

Press release

5 December 2025

ECB concludes asset quality review of Raiffeisen-Holding Niederösterreich-Wien

- ECB carried out asset quality review after classifying bank as significant
- No capital shortfalls identified

The European Central Bank (ECB) today published the results of its asset quality review (AQR) of Raiffeisen-Holding Niederösterreich-Wien. The ECB classified the bank as significant due to the total value of its assets exceeding the 30-billion euros threshold. The ECB therefore assumed direct supervision of the bank in January 2025.

Supervisors carry out AQRs to review banks' asset valuations from a prudential perspective, increase transparency regarding their exposures, and assess the adequacy of their capital levels. They take each bank's AQR results into account in the Supervisory Review and Evaluation Process (SREP), which assesses a bank's individual risk profile.

The AQR for Raiffeisen-Holding Niederösterreich-Wien focused on credit risk, covering the bank's corporate and retail portfolios.

The results of the AQR shows that Raiffeisen-Holding Niederösterreich-Wien does not face a capital shortfall, as its Common Equity Tier 1 (CET1) ratio does not fall below the 8% threshold. A bank's CET1 ratio is a key measure of its financial soundness.

The bank consented to the disclosure of the results. The ECB expects the bank to follow-up on the outcome of the AQR.

Bank	Starting point CET1 ratio	AQR impact	AQR-adjusted CET1 ratio
Raiffeisen-Holding Niederösterreich-Wien	22.13%	-267 basis points	19.46%

More detailed results and information on the outcome of this exercise can be found on the ECB's banking supervision website.

For media queries, please contact [Lina Bennar](#) , tel.: +49 152 06556600.

Notes

- Banks recently classified or likely soon to be classified as significant undergo an asset quality review.
- The ECB has directly supervised Raiffeisen-Holding Niederösterreich-Wien since 1 January 2025.

European Central Bank

Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, email: media@ecb.europa.eu, website: www.bankingsupervision.europa.eu

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