



Raiffeisen Bank International

H1/2021 Results - 30 July 2021

Certain statements contained herein may be statements of future expectations and other forward-looking statements about Raiffeisen Bank International AG ("RBI") and its affiliates, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may", "will", "should", "expects", "plans", "contemplates", "intends", "anticipates", "believes", "estimates", "predicts", "potential", or "continue" and similar expressions typically identify forward-looking statements.

By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, no forward-looking statement can be guaranteed. Undue reliance should not be placed on these forward-looking statements. Many factors could cause our results of operations, financial condition, liquidity, and the development of the industries in which we compete, to differ materially from those expressed or implied by the forward-looking statements contained herein.

These factors include, without limitation, the following: (i) our ability to compete in the regions in which we operate; (ii) our ability to meet the needs of our customers; (iii) our ability to leverage synergies from acquisitions, cost reduction programs or other projects; (iv) uncertainties associated with general economic conditions particularly in CEE; (v) governmental factors, including the costs of compliance with regulations and the impact of regulatory changes; (vi) the impact of currency exchange rate and interest rate fluctuations; and (vii) other risks,

uncertainties and factors inherent in our business.

This presentation contains financial and non-financial information and statistical data relating to RBI. Such information and data are presented for illustrative purposes only.

Subject to applicable securities law requirements, we disclaim any intention or obligation to update or revise any forward-looking statements set forth herein, whether as a result of new information, future events or otherwise.

This document is for information purposes only and shall not be treated as giving any investment advice and/or recommendation whatsoever. This presentation and any information (written or oral) provided to you does not constitute an offer of securities, nor a solicitation for an offer of securities, nor a prospectus or advertisement or a marketing or sales activity for such securities. Neither the shares of RBI nor securities issued by any subsidiary of RBI have been registered under the U.S. Securities Act of 1933 (the "Securities Act") nor in Canada, U.K. or Japan. No securities may be offered or sold in the United States or in any other jurisdiction, which requires registration or qualification, absent any such registration or qualification or an exemption therefrom. These materials must not be copied or otherwise distributed to "U.S. persons" (according to the definition under Regulation S of the Securities Act as amended from time to time) or publications with general circulation in the United States. The circulation of this document may be restricted or prohibited in certain jurisdictions.

For the United Kingdom: This presentation and related material (these "Materials") are for distribution only to persons who are members of RBI falling within Article 43(2) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005

(as amended, the "Financial Promotion Order") or who (i) have professional experience in matters relating to investments falling within Article 19(5) of the Financial Promotion Order, (ii) are persons falling within Article 49(2)(a) to (d) ("high net worth companies, unincorporated associations etc") of the Financial Promotion Order, (iii) are outside the United Kingdom, or (iv) are persons to whom an invitation or inducement to engage in investment activity (within the meaning of section 21 of the Financial Services and Markets Act 2000) in connection with the issue or sale of any securities may otherwise lawfully be communicated or caused to be communicated (all such persons together being referred to as "relevant persons"). These Materials are directed only at relevant persons and must not be acted on or relied on by persons who are not relevant persons. Any investment or investment activity to which these Materials relate is available only to relevant persons and will be engaged in only with relevant persons.

Figures shown in the presentation are based on figures disclosed in the annual report (for this presentation, numbers in the annual report have been adjusted to reflect impact from FINREP implementation) as well as the interim reports of RBI. However, figures used in this document have been rounded, which could result in percentage changes differing slightly from those provided in such reports.

We have diligently prepared this presentation. However, rounding, transmission, printing, and typographical errors cannot be ruled out. None of RBI, any of its affiliates, advisors or representatives shall be responsible or liable for any omissions, errors or subsequent changes which have not been reflected herein and accept no liability whatsoever for any loss or damage howsoever arising from any use of this document or its content or third-party data or otherwise arising in connection therewith.

01

**Business & Financial
Update**

02

Risk Update

03

Appendix

H1/2021 Executive Summary

Consolidated profit

1-6/2021

EUR **612** mn

+66% y-o-y

Core revenues

1-6/2021, in EUR mn

1,571

-8%

y-o-y

Net interest income

932

+11%

y-o-y

Net fee & commission income

Loans to customers

30/06/2021

EUR **94,052** mn

+3.7% ytd

CET 1 ratio

30/06/2021, fully loaded, incl. result

13.3%

-0.3 pp ytd

Consolidated RoE

1-6/2021 (annualized)

9.6%

+3.7 pp y-o-y

Provisioning ratio

1-6/2021 (annualized)

23 bps

-44 bps y-o-y

Outlook

- Loan growth for 2021 expected in mid to high single-digit range (excluding Equa bank)
- FY 2021 risk cost guidance revised down to around 50 bps, barring renewed lockdowns

M&A in the Czech Republic

- Successful closing of the Equa bank transaction; now focusing on integration
- ING customer referral progress has exceeded expectations

Green issuance

- First RBI Group green tier 2 issuance
- Green MREL issuance by the Czech, Slovak, and Romanian subsidiaries
- RBI again ranked #1 bookrunner in CEE

Q2/2021 Income Statement and KPIs

| (in EUR mn) | Q2/2021 | % q-o-q | % y-o-y |
|--|--------------|-------------|--------------|
| Net interest income | 804 | +5% | -2% |
| Net fee and commission income | 499 | +15% | +27% |
| Net trading income & fair value result | 27 | +474% | +6% |
| Other operating components ¹ | 52 | -4% | -9% |
| Operating income | 1,382 | +10% | +6% |
| Staff expenses | -394 | +3% | -3% |
| Other administrative expenses | -243 | +14% | +11% |
| Depreciation | -98 | +1% | +2% |
| General administrative expenses | -735 | +6% | +2% |
| Operating result | 647 | +14% | +12% |
| Other result | -37 | -3% | -59% |
| Impairment losses on financial assets | -31 | -61% | -80% |
| Gov. measures & compulsory contributions | -31 | -76% | -41% |
| ... | ... | ... | ... |
| Consolidated profit | 396 | +83% | +107% |

Net interest margin

Q2/2021

1.92%

-1 bp

q-o-q

Cost/income ratio

Q2/2021

53.2%

-1.8 pp

q-o-q

Consolidated return on equity

Q2/2021

12.7%

+6.1 pp

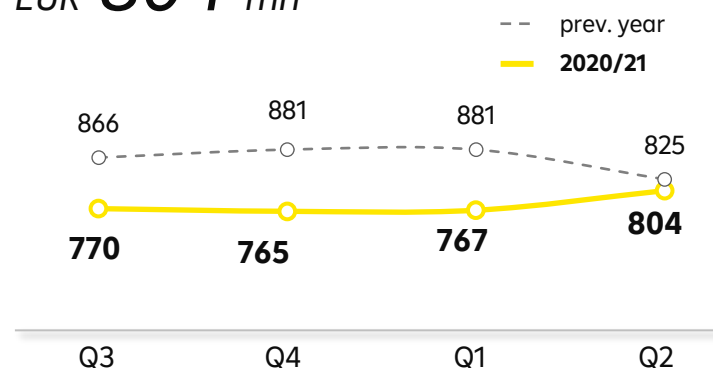
q-o-q

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

Q2/2021 Core Revenue Trends

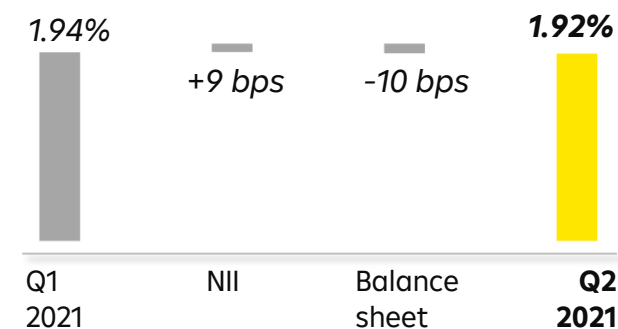
Net interest income up 5% (EUR 37 mn)

EUR **804** mn



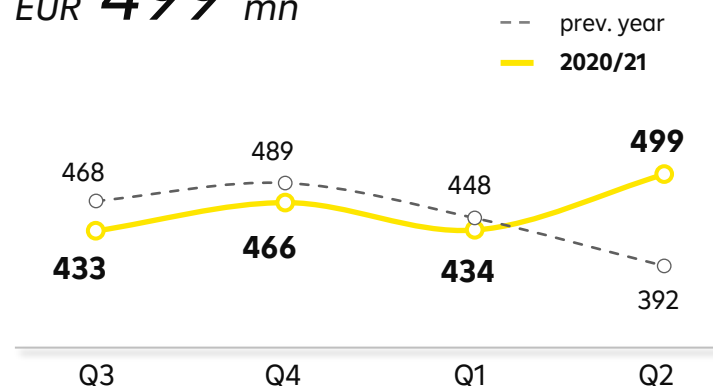
- Higher volumes (EUR 21 mn impact), including strong deposit inflows in CZK, RUB, and UAH
- EUR 9 mn TLTRO bonus recognized in Q2
- Positive FX effect (EUR 5 mn) mainly from RUB, CZK, and UAH

NIM: NII increase offset by growth in interest-bearing assets



Net fee and commission income up 15% (EUR 65 mn)

EUR **499** mn



- Increased turnover in payments (up EUR 29 mn) and FX business (up EUR 20 mn) across most markets, and particularly in Russia, following lifting of Covid-19 restrictions

| in EUR mn | Q4/20 | Q1/21 | Q2/21 |
|---|-------|-------|------------|
| Clearing, settlement and payment services | 195 | 166 | 195 |
| FX business | 92 | 88 | 108 |
| Loan and guarantee business | 53 | 50 | 57 |
| Asset management | 67 | 68 | 67 |
| Other | 58 | 61 | 72 |

Raiffeisen Czech Republic Update

Equa bank

Raiffeisenbank a.s. has completed the 100% acquisition of Equa bank:

480k
Clients

EUR 2 bn
Loans to customers

Key milestones:

1 July
2021

Closing ✓

All necessary
regulatory approvals
received

Q1
2022

Legal merger

Q3
2022

Operational merger

One brand and
consolidated systems

Core assets of Equa bank:

- *Consumer lending engine*
- *Digital distribution and customer experience*
- *Top talent in a tight labor market*

ING Czech retail customers

Re-contracting progress has exceeded expectations



over **150,000 clients**
acquired

EUR 2 bn

of deposits
transferred

Cross-selling phase has
begun

Bausparkasse merger

Full integration of building society in 2021 on track

66%

... of **consolidation complete**: front office, digital channels, operations, and IT infrastructure

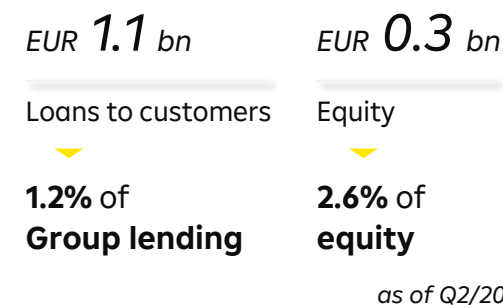
Significant savings and cross-selling potential from new operating model and unified product range

Belarus Overview

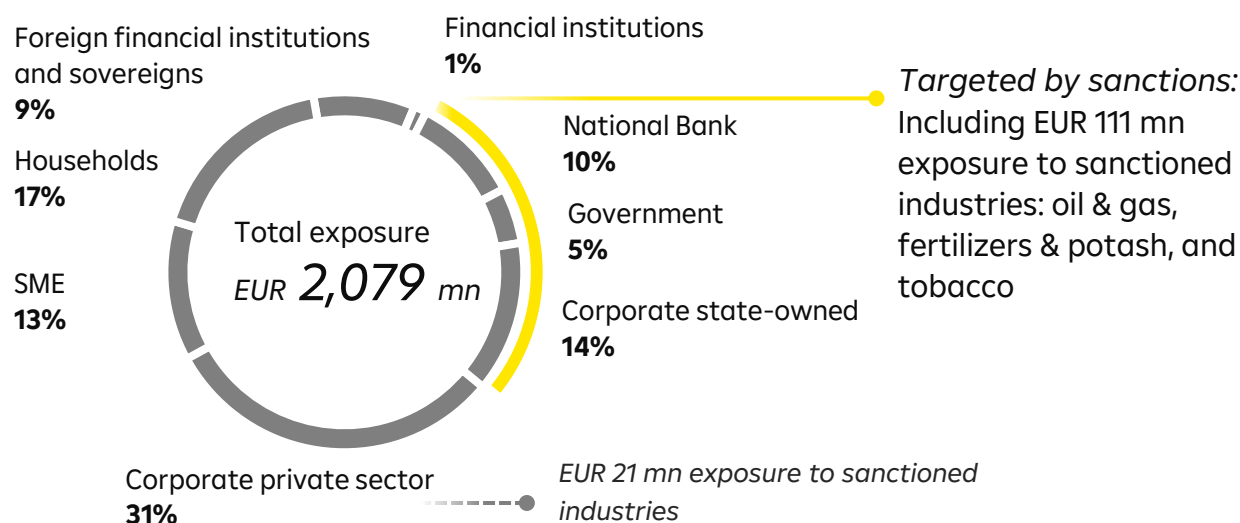
RBI's presence in Belarus

- Stake in Priorbank acquired from EBRD in 2003 as the market was entering a liberalization process
- RBI is the only Western bank in Belarus, serving predominantly private sector customers (6.1% overall market share by total assets as of Q1/2021)
- Priorbank has served as a bridge between Belarus and the EU, contributing to product innovation and internationalization of local businesses
- Serving over 844,000 private sector customers: households and SME
- Committed to our 1,600 employees in Belarus

Priorbank within RBI Group:



Majority of exposure is to households and private sector



Risk management approach

Focus on compliance with sanctions, liquidity management and capital


- Sovereign rating revised downwards, lowering ceiling for corporate business
- Significant reduction in cross-border business with corporates and FIs
- Increased hedging of the capital position (using RUB as proxy)
- Very low credit demand from households

Polish CHF Mortgage and Developments

Portfolio update

| | | | |
|-------------------|--------------------------------|--------------------|---------------------------|
| EUR 1.9 bn | 28,732 loans | EUR ~100 mn | 118% |
| Q2/2021 | Current portfolio of CHF loans | p.a. | Amortization |
| | | | RWA Credit risk weighting |

Cases and provisions

| | | | |
|--------------------|-----------------------------|---|--|
| 5,455 cases | ~300 cases per month |  | of which in Q2/2021: EUR 77 mn |
| End of June 2021 | Pending cases | Expected new cases per month in 2021 | Total provisions |

Recent developments and upcoming court dates

28 April 2021

Polish Supreme Court requested *amicus curiae* brief from five Polish authorities: KNF, National Bank of Poland, Financial Ombudsman, Human Rights Ombudsman, and the Children's Rights Ombudsman

2 September 2021 – III CZP 11/21

The full Civil Chamber of the Polish Supreme Court – "6 Questions"

Balance Sheet and Loan Growth

30/06/2021

Δ q-o-q

| Assets | (in EUR mn) | 181,700 | | +3% |
|-----------------------|-------------|----------------|--|------------|
| Loans to banks | | 15,983 | | +17% |
| Loans to customers | | 94,052 | | +2% |
| Securities | | 23,155 | | +1% |
| Cash and other assets | | 48,510 | | +2% |

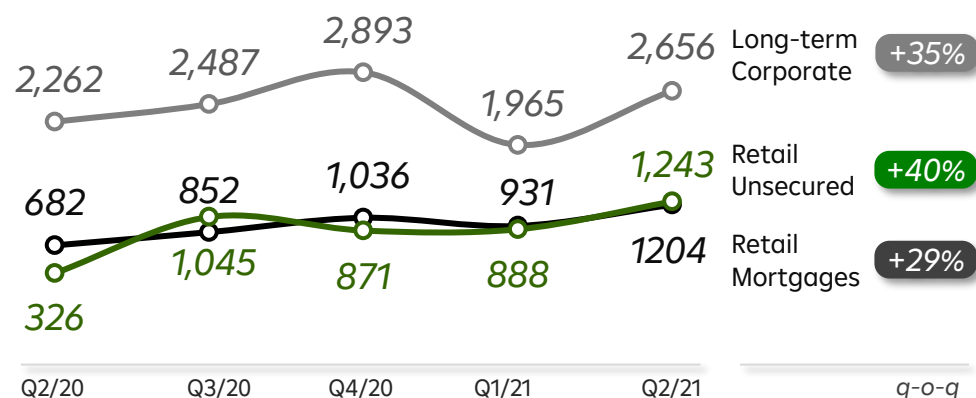
30/06/2021

Δ q-o-q

| Liabilities | (in EUR mn) | 181,700 | | +3% |
|-----------------------------------|-------------|----------------|--|------------|
| Deposits from banks | | 36,730 | | -1% |
| Deposits from customers | | 108,808 | | +4% |
| Debt issued and other liabilities | | 21,269 | | +6% |
| Equity | | 14,892 | | +2% |

Loans to customers

New volumes in EUR mn



Loan growth

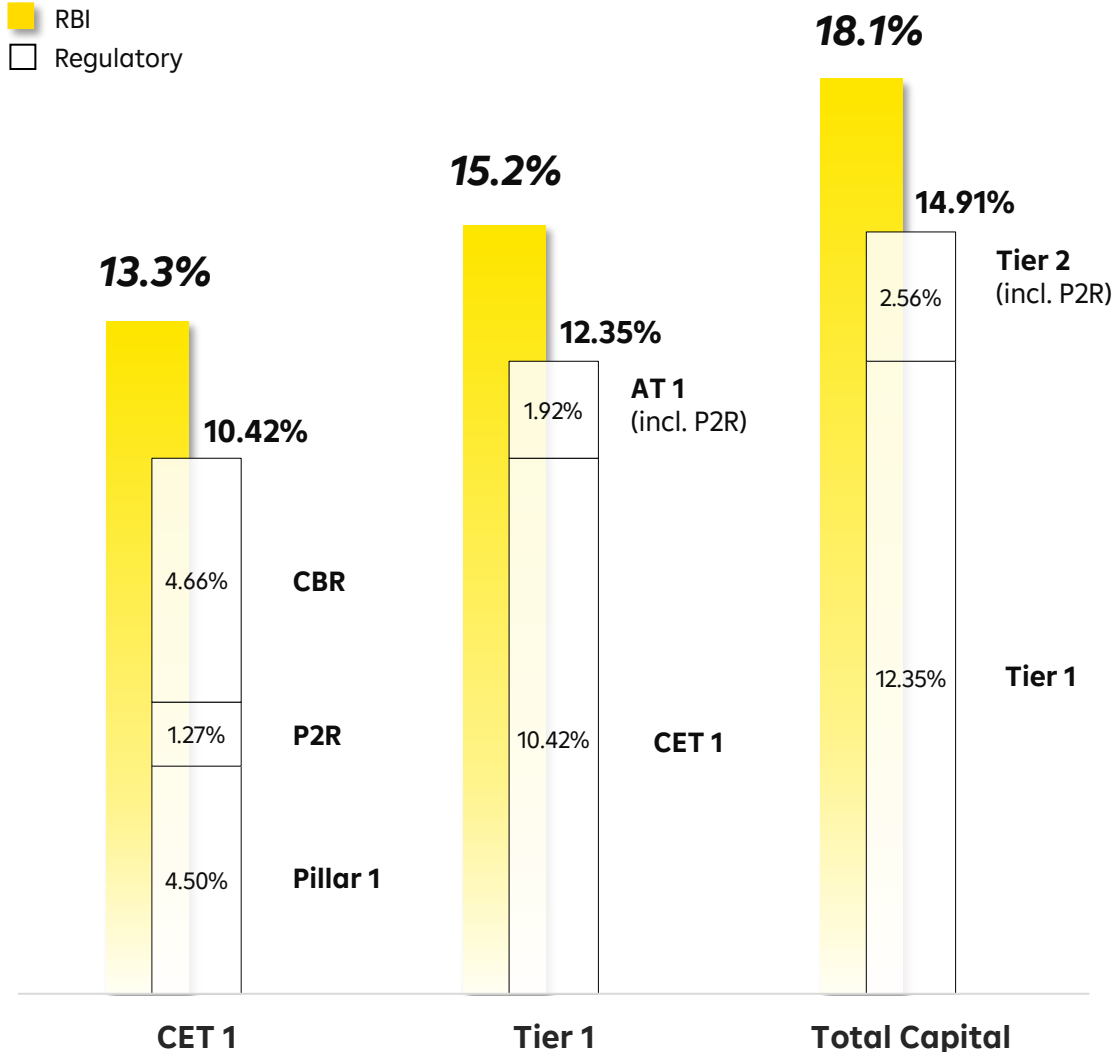
- Notable increase in new long-term corporate lending volumes, led by Eastern Europe and head office
- Short-term corporate business remains strong
- Retail mortgage increased 3%, driven by Slovakia, Czech Republic and Russia
- Personal loans up 5% in the quarter, mainly in Russia, Romania and Czech Republic

