

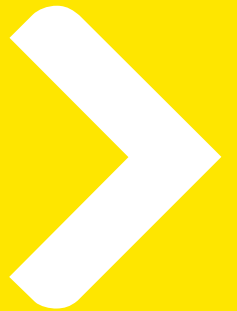


Raiffeisen Bank International H1/2024 Results

30 July 2024

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01 Business & Financial Update

02 Risk Update

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**RBI
Group**

Consolidated profit

1-6/2024

EUR **1,324** mn

+7% y-o-y

Consolidated RoE

1-6/2024

15.0%

+0.1 pp y-o-y

CET1 ratio

30/06/2024, transitional, incl. results

17.8%

+0.5 pp ytd

Adjusted:

Consolidated profit

EUR **604** mn

+21% y-o-y

Consolidated RoE

9.1%

+1.5 pp y-o-y

CET1 ratio

14.7%

excluding **Russia / Belarus**

excluding **Russia**, assuming P/B
Zero deconsolidation (see p. 12)

**RBI
Group**

Loans to customers

30/06/2024

EUR **101,920** mn

+3% ytd

Core revenues

1-6/2024, in EUR mn

2,895

Net interest
income

1,391

Net fee &
commission income

+5%

-18% y-o-y

Opex and Cost/Income Ratio¹

1-6/2024

EUR **1,924** mn **42.7%**

-4% y-o-y

+0.3 pp

Adjusted:

Loans to customers

EUR **95,290** mn

+3% ytd

Core revenues

2,159

NII

882

NFCI

+6%

+4% y-o-y

Opex

EUR **1,600** mn **49.7%**

+5% y-o-y

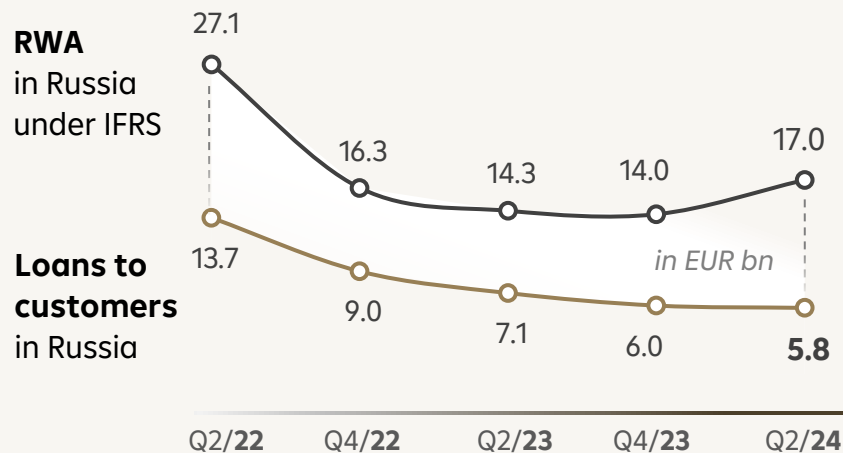
-0.1 pp

CIR

excluding Russia
/ Belarus

¹From 1 January 2024, CIR excluding financial transaction tax (previous periods were adapted)

Significant business reduction since 2022



Net-cross border exposure of EUR 18 mn as of 22 July

Loan/ deposit ratio 37% **CET1 ratio** 48.2%
30/06/2024 local standard, actual

LCR 326% **EUR 4,580 mn**
30/06/2024 ... above local requirement of 8.0%

Target business model

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

Loans to customers
 Contractual amortization with very few exceptions

Assets

Liabilities

Deposits from customers
 Strict restrictions on deposit taking

Equity
 Driven by retained earnings and restriction on dividends

1 Loan book reduction and broad restrictions on payments out of Russia:

- > Lending and payments offered only to a pre-approved list of large and internationally active companies
- > Individual compliance assessment for each pre-approved name
- > Since 2023, no payments provided for electronic goods, automobile sector, oil and petroleum products, and wood products

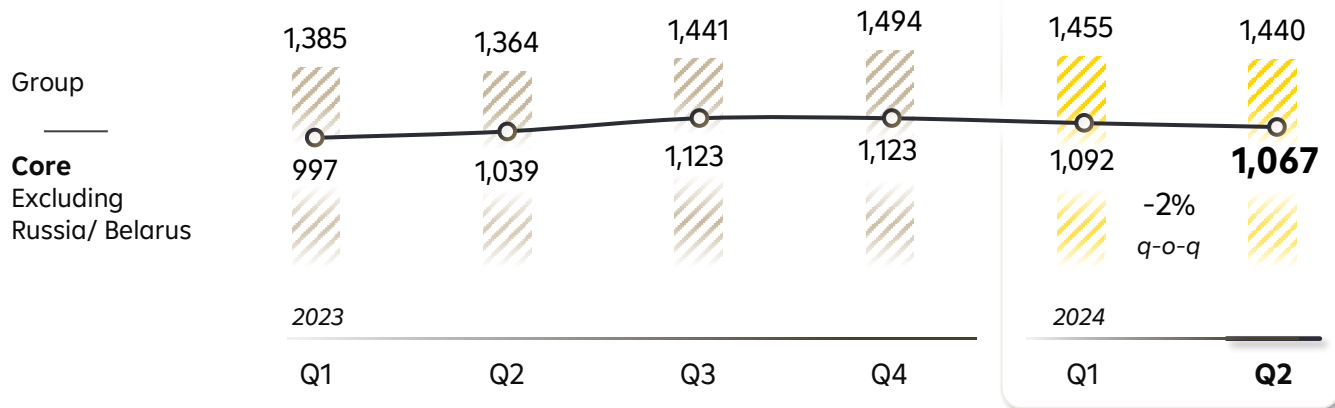
2 Measures to reduce deposits:

- > No term deposits
- > All current accounts priced at 0%, in addition to high maintenance fees
- > Financial institutions: only accepting deposits from subsidiaries of western parents

Q2/2024 Core Revenue Trends

Net interest income

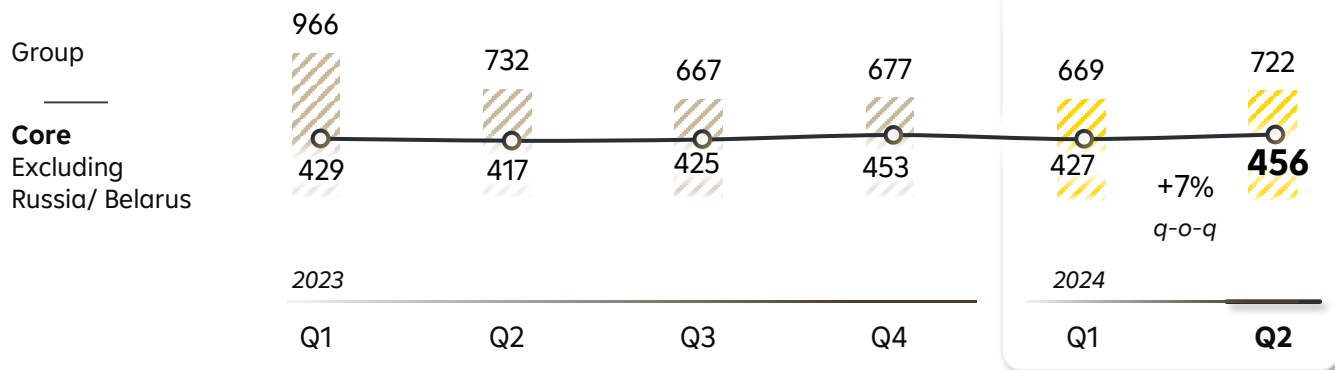
in EUR mn



- NII stable across most markets, but decreasing in head office and Hungary
- Net interest margin excluding Russia/Belarus down 7 bps q-o-q to 2.4%

Net fee and commission income

in EUR mn

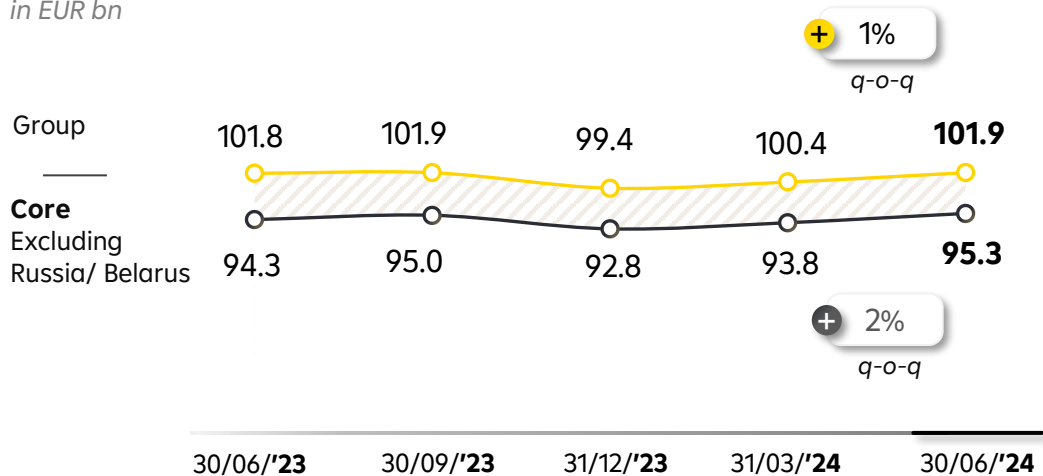


- NFCI excl. Russia and Belarus up 7% in Q2/2024 driven by CE (+6% q-o-q) and SEE (+12% q-o-q)

Top 3 - in EUR mn	— excl. Russia / Belarus —					
	Q4/23	Q1/24	Q2/24	Q4/23	Q1/24	Q2/24
Clearing, settlement and payment services	260	243	278	195	179	197
FX business	201	192	207	112	97	101
Asset management	65	67	72	60	61	64

Loans to customers

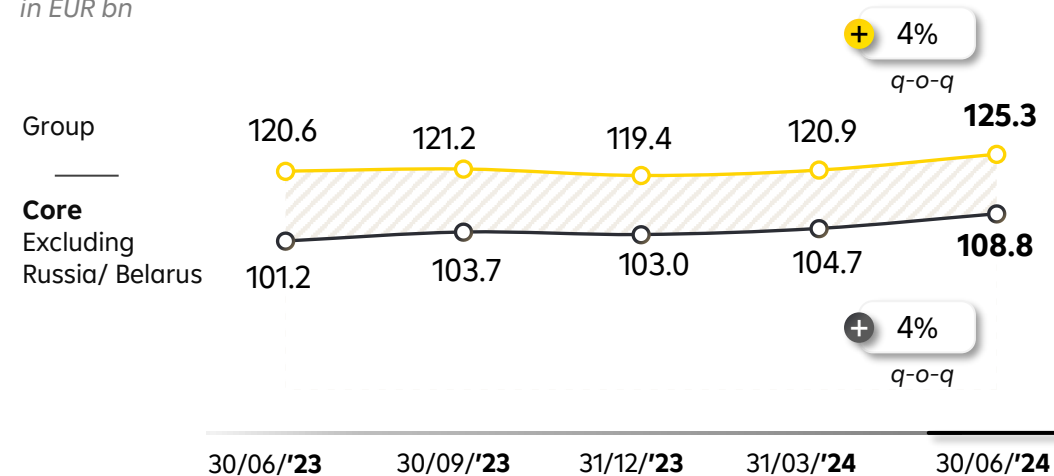
in EUR bn



- Demand for new loans has picked up across the Group in both Retail and Corporate segments, and further Repo and short-term lending in head office
- In Retail, demand for personal loans in Czechia and Romania, and improving outlook for mortgages

Deposits from customers

in EUR bn

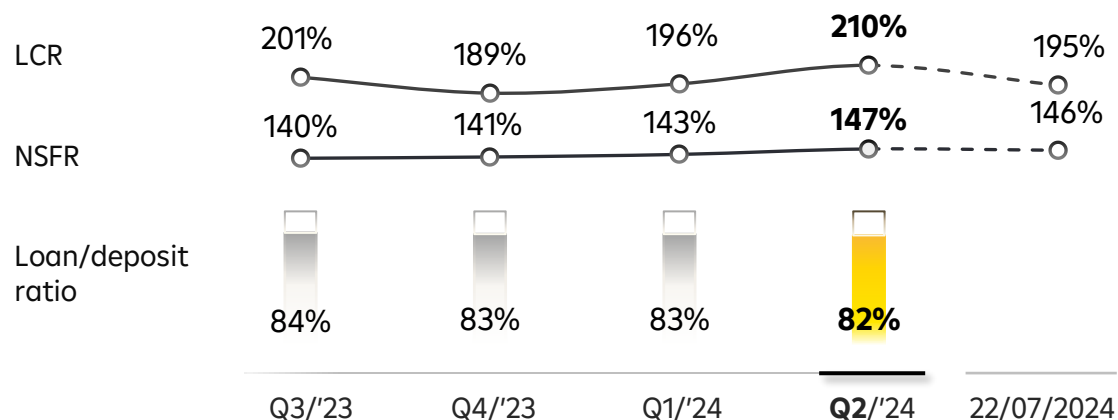


- Deposit inflows in local currency terms in Czechia (up 4%), Hungary (up 5%), Romania (up 3%), Croatia (up 5%), and Serbia (up 4%)

Assets (EUR 210.0 bn +3% q-o-q)			(30/06/2024, in EUR bn, % q-o-q)		
Loans to customers	101.9	+1%	Securities	35.9	+5%
Loans to banks	17.7	+8%	Cash and other assets	54.4	+4%

Liabilities (EUR 210.0 bn +3% q-o-q)			(30/06/2024, in EUR bn, % q-o-q)		
Deposits from customers	125.3	+4%	Debt issued and other liab.	34.7	+2%
Deposits from banks	28.9	+3%	Equity	21.1	+3%

> RBI Group - Liquidity ratios



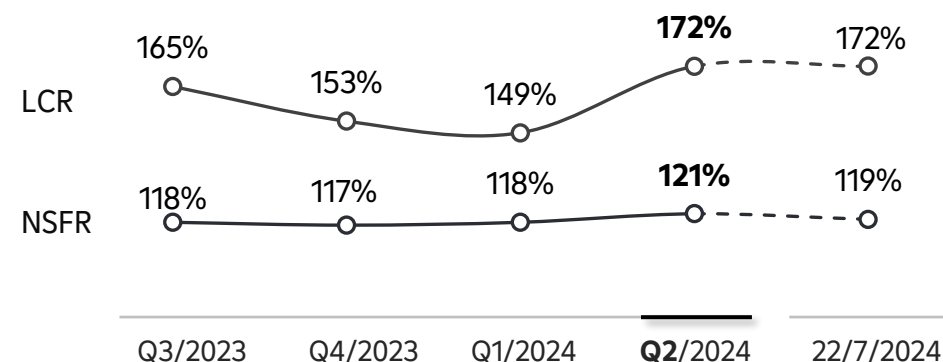
> Key network units - Liquidity ratios

	LCR 22/07/2024	Share of retail deposits Q2/2024	... of which insured
Czech Republic	231%	69%	73%
Slovakia	219%	69%	70%
Hungary	194%	55%	66%
Romania	349%	77%	82%
Serbia	334%	71%	62%

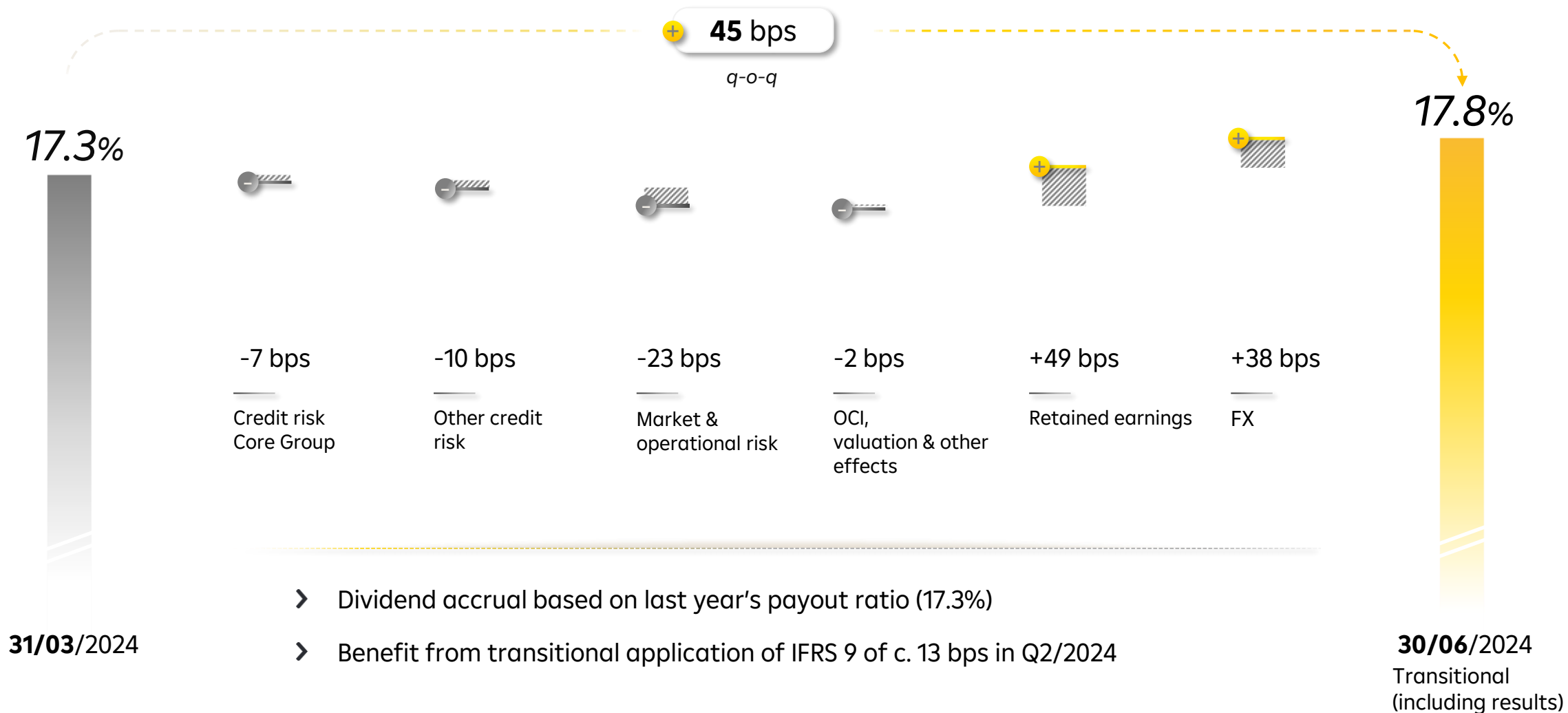
> RBI head office: conservative liquidity profile

