



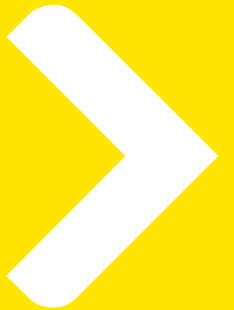
Raiffeisen Bank
International

Raiffeisen Bank International **Q3/2023**

3 November 2023

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01 Business & Financial Update

02 Risk Update

03 Appendix





RBI Group

Consolidated profit

1-9/2023

EUR 2,114 mn

-25%

y-o-y

Consolidated RoE

1-9/2023

17.4%

-10 pp

y-o-y

CET1 ratio

30/09/2023, transitional, incl. results

16.5%

+0.5 pp

ytd

Adjusted:

Consolidated profit

EUR 1,036 mn

+26%

y-o-y

Consolidated RoE

10.9%

-0.4 pp

y-o-y

CET1 ratio

14.4%

excluding **Russia / Belarus** and **Bulgaria**

excluding **Russia**, assuming P/B
Zero deconsolidation (see p. 11)



RBI Group

Loans to customers

30/09/2023

EUR 101,931 mn

-1%

ytd

Core revenues

1-9/2023, in EUR mn

4,190

+17%

Net interest
income

2,364

-12%

y-o-y

Net fee &
commission income

Opex and Cost/Income Ratio

1-9/2023

EUR 2,874 mn 41.6%

+12%

y-o-y

+4 pp

Adjusted:

Loans to customers

EUR 94,964 mn

+1%

ytd

excluding Russia
/ Belarus

Core revenues

3,159

+32%

NII

1,271

-1%

y-o-y

NFCI

Opex

EUR 2,264 mn 48.5%

+10%

y-o-y

-2 pp

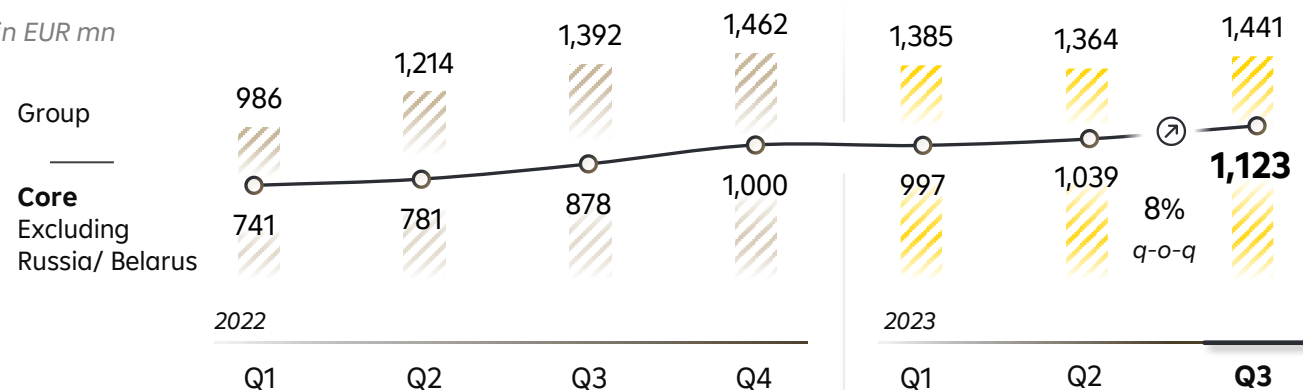
CIR



Q3/2023 Core Revenue Trends

Net interest income

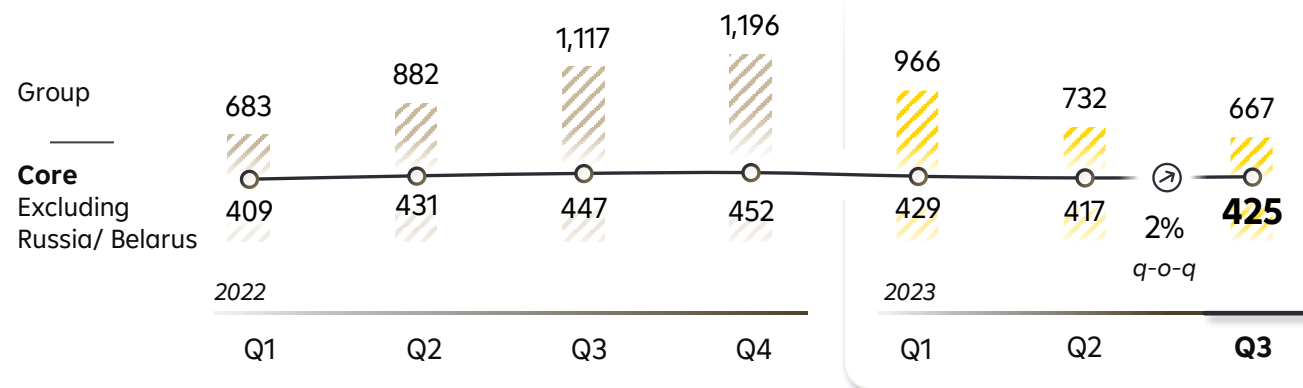
in EUR mn



- NII excl. Russia and Belarus up 8% in Q3/2023, as the benefit of EUR higher rates continues to feed through
- Deposit repricing has stabilized in Czech Republic, Romania, and still very little pressure in Slovakia and Croatia
- Net interest margin excluding Russia/Belarus increased 22 bps q-o-q to 2.54% (to 2.95% on Group level)

Net fee and commission income

in EUR mn



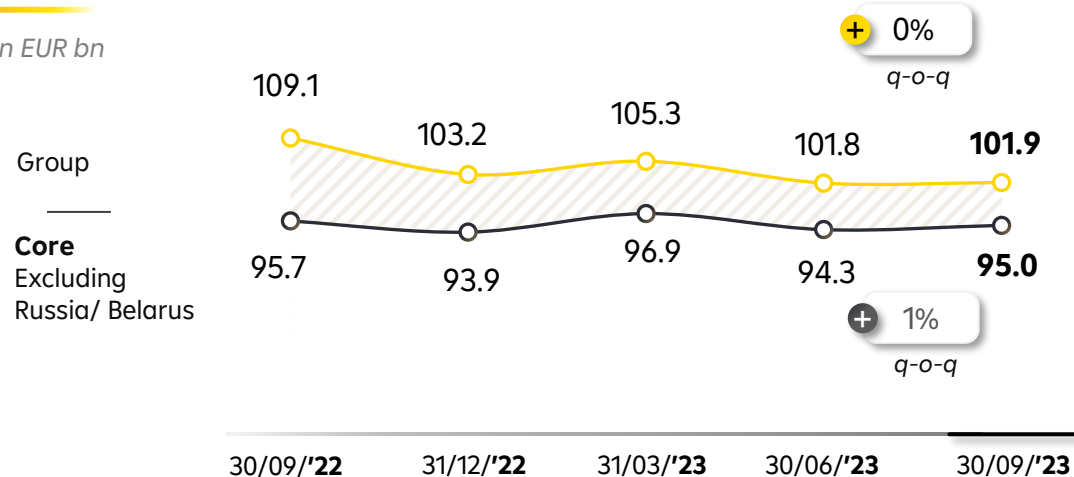
- NFCI excl. Russia and Belarus up 2% in Q3/2023 driven by SEE (7% q-o-q) and GC&M (10% q-o-q)
- Further decrease in Russia following targeted business reduction and weaker RUB

			— excl. Russia / Belarus —			
Top 3 – in EUR mn	Q1/23	Q2/23	Q3/23	Q1/23	Q2/23	Q3/23
FX business	353	255	209	102	101	103
Clearing, settlement and payment services	340	279	255	189	179	180
Loan and guarantee business	57	56	53	48	48	47

Loans and Deposits to/from Customers in Q3/2023

Loans to customers

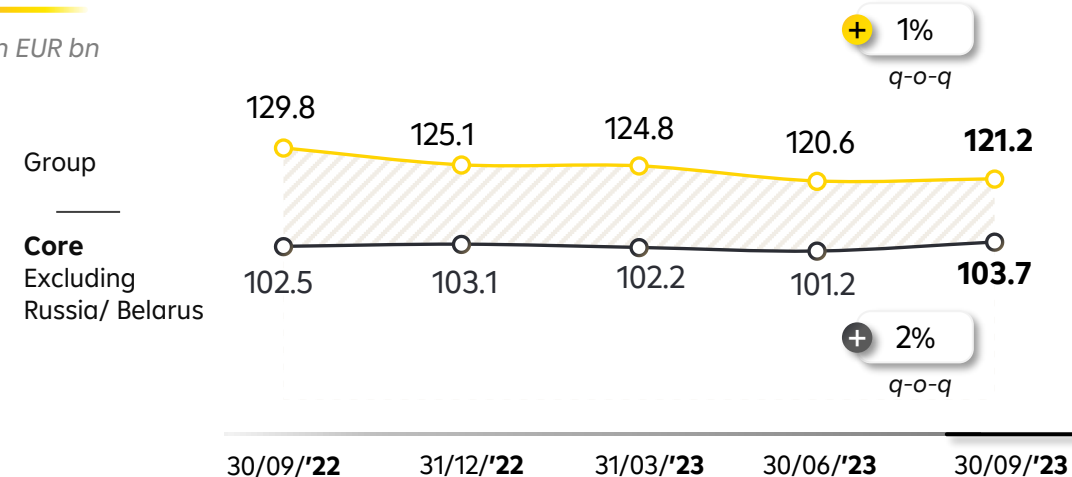
in EUR bn



- In Core RBI Group, increase driven by repo business in GC&M, modest growth in Hungary (up 2% in HUF), and Czech Republic (up 1% in CZK)
- Slow demand and selective underwriting expected for remainder of 2023

Deposits from customers

in EUR bn



- Stable deposits across Core RBI Group
- Deposits up in local currency terms q-o-q in Hungary (up 9% in HUF) and Serbia (up 3% in RSD), driven by corporate inflows
- Deposits in GC&M (up 9%)

Assets (EUR 204.2 bn -1% q-o-q)

(30/09/2023, in EUR bn, % q-o-q)

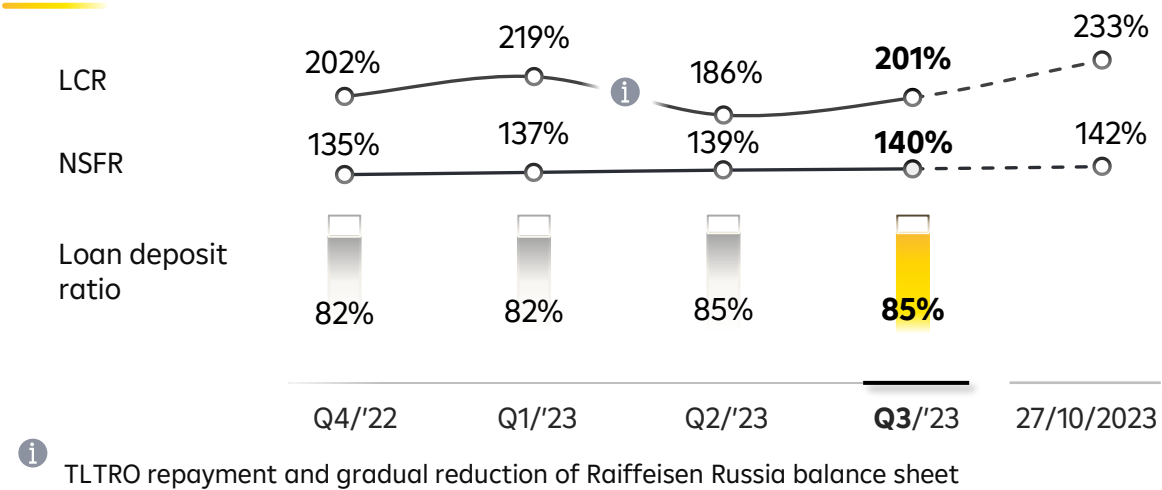
Loans to customers	101.9	+0%	Securities	30.8	+9%
Loans to banks	15.7	-9%	Cash and other assets	55.7	-5%

Liabilities (EUR 204.2 bn -1% q-o-q)

(30/09/2023, in EUR bn, % q-o-q)

Deposits from customers	121.2	+1%	Debt issued and other liab.	33.8	+4%
Deposits from banks	29.3	-13%	Equity	19.9	+3%

RBI Group - Liquidity ratios



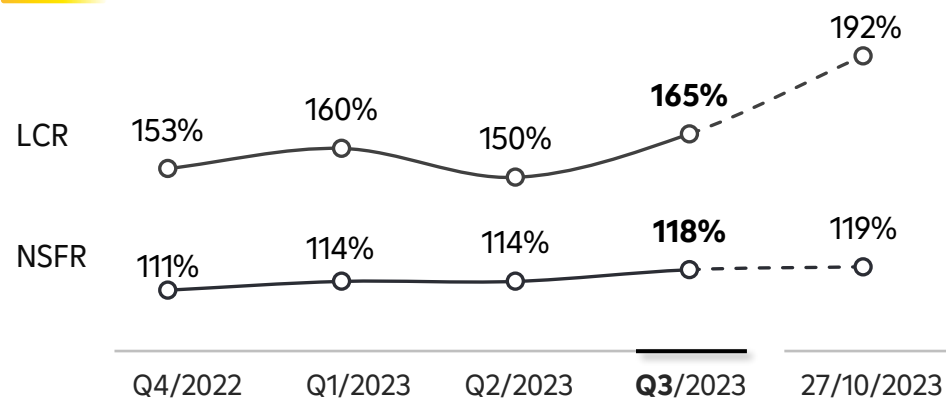
Key network units - Liquidity ratios

	LCR 27/10/2023	Share of retail deposits Q3/2023	... of which insured
Czech Republic	223%	79%	73%
Slovakia	194%	72%	68%
Hungary	192%	50%	69%
Romania	252%	77%	80%
Serbia	452%	70%	61%

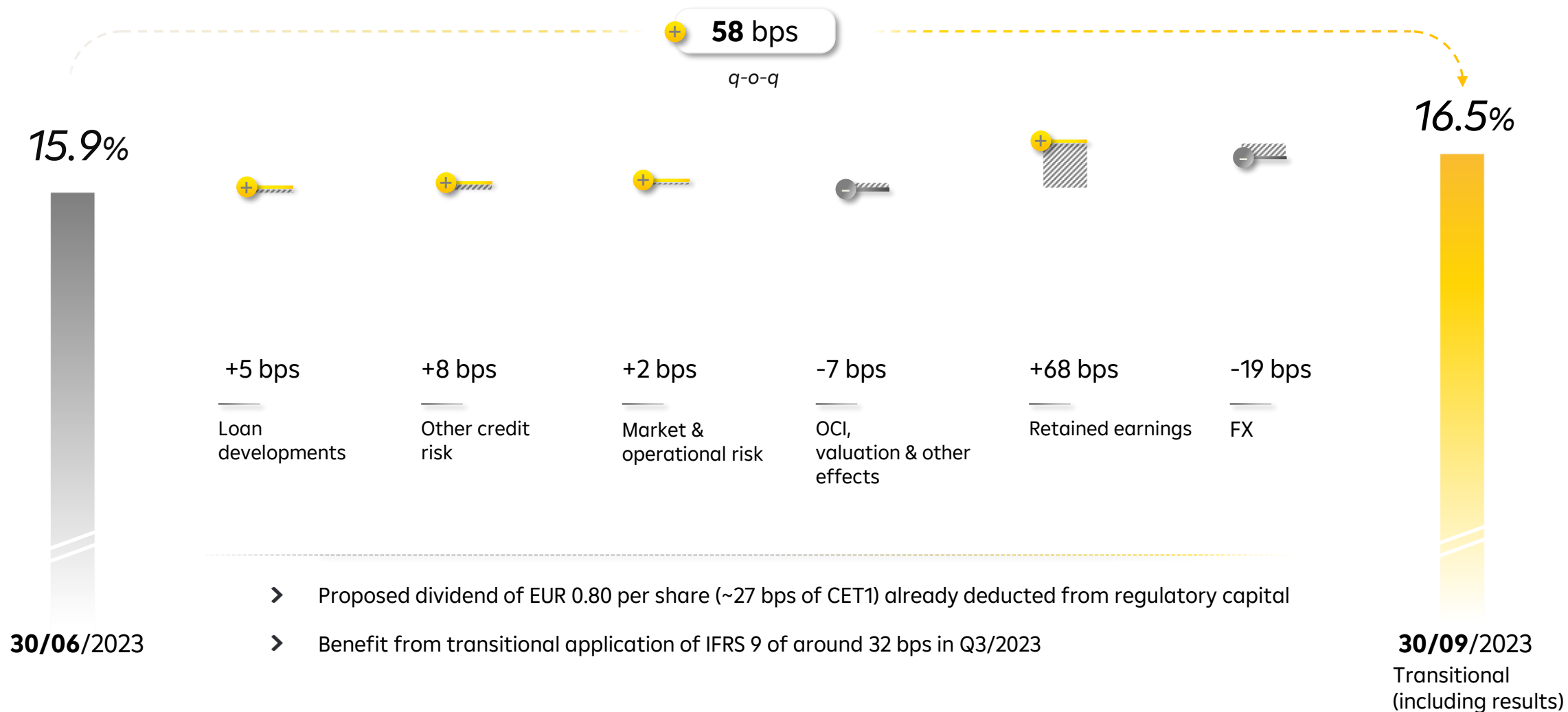
RBI head office: conservative liquidity profile

- LCR at 192% on 27 October 2023
- Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- In head office, around 50% of HQLA portfolio is cash and central bank deposits

Head office – Liquidity ratios



CET1 Ratio Development



16.5%

➤ Group CET1 ratio expected **around 16.5 per cent at year-end 2023**

~16.5%

Expected CET1 drivers in 2023:

Retained earnings

+ ~30 bps

Net of expected 2023 dividend accrual

RWA increase

- ~95 bps

Loan growth, market and operational RWAs

FX

+ ~10 bps

Other

+ ~45 bps

Inorganic effects and other capital items

➤ Any decision on dividends will be based on the capital position of the Group excluding Russia

➤ CET1 generated in Russia is not invested in RWAs elsewhere in the Group

CET 1

30/09/2023
 Transitional
 (including results)

CET 1

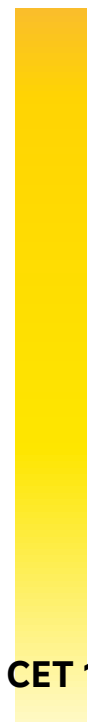
31/12/2023e
 Guidance



P/B Zero Deconsolidation Scenario in Russia

Landing point¹:

