

## Raiffeisen International: Full Year Report 2009

- Consolidated profit (after minorities) of EUR 212 mn (down 78% y-o-y)
- Net interest income decreased to EUR 2,937 mn (down 9% y-o-y)
- General administrative expenses reduced to EUR 2,270 mn (improved by 14% y-o-y)
- Operating result amounting to EUR 2,056 mn (down 9% y-o-y)
- Results strongly influenced by provisioning amounting to EUR 1,738 mn (up 123% y-o-y)
- Profit after tax of EUR 287 mn (down 73% y-o-y)
- Cost/income ratio improved from 54.0% to 52.5% (down 1.5PP y-o-y)
- Tier 1 capital ratio (credit risk) of 14.1% (up 4.4PP y-o-y)
- Tier 1 capital ratio (total) of 11.0% (up 2.9PP y-o-y)

<b>Income Statement in EUR mn</b>	<b>1-12/2009</b>	<b>1-12/2008</b>	<b>10-12/2009</b>	<b>10-12/2008</b>
Net interest income	2,937	3,232	712	890
Provisioning for impairment losses	(1,738)	(780)	(373)	(415)
Net interest income after provisioning	1,199	2,452	339	476
Net fee and commission income	1,223	1,496	317	399
Net trading income	186	168	40	40
General administrative expenses	(2,270)	(2,633)	(592)	(693)
Profit before tax	368	1,429	81	168
Profit after tax	287	1,078	71	113
Consolidated profit (after minorities)	212	982	57	121
<b>Balance Sheet in EUR mn</b>	<b>31/12/09</b>	<b>31/12/08</b>		
Equity (incl. minorities and profit)	7,000	6,518		
Balance sheet total	76,275	85,397		
<b>Bank Specific Information</b>	<b>31/12/09</b>	<b>31/12/08</b>		
Core capital ratio (Tier 1), credit risk	14.1%	9.7%		
Core capital ratio (Tier 1), total	11.0%	8.1%		
Own funds ratio	13.0%	9.7%		
<b>Performance</b>	<b>1-12/2009</b>	<b>1-12/2008</b>		
Return on equity (ROE) before tax	5.7%	22.0%		
Consolidated return on equity	3.9%	17.4%		
Cost/income ratio	52.5%	54.0%		
Risk/earnings ratio	59.2%	24.1%		
Earnings per share in EUR	0.99	6.39		
<b>Resources</b>	<b>31/12/09</b>	<b>31/12/08</b>		
Number of staff	56,530	63,376		
Business outlets	3,018	3,231		

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