

Raiffeisen International Grupa	Raiffeisen International Group	2008	2007	Promjena Change
vrijednosti u mil. EUR	Monetary values in € mn			
Račun dobiti	Income statement	1/1-30/6	1/1-30/6	
Neto prihod od kamata nakon rezerviranja	Net interest income after provisioning	1,296.20	925.5	40.10%
Neto prihod od naknada i provizija	Net commission income	702.9	572.2	22.80%
Dobit od trgovanja	Trading profit	92.2	79.3	16.20%
Opći troškovi poslovanja	General administrative expenses	-1,249.90	-1,002.70	24.60%
Dobit prije oporezivanja	Profit before tax	842.7	606.6	38.90%
Dobit poslije oporezivanja	Profit after tax	646.4	477	35.50%
Konsolidirana dobit	Consolidated profit (after minorities)	565.7	401.4	40.90%
Bilanca stanja	Balance sheet	30.06.2008	31.12.2007	
Plasmani kod banaka	Loans and advances to banks	10,835	11,053	-2.00%
Zajmovi komitentima	Loans and advances to customers	56,627	48,880	15.80%
Depoziti banaka	Deposits from banks	22,547	19,927	13.20%
Depoziti komitenata	Deposits from customers	43,608	40,457	7.80%
Dionički kapital (uključujući udjele manjinskih dioničara i zadržanu dobit)	Equity (including minorities and profit)	7,246	6,622	9.40%
Ukupna bilančna svota	Balance sheet total	80,699	72,743	10.90%
Ključni okazatelji	Key ratios	1/1-30/6	1/1-31/12	
Povrat na kapital prije oporezivanja	Return on equity before tax	25.50%	25.70%	(0.2) PP
Povrat na kapital poslije oporezivanja	Return on equity after tax	19.60%	20.20%	(0.6) PP
Konsolidirani povrat na kapital	Consol. return on equity (after minorities)	19.60%	20.10%	(0.5) PP
Udio troškova u prihodima	Cost/income ratio	54.80%	57.60%	(2.8) PP
Povrat na aktivu prije oporezivanja	Return on assets before tax	2.21%	1.98%	0.23 PP
Koeficijent neto rezerviranja (osnovica za procjenu uklj. kreditni rizik)	Net provisioning ratio (risk-weighted assets credit risk)	0.72%	0.84%	(0.12) PP
Odnos rizika i zarade	Risk/earnings ratio	13.40%	14.80%	(1.4) PP
Podaci o banci^{*)}	Bank-specific information^{*)}	30.06.	31.12.	
Osnovica za procjenu uklj. kreditni rizik	Risk-weighted assets (credit risk)	59,394	49,802	19.30%
Jamstveni kapital (vlastita sredstva)	Total own funds	7,192	6,684	7.60%
Kapitalni zahtjev (obvezna vlastita sredstva)	Total own funds requirement	5,587	4,317	29.40%
Neiskorišteni kapital, višak pokriva	Excess cover	28.70%	54.80%	(26.1) PP
Stopa adekvatnosti osnovnog kapitala (Tier 1), kreditni rizik	Core capital ratio (Tier 1), credit risk	9.60%	11.40%	(1.8) PP
Stopa adekvatnosti osnovnog kapitala (Tier 1), uklj. tržišni rizik i rizik poslovanja	Core capital ratio (Tier 1), incl. market and operational risk	8.20%	10.50%	(2.3) PP
Stopa adekvatnosti jamstvenog kapitala	Own funds ratio	10.30%	12.40%	(2.1) PP
Podaci o dionicama	Stock data	30.06.	31.12.	
Zarada po dionici u EUR	Earnings per share in €	3.68	2.82	0.86
Cijena u EUR	Price in €	81.17	117.7	-31.00%
Najviša (završna) cijena razdoblja u EUR	High in HY1 (closing price) in €	110.2	122.01	-9.70%
Najniža (završna) cijena razdoblja u EUR	Low in HY1 (closing price) in €	81.17	98.91	-17.90%
Broj izdanih dionica u mil.	Number of shares in mn	154.67	142.77	8.30%
Tržišna kapitalizacija	Market capitalization	12,554	16,804	-25.30%
Resursi	Resources	30.06.	31.12.	
Broj zaposlenika na dan bilance	Number of staff on balance sheet date	61,844	58,365	6.00%
Broj poslovnica	Number of business outlets	3,077	3,015	2.10%

^{*)} izračun u skladu s austrijskim Zakonom o bankama (Bankwesengesetz, BWG). Kao dio RZB grupacije, Raiffeisen International ne podliježe odredbama austrijskog Zakona o bankama. Podaci iz 2007. u skladu s odredbama Basela I; od 2008. godine nadalje, obvezna vlastita sredstva izračunavaju se po Baselu II.

^{*)} Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). As part of the RZB Group, Raiffeisen International is not subject to the provisions of the Austrian Banking Act. The figures from 2007 accord with the provisions of Basel I; from 2008 onward, the own funds requirement is calculated according to Basel II.