Raiffeisen-Holding
Niederösterreich-Wien

Regulatory Disclosure Report 1st quarter 2026

of Raiffeisen-Holding Niederösterreich-Wien

Content

Publication details

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RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG (RLB NÖ-W AG) is a CRR credit institution and an integral part of the R-Holding CRR credit institution group. As a large subsidiary of R-Holding, RLB NÖ-W AG is subject to the partial disclosure obligation pursuant to Art. 13 (1) (2) CRR.

The disclosure for the first quarter of 2026 is based on the requirements set out in Part 8 of the CRR.

The qualitative and quantitative information presented below was submitted to the European Banking Authority (EBA) in accordance with Article 434 (1) CRR and published on its website.

The figures are given in thousands of euros (EUR thousand) unless expressly stated otherwise in the respective item. Rounding differences may occur in the tables.

The disclosure procedure is described in a manual, which is reviewed at least once a year. The same quality standards are applied as for internal reporting or financial reporting and the rules of the internal control system (ICS). The main process steps are 1) Review of the requirements, 2) Updating the manual, 3) Delivery of the tables, templates and texts, 4) Preparation of the disclosure document, 5) Obtaining a management decision and 6) Publication.

As R-Holding does not use an internal model, has no credit derivatives in its portfolio, is not a global systemically important institution and the NPL ratio is below 5%, the corresponding empty templates and tables are not published for reasons of simplification and clarity.

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Article 438 CRR –Own funds requirements

EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31.03.2026	31.12.2025	31.03.2026
1	Credit risk (excluding CCR)	16.172.583	15.934.409	1.293.807
2	*Of which the standardised approach*	*16.172.583*	*15.934.409*	*1.293.807*
3	*Of which the Foundation IRB (F-IRB) approach*	*0*	*0*	*0*
4	*Of which slotting approach*	*0*	*0*	*0*
EU 4a	*Of which equities under the simple risk weighted approach*	*0*	*0*	*0*
5	*Of which the Advanced IRB (A-IRB) approach*	*0*	*0*	*0*
6	Counterparty credit risk - CCR	94.013	90.320	7.521
7	*Of which the standardised approach*	*46.392*	*70.700*	*3.711*
8	*Of which internal model method (IMM)*	*0*	*0*	*0*
EU 8a	*Of which exposures to a CCP*	*1.189*	*1.496*	*95*
9	*Of which other CCR*	*46.431*	*18.124*	*3.714*
10	Credit valuation adjustments risk - CVA risk	65.469	64.663	5.238
EU 10a	*Of which the standardised approach (SA)*	*0*	*0*	*0*
EU 10b	*Of which the basic approach (F-BA and R-BA)*	*65.469*	*64.663*	*5.238*
EU 10c	*Of which the simplified approach*	*0*	*0*	*0*
15	Settlement risk	0	0	0
16	Securitisation exposures in the non-trading book (after the cap)	3.569	2.023	286
17	*Of which SEC-IRBA approach*	*0*	*0*	*0*
18	*Of which SEC-ERBA (including IAA)*	*0*	*0*	*0*
19	*Of which SEC-SA approach*	*0*	*0*	*0*
EU 19a	*Of which 1250% / deduction*	*0*	*0*	*0*
20	Position, foreign exchange and commodities risks (Market risk)	24.348	24.803	1.948
21	*Of which the Alternative standardised approach (A-SA)*	*0*	*0*	*0*
EU 21a	*Of which the Simplified standardised approach (S-SA)*	*24.348*	*24.803*	*1.948*
22	*Of which Alternative Internal Model Approach (A-IMA)*	*0*	*0*	*0*
EU 22a	Large exposures	0	0	0
23	Reclassifications between the trading and non-trading books	0	0	0
24	Operational risk	754.046	754.046	60.324
EU 24a	Exposures to crypto-assets	12.832	12.746	1.027
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	227.660	165.772	18.213
26	Output floor applied (%)	0%	0%	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap)	0	0	
29	**Total**	**17.126.859**	**16.883.010**	**1.370.149**

