RBI – Additional Insights
Q1/2013 Results
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Overview Segment CE

Operating Income Split by Country (1-3/2013)

<table>
<thead>
<tr>
<th>Country</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slovakia</td>
<td>27%</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>24%</td>
</tr>
<tr>
<td>Poland</td>
<td>34%</td>
</tr>
<tr>
<td>Hungary</td>
<td>13%</td>
</tr>
<tr>
<td>Slovenia</td>
<td>2%</td>
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</tbody>
</table>

Total: EUR 384 mn

Financials

<table>
<thead>
<tr>
<th></th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>384</td>
<td>366</td>
<td>4.8%</td>
<td>384</td>
<td>412</td>
<td>(6.8)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(259)</td>
<td>(222)</td>
<td>16.9%</td>
<td>(259)</td>
<td>(314)</td>
<td>(17.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>124</td>
<td>144</td>
<td>(13.8)%</td>
<td>124</td>
<td>98</td>
<td>26.7%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(74)</td>
<td>(75)</td>
<td>(2.3)%</td>
<td>(74)</td>
<td>(224)</td>
<td>(67.2)%</td>
</tr>
<tr>
<td>Other results</td>
<td>7</td>
<td>19</td>
<td>(63.9)%</td>
<td>7</td>
<td>27</td>
<td>(75.3)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>57</td>
<td>87</td>
<td>(34.5)%</td>
<td>57</td>
<td>(99)</td>
<td>–</td>
</tr>
</tbody>
</table>

Net interest margin (%)\(^1\) | 2.77% | 2.99% | (22)BP | 2.77% | 2.81% | (3)BP |

ROE before tax (%)            | 7.1%  | 12.1%  | (5.0)PP| 7.1%  | –      | –     |

1) Calculated as net interest income divided by average interest bearing assets

Strategic Initiatives

- Broadening of retail capabilities with the acquisition of Polbank
- Adjusting business model and infrastructure for the challenging market environment in Hungary
- Ongoing proactive cost management (lean management project across operations in order to optimize processes)
- Lending with focus on prime customer relationships with cross-selling potential
- Further enhancement of existing prime relationships with corporate and affluent customers to increase share-of-wallet
- Focus on alternative distribution channels and service excellence programs

Commentary on Financials (y-o-y)

- Profit decline across all countries with the exception of Hungary, which recorded lower losses; strongly impacted by Polbank (integration May 2012)
- Operating income higher due to increased net interest income mainly influenced by Polbank integration
- Net commission income in Hungary increased as a result of measures introduced relating to the financial transaction tax
- NIM decreased primarily due to lower level in Hungary and Slovakia, offset by Poland and Slovenia loan volumes, as well as lower income from securities in Czech Republic and Hungary
- General admin. expenses higher due to Polbank integration
- Provisioning mostly stable (lower level in Hungary offset by increases in Poland and Slovenia)
Overview Segment SEE

Operating Income Split by Country (1-3/2013)

- Romania: 37%
- Croatia: 18%
- Bulgaria: 13%
- Serbia: 11%
- Albania: 8%
- Bosnia a. Herzegovina: 8%
- Kosovo: 4%

Total: EUR 312 mn

Financials

<table>
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<tr>
<th></th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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<tbody>
<tr>
<td>Operating income</td>
<td>312</td>
<td>330</td>
<td>(5.5)%</td>
<td>312</td>
<td>316</td>
<td>(1.4)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(166)</td>
<td>(177)</td>
<td>(6.0)%</td>
<td>(166)</td>
<td>(185)</td>
<td>(10.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>145</td>
<td>153</td>
<td>(5.0)%</td>
<td>145</td>
<td>131</td>
<td>11.3%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(63)</td>
<td>(60)</td>
<td>3.9%</td>
<td>(63)</td>
<td>(87)</td>
<td>(28.3)%</td>
</tr>
<tr>
<td>Other results</td>
<td>12</td>
<td>21</td>
<td>(44.3)%</td>
<td>12</td>
<td>(2)</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>95</td>
<td>114</td>
<td>(17.1)%</td>
<td>95</td>
<td>41</td>
<td>129.8%</td>
</tr>
</tbody>
</table>

Net interest margin (%)1: 4.20% 4.34% (14)BP 4.20% 4.27% (7)BP
ROE before tax (%): 17.3% 21.2% (4.0)PP 17.3% 8.0% 9.2PP

