

## **RBI: Third Quarter Report 2018**

- Consolidated profit of EUR 1,173 mn (up 29% year-on-year), including EUR 121 mn loss from sale of Polish core banking operations booked in Q2/2018
- Operating income up 5% year-on-year supported by net interest income
- Very positive development of risk costs driven by high releases of loan loss provisions
- Loans to customers up 3% YTD despite sale of Polish core banking operations (IFRS 5 reclassification)
- 85bps CET1 ratio uplift to be recognized in Q4/2018, following disposal of Polish core banking operations
- NPL ratio decreased further to 4.4% (of which 109bps organic reduction YTD and 16bps due to sale of Polish core banking operations)
- CET1 ratio at 12.8% (fully loaded) including YTD results

<b>Income Statement in EUR million</b>	<b>1-9/2018</b>	<b>1-9/2017</b>	<b>Q3/2018</b>	<b>Q2/2018</b>
Net interest income	2,519	2,407	856	834
Net fee and commission income	1,325	1,271	455	460
Net trading income and fair value result	20	27	4	18
General administrative expenses	(2,228)	(2,213)	(734)	(754)
Other result	(87)	31	7	(121)
Levies and expenses from special governmental measures	(157)	(147)	(16)	(8)
Impairment losses on financial assets	56	(191)	(28)	0
Profit before tax	1,587	1,301	563	496
Profit after tax	1,271	1,012	452	389
Consolidated profit	1,173	910	417	357

<b>Balance Sheet in EUR million</b>	<b>30/09/2018</b>	<b>31/12/2017</b>
Loans to customers	80,056	77,745
Loans to customers excl. Polish core banking operations	80,056	73,436 (pro forma)
Deposits from customers	82,356	84,974
Total assets	146,177	135,146
Risk-weighted assets (total)	76,227	71,902

<b>Key ratios</b>	<b>30/09/2018</b>	<b>31/12/2017</b>
NPL ratio	4.4%	5.7%
NPL coverage ratio	75.0%	67.0%
CET1 ratio (fully loaded)	12.3%	12.7%
CET1 ratio (transitional)	12.3%	12.9%
CET1 ratio (fully loaded, incl. result)	12.8%	12.7%
CET1 ratio (transitional, incl. result)	12.8%	12.9%

<b>Key ratios</b>	<b>1-9/2018</b>	<b>1-9/2017</b>	<b>Q3/2018</b>	<b>Q2/2018</b>
Net interest margin	2.49%	2.45%	2.51%	2.48%
Consolidated return on equity	14.4%	13.3%	15.6%	14.6%
Cost/income ratio	55.7%	57.9%	55.0%	54.7%
Earnings per share in EUR	3.43	2.74	1.22	1.04

The outlook remains unchanged.

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