

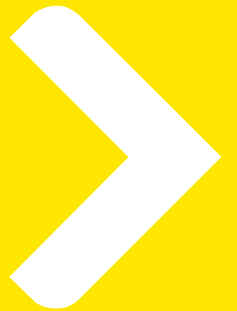


Raiffeisen Bank International Q3/2024 Results

30 October 2024

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01 Business & Financial Update

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**RBI
Group**

Consolidated profit

1-9/2024

EUR **2,083** mn

-1% y-o-y

Consolidated RoE

1-9/2024

15.9%

-1.5 pp y-o-y

CET1 ratio

30/09/2024, transitional, incl. results

17.8%

+0.5 pp ytd

Adjusted:

Consolidated profit

EUR **856** mn

-17% y-o-y

Consolidated RoE

8.6%

-2.3 pp y-o-y

CET1 ratio

15.3%

excluding **Russia / Belarus**

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

**RBI
Group**

Loans to customers

30/09/2024

EUR **100,105** mn

+1% ytd

Core revenues

1-9/2024, in EUR mn

4,355

Net interest
income

2,077

Net fee &
commission income

+4%

-12% y-o-y

Opex and Cost/Income Ratio

1-9/2024

EUR **2,893** mn **42.7%**

+1% y-o-y

+1.5 pp

Adjusted:

Loans to customers

EUR **94,864** mn

+2% ytd

Core revenues

3,117

NII

1,356

NFCI

+1%

+4% y-o-y

Opex

EUR **2,404** mn **50.7%**

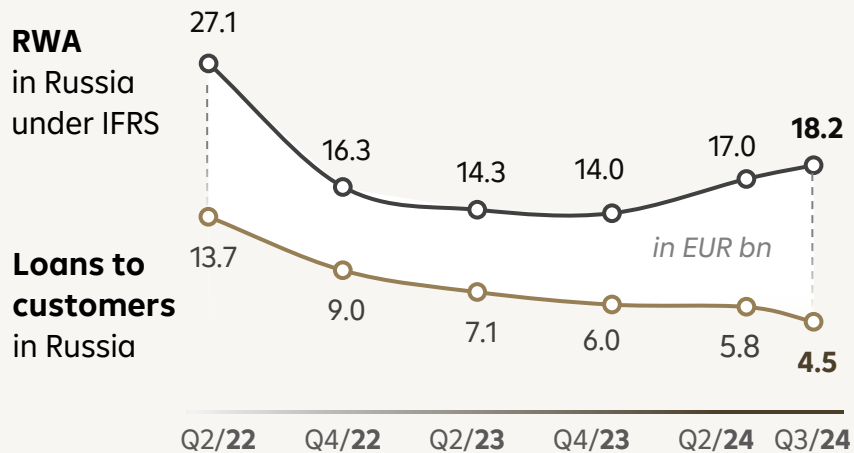
+6% y-o-y

+2.7 pp

CIR

excluding Russia
/ Belarus

Significant business reduction since 2022



Net-cross border exposure of EUR 18 mn as of 23 October

Loan/ deposit ratio 30/09/2024	38%	CET1 ratio local standard, actual 30/09/2024, incl. 1-9/2024 profit	58.2%
LCR 25/10/2024	701%	... above local requirement of 8.0%	EUR 4,446 mn

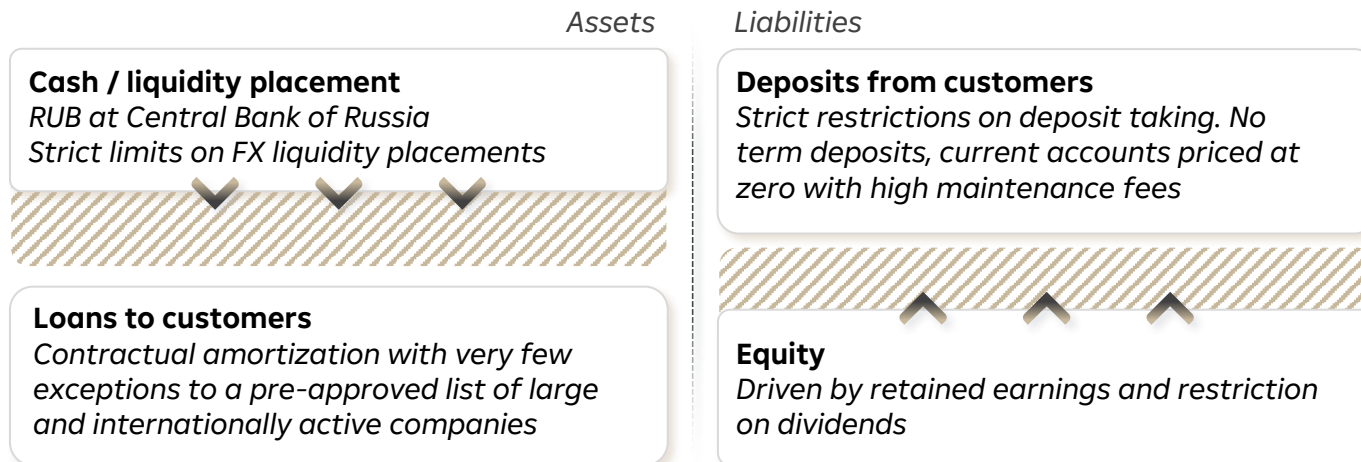
Substantial de-risking achievements in Q3/2024

- 1 Loan book reduction** ahead of schedule:
- 2 Current account deposits:**
- 3 FX payments** out of Russia:

-23% ✓ **Loans** to customers vs. Q2/2024

-26% ✓ **Current accounts** from customers vs. Q2/2024

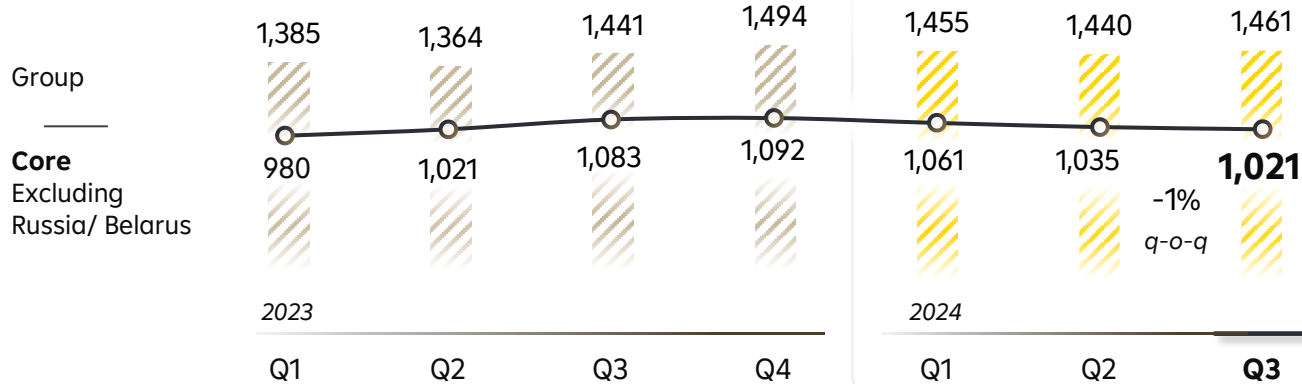
⊖ **Restrictions** on outgoing FX payments **fully implemented**



Q3/2024 Core Revenue Trends

Net interest income

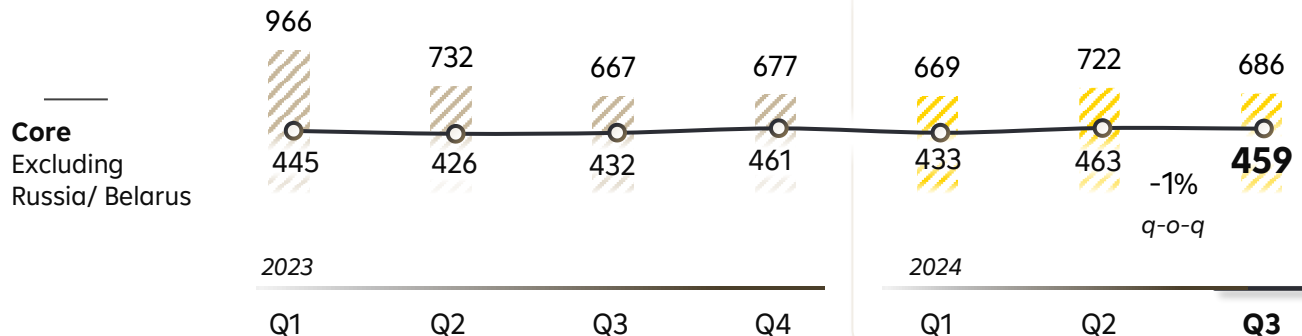
in EUR mn



- NII stable across most markets, but decreasing in head office and Hungary
- Net interest margin excluding Russia/Belarus down 4 bps q-o-q to 2.3%

Net fee and commission income

in EUR mn

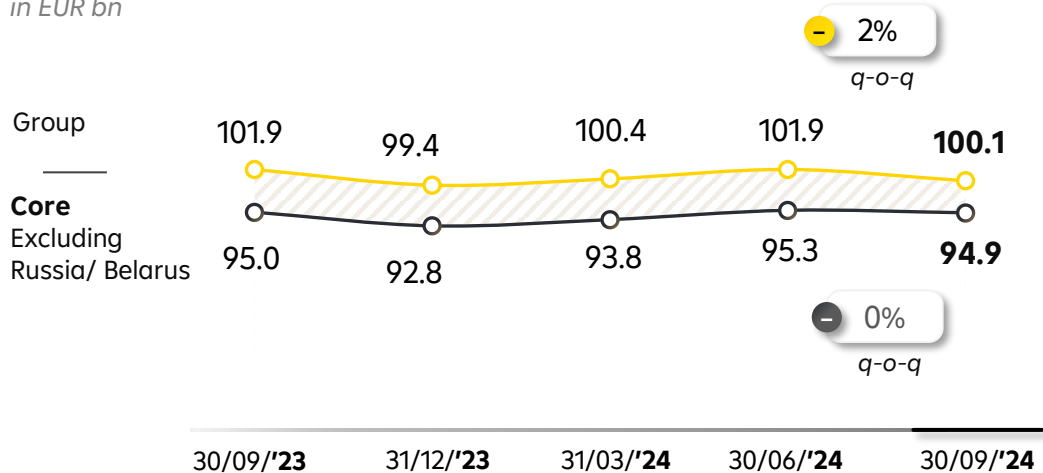


- NFCI excl. Russia and Belarus stable in Q3/2024, while decreasing in Russia

Top 3 – in EUR mn	— excl. Russia / Belarus —		
	Q1/24	Q2/24	Q3/24
Clearing, settlement and payment services	243	278	259
FX business	192	207	217
Asset management	67	72	75

Loans to customers

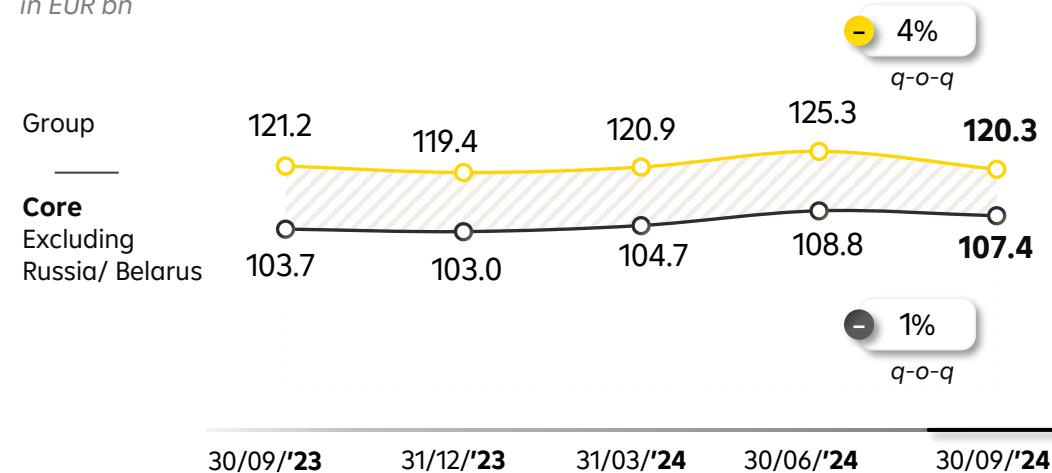
in EUR bn



- Growth in SEE (up 2% q-o-q in LCY) and CE (up 1% q-o-q in LCY) offset by decrease in repo business and drop in new lending in head office
- In Retail, decent demand for personal loans in Czechia and Romania, and improving outlook for mortgages

Deposits from customers

in EUR bn

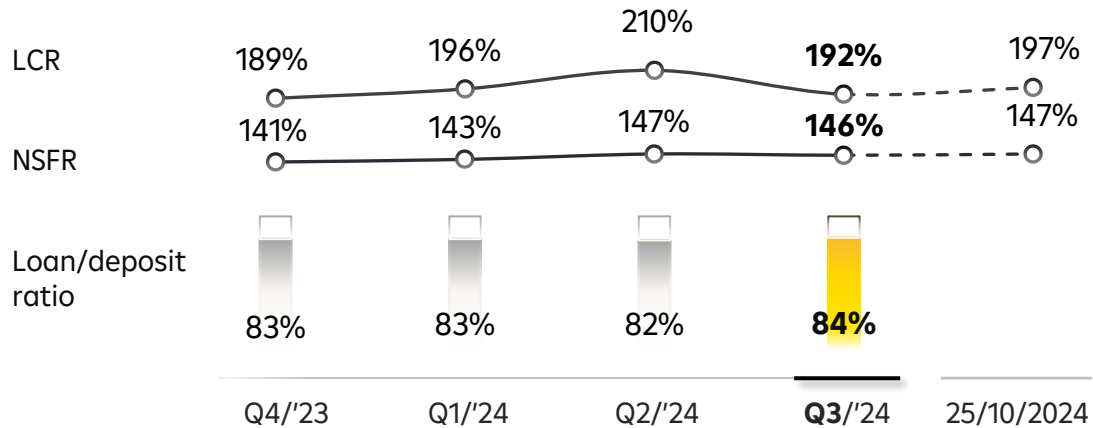


- Deposits from households for the core business up 1% q-o-q in LCY stemming from the Czech Republic, Romania, and Serbia

Assets (EUR 206.0 bn -2% q-o-q)		(30/09/2024, in EUR bn, % q-o-q)		
Loans to customers	100.1	-2%	Securities	36.5 +2%
Loans to banks	19.6	+11%	Cash and other assets	49.7 -9%

Liabilities (EUR 206.0 bn -2% q-o-q)		(30/09/2024, in EUR bn, % q-o-q)		
Deposits from customers	120.3	-4%	Debt issued and other liab.	36.8 +6%
Deposits from banks	27.8	-4%	Equity	21.1 +0%

> RBI Group - Liquidity ratios



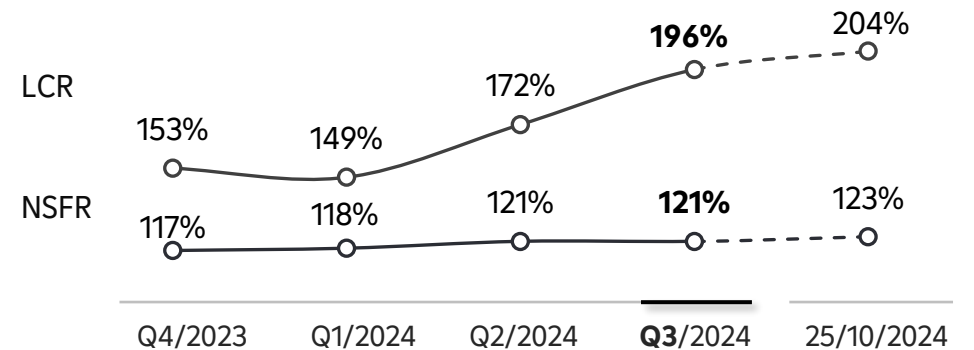
> Key network units - Liquidity ratios

	LCR	Share of retail deposits ... of which insured	
	25/10/2024	Q3/2024	
Czech Republic	234%	70%	74%
Slovakia	221%	69%	69%
Hungary	163%	56%	65%
Romania	234%	79%	82%
Serbia	285%	70%	62%

