratio	54.3%	53.7%	0.7 PP	53.1%	51.2%	53.4%	54.3%	53.4%	1.0 PP	53.1%
Total assets	42,068	39,966	5.3%	36,472	38,095	34,343	42,068	34,343	22.5%	36,472
RWA	11,354	11,483	(1.1%)	11,116	10,947	10,581	11,354	10,581	7.3%	11,116
Equity	2,554	2,422	5.4%	2,572	2,486	2,404	2,554	2,404	6.2%	2,572
Loans to customers	20,953	20,236	3.5%	19,695	19,036	18,453	20,953	18,453	13.5%	19,695
- Hereof non-financial corporations %[2]	36.0%	36.0%	0.0 PP	35.9%	35.7%	36.5%	36.0%	36.5%	(0.4 PP)	35.9%
- Hereof households %[2]	59.9%	59.6%	0.3 PP	59.9%	59.9%	59.1%	59.9%	59.1%	0.8 PP	59.9%
- Hereof FCY %	21.8%	22.6%	(0.8 PP)	21.8%	21.7%	23.0%	21.8%	23.0%	(1.2 PP)	21.8%
Deposits from customers	35,692	34,166	4.5%	30,669	32,332	28,560	35,692	28,560	25.0%	30,669
Business outlets	125	125	0.0%	126	127	127	125	127	(1.6%)	126
Number of employees	3,751	3,700	1.4%	3,807	3,773	3,723	3,751	3,723	0.8%	3,807
Number of customers (in mn)	2.5	2.5	1.3%	2.5	2.5	2.4	2.5	2.4	4.7%	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

Country Financials (CE) – Hungary

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	119	109	9.6%	108	102	92	228	210	8.4%	420
Net fee and commission income	82	76	8.4%	75	68	68	158	135	16.8%	278
Net trading income and fair value result	(19)	2	–	(22)	(2)	7	(17)	(7)	142.3%	(30)
Other net operating income	(0)	1	–	(2)	1	1	1	1	4.6%	0
Operating income	181	189	(4.3%)	159	171	169	369	340	8.8%	670
General administrative expenses	(103)	(93)	11.0%	(103)	(87)	(87)	(195)	(169)	15.6%	(358)
Operating result	78	96	(19.0%)	57	84	82	174	171	2.1%	311
Other result	(1)	0	–	(1)	(1)	(2)	(1)	(2)	(59.2%)	(4)
Gov. measures and compulsory contrib.	(5)	(120)	(96.1%)	(1)	(1)	(1)	(124)	(58)	114.1%	(61)
Impairment losses on financial assets	16	(15)	–	(2)	(1)	15	0	25	(99.3%)	21
Profit/loss before tax	88	(39)	–	52	80	94	49	135	(63.7%)	268
Profit/loss after tax	78	(45)	–	44	69	81	33	113	(70.9%)	226
Return on equity before tax[1]	34.8%	–	–	19.5%	32.9%	41.2%	8.9%	26.7%	(17.7 PP)	27.6%
Return on equity after tax[1]	30.7%	–	–	16.4%	28.2%	35.4%	6.0%	22.3%	(16.3 PP)	23.3%
Net interest margin[1]	3.46%	3.38%	0.07 PP	3.56%	3.37%	3.15%	3.42%	3.61%	(0.19 PP)	3.54%
Cost/income ratio	48.7%	41.6%	7.1 PP	57.1%	42.6%	43.4%	45.0%	41.7%	3.3 PP	45.5%
Loan/deposit ratio	66.0%	62.8%	3.2 PP	63.8%	64.0%	63.0%	66.0%	63.0%	3.0 PP	63.8%
Provisioning ratio[1]	(1.04%)	1.01%	(2.05 PP)	0.14%	0.03%	(1.26%)	(0.05%)	(0.99%)	0.94 PP	(0.42%)
NPE ratio	0.7%	0.7%	0.0 PP	0.8%	0.7%	0.8%	0.7%	0.8%	(0.1 PP)	0.8%
NPE coverage ratio	47.2%	44.0%	3.2 PP	44.9%	47.2%	45.2%	47.2%	45.2%	2.0 PP	44.9%
Total assets	13,980	13,605	2.8%	12,190	12,497	12,008	13,980	12,008	16.4%	12,190
RWA	5,579	5,310	5.1%	5,080	4,753	4,674	5,579	4,674	19.3%	5,080
Equity	1,102	954	15.4%	1,155	1,097	1,005	1,102	1,005	9.7%	1,155
Loans to customers	6,180	5,597	10.4%	5,393	5,175	4,914	6,180	4,914	25.8%	5,393
- Hereof non-financial corporations %[2]	55.8%	57.5%	(1.7 PP)	58.5%	58.7%	58.5%	55.8%	58.5%	(2.7 PP)	58.5%
- Hereof households %[2]	35.9%	33.8%	2.1 PP	33.1%	32.5%	32.7%	35.9%	32.7%	3.2 PP	33.1%
- Hereof FCY %	40.9%	45.2%	(4.3 PP)	44.8%	43.9%	44.5%	40.9%	44.5%	(3.6 PP)	44.8%
Deposits from customers	9,746	9,439	3.3%	8,610	8,620	8,260	9,746	8,260	18.0%	8,610
Business outlets	68	68	0.0%	68	68	68	68	68	0.0%	68
Number of employees	3,053	3,040	0.4%	3,016	3,004	2,973	3,053	2,973	2.7%	3,016
Number of customers (in mn)	0.6	0.6	0.8%	0.5	0.5	0.5	0.6	0.5	5.1%	0.5

