Raiffeisen Bank International: First Quarter Report 2016

- Stable CET1 ratio
- Top line impacted by decreasing NIM and declining volumes
- Low risk costs, expected to increase in the coming quarters
- Substantial part of regulatory costs and Hungarian bank levy front-loaded in Q1
- NPL ratio improving
- Increased profit contribution from segment Central Europe
- Continued solid development of segment Eastern Europe (Belarus, Russia, Ukraine)
- Romanian Walkaway Law signed by the president
- Polish sales process continues

Income Statement in EUR mn	Q1/2016	Q1/2015	Q4/2015
Net interest income	718	820	832
Net provisioning for impairment losses	(106)	(260)	(469)
Net interest income after provisioning	612	560	363
Net fee and commission income	347	360	390
Net trading income	28	(62)	29
General administrative expenses	(718)	(691)	(813)
Other results	(52)	21	16
Profit/loss before tax	229	188	3
Profit/loss after tax	138	100	(81)
Consolidated profit/loss	114	83	(83)

Balance Sheet in EUR mn	31/03/16	31/12/15
Equity	8,658	8,501
Total assets	114,511	114,427
NPL ratio	11.4%	11.9%
NPL coverage ratio	70.2%	71.3%
Risk-weighted assets (total RWA)	63,093	63,272

Ratios	31/03/16	31/12/15
Common equity tier 1 ratio (transitional)	12.0%	12.1%
Common equity tier 1 ratio (fully loaded)	11.5%	11.5%
Total capital ratio (transitional)	17.2%	17.4%
Total capital ratio (fully loaded)	16.7%	16.8%

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Ratios	Q1/2016	Q1/2015	Q4/2015
Net interest margin	2.73%	2.94%	3.07%
Return on equity before tax	10.8%	9.1%	0.1%
Consolidated return on equity	5.8%	4.3%	-
Cost/income ratio	65.0%	61.8%	64.1%
Earnings per share in EUR	0.39	0.29	(0.28)

Resources	31/03/16	31/12/15
Employees (full-time equivalents)	51,704	51,492
Business outlets	2,667	2,705

The outlook remains unchanged.

For further information please contact:

Susanne E. Langer
Head of Group Investor Relations
Spokesperson
ir@rbinternational.com
phone +43-1-71 707-2089

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