

Raiffeisenbank Austria d.d. (Croatia)

H1/2026 Results





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4NC3	4-year Non-Callable 3	MREL	Minimum Requirement for own funds and Eligible Liabilities
bn	Billion	NPL	Non-Performing Loan
CAGR	Compound Annual Growth Rate	NPS	Net Promoter Score
CEE	Central and Eastern Europe	NSFR	Net Stable Funding Ratio
CET 1	Common Equity Tier 1	p2r	Pillar 2 Requirement
CNB	Croatian National Bank	PBT	Profit before Tax
EMTN	Euro Medium Term Note	PI	Private Individuals
EU	European Union	POCI	Purchased or originated credit-impaired financial assets
FI	Financial Institutions	pp	Percentage Points
FTE	Full-Time Equivalent	RBHR	Raiffeisenbank Croatia
GDP	Gross Domestic Product	RBI	Raiffeisenbank International
HICP	Harmonized Index of Consumer Prices	SEE	South-East Europe
HQLA	High-quality liquid assets	SME	Small and Medium-sized Enterprises
LCR	Liquidity Coverage Ratio	SRB	Single Resolution Board
LT deposit rating	Long-Term Deposit Rating	TREA	Total Risk-Weighted Assets
mn	Million	YE	Year End
MPE	Multiple Point of Entry		



SUMMARY



Moody's rating

LT Deposit Rating

A3

Stable outlook



Market share

Asset-based

8.6%

6th largest Croatian bank



Total Capital Ratio

1H 2026

19.9%



Liquidity Coverage Ratio

1H 2026

2.4x



Loan-to-Deposit Ratio

1H 2026

62%



Assets CAGR

2023-1H 2026

7.2%



Retail Deposits

As of 1H 2026

52%

47% corporates



NPL Ratio

1H 2026

2.42%

I

Systemically Important Bank with One of the Leading Franchises in Croatia

Pg 8

II

Part Of Well-established and One of the Largest European Financial Groups

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Croatia: Strong Macroeconomic Backdrop and Positive Outlook

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Croatia: Stable and Bank-Centric Financial Sector

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Diversified Loan Portfolio and Solid Asset Quality

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Resilient Profitability

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Resilient Capital and Liquidity Position

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RBHR BUSINESS & CREDIT PROFILE

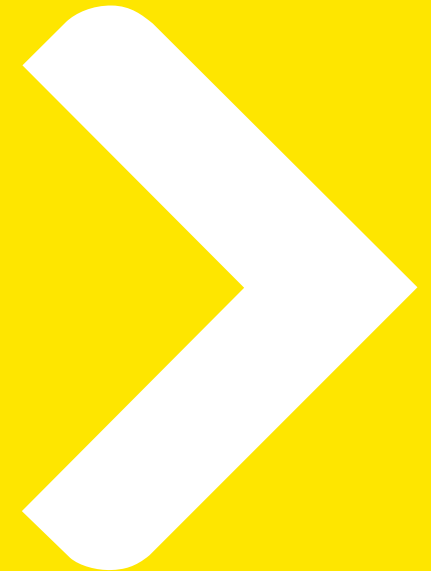
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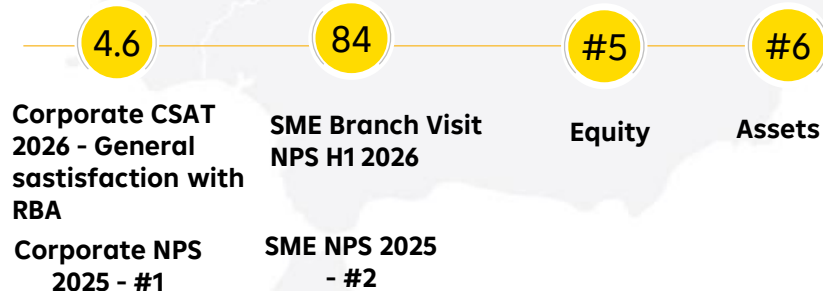


Raiffeisenbank Austria d.d.

KEY FACTS

- 32 years** in Croatia, first bank established with foreign capital
- Comprehensive banking and financial service** offer by Bank and Group members: Leasing, Invest, Pension Funds, Insurance
- Raiffeisen Bank International – **100% owner**
- > 438 000 active** customers: Corporate > **3,082**, SME > **44,942**, PI > **389 000**, FI – **182**
- 163 corporate & SME FTEs**, Business outlets in 35 Croatian cities
- Total assets** for the **Group at €8.3bn** and at **€7.8bn stand alone**

MARKET RANKING



MARKET SHARE

6.24% in corporate & SME loans	12.99% in corporate & SME deposits	8.76% in private individual assets
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ACTIVITIES

- Banking:** working capital financing, factoring, investment and project financing, cash management, trade finance, investment banking, CapM products, investment products, ESG financing
- Digitalization:** Focus on end-to-end digital solutions enabled by mobile banking app and supported by on-line digital assistance and AI
- National projects:** various credit lines in cooperation with HBOR, Hamag Bicro, local governments

RAIFFEISENBANK AWARDS

Awards from renowned international magazines



Euromoney magazine

Croatia's Best International Private Bank 2026



Euromoney magazine

Croatia's Best Bank for SMEs 2024

Croatia's Best Digital Bank 2024

The Best Private Banking in Croatia April 2024



Focus Economics

#2 Forecaster - Croatia Interest Rate 2026

#1 Forecaster - Croatia Fiscal Balance 2026



EMEA Finance:

Best Bank in Croatia 2023
Best Bank in Croatia 2024

Best Bank in Croatia 2020, 2019, 2018, 2017

Best Investment Bank in Croatia 2018



International Certification Association Icertias:
Customers Friend Certificate 2023, 2021



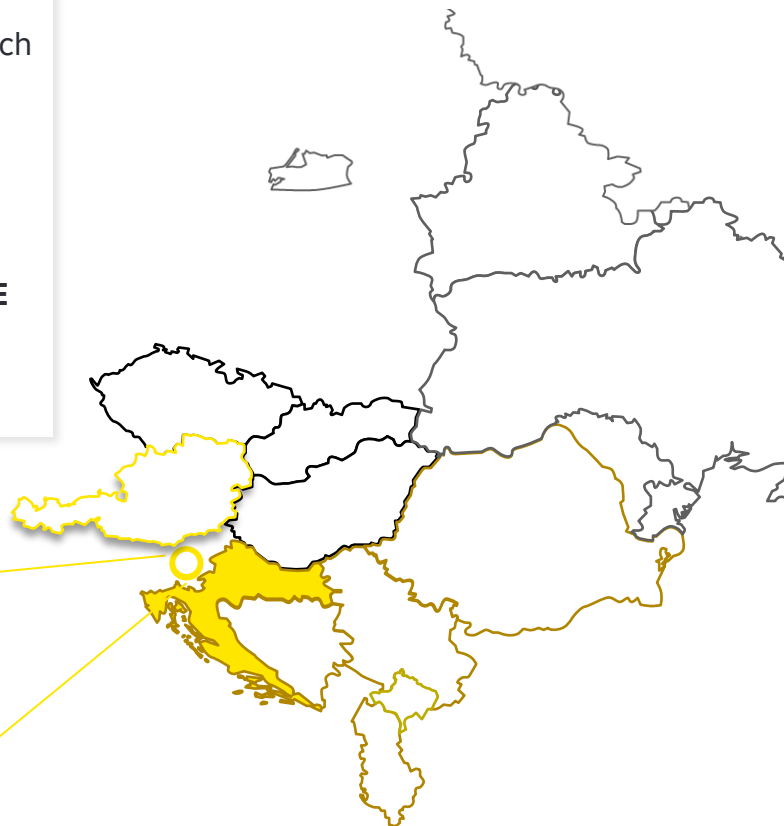
Global Finance

The World Best Private Bank 2020



- **RBI Group is a leading regional player with CEE presence of over 30 years**, servicing approx. 18.6 million customers
- Covering Austria and 11 CEE markets, of which five are EU members; four countries have candidate status
- **Top 5 market position in 9 countries**
- **RBHR plays an important role among SEE markets with loan portfolio of € 3.83 bn (consolidated € 4.0 bn) and over 438k customers**

- ☐ Central Europe (CE)
- ☐ Southeastern Europe (SEE)
- ☐ Eastern Europe (EE)



Croatia, #6

- Loans: € 3.83 bn
- 438k+ customers
- Business outlets: 59
- 31+ years of presence



Austria, #2

- Loans: € 39.4 bn

OTHER CEE SUBSIDIARIES

Czech Republic, #5

- Loans: € 20,95 bn
- Business outlets: 125

Hungary, #6

- Loans: € 6,18 bn
- Business outlets: 68

Slovakia, #3

- Loans: € 17,02 bn
- Business outlets: 139

Albania, #2

- Loans: € 1,60 bn
- Business outlets: 74

Bosnia & Herzegovina, #2

- Loans: € 1,81 bn
- Business outlets: 85

Serbia, #3

- Loans: € 3.76 bn
- Business outlets: 104

Romania, #3

- Loans: € 10,33 bn
- Business outlets: 267

Kosovo, #1

- Loans: € 1,37 bn
- Business outlets: 37

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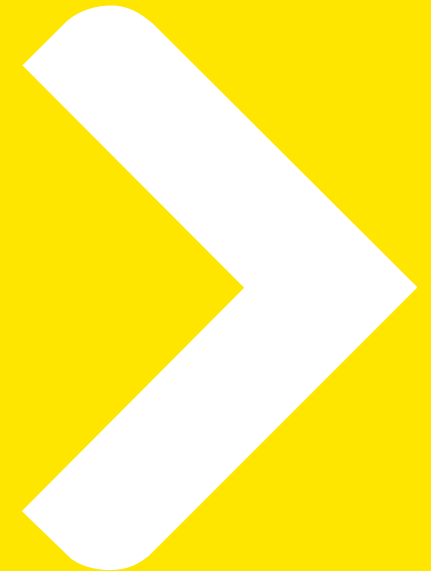
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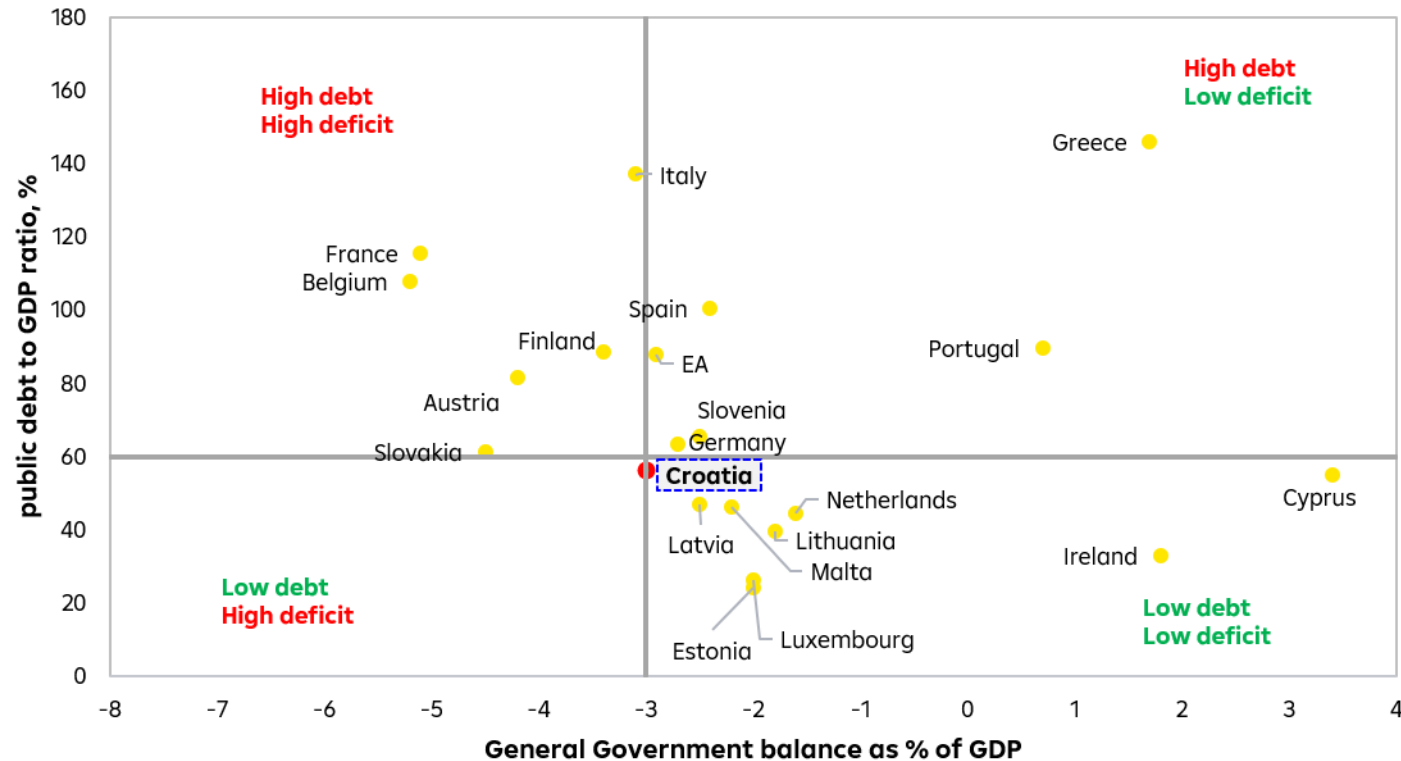
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REPUBLIC OF CROATIA MACROECONOMIC BACKGROUND

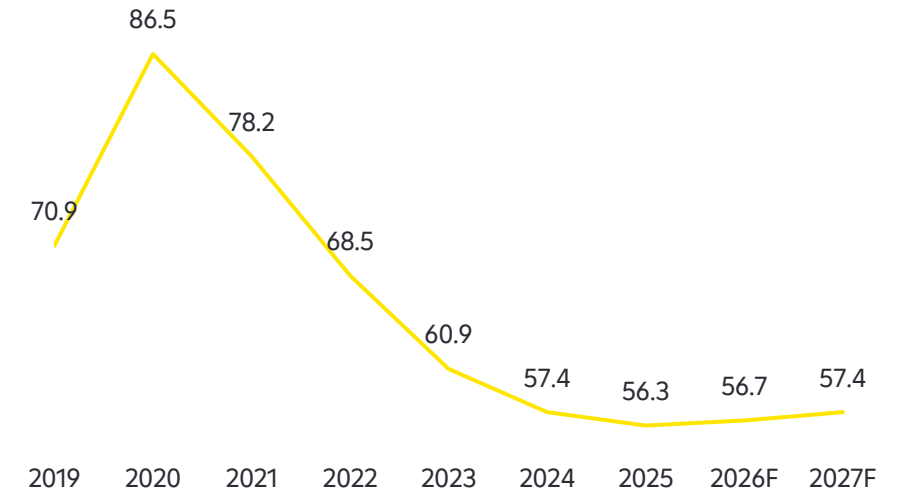




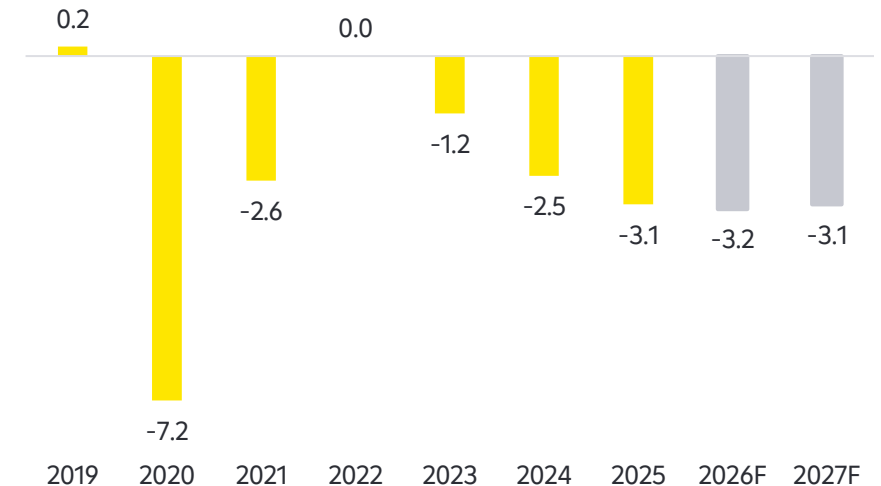
Fiscal metrics 2025



Public debt as % of GDP



General Government Balance as % of GDP

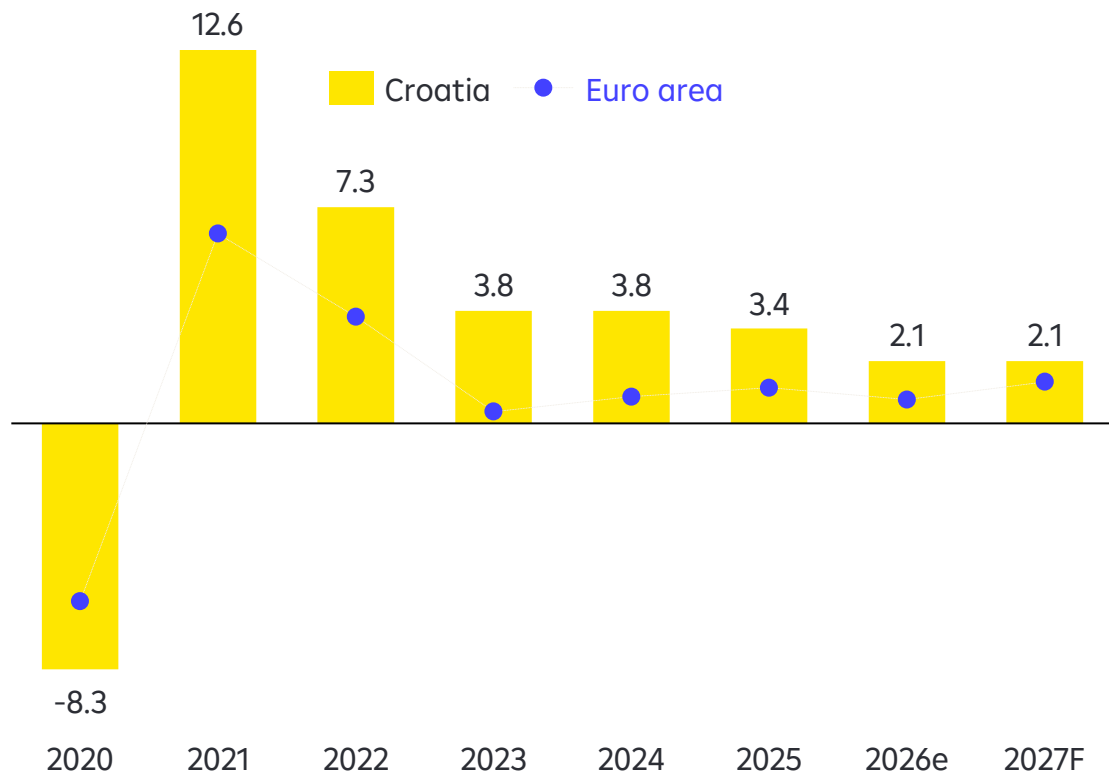


Credit rating agency	Current assessment	Outlook	Next review
Standard&Poor's	A	Stable	2027
Fitch	A-	Stable	2027
Moody's	A3	Stable	2027

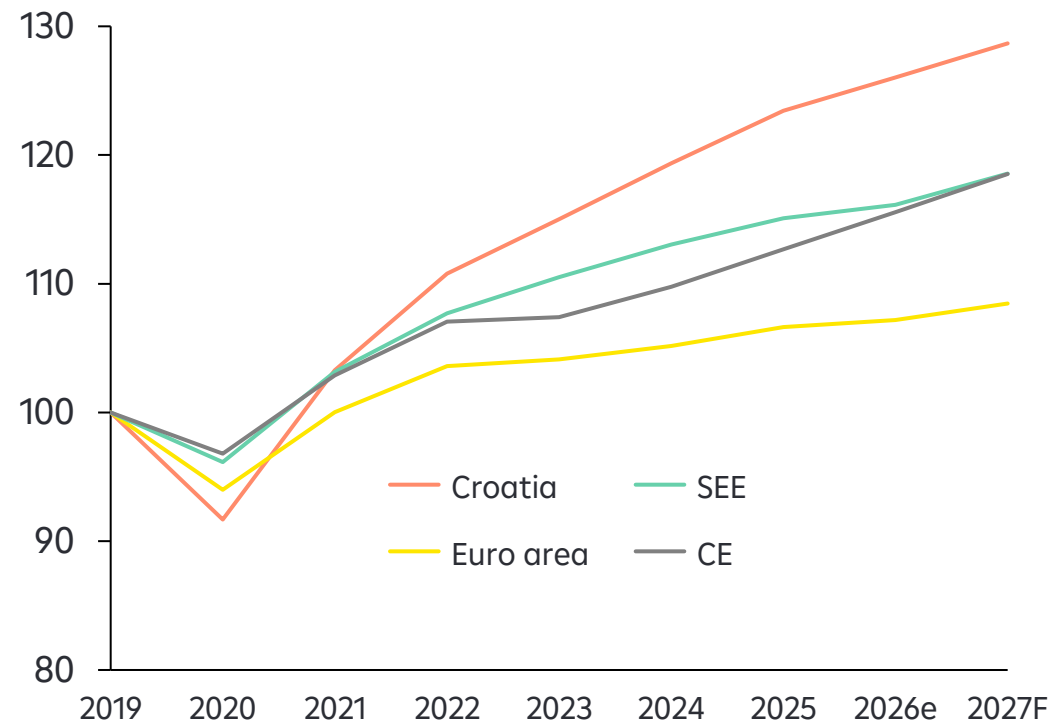
REPUBLIC OF CROATIA MACROECONOMIC BACKGROUND

Outlook Remains Favorable

Real GDP Growth, Annual Change, %



Real GDP 2019 = 100

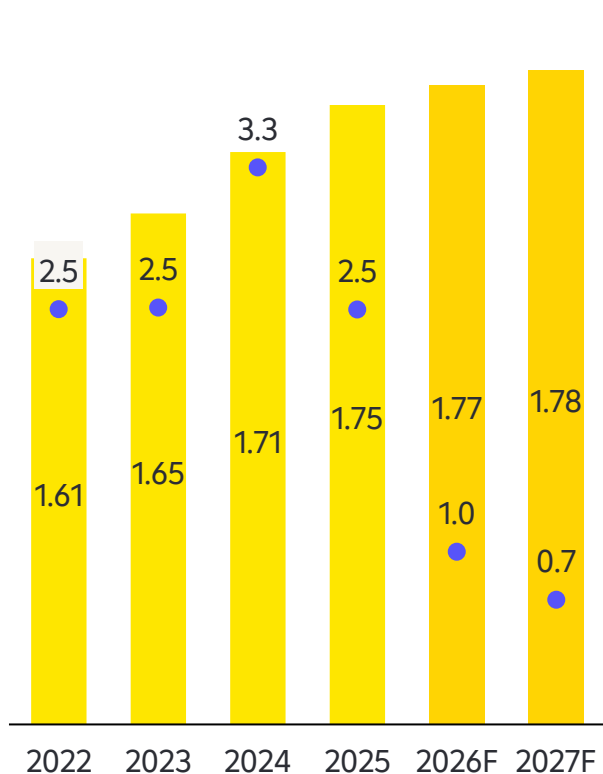


- The economy has begun to gradually slow down, but economic activity, driven by private consumption and investment, remains solid and above the EU and euro area average.
- Growth forecasts have been revised slightly downward for 2026, from 2.6% to 2.1%. The outlook remains relatively favourable.

