

Survey of key data

Raiffeisen Bank International Group

Monetary values in €million	2013	Change	2012
Income statement	1/1-31/3		1/1-31/3
Net interest income	865	(1.2)%	875
Net provisioning for impairment losses	(220)	43.7%	(153)
Net fee and commission income	375	8.3%	346
Net trading income	80	(2.0)%	82
General administrative expenses	(788)	4.6%	(753)
Profit before tax	251	(63.4)%	685
Profit after tax	174	(69.7)%	574
Consolidated profit	157	(71.0)%	541
Statement of financial position	31/3		31/12
Loans and advances to banks	20,250	(9.3)%	22,323
Loans and advances to customers	82,889	(0.5)%	83,343
Deposits from banks	27,579	(8.6)%	30,186
Deposits from customers	66,853	0.8%	66,297
Equity	11,061	1.7%	10,873
Total assets	131,932	(3.1)%	136,116
Key ratios	1/1-31/3		1/1-31/3
Return on equity before tax	9.2%	(15.9) PP	25.1%
Return on equity after tax	6.3%	(14.7) PP	21.0%
Consolidated return on equity	6.1%	(15.9) PP	22.0%
Cost/income ratio	60.5%	2.4 PP	58.2%
Return on assets before tax	0.51%	(1.35) PP	1.85%
Net interest margin (average interest-bearing assets)	2.89%	0.23 PP	2.65%
NPL ratio	9.9%	1.0 PP	8.9%
Provisioning ratio (average loans and advances to customers)	1.06%	0.31 PP	0.75%
Bank-specific information¹	31/3		31/12
Risk-weighted assets (credit risk)	69,319	1.7%	68,136
Total own funds	12,929	0.3%	12,885
Total own funds requirement	6,699	1.1%	6,626
Excess cover ratio	93.0%	(1.5) PP	94.5%
Core tier 1 ratio, total	10.6%	0.0 PP	10.7%
Tier 1 ratio, credit risk	13.5%	(0.1) PP	13.6%
Tier 1 ratio, total	11.2%	0.0 PP	11.2%
Own funds ratio	15.4%	(0.1) PP	15.6%
Stock data	1/1-31/3		1/1-31/3
Earnings per share in €	0.55	(78.3)%	2.52
Closing price in €(31/3)	26.52	0.1%	26.50
High (closing prices) in €	33.59	15.6%	29.05
Low (closing prices) in €	26.30	41.1%	18.64
Number of shares in million (31/3)	195.51	–	195.51
Market capitalization in €million (31/3)	5,184	0.1%	5,181
Resources	31/3		31/12
Employees as of reporting date	59,231	(1.4)%	60,084
Business outlets	3,057	(1.6)%	3,106
Customers in million	14.2	0.2%	14.2

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.