

Summary of Key Data

RZB Group	2008	2007	+ / (-) Change
Monetary values are in €m			
Income Statement	1/1 – 30/6	1/1 – 30/6	
Net interest income after provisioning	1,533.7	1,163.0	31.9%
Net commission income	842.9	699.3	20.5%
Trading profit	105.5	109.5	(3.6%)
General administrative expenses	(1,493.6)	(1,214.2)	23.0%
Profit before tax	878.5	845.6	3.9%
Profit after tax	650.9	682.4	(4.6%)
Consolidated profit	393.2	480.8	(18.2%)
Earnings per share, €	73.1	94.1	(€21.0)
Balance Sheet	30/6	31/12	
Loans and advances to banks	44,367	30,910	43.5%
Loans and advances to customers	82,865	73,071	13.4%
Deposits from banks	58,307	48,899	19.2%
Deposits from customers	61,710	55,369	11.5%
Equity (incl. minority interests and profit)	8,933	8,422	6.1%
Balance sheet total	159,161	137,402	15.8%
Regulatory information¹	30/6	31/12	
Risk weighted assets (credit risk)	98,090	83,091	18.1%
Total own funds	10,466	10,297	1.6%
Own funds requirement	9,151	7,491	22.2%
Excess own funds ratio	14.4%	37.5%	(23.1 ppt)
Core capital ratio (Tier 1), credit risk	7.3%	8.8%	(1.5 ppt)
Own funds ratio	9.2%	11.0%	(1.8 ppt)
Performance	1/1 – 30/6	1/1 – 31/12	
Return on equity before tax	21.0%	22.2%	(1.2 ppt)
Return on equity after tax	15.6%	17.8%	(2.2 ppt)
Consolidated return on equity	14.1%	16.5%	(2.4 ppt)
Cost/income ratio	54.9%	56.9%	(2.0 ppt)
Return on assets before tax	1.18%	1.17%	0.01 ppt
Net provisioning ratio (Ø risk-weighted assets credit risk)	0.43%	0.41%	0.03 ppt
Risk-to-earnings ratio	11.5%	10.5%	1.1 ppt
Resources	30/6	31/12	
Number of staff	64,954	61,351	5.9%
Of which in Austria	3,036	2,858	6.2%
Of which in Central Europe	13,616	12,834	6.1%
Of which in Southeastern Europe	18,144	16,663	8.9%
Of which in the CIS region	29,778	28,614	4.1%
Banking outlets	3,097	3,036	2.0%
Ratings	Long Term	Short Term	Financial Strength
Moody's Investors Service	Aa2	P-1	C
Standard & Poor's	A+	A-1	–

¹ The 2007 figures are based on Basel I regulatory requirements. Since 2008, the own funds requirement has been calculated in accordance with Basel II.