

RBI: Preliminary results 2017

- Consolidated profit of EUR 1,116 million more than doubled compared to last year (2016 pro forma: EUR 520 million)
- Pre-dividend common equity tier 1 (CET1) ratio (fully loaded) of 13.0% (2016 pro forma: 12.4%)
- Favorable development of risk costs reflecting positive market environment
- Decline of NPL ratio to 5.7% (2016 pro forma: 8.7%) due to low NPL inflows, NPL sales and NPL write-downs
- Increase of customer loans of around 2% despite strengthening EUR
- Net interest margin stable at 2.48% despite ongoing low interest rate levels
- Outlook and proposed dividend will be published with the annual report on 14 March 2018

Income Statement in EUR million	1-12/2017 preliminary	1-12/2016 pro forma due to merger	1-12/2016 published before merger	Q4/2017 preliminary
Net interest income	3,208	3,197	2,935	816
Net provisioning for impairment losses	(287)	(758)	(754)	(127)
Net fee and commission income	1,719	1,599	1,497	448
Net trading income	244	220	215	62
General administrative expenses	(3,104)	(3,141)	(2,848)	(813)
Other results	(224)	(267)	(204)	(88)
Profit before tax	1,612	946	886	311
Profit after tax	1,246	636	574	234
Consolidated profit	1,116	520	463	206
Balance Sheet in EUR million	31/12/2017 preliminary	31/12/2016 pro forma due to merger	31/12/2016 published before merger	31/12/2017 preliminary
Loans and advances to customers	81,232	79,769	70,514	81,232
Deposits from customers	84,831	80,325	71,538	84,831
Total assets	135,146	134,804	111,864	135,146
Risk-weighted assets (total)	71,904	67,911	60,061	71,904
Key ratios	1-12/2017 preliminary	1-12/2016 pro forma due to merger	1-12/2016 published before merger	Q4/2017 preliminary
Net interest margin	2.48%	2.48%	2.78%	2.50%
NPL ratio	5.7%	8.7%	9.2%	5.7%
NPL coverage ratio	67.0%	75.2%	75.6%	67.0%
CET1 ratio (fully loaded), pre dividend	13.0%	12.4%	13.6%	13.0%
CET1 ratio (transitional), pre dividend	13.2%	12.7%	13.9%	13.2%
Total capital ratio (fully loaded), pre dividend	18.1%	17.1%	18.9%	18.1%
Total capital ratio (transitional), pre dividend	18.2%	17.4%	19.2%	18.2%

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 data contained in this release is based on unaudited figures. On 14 March 2018, RBI will publish its full annual report for 2017 including the outlook, proposed dividend amount, IFRS 9 effect as well as the segment reports and further details on the 2017 business year. As in previous years, the annual RBI Investor Day for institutional investors and analysts will be held in London on 15 March 2018.

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