REPUBLIC OF CROATIA MACROECONOMIC BACKGROUND

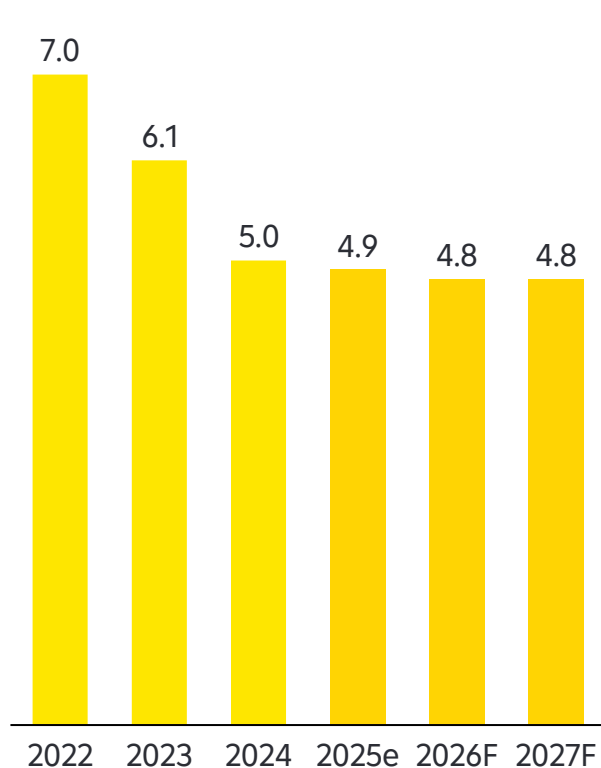
Strong Labour Market to Remain in Place – Increasing Employment and Declining Unemployment

Employment (insured)

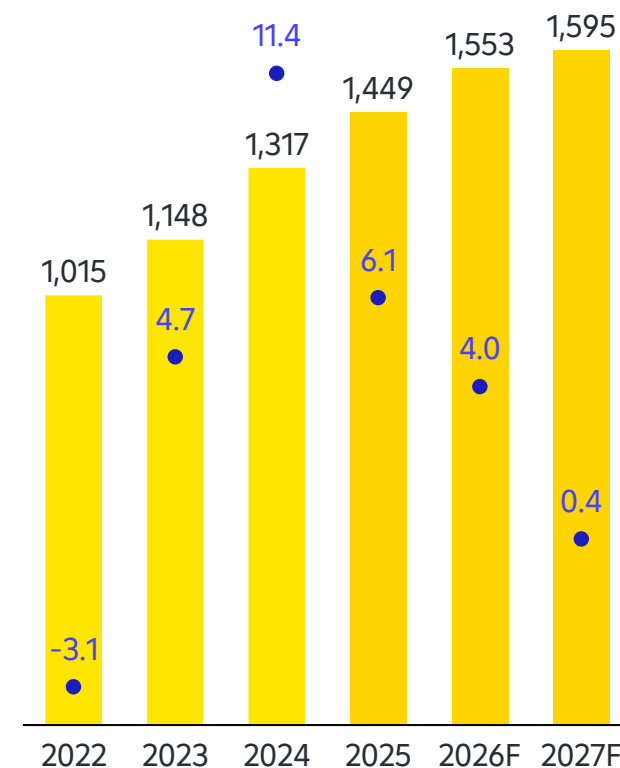


● Employment growth, % yoy
■ Employment (mn)

ILO unemployment rate, %



Net wages, EUR

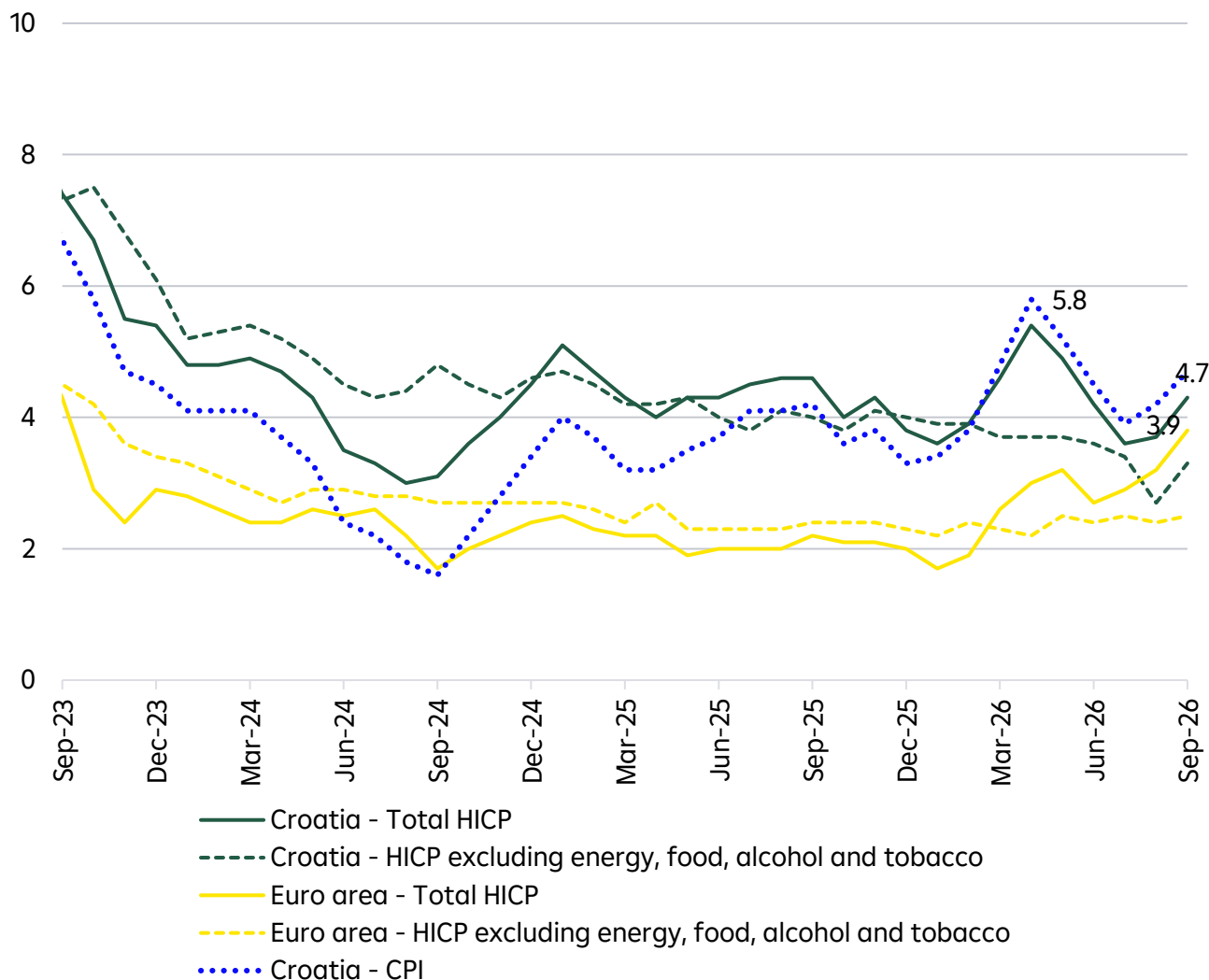


■ Net wages -average, EUR
● real change, %, yoy

REPUBLIC OF CROATIA MACROECONOMIC BACKGROUND

Inflation averaged 4.4% annually in Jan-Jul 26

Inflation Developments, %, yoy



Commentary

- In the **ninth months** of 2026, inflation measured by the consumer price index averaged **4.5%** (+4,7% in September).
- According to the **HICP (Harmonised Index of Consumer Prices)**, which includes consumption by foreigners and consequently a higher share of service inflation, Croatia ended Sep 2026 with an average growth rate of **4.3% yoy** – **0.5 percentage points higher** than the Eurozone average.
- Inflation developments remain broadly consistent with our forecast of **4.4% for this year**. However, risks remain tilted to the upside, particularly if oil prices stay elevated for longer. While there has so far been little evidence of significant indirect or second-round effects from higher energy prices, their emergence cannot be excluded in the current environment.
- The main source of uncertainty remains the conflict in the Middle East, which could generate **renewed pressure on energy markets**. At the same time, adverse weather conditions present an additional upside risk through food prices, given their large weight in the consumer basket. Overall, while the baseline inflation outlook remains intact, the balance of risks suggests inflation could ultimately turn out somewhat higher than currently projected.

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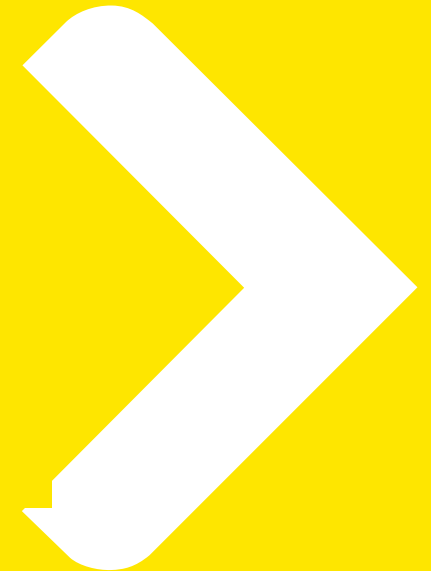
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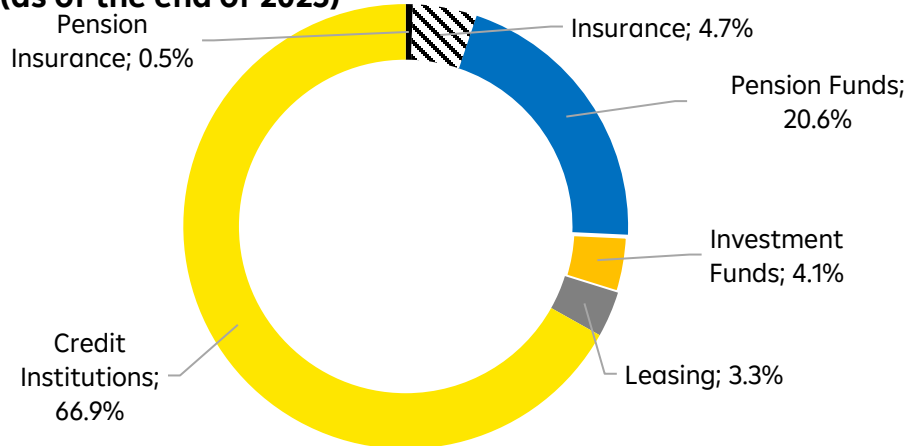
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FINANCIAL SECTOR OF REPUBLIC OF CROATIA

