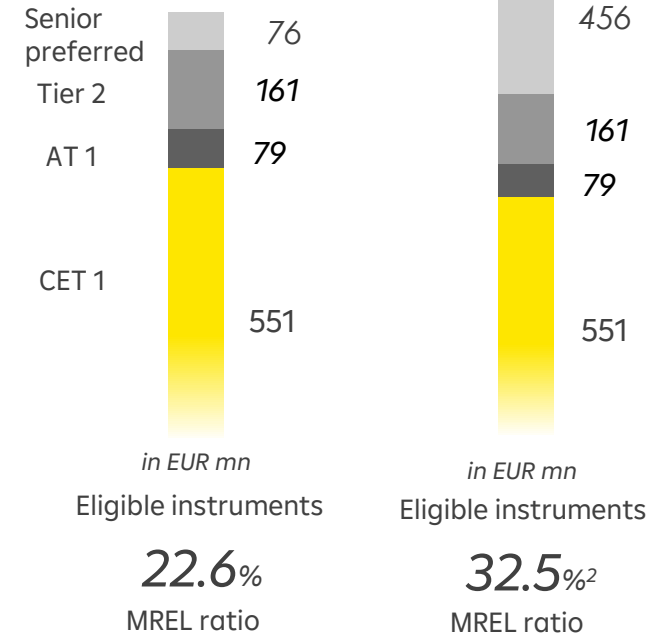


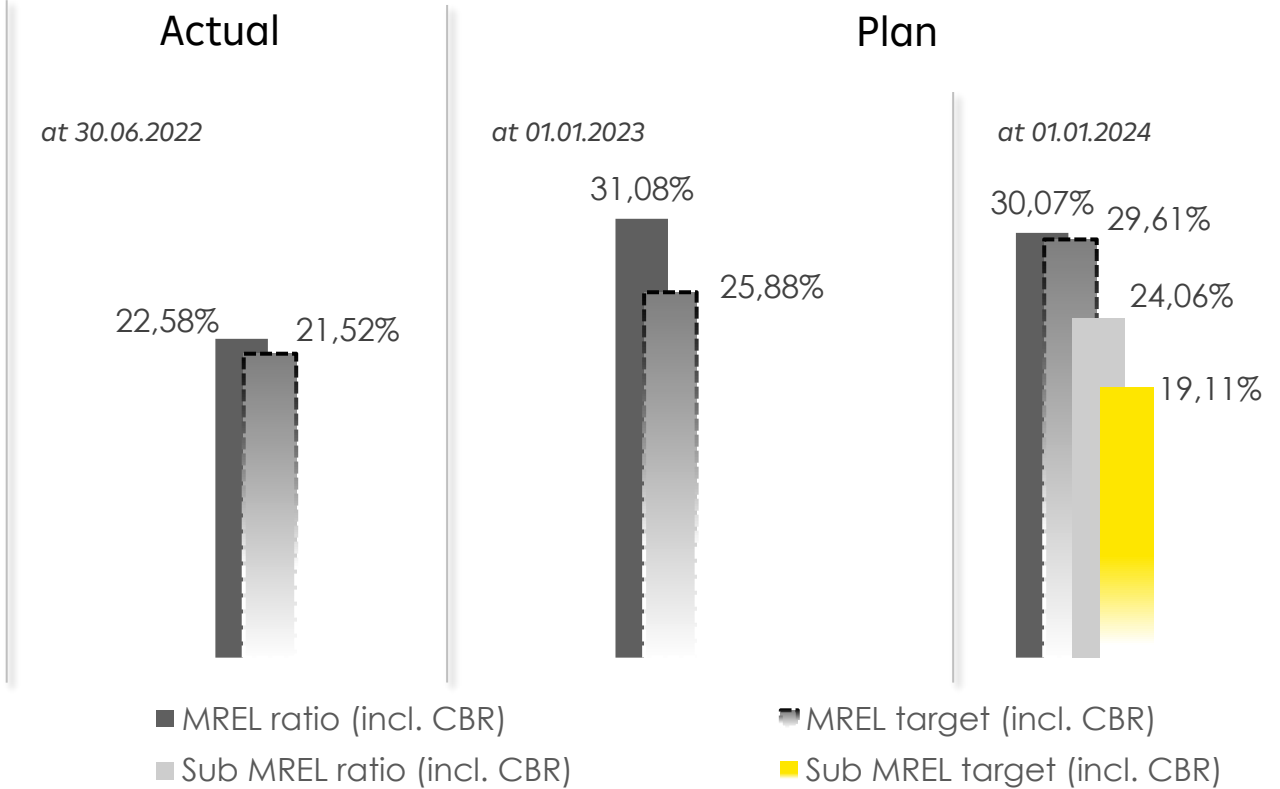
Raiffeisen Hungary - MREL

Current MREL Situation

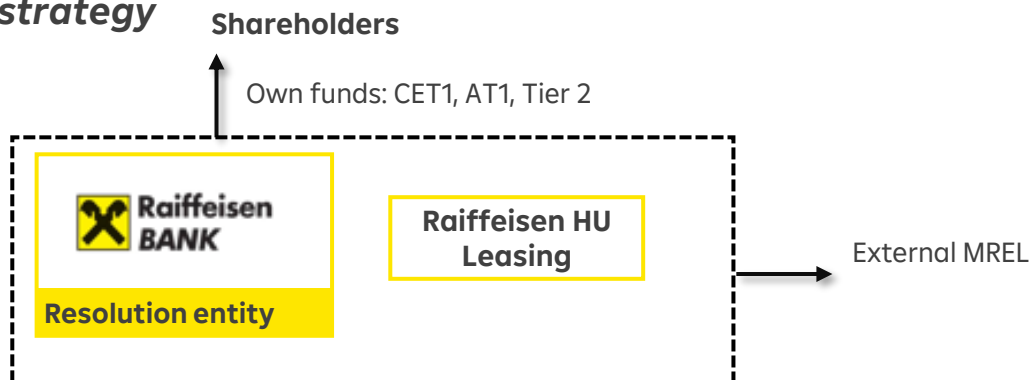
30/06/2022



MREL Targets as of June 2022



Resolution strategy



- Resolution authority is National Bank of Hungary (NBH)
- MREL targets are based on official requirements of NBH as of June 2022
- According to NBH methodology, CBR has to be kept on top of risk-based MREL requirement
- Gross Issuance plans until the end of 2023: EUR 400mn Senior Preferred (on international and/or local markets) and EUR 300mn (international and/or local) Senior Non-Preferred (all subject to market conditions).
- Total net issuance until the end of 2023 is EUR 400mn