

## Raiffeisen Bank International: First Quarter Report 2017

- Consolidated profit of EUR 220 mn
- CET1 ratio (fully loaded) at 12.6% (including Q1 results) while RWA grew 3% YTD
- NPL ratio further reduced to 8.3%
- Ongoing favorable development in risk costs, notably in Eastern Europe
- Further stabilization of net interest margin
- Positive trend in operating result supported by FX movements
- Profit contribution from Eastern and Central Europe increased further
- Merger transaction/integration completed

<b>Income Statement in EUR mn</b>	<b>Q1/2017</b>	<b>Q1/2016 pro forma</b>	<b>Q4/2016 pro forma</b>
Net interest income	796	761	858
Net provisioning for impairment losses	(80)	(105)	(257)
Net interest income after provisioning	716	656	601
Net fee and commission income	409	372	419
Net trading income	64	37	79
General administrative expenses	(815)	(781)	(847)
Other results	(73)	(76)	(105)
Profit/loss before tax	330	231	165
Profit/loss after tax	255	137	113
Consolidated profit/loss	220	111	87

<b>Balance Sheet in EUR mn</b>	<b>31/03/17</b>	<b>31/12/16 pro forma</b>
Equity	10,067	9,752
Total assets	138,489	134,804
NPL ratio	8.3%	8.7%
NPL coverage ratio	74.0%	75.2%
Risk-weighted assets (total RWA)	69,864	67,911

<b>Ratios</b>	<b>31/03/17</b>	<b>31/12/16 pro forma</b>
Common equity tier 1 ratio (fully loaded)	12.2%	12.4%
Common equity tier 1 ratio (transitional)	12.4%	12.7%
Total capital ratio (fully loaded)	16.8%	17.1%
Total capital ratio (transitional)	17.0%	17.4%

<b>Ratios</b>	<b>Q1/2017</b>	<b>Q1/2016 pro forma</b>	<b>Q4/2016 pro forma</b>
Net interest margin	2.49%	2.35%	2.67%
Return on equity before tax	13.4%	10.3%	7.1%
Consolidated return on equity	9.6%	5.3%	4.0%
Cost/income ratio	62.8%	65.4%	61.7%
Earnings per share in EUR	0.67	0.34	0.26

  

<b>Resources</b>	<b>31/03/17</b>	<b>31/12/16 pro forma</b>
Employees (full-time equivalents)	50,094	50,203
Business outlets	2,500	2,522

As of January 2017, RZB contributed business is fully included. Current RBI figures refer to the Combined Bank; unless specified otherwise, the historical pro forma data is based on the Combined Bank (consideration of the merger).

The outlook remains unchanged.

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