Article 447 CRR – Key Metrics

EU KM1 – Key Metrics

		a	b	c	d	e
		31.03.2026	**31.12.2025**	**30.09.2025**	**30.06.2025**	**31.03.2025**
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	4.281.289	4.182.499	3.627.529	3.776.371	3.515.175
2	Tier 1 capital	4.376.289	4.277.499	3.722.529	3.871.371	3.610.175
3	Total capital	4.610.043	4.537.495	3.969.969	4.120.722	3.745.840
Risk-weighted exposure amounts						
4	Total risk exposure amount	17.126.859	16.883.010	15.921.960	16.047.770	15.558.261
4a	Total risk exposure pre-floor	17.126.859	16.883.010	15.921.960	16.047.770	15.558.261
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	25,00%	24,77%	22,78%	23,53%	22,59%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	25,00%	24,77%	22,78%	23,53%	22,59%
6	Tier 1 ratio (%)	25,55%	25,34%	23,38%	24,12%	23,20%
6b	Tier 1 ratio considering unfloored TREA (%)	25,55%	25,34%	23,38%	24,12%	23,20%
7	Total capital ratio (%)	26,92%	26,88%	24,93%	25,68%	24,08%
7b	Total capital ratio considering unfloored TREA (%)	26,92%	26,88%	24,93%	25,68%	24,08%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,40%	5,20%	5,20%	5,20%	5,20%
EU 7e	*of which: to be made up of CET1 capital (percentage points)*	1,35%	5,20%	5,20%	5,20%	5,20%
EU 7f	*of which: to be made up of Tier 1 capital (percentage points)*	1,80%	5,20%	5,20%	5,20%	5,20%
EU 7g	Total SREP own funds requirements (%)	10,40%	13,20%	13,20%	13,20%	13,20%

Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,12%	0,13%	0,13%	0,12%	0,06%
EU 9a	Systemic risk buffer (%)	0,65%	0,66%	0,66%	0,50%	0,25%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer (%)	0,90%	0,90%	0,90%	0,90%	0,45%
11	Combined buffer requirement (%)	4,18%	4,18%	4,19%	4,02%	2,01%
EU 11a	Overall capital requirements (%)	14,58%	17,38%	17,39%	17,22%	17,21%
12	CET1 available after meeting the total SREP own funds requirements (%)	16,52%	13,68%	11,73%	12,48%	5,44%
Leverage ratio						
13	Total exposure measure	32.104.589	32.720.752	30.706.694	31.503.113	29.860.235
14	Leverage ratio (%)	13,63%	13,07%	12,12%	12,29%	12,10%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	*of which: to be made up of CET1 capital (percentage points)*	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	11.023.639	11.032.040	10.841.701	10.706.576	10.396.649
EU 16a	Cash outflows - Total weighted value	7.466.171	7.574.059	7.644.891	7.733.352	7.653.973
EU 16b	Cash inflows - Total weighted value	704.728	715.023	863.968	949.830	1.009.153
16	Total net cash outflows (adjusted value)	6.761.443	6.859.036	6.780.923	6.783.523	6.644.820

17	Liquidity coverage ratio (%)	163,04%	160,84%	159,89%	157,83%	156,46%
Net Stable Funding Ratio						
18	Total available stable funding	24.898.570	25.182.801	23.874.477	24.863.862	23.719.515
19	Total required stable funding	20.335.770	20.301.834	19.606.508	19.526.785	19.605.680
20	NSFR ratio (%)	122,44%	124,04%	121,77%	127,33%	120,98%