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

Country Financials (CE) – Poland

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	2	3	(13.9%)	3	5	4	5	11	(53.3%)	19
Net fee and commission income	(0)	0	–	(0)	0	0	0	0	(90.6%)	0
Net trading income and fair value result	1	(0)	–	0	(0)	0	0	1	(19.2%)	0
Other net operating income	6	3	83.1%	8	5	5	9	9	3.1%	22
Operating income	9	6	56.8%	11	10	9	15	21	(28.9%)	42
General administrative expenses	(15)	(23)	(34.0%)	(32)	(18)	(20)	(38)	(41)	(8.4%)	(92)
Operating result	(6)	(17)	(64.6%)	(21)	(9)	(10)	(23)	(20)	12.5%	(50)
Other result	(70)	(77)	(8.9%)	(2)	(66)	(161)	(146)	(227)	(35.5%)	(296)
Gov. measures and compulsory contrib.	(1)	(1)	(17.0%)	(1)	(1)	(1)	(1)	(2)	(5.5%)	(3)
Impairment losses on financial assets	27	6	394.7%	(0)	2	2	33	22	51.3%	24
Profit/loss before tax	(49)	(89)	(44.7%)	(24)	(74)	(170)	(138)	(227)	(39.3%)	(325)
Profit/loss after tax	(49)	(89)	(44.7%)	(24)	(74)	(170)	(138)	(227)	(39.3%)	(325)
Return on equity before tax[1]	–	–	–	–	–	–	–	–	–	–
Return on equity after tax[1]	–	–	–	–	–	–	–	–	–	–
Net interest margin[1]	0.67%	0.66%	0.02 PP	0.74%	1.19%	0.92%	0.68%	1.31%	(0.63 PP)	1.14%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio[1]	(19.92%)	(2.42%)	(17.50 PP)	0.06%	(0.94%)	(0.96%)	(9.26%)	(4.50%)	(4.77 PP)	(2.51%)
NPE ratio	5.1%	4.4%	0.7 PP	5.3%	5.4%	5.2%	5.1%	5.2%	(0.0 PP)	5.3%
NPE coverage ratio	92.4%	89.9%	2.5 PP	88.9%	88.4%	88.2%	92.4%	88.2%	4.2 PP	88.9%
Total assets	1,064	1,810	(41.2%)	1,601	1,667	1,780	1,064	1,780	(40.2%)	1,601
RWA	1,576	2,103	(25.1%)	2,040	2,166	2,235	1,576	2,235	(29.5%)	2,040
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	206	895	(77.0%)	929	915	957	206	957	(78.5%)	929
- Hereof non-financial corporations %[2]	2.4%	0.5%	2.0 PP	0.5%	0.5%	0.5%	2.4%	0.5%	1.9 PP	0.5%
- Hereof households %[2]	97.6%	99.5%	(2.0 PP)	99.5%	99.5%	99.5%	97.6%	99.5%	(1.9 PP)	99.5%
- Hereof FCY %	91.8%	97.7%	(5.9 PP)	97.7%	97.7%	97.7%	91.8%	97.7%	(5.9 PP)	97.7%
Deposits from customers	13	14	(5.7%)	12	12	13	13	13	0.3%	12
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	326	327	(0.3%)	330	330	333	326	333	(2.1%)	330
Number of customers (in mn)	0.0	0.0	(5.2%)	0.0	0.0	0.0	0.0	0.0	(18.9%)	0.0

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

Country Financials (CE) – Slovakia

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	145	144	0.6%	141	138	132	289	260	11.0%	539
Net fee and commission income	57	54	4.7%	54	51	50	111	101	9.8%	206
Net trading income and fair value result	3	4	(25.5%)	3	2	4	7	8	(8.7%)	13
Other net operating income	2	2	(24.8%)	2	11	2	4	4	(7.8%)	17
Operating income	206	207	(0.8%)	201	202	188	413	373	10.9%	775
General administrative expenses	(88)	(89)	(0.7%)	(87)	(81)	(84)	(178)	(166)	6.9%	(335)
Operating result	117	118	(0.9%)	114	120	104	236	207	14.0%	440
Other result	0	(0)	–	(14)	0	0	0	0	>500,0%	(14)
Gov. measures and compulsory contrib.	0	(2)	–	0	0	0	(2)	(1)	61.0%	(1)
Impairment losses on financial assets	(5)	(27)	(81.6%)	(8)	(14)	(12)	(32)	(12)	171.3%	(34)
Profit/loss before tax	112	89	26.0%	92	106	93	202	193	4.3%	391
Profit/loss after tax	79	55	42.6%	58	75	64	134	130	3.1%	263
Return on equity before tax[1]	28.5%	20.9%	7.6 PP	22.0%	26.6%	24.3%	24.6%	23.9%	0.8 PP	25.0%
Return on equity after tax[1]	20.0%	13.0%	7.0 PP	14.0%	18.7%	16.8%	16.4%	16.1%	0.3 PP	16.8%
Net interest margin[1]	2.55%	2.53%	0.02 PP	2.57%	2.63%	2.60%	2.53%	2.55%	(0.02 PP)	2.58%
Cost/income ratio	43.0%	43.0%	0.0 PP	43.4%	40.4%	44.6%	43.0%	44.6%	(1.6 PP)	43.2%
Loan/deposit ratio	103.7%	101.9%	1.8 PP	99.8%	105.4%	103.2%	103.7%	103.2%	0.5 PP	99.8%
Provisioning ratio[1]	0.12%	0.61%	(0.49 PP)	0.18%	0.37%	0.31%	0.36%	0.15%	0.21 PP	0.21%
NPE ratio	1.3%	1.3%	0.0 PP	1.2%	1.3%	1.3%	1.3%	1.3%	(0.0 PP)	1.2%
NPE coverage ratio	59.0%	57.8%	1.2 PP	58.5%	61.1%	60.7%	59.0%	60.7%	(1.7 PP)	58.5%
Total assets	23,358	22,982	1.6%	23,113	21,888	21,065	23,358	21,065	10.9%	23,113
RWA	8,872	8,391	5.7%	8,317	8,136	7,835	8,872	7,835	13.2%	8,317
Equity	1,685	1,604	5.1%	1,757	1,700	1,626	1,685	1,626	3.6%	1,757
Loans to customers	17,025	16,502	3.2%	16,208	15,705	15,209	17,025	15,209	11.9%	16,208
- Hereof non-financial corporations %[2]	41.9%	42.1%	(0.2 PP)	42.6%	43.3%	43.7%	41.9%	43.7%	(1.8 PP)	42.6%
- Hereof households %[2]	56.1%	56.0%	0.1 PP	55.3%	54.9%	54.5%	56.1%	54.5%	1.6 PP	55.3%
- Hereof FCY %	0.2%	0.2%	0.0 PP	0.2%	0.2%	0.1%	0.2%	0.1%	0.1 PP	0.2%
Deposits from customers	17,235	17,070	1.0%	17,227	15,906	15,739	17,235	15,739	9.5%	17,227
Business outlets	139	139	0.0%	139	140	141	139	141	(1.4%)	139
Number of employees	3,513	3,547	(1.0%)	3,546	3,549	3,541	3,513	3,541	(0.8%)	3,546
Number of customers (in mn)	1.5	1.5	(1.3%)	1.5	1.5	1.5	1.5	1.5	2.0%	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