- > LCR at 172% (as of 22 July 2024)
- > Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- > In head office, around 47% of HQLA portfolio is cash and central bank deposits

Head office - Liquidity ratios



CET1 Ratio Development



17.8%



CET 1

30/06/2024
Transitional
(including results)

> Group CET1 ratio expected **around 17.0 per cent at year-end 2024**, reflecting further business reduction measures in Russia

Expected CET1 drivers in 2024:

Retained earnings	+	~97 bps	Net of expected 2024 dividend accrual
RWA increase	-	~178 bps	Loan growth, market and operational RWAs, and CBR placements in Russia
FX	-	~23 bps	
Other	+	~25 bps	Inorganic effects and other capital items

~17.0%



CET 1

31/12/2024e
Guidance

> 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

14.7%

➤ Expected stable in 2024

Assumptions:

CET1	EUR 5.6 bn Deconsolidated	IFRS equity partially offset by deduction items
RWA	EUR 17.6 bn Deconsolidated	Net consolidated Russia RWAs and other effects

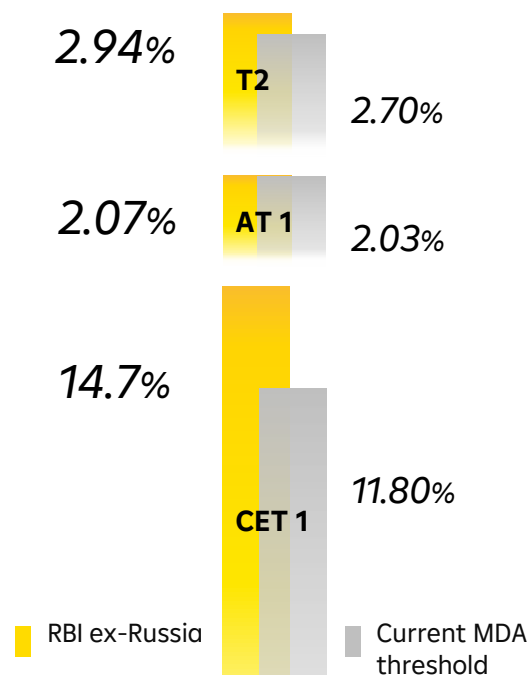
Operational Risk from Russia to be phased out
with an impact of circa **+70 bps**

CET 1

30/06/2024

P/B Zero Russia deconsolidation

Capital stack under P/B Zero deconsolidation scenario



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

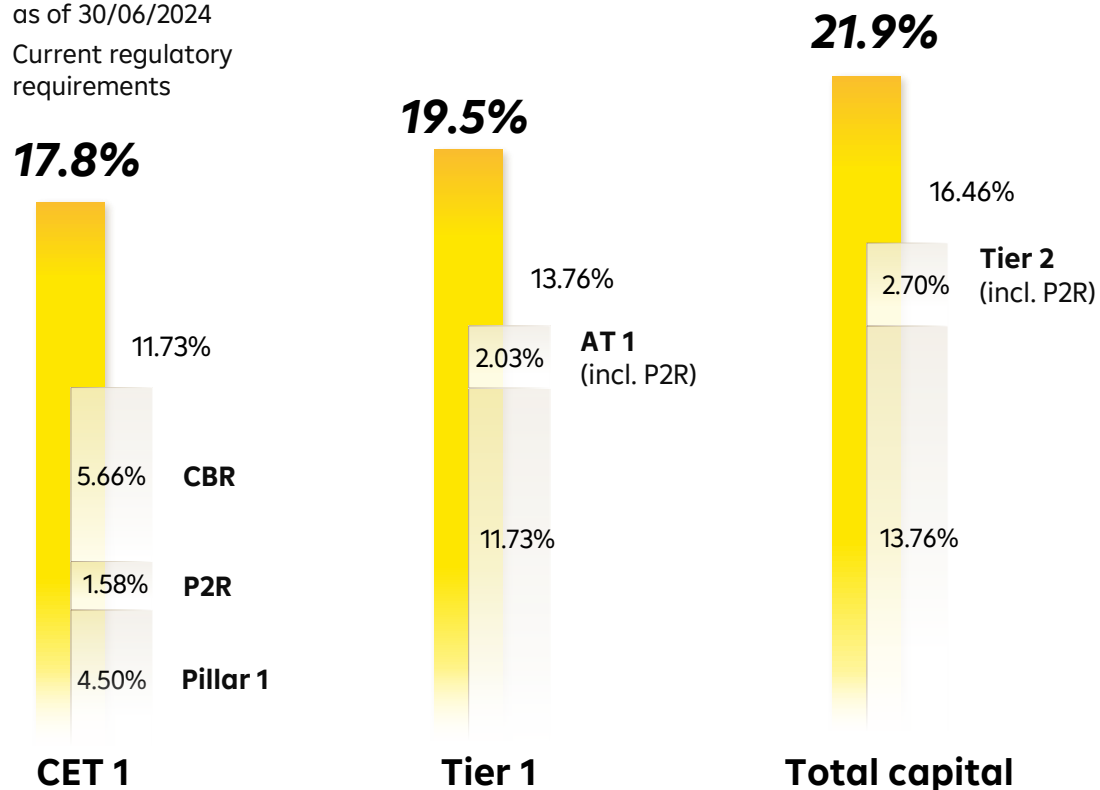
➤ MDA buffer at 289 bps

Capital stack

30/06/2024

P/B Zero Russia deconsolidation

■ RBI, transitional, pro forma as of 30/06/2024
■ Current regulatory requirements



MDA trigger
12.28%

MDA buffer
548 bps

Available distributable items
EUR 5,907 mn

+36 bps q-o-q

P2R
2.80%

- > 1.57% to be met with CET1
- > 53 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 currently at 566 bps

	Q2/'24
OSII buffer	1.50% ¹
Countercyclical capital buffer	0.66%
Capital conservation buffer	2.50%
Systemic risk buffer	1.00%

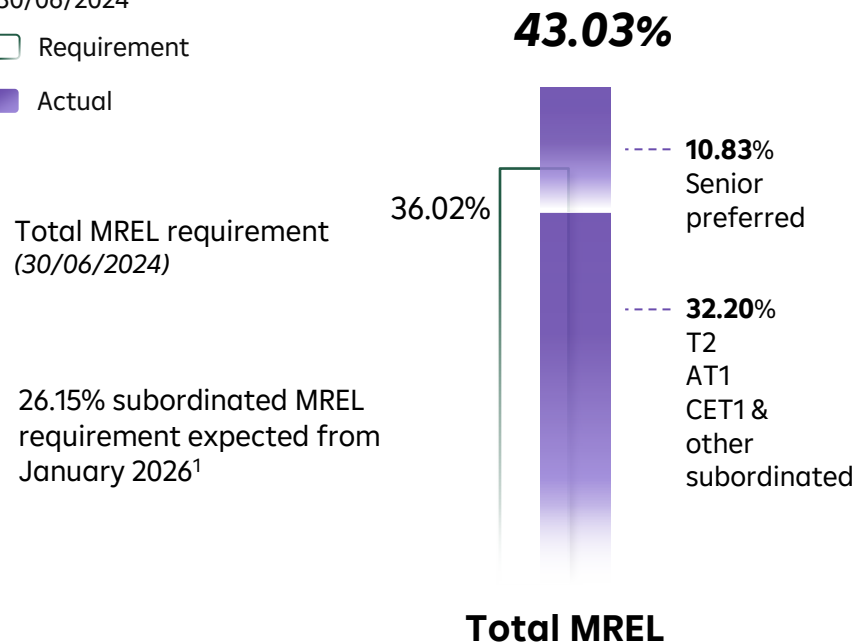
¹ Based on FMSG communication

Austria resolution group MREL

Including profit
30/06/2024

□ Requirement

■ Actual



- TREA in AT at EUR 38,914 mn
- MREL requirements for resolution group AT incl. CBR of 5.04% as of 30/06/2024
- Recalibration of eligible liabilities from Q2/2024 with -2.77 pp impact

Funding plan 2024

- Senior preferred issuance after the summer

Other resolution groups

	Actual	Requirements	MREL needs		Ranking
	30/06/2024	30/06/2024	8-12/2024	2025	
Czech Republic	34.15%	/ 27.95%	~0 - 100	~100 - 300	Senior non-preferred
Slovakia	34.03%	/ 27.78%	~0 - 100	~0 - 100	Senior preferred
Hungary	34.91%	/ 27.64%	~0 - 100	~0 - 100	Senior preferred & non-preferred
Croatia	37.04%	/ 31.84%	none	~100 - 300	Senior preferred
Romania	35.93%	/ 32.00%	none	~100 - 300	Senior preferred & non-preferred

¹Based on draft SRB MREL decision

<i>GDP (real, % yoy)</i>	2022	2023e	2024f	2025f
Czech Republic	2.9	0.0	1.5	2.9
Hungary	4.6	-0.8	2.2	3.4
Poland	5.6	0.2	3.1	3.8
Slovakia	1.9	1.6	2.7	2.4
Central Europe (CE)	4.4	0.2	2.6	3.4
Albania	4.9	3.4	3.7	3.8
Bosnia a. H.	4.2	1.7	2.6	3.0
Croatia	7.0	3.1	3.2	2.7
Kosovo	4.3	3.3	3.9	4.0
Romania	4.1	2.1	2.0	2.5
Serbia	2.4	2.5	3.8	4.0
Southeastern Europe (SEE)	4.3	2.3	2.5	2.9
Belarus	-4.7	3.9	4.0	2.0
Russia	-1.2	3.6	3.3	0.9
Ukraine	-28.8	5.3	3.4	6.5
Eastern Europe (EE)	-3.9	3.7	3.3	1.4
Austria	4.8	-0.8	0.2	1.4
Euro area	3.5	0.5	0.8	1.5

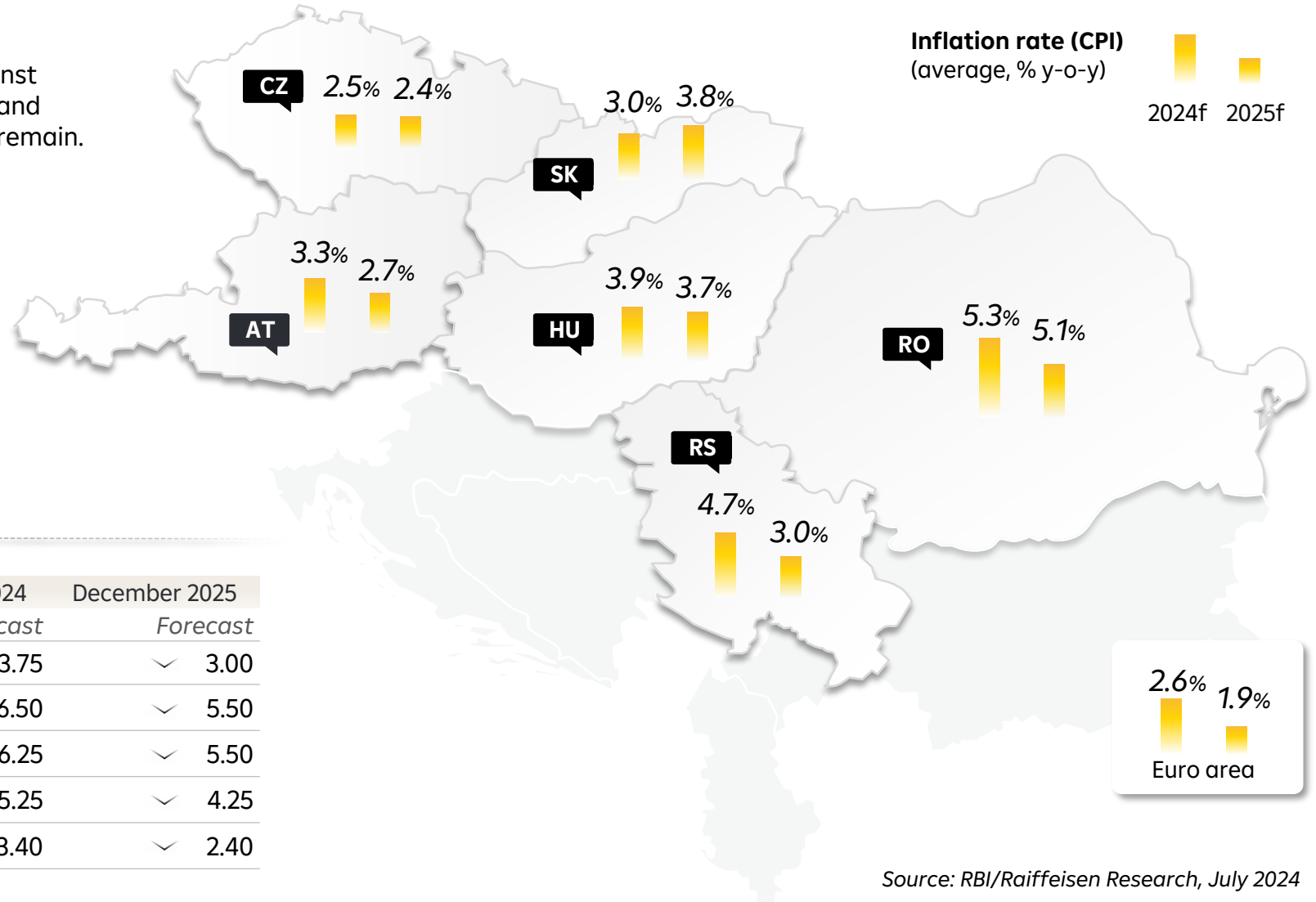
- Muted recovery driven by consumer demand rebound and better-than-expected investments. Recovery in exports will also contribute
- Investments boosted by EU funds are still supporting growth; some FDI impact expected from nearshoring to CEE
- Weakness in manufacturing remains a downside risk as confirmed by sentiment data in the first half of 2024
- Consumer demand is driven by robust labour markets and declining inflation – increasingly supported by lower interest rates
- Fiscal tightening more in focus: excessive deficit procedures (EDP) by the European Commission are looming for Hungary, Slovakia, and Poland. Election cycle may delay fiscal consolidation efforts in Romania

Inflation & rates

- Gradual disinflation is progressing, while fight against inflation is not yet over. Negative surprises in core and services inflation highlight that risks to the upside remain.

