



**Raiffeisen Bank
International**

Member of RBI Group

CROATIA



62 business outlets
(as of December 2022)

Size: 56,594 km²

Population: 3.89 million

Currency: Croatian kuna (HRK),
Euro (EUR), as of January 2023

Real GDP growth: 3.44% (2017), 2.81% (2018),
3.48% (2019), -8.10% (2020), 10.24% (2021),
6.30% (2022), 1.30% (2023f)

GDP per capita (EUR): 17,322

Source: Raiffeisen RESEARCH, February 2023

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Raiffeisen in Croatia

Balance sheet total: € 6,324 million

Market position of Raiffeisen Bank: No. 5 by assets and total loans

Number of employees: 1,689

(as of December 2022)

Raiffeisenbank Austria d.d. was founded in 1994 as the first bank in Croatia established with foreign capital. It offers the full range of banking and financial services, complemented by its subsidiaries Raiffeisen Leasing, Raiffeisen Mandatory and Voluntary Pension Fund Management Company, Raiffeisen Pension Insurance Company.

Raiffeisenbank Austria provides services to approximately 450,000 customers via a network of 62 outlets. Furthermore, the bank is locally present with more than 400 ATMs and around 7,000 POS devices.

Through product and service development in-house as well as in its specialized financial institutions, it continually improves its offer and achieves top standards in the quality of services. Global Finance chose the bank as "Best Private Bank in Croatia" in 2021, and EMEA Finance recognized it as "Best Bank in Croatia" in 2021.

Shareholder structure:

Raiffeisen Bank International: 100%

Product and service range

Payments/Account Services

Current Accounts
 (Domestic and International) Payments
 Electronic Banking
 Cash Pooling
 Card Processing (Debit/Credit Cards)
 Card Acquiring
 Payroll

Asset Management

Deposits
 Funds (Bonds, Equity, Multi Asset, ...)

Financing

Overdrafts
 Working Capital Finance
 Term Loans
 Project Finance
 Real Estate Finance

Financing and Management of Receivables

Factoring
 Reverse Factoring

Export Finance

Documentary Business (L/Gs, L/Cs,
 Documentary Collections)
 Export/Import Finance
 Export Finance covered by ECAs

Leasing

Movables
 Immovables
 Car Fleet Management

Investment Banking

Debt Capital Markets
 Equity Capital Markets
 Mergers & Acquisitions
 ESG and EU funds Consulting

Capital Markets/Treasury

FX (spot, forward)
 IRS
 Commodities
 Money Market
 Securities Finance