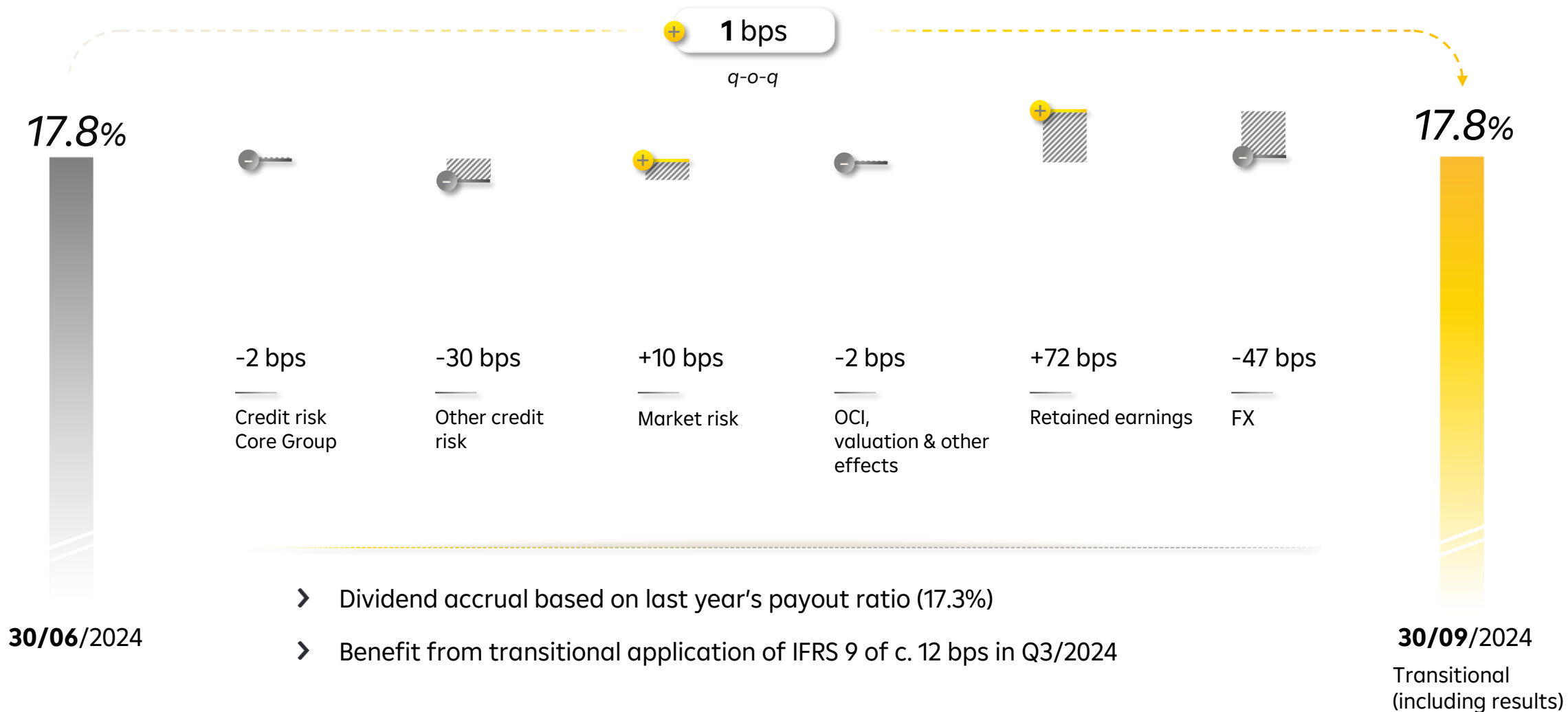
> RBI head office: conservative liquidity profile

- > LCR at 204% (as of 25 October 2024)
- > Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- > In head office, around 49% of HQLA portfolio is cash and central bank deposits

Head office - Liquidity ratios

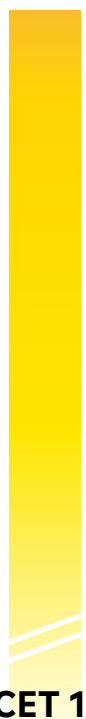


CET1 Ratio Development



17.8%

➤ Group CET1 ratio expected **around 17.3 per cent at year-end 2024**



CET 1

30/09/2024
Transitional
(including results)

Expected CET1 drivers in 2024:

Retained earnings	+ ~39 bps	Net of expected 2024 dividend accrual
RWA increase	- ~139 bps	Loan growth, market and operational RWAs, and CBR placements in Russia
FX	+ ~22 bps	
Other	+ ~28 bps	Inorganic effects and other capital items

~17.3%



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

15.3%

➤ Reverting to around 14.7% at year-end 2024

Assumptions:

CET1 EUR 5.3 bn IFRS equity partially offset by deduction items
Deconsolidated

RWA EUR 18.6 bn Net consolidated Russia RWAs and other effects
Deconsolidated

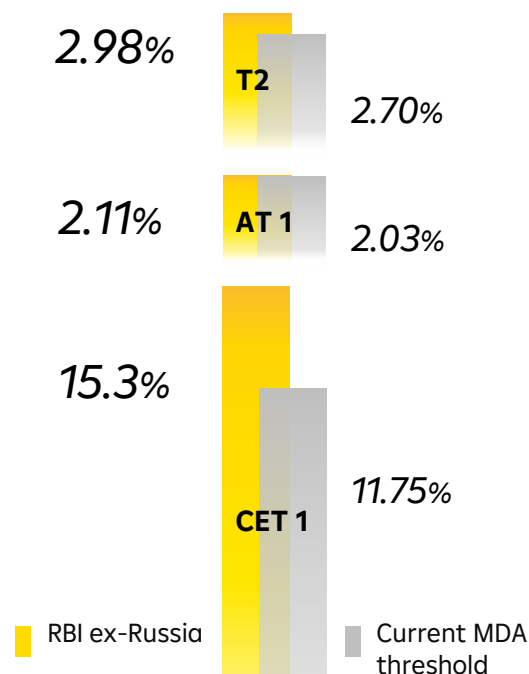
Operational Risk from Russia to be phased out with an impact of circa **+65 bps**

CET 1

30/09/2024

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

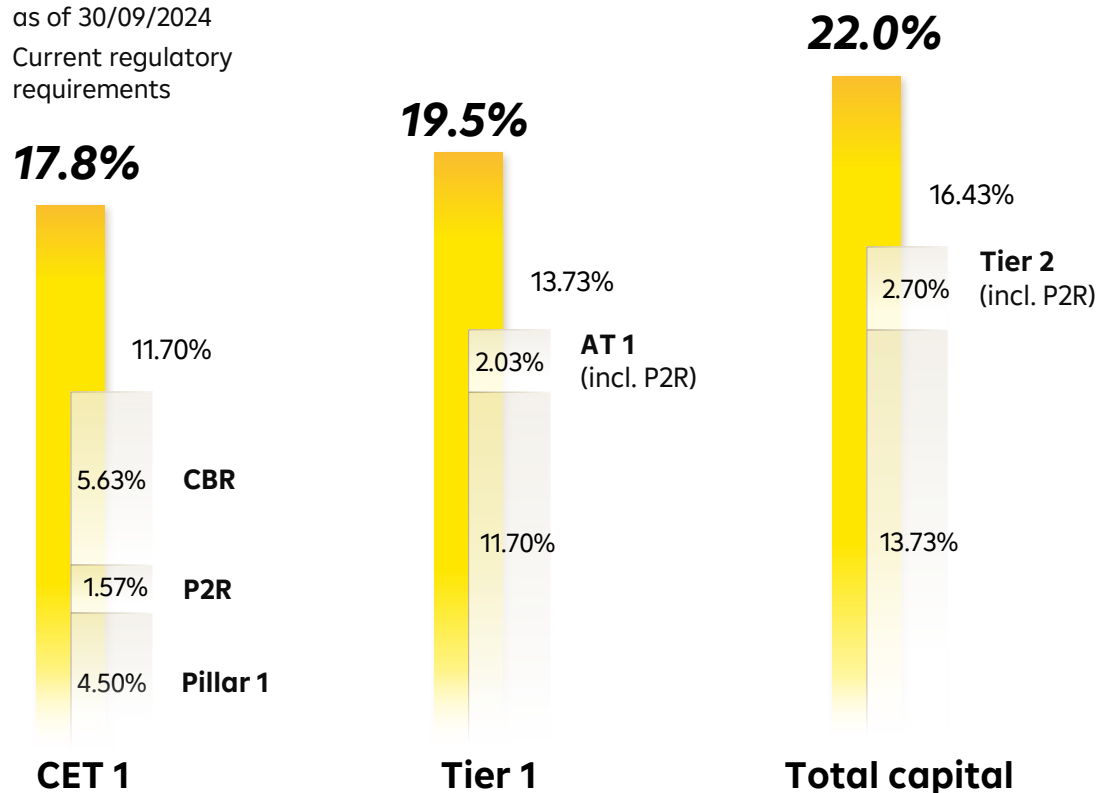
➤ MDA buffer at 350 bps

Capital stack

30/09/2024

P/B Zero Russia deconsolidation

■ RBI, transitional, pro forma as of 30/09/2024
■ Current regulatory requirements



MDA trigger
12.21%

MDA buffer
555 bps

Available distributable items
EUR 5,672 mn

+7 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 563 bps, increasing to 588 bps in 2025

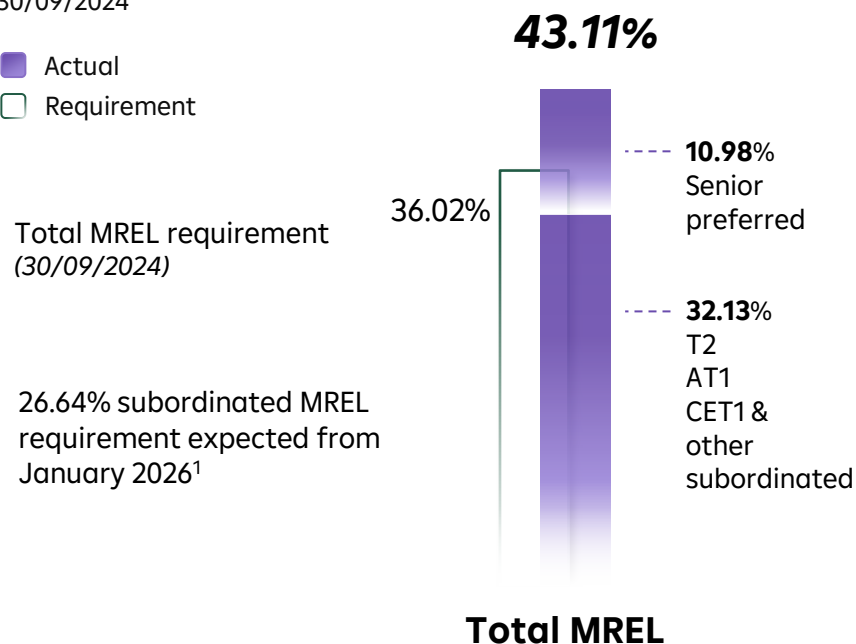
	Q3/'24	1/1/2025
OSII buffer	1.50% ¹	1.75% ¹
Countercyclical capital buffer	0.63%	0.63%
Capital conservation buffer	2.50%	2.50%
Systemic risk buffer	1.00%	1.00%

¹ Based on FMSG communication

Austria resolution group MREL

Including profit
30/09/2024

Actual
Requirement



Total MREL

- TREA in AT at EUR 38,410 mn
- MREL requirements for resolution group AT incl. CBR of 5.04% as of 30/09/2024
- Recalibration of eligible liabilities in Q2/2024 had -2.77 pp impact

Funding plan

- Successfully issued EUR 500 mn Tier 2 note in October 2024 combined with liability management exercise
- For 2025, three benchmarks probable in senior non-preferred and preferred format

Other resolution groups

	Actual	Requirements	MREL needs	Ranking
	30/09/2024	30/09/2024	2025	
Czech Republic	33.96%	27.45%	~0-100	Senior non-preferred
Slovakia	34.17%	27.77%	~0 - 100	Senior preferred
Hungary	32.56%	27.64%	~0 - 100	Senior non-preferred
Croatia	37.82%	31.84%	~100 - 300	Senior preferred
Romania	35.63%	32.00%	~0 - 200	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	1.1	2.9
Hungary	4.6	-0.7	1.7	3.0
Poland	5.3	0.1	3.1	3.8
Slovakia	1.9	1.6	2.3	1.9
Central Europe (CE)	4.2	0.2	2.4	3.3
Albania	4.8	3.9	4.0	4.1
Bosnia a. H.	4.2	2.1	2.1	3.1
Croatia	7.3	3.3	3.6	2.9
Kosovo	4.3	4.1	4.7	4.2
Romania	4.0	2.4	1.2	2.2
Serbia	2.6	3.8	3.8	4.0
Southeastern Europe (SEE)	4.3	2.7	2.1	2.7
Belarus	-4.7	3.9	4.0	2.0
Russia	-1.2	3.6	3.6	0.9
Ukraine	-28.8	5.3	3.4	4.9
Eastern Europe (EE)	-3.9	3.7	3.6	1.3
Austria	5.3	-1.0	-0.5	0.9
Euro area	3.4	0.5	0.8	1.5

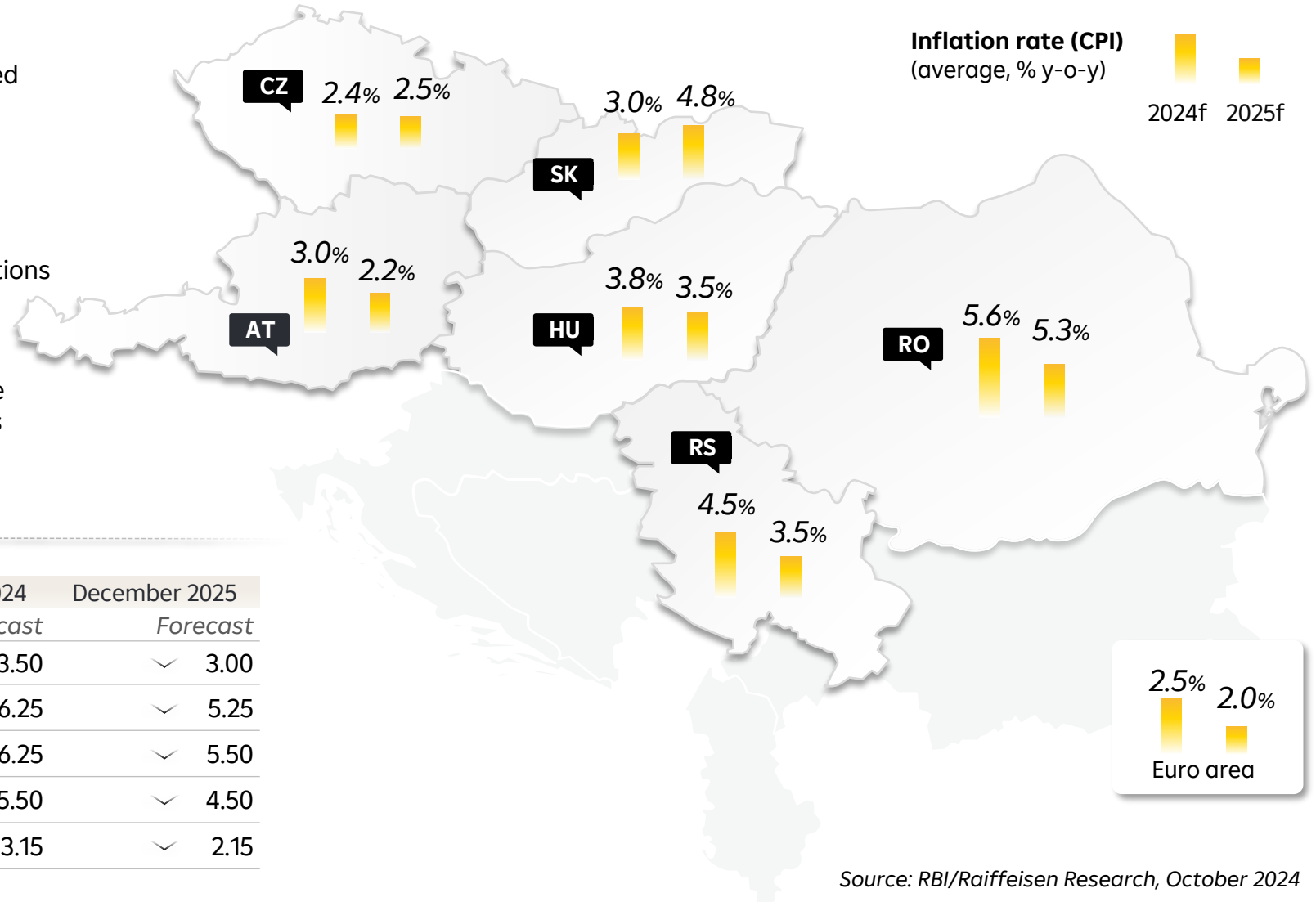
- Muted recovery driven by rebound in consumer demand and slight increase of investments in most countries, and SEE in particular
- Investments boosted by EU funds are still supporting growth; some FDI impact expected from nearshoring to CEE
- Weakness in manufacturing remains an ongoing downside factor for 2025
- Consumer demand driven by robust labour markets, declining inflation, and lower interest rates
- Fiscal tightening more in focus: excessive deficit procedures (EDP) by the European Commission launched against Hungary, Slovakia, and Poland; ongoing in Romania
- Fiscal tightening measures announced in Hungary and Slovakia have some downside impact on GDP growth

Inflation & rates

- Disinflation replaced by stabilisation at still elevated levels (vs. pre-pandemic) due to services inflation remaining high

Banking sector view

- Larger CEE banks have been pro-active with MREL funding, benefitting from favourable issuing conditions and anticipating a pickup in lending activity
- Improving consumer sentiment and lower interest rates underpin a positive trend in retail loans, while corporate credit is seen to be turning the corner as well (though not yet in Euro area markets)



Key rates forecast

	Current (%) 24/10/2024	December 2024 Forecast	December 2025 Forecast
Czech Republic	4.25	3.50	3.00
Hungary	6.50	6.25	5.25
Romania	6.50	6.25	5.50
Serbia	5.75	5.50	4.50
Euro (main refinancing)	3.40	3.15	2.15

Source: RBI/Raiffeisen Research, October 2024

2024 Guidance

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>up to 35 bps</i>	
➤ Profitability	Consolidated return on equity	<i>around 7.5%</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

