

Survey of key data

Raiffeisen International Group

Monetary values in € million	2008	Change	2007	2006 ¹	2005	2004
Income statement						
Net interest income after provisioning	2,452	18.9%	2,062	1,455	1,035	666
Net fee and commission income	1,496	19.7%	1,250	933	607	441
Net trading income	168	31.1%	128	175	101	78
General administrative expenses	(2,633)	20.6%	(2,184)	(1,694)	(1,163)	(823)
Profit before tax	1,429	15.5%	1,238	891	569	341
Profit after tax	1,078	10.8%	973	686	460	270
Consolidated profit (after minorities)	982	16.7%	841	594	382	209
Balance sheet						
Loans and advances to banks	9,038	(18.2)%	11,053	8,202	5,794	4,779
Loans and advances to customers	57,902	18.5%	48,880	35,043	24,714	16,242
Deposits from banks	26,213	31.5%	19,927	13,814	10,236	6,620
Deposits from customers	44,206	9.3%	40,457	33,156	24,890	18,169
Equity (including minorities and profit)	6,518	(1.6)%	6,622	4,590	3,277	2,177
Balance sheet total	85,397	17.4%	72,743	55,867	40,695	28,907
Key ratios						
Return on equity before tax	22.0%	(3.7) PP	25.7%	27.3%	21.8%	22.2%
Return on equity after tax	16.6%	(3.6) PP	20.2%	21.0%	17.6%	17.6%
Consolidated return on equity (after minorities)	17.4%	(2.7) PP	20.1%	21.4%	17.2%	17.0%
Cost/income ratio	54.0%	(3.6) PP	57.6%	59.1%	61.6%	63.5%
Return on assets before tax	1.77%	(0.21) PP	1.98%	1.90%	1.68%	1.40%
Net provisioning ratio (avg. risk-weighted assets)	1.32%	0.48 PP	0.84%	0.97%	0.81%	0.98%
Risk/earnings ratio	24.1%	9.3 PP	14.8%	17.5%	13.9%	17.1%
Bank-specific information²						
Risk-weighted assets (credit risk)	60,388	21.3%	49,802	38,002	26,582	16,690
Total own funds	6,992	4.6%	6,684	4,513	2,938	2,359
Total own funds requirement	5,767	33.6%	4,317	3,284	2,393	1,571
Excess cover	21.2%	(33.6) PP	54.8%	37.4%	22.8%	50.2%
Core capital ratio (Tier 1), credit risk	9.7%	(1.7) PP	11.4%	9.8%	9.0%	11.8%
Core capital ratio (Tier 1), total	8.1%	(2.4) PP	10.5%	9.0%	8.0%	10.1%
Own funds ratio	9.7%	(2.7) PP	12.4%	11.0%	9.8%	12.0%
Stock data						
Earnings per share in €	6.39	10.2%	5.80	4.17	2.79	1.93
Price on 31.12. in €	19.30	(81.4)%	103.60	115.51	55.55	
High (closing prices) in €	110.20	(10.0)%	122.50	115.51	59.40 ³	
Low (closing prices) in €	16.23	(83.5)%	98.25	55.20	39.25 ³	
Number of shares on 31.12. in million	154.67	-	154.67	142.77	142.77	
Market capitalization on 31.12. in € million	2,985	(81.4)%	16,024	16,492	7,931	
Dividend per share in €	0.93 ⁴	-	0.93	0.71	0.45	0.31
Resources						
Number of employees on 31.12.	63,376	8.6%	58,365	52,732	43,614	22,851
Number of business outlets	3,231	7.2%	3,015	2,848	2,443	916

¹ Excluding one-off effects due to the sale of Raiffeisenbank Ukraine and the stake in Bank TuranAlem.

² 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.

³ 25 April 2005 (IPO) until 31 December 2005.

⁴ Proposed at the Annual General Meeting.