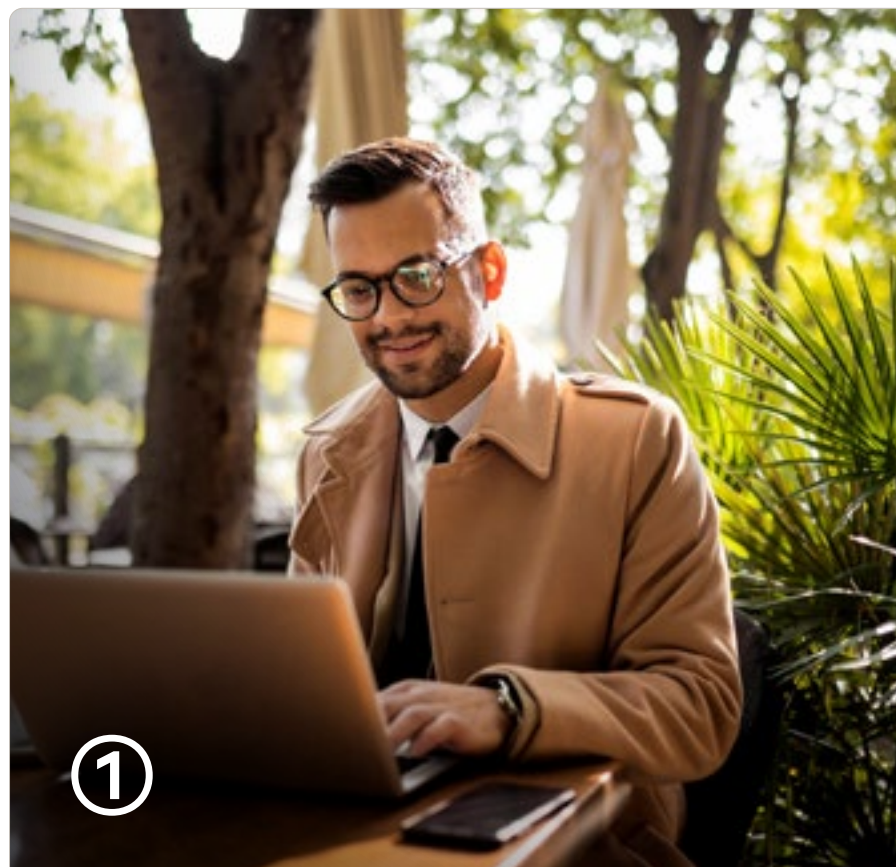


2024 Sustainability Highlights

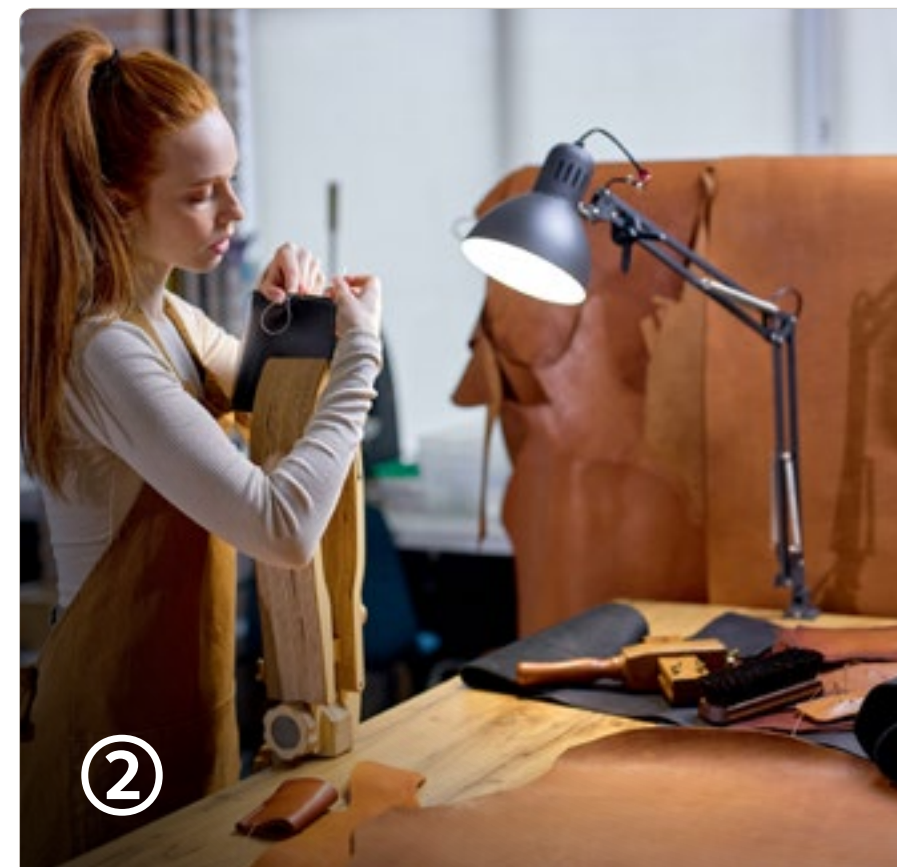
Raiffeisen Bank Romania

Foreword



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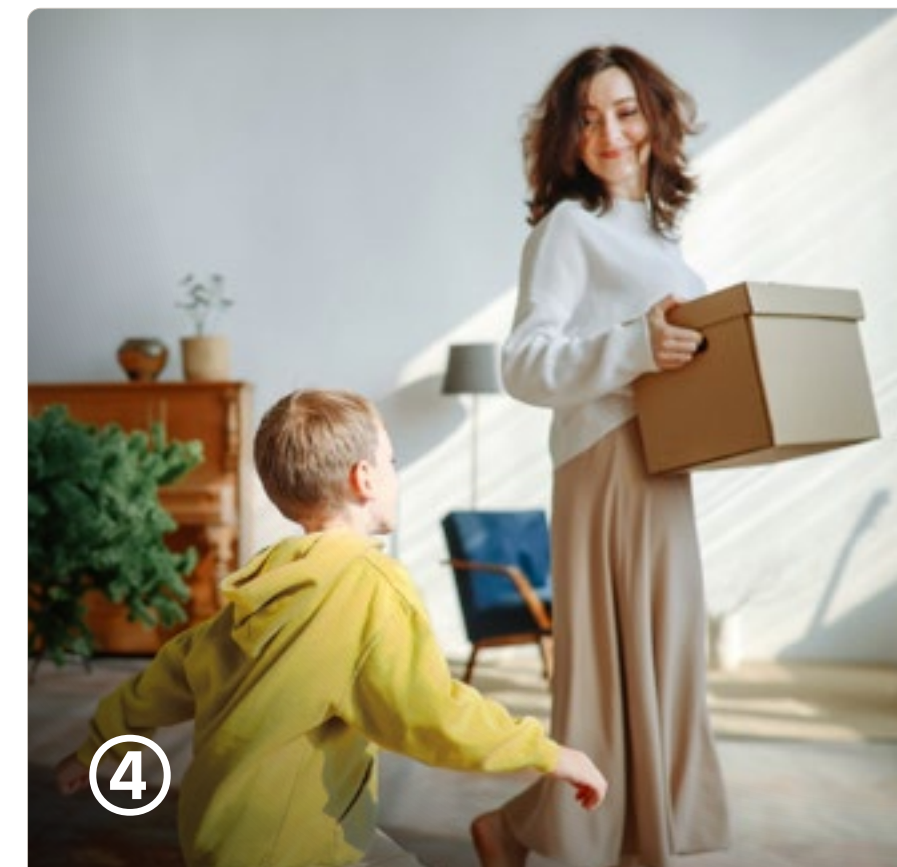
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Message from
the President
& CEO

Zdenek Romanek
President & CEO,
Raiffeisen Bank Romania

Dear friends,

Throughout 2024, we continued to demonstrate our commitment to facilitating the transition to a green economy and building sustainable communities.

I am pleased to present Raiffeisen Bank Romania's Sustainability Report for 2024, our 16th consecutive year of transparent reporting, and our first under the new Corporate Sustainability Reporting Directive (CSRD) and European Sustainability Reporting Standards (ESRS).

At Raiffeisen Bank Romania, we recognize that the financial sector plays a crucial role in the transition to a low-carbon economy. Our sustainability strategy is built on the foundation of partnership with our clients. We are committed to supporting customers from retail, corporate, and institutional sectors in their climate and ecological transitions.

I am particularly proud that in 2024, sustainable financing represented 24% of our total corporate portfolio, and 39% of our total new mortgage portfolio was represented by buildings with energy performance certificate class A or superior, overall exceeding our targets. As pioneers in sustainable finance in our market, we issued the first green bond in 2021 and the first sustainable bond in 2022. By the end of 2024, we had issued approximately 1 billion EUR bonds in green and sustainable format.

Our goal is to keep contributing to global climate action by decreasing our carbon footprint and supporting sustainable projects, targeting 24% sustainable financing in the corporate area for 2025.

We align with Raiffeisen Bank International approach regarding the 1.5°C pathway and their net-zero greenhouse gas emission target by 2050. In 2024 we started by setting a target to decrease financed GHG emissions intensity in the corporate lending portfolio with 21,6% by 2030, considering 2023 recalculated baseline and we succeeded in reducing it compared to the baseline, by supporting our customers transition plans.

Climate action and circular economy go hand in hand. We have intensified our efforts to reduce resource consumption and promote circularity by transitioning to recycled PVC for bank cards, where we have increased the percentage of recycled PVC to over 99% of the total amount of PVC used for newly issued cards, exceeding the target set for 2024.

