

TOP EUROPEAN BANKS

RBI

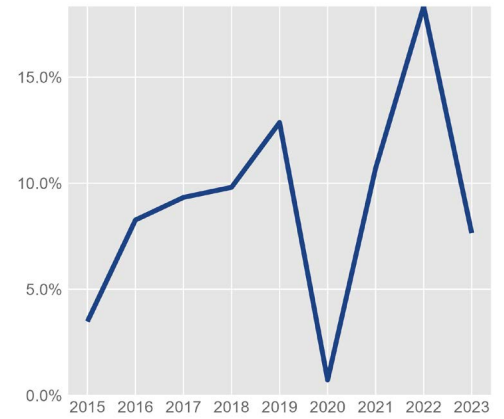
EUR m	2022	2023	Variance 2022/23
Total assets	207,057	198,241	-4%
Equity	18,764	19,850	6%
Operating income	9,710	9,065	-7%
Operating expenses	-3,889	-4,192	8%
Operating result	5,821	4,873	-16%
Loan loss provision	-949	-393	-59%
Net income	3,797	2,578	-32%
Total comprehensive income (TCI)	3,441	1,518	-56%

Number of employees	44,194	44,439	1%
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Ratios	2022	2023
CET 1 Ratio	16.0%	17.3%
Cost/Income Ratio	40.1%	46.2%
Stage 3 Coverage	60.3%	51.9%
Ø Staff cost (EUR)	45,481	49,709
R o E TCI / Equity	18.3%	7.6%

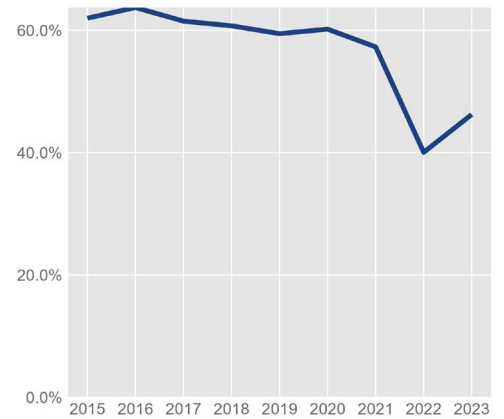
Return on Equity

Total Comprehensive Income / Equity



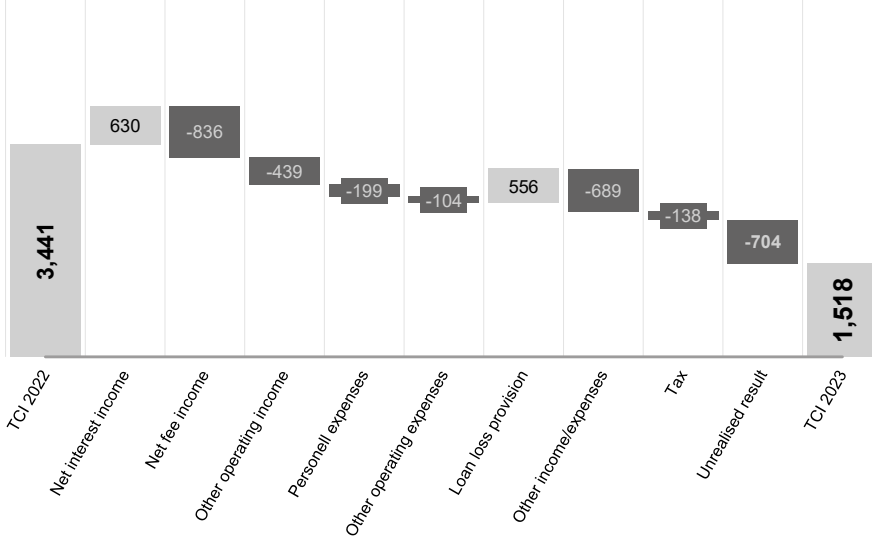
Cost/Income Ratio

Operating Expenses / Operating Income



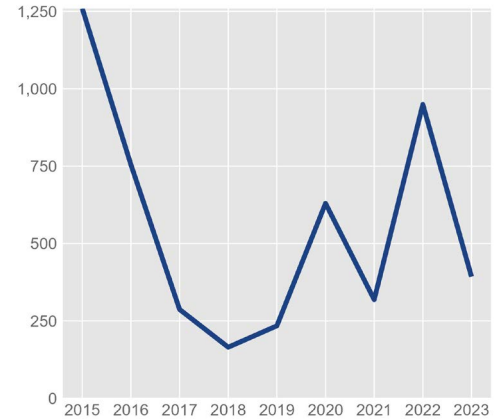
Total Comprehensive Income (TCI)

Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)



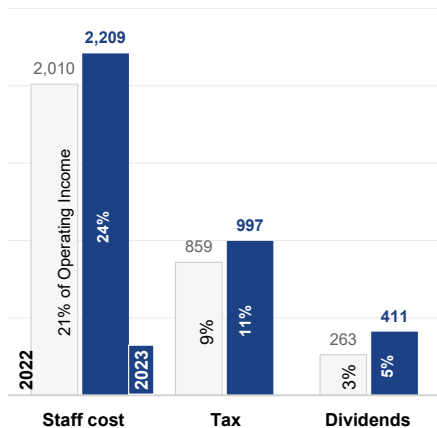
Loan loss provision

(million EUR)

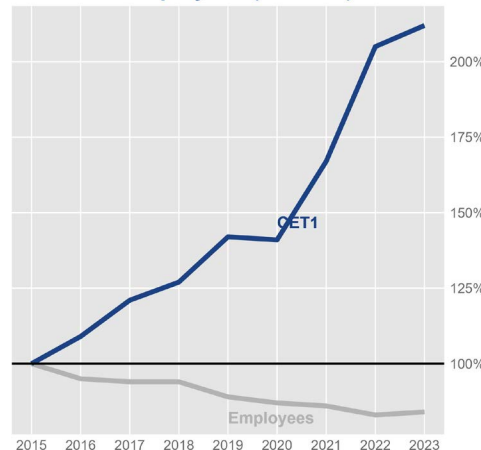


Distribution to stakeholders

EUR m



CET1 and Employees (indexed)



Shareholder return (indexed)

Compared to other listed TOP European Banks

