

Survey of Key Data

Raiffeisen International Group Monetary Values in € million	2007	Change	2006 ¹	2005	2004	2003
Income Statement						
Net interest income after provisioning	2,062	41.7%	1,455	1,035	666	476
Net commission income	1,250	33.9%	933	607	441	333
Trading profit	128	(26.8)%	175	101	78	122
General administrative expenses	(2,184)	29.0%	(1,694)	(1,163)	(823)	(659)
Profit before tax	1,238	38.9%	891	569	341	277
Profit after tax	973	41.9%	686	460	270	227
Consolidated profit (after minorities)	841	41.7%	594	382	209	179
Balance sheet						
Loans and advances to banks	11,053	34.8%	8,202	5,794	4,779	3,521
Loans and advances to customers	48,880	39.5%	35,043	24,714	16,242	11,707
Deposits from banks	19,927	44.3%	13,814	10,236	6,620	5,320
Deposits from customers	40,457	22.0%	33,156	24,890	18,169	12,083
Equity (incl. minorities and profit)	6,622	44.3%	4,590	3,277	2,177	1,379
Balance sheet total	72,743	30.2%	55,867	40,695	28,907	20,063
Performance						
Return on equity (ROE) before tax	25.7%	(1.6) pp	27.3%	21.8%	22.2%	24.1%
Return on equity (ROE) after tax	20.2%	(0.8) pp	21.0%	17.6%	17.6%	19.8%
Consolidated return on equity	20.1%	(1.3) pp	21.4%	17.2%	17.0%	19.4%
Cost/income ratio	57.6%	(1.5) pp	59.1%	61.6%	63.5%	64.7%
Return on assets (ROA) before tax	1.98%	0.08 pp	1.90%	1.68%	1.40%	1.61%
Net provisioning ratio (risk-weighted assets)	0.84%	(0.13) pp	0.97%	0.81%	0.98%	0.86%
Risk/earnings ratio	14.8%	(2.7) pp	17.5%	13.9%	17.1%	15.5%
Regulatory information²						
Risk-weighted assets, incl. market risk	53,964	31.5%	41,052	29,914	19,638	12,802
Total own funds	6,684	48.1%	4,513	2,938	2,359	1,463
Own funds requirement	4,317	31.5%	3,284	2,393	1,571	1,024
Excess cover	54.8%	17.4 pp	37.4%	22.8%	50.2%	42.8%
Core capital ratio (Tier 1), banking book	11.4%	1.6 pp	9.8%	9.0%	11.8%	10.0%
Core capital ratio (Tier 1), incl. market risk	10.5%	1.5 pp	9.0%	8.0%	10.1%	9.4%
Own funds ratio	12.4%	1.4 pp	11.0%	9.8%	12.0%	11.4%
Stock data						
Earnings per share in €	5.80	39.1%	4.17	2.79	1.93	1.79
Price in €	103.60	(10.3)%	115.51	55.55		
High (closing prices) per share in €	122.50	6.1%	115.51	59.40		
Low (closing prices) per share in €	98.25	78.0%	55.20	39.25 ³		
Number of shares outstanding	154.67	8.3%	142.77	142.77		
Market capitalization	16,024	(2.8)%	16,492	7,931		
(Proposed) Dividend per share in €	0.93	0.22	0.71	0.45	0.16	0.33
Resources						
Number of employees on balance sheet date	58,365	10.7%	52,732	43,614	22,851	18,386
Business outlets	3,015	5.9%	2,848	2,443	916	722

¹ Excluding one-off effects due to the sales of Raiffeisenbank Ukraine and a minority stake in Bank TuranAlem.

² Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). Raiffeisen International as part of the RZB-Group is not subject to the Austrian Banking Act.

³ 25 April 2005 (IPO) until 31 December 2005