



Croatia



Size: 56,594 km²

Population: 3.85 million

Currency: Euro (EUR)

Real GDP growth: 7.29% (2022), 3.76% (2023), 3.83% (2024), 3.20% (2025), 2.60% (2026f), 2,50% (2027f)

GDP per capita (EUR): 23,733

Source: Raiffeisen RESEARCH, January 2026

Raiffeisenbank Austria d.d.

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Raiffeisen in Croatia



Balance sheet total: € 8,098 million

Market position of Raiffeisenbank: No. 6 by loans

Number of employees: 1,741

(as of December 2025)

Raiffeisenbank Austria d.d. was founded in 1994 as the first bank in Croatia established with foreign capital. It offers the full range of banking and financial services, complemented by its subsidiaries Raiffeisen Leasing, Raiffeisen Mandatory and Voluntary Pension Fund Management Company, and Raiffeisen Pension Insurance Company.

Raiffeisenbank Austria provides services to approximately 500,000 customers. Through product and service development in-house as well as in its specialized financial institutions, it continually improves its offer and achieves top standards in the quality of services.

> Shareholder structure:

Raiffeisen Bank International: 100 %

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

- > Overdrafts
- > Working Capital Finance
- > Term Loans
- > Project Finance
- > Real Estate Finance

Financing and Management of Receivables

- > Factoring
- > Reverse Factoring

Export Finance

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

Leasing

- > Movables
- > Immovables
- > Car Fleet Management

Investment Banking

- > Debt Capital Markets
- > Equity Capital Markets
- > Mergers & Acquisitions
- > ESG and EU funds Consulting

Capital Markets/Treasury

- > Foreign Exchange including electronic trading platform
- > Money Market
- > Fixed Income
- > Interest Rate Swap
- > CO2 Certificates
- > Brokerage