Banking sector view

- Credit growth recovery continues in retail segment amid easing financial conditions. Corporate lending also expected to catch up
- Lending margins mostly peaked in non-Euro markets showing a mild setback on average. Further decline of policy rates expected to affect core earnings of banks



Key rates forecast

	Current (%) 25/07/2024	December 2024 Forecast	December 2025 Forecast
Czech Republic	4.75	3.75	3.00
Hungary	6.75	6.50	5.50
Romania	6.75	6.25	5.50
Serbia	6.00	5.25	4.25
Euro (main refinancing)	4.25	3.40	2.40

Source: RBI/Raiffeisen Research, July 2024

Core Group excluding Russia / Belarus

➤ Core revenues & loan growth	<i>around EUR 4.1 bn</i>	<i>EUR ~1.8 bn</i>	<i>4% to 5%</i>
	Net interest income	Net fee and commission income	Loans to customers
➤ OPEX & CIR	<i>around EUR 3.3 bn</i>	<i>around 52%</i>	
	OPEX	CIR	
➤ Risk costs	Risk cost excluding potential use of overlays	<i>around 35 bps</i>	
➤ Profitability	Consolidated return on equity	<i>around 10%</i>	
➤ CET 1	'P/B Zero' Russia deconsolidation scenario	<i>around 14.7%</i>	

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

The 2024 guidance for the Group including Russia and Belarus has been suspended in light of the accelerated business reduction in Russia

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> Q2/2024
Risk cost

Provisioning ratio

27 bps

+5 bps q-o-q

32 bps

Risk cost¹

EUR **23** mn

excl.
Russia / Belarus

> 30/06/2024
Stock of risk overlays

EUR **788** mn

GC&M, CE, SEE (CRE, inflation & spillover)	EUR 415 mn
Russia / Belarus	EUR 283 mn
Ukraine	EUR 90 mn

> 30/06/2024
NPE ratio/ coverage ratio

1.8%

-11 bps q-o-q

53.3%

+3.3 pp q-o-q

Q2/2024

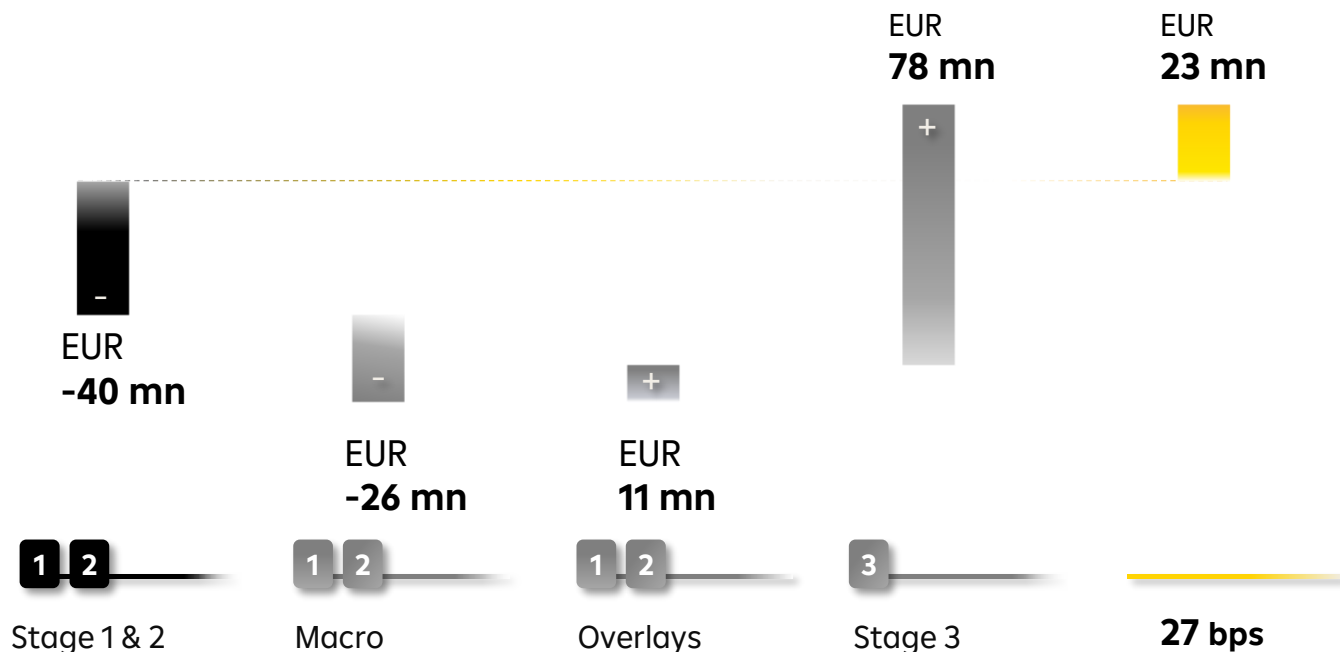
- > EUR 60 mn increase in overlays excluding Russia and Belarus
- > Poland: EUR 282 mn additional for provisions for litigation on FX mortgages
- > Insolvencies and delinquencies remain low

2024 Guidance

- > c. 35 bps risk cost guidance for RBI Group excluding Russia and Belarus
- > Individual customers still facing pressure, including from prolonged higher rate environment
- > Slow but gradual recovery, geopolitical tensions remain

¹Including impairments on debt securities

Q2/2024



Overall EUR 23 mn of IFRS 9 provisions in Q2

- > **Stage 1 & 2:** driven by rating upgrades and FX
- > **Macro update:** slightly improved outlook, mainly in Hungary
- > **Overlays:** booking for leverage financing offset by exposure decrease in Russia
- > **Stage 3:** driven by exposure defaults/ revaluation mainly in head office and Russia

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

Q2/2024 excl. Russia / Belarus

EUR -20 mn	EUR -22 mn	EUR 60 mn	EUR 60 mn	EUR 78 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

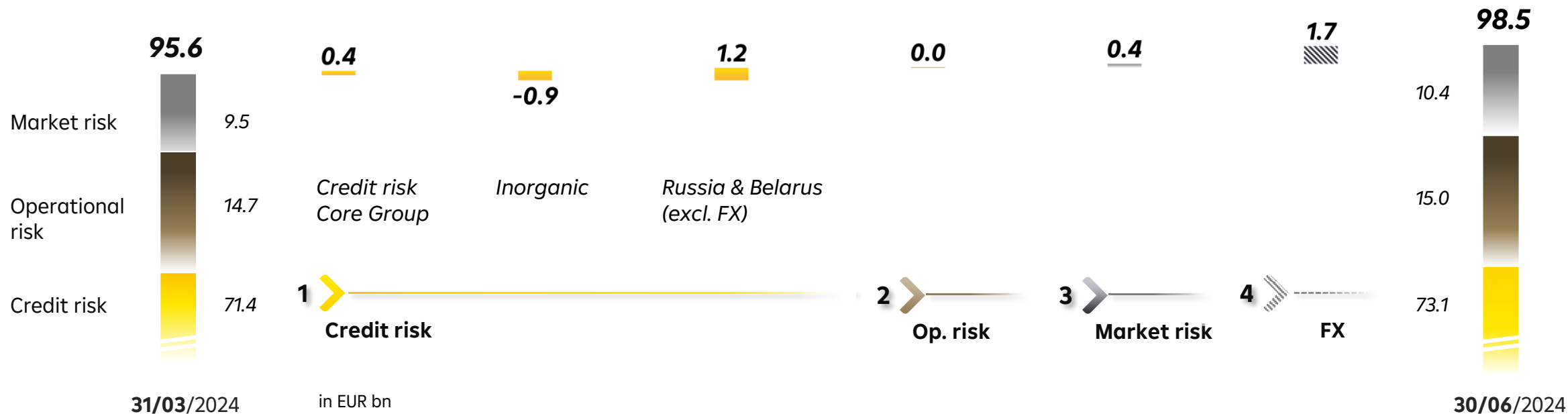
32 bps

YTD EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
RBI Group	-83	-62	24	170	48
Excl. Russia / Belarus	-53	-59	84	109	81

Q2/2024 RWA Development

- 1 > Development in core group credit RWAs, partly driven by Retail in Czechia and Romania
Inorganic effect following improvement in corporate ratings
Increase in Russia driven by deposit increase at CBR
- 2 > Operational Risk RWA flat, excluding slight FX effect
- 3 > Market risk increase by EUR 0.4 bn, driven by FX capital position
- 4 ▨ FX effect driven mainly by appreciation of RUB

Inorganic effect relief of around EUR -0.5 bn until year end 2024



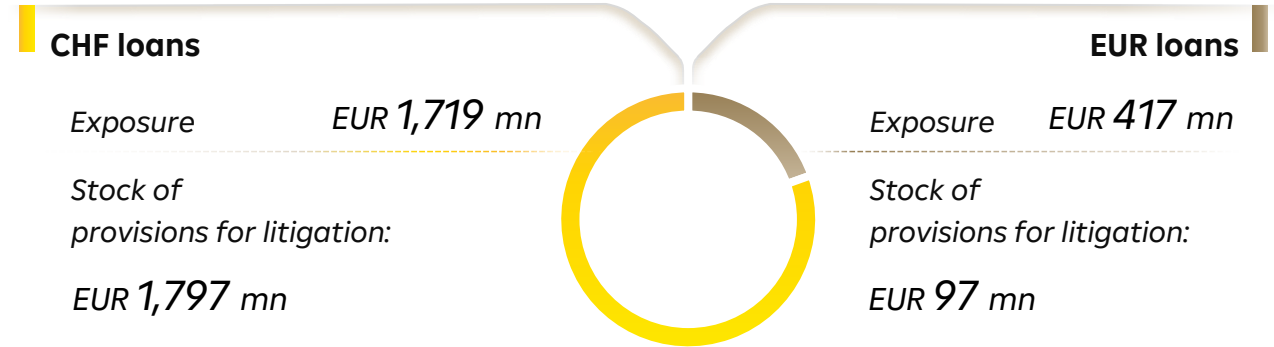
> Cases update

	CHF loans	EUR loans
Loans outstanding	24,477	9,764
Litigation cases	15,698	838

> Civil Chamber of the Supreme Court

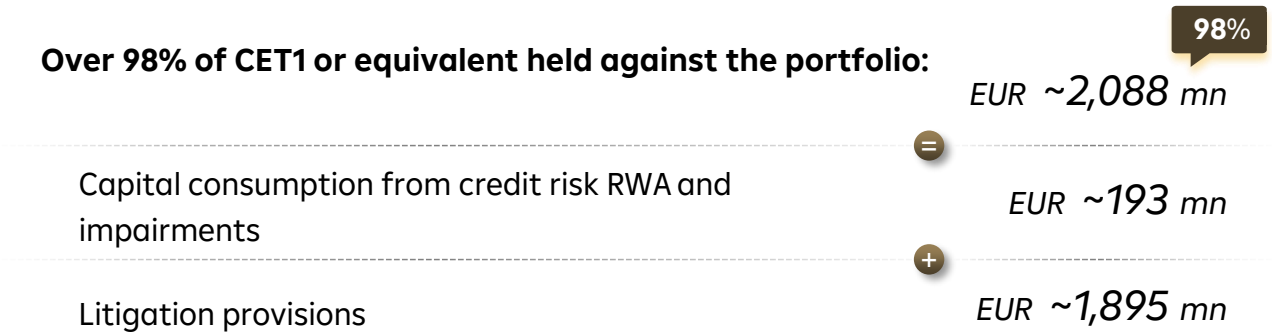
- > Confirmed annulment as base case solution
- > No compensation for either party (banks or borrowers)
- > No immediate change required to RBI's provisioning model: c. 90% of outstanding mortgages already assumed annulled

> Poland FX mortgage exposure and stock of provisions

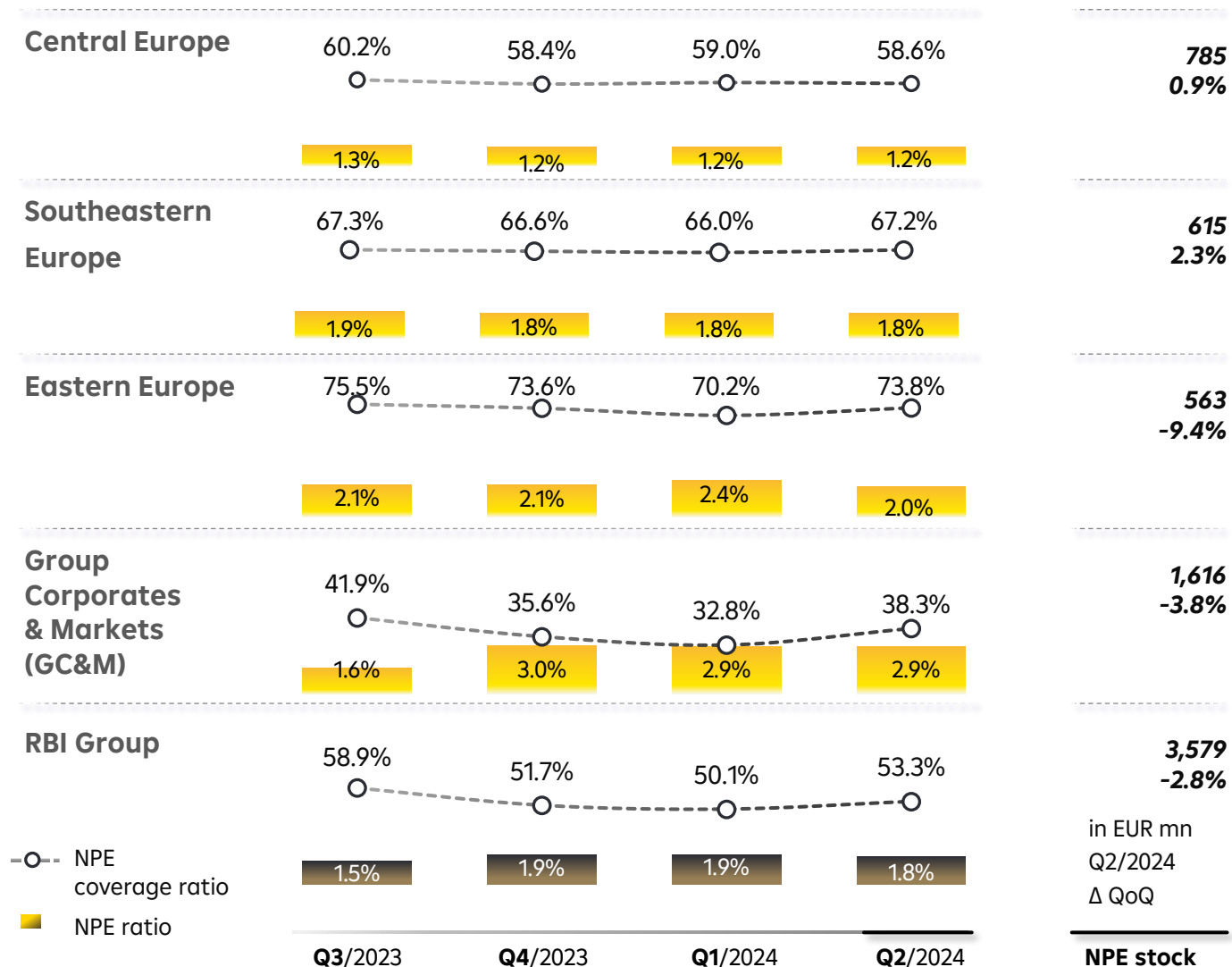


> CET1 or equivalent held against portfolio

Over 98% of CET1 or equivalent held against the portfolio:



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **NPE ratio reduced to 1.8% mainly** due to recoveries, sales and re-aging in head office and Russia
- **At the same time stage 3 coverage ratio increased to 53.3%** due to increase of stage 3 impairments and recoveries of low coverage ratio NPEs.
- 87% 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

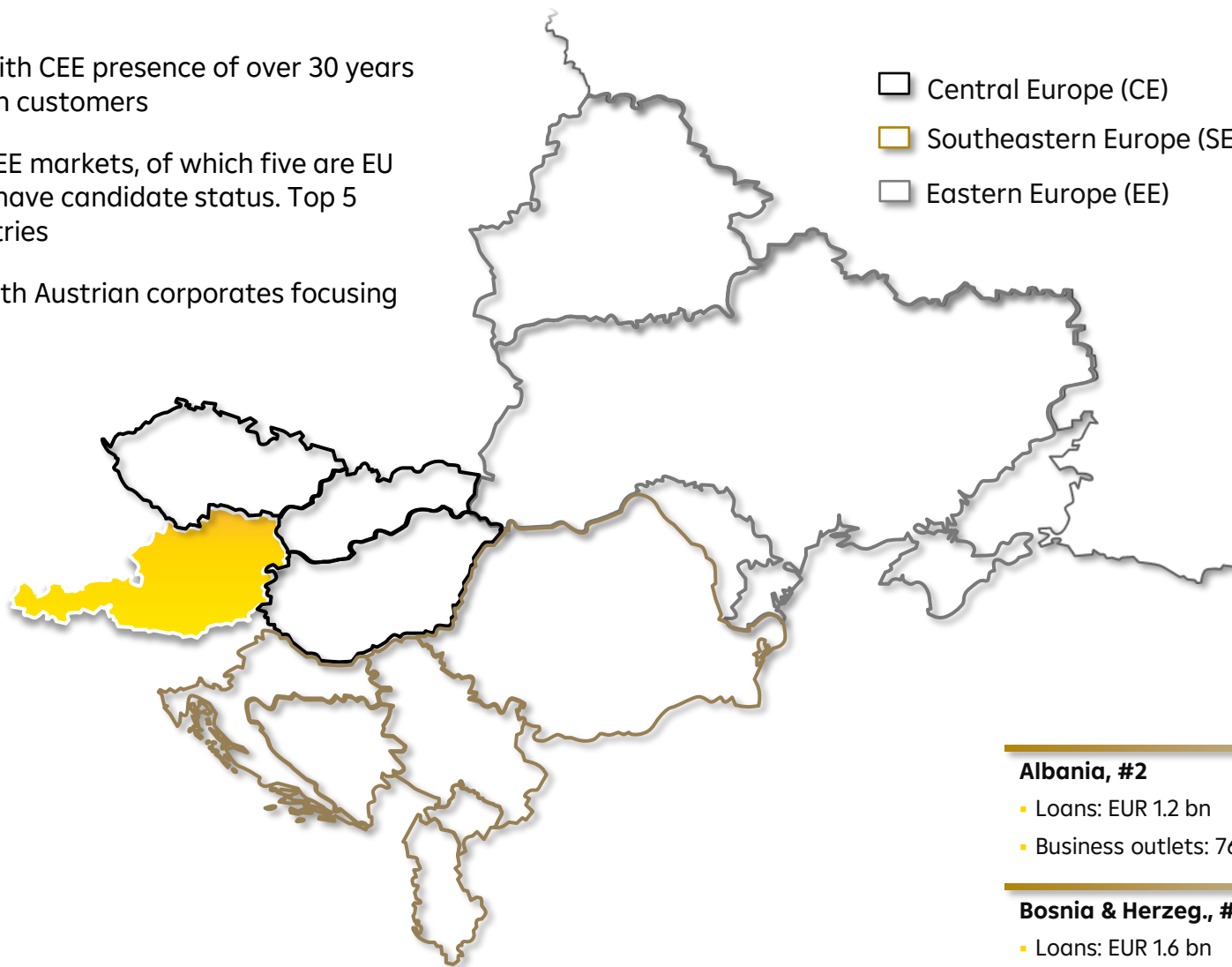
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- Leading regional player with CEE presence of over 30 years servicing approx. 19 million customers
- Covering Austria and 12 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 9 countries
- Strong market position with Austrian corporates focusing on CEE



