RBI – Additional Insights
H1 2017 Results
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By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, no forward-looking statement can be guaranteed. Undue reliance should not be placed on these forward-looking statements. Many factors could cause our results of operations, financial condition, liquidity, and the development of the industries in which we compete, to differ materially from those expressed or implied by the forward-looking statements contained herein.

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 leverage synergies from acquisitions, cost reduction programs or other projects; (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

Financials

<table>
<thead>
<tr>
<th></th>
<th>Q2/2017</th>
<th>Q1/2017</th>
<th>q-o-q</th>
<th>1-6/2017</th>
<th>1-6/2016</th>
<th>y-o-y</th>
<th>FY/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>389</td>
<td>379</td>
<td>2.7%</td>
<td>768</td>
<td>544</td>
<td>41.1%</td>
<td>1,057</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(210)</td>
<td>(253)</td>
<td>(17.1)%</td>
<td>(462)</td>
<td>(323)</td>
<td>43.0%</td>
<td>(659)</td>
</tr>
<tr>
<td>Operating result</td>
<td>180</td>
<td>126</td>
<td>42.5%</td>
<td>306</td>
<td>221</td>
<td>38.4%</td>
<td>398</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>18</td>
<td>(9)</td>
<td>–</td>
<td>8</td>
<td>(33)</td>
<td>–</td>
<td>(35)</td>
</tr>
<tr>
<td>Other results</td>
<td>(14)</td>
<td>(26)</td>
<td>(45.8)%</td>
<td>(40)</td>
<td>38</td>
<td>–</td>
<td>24</td>
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<tr>
<td>Profit/loss before tax</td>
<td>183</td>
<td>91</td>
<td>101.9%</td>
<td>274</td>
<td>226</td>
<td>21.1%</td>
<td>387</td>
</tr>
<tr>
<td>Profit/loss after tax</td>
<td>155</td>
<td>79</td>
<td>96.9%</td>
<td>234</td>
<td>184</td>
<td>26.8%</td>
<td>319</td>
</tr>
</tbody>
</table>

Net interest margin (%)  
2.11%  
2.34%  
(0.23)PP  
2.23%  
2.30%  
(0.07)PP  
2.22%
RoE before tax (%)  
28.9%  
14.9%  
14.1PP  
20.9%  
24.9%  
(4.0)PP  
20.7%
RoE after tax (%)  
24.5%  
12.9%  
11.6PP  
17.8%  
20.1%  
(2.3)PP  
17.1%

Note: 2017 RBI figures refer to the Combined Bank; unless specified otherwise, 2016 data is pro forma for the merger, but does not incorporate changes arising from dissolution of Non-Core segment.

Commentary on Financials (y-o-y)

- Operating income: net interest income up EUR 132 mn and net fee and commission income up EUR 84 mn due to inclusion of Poland (plus EUR 131 mn / EUR 68 mn respectively); net fee and commission income also up in Czech Republic (EUR 6 mn, FX spreads) and Hungary (EUR 6 mn, margin driven); net trading income up EUR 18 mn due to valuation result from interest-based derivatives and gain from CNB intervention against CZK currency cap; recurring other net operating income down EUR 11 mn mostly due to income from sale of card acquiring business in Czech Republic in 2016
- General administrative expenses: EUR 72 mn higher staff expenses and EUR 57 mn higher other administrative expenses caused by inclusion of Poland (plus EUR 64 mn and EUR 58 mn respectively)
- Net provisioning for impairment losses improved: Hungary down EUR 42 mn, Czech Republic down EUR 24 mn, inclusion of Poland (EUR 22 mn)
- Other results: EUR 11 mn higher bank levies (Poland plus EUR 16 mn); in 2016 gains from sale of Visa shares (EUR 58 mn) and deconsol. result (EUR 7 mn)

Strategic Initiatives

- Poland: Focus on cost/income ratio; rightsizing program ongoing, increase digitalization in retail and optimize branch footprint (branch closure and FTE reduction)
- Resume growth in lending in Czech Republic and Slovakia with focus on prime corporate relationships with cross-selling potential (e.g. cash management, capital markets & investment banking) and generate higher fee income through new pricing models
- Grow primary customer base in retail with focus on Czech Republic and Slovakia and continue growth of secured and unsecured lending, fully exploiting increasing importance of digital channels
- Continue the execution of NPL rundown strategy in corporate
- Ongoing proactive cost management (lean management project across operations in order to optimize processes)

Poland: Focus on cost/income ratio; rightsizing program ongoing, increase digitalization in retail and optimize branch footprint (branch closure and FTE reduction)

