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### Overview Segment CE

#### Operating Income Split by Country (1-12/2016)

- **Hungary**: 21%
- **Slovakia**: 42%
- **Czech Republic**: 37%

**Total: EUR 1,016 mn**

#### Financials

<table>
<thead>
<tr>
<th></th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
<th>1-12/2016</th>
<th>1-12/2015</th>
<th>y-o-y</th>
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<tbody>
<tr>
<td>Operating income</td>
<td>249</td>
<td>242</td>
<td>3.1%</td>
<td>1,016</td>
<td>1,048</td>
<td>(3.0)%</td>
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<tr>
<td>General admin. expenses</td>
<td>(179)</td>
<td>(151)</td>
<td>18.5%</td>
<td>(643)</td>
<td>(636)</td>
<td>1.2%</td>
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<tr>
<td>Operating result</td>
<td>71</td>
<td>91</td>
<td>(22.5)%</td>
<td>373</td>
<td>412</td>
<td>(9.5)%</td>
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<td>Net provisioning for imp. losses</td>
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<td>2</td>
<td>–</td>
<td>(38)</td>
<td>(133)</td>
<td>(71.3)%</td>
</tr>
<tr>
<td>Other results</td>
<td>(14)</td>
<td>0</td>
<td>–</td>
<td>19</td>
<td>31</td>
<td>(36.4)%</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>49</td>
<td>93</td>
<td>(47.3)%</td>
<td>354</td>
<td>310</td>
<td>14.3%</td>
</tr>
</tbody>
</table>

#### Net interest margin (%)  
- 2.26%  
- 2.14%  
- 128BP  
- 2.31%  
- 2.67%  
- (36)BP

#### RoE before tax (%)  
- 10.7%  
- 20.8%  
- (10.1)PP  
- 19.1%  
- 18.3%  
- 0.8PP

#### Strategic Initiatives

- Further enhancement of existing prime relationships with corporate, affluent customers and primary customers to increase share-of-wallet
- Focus on alternative distribution channels and service excellence programs
- Revitalize lending with focus on prime customer relationships with cross-selling potential (e.g. Cash Management, Capital Markets & Investment Banking) and strengthen digital capabilities
- Continue the execution of NPL rundown strategy both in retail and corporate
- Ongoing proactive cost management (lean management project across operations in order to optimize processes)
- Actions initiated to generate higher fee income through new pricing models and cross-selling

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

- Operating income: Net interest income down EUR 25 mn suffering from low market interest rate levels, increase in Czech Republic due to growth and Citi retail portfolio acquisition; net fee and commission income down EUR 5 mn mainly in Slovakia due to exceptional income in 2015
- General administrative expenses: EUR 36 mn higher staff expenses caused by increased number of employees in Czech Republic and Slovakia; EUR 10 mn lower office space expenses and EUR 14 mn lower depreciation mainly in Hungary related to branch closures in 2015
- Net provisioning for impairment losses improved EUR 95 mn mainly driven by Hungary (down EUR 63 mn in corporate business due to rating improvement, sale of real estate backed NPL) and Slovakia (down EUR 23 mn, loan sales, repayments), Czech Republic (down EUR 9 mn)
- Other results: income of EUR 56 mn from sale of Visa Europe shares, EUR 60 mn lower provision release due to Settlement Act in Hungary
Overview Segment SEE

Operating Income Split by Country (1-12/2016)

- Kosovo 4%
- Albania 6%
- Bosnia a. Herzegovina 9%
- Serbia 11%
- Bulgaria 13%
- Croatia 19%
- Romania 38%

