

Raiffeisen Bank International AG - Consensus



RBI Group	Q1/2025e			
	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,445	1,472	1,515	1,325
Net fee and commission income	650	651	674	619
Other operating components	66	68	85	42
Operating income	2,162	2,187	2,259	2,039
General administrative expenses	-979	-979	-958	-1,001
Operating result	1,182	1,209	1,277	1,038
Other result	-102	-106	-70	-153
Governmental measures and compulsory contributions	-117	-121	-95	-125
Impairment losses on financial assets	-81	-80	-61	-105
Profit/loss before tax	881	917	1,022	713
Tax expense	-239	-240	-194	-276
Profit/loss after tax from cont. Operations	642	678	746	519
Consolidated profit/loss	591	631	687	472

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)	N/A	N/A	N/A	N/A
Loans to customers	N/A	N/A	N/A	N/A
Cost of risk	N/A	N/A	N/A	N/A
CET1 ratio (fully loaded)	N/A	N/A	N/A	N/A
NIM	N/A	N/A	N/A	N/A
CIR	N/A	N/A	N/A	N/A
Consolidated RoE	N/A	N/A	N/A	N/A

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RBI Group	2025e				2026f				2027f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	5,405	5,282	5,793	5,179	5,059	4,858	5,477	4,829	5,043	5,004	5,429	4,677
Net fee and commission income	2,591	2,563	2,668	2,544	2,586	2,600	2,644	2,507	2,597	2,640	2,668	2,471
Other operating components	288	271	389	221	297	280	394	240	297	285	391	235
Operating income	8,283	8,233	8,635	7,972	7,942	7,852	8,452	7,615	7,937	8,045	8,403	7,462
General administrative expenses	-3,948	-3,984	-3,779	-4,026	-4,045	-4,020	-3,926	-4,150	-4,163	-4,136	-4,073	-4,286
Operating result	4,335	4,211	4,751	3,988	3,897	3,702	4,526	3,491	3,774	3,759	4,326	3,228
Other result	-444	-394	-330	-724	-233	-152	-96	-532	-203	-143	-80	-432
Governmental measures and compulsory contributions	-240	-242	-186	-289	-230	-246	-140	-289	-228	-242	-140	-289
Impairment losses on financial assets	-410	-395	-386	-441	-432	-448	-342	-511	-451	-423	-397	-574
Profit/loss before tax	3,290	3,212	3,682	2,931	3,048	2,957	3,633	2,646	2,938	2,996	3,440	2,425
Tax expense	-845	-823	-795	-897	-711	-685	-648	-814	-662	-665	-564	-770
Profit/loss after tax from cont. Operations	2,444	2,389	2,785	2,042	2,336	2,272	2,819	1,888	2,276	2,330	2,670	1,736
Consolidated profit/loss	2,248	2,155	2,602	1,837	2,143	2,104	2,646	1,700	2,074	2,049	2,496	1,563

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)	99,281	98,891	104,454	94,886	102,974	103,429	108,408	96,629	105,771	105,900	112,571	98,712
Loans to customers	103,689	104,008	104,870	102,353	108,363	107,613	113,000	105,619	113,005	111,446	122,417	106,494
Cost of risk	0.39%	0.38%	0.43%	0.34%	0.40%	0.42%	0.47%	0.30%	0.40%	0.37%	0.49%	0.36%
CET1 ratio (fully loaded)	18.2%	18.6%	19.0%	16.7%	18.7%	19.1%	19.6%	16.6%	19.4%	20.0%	20.5%	16.4%
NIM	2.86%	2.85%	3.52%	2.22%	2.48%	2.26%	3.38%	2.00%	2.43%	2.24%	3.25%	2.00%
CIR	49.4%	49.5%	54.5%	44.0%	52.1%	53.5%	55.7%	46.0%	53.8%	54.6%	57.0%	49.0%
Consolidated RoE	11.5%	11.8%	13.7%	8.8%	10.8%	10.7%	12.6%	9.1%	9.7%	9.9%	10.9%	7.9%
DPS (dividend per share)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A