

RBI: First Quarter Report 2015

- Net interest income of EUR 820 mn (down 16.2% y-o-y)
- Net trading income of minus EUR 62 mn (down EUR 43 mn y-o-y)
- General administrative expenses decreased to EUR 691 mn (down 8.5% y-o-y)
- Net provisioning for impairment losses decreased to EUR 260 mn (down 7.4% y-o-y)
- Profit before tax decreased to EUR 188 mn (down 21.9% y-o-y)
- Consolidated profit decreased to EUR 83 mn (down EUR 77 mn y-o-y)
- Common equity tier 1 ratio: fully loaded 9.9%; transitional 10.4%
- Leverage ratio: fully loaded 5.8%; transitional 6.1%

Income Statement in EUR mn	Q1/2015	Q1/2014
Net interest income	820	979
Net provisioning for impairment losses	(260)	(281)
Net interest income after provisioning	560	697
Net fee and commission income	360	376
Net trading income	(62)	(19)
General administrative expenses	(691)	(755)
Net income from derivatives and liabilities	20	(27)
Net income from financial investments	64	37
Profit before tax	188	240
Profit after tax	100	173
Consolidated profit	83	161
Balance Sheet in EUR mn	31/03/15	31/12/14
Equity	8,654	8,302
Total assets	124,176	121,624
NPL ratio	11.9%	11.3%
NPL coverage ratio	65.9%	67.4%
Risk-weighted assets (total RWA)	73,482	68,721
Ratios	31/03/15	31/12/14
Common equity tier 1 ratio (transitional)	10.4%	10.9%
Common equity tier 1 ratio (fully loaded)	9.9%	10.0%
Total capital ratio (transitional)	15.3%	16.0%
Total capital ratio (fully loaded)	14.8%	15.2%
	Q1/2015	Q1/2014
Net interest margin	2.94%	3.35%
Return on equity before tax	9.0%	7.9%
Cost/income ratio	61.8%	56.1%
Earnings per share in EUR	0.29	0.60
Resources	31/03/15	31/12/14
Employees (full-time equivalents)	54,468	54,730
Business outlets	2,851	2,866

On 20 May 2015, the Supervisory Board of Raiffeisen Bank International AG has decided that Andreas Gschwenter will become Chief Operating Officer (COO) and Chief Information Officer (CIO) of RBI from 1 July 2015. Andreas Gschwenter follows Aris Bogdaneris, who left the bank in March. He was born in 1969, has a degree in business administration and has been Head of Operations (COO/CIO) in charge of IT, operations and cost management at Raiffeisen Bank Aval in Ukraine since 2010. His appointment is subject to approval by the Austrian Financial Market Authority.

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