1) Calculated as net interest income divided by average interest bearing assets

Strategic Initiatives

- Selective underwriting in Corporate and Retail; very limited new business with financial institutions
- Cost efficiency and optimization of branch network
- Centralization of services and process optimization to enhance productivity
- Further strengthening of primary relationships with premium retail and corporate clients while increasing cross-selling efforts

Commentary on Financials (y-o-y)

- Profit deteriorated by 16% y-o-y, mainly influenced by lower net interest income and decreased net income from financial investments
- Net commission income increased primarily due to repricing measures in Romania
- NIM decreased as a result of lower market interest rates in Romania and Bulgaria
- General admin. expenses decreased, triggered by lower office space and communication expenses, lower staff expenses in Serbia as well as lower depreciation costs
- Provisioning slightly increased in Bulgaria and Serbia

Group Investor Relations
28 May 2013
Overview Segment Russia

Exposure by Type of Customer (1-3/2013)

- Total: EUR 17.2 bn

- Focus on premium customers in the Retail segment via multi channel cross-selling
- Selective growth through enhancement of product offerings and supporting Russian corporates in their expansion
- Foster cross-selling in corporate banking; strategic focus on specialized financial services for corporates (e.g. investment banking, treasury, cash management)
- Further optimization of the branch network and operational structures as well as cost management measures
- Maintain the strong position in the local ruble corporate bond market, strengthen the position in the eurobond market

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>283</td>
<td>289</td>
<td>(2.1)%</td>
<td>283</td>
<td>264</td>
<td>7.1%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(125)</td>
<td>(122)</td>
<td>2.3%</td>
<td>(125)</td>
<td>(151)</td>
<td>(17.2)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>158</td>
<td>167</td>
<td>(5.4)%</td>
<td>158</td>
<td>113</td>
<td>39.2%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>15</td>
<td>1</td>
<td>&gt;500.0%</td>
<td>15</td>
<td>2</td>
<td>484.4%</td>
</tr>
<tr>
<td>Other results</td>
<td>26</td>
<td>(10)</td>
<td>–</td>
<td>26</td>
<td>(3)</td>
<td>–</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>198</td>
<td>158</td>
<td>25.9%</td>
<td>198</td>
<td>113</td>
<td>74.9%</td>
</tr>
</tbody>
</table>

- Net interest margin (%): 5.12% (Q1/2013) vs 5.71% (Q1/2012) (59)BP, 5.12% (Q1/2013) vs 5.45% (Q4/2012) (33)BP
- ROE before tax (%): 48.1% (Q1/2013) vs 40.3% (Q1/2012) 7.8PP, 48.1% (Q1/2013) vs 29.9% (Q4/2012) 18.2PP

Commentary on Financials (y-o-y)

- Profit improved by 26%, mainly impacted by higher net income from financial investments (EUR 26 mn proceeds from sale of equity investment)
- Higher interest income due to volume increase was offset by lower interest income from derivative financial instruments
- Net commission income improved as a result of higher income from loans and payment transfer business
- Provisioning positive due to releases of individual loan loss provisions for corporates
- General admin. expenses slightly increased, mainly driven by higher staff expenses triggered by salary adjustments in Q4 2012

1) Calculated as net interest income divided by average interest bearing assets
Overview Segment CIS Other

Operating Income Split by Country (1-3/2013)

- Ukraine: 79%
- Belarus: 21%

Total: EUR 137 mn

Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>137</td>
<td>145</td>
<td>(5.5)%</td>
<td>137</td>
<td>140</td>
<td>(2.1)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(90)</td>
<td>(90)</td>
<td>(0.3)%</td>
<td>(90)</td>
<td>(106)</td>
<td>(14.6)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>47</td>
<td>54</td>
<td>(14.1)%</td>
<td>47</td>
<td>34</td>
<td>36.7%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(25)</td>
<td>(24)</td>
<td>7.7%</td>
<td>(25)</td>
<td>(13)</td>
<td>95.8%</td>
</tr>
<tr>
<td>Other results</td>
<td>32</td>
<td>(6)</td>
<td>−</td>
<td>32</td>
<td>5</td>
<td>&gt;500.0%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>54</td>
<td>25</td>
<td>118.2%</td>
<td>54</td>
<td>26</td>
<td>102.7%</td>
</tr>
<tr>
<td>Net interest margin (%)(^1)</td>
<td>6.59%</td>
<td>7.16%</td>
<td>(58)BP</td>
<td>6.59%</td>
<td>6.96%</td>
<td>(38)BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>25.1%</td>
<td>12.6%</td>
<td>12.6PP</td>
<td>25.1%</td>
<td>13.5%</td>
<td>11.6PP</td>
</tr>
</tbody>
</table>

