

Raiffeisen Bank International AG - Consensus

Q4/2024e

RBI Group excluding Russia and Belarus

	Mean (Average)	Median	Max	Min
Income Statement				
Net interest income	1,028	1,013	1,156	992
Net fee and commission income	478	478	539	445
Other operating components	37	44	64	-41
Operating income	1,543	1,543	1,739	1,416
General administrative expenses	-899	-901	-860	-927
Operating result	644	642	826	517
Other result	-180	-194	-51	-250
Governmental measures and compulsory contributions	-20	-21	-10	-29
Impairment losses on financial assets	-131	-124	-93	-191
Profit/loss before tax	318	309	522	222
Tax expense	-160	-164	-105	-208
Profit/loss after tax	150	154	320	24
Consolidated profit/loss	135	146	166	93

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)	80,679	80,275	87,758	76,487
Loans to customers	95,495	95,720	96,527	94,000
Cost of risk	0.50%	0.50%	0.65%	0.34%
CET1 ratio (fully loaded)	14.9%	14.9%	15.9%	14.1%
NIM	N/A	N/A	N/A	N/A
CIR	57.8%	58.2%	58.8%	55.9%
Consolidated RoE	N/A	N/A	N/A	N/A

Note: Based on 9 contributions, received before publication of Q4/2024 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	4,149	4,141	4,200	4,126	4,003	4,010	4,120	3,878	4,053	4,060	4,260	3,851
Net fee and commission income	1,826	1,820	1,840	1,813	1,922	1,902	2,025	1,885	2,008	1,977	2,129	1,963
Other operating components	270	273	287	251	255	255	303	220	263	260	311	221
Operating income	6,244	6,239	6,285	6,211	6,180	6,184	6,325	5,996	6,324	6,336	6,585	6,049
General administrative expenses	-3,291	-3,298	-3,237	-3,332	-3,400	-3,413	-3,302	-3,437	-3,508	-3,505	-3,422	-3,560
Operating result	2,954	2,942	3,025	2,913	2,779	2,768	2,945	2,679	2,816	2,777	3,085	2,627
Other result	-764	-758	-684	-911	-375	-350	-183	-641	-233	-200	-30	-491
Governmental measures and compulsory contributions	-181	-180	-170	-193	-169	-182	-100	-197	-167	-177	-100	-201
Impairment losses on financial assets	-295	-290	-260	-348	-407	-430	-280	-452	-428	-427	-280	-506
Profit/loss before tax	1,741	1,741	1,855	1,630	1,853	1,835	2,085	1,704	2,013	2,001	2,415	1,668
Tax expense	-558	-562	-509	-603	-473	-458	-377	-574	-483	-479	-369	-656
Profit/loss after tax	1,165	1,170	1,286	1,048	1,380	1,376	1,537	1,254	1,530	1,533	1,759	1,253
Consolidated profit/loss	1,060	1,002	1,179	1,000	1,224	1,199	1,402	1,097	1,405	1,377	1,650	1,214

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)	80,241	79,384	87,758	76,487	82,822	82,805	92,520	76,797	86,428	86,688	97,282	79,853
Loans to customers	95,635	95,720	96,679	94,000	100,405	99,544	103,552	98,403	105,503	104,000	112,288	102,118
Cost of risk	0.30%	0.30%	0.34%	0.24%	0.39%	0.41%	0.45%	0.28%	0.40%	0.40%	0.48%	0.27%
CET1 ratio (fully loaded)	14.6%	14.4%	15.9%	13.5%	15.1%	15.2%	15.5%	14.7%	15.3%	15.4%	15.5%	14.9%
NIM	2.21%	2.19%	2.33%	2.12%	2.13%	2.16%	2.23%	2.00%	2.10%	2.12%	2.21%	1.97%
CIR	53.0%	52.9%	54.6%	51.9%	55.5%	55.6%	56.3%	54.5%	55.9%	56.0%	56.6%	54.6%
Consolidated RoE	N/A	N/A	N/A	N/A	9.3%	9.5%	9.8%	8.5%	10.0%	10.5%	10.6%	9.0%
DPS (dividend per share)	1.10	1.00	1.50	0.90	1.76	1.74	1.96	1.60	1.95	1.98	2.14	1.70