Capital Ratios

Regulatory capital requirements Q2/2021

(including results)

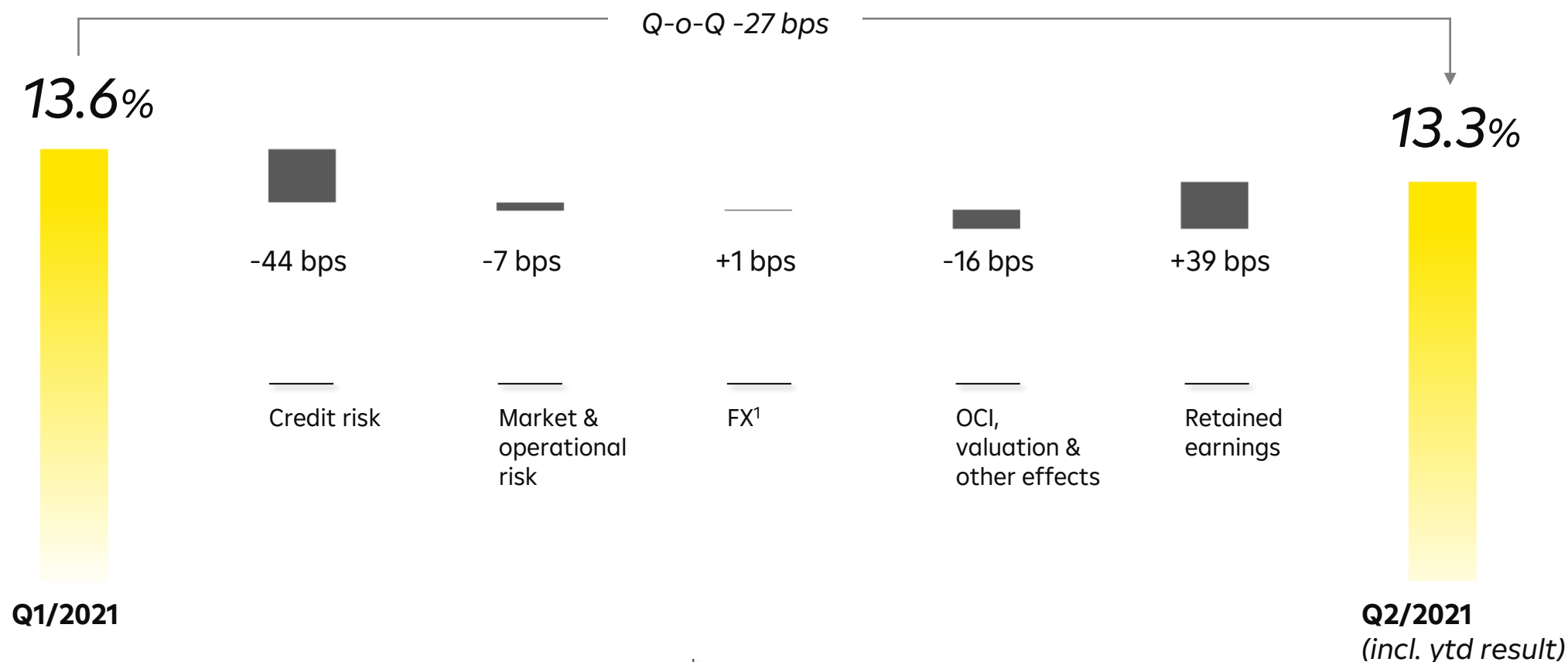
■ RBI
□ Regulatory



Development

- P2R of 2.25% is fully optimized:
 - 1.27% met with CET1, 42 bps with AT1 and 56 bps with T2
- P2G of 1.00%; to be solely covered by CET1 but applicable to all capital layers
- Combined buffer requirement (CBR) composition:
 - systemic risk buffer 1.00%
 - OSII buffer 1.00%
 - capital conservation buffer 2.50%
 - countercyclical capital buffer 0.16% (reduction due to changes in local rates in Czech Republic and Slovakia)
- MDA buffer at 288 bps, including results, based on MDA trigger of 10.42%
- Available distributable items of EUR 7,696 mn at 30/06/2021 including H1/2021 profit

CET1 Ratio Development



Credit risk: 44 bps impact (excl. FX effect), including:

- 34 bps from loan growth
- 10 bps from new sovereign rating model

Dividend accruals

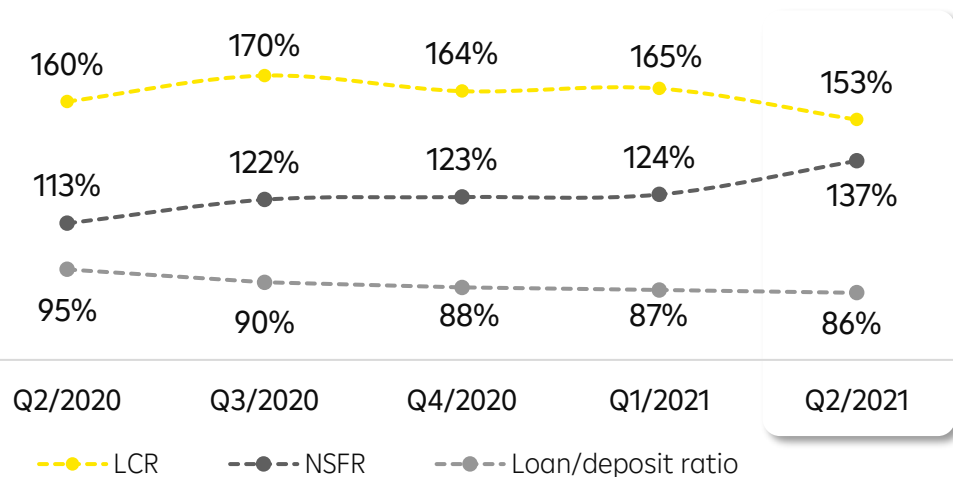
- The CET1 ratio continues to reflect a deduction of 42 bps for the dividend proposal originally communicated for 2019

Acquisition of Equa bank

- Approximately 30 bps expected impact, subject to completion accounts at closing

¹ FX effect on total RWAs is allocated to FX effect bucket in the waterfall

Liquidity ratios



Focus on green issuance in 2021

- Tier 2 capital: first subordinated green bond (EUR 500 mn)
- Green MREL issuance in the network in 2021:
 - 🌿 Slovakia: EUR 300 mn green bond issuance - first green bond issued by a bank in CEE
 - 🌿 Czech Republic: EUR 350 mn green bond issuance - first green bond issued by a bank in the Czech Republic
 - 🌿 Romania: Total RON 1.6 bn green bond issuance - first green bond issued by a bank in Romania

MREL ratios vs requirements

Multiple Point of Entry (MPE) strategy with 7 independent and ringfenced resolution groups

| Country | Total MREL ratio | Total MREL requirement + CBR (01/01/2022 binding) |
|---------------------------|------------------|---|
| Austria (RBI only) | 36.55% | 35.89% |
| Slovakia | 27.83% | 21.01% |
| Hungary | 21.66% | 22.64% |
| Bulgaria | 22.55% | 23.98% |
| Czech Republic | 26.29% | 18.40% |
| Romania | 29.30% | 25.60% |
| Croatia | 22.87% | 24.48% |

MREL requirements based on official notifications received in Q2/2021

GDP (real, % yoy)

| | 2019 | 2020 | 2021e | 2022f |
|----------------------------------|------------|-------------|------------|------------|
| Czech Republic | 3.0 | -5.8 | 3.7 | 4.4 |
| Hungary | 4.6 | -5.2 | 6.0 | 5.5 |
| Poland | 4.5 | -2.7 | 4.5 | 5.3 |
| Slovakia | 2.5 | -4.8 | 5.0 | 5.0 |
| Central Europe (CE) | 4.0 | -4.0 | 4.6 | 5.1 |
| Albania | 2.1 | -4.0 | 5.7 | 4.4 |
| Bosnia a. H. | 2.8 | -4.6 | 3.8 | 3.6 |
| Bulgaria | 3.7 | -4.2 | 3.0 | 4.0 |
| Croatia | 2.9 | -8.0 | 5.1 | 4.9 |
| Kosovo | 4.8 | -2.7 | 6.1 | 5.5 |
| Romania | 4.1 | -3.9 | 7.5 | 4.7 |
| Serbia | 4.2 | -1.1 | 6.5 | 4.0 |
| Southeastern Europe (SEE) | 3.8 | -4.1 | 6.2 | 4.5 |
| Belarus | 1.3 | -0.9 | 0.5 | 2.0 |
| Russia | 2.0 | -3.0 | 2.3 | 1.3 |
| Ukraine | 3.2 | -4.0 | 3.8 | 3.5 |
| Eastern Europe (EE) | 2.1 | -3.0 | 2.4 | 1.5 |
| Austria | 1.4 | -6.3 | 3.5 | 5.0 |
| Euro area | 1.3 | -6.7 | 4.5 | 4.0 |

- CE/SEE growth outlook revised upwards for 2021 (by 1pp and 1.5pp respectively), led by Hungary (6%) and Romania (7.5%). Forecast also raised for 2022 with healthy rebound expected to continue
- CE and SEE GDP to reach pre-crisis level this year. Export-oriented sectors have performed well since 2020 and consumer sectors are catching up in 2021. Public investments to be supported by EU recovery fund
- Higher CE/EE inflation led to rate hikes in some markets. Despite monetary tightening, fiscal policy remains accommodative
- Downside risks relating to Delta variant remain. Countries with lower vaccination rates (Russia, Ukraine, and Romania) are more exposed, while travel restrictions may affect Croatia in particular
- Russian growth outlook conservative with risk to the upside
- EU/Belarus sanctions impact expected later this year

Source: RBI/Raiffeisen Research, beginning of July 2021

Outlook and Targets

Loan Growth

New lending accelerated in the second quarter and we now expect mid to high single-digit percentage loan growth for 2021 (excluding Equa bank)

Risk Costs

Barring renewed lockdowns, the provisioning ratio for 2021 is expected to be around 50 basis points

Cost / Income Ratio

We remain committed to a cost/income ratio of around 55 per cent – possibly as soon as 2022 depending on the speed of the recovery

Profitability

We expect the consolidated return on equity to improve in 2021, and we target 11 per cent in the medium term

CET 1 Ratio

We confirm our CET 1 ratio target of around 13 per cent for the medium term

Payout Ratio

Based on this target we intend to distribute between 20 and 50 per cent of consolidated profit



01

Business & Financial
Update

02

Risk Update

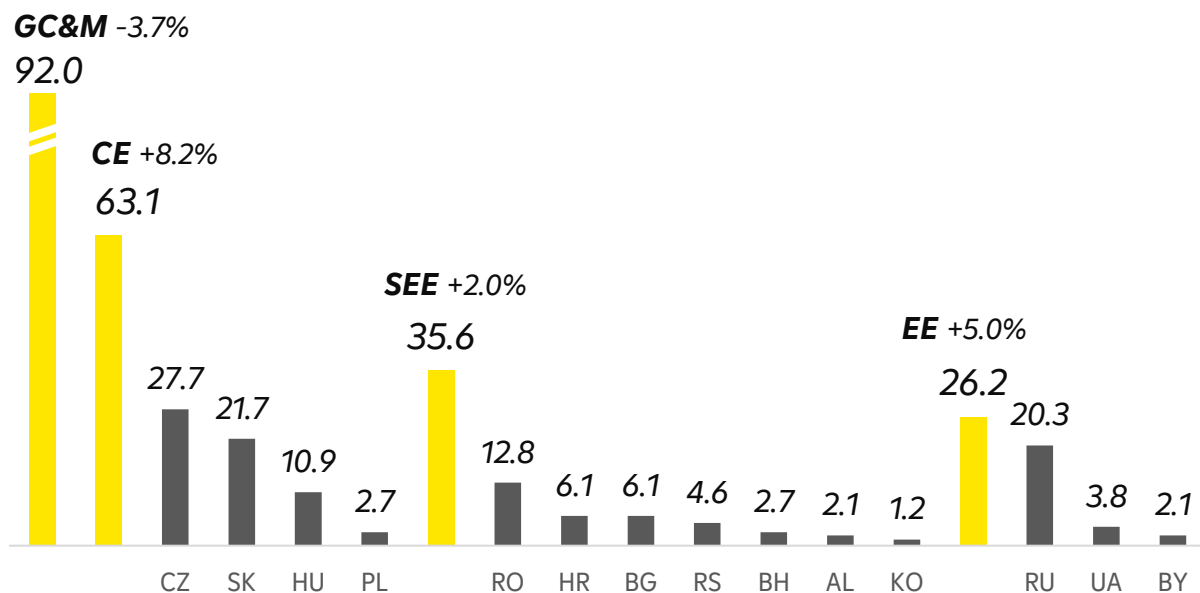
03

Appendix

Total Exposure

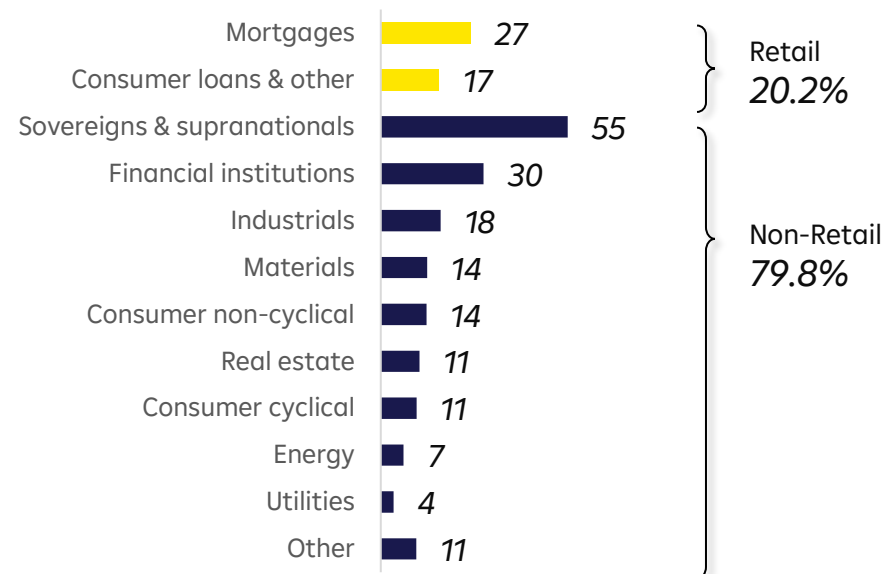
Total exposure by segments, in EUR bn, Q2/2021

Total: EUR 217.2 bn, +1.5% (q-o-q)



Total exposure by sector, in EUR bn, Q2/2021

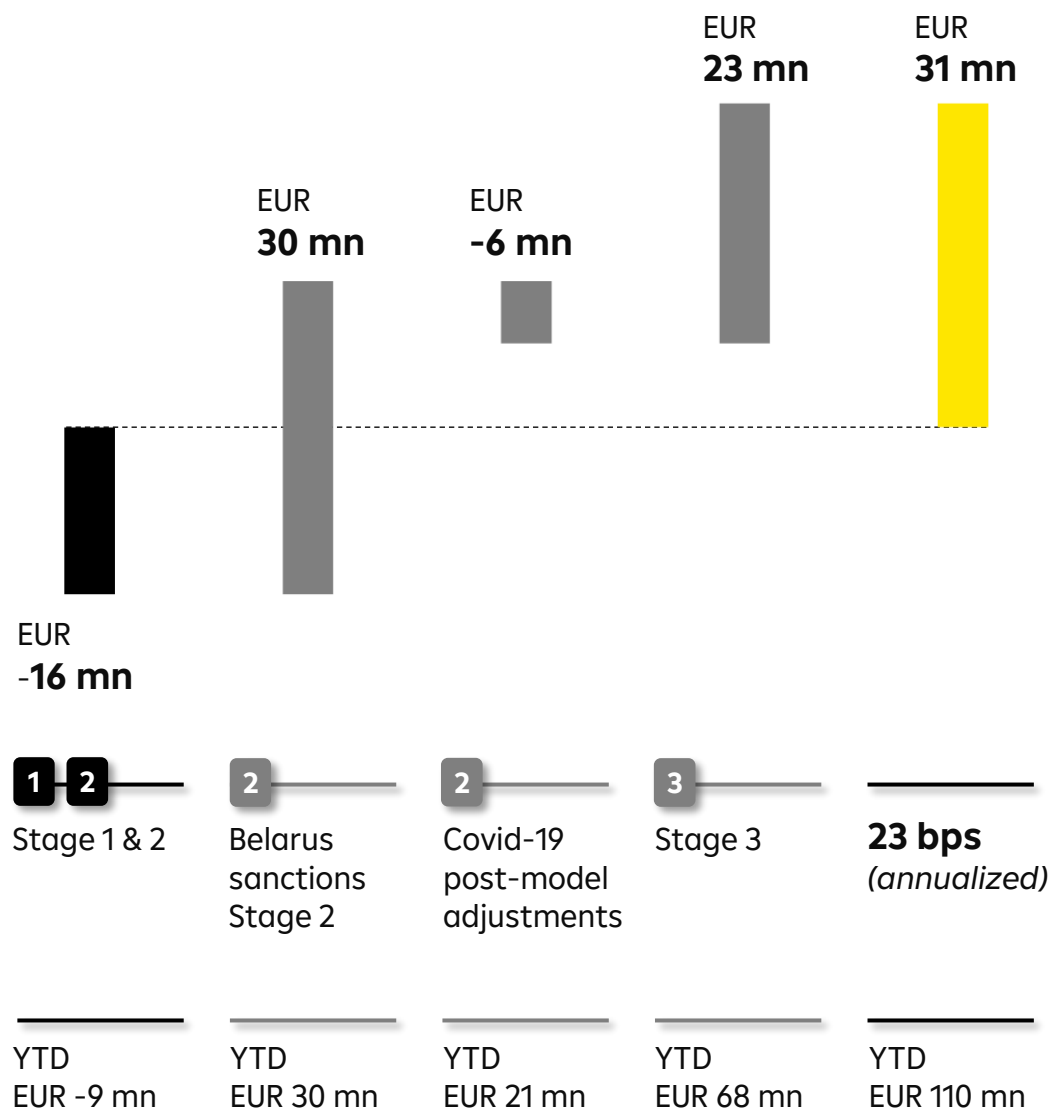
Total: EUR 217.2 bn



Q2/2021 development

- **Total exposure increased 1.5% (EUR 4.1 bn)** driven by new corporate and retail lending (EUR 4.4 bn) and increased sovereign exposure (EUR 4 bn), mainly to central banks. This was offset by a decrease in financial institutions exposure (EUR 5.3 bn), primarily from change in derivatives reporting. Positive EUR 0.9 bn impact from CZK, HUF and RUB appreciation
- **GC&M exposure down 3.7%:** corporate lending up EUR 1.1 bn (2.9%), offset by derivatives reporting change and decrease in repo business
- **CE exposure up 8.2%** from higher sovereign exposure – especially in CZ following ING customer deposit inflows, as well as corporate (6.9%) and retail (3.5%) growth
- **EE exposure up 5%** driven by new business in corporate and retail
- **SEE exposure up 2%** driven by new business in corporate and retail

IFRS 9 Provisioning in Q2/2021



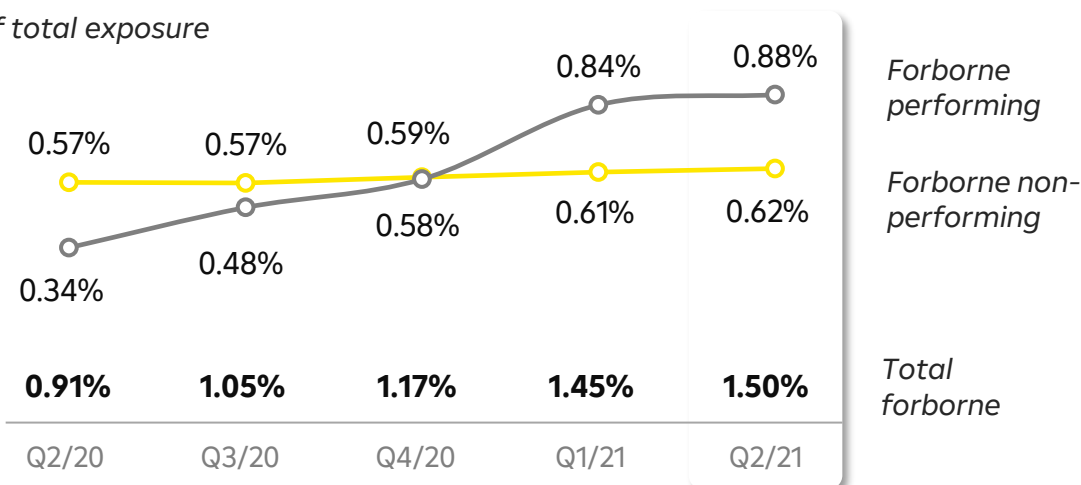
Breakdown of total net provisions Q2/2021

