

Raiffeisen Bank International

Raiffeisen Bank International
Q3/2026 Results

3 November 2026

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Raiffeisen Bank International

01 Executive Summary

02 Financials

03 Risk Update

04 Appendix



3 November 2026

Raiffeisen Bank International

Capital Markets Day on 10th February 2027

RBI Ambition 2030 – Setting the Transformation in Motion

Business transformation

Business Initiatives

CIB

- Become the **leading Hausbank in CEE**
- Prioritize **profitable growth**

Retail

- Tap potential in **SME and wealth management**
- Focus on **engagement and monetization**

Profitability

Self-help

- Cost discipline
- **Capital allocation**

Ready for growth

- Untapped **CEE potential**
- **Excess capital** ready to be deployed

Technological transformation

AI-native business

- Systematic and scalable use of AI
- Diligent and secure implementation

Strong tech-enablers

- Operations efficiency and portfolio optimization
- Focus on resilience



Strategy and financial targets for 2030 to be announced with Capital Markets Day

Acquisition of Garanti BBVA Romania Completed

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

Closed
3 November

Q4/**2026**

2027 **Integration**

- Data migration and rebranding
- One-off integration cost c. EUR 70 mn, mainly in 2027

Merger
exp. H2/2027

2028 **Synergies**
visible from 2028

- C. EUR 90 mn profit accretion in 2028, increasing to EUR 130 mn in 2030

Impact on RBI

- c. -60 bps CET1 impact expected at closing (for RBI excluding Russia)

Raiffeisen Bank Romania

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

Addiko – Voluntary Public Tender Offer

- **Voluntary Public Tender offer for all Addiko shares at EUR 26.50 per share**
- **94.8% acceptance rate as of 2nd November**
- **Regulatory approvals (banking supervisory and merger clearances) on track, settlement upon receipt of all required approvals [1)]**
- **Carve-out unlikely to proceed [2)] – RBI expects to retain all of Addiko's subsidiaries**

VTO Acceptance rate **94.8%**

as of **2nd November**

CET1 impact on RBI excluding Russia

- c. -30 bps impact:
  - subject to opening balance valuation
- Improbability of carve-out leads to full effect of badwill

- **Addiko Serbia** to become part of RBI Group, and contribute to RBI's top-3 market share in **Serbia**
- RBI to extend market leading position in **Bosnia and Herzegovina**
- RBI to enter **Montenegro**
- RBI to become the fourth-largest bank in **Croatia** and re-enter **Slovenia**



1) Merger clearance remains outstanding. Regulatory proceedings in Serbia successfully completed, others remain pending.
2) Following the revocation of the banking license of Alta Banka.

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

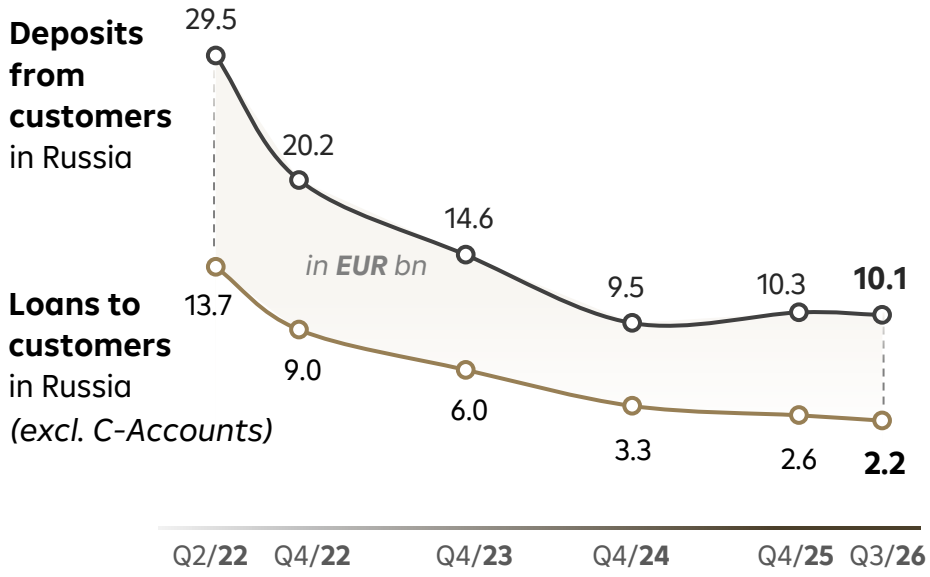
2 Value extraction

- Rasperia update: Final verdict in Austrian court recognizes damages
- Application to FMA in coming days

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 6.0 bn) than loans to customers (EUR 2.2 bn) excl. C-Accounts
- Loan/deposit ratio at 23% (30/09/2026)
- LCR at 498% (23/10/2026)

1-9/2026 Executive Summary – Core Group

Consolidated Profit

1-9/2026

EUR 1,127 mn

+ +10%

y-o-y

Loans to customers

1-9/2026

EUR 109,114 mn

+ +8%

ytd

CET1 ratio

30/09/2026

transitional, incl. results

15.4%

assuming **P/B Zero deconsolidation** (see p. 20)

Consolidated RoE

1-9/2026

10.2%

excluding Russia

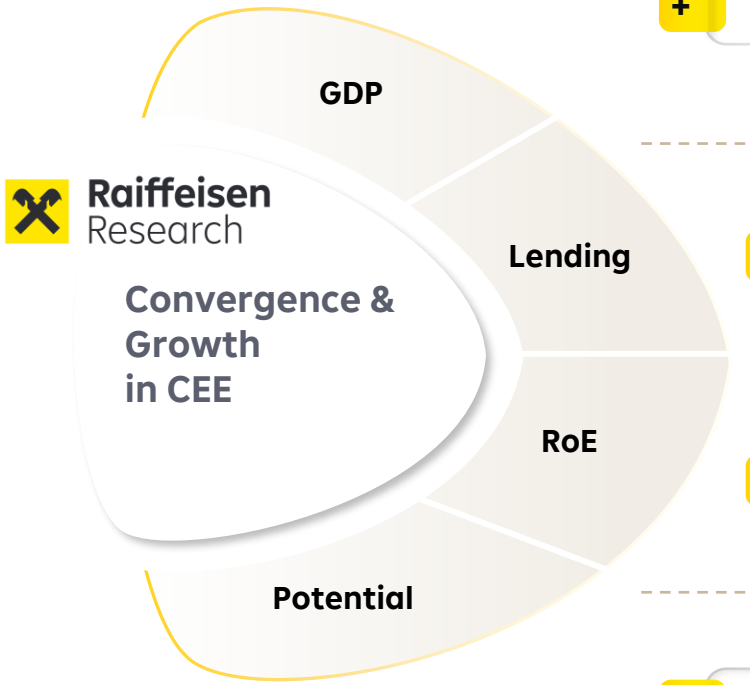
12.4%

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



Raiffeisen Research - CEE Banking Sector Report 2026

The CE and SEE region is set to remain one of Europe's more attractive growth pockets – demonstrating notable resilience



+ 2.5% (2027e)
Average CE and SEE real GDP growth
2026e and 2027e

+ 9 – 10%
Loan growth
2026e and 2027e in nominal terms

+ 7 - 8pp
Positive RoE gap
2023-2026 ytd vs. euro area banking sector

< 20%
Average household market investments
in CE and SEE (% of GDP)

- **Broader convergence narrative intact**
- **Entrenched lending growth, resilient asset quality**
- **Structural higher profitability vs. euro area banking sector**
- **Further financial convergence from wealth management**

CE and SEE banks have shown notable resilience in recurring periods of uncertainty: asset quality intact

Source: Raiffeisen Research, CEE Banking Sector Report, October 2026

Macro Outlook

GDP (real, % yoy)	*2024*	*2025*	*2026f*	*2027f*
Czech Republic	1.2	2.7	1.8	2.2
Hungary	0.7	0.7	1.7	2.4
Poland	3.2	3.8	3.4	3.0
Slovakia	1.9	0.8	0.8	1.5
Central Europe (CE)	**2.2**	**2.8**	**2.7**	**2.6**
Albania	4.0	3.7	3.6	3.8
Bosnia a. H.	3.2	2.4	2.3	2.5
Croatia	3.9	3.5	2.1	2.1
Kosovo	4.6	3.6	4.3	4.1
Romania	1.1	0.8	-0.5	1.5
Serbia	4.0	2.1	3.3	3.5
Southeastern Europe (SEE)	**2.4**	**1.9**	**1.1**	**2.1**
Ukraine	3.2	1.8	0.3	1.7
Russia	4.9	1.0	1.1	1.0
Austria	-0.3	0.7	0.7	1.0
Euro area	**1.2**	**1.2**	**0.8**	**1.4**

Source: RBI/Raiffeisen Research, October 2026

- CEE growth should broaden in 2027 as external demand strengthens. Weaker investment, fiscal constraints, elevated energy prices and geopolitical uncertainty limit upside
- Euro area recovery should lift and rebalance regional growth in 2027. Albania and Kosovo outperform; Poland remains leader of growth in CE. Romania and Slovakia lag and face the greatest downside risks
- Resilient industry supports growth, backed by solid external demand and higher defense spending
- Consumption remains a core growth driver, supported by wage gains, tight labor markets and remittances (SEE)
- Investment support should ease in 2027 as the RRF ends. In Hungary, delayed EU funding and recovering private investment should support growth
- Fiscal constraints remain headwinds in Romania and Hungary. Hungary's fiscal adjustment and Euro adoption path are challenging but supportive in the medium-term

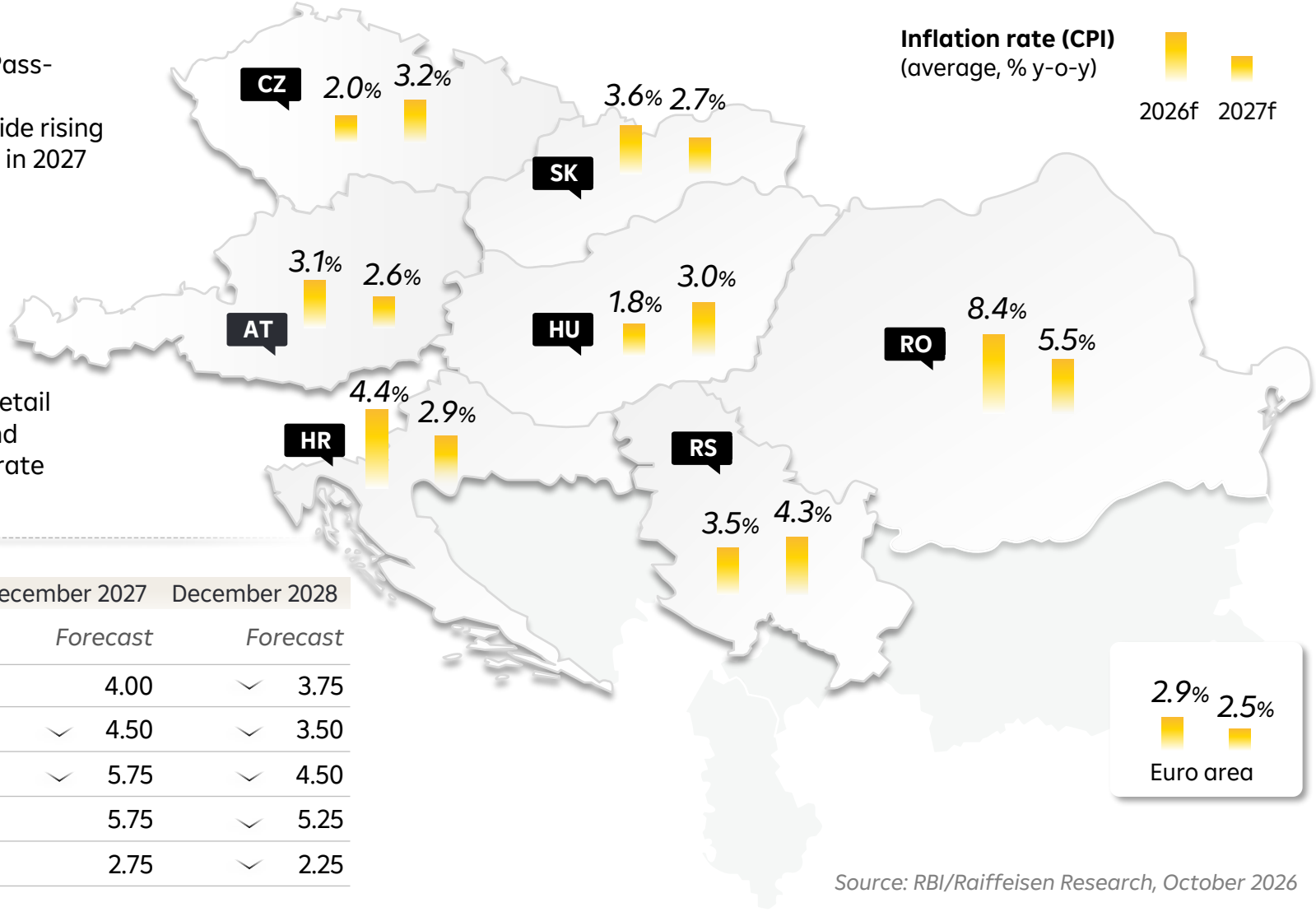
Inflation and Key Rates Forecast

Inflation

- Higher energy prices have lifted headline inflation. Pass-through remains limited so far, but some cost-push pressures is expected in the coming months, alongside rising food and goods inflation, keeping inflation elevated in 2027

Banking sector view

- Final RRF disbursements will support investments and corporate credit growth through YE/2026, with positive effects carrying over into 2027
- Labor markets' resilience continues to support the retail credit cycle, although tighter financial conditions and more restrictive macroprudential policies will moderate near-term momentum



Key rates forecast

	Current	December 2026	December 2027	December 2028
(% eop)	*22/10/2026*	*Forecast*	*Forecast*	*Forecast*
Czech Republic	3.75	4.00	4.00	↘ 3.75
Hungary	5.50	↘ 5.25	↘ 4.50	↘ 3.50
Romania	6.50	6.50	↘ 5.75	↘ 4.50
Serbia	5.75	5.75	5.75	↘ 5.25
Euro (deposit facility)	2.50	↗ 2.75	2.75	↘ 2.25

Source: RBI/Raiffeisen Research, October 2026

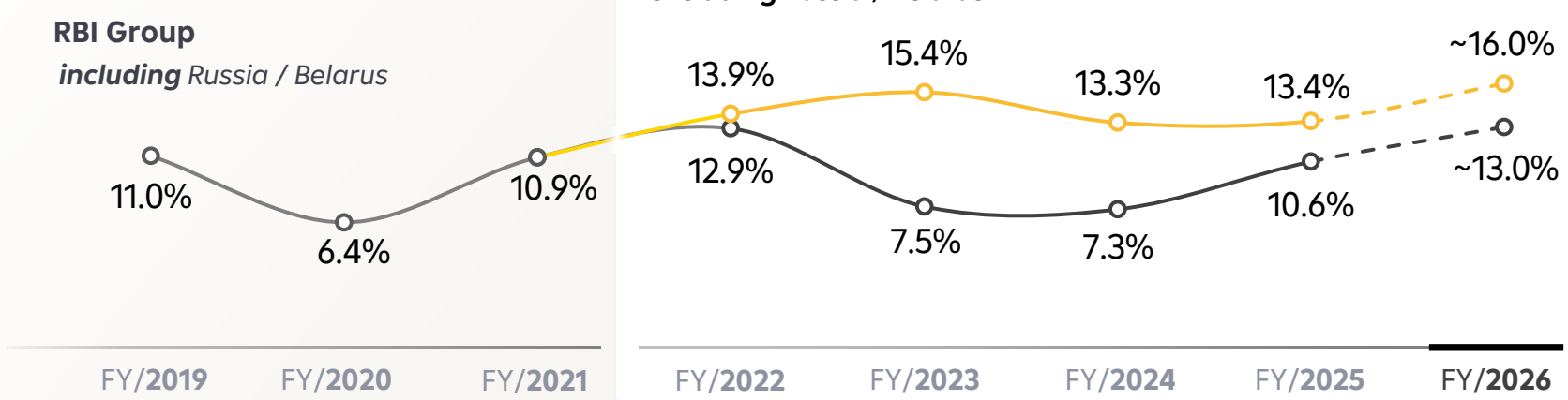
2026 Core Group Guidance (excl. Russia)

incl. Garanti and Addiko

Income Statement	*above EUR 4.5 bn* **Net interest income**	*around EUR 2.2 bn* **Net fee and commission income**	*around EUR 3.9 bn* **OPEX**	*around 55%* **CIR**	*up to 35 bps* **Risk cost** excluding potential use of overlays
Profitability & Balance Sheet	*around 13.0%* **Consolidated return on equity**	*around 9%* **Loans to customers** *(excluding M&A)*	*around 14.5%* **CET1 ratio**	'P/B Zero' Russia deconsolidation scenario	

Assuming Addiko approvals and settlement in Q4 and with an assumed acceptance rate of 94.8% (one-off positive impact on RoE of c. 310 bps)

Consolidated RoE



(see p. 43 for breakdown)

Raiffeisen Bank International

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04 Appendix



3 November 2026

1-9/2026 Executive Summary – Core Group

Net Interest Income

1-9/2026

EUR 3,347 mn

+ +7%

y-o-y

Net Fee and Commission Income

1-9/2026

EUR 1,624 mn

+ +10%

y-o-y

Opex

1-9/2026

EUR 2,770 mn

+ +8%

y-o-y

Cost/Income Ratio

1-9/2026

53.0%

+ +0 pp

y-o-y

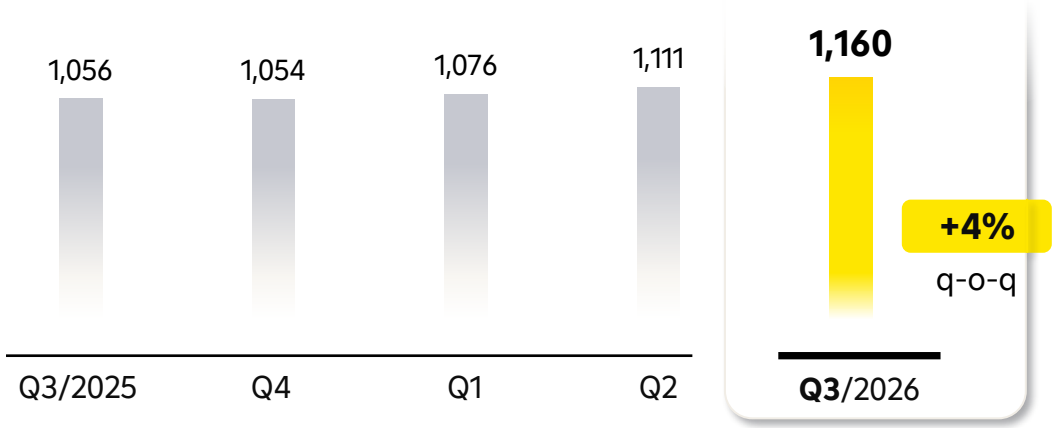


Q3/2026 Net Interest Income Trends

Net interest income

in EUR mn

Core
Excluding Russia



Strong quarter in Core Group

- **Core Group NII up 4% q-o-q**, record quarterly production so far
- **2.34% NIM** (+7 bps up q-o-q) for the Core excluding Russia

Volumes

- Robust loan growth both Retail (mainly mortgages) and Corporate (mainly investment financing)
- Further expansion of bond portfolio

Margins and rates

- Liability margins profiting from tailwind of higher short-term rates in EUR and CZK

