

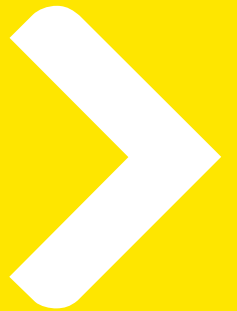


Raiffeisen Bank International Q1/2025 Results

6 May 2025

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01 Business & Financial Update

02 Risk Update

03 Appendix





Q1/2025 Executive Summary

**RBI
Group**

> Consolidated profit

1-3/2025

EUR **705** mn

- q-o-q

> Consolidated RoE

1-3/2025

15.0%

- q-o-q

> CET1 ratio

31/03/2025, transitional, incl. results

18.8%

+1.7 pp q-o-q

Adjusted



Consolidated profit

EUR **260** mn

+104% q-o-q

Consolidated RoE

7.3%

+4.2 pp q-o-q

CET1 ratio

15.9%

excluding **Russia**

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



Q1/2025 Executive Summary

RBI Group

> Loans to customers

31/03/2025

EUR 100,979 mn

+1%

q-o-q

> Main revenues

1-3/2025, in EUR mn

1,504

-0%

q-o-q

Net interest
income

668

-0%

Net fee &
commission income

> Opex and Cost/Income Ratio

1-3/2025

EUR 995 mn

+5%

q-o-q

43.3%

+1 pp

Adjusted



Loans to customers

EUR 96,053 mn

+1%

q-o-q

Main revenues

1,046

+0%

q-o-q

NII

466

-6%

NFCI

Opex

EUR 850 mn

-6%

q-o-q

CIR

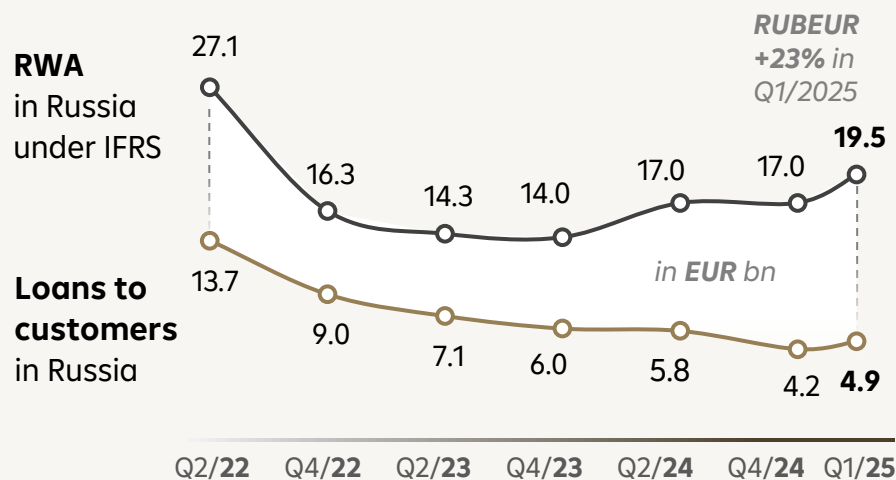
55.0%

-2 pp

excluding **Russia**



> Significant business reduction since 2022



Net-cross border exposure of EUR 16 mn as of 30 April 2025

Loan/deposit ratio 31/03/2025	31%	CET1 ratio local standard, actual 31/03/2025, incl. 1-3/2025 profit	51.0%
LCR 28/04/2025	662%	... above local requirement of 8.25%	EUR 5,079 mn

> Reduction of business continues further into 2025

1 **Loan book reduction** ahead of schedule:

-4%



Loans to customers in RUB terms q-o-q

2 **Deposits from customers** reduction continues:

-9%



Deposits from customers in RUB terms q-o-q

3 **FX payments** out of Russia:



Restrictions on outgoing FX payments fully implemented

Assets

Cash / liquidity placement
RUB at Central Bank of Russia
Strict limits on FX liquidity placements

Loans to customers
Contractual amortization with very few exceptions to a pre-approved list of large and internationally active companies

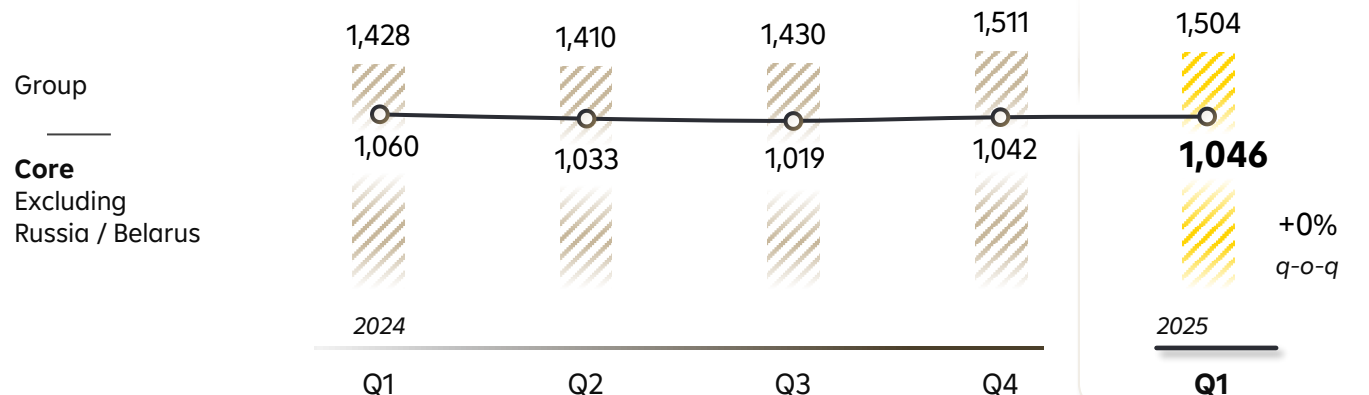
Liabilities

Deposits from customers
Strict restrictions on deposit taking. No term deposits, current accounts priced at zero with high maintenance fees

Equity
Driven by retained earnings and restriction on dividends

Net interest income

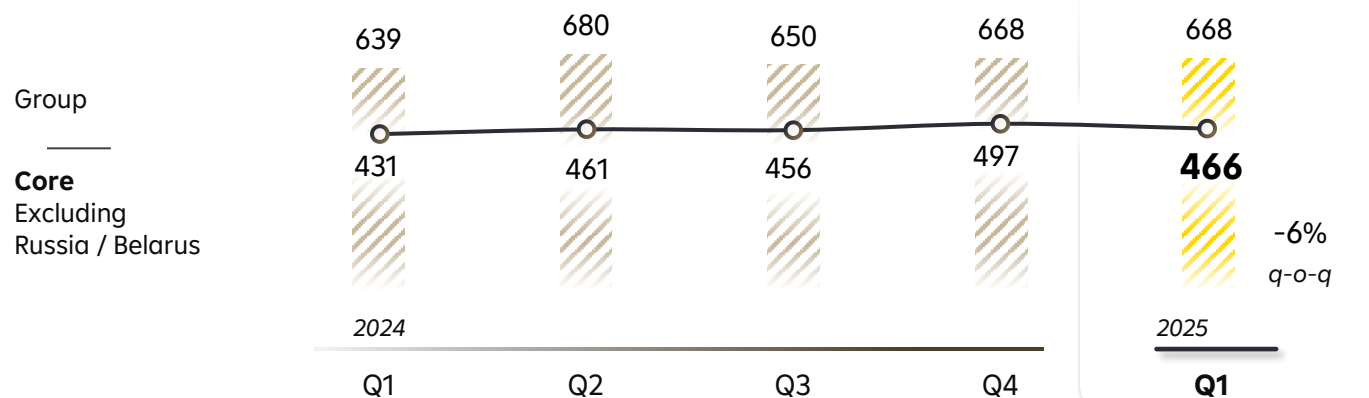
in EUR mn



- NII stable across most markets, interest rate pressure mitigated by hedging and retail deposit inflows
- Net interest margin excluding Russia stable q-o-q at 2.31%

Net fee and commission income

in EUR mn



- NFCI excl. Russia up 8% y-o-y in Q1/2025, while seasonally weaker (down 6%) vs. Q4/2024

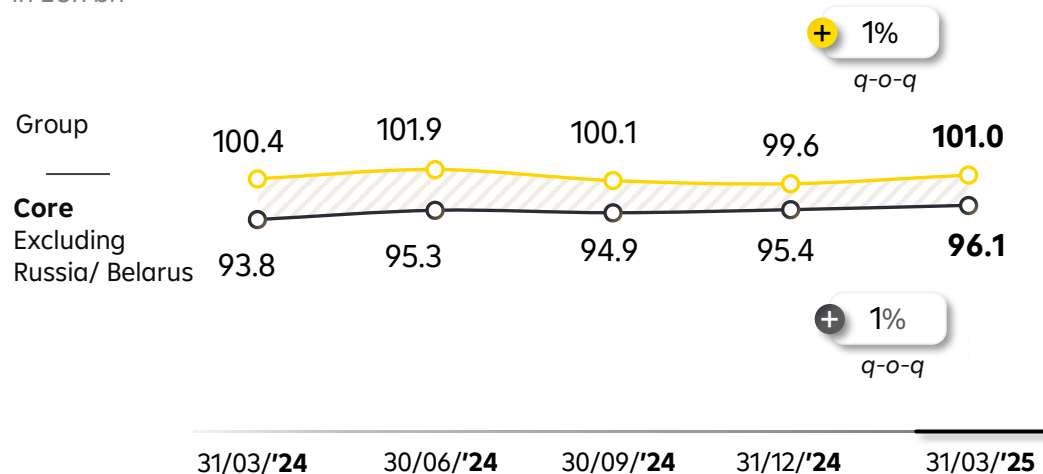
	— excl. Russia / Belarus —					
Top 3 – in EUR mn	Q3/24	Q4/24	Q1/25	Q3/24	Q4/24	Q1/25
Clearing, settlement and payment services	240	241	219	201	211	201
FX business	202	212	236	101	114	100
Asset management	75	85	79	68	75	71



Loans and Deposits to/from Customers in Q1/2025

> Loans to customers

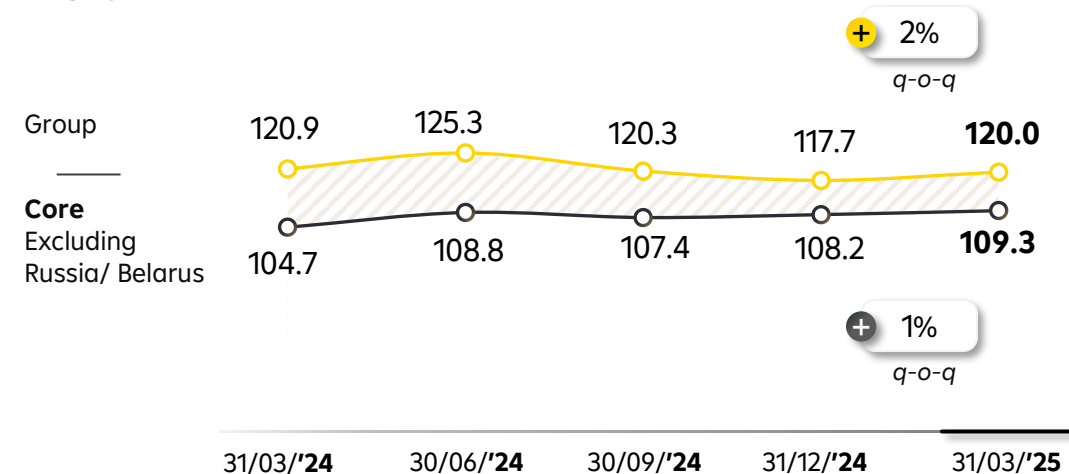
in EUR bn



- > Muted loan growth in Q1, with stable new business volumes in Retail and sluggish demand from Corporates

> Deposits from customers

in EUR bn



- > Deposits from households up 3% q-o-q driven by strong inflows in Czechia, Slovakia, and Romania
- > Deposits in Russia down 9% in RUB terms q-o-q

Assets (EUR 204.8 bn +2% q-o-q)

(31/03/2025, in EUR bn, % q-o-q)

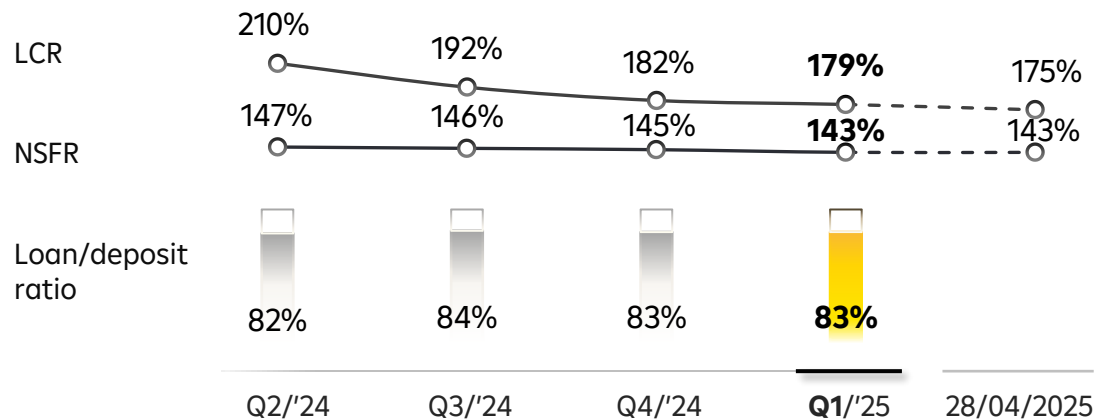
Loans to customers	101.0	+1%	Securities	41.1	+10%
Loans to banks	13.5	-25%	Cash and other assets	49.2	+10%

Liabilities (EUR 204.8 bn +2% q-o-q)

(31/03/2025, in EUR bn, % q-o-q)

Deposits from customers	120.0	+2%	Debt issued and other liab.	37.6	-3%
Deposits from banks	25.3	+10%	Equity	21.8	+7%

RBI Group - Liquidity ratios



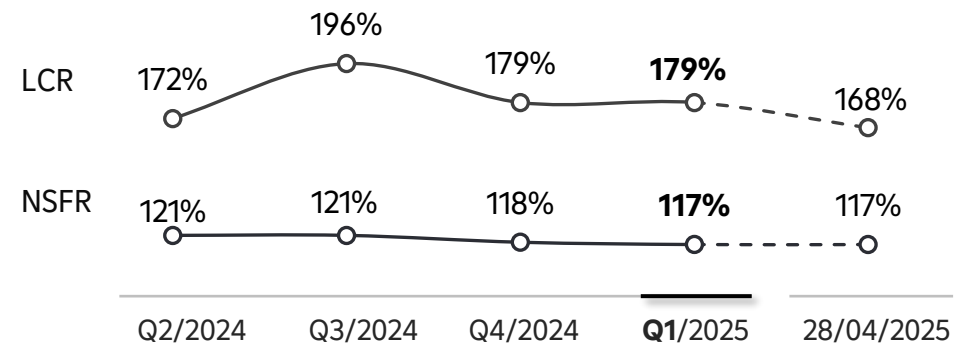
Key network units - Liquidity ratios

	LCR	Share of retail deposits ... of which insured	
	28/04/2025	Q1/2025	
Czech Republic	247%	74%	79%
Slovakia	152%	66%	72%
Hungary	162%	51%	73%
Romania	283%	70%	82%
Serbia	284%	71%	64%

RBI head office: conservative liquidity profile

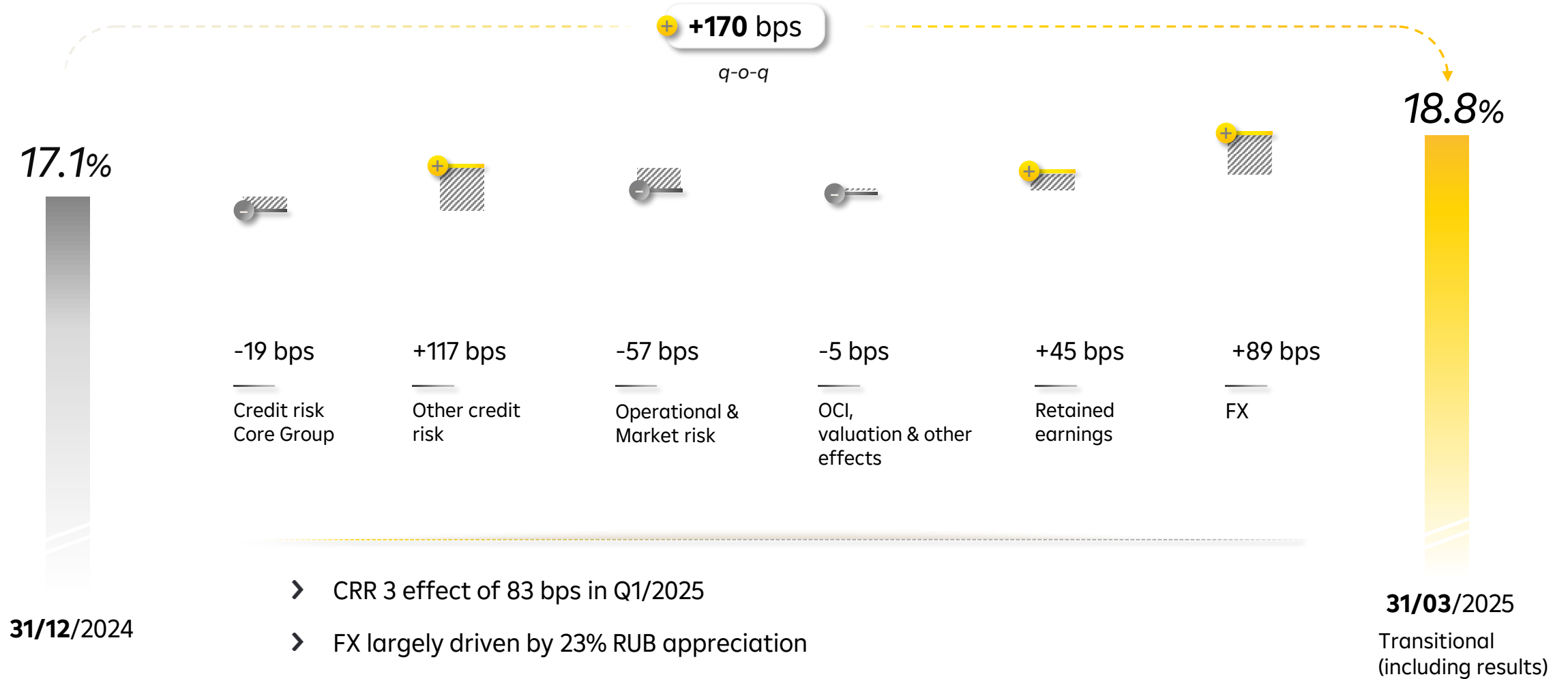
- LCR at 168% (as of 28 April 2025)
- Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- In head office, around 32% of HQLA portfolio is cash and central bank deposits