At the heart of our sustainability strategy lies our commitment to our people. This past year, we've reinforced our workplace culture through initiatives that prioritize both well-being and professional growth. Our flexible work model, wellness programs, and comprehensive health management approach have supported our employees' work-life balance, while our structured development programs—including the Leadership Growth Center, and ESG Academy—have equipped our teams with the skills needed to thrive in a rapidly evolving financial landscape. With an average of 6.65 training days per employee and Individual Development Plans for all staff, we're investing in our people as our most valuable asset.

At Raiffeisen Bank Romania, we understand that accessible, transparent financial information and inclusive services are essential for building trust and creating lasting value.

We strive to provide our customers with better access to our products and services. This includes ensuring quality information and enhancing the overall customer experience, making our services more inclusive and accessible. Our goals include maintaining over 90% customer satisfaction with branch employees and increasing by 400% the number of customers accessing personal financial plans by 2030 compared to early 2022.



In terms of customer satisfaction, I am proud that Raiffeisen Bank Romania has been recognized for the personalized services we provide in our branches. According to Bain & Company's Global Banking Benchmarks Report, we received top ratings for the friendliness and personalized recommendations that our colleagues provide to customers.

In an era where information flows abundantly, our bank has focused intensely on ensuring the quality, accessibility, and security of the financial information we provide to our customers. In 2024, we continued our strategy of promoting a way of doing banking based on democratization access to financial planning and 1:1 discussions with our financial experts who guide the customers to build their financial plan suited to their needs and incomes.

With about 800 suppliers in 2024, we both aim to be a fair partner and demand fairness towards their employees, as well as a sustainable behavior, thus safeguarding the operational banking activities as well as acting on the opportunity to make a positive contribution to society and the environment.

In closing, I want to thank all our clients, partners and colleagues for their constant support and collaboration. As we look ahead only a concerted and collective effort, fueled by our team's dedication, the trust and support of our stakeholders, and the resilience of the communities we serve will ensure the transition to a sustainable, yet competitive reality.

