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## Preview of RZB Group results for 2009\*

Monetary values in EUR millions	2009e	2008	Change
Balance sheet total	approx. 150,000	156,921	(4%)
Operating result	approx. 2,400	2,789	(14%)
Profit before tax	approx. 600	597	±0%
Total own funds	approx. 12,100	10,801	12%
Core capital (Tier 1)	approx. 8,800	7,589	16%
Own funds ratio	approx. 12.0%	10.2%	1.8 PP
Core capital ratio (credit risk)	approx. 10.5%	8.4%	2.1 PP
Core capital ratio (total)	approx. 8.5%	7.0%	1.5 PP
RoE before tax	approx. 6.0%	7.3%	(1.3 PP)
Cost/income ratio	approx. 54.0%	52.8%	1.2 PP
Average headcount (full-time equivalents)	approx. 63,500	64,630	(2%)
Staff at balance-sheet date (full-time equivalents)	approx. 60,000	66,651	(10%)
Branch offices	approx. 3,150	3,251	(3%)

\* rounded, unaudited IFRS preliminary figures

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