

Raiffeisen Bank International: First Quarter Report 2012

- Net interest income stable at EUR 875 mn (down 1.0% y-o-y)
- Operating income decreased slightly to EUR 1,295 mn (down 3.4% y-o-y)
- General administrative expenses flat at EUR 753 mn
- Net provisioning for impairment losses fell to EUR 153 mn (down 26.5% y-o-y)
- Profit before tax improved to EUR 685 mn (up 69.1% y-o-y) considerably influenced by one-off items
- Consolidated profit strongly increased to EUR 541 mn (up 100.4% y-o-y)
- NPL ratio increased slightly to 8.9% (up 0.2PP compared to FY 2011)
- Coverage ratio declined to 66.8% (down 1.6PP compared to FY 2011)
- Core Tier 1 ratio (total risk) significantly increased to 10.2% (up 1.2PP compared to FY 2011)
- Tier 1 ratio (total risk) increased to 10.7% (up 0.8PP compared to FY 2011)

Income Statement in EUR mn	1-3/2012	1-3/2011
Net interest income	875	884
Net provisioning for impairment losses	(153)	(208)
Net interest income after provisioning	722	676
Net fee and commission income	346	357
Net trading income	82	123
General administrative expenses	(753)	(753)
Profit before tax	685	405
Profit after tax	574	305
Consolidated profit	541	270
Balance Sheet in EUR mn	31/3/12	31/12/11
Equity	11,474	10,936
Total assets	148,798	146,985
Bank Specific Information	31/3/12	31/12/11
Core tier 1 ratio (total risk)	10.2%	9.0%
Tier 1 ratio (credit risk)	13.0%	12.2%
Tier 1 ratio (total risk)	10.7%	9.9%
Own funds ratio	14.7%	13.5%
Performance	1-3/2012	1-3/2011
Return on equity (ROE) before tax	25.1%	15.6%
Consolidated return on equity	22.0%	11.6%
Cost/income ratio	58.2%	56.2%
Earnings per share in EUR	2.52	1.13
Resources	31/3/12	31/12/11
Number of staff	58,366	59,261
Business outlets	2,831	2,928

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