

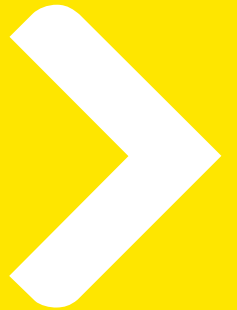


Raiffeisen Bank International Preliminary FY 2024 Results

4 February 2025

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01 Business & Financial Update

02 Risk Update

03 Appendix



**RBI
Group**

> Consolidated profit

1-12/2024

EUR **1,157** mn

-52% y-o-y

> Consolidated RoE

1-12/2024

9.4%

-5.4 pp y-o-y

excluding OCI recycling from Belarus
deconsolidation

> CET1 ratio

31/12/2024, transitional, incl. results

17.1%

-0.2 pp y-o-y

Adjusted



Consolidated profit

EUR **975** mn

+1% y-o-y

Consolidated RoE

7.3%

-0.2 pp y-o-y

excluding **Russia / Belarus**

CET1 ratio

15.1%

excluding **Russia**, assuming P/B Zero
deconsolidation (see p. 13)

RBI Group

Loans to customers

31/12/2024

EUR **99,551** mn

+0% y-o-y

Core revenues

1-12/2024, in EUR mn

5,779

Net interest income

2,638

Net fee & commission income

+3%

-9% y-o-y

Opex and Cost/Income Ratio

1-12/2024

EUR **3,786** mn **43.0%**

-1% y-o-y

+0 pp

Adjusted

Loans to customers

EUR **95,363** mn

+3% y-o-y

Core revenues

4,155

NII

1,845

NFCI

-0%

+5% y-o-y

Opex

EUR **3,311** mn **52.5%**

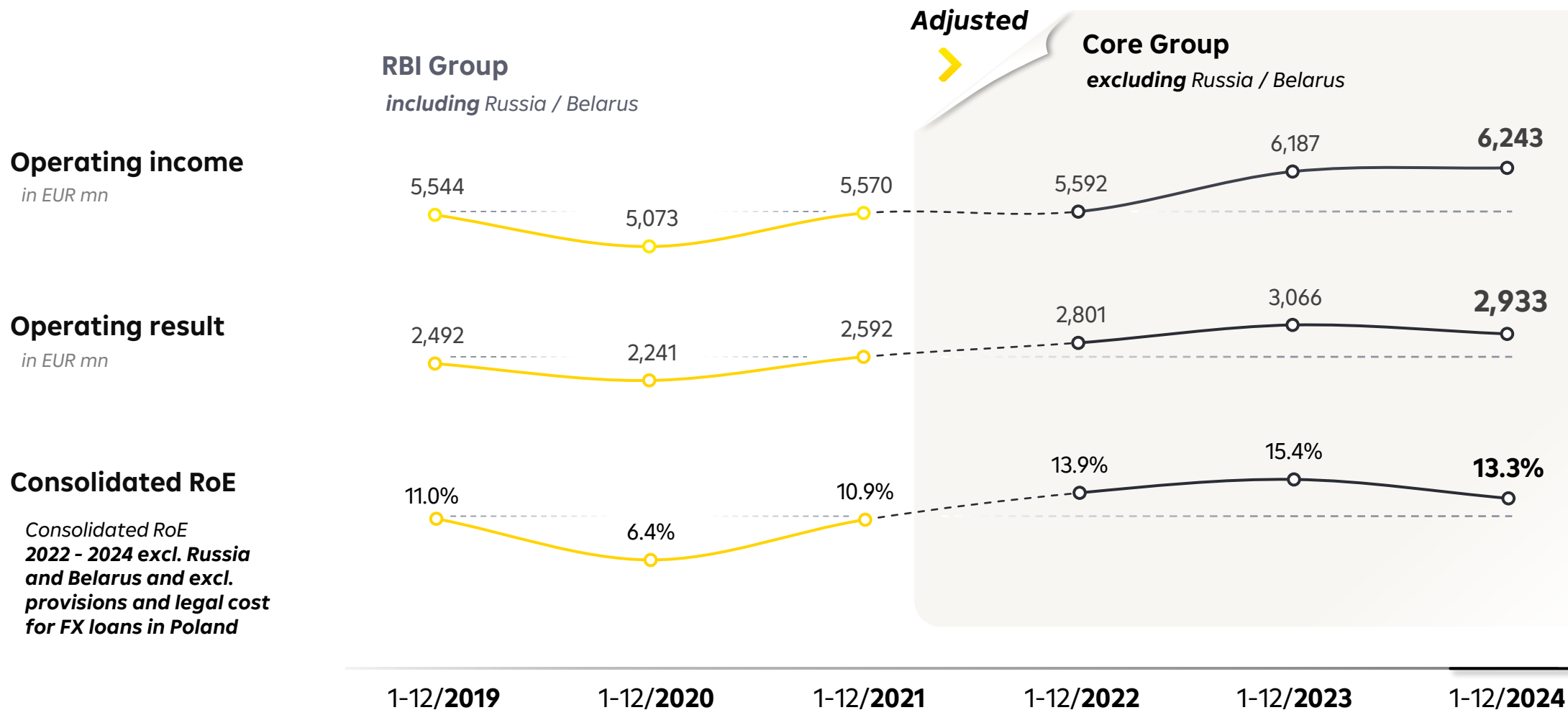
+6% y-o-y

+2.6 pp

CIR

excluding **Russia / Belarus**

➤ **Improvement in the Core Group has compensated** for pre-war Russian and Belarus contributions



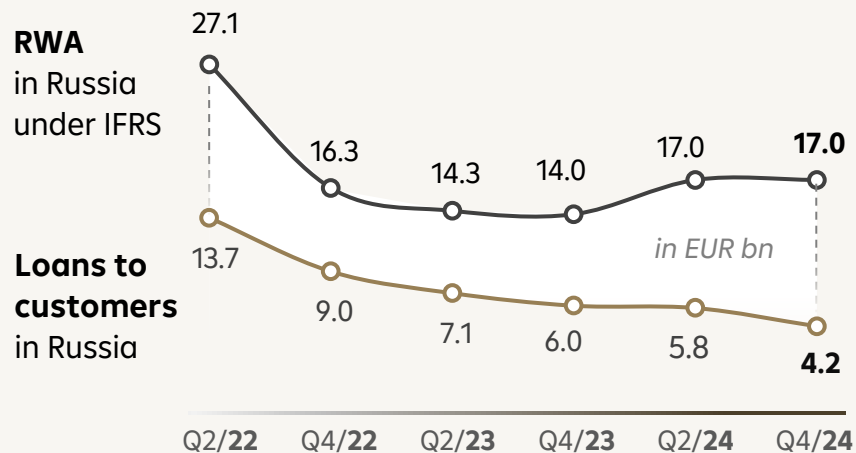
- **Dividend proposal of EUR 1.10 for FY/2024**
 - The board will recommend a dividend of EUR 1.10 per share for the business year 2024 – to be voted on at the upcoming AGM (26 March 2025)

- **Sale of Belarus completed**
 - +4 basis point impact on CET1 ratio excluding Russia (P/B Zero)

- **Court proceedings in Russia**
 - EUR 840 mn provision through Russian income statement



Significant business reduction since 2022



Net-cross border exposure of EUR 16 mn as of 21 January 2025

Loan/ deposit ratio 36%
31/12/2024

CET1 ratio 45.6%
local standard, actual
31/12/2024, incl. 1-12/2024 profit

LCR 564%
29/01/2025

... above local requirement of 8.0%
EUR 4,026 mn

Substantial de-risking achievements in FY/2024

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

-30%



Loans to customers vs. FY/2023

2 **Deposits from customers:**

-35%

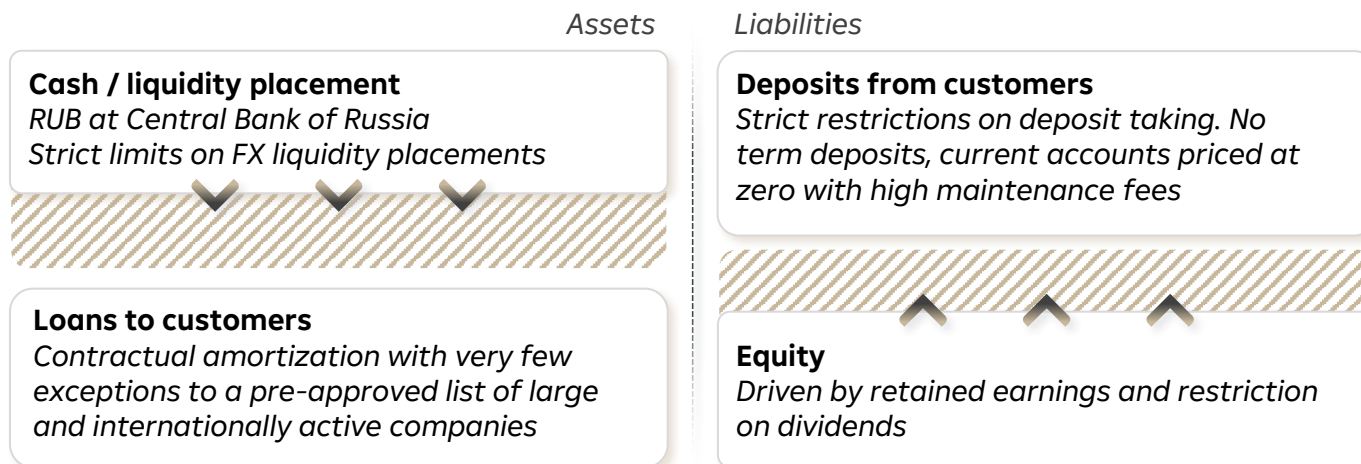


Deposits from customers vs. FY/2023

3 **FX payments** out of Russia:



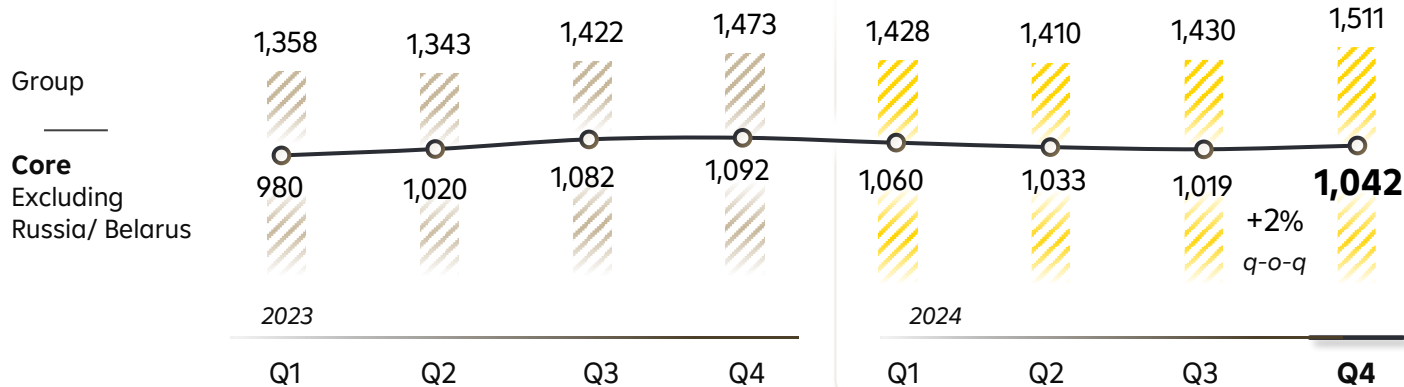
Restrictions on outgoing FX payments fully implemented



Q4/2024 Core Revenue Trends

Net interest income

in EUR mn



- NII stable across most markets, increase in Q4 from minor seasonal effects in Austria and Czech Republic
- Net interest margin excluding Russia/Belarus up 4 bps q-o-q to 2.3%

Net fee and commission income

in EUR mn

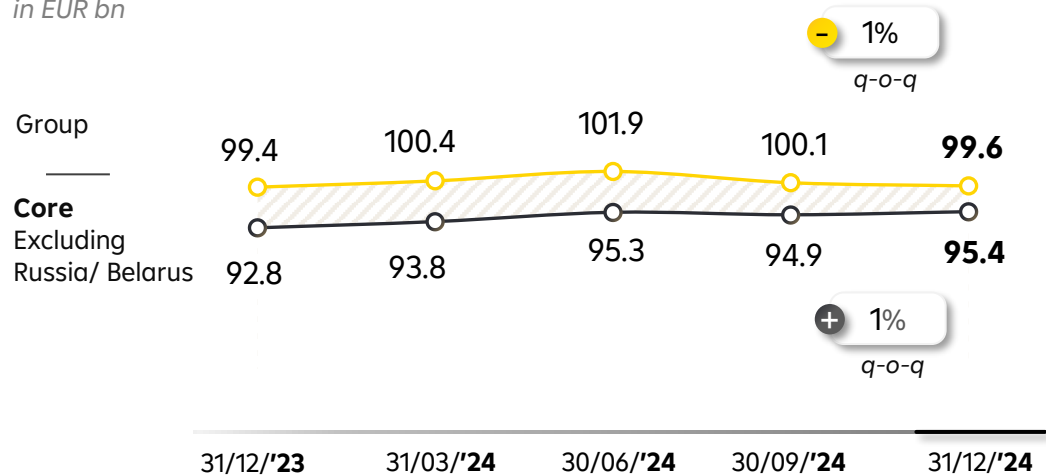


- NFCI excl. Russia and Belarus up 9% in Q4/2024, while decreasing in Russia

	— excl. Russia / Belarus —					
Top 3 - in EUR mn	Q2/24	Q3/24	Q4/24	Q2/24	Q3/24	Q4/24
Clearing, settlement and payment services	249	240	241	202	201	211
FX business	194	202	212	101	101	114
Asset management	72	75	85	64	68	75

Loans to customers

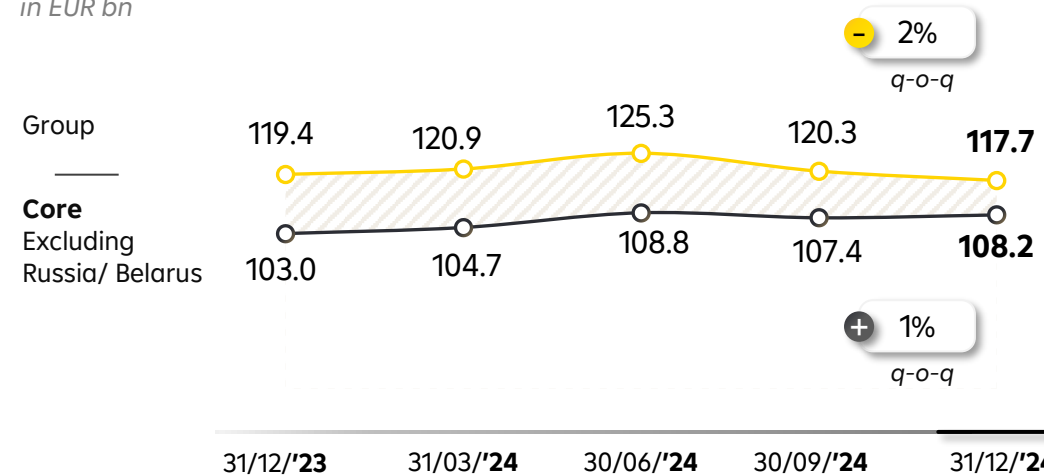
in EUR bn



- Corporate portfolio up slightly in Q4, with decent pick-up in new long-term business in Austria and large CE/SEE subsidiaries, offset by drop in Repo business.
- Retail portfolio stable, with decent origination in mortgages – notably in Slovakia and Czechia - offset by slower personal loans trends

Deposits from customers

in EUR bn

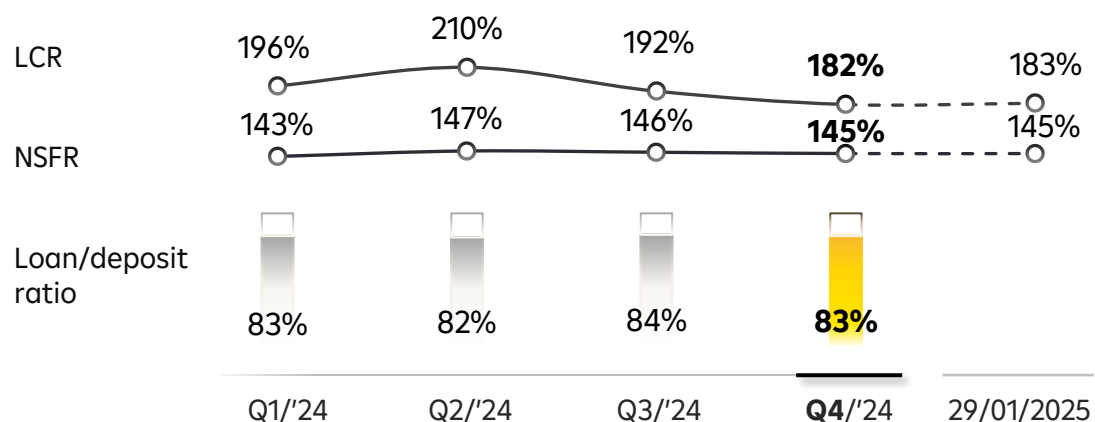


- Deposits from households up 2% q-o-q driven by local currency inflows in Czechia, Romania, and Serbia

Assets (EUR 199.9 bn -3% q-o-q)		(31/12/2024, in EUR bn, % q-o-q)		
Loans to customers	99.6	-1%	Securities	37.4 +2%
Loans to banks	18.1	-8%	Cash and other assets	44.8 -10%

Liabilities (EUR 199.9 bn -3% q-o-q)		(31/12/2024, in EUR bn, % q-o-q)		
Deposits from customers	117.7	-2%	Debt issued and other liab.	38.8 +5%
Deposits from banks	23.0	-17%	Equity	20.3 -4%