Head office – Liquidity ratios





CET1 Ratio Development



P/B Zero Deconsolidation Scenario in Russia

15.9%

> Expected around 15.2% at year-end 2025

Assumptions:

CET1 EUR 6.1 bn IFRS equity partially offset by deduction items
Deconsolidated

RWA EUR 20.6 bn Net consolidated Russia RWAs and other effects
Deconsolidated

Including Russian Operational Risk capped at EUR 2.8 bn RWA, equal to +61 bps¹

CET 1

31/03/2025

P/B Zero Russia deconsolidation

¹ From January 2026, the Russia operational RWA component will revert to the standard approach (based on three-year gross income average)

Capital stack under P/B Zero deconsolidation scenario

2.89% T2 2.70%

2.23% AT 1 2.02%

15.9% CET 1 12.02%

RBI ex-Russia

Current MDA threshold

Capital stack

31/03/2025

P/B Zero Russia deconsolidation

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

> MDA buffer at 390 bps

15.9%

> Core Group CET1 ratio expected **around 15.2 per cent at year-end 2025**

Expected CET1 drivers until year-end 2025:

Retained earnings

+ ~61 bps

Net of expected 2025 dividend accrual

RWA increase

- ~137 bps

Organic growth, market and operational RWAs

FX

- ~3 bps

Other

- ~8 bps

Inorganic effects and other capital items

CET 1

31/03/2025
P/B Zero Russia
deconsolidation

~15.2%

> 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

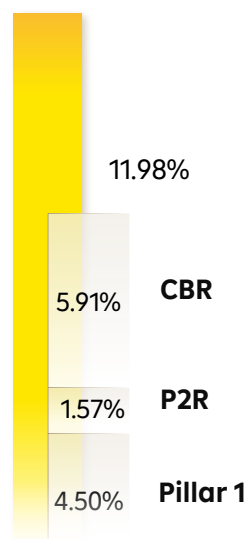
CET 1

31/12/2025e
P/B Zero Russia
deconsolidation

Capital Ratios and SREP

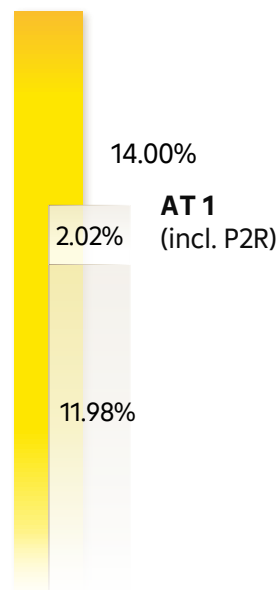
 RBI, transitional, pro forma as of 31/03/2025
 Current regulatory requirements

18.8%



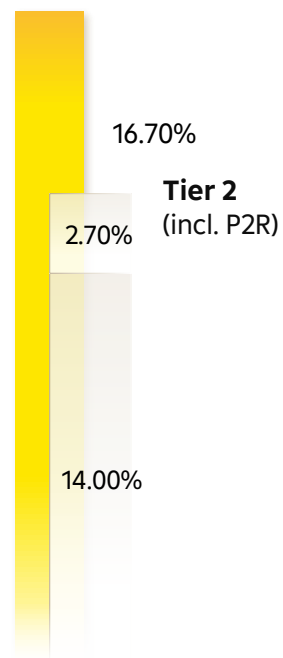
CET 1

20.6%



Tier 1

22.9%



Total capital

MDA trigger
12.59%

MDA buffer
620 bps

Available distributable items
EUR 7,087 mn

+136 bps q-o-q

P2R

2.79%

- 1.57% to be met with CET1
- 52 bps eligible for AT1
- 70 bps eligible for T2

P2G

1.25%

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

CBR

Combined
buffer
requirement
composition

- CBR at 591 bps since January 2025

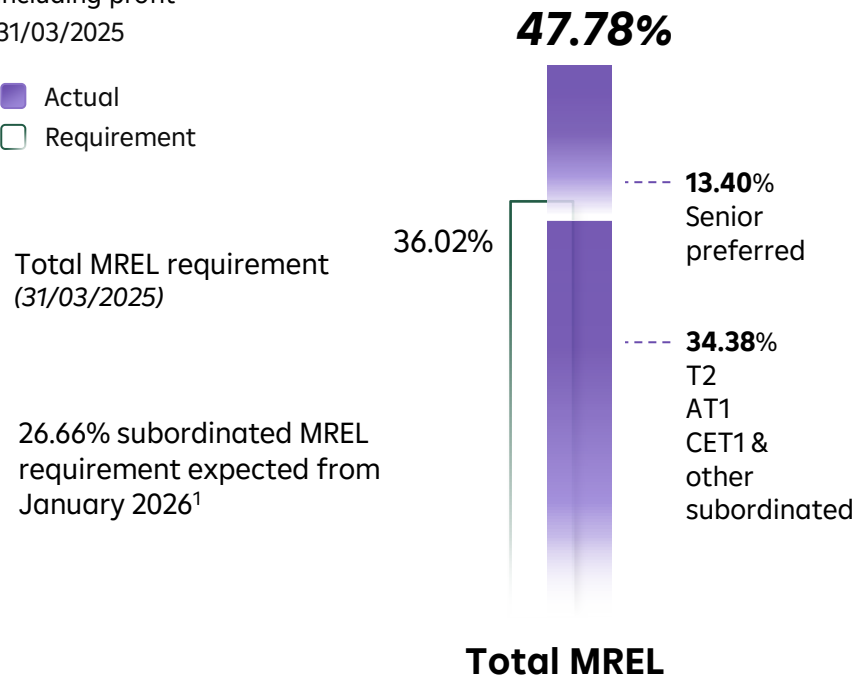
	Mar. 2025
OSII buffer	1.75%
Countercyclical capital buffer	0.66%
Capital conservation buffer	2.50%
Systemic risk buffer	1.00%



Austria resolution group MREL

Including profit
31/03/2025

Actual
Requirement



26.66% subordinated MREL requirement expected from January 2026¹

- TREA in AT at EUR 34,286 mn
- MREL requirements for resolution group AT incl. CBR of 5.04% as of 31/03/2025
- Recalibration of eligible liabilities in Q2/2024 had -2.77 pp impact

Funding plan

- Senior preferred issued in February 2025, at least one senior non-preferred expected until year-end 2025

Other resolution groups

	Actual		Requirements	MREL needs		Ranking
	31/03/2025		31/03/2025	2025	2026	
Czech Republic	34.86%	/	27.55%	none	~300 - 500	Senior non-preferred
Slovakia	32.69%	/	27.77%	~0 - 100	~100 - 300	Senior preferred
Hungary	33.06%	/	29.8%	~0 - 300	~0 - 200	Senior preferred & non-preferred
Croatia	37.10%	/	31.84%	~100 - 300	~200 - 400	Senior preferred
Romania	41.49%	/	32.00%	~0 - 200	~500 - 800	Senior preferred & non-preferred

¹Based on draft SRB MREL decision



GDP (real, % yoy)	2023	2024	2025e	2025e	2026f
Czech Republic	0.1	1.0	2.1	✓ 1.6	2.0
Hungary	-0.8	0.6	2.5	✓ 1.8	3.2
Poland	0.1	2.9	3.5	3.5	3.4
Slovakia	2.2	2.1	1.9	✓ 1.6	1.9
Central Europe (CE)	0.2	2.1	2.9	✓ 2.7	2.9
Albania	3.9	4.0	4.1	4.1	3.8
Bosnia a. H.	2.0	2.5	2.7	2.7	3.2
Croatia	3.3	3.8	2.9	2.9	2.6
Kosovo	4.1	4.7	4.2	4.2	3.9
Romania	2.4	0.8	2.2	✓ 1.6	2.7
Serbia	3.8	3.8	4.3	✓ 3.4	4.0
Southeastern Europe (SEE)	2.7	2.1	2.7	✓ 2.3	2.9
Ukraine	5.5	2.9	4.9	✓ 3.8	6.0
Russia	4.1	4.3	0.9	0.9	0.9
Austria	-1.0	-1.2	0.4	✓ -0.7	1.0
Euro area	0.5	0.8	1.2	✓ 1.0	1.5

✓ Downgrade vs. estimates in January 2025

Estimates as of
January 2025

- GDP growth in 2025 is expected to be driven by rising private consumption and an increase of investments in most countries.
- Consumer demand is supported by robust labour markets and solid wage growth.
- Investments get tailwinds from lower interest rates, end of residential construction recession (Euro area), EU funds (southern Europe), increase in defence spending, rise in public infrastructure spending (DE), FDI (SEE).
- US tariffs are an imminent negative factor and have a dampening effect on exports, GDP growth and inflation in Europe.
- Volatile environment (potential trade war, adverse financial markets conditions), weakness in manufacturing and cautious private households (rise in saving rates) are a downside risk for 2025.

Inflation & rates

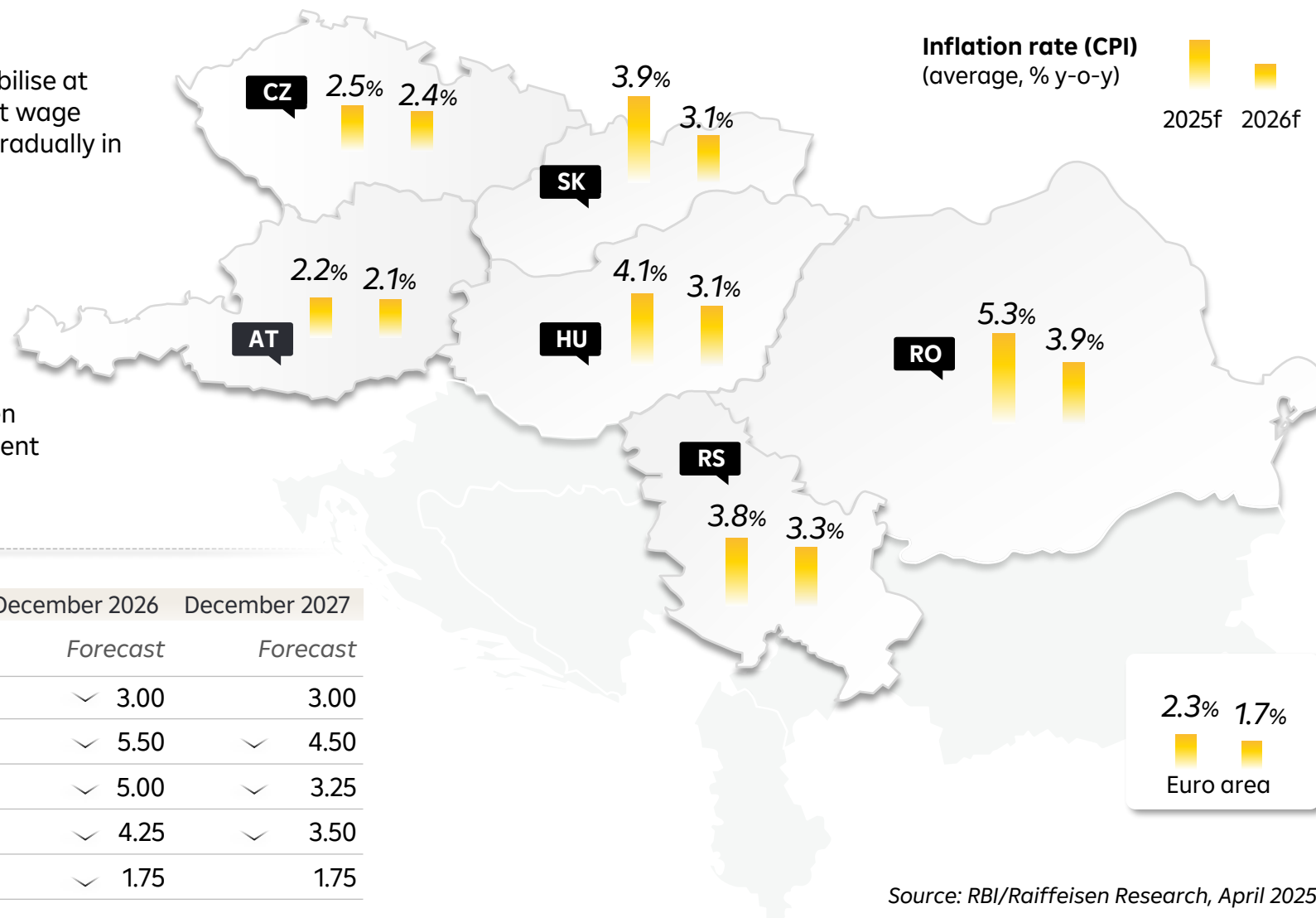
- In most CE/SEE countries, inflation expected to stabilise at elevated levels (vs. pre-pandemic) due to persistent wage growth and services inflation. Inflation to decline gradually in the Euro area.

Banking sector view

- Possible softening of Corporate credit demand near term due to global economic uncertainties, while Retail lending to remain resilient
- In the medium term, support can be expected from the German spending program given historical correlations between Germany's investment cycle and corporate loan growth in CE and SEE

Key rates forecast

	Current	December 2025	December 2026	December 2027
(%) 28/04/2025	Forecast	Forecast	Forecast	
Czech Republic	3.75	✓ 3.50	✓ 3.00	3.00
Hungary	6.50	6.50	✓ 5.50	✓ 4.50
Romania	6.50	✓ 6.25	✓ 5.00	✓ 3.25
Serbia	5.75	✓ 5.00	✓ 4.25	✓ 3.50
Euro (deposit facility)	2.25	✓ 1.75	✓ 1.75	1.75



Source: RBI/Raiffeisen Research, April 2025



2025 Core Group Guidance (excl. Russia)



Income Statement

around EUR 4.15 bn

Net interest income

around EUR 1.95 bn

Net fee and commission income

around EUR 3.45 bn

OPEX

around 52.5%

CIR

up to 50 bps

Risk cost excluding potential use of overlays



Profitability & Balance Sheet

around 10%

Consolidated return on equity

6% to 7%

Loans to customers

around 15.2%

CET1 ratio

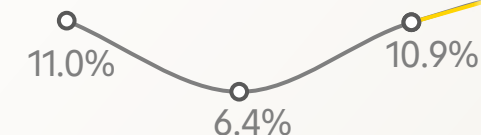
'P/B Zero' Russia deconsolidation scenario



Medium term consolidated RoE

RBI Group

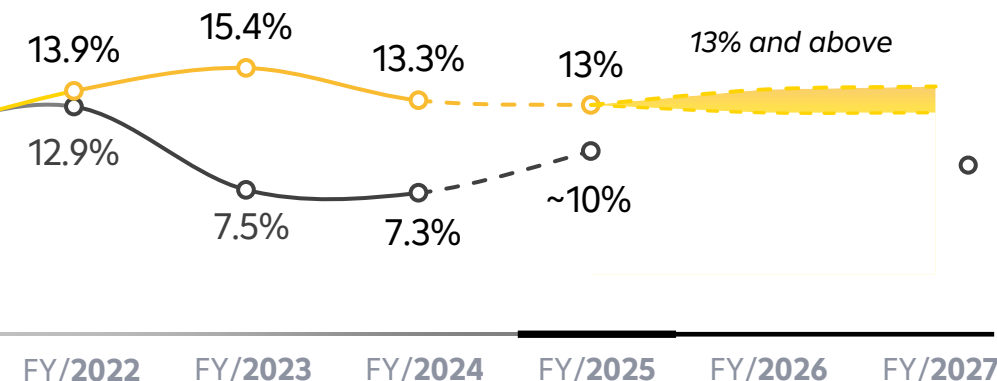
including Russia / Belarus



FY/2019 FY/2020 FY/2021

Core Group

excluding Russia / Belarus



Core adjusted (look-through)

- Excl. Russia and Belarus and excl. provisions and legal cost for FX loans in Poland

Core reported

- Excl. Russia / Belarus



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> Risk cost

excluding Russia, 1-3/2025

Provisioning ratio

20 bps

-22 bps q-o-q

Risk cost¹

EUR **46 mn**

> NPE ratio/ coverage ratio

excluding Russia, 31/03/2025

1.9%

-17 bps q-o-q

46.3%

-4.1 pp

18 bps

EUR **43 mn**

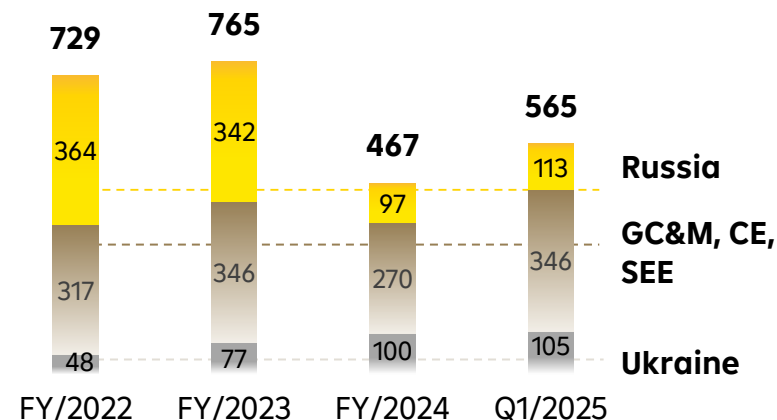
RBI Group
1-3/2025

1.9%

48.4%

> Stock of risk overlays

31/03/2025



Q1/2025

- > Limited direct credit exposure to tariffs shocks, portfolio review ongoing
- > EUR 77 mn new overlays, primarily in GC&M
- > NPL ratio decreased to 1.9% group level, mainly due to improvement in Austria and Ukraine

