

Survey of key data

Raiffeisen International Group Monetary values in € million	2009	Change	2008
Income statement	1/1-31/3		1/1-31/3
Net interest income	767	7.9 %	711
Provisioning for impairment losses	(445)	378.5 %	(93)
Net fee and commission income	294	(11.2) %	331
Net trading income	46	21.3 %	38
General administrative expenses	(574)	(1.9) %	(584)
Profit before tax	84	(77.4) %	370
Profit after tax	64	(77.2) %	279
Consolidated profit (after minorities)	56	(77.9) %	254
Balance sheet	31/3		31/12
Loans and advances to banks	7,012	(22.4) %	9,038
Loans and advances to customers	55,662	(3.9) %	57,902
Deposits from banks	24,965	(4.8) %	26,213
Deposits from customers	40,936	(7.4) %	44,206
Equity (including minorities and profit)	6,216	(4.6) %	6,518
Balance sheet total	79,883	(6.5) %	85,397
Key ratios	1/1-31/3		1/1-31/3
Return on equity before tax	5.3 %	(17.2) PP	22.5 %
Return on equity after tax	4.1 %	(13.0) PP	17.0 %
Consolidated return on equity (after minorities)	4.2 %	(13.5) PP	17.7 %
Cost/income ratio	51.7 %	(2.1) PP	53.8 %
Return on assets before tax	0.40 %	(1.59) PP	1.99 %
Net provisioning ratio (average risk-weighted assets)	3.01 %	2.27 PP	0.74 %
Risk/earnings ratio	58.0 %	45.0 PP	13.1 %
Bank-specific information¹	31/3		31/12
Risk-weighted assets (credit risk)	58,068	(3.8) %	60,388
Total own funds	6,608	(5.5) %	6,992
Total own funds requirement	5,582	(3.2) %	5,767
Excess cover	18.4 %	(2.8) PP	21.2 %
Core capital ratio (Tier 1), credit risk	9.2 %	(0.5) PP	9.7 %
Core capital ratio (Tier 1), including market and operational risk	7.7 %	(0.4) PP	8.1 %
Own funds ratio	9.5 %	(0.2) PP	9.7 %
Stock data	31/3		31/3
Earnings per share in €	0.37	(1.28) €	1.65
Price in €	21.21	(75.4) %	86.35
High (closing price) in €	25.00	(75.6) %	102.31
Low (closing price) in €	13.00	(82.4) %	74.00
Number of shares in millions	154.67	–	154.67
Market capitalization	3,280	(75.4) %	13,356
Resources	31/3		31/12
Number of employees as of reporting date	61,891	(2.3) %	63,376
Number of business outlets	3,208	(0.7) %	3,231

¹ Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). Raiffeisen International is a part of the RZB Group and thus not subject to the Austrian Banking Act.