Raiffeisen Bank International AG - Consensus

RBI Group *excluding* Russia	*Q3/2026e* Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,133	1,131	1,155	1,117
Net fee and commission income	553	555	570	533
Other operating components	59	60	80	15
Operating income	1,745	1,746	1,770	1,691
General administrative expenses	-981	-984	-916	-1,040
Operating result	764	760	828	708
Other result	-64	-55	-43	-116
Governmental measures and compulsory contributions	-43	-44	-27	-50
Impairment losses on financial assets	-76	-78	-40	-106
Profit/loss before tax	591	597	637	551
Tax expense	-138	-140	-121	-155
Profit/loss after tax	453	454	489	421
Consolidated profit/loss	393	395	422	356

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)	85,289	85,429	85,833	84,323
Loans to customers	108,213	108,329	109,248	106,331
Cost of risk	0.30%	0.30%	0.39%	0.22%
CET1 ratio (fully loaded)	15.5%	15.5%	15.7%	15.2%
NIM	2.24%	2.22%	2.30%	2.19%
CIR	55.7%	56.4%	58.1%	52.5%
Consolidated RoE	10.9%	11.1%	12.5%	9.3%

Note: Based on 13 contributions, received before publication of Q3/2026 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	4,470	4,467	4,493	4,445	4,923	4,890	5,243	4,770	5,196	5,167	5,626	5,018
Net fee and commission income	2,195	2,192	2,230	2,154	2,360	2,341	2,474	2,294	2,489	2,480	2,632	2,419
Other operating components	259	264	287	223	296	303	392	195	303	300	408	219
Operating income	6,923	6,922	6,960	6,830	7,580	7,514	7,972	7,424	7,988	7,954	8,470	7,792
General administrative expenses	-3,800	-3,801	-3,730	-3,890	-3,972	-3,956	-3,844	-4,151	-4,066	-4,036	-3,893	-4,300
Operating result	3,123	3,115	3,214	3,063	3,608	3,588	3,821	3,440	3,922	3,893	4,215	3,755
Other result	-251	-259	-228	-268	-186	-151	-133	-422	-128	-100	-73	-348
Governmental measures and compulsory contributions	-316	-316	-294	-333	-288	-294	-250	-308	-272	-270	-242	-306
Impairment losses on financial assets	-299	-290	-265	-371	-426	-432	-313	-510	-474	-490	-355	-535
Profit/loss before tax	2,255	2,223	2,378	2,123	2,744	2,729	2,962	2,544	3,097	3,097	3,387	2,870
Tax expense	-543	-552	-477	-599	-608	-597	-578	-666	-654	-644	-588	-732
Profit/loss after tax	1,712	1,697	1,865	1,593	2,137	2,124	2,363	1,951	2,443	2,415	2,799	2,220
Consolidated profit/loss	1,464	1,459	1,612	1,330	1,859	1,836	2,126	1,665	2,140	2,106	2,555	1,940

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)	90,132	89,396	93,609	85,626	95,655	95,883	101,035	92,325	100,769	100,888	108,017	96,827
Loans to customers	111,415	110,374	116,644	108,336	118,796	117,531	126,464	114,836	125,483	124,583	136,524	120,612
Cost of risk	0.29%	0.27%	0.35%	0.24%	0.36%	0.36%	0.45%	0.26%	0.38%	0.38%	0.45%	0.28%
CET1 ratio (fully loaded)	14.6%	14.6%	14.8%	14.3%	15.9%	15.2%	18.4%	14.9%	16.3%	15.7%	18.5%	15.2%
NIM	2.26%	2.26%	2.43%	2.15%	2.33%	2.27%	2.56%	2.22%	2.33%	2.27%	2.54%	2.23%
CIR	54.7%	54.8%	55.2%	53.7%	52.2%	52.3%	53.2%	51.0%	50.6%	50.7%	52.7%	49.0%
Consolidated RoE	10.5%	10.0%	12.5%	8.4%	12.1%	12.2%	13.7%	9.8%	12.7%	12.7%	15.1%	10.5%
DPS (dividend per share)	1.78	1.80	2.00	1.60	2.42	2.40	3.50	1.80	2.74	2.80	3.50	1.80

Note: Based on 10 contributions, received before publication of Q3/2026 results