1) Calculated as net interest income divided by average interest bearing assets

Strategic Initiatives

- Cross- and up-selling to existing retail customers via credit cards, personal loans and insurance
- Restrictive lending policy in accordance with the overall risk situation
- Co-operation with supranational agencies in Ukraine with a focus on agriculture and heavy industry
- Continuous enhancement of services and products for multinationals in Ukraine with focus on cross-selling
- Tight cost management and focus on increasing efficiency of network and organization
- Further centralization of major functions and regional governance

Commentary on Financials (y-o-y)

- Profit significantly improved, mainly due to higher net income from financial investments
- Increased net interest income in Belarus was offset by decline in net interest income in Ukraine
- Net commission income improved due to higher volume driven income from payment transfer business
- Provisioning slightly increased, mainly due to Ukraine
- Other results turned positive due to net income from financial investments owing to valuation gains on Ukrainian sovereign bonds

Group Investor Relations

28 May 2013
Overview Segment Group Corporates

Exposure by Region (1-3/2013)

- Austria: 37%
- Asia: 20%
- Europe Union (excl. Austria): 18%
- CEE: 6%
- North America: 6%
- Other: 9%

Total: EUR 37.5 bn

Strategic Initiatives

- Strategic, Group-wide client account planning to ensure extensive and fully integrated servicing of prime corporate customers to increase share-of-wallet
- Emphasis on funding and capital light products (e.g. corporate bond issues, treasury, cash management) and increase share of marketable and liquid assets
- Increase efficiency in distribution of Group products (e.g. project finance, real estate finance, export finance, cash management)
- Sharing of best practice across the Group
- Continuous optimization of processes and focus on cost efficiency

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>156</td>
<td>159</td>
<td>(1.8)%</td>
<td>156</td>
<td>142</td>
<td>10.2%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(44)</td>
<td>(35)</td>
<td>25.4%</td>
<td>(44)</td>
<td>(47)</td>
<td>(5.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>112</td>
<td>124</td>
<td>(9.6)%</td>
<td>112</td>
<td>95</td>
<td>17.9%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(73)</td>
<td>(1)</td>
<td>&gt;500.0%</td>
<td>(73)</td>
<td>(61)</td>
<td>20.3%</td>
</tr>
<tr>
<td>Other results</td>
<td>0</td>
<td>2</td>
<td>(74.9)%</td>
<td>0</td>
<td>(3)</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>39</td>
<td>125</td>
<td>(68.4)%</td>
<td>39</td>
<td>31</td>
<td>26.4%</td>
</tr>
</tbody>
</table>

Net interest margin (%): 2.17% (Q1/2013) 1.94% (Q1/2012) 23BP 2.17% 1.96% 21BP
ROE before tax (%): 8.3% (Q1/2013) 26.2% (Q1/2012) (17.9)PP 8.3% 35.5% (27.3)PP

Commentary on Financials (y-o-y)

- Operating income decreased 2% y-o-y due to lower net trading income (valuation of interest rate swaps)
- NIM increased y-o-y resulting from improved economic conditions and higher margins in new business
- General admin. expenses increased by 25% y-o-y due to higher allocation of overhead
- Significantly higher provisioning y-o-y due to additional allocations in head office and China
- Other results declined y-o-y due to lower income from investments

1) Calculated as net interest income divided by average interest bearing assets
Overview Segment Group Markets

Exposure by Region (1-3/2013)

- **CEE**: 1%
- **North America**: 3%
- **Asia**: 7%
- **European Union (excl. Austria)**: 38%
- **Austria**: 46%
- **Other**: 5%

