RBI: Semi-Annual Financial Report 2026

Consolidated profit (excl. Russia) up 25%

- H1/2026 consolidated profit of EUR 708 million (excl. Russia), main revenues up 7% y-o-y to EUR 3,255 million
- Customer loans up 6% to EUR 107 billion year-to-date (excl. Russia)
- Q2/2026 provisioning ratio excl. Russia at 4 basis points and 20 basis points year-to-date
- CET1 ratio excl. Russia at 15.5%
- Further business reduction in Russia - all restrictions to remain in place

The following tables refer to RBI excluding Russia:

Income Statement in EUR million	H1/2026	H1/2025	Q2/2026	Q1/2026
Net interest income	2,187	2,073	1,111	1,076
Net fee and commission income	1,068	969	549	520
Net trading income and fair value result	(15)	32	(20)	5
General administrative expenses	(1,790)	(1,724)	(894)	(896)
Operating result	1,592	1,444	832	760
Other result	(158)	(232)	(72)	(86)
Governmental measures and compulsory contributions	(227)	(153)	(49)	(177)
Impairment losses on financial assets	(110)	(108)	(7)	(103)
Profit/loss before tax	1,097	950	704	393
Profit/loss after tax	823	687	565	258
Consolidated profit	708	567	499	209

Financial statement in EUR million	30/6/2026	31/12/2025
Loans to customers	106,959	101,195
Deposits from customers	125,401	117,277
Total assets	205,378	193,191
Total risk-weighted assets (RWA)	84,020	80,932

Bank-specific information	30/6/2026	31/12/2025
NPE ratio	1.6%	1.7%
NPE coverage ratio	46.9%	44.2%
CET1 ratio transitional (incl. profit)	15.5%	15.5%
Total capital ratio transitional (incl. profit)	20.2%	20.3%

Key ratios	H1/2026	H1/2025	Q2/2026	Q1/2026
Net interest margin (Ø interest-bearing assets)	2.26%	2.29%	2.27%	2.25%
Cost/income ratio	52.2%	53.7%	51.0%	53.4%
Provisioning ratio (Ø loans to customers)	0.20%	0.21%	0.04%	0.36%
Consolidated return on equity	9.5%	8.1%	13.9%	5.2%
Earnings per share in EUR	1.97	1.55	1.42	0.54

Outlook 2026

The following guidance refers to RBI excluding Russia.

Outlook 2026	RBI excl. RU
Net interest income in EUR	above 4.4 bn
Net fee and commission income in EUR	around 2.2 bn
General administrative expenses in EUR	around 3.8 bn
Cost/income ratio	around 55%
Provisioning ratio	up to 35 bps
Consolidated return on equity	around 9.5%
Loans to customers (growth, excl. announced acquisitions)	around 7%
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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