

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

Raiffeisen Bank Romania continues its upward trend: +35% more new customers, +12% net loans, + 15% deposits in first half of 2025

Bucharest, 30.07.2025 | Raiffeisen Bank Romania ends the first half of the year with results that confirm the maintenance of the growth strategy. The number of individual customers who chose Raiffeisen Bank in the first half of the year increased by over **35%**, compared to the same period in 2024, and **85%** of the new clients preferred the digital onboarding experience. At the same time, the bank continued to make financial planning more accessible for all clients by offering flexible solutions tailored to the current market requirements.

"We have a good pace in execution of our strategy to be the best financial consultants for all of our clients in all their needs with our Banking 1:1 approach. The great results for the first 6 months are another proof of that. Our customers benefit from increasingly simple and intuitive digital experiences in their day-to-day interaction with the bank. We are systematically democratizing financial planning; our teams have stronger and stronger tools to support our clients to make the right decisions for their financial future.

We support entrepreneurs and companies in Romania, offering them flexible and innovative solutions tailored to their needs to build and well operate their businesses. In all that we do, we reaffirm our commitment to be a reliable long-term partner." - **Zdenek Romanek, President & CEO, Raiffeisen Bank Romania.**

Solid progress in lending and saving

Both lending and saving have been on an upward trend, a sign that the solutions on offer respond to customers' real needs. In the first semester of 2025, Raiffeisen Bank recorded sustained growth across all customer segments. Net loans reached RON 45.9 billion (+**12%** year-on-year).

Private individual loans registered an **11%** increase compared to the same period last year, a development supported by highly competitive lending conditions, which generated a remarkable volume of new loans. Both unsecured consumer loans (+**12%** year-on-year) and secured loans (+**9%** year-on-year) contributed significantly to this positive dynamic.

Corporate loans recorded the highest growth, reaching RON 20.8 billion in the first semester of 2025, up by **17%** compared to the same period last year. This performance reflects the Bank's active involvement in supporting the development projects of companies and driving strategic investments across various sectors of the economy.

In the first 6 months of the year, the volume of SME loans increased by 6% as compared to the same period last year.

Customer deposits continued to grow strongly, reaching RON 65.5 billion at the end of the first semester of 2025.

Deposits attracted from individuals registered a **15%** annual increase, fueled both by the preference for savings products and the continued robust pace of net inflows into current accounts.

Corporate client deposits recorded a remarkable year-on-year increase of **28%**.

Operating expenses increased by 5% compared to the previous year, reflecting ongoing investments in employee retention and motivation, as well as in improving our relationships with clients through communication and the continuous development of digital infrastructure.

Raiffeisen Bank concluded the first semester of 2025 with total assets of **83 billion RON** (+12%) and a net profit of **896 million RON**, marking a **9%** increase compared to the same period last year. This evolution highlights the bank's ability to adapt to market dynamics, as well as the efficient management of revenues and expenses.

1 in 2 unsecured personal loans are purchased 100% digitally

Raiffeisen Bank customers can access an unsecured personal loan in 3 simple steps, directly through the mobile banking app - Smart Mobile, with the option to attach life and unemployment insurance. In 2025, 1 in 2 customers chooses to purchase an unsecured personal loan through Smart Mobile.

40% of Raiffeisen Bank mortgage loans support green buildings

Raiffeisen Bank also continues a sustained sales trend in mortgage lending, with price offers and additional benefits, i.e. partial coverage of the costs of taking out a loan. Sustainable financing also continues to be supported: 40% of mortgage loans are for the purchase of green real estate.

Saving - a first step to responsible financial planning

In the first half of the year, Raiffeisen Bank responded to customers' needs with a wide range of products, offering attractive interest rates in both RON and foreign currencies (up to 6.5% per year for term deposits in RON, 3% per year in euros, and 4% per year in US dollars). As a result, clients' appetite for saving has increased, and the share of term deposits has risen from 43% to 46%.

In June 2025, Raiffeisen Bank launched a new type of deposit, "Fresh Money", in both lei and euros, specifically designed for newly deposited funds, with an attractive interest rate, so that every additional amount saved is properly rewarded. The "Fresh Money" deposit is yet another tool available to clients, who are thus supported in maintaining healthy financial habits.

Investment plans, pensions, and life insurance for extra stability

The number of subscription operations in local investment funds registered an increase of approximately 40%, demonstrating special attention being given to the diversification solutions provided to clients.

The number of investment plans showed positive development in the first six months of the year.

The first steps have been taken for 33,000 thousand new plans, projects on various investment horizons: from the shortest to those over 10 years.

At the end of June, the number of clients who chose to protect their income during retirement through the Raiffeisen Acumulare Voluntary Pension Fund exceeded 115,000, with this need being raised through the Raiffeisen Smart Finance digital tool.