Country Financials (SEE) – Albania

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	34	34	0.5%	33	34	33	67	65	3.3%	132
Net fee and commission income	8	7	12.8%	5	8	8	15	15	(0.8%)	28
Net trading income and fair value result	2	1	47.4%	2	1	1	3	3	12.0%	6
Other net operating income	0	(0)	–	(1)	0	1	0	1	(88.0%)	0
Operating income	44	43	1.0%	40	42	45	87	85	2.0%	167
General administrative expenses	(20)	(18)	8.0%	(21)	(17)	(18)	(38)	(34)	11.8%	(72)
Operating result	24	25	(4.0%)	19	25	27	49	51	(4.5%)	96
Other result	0	0	–	(1)	0	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(2)	(4)	(47.4%)	(2)	(2)	(2)	(6)	(5)	9.7%	(9)
Impairment losses on financial assets	2	0	>500,0%	1	1	(0)	2	3	(30.9%)	5
Profit/loss before tax	24	22	11.8%	17	24	25	46	50	(7.8%)	91
Profit/loss after tax	21	19	10.5%	14	20	21	39	42	(7.2%)	77
Return on equity before tax[1]	25.6%	23.1%	2.5 PP	19.0%	27.5%	29.7%	24.7%	30.1%	(5.3 PP)	28.4%
Return on equity after tax[1]	21.7%	19.8%	1.9 PP	15.8%	23.3%	25.0%	21.1%	25.4%	(4.4 PP)	24.0%
Net interest margin[1]	4.00%	4.16%	(0.16 PP)	4.25%	4.35%	4.44%	4.08%	4.50%	(0.42 PP)	4.41%
Cost/income ratio	45.0%	42.1%	2.9 PP	52.1%	40.6%	39.4%	43.6%	39.7%	3.8 PP	42.9%
Loan/deposit ratio	54.2%	55.5%	(1.3 PP)	55.1%	54.1%	55.0%	54.2%	55.0%	(0.8 PP)	55.1%
Provisioning ratio[1]	(0.53%)	(0.09%)	(0.45 PP)	(0.14%)	(0.27%)	0.05%	(0.31%)	(0.52%)	0.21 PP	(0.36%)
NPE ratio	1.9%	2.0%	(0.1 PP)	2.2%	2.3%	2.3%	1.9%	2.3%	(0.4 PP)	2.2%
NPE coverage ratio	76.8%	77.0%	(0.2 PP)	73.2%	73.4%	74.8%	76.8%	74.8%	2.0 PP	73.2%
Total assets	3,659	3,461	5.7%	3,367	3,308	3,246	3,659	3,246	12.7%	3,367
RWA	2,235	2,152	3.8%	1,945	1,958	1,922	2,235	1,922	16.3%	1,945
Equity	400	396	0.8%	375	384	359	400	359	11.3%	375
Loans to customers	1,600	1,539	4.0%	1,507	1,429	1,401	1,600	1,401	14.2%	1,507
- Hereof non-financial corporations %[2]	50.5%	51.8%	(1.4 PP)	52.7%	51.9%	53.2%	50.5%	53.2%	(2.7 PP)	52.7%
- Hereof households %[2]	49.5%	47.9%	1.6 PP	47.2%	47.9%	46.7%	49.5%	46.7%	2.8 PP	47.2%
- Hereof FCY %	33.1%	35.0%	(1.9 PP)	35.4%	35.6%	36.4%	33.1%	36.4%	(3.3 PP)	35.4%
Deposits from customers	3,132	2,884	8.6%	2,818	2,722	2,627	3,132	2,627	19.2%	2,818
Business outlets	74	74	0.0%	76	76	76	74	76	(2.6%)	76
Number of employees	1,360	1,359	0.1%	1,354	1,343	1,323	1,360	1,323	2.8%	1,354
Number of customers (in mn)	0.5	0.5	1.2%	0.5	0.5	0.5	0.5	0.5	8.1%	0.5

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

Country Financials (SEE) – Bosnia and Herzegovina

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	22	22	(0.6%)	22	22	21	43	43	(0.0%)	87
Net fee and commission income	16	14	7.8%	17	17	15	30	29	4.1%	63
Net trading income and fair value result	0	0	(77.8%)	0	(0)	0	0	0	5.0%	0
Other net operating income	(0)	(0)	(39.4%)	3	(0)	1	(0)	1	–	4
Operating income	41	36	12.2%	42	38	39	77	75	2.5%	155
General administrative expenses	(18)	(17)	4.2%	(21)	(18)	(18)	(36)	(34)	3.4%	(73)
Operating result	22	19	19.8%	20	21	21	41	40	1.8%	82
Other result	(0)	(0)	(26.0%)	4	0	(0)	(0)	(0)	>500,0%	4
Gov. measures and compulsory contrib.	(2)	(2)	1.4%	(2)	(2)	(2)	(3)	(3)	6.0%	(6)
Impairment losses on financial assets	(1)	(3)	(79.8%)	(2)	(1)	(0)	(4)	(2)	91.7%	(6)
Profit/loss before tax	20	14	44.0%	21	18	19	34	35	(3.8%)	74
Profit/loss after tax	19	13	46.3%	20	16	17	31	32	(1.5%)	68
Return on equity before tax[1]	18.2%	12.3%	5.9 PP	19.5%	17.6%	18.6%	15.5%	17.8%	(2.3 PP)	18.9%
Return on equity after tax[1]	16.9%	11.2%	5.7 PP	18.5%	16.0%	16.9%	14.3%	16.0%	(1.7 PP)	17.3%
Net interest margin[1]	2.92%	2.98%	(0.06 PP)	3.05%	3.09%	3.12%	2.95%	3.16%	(0.21 PP)	3.11%
Cost/income ratio	44.8%	48.3%	(3.5 PP)	51.0%	45.8%	46.7%	46.5%	46.1%	0.4 PP	47.3%
Loan/deposit ratio	73.1%	72.0%	1.1 PP	69.5%	69.8%	71.0%	73.1%	71.0%	2.0 PP	69.5%
Provisioning ratio[1]	0.16%	0.65%	(0.49 PP)	0.43%	0.33%	0.06%	0.40%	0.23%	0.17 PP	0.31%
NPE ratio	1.6%	2.0%	(0.4 PP)	2.0%	2.0%	2.1%	1.6%	2.1%	(0.5 PP)	2.0%
NPE coverage ratio	73.2%	74.1%	(0.8 PP)	76.1%	77.0%	77.0%	73.2%	77.0%	(3.8 PP)	76.1%
Total assets	3,259	3,157	3.2%	3,149	3,098	3,015	3,259	3,015	8.1%	3,149
RWA	1,551	1,594	(2.7%)	1,569	1,628	1,598	1,551	1,598	(2.9%)	1,569
Equity	446	468	(4.5%)	455	435	419	446	419	6.6%	455
Loans to customers	1,817	1,736	4.7%	1,698	1,676	1,657	1,817	1,657	9.6%	1,698
- Hereof non-financial corporations %[2]	35.6%	34.9%	0.7 PP	34.8%	36.3%	36.9%	35.6%	36.9%	(1.3 PP)	34.8%
- Hereof households %[2]	60.9%	61.8%	(0.9 PP)	61.6%	60.7%	60.0%	60.9%	60.0%	0.9 PP	61.6%
- Hereof FCY %	3.5%	4.0%	(0.4 PP)	4.0%	4.3%	3.9%	3.5%	3.9%	(0.4 PP)	4.0%
Deposits from customers	2,638	2,558	3.1%	2,575	2,533	2,463	2,638	2,463	7.1%	2,575
Business outlets	85	85	0.0%	85	85	85	85	85	0.0%	85
Number of employees	1,302	1,332	(2.3%)	1,327	1,330	1,347	1,302	1,347	(3.3%)	1,327
Number of customers (in mn)	0.5	0.5	0.4%	0.5	0.5	0.5	0.5	0.5	8.6%	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) – Croatia

