

# Overview

## Raiffeisen Bank International (RBI)

Monetary values in € million	2023	2022	Change
<b>Income statement</b>	<b>1/1-30/9</b>	<b>1/1-30/9</b>	
Net interest income	4,190	3,591	16.7 %
Net fee and commission income	2,364	2,682	(11.8)%
General administrative expenses	(2,874)	(2,574)	11.6 %
Operating result	4,030	4,275	(5.7)%
Impairment losses on financial assets	(251)	(721)	(65.2)%
Profit/loss before tax	2,931	3,044	(3.7)%
Profit/loss after tax	2,274	2,907	(21.8)%
Consolidated profit/loss	2,114	2,801	(24.5)%
<b>Statement of financial position</b>	<b>30/9</b>	<b>31/12</b>	
Loans to banks	15,716	15,716	– %
Loans to customers	101,931	103,230	(1.3)%
Deposits from banks	29,298	33,641	(12.9)%
Deposits from customers	121,233	125,099	(3.1)%
Equity	19,851	18,764	5.8 %
Total assets	204,175	207,057	(1.4)%
<b>Key figures</b>	<b>1/1-30/9</b>	<b>1/1-30/9</b>	
Return on equity before tax	21.4 %	25.7 %	(4.3) PP
Return on equity after tax	16.6 %	24.5 %	(7.9) PP
Consolidated return on equity	17.4 %	27.6 %	(10.1) PP
Cost/income ratio	41.6 %	37.6 %	4.0 PP
Return on assets before tax	1.87 %	1.97 %	(0.10) PP
Net interest margin (average interest-bearing assets)	2.81 %	2.49 %	0.32 PP
Provisioning ratio (average loans to customers)	0.25 %	0.71 %	(0.46) PP
<b>Bank-specific information</b>	<b>30/9</b>	<b>31/12</b>	
NPE ratio	1.5 %	1.6 %	(0.1) PP
NPE coverage ratio	58.9 %	59.0 %	(0.1) PP
Total risk-weighted assets (RWA)	97,278	97,680	(0.4)%
Common equity tier 1 ratio <sup>1</sup>	16.5 %	16.0 %	0.5 PP
Tier 1 ratio <sup>1</sup>	18.3 %	17.7 %	0.5 PP
Total capital ratio <sup>1</sup>	20.7 %	20.2 %	0.5 PP
<b>Stock data</b>	<b>1/1-30/9</b>	<b>1/1-30/9</b>	
Earnings per share in €	6.19	8.31	(25.6)%
Closing price in € (30/9)	13.81	12.21	13.1 %
High (closing prices) in €	14.94	28.42	(47.4)%
Low (closing prices) in €	12.73	10.00	27.3 %
Number of shares in million (30/9)	328.94	328.94	0.0 %
Market capitalization in € million (30/9)	4,543	4,016	13.1 %
<b>Resources</b>	<b>30/9</b>	<b>31/12</b>	
Employees as at reporting date (full-time equivalents)	44,810	44,414	0.9 %
Business outlets	1,545	1,664	(7.2)%
Customers in million	17.8	17.6	1.6 %

<sup>1</sup> Transitional – including profit

In this report RBI denotes the RBI Group. If RBI AG is used it denotes Raiffeisen Bank International AG. Head office refers to Raiffeisen Bank International AG excluding branches.

Adding and subtracting rounded amounts in tables and charts may lead to minor discrepancies. Changes in tables are based on not rounded amounts. The ratios referenced in this report are defined in the consolidated financial statements under key figures.