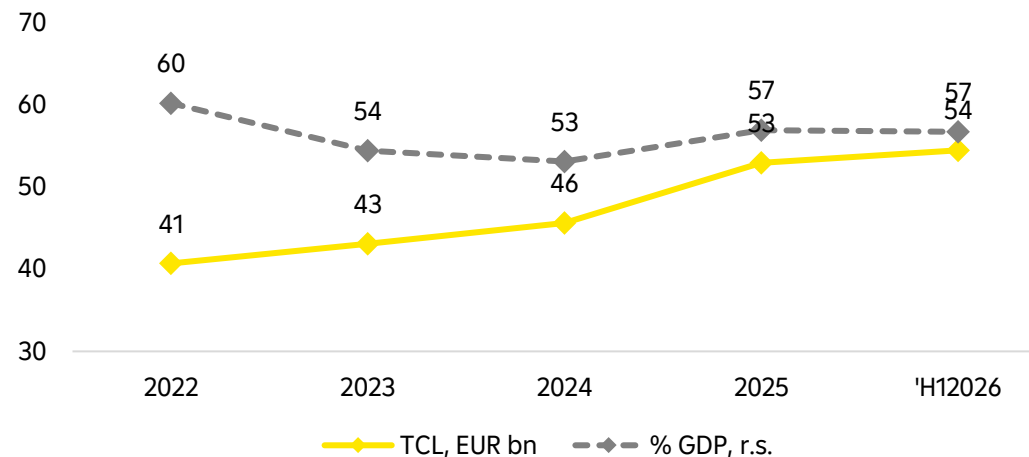
Resilient Financial Sector



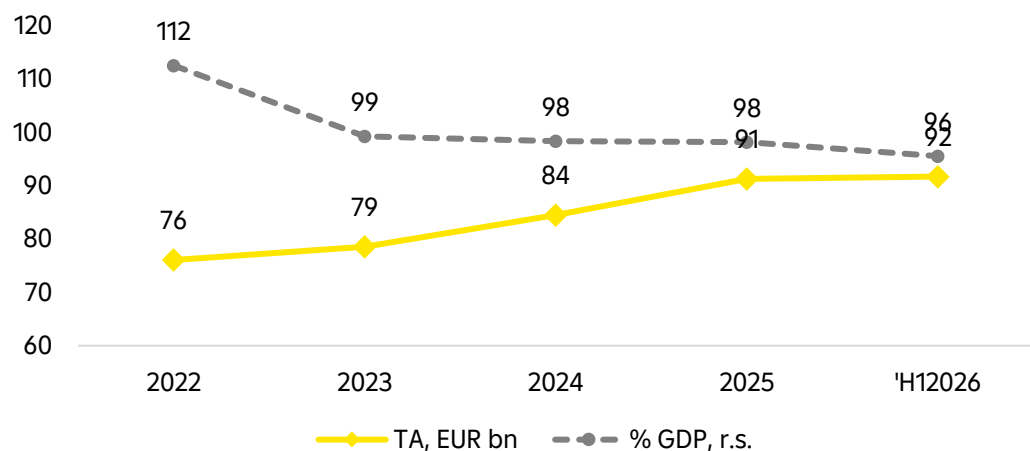
**Structure RH Financial Sector
(as of the end of 2025)**



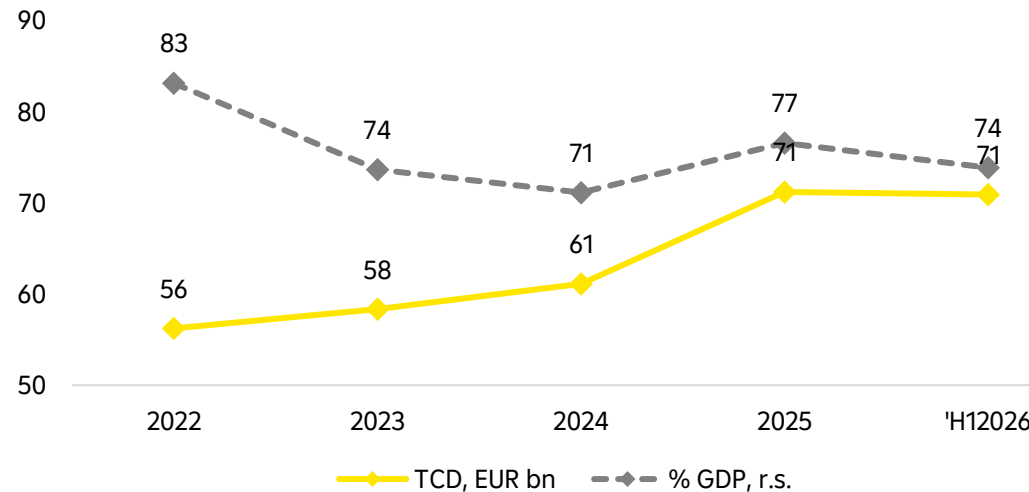
Total Customer Loans (Market)



Total Assets (Market)

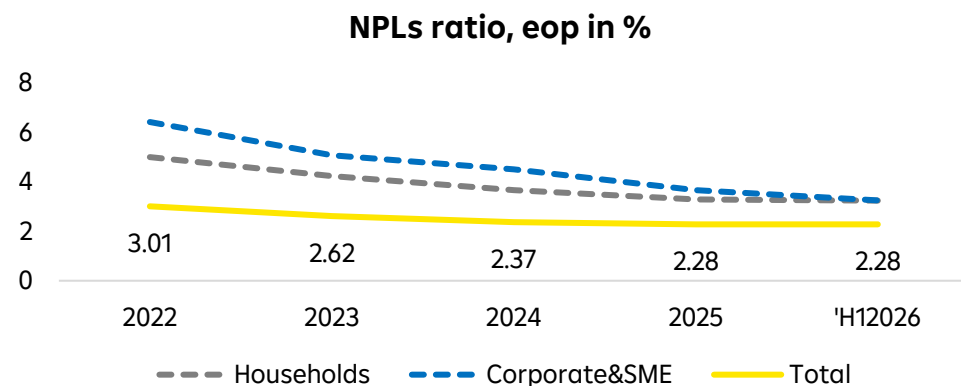
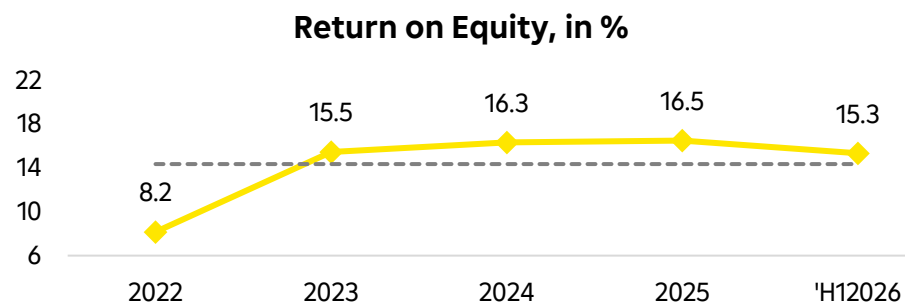
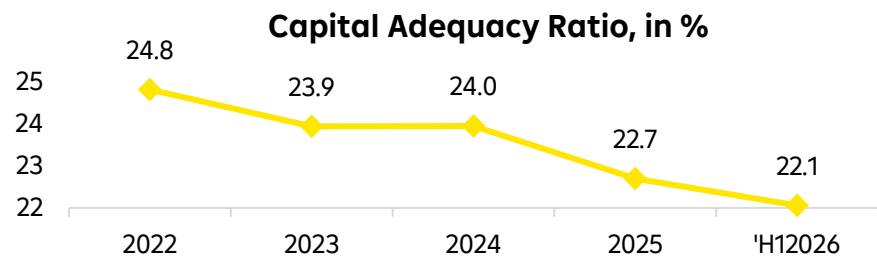


Total Customer Deposits (Market)



FINANCIAL SECTOR OF REPUBLIC OF CROATIA

The Croatian Banking Sector: High Capitalisation Rate and Increased Profitability



➤ **High capitalisation level:** Capital Adequacy Ratio is high and slowly declining due to the placement of surplus liquidity



➤ **Increased profitability:** RoE doubled to around 15% after the entrance into euro area



➤ **High liquidity surplus:** LCR jumped by 60 p.p.in 2022 due to one off increase related to the introduction of EUR, then hovers above 200%



➤ **Digitalisation process:** Declining tendency in number of employees and banking branches



➤ **Improving loan portfolio quality:**

- NPLs ratio declines as result of rising economic activity
- Stronger decline in corporate segment

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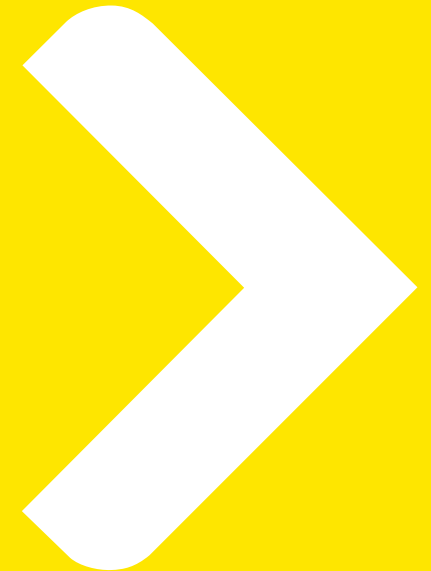
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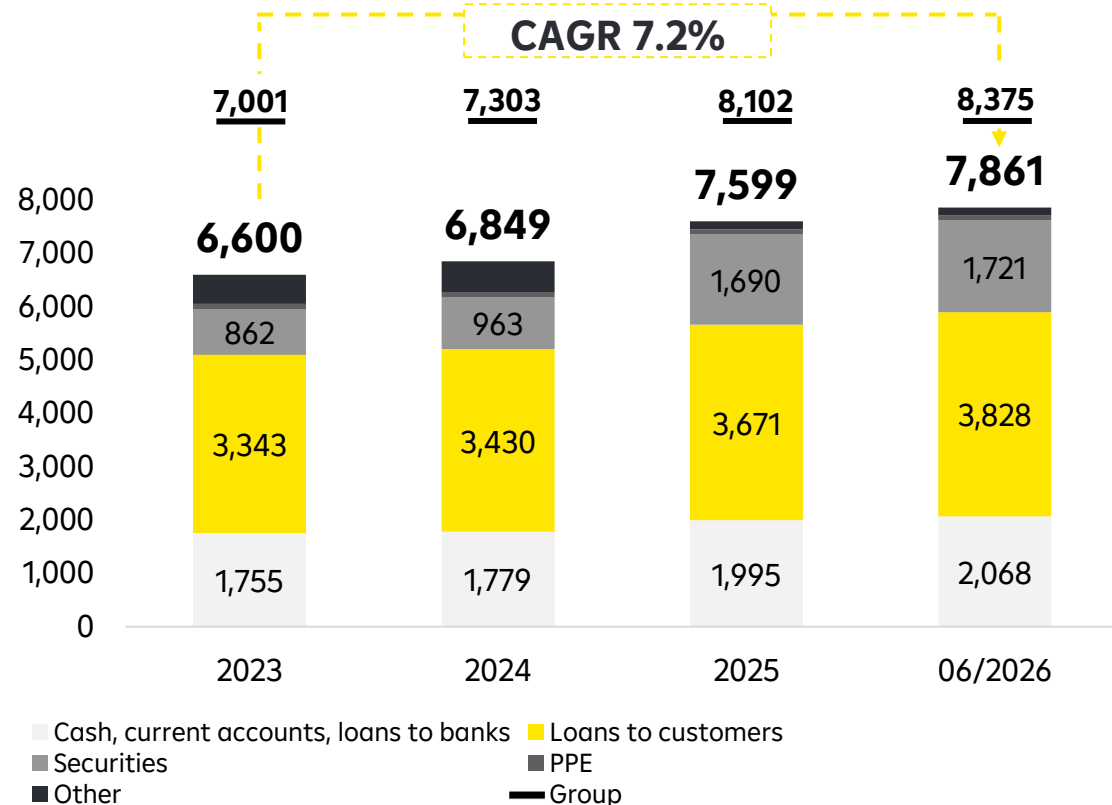
Strong Standalone Quality



