Second Supplement dated 22 November 2017
to the Debt Issuance Programme Prospectus dated 13 October 2017
relating to the EUR 25,000,000,000 Debt Issuance Programme

*This document constitutes a supplement (the "**Second Supplement**") for the purpose of Art. 16 of the Directive 2003/71/EC of the European Parliament and the Council of 4 November 2003, as amended (the "**Prospectus Directive**") as well as Article 13 of Chapter 1 of Part II of the Luxembourg law dated 10 July 2005 on prospectuses for securities, as amended (Loi relative aux prospectus pour valeurs mobilières, the "**Luxembourg Prospectus Law**"), to the two base prospectuses for securities relating to the EUR 25,000,000,000 Debt Issuance Programme for the issue of Notes of Raiffeisen Bank International AG (the "**Issuer**" or "**RBI**"): (i) the base prospectus in respect of non-equity securities within the meaning of Art. 22 No. 6 (4) of the Commission Regulation (EC) No. 809/2004 of 29 April 2004, as amended ("**Prospectus Regulation**") and (ii) the base prospectus in respect of covered notes (non-equity securities within the meaning of Art. 22 No. 6(3) of the Prospectus Regulation) (the two base prospectuses together, the "**Original Base Prospectus**"). The Original Base Prospectus in the form as supplemented by the First Supplement dated 8 November 2017 is hereinafter referred to as the "**Supplemented Base Prospectus**" and the Supplemented Base Prospectus in the form as supplemented by this Second Supplement is hereinafter referred to as the "**Base Prospectus**".*

RAIFFEISEN BANK INTERNATIONAL AG

EUR 25,000,000,000 Debt Issuance Programme

for the issue of Notes

This Second Supplement is supplemental to, and should only be distributed and read together with, the Supplemented Base Prospectus. Terms defined in the Supplemented Base Prospectus have the same meaning when used in this Second Supplement. To the extent that there is any inconsistency between (a) any statement in this Second Supplement and (b) any other statement prior to the date of this Second Supplement, the statements in (a) will prevail.

This Second Supplement has been approved by the *Commission de Surveillance du Secteur Financier* (the "**CSSF**") and will be published together with any documents incorporated by reference in electronic form on the website of the Luxembourg Stock Exchange (www.bourse.lu) and on the website of Raiffeisen Bank International AG (www.rbinternational.com).

Raiffeisen Bank International AG has requested the CSSF in its capacity as competent authority under the Luxembourg Prospectus Law to approve this Second Supplement and to provide the competent authorities in Germany, Austria, the Czech Republic, Slovakia, Poland, Hungary and Romania with a certificate of approval (a "**Notification**") attesting that this Second Supplement has been drawn up in accordance with the Luxembourg Prospectus Law which implements the Prospectus Directive into Luxembourg law. The Issuer may request the CSSF to provide competent authorities in additional Member States within the European Economic Area with a Notification.

By approving this Second Supplement, the CSSF shall give no undertaking as to the economic and financial soundness of the operation or the quality or solvency of the Issuer in line with the provisions of article 7 (7) of the Luxembourg Prospectus Law.

The Issuer is solely responsible for the information given in this Second Supplement. The Issuer hereby declares, having taken all reasonable care to ensure that such is the case, that to the best of its knowledge, the information contained in this Second Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

No person has been authorised to give any information or to make any representation other than those contained in the Supplemented Base Prospectus or this Second Supplement in connection with the issue or sale of the Notes and, if given or made, such information or representation must not be relied upon as having been authorized by the Issuer, the Dealers or any of them.

This Second Supplement does not constitute an offer of, or an invitation by or on behalf of the Issuer or the Dealers to subscribe for, or purchase, any Notes.

