

RBI: Preliminary Results 2025
Consolidated profit (excluding Russia) above 1.4 billion euros

- Consolidated profit 2025 up 48% to EUR 1,443 million (excluding Russia), with provisions for FX loans in Poland down significantly
- Main revenues up 3% to EUR 6,186 million, driven by accelerating loan growth (6% for FY/2025)
- CET1 ratio excluding Russia at 15.5% (Group CET1 ratio at 17.9%)
- Business reduction in Russia on target - all restrictions to remain in place in 2026
- Dividend proposal of EUR 1.60 per share, subject to audited results and to be voted on at the AGM
- Outlook for 2026 (excluding Russia): main revenues to increase by mid-single digits, loan growth around 7% and CET1 ratio above 15%

The following tables refer to RBI excluding Russia and Belarus:

| Income Statement in EUR million | 1-12/2025 | 1-12/2024 | Q4/2025 | Q3/2025 |
|--|-----------|-----------|---------|---------|
| Net interest income | 4,184 | 4,155 | 1,054 | 1,056 |
| Net fee and commission income | 2,002 | 1,845 | 529 | 505 |
| Net trading income and fair value result | 1 | 61 | (18) | (12) |
| General administrative expenses | (3,456) | (3,311) | (894) | (837) |
| Operating result | 2,964 | 2,933 | 736 | 785 |
| Other result | (310) | (748) | (13) | (65) |
| Governmental measures and compulsory contributions | (248) | (185) | (49) | (46) |
| Impairment losses on financial assets | (192) | (287) | (72) | (12) |
| Profit/loss before tax | 2,214 | 1,712 | 603 | 661 |
| Profit/loss after tax | 1,693 | 1,158 | 478 | 528 |
| Consolidated profit | 1,443 | 975 | 416 | 460 |

| Financial statement in EUR million | 31/12/2025 | 31/12/2024 |
|------------------------------------|------------|------------|
| Loans to customers | 101,195 | 95,363 |
| Deposits from customers | 117,277 | 108,205 |
| Total assets | 193,191 | 184,961 |
| Total risk-weighted assets (RWA) | 80,932 | 78,325 |

| Bank-specific information | 31/12/2025 | 31/12/2024 |
|---|------------|------------|
| NPE Ratio | 1.7% | 2.1% |
| NPE Coverage Ratio | 44.2% | 50.4% |
| CET1 ratio transitional (incl. profit) | 15.5% | 15.1% |
| Total capital ratio transitional (incl. profit) | 20.3% | 20.4% |

| Key ratios | 1-12/2025 | 1-12/2024 | Q4/2025 | Q3/2025 |
|---|-----------|-----------|---------|---------|
| Net interest margin (Ø interest-bearing assets) | 2.28% | 2.33% | 2.26% | 2.30% |
| Cost/income ratio | 53.1% | 52.5% | 54.1% | 50.9% |
| Provisioning ratio (Ø loans to customers) | 0.20% | 0.27% | 0.37% | 0.01% |
| Consolidated return on equity | 10.6% | 7.3% | 12.4% | 14.0% |
| Earnings per share in EUR | 4.04 | 2.64 | 1.16 | 1.32 |

The data contained in this release is based on unaudited figures. The Annual Financial Report 2025 will be published on 2 March 2026.

Outlook 2026

The following guidance refers to RBI excluding Russia.

| Outlook 2026 | RBI excl. RU |
|--|---------------|
| Net interest income in EUR | around 4.4 bn |
| Net fee and commission income in EUR | around 2.1 bn |
| Loans to customers (growth) | around 7% |
| General administrative expenses in EUR | around 3.6 bn |
| Cost/income ratio | around 52.5% |
| Provisioning ratio (excluding potential use of overlays) | around 35 bps |
| Consolidated return on equity | around 10.5% |
| CET1 ratio | above 15%* |

*P/B Zero' Russia deconsolidation scenario

In the medium term, RBI aims to achieve a consolidated return on equity of at least 13% excluding Russia and excluding provisions and legal cost for foreign currency loans in Poland.

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