



Czech Republic



Size: 78,865 km²

Population: 10.67 million

Currency: Czech crown (CZK)

Real GDP growth: -5.52% (2020), 3.50% (2021), 2.35% (2022), -0.50% (2023), 1.70 (2024f)

GDP per capita (EUR): 28,291

Source: Raiffeisen RESEARCH, as of January 2024

Raiffeisenbank a.s.

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Raiffeisen in Czech Republic



Balance sheet total: € 29,991 million

Market position of Raiffeisenbank: No. 5 by loans

Number of employees: 3,599

(as of December 2023)

Raiffeisenbank has been operating on the Czech market since 1993 and is one of the largest local banks. The range of products and services includes personal and business accounts, loans, savings and investment products, specialised financial services, and consultation for business clientele and large corporations. A detailed overview of all services is available at www.rb.cz.

Raiffeisenbank's wide range of awards confirms the outstanding quality of the services it offers. Besides its business activities, Raiffeisenbank is also involved in a number of community service activities related to education, charity, and culture. Social

responsibility is an integral part of the bank's corporate values, culture, and strategy and reflects the longstanding traditions of the Raiffeisen brand.

Raiffeisenbank proudly and actively observes the principles of responsible banking. It is aware of the key role and great responsibility it has as a bank in the process of a green transformation and its financing. Besides Raiffeisenbank, the Czech Raiffeisen Group includes Raiffeisen Building Society, Raiffeisen-Leasing and Raiffeisen Investment.

> Shareholder structure:

Raiffeisen Bank International:	75%
Raiffeisenlandesbank Oberösterreich:	25%

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

- > Consumer loans
- > Mortgages
- > Overdrafts
- > Working Capital Finance
- > Term Loans

- > Project Finance
- > Real Estate Finance

Financing and Management of Receivables

- > Factoring
- > Asset Based Finance

Export Finance

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

Leasing

- > Movables
- > Immovables
- > Car Fleet Management

Building saving

- > Building saving – savings contracts
- > Brigde loans
- > Building savings loans

Investment Banking

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

Capital Markets/Treasury

- > FX (spot, forward)
- > IRS

Commodities

- > Money Market