IN ACCORDANCE WITH ARTICLE 16 PARAGRAPH 2 OF THE PROSPECTUS DIRECTIVE AND WITH ARTICLE 13 PARAGRAPH 2 OF THE LUXEMBOURG PROSPECTUS LAW, WHERE THE PROSPECTUS RELATES TO AN OFFER OF SECURITIES TO THE PUBLIC, INVESTORS WHO HAVE ALREADY AGREED TO PURCHASE OR SUBSCRIBE FOR ANY NOTES BEFORE THIS SECOND SUPPLEMENT IS PUBLISHED HAVE THE RIGHT, EXERCISABLE WITHIN TWO WORKING DAYS AFTER THE PUBLICATION OF THIS SECOND SUPPLEMENT, I.E. UNTIL 24 NOVEMBER 2017, TO WITHDRAW THEIR ACCEPTANCES, PROVIDED THAT THE NEW FACTOR, MISTAKE OR INACCURACY AROSE BEFORE THE FINAL CLOSING OF THE OFFER TO THE PUBLIC AND THE DELIVERY OF THE NOTES.

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SUPPLEMENTAL INFORMATION

Part A – Amendments to the section SUMMARY

1) On page 19 of the Supplemented Base Prospectus, in the section "**Selected historical key information regarding the issuer, for each financial year and any subsequent interim financial period (accompanied by comparative data)**" in the "**SUMMARY**", "**Section B**", **Element** "**B.12**", the first sentence "Key information from the audited consolidated financial statements of RBI for the fiscal year 2016:" shall be fully deleted.

2) On page 21 of the Supplemented Base Prospectus, in the section "**Selected historical key information regarding the issuer, for each financial year and any subsequent interim financial period (accompanied by comparative data)**" in the "**SUMMARY**", "**Section B**", **Element** "**B.12**", the following tables shall be added at the end below the existing tables, just below the last line "Source: Semi-Annual Financial Report as of 30 June 2017":

"

Income Statement in EUR million	**1-9/2017** (unaudited)	**1-9/2016** (unaudited)
Net interest income	2,391	2,187
Net provisioning for impairment losses	(160)	(503)
Net interest income after provisioning	2,231	1,684
Net fee and commission income	1,271	1,097
Net trading income	183	136
Net income from derivatives and liabilities	4	(133)
Net income from financial investments	(54)	166
General administrative expenses	(2,291)	(2,100)
Profit/loss before tax	1,301	746
Profit/loss after tax	1,012	480
Consolidated profit/loss	910	394

Balance Sheet in EUR million	**30/9/2017** (unaudited)	**31/12/2016** (audited)
Equity	11,055	9,232
Total assets	139,963	111,864

Selected Key Ratios	**30/09/2017** (unaudited)	**31/12/2016** (audited)
NPL Ratio(1)	6.7 per cent	9.2 per cent
NPL Coverage Ratio(1)	69.4 per cent	75.6 per cent

Bank Specific Information	**30/9/2017** (unaudited)	**31/12/2016** (audited)
Common equity tier 1 ratio (transitional)	12.7 per cent	13.9 per cent
Common equity tier 1 ratio (fully loaded)	12.5 per cent	13.6 per cent
Total capital ratio (transitional)	18.0 per cent	19.2 per cent
Total capital ratio (fully loaded)	17.9 per cent	18.9 per cent

Performance	**1-9/2017** (unaudited)	**1-9/2016** (unaudited)
Net interest margin (average interest-bearing assets)(2)	2.46 per cent	2.76 per cent
Return on equity before tax(3)	17.5 per cent	11.7 per cent
Cost/income ratio(4)	58.9 per cent	60.5 per cent
Earnings per share in EUR	2.74	1.35

Resources	**30/9/2017** (unaudited)	**31/12/2016** (audited)
Employees as at reporting date (full-time equivalents)	49,445	48,556
Business outlets	2,410	2,506

This overview includes the following Alternative Performance Measures ("APM"):

(1) NPL Ratio and NPL Coverage Ratio "Total non-banks"; NPL Ratio: Non-performing loans in relation to total loans and advances to customers; NPL Coverage Ratio: impairment losses on loans and advances to customers in relation to non-performing loans to customers.

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

(3) Return on the total equity including non-controlling interests, i.e. profit 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.

(4) 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).