14.4%



CET 1

30/09/2023e

P/B Zero Russia deconsolidation

> Group CET1 ratio above 13.5% following "P/B Zero deconsolidation" of Russia

Assumptions:

CET1 EUR 4.0 bn IFRS equity partially offset by deduction items
Deconsolidated

RWA EUR 13.0 bn Net consolidated Russia RWAs and other effects
Deconsolidated

Operational Risk from Russia to be phased out with an impact of circa +40 bps

¹ Assuming dividend of EUR 0.80 per share for FY/2022 and 1-9/2023 accruals

Capital stack under P/B Zero deconsolidation scenario

2.84% **T2** 2.65%

1.97% **AT 1** 1.98%

14.4% **CET 1** 11.36%

RBI ex-Russia

Regulatory requirements

Capital stack



30/09/2023e

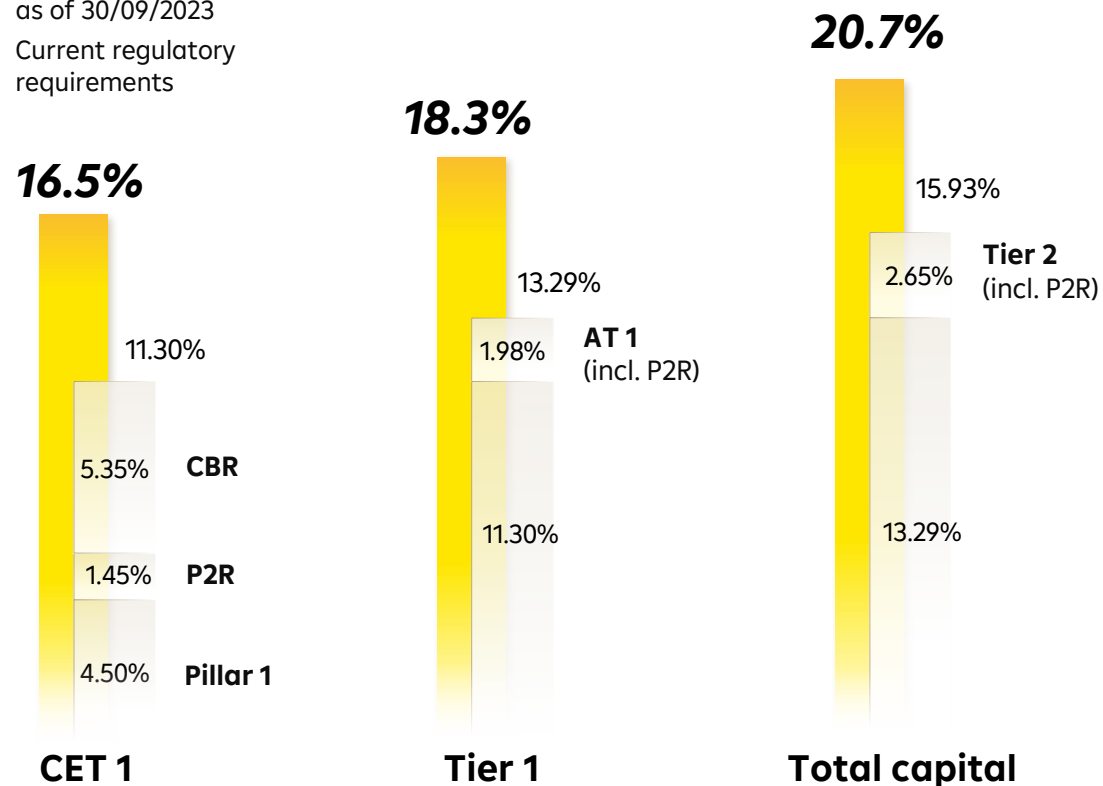
P/B Zero Russia deconsolidation

> With Russia deconsolidated at P/B Zero, AT1 and T2 buckets are adequately supplied

> MDA trigger at 11.37% and MDA buffer at 300 bps

Capital Ratios and SREP

 RBI, transitional
 as of 30/09/2023
 Current regulatory
 requirements



MDA trigger
11.80%

MDA buffer
473 bps

Available distributable items
EUR 6,232 mn

+62 bps q-o-q

P2R 2.58%

- 1.45% to be met with CET1
- 48 bps eligible for AT1
- 65 bps eligible for T2
- P2R Requirements expected to increase by up to 22 bps in January 2024¹

P2G 1.25%

- To be solely covered by CET1 but applicable to all capital layers

CBR Combined buffer requirement composition

- CBR currently at 535 bps and increases to 565 bps in January 2024

	Q3/'23	Q1/'24
OSII buffer	1.25%	1.50% ²
Countercyclical capital buffer	0.60%	0.65%
Capital conservation buffer	2.50%	2.50%
Systemic risk buffer	1.00%	1.00%

¹ Based on draft ECB decision on SREP 2023 ² Based on FMSG communication

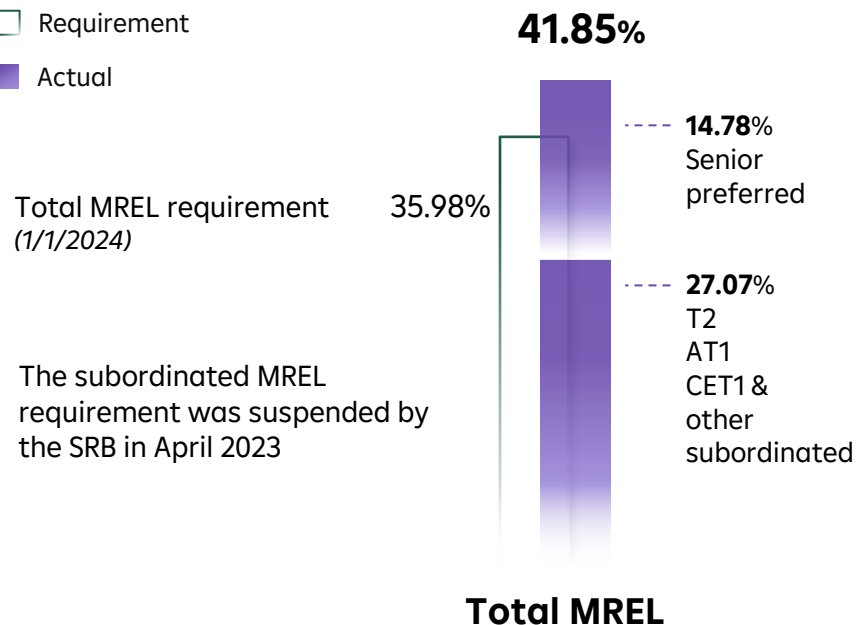


Austria resolution group MREL

Including profit
30/09/2023

□ Requirement

■ Actual



- Buffer to M-MDA at 587 bps as of 30/09/2023
- TREA in AT at EUR 43,416 mn
- MREL requirements for resolution group AT incl. CBR of 4.99% as of 30/09/2023

Funding plan 2024

- Funding, liquidity and MREL needs largely fulfilled for 2023. Two to three benchmarks planned until year end 2024
- Senior non-preferred issuance to maintain loss absorbing capacity and support credit ratings, expected in Q4/2023 or H1/2024

Other resolution groups

	Actual	Requirements	MREL needs		Ranking
	30/09/2023		until YE 2023	2024	
Czech Republic	31.21%	/ 28.20%	none	~500 - 700	Senior non-preferred
Slovakia	31.91%	/ 27.80%	none	~500 - 700	Senior preferred
Hungary	32.52%	/ 27.14%	none	~400 - 600	Senior preferred & non-preferred
Croatia	37.50%	/ 29.92%	none	none	Senior preferred
Romania	31.06%	/ 32.48%	300 ¹	~0 - 300	Senior preferred & non-preferred

¹ already issued as of 12.10.2023 (settlement date)



> The Group will **continue to progress potential transactions which would result in the sale or spin-off** of Raiffeisenbank Russia and deconsolidation of Raiffeisenbank Russia from the Group.

We are **committing to further reducing business activity in Russia whilst we continue to progress** such potential transactions.

De-risking the business in Russia

Loans to customers in Russia

-30%
ytd

Net cross border exposure

EUR 41 mn ... to Russia risk
EUR 600 mn
27 Oct. 2023 1 March 2022

RWA in Russia under IFRS

FX impact
-0.9

Op. & Market RWA
-0.0

Credit RWA
-0.5

Liquidity placement
+0.8

Δ EUR bn q-o-q

Q3/23

Q2/23



EUR 13.7 bn

EUR 14.3 bn

Continuous reduction of Payment Business. All Russian correspondent banks terminated (excl. Raiffeisenbank Russia)

Solvency strengthened:

CET1 ratio

Actual, local standard
30/09/2023

36.76%

pro-forma incl. Q3/2023 profit

Buffer

28.76%

Above local requirement

=
EUR 3,101 mn

Strong liquidity:

LCR

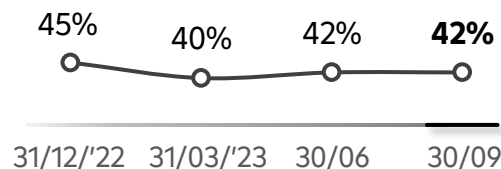
27/10/2023

Cushion to 100% LCR:

318%

EUR 7.2 bn

Loan/deposit ratio





<i>GDP (real, % yoy)</i>	2022	2023e	2024f	2025f
Czech Republic	2.4	0.0	2.1	3.0
Hungary	4.6	0.0	3.0	4.0
Poland	5.1	0.5	2.7	3.5
Slovakia	1.7	1.3	1.5	2.1
Central Europe (CE)	4.0	0.4	2.5	3.3
Albania	4.9	4.1	4.3	3.7
Bosnia a. H.	4.0	1.8	3.0	3.5
Croatia	6.3	2.1	2.5	2.6
Kosovo	5.2	3.7	4.0	3.9
Romania	4.7	2.0	3.3	4.0
Serbia	2.4	1.9	3.0	4.0
Southeastern Europe (SEE)	4.6	2.1	3.2	3.8
Belarus	-4.7	1.5	2.0	2.0
Russia	-2.1	2.5	1.5	0.9
Ukraine	-29.1	5.0	5.4	6.5
Eastern Europe (EE)	-4.7	2.6	1.8	1.4
Austria	4.8	0.1	0.6	1.4
Euro area	3.4	0.5	0.8	1.5

- Following the economic slowdown in Europe in H1/2023, the second half of the year is set to show a stagnation or very mild recovery
- The manufacturing sector, key for CE and its major trading partner Germany, keeps underperforming this year, limiting room for a GDP rebound
- SEE still sees a significant boost from tourism and remittances. As a result, the outperformance in SEE vs. CE continues
- Inflation and high interest rates still weigh on household demand. However, a rebound is already ongoing in some countries after very fast disinflation in the course of 2023
- As the war continues the recovery in Ukraine remains limited
- In Russia an "L-shaped" stagnation scenario remains most likely. Relative resilience in 2023 is driven by fiscal impulse



Inflation and Key Rates Forecast

Inflation & rates

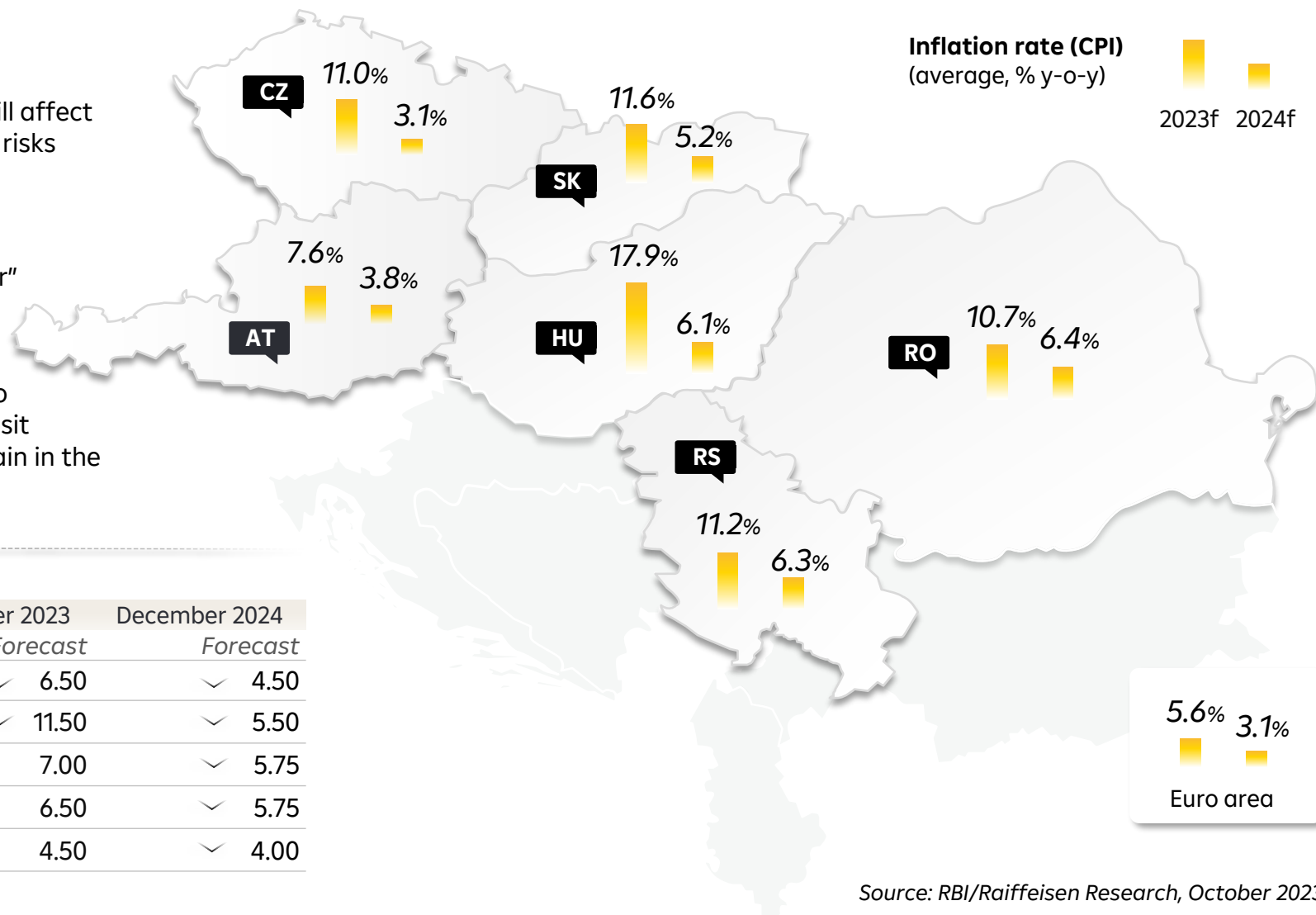
- Disinflation is in progress while its pace will slow significantly in 2024. Government interventions still affect food and energy prices, labor markets add upside risks

Banking sector view

- A turn to monetary easing should support lending activity and hasten the switch to the "credit repair" stage of the cycle, though banks generally stay cautious on new underwriting for now
- Competition for retail funds intensifies (also due to households' hunt for yield outside traditional deposit products), but loan-to-deposits ratios largely remain in the comfortable <100% area

Key rates forecast

	Current (%) 27/10/2023	December 2023 Forecast	December 2024 Forecast
Czech Republic	7.00	✓ 6.50	✓ 4.50
Hungary	12.25	✓ 11.50	✓ 5.50
Romania	7.00	7.00	✓ 5.75
Serbia	6.50	6.50	✓ 5.75
Euro (main refinancing)	4.50	4.50	✓ 4.00



Source: RBI/Raiffeisen Research, October 2023

2023 Guidance

Core Group excluding Russia / Belarus

> Core revenues & loan growth	EUR 4.2-4.3 bn	EUR ~1.8 bn	~2%
	Net interest income	Net fee and commission income	Loans to customers
<hr/>			
> OPEX & CIR	around EUR 3.1 bn	around 50%	
	OPEX	CIR	
<hr/>			
> Risk costs	Risk cost before use of overlays	around 30 bps	
<hr/>			
> Profitability	Consolidated return on equity	around 10%	
<hr/>			
> CET 1	'P/B Zero' Russia deconsolidation scenario	above 13.5%	

Any **decision on dividends** will be based on the capital position of the Group excluding Russia

RBI Group

<i>EUR 5.6-5.7 bn</i>	<i>EUR 2.9-3.0 bn</i>	<i>-1%</i>
Net interest income	Net fee and commission income	Loans to customers
<hr/>		
<i>around EUR 4.0 bn</i>	<i>43% to 45%</i>	
OPEX	CIR	
<hr/>		
Before use of overlays		<i>around 40 bps</i>
<hr/>		
Consolidated return on equity		<i>around 16%</i>
<hr/>		
At year-end 2023		<i>around 16.5%</i>

Medium term return on equity and payout ratio targets are suspended due to current uncertainties in Eastern Europe

