

To: Bucharest Stock Exchange (BSE)
The Financial Supervisory Authority (FSA) – Financial Investments and Instruments
Sector

Raiffeisen Bank Romania: 23% more new clients and accelerated digitalization in the first 9 months of 2025

Bucharest, 30.10.2025 | In the first nine months of 2025, Raiffeisen Bank Romania continued its development across all business segments. The Bank's total assets reached RON **81.5** billion, marking a **10%** increase compared to the same period last year.

Performance is supported by a solid growth rate: **23%** more new individual clients in the first 9 months of 2025 compared to the same period in 2024, and among the new clients, almost **90%** chose the digital onboarding process, nearly double the share from the previous period.

In the area of personal financial planning, Raiffeisen Bank recorded significant increases in operations and volumes, with over **35%** more new investment plans, in Q3 2025 as compared to Q3 the previous year, and more than **124,000** clients enrolled in the Raiffeisen Acumulare Voluntary Pension Fund at the end of September.

"In the past 9 months, systematically and step by step, we have continued to mix the latest technologies, including AI, with the expertise of our teams to support each client in building a stronger financial future. At the same time, we are constantly investing in financing the economy, aiming for growth that brings real value to Romania as such and to multiple communities." - **Zdenek Romanek, President & CEO, Raiffeisen Bank Romania.**

INCREASE IN DEPOSITS, SUPPORTED BY CUSTOMER TRUST

Customer deposits reached RON 63.8 billion, up **12%** from last year. Savings remain a priority for individual customers, whose deposits increased by **13%**, fueled by attractive interest rates and a wider range of saving options.

The corporate segment posted robust deposit growth of **18%** compared to the same period in 2024.

LOAN PORTFOLIO EXCEEDS RON 47 BILLION

Net loans grew by **11%** compared to the third quarter of 2024, reaching RON 47.3 billion.

Raiffeisen Bank S.A. • Bank's headquarters in FCC Office Building, Calea Floreasca No. 246D, 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 J1991000044406 • EUID ROONRC.J1991000044406 • Banking Registry No. RB-PJR – 40-009/1999 • FSA Capital Markets Public Registry no. PJR011NCR/400009/30.01.2014; 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.

The corporate segment recorded the highest advance, with a **13%** increase to RON 21.5 billion, reflecting the bank's active involvement in financing the development of local companies.

Individuals benefited from competitive lending conditions, resulting in a **10%** increase in loans granted to this segment, driven by growth in both secured loans (**+5%**) and unsecured loans (**+14%**).

For unsecured personal loans, Raiffeisen Bank launched a promotional interest rate campaign, offering advantageous terms for clients who choose to refinance their loans from other financial institutions. The sales volume increased by 24% in Q3 2025 compared to Q3 2024. Investments in digitalization have intensified, providing customers with improved access to lending products through the mobile banking app. Thus, in the period July – September 2025, 3 out of 5 clients preferred to take out a personal loan via Smart Mobile, where they can also access a 100% digital credit card.

Additionally, Raiffeisen Bank continues to expand mortgage lending and develop new, competitive products, while sustainable financing has reached a significant share (49% of new sales are green buildings).

ONGOING INVESTMENT IN DIGITALIZATION AND CUSTOMER RELATIONS

Operating expenses rose by **6%**, compared to the same period last year, driven by investments in technology, employee retention and motivation, as well as the development of the ATM (+23 units) and POS network (+7300 units). The Bank continued to enhance its digital infrastructure and optimize processes to respond quickly and efficiently to customer needs, while maintaining a high level of satisfaction and trust.

FINANCIAL PERFORMANCE: SOLID REVENUES AND GROWING PROFIT

Net profit after tax reached RON **1.36 billion**, **8%** higher than the first nine months of the previous year, demonstrating Raiffeisen Bank's flexibility in the face of market challenges and careful management of revenues and expenses.

A FAMILY BANK

Recently, Raiffeisen Bank diversified its portfolio by launching a bank account dedicated to teenagers aged 14 to 17. In this way, we support parents in meeting the needs of a digitally connected, curious, and independence-seeking generation, while offering teenagers their first steps toward financial responsibility. The new account gives teenagers the opportunity to learn how to manage their money in a simple, modern, and secure way, tailored to their everyday needs. In addition, the app has been customized for teenagers' needs, and the account comes with additional safety measures, such as card blocking and requesting a new card directly from the app.

