

Raiffeisen Bank International AG - Consensus

Q3/2024e

RBI Group	<i>Mean (Average)</i>	<i>Median</i>	<i>Max</i>	<i>Min</i>
Income Statement				
Net interest income	1,386	1,391	1,420	1,352
Net fee and commission income	678	677	714	656
Other operating components	74	77	106	36
Operating income	2,138	2,138	2,208	2,083
General administrative expenses	-984	-983	-934	-1,030
Operating result	1,153	1,135	1,230	1,082
Other result	-160	-166	-120	-178
Governmental measures and compulsory contributions	-25	-28	-9	-40
Impairment losses on financial assets	-118	-113	-67	-183
Profit/loss before tax	856	834	950	788
Tax expense	-213	-213	-186	-237
Profit/loss after tax	643	647	715	570
Consolidated profit/loss	594	613	662	523

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)	98,727	99,628	102,458	92,090
Loans to customers	101,926	101,922	102,809	100,937
Cost of risk	0.38%	0.41%	0.61%	0.11%
CET1 ratio (fully loaded)	18.1%	17.8%	19.5%	17.6%
NIM	2.75%	2.78%	2.82%	2.64%
CIR	46.0%	45.8%	48.2%	44.2%
Consolidated RoE	12.6%	12.6%	13.7%	11.3%

Note: Based on 9 contributions, received before publication of Q3/2024 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	5,620	5,581	5,900	5,513	5,060	5,038	5,459	4,790	4,885	4,891	5,162	4,512
Net fee and commission income	2,715	2,724	2,817	2,613	2,572	2,582	2,870	2,140	2,626	2,615	2,934	2,459
Other operating components	258	284	378	1	269	257	422	140	268	250	437	138
Operating income	8,593	8,579	8,789	8,456	7,902	7,857	8,325	7,465	7,778	7,760	8,296	7,312
General administrative expenses	-3,999	-3,987	-3,911	-4,181	-4,120	-4,045	-3,879	-4,375	-4,192	-4,118	-3,949	-4,589
Operating result	4,618	4,591	4,767	4,494	3,781	3,831	4,295	3,097	3,586	3,621	4,178	3,149
Other result	-687	-675	-565	-873	-326	-309	-260	-508	-202	-175	-60	-408
Governmental measures and compulsory contributions	-223	-223	-182	-269	-191	-199	-116	-255	-180	-192	-86	-258
Impairment losses on financial assets	-334	-329	-263	-431	-525	-513	-418	-707	-509	-504	-431	-602
Profit/loss before tax	3,390	3,363	3,600	3,151	2,788	2,751	3,278	2,110	2,721	2,559	3,167	2,397
Tax expense	-872	-853	-822	-984	-666	-681	-549	-755	-612	-603	-550	-673
Profit/loss after tax	2,519	2,541	2,733	2,167	2,122	2,046	2,546	1,561	2,109	1,917	2,541	1,847
Consolidated profit/loss	2,335	2,362	2,556	1,988	1,971	1,861	2,393	1,382	1,955	1,723	2,343	1,635

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	2024e				2025f				2026f			
Risk-weighted assets (total RWA)	99,335	100,233	105,345	91,587	101,144	102,102	106,157	91,002	104,223	105,047	110,436	93,650
Loans to customers	102,189	102,679	103,734	100,522	106,238	105,726	110,642	103,454	110,568	108,290	118,767	107,368
Cost of risk	0.33%	0.33%	0.43%	0.26%	0.47%	0.48%	0.52%	0.39%	0.46%	0.47%	0.51%	0.39%
CET1 ratio (fully loaded)	17.9%	17.8%	19.8%	16.9%	19.1%	19.1%	21.6%	16.9%	19.9%	20.2%	22.4%	16.5%
NIM	2.78%	2.77%	2.83%	2.74%	2.40%	2.41%	2.45%	2.34%	2.25%	2.26%	2.30%	2.17%
CIR	46.7%	46.6%	48.0%	45.8%	51.5%	51.3%	55.0%	48.4%	54.1%	53.4%	57.0%	49.6%
Consolidated RoE	12.1%	12.9%	14.1%	8.5%	10.5%	10.4%	12.3%	9.2%	9.3%	9.3%	10.7%	7.6%
DPS (dividend per share)	1.36	1.38	1.80	0.80	1.53	1.59	2.00	0.80	1.69	1.87	2.10	0.80