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

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> Q3/2024
Risk cost

Provisioning ratio

27 bps

-0 bps

q-o-q

Risk cost¹

EUR **46** mn

30 bps

excl.
Russia / Belarus

> 30/09/2024
Stock of risk overlays

EUR **720** mn

GC&M, CE, SEE (CRE, inflation & spillover) EUR 404 mn

Russia / Belarus EUR 228 mn

Ukraine EUR 88 mn

> 30/09/2024
NPE ratio/ coverage ratio

2.0%

+13 bps

q-o-q

51.8%

-1.6 pp

q-o-q

Q3/2024

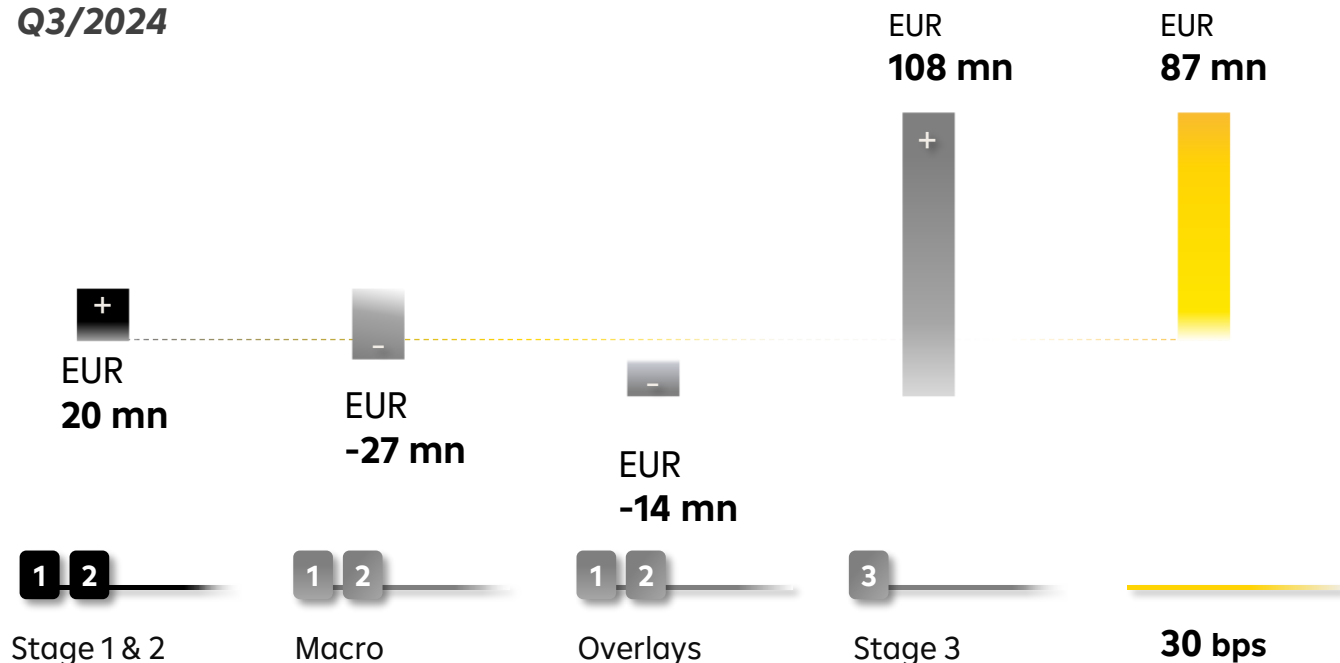
- > Stock of overlays excluding Russia and Belarus c. 1 year normalized risk cost
- > Poland: EUR 102 mn additional for provisions for litigation on FX mortgages
- > Insolvencies and delinquencies remain low

2024 Guidance

- > Up to 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

Core Group excl. Russia / Belarus Q3/2024



Overall EUR 87 mn of IFRS 9 provisions in Q3

- > **Stage 1 & 2:** mainly driven by FX effects
- > **Macro update:** release driven by slightly improved outlook, mainly in Hungary and Slovakia
- > **Overlays:** release mainly driven by lower interest rate environment in Hungary and defaults in Croatia
- > **Stage 3:** driven by exposure defaults/ revaluation mainly in head office

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

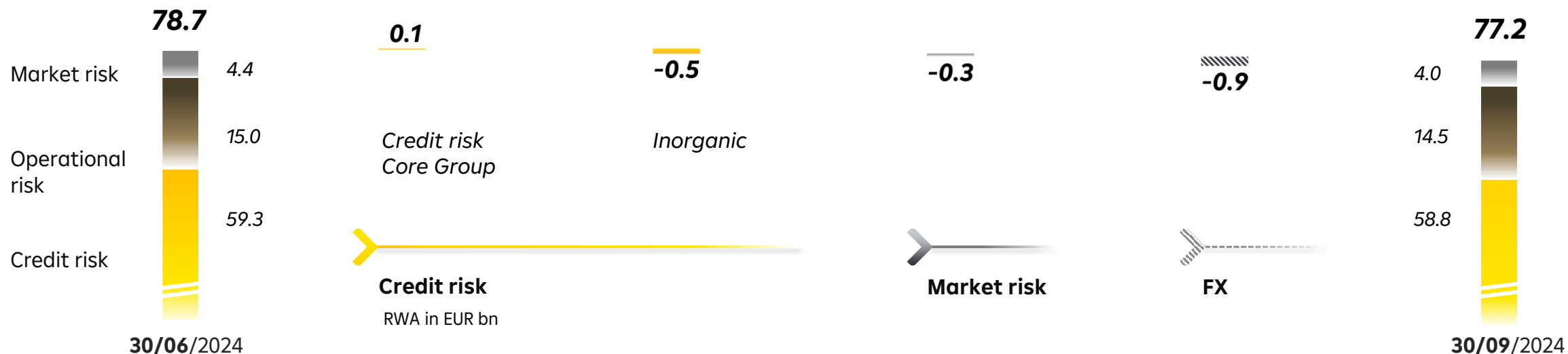
RBI Group - Q3/2024

EUR 26 mn	EUR -28 mn	EUR -69 mn	EUR 116 mn	EUR 46 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

27 bps

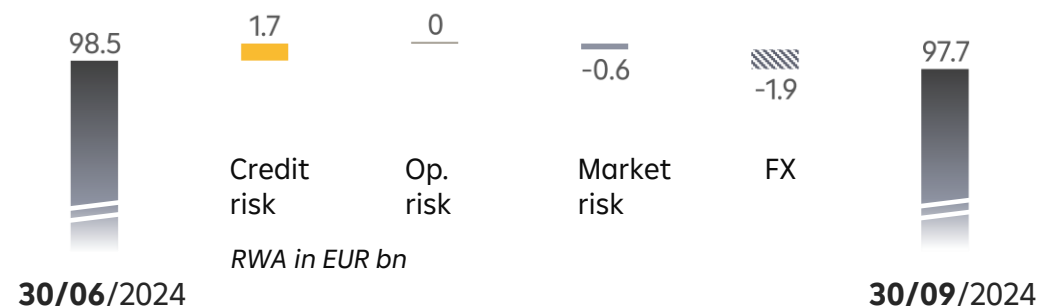
YTD EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
RBI Group	-58	-91	-44	286	94
Excl. Russia / Belarus	-34	-86	71	217	167

Core Group excl. Russia & Belarus



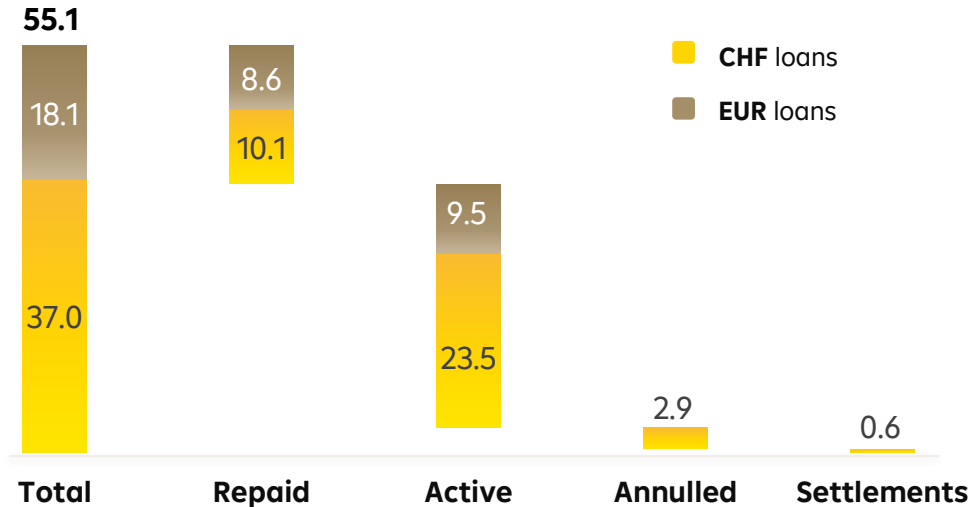
- Credit RWAs in core of the Group mainly driven by inorganic effect (IRB retail model in Bosnia and Herzegovina, and article 500a mainly in Hungary and Romania)
- Operational Risk recalculated every year in December; c. EUR 2.6 bn increase expected in Q4/2024
- ▨ FX effect driven mainly by depreciation of RUB (incl. Operational Risk which remains with Core Group), USD as well as UAH
- ▨ **CRR3:** c. EUR 3.7 bn relief on day one including c. EUR 1.4 bn transitional benefit phasing out until 2030, leading to a fully loaded relief of c. EUR 2.3 bn

RBI Group



> Number of FX loans in Poland

in thousand, 30/09/2024



Does not include 2.9 thsd. defaulted cases

> Settlements

- > 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 1,689 mn

Stock of provisions for litigation:

EUR 1,856 mn

(EUR 82 mn in Q3/2024)

EUR loans

Exposure EUR 405 mn

Stock of provisions for litigation:

EUR 117 mn

(EUR 20 mn in Q3/2024)



> CET1 or equivalent held against portfolio

Over 103% of CET1 or equivalent held against the portfolio:

103%

EUR ~2,155 mn

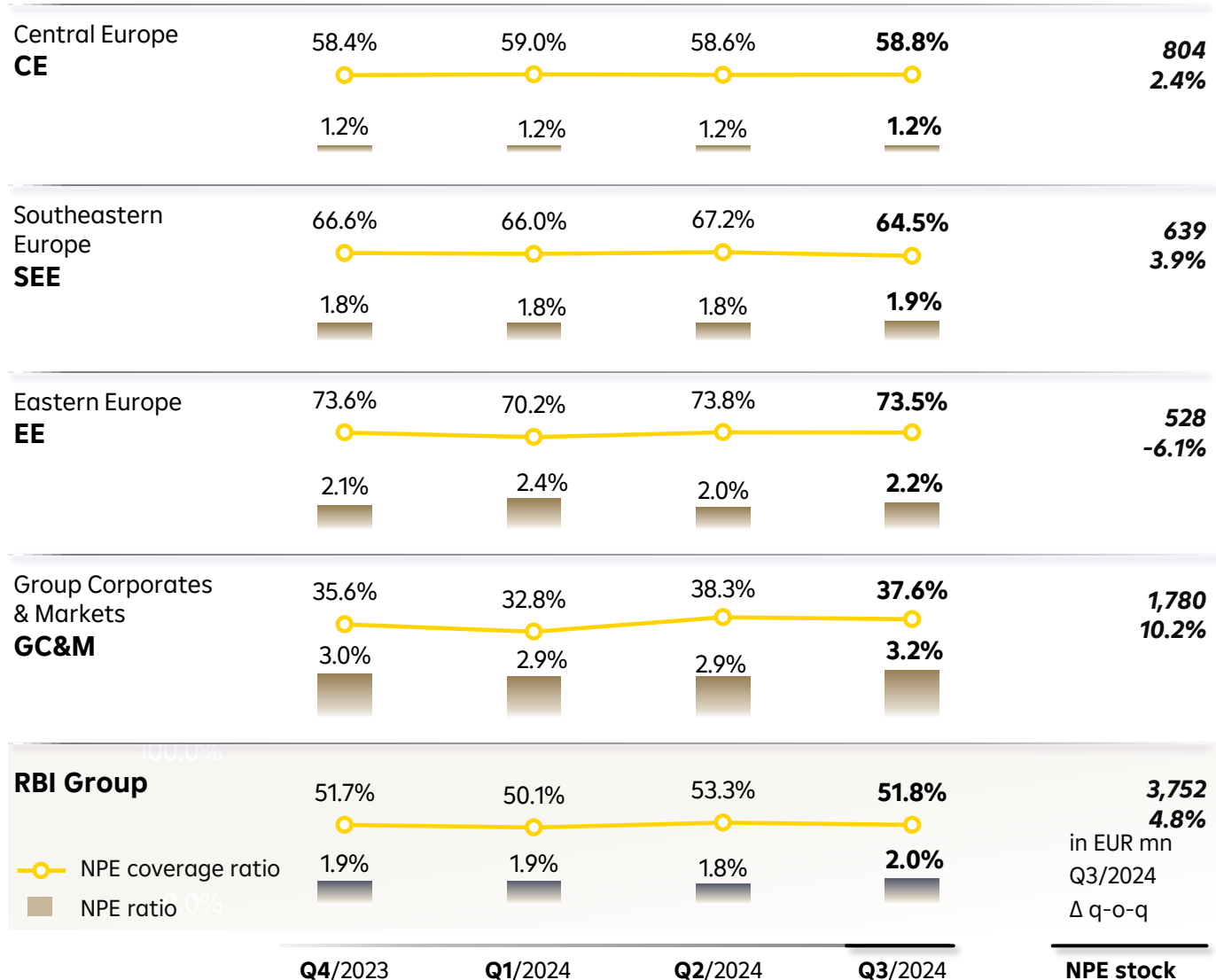
Capital consumption from credit risk RWA and impairments

EUR ~182 mn

Litigation provisions

EUR ~1,973 mn

NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **SEE - NPE Coverage Ratio** decreases are mainly driven by **Croatia** and **Bosnia**
 - **EE** - higher reduction of the loan portfolio compared to **NPE exposure** resulted in the **NPE ratio increase** to 2.2%
 - **GC&M - NPE coverage** ratio decreased to 37.6% due to NPE inflow with lower coverage GC&M (Austria)
 - **RBI Group - NPE & coverage ratio movements** mainly driven by **GC&M** and **SEE**
 - 80% 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

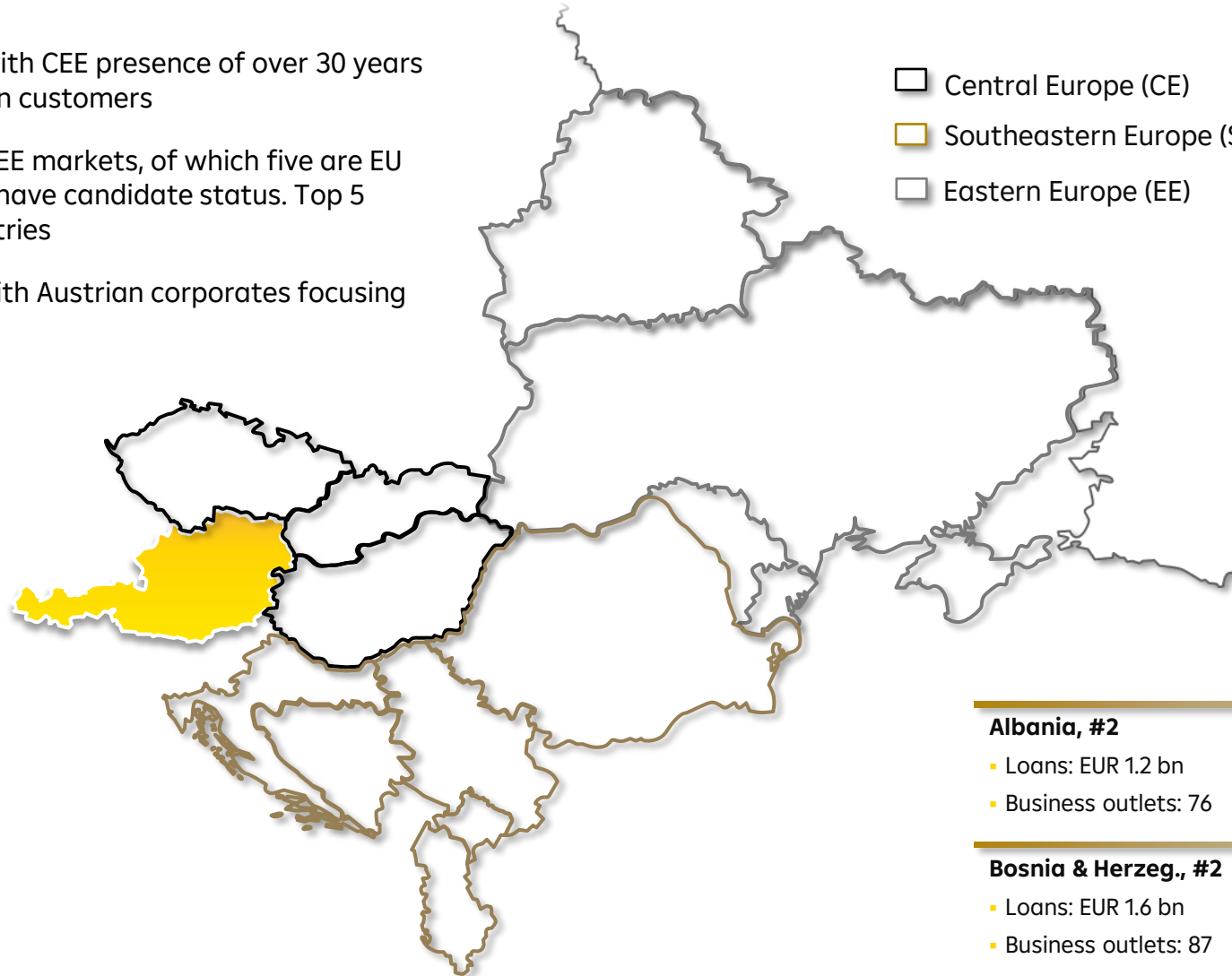
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- > Leading regional player with CEE presence of over 30 years servicing approx. 19 million customers
- > Covering Austria and 12 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 9 countries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



