

Raiffeisen Bank International: Third Quarter Report 2012

- Net interest income of EUR 2,596 mn (down 4.7% y-o-y)
- Operating income of EUR 3,885 mn (down 5.2% y-o-y)
- General administrative expenses increased to EUR 2,336 mn (up 2.2% y-o-y)
- Net provisioning for impairment losses fell to EUR 623 mn (down 20.2% y-o-y)
- One-off items of EUR 272 mn in Q1
- Profit before tax improved to EUR 1,115 mn (up 8.1% y-o-y)
- Consolidated profit considerably increased to EUR 842 mn (up 13.0% y-o-y)
- NPL ratio increased to 10.0% (up 1.4 PP compared to FY 2011)
- Coverage ratio declined to 65.8% (down 2.6 PP compared to FY 2011)
- Core Tier 1 ratio (total risk) significantly increased to 10.2% (up 1.1 PP compared to FY 2011)
- Tier 1 ratio (total risk) increased to 10.7% (up 0.8 PP compared to FY 2011)

Income Statement in EUR mn	1-9/2012	1-9/2011	7-9/2012	7-9/2011
Net interest income	2,596	2,724	834	943
Net provisioning for impairment losses	(623)	(782)	(224)	(377)
Net interest income after provisioning	1,973	1,942	611	566
Net fee and commission income	1,120	1,125	400	388
Net trading income	220	293	54	37
General administrative expenses	(2,336)	(2,287)	(818)	(772)
Profit before tax	1,115	1,032	188	153
Profit after tax	889	760	155	82
Consolidated profit	842	745	141	130
Balance Sheet in EUR mn	30/9/12	31/12/11		
Equity	11,136	10,936		
Total assets	147,128	146,985		
Bank Specific Information	30/9/12	31/12/11		
Core tier 1 ratio (total risk)	10.2%	9.0%		
Tier 1 ratio (credit risk)	13.1%	12.2%		
Tier 1 ratio (total risk)	10.7%	9.9%		
Own funds ratio	14.8%	13.5%		
Performance	1-9/2012	1-9/2011		
Return on equity (ROE) before tax	14.1%	13.6%		
Consolidated return on equity	11.7%	11.0%		
Cost/income ratio	60.1%	55.8%		
Earnings per share in EUR	3.55	3.06		
Resources	30/9/12	31/12/11		
Number of staff	60,632	59,261		
Business outlets	3,115	2,928		

The outlook is summarized as follows:

- With the inclusion of the acquisition of Polbank, we are aiming for a return on equity before tax of around 15 per cent in the medium term.
- In 2012, we expect a stable business volume due to the economic environment and restrictive regulatory requirements.
- Depending on market developments, a capital increase continues to be a possible option.
- We expect a slight increase in the volume of non-performing loans in the next months and the net provisioning ratio to remain stable or increase slightly.

- Bank levies in Austria and CEE will presumably result in a negative earnings effect of some € 160 million in 2012.
- The funding requirement for 2012 is fully covered.
- Without taking Polbank into account, we expect a flat cost development at Group level, whilst including Polbank we expect a slight cost increase.

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