Resume growth in lending in Czech Republic and Slovakia with focus on prime corporate relationships with cross-selling potential (e.g. cash management, capital markets & investment banking) and generate higher fee income through new pricing models

Grow primary customer base in retail with focus on Czech Republic and Slovakia and continue growth of secured and unsecured lending, fully exploiting increasing importance of digital channels

Continue the execution of NPL rundown strategy in corporate

Ongoing proactive cost management (lean management project across operations in order to optimize processes)

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Grow primary customer base in retail with focus on Czech Republic and Slovakia and continue growth of secured and unsecured lending, fully exploiting increasing importance of digital channels

Continue the execution of NPL rundown strategy in corporate

Ongoing proactive cost management (lean management project across operations in order to optimize processes)

Operating Income Split by Country (1-6/2017)

Poland 25%  
Czech Republic 29%  
Slovakia 29%  
Hungary 16%

Total: EUR 768 mn
Operating Income Split by Country (1-6/2017)

- Operating income: net interest income down EUR 8 mn mainly in Albania, Bulgaria and Croatia while increase in Romania; net trading income down EUR 12 mn mainly driven by lower interest income and lower valuation result on securities in Albania, Romania and Croatia; recurring other net operating income up EUR 9 mn mainly in Romania due to releases of litigation provisions and higher income from investment property.
- General administrative expenses up EUR 6 mn, mainly related to advertising and security expenses in Romania.
- Net provisioning for impairment losses down EUR 6 mn: Albania (down EUR 45 mn, defaults of large corporates in 2016), Bulgaria (down EUR 8 mn); Croatia (up EUR 30 mn triggered by allocations for large corporates), Romania (up EUR 20 mn, mostly related to voluntary CHF conversion offer).
- Other results improved EUR 28 mn: EUR 22 mn release of provisions related to Romanian Walkaway Law (while EUR 43 mn allocations in 2016), net income from financial investments down EUR 46 mn due to gains on sale of Visa shares of EUR 38 mn in 2016.

Commentary on Financials (y-o-y)

- Operating income: net interest income down EUR 8 mn mainly in Albania, Bulgaria and Croatia while increase in Romania; net trading income down EUR 12 mn mainly driven by lower interest income and lower valuation result on securities in Albania, Romania and Croatia; recurring other net operating income up EUR 9 mn mainly in Romania due to releases of litigation provisions and higher income from investment property.
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- Other results improved EUR 28 mn: EUR 22 mn release of provisions related to Romanian Walkaway Law (while EUR 43 mn allocations in 2016), net income from financial investments down EUR 46 mn due to gains on sale of Visa shares of EUR 38 mn in 2016.

Note: 2017 RBI figures refer to the Combined Bank; unless specified otherwise, 2016 data is pro forma for the merger, but does not incorporate changes arising from dissolution of Non-Core segment.
Overview Segment EE

Operating Income Split by Country (1-6/2017)

In EUR mn

<table>
<thead>
<tr>
<th>Country</th>
<th>Q2/2017</th>
<th>Q1/2017</th>
<th>q-o-q</th>
<th>1-6/2017</th>
<th>1-6/2016</th>
<th>y-o-y</th>
<th>FY/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Russia</td>
<td>383</td>
<td>366</td>
<td>4.6%</td>
<td>748</td>
<td>622</td>
<td>20.4%</td>
<td>1,304</td>
</tr>
<tr>
<td>Ukraine</td>
<td>(150)</td>
<td>(152)</td>
<td>(1.6)%</td>
<td>(302)</td>
<td>(236)</td>
<td>28.2%</td>
<td>(520)</td>
</tr>
<tr>
<td>Belarus</td>
<td>233</td>
<td>213</td>
<td>9.0%</td>
<td>446</td>
<td>386</td>
<td>15.6%</td>
<td>784</td>
</tr>
<tr>
<td>Other results</td>
<td>(0)</td>
<td>3</td>
<td>–</td>
<td>3</td>
<td>12</td>
<td>(75.5)%</td>
<td>17</td>
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</table>

