

Notification – Coupon 3 payment

**To: FINANCIAL SUPERVISORY AUTHORITY (FSA) – Financial Instruments and
investors section**

BUCHAREST STOCK EXCHANGE

**In attention to the Bond Holders of Raiffeisen Bank S.A. RBRO29, ISIN:
ROJX86UZW1R4**

Bucharest, 16 September 2020 – Raiffeisen Bank S.A. announces that on 21 September 2020 the interest payment will be made with regards to the RBRO29 bonds, ISIN ROJX86UZW1R4, according to the Prospectus approved by the FSA by Decision Nr.559 dated 06.05.2020.

The payment will be made by Raiffeisen Bank S.A. – The Paying Agent – on 21 September 2020, to the RBRO29 Bond Holders registered at the Reference Date of 31 August 2020 in the Bond Holders Registry kept by S.C. Central Depository S.A.

The interest will be calculated in accordance with the provisions of paragraph 12.3 of the Prospectus.

In accordance with Law 24/2017, article 86 paragraph 5, the bondholders that at the Reference Date hold their instruments in accounts opened with the Participants of Central Depository's clearing-settlement and registry system (intermediaries defined in article 2 point 20 from Law 24/2017, brokers and custodian agents), the payment will be performed in RON through the Central Depository and through Participants which have the obligation, according to their agreements with the Central Depository, to book the collected amounts on each bondholder cash account.

For the bondholders not represented by the Participants of the Central Depository clearing-settlement and registry system, registered in Section I of the Central Depository, the payment will be performed by bank transfer in the RON accounts opened by the bondholders for whom the relevant payment details are specified in the Bond Holders Registry provided to Raiffeisen Bank S.A. by S.C. Central Depository S.A. If the relevant payment details are not provided by S.C. Central Depository S.A., the accounts specified in the subscription form will be used.

In view of applying the provisions of the double taxation treaties, the non-resident Bond Holders in Romania are required to submit the tax residency certificate issued by the authorities of the country of residence. The tax residency certificates shall be submitted in original at: Raiffeisen Bank S.A. - Treasury and Capital Markets Back Office Department, Sky Tower Building, 246 C Calea Floreasca, 1st District, Bucharest, 014476.

Calculation example:

Nominal value for one bond: RON 500,000

Interest according to Prospectus: ROBOR 3M + 3,5% = 5.65%

Reference Period: 19.06.2020 – 19.09.2020

Number of days in the Calculation Period: 92

Number of days in the Reference Period: 360

Interest at 19.09.2020: RON 500,000 x 5.65% x 92 days/360 days = RON 7,219.44

Further details regarding interest payments can be found in the Prospectus, available in Romanian language by accessing the address: [http://www.bvb.ro/Juridic/files/Prospect%20RBRO29%20\(ASF\).pdf](http://www.bvb.ro/Juridic/files/Prospect%20RBRO29%20(ASF).pdf)

For additional information: comunicare.externa@raiffeisen.ro

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Report date: 16 September 2020

Name of the issuer: Raiffeisen Bank S.A.

Headquarters: Sky Tower Building, Calea Floreasca, No. 246 C, 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: J40/44/1991

Subscribed and paid-in share capital: RON 1 200 million

The regulated market where the instruments are traded: Bucharest Stock Exchange