

Overview of Key Figures

RZB-Group according to IFRS	2003	Change	2002	2001
Monetary values in €mn				
Income Statement				
Net interest income after provisioning for possible loan losses	660.7	18.5%	557.7	422.5
Net commission income	359.3	26.8%	283.3	213.7
Trading profit	293.3	15.7%	253.5	239.5
General administrative expenses	(1,017.4)	13.1%	(899.9)	(700.5)
Profit before tax	343.6	41.6%	242.6	231.7
Profit after tax	278.4	54.3%	180.5	210.8
Consolidated profit	216.2	57.4%	137.4	163.6
Balance sheet				
Loans and advances to banks	19,152	27.4%	15,028	16,582
Loans and advances to customers	22,180	12.1%	19,785	16,936
Deposits from banks	27,423	16.8%	23,471	24,915
Deposits from customers	16,990	34.1%	12,673	10,261
Equity	2,445	7.4%	2,275	1,956
Balance sheet total	56,051	20.8%	46,405	44,584
Regulatory own funds				
Total own funds	3,097	8.0%	2,869	2,425
Own funds requirement	2,431	8.6%	2,238	1,929
Excess cover ratio	27.4%	(0.8 PP)	28.2%	25.7%
Core capital ratio	7.5%	0.1 PP	7.4%	7.4%
Own funds ratio	10.2%	(0.1 PP)	10.3%	10.1%
Performance				
Return on Equity (ROE) before tax	15.5%	3.0 PP	12.5%	13.3%
Cost/Income Ratio	64.1%	(3.1 PP)	67.2%	66.4%
Earnings per share (€)	48.8	46.2%	33.4	41.5
Return on assets (ROA) before tax	0.67%	0.14 PP	0.53%	0.57%
Provisions for possible loan losses/risk-weighted assets	0.67%	0.13 PP	0.54%	0.46%
Resources				
Number of staff at year end	21,119	26.5%	16,700	14,459
thereof in Austria	2,513	(0.6%)	2,528	2,513
thereof in CEE countries	18,368	31.7%	13,944	11,715
Banking outlets	740	13.7%	651	526
Ratings				
	<i>Long-term</i>	<i>Short-term</i>	<i>Fin. strength</i>	<i>Outlook</i>
Moody's Investors Service	A1	P-1	C+	Stable
Standard & Poor's	-	A1	-	-