Austria, #2

- Loans: EUR 39.1 bn

Czech Republic, #5

- Loans: EUR 17.8 bn
- Business outlets: 127

Hungary, #6

- Loans: EUR 4.5 bn
- Business outlets: 67

Slovakia, #3

- Loans: EUR 14.4 bn
- Business outlets: 141

- ☐ Central Europe (CE)
- ☐ Southeastern Europe (SEE)
- ☐ Eastern Europe (EE)

Russia, #16

- Loans: EUR 5.8 bn
- Business outlets: 117

Ukraine, #4

- Loans: EUR 1.3 bn
- Business outlets: 321

Belarus, #8

- Loans: EUR 0.8 bn
- Business outlets: 44

Serbia, #3

- Loans: EUR 3.1 bn
- Business outlets: 105

Romania, #3

- Loans: EUR 8.4 bn
- Business outlets: 280

Albania, #2

- Loans: EUR 1.2 bn
- Business outlets: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.6 bn
- Business outlets: 87

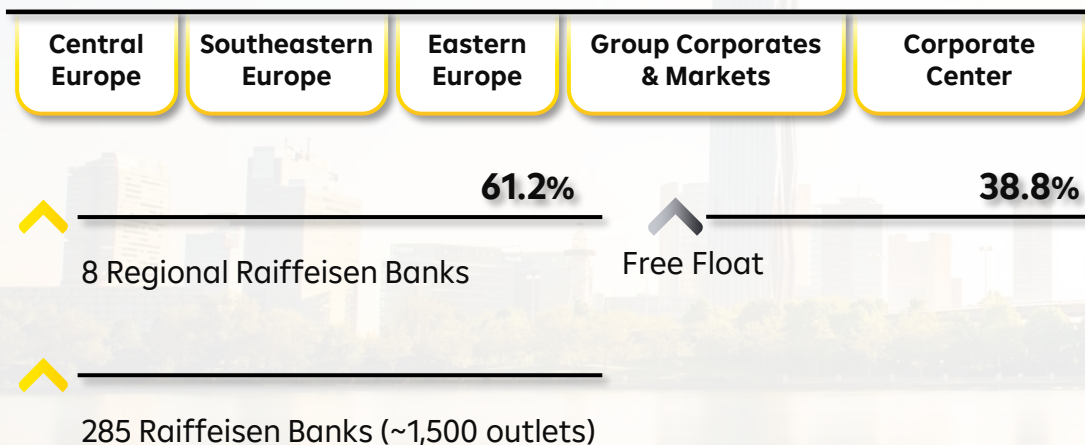
Kosovo, #1

- Loans: EUR 1.0 bn
- Business outlets: 37

Croatia, #6

- Loans: EUR 3.6 bn
- Business outlets: 70

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 400 bn as of 31/12/2023

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. 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

(in EUR mn)	Q2/2024	% q-o-q	% y-o-y
Net interest income	1,440	-1%	+6%
Net fee and commission income	722	+8%	-1%
Net trading income & fair value result	42	+150%	+40%
Other operating components ¹	53	-13%	-26%
Operating income	2,257	+3%	+3%
Staff expenses	-548	+5%	-10%
Other administrative expenses	-318	+6%	-2%
Depreciation	-119	+4%	+3%
General administrative expenses	-986	+5%	-6%
Operating result	1,271	+1%	+10%
Other result	-260	+77%	-27%
Gov. measures & compulsory contributions	-21	-85%	>500%
Impairment losses on financial assets	-23	-10%	-
...
Consolidated profit	661	-0%	+14%

Net interest margin

Q2/2024

2.92%

-6 bps

q-o-q

Cost/income ratio²

Q2/2024

43.2%

+1.1 pp

q-o-q

Consolidated return on equity

Q2/2024

15.1%

+0.2 pp

q-o-q

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

²From 1 January 2024, the calculation of the CIR has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted)

(in EUR mn)	Q2/2024	% q-o-q	% y-o-y
Net interest income	1,067	-2%	+3%
Net fee and commission income	456	+7%	+9%
Net trading income & fair value result	33	-	-
Other operating components ¹	55	-15%	-20%
Operating income	1,610	+2%	+7%
Staff expenses	-419	+3%	+4%
Other administrative expenses	-292	+6%	-2%
Depreciation	-105	+4%	+2%
General administrative expenses	-817	+4%	+2%
Operating result	793	+0%	+13%
Other result	-247	+77%	-30%
Gov. measures & compulsory contributions	-12	-91%	-
Impairment losses on financial assets	-78	>500%	+85%
...
Consolidated profit	271	-19%	+61%

Net interest margin

Q2/2024

2.39%

-7 bps

q-o-q

Cost/income ratio²

Q2/2024

50.2%

+1.0 pp

q-o-q

Consolidated return on equity

Q2/2024

8.1%

-1.8 pp

q-o-q

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

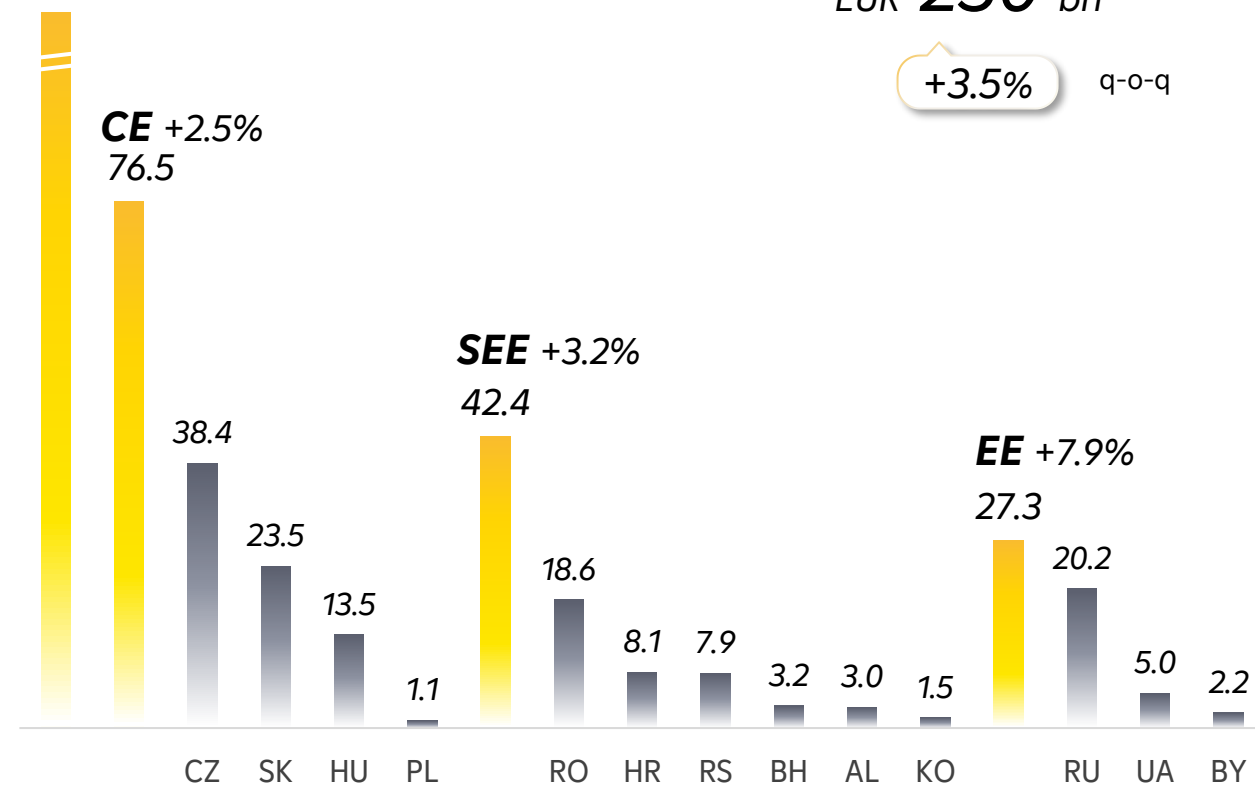
²From 1 January 2024, the calculation of the CIR has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted)

Total exposure by segments Q2/2024

in EUR bn, q-o-q

GC&M +3.4%

104.1

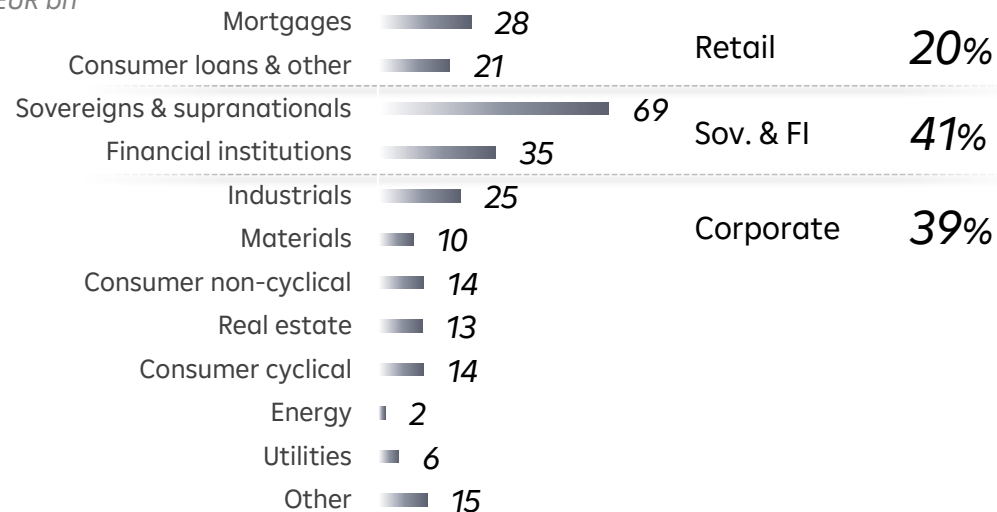


EUR **250** bn

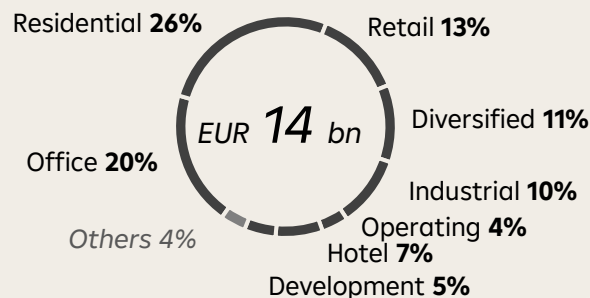
+3.5% q-o-q

... by sector Q2/2024

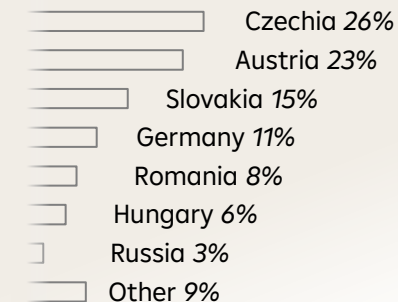
in EUR bn



CRE – Sectors (GICs)



CRE - Country of risk



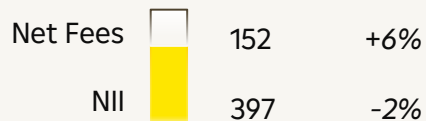
Q2/2024 Segments Overview

CE

Core revenues

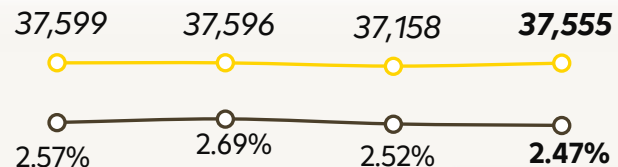
Q2/24 q-o-q

548



Loans to customers / NIM

Q3/23 Q4/23 Q1/24 Q2/24



Provisioning ratio

Q2/24 q-o-q

4 bps

+40 bps

Profit/loss after tax

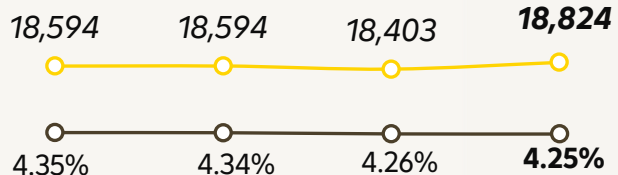
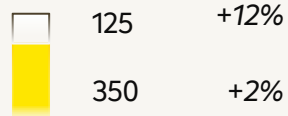
Q2/24 q-o-q

EUR -61 mn

-

SEE

474



-11 bps

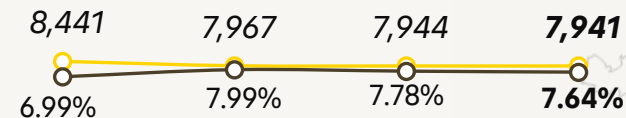
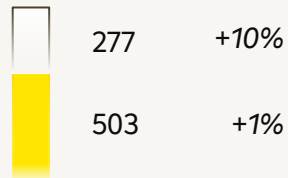
+17 bps

EUR 236 mn

+2%

EE

779



+4 bps

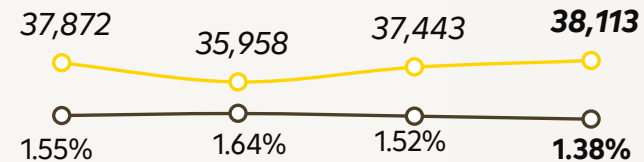
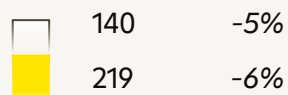
-213 bps

EUR 462 mn

+11%

GC&M

359



+78 bps

+ 9 bps

EUR 95 mn

-5%

(in EUR mn)

Raiffeisen Capital Management

Raiffeisen Capital Management (RCM) is one of the leading asset managers in Central Europe for more than **35 years** and is a 100% owned subsidiary of RBI

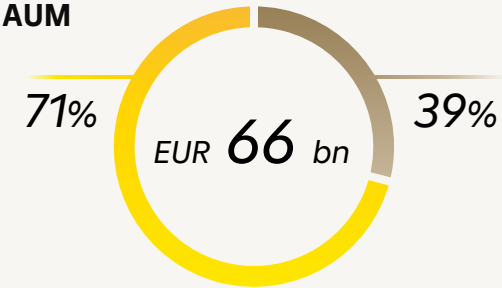
- RCM's **core competencies** include responsible & sustainable investing in fixed income, equity and multi-asset concepts along special/ mutual funds, discretionary portfolio management & fund administration
- International corporates, financial institutions, pension funds, asset managers, insurances, family offices as well as sovereign wealth funds trust in RCM's **expertise**
- The distribution spans **over 20 markets**, and RCM serves as the Centre of Competence for RBI Group Asset Management in 8 markets **contributing to RBI Group value generation**
- 281 Employees work at RCM, including 66 investment professionals, on Group Asset Management level 503 employees, including 113 investment professionals

Strategy

RCM aims to generate capital market returns through a sustainable, responsible investment approach. This includes considering financial opportunities alongside environmental, social, and governance criteria. During Q2 2024, RCM has focused on:

- Selected **landmark deals** in Institutional & Corporate Clients
- **Digitization** on Discretionary Portfolio Management and mobile/online acquisition of mutual investment funds in the captive retail distribution
- Piloting **artificial intelligence** in sales & fund management
- **"Raiffeisen Fonds"** as brand for Retail clients in all our countries in country language
- Introduction of a **new passive product line ETF Fund of Fund** (index selection equity)

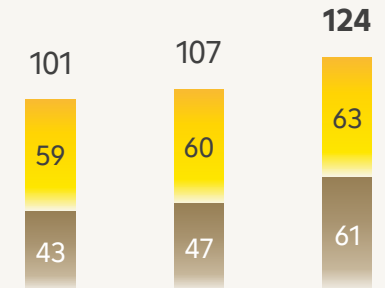
AUM



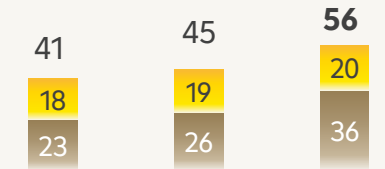
40%
ESG

Business line	
Retail	54%
Institutional	46%

Net revenues in EUR mn



Net profit after tax in EUR mn



Q2/22 Q2/23 Q2/24

■ Raiffeisen Capital Management

■ Local Asset Management Units

In EUR mn	1-6/2024	1-6/2023	y-o-y
Operating income	1.039	443	134,4%
General admin. expenses	(236)	(255)	(7,5%)
Operating result	803	188	326,4%
Other result	15	(11)	-
Governmental measures and compulsory contributions	(5)	(29)	(83,7%)
Impairment losses on financial assets	17	9	81,5%
Profit/loss before tax	830	157	428,4%
Profit/loss after tax	869	261	232,6%

In EUR mn	Q2/2024	Q1/2024	q-o-q
Operating income	577	462	25,1%
General admin. expenses	(119)	(116)	2,5%
Operating result	458	345	32,7%
Other result	42	(27)	-
Governmental measures and compulsory contributions	(2)	(2)	-8,5%
Impairment losses on financial assets	5	11	-52,8%
Profit/loss before tax	503	327	53,8%
Profit/loss after tax	518	351	47,5%

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	1-6/2024	1-6/2023	y-o-y
Operating income	(1.076)	(492)	118,6%
General admin. expenses	96	80	20,4%
Operating result	(980)	(412)	137,7%
Other result	1	3	(57,0%)
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	(6)	(5)	10,6%
Profit/loss before tax	(984)	(415)	137,3%
Profit/loss after tax	(984)	(420)	134,4%

In EUR mn	Q2/2024	Q1/2024	q-o-q
Operating income	(591)	(485)	21,8%
General admin. expenses	56	40	40,9%
Operating result	(534)	(445)	20,0%
Other result	1	(0)	-
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	(2)	(4)	-56,4%
Profit/loss before tax	(535)	(449)	19,1%
Profit/loss after tax	(535)	(449)	19,2%

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

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 1/1/2024	1.002	4.988	15.600	(4.580)	17.009	1.231	1.610	19.849
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	(410)	0	(410)	(88)	(54)	(553)
Own shares	0	1	0	0	1	0	7	8
Other changes	0	0	8	0	8	(0)	0	8
Total comprehensive income	0	0	1.324	348	1.673	105	0	1.778
Equity as at 30/6/2024	1.002	4.989	16.467	(4.232)	18.227	1.247	1.616	21.090

- Earnings per share up EUR 0.27 (1-6/2024: EUR 3.87 vs. 1-6/2023: EUR 3.59)
- A dividend of EUR 1.25 per share for the 2023 financial year was approved at the Annual General Meeting on 4th April 2024
- Book value per share EUR 55.41 at 30/6/2024 (EUR 51.71 at 31/12/2023 resp. EUR 50.24 at 30/6/2023)
- Total comprehensive income of EUR 1,778 mn (1-6/2023: EUR 625 mn) positively impacted by profit after tax (EUR 1,436 mn), exchange differences (EUR 370 mn, driven by RUB), companies valued at equity (EUR 37 mn, mainly UNIQA) and net investment hedge (EUR 18 mn, mostly from Hungary and Czech Republic) partly offset by cash-flow hedge (minus EUR 110 mn, mostly from Russia)

Regulatory Capital Structure - Overview

<i>in EUR mn</i>	30/6/2024	31/3/2024	31/12/2023
Common equity tier 1 (before deductions)	18.252	16.849	17.028
Deduction items	(775)	(918)	(825)
Common equity tier 1 (after deductions)	17.477	15.931	16.203
Additional tier 1 (after deductions)	1.688	1.680	1.677
Tier 1 (after deductions)	19.165	17.611	17.881
Tier 2 (after deductions)	2.428	2.405	2.287
Total capital	21.593	20.016	20.168
Risk-weighted assets (total RWA)	98.453	95.601	93.664
Common equity tier 1 ratio (transitional - incl. result)	17,8%	17,3%	17,3%
Tier 1 ratio (transitional - incl. result)	19,5%	19,1%	19,1%
Total capital ratio (transitional - incl. result)	21,9%	21,6%	21,5%
Leverage ratio (transitional)	7,9%	7,6%	7,8%
Leverage exposure (total)	241.967	231.125	229.189

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	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

¹ Transitional and post-transitional CRR rules

² Reset in December 2022

- 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 Q2/2024 was EUR 1,045 mn. RBI's share of the IPS fund amounts to EUR 509 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 53 mn in 2022, and 89 mn in 2023

Impact in EUR mn		FY 2023	1-6/2024	FY 2024e
Austria	Bank levy based on total assets (excluding derivatives)	0	12	~22
Hungary	Bank levy of 0.15% (for up to HUF 50 bn of total assets) and 0.21% (for tax base above HUF 50 bn); special tax for banks based on the net profit modified by several items.	91	64	~64
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	4	1	~2
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expense. Tax rate of 2% in 2024 and 2025, followed by a tax rate of 1% starting with 2026.	0	12	~23
Total	Bank levies	95	89	~111
Austria		44	0	~0
Albania		1	1	~1
Croatia	Based on total assets less equity and secured deposits	0	0	~0
Czech Republic	Full amounts always booked in the first quarter according to IFRIC 21	15	8	~8
Hungary		2	2	~3
Romania		6	4	~4
Slovakia		6	0	~0
Total	Resolution fund	74	15	~16

Special taxes for banks ("windfall taxes") are partially booked as part of income taxes (Czech Republic, Ukraine, and Russia). In Slovakia, draft legislation introduces a bank levy start from January 2024, booked under income taxes. The calculation based on profit before tax. The rate of the tax will be 30% in 2024 (2025: 25%; 2026: 20%; 2027: 15%; 2028: 4.4%).

NPE and NPL Distribution by Country

In EUR mn	NPE Stock	NPE Ratio	NPE Ratio	NPE Coverage Ratio	NPE Coverage Ratio	NPL Ratio	NPL Ratio	NPL Coverage Ratio	NPL Coverage Ratio
	30/6/2024	30/6/2024	31/12/2023	30/6/2024	31/12/2023	30/6/2024	31/12/2023	30/6/2024	31/12/2023
Czech Republic	285	0.9%	0.9%	51.0%	50.6%	1.1%	1.1%	51.0%	50.6%
Hungary	118	1.0%	1.3%	50.9%	49.0%	1.5%	1.7%	50.6%	48.8%
Poland	128	8.3%	9.1%	82.7%	84.0%	8.3%	9.1%	82.7%	84.0%
Slovakia	254	1.3%	1.1%	58.7%	57.4%	1.6%	1.3%	58.7%	57.4%
Central Europe	785	1.2%	1.2%	58.6%	58.4%	1.5%	1.5%	58.6%	58.4%
Albania	74	2.7%	2.7%	73.2%	72.4%	4.3%	4.2%	73.2%	72.4%
Bosnia & Herzegovina	60	2.3%	2.5%	78.1%	75.1%	2.5%	2.7%	78.1%	75.1%
Croatia	122	1.8%	1.8%	61.4%	59.8%	2.3%	2.2%	61.4%	62.0%
Kosovo	35	2.6%	2.5%	76.3%	72.1%	3.0%	3.0%	76.3%	72.1%
Romania	242	1.7%	1.6%	66.1%	66.3%	2.1%	2.0%	66.1%	66.3%
Serbia	82	1.4%	1.5%	62.1%	62.9%	1.7%	1.8%	62.1%	62.9%
Southeastern Europe	615	1.8%	1.8%	67.2%	66.6%	2.3%	2.2%	67.2%	67.1%
Belarus	28	1.3%	1.4%	71.1%	71.8%	1.4%	1.5%	71.1%	71.8%
Russia	309	1.5%	1.4%	72.6%	73.5%	1.5%	1.4%	72.6%	73.5%
Ukraine	226	4.9%	5.6%	75.8%	73.8%	6.3%	7.8%	75.8%	73.8%
Eastern Europe	563	2.0%	2.1%	73.8%	73.6%	2.1%	2.2%	73.8%	73.6%
GC&M	1,616	2.9%	3.0%	38.3%	35.6%	2.9%	3.1%	38.3%	35.6%
Total RBI Group	3,579	1.8%	1.9%	53.3%	51.7%	2.2%	2.2%	53.3%	51.7%

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	1,440	1,455	(1.1%)	1,494	1,441	1,364	2,895	2,749	5.3%	5,683
Net fee and commission income	722	669	8.0%	677	667	732	1,391	1,698	(18.1%)	3,042
Net trading income and fair value result	42	17	149.6%	(19)	89	30	59	116	(49.5%)	186
Other net operating income	19	32	(40.6%)	5	15	51	51	43	19.5%	62
Operating income	2,257	2,201	2.5%	2,162	2,247	2,197	4,458	4,656	(4.2%)	9,065
General administrative expenses	(986)	(938)	5.1%	(1,034)	(878)	(1,045)	(1,924)	(1,995)	(3.6%)	(3,908)
Operating result	1,271	1,263	0.6%	1,128	1,369	1,152	2,535	2,661	(4.7%)	5,158
Other result	(260)	(147)	76.9%	(317)	(138)	(354)	(407)	(450)	(9.7%)	(906)
Gov. measures and compulsory contrib.	(21)	(140)	(84.7%)	(24)	(22)	(2)	(161)	(237)	(32.2%)	(284)
Impairment losses on financial assets	(23)	(25)	(9.9%)	(142)	8	42	(48)	(259)	(81.5%)	(393)
Profit/loss before tax	967	952	1.6%	645	1,216	838	1,919	1,715	11.9%	3,576
Profit/loss after tax from continuing op.	715	721	(0.9%)	304	947	627	1,436	1,327	8.2%	2,578
Profit/loss after tax	715	721	(0.9%)	304	947	627	1,436	1,327	8.2%	2,578
Return on equity before tax ¹	19.8%	19.2%	0.6 PP	14.7%	27.4%	18.3%	19.5%	18.5%	1.0 PP	19.8%
Return on equity after tax ¹	14.7%	14.5%	0.1 PP	6.9%	21.4%	13.7%	14.6%	14.3%	0.3 PP	14.3%
Consolidated return on equity	15.1%	15.0%	0.2 PP	6.6%	22.7%	14.1%	15.0%	14.9%	0.1 PP	14.8%
Net interest margin ¹	2.92%	2.98%	(0.06 PP)	3.06%	2.95%	2.74%	2.94%	2.74%	0.20 PP	2.87%
Cost/income ratio ³	43.2%	42.2%	1.1 PP	47.4%	38.6%	47.1%	42.7%	42.4%	0.3 PP	42.7%
Loan/deposit ratio ⁴	81.9%	83.3%	(1.4 PP)	83.3%	84.4%	84.8%	81.9%	84.8%	(2.8 PP)	83.3%
Provisioning ratio ¹	0.27%	0.22%	0.05 PP	0.61%	0.00%	(0.19%)	0.25%	0.37%	(0.13 PP)	0.34%
NPE ratio	1.8%	1.9%	(0.1 PP)	1.9%	1.5%	1.5%	1.8%	1.5%	0.3 PP	1.9%
NPE coverage ratio	53.3%	50.1%	3.3 PP	51.7%	58.9%	57.6%	53.3%	57.6%	(4.3 PP)	51.7%
Total assets	209,963	203,398	3.2%	198,241	204,175	206,123	209,963	206,123	1.9%	198,241
RWA	98,453	95,601	3.0%	93,664	97,278	99,207	98,453	99,207	(0.8%)	93,664
Equity	21,090	20,419	3.3%	19,849	19,851	19,329	21,090	19,329	9.1%	19,849
Loans to customers	101,920	100,434	1.5%	99,434	101,931	101,806	101,920	101,806	0.1%	99,434
- Hereof non-financial corporations % ^{2,4}	45.8%	46.4%	(0.6 PP)	46.8%	46.4%	47.0%	45.8%	47.0%	(1.2 PP)	46.8%
- Hereof households % ²	39.3%	39.2%	0.0 PP	39.9%	39.1%	39.8%	39.3%	39.8%	(0.5 PP)	39.9%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	125,333	120,938	3.6%	119,353	121,233	120,553	125,333	120,553	4.0%	119,353
Business outlets	1,490	1,506	(1.1%)	1,519	1,545	1,570	1,490	1,570	(5.1%)	1,519
Number of employees	44,837	44,980	(0.3%)	44,887	44,810	44,559	44,837	44,559	0.6%	44,887
Number of customers (in mn)	18.6	18.6	0.4%	18.6	18.4	18.3	18.6	18.3	1.9%	18.6

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) From 1 January 2024, the calculation of the cost/income ratio has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted) 4) Adaption of previous years' figures due different allocation

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	1,067	1,092	(2.4%)	1,123	1,123	1,039	2,159	2,036	6.0%	4,282
Net fee and commission income	456	427	6.9%	453	425	417	882	846	4.3%	1,724
Net trading income and fair value result	33	(8)	–	(29)	45	(20)	25	13	87.1%	30
Other net operating income	22	35	(36.7%)	7	19	48	57	72	(21.2%)	97
Operating income	1,610	1,575	2.2%	1,559	1,646	1,504	3,185	3,019	5.5%	6,224
General administrative expenses	(817)	(784)	4.2%	(857)	(744)	(804)	(1,600)	(1,520)	5.3%	(3,121)
Operating result	793	792	0.2%	702	902	700	1,585	1,499	5.7%	3,103
Other result	(247)	(139)	77.5%	(309)	(139)	(354)	(386)	(450)	(14.2%)	(898)
Gov. measures and compulsory contrib.	(12)	(130)	(90.8%)	(15)	(12)	10	(142)	(213)	(33.1%)	(240)
Impairment losses on financial assets	(78)	(3)	>500,0%	(196)	(36)	(42)	(81)	(65)	25.1%	(296)
Profit/loss before tax	457	519	(12.0%)	182	715	313	976	771	26.5%	1,669
Profit/loss after tax from continuing op.	319	386	(17.4%)	(12)	603	213	705	583	20.9%	1,174
Profit/loss after tax	319	386	(17.4%)	(12)	603	213	705	583	20.9%	1,174
Return on equity before tax ¹	12.5%	13.8%	(1.3 PP)	5.1%	19.9%	8.7%	13.2%	10.8%	2.4 PP	11.7%
Return on equity after tax ¹	8.7%	10.3%	(1.6 PP)	–	16.8%	5.9%	9.5%	8.1%	1.4 PP	8.2%
Consolidated return on equity	8.1%	9.9%	(1.8 PP)	–	17.4%	4.8%	9.1%	7.6%	1.5 PP	7.6%
Net interest margin ¹	2.39%	2.46%	(0.07 PP)	2.53%	2.54%	2.32%	2.42%	2.27%	0.15 PP	2.40%
Cost/income ratio ³	50.2%	49.2%	1.0 PP	54.4%	44.6%	52.9%	49.7%	49.8%	(0.1 PP)	49.6%
Loan/deposit ratio ⁴	89.6%	91.0%	(1.4 PP)	91.0%	93.1%	94.6%	89.6%	94.6%	(5.0 PP)	91.0%
Provisioning ratio ¹	0.32%	0.05%	0.28 PP	0.79%	0.18%	0.04%	0.19%	0.04%	0.15 PP	0.26%
NPE ratio	1.9%	2.0%	(0.1 PP)	2.0%	1.5%	1.5%	1.9%	1.5%	0.4 PP	2.0%
NPE coverage ratio	51.3%	48.1%	3.2 PP	49.7%	56.8%	55.9%	51.3%	55.9%	(4.6 PP)	49.7%
Total assets	188,063	183,044	2.7%	178,465	183,622	184,387	188,063	184,387	2.0%	178,465
RWA	75,666	75,045	0.8%	76,445	82,944	83,990	75,666	83,990	(9.9%)	76,445
Equity	15,120	15,251	(0.9%)	15,021	15,439	14,908	15,120	14,908	1.4%	15,021
Loans to customers	95,290	93,831	1.6%	92,815	94,964	94,300	95,290	94,300	1.0%	92,815
– Hereof non-financial corporations % ^{2,4}	45.7%	45.6%	0.1 PP	46.1%	45.5%	45.9%	45.7%	45.9%	(0.2 PP)	46.1%
– Hereof households % ²	39.1%	39.2%	(0.1 PP)	39.7%	39.0%	39.6%	39.1%	39.6%	(0.5 PP)	39.7%
– Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	108,830	104,687	4.0%	102,976	103,674	101,198	108,830	101,198	7.5%	102,976
Business outlets	1,329	1,342	(1.0%)	1,350	1,373	1,396	1,329	1,396	(4.8%)	1,350
Number of employees	33,485	33,533	(0.1%)	33,335	33,294	33,084	33,485	33,084	1.2%	33,335
Number of customers (in mn)	14.3	14.3	0.0%	14.3	14.2	14.1	14.3	14.1	1.6%	14.3

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 3) From 1 January 2024, the calculation of the cost/income ratio has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted) 4) Adaption of previous years' figures due different allocation