RBHR BUSINESS & CREDIT PROFILE

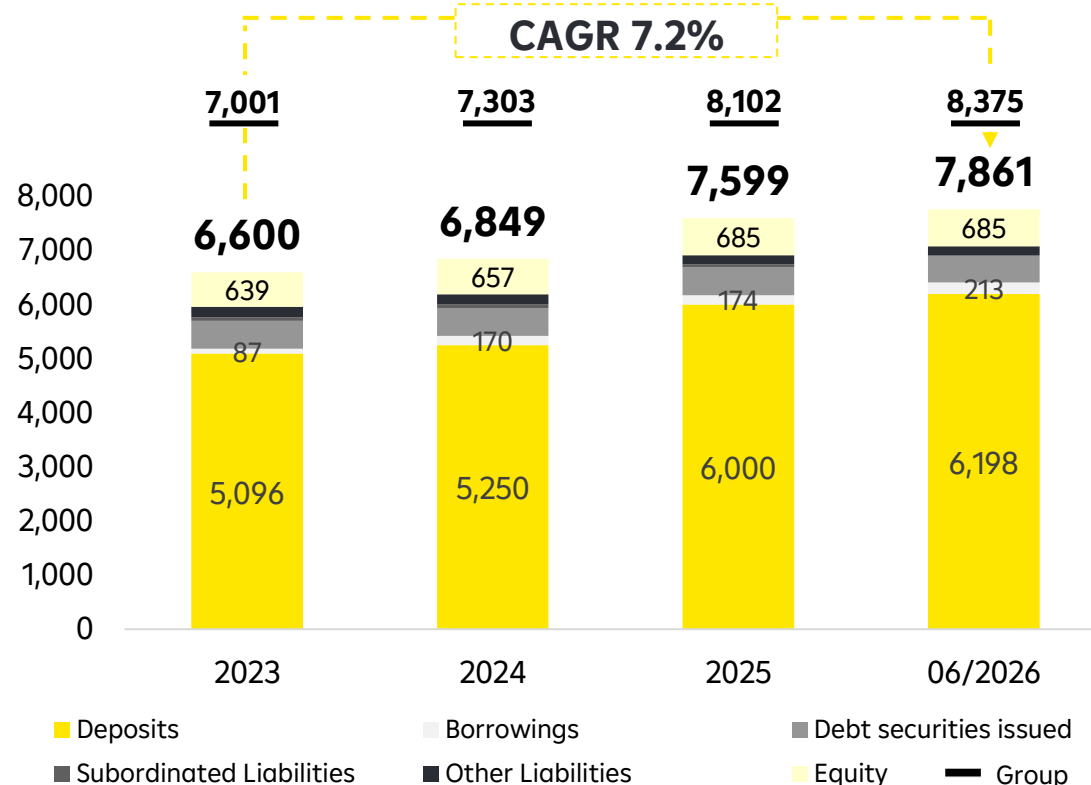
Growing and Conservative Balance Sheet with a +19% increase since 2023

Asset Growth and Structure in EUR mn



- Asset growth in 2026 is mainly driven by increase in retail and corporate loan portfolio
- Straightforward balance sheet structure, with loans accounting for c. 49% of total assets, followed by cash reserves (26%), securities (22%) and Property, Plant and Equipment (1%)

Liabilities & Equity Growth and Structure in EUR mn

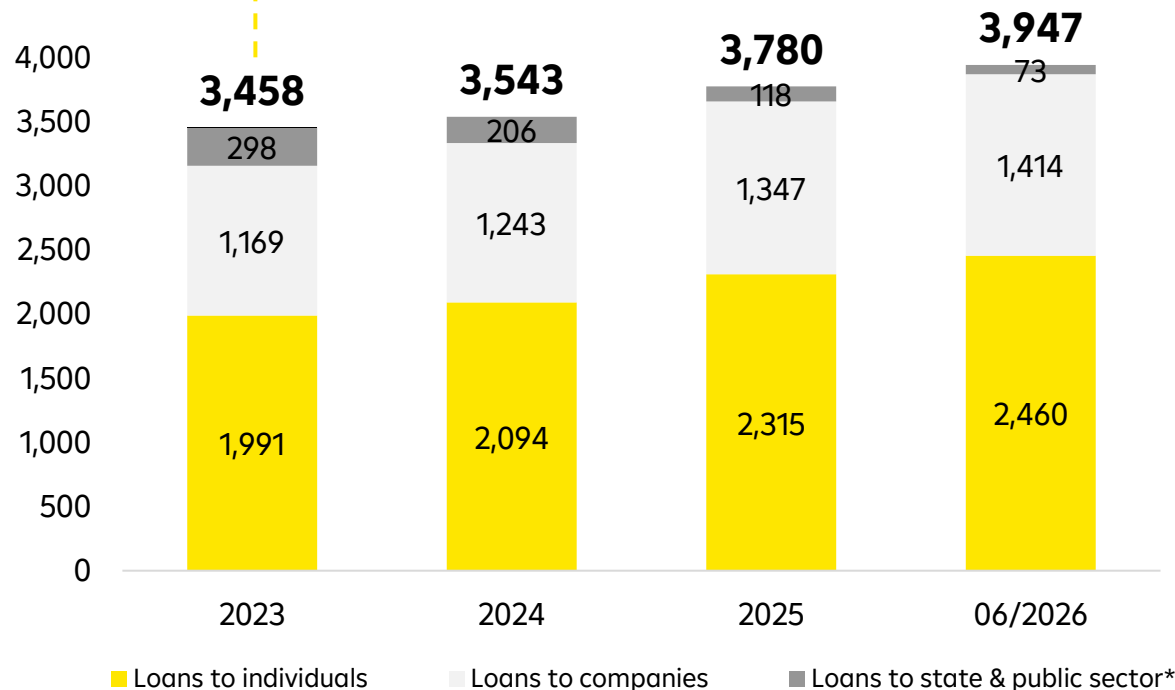


- Lean funding structure supported by strong deposit growth across corporate and retail segment, with deposit remaining the dominant source of funding (c.79% of total liabilities)
- Issuance of debt securities internationally providing additional source of funding for RBHR going forward



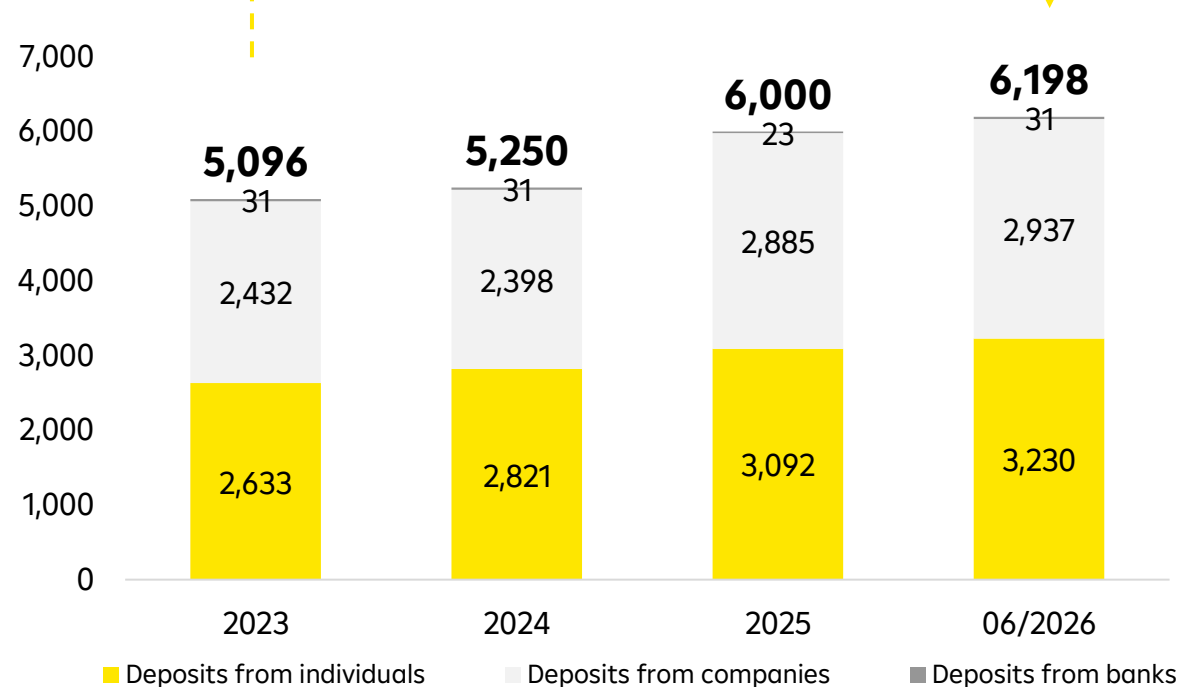
Loans to Customers Breakdown (gross; EUR mn)

CAGR 5.4%



Deposits Breakdown (EUR mn)

CAGR 8.2%



- Loan portfolio continues to grow steadily, with loans to individuals increasing its share to c.62% of total loans in 2026
- Stable share of loans to companies to 36% of total loan book

- Customer deposit base remains well-balanced, with deposits from individuals as a stable funding source amounting to c.52% of total customer deposit base in 2026
- Deposits from companies showing relatively stable share in total deposits



KEY TAKEAWAYS



Loan portfolio continues to grow while maintaining **strong asset quality**.

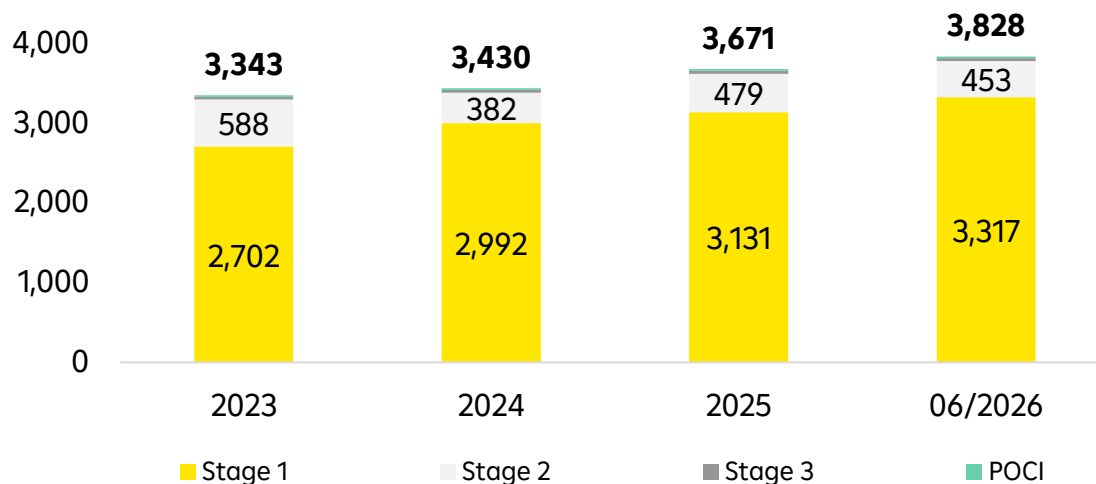


Stage 3 exposures remain **low and stable** indicating no material credit deterioration.

