

# Overview

Raiffeisen Bank International Group				
Monetary values in € million				
	2012	Change	2011	2010
<b>Income statement</b>	<b>1/1-31/12</b>		<b>1/1-31/12</b>	<b>1/1-31/12</b>
Net interest income	3,472	(5.3)%	3,667	3,578
Net provisioning for impairment losses	(1,009)	(5.1)%	(1,064)	(1,194)
Net fee and commission income	1,516	1.8%	1,490	1,491
Net trading income	215	(40.9)%	363	328
General administrative expenses	(3,264)	4.6%	(3,120)	(2,980)
Profit before tax	1,032	(24.9)%	1,373	1,287
Profit after tax	748	(23.2)%	974	1,177
Consolidated profit	725	(25.0)%	968	1,087
<b>Statement of financial position</b>	<b>31/12</b>		<b>31/12</b>	<b>31/12</b>
Loans and advances to banks	22,323	(13.3)%	25,748	21,532
Loans and advances to customers	83,343	2.2%	81,576	75,657
Deposits from banks	30,186	(20.5)%	37,992	33,659
Deposits from customers	66,297	(0.7)%	66,747	57,633
Equity	10,873	(0.6)%	10,936	10,404
Total assets	136,116	(7.4)%	146,985	131,173
<b>Key ratios</b>	<b>1/1-31/12</b>		<b>1/1-31/12</b>	<b>1/1-31/12</b>
Return on equity before tax	9.7%	(4.0) PP	13.7%	13.7%
Return on equity after tax	7.0%	(2.7) PP	9.7%	12.5%
Consolidated return on equity	7.4%	(3.4) PP	10.8%	13.0%
Cost/income ratio	63.5%	6.5 PP	57.0%	55.1%
Return on assets before tax	0.73%	(0.25) PP	0.98%	0.90%
Net interest margin (average assets)	2.37%	(0.23) PP	2.61%	2.51%
Net interest margin (average interest-bearing assets)	2.66%	(0.24) PP	2.90%	–
NPL ratio	9.8%	1.2 PP	8.6%	9.0%
Provisioning ratio (average loans and advances to customers)	1.21%	(0.13) PP	1.34%	1.51%
<b>Bank-specific information<sup>1</sup></b>	<b>31/12</b>		<b>31/12</b>	<b>31/12</b>
Risk-weighted assets (credit risk)	68,136	(11.7)%	77,150	75,601
Total own funds	12,885	0.2%	12,858	12,608
Total own funds requirement	6,626	(13.1)%	7,624	7,585
Excess cover ratio	94.5%	25.8 PP	68.6%	66.2%
Core tier 1 ratio, total	10.7%	1.6 PP	9.0%	8.9%
Tier 1 ratio, credit risk	13.6%	1.4 PP	12.2%	12.2%
Tier 1 ratio, total	11.2%	1.3 PP	9.9%	9.7%
Own funds ratio	15.6%	2.1 PP	13.5%	13.3%
<b>Stock data</b>	<b>1/1-31/12</b>		<b>1/1-31/12</b>	<b>1/1-31/12</b>
Earnings per share in €	2.70	(31.7)%	3.95	4.56
Closing price in € (31/12)	31.46	56.8%	20.07	41.00
High (closing prices) in €	33.36	(26.0)%	45.10	42.75
Low (closing prices) in €	18.64	31.6%	14.16	29.01
Number of shares in million (31/12)	195.51	–	195.51	195.51
Market capitalization in € million (31/12)	6,150	56.7%	3,924	8,016
Dividend per share in €	1.17 <sup>2</sup>	11.4%	1.05	1.05
<b>Resources</b>	<b>31/12</b>		<b>31/12</b>	<b>31/12</b>
Number of employees as of reporting date	60,084	1.4%	59,261	59,782
Business outlets	3,106	6.1%	2,928	2,961
Number of customers in million	14.2	2.8%	13.8	14.0

1) Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). Raiffeisen Bank International (RBI) as part of the RZB Group is not subject to the Austrian Banking Act.

2) Proposal to the Annual General Meeting.

In this report, Raiffeisen Bank International (RBI) refers to the RBI Group, and RBI AG is used wherever statements refer solely to Raiffeisen Bank International AG. The same applies to RZB and RZB AG.