2025 Guidance

- > Up to 50 bps risk cost guidance for RBI Group excluding Russia
- > Macro outlook remains challenging, driving trade and CapEx uncertainty
- > Further portfolio review and internal stress test will inform potential additional overlays in Q2

¹Including impairments on debt securities

Industry Screening – Sectors Sensitive to U.S. Tariffs

- **Macro-economic risk analysis: Assumed 25% tariffs** on all exports from the EU to the U.S.
- Sensitivity of **export volumes to the U.S.** based on industry and country
- **Automotive, Chemicals, Machinery & Equipment, and Metals** are the most impacted industries

Macro
View

Early intervention rating review:

- **Limited rating actions required in Q1:** rating reviews covering EUR ~10 bn of exposure based on sensitivity to export volumes
- **Internal stress test on tariffs to be conducted in Q2**

- **Exposure to sectors** with potential turnover decreases above 1% (assuming 25% U.S. import tariff)

Automotive

EUR **2.3** bn

Chemicals

EUR **1.0** bn

Machinery & equipment

EUR **4.2** bn

Metals

EUR **2.4** bn

- ... of which potential turnover decreases above 3%

EUR **1.0** bn

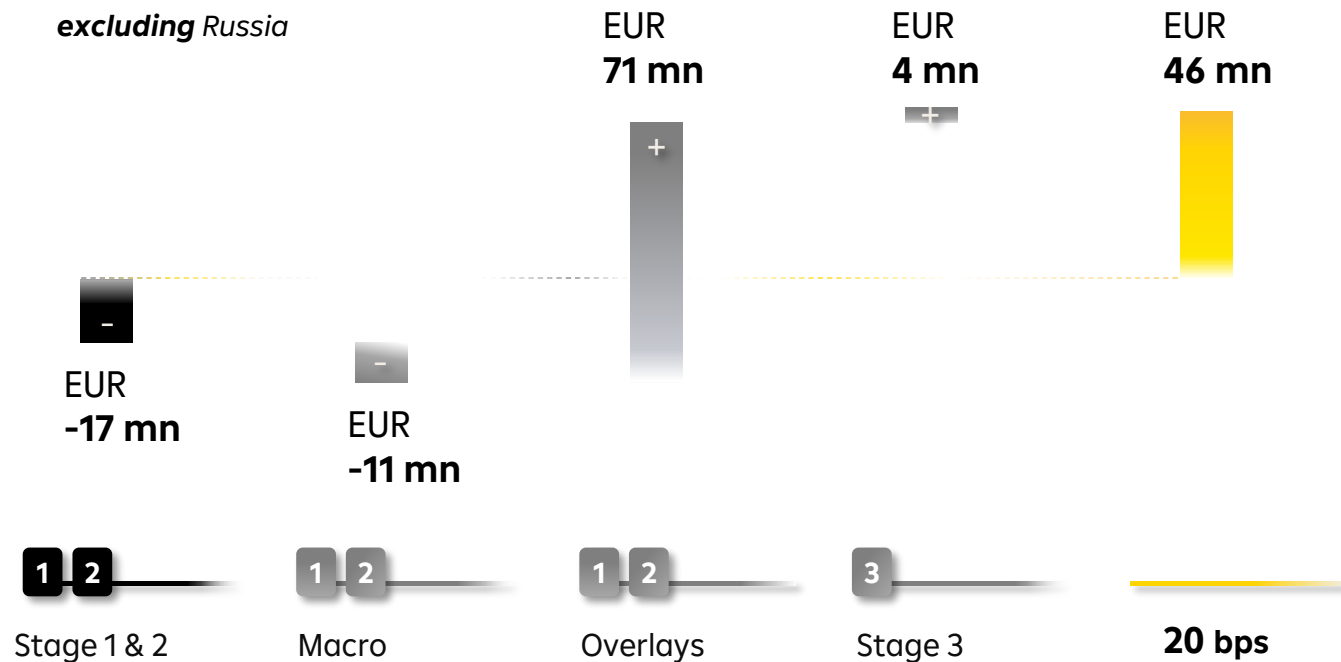
EUR **0.6** bn

- **Limited overall impact:** 1.9% of RBI exposure (EUR 1.7 bn out of EUR 86.0 bn) to sectors assumed to suffer potential 3% drop in turnover



> Core Group – Q1/2025

excluding Russia



Overall EUR 46 mn of IFRS 9 provisions in Q1

- > **Stage 1 & 2:** mainly driven by Retail model update in Czech Republic and exposure development in head office
- > **Macro update:** slight relief driven based on February update, reverting with next update
- > **Overlays:** booking of overlays mainly due to increased economic uncertainty
- > **Stage 3:** low number of new defaults

RBI Group – Q1/2025

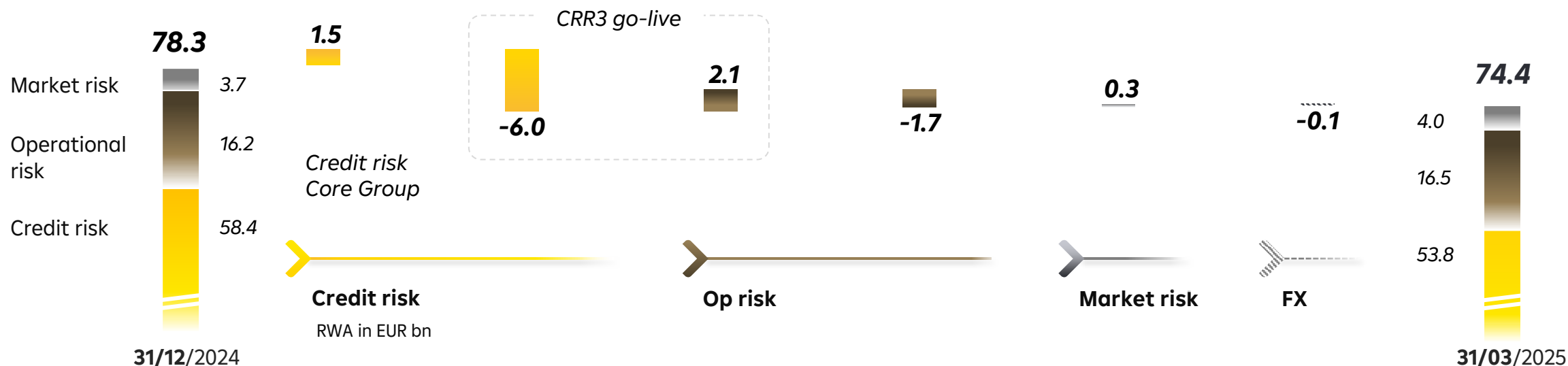
EUR -37 mn	EUR -17 mn	EUR 88 mn	EUR 9 mn	EUR 43 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

18 bps

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



Core Group excl. Russia



- Credit RWAs decrease driven by CRR3. Organic development driven by sovereign exposure increases (mainly Ukraine and Romania) and Retail (mainly Romania and Czech)
- Operational Risk: increase following CRR3 go-live, offset by cap on Russia add-on
- Market Risk driven mainly by structural FX position (HUF and CZK)
- FX slight relief due to depreciation USD & UAH and appreciation CZK & HUF

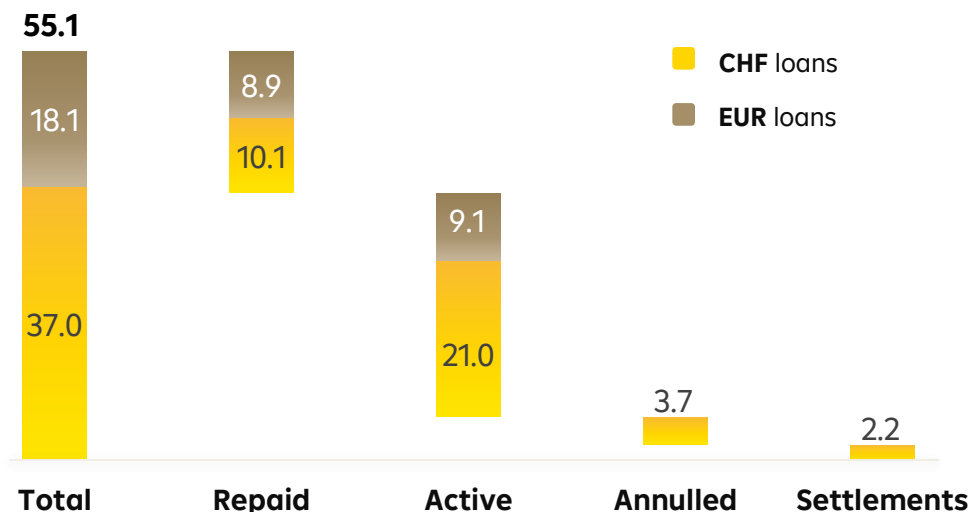
CRR3 Update

- In Q1, EUR 6.0 bn RWA credit risk relief mainly driven by changes in IRB treatment. Top 3 affected countries are Austria, Czechia, and Romania
- **Transitional effect until 2032** estimated to around EUR +1.2 bn RWA vs. Q1/2025 (excluding potential FRTB effect)
- **Output floor** not affected on RBI consolidated level



> Number of FX loans in Poland

in thousand, 31/03/2025



Does not include 2.9 thsd. defaulted cases

> Settlements

- Additional 1k settlements in Q1/2025
- Rollout of pre-court and in-court settlement strategy
- Targeting reduced financial loss, legal costs, court fees, and penalty fees.
- Broad roll-out still in early stages. Benefits will become clearer in 2025

> Poland FX mortgage exposure and stock of provisions

CHF loans

Exposure EUR 1,500 mn

Stock of provisions for litigation:

EUR 1,946 mn

EUR loans

Exposure EUR 383 mn

Stock of provisions for litigation:

EUR 116 mn

> CET1 or equivalent held against portfolio

Over 116% of CET1 or equivalent held against the portfolio:

116%

EUR ~2,179 mn

Capital consumption from credit risk RWA and impairments

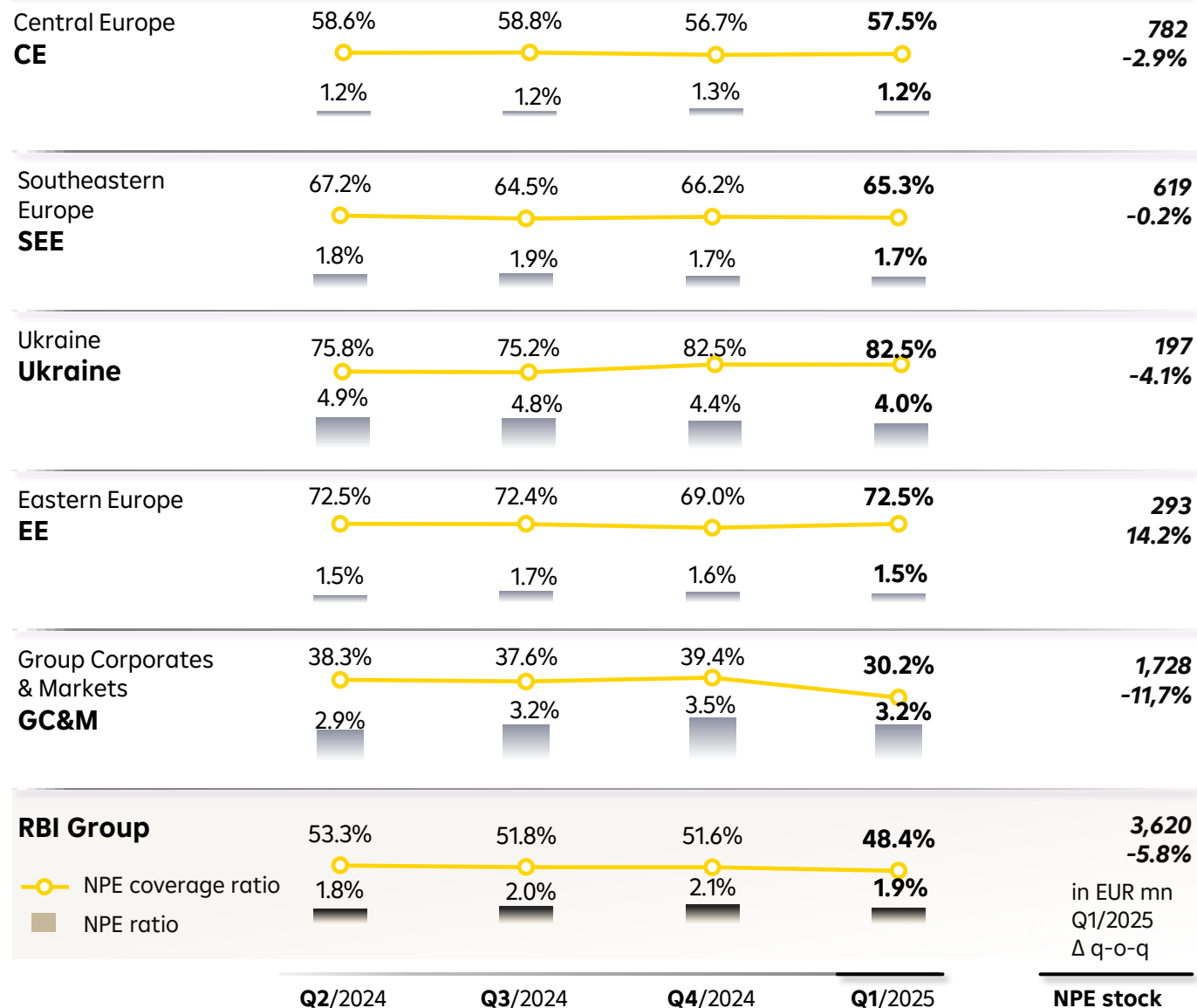
EUR ~117 mn

Litigation provisions

EUR ~2,062 mn



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **Ukraine** – slight decrease of NPEs
- **EE** – slightly improved NPE ratio as new NPE is offset by recovery and FX effect
- **GC&M** – decrease driven by write-offs
- **RBI Group** – NPE decrease mainly driven by write-offs in GC&M
- 75% NPE coverage ratio incl. Stage 1 and 2

- **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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02 Risk Update

03 Appendix





- Leading regional player with CEE presence of over 30 years servicing approx. 18 million customers
- Covering Austria and 11 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 9 countries
- Strong market position with Austrian corporates focusing on CEE

Austria, #2

- Loans: EUR 37.3 bn

Czech Republic, #5

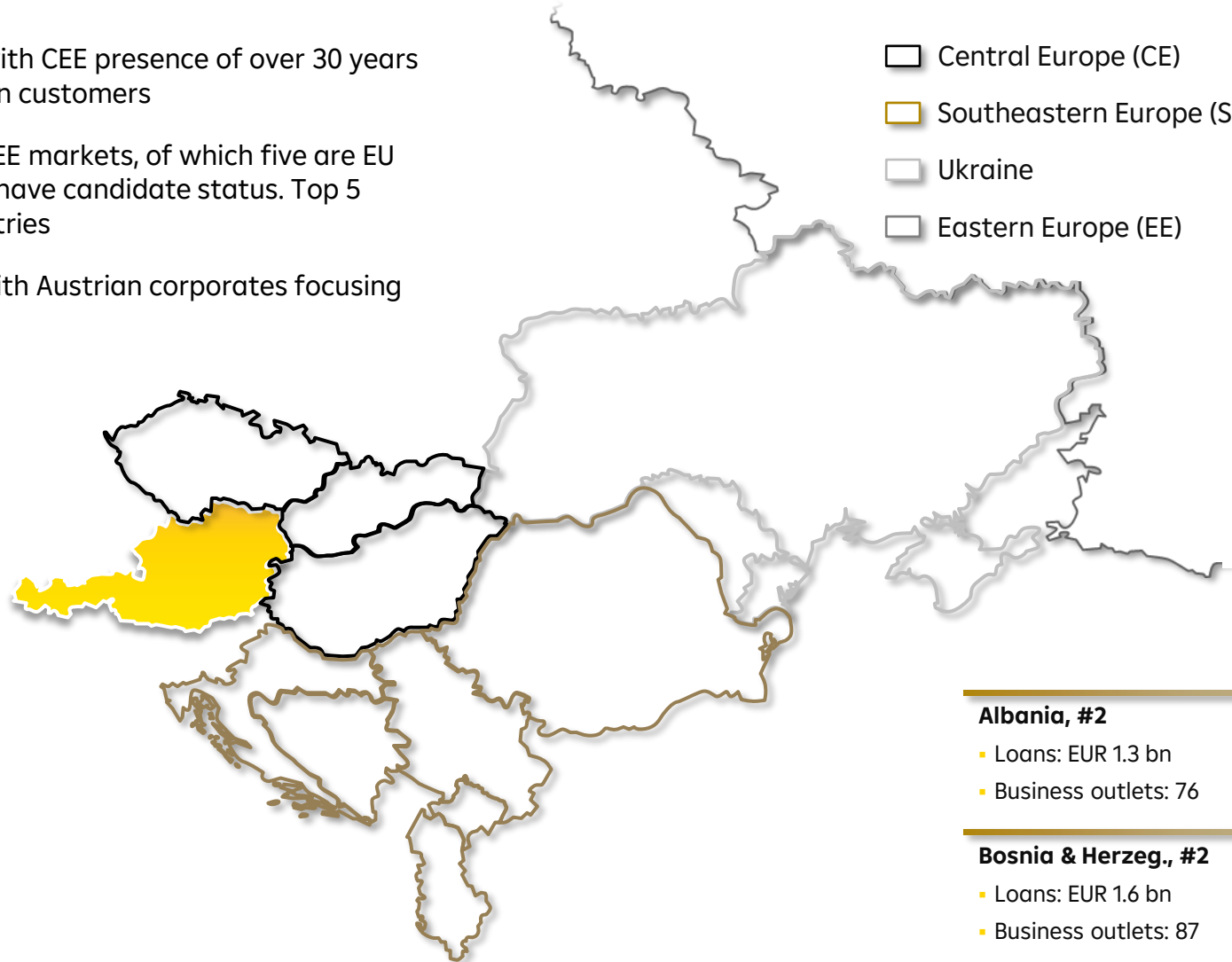
- Loans: EUR 17.9 bn
- Business outlets: 127