Message from
the ESG &
Sustainability
Director

Roxana Barbato
ESG & Sustainability Director,
Raiffeisen Bank Romania

As we continue our sustainability journey together, I am pleased to share this year's Raiffeisen Bank Romania's Sustainability Report, which reflects the meaningful steps we are taking as an organization.

Preparing for CSRD

A focus of our efforts in 2024 has been preparing for the implementation of the Corporate Sustainability Reporting Directive (CSRD). This new European regulatory framework represents both a challenge and an opportunity for our bank. It has required dedicated resources and adaptation of our internal processes, but it also aligns with our commitment to transparency and comprehensive ESG integration. It strengthens our ability to provide stakeholders with transparent, comparable information about our sustainability performance and impact.

Progressing together

In 2023, we made significant progress by approving our Sustainability Strategy, structured around three interconnected pillars: operating as a Responsible Banker, Fair Partner, and Engaged Citizen supported by a solid governance and knowledge base.

In 2024, we advanced our role as **Responsible Banker** by systematically integrating environmental and social considerations into our business operations. This collaborative effort enabled us to share our expertise and grow the sustainable finance portfolio thus supporting economic growth aligned with broader sustainability goals. We also strengthen our position as a **Fair Partner** by fostering partnerships built on transparency and fairness, working hand-in-hand with stakeholders to reduce our environmental footprint through practical, incremental changes. As an **Engaged Citizen**, we continued to develop our support for communities navigating the sustainability transition, recognizing that lasting progress comes through collective effort and shared knowledge.

Building on our foundation

Now, I'm proud to highlight that in 2024, we've added another important brick to our sustainability framework with the approval of our comprehensive **ESG & Sustainability Policy**, a milestone that further strengthens our governance architecture and provides clear direction for our ongoing efforts.

A crucial step was also achieved this year by updating the **ESG risk framework** that focuses on integrating ESG risk in the corporate lending process, financed emission calculations as well as by implementation of the **ESG risk policy** setting the 2030 financed emission intensity target and business execution plan. In this way, we aim to contribute to sustainable development goals, increase environmental, social, and governance positive impacts across our value chain, ensure compliance with national and international ESG standards, and maintain transparency through regular reporting on our sustainability performance.

Enhancing our decision-making process

In 2024, we enhanced our decision-making process within the robust sustainability governance structure aimed at transforming commitments into action through organization-wide involvement. The CEO-chaired Sustainability Board, which includes all Board Members, met regularly to oversee ESG topics, advance strategy, and monitor progress, while working in tandem with our cross-functional Sustainability Steering group where ESG ambassadors and division heads shared perspectives and coordinated implementation in a collaborative forum that ensures comprehensive sustainability efforts.



The ESG & Sustainability Directorate functioned as a central connecting point and shared expertise by collaborating closely with our network of Sustainability Ambassadors who lead important initiatives in their respective areas.

In 2024, we continued to develop our internal knowledge by investing in our colleagues' development through extensive training programs, such as the one based on the Climate Fresk methodology, where approximately 60 colleagues in key positions participated in interactive sessions to better understand climate challenges and their impact on banking activities.

Moving forward together

I want to thank everyone who was part of this collective effort.

We recognize that our sustainability journey is one of continuous improvement. Together with our colleagues, customers and partners, we are taking progressive steps, learning from experience, and adapting our approach as we move forward.

As we continue this journey, we remain focused on supporting our customers in their climate and ecological transition, measuring our progress transparently, and creating lasting value through partnerships. Each step we take brings us closer to a competitive financial model that serves both people and planet.

①

General Information

- 1.1 Introduction
- 1.2 Sustainability Governance
- 1.3 Our Sustainability Strategy
- 1.4 Double Materiality Analysis
- 1.5 Impacts, Risks and Opportunities Identified
- 1.6 Business conduct



1.1 Introduction

This document mainly represents a summarized version of the full 2024 Consolidated Sustainability Statement of Raiffeisen Bank Romania, highlighting key ESG priorities, actions, and impacts.

For a deeper understanding, including detailed data and methodologies, the complete statement is available [here](#).

The Consolidated Sustainability Statement was published on 28 March 2025, which is integrated into the Directors' Report and financial reporting for the first time, in line with CSRD and ESRS requirements. It covers all disclosures under Article 8 of the EU Taxonomy Regulation and reflects the outcomes of the bank's double materiality assessment. Limited assurance was provided by Deloitte Audit SRL.



