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

More and more new customers choose Raiffeisen Bank Romania: +44% in Retail and +70% in the SME segment in H1 2026

Bucharest, 31.07.2026 | Raiffeisen Bank Romania maintains its growth momentum, driven by solid results across all business segments, an expanding customer base, and an active market presence.

Since the beginning of the year, the Retail segment has maintained its growth momentum in the total number of new customers, up by **44%** compared with the first half of 2025, with a remarkable performance on the digital onboarding channel, where the number of newly onboarded customers doubled (**110%)** versus the same period last year. At the same time, the **Entrepreneurs Division** attracted **+70%** more new customers in the first half of the year compared with the same period of the previous year.

Entrepreneurs in the mid-corporate segment continue to show appetite for investment despite the difficult economic environment, and Raiffeisen Bank remains a trusted partner in this effort: the investment loan portfolio grew by **29%** in the first half of the year compared with the same period last year, while the total loan stock advanced by **16%** year on year.

> "The results for the first half of 2026 confirm our ability to maintain a solid growth pace and a close relationship with our customers. We continue to strengthen our role as a trusted financial partner and advisor, invest in our people so we can respond as effectively as possible to customers' evolving needs, and make banking services simpler, faster, and more intuitive. At the same time, we are expanding the practical use of technology, especially artificial intelligence, to support the bank's growth, while keeping the human element at the heart of the customer experience." **- Zdenek Romanek, President & CEO, Raiffeisen Bank Romania.**

By the end of June 2026, the total customer base had reached nearly **2.4 million**, while the bank's strong market presence was supported by a network of 264 branches, 1.150 ATMs and MFMs, and nearly 45,000 POS terminals at merchants, marking significant growth compared with the previous year.

Total assets reached **RON 91.8 billion** at the end of June 2026, up by **10%** versus the same period last year. This growth was mainly supported by the favorable momentum in lending activity. Net profit for the first half of the year amounted to **RON 849 million**, while operating expenses increased **by 5%.**

SAVINGS ARE GAINING GROUND

Customer deposits rose to RON **70.4 billion**, **7%** above the level recorded in June 2025. Retail deposits continued to grow at a solid pace, by **11%** compared with the same period last year, driven by stronger interest in term deposits, as the bank continued to offer attractive deals and products tailored to customers' savings needs.

At the same time, in a competitive market environment, funds attracted from the corporate, SME, and financial institutions segments recorded an aggregate increase of **3%** compared with the previous year.

In the first half of this year, compared with the same period last year, retail customers' interest in saving increased, and this was reflected in a higher share of savings accounts and deposits in total liabilities, rising from 55% to 58%.

LENDING: IMPORTANT GROWTH ENGINE

The volume of net loans granted to customers reached **52.1 billion RON**, up by **14%** versus June 2025 and by **7%** compared with the end of 2025.

The retail lending segment delivered a very strong performance, advancing by **16%** compared with the same period last year, driven by the strong growth in unsecured loans, which rose by **19%.**

Secured lending also recorded significant momentum in the first half of 2026, with the volume of new loans granted increasing by more than **57%** compared with the same period of the previous year. This result was supported both by customers' continued interest in financing real estate purchases and by improvements in the lending offer. In the first half of 2026, Raiffeisen Bank expanded the benefits available to customers by introducing a new interest rate discount for clients receiving recurring monthly income of more than EUR 2,000 into their Raiffeisen Bank accounts, complementing the existing options already available to customers who choose to have their income paid into the bank.

Digitalization initiatives have accelerated and simplified access to lending products through the Smart Mobile app. **1 in 2 customers** who choose a personal loan or a credit card opted for a fully digital journey, accessing it directly through the mobile banking app

At the same time, lending to companies continued to grow, with the total portfolio across business segments increasing by 12% compared with June 2025, mainly driven by the very strong performance of the corporate segment.

During the first six months of the year, asset quality remained at a high level, with the non-performing exposure (NPE) ratio standing at 1.49%, supported by customers' good payment discipline and prudent lending standards. The cost of risk stood at 29 basis points, reflecting the healthy profile of the portfolio as well as a prudent approach to risk management.