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	52	48	10.1%	49	48	49	100	96	4.7%	193
Net fee and commission income	21	18	11.1%	19	21	19	39	38	2.3%	78
Net trading income and fair value result	1	6	(87.8%)	2	1	1	7	(2)	–	0
Other net operating income	(4)	(4)	9.3%	(2)	3	(8)	(8)	(1)	>500,0%	0
Operating income	70	68	1.9%	69	71	63	138	132	4.6%	272
General administrative expenses	(38)	(37)	4.1%	(39)	(34)	(34)	(75)	(68)	9.9%	(141)
Operating result	31	32	(0.7%)	30	37	29	63	64	(1.1%)	131
Other result	1	(0)	–	0	(2)	(5)	1	(6)	–	(8)
Gov. measures and compulsory contrib.	0	0	–	(2)	0	0	0	0	–	(2)
Impairment losses on financial assets	(1)	(5)	(81.4%)	(5)	3	(7)	(6)	(9)	(32.0%)	(10)
Profit/loss before tax	32	26	19.7%	23	37	16	58	50	16.7%	110
Profit/loss after tax	26	21	20.4%	17	30	13	47	41	16.7%	88
Return on equity before tax[1]	17.6%	14.4%	3.2 PP	13.3%	22.0%	9.3%	16.2%	14.2%	1.9 PP	16.3%
Return on equity after tax[1]	14.4%	11.7%	2.7 PP	9.8%	17.9%	7.5%	13.2%	11.6%	1.6 PP	13.1%
Net interest margin[1]	2.64%	2.45%	0.19 PP	2.62%	2.59%	2.69%	2.55%	2.69%	(0.14 PP)	2.64%
Cost/income ratio	54.8%	53.7%	1.2 PP	56.6%	48.3%	54.6%	54.3%	51.6%	2.6 PP	52.0%
Loan/deposit ratio	66.7%	66.2%	0.4 PP	64.7%	65.8%	68.7%	66.7%	68.7%	(2.0 PP)	64.7%
Provisioning ratio[1]	0.09%	0.48%	(0.39 PP)	0.47%	(0.30%)	0.75%	0.29%	0.46%	(0.17 PP)	0.27%
NPE ratio	1.7%	1.5%	0.2 PP	1.6%	1.7%	1.7%	1.7%	1.7%	(0.0 PP)	1.6%
NPE coverage ratio	62.6%	67.6%	(5.0 PP)	59.7%	63.6%	63.1%	62.6%	63.1%	(0.5 PP)	59.7%
Total assets	8,371	8,362	0.1%	8,098	7,852	7,739	8,371	7,739	8.2%	8,098
RWA	3,436	3,351	2.5%	3,247	2,760	2,601	3,436	2,601	32.1%	3,247
Equity	729	754	(3.3%)	733	715	685	729	685	6.5%	733
Loans to customers	4,021	3,950	1.8%	3,859	3,789	3,735	4,021	3,735	7.7%	3,859
- Hereof non-financial corporations %[2]	34.5%	34.7%	(0.1 PP)	34.9%	34.1%	34.4%	34.5%	34.4%	0.1 PP	34.9%
- Hereof households %[2]	61.1%	60.2%	0.9 PP	60.1%	59.9%	59.2%	61.1%	59.2%	1.9 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	6,368	6,119	4.1%	6,162	5,907	5,616	6,368	5,616	13.4%	6,162
Business outlets	66	67	(1.5%)	67	67	67	66	67	(1.5%)	67
Number of employees	1,727	1,747	(1.1%)	1,741	1,755	1,768	1,727	1,768	(2.3%)	1,741
Number of customers (in mn)	0.5	0.5	1.0%	0.5	0.5	0.5	0.5	0.5	2.8%	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) – Kosovo