Other Frameworks and Regulatory Disclosures

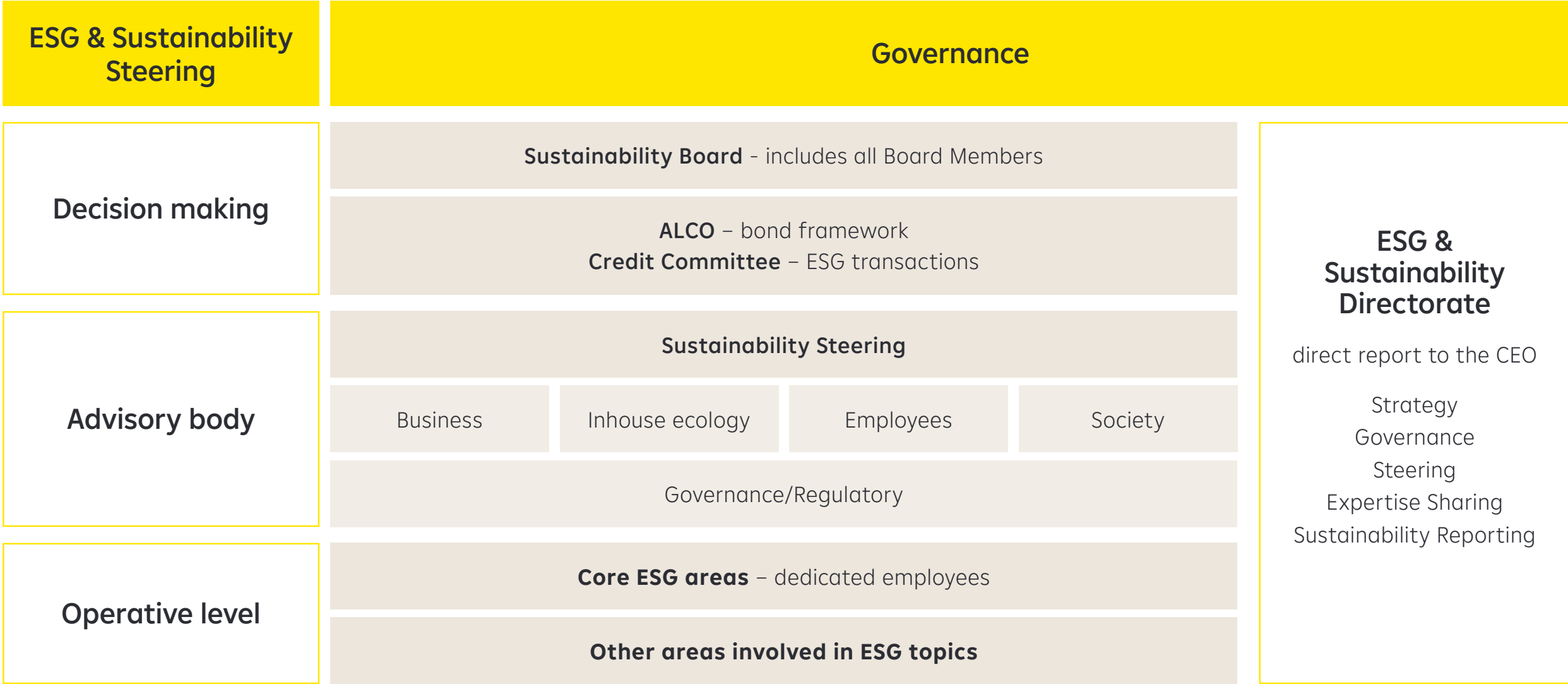
As part of Raiffeisen Bank International Group, we are committed to leading sustainability frameworks and initiatives, including:

- UN Global Compact (UNGC)
- Principles for Responsible Banking (PRB)
- Science Based Targets Initiative (SBTi)
- Partnership for Carbon Accounting Financials (PCAF)
- Taskforce on Climate-related Financial Disclosures (TCFD)

At the same time, we comply with EBA Pillar 3 ESG risk disclosure requirements. While the qualitative information is integrated in this sustainability statement, quantitative disclosures are available on our website [here](#).

1.2 Sustainability Governance

We have established a comprehensive sustainability governance framework that embeds ESG responsibilities across all levels of our organization. This structure ensures consistent oversight, implementation, and ongoing monitoring of our sustainability strategy and allows for top-down and bottom-up discussions involving all relevant functions.



Organizational anchoring of sustainability at Raiffeisen Bank Romania

Raiffeisen Bank Romania's Sustainability Board plays a key role in overseeing and monitoring the integration of ESG principles and performance within the bank. It is chaired by the CEO and all Board members have voting rights.

Board members possess relevant ESG expertise and undergo regular training, including dedicated workshops such as the 2024 Climate Governance Workshop.

In 2024, the Sustainability Board held 4 meetings.

Raiffeisen Bank Romania's Sustainability Steering is a cross-functional and cross-divisional working group, with operational steering responsibilities for ESG. This Steering Group reunites the ESG ambassadors and heads of divisions in all board areas mainly dealing with ESG topics and acts as an advisory and recommendation body for the board of management. The Sustainability Steering is chaired by the Corporate Vice President.


In 2024, the Sustainability Steering held 7 meetings.

In 2024, we organized ESG Awareness Workshops using the Climate Fresk methodology based on IPCC findings. Through nine work sessions, we engaged about 60 key personnel including directors, ESG ambassadors, and communications team members. Participants explored sustainability challenges, climate scenarios, and the connections between economic activities and environmental impacts.

2024

We link ESG performance directly to remuneration through a balanced scorecard approach.

Variable remuneration (bonuses) depends on KPIs such as financial: Return on Equity, Cost-Income Ratio (≥40% weight) and non-financial criteria where we take into consideration ESG related KPIs such as ESG volumes, CO₂ targets, regulatory compliance, employee engagement (≤60% weight).



Operational ESG Implementation

We have embedded ESG implementation across our organization by appointing ESG & Sustainability Ambassadors in all key functions that contribute to strategy execution and reporting.

These ambassadors are responsible for ensuring that sustainability considerations are integrated into the day-to-day operations and decision-making processes within their respective areas. Ambassadors have been designated in the following functions:

- Corporate Sustainable Finance, where they support ESG product development and providing ESG expertise for corporate customer segments
- SME and Private Individuals, with a focus on tailoring ESG solutions and supporting the development of green and sustainable related business opportunities;

- Treasury (Funding Management), which manages the green and sustainable bond framework and allocation process;
- Procurement and Logistics, responsible for achieving in-house ecological targets through supplier and resource management;
- Diversity Officer, which ensures inclusive workplace practices and monitors related KPIs;
- Marketing, Communication and Customer Experience (CSR Manager), which drives the CSR agenda and volunteering initiatives;
- Finance Transformation (ESG Data), coordinating ESG data in line with governance frameworks;
- Risk Controlling, which supports ESG risk evaluation and portfolio analysis.