Hungary, #6

- Loans: EUR 4.7 bn
- Business outlets: 68

Slovakia, #3

- Loans: EUR 14.7 bn
- Business outlets: 141



Central Europe (CE)

Southeastern Europe (SEE)

Ukraine

Eastern Europe (EE)

Russia, #17

- Loans: EUR 4.9 bn
- Business outlets: 83

Ukraine, #4

- Loans: EUR 1.5 bn
- Business outlets: 299

Serbia, #5

- Loans: EUR 3.1 bn
- Business outlets: 105

Romania, #4

- Loans: EUR 9.6 bn
- Business outlets: 275

Kosovo, #1

- Loans: EUR 1.2 bn
- Business outlets: 37

Croatia, #6

- Loans: EUR 3.7 bn
- Business outlets: 70

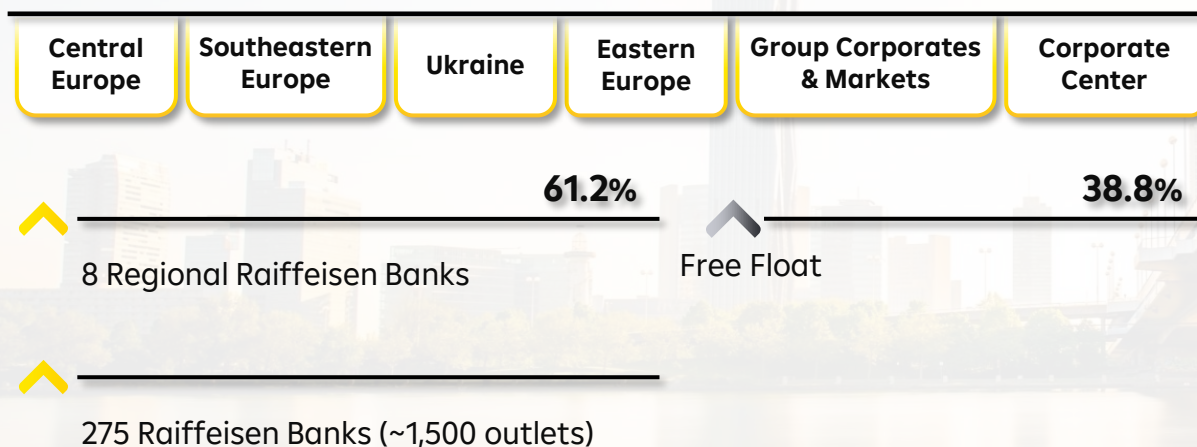
Albania, #2

- Loans: EUR 1.3 bn
- Business outlets: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.6 bn
- Business outlets: 87

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



Raiffeisen Banking Group (RBG) – largest banking group in Austria with total assets of EUR 405 bn as of 31/12/2024

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 275 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. 61.2% 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

Q1/2025 Income Statement and KPIs

(in EUR mn)

	Q1/2025	% q-o-q	% y-o-y
Net interest income	1,504	-0%	+5%
Net fee and commission income	668	-0%	+4%
Net trading income & fair value result	56	+56%	+377%
Other operating components ¹	41	-	-31%
Operating income	2,269	+3%	+6%
Staff expenses	-566	+19%	+10%
Other administrative expenses	-310	-11%	+6%
Depreciation	-119	-6%	+7%
General administrative expenses	-995	+5%	+8%
Operating result	1,274	+1%	+4%
Other result	-65	-94%	-55%
Gov. measures & compulsory contributions	-121	+369%	-13%
Impairment losses on financial assets	-43	+220%	+71%
...
Consolidated profit	705	-	+6%

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

Net interest margin

Q1/2025

3.06%

-6 bps

q-o-q

Cost/income ratio

Q1/2025

43.3%

+1.0 pp

q-o-q

Consolidated return on equity

Q1/2025

15.0%

-

q-o-q



Q1/2025 Income Statement and KPIs

excluding
Russia

Adjusted

(in EUR mn)

	Q1/2025	% q-o-q	% y-o-y
Net interest income	1,046	+0%	-1%
Net fee and commission income	466	-6%	+8%
Net trading income & fair value result	-27	-	+211%
Other operating components ¹	43	-	-32%
Operating income	1,529	-3%	-1%
Staff expenses	-450	-4%	+10%
Other administrative expenses	-293	-9%	+7%
Depreciation	-107	-7%	+6%
General administrative expenses	-850	-6%	+9%
Operating result	678	+3%	-11%
Other result	-66	-66%	-52%
Gov. measures & compulsory contributions	-116	+463%	-11%
Impairment losses on financial assets	-46	-64%	>500%
...
Consolidated profit	260	+104%	-14%

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

Net interest margin

Q1/2025

2.31%

-1 bps

q-o-q

Cost/income ratio

Q1/2025

55.0%

-2.2 pp

q-o-q

Consolidated return on equity

Q1/2025

7.3%

+4.2 pp

q-o-q

> Total exposure by segments – Q1/2025

in EUR bn, % q-o-q

GC&M +1.1%

99.6

CE +2.2%

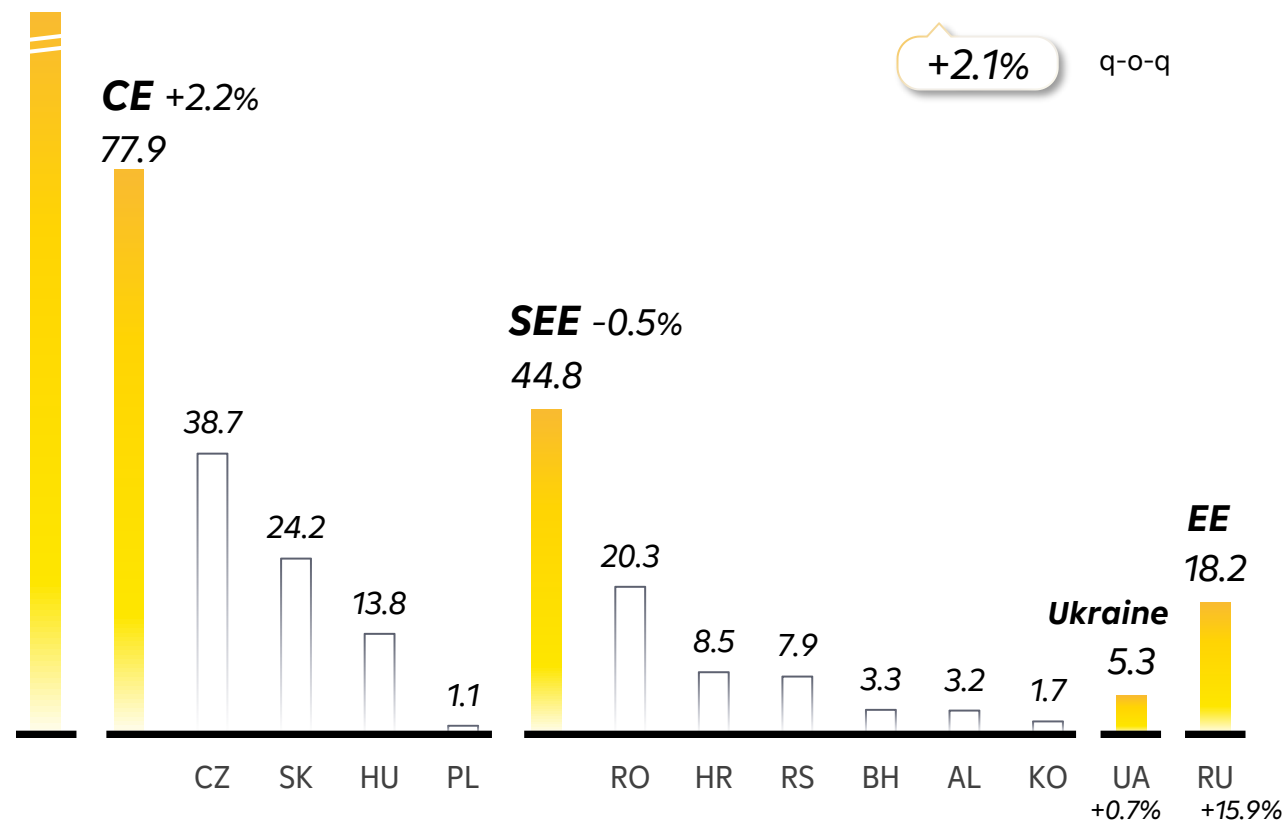
77.9

SEE -0.5%

44.8

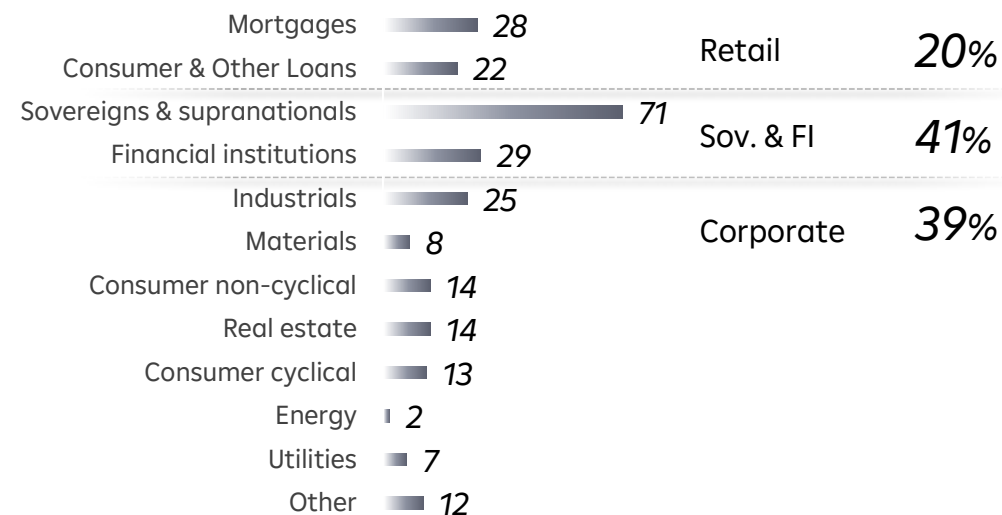
EUR **246** bn

+2.1% q-o-q

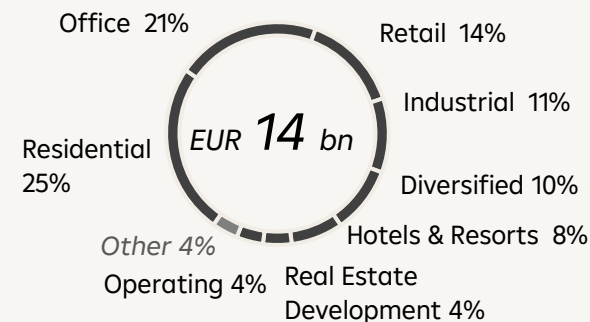


> ... by sector – Q1/2025

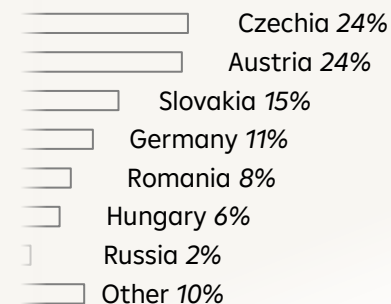
in EUR bn



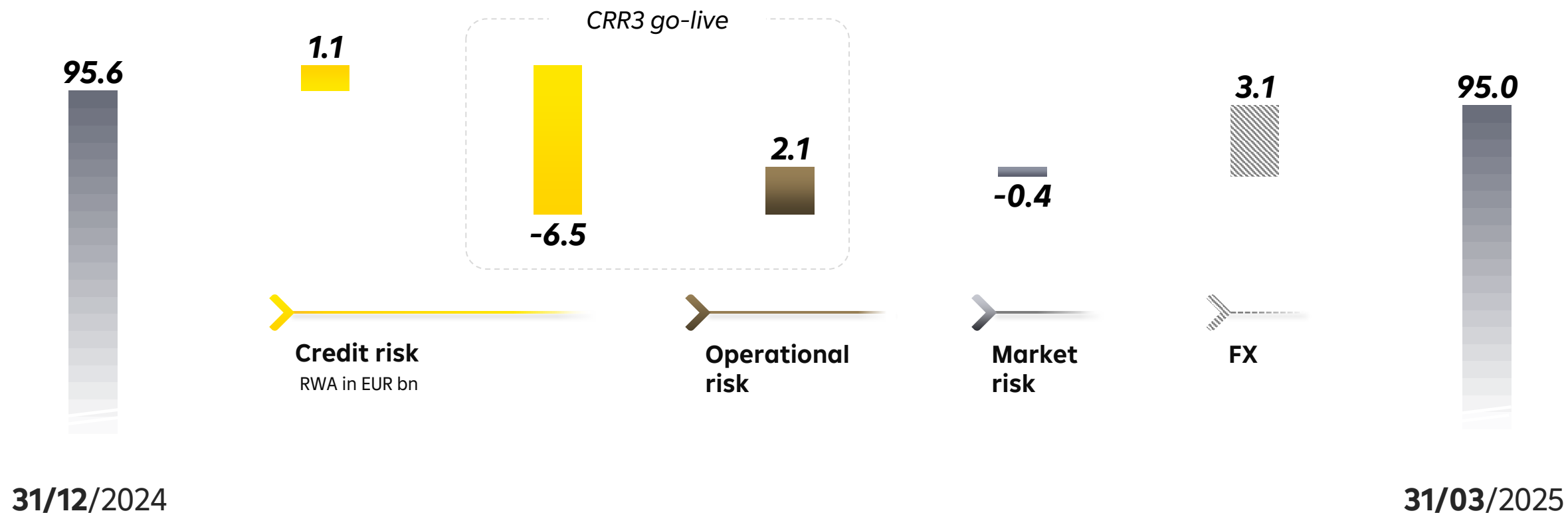
CRE – Sectors (GICs)



CRE - Country of risk



> **RBI Group** including Russia





Q1/2025 Segments Overview

Core revenues

Q1/25

q-o-q

583

Net Fees

165

-4%

NII

418

+2%

Loans to customers / NIM

Q2/24

Q3/24

Q4/24

Q1/25

37,555

37,660

37,836

38,309

2.47%

2.44%

2.57%

2.57%

Provisioning ratio

Q1/25

q-o-q

-27 bps

-58 bps

Profit/loss after tax

Q1/25

q-o-q

EUR 131 mn

+66%

> CE

> SEE

> Ukraine

> EE

> GC&M

(in EUR mn)



Raiffeisen Capital Management

One of the leading asset managers in Central Europe, a 100% owned subsidiary of RBI celebrating **40 years anniversary in 2025 since foundation**

- Raiffeisen Capital Management is the leading asset management company in Austria. The aim is to deliver **attractive capital market returns** and **asset growth** via responsible investments and a strong funds distribution network in Central- and Eastern Europe
- The distribution spans **over 20 markets** and on top, RCM serves as the Centre of Competence for RBI Group (Local) Asset Management in 8 markets **contributing to RBI Group' regional footprint**
- Next to **capital markets performance**, one of our core believes is **Customer centricity** across all customer segments building on "**customer experience**", "**accessibility**" and "**expertise**"
- **316 employees with passion**, thereof 69 investment professionals and 57 sales representatives, on Group Asset Management level 535 employees, including 114 investment professionals

Strategy Pulse-Check

2025 priorities for Raiffeisen Capital Management:

- **Digitization** and **modularization** of discretionary portfolio management plus simplification of **digital end2end public funds distribution**
- **Private markets Go-Live** as additional asset class with Private Infrastructure
- **Dedicated Focus on Private Banking**
- Develop further our passive Product Universe such as the **ETF Fund of Fund** (index selection equity) and the "**Ratio Funds**"

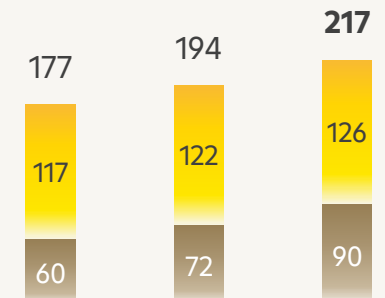
> AUM



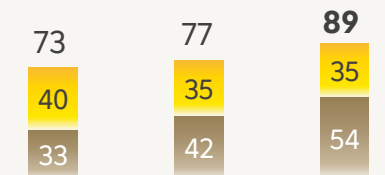
43%
ESG

Business line	
Retail	57%
Institutional	43%

> Net revenues *in EUR mn*



> Net profit after tax *in EUR mn*



FY/22 FY/23 FY/24

■ Raiffeisen Capital Management

■ Local Asset Management Units



Corporate Center/Reconciliation

In EUR mn	1-3/2025	1-3/2024	y-o-y
Operating income	947	462	105.2%
General admin. expenses	(118)	(116)	1.5%
Operating result	829	345	140.1%
Other result	8	(27)	–
Governmental measures and compulsory contributions	(9)	(2)	244.9%
Impairment losses on financial assets	4	11	(69.1%)
Profit/loss before tax	831	327	154.1%
Profit/loss after tax	833	351	137.2%