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	20	18	7.1%	18	18	18	38	35	7.7%	71
Net fee and commission income	5	3	46.6%	4	5	6	8	9	(12.4%)	19
Net trading income and fair value result	0	0	(44.1%)	0	0	0	0	0	5.7%	0
Other net operating income	0	0	46.3%	1	1	1	1	1	(38.4%)	3
Operating income	25	22	13.3%	24	24	25	46	46	0.9%	94
General administrative expenses	(12)	(12)	(2.1%)	(12)	(11)	(12)	(24)	(24)	0.5%	(47)
Operating result	13	10	32.2%	12	13	12	23	22	1.3%	47
Other result	0	0	–	0	0	0	0	0	–	0
Gov. measures and compulsory contrib.	(1)	(1)	4.4%	(1)	(1)	(1)	(2)	(2)	14.2%	(3)
Impairment losses on financial assets	0	(3)	–	(5)	(0)	(4)	(3)	(3)	(2.8%)	(9)
Profit/loss before tax	12	5	123.5%	6	12	7	17	17	0.8%	35
Profit/loss after tax	11	5	120.6%	6	11	7	15	15	1.1%	31
Return on equity before tax[1]	25.7%	11.6%	14.1 PP	14.1%	26.4%	16.7%	18.8%	19.7%	(0.9 PP)	21.0%
Return on equity after tax[1]	22.7%	10.4%	12.3 PP	13.2%	24.0%	14.6%	16.7%	17.4%	(0.8 PP)	18.9%
Net interest margin[1]	4.21%	4.03%	0.17 PP	4.29%	4.49%	4.66%	4.12%	4.66%	(0.54 PP)	4.50%
Cost/income ratio	47.7%	55.2%	(7.5 PP)	49.9%	47.1%	49.6%	51.2%	51.4%	(0.2 PP)	49.9%
Loan/deposit ratio	89.5%	89.4%	0.1 PP	87.2%	90.8%	91.9%	89.5%	91.9%	(2.4 PP)	87.2%
Provisioning ratio[1]	(0.02%)	1.06%	(1.08 PP)	1.53%	0.10%	1.40%	0.51%	0.60%	(0.09 PP)	0.72%
NPE ratio	3.0%	3.2%	(0.2 PP)	3.2%	3.4%	3.0%	3.0%	3.0%	(0.0 PP)	3.2%
NPE coverage ratio	73.8%	75.6%	(1.8 PP)	76.2%	68.8%	68.1%	73.8%	68.1%	5.7 PP	76.2%
Total assets	2,048	1,967	4.1%	1,978	1,786	1,671	2,048	1,671	22.5%	1,978
RWA	1,263	1,206	4.7%	1,168	1,116	1,109	1,263	1,109	13.9%	1,168
Equity	200	189	5.8%	184	178	190	200	190	5.2%	184
Loans to customers	1,370	1,340	2.3%	1,303	1,260	1,218	1,370	1,218	12.5%	1,303
- Hereof non-financial corporations %[2]	33.5%	34.1%	(0.6 PP)	34.6%	34.1%	34.5%	33.5%	34.5%	(1.0 PP)	34.6%
- Hereof households %[2]	66.3%	65.6%	0.7 PP	65.3%	65.7%	65.3%	66.3%	65.3%	0.9 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	1,592	1,557	2.2%	1,553	1,443	1,350	1,592	1,350	17.9%	1,553
Business outlets	37	36	2.8%	37	37	37	37	37	0.0%	37
Number of employees	817	843	(3.1%)	885	901	920	817	920	(11.2%)	885
Number of customers (in mn)	0.4	0.4	2.4%	0.4	0.4	0.4	0.4	0.4	8.3%	0.4

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

Country Financials (SEE) – Romania

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	156	158	(1.3%)	162	164	159	314	318	(1.3%)	644
Net fee and commission income	64	63	1.4%	68	64	68	128	116	10.1%	248
Net trading income and fair value result	1	0	104.0%	1	0	4	1	8	(87.2%)	9
Other net operating income	1	(5)	–	1	5	(3)	(5)	(3)	34.5%	3
Operating income	222	217	2.5%	233	232	229	439	440	(0.1%)	905
General administrative expenses	(97)	(93)	4.6%	(109)	(92)	(97)	(190)	(187)	1.6%	(387)
Operating result	125	124	0.9%	124	140	133	250	253	(1.3%)	517
Other result	(1)	(1)	72.8%	(2)	0	(1)	(2)	(1)	122.0%	(2)
Gov. measures and compulsory contrib.	(14)	(14)	5.8%	(14)	(14)	(7)	(28)	(22)	25.8%	(50)
Impairment losses on financial assets	1	(17)	–	(12)	(10)	(13)	(16)	(11)	43.8%	(33)
Profit/loss before tax	111	93	18.9%	96	117	112	203	219	(6.9%)	431
Profit/loss after tax	89	75	18.2%	77	94	91	163	178	(7.9%)	349
Return on equity before tax[1]	25.2%	20.2%	5.0 PP	22.4%	28.8%	27.3%	23.4%	27.0%	(3.7 PP)	27.7%
Return on equity after tax[1]	20.2%	16.3%	3.9 PP	18.1%	23.4%	22.3%	18.8%	22.0%	(3.2 PP)	22.4%
Net interest margin[1]	3.62%	3.73%	(0.11 PP)	4.02%	4.15%	3.90%	3.67%	3.90%	(0.23 PP)	3.98%
Cost/income ratio	43.6%	42.7%	0.9 PP	46.6%	39.7%	42.1%	43.2%	42.5%	0.7 PP	42.8%
Loan/deposit ratio	73.7%	74.3%	(0.5 PP)	68.8%	73.4%	69.6%	73.7%	69.6%	4.2 PP	68.8%
Provisioning ratio[1]	0.02%	0.60%	(0.57 PP)	0.50%	0.39%	0.49%	0.31%	0.21%	0.10 PP	0.33%
NPE ratio	1.5%	1.4%	0.1 PP	1.5%	1.5%	1.5%	1.5%	1.5%	(0.0 PP)	1.5%
NPE coverage ratio	60.9%	61.1%	(0.2 PP)	61.5%	62.6%	62.2%	60.9%	62.2%	(1.3 PP)	61.5%
Total assets	17,650	17,726	(0.4%)	17,485	16,154	16,466	17,650	16,466	7.2%	17,485
RWA	8,543	8,486	0.7%	8,009	7,502	7,089	8,543	7,089	20.5%	8,009
Equity	1,770	1,904	(7.0%)	1,839	1,759	1,662	1,770	1,662	6.5%	1,839
Loans to customers	10,331	10,162	1.7%	9,852	9,599	9,200	10,331	9,200	12.3%	9,852
- Hereof non-financial corporations %[2]	49.7%	51.7%	(2.0 PP)	50.6%	51.5%	52.5%	49.7%	52.5%	(2.8 PP)	50.6%
- Hereof households %[2]	42.5%	41.8%	0.8 PP	42.1%	42.1%	42.7%	42.5%	42.7%	(0.1 PP)	42.1%
- Hereof FCY %	38.0%	37.9%	0.1 PP	34.8%	35.3%	33.5%	38.0%	33.5%	4.5 PP	34.8%
Deposits from customers	13,385	13,283	0.8%	13,628	12,561	12,909	13,385	12,909	3.7%	13,628
Business outlets	267	267	0.0%	269	272	275	267	275	(2.9%)	269
Number of employees	4,738	4,774	(0.8%)	4,801	4,829	4,925	4,738	4,925	(3.8%)	4,801
Number of customers (in mn)	2.4	2.4	1.3%	2.3	2.3	2.3	2.4	2.3	5.4%	2.3

