

Erste Group: Results 2025

Erste Group posts net profit of EUR 3,510 million in 2025

Financial data

| Income statement | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|
| in EUR million | Q4 24 | Q3 25 | Q4 25 | 2024 | 2025 |
| Net interest income | 1,938 | 1,975 | 2,027 | 7,528 | 7,788 |
| Net fee and commission income | 780 | 798 | 850 | 2,938 | 3,191 |
| Net trading result and gains/losses from financial instruments at FVPL | 79 | 88 | 131 | 437 | 419 |
| Operating income | 2,859 | 2,919 | 3,072 | 11,178 | 11,659 |
| Operating expenses | -1,470 | -1,362 | -1,515 | -5,279 | -5,583 |
| Operating result | 1,390 | 1,556 | 1,557 | 5,900 | 6,076 |
| Impairment result from financial instruments | -186 | -136 | -159 | -397 | -478 |
| Post-provision operating result | 1,204 | 1,420 | 1,398 | 5,503 | 5,598 |
| Net result attributable to owners of the parent | 609 | 901 | 944 | 3,125 | 3,510 |
| Net interest margin (on average interest-bearing assets) | 2.46% | 2.43% | 2.48% | 2.46% | 2.41% |
| Cost/income ratio | 51.4% | 46.7% | 49.3% | 47.2% | 47.9% |
| Provisioning ratio (on average gross customer loans) | 0.34% | 0.24% | 0.27% | 0.18% | 0.21% |
| Tax rate | 23.3% | 20.5% | 20.2% | 21.1% | 20.4% |
| Return on tangible equity | 11.4% | 18.0% | 16.0% | 16.3% | 16.6% |
| Balance sheet | | | | | |
| in EUR million | Dec 24 | Sep 25 | Dec 25 | Dec 24 | Dec 25 |
| Cash and cash balances | 25,129 | 25,345 | 27,573 | 25,129 | 27,573 |
| Trading, financial assets | 75,781 | 77,229 | 79,522 | 75,781 | 79,522 |
| Loans and advances to banks | 26,972 | 23,965 | 20,827 | 26,972 | 20,827 |
| Loans and advances to customers | 218,067 | 227,978 | 231,985 | 218,067 | 231,985 |
| Intangible assets | 1,382 | 1,390 | 1,413 | 1,382 | 1,413 |
| Miscellaneous assets | 6,405 | 6,944 | 7,254 | 6,405 | 7,254 |
| Total assets | 353,736 | 362,851 | 368,574 | 353,736 | 368,574 |
| Financial liabilities held for trading | 1,821 | 2,538 | 2,412 | 1,821 | 2,412 |
| Deposits from banks | 21,261 | 15,830 | 16,919 | 21,261 | 16,919 |
| Deposits from customers | 241,651 | 247,811 | 252,991 | 241,651 | 252,991 |
| Debt securities issued | 51,889 | 55,835 | 54,872 | 51,889 | 54,872 |
| Miscellaneous liabilities | 6,346 | 7,074 | 6,715 | 6,346 | 6,715 |
| Total equity | 30,767 | 33,763 | 34,665 | 30,767 | 34,665 |
| Total liabilities and equity | 353,736 | 362,851 | 368,574 | 353,736 | 368,574 |
| Loan/deposit ratio | 90.2% | 92.0% | 91.7% | 90.2% | 91.7% |
| NPL ratio | 2.6% | 2.5% | 2.4% | 2.6% | 2.4% |
| NPL coverage ratio (based on AC loans, ex collateral) | 72.5% | 73.7% | 69.7% | 72.5% | 69.7% |
| Texas ratio | 18.4% | 17.4% | 17.0% | 18.4% | 17.0% |
| CET1 ratio (phased-in) | 15.3% | 17.5% | 19.3% | 15.3% | 19.3% |

HIGHLIGHTS

P&L 2025 compared with 2024; balance sheet 31 December 2025 compared with 31 December 2024

Net interest income increased to EUR 7,788 million (+3.5%; EUR 7,528 million), primarily in the Czech Republic and Slovakia, on the back of loan growth and lower interest expenses on customer deposits. **Net fee and commission income** rose to EUR 3,191 million (+8.6%; EUR 2,938 million). Growth was registered across all core markets and income categories. **Net trading result** declined to EUR 313 million (EUR 519 million); the line item **gains/losses from financial instruments measured at fair value through profit or loss** rose to EUR 107 million (EUR -82 million). The development of both line items was mostly attributable to valuation effects. **Operating income** increased to EUR 11,659 million (+4.3%; EUR 11,178 million). **General administrative expenses** were up at EUR 5,583 million (+5.8%; EUR 5,279 million). Personnel expenses increased to EUR 3,335 million (+4.1%; EUR 3,202 million) driven by collectively agreed salary increases. Other administrative expenses were higher at EUR 1,688 million (+10.4%; EUR 1,529 million). While contributions to deposit insurance schemes included in other administrative expenses declined to EUR 53 million (EUR 72 million), IT expenses increased to EUR 717 million (EUR 622 million). Consulting expenses were also up at EUR 205 million (EUR 158 million). Amortisation and depreciation amounted to EUR 560 million (+2.3%; EUR 547 million). Overall, the **operating result** improved to EUR 6,076 Mio (+3.0%; EUR 5,900 million), the **cost/income ratio** stood at 47.9% (47.2%).

The **impairment result from financial instruments** amounted to EUR -478 million or 21 basis points of average gross customer loans (EUR -397 million or 18 basis points). Allocations to provisions for loans and advances were posted primarily in Austria. Positive contributions came from recoveries of loans already written off (again most notably in Austria). The **NPL ratio** based on gross customer loans improved to 2.4% (2.6%). The **NPL coverage ratio** (excluding collateral) slipped to 69.7% (72.5%).

Other operating result amounted to EUR -158 million (EUR -414 million). This development was attributable to negative one-off effects posted in the previous year as well as several positive one-off effects in the reporting year. The positive impact of one-time items amounted to approximately EUR 270 million in total. The decline in annual contribution payments to resolution funds to EUR 15 million (EUR 28 million) also had a favourable impact. Banking levies went up, though. EUR 372 million (EUR 245 million) are reflected in other operating result: thereof, EUR 175 million (EUR 168 million) were charged in Hungary. In Austria, banking tax rose to EUR 133 million (EUR 40 million) on the back of a temporary tax increase, in Romania it amounted to EUR 63 million (EUR 37 million). The banking tax in Slovakia of EUR 67 million (EUR 103 million) is posted in the line item taxes on income.

Taxes on income amounted to EUR 1,103 million (EUR 1,053 million). The decline in the minority charge to EUR 788 million (EUR 819 million) was attributable to lower profitability at the savings banks. **The net result attributable to owners of the parent** rose to EUR 3,510 million (+12.3%; EUR 3,125 million).

Total equity not including AT1 instruments rose to EUR 31.2 billion (EUR 28.1 billion). After regulatory deductions and filtering in accordance with the CRR, **common equity tier 1 capital** (CET1, phased-in) rose to EUR 28.5 billion (EUR 24.0 billion), total **own funds** (phased-in) to EUR 36.5 billion (EUR 30.9 billion). Total risk – **risk-weighted assets** including credit, market and operational risk (CRR, phased-in) – declined to EUR 147.5 billion (EUR 157.2 billion). The **common equity tier 1 ratio** rose to 19.3% (15.3%), the **total capital ratio** to 24.8% (19.7%), both ratios are CRR phased-in.

Total assets increased to EUR 368.6 billion (+4.2%; EUR 353.7 billion). On the asset side, cash and cash balances rose to EUR 27.6 billion (EUR 25.1 billion); loans and advances to banks were lower at EUR 20.8 billion (EUR 27.0 billion). **Loans and advances to customers** rose to EUR 232.0 billion (+6.4%; EUR 218.1 billion), most strongly in Central and Eastern Europe, in particular in the Czech Republic, Hungary and Serbia. On the liability side, deposits from banks declined to EUR 16.9 billion (EUR 21.3 billion). **Customer deposits** rose – most strongly in the Czech Republic – to EUR 253.0 billion (+4.7%; EUR 241.7 billion). Deposit growth was driven by core deposits (Retail, SMEs and Savings Banks segment). The **loan-to-deposit ratio** stood at 91.7% (90.2%).

Outlook 2026

Erste Group's goal for 2026 is to achieve a return on tangible equity (ROTE) of about 19% and an increase in earnings per share of more than 20% based on 2025 net profit adjusted for one-off items compared to 2026 net profit adjusted for extraordinary items connected to the acquisition and first-time consolidation of Erste Bank Polska. This ambition is built on the following key assumptions:

Firstly Erste Group's business, as at year-end 2025 in seven core markets (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia), is expected to perform well supported by an improved macro-economic environment, broadly stable interest rates, especially in the euro zone, stable margins and healthy loan volume growth of more than 5%. Operating performance as defined by operating result (operating income minus operating expenses) is expected to improve year-on-year, as net interest income is projected to grow by about 5%, fee and commission income continues to grow by more than 5%, net trading and fair result produces a similar revenue contribution as in 2025, and operating expenses grow in the order of 3%. Consequently, the cost/income ratio is expected to improve from the level of about 48% in 2025 to about 47% in 2026. Other operating result is expected to normalise following several positive one-offs in the amount of about EUR 270 million in 2025 and be more in line with the amount of banking levies also booked in this line item. Risk costs, at 20-25 basis points, are expected at a similarly benign level as in 2025.

