

Raiffeisen Bank International: Third Quarter Report 2016

- Consolidated profit EUR 394 mn
- CET1 ratio further improved (12.6% transitional, 12.3% fully loaded as of 30 September 2016)
- Net interest margin stabilizing
- Substantial reduction in risk costs, especially in retail
- NPLs significantly reduced; NPL ratio improving and coverage ratio stable
- Resolution passed in principle to merge RZB and RBI
- Raiffeisen Leasing Polska: Sales agreement signed with PKO Leasing resulting in approx. 33 basis points increase in CET1 ratio (fully loaded) at closing
- Exclusive negotiations with Polish Alior Bank regarding the sale of Raiffeisen Polbank

Income Statement in EUR mn	1-9/2016	1-9/2015	Q3/2016	Q2/2016
Net interest income	2,187	2,495	732	738
Net provisioning for impairment losses	(503)	(795)	(100)	(297)
Net interest income after provisioning	1,684	1,700	632	440
Net fee and commission income	1,097	1,129	378	372
Net trading income	136	(12)	52	56
General administrative expenses	(2,100)	(2,101)	(687)	(694)
Other results	(122)	(56)	(103)	33
Profit/loss before tax	746	708	296	221
Profit/loss after tax	480	516	212	130
Consolidated profit/loss	394	461	184	96

Balance Sheet in EUR mn	30/09/16	31/12/15
Equity	9,022	8,501
Total assets	113,838	114,427
NPL ratio	10.2%	11.9%
NPL coverage ratio	72.0%	71.3%
Risk-weighted assets (total RWA)	62,078	63,272

Ratios	30/09/16	31/12/15
Common equity tier 1 ratio (fully loaded)	12.3%	11.5%
Common equity tier 1 ratio (transitional)	12.6%	12.1%
Total capital ratio (fully loaded)	17.6%	16.8%
Total capital ratio (transitional)	17.8%	17.4%

Ratios	1-9/2016	1-9/2015	Q3/2016	Q2/2016
Net interest margin	2.76%	2.99%	2.77%	2.80%
Return on equity before tax	11.7%	11.4%	13.8%	10.7%
Consolidated return on equity	6.6%	7.9%	9.2%	4.8%
Cost/income ratio	60.5%	57.4%	57.9%	58.9%
Earnings per share in EUR	1.35	1.58	0.63	0.33

Resources	30/09/16	31/12/15
Employees (full-time equivalents)	50,526	51,492
Business outlets	2,590	2,705

The outlook remains unchanged.

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