

Conference call transcripts

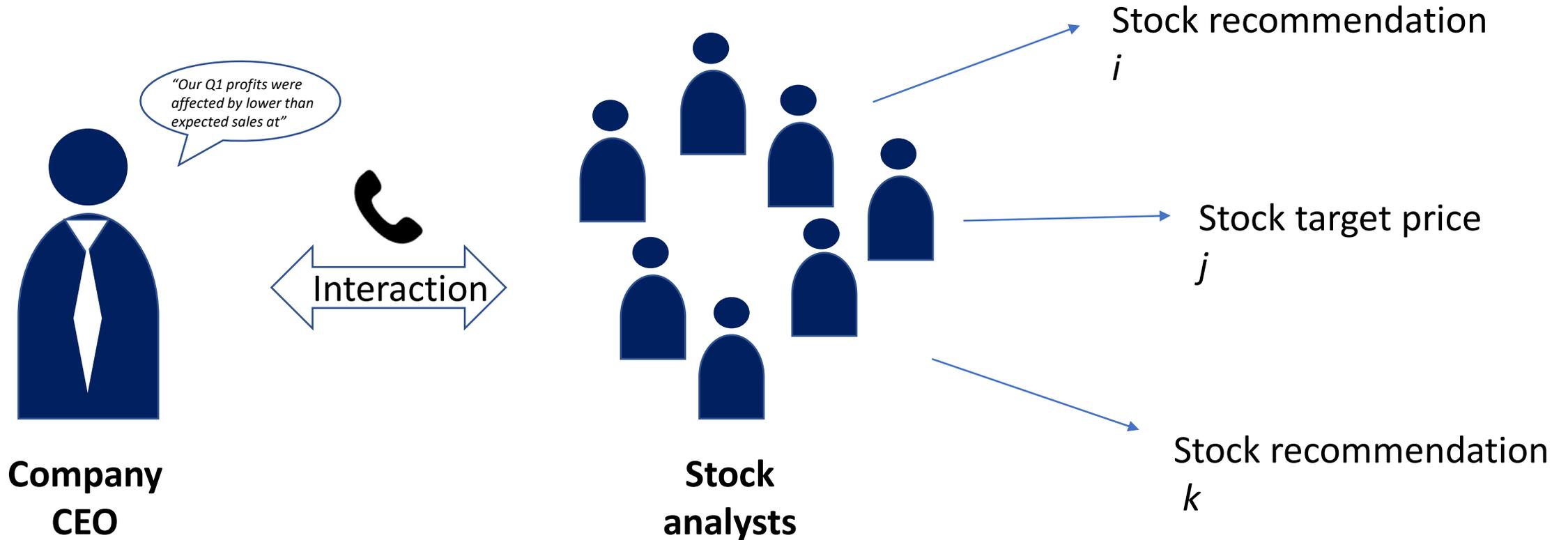
Time period 2004 – 2022

N = 359,096

What are earnings conference calls?

- Earnings conference calls (hereafter earnings calls) are events organized by companies to periodically report their financial results via teleconferencing.
- During earnings calls, teams of company executives present (usually) quarterly financial results to professional investment analysts participating via telephone.
- There is a question and answer (Q&A) session following the presentation, which allows analysts to interact directly with the executives.

Earnings conference call



Special features of **earnings calls**

- Earnings calls are a voluntary form of financial disclosure, but de facto expected from listed companies.
- The main difference between earnings calls and other disclosure types is that earnings calls are live events where executives present their financial results and answer questions from analysts in real-time.
- Earnings calls have two distinctive types of discourse: largely formal, planned, and monologic language in executive presentations versus relatively informal, unplanned, and dialogic language in the Q&A sessions.

