

Survey of key data

Raiffeisen Bank International Group	2011	Change	2010
Monetary values in € million			
Income statement	1/1-30/9		1/1-30/9
Net interest income	2,724	0.6%	2,707
Net provisioning for impairment losses	(782)	(14.4)%	(913)
Net fee and commission income	1,125	3.3%	1,088
Net trading income	293	13.5%	258
General administrative expenses	(2,287)	6.2%	(2,153)
Profit before tax	1,032	3.5%	997
Profit after tax	760	(10.9)%	853
Consolidated profit	745	(4.8)%	783
Statement of financial position	30/9		31/12
Loans and advances to banks	28,376	31.8%	21,532
Loans and advances to customers	81,321	7.5%	75,657
Deposits from banks	37,607	11.7%	33,659
Deposits from customers	68,936	19.6%	57,633
Equity	10,348	(0.5)%	10,404
Total assets	148,368	13.1%	131,173
Key ratios	1/1-30/9		1/1-30/9
Return on equity before tax	13.6%	(0.5) PP	14.1%
Return on equity after tax	10.0%	(2.0) PP	12.0%
Consolidated return on equity	11.0%	(1.4) PP	12.4%
Cost/income ratio	55.8%	2.6 PP	53.2%
Return on assets before tax	0.99%	0.08 PP	0.91%
Net interest margin	2.61%	0.13 PP	2.48%
Net provisioning ratio (average risk-weighted assets, credit risk)	1.36%	(0.31) PP	1.67%
Bank-specific information¹	30/9		31/12
Risk-weighted assets (credit risk)	80,433	6.4%	75,601
Total own funds	12,196	(3.3)%	12,608
Total own funds requirement	8,068	6.4%	7,585
Excess cover ratio	51.2%	(15.1) PP	66.2%
Core tier 1 ratio, total	7.9%	(1.0) PP	8.9%
Tier 1 ratio, credit risk	10.9%	(1.2) PP	12.2%
Tier 1 ratio, total	8.7%	(1.0) PP	9.7%
Own funds ratio	12.1%	(1.2) PP	13.3%
Stock data	30/9		30/9
Earnings per share in €	3.06	(6.0)%	3.25
Price in €	22.16	(35.2)%	34.20
High (closing prices) in €	45.10	5.5%	42.75
Low (closing prices) in €	19.19	(33.9)%	29.01
Number of shares in million	195.51	–	195.51
Market capitalization in € million	4,331	(35.2)%	6,686
Resources	30/9		31/12
Number of employees as of reporting date	60,247	0.8%	59,782
Business outlets	2,933	(0.9)%	2,961

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