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

Raiffeisen Bank Romania continues its growth: 35% more new customers in the first nine months of 2026

Bucharest, 03.11.2026 | Raiffeisen Bank Romania maintained its sustainable growth momentum in the first nine months of the year, delivering solid results supported by strong lending activity, an expanded customer base, and an active presence in the market. Total assets reached RON **98.6 billion** at the end of September 2026, **up 21%** compared with the same period last year and **11%** versus year-end 2025. This performance was mainly driven by continued growth in lending activity and the strengthening of the deposit base.

In the first nine months of the year, Raiffeisen Bank attracted 35% more new customers than in the same period last year. Digital channels made an important contribution to this growth, particularly through simple, fast, fully digital processes.

> "The results for the first nine months show that we are on the right path. More customers are choosing Raiffeisen, and we are growing together with them. We are becoming stronger not only as a bank, but as a financial consultant, bringing together the expertise of our people and new technologies to better understand our customers, help them make informed decisions and plan with greater confidence for the future. This is the relationship we want to build: close, relevant and focused on helping our customers move their plans forward."- **Zdenek Romanek, President & CEO, Raiffeisen Bank Romania.**

LENDING CONTINUES TO BE ONE OF THE BANK'S MAIN GROWTH PILLARS

Net loans and advances to customers amounted to **RON 53.2 billion**, representing an increase of **13%** compared with September 2025 and 9% versus year-end 2025.

The retail segment recorded a strong performance, advancing by **19%** year-on-year, supported in particular by robust growth in secured lending, which increased by **21%.**

At the same time, financing provided to companies continued to expand, with the total portfolio across business segments rising by **8%** compared with September 2025, mainly driven by the strong performance of the Corporate segment.

The 6% increase in operating expenses compared with the same period last year, which remained below the inflation rate, reflects continued investment in people, business expansion, and the strengthening of customer relationships through targeted communication and promotional initiatives. Net profit stood at **RON 1.26 billion**.

The Bank's core business segments maintained a positive momentum. Raiffeisen Bank Romania also maintained a strong nationwide presence through a network of 264 branches and 1,152 ATMs and MFMs. At the same time, the number of POS terminals installed at merchants approached 46 thousand, marking a significant increase compared with the previous year, supported by the Bank's focus on strengthening relationships with entrepreneurs and expanding its commercial footprint in this segment.

SAVINGS, INVESTMENTS AND FINANCIAL PROTECTION CONTINUED TO GROW IN 2026

Customer deposits increased to **RON 74.4 billion**, up **17%** compared with September 2025.

In a competitive market environment, resources attracted from the **corporate, SME and financial institutions segments** recorded a more moderate trend, with aggregate growth of **22%** compared with the previous year.

Retail deposits maintained a solid growth rate, rising by **13%** year-on-year, supported by increased customer interest in term deposits, as the Bank continued to offer attractive solutions and products tailored to evolving savings needs.

In the first nine months of 2026, an increasing number of customers chose solutions for saving, investing.

- **Voluntary pensions:** Raiffeisen Acumulare attracted approximately 30,000 new participants between January and September, compared with 24,000 in the same period of 2025, representing a 20% faster growth rate.

- **Savings plans:** the number of customers who chose investment products, voluntary pensions, or life insurance with a savings or investment components increased by **15%** compared with the same period in 2025.

- **Investments:** assets under management at Raiffeisen Asset Management increased by **30%** between January and August 2026, compared with the same period in 2025.

- **Financial protection**: the share of customers with home purchase loans who opted for an associated life insurance policy increased by 13% in the first nine months of the year.

MORE THAN 93% OF DIGITAL CUSTOMERS HAVE ACTIVATED THE SMART MOBILE APP

Smart Mobile is strengthening its role as the main banking platform for individual customers. Through the continuous launch of relevant features and improvements, the app supports digital transformation and provides a simpler, faster and more accessible banking experience.
An important objective this year was to advance the "One App" initiative. In this context, Smart Market and SmartToken services were integrated into Smart Mobile, giving customers access to personalized products, offers and services through a unified digital experience.
In the third quarter, the Bank introduced new features to enhance security and make everyday transactions simpler. These include verifying the beneficiary's name before a transfer and optimizing digital identification and onboarding processes.
Smart Mobile strengthened its position as a digital banking platform with the launch of the Add Money, Manage Recurring Visa Card Payments, Personalized Offers, and Spend and Save features.
Also in the third quarter, the app was expanded with an early loan repayment simulator and options for initiating and obtaining financial pre-approval for secured loans. Several sections received a new and improved design, including the flow for opening a new debit card. Open Banking and Multi Banking services were also enhanced.

