

## Raiffeisen Bank International AG - Consensus

Q1/2024e

### RBI Group excluding Russia and Belarus

	Mean (Average)	Median	Max	Min
<b>Income Statement</b>				
Net interest income	1,083	1,077	1,125	1,049
Net fee and commission income	448	445	497	410
Other operating components	59	61	103	31
Operating income	1,591	1,590	1,652	1,519
General administrative expenses	-793	-780	-752	-892
Operating result	798	800	854	744
Other result	-133	-125	-109	-212
Governmental measures and compulsory contributions	-133	-132	-120	-140
Impairment losses on financial assets	-94	-99	-23	-187
Profit/loss before tax	459	461	540	343
Tax expense	-111	-117	-64	-156
Profit/loss after tax	346	352	421	245
Consolidated profit/loss	308	320	361	234

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)	78,586	78,635	79,639	77,159
Loans to customers	93,471	93,621	94,608	91,941
Cost of risk	0.37%	0.32%	0.80%	0.10%
CET1 ratio (fully loaded)	14.3%	14.4%	14.9%	12.8%
NIM	N/A	N/A	N/A	N/A
CIR	49.9%	50.2%	54.0%	46.9%
Consolidated RoE	8.3%	8.0%	10.4%	6.6%

Note: Based on 9 contributions, received before publication of Q1/2024 results

# 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
<b>Income Statement</b>												
Net interest income	4,092	4,047	4,279	3,952	3,979	3,961	4,347	3,668	3,941	4,018	4,457	3,271
Net fee and commission income	1,815	1,813	1,867	1,764	1,918	1,906	2,140	1,812	2,004	1,971	2,242	1,862
Other operating components	273	298	413	-5	290	240	422	129	283	239	422	156
Operating income	6,180	6,173	6,540	5,817	6,187	6,193	6,669	5,902	6,228	6,236	6,840	5,545
General administrative expenses	-3,290	-3,287	-3,258	-3,334	-3,360	-3,380	-3,250	-3,435	-3,427	-3,477	-3,122	-3,551
Operating result	2,889	2,881	3,282	2,516	2,827	2,781	3,392	2,563	2,802	2,741	3,505	2,423
Other result	-556	-467	-151	-1,163	-175	-174	7	-329	-158	-216	-24	-281
Governmental measures and compulsory contributions	-205	-196	-156	-281	-213	-224	-100	-277	-210	-219	-100	-274
Impairment losses on financial assets	-448	-421	-349	-547	-491	-476	-372	-782	-480	-452	-323	-793
Profit/loss before tax	1,706	1,779	2,279	886	2,019	2,015	2,650	1,677	2,031	1,999	2,887	1,608
Tax expense	-439	-454	-221	-586	-463	-469	-339	-663	-444	-416	-322	-722
Profit/loss after tax	1,267	1,374	1,709	665	1,555	1,550	1,987	1,338	1,586	1,583	2,165	1,261
Consolidated profit/loss	1,094	1,237	1,481	586	1,446	1,436	1,680	1,243	1,464	1,434	1,819	1,205

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

<b>Key ratios / balance sheet information</b>												
Risk-weighted assets (total RWA)	80,234	79,533	82,691	77,278	83,544	82,537	86,825	80,885	87,305	86,397	91,167	84,673
Loans to customers	96,811	97,014	98,336	95,408	101,216	100,966	104,527	97,831	105,900	105,932	113,221	99,587
Cost of risk	0.47%	0.43%	0.62%	0.37%	0.44%	0.42%	0.55%	0.36%	0.42%	0.43%	0.50%	0.32%
CET1 ratio (fully loaded)	16.3%	16.2%	19.8%	14.4%	16.8%	16.5%	20.1%	14.9%	17.1%	16.1%	20.3%	14.9%
NIM	2.27%	2.33%	2.34%	2.13%	2.16%	2.12%	2.30%	2.09%	2.03%	2.02%	2.29%	1.78%
CIR	53.4%	53.4%	56.7%	49.8%	54.4%	54.8%	57.2%	49.1%	55.2%	55.6%	57.9%	48.8%
Consolidated RoE	7.8%	8.2%	11.2%	4.7%	9.7%	10.0%	11.7%	7.5%	9.4%	9.3%	11.2%	7.7%
DPS (dividend per share)	1.66	1.70	1.97	1.25	1.90	1.99	2.70	1.19	1.96	1.95	2.50	1.43