

## Overview

| Raiffeisen Bank International (RBI)                    |                 |                 |           |
|--|-----------------|-----------------|-----------|
| Monetary values in € million                           | 2021            | 2020            | Change    |
| <b>Income statement</b>                                | <b>1/1-30/6</b> | <b>1/1-30/6</b> |           |
| Net interest income                                    | 1,571           | 1,706           | (7.9)%    |
| Net fee and commission income                          | 932             | 840             | 11.1%     |
| General administrative expenses                        | (1,427)         | (1,451)         | (1.7)%    |
| Operating result                                       | 1,214           | 1,269           | (4.3)%    |
| Impairment losses on financial assets                  | (110)           | (312)           | (64.8)%   |
| Profit/loss before tax                                 | 870             | 566             | 53.7%     |
| Profit/loss after tax                                  | 674             | 420             | 60.2%     |
| Consolidated profit/loss                               | 612             | 368             | 66.1%     |
| <b>Statement of financial position</b>                 | <b>30/6</b>     | <b>31/12</b>    |           |
| Loans to banks   | 15,983          | 11,952          | 33.7%     |
| Loans to customers                                     | 94,052          | 90,671          | 3.7%      |
| Deposits from banks                                    | 36,730          | 29,121          | 26.1%     |
| Deposits from customers                                | 108,808         | 102,112         | 6.6%      |
| Equity   | 14,892          | 14,288          | 4.2%      |
| Total assets   | 181,700         | 165,959         | 9.5%      |
| <b>Key ratios</b>                                      | <b>1/1-30/6</b> | <b>1/1-30/6</b> |           |
| Return on equity before tax                            | 12.2%           | 8.4%            | 3.8 PP    |
| Return on equity after tax                             | 9.5%            | 6.3%            | 3.2 PP    |
| Consolidated return on equity                          | 9.6%            | 5.9%            | 3.7 PP    |
| Cost/income ratio                                      | 54.0%           | 53.3%           | 0.7 PP    |
| Cost/income ratio (incl. compulsory contributions)     | 60.1%           | 61.4%           | (1.3) PP  |
| Return on assets before tax                            | 1.01%           | 0.72%           | 0.29 PP   |
| Net interest margin (average interest-bearing assets)  | 1.93%           | 2.31%           | (0.38) PP |
| Provisioning ratio (average loans to customers)        | 0.23%           | 0.67%           | (0.44) PP |
| <b>Bank-specific information</b>                       | <b>30/6</b>     | <b>31/12</b>    |           |
| NPE ratio  | 1.7%            | 1.9%            | (0.1) PP  |
| NPE coverage ratio                                     | 60.3%           | 61.5%           | (1.2) PP  |
| Total risk-weighted assets (RWA)                       | 84,899          | 78,864          | 7.7%      |
| Common equity tier 1 ratio <sup>1</sup>                | 13.3%           | 13.6%           | (0.3) PP  |
| Tier 1 ratio <sup>1</sup>                              | 15.2%           | 15.7%           | (0.5) PP  |
| Total capital ratio <sup>1</sup>                       | 18.1%           | 18.4%           | (0.3) PP  |
| <b>Stock data</b>                                      | <b>1/1-30/6</b> | <b>1/1-30/6</b> |           |
| Earnings per share in €                                | 1.72            | 1.03            | 67.6%     |
| Closing price in € (30/6)                              | 19.10           | 15.86           | 20.4%     |
| High (closing prices) in €                             | 20.74           | 22.92           | (9.5)%    |
| Low (closing prices) in €                              | 16.17           | 11.25           | 43.7%     |
| Number of shares in million (30/6)                     | 328.94          | 328.94          | 0.0%      |
| Market capitalization in € million (30/6)              | 6,283           | 5,217           | 20.4%     |
| Dividend per share in €                                | 0.48            | -               | -         |
| <b>Resources</b>                                       | <b>30/6</b>     | <b>31/12</b>    |           |
| Employees as at reporting date (full-time equivalents) | 44,968          | 45,414          | (1.0)%    |
| Business outlets                                       | 1,788           | 1,857           | (3.7)%    |
| Customers in million                                   | 17.7            | 17.2            | 3.2%      |

<sup>1</sup> Fully loaded - including result

From 1 January 2021, the income statement has been slightly adjusted (previous year's figures were adapted). Further details can be found in the notes under changes to the income statement. In this report RBI denotes the RBI Group. If RBI AG is used it denotes Raiffeisen Bank International AG. Adding and subtracting rounded amounts in tables and charts may lead to minor discrepancies.

Changes in tables are not based on rounded amounts. The ratios referenced in this report are defined in the consolidated financial statements under key figures.