

Impact in EUR mn		FY 2023	1-3/2024	FY 2024e
<b>Austria</b>	Bank levy based on total assets (excluding derivatives)	0	6	~22
<b>Hungary</b>	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.	91	64	~64
<b>Poland</b>	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	4	1	~2
<b>Romania</b>	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.	0	6	~23
<b>Total</b>	<b>Bank levies</b>	<b>95</b>	<b>77</b>	<b>~111</b>
<b>Austria</b>		44	0	~0
<b>Albania</b>		1	1	~1
<b>Croatia</b>	Based on total assets less equity and secured deposits	0	0	~0
<b>Czech Republic</b>	Full amounts always booked in the first quarter according to IFRIC 21	15	8	~8
<b>Hungary</b>		2	2	~3
<b>Romania</b>		6	3	~3
<b>Slovakia</b>		6	2	~2
<b>Total</b>	<b>Resolution fund</b>	<b>74</b>	<b>16</b>	<b>~17</b>
<b>Poland</b>	Contributions to the State Borrower's Support Fund booked under governmental measures	0	0	0
	<b>Other contributions</b>	<b>0</b>	<b>0</b>	<b>0</b>

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.