

RBI securitizes loan portfolio of € 3.3 billion

- **Positive effect on the CET1 ratio of around 10 basis points at group level**
- **Risk transfer without impact on customer relationships**

Vienna, 7 December 2020. Raiffeisen Bank International AG (RBI) has securitized a loan portfolio worth € 3.3 billion. The portfolio consists of private real estate financing in Austria. In this synthetic securitization, the portfolio was split into a senior, a mezzanine and a junior risk position. The credit risk of the mezzanine tranche was assumed by international institutional investors. RBI retains the credit risk of the junior and senior tranches. Thanks to this securitization structure, the transaction has no impact on customer relations.

At group level, the transaction will strengthen the common equity tier 1 ratio by approximately 10 basis points.

"Securitizations are an important instrument to strengthen our capital ratio. We have chosen a structure that does not affect our customer relationships and supports the growth of the RBI Group through the transfer of risk," said RBI-CFO Michael Höllerer.

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