Total: EUR 1,203 mn

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
<th>1-12/2016</th>
<th>1-12/2015</th>
<th>y-o-y</th>
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<tbody>
<tr>
<td>Operating income</td>
<td>299</td>
<td>310</td>
<td>(3.4)%</td>
<td>1,203</td>
<td>1,214</td>
<td>(0.9)%</td>
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<tr>
<td>General admin. expenses</td>
<td>(179)</td>
<td>(161)</td>
<td>10.8%</td>
<td>(674)</td>
<td>(681)</td>
<td>(1.0)%</td>
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<tr>
<td>Operating result</td>
<td>120</td>
<td>148</td>
<td>(18.8)%</td>
<td>529</td>
<td>533</td>
<td>(0.8)%</td>
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<tr>
<td>Net provisioning for imp. losses</td>
<td>(77)</td>
<td>(26)</td>
<td>203.0%</td>
<td>(175)</td>
<td>(191)</td>
<td>(8.4)%</td>
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<tr>
<td>Other results</td>
<td>11</td>
<td>(0)</td>
<td>–</td>
<td>8</td>
<td>(82)</td>
<td>–</td>
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<tr>
<td>Profit/loss before tax</td>
<td>54</td>
<td>123</td>
<td>(55.7)%</td>
<td>363</td>
<td>260</td>
<td>39.4%</td>
</tr>
</tbody>
</table>

Net interest margin (%)  
- 3.46%  
- 3.51%  
- (5)BP

RoE before tax (%)  
- 11.2%  
- 25.9%  
- (14.7)PP

Commentary on Financials (y-o-y)

- Operating income: Net interest income down EUR 42 mn due to low interest rate levels in nearly all markets; net fee and commission income up EUR 10 mn mainly driven by payment transfer business; recurring other net operating income improved EUR 17 mn, mainly triggered by provision releases in Romania and Albania related to legal cases
- General administrative expenses: EUR 11 mn lower deposit insurance fees in Romania and Bulgaria
- Net provisioning for impairment losses: Bulgaria (down EUR 32 mn driven by closure of corporate NPL cases), Croatia (down EUR 14 mn, releases for corporates and releases in PI due to CHF conversion), Serbia (down EUR 15 mn driven by corporate business), Albania (up EUR 34 mn due to new defaults in corporate business)
- Other results: EUR 38 mn from sale of Visa Europe shares; in 2015 negative effect of EUR 82 mn due to foreign currency loans in Croatia (2016: minus EUR 10 mn); in 2016 negative effect from Romanian Walkaway Law (net provision of EUR 27 mn allocated)

Strategic Initiatives

- Further strengthening of primary relationships with premium retail and corporate clients while increasing cross-selling efforts
- Revitalize lending in retail, selective underwriting in corporate
- Implement multichannel approach through digitalization, testing of self-service zones and new branch models
- Cost efficiency and optimization of branch network
- Centralization of services and process optimization to enhance productivity
Overview Segment EE

Financials

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<thead>
<tr>
<th>in EUR mn</th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
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<th>1-12/2015</th>
<th>y-o-y</th>
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<tbody>
<tr>
<td>Operating income</td>
<td>357</td>
<td>331</td>
<td>7.9%</td>
<td>1,315</td>
<td>1,361</td>
<td>(3.4)%</td>
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<td>General admin. expenses</td>
<td>(162)</td>
<td>(122)</td>
<td>33.2%</td>
<td>(519)</td>
<td>(563)</td>
<td>(7.9)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>195</td>
<td>209</td>
<td>(6.8)%</td>
<td>796</td>
<td>798</td>
<td>(0.2)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(71)</td>
<td>(13)</td>
<td>442.1%</td>
<td>(163)</td>
<td>(422)</td>
<td>(61.2)%</td>
</tr>
<tr>
<td>Other results</td>
<td>3</td>
<td>2</td>
<td>90.9%</td>
<td>17</td>
<td>173</td>
<td>(90.4)%</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>127</td>
<td>198</td>
<td>(35.6)%</td>
<td>649</td>
<td>550</td>
<td>18.2%</td>
</tr>
</tbody>
</table>

