

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

## **Raiffeisen Bank Romania ends Q1 2026 with results that confirm an accelerated growth: +50% more new customers and solid developments both in the savings area and in lending**

**Bucharest, 05.05.2026** | Raiffeisen Bank is maintaining its positive momentum in 2026. In the first quarter of the year, the bank attracted **50%** more new individual customers than in the same period last year, and the number of those who chose to enroll remotely, digitally, increased by **56%** compared to Q1 2025.

Total assets reached almost **90 billion RON**, an increase of **6%** versus the first quarter of 2025, driven mainly by lending growth and the expansion of the bond portfolio. Net profit stood at **367 million RON** in Q1 2026, while operating expenses rose by 5% compared to Q1 2025.

Customer deposits amounted to **68 billion RON**, slightly above last year's level. Retail deposits increased by **10%** versus Q1 2025, with a very strong performance in savings accounts, which grew by **24%**, reflecting customers' confidence in the bank's stability and services.

### **Lending, a key growth driver**

The volume of net loans granted to customers exceeded **50 billion RON**, up **15%** compared to Q1 2025 and **3%** above the level at the end of 2025. The retail loan segment grew by **12%** versus the same period last year, surpassing **21 billion RON**, with very strong dynamics in unsecured loans, which increased by **17%**.

The corporate loan portfolio recorded growth of **17%**, reaching **29 billion RON**, a development supported by the corporate segment.

"Q 1 results show that more and more clients choose to manage their financial lives with us by their side. Whether they're saving for the future, taking out a loan, diversifying investments, or planning, clients know we are there at every step that matters to them. Clients need simplicity and clarity – that is why we continue to invest in technology that makes banking easier for them.

And because no two clients are in the same situation, we pair technology with the real expertise of our people. A young family figuring their first mortgage, an entrepreneur scaling their business or a large corporation managing complex finances – each of them

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gets the same thing from Raiffeisen Bank, a partner who understands their needs and the right mix of AI-powered tools and human expertise to help them make the financial decisions that are right for them." - **Zdenek Romanek, President & CEO, Raiffeisen Bank Romania.**

The number of customers continued to expand across all segments: individuals, companies and the public sector. Raiffeisen Bank Romania serves over 2.36 million customers and has a network of 264 branches and more than 42,000 POS terminals at merchants, while investments in digitalization enable more customers to access fast and secure banking services. The voice guidance functionality for cash withdrawals at ATMs and MFMs has been rolled out nationwide, offering blind and visually impaired people greater autonomy and safety.

Personal financial planning remains closely aligned with the needs and projects of Raiffeisen Bank customers through a wide range of accessible and easy-to-use solutions. This dynamic is confirmed by the year-on-year evolution: investment, pension and insurance plans increased in Q1 by 16% compared to the same period in 2025.

Customer interest in investment funds managed by S.A.I. Raiffeisen Asset Management is on a strong upward trend, with net assets under management increasing by **47%** at the end of Q1 2026 compared to Q1 2025.

A key project at the start of the year is "Start to Invest", a digital education and awareness program designed to support clients in starting their investor journey in an informed manner. Over 100,000 clients have already interacted with this program in the Smart Mobile app, confirming the growing interest in investments and in well-founded financial planning.

### **Easy banking for everyday financial activities**

In the first quarter of 2026, the number of unique customers who used wallet payments increased by 38% compared to Q1 2025, confirming customers' appetite for fast, secure mobile payments.

In the first quarter, Raiffeisen Bank completed API integration with the General Directorate for Population Records, an important step in modernizing banking processes. This solution enables fast and secure verification of customer identity, reducing processing times for account opening and data updates, while lowering the risk of errors and fraud.

In addition, customers who hold an Electronic Identity Card can update their personal data directly in the app, through a 100% digital flow, without having to visit a branch.

Smart Mobile continues to evolve as the main digital channel for retail customers, with an optimized dashboard for a clearer structure, more intuitive navigation and quick access to frequently used functions, as well as a complete redesign of the credit card section, featuring a modern look and a more user-friendly layout.

In terms of control and financial security, new notifications and alerts have been introduced to support account monitoring and prevent unforeseen situations, while authenticated calls from within the app to the call center ensure faster, safer and more personalized interactions. Through these enhancements, Smart Mobile is strengthening its role as the central digital platform for retail customers and supports Raiffeisen Bank's strategy to offer accessible, secure and easy-to-use services directly in the app, anytime and anywhere.

Regarding current account packages, in the first quarter of the year Raiffeisen Bank launched an extended range of benefits for customers who receive their income through the bank, with advantages that increase in line with monthly income levels (1,000 RON, 2,000 RON and 10,000 RON) and cover day-to-day transactions, savings, lending and access to premium services.

### **Raiffeisen Bank Romania accelerates the development of its investment services**

Raiffeisen Bank Romania has relaunched its brokerage services on the Bucharest Stock Exchange and on international markets and, starting in 2026, plans to launch a digital interface for brokerage services, which will allow all customers to open investment accounts for shares directly from the mobile app, quickly and at competitive costs.