> RBI Group - Liquidity ratios



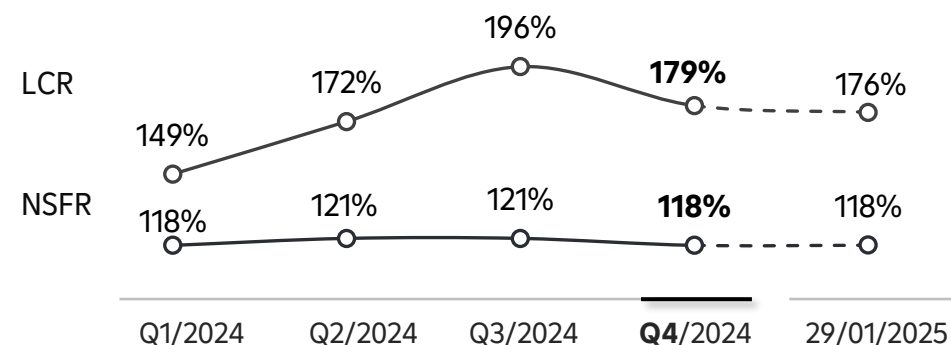
> Key network units - Liquidity ratios

	LCR	Share of retail deposits ... of which insured	
	29/01/2025	Q4/2024	Q4/2024
Czech Republic	229%	73%	78%
Slovakia	172%	68%	70%
Hungary	155%	57%	66%
Romania	298%	73%	82%
Serbia	278%	70%	63%

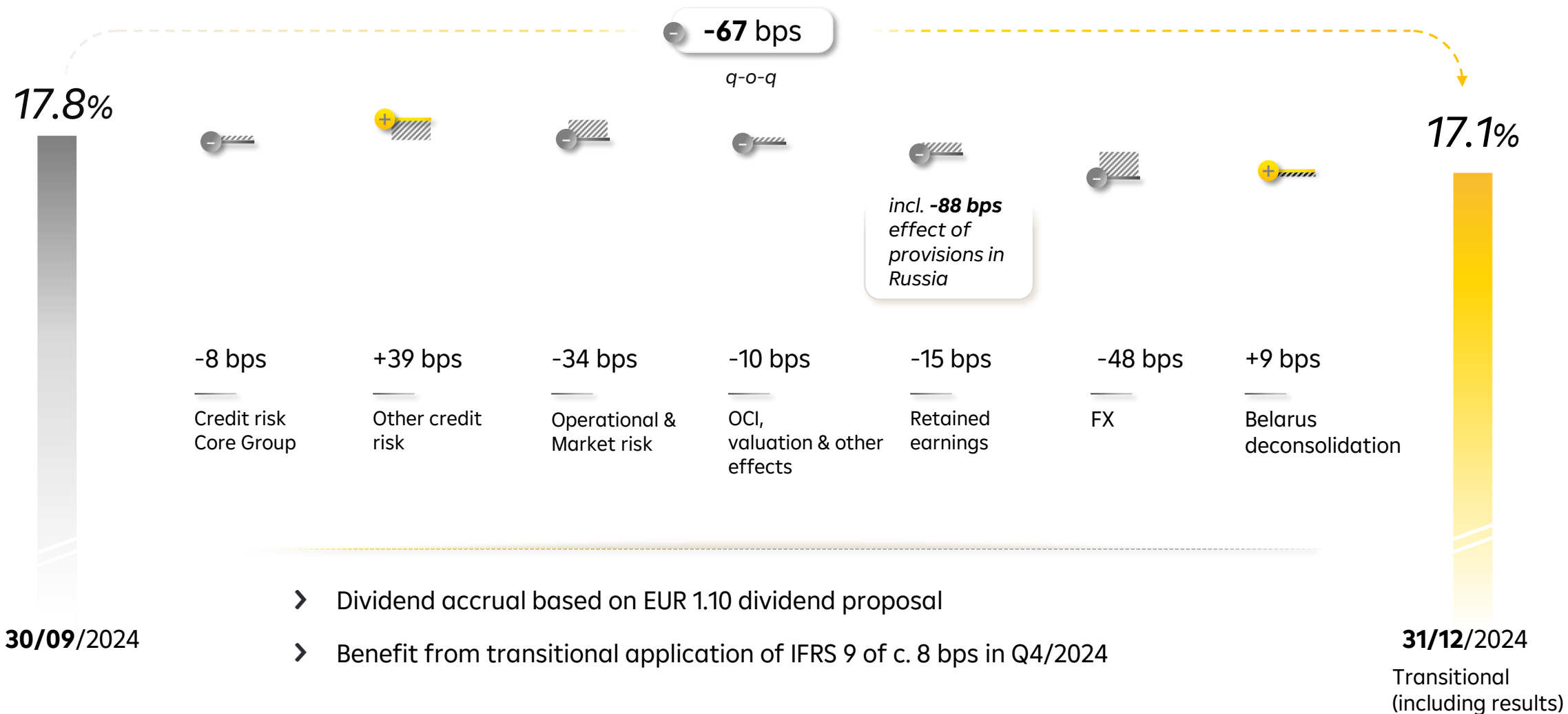
> RBI head office: conservative liquidity profile

- > LCR at 176% (as of 29 January 2025)
- > Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- > In head office, around 33% of HQLA portfolio is cash and central bank deposits

Head office - Liquidity ratios



CET1 Ratio Development



15.1%

➤ Expected around 15.2% at year-end 2025

Assumptions:

CET1 EUR 4.5 bn IFRS equity partially offset by deduction items
Deconsolidated

RWA EUR 17.3 bn Net consolidated Russia RWAs and other effects
Deconsolidated

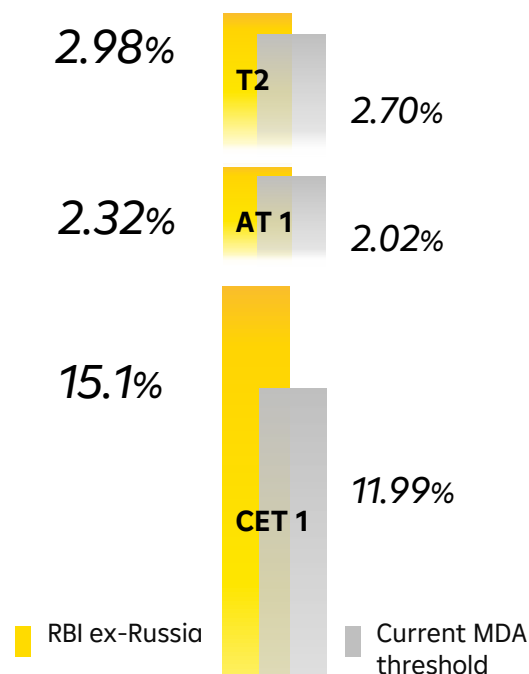
Operational Risk from Russia to be phased out with an impact of circa **+79 bps**

CET 1

31/12/2024

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

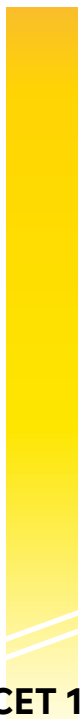
➤ MDA buffer at 310 bps

Capital stack

31/12/2024

P/B Zero Russia deconsolidation

15.1%



CET 1

31/12/2024
P/B Zero Russia
deconsolidation

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

Expected CET1 drivers in 2025:

Retained earnings	+ ~105 bps	Net of expected 2025 dividend accrual
RWA increase	- ~169 bps	Loan growth, market and operational RWAs
FX	+ ~2 bps	
Other	+ ~73 bps	Inorganic effects and other capital items

~15.2%



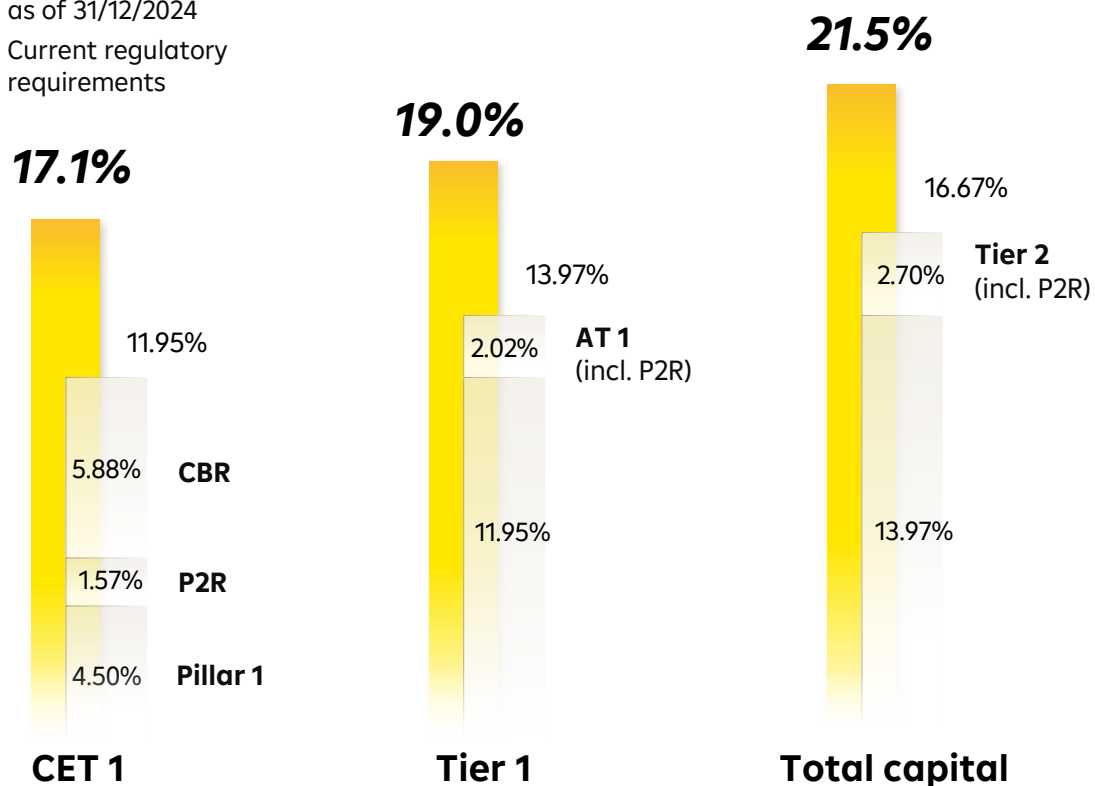
CET 1

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

> 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

■ RBI, transitional, pro forma as of 31/12/2024
 ■ Current regulatory requirements



MDA trigger
12.26%

MDA buffer
484 bps

Available distributable items
EUR 7,201 mn

-66 bps q-o-q

P2R
2.79%
➤ 1.57% to be met with CET1

➤ 52 bps eligible for AT1

➤ 70 bps eligible for T2

P2G
1.25%
➤ To be solely covered by CET1 but applicable to all capital layers

CBR
Combined buffer requirement composition
➤ CBR at 588 bps since January 2025

	Jan. 2025
OSII buffer	1.75% ¹
Countercyclical capital buffer	0.63%
Capital conservation buffer	2.50%
Systemic risk buffer	1.00%

¹ Based on FMSG communication

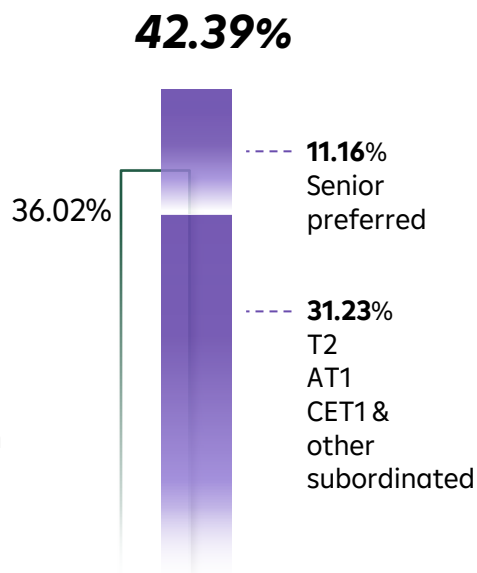
Austria resolution group MREL

Including profit
31/12/2024

Actual
Requirement

Total MREL requirement
(31/12/2024)

26.66% subordinated MREL
requirement expected from
January 2026¹



Total MREL

- TREA in AT at EUR 37,706 mn
- MREL requirements for resolution group AT incl. CBR of 5.04% as of 31/12/2024
- Recalibration of eligible liabilities in Q2/2024 had -2.77 pp impact

Funding plan

- Successfully issued EUR 500 mn Tier 2 note (October 2024) and EUR 650 mn AT1 note (November 2024), each combined with liability management exercises
- At least two senior benchmarks in 2025; expected in both non-preferred and preferred format

Other resolution groups

	Actual	Requirements	MREL needs		Ranking
	31/12/2024	31/12/2024	2025	2026	
Czech Republic	35.02%	27.45%	~0-100	~300 - 500	Senior non-preferred
Slovakia	34.23%	27.77%	~0 - 100	~100 - 300	Senior preferred
Hungary	34.04%	29.8%	~0 - 100	~0 - 150	Senior non-preferred
Croatia	37.86%	31.84%	~100 - 300	~300 - 500	Senior preferred
Romania	35.64%	32.00%	~0 - 200	~500 - 800	Senior preferred & non-preferred

¹Based on draft SRB MREL decision

<i>GDP (real, % yoy)</i>	2023	2024e	2025f	2026f
Czech Republic	0.0	0.9	2.1	2.4
Hungary	-0.7	0.6	2.5	3.0
Poland	0.1	2.9	3.5	3.4
Slovakia	1.6	2.3	1.9	2.5
Central Europe (CE)	0.2	2.1	2.9	3.0
Albania	3.9	4.0	4.1	3.8
Bosnia a. H.	2.0	2.3	2.7	3.2
Croatia	3.3	3.6	2.9	2.6
Kosovo	4.1	4.7	4.2	3.9
Romania	2.4	1.2	2.2	3.2
Serbia	3.8	3.8	4.3	4.5
Southeastern Europe (SEE)	2.7	2.2	2.7	3.3
Ukraine	5.5	3.4	4.9	6.0
Russia	3.6	3.6	0.9	0.9
Austria	-1.0	-1.0	0.4	1.4
Euro area	0.5	0.7	1.2	1.3

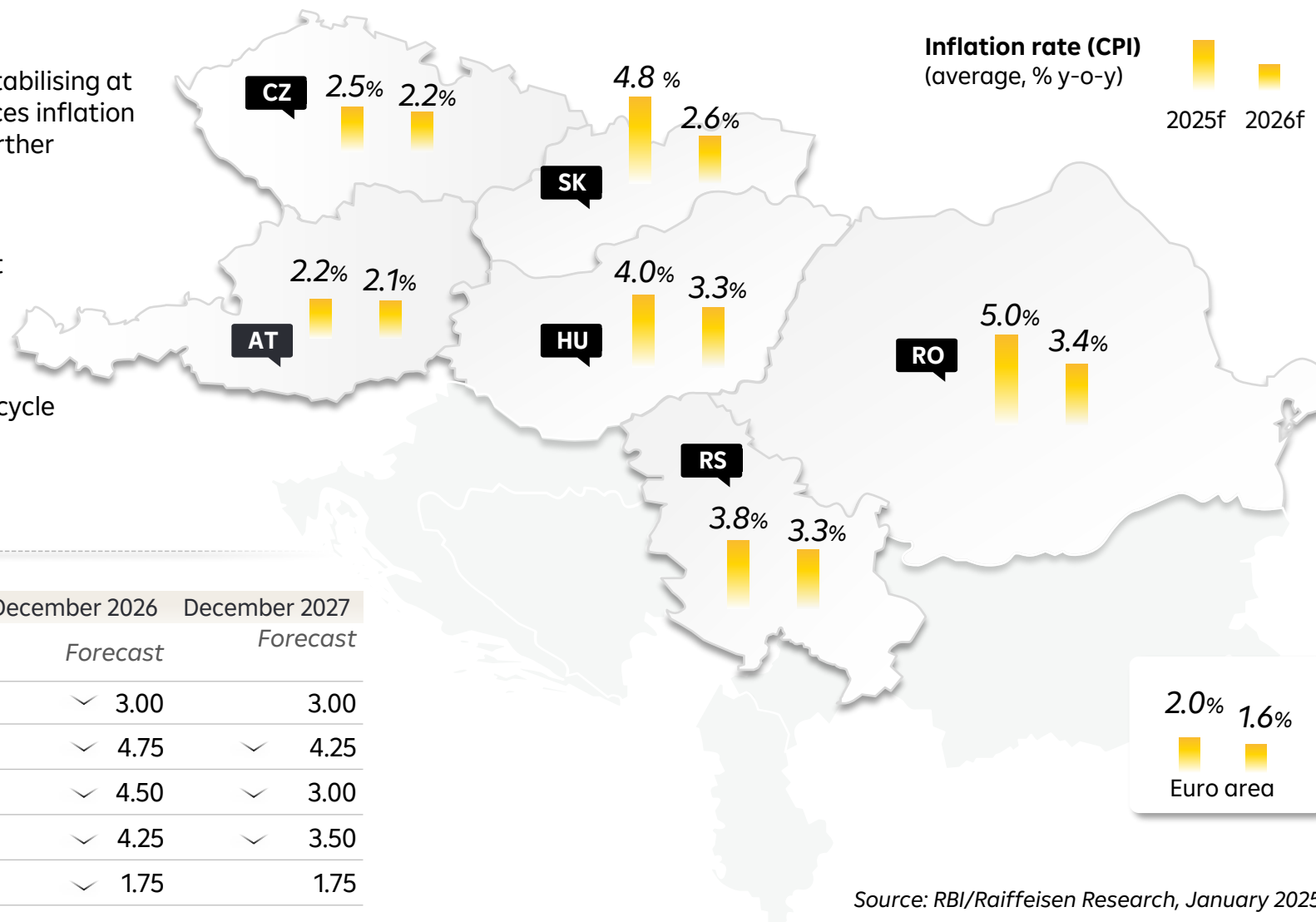
- 2025 expected to bring further muted recovery driven by rising consumer demand and an increase of investments in most countries.
- Investments boosted by EU funds are still supporting growth; some FDI impact is visible in SEE.
- Weakness in manufacturing remains a downside risk for 2025 with some recovery expected finally to show.
- Consumer demand remains driven by robust labour markets (solid wage growth) and lower interest rates.
- Fiscal policy more in focus (Excessive Deficit Procedure in Hungary, Slovakia, Poland, and Romania).
- Awaited fiscal tightening measures have some downside impact on GDP growth (Slovakia) while being affected by upcoming elections (Czechia, Hungary, Poland, Romania).