COMPLETE BANKING, SAVINGS, AND INVESTMENT SOLUTIONS, IN AN EXPERIENCE THAT IS BECOMING EVER SIMPLER AND MORE ACCESSIBLE

Two new current account packages and a diversified savings offering

In the first half of the year, Raiffeisen Bank's offering for individual customers was expanded with two new current account packages tailored to specific needs. The Gold package, launched at the beginning of the year, combines essential services with premium benefits for customers seeking greater comfort, security, and flexibility, including foreign currency transactions.

In June, the bank launched the Diaspora package, dedicated to Romanians living and working abroad. The product allows for 100% digital onboarding through the Raiffeisen Smart Mobile app and offers simple, fast, and fee-free transfers in RON and EUR, alongside digital solutions for managing money in Romania.

In the savings area, the offer is diversified and provides flexibility, security, and attractive terms. Customers have access to savings accounts and term deposits in RON and foreign currency, with competitive interest rates of up to 6.5% per year for RON, 2.5% per year for EUR, and 2.8% per year for USD. The offer also includes recurring savings features and round-up savings on card payments, all available and easy to manage 100% online through the Raiffeisen Smart Mobile app.

Raiffeisen Acumulare: over 150,000 active participants

Since the beginning of the year, the number of participants in the Raiffeisen Acumulare Voluntary Pension Fund has increased by more than 20,000, reaching a total of over **150,000** active participants.

During the period from 30 June 2021 to 30 June 2026, the fund recorded an annualized rate of return of 8.97%. This performance reflects the fund's evolution over the stated interval and does not constitute a guarantee of future results. However, saving through a voluntary pension fund may contribute to increased financial security in retirement.

Growing interest in investment funds managed by Raiffeisen Asset Management

Investment funds continued their positive performance in the first half of the year, marking both a significant increase in investor interest and a strengthening of assets under management by more than EUR 180 million, reaching EUR 1.7billion.

The number of active savings plans, life insurance, voluntary pensions, and investment plans exceeded 80,000, marking an increase of **12%** compared with the same period of the previous year. This development highlights customers' confidence in the benefits of financial planning and their growing focus on building long-term financial security.

A simpler, faster, and more accessible banking experience, all in one place

In the first half of 2026, Smart Mobile strengthened its position as the main digital interaction channel between individual customers and the bank through new features, simplified processes, and an expanded range of services available directly in the app. Among the most important developments were the integration of Smart Market services and Smart Token functionalities directly into Smart Mobile, the modernization of the user experience, the expansion of options available in the app, and the development of Open Banking capabilities.

The app now offers easier access to banking services, personalized offers, security features, and personal finance management tools within a unified digital experience. At the same time, new functionalities such as funding Raiffeisen accounts from accounts opened at other banks, managing recurring payments at Visa card level, the offers section, authenticated calls to the Call Center, and branch appointment booking directly from the app all contribute to a faster and more accessible banking experience.
Currently, more than **91%** of the bank's digital customers have Smart Mobile activated.

SOLID GROWTH IN THE ENTREPRENEURS DIVISION: +70% MORE NEW CUSTOMERS AS COMPARED TO H1 2025

In the first half of 2026, the Entrepreneurs Division recorded solid growth across three main directions: attracting new customers, portfolio development, and profitability. The results were supported by the launch of the Gata de Business Community and the expansion of benefits for entrepreneurs in liberal professions, by the digitalization of flows through Smart Business and the SME tablet, a digital advisory tool unique in the market, as well as by territorial activation in relevant professional communities.

In the first half of the year, the Entrepreneurs Division attracted **70%** more new customers compared with the same period of the previous year. **70%** of entrepreneurs choose the digital flows available via the website and tablet to open an SME account package, while Smart Business surpassed **100,000** active customers in the first half of the year.

The launch of the Gata de Business Community in March 2026 marked an important milestone in accelerating results.

Gata de Business is an ecosystem for entrepreneurs, built around offers accessible through a simple and intuitive digital flow in the Smart Business app, with preferential pricing. The community includes benefits for entrepreneurs, finance and accounting professionals, and medical professionals, addressing specific financing, administration, and business development needs. Through this approach, Gata de Business connects banking services with relevant complementary solutions that support the day-to-day activity of SME customers.