Net interest margin (%)  
Operating income: Net interest income down EUR 82 mn (in Russia down EUR 80 mn due to FX, lower interest income from derivatives and volume driven decrease in loans to customers); EUR 12 mn FX-driven decline in net fee and commission income; net trading income up EUR 34 mn mostly from currency-based business in Ukraine (up EUR 85 mn) due to more limited UAH devaluation and change of FX positioning partly offset by Belarus (down EUR 62 mn) mainly due to closure of capital hedge position and lower result from open currency position (volume and valuation driven)

General administrative expenses: decrease mainly FX-driven; EUR 16 mn lower staff expenses due to lower staff numbers; other administrative expenses down EUR 24 mn (lower legal expenses, lower office space expenses)

Net provisioning for impairment losses improved: Ukraine down EUR 214 mn (2015 high ILLP for Donbass region); Russia down EUR 36 mn (retail and corporate business), Belarus down EUR 6 mn (loan volume decline)

Other results: EUR 79 mn lower valuation result on FV securities mainly in Ukraine on USD-linked bonds and EUR 85 mn lower income from disposal of Group assets (2015 sale of Russian pension fund business EUR 86 mn)

Strategic Initiatives

- Russia: focus in corporate remains multinationals, large Russian corporates and now stronger mid-market; increase transactional capital efficient business share with SME as well as affluent customers; continue selective secured and unsecured lending to retail customer base; launch of state of the art online banking for retail (incl. Apple Pay) and corporate customers

- Ukraine: focus in corporate on multinationals, agro and food business; launch of digital transformation program

- Strict RWA management and customer selection in Belarus

Commentary on Financials (y-o-y)

- Operating income: Net interest income down EUR 82 mn (in Russia down EUR 80 mn due to FX, lower interest income from derivatives and volume driven decrease in loans to customers); EUR 12 mn FX-driven decline in net fee and commission income; net trading income up EUR 34 mn mostly from currency-based business in Ukraine (up EUR 85 mn) due to more limited UAH devaluation and change of FX positioning partly offset by Belarus (down EUR 62 mn) mainly due to closure of capital hedge position and lower result from open currency position (volume and valuation driven)

- General administrative expenses: decrease mainly FX-driven; EUR 16 mn lower staff expenses due to lower staff numbers; other administrative expenses down EUR 24 mn (lower legal expenses, lower office space expenses)

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- Other results: EUR 79 mn lower valuation result on FV securities mainly in Ukraine on USD-linked bonds and EUR 85 mn lower income from disposal of Group assets (2015 sale of Russian pension fund business EUR 86 mn)
Overview Segment Group Corporates

Exposure by Region (1-12/2016)

- North America: 3%
- Asia: 3%
- Europe Other: 7%
- CEE: 8%
- European Union (excl. Austria): 27%
- Austria: 47%

Total: EUR 26 bn

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
<th>1-12/2016</th>
<th>1-12/2015</th>
<th>y-o-y</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>109</td>
<td>89</td>
<td>23.4%</td>
<td>382</td>
<td>402</td>
<td>(4.9)%</td>
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<tr>
<td>General admin. expenses</td>
<td>(38)</td>
<td>(40)</td>
<td>(4.2)%</td>
<td>(153)</td>
<td>(143)</td>
<td>7.1%</td>
</tr>
<tr>
<td>Operating result</td>
<td>71</td>
<td>49</td>
<td>45.9%</td>
<td>229</td>
<td>259</td>
<td>(11.5)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(18)</td>
<td>6</td>
<td>–</td>
<td>(74)</td>
<td>(141)</td>
<td>(47.2)%</td>
</tr>
<tr>
<td>Other results</td>
<td>(3)</td>
<td>(1)</td>
<td>208.1%</td>
<td>(4)</td>
<td>(15)</td>
<td>(71.5)%</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>50</td>
<td>54</td>
<td>(7.1)%</td>
<td>150</td>
<td>103</td>
<td>46.6%</td>
</tr>
</tbody>
</table>

- Net interest margin (%) | 2.42% | 1.99% | 43BP | 2.16% | 2.08% | 8BP |
- RoE before tax (%) | 17.0% | 18.9% | (1.9)PP | 12.6% | 9.3% | 3.2PP |