Austria, #2

- Loans: EUR 38.0 bn

Czech Republic, #5

- Loans: EUR 17.8 bn
- Business outlets: 127

Hungary, #6

- Loans: EUR 4.6 bn
- Business outlets: 68

Slovakia, #3

- Loans: EUR 14.5 bn
- Business outlets: 141

- Central Europe (CE)
- Southeastern Europe (SE)
- Eastern Europe (EE)

Russia, #16

- Loans: EUR 4.5 bn
- Business outlets: 121

Ukraine, #4

- Loans: EUR 1.4 bn
- Business outlets: 299

Belarus, #8

- Loans: EUR 0.8 bn
- Business outlets: 43

Serbia, #3

- Loans: EUR 3.1 bn
- Business outlets: 105

Romania, #3

- Loans: EUR 8.7 bn
- Business outlets: 279

Albania, #2

- Loans: EUR 1.2 bn
- Business outlets: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.6 bn
- Business outlets: 87

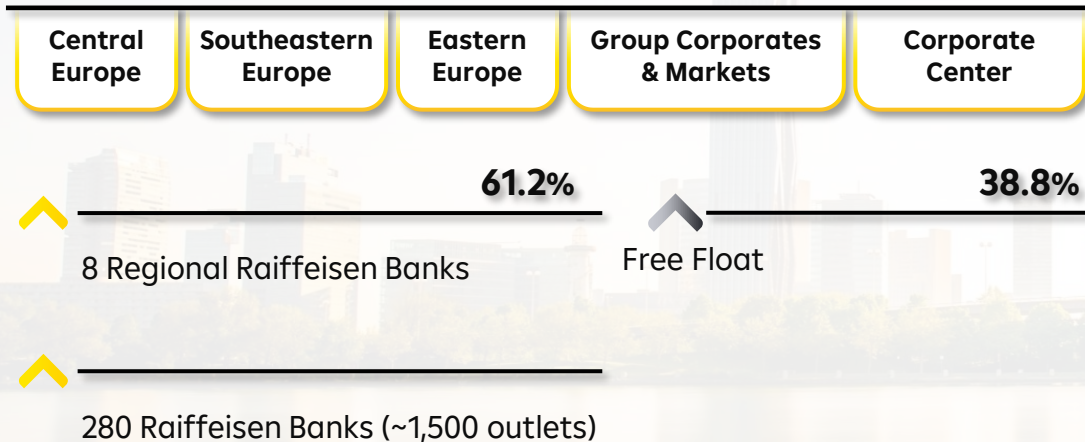
Kosovo, #1

- Loans: EUR 1.1 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: 280 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)	Q3/2024	% q-o-q	% y-o-y
Net interest income	1,461	+1%	+1%
Net fee and commission income	686	-5%	+3%
Net trading income & fair value result	39	-7%	-56%
Other operating components ¹	71	+33%	+39%
Operating income	2,256	-0%	+0%
Staff expenses	-536	-2%	+9%
Other administrative expenses	-314	-1%	+16%
Depreciation	-119	-0%	+3%
General administrative expenses	-970	-2%	+10%
Operating result	1,286	+1%	-6%
Other result	-164	-37%	+18%
Gov. measures & compulsory contributions	-30	+41%	+36%
Impairment losses on financial assets	-46	+101%	-
...
Consolidated profit	758	+15%	-14%

Net interest margin

Q3/2024

2.97%

+5 bps

q-o-q

Cost/income ratio²

Q3/2024

42.6%

-0.6 pp

q-o-q

Consolidated return on equity

Q3/2024

17.7%

+2.5 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)

	Q3/2024	% q-o-q	% y-o-y
Net interest income	1,021	-1%	-6%
Net fee and commission income	459	-1%	+6%
Net trading income & fair value result	4	-85%	-90%
Other operating components ¹	75	+27%	+41%
Operating income	1,560	-2%	-3%
Staff expenses	-410	-2%	+4%
Other administrative expenses	-289	-1%	+17%
Depreciation	-105	-0%	+1%
General administrative expenses	-804	-2%	+8%
Operating result	756	-2%	-13%
Other result	-166	-33%	+20%
Gov. measures & compulsory contributions	-23	+90%	+82%
Impairment losses on financial assets	-87	+12%	+147%
...
Consolidated profit	303	+23%	-40%

Net interest margin

Q3/2024

2.28%

-4 bps

q-o-q

Cost/income ratio²

Q3/2024

51.1%

+0.2 pp

q-o-q

Consolidated return on equity

Q3/2024

9.3%

+2.0 pp

q-o-q

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

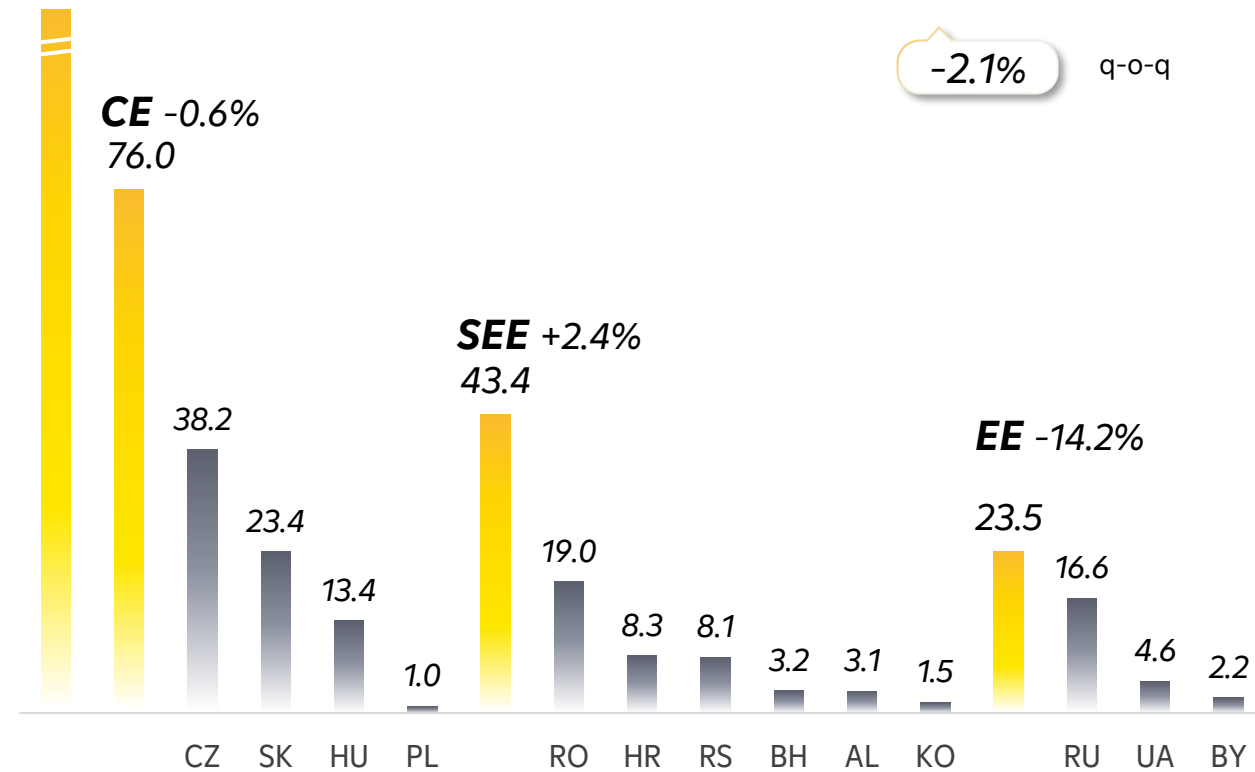
²From 1 January 2024, the calculation of the CIR has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted)

Total exposure by segments Q3/2024

in EUR bn, q-o-q

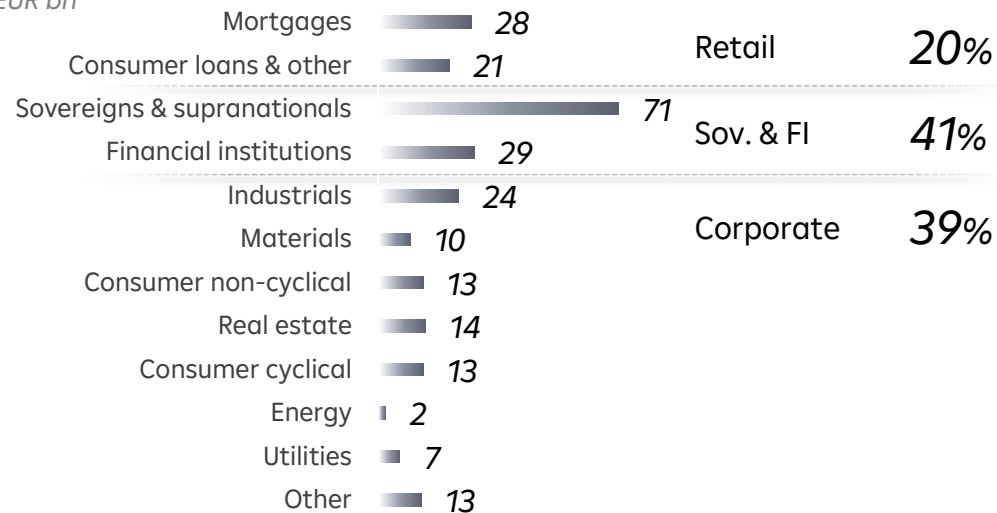
GC&M -1.9%

102.2

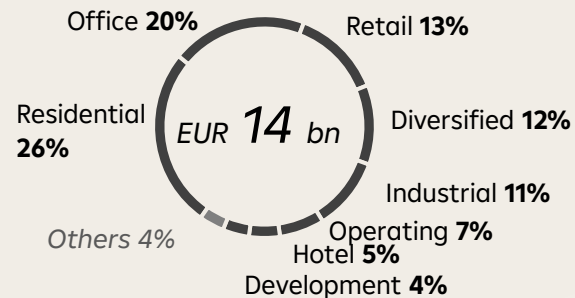


... by sector Q3/2024

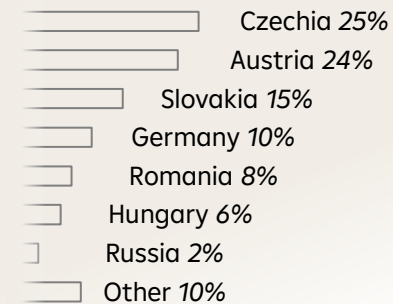
in EUR bn



CRE – Sectors (GICs)



CRE - Country of risk



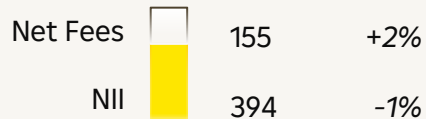
Q3/2024 Segments Overview

CE

Core revenues

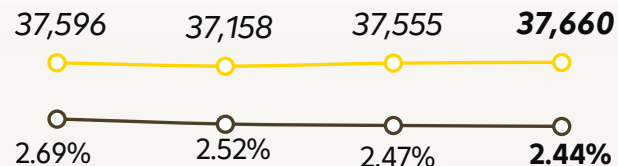
Q3/24 q-o-q

549



Loans to customers / NIM

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



Provisioning ratio

Q3/24 q-o-q

-8 bps

-12 bps

Profit/loss after tax

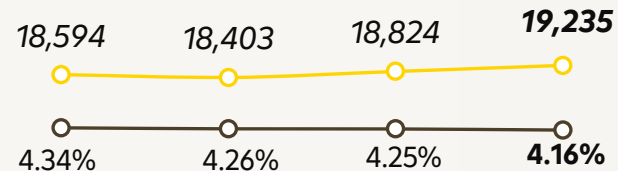
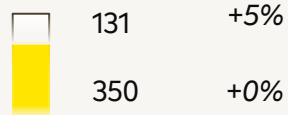
Q3/24 q-o-q

EUR 125 mn

-

SEE

481



22 bps

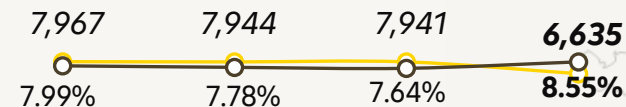
+33 bps

EUR 231 mn

-2%

EE

775



+4 bps

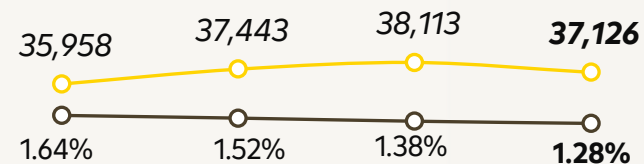
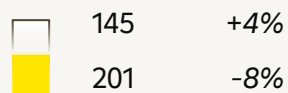
+1 bps

EUR 494 mn

+7%

GC&M

346



+80 bps

+ 3 bps

EUR 122 mn

+29%

(in EUR mn)

Raiffeisen
Capital Management

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

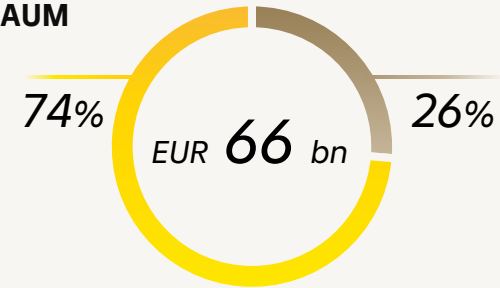
- > Raiffeisen Capital Management aims to generate **capital market returns** through a responsible investment approach. This includes considering financial opportunities alongside environmental, social, and governance criteria.
- > International corporates, financial institutions, pension funds, asset managers, insurances, family offices as well as sovereign wealth funds trust in RCM's **expertise** having a **Scope Rating of AAA**
- > 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 and 60 sales representatives, on Group Asset Management level 503 employees, including 113 investment professionals

Strategy Pulse-Check

During Q3 2024, Raiffeisen Capital Management has focused on:

- > **Special Funds, Asset Servicing and Wholesale Fund of Fund Opportunities** with Institutional & Corporate Clients in Austria and Central Europe
- > Evaluation of **private markets** as additional asset class for **Institutional Investors**
- > **Launch of 2 duration funds** for institutional and private individual clients
- > Pushing the new product line **ETF Fund of Fund** (index selection equity) as well as the **ESG Income Fund Family** (ESG Income 1 & ESG Income 2)

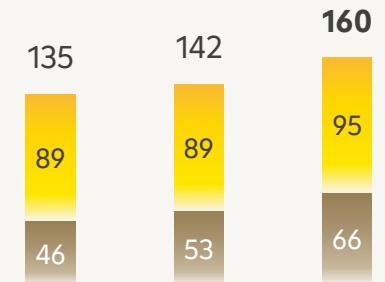
> **AUM**



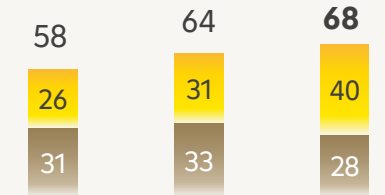
40%
ESG

Business line	
Retail	54%
Institutional	46%

> **Net revenues**
in EUR mn



> **Net profit after tax**
in EUR mn



Q3/22 Q3/23 Q3/24

■ Raiffeisen Capital Management ■ Local Asset Management Units

In EUR mn	1-9/2024	1-9/2023	y-o-y
Operating income	1.105	517	113,6%
General admin. expenses	(360)	(361)	(0,5%)
Operating result	746	156	377,4%
Other result	(45)	20	-
Governmental measures and compulsory contributions	(7)	(21)	(67,5%)
Impairment losses on financial assets	17	10	66,4%
Profit/loss before tax	711	166	329,2%
Profit/loss after tax	772	308	150,5%

In EUR mn	Q3/2024	Q2/2024	q-o-q
Operating income	66	577	(88,5%)
General admin. expenses	(124)	(119)	3,7%
Operating result	(58)	458	-
Other result	(60)	42	-
Governmental measures and compulsory contributions	(2)	(2)	-4,3%
Impairment losses on financial assets	0	5	-91,8%
Profit/loss before tax	(120)	503	-
Profit/loss after tax	(96)	518	-

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

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

In EUR mn	1-9/2024	1-9/2023	y-o-y
Operating income	(1.195)	(576)	107,3%
General admin. expenses	150	121	23,5%
Operating result	(1.045)	(455)	129,7%
Other result	(2)	3	-
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	5	(7)	-
Profit/loss before tax	(1.042)	(459)	127,3%
Profit/loss after tax	(1.042)	(464)	124,8%

In EUR mn	Q3/2024	Q2/2024	q-o-q
Operating income	(119)	(591)	(79,9%)
General admin. expenses	53	56	(5,6%)
Operating result	(66)	(534)	(87,7%)
Other result	(3)	1	-
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	11	(2)	-
Profit/loss before tax	(58)	(535)	(89,2%)
Profit/loss after tax	(58)	(535)	(89,2%)

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	2	0	0	2	0	11	13
Other changes	0	0	(0)	0	(0)	(1)	0	(1)
Total comprehensive income	0	0	2.083	(401)	1.682	151	0	1.833
Equity as at 30/9/2024	1.002	4.990	17.217	(4.981)	18.228	1.293	1.621	21.142