Inflation & rates

- Most CE/SEE countries expected to face inflation stabilising at still elevated levels (vs. pre-pandemic) due to services inflation remaining high, upside risks in other categories. Further gradual decline expected in the euro area.

Banking sector view

- More cautious rate-cutting in CEE will keep support to banks' lending margins partly intact, although more proactive steering of the NIM may also be warranted
- Full-year 2024 data confirm a pick-up in the credit cycle in major non-EUR markets, however the corporate segment might still be relatively lagging in pace



Key rates forecast

	Current (%) 28/01/2025	December 2025 Forecast	December 2026 Forecast	December 2027 Forecast
Czech Republic	4.00	↘ 3.50	↘ 3.00	3.00
Hungary	6.50	↘ 5.75	↘ 4.75	↘ 4.25
Romania	6.50	↘ 5.75	↘ 4.50	↘ 3.00
Serbia	5.75	↘ 5.00	↘ 4.25	↘ 3.50
Euro (deposit facility)	3.00	↘ 2.00	↘ 1.75	1.75

Source: RBI/Raiffeisen Research, January 2025

2025 Core Group Guidance (excl. Russia)

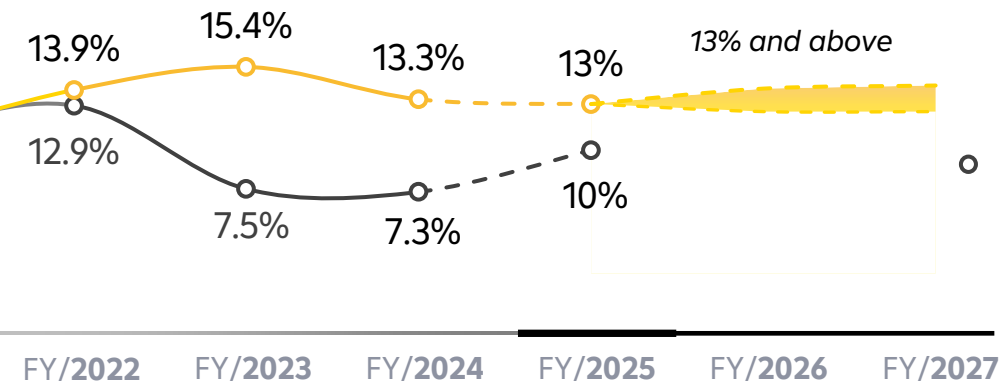
Income Statement	around EUR 4.15 bn	around EUR 1.95 bn	around EUR 3.45 bn	around 52.5%	up to 50 bps
	Net interest income	Net fee and commission income	OPEX	CIR	Risk cost excluding potential use of overlays
Profitability & Balance Sheet	around 10%	6% to 7%	around 15.2%	'P/B Zero' Russia deconsolidation scenario	
	Consolidated return on equity	Loans to customers	CET1 ratio		

Medium term consolidated RoE

RBI Group
including Russia / Belarus



Core Group
excluding Russia / Belarus



- **Core adjusted (look-through)**
 - Excl. Russia and Belarus and excl. provisions and legal cost for FX loans in Poland
- **Core reported**
 - Excl. Russia / Belarus

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> Risk cost

excluding Russia / Belarus, FY/2024

Provisioning ratio

27 bps

+1 bp y-o-y

Risk cost¹

EUR **287 mn**

> NPE ratio/ coverage ratio

excluding Russia / Belarus, 31/12/2024

2.1%

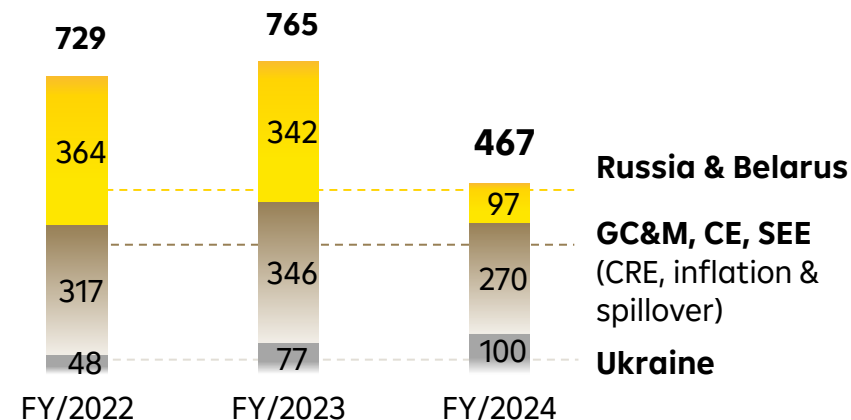
+15 bps y-o-y

50.4%

+68 bps

> Stock of risk overlays

31/12/2024



22 bps

EUR **125 mn**

RBI Group
FY/2024

2.1%

51.6%

FY/2024

- > Risk costs notably in Austria while CE and SEE prove very resilient
- > Utilization of overlays for CRE and leveraged portfolio and c. EUR 230 mn releases in Eastern Europe (Belarus sale, Russia run-down)
- > With EUR 649 mn litigation provisions in Poland, active CHF exposure nearly fully covered

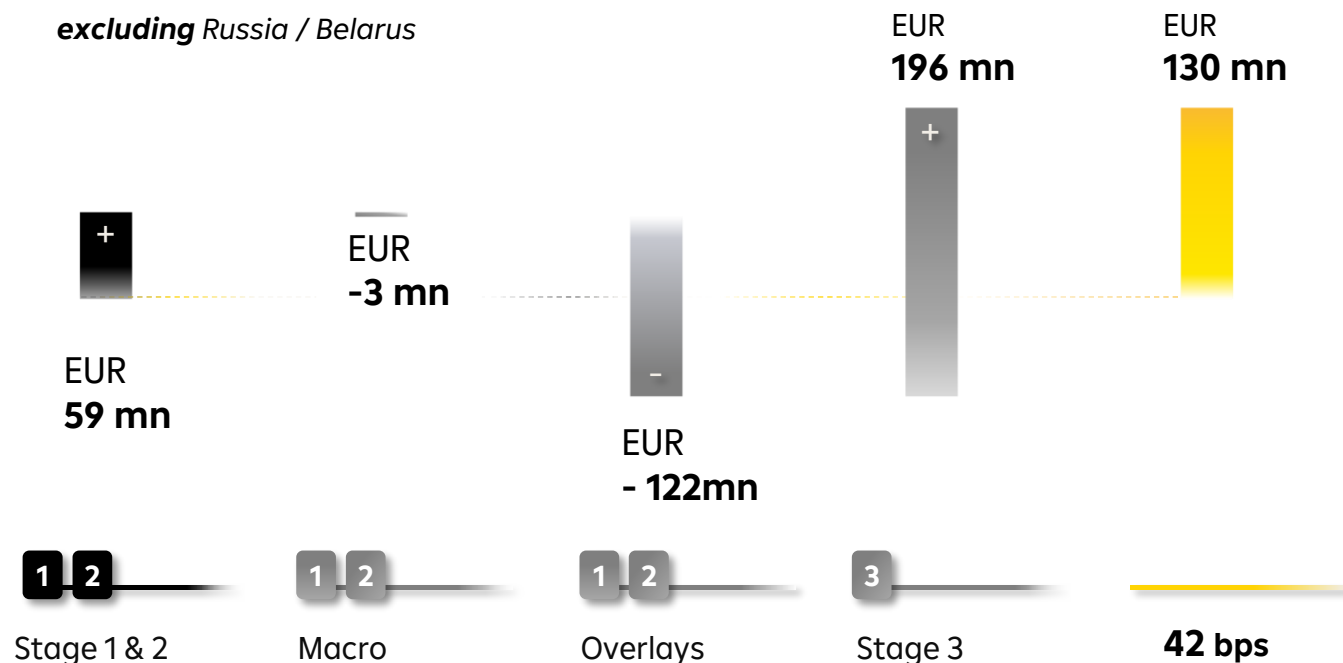
2025 Guidance

- > Up to 50 bps risk cost guidance for RBI Group excluding Russia
- > Macro remains challenging with sluggish growth in Austria and Germany weighing on CE and SEE markets
- > Introduction of CRR3 to provide initial c. EUR 2 bn RWA relief

¹Including impairments on debt securities

> Core Group – Q4/2024

excluding Russia / Belarus



Overall EUR 130 mn of IFRS 9 provisions in Q4

- > **Stage 1 & 2:** mainly driven by exposure change in Ukraine and rating downgrades in head office
- > **Macro update:** release driven by slightly improved outlook, mainly in Hungary and Slovakia
- > **Overlays:** utilization of overlays mainly in head office
- > **Stage 3:** driven by exposure defaults mainly in head office

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

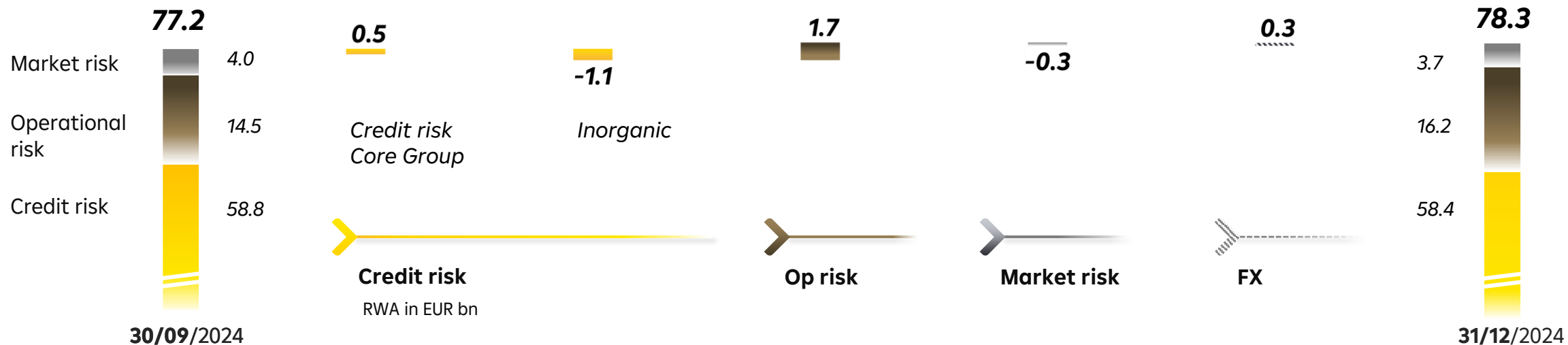
RBI Group – Q4/2024

EUR 52 mn	EUR -7 mn	EUR -235 mn	EUR 203 mn	EUR 13 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

2 bps

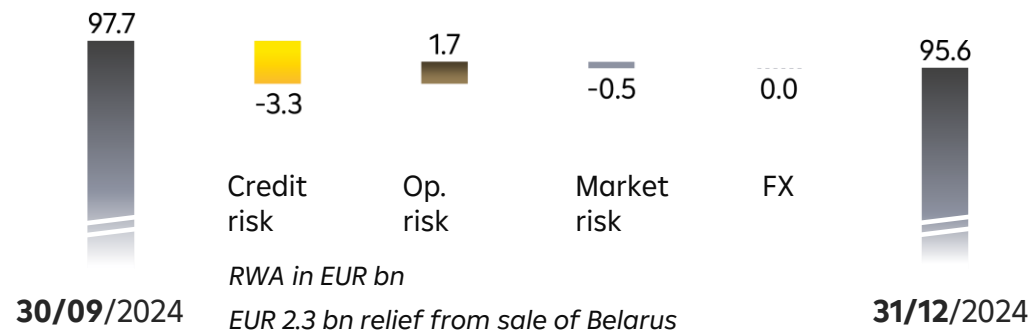
FY/'24	EUR mn	Stage 1 & 2	Macro	Overlays	Stage 3	Total
Excl. Russia / Belarus		28	-89	-65	414	287
RBI Group		8	-99	-274	491	125

Core Group excl. Russia & Belarus



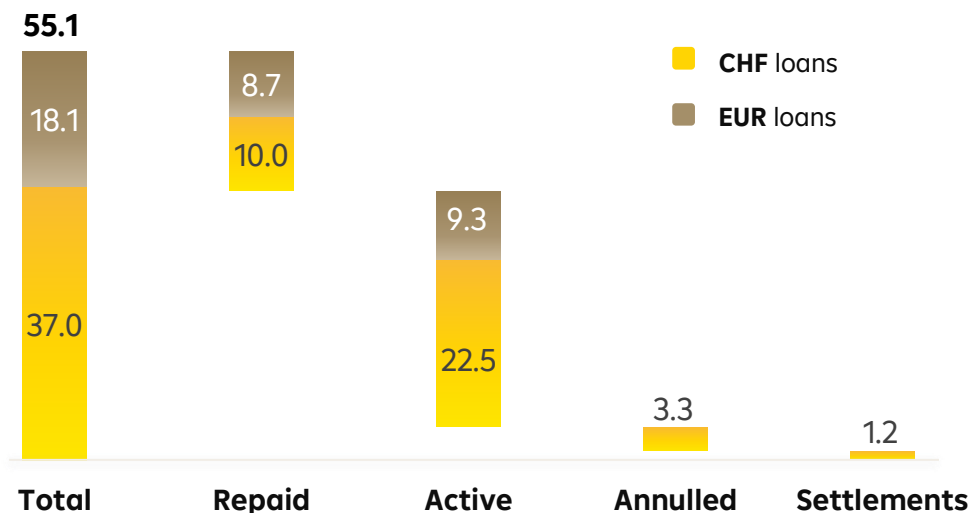
- Credit RWAs reduction in Core Group mainly driven by further securitization
 - Operational Risk: increase driven by 2024 Gross Income (yearly update), offset by sale of Belarus
 - Market Risk driven mainly by structural FX position (hedging HUF and CZK)
 - **2025 CRR3 effect** around EUR 2.0 bn relief (core group) on day one, with large relief in credit risk offset by increased operational risk
- Fully loaded CRR3 relief (credit and operational risk) of c. EUR 0.6 bn by 2032

RBI Group



> Number of FX loans in Poland

in thousand, 31/12/2024



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 1,612 mn

Stock of provisions for litigation:

EUR 1,965 mn

(EUR +109 mn in Q4/2024)

EUR loans

Exposure EUR 395 mn

Stock of provisions for litigation:

EUR 106 mn

(EUR -11 mn in Q4/2024)

> CET1 or equivalent held against portfolio

Over 112% of CET1 or equivalent held against the portfolio:

112%

EUR ~2,257 mn

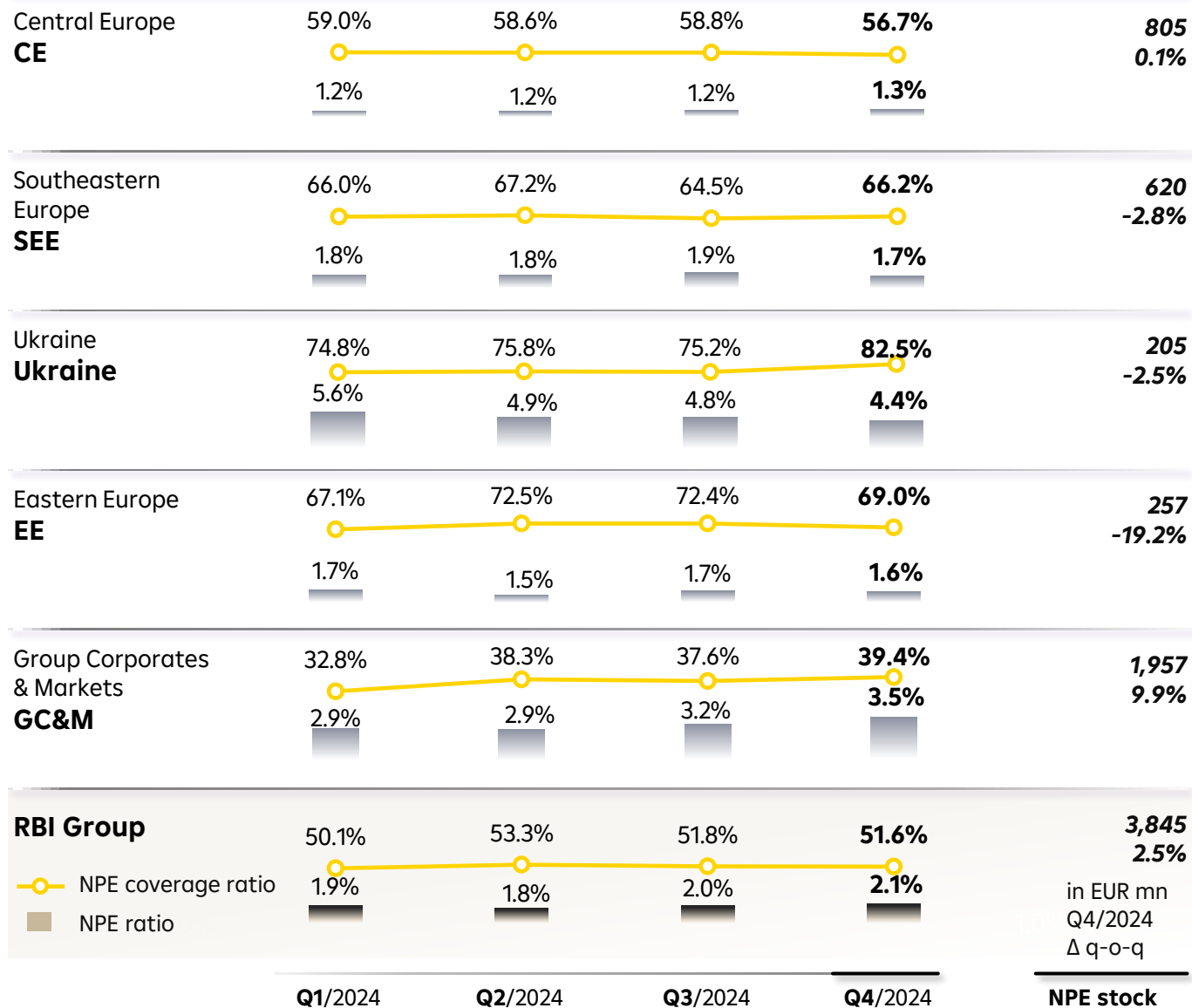
Capital consumption from credit risk RWA and impairments

