

Survey of key data

<i>Raiffeisen International Group</i>	<i>2009</i>	<i>Change</i>	<i>2008</i>
<i>Monetary values in € million</i>			
Income statement	1/1-30/6		1/1-30/6
<i>Net interest income</i>	1,496	(0.1) %	1,498
<i>Provisioning for impairment losses</i>	(969)	380.9 %	(201)
<i>Net fee and commission income</i>	585	(16.8) %	703
<i>Net trading income</i>	119	29.0 %	92
<i>General administrative expenses</i>	(1,143)	(8.5) %	(1,250)
<i>Profit before tax</i>	154	(81.7) %	843
<i>Profit after tax</i>	119	(81.6) %	646
<i>Consolidated profit (after minorities)</i>	78	(86.2) %	566
Balance sheet	30/6		31/12
<i>Loans and advances to banks</i>	7,181	(20.5) %	9,038
<i>Loans and advances to customers</i>	53,512	(7.6) %	57,902
<i>Deposits from banks</i>	22,610	(13.7) %	26,213
<i>Deposits from customers</i>	42,276	(4.4) %	44,206
<i>Equity (including minorities and profit)</i>	6,215	(4.7) %	6,518
<i>Balance sheet total</i>	77,862	(8.8) %	85,397
Key ratios	1/1-30/6		1/1-30/6
<i>Return on equity before tax</i>	4.9 %	(20.6) PP	25.5 %
<i>Return on equity after tax</i>	3.8 %	(15.8) PP	19.6 %
<i>Consolidated return on equity (after minorities)</i>	2.9 %	(16.7) PP	19.6 %
<i>Cost/income ratio</i>	51.6 %	(3.2) PP	54.8 %
<i>Return on assets before tax</i>	0.38 %	(1.83) PP	2.21 %
<i>Net provisioning ratio (average risk-weighted assets)</i>	3.36 %	2.64 PP	0.72 %
<i>Risk/earnings ratio</i>	64.7 %	51.3 PP	13.4 %
Bank-specific information¹	30/6		31/12
<i>Risk-weighted assets (credit risk)</i>	54,701	(9.4) %	60,388
<i>Total own funds</i>	6,950	(0.6) %	6,992
<i>Total own funds requirement</i>	5,345	(7.3) %	5,767
<i>Excess cover</i>	30.0%	8.8 PP	21.2 %
<i>Core capital ratio (Tier 1), credit risk²</i>	10.4 %	0.7 PP	9.7 %
<i>Core capital ratio (Tier 1), total²</i>	8.5 %	0.4 PP	8.1 %
<i>Own funds ratio</i>	10.4 %	0.7 PP	9.7 %
Stock data	30/6		30/6
<i>Earnings per share in €</i>	0.51	(3.17) €	3.68
<i>Price in €</i>	24.75	(69.5) %	81.17
<i>High (closing price) in €</i>	29.82	(72.9) %	110.20
<i>Low (closing price) in €</i>	13.00	(84.0) %	81.17
<i>Number of shares in millions</i>	154.67	–	154.67
<i>Market capitalization</i>	3,828	(69.5) %	12,554
Resources	30/6		31/12
<i>Number of employees as of reporting date</i>	59,711	(5.8) %	63,376
<i>Number of business outlets</i>	3,167	(2.0) %	3,231

¹ Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). Raiffeisen International is a part of the RZB Group and thus not subject to the Austrian Banking Act.

² Ratios are calculated without the issues agreed in July 2009, which will be considered in the third quarter 2009. If considered for June, the core capital ratio, credit risk would be 12.7 per cent and core capital ratio total would be 10.4 per cent.