

RBI Preliminary Results 2016 – CET1 ratio (fully loaded) of 13.5%

Vienna, 8 February 2017. Today, Raiffeisen Bank International AG (RBI) announced its preliminary results for the 2016 financial year. The CET1 ratio (fully loaded) at 31 December 2016 stood at 13.5%, above market expectations and significantly above RBI's capital target.

The CET1 ratio (fully loaded) was 12.3% at 30 September 2016. The increase in Q4 2016 was primarily due to the closing of the sale of the Polish leasing business (approximately 30 basis points), a reduction in other risk-weighted assets (approximately 15 basis points), foreign exchange movements (approximately 20 basis points positive effect on fully loaded CET1 capital), Q4 2016 profit after tax of around EUR 99 million (approximately 17 basis points) and recognition of Q3 2016 profit after tax of EUR 213 million in the year-end capital ratios (approximately 35 basis points). Q3 2016 profit was not yet recognized in the 30 September 2016 capital ratios due to regulatory requirements.

Income Statement in EUR mn	1-12/2016	1-12/2015
Net interest income	2,935	3,327
Net provisioning for impairment losses	(754)	(1,264)
Net fee and commission income	1,497	1,519
Net trading income	215	16
General administrative expenses	(2,848)	(2,914)
Other results	(204)	(40)
Profit before tax	886	711
Profit after tax	574	435
Consolidated profit	463	379

Balance Sheet in EUR bn	31/12/2016	31/12/2015
Loans and advances to customers	~70.5	69.9
Deposits from customers	~71.5	69.0
Total assets	~112	114.4
Risk-weighted assets (total)	~60	63.3

Key ratios	1-12/2016	1-12/2015
Net interest margin	~2.8%	3.00%
NPL ratio	~9.3%	11.9%
NPL coverage ratio	~75.6%	71.3%
Common equity tier 1 ratio (fully loaded)	~13.5%	11.5%
Common equity tier 1 ratio (transitional)	~13.8%	12.1%
Total capital ratio (fully loaded)	~18.8%	16.8%
Total capital ratio (transitional)	~19.1%	17.4%

The information contained in this release is based on unaudited figures. On 15 March 2017, RBI will publish its full Annual Report for 2016 as well as pro forma figures for the Combined Bank and further details on the 2016 business year.

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