

## RBI: First Quarter Report 2013

- Net interest income of EUR 865 mn (down 1.2% y-o-y)
- General administrative expenses increased to EUR 788 mn (up 4.6% y-o-y) due to Polbank integration
- Net provisioning for impairment losses increased to EUR 220 mn (up 43.7% y-o-y)
- Net income from derivatives and liabilities of minus EUR 121 mn, mainly affected by valuation of own liabilities (credit spread effect of minus EUR 82 mn, no impact on regulatory capital)
- Net income from financial investments fell to EUR 87 mn, primarily due to gain on sale of security portfolio of EUR 159 mn in prior year
- Profit before tax declined to EUR 251 mn (down 63.4% y-o-y)
- Consolidated profit decreased to EUR 157 mn (down 71.0% y-o-y)
- Net interest margin 2.89% (up 0.23PP y-o-y)
- Core tier 1 ratio (total risk) of 10.6% (up 0.4PP y-o-y)

<b>Income Statement in EUR mn</b>	<b>1-3/2013</b>	<b>1-3/2012</b>
Net interest income	865	875
Net provisioning for impairment losses	(220)	(153)
Net interest income after provisioning	645	722
Net fee and commission income	375	346
Net trading income	80	82
General administrative expenses	(788)	(753)
Net income from derivatives and liabilities	(121)	35
Net income from financial investments	87	261
Profit before tax	251	685
Profit after tax	174	574
Consolidated profit	157	541
<b>Balance Sheet in EUR mn</b>	<b>31/3/13</b>	<b>31/12/12</b>
Equity	11,061	10,873
Total assets	131,932	136,116
NPL ratio	9.9%	9.8%
NPL coverage ratio	67.5%	67.0%
<b>Bank Specific Information</b>	<b>31/3/13</b>	<b>31/12/12</b>
Core tier 1 ratio (total risk)	10.6%	10.7%
Tier 1 ratio (credit risk)	13.5%	13.6%
Tier 1 ratio (total risk)	11.2%	11.2%
Own funds ratio	15.4%	15.6%
<b>Performance</b>	<b>1-3/2013</b>	<b>1-3/2012</b>
Net interest margin	2.89%	2.65%
Return on equity before tax	9.2%	25.1%
Consolidated return on equity	6.1%	22.0%
Cost/income ratio	60.5%	58.2%
Earnings per share in EUR	0.55	2.52
<b>Resources</b>	<b>31/3/13</b>	<b>31/12/12</b>
Employees	59,231	60,084
Business outlets	3,057	3,106

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