

Raiffeisen Bank International

Q3/2021 Results - 3 November 2021

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Appendix

Q3/2021 Executive Summary

Consolidated profit

1-9/2021

EUR **1,055** mn

+76% y-o-y

Core revenues

1-9/2021, in EUR mn

2,445

-1 %

y-o-y

Net interest
income

1,470

+16%

y-o-y

Net fee &
commission income

Loans to customers

30/09/2021

EUR **100,659** mn

+11%

ytd (incl. Equa)

CET 1 ratio

30/09/2021, fully loaded, incl. result

13.2%

-0.5 pp

ytd

Consolidated RoE

1-9/2021 (annualized)

11.1%

+4.7 pp

y-o-y

Provisioning ratio

1-9/2021 (annualized)

21 bps

-51 bps

y-o-y

Q3/2021 Business Update



Rating upgrade

- Moody's upgraded RBI's long-term ratings to A2 (from A3)

2022 Risk cost

- The provisioning ratio for 2022 is expected to be around 40 basis points

M&A update

- Acquisition of Crédit Agricole Srbija on track, expected to close in Q1/2022
- Equa bank consolidated for the first time; Bausparkasse integration and ING customer referral completed

Dividend

- EUR 0.75 per share to be proposed at 10 November EGM

Fast close

- Q4 results and conference call on 2 February 2022

Q3/2021 Income Statement and KPIs

(in EUR mn)	Q3/2021	% q-o-q	% y-o-y
Net interest income	875	+9%	+14%
Net fee and commission income	538	+8%	+24%
Net trading income & fair value result	-3	-	-
Other operating components ¹	45	-13%	-9%
Operating income	1,455	+5%	+13%
Staff expenses	-412	+5%	+12%
Other administrative expenses	-241	-1%	+9%
Depreciation	-105	+7%	+8%
General administrative expenses	-758	+3%	+11%
Operating result	697	+8%	+16%
Other result	-47	+28%	+23%
Impairment losses on financial assets	-42	+36%	-77%
Gov. measures & compulsory contributions	-26	-16%	+10%
...
Consolidated profit	443	+12%	+92%

Net interest margin

Q3/2021

1.99%

+7 bp

q-o-q

Cost/income ratio

Q3/2021

52.1%

-1.1 pp

q-o-q

Consolidated return on equity

Q3/2021

14.3%

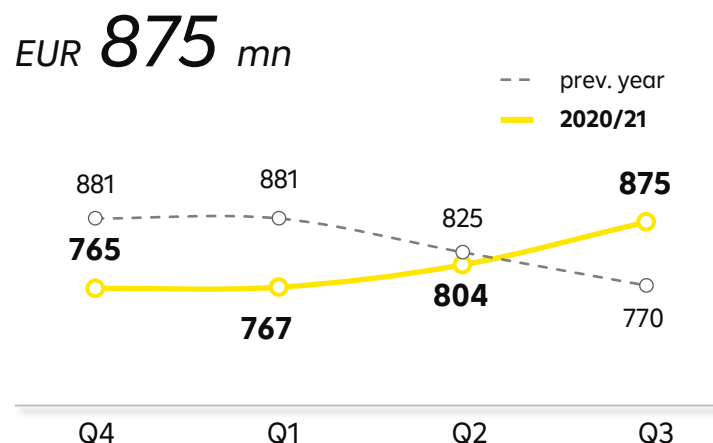
+1.6 pp

q-o-q

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

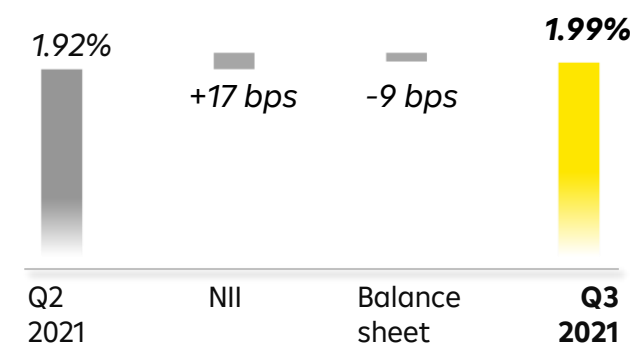
Q3/2021 Core Revenue Trends

Net interest income up 9% (EUR 71 mn)

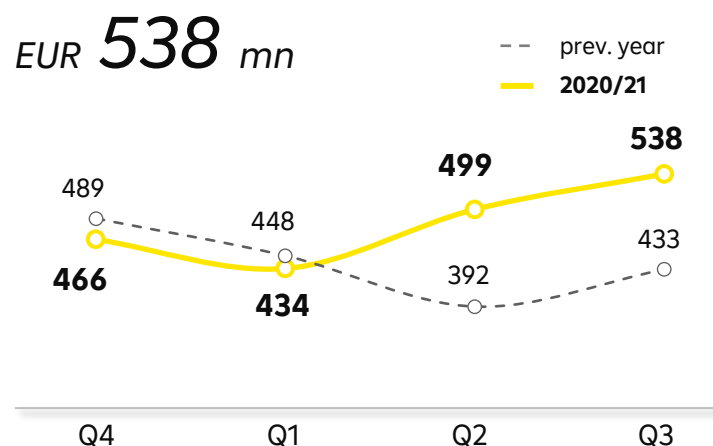


- NII mainly driven by higher volumes in Russia, Romania and Czech Republic (including Equa effect)
- Rate hikes in Russia, Czech Republic and Hungary also supported liability margins
- EUR 9 mn from stronger FX rates, mainly RUB and UAH

NIM: improvement based on strong NII increase and rate hikes



Net fee and commission income up 8% (EUR 39 mn)



- Payments and FX business volumes continue to grow across most countries, and notably in Russia
- Retail investments products up 34% y-o-y

in EUR mn	Q1/21	Q2/21	Q3/21
Clearing, settlement and payment services	166	195	235
FX business	88	108	123
Loan and guarantee business	50	57	54
Asset management	68	67	51
Other	61	72	75

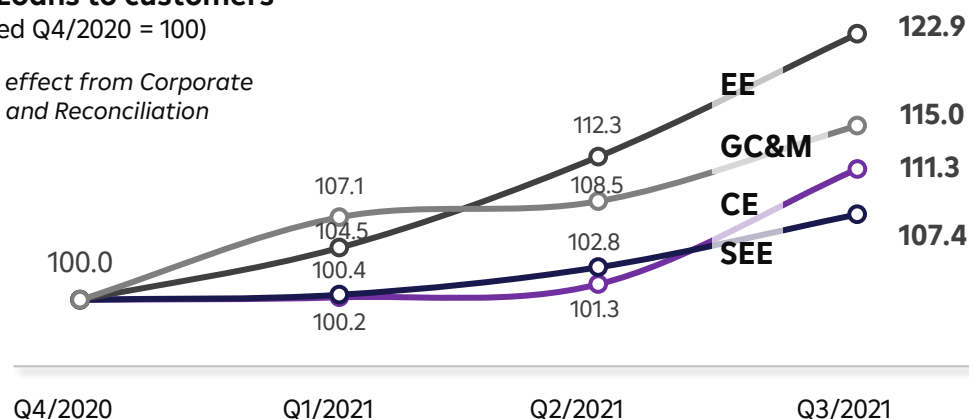
Loan Growth and Key Rates to Drive Revenues

RBI loan growth continues to improve following the pandemic

RBI - Loans to customers

(indexed Q4/2020 = 100)

-2.4 PP effect from Corporate Centre and Reconciliation



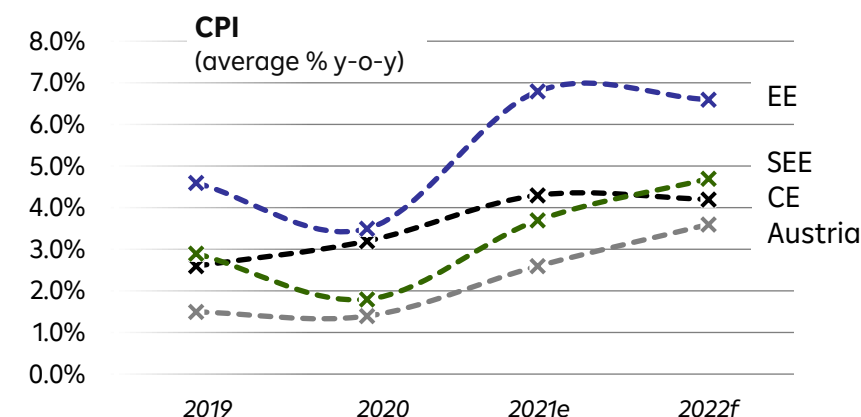
- Loans to customers up 11% year to date, equal or better than peers in most segments
- Deposits growing faster than the market in most segments, and in particular in markets with positive liability contributions: Russia, Czech Republic and Ukraine
- Pro-active reaction by central banks in the region: key rate hikes in Czechia, Russia, Ukraine and Hungary is expected to contribute EUR 73 mn to NII in 2021

Key rates forecast - the hiking continues for now

	Key rate hikes	Key rates			NII sensitivity ¹	
	YTD 2021	Current	Forecast (year end)		Impact on NII p.a.	
			2021f	2022f		
Czechia	125 bps	1.50%	2.25%	3.00%	+50 bps	EUR +24 mn
Hungary	120 bps	1.80%	2.10%	2.40%	+50 bps	EUR +7 mn
Romania	25 bps	1.50%	1.75%	2.50%	+50 bps	EUR +4 mn
Russia	325 bps	7.50%	8.00%	7.00%	+100 bps	EUR +10 mn
Ukraine	250 bps	8.50%	8.50%	7.00%	+100 bps	EUR +6 mn

¹ NII sensitivity assuming stable balance sheet and constant FX

Inflation outlook



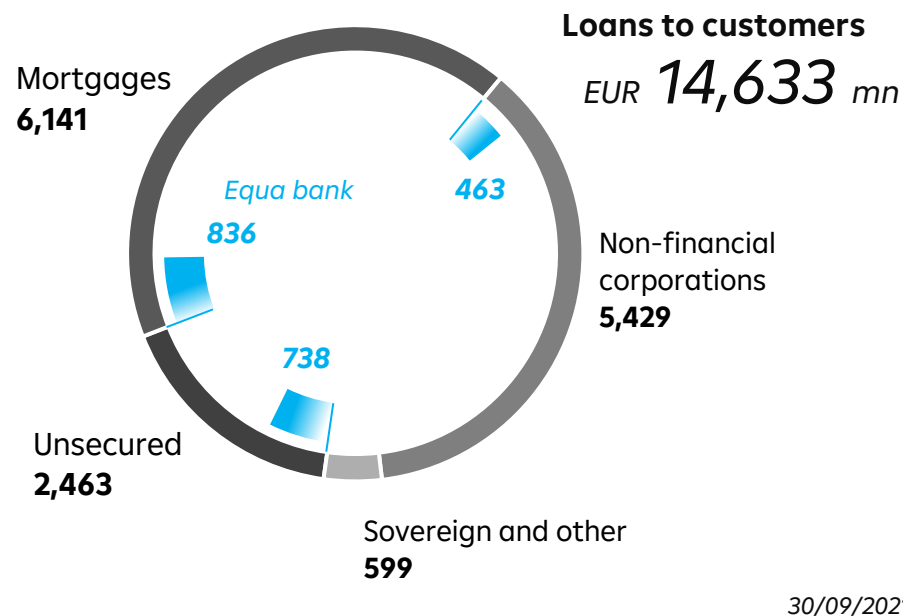
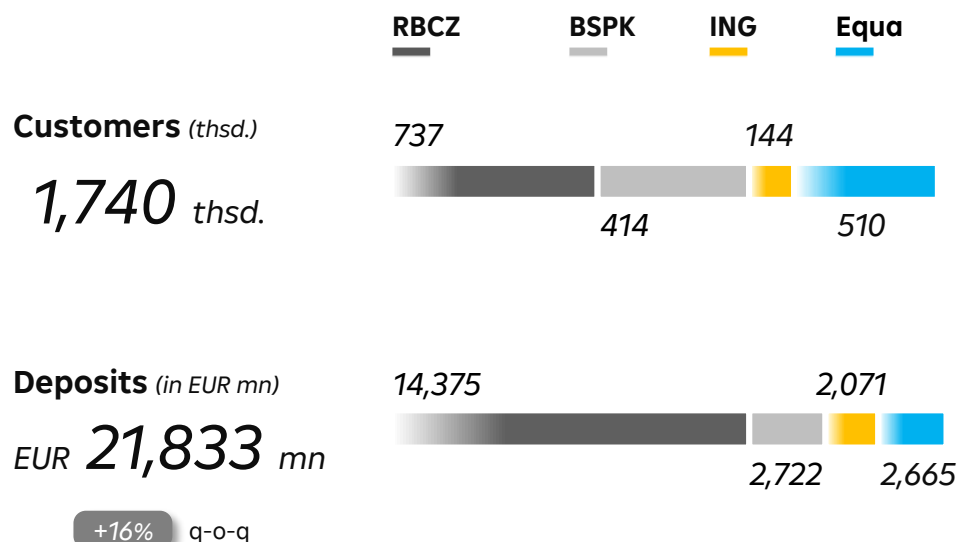
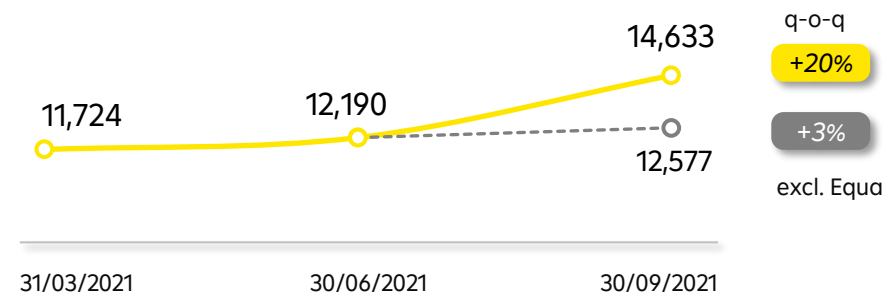
Source: Raiffeisen Research estimates as of October 2021

Raiffeisen Czech Republic Update

Raiffeisen Czech Republic to become 4th largest retail bank in Czech Republic:

- ✓ Integration of Equa bank on track – expected synergies confirmed
- ✓ Equa client acquisition and consumer loan origination still strong
- ✓ ING customers onboarding successfully completed – cross-selling has begun
- ✓ Bausparkasse fully integrated

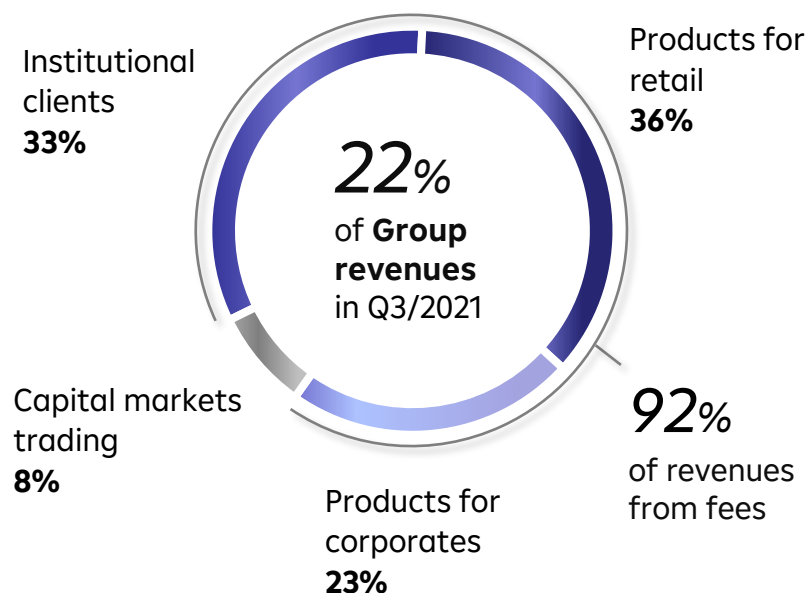
Organic loan growth continues in Q3 2021



Markets – Leveraging CEE Expertise

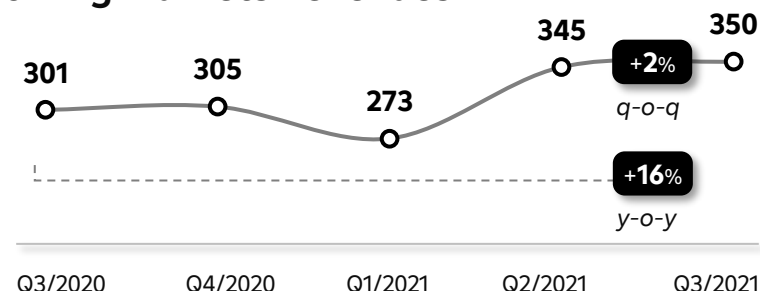
Markets business generates 22% of Group revenues

... half of which are earned through corporate and retail channels



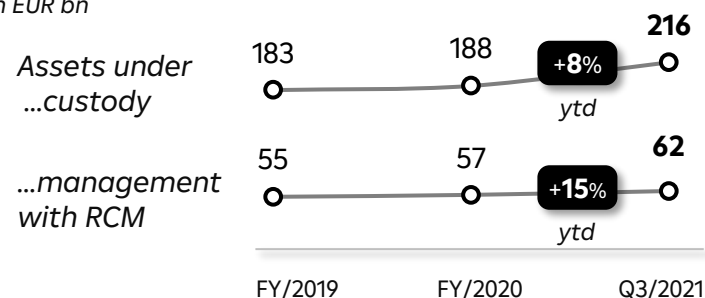
Stable growing Markets Revenues

in EUR mn



Record year on investment products

in EUR bn



1 NPS
by Institutional
Clients in Austria

Focus areas of key products across the region

- Established presence in transactional banking & payments across the region secured by new business compliance framework
- Harmonized capital markets architecture for market making and local client flow aggregation for FX, fixed income & derivatives in Hungary, Czech Republic, Slovakia, Romania & Croatia
- Number one sustainable bond arranger in CEE, and record volumes ESG funds and certificates

R-Flex: building the leading FX platform in the region



- Self-developed FX platform for private individuals, corporates and institutional clients
- Designed with re-usable architecture to ensure easy roll-out across the network, and integration into mobile banking apps
- Launched in Romania and Croatia; Czech Republic and Hungary in preparation in Q4

Polish CHF Mortgage and Developments

The CET1 impact is limited under most scenarios

Almost 50% of CET1 or equivalent held against the portfolio

Q3/2021

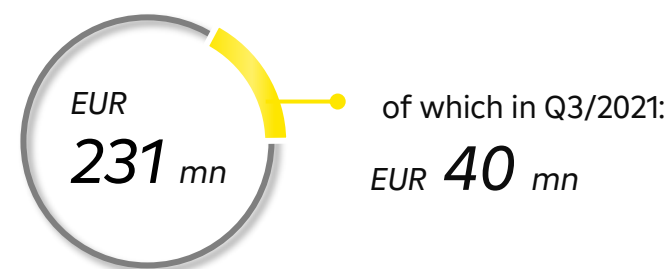
EUR ~940 mn

EUR ~510 mn Credit risk RWA¹ (driven by 150% risk weighting) and impairments

EUR ~430 mn Operational risk RWA and litigation provisions

Total provisions

Q3/2021



Litigation update

Over 90% of cases remain undecided in the 1st instance

6,341 cases

~310 cases per month

Pending cases at end of September 2021

Expected new cases per month in 2021

CHF mortgage portfolio

Q3/2021

EUR 2.0 bn

28,732 loans

EUR ~100 mn

Gross exposure

Amortization p.a.