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

Country Financials (SEE) – Serbia

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	69	67	3.1%	70	69	66	137	133	2.4%	272
Net fee and commission income	39	35	12.0%	39	35	34	73	64	14.1%	138
Net trading income and fair value result	3	4	(20.5%)	4	4	4	7	7	(9.5%)	16
Other net operating income	2	3	(21.8%)	(1)	2	4	5	7	(33.9%)	7
Operating income	114	108	5.7%	112	110	108	222	212	4.9%	434
General administrative expenses	(35)	(33)	5.5%	(37)	(33)	(33)	(68)	(62)	9.7%	(131)
Operating result	79	75	5.8%	75	77	76	154	150	2.9%	302
Other result	0	0	71.0%	0	0	0	0	0	(16.8%)	1
Gov. measures and compulsory contrib.	(7)	(2)	204.0%	(4)	(4)	(4)	(9)	(7)	30.0%	(14)
Impairment losses on financial assets	0	5	(95.9%)	(1)	3	1	5	(1)	–	2
Profit/loss before tax	73	78	(6.4%)	71	77	74	151	143	5.7%	291
Profit/loss after tax	63	67	(6.1%)	62	67	63	131	123	6.3%	252
Return on equity before tax[1]	40.0%	35.2%	4.8 PP	32.7%	37.6%	39.0%	37.5%	35.1%	2.4 PP	37.9%
Return on equity after tax[1]	34.7%	30.5%	4.3 PP	28.5%	32.5%	33.5%	32.5%	30.2%	2.3 PP	32.8%
Net interest margin[1]	4.31%	4.29%	0.02 PP	4.42%	4.48%	4.46%	4.30%	4.51%	(0.21 PP)	4.47%
Cost/income ratio	30.5%	30.6%	(0.1 PP)	32.7%	29.8%	30.1%	30.6%	29.2%	1.3 PP	30.3%
Loan/deposit ratio	68.7%	66.5%	2.3 PP	65.8%	64.4%	64.1%	68.7%	64.1%	4.7 PP	65.8%
Provisioning ratio[1]	(0.02%)	(0.58%)	0.56 PP	0.12%	(0.40%)	(0.19%)	(0.30%)	0.03%	(0.33 PP)	(0.05%)
NPE ratio	1.0%	1.1%	(0.0 PP)	1.2%	1.3%	1.3%	1.0%	1.3%	(0.2 PP)	1.2%
NPE coverage ratio	62.0%	62.4%	(0.4 PP)	64.7%	65.2%	62.0%	62.0%	62.0%	(0.0 PP)	64.7%
Total assets	7,036	6,737	4.4%	6,676	6,685	6,431	7,036	6,431	9.4%	6,676
RWA	3,819	3,634	5.1%	3,544	3,378	3,332	3,819	3,332	14.6%	3,544
Equity	828	763	8.6%	949	917	852	828	852	(2.9%)	949
Loans to customers	3,765	3,509	7.3%	3,478	3,328	3,209	3,765	3,209	17.3%	3,478
- Hereof non-financial corporations %[2]	51.1%	50.8%	0.4 PP	52.8%	53.1%	53.7%	51.1%	53.7%	(2.6 PP)	52.8%
- Hereof households %[2]	48.6%	49.0%	(0.4 PP)	47.0%	46.6%	45.9%	48.6%	45.9%	2.7 PP	47.0%
- Hereof FCY %	65.9%	66.4%	(0.5 PP)	67.2%	68.6%	69.3%	65.9%	69.3%	(3.4 PP)	67.2%
Deposits from customers	5,556	5,364	3.6%	5,367	5,201	5,024	5,556	5,024	10.6%	5,367
Business outlets	104	104	0.0%	104	104	105	104	105	(1.0%)	104
Number of employees	2,149	2,159	(0.5%)	2,156	2,182	2,207	2,149	2,207	(2.6%)	2,156
Number of customers (in mn)	1.2	1.2	1.5%	1.1	1.1	1.1	1.2	1.1	6.5%	1.1

