

Raiffeisen Bank International AG - Consensus



RBI Group excluding Russia	Q4/2025e			
	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,062	1,064	1,087	1,021
Net fee and commission income	519	521	541	499
Other operating components	61	62	88	14
Operating income	1,642	1,654	1,689	1,562
General administrative expenses	-922	-914	-882	-983
Operating result	720	727	787	579
Other result	-49	-52	-11	-82
Governmental measures and compulsory contributions	-55	-45	-36	-143
Impairment losses on financial assets	-118	-120	-86	-166
Profit/loss before tax	507	502	643	305
Tax expense	-138	-131	-74	-234
Profit/loss after tax	369	366	463	231
Consolidated profit/loss	325	324	433	191

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	Mean	Median	Max	Min
Risk-weighted assets (total RWA)	81,277	80,763	85,003	78,805
Loans to customers	100,592	100,560	102,034	98,987
Cost of risk	0.50%	0.49%	0.66%	0.37%
CET1 ratio (fully loaded)	15.4%	15.4%	15.6%	15.2%
NIM	2.21%	2.22%	2.24%	2.17%
CIR	57.0%	56.2%	62.9%	52.9%
Consolidated RoE	N/A	N/A	N/A	N/A

Note: Based on 11 contributions, received before publication of Q4/2025 results

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RBI Group excluding Russia	2025e				2026f				2027f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	4,180	4,184	4,217	4,124	4,296	4,326	4,411	4,096	4,474	4,495	4,733	4,281
Net fee and commission income	1,994	1,995	2,020	1,971	2,092	2,093	2,138	2,054	2,190	2,182	2,262	2,116
Other operating components	265	269	326	201	275	260	412	206	277	267	405	206
Operating income	6,439	6,448	6,499	6,353	6,664	6,691	6,890	6,469	6,941	6,944	7,197	6,647
General administrative expenses	-3,496	-3,501	-3,448	-3,545	-3,604	-3,597	-3,529	-3,692	-3,737	-3,739	-3,625	-3,837
Operating result	2,943	2,950	3,016	2,808	3,060	3,061	3,306	2,852	3,204	3,228	3,469	2,970
Other result	-336	-332	-306	-370	-225	-247	-34	-294	-106	-101	25	-200
Governmental measures and compulsory contributions	-234	-241	-189	-256	-217	-234	-100	-287	-204	-209	-100	-289
Impairment losses on financial assets	-262	-257	-215	-358	-396	-390	-327	-471	-434	-437	-342	-504
Profit/loss before tax	2,111	2,113	2,254	1,916	2,222	2,246	2,503	1,833	2,461	2,518	2,813	2,088
Tax expense	-532	-540	-470	-575	-523	-520	-446	-629	-551	-550	-468	-642
Profit/loss after tax	1,579	1,597	1,678	1,446	1,699	1,690	1,969	1,387	1,909	1,908	2,217	1,620
Consolidated profit/loss	1,341	1,351	1,447	1,227	1,471	1,456	1,736	1,208	1,650	1,645	1,961	1,278

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)	81,535	81,011	85,003	78,805	85,270	84,276	92,005	80,266	89,255	88,000	97,541	83,616
Loans to customers	100,218	100,496	101,365	98,881	105,721	105,744	109,090	103,061	111,197	110,923	118,407	106,635
Cost of risk	0.26%	0.26%	0.36%	0.22%	0.39%	0.38%	0.46%	0.32%	0.40%	0.41%	0.47%	0.32%
CET1 ratio (fully loaded)	15.3%	15.3%	15.6%	15.2%	15.5%	15.4%	16.4%	14.9%	15.6%	15.6%	16.8%	14.6%
NIM	2.25%	2.22%	2.31%	2.21%	2.18%	2.19%	2.24%	2.10%	2.18%	2.20%	2.23%	2.11%
CIR	54.4%	54.4%	55.8%	53.3%	54.1%	54.1%	56.4%	52.0%	54.0%	54.2%	56.4%	51.8%
Consolidated RoE	10.3%	10.3%	11.5%	9.1%	10.9%	10.8%	12.2%	10.0%	11.3%	11.1%	12.9%	10.4%
DPS (dividend per share)	1.55	1.55	1.65	1.45	1.84	1.82	2.04	1.60	2.01	2.00	2.54	1.60

Note: Based on 11 contributions, received before publication of Q4/2025 results