Ad-hoc Release

Raiffeisen Bank International

Raiffeisen Bank International: Full Year Results 2012

- Net interest income of EUR 3,472 mn (down 5.3% y-o-y)
- Net provisioning for impairment losses fell to EUR 1,009 mn (down 5.1% y-o-y)
- General administrative expenses increased to EUR 3,264 mn (up 4.6% y-o-y) due to consolidation and integration of Polbank
- Profit before tax declined to EUR 1,032 mn (down 24.9% y-o-y)
- Consolidated profit decreased to EUR 725 mn (down 25.0% y-o-y)
- NPL ratio increased to 9.8% (up 1.2PP compared to FY 2011)
- Coverage ratio declined to 67.0% (down 1.4PP compared to FY 2011)
- Core Tier 1 ratio (total risk) significantly increased to 10.7% (up 1.6PP compared to FY 2011)

Income Statement in EUR mn	**1-12/2012**	**1-12/2011**	**10-12/2012**	**10-12/2011**
Net interest income	3,472	3,667	876	943
Net provisioning for impairment losses	(1,009)	(1,064)	(385)	(282)
Net interest income after provisioning	2,463	2,604	491	661
Net fee and commission income	1,516	1,490	396	365
Net trading income	215	363	(6)	70
General administrative expenses	(3,264)	(3,120)	(928)	(834)
Income from derivatives and liabilities	(127)	413	(20)	264
Net income from financial investments	318	(141)	19	5
Profit before tax	1,032	1,373	(84)	342
Profit after tax	748	974	(141)	214
Consolidated profit	725	968	(117)	222
Balance Sheet in EUR mn	**31/12/12**	**31/12/11**		
Equity	10,873	10,936		
Total assets	136,116	146,985		
Bank Specific Information	**31/12/12**	**31/12/11**		
Core tier 1 ratio (total risk)	10.7%	9.0%		
Tier 1 ratio (credit risk)	13.6%	12.2%		
Tier 1 ratio (total risk)	11.2%	9.9%		
Own funds ratio	15.6%	13.5%		
Performance	**1-12/2012**	**1-12/2011**		
Return on equity before tax	9.7%	13.7%		
Consolidated return on equity	7.4%	10.8%		
Cost/income ratio	63.5%	57.0%		
Earnings per share in EUR	2.70	3.95		
Resources	**31/12/12**	**31/12/11**		
Employees	60,084	59,261		
Business outlets	3,106	2,928		

Vienna, 10 April 2013

The outlook was adapted to the changed environment:

- In the context of the expected overall economic developments, particularly in CEE, we are aiming for a return on equity before tax of around 15 per cent in the medium term. This is excluding any capital increases, as well as unexpected regulatory requirements from today's perspective.
- In 2013, we plan to slightly increase loans and advances to customers. Given the outlook for interest rates, we aim to maintain the net interest margin at the level of the previous year. From the customer standpoint, we plan to retain our Corporate Customers division as the backbone of our business and in the medium term to expand the proportion of business volume accounted for by our Retail Customers division.
- In light of the economic prospects, the situation remains tense in several of our markets. In 2013, we therefore expect a similar net provisioning requirement as in the previous year.
- In 2013, we will once again pay increased attention to cost development. We expect a flat or slightly increasing cost base, particularly due to the first-time full year consolidation of Polbank.
- Against the backdrop of a permanently changing regulatory environment and further strengthening of our balance sheet structure we are continuously evaluating the level and structure of our regulatory capital to be able to act promptly and flexibly. Depending on market developments, a capital increase also continues to be a possible option.

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