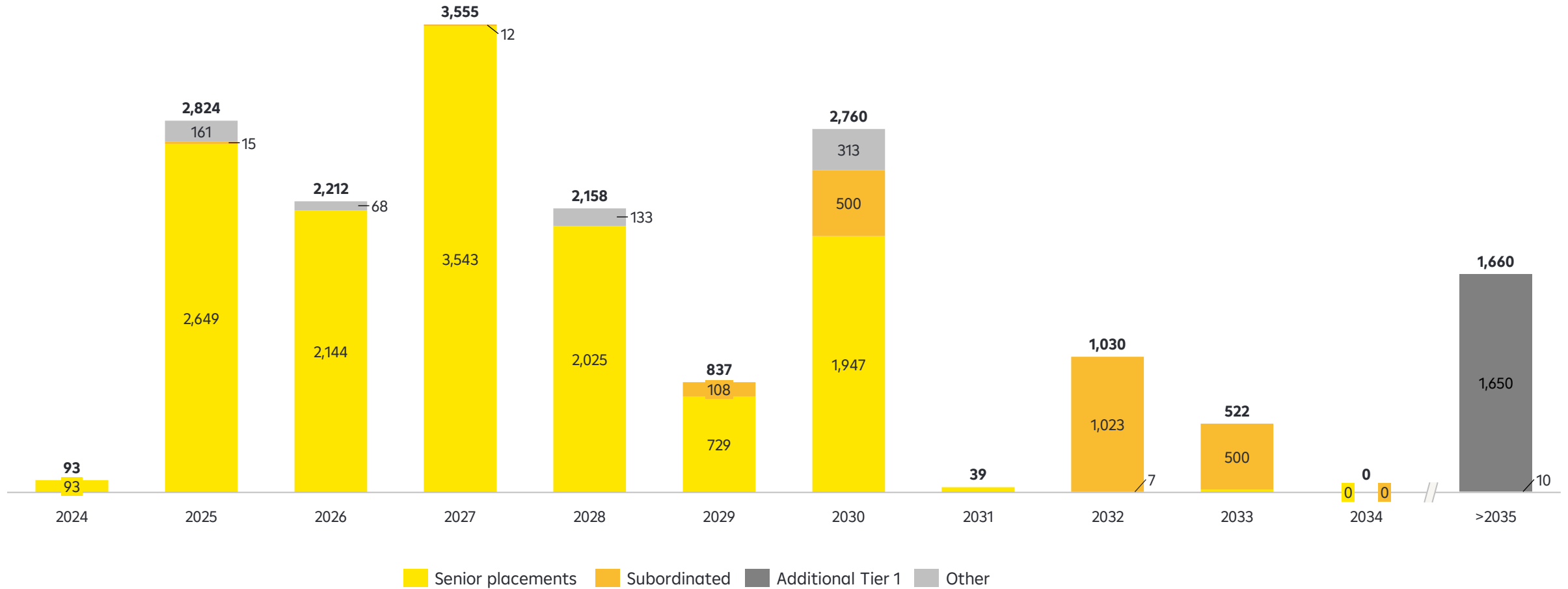
- Earnings per share down EUR 0.10 (1-9/2024: EUR 6.09 vs. 1-9/2023: EUR 6.19)
- A dividend of EUR 1.25 per share for the 2023 financial year was approved at the Annual General Meeting on 4th April 2024
- Book value per share EUR 55.42 at 30/9/2024 (EUR 51.71 at 31/12/2023 resp. EUR 51.66 at 30/9/2023)
- Total comprehensive income of EUR 1,833 mn (1-9/2023: EUR 1,146 mn) positively impacted by profit after tax (EUR 2,253 mn), fair value changes of financial assets (EUR 56mn, mainly from Ukraine and Romania), companies valued at equity (EUR 35 mn, mainly UNIQA) and net investment hedge (EUR 22 mn, mostly from Hungary and Czech Republic) partly offset by exchange differences (minus EUR 435 mn, driven by RUB) and from cash-flow hedge (minus EUR 103 mn, mostly from Russia)

Regulatory Capital Structure - Overview

<i>in EUR mn</i>	30/9/2024	30/6/2024	31/3/2024
Common equity tier 1 (before deductions)	17,502	18,252	16,849
Deduction items	(848)	(775)	(918)
Common equity tier 1 (after deductions)	16,654	17,477	15,931
Additional tier 1 (after deductions)	1,689	1,688	1,680
Tier 1 (after deductions)	18,343	19,165	17,611
Tier 2 (after deductions)	2,434	2,428	2,405
Total capital	20,777	21,593	20,016
Risk-weighted assets (total RWA)	97,736	98,453	95,601
Common equity tier 1 ratio (transitional - incl. result)	17.8%	17.8%	17.3%
Tier 1 ratio (transitional - incl. result)	19.5%	19.5%	19.1%
Total capital ratio (transitional - incl. result)	22.0%	21.9%	21.6%
Leverage ratio (transitional)	7.8%	7.9%	7.6%
Leverage exposure (total)	234,212	241,967	231,125

Maturity Profile

Maturity Profile at 30/9/2024
(in EUR mn)



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 ³	100%	XS2049823763	1.500%	5Y EUR ms + 2.10%	EUR 191 mn	12 Sep 2019	12 Mar 2025	NA	12 Mar 2030
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

- 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

³ Liability management of existing T2 (XS2049823763). Original outstanding EUR 500m; Remaining T2 volumes after LM of EUR 191 m

- 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 Q3/2024 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 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	1-9/2024	FY 2024e
Austria	Bank levy based on total assets (excluding derivatives)	0	17	~23
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	2	~3
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	18	~23
Total	Bank levies	95	101	~113
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	~2
Romania		6	4	~4
Slovakia		6	0	~0
Total	Resolution fund	74	15	~15

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
	30/9/2024	30/9/2024	31/12/2023	30/9/2024	31/12/2023	30/9/2024	31/12/2023	30/9/2024	31/12/2023
Czech Republic	284	0.9%	0.9%	51.6%	50.6%	1.1%	1.1%	51.6%	50.6%
Hungary	120	1.1%	1.3%	49.1%	49.0%	1.6%	1.7%	48.9%	48.8%
Poland	126	9.2%	9.1%	82.7%	84.0%	9.2%	9.1%	82.7%	84.0%
Slovakia	275	1.4%	1.1%	59.4%	57.4%	1.7%	1.3%	59.3%	57.4%
Central Europe	804	1.2%	1.2%	58.8%	58.4%	1.6%	1.5%	58.7%	58.4%
Albania	76	2.7%	2.7%	73.1%	72.4%	4.2%	4.2%	73.1%	72.4%
Bosnia & Herzegovina	61	2.3%	2.5%	66.5%	75.1%	2.5%	2.7%	66.5%	75.1%
Croatia	143	2.1%	1.8%	57.2%	59.8%	2.7%	2.2%	57.2%	62.0%
Kosovo	38	2.7%	2.5%	69.4%	72.1%	3.2%	3.0%	69.4%	72.1%
Romania	236	1.6%	1.6%	66.5%	66.3%	2.1%	2.0%	66.5%	66.3%
Serbia	85	1.4%	1.5%	60.0%	62.9%	1.7%	1.8%	60.0%	62.9%
Southeastern Europe	639	1.9%	1.8%	64.5%	66.6%	2.3%	2.2%	64.5%	67.1%
Belarus	26	1.3%	1.4%	72.8%	71.8%	1.4%	1.5%	72.8%	71.8%
Russia	292	1.7%	1.4%	72.3%	73.5%	1.7%	1.4%	72.3%	73.5%
Ukraine	211	4.8%	5.6%	75.2%	73.8%	6.1%	7.8%	75.2%	73.8%
Eastern Europe	528	2.2%	2.1%	73.5%	73.6%	2.4%	2.2%	73.5%	73.6%
GC&M	1,780	3.2%	3.0%	37.6%	35.6%	3.2%	3.1%	37.6%	35.6%
Total RBI Group	3,752	2.0%	1.9%	51.8%	51.7%	2.4%	2.2%	51.8%	51.7%

In EUR mn	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	1,461	1,440	1.5%	1,455	1,494	1,441	4,355	4,190	4.0%	5,683
Net fee and commission income	686	722	(5.1%)	669	677	667	2,077	2,364	(12.2%)	3,042
Net trading income and fair value result	39	42	(7.3%)	17	(19)	89	98	205	(52.4%)	186
Other net operating income	37	19	92.7%	32	5	15	88	57	52.7%	62
Operating income	2,256	2,257	(0.0%)	2,201	2,162	2,247	6,714	6,904	(2.7%)	9,065
General administrative expenses	(970)	(986)	(1.6%)	(938)	(1,034)	(878)	(2,893)	(2,874)	0.7%	(3,908)
Operating result	1,286	1,271	1.2%	1,263	1,128	1,369	3,821	4,030	(5.2%)	5,158
Other result	(164)	(260)	(36.9%)	(147)	(317)	(138)	(571)	(589)	(3.1%)	(906)
Gov. measures and compulsory contrib.	(30)	(21)	41.0%	(140)	(24)	(22)	(191)	(259)	(26.4%)	(284)
Impairment losses on financial assets	(46)	(23)	101.4%	(25)	(142)	8	(94)	(251)	(62.6%)	(393)
Profit/loss before tax	1,047	967	8.2%	952	645	1,216	2,966	2,931	1.2%	3,576
Profit/loss after tax from continuing op.	817	715	14.4%	721	304	947	2,253	2,274	(0.9%)	2,578
Profit/loss after tax	817	715	14.4%	721	304	947	2,253	2,274	(0.9%)	2,578
Return on equity before tax ¹	21.7%	19.8%	1.9 PP	19.2%	14.7%	27.4%	20.3%	21.4%	(1.1 PP)	19.8%
Return on equity after tax ¹	16.9%	14.7%	2.3 PP	14.5%	6.9%	21.4%	15.4%	16.6%	(1.2 PP)	14.3%
Consolidated return on equity	17.7%	15.1%	2.5 PP	15.0%	6.6%	22.7%	15.9%	17.4%	(1.5 PP)	14.8%
Net interest margin ¹	2.97%	2.92%	0.05 PP	2.98%	3.06%	2.95%	2.96%	2.81%	0.14 PP	2.87%
Cost/income ratio ³	42.6%	43.2%	(0.6 PP)	42.2%	47.4%	38.6%	42.7%	41.2%	1.5 PP	42.7%
Loan/deposit ratio ⁴	83.9%	81.9%	2.0 PP	83.3%	83.3%	84.4%	83.9%	84.4%	(0.5 PP)	83.3%
Provisioning ratio ¹	0.27%	0.27%	(0.00 PP)	0.22%	0.61%	0.00%	0.25%	0.25%	0.00 PP	0.34%
NPE ratio	2.0%	1.8%	0.1 PP	1.9%	1.9%	1.5%	2.0%	1.5%	0.4 PP	1.9%
NPE coverage ratio	51.8%	53.3%	(1.6 PP)	50.1%	51.7%	58.9%	51.8%	58.9%	(7.2 PP)	51.7%
Total assets	205,981	209,963	(1.9%)	203,398	198,241	204,175	205,981	204,175	0.9%	198,241
RWA	97,736	98,453	(0.7%)	95,601	93,664	97,278	97,736	97,278	0.5%	93,664
Equity	21,142	21,090	0.2%	20,419	19,849	19,851	21,142	19,851	6.5%	19,849
Loans to customers	100,105	101,920	(1.8%)	100,434	99,434	101,931	100,105	101,931	(1.8%)	99,434
- Hereof non-financial corporations % ^{2,4}	45.6%	45.8%	(0.2 PP)	46.4%	46.8%	46.4%	45.6%	46.4%	(0.8 PP)	46.8%
- Hereof households % ²	39.9%	39.3%	0.6 PP	39.2%	39.9%	39.1%	39.9%	39.1%	0.8 PP	39.9%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	120,300	125,333	(4.0%)	120,938	119,353	121,233	120,300	121,233	(0.8%)	119,353
Business outlets	1,471	1,490	(1.3%)	1,506	1,519	1,545	1,471	1,545	(4.8%)	1,519
Number of employees	44,535	44,837	(0.7%)	44,980	44,887	44,810	44,535	44,810	(0.6%)	44,887
Number of customers (in mn)	18.7	18.6	0.5%	18.6	18.6	18.4	18.7	18.4	2.0%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	1,021	1,035	(1.3%)	1,061	1,092	1,083	3,117	3,083	1.1%	4,176
Net fee and commission income	459	463	(0.9%)	433	461	432	1,356	1,303	4.0%	1,764
Net trading income and fair value result	4	29	(84.8%)	(8)	(26)	44	25	83	(69.8%)	57
Other net operating income	39	26	49.6%	35	10	18	100	103	(2.9%)	114
Operating income	1,560	1,586	(1.6%)	1,550	1,543	1,611	4,696	4,659	0.8%	6,202
General administrative expenses	(804)	(817)	(1.5%)	(784)	(857)	(744)	(2,404)	(2,264)	6.2%	(3,121)
Operating result	756	769	(1.7%)	766	686	867	2,291	2,395	(4.3%)	3,081
Other result	(166)	(247)	(32.8%)	(139)	(309)	(139)	(552)	(586)	(5.8%)	(895)
Gov. measures and compulsory contrib.	(23)	(12)	89.6%	(130)	(15)	(12)	(165)	(225)	(26.8%)	(240)
Impairment losses on financial assets	(87)	(77)	12.4%	(3)	(195)	(35)	(167)	(96)	73.0%	(291)
Profit/loss before tax	481	433	10.9%	494	167	681	1,408	1,487	(5.4%)	1,655
Profit/loss after tax from continuing op.	357	296	20.6%	361	(27)	569	1,013	1,187	(14.6%)	1,160
Profit/loss after tax	357	296	20.6%	361	(27)	569	1,013	1,187	(14.6%)	1,160
Return on equity before tax ¹	13.2%	11.8%	1.4 PP	13.1%	4.7%	19.0%	12.7%	13.8%	(1.1 PP)	11.6%
Return on equity after tax ¹	9.8%	8.1%	1.8 PP	9.6%	-	15.9%	9.2%	11.0%	(1.9 PP)	8.1%
Consolidated return on equity	9.3%	7.3%	2.0 PP	9.1%	-	16.3%	8.6%	10.9%	(2.3 PP)	7.5%
Net interest margin ¹	2.28%	2.32%	(0.04 PP)	2.39%	2.46%	2.45%	2.33%	2.30%	0.02 PP	2.34%
Cost/income ratio ³	51.1%	50.9%	0.2 PP	50.0%	54.9%	45.5%	50.7%	48.0%	2.7 PP	49.8%
Loan/deposit ratio ⁴	90.0%	89.6%	0.4 PP	91.0%	91.0%	93.1%	90.0%	93.1%	(3.1 PP)	91.0%
Provisioning ratio ¹	0.30%	0.32%	(0.02 PP)	0.05%	0.79%	0.18%	0.22%	0.08%	0.14 PP	0.26%
NPE ratio	2.0%	1.9%	0.1 PP	2.0%	2.0%	1.5%	2.0%	1.5%	0.4 PP	2.0%
NPE coverage ratio	49.9%	51.3%	(1.5 PP)	48.1%	49.7%	56.8%	49.9%	56.8%	(7.0 PP)	49.7%
Total assets	188,003	188,063	(0.0%)	183,044	178,465	183,622	188,003	183,622	2.4%	178,465
RWA ⁵	78,996	80,440	(1.8%)	79,914	79,157	82,944	78,996	82,944	(4.8%)	79,157
Equity	15,466	15,120	2.3%	15,251	15,021	15,439	15,466	15,439	0.2%	15,021
Loans to customers	94,864	95,290	(0.4%)	93,831	92,815	94,964	94,864	94,964	(0.1%)	92,815
- Hereof non-financial corporations % ^{2,4}	45.8%	45.7%	0.1 PP	45.6%	46.1%	45.5%	45.8%	45.5%	0.3 PP	46.1%
- Hereof households % ²	39.6%	39.1%	0.6 PP	39.2%	39.7%	39.0%	39.6%	39.0%	0.6 PP	39.7%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	107,416	108,830	(1.3%)	104,687	102,976	103,674	107,416	103,674	3.6%	102,976
Business outlets	1,307	1,329	(1.7%)	1,342	1,350	1,373	1,307	1,373	(4.8%)	1,350
Number of employees	33,575	33,485	0.3%	33,533	33,335	33,294	33,575	33,294	0.8%	33,335
Number of customers (in mn)	14.5	14.3	0.8%	14.3	14.3	14.2	14.5	14.2	1.8%	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 5) According to segment view