EUR ~186 mn

Litigation provisions

EUR ~2,071 mn

NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **CE** – development driven by new NPE in Hungary
- **SEE** – improvement mainly from recovery and NPE sale in Croatia
- **EE** – Improved NPE ratio as new NPE is offset by recovery and FX effect.
- **GC&M** - NPE inflows while coverage ratio improves to 39.4%
- **RBI Group** - NPE increase mainly driven by GC&M
- 75% NPE coverage ratio incl. Stage 1 and 2

- **NPE ratio:** Non-performing exposure (loans and debt securities) in relation to entire loan portfolio of customers and banks (gross carrying amount) and debt securities
- **NPE coverage ratio:** Impairment losses (Stage 3) on loans to customers and banks and on debt securities in relation to non-performing loans to customers and banks and debt securities

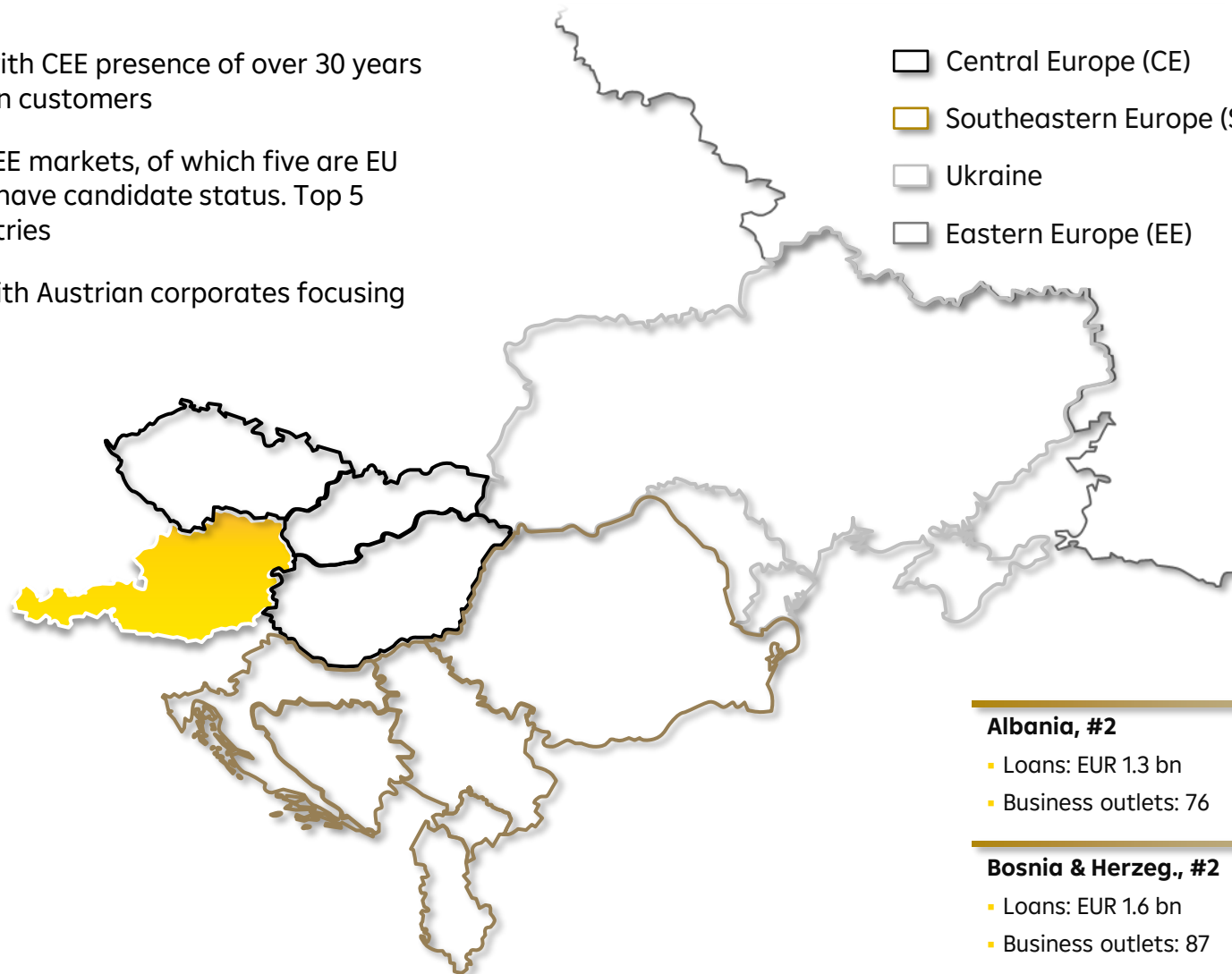
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- > Leading regional player with CEE presence of over 30 years servicing approx. 18 million customers
- > Covering Austria and 11 CEE markets, of which five are EU members. Four countries have candidate status. Top 5 market position in 9 countries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



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

Austria, #2

- Loans: EUR 37.0 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

Russia, #16

- Loans: EUR 4.2 bn
- Business outlets: 89

Ukraine, #4

- Loans: EUR 1.4 bn
- Business outlets: 298

Serbia, #3

- Loans: EUR 3.1 bn
- Business outlets: 105

Romania, #3

- Loans: EUR 9.9 bn
- Business outlets: 276

Albania, #2

- Loans: EUR 1.3 bn
- Business outlets: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.6 bn
- Business outlets: 87

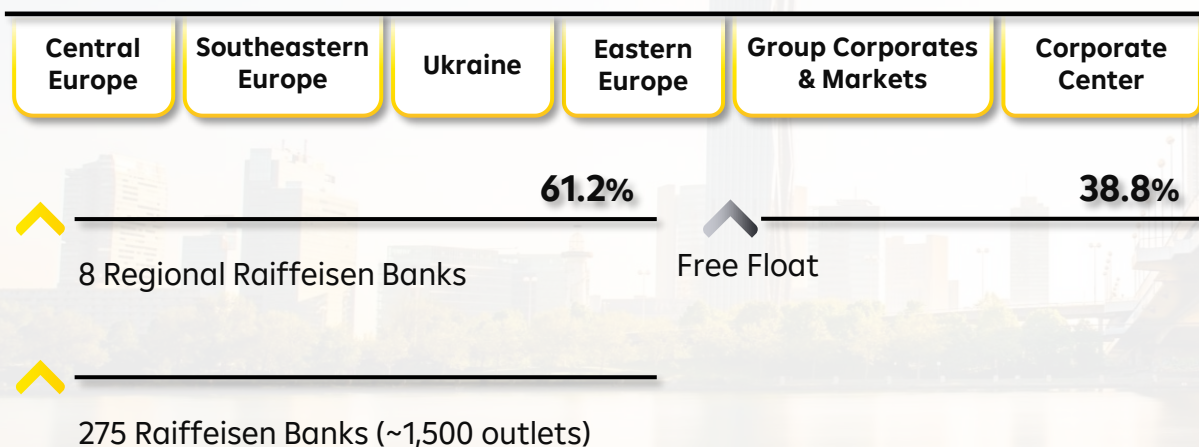
Kosovo, #1

- Loans: EUR 1.1 bn
- Business outlets: 36

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: 275 independent cooperative Raiffeisen banks focusing on retail banking. They hold shares in:
- 2nd tier: 8 independent regional Raiffeisen banks focusing on corporate and retail banking. They hold approx. 61.2% of the share capital of:
- 3rd tier: Raiffeisen Bank International AG

RBG’s Institutional Protection Schemes (IPS):

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

(in EUR mn)	Q4/2024	% q-o-q	% y-o-y
Net interest income	1,511	+6%	+3%
Net fee and commission income	668	+3%	+4%
Net trading income & fair value result	36	+12%	-
Other operating components ¹	-9	-113%	-
Operating income	2,205	+1%	+5%
Staff expenses	-474	-10%	-12%
Other administrative expenses	-347	+12%	-0%
Depreciation	-127	+9%	-2%
General administrative expenses	-948	-0%	-7%
Operating result	1,258	+2%	+16%
Other result	-1,032	>500%	+226%
Gov. measures & compulsory contributions	-26	-13%	+9%
Impairment losses on financial assets	-13	-73%	-91%
...
Consolidated profit	-926	-	-

Net interest margin

Q4/2024

3.13%

+19 bps

q-o-q

Cost/income ratio²

Q4/2024

42.3%

-1.0 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)

(in EUR mn)

	Q4/2024	% q-o-q	% y-o-y
Net interest income	1,042	+2%	-5%
Net fee and commission income	497	+9%	+8%
Net trading income & fair value result	41	>500%	-
Other operating components ¹	-11	-115%	-
Operating income	1,568	+1%	+2%
Staff expenses	-470	+14%	+10%
Other administrative expenses	-321	+11%	+3%
Depreciation	-116	+10%	-2%
General administrative expenses	-906	+13%	+6%
Operating result	662	-12%	-3%
Other result	-196	+18%	-37%
Gov. measures & compulsory contributions	-21	-9%	+39%
Impairment losses on financial assets	-130	+72%	-33%
...
Consolidated profit	128	-58%	-

Net interest margin

Q4/2024

2.32%

+4 bps

q-o-q

Cost/income ratio²

Q4/2024

57.2%

+5.8 pp

q-o-q

Consolidated return on equity

Q4/2024

3.1%

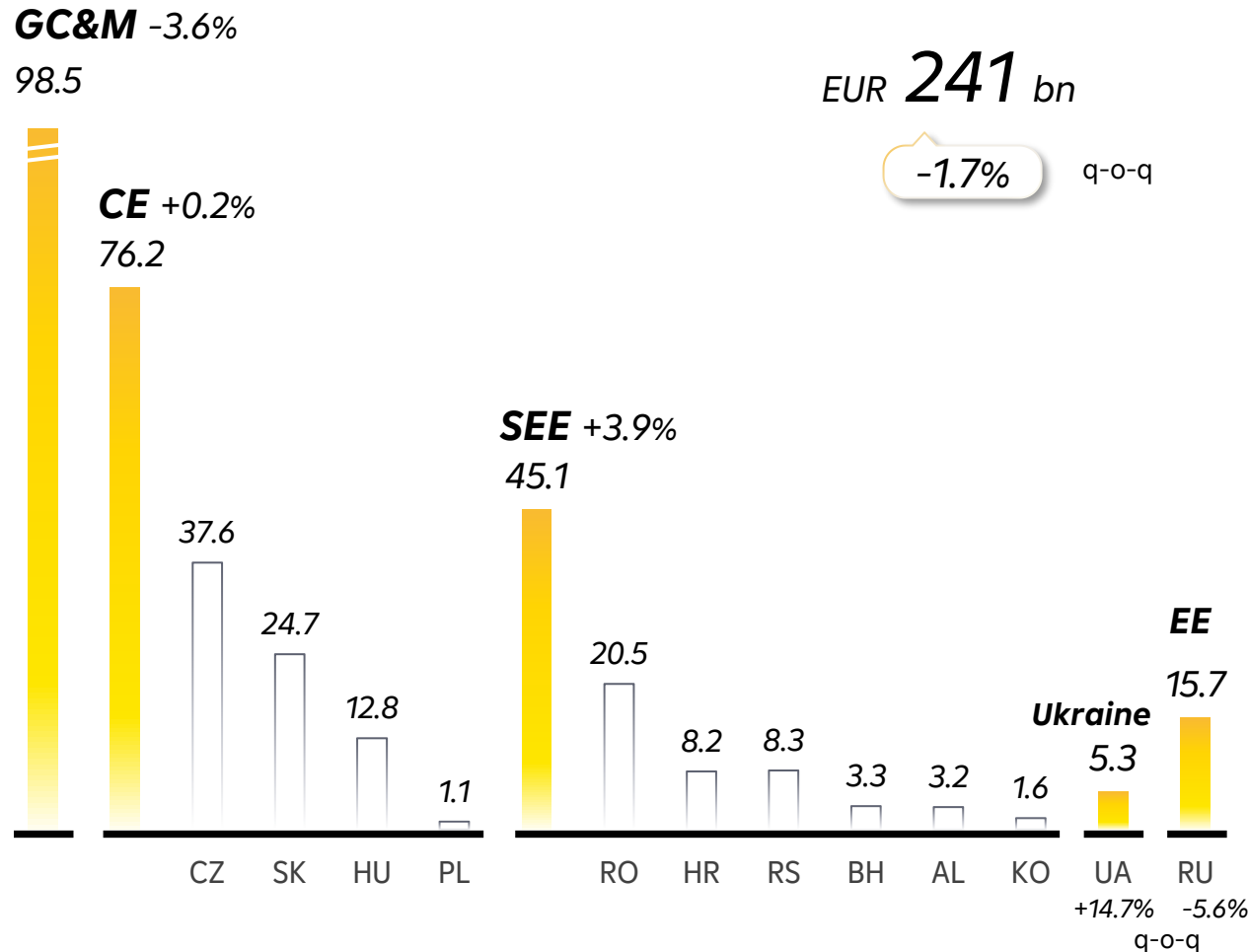
-6.2 pp

q-o-q

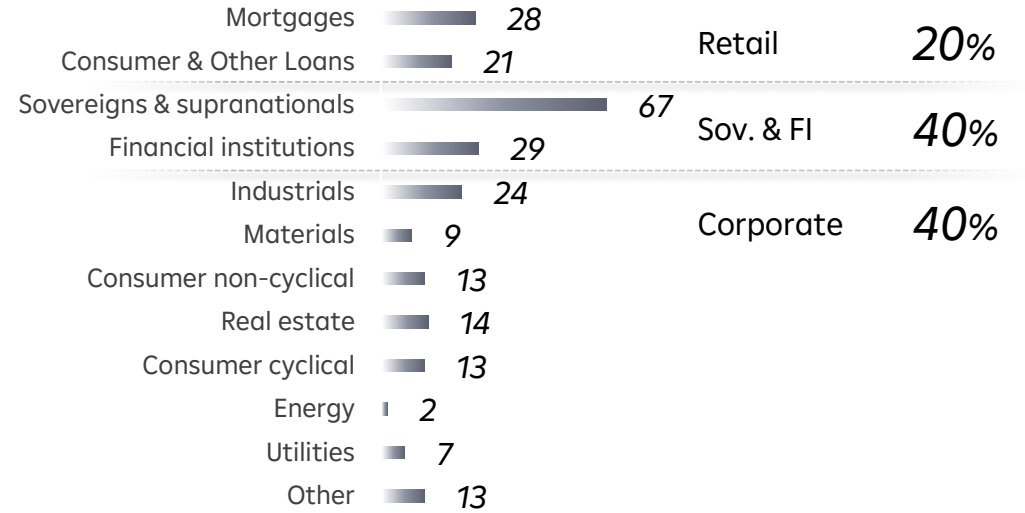
¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income

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)

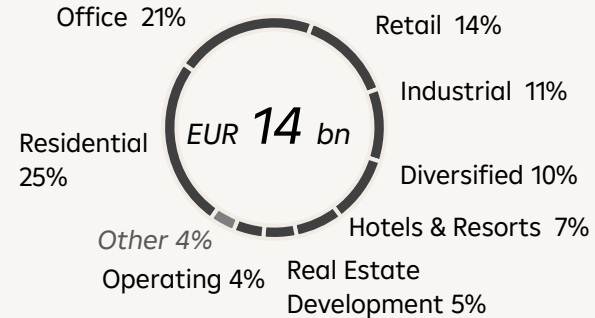
> **Total exposure by segments – Q4/2024**
in EUR bn, % q-o-q



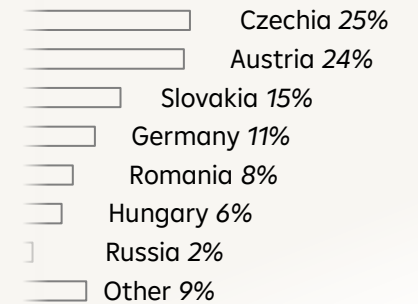
> **... by sector – Q4/2024**
in EUR bn



CRE – Sectors (GICs)



CRE - Country of risk



Q4/2024 Segments Overview

Core revenues

Q4/24

q-o-q

583

Net Fees

172

+11%

NII

412

+4%

Loans to customers / NIM

Q1/24

Q2/24

Q3/24

Q4/24

37,158

37,555

37,660

37,836

2.52%

2.47%

2.44%

2.57%

Provisioning ratio

Q4/24

q-o-q

31 bps

+39 bps

Profit/loss after tax

Q4/24

q-o-q

EUR 79 mn

-37%

> **CE**

> **SEE**

> **Ukraine**

> **EE**

> **GC&M**

(in EUR mn)

488

140

+7%

348

-1%

18,403

18,824

19,235

20,583

4.26%

4.25%

4.16%

3.99%

54 bps

+32 bps

EUR 177 mn

-24%

114

18

+19%

96

+1%

1,296

1,261

1,350

1,385

9.70%

9.10%

8.81%

8.73%

513 bps

+407 bps

EUR -45 mn

-

639

172

-11%

467

+14%

6,649

6,680

5,285

4,176

7.62%

7.61%

8.88%

11.69%

-912 bps

-921 bps

EUR -216 mn

-

364

157

+8%

207

+3%

37,443

38,113

37,126

36,003

1.52%

1.38%

1.28%

1.34%

20 bps

-60 bps

EUR 96 mn

-21%

Raiffeisen
Capital Management

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

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

Strategy Pulse-Check

2025 priorities for Raiffeisen Capital Management:

