



Raiffeisen Bank International AG (RBI)

Overview

- **18.6** million customers
- **44,887** employees
- **1,519** business outlets
- since **1987** successful 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. 12 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 and M&A.

Business focus

RBI not only offers Austrian and international companies a broad range of products in corporate and investment banking, but also a comprehensive 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	2023	2022	2021	2020
Assets	€ 198 bn	€ 207 bn	€ 192 bn	€ 166 bn
Profit/loss before tax	€ 3.5 bn	€ 4.2 bn	€ 1.8 bn	€ 1.2 bn
ROE before tax	19.8%	26.6%	12.6%	8.8%
Common equity tier 1 ratio (transitional)	17.2%	16.0%	13.1%	13.6%
Total capital ratio (transitional)	21.4%	20.2%	17.6%	18.5%
NPE ratio	1.9%	1.6%	1.6%	1.9%

Raiffeisen Research publishes high-quality analyses and extensive publications on Austria, the euro area, CEE and capital market relevant economies such as the US or China. The internationally recognized team consists of more than 90 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-	negative	A-2



RBI and the Raiffeisen Banking Group Austria

Following the merger with its former majority shareholder RZB in March 2017, RBI is the central institution of the Regional Raiffeisen Banks and other affiliated credit institutions within the Raiffeisen Banking Group Austria (RBG).

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

Institutional Protection Scheme (IPS)

Since the end of 2014, institutional protection schemes (IPS) have been established in the RBG, which secure the participating institutions and, if necessary, ensure their liquidity and solvency. The basis is uniform and joint risk monitoring in accordance with Article 49 CRR. Following the organizational structure of the RBG, the IPS was designed in two stages (federal and regional IPS). RBI is a member of the federal IPS, which includes the seven regional Raiffeisen banks, Raiffeisen-Holding Niederösterreich-Wien, Posojilnica Bank, Raiffeisen Wohnbaubank as well as Raiffeisen Bausparkasse.

Country	Loans	Business Outlets
Austria	€ 36.9 bn	
Albania	€ 1.2 bn	76
Belarus	€ 0.7 bn	45
Bosnia and Herzegovina	€ 1.5 bn	87
Croatia	€ 3.5 bn	70
Czech Republic	€ 17.7 bn	128
Hungary	€ 4.6 bn	67
Kosovo	€ 1.0 bn	38
Poland	€ 1.2 bn	1
Romania	€ 8.4 bn	288
Russia	€ 6.0 bn	124
Serbia	€ 3.0 bn	108
Slovakia	€ 14.1 bn	143
Ukraine	€ 1.3 bn	321

Raiffeisen Banking Group Austria

- ✓ **1.7 mn members** (mostly private individuals)
- ✓ **285 Raiffeisen banks** (plus about 1,500 business outlets)
- ✓ **8 Regional Raiffeisen Banks**
- ✓ **61.0% and Free Float 39.0%**



The Gable Cross – Trademark of the Raiffeisen Banking Group Austria

The two crossed horses' heads in the gable should protect the house and its residents from dangers and provide security. For the RBG, the gable cross is a strong trademark with the highest reputation and trustworthiness and stands for reliability, sustainability and stability.

Data as at 31 December 2023