

Raiffeisen Bank International AG - Consensus

Q2/2024e

RBI Group	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,398	1,416	1,466	1,281
Net fee and commission income	669	664	724	639
Other operating components	82	88	128	27
Operating income	2,150	2,171	2,249	2,025
General administrative expenses	-1,009	-1,007	-956	-1,074
Operating result	1,141	1,145	1,240	1,037
Other result	-267	-264	-240	-303
Governmental measures and compulsory contributions	-25	-22	-14	-45
Impairment losses on financial assets	-91	-80	-49	-148
Profit/loss before tax	761	769	896	652
Tax expense	-193	-193	-153	-238
Profit/loss after tax	568	570	688	460
Consolidated profit/loss	523	530	658	430

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)	95,030	96,228	98,246	90,024
Loans to customers	100,387	101,051	101,592	96,469
Cost of risk	0.33%	0.29%	0.58%	0.11%
CET1 ratio (fully loaded)	17.3%	17.3%	18.1%	16.8%
NIM	2.79%	2.86%	2.88%	2.58%
CIR	47.3%	47.3%	48.8%	44.9%
Consolidated RoE	11.1%	10.8%	14.1%	9.1%

Note: Based on 11 contributions, received before publication of Q2/2024 results

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RBI Group	2024e				2025f				2026f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	5,328	5,208	5,718	5,123	4,958	4,974	5,289	4,637	4,815	4,856	5,251	4,094
Net fee and commission income	2,649	2,640	2,924	2,445	2,576	2,573	2,835	2,348	2,574	2,627	2,771	2,195
Other operating components	271	272	474	-15	291	270	490	178	294	279	506	183
Operating income	8,248	8,175	8,685	7,848	7,824	7,849	8,216	7,407	7,683	7,657	8,207	6,989
General administrative expenses	-4,032	-4,031	-3,933	-4,146	-4,098	-4,116	-3,839	-4,334	-4,179	-4,195	-3,700	-4,535
Operating result	4,215	4,177	4,604	3,871	3,727	3,777	3,931	3,500	3,504	3,468	3,836	3,287
Other result	-668	-563	-305	-1,180	-213	-205	-41	-399	-170	-136	-43	-399
Governmental measures and compulsory contributions	-236	-252	-179	-276	-210	-210	-116	-277	-202	-213	-86	-261
Impairment losses on financial assets	-530	-540	-424	-657	-529	-544	-385	-620	-537	-535	-398	-635
Profit/loss before tax	2,810	2,850	3,291	2,013	2,819	2,787	3,158	2,471	2,640	2,617	2,934	2,428
Tax expense	-741	-770	-518	-919	-649	-646	-502	-792	-589	-579	-432	-728
Profit/loss after tax	2,069	2,033	2,483	1,495	2,170	2,182	2,412	1,920	2,051	2,047	2,237	1,835
Consolidated profit/loss	1,910	1,900	2,304	1,458	1,999	2,006	2,258	1,756	1,882	1,869	2,096	1,748

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)	95,595	96,337	101,530	87,868	97,210	97,056	104,265	88,883	100,748	101,238	110,116	91,623
Loans to customers	100,953	101,246	104,046	96,320	104,508	104,775	108,519	99,846	108,686	108,319	116,572	103,284
Cost of risk	0.51%	0.50%	0.61%	0.42%	0.53%	0.56%	0.58%	0.45%	0.49%	0.50%	0.57%	0.37%
CET1 ratio (fully loaded)	18.4%	18.1%	20.0%	17.4%	19.6%	19.1%	21.4%	18.7%	20.3%	19.8%	22.3%	19.0%
NIM	2.76%	2.75%	2.83%	2.70%	2.43%	2.41%	2.49%	2.40%	2.28%	2.27%	2.30%	2.26%
CIR	48.7%	48.7%	51.0%	46.7%	52.4%	52.6%	54.8%	50.4%	54.5%	55.0%	56.6%	51.2%
Consolidated RoE	10.4%	10.4%	12.4%	8.3%	10.4%	10.5%	11.0%	9.4%	9.2%	8.9%	10.4%	8.6%
DPS (dividend per share)	1.29	1.28	1.80	0.80	1.50	1.57	2.00	0.80	1.71	1.85	2.23	0.80