

## **RBI: Full year pre-tax profit 2012 slightly above EUR 1 billion (consolidated profit over EUR 700 million)**

Vienna, 31 January 2013. Raiffeisen Bank International (RBI) reports a first indication of its full year 2012 results. As of today RBI expects full year pre-tax profit to be slightly above EUR 1 billion (2011: EUR 1.4 billion) and consolidated profit of over EUR 700 million (2011: EUR 968 million). Net provisioning for impairment losses was, as expected, slightly lower than in the previous year (2011: EUR 1,064 million). Provisioning was highest in Hungary, Poland and Ukraine. With regard to expenses RBI confirms its outlook statement published with the third quarter results last year. Without taking Polbank into account full year general administrative expenses remained at around the level of the previous year (2011: EUR 3,120 million). Loans to customers stood at EUR 83 billion at the end of 2012 (2011: EUR 82 billion).

After earning a consolidated profit of EUR 842 million in the first nine months, the economic environment in the fourth quarter of 2012 proved to be more challenging. Net trading income was impacted by a one-off effect due to IFRS guidelines relating to Credit Valuation Adjustments on derivatives (around minus EUR 30 million). As a result net trading income in the fourth quarter made no contribution to profit.

Furthermore, the remaining goodwill balance relating to the Ukrainian Raiffeisen Bank Aval (EUR 29 million) was fully written off in the fourth quarter. In addition, a total of EUR 10 million in minor goodwill write-offs were necessary for certain other participations.

The management will propose at the Annual General Meeting that a dividend is paid for 2012 to RBI shareholders after servicing the participation capital.

The full year consolidated financials are still being compiled and in the process of being audited. Preliminary key figures will be published on 20 February 2013. The 2012 audited annual report will be published on 10 April 2013.

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