



RAIFFEISENLANDESBANK NIEDEROESTERREICH-WIEN

INVESTOR RELATIONS PRESENTATION

VIENNA, FEBRUARY 2025



EXECUTIVE SUMMARY

Vision und mission

The **Raiffeisen-Giebelkreuz** has stood for **solidarity, security and stability** ever since. The sustainable strategic approach focuses on **long-term and fair customer relationships**. As a cooperative bank, RLB NOE-W **supports and strengthens** all Raiffeisen banks in Lower Austria and Vienna. Great importance is attached to **regional proximity and individual solutions** for customers.



Sustainability

RLB NOE-W implements **ecological, social and economic goals** and measures in accordance with the **three pillars of sustainability**. The recognition and implementation of the **SDGs** and other important principles also pave the way for **sustainable change** at RLB NOE-W. The historic Raiffeisen values of **“regionality”** and **“sustainability”** have always been lived synergistically.

Half-year result

Operating income increased by **EUR 35.4 mn.** (+19.3%) to **EUR 219.8 mn.**²⁾

Strategy “Fokus 2027“

defines absolute **customer centricity** with a **focus on SMEs and sustainability.**

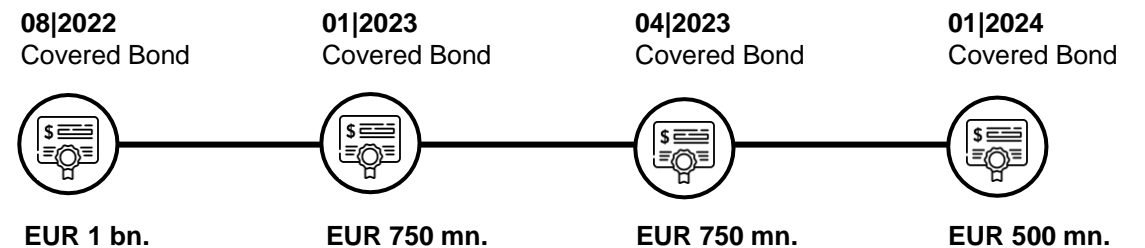


RLB NOE-W acts as a **pioneer in digital asset accumulation** through the **cooperation** with the crypto trading platform **bitpanda.**¹⁾

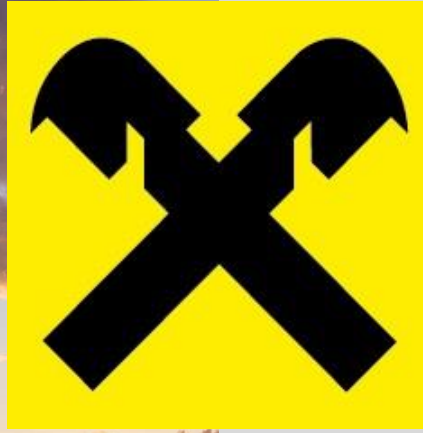
KPIs

83.15 EUR mn <i>Earnings after taxes</i>	6.1 % <i>Return on Equity</i>	23.5 % <i>Equity ratio</i>
23.8 % <i>Cost-Income Ratio</i>	1.5 % <i>NPE ratio</i>	22.1 % <i>CET-1 ratio</i>

Latest Benchmark-Emissions



1) Sources: [RLB NÖ-W ermöglicht Veranlagung in Kryptowährungen und digitale Assets bei Bitpanda \(raiffeisen.at\)](#)
2) Before the result from companies accounted for using the equity method.



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03 Sustainability Strategy

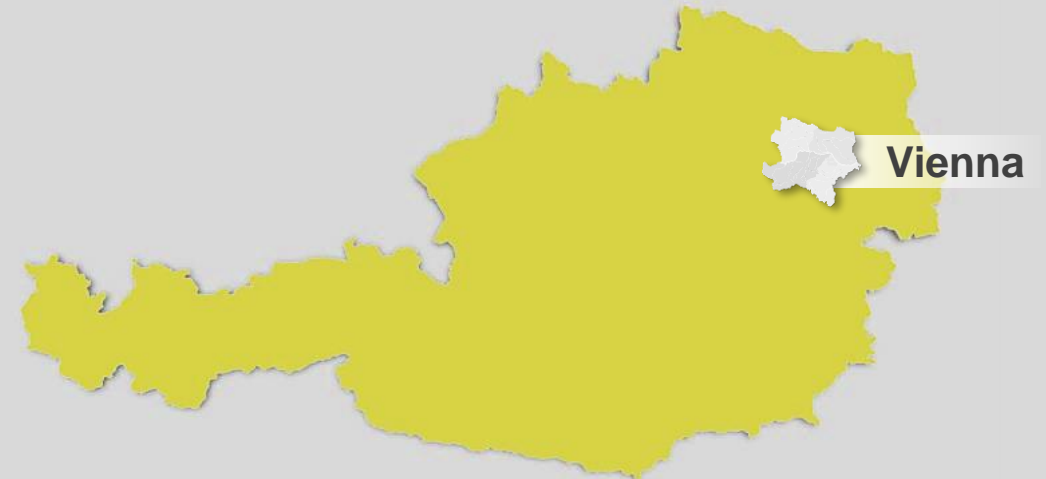
04 Funding & Cover Pool Information

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AUSTRIA: A STRONG BUSINESS LOCATION IN THE HEART OF EUROPE

Key Facts Austria

- Population: 9,198,124 (01/10/2024)
- GDP nominal: 478.2 (in EUR bn 2023)
- GDP/capita: 51,828 (in EUR 2023)
- Public debt ratio: 77.8% (of GDP 2023)
- National rating:
 - Moody's: Aa1/P-1 (stable outlook)
 - S&P: AA+/A-1+ (positive outlook)
 - Fitch: AA+/F1+ (stable outlook)



The **GRP per capita** in Vienna is **EUR 56,600**, 85% of which is generated in the service sector - the GRP per capita in Austria is EUR 49,400 overall. **1,300 new jobs** were created in Vienna in 2023.

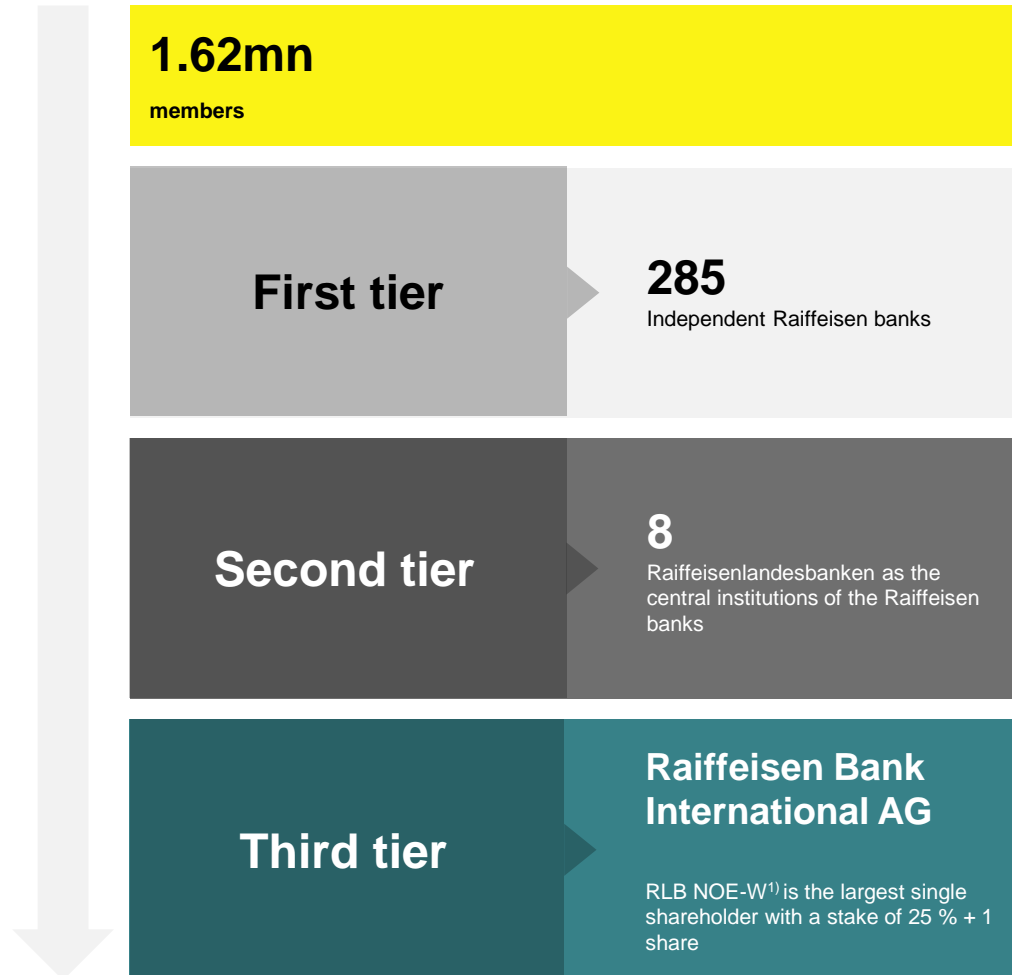


Since 2024, Vienna once again has over **2 million registered inhabitants** - making Austria's capital the **fifth largest city in Europe** after Paris, Berlin, Madrid and Rome.



With a **GRP of EUR 110 billion**, Vienna accounts for more than a **quarter of Austria's total economic output** - which also puts it second only to Salzburg in terms of GDP per capita in the country.

AUSTRIA'S RAIFFEISEN SECTOR AND THE "THREE-TIER" OWNERSHIP STRUCTURE



Raiffeisen Banking Group (RBG) – largest banking group in Austria

RBG with total assets of EUR 400 bn as of 31/12/2023.

Solid funding profile of RBG based on a domestic market share of around 34% of total customer deposits, not least due to superior brand recognition.

Three-tier Aufbau der RBG:

- 1st tier:** 285 independent cooperative Raiffeisen banks focusing on retail banking. They hold shares in:
- 2nd tier:** 8 independent regional Raiffeisen banks focusing on corporate and retail banking. They hold approx. 61.2% of the capital stock of:
- 3rd tier:** Raiffeisen Bank International AG.

RBG's Institutional Protection Schemes (IPS):

Protection schemes designed pursuant to CRR to ensure the liquidity and solvency of participating members. RBI and all Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes.

