



RBI: EBA Stress test results 2025

Vienna, 1 August 2025. Raiffeisen Bank International AG (RBI) has announced a capital consumption of 161 basis points in the adverse scenario of the European Banking Authority (EBA) EU-wide stress test. This capital consumption is assumed over a period of three years, based on a CET1 ratio of 16.78% (fully loaded) at the end of 2024. The capital consumption is well below the average of the participating banks and places RBI in the upper ranks. The result includes RBI's Russian subsidiaries. The projections are based on the macroeconomic scenarios and methodology of the EU-wide stress test 2025.

Excluding the Russia subsidiaries and in line with the dual governance approach communicated by RBI, the starting point for the CET1 ratio would be 192 basis points lower (14.86% fully loaded), and the decline in the CET1 ratio in the adverse scenario would be 342 basis points. This confirms RBI's resilience, both with and without its Russian subsidiaries. The difference between the two results is mainly influenced by the de-risking strategy in Russia.

Hannes Mösenbacher, Chief Risk Officer at RBI and responsible for conducting the stress test, commented: "We are very satisfied with the results of the 2025 stress test, as they confirm the resilience of RBI Group, as did the 2023 stress test. RBI has a very stable balance sheet and a profitable core business."

For further information please contact:

John P. Carlson, CFA
Head of Group Investor & Media Relations
Raiffeisen Bank International AG
Am Stadtpark 9
1030 Vienna, Austria
ir@rbinternational.com
phone +43 1 71 707 2089
www.rbinternational.com