This cross-functional network, supported by the ESG & Sustainability Directorate, allows for consistent application of the sustainability strategy across business lines, operations, and enabling functions.

Our Frameworks,
Policies and
Procedures

Responsible Banker

focus on Corporate

- ESG risk framework
- ESG risk policy statement
- ESG in corporate procedure, implementing ESG rulebook for corporate
- ESG process flow (Corporate deal flow)
- Restrictive policies (nuclear energy, gambling, defense, thermal coal)

focus on PI & SME

- ESG rulebook retail
- Retail credit risk policy
- Restructuring norm & procedure (for individuals)
- Retail investment product distribution regulation

overall

- Sustainability Bond Framework
- Policy on the integration of sustainability risks (Asset Management)
- Marketing campaign approval flow
- Complaint management procedure

Fair Partner

in house ecology

- Business travel policy
- Procurement policy
- Suppliers Code of conduct

employees

- Diversity policy
- Anti-discrimination and anti-harassment policy
- Total rewards management policy
- Remuneration policy
- Learning, development and talent management policy
- Performance management policy
- Collective bargaining agreement
- Health and safety at work rules and procedures

Engaged Citizen

- Sponsorship process documentation
- Volunteering policy

Overall Governance

- | | | | |
|--|---|---|---|
| → ESG & Sustainability policy | → Whistleblowing notification channel management policy | → Anti-money laundering / countering the financing of terrorism framework | → Policy on personal data processing and data privacy |
| → Code of conduct (Group wide) | → Conflicts of interest policy | | → Information security policy |
| → Anti-bribery & corruption (ABC) policy | | | |

1.3 Our Sustainability Strategy

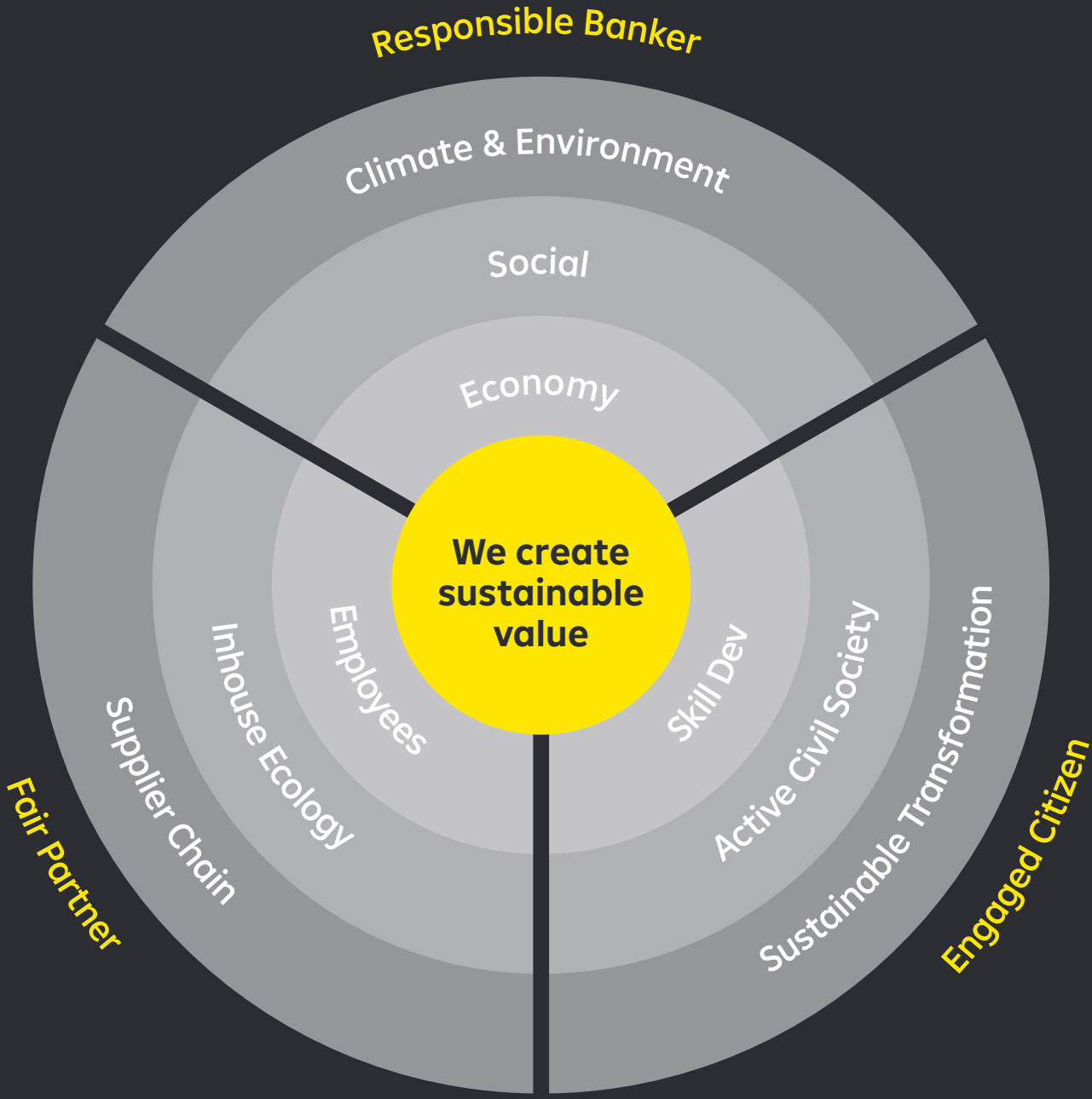
Our strategy cascades from Raiffeisen Bank International via a shared Strategy Map, aligned with our two-year planning horizon and integrated into performance targets at all organizational levels. ESG KPIs are embedded in the performance agreements of board members.