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	150	151	(0.9%)	168	162	159	301	312	(3.4%)	642
Net fee and commission income	45	41	9.2%	47	41	48	86	95	(10.3%)	183
Net trading income and fair value result	3	1	288.6%	4	1	2	4	(3)	–	2
Other net operating income	(0)	6	–	6	6	10	5	14	(63.2%)	25
Operating income	197	202	(2.9%)	228	211	216	399	417	(4.4%)	857
General administrative expenses	(97)	(96)	1.5%	(96)	(100)	(98)	(193)	(196)	(1.5%)	(391)
Operating result	100	107	(6.8%)	132	112	118	206	222	(7.0%)	466
Other result	0	0	(99.6%)	0	0	(1)	0	(1)	–	(0)
Gov. measures and compulsory contrib.	4	(17)	–	0	0	3	(14)	(23)	(41.7%)	(23)
Impairment losses on financial assets	3	(4)	–	(12)	(10)	(9)	(1)	(19)	(95.2%)	(41)
Profit/loss before tax	106	86	22.3%	121	102	110	192	179	7.4%	401
Profit/loss after tax	84	70	20.3%	82	84	91	153	139	9.8%	306
Return on equity before tax ¹	20.0%	15.4%	4.7 PP	20.8%	17.7%	19.4%	17.6%	15.9%	1.7 PP	18.0%
Return on equity after tax ¹	15.8%	12.4%	3.5 PP	14.1%	14.7%	16.1%	14.1%	12.4%	1.6 PP	13.7%
Net interest margin ¹	1.95%	2.04%	(0.08 PP)	2.30%	2.20%	2.15%	2.00%	2.15%	(0.14 PP)	2.20%
Cost/income ratio	49.4%	47.2%	2.1 PP	42.0%	47.2%	45.4%	48.3%	46.9%	1.4 PP	45.6%
Loan/deposit ratio	76.3%	76.4%	(0.1 PP)	75.5%	76.1%	76.1%	76.3%	76.1%	0.2 PP	75.5%
Provisioning ratio ¹	(0.03%)	0.07%	(0.10 PP)	0.26%	0.23%	0.20%	0.02%	0.20%	(0.18 PP)	0.22%
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	51.0%	51.4%	(0.4 PP)	50.6%	50.8%	47.9%	51.0%	47.9%	3.1 PP	50.6%
Total assets	32,971	31,647	4.2%	29,991	30,378	30,624	32,971	30,624	7.7%	29,991
RWA	10,821	10,678	1.3%	10,950	11,191	11,321	10,821	11,321	(4.4%)	10,950
Equity	2,232	2,144	4.1%	2,330	2,398	2,378	2,232	2,378	(6.1%)	2,330
Loans to customers	17,772	17,471	1.7%	17,711	17,779	18,039	17,772	18,039	(1.5%)	17,711
- Hereof non-financial corporations % ²	38.0%	38.2%	(0.2 PP)	38.0%	37.4%	37.1%	38.0%	37.1%	0.9 PP	38.0%
- Hereof households % ²	56.9%	56.4%	0.5 PP	56.4%	56.9%	57.4%	56.9%	57.4%	(0.5 PP)	56.4%
- Hereof FCY %	26.4%	26.6%	(0.2 PP)	26.3%	23.3%	23.0%	26.4%	23.0%	3.5 PP	26.3%
Deposits from customers	26,861	25,560	5.1%	24,069	24,546	24,917	26,861	24,917	7.8%	24,069
Business outlets	127	128	(0.8%)	128	128	130	127	130	(2.3%)	128
Number of employees	3,615	3,610	0.1%	3,599	3,600	3,603	3,615	3,603	0.3%	3,599
Number of customers (in mn)	2.2	2.2	0.3%	2.2	2.1	2.1	2.2	2.1	4.4%	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	117	133	(11.5%)	143	137	121	250	245	2.3%	525
Net fee and commission income	56	52	6.7%	54	50	52	108	98	10.0%	202
Net trading income and fair value result	(3)	(19)	(82.0%)	(6)	(2)	(19)	(22)	(26)	(16.5%)	(34)
Other net operating income	(6)	2	–	(3)	(8)	2	(5)	3	–	(8)
Operating income	174	172	1.2%	183	178	161	347	323	7.5%	684
General administrative expenses	(71)	(67)	6.1%	(84)	(67)	(67)	(138)	(129)	7.0%	(280)
Operating result	104	106	(1.9%)	100	111	94	209	194	7.8%	404
Other result	(3)	0	–	(5)	0	(8)	(3)	(8)	(68.6%)	(13)
Gov. measures and compulsory contrib.	(0)	(68)	(99.9%)	(1)	(2)	(9)	(68)	(95)	(28.4%)	(97)
Impairment losses on financial assets	(7)	26	–	(2)	8	(11)	19	(4)	–	2
Profit/loss before tax	94	64	45.3%	92	117	65	158	87	81.5%	297
Profit/loss after tax	80	54	47.9%	80	106	62	135	77	74.1%	264
Return on equity before tax ¹	39.0%	23.0%	16.0 PP	33.9%	48.1%	27.6%	30.3%	18.5%	11.8 PP	31.1%
Return on equity after tax ¹	33.5%	19.4%	14.1 PP	29.6%	43.3%	26.2%	25.8%	16.4%	9.4 PP	27.6%
Net interest margin ¹	3.91%	4.50%	(0.59 PP)	4.85%	4.68%	4.20%	4.19%	4.28%	(0.09 PP)	4.51%
Cost/income ratio ³	33.9%	32.3%	1.6 PP	39.5%	31.0%	34.8%	33.1%	32.8%	0.3 PP	34.2%
Loan/deposit ratio	60.2%	61.0%	(0.9 PP)	60.5%	60.3%	63.9%	60.2%	63.9%	(3.8 PP)	60.5%
Provisioning ratio ¹	0.64%	(2.27%)	2.91 PP	(0.05%)	(0.71%)	0.82%	(0.82%)	0.10%	(0.92 PP)	(0.14%)
NPE ratio	1.0%	1.1%	(0.1 PP)	1.3%	1.2%	1.4%	1.0%	1.4%	(0.3 PP)	1.3%
NPE coverage ratio	50.9%	51.0%	(0.1 PP)	49.0%	49.3%	44.3%	50.9%	44.3%	6.6 PP	49.0%
Total assets	12,093	12,125	(0.3%)	11,571	11,742	11,636	12,093	11,636	3.9%	11,571
RWA	4,464	4,553	(2.0%)	4,500	4,428	4,612	4,464	4,612	(3.2%)	4,500
Equity	1,056	1,001	5.5%	1,197	1,087	1,031	1,056	1,031	2.4%	1,197
Loans to customers	4,506	4,397	2.5%	4,605	4,424	4,553	4,506	4,553	(1.0%)	4,605
- Hereof non-financial corporations % ²	60.6%	60.5%	0.2 PP	59.5%	61.9%	61.9%	60.6%	61.9%	(1.2 PP)	59.5%
- Hereof households % ²	32.7%	32.6%	0.1 PP	31.5%	31.4%	31.0%	32.7%	31.0%	1.7 PP	31.5%
- Hereof FCY %	43.2%	42.8%	0.4 PP	39.8%	46.6%	43.9%	43.2%	43.9%	(0.7 PP)	39.8%
Deposits from customers	8,478	8,264	2.6%	7,883	7,986	7,662	8,478	7,662	10.7%	7,883
Business outlets	67	67	0.0%	67	67	67	67	67	0.0%	67
Number of employees	2,434	2,435	(0.0%)	2,404	2,402	2,390	2,434	2,390	1.8%	2,404
Number of customers (in mn)	0.5	0.5	(0.0%)	0.5	0.5	0.5	0.5	0.5	4.1%	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 3) From 1 January 2024, the calculation of the cost/income ratio has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted).

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	13	4	220.2%	4	7	7	17	8	122.5%	19
Net fee and commission income	0	0	11.8%	0	0	0	0	0	184.5%	0
Net trading income and fair value result	1	(0)	–	1	1	1	1	1	(7.7%)	2
Other net operating income	2	2	32.2%	10	3	0	4	0	>500,0%	14
Operating income	16	6	173.9%	16	11	8	22	8	157.2%	36
General administrative expenses	(22)	(17)	26.1%	(20)	(17)	(18)	(39)	(31)	26.6%	(67)
Operating result	(6)	(12)	(47.7%)	(4)	(5)	(10)	(18)	(23)	(22.0%)	(32)
Other result	(282)	(109)	159.2%	(273)	(175)	(338)	(391)	(424)	(7.8%)	(873)
Gov. measures and compulsory contrib.	(1)	(1)	(15.0%)	(1)	(1)	(1)	(1)	(2)	(42.7%)	(4)
Impairment losses on financial assets	8	8	0.1%	12	17	6	17	11	48.5%	41
Profit/loss before tax	(280)	(113)	148.7%	(266)	(164)	(343)	(393)	(438)	(10.2%)	(868)
Profit/loss after tax	(280)	(113)	148.7%	(266)	(164)	(343)	(393)	(438)	(10.2%)	(868)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	3.33%	0.96%	2.37 PP	1.13%	1.68%	1.46%	2.09%	0.73%	1.36 PP	1.04%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(3.42%)	(3.05%)	(0.37 PP)	(3.86%)	(4.73%)	(1.57%)	(3.22%)	(1.30%)	(1.92 PP)	(2.61%)
NPE ratio	8.3%	7.9%	0.4 PP	9.1%	8.9%	8.9%	8.3%	8.9%	(0.6 PP)	9.1%
NPE coverage ratio	82.7%	83.6%	(0.9 PP)	84.0%	83.5%	82.9%	82.7%	82.9%	(0.2 PP)	84.0%
Total assets	1,434	1,615	(11.2%)	1,431	1,676	1,782	1,434	1,782	(19.5%)	1,431
RWA	1,052	1,230	(14.5%)	1,194	2,066	2,296	1,052	2,296	(54.2%)	1,194
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	937	1,044	(10.3%)	1,168	1,347	1,558	937	1,558	(39.8%)	1,168
- Hereof non-financial corporations % ²	3.7%	3.5%	0.3 PP	3.4%	3.1%	2.7%	3.7%	2.7%	1.0 PP	3.4%
- Hereof households % ²	96.3%	96.5%	(0.3 PP)	96.6%	96.9%	97.3%	96.3%	97.3%	(1.0 PP)	96.6%
- Hereof FCY %	98.5%	98.8%	(0.2 PP)	98.9%	94.9%	95.3%	98.5%	95.3%	3.2 PP	98.9%
Deposits from customers	14	14	1.6%	13	13	14	14	14	(4.3%)	13
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	324	308	5.2%	291	284	267	324	267	21.3%	291
Number of customers (in mn)	0.0	0.0	(2.4%)	0.0	0.0	0.0	0.0	0.0	(7.9%)	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	116	116	0.8%	111	103	99	232	190	22.4%	404
Net fee and commission income	51	50	1.3%	51	48	48	101	94	7.4%	193
Net trading income and fair value result	2	4	(39.1%)	3	5	3	6	6	(3.4%)	14
Other net operating income	2	(0)	–	(2)	1	1	2	1	53.9%	(1)
Operating income	173	171	0.7%	162	160	153	344	293	17.5%	615
General administrative expenses	(77)	(72)	6.5%	(72)	(68)	(67)	(149)	(131)	13.3%	(271)
Operating result	96	99	(3.5%)	90	92	86	195	162	20.9%	344
Other result	(2)	0	–	(1)	0	(0)	(2)	0	–	(1)
Gov. measures and compulsory contrib.	2	(4)	–	0	0	1	(1)	(7)	(80.8%)	(7)
Impairment losses on financial assets	(6)	2	–	(4)	1	(11)	(4)	(27)	(86.4%)	(30)
Profit/loss before tax	90	98	(8.1%)	85	93	75	189	128	47.7%	305
Profit/loss after tax	56	61	(8.9%)	69	73	58	117	99	18.1%	242
Return on equity before tax ¹	22.9%	23.5%	(0.6 PP)	20.7%	24.1%	20.1%	23.3%	16.9%	6.4 PP	20.2%
Return on equity after tax ¹	14.1%	14.6%	(0.5 PP)	16.9%	19.1%	15.5%	14.4%	13.1%	1.4 PP	16.0%
Net interest margin ¹	2.39%	2.19%	0.20 PP	2.07%	1.96%	1.86%	2.27%	1.76%	0.51 PP	1.89%
Cost/income ratio	44.5%	42.0%	2.4 PP	44.5%	42.5%	44.0%	43.2%	44.8%	(1.6 PP)	44.1%
Loan/deposit ratio	100.7%	97.3%	3.4 PP	95.2%	102.7%	100.7%	100.7%	100.7%	0.0 PP	95.2%
Provisioning ratio ¹	0.17%	(0.07%)	0.24 PP	0.11%	(0.02%)	0.33%	0.05%	0.38%	(0.33 PP)	0.21%
NPE ratio	1.3%	1.2%	0.1 PP	1.1%	1.2%	1.2%	1.3%	1.2%	0.1 PP	1.1%
NPE coverage ratio	58.7%	58.3%	0.5 PP	57.4%	60.9%	60.1%	58.7%	60.1%	(1.3 PP)	57.4%
Total assets	20,188	20,035	0.8%	22,324	21,495	21,801	20,188	21,801	(7.4%)	22,324
RWA	7,950	8,102	(1.9%)	7,988	7,988	8,110	7,950	8,110	(2.0%)	7,988
Equity	1,664	1,607	3.6%	1,714	1,641	1,567	1,664	1,567	6.2%	1,714
Loans to customers	14,352	14,257	0.7%	14,127	14,065	14,006	14,352	14,006	2.5%	14,127
- Hereof non-financial corporations % ²	43.3%	43.6%	(0.3 PP)	43.1%	43.1%	43.0%	43.3%	43.0%	0.3 PP	43.1%
- Hereof households % ²	55.1%	55.1%	0.0 PP	55.2%	55.2%	55.2%	55.1%	55.2%	(0.1 PP)	55.2%
- Hereof FCY %	0.2%	7.0%	(6.8 PP)	0.2%	0.2%	0.2%	0.2%	0.2%	0.0 PP	0.2%
Deposits from customers	15,375	15,677	(1.9%)	15,742	14,642	15,057	15,375	15,057	2.1%	15,742
Business outlets	141	141	0.0%	143	141	141	141	141	0.0%	143
Number of employees	3,513	3,513	0.0%	3,484	3,464	3,453	3,513	3,453	1.7%	3,484
Number of customers (in mn)	1.3	1.3	2.2%	1.3	1.3	1.2	1.3	1.2	7.1%	1.3