In EUR mn	Q1/2025	Q4/2024	q-o-q
Operating income	947	15	>500,0%
General admin. expenses	(118)	(138)	(14.2%)
Operating result	829	(123)	–
Other result	8	(9)	–
Governmental measures and compulsory contributions	(9)	(2)	276.5%
Impairment losses on financial assets	4	(12)	–
Profit/loss before tax	831	(146)	–
Profit/loss after tax	833	(950)	–

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	1-3/2025	1-3/2024	y-o-y
Operating income	(991)	(488)	103.0%
General admin. expenses	48	40	21.1%
Operating result	(943)	(449)	110.2%
Other result	1	(0)	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(9)	(4)	103.3%
Profit/loss before tax	(951)	(453)	110.0%
Profit/loss after tax	(948)	(453)	109.4%

In EUR mn	Q1/2025	Q4/2024	q-o-q
Operating income	(991)	(112)	>500,0%
General admin. expenses	48	80	(39.7%)
Operating result	(943)	(33)	>500,0%
Other result	1	(5)	–
Governmental measures and compulsory contributions	0	0	–
Impairment losses on financial assets	(9)	4	–
Profit/loss before tax	(951)	(34)	>500,0%
Profit/loss after tax	(948)	(36)	>500,0%

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 1/1/2025	1,002	4,990	16,213	(4,905)	17,299	1,260	1,781	20,340
Capital increases	0	0	0	0	0	0	0	0
AT1 capital dividend allotment	0	0	0	0	0	0	0	0
Dividend payments	0	0	(361)	0	(361)	(107)	0	(468)
Own shares	(2)	(10)	0	0	(12)	0	(2)	(13)
Other changes	0	0	42	(13)	29	7	0	36
Total comprehensive income	0	0	705	1,181	1,886	61	0	1,946
Equity as at 31/3/2025	1,000	4,979	16,599	(3,737)	18,841	1,221	1,780	21,842

- Earnings per share up EUR 0.12 (1-3/2025: EUR 2.06 vs. 1-3/2024: EUR 1.94)
- A dividend of EUR 1.10 per share for the 2024 financial year was approved at the Annual General Meeting on 26th March 2025
- Book value per share EUR 57.28 at 31/3/2025 (EUR 52.59 at 31/12/2024 resp. EUR 53.61 at 31/3/2024)
- Total comprehensive income of EUR 1,946 mn (1-3/2024: EUR 668 mn) impacted by profit after tax (EUR 763 mn), exchange differences (EUR 1,143 mn, driven by RUB), cash-flow hedge (EUR 80 mn, mostly from Russia), net investment hedge (minus EUR 10 mn, negative effects from Hungary and Czech Republic) and from deferred taxes (minus EUR 21 mn, driven by Russia)



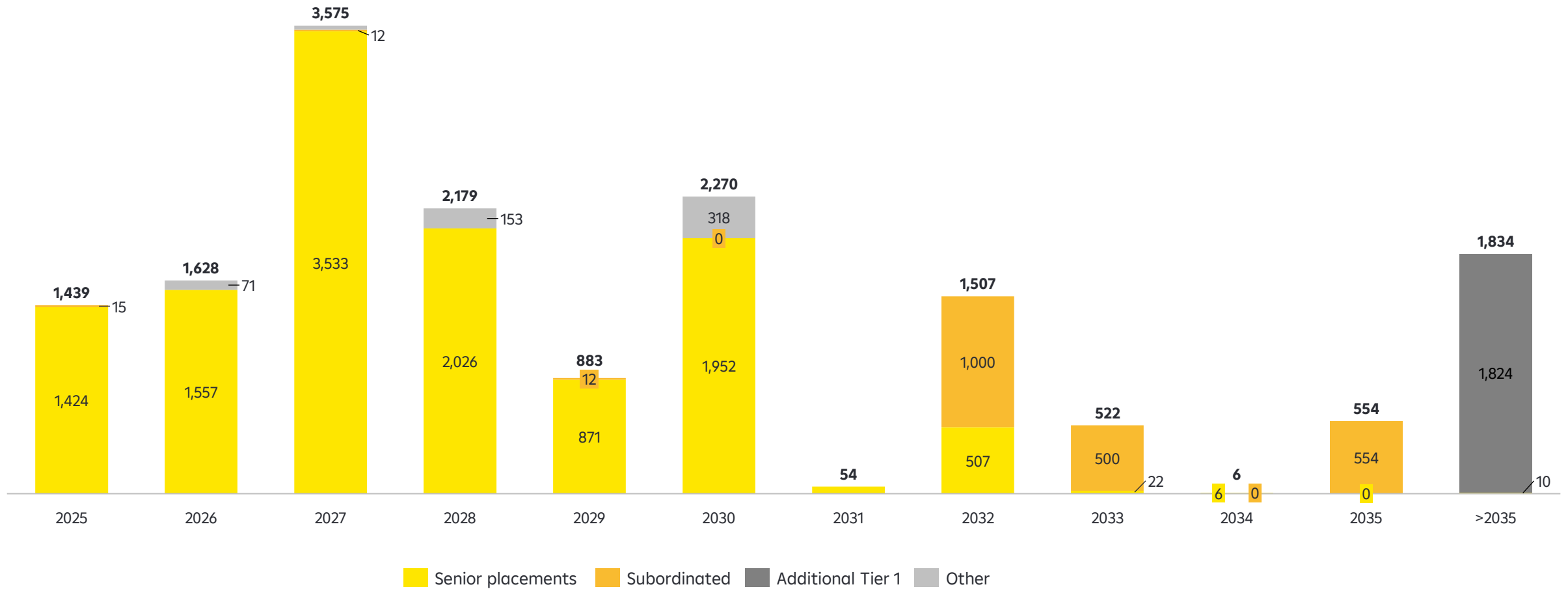
Regulatory Capital Structure - Overview

<i>in EUR mn</i>	31/3/2025	31/12/2024	30/9/2024
Common equity tier 1 (before deductions)	18,230	17,107	17,502
Deduction items	(805)	(773)	(848)
Common equity tier 1 (after deductions)	17,425	16,334	16,654
Additional tier 1 (after deductions)	1,679	1,844	1,689
Tier 1 (after deductions)	19,104	18,178	18,343
Tier 2 (after deductions)	2,226	2,394	2,434
Total capital	21,330	20,572	20,777
Risk-weighted assets (total RWA)	95,027	95,600	97,736
Common equity tier 1 ratio (transitional - incl. result)	18.8%	17.1%	17.8%
Tier 1 ratio (transitional - incl. result)	20.6%	19.0%	19.5%
Total capital ratio (transitional - incl. result)	22.9%	21.5%	22.0%
Leverage ratio (transitional)	8.1%	7.9%	7.8%
Leverage exposure (total)	236,271	230,650	234,212



Maturity Profile

Maturity Profile at 31/3/2025
(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 ³	0% ³	XS1640667116	8.659% ²	5Y EUR ms + 5.95%	EUR 174 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	Additional Tier 1	100%	XS2785548053	7.375%	5Y EUR ms + 5.23%	EUR 650 mn	25 Nov 2024	15 Jun 2030	Semi-annual	Perpetual
Raiffeisen Bank International AG	Tier 2	100%	XS2904849879	5.250%	5Y EUR ms + 3.10%	EUR 500 mn	02 Oct 2024	02 Jan 2030	NA	02 Jan 2035
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

¹ Transitional and post-transitional CRR rules

² Reset in December 2022

³ Liability management of existing AT1 (XS1640667116). Original outstanding EUR 650m; Remaining AT1 volumes after LM of EUR 174 m. Execution of call on 15th of June 2025 as communicated on 22nd of April 2025.

- 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

- 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 1,108 mn based on FY/2023 figures.
- > The fund size at Q1/2025 was EUR 1,138 mn. RBI's share of the IPS fund amounts to EUR 540 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 plus a cushion of 10% for all members
- > RBI's contribution to the IPS fund was EUR 89 mn in 2022, and EUR 18 mn in 2024



Impact in EUR mn

		FY 2024	1-3/2025	FY 2025e
Austria	Bank levy based on total assets (excluding derivatives), additional bank tax since 2025 ("Sonderbankensteuer")	23	19	~74
Hungary	In 2024 under HUF 20 billion it was 13% above 20 billion it was 30%, in 2025 under HUF 20 billion tax rate is 7%, above 18%	63	54	~55
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	2	1	~1
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.	24	7	~27
Total	Bank levies	112	81	~157
Austria		0	0	~0
Albania	Based on total assets less equity and secured deposits	1	2	~2
Czech Republic	Full amounts always booked in the first quarter according to IFRIC 21	8	3	~4
Hungary		2	2	~2
Romania		4	4	~4
Slovakia		0	0	~1
Total	Resolution fund	15	11	~13

Special taxes for banks ("windfall taxes") are partially booked as part of income taxes (Czech Republic, Slovakia, Ukraine, and Russia).



NPE and NPL Distribution by Country

In EUR mn	NPE Stock 31/3/2025	NPE Ratio 31/3/2025	NPE Ratio 31/12/2024	NPE Coverage Ratio 31/3/2025	NPE Coverage Ratio 31/12/2024	NPL Ratio 31/3/2025	NPL Ratio 31/12/2024	NPL Coverage Ratio 31/3/2025	NPL Coverage Ratio 31/12/2024
Czech Republic	273	0.9%	0.9%	51.9%	50.4%	1.0%	1.1%	51.9%	50.4%
Hungary	135	1.2%	1.3%	41.3%	41.0%	1.7%	2.0%	40.5%	40.2%
Poland	101	5.1%	9.1%	87.0%	81.9%	5.1%	9.1%	87.0%	81.9%
Slovakia	273	1.4%	1.3%	60.3%	59.2%	1.8%	1.6%	60.3%	59.2%
Central Europe	782	1.2%	1.3%	57.5%	56.7%	1.5%	1.6%	57.6%	56.7%
Albania	72	2.5%	2.6%	74.9%	74.1%	3.9%	4.1%	74.9%	74.1%
Bosnia & Herzegovina	60	2.2%	2.2%	80.3%	72.0%	2.4%	2.4%	80.3%	72.0%
Croatia	129	1.8%	1.7%	61.9%	62.0%	2.4%	2.3%	61.9%	62.0%
Kosovo	34	2.2%	2.4%	73.2%	74.1%	2.6%	2.9%	73.2%	74.1%
Romania	244	1.5%	1.5%	61.2%	65.2%	1.9%	1.9%	61.2%	65.2%
Serbia	81	1.4%	1.4%	60.4%	60.2%	1.6%	1.6%	60.4%	60.2%
Southeastern Europe	619	1.7%	1.7%	65.3%	66.2%	2.1%	2.1%	65.3%	66.2%
Russia	293	1.5%	1.6%	72.5%	69.0%	1.6%	1.6%	72.5%	69.0%
Eastern Europe	293	1.5%	1.6%	72.5%	69.0%	1.6%	1.6%	72.5%	69.0%
Ukraine	197	4.0%	4.4%	82.5%	82.5%	5.2%	5.8%	82.5%	82.5%
GC&M	1,728	3.2%	3.5%	30.2%	39.4%	3.2%	3.6%	30.2%	39.4%
Total RBI Group	3,620	1.9%	2.1%	48.4%	51.6%	2.4%	2.5%	48.4%	51.6%



In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	1,504	1,511	(0.4%)	1,430	1,410	1,428	1,504	1,428	5.3%	5,779
Net fee and commission income	668	668	(0.0%)	650	680	639	668	639	4.4%	2,638
Net trading income and fair value result	56	36	56.2%	32	32	12	56	12	376.9%	111
Other net operating income	27	(1)	–	36	18	31	27	31	(14.3%)	84
Operating income	2,269	2,205	2.9%	2,181	2,175	2,140	2,269	2,140	6.0%	8,701
General administrative expenses	(995)	(948)	5.0%	(952)	(966)	(920)	(995)	(920)	8.2%	(3,786)
Operating result	1,274	1,258	1.3%	1,229	1,208	1,220	1,274	1,220	4.4%	4,915
Other result	(65)	(1,032)	(93.7%)	(164)	(247)	(147)	(65)	(147)	(55.4%)	(1,590)
Gov. measures and compulsory contrib.	(121)	(26)	368.9%	(30)	(21)	(139)	(121)	(139)	(12.7%)	(216)
Impairment losses on financial assets	(43)	(13)	219.7%	(51)	(36)	(25)	(43)	(25)	70.6%	(125)
Profit/loss before tax	1,044	186	461.0%	985	905	908	1,044	908	14.9%	2,984
Profit/loss after tax from continuing op.	763	(95)	–	771	667	688	763	688	10.9%	2,031
Profit/loss after tax	763	(895)	–	817	715	721	763	721	5.8%	1,358
Consolidated profit/loss	705	(926)	–	758	661	664	705	664	6.3%	1,157
Return on equity before tax ¹	19.9%	0.4%	19.5 PP	18.2%	17.7%	18.3%	19.9%	18.3%	1.5 PP	15.4%
Return on equity after tax ¹	14.5%	–	–	16.9%	14.7%	14.5%	14.5%	14.5%	(0.0 PP)	9.7%
Consolidated return on equity	15.0%	–	–	17.7%	15.1%	15.0%	15.0%	15.0%	0.1 PP	9.4%
Net interest margin ¹	3.06%	3.13%	(0.06 PP)	2.93%	2.89%	2.95%	3.06%	2.95%	0.11 PP	2.98%
Cost/income ratio	43.3%	42.3%	1.0 PP	43.3%	44.0%	42.6%	43.3%	42.6%	0.7 PP	43.0%
Loan/deposit ratio ³	82.9%	82.7%	0.1 PP	83.9%	81.9%	83.3%	82.9%	83.3%	(0.4 PP)	82.7%
Provisioning ratio ¹	0.18%	0.02%	0.16 PP	0.29%	0.33%	0.22%	0.18%	0.22%	(0.04 PP)	0.22%
NPE ratio	1.9%	2.1%	(0.2 PP)	2.0%	1.8%	1.9%	1.9%	1.9%	(0.1 PP)	2.1%
NPE coverage ratio	48.4%	51.6%	(3.2 PP)	51.8%	53.3%	50.1%	48.4%	50.1%	(1.6 PP)	51.6%
Total assets	204,794	199,851	2.5%	205,981	209,963	203,398	204,794	203,398	0.7%	199,851
RWA	95,027	95,600	(0.6%)	97,736	98,453	95,601	95,027	95,601	(0.6%)	95,600
Equity	21,842	20,340	7.4%	21,142	21,090	20,419	21,842	20,419	7.0%	20,340
Loans to customers	100,979	99,551	1.4%	100,105	101,920	100,434	100,979	100,434	0.5%	99,551
- Hereof non-financial corporations % ^{2,3}	45.3%	45.5%	(0.2 PP)	45.6%	45.8%	46.4%	45.3%	46.4%	(1.1 PP)	45.5%
- Hereof households % ²	40.4%	40.3%	0.2 PP	39.9%	39.3%	39.2%	40.4%	39.2%	1.2 PP	40.3%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	119,984	117,717	1.9%	120,300	125,333	120,938	119,984	120,938	(0.8%)	117,717
Business outlets	1,386	1,391	(0.4%)	1,471	1,490	1,506	1,386	1,506	0.0%	1,391
Number of employees	42,948	42,564	0.9%	44,535	44,837	44,980	42,948	44,980	(4.5%)	42,564
Number of customers (in mn)	18.0	17.9	0.6%	18.7	18.6	18.6	18.0	18.6	(3.1%)	17.9

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) Adaption of previous years' figures due different allocation



RBI Core Group – excl. Russia and Belarus

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	1,046	1,042	0.4%	1,019	1,033	1,060	1,046	1,060	(1.3%)	4,155
Net fee and commission income	466	497	(6.1%)	456	461	431	466	431	8.3%	1,845
Net trading income and fair value result	(27)	41	–	3	25	(9)	(27)	(9)	210.9%	61
Other net operating income	28	(2)	–	38	24	34	28	34	(16.7%)	95
Operating income	1,529	1,568	(2.5%)	1,553	1,576	1,545	1,529	1,545	(1.1%)	6,243
General administrative expenses	(850)	(906)	(6.2%)	(804)	(817)	(784)	(850)	(784)	8.5%	(3,311)
Operating result	678	662	2.5%	749	760	762	678	762	(11.0%)	2,933
Other result	(66)	(196)	(66.1%)	(166)	(247)	(139)	(66)	(139)	(52.4%)	(748)
Gov. measures and compulsory contrib.	(116)	(21)	463.5%	(23)	(12)	(130)	(116)	(130)	(11.0%)	(185)
Impairment losses on financial assets	(46)	(130)	(64.5%)	(76)	(78)	(3)	(46)	(3)	>500,0%	(287)
Profit/loss before tax	450	315	42.8%	485	423	489	450	489	(8.1%)	1,712
Profit/loss after tax from continuing op.	318	155	104.7%	361	286	356	318	356	(10.8%)	1,158
Profit/loss after tax	318	155	104.7%	361	286	356	318	356	(10.8%)	1,158
Consolidated profit/loss	260	128	103.6%	307	237	303	260	303	(14.1%)	975
Return on equity before tax ¹	11.4%	2.9%	8.5 PP	13.2%	11.8%	13.1%	11.4%	13.1%	(1.7 PP)	10.4%
Return on equity after tax ¹	8.1%	4.0%	4.1 PP	9.8%	8.1%	9.6%	8.1%	9.6%	(1.5 PP)	8.0%
Consolidated return on equity	7.3%	3.1%	4.2 PP	9.3%	7.3%	9.1%	7.3%	9.1%	(1.8 PP)	7.3%
Net interest margin ¹	2.31%	2.32%	(0.01 PP)	2.28%	2.32%	2.39%	2.31%	2.39%	(0.08 PP)	2.33%
Cost/income ratio	55.0%	57.2%	(2.2 PP)	51.3%	51.2%	50.2%	55.0%	50.2%	4.8 PP	52.5%
Loan/deposit ratio ³	88.4%	87.2%	1.2 PP	90.0%	89.6%	91.0%	88.4%	91.0%	(2.6 PP)	87.2%
Provisioning ratio ¹	0.20%	0.42%	(0.22 PP)	0.30%	0.32%	0.05%	0.20%	0.05%	0.15 PP	0.27%
NPE ratio	1.9%	2.1%	(0.2 PP)	2.0%	1.9%	2.0%	1.9%	2.0%	(0.0 PP)	2.1%
NPE coverage ratio	46.3%	50.4%	(4.1 PP)	49.9%	51.3%	48.1%	46.3%	48.1%	(1.8 PP)	50.4%
Total assets	187,535	184,961	1.4%	188,003	188,063	183,044	187,535	183,044	2.5%	184,961
RWA ⁴	74,430	78,325	(5.0%)	78,996	80,440	79,914	74,430	79,914	(6.9%)	78,325
Equity	15,730	15,446	1.8%	15,466	15,120	15,251	15,730	15,251	3.1%	15,446
Loans to customers	96,053	95,363	0.7%	94,864	95,290	93,831	96,053	93,831	2.4%	95,363
– Hereof non-financial corporations % ^{2,3}	46.1%	46.0%	0.1 PP	45.8%	45.7%	45.6%	46.1%	45.6%	0.4 PP	46.0%
– Hereof households % ²	40.3%	40.1%	0.2 PP	39.6%	39.1%	39.2%	40.3%	39.2%	1.1 PP	40.1%
– Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	109,314	108,205	1.0%	107,416	108,830	104,687	109,314	104,687	4.4%	108,205
Business outlets	1,303	1,302	0.1%	1,307	1,329	1,342	1,303	1,342	(2.9%)	1,302
Number of employees	34,202	33,701	1.5%	33,575	33,485	33,533	34,202	33,533	2.0%	33,701
Number of customers (in mn)	14.9	14.7	1.3%	14.5	14.3	14.3	14.9	14.3	3.7%	14.7

