

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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