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This summer, Raiffeisen Bank launched a virtual debit card, which can be issued and used instantly, directly on the phone and this new payment method quickly became very popular among clients.

POSITIVE TRENDS IN PERSONAL FINANCIAL PLANNING

In Q3 2025, both volumes (+60% compared to Q3 2024) and the number of subscription transactions in local investment funds (+30%) increased, demonstrating the growing interest in solutions that allow clients to diversify their portfolios.

The number of investment plans also increased. In Q3 2025, over 35% more new plans were concluded compared to the same period of the previous year.

At the end of September, the number of those who chose to protect their income for retirement through the Raiffeisen Acumulare Voluntary Pension Fund exceeded **124 000** customers.

In July, Raiffeisen Bank launched Future Invest Protect and Active Invest Protect – two unit-linked life insurance solutions, offered by UNIQA. These two solutions offer a balanced mix between life insurance and investment, addressing the needs of those who want both financial security for unforeseen events and the potential for growth of invested capital.

In September, Raiffeisen Bank launched Welcome Home, a modern home insurance product, offered by UNIQA, available directly in the Smart Mobile app, which addresses the real need for home protection and offers clients support in unforeseen situations. The price remains unchanged for 5 years, with no annual adjustments and no effects of inflation, a rare form of financial predictability for this type of coverage. The solution is fully digital, with a fast process that allows the insurance to be issued in less than 10 minutes.

Investment funds are also much more present in the lives of SME clients. Starting September, a new feature is available in Smart Business for this segment, allowing users to view holdings in investment funds managed by Raiffeisen Asset Management.

RAIFFEISEN PRIVATE BANKING: 17 MILLION EUROS IN THE LATEST CERTIFICATE OFFERING

Raiffeisen Private Banking distributed index certificates with physical gold as the underlying asset, issued by Raiffeisen Bank International, to FWR clients and extended the offering to Premium Invest as well.

The product offers a 1:1 participation in the performance of physical gold, with lower trading and custody costs compared to those applied to the underlying asset.

Raiffeisen Private Banking successfully completed two certificate offerings, with the second having a value of 17 million euros. These issuances include capital-protected certificates as well as express certificates denominated in RON, EUR, and USD. These financial instruments offer

investors exposure to the performance of equity markets in the United States and Europe, combining currency flexibility with attractive return opportunities.

RAIFFEISEN LEASING: +21% IN FINANCING

Raiffeisen Leasing recorded a **21%** increase in its financing portfolio granted to clients in September, compared to the end of 2024, while the number of clients grew by **7%**. At the same time, it achieved strong performance in partnerships with leading suppliers of financed assets and maintained a low level of non-performing loans.

The main categories of financed assets were trucks for domestic and international transport, passenger cars, and light commercial vehicles. "Green" assets, such as energy-efficient vehicles and equipment, also recorded growth, supported by the company's sales strategy, which promotes sustainable financing solutions for projects and activities with a positive environmental impact.

About Raiffeisen Bank Romania

Raiffeisen Bank, a leading universal bank with solid capitalization and liquidity, operates in the Romanian banking market and serves about 2.3 million retail and corporate customers.

Raiffeisen Bank has been supporting the Romanian economy for more than 25 years, offering products and financial services tailored to the needs of its customers. With responsibility as a guiding principle, we contribute to the development of society by financing the real and sustainable economy. At the same time, we are involved in the community by supporting 5 pillars of development: education, urban ecology, sports as a healthy lifestyle, innovation, arts, and culture. www.raiffeisen.ro

Note: All the financial figures above are in accordance with International Financial Reporting Standards (IFRS) and RBI Group's Management Information Systems (MIS) reporting standards.

Report date: 30 October 2025

Name of the issuer: Raiffeisen Bank S.A.

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

Phone/fax number: +40 21 306 1000 / +40 21 230 0700

Unique Registration Code with the Trade Register: 361820

Order number in the Trade Register: J1991000044406

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 Luxemburg Stock Exchange (RBRO26, RBRO27, RBRO27A, RBRO27B, RBRO27C, RBRO28 and XS2700245561)

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