RBI – Additional Insights
H1/2013 Results
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Overview Segment CE

Operating Income Split by Country (1-6/2013)

- Poland 35%
- Slovakia 29%
- Czech Republic 27%
- Hungary 8%
- Slovenia 2%

Total: EUR 745 mn

Financials

<table>
<thead>
<tr>
<th></th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>745</td>
<td>742</td>
<td>0.3%</td>
<td>361</td>
<td>384</td>
<td>(5.9)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(517)</td>
<td>(460)</td>
<td>12.5%</td>
<td>(257)</td>
<td>(259)</td>
<td>(0.8)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>228</td>
<td>283</td>
<td>(19.5)%</td>
<td>104</td>
<td>124</td>
<td>(16.5)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(170)</td>
<td>(199)</td>
<td>(14.8)%</td>
<td>(96)</td>
<td>(74)</td>
<td>30.4%</td>
</tr>
<tr>
<td>Other results</td>
<td>13</td>
<td>28</td>
<td>(54.4)%</td>
<td>6</td>
<td>7</td>
<td>(14.7)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>71</td>
<td>111</td>
<td>(36.4)%</td>
<td>13</td>
<td>57</td>
<td>(76.4)%</td>
</tr>
<tr>
<td>Net Interest margin (%)</td>
<td>2.87%</td>
<td>2.88%</td>
<td>(1)BP</td>
<td>2.98%</td>
<td>2.77%</td>
<td>21BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>4.3%</td>
<td>7.5%</td>
<td>(3.2)PP</td>
<td>4.1%</td>
<td>7.1%</td>
<td>(3.0)PP</td>
</tr>
</tbody>
</table>

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)

- Operating income higher due to increased net interest income mainly influenced by Polbank integration and despite higher bank levies in Hungary
- Net commission income in Hungary increased as a result of the pass-through of the recently introduced financial transaction tax
- NIM stable (higher net interest income in Poland and Slovakia)
- General admin. expenses higher due to costs related to Polbank integration
- Provisioning decreased mainly due to releases of portfolio-based provisions in Hungary
Overview Segment SEE

Operating Income Split by Country (1-6/2013)

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Romania</td>
<td>36%</td>
<td>647</td>
<td>635</td>
<td>(1.7)%</td>
<td>324</td>
<td>312</td>
<td>3.8%</td>
</tr>
<tr>
<td>Croatia</td>
<td>19%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bulgaria</td>
<td>13%</td>
<td>(149)</td>
<td>(128)</td>
<td>16.2%</td>
<td>(86)</td>
<td>(63)</td>
<td>36.8%</td>
</tr>
<tr>
<td>Serbia</td>
<td>12%</td>
<td>(293)</td>
<td>(305)</td>
<td>(3.9)%</td>
<td>147</td>
<td>145</td>
<td>1.3%</td>
</tr>
<tr>
<td>Albania</td>
<td>8%</td>
<td>(343)</td>
<td>(342)</td>
<td>0.2%</td>
<td>(176)</td>
<td>(166)</td>
<td>6.0%</td>
</tr>
<tr>
<td>Bosnia a. Herzigovina</td>
<td>8%</td>
<td>(10)</td>
<td>(12)</td>
<td>(20.2)%</td>
<td>(2)</td>
<td>(2)</td>
<td>-</td>
</tr>
<tr>
<td>Kosovo</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>635</td>
<td>647</td>
<td>(1.7)%</td>
<td>324</td>
<td>312</td>
<td>3.8%</td>
</tr>
</tbody>
</table>

Total: EUR 635 mn

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

Operating Income Split by Country (1-6/2013)

Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>635</td>
<td>647</td>
<td>(1.7)%</td>
<td>324</td>
<td>312</td>
<td>3.8%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(343)</td>
<td>(342)</td>
<td>0.2%</td>
<td>(176)</td>
<td>(166)</td>
<td>6.0%</td>
</tr>
<tr>
<td>Operating result</td>
<td>293</td>
<td>305</td>
<td>(3.9)%</td>
<td>147</td>
<td>145</td>
<td>1.3%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(149)</td>
<td>(128)</td>
<td>16.2%</td>
<td>(86)</td>
<td>(63)</td>
<td>36.8%</td>
</tr>
<tr>
<td>Other results</td>
<td>10</td>
<td>12</td>
<td>(20.2)%</td>
<td>(2)</td>
<td>(2)</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>154</td>
<td>189</td>
<td>(18.6)%</td>
<td>59</td>
<td>95</td>
<td>(37.3)%</td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>4.28%</td>
<td>4.30%</td>
<td>(2)BP</td>
<td>4.39%</td>
<td>4.20%</td>
<td>19BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>14.9%</td>
<td>18.1%</td>
<td>(3.2)PP</td>
<td>11.2%</td>
<td>17.3%</td>
<td>(6.1)PP</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Profit before tax deteriorated by 19% y-o-y, mainly influenced by lower net interest income (above all Romania and Bulgaria) and higher provisioning for impairment losses
- Net commission income increased primarily due to repricing measures in Romania
- General admin. expenses: staff expenses stable, higher IT expenses, mainly in Romania
- Provisioning increased 16% y-o-y; mainly triggered by Croatia for corporate and retail customers
Overview Segment Russia

