RBI 1-9/2026: Consolidated profit (excl. Russia) of more than EUR 1.1 billion, up 10 per cent

- 1-9/2026 consolidated profit of EUR 1,127 million (excl. Russia), main revenues up 8% y-o-y to EUR 4,971 million
- Customer loans up 8% to EUR 109 billion year-to-date (excl. Russia)
- Provisioning ratio excl. Russia of 19 basis points year-to-date
- CET1 ratio at 15.4% (excl. Russia)
- Successful closing of Garanti BBVA Group Romania acquisition

The following tables refer to RBI excluding Russia:

Income Statement in EUR million	1-9/2026	1-9/2025	Q3/2026	Q2/2026
Net interest income	3,347	3,129	1,160	1,111
Net fee and commission income	1,624	1,473	556	549
Net trading income and fair value result	(31)	19	(16)	(20)
General administrative expenses	(2,770)	(2,562)	(980)	(894)
Operating result	2,390	2,228	798	832
Other result	(222)	(298)	(64)	(72)
Governmental measures and compulsory contributions	(273)	(199)	(46)	(49)
Impairment losses on financial assets	(159)	(120)	(49)	(7)
Profit/loss before tax	1,736	1,611	639	704
Profit/loss after tax	1,304	1,215	481	565
Consolidated profit	1,127	1,027	419	499

Financial statement in EUR million	30/9/2026	31/12/2025
Loans to customers	109,114	101,195
Deposits from customers	127,688	117,277
Total assets	208,748	193,191
Total risk-weighted assets (RWA)	85,743	80,932

Bank-specific information	30/9/2026	31/12/2025
NPE ratio	1.5%	1.7%
NPE coverage ratio	48.6%	44.2%
CET1 ratio transitional (incl. profit)	15.4%	15.5%
Total capital ratio transitional (incl. profit)	20.4%	20.3%

Key ratios	1-9/2026	1-9/2025	Q3/2026	Q2/2026
Net interest margin (Ø interest-bearing assets)	2.29%	2.29%	2.34%	2.27%
Cost/income ratio	53.0%	52.8%	54.4%	51.0%
Provisioning ratio (Ø loans to customers)	0.19%	0.14%	0.18%	0.04%
Consolidated return on equity	10.2%	10.0%	11.7%	13.9%
Earnings per share in EUR	3.15	2.87	1.18	1.42

Outlook 2026

The following guidance refers to RBI excluding Russia, incl. Garanti, and assumes Addiko approvals and settlement in Q4, with an assumed acceptance rate of 94.84 per cent (one-off positive impact on the consolidated return on equity of c. 310 basis points).

Outlook 2026	RBI excl. RU, incl. Garanti and Addiko
Net interest income in EUR	above 4.5 bn
Net fee and commission income in EUR	around 2.2 bn
General administrative expenses in EUR	around 3.9 bn
Cost/income ratio	around 55%
Provisioning ratio	up to 35 bps
Consolidated return on equity	around 13%
Loans to customers (growth, excl. M&A)	around 9%
CET1 ratio	around 14.5%*

*'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, provisions and legal cost for foreign currency loans in Poland and excluding Rasperia litigation cost.

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