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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	33	31	5.1%	32	30	28	64	52	22.7%	114
Net fee and commission income	7	6	26.7%	5	6	5	12	9	36.0%	20
Net trading income and fair value result	1	1	(10.6%)	1	2	(5)	2	(5)	–	(2)
Other net operating income	1	0	492.8%	(2)	(0)	0	1	0	109.9%	(1)
Operating income	42	38	10.8%	35	38	28	80	57	40.1%	131
General administrative expenses	(15)	(15)	5.2%	(15)	(14)	(13)	(30)	(24)	22.9%	(53)
Operating result	27	24	14.4%	20	24	15	51	33	52.7%	78
Other result	0	0	–	(2)	0	0	0	0	–	(2)
Gov. measures and compulsory contrib.	(2)	(3)	(44.7%)	(2)	(2)	(2)	(5)	(4)	14.4%	(7)
Impairment losses on financial assets	0	5	(92.0%)	(6)	(3)	5	5	11	(53.4%)	2
Profit/loss before tax	26	25	1.5%	11	20	19	51	40	27.4%	71
Profit/loss after tax	22	21	3.3%	9	17	16	44	34	28.0%	60
Return on equity before tax ¹	33.4%	33.6%	(0.2 PP)	15.0%	25.6%	26.7%	34.1%	30.2%	3.9 PP	26.2%
Return on equity after tax ¹	28.8%	28.5%	0.3 PP	12.0%	21.8%	22.9%	29.2%	25.7%	3.5 PP	22.1%
Net interest margin ¹	5.06%	4.77%	0.29 PP	4.91%	4.90%	4.79%	4.89%	4.58%	0.31 PP	4.75%
Cost/income ratio	36.2%	38.1%	(2.0 PP)	42.7%	36.0%	45.1%	37.1%	42.3%	(5.2 PP)	40.6%
Loan/deposit ratio	49.2%	47.8%	1.3 PP	48.0%	48.5%	49.4%	49.2%	49.4%	(0.3 PP)	48.0%
Provisioning ratio ¹	(0.15%)	(1.66%)	1.51 PP	2.03%	1.11%	(1.79%)	(0.89%)	(2.11%)	1.22 PP	(0.20%)
NPE ratio	2.7%	2.7%	(0.0 PP)	2.7%	2.8%	2.9%	2.7%	2.9%	(0.2 PP)	2.7%
NPE coverage ratio	73.2%	71.8%	1.4 PP	72.4%	75.6%	74.9%	73.2%	74.9%	(1.7 PP)	72.4%
Total assets	2,949	2,859	3.1%	2,908	2,761	2,695	2,949	2,695	9.4%	2,908
RWA	1,705	1,573	8.4%	1,708	1,605	1,597	1,705	1,597	6.8%	1,708
Equity	333	324	2.7%	300	330	314	333	314	5.9%	300
Loans to customers	1,182	1,128	4.7%	1,158	1,101	1,104	1,182	1,104	7.0%	1,158
- Hereof non-financial corporations % ²	51.8%	52.2%	(0.4 PP)	54.8%	53.7%	54.8%	51.8%	54.8%	(3.0 PP)	54.8%
- Hereof households % ²	47.7%	47.4%	0.3 PP	44.8%	45.4%	44.2%	47.7%	44.2%	3.4 PP	44.8%
- Hereof FCY %	37.2%	38.0%	(0.8 PP)	40.5%	42.8%	40.6%	37.2%	40.6%	(3.5 PP)	40.5%
Deposits from customers	2,500	2,443	2.3%	2,491	2,328	2,298	2,500	2,298	8.8%	2,491
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,291	1,280	0.9%	1,271	1,262	1,264	1,291	1,264	2.1%	1,271
Number of customers (in mn)	0.5	0.5	0.9%	0.5	0.5	0.5	0.5	0.5	3.4%	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	22	22	(0.0%)	23	22	21	45	40	10.3%	86
Net fee and commission income	15	13	11.9%	14	14	13	29	26	9.1%	54
Net trading income and fair value result	0	0	39.9%	0	1	1	1	1	(9.5%)	2
Other net operating income	0	0	168.8%	(1)	0	(2)	1	(2)	–	(3)
Operating income	41	36	12.2%	36	37	33	77	66	16.7%	139
General administrative expenses	(17)	(15)	13.5%	(21)	(16)	(15)	(32)	(29)	8.5%	(66)
Operating result	24	21	11.3%	15	22	18	45	37	23.2%	74
Other result	0	0	(76.5%)	0	0	(0)	0	(0)	–	0
Gov. measures and compulsory contrib.	(1)	(1)	0.8%	(1)	(1)	(1)	(3)	(3)	5.2%	(6)
Impairment losses on financial assets	1	0	357.9%	(3)	1	2	1	0	>500,0%	(2)
Profit/loss before tax	24	20	16.4%	11	21	19	44	34	29.8%	66
Profit/loss after tax	21	19	14.8%	12	19	17	40	31	29.5%	63
Return on equity before tax ¹	26.4%	22.3%	4.1 PP	12.6%	26.2%	22.8%	24.7%	20.3%	4.5 PP	20.4%
Return on equity after tax ¹	24.1%	20.7%	3.5 PP	14.1%	24.1%	21.3%	22.7%	18.7%	4.1 PP	19.4%
Net interest margin ¹	3.51%	3.58%	(0.07 PP)	3.89%	3.91%	3.85%	3.55%	3.67%	(0.12 PP)	3.78%
Cost/income ratio	41.6%	41.2%	0.5 PP	57.6%	41.9%	45.7%	41.4%	44.5%	(3.1 PP)	47.2%
Loan/deposit ratio	68.9%	69.4%	(0.4 PP)	69.9%	69.1%	67.6%	68.9%	67.6%	1.3 PP	69.9%
Provisioning ratio ¹	(0.29%)	(0.06%)	(0.23 PP)	0.81%	(0.15%)	(0.59%)	(0.17%)	(0.01%)	(0.16 PP)	0.17%
NPE ratio	2.3%	2.4%	(0.1 PP)	2.5%	2.7%	2.8%	2.3%	2.8%	(0.5 PP)	2.5%
NPE coverage ratio	78.1%	75.1%	3.0 PP	75.1%	78.9%	79.2%	78.1%	79.2%	(1.1 PP)	75.1%
Total assets	2,859	2,792	2.4%	2,724	2,679	2,655	2,859	2,655	7.7%	2,724
RWA	1,725	1,696	1.7%	1,651	1,713	1,692	1,725	1,692	2.0%	1,651
Equity	371	381	(2.5%)	362	350	331	371	331	12.3%	362
Loans to customers	1,553	1,533	1.3%	1,506	1,447	1,396	1,553	1,396	11.2%	1,506
- Hereof non-financial corporations % ²	36.9%	37.4%	(0.5 PP)	37.0%	36.4%	36.1%	36.9%	36.1%	0.9 PP	37.0%
- Hereof households % ²	59.3%	59.5%	(0.2 PP)	59.9%	61.3%	61.8%	59.3%	61.8%	(2.5 PP)	59.9%
- Hereof FCY %	4.2%	4.1%	0.2 PP	4.1%	4.3%	4.2%	4.2%	4.2%	(0.0 PP)	4.1%
Deposits from customers	2,361	2,299	2.7%	2,250	2,220	2,213	2,361	2,213	6.7%	2,250
Business outlets	87	87	0.0%	87	88	88	87	88	(1.1%)	87
Number of employees	1,354	1,364	(0.7%)	1,376	1,392	1,365	1,354	1,365	(0.8%)	1,376
Number of customers (in mn)	0.4	0.4	0.5%	0.4	0.4	0.4	0.4	0.4	(0.8%)	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	47	44	6.9%	48	47	44	91	85	7.3%	181
Net fee and commission income	19	19	3.9%	19	20	17	38	35	7.2%	73
Net trading income and fair value result	(3)	1	–	16	(4)	(7)	(2)	(6)	(62.6%)	6
Other net operating income	4	3	46.8%	(11)	5	4	6	2	175.5%	(5)
Operating income	67	66	0.8%	72	67	59	133	117	13.8%	256
General administrative expenses	(33)	(30)	7.2%	(34)	(31)	(30)	(63)	(60)	5.9%	(125)
Operating result	34	36	(4.7%)	37	37	29	70	57	22.1%	131
Other result	(0)	(0)	(19.1%)	(6)	(1)	(5)	(1)	(5)	(85.8%)	(12)
Gov. measures and compulsory contrib.	(2)	0	–	(2)	0	2	(2)	(0)	471.2%	(2)
Impairment losses on financial assets	6	2	287.1%	(3)	(7)	31	8	23	(64.7%)	12
Profit/loss before tax	38	37	3.0%	26	29	56	75	75	0.5%	130
Profit/loss after tax	31	30	2.8%	20	24	46	62	61	1.1%	105
Return on equity before tax ¹	23.1%	21.7%	1.4 PP	15.8%	18.7%	33.9%	22.7%	21.3%	1.4 PP	19.9%
Return on equity after tax ¹	18.9%	17.8%	1.1 PP	12.0%	15.3%	27.5%	18.6%	17.3%	1.2 PP	16.0%
Net interest margin ¹	2.85%	2.69%	0.16 PP	2.92%	2.90%	2.87%	2.77%	2.76%	0.00 PP	2.84%
Cost/income ratio	48.8%	45.9%	2.9 PP	47.8%	45.9%	50.8%	47.3%	50.9%	(3.6 PP)	48.7%
Loan/deposit ratio	65.0%	65.4%	(0.4 PP)	63.9%	63.8%	65.4%	65.0%	65.4%	(0.4 PP)	63.9%
Provisioning ratio ¹	(0.71%)	(0.17%)	(0.54 PP)	0.33%	0.84%	(3.65%)	(0.44%)	(1.37%)	0.93 PP	(0.37%)
NPE ratio	1.8%	1.7%	0.1 PP	1.8%	1.7%	1.8%	1.8%	1.8%	0.0 PP	1.8%
NPE coverage ratio	61.4%	62.4%	(1.0 PP)	59.8%	61.7%	60.5%	61.4%	60.5%	0.8 PP	59.8%
Total assets	7,108	6,969	2.0%	6,997	7,150	6,847	7,108	6,847	3.8%	6,997
RWA	2,537	2,495	1.7%	2,427	2,622	2,580	2,537	2,580	(1.7%)	2,427
Equity	672	716	(6.2%)	686	662	638	672	638	5.3%	686
Loans to customers	3,581	3,545	1.0%	3,481	3,489	3,457	3,581	3,457	3.6%	3,481
- Hereof non-financial corporations % ²	33.2%	32.1%	1.1 PP	32.4%	31.5%	31.7%	33.2%	31.7%	1.5 PP	32.4%
- Hereof households % ²	56.6%	56.4%	0.2 PP	56.9%	56.5%	56.2%	56.6%	56.2%	0.4 PP	56.9%
- Hereof FCY %	1.6%	1.6%	0.0 PP	0.9%	1.6%	0.0%	1.6%	0.0%	1.6 PP	0.9%
Deposits from customers	5,304	5,074	4.5%	5,091	5,036	4,837	5,304	4,837	9.7%	5,091
Business outlets	70	70	0.0%	70	71	71	70	71	(1.4%)	70
Number of employees	1,787	1,798	(0.6%)	1,773	1,772	1,751	1,787	1,751	2.1%	1,773
Number of customers (in mn)	0.5	0.5	0.5%	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	18	18	(2.6%)	18	17	16	36	31	14.3%	66
Net fee and commission income	4	3	32.1%	4	6	4	8	8	(2.5%)	17
Net trading income and fair value result	0	(0)	–	0	1	0	0	1	(36.4%)	1
Other net operating income	2	2	(7.4%)	2	1	1	4	2	54.1%	6
Operating income	25	23	5.7%	24	25	22	48	43	12.7%	91
General administrative expenses	(12)	(10)	18.0%	(14)	(9)	(9)	(23)	(18)	24.0%	(41)
Operating result	12	13	(4.3%)	10	16	13	25	24	4.3%	50
Other result	0	0	–	(0)	0	0	0	0	–	(0)
Gov. measures and compulsory contrib.	(1)	(1)	3.0%	(0)	(0)	(0)	(1)	(1)	9.5%	(2)
Impairment losses on financial assets	(1)	(2)	(5.3%)	(7)	(4)	(2)	(3)	(2)	27.9%	(13)
Profit/loss before tax	10	11	(4.5%)	3	12	11	21	21	1.4%	36
Profit/loss after tax	9	10	(6.1%)	2	10	9	19	19	0.3%	31
Return on equity before tax ¹	26.3%	28.3%	(2.0 PP)	7.8%	32.0%	28.6%	27.7%	29.0%	(1.3 PP)	25.8%
Return on equity after tax ¹	22.9%	25.1%	(2.2 PP)	6.6%	28.0%	25.3%	24.3%	25.8%	(1.4 PP)	22.7%
Net interest margin ¹	5.32%	5.41%	(0.09 PP)	5.37%	5.27%	5.19%	5.36%	5.07%	0.29 PP	5.20%
Cost/income ratio	49.8%	44.5%	5.2 PP	57.1%	35.9%	40.9%	47.2%	42.9%	4.3 PP	44.7%
Loan/deposit ratio	88.0%	83.5%	4.4 PP	81.3%	83.9%	84.8%	88.0%	84.8%	3.1 PP	81.3%
Provisioning ratio ¹	0.60%	0.62%	(0.03 PP)	2.77%	1.45%	0.76%	0.61%	0.51%	0.10 PP	1.33%
NPE ratio	2.6%	2.5%	0.0 PP	2.5%	2.4%	2.4%	2.6%	2.4%	0.2 PP	2.5%
NPE coverage ratio	76.3%	72.6%	3.7 PP	72.1%	68.8%	71.6%	76.3%	71.6%	4.7 PP	72.1%
Total assets	1,476	1,477	(0.1%)	1,489	1,440	1,392	1,476	1,392	6.1%	1,489
RWA	922	866	6.4%	859	893	758	922	758	21.6%	859
Equity	172	163	5.5%	154	150	163	172	163	5.2%	154
Loans to customers	1,040	997	4.4%	990	986	968	1,040	968	7.4%	990
- Hereof non-financial corporations % ²	36.9%	38.4%	(1.5 PP)	39.7%	41.5%	42.0%	36.9%	42.0%	(5.1 PP)	39.7%
- Hereof households % ²	63.1%	61.6%	1.5 PP	60.3%	58.5%	58.0%	63.1%	58.0%	5.1 PP	60.3%
- Hereof FCY %	0.0%	1.2%	(1.2 PP)	1.2%	1.1%	1.1%	0.0%	1.1%	(1.1 PP)	1.2%
Deposits from customers	1,185	1,196	(0.9%)	1,219	1,177	1,142	1,185	1,142	3.8%	1,219
Business outlets	37	37	0.0%	38	38	38	37	38	(2.6%)	38
Number of employees	1,011	975	3.7%	965	956	937	1,011	937	7.9%	965
Number of customers (in mn)	0.3	0.3	1.8%	0.3	0.3	0.3	0.3	0.3	7.2%	0.3

