



Raiffeisen Landesbank
Südtirol

BALANCE SHEET

at 31.12.2009



STATEMENT OF ASSETS AND LIABILITIES

	ASSETS	31.12.2009	31.12.2008
10	CASH AND CASH EQUIVALENTS	2.313.044	1.712.112
20	FINANCIAL ASSETS HELD FOR TRADING	111.474.385	99.496.907
40	FINANCIAL ASSETS AVAILABLE FOR SALE	166.587.402	168.629.187
60	LOANS AND ADVANCES TO BANKS	476.585.813	654.128.951
70	LOANS AND ADVANCES TO CUSTOMERS	949.150.909	867.164.673
100	HOLDINGS	6.434.663	6.358.873
110	PROPERTY AND EQUIPMENT	17.617.762	18.153.821
120	INTANGIBLE ASSETS	91.309	189.278
	Thereof:		
	- Goodwill	0	0
130	TAX CLAIMS	1.477.237	9.472.892
	a) Current	650.962	8.199.829
	b) Prepaid	826.274	1.273.063
150	OTHER ASSETS	28.890.333	24.141.013
	TOTAL ASSETS	1.760.622.857	1.849.447.707

STATEMENT OF ASSETS AND LIABILITIES

EQUITY AND LIABILITIES		31.12.2009	31.12.2008
10	LIABILITIES TO BANKS	427.337.740	746.900.862
20	LIABILITIES TO CUSTOMERS	573.200.675	474.738.618
30	LIABILITIES EVIDENCED BY PAPER	475.971.797	366.279.303
40	LIABILITIES FROM TRADING ACTIVITIES	15.763.570	12.402.284
50	LIABILITIES DESIGNATED AT FAIR-VALUE	4.634.898	30.307.365
80	TAX PROVISIONS	15.065.664	12.396.699
	a) CURRENT	4.089.262	2.648.376
	b) DELAYED	10.976.402	9.748.323
100	OTHER LIABILITIES	49.138.030	51.175.921
110	SEVERANCE PAYMENTS	3.848.364	3.980.746
120	PROVISION FOR RISKS AND COMMITMENTS	2.524.651	970.130
	a) PROVISIONS FOR SUPPLEMENTARY PENSION FUND AND OTHER	0	0
	b) OTHER PROVISIONS	2.524.651	970.130
130	VALUATION RESERVES	29.640.984	22.706.235
160	RESERVES	26.355.879	35.085.463
180	CAPITAL	125.000.000	87.750.000
200	RETAINED EARNING (LOSS) OF THE YEAR (+/-)	12.140.607	4.754.081
	TOTAL LIABILITIES	1.760.622.857	1.849.447.707

INCOME AND LOSS STATEMENT

		31.12.2009	31.12.2008
10	INTEREST INCOME AND SIMILAR	45.412.733	76.663.833
20	INTEREST EXPENSES AND SIMILAR	(25.301.522)	(56.344.949)
30	NET INTEREST REVENUES	20.111.211	20.318.884
40	FEE AND COMMISSION INCOME	9.753.964	10.588.896
50	FEE AND COMMISSION EXPENSES	(5.253.196)	(4.377.626)
60	NET COMMISSION INCOME	4.500.767	6.211.270
70	DIVIDENDS AND SIMILAR	1.691.186	2.058.103
80	TRADING PROFITS	5.662.061	(8.513.855)
100	PROFIT AND LOSS FROM THE SALE / REPURCHASE OF:	2.220.743	(73.699)
	a) LOANS AND ADVANCES	0	815
	b) ACTIVE FINANCIAL INSTRUMENTS AVAILABLE FOR SALE	2.219.662	(80.231)
	c) ACTIVE FINANCIAL INSTRUMENTS HELT TO MATURITY	0	0
	d) LIABILITIES FROM TRADING ACTIVITIES	1.081	5.717
110	NET RESULT OF FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE	84.765	(139.261)
120	NET RESULT BEFORE WRITEDOWNS	34.270.733	19.861.442
130	PROVISIONS FOR LOSSES/GAINS ON LOANS AND ADVANCES	(2.881.757)	(1.004.048)
	a) LOANS AND ADVANCES	(2.881.757)	(1.004.048)
	b) ACTIVE FINANCIAL INSTRUMENTS AVAILABLE FOR SALE	0	0
	c) ACTIVE FINANCIAL INSTRUMENTS HELD TO MATURITY	0	0
	d) OTHER FINANCIAL BUSINESS TRANSACTIONS	0	0
140	NET RESULT FROM INVESTMENTS	31.388.976	18.857.394
150	GENERAL ADMINISTRATIVE EXPENSES	(18.711.464)	(17.391.095)
	a) COMPENSATION AND BENEFITS	(11.365.959)	(9.944.011)
	b) OTHER ADMINISTRATIVE EXPENSES	(7.345.504)	(7.447.084)
160	NET PROVISIONS FOR RISKS AND COMMITMENTS	(527.010)	117.087
170	NET RESULT FROM VALUATION ALLOWANCES/REVALUATION OF PROPERTY AND EQUIPMENT	(633.414)	(626.575)
180	NET RESULT FROM VALUATION ALLOWANCES/REVALUATION ON INTANGIBLE ASSETS	(119.906)	(240.500)
190	OTHER OPERATING EXPENSES/REVENUES	6.270.130	5.567.716
200	OVERHEADS	(13.721.664)	(12.573.367)
210	PROFIT (LOSS) FROM HOLDINGS	66.481	0
240	PROFIT (LOSS) FROM SALES OF FIXED ASSETS	100	6.108
250	INCOME (LOSS) OF ORDINARY ACTIVITIES BEFORE INCOME TAXES	17.733.893	6.290.135
260	INCOME TAX ON ORDINARY ACTIVITIES	(5.593.287)	(1.536.054)
270	INCOME (LOSS) OF ORDINARY ACTIVITIES NET OF TAX	12.140.607	4.754.081
290	NET INCOME (LOSS)	12.140.607	4.754.081