Total: EUR 30.2 bn

### Financials

<table>
<thead>
<tr>
<th></th>
<th>Q1/2013</th>
<th>Q1/2012</th>
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<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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<tbody>
<tr>
<td><strong>Operating income</strong></td>
<td>76</td>
<td>100</td>
<td>(24.4)%</td>
<td>76</td>
<td>80</td>
<td>(5.8)%</td>
</tr>
<tr>
<td><strong>General admin. expenses</strong></td>
<td>(61)</td>
<td>(57)</td>
<td>6.0%</td>
<td>(61)</td>
<td>(64)</td>
<td>(5.1)%</td>
</tr>
<tr>
<td><strong>Operating result</strong></td>
<td>15</td>
<td>43</td>
<td>(65.1)%</td>
<td>15</td>
<td>16</td>
<td>(8.2)%</td>
</tr>
<tr>
<td><strong>Net provisioning for imp. losses</strong></td>
<td>(1)</td>
<td>5</td>
<td>-</td>
<td>(1)</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td><strong>Other results</strong></td>
<td>11</td>
<td>138</td>
<td>(92.1)%</td>
<td>11</td>
<td>3</td>
<td>275.1%</td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td>25</td>
<td>185</td>
<td>(86.3)%</td>
<td>25</td>
<td>20</td>
<td>24.2%</td>
</tr>
</tbody>
</table>

#### Commentary on Financials (y-o-y)

- Operating income decreased due to lower net interest income (strongly reduced securities portfolio volume)
- Other results lower y-o-y due to lower net income from investments (versus EUR 159 mn one-off gain on sale of securities portfolio last year)
- Minor provisioning versus releases of portfolio based provisions in the previous year

#### Strategic Initiatives

- Providing reliable and high-quality services to corporates, institutional clients and retail customers – supported by conservative and customer-oriented trading activities
- Increase share of business with non-bank financial institutions by strengthening client coverage with local currency rates and CEE credit products
- Roll-out asset based finance as new business line complementing best-in-class investment banking services (DCM, ECM, M&A)
- Further increase efficiency in distribution and product delivery by streamlining processes and keeping rigorous cost discipline
- Build next generation of operating model by exploiting synergies and leveraging strengths across all banking operations

1) Calculated as net interest income divided by average interest bearing assets

Group Investor Relations

28 May 2013
# Overview Corporate Center

## Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
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<td>Operating income</td>
<td>(21)</td>
<td>100</td>
<td>-</td>
<td>(21)</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(72)</td>
<td>(80)</td>
<td>(10.7)%</td>
<td>(72)</td>
<td>(95)</td>
<td>(24.5)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>(93)</td>
<td>19</td>
<td>-</td>
<td>(93)</td>
<td>(93)</td>
<td>(0.2)%</td>
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<tr>
<td>Net provisioning for imp. losses</td>
<td>1</td>
<td>2</td>
<td>(49.3)%</td>
<td>1</td>
<td>(4)</td>
<td>-</td>
</tr>
<tr>
<td>Other result</td>
<td>(116)</td>
<td>107</td>
<td>-</td>
<td>(116)</td>
<td>(458)</td>
<td>(74.7)%</td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td>(208)</td>
<td>128</td>
<td>-</td>
<td>(208)</td>
<td>(555)</td>
<td>(62.5)%</td>
</tr>
</tbody>
</table>

## Commentary on Financials (y-o-y)

- Net interest income decreased due to lower dividends received in Q1 and lower intra group banking business
- Net trading income slightly worsened due to valuations of interest rate swaps
- Other net operating income decreased as a result of higher bank levy in Austria
- Other results turned negative due to valuation losses on FVO versus one-off gain from buy back of hybrid capital last year (EUR 113 mn)

Following business areas are managed and reported in Corporate Center:

- The expenses related to the shared group wide service and control function of the head office in the areas: risk management, finance, legal, funding, capital and asset-liability-management (ALM), information technology, human resources
- The results from participation management related to dividends received and funding of network units
- The results from head office treasury that are not allocated to regional or functional segments from ALM as well as liquidity and liability management
- The result of businesses with special customers
- Bank levies related to the head office
Reconciliation

Financials

<table>
<thead>
<tr>
<th></th>
<th>Q1/2013</th>
<th>Q1/2012</th>
<th>y-o-y</th>
<th>Q1/2013</th>
<th>Q4/2012</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>(27)</td>
<td>(194)</td>
<td>(86.1)%</td>
<td>(27)</td>
<td>(139)</td>
<td>(80.7)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>30</td>
<td>31</td>
<td>(4.4)%</td>
<td>30</td>
<td>40</td>
<td>(25.5)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>3</td>
<td>(1.63)</td>
<td>-</td>
<td>3</td>
<td>(100)</td>
<td>-</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>0</td>
<td>0</td>
<td>-</td>
<td>0</td>
<td>(0)</td>
<td>-</td>
</tr>
<tr>
<td>Other result</td>
<td>(12)</td>
<td>26</td>
<td>-</td>
<td>(12)</td>
<td>444</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>(10)</td>
<td>(137)</td>
<td>(93.0)%</td>
<td>(10)</td>
<td>344</td>
<td>-</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Net interest income lower due to inter-segment consolidation of dividends
- Other net operating income reconciliation lower due to lower intercompany charges
- General admin. expenses reconciliation decreased due to lower consolidation bookings, related to expenses of the head office functions allocated to network
- Other result reconciliation decreased due to inter-segment business with derivatives