Presentation

Johann Strobl, Raiffeisen Bank International AG:

"The results, as you have seen, are very good. This includes, of course, an unusually high contribution from Russia with many distortions caused by the war. I believe, however, that the underlying trends and the performance of the rest of the bank is also very good. The overall consolidated profit is around EUR 3.6 billion for an ROI of nearly 27%. The underlying profit, if you adjust for Russia/Belarus and the one-time gain on the sale of Bulgaria is around EUR 982 million and an ROE of 8.7%. Please keep in mind that this includes EUR 448 million of provisions for litigation in Poland and EUR 253 million of risk costs. This gives you an idea of the very good earning capacity of our core businesses. As we will discuss in a minute, our CET1 ratio improved to 16% consolidated and 14% if we assume a full write-off of our Russian business"

Q & A

Gabor Zoltan Kemeny, Bernstein Autonomous LLP:

"And my final question is going to be on Russia and the impact of the sanctions. Not so much against Russia, but I'm asking this on the back of the sanction, the recent sanction, which directly impacted Raiffeisen. So it would be useful to hear your thoughts about Raiffeisen's ability to keep the Russian business in light of the likelihood of potential further sanctions?"

Johann Strobl, Raiffeisen Bank International AG:

"These sanctions mean, because of course, for the first time an RBI entity is sanctioned and one has to observe and analyze what it could mean. Currently, I can only say, we watch out, we will monitor, we will analyze. As of now, I could not add anything or give you any indication what this would mean. I don't expect that this would cause sanctions by western government entities whatsoever."