In EUR mn	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	151	150	0.9%	151	168	162	453	474	(4.4%)	642
Net fee and commission income	45	45	0.5%	41	47	41	130	136	(4.1%)	183
Net trading income and fair value result	10	3	199.7%	1	4	1	15	(2)	–	2
Other net operating income	3	(0)	–	6	6	6	8	20	(61.1%)	25
Operating income	207	197	5.2%	202	228	211	606	629	(3.6%)	857
General administrative expenses	(97)	(97)	(0.4%)	(96)	(96)	(100)	(289)	(295)	(2.0%)	(391)
Operating result	110	100	10.6%	107	132	112	316	333	(5.1%)	466
Other result	(0)	0	–	0	0	0	0	(1)	–	(0)
Gov. measures and compulsory contrib.	0	4	(99.1%)	(17)	0	0	(14)	(23)	(41.5%)	(23)
Impairment losses on financial assets	(2)	3	–	(4)	(12)	(10)	(2)	(29)	(91.4%)	(41)
Profit/loss before tax	108	106	2.5%	86	121	102	301	281	7.2%	401
Profit/loss after tax	93	84	11.3%	70	82	84	246	224	10.0%	306
Return on equity before tax ¹	19.8%	20.0%	(0.2 PP)	15.4%	20.8%	17.7%	18.7%	16.7%	1.9 PP	18.0%
Return on equity after tax ¹	17.0%	15.8%	1.2 PP	12.4%	14.1%	14.7%	15.3%	13.4%	1.9 PP	13.7%
Net interest margin ¹	1.94%	1.95%	(0.02 PP)	2.04%	2.30%	2.20%	1.99%	2.17%	(0.18 PP)	2.20%
Cost/income ratio	46.6%	49.4%	(2.8 PP)	47.2%	42.0%	47.2%	47.7%	47.0%	0.7 PP	45.6%
Loan/deposit ratio	75.3%	76.3%	(1.0 PP)	76.4%	75.5%	76.1%	75.3%	76.1%	(0.8 PP)	75.5%
Provisioning ratio ¹	0.03%	(0.03%)	0.06 PP	0.07%	0.26%	0.23%	0.02%	0.21%	(0.19 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	51.6%	51.0%	0.6 PP	51.4%	50.6%	50.8%	51.6%	50.8%	0.7 PP	50.6%
Total assets	32,955	32,971	(0.0%)	31,647	29,991	30,378	32,955	30,378	8.5%	29,991
RWA	10,973	10,821	1.4%	10,678	10,950	11,191	10,973	11,191	(1.9%)	10,950
Equity	2,320	2,232	3.9%	2,144	2,330	2,398	2,320	2,398	(3.3%)	2,330
Loans to customers	17,752	17,772	(0.1%)	17,471	17,711	17,779	17,752	17,779	(0.1%)	17,711
– Hereof non-financial corporations % ²	37.8%	38.0%	(0.2 PP)	38.2%	38.0%	37.4%	37.8%	37.4%	0.4 PP	38.0%
– Hereof households % ²	57.4%	56.9%	0.5 PP	56.4%	56.4%	56.9%	57.4%	56.9%	0.5 PP	56.4%
– Hereof FCY %	23.9%	26.4%	(2.5 PP)	26.6%	26.3%	23.3%	23.9%	23.3%	0.6 PP	26.3%
Deposits from customers	26,743	26,861	(0.4%)	25,560	24,069	24,546	26,743	24,546	8.9%	24,069
Business outlets	127	127	0.0%	128	128	128	127	128	(0.8%)	128
Number of employees	3,650	3,615	1.0%	3,610	3,599	3,600	3,650	3,600	1.4%	3,599
Number of customers (in mn)	2.2	2.2	1.5%	2.2	2.2	2.1	2.2	2.1	4.9%	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

In EUR mn	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	113	117	(3.7%)	133	143	137	363	382	(4.8%)	525
Net fee and commission income	58	56	2.9%	52	54	50	166	148	11.8%	202
Net trading income and fair value result	(9)	(3)	175.5%	(19)	(6)	(2)	(31)	(28)	10.0%	(34)
Other net operating income	2	(6)	–	2	(3)	(8)	(2)	(5)	(54.4%)	(8)
Operating income	164	174	(6.2%)	172	183	178	510	501	1.9%	684
General administrative expenses	(80)	(71)	13.0%	(67)	(84)	(67)	(218)	(196)	11.1%	(280)
Operating result	83	104	(19.4%)	106	100	111	293	305	(4.0%)	404
Other result	0	(3)	–	0	(5)	0	(3)	(8)	(68.8%)	(13)
Gov. measures and compulsory contrib.	(1)	(0)	>500,0%	(68)	(1)	(2)	(68)	(96)	(29.1%)	(97)
Impairment losses on financial assets	15	(7)	–	26	(2)	8	34	4	>500,0%	2
Profit/loss before tax	98	94	5.0%	64	92	117	256	204	25.4%	297
Profit/loss after tax	86	80	7.4%	54	80	106	221	183	20.7%	264
Return on equity before tax ¹	38.8%	39.0%	(0.2 PP)	23.0%	33.9%	48.1%	33.9%	29.2%	4.8 PP	31.1%
Return on equity after tax ¹	34.1%	33.5%	0.6 PP	19.4%	29.6%	43.3%	29.3%	26.1%	3.1 PP	27.6%
Net interest margin ¹	3.90%	3.91%	(0.01 PP)	4.50%	4.85%	4.68%	4.10%	4.41%	(0.31 PP)	4.51%
Cost/income ratio ³	44.7%	33.9%	10.8 PP	32.3%	39.5%	31.0%	36.9%	32.2%	4.7 PP	34.2%
Loan/deposit ratio	62.7%	60.2%	2.6 PP	61.0%	60.5%	60.3%	62.7%	60.3%	2.4 PP	60.5%
Provisioning ratio ¹	(1.36%)	0.64%	(2.00 PP)	(2.27%)	(0.05%)	(0.71%)	(1.00%)	(0.17%)	(0.83 PP)	(0.14%)
NPE ratio	1.1%	1.0%	0.0 PP	1.1%	1.3%	1.2%	1.1%	1.2%	(0.1 PP)	1.3%
NPE coverage ratio	49.1%	50.9%	(1.7 PP)	51.0%	49.0%	49.3%	49.1%	49.3%	(0.2 PP)	49.0%
Total assets	11,779	12,093	(2.6%)	12,125	11,571	11,742	11,779	11,742	0.3%	11,571
RWA	4,335	4,464	(2.9%)	4,553	4,500	4,428	4,335	4,428	(2.1%)	4,500
Equity	1,138	1,056	7.8%	1,001	1,197	1,087	1,138	1,087	4.7%	1,197
Loans to customers	4,558	4,506	1.2%	4,397	4,605	4,424	4,558	4,424	3.0%	4,605
– Hereof non-financial corporations % ²	60.4%	60.6%	(0.2 PP)	60.5%	59.5%	61.9%	60.4%	61.9%	(1.5 PP)	59.5%
– Hereof households % ²	33.3%	32.7%	0.6 PP	32.6%	31.5%	31.4%	33.3%	31.4%	1.9 PP	31.5%
– Hereof FCY %	43.5%	43.2%	0.3 PP	42.8%	39.8%	46.6%	43.5%	46.6%	(3.1 PP)	39.8%
Deposits from customers	8,143	8,478	(4.0%)	8,264	7,883	7,986	8,143	7,986	2.0%	7,883
Business outlets	68	67	1.5%	67	67	67	68	67	1.5%	67
Number of employees	2,486	2,434	2.1%	2,435	2,404	2,402	2,486	2,402	3.5%	2,404
Number of customers (in mn)	0.5	0.5	0.4%	0.5	0.5	0.5	0.5	0.5	3.7%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	9	13	(32.7%)	4	4	7	25	15	70.7%	19
Net fee and commission income	0	0	2.4%	0	0	0	1	0	89.7%	0
Net trading income and fair value result	0	1	(74.5%)	(0)	1	1	1	1	(41.9%)	2
Other net operating income	5	2	109.6%	2	10	3	9	3	154.8%	14
Operating income	14	16	(14.0%)	6	16	11	35	20	77.5%	36
General administrative expenses	(26)	(22)	16.3%	(17)	(20)	(17)	(65)	(48)	35.9%	(67)
Operating result	(12)	(6)	95.7%	(12)	(4)	(5)	(30)	(28)	6.2%	(32)
Other result	(102)	(282)	(63.8%)	(109)	(273)	(175)	(493)	(600)	(17.7%)	(873)
Gov. measures and compulsory contrib.	(1)	(1)	(19.1%)	(1)	(1)	(1)	(2)	(3)	(43.6%)	(4)
Impairment losses on financial assets	2	8	(74.6%)	8	12	17	19	29	(33.2%)	41
Profit/loss before tax	(112)	(280)	(59.9%)	(113)	(266)	(164)	(506)	(602)	(16.1%)	(868)
Profit/loss after tax	(112)	(280)	(59.9%)	(113)	(266)	(164)	(506)	(602)	(16.1%)	(868)
Return on equity before tax ¹	-	-	-	-	-	-	-	-	-	-
Return on equity after tax ¹	-	-	-	-	-	-	-	-	-	-
Net interest margin ¹	2.52%	3.33%	(0.81 PP)	0.96%	1.13%	1.68%	2.22%	1.01%	1.21 PP	1.04%
Cost/income ratio	-	-	-	-	-	-	-	-	-	-
Loan/deposit ratio	-	-	-	-	-	-	-	-	-	-
Provisioning ratio ¹	(0.95%)	(3.42%)	2.47 PP	(3.05%)	(3.86%)	(4.73%)	(2.53%)	(2.30%)	(0.24 PP)	(2.61%)
NPE ratio	9.2%	8.3%	1.0 PP	7.9%	9.1%	8.9%	9.2%	8.9%	0.3 PP	9.1%
NPE coverage ratio	82.7%	82.7%	(0.0 PP)	83.6%	84.0%	83.5%	82.7%	83.5%	(0.8 PP)	84.0%
Total assets	1,261	1,434	(12.0%)	1,615	1,431	1,676	1,261	1,676	(24.7%)	1,431
RWA	954	1,052	(9.3%)	1,230	1,194	2,066	954	2,066	(53.8%)	1,194
Equity	-	-	-	-	-	-	-	-	-	-
Loans to customers	869	937	(7.2%)	1,044	1,168	1,347	869	1,347	(35.5%)	1,168
- Hereof non-financial corporations % ²	3.9%	3.7%	0.1 PP	3.5%	3.4%	3.1%	3.9%	3.1%	0.8 PP	3.4%
- Hereof households % ²	96.1%	96.3%	(0.1 PP)	96.5%	96.6%	96.9%	96.1%	96.9%	(0.8 PP)	96.6%
- Hereof FCY %	98.3%	98.5%	(0.3 PP)	98.8%	98.9%	94.9%	98.3%	94.9%	3.4 PP	98.9%
Deposits from customers	14	14	(0.4%)	14	13	13	14	13	6.0%	13
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	336	324	3.7%	308	291	284	336	284	18.3%	291
Number of customers (in mn)	0.0	0.0	(2.4%)	0.0	0.0	0.0	0.0	0.0	(8.5%)	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	121	116	3.9%	116	111	103	353	293	20.6%	404
Net fee and commission income	53	51	3.1%	50	51	48	154	142	8.3%	193
Net trading income and fair value result	3	2	25.5%	4	3	5	9	11	(21.4%)	14
Other net operating income	1	2	(67.5%)	(0)	(2)	1	2	2	10.8%	(1)
Operating income	178	173	3.0%	171	162	160	522	453	15.3%	615
General administrative expenses	(74)	(77)	(3.2%)	(72)	(72)	(68)	(223)	(199)	11.9%	(271)
Operating result	104	96	8.0%	99	90	92	299	253	17.9%	344
Other result	(1)	(2)	(54.8%)	0	(1)	0	(2)	0	–	(1)
Gov. measures and compulsory contrib.	0	2	–	(4)	0	0	(1)	(7)	(80.8%)	(7)
Impairment losses on financial assets	(8)	(6)	35.2%	2	(4)	1	(12)	(26)	(53.9%)	(30)
Profit/loss before tax	95	90	4.8%	98	85	93	283	221	28.4%	305
Profit/loss after tax	58	56	5.0%	61	69	73	175	172	1.7%	242
Return on equity before tax ¹	23.1%	22.9%	0.2 PP	23.5%	20.7%	24.1%	23.7%	19.6%	4.0 PP	20.2%
Return on equity after tax ¹	14.3%	14.1%	0.2 PP	14.6%	16.9%	19.1%	14.6%	15.3%	(0.7 PP)	16.0%
Net interest margin ¹	2.47%	2.39%	0.09 PP	2.19%	2.07%	1.96%	2.33%	1.83%	0.51 PP	1.89%
Cost/income ratio	41.8%	44.5%	(2.7 PP)	42.0%	44.5%	42.5%	42.7%	44.0%	(1.3 PP)	44.1%
Loan/deposit ratio	103.7%	100.7%	3.0 PP	97.3%	95.2%	102.7%	103.7%	102.7%	1.0 PP	95.2%
Provisioning ratio ¹	0.24%	0.17%	0.06 PP	(0.07%)	0.11%	(0.02%)	0.11%	0.24%	(0.13 PP)	0.21%
NPE ratio	1.4%	1.3%	0.1 PP	1.2%	1.1%	1.2%	1.4%	1.2%	0.2 PP	1.1%
NPE coverage ratio	59.4%	58.7%	0.7 PP	58.3%	57.4%	60.9%	59.4%	60.9%	(1.5 PP)	57.4%
Total assets	20,243	20,188	0.3%	20,035	22,324	21,495	20,243	21,495	(5.8%)	22,324
RWA	7,898	7,950	(0.7%)	8,102	7,988	7,988	7,898	7,988	(1.1%)	7,988
Equity	1,724	1,664	3.6%	1,607	1,714	1,641	1,724	1,641	5.0%	1,714
Loans to customers	14,491	14,352	1.0%	14,257	14,127	14,065	14,491	14,065	3.0%	14,127
- Hereof non-financial corporations % ²	44.0%	43.3%	0.7 PP	43.6%	43.1%	43.1%	44.0%	43.1%	0.9 PP	43.1%
- Hereof households % ²	54.6%	55.1%	(0.5 PP)	55.1%	55.2%	55.2%	54.6%	55.2%	(0.6 PP)	55.2%
- Hereof FCY %	0.2%	0.2%	0.0 PP	7.0%	0.2%	0.2%	0.2%	0.2%	0.0 PP	0.2%
Deposits from customers	15,157	15,375	(1.4%)	15,677	15,742	14,642	15,157	14,642	3.5%	15,742
Business outlets	141	141	0.0%	141	143	141	141	141	0.0%	143