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In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	154	153	0.6%	149	147	143	307	283	8.5%	579
Net fee and commission income	49	41	17.1%	54	46	44	90	85	5.8%	184
Net trading income and fair value result	0	2	(88.4%)	2	0	3	2	7	(70.8%)	9
Other net operating income	1	(0)	–	2	0	(2)	0	(1)	–	1
Operating income	204	196	4.1%	206	196	189	401	375	6.7%	778
General administrative expenses	(93)	(87)	7.2%	(107)	(78)	(81)	(179)	(161)	11.2%	(346)
Operating result	111	110	1.6%	99	118	108	221	214	3.4%	432
Other result	(0)	0	–	(3)	(0)	(1)	(0)	(1)	(82.0%)	(5)
Gov. measures and compulsory contrib.	(8)	(12)	(38.6%)	0	0	0	(20)	(10)	100.6%	(10)
Impairment losses on financial assets	(0)	1	–	(2)	(10)	10	0	18	(97.8%)	6
Profit/loss before tax	103	98	5.0%	95	108	118	202	220	(8.5%)	423
Profit/loss after tax	85	79	8.0%	75	91	94	165	179	(8.1%)	346
Return on equity before tax ¹	27.7%	25.4%	2.3 PP	24.9%	29.9%	34.7%	27.4%	33.3%	(5.9 PP)	31.6%
Return on equity after tax ¹	22.9%	20.4%	2.5 PP	19.8%	25.2%	27.6%	22.4%	27.1%	(4.7 PP)	25.8%
Net interest margin ¹	4.32%	4.42%	(0.10 PP)	4.44%	4.54%	4.46%	4.37%	4.50%	(0.13 PP)	4.50%
Cost/income ratio	45.4%	44.1%	1.3 PP	51.9%	39.6%	42.7%	44.8%	43.0%	1.8 PP	44.5%
Loan/deposit ratio	71.0%	69.3%	1.6 PP	73.3%	78.1%	79.1%	71.0%	79.1%	(8.2 PP)	73.3%
Provisioning ratio ¹	0.00%	(0.05%)	0.06 PP	0.06%	0.47%	(0.48%)	(0.02%)	(0.42%)	0.40 PP	(0.08%)
NPE ratio	1.7%	1.7%	(0.0 PP)	1.6%	1.7%	1.6%	1.7%	1.6%	0.1 PP	1.6%
NPE coverage ratio	66.1%	65.2%	0.9 PP	66.3%	66.2%	65.7%	66.1%	65.7%	0.3 PP	66.3%
Total assets	15,000	14,580	2.9%	14,230	13,694	13,456	15,000	13,456	11.5%	14,230
RWA	6,940	6,497	6.8%	6,674	6,768	6,813	6,940	6,813	1.9%	6,674
Equity	1,521	1,630	(6.7%)	1,546	1,586	1,495	1,521	1,495	1.8%	1,546
Loans to customers	8,391	8,135	3.1%	8,433	8,429	8,387	8,391	8,387	0.0%	8,433
- Hereof non-financial corporations % ²	51.9%	50.4%	1.6 PP	51.1%	52.4%	52.3%	51.9%	52.3%	(0.4 PP)	51.1%
- Hereof households % ²	43.2%	43.9%	(0.7 PP)	42.8%	43.4%	43.9%	43.2%	43.9%	(0.7 PP)	42.8%
- Hereof FCY %	33.2%	32.9%	0.3 PP	33.0%	33.6%	33.5%	33.2%	33.5%	(0.2 PP)	33.0%
Deposits from customers	11,563	11,269	2.6%	10,995	10,695	10,695	11,563	10,695	8.1%	10,995
Business outlets	280	283	(1.1%)	288	293	295	280	295	(5.1%)	288
Number of employees	5,011	5,064	(1.0%)	5,037	5,079	5,074	5,011	5,074	(1.2%)	5,037
Number of customers (in mn)	2.3	2.3	(0.5%)	2.3	2.3	2.2	2.3	2.2	0.2%	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	75	74	1.4%	73	72	66	150	125	19.6%	270
Net fee and commission income	31	29	6.1%	29	27	26	59	51	15.6%	108
Net trading income and fair value result	3	3	3.4%	3	4	4	6	7	(4.1%)	14
Other net operating income	2	1	87.8%	0	1	1	3	2	15.7%	3
Operating income	111	107	3.4%	106	104	97	218	186	17.6%	395
General administrative expenses	(30)	(27)	8.7%	(35)	(29)	(29)	(57)	(59)	(3.1%)	(122)
Operating result	81	80	1.6%	71	75	67	161	127	27.2%	273
Other result	0	0	(0.9%)	(13)	0	0	1	0	45.2%	(13)
Gov. measures and compulsory contrib.	(3)	(3)	1.1%	(3)	(3)	(3)	(6)	(6)	5.8%	(12)
Impairment losses on financial assets	(1)	7	-	(5)	2	(6)	6	(9)	-	(12)
Profit/loss before tax	77	84	(8.5%)	50	74	58	161	112	44.3%	236
Profit/loss after tax	67	71	(6.6%)	43	63	49	138	95	45.2%	202
Return on equity before tax ¹	40.8%	43.6%	(2.8 PP)	27.7%	46.6%	39.3%	43.5%	38.3%	5.1 PP	39.8%
Return on equity after tax ¹	35.4%	37.0%	(1.6 PP)	24.2%	39.8%	33.2%	37.3%	32.7%	4.6 PP	34.1%
Net interest margin ¹	5.48%	5.55%	(0.08 PP)	5.48%	5.41%	5.04%	5.51%	4.80%	0.72 PP	5.12%
Cost/income ratio	26.8%	25.4%	1.3 PP	32.9%	27.6%	30.3%	26.1%	31.7%	(5.6 PP)	30.9%
Loan/deposit ratio	64.9%	67.1%	(2.2 PP)	66.1%	68.3%	71.1%	64.9%	71.1%	(6.1 PP)	66.1%
Provisioning ratio ¹	0.16%	(0.93%)	1.09 PP	0.61%	(0.24%)	0.81%	(0.38%)	0.59%	(0.98 PP)	0.39%
NPE ratio	1.4%	1.5%	(0.1 PP)	1.5%	1.5%	1.5%	1.4%	1.5%	(0.1 PP)	1.5%
NPE coverage ratio	62.1%	59.1%	2.9 PP	62.9%	61.0%	62.5%	62.1%	62.5%	(0.4 PP)	62.9%
Total assets	6,033	5,813	3.8%	5,695	5,718	5,573	6,033	5,573	8.2%	5,695
RWA	3,169	3,231	(1.9%)	3,060	3,807	3,754	3,169	3,754	(15.6%)	3,060
Equity	803	844	(4.9%)	772	727	662	803	662	21.3%	772
Loans to customers	3,083	3,070	0.4%	3,031	3,153	3,183	3,083	3,183	(3.1%)	3,031
- Hereof non-financial corporations % ²	57.2%	57.6%	(0.5 PP)	56.8%	57.3%	57.1%	57.2%	57.1%	0.1 PP	56.8%
- Hereof households % ²	42.7%	42.2%	0.5 PP	43.1%	42.6%	42.9%	42.7%	42.9%	(0.2 PP)	43.1%
- Hereof FCY %	77.0%	77.2%	(0.2 PP)	76.8%	74.6%	73.9%	77.0%	73.9%	3.1 PP	76.8%
Deposits from customers	4,789	4,621	3.7%	4,634	4,670	4,541	4,789	4,541	5.5%	4,634
Business outlets	105	108	(2.8%)	108	126	138	105	138	(23.9%)	108
Number of employees	2,116	2,103	0.6%	2,113	2,204	2,209	2,116	2,209	(4.2%)	2,113
Number of customers (in mn)	1.0	1.0	0.7%	1.0	1.0	1.0	1.0	1.0	1.0%	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	28	26	8.3%	21	19	20	54	47	14.7%	86
Net fee and commission income	40	27	49.8%	30	30	38	67	68	(1.7%)	128
Net trading income and fair value result	8	5	55.6%	4	6	7	13	15	(11.5%)	25
Other net operating income	1	1	(14.9%)	1	1	3	2	(12)	–	(10)
Operating income	77	59	31.3%	56	55	68	136	118	15.2%	229
General administrative expenses	(19)	(18)	6.3%	(21)	(17)	(18)	(38)	(37)	2.4%	(74)
Operating result	58	40	42.7%	36	39	50	98	81	20.9%	155
Other result	(13)	(0)	>500,0%	(0)	(1)	(0)	(13)	(0)	>500,0%	(1)
Gov. measures and compulsory contrib.	(0)	(0)	3.6%	(0)	(0)	(0)	(1)	(1)	(6.7%)	(2)
Impairment losses on financial assets	13	0	>500,0%	2	3	(8)	13	(6)	–	(2)
Profit/loss before tax	57	40	43.5%	37	40	42	97	74	31.7%	151
Profit/loss after tax	42	30	41.9%	27	30	32	71	56	28.1%	112
Return on equity before tax ¹	42.9%	31.3%	11.6 PP	30.7%	35.8%	36.9%	37.8%	32.0%	5.8 PP	34.1%
Return on equity after tax ¹	31.5%	23.2%	8.3 PP	22.2%	26.3%	28.1%	27.9%	24.2%	3.6 PP	25.3%
Net interest margin ¹	5.47%	5.15%	0.32 PP	4.19%	3.68%	3.71%	5.31%	4.18%	1.14 PP	4.06%
Cost/income ratio	25.2%	31.1%	(5.9 PP)	36.5%	30.2%	26.4%	27.7%	31.2%	(3.5 PP)	32.3%
Loan/deposit ratio	42.3%	40.7%	1.6 PP	39.3%	40.7%	41.2%	42.3%	41.2%	1.1 PP	39.3%
Provisioning ratio ¹	(6.79%)	0.26%	(7.04 PP)	2.68%	(4.15%)	8.56%	(3.46%)	2.63%	(6.09 PP)	0.97%
NPE ratio	1.3%	1.4%	(0.1 PP)	1.4%	1.3%	1.5%	1.3%	1.5%	(0.2 PP)	1.4%
NPE coverage ratio	71.1%	71.0%	0.1 PP	71.8%	72.6%	75.4%	71.1%	75.4%	(4.2 PP)	71.8%
Total assets	2,792	2,639	5.8%	2,446	2,465	2,417	2,792	2,417	15.5%	2,446
RWA	2,094	1,965	6.6%	1,629	1,728	1,938	2,094	1,938	8.1%	1,629
Equity	599	538	11.5%	503	487	479	599	479	25.1%	503
Loans to customers	832	853	(2.5%)	691	711	711	832	711	16.9%	691
- Hereof non-financial corporations % ²	68.6%	62.2%	6.4 PP	67.4%	68.2%	69.3%	68.6%	69.3%	(0.7 PP)	67.4%
- Hereof households % ²	30.3%	26.6%	3.7 PP	31.3%	30.4%	30.7%	30.3%	30.7%	(0.5 PP)	31.3%
- Hereof FCY %	16.0%	26.2%	(10.2 PP)	22.9%	24.3%	24.5%	16.0%	24.5%	(8.4 PP)	22.9%
Deposits from customers	1,965	1,878	4.6%	1,754	1,748	1,746	1,965	1,746	12.5%	1,754
Business outlets	44	44	0.0%	45	47	50	44	50	(12.0%)	45
Number of employees	1,637	1,615	1.4%	1,610	1,563	1,578	1,637	1,578	3.7%	1,610
Number of customers (in mn)	1.0	1.0	0.4%	1.0	1.0	1.0	1.0	1.0	1.4%	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	377	368	2.5%	382	331	322	745	698	6.8%	1,411
Net fee and commission income	220	208	5.5%	186	206	264	428	760	(43.6%)	1,152
Net trading income and fair value result	2	20	(88.7%)	5	39	44	22	90	(75.5%)	135
Other net operating income	(3)	(3)	(5.4%)	0	(2)	1	(6)	(17)	(64.2%)	(19)
Operating income	598	593	0.8%	574	574	631	1,191	1,531	(22.2%)	2,679
General administrative expenses	(152)	(141)	8.2%	(161)	(121)	(226)	(293)	(446)	(34.3%)	(729)
Operating result	445	452	(1.6%)	413	453	404	897	1,085	(17.3%)	1,950
Other result	(0)	(8)	(97.9%)	(2)	1	0	(8)	(6)	26.4%	(8)
Gov. measures and compulsory contrib.	(9)	(9)	1.7%	(9)	(9)	(11)	(18)	(24)	(24.6%)	(42)
Impairment losses on financial assets	42	(22)	-	52	41	92	20	(188)	-	(95)
Profit/loss before tax	478	414	15.6%	454	485	486	892	867	2.9%	1,805
Profit/loss after tax	379	326	16.2%	317	339	384	705	685	2.8%	1,341
Return on equity before tax ¹	40.1%	36.9%	3.2 PP	44.9%	53.6%	52.4%	39.5%	45.3%	(5.8 PP)	50.4%
Return on equity after tax ¹	31.7%	29.1%	2.7 PP	31.4%	37.5%	41.5%	31.2%	35.8%	(4.6 PP)	37.5%
Net interest margin ¹	7.61%	7.62%	(0.01 PP)	7.87%	6.69%	5.69%	7.60%	5.86%	1.74 PP	6.47%
Cost/income ratio	25.5%	23.8%	1.8 PP	28.1%	21.1%	35.9%	24.6%	29.2%	(4.5 PP)	27.2%
Loan/deposit ratio ³	37.1%	38.6%	(1.5 PP)	39.4%	38.9%	39.0%	37.1%	39.0%	(1.9 PP)	39.4%
Provisioning ratio ¹	0.47%	2.92%	(2.45 PP)	(2.51%)	(2.06%)	(3.95%)	1.71%	4.06%	(2.35 PP)	1.27%
NPE ratio	1.5%	1.7%	(0.3 PP)	1.4%	1.5%	1.7%	1.5%	1.7%	(0.2 PP)	1.4%
NPE coverage ratio	72.6%	66.8%	5.8 PP	73.5%	76.1%	68.0%	72.6%	68.0%	4.6 PP	73.5%
Total assets	22,439	21,098	6.4%	20,702	22,278	23,459	22,439	23,459	(4.4%)	20,702
RWA	17,016	14,939	13.9%	14,025	13,724	14,327	17,016	14,327	18.8%	14,025
Equity	5,496	4,755	15.6%	4,450	3,972	3,980	5,496	3,980	38.1%	4,450
Loans to customers	5,848	5,796	0.9%	5,973	6,303	7,085	5,848	7,085	(17.5%)	5,973
- Hereof non-financial corporations % ^{2,3}	43.0%	46.9%	(3.9 PP)	47.1%	51.1%	50.7%	43.0%	50.7%	(7.7 PP)	47.1%
- Hereof households % ²	43.9%	42.1%	1.8 PP	42.9%	41.3%	41.8%	43.9%	41.8%	2.1 PP	42.9%
- Hereof FCY %	7.0%	9.2%	(2.1 PP)	9.0%	9.7%	11.3%	7.0%	11.3%	(4.3 PP)	9.0%
Deposits from customers	14,548	14,387	1.1%	14,639	15,826	17,727	14,548	17,727	(17.9%)	14,639
Business outlets	117	120	(2.5%)	124	125	124	117	124	(5.6%)	124
Number of employees	9,715	9,832	(1.2%)	9,942	9,953	9,897	9,715	9,897	(1.8%)	9,942
Number of customers (in mn)	3.3	3.2	1.9%	3.2	3.2	3.2	3.3	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	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	97	103	(5.0%)	106	112	99	200	200	(0.0%)	418
Net fee and commission income	17	17	(0.9%)	23	17	20	34	44	(23.2%)	84
Net trading income and fair value result	5	5	(17.0%)	4	9	8	10	20	(50.2%)	33
Other net operating income	0	0	(41.0%)	(0)	(0)	(1)	1	(2)	–	(2)
Operating income	119	125	(5.1%)	133	138	127	244	262	(6.7%)	532
General administrative expenses	(48)	(46)	5.6%	(52)	(45)	(41)	(94)	(82)	13.6%	(180)
Operating result	71	80	(11.2%)	81	93	86	151	179	(15.9%)	353
Other result	(0)	(2)	(84.7%)	(2)	(2)	0	(2)	2	–	(1)
Gov. measures and compulsory contrib.	(3)	(3)	2.9%	(3)	(3)	(3)	(5)	(5)	(2.9%)	(11)
Impairment losses on financial assets	(11)	5	–	(20)	5	(51)	(5)	(79)	(93.2%)	(94)
Profit/loss before tax	57	81	(29.1%)	57	93	33	138	97	41.7%	247
Profit/loss after tax	41	61	(31.9%)	(35)	76	27	102	80	27.8%	121
Return on equity before tax ¹	42.8%	62.4%	(19.6 PP)	43.9%	74.7%	29.4%	54.1%	46.1%	8.0 PP	57.2%
Return on equity after tax ¹	30.9%	46.9%	–	–	61.6%	23.8%	40.0%	37.8%	2.2 PP	28.2%
Net interest margin ¹	9.10%	9.70%	(0.60 PP)	9.99%	10.76%	10.05%	9.39%	10.04%	(0.65 PP)	10.23%
Cost/income ratio	40.4%	36.3%	4.1 PP	39.1%	32.8%	32.2%	38.3%	31.5%	6.8 PP	33.7%
Loan/deposit ratio	30.9%	32.4%	(1.5 PP)	33.6%	35.6%	34.8%	30.9%	34.8%	(3.9 PP)	33.6%
Provisioning ratio ¹	2.54%	(0.16%)	2.70 PP	3.30%	0.78%	6.19%	1.19%	4.79%	(3.61 PP)	3.45%
NPE ratio	4.9%	5.6%	(0.7 PP)	5.6%	5.5%	6.0%	4.9%	6.0%	(1.1 PP)	5.6%
NPE coverage ratio	75.8%	74.8%	1.0 PP	73.8%	75.1%	67.9%	75.8%	67.9%	7.8 PP	73.8%
Total assets	4,811	4,609	4.4%	4,473	4,716	4,298	4,811	4,298	11.9%	4,473
RWA	4,753	4,881	(2.6%)	4,865	5,349	4,926	4,753	4,926	(3.5%)	4,865
Equity	602	568	6.0%	512	596	499	602	499	20.6%	512
Loans to customers	1,261	1,296	(2.7%)	1,303	1,427	1,280	1,261	1,280	(1.5%)	1,303
- Hereof non-financial corporations % ²	87.1%	85.9%	1.1 PP	86.1%	88.0%	88.7%	87.1%	88.7%	(1.6 PP)	86.1%
- Hereof households % ²	11.4%	10.4%	1.0 PP	9.6%	9.3%	9.4%	11.4%	9.4%	2.0 PP	9.6%
- Hereof FCY %	29.9%	33.1%	(3.2 PP)	35.4%	32.9%	31.0%	29.9%	31.0%	(1.1 PP)	35.4%
Deposits from customers	4,083	3,921	4.1%	3,767	3,965	3,667	4,083	3,667	11.3%	3,767
Business outlets	321	321	0.0%	321	321	328	321	328	(2.1%)	321
Number of employees	5,239	5,329	(1.7%)	5,333	5,258	5,224	5,239	5,224	0.3%	5,333
Number of customers (in mn)	2.8	2.9	(2.0%)	2.9	2.9	2.9	2.8	2.9	(3.1%)	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

In EUR mn	Q2/2024	Q1/2024	q-o-q	Q4/2023	Q3/2023	Q2/2023	1-6/2024	1-6/2023	y-o-y	1-12/2023
Net interest income	219	233	(6.2%)	256	248	238	452	464	(2.4%)	967
Net fee and commission income	140	147	(4.9%)	150	142	129	287	287	0.2%	578
Net trading income and fair value result	34	13	160.3%	21	48	37	47	94	(50.5%)	163
Other net operating income	30	32	(7.2%)	26	19	34	62	64	(2.2%)	108
Operating income	428	428	(0.1%)	458	462	439	856	910	(6.0%)	1,831
General administrative expenses	(237)	(221)	7.2%	(262)	(203)	(218)	(457)	(417)	9.7%	(882)
Operating result	191	207	(7.8%)	196	259	221	398	493	(19.2%)	948
Other result	(3)	(2)	76.2%	(2)	7	0	(5)	2	-	6
Gov. measures and compulsory contrib.	4	(15)	-	(10)	(8)	(1)	(11)	(26)	(57.6%)	(44)
Impairment losses on financial assets	(73)	(63)	16.8%	(151)	(35)	(6)	(136)	9	-	(177)
Profit/loss before tax	119	127	(6.4%)	33	223	214	247	478	(48.4%)	733
Profit/loss after tax	95	100	(5.1%)	18	175	162	194	368	(47.2%)	561
Return on equity before tax ¹	10.9%	11.8%	(0.9 PP)	3.4%	23.2%	22.5%	11.3%	25.0%	(13.7 PP)	19.0%
Return on equity after tax ¹	8.7%	9.3%	(0.6 PP)	1.8%	18.2%	17.0%	8.9%	19.3%	(10.4 PP)	14.5%
Net interest margin ¹	1.38%	1.52%	(0.14 PP)	1.64%	1.55%	1.46%	1.46%	1.46%	0.00 PP	1.53%
Cost/income ratio	55.3%	51.6%	3.7 PP	57.2%	43.9%	49.7%	53.4%	45.8%	7.6 PP	48.2%
Loan/deposit ratio	156.5%	168.3%	(11.8 PP)	172.0%	168.7%	174.6%	156.5%	174.6%	(18.1 PP)	172.0%
Provisioning ratio ¹	0.78%	0.68%	0.09 PP	1.63%	0.38%	0.06%	0.73%	(0.05%)	0.78 PP	0.47%
NPE ratio	2.9%	2.9%	(0.1 PP)	3.0%	1.6%	1.6%	2.9%	1.6%	1.3 PP	3.0%
NPE coverage ratio	38.3%	32.8%	5.5 PP	35.6%	41.9%	43.0%	38.3%	43.0%	(4.6 PP)	35.6%
Total assets	64,763	65,460	(1.1%)	60,131	67,439	63,751	64,763	63,751	1.6%	60,131
RWA	25,469	26,260	(3.0%)	25,938	28,448	29,352	25,469	29,352	(13.2%)	25,938
Equity	4,682	4,754	(1.5%)	4,509	4,475	4,230	4,682	4,230	10.7%	4,509
Loans to customers	38,113	37,443	1.8%	35,958	37,872	36,657	38,113	36,657	4.0%	35,958
- Hereof non-financial corporations % ²	48.6%	49.9%	(1.4 PP)	51.3%	49.2%	51.5%	48.6%	51.5%	(3.0 PP)	51.3%
- Hereof households % ²	19.9%	20.1%	(0.3 PP)	20.8%	19.5%	20.0%	19.9%	20.0%	(0.1 PP)	20.8%
- Hereof FCY %	13.8%	15.1%	(1.3 PP)	15.3%	18.7%	17.5%	13.8%	17.5%	(3.7 PP)	15.3%
Deposits from customers	28,275	28,245	0.1%	28,836	29,329	27,027	28,275	27,027	4.6%	28,836
Business outlets	18	24	(25.0%)	23	23	23	18	23	(21.7%)	23
Number of employees	3,617	3,593	0.7%	3,536	3,485	3,440	3,617	3,440	5.1%	3,536
Number of customers (in mn)	2.5	2.5	0.6%	2.5	2.5	2.4	2.5	2.4	1.4%	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 RESPONSIBLE BANKING



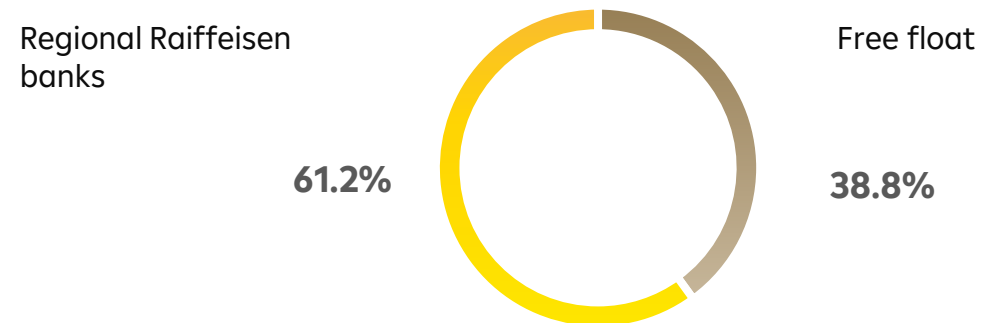
General information

- 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



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 October 2024	Start of Quiet Period
30 October 2024	Third Quarter Report, Conference Call
27 January 2025	Start of Quiet Period
4 February 2025	Preliminary Results 2024, Conference Call
25 February 2025	Annual Report 2024
16 March 2025	Record Date Annual General Meeting
26 March 2025	Annual General Meeting
31 March 2025	Ex-Dividends Date
01 April 2025	Record Date Dividends
02 April 2025	Dividend Payment Date
24 April 2025	Start of Quiet Period
6 May 2025	First Quarter Report, Conference Call
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

Group Investor Relations

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