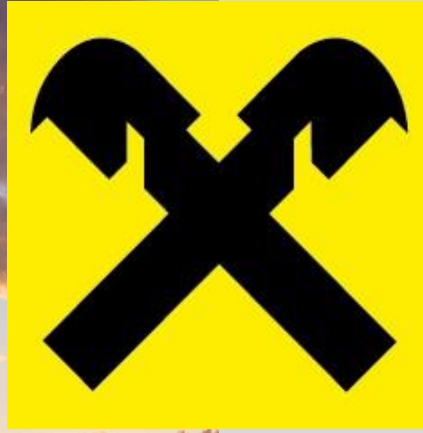
1) held at 85% by 42 Lower Austrian Raiffeisen Banks and at 15% by Raiffeisen Lagerhaeuser in Lower Austria and others.

THE RAIFFEISEN HOLDING NOE-W¹⁾ HAS A DIVERSIFIED BUSINESS MODEL

Raiffeisen Holding NOE-Wien



1) RH NÖ-W acts as the parent company of RLB NOE-W.
Sources: internal data and research.



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REGIONALLY ANCHORED: RLB NOE-W AT A GLANCE

Well capitalized¹⁾

- CET1 ratio: 22.1%
- Total Capital ratio: 23.6%¹⁾

Rating

- A2 (LT) rating (negative outlook)
- Covered Bonds Rating: Aaa
- ISS ESG: Prime Status

Active on the capital market

- Diversified refinancing base
- Large Austrian issuer in the covered bond market

RLB NOE-W:

- Is the **central institution of the Raiffeisen banks** in Lower Austria and the largest single shareholder of Raiffeisen Bank International.
- Is a **universal bank headquartered in Vienna** and serves private and private banking clients as well as corporate and institutional clients at 20 locations.
- Is one of the **top 10 banks in Austria** in terms of total assets.
- The parent company of RLB NÖ-W - **Raiffeisen-Holding NÖ-W** - has its roots in the cooperative sector and is a broadly diversified Austrian holding company **active in the banking, agricultural, infrastructure and media sectors**.



Half-year result of banking operations remains at a high level. Very good RBI operating result reduced by impairments.

- **Profit before tax** amounted to EUR 90 mn up from EUR 274.4 mn as at HY 2023 (which was impacted by impairments).
- **Increased Net Interest Income** of **EUR 165.9 mn** (vs EUR 154.4 mn at HY 2023) and a **stable Net Fee & Commission Income** with EUR 26.6 mn (vs EUR 27.7 mn at HY 2023).

¹⁾ RLB NOE-W is part of the Raiffeisen-Holding NOE-W financial institution group and is therefore not subject to the regulations governing financial institution groups or requirements on a consolidated basis. Raiffeisen-Holding NOE-W, the parent company, is responsible for compliance with these regulatory requirements at the financial institution group level. Accordingly, the own funds requirements for the financial institution group are used within this presentation.

OBJECTIVES & FOCUS OF THE 2027 BUSINESS STRATEGY OF RLB NOE-W

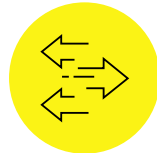
- **Focus on the brand**, with a clear and strong positioning **towards the customers**.
- Targeted, efficient allocation of resources to **focus on segments** and **selected niches** for **sustainable growth**.
- **Focus on the core products** and selectively expand through **partnerships** and **ecosystem offerings**.
- Positioning as a **partner in sustainability topics**, beyond pure financing activities.
- **Realignment of the organization** with a focus on **action orientation** and **cross-divisional cooperation**.
- In the spirit of **absolute customer centricity**, we want to provide our customers with **fast and user-friendly offers**.

Key elements of the strategy



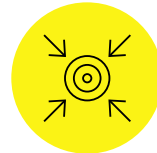
Mittelstand

Our sales teams increasingly focuses on small and medium-sized enterprises (SME) – the backbone of the Austrian economy. This allows RLB NOE-W to achieve greater diversification in our portfolio and return to the roots.



Omnikanal

We increasingly reach our private individual (PI) customers through a focused omni-channel strategy that promotes quality across all interaction channels and uses new ecosystems for growth. Our deposit-focused approach for PI customers supports the growth of the entire bank through funding.



Produktangebot

We do less – and do it right. For SMEs and PI customers we focus on the core products. Beyond our core focus offering we rely on partners.



Nachhaltigkeit

As a regional bank, we stand for the transformation of the economy and households towards sustainability. We offer all the necessary products for this – and an ecosystem of partners beyond that. As a bank, we strive for a clear net zero commitment.



Zusammenarbeit

We prioritize action-orientation and stronger cross-functional cooperation and adapt our organization to achieve more speed, less duplication and clear responsibilities and entrepreneurial thinking.

HALF-YEAR RESULTS 2024 - CONSOLIDATED BALANCE SHEET¹⁾

Assets in EUR mn	31.12.2022	31.12.2023	30.06.2024
Financial assets at amortized cost	23,030	24,542	24,555
<i>of which loans and advances to customers</i>	14,891	15,867	15,746
<i>of which bonds</i>	4,118	5,001	5,547
<i>of which loans and advances to other banks</i>	4,009	3,643	3,245
<i>of which other financial assets</i>	13	31	16
Financial assets designated at fair value through profit or loss	802	895	881
<i>of which trading portfolio</i>	674	744	741
<i>of which investments, immaterial shares in subsidiaries and associates</i>	14	17	17
<i>of which bonds not held for trading</i>	1	1	1
<i>of which loans and advances to costumers not held for trading</i>	113	133	123
Financial assets at fair value through other comprehensive income	19	28	30
Interest in equity-accounted investments	1,867	2,405	2,448
Other Assets	2,975	7,208	6,137
Balance sheet assets	28,693	35,079	34,050

Equity and liabilities in EUR mn	31.12.2022	31.12.2023	30.06.2024
Financial liabilities measured at amortised cost	25,468	31,418	30,256
<i>of which deposits from other banks</i>	9,387	12,155	10,943
<i>of which deposits from customers</i>	8,896	9,917	10,007
<i>of which securitized liabilities (incl. Tier 2 capital)</i>	7,084	9,248	9,211
<i>of which other financial liabilities</i>	101	98	96
Financial liabilities designated at fair value through profit or loss	343	261	263
Equity	2,098	2,664	2,839
Other liabilities	784	736	693
Balance sheet equity and liabilities	28,693	35,079	34,050

ASSETS

- **Stable development in customer business** despite challenging environment and increase in debt securities compared to PY
- **Increase in the value** of companies accounted for using the equity method

EQUITY AND LIABILITIES

- **Reduction in deposits from credit institutions** and further strengthening of the customer deposit base
- **Further stabilization of the equity base** by increasing equity by 7% compared to FY 2023.



Reduction in total assets due to reduction in other assets with stable customer business.

¹⁾ figures shown on an IFRS basis.

HALF-YEAR RESULT 2024 - CONSOLIDATED RESULT

P&L | Income statement¹⁾

Consolidated income statement in EUR mn.	1-6/2022	1-6/2023	1-6/2024
Net interest income	110.38	154.42	165.88
Net fee and commission income	28.18	27.75	26.59
Profit from equity-accounted investments	-530.60	227.48	45.51
Profit/Loss from financial assets, liabilities, investments and non-financial assets	18.09	-2.36	8.93
Other operating profit/loss	2.51	2.60	17.47
Operating income	-371.44	409.89	264.38
Staff costs	-59.06	-64.17	-72.13
Other administrative expenses	-53.87	-61.40	-65.28
Depreciations/amortizations/write-offs	-7.55	-8.26	-8.89
Depreciation, amortization, personnel and operating expenses	-120.48	-133.82	-146.30
Net impairment loss/reversal of impairment to financial assets	-6.95	-2.75	-28.09
Profit/loss before tax	-497.89	274.38	89.99
Income tax	-5.65	-5.06	-6.84
Net profit/loss after tax	-503.54	269.32	83.15

EARNINGS

- Further **improvement in net interest income by 7%** compared to HY 2023.
- **No significant fluctuations in net commission income** compared to recent years.

APPLICATIONS

- **Operating expenses increased by 9.3%** compared to HY 2023 due to **inflation and investments in strategic projects**.



The result for the period fell due to the companies accounted for using the equity method.

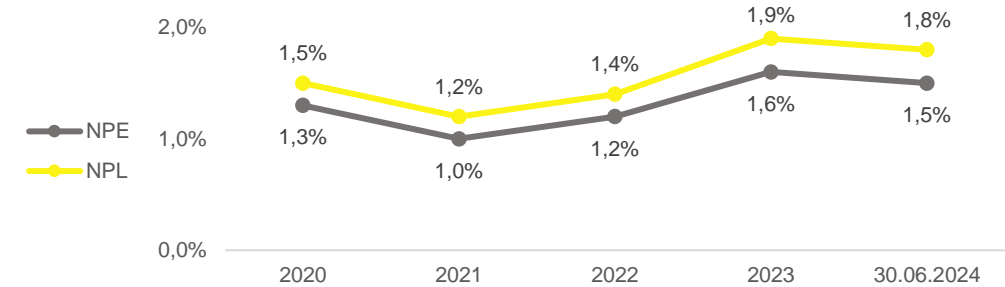
¹⁾ figures shown on an IFRS basis.

RLB NOE-W REPORTS A SOLID REGULATORY CAPITAL & RISK SITUATION

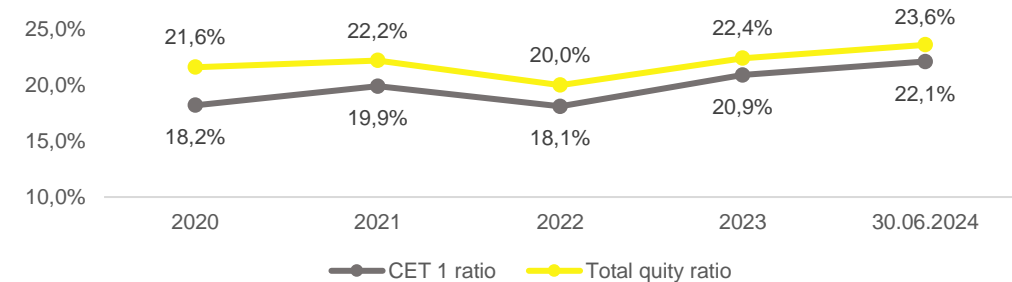
Key Financials

	31.12.2022	31.12.2023	30.06.2024
Capital situation			
Total Risk-Weighted Assets (RWAs) [EUR mn.]	12,557	13,631	13,770
Total Capital [EUR mn.]	2,672	3,226	3,422
Common Equity Tier 1 ratio (CET1)	18.1%	20.9%	22.1%
Total Capital ratio	20.0%	22.4%	23.6%
Risk figures			
Non Performing Exposure (NPE) ratio	1.2%	1.6%	1.5%
Non Performing Loans (NPL) ratio	1.4%	1.9%	1.8%
Coverage Ratio I	49.7%	29.6%	37.3%
Coverage Ratio II	75.9%	91.5%	78.9%
Key performance indicators			
Return on Equity after tax	- ¹⁾	33.9%	6.1%
Cost/Income Ratio (incl. at-equity contribution)	18.4%	19.9%	23.8%
Cost/Income Ratio (excl. segment RBI)	59.1%	55.4%	55.1%
Liquidity ratios			
LCR	118.5%	144.7%	155.4%
NSFR	108.7%	111.4%	118.4%
MREL ratios			
Regulatory requirement	30.4%	30.8%	30.5%
Total MREL ratio	40.9%	37.5%	39.0%