Secondly, extraordinary effects due to the full consolidation of Erste Bank Polska are primarily expected in net interest income, operating expenses and risk costs. Net interest income will be negatively impacted by about EUR 170 million (equivalent to a net profit impact of approx. EUR -60 million) connected to the amortisation of positive fair value adjustments recognised on debt securities and derivatives. In addition, interest income earned on the purchase price in 2025 will not recur in 2026. Operating expenses will be affected by the amortisation of intangibles (customer stock and brand) and the booking of integration costs. Customer relationships will be amortised over 10 years in the amount of about EUR 210 million per annum (net profit impact of approx. EUR -70 million), while the brand will be fully written off following rebranding in 2026 (EUR 30 million gross or EUR ~10 million net). Remaining integration costs are forecast at EUR 180 million gross, mostly booked in 2026. The corresponding net impact will depend on the allocation of costs between the parent company and the local bank, which is still to be determined. Risk costs will be impacted by a EUR 300 million charge (net profit impact of about EUR -120 million) for expected credit losses of the Polish portfolio required under IFRS 9 following fair valuation of all assets and liabilities on first-time consolidation, in line with IFRS 3. This charge is not indicative of portfolio deterioration.

Consequently, taking into account organic underlying growth as well as the contribution from Erste Bank Polska including extraordinary effects from its first-time consolidation, Erste Group in its now eight core

markets, in 2026, targets net interest income in excess of EUR 11 billion, fee income of approx. EUR 4 billion and operating expenses of about EUR 7 billion. Consequently, the cost/income ratio is projected to improve to about 45%. Risk costs are expected in the range of 25-30 basis points of average gross customer loans, as risk costs tend to be somewhat higher in Poland than in other CEE markets. This expectation is adjusted for the EUR 300 million one-off ECL provision mentioned above. Reported net profit for the combined entity is forecast somewhat below EUR 4 billion, net profit adjusted for extraordinary items related to first time consolidation of Erste Bank Polska is projected at somewhat above EUR 4 billion.

First-time consolidation of Erste Bank Polska is expected to result in a CET 1-ratio drawdown of approximately 460 basis points, and consequently, lead to a dip in the CET 1-ratio in the first quarter of 2026, albeit from a historic record level of 19.3% at the end of 2025. Thereafter, in line with the projected strong profit performance, the CET1 ratio is expected to increase in 2026, providing renewed capital return and/or M&A flexibility. Due to the full internal funding of the Erste Bank Polska acquisition, which required higher profit retention in 2025, Erste Group management will propose a reduced dividend payment of EUR 0.75 per share to the annual general meeting. This equals a payout ratio from 2025 net profit after deduction of AT1-dividends of 9.1%, in line with the 2025 dividend policy of limiting the payout ratio to 10%, announced at the time of acquisition.

Potential risks to the guidance include (geo)political and economic (including monetary and fiscal policy impacts) developments, regulatory measures as well as changes to the competitive environment. Current international (military) conflicts do not impact Erste Group directly, as it has no operating presence in regions involved. Indirect effects, such as financial markets volatility, sanctions-related knock-on effects, supply chain disruptions or the emergence of deposit insurance or resolution cases cannot be ruled out, though. Erste Group is moreover exposed to non-financial and legal risks that may materialise regardless of the economic environment. Worse than expected economic development may put goodwill at risk.

PERFORMANCE IN DETAIL

January-December 2025 compared with January-December 2024

| in EUR million | 2024 | 2025 | Change |
|--|--------------|--------------|--------------|
| Net interest income | 7,528 | 7,788 | 3.5% |
| Net fee and commission income | 2,938 | 3,191 | 8.6% |
| Net trading result and gains/losses from financial instruments at FVPL | 437 | 419 | -4.1% |
| Operating income | 11,178 | 11,659 | 4.3% |
| Operating expenses | -5,279 | -5,583 | 5.8% |
| Operating result | 5,900 | 6,076 | 3.0% |
| Impairment result from financial instruments | -397 | -478 | 20.3% |
| Other operating result | -414 | -158 | -62.0% |
| Levies on banking activities | -245 | -372 | 52.0% |
| Pre-tax result from continuing operations | 4,997 | 5,400 | 8.1% |
| Taxes on income | -1,053 | -1,103 | 4.8% |
| Net result for the period | 3,945 | 4,297 | 8.9% |
| Net result attributable to non-controlling interests | 819 | 788 | -3.9% |
| Net result attributable to owners of the parent | 3,125 | 3,510 | 12.3% |

Net interest income

Net interest income rose especially in the CEE markets. Increases were recorded primarily in the Czech Republic and Slovakia and were mainly attributable to higher loan volumes as well as lower interest expenses on customer deposits. The decline in Austria was mainly due to repricing of variable rate customer loans and the delayed passing on of lower market rates on customer deposits. The net interest margin (calculated as the annualised sum of net interest income, dividend income and net result from equity method investments over average interest-bearing assets) was nearly stable at 2.41% (2.46%).

Net fee and commission income

Growth was achieved across all core markets and income categories. Asset management and the securities business showed a strong development. Insurance brokerage also performed well. The significant rise in income from the lending business was mostly attributable to a reclassification from payment services.

Net trading result & gains/losses from financial instruments measured at fair value through profit or loss

Net trading result as well as the line item gains/losses from financial instruments measured at fair value through profit or loss are materially affected by the fair value measurement of debt securities issued. The related valuation is shown in the fair value result, the valuation of corresponding hedges in the net trading result.

Net trading result deteriorated to EUR 313 million (EUR 519 million) due to negative valuation effects in derivatives held for trading, despite a strong foreign exchange business. Gains/losses from financial instruments measured at fair value through profit or loss trended in the opposite direction and improved to EUR 107 million (EUR -82 million), primarily due to a decline in losses from the valuation of debt securities in issue at fair value.

General administrative expenses

| in EUR million | 2024 | 2025 | Change |
|---------------------------------|-------|-------|--------|
| Personnel expenses | 3,202 | 3,335 | 4.1% |
| Other administrative expenses | 1,529 | 1,688 | 10.4% |
| Depreciation and amortisation | 547 | 560 | 2.3% |
| General administrative expenses | 5,279 | 5,583 | 5.8% |

Personnel expenses were up in nearly all core markets – most significantly in Austria – driven mostly by collective salary agreements. The rise in **other administrative expenses** was primarily attributable to higher IT, consulting and marketing expenses. Contributions to deposit insurance schemes declined to EUR 53 million (EUR 72 million). Almost all of this decline occurred in Austria, where contributions fell to EUR 13 million (EUR 33 million). General administrative expenses did include costs related to the integration of Erste Bank Polska in an amount of EUR 38 million.

The **cost/income ratio** stood at 47.9% (47.2%).

Headcount as of end of the period

| | Dec 24 | Dec 25 | Change |
|--|--------|--------|--------|
| Austria | 16,726 | 16,844 | 0.7% |
| Erste Group Bank AG, Erste Bank Oesterreich and subsidiaries | 9,362 | 9,321 | -0.4% |
| Cross-guarantee system companies | 7,363 | 7,522 | 2.2% |
| Outside Austria | 28,992 | 28,857 | -0.5% |
| Česká spořitelna Group | 9,674 | 9,483 | -2.0% |
| Banca Comercială Română Group | 5,158 | 5,051 | -2.1% |
| Slovenská sporiteľňa Group | 3,491 | 3,514 | 0.7% |
| Erste Bank Hungary Group | 3,386 | 3,430 | 1.3% |
| Erste Bank Croatia Group | 3,248 | 3,176 | -2.2% |
| Erste Bank Serbia Group | 1,259 | 1,270 | 0.9% |
| Savings banks subsidiaries | 1,554 | 1,578 | 1.5% |
| Other subsidiaries and foreign branch offices | 1,221 | 1,355 | 11.0% |
| Total | 45,717 | 45,700 | 0.0% |

Gains/losses from derecognition of financial instruments not measured at fair value through profit or loss and of financial assets measured at amortised cost amounted to EUR -41 million (EUR -91 million). This includes most notably negative results from the sale of securities in the Czech Republic.

Impairment result from financial instruments

The impairment result from financial instruments amounted to EUR -478 million (EUR -397 million). Net allocations to provisions for loans and advances rose to EUR 557 million (EUR 394 million), most notably in Central and Eastern Europe, which last year benefited from releases. Positive effects came from high recoveries of receivables already written off, most notably in Austria. Overall, the majority of impairments on financial instruments in 2025 occurred again in Austria.

Other operating result

Other operating result is significantly affected by taxes and levies on banking activities and one-off effects. Taxes and levies on banking activities included in this line item rose to EUR 372 million (EUR 245 million). In Austria, banking tax increased to EUR 133 million (EUR 40 million), primarily on the back of a temporary tax increase in the amount of EUR 60 million. In Hungary, banking levies amounted to a total of EUR 175 million (EUR 168 million). In Romania, banking levies rose to EUR 63 million (EUR 37 million), mainly due to the increase in banking tax from 2% to 4% in July 2025. The rise in banking taxes was partly offset by lower contributions to resolution funds, which dropped to EUR 15 million (EUR 28 million),

most notably in the Czech Republic. In 2025, credit institutions in the euro zone were again not charged regular contributions. Overall, other operating result improved mainly due to several positive one-off effects, namely EUR 88 million related to a technical change in the inclusion of an associated company, EUR 77 million resulting from the release of a provision after a positive court decision in Romania, EUR 43 million in gains from real estate sales in the Czech Republic as well as approx. EUR 101 million from releases of provisions for legal risks in the Czech Republic and Romania.

