

Raiffeisen International: Third Quarter Report 2010

- Profit before tax of EUR 524 mn (up 83% y-o-y)
- Consolidated profit (after minorities) of EUR 318 mn (up 105% y-o-y)
- Net interest income of EUR 2,161 mn (down 3% y-o-y)
- General administrative expenses of EUR 1,822 mn (up 9% y-o-y)
- Operating result amounting to EUR 1,354 mn (down 16% y-o-y)
- Provisioning for impairment losses decreased to EUR 837 mn (down 39% y-o-y)
- Cost/income ratio of 57.4% (up 6.3PP y-o-y)
- Core Tier 1 Ratio (total risk) of 8.9% (down 0.3PP compared to FY 2009)
- Tier 1 ratio (credit risk) of 13.6% (down 0.5PP compared to FY 2009)
- Tier 1 ratio (total risk) of 10.7% (down 0.3PP compared to FY 2009)

Income Statement in EUR mn	1-9/2010	1-9/2009	7-9/2010	7-9/2009
Net interest income	2,161	2,224	731	729
Provisioning for impairment losses	(837)	(1,365)	(277)	(397)
Net interest income after provisioning	1,324	859	454	332
Net fee and commission income	921	906	323	322
Net trading income	133	147	39	28
General administrative expenses	(1,822)	(1,678)	(615)	(535)
Profit before tax	524	287	220	133
Profit after tax	385	216	173	97
Consolidated profit (after minorities)	318	156	148	78
Balance Sheet in EUR mn	30/9/10	31/12/09		
Equity (incl. minorities and profit)	7,353	7,000		
Total assets	75,759	76,275		
Bank Specific Information	30/9/10	31/12/09		
Core tier 1 ratio, total	8.9%	9.2%		
Core capital ratio (Tier 1), credit risk	13.6%	14.1%		
Core capital ratio (Tier 1), total	10.7%	11.0%		
Own funds ratio	12.8%	13.0%		
Performance	1-9/2010	1-9/2009		
Return on equity (ROE) before tax	9.8%	6.1%		
Consolidated return on equity	6.9%	3.8%		
Cost/income ratio	57.4%	51.1%		
Earnings per share in EUR*	1.78	0.72		
Resources	30/9/10	31/12/09		
Number of staff	56,650	56,530		
Business outlets	2,952	3,018		

* After deduction of the computational compensation for the participation rights, earnings per share would amount to EUR 2.07 (comparable period: EUR 1.01)

The figures presented in the table above solely refer to Raiffeisen International Bank-Holding AG (Raiffeisen International), as the merger of Cembra Beteiligungs AG into Raiffeisen International and the concurrent change of name from Raiffeisen International to Raiffeisen Bank International AG had not yet been registered at the commercial register and therefore was not effective until 30th September 2010. The registration at the commercial register became effective on 10th October 2010 and the share was renamed to Raiffeisen Bank International AG at the Vienna Stock Exchange on 13th October 2010.

Raiffeisen Bank International: Third Quarter 2010 (pro forma)

- Profit before tax of EUR 997 mn
- Consolidated profit (after minorities) of EUR 783 mn
- Net interest income of EUR 2,707 mn
- General administrative expenses of EUR 2,153 mn
- Operating result amounting to EUR 1,897 mn
- Provisioning for impairment losses of EUR 913 mn
- Cost/income ratio of 53.2%
- Core Tier 1 Ratio (total risk) of 8.8%
- Tier 1 ratio (credit risk) of 12.2%
- Tier 1 ratio (total risk) of 9.7%

The figures presented in the following table solely refer to Raiffeisen Bank International AG and were calculated on a pro forma basis (i.e. under the hypothetical assumption that the merger of Cembra Beteiligungs AG into Raiffeisen International had already taken place on 30th September 2010) and consequently have only informational character.

Income Statement in EUR mn	1-9/2010	7-9/2010
Net interest income	2,707	927
Provisioning for impairment losses	(913)	(306)
Net interest income after provisioning	1,794	621
Net fee and commission income	1,088	373
Net trading income	258	66
General administrative expenses	(2,153)	(728)
Profit before tax	997	418
Profit after tax	853	337
Consolidated profit (after minorities)	783	311
Balance Sheet in EUR mn	30/9/10	
Equity (incl. minorities and profit)	10,055	
Total assets	143,079	
Bank Specific Information	30/9/10	
Core tier 1 ratio, total	8.8%	
Core capital ratio (Tier 1), credit risk	12.2%	
Core capital ratio (Tier 1), total	9.7%	
Own funds ratio	13.6%	
Performance	1-9/2010	
Return on equity (ROE) before tax	14.1%	
Consolidated return on equity	12.4%	
Cost/income ratio	53.2%	
Earnings per share in EUR	3.25	
Resources	30/9/10	
Number of staff	59,339	
Business outlets	2,964	

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