

Raiffeisen Bank International AG - Consensus

Q2/2024e

RBI Group excluding Russia and Belarus	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,064	1,064	1,120	1,023
Net fee and commission income	444	444	453	430
Other operating components	72	72	114	23
Operating income	1,580	1,582	1,636	1,499
General administrative expenses	-810	-811	-774	-839
Operating result	770	774	818	721
Other result	-264	-263	-240	-300
Governmental measures and compulsory contributions	-17	-13	-4	-35
Impairment losses on financial assets	-81	-82	-56	-125
Profit/loss before tax	411	417	470	322
Tax expense	-122	-113	-87	-172
Profit/loss after tax	282	284	352	207
Consolidated profit/loss	246	260	321	151

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)	78,294	78,581	80,435	75,798
Loans to customers	93,886	94,613	94,772	90,126
Cost of risk	0.35%	0.28%	0.53%	0.25%
CET1 ratio (fully loaded)	14.4%	14.2%	15.0%	14.0%
NIM	2.33%	2.34%	2.45%	2.19%
CIR	51.3%	50.9%	53.3%	49.7%
Consolidated RoE	6.1%	5.7%	9.0%	4.0%

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

Raiffeisen Bank International AG - Consensus



RBI Group excluding Russia and Belarus	2024e				2025f				2026f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
Income Statement												
Net interest income	4,132	4,108	4,360	3,953	4,013	4,005	4,480	3,822	4,029	4,007	4,480	3,823
Net fee and commission income	1,785	1,783	1,836	1,731	1,846	1,850	1,899	1,773	1,908	1,923	1,979	1,822
Other operating components	247	250	378	-33	269	251	390	168	270	269	402	173
Operating income	6,164	6,167	6,370	5,833	6,129	6,092	6,540	5,904	6,207	6,259	6,520	5,982
General administrative expenses	-3,283	-3,299	-3,175	-3,344	-3,394	-3,416	-3,311	-3,444	-3,493	-3,517	-3,340	-3,593
Operating result	2,881	2,893	3,195	2,532	2,734	2,708	3,200	2,483	2,715	2,729	3,180	2,465
Other result	-646	-500	-296	-1,173	-185	-269	79	-350	-154	-139	81	-350
Governmental measures and compulsory contributions	-191	-200	-139	-232	-172	-181	-100	-233	-165	-172	-86	-223
Impairment losses on financial assets	-393	-372	-298	-489	-448	-456	-350	-536	-452	-459	-326	-557
Profit/loss before tax	1,672	1,735	2,140	805	1,949	1,883	2,305	1,657	1,963	1,932	2,285	1,649
Tax expense	-462	-457	-227	-655	-437	-437	-280	-591	-423	-425	-270	-573
Profit/loss after tax	1,151	1,262	1,471	579	1,492	1,504	1,683	1,200	1,518	1,519	1,667	1,213
Consolidated profit/loss	977	1,161	1,318	427	1,366	1,316	1,574	1,056	1,382	1,367	1,558	1,232

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)	81,285	81,395	88,758	76,460	84,253	83,240	95,600	79,518	89,019	87,543	102,642	82,699
Loans to customers	95,286	95,599	97,117	90,586	99,616	99,423	104,648	94,399	104,228	103,764	113,364	98,109
Cost of risk	0.41%	0.39%	0.52%	0.31%	0.46%	0.47%	0.54%	0.35%	0.44%	0.45%	0.55%	0.32%
CET1 ratio (fully loaded)	14.8%	14.7%	16.0%	14.1%	15.7%	15.8%	16.1%	15.2%	16.0%	16.2%	16.7%	15.1%
NIM	2.32%	2.30%	2.40%	2.27%	2.17%	2.11%	2.35%	2.09%	2.09%	2.07%	2.29%	1.95%
CIR	53.7%	53.1%	56.6%	52.0%	55.7%	55.6%	57.9%	54.0%	56.7%	56.0%	58.8%	55.0%
Consolidated RoE	7.3%	7.7%	9.9%	4.3%	9.5%	9.4%	10.9%	7.9%	9.2%	9.3%	10.3%	8.2%
DPS (dividend per share)	1.55	1.55	1.84	1.25	1.84	1.84	2.18	1.50	2.08	2.08	2.16	2.00