

## RBI: Third Quarter Report 2019

### Core revenues up 8%, ongoing strong loan growth

- Positive development of core revenues (NII and net fee and commission income up 8% y-o-y, adjusted for revenues from Polish core banking operations sold in 2018)
- Loans to customers up 14% YTD mainly at head office, in Russia and Central Europe
- Consolidated profit of EUR 874 million
- Net trading income impacted by fair value result on hedges and on liabilities which neutralize over lifetime of portfolios
- Net interest margin improved 5 bps q-o-q to 2.46%
- Risk costs remain low (0.13% provisioning ratio)
- NPE ratio further improved to 2.3%
- CET1 ratio increased to 13.7% including YTD results

<b>Income Statement in EUR million</b>	<b>1-9/2019</b>	<b>1-9/2018</b>	<b>Q3/2019</b>	<b>Q2/2019</b>
Net interest income	2,531	2,519	866	840
Net fee and commission income	1,307	1,325	468	437
Net trading income and fair value result	(87)	20	(8)	(27)
General administrative expenses	(2,245)	(2,228)	(748)	(773)
Other result	1	(87)	(7)	10
Levies and special governmental measures	(141)	(157)	(11)	(17)
Impairment losses on financial assets	(80)	56	(68)	(2)
Profit before tax	1,299	1,587	465	494
Profit after tax	985	1,271	341	384
Consolidated profit	874	1,173	303	345

<b>Balance Sheet in EUR million</b>	<b>30/09/2019</b>	<b>31/12/2018</b>
Loans to customers	92,574	80,866
Deposits from customers	90,701	87,038
Total assets	150,805	140,115
Risk-weighted assets (total)	77,816	72,672

<b>Key ratios</b>	<b>30/09/2019</b>	<b>31/12/2018</b>
NPE ratio	2.3%	2.6%
NPE coverage ratio	60.2%	58.3%
CET1 ratio (incl. YTD result)	13.7%	13.4%
Total capital ratio (fully loaded)	17.4%	18.2%

<b>Key ratios</b>	<b>1-9/2019</b>	<b>1-9/2018</b>	<b>Q3/2019</b>	<b>Q2/2019</b>
Net interest margin (average interest-bearing assets)	2.43%	2.49%	2.46%	2.40%
Cost/income ratio	59.6%	55.7%	57.6%	60.6%
Provisioning ratio (average loans to customers)	0.13%	(0.10%)	0.32%	0.01%
Consolidated return on equity	10.4%	14.4%	10.9%	12.3%
Earnings per share in EUR	2.52	3.43	0.87	1.00

## Outlook

The outlook remains unchanged.

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