

Mihail Ion is appointed Retail Vice President at Raiffeisen Bank Romania

Bucharest, June 30, 2025 | Starting July 1st Mihail Ion will assume the position of Retail Vice President, overseeing the strategic and operational leadership of the Retail Division nationwide, following approval from the National Bank of Romania.

He is a member of the bank's executive management, serves as Vice President and member of the Raiffeisen Bank Romania Board of Directors, and over the past three years has successfully led the Capital Markets, Investment Banking, and Personal Financial Planning Division—a division he will continue to head in the period ahead.

During Mihail Ion's tenure as VP Capital Markets, Investment Banking and Personal Financial Planning Division, in 2023 he led the launch of "Banking 1:1", a personal and interactive approach to customer relations, supported by the Raiffeisen Smart Finance application.

Additionally, under his coordination, the Capital Markets Division, Investment Banking Services and Personal Financial Planning recorded outstanding performance in the financial institution client segment and an increasing level of client satisfaction in transactional activity, primarily supported by the improved infrastructure in the digital environment.

"I wish good luck to Mihail in his new position within Raiffeisen Bank Board. I trust that after his accomplishments in the past 23 ani, with this appointment as Retail Vice President, we will create further synergies within the team, that will facilitate an accelerate development to our strategic direction."- **Zdenek Romanek, President and CEO Raiffeisen Bank Romania**

"After 23 years in Raiffeisen Bank, I am starting this new chapter alongside my colleagues from the Retail Division and colleagues from across the bank, with confidence and responsibility. I want us to contribute together to a solid strategy focused on supporting our clients – whether it's those who want to efficiently manage their personal finances and achieve the major goals they have throughout their lives, or companies, small and medium-sized, that are looking for real support for development. I believe in our ability to support our clients through easy and friendly interaction with the bank. In this regard, we rely both on the development of digital services and on the expertise our colleagues share in their human interactions with clients." - **Mihail Ion, Retail Vice President, Raiffeisen Bank Romania**

Mihail Ion joined Raiffeisen Bank in February 2002 as a Research Manager in the Treasury and Capital Markets Division.

In 2005, he became President and CEO of Raiffeisen Asset Management, a position he held for 10 years. In 2015, he rejoined Raiffeisen Bank as Executive Director in the Corporate Division, overseeing mid-sized corporations and the public sector, and in 2017, he was appointed Vice President and Chief Financial Officer of Raiffeisen Bank.

Mihail Ion actively contributed to the launch of innovative products on the Romanian banking market, achieving local market firsts, being the first investment management company to diversify stock investments on foreign markets. Additionally, Raiffeisen Asset Management was the first asset management company to launch a capital-protected fund, the first to diversify investments and make funds available in three currencies, and the first and, in fact, the only company on the market at that time to manage a voluntary pension fund.

As Executive Director in the Corporate Division, responsible for supervising medium-sized corporate and public sector clients, together with his team and the retail team, he achieved the highest level of customer satisfaction, also recording the highest portfolio growth rate in the market during that period.

In his role as Chief Financial Officer of Raiffeisen Bank, he supported and achieved the optimization of financial processes—which led to the generation of financial statements and the bank's assets—to provide financial information at the highest quality level to stakeholders, and in a very short time. At the same time, Mihail Ion consolidated the role of the financial division as a business partner for relevant areas of the bank, to support the improvement of the bank's performance.

In the private banking clientele, Mihail Ion coordinated the initiation and development of a personalized approach for this client segment.

In addition to the positions held within the Raiffeisen Bank Romania team, Mihail Ion has had a prestigious academic activity, being a lecturer at the Academy of Economic Studies.

Mihail Ion holds a doctorate in international finance awarded by the Academy of Economic Studies, attended the Doctoral School of Finance and Banking and is a holder of the prestigious CFA (Chartered Financial Analyst) certification.

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

