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These factors include, without limitation, the following: (i) our ability to compete in the regions in which we operate; (ii) our ability to meet the needs of our customers; (iii) our ability to complete acquisitions or other projects on schedule and to integrate our acquisitions; (iv) uncertainties associated with general economic conditions particularly in CEE; (v) governmental factors, including the costs of compliance with regulations and the impact of regulatory changes; (vi) the impact of currency exchange rate and interest rate fluctuations; and (vii) other risks, uncertainties and factors inherent in our business.

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Overview Segment CE

Operating Income Split by Country (1-9/2013)

Total: EUR 1,238 mn

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
- 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

Financials

<table>
<thead>
<tr>
<th></th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>1,238</td>
<td>1,154</td>
<td>7.3%</td>
<td>418</td>
<td>418</td>
<td>(0.1)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(784)</td>
<td>(723)</td>
<td>8.4%</td>
<td>(267)</td>
<td>(257)</td>
<td>3.8%</td>
</tr>
<tr>
<td>Operating result</td>
<td>454</td>
<td>430</td>
<td>5.5%</td>
<td>151</td>
<td>161</td>
<td>(6.3)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(260)</td>
<td>(293)</td>
<td>(11.1)%</td>
<td>(91)</td>
<td>(96)</td>
<td>(5.3)%</td>
</tr>
<tr>
<td>Other results</td>
<td>(66)</td>
<td>15</td>
<td>–</td>
<td>(3)</td>
<td>(51)</td>
<td>(93.6)%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>127</td>
<td>152</td>
<td>(16.4)%</td>
<td>56</td>
<td>13</td>
<td>320.5%</td>
</tr>
</tbody>
</table>

Net interest margin (%) 2.90% 2.86% 5BP 2.99% 2.98% 1 BP
ROE before tax (%) 5.2% 6.9% (1.7)PP 6.9% 4.1% 2.8PP
Overview Segment SEE

Operating Income Split by Country (1-9/2013)

<table>
<thead>
<tr>
<th>Country</th>
<th>Operating Income</th>
<th>General Admin. Expenses</th>
<th>Operating Result</th>
<th>Net Provisioning for Imp. Losses</th>
<th>Other Results</th>
<th>Profit before Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Romania</td>
<td>964</td>
<td>(515)</td>
<td>449</td>
<td>(219)</td>
<td>15</td>
<td>246</td>
</tr>
<tr>
<td>Croatia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bosnia a. Herzegovina</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Albania</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Serbia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bulgaria</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kosovo</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total: EUR 964 mn</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 before tax deteriorated by 6% 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 advertising expenses, mainly in Romania, lower depreciation in Croatia and Romania
- Provisioning increased 10% y-o-y; mainly triggered by Croatia for corporate and retail customers

Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>964</td>
<td>965</td>
<td>(0.1)%</td>
<td>329</td>
<td>324</td>
<td>1.6%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(515)</td>
<td>(516)</td>
<td>(0.3)%</td>
<td>(172)</td>
<td>(176)</td>
<td>(2.4)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>449</td>
<td>449</td>
<td>0.2%</td>
<td>157</td>
<td>147</td>
<td>6.3%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(219)</td>
<td>(200)</td>
<td>9.5%</td>
<td>(70)</td>
<td>(86)</td>
<td>(17.9)%</td>
</tr>
<tr>
<td>Other results</td>
<td>15</td>
<td>13</td>
<td>19.8%</td>
<td>6</td>
<td>(2)</td>
<td>–</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>246</td>
<td>261</td>
<td>(6.0)%</td>
<td>92</td>
<td>59</td>
<td>54.4%</td>
</tr>
</tbody>
</table>

Net interest margin (%) | 4.18% | 4.18% | 15BP | 4.46% | 4.39% | 7BP
ROE before tax (%)      | 16.1% | 17.1% | (1.0)PP | 17.9% | 11.2% | 6.7PP
Overview Segment Russia

Exposure by Type of Customer (1-9/2013)