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

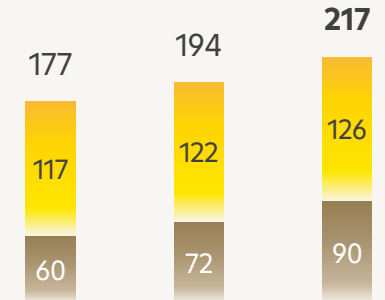
> **AUM**



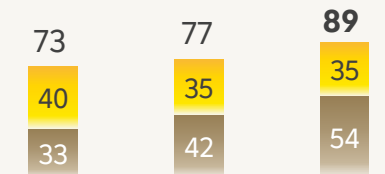
43%
ESG

Business line	
Retail	57%
Institutional	43%

> **Net revenues**
in EUR mn



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



FY/22 FY/23 FY/24

■ Raiffeisen Capital Management

■ Local Asset Management Units

In EUR mn	1-12/2024	1-12/2023	y-o-y
Operating income	1,120	748	49.9%
General admin. expenses	(497)	(483)	3.0%
Operating result	623	265	135.3%
Other result	(54)	19	-
Governmental measures and compulsory contributions	(9)	(13)	(30.5%)
Impairment losses on financial assets	5	13	(59.0%)
Profit/loss before tax	565	283	99.7%
Profit/loss after tax	(177)	438	-

In EUR mn	Q4/2024	Q3/2024	q-o-q
Operating income	15	66	(77.1%)
General admin. expenses	(138)	(124)	11.2%
Operating result	(123)	(58)	112.6%
Other result	(9)	(60)	(85.2%)
Governmental measures and compulsory contributions	(2)	(2)	4.6%
Impairment losses on financial assets	(12)	0	-
Profit/loss before tax	(146)	(120)	22.0%
Profit/loss after tax	(950)	(96)	>500,0%

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	1-12/2024	1-12/2023	y-o-y
Operating income	(1,317)	(934)	41.1%
General admin. expenses	228	201	13.4%
Operating result	(1,089)	(732)	48.7%
Other result	(7)	(3)	154.6%
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	8	(4)	-
Profit/loss before tax	(1,088)	(739)	47.2%
Profit/loss after tax	(1,089)	(744)	46.4%

In EUR mn	Q4/2024	Q3/2024	q-o-q
Operating income	(112)	(120)	(6.6%)
General admin. expenses	80	52	51.9%
Operating result	(33)	(68)	(51.8%)
Other result	(5)	(3)	73.5%
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	4	11	-64.8%
Profit/loss before tax	(34)	(60)	(43.5%)
Profit/loss after tax	(36)	(60)	(40.4%)

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)	169	169
AT1 capital dividend allotment	0	0	(107)	0	(107)	0	107	0
Dividend payments	0	0	(410)	0	(410)	(88)	(107)	(605)
Own shares	0	1	0	0	1	0	3	4
Other changes	0	0	(27)	(0)	(27)	(75)	0	(102)
Total comprehensive income	0	0	1,157	(325)	832	192	0	1,024
Equity as at 31/12/2024	1,002	4,990	16,213	(4,905)	17,299	1,260	1,781	20,340

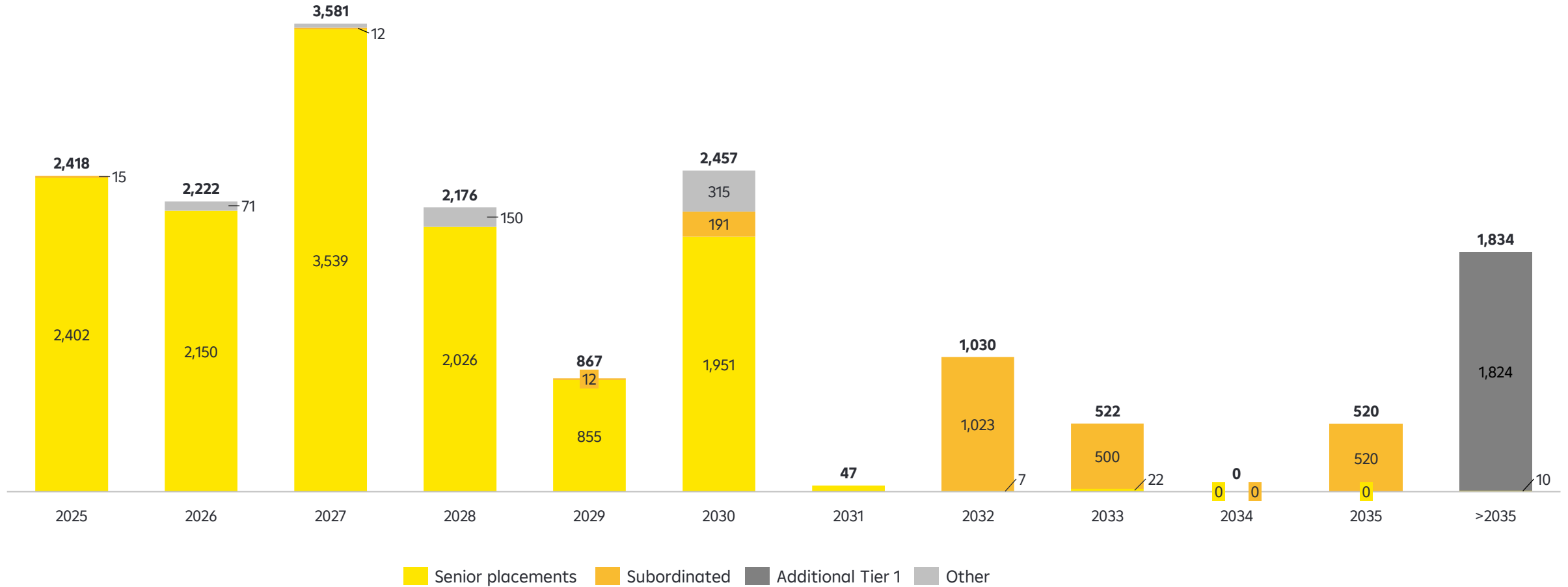
- Earnings per share down EUR 3.74 (1-12/2024: EUR 3.19 vs. 1-12/2023: EUR 6.93)
- A dividend of EUR 1.25 per share for the 2023 financial year was approved at the Annual General Meeting on 4th April 2024
- Book value per share EUR 52.59 at 31/12/2024 (EUR 51.71 at 31/12/2023)
- Total comprehensive income of EUR 1,024 mn (1-12/2023: EUR 1,518 mn) positively impacted by profit after tax (EUR 1,358 mn), fair value changes of financial assets (EUR 98 mn, mainly from Ukraine and Romania) and companies valued at equity (EUR 56 mn, mainly UNIQA) partly offset by exchange differences (minus EUR 365 mn, driven by RUB), cash-flow hedge (minus EUR 103 mn, mostly from Russia) and from net investment hedge (minus EUR 10 mn, positive effects from Hungary and Czech Republic offset by negative impact from Belarus recycling)

<i>in EUR mn</i>	31/12/2024	30/9/2024	30/6/2024
Common equity tier 1 (before deductions)	17,107	17,502	18,252
Deduction items	(763)	(848)	(775)
Common equity tier 1 (after deductions)	16,344	16,654	17,477
Additional tier 1 (after deductions)	1,844	1,689	1,688
Tier 1 (after deductions)	18,188	18,343	19,165
Tier 2 (after deductions)	2,374	2,434	2,428
Total capital	20,562	20,777	21,593
Risk-weighted assets (total RWA)	95,600	97,736	98,453
Common equity tier 1 ratio (transitional - incl. result)	17.1%	17.8%	17.8%
Tier 1 ratio (transitional - incl. result)	19.0%	19.5%	19.5%
Total capital ratio (transitional - incl. result)	21.5%	22.0%	21.9%
Leverage ratio (transitional)	7.9%	7.8%	7.9%
Leverage exposure (total)	230,905	234,212	241,967



Maturity Profile

Maturity Profile at 31/12/2024
(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 ³	100%	XS1640667116	8.659% ²	5Y EUR ms + 5.95%	EUR 174 mn	05 Jun 2017	15 Dec 2022	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 500 mn	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS2785548053	7.375%	5Y EUR ms + 5.23%	EUR 650 mn	25 Nov 2024	15 Jun 2030	Semi-annual	Perpetual
Raiffeisen Bank International AG	Tier 2 ⁴	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

¹ Transitional and post-transitional CRR rules

² Reset in December 2022

³ Liability management of existing AT1 (XS1640667116). Original outstanding EUR 650m; Remaining AT1 volumes after LM of EUR 174 m

⁴ Liability management of existing T2 (XS2049823763). Original outstanding EUR 500m; Remaining T2 volumes after LM of EUR 191 m

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

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



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

> IPS structure approved in May 2021

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

> Support mechanism

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

> Fund size

- > The IPS fund's target volume is EUR 1,108 mn based on FY/2023 figures.
- > The fund size at Q4/2024 was EUR 1,128 mn. RBI's share of the IPS fund amounts to EUR 540 mn

> Contributions

- > IPS members contribute to an ex-ante fund and make ex-post contributions if necessary
- > If needed, the risk council must decide on additional ex-post contributions. These may be up to 100% of total capital in excess of the minimum regulatory requirement plus a cushion of 10% for all members
- > RBI's contribution to the IPS fund was EUR 53 mn in 2022, and 89 mn in 2023

Impact in EUR mn

		FY 2023	FY 2024	FY 2025e
Austria	Bank levy based on total assets (excluding derivatives)	0	23	~21
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	63	~55
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	4	2	~0
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	24	~25
Total	Bank levies	95	112	~101
Austria		44	0	~0
Albania		1	1	~2
Czech Republic	Based on total assets less equity and secured deposits	15	8	~4
Hungary	Full amounts always booked in the first quarter according to IFRIC 21	2	2	~2
Romania		6	4	~4
Slovakia		6	0	~1
Total	Resolution fund	74	15	~13

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

NPE and NPL Distribution by Country

In EUR mn	NPE Stock 31/12/2024	NPE Ratio 31/12/2024	NPE Ratio 31/12/2023	NPE Coverage Ratio 31/12/2024	NPE Coverage Ratio 31/12/2023	NPL Ratio 31/12/2024	NPL Ratio 31/12/2023	NPL Coverage Ratio 31/12/2024	NPL Coverage Ratio 31/12/2023
Czech Republic	276	0.9%	0.9%	50.4%	50.6%	1.1%	1.1%	50.4%	50.6%
Hungary	137	1.3%	1.3%	41.0%	49.0%	2.0%	1.7%	40.2%	48.8%
Poland	128	9.1%	9.1%	81.9%	84.0%	9.1%	9.1%	81.9%	84.0%
Slovakia	265	1.3%	1.1%	59.2%	57.4%	1.6%	1.3%	59.2%	57.4%
Central Europe	805	1.3%	1.2%	56.7%	58.4%	1.6%	1.5%	56.7%	58.4%
Albania	75	2.6%	2.7%	74.1%	72.4%	4.1%	4.2%	74.1%	72.4%
Bosnia & Herzegovina	61	2.2%	2.5%	72.0%	75.1%	2.4%	2.7%	72.0%	75.1%
Croatia	120	1.7%	1.8%	62.0%	59.8%	2.3%	2.2%	62.0%	62.0%
Kosovo	36	2.4%	2.5%	74.1%	72.1%	2.9%	3.0%	74.1%	72.1%
Romania	245	1.5%	1.6%	65.2%	66.3%	1.9%	2.0%	65.2%	66.3%
Serbia	83	1.4%	1.5%	60.2%	62.9%	1.6%	1.8%	60.2%	62.9%
Southeastern Europe	620	1.7%	1.8%	66.2%	66.6%	2.1%	2.2%	66.2%	67.1%
Russia	257	1.6%	1.4%	69.0%	73.5%	1.6%	1.4%	69.0%	73.5%
Eastern Europe	257	1.6%	1.4%	69.0%	73.3%	1.6%	1.4%	69.0%	73.3%
Ukraine	205	4.4%	5.6%	82.5%	73.8%	5.8%	7.8%	82.5%	73.8%
GC&M	1,957	3.5%	3.0%	39.4%	35.6%	3.6%	3.1%	39.4%	35.6%
Total RBI Group	3,845	2.1%	1.9%	51.6%	51.7%	2.5%	2.2%	51.6%	51.7%

