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

CURRENT REPORT according to Law no. 24/2017 and FSA Regulation no. 5/2018 on issuers of financial instruments and market operations

Garanti BBVA Romania becomes part of Raiffeisen Bank International (RBI) Group

Bucharest, 03.11.2026 | Following receipt of all necessary approvals from the competent authorities, **Raiffeisen Bank** has completed the acquisition of 100% of the shares of **Garanti BBVA Group Romania**, comprising **Garanti Bank S.A.**, the financial leasing company **Motoractive IFN S.A.**, under the brand name Garanti BBVA Leasing, and the operational leasing company **Motoractive Multiservices S.R.L.**, under the brand name Garanti BBVA Fleet Management, from subsidiaries of Banco Bilbao Vizcaya Argentaria S.A. (BBVA).

With the transaction now completed, **Garanti BBVA Romania becomes part of Raiffeisen Bank International Group (RBI).**

A KEY TRANSACTION MILESTONE
The closing represents a key milestone: it completes the acquisition and marks the beginning of a new chapter for Garanti BBVA Romania within the Raiffeisen Group. In the coming future, Garanti BBVA Romania and Raiffeisen Bank will merge.
Until the legal merger is completed, Raiffeisen Bank and Garanti BBVA will continue to operate as separate banks.

BUSINESS AS USUAL FOR CUSTOMERS
Garanti BBVA Romania and Raiffeisen Bank Romania will continue to operate independently, with each bank conducting business as usual. Existing contractual terms remain unchanged, and customers do not need to take any action at this stage.
All active contracts, product packages, and services will continue without change until the merger is completed.

> **Michael Höllerer, CEO of Raiffeisen Bank International**: "We are pleased to welcome Garanti BBVA Romania to the RBI Group. Romania is a priority market for us, with strong long-term growth potential and an important role in the region. By bringing together the proven strengths of Raiffeisen Bank Romania and Garanti BBVA Romania, an excellent

bank with highly professional employees and a strong and loyal customer base, we are creating an even stronger and more competitive bank. Together, we will be able to serve more people and businesses, offer a broader range of financial solutions and create a strong platform for sustainable and efficient growth."

Zdenek Romanek, President and CEO of Raiffeisen Bank Romania: "By welcoming Garanti BBVA Romania into our group, we strengthen our capabilities and gain further momentum to accelerate our growth ambitions. Until the integration is completed, our two teams will work with a shared goal: to be the best financial partner for people and businesses across Romania. The journey ahead will take time, but I am confident that, in the end, we will bring together not only two banks, but also two exceptional teams. Throughout this process, we are committed to preserving the distinctive strengths of Garanti BBVA Romania, while bringing together the best of both organizations.

ENSURING BUSINESS CONTINUITY

During the integration period, continuity will be ensured at all levels. Garanti BBVA Romania's leadership will remain in place, supporting business stability, consistent decision-making, and a smooth transition for customers, employees, and partners. The two organizations will continue to serve all business communities in Romania, including the Turkish community, with the same dedication and understanding of their needs. At the same time, the distribution capacity will be strengthened to support future growth.

NEXT STEP: MOVING INTO THE INTEGRATION PHASE

The next phase will focus on preparing the integration of Garanti BBVA Romania and Raiffeisen Bank Romania. Dedicated teams from both banks will work together to align operations, systems, products, processes, and organizational structures.

To ensure sound governance during the integration phase, Garanti BBVA's Board of Directors will comprise: Zdenek Romanek – President; Alina Rus and Mircea Busuioceanu – members; Ebru Ogan Knottnerus and Ali Temel – independent members.

The integration will be carried out gradually and carefully, with business continuity aiming for a smooth customer experience as key priorities. Until the legal merger and subsequent operational migration are completed, both banks will continue to operate separately, and customers will continue to use their existing products, services, accounts, cards, digital banking applications, and contact channels as usual. Any changes that may affect customers, employees, or business partners will be communicated clearly and in advance, together with the relevant timelines and any actions required. **Under the current plan, the full integration is expected to be completed in the second half of 2027.**

Continuity remains a top priority across all customer segments, from individuals and SMEs to corporate and institutional clients, ensuring uninterrupted access to products, services, and support throughout the integration.

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

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

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Report date: 3rd of November 2026
Name of the issuer: Raiffeisen Bank S.A.
Headquarters: FCC Office Building, 246D Calea Floreasca, 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: J19910000444406
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)