

TRANSLATION FROM GERMAN ORIGINAL; ONLY THE GERMAN ORIGINAL IS BINDING AND VALID

### **PROPOSAL FOR UTILIZATION OF PROFIT**

It is proposed to the Annual General Meeting to carry forward the entire net balance sheet profit of EUR 387,571,029.32 ("Bilanzgewinn") as of 31 December 2022.

Due to the ongoing war in Ukraine, the sanctions imposed in this context, the associated effects and the economic environment the business activities of RBI Group continue to be subject to considerable volatility and uncertainty.

Despite the aforementioned circumstances, which make it reasonable from today's perspective to carry forward profits, the Management Board would like to offer shareholders the prospect of an appropriate share in the company's profits for the past financial year in the form of a dividend of probably up to EUR 0.80 per ordinary share entitled to dividend.

The Management Board therefore intends, taking into account the development of the capital ratios, regulatory requirements and the ongoing strategic considerations, to examine the possibility of a subsequent dividend distribution from the retained balance-sheet profit carried forward for the financial year 2022 in the current financial year and would then, if necessary, submit the distribution of a dividend to a separate (extraordinary) shareholders' meeting for resolution.

Vienna, March 2023

The Management Board  
of  
Raiffeisen Bank International AG