

## Raiffeisen Bank International: Semi-Annual Financial Report 2016

- CET1 ratio further improved (12.5% transitional, 12.2% fully loaded as of 30 June 2016)
- Revenues remain under pressure from ongoing low interest rate environment and volume reductions as well as FX effects
- Substantial reduction in risk costs, especially in retail
- NPLs significantly reduced; NPL ratio and coverage ratio improving
- Positive one-off impact from sale of Visa Europe shares; negative impact from Romanian Walkaway Law
- Sale of banking operations in Slovenia closed as of end June 2016, Polish sales process ongoing
- Austrian government decision to reduce bank levy
- Potential merger RZB/RBI: valuation in progress; schedule defined; go/no go decision on merger in September 2016

<b>Income Statement in EUR mn</b>	<b>1-6/2016</b>	<b>1-6/2015</b>	<b>Q2/2016</b>	<b>Q1/2016</b>
Net interest income	1,455	1,681	738	718
Net provisioning for impairment losses	(403)	(604)	(297)	(106)
Net interest income after provisioning	1,052	1,077	440	612
Net fee and commission income	719	745	372	347
Net trading income	84	2	56	28
General administrative expenses	(1,412)	(1,388)	(694)	(718)
Other results	(18)	3	33	(52)
Profit/loss before tax	450	455	221	229
Profit/loss after tax	268	314	130	138
Consolidated profit/loss	210	276	96	114

<b>Balance Sheet in EUR mn</b>	<b>30/06/16</b>	<b>31/12/15</b>
Equity	8,725	8,501
Total assets	113,969	114,427
NPL ratio	10.4%	11.9%
NPL coverage ratio	72.1%	71.3%
Risk-weighted assets (total RWA)	61,722	63,272

<b>Ratios</b>	<b>30/06/16</b>	<b>31/12/15</b>
Common equity tier 1 ratio (fully loaded)	12.2%	11.5%
Common equity tier 1 ratio (transitional)	12.5%	12.1%
Total capital ratio (fully loaded)	17.6%	16.8%
Total capital ratio (transitional)	17.8%	17.4%

<b>Ratios</b>	<b>1-6/2016</b>	<b>1-6/2015</b>	<b>Q2/2016</b>	<b>Q1/2016</b>
Net interest margin	2.76%	3.00%	2.80%	2.73%
Return on equity before tax	10.6%	10.9%	10.7%	10.8%
Consolidated return on equity	5.3%	7.0%	4.8%	5.8%
Cost/income ratio	61.8%	56.8%	58.9%	65.0%
Earnings per share in EUR	0.72	0.94	0.33	0.39

  

<b>Resources</b>	<b>30/06/16</b>	<b>31/12/15</b>
Employees (full-time equivalents)	50,922	51,492
Business outlets	2,641	2,705

The outlook remains unchanged.

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