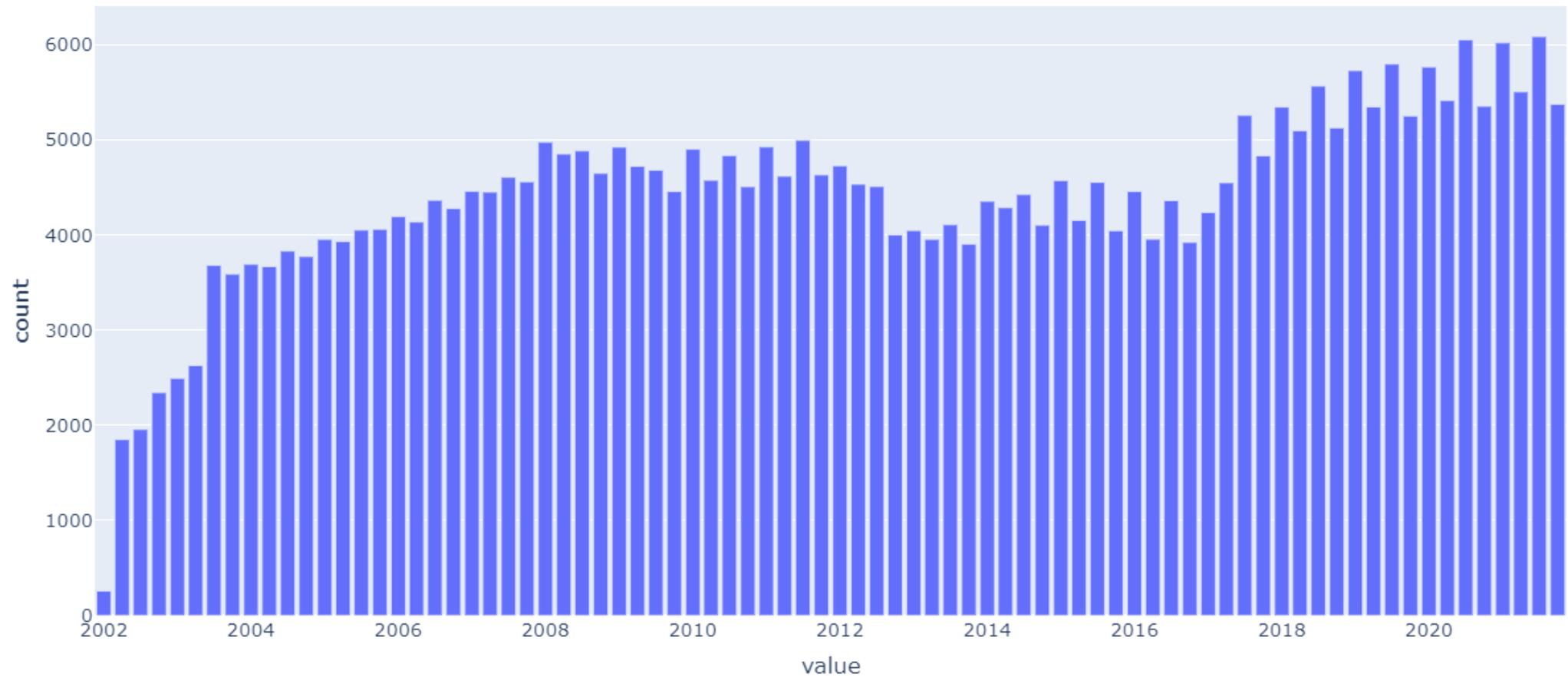
Earnings calls transcripts data

- Verbatim transcripts in English from earnings calls around the world.
- Current sample period is 01/2004–12/2022; about 5,000 calls per quarter.
- 99% of the calls are recorded by S&P; two persons handle post-call processing.
- Automatic transcribing followed by several stages of human auditing/editing.

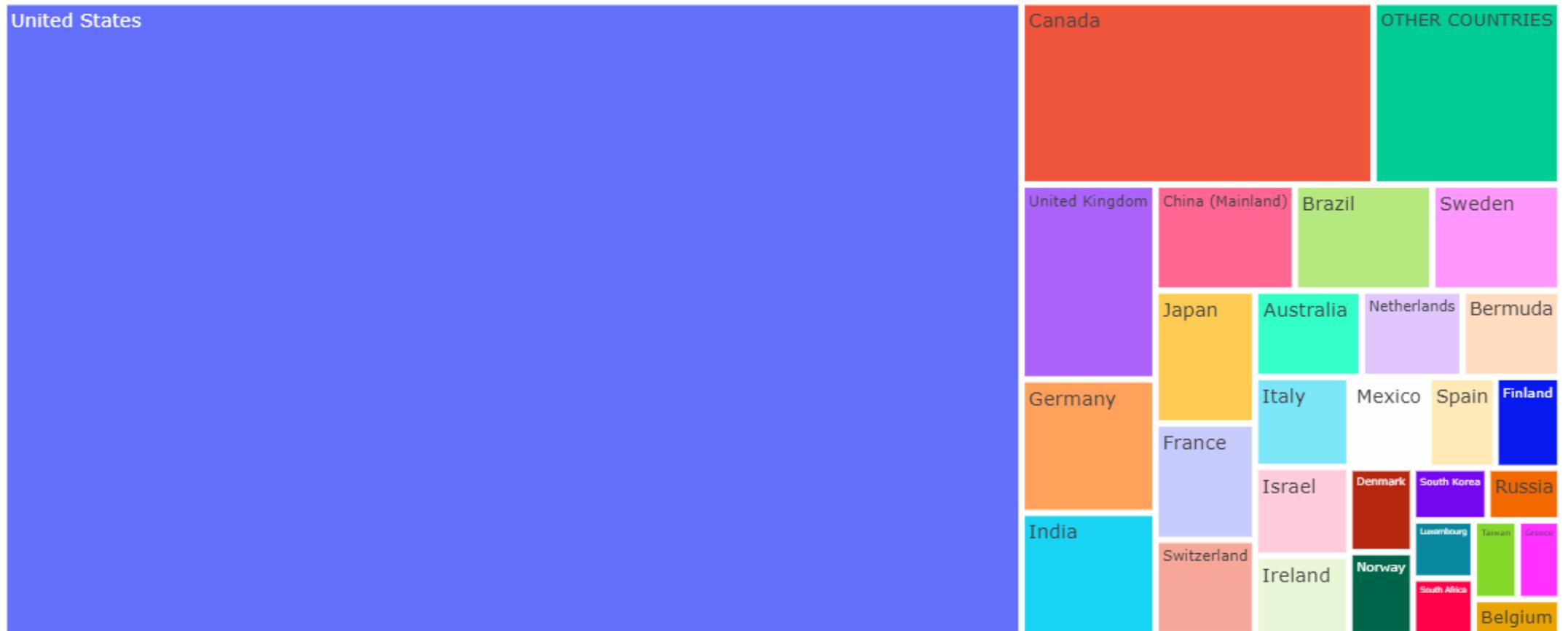
Conference call transcript (snippet)