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 products, 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)
- Foster knowledge transfer regarding best practice customer relationship management and product development
- Continuous optimization of processes and focus on cost efficiency

Commentary on Financials (y-o-y)

- Operating income: Net interest income down EUR 13 mn due to lower credit volumes and margins in head office, decreased income from real estate financing; net fee and commission income down EUR 14 mn due to lower fee income from export and investment financing, liquidity management services and bond trading, partly offset by higher fee income from bond issues
- General administrative expenses increased EUR 10 mn due to other administrative expenses (resolution fund fees) allocated to the segment
- Net provisioning for impairment losses improved EUR 66 mn: in 2015 high ILLP for corporates in Donbass region
- Other results up EUR 11 mn due to higher income from financial investments (up EUR 16 mn, mainly from real estate financing), partly offset by higher allocation of bank levies (up EUR 5 mn to EUR 20 mn)
Overview Segment Group Markets

Exposure by Region (1-12/2016)

- EU (excl. Austria) 52%
- Austria 30%
- Asia 6%
- CEE 3%
- North America 4%
- Other 4%

Total: EUR 20 bn

Financials

<table>
<thead>
<tr>
<th>in EUR mn</th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
<th>1-12/2016</th>
<th>1-12/2015</th>
<th>y-o-y</th>
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<tbody>
<tr>
<td>Operating income</td>
<td>84</td>
<td>77</td>
<td>9.1%</td>
<td>307</td>
<td>288</td>
<td>6.5%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(53)</td>
<td>(54)</td>
<td>(1.5)%</td>
<td>(211)</td>
<td>(216)</td>
<td>(2.0)%</td>
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<tr>
<td>Operating result</td>
<td>31</td>
<td>23</td>
<td>33.5%</td>
<td>95</td>
<td>72</td>
<td>31.7%</td>
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<tr>
<td>Net provisioning for imp. losses</td>
<td>(7)</td>
<td>(33)</td>
<td>(79.0)%</td>
<td>(34)</td>
<td>7</td>
<td>–</td>
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<tr>
<td>Other results</td>
<td>(6)</td>
<td>(3)</td>
<td>149.5%</td>
<td>6</td>
<td>15</td>
<td>(61.9)%</td>
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<tr>
<td>Profit/loss before tax</td>
<td>18</td>
<td>(12)</td>
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<td>67</td>
<td>94</td>
<td>(29.1)%</td>
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<tr>
<td>Net interest margin (%)</td>
<td>0.69%</td>
<td>0.58%</td>
<td>11BP</td>
<td>0.60%</td>
<td>0.77%</td>
<td>(17)BP</td>
</tr>
<tr>
<td>RoE before tax (%)</td>
<td>14.3%</td>
<td>–</td>
<td>–</td>
<td>13.4%</td>
<td>17.2%</td>
<td>(3.7)PP</td>
</tr>
</tbody>
</table>

Strategic Initiatives

- Provide reliable and high-quality services to corporates, institutional clients and retail customers following a conservative and customer-oriented business approach
- Strengthen investment banking offering by broadening debt-to-equity spectrum (incl. DCM, ECM, M&A, ABF, Loan Syndication) and providing capital efficient products to clients across RBI’s markets
- Further improve client coverage model for non-bank financial institutions
- Continue conservative trading strategy focused on market making/supporting RBI’s customer business with efficient use of capital
- Keep strict resource discipline across all activities by streamlining processes and increasing efficiency in distribution and product delivery

Commentary on Financials (y-o-y)

- Operating income: Net interest income down EUR 12 mn due to excess liquidity in the market, lower credit demand and volume-driven reduction from securities; net fee and commission income down EUR 9 mn as lower income from securities business (volume and margin driven) and lower bond issues; net trading income up EUR 44 mn from increased turnover in business with institutional investors, while losses resulted from the abolition of the minimum exchange rate for the Swiss franc in the previous year
- Net provisioning for impairment losses increased due to allocations for financial institutions
- Other results: income from financial investments decreased due to revaluation of bonds, partly offset by higher income from derivatives; bank levies up EUR 3 mn to EUR 21 mn
Overview Corporate Center

