

**Raiffeisen Landesbank Vorarlberg**
[www.rlbv.at/en/investorrelations](http://www.rlbv.at/en/investorrelations), [treasury@raiba.at](mailto:treasury@raiba.at)

Bloomberg site: RLBV&lt;GO&gt;

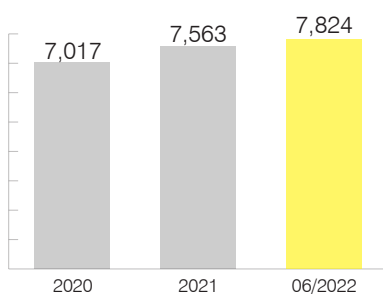
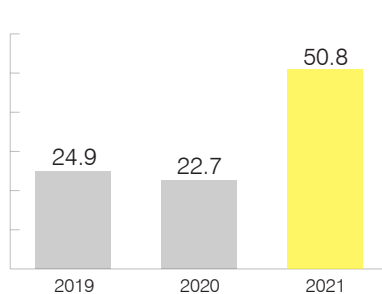
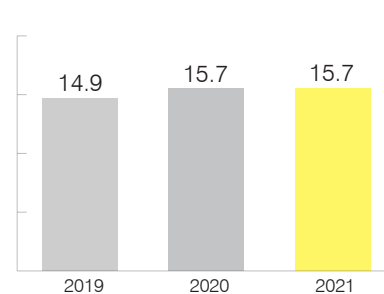
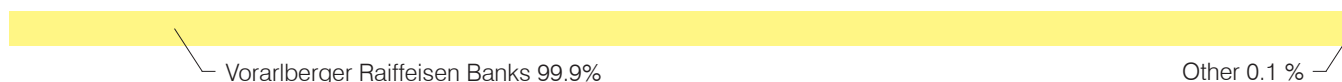
As of: December 2022

The Raiffeisen Landesbank Vorarlberg and the 16 autonomous Raiffeisen banks of Vorarlberg form the largest banking group in the state of Vorarlberg:

- strong roots in the region
- reliable financial service provider
- 20,800 corporate clients, 241,000 retail clients

**Rating (Moody's)**

Issuer rating	A3
Long-term bank deposits	A3
Short-term	P-2
Outlook	stable
Counterparty Risk Assessment	A2
Mortgage cover pool	Aaa


**Balance sheet (in million Euro)**

**Operating result (in million Euro)**

**Tier 1 Capital ratio (T1)/CET1 ratio (in %)<sup>1</sup>**

**Ownership structure**

**EXTRACT FROM THE KEY PERFORMANCE INDICATORS**

KPIs (UGB <sup>2</sup> ) in million EUR	31/12/2020	31/12/2021	30/06/2022
Balance sheet	7,017	7,563	7,824
Liabilities to customers	694	729	689
Receivables from customers	1,648	1,757	1,812
Securitized liabilities	2,193	2,516	2,810
Treasury securities	1,865	1,736	1,793
NPL ratio	2.9%	2.3%	2.2%
Number of employees (full-time equivalents)	344	342	342
Liquidity Coverage Ratio (LCR) at group level	160.6%	176%	167%
Tier 1 Capital ratio according to CRR <sup>1</sup>	15.7%	15.7%	
CET1 ratio according to CRR <sup>1</sup>	15.7%	15.7%	
Total Capital ratio according to CRR	17.5%	17.2%	
Own funds according to CRR	387	390	
Net interest income	34.5	32.2	
Operating result	22.7	50.8	
EBT (Profit after risk) <sup>3</sup>	12.3	43.2	

<sup>1</sup> RLBV does not have any Additional Tier 1 capital (AT1). The Tier 1 Capital ratio (T1) is therefore equal to CET1 ratio.

<sup>2</sup> Austrian Commercial Code

<sup>3</sup> Due to the directive of the ECB and FMA on the dividend policy, there haven't been a dividend pay by RLBV for the year 2020.



## COVER POOL

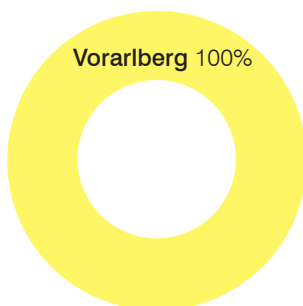
### Mortgage Cover Pool (as of: November 2022)

Total value of cover assets	3,421.9 Mio. Euro
Total value of issues in circulation	2,655.5 Mio. Euro
Nominal over-collateralisation (total cover/issues in circulation in %)	29%
Minimum over-collateralisation (Moody's) <sup>1</sup>	8.0%
Number of issues	48
Average issue volume	55.3 Mio. Euro
Weighted average LTV as per rating agency definition <sup>2</sup>	52.1%
Lending limit	60%
Number of covered loans	19,274
Number of debtors	14,916
Source of cover assets	2.8% Raiffeisen Landesbank, 92.2% Raiffeisen Banks
Average loan balance	177,562 Euro
Median loan balance	124,308 Euro
Largest loan	8.2 Mio. Euro
Share of 10 biggest loans	1.7%

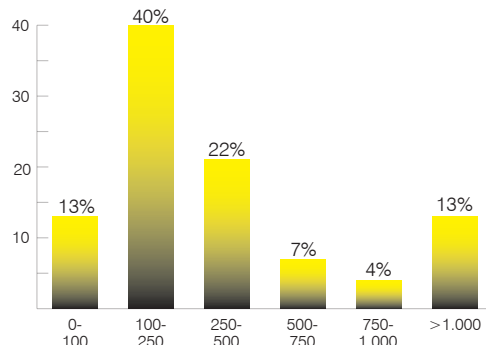
<sup>1</sup> as per Moody's performance overview dated 30/06/2022

<sup>2</sup> LTV definition rating agency calculation: (total receivables per borrower unit + total high-ranking mortgages)/total current value of real estate

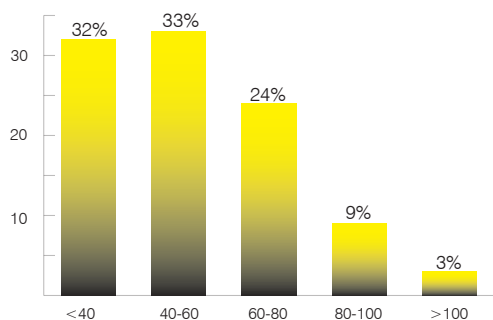
#### 100% Austrian cover pool (Breakdown by states)



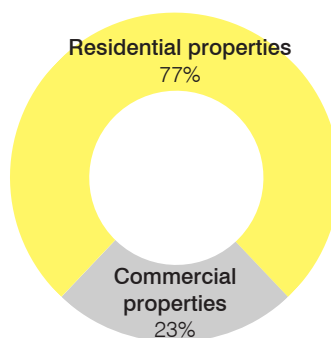
#### Value breakdown (in thousand Euro)



#### LTV breakdown (in percent of cover assets, as per rating agency definition)



#### Breakdown by usage



in million Euro

<b>Residential properties</b>	<b>77%</b>
of which private use	75%
of which subsidised developments	2%
of which commercial use	0%
<b>Commercial properties</b>	<b>23%</b>
of which tourism/hotel	7%
of which industrial buildings	4%
mixed use	2%
of which farming	1%
of which office buildings	1%
of which retail trade	0%
other	6%

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