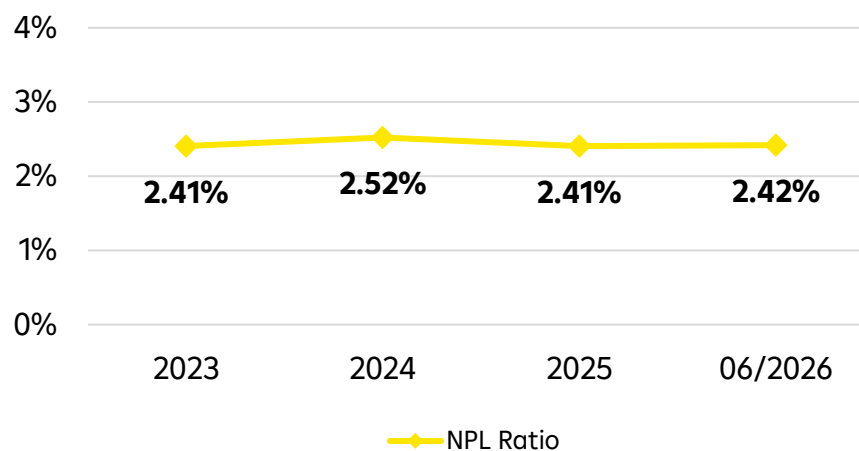


NPL ratio remains broadly stable as of June 2026, with the marginal increase from YE 2025 driven by the retail segment.

Loans to Customers by Stage
(carrying amount; EUR mn)



RBHR NPL Ratio



KEY QUALITY INDICATORS (06/2026)



NPL RATIO
2.42%

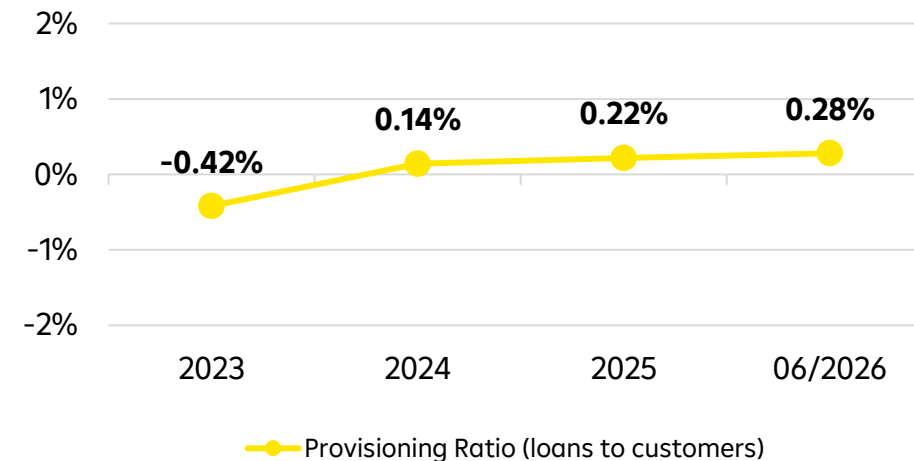


PROVISIONING RATIO
0.28% vs. 0.22% in 2025



STAGE 3 EXPOSURES
EUR 38 mn 1.0% of total loans

Provisioning Ratio for Bank Operations





KEY TAKEAWAYS



NPAT reached EUR 51 mn in 06/2026 (bank stand alone), supported by lower risk costs, alongside higher net interest and fee income.

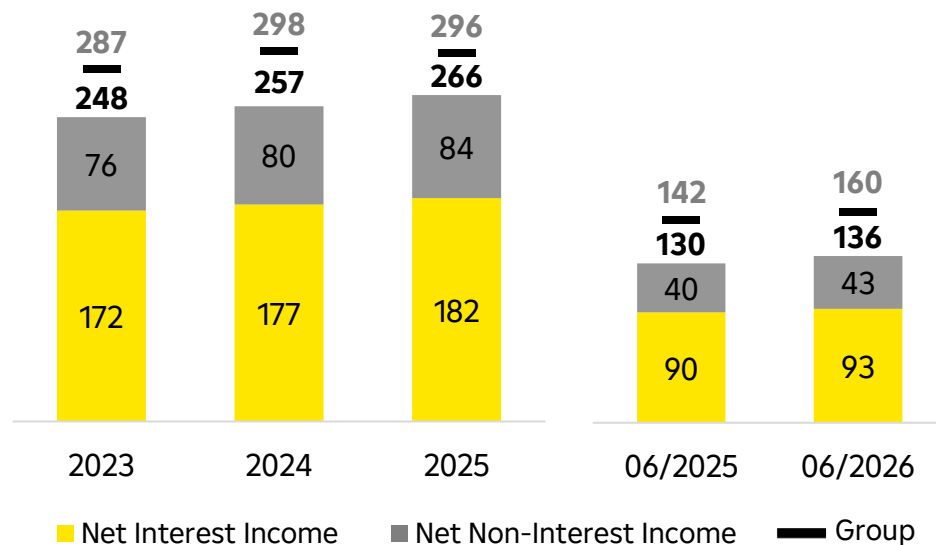


NII increased during 2024 and 2025 mostly driven by high-interest rate environment. Positive development in first half of 2026 due to increasing interest rates.

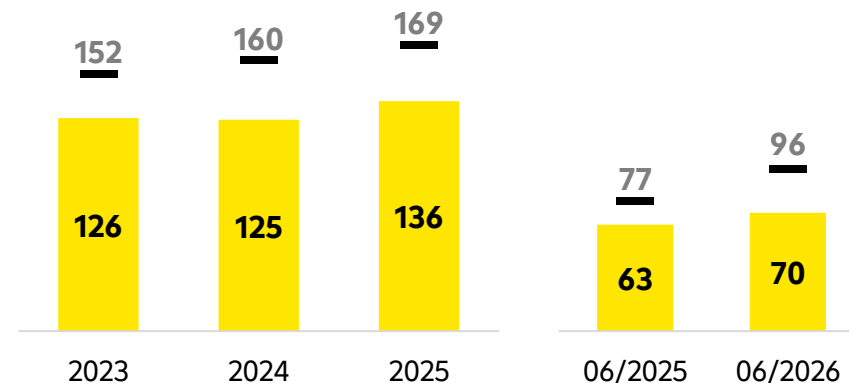


Operating expenses with slight increase in 2025 due to inflation effects, with the trend continuing in 06/2026, reflecting higher personnel expenses.

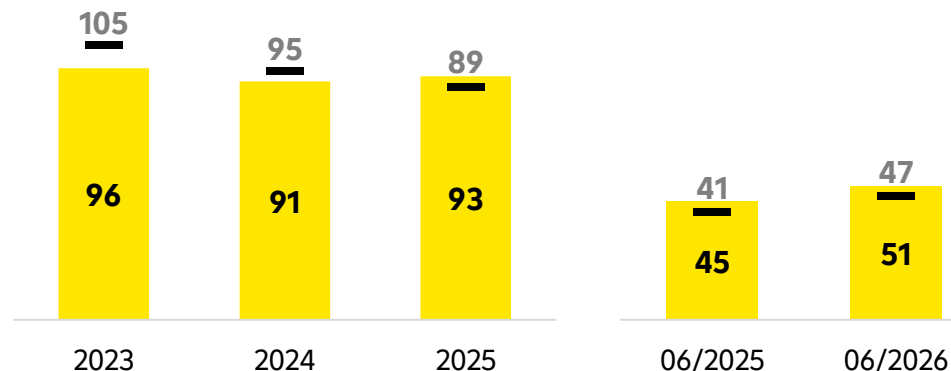
Net Operating Income



Operating Expenses



Profit After Tax



KEY TAKEAWAYS



RoE remained broadly stable and reached 16.64% in 06/2026, driven by higher annualised profit, primarily supported by lower risk costs, partly offset by a higher average equity base.



NIM narrowed to 2.48% in 06/2026 reflecting lower average interest rates earned on customer assets despite portfolio growth.



Operating efficiency remained resilient. Strong cost discipline despite inflationary pressures, supporting stable efficiency and sustainable profitability.

NET INTEREST MARGIN (06/2026)



2.48%

RETURN ON EQUITY (AFTER TAX) (06/2026)



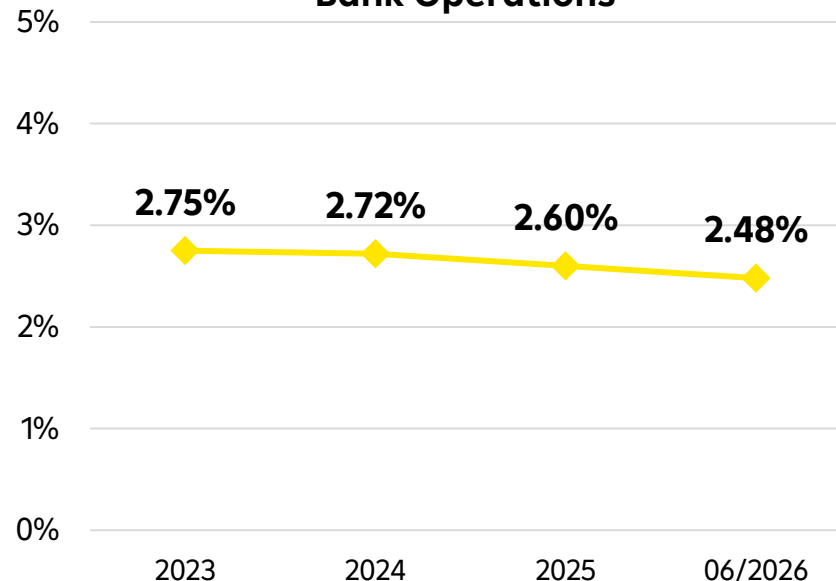
16.64%

COST INCOME RATIO (06/2026)