At the beginning of March, Raiffeisen Bank Romania also returned to the top of the Ministry of Finance's ranking of primary dealers (financial institutions authorized to participate directly in government bond issues and the state's main partners in the financing process and in ensuring market liquidity). In this way, Raiffeisen Bank reconfirms its role in supporting state financing, both on the primary market and on the secondary market for government securities.

### **First 'benchmark' Eurobond issue**

In January 2026, Raiffeisen Bank placed its first benchmark Eurobond issue, with a total nominal value of 500 million euros, in a landmark transaction for the capital markets in Central and Eastern Europe (CEE).

The bank's senior non-preferred eligible Eurobonds were subscribed at a fixed coupon of 4.136% p.a. for the first 5 years, and at a margin of 1.62 p.p. above the 5-year euro mid-swap reference rate thereafter, approximately 0.35–0.38 p.p. below the yield on Romanian government Eurobonds with similar maturity.

The issue attracted significant interest from more than 180 international and local institutional investors, mainly investment funds, insurers and pension funds from the United Kingdom, France and the DACH region, generating the third-largest order book (over 2.8 billion euros final book and over 3.3 billion euros peak book) for an MREL-eligible bond issue by a bank in CEE, as well as the most competitive funding margin obtained by a Romanian bank for an MREL Eurobond issue.

The bonds issued strengthen the bank's capital and eligible liabilities base, giving Raiffeisen Bank the capacity to support the local economy with financing of around 2.5 billion euros. This transaction is the ninth bond series issued by the bank since the launch of its EMTN bond

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program, bringing the total value of funding raised from the capital markets to approximately 1.6 billion euros.

### **MoonShotX continues in 2026**

The MoonShotX program, which supports Romanian mid-corporate companies with a turnover between 5 and 50 million euros in their international expansion, continues in 2026 and has been expanded with two initiatives dedicated to specific entrepreneur segments: **MagicMoon** and **PinkMoon**.

MagicMoon, launched at the beginning of the year by Raiffeisen Bank Romania and InnovX, targets entrepreneurs under 30, founders of companies with a turnover or attracted investments of up to 1 million euros, who are aiming for international expansion. Following a selection process of more than a month, during which over 600 companies were analyzed, the winner was Scamy.io, an artificial intelligence-based solution that protects users from digital fraud by identifying fraudulent websites, phishing emails and malicious QR codes in real time.

PinkMoon is a MoonShotX spin-off dedicated to women entrepreneurs in Romania who run companies with a turnover between 5 and 50 million euros and want to scale their businesses internationally, in markets such as Austria, the United Kingdom, the United States and Japan. From a pool of more than 2,500 women-founded companies, the winner was Printco – Editura Gama, an integrated group active in the production of sustainable packaging and in education.

### **Entrepreneurs Division is GatadeBusiness**

In March, Raiffeisen Bank Romania launched GatadeBusiness, a community dedicated to entrepreneurs, which strengthens the bank's role as an active partner in developing the business environment.

Through GatadeBusiness, entrepreneurs have access within a single ecosystem to financial solutions, complementary services, relevant partners and digital tools that simplify their activity and support business growth. The initiative shifts the relationship from a strictly transactional bank-client interaction to a community in which the bank stands by entrepreneurs throughout their journey, from their first account to stages of accelerated development. The offers and partnerships within GatadeBusiness are constantly updated to remain relevant to entrepreneurs' day-to-day needs.

### **Raiffeisen Private Banking & Premium Invest: diversified certificate offering and new international recognition in 2026**

Raiffeisen Private Banking is consolidating its position as leader on the local private banking market, a position reconfirmed at the Euromoney Global Private Banking Awards 2026 through the distinctions Romania's Best International Private Bank, Romania's Best Chief Investment Office and Romania's Best for Structured Products.

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In the first quarter of this year, the division distributed four new capital-protected certificates issued by RBI in RON, EUR and USD, and one express certificate in EUR, continuing to diversify the range of structured solutions for clients. Total subscriptions in these products exceeded the equivalent of 51 million euros in Q1 2026, reflecting strong client interest in instruments that offer exposure to physical gold or combine capital protection with participation in the performance of local or global equity indices.

Raiffeisen Private Banking remains committed to being close to its clients and providing them with relevant, up-to-date information by continuing the "Business Club Events" series, dedicated exclusively to Private Banking & Premium Invest clients, with a first online edition focused on individual taxation in 2026.

### **Raiffeisen Leasing: +23%**

Raiffeisen Leasing recorded a **23%** increase in its financing portfolio granted to clients at the end of the first quarter of 2026 compared to the same period in 2025, while the number of clients rose by **8%**.

Truck and car financing has been integrated into the fleet renewal process at market level, responding to changing operational requirements, while the dynamics of investments in construction equipment indicate sustained interest in this segment.

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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.**

Report date: 5<sup>th</sup> of May 2026

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

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

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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