- **Stage 1 & 2:** net release driven by repayments and changes in exposure composition
- **Sanctions risk costs:** EUR 30 mn recognized to reflect potential impact of the EU sanctions against Belarus
- **Covid-19 post-model adjustments:** net release mainly driven by reduced office real estate exposure in GC&M, as well as releases in retail and non-retail portfolio in Czech Republic
- **Stage 3:** EUR 23 mn booked in Q2 of which EUR 27 mn for retail offset by a net release of EUR 4 mn in non-retail (NPE recoveries in various markets and low new defaults in the quarter)

Forborne Exposure and Moratoria

Forborne exposure

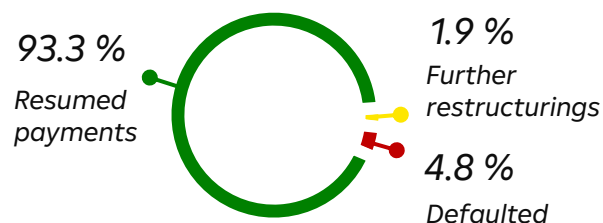
% of total exposure



- Increase in forborne exposure in Q2 primarily in performing portfolio
- The vast majority of new forborne exposures are in industries already identified as being moderately or highly impacted by Covid-19 (hotels, airports)
- 41% of forborne exposures are in GC&M
- Moratoria almost all expired: EUR 542 mn of exposure remaining

Exposures previously under moratoria

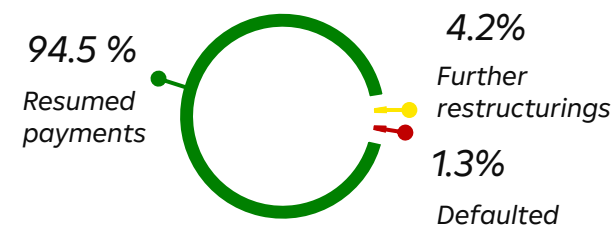
Household¹ loans previously under moratoria: EUR 3.5 bn



Share of 30 days past due: 2% for expired moratoria vs. 0.6 % for entire portfolio as of 30/06/2021

¹ Figures in this section include EUR 0.35 bn micro loans

Corporate loans previously under moratoria: EUR 3.2 bn



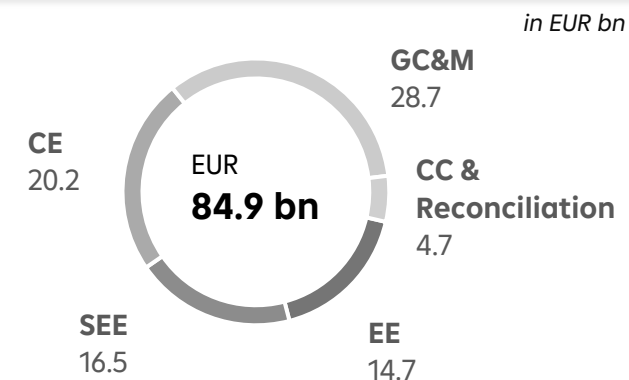
Share of 30 days past due: 1.7 % for expired moratoria vs. 0.4 % for entire portfolio as of 19/07/2021

RWA Development

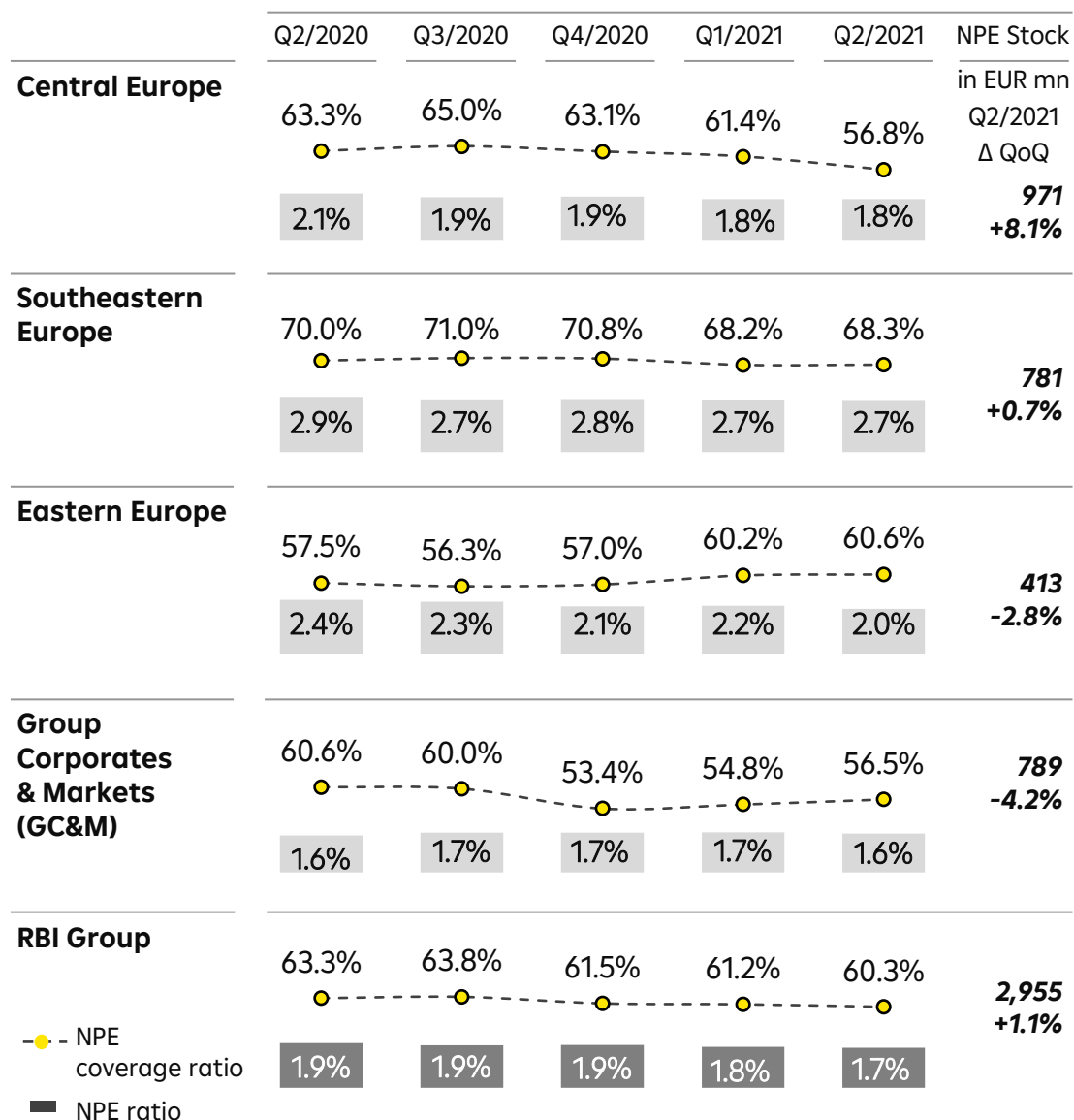
Q2/2021 RWA development

- 1** Credit risk up by 2.7 bn (FX adjusted) driven by new business (EUR 2.1 bn) in corporate, project finance and retail
Net rating migration effect of EUR 0.6 bn, mainly due to introduction of master scale in the sovereign rating model
- 2** Operational risk RWAs decreased by EUR 113 mn, mostly driven by dynamics in the AMA model
- 3** Market risk rose by EUR 523 mn, primarily caused by RUB FX hedge in the trading book
- 4** FX effect of EUR 0.4 bn, mainly from RUB, CZK, HUF appreciation

RWA by segment



NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **NPE ratio at 1.7% vs 1.8%** in Q1 due to asset growth outpacing NPE net inflow
 - **NPE coverage ratio 60.3%:** slightly down as a result of lower provisioning level for new defaults (collateral coverage and expected cash flows). Repayments of existing loans reduced existing NPE coverage levels, particularly in CE region
 - **NPE coverage ratio incl. Stage 1 and 2 at 89%**
- **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

01

Business & Financial
Update

02

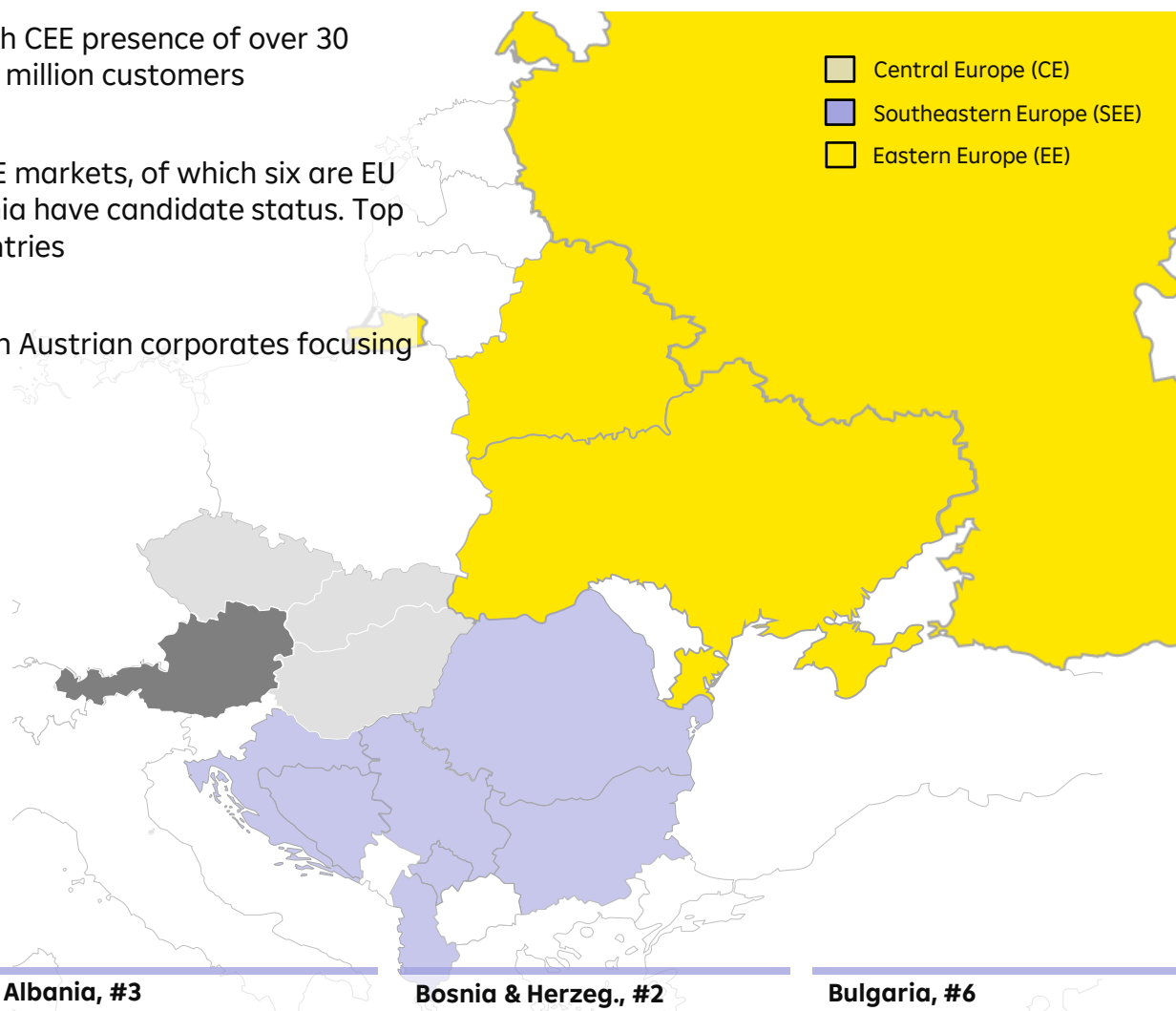
Risk Update

03

Appendix

Geographic Footprint

- Leading regional player with CEE presence of over 30 years servicing approx. 17.7 million customers
- Covering Austria and 13 CEE markets, of which six are EU members. Serbia and Albania have candidate status. Top 5 market position in 11 countries
- Strong market position with Austrian corporates focusing on CEE



Austria, #3

- Loans: EUR 35.7 bn
- Branches: 19

Czech Republic, #5

- Loans: EUR 12.2 bn
- Branches: 125

Hungary, #5

- Loans: EUR 4.1 bn
- Branches: 72

Slovakia, #3

- Loans: EUR 11.5 bn
- Branches: 153

Albania, #3

- Loans: EUR 0.7 bn
- Branches: 76

Bosnia & Herzeg., #2

- Loans: EUR 1.3 bn
- Branches: 98

Bulgaria, #6

- Loans: EUR 3.3 bn
- Branches: 136

Russia, #9

- Loans: EUR 10.1 bn
- Branches: 131

Ukraine, #5

- Loans: EUR 1.7 bn
- Branches: 393

Belarus, #4

- Loans: EUR 1.1 bn
- Branches: 74

Serbia, #6

- Loans: EUR 1.7 bn
- Branches: 83

Romania, #5

- Loans: EUR 6.2 bn
- Branches: 308

Kosovo, #1

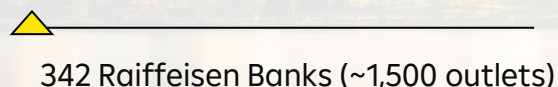
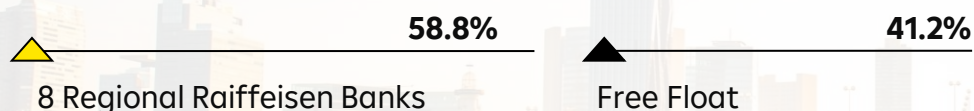
- Loans: EUR 0.8 bn
- Branches: 42

Croatia, #5

- Loans: EUR 2.7 bn
- Branches: 75

Note: Ranking based on loans to customers as of **31/03/2021**
Additionally, RBI operates leasing units in Slovenia, Moldova and Kazakhstan

Raiffeisen Banking Group Structure



- **Raiffeisen Banking Group (RBG)** – largest banking group in Austria with total assets of EUR 318 bn as of 30/06/2020
- Solid funding profile of RBG based on a domestic market share of around 32% of total customer deposits, not least due to superior brand recognition

Three-tier structure of RBG:

- 1st tier: 342 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. 58.8% of the share capital of:
- 3rd tier: Raiffeisen Bank International AG

Protection schemes

RBG's Institutional Protection Schemes (IPS):

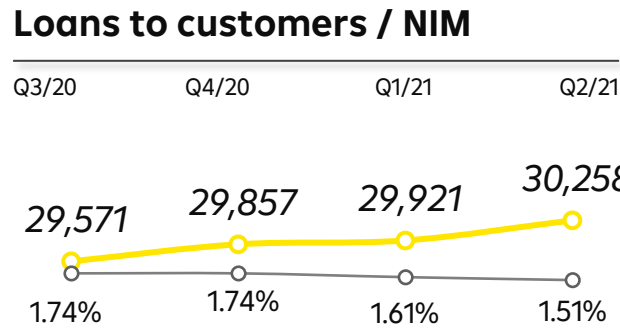
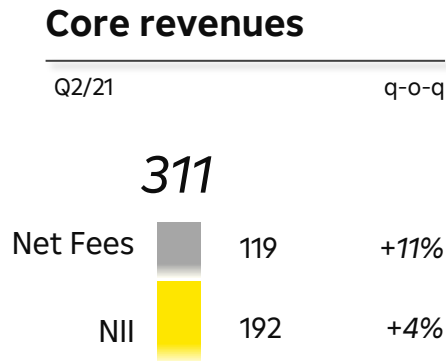
Protection schemes designed pursuant to CRR to ensure the liquidity and solvency of participating members. RBI and all Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes (see p. 32)

Statutory deposit guarantee scheme:

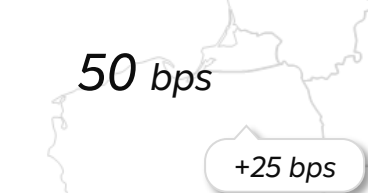
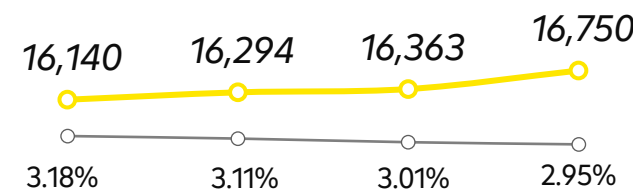
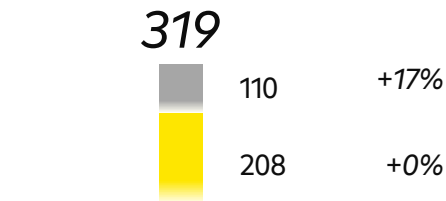
RBI and the regional Raiffeisen banks are members of ESA (Einlagensicherung Austria) since the beginning of 2019

Q2/2021 Segments Overview

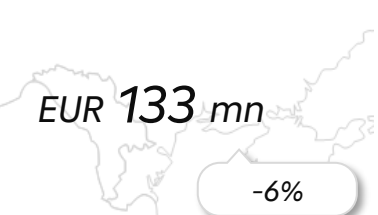
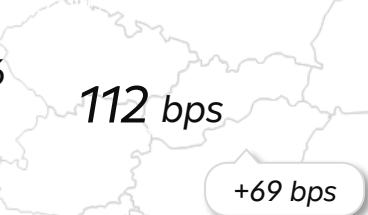
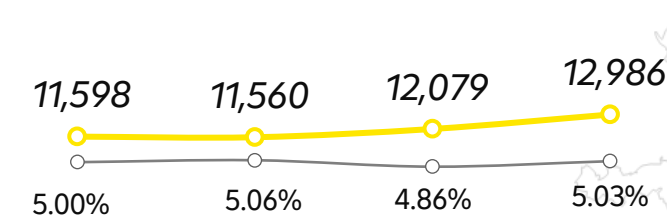
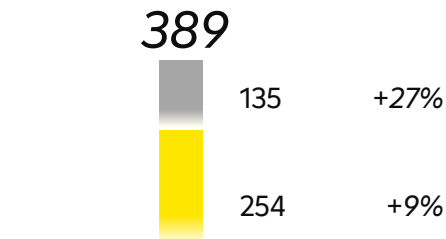
CE



SEE

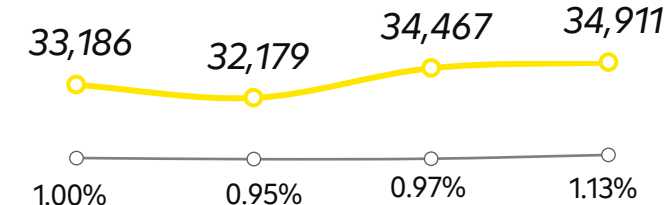
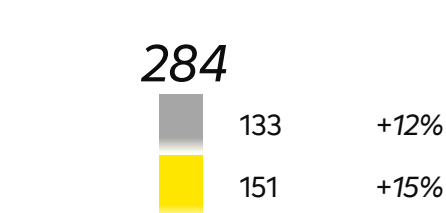


EE



GC&M

(in EUR mn)



Corporate Center/Reconciliation

| In EUR mn | 1-6/2021 | 1-6/2020 ¹ | y-o-y |
|--|------------|-----------------------|----------|
| Operating income | 647 | 104 | >500,0% |
| General admin. expenses | (194) | (195) | (0.5%) |
| Operating result | 453 | (91) | - |
| Other result | 56 | (122) | - |
| Governmental measures and compulsory contributions | (36) | (74) | (52.3%) |
| Impairment losses on financial assets | (0) | (2) | (82.8%) |
| Profit/loss before tax | 473 | (291) | - |
| Profit/loss after tax | 498 | (243) | - |

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q |
|--|------------|-------------|----------|
| Operating income | 541 | 107 | 407.6% |
| General admin. expenses | (102) | (92) | 10.1% |
| Operating result | 439 | 14 | >500,0% |
| Other result | 57 | (1) | - |
| Governmental measures and compulsory contributions | (5) | (31) | (85.3%) |
| Impairment losses on financial assets | 2 | (2) | - |
| Profit/loss before tax | 493 | (20) | - |
| Profit/loss after tax | 504 | (5) | - |

