

RBI: Semi-Annual Financial Report 2025

Consolidated profit of core group (excluding Russia) up 5 per cent

- H1/2025 consolidated profit at EUR 567 million for the core group (excluding Russia)
- Main revenues of EUR 1,529 million stable q-o-q
- Provisioning ratio at 23 bps in Q2, guidance for FY/2025 improved to around 35 bps
- CET1 ratio excluding Russia at 15.7% (group CET1 ratio at 18.2%)
- Further business reduction in Russia, loans to customers and deposits from customers down 9% each, year-to-date in local currency

The following tables refer to RBI excluding Russia and Belarus:

Income Statement in EUR million	1-6/2025	1-6/2024	Q2/2025	Q1/2025
Net interest income	2,073	2,094	1,027	1,046
Net fee and commission income	969	892	502	466
Net trading income and fair value result	32	17	59	(27)
General administrative expenses	(1,724)	(1,600)	(874)	(850)
Operating result	1,444	1,522	765	678
Other result	(232)	(386)	(166)	(66)
Governmental measures and compulsory contributions	(153)	(142)	(37)	(116)
Impairment losses on financial assets	(108)	(81)	(62)	(46)
Profit/loss before tax	950	913	500	450
Profit/loss after tax	687	642	369	318
Consolidated profit	567	540	307	260

Financial statement in EUR million	30/6/2025	31/12/2024
Loans to customers	97,480	95,363
Deposits from customers	110,764	108,205
Total assets	187,704	184,961
Total risk-weighted assets (RWA)	76,441	78,325

Bank-specific information	30/6/2025	31/12/2024
NPE Ratio	1.8%	2.1%
NPE Coverage Ratio	48.3%	50.4%
CET1 ratio transitional (incl. profit)	15.7%	15.1%
Total capital ratio transitional (incl. profit)	20.7%	20.4%

Key ratios	1-6/2025	1-6/2024	Q2/2025	Q1/2025
Net interest margin (Ø interest-bearing assets)	2.29%	2.35%	2.27%	2.31%
Cost/income ratio	53.7%	50.7%	52.6%	55.0%
Provisioning ratio (Ø loans to customers)	0.21%	0.18%	0.23%	0.20%
Consolidated return on equity	8.1%	8.2%	8.9%	7.3%
Earnings per share in EUR	1.55	1.48	0.84	0.71

The consolidated result for the entire RBI Group can be found in the Semi-Annual Financial Report 2025 on RBI's [website](#).

Outlook 2025

The following guidance refers to RBI excluding Russia.

Outlook 2025	RBI excl. RU
Net interest income in EUR	around 4.15 bn
Net fee and commission income in EUR	around 1.95 bn
Loans to customers (growth)	6 to 7%
General administrative expenses in EUR	around 3.45 bn
Cost/income ratio	around 52,5%
Provisioning ratio (excluding potential use of overlays)	around 35 bps
Consolidated return on equity	around 10%
CET1 ratio	around 15.2%*

*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.

For further information please contact:

John P. Carlson, CFA
Head of Group Investor & Media Relations
Raiffeisen Bank International AG
Am Stadtpark 9
1030 Vienna, Austria
ir@rbinternational.com
phone +43-1-71 707-2089
www.rbinternational.com