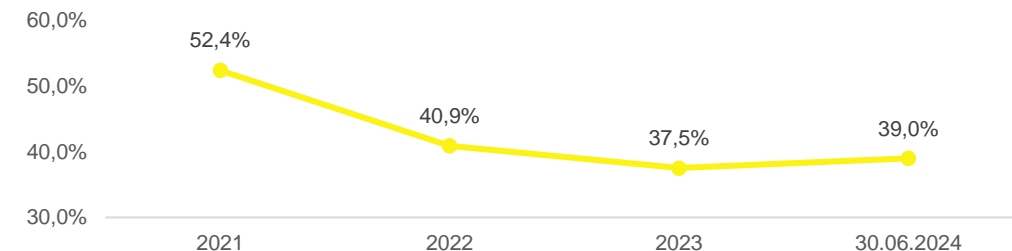
Development of NPE & NPL ratio



Development of regulatory capital ratios²⁾

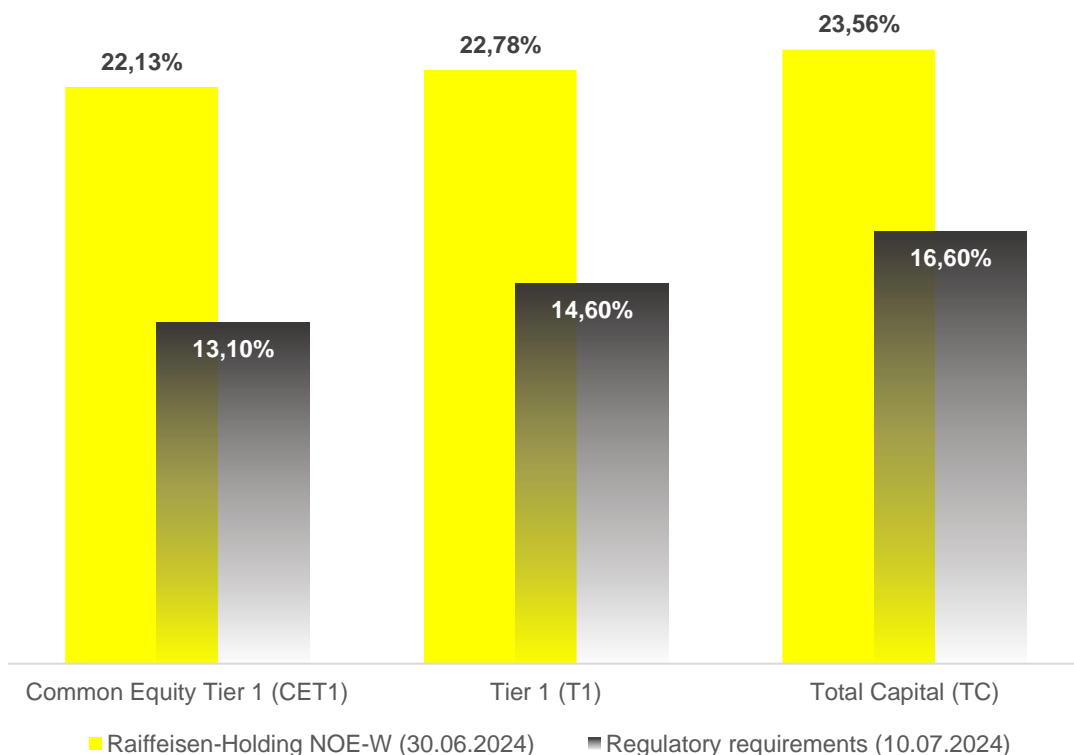


Total MREL ratio



THE PARENT COMPANY RAIFFEISEN-HOLDING NOE-W IS WELL CAPITALIZED¹⁾

Regulatory capital position²⁾ of Raiffeisen-Holding NOE-W KI-Group

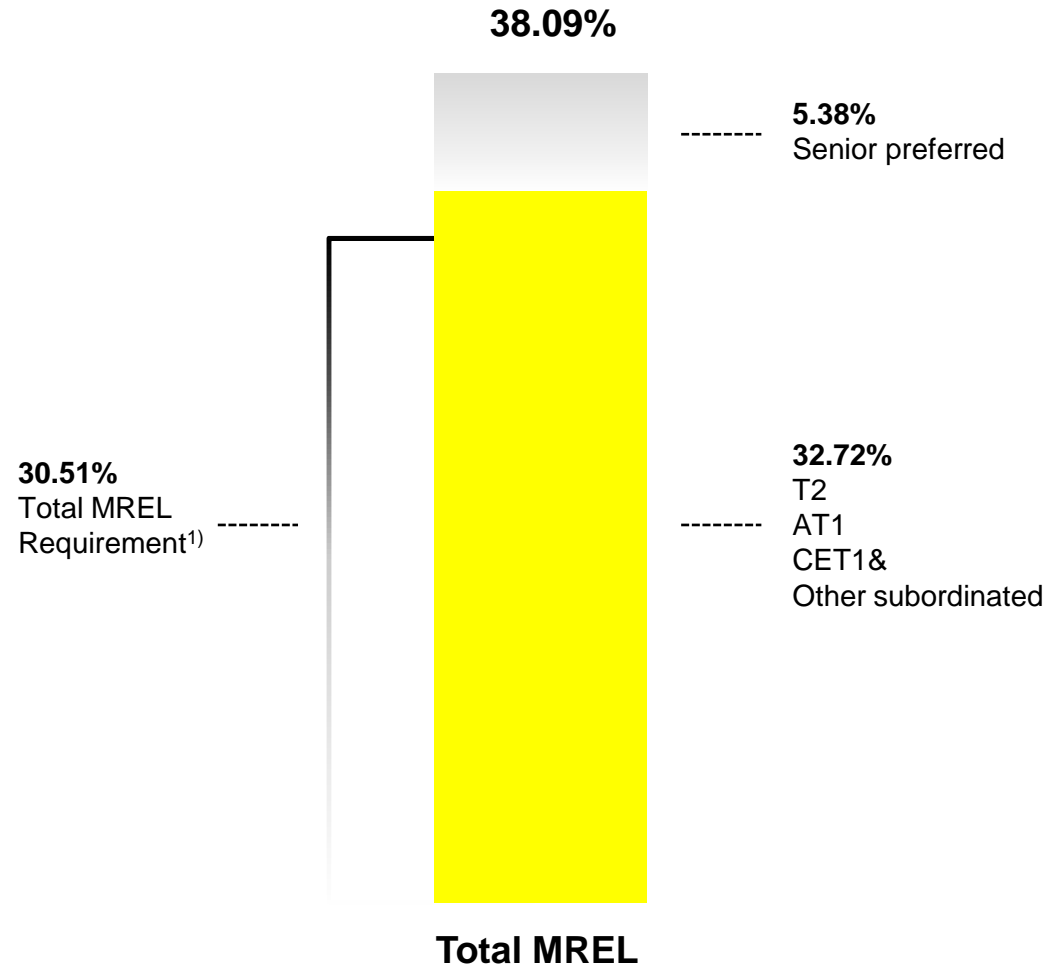


Regulatory requirements as of 18 December 2024

	CET 1	T1	TCR
Minimum requirements according CRR	4.50%	6.00%	8.00%
SREP ratio	4.60%	4.60%	4.60%
Capital buffer requirements	4.00%	4.00%	4.00%
Systemic risk buffer			0.50%
O-SII buffer			0.90%
Capital conservation buffer			2.50%
Countercyclical capital buffer			0.10%
Overall capital requirement	13.10%	14.60%	16.60%

¹⁾ RLB NOE-W is part of the Raiffeisen-Holding NOE-W financial institutions group (fully consolidated). ²⁾ The fully loaded figures as of 30 June 2024 are: Common Equity Tier 1 ratio is 22.1% and for the Total Capital Ratio 23.6%. II CRR stands for Capital Requirements Regulation: [Consolidated TEXT: 32013R0575 — EN — 01.01.2024 \(europa.eu\)](#).

MREL AND FUNDING PLAN OF RLB NOE-W



Total MREL of RLB NOE-W as of 30 June 2024

- **MREL-Requirement:** 30.51%
- **MREL:** 38.09% (of which 5.4% Senior)
- **TREA:** 12,555
- **Puffer to MDA:** 7.58%

Funding plan of RLB NOE-W for 2024 and 2025

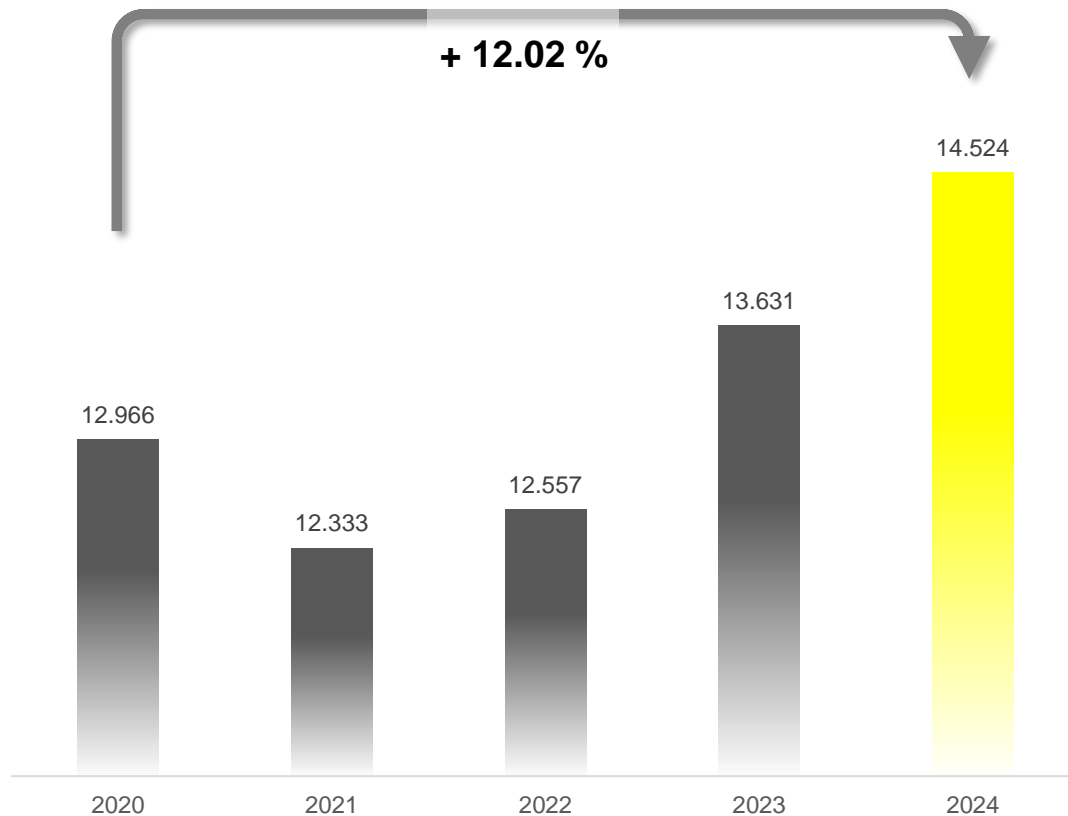
- The funding plan for 2024 is **mostly completed**.
- The total funding requirement for 2025 is approximately EUR 700 mn. and will be covered through a **mix of retail and private placements** in the **COV, SEN, and T2** segments.