Total: EUR 748 mn

Financials

<table>
<thead>
<tr>
<th>Item</th>
<th>Q2/2017</th>
<th>Q1/2017</th>
<th>q-o-q</th>
<th>1-6/2017</th>
<th>1-6/2016</th>
<th>y-o-y</th>
<th>FY/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>383</td>
<td>366</td>
<td>4.6%</td>
<td>748</td>
<td>622</td>
<td>20.4%</td>
<td>1,304</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(150)</td>
<td>(152)</td>
<td>(1.6)%</td>
<td>(302)</td>
<td>(236)</td>
<td>28.2%</td>
<td>(520)</td>
</tr>
<tr>
<td>Operating result</td>
<td>233</td>
<td>213</td>
<td>9.0%</td>
<td>446</td>
<td>386</td>
<td>15.6%</td>
<td>784</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>7</td>
<td>19</td>
<td>(63.6)%</td>
<td>25</td>
<td>(79)</td>
<td>–</td>
<td>(163)</td>
</tr>
<tr>
<td>Other results</td>
<td>(0)</td>
<td>3</td>
<td>–</td>
<td>3</td>
<td>12</td>
<td>(75.5)%</td>
<td>17</td>
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<tr>
<td>Profit/loss before tax</td>
<td>239</td>
<td>235</td>
<td>1.6%</td>
<td>474</td>
<td>318</td>
<td>49.0%</td>
<td>637</td>
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<tr>
<td>Profit/loss after tax</td>
<td>187</td>
<td>187</td>
<td>0.1%</td>
<td>374</td>
<td>251</td>
<td>49.3%</td>
<td>511</td>
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</table>

Net interest margin (%) 6.42% 6.49% (0.07)PP 6.49% 6.56% (0.07)PP 6.58%
RoE before tax (%) 53.5% 52.3% 1.3PP 53.5% 43.6% 9.9PP 42.8%
RoE after tax (%) 42.0% 41.6% 0.3PP 42.3% 34.2% 8.1PP 34.4%

Commentary on Financials (y-o-y)

- Operating income: net interest income up EUR 56 mn (Russia up EUR 52 mn due to FX); EUR 47 mn increase in net fee and commission income mainly due to FX and higher volumes and margins in payment transfer business in Russia and Ukraine; net trading income up EUR 22 mn mostly from Russia due to valuation of derivatives and open currency position
- General administrative expenses: staff expenses up EUR 31 mn mainly in Russia due to FX effect and higher staff numbers and salary increases; other administrative expenses up EUR 27 mn (FX effect and higher advertising expenses due to new mobile application campaign and launch of new retail products in Russia, higher legal expenses and deposit insurance fees)
- Net provisioning for impairment losses improved: Russia down EUR 52 mn (significant impairments relating to corporate business in 2016), Ukraine down EUR 42 mn (recovery due to loan sales), Belarus down EUR 10 mn driven by corporate business
- Other results: EUR 9 mn lower valuation result on FV securities, mainly in Ukraine on USD-linked bonds

Strategic Initiatives

- Russia: Focus in corporate remains on 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; leverage state of the art online banking for retail (incl. Apple Pay)
- Ukraine: Focus in corporate on multinationals, agro and food business; continue cross-selling to existing retail customer base and selectively restart new customer business; launch of digital transformation program
- Strict RWA management and customer selection in Belarus

Note: 2017 RBI figures refer to the Combined Bank; unless specified otherwise, 2016 data is pro forma for the merger, but does not incorporate changes arising from dissolution of Non-Core segment.
Overview Segment Group Corporates & Markets

Exposure by Region (1-6/2017)

- Austria: 45%
- EU (excl. Austria): 36%
- Asia: 5%
- North America: 3%
- Other: 3%
- CEE: 6%
- Europe Other: 3%

Total: EUR 66.3 bn

Financials

<table>
<thead>
<tr>
<th>In EUR mn</th>
<th>Q2/2017</th>
<th>Q1/2017</th>
<th>q-o-q</th>
<th>1-6/2017</th>
<th>1-6/2016</th>
<th>y-o-y</th>
<th>FY/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>281</td>
<td>278</td>
<td>0.9%</td>
<td>559</td>
<td>559</td>
<td>(0.1)%</td>
<td>1,156</td>
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<tr>
<td>General admin. expenses</td>
<td>(178)</td>
<td>(160)</td>
<td>11.4%</td>
<td>(337)</td>
<td>(322)</td>
<td>4.8%</td>
<td>(658)</td>
</tr>
<tr>
<td>Operating result</td>
<td>103</td>
<td>119</td>
<td>(13.2)%</td>
<td>221</td>
<td>237</td>
<td>(6.7)%</td>
<td>498</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>16</td>
<td>(55)</td>
<td>–</td>
<td>(39)</td>
<td>(55)</td>
<td>(29.8)%</td>
<td>(112)</td>
</tr>
<tr>
<td>Other results</td>
<td>7</td>
<td>(0)</td>
<td>–</td>
<td>7</td>
<td>(18)</td>
<td>–</td>
<td>(46)</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>126</td>
<td>63</td>
<td>98.7%</td>
<td>189</td>
<td>164</td>
<td>15.1%</td>
<td>341</td>
</tr>
<tr>
<td>Profit/loss after tax</td>
<td>88</td>
<td>63</td>
<td>41.3%</td>
<td>151</td>
<td>138</td>
<td>9.4%</td>
<td>299</td>
</tr>
</tbody>
</table>

