

Survey of key data

Raiffeisen Bank International Group	2012	Change	2011
Monetary values in € million			
Income statement	1/1-30/6		1/1-30/6
Net interest income	1,716	(3.6)%	1,781
Net provisioning for impairment losses	(400)	(1.3)%	(405)
Net fee and commission income	721	(2.2)%	737
Net trading income	212	(17.2)%	256
General administrative expenses	(1,518)	0.2%	(1,514)
Profit before tax	927	5.6%	879
Profit after tax	734	8.3%	677
Consolidated profit	701	13.9%	615
Statement of financial position	30/6		31/12
Loans and advances to banks	25,701	(0.2)%	25,748
Loans and advances to customers	84,887	4.1%	81,576
Deposits from banks	40,344	6.2%	37,992
Deposits from customers	72,011	7.9%	66,747
Equity	10,850	(0.8)%	10,936
Total assets	152,717	3.9%	146,985
Key ratios	1/1-30/6		1/1-30/6
Return on equity before tax	17.3%	0.2 PP	17.1%
Return on equity after tax	13.7%	0.5 PP	13.2%
Consolidated return on equity	14.4%	1.0 PP	13.3%
Cost/income ratio	58.1%	3.0 PP	55.1%
Return on assets before tax	1.24%	(0.05) PP	1.29%
Net interest margin	2.30%	(0.32) PP	2.62%
NPL ratio	9.8%	1.3 PP	8.5%
Net provisioning ratio (average risk-weighted assets, credit risk)	1.10%	0.01 PP	1.09%
Net provisioning ratio (average loans)	0.90%	(0.13) PP	1.04%
Bank-specific information¹	30/6		31/12
Risk-weighted assets (credit risk)	69,206	(10.3)%	77,150
Total own funds	12,454	(3.1)%	12,858
Total own funds requirement	6,754	(11.4)%	7,624
Excess cover ratio	84.4%	15.7 PP	68.6%
Core tier 1 ratio, total	10.1%	1.0 PP	9.0%
Tier 1 ratio, credit risk	12.9%	0.7 PP	12.2%
Tier 1 ratio, total	10.6%	0.7 PP	9.9%
Own funds ratio	14.8%	1.3 PP	13.5%
Stock data	30/6		30/6
Earnings per share in €	3.09	16.5%	2.65
Price in €	25.75	(27.5)%	35.54
High (closing prices) in €	26.17	(34.6)%	40.00
Low (closing prices) in €	18.64	(42.7)%	32.53
Number of shares in million	195.51	–	195.51
Market capitalization in € million	5,034	(27.5)%	6,947
Resources	30/6		31/12
Number of employees as of reporting date	60,918	2.8%	59,261
Business outlets	3,153	7.7%	2,928
Number of customers in million	14.2	3.2%	13.8

¹ Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG) for illustrative purposes. RBI as part of the RZB Group is as a group not subject to the Austrian Banking Act.