Exposure by Type of Customer (1-6/2013)

- Retail: 26%
- Corporates: 64%
- Sovereigns: 3%
- FI: 7%

Total: EUR 16.5 bn

Strategic Initiatives

- 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>Financials</th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>575</td>
<td>555</td>
<td>3.7%</td>
<td>293</td>
<td>283</td>
<td>3.6%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(265)</td>
<td>(238)</td>
<td>11.2%</td>
<td>(140)</td>
<td>(125)</td>
<td>12.2%</td>
</tr>
<tr>
<td>Operating result</td>
<td>311</td>
<td>317</td>
<td>(2.0)%</td>
<td>153</td>
<td>158</td>
<td>(3.3)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>7</td>
<td>15</td>
<td>(52.1)%</td>
<td>(7)</td>
<td>15</td>
<td>-</td>
</tr>
<tr>
<td>Other results</td>
<td>27</td>
<td>0</td>
<td>&gt;500.0%</td>
<td>1</td>
<td>26</td>
<td>(96.2)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>345</td>
<td>332</td>
<td>3.7%</td>
<td>146</td>
<td>198</td>
<td>(26.2)%</td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>4.90%</td>
<td>5.20%</td>
<td>(30)BP</td>
<td>4.75%</td>
<td>5.12%</td>
<td>(37)BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>41.9%</td>
<td>43.4%</td>
<td>(1.4)PP</td>
<td>35.6%</td>
<td>48.1%</td>
<td>(12.5)PP</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Profit improved slightly as a one-off income from investments (sale of Visa shares EUR 26 mn) was largely netted with increased general admin. expenses and lower net releases of provisions for impairment losses
- Higher interest income due to volume increase and lower interest expenses on customer deposits, partially 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
- General admin. expenses increased, mainly driven by higher staff expenses and depreciation (impairment of property)
Overview Segment CIS Other

- 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 organisation
- Further centralisation of major functions and regional governance

Operating Income Split by Country (1-6/2013)

- Ukraine: 77%
- Belarus: 23%

Total: EUR 293 mn

### Financials

<table>
<thead>
<tr>
<th></th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>293</td>
<td>299</td>
<td>(2.1)%</td>
<td>156</td>
<td>137</td>
<td>14.0%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(180)</td>
<td>(182)</td>
<td>(1.2)%</td>
<td>(90)</td>
<td>(90)</td>
<td>(0.5)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>113</td>
<td>117</td>
<td>(3.6)%</td>
<td>66</td>
<td>47</td>
<td>42.1%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(57)</td>
<td>(50)</td>
<td>13.9%</td>
<td>(32)</td>
<td>(25)</td>
<td>25.7%</td>
</tr>
<tr>
<td>Other results</td>
<td>39</td>
<td>(12)</td>
<td>-</td>
<td>6</td>
<td>32</td>
<td>(80.1)%</td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td><strong>94</strong></td>
<td><strong>55</strong></td>
<td><strong>72.6%</strong></td>
<td><strong>41</strong></td>
<td><strong>54</strong></td>
<td><strong>(23.8)%</strong></td>
</tr>
</tbody>
</table>

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

- Profit before tax up EUR 73% due to high valuation gains from securities amounting to EUR 39 mn
- Increased net interest income in Belarus was more than offset by decline in net interest income in Ukraine
- Net commission income improved due to higher income from payment transfer business
- Provisioning increased, mainly due to additional allocations in Ukraine
- Other results turned positive due to Ukraine (valuation gains and gains from sale of visa shares)
### Overview Segment Group Corporates

#### Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>316</td>
<td>315</td>
<td>0.2%</td>
<td>160</td>
<td>156</td>
<td>2.1%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(96)</td>
<td>(82)</td>
<td>17.0%</td>
<td>(51)</td>
<td>(44)</td>
<td>15.5%</td>
</tr>
<tr>
<td>Operating result</td>
<td>220</td>
<td>234</td>
<td>(5.7)%</td>
<td>108</td>
<td>112</td>
<td>(3.2)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(103)</td>
<td>(21)</td>
<td>380.8%</td>
<td>(30)</td>
<td>(73)</td>
<td>(58.8)%</td>
</tr>
<tr>
<td>Other results</td>
<td>0</td>
<td>1</td>
<td>(59.9)%</td>
<td>0</td>
<td>0</td>
<td>(86.7)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>118</td>
<td>214</td>
<td>(44.8)%</td>
<td>78</td>
<td>39</td>
<td>98.9%</td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>2.41%</td>
<td>1.97%</td>
<td>44BP</td>
<td>2.55%</td>
<td>2.17%</td>
<td>38BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>13.0%</td>
<td>24.0%</td>
<td>(11.0)PP</td>
<td>16.9%</td>
<td>8.3%</td>
<td>8.6PP</td>
</tr>
</tbody>
</table>

#### Exposure by Region (1-6/2013)

- **Austria**: 39%
- **Asia**: 19%
- **European Union (excl. Austria)**: 17%
- **North America**: 6%
- **CEE**: 3%
- **Europe Other**: 5%
- **Other**: 10%

Total: EUR 36.4 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

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

- Profit before tax down 45% y-o-y driven by higher provisioning for impairment losses
- Net interest income up 12% y-o-y due to higher margins
- Decline in net trading income due to reduced business in derivatives and structured products
- General admin. expenses increased by 17% y-o-y caused by higher overhead costs
- Provisioning increased by EUR 82 mn y-o-y due to allocations in head office, whereas in 2012 there were higher releases of portfolio based provisions
Overview Segment Group Markets

Exposure by Region (1-6/2013)

- Austria: 40%
- European Union (excl. Austria): 43%
- Asia: 8%
- North America: 3%
- CEE: 1%
- Other: 4%

Total: EUR 31.7 bn

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

Profit dropped due to lower net income from financial investments (one off gain of EUR 159 mn from sale of high quality securities portfolio last year)

Net interest income down 20% y-o-y due to reduced volumes

Net fee and commission income up 28% y-o-y as a result of improvement on financial markets

Net trading income increased 15% y-o-y thanks to higher trading volumes

Release of provisions of EUR 1 mn after provisioning of EUR 19 mn (single corporate cases)

Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>193</td>
<td>187</td>
<td>3.0%</td>
<td>117</td>
<td>76</td>
<td>54.0%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(128)</td>
<td>(127)</td>
<td>0.4%</td>
<td>(67)</td>
<td>(61)</td>
<td>10.5%</td>
</tr>
<tr>
<td>Operating result</td>
<td>65</td>
<td>60</td>
<td>8.4%</td>
<td>50</td>
<td>15</td>
<td>230.3%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>1 (19)</td>
<td>-</td>
<td>2</td>
<td>(1)</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Other results</td>
<td>8</td>
<td>154</td>
<td>(94.8)%</td>
<td>(3)</td>
<td>11</td>
<td>-</td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td><strong>74</strong></td>
<td><strong>194</strong></td>
<td><strong>(61.9)%</strong></td>
<td><strong>49</strong></td>
<td><strong>25</strong></td>
<td><strong>91.4%</strong></td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>0.87%</td>
<td>0.81%</td>
<td>6BP</td>
<td>0.91%</td>
<td>0.84%</td>
<td>7BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>22.7%</td>
<td>29.3%</td>
<td>(6.6)PP</td>
<td>21.8%</td>
<td>8.9%</td>
<td>12.8PP</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Profit dropped due to lower net income from financial investments (one off gain of EUR 159 mn from sale of high quality securities portfolio last year)
- Net interest income down 20% y-o-y due to reduced volumes
- Net fee and commission income up 28% y-o-y as a result of improvement on financial markets
- Net trading income increased 15% y-o-y thanks to higher trading volumes
- Release of provisions of EUR 1 mn after provisioning of EUR 19 mn (single corporate cases)
### Financials

