

# Pregled ključnih pokazatelja / Survey of Key Data

<b>Raiffeisen International Grupa</b>
vrijednosti u mil. EUR
<b>Račun dobiti</b>
Neto prihod od kamata nakon rezerviranja
Neto prihod od naknada i provizija
Dobit od trgovanja
Opći troškovi poslovanja
Dobit prije oporezivanja
Dobit poslije oporezivanja
Konsolidirana dobit
<b>Bilanca stanja</b>
Plasmani kod banaka
Zajmovi komitentima
Depoziti banaka
Depoziti komitenata
Dionički kapital (uključujući udjele manjinskih dioničara i zadržanu dobit)
Ukupna bilančna svota
<b>Pokazatelji uspješnosti</b>
Povrat na kapital prije oporezivanja
Povrat na kapital poslije oporezivanja
Konsolidirani povrat na kapital
Udio troškova u prihodima
Povrat na aktivu prije oporezivanja
Koeficijent neto rezerviranja
Odnos rizika i zarade
<b>Regulatorne informacije<sup>2</sup></b>
Osnovica za procjenu (uklj. tržišni rizik)
Jamstveni kapital (vlastita sredstva)
Kapitalni zahtjev (obvezna vlastita sredstva)
Neiskorišteni kapital, višak pokriva
Stopa adekvatnosti osnovnog kapitala
Stopa adekvatnosti osnovnog kapitala (uključujući tržišni rizik)
Stopa adekvatnosti jamstvenog kapitala
<b>Podaci o dionicama</b>
Zarada po dionici u EUR
Cijena u EUR
Najviša (završna) cijena razdoblja u EUR
Najniža (završna) cijena razdoblja u EUR
Broj izdanih dionica u mil.
Tržišna kapitalizacija
<b>Resursi</b>
Broj zaposlenika na dan bilance
Broj poslovnica

<b>Raiffeisen International Group</b>	<b>2007</b>	<b>2006</b>	<b>Promjena Change</b>
Monetary values in € mn			
<b>Income statement</b>	<b>1/1 – 30/6</b>	<b>1/1 – 30/6</b>	
Net interest income after provisioning	925.5	664.8	39.2%
Net commission income	572.2	415.6	37.7%
Trading profit	79.3	71.3	11.2%
General administrative expenses	(1,002.7)	(744.2)	34.8%
Profit before tax	606.6	421.0	44.1%
Profit after tax	477.0	333.5	43.0%
Consolidated profit (after minorities)	401.4	289.2	38.8%
<b>Balance sheet</b>	<b>30/6</b>	<b>31/12</b>	
Loans and advances to banks	8,807	8,202	7.4%
Loans and advances to customers	41,897	35,043	19.6%
Deposits from banks	16,920	13,814	22.5%
Deposits from customers	35,700	33,156	7.7%
Equity (incl. minorities and profit)	4,994	4,590	8.8%
Balance sheet total	62,644	55,867	12.1%
<b>Performance</b>	<b>1/1 – 30/6</b>	<b>1/1–31/12</b>	
Return on equity (ROE) before tax	26.6%	27.3% <sup>1</sup>	(0.7) PP
Return on equity (ROE) after tax	20.9%	21.0% <sup>1</sup>	(0.1) PP
Consolidated return on equity (after minorities)	20.3%	21.4% <sup>1</sup>	(1.1) PP
Cost/income ratio	57.3%	59.1%	(1.8) PP
Return on assets (ROA) before tax	2.06%	1.90% <sup>1</sup>	0.16 PP
Net provisioning ratio (risk-weighted assets)	0.77%	0.97%	(0.20) PP
Risk/earnings ratio	14.2%	17.5%	(3.3) PP
<b>Regulatory information<sup>2</sup></b>	<b>30/6</b>	<b>31/12</b>	
Risk-weighted assets, incl. market risk	44,733	41,052	9.0%
Total own funds	4,585	4,513	1.6%
Own funds requirement	3,579	3,284	9.0%
Excess cover	28.1%	37.5%	(9.4) PP
Core capital ratio (Tier 1), banking book	9.0%	9.8%	(0.8) PP
Core capital ratio (Tier 1), incl. market risk	8.3%	9.0%	(0.7) PP
Own funds ratio	10.2%	11.0%	(0.7) PP
<b>Share data</b>	<b>30/6</b>	<b>31/12</b>	
Earnings per share in €	2.82	2.03	0.79 €
Price in €	117.70	67.90	73.3%
Semi-annual high (closing price) in €	122.01	78.54	55.3%
Semi-annual low (closing price) in €	98.91	57.80	71.1%
Number of shares outstanding in mn	142.77	142.77	–
Market capitalization	16,804	9,694	73.3%
<b>Resources</b>	<b>30/6</b>	<b>31/12</b>	
Number of employees on balance sheet date	55,195	52,732	4.7%
Number of business outlets	2,956	2,848	3.8%

1) Jednokratni učinak: prihod od prodaje Raiffeisenbank u Ukrajini i manjinskoj udjela u Bank TuranAlem  
 2) Izračun u skladu s Austrijskim zakonom o bankama.  
 Kao dio RZB Grupe Raiffeisen International ne podliježe

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

2) 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.