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Q3/2023

Net releases of risk cost

Provisioning ratio

-0 bps

+20 bps

q-o-q

Risk cost releases

EUR -8 mn

including impairments
on debt securities

+18 bps

excl.
Russia / Belarus



30/09/2023

Stock of risk overlays

EUR 812 mn

GC&M, CE, SEE (CRE, inflation & spillover) EUR 383 mn

Russia / Belarus EUR 370 mn

Ukraine EUR 59 mn



30/09/2023

NPE ratio/ coverage ratio

1.5%

+1 bp

q-o-q

58.9%

+131 bps

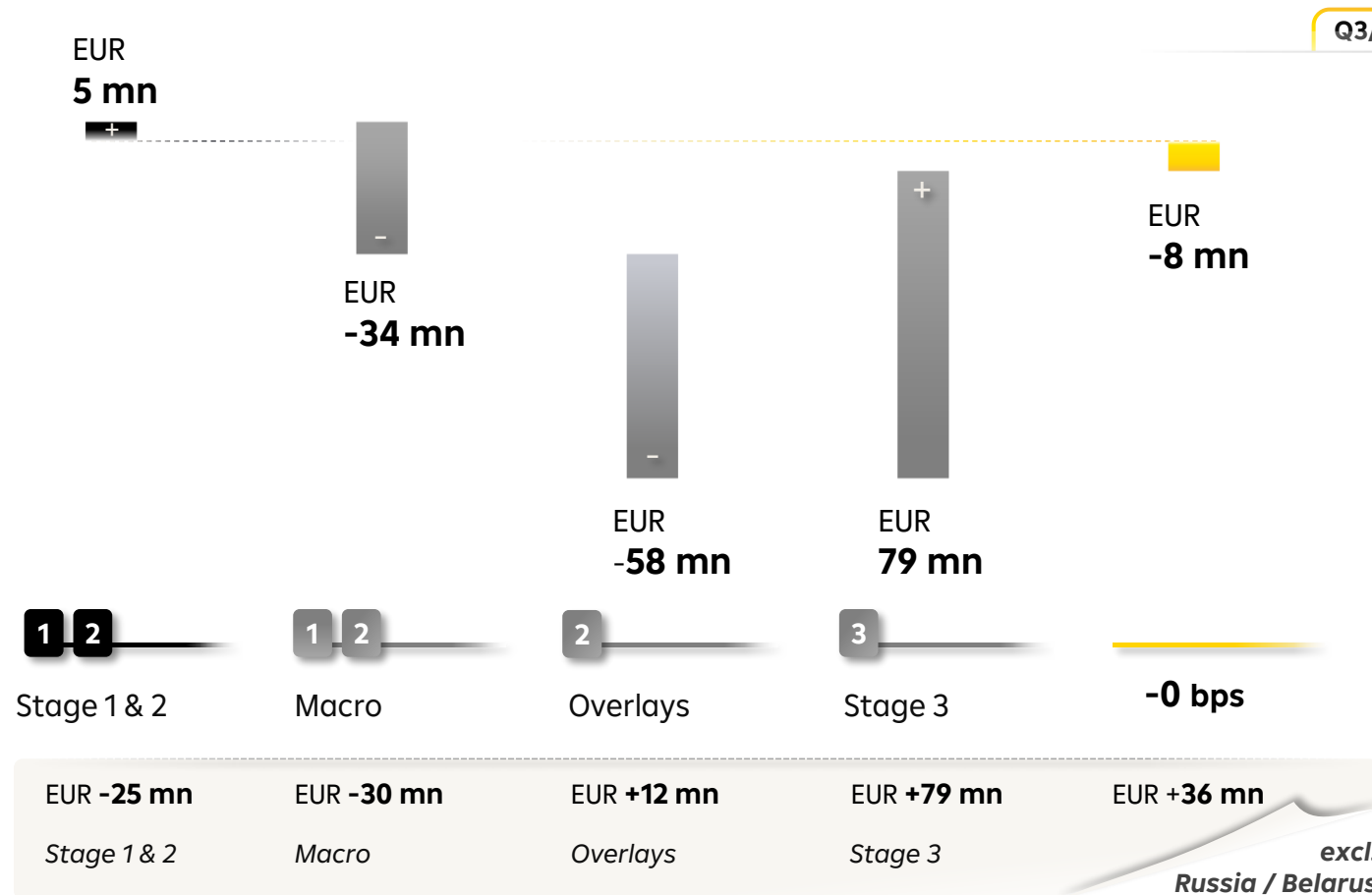
q-o-q

Q3 2023

- Risk cost remain historically low, while operating environment and outlook are increasingly challenging
- Credit risk RWA: EUR 2 bn inorganic relief in October, to be reflected in Q4
- CRE: further increase of overlays, first signs of deterioration. Overall exposure is diversified, well collateralized, and backed by cash flows

2023 Guidance

- Risk cost guidance for RBI Group of up to EUR 420 mn (around 40 bps) in 2023
- Risk cost guidance for RBI Core Group of around 30 bps



Overall release of EUR 8 mn of IFRS 9 provisions in Q3

- **Stage 1 & 2:** increase driven by retail in Russia almost fully offset by non-retail
- **Macro update:** release driven by improved outlook in Hungary, Russia, Ukraine and Slovakia
- **Overlays:** release driven by Russian sanction risk costs due to exposure reduction and RUB depreciation; offset by additional bookings in commercial real estate
- **Stage 3:** inflow in both retail and non-retail segments

RBI Group year-to-date:

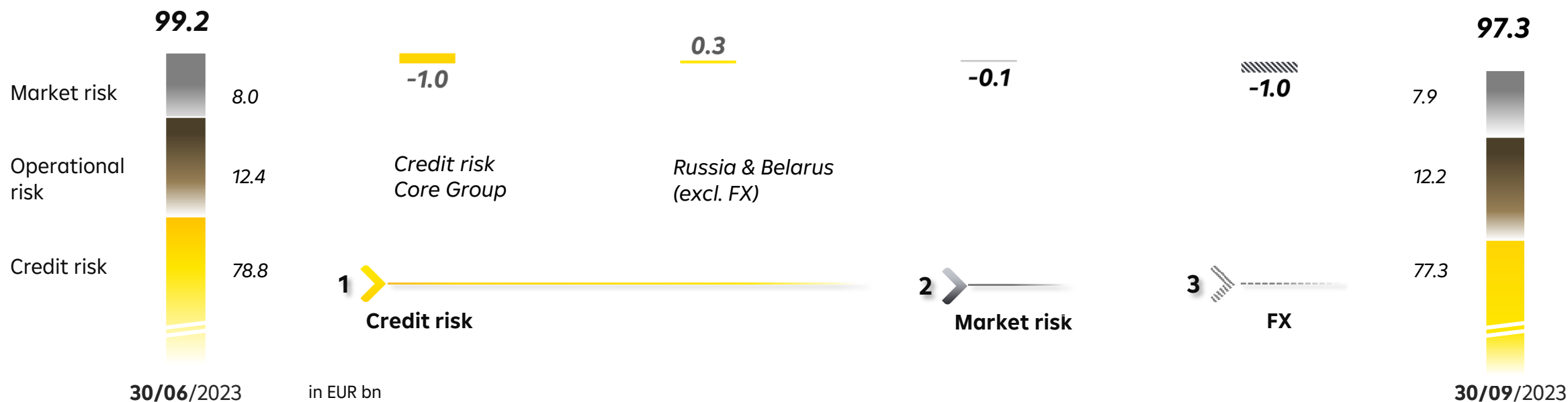
EUR 80 mn	EUR -35 mn	EUR 73 mn	EUR 133 mn	EUR 251 mn	
Stage 1 & 2	Macro	Overlays	Stage 3	Total	25 bps

(+) additional IFRS 9 provisions
(-) release of IFRS 9 provisions

Q3/2023 RWA Development

- 1 > Credit risk in core group reduces by EUR ~1 bn, driven mainly by new securitization (EUR -0.7 bn) as well as rating effects (Corporate and PI). Increase in Russia & Belarus mainly from placements of liquidity position.
- 2 > Market risk RWA decrease slightly by EUR -0.1 bn; increase in standardized approach is offset by internal model which includes reduction of regulatory multiplier
- 3 > FX effect of EUR ~-1 bn driven mainly by RUB depreciation

Inorganic effect: EUR 2 bn inorganic relief in October, and potential further relief until year end 2023





> Cases update

26,196 CHF loans
outstanding

13,042 litigation
cases

Q3/2023 Other result bookings:

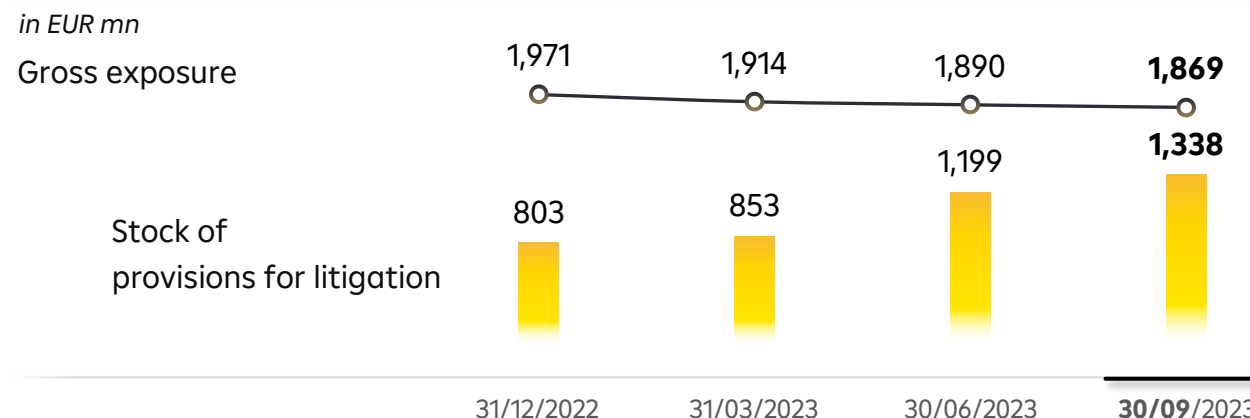
EUR 166 mn
New provisions for
litigation

EUR 9 mn
For net losses on annulment
decisions

> Settlements

- > Settlement program to be rolled out further
- > Proposal to follow terms of the KNF solution, converting contract currency to PLN
- > Mechanics of the settlement to replicate well-established KNF and the banking working group

> Provisions taken in Q3/2023



> CET1 or equivalent held against portfolio

Over 85% of CET1 or equivalent held against the portfolio:

Capital consumption from credit risk RWA¹ (driven by 150% risk weighting) and impairments

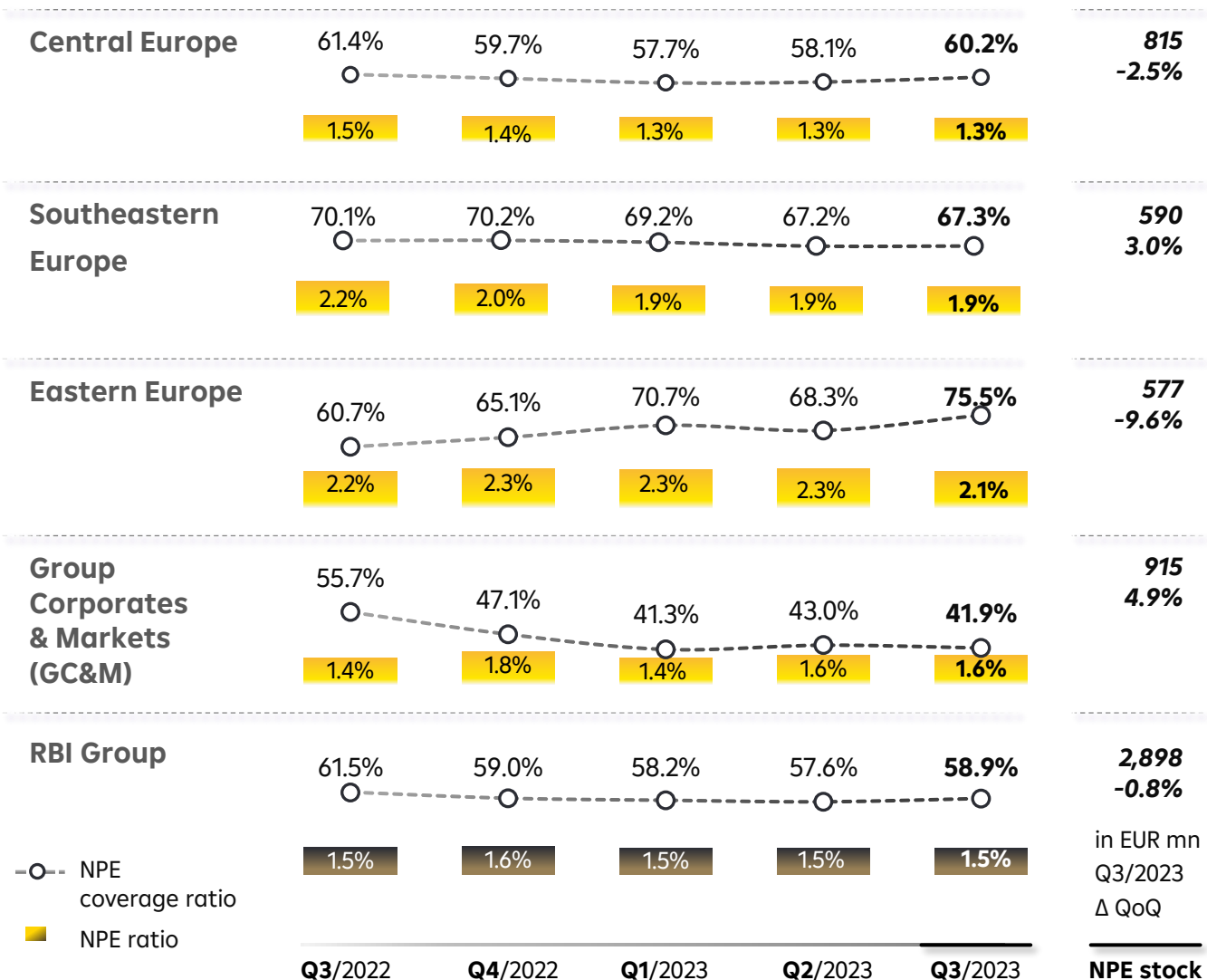
Litigation provisions



¹ 150% risk weighting applies to the secured portion of the portfolio according to CRR; average risk weighting of the portfolio is 125%



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **NPE ratio remained stable at 1.5%**
 - In **GC&M** the **coverage ratio decreased to 41.9%** due to a relatively lower provisioning of the Q3 NPE inflows
 - In **Eastern Europe** the **NPE ratio decreased to 2.1%** while **coverage ratio increased to 75.5%** driven mainly by NPE sale of large single ticket
 - **NPE coverage ratio increased to 58.9%** (108% incl. Stage 1 and 2 Provisions)
- **NPE ratio:** Non-performing exposure (loans and debt securities) in relation to entire loan portfolio of customers and banks (gross carrying amount) and debt securities
 - **NPE coverage ratio:** Impairment losses (Stage 3) on loans to customers and banks and on debt securities in relation to non-performing loans to customers and banks and debt securities

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- Leading regional player with CEE presence of over 30 years servicing approx. 18 million customers
- Covering Austria and 12 CEE markets, of which five are EU members. Serbia and Albania have candidate status. Top 5 market position in 10 countries
- Strong market position with Austrian corporates focusing on CEE

Austria, #2

- Loans: EUR 38.8 bn

Czech Republic, #5

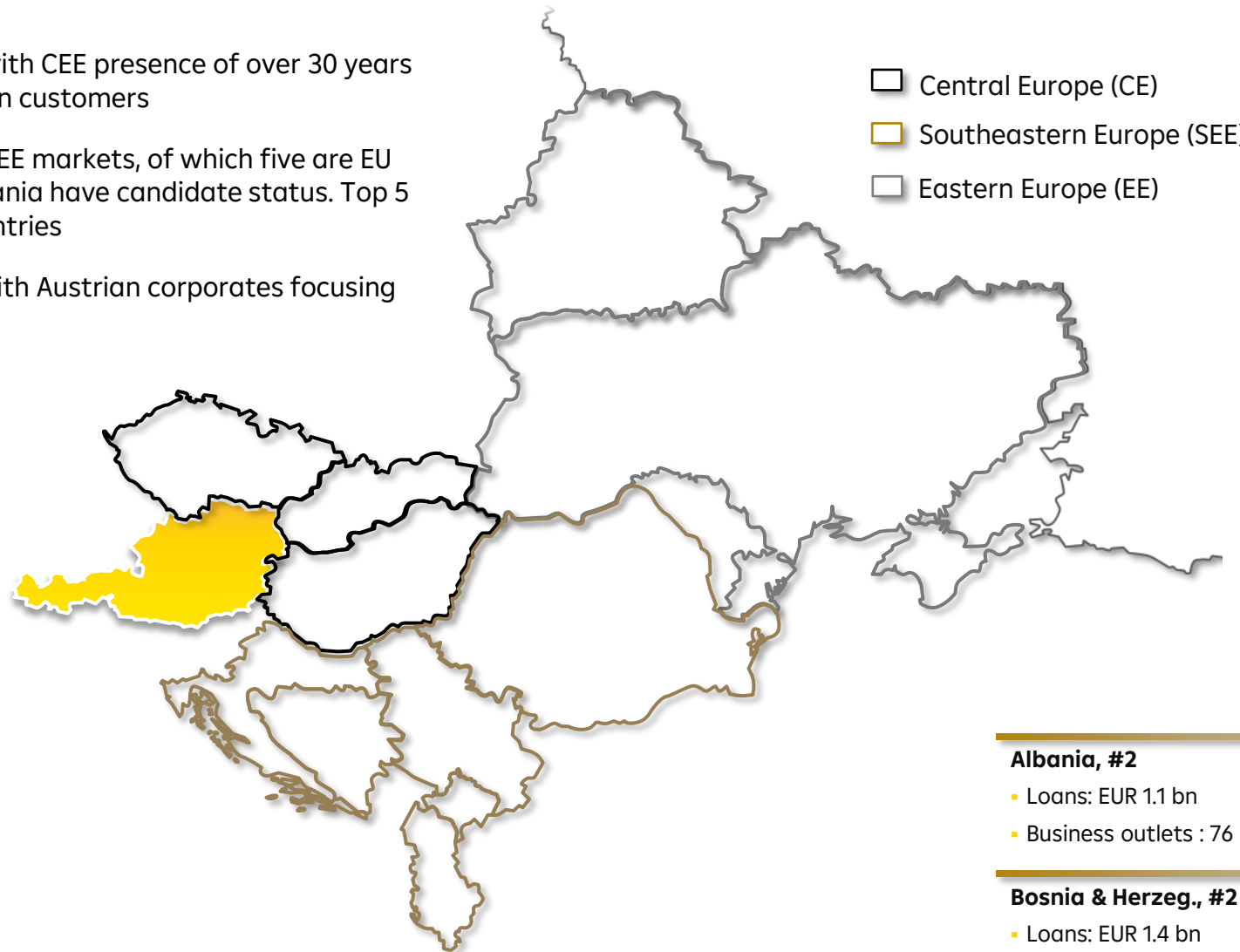
- Loans: EUR 17.8 bn
- Business outlets: 128

Hungary, #6

- Loans: EUR 4.4 bn
- Business outlets : 67

Slovakia, #3

- Loans: EUR 14.1 bn
- Business outlets : 141



Russia, #14

- Loans: EUR 6.3 bn
- Business outlets : 125

Ukraine, #4

- Loans: EUR 1.4 bn
- Business outlets : 321

Belarus, #8

- Loans: EUR 0.7 bn
- Business outlets : 47

Serbia, #3

- Loans: EUR 3.2 bn
- Business outlets : 126

Romania, #3

- Loans: EUR 8.4 bn
- Business outlets : 293

Kosovo, #1

- Loans: EUR 1.0 bn
- Business outlets : 38

Croatia, #5

- Loans: EUR 3.5 bn
- Business outlets : 71

Albania, #2

- Loans: EUR 1.1 bn
- Business outlets : 76

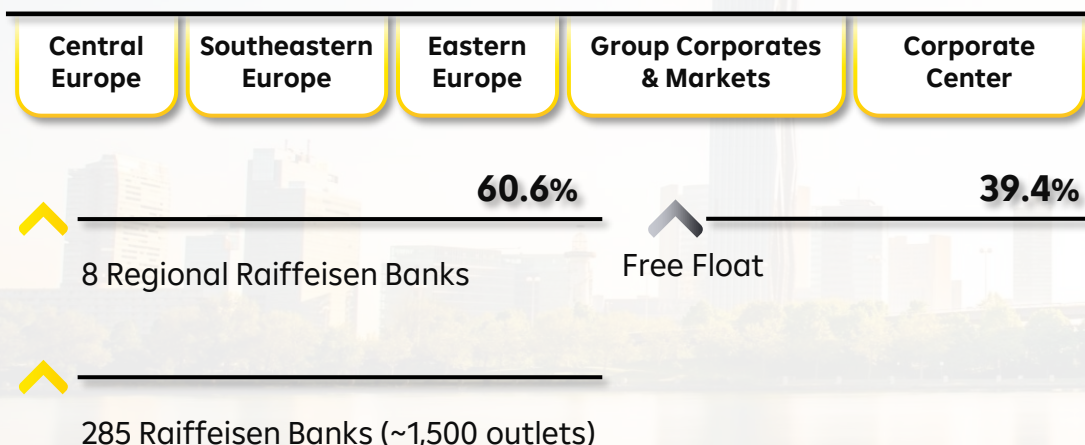
Bosnia & Herzeg., #2

- Loans: EUR 1.4 bn
- Business outlets : 88

Note: Ranking based on the latest data available on loans to customers.



