

## Raiffeisen Bank International AG - Consensus



	2023e				2024f				2025f			
	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min	Mean (Average)	Median	Max	Min
<b>RBI Group excluding Russia and Belarus</b>												
<b>Income Statement</b>												
Net interest income	4,017	4,001	4,140	3,849	3,899	3,893	4,200	3,422	3,865	3,899	4,320	3,362
Net fee and commission income	1,747	1,753	1,777	1,711	1,787	1,817	1,860	1,570	1,842	1,880	1,920	1,562
Other operating components	266	286	309	111	273	295	338	90	282	280	344	140
Operating income	6,030	6,076	6,184	5,819	5,959	5,998	6,304	5,235	5,990	6,075	6,380	5,203
General administrative expenses	-3,122	-3,132	-3,087	-3,144	-3,322	-3,295	-3,190	-3,460	-3,407	-3,396	-3,196	-3,645
Operating result	2,908	2,935	3,085	2,688	2,637	2,688	3,023	2,045	2,583	2,619	3,030	1,974
Other result	-681	-655	-495	-873	-340	-343	-220	-485	-200	-215	-63	-330
Governmental measures and compulsory contributions	-283	-292	-250	-304	-245	-235	-200	-292	-240	-226	-180	-294
Impairment losses on financial assets	-369	-380	-313	-412	-492	-496	-393	-578	-481	-496	-360	-567
Profit/loss before tax	1,656	1,730	1,864	1,378	1,652	1,679	1,986	1,089	1,752	1,700	2,175	1,241
Tax expense	-378	-362	-301	-460	-348	-315	-239	-456	-364	-317	-273	-536
Profit/loss after tax	1,278	1,283	1,454	1,069	1,304	1,345	1,530	850	1,388	1,382	1,696	952
Consolidated profit/loss	1,180	1,198	1,302	1,074	1,200	1,209	1,331	1,040	1,281	1,331	1,435	1,106

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

<b>Key ratios / balance sheet information</b>												
Risk-weighted assets (total RWA)	83,491	83,620	84,157	82,566	87,535	87,372	91,308	85,196	91,357	91,429	95,470	88,320
Loans to customers	95,299	95,336	97,122	93,962	99,030	98,920	103,888	94,640	103,155	103,369	112,970	95,718
Cost of risk	0.38%	0.38%	0.43%	0.33%	0.50%	0.51%	0.60%	0.40%	0.48%	0.49%	0.55%	0.40%
CET1 ratio (fully loaded)	14.2%	13.9%	15.3%	13.8%	14.7%	14.5%	16.0%	14.2%	15.3%	14.8%	16.8%	14.5%
NIM	2.22%	2.30%	2.32%	2.05%	2.08%	2.20%	2.24%	1.79%	1.99%	2.00%	2.20%	1.78%
CIR	51.6%	51.7%	53.0%	50.0%	56.2%	55.3%	61.2%	52.0%	56.5%	56.7%	60.1%	51.3%
Consolidated RoE	7.7%	7.4%	10.3%	5.9%	7.8%	7.9%	10.1%	5.7%	7.5%	8.0%	9.1%	5.1%
DPS (dividend per share)	0.53	0.50	1.10	-	0.91	1.00	1.65	-	1.16	1.42	1.80	-