

# Overview

## RZB Group

Monetary values are in €m	2008	+(-) Change	2007	2006 <sup>*</sup>	2005	2004
<b>Income Statement</b>						
Net interest income after impairment losses	2,860	8.5%	2,635	1,840	1,400	928
Net commission income	1,768	16.6%	1,516	1,177	819	625
Net trading income	19	(79.5%)	94	257	172	170
General administrative expenses	(3,117)	17.8%	(2,645)	(2,113)	(1,574)	(1,196)
Profit before tax	597	(59.8%)	1,485	1,882	930	692
Profit after tax	432	(63.7%)	1,190	1,631	705	566
Consolidated profit	48	(93.8%)	778	1,169	451	446
Earnings per share, €	6,4	(144.3 €)	150.7	239.9	92.6	102.3
<b>Balance Sheet</b>						
Loans and advances to banks	29,115	(5.8%)	30,910	32,006	29,647	22,229
Loans and advances to customers	84,918	16.2%	73,071	53,106	39,613	27,957
Deposits from banks	54,148	10.7%	48,899	44,129	43,416	32,270
Deposits from customers	59,120	6.8%	55,369	44,727	32,158	23,386
Equity (including minorities and profit)	7,837	(7.0%)	8,422	6,637	4,950	3,343
Balance sheet total	156,921	14.2%	137,402	115,629	93,863	67,864
<b>Regulatory Information</b>						
Basis of assessment (credit risk)	89,040	7.2%	83,091	62,908	47,968	34,149
Total own funds	10,801	4.9%	10,297	7,614	5,199	4,120
Total own funds requirement	8,505	13.5%	7,491	5,652	4,463	3,079
Surplus own funds ratio	27.0%	(10.5 ppt)	37.5%	34.7%	16.5%	33.8%
Tier 1 ratio (credit risk)	8.4%	(0.4 ppt)	8.8%	9.0%	8.3%	9.2%
Own funds ratio	10.2%	(0.8 ppt)	11.0%	10.8%	9.3%	10.7%
<b>Performance</b>						
Return on equity before tax	7.3%	(14.9 ppt)	22.2%	39.1%	23.9%	29.9%
Return on equity after tax	5.3%	(12.5 ppt)	17.8%	33.9%	18.1%	24.4%
Consolidated return on equity	0.9%	(15.6 ppt)	16.5%	34.0%	15.5%	22.8%
Return on assets before tax	52.8%	(4.1 ppt)	56.9%	56.7%	58.9%	59.8%
Return on Assets vor Steuern	0.40%	(0.78 ppt)	1.17%	1.83%	1.17%	1.11%
Impairment allowance ratio (average credit risk-weighted assets)	1.19%	0.78 ppt	0.41%	0.63%	0.52%	0.64%
Risk/earnings ratio	28.7%	18.2 ppt	10.5%	15.8%	12.9%	17.4%
<b>Resources</b>						
Number of staff on the balance sheet date	66,651	8.6%	61,351	55,434	46,243	25,323
Of which in Austria	3,179	11.2%	2,858	2,577	2,529	2,373
Of which in the CEE region	63,029	8.5%	58,111	52,528	43,430	22,707
Business outlets	3,251	7.1%	3,036	2,866	2,461	932

<sup>\*</sup>Without the one-off effects of the sale of Raiffeisenbank Ukraine and of a minority stake in Bank TuranAlem in the amount of €596 million.