Raiffeisen Bank Intl. RAI.AT | VIENNA Exch | Banks-Money Center | MktCap €10.24B Sales €13.87B | Shares 329M Float 128M | EPS Due in 24 Days (e)

431717070 rbinternational.com Vienna, AUSTRIA Inc 1886 MGMT owns --

EPS Rank 12

Raiffeisen Bank International AG engages in the provision of banking and financial solutions. Its products includes financing, leasing, hedging, trade and export finance, cash management, payment and fund, as well as securities and cards services. It operates through the following segments: Central Europe, Southeastern Europe, Eastern Europe, Group Corporates Markets, and Corporate Center. The Central Europe encompasses the banking markets in Czech Republic, Hungary and Slovakia. The Southeastern Europe represents banks and leasing companies, as well as capital management and asset management companies and pension funds operating in Albania, Bosnia and Herzegovina, Bulgaria, Croatia, Kosovo, Romania and Serbia. The Eastern Europe segment covers banking services for corporate and retail customers in Belarus, Kazakhstan, Russia and Ukraine. The Group Corporates Markets segment covers operating business booked in Austria. The Corporate Center segment refers to central management functions at the head office and other units. The company was founded in 1886 and is headquartered in Vienna, Austria. LESS

ANNUAL - DEC END	2016	2017	2018	2019	2020	2021	2022	2023	2024
EPS EUR	1.58	3.34	3.68	3.54	2.22	3.89	10.74	6.94	3.19
CASH FLOW/SHR EUR	11.18	8.49	7.93	5.77	5.29	3.60	16.83	17.00	12.64
PRETAX MARGIN %	13%	21%	22%	20%	16%	23%	32%	23%	20%
RETURN ON EQUITY %	6%	12%	12%	10%	6%	10%	21%	13%	10%
SALES % CHANGE	-8%	11%	2%	5%	-11%	9%	68%	14%	-2%
SALES (MIL) EUR	6,651	7,413	7,564	7,931	7,062	7,663	13K	15K	14K
WEEKLY	**Aug 8**	**Aug 15**	**Aug 22**	**Aug 29**	**Sep 5**	**Sep 12**	**Sep 19**	**Sep 26**	**Oct 3**
DATAGRAPH RATING	49	54	53	45	46	47	47	47	48
AVG DAILY VOL (000)	279	321	333	335	336	341	363	368	386
UP DOWN VOLUME	1.2	1.4	1.5	1.3	1.3	1.3	1.1	1.2	1.3
ACCUM/DIST RATING	36	44	48	49	43	41	24	23	27
RELATIVE STRENGTH	92	92	91	87	87	89	85	88	90
GROUP RANK	17	13	10	13	6	5	7	9	11

2025 Estimate	2026 Estimate
4.46 40%	5.73 28%
Earnings Growth Rate	**Sales Growth Rate**
2023-25 --	10%
2021-25 --	20%
COMP RATING 69	SMR RATING D
INV T/O --	

DEBT %	2022-24	216%	178%	180%
TAX RATE	2022-24	21%	29%	32%
BACKLOG	2022-24	--	--	--
R & D	--	BK VAL 0.59x '24		
DIV EUR	1.10 (3.5%)	DIV GR RT -7% (29)		
BETA	1.63(50.00)	ALPHA 0.07 (0.03)		
2024 EMPLOYEES 42,564 (-5%)				

OH -3% LOG (Fixed) PRICE

31.14 EUR

+1.64 +5.56%

90

B+

LOG VOLUME

2.1M

+13%

FINANCIALS	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23	Dec 23	Mar 24	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25	Sep 25	Dec 25
EPS (EUR)				3.89	1.27	3.79	3.24	2.45				6.94	1.94	1.93	2.22	-2.90	2.06	-1.79	1.78e	1.62e
EPS % CHANGE				+75%													+6%	-193%	-20%e	+156%e
SALES (MIL EUR)				7,663.0	2,515.0	3,040.0	3,490.0	3,818.0				14,692.0	3,708.0	3,958.0	3,444.0	3,325.0	3,476.0	3,626.0	2,247.3e	2,194.4e
SALES % CHANGE				+9%													-6%	-8%	-35%e	-34%e
EPS % SURPRISE				+39.1%	+130.0%	+91.6%	+163.8%	-0.1%				-56.0%	+57.3%	+6.6%	+22.6%	+3.1%		-143.5%		
FUNDS	814	847	881	971	966	542	449	428	422	418	412	433	485	465	487	468	512	545	541	
SHARES HELD BY FUNDS	33M	32M	33M	37M	35M	28M	25M	26M	26M	27M	26M	27M	31M	31M	31M	32M	34M	36M	36M	

P/E

2025 Est.: 7.0

2026 Est.: 5.4

5-yr High: 8

5-yr Low: 1

vs Ind. Avg: