

RBI: Preliminary Results 2014

Vienna, 9 February 2015. Today, Raiffeisen Bank International AG (RBI) announced its preliminary results for the full year 2014. The information contained in this release is based on unaudited figures. On the 25 March 2015, RBI will publish its full Annual Report for 2014 as well as further details on the 2014 business year. A conference call will be held tomorrow, 10 February 2015, at 11:30 CET.

Income Statement in EUR mn	1-12/2014	1-12/2013
Net interest income	3,789	3,729
Net provisioning for impairment losses	(1,716)	(1,149)
Net fee and commission income	1,586	1,626
Net trading income	(30)	321
General administrative expenses	(3,024)	(3,340)
Profit before tax	23	835
Profit/loss after tax	(463)	603
Consolidated profit/loss (after minorities)	(493)	557

Balance Sheet in EUR mn	31/12/2014	31/12/2013
Loans and advances to customers	78,272	80,635
Deposits from customers	66,094	66,437
Total assets	121,890	130,640
Risk-weighted assets (total)	68,721	79,897

Key ratios	1-12/2014	1-12/2013
Net interest margin	3.24%	3.11%
NPL ratio	11.2%	10.7%
NPL coverage ratio	67.9%	63.1%
Common equity tier 1 ratio (transitional)	10.9%	10.7%
Common equity tier 1 ratio (fully loaded)	10.0%	-
Total capital ratio (transitional)	16.0%	15.9%
Leverage ratio (transitional)	6.1%	-

The results will be affected by one-off effects such as goodwill impairments totaling EUR 306 million, primarily for subsidiary banks in Russia (EUR 148 million), Poland (EUR 99 million) and Albania (EUR 51 million), as well as deferred tax asset (DTA) write-downs amounting to EUR 196 million, primarily at Group head office (EUR 161 million) and in Asia (EUR 35 million).

For the 2014 financial year no equity dividend will be paid.

The outlook will be adapted accordingly following the strategic measures, which were announced today, and will be published with the Annual Report 2014 on 25 March 2015.

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