¹ 150% risk weighting applies to the secured portion of the portfolio according to CRR; average risk weighting of the portfolio is 118%

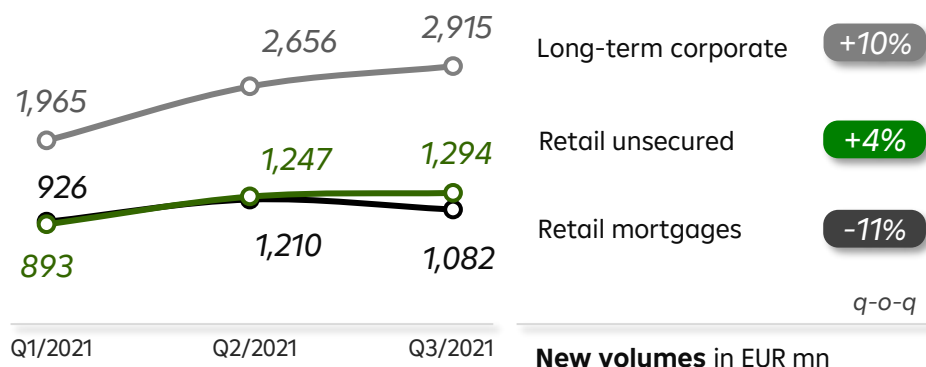
Balance Sheet and Loan Growth

	30/09/2021	Δ q-o-q
Assets (in EUR mn)	190,610	+5%
Loans to banks	16,678	+4%
Loans to customers	100,659	+7%
Securities	22,901	-1%
Cash and other assets	50,371	+4%

	30/09/2021	Δ q-o-q
Liabilities (in EUR mn)	190,610	+5%
Deposits from banks	39,143	+7%
Deposits from customers	114,651	+5%
Debt issued and other liabilities	21,384	+1%
Equity	15,432	+4%

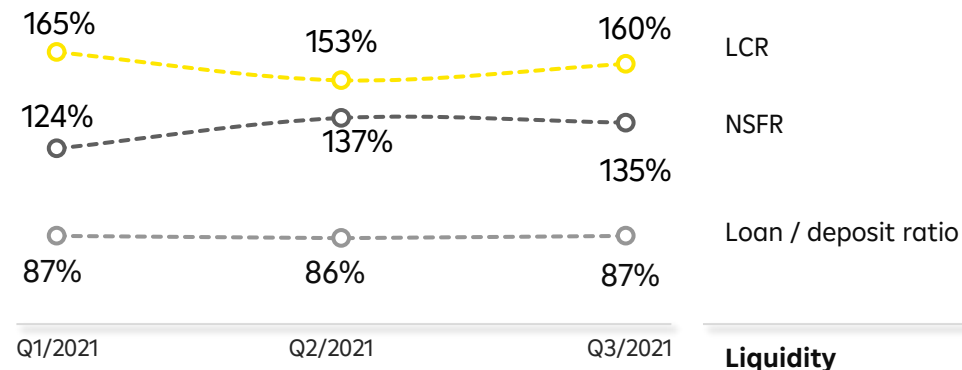
Loans to customers origination (per quarter)

- Origination of retail unsecured loans up 43% and mortgages up 31% vs. 1-9/2020
- New corporate lending still driven by short term business, as long-term lending continues to recover



Liquidity ratios

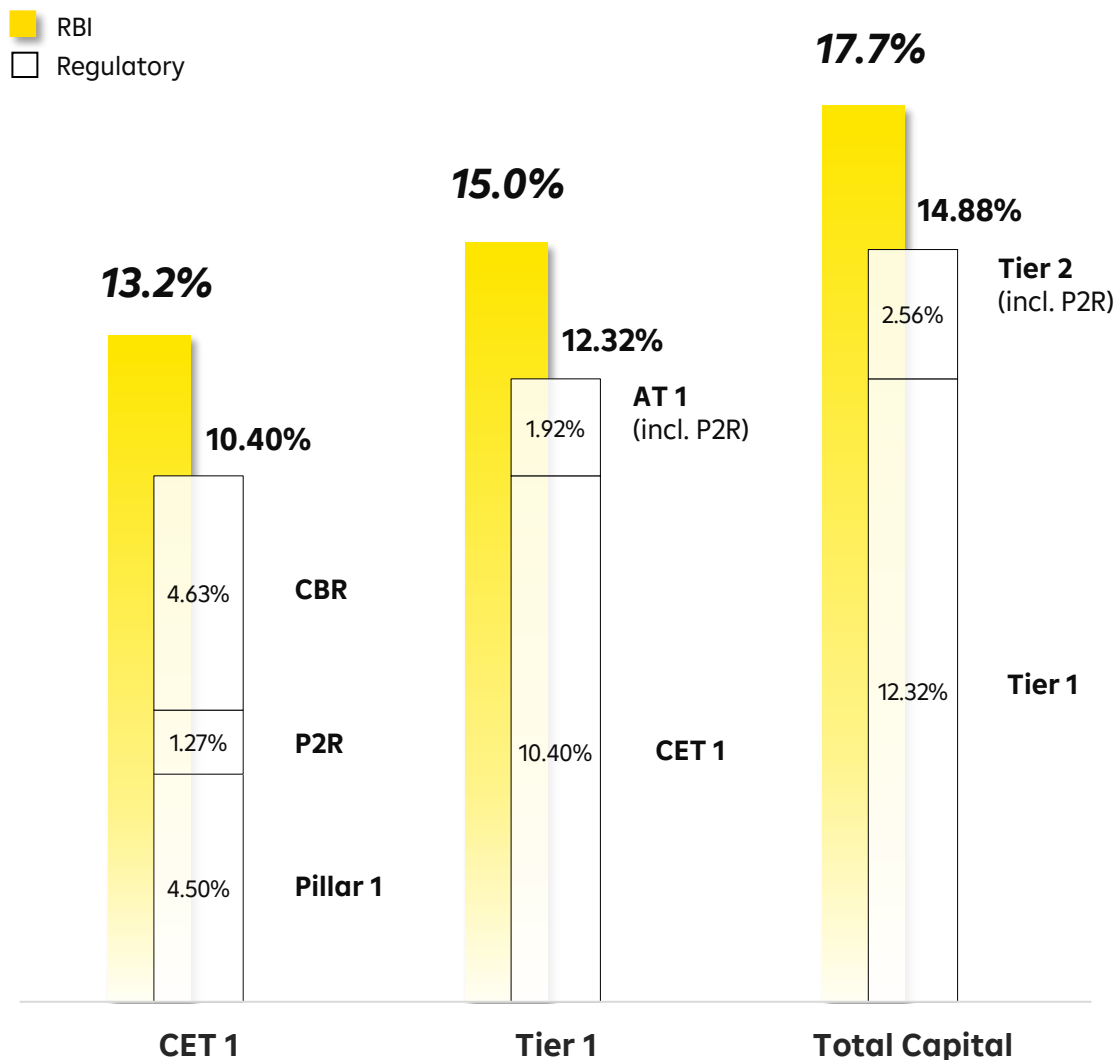
- Ample and stable liquidity across the group
- High share of customer deposits (59%) in Group funding mix



Capital Ratios

Regulatory capital requirements Q3/2021

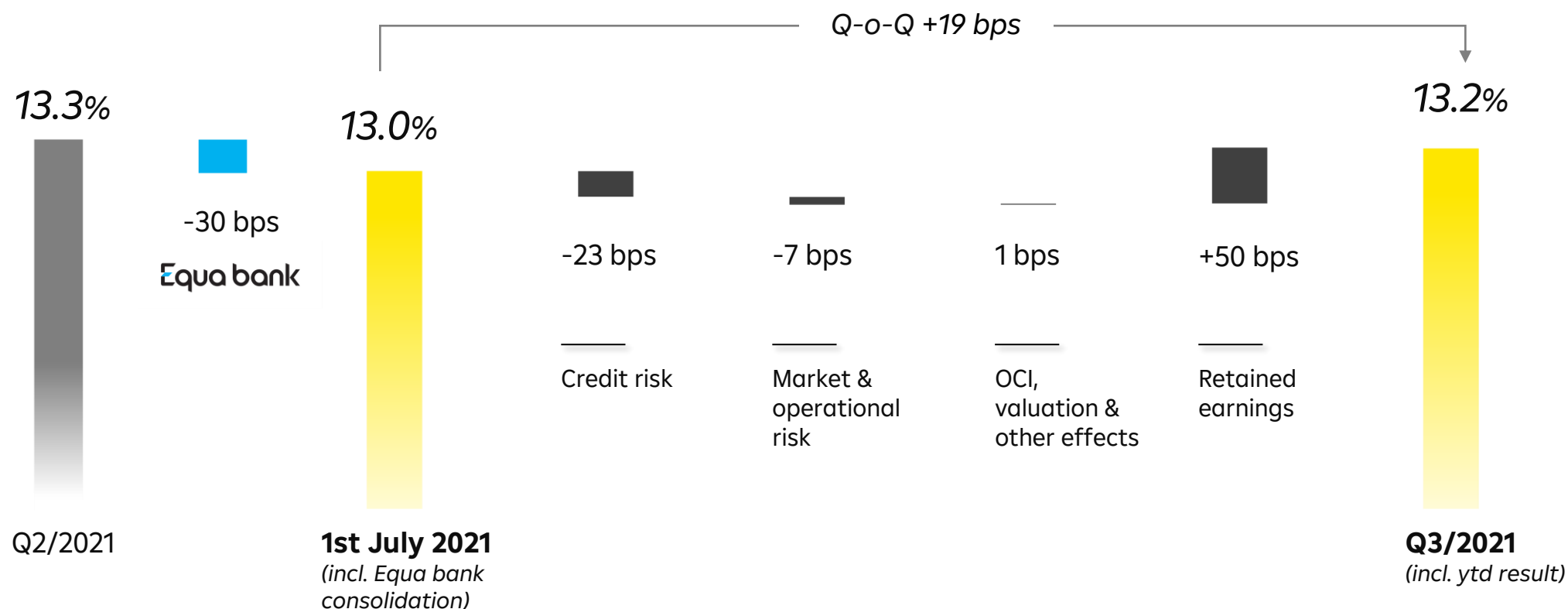
(including results)



Development

- P2R of 2.25% is fully optimized:
 - 1.27% met with CET1, 42 bps with AT1 and 56 bps with T2
- P2G of 1.00%; to be solely covered by CET1 but applicable to all capital layers
- Combined buffer requirement (CBR) composition:
 - systemic risk buffer 1.00%
 - OSII buffer 1.00%
 - capital conservation buffer 2.50%
 - countercyclical capital buffer 0.14% (reduction due to changes in local rates in Czech Republic and Slovakia)
- MDA buffer at 279 bps, including results, based on MDA trigger of 10.40%
- Available distributable items of EUR 7,686 mn at 30/09/2021 including 1-9/2021 profit

CET1 Ratio Development



- **Credit risk:** -23 bps impact (excl. FX effect), including c. +16 bps from asset quality effect
- Corporate loan securitization expected in Q4/2021

- Additional dividend proposal with a positive impact of 9 bps, included in retained earnings

Loan Demand in the Region

- Steady mortgage business and a pickup in consumer finance support retail lending
- Corporate segment returns to longer-term loan/GDP trend path; upside potential for EU member states from NGEU funds allocation (Romania, Croatia, and Bulgaria as major beneficiaries)
- Phase-out of regulatory forbearance and policy stimuli is a constraint factor; in many CE/SEE countries corporate loan growth will lag retail

Raiffeisen Research forecast loan growth in local currency, y-o-y

	Retail		Corporate	
	2022f	2023f	2022f	2023f
Russia	12.6%	10.5%	4.6%	7.6%
Ukraine*	25.2%	20.5%	11.0%	9.7%
Belarus	3.1%	6.1%	4.9%	8.1%

	Retail		Corporate	
	2022f	2023f	2022f	2023f
Bulgaria	8.5%	8.3%	4.5%	5.5%
Croatia	5.6%	5.6%	2.6%	2.6%
Romania	9.7%	10.1%	10.6%	10.0%
Serbia	13.2%	12.2%	5.8%	5.5%
Bosnia & Herzegovina	5.3%	4.4%	5.0%	5.2%
Albania	7.6%	7.3%	8.8%	4.6%

	Retail		Corporate	
	2022f	2023f	2022f	2023f
Hungary	11.0%	9.0%	8.0%	7.0%
Czech Republic	6.9%	7.1%	3.5%	4.0%
Slovakia	7.7%	7.5%	6.1%	5.3%

* Moderate drag on growth rates due to gradual write off of problem loans (8M 2021: 37%)

Source: National sources, RBI/Raiffeisen Research, October 2021

<i>GDP (real, % yoy)</i>	2020	2021e	2022f	2023f
Czech Republic	-5.8	3.7	4.4	3.0
Hungary	-5.2	7.0	5.5	3.5
Poland	-2.7	5.1	5.1	4.6
Slovakia	-4.8	5.0	5.0	4.5
Central Europe (CE)	-4.0	5.1	5.0	4.1
Albania	-4.0	5.7	4.4	3.9
Bosnia a. H.	-3.2	5.8	3.8	3.6
Bulgaria	-4.2	4.5	4.0	4.0
Croatia	-8.1	7.0	4.4	4.0
Kosovo	-3.3	8.2	4.7	4.0
Romania	-3.9	7.5	4.7	4.5
Serbia	-0.9	6.5	4.0	3.5
Southeastern Europe (SEE)	-4.1	6.8	4.4	4.2
Belarus	-0.9	1.7	0.5	2.0
Russia	-3.0	3.7	1.3	1.5
Ukraine	-4.0	3.5	3.7	3.2
Eastern Europe (EE)	-3.0	3.6	1.5	1.7
Austria	-6.7	4.5	4.5	2.2
Euro area	-6.5	5.0	4.0	2.5

- Growth projections across the region revised upwards for 2021, notably in Russia and Belarus (by >1pp). Continued strong pace of the recovery in Q3 and Q4 is the central scenario with supply-side constraints as a risk factor. CEE region could return to the pre-crisis level still this year, ahead of the Euro area
- Recovery to continue in 2022/2023 with moderating – but still substantial – GDP growth rates. Risks to the forecast include supply-side disruptions to industry and potential impact of higher inflation on consumption
- Despite tighter monetary policy, fiscal support remains. Public investments supported by EU recovery fund – especially in Croatia, Romania and Bulgaria. Delay in fund disbursement to Poland and Hungary on political row with EU has low economic impact in the short term
- Lagging Covid-19 vaccinations in parts of CEE are a risk factor, but lengthy lockdowns are unlikely
- EU/US sanctions on Belarus may have a more visible economic impact in 2022

Source: RBI/Raiffeisen Research, October 2021

Outlook and Targets

Loan Growth

We now expect loan growth of around 11 per cent (excluding Equa bank) for 2021

Risk Costs

The provisioning ratio for 2022 is expected to be around 40 basis points

Cost / Income Ratio

We remain committed to a cost/income ratio of around 55 per cent

Profitability

We expect the consolidated return on equity to improve further in 2022, and we target 11 per cent in the medium term

CET 1 Ratio

We confirm our CET 1 ratio target of around 13 per cent for the medium term

Payout Ratio

Based on this target we intend to distribute between 20 and 50 per cent of consolidated profit



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Appendix

Constructive Credit Cycle Outlook

Sovereigns & banking sector

- Overall indebtedness still moderate after the pandemic
- Healthy, liquid and well capitalized banking sector
- Credit growth driven by rising confidence

NextGen EU & ESG transition

EU Recovery Funds and green transition to drive investment demand across CEE

Full order books and capacity build-up

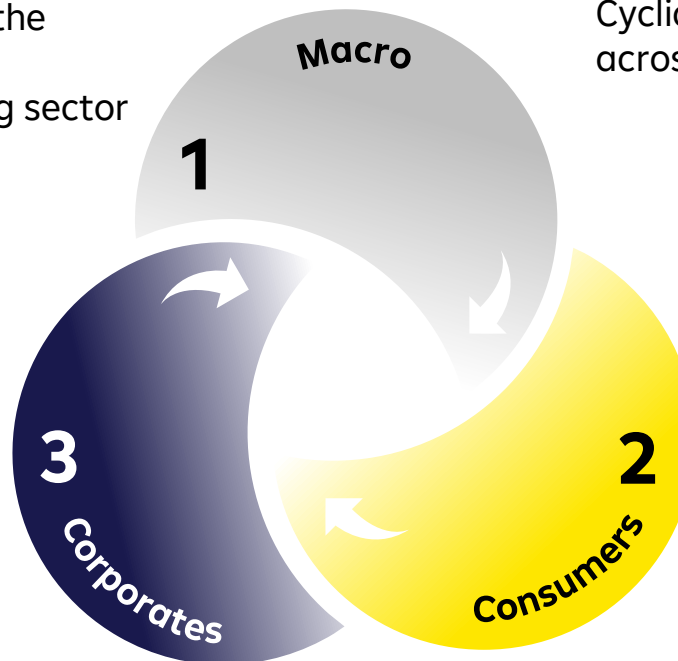
- Strong balance sheets and cash flows
- Margins are resilient
- Demand for capex financing is increasing

Wild cards: beware of the obvious!