<table>
<thead>
<tr>
<th></th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>896</td>
<td>460</td>
<td>94.8%</td>
<td>917</td>
<td>(21)</td>
<td>-</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(155)</td>
<td>(152)</td>
<td>2.0%</td>
<td>(83)</td>
<td>(72)</td>
<td>16.1%</td>
</tr>
<tr>
<td>Operating result</td>
<td>741</td>
<td>308</td>
<td>140.6%</td>
<td>834</td>
<td>(93)</td>
<td>-</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>1</td>
<td>3</td>
<td>(77.9)%</td>
<td>(0)</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Other result</td>
<td>(208)</td>
<td>20</td>
<td>-</td>
<td>(92)</td>
<td>(116)</td>
<td>(20.9)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>534</td>
<td>331</td>
<td>61.5%</td>
<td>742</td>
<td>(208)</td>
<td>-</td>
</tr>
</tbody>
</table>

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

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

- Net interest income increased due to higher dividends and higher intra group banking business
- Net trading income was stable
- Other net operating income decreased as a result of higher bank levy in Austria
- Other results turned negative due to valuation losses from fair value option impact on own liabilities versus one-off gain from buy back of hybrid capital last year (EUR 113 mn)
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 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

### Financials

<table>
<thead>
<tr>
<th>In EUR mn</th>
<th>1-6/2013</th>
<th>1-6/2012</th>
<th>y-o-y</th>
<th>Q2/2013</th>
<th>Q1/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>(970)</td>
<td>(592)</td>
<td>63.8%</td>
<td>(943)</td>
<td>(27)</td>
<td>&gt;500.0%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>66</td>
<td>65</td>
<td>1.4%</td>
<td>36</td>
<td>30</td>
<td>21.9%</td>
</tr>
<tr>
<td>Operating result</td>
<td>(904)</td>
<td>(527)</td>
<td>71.5%</td>
<td>(907)</td>
<td>3</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>(18)</td>
<td>29</td>
<td>-</td>
<td>(6)</td>
<td>(12)</td>
<td>(51.7)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>(923)</td>
<td>(498)</td>
<td>85.1%</td>
<td>(913)</td>
<td>(10)</td>
<td>&gt;500.0%</td>
</tr>
</tbody>
</table>

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

- Net interest income lower due to higher inter-segment consolidation of dividends
- Other net operating income reconciliation slightly lower due to lower intercompany charges
- General admin. expenses reconciliation was flat due to lower consolidation bookings, related to expenses of the head office functions that are allocated to the network
- Other result reconciliation decreased due to inter-segment business with derivatives
Overall portfolio quality stable q-o-q, marginal rating downgrades in existing portfolio are offset by lower average PD in new business.

Regional distribution focused on CEE (53%) and Austria (20%), in line with strategy.

Total corporate exposure decreased by 1% q-o-q, driven by decline in Russia and in RBI head office.

Note: All figures by country of risk; credit exposure related to all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments); rating models (i.e. FI and Sovereign) are not comparable; regional and rating breakdown excludes project financing of EUR 8.4 bn.
**Portfolio Overview: Retail Exposure**

**Retail Exposure by Product**
- Mortgages: 54%
- Consumer: 19%
- Car Loans: 7%
- Credit Cards: 8%
- Overdraft: 6%
- SME: 5%

**Total exposure: EUR 29.3 bn**

**... and by Region**
- CE: 54%
- SEE: 25%
- Russia: 15%
- CIS Other: 6%

**Retail Loan Exposure by Currency (Foreign Currency)**
- March 2013:
  - USD: 12%
  - Other FX: 1%
  - CHF: 48%
  - EUR: 39%
  - Total Foreign Currency: 35%

- June 2013:
  - USD: 11%
  - Other FX: 1%
  - CHF: 47%
  - EUR: 41%
  - Total Foreign Currency: 34%

- Retail exposure in CEE markets only
- Overall portfolio volume stable YTD, increases mainly in Russia and Slovakia offset by decreases in Poland and Ukraine
- Portfolio dominated by mortgages (54%) and consumer loans (19%), new business also driven by these products
- Share of FX portfolio in the retail segment further declined to 34%, with decreasing absolute FX volume

Note: All figures by country of risk; credit exposure related to all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments); rating models (i.e. FI and Sovereign) are not comparable
Portfolio Overview: FI Exposure

FI Exposure by Product …

- **Other/Off-balance**: 2%
- **Bonds**: 11%
- **Repos**: 19%
- **Loans & Accounts**: 13%
- **Derivatives**: 29%
- **Money markets**: 26%

… and by Region

- **Austria**: 35%
- **Western Europe**: 46%
- **Asia**: 7%
- **RoW**: 12%

**Total exposure: EUR 28.9 bn**

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 slightly increased q-o-q, driven by repos (thus highly collateralized) and slight growth in the securities portfolio