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) Adaption of previous years' figures due different allocation 4) According to segment view



Country Financials (CE) – Czech Republic

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	165	169	(2.3%)	151	150	151	165	151	9.3%	622
Net fee and commission income	47	49	(3.7%)	45	45	41	47	41	15.6%	179
Net trading income and fair value result	6	2	297.7%	10	3	1	6	1	>500.0%	16
Other net operating income	5	5	0.9%	3	(0)	6	5	6	(7.7%)	13
Operating income	222	225	(1.3%)	207	197	202	222	202	9.8%	831
General administrative expenses	(100)	(98)	2.8%	(97)	(97)	(96)	(100)	(96)	4.8%	(387)
Operating result	122	128	(4.5%)	110	100	107	122	107	14.3%	444
Other result	(0)	(0)	(63.4%)	(0)	0	0	(0)	0	–	0
Gov. measures and compulsory contrib.	(10)	0	–	0	4	(17)	(10)	(17)	(40.8%)	(14)
Impairment losses on financial assets	(2)	(13)	(86.6%)	(2)	3	(4)	(2)	(4)	(49.3%)	(16)
Profit/loss before tax	110	114	(3.7%)	108	106	86	110	86	27.1%	415
Profit/loss after tax	89	106	(16.2%)	93	84	70	89	70	28.1%	353
Return on equity before tax ¹	18.4%	20.1%	(1.7 PP)	19.8%	20.0%	15.4%	18.4%	15.4%	3.1 PP	19.5%
Return on equity after tax ¹	15.0%	18.7%	(3.8 PP)	17.0%	15.8%	12.4%	15.0%	12.4%	2.6 PP	16.6%
Net interest margin ¹	2.08%	2.15%	(0.06 PP)	1.94%	1.95%	2.04%	2.08%	2.04%	0.05 PP	2.04%
Cost/income ratio	45.1%	43.2%	1.9 PP	46.6%	49.4%	47.2%	45.1%	47.2%	(2.1 PP)	46.5%
Loan/deposit ratio	69.9%	71.3%	(1.4 PP)	75.3%	76.3%	76.4%	69.9%	76.4%	(6.5 PP)	71.3%
Provisioning ratio ¹	0.04%	0.31%	(0.27 PP)	0.03%	(0.03%)	0.07%	0.04%	0.07%	(0.03 PP)	0.10%
NPE ratio	0.9%	0.9%	(0.0 PP)	0.9%	0.9%	0.9%	0.9%	0.9%	(0.0 PP)	0.9%
NPE coverage ratio	51.9%	50.4%	1.5 PP	51.6%	51.0%	51.4%	51.9%	51.4%	0.6 PP	50.4%
Total assets	32,958	31,995	3.0%	32,955	32,971	31,647	32,958	31,647	4.1%	31,995
RWA	10,483	11,041	(5.0%)	10,973	10,821	10,678	10,483	10,678	(1.8%)	11,041
Equity	2,290	2,420	(5.4%)	2,320	2,232	2,144	2,290	2,144	6.8%	2,420
Loans to customers	17,930	17,805	0.7%	17,752	17,772	17,471	17,930	17,471	2.6%	17,805
– Hereof non-financial corporations % ²	37.0%	37.2%	(0.2 PP)	37.8%	38.0%	38.2%	37.0%	38.2%	(1.2 PP)	37.2%
– Hereof households % ²	58.7%	58.1%	0.6 PP	57.4%	56.9%	56.4%	58.7%	56.4%	2.3 PP	58.1%
– Hereof FCY %	24.2%	25.1%	(0.8 PP)	23.9%	26.4%	26.6%	24.2%	26.6%	(2.4 PP)	25.1%
Deposits from customers	27,019	26,131	3.4%	26,743	26,861	25,560	27,019	25,560	5.7%	26,131
Business outlets	127	127	0.0%	127	127	128	127	128	(0.8%)	127
Number of employees	3,708	3,667	1.1%	3,650	3,615	3,610	3,708	3,610	2.7%	3,667
Number of customers (in mn)	2.4	2.2	5.6%	2.2	2.2	2.2	2.4	2.2	8.9%	2.2

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 (CE) – Hungary

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	118	109	8.5%	113	117	133	118	133	(11.1%)	472
Net fee and commission income	67	66	0.3%	58	56	52	67	52	27.0%	232
Net trading income and fair value result	(14)	7	–	(9)	(3)	(19)	(14)	(19)	(23.1%)	(24)
Other net operating income	0	2	(72.6%)	2	(6)	2	0	2	(69.5%)	(1)
Operating income	171	186	(8.2%)	164	174	172	171	172	(0.8%)	697
General administrative expenses	(82)	(95)	(14.2%)	(80)	(71)	(67)	(82)	(67)	22.6%	(313)
Operating result	89	91	(2.0%)	83	104	106	89	106	(15.6%)	384
Other result	0	(2)	–	0	(3)	0	0	0	69.8%	(5)
Gov. measures and compulsory contrib.	(57)	(0)	>500,0%	(1)	(0)	(68)	(57)	(68)	(15.6%)	(68)
Impairment losses on financial assets	9	(1)	–	15	(7)	26	9	26	(64.4%)	34
Profit/loss before tax	42	88	(52.6%)	98	94	64	42	64	(35.5%)	344
Profit/loss after tax	33	76	(56.5%)	86	80	54	33	54	(39.5%)	297
Return on equity before tax ¹	15.0%	32.7%	(17.7 PP)	38.8%	39.0%	23.0%	15.0%	23.0%	(8.0 PP)	35.2%
Return on equity after tax ¹	11.8%	28.2%	(16.3 PP)	34.1%	33.5%	19.4%	11.8%	19.4%	(7.5 PP)	30.4%
Net interest margin ¹	4.08%	3.82%	0.26 PP	3.90%	3.91%	4.50%	4.08%	4.50%	(0.42 PP)	4.03%
Cost/income ratio	40.1%	44.3%	(4.1 PP)	44.7%	33.9%	32.3%	40.1%	32.3%	7.8 PP	38.8%
Loan/deposit ratio	60.7%	61.4%	(0.7 PP)	62.7%	60.2%	61.0%	60.7%	61.0%	(0.3 PP)	61.4%
Provisioning ratio ¹	(0.71%)	(0.12%)	(0.59 PP)	(1.36%)	0.64%	(2.27%)	(0.71%)	(2.27%)	1.56 PP	(0.78%)
NPE ratio	1.2%	1.3%	(0.1 PP)	1.1%	1.0%	1.1%	1.2%	1.1%	0.0 PP	1.3%
NPE coverage ratio	41.3%	41.0%	0.3 PP	49.1%	50.9%	51.0%	41.3%	51.0%	(9.6 PP)	41.0%
Total assets	11,971	11,217	6.7%	11,779	12,093	12,125	11,971	12,125	(1.3%)	11,217
RWA	4,392	4,398	(0.1%)	4,335	4,464	4,553	4,392	4,553	(3.5%)	4,398
Equity	930	1,170	(20.5%)	1,138	1,056	1,001	930	1,001	(7.1%)	1,170
Loans to customers	4,676	4,551	2.8%	4,558	4,506	4,397	4,676	4,397	6.3%	4,551
– Hereof non-financial corporations % ²	60.3%	60.1%	0.2 PP	60.4%	60.6%	60.5%	60.3%	60.5%	(0.1 PP)	60.1%
– Hereof households % ²	33.1%	32.6%	0.5 PP	33.3%	32.7%	32.6%	33.1%	32.6%	0.4 PP	32.6%
– Hereof FCY %	44.6%	44.7%	(0.1 PP)	43.5%	43.2%	42.8%	44.6%	42.8%	1.8 PP	44.7%
Deposits from customers	8,323	7,807	6.6%	8,143	8,478	8,264	8,323	8,264	0.7%	7,807
Business outlets	68	68	0.0%	68	67	67	68	67	1.5%	68
Number of employees	2,972	2,502	18.8%	2,486	2,434	2,435	2,972	2,435	22.1%	2,502
Number of customers (in mn)	0.5	0.5	(0.8%)	0.5	0.5	0.5	0.5	0.5	1.6%	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 (CE) – Poland

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	7	7	(5.8%)	9	13	4	7	4	72.0%	33
Net fee and commission income	0	0	14.3%	0	0	0	0	0	(7.1%)	1
Net trading income and fair value result	0	0	11.9%	0	1	(0)	0	(0)	–	1
Other net operating income	4	12	(68.1%)	5	2	2	4	2	119.5%	20
Operating income	11	20	(42.5%)	14	16	6	11	6	93.4%	55
General administrative expenses	(21)	(32)	(33.2%)	(26)	(22)	(17)	(21)	(17)	22.2%	(97)
Operating result	(10)	(12)	(18.6%)	(12)	(6)	(12)	(10)	(12)	(13.4%)	(42)
Other result	(67)	(156)	(57.2%)	(102)	(282)	(109)	(67)	(109)	(38.8%)	(649)
Gov. measures and compulsory contrib.	(1)	(0)	39.8%	(1)	(1)	(1)	(1)	(1)	(28.6%)	(2)
Impairment losses on financial assets	19	(3)	–	2	8	8	19	8	129.9%	16
Profit/loss before tax	(58)	(171)	(66.3%)	(112)	(280)	(113)	(58)	(113)	(48.8%)	(677)
Profit/loss after tax	(58)	(171)	(66.3%)	(112)	(280)	(113)	(58)	(113)	(48.8%)	(677)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	1.72%	2.28%	(0.56 PP)	2.52%	3.33%	0.96%	1.72%	0.96%	0.77 PP	2.22%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(8.13%)	1.20%	(9.33 PP)	(0.95%)	(3.42%)	(3.05%)	(8.13%)	(3.05%)	(5.08 PP)	(1.66%)
NPE ratio	5.1%	9.1%	(4.1 PP)	9.2%	8.3%	7.9%	5.1%	7.9%	(2.8 PP)	9.1%
NPE coverage ratio	87.0%	81.9%	5.1 PP	82.7%	82.7%	83.6%	87.0%	83.6%	3.4 PP	81.9%
Total assets	1,928	1,291	49.3%	1,261	1,434	1,615	1,928	1,615	19.4%	1,291
RWA	2,264	971	133.2%	954	1,052	1,230	2,264	1,230	84.1%	971
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	966	982	(1.7%)	869	937	1,044	966	1,044	(7.5%)	982
– Hereof non-financial corporations % ²	0.8%	1.0%	(0.2 PP)	3.9%	3.7%	3.5%	0.8%	3.5%	(2.7 PP)	1.0%
– Hereof households % ²	99.2%	99.0%	0.2 PP	96.1%	96.3%	96.5%	99.2%	96.5%	2.7 PP	99.0%
– Hereof FCY %	97.7%	98.1%	(0.4 PP)	98.3%	98.5%	98.8%	97.7%	98.8%	(1.1 PP)	98.1%
Deposits from customers	13	14	(4.2%)	14	14	14	13	14	(0.7%)	14
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	329	342	(3.8%)	336	324	308	329	308	6.8%	342
Number of customers (in mn)	0.0	0.0	(4.4%)	0.0	0.0	0.0	0.0	0.0	(12.0%)	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	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	128	126	1.2%	121	116	116	128	116	10.7%	480
Net fee and commission income	51	56	(9.5%)	53	51	50	51	50	0.7%	210
Net trading income and fair value result	4	4	(4.1%)	3	2	4	4	4	7.5%	13
Other net operating income	1	1	26.8%	1	2	(0)	1	(0)	–	3
Operating income	184	189	(2.6%)	178	173	171	184	171	7.5%	711
General administrative expenses	(82)	(79)	3.9%	(74)	(77)	(72)	(82)	(72)	14.0%	(302)
Operating result	102	110	(7.3%)	104	96	99	102	99	2.7%	409
Other result	(0)	(0)	(48.3%)	(1)	(2)	0	(0)	0	–	(3)
Gov. measures and compulsory contrib.	(1)	0	–	0	2	(4)	(1)	(4)	(58.3%)	(1)
Impairment losses on financial assets	0	(14)	–	(8)	(6)	2	0	2	(94.4%)	(26)
Profit/loss before tax	101	96	5.1%	95	90	98	101	98	2.3%	379
Profit/loss after tax	66	68	(2.8%)	58	56	61	66	61	8.5%	244
Return on equity before tax ¹	23.4%	22.6%	0.8 PP	23.1%	22.9%	23.5%	23.4%	23.5%	(0.1 PP)	23.9%
Return on equity after tax ¹	15.5%	16.1%	(0.7 PP)	14.3%	14.1%	14.6%	15.5%	14.6%	0.8 PP	15.4%
Net interest margin ¹	2.52%	2.51%	0.01 PP	2.47%	2.39%	2.19%	2.52%	2.19%	0.33 PP	2.37%
Cost/income ratio	44.6%	41.8%	2.8 PP	41.8%	44.5%	42.0%	44.6%	42.0%	2.5 PP	42.5%
Loan/deposit ratio	101.3%	97.4%	3.9 PP	103.7%	100.7%	97.3%	101.3%	97.3%	4.0 PP	97.4%
Provisioning ratio ¹	(0.00%)	0.39%	(0.39 PP)	0.24%	0.17%	(0.07%)	(0.00%)	(0.07%)	0.07 PP	0.18%
NPE ratio	1.4%	1.3%	0.1 PP	1.4%	1.3%	1.2%	1.4%	1.2%	0.2 PP	1.3%
NPE coverage ratio	60.3%	59.2%	1.0 PP	59.4%	58.7%	58.3%	60.3%	58.3%	2.0 PP	59.2%
Total assets	20,386	21,001	(2.9%)	20,243	20,188	20,035	20,386	20,035	1.8%	21,001
RWA	7,714	8,022	(3.8%)	7,898	7,950	8,102	7,714	8,102	(4.8%)	8,022
Equity	1,559	1,792	(13.0%)	1,724	1,664	1,607	1,559	1,607	(3.0%)	1,792
Loans to customers	14,744	14,507	1.6%	14,491	14,352	14,257	14,744	14,257	3.4%	14,507
– Hereof non-financial corporations % ²	43.7%	43.4%	0.3 PP	44.0%	43.3%	43.6%	43.7%	43.6%	0.0 PP	43.4%
– Hereof households % ²	54.7%	55.2%	(0.6 PP)	54.6%	55.1%	55.1%	54.7%	55.1%	(0.4 PP)	55.2%
– Hereof FCY %	0.1%	0.2%	(0.1 PP)	0.2%	0.2%	7.0%	0.1%	7.0%	(6.9 PP)	0.2%
Deposits from customers	15,592	15,699	(0.7%)	15,157	15,375	15,677	15,592	15,677	(0.5%)	15,699
Business outlets	141	141	0.0%	141	141	141	141	141	0.0%	141
Number of employees	3,569	3,558	0.3%	3,552	3,513	3,513	3,569	3,513	1.6%	3,558
Number of customers (in mn)	1.4	1.4	5.3%	1.3	1.3	1.3	1.4	1.3	10.8%	1.4

