

Raiffeisen Bank International AG - Consensus

Q3/2025e

RBI Group excluding Russia

	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,035	1,035	1,050	1,022
Net fee and commission income	494	498	511	475
Other operating components	71	69	113	31
Operating income	1,600	1,609	1,644	1,547
General administrative expenses	-858	-858	-841	-875
Operating result	742	743	776	705
Other result	-80	-79	-61	-102
Governmental measures and compulsory contributions	-34	-38	-17	-41
Impairment losses on financial assets	-72	-72	-30	-100
Profit/loss before tax	564	582	637	481
Tax expense	-137	-134	-118	-172
Profit/loss after tax	426	440	502	357
Consolidated profit/loss	366	375	443	296

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)	78,850	78,786	80,692	77,474
Loans to customers	99,143	99,141	99,607	98,740
Cost of risk	0.30%	0.32%	0.40%	0.12%
CET1 ratio (fully loaded)	15.6%	15.6%	15.7%	15.5%
NIM	2.15%	2.18%	2.19%	2.07%
CIR	53.5%	53.4%	55.0%	52.4%
Consolidated RoE	N/A	N/A	N/A	N/A

Note: Based on 9 contributions, received before publication of Q3/2025 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	4,145	4,147	4,176	4,107	4,162	4,173	4,254	4,086	4,333	4,361	4,473	4,177
Net fee and commission income	1,973	1,971	2,006	1,945	2,064	2,061	2,112	2,021	2,158	2,140	2,225	2,118
Other operating components	277	268	335	227	270	268	377	191	268	261	377	191
Operating income	6,395	6,399	6,467	6,303	6,496	6,492	6,638	6,348	6,759	6,798	6,935	6,537
General administrative expenses	-3,494	-3,498	-3,456	-3,534	-3,574	-3,581	-3,372	-3,677	-3,695	-3,695	-3,556	-3,823
Operating result	2,901	2,907	2,995	2,783	2,921	2,916	3,120	2,770	3,064	3,058	3,333	2,865
Other result	-419	-392	-304	-629	-183	-190	20	-435	-142	-140	25	-335
Governmental measures and compulsory contributions	-215	-225	-158	-251	-195	-205	-100	-259	-184	-193	-100	-249
Impairment losses on financial assets	-323	-320	-277	-377	-424	-422	-360	-476	-456	-477	-351	-522
Profit/loss before tax	1,991	1,990	2,116	1,762	2,162	2,223	2,294	1,826	2,322	2,379	2,519	1,962
Tax expense	-531	-531	-490	-584	-498	-503	-420	-623	-508	-498	-425	-636
Profit/loss after tax	1,459	1,476	1,584	1,252	1,664	1,684	1,845	1,361	1,814	1,827	2,071	1,501
Consolidated profit/loss	1,261	1,260	1,368	1,139	1,483	1,463	1,656	1,336	1,616	1,566	1,861	1,374

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)	81,028	80,324	83,930	79,097	84,523	84,014	89,576	79,218	88,613	87,634	95,559	82,280
Loans to customers	100,174	100,678	101,085	98,697	105,361	105,437	109,356	102,096	110,786	110,129	119,147	105,604
Cost of risk	0.33%	0.33%	0.37%	0.28%	0.40%	0.40%	0.47%	0.35%	0.41%	0.40%	0.47%	0.33%
CET1 ratio (fully loaded)	15.3%	15.3%	15.5%	15.2%	15.7%	15.5%	16.4%	15.2%	15.9%	15.9%	16.8%	15.3%
NIM	2.20%	2.21%	2.30%	2.11%	2.10%	2.10%	2.15%	2.02%	2.11%	2.12%	2.20%	2.01%
CIR	54.8%	55.0%	55.9%	53.9%	55.0%	55.0%	56.4%	51.9%	54.6%	55.0%	56.2%	51.6%
Consolidated RoE	9.4%	9.6%	10.0%	8.3%	10.4%	10.6%	12.0%	8.8%	10.8%	10.5%	12.6%	9.8%
DPS (dividend per share)	1.62	1.57	2.00	1.50	1.82	1.80	2.24	1.50	2.00	2.00	2.43	1.50

Note: Based on 9 contributions, received before publication of Q3/2025 results