- Inflation
- Energy prices
- Supply chains

Macro outlook remains supportive

Cyclical rebound confirmed: GDP growth strong across the region in 2022 and 2023



Employment rates

Employment recovers to pre-pandemic levels in the eurozone and full employment in CEE to sustain wage growth

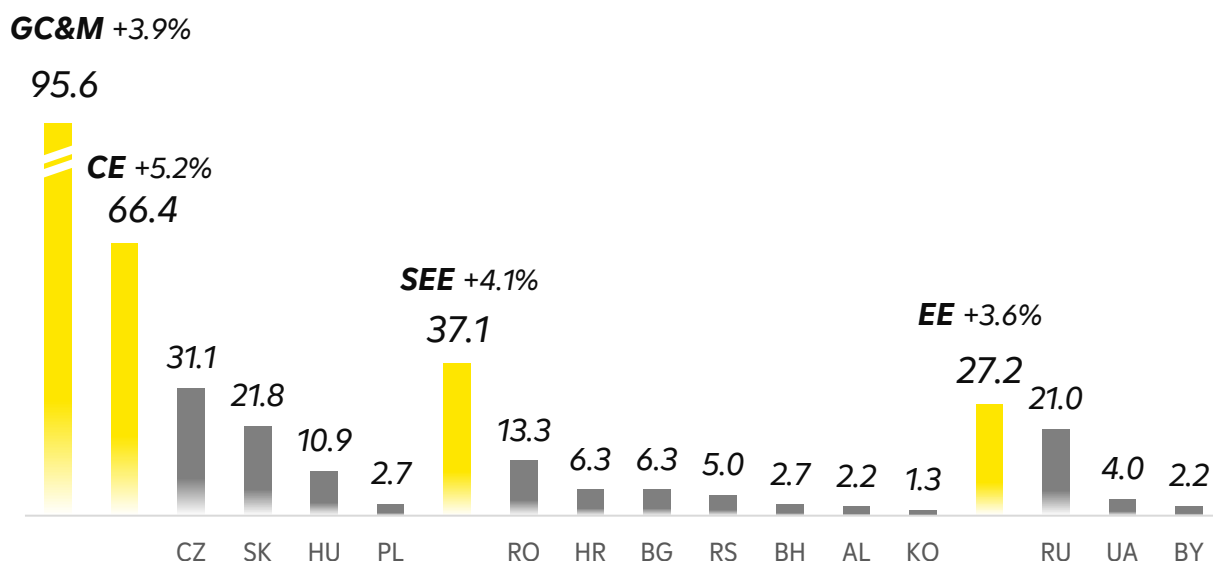
Improving consumer spending

Savings rate expected to converge to pre-COVID-19 levels in 2022

Total Exposure

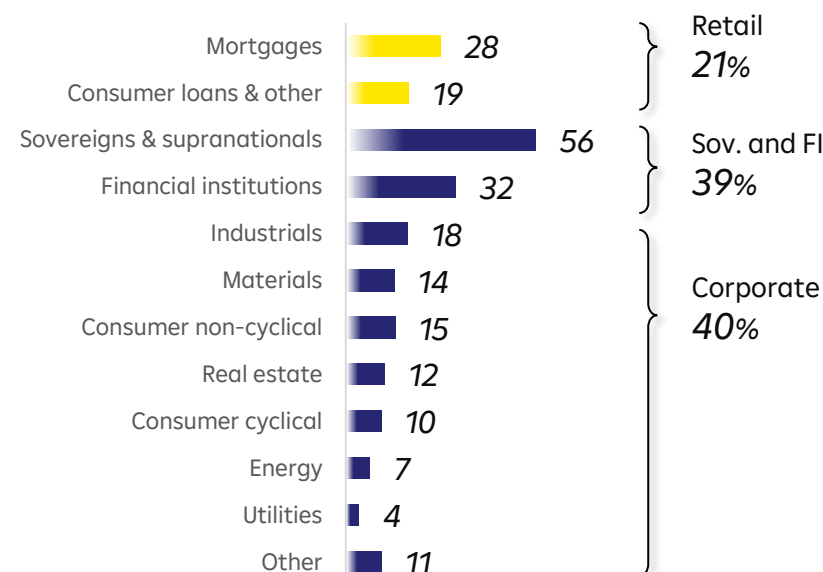
Total exposure by segments, in EUR bn, Q3/2021

Total: EUR 226.4 bn, +4.3% (q-o-q)



Total exposure by sector, in EUR bn, Q3/2021

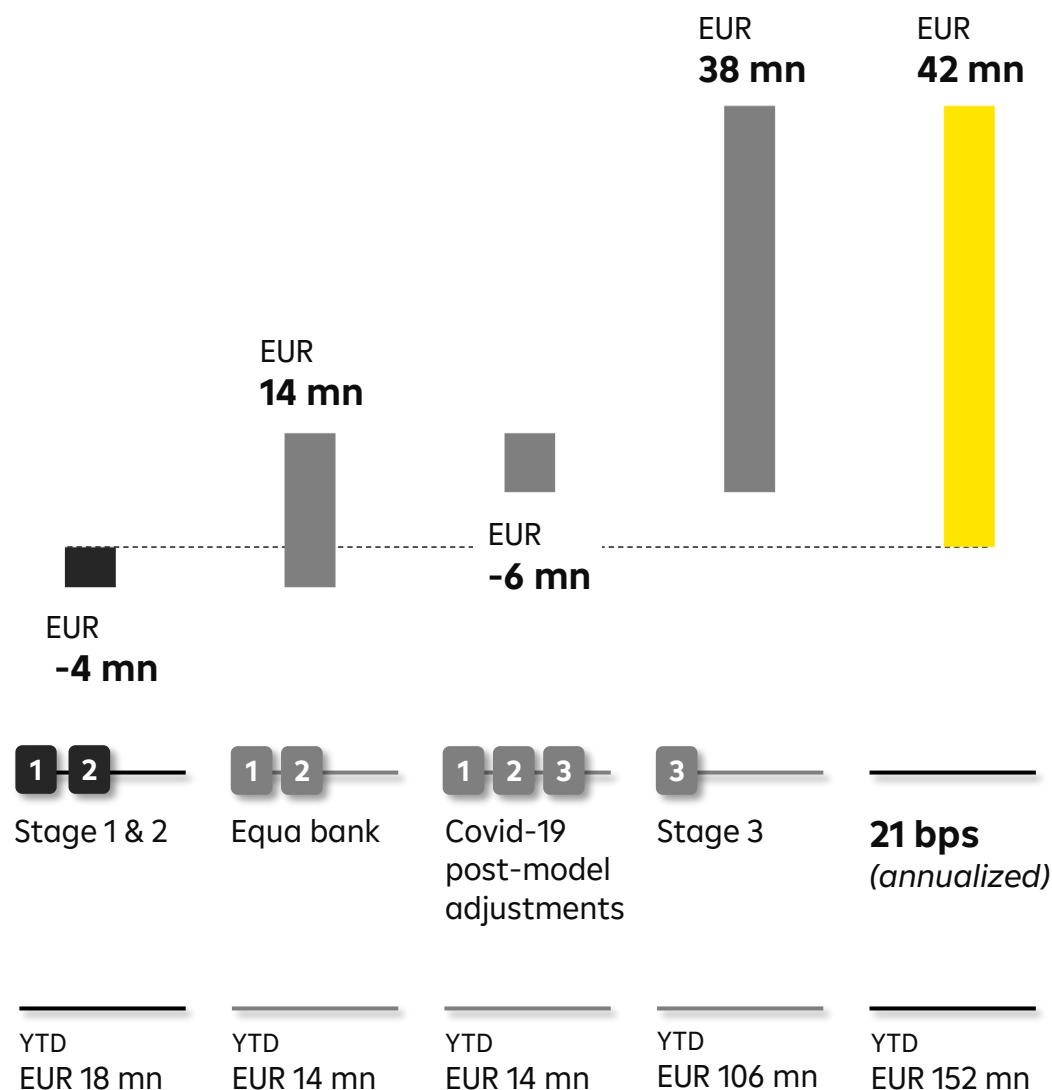
Total: EUR 226.4 bn



Q3/2021 development

- **Total exposure increased by 4.3% (EUR +9.2 bn)** driven by financial institutions (EUR +4.3 bn) mainly in GC&M, while retail portfolio (EUR +2.8 bn) reflects consolidation of Equa Bank. Corporate portfolio up EUR +2.6 bn. Positive FX impact of EUR 1.0 bn mainly driven by the appreciation of USD, RUB and UAH in the quarter.
- **GC&M exposure up 3.9% (EUR +3.6 bn)** driven by increased financial institutions exposure (EUR +2.1 bn) and increase in corporate business (EUR +0.8 bn)
- **CE exposure up 5.2% (EUR +3.3 bn)** from project finance and corporate exposure, as well as Equa Bank consolidation
- **SEE exposure up 4.1% (EUR +1.5 bn)** driven by corporate exposure mainly in Romania and Serbia, and sovereign exposure mainly in Bulgaria
- **EE exposure up 3.6% (EUR +0.9 bn)** driven by corporate exposure in Russia, offset by a decrease in sovereign exposure also mainly in Russia

IFRS 9 Provisioning in Q3/2021



Breakdown of total net provisions Q3/2021

- **Stage 1 & 2:** net release driven by repayments and improving portfolio composition
- **Equa bank:** day 1 IFRS9 booking of EUR 14 mn, mainly Stage 1 (EUR 9 mn from retail and EUR 5 mn from corporate)
- **Covid-19 post-model adjustments:** overall stable with net release EUR 6 mn, mainly driven by releases in retail portfolio in Hungary and Slovakia, non-retail in Bosnia and Herzegovina
- **Stage 3:** EUR 38 mn booked in Q3, of which EUR 33 mn for retail portfolio, mainly Russia (EUR 13 mn) and Bosnia and Herzegovina (EUR 8 mn). Additional increase in non-retail in head office, mainly driven by prudential provisioning rules (EUR 9 mn)

RWA Development

Q3/2021 RWA development

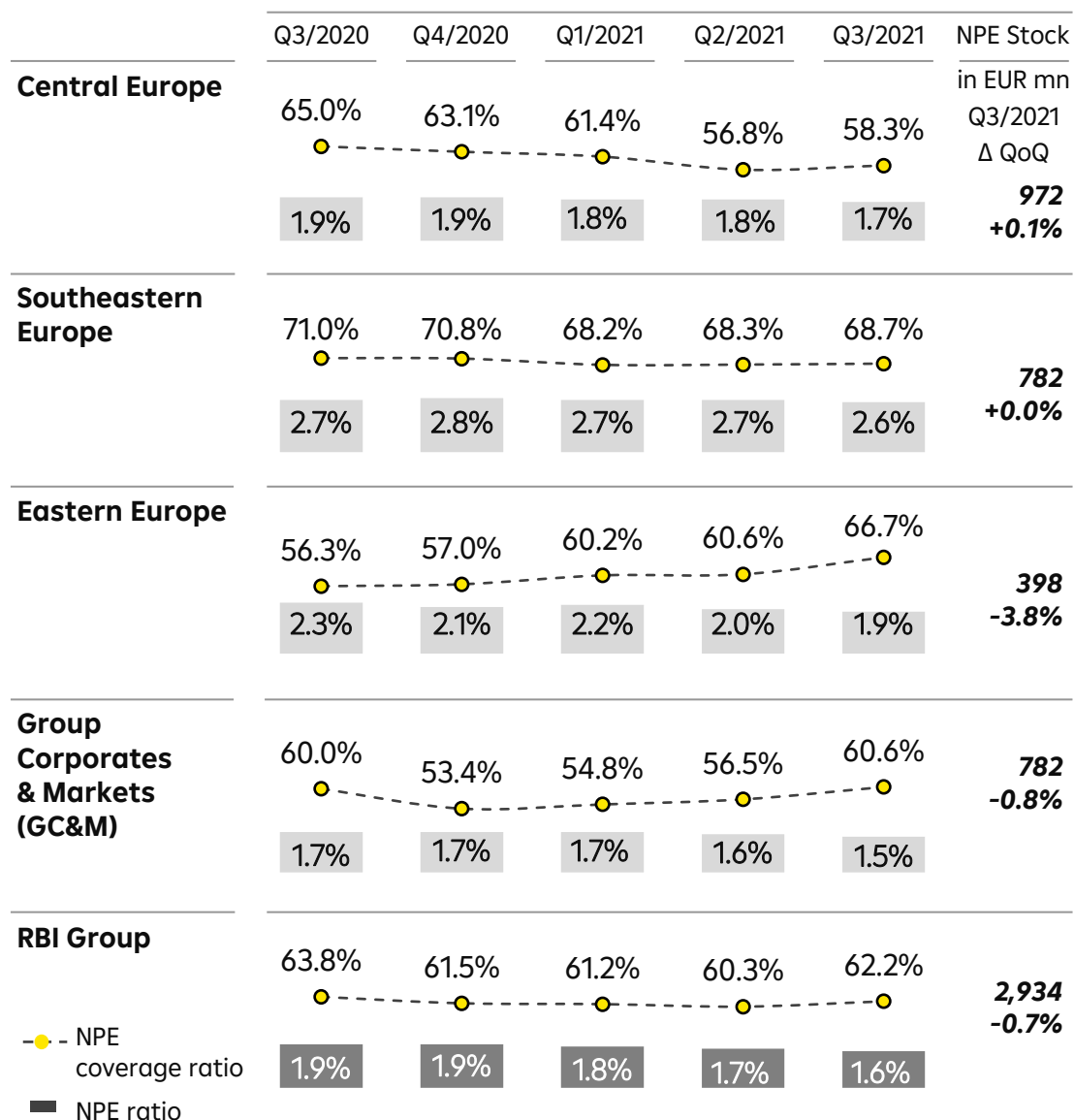
- 1** Credit risk increased by EUR 3.1 bn EUR (FX adjusted) driven by new business (EUR 4.2 bn) in both corporate and retail. Asset quality effect of EUR -1.1 bn, driven by rating improvements mainly in FI and corporate portfolio
- 2** Operational risk RWAs increased by EUR 0.9 bn, driven by AMA model inputs (mainly Poland and Russia)
- 3** Market risk reduction of EUR -0.5 bn EUR, following reduced RUB FX hedge in the trading book
- 4** FX effect of EUR 0.5 bn, mainly from RUB and UAH appreciation

Estimated RWA effects until year end 2022

- Structural FX position: EUR +0.7 bn market risk RWA
- EBA guidelines update
 - Retail methodology EUR +1.5 bn
 - Corporate PD changes EUR +1.1 bn
 - Investment and insurance products EUR +0.3 bn
- TRIM market risk finalization EUR -0.7 bn



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **NPE ratio at 1.6% vs 1.7%** in Q2 , recoveries in both retail and corporate portfolio contributes to NPE ratio reaching all-time low
- **NPE coverage ratio 62.2%:** slight increase on RBI Group level from regulatory driven increase of provisions on seasoned corporate NPE, mainly GC&M and Eastern Europe segment
- **NPE coverage ratio incl. Stage 1 and 2 at 92%**
- **NPE ratio:** Non-performing exposure (loans and debt securities) in relation to entire loan portfolio of customers and banks (gross carrying amount) and debt securities
- **NPE coverage ratio:** Impairment losses (Stage 3) on loans to customers and banks and on debt securities in relation to non-performing loans to customers and banks and debt securities

01

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02

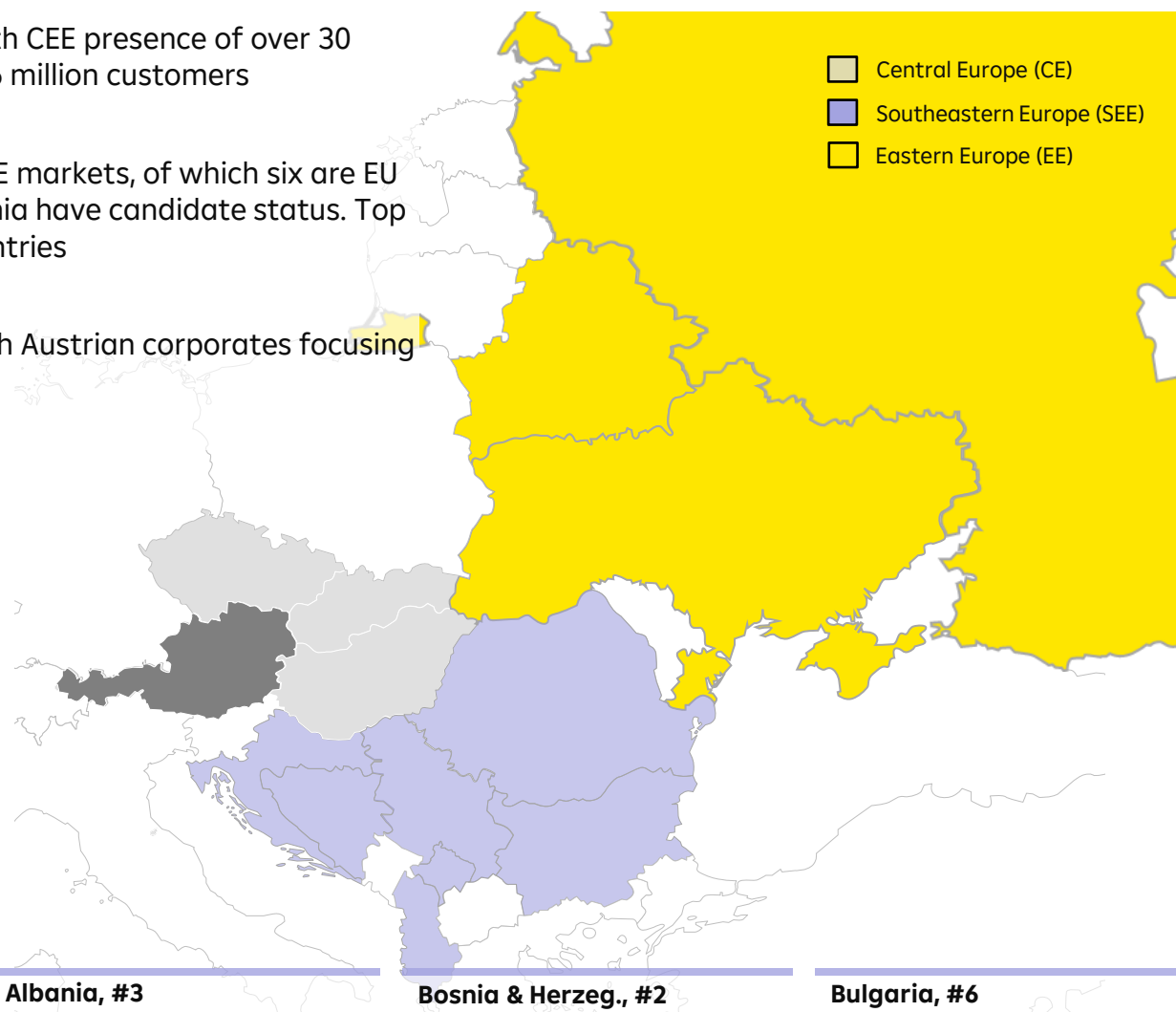
Risk Update

03

Appendix

Geographic Footprint

- Leading regional player with CEE presence of over 30 years servicing approx. 18.6 million customers
- Covering Austria and 13 CEE markets, of which six are EU members. Serbia and Albania have candidate status. Top 5 market position in 11 countries
- Strong market position with Austrian corporates focusing on CEE