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},
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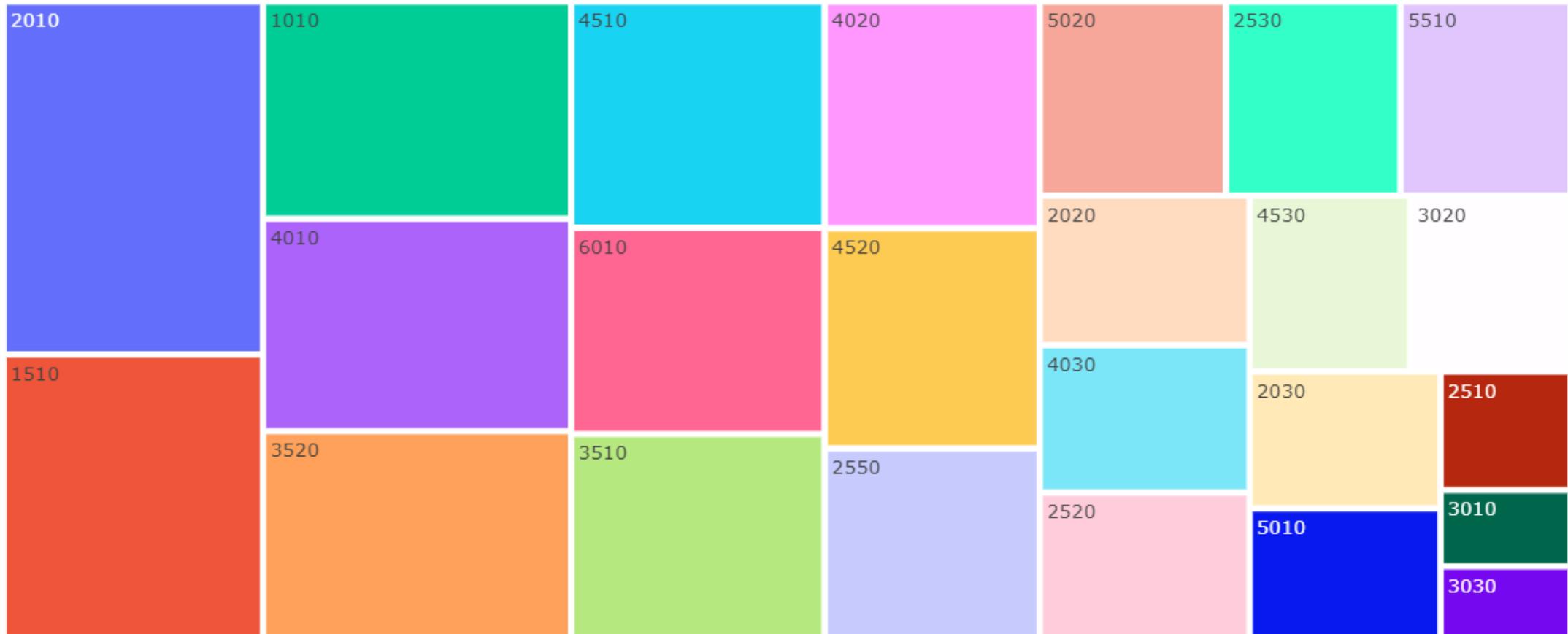
Conference calls by quarter



Conference calls by HQ country



Conference calls by GICS industry



Variables

Company

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