

To: Bucharest Stock Exchange (BSE)

The Financial Supervisory Authority (FSA) – Financial Investments and Instruments Sector

## **Raiffeisen Bank Romania in 2025: accelerated growth of over 20% in the number of new clients and in savings, a clear sign of their trust in the bank**

**Bucharest, 30.01.2026 |** Raiffeisen Bank Romania ended 2025 with solid results, both in terms of commercial activity and financial performance. The number of individual clients grew at an accelerated pace, throughout 2025, **22%** more new clients chose Raiffeisen Bank compared to 2024, and **78%** of new clients opted to open their relationship with the bank in the simplest and fastest way—digitally, remotely, directly through the mobile banking app. Savings continued their accelerated growth trend, and among planning products, investment plans stood out, attracting particular interest from clients.

"The results for 2025 reflect accelerated growth that strengthens Raiffeisen Bank's attractiveness on the market and confirms the trust our clients place in us every day. We have achieved solid financial performance, the outcome of a strong development strategy driven by growth in both savings and lending.

In 2025, we dedicated a great deal of positive energy to millions of 1:1 conversations our colleagues had with clients, offering solutions to guide them in managing their personal finances more effectively and making important decisions about their financial future. At the same time, we continued to launch practical and accessible digital solutions for everyday banking operations, as well as for long-term goals such as savings, investments, or insurance.

We remain a reliable partner for all our clients – whether individuals, entrepreneurial businesses, or corporations – regardless of market challenges. We believe the bank of the future is the one that succeeds in staying close to every client, offering tailored solutions and guidance to help them make the best financial decisions.", - **Zdenek Romanek, President & CEO, Raiffeisen Bank Romania.**

The bank's total assets exceeded **88,6** billion RON, up by 8% compared to the previous year. Operating expenses increased by **6%** year-on-year, amid investments in technology and high inflation. The bank's operational efficiency improved, supported by growing business volumes and intensified client acquisition. As a result, the bank's revenues grew at a faster pace than

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operating costs, and the bank's net profit increased in 2025 by **4%** compared to the previous year, reaching **1.75 billion RON**.

Raiffeisen Bank Romania surpassed the threshold of **2.33 million clients**, recording positive growth across all customer segments compared to the previous year.

### **Accelerated growth in savings accounts: +24%**

Deposits from clients reached almost **69.5 billion RON**, **7%** above the level of 2024. Individuals continued to consolidate their savings by **11%** year-on-year, with savings accounts showing an impressive growth of **24%**, which highlights the confidence in the bank's services and stability.

### **Net loans: 48.8 billion RON**

Lending continued to be a main driver of growth for the bank. The volume of net loans granted to clients exceeding **48.8 billion RON**, marking an **11%** increase compared to 2024. The individual segment benefited from competitive financing conditions, and unsecured loans advanced by **16%**. Additionally, the portfolio of loans granted to legal entities grew by **10%**, confirming the trust of local companies in the financing solutions offered by the Bank.

### **Making life easier with practical digital solutions**

In 2025, Raiffeisen Bank strengthened the Smart Mobile app as the main digital channel for individual clients, reaching nearly **2 million active contracts**. To continue offering a modern digital experience tailored to the real needs of clients, the mobile banking app was enhanced with new features designed to optimize interaction and provide a high level of comfort and efficiency in managing everyday banking operations.

- **Free Account Package for Teens:** Designed for teenagers aged 14 to 17, this package supports financial education among young people. It includes a special version of the mobile banking app, featuring simplified and intuitive sections to guide them through their first steps in money management.
- **Multibanking Functionality:** Allows integration of accounts from Revolut, Banca Transilvania and BCR, providing users with complete control over finances from a single app.
- **Instant Virtual Debit and Credit Cards:** Cards are issued instantly via the app and can be used immediately for shopping, cardless ATM withdrawals, or interest-free installment payments.
- **Simplified Payments:** Fast transfers using only a phone number. Raiffeisen Bank has joined the national instant payment system, RoPay, enabling clients to send and receive

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money using just a phone number, no need to enter the recipient's IBAN. The service is free, available 24/7, and accessible directly in the Smart Mobile app for quick and secure transfers between participating banks.

- **Advanced Savings:** An intuitive deposit opening process, in-app simulators, and special interest rates for new funds.
- **100% Online Insurance:** Fast, fully digital solutions for travel, home, and life insurance (including investment-linked options).
- **Optional Pension:** Clients can monitor their pension balance and contribution history directly in the app.
- **Premium Support:** 1:1 chat, as well as audio and video calls directly within the app with Raiffeisen experts for purchasing and activating new products.

All these features are available in a redesigned app interface with simplified navigation and new functionalities for a more efficient and personalized digital experience.

Approximately **85%** of individual clients actively use Smart Mobile, highlighting the rapid adoption of digital solutions in everyday banking.

At the same time as the ongoing modernization of the app to ensure simpler and more efficient navigation, investments in security continued to protect our clients.