Financials

<table>
<thead>
<tr>
<th></th>
<th>Q4/2016</th>
<th>Q3/2016</th>
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<th>1-12/2015</th>
<th>y-o-y</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>73</td>
<td>123</td>
<td>(40.8)%</td>
<td>492</td>
<td>1,148</td>
<td>(57.2)%</td>
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<tr>
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<td>(80)</td>
<td>(68)</td>
<td>18.3%</td>
<td>(326)</td>
<td>(306)</td>
<td>6.6%</td>
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<tr>
<td>Operating result</td>
<td>(7)</td>
<td>56</td>
<td>–</td>
<td>166</td>
<td>842</td>
<td>(80.3)%</td>
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<tr>
<td>Net provisioning for imp. losses</td>
<td>(1)</td>
<td>2</td>
<td>–</td>
<td>(9)</td>
<td>(23)</td>
<td>(59.3)%</td>
</tr>
<tr>
<td>Other results</td>
<td>(56)</td>
<td>(78)</td>
<td>(27.7)%</td>
<td>(221)</td>
<td>(226)</td>
<td>(2.5)%</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>(65)</td>
<td>(21)</td>
<td>212.7%</td>
<td>(64)</td>
<td>593</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 equity 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 business with special customers

Commentary on Financials (y-o-y)

- Operating income: Net interest income down EUR 762 mn due to EUR 604 mn lower dividends and lower interest income from intra-group refinancing (volume driven); EUR 122 mn increase in net trading income mainly as in 2015 a loss on the RUB dividend hedge (EUR 70 mn) was booked and lower valuation losses on open currency position of a real estate company
- General administrative expenses up EUR 20 mn due to higher staff expenses and allocation of resolution fund fees to the segment
- Other results up EUR 6 mn to minus EUR 221 mn due to:
  - Net income from disposal of Group assets up EUR 60 mn to EUR 11 mn (2015: negative impact of EUR 52 mn from provision booked for sale of Slovenian network bank)
  - Bank levies in this segment amounted to EUR 42 mn, down EUR 7 mn
  - Valuation results from derivatives and liabilities declined due to valuation of bankbook derivatives used for hedging purposes and own liabilities which were mostly offset by improved net income from financial investments due to sale of Visa Europe shares in head office and better valuation results from securities and equity participations
Overview Segment Non-Core

Operating Income Split by Country (1-12/2016)

<table>
<thead>
<tr>
<th>Country</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poland</td>
<td>86%</td>
</tr>
<tr>
<td>Asia</td>
<td>6%</td>
</tr>
<tr>
<td>USA</td>
<td>4%</td>
</tr>
<tr>
<td>Slovenia</td>
<td>2%</td>
</tr>
<tr>
<td>Zuno</td>
<td>2%</td>
</tr>
</tbody>
</table>

Total: EUR 480 mn

Financials

<table>
<thead>
<tr>
<th>Financials</th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
<th>1-12/2016</th>
<th>1-12/2015</th>
<th>y-o-y</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>98</td>
<td>135</td>
<td>(27.0)%</td>
<td>480</td>
<td>577</td>
<td>(16.8)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(85)</td>
<td>(111)</td>
<td>(23.9)%</td>
<td>(406)</td>
<td>(462)</td>
<td>(12.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>13</td>
<td>23</td>
<td>(41.9)%</td>
<td>74</td>
<td>114</td>
<td>(35.4)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(68)</td>
<td>(38)</td>
<td>76.5%</td>
<td>(255)</td>
<td>(375)</td>
<td>(31.9)%</td>
</tr>
<tr>
<td>Other results</td>
<td>(14)</td>
<td>(17)</td>
<td>(19.2)%</td>
<td>(22)</td>
<td>(2)</td>
<td>&gt;500.0%</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>(68)</td>
<td>(32)</td>
<td>110.7%</td>
<td>(203)</td>
<td>(263)</td>
<td>(22.7)%</td>
</tr>
</tbody>
</table>

