

Raiffeisen International: First Quarter Report 2010

- Profit before tax of EUR 166 mn (up 99% y-o-y)
- Consolidated profit (after minorities) of EUR 100 mn (up 78% y-o-y)
- Net interest income decreased to EUR 690 mn (down 10% y-o-y)
- General administrative expenses of EUR 585 mn (up 2% y-o-y)
- Operating result amounting to EUR 428 mn (down 20% y-o-y)
- Provisioning for impairment losses decreased to EUR 295 mn (down 34% y-o-y)
- Cost/income ratio from 51.7% to 57.7% (up 6PP y-o-y)
- Tier 1 ratio (credit risk) of 14.3% (up 0.2PP compared to FY 2009)
- Tier 1 ratio (total risk) of 11.2% (up 0.2PP compared to FY 2009)
- Core Tier 1 ratio (total risk) of 9.4% (up 0.2PP compared to FY 2009)

Income Statement in EUR mn	1-3/2010	1-3/2009
Net interest income	690	767
Provisioning for impairment losses	(295)	(445)
Net interest income after provisioning	395	322
Net fee and commission income	282	294
Net trading income	58	46
General administrative expenses	(585)	(574)
Profit before tax	166	84
Profit after tax	124	64
Consolidated profit (after minorities)	100	56
Balance Sheet in EUR mn	31/3/10	31/12/09
Equity (incl. minorities and profit)	7,367	7,000
Balance sheet total	77,190	76,275
Bank Specific Information	31/3/10	31/12/09
Core capital ratio (Tier 1), credit risk	14.3%	14.1%
Core capital ratio (Tier 1), total	11.2%	11.0%
Core Tier 1 ratio, total	9.4%	9.2%
Own funds ratio	13.3%	13.0%
Performance	1-3/2010	1-3/2009
Return on equity (ROE) before tax	9.6%	5.3%
Consolidated return on equity	6.7%	4.2%
Cost/income ratio	57.7%	51.7%
Earnings per share in EUR	0.55*	0.27*
Resources	31/3/10	31/12/09
Number of staff	56,072	56,530
Business outlets	2,977	3,018

* After deduction of the computational compensation for the participation rights, earnings per share would amount to EUR 0.65 (1-3/2009: EUR 0.37)

For further information please contact:

Susanne Langer
Head of Group Investor Relations
investor.relations@ri.co.at
phone +43-1-71707-2089
<http://www.ri.co.at>

Raiffeisen International Bank-Holding AG
Am Stadtpark 3
A-1030 Vienna