

RBI: Semi-Annual Financial Report 2015

- Net interest income of EUR 1,682 mn (down 13.9% y-o-y)
- General administrative expenses decreased to EUR 1,388 mn (down 8.6% y-o-y)
- Net provisioning for impairment losses increased to EUR 592 mn (up 4.3% y-o-y)
- Profit before tax decreased to EUR 467 mn (down 9.8% y-o-y)
- Consolidated profit decreased to EUR 288 mn (down 16.4% y-o-y)
- Common equity tier 1 ratio: fully loaded 10.7%; transitional 11.4%
- Leverage ratio: fully loaded 6.2%; transitional 6.6%

Income Statement in EUR mn	1-6/2015	1-6/2014	Q2/2015	Q1/2015
Net interest income	1,682	1,954	862	820
Net provisioning for impairment losses	(592)	(568)	(332)	(260)
Net interest income after provisioning	1,090	1,386	530	560
Net fee and commission income	745	765	385	360
Net trading income	2	9	64	(62)
General administrative expenses	(1,388)	(1,519)	(697)	(691)
Net income from derivatives and liabilities	(10)	(43)	(29)	20
Net income from financial investments	61	78	(3)	64
Profit before tax	467	518	279	188
Profit after tax	326	371	226	100
Consolidated profit	288	344	204	83
Balance Sheet in EUR mn	30/06/15	31/12/14		
Equity	8,783	8,302		
Total assets	119,734	121,624		
NPL ratio	11.9%	11.3%		
NPL coverage ratio	66.6%	67.4%		
Risk-weighted assets (total RWA)	69,950	68,721		
Ratios	30/06/15	31/12/14		
Common equity tier 1 ratio (transitional)	11.4%	10.9%		
Common equity tier 1 ratio (fully loaded)	10.7%	10.0%		
Total capital ratio (transitional)	16.6%	16.0%		
Total capital ratio (fully loaded)	16.0%	15.2%		
	1-6/2015	1-6/2014		
Net interest margin	3.00%	3.33%		
Return on equity before tax	11.0%	8.6%		
Cost/income ratio	56.8%	55.3%		
Earnings per share in EUR	0.98	1.24		
Resources	30/06/15	31/12/14		
Employees (full-time equivalents)	53,233	54,730		
Business outlets	2,781	2,866		

The outlook remains unchanged.

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