

SUMMARY OF KEY DATA

RZB Group								
Monetary values are in €mn	2007	+ (-) Change	2006 (-OOEs) ¹	2006	2005	2004	2003	2002
Income Statement								
Net interest income after provisioning	2,635	43.2%	1,840	1,840	1,400	928	661	558
Net commission income	1,516	28.8%	1,177	1,177	819	625	479	383
Trading profit	94	(63.4%)	257	257	172	170	173	154
General administrative expenses	(2,645)	25.2%	(2,113)	(2,113)	(1,574)	(1,196)	(1,017)	(900)
Profit before tax	1,485	15.5%	1,286	1,882	930	692	344	243
Profit after tax	1,190	15.0%	1,035	1,631	705	566	278	181
Consolidated profit	778	3.5%	752	1,169	451	446	216	137
Earnings per share, €	150.7	(5.0)	155.7	239.9	92.6	102.3	48.8	33.4
Balance Sheet								
Loans and advances to banks	30,910	(3.4%)	32,006	32,006	29,647	22,229	19,152	15,028
Loans and advances to customers	73,071	37.6%	53,106	53,106	39,613	27,957	22,180	19,785
Deposits from banks	48,899	10.8%	44,129	44,129	43,416	32,270	27,423	23,471
Deposits from customers	55,369	23.8%	44,727	44,727	32,158	23,386	16,990	12,673
Equity (including minorities and profit)	8,422	26.9%	6,637	6,637	4,950	3,343	2,445	2,275
Balance sheet total	137,402	18.8%	115,629	115,629	93,863	67,864	56,053	46,405
Regulatory Information								
Basis of assessment (including market risk)	93,638	32.5%	70,656	70,656	55,783	38,492	30,389	27,973
Total own funds	10,297	35.2%	7,614	7,614	5,199	4,120	3,097	2,869
Total own funds requirement	7,491	32.5%	5,652	5,652	4,463	3,079	2,431	2,238
Excess cover	37.5%	2.8 ppt	34.7%	34.7%	16.5%	33.8%	27.4%	28.2%
Core capital ratio (banking book, tier 1)	8.8%	(0.2 ppt)	9.0%	9.0%	8.3%	9.2%	7.5%	7.4%
Own funds ratio	11.0%	0.2 ppt	10.8%	10.8%	9.3%	10.7%	10.2%	10.3%
Performance								
Return on equity before tax	22.2%	(4.5 ppt)	26.7%	39.1%	23.9%	29.9%	15.5%	12.5%
Return on equity after tax	17.8%	(3.7 ppt)	21.5%	33.9%	18.1%	24.4%	12.5%	9.3%
Consolidated return on equity	16.5%	(5.4 ppt)	21.9%	34.0%	15.5%	22.8%	12.1%	9.9%
Cost/income ratio	56.9%	0.2 ppt	56.7%	56.7%	58.9%	59.8%	64.1%	67.2%
Return on assets before tax	1.17%	(0.07 ppt)	1.25%	1.83%	1.17%	1.11%	0.67%	0.53%
Net provisioning ratio (% of average risk assets in banking book)	0.41%	(0.22 ppt)	0.63%	0.63%	0.52%	0.64%	0.72%	0.60%
Risk/earnings ratio	10.5%	(5.4 ppt)	15.8%	15.8%	12.9%	17.4%	23.4%	21.3%
Resources								
Number of staff on balance sheet date	61,351	10.7%	55,434	55,434	46,243	25,323	21,119	16,700
of which in Austria	2,858	10.9%	2,577	2,577	2,529	2,373	2,513	2,528
of which in the CEE region	58,111	10.6%	52,528	52,528	43,430	22,707	18,368	13,944
Business outlets	3,036	5.9%	2,866	2,866	2,461	932	740	651
Ratings								
	Long-term	Subordinated	Short-term	Fin. strength	Outlook			
Moody's Investors Service	Aa2	Aa3	P-1	C	Stable			
Standard & Poor's	A+	A	A-1	-	Stable			

¹ -OOEs: Without one-off effects of the sale Raiffeisenbank Ukraine and of a minority stake in Bank TuranAlem.