Following items are reported in Reconciliation:

- Reconciliation comprises consolidation adjustments to reconcile segments with group results
- The financials of the reportable segments are shown after the intra-segment items have been eliminated. However, the inter-segment items are consolidated and eliminated in the column “Reconciliation”
- The main consolidation bookings carried out between segments are dividend payments to the head office, inter-segment revenues charged and expenses carried by the head office
- All other consolidation bookings that reconcile the totals of reported segment's profit or loss with the RBI group financials are also eliminated in the reconciliation
- Offsetting of intra-group charges resulting in a reduction of operating income and general admin. expenses in the reconciliation
Portfolio Overview: Corporate Exposure

Total Corporate Exposure by Industry:
- Wholesale and Retail Trade: 24%
- Transport, Storage and Communication: 4%
- Construction: 7%
- Financial Intermediation: 10%
- Real Estate: 11%
- Other industries: 22%

Total Corporate Exposure by Region:
- CE: 22%
- Austria: 19%
- Russia: 15%
- SEE: 13%
- Western Europe: 13%
- Asia: 8%
- CIS Other: 6%
- RoW: 3%

Total exposure: EUR 81.9 bn

Rating Breakdown:
- Wholesale and Retail Trade: 15%
- Transport, Storage and Communication: 14%
- Construction: 15%
- Financial Intermediation: 15%
- Real Estate: 11%
- Other industries: 11%
- Manufacturing: 10%
- Wholesale and Retail Trade: 11%
- Transport, Storage and Communication: 11%
- Construction: 11%
- Financial Intermediation: 11%
- Real Estate: 11%
- Other industries: 11%
- Manufacturing: 11%

Note: Figures do not sum up to 100% due to rounding. All figures by country of risk; credit exposure comprises all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments) that expose RBI to credit risk; rating categories are not comparable to those of different rating models (i.e. FI and Sovereign); regional and rating breakdown excludes project financing of EUR 8.1 bn

- Overall portfolio quality stable q-o-q, rating downgrades in existing portfolio are offset by lower average PD in new business.
- Regional distribution focused on CEE (56%) and Austria (19%), in line with our strategy
- Total corporate exposure increased by 11% q-o-q, driven by stronger growth in CIS and in RBI head office
Portfolio Overview: Retail Exposure

Retail Exposure by Product …

- Mortgages: 54%
- Credit Cards: 8%
- Car Loans: 7%
- Consumer: 19%
- SME: 5%
- Overdraft: 6%

Retail Loan Exposure by Currency (Foreign Currency)

- Dec 2012:
  - USD: 11%
  - Other FX: 1%
  - EUR: 39%
  - CHF: 49%

- Mar 2013:
  - USD: 12%
  - Other FX: 1%
  - EUR: 39%
  - CHF: 48%

Total Foreign Currency: 36%

... and by Region

- CE: 54%
- SEE: 25%
- CIS Other: 6%
- Russia: 14%

Total exposure: EUR 29.2 bn

Note: Figures do not sum to 100% due to rounding. All figures by country of risk; credit exposure comprises all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments) that expose RBI to credit risk.

- Retail exposure in CEE markets only
- Portfolio dominated by mortgages (54%) and consumer loans (19%)
- Share of FX portfolio in the retail segment further declined to 35%
- Overall portfolio volume stable YTD, new business driven by consumer loans and mortgages
Portfolio Overview: FI Exposure

FI Exposure by Product ...

- Derivatives: 32%
- Money markets: 29%
- Loans & Accounts: 16%
- Repos: 11%
- Other/Off-balance: 10%

Rating Breakdown

- A3 rating grade dominated by exposure to Raiffeisen Banking Group as part of intra-group liquidity management
- Exposure with Raiffeisen Banking Group accounts for approximately one third of the total FI portfolio
- Total FI portfolio declined by nearly 14% q-o-q, mainly due to reduction in derivatives and reverse repos with Western European banks

Note: All figures by country of risk; credit exposure comprises all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments) that expose RBI to credit risk.