| thereof: | | | | | | | |
| Corporates Vienna | 50 | 2 | >500.0% | 53 | 31 | 68.3% | 107 |
| Markets Vienna | 15 | 30 | (50.5)% | 45 | 42 | 6.3% | 45 |
| Specialized Financial Institution Subsidiaries/Other | 23 | 30 | (22.4)% | 54 | 65 | (17.2)% | 147 |
| Net interest margin (%) | 1.37 | 1.43 | (0.06)PP | 1.41 | 1.78 | (0.37)PP | 1.83 |
| RoE before tax (%) | 17.4% | 8.7% | 8.7PP | 13.1% | 13.9% | (0.7)PP | 14.1% |
| RoE after tax (%) | 12.2% | 8.6% | 3.6PP | 10.5% | 11.6% | (1.1)PP | 12.4% |

Strategic Initiatives

- Group-wide service approach for corporate customers and institutional clients with emphasis on funding and capital light products (e.g. custody, cash management, DCM, ECM, M&A, ABF, loan syndication)
- Increase efficiency in distribution of Group products to corporates (e.g. project finance, real estate finance, export finance, cash management)
- Further improve client coverage model for non-bank financial institutions
- Provide services to Raiffeisen Banking Group (e.g. building society, asset management, pension fund)
- Continue conservative trading strategy focused on market making/supporting RBI's customer business with efficient use of capital
- 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 19 mn due to continuing low interest rate levels; net fee and commission income up EUR 17 mn due to higher fee income in payment transfer business, investment banking (share and bond issuance), management of investment and pension funds and securities business; net trading income up EUR 22 mn from banknote trading, market making and structured products; recurring other net operating income down EUR 21 mn mostly due to deconsolidation of some Group units
- General administrative expenses up EUR 15 mn driven by staff expenses due to higher staff numbers in RBI AG, higher deposit insurance fees and impairment charges for buildings
- Net provisioning down EUR 16 mn driven by large corporates business
- Other results up EUR 24 mn: EUR 51 mn higher income from derivatives and EUR 22 mn lower bank levies, partly offset by EUR 40 mn decline in income from financial investments (lower sale and valuation gains on securities) and reduced income from disposal of group assets (down EUR 8 mn)

Note: 2017 RBI figures refer to the Combined Bank; unless specified otherwise, 2016 data is pro forma for the merger, but does not incorporate changes arising from dissolution of Non-Core segment.
Overview Corporate Center

Financials

<table>
<thead>
<tr>
<th></th>
<th>Q2/2017</th>
<th>Q1/2017</th>
<th>q-o-q</th>
<th>1-6/2017</th>
<th>1-6/2016</th>
<th>y-o-y</th>
<th>FY/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>660</td>
<td>74</td>
<td>&gt;500.0%</td>
<td>733</td>
<td>296</td>
<td>148.1%</td>
<td>480</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>(86)</td>
<td>(99)</td>
<td>(13.4)%</td>
<td>(184)</td>
<td>(179)</td>
<td>3.1%</td>
<td>(357)</td>
</tr>
<tr>
<td>Operating result</td>
<td>574</td>
<td>(25)</td>
<td>–</td>
<td>549</td>
<td>117</td>
<td>370.3%</td>
<td>123</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>(0)</td>
<td>0</td>
<td>–</td>
<td>(0)</td>
<td>(10)</td>
<td>(98.0)%</td>
<td>(9)</td>
</tr>
<tr>
<td>Other results</td>
<td>(58)</td>
<td>(77)</td>
<td>(24.5)%</td>
<td>(134)</td>
<td>(94)</td>
<td>43.0%</td>
<td>(237)</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>516</td>
<td>(102)</td>
<td>–</td>
<td>414</td>
<td>13</td>
<td>&gt;500.0%</td>
<td>(123)</td>
</tr>
<tr>
<td>Profit/loss after tax</td>
<td>555</td>
<td>(103)</td>
<td>–</td>
<td>451</td>
<td>27</td>
<td>&gt;500.0%</td>
<td>(94)</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Operating income: net interest income up EUR 469 mn due to higher dividends; net fee and commission income down EUR 9 mn due to lower guarantee fees; EUR 25 mn decrease in net trading income mainly from RBI AG due to valuation losses on derivatives

