Raiffeisen Bank International

IR Release

RBI 1-9/2025: Consolidated profit (excluding Russia) of more than EUR 1 billion, up 21 per cent

- Consolidated profit 1-9/2025 at EUR 1,027 million for the core group (excluding Russia)
- Main revenues of EUR 1,561 million, up 2% q-o-q
- Loan origination accelerated in Q3 across CE and SEE
- CET1 ratio excluding Russia at 15.7% (group CET1 ratio at 18.2%)
- Business reduction in Russia ahead of schedule
- Return on equity targets confirmed

The following tables refer to RBI excluding Russia and Belarus:

Income Statement in EUR million	1-9/2025	1-9/2024	Q3/2025	Q2/2025
Net interest income	3,129	3,113	1,056	1,027
Net fee and commission income	1,473	1,348	505	502
Net trading income and fair value result	19	20	(12)	59
General administrative expenses	(2,562)	(2,404)	(837)	(874)
Operating result	2,228	2,271	785	765
Other result	(298)	(552)	(65)	(166)
Governmental measures and compulsory contributions	(199)	(165)	(46)	(37)
Impairment losses on financial assets	(120)	(157)	(12)	(62)
Profit/loss before tax	1,611	1,397	661	500
Profit/loss after tax	1,215	1,003	528	369
Consolidated profit	1,027	847	460	307

Financial statement in EUR million	30/9/2025	31/12/2024
Loans to customers	98,481	95,363
Deposits from customers	115,131	108,205
Total assets	192,826	184,961
Total risk-weighted assets (RWA)	78,639	78,325

Bank-specific information	30/9/2025	31/12/2024
NPE Ratio	1.7%	2.1%
NPE Coverage Ratio	47.7%	50.4%
CET1 ratio transitional (incl. profit)	15.7%	15.1%
Total capital ratio transitional (incl. profit)	20.6%	20.4%

Key ratios	1-9/2025	1-9/2024	Q3/2025	Q2/2025
Net interest margin (Ø interest-bearing assets)	2.29%	2.33%	2.30%	2.27%
Cost/income ratio	52.8%	50.9%	50.9%	52.6%
Provisioning ratio (Ø loans to customers)	0.14%	0.22%	0.01%	0.23%
Consolidated return on equity	10.0%	8.6%	14.0%	8.9%
Earnings per share in EUR	2.87	2.33	1.32	0.84

The consolidated result for the entire RBI Group can be found in the Third Quarter 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 53.0%
Provisioning ratio (excluding potential use of overlays)	around 30 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.

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