We track and report progress at least twice a year to ensure agile responses to emerging trends and regulatory developments.



Sustainability is an integral part of our business strategy. Having a dedicated sustainability strategy with clear objectives is essential — not only to meet new regulatory requirements, but also to address the expectations of supervisory authorities, investors, customers, and society at large.

Consumers are demanding more and more sustainable products and services. Employees are demanding more from companies and choosing their jobs based not only on a company's core values, but also on its actual impact and results.



Pillar

Responsible Banker

Fair Partner

Engaged Citizen

We build value ...

stimulating economic growth while taking into account climate, environmental and social aspects in core business

building fair and transparent partnerships with relevant internal and external stakeholders and reducing the environmental footprint

supporting the ecosystem of communities that engage in the transition to sustainability

... by focusing on

- supporting our customers sustainable transition
- aligning our portfolio with the goals of the Paris Agreement

- in-house ecology
- employees

- creating impact for our communities based on the following directions: healthy and sustainable lifestyles, skills for the future and sustainable business transformation, complemented by a continued commitment to arts and culture and diversity and inclusion

Responsible Banker



⌚ Time horizon	Corporate Portfolio Financed Emissions	💡 KPI	Retail PI		Corporate
📈 Short-term (by 2025)	<p>Develop and implement key elements of local execution plan to support mid-term target achievement:</p> <p>→ with a special focus on high-carbon-intensity industries</p> <p>→ with a focus on the client engagement</p> <p>→ to support low-carbon industries</p>		% of volume of new mortgage loans to buildings with energy class A	% of total mortgage portofolio represented by buildings with energy class A	% of total corporate portfolio represented by financing for sustainable projects
📈 Mid-term (by 2030)	<p>Reduction of GHG emissions intensity in the corporate lending portfolio by 21,6% by 2030.</p> <p>Ongoing adaption of Execution Plan –Financed Emissions Portfolio.</p>	📈 2024 progress	39%	27%	24%
		➡ 2024 target	30%	25%	22%
📈 Long-term (by 2050)	Align with Raiffeisen Bank International approach regarding the 1.5°C pathway and the net-zero greenhouse gas emission target by 2050.	➡ 2025 target	–	–	24%



Responsible Banker



Privacy

A streamlined data privacy framework to ensure awareness on privacy matters, through staff trainings

Cybersecurity and resilience

Enhance Cyber Resilience posture, maintain regulatory compliance, advance employee security awareness initiatives.

Access to quality information

Maintain customer satisfaction in relation to the branch employees at high level - over 90*

Increase by 400% number of customers who accessed personal financial plans connected to pension, insurance and investment by 2030 (vs start 2022)**

Guarantee/safeguard the timely and accurate handling of all customer complaints & cause analysis

Responsible marketing practices

Minimizing all marketing communication related fines (target zero)

Non-Discrimination

100% employees trained annually on preventing and combating discrimination and harassment

Access to products and services

While we have not yet defined specific numerical targets in this area, we are currently focused on implementing the EU Accessibility Act requirements.

* based on the Bank net satisfaction score with the following aspects being most appreciated - transparency of information, clarity of communication, attitude). (focus on: use of easily understandable language and clear explanations, completeness of information provided)

**the data monitors unique customers for each type of product, overlaps between databases are possible, customers who own several products can be counted several times.



Fair Partner: Inhouse Ecology

🕒 Time horizon	Own Operations Emissions	💡 KPI	Recycled PVC in new cards production	Renewable electricity (direct contract)
🏔 Short-term (by 2025)	Implement impactful measures in own operations for reducing in-house ecology — linked CO ₂ emissions.	🏔 2024 progress	99.93%	100%
🏔 Mid-term (by 2030)	Contributing to Raiffeisen Bank International reduction of absolute Scope 1 and 2 GHG emissions for own operations by 42% from a 2024 base year. Ongoing contribution to Raiffeisen Bank International transition plan and linked measures.	➡ 2024 target	>90%	>90%
🏔 Long-term (by 2050)	Support Raiffeisen Bank International's commitment to act in line with the 1.5°C pathway and aiming to be in line with the net-zero greenhouse gas emission target by 2050.	➡ 2025 target	99%	—



Fair Partner: Employees



💡 KPI	Secure employment	Freedom of association and social dialogue	Training and development	Employee retention	Preventing harassment Promoting health & safety	Work-life balance	Gender equality and fair pay		Diversity and inclusion
	workforce with permanent working contracts	employees covered by the provisions of the Collective Bargaining Agreement	average training days per employee	overall turnover	employees mandatory training in health and safety & violence & harassment	average score of wellbeing questions employees' surveys	representation of the underre-presented gender	gender pay gap	average satisfaction scores in employee survey
📈 2024 progress	96.6%	100%	~6.6 days 53 hours	14%	—	—	—	—	—
➡ 2025 target	≥85%	100%	≥4	≤12%	100%	≥80%	42%*	—	≥80%
							Start a pay transparency project in line with the EU Transparency Directive		
➡ 2026 target	—	—	—	—	—	—	—	≥5%*	—

* representation of the underrepresented gender across the Supervisory Board, Board, and B-1 level

** gender pay gap for work of equal value, exceptions justified by objective gender-neutral criteria



Engaged Citizen

⚙️ KPI	Community investments	Volunteering
📈 2024 progress	<p>91%</p> <p>increase of the community investment budget allocated to sustainability projects in 2024 compared to 2023.</p>	<p>115%</p> <p>increase of the number of employees volunteering hours in 2024 compared to 2023.</p>
➡️ 2025 target	<p>We aim to have the largest share of the community investment budget invested in sustainability projects, with at least 50% by 2025.</p>	<p>Increase the number of employees volunteering hours by 10% compared to 2024.</p>



1.4 Double Materiality Analysis

Stakeholder Engagement and Materiality

Engaging with stakeholders is an important aspect of our sustainability strategy and governance model. We believe that understanding the expectations, concerns, and ideas of those who are directly or indirectly impacted by our business allows us to refine our strategic priorities, address material issues more effectively, and remain aligned with evolving societal and environmental challenges.

