

Source: FriedlResearch Data as of May 1, 2014.

- Compared to 2012, RBI's total assets were down by 4.0%.
- Loans and advances to customers decreased by € 2.7bn year-on-year, driven by the reduction of the repo business, FX effects and the continued weak corporate credit demand – mainly in Russia, Hungary, Bulgaria and the Czech Republic.
- The retail credit demand, by contrast, was up in Russia, Slovakia and Romania.
- Due to the closing out of transactions, RBI registered a decline in trading assets by € 2.2bn year-on-year.

	2008	2009	2010	2011	2012	2013
Total equity and liabilities	85,397	76,275	131,173	146,985	136,116	130,639
Deposits from banks	26,213	20,110	33,659	37,992	30,186	30,105
Deposits from customers	44,206	42,578	57,633	66,747	66,297	66,437
Liabilities evidenced by paper	3,393	2,527	16,555	14,367	13,290	11,533
Provisions for liabilities and charges	437	312	672	771	721	733
Trading liabilities	1,460	514	5,742	9,715	8,824	5,204
Derivatives	832	259	1,264	792	472	384
Other liabilities	653	505	1,243	1,515	1,515	1,753
Subordinated capital	1,684	2,470	4,001	4,151	3,937	4,128
Equity	6,518	7,000	10,404	10,936	10,873	10,364

Table 36: Raiffeisen Bank International AG – Balance Sheet 2008-2013.

Source: FriedlResearch Data as of May 1, 2014.

- Deposits from customers remained stable.
- RBI's repo business grew by € 0.6bn year-on-year.
- Deposits from large corporate were up by € 2.3bn mainly in the head office, in Poland and in the Czech Republic. This growth was offset by a decrease in retail deposits due to repricing (down 1.7bn year-on-year) in Poland, Hungary, Czech Republic and Albania
- Debt securities issued were down by € 1.8bn to the redemption and lower refinancing requirements.
- Trading liabilities declined by € 3.6bn due to the closing out of transactions mainly in the head office.