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

Country Financials – Ukraine

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	102	98	3.4%	98	101	100	200	202	(0.9%)	401
Net fee and commission income	15	12	29.7%	14	12	23	27	38	(28.1%)	65
Net trading income and fair value result	2	5	(60.8%)	2	2	(0)	7	5	56.1%	9
Other net operating income	1	0	57.7%	3	0	(0)	1	(0)	–	3
Operating income	120	116	3.3%	118	116	123	236	245	(3.5%)	478
General administrative expenses	(48)	(49)	(1.8%)	(58)	(47)	(49)	(98)	(100)	(2.6%)	(206)
Operating result	72	67	7.1%	60	69	74	138	144	(4.0%)	272
Other result	0	(1)	–	(1)	0	(0)	(1)	(1)	(44.5%)	(2)
Gov. measures and compulsory contrib.	(3)	(3)	4.5%	(3)	(3)	(3)	(6)	(6)	7.6%	(12)
Impairment losses on financial assets	(0)	(7)	(92.8%)	38	6	3	(7)	4	–	48
Profit/loss before tax	68	56	21.3%	93	72	74	124	141	(12.0%)	307
Profit/loss after tax	45	26	74.1%	71	54	54	70	104	(32.7%)	229
Return on equity before tax[1]	34.7%	29.2%	5.5 PP	54.1%	44.7%	48.4%	32.4%	46.5%	(14.0 PP)	52.1%
Return on equity after tax[1]	22.8%	13.4%	9.4 PP	40.8%	33.6%	35.1%	18.4%	34.5%	(16.1 PP)	39.0%
Net interest margin[1]	8.67%	8.64%	0.02 PP	8.67%	8.91%	8.93%	8.64%	8.92%	(0.28 PP)	8.84%
Cost/income ratio	40.4%	42.5%	(2.1 PP)	49.5%	40.8%	39.7%	41.4%	41.1%	0.4 PP	43.1%
Loan/deposit ratio	43.0%	42.4%	0.7 PP	41.4%	39.5%	36.2%	43.0%	36.2%	6.8 PP	41.4%
Provisioning ratio[1]	0.37%	0.39%	(0.02 PP)	(4.38%)	(4.29%)	(1.86%)	0.38%	(1.01%)	1.40 PP	(2.72%)
NPE ratio	2.7%	3.1%	(0.3 PP)	3.1%	3.3%	3.7%	2.7%	3.7%	(1.0 PP)	3.1%
NPE coverage ratio	83.9%	83.1%	0.8 PP	82.3%	85.1%	86.2%	83.9%	86.2%	(2.4 PP)	82.3%
Total assets	5,251	5,125	2.5%	5,002	4,982	4,820	5,251	4,820	8.9%	5,002
RWA	4,489	4,471	0.4%	4,370	4,557	4,609	4,489	4,609	(2.6%)	4,370
Equity	834	802	4.0%	773	734	667	834	667	25.1%	773
Loans to customers	1,856	1,716	8.1%	1,697	1,575	1,436	1,856	1,436	29.3%	1,697
- Hereof non-financial corporations %[2]	84.4%	86.5%	(2.1 PP)	84.7%	86.2%	85.5%	84.4%	85.5%	(1.1 PP)	84.7%
- Hereof households %[2]	11.5%	11.9%	(0.4 PP)	11.5%	11.8%	11.8%	11.5%	11.8%	(0.4 PP)	11.5%
- Hereof FCY %	23.5%	26.7%	(3.2 PP)	28.1%	28.8%	25.8%	23.5%	25.8%	(2.3 PP)	28.1%
Deposits from customers	4,219	4,073	3.6%	4,034	3,991	3,936	4,219	3,936	7.2%	4,034
Business outlets	256	257	(0.4%)	266	290	295	256	295	(13.2%)	266
Number of employees	4,814	4,916	(2.1%)	5,078	5,113	5,135	4,814	5,135	(6.3%)	5,078
Number of customers (in mn)	3.1	3.1	1.1%	3.1	3.0	2.9	3.1	2.9	8.2%	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

Country Financials – Russia

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	397	383	3.7%	389	402	441	780	898	(13.2%)	1,690
Net fee and commission income	180	173	3.7%	170	174	183	353	385	(8.2%)	729
Net trading income and fair value result	2	1	175.0%	57	57	59	2	124	(98.3%)	238
Other net operating income	(2)	4	–	15	0	2	2	1	89.1%	16
Operating income	577	561	2.8%	632	635	685	1,137	1,408	(19.2%)	2,674
General administrative expenses	(185)	(180)	2.7%	(204)	(171)	(166)	(365)	(314)	16.3%	(688)
Operating result	391	381	2.8%	428	464	519	772	1,094	(29.4%)	1,986
Other result	(1)	(15)	(94.8%)	(344)	4	(1,269)	(16)	(1,268)	(98.7%)	(1,609)
Gov. measures and compulsory contrib.	(6)	(5)	6.3%	(5)	(5)	(6)	(11)	(11)	(4.2%)	(22)
Impairment losses on financial assets	6	(7)	–	84	(32)	(5)	(1)	(1)	(35.7%)	51
Profit/loss before tax	392	353	11.0%	163	431	(761)	744	(187)	–	406
Profit/loss after tax	289	261	10.9%	32	319	(861)	550	(437)	–	(86)
Return on equity before tax[1]	27.0%	24.7%	2.3 PP	9.5%	24.9%	12.0%	25.3%	15.7%	9.5 PP	6.5%
Return on equity after tax[1]	19.9%	18.3%	1.7 PP	1.9%	18.5%	5.7%	18.6%	6.9%	11.7 PP	–
Net interest margin[1]	8.60%	8.57%	0.03 PP	8.93%	9.48%	10.08%	8.53%	10.32%	(1.79 PP)	9.74%
Cost/income ratio	32.1%	32.1%	(0.0 PP)	32.2%	26.9%	24.2%	32.1%	22.3%	9.8 PP	25.7%
Loan/deposit ratio	22.9%	25.5%	(2.6 PP)	26.6%	29.4%	31.3%	22.9%	31.3%	(8.4 PP)	26.6%
Provisioning ratio[1]	(0.54%)	0.67%	(1.21 PP)	(7.43%)	2.75%	0.44%	0.06%	0.12%	(0.06 PP)	(1.03%)
NPE ratio	1.2%	1.3%	(0.1 PP)	1.2%	1.7%	1.6%	1.2%	1.6%	(0.5 PP)	1.2%
NPE coverage ratio	80.8%	79.1%	1.7 PP	78.8%	73.7%	70.7%	80.8%	70.7%	10.1 PP	78.8%
Total assets	19,819	18,421	7.6%	18,505	17,665	18,081	19,819	18,081	9.6%	18,505
RWA	20,610	20,035	2.9%	19,042	18,021	18,632	20,610	18,632	10.6%	19,042
Equity	6,494	5,915	9.8%	5,622	5,377	5,352	6,494	5,352	21.3%	5,622
Loans to customers	4,642	4,418	5.1%	4,415	4,546	4,722	4,642	4,722	(1.7%)	4,415
- Hereof non-financial corporations %[2]	13.8%	15.7%	(2.0 PP)	17.2%	21.4%	23.0%	13.8%	23.0%	(9.2 PP)	17.2%
- Hereof households %[2]	36.0%	38.0%	(2.0 PP)	40.1%	39.8%	43.2%	36.0%	43.2%	(7.2 PP)	40.1%
- Hereof FCY %	3.2%	4.2%	(1.0 PP)	4.1%	4.4%	4.4%	3.2%	4.4%	(1.2 PP)	4.1%
Deposits from customers	10,896	10,141	7.4%	10,298	10,153	10,676	10,896	10,676	2.1%	10,298
Business outlets	63	63	0.0%	66	68	74	63	74	(14.9%)	66
Number of employees	8,109	8,402	(3.5%)	8,522	8,614	8,657	8,109	8,657	(6.3%)	8,522
Number of customers (in mn)	2.8	2.8	0.1%	2.9	2.9	3.0	2.8	3.0	(7.3%)	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