Source: Third Quarter Report 2017 (Unaudited interim consolidated financial statements of RBI for the nine months ended 30 September 2017)."

3) On page 22 of the Supplemented Base Prospectus, in the section **"Significant changes in the financial or trading position of the Issuer**" in the "**SUMMARY**", "**Section B**", **Element** "**B.12**", the existing text shall be deleted and replaced by the following wording:

"No significant changes in the financial or trading position of the Issuer have occurred since 30 September 2017."

4) On page 22 of the Supplemented Base Prospectus, in the section **"Recent events particular to the issuer which are to a material extent relevant to the evaluation of the issuer's solvency**" in the "**SUMMARY**", "**Section B**", **Element** "**B.13**", the existing text shall be deleted and replaced by the following wording:

"The Issuer is not aware of any recent events particular to the Issuer (i.e. occurring after the most recent published unaudited interim consolidated financial statements of the Issuer (RBI) as of 30 September 2017) in the context of its business activities that are to a material extent relevant for the evaluation of its solvency."

Part B – Amendments to the section GERMAN TRANSLATION OF THE SUMMARY

5) On page 81 of the Supplemented Base Prospectus, in the section "**Ausgewählte historische Finanzinformationen; für jedes Finanzjahr und alle folgenden Zwischenberichtsperioden (begleitet von Vergleichsdaten)**" in the **"GERMAN TRANSLATION OF THE SUMMARY", "Abschnitt B", Element "B.12",** the first sentence "Wesentliche Informationen aus den geprüften konsolidierten Finanzinformationen von RBI für das Geschäftsjahr 2016." shall be fully deleted.

6) On page 83 of the Supplemented Base Prospectus, in the section "**Ausgewählte historische Finanzinformationen; für jedes Finanzjahr und alle folgenden Zwischenberichtsperioden (begleitet von Vergleichsdaten)**" in the **"GERMAN TRANSLATION OF THE SUMMARY", "Abschnitt B", Element "B.12",** the following tables shall be added at the end below the existing tables, just below the last line "Quelle: Halbjahres-Finanzbericht per 30. Juni 2017":

"

Erfolgsrechnung, in EUR Millionen	**1-9/2017** (ungeprüft)	**1-9/2016** (ungeprüft)
Zinsüberschuss	2.391	2.187
Nettodotierungen zu Kreditrisikovorsorgen	-160	-503
Zinsüberschuss nach Kreditrisikovorsorgen	2.231	1.684
Provisionsüberschuss	1.271	1.097
Handelsergebnis	183	136
Ergebnis aus Derivaten und Verbindlichkeiten	4	-133
Ergebnis aus Finanzinvestitionen	-54	166
Verwaltungsaufwendungen	-2.291	-2.100
Ergebnis vor Steuern	1.301	746
Ergebnis nach Steuern	1.012	480
Konzernergebnis	910	394

Bilanz, in EUR Millionen	**30/9/2017** (ungeprüft)	**31/12/2016** (geprüft)
Eigenkapital	11.055	9.232
Bilanzsumme	139.963	111.864

Ausgewählte Kennzahlen	**30/9/2017** (ungeprüft)	**31/12/2016** (geprüft)
NPL Ratio(1)	6,7 %	9,2 %
NPL Coverage Ratio(1)	69,4 %	75,6 %

Bankspezifische Kennzahlen	**30/9/2017** (ungeprüft)	**31/12/2016** (geprüft)
Common Equity Tier 1 Ratio (transitional)	12,7 %	13,9 %
Common Equity Tier 1 Ratio (fully loaded)	12,5 %	13,6 %
Eigenmittelquote (transitional)	18,0 %	19,2 %
Eigenmittelquote (fully loaded)	17,9 %	18,9 %

Leistungskennziffern	**1-9 2017** (ungeprüft)	**1-9 2016** (ungeprüft)
Nettozinsmarge (auf durchschnittliche zinstragende Assets)(2)	2,46 %	2,76 %
Return on Equity vor Steuern(3)	17,5 %	11,7 %
Cost/Income Ratio(4)	58,9 %	60,5 %
Ergebnis je Aktie in EUR	2,74	1,35