Raiffeisen Bank
International



Raiffeisen Banking Group (RBG) – largest banking group in Austria with total assets of EUR 400 bn as of 31/12/2022

Solid funding profile of RBG based on a domestic market share of around 34% of total customer deposits, not least due to superior brand recognition

Three-tier structure of RBG:

- 1st tier 285 independent cooperative Raiffeisen banks focusing on retail banking. They hold shares in:
- 2nd tier: 8 independent regional Raiffeisen banks focusing on corporate and retail banking. They hold approx. 60.6% of the share capital of:
- 3rd tier: Raiffeisen Bank International AG

RBG's Institutional Protection Schemes (IPS):

Protection schemes designed pursuant to CRR to ensure the liquidity and solvency of participating members. RBI and all Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes

Q3/2023 Income Statement and KPIs

(in EUR mn)

	Q3/2023	% q-o-q	% y-o-y
Net interest income	1,441	+6%	+4%
Net fee and commission income	667	-9%	-40%
Net trading income & fair value result	89	+197%	-43%
Other operating components ¹	51	-29%	+41%
Operating income	2,247	+2%	-17%
Staff expenses	-491	-19%	-9%
Other administrative expenses	-271	-16%	-1%
Depreciation	-116	0%	+2%
General administrative expenses	-878	-16%	-5%
Operating result	1,369	+19%	-23%
Other result	-138	-61%	+18%
Gov. measures & compulsory contributions	-22	>500%	-50%
Impairment losses on financial assets	8	-82%	-
...
Consolidated profit	879	+52%	-19%

¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income

Net interest margin

Q3/2023

2.95%

+22 bps

q-o-q

Cost/income ratio

Q3/2023

39.1%

-8.5 pp

q-o-q

Consolidated return on equity

Q3/2023

22.7%

+8.6 pp

q-o-q



(in EUR mn)

	Q3/2023	% q-o-q	% y-o-y
Net interest income	1,123	+8%	+28%
Net fee and commission income	425	+2%	-16%
Net trading income & fair value result	45	-	-
Other operating components ¹	54	-21%	-2%
Operating income	1,646	+9%	+21%
Staff expenses	-393	-3%	+13%
Other administrative expenses	-247	-17%	+1%
Depreciation	-104	+1%	+9%
General administrative expenses	-744	-7%	+8%
Operating result	902	+29%	+34%
Other result	-139	-61%	+20%
Gov. measures & compulsory contributions	-12	-	-56%
Impairment losses on financial assets	-36	-15%	-72%
...
Consolidated profit	538	+220%	+108%

¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income

Net interest margin

Q3/2023

2.54%

+22 bps

q-o-q

Cost/income ratio

Q3/2023

45.2%

-8.3 pp

q-o-q

Consolidated return on equity

Q3/2023

17.4%

+12.6 pp

q-o-q



Total exposure by segments Q3/2023

in EUR bn

GC&M -2.1%

100.5

CE -1.0%

74.8

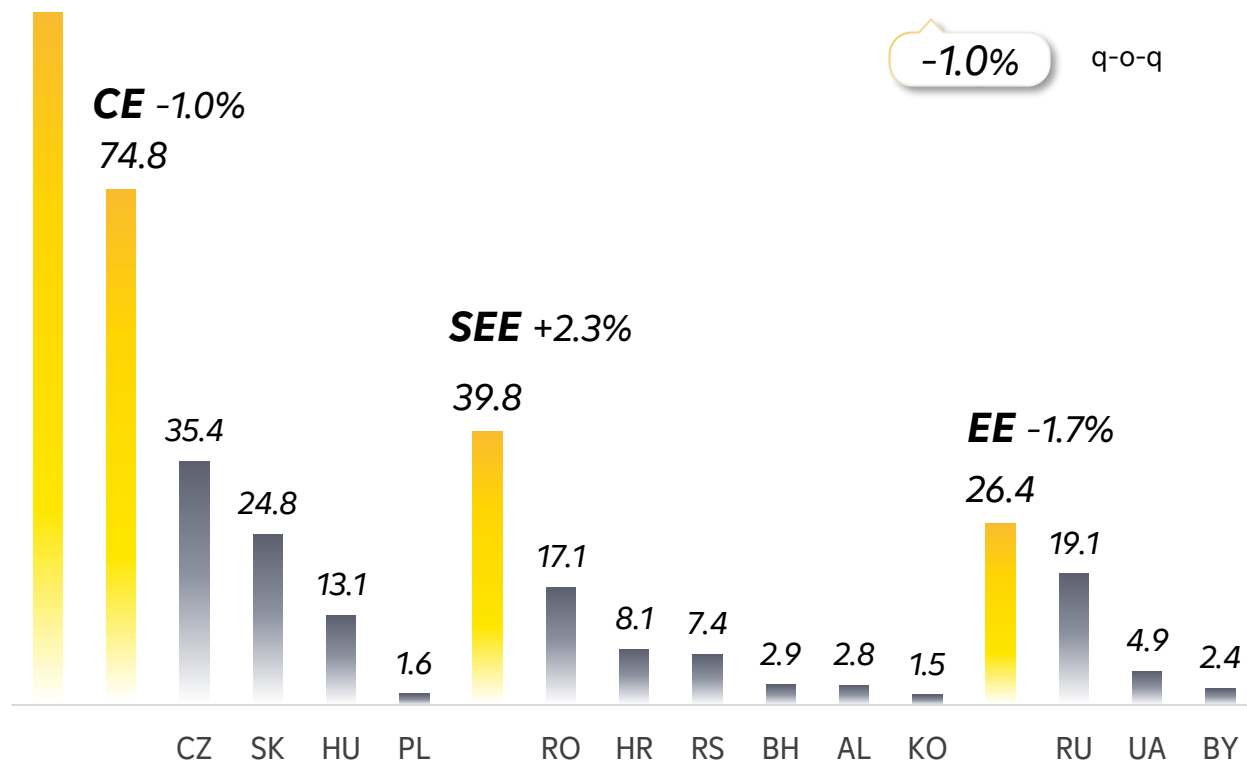
SEE +2.3%

39.8

EUR **242** bn

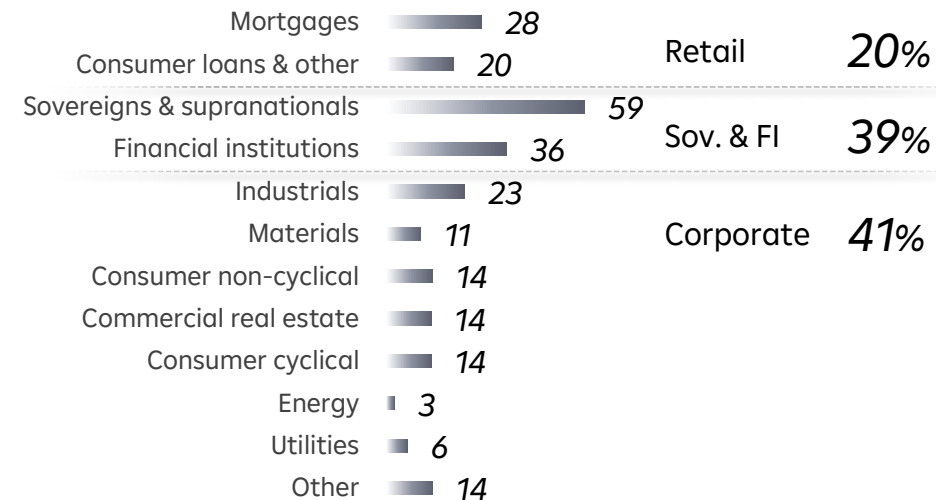
-1.0%

q-o-q

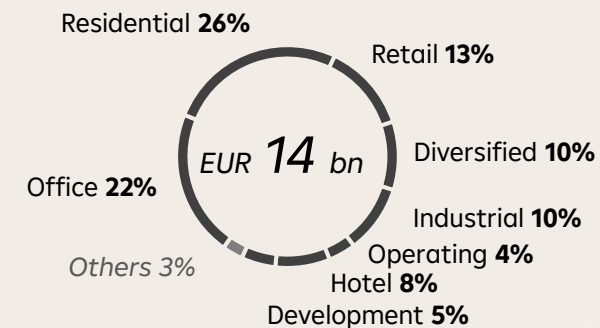


... by sector Q3/2023

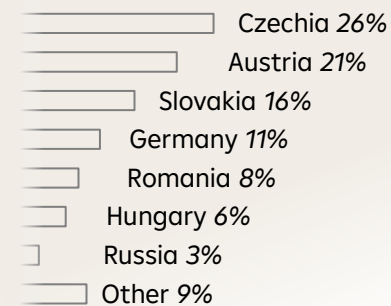
in EUR bn



CRE - Sectors



CRE - Country of risk





Q3/2023 Segments Overview

CE

Core revenues

Q3/23

q-o-q

548

Net Fees

138

-6%

NII

409

+6%

Loans to customers / NIM

Q4/22

Q1/23

Q2/23

Q3/23

37,707

38,192

38,139

37,599

2.39%

2.32%

2.42%

2.57%

Provisioning ratio

Q3/23

q-o-q

-17 bps

-42 bps

Profit/loss after tax

Q3/23

q-o-q

EUR 99 mn

-

SEE

453

118

+7%

336

+5%

17,839

18,286

18,485

18,594

3.84%

4.07%

4.25%

4.35%

46 bps

+132 bps

EUR 225 mn

-3%

EE

715

253

-22%

462

+5%

11,340

10,276

9,076

8,441

6.87%

6.39%

6.16%

6.99%

-179 bps

-21 bps

EUR 445 mn

+0%

GC&M

389

142

+10%

248

+4%

37,115

38,885

36,657

37,872

1.39%

1.43%

1.46%

1.55%

38 bps

+31 bps

EUR 175 mn

+8%

(in EUR mn)

In EUR mn	1-9/2023	1-9/2022	y-o-y
Operating income	517	397	30.5%
General admin. expenses	(361)	(322)	12.3%
Operating result	156	75	108.6%
Other result	20	(39)	–
Governmental measures and compulsory contributions	(21)	(42)	(49.7%)
Impairment losses on financial assets	10	(13)	–
Profit/loss before tax	166	(20)	–
Profit/loss after tax	308	455	(32.2%)

In EUR mn	Q3/2023	Q2/2023	q-o-q
Operating income	74	333	(77.7%)
General admin. expenses	(106)	(160)	(33.4%)
Operating result	(32)	173	–
Other result	32	(4)	–
Governmental measures and compulsory contributions	8	24	-66.8%
Impairment losses on financial assets	1	(1)	–
Profit/loss before tax	8	191	(95.6%)
Profit/loss after tax	47	238	(80.2%)

Following business areas are managed and reported in **Corporate Center**:

- The expenses related to the shared Group-wide service and control function of the head office in the areas: risk management, finance, legal, funding, capital and asset liability management (ALM), information technology, human resources
- The results from equity participation management related to dividends received and funding of network units
- The results from head office treasury that are not allocated to regional or functional segments from ALM as well as liquidity and liability management
- The result of business with special customers

In EUR mn	1-9/2023	1-9/2022	y-o-y
Operating income	(576)	(255)	126.1%
General admin. expenses	121	110	10.1%
Operating result	(455)	(145)	214.2%
Other result	3	(3)	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(7)	11	–
Profit/loss before tax	(459)	(137)	235.4%
Profit/loss after tax	(464)	(127)	263.9%

In EUR mn	Q3/2023	Q2/2023	q-o-q
Operating income	(84)	(366)	(77.0%)
General admin. expenses	41	45	(8.5%)
Operating result	(43)	(321)	(86.6%)
Other result	1	3	(77.1%)
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(1)	3	–
Profit/loss before tax	(44)	(316)	(86.1%)
Profit/loss after tax	(44)	(316)	(86.2%)

Following items are reported in **Reconciliation**:

- Reconciliation comprises consolidation adjustments to reconcile segments with Group results
- The financials of the reportable segments are shown after intra-segment items have been eliminated. However, the inter-segment items are consolidated and eliminated in the Reconciliation
- The main consolidation bookings carried out between segments are dividend payments to the head office, inter-segment revenues charged, and expenses carried by the head office
- All other consolidation bookings that reconcile the totals of reported segments' profit or loss with the RBI Group financials are also eliminated in the Reconciliation
- Offsetting of intra-Group charges resulting in a reduction of operating income and general admin. expenses in the Reconciliation



Equity Overview

In EUR mn	Subscribed capital	Capital reserves	Retained earnings	Cumulative other comprehensive income	Consolidated equity	Non-controlling interests	Additional tier 1	Total Equity
Equity as at 1/1/2022	1,002	4,990	13,637	(3,601)	16,027	1,127	1,610	18,764
Impact of adopting IFRS 17	0	0	(42)	49	7	(0)	0	6
Equity as at 1/1/2023	1,002	4,990	13,594	(3,552)	16,034	1,126	1,610	18,771
Capital increases	0	0	0	0	0	(0)	0	(0)
AT1 capital dividend allotment	0	0	(54)	0	(54)	0	54	0
Dividend payments	0	0	0	0	0	(24)	(54)	(79)
Own shares	0	1	0	0	1	0	(3)	(2)
Other changes	0	0	16	(1)	16	(0)	0	15
Total comprehensive income	0	0	2,114	(1,118)	995	151	0	1,146
Equity as at 30/9/2023	1,002	4,990	15,670	(4,671)	16,992	1,253	1,607	19,851

- Earnings per share down EUR 2.13 (1-9/2023: EUR 6.19 vs. 1-9/2022: EUR 8.31)
- Book value per share EUR 51.66 at 30/9/2023 (EUR 48.72 at 31/12/2022 resp. EUR 50.76 at 30/9/2022)
- Total comprehensive income of EUR 1,146 mn (1-9/2022: EUR 3,976 mn) positively impacted by profit after tax (EUR 2,274 mn), net investment hedge (EUR 37 mn, mostly from Russia and Czech Republic) and fair value changes of financial assets (EUR 44 mn) partly offset by exchange differences (minus EUR 1,214 mn, driven by RUB)



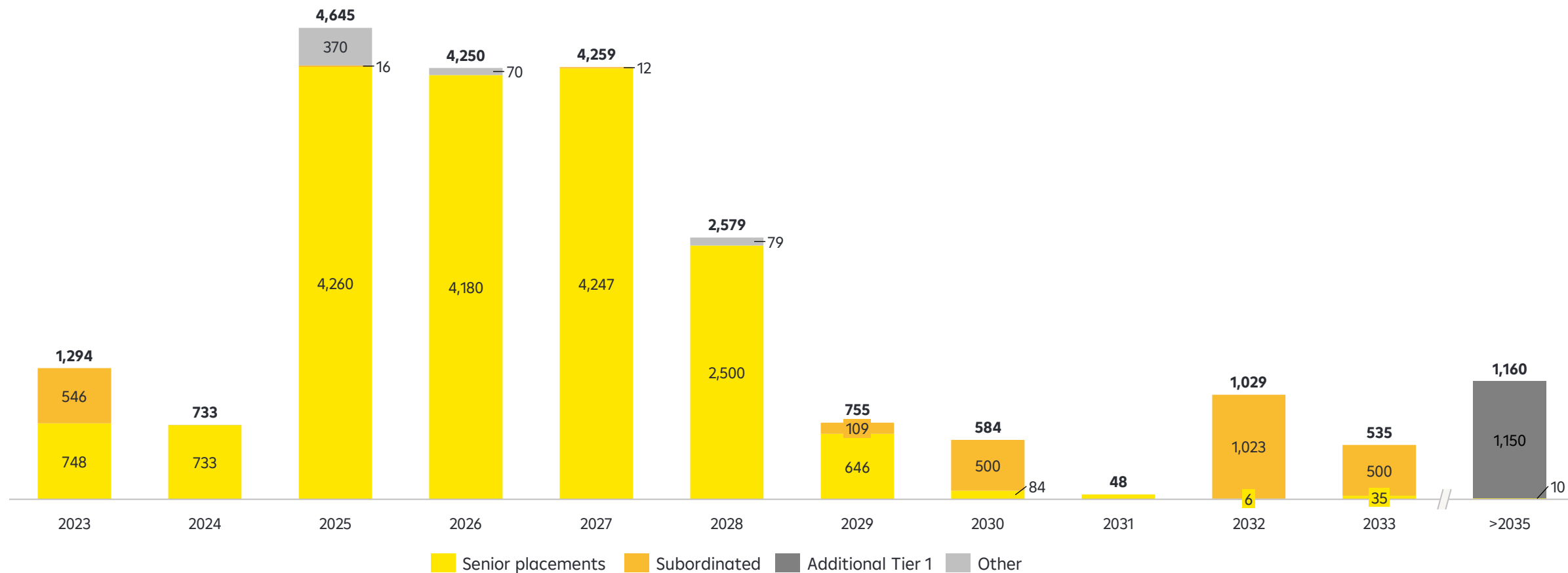
Regulatory Capital Structure - Overview

<i>in EUR mn</i>	30/9/2023	30/6/2023	31/3/2023
Common equity tier 1 (before deductions)	16,175	16,614	16,640
Deduction items	(931)	(794)	(848)
Common equity tier 1 (after deductions)	15,244	15,819	15,792
Additional tier 1 (after deductions)	1,679	1,681	1,684
Tier 1 (after deductions)	16,923	17,501	17,477
Tier 2 (after deductions)	2,343	2,353	2,391
Total capital	19,266	19,854	19,867
Risk-weighted assets (total RWA)	97,278	99,207	98,592
Common equity tier 1 ratio (transitional - incl. result)	16.5%	15.9%	16.0%
Tier 1 ratio (transitional - incl. result)	18.3%	17.6%	17.7%
Total capital ratio (transitional - incl. result)	20.7%	20.0%	20.2%
Leverage ratio (transitional)	7.1%	7.4%	7.1%
Leverage exposure (total)	237,112	235,798	245,113