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) – Albania

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	33	33	(2.4%)	33	33	31	33	31	4.0%	131
Net fee and commission income	7	7	(1.1%)	8	7	6	7	6	19.8%	27
Net trading income and fair value result	2	1	20.7%	1	1	1	2	1	65.5%	4
Other net operating income	(0)	1	–	(1)	1	0	(0)	0	–	(0)
Operating income	41	42	(2.9%)	41	42	38	41	38	7.4%	163
General administrative expenses	(16)	(18)	(10.9%)	(16)	(15)	(15)	(16)	(15)	13.0%	(64)
Operating result	24	24	3.3%	25	27	24	24	24	3.9%	99
Other result	0	(1)	–	0	0	0	0	0	–	(1)
Gov. measures and compulsory contrib.	(3)	(2)	96.6%	(2)	(2)	(3)	(3)	(3)	9.4%	(8)
Impairment losses on financial assets	4	(7)	–	1	0	5	4	5	(22.3%)	(1)
Profit/loss before tax	25	15	70.8%	24	26	25	25	25	(1.7%)	90
Profit/loss after tax	21	12	69.0%	20	22	21	21	21	(1.7%)	76
Return on equity before tax ¹	29.4%	18.0%	11.4 PP	30.8%	33.4%	33.6%	29.4%	33.6%	(4.2 PP)	31.0%
Return on equity after tax ¹	25.0%	15.5%	9.5 PP	26.1%	28.8%	28.5%	25.0%	28.5%	(3.6 PP)	26.5%
Net interest margin ¹	4.59%	4.83%	(0.24 PP)	4.92%	5.06%	4.77%	4.59%	4.77%	(0.18 PP)	4.88%
Cost/income ratio	40.1%	43.7%	(3.6 PP)	38.4%	36.2%	38.1%	40.1%	38.1%	2.0 PP	39.1%
Loan/deposit ratio	54.4%	52.1%	2.2 PP	50.8%	49.2%	47.8%	54.4%	47.8%	6.5 PP	52.1%
Provisioning ratio ¹	(1.12%)	2.16%	(3.27 PP)	(0.27%)	(0.15%)	(1.66%)	(1.12%)	(1.66%)	0.54 PP	0.08%
NPE ratio	2.5%	2.6%	(0.1 PP)	2.7%	2.7%	2.7%	2.5%	2.7%	(0.2 PP)	2.6%
NPE coverage ratio	74.9%	74.1%	0.8 PP	73.1%	73.2%	71.8%	74.9%	71.8%	3.0 PP	74.1%
Total assets	3,061	3,089	(0.9%)	3,002	2,949	2,859	3,061	2,859	7.0%	3,089
RWA	1,738	1,858	(6.4%)	1,746	1,705	1,573	1,738	1,573	10.5%	1,858
Equity	358	340	5.0%	337	333	324	358	324	10.3%	340
Loans to customers	1,341	1,317	1.9%	1,248	1,182	1,128	1,341	1,128	18.9%	1,317
– Hereof non-financial corporations % ²	53.9%	54.2%	(0.3 PP)	53.0%	51.8%	52.2%	53.9%	52.2%	1.7 PP	54.2%
– Hereof households % ²	46.1%	45.8%	0.3 PP	46.9%	47.7%	47.4%	46.1%	47.4%	(1.3 PP)	45.8%
– Hereof FCY %	38.3%	38.3%	(0.0 PP)	35.8%	37.2%	38.0%	38.3%	38.0%	0.4 PP	38.3%
Deposits from customers	2,552	2,617	(2.5%)	2,534	2,500	2,443	2,552	2,443	4.4%	2,617
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,304	1,294	0.8%	1,294	1,291	1,280	1,304	1,280	1.9%	1,294
Number of customers (in mn)	0.5	0.5	0.7%	0.5	0.5	0.5	0.5	0.5	2.8%	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	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	22	22	(2.5%)	21	22	22	22	22	(2.2%)	88
Net fee and commission income	14	17	(19.0%)	14	15	13	14	13	1.4%	60
Net trading income and fair value result	0	(1)	–	0	0	0	0	0	(96.6%)	0
Other net operating income	1	0	64.3%	1	0	0	1	0	235.8%	2
Operating income	36	38	(6.0%)	37	41	36	36	36	(0.8%)	152
General administrative expenses	(16)	(22)	(26.0%)	(17)	(17)	(15)	(16)	(15)	9.4%	(71)
Operating result	20	16	21.2%	20	24	21	20	21	(7.9%)	82
Other result	(0)	0	–	0	0	0	(0)	0	–	0
Gov. measures and compulsory contrib.	(2)	(1)	2.6%	(1)	(1)	(1)	(2)	(1)	5.8%	(6)
Impairment losses on financial assets	(2)	(4)	(62.2%)	8	1	0	(2)	0	–	5
Profit/loss before tax	17	11	55.6%	27	24	20	17	20	(18.2%)	81
Profit/loss after tax	15	9	64.7%	25	21	19	15	19	(21.0%)	74
Return on equity before tax ¹	16.3%	11.1%	5.2 PP	29.7%	26.4%	22.3%	16.3%	22.3%	(6.0 PP)	23.6%
Return on equity after tax ¹	14.6%	9.4%	5.2 PP	27.6%	24.1%	20.7%	14.6%	20.7%	(6.1 PP)	21.6%
Net interest margin ¹	3.20%	3.35%	(0.15 PP)	3.26%	3.51%	3.58%	3.20%	3.58%	(0.38 PP)	3.43%
Cost/income ratio	45.4%	57.6%	(12.3 PP)	45.2%	41.6%	41.2%	45.4%	41.2%	4.2 PP	46.4%
Loan/deposit ratio	71.6%	68.2%	3.4 PP	69.4%	68.9%	69.4%	71.6%	69.4%	2.2 PP	68.2%
Provisioning ratio ¹	0.41%	1.07%	(0.66 PP)	(2.00%)	(0.29%)	(0.06%)	0.41%	(0.06%)	0.47 PP	(0.32%)
NPE ratio	2.2%	2.2%	(0.0 PP)	2.3%	2.3%	2.4%	2.2%	2.4%	(0.2 PP)	2.2%
NPE coverage ratio	80.3%	72.0%	8.3 PP	66.5%	78.1%	75.1%	80.3%	75.1%	5.2 PP	72.0%
Total assets	2,929	2,975	(1.5%)	2,923	2,859	2,792	2,929	2,792	4.9%	2,975
RWA	1,578	1,604	(1.6%)	1,542	1,725	1,696	1,578	1,696	(7.0%)	1,604
Equity	420	405	3.6%	396	371	381	420	381	10.2%	405
Loans to customers	1,619	1,588	1.9%	1,552	1,553	1,533	1,619	1,533	5.6%	1,588
– Hereof non-financial corporations % ²	37.2%	36.7%	0.5 PP	36.1%	36.9%	37.4%	37.2%	37.4%	(0.3 PP)	36.7%
– Hereof households % ²	59.7%	59.8%	(0.1 PP)	60.5%	59.3%	59.5%	59.7%	59.5%	0.2 PP	59.8%
– Hereof FCY %	4.0%	4.2%	(0.2 PP)	4.4%	4.2%	4.1%	4.0%	4.1%	(0.1 PP)	4.2%
Deposits from customers	2,383	2,443	(2.5%)	2,375	2,361	2,299	2,383	2,299	3.7%	2,443
Business outlets	87	87	0.0%	87	87	87	87	87	0.0%	87
Number of employees	1,353	1,333	1.5%	1,351	1,354	1,364	1,353	1,364	(0.8%)	1,333
Number of customers (in mn)	0.5	0.5	1.0%	0.4	0.4	0.4	0.5	0.4	3.6%	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) – Croatia

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	47	47	(1.2%)	48	47	44	47	44	6.0%	186
Net fee and commission income	19	21	(9.9%)	21	19	19	19	19	1.7%	79
Net trading income and fair value result	(4)	(1)	494.5%	6	(3)	1	(4)	1	–	3
Other net operating income	7	1	413.1%	(5)	4	3	7	3	180.3%	3
Operating income	69	69	0.4%	69	67	66	69	66	4.5%	271
General administrative expenses	(34)	(38)	(11.4%)	(31)	(33)	(30)	(34)	(30)	11.4%	(133)
Operating result	35	31	15.2%	38	34	36	35	36	(1.4%)	139
Other result	(0)	(9)	(97.4%)	(1)	(0)	(0)	(0)	(0)	(39.0%)	(11)
Gov. measures and compulsory contrib.	0	2	–	0	(2)	0	0	0	–	0
Impairment losses on financial assets	(2)	(11)	(85.6%)	(9)	6	2	(2)	2	–	(12)
Profit/loss before tax	34	14	148.3%	28	38	37	34	37	(9.5%)	117
Profit/loss after tax	28	11	150.7%	23	31	30	28	30	(9.7%)	95
Return on equity before tax ¹	19.0%	7.9%	11.1 PP	16.8%	23.1%	21.7%	19.0%	21.7%	(2.7 PP)	18.2%
Return on equity after tax ¹	15.5%	6.4%	9.1 PP	13.8%	18.9%	17.8%	15.5%	17.8%	(2.2 PP)	14.9%
Net interest margin ¹	2.68%	2.77%	(0.09 PP)	2.84%	2.85%	2.69%	2.68%	2.69%	(0.00 PP)	2.79%
Cost/income ratio	48.9%	55.5%	(6.5 PP)	45.2%	48.8%	45.9%	48.9%	45.9%	3.1 PP	48.9%
Loan/deposit ratio	68.7%	66.1%	2.6 PP	64.1%	65.0%	65.4%	68.7%	65.4%	3.2 PP	66.1%
Provisioning ratio ¹	0.17%	1.18%	(1.02 PP)	1.02%	(0.71%)	(0.17%)	0.17%	(0.17%)	0.34 PP	0.33%
NPE ratio	1.8%	1.7%	0.1 PP	2.1%	1.8%	1.7%	1.8%	1.7%	0.1 PP	1.7%
NPE coverage ratio	61.9%	62.0%	(0.1 PP)	57.2%	61.4%	62.4%	61.9%	62.4%	(0.4 PP)	62.0%
Total assets	7,491	7,299	2.6%	7,256	7,108	6,969	7,491	6,969	7.5%	7,299
RWA	2,430	2,447	(0.7%)	2,487	2,537	2,495	2,430	2,495	(2.6%)	2,447
Equity	736	708	4.0%	696	672	716	736	716	2.8%	708
Loans to customers	3,664	3,601	1.8%	3,556	3,581	3,545	3,664	3,545	3.4%	3,601
– Hereof non-financial corporations % ²	34.4%	34.1%	0.2 PP	32.9%	33.2%	32.1%	34.4%	32.1%	2.2 PP	34.1%
– Hereof households % ²	58.1%	57.8%	0.2 PP	57.6%	56.6%	56.4%	58.1%	56.4%	1.7 PP	57.8%
– Hereof FCY %	0.0%	1.6%	(1.6 PP)	0.0%	1.6%	1.6%	0.0%	1.6%	(1.6 PP)	1.6%
Deposits from customers	5,533	5,397	2.5%	5,369	5,304	5,074	5,533	5,074	9.0%	5,397
Business outlets	70	70	0.0%	70	70	70	70	70	0.0%	70
Number of employees	1,777	1,771	0.3%	1,763	1,787	1,798	1,777	1,798	(1.2%)	1,771
Number of customers (in mn)	0.5	0.5	(0.8%)	0.5	0.5	0.5	0.5	0.5	1.0%	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	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	17	17	0.5%	18	18	18	17	18	(4.5%)	71
Net fee and commission income	3	4	(23.4%)	5	4	3	3	3	1.2%	17
Net trading income and fair value result	0	0	(90.5%)	0	0	(0)	0	(0)	–	1
Other net operating income	1	1	(40.4%)	2	2	2	1	2	(71.3%)	6
Operating income	21	23	(7.3%)	25	25	23	21	23	(8.8%)	96
General administrative expenses	(11)	(13)	(12.1%)	(11)	(12)	(10)	(11)	(10)	9.7%	(47)
Operating result	10	10	(0.9%)	14	12	13	10	13	(23.7%)	49
Other result	0	0	–	0	0	0	0	0	–	0
Gov. measures and compulsory contrib.	(1)	(1)	55.1%	(1)	(1)	(1)	(1)	(1)	60.5%	(2)
Impairment losses on financial assets	1	1	(17.3%)	(0)	(1)	(2)	1	(2)	–	(2)
Profit/loss before tax	10	10	(5.0%)	14	10	11	10	11	(10.6%)	45
Profit/loss after tax	9	9	(7.4%)	12	9	10	9	10	(10.1%)	40
Return on equity before tax ¹	22.3%	25.8%	(3.4 PP)	34.4%	26.3%	28.3%	22.3%	28.3%	(6.0 PP)	30.6%
Return on equity after tax ¹	19.9%	23.6%	(3.7 PP)	30.0%	22.9%	25.1%	19.9%	25.1%	(5.2 PP)	27.0%
Net interest margin ¹	4.65%	4.90%	(0.25 PP)	5.31%	5.32%	5.41%	4.65%	5.41%	(0.76 PP)	5.22%
Cost/income ratio	53.6%	56.6%	(3.0 PP)	43.8%	49.8%	44.5%	53.6%	44.5%	9.0 PP	48.6%
Loan/deposit ratio	87.8%	86.6%	1.3 PP	87.9%	88.0%	83.5%	87.8%	83.5%	4.3 PP	86.6%
Provisioning ratio ¹	(0.23%)	(0.28%)	0.05 PP	(0.01%)	0.60%	0.62%	(0.23%)	0.65%	(0.88 PP)	0.22%
NPE ratio	2.2%	2.4%	(0.2 PP)	2.7%	2.6%	2.5%	2.2%	2.5%	(0.3 PP)	2.4%
NPE coverage ratio	73.2%	74.1%	(0.9 PP)	69.4%	76.3%	72.6%	73.2%	72.6%	0.6 PP	74.1%
Total assets	1,646	1,622	1.5%	1,517	1,476	1,477	1,646	1,477	11.4%	1,622
RWA	1,043	977	6.7%	802	922	866	1,043	866	20.4%	977
Equity	183	174	5.0%	165	172	163	183	163	12.3%	174
Loans to customers	1,162	1,132	2.6%	1,073	1,040	997	1,162	997	16.6%	1,132
– Hereof non-financial corporations % ²	35.4%	36.4%	(1.0 PP)	36.5%	36.9%	38.4%	35.4%	38.4%	(3.0 PP)	36.4%
– Hereof households % ²	64.4%	63.4%	1.0 PP	63.5%	63.1%	61.6%	64.4%	61.6%	2.8 PP	63.4%
– Hereof FCY %	0.0%	0.0%	0.0 PP	0.0%	0.0%	1.2%	0.0%	1.2%	(1.2 PP)	0.0%
Deposits from customers	1,346	1,329	1.3%	1,244	1,185	1,196	1,346	1,196	12.5%	1,329
Business outlets	37	36	2.8%	37	37	37	37	37	0.0%	36
Number of employees	922	937	(1.6%)	918	1,011	975	922	975	(5.4%)	937
Number of customers (in mn)	0.4	0.4	0.2%	0.3	0.3	0.3	0.4	0.3	7.2%	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) – Romania