Ressourcen	**30/9/2017** (ungeprüft)	**31/12/2016** (geprüft)
Mitarbeiter zum Stichtag (Vollzeitäquivalente)	49.445	48.556
Geschäftsstellen	2.410	2.506

Dieser Überblick beinhaltet die folgenden Alternativen Leistungskennzahlen – *Alternative Performance Measures ("APM")*:

(1) NPL Ratio und NPL Coverage Ratio von Forderungen an Nichtbanken; NPL Ratio: notleidende Kredite in Relation zu den gesamten Forderungen an Kunden; NPL Coverage Ratio: Risikovorsorgen für Forderungen an Kunden im Verhältnis zu den notleidenden Forderungen an Kunden.

(2) Nettozinsmarge (durchschnittliche verzinste Aktiva): Zinsüberschuss im Verhältnis zu durchschnittlichen zinstragenden Aktiva.

(3) Gewinn auf das gesamte Eigenkapital, einschließlich Minderheitsanteile, d.h. Gewinn nach Steuern in Bezug auf das durchschnittliche Eigenkapital in der Bilanz. Durchschnittliches Eigenkapital wird jeweils zum Monatsende berechnet, einschließlich Minderheitsanteile und umfasst nicht den Gewinn des laufenden Jahres.

(4) Allgemeine Verwaltungsausgaben in Bezug auf Betriebserträge (abzüglich Bankenabgaben, Wertminderungen von Firmenwerten, vereinnahmter passiver Unterschiedsbeträge und in den sonstigen betrieblichen Aufwendungen ausgewiesener Einmaleffekte).

Quelle: Zwischenbericht 1. bis 3. Quartal 2017 (Ungeprüfter Konzernfinanzbericht der RBI für die am 30. September beendeten ersten neun Monate des Jahres 2017)."

7) On page 84 of the Supplemented Base Prospectus, in the section **"Wesentliche Veränderungen der Finanzlage oder Handelsposition der Emittentin (die nach dem von den historischen Finanzinformationen abgedeckten Zeitraum eingetreten sind)** " in the **"GERMAN TRANSLATION OF THE SUMMARY", "Abschnitt B", Element** "**B.12**"**,** the existing text shall be deleted and replaced by the following wording:

"Es gab keine wesentlichen Veränderungen der Finanzlage oder Handelsposition der Emittentin seit dem 30. September 2017."

8) On page 84 of the Supplemented Base Prospectus, in the section **"Beschreibung von Ereignissen aus der Tätigkeit der Emittentin aus jüngster Zeit, die für die Bewertung ihrer Zahlungsfähigkeit in hohem Maße relevant sind)**" in the **"GERMAN TRANSLATION OF THE SUMMARY", "Abschnitt B", Element** "**B.13**"**,** the existing text shall be deleted and replaced by the following wording:

"Der Emittentin sind keine jüngst eingetretenen Ereignisse, die sich speziell auf die Tätigkeit der Emittentin beziehen (die nach dem zuletzt publizierten ungeprüften Konzernzwischenabschluss der Emittentin zum 30. September 2017 auftraten) bekannt, die für die Beurteilung ihrer Zahlungsfähigkeit in hohem Maße relevant sind."

Part C – Amendments to the section RISK FACTORS

9) On page 154 of the Supplemented Base Prospectus, in the section ***"11. Decreasing interest rate margins may have a material adverse effect on RBI Group"*** in the "**RISK FACTORS**"**,** Section **"A. RISKS RELATING TO THE ISSUER",** the third sentence in the first paragraph starting with "In the first half of 2017, …" and ending with " …six months ended 30 June 2017)." shall be fully deleted and replaced by the following sentence:

"In the first three quarters of 2017, EUR 2,391 million or 62 per cent. of RBI Group's operating income was derived from net interest income (Source: RBI's unaudited interim consolidated financial statements for the first nine months ended 30 September 2017)."