Maturity Profile

Maturity Profile at 30/09/2023
(in EUR mn)





AT1 and Subordinated Instruments

Issuer	Regulatory Treatment ¹	Capital Recognition	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	100%	XS1756703275	4.500%	5Y EUR ms + 3.88%	EUR 500 mn	24 Jan 2018	15 Jun 2025	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS1640667116	8.659% ²	5Y EUR ms + 5.95%	EUR 650 mn	05 Jun 2017	15 Dec 2022	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 500 mn	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
Raiffeisen Bank International AG	Tier 2	1%	XS0981632804	6.00%	NA	EUR 500 mn	16 Oct 2013	NA	NA	16 Oct 2023
Raiffeisen Bank International AG	Tier 2	100%	XS2049823763	1.500%	5Y EUR ms + 2.10%	EUR 500 mn	12 Sep 2019	12 Mar 2025	NA	12 Mar 2030
Raiffeisen Bank International AG	Tier 2	100%	XS2189786226	2.875%	5Y EUR ms + 3.15%	EUR 500 mn	18 Jun 2020	18 Jun 2027	NA	18 Jun 2032
Raiffeisen Bank International AG	Tier 2	100%	XS2353473692	1.375%	5Y EUR ms + 1.6%	EUR 500 mn	17 Jun 2021	17 Mar 2028	NA	17 Jun 2033
Raiffeisen Bank International AG	Tier 2	100%	XS2534786590	7.375%	5Y EUR ms + 5.2%	EUR 500 mn	20 Sep 2022	20 Dec 2027	NA	20 Dec 2032

- All Tier 2 capital outstanding is CRD IV compliant and thus any Tier 2 grandfathering cap is not relevant in this case
- Overview only includes subordinated instruments with outstanding nominal amount > EUR 150 mn

¹Transitional and post-transitional CRR rules

²Reset in December 2022



The Institutional Protection Scheme (IPS)

- 1 RBI AG and its Austrian subsidiaries are members of the Raiffeisen IPS**
The IPS supports members if needed to ensure solvency and liquidity
- 2 IPS serves as capital cushion and source of liquidity** to its members. Uniform and joint monitoring ensures the early identification of potential risks
- 3 The Raiffeisen IPS is recognized as a deposit guarantee system**



IPS are subject to regulations set out in the CRR, regular financial reporting requirements and regulatory oversight

IPS structure approved in May 2021

- RBI and the Raiffeisen banks have formed an IPS, merging the former regional and federal schemes
- The ECB and the Austrian Financial Market Authority approved the IPS in May 2021
- The Raiffeisen IPS was approved as a deposit guarantee system in May 2021

Support mechanism

- Assistance will still be split between regional and federal levels: If RBI required support, this would be provided by the Raiffeisen Landesbanks. If a Landesbank were to require assistance, Raiffeisenbanks in the respective region would be called on first, followed by the other Landesbanks and RBI
- Financial support is provided prior to resolution and may take various forms, including loans, liquidity, guarantees and capital

Fund size

- The IPS fund's target volume is EUR 1,113 mn based on FY/2022 figures.
- The fund size at Q3/2023 was EUR 880 mn. RBI's share of the IPS fund amounts to EUR 412 mn

Contributions

- IPS members contribute to an ex-ante fund and make ex-post contributions if necessary
- If needed, the risk council must decide on additional ex-post contributions. These may be up to 100% of total capital in excess of the minimum regulatory requirement (including regulatory buffers) plus a cushion of 10% for all members
- RBI's contribution to the IPS fund was EUR 63 mn in 2020, EUR 31 mn in 2021, and EUR 53 mn in 2022



Impact in EUR mn

		FY 2022	1-9 2023	FY 2023e
Austria	Bank levy based on total assets (excluding derivatives)	22	0	~0
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) fully reflected in the first quarter; special tax for banks on net income from usual operation for the previous year until June, adjusted profit before tax starting with July. The rate of the tax in 2022 was 10%; in 1-6/2023 it was 8% and 7-12/2023 it will be 13% for the part not exceeding HUF 10 billion and 30% percent for amounts above that.	60	91	~91
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	5	3	~3
Total	Bank levies	87	94	~94
Austria		54	44	~45
Albania		1	1	~1
Croatia	Based on total assets less equity and secured deposits	1	0	~0
Czech Republic	Full amounts always booked in the first quarter according to IFRIC 21	16	15	~15
Hungary		4	2	~2
Romania		7	6	~6
Slovakia		6	6	~6
Total	Resolution fund	89	74	~75
Poland	Contributions to the State Borrower's Support Fund booked under governmental measures	25	0	38
	Other contributions	25	0	38

Note: Bank tax in the Czech Republic is booked monthly under income taxes



NPE and NPL Distribution by Country

In EUR mn	NPE Stock 30/9/2023	NPE Ratio 30/9/2023	NPE Ratio 31/12/2022	NPE Coverage Ratio 30/9/2023	NPE Coverage Ratio 31/12/2022	NPL Ratio 30/9/2023	NPL Ratio 31/12/2022	NPL Coverage Ratio 30/9/2023	NPL Coverage Ratio 31/12/2022
Czech Republic	273	0.9%	1.0%	50.8%	51.7%	1.1%	1.0%	50.8%	51.7%
Hungary	128	1.2%	1.7%	49.3%	41.0%	1.5%	2.0%	49.4%	41.1%
Poland	161	8.9%	7.9%	83.5%	85.6%	8.9%	7.9%	83.5%	85.6%
Slovakia	253	1.2%	1.1%	60.9%	62.3%	1.4%	1.2%	60.9%	62.3%
Central Europe	815	1.3%	1.4%	60.2%	59.7%	1.5%	1.5%	60.3%	59.8%
Albania	72	2.8%	3.1%	75.6%	79.0%	4.5%	4.5%	75.6%	79.0%
Bosnia & Herzegovina	64	2.7%	3.2%	78.9%	79.9%	2.8%	3.4%	78.9%	79.9%
Croatia	114	1.7%	1.9%	61.7%	63.7%	2.1%	2.3%	61.7%	63.7%
Kosovo	32	2.4%	2.1%	68.8%	76.4%	2.9%	2.4%	68.8%	76.4%
Romania	227	1.7%	1.7%	66.2%	70.1%	2.1%	2.2%	66.2%	70.1%
Serbia	81	1.5%	1.6%	61.0%	61.3%	1.7%	1.8%	61.0%	61.3%
Southeastern Europe	590	1.9%	2.0%	67.3%	70.2%	2.3%	2.4%	67.3%	70.2%
Belarus	29	1.3%	1.4%	72.6%	76.4%	1.4%	1.8%	72.6%	76.4%
Russia	295	1.5%	1.7%	76.1%	67.2%	1.5%	1.7%	76.1%	67.2%
Ukraine	253	5.5%	6.5%	75.1%	60.4%	7.0%	7.5%	75.1%	60.4%
Eastern Europe	577	2.1%	2.3%	75.5%	65.1%	2.3%	2.4%	75.5%	65.1%
GC&M	915	1.6%	1.8%	41.9%	47.1%	1.6%	1.8%	41.9%	47.1%
Total RBI Group	2,898	1.5%	1.6%	58.9%	59.0%	1.8%	1.8%	58.9%	59.1%



In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022 ³	1-9/2023	1-9/2022 ³	y-o-y	1-12/2022
Net interest income	1,441	1,364	5.7%	1,385	1,462	1,392	4,190	3,591	16.7%	5,053
Net fee and commission income	667	732	(8.9%)	966	1,196	1,117	2,364	2,682	(11.8%)	3,878
Net trading income and fair value result	89	30	197.2%	86	192	155	205	471	(56.5%)	663
Other net operating income	15	51	(71.4%)	(9)	(1)	(12)	57	30	90.5%	29
Operating income	2,247	2,197	2.3%	2,459	2,861	2,700	6,904	6,849	0.8%	9,710
General administrative expenses	(878)	(1,045)	(16.0%)	(950)	(978)	(925)	(2,874)	(2,574)	11.6%	(3,552)
Operating result	1,369	1,152	18.8%	1,509	1,882	1,775	4,030	4,275	(5.7%)	6,158
Other result	(138)	(354)	(60.9%)	(96)	(442)	(118)	(589)	(225)	161.1%	(667)
Gov. measures and compulsory contrib.	(22)	(2)	>500,0%	(236)	(52)	(44)	(259)	(285)	(9.0%)	(337)
Impairment losses on financial assets	8	42	(81.6%)	(301)	(228)	(160)	(251)	(721)	(65.2%)	(949)
Profit/loss before tax	1,216	838	45.1%	877	1,160	1,453	2,931	3,044	(3.7%)	4,203
Profit/loss after tax from continuing op.	947	627	51.2%	700	890	1,156	2,274	2,455	(7.3%)	3,344
Profit/loss after tax	947	627	51.2%	700	890	1,156	2,274	2,907	(21.8%)	3,797
Return on equity before tax ¹	27.4%	18.3%	9.1 PP	18.7%	29.2%	35.8%	21.4%	25.7%	(4.3 PP)	26.6%
Return on equity after tax ¹	21.4%	13.7%	7.7 PP	14.9%	22.4%	28.5%	16.6%	24.5%	(7.9 PP)	24.1%
Consolidated return on equity	22.7%	14.1%	8.6 PP	15.8%	24.1%	31.2%	17.4%	27.6%	(10.1 PP)	26.8%
Net interest margin ¹	2.95%	2.74%	0.22 PP	2.75%	2.85%	2.71%	2.81%	2.49%	0.32 PP	2.59%
Cost/income ratio	39.1%	47.6%	(8.5 PP)	38.6%	34.2%	34.3%	41.6%	37.6%	4.0 PP	36.6%
Loan/deposit ratio	84.7%	85.2%	(0.5 PP)	82.3%	82.4%	83.4%	84.7%	83.4%	1.3 PP	82.4%
Provisioning ratio ¹	0.00%	(0.19%)	0.20 PP	0.93%	0.90%	0.43%	0.25%	0.71%	(0.46 PP)	0.73%
NPE ratio	1.5%	1.5%	0.0 PP	1.5%	1.6%	1.5%	1.5%	1.5%	(0.0 PP)	1.6%
NPE coverage ratio	58.9%	57.6%	1.3 PP	58.2%	59.0%	61.5%	58.9%	61.5%	(2.6 PP)	59.0%
Total assets	204,175	206,123	(0.9%)	210,977	207,057	219,837	204,175	219,837	(7.1%)	207,057
RWA	97,278	99,207	(1.9%)	98,592	97,680	108,496	97,278	108,496	(10.3%)	97,680
Equity	19,851	19,329	2.7%	19,225	18,764	19,388	19,851	19,388	2.4%	18,764
Loans to customers	101,931	101,806	0.1%	105,336	103,230	109,066	101,931	109,066	(6.5%)	103,230
- Hereof non-financial corporations % ²	46.8%	47.4%	(0.6 PP)	46.5%	47.3%	48.4%	46.8%	48.4%	(1.6 PP)	47.3%
- Hereof households % ²	39.1%	39.8%	(0.7 PP)	38.7%	39.6%	38.5%	39.1%	38.5%	0.6 PP	39.6%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	121,233	120,553	0.6%	124,776	125,099	129,786	121,233	129,786	(6.6%)	125,099
Business outlets	1,545	1,570	(1.6%)	1,597	1,664	1,699	1,545	1,699	(9.1%)	1,664
Number of employees	44,810	44,559	0.6%	44,705	44,414	44,024	44,810	44,024	1.8%	44,414
Number of customers (in mn)	17.8	17.8	0.4%	17.7	17.6	17.2	17.8	17.2	3.8%	17.6

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Adaptation of previous year's figures due to IAS 8 adjustment



RBI Core Group – excl. Russia and Belarus

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022 ³	1-9/2023	1-9/2022 ³	y-o-y	1-12/2022
Net interest income	1,123	1,039	8.0%	997	1,000	878	3,159	2,399	31.7%	3,399
Net fee and commission income	425	417	1.8%	429	452	447	1,271	1,287	(1.3%)	1,739
Net trading income and fair value result	45	(20)	–	34	60	(17)	58	193	(69.8%)	254
Other net operating income	19	48	(60.8%)	24	29	7	90	52	73.1%	81
Operating income	1,646	1,504	9.5%	1,515	1,560	1,362	4,665	4,023	15.9%	5,583
General administrative expenses	(744)	(804)	(7.5%)	(715)	(738)	(690)	(2,264)	(2,053)	10.3%	(2,790)
Operating result	902	700	28.9%	799	822	673	2,401	1,971	21.8%	2,793
Other result	(139)	(354)	(60.9%)	(96)	(435)	(116)	(589)	(223)	163.6%	(658)
Gov. measures and compulsory contrib.	(12)	10	–	(222)	(38)	(29)	(225)	(243)	(7.3%)	(281)
Impairment losses on financial assets	(36)	(42)	(14.9%)	(23)	(60)	(127)	(101)	(399)	(74.8%)	(459)
Profit/loss before tax	715	313	128.4%	458	289	401	1,487	1,105	34.5%	1,394
Profit/loss after tax from continuing op.	603	213	183.5%	370	220	322	1,186	917	29.3%	1,137
Profit/loss after tax	603	213	183.5%	370	220	322	1,186	1,370	(13.4%)	1,590
Return on equity before tax ¹	19.9%	8.7%	11.2 PP	12.8%	9.1%	12.6%	13.8%	11.3%	2.5 PP	10.8%
Return on equity after tax ¹	16.8%	5.9%	10.9 PP	10.3%	6.9%	10.1%	11.0%	14.1%	(3.0 PP)	12.3%
Consolidated return on equity	17.4%	4.8%	12.6 PP	10.4%	5.4%	9.2%	10.9%	15.4%	(4.5 PP)	12.9%
Net interest margin ¹	2.54%	2.32%	0.22 PP	2.23%	2.22%	2.00%	2.36%	1.91%	0.46 PP	1.99%
Cost/income ratio	45.2%	53.5%	(8.3 PP)	47.2%	47.3%	50.6%	48.5%	51.0%	(2.5 PP)	50.0%
Loan/deposit ratio	93.1%	94.6%	(1.5 PP)	92.8%	91.5%	93.2%	93.1%	93.2%	(0.1 PP)	91.5%
Provisioning ratio ¹	0.18%	0.04%	0.14 PP	0.03%	0.25%	0.49%	0.08%	0.52%	(0.44 PP)	0.45%
NPE ratio	1.5%	1.5%	0.0 PP	1.5%	1.6%	1.5%	1.5%	1.5%	0.0 PP	1.6%
NPE coverage ratio	56.8%	55.9%	0.9 PP	55.5%	57.8%	60.5%	56.8%	60.5%	(3.7 PP)	57.8%
Total assets	183,622	184,387	(0.4%)	186,361	182,520	190,153	183,622	190,153	(3.4%)	182,520
RWA	82,944	83,990	(1.2%)	82,297	80,426	84,878	82,944	84,878	(2.3%)	80,426
Equity	15,439	14,908	3.6%	14,660	14,113	15,931	15,439	15,931	(3.1%)	14,113
Loans to customers	94,964	94,300	0.7%	96,884	93,922	95,724	94,964	95,724	(0.8%)	93,922
- Hereof non-financial corporations % ²	45.9%	46.4%	(0.5 PP)	45.3%	46.5%	47.3%	45.9%	47.3%	(1.4 PP)	46.5%
- Hereof households % ²	39.0%	39.6%	(0.6 PP)	38.3%	39.1%	37.8%	39.0%	37.8%	1.2 PP	39.1%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	103,674	101,198	2.4%	102,173	103,111	102,461	103,674	102,461	1.2%	103,111
Business outlets	1,373	1,396	(1.6%)	1,418	1,481	1,513	1,373	1,513	(9.3%)	1,481
Number of employees	33,294	33,084	0.6%	33,221	33,264	33,307	33,294	33,307	(0.0%)	33,264
Number of customers (in mn)	13.7	13.6	0.6%	13.5	13.4	13.2	13.7	13.2	3.5%	13.4

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Adaptation of previous year's figures due to IAS 8 adjustment



Country Financials (CE) – Czech Republic

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	162	159	1.8%	153	144	183	474	507	(6.7%)	652
Net fee and commission income	41	48	(14.6%)	48	56	45	136	141	(3.5%)	197
Net trading income and fair value result	1	2	(41.3%)	(5)	16	(14)	(2)	(26)	(90.6%)	(10)
Other net operating income	6	10	(43.1%)	4	7	5	20	19	1.5%	26
Operating income	211	216	(2.2%)	201	221	216	629	639	(1.5%)	860
General administrative expenses	(100)	(98)	1.6%	(98)	(104)	(100)	(295)	(296)	(0.4%)	(400)
Operating result	112	118	(5.3%)	104	117	117	333	342	(2.6%)	460
Other result	0	(1)	–	0	(1)	(0)	(1)	10	–	9
Gov. measures and compulsory contrib.	0	3	(95.6%)	(26)	(0)	(0)	(23)	(22)	6.9%	(22)
Impairment losses on financial assets	(10)	(9)	7.1%	(9)	0	35	(29)	5	–	6
Profit/loss before tax	102	110	(8.0%)	69	117	151	281	335	(16.3%)	452
Profit/loss after tax	84	91	(7.7%)	48	91	124	224	275	(18.6%)	366
Return on equity before tax ¹	17.7%	19.4%	(1.7 PP)	12.2%	22.5%	31.9%	16.7%	25.0%	(8.3 PP)	24.8%
Return on equity after tax ¹	14.7%	16.1%	(1.4 PP)	8.5%	17.5%	26.2%	13.4%	20.5%	(7.2 PP)	20.1%
Net interest margin ¹	2.20%	2.15%	0.05 PP	2.14%	2.15%	2.77%	2.17%	2.59%	(0.42 PP)	2.48%
Cost/income ratio	47.2%	45.4%	1.8 PP	48.4%	47.0%	46.0%	47.0%	46.4%	0.6 PP	46.6%
Loan/deposit ratio	76.1%	76.1%	(0.1 PP)	75.5%	76.2%	76.1%	76.1%	76.1%	0.0 PP	76.2%
Provisioning ratio ¹	0.23%	0.20%	0.02 PP	0.20%	(0.01%)	(0.82%)	0.21%	(0.06%)	0.27 PP	(0.05%)
NPE ratio	0.9%	0.9%	0.0 PP	0.9%	1.0%	0.9%	0.9%	0.9%	(0.0 PP)	1.0%
NPE coverage ratio	50.8%	47.9%	3.0 PP	49.9%	51.7%	50.2%	50.8%	50.2%	0.6 PP	51.7%
Total assets	30,378	30,624	(0.8%)	30,160	27,724	27,120	30,378	27,120	12.0%	27,724
RWA	11,191	11,321	(1.2%)	11,750	11,246	10,922	11,191	10,922	2.5%	11,246
Equity	2,398	2,378	0.8%	2,320	2,207	2,071	2,398	2,071	15.8%	2,207
Loans to customers	17,779	18,039	(1.4%)	18,091	17,454	17,180	17,779	17,180	3.5%	17,454
– Hereof non-financial corporations % ²	37.4%	37.1%	0.3 PP	36.8%	37.0%	37.0%	37.4%	37.0%	0.3 PP	37.0%
– Hereof households % ²	56.9%	57.4%	(0.5 PP)	57.3%	57.5%	57.0%	56.9%	57.0%	(0.1 PP)	57.5%
– Hereof FCY %	23.3%	23.0%	0.4 PP	22.8%	22.1%	21.6%	23.3%	21.6%	1.7 PP	22.1%
Deposits from customers	24,546	24,917	(1.5%)	24,256	22,871	22,599	24,546	22,599	8.6%	22,871
Business outlets	128	130	(1.5%)	130	134	153	128	153	(16.3%)	134
Number of employees	3,600	3,603	(0.1%)	3,629	3,736	3,749	3,600	3,749	(4.0%)	3,736
Number of customers (in mn)	2.1	2.1	1.1%	2.1	2.0	2.0	2.1	2.0	6.5%	2.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (CE) – Hungary