Our stakeholder engagement model is intentionally decentralized: different business units and subsidiaries lead conversations relevant to their specific expertise and operations. This ensures that discussions are both practical and relevant. However, to maintain consistency and traceability, we also rely on centralized coordination — the ESG & Sustainability Directorate.

Stakeholder dialogue is more than a formality; it is a continuous learning process that informs us how we do business, develop products, assess risks, and prioritize investments. It supports us in aligning our operations with societal needs and expectations while contributing to broader sustainability objectives.

Raiffeisen Bank Romania systematically listens to the views of its stakeholders and incorporates them into its strategic decision-making processes

Purpose of Engagement

- ☆ Gather insights and feedback
- ☆ Identify material issues
- ☆ Support sustainability goals
- ☆ Enhance transparency and accountability

Stakeholder Identification

Materiality Assessment

Inclusion in Strategy

Stakeholder Categories

- Employees
- Clients
- Regulatory Authorities
- Shareholders
- Investors
- Suppliers
- NGOs



Highlights of our 2024
Stakeholder Engagement
activities:

January

We participated at "**Circularity in action**", an event that brought together the public and private sectors, under the coordination of Pivot C, IFC and Prime Minister Office.



March

We participated at **New Economy & Society: Innovative financial solutions for social equity: From Financial Inclusion to Systemic Change**, a roundtable organized by Aspen.

April

We partnered with the Embassy of Sustainability in Romania to support "**Journalists for Sustainability**," a training program designed to enhance media coverage of sustainability topics.



May

We organized **Cereal Expert**, an annual event dedicated to corporate clients in the agribusiness sector.

June

We participated in the second edition of the **Gender Equal Financing Conference 2024**, organized by the Romanian Diversity Chamber of Commerce.

September

We participated at internal **Financial Inclusion Summit** held by Raiffeisen Bank International focused on advancing best practice solutions regarding financial inclusion.

October

We were main partner for the **Sustainability Inspiration Day**, a conference which presented ways on how the concept of sustainability can be translated into concrete actions.



November

We participated at **Biodiversity Day** hosted by Raiffeisen Bank International, a focus day on nature and biodiversity in banking sectors.



Throughout the year

We distributed questionnaires to our NGO partners using the London Benchmarking Group (LBG) methodology to systematically **evaluate the impact of our CSR portfolio**.

We actively participated in key industry roundtables and working groups, including the **Romanian Association of Banks round table on green finance** and the **Working Group on Diversity** at the Embassy of Sustainability.

The Double Materiality Analysis Process

In 2024, we conducted our first comprehensive assessment in alignment with the European Sustainability Reporting Standards (ESRS).

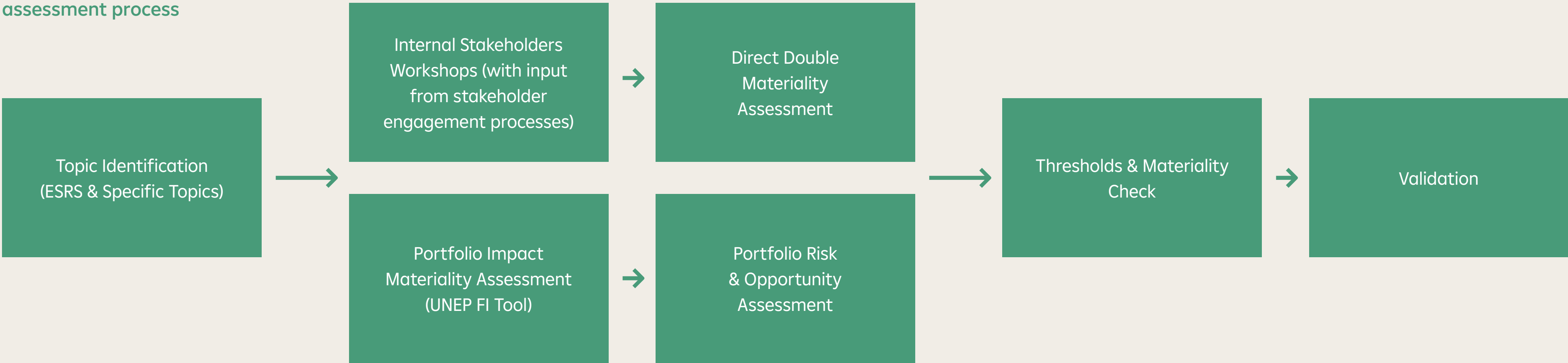
2024

As part of the 2024 double materiality assessment process, we evaluated the most relevant ESG topics across our own operations and portfolio. Internally, a dedicated CSRD team coordinated structured workshops with key departments to assess potential and actual impacts and risks and opportunities for our operations based on ESRS criteria.

For our portfolio, we used the UNEP FI Portfolio Impact Analysis Tool to map indirect impacts and income dependency for financial risks, applying quantitative thresholds and qualitative adjustments. The results were validated at multiple levels and now guide our reporting and strategic priorities.

For full details on the methodology — such as scoring systems, evaluation scales, and assessment criteria — please refer to the complete version of the Sustainability Statement.

Our double materiality assessment process



1.5 Impacts, Risks and Opportunities Identified

Our 2024 assessment was conducted in a dynamic context marked by economic, geopolitical, and environmental risks.

Through the double materiality lens, we identified sustainability topics that are most significant to our stakeholders and our business—both in terms of the impact we generate on people and the environment, and the financial implications of these issues.