Austria, #3

- Loans: EUR 37.4 bn
- Branches: 19

Czech Republic, #5

- Loans: EUR 14.6 bn
- Branches: 139

Hungary, #6

- Loans: EUR 4.1 bn
- Branches: 72

Slovakia, #3

- Loans: EUR 12.0 bn
- Branches: 157

Albania, #3

- Loans: EUR 0.8 bn
- Branches: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.3 bn
- Branches: 98

Bulgaria, #6

- Loans: EUR 3.4 bn
- Branches: 134

Russia, #9

- Loans: EUR 11.2 bn
- Branches: 131

Ukraine, #5

- Loans: EUR 2.0 bn
- Branches: 392

Belarus, #4

- Loans: EUR 1.1 bn
- Branches: 73

Serbia, #5

- Loans: EUR 1.9 bn
- Branches: 83

Romania, #5

- Loans: EUR 6.6 bn
- Branches: 304

Kosovo, #1

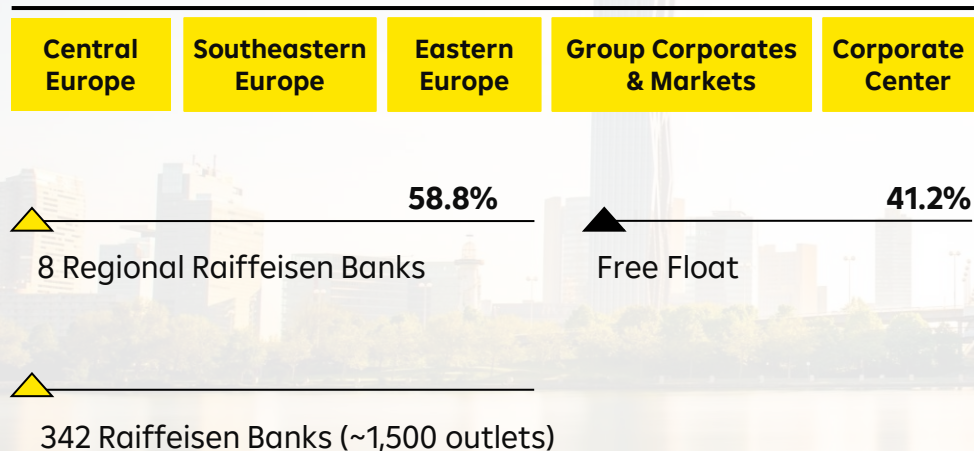
- Loans: EUR 0.8 bn
- Branches: 41

Croatia, #5

- Loans: EUR 2.8 bn
- Branches: 75

Note: Ranking based on loans to customers as of **31/03/2021**
Additionally, RBI operates leasing units in Slovenia, Moldova and Kazakhstan

Raiffeisen Banking Group Structure



- **Raiffeisen Banking Group (RBG)** – largest banking group in Austria with total assets of EUR 318 bn as of 30/06/2020
- Solid funding profile of RBG based on a domestic market share of around 32% of total customer deposits, not least due to superior brand recognition

Three-tier structure of RBG:

- 1st tier: 342 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. 58.8% of the share capital of:
- 3rd tier: Raiffeisen Bank International AG

Protection schemes

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 (see p. 34)

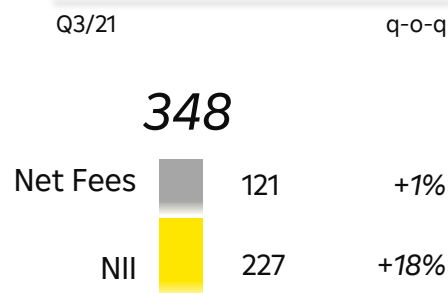
Statutory deposit guarantee scheme:

RBI and the regional Raiffeisen banks are members of ESA (Einlagensicherung Austria) since the beginning of 2019

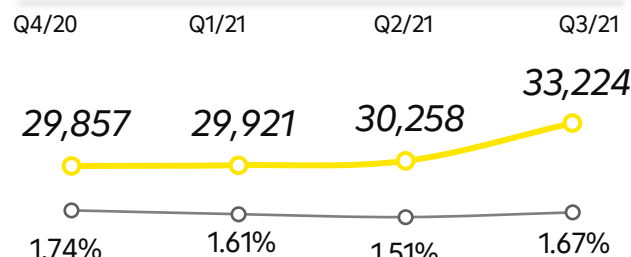
Q3/2021 Segments Overview

CE

Core revenues



Loans to customers / NIM



Provisioning ratio

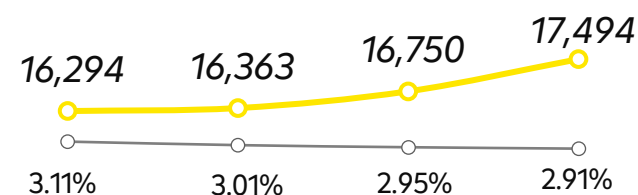
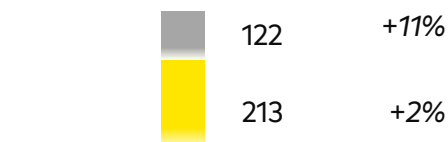


Profit after tax



SEE

335



-17 bps

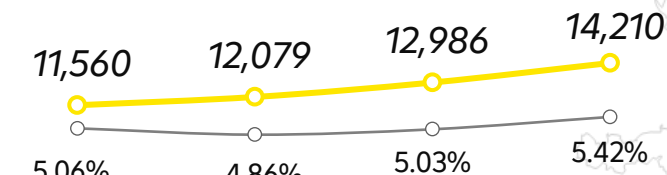
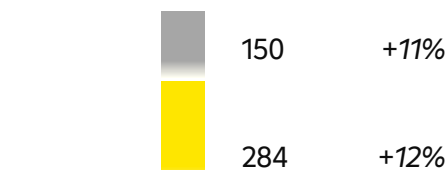
-66 bps

EUR 146 mn

+36%

EE

434



45 bps

-67 bps

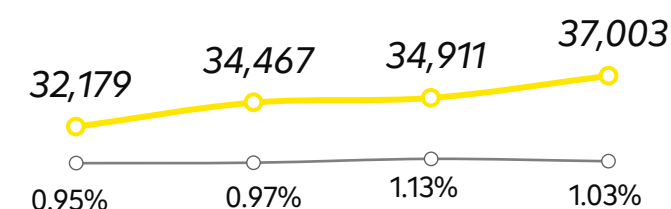
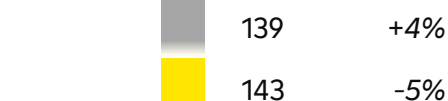
EUR 192 mn

+44%

GC&M

282

(in EUR mn)



16bps

+40 bps

EUR 98 mn

-33%

Corporate Center/Reconciliation

In EUR mn	1-9/2021	1-9/2020 ¹	y-o-y
Operating income	722	443	62,9%
General admin. expenses	(292)	(279)	4,6%
Operating result	430	164	162,0%
Other result	63	(151)	–
Governmental measures and compulsory contributions	(35)	(74)	(52,8%)
Impairment losses on financial assets	(1)	(6)	(90,0%)
Profit/loss before tax	458	(66)	–
Profit/loss after tax	501	(32)	–

In EUR mn	Q3/2021	Q2/2021	q-o-q
Operating income	75	541	(86,2%)
General admin. expenses	(98)	(102)	(4,0%)
Operating result	(23)	439	–
Other result	8	57	(86,8%)
Governmental measures and compulsory contributions	1	(5)	–
Impairment losses on financial assets	(0)	2	–
Profit/loss before tax	(15)	493	–
Profit/loss after tax	3	504	(99,4%)

¹ Previous-year figures adapted due to changed allocation

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

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

In EUR mn	1-9/2021	1-9/2020 ¹	y-o-y
Operating income	(724)	(510)	42,0%
General admin. expenses	106	106	0,8%
Operating result	(618)	(404)	52,8%
Other result	(1)	17	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	2	(1)	–
Profit/loss before tax	(617)	(388)	58,9%
Profit/loss after tax	(612)	(384)	59,6%

In EUR mn	Q3/2021	Q2/2021	q-o-q
Operating income	(69)	(552)	(87,5%)
General admin. expenses	38	37	2,6%
Operating result	(31)	(515)	(93,9%)
Other result	(0)	(1)	(79,0%)
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(1)	(2)	(72,3%)
Profit/loss before tax	(32)	(518)	(93,8%)
Profit/loss after tax	(34)	(512)	(93,4%)

¹ Previous-year figures adapted due to changed allocation

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 1/1/2021	1.002	4.992	9.234	(3.394)	11.835	820	1.633	14.288
Capital increases	0	0	0	0	0	49	0	49
AT1 capital dividend allotment	0	0	(47)	0	(47)	0	47	0
Dividend payments	0	0	(158)	0	(158)	(38)	(47)	(243)
Own shares	0	0	0	0	0	0	(7)	(7)
Other changes	0	0	29	0	29	16	0	44
Total comprehensive income	0	0	1.055	125	1.180	120	0	1.301
Equity as at 30/9/2021	1.002	4.992	10.113	(3.268)	12.839	968	1.626	15.432

- Earnings per share up EUR 1.33 (1-9/2021: EUR 3.00 vs. 1-9/2020: EUR 1.66)
- Dividend proposal for 2020 was approved by the AGM on 22nd April 2021: EUR 0.48 per share or maximum payout of EUR 158 mn (20% payout ratio)
- Book value per share EUR 39.03 at 30/9/2021 (EUR 35.34 at 30/9/2020 resp. EUR 35.98 at 31/12/2020)
- Total comprehensive income of EUR 1,301 mn (1-9/2020: minus EUR 169 mn) positively impacted by currency differences (EUR 269 mn) mainly from RUB, UAH, CZK and BYN partly offset by net investment hedge (minus EUR 72 mn, mostly from RUB)

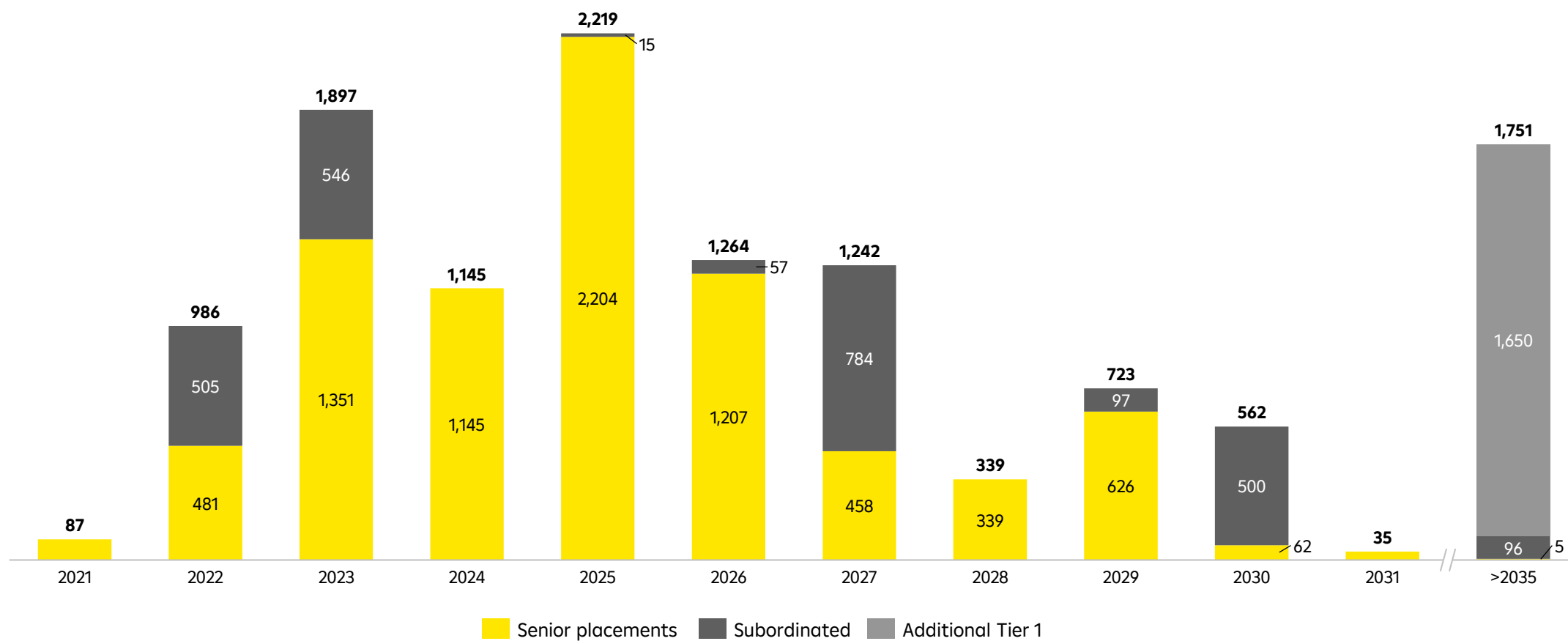
Regulatory Capital Overview

Regulatory Capital Structure

In EUR mn	30/9/2021	30/6/2021	31/3/2021
Common equity tier 1 (before deductions)	12.342	12.285	11.524
Deduction items	(1.070)	(989)	(725)
Common equity tier 1 (after deductions)	11.273	11.296	10.798
Additional tier 1 (after deductions)	1.647	1.648	1.684
Tier 1 (after deductions)	12.919	12.943	12.483
Tier 2 (after deductions)	2.379	2.431	2.025
Total capital	15.298	15.374	14.508
Risk-weighted assets (total RWA)	88.862	84.899	81.362
Common equity tier 1 ratio (fully loaded)	12,7%	13,3%	13,3%
Tier 1 ratio (fully loaded)	14,5%	15,2%	15,3%
Total capital ratio (fully loaded)	17,2%	18,1%	17,8%
Leverage ratio (fully loaded)	5,8%	6,0%	6,0%
Leverage exposure (total)	221.813	213.977	207.463

Maturity Profile

Maturity Profile at 30/9/2021
(in EUR mn)



RBI AG: Green Bond Allocation and Impact Report

(as of 30 September 2021)

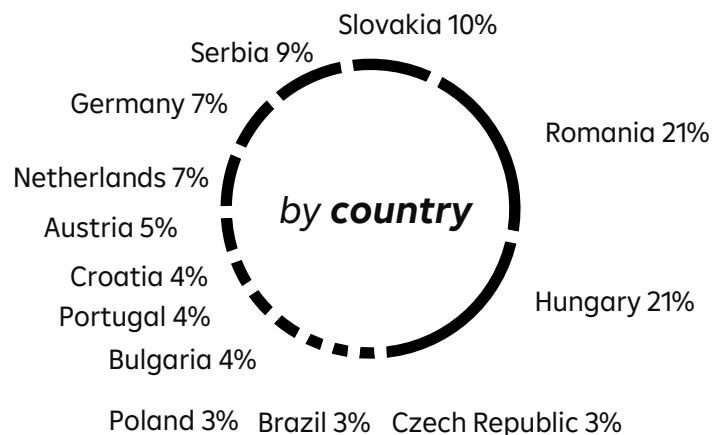
Green loan portfolio **total volume:**

EUR **1,520** mn

EUR **1,439** mn
disbursed

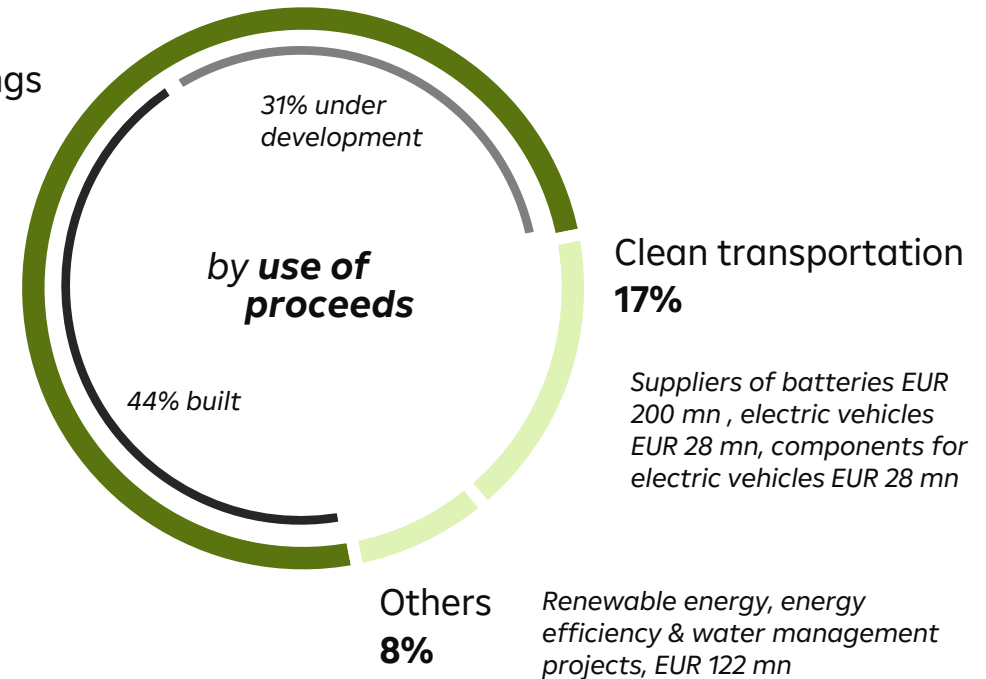
EUR **81** mn
undisbursed

The average **green asset seasoning** in the eligible portfolio is 1.8 years



Green buildings
75%

EUR 1,143 mn



Impact of green loan portfolio

(as of April 2021)