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	137	121	13.0%	123	117	96	382	239	59.7%	356
Net fee and commission income	50	52	(3.3%)	47	48	45	148	134	10.3%	183
Net trading income and fair value result	(2)	(19)	(89.1%)	(7)	9	(12)	(28)	(12)	142.9%	(3)
Other net operating income	(8)	2	–	1	8	(8)	(5)	(7)	(27.1%)	1
Operating income	178	161	10.8%	162	172	127	501	366	36.8%	539
General administrative expenses	(67)	(67)	0.2%	(61)	(63)	(55)	(196)	(161)	22.1%	(224)
Operating result	111	94	18.4%	100	109	72	305	206	48.3%	315
Other result	0	(8)	–	0	(12)	0	(8)	(5)	77.7%	(16)
Gov. measures and compulsory contrib.	(2)	(9)	(79.3%)	(86)	(1)	(3)	(96)	(72)	33.5%	(73)
Impairment losses on financial assets	8	(11)	–	7	4	(17)	4	(23)	–	(20)
Profit/loss before tax	117	65	79.8%	22	100	52	204	105	93.8%	205
Profit/loss after tax	106	62	70.4%	15	97	44	183	87	111.4%	183
Return on equity before tax ¹	48.1%	27.6%	20.6 PP	9.3%	50.7%	29.3%	29.2%	19.7%	9.4 PP	28.5%
Return on equity after tax ¹	43.3%	26.2%	17.1 PP	6.6%	49.1%	24.7%	26.1%	16.2%	9.9 PP	25.5%
Net interest margin ¹	4.68%	4.20%	0.48 PP	4.41%	4.35%	3.74%	4.41%	3.12%	1.29 PP	3.43%
Cost/income ratio	37.8%	41.8%	(4.0 PP)	38.0%	36.7%	43.3%	39.1%	43.9%	(4.7 PP)	41.6%
Loan/deposit ratio	60.3%	63.9%	(3.6 PP)	63.2%	64.1%	62.3%	60.3%	62.3%	(2.0 PP)	64.1%
Provisioning ratio ¹	(0.71%)	0.82%	(1.53 PP)	(0.61%)	(0.26%)	1.60%	(0.17%)	0.69%	(0.86 PP)	0.41%
NPE ratio	1.2%	1.4%	(0.2 PP)	1.6%	1.7%	1.7%	1.2%	1.7%	(0.6 PP)	1.7%
NPE coverage ratio	49.3%	44.3%	5.0 PP	39.8%	41.0%	44.6%	49.3%	44.6%	4.7 PP	41.0%
Total assets	11,742	11,636	0.9%	11,370	10,777	10,318	11,742	10,318	13.8%	10,777
RWA	4,428	4,612	(4.0%)	4,489	3,861	3,873	4,428	3,873	14.3%	3,861
Equity	1,087	1,031	5.4%	939	880	740	1,087	740	46.9%	880
Loans to customers	4,424	4,553	(2.8%)	4,624	4,607	4,295	4,424	4,295	3.0%	4,607
– Hereof non-financial corporations % ²	61.9%	61.9%	0.0 PP	58.5%	60.8%	61.2%	61.9%	61.2%	0.7 PP	60.8%
– Hereof households % ²	31.4%	31.0%	0.4 PP	29.6%	27.9%	28.1%	31.4%	28.1%	3.3 PP	27.9%
– Hereof FCY %	46.6%	43.9%	2.7 PP	48.0%	47.8%	46.6%	46.6%	46.6%	0.1 PP	47.8%
Deposits from customers	7,986	7,662	4.2%	7,495	7,329	7,201	7,986	7,201	10.9%	7,329
Business outlets	67	67	0.0%	66	66	66	67	66	1.5%	66
Number of employees	2,402	2,390	0.5%	2,368	2,313	2,288	2,402	2,288	5.0%	2,313
Number of customers (in mn)	0.5	0.5	0.9%	0.5	0.5	0.5	0.5	0.5	5.4%	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (CE) – Poland

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	7	7	2.9%	0	3	4	15	9	56.0%	12
Net fee and commission income	0	0	465.8%	0	(0)	0	0	1	(74.3%)	1
Net trading income and fair value result	1	1	14.8%	0	0	2	1	2	(11.4%)	2
Other net operating income	3	0	>500,0%	(0)	20	(11)	3	(20)	–	(1)
Operating income	11	8	43.7%	0	22	(6)	20	(8)	–	15
General administrative expenses	(17)	(18)	(6.6%)	(13)	(17)	(9)	(48)	(25)	87.5%	(43)
Operating result	(5)	(10)	(47.5%)	(13)	5	(15)	(28)	(33)	(16.3%)	(28)
Other result	(175)	(338)	(48.2%)	(86)	(319)	(83)	(600)	(186)	222.9%	(505)
Gov. measures and compulsory contrib.	(1)	(1)	0.1%	(1)	(20)	(8)	(3)	(11)	(69.4%)	(31)
Impairment losses on financial assets	17	6	168.6%	5	5	29	29	40	(29.3%)	46
Profit/loss before tax	(164)	(343)	(52.1%)	(95)	(328)	(78)	(602)	(190)	217.5%	(518)
Profit/loss after tax	(164)	(343)	(52.1%)	(95)	(328)	(78)	(602)	(190)	217.5%	(518)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	1.68%	1.46%	0.22 PP	0.08%	0.49%	0.62%	1.01%	0.50%	0.51 PP	0.50%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(4.73%)	(1.57%)	(3.16 PP)	(1.09%)	(1.08%)	(5.42%)	(2.30%)	(2.32%)	0.03 PP	(2.04%)
NPE ratio	8.9%	8.9%	(0.0 PP)	7.5%	7.9%	7.5%	8.9%	7.5%	1.4 PP	7.9%
NPE coverage ratio	83.5%	82.9%	0.6 PP	85.9%	85.6%	85.3%	83.5%	85.3%	(1.8 PP)	85.6%
Total assets	1,676	1,782	(6.0%)	2,033	2,043	2,234	1,676	2,234	(25.0%)	2,043
RWA	2,066	2,296	(10.0%)	2,451	2,650	2,844	2,066	2,844	(27.4%)	2,650
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	1,347	1,558	(13.5%)	1,693	1,909	2,098	1,347	2,098	(35.8%)	1,909
– Hereof non-financial corporations % ²	3.1%	2.7%	0.3 PP	2.6%	2.5%	2.4%	3.1%	2.4%	0.6 PP	2.5%
– Hereof households % ²	96.9%	97.3%	(0.3 PP)	97.4%	97.5%	97.6%	96.9%	97.6%	(0.6 PP)	97.5%
– Hereof FCY %	94.9%	95.3%	(0.4 PP)	96.0%	96.3%	96.7%	94.9%	96.7%	(1.8 PP)	96.3%
Deposits from customers	13	14	(10.1%)	14	14	14	13	14	(10.9%)	14
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	284	267	6.4%	266	260	248	284	248	14.5%	260
Number of customers (in mn)	0.0	0.0	(1.8%)	0.0	0.0	0.0	0.0	0.0	(6.0%)	0.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (CE) – Slovakia

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	103	99	4.1%	91	93	79	293	229	27.9%	322
Net fee and commission income	48	48	(0.7%)	46	47	46	142	138	3.0%	185
Net trading income and fair value result	5	3	93.2%	4	6	4	11	5	139.3%	11
Other net operating income	1	1	15.2%	0	11	1	2	2	(18.0%)	13
Operating income	160	153	4.6%	140	156	131	453	378	19.7%	534
General administrative expenses	(68)	(67)	1.1%	(64)	(65)	(60)	(199)	(178)	12.2%	(242)
Operating result	92	86	7.3%	76	91	72	253	201	26.3%	291
Other result	0	(0)	–	0	(0)	(1)	0	0	(43.8%)	(0)
Gov. measures and compulsory contrib.	0	1	–	(8)	0	0	(7)	(11)	(34.6%)	(11)
Impairment losses on financial assets	1	(11)	–	(15)	(6)	(7)	(26)	(38)	(32.5%)	(44)
Profit/loss before tax	93	75	24.0%	53	84	64	221	152	45.4%	235
Profit/loss after tax	73	58	27.5%	41	67	57	172	123	39.6%	191
Return on equity before tax ¹	24.1%	20.1%	4.0 PP	13.7%	22.2%	17.8%	19.6%	14.3%	5.4 PP	16.5%
Return on equity after tax ¹	19.1%	15.5%	3.6 PP	10.7%	17.8%	15.9%	15.3%	11.6%	3.7 PP	13.4%
Net interest margin ¹	1.96%	1.86%	0.10 PP	1.68%	1.80%	1.61%	1.83%	1.59%	0.24 PP	1.64%
Cost/income ratio	42.5%	44.0%	(1.5 PP)	45.8%	41.7%	45.3%	44.0%	46.9%	(2.9 PP)	45.4%
Loan/deposit ratio	102.7%	100.7%	2.0 PP	95.2%	96.2%	98.9%	102.7%	98.9%	3.8 PP	96.2%
Provisioning ratio ¹	(0.02%)	0.33%	(0.35 PP)	0.43%	0.21%	0.22%	0.24%	0.39%	(0.14 PP)	0.33%
NPE ratio	1.2%	1.2%	0.0 PP	1.1%	1.1%	1.3%	1.2%	1.3%	(0.1 PP)	1.1%
NPE coverage ratio	60.9%	60.1%	0.9 PP	59.6%	62.3%	65.5%	60.9%	65.5%	(4.5 PP)	62.3%
Total assets	21,495	21,801	(1.4%)	21,917	21,813	20,536	21,495	20,536	4.7%	21,813
RWA	7,988	8,110	(1.5%)	8,045	7,692	8,001	7,988	8,001	(0.2%)	7,692
Equity	1,641	1,567	4.7%	1,508	1,571	1,503	1,641	1,503	9.2%	1,571
Loans to customers	14,065	14,006	0.4%	13,802	13,756	13,584	14,065	13,584	3.5%	13,756
– Hereof non-financial corporations % ²	43.1%	43.0%	0.1 PP	42.4%	43.2%	43.3%	43.1%	43.3%	(0.2 PP)	43.2%
– Hereof households % ²	55.2%	55.2%	(0.0 PP)	55.7%	55.5%	55.2%	55.2%	55.2%	0.0 PP	55.5%
– Hereof FCY %	0.2%	0.2%	(0.0 PP)	0.2%	0.2%	0.2%	0.2%	0.2%	0.0 PP	0.2%
Deposits from customers	14,642	15,057	(2.8%)	15,143	15,499	14,363	14,642	14,363	1.9%	15,499
Business outlets	141	141	0.0%	142	142	144	141	144	(2.1%)	142
Number of employees	3,464	3,453	0.3%	3,483	3,466	3,451	3,464	3,451	0.4%	3,466
Number of customers (in mn)	1.3	1.2	2.4%	1.2	1.2	1.2	1.3	1.2	5.1%	1.2

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Albania

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	30	28	9.2%	25	23	18	83	49	67.4%	72
Net fee and commission income	6	5	20.7%	4	5	5	15	14	7.0%	19
Net trading income and fair value result	2	(5)	–	0	0	(1)	(3)	(0)	>500,0%	0
Other net operating income	(0)	0	–	0	0	(0)	0	0	>500,0%	0
Operating income	38	28	34.8%	29	27	22	95	64	47.6%	92
General administrative expenses	(14)	(13)	7.6%	(12)	(13)	(11)	(38)	(32)	19.2%	(45)
Operating result	24	15	57.1%	18	14	12	57	33	75.3%	47
Other result	0	0	–	0	(2)	0	0	0	–	(2)
Gov. measures and compulsory contrib.	(2)	(2)	2.6%	(3)	(1)	(1)	(6)	(5)	19.9%	(6)
Impairment losses on financial assets	(3)	5	–	6	(5)	(1)	8	3	135.2%	(2)
Profit/loss before tax	20	19	4.7%	21	6	10	60	31	90.2%	38
Profit/loss after tax	17	16	4.0%	18	5	8	51	27	90.4%	32
Return on equity before tax ¹	25.6%	26.7%	(1.1 PP)	32.8%	9.5%	14.5%	29.4%	17.1%	12.3 PP	15.3%
Return on equity after tax ¹	21.8%	22.9%	(1.1 PP)	27.9%	7.5%	12.3%	25.0%	14.5%	10.5 PP	12.8%
Net interest margin ¹	4.90%	4.79%	0.11 PP	4.37%	3.98%	3.28%	4.69%	3.07%	1.62 PP	3.32%
Cost/income ratio	36.0%	45.1%	(9.1 PP)	39.6%	47.6%	47.9%	39.8%	49.3%	(9.5 PP)	48.8%
Loan/deposit ratio	48.5%	49.4%	(0.9 PP)	48.2%	49.0%	48.1%	48.5%	48.1%	0.4 PP	49.0%
Provisioning ratio ¹	1.11%	(1.79%)	2.90 PP	(2.44%)	1.88%	0.16%	(1.00%)	(0.55%)	(0.44 PP)	0.11%
NPE ratio	2.8%	2.9%	(0.1 PP)	3.0%	3.1%	3.2%	2.8%	3.2%	(0.4 PP)	3.1%
NPE coverage ratio	75.6%	74.9%	0.7 PP	75.2%	79.0%	78.4%	75.6%	78.4%	(2.8 PP)	79.0%
Total assets	2,761	2,695	2.5%	2,531	2,468	2,492	2,761	2,492	10.8%	2,468
RWA	1,605	1,597	0.5%	1,534	1,520	1,623	1,605	1,623	(1.1%)	1,520
Equity	330	314	5.1%	280	259	280	330	280	17.9%	259
Loans to customers	1,101	1,104	(0.2%)	1,020	1,035	991	1,101	991	11.2%	1,035
- Hereof non-financial corporations % ²	53.7%	54.8%	(1.1 PP)	55.1%	57.2%	56.6%	53.7%	56.6%	(2.9 PP)	57.2%
- Hereof households % ²	45.4%	44.2%	1.1 PP	43.9%	41.8%	42.3%	45.4%	42.3%	3.0 PP	41.8%
- Hereof FCY %	42.8%	40.6%	2.2 PP	44.0%	47.7%	47.6%	42.8%	47.6%	(4.8 PP)	47.7%
Deposits from customers	2,328	2,298	1.3%	2,224	2,181	2,127	2,328	2,127	9.4%	2,181
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,262	1,264	(0.2%)	1,250	1,247	1,243	1,262	1,243	1.5%	1,247
Number of customers (in mn)	0.5	0.5	(0.9%)	0.5	0.5	0.5	0.5	0.5	1.3%	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Bosnia & Herzegovina

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	22	21	4.7%	19	18	17	63	47	34.5%	64
Net fee and commission income	14	13	4.0%	13	16	15	40	41	(2.0%)	56
Net trading income and fair value result	1	1	4.9%	0	1	1	1	2	(26.0%)	3
Other net operating income	0	(2)	–	0	1	(0)	(1)	1	–	1
Operating income	37	33	10.9%	33	36	35	103	94	9.7%	130
General administrative expenses	(16)	(15)	1.6%	(14)	(22)	(14)	(45)	(41)	9.4%	(63)
Operating result	22	18	18.8%	19	14	20	58	53	10.0%	67
Other result	0	(0)	–	(0)	(0)	(0)	0	(1)	–	(1)
Gov. measures and compulsory contrib.	(1)	(1)	(0.1%)	(1)	(1)	(1)	(4)	(4)	3.1%	(5)
Impairment losses on financial assets	1	2	(74.3%)	(2)	(0)	4	1	(6)	–	(6)
Profit/loss before tax	21	19	13.6%	15	13	22	55	43	27.8%	56
Profit/loss after tax	19	17	12.1%	14	13	20	50	39	28.5%	52
Return on equity before tax ¹	26.2%	22.8%	3.4 PP	17.9%	15.2%	27.3%	22.6%	18.7%	4.0 PP	17.9%
Return on equity after tax ¹	24.1%	21.3%	2.9 PP	16.2%	15.4%	25.4%	20.8%	17.1%	3.8 PP	16.8%
Net interest margin ¹	3.91%	3.85%	0.07 PP	3.50%	3.21%	3.18%	3.75%	2.96%	0.79 PP	3.03%
Cost/income ratio	41.9%	45.7%	(3.9 PP)	43.3%	61.0%	41.5%	43.6%	43.7%	(0.1 PP)	48.5%
Loan/deposit ratio	69.1%	67.6%	1.5 PP	66.7%	67.0%	67.4%	69.1%	67.4%	1.7 PP	67.0%
Provisioning ratio ¹	(0.15%)	(0.59%)	0.43 PP	0.57%	(0.06%)	(0.96%)	(0.06%)	0.55%	(0.61 PP)	0.42%
NPE ratio	2.7%	2.8%	(0.1 PP)	3.0%	3.2%	4.3%	2.7%	4.3%	(1.6 PP)	3.2%
NPE coverage ratio	78.9%	79.2%	(0.3 PP)	78.3%	79.9%	76.5%	78.9%	76.5%	2.3 PP	79.9%
Total assets	2,679	2,655	0.9%	2,612	2,630	2,608	2,679	2,608	2.8%	2,630
RWA	1,713	1,692	1.2%	1,702	1,707	1,880	1,713	1,880	(8.9%)	1,707
Equity	350	331	5.9%	352	338	349	350	349	0.5%	338
Loans to customers	1,447	1,396	3.6%	1,344	1,345	1,351	1,447	1,351	7.1%	1,345
– Hereof non-financial corporations % ²	36.4%	36.1%	0.4 PP	35.7%	36.3%	37.5%	36.4%	37.5%	(1.0 PP)	36.3%
– Hereof households % ²	61.3%	61.8%	(0.6 PP)	62.5%	61.8%	60.8%	61.3%	60.8%	0.5 PP	61.8%
– Hereof FCY %	33.2%	36.5%	(3.3 PP)	40.3%	43.3%	47.3%	33.2%	47.3%	(14.2 PP)	43.3%
Deposits from customers	2,220	2,213	0.3%	2,150	2,150	2,118	2,220	2,118	4.8%	2,150
Business outlets	88	88	0.0%	93	93	95	88	95	(7.4%)	93
Number of employees	1,392	1,365	2.0%	1,352	1,338	1,282	1,392	1,282	8.6%	1,338
Number of customers (in mn)	0.4	0.4	(1.2%)	0.4	0.4	0.4	0.4	0.4	4.1%	0.4