Article 451a CRR - Liquidity requirements

EU LIQ1 - Quantitative information of LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				**Total weighted value (average)**			
EU 1a	Quarter ending on (DD Month YYY)	**31.03.2026**	**31.12.2025**	**30.09.2025**	**30.06.2025**	**31.03.2026**	**31.12.2025**	**30.09.2025**	**30.06.2025**
EU 1b	Number of data points used in the calculation of averages	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					11.023.664	11.032.040	10.841.701	10.706.576
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	5.630.803	5.590.304	5.512.921	5.367.283	452.410	450.581	446.351	430.542
3	*Stable deposits*	*3.324.817*	*3.294.527*	*3.240.721*	*3.170.089*	*166.241*	*164.726*	*162.036*	*158.504*
4	*Less stable deposits*	*2.305.986*	*2.295.777*	*2.272.200*	*2.197.194*	*286.169*	*285.855*	*284.314*	*272.038*
5	Unsecured wholesale funding	9.203.041	9.359.110	9.419.905	9.507.569	5.952.691	6.042.859	5.994.247	6.024.850
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	5.037.355	5.057.724	5.077.814	5.039.394	3.909.678	3.889.758	3.865.533	3.820.371
7	Non-operational deposits (all counterparties)	4.098.138	4.190.683	4.286.076	4.368.983	1.975.465	2.042.398	2.072.700	2.105.287
8	Unsecured debt	67.549	110.704	56.014	99.192	67.549	110.704	56.014	99.192
9	Secured wholesale funding				-	15.714	16.118	539	557
10	Additional requirements	2.492.637	2.467.446	2.555.191	2.603.462	811.512	828.921	967.108	1.041.349
11	Outflows related to derivative exposures and other collateral requirements	619.645	641.848	787.789	865.084	619.645	641.848	787.789	865.084
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0

13	Credit and liquidity facilities	1.872.992	1.825.598	1.767.402	1.738.378	191.867	187.074	179.319	176.265
14	Other contractual funding obligations	14.126	15.160	17.064	18.033	14.126	15.160	17.064	18.033
15	Other contingent funding obligations	2.179.274	2.155.336	2.130.484	2.109.344	220.408	220.419	219.583	218.021
16	***TOTAL CASH OUTFLOWS***					***7.466.860***	***7.574.059***	***7.644.891***	***7.733.352***
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	93	93	93	93	93	93	93	93
18	Inflows from fully performing exposures	530.402	505.107	503.203	499.188	245.429	242.532	241.624	237.631
19	Other cash inflows	460.193	472.399	622.251	712.106	460.193	472.399	622.251	712.106
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	***TOTAL CASH INFLOWS***	***990.688***	***977.598***	***1.125.546***	***1.211.386***	***705.715***	***715.023***	***863.968***	***949.830***
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	990.688	977.505	1.125.546	1.211.386	705.715	715.023	863.968	949.830
						TOTAL ADJUSTED VALUE			
EU-21	**LIQUIDITY BUFFER**					**11.023.664**	**11.032.040**	**10.841.701**	**10.706.576**
22	**TOTAL NET CASH OUTFLOWS**					**6.761.145**	**6.859.036**	**6.780.923**	**6.783.523**
23	**LIQUIDITY COVERAGE RATIO**					**163%**	**161%**	**160%**	**158%**

EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

The drivers of the composition of the LCR are relatively stable over time. Changes in the key figure are mainly attributable to the level of central bank reserves on the HQLA side and the level of operating and non-operating deposits on the outflow side.

The average LCR ratio fluctuated between 163% (T) and 158% (T-3) during the period under review and is therefore stable above the regulatory and internal thresholds.

The refinancing concentration is monitored using the calculations in the AMM templates on the one hand, and the largest counterparties are also monitored and reported by customer sector on the other. Attention is paid to a balanced refinancing mix consisting of both retail and wholesale deposits, supplemented by continuous money and capital market activity in the form of collateralised and uncollateralised transactions.

The liquidity buffer represents the additional liquidity that can be realised per period and essentially consists of the following two components:

- available-for-sale securities (including securities lending portfolio and repo)
- other pledgeable assets (loans)

The categorisation also takes into account a distinction based on the availability of assets to cover an acute stress phase:

- immediately available assets
- assets available after 7 calendar days

The immediately available assets are the unencumbered portion of the collateralised value of the assets (i.e. market value less the haircut in accordance with the ECB) in the ECB custody account. Central bank-eligible assets that are not deposited in a central bank custody account, but are freely available, are categorised as assets available after 7 calendar days. The quality criteria for the assets in the liquidity buffer are, on the one hand, central bank eligibility and, on the other hand, the requirement for percentage issuer regulation (based on the total portfolio of securities eligible for tender operations). Own securities are only eligible in the case of a covered bond.

Cash outflows from cash collateral top-ups are recognised in the LCR in the form of a historical lookback approach (HLBA).

Due to the status of the euro as the only significant currency, there are no significant currency mismatches.

Beyond this, there are no other significant LCR-relevant contents to mention that are not contained in the EU LIQ1 template.