

Survey of Key Data

Raiffeisen International Group Monetary values in € mn	2008	2007	Change
Income statement	1/1-31/3	1/1-31/3	
Net interest income after provisioning	618.1	429.1	44.1%
Net commission income	330.8	275.1	20.3%
Trading profit	37.5	35.6	5.5%
General administrative expenses	(584.4)	(476.5)	22.6%
Profit before tax	369.6	292.5	26.4%
Profit after tax	279.4	230.8	21.1%
Consolidated profit (after minorities)	254.4	192.6	32.1%
Balance sheet	31/3	31/12	
Loans and advances to banks	13,183	11,053	19.3%
Loans and advances to customers	51,149	48,880	4.6%
Deposits from banks	20,510	19,927	2.9%
Deposits from customers	42,052	40,457	3.9%
Equity (incl. minorities and profit)	6,846	6,622	3.4%
Balance sheet total	76,472	72,743	5.1%
Key ratios	1/1-31/3	1/1-31/12	
Return on equity before tax	22.5%	25.7%	(3.2) PP
Return on equity after tax	17.0%	20.2%	(3.2) PP
Consolidated return on equity (after minorities)	17.7%	20.1%	(2.4) PP
Cost/income ratio	53.8%	57.6%	(3.8) PP
Return on assets before tax	1.99%	1.98%	0.01 PP
Net provisioning ratio (risk-weighted assets credit risk)	0.74%	0.84%	(0.10) PP
Risk/earnings ratio	13.1%	14.8%	(1.7) PP
Bank-specific information *	31/3	31/12	
Risk-weighted assets (credit risk)	55,625	49,802	11.7%
Total own funds	7,033	6,684	5.2%
Own funds requirement	5,257	4,317	21.8%
Excess cover	33.8%	54.8%	(21.0) PP
Core capital ratio (Tier 1), credit risk	10.2%	11.4%	(1.2) PP
Core capital ratio (Tier 1), total risk (incl. market and operational risk)	8.6%	10.5%	(1.9) PP
Own funds ratio	10.7%	12.4%	(1.7) PP
Stock data	31/3	31/3	
Earnings per share in €	1.65	1.35	0.30 €
Price in €	86.35	105.38	(18.1)%
High in Q1 (closing price) in €	102.31	119.95	(14.7)%
Low in Q1 (closing price) in €	74.00	98.91	(25.2)%
Number of issued shares in mn	154.67	142.77	8.3%
Market capitalization	13,356	15,045	(11.2)%
Resources	31/3	31/12	
Number of employees on balance sheet date	60,050	58,365	2.9%
Number of business outlets	3,034	3,015	0.6%

* 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. The figures from 2007 accord with the provisions of Basel I; from 2008 onward, the own funds requirement is calculated according to Basel II