

Survey of key data

Raiffeisen International Group <i>Monetary values in € mn</i>	2007	2006	Change
Income Statement	1/1-31/3	1/1-31/3	
<i>Net interest income after provisioning</i>	429.1	322.8	32.9%
<i>Net commission income</i>	275.1	185.0	48.7%
<i>Trading profit</i>	35.6	29.9	19.1%
<i>General administrative expenses</i>	(476.5)	(347.5)	37.1%
<i>Profit before tax</i>	292.5	193.9	50.8%
<i>Profit after tax</i>	230.8	151.5	52.4%
<i>Consolidated profit (after minorities)</i>	192.6	124.2	55.0%
Balance sheet	31/3	31/12	
<i>Loans and advances to banks</i>	8,686	8,202	5.9%
<i>Loans and advances to customers</i>	37,928	35,043	8.2%
<i>Deposits from banks</i>	15,287	13,814	10.7%
<i>Deposits from customers</i>	34,921	33,156	5.3%
<i>Equity (incl. minorities and profit)</i>	4,837	4,590	5.4%
<i>Balance sheet total</i>	59,621	55,867	6.7%
Performance	1/1-31/3	1/1-31/12	
<i>Return on equity (ROE) before tax</i>	25.5%	27.3% ¹	(1.8) PP
<i>Return on equity (ROE) after tax</i>	20.2%	21.0% ¹	(0.8) PP
<i>Consolidated return on equity (after minorities)</i>	19.4%	21.4% ¹	(2.0) PP
<i>Cost/income ratio</i>	57.2%	59.1%	(1.9) PP
<i>Return on assets (ROA) before tax</i>	2.04%	1.90% ¹	0.14 PP
<i>Net provisioning ratio (risk-weighted assets)</i>	0.78%	0.97%	(0.19) PP
<i>Risk/earnings ratio</i>	15.0%	17.5%	(2.5) PP
Regulatory information²⁾	31/3	31/12	
<i>Risk-weighted assets, incl. market risk</i>	43,077	41,052	4.9%
<i>Total own funds</i>	4,594	4,513	1.8%
<i>Own funds requirement</i>	3,446	3,284	4.9%
<i>Excess cover</i>	33.3%	37.5%	(4.2) PP
<i>Core capital ratio (Tier 1), banking book</i>	9.3%	9.8%	(0.5) PP
<i>Core capital ratio (Tier 1), incl. market risk</i>	8.6%	9.0%	(0.4) PP
<i>Own funds ratio</i>	10.7%	11.0%	(0.3) PP
Stock data	31/3	31/3	
<i>Earnings per share in €</i>	1.35	0.87	0.48
<i>Price in €</i>	105.38	70.40	49.7%
<i>First quarter high (closing price) in €</i>	119.95	72.50	65.4%
<i>First quarter low (closing price) in €</i>	98.91	55.20	79.2%
<i>Number of shares outstanding in mn</i>	142.77	142.77	–
<i>Market capitalization</i>	15,045	10,051	49.7%
Resources	31/3	31/12	
<i>Number of staff on balance sheet date</i>	53,880	52,732	2.2%
<i>Number of business outlets</i>	2,890	2,848	1.5%

1) Excl. one-off effect due to the sale of Raiffeisenbank Ukraine and the 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.