

Annual report 2007

*In the rhythm
of the working
day*



**Raiffeisen
BANK**

Survey of Key Data

ZAO Raiffeisenbank	2007	2006	Change
Monetary values are in RUR mln			
Consolidated Income Statement			
Net interest income after provision for loan impairment	15,622	9,026	73.1%
Net commission income	4,915	3,091	59.0%
Trading profit	918	1,757	-47.7%
Administrative and other operating expenses	-13,063	-8,159	60.1%
Profit before tax	8,869	5,931	49.5%
Profit	6,697	4,315	55.2%
Balance Sheet			
Due from other banks	3,681	4,136	-11.0%
Loans and advances to customers	294,825	197,048	49.6%
Due to other banks	45,643	33,685	35.5%
Customer accounts	204,547	158,661	28.9%
Total assets	444,232	299,215	48.5%
Capital adequacy in accordance with the Central Bank of Russian Federation requirements			
Capital	42,919	29,792	44.1%
Actual capital adequacy ratio	11.2%	11.3%	-0.8%
Required minimum capital adequacy ratio	10.0%	10.0%	0.0%
Performance			
Return on average equity (ROE) before tax	23.1%	24.6%	-6.0%
Return on equity (ROE) after tax	17.0%	17.3%	-1.9%
Cost/income ratio	50.6%	52.1%	-3.0%
Return on assets (ROA) before tax	2.4%	2.4%	-1.6%
Resources			
Number of staff as at 31 December	9,083	8,161	11.3%
Business outlets as at 31 December	237	242	2.1%

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