Net result attributable to owners of the parent

Taxes on income amounted to EUR 1,103 million (EUR 1,053 million). The decline in the minority charge to EUR 788 million (EUR 819 million) was attributable to lower profitability at the savings banks. The net result attributable to owners of the parent rose to EUR 3,510 million (+12.3%; EUR 3,125 million). The return on tangible equity (ROTE) was 16.6% (16.3%).

FINANCIAL RESULTS – QUARTER-ON-QUARTER COMPARISON

Fourth quarter of 2025 compared to third quarter of 2025

| in EUR million | Q4 24 | Q1 25 | Q2 25 | Q3 25 | Q4 25 |
|---|--------------|--------------|--------------|--------------|--------------|
| Income statement | | | | | |
| Net interest income | 1,938 | 1,872 | 1,914 | 1,975 | 2,027 |
| Net fee and commission income | 780 | 780 | 762 | 798 | 850 |
| Dividend income | 5 | 3 | 26 | 3 | 4 |
| Net trading result | 91 | 47 | 94 | 90 | 82 |
| Gains/losses from financial instruments measured at fair value through profit or loss | -12 | 50 | 10 | -2 | 49 |
| Net result from equity method investments | 11 | 7 | 16 | 10 | 13 |
| Rental income from investment properties & other operating leases | 47 | 43 | 45 | 45 | 46 |
| Personnel expenses | -884 | -794 | -830 | -824 | -886 |
| Other administrative expenses | -443 | -414 | -393 | -399 | -481 |
| Depreciation and amortisation | -142 | -136 | -138 | -139 | -147 |
| Gains/losses from derecognition of financial assets at AC | -63 | -6 | -7 | -10 | -26 |
| Other gains/losses from derecognition of financial instruments not at FVPL | -4 | 0 | -1 | 14 | -4 |
| Impairment result from financial instruments | -186 | -85 | -97 | -136 | -159 |
| Other operating result | -125 | -184 | 1 | -29 | 54 |
| Levies on banking activities | -51 | -121 | -76 | -87 | -88 |
| Pre-tax result from continuing operations | 1,011 | 1,182 | 1,400 | 1,395 | 1,422 |
| Taxes on income | -235 | -242 | -287 | -286 | -287 |
| Net result for the period | 776 | 940 | 1,113 | 1,109 | 1,135 |
| Net result attributable to non-controlling interests | 166 | 197 | 192 | 208 | 191 |
| Net result attributable to owners of the parent | 609 | 743 | 921 | 901 | 944 |

Net interest income increased by 2.7%, in both Austria and Central and Eastern Europe. In Austria, the rise was driven primarily by lower expenses on deposits while in Central and Eastern Europe the main contributor was strong loan growth. **Net fee and commission income** was up 6.5%, driven most notably by the securities business and payment services.

Net trading result declined slightly. **Gains/losses from financial instruments measured at fair value through profit or loss** improved mainly due to higher valuation gains from financial assets measured at fair value, most notably in Austria.

General administrative expenses were up 11.2%, mostly driven by seasonal effects. Personnel expenses increased by 7.5%, mainly due to provisions for bonuses. The rise in other administrative

expenses (+20.8%) was attributable to higher consulting and marketing expenses. These did include costs related to the integration of Erste Bank Polska in an amount of approximately EUR 36 million. The **cost/income ratio** stood at 49.3% (46.7%).

Gains/losses from derecognition of financial instruments not measured at fair value through profit or loss and from financial assets measured at amortised cost amounted to EUR -30 million (EUR 4 million). These were mainly losses from the sale of fixed-income securities, most notably in the Czech Republic.

The deterioration in the **impairment result from financial instruments** was mainly attributable to net allocations for loans and advances, primarily in Austria.

Other operating result improved on the release of provisions for legal risks in the amount of EUR 90 million. The previous quarter had likewise seen a positive one-off effect in the amount of EUR 77 million from the release of a provision after a positive court decision in Romania. In addition, EUR 43 million in gains from real estate sales in the Czech Republic were posted in the fourth quarter. Taxes and levies on the banking business amounted to EUR 88 million (EUR 87 million). Thereof, EUR 22 million (EUR 21 million) were payable in Romania. In Austria, banking tax amounted to EUR 32 million (EUR 34 million), in Hungary to EUR 34 million (EUR 32 million).

The **net result attributable to owners of the parent** rose to EUR 944 million (+4.7%; EUR 901 million).

DEVELOPMENT OF THE BALANCE SHEET

31 December 2025 compared with 31 December 2024

| in EUR million | Dec 24 | Dec 25 | Change |
|--|----------------|----------------|-------------|
| Assets | | | |
| Cash and cash balances | 25,129 | 27,573 | 9.7% |
| Trading, financial assets | 75,781 | 79,522 | 4.9% |
| Loans and advances to banks | 26,972 | 20,827 | -22.8% |
| Loans and advances to customers | 218,067 | 231,985 | 6.4% |
| Intangible assets | 1,382 | 1,413 | 2.2% |
| Miscellaneous assets | 6,405 | 7,254 | 13.3% |
| Total assets | 353,736 | 368,574 | 4.2% |
| Liabilities and equity | | | |
| Financial liabilities held for trading | 1,821 | 2,412 | 32.4% |
| Deposits from banks | 21,261 | 16,919 | -20.4% |
| Deposits from customers | 241,651 | 252,991 | 4.7% |
| Debt securities issued | 51,889 | 54,872 | 5.7% |
| Miscellaneous liabilities | 6,346 | 6,715 | 5.8% |
| Total equity | 30,767 | 34,665 | 12.7% |
| Total liabilities and equity | 353,736 | 368,574 | 4.2% |

Cash and cash balances amounted to EUR 27.6 billion (EUR 25.1 billion). **Trading and investment securities** held in various categories of financial assets increased to EUR 79.5 billion (EUR 75.8 billion).

Loans and advances to credit institutions (net), including demand deposits other than overnight deposits, declined to EUR 20.8 billion (EUR 27.0 billion). **Loans and advances to customers (net)** increased to EUR 232.0 billion (EUR 218.1 billion). All core markets recorded a positive development, with Central and Eastern Europe posting stronger growth, most notably the Czech Republic and Hungary. Growth was recorded in both retail and corporate business.

Loan loss allowances for loans to customers were almost unchanged at EUR 4.0 billion (EUR 4.1 billion). The **NPL ratio** – non-performing loans as a percentage of gross customer loans – improved to 2.4% (2.6%), the **NPL coverage ratio** (based on gross customer loans) slipped to 69.7% (72.5%).

Financial liabilities – held for trading amounted to EUR 2.4 billion (EUR 1.8 billion). **Deposits from banks** declined to EUR 16.9 billion (EUR 21.3 billion). **Deposits from customers** increased to EUR 253.0 billion (EUR 241.7 billion) across the group, most notably in the retail business and most strongly in the Czech Republic. The **loan-to-deposit ratio** stood at 91.7% (90.2%). **Debt securities in issue** rose to EUR 54.9 billion (EUR 51.9 billion) on increased issuance activity.

Total assets rose to EUR 368.6 billion (EUR 353.7 billion). **Total equity** increased to EUR 34.7 billion (EUR 30.8 billion). This includes AT1 instruments in the amount of EUR 3.5 billion. After regulatory deductions and filtering according to the Capital Requirements Regulation (CRR) **common equity tier 1 capital** (CET1, CRR phased-in) rose to EUR 28.5 billion (EUR 24.0 billion) as were total **own funds** (CRR phased-in) to EUR 36.5 billion (EUR 30.9 billion). Total risk – **risk-weighted assets** including credit, market and operational risk (CRR phased-in) – declined to EUR 147.5 billion (EUR 157.2 billion). The decline, despite strong credit growth, was attributable to a regulatory effect (CRR3 implementation) and securitisations and portfolio effects.

The **total capital ratio**, total eligible qualifying capital in relation to total risk, stood at 24.8% (19.7%), well above the legal minimum requirement. The **tier 1 ratio** was 21.7% (17.0%), the **common equity tier 1 ratio** 19.3% (15.3%) (all ratios are CRR phased-in).

BUSINESS DEVELOPMENT

January-December 2025 compared with January-December 2024

The tables and information below provide a brief overview of the development in the core markets by geographical segments (operating segments) focusing on selected and summarized items. At www.erstegroup.com/investorrelations additional information is available in Excel format.