Starting from Q2 2025, the digital onboarding offer was enhanced with new enrollment options, including current account packages associated with salary payment agreements. Additionally, the digital onboarding process was extended to alternative sales channels and the bank's partners.

### **my Visa integration: all card benefits in one place**

Starting with 2025, Raiffeisen Bank introduced, for the first time in Romania, access to the my Visa benefits platform directly within the Smart Mobile app. The my Visa application is integrated in Smart Mobile, giving users easy access to Visa card benefits such as partner discounts, airport lounge access, and personalized offers. This new feature is available to all holders of Visa Gold, Platinum, Signature, and Infinite cards from Raiffeisen Bank, providing an experience tailored to each card type. Information is available in real time, directly on the mobile phone, giving clients complete visibility over the benefits they can enjoy.

### **Faster and more intuitive transaction authorization**

Raiffeisen Bank has also simplified the online transaction approval process by moving the authorization functionality from Smart Token directly into Smart Mobile. This step removes extra stages and ensures a unified, faster, and more intuitive experience for users.

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## Accelerated growth in e-wallet usage

The adoption of digital payments continues to rise. In Q4 / 2025, both the number and value of transactions made via e-wallet increased by more than 50% compared to the same period of the previous year, confirming clients' growing preference for modern and secure payment methods.

## Financial planning for real results: +12% investment plans

Raiffeisen Bank continued its commitment to supporting clients with personal financial planning initiatives in 2025, offering efficient solutions tailored to their diverse needs. Among the planning products, there was a notable increase in client interest for investment plans, which recorded growth of over **12%, year on year**.

Asset management and diversification remain a priority for Raiffeisen Bank clients, as reflected by a 67% increase in investment fund subscriptions (excluding the Private Banking segment).

The market share of investment funds managed by Raiffeisen Asset Management S.A. and distributed by Raiffeisen Bank reached **20%**.

Starting 2025, SME clients have also been able to quickly access investment funds distributed by Raiffeisen Bank. After a single visit to a branch, they can subscribe to and view their investment fund portfolios directly in mobile applications.

## Saving – the first step towards responsible financial planning and strengthening financial stability

Raiffeisen Bank's savings portfolio is diverse, providing both flexibility and security. Clients can manage savings accounts and term deposits—available in both local and foreign currencies—entirely online, directly through the mobile banking app. The offer features competitive interest rates, as well as options for recurring savings and savings with every card payment.

These benefits have led to increased interest in saving, resulting in a higher share of funds allocated to savings products (deposits and savings accounts). The market share of Raiffeisen Bank's retail client deposits reached **10.4%** in November 2025.

The year 2025 marked the beginning of new chapters in service diversification and the acceleration of digitalization. Among the most significant initiatives were the launch of the Unit-Linked insurance policy—an innovative product with an investment component—and the introduction of a digital process for the new home insurance product, Welcome Home. Additionally, the RCA functionality was integrated into the Smart Mobile app, making it easier for clients to access essential services directly from their mobile phones.

## Raiffeisen Private Banking & Premium Invest: + 17,7% total assets under management

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In 2025, total assets under management within Raiffeisen Private Banking & Premium Invest reached a combined level of EUR 4 billion (+17,7%), with approximately two-thirds of this growth driven by the Private Banking client segment. Furthermore, client assets held in investment products across both segments increased to EUR 1.7 billion (+19.2%), with the Premium Invest segment having making a major contribution as a result of accelerated portfolio diversification.

Sustainable investments continued to be supported by the addition of two new international investment funds focused on sustainability, complementing the 11 ESG funds already available. The investment universe expanded further, with nine structured certificate offerings successfully completed in 2025, totaling EUR 57 million. These issuances included both capital-protected and express certificates, denominated in RON, EUR, and USD.

Repeatedly recognized by some of the world's most prestigious publications, Raiffeisen Private Banking services once again received confirmation of their excellence in 2025, being named Romania's Best International Private Bank at the Euromoney Global Private Banking Awards.

### **Raiffeisen Leasing: +25% in financing**

Raiffeisen Leasing recorded a **25%** increase in its financing portfolio by the end of 2025, compared to the end of 2024, while the number of clients also grew by **9%**. The implementation of Group-wide growth objectives and the strong performance of partnerships with leading asset suppliers were key factors in this positive development. Additionally, maintaining a low level of non-performing loans continues to reflect the company's solid progress in recent years.

The company achieved excellent results in truck and car financing at the national level, contributing to the renewal of sector-specific fleets. At the same time, there was significant growth in investments in construction equipment, reflecting rising interest in this sector.

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### **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](http://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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Name of the issuer: Raiffeisen Bank S.A.

Headquarters: FCC BUILDING, Calea Floreasca No. 246D, District 1, Bucharest

Phone/fax number: +40 21 306 1000 / +40 21 230 0700

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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, XS3250523845, XS3277939420)

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