Raiffeisen Bank International AG - Consensus

RBI Group *excluding* Russia	Q2/2026e Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,097	1,097	1,109	1,085
Net fee and commission income	533	531	545	520
Other operating components	71	66	100	50
Operating income	1,701	1,701	1,739	1,669
General administrative expenses	-903	-900	-882	-921
Operating result	798	796	848	759
Other result	-67	-70	-50	-81
Governmental measures and compulsory contributions	-41	-45	-17	-55
Impairment losses on financial assets	-75	-82	-15	-99
Profit/loss before tax	615	608	707	560
Tax expense	-143	-148	-121	-155
Profit/loss after tax	472	465	556	419
Consolidated profit/loss	408	403	491	340

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 (Average)	Median	Max	Min
Risk-weighted assets (total RWA)	85,095	84,997	86,098	83,872
Loans to customers	105,873	105,990	106,940	104,142
Cost of risk	0.29%	0.31%	0.37%	0.06%
CET1 ratio (fully loaded)	15.0%	15.0%	15.3%	14.8%
NIM	2.19%	2.18%	2.22%	2.17%
CIR	53.0%	53.1%	54.8%	51.2%
Consolidated RoE	10.3%	10.3%	11.7%	8.8%

Note: Based on 14 contributions, received before publication of Q2/2026 results

Raiffeisen Bank International AG - Consensus

RBI Group *excluding* Russia	2026e Mean (Average)	2026e Median	2026e Max	2026e Min	2027f Mean (Average)	2027f Median	2027f Max	2027f Min	2028f Mean (Average)	2028f Median	2028f Max	2028f Min
Income Statement												
Net interest income	4,436	4,440	4,472	4,379	4,834	4,734	5,285	4,630	5,110	5,014	5,656	4,880
Net fee and commission income	2,146	2,139	2,205	2,100	2,310	2,261	2,511	2,231	2,450	2,383	2,868	2,322
Other operating components	285	273	409	201	319	290	424	252	322	305	437	244
Operating income	6,867	6,864	6,995	6,766	7,463	7,276	8,216	7,190	7,882	7,747	8,793	7,492
General administrative expenses	-3,611	-3,608	-3,556	-3,651	-3,891	-3,842	-3,659	-4,286	-4,008	-3,958	-3,786	-4,337
Operating result	3,250	3,225	3,398	3,171	3,592	3,525	3,930	3,343	3,897	3,805	4,518	3,553
Other result	-269	-232	-211	-566	-150	-124	-66	-413	-78	-76	0	-174
Governmental measures and compulsory contributions	-299	-309	-250	-334	-273	-280	-180	-319	-263	-263	-160	-325
Impairment losses on financial assets	-365	-367	-305	-404	-458	-421	-359	-828	-475	-453	-379	-655
Profit/loss before tax	2,342	2,301	2,446	2,262	2,728	2,690	3,082	2,523	3,090	3,018	3,690	2,700
Tax expense	-563	-568	-514	-607	-603	-596	-559	-663	-661	-653	-593	-811
Profit/loss after tax	1,783	1,781	1,908	1,668	2,121	2,105	2,419	1,892	2,429	2,393	2,879	2,025
Consolidated profit/loss	1,533	1,530	1,666	1,434	1,860	1,855	2,202	1,608	2,147	2,064	2,689	1,721

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	2026e Mean (Average)	2026e Median	2026e Max	2026e Min	2027f Mean (Average)	2027f Median	2027f Max	2027f Min	2028f Mean (Average)	2028f Median	2028f Max	2028f Min
Risk-weighted assets (total RWA)	89,978	89,389	94,015	86,547	95,063	94,092	100,435	92,897	99,846	98,458	107,121	97,703
Loans to customers	109,105	108,706	115,198	101,195	116,779	115,003	123,956	111,330	123,501	121,843	133,533	116,345
Cost of risk	0.34%	0.35%	0.38%	0.20%	0.39%	0.37%	0.70%	0.27%	0.39%	0.38%	0.51%	0.30%
CET1 ratio (fully loaded)	14.6%	14.5%	15.4%	14.0%	14.8%	14.7%	15.3%	14.2%	15.2%	15.2%	15.8%	14.7%
NIM	2.22%	2.23%	2.25%	2.19%	2.21%	2.22%	2.29%	2.12%	2.24%	2.23%	2.33%	2.20%
CIR	52.7%	52.7%	53.8%	51.4%	52.0%	52.2%	53.7%	50.3%	50.8%	50.4%	53.1%	47.9%
Consolidated RoE	10.5%	10.5%	12.0%	7.7%	11.7%	11.6%	14.0%	8.5%	12.7%	13.0%	15.7%	8.9%
DPS (dividend per share)	1.78	1.80	2.00	1.60	2.27	2.20	2.96	1.79	2.88	2.45	4.24	1.80

Note: Based on 11 contributions, received before publication of Q2/2026 results