In EUR mn	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	1,511	1,430	5.6%	1,410	1,428	1,473	5,779	5,596	3.3%	5,596
Net fee and commission income	668	650	2.8%	680	639	644	2,638	2,906	(9.3%)	2,906
Net trading income and fair value result	36	32	12.1%	32	12	(24)	111	161	(30.8%)	161
Other net operating income	(1)	36	-	18	31	4	84	72	15.4%	72
Operating income	2,205	2,181	1.1%	2,175	2,140	2,102	8,701	8,827	(1.4%)	8,827
General administrative expenses	(948)	(952)	(0.5%)	(966)	(920)	(1,015)	(3,786)	(3,837)	(1.3%)	(3,837)
Operating result	1,258	1,229	2.3%	1,208	1,220	1,087	4,915	4,991	(1.5%)	4,991
Other result	(1,032)	(164)	>500.0%	(247)	(147)	(317)	(1,590)	(905)	75.7%	(905)
Gov. measures and compulsory contrib.	(26)	(30)	(12.6%)	(21)	(139)	(24)	(216)	(282)	(23.5%)	(282)
Impairment losses on financial assets	(13)	(51)	(73.4%)	(36)	(25)	(143)	(125)	(391)	(68.0%)	(391)
Profit/loss before tax	186	985	(81.1%)	905	908	603	2,984	3,412	(12.6%)	3,412
Profit/loss after tax from continuing op.	(95)	771	-	667	688	272	2,031	2,454	(17.2%)	2,454
Profit/loss after tax	(895)	817	-	715	721	304	1,358	2,578	(47.3%)	2,578
Consolidated profit/loss	(926)	758	-	661	664	272	1,157	2,386	(51.5%)	2,386
Return on equity before tax ¹	0.4%	18.2%	(17.8 PP)	17.7%	18.3%	11.0%	15.4%	18.9%	(3.5 PP)	18.9%
Return on equity after tax ¹	-	16.9%	-	14.7%	14.5%	6.9%	9.7%	14.3%	(4.6 PP)	14.3%
Consolidated return on equity	-	17.7%	-	15.1%	15.0%	6.6%	9.4%	14.8%	(5.4 PP)	14.8%
Net interest margin ¹	3.13%	2.93%	0.19 PP	2.89%	2.95%	3.05%	2.98%	2.86%	0.12 PP	2.86%
Cost/income ratio ³	42.3%	43.3%	(1.0 PP)	44.0%	42.6%	47.8%	43.0%	43.0%	0.0 PP	43.0%
Loan/deposit ratio ⁴	82.7%	83.9%	(1.2 PP)	81.9%	83.3%	83.3%	82.7%	83.3%	(0.6 PP)	83.3%
Provisioning ratio ¹	0.02%	0.29%	(0.27 PP)	0.33%	0.22%	0.59%	0.22%	0.33%	(0.12 PP)	0.33%
NPE ratio	2.1%	2.0%	0.1 PP	1.8%	1.9%	1.9%	2.1%	1.9%	0.2 PP	1.9%
NPE coverage ratio	51.6%	51.8%	(0.2 PP)	53.3%	50.1%	51.7%	51.6%	51.7%	(0.1 PP)	51.7%
Total assets	199,851	205,981	(3.0%)	209,963	203,398	198,241	199,851	198,241	0.8%	198,241
RWA	95,600	97,736	(2.2%)	98,453	95,601	93,664	95,600	93,664	2.1%	93,664
Equity	20,340	21,142	(3.8%)	21,090	20,419	19,849	20,340	19,849	2.5%	19,849
Loans to customers	99,551	100,105	(0.6%)	101,920	100,434	99,434	99,551	99,434	0.1%	99,434
- Hereof non-financial corporations % ^{2,4}	45.5%	45.6%	(0.1 PP)	45.8%	46.4%	46.8%	45.5%	46.8%	(1.3 PP)	46.8%
- Hereof households % ²	40.3%	39.9%	0.3 PP	39.3%	39.2%	39.9%	40.3%	39.9%	0.4 PP	39.9%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	117,717	120,300	(2.1%)	125,333	120,938	119,353	117,717	119,353	(1.4%)	119,353
Business outlets	1,391	1,471	(5.4%)	1,490	1,506	1,519	1,391	1,519	0.0%	1,519
Number of employees	42,564	44,535	(4.4%)	44,837	44,980	44,887	42,564	44,887	(5.2%)	44,887
Number of customers (in mn)	17.9	18.7	(4.4%)	18.6	18.6	18.6	17.9	18.6	(3.5%)	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	1,042	1,019	2.2%	1,033	1,060	1,092	4,155	4,175	(0.5%)	4,175
Net fee and commission income	497	456	8.8%	461	431	459	1,845	1,757	5.0%	1,757
Net trading income and fair value result	41	3	>500,0%	25	(9)	(27)	61	54	13.1%	54
Other net operating income	(2)	38	-	24	34	9	95	111	(14.6%)	111
Operating income	1,568	1,553	0.9%	1,576	1,545	1,538	6,243	6,187	0.9%	6,187
General administrative expenses	(906)	(804)	12.7%	(817)	(784)	(857)	(3,311)	(3,121)	6.1%	(3,121)
Operating result	662	749	(11.7%)	760	762	681	2,933	3,066	(4.4%)	3,066
Other result	(196)	(166)	17.9%	(247)	(139)	(309)	(748)	(898)	(16.7%)	(898)
Gov. measures and compulsory contrib.	(21)	(23)	(9.0%)	(12)	(130)	(15)	(185)	(240)	(22.7%)	(240)
Impairment losses on financial assets	(130)	(76)	71.7%	(78)	(3)	(196)	(287)	(294)	(2.3%)	(294)
Profit/loss before tax	315	485	(35.0%)	423	489	161	1,712	1,635	4.7%	1,635
Profit/loss after tax from continuing op.	155	361	(57.0%)	286	356	(33)	1,158	1,140	1.5%	1,140
Profit/loss after tax	155	361	(57.0%)	286	356	(33)	1,158	1,140	1.5%	1,140
Consolidated profit/loss	128	307	(58.4%)	237	303	(61)	975	963	1.3%	963
Return on equity before tax ¹	2.9%	13.2%	(10.3 PP)	11.8%	13.1%	4.7%	10.4%	11.6%	(1.2 PP)	11.6%
Return on equity after tax ¹	4.0%	9.8%	(5.8 PP)	8.1%	9.6%	-	8.0%	8.1%	(0.2 PP)	8.1%
Consolidated return on equity	3.1%	9.3%	(6.2 PP)	7.3%	9.1%	-	7.3%	7.5%	(0.2 PP)	7.5%
Net interest margin ¹	2.32%	2.28%	0.04 PP	2.32%	2.39%	2.47%	2.33%	2.34%	(0.02 PP)	2.34%
Cost/income ratio ³	57.2%	51.3%	5.8 PP	51.2%	50.2%	55.2%	52.5%	49.9%	2.6 PP	49.9%
Loan/deposit ratio ⁴	87.2%	90.0%	(2.8 PP)	89.6%	91.0%	91.0%	87.2%	91.0%	(3.8 PP)	91.0%
Provisioning ratio ¹	0.42%	0.30%	0.12 PP	0.32%	0.05%	0.81%	0.27%	0.26%	0.01 PP	0.26%
NPE ratio	2.1%	2.0%	0.1 PP	1.9%	2.0%	2.0%	2.1%	2.0%	0.1 PP	2.0%
NPE coverage ratio	50.4%	49.9%	0.5 PP	51.3%	48.1%	49.7%	50.4%	49.7%	0.7 PP	49.7%
Total assets	184,961	188,003	(1.6%)	188,063	183,044	178,465	184,961	178,465	3.6%	178,465
RWA ⁵	78,325	78,996	(0.8%)	80,440	79,914	79,157	78,325	79,157	(1.1%)	79,157
Equity	15,446	15,466	(0.1%)	15,120	15,251	15,021	15,446	15,021	2.8%	15,021
Loans to customers	95,363	94,864	0.5%	95,290	93,831	92,815	95,363	92,815	2.7%	92,815
- Hereof non-financial corporations % ^{2,4}	46.0%	45.8%	0.2 PP	45.7%	45.6%	46.1%	46.0%	46.1%	(0.1 PP)	46.1%
- Hereof households % ²	40.1%	39.6%	0.5 PP	39.1%	39.2%	39.7%	40.1%	39.7%	0.3 PP	39.7%
- Hereof FCY %	-	-	-	-	-	-	-	-	-	-
Deposits from customers	108,205	107,416	0.7%	108,830	104,687	102,976	108,205	102,976	5.1%	102,976
Business outlets	1,302	1,307	(0.4%)	1,329	1,342	1,350	1,302	1,350	(3.6%)	1,350
Number of employees	33,701	33,575	0.4%	33,485	33,533	33,335	33,701	33,335	1.1%	33,335
Number of customers (in mn)	14.7	14.5	1.5%	14.3	14.3	14.3	14.7	14.3	2.4%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	169	151	11.9%	150	151	168	622	642	(3.1%)	642
Net fee and commission income	49	45	9.4%	45	41	47	179	183	(2.0%)	183
Net trading income and fair value result	2	10	(84.2%)	3	1	4	16	2	>500,0%	2
Other net operating income	5	3	105.3%	(0)	6	6	13	25	(49.5%)	25
Operating income	225	207	9.0%	197	202	228	831	857	(3.0%)	857
General administrative expenses	(98)	(97)	0.9%	(97)	(96)	(96)	(387)	(391)	(1.0%)	(391)
Operating result	128	110	16.1%	100	107	132	444	466	(4.6%)	466
Other result	(0)	(0)	485.5%	0	0	0	0	(0)	-	(0)
Gov. measures and compulsory contrib.	0	0	(34.2%)	4	(17)	0	(14)	(23)	(41.2%)	(23)
Impairment losses on financial assets	(13)	(2)	>500,0%	3	(4)	(12)	(16)	(41)	(61.5%)	(41)
Profit/loss before tax	114	108	5.3%	106	86	121	415	401	3.4%	401
Profit/loss after tax	106	93	14.2%	84	70	82	353	306	15.4%	306
Return on equity before tax ¹	20.1%	19.8%	0.3 PP	20.0%	15.4%	20.8%	19.5%	18.0%	1.5 PP	18.0%
Return on equity after tax ¹	18.7%	17.0%	1.7 PP	15.8%	12.4%	14.1%	16.6%	13.7%	2.9 PP	13.7%
Net interest margin ¹	2.15%	1.94%	0.21 PP	1.95%	2.04%	2.30%	2.04%	2.20%	(0.17 PP)	2.20%
Cost/income ratio	43.2%	46.6%	(3.3 PP)	49.4%	47.2%	42.0%	46.5%	45.6%	0.9 PP	45.6%
Loan/deposit ratio	71.3%	75.3%	(4.0 PP)	76.3%	76.4%	75.5%	71.3%	75.5%	(4.2 PP)	75.5%
Provisioning ratio ¹	0.31%	0.03%	0.28 PP	(0.03%)	0.07%	0.26%	0.10%	0.22%	(0.13 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	50.4%	51.6%	(1.1 PP)	51.0%	51.4%	50.6%	50.4%	50.6%	(0.2 PP)	50.6%
Total assets	31,995	32,955	(2.9%)	32,971	31,647	29,991	31,995	29,991	6.7%	29,991
RWA	11,041	10,973	0.6%	10,821	10,678	10,950	11,041	10,950	0.8%	10,950
Equity	2,420	2,320	4.3%	2,232	2,144	2,330	2,420	2,330	3.9%	2,330
Loans to customers	17,805	17,752	0.3%	17,772	17,471	17,711	17,805	17,711	0.5%	17,711
- Hereof non-financial corporations % ²	37.2%	37.8%	(0.5 PP)	38.0%	38.2%	38.0%	37.2%	38.0%	(0.8 PP)	38.0%
- Hereof households % ²	58.1%	57.4%	0.7 PP	56.9%	56.4%	56.4%	58.1%	56.4%	1.7 PP	56.4%
- Hereof FCY %	25.1%	23.9%	1.2 PP	26.4%	26.6%	26.3%	25.1%	26.3%	(1.2 PP)	26.3%
Deposits from customers	26,131	26,743	(2.3%)	26,861	25,560	24,069	26,131	24,069	8.6%	24,069
Business outlets	127	127	0.0%	127	128	128	127	128	(0.8%)	128
Number of employees	3,667	3,650	0.5%	3,615	3,610	3,599	3,667	3,599	1.9%	3,599
Number of customers (in mn)	2.2	2.2	1.3%	2.2	2.2	2.2	2.2	2.2	4.5%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	109	113	(3.9%)	117	133	143	472	525	(10.1%)	525
Net fee and commission income	66	58	15.3%	56	52	54	232	202	15.0%	202
Net trading income and fair value result	7	(9)	–	(3)	(19)	(6)	(24)	(34)	(29.3%)	(34)
Other net operating income	2	2	(24.5%)	(6)	2	(3)	(1)	(8)	(92.8%)	(8)
Operating income	186	164	13.9%	174	172	183	697	684	1.8%	684
General administrative expenses	(95)	(80)	19.1%	(71)	(67)	(84)	(313)	(280)	11.9%	(280)
Operating result	91	83	8.9%	104	106	100	384	404	(5.2%)	404
Other result	(2)	0	–	(3)	0	(5)	(5)	(13)	(62.8%)	(13)
Gov. measures and compulsory contrib.	(0)	(1)	(84.5%)	(0)	(68)	(1)	(68)	(97)	(29.7%)	(97)
Impairment losses on financial assets	(1)	15	–	(7)	26	(2)	34	2	>500,0%	2
Profit/loss before tax	88	98	(10.7%)	94	64	92	344	297	16.0%	297
Profit/loss after tax	76	86	(12.4%)	80	54	80	297	264	12.6%	264
Return on equity before tax ¹	32.7%	38.8%	(6.1 PP)	39.0%	23.0%	33.9%	35.2%	31.1%	4.1 PP	31.1%
Return on equity after tax ¹	28.2%	34.1%	(5.9 PP)	33.5%	19.4%	29.6%	30.4%	27.6%	2.7 PP	27.6%
Net interest margin ¹	3.82%	3.90%	(0.08 PP)	3.91%	4.50%	4.85%	4.03%	4.51%	(0.48 PP)	4.51%
Cost/income ratio ³	44.3%	44.7%	(0.5 PP)	33.9%	32.3%	39.5%	38.8%	34.2%	4.7 PP	34.2%
Loan/deposit ratio	61.4%	62.7%	(1.3 PP)	60.2%	61.0%	60.5%	61.4%	60.5%	0.9 PP	60.5%
Provisioning ratio ¹	(0.12%)	(1.36%)	1.24 PP	0.64%	(2.27%)	(0.05%)	(0.78%)	(0.14%)	(0.64 PP)	(0.14%)
NPE ratio	1.3%	1.1%	0.2 PP	1.0%	1.1%	1.3%	1.3%	1.3%	0.0 PP	1.3%
NPE coverage ratio	41.0%	49.1%	(8.1 PP)	50.9%	51.0%	49.0%	41.0%	49.0%	(8.0 PP)	49.0%
Total assets	11,217	11,779	(4.8%)	12,093	12,125	11,571	11,217	11,571	(3.1%)	11,571
RWA	4,398	4,335	1.5%	4,464	4,553	4,500	4,398	4,500	(2.3%)	4,500
Equity	1,170	1,138	2.8%	1,056	1,001	1,197	1,170	1,197	(2.2%)	1,197
Loans to customers	4,551	4,558	(0.2%)	4,506	4,397	4,605	4,551	4,605	(1.2%)	4,605
– Hereof non-financial corporations % ²	60.1%	60.4%	(0.3 PP)	60.6%	60.5%	59.5%	60.1%	59.5%	0.6 PP	59.5%
– Hereof households % ²	32.6%	33.3%	(0.7 PP)	32.7%	32.6%	31.5%	32.6%	31.5%	1.1 PP	31.5%
– Hereof FCY %	44.7%	43.5%	1.2 PP	43.2%	42.8%	39.8%	44.7%	39.8%	4.9 PP	39.8%
Deposits from customers	7,807	8,143	(4.1%)	8,478	8,264	7,883	7,807	7,883	(1.0%)	7,883
Business outlets	68	68	0.0%	67	67	67	68	67	1.5%	67
Number of employees	2,502	2,486	0.6%	2,434	2,435	2,404	2,502	2,404	4.1%	2,404
Number of customers (in mn)	0.5	0.5	2.0%	0.5	0.5	0.5	0.5	0.5	4.4%	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 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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	7	9	(15.3%)	13	4	4	33	19	69.6%	19
Net fee and commission income	0	0	(29.0%)	0	0	0	1	0	58.5%	0
Net trading income and fair value result	0	0	138.0%	1	(0)	1	1	2	(39.7%)	2
Other net operating income	12	5	147.9%	2	2	10	20	14	46.5%	14
Operating income	20	14	42.7%	16	6	16	55	36	54.1%	36
General administrative expenses	(32)	(26)	24.7%	(22)	(17)	(20)	(97)	(67)	43.4%	(67)
Operating result	(12)	(12)	4.0%	(6)	(12)	(4)	(42)	(32)	31.5%	(32)
Other result	(156)	(102)	52.5%	(282)	(109)	(273)	(649)	(873)	(25.6%)	(873)
Gov. measures and compulsory contrib.	(0)	(1)	(25.7%)	(1)	(1)	(1)	(2)	(4)	(45.4%)	(4)
Impairment losses on financial assets	(3)	2	-	8	8	12	16	41	(60.0%)	41
Profit/loss before tax	(171)	(112)	52.4%	(280)	(113)	(266)	(677)	(868)	(22.0%)	(868)
Profit/loss after tax	(171)	(112)	52.4%	(280)	(113)	(266)	(677)	(868)	(22.0%)	(868)
Return on equity before tax ¹	-	-	-	-	-	-	-	-	-	-
Return on equity after tax ¹	-	-	-	-	-	-	-	-	-	-
Net interest margin ¹	2.28%	2.52%	(0.24 PP)	3.33%	0.96%	1.13%	2.22%	1.04%	1.19 PP	1.04%
Cost/income ratio	-	-	-	-	-	-	-	-	-	-
Loan/deposit ratio	-	-	-	-	-	-	-	-	-	-
Provisioning ratio ¹	1.20%	(0.95%)	2.15 PP	(3.42%)	(3.05%)	(3.86%)	(1.66%)	(2.61%)	0.96 PP	(2.61%)
NPE ratio	9.1%	9.2%	(0.1 PP)	8.3%	7.9%	9.1%	9.1%	9.1%	(0.0 PP)	9.1%
NPE coverage ratio	81.9%	82.7%	(0.8 PP)	82.7%	83.6%	84.0%	81.9%	84.0%	(2.2 PP)	84.0%
Total assets	1,291	1,261	2.4%	1,434	1,615	1,431	1,291	1,431	(9.8%)	1,431
RWA	971	954	1.8%	1,052	1,230	1,194	971	1,194	(18.7%)	1,194