¹Previous-year figures adapted due to changed allocation

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

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

| In EUR mn | 1-6/2021 | 1-6/2020 ¹ | y-o-y |
|--|--------------|-----------------------|-------------------|
| Operating income | (655) | (152) | 332.3% |
| General admin. expenses | 69 | 67 | 2.2% |
| Operating result | (587) | (84) | >500,0% |
| Other result | (1) | 17 | - |
| Governmental measures and compulsory contributions | 0 | 0 | - |
| Impairment losses on financial assets | 3 | (1) | - |
| Profit/loss before tax | (585) | (68) | >500,0% |
| Profit/loss after tax | (579) | (67) | >500,0% |

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q |
|--|--------------|-------------|-------------------|
| Operating income | (552) | (104) | 432.8% |
| General admin. expenses | 37 | 32 | 13.4% |
| Operating result | (515) | (71) | >500,0% |
| Other result | (1) | 0 | - |
| Governmental measures and compulsory contributions | 0 | 0 | - |
| Impairment losses on financial assets | (2) | 5 | - |
| Profit/loss before tax | (518) | (66) | >500,0% |
| Profit/loss after tax | (512) | (66) | >500,0% |

¹Previous-year figures adapted due to changed allocation

Following items are reported in **Reconciliation**:

- Reconciliation comprises consolidation adjustments to reconcile segments with Group results. The financials of the reportable segments are shown after intra-segment items have been eliminated. However, the inter-segment items are consolidated and eliminated in the Reconciliation
- The main consolidation bookings carried out between segments are dividend payments to the head office, inter-segment revenues charged and expenses carried by the head office
- All other consolidation bookings that reconcile the totals of reported segments' profit or loss with the RBI Group financials are also eliminated in the Reconciliation
- Offsetting of intra-Group charges resulting in a reduction of operating income and general admin. expenses in the Reconciliation

Equity Overview

| In EUR mn | Subscribed capital | Capital reserves | Retained earnings | Cumulative other comprehensive income | Consolidated equity | Non-controlling interests | Additional tier 1 | Total Equity |
|--------------------------------|--------------------|------------------|-------------------|---------------------------------------|---------------------|---------------------------|-------------------|---------------|
| Equity as at 1/1/2021 | 1,002 | 4,992 | 9,234 | (3,394) | 11,835 | 820 | 1,633 | 14,288 |
| Capital increases | 0 | 0 | 0 | 0 | 0 | 48 | 0 | 48 |
| AT1 capital dividend allotment | 0 | 0 | (46) | 0 | (46) | 0 | 46 | 0 |
| Dividend payments | 0 | 0 | (158) | 0 | (158) | (37) | (46) | (240) |
| Own shares | 0 | 0 | 0 | 0 | 0 | 0 | (8) | (8) |
| Other changes | 0 | 0 | 7 | 0 | 7 | 18 | 0 | 24 |
| Total comprehensive income | 0 | 0 | 612 | 92 | 704 | 77 | 0 | 781 |
| Equity as at 30/6/2021 | 1,002 | 4,992 | 9,649 | (3,301) | 12,342 | 926 | 1,625 | 14,892 |

- Earnings per share up EUR 0.69 (1-6/2021: EUR 1.72 vs. 1-6/2020: EUR 1.03)
- Dividend proposal for 2020 was approved by the AGM on 22nd April 2021: EUR 0.48 per share or maximum payout of EUR 158 mn (20% payout ratio)
- Book value per share EUR 37.52 at 30/6/2021 (EUR 35.59 at 30/6/2020 resp. EUR 35.98 at 31/12/2020)
- Total comprehensive income of EUR 781 mn (1-6/2020: minus EUR 99 mn) positively impacted by currency differences (EUR 193 mn) mainly from RUB, CZK, UAH, and HUF partly offset by net investment hedge (minus EUR 56 mn, mostly from RUB)

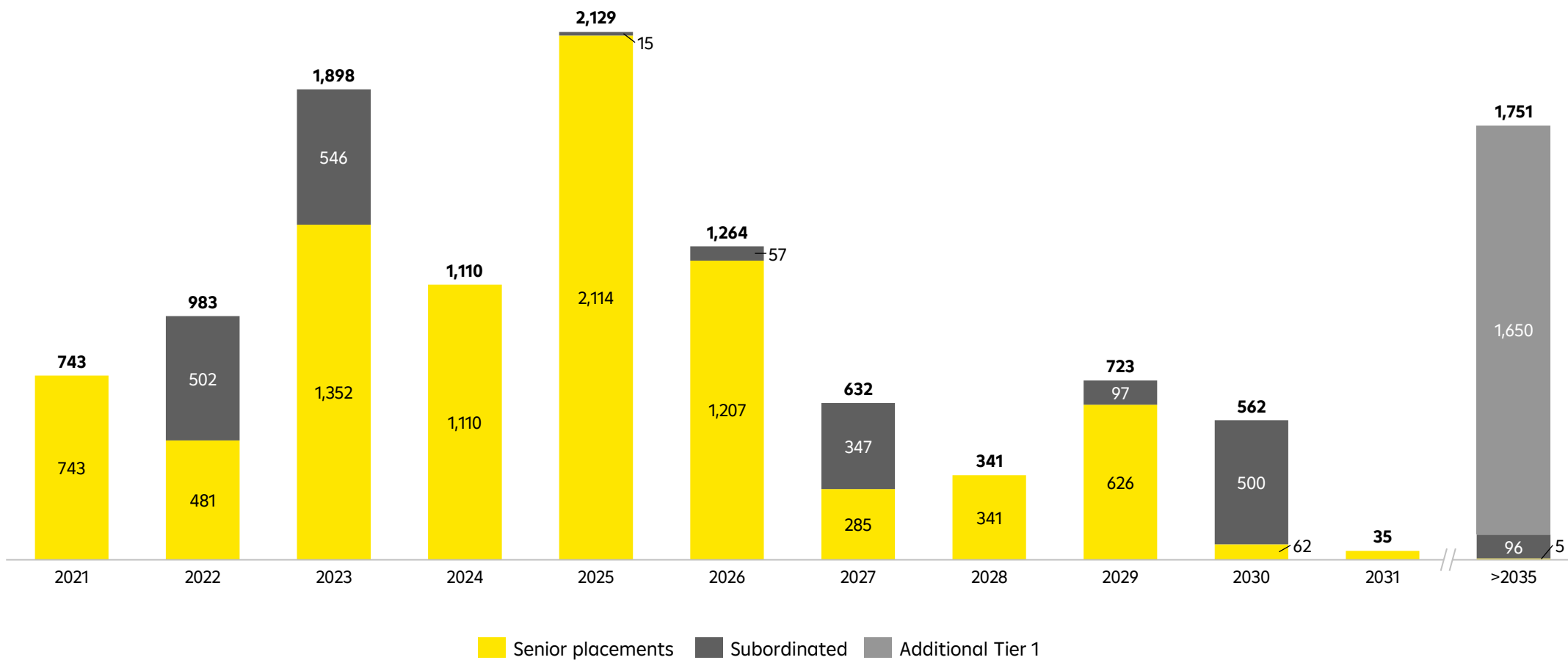
Regulatory Capital Overview

Regulatory Capital Structure

| In EUR mn | 30/6/2021 | 31/3/2021 | 31/12/2020 |
|---|-----------|-----------|------------|
| Common equity tier 1 (before deductions) | 12,285 | 11,524 | 11,374 |
| Deduction items | (989) | (725) | (612) |
| Common equity tier 1 (after deductions) | 11,296 | 10,798 | 10,762 |
| Additional tier 1 (after deductions) | 1,648 | 1,684 | 1,727 |
| Tier 1 (after deductions) | 12,943 | 12,483 | 12,489 |
| Tier 2 (after deductions) | 2,431 | 2,025 | 2,101 |
| Total capital | 15,374 | 14,508 | 14,590 |
| Risk-weighted assets (total RWA) | 84,899 | 81,362 | 78,864 |
| Common equity tier 1 ratio (fully loaded) | 13.3% | 13.3% | 13.6% |
| Tier 1 ratio (fully loaded) | 15.2% | 15.3% | 15.7% |
| Total capital ratio (fully loaded) | 18.1% | 17.8% | 18.4% |
| Leverage ratio (fully loaded) | 6.0% | 6.0% | 6.4% |
| Leverage exposure (total) | 213,977 | 207,463 | 193,910 |

Maturity Profile

Maturity Profile at 30/6/2021
(in EUR mn)



RBI AG: Green Bond Allocation and Impact Report

(as of 30 April 2021)

Green loan portfolio **total volume:**

EUR **1,436** mn

EUR **1,326** mn

disbursed

EUR **110** mn

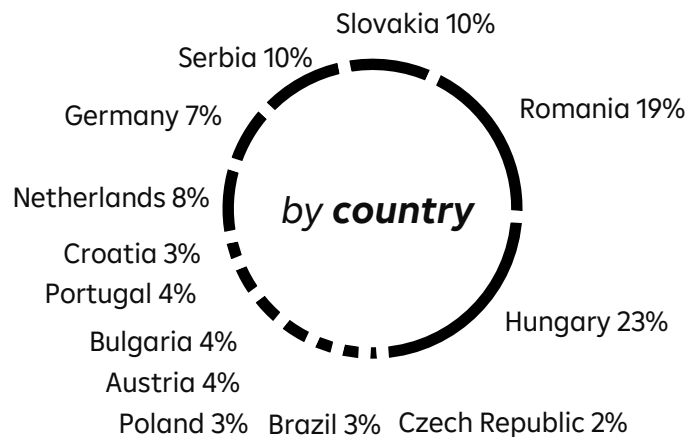
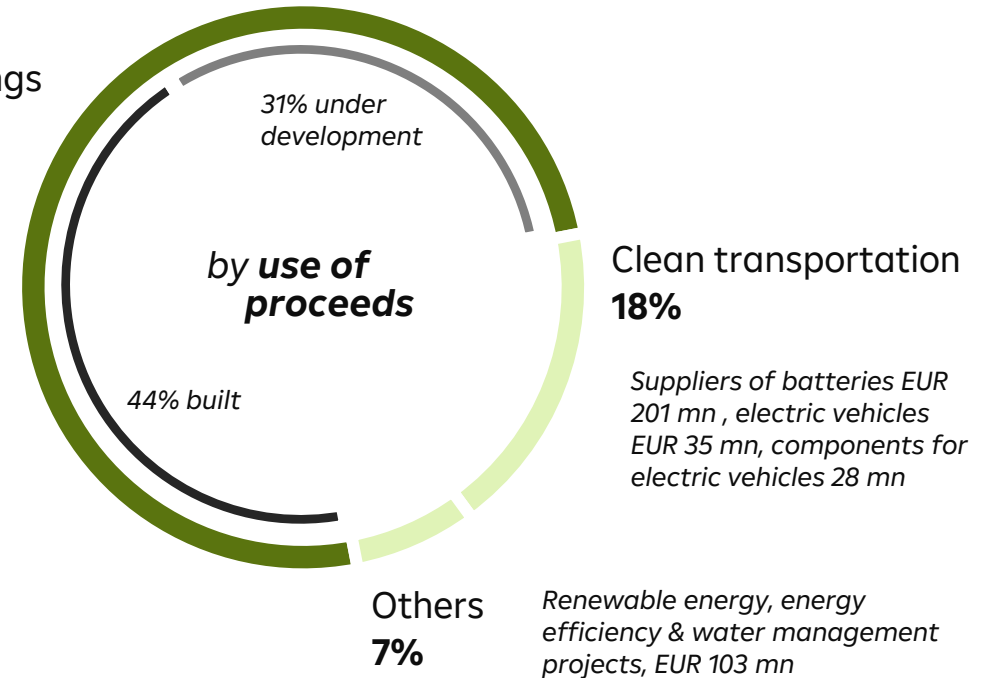
undisbursed

The average **green asset seasoning** in the eligible portfolio is 1.5 years

Green buildings

75%

EUR 1,070 mn



Impact of green loan portfolio

(as of 12/2020)



~77 thsd.

tons CO₂ avoided annually for the Eligible Green Loan Portfolio



~17 thsd.

equivalent to annual greenhouse gas emissions of 17,000 passenger vehicles for one year



54

tons CO₂ avoided annually per invested EUR 1 mn

+23% y-o-y

AT1 and Subordinated Instruments

| Issuer | Regulatory Treatment ¹ | Capital Recognition ² | ISIN | Initial Coupon | Reset Coupon | Nominal outstanding | Issuance date | First Call Date | Call period | Maturity |
|---|--|----------------------------------|---------------------|----------------|-----------------------|---------------------|--------------------|-----------------|-------------|------------------|
| Raiffeisen Bank International AG | Additional Tier 1 | 99.4% | 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 | 99.3% | XS1640667116 | 6.125% | 5Y EUR ms + 5.95% | EUR 650 mn | 05 Jun 2017 | 15 Dec 2022 | Semi-annual | Perpetual |
| Raiffeisen Bank International AG | Additional Tier 1 | 99.4% | XS2207857421 | 6.000% | 5Y EUR ms + 6.45% | EUR 500 mn | 29 Jul 2020 | 15 Jun 2026 | Semi-annual | Perpetual |
| <i>RZB Finance (Jersey) III Limited</i> | <i>Grandfathered Additional Tier 1</i> | 48.7% | <i>XS0193631040</i> | 6.00% | <i>10Y CMS + 0.1%</i> | <i>EUR 90 mn</i> | <i>15 Jun 2005</i> | <i>NA</i> | <i>NA</i> | <i>Perpetual</i> |
| Raiffeisen Bank International AG | Tier 2 | 26.0% | CH0194405343 | 4.75% | NA | CHF 226 mn | 24 Oct 2012 | NA | NA | 24 Oct 2022 |
| Raiffeisen Bank International AG | Tier 2 | 45.3% | XS0981632804 | 6.00% | NA | EUR 500 mn | 16 Oct 2013 | NA | NA | 16 Oct 2023 |
| Raiffeisen Bank International AG | Tier 2 | 99.4% | XS2049823763 | 1.500% | 5Y EUR ms + 2.10% | EUR 500 mn | 12 Sep 2019 | 12 Mar 2025 | NA | 12 Mar 2030 |
| Raiffeisen Bank International AG | Tier 2 | 99.2% | 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 |

- RZB Finance Jersey III Tier 1 was recognized as Tier 1 capital in full until 01.01.2020 and will be fully phased out by 01.01.2022
- 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 (~EUR 0.6 bn Tier 2 instruments in smaller issuances are not included)

¹Transitional and post-transitional CRR rules

²Transitional CRR rules as of Q2/2021, calculated as reported regulatory amount divided by carrying amount before deduction for market making activities

The New Institutional Protection Scheme (IPS)

- 1 RBI AG and its Austrian subsidiaries are members of the new 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 new 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

New IPS structure approved in May 2021

- RBI and the Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes
- The ECB and the Austrian Financial Market Authority approved the new IPS in May 2021
- The new Raiffeisen IPS was approved as a deposit guarantee system in May 2021. RBI and the Raiffeisen banks will cease to be members of Einlagensicherung Austria deposit guarantee scheme

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

New fund size

- The new IPS fund's starting target volume is EUR 963 mn. The regulator is expected to set the target volume at 0.5% of consolidated IPS RWA each year
- The fund size at Q2/2021 was EUR 719 mn; RBI's share of the IPS fund amounts to EUR 328 mn

Contributions

- IPS members contribute to an ex-ante fund and make ex-post contributions if necessary
- If needed, the risk council must decide on additional ex-post contributions. These may be up to 100% of total capital in excess of the minimum regulatory requirement (including regulatory buffers) plus a cushion of 10% for all members
- RBI's contribution to the IPS fund was EUR 63 mn in 2020 and is expected to be lower in 2021

Bank Levies

| Impact in EUR mn | | FY 2020 | 1-6/2021 | FY 2021e |
|-----------------------|---|-----------------|-----------|------------|
| Austria | Bank levy based on total assets (excluding derivatives) and including a one-off payment (spread over 4 years) of EUR 163 mn from 2017 to 2020. | 59 ¹ | 11 | ~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) fully reflected in the first quarter; one-time bank levy of 0.19% decided in April 2020 - no P/L effect. | 13 | 13 | ~13 |
| Poland | Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities. | 5 | 2 | ~5 |
| Slovakia | In Jan 2020, bank levy was increased from 0.2% to 0.4% on total liabilities less equity and subordinated debt. In June 2020, the government reached an agreement with the banking sector to stop the payment of the bank levy by the end of June. | 26 | - | - |
| Total | Bank levies | 103 | 26 | ~39 |
| Austria | Based on total assets less equity and secured deposits Full amounts always booked in the first quarter according to IFRIC 21 Bulgaria: no charge in 2021 as fund is adequately allocated | 37 | 40 | ~41 |
| Albania | | 1 | 1 | ~1 |
| Croatia | | 3 | 3 | ~3 |
| Czech Republic | | 10 | 12 | ~12 |
| Bulgaria | | 9 | - | - |
| Hungary | | 4 | 6 | ~6 |
| Romania | | 6 | 8 | ~8 |
| Slovakia | | 5 | 6 | ~6 |
| Total | Resolution fund | 75 | 75 | ~77 |

¹ EUR 41 mn for the one-off payment and EUR 18 mn for the current instalment of the bank levy; EUR 47 mn booked in Corporate Center, EUR 12 mn in Group Corporates & Markets

NPE and NPL Distribution by Country

| In EUR mn | NPE Stock | NPE Ratio | NPE Ratio | NPE Coverage Ratio | NPE Coverage Ratio | NPL Ratio | NPL Ratio | NPL Coverage Ratio | NPL Coverage Ratio |
|-----------------------------------|--------------|-------------|-------------|--------------------|--------------------|-------------|-------------|--------------------|--------------------|
| | 30/6/2021 | 30/6/2021 | 31/12/2020 | 30/6/2021 | 31/12/2020 | 30/6/2021 | 31/12/2020 | 30/6/2021 | 31/12/2020 |
| Czech Republic | 306 | 1.4% | 1.5% | 45.0% | 51.8% | 1.5% | 1.7% | 45.0% | 51.8% |
| Hungary | 230 | 2.5% | 1.7% | 39.2% | 54.0% | 3.1% | 2.2% | 39.2% | 54.0% |
| Poland | 192 | 6.8% | 6.6% | 82.7% | 82.9% | 6.8% | 6.6% | 82.7% | 82.9% |
| Slovakia | 236 | 1.3% | 1.5% | 69.7% | 67.7% | 1.4% | 1.8% | 69.7% | 67.7% |
| Central Europe¹ | 971 | 1.8% | 1.9% | 56.8% | 63.1% | 2.0% | 2.2% | 56.8% | 63.1% |
| Albania | 96 | 4.8% | 5.3% | 74.9% | 74.3% | 6.9% | 7.2% | 74.9% | 74.3% |
| Bosnia & Herzegovina | 107 | 4.7% | 4.6% | 64.9% | 64.3% | 4.9% | 4.7% | 64.9% | 64.3% |
| Bulgaria | 91 | 1.8% | 1.9% | 64.8% | 64.8% | 2.1% | 2.2% | 64.8% | 64.8% |
| Croatia | 159 | 3.1% | 3.1% | 64.6% | 66.2% | 3.9% | 3.8% | 64.6% | 66.3% |
| Kosovo | 25 | 2.2% | 2.2% | 75.0% | 70.8% | 2.6% | 2.6% | 75.0% | 70.8% |
| Romania | 250 | 2.4% | 2.5% | 70.2% | 77.0% | 3.0% | 3.1% | 70.2% | 77.0% |
| Serbia | 53 | 1.6% | 1.7% | 68.0% | 71.0% | 2.1% | 2.1% | 68.0% | 71.0% |
| Southeastern Europe | 781 | 2.7% | 2.8% | 68.3% | 70.8% | 3.3% | 3.3% | 68.3% | 70.8% |
| Belarus | 31 | 1.8% | 1.7% | 81.5% | 77.7% | 2.0% | 1.8% | 81.5% | 77.7% |
| Russia | 336 | 2.1% | 2.2% | 57.0% | 53.2% | 2.5% | 2.5% | 57.0% | 53.2% |
| Ukraine | 46 | 1.5% | 1.9% | 72.8% | 69.9% | 1.6% | 2.1% | 72.8% | 69.9% |
| Eastern Europe | 413 | 2.0% | 2.1% | 60.6% | 57.0% | 2.3% | 2.4% | 60.6% | 57.0% |
| GC&M | 789 | 1.6% | 1.7% | 56.5% | 53.4% | 1.6% | 1.7% | 57.2% | 54.1% |
| Total RBI Group | 2,955 | 1.7% | 1.9% | 60.3% | 61.5% | 2.0% | 2.1% | 60.5% | 61.7% |

