

Raiffeisen Bank International

Navigating growth in 2026 & EU candidates 2030

Axel Summer

Leiter Niederlassung Frankfurt

Wiesenhüttenplatz 26
60329 Frankfurt am Main



Raiffeisen Bank
International

Your bridge to Central and Eastern Europe

According to legend, raw eggs were added to the mortar during the construction of the **Charles Bridge** in Prague to make it as durable and strong as possible.





Regional presence

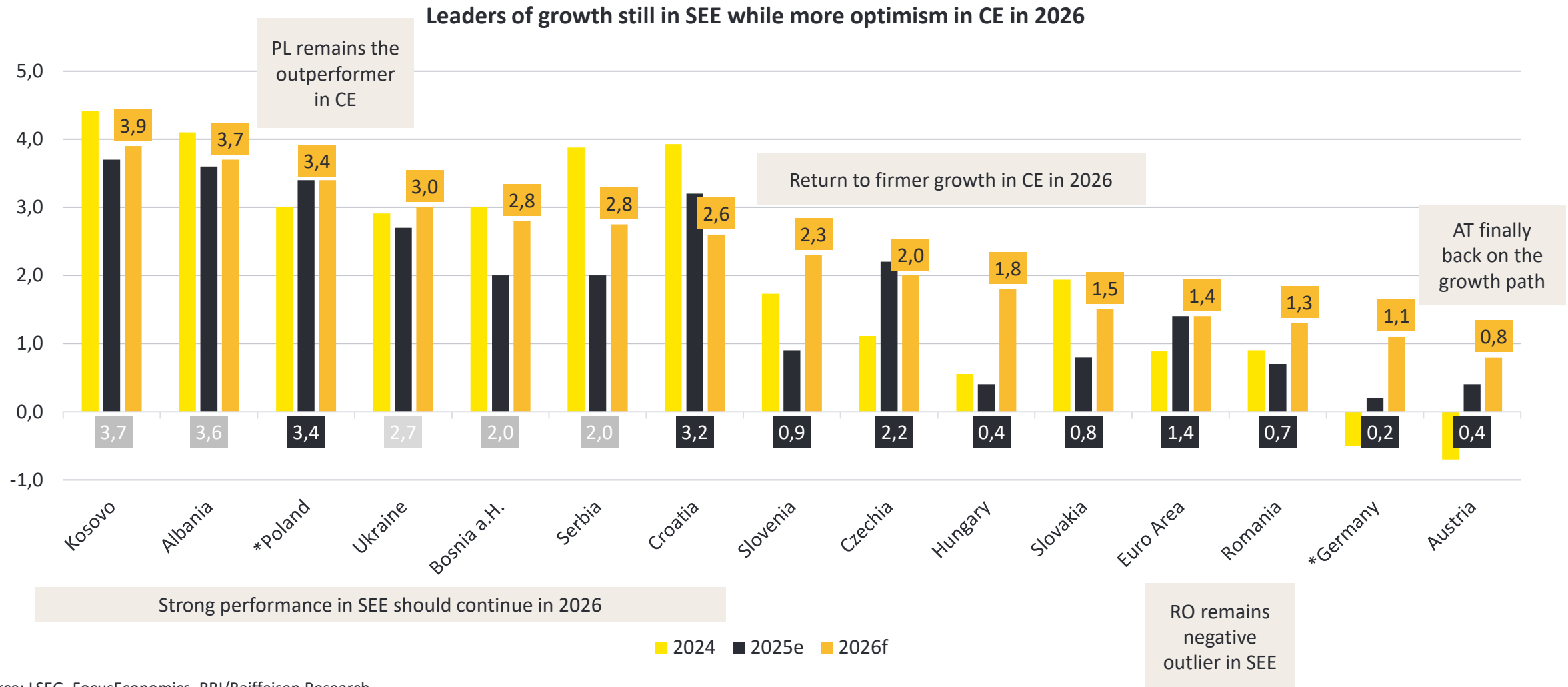
Foundations & Acquisitions

- A leading regional player with over **35 years of experience in CEE**, approx. **18 m customers**.
- Covering **11 CEE-markets with Universal banks** of which 5 are EU member states; Serbia, Albania and Bosnia have candidate status.
- Top **5 market** position in 9 countries.
- **Strong market position** with corporates focusing on CEE.
- **Partner institution** for customer referrals to CEE