Number of employees	3,552	3,513	1.1%	3,513	3,484	3,464	3,552	3,464	2.5%	3,484
Number of customers (in mn)	1.3	1.3	0.2%	1.3	1.3	1.3	1.3	1.3	4.8%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	33	33	1.3%	31	32	30	98	83	18.2%	114
Net fee and commission income	8	7	7.4%	6	5	6	20	15	33.3%	20
Net trading income and fair value result	1	1	(0.7%)	1	1	2	3	(3)	–	(2)
Other net operating income	(1)	1	–	0	(2)	(0)	(1)	0	–	(1)
Operating income	41	42	(4.0%)	38	35	38	121	95	26.9%	131
General administrative expenses	(16)	(15)	2.0%	(15)	(15)	(14)	(45)	(38)	19.7%	(53)
Operating result	25	27	(7.3%)	24	20	24	75	57	31.7%	78
Other result	0	0	–	0	(2)	0	0	0	–	(2)
Gov. measures and compulsory contrib.	(2)	(2)	(1.1%)	(3)	(2)	(2)	(6)	(6)	12.5%	(7)
Impairment losses on financial assets	1	0	129.4%	5	(6)	(3)	6	8	(24.5%)	2
Profit/loss before tax	24	26	(5.7%)	25	11	20	75	60	26.0%	71
Profit/loss after tax	20	22	(7.6%)	21	9	17	64	51	26.3%	60
Return on equity before tax ¹	30.8%	33.4%	(2.6 PP)	33.6%	15.0%	25.6%	34.0%	29.4%	4.6 PP	26.2%
Return on equity after tax ¹	26.1%	28.8%	(2.8 PP)	28.5%	12.0%	21.8%	29.0%	25.0%	4.0 PP	22.1%
Net interest margin ¹	4.92%	5.06%	(0.14 PP)	4.77%	4.91%	4.90%	4.90%	4.69%	0.21 PP	4.75%
Cost/income ratio	38.4%	36.2%	2.2 PP	38.1%	42.7%	36.0%	37.5%	39.8%	(2.3 PP)	40.6%
Loan/deposit ratio	50.8%	49.2%	1.6 PP	47.8%	48.0%	48.5%	50.8%	48.5%	2.3 PP	48.0%
Provisioning ratio ¹	(0.27%)	(0.15%)	(0.13 PP)	(1.66%)	2.03%	1.11%	(0.68%)	(1.00%)	0.32 PP	(0.20%)
NPE ratio	2.7%	2.7%	(0.0 PP)	2.7%	2.7%	2.8%	2.7%	2.8%	(0.1 PP)	2.7%
NPE coverage ratio	73.1%	73.2%	(0.1 PP)	71.8%	72.4%	75.6%	73.1%	75.6%	(2.5 PP)	72.4%
Total assets	3,002	2,949	1.8%	2,859	2,908	2,761	3,002	2,761	8.7%	2,908
RWA	1,746	1,705	2.4%	1,573	1,708	1,605	1,746	1,605	8.8%	1,708
Equity	337	333	1.2%	324	300	330	337	330	2.0%	300
Loans to customers	1,248	1,182	5.6%	1,128	1,158	1,101	1,248	1,101	13.3%	1,158
– Hereof non-financial corporations % ²	53.0%	51.8%	1.2 PP	52.2%	54.8%	53.7%	53.0%	53.7%	(0.8 PP)	54.8%
– Hereof households % ²	46.9%	47.7%	(0.8 PP)	47.4%	44.8%	45.4%	46.9%	45.4%	1.5 PP	44.8%
– Hereof FCY %	35.8%	37.2%	(1.3 PP)	38.0%	40.5%	42.8%	35.8%	42.8%	(7.0 PP)	40.5%
Deposits from customers	2,534	2,500	1.4%	2,443	2,491	2,328	2,534	2,328	8.9%	2,491
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,294	1,291	0.2%	1,280	1,271	1,262	1,294	1,262	2.5%	1,271
Number of customers (in mn)	0.5	0.5	1.3%	0.5	0.5	0.5	0.5	0.5	5.7%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	21	22	(5.7%)	22	23	22	66	63	4.7%	86
Net fee and commission income	14	15	(4.6%)	13	14	14	43	40	7.2%	54
Net trading income and fair value result	0	0	(5.0%)	0	0	1	1	1	(10.9%)	2
Other net operating income	1	0	185.6%	0	(1)	0	2	(1)	–	(3)
Operating income	37	41	(8.9%)	36	36	37	114	103	10.7%	139
General administrative expenses	(17)	(17)	(1.0%)	(15)	(21)	(16)	(49)	(45)	8.4%	(66)
Operating result	20	24	(14.5%)	21	15	22	65	58	12.5%	74
Other result	0	0	>500,0%	0	0	0	0	0	446.3%	0
Gov. measures and compulsory contrib.	(1)	(1)	1.5%	(1)	(1)	(1)	(4)	(4)	5.9%	(6)
Impairment losses on financial assets	8	1	>500,0%	0	(3)	1	9	1	>500,0%	(2)
Profit/loss before tax	27	24	13.9%	20	11	21	71	55	28.7%	66
Profit/loss after tax	25	21	15.7%	19	12	19	65	50	28.9%	63
Return on equity before tax ¹	29.7%	26.4%	3.3 PP	22.3%	12.6%	26.2%	27.1%	22.6%	4.5 PP	20.4%
Return on equity after tax ¹	27.6%	24.1%	3.4 PP	20.7%	14.1%	24.1%	25.0%	20.8%	4.2 PP	19.4%
Net interest margin ¹	3.26%	3.51%	(0.25 PP)	3.58%	3.89%	3.91%	3.45%	3.75%	(0.30 PP)	3.78%
Cost/income ratio	45.2%	41.6%	3.6 PP	41.2%	57.6%	41.9%	42.7%	43.6%	(0.9 PP)	47.2%
Loan/deposit ratio	69.4%	68.9%	0.5 PP	69.4%	69.9%	69.1%	69.4%	69.1%	0.3 PP	69.9%
Provisioning ratio ¹	(2.00%)	(0.29%)	(1.71 PP)	(0.06%)	0.81%	(0.15%)	(0.79%)	(0.06%)	(0.73 PP)	0.17%
NPE ratio	2.3%	2.3%	0.0 PP	2.4%	2.5%	2.7%	2.3%	2.7%	(0.4 PP)	2.5%
NPE coverage ratio	66.5%	78.1%	(11.6 PP)	75.1%	75.1%	78.9%	66.5%	78.9%	(12.4 PP)	75.1%
Total assets	2,923	2,859	2.2%	2,792	2,724	2,679	2,923	2,679	9.1%	2,724
RWA	1,542	1,725	(10.6%)	1,696	1,651	1,713	1,542	1,713	(10.0%)	1,651
Equity	396	371	6.7%	381	362	350	396	350	13.2%	362
Loans to customers	1,552	1,553	(0.0%)	1,533	1,506	1,447	1,552	1,447	7.3%	1,506
– Hereof non-financial corporations % ²	36.1%	36.9%	(0.9 PP)	37.4%	37.0%	36.4%	36.1%	36.4%	(0.4 PP)	37.0%
– Hereof households % ²	60.5%	59.3%	1.2 PP	59.5%	59.9%	61.3%	60.5%	61.3%	(0.7 PP)	59.9%
– Hereof FCY %	4.4%	4.2%	0.2 PP	4.1%	4.1%	4.3%	4.4%	4.3%	0.1 PP	4.1%
Deposits from customers	2,375	2,361	0.6%	2,299	2,250	2,220	2,375	2,220	7.0%	2,250
Business outlets	87	87	0.0%	87	87	88	87	88	(1.1%)	87
Number of employees	1,351	1,354	(0.2%)	1,364	1,376	1,392	1,351	1,392	(2.9%)	1,376
Number of customers (in mn)	0.4	0.4	0.9%	0.4	0.4	0.4	0.4	0.4	1.3%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	48	47	1.6%	44	48	47	139	132	5.1%	181
Net fee and commission income	21	19	8.0%	19	19	20	59	55	6.8%	73
Net trading income and fair value result	6	(3)	–	1	16	(4)	4	(10)	–	6
Other net operating income	(5)	4	–	3	(11)	5	1	7	(78.6%)	(5)
Operating income	69	67	3.7%	66	72	67	202	184	9.8%	256
General administrative expenses	(31)	(33)	(4.0%)	(30)	(34)	(31)	(94)	(90)	4.3%	(125)
Operating result	38	34	11.1%	36	37	37	108	94	15.1%	131
Other result	(1)	(0)	354.0%	(0)	(6)	(1)	(2)	(5)	(61.4%)	(12)
Gov. measures and compulsory contrib.	0	(2)	–	0	(2)	0	(2)	(0)	471.2%	(2)
Impairment losses on financial assets	(9)	6	–	2	(3)	(7)	(1)	15	–	12
Profit/loss before tax	28	38	(27.8%)	37	26	29	103	104	(0.7%)	130
Profit/loss after tax	23	31	(27.7%)	30	20	24	84	85	(0.4%)	105
Return on equity before tax ¹	16.8%	23.1%	(6.3 PP)	21.7%	15.8%	18.7%	21.2%	20.8%	0.4 PP	19.9%
Return on equity after tax ¹	13.8%	18.9%	(5.1 PP)	17.8%	12.0%	15.3%	17.3%	16.9%	0.4 PP	16.0%
Net interest margin ¹	2.84%	2.85%	(0.00 PP)	2.69%	2.92%	2.90%	2.79%	2.81%	(0.02 PP)	2.84%
Cost/income ratio	45.2%	48.8%	(3.6 PP)	45.9%	47.8%	45.9%	46.6%	49.1%	(2.5 PP)	48.7%
Loan/deposit ratio	64.1%	65.0%	(0.9 PP)	65.4%	63.9%	63.8%	64.1%	63.8%	0.2 PP	63.9%
Provisioning ratio ¹	1.02%	(0.71%)	1.73 PP	(0.17%)	0.33%	0.84%	0.05%	(0.61%)	0.66 PP	(0.37%)
NPE ratio	2.1%	1.8%	0.3 PP	1.7%	1.8%	1.7%	2.1%	1.7%	0.4 PP	1.8%
NPE coverage ratio	57.2%	61.4%	(4.1 PP)	62.4%	59.8%	61.7%	57.2%	61.7%	(4.4 PP)	59.8%
Total assets	7,256	7,108	2.1%	6,969	6,997	7,150	7,256	7,150	1.5%	6,997
RWA	2,487	2,537	(2.0%)	2,495	2,427	2,622	2,487	2,622	(5.1%)	2,427
Equity	696	672	3.6%	716	686	662	696	662	5.1%	686
Loans to customers	3,556	3,581	(0.7%)	3,545	3,481	3,489	3,556	3,489	1.9%	3,481
– Hereof non-financial corporations % ²	32.9%	33.2%	(0.3 PP)	32.1%	32.4%	31.5%	32.9%	31.5%	1.4 PP	32.4%
– Hereof households % ²	57.6%	56.6%	1.0 PP	56.4%	56.9%	56.5%	57.6%	56.5%	1.1 PP	56.9%
– Hereof FCY %	0.0%	1.6%	(1.6 PP)	1.6%	0.9%	1.6%	0.0%	1.6%	(1.5 PP)	0.9%
Deposits from customers	5,369	5,304	1.2%	5,074	5,091	5,036	5,369	5,036	6.6%	5,091
Business outlets	70	70	0.0%	70	70	71	70	71	(1.4%)	70
Number of employees	1,763	1,787	(1.3%)	1,798	1,773	1,772	1,763	1,772	(0.5%)	1,773
Number of customers (in mn)	0.5	0.5	0.9%	0.5	0.5	0.5	0.5	0.5	1.4%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	18	18	1.5%	18	18	17	54	48	11.4%	66
Net fee and commission income	5	4	22.7%	3	4	6	13	13	(4.1%)	17
Net trading income and fair value result	0	0	(70.6%)	(0)	0	1	1	1	(54.5%)	1
Other net operating income	2	2	(4.0%)	2	2	1	5	4	41.9%	6
Operating income	25	25	1.7%	23	24	25	73	67	8.9%	91
General administrative expenses	(11)	(12)	(10.4%)	(10)	(14)	(9)	(34)	(27)	24.2%	(41)
Operating result	14	12	13.8%	13	10	16	39	40	(1.6%)	50
Other result	0	0	-	0	(0)	0	0	0	-	(0)
Gov. measures and compulsory contrib.	(1)	(1)	0.1%	(1)	(0)	(0)	(2)	(1)	9.2%	(2)
Impairment losses on financial assets	(0)	(1)	(98.9%)	(2)	(7)	(4)	(3)	(6)	(48.3%)	(13)
Profit/loss before tax	14	10	30.5%	11	3	12	35	33	6.4%	36
Profit/loss after tax	12	9	30.7%	10	2	10	31	29	5.5%	31
Return on equity before tax ¹	34.4%	26.3%	8.1 PP	28.3%	7.8%	32.0%	30.7%	31.2%	(0.5 PP)	25.8%
Return on equity after tax ¹	30.0%	22.9%	7.1 PP	25.1%	6.6%	28.0%	26.8%	27.5%	(0.7 PP)	22.7%
Net interest margin ¹	5.31%	5.32%	(0.01 PP)	5.41%	5.37%	5.27%	5.34%	5.13%	0.20 PP	5.20%
Cost/income ratio	43.8%	49.8%	(5.9 PP)	44.5%	57.1%	35.9%	46.1%	40.4%	5.7 PP	44.7%
Loan/deposit ratio	87.9%	88.0%	(0.1 PP)	83.5%	81.3%	83.9%	87.9%	83.9%	4.0 PP	81.3%
Provisioning ratio ¹	(0.01%)	0.60%	(0.60 PP)	0.62%	2.77%	1.45%	0.41%	0.83%	(0.43 PP)	1.33%
NPE ratio	2.7%	2.6%	0.2 PP	2.5%	2.5%	2.4%	2.7%	2.4%	0.3 PP	2.5%
NPE coverage ratio	69.4%	76.3%	(6.8 PP)	72.6%	72.1%	68.8%	69.4%	68.8%	0.6 PP	72.1%
Total assets	1,517	1,476	2.8%	1,477	1,489	1,440	1,517	1,440	5.3%	1,489
RWA	802	922	(12.9%)	866	859	893	802	893	(10.2%)	859
Equity	165	172	(4.1%)	163	154	150	165	150	9.7%	154
Loans to customers	1,073	1,040	3.1%	997	990	986	1,073	986	8.8%	990
- Hereof non-financial corporations % ²	36.5%	36.9%	(0.3 PP)	38.4%	39.7%	41.5%	36.5%	41.5%	(5.0 PP)	39.7%
- Hereof households % ²	63.5%	63.1%	0.3 PP	61.6%	60.3%	58.5%	63.5%	58.5%	5.0 PP	60.3%
- Hereof FCY %	0.0%	0.0%	0.0 PP	1.2%	1.2%	1.1%	0.0%	1.1%	(1.1 PP)	1.2%
Deposits from customers	1,244	1,185	5.0%	1,196	1,219	1,177	1,244	1,177	5.7%	1,219
Business outlets	37	37	0.0%	37	38	38	37	38	(2.6%)	38
Number of employees	918	1,011	(9.2%)	975	965	956	918	956	(4.0%)	965
Number of customers (in mn)	0.3	0.3	2.4%	0.3	0.3	0.3	0.3	0.3	8.7%	0.3