Equity	-	-	-	-	-	-	-	-	-	-
Loans to customers	982	869	13.0%	937	1,044	1,168	982	1,168	(15.9%)	1,168
- Hereof non-financial corporations % ²	1.0%	3.9%	(2.8 PP)	3.7%	3.5%	3.4%	1.0%	3.4%	(2.4 PP)	3.4%
- Hereof households % ²	99.0%	96.1%	2.8 PP	96.3%	96.5%	96.6%	99.0%	96.6%	2.4 PP	96.6%
- Hereof FCY %	98.1%	98.3%	(0.2 PP)	98.5%	98.8%	98.9%	98.1%	98.9%	(0.8 PP)	98.9%
Deposits from customers	14	14	2.4%	14	14	13	14	13	4.8%	13
Business outlets	1	1	0.0%	1	1	1	1	1	0.0%	1
Number of employees	342	336	1.8%	324	308	291	342	291	17.5%	291
Number of customers (in mn)	0.0	0.0	(3.5%)	0.0	0.0	0.0	0.0	0.0	(10.2%)	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	126	121	4.5%	116	116	111	480	404	18.6%	404
Net fee and commission income	56	53	6.5%	51	50	51	210	193	8.8%	193
Net trading income and fair value result	4	3	46.5%	2	4	3	13	14	(7.7%)	14
Other net operating income	1	1	106.4%	2	(0)	(2)	3	(1)	–	(1)
Operating income	189	178	6.4%	173	171	162	711	615	15.6%	615
General administrative expenses	(79)	(74)	6.5%	(77)	(72)	(72)	(302)	(271)	11.3%	(271)
Operating result	110	104	6.3%	96	99	90	409	344	19.0%	344
Other result	(0)	(1)	(47.0%)	(2)	0	(1)	(3)	(1)	106.7%	(1)
Gov. measures and compulsory contrib.	0	0	–	2	(4)	0	(1)	(7)	(80.8%)	(7)
Impairment losses on financial assets	(14)	(8)	70.6%	(6)	2	(4)	(26)	(30)	(13.0%)	(30)
Profit/loss before tax	96	95	1.2%	90	98	85	379	305	24.1%	305
Profit/loss after tax	68	58	16.7%	56	61	69	244	242	0.8%	242
Return on equity before tax ¹	22.6%	23.1%	(0.5 PP)	22.9%	23.5%	20.7%	23.9%	20.2%	3.7 PP	20.2%
Return on equity after tax ¹	16.1%	14.3%	1.8 PP	14.1%	14.6%	16.9%	15.4%	16.0%	(0.6 PP)	16.0%
Net interest margin ¹	2.51%	2.47%	0.03 PP	2.39%	2.19%	2.07%	2.37%	1.89%	0.49 PP	1.89%
Cost/income ratio	41.8%	41.8%	0.0 PP	44.5%	42.0%	44.5%	42.5%	44.1%	(1.6 PP)	44.1%
Loan/deposit ratio	97.4%	103.7%	(6.3 PP)	100.7%	97.3%	95.2%	97.4%	95.2%	2.2 PP	95.2%
Provisioning ratio ¹	0.39%	0.24%	0.15 PP	0.17%	(0.07%)	0.11%	0.18%	0.21%	(0.03 PP)	0.21%
NPE ratio	1.3%	1.4%	(0.1 PP)	1.3%	1.2%	1.1%	1.3%	1.1%	0.2 PP	1.1%
NPE coverage ratio	59.2%	59.4%	(0.2 PP)	58.7%	58.3%	57.4%	59.2%	57.4%	1.8 PP	57.4%
Total assets	21,001	20,243	3.7%	20,188	20,035	22,324	21,001	22,324	(5.9%)	22,324
RWA	8,022	7,898	1.6%	7,950	8,102	7,988	8,022	7,988	0.4%	7,988
Equity	1,792	1,724	3.9%	1,664	1,607	1,714	1,792	1,714	4.6%	1,714
Loans to customers	14,507	14,491	0.1%	14,352	14,257	14,127	14,507	14,127	2.7%	14,127
– Hereof non-financial corporations % ²	43.4%	44.0%	(0.7 PP)	43.3%	43.6%	43.1%	43.4%	43.1%	0.2 PP	43.1%
– Hereof households % ²	55.2%	54.6%	0.6 PP	55.1%	55.1%	55.2%	55.2%	55.2%	0.0 PP	55.2%
– Hereof FCY %	0.2%	0.2%	(0.1 PP)	0.2%	7.0%	0.2%	0.2%	0.2%	(0.0 PP)	0.2%
Deposits from customers	15,699	15,157	3.6%	15,375	15,677	15,742	15,699	15,742	(0.3%)	15,742
Business outlets	141	141	0.0%	141	141	143	141	143	(1.4%)	143
Number of employees	3,558	3,552	0.2%	3,513	3,513	3,484	3,558	3,484	2.1%	3,484
Number of customers (in mn)	1.4	1.3	2.8%	1.3	1.3	1.3	1.4	1.3	6.5%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	33	33	0.0%	33	31	32	131	114	14.9%	114
Net fee and commission income	7	8	(11.0%)	7	6	5	27	20	36.0%	20
Net trading income and fair value result	1	1	54.3%	1	1	1	4	(2)	–	(2)
Other net operating income	1	(1)	–	1	0	(2)	(0)	(1)	(98.3%)	(1)
Operating income	42	41	3.9%	42	38	35	163	131	24.8%	131
General administrative expenses	(18)	(16)	18.2%	(15)	(15)	(15)	(64)	(53)	20.4%	(53)
Operating result	24	25	(5.1%)	27	24	20	99	78	27.9%	78
Other result	(1)	0	–	0	0	(2)	(1)	(2)	(52.0%)	(2)
Gov. measures and compulsory contrib.	(2)	(2)	1.8%	(2)	(3)	(2)	(8)	(7)	11.3%	(7)
Impairment losses on financial assets	(7)	1	–	0	5	(6)	(1)	2	–	2
Profit/loss before tax	15	24	(39.9%)	26	25	11	90	71	26.1%	71
Profit/loss after tax	12	20	(39.1%)	22	21	9	76	60	27.7%	60
Return on equity before tax ¹	18.0%	30.8%	(12.8 PP)	33.4%	33.6%	15.0%	31.0%	26.2%	4.8 PP	26.2%
Return on equity after tax ¹	15.5%	26.1%	(10.6 PP)	28.8%	28.5%	12.0%	26.5%	22.1%	4.4 PP	22.1%
Net interest margin ¹	4.83%	4.92%	(0.09 PP)	5.06%	4.77%	4.91%	4.88%	4.75%	0.13 PP	4.75%
Cost/income ratio	43.7%	38.4%	5.3 PP	36.2%	38.1%	42.7%	39.1%	40.6%	(1.4 PP)	40.6%
Loan/deposit ratio	52.1%	50.8%	1.4 PP	49.2%	47.8%	48.0%	52.1%	48.0%	4.1 PP	48.0%
Provisioning ratio ¹	2.16%	(0.27%)	2.43 PP	(0.15%)	(1.66%)	2.03%	0.08%	(0.20%)	0.28 PP	(0.20%)
NPE ratio	2.6%	2.7%	(0.1 PP)	2.7%	2.7%	2.7%	2.6%	2.7%	(0.1 PP)	2.7%
NPE coverage ratio	74.1%	73.1%	1.0 PP	73.2%	71.8%	72.4%	74.1%	72.4%	1.7 PP	72.4%
Total assets	3,089	3,002	2.9%	2,949	2,859	2,908	3,089	2,908	6.2%	2,908
RWA	1,858	1,746	6.4%	1,705	1,573	1,708	1,858	1,708	8.7%	1,708
Equity	340	337	1.1%	333	324	300	340	300	13.6%	300
Loans to customers	1,317	1,248	5.5%	1,182	1,128	1,158	1,317	1,158	13.7%	1,158
– Hereof non-financial corporations % ²	54.2%	53.0%	1.2 PP	51.8%	52.2%	54.8%	54.2%	54.8%	(0.6 PP)	54.8%
– Hereof households % ²	45.8%	46.9%	(1.1 PP)	47.7%	47.4%	44.8%	45.8%	44.8%	1.0 PP	44.8%
– Hereof FCY %	38.3%	35.8%	2.5 PP	37.2%	38.0%	40.5%	38.3%	40.5%	(2.2 PP)	40.5%
Deposits from customers	2,617	2,534	3.3%	2,500	2,443	2,491	2,617	2,491	5.1%	2,491
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,294	1,294	0.0%	1,291	1,280	1,271	1,294	1,271	1.8%	1,271
Number of customers (in mn)	0.5	0.5	(0.1%)	0.5	0.5	0.5	0.5	0.5	3.2%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	22	21	6.3%	22	22	23	88	86	2.2%	86
Net fee and commission income	17	14	17.2%	15	13	14	60	54	11.2%	54
Net trading income and fair value result	(1)	0	–	0	0	0	0	2	(97.6%)	2
Other net operating income	0	1	(73.4%)	0	0	(1)	2	(3)	–	(3)
Operating income	38	37	3.2%	41	36	36	152	139	9.5%	139
General administrative expenses	(22)	(17)	31.5%	(17)	(15)	(21)	(71)	(66)	7.7%	(66)
Operating result	16	20	(20.2%)	24	21	15	82	74	11.1%	74
Other result	0	0	(22.1%)	0	0	0	0	0	324.2%	0
Gov. measures and compulsory contrib.	(1)	(1)	0.8%	(1)	(1)	(1)	(6)	(6)	5.9%	(6)
Impairment losses on financial assets	(4)	8	–	1	0	(3)	5	(2)	–	(2)
Profit/loss before tax	11	27	(60.3%)	24	20	11	81	66	23.4%	66
Profit/loss after tax	9	25	(63.9%)	21	19	12	74	63	18.1%	63
Return on equity before tax ¹	11.1%	29.7%	(18.6 PP)	26.4%	22.3%	12.6%	23.6%	20.4%	3.2 PP	20.4%
Return on equity after tax ¹	9.4%	27.6%	(18.2 PP)	24.1%	20.7%	14.1%	21.6%	19.4%	2.1 PP	19.4%
Net interest margin ¹	3.35%	3.26%	0.10 PP	3.51%	3.58%	3.89%	3.43%	3.78%	(0.35 PP)	3.78%
Cost/income ratio	57.6%	45.2%	12.4 PP	41.6%	41.2%	57.6%	46.4%	47.2%	(0.8 PP)	47.2%
Loan/deposit ratio	68.2%	69.4%	(1.2 PP)	68.9%	69.4%	69.9%	68.2%	69.9%	(1.7 PP)	69.9%
Provisioning ratio ¹	1.07%	(2.00%)	3.06 PP	(0.29%)	(0.06%)	0.81%	(0.32%)	0.17%	(0.48 PP)	0.17%
NPE ratio	2.2%	2.3%	(0.1 PP)	2.3%	2.4%	2.5%	2.2%	2.5%	(0.3 PP)	2.5%
NPE coverage ratio	72.0%	66.5%	5.5 PP	78.1%	75.1%	75.1%	72.0%	75.1%	(3.1 PP)	75.1%
Total assets	2,975	2,923	1.8%	2,859	2,792	2,724	2,975	2,724	9.2%	2,724
RWA	1,604	1,542	4.0%	1,725	1,696	1,651	1,604	1,651	(2.8%)	1,651
Equity	405	396	2.3%	371	381	362	405	362	11.8%	362
Loans to customers	1,588	1,552	2.3%	1,553	1,533	1,506	1,588	1,506	5.5%	1,506
– Hereof non-financial corporations % ²	36.7%	36.1%	0.6 PP	36.9%	37.4%	37.0%	36.7%	37.0%	(0.3 PP)	37.0%
– Hereof households % ²	59.8%	60.5%	(0.7 PP)	59.3%	59.5%	59.9%	59.8%	59.9%	(0.1 PP)	59.9%
– Hereof FCY %	4.2%	4.4%	(0.2 PP)	4.2%	4.1%	4.1%	4.2%	4.1%	0.1 PP	4.1%
Deposits from customers	2,443	2,375	2.9%	2,361	2,299	2,250	2,443	2,250	8.6%	2,250
Business outlets	87	87	0.0%	87	87	87	87	87	0.0%	87
Number of employees	1,333	1,351	(1.3%)	1,354	1,364	1,376	1,333	1,376	(3.1%)	1,376
Number of customers (in mn)	0.5	0.4	1.2%	0.4	0.4	0.4	0.5	0.4	2.0%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	47	48	(1.2%)	47	44	48	186	181	3.2%	181
Net fee and commission income	21	21	0.6%	19	19	19	79	73	8.1%	73
Net trading income and fair value result	(1)	6	-	(3)	1	16	3	6	(54.7%)	6
Other net operating income	1	(5)	-	4	3	(11)	3	(5)	-	(5)
Operating income	69	69	(0.5%)	67	66	72	271	256	6.0%	256
General administrative expenses	(38)	(31)	22.2%	(33)	(30)	(34)	(133)	(125)	6.3%	(125)
Operating result	31	38	(19.2%)	34	36	37	139	131	5.7%	131
Other result	(9)	(1)	>500,0%	(0)	(0)	(6)	(11)	(12)	(8.5%)	(12)
Gov. measures and compulsory contrib.	2	0	-	(2)	0	(2)	0	(2)	-	(2)
Impairment losses on financial assets	(11)	(9)	17.2%	6	2	(3)	(12)	12	-	12
Profit/loss before tax	14	28	(51.0%)	38	37	26	117	130	(10.3%)	130
Profit/loss after tax	11	23	(51.5%)	31	30	20	95	105	(8.8%)	105
Return on equity before tax ¹	7.9%	16.8%	(8.9 PP)	23.1%	21.7%	15.8%	18.2%	19.9%	(1.6 PP)	19.9%
Return on equity after tax ¹	6.4%	13.8%	(7.4 PP)	18.9%	17.8%	12.0%	14.9%	16.0%	(1.1 PP)	16.0%
Net interest margin ¹	2.77%	2.84%	(0.08 PP)	2.85%	2.69%	2.92%	2.79%	2.84%	(0.06 PP)	2.84%
Cost/income ratio	55.5%	45.2%	10.3 PP	48.8%	45.9%	47.8%	48.9%	48.7%	0.1 PP	48.7%
Loan/deposit ratio	66.1%	64.1%	2.1 PP	65.0%	65.4%	63.9%	66.1%	63.9%	2.3 PP	63.9%
Provisioning ratio ¹	1.18%	1.02%	0.16 PP	(0.71%)	(0.17%)	0.33%	0.33%	(0.37%)	0.71 PP	(0.37%)
NPE ratio	1.7%	2.1%	(0.3 PP)	1.8%	1.7%	1.8%	1.7%	1.8%	(0.0 PP)	1.8%
NPE coverage ratio	62.0%	57.2%	4.8 PP	61.4%	62.4%	59.8%	62.0%	59.8%	2.2 PP	59.8%
Total assets	7,299	7,256	0.6%	7,108	6,969	6,997	7,299	6,997	4.3%	6,997
RWA	2,447	2,487	(1.6%)	2,537	2,495	2,427	2,447	2,427	0.8%	2,427
Equity	708	696	1.7%	672	716	686	708	686	3.3%	686
Loans to customers	3,601	3,556	1.3%	3,581	3,545	3,481	3,601	3,481	3.4%	3,481
- Hereof non-financial corporations % ²	34.1%	32.9%	1.3 PP	33.2%	32.1%	32.4%	34.1%	32.4%	1.8 PP	32.4%
- Hereof households % ²	57.8%	57.6%	0.3 PP	56.6%	56.4%	56.9%	57.8%	56.9%	1.0 PP	56.9%
- Hereof FCY %	1.6%	0.0%	1.6 PP	1.6%	1.6%	0.9%	1.6%	0.9%	0.7 PP	0.9%
Deposits from customers	5,397	5,369	0.5%	5,304	5,074	5,091	5,397	5,091	6.0%	5,091
Business outlets	70	70	0.0%	70	70	70	70	70	0.0%	70
Number of employees	1,771	1,763	0.5%	1,787	1,798	1,773	1,771	1,773	(0.1%)	1,773
Number of customers (in mn)	0.5	0.5	0.3%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	17	18	(3.9%)	18	18	18	71	66	7.6%	66
Net fee and commission income	4	5	(18.6%)	4	3	4	17	17	(1.1%)	17
Net trading income and fair value result	0	0	216.5%	0	(0)	0	1	1	(27.7%)	1
Other net operating income	1	2	(45.9%)	2	2	2	6	6	8.7%	6
Operating income	23	25	(8.5%)	25	23	24	96	91	5.6%	91
General administrative expenses	(13)	(11)	18.1%	(12)	(10)	(14)	(47)	(41)	14.7%	(41)
Operating result	10	14	(29.3%)	12	13	10	49	50	(1.7%)	50
Other result	0	0	-	0	0	(0)	0	(0)	-	(0)
Gov. measures and compulsory contrib.	(1)	(1)	0.4%	(1)	(1)	(0)	(2)	(2)	8.8%	(2)
Impairment losses on financial assets	1	(0)	-	(1)	(2)	(7)	(2)	(13)	(82.1%)	(13)
Profit/loss before tax	10	14	(24.6%)	10	11	3	45	36	26.6%	36
Profit/loss after tax	9	12	(20.9%)	9	10	2	40	31	27.2%	31
Return on equity before tax ¹	25.8%	34.4%	(8.6 PP)	26.3%	28.3%	7.8%	30.6%	25.8%	4.8 PP	25.8%
Return on equity after tax ¹	23.6%	30.0%	(6.4 PP)	22.9%	25.1%	6.6%	27.0%	22.7%	4.4 PP	22.7%
Net interest margin ¹	4.90%	5.31%	(0.41 PP)	5.32%	5.41%	5.37%	5.22%	5.20%	0.02 PP	5.20%
Cost/income ratio	56.6%	43.8%	12.8 PP	49.8%	44.5%	57.1%	48.6%	44.7%	3.8 PP	44.7%
Loan/deposit ratio	86.6%	87.9%	(1.3 PP)	88.0%	83.5%	81.3%	86.6%	81.3%	5.3 PP	81.3%
Provisioning ratio ¹	(0.28%)	(0.01%)	(0.27 PP)	0.60%	0.62%	2.77%	0.22%	1.33%	(1.11 PP)	1.33%
NPE ratio	2.4%	2.7%	(0.3 PP)	2.6%	2.5%	2.5%	2.4%	2.5%	(0.1 PP)	2.5%
NPE coverage ratio	74.1%	69.4%	4.7 PP	76.3%	72.6%	72.1%	74.1%	72.1%	2.0 PP	72.1%
Total assets	1,622	1,517	6.9%	1,476	1,477	1,489	1,622	1,489	8.9%	1,489
RWA	977	802	21.8%	922	866	859	977	859	13.8%	859
Equity	174	165	5.6%	172	163	154	174	154	13.2%	154
Loans to customers	1,132	1,073	5.5%	1,040	997	990	1,132	990	14.4%	990
- Hereof non-financial corporations % ²	36.4%	36.5%	(0.2 PP)	36.9%	38.4%	39.7%	36.4%	39.7%	(3.3 PP)	39.7%
- Hereof households % ²	63.4%	63.5%	(0.1 PP)	63.1%	61.6%	60.3%	63.4%	60.3%	3.0 PP	60.3%
- Hereof FCY %	0.0%	0.0%	0.0 PP	0.0%	1.2%	1.2%	0.0%	1.2%	(1.2 PP)	1.2%
Deposits from customers	1,329	1,244	6.8%	1,185	1,196	1,219	1,329	1,219	9.0%	1,219
Business outlets	36	37	(2.7%)	37	37	38	36	38	(5.3%)	38
Number of employees	937	918	2.1%	1,011	975	965	937	965	(2.9%)	965
Number of customers (in mn)	0.4	0.3	2.6%	0.3	0.3	0.3	0.4	0.3	8.8%	0.3