Interest rate sensitivity

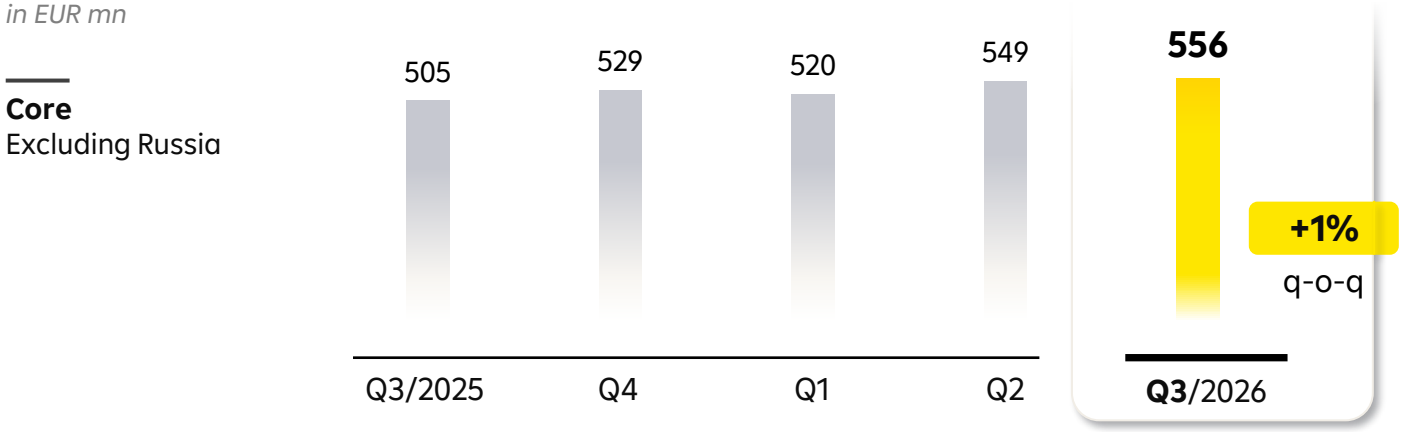
Rate	-100 bps	+100 bps
EUR	EUR -55 mn	EUR +45 mn
LCY	EUR -41 mn	EUR +34 mn
Total NII	EUR -96 mn	EUR +78 mn

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

Q3/2026 Net Fee and Commission Income Trends

Net fee and commission income

in EUR mn



NFCI trends

- **NFCI in Q3 up 1% q-o-q** excluding Russia
- Strong performance in clearing, settlement and payment services

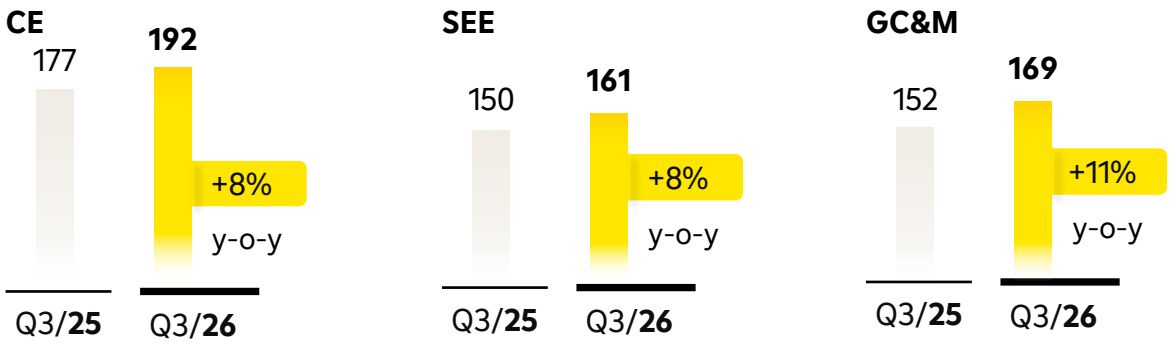
Performance in the top products …

excluding Russia

	Q3/2026	y-o-y
Clearing, settlement and payment services	EUR 233 mn	+8%
Foreign exchange business	EUR 117 mn	+3%
Asset management	EUR 92 mn	+16%
Loan and guarantee business	EUR 61 mn	+8%

Strong development y-o-y across the segments

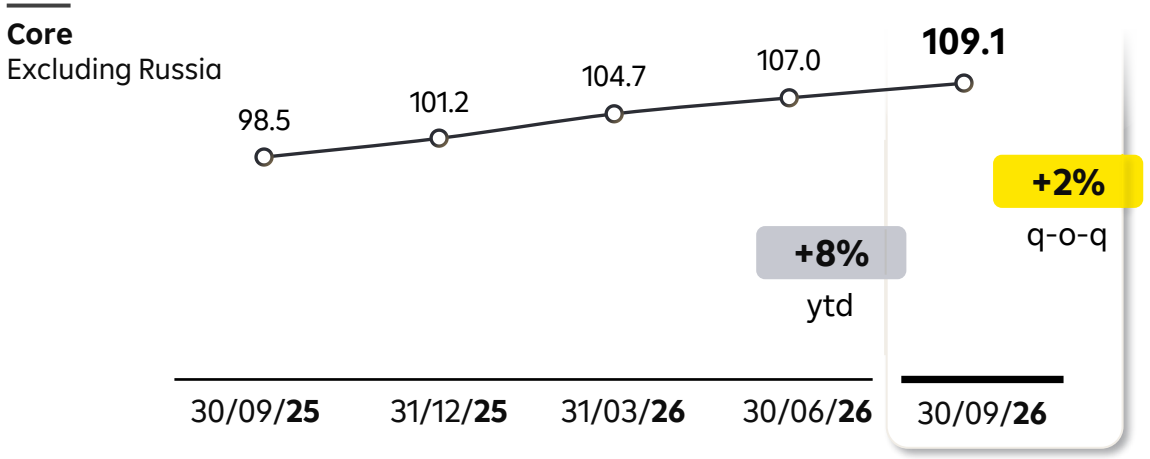
in EUR mn



Loans to Customers in Q3/2026

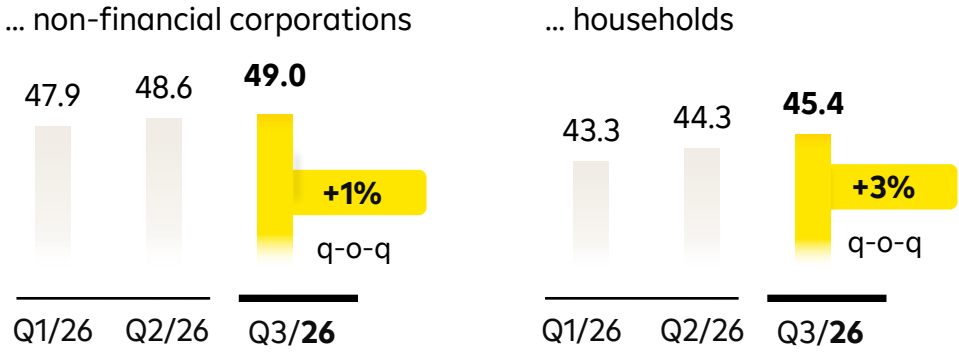
Loans to customers

in EUR bn



Loans to ...

in EUR bn



- Strong Q3 in new personal loan and mortgage production

Strong growth across the countries

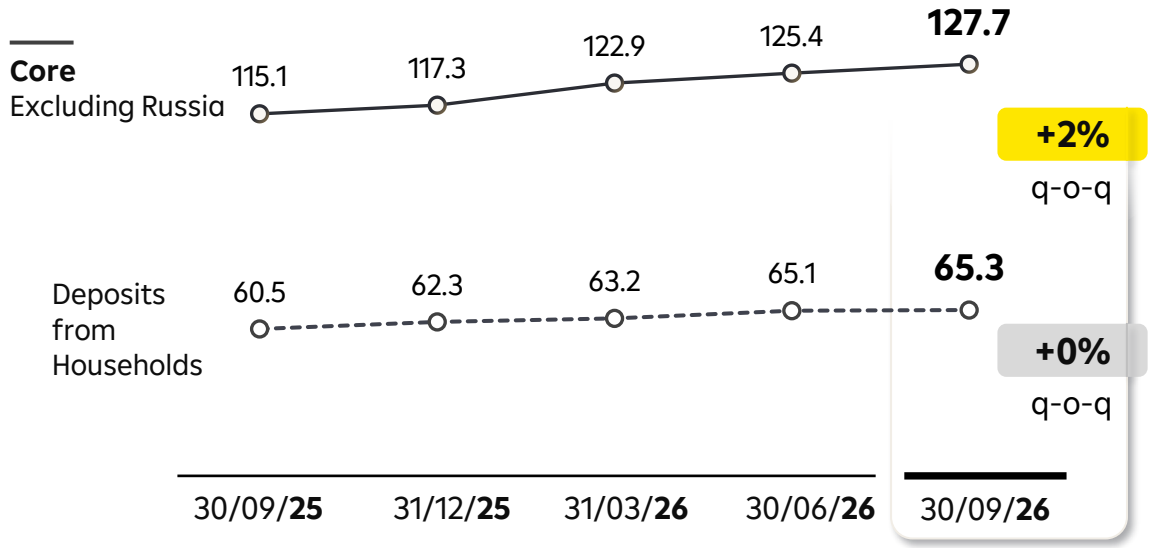
q-o-q

Czechia	+2%	+ EUR 471 mn	Strong quarter for Corporate volumes, steady in Retail	Romania	+7%	+ EUR 689 mn	Mostly short-term business, and EUR 188 mn of Retail growth
Slovakia	+3%	+ EUR 537 mn	Continued growth in Retail mortgages and project finance	Serbia	+5%	+ EUR 174 mn	Strong growth in Retail loans
Hungary	+5%	+ EUR 281 mn	Primarily growth in Corporate	GC&M	-1%	- EUR 336 mn	Lower volumes of short-term repo business

Deposits and Liquidity Across the Group

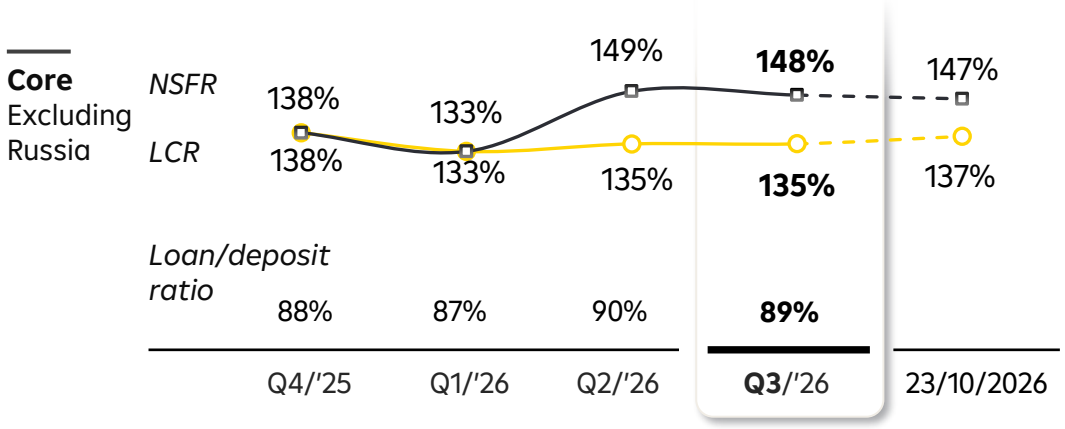
Deposits from customers

in EUR bn



- Deposits increase q-o-q largely driven by short-term deposits in Slovakia and Romania; as well as Corporate deposits in Hungary
- Loan/deposit ratio of 89% excluding Russia

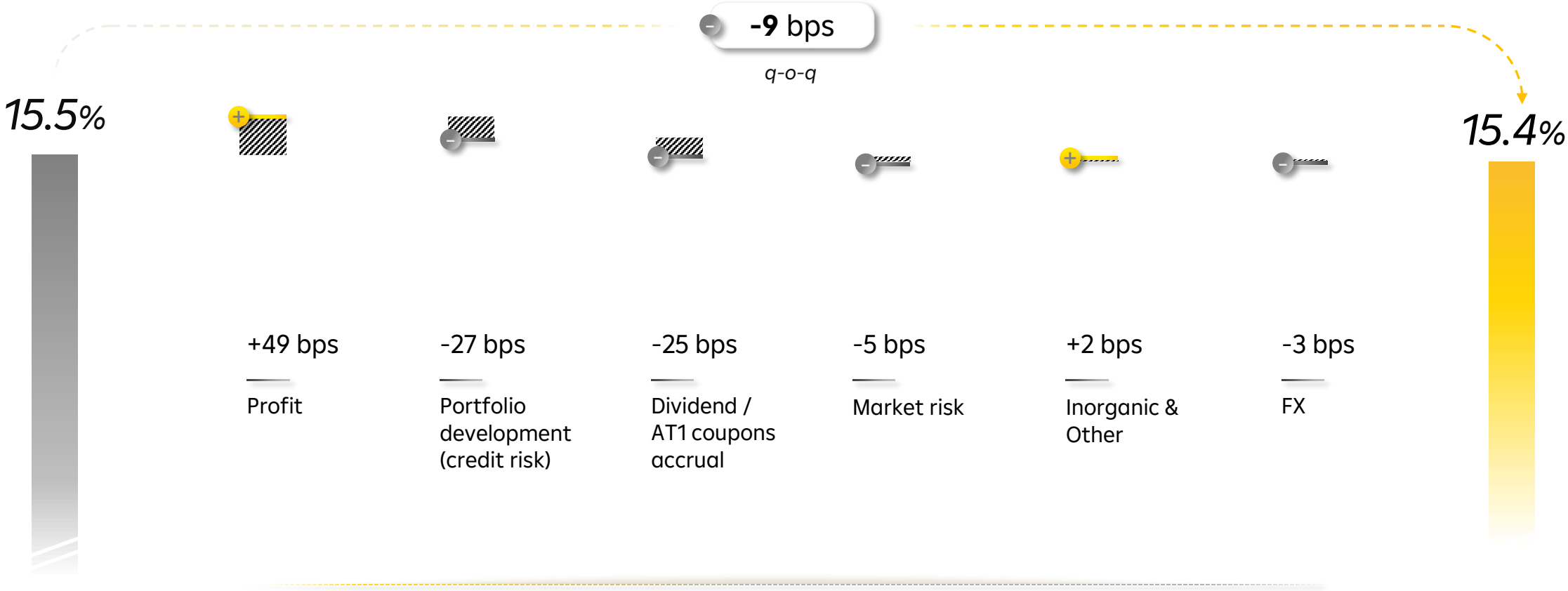
Liquidity ratios



- **Head office LCR at 170%** (as of 23 October 2026)

	LCR	% of **retail deposits**	... of which ***insured***
	23/10/2026	*Q3/2026*	
Czechia	*214%*	*67%*	*79%*
Slovakia	*173%*	*67%*	*73%*
Hungary	*162%*	*50%*	*73%*
Romania	*223%*	*75%*	*81%*
Serbia	*193%*	*69%*	*67%*

CET1 Ratio Development – Core Group excl. Russia



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

30/06/2026
P/B Zero Russia deconsolidation

30/09/2026
P/B Zero Russia deconsolidation

P/B Zero Deconsolidation Scenario in Russia



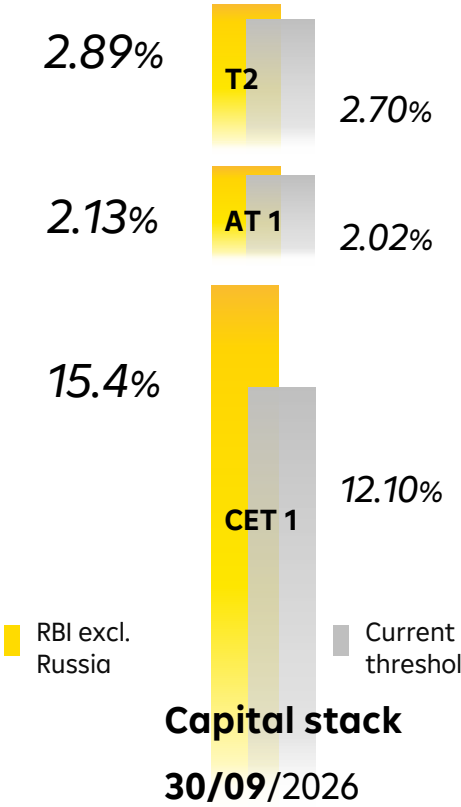
Expected around 14.5% at year-end 2026

Assumptions:

CET1	*EUR 5.7 bn* Deconsolidated	IFRS equity partially offset by deduction items
RWA	*EUR 19.0 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 **77 bps uplift**

Capital stack under P/B Zero deconsolidation scenario



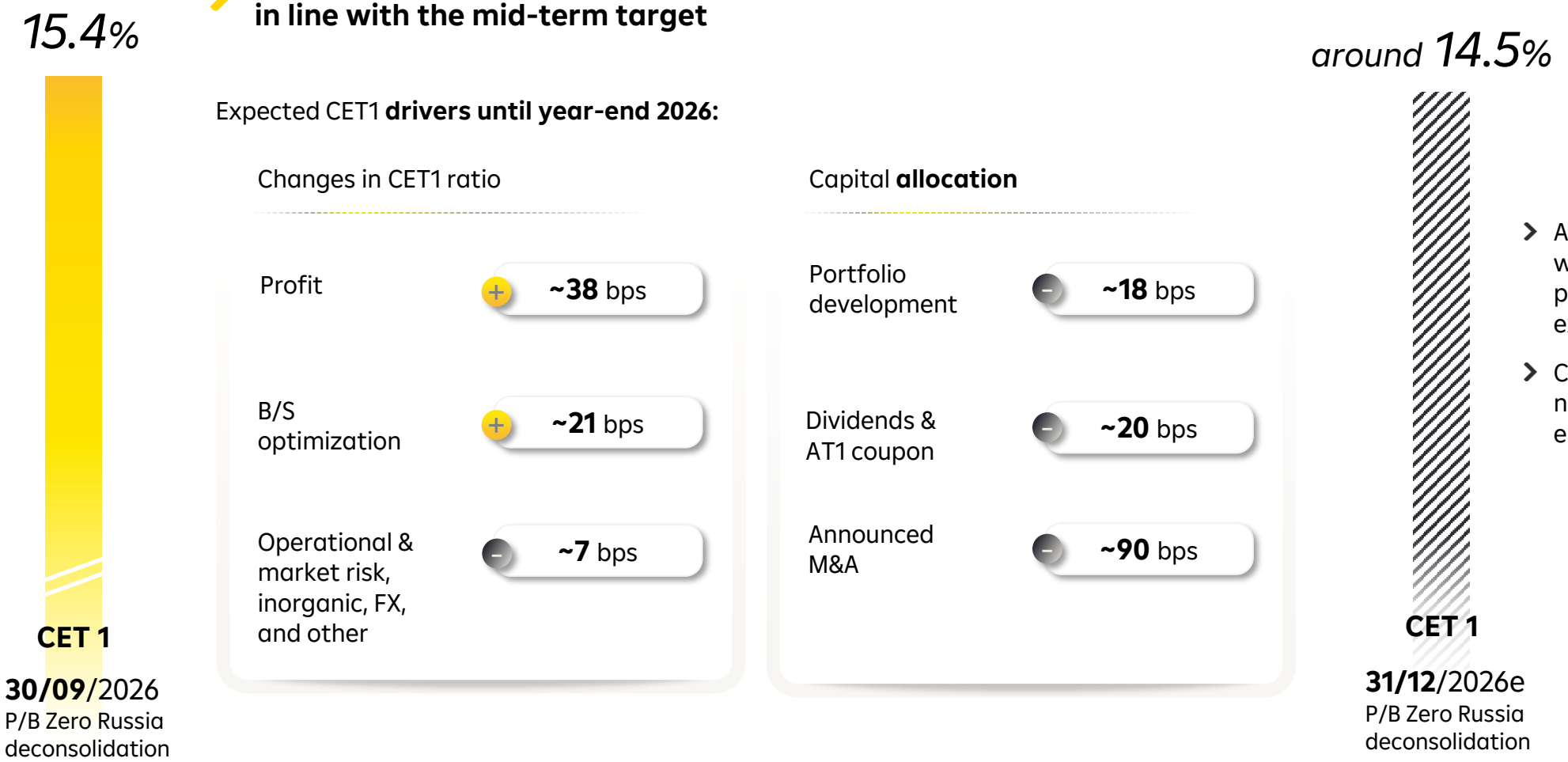
With Russia deconsolidated at P/B Zero, AT1 and T2 buckets are adequately supplied

MDA buffer at 327 bps

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

CET1 Outlook 2026 – Core Group excl. Russia

Core Group CET1 ratio expected **around 14.5 per cent at year-end 2026, in line with the mid-term target**

