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 31.12.2025, 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 2026. 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 01.01.2027, a total SREP capital requirement of 13.63% at consolidated level and 13.57% at individual level.

P2R applicable starting from 01.01.2027 has been set at 5.63% at consolidated level and 5.57% at individual level, increasing compared with 2026 from 4.63% at consolidated level and from 4.70% 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 2026, 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 2026		Actuals 30 June 2026	
	Consolidated	Individual	Consolidated	Individual
Common Equity Tier 1 ratio (CET1)	11.61%	11.64%	19.48%	19.87%
Tier 1 ratio (T1)	13.98%	14.02%	21.05%	21.50%
Total Capital Ratio (CAR)	17.13%	17.20%	23.03%	23.57%

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

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Report date: 11th of November 2026
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: J1991000044406
Subscribed and paid-in share capital: RON 1 200 million
Cod LEI: 549300RFKNCOX56F8591
The regulated market where the instruments are traded: Bucharest Stock Exchange (RBRO27C, RBRO28, RBRO33) and Luxemburg Stock Exchange (RBRO27C, RBRO28, XS3250523845, XS3277939420, XS3461895925, XS3478186151)