





Size: 93,030 km²

Population: 9.64 million

Currency: Hungarian forint (HUF)

Real GDP growth: -5.20% (2020), 7.10% (2021), 4.60%

(2022), -0.30% (2023), 2.99 (2024f)

GDP per capita (EUR): 21,543

Source: Raiffeisen RESEARCH, as of January 2024

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Raiffeisen in **Hungary**



Balance sheet total: € 11,571 million

Market position of Raiffeisen Bank: No. 6 by loans

Number of employees: 2,404

(as of December 2023)

Founded as Unicbank in 1986, Raiffeisen Bank offers the full range of services for corporate and retail banking customers as well as municipalities. The main business lines are Retail Banking, Corporate Banking and the multiple award-winning Private Banking under the Friedrich Wilhelm Raiffeisen brand.

Shareholder structure:

Raiffeisen Bank International: 100 %

The corporate business line offers midsized and large corporate clients a wide range of customized services both on the asset and the liability side. A dedicated unit supports international clients. The electronic corporate banking service is at the cutting edge of the market in terms of data security, flexibility and ease of use. Building on Raiffeisen Bank's outstanding international relationships, the bank's treasury division is an active player of the FOREX, stock-exchange and OTC markets.

Product and service range

Payments/Account Services

- > Current Accounts
- > (Domestic and International) Payments
- > Electronic Banking
- > Cash Pooling
- > Card Processing (Debit 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
- > Asset Based Finance
- > Reverse Factoring

Export Finance

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

Leasing

- > Movables
- > Immovables

Investment Banking

- > Debt Capital Markets
- > Equity Capital Markets
- > Mergers & Acquisitions
- > Loan Syndications

Capital Markets/Treasury

- > FX (spot, forward)
- > IRS
- > Money Market