~77 thsd.

tons CO₂ avoided annually for the Eligible Green Loan Portfolio



~17 thsd.

equivalent to annual greenhouse gas emissions of 17,000 passenger vehicles for one year



54

tons CO₂ avoided annually per invested EUR 1 mn

+23% y-o-y

AT1 and Subordinated Instruments

Issuer	Regulatory Treatment ¹	Capital Recognition ²	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	99.4%	XS1756703275	4.500%	5Y EUR ms + 3.88%	EUR 500 mn	24 Jan 2018	15 Jun 2025	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	99.3%	XS1640667116	6.125%	5Y EUR ms + 5.95%	EUR 650 mn	05 Jun 2017	15 Dec 2022	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	99.4%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 500 mn	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
<i>RZB Finance (Jersey) III Limited</i>	<i>Grandfathered Additional Tier 1</i>	<i>48.7%</i>	<i>XS0193631040</i>	<i>6.00%</i>	<i>10Y CMS + 0.1%</i>	<i>EUR 90 mn</i>	<i>15 Jun 2005</i>	<i>NA</i>	<i>NA</i>	<i>Perpetual</i>
Raiffeisen Bank International AG	Tier 2	26.0%	CH0194405343	4.75%	NA	CHF 226 mn	24 Oct 2012	NA	NA	24 Oct 2022
Raiffeisen Bank International AG	Tier 2	45.3%	XS0981632804	6.00%	NA	EUR 500 mn	16 Oct 2013	NA	NA	16 Oct 2023
Raiffeisen Bank International AG	Tier 2	99.4%	XS2049823763	1.500%	5Y EUR ms + 2.10%	EUR 500 mn	12 Sep 2019	12 Mar 2025	NA	12 Mar 2030
Raiffeisen Bank International AG	Tier 2	99.2%	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

- RZB Finance Jersey III Tier 1 was recognized as Tier 1 capital in full until 01.01.2020 and will be fully phased out by 01.01.2022
- 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 (~EUR 0.6 bn Tier 2 instruments in smaller issuances are not included)

¹Transitional and post-transitional CRR rules

²Transitional CRR rules as of Q3/2021, calculated as reported regulatory amount divided by carrying amount before deduction for market making activities

The New Institutional Protection Scheme (IPS)

- ❶ **RBI AG and its Austrian subsidiaries are members of the new Raiffeisen IPS**
The IPS supports members if needed to ensure solvency and liquidity
- ❷ IPS serves as **capital cushion and source of liquidity** to its members. Uniform and joint monitoring ensures the early identification of potential risks
- ❸ **The new 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

New IPS structure approved in May 2021

- RBI and the Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes
- The ECB and the Austrian Financial Market Authority approved the new IPS in May 2021
- The new Raiffeisen IPS was approved as a deposit guarantee system in May 2021. RBI and the Raiffeisen banks will cease to be members of Einlagensicherung Austria deposit guarantee scheme

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 968 mn. The regulator is expected to set the target volume at 0.5% of consolidated IPS RWA each year
- The fund size at Q3/2021 was EUR 718 mn; RBI's share of the IPS fund amounts to EUR 328 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 (including regulatory buffers) plus a cushion of 10% for all members
- RBI's contribution to the IPS fund was EUR 63 mn in 2020 and is expected to be EUR 31 mn in 2021

Bank Levies

Impact in EUR mn

		FY 2020	1-9/2021	FY 2021e
Austria	Bank levy based on total assets (excluding derivatives) and including a one-off payment (spread over 4 years) of EUR 163 mn from 2017 to 2020.	59 ¹	15	~21
Hungary	Bank levy of 0.15% (for up to HUF 50 bn of total assets) and 0.21% (for tax base above HUF 50 bn) fully reflected in the first quarter; one-time bank levy of 0.19% decided in April 2020 - no P/L effect.	13	13	~13
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	5	4	~5
Slovakia	In January 2020, bank levy was increased from 0.2% to 0.4% on total liabilities less equity and subordinated debt. In June 2020, the government reached an agreement with the banking sector to stop the payment of the bank levy by the end of June.	26	-	-
Total	Bank levies	103	32	~39
Austria		37	40	~41
Albania		1	1	~1
Croatia		3	3	~3
Czech Republic		10	12	~12
Bulgaria	Based on total assets less equity and secured deposits	9	-	-
Hungary	Full amounts always booked in the first quarter according to IFRIC 21	4	6	~6
Romania	Bulgaria: no charge in 2021 as fund is adequately allocated	6	8	~8
Slovakia		5	6	~6
Total	Resolution fund	75	76	~77

¹ EUR 41 mn for the one-off payment and EUR 18 mn for the current instalment of the bank levy; EUR 47 mn booked in Corporate Center, EUR 12 mn in Group Corporates & Markets

NPE and NPL Distribution by Country

In EUR mn	NPE Stock 30/9/2021	NPE Ratio 30/9/2021	NPE Ratio 31/12/2020	NPE Coverage Ratio 30/9/2021	NPE Coverage Ratio 31/12/2020	NPL Ratio 30/9/2021	NPL Ratio 31/12/2020	NPL Coverage Ratio 30/9/2021	NPL Coverage Ratio 31/12/2020
Czech Republic	351	1,4%	1,5%	42,6%	51,8%	1,4%	1,7%	42,6%	51,8%
Hungary	191	2,0%	1,7%	45,3%	54,0%	2,5%	2,2%	45,3%	54,0%
Poland	191	6,8%	6,6%	82,0%	82,9%	6,8%	6,6%	82,0%	82,9%
Slovakia	236	1,3%	1,5%	73,6%	67,7%	1,4%	1,8%	73,6%	67,7%
Central Europe¹	972	1,7%	1,9%	58,3%	63,1%	1,9%	2,2%	58,3%	63,1%
Albania	88	4,3%	5,3%	75,4%	74,3%	6,3%	7,2%	75,4%	74,3%
Bosnia & Herzegovina	106	4,8%	4,6%	70,6%	64,3%	5,0%	4,7%	70,6%	64,3%
Bulgaria	106	2,0%	1,9%	61,2%	64,8%	2,3%	2,2%	61,2%	64,8%
Croatia	155	2,9%	3,1%	64,5%	66,2%	3,7%	3,8%	64,6%	66,3%
Kosovo	25	2,1%	2,2%	72,0%	70,8%	2,6%	2,6%	72,0%	70,8%
Romania	248	2,3%	2,5%	71,1%	77,0%	2,9%	3,1%	71,1%	77,0%
Serbia	53	1,5%	1,7%	68,6%	71,0%	1,9%	2,1%	68,6%	71,0%
Southeastern Europe	782	2,6%	2,8%	68,7%	70,8%	3,2%	3,3%	68,7%	70,8%
Belarus	36	1,9%	1,7%	75,3%	77,7%	2,1%	1,8%	75,3%	77,7%
Russia	315	1,9%	2,2%	64,5%	53,2%	2,2%	2,5%	64,5%	53,2%
Ukraine	47	1,4%	1,9%	74,6%	69,9%	1,6%	2,1%	74,6%	69,9%
Eastern Europe	398	1,9%	2,1%	66,7%	57,0%	2,1%	2,4%	66,7%	57,0%
GC&M	782	1,5%	1,7%	60,6%	53,4%	1,5%	1,7%	61,3%	54,1%
Total RBI Group	2.934	1,6%	1,9%	62,2%	61,5%	1,9%	2,1%	62,4%	61,7%

Note: all definitions according to EBA financial reporting standards; bonds are included in the NPE ratio and excluded from the NPL

¹Including Slovenia

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	875	804	8.8%	767	765	770	2,445	2,476	(1.2%)	3,241
Net fee and commission income	538	499	7.8%	434	466	433	1,470	1,272	15.6%	1,738
Net trading income and fair value result	(3)	27	–	5	(2)	33	29	95	(70.0%)	94
Other net operating income	31	27	17.6%	28	25	21	86	92	(6.6%)	117
Operating income	1,455	1,382	5.3%	1,259	1,247	1,286	4,096	4,006	2.3%	5,253
General administrative expenses	(758)	(735)	3.1%	(692)	(777)	(685)	(2,185)	(2,136)	2.3%	(2,913)
Operating result	697	647	7.7%	567	470	601	1,912	1,870	2.2%	2,340
Other result	(47)	(37)	28.0%	(38)	5	(38)	(121)	(210)	(42.3%)	(205)
Gov. measures and compulsory contrib.	(26)	(31)	(16.4%)	(130)	(28)	(24)	(187)	(244)	(23.3%)	(272)
Impairment losses on financial assets	(42)	(31)	36.4%	(79)	(133)	(185)	(152)	(497)	(69.4%)	(630)
Profit/loss before tax	582	549	6.1%	321	314	354	1,452	920	57.8%	1,233
Profit/loss after tax	481	430	11.8%	243	230	259	1,155	679	70.0%	910
Return on equity before tax ¹	16.3%	15.4%	0.9 PP	9.0%	9.4%	10.6%	13.6%	9.1%	4.4 PP	9.2%
Return on equity after tax ¹	13.5%	12.1%	1.4 PP	6.8%	6.9%	7.7%	10.8%	6.7%	4.1 PP	6.8%
Net interest margin ¹	1.99%	1.92%	0.07 PP	1.94%	1.97%	2.00%	1.96%	2.21%	(0.25 PP)	2.15%
Cost/income ratio	52.1%	53.2%	(1.1 PP)	55.0%	62.3%	53.3%	53.3%	53.3%	0.0 PP	55.5%
Loan/deposit ratio	87.0%	86.0%	1.0 PP	86.9%	88.4%	90.4%	87.0%	90.4%	(3.4 PP)	88.4%
Provisioning ratio ¹	0.17%	0.11%	0.06 PP	0.35%	0.58%	0.79%	0.21%	0.72%	(0.51 PP)	0.68%
NPE ratio	1.6%	1.7%	(0.1 PP)	1.8%	1.9%	1.9%	1.6%	1.9%	(0.2 PP)	1.9%
NPE coverage ratio	62.2%	60.3%	1.9 PP	61.2%	61.5%	63.8%	62.2%	63.8%	(1.6 PP)	61.5%
Total assets	190,610	181,700	4.9%	176,152	165,959	164,779	190,610	164,779	15.7%	165,959
RWA	88,862	84,955	4.6%	81,362	78,864	80,146	88,862	80,146	10.9%	78,864
Equity	15,432	14,892	3.6%	14,576	14,288	14,036	15,432	14,036	9.9%	14,288
Loans to customers	100,659	94,052	7.0%	91,861	90,671	91,711	100,659	91,711	9.8%	90,671
- Hereof non-financial corporations % ²	49.0%	49.8%	(0.8 PP)	50.3%	49.6%	49.2%	49.0%	49.2%	(0.1 PP)	49.6%
- Hereof households % ²	38.4%	38.3%	0.1 PP	37.9%	37.9%	36.7%	38.4%	36.7%	1.7 PP	37.9%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	114,651	108,808	5.4%	104,211	102,112	99,800	114,651	99,800	14.9%	102,112
Business outlets	1,797	1,788	0.5%	1,829	1,857	1,958	1,797	1,958	(8.2%)	1,857
Number of employees	45,825	44,968	1.9%	45,133	45,414	46,071	45,825	46,071	(0.5%)	45,414
Number of customers (in mn)	18.6	17.7	5.2%	17.4	17.2	16.8	18.6	16.8	10.7%	17.2

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Czech Republic

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	105	77	36.5%	74	74	73	256	256	0.1%	330
Net fee and commission income	35	36	(1.8%)	33	30	29	104	91	14.8%	121
Net trading income and fair value result	6	2	153.3%	(1)	2	(0)	7	(8)	–	(6)
Other net operating income	6	6	11.5%	5	4	5	17	16	1.6%	20
Operating income	153	124	23.9%	111	112	108	387	355	9.0%	468
General administrative expenses	(91)	(68)	33.3%	(64)	(67)	(65)	(223)	(198)	12.5%	(265)
Operating result	62	55	12.3%	47	45	43	164	157	4.7%	202
Other result	3	(1)	–	(0)	3	(0)	2	(4)	–	(1)
Gov. measures and compulsory contrib.	(0)	0	–	(16)	0	0	(16)	(14)	13.1%	(14)
Impairment losses on financial assets	(11)	8	–	6	(34)	(15)	3	(41)	–	(75)
Profit/loss before tax	54	63	(14.5%)	36	14	28	154	99	55.7%	112
Profit/loss after tax	44	51	(14.9%)	29	10	21	124	82	51.7%	91
Return on equity before tax ¹	13.1%	16.7%	(3.6 PP)	10.7%	3.9%	7.8%	13.8%	9.1%	4.7 PP	7.9%
Return on equity after tax ¹	10.5%	13.5%	(3.0 PP)	8.6%	2.7%	5.8%	11.1%	7.5%	3.6 PP	6.4%
Net interest margin ¹	1.70%	1.47%	0.24 PP	1.58%	1.64%	1.64%	1.58%	1.98%	(0.39 PP)	1.89%
Cost/income ratio	59.4%	55.2%	4.2 PP	57.7%	59.8%	60.1%	57.6%	55.8%	1.8 PP	56.8%
Loan/deposit ratio	67.0%	64.0%	3.1 PP	71.9%	75.3%	81.1%	67.0%	81.1%	(14.1 PP)	75.3%
Provisioning ratio ¹	0.34%	(0.27%)	0.61 PP	(0.21%)	1.17%	0.51%	(0.03%)	0.47%	(0.50 PP)	0.64%
NPE ratio	1.4%	1.4%	0.0 PP	1.5%	1.5%	1.2%	1.4%	1.2%	0.2 PP	1.5%
NPE coverage ratio	42.6%	45.0%	(2.4 PP)	48.7%	51.8%	59.9%	42.6%	59.9%	(17.3 PP)	51.8%
Total assets	26,209	23,046	13.7%	19,812	18,363	18,208	26,209	18,208	43.9%	18,363
RWA	9,378	7,775	20.6%	7,815	7,536	7,648	9,378	7,648	22.6%	7,536
Equity	1,702	1,695	0.4%	1,413	1,379	1,474	1,702	1,474	15.4%	1,379
Loans to customers	14,633	12,190	20.0%	11,724	11,716	11,476	14,633	11,476	27.5%	11,716
- Hereof non-financial corporations % ²	37.1%	38.9%	(1.8 PP)	39.4%	39.3%	40.1%	37.1%	40.1%	(3.0 PP)	39.3%
- Hereof households % ²	58.8%	56.1%	2.7 PP	56.1%	55.9%	55.0%	58.8%	55.0%	3.9 PP	55.9%
- Hereof FCY %	13.8%	15.9%	(2.0 PP)	16.5%	16.7%	17.8%	13.8%	17.8%	(4.0 PP)	16.7%
Deposits from customers	21,833	18,870	15.7%	16,399	15,449	14,385	21,833	14,385	51.8%	15,449
Business outlets	139	125	11.2%	125	127	127	139	127	9.4%	127
Number of employees	3,840	3,285	16.9%	3,160	3,138	3,166	3,840	3,166	21.3%	3,138
Number of customers (in mn)	1.9	1.4	37.3%	1.3	1.3	1.2	1.9	1.2	58.5%	1.3

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 3) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Hungary

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	49	43	13.8%	38	38	36	130	111	16.6%	149
Net fee and commission income	41	39	3.0%	35	36	34	115	102	12.8%	139
Net trading income and fair value result	0	(3)	–	(0)	7	(5)	(2)	2	–	8
Other net operating income	3	2	33.0%	1	1	2	7	4	72.7%	5
Operating income	93	89	5.3%	74	81	68	256	222	15.3%	303
General administrative expenses	(55)	(48)	14.0%	(47)	(57)	(46)	(149)	(140)	6.5%	(197)
Operating result	39	41	(5.1%)	27	25	22	106	81	30.5%	106
Other result	(2)	(3)	(33.5%)	(0)	(3)	(2)	(4)	(6)	(28.6%)	(9)
Gov. measures and compulsory contrib.	(1)	(2)	(64.0%)	(18)	(1)	(1)	(21)	(20)	6.3%	(20)
Impairment losses on financial assets	8	(0)	–	(4)	(10)	(4)	3	(13)	–	(23)
Profit/loss before tax	44	35	25.1%	5	11	15	84	43	97.5%	53
Profit/loss after tax	41	32	27.1%	4	8	11	77	33	131.2%	41
Return on equity before tax ¹	25.0%	20.4%	4.6 PP	3.2%	6.5%	9.1%	16.5%	8.6%	7.9 PP	8.1%
Return on equity after tax ¹	23.3%	18.7%	4.6 PP	2.2%	5.0%	7.0%	15.0%	6.7%	8.4 PP	6.3%
Net interest margin ¹	2.05%	1.83%	0.22 PP	1.75%	1.86%	1.84%	1.89%	1.91%	(0.03 PP)	1.90%
Cost/income ratio	58.7%	54.2%	4.5 PP	63.3%	69.7%	68.0%	58.5%	63.3%	(4.8 PP)	65.0%
Loan/deposit ratio	60.3%	59.3%	1.0 PP	60.1%	64.5%	69.9%	60.3%	69.9%	(9.6 PP)	64.5%
Provisioning ratio ¹	(0.79%)	0.05%	(0.84 PP)	0.39%	1.08%	0.45%	(0.12%)	0.43%	(0.55 PP)	0.59%
NPE ratio	2.0%	2.5%	(0.4 PP)	1.8%	1.7%	2.1%	2.0%	2.1%	(0.0 PP)	1.7%
NPE coverage ratio	45.3%	39.2%	6.1 PP	52.7%	54.0%	52.6%	45.3%	52.6%	(7.3 PP)	54.0%
Total assets	9,785	9,712	0.8%	9,440	8,808	8,203	9,785	8,203	19.3%	8,808
RWA	3,750	3,905	(4.0%)	3,676	3,644	3,566	3,750	3,566	5.2%	3,644
Equity	751	729	3.1%	683	674	660	751	660	13.8%	674
Loans to customers	4,087	4,053	0.8%	4,071	4,085	3,993	4,087	3,993	2.3%	4,085
- Hereof non-financial corporations % ²	61.6%	61.6%	(0.1 PP)	64.9%	66.2%	67.7%	61.6%	67.7%	(6.1 PP)	66.2%
- Hereof households % ²	31.6%	30.9%	0.7 PP	28.1%	26.7%	25.8%	31.6%	25.8%	5.7 PP	26.7%
- Hereof FCY %	41.4%	42.3%	(0.9 PP)	41.9%	43.8%	45.4%	41.4%	45.4%	(4.0 PP)	43.8%
Deposits from customers	7,289	7,283	0.1%	7,175	6,609	6,205	7,289	6,205	17.5%	6,609
Business outlets	72	72	0.0%	72	72	72	72	72	0.0%	72
Number of employees	2,254	2,240	0.6%	2,276	2,279	2,271	2,254	2,271	(0.7%)	2,279
Number of customers (in mn)	0.5	0.5	0.2%	0.5	0.5	0.4	0.5	0.4	3.2%	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Poland

