Bank Levies

Impact in EUR mn		FY 2025	1-6/2026	FY 2026e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025	78	34	76
Hungary	2026: The tax rates have increased: 10% for the portion of the tax base up to HUF 20 billion, and 30% for the amount above this threshold.	55	120	120
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	3	2	2
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expenses. Tax rate of 4% from July 2025 onwards; before it was 2%	42	28	54
Total	**Bank levies**	**178**	**184**	**252**
Albania	Based on total assets less equity and secured deposits Full amounts always booked in the first quarter according to IFRIC 21	2	2	2
Czechia		2	3	3
Hungary		2	2	2
Romania		4	0	0
Serbia		0	4	8
Total	**Resolution fund**	**10**	**11**	**15**

Note: Special taxes for banks (“windfall taxes”) are partially booked as part of income taxes.