1) Measured as of 30 June 2024.

GROWING LOAN PORTFOLIO IN 2024 FOR THE RAIFFEISEN-HOLDING NOE-W

Development of the risk-weighted assets

Risk-weighted assets for credit risk in EUR mn¹⁾



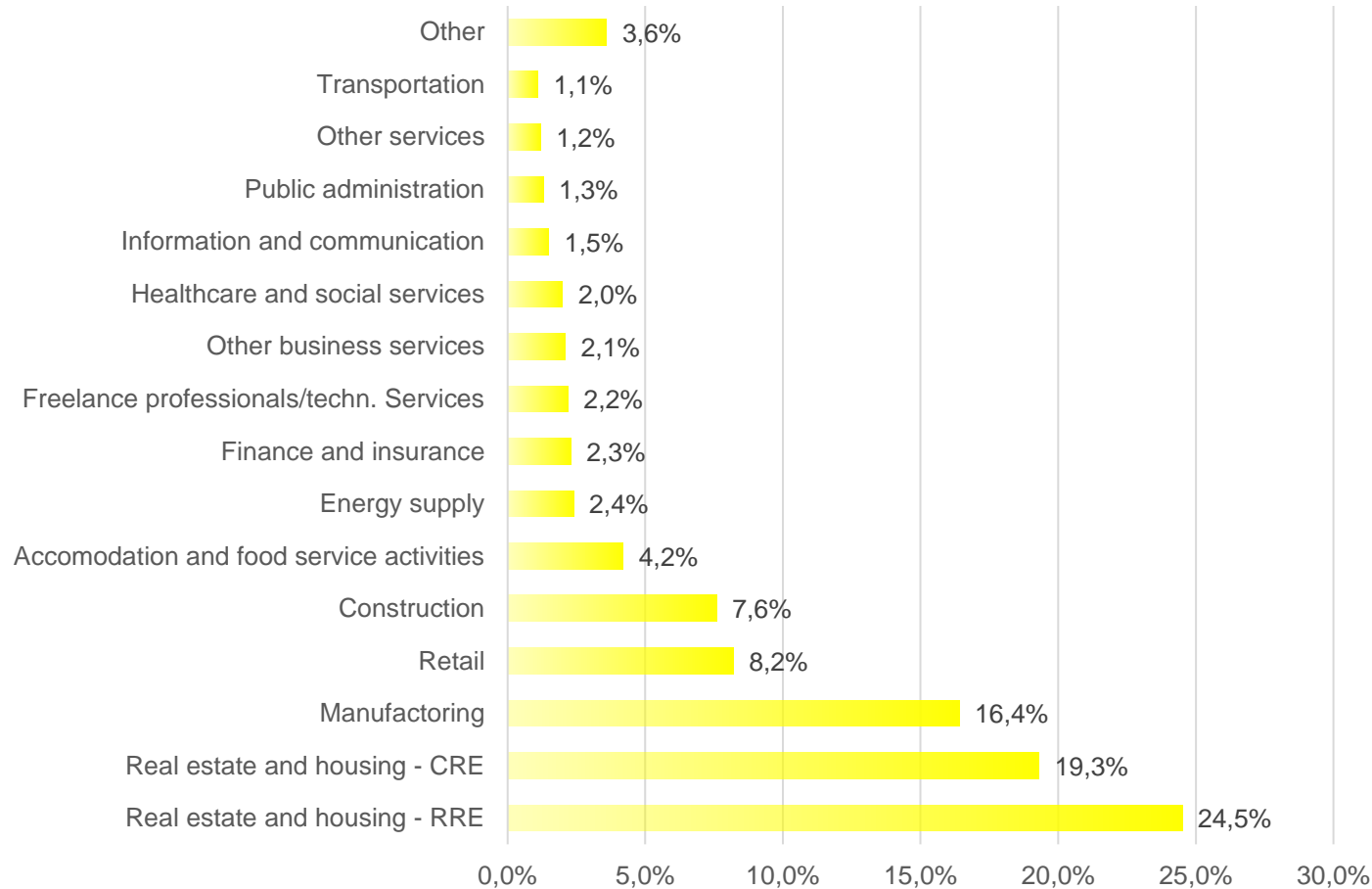
Total capital requirements in EUR mn

	30.06.2022	30.06.2023	30.06.2024
Capital requirement for credit risk	1,005	1,090	1,102
Capital requirement for position risk in debt instruments & assets	12	3	3.09
Capital requirement for CVA	5	6	4.99
Capital requirement for operational risk	45	52	52.23
Total capital requirement	1,067	1,152	1,162
Risk-Weighted Assets (Credit Risk)	12,557	13,631	14,524
Total Risk-Weighted Assets (RWAs)	13,341	14,396	14,523

1) Measured as of 30 June 2024.

THE CORPORATE LOAN PORTFOLIO IS DIVERSIFIED AND 83% OF THE EXPOSURE IS GENERATED IN AUSTRIA

Classification of RLB NOE-W's corporate portfolio by industry in %¹⁾



82.90%

of the corporate exposure is generated with customers in Austria.

The majority of the loans in the **real estate and housing** category are for residential real estate.

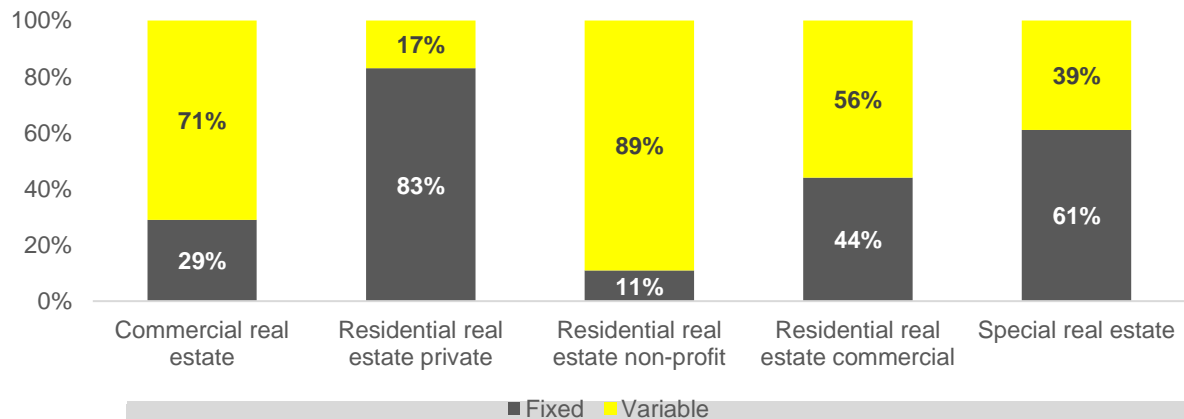
¹⁾ Data as of 30 June 2024 for the customer business of RLB NOE-W.

DETAILS FOR THE COMMERCIAL AND RESIDENTIAL REAL ESTATE PORTFOLIO OF RLB NOE-W

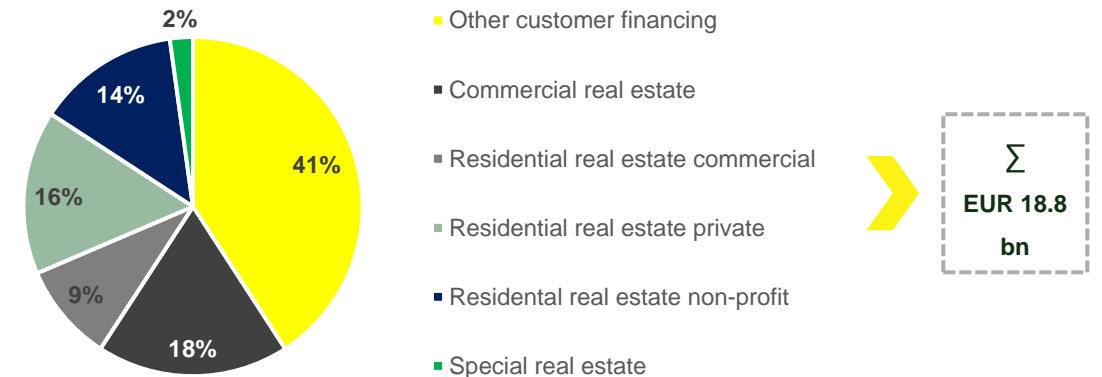
Breakdown by asset class as of 30 June 2024

Asset class, in EUR mn	Exposure	In %	Collateralisation ratio	∅ PD	∅ LTV	∅ LTV new businesses ²⁾	Construction phase	Speculative properties ³⁾	Project financing ⁴⁾
Gewerbeimmobilien Kommerz	3,440	31%	87%	2.30%	51%	56%	11%	2%	73%
Spezialimmobilien	411	4%	68%	1.90%	50%	57%	15%	0%	35%
Wohnimmobilien Privat	2,933	26%	83%	1.20%	66%	69%	11%	0%	0%
Wohnimmobilien gemeinnützig	2,554	23%	91%	0.70%	60%	67%	10%	0%	0%
Wohnimmobilien Kommerz	1,759	16%	87%	1.60%	57%	59%	23%	24%	53%
Gesamt	11,096		86%	1.49%	58%	63%	13%	4%	32%

Interest rate agreement by asset class



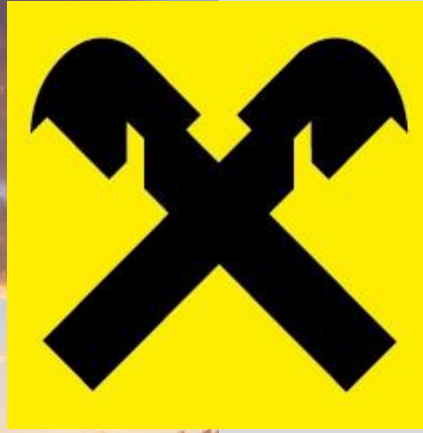
Composition of customer business activities¹⁾



Comments

The real estate portfolio contains a **high proportion of fixed interest rates** for the **financing of private residential real estate with 83%**.

