

Raiffeisen Bank International AG - Consensus

Q1/2025e

RBI Group excluding Russia

	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,033	1,036	1,044	1,020
Net fee and commission income	464	461	486	448
Other operating components	51	55	70	23
Operating income	1,549	1,552	1,583	1,521
General administrative expenses	-823	-820	-766	-860
Operating result	725	717	794	700
Other result	-95	-98	-63	-150
Governmental measures and compulsory contributions	-112	-116	-85	-116
Impairment losses on financial assets	-73	-73	-48	-95
Profit/loss before tax	438	438	484	394
Tax expense	-126	-127	-113	-145
Profit/loss after tax	305	297	333	280
Consolidated profit/loss	266	265	288	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)	78,455	79,108	79,544	76,804
Loans to customers	96,109	96,277	96,692	95,090
Cost of risk	0.30%	0.28%	0.40%	0.20%
CET1 ratio (fully loaded)	15.5%	15.5%	15.7%	15.4%
NIM	2.20%	2.19%	2.25%	2.16%
CIR	53.8%	54.0%	55.0%	52.5%
Consolidated RoE	N/A	N/A	N/A	N/A

Note: Based on 8 contributions, received before publication of Q1/2025 results

Raiffeisen Bank International AG - Consensus



	2025e				2026f				2027f			
RBI Group excluding Russia	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	4,157	4,152	4,211	4,102	4,171	4,106	4,309	4,099	4,303	4,241	4,565	4,104
Net fee and commission income	1,940	1,944	1,984	1,902	2,023	2,014	2,093	1,974	2,094	2,087	2,208	1,969
Other operating components	259	241	342	171	262	250	347	190	256	243	344	190
Operating income	6,356	6,333	6,497	6,284	6,456	6,412	6,700	6,355	6,653	6,532	7,058	6,439
General administrative expenses	-3,463	-3,456	-3,442	-3,499	-3,571	-3,555	-3,522	-3,628	-3,686	-3,673	-3,622	-3,763
Operating result	2,893	2,886	2,998	2,827	2,885	2,857	3,072	2,762	2,967	2,847	3,295	2,813
Other result	-412	-394	-305	-683	-165	-129	20	-491	-169	-110	-74	-391
Governmental measures and compulsory contributions	-199	-181	-146	-270	-189	-179	-100	-270	-193	-195	-100	-270
Impairment losses on financial assets	-398	-385	-312	-549	-400	-405	-306	-493	-414	-395	-375	-522
Profit/loss before tax	1,913	1,924	2,037	1,685	2,159	2,223	2,319	1,958	2,223	2,199	2,575	2,002
Tax expense	-541	-545	-471	-616	-518	-531	-419	-583	-526	-560	-425	-586
Profit/loss after tax	1,372	1,415	1,520	1,179	1,641	1,689	1,821	1,397	1,697	1,686	2,019	1,439
Consolidated profit/loss	1,173	1,242	1,306	895	1,454	1,480	1,591	1,220	1,506	1,550	1,744	1,258
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)	83,109	82,359	91,883	78,390	86,462	86,102	95,900	81,494	91,190	89,799	100,555	85,544
Loans to customers	100,067	99,901	101,577	98,741	104,788	104,140	110,200	102,130	110,571	109,113	120,037	107,456
Cost of risk	0.40%	0.39%	0.51%	0.32%	0.38%	0.39%	0.48%	0.30%	0.38%	0.37%	0.45%	0.33%
CET1 ratio (fully loaded)	15.0%	15.0%	15.2%	14.7%	15.5%	15.5%	15.7%	15.4%	15.8%	15.8%	16.0%	15.7%
NIM	2.22%	2.22%	2.30%	2.16%	2.15%	2.12%	2.30%	2.11%	2.13%	2.12%	2.20%	2.07%
CIR	54.4%	54.4%	55.0%	53.9%	55.3%	55.4%	57.0%	54.1%	55.4%	56.0%	57.0%	53.3%
Consolidated RoE	7.9%	7.6%	9.7%	6.3%	9.2%	10.3%	11.2%	6.6%	8.7%	8.7%	10.4%	7.1%
DPS (dividend per share)	1.66	1.50	2.25	1.30	1.93	2.17	2.27	1.50	1.97	2.00	2.39	1.50