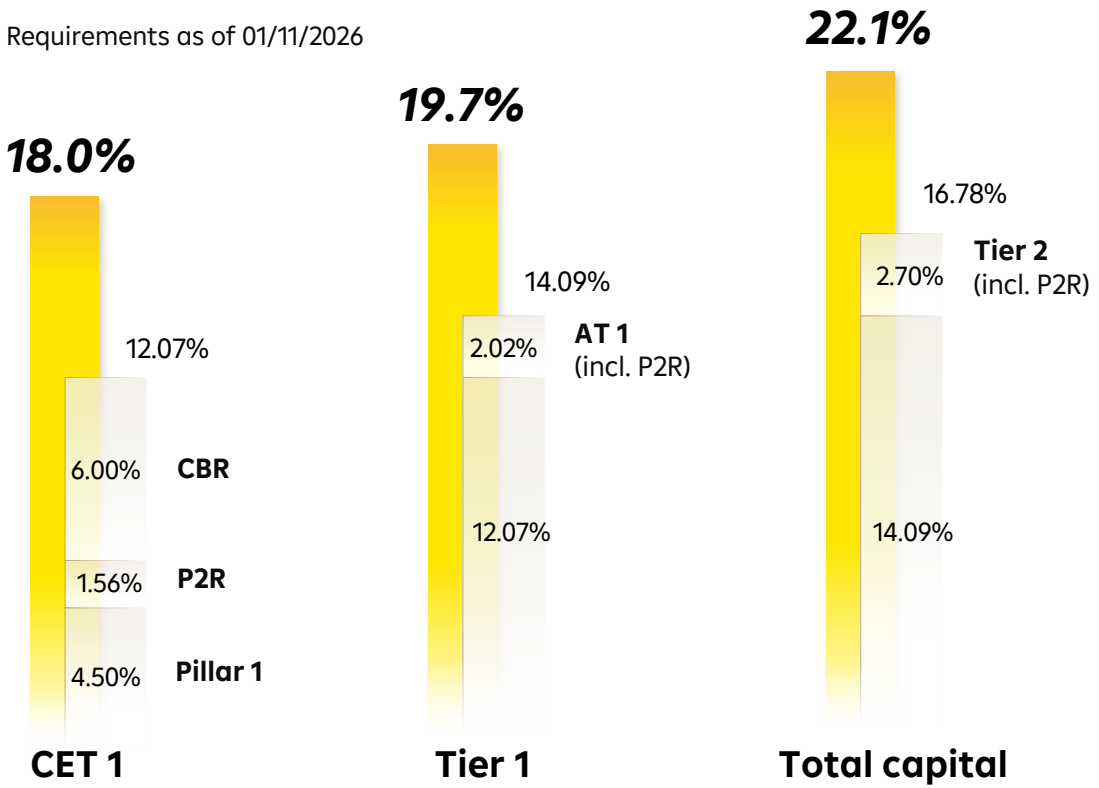


- Any decision on dividends will be based on the capital position of the Group excluding Russia
- CET1 generated in Russia is not invested in RWAs elsewhere in the Group

Capital Ratios and SREP

RBI Group, regulatory, as of 30/06/2026

Requirements as of 01/11/2026



MDA trigger	MDA buffer	Available distributable items
12.69%	*528 bps*	*EUR 7,285 mn*
	-4 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 Combined buffer requirement composition

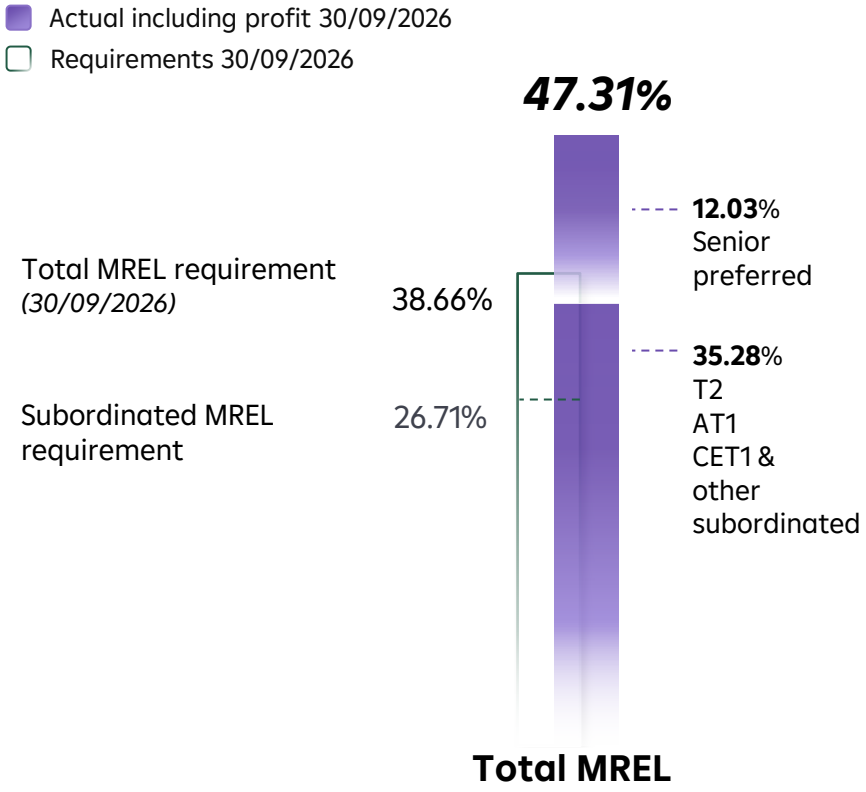
- CBR at 600 bps since November 2026

	Nov. 2026
OSII buffer	1.75%
Countercyclical capital buffer	0.73%
Capital conservation buffer	2.50%
Systemic risk buffer	1.02%

- In September, FMSB proposed to the FMA to reduce the systemic risk buffer by 50 bps by January 2028

MREL and Funding Plan

Austria resolution group MREL



- TREA in AT at EUR 36,711mn

Funding plan

- RBI Group: EUR 750m T2 benchmark was successfully issued in August 2026 for refinancing

Other resolution groups

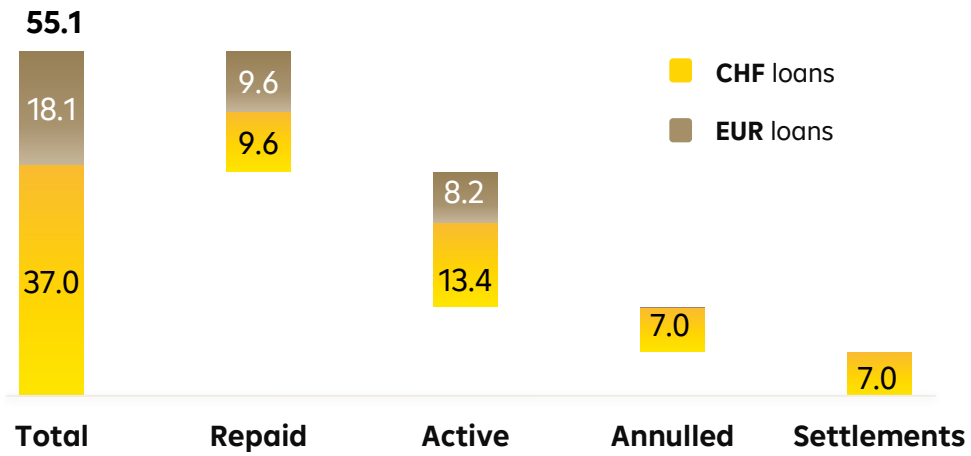
	Actual	Requirements	MREL needs	Ranking
	30/09/2026	30/09/2026	2027	
Czech Republic	*30.72%*	*26.55%*	~500 - 600	Senior non-preferred
Slovakia	*29.16%*	*26.93%*	~300 - 500	Senior preferred
Hungary	*33.82%*	*31.13%*	~300 - 400	Senior preferred
Croatia	*33.32%*	*30.38%*	~0 -100	Senior preferred
Romania	*46.03%*	*32.04%*	~400 - 600	Senior preferred & non-preferred

MREL requirements incl. current CBR

Poland FX Mortgage Update

Number of FX loans in Poland

in thousand, 30/09/2026



Does not include 2.9 thsd. defaulted cases

Settlements

- Additional ~1,000 settlements in Q3/2026
- Expansion of settlement strategy across products, litigation stages, and channels
- Minimizing lifetime financial loss by reducing legal cost, court fees and penalty interest

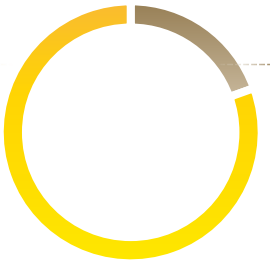
Poland FX mortgage exposure and stock of provisions

CHF loans

Exposure *EUR 968 mn*

Stock of provisions for litigation:

EUR 1,463 mn



EUR loans

Exposure *EUR 327 mn*

Stock of provisions for litigation:

EUR 256 mn

Provisions towards year-end 2026

	Expected 2026
Provisions from new cases	New CHF cases are declining and EUR cases on elevated levels
Annulments and settlements	Effects to partially reverse in H2
Other parameters	Run-rate in line with expectations

Provisions

EUR **198** mn *1-9/2026*

EUR **~220** mn *1-12/2026e*

Raiffeisen Bank International

01 Executive Summary

02 Financials

03 Risk Update

04 Appendix



3 November 2026

Risk Overview

Risk cost

***excluding** Russia, 1-9/2026*

Provisioning ratio	Risk cost[1]
19 bps	EUR 159 mn
+5 bps y-o-y	

19 bps	EUR 162 mn	RBI Group 1-9/2026	1.5%	50.8%

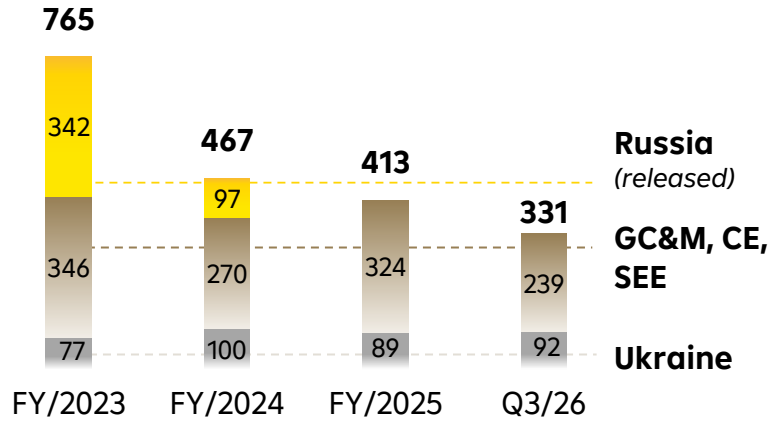
NPE ratio/ coverage ratio

***excluding** Russia, 30/09/2026*

1.5%	48.6%
-23 bps ytd	+4 pp

Stock of risk overlays

30/09/2026



Q3/2026

- Geopolitical developments warrant close monitoring; no material additional credit-risk impact identified
- Risk profile remains resilient alongside continued portfolio growth

2026 Guidance

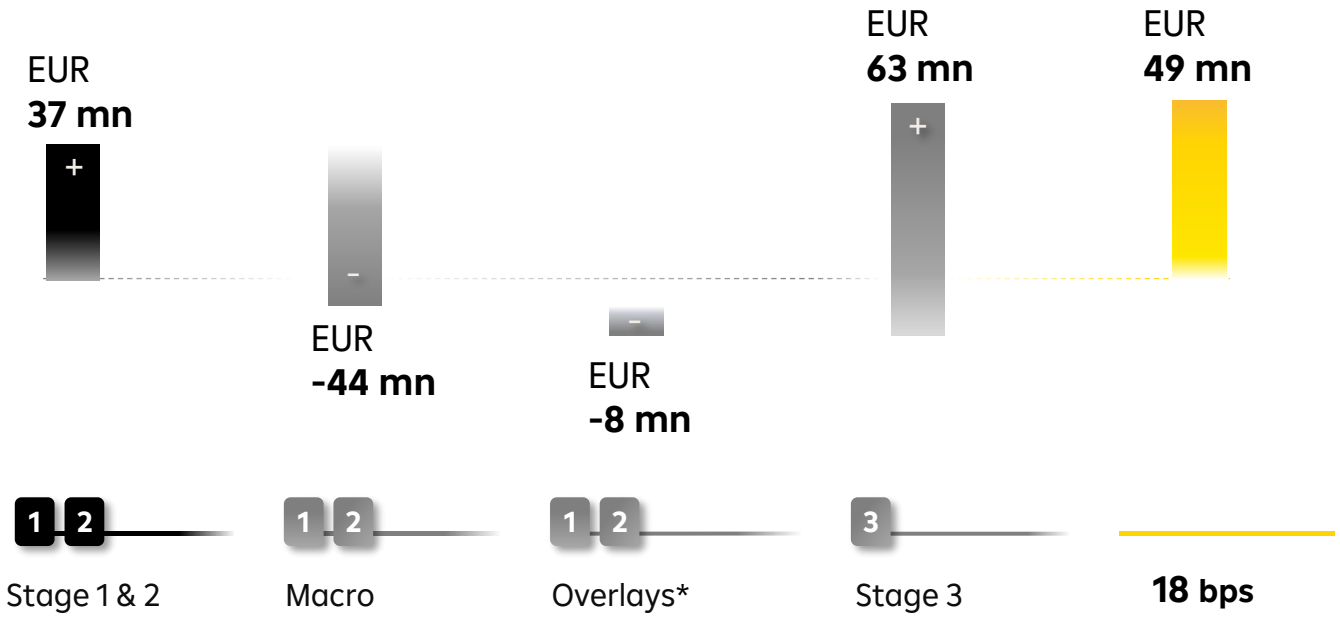
- Up to 35 bps risk cost guidance for RBI Group excluding Russia for FY/2026
- Outlook remains uncertain due to geopolitical tensions, prolonged Middle East conflict, energy-sector pressures and inflation

[1] Including impairments on debt securities

IFRS 9 Provisioning

Core Group – Q3/2026

***excluding** Russia*



Overall EUR 49 mn of IFRS 9 provisions in Q3

- **Stage 1/2:** driven by retail, mostly model parameter update
- **Macro:** release reflecting improved outlook in Hungary
- **Overlay movements:** stable development
- **Stage 3:** driven by new defaults mainly in retail across the Group (Czechia, Slovakia, Romania)

RBI Group – Q3/2026

EUR 34 mn	EUR -44 mn	EUR -8 mn	EUR 69 mn	EUR 51 mn	
Stage 1 & 2	*Macro*	*Overlays**	*Stage 3*	*Total*	**18 bps**

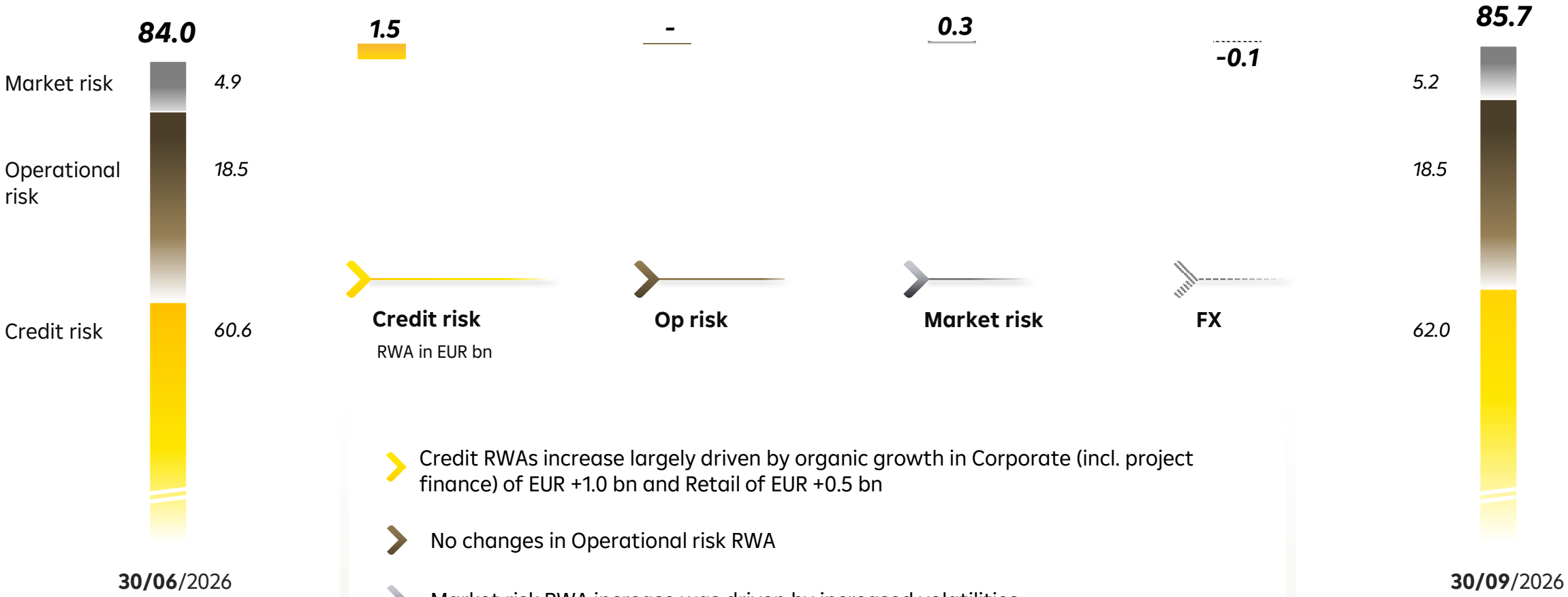
(+) additional IFRS 9 provisions
(-) release of IFRS 9 provisions

YTD EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
RBI Group	10	17	-61	195	162
Excl. Russia	13	19	-61	188	159

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

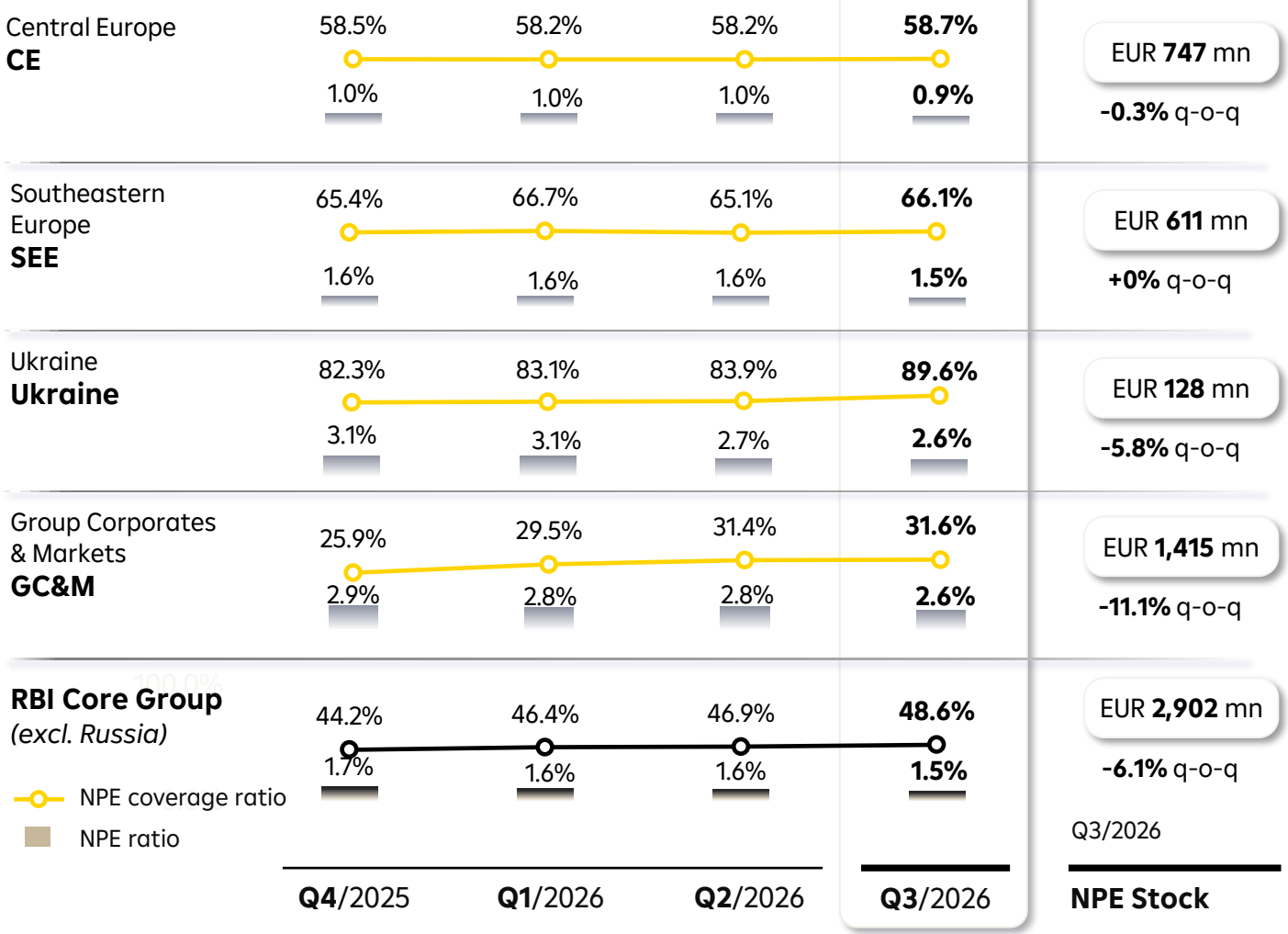
Q3/2026 RWA Development

***Core Group** excl. Russia*



- Credit RWAs increase largely driven by organic growth in Corporate (incl. project finance) of EUR +1.0 bn and Retail of EUR +0.5 bn
- No changes in Operational risk RWA
- Market risk RWA increase was driven by increased volatilities

NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **CE** – stable development
- **SEE** – slight increase of loan exposure
- **Ukraine** – NPE coverage ratio increase due to NPE outflows
- **GC&M** – driven by reduced NPE stock
- **RBI Core Group excl. Russia –** development mainly driven by GC&M and Ukraine
- 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*

Raiffeisen Bank International

01 Executive Summary

02 Financials

03 Risk Update

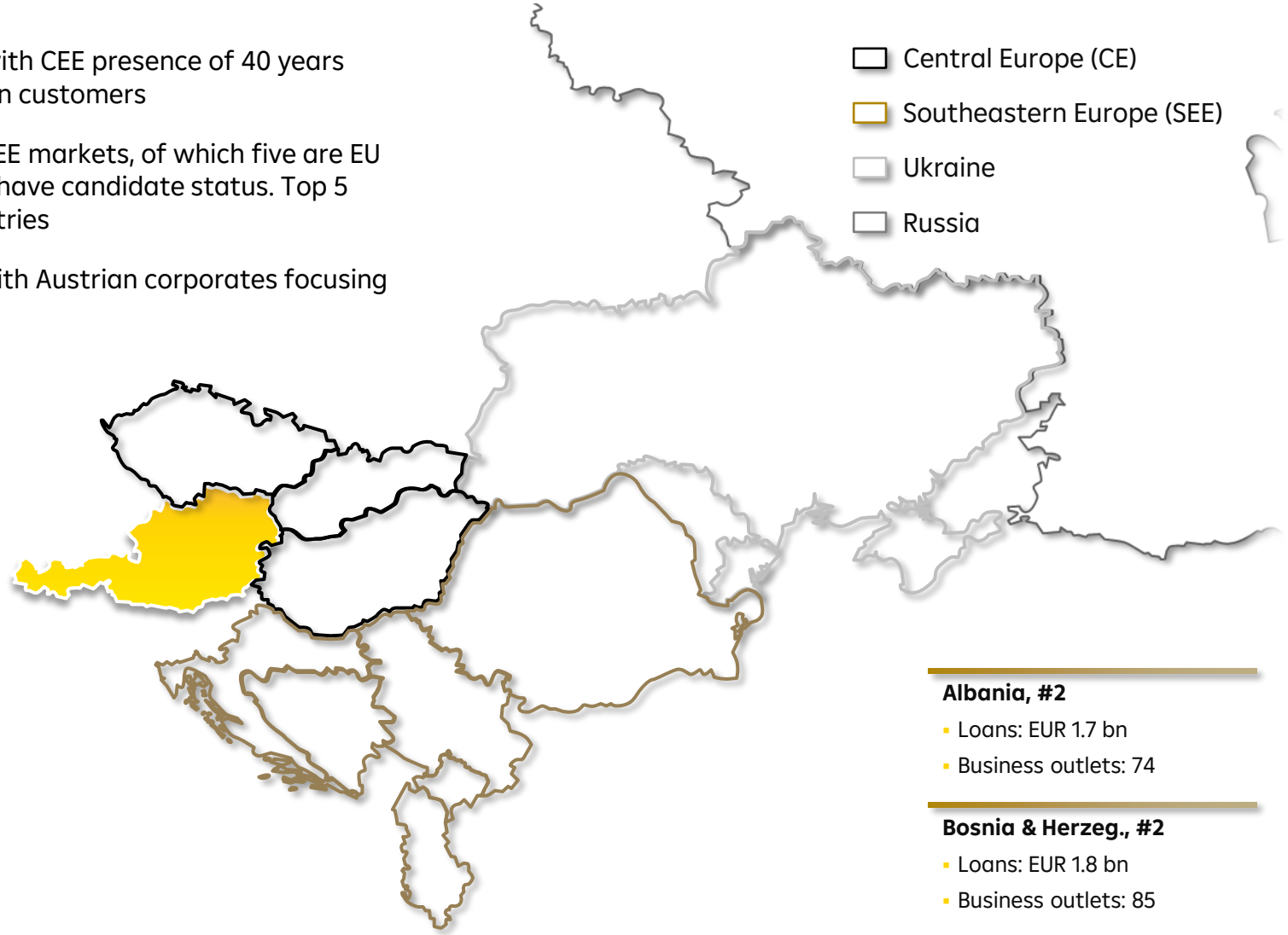
04 Appendix



3 November 2026

Geographic Footprint

- Leading regional player with CEE presence of 40 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 39.0bn

Czech Republic, #5
- Loans: EUR 21.4 bn
- Business outlets: 125

Hungary, #6
- Loans: EUR 6.5 bn
- Business outlets: 68

Slovakia, #3
- Loans: EUR 17.6 bn
- Business outlets: 138

Russia, #23
- Loans: EUR 4.5 bn
- Business outlets: 62

Ukraine, #4
- Loans: EUR 2.0 bn
- Business outlets: 256

Serbia, #6
- Loans: EUR 3.9 bn
- Business outlets: 105

Romania, #5
- Loans: EUR 11.0 bn
- Business outlets: 267

Albania, #2
- Loans: EUR 1.7 bn
- Business outlets: 74

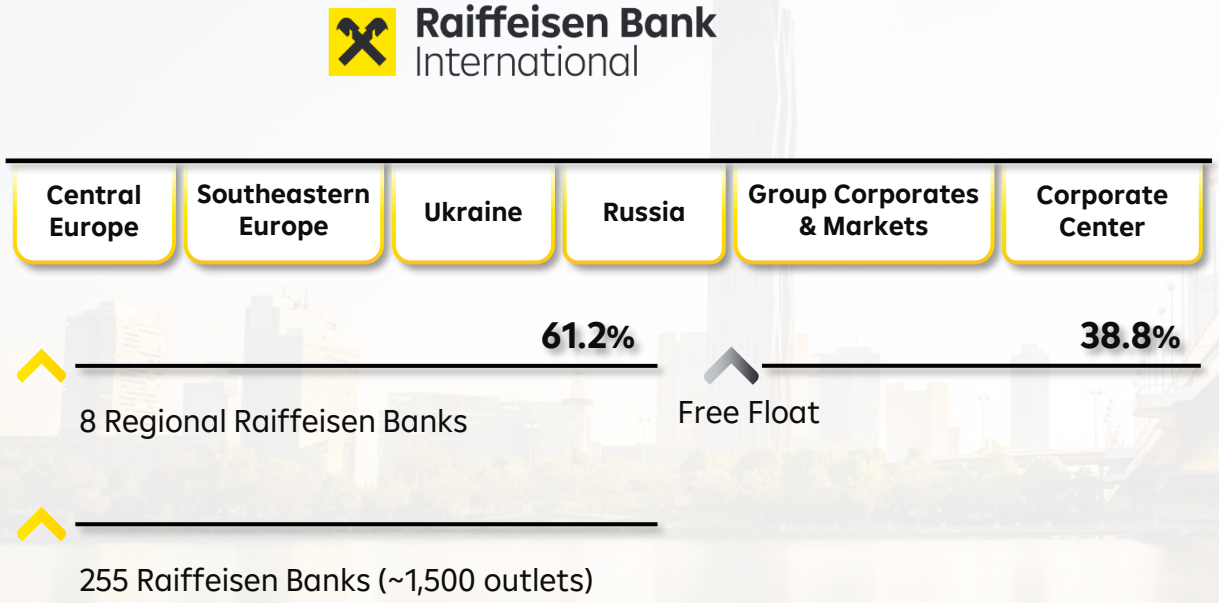
Kosovo, #1
- Loans: EUR 1.4 bn
- Business outlets: 36

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

Croatia, #6
- Loans: EUR 4.1 bn
- Business outlets: 66

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

Raiffeisen Banking Group Structure



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	255 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 Scheme (IPS):

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

Q3/2026 Income Statement and KPIs

(in EUR mn)	Q3/2026	% q-o-q	% y-o-y
Net interest income	1,541	+2%	+6%
Net fee and commission income	718	-1%	+6%
Net trading income & fair value result	-26	+31%	-
Other operating components[1]	75	-8%	+3%
Operating income	**2,309**	**+0%**	**+2%**
Staff expenses	-602	-3%	+5%
Other administrative expenses	-422	+30%	+37%
Depreciation	-131	-1%	+6%
General administrative expenses	**-1,155**	**+7%**	**+15%**
Operating result	**1,154**	**-6%**	**-8%**
Other result	-371	+412%	>500%
Gov. measures & compulsory contributions	-51	-6%	+0%
Impairment losses on financial assets	-51	>500%	+16%
...	...	...	...
Consolidated profit	**382**	**-51%**	**-51%**

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

Net interest margin

Q3/2026

2.86%

+3 bps q-o-q

Cost/income ratio

Q3/2026

49.4%

+3.2 pp q-o-q

Consolidated return on equity

Q3/2026

12.4%

-3.2 pp q-o-q

Q3/2026 Income Statement and KPIs

excluding **Russia**

Adjusted

(in EUR mn)	Q3/2026	% q-o-q	% y-o-y
Net interest income	1,160	+4%	+10%
Net fee and commission income	556	+1%	+10%
Net trading income & fair value result	-16	-16%	+32%
Other operating components[1]	79	-8%	+7%
Operating income	**1,778**	**+3%**	**+10%**
Staff expenses	-471	-2%	+6%
Other administrative expenses	-398	+33%	+39%
Depreciation	-111	-1%	+2%
General administrative expenses	**-980**	**+10%**	**+17%**
Operating result	**798**	**-4%**	**+2%**
Other result	-64	-12%	-3%
Gov. measures & compulsory contributions	-46	-7%	+0%
Impairment losses on financial assets	-49	>500%	+295%
...	...	...	...
Consolidated profit	**419**	**-16%**	**-9%**

Net interest margin

Q3/2026

2.34%

+7 bps q-o-q

Cost/income ratio

Q3/2026

54.4%

+3.4 pp q-o-q

Consolidated return on equity

Q3/2026

11.7%

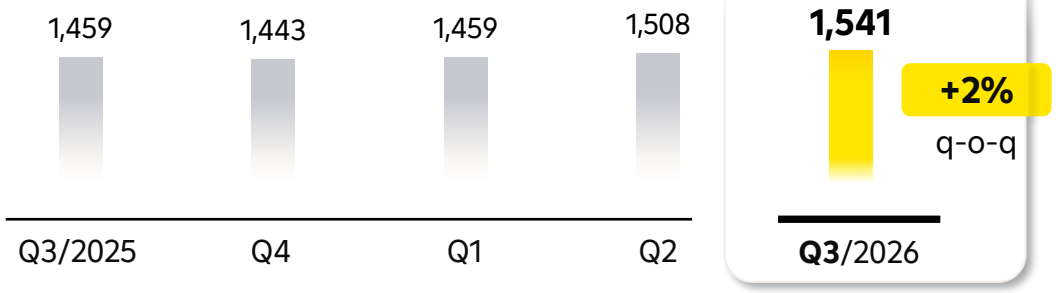
-2.2 pp q-o-q

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

RBI Group *including* Russia

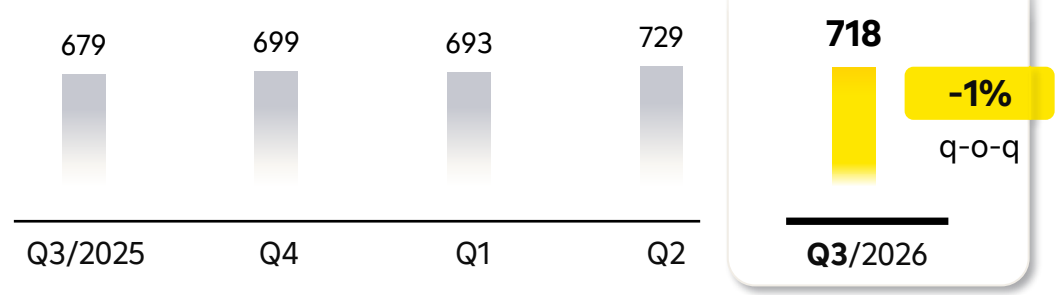
Net interest income

in EUR mn



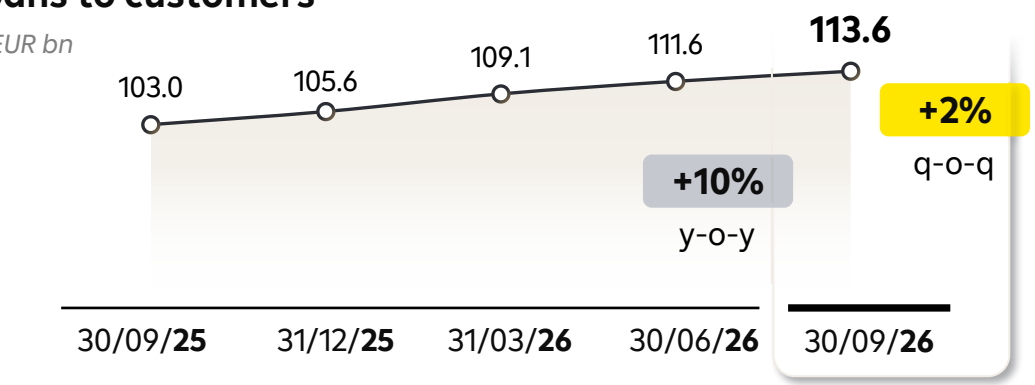
Net fee and commission income

in EUR mn



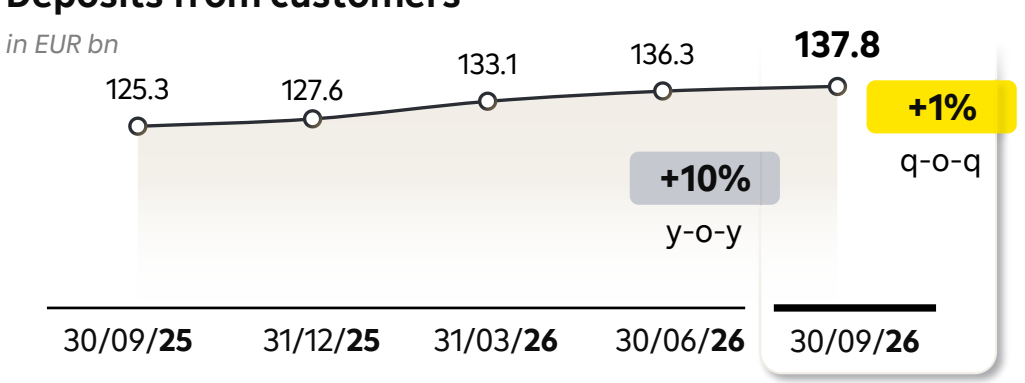
Loans to customers

in EUR bn



Deposits from customers

in EUR bn



Balance sheet RBI Group

Assets (EUR 226.2 bn +1% q-o-q) *(30/09/2026, in EUR bn, % q-o-q)*

Loans to customers	113.6	*+2%*	Securities	50.4	*+2%*
Loans to banks	19.5	*-11%*	Cash and other assets	42.7	*+5%*

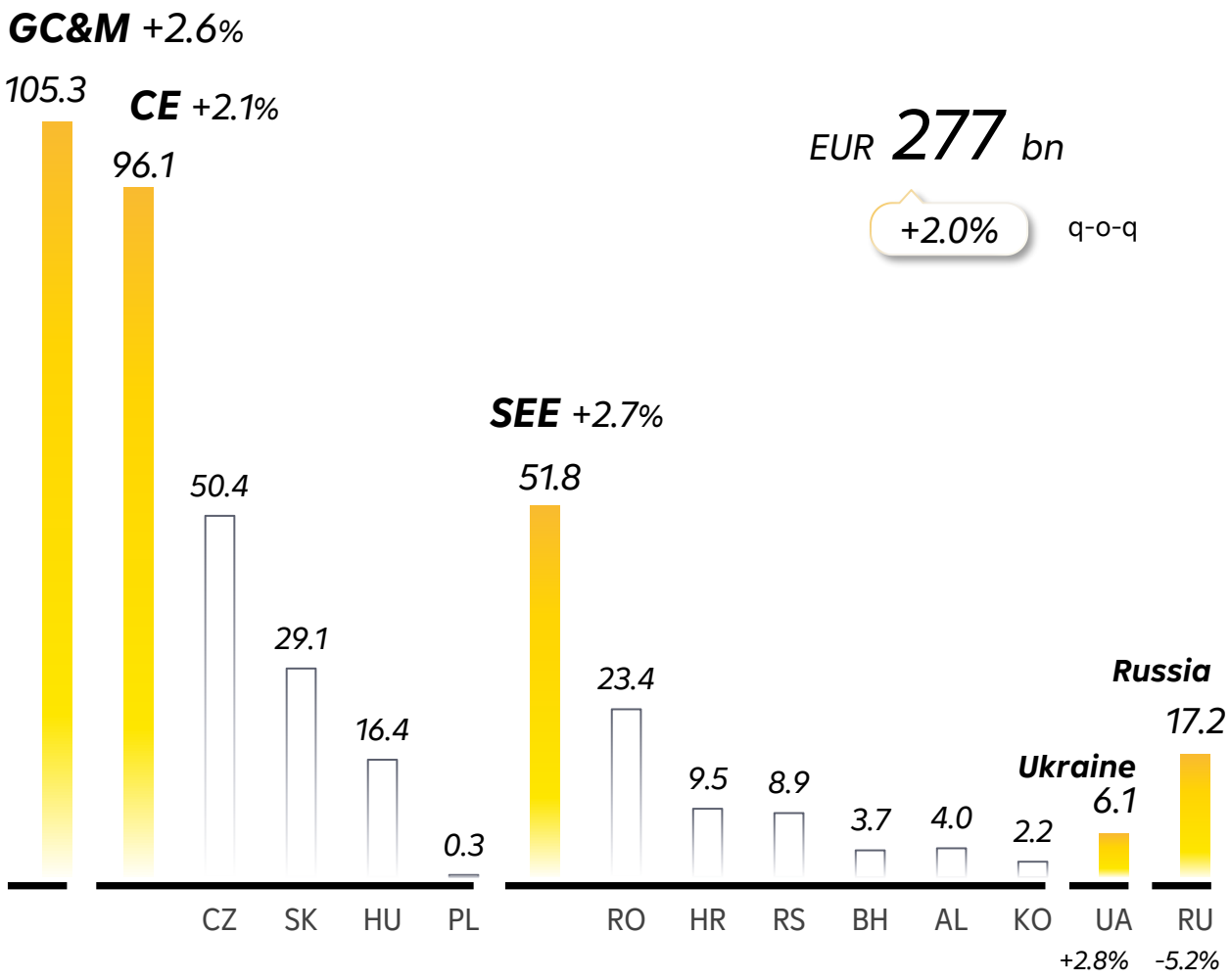
Liabilities (EUR 226.2 bn +1% q-o-q) *(30/09/2026, in EUR bn, % q-o-q)*

