

# Survey of Key Data

<b>Raiffeisen International Group</b>	<b>2008</b>	<b>2007</b>	<b>Change</b>
Monetary values in € mn			
<b>Income statement</b>	<b>1/1–30/6</b>	<b>1/1–30/6</b>	
Net interest income after provisioning	1,296.2	925.5	40.1%
Net commission income	702.9	572.2	22.8%
Trading profit	92.2	79.3	16.2%
General administrative expenses	(1,249.9)	(1,002.7)	24.6%
Profit before tax	842.7	606.6	38.9%
Profit after tax	646.4	477.0	35.5%
Consolidated profit (after minorities)	565.7	401.4	40.9%
<b>Balance sheet</b>	<b>30/6</b>	<b>31/12</b>	
Loans and advances to banks	10,835	11,053	(2.0)%
Loans and advances to customers	56,627	48,880	15.8%
Deposits from banks	22,547	19,927	13.2%
Deposits from customers	43,608	40,457	7.8%
Equity (including minorities and profit)	7,246	6,622	9.4%
Balance sheet total	80,699	72,743	10.9%
<b>Key ratios</b>	<b>1/1–30/6</b>	<b>1/1–31/12</b>	
Return on equity before tax	25.5%	25.7%	(0.2) PP
Return on equity after tax	19.6%	20.2%	(0.6) PP
Consolidated return on equity (after minorities)	19.6%	20.1%	(0.5) PP
Cost/income ratio	54.8%	57.6%	(2.8) PP
Return on assets before tax	2.21%	1.98%	0.23 PP
Net provisioning ratio (risk-weighted assets credit risk)	0.72%	0.84%	(0.12) PP
Risk/earnings ratio	13.4%	14.8%	(1.4) PP
<b>Bank-specific information<sup>*)</sup></b>	<b>30/6</b>	<b>31/12</b>	
Risk-weighted assets (credit risk)	59,394	49,802	19.3%
Total own funds	7,192	6,684	7.6%
Total own funds requirement	5,587	4,317	29.4%
Excess cover	28.7%	54.8%	(26.1) PP
Core capital ratio (Tier 1), credit risk	9.6%	11.4%	(1.8) PP
Core capital ratio (Tier 1), incl. market and operational risk	8.2%	10.5%	(2.3) PP
Own funds ratio	10.3%	12.4%	(2.1) PP
<b>Stock data</b>	<b>30/6</b>	<b>30/6</b>	
Earnings per share in €	3.68	2.82	0.86 €
Price in €	81.17	117.70	(31.0)%
High in HY1 (closing price) in €	110.20	122.01	(9.7)%
Low in HY1 (closing price) in €	81.17	98.91	(17.9)%
Number of shares in mn	154.67	142.77	8.3%
Market capitalization	12,554	16,804	(25.3)%
<b>Resources</b>	<b>30/6</b>	<b>31/12</b>	
Number of staff on balance sheet date	61,844	58,365	6.0%
Number of business outlets	3,077	3,015	2.1%

<sup>\*)</sup> 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.