



ANNUAL REPORT
2011



Self-portrait

Survey of Key Data

ZAO Raiffeisenbank	2011	2010	Change
Monetary values are in RUR mln			
Consolidated Income Statement			
Net interest income after provision for loan impairment	25,548	17,747	44.0%
Net commission income	7,763	7,422	4.6%
Trading profit	4,175	3,033	37.7%
Administrative and other operating expenses	-20,475	-18,079	13.3%
Profit before tax	18,286	9,411	94.3%
Profit	13,855	7,288	90.1%
Balance Sheet			
Due from other banks	3,999	21,725	-81.6%
Loans and advances to customers	354,743	283,564	25.1%
Due to other banks	29,935	20,535	45.8%
Customer accounts	399,461	286,744	39.3%
Total assets	605,086	508,305	19.0%
Capital adequacy in accordance with the Central Bank of Russian Federation requirements			
Capital	78,314	69,121	13.3%
Actual capital adequacy ratio	13.59%	17.09%	-20.5%
Required minimum capital adequacy ratio	10.0%	10.00%	0.0%
Performance			
Return on average equity (ROE) before tax	20.13%	11.41%	76.4%
Return on equity (ROE) after tax	15.25%	8.83%	72.7%
Cost/income ratio	55.30%	55.78%	-0.9%
Return on assets (ROA) before tax	3.3%	1.9%	78.4%
Resources			
Number of staff as at 31 December	9,580	9,652	-0.7%
Business outlets as at 31 December	189	195	-3.1%

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