

RBI: Semi-Annual Financial Report 2014

- Net interest income of EUR 1,954 mn (up 6.4% y-o-y)
- Net trading income of EUR 9 mn (down 93.6% y-o-y), impacted by currency-driven valuation losses in Ukraine
- General administrative expenses decreased to EUR 1,519 mn (down 6.1% y-o-y), primarily driven by FX effects
- Net provisioning for impairment losses increased to EUR 568 mn (up 21.1% y-o-y)
- Profit before tax increased to EUR 518 mn (up 10.9% y-o-y)
- Consolidated profit increased to EUR 344 mn (up 24.4% y-o-y)
- NPL ratio at 10.7% (stable compared to FY 2013)
- NPL coverage ratio increased to 65.3% (up 2.2PP compared to FY 2013)
- Common equity tier 1 ratio: CET1 (fully loaded) 10.4%; CET1 (transitional) 12.1%
- Leverage ratio of 6.3% comfortably surpasses the 3% envisaged regulatory ratio

Income Statement in EUR mn	1-6/2014	1-6/2013	Q2/2014	Q1/2014
Net interest income	1,954	1,836	975	979
Net provisioning for impairment losses	(568)	(469)	(287)	(281)
Net interest income after provisioning	1,386	1,367	688	697
Net fee and commission income	765	785	389	376
Net trading income	9	140	28	(19)
General administrative expenses	(1,519)	(1,617)	(764)	(755)
Net income from derivatives and liabilities	(43)	(187)	(15)	(27)
Net income from financial investments	78	64	42	37
Profit before tax	518	467	278	240
Profit after tax	371	311	198	173
Consolidated profit	344	277	183	161
Balance Sheet in EUR mn	30/6/14	31/12/13		
Equity	10,846	10,364		
Total assets	127,279	130,640		
NPL ratio	10.7%	10.7%		
NPL coverage ratio	65.3%	63.1%		
Bank Specific Information	30/6/14	31/12/13		
Common equity tier 1 ratio (transitional)	12.1%	10.7%		
Common equity tier 1 ratio (fully loaded)	10.4%	n/a		
Performance	1-6/2014	1-6/2013		
Net interest margin	3.33%	3.06%		
Return on equity before tax	8.6%	8.6%		
Consolidated return on equity	5.4%	4.6%		
Cost/income ratio	55.3%	57.5%		
Earnings per share in EUR	0.88	0.91		
Resources	30/6/14	31/12/13		
Employees	56,356	57,901		
Business outlets	2,934	3,025		

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