STRONG CAPITAL AND LIQUIDITY POSITIONS

The Common Equity Tier 1 ratio (CET1) and the Capital Adequacy Ratio (CAR) at consolidated level, after including the preliminary profit for the first half of the year, subject to approval by the National Bank of Romania[1], stood at **19.45%** and **22.99%**, respectively, remaining significantly

[1] The Common Equity Tier 1 ratio (CET1) and the Capital Adequacy Ratio (CAR) at consolidated level, before incorporating the preliminary profit for the first half of the year, stood at 18.46% and 22.00% respectively.

above the minimum regulatory requirements imposed by the BNR (11.61% for CET1 and 17.13% for CAR).

In January, Raiffeisen Bank issued its first benchmark Eurobond, with a total nominal value of EUR 500 million, 6NC5 maturity, and a fixed coupon of 4.136% payable during the first 5 years. The issued bonds strengthen the bank's own funds and eligible liabilities base, whose ratio (MREL ratio) at consolidated level stood at **41.63%,** after incorporating the preliminary profit for the first half of the year into the financial results, subject to BNR approval[2], representing a comfortable buffer above the minimum requirement of 32.04%, applicable starting from May 2026.

During the first 6 months of the year, the bank's liquidity position remained solid. The Liquidity **Coverage Ratio LCR stood at 210% at individual level**, significantly above the minimum regulatory requirement of 100%.

RAIFFEISEN BANK SUPPORTS THE REGIONAL AND INTERNATIONAL DEVELOPMENT OF ROMANIAN COMPANIES

The second edition of the MoonShotX 2025–2026 program, run by Raiffeisen Bank and InnovX, concluded with 9 Romanian companies already taking concrete steps toward international expansion through the development of commercial opportunities, partnerships, pilot projects, distribution contacts, and market entry strategies in Austria, the United Kingdom, the United States, and Japan. The results confirm the potential of Romanian companies to compete in mature markets and reinforce MoonShotX's role as an internationalization platform, with the two editions of the program having supported 14 companies so far in expanding beyond the local market.

RAIFFEISEN PRIVATE BANKING

In the first half of the year, the Private Banking division intermediated 10 new 100% capital-protected certificates issued by RBI with exposure to equity indices in the global and European infrastructure sectors, European banks, and the local capital market, attracting a combined total of more than EUR 858585 million from Private Banking and Premium Invest clients.

RAIFFEISEN LEASING: +5% MORE CUSTOMERS

Raiffeisen Leasing recorded growth in its customer financing portfolio of **15%** at the end of the first half of 2026, compared with the first half of 2025, while the number of customers increased by **5%.**

The company's activity remained aligned with the Group's strategic growth directions, with a focus on supporting entrepreneurs and companies' investment projects. This positive development was driven by a strategy focused on expanding the client portfolio, strengthening relationships with commercial partners, and continuously adapting the offering to the needs of

[2] The Minimum Requirement for Own Funds and Eligible Liabilities ratio (MREL ratio) at consolidated level, before incorporating the preliminary profit for the first half of the year, stood at 40.64%.

different market segments. The company continued to develop financing solutions dedicated both to SMEs and to professionals in areas such as medical services, liberal professions, and other specialized activities, supporting their modernization and expansion through easy access to essential equipment and assets. Portfolio quality and disciplined risk management contributed to maintaining a low level of non-performing loans, reflecting sustainable and well-managed growth. At the same time, financing for commercial vehicles, passenger cars, and equipment supported clients' development and efficiency plans, while the continuous improvement of customer experience and operational efficiency remain long-term strategic priorities.

RAIFFEISEN BANK STRENGTHENS ITS INVESTMENTS IN COMMUNITIES

Raiffeisen Bank is an active community partner, supporting impactful projects through five main directions: promoting a healthy and sustainable lifestyle, the sustainable transformation of businesses, the development of future skills, support for Romanian art and culture, and the encouragement of diversity and inclusion. The bank is continuing its community-focused investments this year as well, after investing more than €9 million in 2025. Most recently, Raiffeisen Comunități launched its 16th edition, reaffirming its place as one of Romania's longest-running programs dedicated to sustainable community development. This year, the program has expanded to include Romanian diaspora communities and to foster collaboration among organizations, initiative groups, and experts in Romania and abroad on projects that create real impact.

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About Raiffeisen Bank Romania

Raiffeisen Bank, a leading universal bank with solid capitalization and liquidity, operates in the Romanian banking market and serves about 2.4 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: sustainable and healthy lifestyle, sustainable business transformation, development of future-ready skills, Romanian art and culture, diversity and inclusion. 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.

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