- Other results down EUR 40 mn to minus EUR 134 mn:
  - Bank levies in this segment amounted to EUR 44 mn, up EUR 19 mn (payment of EUR 41 mn in Q1 2017 for first instalment of one-off payment of EUR 163 mn in total, to be spread over four years)
  - Net income from financial investments down EUR 211 mn resulting mostly from valuation of government bonds, predominantly offset by EUR 182 mn increase in income from derivatives and liabilities (hedging of government bonds)
  - Net income from disposal of group assets amounted to minus EUR 8 mn in comparable period, in first half year 2017 zero

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

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Financials

<table>
<thead>
<tr>
<th>In EUR mn</th>
<th>Q2/2017</th>
<th>Q1/2017</th>
<th>q-o-q</th>
<th>1-6/2017</th>
<th>1-6/2016</th>
<th>y-o-y</th>
<th>FY/2016</th>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>(713)</td>
<td>(89)</td>
<td>&gt;500.0%</td>
<td>(802)</td>
<td>(397)</td>
<td>102.2%</td>
<td>[575]</td>
</tr>
<tr>
<td>General admin. expenses</td>
<td>28</td>
<td>28</td>
<td>(1.3)%</td>
<td>57</td>
<td>66</td>
<td>(14.0)%</td>
<td>141</td>
</tr>
<tr>
<td>Operating result</td>
<td>(685)</td>
<td>(60)</td>
<td>&gt;500.0%</td>
<td>(745)</td>
<td>(331)</td>
<td>125.2%</td>
<td>[435]</td>
</tr>
<tr>
<td>Net provisioning for imp. losses</td>
<td>[5]</td>
<td>(0)</td>
<td>&gt;500.0%</td>
<td>(5)</td>
<td>(5)</td>
<td>(1.2)%</td>
<td>[7]</td>
</tr>
<tr>
<td>Other results</td>
<td>39</td>
<td>2</td>
<td>&gt;500.0%</td>
<td>41</td>
<td>4</td>
<td>&gt;500.0%</td>
<td>[12]</td>
</tr>
<tr>
<td>Profit/loss before tax</td>
<td>(651)</td>
<td>(58)</td>
<td>&gt;500.0%</td>
<td>(709)</td>
<td>(332)</td>
<td>113.9%</td>
<td>(454)</td>
</tr>
<tr>
<td>Profit/loss after tax</td>
<td>(670)</td>
<td>(58)</td>
<td>&gt;500.0%</td>
<td>(728)</td>
<td>(330)</td>
<td>120.7%</td>
<td>(454)</td>
</tr>
</tbody>
</table>

Commentary on Financials (y-o-y)

- Operating income: main effect from net interest income due to intra-group dividends
- General administrative expenses reconciliation due to intra-group charges

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 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

Note: 2017 RBI figures refer to the Combined Bank; unless specified otherwise, 2016 data is pro forma for the merger, but does not incorporate changes arising from dissolution of Non-Core segment.
Glossary

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.

NPE coverage ratio — Individual impairment losses on loans and advances to customers and banks in relation to non-performing exposure to customers and banks.

NPE ratio — Non-performing exposure in relation to total loans and advances.

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 based 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 — Ratio 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 and Financial Calendar

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Financial Calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>31 October 2017</td>
<td>Start of Quiet Period¹</td>
</tr>
<tr>
<td>14 November 2017</td>
<td>Third Quarter Report, Conference Call</td>
</tr>
<tr>
<td>14 February 2018</td>
<td>Start of Quiet Period¹</td>
</tr>
<tr>
<td>14 March 2018</td>
<td>Annual Report 2017, Conference Call</td>
</tr>
<tr>
<td>15 March 2018</td>
<td>RBI Investor Presentation, London</td>
</tr>
<tr>
<td>1 May 2018</td>
<td>Start of Quiet Period¹</td>
</tr>
<tr>
<td>15 May 2018</td>
<td>First Quarter Report, Conference Call</td>
</tr>
<tr>
<td>11 June 2018</td>
<td>Record Date Annual General Meeting</td>
</tr>
<tr>
<td>21 June 2018</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>28 June 2018</td>
<td>Ex-Dividend Date</td>
</tr>
<tr>
<td>29 June 2018</td>
<td>Record Date Dividends</td>
</tr>
<tr>
<td>2 July 2018</td>
<td>Dividend Payment Date</td>
</tr>
<tr>
<td>26 July 2018</td>
<td>Start of Quiet Period¹</td>
</tr>
<tr>
<td>9 August 2018</td>
<td>Semi-Annual Report, Conference Call</td>
</tr>
<tr>
<td>31 October 2018</td>
<td>Start of Quiet Period¹</td>
</tr>
<tr>
<td>14 November 2018</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.