

Survey of Key Data

Raiffeisen International Group Monetary values in € mn	2007	2006 <i>excl. one-off¹</i>	Change <i>excl. one-off¹</i>	2006 <i>incl. one-off¹</i>
Income statement		1/1-30/9	1/1-30/9	1/1-30/9
Net interest income after provisioning	1,461.7	1,021.4	43.1%	1,021.4
Net commission income	895.0	660.9	35.4%	660.9
Trading profit	120.8	111.9	8.0%	111.9
General administrative expenses	(1,537.7)	(1,156.4)	33.0%	(1,156.4)
Profit before tax	953.4	650.6	46.5%	752.6
Profit after tax	736.6	509.4	44.6%	611.3
Consolidated profit (after minorities)	625.7	437.4	43.1%	539.3
Balance sheet		30/9	31/12	31/12
Loans and advances to banks	10,165	8,202	23.9%	8,202
Loans and advances to customers	45,368	35,043	29.5%	35,043
Deposits from banks	19,770	13,814	43.1%	13,814
Deposits from customers	37,170	33,156	12.1%	33,156
Equity (incl. minorities and profit)	5,225	4,590	13.9%	4,590
Balance sheet total	67,503	55,867	20.8%	55,867
Performance		1/1-30/9	1/1-31/12	1/1-31/12
Return on equity before tax	28.0%	27.3%	0.7 PP	45.4%
Return on equity after tax	21.6%	21.0%	0.6 PP	39.1%
Consolidated return on equity (after minorities)	21.2%	21.4%	(0.2) PP	42.6%
Cost/income ratio	56.2%	59.1%	(2.9) PP	59.1%
Return on assets before tax	2.12%	1.90%	0.22 PP	3.15%
Net provisioning ratio (risk-weighted assets)	0.79%	0.97%	(0.18) PP	0.97%
Risk/earnings ratio	14.2%	17.5%	(3.3) PP	17.5%
Regulatory information²		30/9	31/12	31/12
Risk-weighted assets, incl. market risk	48,117	41,052	17.2%	41,052
Total own funds	4,652	4,513	3.1%	4,513
Own funds requirement	3,849	3,284	17.2%	3,284
Excess cover	20.9%	37.5%	(16.6) PP	37.5%
Core capital ratio (Tier 1), banking book	8.3%	9.8%	(1.5) PP	9.8%
Core capital ratio (Tier 1), incl. market risk	7.7%	9.0%	(1.3) PP	9.0%
Own funds ratio	9.7%	11.0%	(1.3) PP	11.0%
Stock data		30/9	30/9	30/9
Earnings per share in €	4.40	3.78	0.62 €	3.78
Price in €	102.50	84.00	22.0%	84.00
High (closing price) in €	122.50	84.00	45.8%	84.00
Low (closing price) in €	98.91	55.20	79.2%	55.20
Number of shares outstanding in mn	142.77	142.77	–	142.77
Market capitalization	14,634	11,992	22.0%	11,992
Resources		30/9	31/12	31/12
Number of employees on balance sheet date	57,019	52,732	8.1%	52,732
Number of business outlets	3,023	2,848	6.1%	2,848

1) One-off effects of selling 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.