

CZECH REPUBLIC



Size: 78,865 km²

Population: 10.506 million

Currency: Czech crown (CZK)

Real GDP growth: 5,4% (2017), 3,2% (2018),
3,0% (2019), -5,5% (2020), 3,5% (2021),
2,49% (2022), 0,9% (2023f)

GDP per capita (EUR): 25,409

Source: Raiffeisen RESEARCH, as of February 2023

Raiffeisenbank a.s.

Hvězdova 1716/2b
140 78 Praha 4 - Czech Republic
Phone: +420 234 405 222
Fax: +420 234 402 111
SWIFT/BIC: RZBCCZPP

International Desk

Roman LAGLER
E-Mail: roman.lagler@rb.cz
Mobile: +420 602 589 747



Raiffeisen in Czech Republic

Balance sheet total: € 24.921 million (as of 31st December 2022)

Market position of Raiffeisenbank: No. 3 by loans (as of December 2022)

Number of employees: 3,761 (as of December 2022)

Raiffeisenbank has been operating on the Czech market since 1993 and is one of the largest local banks. The range of products and services includes personal and business accounts, loans, savings and investment products, specialised financial services, and consultation for business clientele and large corporations. A detailed overview of all services is available at www.rb.cz. Raiffeisenbank's wide range of awards confirms the outstanding quality of the services it offers. The bank succeeded in the fourteenth year of the Hospodářské noviny awards and became the Best Bank of 2022 and the Most Client-Friendly Bank for 2022. Besides its business activities, Raiffeisenbank is also involved in a number of community service activities related to education, charity, and culture. Social responsibility is an integral part of the bank's corporate values, culture, and strategy and reflects the longstanding traditions of the Raiffeisen brand. Raiffeisenbank proudly and actively observes the principles of responsible banking. We are aware of the key role and great responsibility we have as a bank in the process of a green transformation and its financing. At the end of 2022, Raiffeisenbank served 1.446 million clients via 125 branches and one client center and employed over 3,000 members of staff. Besides Raiffeisenbank, the Czech Raiffeisen Group includes Raiffeisen Building Society, Raiffeisen-Leasing and Raiffeisen Investment.

Shareholder structure:

Raiffeisen Bank International: 75%

Raiffeisenlandesbank Oberösterreich: 25%

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

Consumer loans
Mortgages
Overdrafts
Working Capital Finance
Term Loans
Project Finance
Real Estate Finance

Financing and Management of Receivables

Factoring
Asset Based Finance

Export Finance

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

Leasing

Movables
Immovables
Car Fleet Management

Building saving

Building saving – savings contracts
Bridgde loans
Building savings loans

Investment Banking

Debt Capital Markets
Equity Capital Markets
Mergers & Acquisitions
Loan Syndications

Capital Markets/Treasury

FX (spot, forward)

IRS

Commodities

Money Market