Share in speculative real estate is low with 4% and the **∅ LTV of new business until June 2024 remains stable**.



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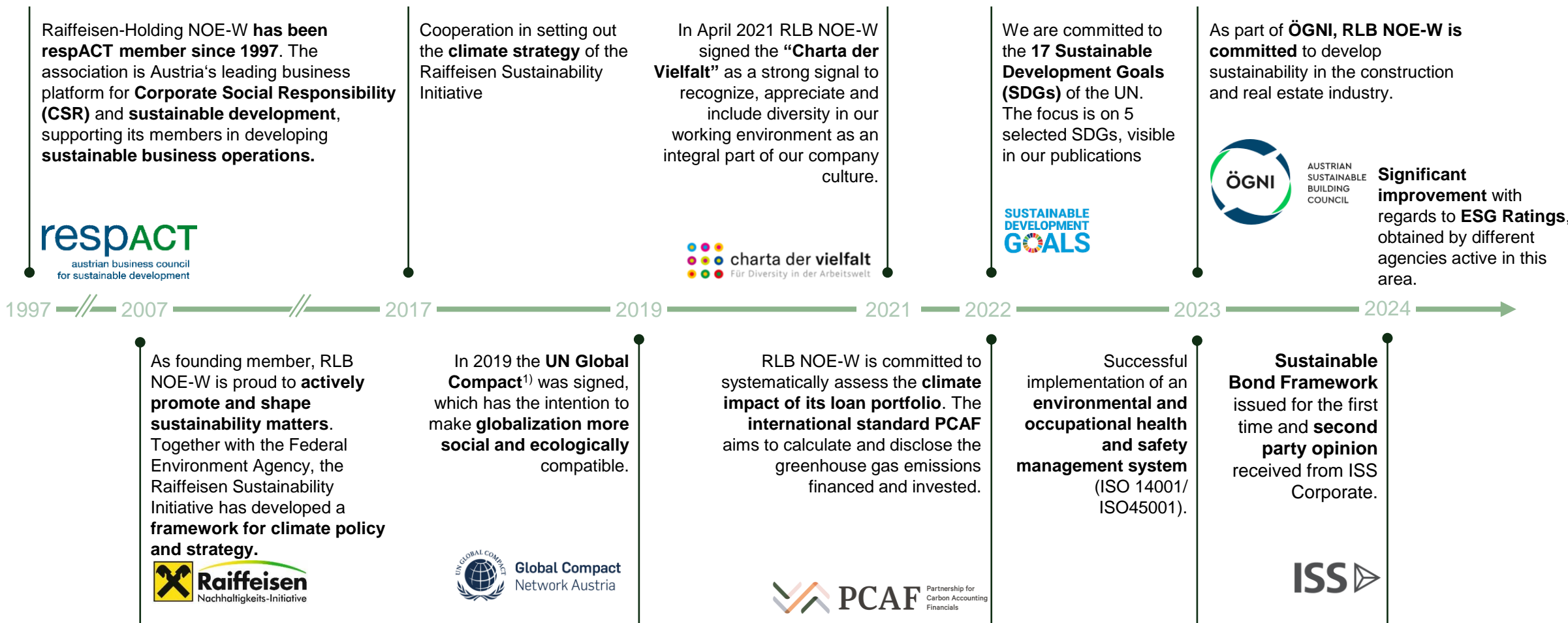
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SUSTAINABILITY: CLEAR GOALS ARE SET

Milestones



1) Signed by Raiffeisen-Holding NOE-W, also applicable for RLB NOE-W.

OVERVIEW OF THE SUSTAINABILITY APPROACH AT RLB NOE-W

More information is available¹⁾ in the sustainability report.



Our Understanding of sustainability

Our principles include diversity, risk awareness and a strict compliance culture. We recognize our ecological and social responsibility and strictly refuse any kind of discrimination.

Our Approach

We support our customers in their responsible transition to a climate-friendly and more liveable future - every ecological investment contributes to this.

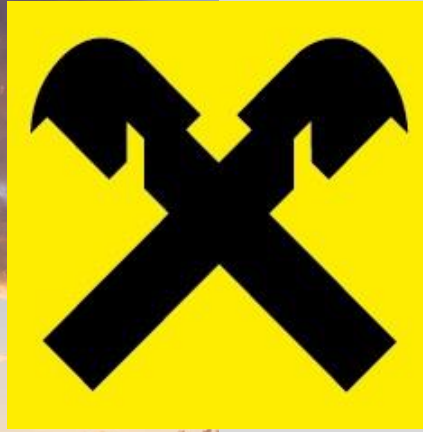
Sustainability in the core business

Our portfolio already includes more than 21% of loans with a social or ecological impact. Apart from financing demands, Raiffeisen NOE-W aims to make our region fit for the future.

Green Finance

RLB NOE-W offers a suitable mix of products for different financing and investment needs. Various ecological measures of our customers are eligible for green financing activities.

¹⁾ Available at: <https://www.raiffeisen.at/noew/rlb/de/meine-bank/unsere-werte/nachhaltigkeit/aktivitaetsbericht.html>.



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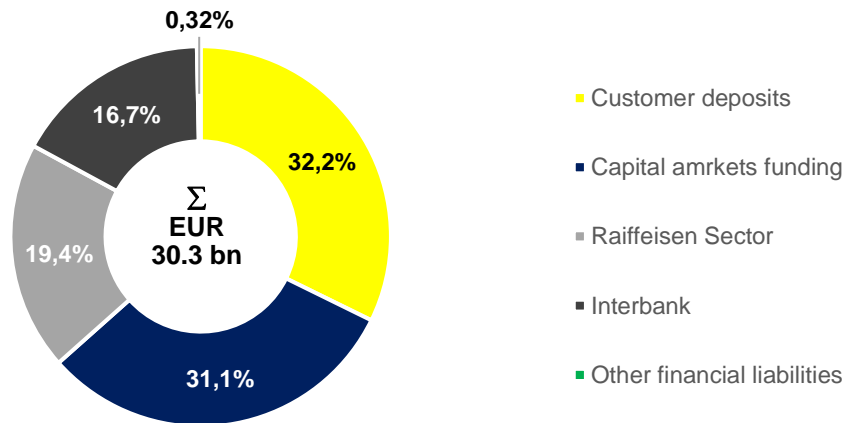
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FUNDING SITUATION OF RLB NOE-W

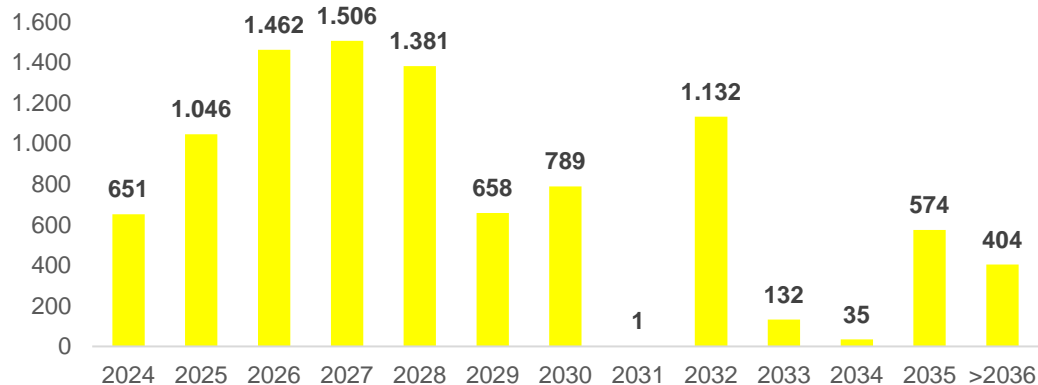
Funding structure*



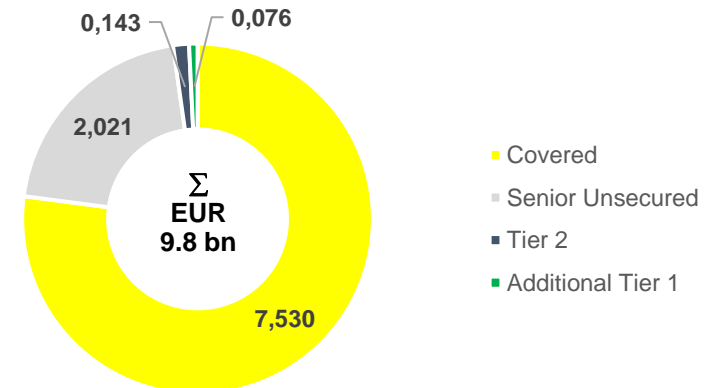
Funding plan

- **Total issue volume of RLB NOE-W:**
 - In 2022: EUR 2.6 bn
 - In 2023: EUR 2.3 bn
 - Until 30 June 2024: EUR 702 mn
- The funding plan for **2024 is mostly completed.**
- **Funding plan** for the years **2025** and **2026:**
 - 2025: Approx. EUR 700 mn in COV, SP, and T2 (retail and private placements)
 - 2026: Approx. EUR 1.5 bn in COV and SP (Benchmark, retail, and private placements)
- In general, the **funding volume** depends on the **demand for credit** and the **general market environment.**