- Corporates: 61%
- Retail: 26%
- FI: 7%
- Sovereigns: 5%

Total: EUR 17.6 bn

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>894</td>
<td>834</td>
<td>7.2%</td>
<td>318</td>
<td>293</td>
<td>8.8%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(392)</td>
<td>(360)</td>
<td>8.7%</td>
<td>(127)</td>
<td>(140)</td>
<td>(9.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>502</td>
<td>474</td>
<td>6.0%</td>
<td>191</td>
<td>153</td>
<td>25.3%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(19)</td>
<td>13</td>
<td>-</td>
<td>(27)</td>
<td>(7)</td>
<td>256.7%</td>
</tr>
<tr>
<td>Other results</td>
<td>24</td>
<td>(2)</td>
<td>-</td>
<td>(3)</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>507</td>
<td>485</td>
<td>4.4%</td>
<td>162</td>
<td>146</td>
<td>10.7%</td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>4.81%</td>
<td>5.23%</td>
<td>[42]BP</td>
<td>4.64%</td>
<td>4.75%</td>
<td>[11]BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>41.8%</td>
<td>43.1%</td>
<td>[1.2]PP</td>
<td>39.7%</td>
<td>35.6%</td>
<td>4.2PP</td>
</tr>
</tbody>
</table>

Strategic Initiatives

- Focus on premium customers in the Retail segment via multi channel cross-selling
- Selective growth through enhancement of product offerings and diversification into corporate mid-market
- 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

Commentary on Financials (y-o-y)

- Profit improved slightly as a one-off income from investments (sale of Visa shares EUR 25 mn in Q1) was largely netted with increased general admin. expenses and lower net releases of provisions for impairment losses
- Significant increase in net trading income mainly from currency-based transactions
- 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

Operating Income Split by Country (1-9/2013)

- Russia 76%
- Belarus 24%
- Total: EUR 467 mn

Financials

<table>
<thead>
<tr>
<th></th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>467</td>
<td>462</td>
<td>1.1%</td>
<td>175</td>
<td>156</td>
<td>11.9%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(268)</td>
<td>(278)</td>
<td>(3.6)%</td>
<td>(89)</td>
<td>(90)</td>
<td>(1.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>199</td>
<td>184</td>
<td>8.2%</td>
<td>86</td>
<td>66</td>
<td>29.7%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(94)</td>
<td>(76)</td>
<td>24.2%</td>
<td>(37)</td>
<td>(32)</td>
<td>15.8%</td>
</tr>
<tr>
<td>Other results</td>
<td>44</td>
<td>(27)</td>
<td>-</td>
<td>5</td>
<td>6</td>
<td>(22.2)%</td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td>149</td>
<td>82</td>
<td>82.0%</td>
<td>54</td>
<td>41</td>
<td>32.4%</td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>7.27%</td>
<td>7.18%</td>
<td>9BP</td>
<td>8.08%</td>
<td>7.13%</td>
<td>95BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>23.6%</td>
<td>14.0%</td>
<td>9.6PP</td>
<td>25.5%</td>
<td>19.1%</td>
<td>6.4PP</td>
</tr>
</tbody>
</table>

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 organisation
- Further centralisation of major functions and regional governance

Commentary on Financials (y-o-y)

- Profit before tax up EUR 82% due to high valuation gains from securities amounting to EUR 44mn
- Decreased net interest income in Ukraine partly offset by increase in net interest income in Belarus
- Net trading income improved mainly from currency-based transactions
- 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

Exposure by Region (1-9/2013)

- Austria: 39%
- European Union (excl. Austria): 17%
- CEE: 4%
- North America: 5%
- Other: 6%
- Total: EUR 38.2 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 59% y-o-y driven by higher provisioning for impairment losses
- Net interest income up 15% y-o-y due to higher margins and higher volume
- Decline in net trading income due to reduced business in derivatives and structured products
- General admin. expenses increased by 9% y-o-y caused by higher overhead costs
- Provisioning increased by EUR 156mn y-o-y due to allocations in head office, whereas in 2012 there were higher releases of portfolio based provisions

Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>468</td>
<td>453</td>
<td>3.5%</td>
<td>152</td>
<td>160</td>
<td>(4.5)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>142</td>
<td>130</td>
<td>9.1%</td>
<td>46</td>
<td>51</td>
<td>(9.4)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>326</td>
<td>323</td>
<td>1.2%</td>
<td>106</td>
<td>108</td>
<td>(2.2)%</td>
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<tr>
<td>Net provisioning for imp. losses</td>
<td>208</td>
<td>52</td>
<td>296.1%</td>
<td>105</td>
<td>30</td>
<td>248.5%</td>
</tr>
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<td>2</td>
<td>18</td>
<td>-</td>
<td>2</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>117</td>
<td>288</td>
<td>(59.3)%</td>
<td>1</td>
<td>78</td>
<td>-</td>
</tr>
<tr>
<td>Net interest margin (%)</td>
<td>2.32%</td>
<td>1.92%</td>
<td>40BP</td>
<td>2.25%</td>
<td>2.55%</td>
<td>(31)BP</td>
</tr>
<tr>
<td>ROE before tax (%)</td>
<td>8.6%</td>
<td>22.1%</td>
<td>(13.5)PP</td>
<td>-</td>
<td>16.9%</td>
<td>-</td>
</tr>
</tbody>
</table>
Overview Segment Group Markets

Exposure by Region (1-9/2013)

Europe Other
CEE 6% Europe Other 1%
North America 3%
Asia 7%
Austria 39%
European Union (excl. Austria) 43%

Total: EUR 30.7 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

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y %</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>281</td>
<td>276</td>
<td>2.0%</td>
<td>88</td>
<td>117</td>
<td>(24.6)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(193)</td>
<td>(192)</td>
<td>0.1%</td>
<td>(65)</td>
<td>(67)</td>
<td>(3.8)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>89</td>
<td>83</td>
<td>6.6%</td>
<td>24</td>
<td>50</td>
<td>(52.5)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>7</td>
<td>(19)</td>
<td>-</td>
<td>5</td>
<td>2</td>
<td>151.5%</td>
</tr>
<tr>
<td>Other results</td>
<td>13</td>
<td>174</td>
<td>(92.8)%</td>
<td>5</td>
<td>(3)</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>108</td>
<td>238</td>
<td>(54.7)%</td>
<td>34</td>
<td>49</td>
<td>(30.4)%</td>
</tr>
</tbody>
</table>

Net interest margin (%)    0.72% 0.87% (15)BP 0.94% 0.91% 3BP
ROE before tax (%)         22.1% 28.0% (5.9)PP 20.8% 21.8% (1.0)PP

Commentary on Financials (y-o-y)

- Profit dropped due to lower net income from financial investments (one off gain of EUR 156mn from sale of high quality securities portfolio last year)
- Net interest income down 16% y-o-y due to reduced volumes
- Net fee and commission income up 14% y-o-y as a result of improvement on financial markets
- Net trading income increased 14% y-o-y mainly from equity/-and index-based transactions
- Release of provisions of EUR 2mn after provisioning of EUR 27mn (single corporate cases)
### Financials

<table>
<thead>
<tr>
<th></th>
<th>In EUR mn</th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
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<td></td>
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<td>135</td>
<td>586</td>
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<td></td>
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<td>(233)</td>
<td>3.7%</td>
<td>(87)</td>
<td>(83)</td>
<td>4.5%</td>
</tr>
<tr>
<td>Operating result</td>
<td></td>
<td>484</td>
<td>309</td>
<td>56.8%</td>
<td>48</td>
<td>503</td>
<td>(90.5)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td></td>
<td>(5)</td>
<td>3</td>
<td>−</td>
<td>(6)</td>
<td>(0)</td>
<td>&gt;500.0%</td>
</tr>
<tr>
<td>Other result</td>
<td></td>
<td>(381)</td>
<td>(156)</td>
<td>144.0%</td>
<td>(121)</td>
<td>(118)</td>
<td>3.2%</td>
</tr>
<tr>
<td>Profit before tax</td>
<td></td>
<td>98</td>
<td>156</td>
<td>(37.2)%</td>
<td>(79)</td>
<td>385</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 commission income improved by 42% y-o-y mainly from payment transfer business
- Net trading income increased by 88% y-o-y because of lower valuation losses in interest-based transactions
- Other net operating income decreased due to intercompany charging
- 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) and due to bank levy in Austria.
Reconciliation

