

Raiffeisen Bank International: Third Quarter Report 2017

- Consolidated profit YTD of EUR 910 mn (Q3/2017: EUR 322 mn)
- CET1 ratio at 12.5% (fully loaded)
- Tier 1 ratio at 13.4% (fully loaded) following AT1 issuance
- NPL ratio down to 6.7%, driven by low NPL inflows, NPL sales and write-offs
- Favorable risk cost development reflecting positive market environment
- Stable net interest margin, despite interest rate cuts primarily in Eastern Europe
- Positive trend in operating result supported by FX movements
- Profit contribution from Eastern and Central Europe increased further

Income Statement in EUR mn	1-9/2017	1-9/2016 pro forma	Q3/2017	Q2/2017
Net interest income	2,391	2,340	803	792
Net provisioning for impairment losses	(160)	(501)	(84)	4
Net interest income after provisioning	2,231	1,839	720	795
Net fee and commission income	1,271	1,180	429	433
Net trading income	183	140	50	69
General administrative expenses	(2,291)	(2,294)	(718)	(758)
Other results	(136)	(162)	(37)	(26)
Profit/loss before tax	1,301	781	452	519
Profit/loss after tax	1,012	524	356	401
Consolidated profit/loss	910	433	322	367

Balance Sheet in EUR mn	30/09/17	30/06/17	31/12/16 pro forma
Equity	11,055	10,234	9,752
Total assets	139,963	138,603	134,804
NPL ratio	6.7%	7.3%	8.7%
NPL coverage ratio	69.4%	70.5%	75.2%
Risk-weighted assets (total RWA)	69,670	69,021	67,911

Ratios	30/09/17	30/06/17	31/12/16 pro forma
Common equity tier 1 ratio (fully loaded)	12.5%	12.8%	12.4%
Common equity tier 1 ratio (fully loaded, incl. Q3/2017 results)	13.0%	n/a	n/a
Common equity tier 1 ratio (transitional)	12.7%	12.9%	12.7%
Total capital ratio (fully loaded)	17.9%	17.4%	17.1%
Total capital ratio (transitional)	18.0%	17.5%	17.4%

Ratios	1-9/2017	1-9/2016 pro forma	Q3/2017	Q2/2017
Net interest margin	2.46%	2.41%	2.47%	2.43%
Return on equity before tax	17.5%	11.7%	21.0%	21.3%
Consolidated return on equity	13.3%	6.9%	14.0%	16.2%
Cost/income ratio	58.9%	61.4%	55.6%	58.4%
Earnings per share in EUR	2.74	1.32	0.95	1.12

Resources	30/09/17	30/06/17	31/12/16 pro forma
Employees (full-time equivalents)	49,445	49,688	50,203
Business outlets	2,410	2,425	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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