

To: Bucharest Stock Exchange (BSE)

The Financial Supervisory Authority (FSA) – Financial Investments and Instruments Sector

CURRENT REPORT according to FSA Rule 23/2022 for the application of the MAR Guidelines, Guideline 3 regarding Pillar 2 Requirements

In accordance with the provisions of Article 7 paragraph (1), letter a) of the Regulation of the European Parliament and of the Council 596/2014 on market abuse (MAR) and FSA Rule 23/2022 for the application of the MAR Guide, Guideline 3, Pillar 2 Requirements (P2R) represent in most cases inside information. Raiffeisen Bank SA informs the investors regarding the completion of the SREP (Supervisory Review Evaluation Process) capital assessment for 31.12.2022, in order to determine the total SREP capital requirements (TSCR). The assessment was carried out as part of the Joint Decision in the context of the conclusion of the supervision of Raiffeisen Bank International AG Group in 2023. As a result of this process, the National Bank of Romania notified Raiffeisen Bank S.A. to maintain, on an on-going basis, starting from 01.01.2024, a total SREP capital requirement of 13.09% at consolidated level and 13.31% at individual level.

P2R applicable starting from 01.01.2024 has been set at 5.09% at consolidated level and 5.31% at individual level. The requirement must be covered with at least 56.25% Common Equity Tier 1 capital (CET1) and 75% Tier 1 at both individual and consolidated level.

As of 30 June 2023, Raiffeisen Bank S.A has an adequate level of capitalization, significantly above the applicable minimum regulatory requirements, as can be seen from the table below:

	Capital Requirements as of 30 June 2023		Actuals 30 June 2023	
	Consolidated	Individual	Consolidated	Individual
Common Equity Tier 1 ratio (CET1)	11.14%	11.24%	15.63%	15.69%
Tier 1 ratio (T1)	13.52%	13.65%	17.41%	17.54%
Total Capital Ratio (CAR)	16.69%	16.87%	19.96%	20.16%

For additional info: comunicare.externa@raiffeisen.ro

Raiffeisen Bank S.A. • Bank's headquarters in FCC Office Building, Calea Floreasca No. 246 D, District 1, Bucharest • Postal code 014476 • Romania • Phone: +40 21 306 1000 • Fax: +40 21 230 0700 • E-mail: centrala@raiffeisen.ro • www.raiffeisen.ro • Unique registration code 361820 • Trade Registry No. J40/44/1991 • EUID ROONRC.J40/44/1991 • Banking Registry No. RB-PJR-40-009/1999 • FSA Capital Markets Public Registry no. PJR01INCR/400009; PJR24DIST/400009/01.03.2016 • FSA Private Pension Public Registry code AMJ-RO-374277 • Affiliated Agent registered to FSA under Code RAJ 500196 • Fiscal registration code RO361820 • Share capital Lei 1,200 Mio subscribed and fully paid-up • Company administrated in dualist system • Call Center: *2000, standard call rates apply to all mobile networks in Romania.

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Report date: 15 December 2023

Name of the issuer: Raiffeisen Bank S.A.

Headquarters: FCC BUILDING, Calea Floreasca No. 246D, District 1, Bucharest

Phone / Fax No: +40 21 306 1000 / +40 21 230 0700

Unique Registration Code with the Trade Register: 361820

Order number in the Trade Register: J40/44/1991

Subscribed and paid-in share capital: RON 1 200 million

The regulated market where the instruments are traded: Bucharest Stock Exchange (RBRO26, RBRO27, RBRO27A, RBRO27B, RBRO27C, RBRO28 and RBRO29) and Luxemburg Stock Exchange (RBRO26, RBRO27, RBRO27A, RBRO27B, RBRO27C, RBRO28 and XS2700245561)