

Raiffeisen International: Survey of key data

Raiffeisen International Group			
Monetary values in € million	2010	Change	2009
Income statement	1/1-30/9		1/1-30/9
Net interest income	2,161	(2.8)%	2,224
Provisioning for impairment losses	(837)	(38.7)%	(1,365)
Net fee and commission income	921	1.6%	906
Net trading income	133	(9.5)%	147
General administrative expenses	(1,822)	8.6%	(1,678)
Profit before tax	524	82.6%	287
Profit after tax	385	78.5%	216
Consolidated profit (after minorities)	318	104.5%	156
Statement of financial position	30/9		31/12
Loans and advances to banks	7,537	(26.9)%	10,310
Loans and advances to customers	51,837	2.6%	50,515
Deposits from banks	17,991	(10.5)%	20,110
Deposits from customers	43,291	1.7%	42,578
Equity (including minorities and profit)	7,353	5.0%	7,000
Total assets	75,759	(0.7)%	76,275
Key ratios	1/1-30/9		1/1-30/9
Return on equity before tax	9.8%	3.7 PP	6.1%
Return on equity after tax	7.2%	2.6 PP	4.6%
Consolidated return on equity (after minorities)	6.9%	3.1 PP	3.8%
Cost/income ratio	57.4%	6.3 PP	51.1%
Return on assets before tax	0.91%	0.43 PP	0.48%
Net provisioning ratio (average risk-weighted assets, credit risk)	2.15%	(1.10) PP	3.25%
Bank-specific information¹	30/9		31/12
Risk-weighted assets (credit risk)	51,475	2.8%	50,090
Total own funds	8,394	0.8%	8,328
Total own funds requirement	5,232	2.3%	5,117
Excess cover ratio	60.4%	(2.4) PP	62.8%
Core tier 1 ratio (without hybrid capital), total	8.9%	(0.3) PP	9.2%
Core capital ratio (tier 1), credit risk	13.6%	(0.5) PP	14.1%
Core capital ratio (tier 1), total	10.7%	(0.3) PP	11.0%
Own funds ratio	12.8%	(0.2) PP	13.0%
Stock data	30/9		30/9
Earnings per share in € ²	1.78	1.06 €	0.72
Price in €	34.20	(23.2)%	44.56
High (closing prices) in €	36.50	(18.1)%	44.56
Low (closing prices) in €	29.01	123.2%	13.00
Number of shares in million	154.67	–	154.67
Market capitalization in € million	5,290	(23.2)%	6,892
Resources	30/9		31/12
Number of employees as of reporting date	56,650	0.2%	56,530
Business outlets	2,952	(2.2)%	3,018

¹ 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.

² Adjusted for the computational compensation for participation rights, earnings per share would amount to € 2.07 (1 January - 30 September 2009: € 1.01).