Operating income consists of net interest income, net fee and commission income, net trading result, gains/losses from financial instruments measured at fair value through profit or loss, dividend income, net result from equity method investments and rental income from investment properties & other operating leases. The latter three listed items are not shown in the tables below. Net trading result and gains/losses from financial instruments measured at fair value through profit or loss are summarized under one position. Operating expenses correspond to the position general administrative expenses. Operating result is the net amount of operating income and operating expenses. Risk provisions for loans and receivables are included in the position impairment result from financial instruments. Other result summarizes the positions other operating result and gains/losses from financial instruments not measured at fair value through profit or loss, net. The cost/income ratio is calculated as operating expenses in relation to operating income. The return on allocated capital is defined as the net result after tax/before minorities in relation to the average allocated capital.

AUSTRIA

Erste Bank Oesterreich & Subsidiaries

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|--------|
| Net interest income | 1,102 | 1,035 | -6.1% |
| Net fee and commission income | 549 | 591 | 7.6% |
| Net trading result and gains/losses from financial instruments at FVPL | 30 | 22 | -26.3% |
| Operating income | 1,762 | 1,728 | -1.9% |
| Operating expenses | -786 | -810 | 3.0% |
| Operating result | 975 | 917 | -5.9% |
| Cost/income ratio | 44.6% | 46.9% | |
| Impairment result from financial instruments | -146 | -128 | -12.7% |
| Other result | -44 | -64 | 47.0% |
| Net result attributable to owners of the parent | 569 | 537 | -5.6% |
| Return on allocated capital | 25.1% | 21.0% | |

The Erste Bank Oesterreich & Subsidiaries (EBOe & Subsidiaries) segment comprises Erste Bank der oesterreichischen Sparkassen AG (Erste Bank Oesterreich) and its main subsidiaries (e.g. s Bausparkasse, Tiroler Sparkasse, Sparkasse Hainburg. Salzburger Sparkasse was merged with Erste Bank Oesterreich as of 1 August 2025).

Net interest income decreased due to the repricing of variable rate customer loans and lower income from placements at central bank, driven by the decreased interest rate environment. This was only partially compensated by lower expenses for customer deposits. Net fee and commission income rose mainly on the back of higher payment and securities fees. Net trading result and gains/losses from financial instruments at FVPL decreased on valuation effects. Operating expenses increased due to higher IT and personnel expenses, which was partly compensated by the lower contribution to the deposit insurance fund of EUR 3 million (EUR 12 million). Overall, operating result decreased, and the cost/income ratio worsened. Impairment result from financial instruments improved due to lower allocations for new defaults in corporate business. Other result worsened due to a higher allocation of provisions for legal risks and an increased banking tax of EUR 20 million (EUR 7 million). This was only partially compensated by a release of provisions for interbank VAT exemption after an allocation in the previous period. Overall, the net result attributable to owners of the parent decreased.

Savings Banks

| in EUR million | 2024 | 2025 | Change |
|--|--------|--------|--------|
| Net interest income | 1,838 | 1,756 | -4.5% |
| Net fee and commission income | 721 | 770 | 6.9% |
| Net trading result and gains/losses from financial instruments at FVPL | 39 | 45 | 17.0% |
| Operating income | 2,648 | 2,616 | -1.2% |
| Operating expenses | -1,332 | -1,403 | 5.4% |
| Operating result | 1,316 | 1,212 | -7.9% |
| Cost/income ratio | 50.3% | 53.7% | |
| Impairment result from financial instruments | -248 | -213 | -14.4% |
| Other result | -42 | -39 | -5.7% |
| Net result attributable to owners of the parent | 102 | 99 | -2.7% |
| Return on allocated capital | 15.1% | 13.1% | |

The Savings Banks segment includes those savings banks which are members of the Haftungsverbund (cross-guarantee system) of the Austrian savings banks sector and in which Erste Group does not hold a majority stake but which are fully controlled according to IFRS 10. The fully or majority owned savings banks Erste Bank Oesterreich, Tiroler Sparkasse and Sparkasse Hainburg are not part of the Savings Banks segment.

Net interest income decreased due to the repricing of variable rate customer loans and lower income from placements at central bank, driven by the decreased interest rate environment. This was only partially compensated by lower expenses for customer deposits. Net fee and commission income increased on the back of higher securities as well as lending fees (mostly due to a reclassification from payment to lending fees). The net trading result and gains/losses from financial instruments at FVPL increased on valuation effects. Operating expenses increased due to higher personnel and IT expenses, partially compensated by a lower contribution to the deposit insurance fund of EUR 10 million (EUR 21 million). Overall, operating result decreased, and the cost/income ratio went up. Impairment result from financial instruments improved mainly due to lower risk cost allocations for new defaults. The improvement of other result was driven mainly by the non-recurrence of last year's provision for interbank VAT exemption, partially offset by higher provisions for legal risks. Banking tax increased to EUR 20 million (EUR 7 million). Overall, the net result attributable to the owners of the parent decreased.

Other Austria

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|--------|
| Net interest income | 580 | 595 | 2.6% |
| Net fee and commission income | 356 | 427 | 20.1% |
| Net trading result and gains/losses from financial instruments at FVPL | 21 | 31 | 48.4% |
| Operating income | 1,017 | 1,118 | 9.9% |
| Operating expenses | -417 | -448 | 7.5% |
| Operating result | 601 | 670 | 11.6% |
| Cost/income ratio | 41.0% | 40.1% | |
| Impairment result from financial instruments | -3 | -3 | -22.2% |
| Other result | -3 | 35 | n/a |
| Net result attributable to owners of the parent | 447 | 533 | 19.2% |
| Return on allocated capital | 15.6% | 19.3% | |

The Other Austria segment comprises the Corporates and Group Markets business of Erste Group Bank AG (Holding), Erste Group Immorent, Erste Asset Management and Intermarket Bank.

Net interest income increased primarily due to a higher contribution of fixed income products and deposits in Group Markets. Net fee and commission income improved mainly due to higher asset management fees, supported by new entities acquired by Erste Asset Management, as well as higher securities fees. Net trading result and gains/losses from financial instruments at FVPL improved on valuation effects. Operating expenses increased on the back of higher IT and project related costs as well as the impact from the newly acquired companies. Despite higher costs, operating result and the cost/income ratio improved. The impairment result from financial instruments improved slightly as recoveries and impairment releases offset the impact of new defaults. Other result improved due to the non-recurrence of last year's provision for interbank VAT exemption in Erste Asset Management and higher selling gains in Erste Group Immorent. Overall, the net result attributable to owners of the parent improved.

CENTRAL AND EASTERN EUROPE

Czech Republic

| in EUR million | 2024 | 2025 | Change |
|--|-------|--------|--------|
| Net interest income | 1,464 | 1,551 | 5.9% |
| Net fee and commission income | 509 | 533 | 4.9% |
| Net trading result and gains/losses from financial instruments at FVPL | 134 | 133 | -0.6% |
| Operating income | 2,128 | 2,242 | 5.3% |
| Operating expenses | -967 | -1,024 | 5.8% |
| Operating result | 1,160 | 1,218 | 5.0% |
| Cost/income ratio | 45.5% | 45.7% | |
| Impairment result from financial instruments | 10 | -18 | n/a |
| Other result | -24 | 11 | n/a |
| Net result attributable to owners of the parent | 949 | 1,006 | 6.0% |
| Return on allocated capital | 21.1% | 22.7% | |

The segment analysis is done on a constant currency basis. The CZK appreciated by 1.7% against the EUR in the reporting period. Net interest income in the Czech Republic segment (comprising Česká spořitelna Group) increased on the positive contribution of lending business and lower expenses for customer deposits. The increase in net fee and commission income was mainly driven by higher fees from securities and insurance brokerage. Net trading result and gains/losses from financial instruments at FVPL deteriorated slightly on negative valuation effects. Operating expenses increased due to higher personnel as well as IT and marketing costs. Contributions into the deposit insurance fund remained by and large stable at EUR 16 million. Overall, the operating result increased, while the cost/income ratio deteriorated marginally. Impairment result from financial instruments deteriorated on lower releases driven by the recalibration of the risk parameters. Other result improved on the selling gains from real estate and release of provisions for legal expenses, partially offset by higher selling losses from bonds. Contribution to the resolution fund decreased to EUR 6 million (EUR 20 million). Altogether, these developments resulted in a higher net result attributable to the owners of the parent.

Slovakia

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|---------|
| Net interest income | 552 | 615 | 11.4% |
| Net fee and commission income | 232 | 242 | 4.1% |
| Net trading result and gains/losses from financial instruments at FVPL | 25 | 21 | -16.7% |
| Operating income | 814 | 885 | 8.7% |
| Operating expenses | -354 | -376 | 6.3% |
| Operating result | 460 | 509 | 10.6% |
| Cost/income ratio | 43.4% | 42.5% | |
| Impairment result from financial instruments | -13 | -51 | >100.0% |
| Other result | -10 | -14 | 38.0% |
| Net result attributable to owners of the parent | 275 | 292 | 6.2% |
| Return on allocated capital | 18.0% | 20.4% | |

Net interest income in the Slovakia segment (comprising Slovenská sporiteľňa Group) increased due to higher customer loan volumes and repricing of fixed rate loans as well as lower expense for customer deposits. These effects were partially offset by lower income from central bank placements. Net fee and commission income increased on the back of higher insurance brokerage and securities fees. Net trading result and gains/losses from financial instruments at FVPL decreased due to valuation effects. Operating expenses went up mainly due to higher personnel, IT and marketing expenses. The contributions into the deposit insurance fund amounted to EUR 2 million (EUR 3 million). Operating result increased and the cost/income ratio improved. Impairment result from financial instruments worsened due to higher allocations in the retail business and lower releases driven by the recalibration of risk parameters. Other

result worsened mainly due to provisions related to the governmental mortgage loan subsidy partially compensated by a better valuation result of a participation. The banking tax, booked in the taxes on income line, amounted to EUR 67 million (EUR 103 million). Overall, the net result attributable to the owners of the parent increased.

