



**Raiffeisen
BANK**

Annual Report

2009



Survey of Key Data

ZAO Raiffeisenbank	2009	2008	Change
Monetary values are in RUR mln			
Consolidated Income Statement			
Net interest income after provision for loan impairment	15 468	22 014	-30%
Net commission income	6 538	5 441	20%
Trading profit	1 163	5 385	-78%
Administrative and other operating expenses	-16 676	-17 197	-3%
Profit before tax	6 607	15 670	-58%
Profit	5 423	11 198	-52%
Balance Sheet			
Due from other banks	30 553	7 426	311%
Loans and advances to customers	244 529	364 540	-33%
Due to other banks	20 800	60 275	-65%
Customer accounts	259 129	259 402	-0.1%
Total assets	512 656	619 320	-17%
Capital adequacy in accordance with the Central Bank of Russian Federation requirements			
Capital	62 080	63 519	-2%
Actual capital adequacy ratio	17.03%	13.42%	27%
Required minimum capital adequacy ratio	10.0%	10.0%	0%
Performance			
Return on average equity (ROE) before tax	8.71%	25.6%	-66%
Return on equity (ROE) after tax	7.15%	18.3%	-61%
Cost/income ratio	42.7%	43.3%	-2%
Return on assets (ROA) before tax	1.2%	3.0%	-61%
Resources			
Number of staff as at 31 December	9 403	10 731	-14%
Business outlets as at 31 December	211	233	-9%

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