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

<table>
<thead>
<tr>
<th>Financials</th>
<th>1-9/2013</th>
<th>1-9/2012</th>
<th>y-o-y</th>
<th>Q3/2013</th>
<th>Q2/2013</th>
<th>q-o-q</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>(772)</td>
<td>(685)</td>
<td>12.7%</td>
<td>198</td>
<td>(943)</td>
<td>-</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>106</td>
<td>98</td>
<td>8.0%</td>
<td>40</td>
<td>36</td>
<td>10.8%</td>
</tr>
<tr>
<td>Operating result</td>
<td>(666)</td>
<td>(587)</td>
<td>13.4%</td>
<td>238</td>
<td>(907)</td>
<td>-</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>0</td>
<td>0</td>
<td>(114.3)%</td>
<td>0</td>
<td>0</td>
<td>(154.3)%</td>
</tr>
<tr>
<td>Other result</td>
<td>12</td>
<td>42</td>
<td>(72.2)%</td>
<td>30</td>
<td>(6)</td>
<td>-</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>(654)</td>
<td>(546)</td>
<td>19.8%</td>
<td>268</td>
<td>(913)</td>
<td>-</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Operating income down by EUR 86 mn due to decreased net interest income (lower due to higher inter-segment consolidation of dividends) and because of lower net trading income
- 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
Portfolio Overview: Corporate Exposure

Total Corporate Exposure by Industry...

- Wholesale and Retail Trade 24%
- Manufacturing 21%
- Real Estate 11%
- Financial Intermediation 9%
- Construction 7%
- Transport, Storage and Communication 5%
- Other industries 22%

... and by Region

- CEE 24%
- Western Europe 12%
- Austria 19%
- SEE 12%
- Russia 13%
- CIS Other 5%
- Asia 7%
- RoW 8%

Total exposure: EUR 89.3 bn

Rating Breakdown

- Best
- Worst

- Total corporate exposure slightly increased q-o-q, growth mainly in RBI Head Office and branches, partially compensated by exposure reduction in most network banks.
- Overall portfolio quality stable q-o-q, marginal rating downgrades in existing portfolio are offset by lower average default probability in new business.
- Regional distribution focused on CEE (54%) and Austria (19%), in line with strategy.

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; rating breakdown excludes project financing of EUR 8.5 bn.

Group Investor Relations
27 November 2013
Portfolio Overview: Retail Exposure

Retail Exposure by Product...

- Mortgages: 53%
- Consumer Loans: 20%
- Car Loans: 8%
- Credit Cards: 8%
- Overdraft: 7%
- SME: 5%

...and by Region

- CE: 53%
- Russia: 16%
- SEE: 25%
- CIS Other: 6%

Total exposure: EUR 29.8 bn

Retail Loan Exposure by Currency (Foreign Currency)

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

Sep-2013
- Total Foreign Currency: 33%
  - USD: 10%
  - EUR: 41%
  - CHF: 47%
  - Other FX: 1%

- Retail exposure in CEE markets only
- Overall portfolio volume slightly increased q-o-q due to growth in the PI segment in Russia, mainly in the best rating grades
- Portfolio dominated by mortgages (53%) and consumer loans (20%), new business also driven by these products
- Share of FX portfolio in the retail segment further declined to 33%, with decreasing absolute FX volume

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
**Portfolio Overview: FI Exposure**