Romania

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|---------|
| Net interest income | 775 | 778 | 0.4% |
| Net fee and commission income | 227 | 241 | 6.2% |
| Net trading result and gains/losses from financial instruments at FVPL | 104 | 110 | 6.0% |
| Operating income | 1,115 | 1,132 | 1.5% |
| Operating expenses | -456 | -475 | 4.1% |
| Operating result | 659 | 657 | -0.3% |
| Cost/income ratio | 40.9% | 42.0% | |
| Impairment result from financial instruments | -21 | -50 | >100.0% |
| Other result | -87 | 12 | n/a |
| Net result attributable to owners of the parent | 463 | 521 | 12.4% |
| Return on allocated capital | 21.9% | 22.9% | |

The segment analysis is done on a constant currency basis. The RON depreciated by 1.4% against the EUR in the reporting period. Net interest income in the Romania segment (comprising Banca Comercială Română Group) was positively impacted by higher loan volumes, higher income from securities investments as well as lower expense for customer deposits. Net fee and commission income went up mainly on higher payment and securities fees. The net trading result and gains/losses from financial instruments at FVPL increased due to an improved contribution from FX business as well as higher income from money market instruments and interest rate derivatives. Operating expenses increased mainly due to IT and marketing expenses. The deposit insurance contribution remained unchanged at EUR 4 million. Overall, both operating result and the cost/income ratio deteriorated. The impairment result from financial instruments worsened mostly due to new defaults, partly mitigated by parameter updates. Other result was positively impacted by the release of provisions for legal risks in relation to business activities of the local building society and release of provisions for other legal expenses. This was partially offset by the increase in banking tax to EUR 63 million (EUR 37 million) and a higher contribution into the resolution fund of EUR 7 million (EUR 6 million). Overall, the net result attributable to the owners of the parent increased.

Hungary

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|--------|
| Net interest income | 425 | 417 | -2.1% |
| Net fee and commission income | 305 | 358 | 17.3% |
| Net trading result and gains/losses from financial instruments at FVPL | 96 | 77 | -19.4% |
| Operating income | 837 | 860 | 2.8% |
| Operating expenses | -301 | -325 | 7.9% |
| Operating result | 536 | 536 | -0.1% |
| Cost/income ratio | 35.9% | 37.7% | |
| Impairment result from financial instruments | 20 | 3 | -84.8% |
| Other result | -220 | -183 | -16.6% |
| Net result attributable to owners of the parent | 281 | 301 | 7.3% |
| Return on allocated capital | 21.4% | 24.5% | |

The segment analysis is done on a constant currency basis. The HUF depreciated by 0.6% against the EUR in the reporting period. Net interest income in the Hungary segment (comprising Erste Bank Hungary Group) decreased on a lower contribution from loans and central bank placements driven by lower market interest rates. Net fee and commission income rose mainly on higher payment fees. Net trading result and

gains/losses from financial instruments at FVPL declined due to valuation effects. Operating expenses increased due to higher personnel and IT expenses. The contribution into the deposit insurance fund remained stable at EUR 8 million. Overall, operating result remain stable, while the cost/income ratio deteriorated. Impairment result from financial instruments still benefited from net releases, albeit at a lower level. The improvement of the other result was primarily driven by the non-recurrence of breakage costs related to intragroup transactions in the previous period. Financial transaction tax went up to EUR 127 million (EUR 91 million). The banking tax amounted to EUR 48 million (EUR 76 million), it comprised the regular banking tax and a windfall profit tax of EUR 28 million (EUR 52 million). The contribution to the resolution fund decreased to EUR 1 million (EUR 2 million). Overall, the net result attributable to the owners of the parent increased.

Croatia

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|--------|
| Net interest income | 421 | 418 | -0.8% |
| Net fee and commission income | 133 | 144 | 7.9% |
| Net trading result and gains/losses from financial instruments at FVPL | 17 | 19 | 7.8% |
| Operating income | 580 | 588 | 1.4% |
| Operating expenses | -280 | -293 | 4.5% |
| Operating result | 300 | 295 | -1.5% |
| Cost/income ratio | 48.3% | 49.8% | |
| Impairment result from financial instruments | 18 | -8 | n/a |
| Other result | -20 | -5 | -75.0% |
| Net result attributable to owners of the parent | 164 | 159 | -3.0% |
| Return on allocated capital | 23.1% | 19.6% | |

Net interest income in the Croatia segment (comprising Erste Bank Croatia Group) decreased moderately on higher expenses for customer deposits influenced by higher volumes, partially mitigated by higher income from customer loans driven by higher volumes and higher income from central bank placements. Net fee and commission income went up mainly on higher payment fees. Net trading result and gains/losses from financial instruments at FVPL was by and large stable. Operating expenses went up on the back of higher personnel, IT, as well as legal and consultancy costs. The contribution into the deposit insurance fund amounted to EUR 4 million (EUR 3 million). Overall, both operating result and the cost/income ratio deteriorated. Impairment result from financial instruments worsened due to the recalibration of risk parameters, particularly in the retail segment due to the merger of a subsidiary. The improvement of the other result was primarily driven by the non-recurrence of last year's negative one-offs. Overall, the net result attributable to the owners of the parent decreased, despite the non-recurrence of an additional windfall tax in the amount of EUR 6 million booked in the taxes on income line.

Serbia

| in EUR million | 2024 | 2025 | Change |
|--|-------|-------|--------|
| Net interest income | 112 | 114 | 2.2% |
| Net fee and commission income | 27 | 32 | 15.2% |
| Net trading result and gains/losses from financial instruments at FVPL | 12 | 13 | 4.6% |
| Operating income | 156 | 165 | 6.0% |
| Operating expenses | -96 | -104 | 8.3% |
| Operating result | 60 | 61 | 2.4% |
| Cost/income ratio | 61.6% | 62.9% | |
| Impairment result from financial instruments | -9 | -10 | 10.2% |
| Other result | 2 | 1 | -48.9% |
| Net result attributable to owners of the parent | 38 | 37 | -2.2% |
| Return on allocated capital | 13.0% | 12.8% | |

The segment analysis is done on a constant currency basis. The Serbian Dinar (RSD) remained stable against the EUR in the reporting period. Net interest income in the Serbia segment (comprising Erste Bank Serbia Group) improved slightly. Net fee and commission income increased on higher securities, payments and insurance brokerage fees. Net trading result and gains/losses from financial instruments at FVPL improved due to a higher contribution of FX business. Operating expenses rose mainly due to higher IT expenses and depreciation. The deposit insurance contribution remained stable at EUR 6 million. Consequently, operating result improved, and the cost/income ratio worsened. Impairment result from financial instruments worsened due to portfolio growth and the recalibration of risk parameters. Other result worsened due to non-recurrence of the last year's positive one-offs. Overall, the net result attributable to owners of the parent remained almost unchanged.

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APPENDIX: Results 2025 of Erste Group Bank AG (IFRS)

Consolidated income statement

| in EUR million | 2024 | 2025 |
|--|--------------|--------------|
| Net interest income | 7,528 | 7,788 |
| Interest income | 15,353 | 13,693 |
| Other similar income | 3,756 | 2,914 |
| Interest expenses | -7,549 | -5,990 |
| Other similar expenses | -4,032 | -2,829 |
| Net fee and commission income | 2,938 | 3,191 |
| Fee and commission income | 3,454 | 3,810 |
| Fee and commission expenses | -517 | -620 |
| Dividend income | 39 | 36 |
| Net trading result | 519 | 313 |
| Gains/losses from financial instruments measured at fair value through profit or loss | -82 | 107 |
| Net result from equity method investments | 27 | 46 |
| Rental income from investment properties & other operating leases | 210 | 179 |
| Personnel expenses | -3,202 | -3,335 |
| Other administrative expenses | -1,529 | -1,688 |
| Depreciation and amortisation | -547 | -560 |
| Gains/losses from derecognition of financial assets measured at amortised cost | -90 | -49 |
| Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss | -1 | 9 |
| Impairment result from financial instruments | -397 | -478 |
| Other operating result | -414 | -158 |
| Levies on banking activities | -245 | -372 |
| Pre-tax result from continuing operations | 4,997 | 5,400 |
| Taxes on income | -1,053 | -1,103 |
| Net result for the period | 3,945 | 4,297 |
| Net result attributable to non-controlling interests | 819 | 788 |
| Net result attributable to owners of the parent | 3,125 | 3,510 |

