

Raiffeisen Bank International Group				RBI pro forma	Raiffeisen Internation al	Raiffeisen Internation al
Monetary values in € million	2011	Change	2010	2009	2008	2007
Income statement						
Net interest income	3,667	2.5%	3,578	3,282	3,232	2,419
Net provisioning for impairment losses	(1,064)	(10.9)%	(1,194)	(2,232)	(780)	(357)
Net fee and commission income	1,490	(0.1)%	1,491	1,421	1,496	1,250
Net trading income	363	10.7%	328	419	168	128
General administrative expenses	(3,120)	4.7%	(2,980)	(2,715)	(2,633)	(2,184)
Profit before tax	1,373	6.7%	1,287	790	1,429	1,238
Profit after tax	974	(17.2)%	1,177	531	1,078	973
Consolidated profit	968	(11.0)%	1,087	450	982	841
Statement of financial position						
Loans and advances to banks	25,748	19.6%	21,532	38,582	9,038	11,053
Loans and advances to customers	81,576	7.8%	75,657	72,566	57,902	48,880
Deposits from banks	37,992	12.9%	33,659	49,099	26,213	19,927
Deposits from customers	66,747	15.8%	57,633	55,407	44,206	40,457
Equity	10,936	5.1%	10,404	9,326	6,518	6,622
Total assets	146,985	12.1%	131,173	145,638	85,397	72,743
Key ratios						
Return on equity before tax	13.7%	0.0 PP	13.7%	9.5%	22.0%	25.7%
Return on equity after tax	9.7%	(2.8) PP	12.5%	6.4%	16.6%	20.2%
Consolidated return on equity	10.8%	(2.1) PP	13.0%	7.1%	17.4%	20.1%
Cost/income ratio	57.0%	1.8 PP	55.1%	52.5%	54.0%	57.6%
Return on assets before tax	0.98%	0.07 PP	0.90%	0.53%	1.77%	1.98%
Net interest margin	2.61%	0.10 PP	2.51%	3.73%	3.99%	3.86%
NPL ratio	8.6%	(0.3) PP	9.0%	8.8%	3.1%	2.1%
Net provisioning ratio (average risk-weighted assets, credit risk)	1.38%	(0.3) PP	1.66%	2.89%	1.32%	0.84%
Bank-specific information¹						
Risk-weighted assets (credit risk)	77,150	2.0%	75,601	70,555	60,388	49,802
Total own funds	12,858	2.0%	12,608	12,019	6,992	6,684
Total own funds requirement	7,624	0.5%	7,585	7,137	5,767	4,317
Excess cover ratio	68.6%	2.4 PP	66.2%	68.4%	21.2%	54.8%
Core tier 1 ratio, total	9.0%	0.2 PP	8.9%	8.5%	7.4%	9.6%
Tier 1 ratio, credit risk	12.2%	0.0 PP	12.2%	11.8%	9.7%	11.4%
Tier 1 ratio, total	9.9%	0.2 PP	9.7%	9.4%	8.1%	10.5%
Own funds ratio	13.5%	0.2 PP	13.3%	13.5%	9.7%	12.4%
Stock data						
Earnings per share in €	3.95	(13.5)%	4.56	1.29	6.39	5.80
Price in €	20.07	(51.0)%	41.00	–	19.30	103.60
High (closing prices) in €	45.10	5.5%	42.75	–	110.20	122.50
Low (closing prices) in €	14.16	(51.2)%	29.01	–	16.23	98.25
Number of shares in million	195.51	0.0%	195.51	195.51	154.67	154.67
Market capitalization in €million	3,924	(51.1)%	8,016	–	2,985	16,024
Dividend per share in €	1.05 ²	–	1.05	–	0.93	0.93
Resources						
Number of employees as of reporting date	59,261	(0.9)%	59,782	59,211	63,376	58,365
Business outlets	2,928	(1.1)%	2,961	3,029	3,231	3,015

¹ Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). Raiffeisen Bank International (RBI) as part of the RZB Group is not subject to the Austrian Banking Act.

² Proposal to the Annual General Meeting.