



	9/2022	9/2021		
Net interest margin (average interest-bearing assets)	2.49%	1.94%	2.71%	2.56%
Cost/income ratio	37.6%	53.7%	34.3%	37.8%
Provisioning ratio (average loans to customers)	0.71%	0.21%	0.43%	0.76%
Consolidated return on equity	27.6%	11.1%	31.2%	37.6%
Earnings per share in EUR	8.31	3.00	3.24	3.79

## Outlook/Guidance

The following guidance assumes no changes to the existing footprint. All options relating to Russia and Belarus remain on the table.

- In 2022, net interest income is expected around EUR 4.8 billion and net fee and commission income of around EUR 3.7 billion.
- Excluding Russia and Belarus, net interest income and net fee and commission income are expected around EUR 3.2 billion and EUR 1.7 billion respectively.
- We expect stable loan volumes for Q4/2022, with selected growth still coming from CE and SEE.
- We expect general administrative expenses around EUR 3.5 billion, leading to an expected cost/income ratio of around 40%.
- The provisioning ratio for 2022 is expected to be up to 100 basis points.
- Consolidated return on equity is expected to be around 25% in 2022.
- At year-end 2022, we expect a CET1 ratio above 14%. The Group CET1 target ratio will increase to 13.5% from January 2023, and to 14% by the end of 2023.

Medium term return on equity and payout ratio targets are suspended due to current uncertainties in Eastern Europe.

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