51.47%

Net Interest Margin for Bank Operations



Return on Equity (after tax) for Bank Operations

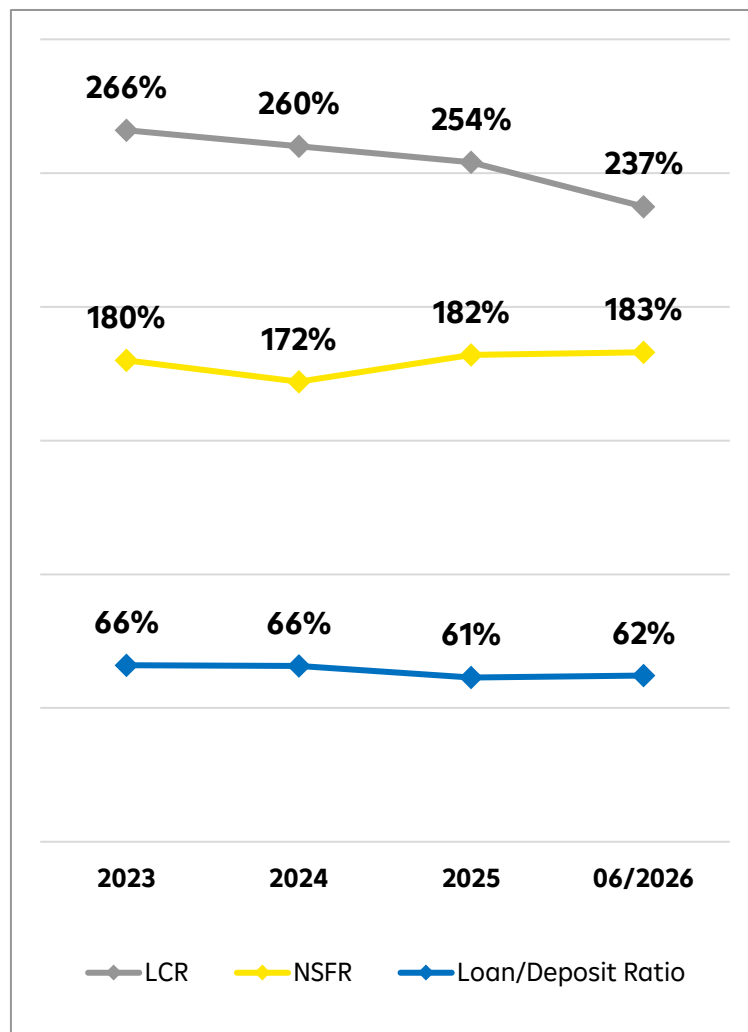




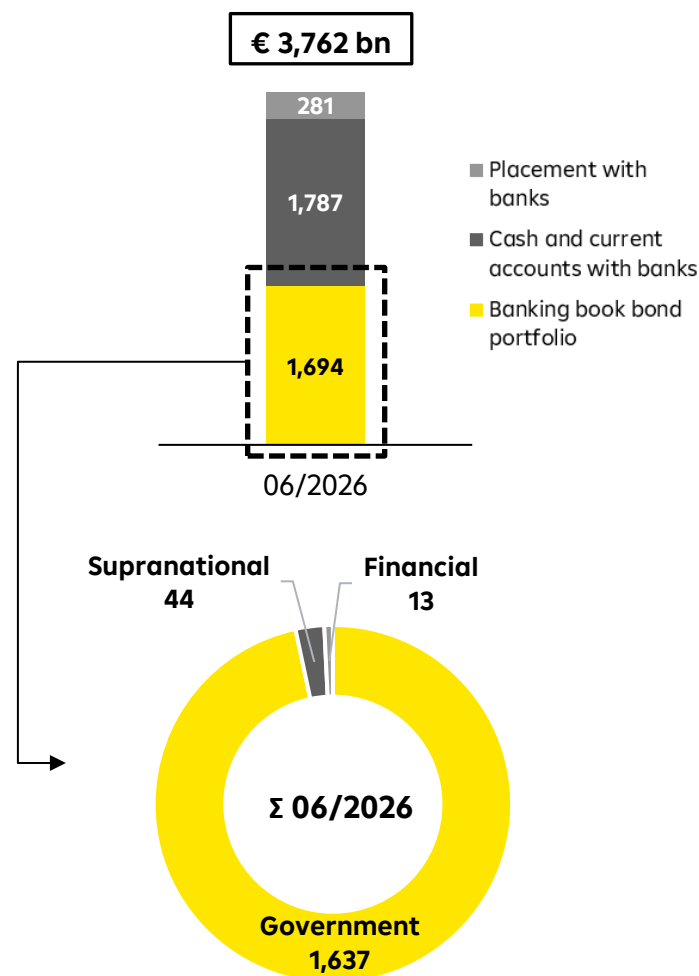
Strong Liquidity Position with Continuous Build-up of HQLA

Robust HQLA pool ~ 48% of total Assets

Liquidity ratios



Liquidity buffer composition



- **Strong liquidity and funding position maintained**, with LCR of 237% and NSFR of 183% in 06/2026, comfortably above regulatory minimum requirements and indicating ample liquidity buffers and a stable long-term funding structure
- **Loan to Deposit Ratio remained conservative at 62% in 06/2026**, broadly stable compared with 61% at year-end 2025 and supported by a strong deposit base, providing sufficient capacity for sustainable lending growth
- Sound liquidity profile: consisting mainly of highly rated CB eligible debt securities and cash at CB
- HTC investments comprise 97% of total BB portfolio → aim to minimize PL volatility
- **High share of Sovereign exposure (97% in total) → continuous build-up of robust HQLA base**

* Banking book bond portfolio carrying amount, excluding portfolio provisions and hedge accounting adjustments

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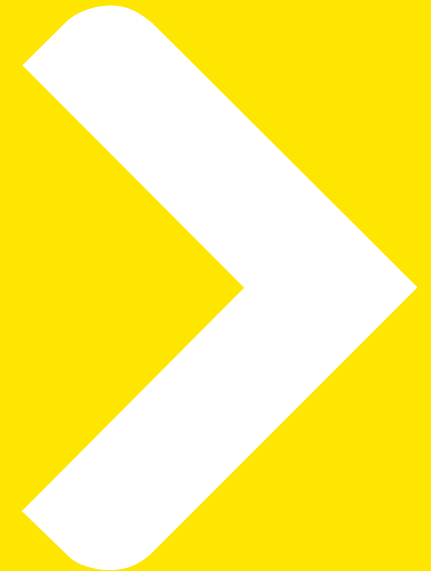
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MREL and CAPITAL INSTRUMENTS



MREL AND CAPITAL INSTRUMENTS

RBI Group's Resolution Strategy

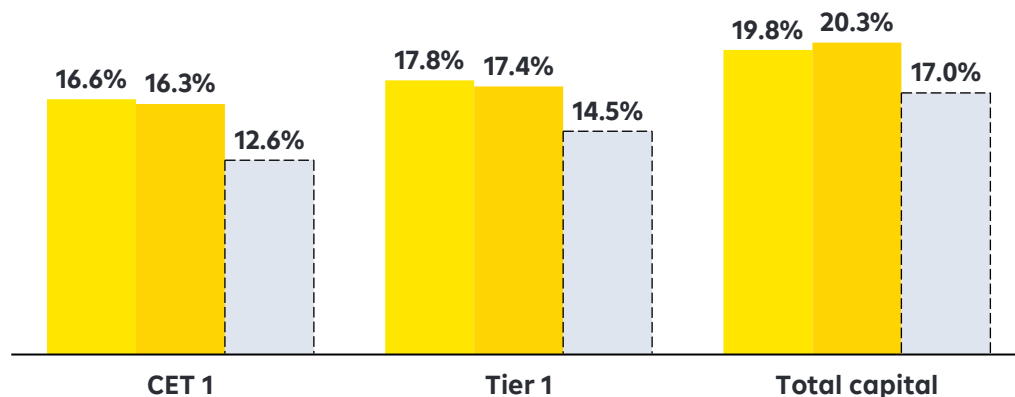
Status

- RBI pursues a Multiple Point of Entry (MPE) resolution strategy, with each EU network unit forming a separate resolution group, in line with RBI's group structure
- Under the MPE resolution strategy the subsidiaries are self-sufficient and responsible for managing their liquidity without fund transfers or financing occurring between either the parent company and the subsidiaries or between different subsidiaries
- MPE is based on the principle that different resolution groups can be resolved separately, if necessary
- Each resolution group aims at developing required loss absorbing capacity and to be separable to ensure MPE is feasible and credible
- The Single Resolution Board (SRB) and the CNB have approved the MPE approach for RBHR
- German law EMTN Programme for Ordinary Senior, Ordinary Senior Eligible and Non-preferred Senior Eligible Notes

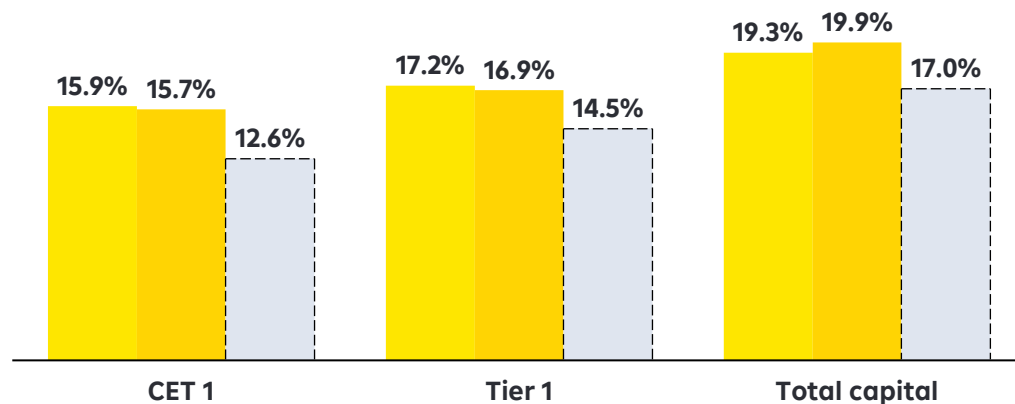
Factors minimizing the risk of resolution of RBHR



RBHR Group Capital Ratio & minimum regulatory capital requirements (%)



RBHR Capital Ratio & minimum regulatory capital requirements (%)

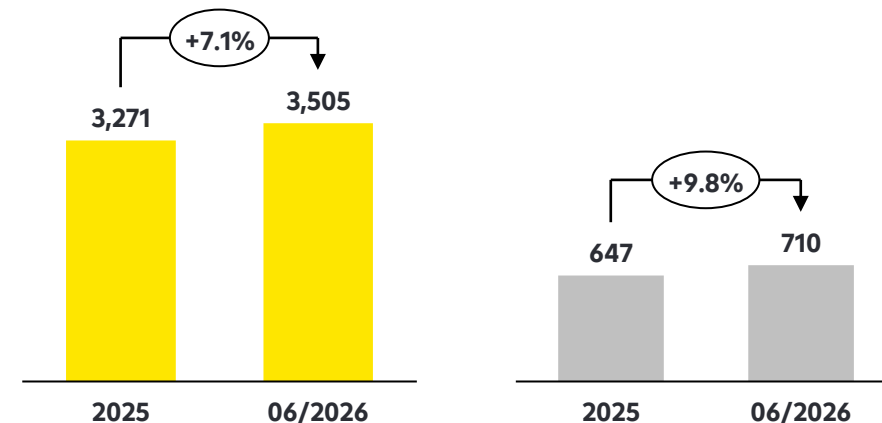


■ 2025 ■ 06/2026 ▨ Min. Requirement*

*minimum capital requirements as of 30 June 2026

RBHR Group TREA (EUR mn)

Own Funds (EUR mn)



Comments:

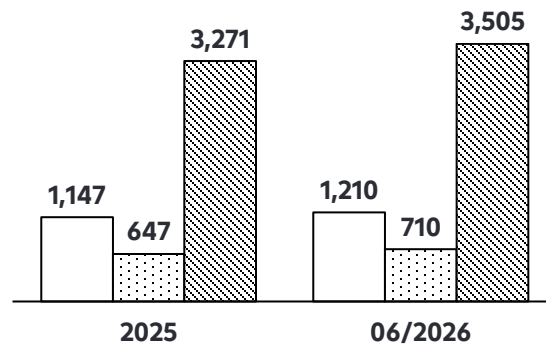
- Raiffeisen Bank Austria d.d. capital ratios **comfortably exceeding the total regulatory capital requirement** of 17%, including Combined Buffer Requirement of 7% and a P2R of 2%
- **Combined Buffer Requirement (CBR):**
 - Capital Conservation Buffer (2.5%);
 - Systemic Risk Buffer (1.5%);
 - O-SII Buffer (1.5%);
 - Counter-Cyclical Buffer (CCyB 1.5%)
- No P2G for Raiffeisenbank Austria d.d