Net interest margin (%)  2.12%  2.31%  (19)BP  2.12%  2.01%  11BP
RoE before tax (%)       –       –       –       –       –       –

Description

- From Q1 2017, the Non-Core segment will be dissolved and the components of the Non-Core segment will be reallocated as follows:
  - Poland and Slovenia Leasing in Central Europe
  - Zuno included in Czech Republic and Slovakia
  - Remaining Asia and USA rundown business in GC&M

Commentary on Financials (y-o-y)

- Operating income: Net interest income down EUR 54 mn, mainly volume driven due to wind-down in Asia and US, sale of bank in Slovenia in mid 2016, while increase in Poland due to repricing measures; net fee and commission income down EUR 18 mn mainly in Asia and Slovenia; recurring other net operating income down EUR 20 mn mainly caused by losses on disposal of fixed assets, higher other provisions and sundry operating expenses in Poland
- General administrative expenses: EUR 44 mn lower other administrative expenses mainly in Poland (down EUR 36 mn mainly triggered by special payment related to default of a Polish bank and contributions to a mortgage borrowers support fund in 2015), EUR 11 mn lower staff expenses mainly in Asia and Slovenia; EUR 26 mn brand impairment in Poland (2015: EUR 21 mn)
- Net provisioning for impairment losses: Asia (down EUR 118 mn), Slovenia (down EUR 21 mn due to sale of bank), US (up EUR 23 mn)
- Other results: EUR 34 mn higher bank levies in Poland, but EUR 15 mn higher net income from financial investments (income of EUR 22 mn from sale of Visa Europe shares in Poland and in Zuno)
## Reconciliation

### Financials

<table>
<thead>
<tr>
<th></th>
<th>Q4/2016</th>
<th>Q3/2016</th>
<th>q-o-q</th>
<th>1-12/2016</th>
<th>1-12/2015</th>
<th>y-o-y</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>(48)</td>
<td>(120)</td>
<td>(60.1)%</td>
<td>(502)</td>
<td>(1,109)</td>
<td>(54.7)%</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>27</td>
<td>20</td>
<td>37.5%</td>
<td>84</td>
<td>92</td>
<td>(9.3)%</td>
</tr>
<tr>
<td>Operating result</td>
<td>(21)</td>
<td>(101)</td>
<td>(79.1)%</td>
<td>(418)</td>
<td>(1,016)</td>
<td>(58.8)%</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(2)</td>
<td>0</td>
<td>–</td>
<td>(5)</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td>Other results</td>
<td>(3)</td>
<td>(6)</td>
<td>(50.2)%</td>
<td>(8)</td>
<td>67</td>
<td>–</td>
</tr>
<tr>
<td><strong>Profit/loss before tax</strong></td>
<td><strong>(26)</strong></td>
<td><strong>(106)</strong></td>
<td><strong>(75.7)%</strong></td>
<td><strong>(431)</strong></td>
<td><strong>(935)</strong></td>
<td><strong>(54.0)%</strong></td>
</tr>
</tbody>
</table>

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

- Operating income: main effect from net interest income due to lower intra-group dividends
- General administrative expenses reconciliation down due to intra-group charges
- Other results increased due to derivatives and financial investments

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 segments’ 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
**Bond Maturity Profile**

**Bond maturity profile at end of December 2016 (in EUR mn)**
Common equity tier 1 ratio (fully loaded) – Common equity tier 1 as a percentage of risk-weighted assets (total RWA) according to CRR/CRD IV without application of the transitional provisions set out in Part Ten of CRR and the accompanying CRR regulation of the FMA, respectively (425th regulation issued on 11 December 2013).

Common equity tier 1 ratio (transitional) – Common equity tier 1 as a percentage of risk-weighted assets (total RWA) according to CRR/CRD IV methodology.