Maturities bond issues in EUR mn**



Status bond issuances in EUR mn**



RATING OVERVIEW AND SUPERVISORY/REGULATORY TOPICS

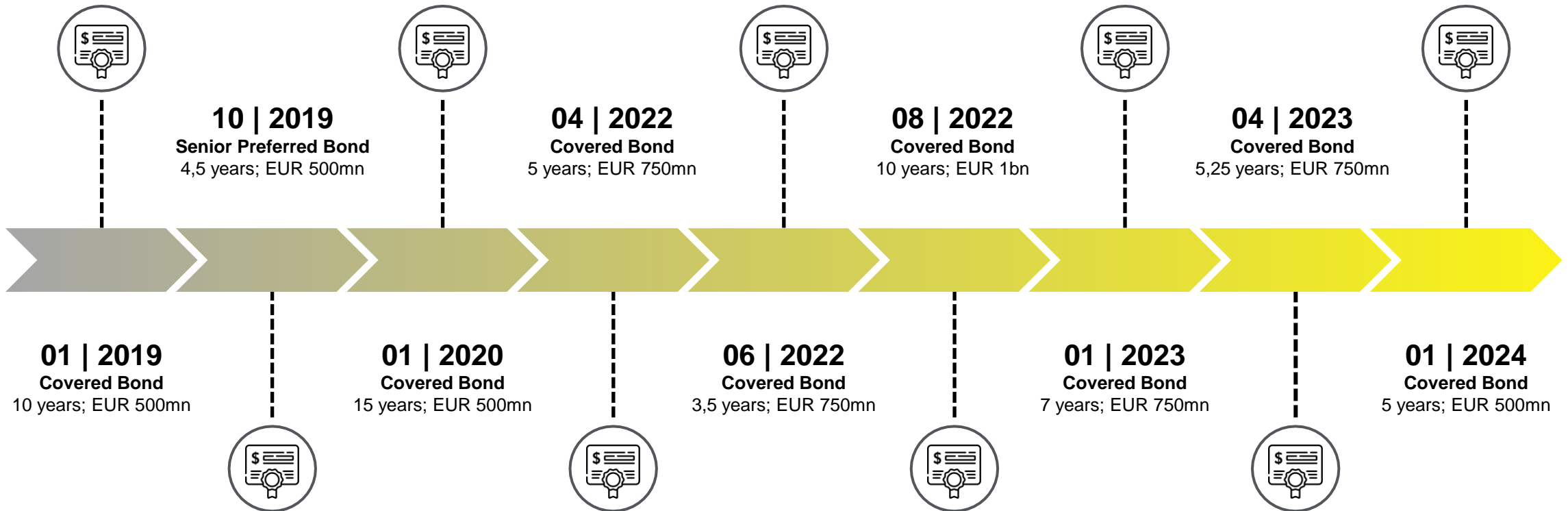
Ratings¹⁾

Long Term CRR	Long Term Debt	Long Term Deposit	Senior Unsecured	ESG-Rating
A1	A2	A2	A2	Prime Status <i>bei ISS ESG</i>
<u>Outlook</u>	<u>Outlook</u>	<u>Outlook</u>		
Not assigned	Negative	Negative		“Medium Risk“ <i>bei Sustainalytics</i>

Supervision/Regulatory

- From 2025, the **ECB will take over the supervision of RLB NOE-W** once the total balance sheet volume exceeds EUR 30 bn.
- Preparations for the **implementation of the Basel 3** finalization requirements (Basel 4) are underway.

ISSUANCE HISTORY OF RLB NOE-W SHOWS A REGULAR PRESENCE

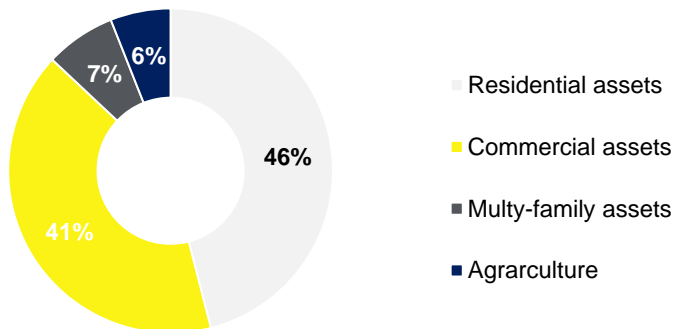


DETAILS ON THE MORTGAGE-BACKED COVER POOL OF RLB NOE-W¹⁾

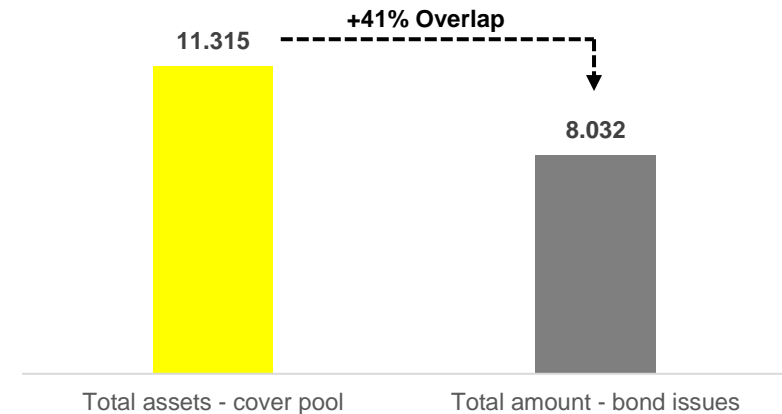
Key Facts of the cover assets

Rating	Aaa/Moody's
Origination	100% Austria
Number of loans	43,137
Average loan volume	EUR 262,311
Number of borrowers	32,026
Number of properties	44,202
Weighted av. remaining life of bonds	4.13 years
Weighted av. remaining life of cover pool	17.6 years
Average LTV	43%

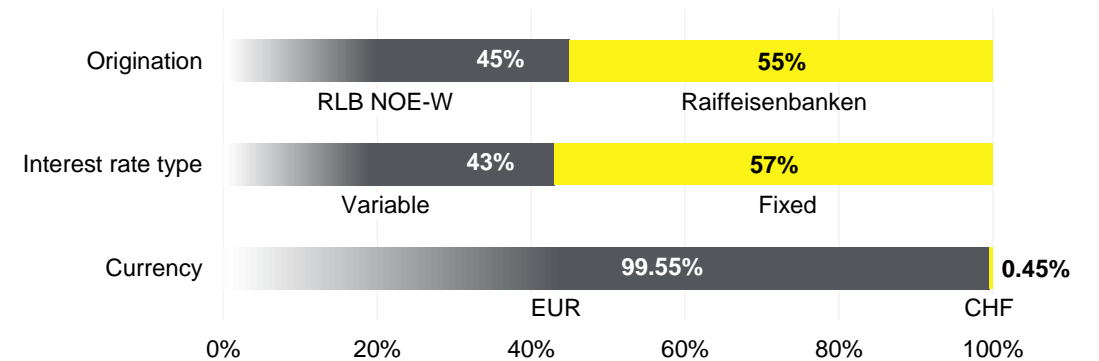
Distribution by type of use



Cover pool and issuances in EUR mn



Structure of the cover pool

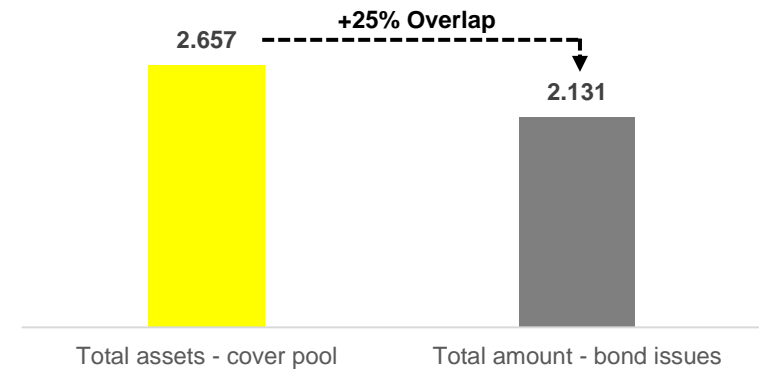


DETAILS ON THE PUBLIC-SECTOR COVER POOL OF RLB NOE-W¹⁾

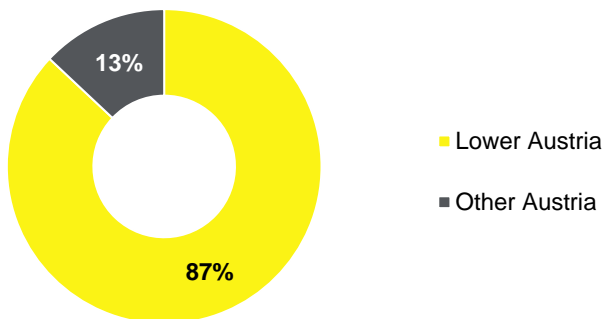
Key Facts

Rating	Aaa/Moody's
Origination	100% Austria
Number of loans	3,200
Average loan volume	EUR 829,239
Number of borrowers	1,343
Weighted av. remaining life of bonds	3.1 years
Weighted av. remaining life of cover pool	21 years

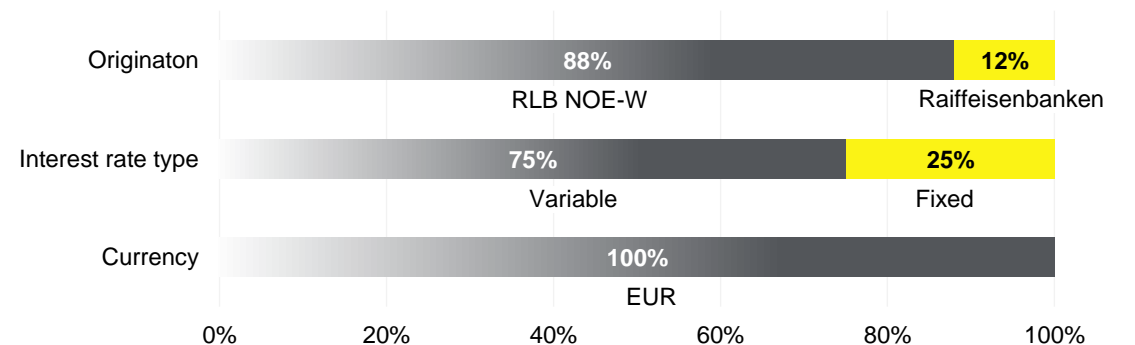
Cover pool and issuances in EUR mn.



