

RBI: First Quarter Report 2026
Strong operating result (excl. Russia) and healthy loan growth

- Q1/2026 operating result up 12% y-o-y (excl. Russia), main revenues up 5% to EUR 1,596 million
- Customer loans up 3% to EUR 105 billion year-to-date (excl. Russia)
- Consolidated profit of EUR 209 million (excl. Russia) impacted by upfront booking of higher bank levies
- CET1 ratio excl. Russia at 14.9% (Group CET1 ratio at 17.7%)
- Further business reduction in Russia - all restrictions to remain in place in 2026
- Outlook largely confirmed, with CET1 ratio excl. Russia target updated to reflect announced acquisition projects

The following tables refer to RBI excluding Russia:

Income Statement in EUR million	Q1/2026	Q1/2025	Q4/2025
Net interest income	1,076	1,046	1,054
Net fee and commission income	520	466	529
Net trading income and fair value result	5	(27)	(18)
General administrative expenses	(896)	(850)	(894)
Operating result	760	678	736
Other result	(86)	(66)	(13)
Governmental measures and compulsory contributions	(177)	(116)	(49)
Impairment losses on financial assets	(103)	(46)	(72)
Profit/loss before tax	393	450	603
Profit/loss after tax	258	318	478
Consolidated profit	209	260	416

Financial statement in EUR million	31/3/2026	31/12/2025
Loans to customers	104,702	101,195
Deposits from customers	122,943	117,277
Total assets	201,472	193,191
Total risk-weighted assets (RWA)	84,410	80,932

Bank-specific information	31/3/2026	31/12/2025
NPE Ratio	1.6%	1.7%
NPE Coverage Ratio	46.4%	44.2%
CET1 ratio transitional (incl. profit)	14.9%	15.5%
Total capital ratio transitional (incl. profit)	19.7%	20.3%

Key ratios	Q1/2026	Q1/2025	Q4/2025
Net interest margin (Ø interest-bearing assets)	2.25%	2.31%	2.26%
Cost/income ratio	53.4%	55.0%	54.1%
Provisioning ratio (Ø loans to customers)	0.36%	0.20%	0.37%
Consolidated return on equity	5.2%	7.3%	12.4%
Earnings per share in EUR	0.54	0.71	1.16

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, excl. announced acquisitions)	around 7%
General administrative expenses in EUR	around 3.6 bn
Cost/income ratio	around 52.5%
Provisioning ratio	around 35 bps
Consolidated return on equity	around 10.5%
CET1 ratio (incl. announced acquisition projects)	around 14.3%*

*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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