Note: all definitions according to EBA financial reporting standards; bonds are included in the NPE ratio and excluded from the NPL

¹Including Slovenia

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 804 | 767 | 4.9% | 765 | 770 | 825 | 1,571 | 1,706 | (7.9%) | 3,241 |
| Net fee and commission income | 499 | 434 | 15.0% | 466 | 433 | 392 | 932 | 840 | 11.1% | 1,738 |
| Net trading income and fair value result | 27 | 5 | 473.9% | (2) | 33 | 25 | 32 | 62 | (49.2%) | 94 |
| Other net operating income | 27 | 28 | (4.6%) | 25 | 21 | 26 | 55 | 72 | (23.6%) | 117 |
| Operating income | 1,382 | 1,259 | 9.8% | 1,247 | 1,286 | 1,299 | 2,641 | 2,720 | (2.9%) | 5,253 |
| General administrative expenses | (735) | (692) | 6.1% | (777) | (685) | (719) | (1,427) | (1,451) | (1.7%) | (2,913) |
| Operating result | 647 | 567 | 14.2% | 470 | 601 | 580 | 1,214 | 1,269 | (4.3%) | 2,340 |
| Other result | (37) | (38) | (2.7%) | 5 | (38) | (90) | (74) | (172) | (56.8%) | (205) |
| Gov. measures and compulsory contrib. | (31) | (130) | (75.9%) | (28) | (24) | (53) | (161) | (220) | (26.9%) | (272) |
| Impairment losses on financial assets | (31) | (79) | (60.5%) | (133) | (185) | (158) | (110) | (312) | (64.8%) | (630) |
| Profit/loss before tax | 549 | 321 | 70.8% | 314 | 354 | 279 | 870 | 566 | 53.7% | 1,233 |
| Profit/loss after tax | 430 | 243 | 76.8% | 230 | 259 | 213 | 674 | 420 | 60.2% | 910 |
| Return on equity before tax ¹ | 15.4% | 9.0% | 6.4 PP | 9.4% | 10.6% | 8.5% | 12.2% | 8.4% | 3.8 PP | 9.2% |
| Return on equity after tax ¹ | 12.1% | 6.8% | 5.3 PP | 6.9% | 7.7% | 6.5% | 9.5% | 6.3% | 3.2 PP | 6.8% |
| Net interest margin ¹ | 1.92% | 1.94% | (0.01 PP) | 1.97% | 2.00% | 2.21% | 1.93% | 2.31% | (0.38 PP) | 2.15% |
| Cost/income ratio | 53.2% | 55.0% | (1.8 PP) | 62.3% | 53.3% | 55.3% | 54.0% | 53.3% | 0.7 PP | 55.5% |
| Loan/deposit ratio | 86.0% | 86.9% | (0.9 PP) | 88.4% | 90.4% | 94.9% | 86.0% | 94.9% | (8.9 PP) | 88.4% |
| Provisioning ratio ¹ | 0.11% | 0.35% | (0.24 PP) | 0.58% | 0.79% | 0.69% | 0.23% | 0.67% | (0.44 PP) | 0.68% |
| NPE ratio | 1.7% | 1.8% | (0.0 PP) | 1.9% | 1.9% | 1.9% | 1.7% | 1.9% | (0.2 PP) | 1.9% |
| NPE coverage ratio | 60.3% | 61.2% | (0.9 PP) | 61.5% | 63.8% | 63.3% | 60.3% | 63.3% | (3.0 PP) | 61.5% |
| Total assets | 181,700 | 176,152 | 3.1% | 165,959 | 164,779 | 163,761 | 181,700 | 163,761 | 11.0% | 165,959 |
| RWA | 84,899 | 81,362 | 4.3% | 78,864 | 80,146 | 80,490 | 84,899 | 80,490 | 5.5% | 78,864 |
| Equity | 14,892 | 14,576 | 2.2% | 14,288 | 14,036 | 13,655 | 14,892 | 13,655 | 9.1% | 14,288 |
| Loans to customers | 94,052 | 91,861 | 2.4% | 90,671 | 91,711 | 93,876 | 94,052 | 93,876 | 0.2% | 90,671 |
| - Hereof non-financial corporations % ² | 49.8% | 50.3% | (0.5 PP) | 49.6% | 49.2% | 50.1% | 49.8% | 50.1% | (0.3 PP) | 49.6% |
| - Hereof households % ² | 38.3% | 37.9% | 0.4 PP | 37.9% | 36.7% | 36.1% | 38.3% | 36.1% | 2.1 PP | 37.9% |
| - Hereof FCY % | - | - | - | - | - | - | - | - | - | - |
| Deposits from customers | 108,808 | 104,211 | 4.4% | 102,112 | 99,800 | 98,686 | 108,808 | 98,686 | 10.3% | 102,112 |
| Business outlets | 1,788 | 1,829 | (2.2%) | 1,857 | 1,958 | 1,982 | 1,788 | 1,982 | (9.8%) | 1,857 |
| Number of employees | 44,968 | 45,133 | (0.4%) | 45,414 | 46,071 | 46,386 | 44,968 | 46,386 | (3.1%) | 45,414 |
| Number of customers (in mn) | 17.7 | 17.4 | 2.0% | 17.2 | 16.8 | 16.7 | 17.7 | 16.7 | 5.8% | 17.2 |

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) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Czech Republic

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 77 | 74 | 4.3% | 74 | 73 | 82 | 151 | 183 | (17.5%) | 330 |
| Net fee and commission income | 36 | 33 | 9.7% | 30 | 29 | 26 | 69 | 62 | 11.3% | 121 |
| Net trading income and fair value result | 2 | (1) | - | 2 | (0) | (1) | 1 | (8) | - | (6) |
| Other net operating income | 6 | 5 | 12.2% | 4 | 5 | 4 | 10 | 11 | (3.6%) | 20 |
| Operating income | 124 | 111 | 11.8% | 112 | 108 | 108 | 234 | 247 | (5.3%) | 468 |
| General administrative expenses | (68) | (64) | 7.0% | (67) | (65) | (64) | (132) | (133) | (1.0%) | (265) |
| Operating result | 55 | 47 | 18.5% | 45 | 43 | 44 | 102 | 114 | (10.3%) | 202 |
| Other result | (1) | (0) | 275.4% | 3 | (0) | (4) | (1) | (4) | (79.4%) | (1) |
| Gov. measures and compulsory contrib. | 0 | (16) | - | 0 | 0 | 0 | (16) | (14) | 12.2% | (14) |
| Impairment losses on financial assets | 8 | 6 | 31.4% | (34) | (15) | (15) | 14 | (26) | - | (75) |
| Profit/loss before tax | 63 | 36 | 73.4% | 14 | 28 | 25 | 100 | 70 | 41.5% | 112 |
| Profit/loss after tax | 51 | 29 | 75.4% | 10 | 21 | 21 | 80 | 61 | 32.7% | 91 |
| Return on equity before tax ¹ | 16.7% | 10.7% | 6.0 PP | 3.9% | 7.8% | 7.0% | 13.9% | 9.7% | 4.2 PP | 7.9% |
| Return on equity after tax ¹ | 13.5% | 8.6% | 4.9 PP | 2.7% | 5.8% | 6.0% | 11.2% | 8.3% | 2.8 PP | 6.4% |
| Net interest margin ¹ | 1.47% | 1.58% | (0.11 PP) | 1.64% | 1.64% | 1.94% | 1.51% | 2.15% | (0.64 PP) | 1.89% |
| Cost/income ratio | 55.2% | 57.7% | (2.5 PP) | 59.8% | 60.1% | 59.1% | 56.4% | 53.9% | 2.4 PP | 56.8% |
| Loan/deposit ratio | 64.0% | 71.9% | (7.9 PP) | 75.3% | 81.1% | 82.6% | 64.0% | 82.6% | (18.7 PP) | 75.3% |
| Provisioning ratio ¹ | (0.27%) | (0.21%) | (0.06 PP) | 1.17% | 0.51% | 0.54% | (0.24%) | 0.45% | (0.69 PP) | 0.64% |
| NPE ratio | 1.4% | 1.5% | (0.1 PP) | 1.5% | 1.2% | 1.3% | 1.4% | 1.3% | 0.1 PP | 1.5% |
| NPE coverage ratio | 45.0% | 48.7% | (3.7 PP) | 51.8% | 59.9% | 59.5% | 45.0% | 59.5% | (14.5 PP) | 51.8% |
| Total assets | 23,046 | 19,812 | 16.3% | 18,363 | 18,208 | 18,176 | 23,046 | 18,176 | 26.8% | 18,363 |
| RWA | 7,426 | 7,815 | (5.0%) | 7,536 | 7,648 | 7,703 | 7,426 | 7,703 | (3.6%) | 7,536 |
| Equity | 1,695 | 1,413 | 19.9% | 1,379 | 1,474 | 1,480 | 1,695 | 1,480 | 14.5% | 1,379 |
| Loans to customers | 12,190 | 11,724 | 4.0% | 11,716 | 11,476 | 11,556 | 12,190 | 11,556 | 5.5% | 11,716 |
| - Hereof non-financial corporations % ² | 38.9% | 39.4% | (0.4 PP) | 39.3% | 40.1% | 40.2% | 38.9% | 40.2% | (1.3 PP) | 39.3% |
| - Hereof households % ² | 56.1% | 56.1% | 0.0 PP | 55.9% | 55.0% | 55.2% | 56.1% | 55.2% | 0.9 PP | 55.9% |
| - Hereof FCY % | 15.9% | 16.5% | (0.6 PP) | 16.7% | 17.8% | 17.6% | 15.9% | 17.6% | (1.8 PP) | 16.7% |
| Deposits from customers | 18,870 | 16,399 | 15.1% | 15,449 | 14,385 | 14,483 | 18,870 | 14,483 | 30.3% | 15,449 |
| Business outlets | 125 | 125 | 0.0% | 127 | 127 | 127 | 125 | 127 | (1.6%) | 127 |
| Number of employees | 3,285 | 3,160 | 4.0% | 3,138 | 3,166 | 3,252 | 3,285 | 3,252 | 1.0% | 3,138 |
| Number of customers (in mn) | 1.4 | 1.3 | 9.4% | 1.3 | 1.2 | 1.2 | 1.4 | 1.2 | 14.3% | 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 3) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Hungary

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 43 | 38 | 11.7% | 38 | 36 | 38 | 81 | 75 | 7.8% | 149 |
| Net fee and commission income | 39 | 35 | 12.5% | 36 | 34 | 32 | 75 | 68 | 10.1% | 139 |
| Net trading income and fair value result | (3) | (0) | >500,0% | 7 | (5) | 3 | (3) | 6 | – | 8 |
| Other net operating income | 2 | 1 | 88.0% | 1 | 2 | 3 | 4 | 2 | 55.0% | 5 |
| Operating income | 89 | 74 | 20.4% | 81 | 68 | 78 | 162 | 154 | 5.4% | 303 |
| General administrative expenses | (48) | (47) | 3.2% | (57) | (46) | (45) | (95) | (94) | 0.4% | (197) |
| Operating result | 41 | 27 | 50.2% | 25 | 22 | 33 | 68 | 60 | 13.4% | 106 |
| Other result | (3) | (0) | >500,0% | (3) | (2) | 0 | (3) | (4) | (36.3%) | (9) |
| Gov. measures and compulsory contrib. | (2) | (18) | (86.0%) | (1) | (1) | (1) | (20) | (19) | 5.4% | (20) |
| Impairment losses on financial assets | (0) | (4) | (89.0%) | (10) | (4) | 3 | (5) | (8) | (45.8%) | (23) |
| Profit/loss before tax | 35 | 5 | >500,0% | 11 | 15 | 35 | 40 | 28 | 43.8% | 53 |
| Profit/loss after tax | 32 | 4 | >500,0% | 8 | 11 | 32 | 36 | 22 | 63.0% | 41 |
| Return on equity before tax ¹ | 20.4% | 3.2% | 17.2 PP | 6.5% | 9.1% | 22.1% | 11.9% | 8.4% | 3.5 PP | 8.1% |
| Return on equity after tax ¹ | 18.7% | 2.2% | 16.5 PP | 5.0% | 7.0% | 20.2% | 10.6% | 6.6% | 4.0 PP | 6.3% |
| Net interest margin ¹ | 1.83% | 1.75% | 0.08 PP | 1.86% | 1.84% | 1.95% | 1.80% | 1.96% | (0.16 PP) | 1.90% |
| Cost/income ratio | 54.2% | 63.3% | (9.1 PP) | 69.7% | 68.0% | 57.9% | 58.3% | 61.3% | (2.9 PP) | 65.0% |
| Loan/deposit ratio | 59.3% | 60.1% | (0.9 PP) | 64.5% | 69.9% | 72.9% | 59.3% | 72.9% | (13.6 PP) | 64.5% |
| Provisioning ratio ¹ | 0.05% | 0.39% | (0.33 PP) | 1.08% | 0.45% | (0.36%) | 0.22% | 0.42% | (0.20 PP) | 0.59% |
| NPE ratio | 2.5% | 1.8% | 0.6 PP | 1.7% | 2.1% | 2.2% | 2.5% | 2.2% | 0.2 PP | 1.7% |
| NPE coverage ratio | 39.2% | 52.7% | (13.5 PP) | 54.0% | 52.6% | 54.1% | 39.2% | 54.1% | (14.8 PP) | 54.0% |
| Total assets | 9,712 | 9,440 | 2.9% | 8,808 | 8,203 | 7,925 | 9,712 | 7,925 | 22.5% | 8,808 |
| RWA | 3,834 | 3,676 | 4.3% | 3,644 | 3,566 | 3,564 | 3,834 | 3,564 | 7.6% | 3,644 |
| Equity | 729 | 683 | 6.7% | 674 | 660 | 663 | 729 | 663 | 9.9% | 674 |
| Loans to customers | 4,053 | 4,071 | (0.4%) | 4,085 | 3,993 | 4,053 | 4,053 | 4,053 | (0.0%) | 4,085 |
| - Hereof non-financial corporations % ² | 61.6% | 64.9% | (3.2 PP) | 66.2% | 67.7% | 68.3% | 61.6% | 68.3% | (6.7 PP) | 66.2% |
| - Hereof households % ² | 30.9% | 28.1% | 2.8 PP | 26.7% | 25.8% | 25.1% | 30.9% | 25.1% | 5.8 PP | 26.7% |
| - Hereof FCY % | 42.3% | 41.9% | 0.4 PP | 43.8% | 45.4% | 45.4% | 42.3% | 45.4% | (3.1 PP) | 43.8% |
| Deposits from customers | 7,283 | 7,175 | 1.5% | 6,609 | 6,205 | 5,994 | 7,283 | 5,994 | 21.5% | 6,609 |
| Business outlets | 72 | 72 | 0.0% | 72 | 72 | 72 | 72 | 72 | 0.0% | 72 |
| Number of employees | 2,240 | 2,276 | (1.6%) | 2,279 | 2,271 | 2,078 | 2,240 | 2,078 | 7.8% | 2,279 |
| Number of customers (in mn) | 0.5 | 0.5 | (10.4%) | 0.5 | 0.4 | 0.5 | 0.5 | 0.5 | (2.7%) | 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) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Poland

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 3 | 3 | 19.4% | 4 | 4 | 4 | 6 | 8 | (18.5%) | 16 |
| Net fee and commission income | 1 | 1 | (14.7%) | 1 | 1 | 1 | 1 | 1 | (20.3%) | 3 |
| Net trading income and fair value result | 0 | 0 | 16.4% | 0 | 0 | 0 | 1 | 0 | 55.2% | 1 |
| Other net operating income | (2) | (3) | (51.0%) | (1) | (0) | (0) | (5) | (0) | >500,0% | (2) |
| Operating income | 3 | 0 | >500,0% | 4 | 5 | 4 | 3 | 9 | (68.0%) | 18 |
| General administrative expenses | (7) | (6) | 24.1% | (6) | (5) | (5) | (13) | (10) | 36.3% | (21) |
| Operating result | (5) | (6) | (15.0%) | (3) | (0) | (0) | (10) | (1) | >500,0% | (3) |
| Other result | (77) | (28) | 168.9% | (14) | (12) | (10) | (105) | (18) | 498.0% | (44) |
| Gov. measures and compulsory contrib. | (1) | (1) | (2.2%) | (1) | (1) | (1) | (2) | (3) | (12.4%) | (5) |
| Impairment losses on financial assets | (1) | (3) | (66.3%) | (4) | 0 | (6) | (4) | (10) | (57.7%) | (14) |
| Profit/loss before tax | (84) | (38) | 117.6% | (22) | (14) | (18) | (122) | (31) | 296.9% | (66) |
| Profit/loss after tax | (84) | (38) | 117.6% | (22) | (14) | (18) | (122) | (31) | 296.9% | (67) |
| Return on equity before tax ¹ | - | - | - | - | - | - | - | - | - | - |
| Return on equity after tax ¹ | - | - | - | - | - | - | - | - | - | - |
| Net interest margin ¹ | 0.52% | 0.43% | 0.09 PP | 0.56% | 0.56% | 0.52% | 0.48% | 0.53% | (0.05 PP) | 0.54% |
| Cost/income ratio | - | - | - | - | - | - | - | - | - | - |
| Loan/deposit ratio | - | - | - | - | - | - | - | - | - | - |
| Provisioning ratio ¹ | 0.17% | 0.47% | (0.31 PP) | 0.61% | (0.03%) | 0.90% | 0.32% | 0.68% | (0.36 PP) | 0.49% |
| NPE ratio | 6.8% | 6.7% | 0.0 PP | 6.6% | 6.7% | 7.4% | 6.8% | 7.4% | (0.6 PP) | 6.6% |
| NPE coverage ratio | 82.7% | 82.8% | (0.1 PP) | 82.9% | 80.0% | 70.7% | 82.7% | 70.7% | 12.1 PP | 82.9% |
| Total assets | 2,625 | 2,662 | (1.4%) | 2,774 | 2,793 | 2,920 | 2,625 | 2,920 | (10.1%) | 2,774 |
| RWA | 3,254 | 3,287 | (1.0%) | 3,380 | 3,357 | 3,491 | 3,254 | 3,491 | (6.8%) | 3,380 |
| Equity | - | - | - | - | - | - | - | - | - | - |
| Loans to customers | 2,502 | 2,543 | (1.6%) | 2,717 | 2,734 | 2,839 | 2,502 | 2,839 | (11.9%) | 2,717 |
| - Hereof non-financial corporations % ² | 2.5% | 2.5% | (0.0 PP) | 4.6% | 4.8% | 5.0% | 2.5% | 5.0% | (2.6 PP) | 4.6% |
| - Hereof households % ² | 97.5% | 97.5% | 0.0 PP | 95.4% | 95.2% | 95.0% | 97.5% | 95.0% | 2.6 PP | 95.4% |
| - Hereof FCY % | 96.8% | 96.9% | (0.1 PP) | 95.1% | 95.9% | 93.8% | 96.8% | 93.8% | 3.0 PP | 95.1% |
| Deposits from customers | 12 | 12 | 5.8% | 13 | 13 | 14 | 12 | 14 | (12.1%) | 13 |
| Business outlets | 1 | 1 | 0.0% | 1 | 1 | 1 | 1 | 1 | 0.0% | 1 |
| Number of employees | 245 | 244 | 0.4% | 238 | 240 | 232 | 245 | 232 | 5.6% | 238 |
| Number of customers (in mn) | 0.0 | 0.0 | (1.0%) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (3.7%) | 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 3) Previous-year figures adapted due to changed allocation

