

8.7.2 Structure of Funding

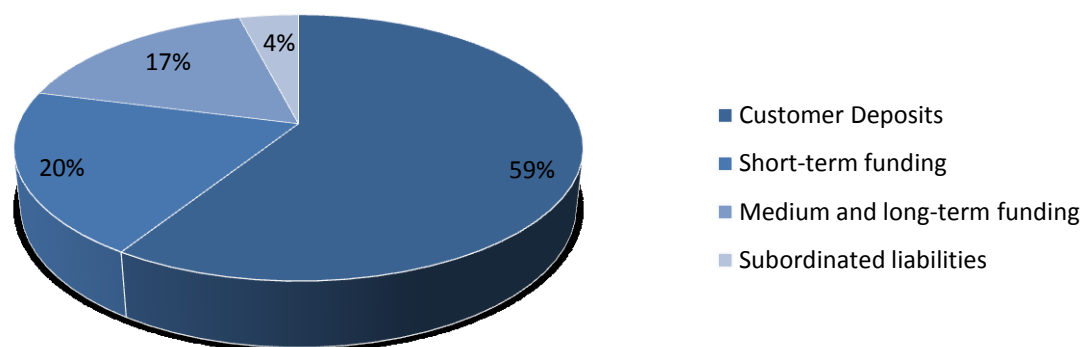


Figure 10: Raiffeisen Bank International AG – Structure of Funding.
Source: FriedlResearch Data as of May 1, 2014.

8.8 SEGMENT REPORT

8.8.1 CE (Central Europe)

The segment “Central Europe” comprises the markets of the Czech Republic, Hungary, Slovakia, Slovenia and Poland.

	2013	2012
Total Assets	38,421	40,787
Share of Total Assets	29.4%	30.0%
Loan/Deposit Ratio	115.0%	111.4%
NPL Ratio	12.2%	11.5%
NPL Coverage Ratio	64.3%	64.0%
Net interest margin	2.92%	2.85%
Return on equity before tax	2.0%	1.7%
Provisioning Ratio	1.37%	1.82%
Operating income	1,657	1,582
General administrative expenses	-1,098	-1,037
Operating result	558	545
Net provisioning for impairment losses	-403	-517
Other results	-90	25
Profit before tax	65	53

Table 46: Raiffeisen Bank International AG – Segment Report Central Europe.
Source: FriedlResearch Data as of May 1, 2014.

- Operating income higher due to increase in net fee and commission income, net interest income and positive input from trading income.
- Net fee and commission income in Hungary increased as a result of the pass-through of the recently introduced financial transaction tax.