

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

CURRENT REPORT according to FSA Regulation no. 5/2018 on issuers and operations with securities

Raiffeisen Bank has reached an agreement to acquire Garanti BBVA Group Romania's entities, a strategic move that strengthens its position in the banking sector

Bucharest, 28.03.2026 | Raiffeisen Bank has reached an agreement to acquire 100 per cent of the shares in **Garanti BBVA Group Romania** (Garanti Bank S.A. and the leasing unit Motoractive IFN S.A.) from subsidiaries of Banco Bilbao Vizcaya Argentaria S.A. (BBVA).

This is an important strategic step that accelerates growth and strengthens Raiffeisen Bank's position in Romania.

The transaction will be completed upon obtaining all regulatory approvals. The closing of the transaction is expected for **the fourth quarter of 2026**.

Until this process is finalized, the two entities will continue to operate independently, each functioning as before, with no changes to existing contractual terms. At this stage, customers do not need to take any action: all active contracts, product packages and services used will remain unchanged until the transaction is completed.

Afterwards, a gradual integration process will be initiated which, according to current estimates, is expected to be completed **in the second half of 2027**.

The integration plan will be implemented in clearly defined stages to ensure a smooth transition, with no disruption to client relationships and no impact on the services provided. Each stage will be carefully planned, communicated in advance and closely monitored so that any necessary adjustments can be made quickly and efficiently.

Johann Strobl, RBI CEO: *„This transaction represents a significant strategic move in one of the most attractive banking markets in Central and Eastern Europe, in a country we know very well. It reflects our commitment to maintaining our position as*

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. J1991000044406 • EUID ROONRC.J1991000044406 • Banking Registry No. RB-PJR-40-009/1999 • FSA Capital Markets Public Registry no. PJR01INCR/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.

a future-oriented financial institution that continues to support Romania's population and economic development".

Michael Höllerer, current member of the Supervisory Board and elected RBI CEO as of July 1st, 2026: *„We are proud to announce this significant milestone in our long-term strategy for Central and Eastern Europe. By bringing together the strength of Raiffeisen Bank Romania with the capabilities of Garanti BBVA, RBI is further consolidating its presence in a core market for our Group.“*

Zdenek Romanek, President & CEO Raiffeisen Bank Romania: *„Our strategy is to provide best financial planning services and practical digital solutions for the benefit of all our clients – individuals, families and companies – to support their financial future. This transaction strengthens our scale and our operations and represents another step in Raiffeisen Bank's long-term growth strategy in Romania.“*

Present in Romania since 1998, Garanti BBVA has over time developed a solid portfolio of banking products and services for all business segments: Retail, SME and Corporate.

Spanish financial group Banco Bilbao Vizcaya Argentaria (BBVA) is main shareholder of Garanti BBVA.

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

For additional info please contact: comunicare.externa@raiffeisen.ro

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Report date: 28th of March 2026

Name of the issuer: Raiffeisen Bank S.A.

Headquarters: FCC Office Building, 246D Calea Floreasca, Bucharest

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

Unique Registration Code with the Trade Register: 361820

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Order number in the Trade Register: J19910000444406

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, XS2700245561, XS3250523845, XS3277939420)

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