Note: All figures by country of risk; credit exposure related to all on-balance sheet (loans, debt securities) and off-balance sheet exposures (guarantees, commitments); rating models (i.e. FI and Sovereign) are not comparable
Portfolio Overview: Sovereign Exposure

Sovereign Exposure by Product …

- **Bonds**: 69%
- **Loans & Accounts**: 25%
- **Derivatives**: 4%
- **Other**: 1%

Total exposure: EUR 18.0 bn

... and by Region

- **CE**: 42%
- **SEE**: 30%
- **RoW**: 6%
- **Austria**: 7%
- **Russia**: 3%
- **CIS Other**: 6%
- **Asia**: 6%

Rating Breakdown

<table>
<thead>
<tr>
<th>Rating</th>
<th>Dec-12</th>
<th>Jun-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>A2</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>A3</td>
<td>18%</td>
<td>20%</td>
</tr>
<tr>
<td>A4</td>
<td>16%</td>
<td>14%</td>
</tr>
<tr>
<td>B1</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>B2</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>B3</td>
<td>16%</td>
<td>20%</td>
</tr>
<tr>
<td>B4</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>B5</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>C</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>D</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>NR</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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.

- **Majority of sovereign portfolio is held for liquidity management and minimum reserve requirements**
- **Portfolio slightly decreased by EUR 0.7 bn in Q2 due to a reduction of repo business and of excess liquidity placed at central banks**
- **Exposure reduction in A1 rating grade is driven by lower liquidity placement with the Austrian National Bank**
- **Exposure to B3 and B4 is driven by placements at central banks in our core markets in Central and South Eastern Europe**
Bond Maturity Profile

Bond maturity profile at end of June 2013 (in EUR mn)

- Senior government guaranteed
- Senior public placements
- Senior private placements
- Other
- Subordinated
- Supplementary

2013: 1,822
2014: 3,964
2015: 2,258
2016: 975
2017: 1,580
2018: 563
2019: 1,166
2020: 261
2021: 564
2022: 533
2023: 588
2024: 25
2025: 13
2026: 103
2027: 52
2028: 25
2029: 0
2030: 0
>2030: 476

Group Investor Relations
22 Aug 2013
## Further Details on Participation Capital

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dividend Payments</strong></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>
<tr>
<td><strong>Redemption</strong></td>
<td>Participation Capital 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</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CRR Impact</strong></td>
<td>AGM authorized management to redeem participation capital either in tranches or in its entirety, subject to the necessary approvals</td>
<td></td>
<td></td>
<td></td>
<td>According to the vote on 16 April 2013 by the European Parliament both state and private tranches are fully eligible as Common Equity Tier 1 until year end 2017</td>
</tr>
<tr>
<td>Country</td>
<td>Description</td>
<td>FY 2012 (EUR mn)</td>
<td>H1 2013 (EUR mn)</td>
<td>FY 2013E (EUR mn)</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------------------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>------------------</td>
<td>------------------</td>
<td></td>
</tr>
<tr>
<td>Austria</td>
<td>Bank levy based on balance sheet size since January 2011</td>
<td>103</td>
<td>51</td>
<td>103</td>
<td></td>
</tr>
<tr>
<td>Hungary</td>
<td>Bank levy introduced in autumn 2010</td>
<td>24</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Slovakia</td>
<td>Bank levy of 0.4%, broadened to all deposits in July 2012</td>
<td>29</td>
<td>17</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td></td>
<td>One-off contribution for “pro growth measures” of government (extra bank levy in Q4 2012)</td>
<td></td>
<td></td>
<td></td>
<td></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;1</td>
<td>&lt;1</td>
<td>&lt;1</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>~160</td>
<td>~109</td>
<td>~180</td>
<td></td>
</tr>
</tbody>
</table>
Contact and Financial Calendar

Contact Details

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Financial Calendar

Date Event
13 November 2013 Start of Quiet Period
27 November 2013 Third Quarter Report, Conference Call
27 February 2014 Start of Quiet Period
27 March 2014 Annual Report 2013, Conference Call
28 March 2014 RBI Investor Presentation, London
8 May 2014 Start of Quiet Period
22 May 2014 First Quarter Report, Conference Call
4 June 2014 Annual General Meeting
11 June 2014 Ex-Dividend and Dividend Payment Date
7 August 2014 Start of Quiet Period
21 August 2014 Semi-Annual Report, Conference Call
6 November 2014 Start of Quiet Period
20 November 2014 Third Quarter Report, Conference Call

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.
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