



Impact in EUR mn

		FY 2022	FY 2023	FY 2024e
Austria	Bank levy based on total assets (excluding derivatives)	22	0	~23
Hungary	Bank levy of 0.15% (for up to HUF 50 bn of total assets) and 0.21% (for tax base above HUF 50 bn); special tax for banks based on the net profit modified by several items.	60	91	~66
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	5	4	~2
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expense. Tax rate of 2% in 2024 and 2025, followed by a tax rate of 1% starting with 2026.	-	-	~22
Total	Bank levies	87	95	~113
Austria	Based on total assets less equity and secured deposits Full amounts always booked in the first quarter according to IFRIC 21	54	44	~1
Albania		1	1	~1
Croatia		1	0	~2
Czech Republic		16	15	~8
Hungary		4	2	~3
Romania		7	6	~3
Slovakia		6	6	~2
Total	Resolution fund	89	74	~20
Poland	Contributions to the State Borrower's Support Fund booked under governmental measures	25	0	0
	Other contributions	25	0	0

Special taxes for banks ("windfall taxes") are partially booked as part of income taxes (Czech Republic, Ukraine, and Russia). In Slovakia, draft legislation introduces a bank levy start from January 2024, booked under income taxes. The calculation based on profit before tax. The rate of the tax will be 30% in 2024 (2025: 25%; 2026: 20%; 2027: 15%; 2028: 4,4%). Expected impact around EUR 60 mn in 2024.