



Annual Report 2006



Survey of Key Data

ZAO Raiffeisenbank Austria	2006	2005	Change
Monetary values are in RUR mln			
Consolidated Income Statement			
Net interest income after provision for loan impairment	6 697	3 402	96.9%
Net commission income	1 893	1 156	63.8%
Net trading profit	1 422	1 729	(17.8%)
Administrative and other operating expenses	(5 006)	(3 154)	58.7%
Profit before tax	5 071	3 081	64.6%
Profit	3 676	2 291	60.5%
Consolidated Balance Sheet			
Due from other banks	4 030	1 829	120.3%
Loans and advances to customers	154 861	94 953	63.1%
Due to other banks	47 916	42 634	12.4%
Customer accounts	118 440	69 898	69.4%
Total equity	17 796	14 681	21.2%
Total assets	226 472	135 122	67.6%
Capital adequacy in accordance with the Central Bank of the Russian Federation requirements			
Capital	22 503	15 827	42.2%
Actual capital adequacy ratio	10.8%	12.1%	(10.7%)
Required minimum capital adequacy ratio	10.0%	10.0%	0.0%
Performance			
Return on average equity (ROE) before tax	35.2%	31.5%	11.7%
Return on average equity (ROE) after tax	25.5%	23.5%	8.5%
Cost/income ratio	44.9%	40.2%	11.7%
Return on average assets (ROA) before tax	2.8%	2.8%	0.0%
Resources			
Number of staff as at 31 December	2 595	1 727	50.3%
Number of branches and outlets as at 31 December	40	26	53.8%
Ratings			
	Long-term credit	Short-term credit	Financial Strength
Moody's Interfax Rating Agency	Aaa.ru	RUS-1	—
Moody's Investors Service	—	—	D
		Long-term foreign currency deposit	Short-term foreign currency deposit
		Baa2	Prime-2



**Raiffeisen
BANK**





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