

**RBI 1-9/2024: EUR 856 million consolidated profit excluding Russia and Belarus, FY 2024 ROE guidance revised down on higher Poland provisions**

- Consolidated profit of EUR 856 million excluding Russia and Belarus, including EUR 493 million provisions for CHF and EUR mortgage loans in Poland
- Core revenues excluding Russia and Belarus slightly down at EUR 1,481 million quarter-over-quarter, reflecting muted business activity in Q3
- Provisioning ratio for the Group excluding Russia and Belarus stable at around 30 bps in Q3
- CET1 ratio excluding Russia improves to 15.3% (Group CET1 ratio unchanged at 17.8%)
- Russia: Significant de-risking accelerates – customer loans down almost 67% since peak in Q2/2022 and down 23% quarter-over-quarter, current account deposits down 26% quarter-over-quarter
- ROE guidance for 2024 adjusted to 7.5%, excluding Russia and Belarus

Income Statement in EUR million	1-9/2024	1-9/2023	Q3/2024	Q2/2024
Net interest income	4,355	4,190	1,461	1,440
Net fee and commission income	2,077	2,364	686	722
Net trading income and fair value result	98	205	39	42
General administrative expenses	(2,893)	(2,874)	(970)	(986)
Operating result	3,821	4,030	1,286	1,271
Other result	(571)	(589)	(164)	(260)
Governmental measures and compulsory contributions	(191)	(259)	(30)	(21)
Impairment losses on financial assets	(94)	(251)	(46)	(23)
Profit/loss before tax	2,966	2,931	1,047	967
Profit/loss after tax from continuing operations	2,253	2,274	817	715
Consolidated profit	2,083	2,114	758	661

Financial statement in EUR million	30/9/2024	31/12/2023
Loans to customers	100,105	99,434
Deposits from customers	120,300	119,353
Total assets	205,981	198,241
Total risk-weighted assets (RWA)	97,736	93,664

Bank-specific information	30/9/2024	31/12/2023
NPE Ratio	2.0%	1.9%
NPE Coverage Ratio	51.8%	51.7%
CET1 ratio transitional (incl. profit)	17.8%	17.3%
Total capital ratio transitional (incl. profit)	22.0%	21.5%

Key ratios	1-9/2024	1-9/2023	Q3/2024	Q2/2024
Net interest margin (Ø interest-bearing assets)	2.96%	2.81%	2.97%	2.92%
Cost/Income Ratio	42.7%	41.2%	42.6%	43.2%
Provisioning ratio (Ø loans to customers)	0.25%	0.25%	0.27%	0.27%
Consolidated return on equity	15.9%	17.4%	17.7%	15.1%
Earnings per share in EUR	6.09	6.19	2.22	1.93

**Outlook**

The following guidance refers to RBI excluding Russia and Belarus. The 2024 guidance for RBI including Russia and Belarus has been suspended in light of the accelerated business reduction in Russia.

<b>Outlook 2024</b>	<b>RBI excl. RU/BY</b>
Net interest income in EUR	around 4.1 bn
Net fee and commission income in EUR	around 1.8 bn
Loans to customers (growth)	4 to 5%
General administrative expenses in EUR	around 3.3 bn
Cost/income ratio	around 52%
Provisioning ratio (before use of overlays)	up to 35 bps
Consolidated return on equity	around 7.5%
CET1 ratio	around 14.7%*

\*P/B Zero' Russia deconsolidation scenario

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