Consolidated Return on Equity – Consolidated profit in relation to average consolidated equity, i.e. the equity attributable to the shareholders of RBI. Average equity is based on month-end figures excluding non-controlling interests and does not include current year profit.

Cost/income ratio – General administrative expenses in relation to operating income (less bank levies, impairments of goodwill, releases of negative goodwill and any non-recurring effects reported under sundry operating expenses).

Credit exposure – Comprises all exposures on the statement of financial position (loans, debt securities) and all exposures off the statement of financial position (guarantees, commitments) that expose RBI to credit risk.

Interest-bearing assets – Total assets less trading assets, derivatives, intangible fixed assets, tangible fixed assets, and other assets.

Leverage ratio – The ratio of tier 1 capital to specific exposures on and off the statement of financial position calculated in accordance with the methodology set out in CRD IV.

Loan/deposit ratio (net) – Loans and advances to customers less impairment losses, in relation to deposits from customers (in each case less claims and obligations from (reverse) repurchase agreements and securities lending).

Loan to local stable funding ratio (LLSFR) – The sum of total loans and advances to customers less impairment losses on loans and advances to customers, divided by the sum of deposits from non-banks, funding from supranational institutions, capital from third parties and the total outstanding bonds (with an original maturity of at least one year issued by a subsidiary bank to investors outside the bank’s consolidated group).

Net interest margin (average interest bearing assets) – Net interest income in relation to average interest-bearing assets.

NPL coverage ratio – Impairment losses on loans and advances to customers in relation to non-performing loans to customers.

NPL ratio – Non-performing loans in relation to total loans and advances to customers.

Operating income – Comprises net interest income, net fee and commission income, net trading income and other net operating income (less bank levies, impairments of goodwill, releases of negative goodwill and any non-recurring effects reported under sundry operating expenses).

Operating result – Consists of operating income less general administrative expenses.

Other results – Consists of net income from derivatives and liabilities, net income from financial investments, expenses for bank levies, impairment of goodwill, releases of negative goodwill, net income from disposal of Group assets and any non-recurring effects reported under sundry operating expenses.

Provisioning ratio – Net provisioning for impairment losses in relation to average loans and advances to customers.

Recurring other net operating income – Other net operating income less expenses for bank levies, impairments of goodwill, releases of negative goodwill and any non-recurring effects reported under sundry operating expenses.

Risk-weighted assets (total RWA) – Risk-weighted assets (credit risk, CVA risk) plus market risk and operational risk.

ROE – Return on equity. Return on the total equity including non-controlling interests, i.e. profit before tax respectively after tax in relation to average equity on the statement of financial position. Average equity is calculated on month-end figures including non-controlling interests and does not include current year profit.

ROTE – Return on tangible equity is consolidated profit less depreciation of intangible assets and less impairment of goodwill in relation to average consolidated equity less intangible assets. Average equity is calculated using month-end figures for the period.

Tax rate – Relation of income taxes to profit before tax.

Tier 1 ratio (transitional) – Tier 1 capital to risk-weighted assets (total RWA).

Total capital ratio – Total capital as a percentage of risk-weighted assets (total RWA).
## Contact Details

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Fax: +43 1 71 707 2138  
ir@rbinternational.com  
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## Financial Calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 March 2017</td>
<td>Investor Presentation, London</td>
</tr>
<tr>
<td>03 May 2017</td>
<td>Start of Quiet Period&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>17 May 2017</td>
<td>First Quarter Report, Conference Call</td>
</tr>
<tr>
<td>12 June 2017</td>
<td>Record Date Annual General Meeting</td>
</tr>
<tr>
<td>22 June 2017</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>27 July 2017</td>
<td>Start of Quiet Period&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>10 August 2017</td>
<td>Semi-Annual Report, Conference Call</td>
</tr>
<tr>
<td>31 October 2017</td>
<td>Start of Quiet Period&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>14 November 2017</td>
<td>Third Quarter Report, Conference Call</td>
</tr>
</tbody>
</table>

<sup>1</sup> 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.