Country Financials (CE) – Slovakia

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 68 | 69 | (1.2%) | 73 | 72 | 73 | 138 | 147 | (6.0%) | 292 |
| Net fee and commission income | 43 | 39 | 11.1% | 40 | 36 | 36 | 82 | 72 | 14.6% | 148 |
| Net trading income and fair value result | 4 | 1 | >500,0% | 4 | 3 | 7 | 4 | 9 | (49.3%) | 15 |
| Other net operating income | 0 | 0 | 31.6% | 0 | (0) | 1 | 1 | 20 | (96.1%) | 20 |
| Operating income | 117 | 111 | 5.2% | 117 | 112 | 117 | 228 | 248 | (8.3%) | 478 |
| General administrative expenses | (55) | (54) | 2.3% | (62) | (58) | (52) | (109) | (110) | (0.9%) | (230) |
| Operating result | 62 | 57 | 7.9% | 56 | 54 | 64 | 119 | 139 | (14.2%) | 248 |
| Other result | (0) | 0 | - | (8) | 0 | (0) | (0) | (0) | (48.9%) | (8) |
| Gov. measures and compulsory contrib. | (0) | (10) | (100.0%) | 0 | 0 | (13) | (10) | (31) | (66.6%) | (31) |
| Impairment losses on financial assets | 3 | (7) | - | (8) | (10) | (23) | (5) | (48) | (90.0%) | (66) |
| Profit/loss before tax | 64 | 39 | 62.9% | 39 | 44 | 28 | 104 | 60 | 72.9% | 144 |
| Profit/loss after tax | 51 | 30 | 66.9% | 27 | 35 | 21 | 81 | 48 | 69.6% | 110 |
| Return on equity before tax ¹ | 18.4% | 11.3% | 7.1 PP | 11.5% | 13.2% | 8.4% | 15.1% | 9.1% | 6.0 PP | 10.9% |
| Return on equity after tax ¹ | 14.5% | 8.7% | 5.8 PP | 7.9% | 10.4% | 6.4% | 11.8% | 7.3% | 4.6 PP | 8.3% |
| Net interest margin ¹ | 1.50% | 1.73% | (0.23 PP) | 1.96% | 1.98% | 2.07% | 1.62% | 2.10% | (0.48 PP) | 2.04% |
| Cost/income ratio | 47.1% | 48.4% | (1.3 PP) | 52.6% | 51.8% | 45.0% | 47.7% | 44.2% | 3.6 PP | 48.0% |
| Loan/deposit ratio | 93.2% | 93.7% | (0.5 PP) | 94.8% | 96.1% | 96.7% | 93.2% | 96.7% | (3.5 PP) | 94.8% |
| Provisioning ratio ¹ | (0.09%) | 0.26% | (0.35 PP) | 0.28% | 0.35% | 0.82% | 0.08% | 0.86% | (0.78 PP) | 0.59% |
| NPE ratio | 1.3% | 1.3% | (0.1 PP) | 1.5% | 1.6% | 1.7% | 1.3% | 1.7% | (0.4 PP) | 1.5% |
| NPE coverage ratio | 69.7% | 67.3% | 2.5 PP | 67.7% | 68.1% | 68.9% | 69.7% | 68.9% | 0.8 PP | 67.7% |
| Total assets | 18,857 | 18,457 | 2.2% | 15,719 | 15,207 | 14,939 | 18,857 | 14,939 | 26.2% | 15,719 |
| RWA | 5,813 | 6,108 | (4.8%) | 5,840 | 6,104 | 6,271 | 5,813 | 6,271 | (7.3%) | 5,840 |
| Equity | 1,429 | 1,452 | (1.6%) | 1,425 | 1,393 | 1,355 | 1,429 | 1,355 | 5.4% | 1,425 |
| Loans to customers | 11,505 | 11,575 | (0.6%) | 11,328 | 11,356 | 11,154 | 11,505 | 11,154 | 3.1% | 11,328 |
| - Hereof non-financial corporations % ² | 41.1% | 42.9% | (1.8 PP) | 42.5% | 43.7% | 43.6% | 41.1% | 43.6% | (2.5 PP) | 42.5% |
| - Hereof households % ² | 58.4% | 56.2% | 2.2 PP | 56.5% | 55.2% | 55.3% | 58.4% | 55.3% | 3.1 PP | 56.5% |
| - Hereof FCY % | 0.6% | 0.6% | (0.0 PP) | 0.6% | 0.5% | 1.1% | 0.6% | 1.1% | (0.5 PP) | 0.6% |
| Deposits from customers | 12,889 | 12,830 | 0.5% | 12,322 | 12,393 | 12,126 | 12,889 | 12,126 | 6.3% | 12,322 |
| Business outlets | 153 | 156 | (1.9%) | 167 | 175 | 177 | 153 | 177 | (13.6%) | 167 |
| Number of employees | 3,459 | 3,508 | (1.4%) | 3,580 | 3,639 | 3,728 | 3,459 | 3,728 | (7.2%) | 3,580 |
| Number of customers (in mn) | 1.1 | 1.1 | 2.1% | 1.1 | 1.0 | 1.0 | 1.1 | 1.0 | 6.6% | 1.1 |

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Albania

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 14 | 13 | 4.6% | 13 | 13 | 13 | 26 | 27 | (1.9%) | 53 |
| Net fee and commission income | 4 | 4 | 8.2% | 2 | 3 | 3 | 7 | 6 | 18.0% | 12 |
| Net trading income and fair value result | 0 | 1 | (53.9%) | 1 | 1 | (4) | 1 | 4 | (65.2%) | 5 |
| Other net operating income | (0) | (0) | (71.3%) | (0) | 0 | (0) | (1) | (0) | 54.3% | (0) |
| Operating income | 19 | 17 | 15.0% | 16 | 17 | 11 | 36 | 36 | (0.2%) | 69 |
| General administrative expenses | (10) | (9) | 8.2% | (10) | (10) | (10) | (19) | (20) | (5.0%) | (39) |
| Operating result | 10 | 8 | 22.5% | 6 | 8 | 1 | 18 | 17 | 5.3% | 30 |
| Other result | 0 | 0 | - | (1) | 0 | 0 | 0 | 0 | - | (1) |
| Gov. measures and compulsory contrib. | (1) | (2) | (40.1%) | (1) | (1) | (1) | (3) | (3) | 5.8% | (5) |
| Impairment losses on financial assets | 3 | 2 | 36.1% | (2) | (3) | 1 | 6 | (5) | - | (10) |
| Profit/loss before tax | 12 | 8 | 41.4% | 2 | 4 | 1 | 20 | 9 | 124.3% | 15 |
| Profit/loss after tax | 10 | 7 | 43.9% | 1 | 3 | 1 | 17 | 8 | 130.8% | 12 |
| Return on equity before tax ¹ | 21.2% | 15.2% | 6.1 PP | 3.1% | 6.8% | 2.5% | 18.4% | 7.9% | 10.5 PP | 6.5% |
| Return on equity after tax ¹ | 18.4% | 12.9% | 5.5 PP | 2.3% | 5.9% | 2.0% | 15.8% | 6.6% | 9.2 PP | 5.4% |
| Net interest margin ¹ | 2.87% | 2.83% | 0.05 PP | 2.90% | 3.10% | 2.99% | 2.85% | 3.10% | (0.25 PP) | 3.05% |
| Cost/income ratio | 49.7% | 52.8% | (3.1 PP) | 64.0% | 54.9% | 89.3% | 51.1% | 53.7% | (2.6 PP) | 56.3% |
| Loan/deposit ratio | 43.4% | 42.8% | 0.6 PP | 44.5% | 47.2% | 49.0% | 43.4% | 49.0% | (5.6 PP) | 44.5% |
| Provisioning ratio ¹ | (2.13%) | (1.51%) | (0.62 PP) | 1.06% | 1.50% | (0.60%) | (1.81%) | 1.28% | (3.09 PP) | 1.28% |
| NPE ratio | 4.8% | 5.1% | (0.2 PP) | 5.3% | 5.5% | 5.6% | 4.8% | 5.6% | (0.8 PP) | 5.3% |
| NPE coverage ratio | 74.9% | 74.5% | 0.4 PP | 74.3% | 71.5% | 72.2% | 74.9% | 72.2% | 2.7 PP | 74.3% |
| Total assets | 2,013 | 1,966 | 2.4% | 1,920 | 1,867 | 1,828 | 2,013 | 1,828 | 10.1% | 1,920 |
| RWA | 1,325 | 1,389 | (4.6%) | 1,450 | 1,373 | 1,353 | 1,325 | 1,353 | (2.0%) | 1,450 |
| Equity | 237 | 225 | 5.0% | 240 | 238 | 234 | 237 | 234 | 1.1% | 240 |
| Loans to customers | 728 | 698 | 4.3% | 714 | 729 | 741 | 728 | 741 | (1.8%) | 714 |
| - Hereof non-financial corporations % ² | 54.1% | 54.4% | (0.3 PP) | 56.0% | 57.4% | 58.3% | 54.1% | 58.3% | (4.3 PP) | 56.0% |
| - Hereof households % ² | 45.9% | 45.6% | 0.3 PP | 44.0% | 42.6% | 41.6% | 45.9% | 41.6% | 4.3 PP | 44.0% |
| - Hereof FCY % | 45.3% | 47.4% | (2.1 PP) | 49.0% | 47.9% | 49.5% | 45.3% | 49.5% | (4.2 PP) | 49.0% |
| Deposits from customers | 1,733 | 1,681 | 3.1% | 1,652 | 1,594 | 1,561 | 1,733 | 1,561 | 11.0% | 1,652 |
| Business outlets | 76 | 76 | 0.0% | 76 | 77 | 78 | 76 | 78 | (2.6%) | 76 |
| Number of employees | 1,233 | 1,237 | (0.3%) | 1,285 | 1,277 | 1,238 | 1,233 | 1,238 | (0.4%) | 1,285 |
| Number of customers (in mn) | 0.5 | 0.5 | (0.6%) | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 2.9% | 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) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Bosnia & Herzegovina

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 15 | 15 | 1.4% | 15 | 16 | 16 | 30 | 32 | (5.4%) | 63 |
| Net fee and commission income | 12 | 10 | 12.4% | 11 | 11 | 9 | 22 | 19 | 17.0% | 40 |
| Net trading income and fair value result | 0 | 1 | (29.7%) | 0 | 1 | 1 | 1 | 1 | 3.0% | 2 |
| Other net operating income | 0 | 1 | (27.9%) | 2 | (0) | 0 | 1 | 0 | 219.1% | 2 |
| Operating income | 28 | 27 | 4.7% | 28 | 27 | 26 | 55 | 53 | 2.9% | 108 |
| General administrative expenses | (12) | (11) | 7.8% | (16) | (13) | (13) | (24) | (25) | (5.0%) | (55) |
| Operating result | 16 | 15 | 2.4% | 12 | 14 | 13 | 31 | 28 | 9.8% | 54 |
| Other result | (3) | 0 | - | 0 | 0 | 0 | (3) | 0 | - | 0 |
| Gov. measures and compulsory contrib. | (1) | (1) | 3.4% | (1) | (1) | (1) | (3) | (2) | 8.9% | (5) |
| Impairment losses on financial assets | (4) | (3) | 21.3% | (10) | (4) | (8) | (7) | (11) | (42.4%) | (25) |
| Profit/loss before tax | 8 | 11 | (29.3%) | 1 | 8 | 4 | 19 | 15 | 30.7% | 24 |
| Profit/loss after tax | 7 | 11 | (38.2%) | 1 | 8 | 3 | 17 | 12 | 39.8% | 21 |
| Return on equity before tax ¹ | 9.8% | 14.3% | (4.5 PP) | 0.9% | 11.1% | 5.3% | 12.1% | 9.9% | 2.2 PP | 8.0% |
| Return on equity after tax ¹ | 8.2% | 13.6% | (5.5 PP) | 1.6% | 10.0% | 4.0% | 11.0% | 8.4% | 2.6 PP | 7.2% |
| Net interest margin ¹ | 2.86% | 2.83% | 0.03 PP | 2.93% | 3.06% | 2.98% | 2.84% | 3.02% | (0.17 PP) | 3.00% |
| Cost/income ratio | 43.9% | 42.6% | 1.2 PP | 58.2% | 49.1% | 49.3% | 43.3% | 46.8% | (3.6 PP) | 50.4% |
| Loan/deposit ratio | 63.2% | 65.3% | (2.1 PP) | 67.5% | 71.4% | 73.6% | 63.2% | 73.6% | (10.5 PP) | 67.5% |
| Provisioning ratio ¹ | 1.09% | 0.93% | 0.16 PP | 3.03% | 1.17% | 2.30% | 1.01% | 1.70% | (0.69 PP) | 1.89% |
| NPE ratio | 4.7% | 4.7% | 0.0 PP | 4.6% | 4.2% | 4.3% | 4.7% | 4.3% | 0.4 PP | 4.6% |
| NPE coverage ratio | 64.9% | 64.4% | 0.5 PP | 64.3% | 75.6% | 79.3% | 64.9% | 79.3% | (14.4 PP) | 64.3% |
| Total assets | 2,645 | 2,581 | 2.5% | 2,559 | 2,455 | 2,472 | 2,645 | 2,472 | 7.0% | 2,559 |
| RWA | 1,959 | 2,056 | (4.7%) | 2,083 | 1,987 | 2,022 | 1,959 | 2,022 | (3.1%) | 2,083 |
| Equity | 333 | 327 | 2.0% | 316 | 315 | 307 | 333 | 307 | 8.5% | 316 |
| Loans to customers | 1,277 | 1,285 | (0.7%) | 1,286 | 1,315 | 1,338 | 1,277 | 1,338 | (4.6%) | 1,286 |
| - Hereof non-financial corporations % ² | 37.4% | 38.6% | (1.2 PP) | 38.8% | 39.9% | 41.0% | 37.4% | 41.0% | (3.5 PP) | 38.8% |
| - Hereof households % ² | 61.4% | 60.1% | 1.2 PP | 59.7% | 58.7% | 57.5% | 61.4% | 57.5% | 3.9 PP | 59.7% |
| - Hereof FCY % | 48.8% | 47.7% | 1.0 PP | 47.2% | 46.4% | 47.1% | 48.8% | 47.1% | 1.6 PP | 47.2% |
| Deposits from customers | 2,165 | 2,097 | 3.3% | 2,046 | 1,973 | 1,960 | 2,165 | 1,960 | 10.5% | 2,046 |
| Business outlets | 98 | 103 | (4.9%) | 103 | 103 | 103 | 98 | 103 | (4.9%) | 103 |
| Number of employees | 1,213 | 1,229 | (1.3%) | 1,268 | 1,290 | 1,296 | 1,213 | 1,296 | (6.4%) | 1,268 |
| Number of customers (in mn) | 0.4 | 0.4 | 0.2% | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | (5.9%) | 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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Bulgaria

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 30 | 29 | 3.7% | 28 | 28 | 28 | 58 | 58 | 1.4% | 114 |
| Net fee and commission income | 15 | 13 | 11.8% | 13 | 14 | 11 | 28 | 24 | 16.0% | 50 |
| Net trading income and fair value result | 1 | 1 | 70.7% | 1 | 0 | 1 | 1 | 1 | 52.3% | 3 |
| Other net operating income | 0 | (0) | – | 1 | 0 | 0 | 0 | 0 | 25.1% | 1 |
| Operating income | 47 | 42 | 12.1% | 43 | 42 | 42 | 90 | 84 | 6.4% | 169 |
| General administrative expenses | (22) | (22) | 1.6% | (24) | (21) | (22) | (44) | (44) | 1.4% | (89) |
| Operating result | 25 | 20 | 23.5% | 19 | 21 | 20 | 45 | 41 | 11.8% | 81 |
| Other result | 0 | 0 | – | (1) | 0 | 0 | 0 | 0 | – | (1) |
| Gov. measures and compulsory contrib. | 0 | (6) | – | (0) | (0) | (4) | (6) | (15) | (60.3%) | (15) |
| Impairment losses on financial assets | (7) | (2) | 180.2% | 2 | (15) | (9) | (9) | (19) | (50.9%) | (31) |
| Profit/loss before tax | 19 | 12 | 59.4% | 20 | 6 | 7 | 30 | 7 | 335.2% | 33 |
| Profit/loss after tax | 17 | 11 | 59.4% | 18 | 6 | 6 | 27 | 6 | 340.2% | 30 |
| Return on equity before tax ¹ | 14.9% | 9.6% | 5.3 PP | 16.7% | 5.3% | 5.9% | 12.4% | 3.0% | 9.4 PP | 7.1% |
| Return on equity after tax ¹ | 13.5% | 8.7% | 4.8 PP | 15.1% | 4.8% | 5.3% | 11.2% | 2.7% | 8.5 PP | 6.4% |
| Net interest margin ¹ | 2.44% | 2.41% | 0.03 PP | 2.36% | 2.42% | 2.49% | 2.43% | 2.56% | (0.14 PP) | 2.48% |
| Cost/income ratio | 47.1% | 52.0% | (4.9 PP) | 55.2% | 50.7% | 52.9% | 49.4% | 51.8% | (2.4 PP) | 52.4% |
| Loan/deposit ratio | 78.0% | 79.3% | (1.3 PP) | 78.0% | 73.9% | 76.4% | 78.0% | 76.4% | 1.6 PP | 78.0% |
| Provisioning ratio ¹ | 0.83% | 0.30% | 0.53 PP | (0.24%) | 1.95% | 1.20% | 0.57% | 1.23% | (0.66 PP) | 1.03% |
| NPE ratio | 1.8% | 1.8% | 0.0 PP | 1.9% | 1.8% | 1.7% | 1.8% | 1.7% | 0.1 PP | 1.9% |
| NPE coverage ratio | 64.8% | 64.7% | 0.1 PP | 64.8% | 63.3% | 63.2% | 64.8% | 63.2% | 1.6 PP | 64.8% |
| Total assets | 5,165 | 5,067 | 1.9% | 4,993 | 5,043 | 4,871 | 5,165 | 4,871 | 6.0% | 4,993 |
| RWA | 2,617 | 2,752 | (4.9%) | 2,666 | 2,639 | 2,593 | 2,617 | 2,593 | 0.9% | 2,666 |
| Equity | 520 | 503 | 3.3% | 494 | 476 | 470 | 520 | 470 | 10.7% | 494 |
| Loans to customers | 3,309 | 3,257 | 1.6% | 3,193 | 3,040 | 3,003 | 3,309 | 3,003 | 10.2% | 3,193 |
| - Hereof non-financial corporations % ² | 51.6% | 53.4% | (1.8 PP) | 53.9% | 52.9% | 53.4% | 51.6% | 53.4% | (1.7 PP) | 53.9% |
| - Hereof households % ² | 46.4% | 45.3% | 1.2 PP | 44.7% | 45.9% | 45.3% | 46.4% | 45.3% | 1.1 PP | 44.7% |
| - Hereof FCY % | 32.0% | 33.2% | (1.2 PP) | 33.6% | 33.2% | 35.3% | 32.0% | 35.3% | (3.3 PP) | 33.6% |
| Deposits from customers | 4,267 | 4,170 | 2.3% | 4,139 | 4,170 | 3,982 | 4,267 | 3,982 | 7.2% | 4,139 |
| Business outlets | 136 | 139 | (2.2%) | 140 | 147 | 147 | 136 | 147 | (7.5%) | 140 |
| Number of employees | 2,443 | 2,499 | (2.2%) | 2,536 | 2,575 | 2,612 | 2,443 | 2,612 | (6.5%) | 2,536 |
| Number of customers (in mn) | 0.6 | 0.6 | 0.6% | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 2.2% | 0.6 |

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) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Croatia

