

Raiffeisen Bank International AG - Consensus

Q1/2026e

RBI Group excluding Russia

	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,069	1,065	1,098	1,054
Net fee and commission income	506	509	523	488
Other operating components	70	65	117	42
Operating income	1,645	1,636	1,698	1,600
General administrative expenses	-884	-882	-852	-907
Operating result	761	755	819	701
Other result	-81	-82	-54	-100
Governmental measures and compulsory contributions	-175	-177	-158	-177
Impairment losses on financial assets	-88	-82	-67	-128
Profit/loss before tax	420	413	475	382
Tax expense	-113	-109	-94	-132
Profit/loss after tax	307	291	352	250
Consolidated profit/loss	258	249	300	214

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)	82,564	82,449	84,492	80,865
Loans to customers	102,668	102,827	103,573	101,785
Cost of risk	0.33%	0.32%	0.44%	0.28%
CET1 ratio (fully loaded)	15.3%	15.2%	15.5%	15.2%
NIM	2.21%	2.21%	2.24%	2.19%
CIR	53.9%	53.9%	54.7%	52.2%
Consolidated RoE	N/A	N/A	N/A	N/A

Note: Based on 11 contributions, received before publication of Q1/2026 results

Raiffeisen Bank International AG - Consensus



RBI Group excluding Russia	2026e				2027f				2028f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	4,405	4,396	4,467	4,379	4,653	4,659	4,698	4,581	4,923	4,956	5,012	4,713
Net fee and commission income	2,122	2,106	2,152	2,087	2,241	2,248	2,301	2,175	2,358	2,368	2,432	2,279
Other operating components	305	267	465	203	306	275	483	203	309	281	481	203
Operating income	6,831	6,785	7,003	6,693	7,200	7,201	7,437	7,043	7,590	7,632	7,873	7,286
General administrative expenses	-3,605	-3,603	-3,575	-3,627	-3,745	-3,743	-3,687	-3,809	-3,893	-3,881	-3,822	-3,999
Operating result	3,226	3,210	3,397	3,067	3,455	3,475	3,693	3,279	3,697	3,722	3,998	3,422
Other result	-256	-231	-211	-354	-160	-122	-66	-412	-103	-68	0	-412
Governmental measures and compulsory contributions	-296	-311	-250	-324	-277	-289	-207	-319	-270	-279	-205	-325
Impairment losses on financial assets	-366	-373	-322	-394	-415	-419	-330	-537	-454	-458	-339	-563
Profit/loss before tax	2,308	2,310	2,417	2,131	2,637	2,647	2,969	2,337	2,903	2,907	3,229	2,552
Tax expense	-532	-529	-468	-639	-569	-556	-523	-674	-601	-580	-522	-726
Profit/loss after tax	1,776	1,787	1,949	1,596	2,068	2,077	2,416	1,811	2,302	2,272	2,703	2,005
Consolidated profit/loss	1,525	1,514	1,718	1,362	1,795	1,766	2,183	1,545	2,006	1,925	2,465	1,711

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)	86,854	86,822	89,940	83,645	91,377	91,001	96,290	87,356	95,698	95,388	102,326	91,253
Loans to customers	108,173	107,742	110,269	107,033	114,692	114,372	119,691	112,250	121,304	121,122	129,905	117,434
Cost of risk	0.35%	0.36%	0.38%	0.30%	0.37%	0.37%	0.49%	0.29%	0.39%	0.38%	0.49%	0.29%
CET1 ratio (fully loaded)	15.3%	15.3%	15.6%	14.9%	15.3%	15.6%	15.8%	14.6%	15.6%	16.1%	16.3%	14.3%
NIM	2.23%	2.22%	2.27%	2.21%	2.20%	2.20%	2.22%	2.19%	2.20%	2.21%	2.22%	2.17%
CIR	52.8%	52.9%	54.2%	51.5%	52.0%	51.9%	53.4%	50.3%	51.3%	51.4%	53.0%	49.2%
Consolidated RoE	11.0%	10.9%	11.9%	9.6%	11.9%	11.8%	13.9%	10.6%	12.2%	12.0%	14.5%	10.6%
DPS (dividend per share)	1.84	1.85	2.00	1.60	2.16	2.23	2.77	1.75	2.44	2.45	3.34	2.00

Note: Based on 8 contributions, received before publication of Q1/2026 results