Part D – Amendments to the section DESCRIPTION OF THE ISSUER

10) On page 194 of the Supplemented Base Prospectus, in the Chapter **"1.1.4. *Any recent events particular to the Issuer that are to a material extent relevant for the evaluation of its solvency*",** the existing text shall be deleted and replaced by the following wording:

"The Issuer is not aware of any recent events particular to RBI (i.e. occurring after the most recent published unaudited interim consolidated financial statements of the Issuer as of 30 September 2017) that are to a material extent relevant to the evaluation of its solvency."

11) On the pages 195 and 196 of the Supplemented Base Prospectus, in the Chapter **"2.2. Strategy",** the last heading and paragraph starting with "**Initial public offering of Raiffeisen Bank Polska S.A.**…" and ending with "…by not later than 15 May 2018)." just above the next heading **"2.3. Significant new products and services"** shall be fully deleted and replaced with the following paragraphs:

"**Carve-out of foreign exchange portfolio from Polish subsidiary Raiffeisen Bank Polska S.A. in preparation for initial public offering or sale**
Raiffeisen Bank Polska S.A. ("**RBPL**") had been preparing for an initial public offering ("**IPO**") with a free float of 15 per cent. of its shares to be listed on the Warsaw Stock Exchange. This was a commitment to the Polish regulator when Polbank was acquired by RBI. After suspension of the intended IPO beginning of July 2017, RBI has been in ongoing discussions with the Polish regulator regarding further steps and a new timetable for the IPO. According to the announcement of the Polish regulator on 1 August 2017, the IPO should be conducted by not later than 15 May 2018.

On 17 November 2017, RBI published its intention to carve out the foreign exchange retail mortgage portfolio ("**FX Portfolio**") held by RBPL and eventually transfer this portfolio to RBI. Depending on the details of the loans selected for the demerger and future currency fluctuations the gross volume is currently expected between 3 and 3.5 billion EUR. The precise volume will be determined taking into account legal (including tax) requirements.

According to the current understanding with the Polish regulator, the carve-out is expected to be completed prior to the listing of the shares in RBPL on the Warsaw Stock Exchange. As an alternative option RBI is also considering the sale of a majority stake in RBPL's core banking operations (without FX Portfolio). RBI's commitment to the Polish regulator to list the shares in RBPL on the Warsaw Stock Exchange may be fulfilled by an IPO of at least 15 per cent of RBPL shares to free float investors or through a sale of a majority stake in RBPL's core banking operations.

No execution decision has yet been taken regarding any of the scenarios, namely the IPO or the sale of the majority stake."

12) On page 197 of the Supplemented Base Prospectus, Chapter **"2.5. Capital position and requirements"** shall be deleted and replaced by the following wording:

"2.5. Capital position and requirements

Based on the Supervisory Review and Evaluation Process ("**SREP**") for 2016, RBI Regulatory Group received a Pillar 2 requirement of 2.25 per cent. that needs to be fulfilled by Common Equity Tier 1 ("**CET1**") from 1 January 2017. Consequently, RBI Regulatory Group's consolidated minimum CET1 ratio (transitional) requirement amounts to 8.60 per cent. for 30 September 2017. This is the sum of 4.5 per cent. Pillar 1 requirement plus 2.25 per cent. Pillar 2 requirement and 1.85 per cent. combined buffer requirement on a transitional basis. The combined buffer requirement of 1.85 per cent. is the sum of 1.25 per cent. capital conservation buffer plus 0.50 per cent. systemic risk buffer and 0.10 per cent. variable countercyclical buffer (derived from the requirements in the various countries) by 30 September 2017. By 2019 the combined buffer requirement will rise to 4.6 per cent. CET 1 (assuming all currently implemented buffers increase at the announced levels). A breach of the combined buffer requirement would induce constraints, for example in relation to dividend distributions and coupon payments on certain capital instruments. As at 30 September 2017, RBI Group's CET 1 ratio (transitional) was 12.7 per cent. (13.1 per cent. including Q3 results).
(Source: unaudited internal data)"