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 27 | 29 | (5.9%) | 28 | 28 | 29 | 56 | 59 | (5.7%) | 115 |
| Net fee and commission income | 19 | 15 | 24.4% | 14 | 18 | 12 | 33 | 29 | 13.9% | 61 |
| Net trading income and fair value result | 2 | 1 | 57.1% | 2 | 3 | 2 | 3 | (3) | – | 3 |
| Other net operating income | 1 | 1 | (41.8%) | 2 | (2) | (0) | 2 | 2 | 36.2% | 2 |
| Operating income | 48 | 46 | 4.7% | 46 | 47 | 43 | 94 | 87 | 8.0% | 181 |
| General administrative expenses | (27) | (25) | 6.3% | (29) | (26) | (28) | (52) | (56) | (7.8%) | (111) |
| Operating result | 22 | 21 | 2.9% | 17 | 21 | 16 | 43 | 31 | 36.5% | 69 |
| Other result | (5) | (4) | 26.2% | (3) | (2) | 1 | (10) | (7) | 41.9% | (13) |
| Gov. measures and compulsory contrib. | 0 | (3) | – | (1) | (3) | (1) | (3) | (5) | (32.7%) | (9) |
| Impairment losses on financial assets | 1 | (3) | – | (10) | (3) | (8) | (2) | (14) | (84.2%) | (27) |
| Profit/loss before tax | 17 | 10 | 68.1% | 3 | 13 | 7 | 28 | 5 | 420.1% | 21 |
| Profit/loss after tax | 14 | 9 | 64.5% | 2 | 9 | 5 | 23 | 3 | >500,0% | 14 |
| Return on equity before tax ¹ | 10.1% | 6.1% | 4.0 PP | 1.8% | 7.7% | 4.2% | 8.1% | 1.6% | 6.6 PP | 3.1% |
| Return on equity after tax ¹ | 8.2% | 5.1% | 3.2 PP | 1.0% | 5.3% | 3.3% | 6.7% | 1.0% | 5.7 PP | 2.0% |
| Net interest margin ¹ | 2.18% | 2.30% | (0.12 PP) | 2.31% | 2.33% | 2.51% | 2.24% | 2.59% | (0.35 PP) | 2.45% |
| Cost/income ratio | 55.3% | 54.5% | 0.8 PP | 62.1% | 56.0% | 64.0% | 54.9% | 64.4% | (9.4 PP) | 61.6% |
| Loan/deposit ratio | 65.8% | 68.0% | (2.1 PP) | 68.5% | 68.4% | 70.5% | 65.8% | 70.5% | (4.7 PP) | 68.5% |
| Provisioning ratio ¹ | (0.14%) | 0.48% | (0.63 PP) | 1.41% | 0.43% | 1.22% | 0.17% | 1.08% | (0.91 PP) | 1.00% |
| NPE ratio | 3.1% | 3.2% | (0.0 PP) | 3.1% | 3.2% | 3.1% | 3.1% | 3.1% | (0.0 PP) | 3.1% |
| NPE coverage ratio | 64.6% | 64.9% | (0.3 PP) | 66.2% | 71.0% | 70.0% | 64.6% | 70.0% | (5.4 PP) | 66.2% |
| Total assets | 5,436 | 5,404 | 0.6% | 5,321 | 5,145 | 5,082 | 5,436 | 5,082 | 7.0% | 5,321 |
| RWA | 2,503 | 2,498 | 0.2% | 2,581 | 2,780 | 2,678 | 2,503 | 2,678 | (6.5%) | 2,581 |
| Equity | 703 | 685 | 2.6% | 679 | 677 | 664 | 703 | 664 | 5.9% | 679 |
| Loans to customers | 2,734 | 2,676 | 2.1% | 2,691 | 2,690 | 2,725 | 2,734 | 2,725 | 0.3% | 2,691 |
| - Hereof non-financial corporations % ² | 31.9% | 31.9% | (0.0 PP) | 33.1% | 33.6% | 34.6% | 31.9% | 34.6% | (2.7 PP) | 33.1% |
| - Hereof households % ² | 61.5% | 61.3% | 0.2 PP | 60.2% | 59.5% | 58.0% | 61.5% | 58.0% | 3.5 PP | 60.2% |
| - Hereof FCY % | 50.7% | 51.1% | (0.4 PP) | 50.5% | 49.2% | 50.2% | 50.7% | 50.2% | 0.5 PP | 50.5% |
| Deposits from customers | 4,172 | 3,901 | 7.0% | 3,908 | 3,836 | 3,746 | 4,172 | 3,746 | 11.4% | 3,908 |
| Business outlets | 75 | 75 | 0.0% | 75 | 75 | 75 | 75 | 75 | 0.0% | 75 |
| Number of employees | 1,757 | 1,779 | (1.2%) | 1,818 | 1,816 | 1,853 | 1,757 | 1,853 | (5.2%) | 1,818 |
| Number of customers (in mn) | 0.5 | 0.5 | 0.1% | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | (0.9%) | 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) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Kosovo

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 12 | 12 | 2.3% | 12 | 12 | 12 | 24 | 23 | 2.4% | 47 |
| Net fee and commission income | 3 | 3 | 0.1% | 3 | 3 | 2 | 6 | 4 | 38.6% | 9 |
| Net trading income and fair value result | (0) | 0 | - | 0 | 0 | (0) | 0 | (0) | - | 0 |
| Other net operating income | 1 | 0 | 7.6% | 0 | 1 | 0 | 1 | 0 | 106.6% | 2 |
| Operating income | 16 | 15 | 3.1% | 15 | 15 | 14 | 31 | 28 | 10.7% | 58 |
| General administrative expenses | (7) | (7) | 2.0% | (8) | (7) | (7) | (14) | (15) | (0.2%) | (30) |
| Operating result | 8 | 8 | 4.1% | 7 | 8 | 7 | 16 | 13 | 22.6% | 28 |
| Other result | 0 | 0 | - | (0) | 0 | 0 | 0 | 0 | - | (0) |
| Gov. measures and compulsory contrib. | (0) | (0) | 6.0% | (0) | (0) | (0) | (1) | (1) | 14.4% | (1) |
| Impairment losses on financial assets | (1) | (1) | (30.0%) | 0 | (2) | (2) | (2) | (5) | (57.0%) | (7) |
| Profit/loss before tax | 7 | 6 | 10.7% | 6 | 5 | 5 | 13 | 8 | 74.3% | 19 |
| Profit/loss after tax | 6 | 6 | 11.0% | 6 | 5 | 4 | 12 | 7 | 72.6% | 17 |
| Return on equity before tax ¹ | 21.4% | 19.1% | 2.3 PP | 18.8% | 15.5% | 13.8% | 20.4% | 11.9% | 8.5 PP | 15.0% |
| Return on equity after tax ¹ | 19.0% | 16.8% | 2.1 PP | 16.9% | 14.1% | 12.4% | 18.0% | 10.6% | 7.4 PP | 13.5% |
| Net interest margin ¹ | 4.39% | 4.40% | (0.01 PP) | 4.62% | 4.66% | 4.85% | 4.40% | 4.81% | (0.40 PP) | 4.72% |
| Cost/income ratio | 46.9% | 47.4% | (0.5 PP) | 54.5% | 47.1% | 52.1% | 47.1% | 52.2% | (5.1 PP) | 51.5% |
| Loan/deposit ratio | 83.9% | 80.9% | 3.0 PP | 82.1% | 83.0% | 84.9% | 83.9% | 84.9% | (0.9 PP) | 82.1% |
| Provisioning ratio ¹ | 0.29% | 0.84% | (0.55 PP) | (0.20%) | 1.31% | 1.04% | 0.56% | 1.42% | (0.86 PP) | 0.98% |
| NPE ratio | 2.2% | 2.1% | 0.0 PP | 2.2% | 2.3% | 2.3% | 2.2% | 2.3% | (0.1 PP) | 2.2% |
| NPE coverage ratio | 75.0% | 71.1% | 4.0 PP | 70.8% | 67.2% | 66.9% | 75.0% | 66.9% | 8.2 PP | 70.8% |
| Total assets | 1,209 | 1,187 | 1.9% | 1,159 | 1,129 | 1,091 | 1,209 | 1,091 | 10.8% | 1,159 |
| RWA | 778 | 752 | 3.4% | 768 | 760 | 746 | 778 | 746 | 4.2% | 768 |
| Equity | 140 | 134 | 4.5% | 146 | 141 | 136 | 140 | 136 | 2.9% | 146 |
| Loans to customers | 791 | 761 | 3.9% | 754 | 738 | 728 | 791 | 728 | 8.7% | 754 |
| - Hereof non-financial corporations % ² | 44.1% | 45.0% | (0.9 PP) | 45.3% | 45.4% | 46.0% | 44.1% | 46.0% | (1.9 PP) | 45.3% |
| - Hereof households % ² | 55.9% | 55.0% | 0.9 PP | 54.7% | 54.6% | 54.0% | 55.9% | 54.0% | 1.9 PP | 54.7% |
| - Hereof FCY % | 0.0% | 0.0% | 0.0 PP | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0 PP | 0.0% |
| Deposits from customers | 943 | 941 | 0.2% | 918 | 894 | 862 | 943 | 862 | 9.3% | 918 |
| Business outlets | 42 | 43 | (2.3%) | 47 | 47 | 47 | 42 | 47 | (10.6%) | 47 |
| Number of employees | 842 | 827 | 1.8% | 842 | 846 | 846 | 842 | 846 | (0.5%) | 842 |
| Number of customers (in mn) | 0.3 | 0.3 | (1.0%) | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 5.7% | 0.3 |

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) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Romania

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 90 | 90 | (0.6%) | 93 | 91 | 93 | 180 | 189 | (4.6%) | 372 |
| Net fee and commission income | 45 | 37 | 20.6% | 41 | 41 | 35 | 82 | 74 | 10.9% | 156 |
| Net trading income and fair value result | 4 | 2 | 119.4% | 4 | 4 | 9 | 6 | 12 | (47.9%) | 20 |
| Other net operating income | 1 | (1) | – | (7) | (2) | (2) | (0) | (3) | (89.6%) | (12) |
| Operating income | 140 | 129 | 8.6% | 132 | 134 | 136 | 269 | 272 | (1.3%) | 538 |
| General administrative expenses | (74) | (66) | 12.2% | (87) | (66) | (70) | (140) | (139) | 0.2% | (293) |
| Operating result | 66 | 63 | 4.8% | 45 | 67 | 66 | 129 | 133 | (2.8%) | 245 |
| Other result | (4) | 1 | – | (1) | 13 | (18) | (3) | (21) | (85.7%) | (9) |
| Gov. measures and compulsory contrib. | 0 | (10) | – | 0 | 0 | 0 | (10) | (9) | 7.0% | (9) |
| Impairment losses on financial assets | (12) | (1) | >500,0% | (22) | (6) | (18) | (14) | (37) | (63.5%) | (65) |
| Profit/loss before tax | 50 | 52 | (4.2%) | 23 | 74 | 30 | 102 | 65 | 58.2% | 161 |
| Profit/loss after tax | 38 | 44 | (13.5%) | 14 | 65 | 23 | 82 | 52 | 56.8% | 131 |
| Return on equity before tax ¹ | 17.7% | 19.1% | (1.4 PP) | 8.2% | 28.6% | 11.7% | 18.6% | 12.9% | 5.7 PP | 16.1% |
| Return on equity after tax ¹ | 13.4% | 16.1% | (2.6 PP) | 5.1% | 25.1% | 9.1% | 14.9% | 10.4% | 4.5 PP | 13.1% |
| Net interest margin ¹ | 3.57% | 3.67% | (0.10 PP) | 3.88% | 3.99% | 4.06% | 3.62% | 4.24% | (0.62 PP) | 4.08% |
| Cost/income ratio | 52.8% | 51.1% | 1.7 PP | 66.0% | 49.7% | 51.7% | 52.0% | 51.2% | 0.8 PP | 54.4% |
| Loan/deposit ratio | 67.2% | 65.6% | 1.6 PP | 65.1% | 67.5% | 69.6% | 67.2% | 69.6% | (2.4 PP) | 65.1% |
| Provisioning ratio ¹ | 0.82% | 0.09% | 0.74 PP | 1.47% | 0.42% | 1.25% | 0.46% | 1.28% | (0.82 PP) | 1.11% |
| NPE ratio | 2.4% | 2.5% | (0.1 PP) | 2.5% | 2.6% | 2.9% | 2.4% | 2.9% | (0.5 PP) | 2.5% |
| NPE coverage ratio | 70.2% | 70.2% | 0.0 PP | 77.0% | 71.9% | 67.1% | 70.2% | 67.1% | 3.1 PP | 77.0% |
| Total assets | 11,203 | 10,760 | 4.1% | 10,696 | 10,355 | 9,695 | 11,203 | 9,695 | 15.6% | 10,696 |
| RWA | 4,923 | 5,022 | (2.0%) | 5,025 | 5,006 | 4,909 | 4,923 | 4,909 | 0.3% | 5,025 |
| Equity | 1,187 | 1,165 | 1.8% | 1,135 | 1,109 | 1,052 | 1,187 | 1,052 | 12.8% | 1,135 |
| Loans to customers | 6,219 | 6,019 | 3.3% | 5,981 | 5,951 | 5,748 | 6,219 | 5,748 | 8.2% | 5,981 |
| - Hereof non-financial corporations % ² | 43.4% | 43.2% | 0.1 PP | 43.4% | 42.6% | 43.3% | 43.4% | 43.3% | 0.1 PP | 43.4% |
| - Hereof households % ² | 52.5% | 52.7% | (0.2 PP) | 52.8% | 52.0% | 52.5% | 52.5% | 52.5% | (0.0 PP) | 52.8% |
| - Hereof FCY % | 26.7% | 30.1% | (3.5 PP) | 27.9% | 30.8% | 32.5% | 26.7% | 32.5% | (5.8 PP) | 27.9% |
| Deposits from customers | 9,076 | 8,973 | 1.1% | 9,025 | 8,495 | 8,046 | 9,076 | 8,046 | 12.8% | 9,025 |
| Business outlets | 308 | 333 | (7.5%) | 337 | 344 | 354 | 308 | 354 | (13.0%) | 337 |
| Number of employees | 4,789 | 4,979 | (3.8%) | 5,115 | 5,090 | 5,047 | 4,789 | 5,047 | (5.1%) | 5,115 |
| Number of customers (in mn) | 2.2 | 2.2 | 0.6% | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 0.3% | 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 3) Previous-year figures adapted due to changed allocation

Country Financials (SEE) – Serbia

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 21 | 21 | 0.8% | 21 | 21 | 21 | 42 | 43 | (2.0%) | 85 |
| Net fee and commission income | 14 | 12 | 10.8% | 13 | 12 | 10 | 26 | 23 | 14.9% | 48 |
| Net trading income and fair value result | 1 | 1 | 51.0% | 1 | 2 | 2 | 2 | 4 | (38.9%) | 7 |
| Other net operating income | 3 | 3 | 1.0% | (1) | 1 | 4 | 5 | 6 | (3.2%) | 6 |
| Operating income | 39 | 37 | 5.5% | 35 | 37 | 38 | 75 | 75 | 1.2% | 146 |
| General administrative expenses | (18) | (17) | 5.8% | (20) | (18) | (16) | (34) | (34) | 1.7% | (71) |
| Operating result | 21 | 20 | 5.2% | 15 | 19 | 21 | 41 | 41 | 0.7% | 75 |
| Other result | 0 | (0) | - | (2) | (0) | 0 | 0 | 0 | 270.7% | (2) |
| Gov. measures and compulsory contrib. | (2) | (2) | 2.7% | (2) | (2) | (2) | (4) | (3) | 14.2% | (7) |
| Impairment losses on financial assets | (2) | (1) | 45.6% | (4) | (1) | (4) | (3) | (7) | (61.7%) | (12) |
| Profit/loss before tax | 18 | 17 | 4.0% | 6 | 16 | 15 | 35 | 30 | 14.9% | 53 |
| Profit/loss after tax | 16 | 15 | 2.1% | 7 | 14 | 13 | 31 | 27 | 15.6% | 48 |
| Return on equity before tax ¹ | 13.5% | 12.2% | 1.2 PP | 4.6% | 12.1% | 11.6% | 13.0% | 11.6% | 1.4 PP | 10.2% |
| Return on equity after tax ¹ | 11.7% | 10.9% | 0.9 PP | 4.8% | 10.5% | 10.0% | 11.4% | 10.1% | 1.3 PP | 9.1% |
| Net interest margin ¹ | 2.63% | 2.67% | (0.03 PP) | 2.80% | 2.92% | 3.02% | 2.65% | 3.17% | (0.52 PP) | 3.01% |
| Cost/income ratio | 45.4% | 45.3% | 0.1 PP | 57.4% | 48.1% | 43.2% | 45.3% | 45.1% | 0.2 PP | 48.8% |
| Loan/deposit ratio | 63.2% | 64.9% | (1.7 PP) | 66.7% | 67.7% | 72.9% | 63.2% | 72.9% | (9.7 PP) | 66.7% |
| Provisioning ratio ¹ | 0.43% | 0.28% | 0.15 PP | 0.95% | 0.21% | 1.04% | 0.35% | 0.91% | (0.56 PP) | 0.74% |
| NPE ratio | 1.6% | 1.6% | 0.0 PP | 1.7% | 1.6% | 1.7% | 1.6% | 1.7% | (0.1 PP) | 1.7% |
| NPE coverage ratio | 68.0% | 69.3% | (1.2 PP) | 71.0% | 72.0% | 75.4% | 68.0% | 75.4% | (7.4 PP) | 71.0% |
| Total assets | 3,537 | 3,445 | 2.7% | 3,299 | 3,234 | 3,096 | 3,537 | 3,096 | 14.2% | 3,299 |
| RWA | 2,449 | 2,079 | 17.8% | 2,057 | 2,134 | 2,117 | 2,449 | 2,117 | 15.7% | 2,057 |
| Equity | 503 | 586 | (14.3%) | 572 | 565 | 552 | 503 | 552 | (8.9%) | 572 |
| Loans to customers | 1,744 | 1,693 | 3.0% | 1,698 | 1,690 | 1,730 | 1,744 | 1,730 | 0.8% | 1,698 |
| - Hereof non-financial corporations % ² | 65.6% | 65.6% | (0.1 PP) | 65.8% | 65.2% | 66.9% | 65.6% | 66.9% | (1.3 PP) | 65.8% |
| - Hereof households % ² | 34.3% | 34.2% | 0.1 PP | 34.1% | 34.2% | 32.5% | 34.3% | 32.5% | 1.8 PP | 34.1% |
| - Hereof FCY % | 67.4% | 68.0% | (0.7 PP) | 69.7% | 69.6% | 69.2% | 67.4% | 69.2% | (1.8 PP) | 69.7% |
| Deposits from customers | 2,810 | 2,666 | 5.4% | 2,604 | 2,550 | 2,425 | 2,810 | 2,425 | 15.9% | 2,604 |
| Business outlets | 83 | 85 | (2.4%) | 86 | 87 | 88 | 83 | 88 | (5.7%) | 86 |
| Number of employees | 1,477 | 1,473 | 0.3% | 1,480 | 1,550 | 1,556 | 1,477 | 1,556 | (5.1%) | 1,480 |
| Number of customers (in mn) | 0.7 | 0.7 | 3.4% | 0.9 | 0.8 | 0.9 | 0.7 | 0.9 | (16.0%) | 0.9 |

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Country Financials (EE) – Belarus

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 20 | 17 | 15.5% | 19 | 18 | 22 | 37 | 46 | (20.3%) | 83 |
| Net fee and commission income | 15 | 13 | 11.6% | 13 | 15 | 13 | 28 | 29 | (3.1%) | 57 |
| Net trading income and fair value result | 2 | 2 | (2.2%) | 2 | 4 | (2) | 4 | 6 | (24.5%) | 11 |
| Other net operating income | 0 | 2 | (90.4%) | 0 | (0) | (0) | 2 | (0) | – | (1) |
| Operating income | 37 | 35 | 6.4% | 34 | 36 | 33 | 71 | 80 | (10.9%) | 150 |
| General administrative expenses | (15) | (14) | 7.1% | (15) | (15) | (16) | (30) | (34) | (11.8%) | (64) |
| Operating result | 21 | 20 | 5.9% | 18 | 21 | 17 | 42 | 46 | (10.3%) | 86 |
| Other result | (0) | 0 | – | (1) | (0) | (0) | 0 | 0 | 55.4% | (1) |
| Gov. measures and compulsory contrib. | (1) | (1) | (8.7%) | (1) | (1) | (1) | (2) | (2) | (24.5%) | (4) |
| Impairment losses on financial assets | (26) | (2) | >500,0% | 0 | (1) | (7) | (28) | (14) | 92.6% | (15) |
| Profit/loss before tax | (5) | 18 | – | 17 | 19 | 8 | 12 | 30 | (58.6%) | 66 |
| Profit/loss after tax | (10) | 13 | – | 12 | 14 | 5 | 3 | 22 | (83.8%) | 47 |
| Return on equity before tax ¹ | – | 21.4% | – | 21.5% | 24.3% | 9.8% | 7.5% | 16.9% | (9.4 PP) | 20.3% |
| Return on equity after tax ¹ | – | 16.1% | – | 14.7% | 17.8% | 6.3% | 2.1% | 12.2% | (10.1 PP) | 14.5% |
| Net interest margin ¹ | 4.73% | 4.05% | 0.68 PP | 4.35% | 3.99% | 4.47% | 4.40% | 4.75% | (0.35 PP) | 4.49% |
| Cost/income ratio | 41.7% | 41.4% | 0.3 PP | 45.7% | 40.9% | 49.1% | 41.5% | 41.9% | (0.4 PP) | 42.5% |
| Loan/deposit ratio | 90.6% | 87.5% | 3.1 PP | 87.2% | 92.9% | 82.3% | 90.6% | 82.3% | 8.3 PP | 87.2% |
| Provisioning ratio ¹ | 7.87% | 1.79% | 6.08 PP | (0.04%) | 0.26% | 2.42% | 4.83% | 2.30% | 2.54 PP | 1.24% |
| NPE ratio | 1.8% | 1.7% | 0.1 PP | 1.7% | 1.7% | 1.6% | 1.8% | 1.6% | 0.2 PP | 1.7% |
| NPE coverage ratio | 81.5% | 78.2% | 3.3 PP | 77.7% | 82.2% | 81.9% | 81.5% | 81.9% | (0.4 PP) | 77.7% |
| Total assets | 1,816 | 1,855 | (2.1%) | 1,802 | 1,901 | 2,133 | 1,816 | 2,133 | (14.9%) | 1,802 |
| RWA | 1,509 | 1,495 | 0.9% | 1,454 | 1,518 | 1,679 | 1,509 | 1,679 | (10.1%) | 1,454 |
| Equity | 339 | 342 | (0.9%) | 315 | 318 | 343 | 339 | 343 | (1.0%) | 315 |
| Loans to customers | 1,127 | 1,131 | (0.4%) | 1,108 | 1,222 | 1,254 | 1,127 | 1,254 | (10.1%) | 1,108 |
| - Hereof non-financial corporations % ² | 73.1% | 75.0% | (1.9 PP) | 74.3% | 74.1% | 72.2% | 73.1% | 72.2% | 0.9 PP | 74.3% |
| - Hereof households % ² | 26.9% | 25.0% | 1.9 PP | 25.7% | 25.9% | 27.8% | 26.9% | 27.8% | (0.9 PP) | 25.7% |
| - Hereof FCY % | 51.8% | 44.4% | 7.4 PP | 51.9% | 50.9% | 50.0% | 51.8% | 50.0% | 1.8 PP | 51.9% |
| Deposits from customers | 1,268 | 1,313 | (3.4%) | 1,294 | 1,358 | 1,571 | 1,268 | 1,571 | (19.3%) | 1,294 |
| Business outlets | 74 | 76 | (2.6%) | 79 | 84 | 83 | 74 | 83 | (10.8%) | 79 |
| Number of employees | 1,618 | 1,647 | (1.8%) | 1,690 | 1,709 | 1,723 | 1,618 | 1,723 | (6.1%) | 1,690 |
| Number of customers (in mn) | 0.8 | 0.8 | 0.8% | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 1.0% | 0.8 |