**FI Exposure by Product**

- Money markets: 28%
- Derivatives: 27%
- Loans & Accounts: 11%
- Repos: 21%
- Other/Off-balance: 3%

**Total exposure: EUR 28.1 bn**

**and by Region**

- Western Europe: 44%
- Austria: 34%
- Asia: 7%
- RoW: 14%

**Rating Breakdown**

- A1: 0%
- A2: 3%
- A3: 6%
- B1: 46%
- B2: 31%
- B3: 1%
- B4: 0%
- B5: 0%
- C: 0%
- D: 0%
- NR: 0%

- Best
- Worst

**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.

- Total FI portfolio slightly decreased q-o-q, driven by a decline in derivatives business and securities in the banking book.

- A3 rating grade dominated by exposure to Raiffeisen Banking Group, which accounts for approximately one third of the total FI portfolio, as part of intra-group liquidity management.

- Exposure to Western European Institutions slightly reduced.
Sovereign Exposure by Product ...

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

... and by Region

- CE: 40%
-SEE: 28%
- Asia: 6%
- Austria: 7%
- CIS Other: 5%
- Russia: 5%
- RoW: 8%

Total exposure: EUR 18.6 bn

Rating Breakdown

- A1: 8% (Dec-12), 8% (Sep-13)
- A2: 4% (Dec-12), 9% (Sep-13)
- A3: 9% (Dec-12), 17% (Sep-13)
- B1: 14% (Dec-12), 14% (Sep-13)
- B2: 7% (Dec-12), 7% (Sep-13)
- B3: 18% (Dec-12), 19% (Sep-13)
- B4: 16% (Dec-12), 20% (Sep-13)
- B5: 1% (Dec-12), 8% (Sep-13)
- C: 0% (Dec-12), 0% (Sep-13)
- D: 0% (Dec-12), 0% (Sep-13)
- NR: 0% (Dec-12), 0% (Sep-13)

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

- Majority of sovereign portfolio is held for liquidity management and minimum reserve requirements
- Portfolio slightly increased by EUR 0.6 bn in Q3 due to higher central bank placements, while exposure to central governments remained stable
- 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 September 2013 (in EUR mn)

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

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</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>1,031</td>
<td>4,119</td>
<td>2,644</td>
<td>893</td>
<td>1,559</td>
<td>591</td>
<td>1,109</td>
<td>271</td>
<td>564</td>
<td>533</td>
<td>589</td>
<td>25</td>
<td>13</td>
<td>103</td>
<td>52</td>
<td>25</td>
<td>15</td>
<td>0</td>
<td>476</td>
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### Further Details on Participation Capital

**Group Investor Relations 16**

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Dividend Payments</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>Redemption</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<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>
<td></td>
</tr>
<tr>
<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></td>
<td></td>
</tr>
<tr>
<td>• 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</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CRR Impact</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<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>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Overview of Bank Levies and Impact on RBI

<table>
<thead>
<tr>
<th>Country</th>
<th>Levy Description</th>
<th>FY 2012 (EUR mn)</th>
<th>9M 2013 (EUR mn)</th>
<th>FY 2013E (EUR mn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>Bank levy based on balance sheet size since January 2011</td>
<td>103</td>
<td>78</td>
<td>103</td>
</tr>
<tr>
<td>Hungary</td>
<td>Bank levy introduced in autumn 2010 (in Q2 2013 one-off contribution to special financial transactions tax)</td>
<td>24</td>
<td>59</td>
<td>59</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>29</td>
<td>25</td>
<td>34</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>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>~160</td>
<td>163</td>
<td>~197</td>
</tr>
</tbody>
</table>
# Contact and Financial Calendar

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

**Contact Details**

**Susanne E. Langer**
Head of Group Investor Relations  
Spokesperson  
Raiffeisen Bank International AG
Am Stadtpark 9  
1030 Vienna  
Austria

Tel.: +43 1 71 707 2089  
Fax: +43 1 71 707 2138
ir@rbinternational.com  
www.rbinternational.com

**Financial Calendar**

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

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