

Raiffeisen Bank International AG - Consensus

Q2/2025e

RBI Group excluding Russia

	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,033	1,037	1,061	1,005
Net fee and commission income	487	489	513	461
Other operating components	58	60	88	10
Operating income	1,578	1,587	1,612	1,503
General administrative expenses	-867	-870	-853	-885
Operating result	711	720	743	642
Other result	-172	-167	-160	-192
Governmental measures and compulsory contributions	-36	-40	-20	-45
Impairment losses on financial assets	-72	-73	-38	-95
Profit/loss before tax	461	455	546	391
Tax expense	-131	-128	-115	-164
Profit/loss after tax	329	328	382	259
Consolidated profit/loss	269	271	318	219

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)	75,793	75,614	77,410	74,535
Loans to customers	98,074	97,974	99,277	97,316
Cost of risk	0.30%	0.30%	0.35%	0.28%
CET1 ratio (fully loaded)	N/A	N/A	N/A	N/A
NIM	2.24%	2.21%	2.29%	2.21%
CIR	54.5%	54.0%	56.0%	53.4%
Consolidated RoE	N/A	N/A	N/A	N/A

Note: Based on 9 contributions, received before publication of Q2/2025 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	4,158	4,160	4,209	4,111	4,150	4,147	4,259	3,993	4,249	4,205	4,518	4,110
Net fee and commission income	1,935	1,940	1,961	1,902	2,020	2,035	2,059	1,974	2,084	2,114	2,156	1,969
Other operating components	202	221	230	158	237	249	285	177	238	250	276	177
Operating income	6,295	6,307	6,342	6,205	6,407	6,455	6,463	6,267	6,571	6,527	6,851	6,444
General administrative expenses	-3,468	-3,461	-3,450	-3,497	-3,543	-3,593	-3,352	-3,626	-3,651	-3,636	-3,542	-3,766
Operating result	2,827	2,845	2,877	2,732	2,864	2,862	3,111	2,641	2,920	2,839	3,308	2,678
Other result	-479	-478	-324	-707	-196	-107	-77	-488	-174	-83	-74	-388
Governmental measures and compulsory contributions	-204	-205	-171	-235	-187	-202	-100	-245	-186	-198	-100	-249
Impairment losses on financial assets	-350	-380	-291	-396	-390	-411	-346	-436	-404	-375	-339	-506
Profit/loss before tax	1,835	1,832	1,965	1,737	2,128	2,166	2,268	1,890	2,193	2,215	2,413	1,941
Tax expense	-533	-539	-467	-586	-514	-509	-416	-607	-502	-451	-423	-620
Profit/loss after tax	1,302	1,279	1,382	1,197	1,614	1,620	1,771	1,426	1,691	1,661	1,991	1,490
Consolidated profit/loss	1,062	1,068	1,200	912	1,404	1,413	1,581	1,211	1,485	1,444	1,778	1,273

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)	79,263	79,177	82,091	76,607	82,515	82,443	86,541	78,633	85,959	85,848	90,932	81,210
Loans to customers	100,510	100,483	101,085	99,901	105,514	104,817	109,507	103,901	110,786	109,334	119,298	107,456
Cost of risk	0.35%	0.37%	0.39%	0.30%	0.37%	0.39%	0.41%	0.32%	0.37%	0.35%	0.44%	0.32%
CET1 ratio (fully loaded)	15.4%	15.2%	15.7%	15.2%	15.9%	15.8%	16.4%	15.6%	16.3%	16.3%	16.6%	15.9%
NIM	2.24%	2.23%	2.32%	2.19%	2.15%	2.13%	2.32%	2.04%	2.12%	2.10%	2.25%	2.04%
CIR	55.1%	54.9%	56.0%	54.6%	55.3%	55.7%	58.0%	51.9%	55.5%	56.1%	58.0%	51.7%
Consolidated RoE	7.8%	7.1%	11.6%	5.3%	8.6%	8.9%	11.2%	5.5%	8.4%	8.9%	10.6%	5.4%
DPS (dividend per share)	0.91	1.30	1.42	-	1.22	1.50	2.17	-	1.33	1.75	2.25	-