The number of families who chose life insurance attached to personal, or mortgage loans increased by 8% in the first six months of this year.

Making things easier with digitalization

In the first six months of the year, Raiffeisen Bank continued to expand its digital offering and launched new enrollment options dedicated to future clients, including current account packages associated with salary transfer agreements. The new salary agreement integrated into the digital enrollment process simplifies client interaction with the bank and facilitates quick access to the bank's products and services negotiated by employers.

Additionally, the digital enrollment process was extended to alternative sales channels and the bank's partners, thus ensuring increased accessibility and a modern experience for all clients, regardless of the chosen interaction channel.

The number of individual clients with a contract for the Smart Mobile banking service is approaching 1.9 million, and over 83% of them accessed the application at least once in June 2025.

In the first semester of this year, the Smart Mobile banking application dedicated to individual clients underwent a series of important updates, among which a device activation and registration flow ensures better-protected access to digital services at any time.

The Smart Mobile application interface also benefited from a new design. The Cards section was redesigned so that their management is clearer and more accessible. The main details registered on the credit card can be viewed quickly and securely, making it easier to shop online.

For managing clients' savings, an optimized and intuitive flow for opening deposits was introduced, with an interactive simulator that shows, in real time, potential earnings depending on the selected amount and term.

In March, Raiffeisen Bank launched the virtual shopping card: as soon as the credit card limit is approved and granted, the card becomes available in the Smart Mobile application and can be enrolled in mobile payment apps or used for online merchant payments.

Payment by phone is continuously increasing, with customers increasingly preferring this simple and fast payment method. In H1 2025, both the volume and number of such transactions grew by more than 66% and 68% respectively, compared to the same period of the previous year.

The digitalization of services for SME clients also continued, with Raiffeisen Bank remaining the only bank in Romania to offer SMEs a 24/7 enrollment flow, with remote client identification carried out without a video call.

Over 88,500 SMEs actively use the New Raiffeisen Online SME platform and the Smart Business mobile application, and more than 2,200 SME entrepreneurs have chosen Raiffeisen Bank for opening the current digital SME account package, with the online flow being preferred for its speed, safety, and comfort. In less than 30 minutes, new clients benefited from a transactional current account and access to the complete range of banking services.

Factory by Raiffeisen Bank: 600 small entrepreneurs financed with more than 33 million euros

In the factory by Raiffeisen Bank program, created to support innovation among early-stage entrepreneurs, over 230 projects were registered in the first semester. The factory by Raiffeisen Bank community brings together more than 600 entrepreneurs, with funding granted totaling over 33 million euros.

MoonShotX continues to support Romanian businesses in expanding internationally

MoonShotX, the first program in Romania dedicated to the international scaling of mid-corporate companies, organized by Raiffeisen Bank Romania in partnership with InnovX, has concluded its first edition with notable results. Five companies participating in the program are in the process of scaling internationally—four in the United Kingdom and one in the United States. The program will continue this autumn with a new edition. Registration for the new edition is open until September 15, 2025, and can be done by [accessing this link](#).

Raiffeisen Private Banking – investment advisory services with a sustainability and ESG component

Raiffeisen's Private Banking division relaunched its investment advice services dedicated exclusively to high-net-worth clients, also considering clients' preferences for sustainability and ESG (environmental, social, and governance) factors.

In the second quarter, Raiffeisen Private Banking launched the distribution of index certificates with physical gold as the underlying asset, issued by Raiffeisen Bank International. The product offers 1:1 participation in the evolution of physical gold, with lower trading and custody costs compared to those applied to the underlying asset itself.

Also, in May, Raiffeisen Private Banking concluded a new offer of capital-protected certificates.

These certificates allow investors to benefit from the growth potential of European equities while at the same time protecting the invested capital at maturity and considering the adverse impact on sustainability factors. Only In this offer, Raiffeisen Private Banking attracted over 8 million euros, while in the first six months of this year, more than 200 Private Banking clients subscribed, in total, over 20 million euros in certificates issued by Raiffeisen Bank International.

Raiffeisen Leasing: +14%

Raiffeisen Leasing reports a 14% increase in its financing portfolio granted to clients in the first half of the year, compared to the end of 2024, as well as maintaining a good level of portfolio performance. The main categories of financed assets were trucks used for domestic and international transport, passenger cars, and light commercial vehicles. "Green" assets, such as energy-efficient vehicles and equipment, registered increases, supported by the company's sales strategy, which promotes sustainable financing solutions for projects and activities with a positive environmental impact. The non-performing loan rate remained at a low level, highlighting the sustainability of the financing granted.

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

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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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 and XS2700245561)

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