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	3	3	(10.7%)	3	4	4	9	12	(19.6%)	16
Net fee and commission income	1	1	21.0%	1	1	1	2	2	(21.1%)	3
Net trading income and fair value result	0	0	5.8%	0	0	0	1	1	41.1%	1
Other net operating income	1	(2)	–	(3)	(1)	(0)	(4)	(0)	>500,0%	(2)
Operating income	5	3	94.9%	0	4	5	8	14	(43.6%)	18
General administrative expenses	(6)	(7)	(19.8%)	(6)	(6)	(5)	(19)	(15)	28.2%	(21)
Operating result	(1)	(5)	(82.3%)	(6)	(3)	(0)	(11)	(1)	>500,0%	(3)
Other result	(40)	(77)	(47.2%)	(28)	(14)	(12)	(145)	(30)	384.8%	(44)
Gov. measures and compulsory contrib.	(1)	(1)	3.5%	(1)	(1)	(1)	(4)	(4)	(9.5%)	(5)
Impairment losses on financial assets	(6)	(1)	455.9%	(3)	(4)	0	(10)	(10)	4.0%	(14)
Profit/loss before tax	(48)	(84)	(42.3%)	(38)	(22)	(14)	(170)	(44)	283.0%	(66)
Profit/loss after tax	(48)	(84)	(42.3%)	(38)	(22)	(14)	(170)	(44)	282.9%	(67)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	0.47%	0.52%	(0.05 PP)	0.43%	0.56%	0.56%	0.47%	0.54%	(0.07 PP)	0.54%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	0.93%	0.17%	0.76 PP	0.47%	0.61%	(0.03%)	0.52%	0.45%	0.07 PP	0.49%
NPE ratio	6.8%	6.8%	0.0 PP	6.7%	6.6%	6.7%	6.8%	6.7%	0.1 PP	6.6%
NPE coverage ratio	82.0%	82.7%	(0.7 PP)	82.8%	82.9%	80.0%	82.0%	80.0%	2.1 PP	82.9%
Total assets	2,600	2,625	(1.0%)	2,662	2,774	2,793	2,600	2,793	(6.9%)	2,774
RWA	3,207	3,274	(2.0%)	3,287	3,380	3,357	3,207	3,357	(4.4%)	3,380
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	2,475	2,502	(1.1%)	2,543	2,717	2,734	2,475	2,734	(9.5%)	2,717
- Hereof non-financial corporations % ²	2.4%	2.5%	(0.1 PP)	2.5%	4.6%	4.8%	2.4%	4.8%	(2.4 PP)	4.6%
- Hereof households % ²	97.6%	97.5%	0.1 PP	97.5%	95.4%	95.2%	97.6%	95.2%	2.4 PP	95.4%
- Hereof FCY %	96.9%	96.8%	0.1 PP	96.9%	95.1%	95.9%	96.9%	95.9%	1.0 PP	95.1%
Deposits from customers	14	12	11.1%	12	13	13	14	13	4.3%	13
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	251	245	2.4%	244	238	240	251	240	4.6%	238
Number of customers (in mn)	0.0	0.0	(1.0%)	0.0	0.0	0.0	0.0	0.0	(3.8%)	0.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Slovakia

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	70	68	1.6%	69	73	72	207	219	(5.2%)	292
Net fee and commission income	44	43	2.5%	39	40	36	126	108	17.0%	148
Net trading income and fair value result	0	4	(88.2%)	1	4	3	5	12	(58.7%)	15
Other net operating income	0	0	(94.3%)	0	0	(0)	1	20	(95.9%)	20
Operating income	114	117	(2.0%)	111	117	112	342	361	(5.1%)	478
General administrative expenses	(58)	(55)	5.4%	(54)	(62)	(58)	(167)	(168)	(0.7%)	(230)
Operating result	56	62	(8.6%)	57	56	54	175	193	(9.0%)	248
Other result	(0)	(0)	(67.0%)	0	(8)	0	(0)	0	–	(8)
Gov. measures and compulsory contrib.	0	(0)	–	(10)	0	0	(10)	(31)	(66.6%)	(31)
Impairment losses on financial assets	(9)	3	–	(7)	(8)	(10)	(14)	(58)	(76.2%)	(66)
Profit/loss before tax	48	64	(26.1%)	39	39	44	151	104	45.0%	144
Profit/loss after tax	38	51	(24.8%)	30	27	35	119	83	44.3%	110
Return on equity before tax ¹	13.5%	18.4%	(4.8 PP)	11.3%	11.5%	13.2%	14.8%	10.6%	4.2 PP	10.9%
Return on equity after tax ¹	10.9%	14.5%	(3.6 PP)	8.7%	7.9%	10.4%	11.6%	8.4%	3.3 PP	8.3%
Net interest margin ¹	1.51%	1.50%	0.01 PP	1.73%	1.96%	1.98%	1.59%	2.06%	(0.47 PP)	2.04%
Cost/income ratio	50.6%	47.1%	3.6 PP	48.4%	52.6%	51.8%	48.7%	46.5%	2.2 PP	48.0%
Loan/deposit ratio	96.0%	93.2%	2.8 PP	93.7%	94.8%	96.1%	96.0%	96.1%	(0.1 PP)	94.8%
Provisioning ratio ¹	0.30%	(0.09%)	0.39 PP	0.26%	0.28%	0.35%	0.16%	0.69%	(0.53 PP)	0.59%
NPE ratio	1.3%	1.3%	(0.0 PP)	1.3%	1.5%	1.6%	1.3%	1.6%	(0.3 PP)	1.5%
NPE coverage ratio	73.6%	69.7%	3.9 PP	67.3%	67.7%	68.1%	73.6%	68.1%	5.5 PP	67.7%
Total assets	18,883	18,857	0.1%	18,457	15,719	15,207	18,883	15,207	24.2%	15,719
RWA	6,774	5,995	13.0%	6,108	5,840	6,104	6,774	6,104	11.0%	5,840
Equity	1,469	1,429	2.8%	1,452	1,425	1,393	1,469	1,393	5.4%	1,425
Loans to customers	12,023	11,505	4.5%	11,575	11,328	11,356	12,023	11,356	5.9%	11,328
- Hereof non-financial corporations % ²	41.8%	41.1%	0.7 PP	42.9%	42.5%	43.7%	41.8%	43.7%	(2.0 PP)	42.5%
- Hereof households % ²	57.5%	58.4%	(1.0 PP)	56.2%	56.5%	55.2%	57.5%	55.2%	2.3 PP	56.5%
- Hereof FCY %	0.6%	0.6%	0.1 PP	0.6%	0.6%	0.5%	0.6%	0.5%	0.1 PP	0.6%
Deposits from customers	12,899	12,889	0.1%	12,830	12,322	12,393	12,899	12,393	4.1%	12,322
Business outlets	157	153	2.6%	156	167	175	157	175	(10.3%)	167
Number of employees	3,490	3,459	0.9%	3,508	3,580	3,639	3,490	3,639	(4.1%)	3,580
Number of customers (in mn)	1.1	1.1	2.8%	1.1	1.1	1.0	1.1	1.0	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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Albania

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	14	14	4.3%	13	13	13	41	40	0.7%	53
Net fee and commission income	4	4	14.8%	4	2	3	12	10	22.1%	12
Net trading income and fair value result	0	0	(68.1%)	1	1	1	1	4	(67.4%)	5
Other net operating income	(0)	(0)	(88.2%)	(0)	(0)	0	(1)	(0)	58.4%	(0)
Operating income	19	19	(4.1%)	17	16	17	55	54	2.2%	69
General administrative expenses	(10)	(10)	4.0%	(9)	(10)	(10)	(29)	(29)	(1.6%)	(39)
Operating result	9	10	(12.1%)	8	6	8	26	25	6.7%	30
Other result	0	0	–	0	(1)	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(1)	(1)	2.6%	(2)	(1)	(1)	(4)	(4)	6.5%	(5)
Impairment losses on financial assets	3	3	7.6%	2	(2)	(3)	9	(8)	–	(10)
Profit/loss before tax	11	12	(8.2%)	8	2	4	31	13	139.0%	15
Profit/loss after tax	9	10	(10.4%)	7	1	3	27	11	141.9%	12
Return on equity before tax ¹	18.9%	21.2%	(2.3 PP)	15.2%	3.1%	6.8%	18.9%	7.6%	11.2 PP	6.5%
Return on equity after tax ¹	16.0%	18.4%	(2.4 PP)	12.9%	2.3%	5.9%	16.2%	6.4%	9.7 PP	5.4%
Net interest margin ¹	2.92%	2.87%	0.05 PP	2.83%	2.90%	3.10%	2.87%	3.10%	(0.23 PP)	3.05%
Cost/income ratio	53.9%	49.7%	4.2 PP	52.8%	64.0%	54.9%	52.1%	54.1%	(2.0 PP)	56.3%
Loan/deposit ratio	44.3%	43.4%	0.9 PP	42.8%	44.5%	47.2%	44.3%	47.2%	(2.9 PP)	44.5%
Provisioning ratio ¹	(1.91%)	(2.13%)	0.21 PP	(1.51%)	1.06%	1.50%	(1.85%)	1.35%	(3.19 PP)	1.28%
NPE ratio	4.3%	4.8%	(0.6 PP)	5.1%	5.3%	5.5%	4.3%	5.5%	(1.2 PP)	5.3%
NPE coverage ratio	75.4%	74.9%	0.4 PP	74.5%	74.3%	71.5%	75.4%	71.5%	3.8 PP	74.3%
Total assets	2,086	2,013	3.6%	1,966	1,920	1,867	2,086	1,867	11.7%	1,920
RWA	1,443	1,344	7.4%	1,389	1,450	1,373	1,443	1,373	5.1%	1,450
Equity	241	237	1.7%	225	240	238	241	238	1.2%	240
Loans to customers	766	728	5.3%	698	714	729	766	729	5.1%	714
- Hereof non-financial corporations % ²	54.1%	54.1%	(0.0 PP)	54.4%	56.0%	57.4%	54.1%	57.4%	(3.3 PP)	56.0%
- Hereof households % ²	45.9%	45.9%	0.0 PP	45.6%	44.0%	42.6%	45.9%	42.6%	3.3 PP	44.0%
- Hereof FCY %	43.5%	45.3%	(1.8 PP)	47.4%	49.0%	47.9%	43.5%	47.9%	(4.4 PP)	49.0%
Deposits from customers	1,788	1,733	3.2%	1,681	1,652	1,594	1,788	1,594	12.2%	1,652
Business outlets	76	76	0.0%	76	76	77	76	77	(1.3%)	76
Number of employees	1,227	1,233	(0.5%)	1,237	1,285	1,277	1,227	1,277	(3.9%)	1,285
Number of customers (in mn)	0.5	0.5	1.4%	0.5	0.5	0.5	0.5	0.5	3.0%	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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Bosnia & Herzegovina

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	15	15	(1.5%)	15	15	16	46	48	(4.9%)	63
Net fee and commission income	13	12	14.0%	10	11	11	36	30	20.5%	40
Net trading income and fair value result	0	0	16.4%	1	0	1	1	2	(4.2%)	2
Other net operating income	1	0	20.7%	1	2	(0)	2	(0)	–	2
Operating income	31	28	8.8%	27	28	27	85	80	6.9%	108
General administrative expenses	(12)	(12)	0.6%	(11)	(16)	(13)	(36)	(38)	(5.0%)	(55)
Operating result	18	16	15.3%	15	12	14	49	42	17.7%	54
Other result	0	(3)	–	0	0	0	(3)	0	–	0
Gov. measures and compulsory contrib.	(1)	(1)	2.8%	(1)	(1)	(1)	(4)	(4)	10.9%	(5)
Impairment losses on financial assets	3	(4)	–	(3)	(10)	(4)	(3)	(15)	(79.7%)	(25)
Profit/loss before tax	20	8	157.8%	11	1	8	39	23	70.8%	24
Profit/loss after tax	19	7	191.4%	11	1	8	36	20	81.9%	21
Return on equity before tax ¹	24.6%	9.8%	14.8 PP	14.3%	0.9%	11.1%	16.7%	10.4%	6.3 PP	8.0%
Return on equity after tax ¹	23.2%	8.2%	15.0 PP	13.6%	1.6%	10.0%	15.4%	9.0%	6.4 PP	7.2%
Net interest margin ¹	2.83%	2.86%	(0.03 PP)	2.83%	2.93%	3.06%	2.85%	3.03%	(0.19 PP)	3.00%
Cost/income ratio	40.5%	43.9%	(3.3 PP)	42.6%	58.2%	49.1%	42.3%	47.6%	(5.3 PP)	50.4%
Loan/deposit ratio	65.5%	63.2%	2.3 PP	65.3%	67.5%	71.4%	65.5%	71.4%	(5.9 PP)	67.5%
Provisioning ratio ¹	(1.09%)	1.09%	(2.19 PP)	0.93%	3.03%	1.17%	0.31%	1.53%	(1.21 PP)	1.89%
NPE ratio	4.8%	4.7%	0.1 PP	4.7%	4.6%	4.2%	4.8%	4.2%	0.6 PP	4.6%
NPE coverage ratio	70.6%	64.9%	5.6 PP	64.4%	64.3%	75.6%	70.6%	75.6%	(5.0 PP)	64.3%
Total assets	2,559	2,645	(3.2%)	2,581	2,559	2,455	2,559	2,455	4.3%	2,559
RWA	1,936	1,961	(1.3%)	2,056	2,083	1,987	1,936	1,987	(2.5%)	2,083
Equity	352	333	5.7%	327	316	315	352	315	11.9%	316
Loans to customers	1,276	1,277	(0.0%)	1,285	1,286	1,315	1,276	1,315	(3.0%)	1,286
- Hereof non-financial corporations % ²	36.4%	37.4%	(1.0 PP)	38.6%	38.8%	39.9%	36.4%	39.9%	(3.5 PP)	38.8%
- Hereof households % ²	62.5%	61.4%	1.1 PP	60.1%	59.7%	58.7%	62.5%	58.7%	3.7 PP	59.7%
- Hereof FCY %	52.2%	48.8%	3.5 PP	47.7%	47.2%	46.4%	52.2%	46.4%	5.8 PP	47.2%
Deposits from customers	2,079	2,165	(4.0%)	2,097	2,046	1,973	2,079	1,973	5.4%	2,046
Business outlets	98	98	0.0%	103	103	103	98	103	(4.9%)	103
Number of employees	1,235	1,213	1.8%	1,229	1,268	1,290	1,235	1,290	(4.3%)	1,268
Number of customers (in mn)	0.4	0.4	0.8%	0.4	0.4	0.4	0.4	0.4	(5.8%)	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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Bulgaria

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	30	30	0.5%	29	28	28	88	86	2.8%	114
Net fee and commission income	16	15	12.6%	13	13	14	44	37	18.1%	50
Net trading income and fair value result	1	1	(28.7%)	1	1	0	2	1	48.5%	3
Other net operating income	1	0	266.4%	(0)	1	0	1	0	>500,0%	1
Operating income	49	47	3.0%	42	43	42	138	127	9.4%	169
General administrative expenses	(23)	(22)	3.9%	(22)	(24)	(21)	(67)	(65)	3.6%	(89)
Operating result	26	25	2.3%	20	19	21	71	61	15.6%	81
Other result	0	0	–	0	(1)	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(0)	0	–	(6)	(0)	(0)	(6)	(15)	(60.3%)	(15)
Impairment losses on financial assets	2	(7)	–	(2)	2	(15)	(7)	(33)	(78.2%)	(31)
Profit/loss before tax	28	19	48.0%	12	20	6	58	13	340.4%	33
Profit/loss after tax	25	17	48.2%	11	18	6	52	12	340.8%	30
Return on equity before tax ¹	21.5%	14.9%	6.6 PP	9.6%	16.7%	5.3%	15.7%	3.8%	11.9 PP	7.1%
Return on equity after tax ¹	19.4%	13.5%	6.0 PP	8.7%	15.1%	4.8%	14.2%	3.4%	10.8 PP	6.4%
Net interest margin ¹	2.37%	2.44%	(0.08 PP)	2.41%	2.36%	2.42%	2.41%	2.51%	(0.11 PP)	2.48%
Cost/income ratio	47.5%	47.1%	0.4 PP	52.0%	55.2%	50.7%	48.7%	51.5%	(2.8 PP)	52.4%
Loan/deposit ratio	77.2%	78.0%	(0.8 PP)	79.3%	78.0%	73.9%	77.2%	73.9%	3.3 PP	78.0%
Provisioning ratio ¹	(0.22%)	0.83%	(1.05 PP)	0.30%	(0.24%)	1.95%	0.30%	1.47%	(1.17 PP)	1.03%
NPE ratio	2.0%	1.8%	0.2 PP	1.8%	1.9%	1.8%	2.0%	1.8%	0.3 PP	1.9%
NPE coverage ratio	61.2%	64.8%	(3.6 PP)	64.7%	64.8%	63.3%	61.2%	63.3%	(2.0 PP)	64.8%
Total assets	5,429	5,165	5.1%	5,067	4,993	5,043	5,429	5,043	7.7%	4,993
RWA	2,781	2,763	0.7%	2,752	2,666	2,639	2,781	2,639	5.4%	2,666
Equity	544	520	4.7%	503	494	476	544	476	14.4%	494
Loans to customers	3,448	3,309	4.2%	3,257	3,193	3,040	3,448	3,040	13.4%	3,193
- Hereof non-financial corporations % ²	51.9%	51.6%	0.3 PP	53.4%	53.9%	52.9%	51.9%	52.9%	(1.0 PP)	53.9%
- Hereof households % ²	46.2%	46.4%	(0.3 PP)	45.3%	44.7%	45.9%	46.2%	45.9%	0.3 PP	44.7%
- Hereof FCY %	31.2%	32.0%	(0.7 PP)	33.2%	33.6%	33.2%	31.2%	33.2%	(1.9 PP)	33.6%
Deposits from customers	4,482	4,267	5.0%	4,170	4,139	4,170	4,482	4,170	7.5%	4,139
Business outlets	134	136	(1.5%)	139	140	147	134	147	(8.8%)	140
Number of employees	2,455	2,443	0.5%	2,499	2,536	2,575	2,455	2,575	(4.7%)	2,536
Number of customers (in mn)	0.6	0.6	0.7%	0.6	0.6	0.6	0.6	0.6	2.3%	0.6

