

Survey of key data

Raiffeisen International

Monetary values in € million	2009	Change	2008	2007	2006 ¹	2005
Income statement						
Net interest income	2,937	(9.1)%	3,232	2,419	1,764	1,202
Provisioning for impairment losses	(1,738)	122.7%	(780)	(357)	(309)	(167)
Net fee and commission income	1,223	(18.3)%	1,496	1,250	933	607
Net trading income	186	11.2%	168	128	175	101
General administrative expenses	(2,270)	(13.8)%	(2,633)	(2,184)	(1,694)	(1,163)
Profit before tax	368	(74.3)%	1,429	1,238	891	569
Profit after tax	287	73.4%	1,078	973	686	460
Consolidated profit (after minorities)	212	(78.4)%	982	841	594	382
Statement of financial position						
Loans and advances to banks	10,310	14.1%	9,038	11,053	8,202	5,794
Loans and advances to customers	50,515	(12.8)%	57,902	48,880	35,043	24,714
Deposits from banks	20,110	(23.3)%	26,213	19,927	13,814	10,236
Deposits from customers	42,578	(3.7)%	44,206	40,457	33,156	24,890
Equity (including minorities and profit)	7,000	7.4%	6,518	6,622	4,590	3,277
Balance sheet total	76,275	(10.7)%	85,397	72,743	55,867	40,695
Key ratios						
Return on equity before tax	5.7%	(16.3) PP	22.0%	25.7%	27.3%	21.8%
Return on equity after tax	4.5%	(12.1) PP	16.6%	20.2%	21.0%	17.6%
Consolidated return on equity (after minorities)	3.9%	(13.5) PP	17.4%	20.1%	21.4%	17.2%
Cost/income ratio	52.5%	(1.5) PP	54.0%	57.6%	59.1%	61.6%
Return on assets before tax	0.47%	(1.30) PP	1.77%	1.98%	1.90%	1.68%
Net provisioning ratio (avg. risk-weighted assets, credit risk)	3.19%	1.88 PP	1.32%	0.84%	0.97%	0.81%
Risk/earnings ratio	59.2%	35.1 PP	24.1%	14.8%	17.5%	13.9%
Bank-specific information²						
Risk-weighted assets (credit risk)	50,090	(17.1)%	60,388	49,802	38,002	26,582
Total own funds	8,328	19.1%	6,992	6,684	4,513	2,938
Total own funds requirement	5,117	(11.3)%	5,767	4,317	3,284	2,393
Excess cover ratio	62.8%	41.6 PP	21.2%	54.8%	37.4%	22.8%
Core capital ratio (Tier 1), credit risk	14.1%	4.4 PP	9.7%	11.4%	9.8%	9.0%
Core capital ratio (Tier 1), total	11.0%	2.9 PP	8.1%	10.5%	9.0%	8.0%
Own funds ratio	13.0%	3.3 PP	9.7%	12.4%	11.0%	9.8%
Stock data						
Earnings per share in €	0.99	(5.40)	6.39	5.80	4.17	2.79
Price on 31 Dec. in €	39.50	104.7%	19.30	103.60	115.51	55.55
High (closing prices) in €	47.86	(56.6)%	110.20	122.50	115.51	59.40 ³
Low (closing prices) in €	13.00	(19.9)%	16.23	98.25	55.20	39.25 ³
Number of shares on 31 Dec. in million	154.67	–	154.67	154.67	142.77	142.77
Market capitalization on 31 Dec.	6,109	104.7%	2,985	16,024	16,492	7,931
Dividend per share in €	0.20 ⁴	(78.5)%	0.93	0.93	0.71	0.45
Resources						
Employees on 31 Dec.	56,530	(10.8)%	63,376	58,365	52,732	43,614
Business outlets	3,018	(6.6)%	3,231	3,015	2,848	2,443

¹ Excluding one-off effects due to the sales of Raiffeisenbank Ukraine and the minority interest in Bank TuranAlem.

² Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). Raiffeisen International as part of the RZB-Group is not subject to the Austrian Banking Act.

³ 25 April 2005 (IPO) to 31 December 2005.

⁴ Proposal to the Annual General Meeting.