Deposits from customers	137.8	*+1%*	Debt issued and other liab.	40.6	*+1%*
Deposits from banks	24.2	*+2%*	Equity	23.6	*-0%*

Total Exposure

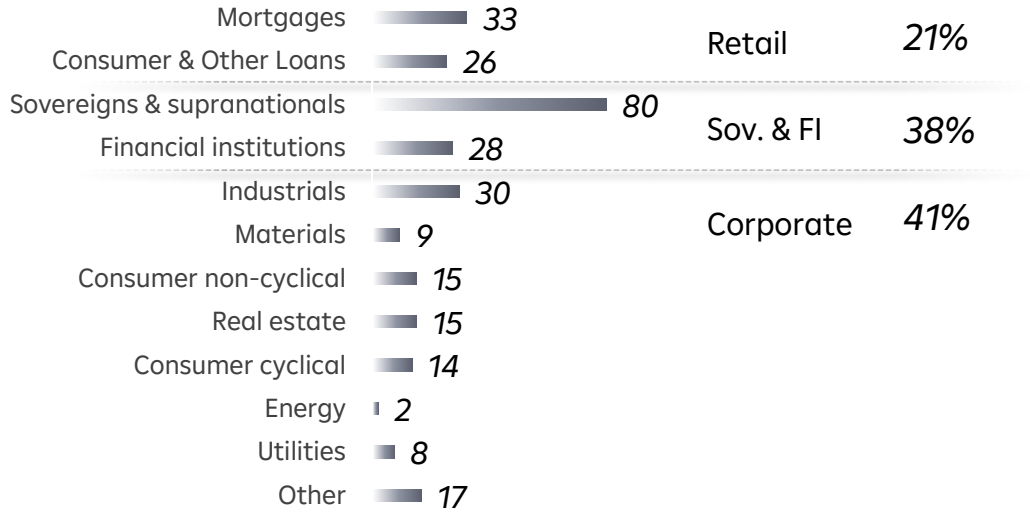
Total exposure by segments – Q3/2026

in EUR bn, % q-o-q

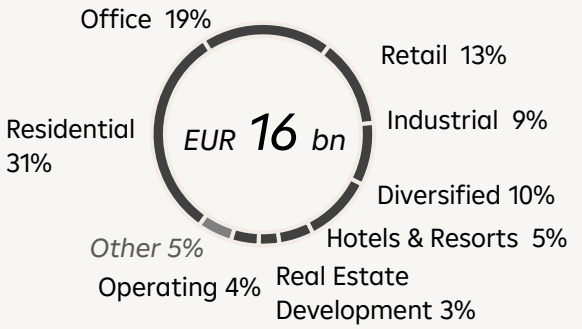


... by sector – Q3/2026

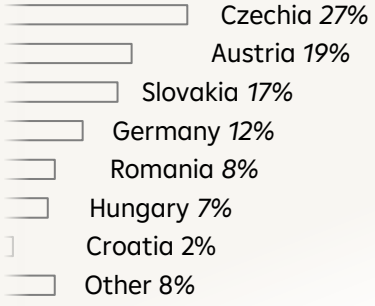
in EUR bn



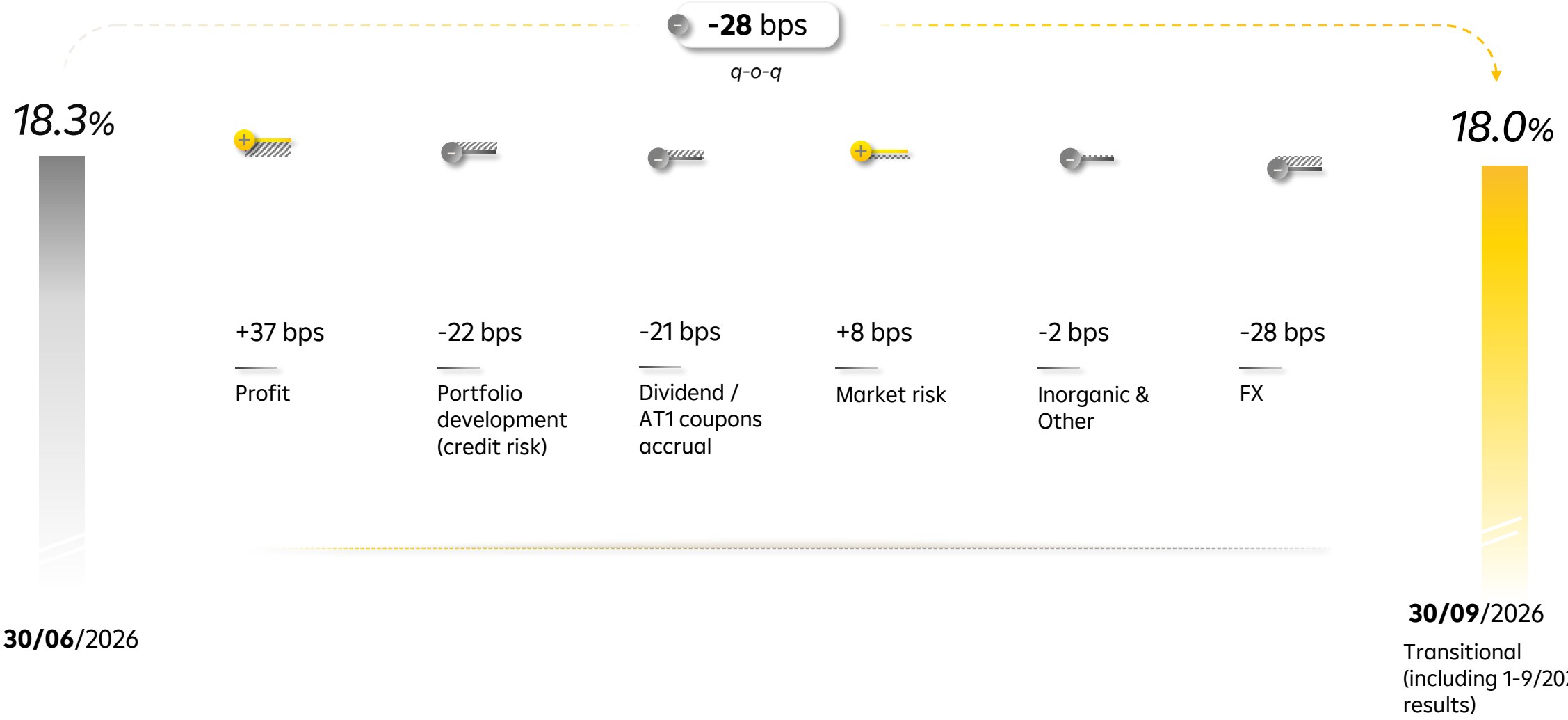
CRE – Sectors (GICs)



CRE - Country of risk



CET1 Ratio Development – RBI Group



Q3/2026 RWA Development – RBI Group

RBI Group including Russia



Q3/2026 Segments Overview

	Core revenues Q3/26		q-o-q	Loans to customers / NIM Q4/25	Q1/26	Q2/26	Q3/26	Provisioning ratio Q3/26	q-o-q	Profit/loss after tax Q3/26	q-o-q
CE	661			42,222	43,228	44,362	**45,629**	5 bps	+31 bps	EUR 242 mn	+8%
		Net Fees	192	-3%							
		NII	469	+5%							
				2.33%	2.30%	2.32%	**2.38%**				
SEE	524			21,695	22,233	22,904	**23,894**	36 bps	+36 bps	EUR 231 mn	+1%
			161	+6%							
			363	+3%							
				3.76%	3.56%	3.54%	**3.56%**				
Ukraine	124			1,697	1,716	1,856	**2,004**	57 bps	+19 bps	EUR 33 mn	-26%
			18	+17%							
			106	+5%							
				8.67%	8.64%	8.67%	**8.83%**				
Russia	543			4,415	4,418	4,642	**4,512**	20 bps	+75 bps	EUR -37 mn	-
			162	-10%							
			381	-4%							
				8.93%	8.57%	8.60%	**8.43%**				
GC&M	372			35,954	38,032	38,355	**38,019**	7 bps	-30 bps	EUR 159 mn	+7%
			169	+1%							
			202	+13%							
				1.18%	1.12%	1.11%	**1.25%**				

(in EUR mn)

Raiffeisen Capital Management

Raiffeisen Capital Management

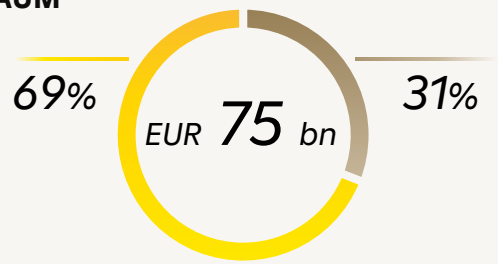
One of the leading asset managers in Central Europe, a 100% owned subsidiary of RBI surpassing **EUR 73bn** in its Group asset management function for Raiffeisen Bank Intl

- 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 7 markets **contributing to RBI Group' regional footprint**
- **332 employees with passion**, thereof 68 investment professionals and 60 sales representatives, on Group Asset Management level 550 employees, including 117 investment professionals
- Over **2mln** of funds and pension saving plans in group asset management being distributed together year-to-date via the Raiffeisen Banking Group Austria and RBI's network in CEE

2026 achievements in Raiffeisen Group Asset Management

- **Digitization of DPM** business across **AT** and **CEE** including **Customer Centric App Experience**
- **First Closing** of **Raiffeisen Capital Private Infrastructure I** for **Institutional Investors**
- **Raiffeisen European Resilience and Security Equity Funds** and **Raiffeisen Euro Reserve Funds** launched and successful issuances of Target Maturity Funds "**Raiffeisen Laufzeitfonds**"
- **Passive Products** Expansion via **"Systematic Core Funds" Family**
- **Central and Eastern Europe Equities** and **Emerging Markets Equities** in focus for Instis

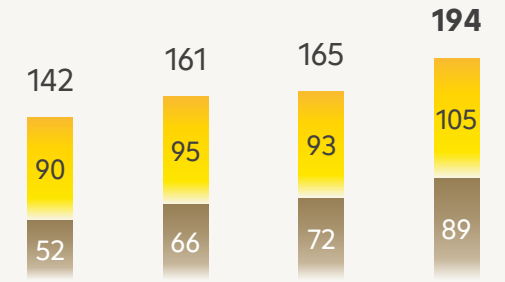
AUM



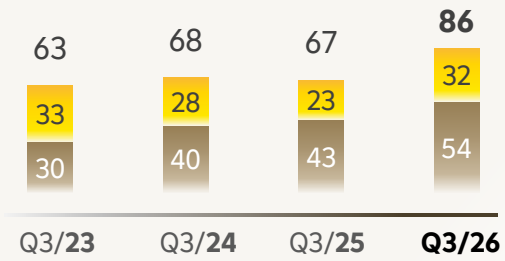
Business line	
Retail	61%
Institutional	39%

41% *ESG*

Net revenues *in EUR mn*



Net profit after tax *in EUR mn*



Q3/23 Q3/24 Q3/25 **Q3/26**

Raiffeisen Capital Management *Local Asset Management Units*

Corporate Center/Reconciliation

In EUR mn	1-9/2026	1-9/2025	y-o-y
Operating income	1,348	1,362	(1.0%)
General admin. expenses	(455)	(347)	31.1%
Operating result	893	1,014	(12.0%)
Other result	(31)	(13)	143.7%
Governmental measures and compulsory contributions	(17)	(23)	(25.9%)
Impairment losses on financial assets	14	47	(71.3%)
Profit/loss before tax	**858**	**1,026**	**(16.3%)**
Profit/loss after tax	**926**	**1,064**	**(13.0%)**

In EUR mn	Q3/2026	Q2/2026	q-o-q
Operating income	112	595	(81.2%)
General admin. expenses	(211)	(125)	69.5%
Operating result	(99)	470	–
Other result	(14)	(2)	>500,0%
Governmental measures and compulsory contributions	(6)	(4)	49.9%
Impairment losses on financial assets	(12)	(2)	>500,0%
Profit/loss before tax	**(131)**	**462**	**–**
Profit/loss after tax	**(99)**	**477**	**–**

In EUR mn	1-9/2026	1-9/2025	y-o-y
Operating income	(1,443)	(1,473)	(2.0%)
General admin. expenses	159	150	6.0%
Operating result	(1,285)	(1,324)	(2.9%)
Other result	11	28	(59.2%)
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(2)	(9)	-80.8%
Profit/loss before tax	**(1,275)**	**(1,304)**	**(2.2%)**
Profit/loss after tax	**(1,271)**	**(1,302)**	**(2.3%)**

In EUR mn	Q3/2026	Q2/2026	q-o-q
Operating income	(139)	(628)	(77.8%)
General admin. expenses	55	56	(2.9%)
Operating result	(85)	(572)	(85.2%)
Other result	6	(0)	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(1)	(0)	225.2%
Profit/loss before tax	**(80)**	**(572)**	**(86.0%)**
Profit/loss after tax	**(83)**	**(559)**	**(85.1%)**

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

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)	149	149
AT1 capital dividend	0	0	(63)	0	(63)	0	63	0
Dividend payments	0	0	(525)	0	(525)	(107)	(63)	(695)
Own shares	1	4	0	0	5	0	(19)	(15)
Other changes	0	0	(3)	(0)	(3)	0	7	4
Total comprehensive income	0	0	1,638	(148)	1,491	168	0	1,658
Equity as at 30/9/2026	**1,002**	**4,990**	**18,174**	**(3,809)**	**20,356**	**1,447**	**1,762**	**23,565**

- Earnings per share up EUR 2.14 (1-9/2026: EUR 4.71 vs. 1-9/2025: EUR 2.56)
- 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 61.89 at 30/9/2026 (EUR 59.14 at 31/12/2025 resp. EUR 57.25 at 30/9/2025)
- Total comprehensive income of EUR 1,658 mn (1-9/2025: EUR 2,132 mn) impacted by profit after tax (EUR 1,815 mn), exchange differences (minus EUR 160 mn, driven by RUB), fair value changes of financial assets (EUR 14 mn, driven by Ukraine), net investment hedge (EUR 7mn, driven by RON), cash-flow hedge (minus EUR 9 mn, driven by Serbia), companies values at equity (minus EUR 3 mn, driven by UNIQA) and from deferred taxes (minus EUR 8 mn, driven by Russia)

Consolidated RoE Calculation excl. Russia – Overview

	FY/2024	1-12/2025	**FY/2026** (guidance, p. 12)
Average equity excl. Russia	EUR 11,820 mn	EUR 12,516 mn	EUR ~13.4 bn (assumed)
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	
Consolidated RoE – excl. Russia	**7.3%**	**10.6%**	**around 13.0%**
... 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 16.0%**

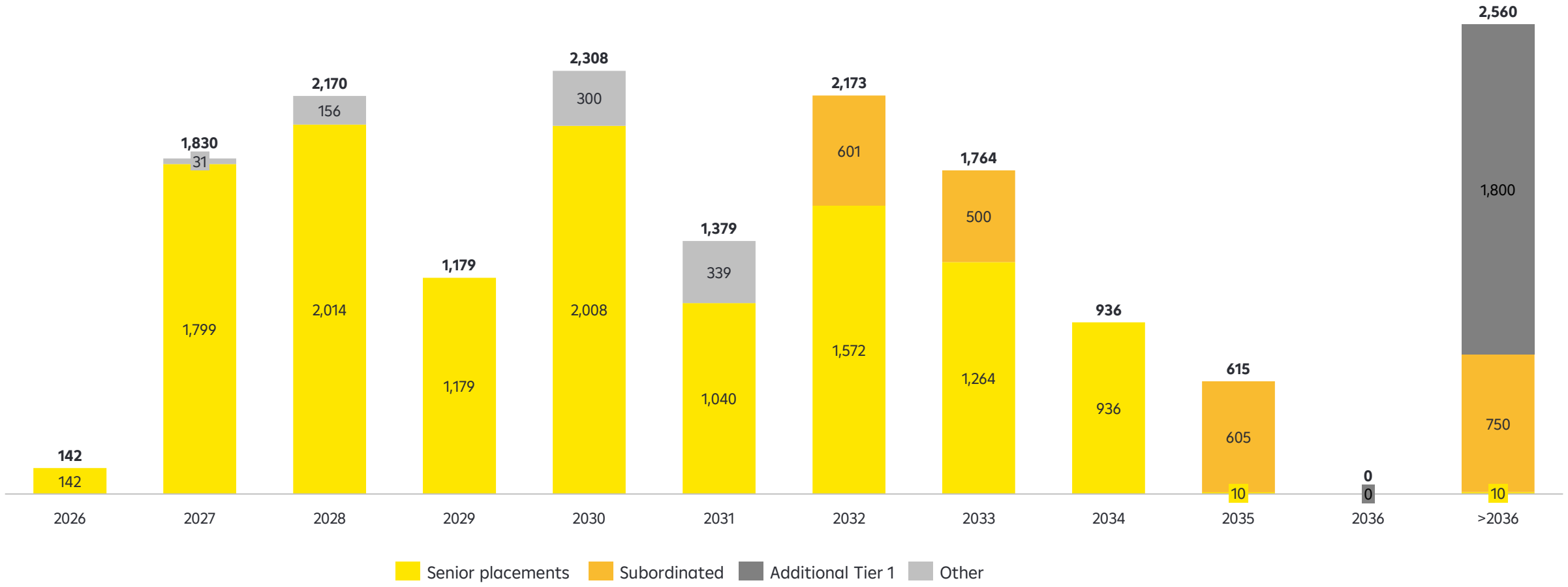
- Reported consolidated RoE uses the **average of monthly equity, excluding profit year-to-date**
- The **AT1 coupons are deducted** from the reported consolidated profit

Regulatory Capital Structure - Overview

in EUR mn	30/9/2026	30/6/2026	31/3/2026
Common equity tier 1 (before deductions)	19,674	20,099	19,061
Deduction items	(1,377)	(933)	(1,052)
Common equity tier 1 (after deductions)	18,297	19,165	18,008
Additional tier 1 (after deductions)	1,836	1,834	1,832
Tier 1 (after deductions)	20,133	21,000	19,840
Tier 2 (after deductions)	2,449	2,177	2,170
Total capital	22,582	23,177	22,011
Risk-weighted assets (total RWA)	104,781	104,942	103,899
Common equity tier 1 ratio (transitional - incl. result)	18.0%	18.3%	17.7%
Tier 1 ratio (transitional - incl. result)	19.7%	20.0%	19.5%
Total capital ratio (transitional - incl. result)	22.1%	22.1%	21.6%
Leverage ratio (transitional)	8.4%	8.8%	8.5%
Leverage exposure (total)	240,931	239,911	233,218

Maturity Profile

Maturity Profile at 30/9/2026
(in EUR mn)



AT1 and Subordinated Instruments

Issuer	Regulatory Treatment [1]	Capital Recognition	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	100%	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	0%	XS2189786226	2.875%	5Y EUR ms + 3.15%	EUR 101 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
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%	XS3480675597	4.500%	5Y EUR ms + 1.40%	EUR 750 mn	27 Aug 2026	31 Mar 2032	NA	31 Mar 2037

[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 100 mn

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 Q3/2026 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	1-9/2026	FY 2026e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025	78	52	77
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	121	122
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	42	55
Total	**Bank levies**	**178**	**217**	**256**
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	4	5
Total	**Resolution fund**	**10**	**11**	**12**

