

Raiffeisen International: Semi-Annual Financial Report 2010

- Profit before tax of EUR 304 mn (up 98% y-o-y)
- Consolidated profit (after minorities) of EUR 171 mn (up 119% y-o-y)
- Net interest income decreased to EUR 1,430 mn (down 4% y-o-y)
- General administrative expenses of EUR 1,207 mn (up 6% y-o-y)
- Operating result amounting to EUR 889 mn (down 17% y-o-y)
- Provisioning for impairment losses decreased to EUR 560 mn (down 42% y-o-y)
- Cost/income ratio of 57.6% (up 6.0PP y-o-y)
- Core Tier 1 Ratio (total risk) of 9.2% (stable compared to FY 2009)
- Tier 1 ratio (credit risk) of 13.9% (down 0.2PP compared to FY 2009)
- Tier 1 ratio (total risk) of 11.0% (stable compared to FY 2009)

Income Statement in EUR mn	1-6/2010	1-6/2009	4-6/2010	4-6/2009
Net interest income	1,430	1,496	740	729
Provisioning for impairment losses	(560)	(969)	(265)	(523)
Net interest income after provisioning	870	527	475	205
Net fee and commission income	599	585	316	291
Net trading income	94	119	36	73
General administrative expenses	(1,207)	(1,143)	(623)	(570)
Profit before tax	304	154	138	70
Profit after tax	212	119	88	55
Consolidated profit (after minorities)	171	78	71	22
Balance Sheet in EUR mn	30/6/10	31/12/09		
Equity (incl. minorities and profit)	7,469	7,000		
Balance sheet total	78,115	76,275		
Bank Specific Information	30/6/10	31/12/09		
Core tier 1 ratio, total	9.2%	9.2%		
Core capital ratio (Tier 1), credit risk	13.9%	14.1%		
Core capital ratio (Tier 1), total	11.0%	11.0%		
Own funds ratio	13.0%	13.0%		
Performance	1-6/2010	1-6/2009		
Return on equity (ROE) before tax	8.6%	4.9%		
Consolidated return on equity	5.6%	2.9%		
Cost/income ratio	57.6%	51.6%		
Earnings per share in EUR*	0.91	0.31		
Resources	30/6/10	31/12/09		
Number of staff	55,994	56,530		
Business outlets	2,959	3,018		

* After deduction of the computational compensation for the participation rights, earnings per share would amount to EUR 1.11 (comparable period: EUR 0.51)

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