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 share 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Croatia

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	28	27	2.7%	29	28	28	83	87	(3.9%)	115
Net fee and commission income	22	19	20.9%	15	14	18	56	47	18.6%	61
Net trading income and fair value result	2	2	43.9%	1	2	3	5	1	>500,0%	3
Other net operating income	0	1	(63.2%)	1	2	(2)	3	0	>500,0%	2
Operating income	53	48	9.2%	46	46	47	147	135	9.3%	181
General administrative expenses	(28)	(27)	4.2%	(25)	(29)	(26)	(80)	(83)	(3.6%)	(111)
Operating result	25	22	15.4%	21	17	21	67	52	29.8%	69
Other result	(8)	(5)	48.2%	(4)	(3)	(2)	(18)	(9)	90.0%	(13)
Gov. measures and compulsory contrib.	(0)	0	–	(3)	(1)	(3)	(3)	(7)	(57.5%)	(9)
Impairment losses on financial assets	4	1	310.3%	(3)	(10)	(3)	2	(17)	–	(27)
Profit/loss before tax	21	17	21.3%	10	3	13	48	18	169.4%	21
Profit/loss after tax	17	14	22.1%	9	2	9	40	12	228.8%	14
Return on equity before tax ¹	12.0%	10.1%	1.9 PP	6.1%	1.8%	7.7%	9.5%	3.6%	5.9 PP	3.1%
Return on equity after tax ¹	9.8%	8.2%	1.6 PP	5.1%	1.0%	5.3%	7.8%	2.4%	5.4 PP	2.0%
Net interest margin ¹	2.17%	2.18%	(0.01 PP)	2.30%	2.31%	2.33%	2.22%	2.50%	(0.28 PP)	2.45%
Cost/income ratio	52.8%	55.3%	(2.5 PP)	54.5%	62.1%	56.0%	54.2%	61.4%	(7.3 PP)	61.6%
Loan/deposit ratio	63.0%	65.8%	(2.8 PP)	68.0%	68.5%	68.4%	63.0%	68.4%	(5.4 PP)	68.5%
Provisioning ratio ¹	(0.59%)	(0.14%)	(0.44 PP)	0.48%	1.41%	0.43%	(0.09%)	0.87%	(0.95 PP)	1.00%
NPE ratio	2.9%	3.1%	(0.2 PP)	3.2%	3.1%	3.2%	2.9%	3.2%	(0.2 PP)	3.1%
NPE coverage ratio	64.5%	64.6%	(0.1 PP)	64.9%	66.2%	71.0%	64.5%	71.0%	(6.5 PP)	66.2%
Total assets	5,653	5,436	4.0%	5,404	5,321	5,145	5,653	5,145	9.9%	5,321
RWA	2,523	2,488	1.4%	2,498	2,581	2,780	2,523	2,780	(9.2%)	2,581
Equity	720	703	2.4%	685	679	677	720	677	6.3%	679
Loans to customers	2,751	2,734	0.7%	2,676	2,691	2,690	2,751	2,690	2.3%	2,691
- Hereof non-financial corporations % ²	31.7%	31.9%	(0.2 PP)	31.9%	33.1%	33.6%	31.7%	33.6%	(1.8 PP)	33.1%
- Hereof households % ²	61.8%	61.5%	0.3 PP	61.3%	60.2%	59.5%	61.8%	59.5%	2.4 PP	60.2%
- Hereof FCY %	51.8%	50.7%	1.1 PP	51.1%	50.5%	49.2%	51.8%	49.2%	2.6 PP	50.5%
Deposits from customers	4,355	4,172	4.4%	3,901	3,908	3,836	4,355	3,836	13.5%	3,908
Business outlets	75	75	0.0%	75	75	75	75	75	0.0%	75
Number of employees	1,758	1,757	0.1%	1,779	1,818	1,816	1,758	1,816	(3.2%)	1,818
Number of customers (in mn)	0.5	0.5	(0.8%)	0.5	0.5	0.5	0.5	0.5	(1.8%)	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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Kosovo

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	12	12	(1.9%)	12	12	12	36	35	1.8%	47
Net fee and commission income	5	3	76.4%	3	3	3	11	7	60.9%	9
Net trading income and fair value result	0	(0)	–	0	0	0	0	(0)	–	0
Other net operating income	0	1	(5.0%)	0	0	1	1	1	19.5%	2
Operating income	17	16	11.8%	15	15	15	48	43	12.5%	58
General administrative expenses	(8)	(7)	3.2%	(7)	(8)	(7)	(22)	(22)	2.0%	(30)
Operating result	10	8	19.4%	8	7	8	26	21	23.2%	28
Other result	0	0	–	0	(0)	0	0	0	–	(0)
Gov. measures and compulsory contrib.	(0)	(0)	(0.3%)	(0)	(0)	(0)	(1)	(1)	15.1%	(1)
Impairment losses on financial assets	0	(1)	–	(1)	0	(2)	(2)	(7)	(72.1%)	(7)
Profit/loss before tax	10	7	36.3%	6	6	5	23	13	78.2%	19
Profit/loss after tax	9	6	37.6%	6	6	5	20	12	76.2%	17
Return on equity before tax ¹	29.5%	21.4%	8.1 PP	19.1%	18.8%	15.5%	24.0%	13.3%	10.7 PP	15.0%
Return on equity after tax ¹	26.4%	19.0%	7.4 PP	16.8%	16.9%	14.1%	21.3%	11.9%	9.4 PP	13.5%
Net interest margin ¹	4.21%	4.39%	(0.18 PP)	4.40%	4.62%	4.66%	4.33%	4.75%	(0.42 PP)	4.72%
Cost/income ratio	43.3%	46.9%	(3.6 PP)	47.4%	54.5%	47.1%	45.7%	50.4%	(4.7 PP)	51.5%
Loan/deposit ratio	79.8%	83.9%	(4.1 PP)	80.9%	82.1%	83.0%	79.8%	83.0%	(3.2 PP)	82.1%
Provisioning ratio ¹	(0.05%)	0.29%	(0.33 PP)	0.84%	(0.20%)	1.31%	0.35%	1.38%	(1.03 PP)	0.98%
NPE ratio	2.1%	2.2%	(0.0 PP)	2.1%	2.2%	2.3%	2.1%	2.3%	(0.1 PP)	2.2%
NPE coverage ratio	72.0%	75.0%	(3.0 PP)	71.1%	70.8%	67.2%	72.0%	67.2%	4.8 PP	70.8%
Total assets	1,264	1,209	4.6%	1,187	1,159	1,129	1,264	1,129	12.0%	1,159
RWA	779	778	0.1%	752	768	760	779	760	2.4%	768
Equity	134	140	(4.3%)	134	146	141	134	141	(4.7%)	146
Loans to customers	791	791	(0.0%)	761	754	738	791	738	7.1%	754
- Hereof non-financial corporations % ²	43.5%	44.1%	(0.6 PP)	45.0%	45.3%	45.4%	43.5%	45.4%	(1.9 PP)	45.3%
- Hereof households % ²	56.5%	55.9%	0.6 PP	55.0%	54.7%	54.6%	56.5%	54.6%	1.9 PP	54.7%
- 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	991	943	5.1%	941	918	894	991	894	10.8%	918
Business outlets	41	42	(2.4%)	43	47	47	41	47	(12.8%)	47
Number of employees	850	842	1.0%	827	842	846	850	846	0.5%	842
Number of customers (in mn)	0.3	0.3	0.2%	0.3	0.3	0.3	0.3	0.3	4.6%	0.3

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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Romania

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	92	90	2.7%	90	93	91	272	279	(2.6%)	372
Net fee and commission income	46	45	2.2%	37	41	41	129	115	11.8%	156
Net trading income and fair value result	1	4	(81.7%)	2	4	4	7	16	(56.5%)	20
Other net operating income	(2)	1	–	(1)	(7)	(2)	(2)	(5)	(55.0%)	(12)
Operating income	137	140	(1.8%)	129	132	134	406	406	0.0%	538
General administrative expenses	(64)	(74)	(13.4%)	(66)	(87)	(66)	(204)	(206)	(1.1%)	(293)
Operating result	73	66	11.1%	63	45	67	202	200	1.2%	245
Other result	(7)	(4)	82.7%	1	(1)	13	(10)	(8)	17.5%	(9)
Gov. measures and compulsory contrib.	0	0	(20.3%)	(10)	0	0	(10)	(9)	7.0%	(9)
Impairment losses on financial assets	(4)	(12)	(63.8%)	(1)	(22)	(6)	(18)	(44)	(58.5%)	(65)
Profit/loss before tax	62	50	24.1%	52	23	74	165	139	18.5%	161
Profit/loss after tax	52	38	37.1%	44	14	65	135	117	14.6%	131
Return on equity before tax ¹	21.5%	17.7%	3.8 PP	19.1%	8.2%	28.6%	20.0%	18.5%	1.5 PP	16.1%
Return on equity after tax ¹	18.1%	13.4%	4.6 PP	16.1%	5.1%	25.1%	16.3%	15.6%	0.7 PP	13.1%
Net interest margin ¹	3.50%	3.57%	(0.07 PP)	3.67%	3.88%	3.99%	3.58%	4.15%	(0.57 PP)	4.08%
Cost/income ratio	46.5%	52.8%	(6.2 PP)	51.1%	66.0%	49.7%	50.1%	50.7%	(0.6 PP)	54.4%
Loan/deposit ratio	67.6%	67.2%	0.4 PP	65.6%	65.1%	67.5%	67.6%	67.5%	0.1 PP	65.1%
Provisioning ratio ¹	0.27%	0.82%	(0.56 PP)	0.09%	1.47%	0.42%	0.39%	0.99%	(0.60 PP)	1.11%
NPE ratio	2.3%	2.4%	(0.1 PP)	2.5%	2.5%	2.6%	2.3%	2.6%	(0.3 PP)	2.5%
NPE coverage ratio	71.1%	70.2%	0.8 PP	70.2%	77.0%	71.9%	71.1%	71.9%	(0.8 PP)	77.0%
Total assets	11,632	11,203	3.8%	10,760	10,696	10,355	11,632	10,355	12.3%	10,696
RWA	5,224	4,920	6.2%	5,022	5,025	5,006	5,224	5,006	4.4%	5,025
Equity	1,222	1,187	2.9%	1,165	1,135	1,109	1,222	1,109	10.1%	1,135
Loans to customers	6,589	6,219	5.9%	6,019	5,981	5,951	6,589	5,951	10.7%	5,981
- Hereof non-financial corporations % ²	43.5%	43.4%	0.1 PP	43.2%	43.4%	42.6%	43.5%	42.6%	0.9 PP	43.4%
- Hereof households % ²	51.6%	52.5%	(1.0 PP)	52.7%	52.8%	52.0%	51.6%	52.0%	(0.4 PP)	52.8%
- Hereof FCY %	26.4%	26.7%	(0.3 PP)	30.1%	27.9%	30.8%	26.4%	30.8%	(4.4 PP)	27.9%
Deposits from customers	9,473	9,076	4.4%	8,973	9,025	8,495	9,473	8,495	11.5%	9,025
Business outlets	304	308	(1.3%)	333	337	344	304	344	(11.6%)	337
Number of employees	4,767	4,789	(0.5%)	4,979	5,115	5,090	4,767	5,090	(6.3%)	5,115
Number of customers (in mn)	2.2	2.2	1.0%	2.2	2.2	2.2	2.2	2.2	2.9%	2.2

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Serbia

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	22	21	5.6%	21	21	21	64	64	0.1%	85
Net fee and commission income	15	14	7.0%	12	13	12	41	35	16.4%	48
Net trading income and fair value result	1	1	(23.6%)	1	1	2	3	5	(38.4%)	7
Other net operating income	1	3	(67.7%)	3	(1)	1	6	7	(10.2%)	6
Operating income	39	39	(0.1%)	37	35	37	114	111	2.5%	146
General administrative expenses	(18)	(18)	3.6%	(17)	(20)	(18)	(52)	(51)	2.2%	(71)
Operating result	20	21	(3.2%)	20	15	19	62	60	2.8%	75
Other result	(0)	0	–	(0)	(2)	(0)	0	0	157.3%	(2)
Gov. measures and compulsory contrib.	(2)	(2)	3.0%	(2)	(2)	(2)	(6)	(5)	13.5%	(7)
Impairment losses on financial assets	(2)	(2)	2.0%	(1)	(4)	(1)	(5)	(8)	(45.2%)	(12)
Profit/loss before tax	17	18	(6.0%)	17	6	16	52	47	10.3%	53
Profit/loss after tax	15	16	(5.0%)	15	7	14	45	41	11.3%	48
Return on equity before tax ¹	13.5%	13.5%	0.1 PP	12.2%	4.6%	12.1%	13.3%	11.9%	1.4 PP	10.2%
Return on equity after tax ¹	11.9%	11.7%	0.2 PP	10.9%	4.8%	10.5%	11.7%	10.4%	1.3 PP	9.1%
Net interest margin ¹	2.63%	2.63%	(0.00 PP)	2.67%	2.80%	2.92%	2.64%	3.08%	(0.44 PP)	3.01%
Cost/income ratio	47.1%	45.4%	1.7 PP	45.3%	57.4%	48.1%	45.9%	46.1%	(0.2 PP)	48.8%
Loan/deposit ratio	64.7%	63.2%	1.6 PP	64.9%	66.7%	67.7%	64.7%	67.7%	(2.9 PP)	66.7%
Provisioning ratio ¹	0.37%	0.43%	(0.06 PP)	0.28%	0.95%	0.21%	0.36%	0.67%	(0.32 PP)	0.74%
NPE ratio	1.5%	1.6%	(0.1 PP)	1.6%	1.7%	1.6%	1.5%	1.6%	(0.1 PP)	1.7%
NPE coverage ratio	68.6%	68.0%	0.5 PP	69.3%	71.0%	72.0%	68.6%	72.0%	(3.4 PP)	71.0%
Total assets	3,785	3,537	7.0%	3,445	3,299	3,234	3,785	3,234	17.0%	3,299
RWA	2,707	2,456	10.2%	2,079	2,057	2,134	2,707	2,134	26.9%	2,057
Equity	517	503	3.0%	586	572	565	517	565	(8.4%)	572
Loans to customers	1,920	1,744	10.1%	1,693	1,698	1,690	1,920	1,690	13.6%	1,698
- Hereof non-financial corporations % ²	67.4%	65.6%	1.8 PP	65.6%	65.8%	65.2%	67.4%	65.2%	2.1 PP	65.8%
- Hereof households % ²	32.5%	34.3%	(1.8 PP)	34.2%	34.1%	34.2%	32.5%	34.2%	(1.7 PP)	34.1%
- Hereof FCY %	68.0%	67.4%	0.6 PP	68.0%	69.7%	69.6%	68.0%	69.6%	(1.7 PP)	69.7%
Deposits from customers	3,017	2,810	7.4%	2,666	2,604	2,550	3,017	2,550	18.3%	2,604
Business outlets	83	83	0.0%	85	86	87	83	87	(4.6%)	86
Number of employees	1,489	1,477	0.8%	1,473	1,480	1,550	1,489	1,550	(3.9%)	1,480
Number of customers (in mn)	0.7	0.7	(1.5%)	0.7	0.9	0.8	0.7	0.8	(14.5%)	0.9

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 3) Previous-year figures adapted due to changed allocation

