

Raiffeisen Bank International AG - Consensus



Q3/2024e

RBI Group excluding Russia and Belarus

	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,018	1,020	1,050	1,001
Net fee and commission income	459	465	473	441
Other operating components	68	65	100	44
Operating income	1,545	1,546	1,567	1,520
General administrative expenses	-804	-804	-756	-840
Operating result	741	750	802	680
Other result	-161	-161	-145	-178
Governmental measures and compulsory contributions	-18	-18	-10	-30
Impairment losses on financial assets	-95	-98	-60	-138
Profit/loss before tax	471	466	540	395
Tax expense	-129	-132	-104	-166
Profit/loss after tax	342	344	380	280
Consolidated profit/loss	300	313	328	250

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)	79,224	79,671	80,753	76,161
Loans to customers	95,955	95,948	96,411	95,557
Cost of risk	0.41%	0.40%	0.57%	0.31%
CET1 ratio (fully loaded)	14.8%	14.8%	15.2%	14.5%
NIM	N/A	N/A	N/A	N/A
CIR	51.6%	51.4%	55.0%	48.5%
Consolidated RoE	8.0%	7.1%	10.5%	6.5%

Note: Based on 11 contributions, received before publication of Q3/2024 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
Income Statement												
Net interest income	4,104	4,105	4,182	4,045	3,976	3,986	4,100	3,880	4,043	4,071	4,144	3,856
Net fee and commission income	1,819	1,826	1,849	1,775	1,885	1,891	1,921	1,858	1,967	1,955	2,020	1,949
Other operating components	174	222	282	-33	244	236	322	166	248	242	333	166
Operating income	6,096	6,147	6,213	5,867	6,105	6,073	6,313	5,992	6,258	6,272	6,420	6,047
General administrative expenses	-3,303	-3,301	-3,278	-3,337	-3,403	-3,407	-3,310	-3,482	-3,523	-3,518	-3,430	-3,647
Operating result	2,793	2,846	2,895	2,530	2,702	2,682	2,831	2,547	2,735	2,720	2,880	2,616
Other result	-662	-658	-557	-811	-315	-300	-242	-446	-185	-167	-44	-346
Governmental measures and compulsory contributions	-181	-179	-145	-223	-157	-163	-100	-219	-149	-158	-71	-223
Impairment losses on financial assets	-311	-305	-283	-354	-434	-437	-376	-475	-458	-457	-399	-507
Profit/loss before tax	1,707	1,705	1,822	1,569	1,819	1,848	1,884	1,689	1,964	1,998	2,194	1,651
Tax expense	-505	-492	-469	-577	-437	-421	-362	-523	-435	-440	-361	-502
Profit/loss after tax	1,202	1,224	1,347	992	1,382	1,413	1,472	1,205	1,530	1,552	1,761	1,211
Consolidated profit/loss	1,208	1,186	1,304	1,156	1,235	1,247	1,411	1,038	1,399	1,438	1,519	1,270

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)	80,289	81,170	82,168	76,648	84,277	85,075	87,115	79,714	88,532	89,141	91,735	83,700
Loans to customers	96,985	97,096	97,630	95,799	102,248	101,772	105,373	100,203	107,499	106,719	114,214	103,687
Cost of risk	0.35%	0.32%	0.52%	0.30%	0.42%	0.40%	0.47%	0.37%	0.43%	0.43%	0.50%	0.38%
CET1 ratio (fully loaded)	14.9%	14.8%	15.2%	14.6%	15.1%	15.2%	15.6%	14.5%	15.3%	15.3%	16.0%	14.5%
NIM	2.16%	2.16%	2.20%	2.12%	2.04%	2.04%	2.10%	1.97%	1.97%	1.97%	2.00%	1.95%
CIR	53.8%	53.4%	56.6%	52.8%	55.7%	55.2%	57.9%	55.0%	56.4%	56.7%	58.0%	55.0%
Consolidated RoE	7.4%	7.9%	9.4%	4.5%	8.8%	8.9%	9.3%	8.0%	9.3%	9.5%	10.1%	8.2%
DPS (dividend per share)	1.36	1.38	1.80	0.80	1.53	1.59	2.00	0.80	1.69	1.87	2.10	0.80