Consolidated statement of comprehensive income

| in EUR million | 2024 | 2025 |
|---|--------------|--------------|
| Net result for the period | 3,945 | 4,297 |
| Other comprehensive income | | |
| Items that may not be reclassified to profit or loss | -19 | 25 |
| Remeasurement of defined benefit plans | 19 | 41 |
| Fair value reserve of equity instruments | 7 | 4 |
| Own credit risk reserve | -59 | -12 |
| Deferred taxes relating to items that may not be reclassified | 14 | -8 |
| Items that may be reclassified to profit or loss | -139 | 212 |
| Fair value reserve of debt instruments | 45 | 33 |
| Gains/losses during the period | 38 | 53 |
| Reclassification adjustments | 10 | -19 |
| Credit loss allowances | -2 | 0 |
| Cashflow hedge reserve | 29 | -7 |
| Gains/losses during the period | 76 | -64 |
| Reclassification adjustments | -47 | 57 |
| Currency reserve | -195 | 194 |
| Gains/losses during the period | -197 | 260 |
| Net investment hedge gains/losses during the period | 3 | -67 |
| Reclassification adjustments | 0 | 1 |
| Deferred taxes relating to items that may be reclassified | -19 | -8 |
| Gains/losses during the period | -30 | 0 |
| Reclassification adjustments | 11 | -8 |
| Share of other comprehensive income of associates and joint ventures accounted for by the equity method | 0 | 0 |
| Total other comprehensive income | -158 | 237 |
| Total comprehensive income | 3,787 | 4,535 |
| Total comprehensive income attributable to non-controlling interests | 829 | 813 |
| Total comprehensive income attributable to owners of the parent | 2,958 | 3,721 |

Group balance sheet

| in EUR million | Dec 24 | Dec 25 |
|---|----------------|----------------|
| Assets | | |
| Cash and cash balances | 25,129 | 27,573 |
| Financial assets held for trading | 11,463 | 9,377 |
| Derivatives | 1,226 | 829 |
| Other financial assets held for trading | 10,236 | 8,548 |
| Pledged as collateral | 483 | 248 |
| Non-trading financial assets at fair value through profit and loss | 3,040 | 3,833 |
| Pledged as collateral | 0 | 0 |
| Equity instruments | 464 | 523 |
| Debt securities | 1,468 | 1,786 |
| Loans and advances to customers | 1,108 | 1,524 |
| Financial assets at fair value through other comprehensive income | 9,498 | 9,181 |
| Pledged as collateral | 107 | 275 |
| Equity instruments | 109 | 113 |
| Debt securities | 9,388 | 9,068 |
| Financial assets at amortised cost | 288,894 | 301,707 |
| Pledged as collateral | 4,066 | 2,708 |
| Debt securities | 52,889 | 58,655 |
| Loans and advances to banks | 26,972 | 20,827 |
| Loans and advances to customers | 209,034 | 222,225 |
| Finance lease receivables | 5,248 | 5,290 |
| Hedge accounting derivatives | 181 | 231 |
| Fair value changes of hedged items in portfolio hedge of interest rate risk | -19 | -64 |
| Property and equipment | 2,754 | 2,941 |
| Investment properties | 1,678 | 1,913 |
| Intangible assets | 1,382 | 1,413 |
| Investments in associates and joint ventures | 280 | 465 |
| Current tax assets | 45 | 84 |
| Deferred tax assets | 266 | 171 |
| Assets held for sale | 154 | 211 |
| Trade and other receivables | 2,677 | 2,946 |
| Other assets | 1,066 | 1,301 |
| Total assets | 353,736 | 368,574 |
| Liabilities | | |
| Financial liabilities held for trading | 1,821 | 2,412 |
| Derivatives | 1,149 | 1,092 |
| Other financial liabilities held for trading | 672 | 1,321 |
| Financial liabilities at fair value through profit or loss | 10,281 | 9,857 |
| Deposits from customers | 115 | 174 |
| Debt securities issued | 10,030 | 9,268 |
| Other financial liabilities | 136 | 415 |
| Financial liabilities at amortised cost | 305,332 | 316,168 |
| Deposits from banks | 21,261 | 16,919 |
| Deposits from customers | 241,535 | 252,817 |
| Debt securities issued | 41,859 | 45,604 |
| Other financial liabilities | 676 | 829 |
| Lease liabilities | 691 | 721 |
| Hedge accounting derivatives | 194 | 170 |
| Provisions | 1,626 | 1,416 |
| Current tax liabilities | 241 | 323 |
| Deferred tax liabilities | 31 | 52 |
| Liabilities associated with assets held for sale | 93 | 84 |
| Other liabilities | 2,658 | 2,706 |
| Total equity | 30,767 | 34,665 |
| Equity attributable to non-controlling interests | 7,633 | 8,367 |
| Additional equity instruments | 2,688 | 3,479 |
| Equity attributable to owners of the parent | 20,447 | 22,819 |
| Subscribed capital | 821 | 821 |
| Additional paid-in capital | 1,516 | 1,516 |
| Retained earnings and other reserves | 18,110 | 20,481 |
| Total liabilities and equity | 353,736 | 368,574 |

Operating segments: Geographical segmentation – overview

| in EUR million | Austria | | Central and Eastern Europe | | Other | | Total Group | |
|--|--------------|--------------|----------------------------|--------------|-------------|-----------|--------------|--------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Net interest income | 3,520 | 3,386 | 3,749 | 3,893 | 259 | 509 | 7,528 | 7,788 |
| Net fee and commission income | 1,625 | 1,788 | 1,434 | 1,550 | -121 | -147 | 2,938 | 3,191 |
| Dividend income | 27 | 24 | 4 | 4 | 8 | 8 | 39 | 36 |
| Net trading result | 94 | 29 | 359 | 355 | 66 | -71 | 519 | 313 |
| Gains/losses from financial instruments at FVPL | -4 | 70 | 29 | 18 | -107 | 19 | -82 | 107 |
| Net result from equity method investments | 11 | 7 | 17 | 18 | -2 | 20 | 27 | 46 |
| Rental income from investment properties & other operating leases | 153 | 158 | 39 | 36 | 17 | -15 | 210 | 179 |
| General administrative expenses | -2,535 | -2,662 | -2,455 | -2,597 | -289 | -325 | -5,279 | -5,583 |
| Gains/losses from derecognition of financial assets at AC | -6 | -10 | -57 | -58 | -27 | 19 | -90 | -49 |
| Other gains/losses from derecognition of financial instruments not at FVPL | 0 | -2 | -48 | -4 | 47 | 14 | -1 | 9 |
| Impairment result from financial instruments | -398 | -343 | 5 | -134 | -4 | 0 | -397 | -478 |
| Other operating result | -82 | -56 | -254 | -117 | -78 | 16 | -414 | -158 |
| Levies on banking activities | -14 | -41 | -204 | -238 | -27 | -92 | -245 | -372 |
| Pre-tax result from continuing operations | 2,405 | 2,389 | 2,823 | 2,964 | -231 | 48 | 4,997 | 5,400 |
| Taxes on income | -560 | -541 | -568 | -564 | 75 | 1 | -1,053 | -1,103 |
| Net result for the period | 1,845 | 1,848 | 2,255 | 2,400 | -156 | 49 | 3,945 | 4,297 |
| Net result attributable to non-controlling interests | 727 | 679 | 85 | 84 | 7 | 25 | 819 | 788 |
| Net result attributable to owners of the parent | 1,118 | 1,169 | 2,170 | 2,316 | -163 | 24 | 3,125 | 3,510 |
| Operating income | 5,427 | 5,462 | 5,631 | 5,874 | 121 | 324 | 11,178 | 11,659 |
| Operating expenses | -2,535 | -2,662 | -2,455 | -2,597 | -289 | -325 | -5,279 | -5,583 |
| Operating result | 2,892 | 2,800 | 3,176 | 3,277 | -169 | -1 | 5,900 | 6,076 |
| Risk-weighted assets (credit risk, eop) | 70,355 | 64,163 | 61,651 | 58,758 | 1,694 | -2,699 | 133,700 | 120,222 |
| Average allocated capital | 10,570 | 11,140 | 10,872 | 10,923 | 8,105 | 10,677 | 29,547 | 32,740 |
| Cost/income ratio | 46.7% | 48.7% | 43.6% | 44.2% | >100% | >100% | 47.2% | 47.9% |
| Return on allocated capital | 17.5% | 16.6% | 20.7% | 22.0% | -1.9% | 0.5% | 13.4% | 13.1% |
| Total assets (eop) | 209,416 | 211,492 | 163,716 | 173,289 | -19,396 | -16,207 | 353,736 | 368,574 |
| Total liabilities excluding equity (eop) | 160,985 | 158,799 | 148,325 | 156,941 | 13,659 | 18,170 | 322,969 | 333,909 |
| Impairments | -401 | -328 | 5 | -133 | -4 | 19 | -399 | -442 |
| Net impairment loss on financial assets AC/FVOCI and finance lease receivables | -352 | -355 | 7 | -132 | 2 | 1 | -343 | -486 |
| Net impairment loss on commitments and guarantees given | -46 | 12 | -2 | -3 | -6 | -1 | -54 | 8 |
| Impairment of goodwill | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net impairment on investments in subsidiaries, joint ventures and associates | 0 | 0 | 0 | 8 | -1 | 20 | -1 | 27 |
| Net impairment on other non-financial assets | -3 | 15 | 1 | -6 | 1 | 0 | -1 | 9 |