13) On page 210 of the Supplemented Base Prospectus, in the chapter "**7. FINANCIAL INFORMATION AND DOCUMENTS INCORPORATED BY REFERENCE**", the following wording shall be inserted below the last paragraph of the sub- section **"a. Translations of the reviewed interim consolidated financial statements of RBI for the six months ended 30 June 2017 and of the report on the review"** and just above the sub-section "**b. Translations of the audited consolidated financial statements of RBI for the fiscal year 2016 and of the auditor's report"**:

"

a.1. Translations of the unaudited interim consolidated financial statements of RBI for the nine months ended 30 September 2017
Extracted from RBI's Third Quarter Report as of 30 September 2017

– Statement of Comprehensive Income	pages 32 – 34
– Statement of Financial Position	page 35
– Statement of Changes in Equity	page 36

– Statement of Cash Flows page 37

– Segment Reporting pages 37 – 41

– Notes pages 42 – 93

The Third Quarter Report as of 30 September 2017 of RBI containing the unaudited interim consolidated financial statements of RBI for the nine months ended 30 September 2017 is made available on the website of the Issuer under

http://qr032017.rbinternational.com (in English) and
http://zb032017.rbinternational.com (in German)."

14) On page 211 of the Supplemented Base Prospectus, in the chapter "**7. FINANCIAL INFORMATION AND DOCUMENTS INCORPORATED BY REFERENCE**", in the sub- section **"c. Translations of the audited consolidated financial statements of RBI for the fiscal year 2015 and of the auditor's report"** the paragraph starting with "The auditor's reports dated 2 March 2016…" and ending with "…ended 30 June 2017." shall be deleted and replaced by the following paragraph:

"The auditor's reports dated 2 March 2016 and 28 February 2017, respectively, regarding the German language annual consolidated financial statements of RBI for the fiscal years 2015 and 2016 do not contain any qualifications. RBI is responsible for the non-binding English language convenience translation of its audited annual consolidated financial statements for the financial years ended 31 December 2015 and 2016 and the related audit opinions. RBI is also responsible for the non-binding English language convenience translation of its reviewed interim consolidated financial statements for the six months ended 30 June 2017 and the related report on the review as well as of its unaudited interim consolidated financial statements for the nine months ended 30 September 2017."

15) On pages 211 and 212 of the Supplemented Base Prospectus, in the chapter "**7. FINANCIAL INFORMATION AND DOCUMENTS INCORPORATED BY REFERENCE**", the wording of the existing sub-section starting with "The documents incorporated by reference include the following Alternative Performance Measures **("APM"):…"** and ending with "…reported under sundry operating expenses." shall be fully deleted and replaced by the following wording:

"The documents incorporated by reference include the following Alternative Performance Measures ("**APM**"):

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 is an economic metric and shows the company's costs in relation to its income. The ratio gives a clear view of operational efficiency. Banks use the cost/income ratio as an efficiency measure for steering the bank and for easily comparing its efficiency with other financial institutions. General administrative expenses in relation to operating income are calculated. General administrative expenses comprise staff expenses, other administrative expenses and depreciation/amortization of intangible and tangible fixed assets. Operating income comprises net interest income, net fee and commission income, net trading income and recurring other net operating income (i.e. other net operating income less bank levies, impairments of goodwill, releases of negative goodwill, and profit/loss from banking business due to governmental measures).

Effective tax rate (ETR) gives a good understanding of the tax rate the company faces and simplifies comparison among companies. It will often differ from the company´s jurisdictional tax rate due to many accounting factors. The effective tax rate of a company is the average rate at which its pre-tax profits are taxed. It is calculated by dividing total tax expense (income taxes) by profit before tax. Total tax expense includes current income taxes and deferred taxes.