Best ← Dez 2012, Mrz 2013 → Worst

- Austria: 40%
- Western Europe: 39%
- Asia: 7%
- RoW: 14%

Total exposure: EUR 28.2 bn
Portfolio Overview: Sovereign Exposure

Sovereign Exposure by Product ...

- Loans & Accounts: 26%
- Bonds: 68%
- Derivatives: 4%
- Other: 2%

... and by Region

- CE: 43%
- Russia: 6%
- Austria: 5%
- CIS Other: 6%
- RoW: 6%
- Asia: 6%
- SEE: 30%

Rating Breakdown

- Total exposure: EUR 18.7 bn

- Majority of sovereign portfolio is held for liquidity management and minimum reserve requirements
- Portfolio slightly decreased by EUR 0.2 bn in Q1 due to a reduction of repo business and of excess liquidity placed at central banks
- Exposure to A1 is driven by lower liquidity placement with Austrian National Bank
- Exposure to B3 and B4 is driven by placements at central banks in our core markets

Note: All figures by country of risk; credit exposure comprises all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments) that expose RBI to credit risk
## Further Details on Participation Capital

### Dividend Payments

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8.00% p.a.</td>
<td>8.50% p.a.</td>
<td>9.00% p.a.</td>
<td>9.75% p.a.</td>
<td>Increase of 100BP per year, but limited to max. 12M Euribor + 1,000BP p.a.</td>
</tr>
</tbody>
</table>

- Participation dividend (payable annually in arrears) will only be disbursed in case of adequate coverage by annual profits following allocation to reserves in standalone statements of RBI AG

### Redemption

- AGM authorized management to redeem participation capital either in tranches or in its entirety, subject to the necessary approvals

- From 2019 onwards the redemption amount increases to 150% of the nominal value, if and insofar as the increased redemption amount is covered by a corresponding increase in the company value

### CRR Impact

- According to the vote on 16 April 2013 by the EUR Commission (Danish Presidency) both state and private tranches are fully eligible until end-2017.
## Overview of Bank Levies and Impact on RBI

<table>
<thead>
<tr>
<th>Country</th>
<th>Description</th>
<th>FY 2012</th>
<th>FY 2013e</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>Bank levy based on balance sheet size since January 2011</td>
<td>EUR 103 mn</td>
<td>EUR 103 mn</td>
</tr>
<tr>
<td>Hungary</td>
<td>Extraordinary bank levy introduced in autumn 2010</td>
<td>EUR 24 mn</td>
<td>EUR 40 mn</td>
</tr>
<tr>
<td>Slovakia</td>
<td>Bank levy of 0.4%, broadened to all deposits in July 2012, One-off contribution for “pro growth measures” of government (extra bank levy in Q4 2012)</td>
<td>EUR 29 mn</td>
<td>EUR 34 mn</td>
</tr>
<tr>
<td>Slovenia</td>
<td>Introduction of bank levy of 0.1% of total assets (with certain exceptions) in July 2011</td>
<td>&lt; EUR 1 mn</td>
<td>&lt; EUR 1 mn</td>
</tr>
<tr>
<td>Total</td>
<td>~ EUR 160 mn</td>
<td>~ EUR 180 mn</td>
<td></td>
</tr>
</tbody>
</table>
# Contact and Financial Calendar

## Contact Details

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Spokesperson  
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ir@rbinternational.com  
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## Financial Calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>26 June 2013</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>3 July 2013</td>
<td>Ex-Dividend &amp; Dividend Payment Date</td>
</tr>
<tr>
<td>8 August 2013</td>
<td>Start of Quiet Period</td>
</tr>
<tr>
<td>22 August 2013</td>
<td>Semi-Annual Report, Conference Call</td>
</tr>
<tr>
<td>13 November 2013</td>
<td>Start of Quiet Period</td>
</tr>
<tr>
<td>27 November 2013</td>
<td>Third Quarter Report, Conference Call</td>
</tr>
</tbody>
</table>

1) Quiet Period: Two-week period before the publication of the quarterly financial statements and a four-week period before the publication of the annual report. During this period we do not hold investor or analyst meetings.
The **H. Stepic CEE Charity** provides a lifeline for vulnerable children and disadvantaged adolescents and women in Central and Eastern Europe.

Our projects are implemented in an unbureaucratic, quick and cost-efficient manner.

How you can help:

- Make a donation
- Become a member
- Spread the message

For more information please visit our website:

[www.stepicceecharity.org](http://www.stepicceecharity.org)