

Raiffeisen Bank International AG - Consensus



	2026e				2027f				2028f			
RBI Group excluding Russia	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	4,454	4,458	4,493	4,379	4,867	4,851	5,243	4,635	5,146	5,131	5,626	4,952
Net fee and commission income	2,188	2,182	2,230	2,137	2,349	2,334	2,474	2,284	2,478	2,471	2,632	2,412
Other operating components	254	264	322	115	287	283	400	196	292	286	419	196
Operating income	6,896	6,916	6,961	6,785	7,504	7,433	7,972	7,194	7,916	7,847	8,470	7,665
General administrative expenses	-3,788	-3,800	-3,663	-3,833	-3,945	-3,955	-3,773	-4,151	-4,051	-4,005	-3,884	-4,300
Operating result	3,118	3,113	3,298	3,005	3,588	3,582	3,821	3,382	3,888	3,905	4,215	3,622
Other result	-238	-250	-110	-299	-144	-151	-40	-201	-81	-73	-25	-134
Governmental measures and compulsory contributions	-312	-315	-250	-333	-281	-294	-180	-322	-268	-270	-160	-325
Impairment losses on financial assets	-322	-307	-265	-399	-434	-427	-313	-554	-475	-487	-355	-590
Profit/loss before tax	2,250	2,239	2,462	2,082	2,726	2,712	2,962	2,543	3,083	3,076	3,387	2,870
Tax expense	-538	-541	-498	-599	-597	-595	-548	-666	-647	-638	-588	-722
Profit/loss after tax	1,712	1,698	1,928	1,559	2,129	2,120	2,363	1,951	2,436	2,433	2,799	2,208
Consolidated profit/loss	1,477	1,476	1,675	1,330	1,871	1,877	2,126	1,678	2,154	2,128	2,555	1,899
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)	89,909	89,736	93,609	83,504	94,357	95,883	101,035	82,634	98,794	100,888	108,017	81,678
Loans to customers	110,905	110,132	116,644	108,271	117,544	116,203	126,464	114,263	124,155	122,353	136,524	119,771
Cost of risk	0.32%	0.34%	0.38%	0.25%	0.40%	0.39%	0.49%	0.26%	0.41%	0.42%	0.50%	0.28%
CET1 ratio (fully loaded)	14.7%	14.6%	15.3%	14.3%	15.9%	15.0%	18.4%	14.8%	16.2%	15.4%	18.5%	15.3%
NIM	2.23%	2.24%	2.30%	2.19%	2.22%	2.22%	2.30%	2.15%	2.25%	2.24%	2.30%	2.20%
CIR	54.6%	55.0%	55.4%	52.7%	52.0%	52.0%	53.3%	51.0%	51.0%	51.1%	52.7%	49.0%
Consolidated RoE	9.5%	9.6%	9.9%	9.0%	12.0%	11.9%	13.7%	10.3%	12.8%	12.5%	15.1%	11.0%
DPS (dividend per share)	1.80	1.80	2.07	1.60	2.27	2.33	2.96	1.79	2.80	2.72	3.78	1.80

Note: Based on 12 contributions, received after publication of Q2/2026 results