CEE GDP Outlook – 2026 optimism but tariffs and fiscal consolidation can spoil the party



Source: LSEG, FocusEconomics, RBI/Raiffeisen Research
* FocusEconomics Consensus, December 2025



Road to EU 2030 – Determined front-runners

Country	Status	Chapters opened	Chapters closed
 Montenegro	Candidate Negotiating	33/33	7/33
 Albania	Candidate Negotiating	33/33	0/33
 Serbia	Candidate Negotiating	22/34	2/34
 North Macedonia	Candidate Negotiating	0/33	0/33
 Bosnia and Herzegovina	Candidate	-	-
 Kosovo	Applicant	-	-

Source: EC, RBI/Raiffeisen Research

- **Albania** and **Montenegro** ambitiously follow their target to access the EU as fast as possible; Potential entry by 2030.
- **Serbia's** accession negotiations are stalling; extra chapter about normalising the relationship to Kosovo.
- **North Macedonia** reached candidate status despite challenging neighbours; no chapter opened so far.
- **BiH** set to continue its EU path after domestic political gridlock, while **Kosovo** remains in an applicant status

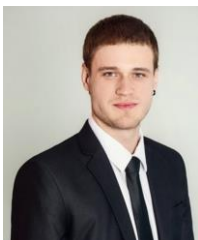


- > **In allen 11 Märkten der RBI Gruppe gibt es für die Kundenzuleitungen verantwortliche International Desks:**
Österreich, Albanien, Bosnien & Herzegowina, Kosovo, Kroatien, Tschechien, Ungarn, Ukraine, Rumänien, Serbien, Slowakei
- > **>25 Jahre Erfahrung im Kundenzuleitungs-Business**
Etabliertes System an International Desks in allen Netzwerkbanken der RBI Gruppe
- > **Aufgrund von Universalbanken kein Größenrestriktion**
.... und finden gerne eine Lösung für nahezu jeden Kunden!
- > **Kontaktpersonen Deutschland**



Axel SUMMER

General Manager RBI Frankfurt Branch
E-Mail: axel.summer@rbinternational.com
Tel.: +49 69 29921917



Maximilian MIZERAK

Relationship Manager RBI Frankfurt Branch
E-Mail: maximilian.mizerak@rbinternational.com
Tel.: +49 69 29921919

Kontaktpersonen Wien



Andreas KETTLGRUBER

Head of Group Corporates International Desk
E-Mail: andreas.kettlgruber@rbinternational.com
Tel.: +43 1 71707 1580



Michael CHWATAL

Group Corporates International Desk
E-Mail: michael.chwatal@rbinternational.com
Tel.: +43 1 71707 5658

Make global banking happen



Your business is global? So is RBI's banking network.

Webinar CEE Outlook 2026

📅 9 January 2026



Dear clients & partners,
Dear colleagues,

we are pleased to invite you to our upcoming Research webinar on CEE Outlook 2026 taking place

on 9 January 2026 at 11:00 a.m. CET.

At the start of the session, we are happy to welcome **Elitza Kavrakova**, our Head of Institutional clients, who will open the webinar and add a valuable business-oriented perspective to the discussion.

Following her introduction, our Raiffeisen Research experts will share their key insights and assumptions for the year ahead. In this exclusive session, they will guide you through the key forces shaping the region's 2026 landscape, including:

- **Central & Southeastern European (CE/SEE) countries in the bigger picture:** What to expect from 2026? What are the topics that shape our big picture 2026 outlook?
- **Fiscal:** Like in parts of Western Europe, fiscal positions are strained in a lot of CE/SEE markets. Therefore, we look deeper into supporting funding sources and fiscal consolidation efforts: Initiating, advancing, or deferred to the distant future?
- **Country-specifics do matter:** What are the country-specific risks and opportunities driving divergent economic and key rate outlooks in larger markets like Czechia, Poland, Hungary, Serbia or Romania?
- **(EU) politics as a game changer:** Politics have become a decisive differentiating factor when looking at the economic performance in CE/SEE in 2025. How will domestic politics and EU relations impact economic and policy trajectories in 2026 **and beyond**?



Let's

Make CEE happen