

# Raiffeisen Bank International AG - Consensus



	2021e				2022f				2023f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
<b>Income Statement</b>												
Net interest income	3,154	3,142	3,360	3,075	3,291	3,274	3,440	3,200	3,411	3,401	3,600	3,292
Net fee and commission income	1,787	1,781	1,856	1,722	1,842	1,848	1,939	1,750	1,897	1,897	2,067	1,750
Other operating components	178	186	275	64	176	186	270	64	174	192	270	64
Operating income	5,119	5,115	5,395	4,967	5,308	5,290	5,510	5,169	5,482	5,475	5,761	5,359
General administrative expenses	-2,987	-2,968	-2,926	-3,177	-3,056	-3,050	-2,988	-3,246	-3,127	-3,130	-3,057	-3,246
Operating result	2,132	2,143	2,218	1,999	2,252	2,232	2,413	2,148	2,355	2,343	2,660	2,186
Other result	-230	-220	-95	-593	-202	-200	-24	-362	-194	-200	-24	-277
Governmental measures and compulsory contributions	-131	-137	-38	-211	-140	-150	-39	-211	-141	-152	-40	-211
Impairment losses on financial assets	-699	-687	-625	-847	-597	-612	-433	-788	-534	-555	-200	-804
Profit/loss before tax	1,123	1,119	1,338	750	1,367	1,316	1,634	1,090	1,540	1,518	1,945	1,112
Tax expense	-282	-285	-193	-335	-328	-330	-238	-409	-366	-360	-243	-486
Profit/loss after tax	841	847	1,010	476	1,038	974	1,240	852	1,174	1,131	1,459	869
Consolidated profit/loss	739	753	880	436	920	886	1,120	757	1,050	1,008	1,350	773

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 / Bank-specific information

Risk-weighted assets (total RWA)	82,773	82,473	85,464	81,000	86,364	86,145	90,669	83,426	89,990	90,115	95,431	85,595
CET1 ratio (fully loaded)	13.5%	13.5%	14.0%	12.9%	13.6%	13.6%	14.5%	12.9%	13.8%	13.7%	15.0%	13.2%
NIM	1.94%	1.91%	2.10%	1.85%	1.93%	1.90%	2.20%	1.80%	1.94%	1.91%	2.25%	1.80%
CIR	58.5%	58.6%	59.8%	57.0%	57.6%	58.1%	59.0%	55.0%	57.2%	57.2%	59.3%	54.0%
Consolidated RoE	5.8%	6.0%	9.0%	3.2%	7.0%	6.7%	10.7%	5.4%	7.8%	7.8%	11.8%	5.4%
DPS (dividend per share)	0.83	0.75	1.60	0.40	0.89	0.93	1.27	0.58	1.05	1.00	1.50	0.58

Note: 2021 consensus includes 15 estimates and only those which have been received since 27 April 2021