

Survey of Key Data

Raiffeisen International Group Monetary values in € mn	2008	2007	Change
Income statement	1/1-30/9	1/1-30/9	
Net interest income after provisioning	1,976.1	1,461.7	35.2%
Net commission income	1,097.8	895.0	22.7%
Trading profit	127.4	120.8	5.5%
General administrative expenses	(1,939.5)	(1,537.7)	26.1%
Profit before tax	1,261.0	953.4	32.3%
Profit after tax	965.4	736.6	31.1%
Consolidated profit (after minorities)	861.5	625.7	37.7%
Balance sheet	30/9	31/12	
Loans and advances to banks	12,142	11,053	9.9%
Loans and advances to customers	61,074	48,880	24.9%
Deposits from banks	26,298	19,927	32.0%
Deposits from customers	45,553	40,457	12.6%
Equity (including minorities and profit)	7,587	6,622	14.6%
Balance sheet total	87,251	72,743	19.9%
Key ratios	1/1-30/9	1/1-31/12	
Return on equity before tax	25.4%	25.7%	(0.3) PP
Return on equity after tax	19.5%	20.2%	(0.7) PP
Consolidated return on equity (after minorities)	19.9%	20.1%	(0.2) PP
Cost/income ratio	54.6%	57.6%	(3.0) PP
Return on assets before tax	2.13%	1.98%	0.15 PP
Net provisioning ratio (risk-weighted assets)	0.85%	0.84%	0.01 PP
Risk/earnings ratio	15.6%	14.8%	0.8 PP
Bank-specific information¹⁾	30/9	31/12	
Risk-weighted assets (credit risk)	64,668	49,802	29.8%
Total own funds	7,044	6,684	5.4%
Total own funds requirement	6,080	4,317	40.8%
Excess cover	15.9%	54.8%	(38.9) PP
Core capital ratio (Tier 1), credit risk	8.9%	11.4%	(2.5) PP
Core capital ratio (Tier 1), incl. market and operational risk	7.6%	10.5%	(2.9) PP
Own funds ratio	9.3%	12.4%	(3.1) PP
Stock data	30/9	30/9	
Earnings per share in €	5.61	4.40	1.21 €
Price in €	49.97	102.50	(51.2)%
High (closing price) in €	110.20	122.50	(10.0)%
Low (closing price) in €	49.97	98.91	(49.5)%
Number of shares in mn	154.67	142.77	8.3%
Market capitalization	7,729	14,634	(47.2)%
Resources	30/9	31/12	
Number of staff on balance sheet date	63,921	58,365	9.5%
Business outlets	3,168	3,015	5.1%

¹⁾ Calculated according to the Austrian Banking Act (Bankwesengesetz, BWG). As part of the RZB Group, Raiffeisen International is not subject to the provisions of 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.