Origin of loans



Structure of the cover pool



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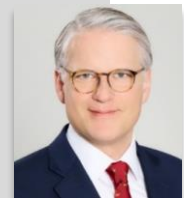
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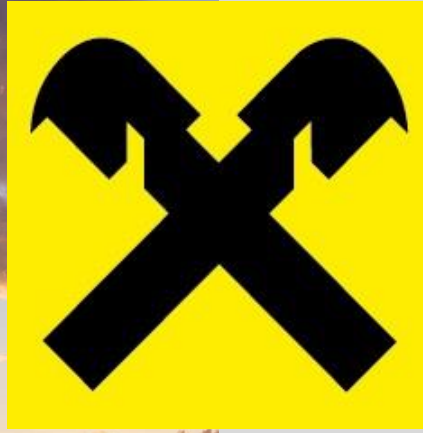
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Agenda

01 Raiffeisen in Austria

02 Overview RLB Niederoesterreich-Wien

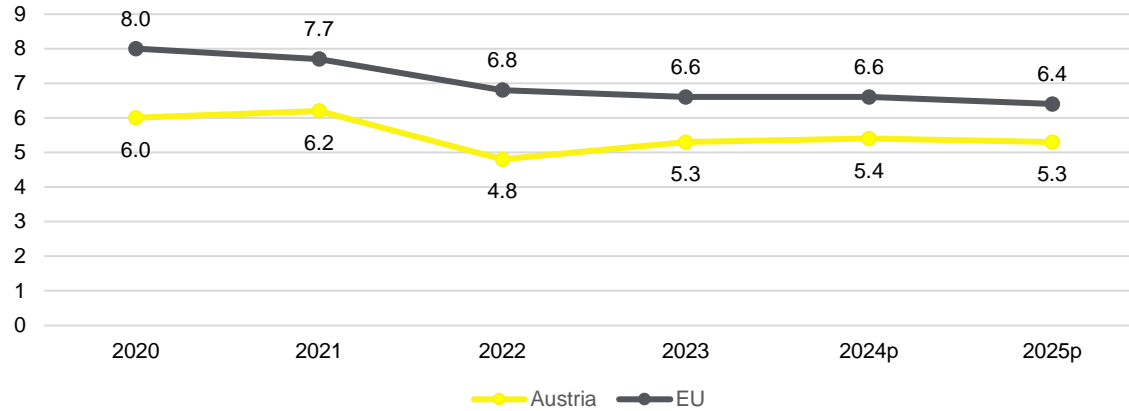
03 Sustainability Strategy

04 Funding & Cover Pool Information

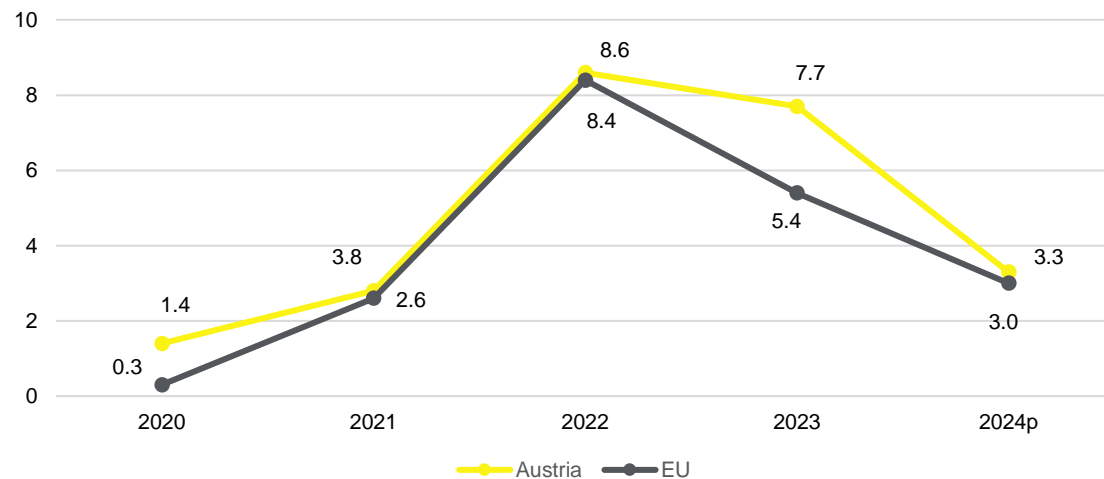
05 Appendix

ECONOMIC INDICATORS FOR AUSTRIA AND THE EU-AREA

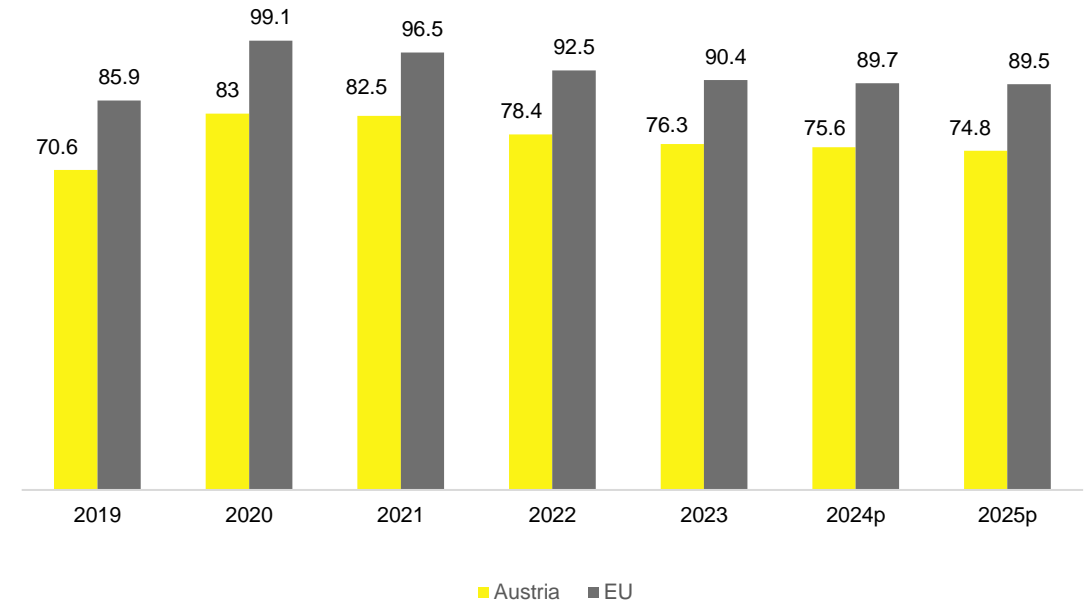
Unemployment rate (%)













Inflation (%)



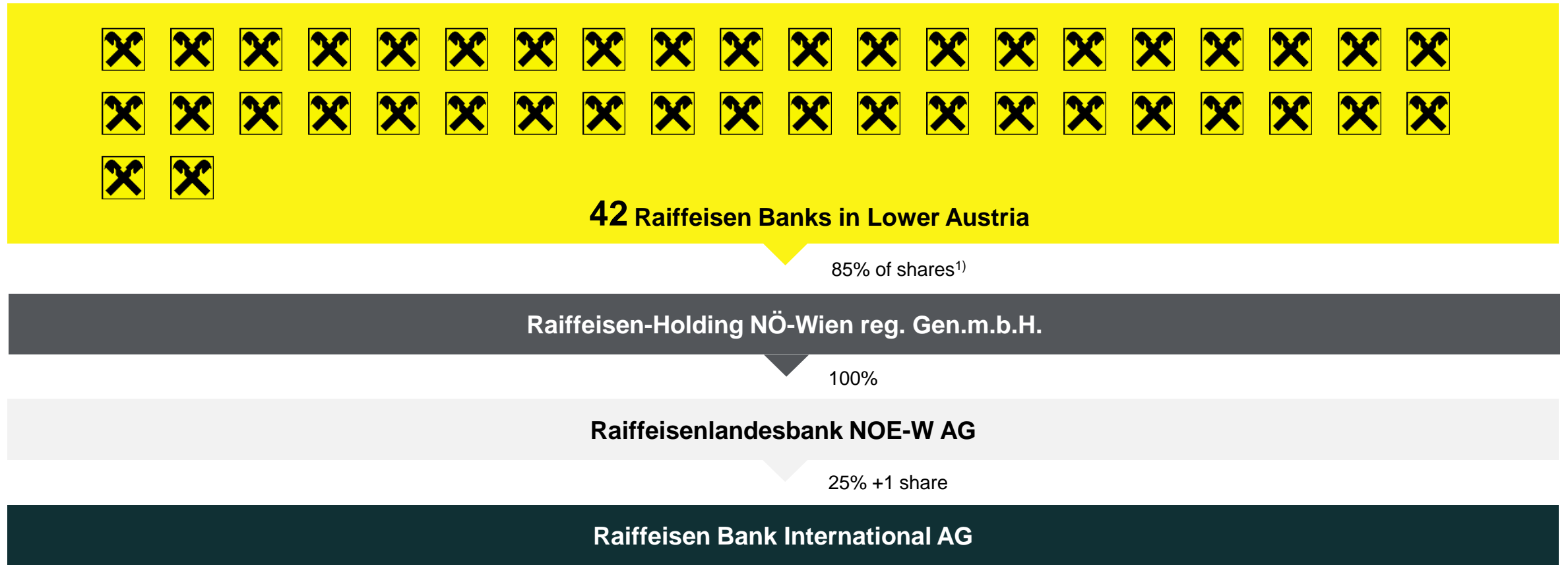
Public debt ratio in % of GDP



TOP 10 COMMERCIAL BANKS IN AUSTRIA BY BALANCE SHEET

Bank name		Total assets ¹⁾ in EUR bn, as of 30.06.2024	Rating Moody's LTR ²⁾
Erste Group Bank AG ³⁾		344.1	A1
Raiffeisen Bank International AG		210.0	A1
UniCredit Bank Austria AG		113.1	A2
BAWAG Group AG		53.6	A1
Raiffeisenlandesbank Oberösterreich AG		48.1	A2
Raiffeisenlandesbank Niederösterreich-Wien AG		34.1	A2
Oberbank AG		27.7	A/A-1
Steiermärkische Bank und Sparkassen AG		21.3 ⁴⁾	Not rated
HYPO NOE Landesbank für Niederösterreich und Wien AG		16.8	A/A
Raiffeisen-Landesbank Steiermark AG		16.6	A/2

