

Raiffeisen Bank International AG - Consensus



RBI Group excluding Russia and Belarus	2024e				2025f				2026f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	4,100	4,056	4,279	4,019	4,001	3,961	4,347	3,822	4,035	4,016	4,457	3,701
Net fee and commission income	1,791	1,798	1,848	1,661	1,846	1,865	1,933	1,657	1,906	1,942	2,021	1,660
Other operating components	326	338	413	208	336	330	416	237	347	346	418	237
Operating income	6,217	6,192	6,540	6,002	6,183	6,193	6,669	5,825	6,288	6,356	6,840	5,903
General administrative expenses	-3,276	-3,275	-3,250	-3,334	-3,365	-3,380	-3,277	-3,434	-3,459	-3,474	-3,335	-3,544
Operating result	2,941	2,918	3,282	2,724	2,818	2,790	3,392	2,478	2,829	2,862	3,505	2,476
Other result	-408	-396	-319	-511	-147	-116	7	-300	-126	-118	10	-271
Governmental measures and compulsory contributions	-233	-217	-191	-309	-218	-221	-100	-280	-205	-205	-100	-262
Impairment losses on financial assets	-446	-437	-379	-497	-457	-448	-333	-549	-450	-459	-323	-572
Profit/loss before tax	1,880	1,841	2,242	1,565	2,020	1,997	2,612	1,726	2,071	2,056	2,849	1,693
Tax expense	-425	-409	-313	-560	-435	-411	-280	-653	-438	-414	-270	-712
Profit/loss after tax	1,455	1,412	1,682	1,252	1,585	1,545	1,959	1,446	1,634	1,615	2,137	1,423
Consolidated profit/loss	1,315	1,275	1,459	1,183	1,450	1,434	1,656	1,313	1,485	1,485	1,794	1,298

Other operating components include Dividend income, Current income from associates, Net trading income and fair value result, Net gains/losses from hedge accounting and Other net operating income

Key ratios / balance sheet information												
Risk-weighted assets (total RWA)	81,099	81,112	83,479	78,687	84,497	84,526	88,133	80,885	88,394	88,072	92,678	84,673
Loans to customers	96,307	96,220	98,336	94,014	100,676	101,150	104,527	95,294	105,395	105,950	113,221	96,609
Cost of risk	0.47%	0.47%	0.52%	0.40%	0.45%	0.46%	0.53%	0.35%	0.42%	0.41%	0.53%	0.32%
CET1 ratio (fully loaded)	15.7%	15.7%	16.9%	14.5%	16.0%	16.3%	17.4%	14.8%	16.3%	16.1%	18.8%	14.3%
NIM	2.29%	2.34%	2.39%	2.11%	2.15%	2.17%	2.30%	1.98%	2.09%	2.07%	2.29%	1.93%
CIR	52.4%	52.9%	54.8%	50.0%	53.8%	54.9%	55.3%	49.0%	54.4%	54.9%	57.9%	49.0%
Consolidated RoE	9.6%	9.9%	11.0%	7.2%	9.9%	10.0%	11.6%	8.1%	9.5%	9.3%	11.1%	8.0%
DPS (dividend per share)	1.56	1.50	1.97	1.35	1.84	1.65	2.70	1.55	1.96	1.70	2.70	1.62