MREL requirements and MREL issuance plan

-  Eligible Liabilities and Own Funds
-  thereof Subordinated = Total Capital
-  TREAs

In EUR mn



Total MREL Target
(in % of TREA/€ mn)

31.39% / 939

31.39% / 1.027

MREL Shortfall (-) or Surplus (+)
(in %/€ mn of TREAs)

+6.2% / +182

+3.7% / +120

Current MREL TREA ratios

38,0%

35.1%

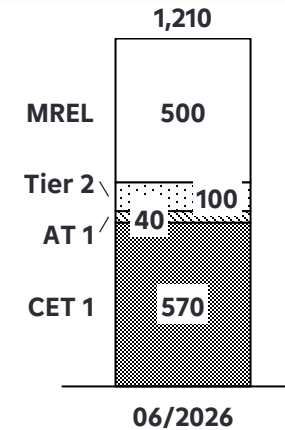
Current issuance (in € mn)

500

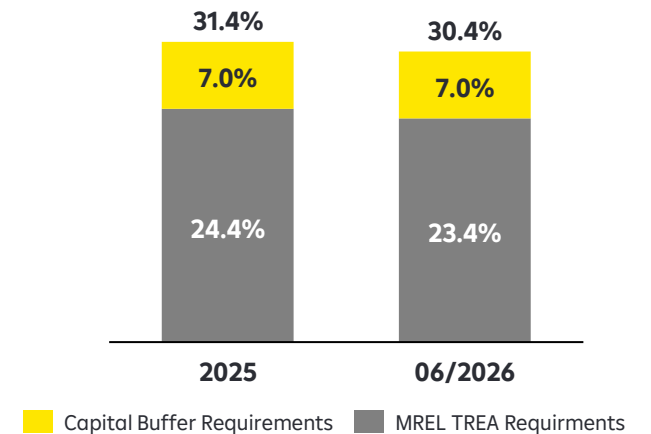
500

- RBI Group pursues a **Multiple Point of Entry (MPE)** resolution strategy, with each EU network unit forming a separate resolution group, in line with the RBI's group structure

MREL eligible instruments (EUR mn)



MREL requirements (%)



Outstanding MREL Eligible Notes

#	Issue Date	Call Date	Format	Seniority	Coupon	Coupon Frequency	Size (in € mn)	Currency
1	21.05.2025	21.05.2028	4NC3	SP	3.63%	Annually	300	EUR
2	18.02.2026	18.02.2030	5NC4	SP	3.50%	Annually	200	EUR

AGENDA

01

RBHR COMPANY OVERVIEW

02

REPUBLIC OF CROATIA MACROECONOMIC BACKGROUND

03

FINANCIAL SECTOR OF REPUBLIC OF CROATIA

04

RBHR BUSINESS & CREDIT PROFILE

05

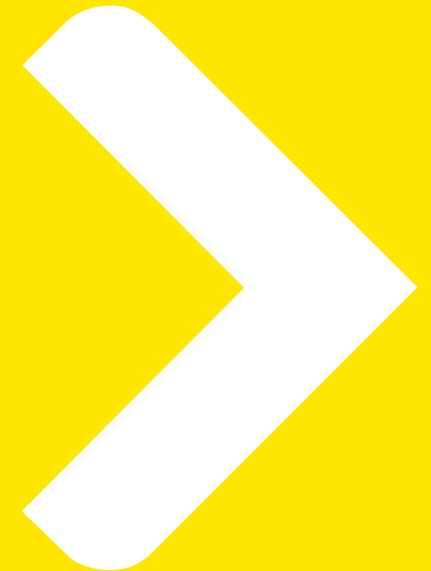
MREL AND CAPITAL INSTRUMENTS

06

APPENDIX

APPENDIX

Financial Statements, Alternative Performance Measures



CONSOLIDATED FINANCIAL STATEMENTS

Raiffeisenbank Austria d.d.

Balance Sheet (€ mn)	06/2026	2025
Assets	8,375	8,102
Cash and current accounts with banks	503	572
Financial assets at fair value through profit or loss	272	266
Fair value hedge	15	20
Placement with and loans to other banks	1,566	1,423
Loans and advances to customers	4,009	3,849
Investment securities	1,749	1,714
Investments in subsidiaries		
Property and equipment	95	96
Investment property	15	15
Property and equipment within operating lease	29	29
Right of use assets	6	6
Intangible assets	65	61
Other assets	39	38
Deferred tax assets	11	10
Non-current asset from discontinued operations	1	3
Liabilities	7,645	7,369
Financial liabilities at fair value through profit or loss	26	22
Deposits from banks	32	23
Deposits from companies and other similar entities	2,903	2,850
Deposits from individuals	3,230	3,092
Borrowings	405	372
Debt securities issued	497	514
Provisions for liabilities and charges	71	83
Tax liabilities	0	0
Lease liabilities	6	6
Other liabilities	99	85
Insurance contract liabilities	280	261
Subordinated liabilities	96	61
Liabilities from discontinued operations	0	0
Total equity attributable to owners of the parent	730	733
Share capital	481	481
Share premium	2	2
Additional TIER 1 capital	40	40
Capital reserve	0	0
Legal reserve	23	23
Fair value reserve	-2	-2
Retained earnings	139	100
Undistributed profit for the year	47	89
Total liabilities and equity	8,375	8,102

Income Statement (€ mn)	06/2026	06/2025
Interest income calculated using the effective interest method	135	130
Other interest income	23	24
Interest expense	-60	-59
Net interest income	98	95
Fee and commission income	60	59
Fee and commission expense	-21	-20
Net fee and commission income	39	39
Net (loss) / gain from financial instruments at fair value	11	-6
Net gain on trading and foreign exchange differences from translation of monetary assets and liabilities	1	7
Net losses from hedge accounting	0	2
Net gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss	0	-5
Other operating income	11	10
Trading and other income	23	8
Operating income	160	142
Operating expenses	-83	-67
Depreciation	-13	-11
Impairment losses	-11	-7
Provisions for liabilities and charges	5	-7
Profit before tax	58	50
Income tax expense	-11	-9
Profit for the year from continued operations	47	41
Profit for the year from discontinued operations		
Profit for the year	47	41

UNCONSOLIDATED FINANCIAL STATEMENTS

Raiffeisenbank Austria d.d.

Balance Sheet (€ mn)	06/2026	2025
Assets	7,861	7,599
Cash and current accounts with banks	503	572
Financial assets at fair value through profit or loss	27	31
Derivatives - hedge accounting	15	20
Placement with and loans to other banks	1,565	1,423
Loans and advances to customers	3,828	3,671
Investment securities	1,694	1,659
Investments in subsidiaries	34	34
Property and equipment	95	95
Right of use assets	7	6
Intangible assets	60	57
Other assets	22	19
Deferred tax assets	10	9
Non-current asset from discontinued operations	1	3
Liabilities	7,176	6,914
Financial liabilities at fair value through profit or loss	26	19
Deposits from banks	31	23
Deposits from companies and other similar entities	2,937	2,885
Deposits from individuals	3,230	3,092
Borrowings	213	174
Debt securities issued	497	514
Provisions for liabilities and charges	71	83
Tax liabilities	0	0
Lease liabilities	7	6
Other liabilities	68	57
Subordinated liabilities	96	61
Liabilities from discontinued operations	0	0
Total equity attributable to owners of the parent	685	685
Share capital	481	481
Share premium	2	2
Additional TIER 1 capital	40	40
Capital reserve	0	0
Legal reserve	22	22
Fair value reserve	-2	-2
Retained earnings	91	49
Undistributed profit for the year	51	93
Total liabilities and equity	7,861	7,599

Income Statement (€ mn)	06/2026	06/2025
Interest income calculated using the effective interest method	129	125
Other interest income	20	21
Interest expense	-56	-56
Net interest income	93	90
Fee and commission income	47	47
Fee and commission expense	-20	-19
Net fee and commission income	27	28
Net (loss) / gain from financial instruments at fair value	4	-2
Net gain on trading and foreign exchange differences from translation of monetary assets and liabilities	1	7
Net losses from hedge accounting	0	1
Net gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss	0	-5
Other operating income	11	11
Trading and other income	16	12
Operating income	136	130
Operating expenses	-59	-54
Depreciation	-11	-9
Impairment losses	-11	-7
Provisions for liabilities and charges	5	-7
Profit before tax	60	53
Income tax expense	-9	-8
Profit for the year from continued operations	51	45
Profit for the year from discontinued operations		
Profit for the year	51	45

ALTERNATIVE PERFORMANCE MEASURES

Return on equity	Return on equity ratio is a profitability ratio which assesses how well equity is used to generate profit. It provides a profitability measure for both management and investors by expressing the net profit for the period as presented in the income statement as a percentage of the respective underlying (either equity related, or asset related). Return on equity demonstrates the profitability of the bank on the capital invested by its shareholders and thus the success of their investment. Return on equity is a useful measure to easily compare the profitability of a bank with other financial institutions. Return on the total equity including non-controlling interests, i.e. profit before tax respectively after tax in relation to average equity on the statement of financial position. Average equity is calculated on month-end figures including non-controlling interests and does not include current year profit.
Total capital ratio	Total capital ratio is expressed as: Total capital/Risk-weighted assets Regulatory capital consists of three categories, each governed by a single set of criteria that instruments are required to meet before inclusion in the relevant category: ▪ Common Equity Tier 1 (going-concern capital), ▪ Additional Tier 1 (going-concern capital), ▪ Tier 2 Capital (gone-concern capital). Total regulatory capital is the sum of Common Equity Tier 1, Additional Tier 1 and Tier 2 capital, net of regulatory adjustments.
Net interest margin	Net interest margin is used for external comparison with other banks as well as an internal profitability measurement of products and segments. It is calculated with net interest income set in relation to average interest-bearing assets (total assets less investments in subsidiaries and associates, tangible fixed assets, intangible fixed assets, tax assets and other assets).
Loans/deposits	Loan/deposit ratio indicates a bank's ability to refinance its loans by deposits rather than wholesale funding. It is calculated with loans to non-financial corporations and households in relation to deposits from non-financial corporations and households
NPL ratio	NPL ratio is a risk ratio which assesses the quality of a portfolio by showing the percentage of loans which are unlikely to be paid over the gross loan volume. NPL ratio is expressed as: Non-performing loans and advances to Nonbanks and Banks / Loans and advances to Nonbanks and Banks (gross carrying amount balance sheet)
NPL coverage ratio	NPL coverage ratio is a risk ratio which assesses how well is the NPL volume covered with balance sheet. NPL coverage ratio is expressed as: Allowances for credit-impaired for non-performing loans (Stage 3) / Non-performing loans and advances
Provisioning ratio (loans to customers)	Provisioning ratio is an indicator for development of risk costs and provisioning policy of an enterprise. It is computed by dividing impairment or reversal of impairment on financial assets (loans to customers) by average amount of customer loans (categories: loans and advances to customers)



Thank you