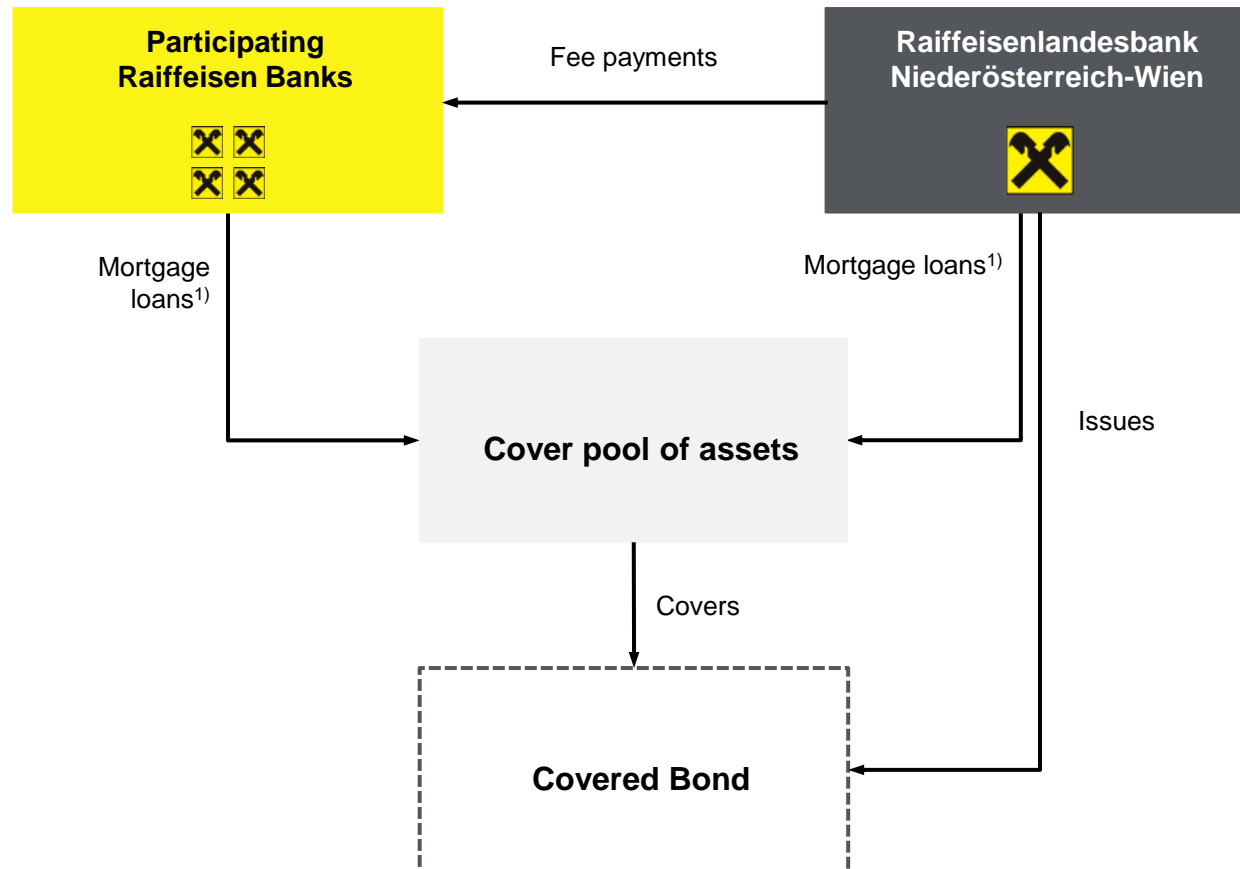
"THREE-TIER" OWNERSHIP STRUCTURE OF RAIFFEISEN IN LOWER AUSTRIA AND VIENNA



¹⁾ 15% of the shares are held by the Lower Austrian Lagerhaeuser (warehouses) and others.

MORTGAGE-BACKED COVER POOL IS COMPRISED 100% OF LOANS TO AUSTRIAN BORROWERS

Cover pool logic for RLB NOE-W



- **100% Austrian real estate**, thereof 92% in the region (Vienna and Lower Austria).
- **42 independent, regionally-based Raiffeisenbanks** currently provide mortgage-backed loans for the cover pool of RLB NOE-W.
- **High regional granularity** with ~27,000 individual loans from participating Raiffeisenbanks.

¹⁾ Loan remains on the balance sheet of the respective Raiffeisenbank or RLB NOE-W.

BREAK-DOWN OF THE COVER POOL BY ASSET SIZE¹⁾

Mortgage-Backed Cover Pool

Slice by size	Number of loans	Slice in the cover pool
<0.1 mn.	18,284	911
0.1 - 0.3 mn.	18,566	3,270
0.3 - 0.5 mn.	3,240	1,219
0.5 - 1 mn.	1,599	1,107
1 - 5 mn.	1,238	2,440
>5 mn.	210	2,368
Total	43,137	11,315

Public-Sector Cover Pool

Slice by size	Number of loans	Slice in the cover pool
<0.1 mn.	1,309	47
0.1 - 0.3 mn.	693	115
0.3 - 0.5 mn.	198	80
0.5 – 1 mn.	310	232
1 – 5 mn.	730	1,412
>5 mn.	51	771
Total	3,292	2,657

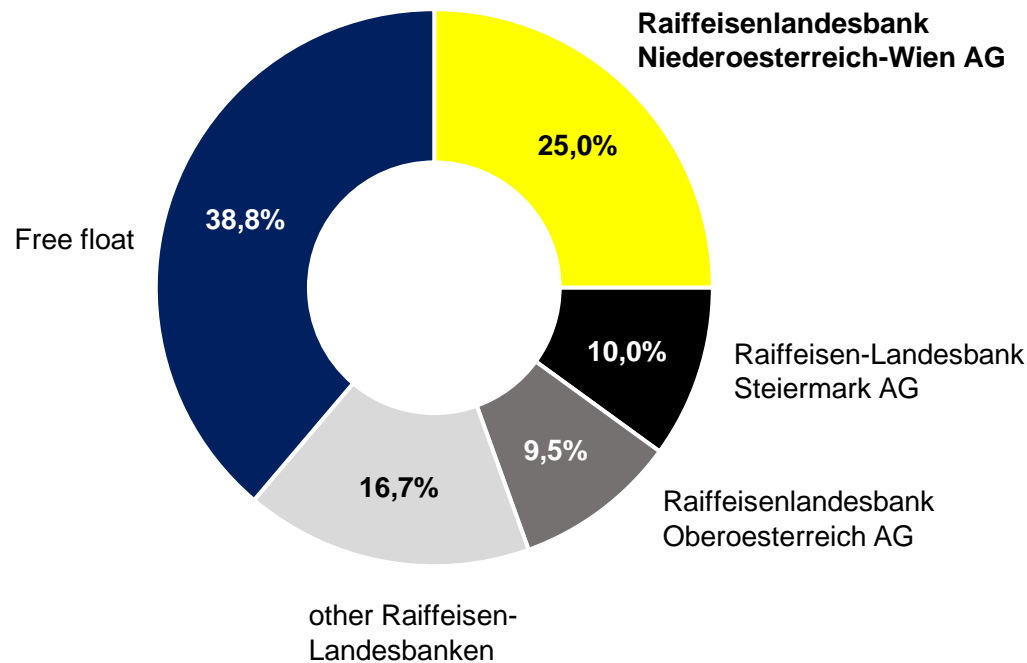
Comments

RLB NOE-W shows a **granular portfolio** as underlying assets for the **covered bond issuances**.

WITH A STAKE OF 25% + 1 SHARE RLB NOE-W IS THE LARGEST SINGLE SHAREHOLDER OF RBI AG

Shareholder Structure & Key Facts

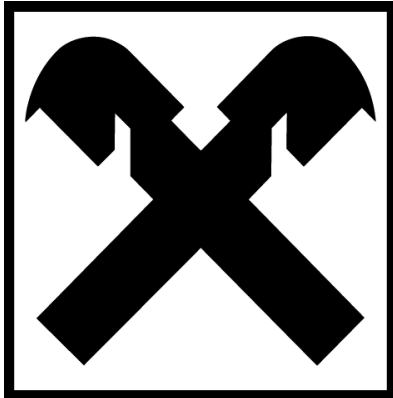
Shareholder Structure¹⁾



Key Facts as of 30 June 2024

- Rating¹⁾: Moody's A1 (stable), S&P A- (negative)
- Total assets: EUR 210 bn.
- Consolidated profit: EUR 1.3 bn.
- NPE: 1.8%
- Total Capital ratio²⁾: 21.9%
- T1 ratio²⁾: 19.5%
- CET1 ratio²⁾: 17.8%

RAIFFEISEN HAS ESTABLISHED A SEPARATE AND OFFICIALLY RECOGNIZED INSTITUTIONAL PROTECTION SCHEME (IPS)¹⁾



- **Contractual liability agreement** governed by the rules set out in the **CRR²⁾** to ensure liquidity and solvency of its members.
- Termination of the previous protection schemes on federal and regional level, **implementation of a new Raiffeisen-IPS on federal level.**
- On behalf of the Raiffeisen-IPS, **Österreichische Raiffeisen-Sicherungseinrichtung eGen (ÖRS)**, assumes risk monitoring (early risk detection) and reporting as well as the administration of the funds for the IPS fund and the fund of Austria's statutory deposit insurance scheme.
- **Coherent and joint risk monitoring** to ensure early identification of potential risks and to provide support prior to resolution in the form of loans, liquidity, guarantees and capital.
- **Support** is still **split** between **federal** and **regional level**: first level support by the regional Raiffeisenbanks and the respective Raiffeisenlandesbank followed by additional support on federal level if required.
- The **target volume³⁾ of the IPS fund** gets aligned with the overall risk position of the Raiffeisen IPS – including possible supplementary compensations from members (as of 31.12.2023: **contribution by RLB NOE-W amounts to EUR 49mn**).
- The new Raiffeisen-IPS was officially recognized as a **separate deposit guarantee** and investor **compensation scheme** according to ESAEG⁴⁾.

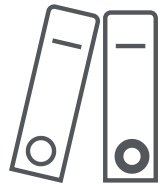
¹⁾ The new Raiffeisen-IPS was approved by the European supervisory authority ECB on 21 May 2021, and by the Austrian Financial Market Authority (FMA) on 18 May 2021.

²⁾ IPS according to Article 113 para. 7 and Article 49 para. 3 of the Capital Requirements Regulation (CRR).

³⁾ Target volume: 0.5% of the total risk position of Raiffeisen-IPS as of the respective reference date according to the annual IPS report and based on internal data of RLB NOE-W in addition.

⁴⁾ Raiffeisen Banking Group left the Einlagensicherung Austria (ESA) as per 29 November 2021.

MOST RELEVANT FURTHER INFORMATION



Finanzberichte / Financial Reports



<https://www.raiffeisen.at/noew/rlb/de/meine-bank/investor-relations/finanzberichte.html>



<https://www.raiffeisen.at/noew/rlb/de/meine-bank/investor-relations/financial-reports.html>



Deckungsstock / Cover Pool



<https://www.raiffeisen.at/noew/rlb/de/meine-bank/investor-relations/rating--deckungsstoecke--sicherungssystem-und-offenlegung.html>



<https://www.raiffeisen.at/noew/rlb/de/meine-bank/investor-relations/rating--cover-pools--disclosure-and-protection.html>



Investoren Präsentation / Investor Presentation



<https://www.raiffeisen.at/noew/rlb/de/meine-bank/investor-relations/ueber-uns.html>



<https://www.raiffeisen.at/noew/rlb/de/meine-bank/investor-relations/about-us.html>

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Prospectus note for investors: Complete and extensive information on RLB NÖ-WIEN and its offering programme is provided in the debt issuance programme prospectus dated May 3th 2024 (including supplements). These documents are available from RLB NÖ-WIEN, Friedrich-Wilhelm-Raiffeisen-Platz 1, 1020 Vienna, and can be reviewed during ordinary business hours and on the homepage of RLB NÖ-WIEN (www.raiffeisenbank.at/Investoren/Angebotsdokumente).

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As of: February 2025