

Overview on H1

RZB Group

<i>Monetary values are in € million</i>	2009	2008	+(-) Change
Income Statement	1/1 – 30/6	1/1 – 30/6	
Net interest income	1,792	1,733	3.4%
Provisioning for impairment losses	(1,267)	(200)	533.5%
Net fee and commission	689	843	(18.3%)
Net trading income	266	102	161.8%
General administrative expenses	(1,391)	(1,494)	(6.9%)
Profit before tax	463	878	(47.3%)
Profit after tax	241	651	(62.9%)
Consolidated profit	168	393	(57.2%)
Earnings per share, €	11.1	73.1	(62.0 €)
Balance Sheet	30/6	31/12	
Loans and advances to banks	35,122	29,115	20.6%
Loans and advances to customers	79,907	84,918	(5.9%)
Deposits from banks	53,499	54,148	(1.2%)
Deposits from customers	55,718	59,120	(5.8%)
Equity (including minorities and profit)	9,997	8,587	16.4%
Balance sheet total	155,938	156,921	(0.6%)
Regulatory Information	30/6	31/12	
Risk-weighted assets (credit risk)	80,716	89,040	(9.3%)
Total own funds	12,217	10,801	13.1%
Total own funds requirement	7,912	8,505	(7.0%)
Excess cover ratio	54.4%	27.0%	27.4 ppt
Tier 1 ratio (credit risk)	10.9%	8.4%	2.5 ppt
Own funds ratio	12.4%	10.2%	2.2 ppt
Performance	1/1 – 30/6	1/1 – 31/12	
Return on equity before tax	10.1%	7.3%	2.8 ppt
Return on equity after tax	5.2%	5.3%	(0.1) ppt
Consolidated return on equity	5.0%	0.9%	4.2 ppt
Cost/income ratio	49.4%	52.8%	(3.4 ppt)
Return on assets before tax	0.59%	0.40%	0.19 ppt
Net provisioning ratio (average risk-weighted assets, credit risk)	2.97%	1.19%	1.78 ppt
Risk/earnings ratio	70.7%	28.7%	42.0 ppt
Resources	30/6	31/12	
Number of staff on the reporting date	62,974	66,651	(5.5%)
Business outlets	3,188	3,251	(1.9%)