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In EUR mn	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	156	154	1.3%	153	149	147	463	430	7.6%	579
Net fee and commission income	52	49	6.3%	41	54	46	142	131	8.3%	184
Net trading income and fair value result	(3)	0	–	2	2	0	(1)	8	–	9
Other net operating income	2	1	231.1%	(0)	2	0	3	(1)	–	1
Operating income	207	204	1.4%	196	206	196	608	571	6.4%	778
General administrative expenses	(88)	(93)	(4.7%)	(87)	(107)	(78)	(268)	(239)	12.1%	(346)
Operating result	119	111	6.5%	110	99	118	340	332	2.3%	432
Other result	0	(0)	–	0	(3)	(0)	0	(2)	–	(5)
Gov. measures and compulsory contrib.	(6)	(8)	(19.7%)	(12)	0	0	(26)	(10)	162.0%	(10)
Impairment losses on financial assets	(2)	(0)	294.9%	1	(2)	(10)	(1)	8	–	6
Profit/loss before tax	111	103	7.8%	98	95	108	313	328	(4.7%)	423
Profit/loss after tax	91	85	6.6%	79	75	91	256	270	(5.4%)	346
Return on equity before tax ¹	30.0%	27.7%	2.4 PP	25.4%	24.9%	29.9%	29.0%	33.1%	(4.1 PP)	31.6%
Return on equity after tax ¹	24.6%	22.9%	1.7 PP	20.4%	19.8%	25.2%	23.7%	27.3%	(3.5 PP)	25.8%
Net interest margin ¹	4.36%	4.32%	0.04 PP	4.42%	4.44%	4.54%	4.38%	4.52%	(0.14 PP)	4.50%
Cost/income ratio	42.7%	45.4%	(2.7 PP)	44.1%	51.9%	39.6%	44.1%	41.8%	2.2 PP	44.5%
Loan/deposit ratio	74.6%	71.0%	3.7 PP	69.3%	73.3%	78.1%	74.6%	78.1%	(3.5 PP)	73.3%
Provisioning ratio ¹	0.05%	0.00%	0.04 PP	(0.05%)	0.06%	0.47%	0.00%	(0.12%)	0.13 PP	(0.08%)
NPE ratio	1.6%	1.7%	(0.0 PP)	1.7%	1.6%	1.7%	1.6%	1.7%	(0.1 PP)	1.6%
NPE coverage ratio	66.5%	66.1%	0.4 PP	65.2%	66.3%	66.2%	66.5%	66.2%	0.3 PP	66.3%
Total assets	15,082	15,000	0.5%	14,580	14,230	13,694	15,082	13,694	10.1%	14,230
RWA	7,006	6,940	1.0%	6,497	6,674	6,768	7,006	6,768	3.5%	6,674
Equity	1,621	1,521	6.6%	1,630	1,546	1,586	1,621	1,586	2.2%	1,546
Loans to customers	8,715	8,391	3.9%	8,135	8,433	8,429	8,715	8,429	3.4%	8,433
– Hereof non-financial corporations % ²	52.8%	51.9%	0.9 PP	50.4%	51.1%	52.4%	52.8%	52.4%	0.4 PP	51.1%
– Hereof households % ²	43.0%	43.2%	(0.2 PP)	43.9%	42.8%	43.4%	43.0%	43.4%	(0.4 PP)	42.8%
– Hereof FCY %	30.6%	33.2%	(2.6 PP)	32.9%	33.0%	33.6%	30.6%	33.6%	(3.0 PP)	33.0%
Deposits from customers	11,481	11,563	(0.7%)	11,269	10,995	10,695	11,481	10,695	7.4%	10,995
Business outlets	279	280	(0.4%)	283	288	293	279	293	(4.8%)	288
Number of employees	5,037	5,011	0.5%	5,064	5,037	5,079	5,037	5,079	(0.8%)	5,037
Number of customers (in mn)	2.3	2.3	0.6%	2.3	2.3	2.3	2.3	2.3	0.7%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	74	75	(2.4%)	74	73	72	224	197	13.5%	270
Net fee and commission income	31	31	2.6%	29	29	27	91	78	15.5%	108
Net trading income and fair value result	4	3	9.3%	3	3	4	10	11	(5.6%)	14
Other net operating income	4	2	122.3%	1	0	1	6	3	95.0%	3
Operating income	112	111	1.2%	107	106	104	330	289	14.1%	395
General administrative expenses	(30)	(30)	2.3%	(27)	(35)	(29)	(87)	(87)	(0.2%)	(122)
Operating result	82	81	0.8%	80	71	75	243	202	20.3%	273
Other result	0	0	(44.0%)	0	(13)	0	1	1	28.0%	(13)
Gov. measures and compulsory contrib.	(3)	(3)	3.0%	(3)	(3)	(3)	(10)	(9)	6.5%	(12)
Impairment losses on financial assets	(9)	(1)	>500,0%	7	(5)	2	(3)	(7)	(60.7%)	(12)
Profit/loss before tax	70	77	(9.5%)	84	50	74	231	186	24.2%	236
Profit/loss after tax	60	67	(9.8%)	71	43	63	198	159	25.1%	202
Return on equity before tax ¹	36.1%	40.8%	(4.8 PP)	43.6%	27.7%	46.6%	42.8%	42.9%	(0.1 PP)	39.8%
Return on equity after tax ¹	31.1%	35.4%	(4.3 PP)	37.0%	24.2%	39.8%	36.8%	36.6%	0.2 PP	34.1%
Net interest margin ¹	5.10%	5.48%	(0.37 PP)	5.55%	5.48%	5.41%	5.37%	5.00%	0.37 PP	5.12%
Cost/income ratio	27.1%	26.8%	0.3 PP	25.4%	32.9%	27.6%	26.4%	30.2%	(3.8 PP)	30.9%
Loan/deposit ratio	62.9%	64.9%	(2.0 PP)	67.1%	66.1%	68.3%	62.9%	68.3%	(5.5 PP)	66.1%
Provisioning ratio ¹	1.15%	0.16%	0.99 PP	(0.93%)	0.61%	(0.24%)	0.13%	0.32%	(0.19 PP)	0.39%
NPE ratio	1.4%	1.4%	(0.0 PP)	1.5%	1.5%	1.5%	1.4%	1.5%	(0.1 PP)	1.5%
NPE coverage ratio	60.0%	62.1%	(2.0 PP)	59.1%	62.9%	61.0%	60.0%	61.0%	(1.0 PP)	62.9%
Total assets	6,181	6,033	2.5%	5,813	5,695	5,718	6,181	5,718	8.1%	5,695
RWA	3,192	3,169	0.7%	3,231	3,060	3,807	3,192	3,807	(16.2%)	3,060
Equity	871	803	8.5%	844	772	727	871	727	19.9%	772
Loans to customers	3,092	3,083	0.3%	3,070	3,031	3,153	3,092	3,153	(1.9%)	3,031
- Hereof non-financial corporations % ²	56.2%	57.2%	(1.0 PP)	57.6%	56.8%	57.3%	56.2%	57.3%	(1.1 PP)	56.8%
- Hereof households % ²	43.7%	42.7%	1.0 PP	42.2%	43.1%	42.6%	43.7%	42.6%	1.1 PP	43.1%
- Hereof FCY %	74.8%	77.0%	(2.3 PP)	77.2%	76.8%	74.6%	74.8%	74.6%	0.2 PP	76.8%
Deposits from customers	4,962	4,789	3.6%	4,621	4,634	4,670	4,962	4,670	6.3%	4,634
Business outlets	105	105	0.0%	108	108	126	105	126	(16.7%)	108
Number of employees	2,100	2,116	(0.8%)	2,103	2,113	2,204	2,100	2,204	(4.7%)	2,113
Number of customers (in mn)	1.0	1.0	1.0%	1.0	1.0	1.0	1.0	1.0	2.5%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	29	28	4.5%	26	21	19	83	66	26.3%	86
Net fee and commission income	33	40	(18.1%)	27	30	30	100	98	1.9%	128
Net trading income and fair value result	10	8	26.9%	5	4	6	23	21	13.0%	25
Other net operating income	1	1	31.2%	1	1	1	3	(11)	–	(10)
Operating income	73	77	(4.9%)	59	56	55	209	173	20.6%	229
General administrative expenses	(18)	(19)	(6.3%)	(18)	(21)	(17)	(56)	(53)	4.4%	(74)
Operating result	55	58	(4.5%)	40	36	39	153	120	27.9%	155
Other result	0	(13)	–	(0)	(0)	(1)	(13)	(1)	>500,0%	(1)
Gov. measures and compulsory contrib.	(0)	(0)	(2.4%)	(0)	(0)	(0)	(1)	(1)	(9.4%)	(2)
Impairment losses on financial assets	5	13	(61.7%)	0	2	3	18	(3)	–	(2)
Profit/loss before tax	60	57	4.2%	40	37	40	157	114	37.2%	151
Profit/loss after tax	44	42	5.6%	30	27	30	116	86	35.3%	112
Return on equity before tax ¹	42.5%	42.9%	(0.5 PP)	31.3%	30.7%	35.8%	40.8%	34.3%	6.6 PP	34.1%
Return on equity after tax ¹	31.5%	31.5%	0.1 PP	23.2%	22.2%	26.3%	30.2%	25.7%	4.5 PP	25.3%
Net interest margin ¹	5.72%	5.47%	0.25 PP	5.15%	4.19%	3.68%	5.47%	4.01%	1.46 PP	4.06%
Cost/income ratio	24.8%	25.2%	(0.4 PP)	31.1%	36.5%	30.2%	26.7%	30.9%	(4.2 PP)	32.3%
Loan/deposit ratio	41.7%	42.3%	(0.6 PP)	40.7%	39.3%	40.7%	41.7%	40.7%	1.0 PP	39.3%
Provisioning ratio ¹	(1.88%)	(6.79%)	4.91 PP	0.26%	2.68%	(4.15%)	(2.92%)	0.46%	(3.38 PP)	0.97%
NPE ratio	1.3%	1.3%	(0.0 PP)	1.4%	1.4%	1.3%	1.3%	1.3%	(0.0 PP)	1.4%
NPE coverage ratio	72.8%	71.1%	1.7 PP	71.0%	71.8%	72.6%	72.8%	72.6%	0.2 PP	71.8%
Total assets	2,725	2,792	(2.4%)	2,639	2,446	2,465	2,725	2,465	10.5%	2,446
RWA	2,002	2,094	(4.4%)	1,965	1,629	1,728	2,002	1,728	15.9%	1,629
Equity	609	599	1.6%	538	503	487	609	487	25.0%	503
Loans to customers	802	832	(3.6%)	853	691	711	802	711	12.8%	691
– Hereof non-financial corporations % ²	67.3%	68.6%	(1.3 PP)	62.2%	67.4%	68.2%	67.3%	68.2%	(0.9 PP)	67.4%
– Hereof households % ²	31.6%	30.3%	1.3 PP	26.6%	31.3%	30.4%	31.6%	30.4%	1.1 PP	31.3%
– Hereof FCY %	15.0%	16.0%	(1.0 PP)	26.2%	22.9%	24.3%	15.0%	24.3%	(9.3 PP)	22.9%
Deposits from customers	1,920	1,965	(2.3%)	1,878	1,754	1,748	1,920	1,748	9.8%	1,754
Business outlets	43	44	(2.3%)	44	45	47	43	47	(8.5%)	45
Number of employees	1,647	1,637	0.6%	1,615	1,610	1,563	1,647	1,563	5.4%	1,610
Number of customers (in mn)	1.0	1.0	1.1%	1.0	1.0	1.0	1.0	1.0	1.7%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	411	377	8.9%	368	382	331	1,156	1,029	12.4%	1,411
Net fee and commission income	193	220	(12.2%)	208	186	206	621	966	(35.7%)	1,152
Net trading income and fair value result	26	2	>500,0%	20	5	39	49	129	(62.4%)	135
Other net operating income	(1)	(3)	(57.1%)	(3)	0	(2)	(7)	(19)	(62.3%)	(19)
Operating income	629	598	5.2%	593	574	574	1,820	2,105	(13.5%)	2,679
General administrative expenses	(150)	(152)	(1.3%)	(141)	(161)	(121)	(444)	(568)	(21.8%)	(729)
Operating result	479	445	7.5%	452	413	453	1,376	1,537	(10.5%)	1,950
Other result	2	(0)	-	(8)	(2)	1	(6)	(6)	4.3%	(8)
Gov. measures and compulsory contrib.	(7)	(9)	(21.9%)	(9)	(9)	(9)	(25)	(33)	(24.5%)	(42)
Impairment losses on financial assets	25	42	(40.3%)	(22)	52	41	46	(147)	-	(95)
Profit/loss before tax	499	478	4.3%	414	454	485	1,391	1,351	2.9%	1,805
Profit/loss after tax	409	379	7.9%	326	317	339	1,113	1,024	8.7%	1,341
Return on equity before tax ¹	40.3%	40.1%	0.2 PP	36.9%	44.9%	53.6%	41.5%	50.4%	(8.9 PP)	50.4%
Return on equity after tax ¹	33.0%	31.7%	1.3 PP	29.1%	31.4%	37.5%	33.2%	38.2%	(5.0 PP)	37.5%
Net interest margin ¹	8.88%	7.61%	1.27 PP	7.62%	7.87%	6.69%	8.09%	6.09%	2.00 PP	6.47%
Cost/income ratio	23.9%	25.5%	(1.6 PP)	23.8%	28.1%	21.1%	24.4%	27.0%	(2.6 PP)	27.2%
Loan/deposit ratio ³	37.5%	37.1%	0.4 PP	38.6%	39.4%	38.9%	37.5%	38.9%	(1.4 PP)	39.4%
Provisioning ratio ¹	0.09%	0.47%	(0.38 PP)	2.92%	(2.51%)	(2.06%)	1.23%	2.29%	(1.07 PP)	1.27%
NPE ratio	1.7%	1.5%	0.2 PP	1.7%	1.4%	1.5%	1.7%	1.5%	0.3 PP	1.4%
NPE coverage ratio	72.3%	72.6%	(0.2 PP)	66.8%	73.5%	76.1%	72.3%	76.1%	(3.7 PP)	73.5%
Total assets	18,232	22,439	(18.7%)	21,098	20,702	22,278	18,232	22,278	(18.2%)	20,702
RWA	17,950	17,016	5.5%	14,939	14,025	13,724	17,950	13,724	30.8%	14,025
Equity	5,192	5,496	(5.5%)	4,755	4,450	3,972	5,192	3,972	30.7%	4,450
Loans to customers	4,483	5,848	(23.3%)	5,796	5,973	6,303	4,483	6,303	(28.9%)	5,973
- Hereof non-financial corporations % ^{2,3}	37.3%	43.0%	(5.7 PP)	46.9%	47.1%	51.1%	37.3%	51.1%	(13.8 PP)	47.1%
- Hereof households % ²	47.0%	43.9%	3.1 PP	42.1%	42.9%	41.3%	47.0%	41.3%	5.7 PP	42.9%
- Hereof FCY %	7.2%	7.0%	0.2 PP	9.2%	9.0%	9.7%	7.2%	9.7%	(2.5 PP)	9.0%
Deposits from customers	10,975	14,548	(24.6%)	14,387	14,639	15,826	10,975	15,826	(30.7%)	14,639
Business outlets	121	117	3.4%	120	124	125	121	125	(3.2%)	124
Number of employees	9,313	9,715	(4.1%)	9,832	9,942	9,953	9,313	9,953	(6.4%)	9,942
Number of customers (in mn)	3.3	3.3	(1.1%)	3.2	3.2	3.2	3.3	3.2	2.9%	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	95	97	(2.7%)	103	106	112	295	312	(5.6%)	418
Net fee and commission income	15	17	(10.2%)	17	23	17	49	61	(19.7%)	84
Net trading income and fair value result	2	5	(45.7%)	5	4	9	12	29	(56.7%)	33
Other net operating income	(0)	0	–	0	(0)	(0)	0	(2)	–	(2)
Operating income	112	119	(5.9%)	125	133	138	356	400	(10.8%)	532
General administrative expenses	(47)	(48)	(3.0%)	(46)	(52)	(45)	(140)	(128)	9.8%	(180)
Operating result	65	71	(7.8%)	80	81	93	216	272	(20.5%)	353
Other result	(0)	(0)	(66.1%)	(2)	(2)	(2)	(2)	1	–	(1)
Gov. measures and compulsory contrib.	(3)	(3)	1.3%	(3)	(3)	(3)	(8)	(8)	(3.5%)	(11)
Impairment losses on financial assets	(8)	(11)	(24.7%)	5	(20)	5	(13)	(74)	(81.9%)	(94)
Profit/loss before tax	55	57	(4.7%)	81	57	93	192	190	1.3%	247
Profit/loss after tax	41	41	(1.8%)	61	(35)	76	142	156	(8.8%)	121
Return on equity before tax ¹	38.3%	42.8%	(4.5 PP)	62.4%	43.9%	74.7%	51.2%	59.8%	(8.6 PP)	57.2%
Return on equity after tax ¹	28.5%	30.9%	–	46.9%	–	61.6%	37.9%	49.2%	(11.3 PP)	28.2%
Net interest margin ¹	8.81%	9.10%	(0.30 PP)	9.70%	9.99%	10.76%	9.22%	10.25%	(1.03 PP)	10.23%
Cost/income ratio	41.6%	40.4%	1.2 PP	36.3%	39.1%	32.8%	39.3%	31.9%	7.4 PP	33.7%
Loan/deposit ratio	34.9%	30.9%	4.0 PP	32.4%	33.6%	35.6%	34.9%	35.6%	(0.7 PP)	33.6%
Provisioning ratio ¹	1.06%	2.54%	(1.47 PP)	(0.16%)	3.30%	0.78%	1.14%	3.53%	(2.39 PP)	3.45%
NPE ratio	4.8%	4.9%	(0.1 PP)	5.6%	5.6%	5.5%	4.8%	5.5%	(0.8 PP)	5.6%
NPE coverage ratio	75.2%	75.8%	(0.6 PP)	74.8%	73.8%	75.1%	75.2%	75.1%	0.1 PP	73.8%
Total assets	4,647	4,811	(3.4%)	4,609	4,473	4,716	4,647	4,716	(1.5%)	4,473
RWA	4,496	4,753	(5.4%)	4,881	4,865	5,349	4,496	5,349	(16.0%)	4,865
Equity	618	602	2.5%	568	512	596	618	596	3.6%	512
Loans to customers	1,350	1,261	7.0%	1,296	1,303	1,427	1,350	1,427	(5.4%)	1,303
– Hereof non-financial corporations % ²	87.9%	87.1%	0.9 PP	85.9%	86.1%	88.0%	87.9%	88.0%	(0.1 PP)	86.1%
– Hereof households % ²	10.7%	11.4%	(0.7 PP)	10.4%	9.6%	9.3%	10.7%	9.3%	1.5 PP	9.6%
– Hereof FCY %	31.6%	29.9%	1.7 PP	33.1%	35.4%	32.9%	31.6%	32.9%	(1.3 PP)	35.4%
Deposits from customers	3,884	4,083	(4.9%)	3,921	3,767	3,965	3,884	3,965	(2.0%)	3,767
Business outlets	299	321	(6.9%)	321	321	321	299	321	(6.9%)	321
Number of employees	5,243	5,239	0.1%	5,329	5,333	5,258	5,243	5,258	(0.3%)	5,333
Number of customers (in mn)	2.8	2.8	0.8%	2.9	2.9	2.9	2.8	2.9	(2.9%)	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	Q3/2024	Q2/2024	q-o-q	Q1/2024	Q4/2023	Q3/2023	1-9/2024	1-9/2023	y-o-y	1-12/2023
Net interest income	201	219	(8.4%)	233	256	248	653	711	(8.2%)	967
Net fee and commission income	145	140	3.9%	147	150	142	433	428	1.0%	578
Net trading income and fair value result	49	34	44.5%	13	21	48	95	142	(32.8%)	163
Other net operating income	36	30	19.3%	32	26	19	98	83	18.7%	108
Operating income	441	428	3.2%	428	458	462	1,297	1,373	(5.5%)	1,831
General administrative expenses	(214)	(237)	(9.6%)	(221)	(262)	(203)	(671)	(620)	8.3%	(882)
Operating result	228	191	19.1%	207	196	259	626	753	(16.8%)	948
Other result	1	(3)	-	(2)	(2)	7	(4)	8	-	6
Gov. measures and compulsory contrib.	(4)	4	-	(15)	(10)	(8)	(15)	(34)	(57.3%)	(44)
Impairment losses on financial assets	(76)	(73)	3.1%	(63)	(151)	(35)	(212)	(26)	>500,0%	(177)
Profit/loss before tax	149	119	25.2%	127	33	223	396	700	(43.5%)	733
Profit/loss after tax	122	95	28.5%	100	18	175	316	543	(41.9%)	561
Return on equity before tax ¹	13.7%	10.9%	2.7 PP	11.8%	3.4%	23.2%	12.1%	24.3%	(12.2 PP)	19.0%
Return on equity after tax ¹	11.1%	8.7%	2.5 PP	9.3%	1.8%	18.2%	9.6%	18.8%	(9.2 PP)	14.5%
Net interest margin ¹	1.28%	1.38%	(0.10 PP)	1.52%	1.64%	1.55%	1.40%	1.48%	(0.08 PP)	1.53%
Cost/income ratio	48.4%	55.3%	(6.9 PP)	51.6%	57.2%	43.9%	51.7%	45.2%	6.6 PP	48.2%
Loan/deposit ratio	154.3%	156.5%	(2.2 PP)	168.3%	172.0%	168.7%	154.3%	168.7%	(14.4 PP)	172.0%
Provisioning ratio ¹	0.80%	0.78%	0.03 PP	0.68%	1.63%	0.38%	0.76%	0.09%	0.67 PP	0.47%
NPE ratio	3.2%	2.9%	0.3 PP	2.9%	3.0%	1.6%	3.2%	1.6%	1.6 PP	3.0%
NPE coverage ratio	37.6%	38.3%	(0.8 PP)	32.8%	35.6%	41.9%	37.6%	41.9%	(4.4 PP)	35.6%
Total assets	64,111	64,763	(1.0%)	65,460	60,131	67,439	64,111	67,439	(4.9%)	60,131
RWA	25,025	25,469	(1.7%)	26,260	25,938	28,448	25,025	28,448	(12.0%)	25,938
Equity	4,713	4,682	0.7%	4,754	4,509	4,475	4,713	4,475	5.3%	4,509
Loans to customers	37,126	38,113	(2.6%)	37,443	35,958	37,872	37,126	37,872	(2.0%)	35,958
- Hereof non-financial corporations % ²	48.2%	48.6%	(0.3 PP)	49.9%	51.3%	49.2%	48.2%	49.2%	(1.0 PP)	51.3%
- Hereof households % ²	20.6%	19.9%	0.7 PP	20.1%	20.8%	19.5%	20.6%	19.5%	1.1 PP	20.8%
- Hereof FCY %	13.2%	13.8%	(0.7 PP)	15.1%	15.3%	18.7%	13.2%	18.7%	(5.5 PP)	15.3%
Deposits from customers	28,097	28,275	(0.6%)	28,245	28,836	29,329	28,097	29,329	(4.2%)	28,836
Business outlets	18	18	0.0%	24	23	23	18	23	(21.7%)	23
Number of employees	3,654	3,617	1.0%	3,593	3,536	3,485	3,654	3,485	4.8%	3,536
Number of customers (in mn)	2.5	2.5	0.6%	2.5	2.5	2.5	2.5	2.5	0.7%	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



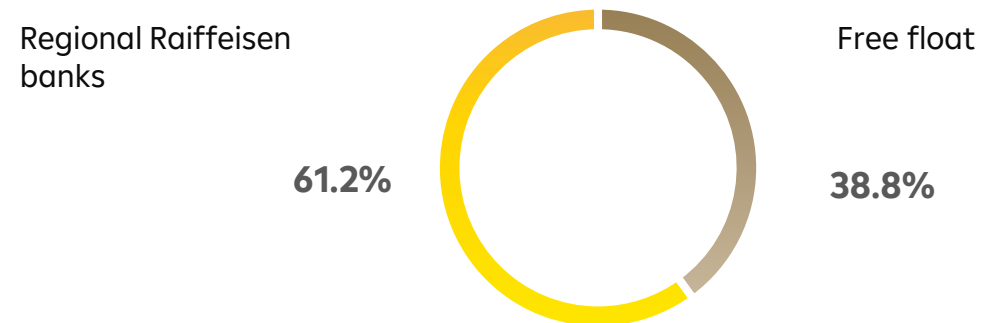
General information

- 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)



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

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