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 30/9/2026	NPE Ratio 30/9/2026	NPE Ratio 31/12/2025	NPE Coverage Ratio 30/9/2026	NPE Coverage Ratio 31/12/2025	NPL Ratio 30/9/2026	NPL Ratio 31/12/2025	NPL Coverage Ratio 30/9/2026	NPL Coverage Ratio 31/12/2025
Czechia	298	0.7%	0.8%	53.6%	53.1%	0.9%	1.0%	53.6%	53.1%
Hungary	89	0.7%	0.8%	44.8%	44.9%	0.9%	1.1%	43.9%	43.4%
Poland	55	6.3%	5.3%	93.7%	88.9%	6.3%	5.3%	93.7%	88.9%
Slovakia	304	1.3%	1.2%	61.4%	58.5%	1.6%	1.5%	61.4%	58.5%
Central Europe	**747**	**0.9%**	**1.0%**	**58.7%**	**58.5%**	**1.2%**	**1.3%**	**58.8%**	**58.5%**
Albania	68	1.8%	2.2%	77.9%	73.2%	2.9%	3.6%	77.9%	73.2%
Bosnia & Herzegovina	49	1.5%	2.0%	74.2%	76.1%	1.7%	2.3%	74.2%	76.1%
Croatia	136	1.7%	1.6%	65.5%	59.7%	2.3%	2.2%	65.5%	59.7%
Kosovo	45	2.9%	3.2%	75.1%	76.2%	2.9%	3.2%	75.1%	76.2%
Romania	255	1.4%	1.5%	61.2%	61.5%	1.8%	2.0%	61.2%	61.5%
Serbia	58	1.0%	1.2%	61.3%	64.7%	1.0%	1.2%	61.3%	64.7%
Southeastern Europe	**611**	**1.5%**	**1.6%**	**66.1%**	**65.4%**	**1.9%**	**2.1%**	**66.1%**	**65.4%**
Russia	**213**	**1.2%**	**1.2%**	**81.7%**	**78.8%**	**1.2%**	**1.3%**	**81.7%**	**78.8%**
Ukraine	**128**	**2.6%**	**3.1%**	**89.6%**	**82.3%**	**3.7%**	**4.4%**	**89.6%**	**82.3%**
GC&M	**1,415**	**2.6%**	**2.9%**	**31.6%**	**25.9%**	**2.7%**	**3.0%**	**31.6%**	**25.9%**
Total RBI Group	**3,114**	**1.5%**	**1.7%**	**50.8%**	**46.5%**	**1.9%**	**2.2%**	**50.8%**	**46.5%**

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	1,541	1,508	2.2%	1,459	1,443	1,459	4,508	4,431	1.7%	5,874
Net fee and commission income	718	729	(1.4%)	693	699	679	2,140	2,032	5.3%	2,731
Net trading income and fair value result	(26)	(20)	31.0%	5	40	44	(40)	213	–	253
Other net operating income	45	47	(4.0%)	33	47	51	125	104	20.0%	151
Operating income	2,309	2,299	0.4%	2,215	2,255	2,254	6,823	6,842	(0.3%)	9,097
General administrative expenses	(1,155)	(1,077)	7.2%	(1,075)	(1,096)	(1,005)	(3,307)	(3,038)	8.8%	(4,134)
Operating result	1,154	1,222	(5.6%)	1,140	1,160	1,249	3,516	3,803	(7.6%)	4,963
Other result	(371)	(73)	411.8%	(102)	(356)	(62)	(546)	(1,562)	(65.1%)	(1,918)
Gov. measures and compulsory contrib.	(51)	(55)	(6.5%)	(183)	(54)	(51)	(289)	(216)	33.9%	(270)
Impairment losses on financial assets	(51)	(1)	>500,0%	(110)	12	(44)	(162)	(153)	5.6%	(141)
Profit/loss before tax	680	1,093	(37.8%)	746	762	1,092	2,519	1,872	34.6%	2,634
Profit/loss after tax	444	852	(47.9%)	519	506	847	1,815	1,115	62.8%	1,621
Consolidated profit/loss	382	786	(51.4%)	470	445	778	1,638	926	76.8%	1,371
Return on equity before tax[1]	16.7%	19.4%	(2.7 PP)	13.1%	19.3%	20.9%	15.5%	13.9%	1.6 PP	12.5%
Return on equity after tax[1]	12.4%	15.1%	(2.7 PP)	9.1%	14.4%	16.2%	11.3%	9.1%	2.2 PP	7.7%
Consolidated return on equity	12.4%	15.5%	(3.2 PP)	9.0%	14.7%	16.6%	11.2%	8.5%	2.7 PP	6.9%
Net interest margin[1]	2.86%	2.83%	0.03 PP	2.81%	2.85%	2.93%	2.84%	2.99%	(0.15 PP)	2.95%
Cost/income ratio	49.4%	46.2%	3.2 PP	48.0%	48.0%	44.0%	47.9%	43.8%	4.0 PP	44.8%
Loan/deposit ratio	84.0%	83.0%	1.0 PP	84.3%	82.0%	83.2%	84.0%	83.2%	0.7 PP	82.0%
Provisioning ratio[1]	0.18%	0.02%	0.17 PP	0.37%	0.03%	0.13%	0.19%	0.18%	0.00 PP	0.14%
NPE ratio	1.5%	1.6%	(0.1 PP)	1.6%	1.7%	1.7%	1.5%	1.7%	(0.3 PP)	1.7%
NPE coverage ratio	50.8%	49.2%	1.6 PP	48.7%	46.5%	49.8%	50.8%	49.8%	1.0 PP	46.5%
Total assets	226,166	223,762	1.1%	218,360	210,265	209,110	226,166	209,110	8.2%	210,265
RWA	104,781	104,942	(0.2%)	103,899	100,924	97,524	104,781	97,524	7.4%	100,924
Equity	23,565	23,586	(0.1%)	23,110	22,463	22,091	23,565	22,091	6.7%	22,463
Loans to customers	113,626	111,601	1.8%	109,120	105,610	103,027	113,626	103,027	10.3%	105,610
- Hereof non-financial corporations %[2]	43.8%	44.1%	(0.3 PP)	44.5%	45.1%	44.7%	43.8%	44.7%	(0.9 PP)	45.1%
- Hereof households %[2]	41.3%	41.2%	0.1 PP	41.2%	41.8%	41.6%	41.3%	41.6%	(0.3 PP)	41.8%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	137,798	136,297	1.1%	133,084	127,575	125,284	137,798	125,284	10.0%	127,575
Business outlets	1,302	1,304	(0.2%)	1,305	1,322	1,352	1,302	1,352	(3.7%)	1,322
Number of employees	41,319	41,704	(0.9%)	42,154	42,425	42,581	41,319	42,581	(3.0%)	42,425
Number of customers (in mn)	18.9	18.8	0.7%	18.6	18.6	18.2	18.9	18.2	3.6%	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	1,160	1,111	4.4%	1,076	1,054	1,056	3,347	3,129	6.9%	4,184
Net fee and commission income	556	549	1.3%	520	529	505	1,624	1,473	10.2%	2,002
Net trading income and fair value result	(16)	(20)	(15.9%)	5	(18)	(12)	(31)	19	–	1
Other net operating income	49	51	(3.6%)	30	38	52	130	107	21.5%	146
Operating income	1,778	1,726	3.0%	1,656	1,630	1,622	5,160	4,790	7.7%	6,420
General administrative expenses	(980)	(894)	9.6%	(896)	(894)	(837)	(2,770)	(2,562)	8.1%	(3,456)
Operating result	798	832	(4.1%)	760	736	785	2,390	2,228	7.2%	2,964
Other result	(64)	(72)	(11.5%)	(86)	(13)	(65)	(222)	(298)	(25.6%)	(310)
Gov. measures and compulsory contrib.	(46)	(49)	(6.5%)	(177)	(49)	(46)	(273)	(199)	37.0%	(248)
Impairment losses on financial assets	(49)	(7)	>500,0%	(103)	(72)	(12)	(159)	(120)	32.1%	(192)
Profit/loss before tax	639	704	(9.1%)	393	603	661	1,736	1,611	7.8%	2,214
Profit/loss after tax	481	565	(14.9%)	258	478	528	1,304	1,215	7.3%	1,693
Consolidated profit/loss	419	499	(16.0%)	209	416	460	1,127	1,027	9.8%	1,443
Return on equity before tax[1]	15.7%	17.0%	(1.3 PP)	9.3%	15.6%	17.3%	14.0%	13.9%	0.1 PP	14.3%
Return on equity after tax[1]	11.8%	13.7%	(1.8 PP)	6.1%	12.4%	13.9%	10.5%	10.5%	0.0 PP	11.0%
Consolidated return on equity	11.7%	13.9%	(2.2 PP)	5.2%	12.4%	14.0%	10.2%	10.0%	0.2 PP	10.6%
Net interest margin[1]	2.34%	2.27%	0.07 PP	2.25%	2.26%	2.30%	2.29%	2.29%	(0.00 PP)	2.28%
Cost/income ratio	54.4%	51.0%	3.4 PP	53.4%	54.1%	50.9%	53.0%	52.8%	0.2 PP	53.1%
Loan/deposit ratio	89.3%	88.8%	0.5 PP	89.7%	87.2%	88.5%	89.3%	88.5%	0.8 PP	87.2%
Provisioning ratio[1]	0.18%	0.04%	0.14 PP	0.36%	0.37%	0.01%	0.19%	0.14%	0.05 PP	0.20%
NPE ratio	1.5%	1.6%	(0.1 PP)	1.6%	1.7%	1.7%	1.5%	1.7%	(0.2 PP)	1.7%
NPE coverage ratio	48.6%	46.9%	1.7 PP	46.4%	44.2%	47.7%	48.6%	44.2%	4.3 PP	44.2%
Total assets	208,748	205,378	1.6%	201,472	193,191	192,826	208,748	192,826	8.3%	193,191
RWA[3]	85,743	84,020	2.1%	84,410	80,932	78,639	85,743	78,639	9.0%	80,932
Equity	17,544	17,094	2.6%	17,195	16,845	16,716	17,544	16,716	5.0%	16,845
Loans to customers	109,114	106,959	2.0%	104,702	101,195	98,481	109,114	98,481	10.8%	101,195
- Hereof non-financial corporations %[2]	44.9%	45.4%	(0.5 PP)	45.7%	46.3%	45.6%	44.9%	45.6%	(0.7 PP)	46.3%
- Hereof households %[2]	41.6%	41.4%	0.2 PP	41.4%	41.8%	41.5%	41.6%	41.5%	0.2 PP	41.8%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	127,688	125,401	1.8%	122,943	117,277	115,131	127,688	115,131	10.9%	117,277
Business outlets	1,240	1,241	(0.1%)	1,242	1,256	1,284	1,240	1,284	(3.4%)	1,256
Number of employees	33,683	33,595	0.3%	33,752	33,903	33,967	33,683	33,967	(0.8%)	33,903
Number of customers (in mn)	16.2	16.0	1.4%	15.8	15.7	15.3	16.2	15.3	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	197	182	8.4%	179	167	175	558	505	10.5%	671
Net fee and commission income	60	59	1.3%	55	62	58	173	157	10.2%	219
Net trading income and fair value result	(1)	4	–	(2)	5	3	1	15	(96.7%)	20
Other net operating income	4	8	(48.4%)	6	1	7	18	16	15.3%	16
Operating income	262	251	4.3%	244	238	242	757	690	9.7%	929
General administrative expenses	(113)	(108)	4.8%	(106)	(106)	(107)	(327)	(310)	5.5%	(416)
Operating result	149	143	4.0%	138	132	134	430	380	13.2%	512
Other result	(0)	0	–	(0)	0	0	0	1	(94.5%)	1
Gov. measures and compulsory contrib.	(0)	1	–	(11)	(0)	(0)	(11)	(9)	20.0%	(9)
Impairment losses on financial assets	(19)	(9)	113.4%	(13)	(25)	3	(41)	7	–	(19)
Profit/loss before tax	130	135	(4.0%)	113	107	137	378	379	(0.3%)	486
Profit/loss after tax	111	116	(4.7%)	95	92	116	322	316	1.8%	409
Return on equity before tax[1]	21.1%	22.7%	(1.6 PP)	18.1%	17.6%	23.5%	21.1%	22.3%	(1.2 PP)	21.7%
Return on equity after tax[1]	18.0%	19.5%	(1.5 PP)	15.2%	15.3%	20.0%	17.9%	18.6%	(0.7 PP)	18.2%
Net interest margin[1]	1.94%	1.85%	0.10 PP	1.87%	1.80%	1.94%	1.90%	2.00%	(0.10 PP)	1.95%
Cost/income ratio	43.2%	43.0%	0.2 PP	43.4%	44.6%	44.4%	43.2%	44.9%	(1.7 PP)	44.8%
Loan/deposit ratio	71.3%	70.1%	1.1 PP	68.8%	67.1%	67.3%	71.3%	67.3%	4.0 PP	67.1%
Provisioning ratio[1]	0.36%	0.18%	0.18 PP	0.27%	0.52%	(0.05%)	0.27%	(0.05%)	0.32 PP	0.10%
NPE ratio	0.7%	0.7%	(0.0 PP)	0.7%	0.8%	0.8%	0.7%	0.8%	(0.0 PP)	0.8%
NPE coverage ratio	53.6%	54.3%	(0.7 PP)	53.7%	53.1%	51.2%	53.6%	51.2%	2.4 PP	53.1%
Total assets	41,940	42,068	(0.3%)	39,966	36,472	38,095	41,940	38,095	10.1%	36,472
RWA	11,588	11,354	2.1%	11,483	11,116	10,947	11,588	10,947	5.9%	11,116
Equity	2,598	2,554	1.7%	2,422	2,572	2,486	2,598	2,486	4.5%	2,572
Loans to customers	21,424	20,953	2.2%	20,236	19,695	19,036	21,424	19,036	12.5%	19,695
- Hereof non-financial corporations %[2]	36.2%	36.0%	0.1 PP	36.0%	35.9%	35.7%	36.2%	35.7%	0.5 PP	35.9%
- Hereof households %[2]	59.5%	59.9%	(0.3 PP)	59.6%	59.9%	59.9%	59.5%	59.9%	(0.4 PP)	59.9%
- Hereof FCY %	22.0%	21.8%	0.2 PP	22.6%	21.8%	21.7%	22.0%	21.7%	0.3 PP	21.8%
Deposits from customers	35,252	35,692	(1.2%)	34,166	30,669	32,332	35,252	32,332	9.0%	30,669
Business outlets	125	125	0.0%	125	126	127	125	127	(1.6%)	126
Number of employees	3,803	3,751	1.4%	3,700	3,807	3,773	3,803	3,773	0.8%	3,807
Number of customers (in mn)	2.6	2.5	1.8%	2.5	2.5	2.5	2.6	2.5	4.9%	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	119	119	(0.3%)	109	108	102	346	312	11.1%	420
Net fee and commission income	79	82	(3.4%)	76	75	68	237	203	16.7%	278
Net trading income and fair value result	8	(19)	–	2	(22)	(2)	(10)	(9)	8.7%	(30)
Other net operating income	1	(0)	–	1	(2)	1	2	2	(20.1%)	0
Operating income	207	181	14.4%	189	159	171	576	510	12.9%	670
General administrative expenses	(100)	(103)	(3.0%)	(93)	(103)	(87)	(295)	(256)	15.2%	(358)
Operating result	107	78	37.3%	96	57	84	281	254	10.5%	311
Other result	(1)	(1)	9.6%	0	(1)	(1)	(2)	(3)	(37.4%)	(4)
Gov. measures and compulsory contrib.	(2)	(5)	(61.8%)	(120)	(1)	(1)	(126)	(60)	112.1%	(61)
Impairment losses on financial assets	19	16	20.9%	(15)	(2)	(1)	19	23	(18.4%)	21
Profit/loss before tax	123	88	39.9%	(39)	52	80	172	216	(20.1%)	268
Profit/loss after tax	107	78	37.9%	(45)	44	69	140	182	(23.0%)	226
Return on equity before tax[1]	47.1%	34.8%	12.3 PP	–	19.5%	32.9%	21.2%	29.3%	(8.1 PP)	27.6%
Return on equity after tax[1]	41.0%	30.7%	10.2 PP	–	16.4%	28.2%	17.3%	24.8%	(7.5 PP)	23.3%
Net interest margin[1]	3.38%	3.46%	(0.07 PP)	3.38%	3.56%	3.37%	3.40%	3.53%	(0.12 PP)	3.54%
Cost/income ratio	40.3%	48.7%	(8.3 PP)	41.6%	57.1%	42.6%	43.3%	42.0%	1.3 PP	45.5%
Loan/deposit ratio	66.6%	66.0%	0.6 PP	62.8%	63.8%	64.0%	66.6%	64.0%	2.5 PP	63.8%
Provisioning ratio[1]	(1.12%)	(1.04%)	(0.08 PP)	1.01%	0.14%	0.03%	(0.43%)	(0.63%)	0.21 PP	(0.42%)
NPE ratio	0.7%	0.7%	(0.0 PP)	0.7%	0.8%	0.7%	0.7%	0.7%	(0.1 PP)	0.8%
NPE coverage ratio	44.8%	47.2%	(2.4 PP)	44.0%	44.9%	47.2%	44.8%	47.2%	(2.3 PP)	44.9%
Total assets	14,326	13,980	2.5%	13,605	12,190	12,497	14,326	12,497	14.6%	12,190
RWA	5,775	5,579	3.5%	5,310	5,080	4,753	5,775	4,753	21.5%	5,080
Equity	1,176	1,102	6.7%	954	1,155	1,097	1,176	1,097	7.2%	1,155
Loans to customers	6,462	6,180	4.6%	5,597	5,393	5,175	6,462	5,175	24.9%	5,393
- Hereof non-financial corporations %[2]	55.6%	55.8%	(0.2 PP)	57.5%	58.5%	58.7%	55.6%	58.7%	(3.1 PP)	58.5%
- Hereof households %[2]	35.5%	35.9%	(0.5 PP)	33.8%	33.1%	32.5%	35.5%	32.5%	3.0 PP	33.1%
- Hereof FCY %	40.9%	40.9%	0.1 PP	45.2%	44.8%	43.9%	40.9%	43.9%	(3.0 PP)	44.8%
Deposits from customers	10,098	9,746	3.6%	9,439	8,610	8,620	10,098	8,620	17.2%	8,610
Business outlets	68	68	0.0%	68	68	68	68	68	0.0%	68
Number of employees	3,062	3,053	0.3%	3,040	3,016	3,004	3,062	3,004	1.9%	3,016
Number of customers (in mn)	0.6	0.6	(0.0%)	0.6	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	2	2	(16.9%)	3	3	5	7	16	(55.7%)	19
Net fee and commission income	(0)	(0)	373.5%	0	(0)	0	(0)	0	–	0
Net trading income and fair value result	0	1	(70.1%)	(0)	0	(0)	1	0	261.7%	0
Other net operating income	4	6	(25.4%)	3	8	5	13	13	1.1%	22
Operating income	6	9	(30.5%)	6	11	10	21	30	(30.7%)	42
General administrative expenses	(14)	(15)	(8.8%)	(23)	(32)	(18)	(51)	(59)	(13.5%)	(92)
Operating result	(7)	(6)	23.6%	(17)	(21)	(9)	(30)	(29)	4.3%	(50)
Other result	(51)	(70)	(26.3%)	(77)	(2)	(66)	(198)	(293)	(32.5%)	(296)
Gov. measures and compulsory contrib.	(0)	(1)	(87.9%)	(1)	(1)	(1)	(2)	(2)	(37.4%)	(3)
Impairment losses on financial assets	(1)	27	–	6	(0)	2	32	24	33.7%	24
Profit/loss before tax	(60)	(49)	21.9%	(89)	(24)	(74)	(198)	(301)	(34.3%)	(325)
Profit/loss after tax	(60)	(49)	21.9%	(89)	(24)	(74)	(198)	(301)	(34.3%)	(325)
Return on equity before tax[1]	–	–	–	–	–	–	–	–	–	–
Return on equity after tax[1]	–	–	–	–	–	–	–	–	–	–
Net interest margin[1]	0.85%	0.67%	0.18 PP	0.66%	0.74%	1.19%	0.71%	1.27%	(0.56 PP)	1.14%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio[1]	1.82%	(19.92%)	21.74 PP	(2.42%)	0.06%	(0.94%)	(7.71%)	(3.34%)	(4.37 PP)	(2.51%)
NPE ratio	6.3%	5.1%	1.1 PP	4.4%	5.3%	5.4%	6.3%	5.4%	0.9 PP	5.3%
NPE coverage ratio	93.7%	92.4%	1.3 PP	89.9%	88.9%	88.4%	93.7%	88.4%	5.3 PP	88.9%
Total assets	865	1,064	(18.6%)	1,810	1,601	1,667	865	1,667	(48.1%)	1,601
RWA	1,521	1,576	(3.5%)	2,103	2,040	2,166	1,521	2,166	(29.8%)	2,040
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	183	206	(11.0%)	895	929	915	183	915	(80.0%)	929
- Hereof non-financial corporations %[2]	3.3%	2.4%	0.9 PP	0.5%	0.5%	0.5%	3.3%	0.5%	2.8 PP	0.5%
- Hereof households %[2]	96.7%	97.6%	(0.9 PP)	99.5%	99.5%	99.5%	96.7%	99.5%	(2.8 PP)	99.5%
- Hereof FCY %	91.7%	91.8%	(0.1 PP)	97.7%	97.7%	97.7%	91.7%	97.7%	(6.0 PP)	97.7%
Deposits from customers	12	13	(4.4%)	14	12	12	12	12	(1.1%)	12
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	332	326	1.8%	327	330	330	332	330	0.6%	330
Number of customers (in mn)	0.0	0.0	(6.5%)	0.0	0.0	0.0	0.0	0.0	(20.7%)	0.0