Group Corporates & Markets

In EUR mn	Q2/2026	Q1/2026	q-o-q	Q4/2025	Q3/2025	Q2/2025	1-6/2026	1-6/2025	y-o-y	1-12/2025
Net interest income	179	176	1.4%	179	170	190	355	377	(5.8%)	725
Net fee and commission income	168	175	(4.4%)	153	152	147	343	295	16.2%	600
Net trading income and fair value result	65	44	48.7%	40	16	75	109	100	9.8%	155
Other net operating income	54	37	46.1%	34	40	32	91	67	36.7%	141
Operating income	474	432	9.6%	411	385	454	906	853	6.2%	1,649
General administrative expenses	(241)	(253)	(4.7%)	(204)	(234)	(244)	(495)	(487)	1.6%	(925)
Operating result	232	179	29.8%	207	151	209	411	366	12.4%	724
Other result	1	1	(48.3%)	9	(1)	(2)	2	(9)	–	(1)
Gov. measures and compulsory contrib.	(12)	(11)	3.7%	(0)	(12)	(13)	(23)	(23)	(0.6%)	(35)
Impairment losses on financial assets	(35)	(49)	(27.9%)	(66)	(37)	(63)	(85)	(133)	(36.5%)	(236)
Profit/loss before tax	186	120	55.2%	150	102	132	305	200	52.3%	452
Profit/loss after tax	149	97	54.2%	119	81	105	246	159	54.9%	359
Return on equity before tax[1]	16.8%	10.5%	6.3 PP	13.8%	9.8%	12.8%	13.6%	9.7%	3.9 PP	10.4%
Return on equity after tax[1]	13.5%	8.5%	5.0 PP	11.0%	7.8%	10.2%	11.0%	7.7%	3.3 PP	8.3%
Net interest margin[1]	1.11%	1.12%	(0.01 PP)	1.18%	1.12%	1.24%	1.12%	1.22%	(0.11 PP)	1.18%
Cost/income ratio	51.0%	58.6%	(7.6 PP)	49.6%	60.8%	53.8%	54.6%	57.1%	(2.5 PP)	56.1%
Loan/deposit ratio	166.8%	176.3%	(9.5 PP)	167.3%	166.2%	162.8%	166.8%	162.8%	4.0 PP	167.3%
Provisioning ratio[1]	0.37%	0.54%	(0.16 PP)	0.74%	0.41%	0.70%	0.45%	0.73%	(0.28 PP)	0.66%
NPE ratio	2.8%	2.8%	0.1 PP	2.9%	3.0%	2.9%	2.8%	2.9%	(0.1 PP)	2.9%
NPE coverage ratio	31.4%	29.5%	1.9 PP	25.9%	31.5%	32.1%	31.4%	32.1%	(0.7 PP)	25.9%
Total assets	66,646	66,326	0.5%	63,635	61,599	63,400	66,646	63,400	5.1%	63,635
RWA	23,304	23,664	(1.5%)	23,660	22,669	21,892	23,304	21,892	6.4%	23,660
Equity	4,581	4,611	(0.7%)	4,600	4,511	4,373	4,581	4,373	4.8%	4,600
Loans to customers	38,355	38,032	0.8%	35,954	35,324	36,427	38,355	36,427	5.3%	35,954
- Hereof non-financial corporations %[2]	50.2%	51.0%	(0.9 PP)	52.7%	50.9%	50.0%	50.2%	50.0%	0.1 PP	52.7%
- Hereof households %[2]	21.1%	21.0%	0.1 PP	22.2%	22.2%	21.4%	21.1%	21.4%	(0.2 PP)	22.2%
- Hereof FCY %	15.9%	15.2%	0.7 PP	12.7%	13.1%	13.6%	15.9%	13.6%	2.3 PP	12.7%
Deposits from customers	25,305	24,813	2.0%	20,968	23,022	23,775	25,305	23,775	6.4%	20,968
Business outlets	19	19	0.0%	18	17	17	19	17	11.8%	18
Number of employees	3,888	3,861	0.7%	3,714	3,727	3,737	3,888	3,737	4.0%	3,714
Number of customers (in mn)	2.8	2.7	0.5%	2.7	2.6	2.6	2.8	2.6	6.6%	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

Sustainability Ratings

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**.

Signatory of:

UNEP FINANCE INITIATIVE | PRINCIPLES FOR RESPONSIBLE BANKING

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 out 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)

Corporate ESG Performance Prime RATED BY ISS ESG

CDP DISCLOSURE INSIGHT ACTION

SUSTAINALYTICS

MSCI ESG RATINGS A

CCC	B	BB	BBB	A	AA	AAA

S&P Global

Raiffeisen Bank International

Shareholder Information Overview

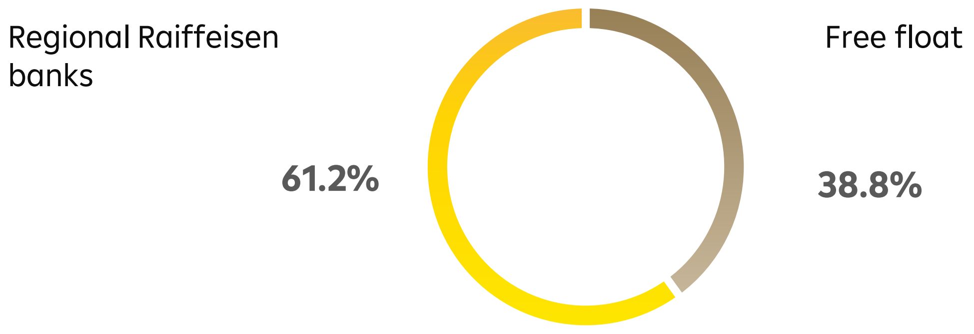
General information

- 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 structure[1]



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)

Financial Calendar

23 October 2026	Start of Quiet Period
3 November 2026	Third Quarter Report, Conference Call
27 January 2027	Start of Quiet Period
3 February 2027	Preliminary Results 2026, Conference Cal
1 March 2027	Annual Financial Report 2026
29 March 2027	Record Date Annual General Meeting
8 April 2027	Annual General Meeting
13 April 2027	Ex-Dividend Date
14 April 2027	Record Date Dividend
16 April 2027	Dividend Payment Date
23 April 2027	Start of Quiet Period
3 May 2027	First Quarter Report, Conference Call
23 July 2027	Start of Quiet Period
30 July 2027	Semi-Annual Report, Conference Call
22 October 2027	Start of Quiet Period
3 November 2027	Third Quarter Report, Conference Call

Group Investor & Media Relations

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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