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Croatia

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	47	44	7.1%	41	32	30	132	85	56.5%	116
Net fee and commission income	20	17	14.1%	18	21	25	55	67	(17.7%)	87
Net trading income and fair value result	(4)	(7)	(38.3%)	1	1	(1)	(10)	(5)	86.2%	(5)
Other net operating income	5	4	9.7%	(2)	(12)	4	7	11	(35.4%)	(1)
Operating income	67	59	14.7%	58	41	57	184	157	17.8%	197
General administrative expenses	(31)	(30)	3.5%	(30)	(36)	(31)	(90)	(91)	(0.9%)	(127)
Operating result	37	29	26.2%	28	5	26	94	65	44.0%	71
Other result	(1)	(5)	(90.4%)	1	(5)	0	(5)	(1)	>500,0%	(6)
Gov. measures and compulsory contrib.	0	2	–	(2)	0	(0)	(0)	(4)	(91.4%)	(4)
Impairment losses on financial assets	(7)	31	–	(8)	(2)	(0)	15	(7)	–	(9)
Profit/loss before tax	29	56	(48.8%)	19	(1)	26	104	53	95.3%	52
Profit/loss after tax	24	46	(48.2%)	16	(2)	23	85	45	88.8%	43
Return on equity before tax ¹	18.7%	33.9%	–	10.4%	–	14.6%	20.8%	10.1%	10.7 PP	7.4%
Return on equity after tax ¹	15.3%	27.5%	–	8.5%	–	13.0%	16.9%	8.5%	8.4 PP	6.1%
Net interest margin ¹	2.90%	2.87%	0.03 PP	2.68%	2.10%	2.11%	2.81%	2.04%	0.77 PP	2.06%
Cost/income ratio	45.9%	50.8%	(4.9 PP)	51.0%	86.7%	54.5%	49.1%	58.3%	(9.3 PP)	64.2%
Loan/deposit ratio	63.8%	65.4%	(1.6 PP)	63.7%	59.4%	63.8%	63.8%	63.8%	0.0 PP	59.4%
Provisioning ratio ¹	0.84%	(3.65%)	4.48 PP	0.99%	0.22%	0.04%	(0.61%)	0.32%	(0.93 PP)	0.29%
NPE ratio	1.7%	1.8%	(0.1 PP)	1.9%	1.9%	2.3%	1.7%	2.3%	(0.6 PP)	1.9%
NPE coverage ratio	61.7%	60.5%	1.1 PP	68.4%	63.7%	66.4%	61.7%	66.4%	(4.7 PP)	63.7%
Total assets	7,150	6,847	4.4%	6,418	6,674	6,464	7,150	6,464	10.6%	6,674
RWA	2,622	2,580	1.6%	2,466	2,472	2,699	2,622	2,699	(2.9%)	2,472
Equity	662	638	3.7%	747	731	732	662	732	(9.6%)	731
Loans to customers	3,489	3,457	0.9%	3,315	3,188	3,148	3,489	3,148	10.8%	3,188
– Hereof non-financial corporations % ²	31.5%	31.7%	(0.2 PP)	31.4%	33.1%	34.0%	31.5%	34.0%	(2.5 PP)	33.1%
– Hereof households % ²	56.5%	56.2%	0.4 PP	56.0%	57.0%	57.6%	56.5%	57.6%	(1.1 PP)	57.0%
– Hereof FCY %	6.5%	4.9%	1.6 PP	0.0%	67.9%	63.5%	6.5%	63.5%	(57.1 PP)	67.9%
Deposits from customers	5,036	4,837	4.1%	4,793	5,051	4,777	5,036	4,777	5.4%	5,051
Business outlets	71	71	0.0%	71	70	70	71	70	1.4%	70
Number of employees	1,772	1,751	1.2%	1,763	1,760	1,756	1,772	1,756	0.9%	1,760
Number of customers (in mn)	0.5	0.5	0.8%	0.5	0.5	0.5	0.5	0.5	(0.6%)	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Kosovo

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	17	16	4.9%	15	16	14	48	39	24.1%	55
Net fee and commission income	6	4	34.9%	4	3	6	13	14	(2.2%)	17
Net trading income and fair value result	1	0	45.2%	0	(0)	(0)	1	(0)	–	(0)
Other net operating income	1	1	24.8%	1	2	1	4	3	25.1%	5
Operating income	25	22	12.1%	21	21	21	67	56	20.6%	77
General administrative expenses	(9)	(9)	(1.6%)	(9)	(13)	(8)	(27)	(24)	15.1%	(37)
Operating result	16	13	21.6%	11	8	13	40	32	24.7%	40
Other result	0	0	–	0	(0)	0	0	0	–	(0)
Gov. measures and compulsory contrib.	(0)	(0)	1.0%	(0)	(0)	(0)	(1)	(1)	9.3%	(2)
Impairment losses on financial assets	(4)	(2)	94.3%	(1)	(2)	(1)	(6)	(4)	57.1%	(5)
Profit/loss before tax	12	11	10.1%	10	6	11	33	27	20.9%	33
Profit/loss after tax	10	9	9.0%	9	6	10	29	24	22.1%	29
Return on equity before tax ¹	32.0%	28.6%	3.4 PP	28.6%	18.0%	32.5%	31.2%	27.4%	3.8 PP	25.5%
Return on equity after tax ¹	28.0%	25.3%	2.7 PP	25.4%	16.7%	28.4%	27.5%	23.9%	3.6 PP	22.6%
Net interest margin ¹	5.27%	5.19%	0.08 PP	4.95%	5.23%	4.52%	5.13%	4.41%	0.72 PP	4.63%
Cost/income ratio	35.9%	40.9%	(5.0 PP)	45.1%	61.0%	38.3%	40.4%	42.3%	(2.0 PP)	47.5%
Loan/deposit ratio	83.9%	84.8%	(1.0 PP)	83.5%	82.1%	84.3%	83.9%	84.3%	(0.4 PP)	82.1%
Provisioning ratio ¹	1.45%	0.76%	0.69 PP	0.24%	0.71%	0.68%	0.83%	0.57%	0.26 PP	0.61%
NPE ratio	2.4%	2.4%	(0.0 PP)	2.0%	2.1%	2.1%	2.4%	2.1%	0.3 PP	2.1%
NPE coverage ratio	68.8%	71.6%	(2.7 PP)	72.7%	76.4%	74.4%	68.8%	74.4%	(5.6 PP)	76.4%
Total assets	1,440	1,392	3.5%	1,366	1,361	1,352	1,440	1,352	6.5%	1,361
RWA	893	758	17.8%	829	807	814	893	814	9.8%	807
Equity	150	163	(8.0%)	154	144	140	150	140	7.1%	144
Loans to customers	986	968	1.8%	944	927	919	986	919	7.3%	927
– Hereof non-financial corporations % ²	41.5%	42.0%	(0.5 PP)	42.4%	42.9%	44.5%	41.5%	44.5%	(3.0 PP)	42.9%
– Hereof households % ²	58.5%	58.0%	0.5 PP	57.6%	57.1%	55.5%	58.5%	55.5%	3.0 PP	57.1%
– Hereof FCY %	1.1%	1.1%	0.0 PP	1.1%	1.2%	1.3%	1.1%	1.3%	(0.2 PP)	1.2%
Deposits from customers	1,177	1,142	3.0%	1,132	1,130	1,091	1,177	1,091	7.9%	1,130
Business outlets	38	38	0.0%	39	39	40	38	40	(5.0%)	39
Number of employees	956	937	2.0%	919	919	912	956	912	4.8%	919
Number of customers (in mn)	0.3	0.3	1.1%	0.3	0.3	0.3	0.3	0.3	6.8%	0.3

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Romania

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	147	143	3.1%	140	141	129	430	348	23.5%	489
Net fee and commission income	46	44	2.9%	41	43	48	131	137	(4.4%)	180
Net trading income and fair value result	0	3	(93.7%)	4	9	(5)	8	(16)	–	(8)
Other net operating income	0	(2)	–	1	(10)	0	(1)	9	–	(1)
Operating income	196	189	3.5%	186	183	172	571	478	19.5%	661
General administrative expenses	(78)	(81)	(4.2%)	(80)	(95)	(76)	(239)	(215)	11.0%	(310)
Operating result	118	108	9.3%	106	87	96	332	263	26.4%	350
Other result	(0)	(1)	(40.6%)	(1)	(2)	(1)	(2)	(3)	(31.4%)	(5)
Gov. measures and compulsory contrib.	0	0	(98.9%)	(10)	(0)	(0)	(10)	(14)	(31.5%)	(14)
Impairment losses on financial assets	(10)	10	–	8	(10)	(13)	8	(19)	–	(30)
Profit/loss before tax	108	118	(8.4%)	102	75	82	328	226	45.0%	301
Profit/loss after tax	91	94	(2.8%)	85	64	70	270	190	42.3%	254
Return on equity before tax ¹	29.9%	34.7%	(4.8 PP)	30.9%	23.3%	27.3%	33.1%	27.9%	5.2 PP	27.2%
Return on equity after tax ¹	25.2%	27.6%	(2.4 PP)	25.8%	20.1%	23.1%	27.3%	23.4%	3.9 PP	22.9%
Net interest margin ¹	4.54%	4.46%	0.08 PP	4.54%	4.64%	4.39%	4.52%	4.06%	0.46 PP	4.22%
Cost/income ratio	39.6%	42.7%	(3.2 PP)	43.2%	52.2%	44.1%	41.8%	45.0%	(3.2 PP)	47.0%
Loan/deposit ratio	78.1%	79.1%	(1.0 PP)	79.8%	79.2%	80.0%	78.1%	80.0%	(1.9 PP)	79.2%
Provisioning ratio ¹	0.47%	(0.48%)	0.95 PP	(0.36%)	0.52%	0.66%	(0.12%)	0.35%	(0.47 PP)	0.40%
NPE ratio	1.7%	1.6%	0.1 PP	1.7%	1.7%	1.8%	1.7%	1.8%	(0.1 PP)	1.7%
NPE coverage ratio	66.2%	65.7%	0.5 PP	67.2%	70.1%	70.2%	66.2%	70.2%	(4.0 PP)	70.1%
Total assets	13,694	13,456	1.8%	13,219	12,648	12,654	13,694	12,654	8.2%	12,648
RWA	6,768	6,813	(0.7%)	6,775	6,184	6,944	6,768	6,944	(2.5%)	6,184
Equity	1,586	1,495	6.1%	1,408	1,314	1,314	1,586	1,314	20.7%	1,314
Loans to customers	8,429	8,387	0.5%	8,438	8,084	8,192	8,429	8,192	2.9%	8,084
– Hereof non-financial corporations % ²	52.4%	52.3%	0.0 PP	52.7%	50.4%	51.8%	52.4%	51.8%	0.6 PP	50.4%
– Hereof households % ²	43.4%	43.9%	(0.5 PP)	43.7%	45.8%	44.7%	43.4%	44.7%	(1.3 PP)	45.8%
– Hereof FCY %	33.6%	33.5%	0.1 PP	33.8%	33.5%	32.4%	33.6%	32.4%	1.2 PP	33.5%
Deposits from customers	10,695	10,695	0.0%	10,460	10,010	10,112	10,695	10,112	5.8%	10,010
Business outlets	293	295	(0.7%)	295	297	299	293	299	(2.0%)	297
Number of employees	5,079	5,074	0.1%	5,059	5,084	5,029	5,079	5,029	1.0%	5,084
Number of customers (in mn)	2.3	2.2	0.1%	2.3	2.3	2.3	2.3	2.3	(2.3%)	2.3

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (SEE) – Serbia

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	72	66	8.3%	59	51	40	197	96	105.2%	147
Net fee and commission income	27	26	3.8%	25	27	25	78	64	22.5%	91
Net trading income and fair value result	4	4	6.4%	3	3	2	11	5	92.7%	8
Other net operating income	1	1	46.0%	1	1	1	3	5	(40.6%)	6
Operating income	104	97	7.6%	89	81	68	289	171	69.5%	252
General administrative expenses	(29)	(29)	(2.1%)	(29)	(39)	(30)	(87)	(78)	12.8%	(117)
Operating result	75	67	11.8%	59	42	38	202	93	116.6%	135
Other result	0	0	26.4%	0	0	0	1	0	102.2%	1
Gov. measures and compulsory contrib.	(3)	(3)	0.8%	(3)	(3)	(3)	(9)	(7)	22.4%	(10)
Impairment losses on financial assets	2	(6)	–	(3)	(13)	(1)	(7)	(6)	23.8%	(19)
Profit/loss before tax	74	58	27.4%	53	27	35	186	80	132.2%	107
Profit/loss after tax	63	49	28.8%	46	22	30	159	70	127.7%	92
Return on equity before tax ¹	46.6%	39.3%	7.2 PP	36.1%	18.6%	25.8%	42.9%	21.1%	21.8 PP	20.8%
Return on equity after tax ¹	39.8%	33.2%	6.5 PP	31.0%	15.6%	22.1%	36.6%	18.3%	18.2 PP	17.9%
Net interest margin ¹	5.41%	5.04%	0.37 PP	4.54%	3.88%	3.17%	5.00%	2.92%	2.08 PP	3.20%
Cost/income ratio	27.6%	30.3%	(2.7 PP)	33.2%	48.5%	44.1%	30.2%	45.4%	(15.2 PP)	46.4%
Loan/deposit ratio	68.3%	71.1%	(2.7 PP)	71.6%	71.9%	72.1%	68.3%	72.1%	(3.8 PP)	71.9%
Provisioning ratio ¹	(0.24%)	0.81%	(1.05 PP)	0.38%	1.54%	0.12%	0.32%	0.28%	0.03 PP	0.64%
NPE ratio	1.5%	1.5%	(0.0 PP)	1.5%	1.6%	1.5%	1.5%	1.5%	(0.0 PP)	1.6%
NPE coverage ratio	61.0%	62.5%	(1.5 PP)	61.6%	61.3%	58.5%	61.0%	58.5%	2.5 PP	61.3%
Total assets	5,718	5,573	2.6%	5,610	5,584	5,583	5,718	5,583	2.4%	5,584
RWA	3,807	3,754	1.4%	3,663	3,706	3,932	3,807	3,932	(3.2%)	3,706
Equity	727	662	9.7%	618	600	576	727	576	26.2%	600
Loans to customers	3,153	3,183	(0.9%)	3,234	3,272	3,282	3,153	3,282	(3.9%)	3,272
– Hereof non-financial corporations % ²	57.3%	57.1%	0.3 PP	57.3%	57.6%	57.8%	57.3%	57.8%	(0.5 PP)	57.6%
– Hereof households % ²	42.6%	42.9%	(0.3 PP)	42.6%	42.3%	42.1%	42.6%	42.1%	0.5 PP	42.3%
– Hereof FCY %	74.6%	73.9%	0.6 PP	52.9%	50.7%	52.5%	74.6%	52.5%	22.1 PP	50.7%
Deposits from customers	4,670	4,541	2.8%	4,707	4,731	4,740	4,670	4,740	(1.5%)	4,731
Business outlets	126	138	(8.7%)	154	154	158	126	158	(20.3%)	154
Number of employees	2,204	2,209	(0.2%)	2,366	2,349	2,317	2,204	2,317	(4.9%)	2,349
Number of customers (in mn)	1.0	1.0	(0.5%)	0.9	0.9	0.9	1.0	0.9	9.3%	0.9

