

• Overview

Raiffeisen Bank International (RBI)

Monetary values in € million	2023	2022	Change
Income statement	1/1-30/6	1/1-30/6	
Net interest income	2,749	2,199	25.0 %
Net fee and commission income	1,698	1,565	8.4 %
General administrative expenses	(1,995)	(1,649)	21.0 %
Operating result	2,661	2,500	6.4 %
Impairment losses on financial assets	(259)	(561)	(53.9)%
Profit/loss before tax	1,715	1,590	7.8 %
Profit/loss after tax	1,327	1,751	(24.2)%
Consolidated profit/loss	1,235	1,712	(27.9)%
Statement of financial position	30/6	31/12	
Loans to banks	17,358	15,716	10.4 %
Loans to customers	101,806	103,230	(1.4)%
Deposits from banks	33,681	33,641	0.1 %
Deposits from customers	120,553	125,099	(3.6)%
Equity	19,329	18,764	3.0 %
Total assets	206,123	207,057	(0.5)%
Key figures	1/1-30/6	1/1-30/6	
Return on equity before tax	18.5 %	20.3 %	(1.8) PP
Return on equity after tax	14.3 %	22.4 %	(8.1) PP
Consolidated return on equity	14.9 %	25.5 %	(10.6) PP
Cost/income ratio	42.9 %	39.7 %	3.1 PP
Return on assets before tax	1.63 %	1.58 %	0.05 PP
Net interest margin (average interest-bearing assets)	2.74 %	2.37 %	0.37 PP
Provisioning ratio (average loans to customers)	0.37 %	0.86 %	(0.49) PP
Bank-specific information	30/6	31/12	
NPE ratio	1.5 %	1.6 %	(0.1) PP
NPE coverage ratio	57.6 %	59.0 %	(1.4) PP
Total risk-weighted assets (RWA)	99,207	97,680	1.6 %
Common equity tier 1 ratio ¹	15.9 %	16.0 %	(0.1) PP
Tier 1 ratio ¹	17.6 %	17.7 %	(0.1) PP
Total capital ratio ¹	20.0 %	20.2 %	(0.2) PP
Stock data	1/1-30/6	1/1-30/6	
Earnings per share in €	3.59	5.07	(29.1)%
Closing price in € (30/6)	14.52	10.34	40.4 %
High (closing prices) in €	14.60	28.42	(48.6)%
Low (closing prices) in €	13.44	10.20	31.8 %
Number of shares in million (30/6)	328.94	328.94	0.0 %
Market capitalization in € million (30/6)	4,776	3,401	40.4 %
Resources	30/6	31/12	
Employees as at reporting date (full-time equivalents)	44,559	44,414	0.3 %
Business outlets	1,570	1,664	(5.6)%
Customers in million	17.8	17.6	1.2 %

¹ Transitional – including profit

In this report RBI denotes the RBI Group. If RBI AG is used it denotes Raiffeisen Bank International AG. Head office refers to Raiffeisen Bank International AG excluding branches.

Adding and subtracting rounded amounts in tables and charts may lead to minor discrepancies. Changes in tables are based on not rounded amounts. The ratios referenced in this report are defined in the consolidated financial statements under key figures.