

Survey of key data

Raiffeisen Bank International Group	2012	Change	2011
<i>Monetary values in € million</i>			
Income statement	1/1-30/9		1/1-30/9
Net interest income	2,596	(4.7)%	2,724
Net provisioning for impairment losses	(623)	(20.2)%	(782)
Net fee and commission income	1,120	(0.4)%	1,125
Net trading income	220	(24.7)%	293
General administrative expenses	(2,336)	2.2%	(2,287)
Profit before tax	1,115	8.1%	1,032
Profit after tax	889	17.0%	760
Consolidated profit	842	13.0%	745
Statement of financial position	30/9		31/12
Loans and advances to banks	24,777	(3.8)%	25,748
Loans and advances to customers	83,769	2.7%	81,576
Deposits from banks	36,773	(3.2)%	37,992
Deposits from customers	70,942	6.3%	66,747
Equity	11,136	1.8%	10,936
Total assets	147,128	0.1%	146,985
Key ratios	1/1-30/9		1/1-30/9
Return on equity before tax	14.1%	0.4 PP	13.6%
Return on equity after tax	11.2%	1.2 PP	10.0%
Consolidated return on equity	11.7%	0.7 PP	11.0%
Cost/income ratio	60.1%	4.4 PP	55.8%
Return on assets before tax	1.00%	0.01 PP	0.99%
Net interest margin	2.32%	(0.29) PP	2.61%
NPL ratio	10.0%	1.6 PP	8.4%
Provisioning ratio (average risk-weighted assets, credit risk)	1.16%	(0.19) PP	1.36%
Provisioning ratio (average loans)	1.00%	(0.32) PP	1.32%
Bank-specific information¹	30/9		31/12
Risk-weighted assets (credit risk)	68,781	(10.8)%	77,150
Total own funds	12,416	(3.4)%	12,858
Total own funds requirement	6,723	(11.8)%	7,624
Excess cover ratio	84.7%	16.0 PP	68.6%
Core tier 1 ratio, total	10.2%	1.1 PP	9.0%
Tier 1 ratio, credit risk	13.1%	0.9 PP	12.2%
Tier 1 ratio, total	10.7%	0.8 PP	9.9%
Own funds ratio	14.8%	1.3 PP	13.5%
Stock data	1/1-30/9		1/1-30/9
Earnings per share in €	3.55	16.1%	3.06
Closing price in € (30/9)	28.19	27.2%	22.16
High (closing prices) in €	29.29	(35.1)%	45.10
Low (closing prices) in €	18.64	(2.9)%	19.19
Number of shares in million (30/9)	195.51	–	195.51
Market capitalization in € million (30/9)	5,510	27.2%	4,331
Resources	30/9		31/12
Number of employees as of reporting date	60,632	2.3%	59,261
Business outlets	3,115	6.4%	2,928
Number of customers in million	14.1	1.8%	13.8

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.