

# Survey of key data

<b>Raiffeisen Bank International Group</b>	<b>2011</b>	<b>Change</b>	<b>2010</b>
<i>Monetary values in € million</i>			
<b>Income statement</b>	<b>1/1-30/6</b>		<b>1/1-30/6</b>
Net interest income	1,781	0.1%	1,780
Net provisioning for impairment losses	(405)	(33.3)%	(608)
Net fee and commission income	737	3.1%	715
Net trading income	256	33.2%	192
General administrative expenses	(1,514)	6.3%	(1,425)
Profit before tax	879	51.6%	579
Profit after tax	677	31.4%	516
Consolidated profit	615	30.3%	472
<b>Statement of financial position</b>	<b>30/6</b>		<b>31/12</b>
Loans and advances to banks	24,972	16.0%	21,532
Loans and advances to customers	79,431	5.0%	75,657
Deposits from banks	34,829	3.5%	33,659
Deposits from customers	63,625	10.4%	57,633
Equity	10,483	0.8%	10,404
Total assets	137,556	4.9%	131,173
<b>Key ratios</b>	<b>1/1-30/6</b>		<b>1/1-30/6</b>
Return on equity before tax	17.1%	4.9 PP	12.2%
Return on equity after tax	13.2%	2.3 PP	10.8%
Consolidated return on equity	13.3%	2.3 PP	11.1%
Cost/income ratio	55.1%	2.1 PP	53.0%
Return on assets before tax	1.29%	0.50 PP	0.79%
Net interest margin	2.62%	0.19 PP	2.43%
Net provisioning ratio (average risk-weighted assets, credit risk)	1.09%	(0.61) PP	1.70%
<b>Bank-specific information<sup>1</sup></b>	<b>30/6</b>		<b>31/12</b>
Risk-weighted assets (credit risk)	76,502	1.2%	75,601
Total own funds	12,496	(0.9)%	12,608
Total own funds requirement	7,702	1.5%	7,585
Excess cover ratio	62.2%	(4.0) PP	66.2%
Core tier 1 ratio, total	8.5%	(0.3) PP	8.9%
Tier 1 ratio, credit risk	11.8%	(0.4) PP	12.2%
Tier 1 ratio, total	9.4%	(0.3) PP	9.7%
Own funds ratio	13.0%	(0.3) PP	13.3%
<b>Stock data</b>	<b>30/6</b>		<b>30/6</b>
Earnings per share in €	2.65	38.4%	1.91
Price in €	35.54	12.9%	31.49
High (closing prices) in €	40.00	(6.4)%	42.75
Low (closing prices) in €	32.53	7.8%	30.19
Number of shares in million	195.51	–	195.51
Market capitalization in € million	6,947	12.8%	6,156
<b>Resources</b>	<b>30/6</b>		<b>31/12</b>
Number of employees as of reporting date	59,895	0.2%	59,782
Business outlets	2,935	(0.9)%	2,961

<sup>1</sup> 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