

Survey of key data

Raiffeisen International Group Monetary values are in €mn	2006 incl. one-offs¹	2006 excl. one-offs¹	Change excl. one-offs¹	2005	2004	2003	2002
Income Statement							
Net interest income after provisioning	1,455	1,455	40.6%	1,035	666	476	344
Net commission income ²	933	933	53.8%	607	441	333	234
Trading profit ²	175	175	73.1%	101	78	122	100
General administrative expenses	(1,694)	(1,694)	45.7%	(1,163)	(823)	(659)	(510)
Profit before tax	1,480	891	56.7%	569	341	277	175
Profit after tax	1,274	686	49.2%	460	270	227	136
Consolidated profit (after minorities)	1,182	594	55.3%	382	209	179	104
Balance sheet							
Loans and advances to banks	8,202	8,202	41.6%	5,794	4,779	3,521	2,719
Loans and advances to customers	35,043	35,043	41.8%	24,714	16,242	11,707	8,240
Deposits from banks	13,814	13,814	35.0%	10,236	6,620	5,320	2,909
Deposits from customers	33,156	33,156	33.2%	24,890	18,169	12,083	9,365
Equity (incl. minorities and profit)	4,590	4,590	40.1%	3,277	2,177	1,379	1,145
Balance-sheet total	55,867	55,867	37.3%	40,695	28,907	20,063	14,381
Key ratios							
Return on equity (ROE) before tax	45.4%	27.3%	5.5 PP	21.8%	22.2%	24.1%	19.9%
Return on equity (ROE) after tax	39.1%	21.0%	3.4 PP	17.6%	17.6%	19.8%	15.4%
Consolidated -return on equity	42.6%	21.4%	4.2 PP	17.2%	17.0%	19.4%	13.8%
Cost/income ratio	59.1%	59.1%	(2.5) PP	61.6%	63.5%	64.7%	70.3%
Return on assets (ROA) before tax	3.15%	1.90%	0.22 PP	1.68%	1.40%	1.61%	1.36%
Net provisioning ratio (risk weighted assets)	0.97%	0.97%	0.16 PP	0.81%	0.98%	0.86%	0.69%
Risk/earnings ratio	17.5%	17.5%	3.6 PP	13.9%	17.1%	15.5%	12.6%
Bank specific information³							
Basis of assessment (incl. market risk)	41,052	41,052	37.2%	29,914	19,638	12,802	9,283
Total own funds	4,513	4,513	53.6%	2,938	2,359	1,463	1,071
Own funds requirement	3,284	3,284	37.2%	2,393	1,571	1,024	743
Excess cover	37.5%	37.5%	14.7 PP	22.8%	50.2%	42.8%	44.2%
Core capital ratio (Tier 1), banking book	9.8%	9.8%	0.8 PP	9.0%	11.8%	10.0%	10.8%
Core capital ratio (Tier 1), incl. market risk	9.0%	9.0%	1.0 PP	8.0%	10.1%	9.4%	9.8%
Own funds ratio	11.0%	11.0%	1.2 PP	9.8%	12.0%	11.4%	11.5%
Stock data							
Earnings per share in €	8.29	4.17	1.37	2.79	1.93	1.79	1.04
Price on 31 Dec. in €	115.51	115.51	107.9%	55.55			
High (closing price) in €	115.51	115.51	94.5%	59.40			
Low (closing price) in €	55.20	55.20	40.6%	39,25 ⁴			
Number of shares outstanding (31 Dec. in mn)	142.77	142.77	-	142.77			
Market capitalisation (31 Dec)	16,492	16,492	107.9%	7,931			
Proposed dividend per share in €	0.71	0.71	0.26	0.45			
Resources							
Number of staff on balance-sheet date	52,732	52,732	20.9%	43,614	22,851	18,386	13,478
Business outlets	2,848	2,848	16.6%	2,443	916	722	604

¹ One-off effects due to the sales of Raiffeisenbank Ukraine and of the stake in Bank TuranAlem.

² The shift from trading to commission income has been made retroactively for 2002-2005.

³ Calculated according to the Austrian Banking Act (Bankwesengesetz, BWVG). Raiffeisen International as part of the RZB-Group is not subject to the Austrian Banking Act.

⁴ 25 April (IPO) until 31 December 2005