Operating segments: Geographical area – Austria

| in EUR million | EBOe & Subsidiaries | | Savings Banks | | Other Austria | | Austria | |
|--|---------------------|-------------|---------------|--------------|---------------|------------|--------------|--------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Net interest income | 1,102 | 1,035 | 1,838 | 1,756 | 580 | 595 | 3,520 | 3,386 |
| Net fee and commission income | 549 | 591 | 721 | 770 | 356 | 427 | 1,625 | 1,788 |
| Dividend income | 8 | 9 | 11 | 7 | 8 | 7 | 27 | 24 |
| Net trading result | 29 | 2 | 40 | 11 | 25 | 15 | 94 | 29 |
| Gains/losses from financial instruments at FVPL | 1 | 20 | -2 | 34 | -3 | 16 | -4 | 70 |
| Net result from equity method investments | 11 | 8 | 0 | 0 | 0 | -1 | 11 | 7 |
| Rental income from investment properties & other operating leases | 61 | 62 | 39 | 37 | 53 | 58 | 153 | 158 |
| General administrative expenses | -786 | -810 | -1,332 | -1,403 | -417 | -448 | -2,535 | -2,662 |
| Gains/losses from derecognition of financial assets at AC | -6 | -13 | 1 | 0 | -1 | 2 | -6 | -10 |
| Other gains/losses from derecognition of financial instruments not at FVPL | 0 | 0 | -2 | -1 | 2 | 0 | 0 | -2 |
| Impairment result from financial instruments | -146 | -128 | -248 | -213 | -3 | -3 | -398 | -343 |
| Other operating result | -38 | -52 | -40 | -38 | -4 | 33 | -82 | -56 |
| Levies on banking activities | -7 | -20 | -7 | -20 | 0 | -1 | -14 | -41 |
| Pre-tax result from continuing operations | 785 | 725 | 1,026 | 960 | 594 | 703 | 2,405 | 2,389 |
| Taxes on income | -192 | -162 | -232 | -220 | -136 | -159 | -560 | -541 |
| Net result for the period | 593 | 564 | 794 | 740 | 458 | 544 | 1,845 | 1,848 |
| Net result attributable to non-controlling interests | 24 | 26 | 692 | 641 | 11 | 11 | 727 | 679 |
| Net result attributable to owners of the parent | 569 | 537 | 102 | 99 | 447 | 533 | 1,118 | 1,169 |
| Operating income | 1,762 | 1,728 | 2,648 | 2,616 | 1,017 | 1,118 | 5,427 | 5,462 |
| Operating expenses | -786 | -810 | -1,332 | -1,403 | -417 | -448 | -2,535 | -2,662 |
| Operating result | 975 | 917 | 1,316 | 1,212 | 601 | 670 | 2,892 | 2,800 |
| Risk-weighted assets (credit risk, eop) | 17,100 | 16,158 | 30,355 | 29,158 | 22,900 | 18,848 | 70,355 | 64,163 |
| Average allocated capital | 2,360 | 2,684 | 5,271 | 5,638 | 2,940 | 2,818 | 10,570 | 11,140 |
| Cost/income ratio | 44.6% | 46.9% | 50.3% | 53.7% | 41.0% | 40.1% | 46.7% | 48.7% |
| Return on allocated capital | 25.1% | 21.0% | 15.1% | 13.1% | 15.6% | 19.3% | 17.5% | 16.6% |
| Total assets (eop) | 57,456 | 59,704 | 84,989 | 89,557 | 66,970 | 62,231 | 209,416 | 211,492 |
| Total liabilities excluding equity (eop) | 54,070 | 56,270 | 77,201 | 80,847 | 29,714 | 21,682 | 160,985 | 158,799 |
| Impairments | -146 | -128 | -251 | -214 | -3 | 14 | -401 | -328 |
| Net impairment loss on financial assets AC/FVOCI and finance lease receivables | -146 | -124 | -215 | -205 | 9 | -26 | -352 | -355 |
| Net impairment loss on commitments and guarantees given | -1 | -4 | -33 | -8 | -12 | 24 | -46 | 12 |
| Impairment of goodwill | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net impairment on investments in subsidiaries, joint ventures and associates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net impairment on other non-financial assets | 0 | 0 | -3 | -1 | 0 | 16 | -3 | 15 |

Operating segments: Geographical area – Central and Eastern Europe

| in EUR million | Czech Republic | | Slovakia | | Romania | | Hungary | | Croatia | | Serbia | | Central and Eastern Europe | |
|--|----------------|--------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|------------|----------------------------|--------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Net interest income | 1,464 | 1,551 | 552 | 615 | 775 | 778 | 425 | 417 | 421 | 418 | 112 | 114 | 3,749 | 3,893 |
| Net fee and commission income | 509 | 533 | 232 | 242 | 227 | 241 | 305 | 358 | 133 | 144 | 27 | 32 | 1,434 | 1,550 |
| Dividend income | 2 | 2 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 4 |
| Net trading result | 136 | 131 | 19 | 22 | 99 | 106 | 77 | 67 | 16 | 16 | 12 | 13 | 359 | 355 |
| Gains/losses from financial instruments at FVPL | -2 | 2 | 7 | -1 | 5 | 4 | 18 | 10 | 1 | 2 | 0 | 0 | 29 | 18 |
| Net result from equity method investments | 10 | 11 | 4 | 7 | 2 | -1 | 0 | 0 | 1 | 2 | 0 | 0 | 17 | 18 |
| Rental income from investment properties & other operating leases | 9 | 11 | 0 | 0 | 7 | 3 | 11 | 8 | 7 | 7 | 4 | 7 | 39 | 36 |
| General administrative expenses | -967 | -1,024 | -354 | -376 | -456 | -475 | -301 | -325 | -280 | -293 | -96 | -104 | -2,455 | -2,597 |
| Gains/losses from derecognition of financial assets at AC | -34 | -54 | -10 | 0 | -5 | 0 | -7 | -3 | 0 | 0 | 0 | 0 | -57 | -58 |
| Other gains/losses from derecognition of financial instruments not at FVPL | 0 | -4 | 0 | 0 | -1 | 0 | -41 | 0 | -5 | 0 | 0 | 0 | -48 | -4 |
| Impairment result from financial instruments | 10 | -18 | -13 | -51 | -21 | -50 | 20 | 3 | 18 | -8 | -9 | -10 | 5 | -134 |
| Other operating result | 10 | 69 | 1 | -13 | -80 | 12 | -171 | -181 | -15 | -5 | 2 | 1 | -254 | -117 |
| Levies on banking activities | 0 | 0 | 0 | -1 | -37 | -63 | -168 | -175 | 0 | 0 | 0 | 0 | -204 | -238 |
| Pre-tax result from continuing operations | 1,147 | 1,210 | 437 | 444 | 551 | 619 | 337 | 355 | 298 | 282 | 53 | 52 | 2,823 | 2,964 |
| Taxes on income | -198 | -204 | -163 | -152 | -87 | -98 | -56 | -54 | -59 | -50 | -6 | -6 | -568 | -564 |
| Net result for the period | 949 | 1,006 | 275 | 292 | 464 | 521 | 281 | 301 | 239 | 233 | 47 | 47 | 2,255 | 2,400 |
| Net result attributable to non-controlling interests | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 75 | 73 | 9 | 10 | 85 | 84 |
| Net result attributable to owners of the parent | 949 | 1,006 | 275 | 292 | 463 | 521 | 281 | 301 | 164 | 159 | 38 | 37 | 2,170 | 2,316 |
| Operating income | 2,128 | 2,242 | 814 | 885 | 1,115 | 1,132 | 837 | 860 | 580 | 588 | 156 | 165 | 5,631 | 5,874 |
| Operating expenses | -967 | -1,024 | -354 | -376 | -456 | -475 | -301 | -325 | -280 | -293 | -96 | -104 | -2,455 | -2,597 |
| Operating result | 1,160 | 1,218 | 460 | 509 | 659 | 657 | 536 | 536 | 300 | 295 | 60 | 61 | 3,176 | 3,277 |
| Risk-weighted assets (credit risk, eop) | 27,012 | 23,905 | 10,428 | 9,527 | 10,122 | 11,141 | 4,930 | 4,717 | 7,140 | 7,145 | 2,019 | 2,322 | 61,651 | 58,758 |
| Average allocated capital | 4,506 | 4,439 | 1,530 | 1,430 | 2,122 | 2,276 | 1,314 | 1,231 | 1,037 | 1,184 | 363 | 363 | 10,872 | 10,923 |
| Cost/income ratio | 45.5% | 45.7% | 43.4% | 42.5% | 40.9% | 42.0% | 35.9% | 37.7% | 48.3% | 49.8% | 61.6% | 62.9% | 43.6% | 44.2% |
| Return on allocated capital | 21.1% | 22.7% | 18.0% | 20.4% | 21.9% | 22.9% | 21.4% | 24.5% | 23.1% | 19.6% | 13.0% | 12.8% | 20.7% | 22.0% |
| Total assets (eop) | 80,607 | 84,108 | 26,392 | 28,013 | 24,286 | 25,880 | 12,181 | 13,642 | 16,507 | 17,626 | 3,744 | 4,020 | 163,716 | 173,289 |
| Total liabilities excluding equity (eop) | 74,461 | 77,900 | 23,875 | 25,588 | 21,473 | 22,382 | 10,579 | 11,847 | 14,681 | 15,760 | 3,255 | 3,465 | 148,325 | 156,941 |
| Impairments | 18 | -30 | -13 | -42 | -33 | -53 | 24 | 10 | 18 | -8 | -9 | -10 | 5 | -133 |
| Net impairment loss on financial assets AC/FVOCI and finance lease receivables | 16 | -6 | -10 | -52 | -42 | -70 | 19 | 0 | 33 | 5 | -8 | -9 | 7 | -132 |
| Net impairment loss on commitments and guarantees given | -6 | -12 | -3 | 1 | 20 | 20 | 1 | 3 | -14 | -13 | -1 | -1 | -2 | -3 |
| Impairment of goodwill | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net impairment on investments in subsidiaries, joint ventures and associates | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| Net impairment on other non-financial assets | 8 | -12 | 1 | 2 | -11 | -3 | 4 | 6 | 0 | 0 | 0 | 0 | 1 | -6 |

