Raiffeisen Bank International

Make it happen



Raiffeisen Bank International AG

Overview

- **18.9** million customers
- around **41,000** employees
- around **1,300** business outlets
- since **1986** in CEE
- since **2005** listed at the Vienna Stock Exchange (ATX)

RBI regards Austria, where it is a leading corporate and investment bank, as well as Central and Eastern Europe (CEE) as its home market. 11 markets in the region are covered by subsidiary banks. The group also comprises numerous other financial services providers, for instance in the field of leasing, asset management, factoring or M&A.

Business focus

Raiffeisen Bank International (RBI) not only offers Austrian and international companies a broad range of products in corporate and investment banking, but also a widespread coverage in CEE. Through an extensive branch network, local companies of all sizes as well as private customers are supplied with high-quality financial products. RBI maintains representative offices and service branches in selected Asian and Western European locations to support its business activities.

Financial Highlights	1-9/2026	2025	2024	2023	2022
Total assets	€ 209 bn	€ 193 bn	€ 185 bn	€ 198 bn	€ 207 bn
Consolidated profit/loss	€ 1,127 mn	€ 1.44 bn	€ 0.98 bn	€ 2.39 bn	€ 3.63 bn
Consolidated return on equity	10.2%	10.6%	7.3%	14.8%	26.8%
Common equity tier 1 ratio (transitional, incl. result)	15.4%	15.5%	15.1%	17.3%	16,0%
Total capital ratio (transitional, incl. result)	20.4%	20.3%	20.4%	21.5%	20.2%

2026 and 2025 excluding Russia, 2024 excluding Russia and Belarus

Raiffeisen Research publishes high-quality analyses and extensive publications on Austria, the euro area, CEE and capital market relevant economies. The internationally recognized team consists of about 80 analysts in Austria and RBI's CEE subsidiaries. For more information, please visit **www.raiffeisenresearch.com**

Ratings	Long-term	Outlook	Short-term
Moody's	A1	stable	P-1
Standard & Poor's	A-	positive	A-2

Data as at 30 September 2026

Raiffeisen Bank International

Make it happen



Country	Loans to customers	Business Outlets
Austria	€ 39.0 bn	1
Albanien	€ 1.7 bn	74
Bosnia and Herzegovina	€ 1.8 bn	85
Croatia	€ 4.1 bn	66
Czech Republic	€ 21.4 bn	125
Hungary	€ 6.5 bn	68
Kosovo	€ 1.4 bn	36
Romania	€ 11.0 bn	267
Russia	€ 4.5 bn	62
Serbia	€ 3.9 bn	105
Slovakia	€ 17.6 bn	138
Ukraine	€ 2.0 bn	256

RBI and the Austrian Raiffeisen Banking Group

RBI is the central institution of the regional Raiffeisen banks and other affiliated credit institutions within the Raiffeisen Banking Group (RBG).

In this function, RBI renders essential service tasks for its direct owners, the regional Raiffeisen banks, and is responsible for joint solutions within its own group and the RBG. In Austria, the RBG is the largest banking group.

Austrian Raiffeisen Banking Group

- **1.4 mn members** (mostly private individuals)
- **270 Raiffeisen banks** (in total about 1,500 business outlets)
- **8 regional Raiffeisen banks**
- **61.2% share in RBI** (free float 38.8%)

Raiffeisen Bank International

Institutional Protection Scheme

The RBG has established an institutional protection scheme (IPS), which, if necessary, ensures the liquidity and solvency of the participating banks. Its basis is the uniform and joint risk monitoring in accordance with Article 49 of the Capital Requirements Regulation. In 2021, RBI and the regional Raiffeisen banks merged the previously existing regional systems into a single IPS, which was approved by the European Central Bank and the Austrian Financial Market Authority as a deposit guarantee scheme.

The Gable Cross – Trademark of the Austrian Raiffeisen Banking Group

The crossed horse heads on the roof gable were once intended to protect the house and its inhabitants from danger.
The Gable Cross is a strong trademark with the highest recognition and trust values. For decades, it has been a symbol of reliability, sustainability and stability.

Raiffeisen Bank International AG
Am Stadtpark 9, 1030 Vienna
Tel.: +43-1-71 707-0, Fax: +43-1-71 707-1715