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (EE) – Belarus

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	19	20	(7.1%)	27	32	32	66	91	(28.0%)	123
Net fee and commission income	30	38	(22.4%)	30	26	32	98	86	13.6%	112
Net trading income and fair value result	6	7	(15.7%)	8	7	5	21	30	(30.8%)	37
Other net operating income	1	3	(68.6%)	(15)	(3)	(11)	(11)	(12)	(9.7%)	(15)
Operating income	55	68	(18.9%)	49	62	59	173	195	(11.1%)	257
General administrative expenses	(17)	(18)	(7.2%)	(19)	(23)	(19)	(53)	(53)	0.3%	(76)
Operating result	39	50	(23.0%)	31	40	39	120	141	(15.4%)	181
Other result	(1)	(0)	265.1%	(0)	(1)	(1)	(1)	(1)	(7.9%)	(2)
Gov. measures and compulsory contrib.	(0)	(0)	8.6%	(0)	(0)	(1)	(1)	(2)	(41.3%)	(3)
Impairment losses on financial assets	3	(8)	–	2	4	(1)	(3)	(23)	(85.6%)	(20)
Profit/loss before tax	40	42	(2.6%)	32	41	37	114	115	(0.8%)	156
Profit/loss after tax	30	32	(6.0%)	24	30	27	86	83	3.5%	113
Return on equity before tax ¹	35.8%	36.9%	(1.1 PP)	26.9%	32.4%	30.2%	34.3%	37.5%	(3.2 PP)	37.0%
Return on equity after tax ¹	26.3%	28.1%	(1.8 PP)	20.2%	23.8%	22.0%	25.7%	26.9%	(1.2 PP)	26.7%
Net interest margin ¹	3.68%	3.71%	(0.04 PP)	4.59%	5.00%	5.06%	4.01%	5.42%	(1.41 PP)	5.35%
Cost/income ratio	30.2%	26.4%	3.8 PP	37.8%	36.3%	33.2%	30.9%	27.4%	3.5 PP	29.5%
Loan/deposit ratio	40.7%	41.2%	(0.5 PP)	37.7%	37.1%	43.6%	40.7%	43.6%	(2.9 PP)	37.1%
Provisioning ratio ¹	(4.15%)	8.56%	(12.71 PP)	(2.75%)	5.10%	(1.47%)	0.46%	2.01%	(1.55 PP)	(0.17%)
NPE ratio	1.3%	1.5%	(0.1 PP)	1.5%	1.4%	1.9%	1.3%	1.9%	(0.6 PP)	1.4%
NPE coverage ratio	72.6%	75.4%	(2.8 PP)	73.5%	76.4%	75.1%	72.6%	75.1%	(2.5 PP)	76.4%
Total assets	2,465	2,417	2.0%	2,617	2,692	3,019	2,465	3,019	(18.3%)	2,692
RWA	1,728	1,938	(10.8%)	1,982	2,173	2,588	1,728	2,588	(33.2%)	2,173
Equity	487	479	1.7%	479	488	561	487	561	(13.2%)	488
Loans to customers	711	711	(0.1%)	719	726	898	711	898	(20.9%)	726
– Hereof non-financial corporations % ²	68.2%	69.3%	(1.0 PP)	67.6%	64.2%	61.6%	68.2%	61.6%	6.7 PP	64.2%
– Hereof households % ²	30.4%	30.7%	(0.3 PP)	32.4%	35.8%	38.4%	30.4%	38.4%	(8.0 PP)	35.8%
– Hereof FCY %	24.3%	24.5%	(0.2 PP)	24.5%	30.4%	34.9%	24.3%	34.9%	(10.6 PP)	30.4%
Deposits from customers	1,748	1,746	0.1%	1,927	1,978	2,089	1,748	2,089	(16.3%)	1,978
Business outlets	47	50	(6.0%)	55	56	60	47	60	(21.7%)	56
Number of employees	1,563	1,578	(1.0%)	1,594	1,613	1,620	1,563	1,620	(3.5%)	1,613
Number of customers (in mn)	1.0	1.0	0.8%	1.0	1.0	1.0	1.0	1.0	1.3%	1.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (EE) – Russia

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	331	322	2.7%	377	436	476	1,029	1,091	(5.7%)	1,527
Net fee and commission income	206	264	(21.8%)	496	709	629	966	1,299	(25.6%)	2,008
Net trading income and fair value result	39	44	(12.3%)	46	127	168	129	242	(46.7%)	369
Other net operating income	(2)	1	–	(18)	(27)	(8)	(19)	(10)	93.2%	(37)
Operating income	574	631	(9.0%)	900	1,238	1,265	2,105	2,605	(19.2%)	3,844
General administrative expenses	(121)	(226)	(46.4%)	(220)	(220)	(218)	(568)	(476)	19.2%	(696)
Operating result	453	404	12.0%	681	1,019	1,046	1,537	2,129	(27.8%)	3,148
Other result	1	0	38.0%	(7)	(6)	(1)	(6)	(1)	329.4%	(7)
Gov. measures and compulsory contrib.	(9)	(11)	(14.4%)	(13)	(14)	(15)	(33)	(40)	(17.6%)	(54)
Impairment losses on financial assets	41	92	(55.8%)	(280)	(172)	(32)	(147)	(299)	(50.8%)	(471)
Profit/loss before tax	485	486	(0.2%)	381	827	998	1,351	1,789	(24.5%)	2,616
Profit/loss after tax	339	384	(11.9%)	301	637	790	1,024	1,420	(27.9%)	2,058
Return on equity before tax ¹	53.6%	52.4%	1.3 PP	37.7%	80.8%	107.3%	50.4%	95.8%	(45.4 PP)	96.9%
Return on equity after tax ¹	37.5%	41.5%	(4.0 PP)	29.7%	62.2%	85.0%	38.2%	76.1%	(37.9 PP)	76.2%
Net interest margin ¹	6.69%	5.69%	1.00 PP	5.97%	6.32%	5.83%	6.09%	5.70%	0.38 PP	5.92%
Cost/income ratio	21.1%	35.9%	(14.8 PP)	24.4%	17.7%	17.3%	27.0%	18.3%	8.7 PP	18.1%
Loan/deposit ratio	41.5%	41.7%	(0.2 PP)	40.3%	44.8%	51.4%	41.5%	51.4%	(9.9 PP)	44.8%
Provisioning ratio ¹	(2.06%)	(3.95%)	1.89 PP	11.10%	6.12%	0.14%	2.29%	2.00%	0.30 PP	2.97%
NPE ratio	1.5%	1.7%	(0.2 PP)	1.6%	1.7%	1.7%	1.5%	1.7%	(0.3 PP)	1.7%
NPE coverage ratio	76.1%	68.0%	8.0 PP	73.5%	67.2%	64.8%	76.1%	64.8%	11.3 PP	67.2%
Total assets	22,278	23,459	(5.0%)	27,024	26,872	33,118	22,278	33,118	(32.7%)	26,872
RWA	13,724	14,327	(4.2%)	15,596	16,300	22,550	13,724	22,550	(39.1%)	16,300
Equity	3,972	3,980	(0.2%)	4,123	4,138	4,848	3,972	4,848	(18.1%)	4,138
Loans to customers	6,303	7,085	(11.0%)	8,078	8,987	13,009	6,303	13,009	(51.5%)	8,987
– Hereof non-financial corporations % ²	57.4%	57.2%	0.2 PP	56.1%	52.0%	53.1%	57.4%	53.1%	4.3 PP	52.0%
– Hereof households % ²	41.3%	41.8%	(0.4 PP)	42.4%	42.9%	42.4%	41.3%	42.4%	(1.1 PP)	42.9%
– Hereof FCY %	9.7%	11.3%	(1.6 PP)	12.7%	12.0%	14.5%	9.7%	14.5%	(4.8 PP)	12.0%
Deposits from customers	15,826	17,727	(10.7%)	20,814	20,175	25,427	15,826	25,427	(37.8%)	20,175
Business outlets	125	124	0.8%	124	127	126	125	126	(0.8%)	127
Number of employees	9,953	9,897	0.6%	9,890	9,537	9,097	9,953	9,097	9.4%	9,537
Number of customers (in mn)	3.2	3.2	(0.8%)	3.2	3.2	3.0	3.2	3.0	5.7%	3.2

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



Country Financials (EE) – Ukraine

In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022 ³	1-9/2023	1-9/2022 ³	y-o-y	1-12/2022
Net interest income	112	99	13.0%	101	110	101	312	265	18.0%	375
Net fee and commission income	17	20	(17.6%)	24	29	29	61	57	6.3%	87
Net trading income and fair value result	9	8	6.1%	12	11	23	29	54	(46.9%)	65
Other net operating income	(0)	(1)	(97.2%)	(1)	(2)	(1)	(2)	(1)	165.5%	(3)
Operating income	138	127	8.7%	135	148	152	400	375	6.5%	524
General administrative expenses	(45)	(41)	10.7%	(42)	(48)	(39)	(128)	(134)	(5.0%)	(182)
Operating result	93	86	7.8%	94	100	113	272	241	13.0%	341
Other result	(2)	0	–	2	5	3	1	(2)	–	4
Gov. measures and compulsory contrib.	(3)	(3)	12.7%	(3)	(3)	(2)	(8)	(7)	12.6%	(10)
Impairment losses on financial assets	5	(51)	–	(28)	(6)	(47)	(74)	(247)	(69.9%)	(253)
Profit/loss before tax	93	33	182.6%	65	97	67	190	(15)	–	82
Profit/loss after tax	76	27	187.4%	53	78	56	156	(13)	–	65
Return on equity before tax ¹	74.7%	29.4%	45.3 PP	60.9%	102.1%	71.7%	59.8%	–	–	19.5%
Return on equity after tax ¹	61.6%	23.8%	37.8 PP	50.2%	82.1%	59.9%	49.2%	–	–	15.5%
Net interest margin ¹	10.76%	10.05%	0.72 PP	10.07%	11.47%	10.79%	10.25%	9.59%	0.67 PP	10.07%
Cost/income ratio	32.8%	32.2%	0.6 PP	30.7%	32.3%	25.4%	31.9%	35.8%	(3.9 PP)	34.8%
Loan/deposit ratio	35.6%	34.8%	0.8 PP	40.4%	43.5%	51.8%	35.6%	51.8%	(16.2 PP)	43.5%
Provisioning ratio ¹	0.78%	6.19%	(5.40 PP)	3.52%	1.01%	7.29%	3.53%	14.15%	(10.62 PP)	11.32%
NPE ratio	5.5%	6.0%	(0.4 PP)	6.5%	6.5%	5.6%	5.5%	5.6%	(0.1 PP)	6.5%
NPE coverage ratio	75.1%	67.9%	7.2 PP	66.0%	60.4%	47.6%	75.1%	47.6%	27.5 PP	60.4%
Total assets	4,716	4,298	9.7%	4,223	4,258	4,175	4,716	4,175	13.0%	4,258
RWA	5,349	4,926	8.6%	4,689	4,810	5,064	5,349	5,064	5.6%	4,810
Equity	596	499	19.3%	472	428	394	596	394	51.2%	428
Loans to customers	1,427	1,280	11.5%	1,479	1,627	1,859	1,427	1,859	(23.3%)	1,627
- Hereof non-financial corporations % ²	88.0%	88.7%	(0.7 PP)	89.6%	88.1%	89.4%	88.0%	89.4%	(1.4 PP)	88.1%
- Hereof households % ²	9.3%	9.4%	(0.2 PP)	8.5%	8.7%	9.8%	9.3%	9.8%	(0.5 PP)	8.7%
- Hereof FCY %	32.9%	31.0%	2.0 PP	30.8%	31.0%	30.1%	32.9%	30.1%	2.8 PP	31.0%
Deposits from customers	3,965	3,667	8.1%	3,648	3,694	3,637	3,965	3,637	9.0%	3,694
Business outlets	321	328	(2.1%)	328	386	388	321	388	(17.3%)	386
Number of employees	5,258	5,224	0.7%	5,275	5,400	5,736	5,258	5,736	(8.3%)	5,400
Number of customers (in mn)	2.9	2.9	0.6%	2.9	2.9	2.8	2.9	2.8	5.8%	2.9

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Adaptation of previous year's figures due to IAS 8 adjustment



In EUR mn	Q3/2023	Q2/2023	q-o-q	Q1/2023	Q4/2022	Q3/2022	1-9/2023	1-9/2022	y-o-y	1-12/2022
Net interest income	248	238	4.1%	226	228	191	711	505	41.0%	733
Net fee and commission income	142	129	9.8%	158	166	146	428	451	(5.1%)	617
Net trading income and fair value result	48	37	29.1%	57	46	55	142	95	49.3%	141
Other net operating income	19	34	(44.9%)	29	27	29	83	84	(1.2%)	110
Operating income	462	439	5.4%	472	464	418	1,373	1,138	20.6%	1,602
General administrative expenses	(203)	(218)	(6.8%)	(199)	(207)	(189)	(620)	(558)	11.0%	(765)
Operating result	259	221	17.5%	272	258	229	753	579	29.9%	837
Other result	7	0	>500,0%	1	(1)	4	8	4	91.7%	3
Gov. measures and compulsory contrib.	(8)	(1)	>500,0%	(25)	(13)	(13)	(34)	(40)	(15.4%)	(54)
Impairment losses on financial assets	(35)	(6)	480.4%	15	(26)	(106)	(26)	(95)	(72.4%)	(122)
Profit/loss before tax	223	214	4.1%	263	216	114	700	448	56.4%	664
Profit/loss after tax	175	162	7.9%	206	162	99	543	355	53.0%	517
Return on equity before tax ¹	23.2%	22.5%	0.7 PP	27.8%	22.4%	11.7%	24.3%	15.3%	8.9 PP	17.2%
Return on equity after tax ¹	18.2%	17.0%	1.2 PP	21.7%	16.7%	10.2%	18.8%	12.2%	6.7 PP	13.4%
Net interest margin ¹	1.55%	1.46%	0.09 PP	1.43%	1.39%	1.15%	1.48%	1.09%	0.39 PP	1.19%
Cost/income ratio	43.9%	49.7%	(5.8 PP)	42.2%	44.5%	45.3%	45.2%	49.1%	(3.9 PP)	47.8%
Loan/deposit ratio	168.7%	174.6%	(5.9 PP)	161.1%	146.2%	143.5%	168.7%	143.5%	25.2 PP	146.2%
Provisioning ratio ¹	0.38%	0.06%	0.31 PP	(0.16%)	0.28%	1.10%	0.09%	0.33%	(0.24 PP)	0.32%
NPE ratio	1.6%	1.6%	(0.0 PP)	1.4%	1.8%	1.4%	1.6%	1.4%	0.1 PP	1.8%
NPE coverage ratio	41.9%	43.0%	(1.0 PP)	41.3%	47.1%	55.7%	41.9%	55.7%	(13.7 PP)	47.1%
Total assets	67,439	63,751	5.8%	69,706	62,627	71,592	67,439	71,592	(5.8%)	62,627
RWA	28,448	29,352	(3.1%)	29,273	26,902	33,051	28,448	33,051	(13.9%)	26,902
Equity	4,475	4,230	5.8%	4,042	4,265	4,279	4,475	4,279	4.6%	4,265
Loans to customers	37,872	36,657	3.3%	38,885	37,115	39,265	37,872	39,265	(3.5%)	37,115
- Hereof non-financial corporations % ²	49.2%	51.5%	(2.3 PP)	49.4%	51.9%	52.7%	49.2%	52.7%	(3.5 PP)	51.9%
- Hereof households % ²	19.5%	20.0%	(0.4 PP)	18.5%	19.1%	17.4%	19.5%	17.4%	2.1 PP	19.1%
- Hereof FCY %	18.7%	17.5%	1.2 PP	19.1%	17.5%	20.7%	18.7%	20.7%	(2.0 PP)	17.5%
Deposits from customers	29,329	27,027	8.5%	29,224	31,631	33,448	29,329	33,448	(12.3%)	31,631
Business outlets	23	23	0.0%	23	23	23	23	23	0.0%	23
Number of employees	3,485	3,440	1.3%	3,397	3,343	3,369	3,485	3,369	3.4%	3,343
Number of customers (in mn)	1.9	1.9	0.9%	1.9	1.9	1.9	1.9	1.9	0.8%	1.9

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share



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RBI has been committed to the **UN Global Compact**, since 2010 and signed up to the **UNEP FI Principles for Responsible Banking** In January 2021. Since then, a comprehensive portfolio impact analysis was performed, and a progress report was published.

RBI is further committed to promoting environmentally friendly technologies and further strengthening its focus on **renewable energy**. RBI has set firm targets in connection with the **exit from coal**.

Ratings, Rankings and Indices

- **"Prime Status" and Level "C+" by ISS-ESG (September 2022)**
- Sustainalytics: "Low risk"; Low risk experiencing material financial impacts from ESG factors; 24th out of 406 in the diversified banks subindustry (November 2022)
- MSCI ESG Rating: Level "AA" (July 2022)
- Moody's ESG Solutions: Assessed as "Robust", relative performance 22 of 99 (July 2022)
- RBI is included the FTSE4Good Index Series (June 2022), and the Austrian VÖNIX Index (June 2022)
- **In December 2022, RBI was again on CDP's climate leadership list**; it is recognized as one of Austria's top seven companies included in the ranking and, for the 8th time in a row, the highest-ranking domestic company in the financial sector

Signatory of:



PRINCIPLES FOR
RESPONSIBLE
BANKING



General information

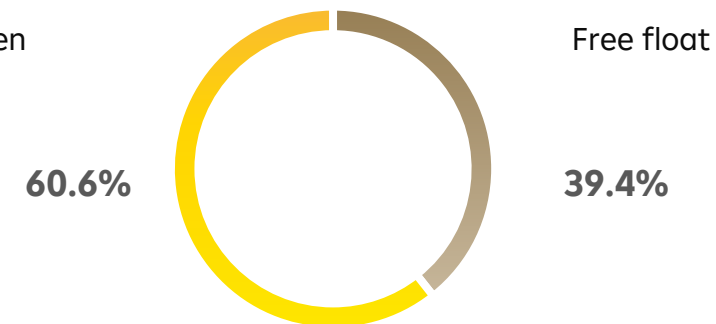
- Listed since 25 April 2005 on the Vienna Stock Exchange Prime Market
- Indices: ATX, ATX Prime, MSCI Standard Index Europe, EURO STOXX Banks
- 328,939,621 ordinary shares issued
- ISIN: AT0000606306
- Trading Symbols:

Vienna Stock Exchange:	RBI
Bloomberg:	RBI AV
Reuters:	RBIV.VI

	Moody's	Standard & Poor's
Long term	A1	A-
Outlook	Stable	Negative
Covered bonds	Aa1	
Short term	P-1	A-2
Junior Senior Unsecured	Baa2	-
Subordinated (Tier 2)	Baa2	BBB
Additional Tier 1	Ba2(hyb)	BB

Shareholder structure¹

Regional Raiffeisen banks



Raiffeisenlandesbank NÖ-Wien	24.5%
Raiffeisen Landesbank Steiermark	10.0%
Raiffeisenlandesbank Oberösterreich	9.5%
Raiffeisen-Landesbank Tirol	3.7%
Raiffeisenverband Salzburg	3.6%
Raiffeisenlandesbank Kärnten	3.5%
Raiffeisenlandesbank Burgenland	3.0%
Raiffeisenlandesbank Vorarlberg	2.9%
Total regional Raiffeisen banks	~60.6%

¹⁾ Based on shares issued (please note that displayed values are rounded)



11 November 2023	Record Date Extraordinary General Meeting
21 November 2023	Extraordinary General Meeting
24 November 2023	Ex-Dividend Date
27 November 2023	Record Date Dividend
28 November 2023	Dividend Payment Date
24 January 2024	Start of Quiet Period
31 January 2024	Preliminary Results 2023, Conference Call
22 February 2024	Annual Financial Report 2023
25 March 2024	Record Date Annual General Meeting
4 April 2024	Annual General Meeting
9 April 2024	Ex-Dividend Date
10 April 2024	Record Date Dividend
11 April 2024	Dividend Payment Date
24 April 2024	Start of Quiet Period
2 May 2024	First Quarter Report, Conference Call
23 July 2024	Start of Quiet Period
30 July 2024	Semi-Annual Report, Conference Call
23 October 2024	Start of Quiet Period
30 October 2024	Third Quarter Report, Conference Call

Quiet Period: period before the publication of the quarterly financial statements. During these periods we do not hold investor or analyst meetings

Group Investor Relations

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