Loan/deposit ratio indicates a bank's ability to refinance its loans by deposits rather than wholesale funding. It is calculated with 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) – This ratio includes a wide range of refinancing options and informs on the extent to which a bank can continue to be stably funded. LLSFR is used as a measure for the prudence of a bank indicating the local refinancing structure of subsidiary banks. It is calculated with 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 is used for external comparison with other banks as well as an internal profitability measurement of products and segments. It is calculated with net interest income set in relation to average interest-bearing assets (total assets less trading assets and derivatives, intangible fixed assets, tangible fixed assets, and other assets).

NPE – Non-performing exposure. Non-performing loans according to the applicable definition of the EBA document 'Implementing Technical Standard (ITS) on Supervisory Reporting (Forbearance and non-performing exposures)'.

NPL – Non-performing loans. A loan is classified as non-performing when it is expected that a specific debtor is unlikely to pay its credit obligations to the bank in full, or the debtor is overdue by 90 days or more on any material credit obligation to the bank (RBI has defined twelve default indicators).

NPE ratio is an economic ratio to demonstrate the proportion of non-performing exposure according to the applicable EBA definition in relation to the entire loan portfolio of customers and banks. The ratio reflects the quality of the loan portfolio of the bank and provides an indicator for the performance of the bank's credit risk management.

NPL ratio is an economic ratio to demonstrate the proportion of loans that have been classified as non-performing in relation to the entire loan portfolio of customers. The ratio reflects the quality of the loan portfolio of the bank and provides an indicator for the performance of the bank's credit risk management.

NPE coverage ratio describes to which extent non-performing exposure have been covered by impairments thus expressing also the ability of a bank to absorb losses from its non-performing exposure. It is calculated with individual impairment losses on loans and advances to customers and banks set in relation to non-performing exposure to customers and banks.

NPL coverage ratio describes to which extent non-performing loans have been covered by impairments thus expressing also the ability of a bank to absorb losses from its NPL. It is calculated with impairment losses on loans and advances to customers set in relation to non-performing loans to customers.

Operating result is used to describe the operative performance of a bank for the reporting period. It consists of operating income less general administrative expenses.

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 profit/loss from banking business due to governmental measures).

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 profit/loss from banking business due to governmental measures reported under other net operating income.

Provisioning ratio is an indicator for development of risk costs and provisioning policy of an enterprise. It is computed by dividing net provisioning for impairment losses by average loans and advances to customers.

Return on assets (ROA before/after tax) is a profitability ratio and measures how efficiently a company can manage its assets to produce profits during a period. It is computed by dividing profit before tax/after tax by average assets (based on total assets, average means the average of year-end figure and the relevant month´s figures).

Return on equity (ROE before/after tax) provides a profitability measure for both management and investors by expressing the net profit for the period as presented in the income statement as a percentage of the respective underlying (either equity related or asset related). Return on equity demonstrates the profitability of the bank on the capital invested by its shareholders and thus the success of their investment. Return on equity is a useful measure to easily compare the profitability of a bank with other financial institutions. 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.

Return on risk-adjusted capital (RORAC) is a ratio of a risk-adjusted performance management and shows the yield on the risk-adjusted capital (economic capital). The return on risk-adjusted capital is computed by dividing consolidated profit by the risk-adjusted capital (i.e. average economic capital). This capital requirement is calculated within the economic capital model for credit, market and operational risk.

Return on tangible equity (ROTE) is used to measure the rate of return on the tangible common equity. It is computed by dividing consolidated profit less depreciation of intangible assets and less impairment of goodwill by average consolidated equity less intangible assets. Average equity is calculated using month-end figures for the period."

16) On page 216 of the Supplemented Base Prospectus, in the chapter "**9. SIGNIFICANT CHANGE IN THE FINANCIAL POSITION OF THE ISSUER",** the existing paragraph shall be deleted and replaced by the following paragraph:

"No significant change in the financial position of RBI Group has occurred since 30 September 2017."

17) On page 216 of the Supplemented Base Prospectus, in the chapter **"10. MATERIAL CONTRACTS",** the following sentence shall be added as last sentence to the second-last paragraph:

"Such redemption was effected in November 2017."