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	159	156	1.9%	156	154	153	159	153	4.0%	619
Net fee and commission income	48	59	(18.4%)	52	49	41	48	41	15.3%	200
Net trading income and fair value result	3	2	83.1%	(3)	0	2	3	2	69.8%	1
Other net operating income	(0)	(4)	(96.9%)	2	1	(0)	(0)	(0)	(49.5%)	(1)
Operating income	210	213	(1.2%)	207	204	196	210	196	7.1%	820
General administrative expenses	(90)	(103)	(12.1%)	(88)	(93)	(87)	(90)	(87)	4.2%	(370)
Operating result	120	110	9.1%	119	111	110	120	110	9.4%	450
Other result	0	(1)	–	0	(0)	0	0	0	>500,0%	(1)
Gov. measures and compulsory contrib.	(15)	(6)	135.3%	(6)	(8)	(12)	(15)	(12)	24.3%	(32)
Impairment losses on financial assets	2	(4)	–	(2)	(0)	1	2	1	84.9%	(5)
Profit/loss before tax	107	99	7.5%	111	103	98	107	98	8.4%	412
Profit/loss after tax	86	82	5.9%	91	85	79	86	79	9.1%	337
Return on equity before tax ¹	25.0%	25.2%	(0.2 PP)	30.0%	27.7%	25.4%	25.0%	25.4%	(0.4 PP)	29.0%
Return on equity after tax ¹	20.3%	20.7%	(0.4 PP)	24.6%	22.9%	20.4%	20.3%	20.4%	(0.2 PP)	23.7%
Net interest margin ¹	3.89%	4.07%	(0.18 PP)	4.36%	4.32%	4.42%	3.89%	4.42%	(0.53 PP)	4.28%
Cost/income ratio	42.9%	48.3%	(5.4 PP)	42.7%	45.4%	44.1%	42.9%	44.1%	(1.2 PP)	45.1%
Loan/deposit ratio	65.2%	67.4%	(2.3 PP)	74.6%	71.0%	69.3%	65.2%	69.3%	(4.2 PP)	67.4%
Provisioning ratio ¹	(0.07%)	0.18%	(0.25 PP)	0.05%	0.00%	(0.05%)	(0.07%)	(0.05%)	(0.02 PP)	0.05%
NPE ratio	1.5%	1.5%	(0.1 PP)	1.6%	1.7%	1.7%	1.5%	1.7%	(0.2 PP)	1.5%
NPE coverage ratio	61.2%	65.2%	(4.0 PP)	66.5%	66.1%	65.2%	61.2%	65.2%	(4.0 PP)	65.2%
Total assets	17,175	16,656	3.1%	15,082	15,000	14,580	17,175	14,580	17.8%	16,656
RWA	6,695	7,255	(7.7%)	7,006	6,940	6,497	6,695	6,497	3.1%	7,255
Equity	1,791	1,703	5.1%	1,621	1,521	1,630	1,791	1,630	9.8%	1,703
Loans to customers	9,632	9,869	(2.4%)	8,715	8,391	8,135	9,632	8,135	18.4%	9,869
– Hereof non-financial corporations % ²	48.6%	48.4%	0.1 PP	52.8%	51.9%	50.4%	48.6%	50.4%	(1.8 PP)	48.4%
– Hereof households % ²	40.4%	38.9%	1.5 PP	43.0%	43.2%	43.9%	40.4%	43.9%	(3.5 PP)	38.9%
– Hereof FCY %	31.5%	29.5%	2.1 PP	30.6%	33.2%	32.9%	31.5%	32.9%	(1.4 PP)	29.5%
Deposits from customers	13,450	13,148	2.3%	11,481	11,563	11,269	13,450	11,269	19.3%	13,148
Business outlets	275	276	(0.4%)	279	280	283	275	283	(2.8%)	276
Number of employees	4,985	5,034	(1.0%)	5,037	5,011	5,064	4,985	5,064	(1.6%)	5,034
Number of customers (in mn)	2.3	2.3	(1.7%)	2.3	2.3	2.3	2.3	2.3	0.9%	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	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	67	72	(5.8%)	74	75	74	67	74	(9.4%)	295
Net fee and commission income	31	33	(5.8%)	31	31	29	31	29	6.4%	123
Net trading income and fair value result	3	3	0.5%	4	3	3	3	3	(1.6%)	13
Other net operating income	2	(2)	–	4	2	1	2	1	184.2%	5
Operating income	104	106	(1.8%)	112	111	107	104	107	(3.3%)	436
General administrative expenses	(29)	(36)	(18.0%)	(30)	(30)	(27)	(29)	(27)	7.7%	(123)
Operating result	74	70	6.5%	82	81	80	74	80	(7.1%)	313
Other result	0	(3)	–	0	0	0	0	0	(51.9%)	(2)
Gov. measures and compulsory contrib.	(3)	(3)	2.5%	(3)	(3)	(3)	(3)	(3)	8.5%	(13)
Impairment losses on financial assets	(2)	(2)	16.3%	(9)	(1)	7	(2)	7	–	(5)
Profit/loss before tax	69	62	11.7%	70	77	84	69	84	(18.1%)	293
Profit/loss after tax	60	53	11.9%	60	67	71	60	71	(16.5%)	252
Return on equity before tax ¹	31.4%	29.3%	2.2 PP	36.1%	40.8%	43.6%	31.4%	43.6%	(12.2 PP)	41.2%
Return on equity after tax ¹	27.2%	25.3%	1.9 PP	31.1%	35.4%	37.0%	27.2%	37.0%	(9.8 PP)	35.5%
Net interest margin ¹	4.56%	4.88%	(0.32 PP)	5.10%	5.48%	5.55%	4.56%	5.55%	(0.99 PP)	5.24%
Cost/income ratio	28.3%	33.9%	(5.6 PP)	27.1%	26.8%	25.4%	28.3%	25.4%	2.9 PP	28.2%
Loan/deposit ratio	62.0%	60.5%	1.6 PP	62.9%	64.9%	67.1%	62.0%	67.1%	(5.1 PP)	60.5%
Provisioning ratio ¹	0.26%	0.24%	0.02 PP	1.15%	0.16%	(0.93%)	0.26%	(0.93%)	1.20 PP	0.16%
NPE ratio	1.4%	1.4%	(0.0 PP)	1.4%	1.4%	1.5%	1.4%	1.5%	(0.1 PP)	1.4%
NPE coverage ratio	60.4%	60.2%	0.2 PP	60.0%	62.1%	59.1%	60.4%	59.1%	1.3 PP	60.2%
Total assets	6,283	6,409	(2.0%)	6,181	6,033	5,813	6,283	5,813	8.1%	6,409
RWA	3,240	3,293	(1.6%)	3,192	3,169	3,231	3,240	3,231	0.3%	3,293
Equity	786	929	(15.3%)	871	803	844	786	844	(6.9%)	929
Loans to customers	3,062	3,077	(0.5%)	3,092	3,083	3,070	3,062	3,070	(0.3%)	3,077
– Hereof non-financial corporations % ²	54.5%	55.4%	(0.9 PP)	56.2%	57.2%	57.6%	54.5%	57.6%	(3.1 PP)	55.4%
– Hereof households % ²	45.4%	44.5%	0.9 PP	43.7%	42.7%	42.2%	45.4%	42.2%	3.1 PP	44.5%
– Hereof FCY %	71.6%	75.1%	(3.5 PP)	74.8%	77.0%	77.2%	71.6%	77.2%	(5.6 PP)	75.1%
Deposits from customers	4,966	5,126	(3.1%)	4,962	4,789	4,621	4,966	4,621	7.5%	5,126
Business outlets	105	105	0.0%	105	105	108	105	108	(2.8%)	105
Number of employees	2,130	2,121	0.4%	2,100	2,116	2,103	2,130	2,103	1.3%	2,121
Number of customers (in mn)	1.1	1.1	0.8%	1.0	1.0	1.0	1.1	1.0	5.7%	1.1

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	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	101	96	5.9%	95	97	103	101	103	(1.0%)	391
Net fee and commission income	15	18	(18.5%)	15	17	17	15	17	(13.6%)	67
Net trading income and fair value result	5	7	(28.7%)	2	5	5	5	5	(10.1%)	19
Other net operating income	0	0	8.2%	(0)	0	0	0	0	(43.7%)	1
Operating income	121	121	0.3%	112	119	125	121	125	(3.3%)	477
General administrative expenses	(52)	(52)	0.1%	(47)	(48)	(46)	(52)	(46)	13.3%	(192)
Operating result	70	69	0.4%	65	71	80	70	80	(12.7%)	286
Other result	(1)	(1)	77.9%	(0)	(0)	(2)	(1)	(2)	(51.4%)	(3)
Gov. measures and compulsory contrib.	(3)	(3)	2.1%	(3)	(3)	(3)	(3)	(3)	14.3%	(11)
Impairment losses on financial assets	1	(46)	–	(8)	(11)	5	1	5	(86.1%)	(60)
Profit/loss before tax	67	20	240.4%	55	57	81	67	81	(17.6%)	212
Profit/loss after tax	51	(45)	–	41	41	61	51	61	(16.6%)	97
Return on equity before tax ¹	42.4%	12.6%	29.9 PP	38.3%	42.8%	62.4%	42.4%	62.4%	(20.0 PP)	42.1%
Return on equity after tax ¹	32.3%	–	–	28.5%	30.9%	46.9%	32.3%	46.9%	(14.7 PP)	19.3%
Net interest margin ¹	8.86%	8.73%	0.13 PP	8.81%	9.10%	9.70%	8.86%	9.70%	(0.84 PP)	9.07%
Cost/income ratio	42.5%	42.6%	(0.1 PP)	41.6%	40.4%	36.3%	42.5%	36.3%	6.2 PP	40.1%
Loan/deposit ratio	35.7%	33.2%	2.5 PP	34.9%	30.9%	32.4%	35.7%	32.4%	3.3 PP	33.2%
Provisioning ratio ¹	(0.13%)	5.13%	(5.26 PP)	1.06%	2.54%	(0.16%)	(0.13%)	(0.16%)	0.03 PP	2.18%
NPE ratio	4.0%	4.4%	(0.3 PP)	4.8%	4.9%	5.6%	4.0%	5.6%	(1.6 PP)	4.4%
NPE coverage ratio	82.5%	82.5%	(0.0 PP)	75.2%	75.8%	74.8%	82.5%	74.8%	7.8 PP	82.5%
Total assets	5,059	4,986	1.5%	4,647	4,811	4,609	5,059	4,609	9.8%	4,986
RWA	4,874	4,709	3.5%	4,496	4,753	4,881	4,874	4,881	(0.1%)	4,709
Equity	665	623	6.8%	618	602	568	665	568	17.1%	623
Loans to customers	1,486	1,385	7.3%	1,350	1,261	1,296	1,486	1,296	14.6%	1,385
– Hereof non-financial corporations % ²	87.2%	86.5%	0.7 PP	87.9%	87.1%	85.9%	87.2%	85.9%	1.3 PP	86.5%
– Hereof households % ²	11.4%	11.8%	(0.4 PP)	10.7%	11.4%	10.4%	11.4%	10.4%	0.9 PP	11.8%
– Hereof FCY %	27.3%	30.2%	(2.9 PP)	31.6%	29.9%	33.1%	27.3%	33.1%	(5.7 PP)	30.2%
Deposits from customers	4,164	4,149	0.3%	3,884	4,083	3,921	4,164	3,921	6.2%	4,149
Business outlets	299	298	0.3%	299	321	321	299	321	(6.9%)	298
Number of employees	5,239	5,251	(0.2%)	5,243	5,239	5,329	5,239	5,329	(1.7%)	5,251
Number of customers (in mn)	2.9	2.9	0.4%	2.8	2.8	2.9	2.9	2.9	0.0%	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



Country Financials (EE) – Russia

In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	457	467	(2.1%)	411	377	368	457	368	24.2%	1,623
Net fee and commission income	201	172	17.3%	193	220	208	201	208	(3.3%)	793
Net trading income and fair value result	65	11	497.0%	26	2	20	65	20	224.8%	59
Other net operating income	(0)	1	–	(1)	(3)	(3)	(0)	(3)	(85.9%)	(6)
Operating income	723	651	11.0%	629	598	593	723	593	21.9%	2,471
General administrative expenses	(148)	(45)	232.2%	(150)	(152)	(141)	(148)	(141)	5.1%	(488)
Operating result	575	606	(5.2%)	479	445	452	575	452	27.1%	1,982
Other result	1	(837)	–	2	(0)	(8)	1	(8)	–	(843)
Gov. measures and compulsory contrib.	(6)	(5)	4.6%	(7)	(9)	(9)	(6)	(9)	(37.1%)	(30)
Impairment losses on financial assets	3	117	(97.2%)	25	42	(22)	3	(22)	–	162
Profit/loss before tax	573	(119)	–	499	478	414	573	414	38.6%	1,272
Profit/loss after tax	425	(240)	–	409	379	326	425	326	30.3%	873
Return on equity before tax ¹	43.5%	–	–	40.3%	40.1%	36.9%	43.5%	36.9%	6.6 PP	29.6%
Return on equity after tax ¹	32.2%	–	–	33.0%	31.7%	29.1%	32.2%	29.1%	3.1 PP	20.3%
Net interest margin ¹	10.37%	11.69%	(1.32 PP)	8.88%	7.61%	7.62%	10.37%	7.62%	2.75 PP	8.87%
Cost/income ratio	20.5%	6.8%	13.6 PP	23.9%	25.5%	23.8%	20.5%	23.8%	(3.3 PP)	19.8%
Loan/deposit ratio ³	30.8%	35.7%	(4.8 PP)	37.5%	37.1%	38.6%	30.8%	38.6%	(7.8 PP)	35.7%
Provisioning ratio ¹	(0.20%)	(8.76%)	8.56 PP	0.09%	0.47%	2.92%	(0.20%)	2.92%	(3.13 PP)	(0.82%)
NPE ratio	1.5%	1.6%	(0.1 PP)	1.7%	1.5%	1.7%	1.5%	1.7%	(0.2 PP)	1.6%
NPE coverage ratio	72.5%	69.0%	3.6 PP	72.3%	72.6%	66.8%	72.5%	66.8%	5.7 PP	69.0%
Total assets	19,614	16,945	15.7%	18,232	22,439	21,098	19,614	21,098	(7.0%)	16,945
RWA	19,512	16,994	14.8%	17,951	17,017	14,940	19,512	14,940	30.6%	16,994
Equity	6,112	4,512	35.5%	5,192	5,496	4,755	6,112	4,755	28.5%	4,512
Loans to customers	4,926	4,176	18.0%	4,483	5,848	5,796	4,926	5,796	(15.0%)	4,176
– Hereof non-financial corporations % ^{2,3}	30.2%	32.4%	(2.1 PP)	37.3%	43.0%	46.9%	30.2%	46.9%	(16.7 PP)	32.4%
– Hereof households % ²	43.2%	43.8%	(0.7 PP)	47.0%	43.9%	42.1%	43.2%	42.1%	1.1 PP	43.8%
– Hereof FCY %	5.8%	7.2%	(1.4 PP)	7.2%	7.0%	9.2%	5.8%	9.2%	(3.4 PP)	7.2%
Deposits from customers	10,669	9,512	12.2%	10,975	14,548	14,387	10,669	14,387	(25.8%)	9,512
Business outlets	83	89	(6.7%)	121	117	120	83	120	(30.8%)	89
Number of employees	8,746	8,863	(1.3%)	9,313	9,715	9,832	8,746	9,832	(11.0%)	8,863
Number of customers (in mn)	3.1	3.2	(2.9%)	3.3	3.3	3.2	3.1	3.2	(3.1%)	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 3) Adaption of previous years' figures due different allocation



In EUR mn	Q1/2025	Q4/2024	q-o-q	Q3/2024	Q2/2024	Q1/2024	1-3/2025	1-3/2024	y-o-y	1-12/2024
Net interest income	186	207	(10.1%)	201	219	233	186	233	(20.2%)	860
Net fee and commission income	148	157	(5.7%)	145	140	147	148	147	0.3%	589
Net trading income and fair value result	24	19	26.2%	49	34	13	24	13	87.6%	114
Other net operating income	35	33	7.0%	36	30	32	35	32	8.5%	131
Operating income	399	420	(5.0%)	441	428	428	399	428	(6.8%)	1,717
General administrative expenses	(243)	(260)	(6.6%)	(214)	(237)	(221)	(243)	(221)	9.9%	(931)
Operating result	156	160	(2.5%)	228	191	207	156	207	(24.6%)	786
Other result	(7)	(10)	(26.6%)	1	(3)	(2)	(7)	(2)	306.7%	(13)
Gov. measures and compulsory contrib.	(11)	(3)	214.9%	(4)	4	(15)	(11)	(15)	(31.1%)	(18)
Impairment losses on financial assets	(70)	(18)	280.4%	(76)	(73)	(63)	(70)	(63)	11.5%	(230)
Profit/loss before tax	69	129	(46.7%)	149	119	127	69	127	(46.0%)	525
Profit/loss after tax	54	96	(44.0%)	122	95	100	54	100	(46.0%)	412
Return on equity before tax ¹	6.2%	11.6%	(5.4 PP)	13.7%	10.9%	11.8%	6.2%	11.8%	(5.7 PP)	11.8%
Return on equity after tax ¹	4.8%	8.6%	(3.8 PP)	11.1%	8.7%	9.3%	4.8%	9.3%	(4.5 PP)	9.2%
Net interest margin ¹	1.21%	1.34%	(0.12 PP)	1.28%	1.38%	1.52%	1.21%	1.52%	(0.31 PP)	1.39%
Cost/income ratio	60.8%	61.8%	(1.0 PP)	48.4%	55.3%	51.6%	60.8%	51.6%	9.2 PP	54.2%
Loan/deposit ratio	166.5%	161.1%	5.4 PP	154.3%	156.5%	168.3%	166.5%	168.3%	(1.8 PP)	161.1%
Provisioning ratio ¹	0.77%	0.20%	0.57 PP	0.80%	0.78%	0.68%	0.77%	0.68%	0.09 PP	0.62%
NPE ratio	3.2%	3.5%	(0.4 PP)	3.2%	2.9%	2.9%	3.2%	2.9%	0.2 PP	3.5%
NPE coverage ratio	30.2%	39.4%	(9.1 PP)	37.6%	38.3%	32.8%	30.2%	32.8%	(2.5 PP)	39.4%
Total assets	63,016	62,818	0.3%	64,111	64,763	65,460	63,016	65,460	(3.7%)	62,818
RWA	21,500	25,055	(14.2%)	25,025	25,469	26,260	21,500	26,260	(18.1%)	25,055
Equity	4,263	4,729	(9.9%)	4,713	4,682	4,754	4,263	4,754	(10.3%)	4,729
Loans to customers	36,238	36,003	0.7%	37,126	38,113	37,443	36,238	37,443	(3.2%)	36,003
- Hereof non-financial corporations % ²	50.6%	50.9%	(0.3 PP)	48.2%	48.6%	49.9%	50.6%	49.9%	0.7 PP	50.9%
- Hereof households % ²	21.3%	21.4%	(0.1 PP)	20.6%	19.9%	20.1%	21.3%	20.1%	1.1 PP	21.4%
- Hereof FCY %	12.4%	13.7%	(1.3 PP)	13.2%	13.8%	15.1%	12.4%	15.1%	(2.7 PP)	13.7%
Deposits from customers	24,436	24,544	(0.4%)	28,097	28,275	28,245	24,436	28,245	(13.5%)	24,544
Business outlets	17	17	0.0%	18	18	24	17	24	(29.2%)	17
Number of employees	3,718	3,704	0.4%	3,654	3,617	3,593	3,718	3,593	3.5%	3,704
Number of customers (in mn)	2.5	2.5	0.7%	2.5	2.5	2.5	2.5	2.5	2.4%	2.5

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



The Leading Sustainable Financial Institution in Austria & CEE

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)
- **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
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> General information

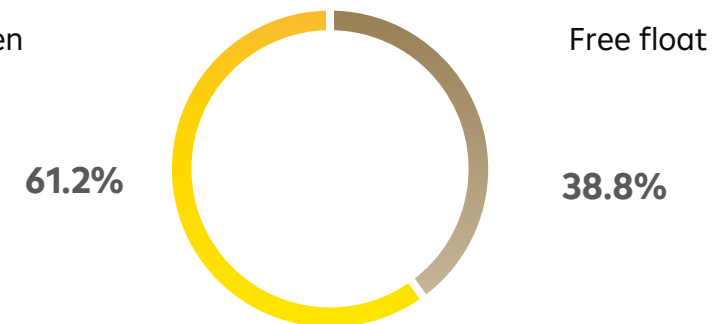
- Listed since 25 April 2005 on the Vienna Stock Exchange Prime Market
- Indices: ATX, ATX Prime, MSCI Standard Index Europe, EURO STOXX Banks
- 328,939,621 ordinary shares issued
- ISIN: AT0000606306
- Trading Symbols:

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

	Moody's	Standard & Poor's
Long term	A1	A-
Outlook	Stable	Stable
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	25.0%
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	~61.2%

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



23 July 2025	Start of Quiet Period
30 July 2025	Semi-Annual Report, Conference Call
23 October 2025	Start of Quiet Period
30 October 2025	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

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