Business segments (1)

| in EUR million | Retail | | Corporates | | Group Markets | | ALM&LCC | |
|--|--------------|--------------|--------------|--------------|---------------|------------|-------------|-------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Net interest income | 3,151 | 3,217 | 1,865 | 1,795 | 341 | 382 | -62 | 110 |
| Net fee and commission income | 1,580 | 1,709 | 440 | 485 | 333 | 395 | -106 | -118 |
| Dividend income | 1 | 1 | 2 | 2 | 6 | 5 | 12 | 12 |
| Net trading result | 173 | 196 | 115 | 123 | 102 | 68 | 96 | -82 |
| Gains/losses from financial instruments at FVPL | 16 | 8 | -13 | 13 | 7 | 4 | -121 | 16 |
| Net result from equity method investments | 9 | 12 | 3 | 3 | 0 | 0 | 15 | 10 |
| Rental income from investment properties & other operating leases | 11 | 13 | 138 | 106 | 1 | 1 | 36 | 37 |
| General administrative expenses | -2,573 | -2,710 | -682 | -732 | -287 | -311 | -131 | -121 |
| Gains/losses from derecognition of financial assets at AC | 0 | 0 | -2 | -1 | 0 | 3 | -44 | -50 |
| Other gains/losses from derecognition of financial instruments not at FVPL | 0 | 0 | 2 | 0 | 0 | 0 | -40 | 9 |
| Impairment result from financial instruments | -38 | -145 | -129 | -129 | 4 | -2 | 19 | 11 |
| Other operating result | -109 | -38 | -97 | -80 | -17 | -13 | -73 | -5 |
| Levies on banking activities | -110 | -132 | -67 | -86 | -12 | -10 | -23 | -31 |
| Pre-tax result from continuing operations | 2,221 | 2,264 | 1,642 | 1,586 | 491 | 532 | -398 | -172 |
| Taxes on income | -441 | -438 | -310 | -314 | -99 | -109 | 17 | 19 |
| Net result for the period | 1,780 | 1,826 | 1,332 | 1,272 | 393 | 423 | -381 | -153 |
| Net result attributable to non-controlling interests | 34 | 33 | 67 | 62 | 5 | 6 | 15 | 21 |
| Net result attributable to owners of the parent | 1,746 | 1,793 | 1,266 | 1,210 | 388 | 417 | -396 | -174 |
| Operating income | 4,941 | 5,157 | 2,550 | 2,528 | 790 | 855 | -129 | -15 |
| Operating expenses | -2,573 | -2,710 | -682 | -732 | -287 | -311 | -131 | -121 |
| Operating result | 2,368 | 2,447 | 1,868 | 1,795 | 504 | 544 | -260 | -136 |
| Risk-weighted assets (credit risk, eop) | 27,799 | 29,858 | 63,620 | 57,898 | 4,285 | 3,477 | 6,738 | 3,068 |
| Average allocated capital | 3,988 | 4,070 | 6,787 | 6,676 | 1,077 | 996 | 6,323 | 6,957 |
| Cost/income ratio | 52.1% | 52.6% | 26.8% | 29.0% | 36.3% | 36.4% | >100% | >100% |
| Return on allocated capital | 44.6% | 44.9% | 19.6% | 19.1% | 36.4% | 42.5% | -6.0% | -2.2% |
| Total assets (eop) | 81,035 | 88,180 | 84,201 | 88,855 | 47,398 | 42,479 | 96,936 | 98,284 |
| Total liabilities excluding equity (eop) | 119,385 | 125,991 | 46,346 | 49,309 | 44,444 | 36,295 | 77,440 | 81,235 |
| Impairments | -38 | -146 | -132 | -113 | 5 | -2 | 23 | 13 |
| Net impairment loss on financial assets AC/FVOCI and finance lease receivables | -48 | -133 | -109 | -162 | 8 | 5 | 20 | 9 |
| Net impairment loss on commitments and guarantees given | 10 | -12 | -20 | 32 | -4 | -6 | -1 | 2 |
| Impairment of goodwill | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net impairment on investments in subsidiaries, joint ventures and associates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| Net impairment on other non-financial assets | 0 | -1 | -3 | 16 | 0 | 0 | 4 | -6 |

Business segments (2)

| in EUR million | Savings Banks | | Group Corporate Center | | Intragroup Elimination | | Total Group | |
|--|---------------|--------------|------------------------|-------------|------------------------|--------------|--------------|--------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Net interest income | 1,838 | 1,756 | 363 | 501 | 32 | 27 | 7,528 | 7,788 |
| Net fee and commission income | 721 | 770 | 10 | -14 | -40 | -36 | 2,938 | 3,191 |
| Dividend income | 11 | 7 | 8 | 8 | 0 | 0 | 39 | 36 |
| Net trading result | 40 | 11 | 2 | 2 | -9 | -5 | 519 | 313 |
| Gains/losses from financial instruments at FVPL | -2 | 34 | 30 | 32 | 0 | 0 | -82 | 107 |
| Net result from equity method investments | 0 | 0 | -2 | 20 | 0 | 0 | 27 | 46 |
| Rental income from investment properties & other operating leases | 39 | 37 | 7 | 8 | -23 | -24 | 210 | 179 |
| General administrative expenses | -1,332 | -1,403 | -1,240 | -1,353 | 966 | 1,048 | -5,279 | -5,583 |
| Gains/losses from derecognition of financial assets at AC | 1 | 0 | 0 | 0 | -45 | -2 | -90 | -49 |
| Other gains/losses from derecognition of financial instruments not at FVPL | -2 | -1 | -7 | 0 | 46 | 2 | -1 | 9 |
| Impairment result from financial instruments | -248 | -213 | -5 | 0 | 0 | 0 | -397 | -478 |
| Other operating result | -40 | -38 | 848 | 1,025 | -927 | -1,010 | -414 | -158 |
| Levies on banking activities | -7 | -20 | -27 | -92 | 0 | 0 | -245 | -372 |
| Pre-tax result from continuing operations | 1,026 | 960 | 15 | 229 | 0 | 0 | 4,997 | 5,400 |
| Taxes on income | -232 | -220 | 13 | -40 | 0 | 0 | -1,053 | -1,103 |
| Net result for the period | 794 | 740 | 27 | 189 | 0 | 0 | 3,945 | 4,297 |
| Net result attributable to non-controlling interests | 692 | 641 | 7 | 25 | 0 | 0 | 819 | 788 |
| Net result attributable to owners of the parent | 102 | 99 | 20 | 164 | 0 | 0 | 3,125 | 3,510 |
| Operating income | 2,648 | 2,616 | 418 | 557 | -40 | -38 | 11,178 | 11,659 |
| Operating expenses | -1,332 | -1,403 | -1,240 | -1,353 | 966 | 1,048 | -5,279 | -5,583 |
| Operating result | 1,316 | 1,212 | -822 | -796 | 926 | 1,010 | 5,900 | 6,076 |
| Risk-weighted assets (credit risk, eop) | 30,355 | 29,158 | 901 | -3,237 | 0 | 0 | 133,700 | 120,222 |
| Average allocated capital | 5,271 | 5,638 | 6,101 | 8,403 | 0 | 0 | 29,547 | 32,740 |
| Cost/income ratio | 50.3% | 53.7% | >100% | >100% | >100% | >100% | 47.2% | 47.9% |
| Return on allocated capital | 15.1% | 13.1% | 0.4% | 2.2% | | | 13.4% | 13.1% |
| Total assets (eop) | 84,989 | 89,557 | 4,021 | 3,534 | -44,844 | -42,315 | 353,736 | 368,574 |
| Total liabilities excluding equity (eop) | 77,201 | 80,847 | 3,021 | 2,549 | -44,869 | -42,317 | 322,969 | 333,909 |
| Impairments | -251 | -214 | -5 | 19 | 0 | 0 | -399 | -442 |
| Net impairment loss on financial assets AC/FVOCI and finance lease receivables | -215 | -205 | 1 | 1 | 0 | 0 | -343 | -486 |
| Net impairment loss on commitments and guarantees given | -33 | -8 | -6 | -1 | 0 | 0 | -54 | 8 |
| Impairment of goodwill | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net impairment on investments in subsidiaries, joint ventures and associates | 0 | 0 | -1 | 20 | 0 | 0 | -1 | 27 |
| Net impairment on other non-financial assets | -3 | -1 | 1 | 0 | 0 | 0 | -1 | 9 |