

RBI: Third Quarter Report 2013

- Net interest income of EUR 2,776 mn (up 7.0% y-o-y)
- General administrative expenses increased to EUR 2,430 mn (up 4.0% y-o-y) primarily due to Polbank integration and salary adjustments in Russia
- Net provisioning for impairment losses increased to EUR 800 mn (up 28.3% y-o-y)
- Net income from financial investments fell to EUR 73 mn (minus EUR 226 mn, primarily due to sale of security portfolio in prior year)
- Net income from derivatives and liabilities of minus EUR 243 mn (down EUR 135 mn, mainly affected by valuation effects from credit spreads on own liabilities and gain from hybrid tier 1 buyback in H1 2012)
- Profit before tax declined to EUR 696 mn (down 37.6% y-o-y)
- Tax rate of 34% (up 14PP y-o-y) due to valuations and other items which are not fully tax deductible
- Consolidated profit decreased to EUR 411 mn (down 51.2% y-o-y)
- Core tier 1 ratio of 10.1% (total risk); including 9M retained earnings 10.2%
- Leverage ratio of 5.4% comfortably surpasses the 3% envisaged regulatory ratio

Income Statement in EUR mn	1-9/2013	1-9/2012	7-9/2013	7-9/2012
Net interest income	2,776	2,596	940	834
Net provisioning for impairment losses	(800)	(623)	(330)	(224)
Net interest income after provisioning	1,977	1,973	610	611
Net fee and commission income	1,203	1,120	417	400
Net trading income	240	220	100	54
General administrative expenses	(2,430)	(2,336)	(813)	(818)
Net income from derivatives and liabilities	(243)	(108)	(56)	(88)
Net income from financial investments	73	299	9	46
Profit before tax	696	1,115	229	188
Profit after tax	461	889	149	155
Consolidated profit	411	842	134	142
Balance Sheet in EUR mn	30/9/13	31/12/12		
Equity	10,354	10,873		
Total assets	131,034	136,116		
NPL ratio	10.3%	9.8%		
NPL coverage ratio	66.1%	67.0%		
Bank Specific Information	30/9/13	31/12/12		
Core tier 1 ratio (total risk)	10.1%	10.7%		
Tier 1 ratio (credit risk)	12.9%	13.6%		
Tier 1 ratio (total risk)	10.6%	11.2%		
Performance	1-9/2013	1-9/2012		
Net interest margin	3.08%	2.60%		
Return on equity before tax	8.6%	14.1%		
Consolidated return on equity	5.4%	11.7%		
Cost/income ratio	56.9%	58.4%		
Earnings per share in EUR	1.34	3.55		
Resources	30/9/13	31/12/12		
Employees	58,772	60,084		
Business outlets	3,051	3,106		

For further information please contact:

Susanne Langer
Head of Group Investor Relations
ir@rbinternational.com
phone +43-1-71707-2089

Raiffeisen Bank International AG
Am Stadtpark 9
A-1030 Vienna, Austria
www.rbinternational.com