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

Country Financials (CE) – Slovakia

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	152	145	4.8%	144	141	138	440	398	10.6%	539
Net fee and commission income	53	57	(5.9%)	54	54	51	164	152	8.2%	206
Net trading income and fair value result	3	3	(14.0%)	4	3	2	10	10	4.3%	13
Other net operating income	2	2	19.8%	2	2	11	5	15	(64.5%)	17
Operating income	209	206	1.8%	207	201	202	623	574	8.4%	775
General administrative expenses	(88)	(88)	(0.9%)	(89)	(87)	(81)	(265)	(248)	7.1%	(335)
Operating result	122	117	3.8%	118	114	120	357	327	9.3%	440
Other result	0	0	(18.4%)	(0)	(14)	0	0	0	187.2%	(14)
Gov. measures and compulsory contrib.	0	0	–	(2)	0	0	(2)	(1)	61.0%	(1)
Impairment losses on financial assets	(2)	(5)	(53.3%)	(27)	(8)	(14)	(34)	(26)	30.6%	(34)
Profit/loss before tax	120	112	6.3%	89	92	106	321	299	7.3%	391
Profit/loss after tax	84	79	5.8%	55	58	75	218	205	6.4%	263
Return on equity before tax[1]	29.1%	28.5%	0.5 PP	20.9%	22.0%	26.6%	26.6%	25.2%	1.4 PP	25.0%
Return on equity after tax[1]	20.3%	20.0%	0.3 PP	13.0%	14.0%	18.7%	18.0%	17.3%	0.8 PP	16.8%
Net interest margin[1]	2.59%	2.55%	0.04 PP	2.53%	2.57%	2.63%	2.55%	2.58%	(0.03 PP)	2.58%
Cost/income ratio	41.9%	43.0%	(1.1 PP)	43.0%	43.4%	40.4%	42.6%	43.1%	(0.5 PP)	43.2%
Loan/deposit ratio	105.7%	103.7%	2.0 PP	101.9%	99.8%	105.4%	105.7%	105.4%	0.3 PP	99.8%
Provisioning ratio[1]	0.08%	0.12%	(0.04 PP)	0.61%	0.18%	0.37%	0.27%	0.23%	0.04 PP	0.21%
NPE ratio	1.3%	1.3%	(0.1 PP)	1.3%	1.2%	1.3%	1.3%	1.3%	(0.0 PP)	1.2%
NPE coverage ratio	61.4%	59.0%	2.4 PP	57.8%	58.5%	61.1%	61.4%	61.1%	0.3 PP	58.5%
Total assets	24,438	23,358	4.6%	22,982	23,113	21,888	24,438	21,888	11.7%	23,113
RWA	9,117	8,872	2.8%	8,391	8,317	8,136	9,117	8,136	12.1%	8,317
Equity	1,768	1,685	4.9%	1,604	1,757	1,700	1,768	1,700	4.0%	1,757
Loans to customers	17,561	17,025	3.2%	16,502	16,208	15,705	17,561	15,705	11.8%	16,208
- Hereof non-financial corporations %[2]	42.0%	41.9%	0.1 PP	42.1%	42.6%	43.3%	42.0%	43.3%	(1.3 PP)	42.6%
- Hereof households %[2]	56.1%	56.1%	0.0 PP	56.0%	55.3%	54.9%	56.1%	54.9%	1.2 PP	55.3%
- Hereof FCY %	0.5%	0.2%	0.2 PP	0.2%	0.2%	0.2%	0.5%	0.2%	0.3 PP	0.2%
Deposits from customers	17,895	17,235	3.8%	17,070	17,227	15,906	17,895	15,906	12.5%	17,227
Business outlets	138	139	(0.7%)	139	139	140	138	140	(1.4%)	139
Number of employees	3,507	3,513	(0.2%)	3,547	3,546	3,549	3,507	3,549	(1.2%)	3,546
Number of customers (in mn)	1.6	1.5	4.2%	1.5	1.5	1.5	1.6	1.5	3.9%	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

Country Financials (SEE) – Albania

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	36	34	7.2%	34	33	34	103	99	4.8%	132
Net fee and commission income	8	8	1.8%	7	5	8	23	23	1.1%	28
Net trading income and fair value result	2	2	6.1%	1	2	1	6	4	48.0%	6
Other net operating income	0	0	87.9%	(0)	(1)	0	0	1	(69.7%)	0
Operating income	47	44	6.4%	43	40	42	134	128	4.8%	167
General administrative expenses	(20)	(20)	0.8%	(18)	(21)	(17)	(58)	(51)	13.3%	(72)
Operating result	27	24	10.9%	25	19	25	76	77	(0.8%)	96
Other result	0	0	–	0	(1)	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(2)	(2)	4.2%	(4)	(2)	(2)	(8)	(7)	10.4%	(9)
Impairment losses on financial assets	(1)	2	–	0	1	1	1	4	(74.2%)	5
Profit/loss before tax	23	24	(3.4%)	22	17	24	69	74	(6.3%)	91
Profit/loss after tax	20	21	(3.3%)	19	14	20	59	63	(5.8%)	77
Return on equity before tax[1]	23.8%	25.6%	(1.8 PP)	23.1%	19.0%	27.5%	25.0%	30.1%	(5.1 PP)	28.4%
Return on equity after tax[1]	20.2%	21.7%	(1.5 PP)	19.8%	15.8%	23.3%	21.3%	25.5%	(4.2 PP)	24.0%
Net interest margin[1]	4.04%	4.00%	0.04 PP	4.16%	4.25%	4.35%	4.07%	4.46%	(0.39 PP)	4.41%
Cost/income ratio	42.7%	45.0%	(2.3 PP)	42.1%	52.1%	40.6%	43.3%	40.0%	3.2 PP	42.9%
Loan/deposit ratio	53.1%	54.2%	(1.1 PP)	55.5%	55.1%	54.1%	53.1%	54.1%	(1.0 PP)	55.1%
Provisioning ratio[1]	0.32%	(0.53%)	0.85 PP	(0.09%)	(0.14%)	(0.27%)	(0.09%)	(0.43%)	0.34 PP	(0.36%)
NPE ratio	1.8%	1.9%	(0.1 PP)	2.0%	2.2%	2.3%	1.8%	2.3%	(0.5 PP)	2.2%
NPE coverage ratio	77.9%	76.8%	1.1 PP	77.0%	73.2%	73.4%	77.9%	73.4%	4.5 PP	73.2%
Total assets	3,899	3,659	6.6%	3,461	3,367	3,308	3,899	3,308	17.9%	3,367
RWA	2,343	2,235	4.8%	2,152	1,945	1,958	2,343	1,958	19.6%	1,945
Equity	428	400	7.2%	396	375	384	428	384	11.5%	375
Loans to customers	1,668	1,600	4.2%	1,539	1,507	1,429	1,668	1,429	16.7%	1,507
- Hereof non-financial corporations %[2]	49.4%	50.5%	(1.1 PP)	51.8%	52.7%	51.9%	49.4%	51.9%	(2.5 PP)	52.7%
- Hereof households %[2]	50.6%	49.5%	1.1 PP	47.9%	47.2%	47.9%	50.6%	47.9%	2.7 PP	47.2%
- Hereof FCY %	32.6%	33.1%	(0.4 PP)	35.0%	35.4%	35.6%	32.6%	35.6%	(2.9 PP)	35.4%
Deposits from customers	3,337	3,132	6.6%	2,884	2,818	2,722	3,337	2,722	22.6%	2,818
Business outlets	74	74	0.0%	74	76	76	74	76	(2.6%)	76
Number of employees	1,367	1,360	0.5%	1,359	1,354	1,343	1,367	1,343	1.8%	1,354
Number of customers (in mn)	0.5	0.5	1.1%	0.5	0.5	0.5	0.5	0.5	7.8%	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) – Bosnia and Herzegovina

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	21	22	(0.6%)	22	22	22	65	65	(0.3%)	87
Net fee and commission income	16	16	4.8%	14	17	17	46	46	1.3%	63
Net trading income and fair value result	(0)	0	–	0	0	(0)	(0)	0	–	0
Other net operating income	1	(0)	–	(0)	3	(0)	1	1	(22.8%)	4
Operating income	38	41	(5.2%)	36	42	38	115	113	1.8%	155
General administrative expenses	(18)	(18)	0.0%	(17)	(21)	(18)	(54)	(52)	3.4%	(73)
Operating result	20	22	(9.5%)	19	20	21	61	61	0.3%	82
Other result	(0)	(0)	27.7%	(0)	4	0	(0)	0	–	4
Gov. measures and compulsory contrib.	(2)	(2)	0.1%	(2)	(2)	(2)	(5)	(5)	6.4%	(6)
Impairment losses on financial assets	(0)	(1)	(78.0%)	(3)	(2)	(1)	(4)	(3)	11.5%	(6)
Profit/loss before tax	18	20	(8.3%)	14	21	18	52	53	(1.8%)	74
Profit/loss after tax	17	19	(9.3%)	13	20	16	48	48	0.1%	68
Return on equity before tax[1]	16.8%	18.2%	(1.3 PP)	12.3%	19.5%	17.6%	16.2%	18.0%	(1.8 PP)	18.9%
Return on equity after tax[1]	15.5%	16.9%	(1.4 PP)	11.2%	18.5%	16.0%	14.9%	16.3%	(1.4 PP)	17.3%
Net interest margin[1]	2.80%	2.92%	(0.13 PP)	2.98%	3.05%	3.09%	2.89%	3.13%	(0.24 PP)	3.11%
Cost/income ratio	47.3%	44.8%	2.5 PP	48.3%	51.0%	45.8%	46.7%	46.0%	0.8 PP	47.3%
Loan/deposit ratio	71.0%	73.1%	(2.1 PP)	72.0%	69.5%	69.8%	71.0%	69.8%	1.1 PP	69.5%
Provisioning ratio[1]	(0.00%)	0.16%	(0.17 PP)	0.65%	0.43%	0.33%	0.26%	0.27%	(0.00 PP)	0.31%
NPE ratio	1.5%	1.6%	(0.1 PP)	2.0%	2.0%	2.0%	1.5%	2.0%	(0.5 PP)	2.0%
NPE coverage ratio	74.2%	73.2%	1.0 PP	74.1%	76.1%	77.0%	74.2%	77.0%	(2.8 PP)	76.1%
Total assets	3,408	3,259	4.6%	3,157	3,149	3,098	3,408	3,098	10.0%	3,149
RWA	1,554	1,551	0.2%	1,594	1,569	1,628	1,554	1,628	(4.6%)	1,569
Equity	463	446	3.8%	468	455	435	463	435	6.5%	455
Loans to customers	1,841	1,817	1.3%	1,736	1,698	1,676	1,841	1,676	9.8%	1,698
- Hereof non-financial corporations %[2]	34.6%	35.6%	(0.9 PP)	34.9%	34.8%	36.3%	34.6%	36.3%	(1.6 PP)	34.8%
- Hereof households %[2]	61.2%	60.9%	0.3 PP	61.8%	61.6%	60.7%	61.2%	60.7%	0.5 PP	61.6%
- Hereof FCY %	3.1%	3.5%	(0.4 PP)	4.0%	4.0%	4.3%	3.1%	4.3%	(1.1 PP)	4.0%
Deposits from customers	2,704	2,638	2.5%	2,558	2,575	2,533	2,704	2,533	6.7%	2,575
Business outlets	85	85	0.0%	85	85	85	85	85	0.0%	85
Number of employees	1,296	1,302	(0.5%)	1,332	1,327	1,330	1,296	1,330	(2.6%)	1,327
Number of customers (in mn)	0.5	0.5	0.2%	0.5	0.5	0.5	0.5	0.5	7.9%	0.5

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

Country Financials (SEE) – Croatia

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	55	52	4.1%	48	49	48	155	144	7.6%	193
Net fee and commission income	23	21	11.0%	18	19	21	62	59	4.6%	78
Net trading income and fair value result	(11)	1	–	6	2	1	(4)	(1)	186.6%	0
Other net operating income	11	(4)	–	(4)	(2)	3	3	2	64.4%	0
Operating income	77	70	11.1%	68	69	71	216	203	6.0%	272
General administrative expenses	(36)	(38)	(4.6%)	(37)	(39)	(34)	(111)	(103)	8.6%	(141)
Operating result	41	31	30.2%	32	30	37	104	101	3.4%	131
Other result	(0)	1	–	(0)	0	(2)	0	(8)	–	(8)
Gov. measures and compulsory contrib.	0	0	–	0	(2)	0	0	0	–	(2)
Impairment losses on financial assets	(2)	(1)	124.9%	(5)	(5)	3	(8)	(6)	39.9%	(10)
Profit/loss before tax	38	32	21.6%	26	23	37	96	87	10.9%	110
Profit/loss after tax	31	26	21.1%	21	17	30	79	71	10.7%	88
Return on equity before tax[1]	21.5%	17.6%	3.9 PP	14.4%	13.3%	22.0%	18.2%	17.0%	1.2 PP	16.3%
Return on equity after tax[1]	17.5%	14.4%	3.1 PP	11.7%	9.8%	17.9%	14.8%	13.9%	1.0 PP	13.1%
Net interest margin[1]	2.75%	2.64%	0.12 PP	2.45%	2.62%	2.59%	2.61%	2.65%	(0.04 PP)	2.64%
Cost/income ratio	47.1%	54.8%	(7.8 PP)	53.7%	56.6%	48.3%	51.7%	50.5%	1.2 PP	52.0%
Loan/deposit ratio	67.3%	66.7%	0.7 PP	66.2%	64.7%	65.8%	67.3%	65.8%	1.5 PP	64.7%
Provisioning ratio[1]	0.12%	0.09%	0.03 PP	0.48%	0.47%	(0.30%)	0.23%	0.20%	0.03 PP	0.27%
NPE ratio	1.7%	1.7%	0.0 PP	1.5%	1.6%	1.7%	1.7%	1.7%	0.0 PP	1.6%
NPE coverage ratio	65.5%	62.6%	2.9 PP	67.6%	59.7%	63.6%	65.5%	63.6%	1.9 PP	59.7%
Total assets	8,376	8,371	0.1%	8,362	8,098	7,852	8,376	7,852	6.7%	8,098
RWA	3,539	3,436	3.0%	3,351	3,247	2,760	3,539	2,760	28.2%	3,247
Equity	759	729	4.2%	754	733	715	759	715	6.2%	733
Loans to customers	4,059	4,021	1.0%	3,950	3,859	3,789	4,059	3,789	7.1%	3,859
- Hereof non-financial corporations %[2]	34.6%	34.5%	0.1 PP	34.7%	34.9%	34.1%	34.6%	34.1%	0.5 PP	34.9%
- Hereof households %[2]	61.9%	61.1%	0.8 PP	60.2%	60.1%	59.9%	61.9%	59.9%	2.0 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	6,338	6,368	(0.5%)	6,119	6,162	5,907	6,338	5,907	7.3%	6,162
Business outlets	66	66	0.0%	67	67	67	66	67	(1.5%)	67
Number of employees	1,722	1,727	(0.3%)	1,747	1,741	1,755	1,722	1,755	(1.9%)	1,741
Number of customers (in mn)	0.5	0.5	1.2%	0.5	0.5	0.5	0.5	0.5	3.5%	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

Country Financials (SEE) – Kosovo

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	20	20	2.3%	18	18	18	58	53	8.6%	71
Net fee and commission income	7	5	50.3%	3	4	5	15	14	3.8%	19
Net trading income and fair value result	(0)	0	–	0	0	0	0	0	(70.1%)	0
Other net operating income	0	0	(13.0%)	0	1	1	1	2	(32.2%)	3
Operating income	28	25	13.8%	22	24	24	75	70	6.3%	94
General administrative expenses	(11)	(12)	(4.3%)	(12)	(12)	(11)	(35)	(35)	0.1%	(47)
Operating result	17	13	30.4%	10	12	13	39	35	12.4%	47
Other result	0	0	–	0	0	0	0	0	–	0
Gov. measures and compulsory contrib.	(1)	(1)	0.7%	(1)	(1)	(1)	(3)	(3)	14.1%	(3)
Impairment losses on financial assets	(1)	0	–	(3)	(5)	(0)	(4)	(4)	8.0%	(9)
Profit/loss before tax	15	12	26.2%	5	6	12	32	29	12.8%	35
Profit/loss after tax	13	11	27.8%	5	6	11	29	26	12.2%	31
Return on equity before tax[1]	31.2%	25.7%	5.5 PP	11.6%	14.1%	26.4%	23.5%	22.6%	0.9 PP	21.0%
Return on equity after tax[1]	27.8%	22.7%	5.2 PP	10.4%	13.2%	24.0%	20.9%	20.2%	0.7 PP	18.9%
Net interest margin[1]	4.10%	4.21%	(0.11 PP)	4.03%	4.29%	4.49%	4.11%	4.59%	(0.48 PP)	4.50%
Cost/income ratio	40.1%	47.7%	(7.6 PP)	55.2%	49.9%	47.1%	47.1%	50.0%	(2.9 PP)	49.9%
Loan/deposit ratio	85.0%	89.5%	(4.5 PP)	89.4%	87.2%	90.8%	85.0%	90.8%	(5.8 PP)	87.2%
Provisioning ratio[1]	0.20%	(0.02%)	0.22 PP	1.06%	1.53%	0.10%	0.41%	0.43%	(0.02 PP)	0.72%
NPE ratio	2.9%	3.0%	(0.1 PP)	3.2%	3.2%	3.4%	2.9%	3.4%	(0.5 PP)	3.2%
NPE coverage ratio	75.1%	73.8%	1.3 PP	75.6%	76.2%	68.8%	75.1%	68.8%	6.3 PP	76.2%
Total assets	2,131	2,048	4.1%	1,967	1,978	1,786	2,131	1,786	19.3%	1,978
RWA	1,251	1,263	(0.9%)	1,206	1,168	1,116	1,251	1,116	12.1%	1,168
Equity	212	200	6.4%	189	184	178	212	178	19.0%	184
Loans to customers	1,367	1,370	(0.2%)	1,340	1,303	1,260	1,367	1,260	8.5%	1,303
- Hereof non-financial corporations %[2]	32.3%	33.5%	(1.1 PP)	34.1%	34.6%	34.1%	32.3%	34.1%	(1.8 PP)	34.6%
- Hereof households %[2]	67.4%	66.3%	1.1 PP	65.6%	65.3%	65.7%	67.4%	65.7%	1.7 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	1,698	1,592	6.7%	1,557	1,553	1,443	1,698	1,443	17.7%	1,553
Business outlets	36	37	(2.7%)	36	37	37	36	37	(2.7%)	37
Number of employees	779	817	(4.7%)	843	885	901	779	901	(13.5%)	885
Number of customers (in mn)	0.4	0.4	1.2%	0.4	0.4	0.4	0.4	0.4	6.8%	0.4