Country Financials (EE) – Belarus

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	22	20	10.3%	17	19	18	59	64	(8.8%)	83
Net fee and commission income	15	15	3.1%	13	13	15	43	43	(1.1%)	57
Net trading income and fair value result	3	2	23.3%	2	2	4	7	9	(26.2%)	11
Other net operating income	(0)	0	–	2	0	(0)	2	(1)	–	(1)
Operating income	39	37	6.6%	35	34	36	110	116	(4.7%)	150
General administrative expenses	(16)	(15)	4.1%	(14)	(15)	(15)	(45)	(48)	(5.6%)	(64)
Operating result	23	21	8.3%	20	18	21	65	68	(4.1%)	86
Other result	(0)	(0)	(33.8%)	0	(1)	(0)	0	(0)	–	(1)
Gov. measures and compulsory contrib.	(1)	(1)	1.3%	(1)	(1)	(1)	(2)	(3)	(18.1%)	(4)
Impairment losses on financial assets	0	(26)	–	(2)	0	(1)	(28)	(15)	80.8%	(15)
Profit/loss before tax	22	(5)	–	18	17	19	35	49	(29.4%)	66
Profit/loss after tax	16	(10)	–	13	12	14	20	36	(44.3%)	47
Return on equity before tax ¹	25.7%	–	–	21.4%	21.5%	24.3%	13.9%	19.8%	(5.9 PP)	20.3%
Return on equity after tax ¹	18.8%	–	–	16.1%	14.7%	17.8%	8.0%	14.4%	(6.4 PP)	14.5%
Net interest margin ¹	5.10%	4.73%	0.37 PP	4.05%	4.35%	3.99%	4.63%	4.53%	0.09 PP	4.49%
Cost/income ratio	40.7%	41.7%	(0.9 PP)	41.4%	45.7%	40.9%	41.2%	41.6%	(0.4 PP)	42.5%
Loan/deposit ratio	79.3%	90.6%	(11.3 PP)	87.5%	87.2%	92.9%	79.3%	92.9%	(13.6 PP)	87.2%
Provisioning ratio ¹	(0.15%)	7.87%	(8.02 PP)	1.79%	(0.04%)	0.26%	3.20%	1.64%	1.56 PP	1.24%
NPE ratio	1.9%	1.8%	0.1 PP	1.7%	1.7%	1.7%	1.9%	1.7%	0.2 PP	1.7%
NPE coverage ratio	75.3%	81.5%	(6.2 PP)	78.2%	77.7%	82.2%	75.3%	82.2%	(6.9 PP)	77.7%
Total assets	1,969	1,816	8.4%	1,855	1,802	1,901	1,969	1,901	3.6%	1,802
RWA	1,618	1,522	6.3%	1,495	1,454	1,518	1,618	1,518	6.6%	1,454
Equity	368	339	8.6%	342	315	318	368	318	15.8%	315
Loans to customers	1,080	1,127	(4.2%)	1,131	1,108	1,222	1,080	1,222	(11.6%)	1,108
- Hereof non-financial corporations % ²	70.6%	73.1%	(2.5 PP)	75.0%	74.3%	74.1%	70.6%	74.1%	(3.5 PP)	74.3%
- Hereof households % ²	29.4%	26.9%	2.5 PP	25.0%	25.7%	25.9%	29.4%	25.9%	3.5 PP	25.7%
- Hereof FCY %	49.5%	51.8%	(2.3 PP)	44.4%	51.9%	50.9%	49.5%	50.9%	(1.4 PP)	51.9%
Deposits from customers	1,389	1,268	9.5%	1,313	1,294	1,358	1,389	1,358	2.3%	1,294
Business outlets	73	74	(1.4%)	76	79	84	73	84	(13.1%)	79
Number of employees	1,599	1,618	(1.2%)	1,647	1,690	1,709	1,599	1,709	(6.4%)	1,690
Number of customers (in mn)	0.9	0.8	2.1%	0.8	0.8	0.8	0.9	0.8	1.7%	0.8

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) Previous-year figures adapted due to changed allocation

Country Financials (EE) – Russia

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	196	173	12.8%	163	170	172	532	571	(6.9%)	741
Net fee and commission income	110	99	10.3%	75	111	88	284	263	7.9%	374
Net trading income and fair value result	(4)	(10)	(58.4%)	(5)	1	5	(19)	29	–	30
Other net operating income	(6)	(2)	235.6%	(1)	4	(3)	(9)	(8)	8.0%	(4)
Operating income	294	262	12.2%	235	285	263	790	856	(7.7%)	1,141
General administrative expenses	(94)	(95)	(1.6%)	(90)	(112)	(88)	(279)	(291)	(3.9%)	(402)
Operating result	200	167	20.1%	145	173	175	511	566	(9.6%)	739
Other result	(0)	0	–	(6)	(12)	(2)	(6)	(4)	38.4%	(16)
Gov. measures and compulsory contrib.	(11)	(9)	23.7%	(8)	(8)	(8)	(28)	(24)	16.2%	(32)
Impairment losses on financial assets	(18)	(14)	28.4%	(8)	(13)	(34)	(40)	(96)	(58.2%)	(110)
Profit/loss before tax	171	144	18.6%	122	140	132	438	441	(0.9%)	581
Profit/loss after tax	135	113	18.9%	96	111	104	344	348	(1.1%)	459
Return on equity before tax ¹	36.3%	30.5%	5.8 PP	26.8%	28.4%	24.7%	33.4%	27.1%	6.3 PP	28.5%
Return on equity after tax ¹	28.6%	24.0%	4.7 PP	20.9%	22.6%	19.5%	26.3%	21.4%	4.9 PP	22.5%
Net interest margin ¹	4.89%	4.53%	0.37 PP	4.42%	4.70%	4.76%	4.63%	4.90%	(0.27 PP)	4.84%
Cost/income ratio	31.9%	36.4%	(4.5 PP)	38.4%	39.3%	33.4%	35.3%	33.9%	1.4 PP	35.3%
Loan/deposit ratio	80.6%	76.7%	3.9 PP	74.5%	73.9%	75.7%	80.6%	75.7%	4.9 PP	73.9%
Provisioning ratio ¹	0.67%	0.57%	0.10 PP	0.35%	0.58%	1.38%	0.54%	1.24%	(0.71 PP)	1.09%
NPE ratio	1.9%	2.1%	(0.2 PP)	2.3%	2.2%	2.1%	1.9%	2.1%	(0.2 PP)	2.2%
NPE coverage ratio	64.5%	57.0%	7.5 PP	57.7%	53.2%	51.3%	64.5%	51.3%	13.2 PP	53.2%
Total assets	17,322	16,847	2.8%	16,274	15,838	15,496	17,322	15,496	11.8%	15,838
RWA	11,053	10,158	8.8%	8,914	8,540	8,448	11,053	8,448	30.8%	8,540
Equity	2,106	1,909	10.3%	2,081	1,910	2,018	2,106	2,018	4.3%	1,910
Loans to customers	11,161	10,145	10.0%	9,480	9,105	9,031	11,161	9,031	23.6%	9,105
- Hereof non-financial corporations % ²	61.3%	60.1%	1.2 PP	60.7%	60.9%	61.8%	61.3%	61.8%	(0.5 PP)	60.9%
- Hereof households % ²	36.3%	37.3%	(1.1 PP)	37.0%	36.8%	36.5%	36.3%	36.5%	(0.3 PP)	36.8%
- Hereof FCY %	19.1%	18.3%	0.7 PP	19.9%	20.7%	24.2%	19.1%	24.2%	(5.1 PP)	20.7%
Deposits from customers	14,095	13,390	5.3%	12,825	12,381	12,052	14,095	12,052	17.0%	12,381
Business outlets	131	131	0.0%	131	132	144	131	144	(9.0%)	132
Number of employees	8,920	8,763	1.8%	8,753	8,733	8,922	8,920	8,922	(0.0%)	8,733
Number of customers (in mn)	4.2	4.0	5.0%	3.9	3.5	3.4	4.2	3.4	24.0%	3.5

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 3) Previous-year figures adapted due to changed allocation

Country Financials (EE) – Ukraine

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	66	61	8.8%	54	52	54	181	185	(1.8%)	236
Net fee and commission income	25	21	20.7%	18	22	23	64	66	(1.9%)	88
Net trading income and fair value result	3	3	23.3%	5	3	4	11	12	(14.8%)	15
Other net operating income	(1)	(8)	(92.2%)	(0)	0	1	(9)	2	–	2
Operating income	94	77	22.3%	77	77	82	248	264	(6.1%)	341
General administrative expenses	(43)	(37)	18.8%	(36)	(38)	(35)	(116)	(111)	4.8%	(149)
Operating result	51	40	25.5%	41	39	47	132	154	(14.0%)	192
Other result	(1)	(1)	(14.3%)	(0)	(0)	(2)	(2)	(8)	(75.1%)	(8)
Gov. measures and compulsory contrib.	(2)	(2)	9.8%	(2)	(2)	(2)	(6)	(5)	12.6%	(7)
Impairment losses on financial assets	2	1	139.0%	1	(1)	(4)	3	(12)	–	(14)
Profit/loss before tax	50	38	29.8%	39	35	40	128	128	(0.2%)	163
Profit/loss after tax	41	30	37.3%	32	28	33	103	105	(1.6%)	133
Return on equity before tax ¹	51.0%	40.6%	10.4 PP	45.6%	42.2%	39.9%	50.3%	39.9%	10.3 PP	42.4%
Return on equity after tax ¹	42.0%	31.6%	10.4 PP	37.5%	33.5%	32.8%	40.7%	32.8%	7.9 PP	34.5%
Net interest margin ¹	8.27%	8.18%	0.09 PP	7.68%	7.74%	7.88%	8.06%	8.93%	(0.86 PP)	8.65%
Cost/income ratio	46.1%	47.5%	(1.4 PP)	46.9%	49.9%	42.9%	46.8%	41.9%	4.9 PP	43.7%
Loan/deposit ratio	60.3%	57.5%	2.8 PP	53.5%	53.7%	53.8%	60.3%	53.8%	6.5 PP	53.7%
Provisioning ratio ¹	(0.48%)	(0.29%)	(0.19 PP)	(0.21%)	0.51%	1.08%	(0.34%)	1.05%	(1.39 PP)	0.92%
NPE ratio	1.4%	1.5%	(0.1 PP)	1.8%	1.9%	3.9%	1.4%	3.9%	(2.5 PP)	1.9%
NPE coverage ratio	74.6%	72.8%	1.7 PP	66.8%	69.9%	62.4%	74.6%	62.4%	12.2 PP	69.9%
Total assets	3,876	3,612	7.3%	3,330	3,083	3,114	3,876	3,114	24.5%	3,083
RWA	3,344	3,172	5.4%	2,989	2,866	2,674	3,344	2,674	25.1%	2,866
Equity	458	395	16.0%	425	369	359	458	359	27.8%	369
Loans to customers	1,970	1,715	14.9%	1,468	1,346	1,346	1,970	1,346	46.4%	1,346
- Hereof non-financial corporations % ²	85.1%	84.7%	0.3 PP	83.7%	82.3%	82.6%	85.1%	82.6%	2.5 PP	82.3%
- Hereof households % ²	14.4%	14.7%	(0.3 PP)	15.8%	16.1%	17.0%	14.4%	17.0%	(2.5 PP)	16.1%
- Hereof FCY %	23.2%	24.4%	(1.2 PP)	25.6%	27.0%	26.9%	23.2%	26.9%	(3.7 PP)	27.0%
Deposits from customers	3,321	3,038	9.3%	2,806	2,548	2,552	3,321	2,552	30.1%	2,548
Business outlets	392	393	(0.3%)	393	393	453	392	453	(13.5%)	393
Number of employees	6,584	6,585	(0.0%)	6,557	6,559	6,899	6,584	6,899	(4.6%)	6,559
Number of customers (in mn)	2.8	2.6	5.8%	2.6	2.6	2.5	2.8	2.5	9.4%	2.6

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 share 3) Previous-year figures adapted due to changed allocation

Group Corporates & Markets

In EUR mn	Q3/2021	Q2/2021	q-o-q	Q1/2021	Q4/2020 ³	Q3/2020 ³	1-9/2021	1-9/2020 ³	y-o-y	1-12/2020 ³
Net interest income	143	151	(5.4%)	132	130	141	426	452	(5.7%)	582
Net fee and commission income	139	133	4.4%	119	118	100	391	300	30.6%	417
Net trading income and fair value result	(0)	30	–	14	11	36	43	82	(47.3%)	93
Other net operating income	28	32	(12.0%)	32	33	32	92	80	14.4%	113
Operating income	310	346	(10.5%)	302	295	311	959	924	3.8%	1,219
General administrative expenses	(172)	(174)	(1.3%)	(165)	(181)	(165)	(510)	(497)	2.6%	(678)
Operating result	139	173	(19.6%)	137	114	146	449	427	5.1%	541
Other result	1	(0)	–	2	(1)	(3)	2	(7)	–	(8)
Gov. measures and compulsory contrib.	(6)	(8)	(20.4%)	(18)	(11)	(5)	(31)	(24)	31.3%	(35)
Impairment losses on financial assets	(15)	20	–	(53)	(21)	(81)	(48)	(113)	(57.6%)	(134)
Profit/loss before tax	119	184	(35.7%)	69	82	58	372	283	31.5%	365
Profit/loss after tax	98	146	(32.7%)	47	64	50	291	224	30.1%	288
Return on equity before tax ¹	15.2%	20.1%	(4.9 PP)	7.4%	9.7%	6.9%	15.8%	11.2%	4.7 PP	10.8%
Return on equity after tax ¹	12.5%	15.9%	(3.3 PP)	5.1%	7.6%	5.9%	12.4%	8.8%	3.6 PP	8.5%
Net interest margin ¹	1.03%	1.13%	(0.09 PP)	0.97%	0.95%	1.00%	1.04%	1.11%	(0.08 PP)	1.07%
Cost/income ratio	55.3%	50.2%	5.1 PP	54.5%	61.2%	53.0%	53.2%	53.8%	(0.6 PP)	55.6%
Loan/deposit ratio	138.1%	134.7%	3.4 PP	128.0%	129.8%	126.3%	138.1%	126.3%	11.8 PP	129.8%
Provisioning ratio ¹	0.16%	(0.24%)	0.40 PP	0.63%	0.25%	0.96%	0.18%	0.47%	(0.29 PP)	0.42%
NPE ratio	1.5%	1.6%	(0.1 PP)	1.7%	1.7%	1.7%	1.5%	1.7%	(0.2 PP)	1.7%
NPE coverage ratio	60.6%	56.5%	4.2 PP	54.8%	53.4%	60.0%	60.6%	60.0%	0.6 PP	53.4%
Total assets	60,747	56,739	7.1%	57,249	58,083	58,569	60,747	58,569	3.7%	58,083
RWA	30,296	30,582	(0.9%)	28,825	27,463	29,303	30,296	29,303	3.4%	27,463
Equity	1,508	3,633	(58.5%)	3,713	3,393	3,374	1,508	3,374	(55.3%)	3,393
Loans to customers	37,003	34,911	6.0%	34,467	32,179	33,186	37,003	33,186	11.5%	32,179
- Hereof non-financial corporations % ²	52.0%	54.5%	(2.5 PP)	54.5%	55.5%	53.8%	52.0%	53.8%	(1.8 PP)	55.5%
- Hereof households % ²	15.8%	16.5%	(0.6 PP)	16.5%	17.4%	16.5%	15.8%	16.5%	(0.6 PP)	17.4%
- Hereof FCY %	20.9%	17.5%	3.5 PP	17.7%	19.2%	21.0%	20.9%	21.0%	(0.1 PP)	19.2%
Deposits from customers	28,911	28,516	1.4%	29,252	28,822	28,274	28,911	28,274	2.3%	28,822
Business outlets	20	20	0.0%	20	21	21	20	21	(4.8%)	21
Number of employees	3,281	3,216	2.0%	3,182	3,099	3,079	3,281	3,079	6.6%	3,099
Number of customers (in mn)	1.9	1.9	(1.1%)	1.9	1.9	2.0	1.9	2.0	(1.4%)	1.9

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 3) Previous-year figures adapted due to changed allocation

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RBI is the first Austrian banking group to commit to the UN Principles for Responsible Banking

March 2021

RBI is 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:



PRINCIPLES FOR
RESPONSIBLE
BANKING

Ratings, Rankings and Indices

- **"Prime Status"** and Level "C+" by ISS-ESG (June 2020)
- Sustainalytics: "Low risk"; Ranked 69 of 1,063 reviewed diversified banks (June 2021)
- MSCI ESG Rating: Level A (confirmed April 2021)
- Vigeo EIRIS: rated "Robust", relative performance 17 of 97 (May 2021)
- RBI is included in the STOXX® ESG Leaders Indices, the FTSE4Good Index Series, and the Austrian VÖNIX Index
- **In 2020, RBI was again on CDP's climate leadership list;** it is recognized as one of Austria's top five companies included in the ranking and, for the 6th time in a row, the highest-ranking domestic company in the financial sector

The Banker – Bank of the Year 2020 in

- Central and Eastern Europe
- Slovakia
- Ukraine



Global Finance 2021 – Best Bank in

- Central and Eastern Europe
- Belarus
- Bosnia and Herzegovina
- Romania



EMEA Finance 2021

- Best bank in CEE and CIS
- Best bank in Austria
- Best bank in all countries with network bank presence (in Russia: best foreign bank)
- Best investment bank in Austria, Romania, and Belarus
- Best private bank in Czech Republic, Slovakia, Hungary, and Serbia
- Best asset manager in Austria (RCM) and Bulgaria



Euromoney Awards for Excellence 2021 – Best Bank in

- Serbia
- Ukraine
- Best bank for wealth management in CEE



Shareholder Information Overview

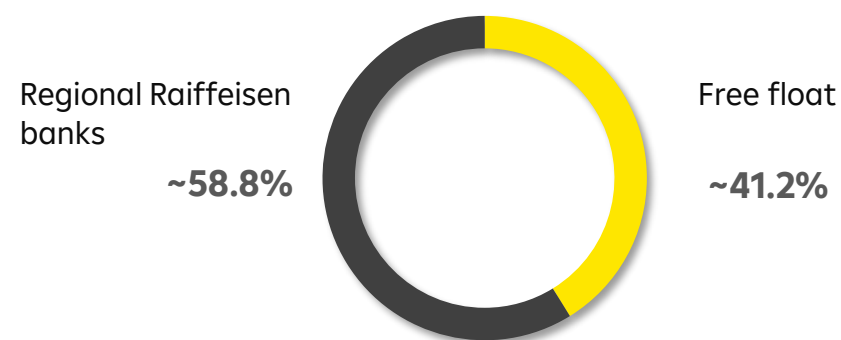
General information

- 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	A2	A-
Outlook	Stable	Negative
Covered bonds	Aa1	
Short term	P-1	A-2
Subordinated (Tier 2)	Baa2	BBB
Additional Tier 1	Ba2(hyb)	BB+

Shareholder structure¹



Raiffeisenlandesbank NÖ-Wien	22.6%
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	58.8%

¹⁾ Based on shares issued (please note that displayed values are rounded)

Contact and Financial Calendar

Contact details

Group Investor Relations

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Financial calendar

10 November 2021	Extraordinary General Meeting
15 November 2021	Ex-Dividend Date
16 November 2021	Record Date Dividends
17 November 2021	Dividend Payment Date
26 January 2022	Start of Quiet Period ¹
02 February 2022	Preliminary Results 2021, Conference Call
03 March 2022	Annual Financial Report 2021
21 March 2022	Record Date Annual General Meeting
31 March 2022	Annual General Meeting
05 April 2022	Ex-Dividend Date
06 April 2022	Record Date Dividends
07 April 2022	Dividend Payment Date
26 April 2022	Start of Quiet Period ¹
04 May 2022	First Quarter Report, Conference Call
25 July 2022	Start of Quiet Period ¹
02 August 2022	Semi-Annual Report, Conference Call
25 October 2022	Start of Quiet Period ¹
03 November 2022	Third Quarter Report, Conference Call

¹Quiet Period: period before the publication of the quarterly financial statements. During these periods we do not hold investor or analyst meetings