

Survey of key data

Raiffeisen Bank International Group			
Monetary values in € million	2013	Change	2012
Income statement	1/1-30/9		1/1-30/9
Net interest income	2,776	7.0%	2,596
Net provisioning for impairment losses	(800)	28.3%	(623)
Net fee and commission income	1,203	7.3%	1,120
Net trading income	240	9.0%	220
General administrative expenses	(2,430)	4.0%	(2,336)
Profit before tax	696	(37.6)%	1,115
Profit after tax	461	(48.2)%	889
Consolidated profit	411	(51.2)%	842
Statement of financial position	30/9		31/12
Loans and advances to banks	21,589	(3.3)%	22,323
Loans and advances to customers	82,431	(1.1)%	83,343
Deposits from banks	29,617	(1.9)%	30,186
Deposits from customers	67,496	1.8%	66,297
Equity	10,354	(4.8)%	10,873
Total assets	131,034	(3.7)%	136,116
Key ratios	1/1-30/9		1/1-30/9
Return on equity before tax	8.6%	(5.4) PP	14.1%
Return on equity after tax	5.7%	(5.5) PP	11.2%
Consolidated return on equity	5.4%	(6.2) PP	11.7%
Cost/income ratio	56.9%	(1.5) PP	58.4%
Return on assets before tax	0.70%	(0.30) PP	1.00%
Net interest margin (average interest-bearing assets)	3.08%	0.48 PP	2.60%
NPL ratio	10.3%	0.3 PP	10.0%
Provisioning ratio (average loans and advances to customers)	1.29%	0.29 PP	1.00%
Bank-specific information¹	30/9		31/12
Risk-weighted assets (credit risk)	68,132	0.0%	68,136
Total own funds	12,254	(4.9)%	12,885
Total own funds requirement	6,617	(0.1)%	6,626
Excess cover ratio	85.2%	(9.3) PP	94.5%
Core tier 1 ratio, total	10.1%	(0.6) PP	10.7%
Tier 1 ratio, credit risk	12.9%	(0.7) PP	13.6%
Tier 1 ratio, total	10.6%	(0.6) PP	11.2%
Own funds ratio	14.8%	(0.7) PP	15.6%
Stock data	1/1-30/9		1/1-30/9
Earnings per share in €	1.34	(62.3)%	3.55
Closing price in € (30/9)	24.19	(14.2)%	28.19
High (closing prices) in €	33.59	14.7%	29.29
Low (closing prices) in €	19.96	7.1%	18.64
Number of shares in million (30/9)	195.51	-	195.51
Market capitalization in € million (30/9)	4,729	(14.2)%	5,510
Resources	30/9		31/12
Employees as of reporting date	58,772	(2.2)%	60,084
Business outlets	3,051	(1.8)%	3,106
Customers in million	14.4	1.9%	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.