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

Country Financials (SEE) – Romania

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	159	156	1.9%	158	162	164	473	482	(1.8%)	644
Net fee and commission income	68	64	6.1%	63	68	64	196	180	9.1%	248
Net trading income and fair value result	(1)	1	–	0	1	0	0	8	(96.0%)	9
Other net operating income	1	1	123.2%	(5)	1	5	(4)	1	–	3
Operating income	228	222	2.5%	217	233	232	667	672	(0.7%)	905
General administrative expenses	(97)	(97)	(0.2%)	(93)	(109)	(92)	(287)	(279)	2.8%	(387)
Operating result	131	125	4.6%	124	124	140	381	393	(3.1%)	517
Other result	(1)	(1)	0.9%	(1)	(2)	0	(3)	(1)	415.4%	(2)
Gov. measures and compulsory contrib.	(14)	(14)	(0.2%)	(14)	(14)	(14)	(42)	(36)	17.9%	(50)
Impairment losses on financial assets	(14)	1	–	(17)	(12)	(10)	(31)	(21)	44.8%	(33)
Profit/loss before tax	101	111	(8.3%)	93	96	117	305	335	(9.0%)	431
Profit/loss after tax	82	89	(7.1%)	75	77	94	246	272	(9.7%)	349
Return on equity before tax[1]	23.6%	25.2%	(1.6 PP)	20.2%	22.4%	28.8%	23.9%	28.3%	(4.4 PP)	27.7%
Return on equity after tax[1]	19.2%	20.2%	(1.0 PP)	16.3%	18.1%	23.4%	19.3%	23.0%	(3.7 PP)	22.4%
Net interest margin[1]	3.62%	3.62%	(0.00 PP)	3.73%	4.02%	4.15%	3.65%	3.98%	(0.34 PP)	3.98%
Cost/income ratio	42.5%	43.6%	(1.1 PP)	42.7%	46.6%	39.7%	42.9%	41.5%	1.4 PP	42.8%
Loan/deposit ratio	72.1%	73.7%	(1.6 PP)	74.3%	68.8%	73.4%	72.1%	73.4%	(1.3 PP)	68.8%
Provisioning ratio[1]	0.57%	0.02%	0.55 PP	0.60%	0.50%	0.39%	0.40%	0.27%	0.13 PP	0.33%
NPE ratio	1.4%	1.5%	(0.1 PP)	1.4%	1.5%	1.5%	1.4%	1.5%	(0.1 PP)	1.5%
NPE coverage ratio	61.2%	60.9%	0.3 PP	61.1%	61.5%	62.6%	61.2%	62.6%	(1.4 PP)	61.5%
Total assets	18,835	17,650	6.7%	17,726	17,485	16,154	18,835	16,154	16.6%	17,485
RWA	8,459	8,543	(1.0%)	8,486	8,009	7,502	8,459	7,502	12.8%	8,009
Equity	1,832	1,770	3.5%	1,904	1,839	1,759	1,832	1,759	4.1%	1,839
Loans to customers	11,020	10,331	6.7%	10,162	9,852	9,599	11,020	9,599	14.8%	9,852
- Hereof non-financial corporations %[2]	46.0%	49.7%	(3.7 PP)	51.7%	50.6%	51.5%	46.0%	51.5%	(5.5 PP)	50.6%
- Hereof households %[2]	41.8%	42.5%	(0.7 PP)	41.8%	42.1%	42.1%	41.8%	42.1%	(0.2 PP)	42.1%
- Hereof FCY %	38.4%	38.0%	0.4 PP	37.9%	34.8%	35.3%	38.4%	35.3%	3.1 PP	34.8%
Deposits from customers	14,040	13,385	4.9%	13,283	13,628	12,561	14,040	12,561	11.8%	13,628
Business outlets	267	267	0.0%	267	269	272	267	272	(1.8%)	269
Number of employees	4,724	4,738	(0.3%)	4,774	4,801	4,829	4,724	4,829	(2.2%)	4,801
Number of customers (in mn)	2.4	2.4	1.2%	2.4	2.3	2.3	2.4	2.3	6.2%	2.3

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

Country Financials (SEE) – Serbia

In EUR mn	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	72	69	3.2%	67	70	69	208	202	3.0%	272
Net fee and commission income	39	39	0.3%	35	39	35	112	100	12.9%	138
Net trading income and fair value result	5	3	81.2%	4	4	4	12	12	2.9%	16
Other net operating income	1	2	(50.2%)	3	(1)	2	6	9	(36.4%)	7
Operating income	117	114	2.2%	108	112	110	339	322	5.4%	434
General administrative expenses	(35)	(35)	1.1%	(33)	(37)	(33)	(103)	(95)	9.0%	(131)
Operating result	82	79	2.7%	75	75	77	236	227	3.9%	302
Other result	0	0	(43.4%)	0	0	0	0	1	(49.8%)	1
Gov. measures and compulsory contrib.	(2)	(7)	(65.9%)	(2)	(4)	(4)	(11)	(11)	7.6%	(14)
Impairment losses on financial assets	(2)	0	–	5	(1)	3	3	2	22.2%	2
Profit/loss before tax	77	73	5.7%	78	71	77	228	220	3.7%	291
Profit/loss after tax	67	63	5.6%	67	62	67	198	190	4.2%	252
Return on equity before tax[1]	39.0%	40.0%	(1.0 PP)	35.2%	32.7%	37.6%	39.4%	37.2%	2.3 PP	37.9%
Return on equity after tax[1]	33.8%	34.7%	(0.9 PP)	30.5%	28.5%	32.5%	34.2%	32.1%	2.1 PP	32.8%
Net interest margin[1]	4.33%	4.31%	0.02 PP	4.29%	4.42%	4.48%	4.31%	4.49%	(0.18 PP)	4.47%
Cost/income ratio	30.2%	30.5%	(0.3 PP)	30.6%	32.7%	29.8%	30.4%	29.4%	1.0 PP	30.3%
Loan/deposit ratio	69.6%	68.7%	0.8 PP	66.5%	65.8%	64.4%	69.6%	64.4%	5.2 PP	65.8%
Provisioning ratio[1]	0.24%	(0.02%)	0.26 PP	(0.58%)	0.12%	(0.40%)	(0.11%)	(0.11%)	0.00 PP	(0.05%)
NPE ratio	1.0%	1.0%	(0.0 PP)	1.1%	1.2%	1.3%	1.0%	1.3%	(0.3 PP)	1.2%
NPE coverage ratio	61.3%	62.0%	(0.7 PP)	62.4%	64.7%	65.2%	61.3%	65.2%	(3.8 PP)	64.7%
Total assets	7,016	7,036	(0.3%)	6,737	6,676	6,685	7,016	6,685	5.0%	6,676
RWA	3,927	3,819	2.8%	3,634	3,544	3,378	3,927	3,378	16.3%	3,544
Equity	885	828	6.9%	763	949	917	885	917	(3.5%)	949
Loans to customers	3,939	3,765	4.6%	3,509	3,478	3,328	3,939	3,328	18.4%	3,478
- Hereof non-financial corporations %[2]	49.7%	51.1%	(1.4 PP)	50.8%	52.8%	53.1%	49.7%	53.1%	(3.4 PP)	52.8%
- Hereof households %[2]	49.0%	48.6%	0.4 PP	49.0%	47.0%	46.6%	49.0%	46.6%	2.4 PP	47.0%
- Hereof FCY %	66.3%	65.9%	0.3 PP	66.4%	67.2%	68.6%	66.3%	68.6%	(2.3 PP)	67.2%
Deposits from customers	5,749	5,556	3.5%	5,364	5,367	5,201	5,749	5,201	10.5%	5,367
Business outlets	105	104	1.0%	104	104	104	105	104	1.0%	104
Number of employees	2,167	2,149	0.8%	2,159	2,156	2,182	2,167	2,182	(0.7%)	2,156
Number of customers (in mn)	1.2	1.2	2.5%	1.2	1.1	1.1	1.2	1.1	7.7%	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	106	102	4.6%	98	98	101	306	303	1.1%	401
Net fee and commission income	18	15	16.9%	12	14	12	45	50	(10.1%)	65
Net trading income and fair value result	3	2	45.8%	5	2	2	11	7	52.0%	9
Other net operating income	0	1	(57.1%)	0	3	0	2	0	>500,0%	3
Operating income	128	120	6.5%	116	118	116	364	360	0.9%	478
General administrative expenses	(49)	(48)	0.5%	(49)	(58)	(47)	(147)	(148)	(0.9%)	(206)
Operating result	79	72	10.5%	67	60	69	217	213	2.2%	272
Other result	(1)	0	–	(1)	(1)	0	(2)	(1)	130.4%	(2)
Gov. measures and compulsory contrib.	(3)	(3)	5.1%	(3)	(3)	(3)	(10)	(9)	9.8%	(12)
Impairment losses on financial assets	(5)	(0)	>500,0%	(7)	38	6	(13)	10	–	48
Profit/loss before tax	69	68	1.4%	56	93	72	193	213	(9.5%)	307
Profit/loss after tax	33	45	(26.2%)	26	71	54	103	159	(34.9%)	229
Return on equity before tax[1]	33.8%	34.7%	(0.9 PP)	29.2%	54.1%	44.7%	33.7%	47.6%	(13.9 PP)	52.1%
Return on equity after tax[1]	16.2%	22.8%	(6.6 PP)	13.4%	40.8%	33.6%	18.0%	35.4%	(17.4 PP)	39.0%
Net interest margin[1]	8.83%	8.67%	0.16 PP	8.64%	8.67%	8.91%	8.72%	8.89%	(0.17 PP)	8.84%
Cost/income ratio	38.1%	40.4%	(2.3 PP)	42.5%	49.5%	40.8%	40.3%	41.0%	(0.7 PP)	43.1%
Loan/deposit ratio	46.7%	43.0%	3.7 PP	42.4%	41.4%	39.5%	46.7%	39.5%	7.2 PP	41.4%
Provisioning ratio[1]	0.57%	0.37%	0.19 PP	0.39%	(4.38%)	(4.29%)	0.45%	(2.12%)	2.57 PP	(2.72%)
NPE ratio	2.6%	2.7%	(0.1 PP)	3.1%	3.1%	3.3%	2.6%	3.3%	(0.7 PP)	3.1%
NPE coverage ratio	89.6%	83.9%	5.8 PP	83.1%	82.3%	85.1%	89.6%	85.1%	4.5 PP	82.3%
Total assets	5,295	5,251	0.8%	5,125	5,002	4,982	5,295	4,982	6.3%	5,002
RWA	4,515	4,489	0.6%	4,471	4,370	4,557	4,515	4,557	(0.9%)	4,370
Equity	873	834	4.6%	802	773	734	873	734	18.9%	773
Loans to customers	2,004	1,856	8.0%	1,716	1,697	1,575	2,004	1,575	27.3%	1,697
- Hereof non-financial corporations %[2]	84.4%	84.4%	0.0 PP	86.5%	84.7%	86.2%	84.4%	86.2%	(1.8 PP)	84.7%
- Hereof households %[2]	11.4%	11.5%	(0.0 PP)	11.9%	11.5%	11.8%	11.4%	11.8%	(0.3 PP)	11.5%
- Hereof FCY %	26.3%	23.5%	2.8 PP	26.7%	28.1%	28.8%	26.3%	28.8%	(2.5 PP)	28.1%
Deposits from customers	4,196	4,219	(0.5%)	4,073	4,034	3,991	4,196	3,991	5.1%	4,034
Business outlets	256	256	0.0%	257	266	290	256	290	(11.7%)	266
Number of employees	4,886	4,814	1.5%	4,916	5,078	5,113	4,886	5,113	(4.4%)	5,078
Number of customers (in mn)	3.2	3.1	1.3%	3.1	3.1	3.0	3.2	3.0	6.2%	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	381	397	(4.0%)	383	389	402	1,161	1,300	(10.7%)	1,690
Net fee and commission income	162	180	(9.8%)	173	170	174	515	559	(7.8%)	729
Net trading income and fair value result	(10)	2	–	1	57	57	(8)	181	–	238
Other net operating income	1	(2)	–	4	15	0	3	1	103.0%	16
Operating income	534	577	(7.3%)	561	632	635	1,672	2,042	(18.1%)	2,674
General administrative expenses	(180)	(185)	(2.9%)	(180)	(204)	(171)	(545)	(485)	12.5%	(688)
Operating result	355	391	(9.4%)	381	428	464	1,127	1,558	(27.7%)	1,986
Other result	(308)	(1)	>500,0%	(15)	(344)	4	(324)	(1,264)	(74.4%)	(1,609)
Gov. measures and compulsory contrib.	(5)	(6)	(6.0%)	(5)	(5)	(5)	(16)	(16)	(3.6%)	(22)
Impairment losses on financial assets	(2)	6	–	(7)	84	(32)	(3)	(33)	(90.9%)	51
Profit/loss before tax	40	392	(89.9%)	353	163	431	784	244	221.7%	406
Profit/loss after tax	(37)	289	–	261	32	319	512	(118)	–	(86)
Return on equity before tax[1]	18.5%	27.0%	(8.5 PP)	24.7%	9.5%	24.9%	19.8%	12.3%	7.5 PP	6.5%
Return on equity after tax[1]	13.3%	19.9%	(6.7 PP)	18.3%	1.9%	18.5%	13.5%	4.4%	9.2 PP	–
Net interest margin[1]	8.43%	8.60%	(0.17 PP)	8.57%	8.93%	9.48%	8.53%	10.05%	(1.52 PP)	9.74%
Cost/income ratio	33.6%	32.1%	1.5 PP	32.1%	32.2%	26.9%	32.6%	23.7%	8.9 PP	25.7%
Loan/deposit ratio	23.1%	22.9%	0.2 PP	25.5%	26.6%	29.4%	23.1%	29.4%	(6.3 PP)	26.6%
Provisioning ratio[1]	0.20%	(0.54%)	0.75 PP	0.67%	(7.43%)	2.75%	0.11%	0.98%	(0.87 PP)	(1.03%)
NPE ratio	1.2%	1.2%	(0.0 PP)	1.3%	1.2%	1.7%	1.2%	1.7%	(0.5 PP)	1.2%
NPE coverage ratio	81.7%	80.8%	0.9 PP	79.1%	78.8%	73.7%	81.7%	73.7%	8.1 PP	78.8%
Total assets	18,848	19,819	(4.9%)	18,421	18,505	17,665	18,848	17,665	6.7%	18,505
RWA	19,439	20,610	(5.7%)	20,035	19,042	18,021	19,439	18,021	7.9%	19,042
Equity	6,022	6,494	(7.3%)	5,915	5,622	5,377	6,022	5,377	12.0%	5,622
Loans to customers	4,512	4,642	(2.8%)	4,418	4,415	4,546	4,512	4,546	(0.7%)	4,415
- Hereof non-financial corporations %[2]	14.9%	13.8%	1.1 PP	15.7%	17.2%	21.4%	14.9%	21.4%	(6.6 PP)	17.2%
- Hereof households %[2]	32.8%	36.0%	(3.1 PP)	38.0%	40.1%	39.8%	32.8%	39.8%	(7.0 PP)	40.1%
- Hereof FCY %	2.6%	3.2%	(0.7 PP)	4.2%	4.1%	4.4%	2.6%	4.4%	(1.8 PP)	4.1%
Deposits from customers	10,110	10,896	(7.2%)	10,141	10,298	10,153	10,110	10,153	(0.4%)	10,298
Business outlets	62	63	(1.6%)	63	66	68	62	68	(8.8%)	66
Number of employees	7,636	8,109	(5.8%)	8,402	8,522	8,614	7,636	8,614	(11.4%)	8,522
Number of customers (in mn)	2.7	2.8	(3.3%)	2.8	2.9	2.9	2.7	2.9	(8.1%)	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	Q3/2026	Q2/2026	q-o-q	Q1/2026	Q4/2025	Q3/2025	1-9/2026	1-9/2025	y-o-y	1-12/2025
Net interest income	202	179	13.3%	176	179	170	557	546	2.0%	725
Net fee and commission income	169	168	0.9%	175	153	152	512	447	14.6%	600
Net trading income and fair value result	33	65	(50.0%)	44	40	16	142	115	23.1%	155
Other net operating income	41	54	(24.7%)	37	34	40	132	107	23.8%	141
Operating income	455	474	(4.0%)	432	411	385	1,361	1,238	9.9%	1,649
General administrative expenses	(238)	(241)	(1.3%)	(253)	(204)	(234)	(733)	(721)	1.6%	(925)
Operating result	216	232	(6.8%)	179	207	151	628	517	21.4%	724
Other result	0	1	(62.7%)	1	9	(1)	2	(10)	–	(1)
Gov. measures and compulsory contrib.	(14)	(12)	15.7%	(11)	(0)	(12)	(37)	(35)	5.3%	(35)
Impairment losses on financial assets	(7)	(35)	(81.0%)	(49)	(66)	(37)	(91)	(170)	(46.3%)	(236)
Profit/loss before tax	196	186	5.7%	120	150	102	502	302	65.9%	452
Profit/loss after tax	159	149	6.5%	97	119	81	405	240	68.8%	359
Return on equity before tax[1]	18.2%	16.8%	1.4 PP	10.5%	13.8%	9.8%	15.1%	9.7%	5.4 PP	10.4%
Return on equity after tax[1]	14.7%	13.5%	1.2 PP	8.5%	11.0%	7.8%	12.2%	7.7%	4.5 PP	8.3%
Net interest margin[1]	1.25%	1.11%	0.15 PP	1.12%	1.18%	1.12%	1.16%	1.19%	(0.03 PP)	1.18%
Cost/income ratio	52.4%	51.0%	1.4 PP	58.6%	49.6%	60.8%	53.9%	58.3%	(4.4 PP)	56.1%
Loan/deposit ratio	170.3%	166.8%	3.6 PP	176.3%	167.3%	166.2%	170.3%	166.2%	4.1 PP	167.3%
Provisioning ratio[1]	0.07%	0.37%	(0.30 PP)	0.54%	0.74%	0.41%	0.33%	0.63%	(0.30 PP)	0.66%
NPE ratio	2.6%	2.8%	(0.2 PP)	2.8%	2.9%	3.0%	2.6%	3.0%	(0.4 PP)	2.9%
NPE coverage ratio	31.6%	31.4%	0.2 PP	29.5%	25.9%	31.5%	31.6%	31.5%	0.1 PP	25.9%
Total assets	65,945	66,646	(1.1%)	66,326	63,635	61,599	65,945	61,599	7.1%	63,635
RWA	23,930	23,304	2.7%	23,664	23,660	22,669	23,930	22,669	5.6%	23,660
Equity	4,705	4,581	2.7%	4,611	4,600	4,511	4,705	4,511	4.3%	4,600
Loans to customers	38,019	38,355	(0.9%)	38,032	35,954	35,324	38,019	35,324	7.6%	35,954
- Hereof non-financial corporations %[2]	50.1%	50.2%	(0.1 PP)	51.0%	52.7%	50.9%	50.1%	50.9%	(0.8 PP)	52.7%
- Hereof households %[2]	21.5%	21.1%	0.4 PP	21.0%	22.2%	22.2%	21.5%	22.2%	(0.7 PP)	22.2%
- Hereof FCY %	15.2%	15.9%	(0.7 PP)	15.2%	12.7%	13.1%	15.2%	13.1%	2.2 PP	12.7%
Deposits from customers	24,879	25,305	(1.7%)	24,813	20,968	23,022	24,879	23,022	8.1%	20,968
Business outlets	19	19	0.0%	19	18	17	19	17	11.8%	18
Number of employees	3,881	3,888	(0.2%)	3,861	3,714	3,727	3,881	3,727	4.1%	3,714
Number of customers (in mn)	2.8	2.8	0.1%	2.7	2.7	2.6	2.8	2.6	6.5%	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

Shareholder Information Overview

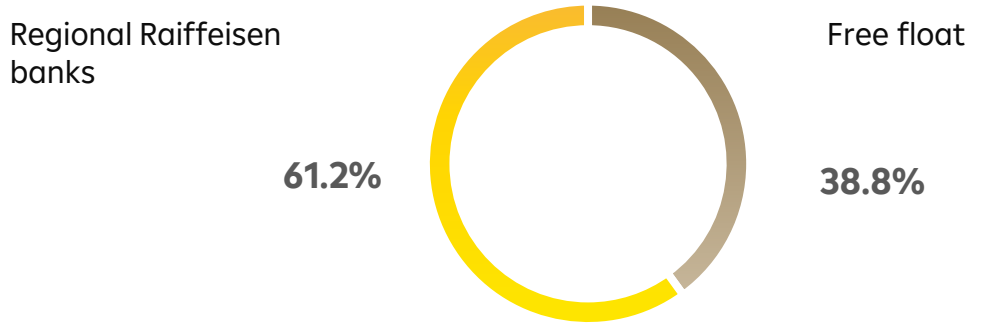
General information

- 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	Positive
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

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

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

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