

Raiffeisen Bank International AG - Consensus



	2021e				2022f				2023f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	3 221	3 219	3 273	3 168	3 435	3 468	3 516	3 300	3 604	3 599	3 788	3 390
Net fee and commission income	1 885	1 875	1 994	1 831	1 944	1 944	2 070	1 860	2 009	2 004	2 152	1 880
Other operating components	184	209	258	-110	189	198	326	-72	191	208	306	-34
Operating income	5 288	5 289	5 456	4 930	5 570	5 628	5 711	5 088	5 810	5 863	6 005	5 236
General administrative expenses	-2 989	-2 966	-2 938	-3 141	-3 094	-3 050	-3 012	-3 259	-3 178	-3 140	-3 051	-3 415
Operating result	2 287	2 298	2 468	1 789	2 460	2 493	2 679	1 870	2 621	2 699	2 850	1 941
Other result	-346	-372	170	-713	-254	-299	185	-470	-207	-215	200	-380
Governmental measures and compulsory contributions	-199	-208	-177	-212	-192	-212	-150	-214	-193	-212	-148	-218
Impairment losses on financial assets	-458	-462	-395	-510	-512	-467	-435	-634	-504	-486	-392	-647
Profit/loss before tax	1 418	1 475	1 606	1 144	1 614	1 616	1 873	1 261	1 829	1 845	2 077	1 487
Tax expense	-344	-349	-289	-388	-375	-375	-306	-422	-418	-407	-327	-514
Profit/loss after tax	1 063	1 085	1 236	801	1 226	1 220	1 463	876	1 397	1 378	1 578	1 064
Consolidated profit/loss	949	949	1 111	751	1 090	1 121	1 319	807	1 238	1 261	1 400	957
EPS revisions - post Q2/2021	↑ 26%				↑ 9%				↑ 8%			

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)	86 956	88 248	89 297	81 806	90 982	91 468	93 318	85 208	94 993	95 500	98 580	88 681
CET1 ratio (fully loaded)	13.3%	13.4%	13.6%	12.8%	13.5%	13.4%	13.9%	13.0%	13.8%	13.7%	14.4%	13.1%
NIM	1.89%	1.91%	1.93%	1.78%	1.87%	1.86%	1.93%	1.80%	1.89%	1.89%	1.99%	1.80%
CIR	56.9%	56.0%	63.7%	55.0%	56.0%	55.0%	63.2%	54.0%	55.0%	54.0%	62.9%	52.0%
Consolidated RoE	7.4%	7.7%	8.9%	5.8%	8.1%	8.1%	9.7%	6.4%	8.8%	8.8%	10.1%	7.3%
DPS (dividend per share)	1.21	1.19	1.85	0.60	1.01	0.99	1.26	0.70	1.22	1.23	1.58	0.87

Note: 2021 consensus includes estimates which have been received since 30 July 2021