Cards and payments – greater flexibility in managing purchases

Payment trends in Q3 also reflect the holiday season, with the strongest increases seen in industries associated with mobility, travel and leisure. Compared with the same period

in 2025, the value of payments increased by approximately 28% at petrol stations, 24% in entertainment, 22% in transport and 21% in accommodation services, while payments to airlines rose by approximately 14%. This trend confirms the card's increasingly important role in customers' payment behavior, both for everyday spending and for travel- and leisure-related expenses.

ENTREPRENEURSHIP GROWS THROUGH TECHNOLOGY, EXPERTISE AND COMMUNITY

At the end of the third quarter of 2026, the Entrepreneurs Division's portfolio included **17%** more customers than in the same period of 2025.

A key milestone in the third quarter was the launch of **ERIC, the first AI Business Coach in the GatadeBusiness Community**, available directly in the Smart Business app. ERIC helps entrepreneurs better structure their questions and prepare for business discussions. In less than a month after its launch, ERIC received more than 2,000 business questions and was accessed by approximately 20% of Smart Business app users.

Also in Q3, the GatadeBusiness Community expanded through new solutions and partnerships. The partnerships with Keez and Regina Maria complemented the ecosystem with relevant services for business management and development. At the same time, the Accountants' League became a new initiative through which entrepreneurs can identify and access accounting, tax and financial advisory services via the GatadeBusiness Community. The network currently brings together more than 100 firms nationwide.

Digitalization remains one of the main pillars of the relationship with entrepreneurs. More than 70% of entrepreneurs choose the digital flows available through the website and tablet to open SME account packages, while Smart Business surpassed 100,000 active customers in the first half of the year. Digital tools are complemented by personalized advice and by the presence of the Division's teams in entrepreneurial and professional communities across the country.

The third-quarter results point to the development of a relationship with entrepreneurs that goes beyond traditional banking services, combining financing, technology, expertise, access to a community of relevant partners, and artificial intelligence tools to support growth and better-informed decisions.

In 2026, this direction was further supported by investments in the expertise of the Entrepreneurs Division, including team expansion and the introduction of specialized roles, as well as initiatives dedicated to technology adoption among SMEs. The Business Forward program, developed by Raiffeisen Bank Romania together with Social Innovation Solutions, had attracted more than 300 companies by August, confirming entrepreneurs' growing interest in using artificial intelligence to develop their businesses.

RAIFFEISEN LEASING: +11% UP IN FINANCING PORTFOLIO

Raiffeisen Leasing recorded an 11% increase in its customer financing portfolio at the end of the third quarter of 2026 compared with the same period last year, while the number of customers grew by 4%.
The company continued to grow in line with the Group's strategic priorities, focusing on strengthening its customer base and leveraging the partnerships built and consolidated over time with suppliers of financed assets. The quality and balanced structure of the portfolio continued to help maintain a low level of non-performing loans, supporting the company's solid and steady business growth.

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Despre Raiffeisen Bank Romania

Raiffeisen Bank, bancă universală de top, cu capitalizare și lichiditate solide, activează pe piața bancară din România deservind aproximativ 2,4 milioane de clienți, persoane fizice și juridice.
De peste 25 de ani, Raiffeisen Bank susține mediul economic din România, oferind produse și servicii financiare dezvoltate pentru a acoperi nevoile clienților. Având ca principiu fundamental responsabilitatea, contribuim la dezvoltarea societății prin finanțarea economiei reale și sustenabile. Totodată, suntem implicați în comunitate, prin susținerea a 5 piloni de dezvoltare: educație, ecologie urbană, sport ca stil de viață sănătos, inovație și, nu în ultimul rând, artă și cultură. www.raiffeisen.ro

Notă: Toate cifrele financiare de mai sus sunt în concordanță cu Standardele Internaționale de Raportare Financiară (IFRS) și Standardele Grupului RBI de raportare pentru management (MIS).

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