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) Previous-year figures adapted due to changed allocation

Country Financials (EE) – Russia

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 173 | 163 | 6.3% | 170 | 172 | 193 | 336 | 399 | (15.8%) | 741 |
| Net fee and commission income | 99 | 75 | 32.6% | 111 | 88 | 84 | 174 | 175 | (0.5%) | 374 |
| Net trading income and fair value result | (10) | (5) | 118.9% | 1 | 5 | 2 | (14) | 24 | – | 30 |
| Other net operating income | (2) | (1) | 48.5% | 4 | (3) | (3) | (3) | (5) | (40.3%) | (4) |
| Operating income | 262 | 235 | 11.6% | 285 | 263 | 275 | 497 | 593 | (16.3%) | 1,141 |
| General administrative expenses | (95) | (90) | 5.9% | (112) | (88) | (99) | (185) | (203) | (8.6%) | (402) |
| Operating result | 167 | 145 | 15.1% | 173 | 175 | 176 | 311 | 391 | (20.3%) | 739 |
| Other result | 0 | (6) | – | (12) | (2) | (2) | (5) | (2) | 135.5% | (16) |
| Gov. measures and compulsory contrib. | (9) | (8) | 3.3% | (8) | (8) | (4) | (17) | (16) | 5.1% | (32) |
| Impairment losses on financial assets | (14) | (8) | 69.4% | (13) | (34) | (45) | (22) | (62) | (64.4%) | (110) |
| Profit/loss before tax | 144 | 122 | 17.9% | 140 | 132 | 125 | 267 | 310 | (13.9%) | 581 |
| Profit/loss after tax | 113 | 96 | 18.5% | 111 | 104 | 99 | 209 | 244 | (14.3%) | 459 |
| Return on equity before tax ¹ | 30.5% | 26.8% | 3.8 PP | 28.4% | 24.7% | 22.8% | 30.4% | 27.0% | 3.4 PP | 28.5% |
| Return on equity after tax ¹ | 24.0% | 20.9% | 3.1 PP | 22.6% | 19.5% | 18.0% | 23.8% | 21.3% | 2.6 PP | 22.5% |
| Net interest margin ¹ | 4.53% | 4.42% | 0.10 PP | 4.70% | 4.76% | 4.95% | 4.48% | 4.94% | (0.46 PP) | 4.84% |
| Cost/income ratio | 36.4% | 38.4% | (1.9 PP) | 39.3% | 33.4% | 36.0% | 37.3% | 34.2% | 3.2 PP | 35.3% |
| Loan/deposit ratio | 76.7% | 74.5% | 2.2 PP | 73.9% | 75.7% | 83.6% | 76.7% | 83.6% | (6.8 PP) | 73.9% |
| Provisioning ratio ¹ | 0.57% | 0.35% | 0.22 PP | 0.58% | 1.38% | 1.80% | 0.46% | 1.16% | (0.70 PP) | 1.09% |
| NPE ratio | 2.1% | 2.3% | (0.1 PP) | 2.2% | 2.1% | 2.2% | 2.1% | 2.2% | (0.1 PP) | 2.2% |
| NPE coverage ratio | 57.0% | 57.7% | (0.6 PP) | 53.2% | 51.3% | 54.0% | 57.0% | 54.0% | 3.0 PP | 53.2% |
| Total assets | 16,847 | 16,274 | 3.5% | 15,838 | 15,496 | 16,243 | 16,847 | 16,243 | 3.7% | 15,838 |
| RWA | 8,795 | 8,914 | (1.3%) | 8,540 | 8,448 | 9,694 | 8,795 | 9,694 | (9.3%) | 8,540 |
| Equity | 1,909 | 2,081 | (8.2%) | 1,910 | 2,018 | 2,451 | 1,909 | 2,451 | (22.1%) | 1,910 |
| Loans to customers | 10,145 | 9,480 | 7.0% | 9,105 | 9,031 | 10,475 | 10,145 | 10,475 | (3.2%) | 9,105 |
| - Hereof non-financial corporations % ² | 60.1% | 60.7% | (0.6 PP) | 60.9% | 61.8% | 61.6% | 60.1% | 61.6% | (1.5 PP) | 60.9% |
| - Hereof households % ² | 37.3% | 37.0% | 0.3 PP | 36.8% | 36.5% | 35.6% | 37.3% | 35.6% | 1.7 PP | 36.8% |
| - Hereof FCY % | 18.3% | 19.9% | (1.6 PP) | 20.7% | 24.2% | 22.0% | 18.3% | 22.0% | (3.7 PP) | 20.7% |
| Deposits from customers | 13,390 | 12,825 | 4.4% | 12,381 | 12,052 | 12,552 | 13,390 | 12,552 | 6.7% | 12,381 |
| Business outlets | 131 | 131 | 0.0% | 132 | 144 | 154 | 131 | 154 | (14.9%) | 132 |
| Number of employees | 8,763 | 8,753 | 0.1% | 8,733 | 8,922 | 8,970 | 8,763 | 8,970 | (2.3%) | 8,733 |
| Number of customers (in mn) | 4.0 | 3.9 | 4.3% | 3.5 | 3.4 | 3.3 | 4.0 | 3.3 | 21.7% | 3.5 |

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) Previous-year figures adapted due to changed allocation

Country Financials (EE) – Ukraine

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 61 | 54 | 13.8% | 52 | 54 | 63 | 115 | 130 | (11.9%) | 236 |
| Net fee and commission income | 21 | 18 | 16.2% | 22 | 23 | 20 | 39 | 43 | (8.4%) | 88 |
| Net trading income and fair value result | 3 | 5 | (49.4%) | 3 | 4 | 8 | 7 | 8 | (10.4%) | 15 |
| Other net operating income | (8) | (0) | >500,0% | 0 | 1 | (1) | (8) | 1 | – | 2 |
| Operating income | 77 | 77 | 0.3% | 77 | 82 | 90 | 154 | 182 | (15.4%) | 341 |
| General administrative expenses | (37) | (36) | 1.6% | (38) | (35) | (35) | (73) | (75) | (3.7%) | (149) |
| Operating result | 40 | 41 | (0.9%) | 39 | 47 | 56 | 81 | 106 | (23.6%) | 192 |
| Other result | (1) | (0) | 309.6% | (0) | (2) | (5) | (1) | (6) | (81.0%) | (8) |
| Gov. measures and compulsory contrib. | (2) | (2) | 8.2% | (2) | (2) | (2) | (4) | (3) | 6.8% | (7) |
| Impairment losses on financial assets | 1 | 1 | 47.8% | (1) | (4) | (6) | 1 | (8) | – | (14) |
| Profit/loss before tax | 38 | 39 | (2.4%) | 35 | 40 | 43 | 78 | 88 | (11.9%) | 163 |
| Profit/loss after tax | 30 | 32 | (7.7%) | 28 | 33 | 35 | 62 | 72 | (13.9%) | 133 |
| Return on equity before tax ¹ | 40.6% | 45.6% | (5.0 PP) | 42.2% | 39.9% | 38.8% | 46.2% | 38.1% | 8.2 PP | 42.4% |
| Return on equity after tax ¹ | 31.6% | 37.5% | (5.9 PP) | 33.5% | 32.8% | 31.6% | 37.0% | 31.2% | 5.8 PP | 34.5% |
| Net interest margin ¹ | 8.18% | 7.68% | 0.50 PP | 7.74% | 7.88% | 9.11% | 7.95% | 9.40% | (1.45 PP) | 8.65% |
| Cost/income ratio | 47.5% | 46.9% | 0.6 PP | 49.9% | 42.9% | 38.3% | 47.2% | 41.5% | 5.7 PP | 43.7% |
| Loan/deposit ratio | 57.5% | 53.5% | 4.0 PP | 53.7% | 53.8% | 57.0% | 57.5% | 57.0% | 0.5 PP | 53.7% |
| Provisioning ratio ¹ | (0.29%) | (0.21%) | (0.08 PP) | 0.51% | 1.08% | 1.55% | (0.25%) | 1.02% | (1.28 PP) | 0.92% |
| NPE ratio | 1.5% | 1.8% | (0.3 PP) | 1.9% | 3.9% | 4.1% | 1.5% | 4.1% | (2.7 PP) | 1.9% |
| NPE coverage ratio | 72.8% | 66.8% | 6.0 PP | 69.9% | 62.4% | 60.5% | 72.8% | 60.5% | 12.3 PP | 69.9% |
| Total assets | 3,612 | 3,330 | 8.5% | 3,083 | 3,114 | 3,251 | 3,612 | 3,251 | 11.1% | 3,083 |
| RWA | 3,163 | 2,989 | 5.8% | 2,866 | 2,674 | 2,953 | 3,163 | 2,953 | 7.1% | 2,866 |
| Equity | 395 | 425 | (7.0%) | 369 | 359 | 506 | 395 | 506 | (21.8%) | 369 |
| Loans to customers | 1,715 | 1,468 | 16.8% | 1,346 | 1,346 | 1,490 | 1,715 | 1,490 | 15.1% | 1,346 |
| - Hereof non-financial corporations % ² | 84.7% | 83.7% | 1.0 PP | 82.3% | 82.6% | 81.9% | 84.7% | 81.9% | 2.8 PP | 82.3% |
| - Hereof households % ² | 14.7% | 15.8% | (1.1 PP) | 16.1% | 17.0% | 17.5% | 14.7% | 17.5% | (2.8 PP) | 16.1% |
| - Hereof FCY % | 24.4% | 25.6% | (1.2 PP) | 27.0% | 26.9% | 26.7% | 24.4% | 26.7% | (2.3 PP) | 27.0% |
| Deposits from customers | 3,038 | 2,806 | 8.3% | 2,548 | 2,552 | 2,656 | 3,038 | 2,656 | 14.4% | 2,548 |
| Business outlets | 393 | 393 | 0.0% | 393 | 453 | 453 | 393 | 453 | (13.2%) | 393 |
| Number of employees | 6,585 | 6,557 | 0.4% | 6,559 | 6,899 | 7,235 | 6,585 | 7,235 | (9.0%) | 6,559 |
| Number of customers (in mn) | 2.6 | 2.6 | 0.6% | 2.6 | 2.5 | 2.5 | 2.6 | 2.5 | 5.9% | 2.6 |

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) Previous-year figures adapted due to changed allocation

Group Corporates & Markets

| In EUR mn | Q2/2021 | Q1/2021 | q-o-q | Q4/2020 ³ | Q3/2020 ³ | Q2/2020 ³ | 1-6/2021 | 1-6/2020 ³ | y-o-y | 1-12/2020 ³ |
|--|---------|---------|-----------|----------------------|----------------------|----------------------|----------|-----------------------|-----------|------------------------|
| Net interest income | 151 | 132 | 14.8% | 130 | 141 | 160 | 283 | 311 | (9.0%) | 582 |
| Net fee and commission income | 133 | 119 | 12.1% | 118 | 100 | 96 | 252 | 200 | 26.1% | 417 |
| Net trading income and fair value result | 30 | 14 | 111.5% | 11 | 36 | 59 | 44 | 46 | (5.9%) | 93 |
| Other net operating income | 32 | 32 | (1.8%) | 33 | 32 | 21 | 64 | 48 | 33.1% | 113 |
| Operating income | 346 | 302 | 14.7% | 295 | 311 | 340 | 648 | 613 | 5.9% | 1,219 |
| General administrative expenses | (174) | (165) | 5.6% | (181) | (165) | (168) | (338) | (332) | 1.9% | (678) |
| Operating result | 173 | 137 | 25.5% | 114 | 146 | 172 | 310 | 280 | 10.6% | 541 |
| Other result | (0) | 2 | - | (1) | (3) | (3) | 2 | (5) | - | (8) |
| Gov. measures and compulsory contrib. | (8) | (18) | (56.6%) | (11) | (5) | (5) | (25) | (19) | 34.9% | (35) |
| Impairment losses on financial assets | 20 | (53) | - | (21) | (81) | (8) | (33) | (33) | 2.4% | (134) |
| Profit/loss before tax | 184 | 69 | 169.2% | 82 | 58 | 155 | 253 | 225 | 12.6% | 365 |
| Profit/loss after tax | 146 | 47 | 208.5% | 64 | 50 | 119 | 193 | 174 | 11.2% | 288 |
| Return on equity before tax ¹ | 20.1% | 7.4% | 12.7 PP | 9.7% | 6.9% | 18.4% | 13.8% | 13.3% | 0.5 PP | 10.8% |
| Return on equity after tax ¹ | 15.9% | 5.1% | 10.7 PP | 7.6% | 5.9% | 14.1% | 10.5% | 10.3% | 0.2 PP | 8.5% |
| Net interest margin ¹ | 1.13% | 0.97% | 0.16 PP | 0.95% | 1.00% | 1.16% | 1.05% | 1.16% | (0.11 PP) | 1.07% |
| Cost/income ratio | 50.2% | 54.5% | (4.3 PP) | 61.2% | 53.0% | 49.3% | 52.2% | 54.2% | (2.0 PP) | 55.6% |
| Loan/deposit ratio | 134.7% | 128.0% | 6.7 PP | 129.8% | 126.3% | 139.0% | 134.7% | 139.0% | (4.4 PP) | 129.8% |
| Provisioning ratio ¹ | (0.24%) | 0.63% | (0.86 PP) | 0.25% | 0.96% | 0.10% | 0.19% | 0.21% | (0.02 PP) | 0.42% |
| NPE ratio | 1.6% | 1.7% | (0.1 PP) | 1.7% | 1.7% | 1.6% | 1.6% | 1.6% | 0.1 PP | 1.7% |
| NPE coverage ratio | 56.5% | 54.8% | 1.7 PP | 53.4% | 60.0% | 60.6% | 56.5% | 60.6% | (4.1 PP) | 53.4% |
| Total assets | 56,739 | 57,249 | (0.9%) | 58,083 | 58,569 | 61,256 | 56,739 | 61,256 | (7.4%) | 58,083 |
| RWA | 28,707 | 28,825 | (0.4%) | 27,463 | 29,303 | 27,841 | 28,707 | 27,841 | 3.1% | 27,463 |
| Equity | 3,633 | 3,713 | (2.2%) | 3,393 | 3,374 | 3,419 | 3,633 | 3,419 | 6.3% | 3,393 |
| Loans to customers | 34,911 | 34,467 | 1.3% | 32,179 | 33,186 | 33,611 | 34,911 | 33,611 | 3.9% | 32,179 |
| - Hereof non-financial corporations % ² | 54.5% | 54.5% | (0.0 PP) | 55.5% | 53.8% | 55.6% | 54.5% | 55.6% | (1.2 PP) | 55.5% |
| - Hereof households % ² | 16.5% | 16.5% | 0.0 PP | 17.4% | 16.5% | 15.8% | 16.5% | 15.8% | 0.7 PP | 17.4% |
| - Hereof FCY % | 17.5% | 17.7% | (0.2 PP) | 19.2% | 21.0% | 19.7% | 17.5% | 19.7% | (2.3 PP) | 19.2% |
| Deposits from customers | 28,516 | 29,252 | (2.5%) | 28,822 | 28,274 | 28,192 | 28,516 | 28,192 | 1.1% | 28,822 |
| Business outlets | 20 | 20 | 0.0% | 21 | 21 | 22 | 20 | 22 | (9.1%) | 21 |
| Number of employees | 3,216 | 3,182 | 1.1% | 3,099 | 3,079 | 3,048 | 3,216 | 3,048 | 5.5% | 3,099 |
| Number of customers (in mn) | 1.9 | 1.9 | 1.6% | 1.9 | 2.0 | 2.0 | 1.9 | 2.0 | (0.3%) | 1.9 |

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) Previous-year figures adapted due to changed allocation

Sustainability Ratings and Industry Awards

The Leading Sustainable Financial Institution in Austria & CEE

February 2021

RBI is the first Austrian banking group to commit to the UN Principles for Responsible Banking

March 2021

RBI is 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"

Signatory of:



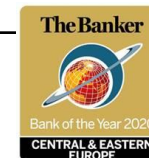
PRINCIPLES FOR RESPONSIBLE BANKING

Ratings, Rankings and Indices

- **"Prime Status"** and Level "C+" by ISS-ESG (June 2020)
- Sustainalytics: "Low risk"; Ranked 69 of 1,063 reviewed diversified banks (June 2021)
- MSCI ESG Rating: Level A (confirmed April 2021)
- Vigeo EIRIS: rated "Robust", relative performance 17 of 97 (May 2021)
- RBI is included in the STOXX® ESG Leaders Indices, the FTSE4Good Index Series, and the Austrian VÖNIX Index
- **In 2020, RBI was again on CDP's climate leadership list**; it is recognized as one of Austria's top five companies included in the ranking and, for the 6th time in a row, the highest-ranking domestic company in the financial sector

The Banker – Bank of the Year 2020 in

- Central & Eastern Europe
- Slovakia
- Ukraine



Global Finance 2021 – Best Bank in

- Central & Eastern Europe
- Belarus
- Bosnia & Herzegovina
- Romania



EMEA Finance 2021

- Best bank in CEE & CIS
- Best bank in Austria
- Best bank in all countries with network bank presence (in Russia: best foreign bank)
- Best investment bank in Austria, Romania, and Belarus
- Best private bank in Czech Republic, Slovakia, Hungary, and Serbia
- Best asset manager in Austria (RCM) and Bulgaria



Euromoney Awards for Excellence 2021 – Best Bank in

- Serbia
- Ukraine
- Best bank for wealth management in CEE



Shareholder Information Overview

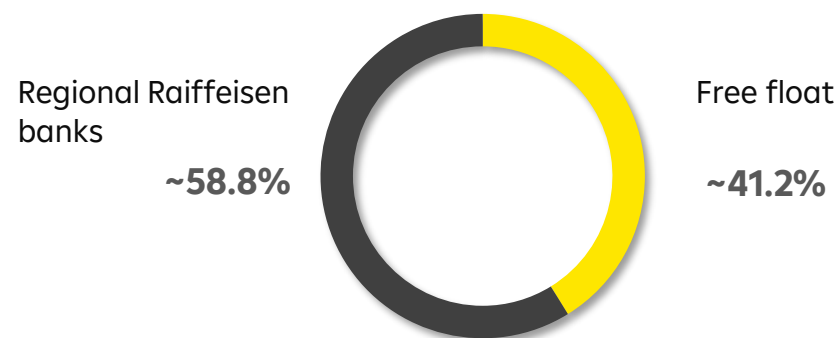
General information

- 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 | A3 | A- |
| Outlook | Stable | Negative |
| Covered bonds | Aa1 | |
| Short term | P-2 | A-2 |
| Subordinated (Tier 2) | Baa3 | BBB |
| Additional Tier 1 | Ba3(hyb) | BB+ |
| Junior Subordinated (Legacy T1) | Ba3 | BB+ |

Shareholder structure¹



| | |
|--|--------------|
| Raiffeisenlandesbank NÖ-Wien | 22.6% |
| 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 | 58.8% |

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

Contact and Financial Calendar

Contact details

Group Investor Relations

Raiffeisen Bank International AG

Am Stadtpark 9
1030 Vienna
Austria

+43 1 71 707 2089

ir@rbinternational.com

www.rbinternational.com

Financial calendar

20 October 2021

Start of Quiet Period¹

03 November 2021

Third Quarter Report, Conference Call

¹Quiet Period: period before the publication of the quarterly financial statements. During these periods we do not hold investor or analyst meetings