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In EUR mn	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	156	156	0.1%	154	153	149	619	579	6.9%	579
Net fee and commission income	59	52	13.5%	49	41	54	200	184	8.6%	184
Net trading income and fair value result	2	(3)	–	0	2	2	1	9	(88.3%)	9
Other net operating income	(4)	2	–	1	(0)	2	(1)	1	–	1
Operating income	213	207	2.7%	204	196	206	820	778	5.5%	778
General administrative expenses	(103)	(88)	16.1%	(93)	(87)	(107)	(370)	(346)	7.0%	(346)
Operating result	110	119	(7.3%)	111	110	99	450	432	4.3%	432
Other result	(1)	0	–	(0)	0	(3)	(1)	(5)	(88.1%)	(5)
Gov. measures and compulsory contrib.	(6)	(6)	7.1%	(8)	(12)	0	(32)	(10)	228.1%	(10)
Impairment losses on financial assets	(4)	(2)	124.4%	(0)	1	(2)	(5)	6	–	6
Profit/loss before tax	99	111	(10.9%)	103	98	95	412	423	(2.6%)	423
Profit/loss after tax	82	91	(10.5%)	85	79	75	337	346	(2.4%)	346
Return on equity before tax ¹	25.2%	30.0%	(4.9 PP)	27.7%	25.4%	24.9%	29.0%	31.6%	(2.6 PP)	31.6%
Return on equity after tax ¹	20.7%	24.6%	(3.9 PP)	22.9%	20.4%	19.8%	23.7%	25.8%	(2.1 PP)	25.8%
Net interest margin ¹	4.07%	4.36%	(0.29 PP)	4.32%	4.42%	4.44%	4.28%	4.50%	(0.21 PP)	4.50%
Cost/income ratio	48.3%	42.7%	5.6 PP	45.4%	44.1%	51.9%	45.1%	44.5%	0.6 PP	44.5%
Loan/deposit ratio	67.4%	74.6%	(7.2 PP)	71.0%	69.3%	73.3%	67.4%	73.3%	(5.9 PP)	73.3%
Provisioning ratio ¹	0.18%	0.05%	0.13 PP	0.00%	(0.05%)	0.06%	0.05%	(0.08%)	0.13 PP	(0.08%)
NPE ratio	1.5%	1.6%	(0.1 PP)	1.7%	1.7%	1.6%	1.5%	1.6%	(0.1 PP)	1.6%
NPE coverage ratio	65.2%	66.5%	(1.3 PP)	66.1%	65.2%	66.3%	65.2%	66.3%	(1.1 PP)	66.3%
Total assets	16,656	15,082	10.4%	15,000	14,580	14,230	16,656	14,230	17.1%	14,230
RWA	7,255	7,006	3.6%	6,940	6,497	6,674	7,255	6,674	8.7%	6,674
Equity	1,703	1,621	5.1%	1,521	1,630	1,546	1,703	1,546	10.2%	1,546
Loans to customers	9,869	8,715	13.2%	8,391	8,135	8,433	9,869	8,433	17.0%	8,433
– Hereof non-financial corporations % ²	48.4%	52.8%	(4.3 PP)	51.9%	50.4%	51.1%	48.4%	51.1%	(2.6 PP)	51.1%
– Hereof households % ²	38.9%	43.0%	(4.1 PP)	43.2%	43.9%	42.8%	38.9%	42.8%	(3.9 PP)	42.8%
– Hereof FCY %	29.5%	30.6%	(1.1 PP)	33.2%	32.9%	33.0%	29.5%	33.0%	(3.5 PP)	33.0%
Deposits from customers	13,148	11,481	14.5%	11,563	11,269	10,995	13,148	10,995	19.6%	10,995
Business outlets	276	279	(1.1%)	280	283	288	276	288	(4.2%)	288
Number of employees	5,034	5,037	(0.1%)	5,011	5,064	5,037	5,034	5,037	(0.1%)	5,037
Number of customers (in mn)	2.3	2.3	2.6%	2.3	2.3	2.3	2.3	2.3	1.6%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	72	74	(2.7%)	75	74	73	295	270	9.2%	270
Net fee and commission income	33	31	3.9%	31	29	29	123	108	14.1%	108
Net trading income and fair value result	3	4	(13.4%)	3	3	3	13	14	(3.9%)	14
Other net operating income	(2)	4	-	2	1	0	5	3	37.1%	3
Operating income	106	112	(5.8%)	111	107	106	436	395	10.2%	395
General administrative expenses	(36)	(30)	18.0%	(30)	(27)	(35)	(123)	(122)	0.6%	(122)
Operating result	70	82	(14.7%)	81	80	71	313	273	14.5%	273
Other result	(3)	0	-	0	0	(13)	(2)	(13)	(81.9%)	(13)
Gov. measures and compulsory contrib.	(3)	(3)	1.7%	(3)	(3)	(3)	(13)	(12)	6.9%	(12)
Impairment losses on financial assets	(2)	(9)	(79.9%)	(1)	7	(5)	(5)	(12)	(61.7%)	(12)
Profit/loss before tax	62	70	(11.6%)	77	84	50	293	236	24.1%	236
Profit/loss after tax	53	60	(11.5%)	67	71	43	252	202	24.6%	202
Return on equity before tax ¹	29.3%	36.1%	(6.8 PP)	40.8%	43.6%	27.7%	41.2%	39.8%	1.4 PP	39.8%
Return on equity after tax ¹	25.3%	31.1%	(5.8 PP)	35.4%	37.0%	24.2%	35.5%	34.1%	1.3 PP	34.1%
Net interest margin ¹	4.88%	5.10%	(0.22 PP)	5.48%	5.55%	5.48%	5.24%	5.12%	0.12 PP	5.12%
Cost/income ratio	33.9%	27.1%	6.9 PP	26.8%	25.4%	32.9%	28.2%	30.9%	(2.7 PP)	30.9%
Loan/deposit ratio	60.5%	62.9%	(2.4 PP)	64.9%	67.1%	66.1%	60.5%	66.1%	(5.6 PP)	66.1%
Provisioning ratio ¹	0.24%	1.15%	(0.91 PP)	0.16%	(0.93%)	0.61%	0.16%	0.39%	(0.23 PP)	0.39%
NPE ratio	1.4%	1.4%	(0.1 PP)	1.4%	1.5%	1.5%	1.4%	1.5%	(0.2 PP)	1.5%
NPE coverage ratio	60.2%	60.0%	0.2 PP	62.1%	59.1%	62.9%	60.2%	62.9%	(2.7 PP)	62.9%
Total assets	6,409	6,181	3.7%	6,033	5,813	5,695	6,409	5,695	12.5%	5,695
RWA	3,293	3,192	3.2%	3,169	3,231	3,060	3,293	3,060	7.6%	3,060
Equity	929	871	6.6%	803	844	772	929	772	20.3%	772
Loans to customers	3,077	3,092	(0.5%)	3,083	3,070	3,031	3,077	3,031	1.5%	3,031
- Hereof non-financial corporations % ²	55.4%	56.2%	(0.8 PP)	57.2%	57.6%	56.8%	55.4%	56.8%	(1.4 PP)	56.8%
- Hereof households % ²	44.5%	43.7%	0.8 PP	42.7%	42.2%	43.1%	44.5%	43.1%	1.4 PP	43.1%
- Hereof FCY %	75.1%	74.8%	0.3 PP	77.0%	77.2%	76.8%	75.1%	76.8%	(1.7 PP)	76.8%
Deposits from customers	5,126	4,962	3.3%	4,789	4,621	4,634	5,126	4,634	10.6%	4,634
Business outlets	105	105	0.0%	105	108	108	105	108	(2.8%)	108
Number of employees	2,121	2,100	1.0%	2,116	2,103	2,113	2,121	2,113	0.4%	2,113
Number of customers (in mn)	1.1	1.0	3.1%	1.0	1.0	1.0	1.1	1.0	4.9%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	96	95	1.1%	97	103	106	391	418	(6.5%)	418
Net fee and commission income	18	15	19.2%	17	17	23	67	84	(20.3%)	84
Net trading income and fair value result	7	2	179.9%	5	5	4	19	33	(41.5%)	33
Other net operating income	0	(0)	–	0	0	(0)	1	(2)	–	(2)
Operating income	121	112	8.0%	119	125	133	477	532	(10.3%)	532
General administrative expenses	(52)	(47)	10.6%	(48)	(46)	(52)	(192)	(180)	6.8%	(180)
Operating result	69	65	6.1%	71	80	81	286	353	(19.0%)	353
Other result	(1)	(0)	424.7%	(0)	(2)	(2)	(3)	(1)	155.9%	(1)
Gov. measures and compulsory contrib.	(3)	(3)	7.4%	(3)	(3)	(3)	(11)	(11)	(0.1%)	(11)
Impairment losses on financial assets	(46)	(8)	472.3%	(11)	5	(20)	(60)	(94)	(36.4%)	(94)
Profit/loss before tax	20	55	(64.1%)	57	81	57	212	247	(14.0%)	247
Profit/loss after tax	(45)	41	–	41	61	(35)	97	121	(19.8%)	121
Return on equity before tax ¹	12.6%	38.3%	(25.8 PP)	42.8%	62.4%	43.9%	42.1%	57.2%	(15.1 PP)	57.2%
Return on equity after tax ¹	–	28.5%	–	30.9%	46.9%	–	19.3%	28.2%	(8.8 PP)	28.2%
Net interest margin ¹	8.73%	8.81%	(0.08 PP)	9.10%	9.70%	9.99%	9.07%	10.23%	(1.15 PP)	10.23%
Cost/income ratio	42.6%	41.6%	1.0 PP	40.4%	36.3%	39.1%	40.1%	33.7%	6.4 PP	33.7%
Loan/deposit ratio	33.2%	34.9%	(1.7 PP)	30.9%	32.4%	33.6%	33.2%	33.6%	(0.4 PP)	33.6%
Provisioning ratio ¹	5.13%	1.06%	4.07 PP	2.54%	(0.16%)	3.30%	2.18%	3.45%	(1.28 PP)	3.45%
NPE ratio	4.4%	4.8%	(0.4 PP)	4.9%	5.6%	5.6%	4.4%	5.6%	(1.2 PP)	5.6%
NPE coverage ratio	82.5%	75.2%	7.4 PP	75.8%	74.8%	73.8%	82.5%	73.8%	8.7 PP	73.8%
Total assets	4,986	4,647	7.3%	4,811	4,609	4,473	4,986	4,473	11.5%	4,473
RWA	4,709	4,496	4.7%	4,753	4,881	4,865	4,709	4,865	(3.2%)	4,865
Equity	623	618	0.9%	602	568	512	623	512	21.7%	512
Loans to customers	1,385	1,350	2.6%	1,261	1,296	1,303	1,385	1,303	6.3%	1,303
– Hereof non-financial corporations % ²	86.5%	87.9%	(1.5 PP)	87.1%	85.9%	86.1%	86.5%	86.1%	0.4 PP	86.1%
– Hereof households % ²	11.8%	10.7%	1.0 PP	11.4%	10.4%	9.6%	11.8%	9.6%	2.1 PP	9.6%
– Hereof FCY %	30.2%	31.6%	(1.4 PP)	29.9%	33.1%	35.4%	30.2%	35.4%	(5.2 PP)	35.4%
Deposits from customers	4,149	3,884	6.8%	4,083	3,921	3,767	4,149	3,767	10.2%	3,767
Business outlets	298	299	(0.3%)	321	321	321	298	321	(7.2%)	321
Number of employees	5,251	5,243	0.2%	5,239	5,329	5,333	5,251	5,333	(1.5%)	5,333
Number of customers (in mn)	2.9	2.8	0.9%	2.8	2.9	2.9	2.9	2.9	(1.6%)	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	467	411	13.8%	377	368	382	1,623	1,411	15.1%	1,411
Net fee and commission income	172	193	(11.0%)	220	208	186	793	1,152	(31.2%)	1,152
Net trading income and fair value result	11	26	(59.2%)	2	20	5	59	135	(55.9%)	135
Other net operating income	1	(1)	–	(3)	(3)	0	(6)	(19)	(68.3%)	(19)
Operating income	651	629	3.5%	598	593	574	2,471	2,679	(7.8%)	2,679
General administrative expenses	(45)	(150)	(70.4%)	(152)	(141)	(161)	(488)	(729)	(33.0%)	(729)
Operating result	606	479	26.7%	445	452	413	1,982	1,950	1.7%	1,950
Other result	(837)	2	–	(0)	(8)	(2)	(843)	(8)	>500,0%	(8)
Gov. measures and compulsory contrib.	(5)	(7)	(24.3%)	(9)	(9)	(9)	(30)	(42)	(28.0%)	(42)
Impairment losses on financial assets	117	25	363.2%	42	(22)	52	162	(95)	–	(95)
Profit/loss before tax	(119)	499	–	478	414	454	1,272	1,805	(29.5%)	1,805
Profit/loss after tax	(240)	409	–	379	326	317	873	1,341	(34.9%)	1,341
Return on equity before tax ¹	–	40.3%	–	40.1%	36.9%	44.9%	29.6%	50.4%	(20.8 PP)	50.4%
Return on equity after tax ¹	–	33.0%	–	31.7%	29.1%	31.4%	20.3%	37.5%	(17.1 PP)	37.5%
Net interest margin ¹	11.69%	8.88%	2.81 PP	7.61%	7.62%	7.87%	8.87%	6.47%	2.40 PP	6.47%
Cost/income ratio	6.8%	23.9%	(17.1 PP)	25.5%	23.8%	28.1%	19.8%	27.2%	(7.5 PP)	27.2%
Loan/deposit ratio ³	35.7%	37.5%	(1.8 PP)	37.1%	38.6%	39.4%	35.7%	39.4%	(3.8 PP)	39.4%
Provisioning ratio ¹	(8.76%)	0.09%	(8.85 PP)	0.47%	2.92%	(2.51%)	(0.82%)	1.27%	(2.09 PP)	1.27%
NPE ratio	1.6%	1.7%	(0.1 PP)	1.5%	1.7%	1.4%	1.6%	1.4%	0.2 PP	1.4%
NPE coverage ratio	69.0%	72.3%	(3.4 PP)	72.6%	66.8%	73.5%	69.0%	73.5%	(4.5 PP)	73.5%
Total assets	16,945	18,232	(7.1%)	22,439	21,098	20,702	16,945	20,702	(18.1%)	20,702
RWA	16,994	17,951	(5.3%)	17,017	14,940	14,025	16,994	14,025	21.2%	14,025
Equity	4,512	5,192	(13.1%)	5,496	4,755	4,450	4,512	4,450	1.4%	4,450
Loans to customers	4,176	4,483	(6.9%)	5,848	5,796	5,973	4,176	5,973	(30.1%)	5,973
– Hereof non-financial corporations % ^{2,3}	32.4%	37.3%	(5.0 PP)	43.0%	46.9%	47.1%	32.4%	47.1%	(14.8 PP)	47.1%
– Hereof households % ²	43.8%	47.0%	(3.1 PP)	43.9%	42.1%	42.9%	43.8%	42.9%	0.9 PP	42.9%
– Hereof FCY %	7.2%	7.2%	(0.0 PP)	7.0%	9.2%	9.0%	7.2%	9.0%	(1.8 PP)	9.0%
Deposits from customers	9,512	10,975	(13.3%)	14,548	14,387	14,639	9,512	14,639	(35.0%)	14,639
Business outlets	89	121	(26.4%)	117	120	124	89	124	(28.2%)	124
Number of employees	8,863	9,313	(4.8%)	9,715	9,832	9,942	8,863	9,942	(10.9%)	9,942
Number of customers (in mn)	3.2	3.3	(1.0%)	3.3	3.2	3.2	3.2	3.2	0.4%	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	Q4/2024	Q3/2024	q-o-q	Q2/2024	Q1/2024	Q4/2023	1-12/2024	1-12/2023	y-o-y	1-12/2023
Net interest income	207	201	3.3%	219	233	256	860	967	(11.1%)	967
Net fee and commission income	157	145	7.6%	140	147	150	589	578	1.9%	578
Net trading income and fair value result	19	49	(60.5%)	34	13	21	114	163	(29.9%)	163
Other net operating income	33	36	(8.3%)	30	32	26	131	108	20.6%	108
Operating income	420	441	(4.8%)	428	428	458	1,717	1,831	(6.2%)	1,831
General administrative expenses	(260)	(214)	21.5%	(237)	(221)	(262)	(931)	(882)	5.5%	(882)
Operating result	160	228	(29.5%)	191	207	196	786	948	(17.1%)	948
Other result	(10)	1	-	(3)	(2)	(2)	(13)	6	-	6
Gov. measures and compulsory contrib.	(3)	(4)	(5.9%)	4	(15)	(10)	(18)	(44)	(59.4%)	(44)
Impairment losses on financial assets	(18)	(76)	(75.7%)	(73)	(63)	(151)	(230)	(177)	29.8%	(177)
Profit/loss before tax	129	149	(13.6%)	119	127	33	525	733	(28.4%)	733
Profit/loss after tax	96	122	(21.0%)	95	100	18	412	561	(26.6%)	561
Return on equity before tax ¹	11.6%	13.7%	(2.1 PP)	10.9%	11.8%	3.4%	11.8%	19.0%	(7.2 PP)	19.0%
Return on equity after tax ¹	8.6%	11.1%	(2.5 PP)	8.7%	9.3%	1.8%	9.2%	14.5%	(5.3 PP)	14.5%
Net interest margin ¹	1.34%	1.28%	0.06 PP	1.38%	1.52%	1.64%	1.39%	1.53%	(0.15 PP)	1.53%
Cost/income ratio	61.8%	48.4%	13.4 PP	55.3%	51.6%	57.2%	54.2%	48.2%	6.0 PP	48.2%
Loan/deposit ratio	161.1%	154.3%	6.8 PP	156.5%	168.3%	172.0%	161.1%	172.0%	(11.0 PP)	172.0%
Provisioning ratio ¹	0.20%	0.80%	(0.60 PP)	0.78%	0.68%	1.63%	0.62%	0.47%	0.15 PP	0.47%
NPE ratio	3.5%	3.2%	0.4 PP	2.9%	2.9%	3.0%	3.5%	3.0%	0.5 PP	3.0%
NPE coverage ratio	39.4%	37.6%	1.8 PP	38.3%	32.8%	35.6%	39.4%	35.6%	3.8 PP	35.6%
Total assets	62,818	64,111	(2.0%)	64,763	65,460	60,131	62,818	60,131	4.5%	60,131
RWA	25,055	25,025	0.1%	25,469	26,260	25,938	25,055	25,938	(3.4%)	25,938
Equity	4,729	4,713	0.4%	4,682	4,754	4,509	4,729	4,509	4.9%	4,509
Loans to customers	36,003	37,126	(3.0%)	38,113	37,443	35,958	36,003	35,958	0.1%	35,958
- Hereof non-financial corporations % ²	50.9%	48.2%	2.7 PP	48.6%	49.9%	51.3%	50.9%	51.3%	(0.4 PP)	51.3%
- Hereof households % ²	21.4%	20.6%	0.8 PP	19.9%	20.1%	20.8%	21.4%	20.8%	0.6 PP	20.8%
- Hereof FCY %	13.7%	13.2%	0.6 PP	13.8%	15.1%	15.3%	13.7%	15.3%	(1.6 PP)	15.3%
Deposits from customers	24,544	28,097	(12.6%)	28,275	28,245	28,836	24,544	28,836	(14.9%)	28,836
Business outlets	17	18	(5.6%)	18	24	23	17	23	(26.1%)	23
Number of employees	3,704	3,654	1.4%	3,617	3,593	3,536	3,704	3,536	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	2.1%	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



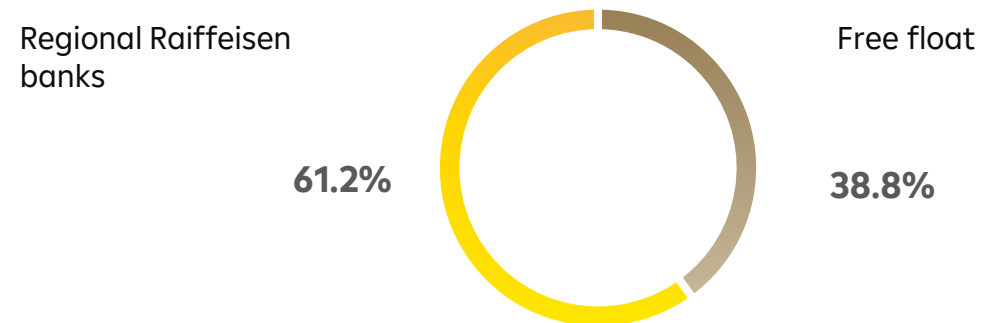
> General information

- > 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)



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

Group Investor Relations

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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