These material topics are integrated into our consolidated Sustainability Statement and inform us how we manage our economic, social, and environmental responsibilities.



ESRS topic	ESRS subtopic	ESRS sub-sub-topic	IRO type	Business model	Value chain	Response in strategy decision-making	Time horizon	Stakeholder
Climate change E1	Climate change mitigation	n/a	<div>risk</div> <div>opportunity</div>	→ non-retail → retail	<div>▣</div> downstream through lending business <div>▣</div> own operations <div>▣</div> upstream (suppliers)	<p>Constantly striving to align its portfolio to the goals of the Paris Agreement and improve customer experience, enabling its clients to achieve more in their transition.</p> <p>Energy efficiency, business-travel & fleet emissions reduction, renewable energy purchase - sustainable and efficient operations model</p>	<div>▣</div> short term <div>▣</div> medium term <div>▣</div> long term	→ internal experts → non-retail and retail customers → suppliers → employees
	Climate change energy	n/a	<div>negative impact</div> <div>risk</div> <div>opportunity</div>	→ non-retail → retail	<div>▣</div> downstream through lending business <div>▣</div> own operations <div>▣</div> upstream (suppliers)	<p>Constantly striving to align its portfolio to the goals of the Paris Agreement and to improve customer experience, enabling its clients to achieve more.</p> <p>Sustained growth: sustained business growth and business model profitability</p>	<div>▣</div> medium to <div>▣</div> long term	→ non-retail and retail customers → internal experts → suppliers → employees
	Climate change adaptation	n/a	<div>negative impact</div>		<div>▣</div> own operations <div>▣</div> upstream (suppliers)	<p>Stress testing and adaptation measures, cost control measures growth and business model profitability</p>	<div>▣</div> short term <div>▣</div> long term	→ internal experts → suppliers → employees
Circular economy E5	Resource inflows	n/a	<div>positive impact</div> <div>negative impact</div>	→ non-retail → retail	<div>▣</div> downstream through lending business <div>▣</div> own operations <div>▣</div> upstream (suppliers)	<p>Sustained growth: sustained business growth and business model profitability.</p> <p>Constantly striving to improve customer experience, enabling its clients to achieve more in their circular economy practices</p>	<div>▣</div> short term <div>▣</div> long term	→ internal experts → suppliers → employees → non-retail and retail customers
	Resource outflows	n/a	<div>negative impact</div>	→ non-retail → retail	<div>▣</div> downstream through lending business	<p>Constantly striving to improve customer experience, enabling its clients to achieve more in their circular economy practices</p>	<div>▣</div> short term	→ internal experts → non-retail and retail customers

ESRS topic	ESRS subtopic	ESRS sub-sub-topic	IRO type	Business model	Value chain	Response in strategy decision-making	Time horizon	Stakeholder
Own workforce <div>S1</div>	Working conditions	Secure employment Working time Adequate wages Social dialogue Freedom of association Collective bargaining Work-life balance Health and safety	positive impact	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	short term medium term long term	→ employees
	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	positive impact opportunity	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	medium term long term	→ employees
		Training and skills development	positive impact risk	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	short term medium term	→ employees
		Employment and inclusion of persons with disabilities	positive impact opportunity	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	short term long term	→ employees
		Measures against violence and harassment	negative impact	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	short term	→ employees
		Diversity	positive impact opportunity	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	short term long term	→ employees
	Other work-related rights	Privacy	negative impact	→ primarily employees in administrative and branch offices	own operations	People & culture: attractive employer and high-performing working culture	short term short term	→ employees

ESRS topic	ESRS subtopic	ESRS sub-sub-topic	IRO type	Business model	Value chain	Response in strategy decision-making	Time horizon	Stakeholder
Consumers and/or end-users <div>S4</div>	Information-related impacts for consumers and/or end-users	Privacy	negative impact	→ retail	<div>upstream</div> <div>downstream</div>	Privacy new technologies	<div>short term</div> <div>short term</div>	→ private individuals (consumers)
		Access to (quality) information	<div>positive impact</div> <div>opportunity</div>	→ retail	<div>downstream</div>	Sustained growth / customer centricity	<div>short term</div> <div>long term</div>	→ private individuals (consumers)
	Social inclusion of consumers and/or end-users	Non-discrimination	<div>negative impact</div> <div>risk</div>	→ retail	<div>downstream</div>	Customer centricity: superior customer experience based on data excellence and deep customer understanding	<div>medium term</div>	→ private individuals (consumers)
		Access to products and services	negative impact	→ retail	<div>downstream</div>	Customer centricity: superior customer experience based on data excellence and deep customer understanding	<div>short term</div> <div>medium term</div>	→ private individuals (consumers)
		Responsible marketing practices	<div>positive impact</div>	→ retail	<div>downstream</div>	Efficiency / sustained growth	<div>short term</div>	→ private individuals (consumers)
	Cyber security & resilience	Cyber security & resilience	<div>positive impact</div> <div>opportunity</div>	→ retail	<div>downstream</div>	Cyber security: speed and adaptability – high adaptability to rapidly changing market developments and harnessing new technologies	<div>short term</div> <div>medium term</div>	→ private individuals (consumers)

ESRS topic	ESRS subtopic	ESRS sub-sub-topic	IRO type	Business model	Value chain	Response in strategy decision-making	Time horizon	Stakeholder
Business conduct <div>G1</div>	Corporate culture	Corporate governance and strong ethical compliance	<div>positive impact</div> <div>negative impact</div>	→ primarily employees in administrative and branch offices → suppliers; non-retail, assets under management	<div>own operations</div> <div>upstream</div> <div>downstream</div>	Governance: strong risk governance	<div>short to</div> <div>medium-term</div>	→ employees, business partners → competitors → national authorities/regulators
	Protection of whistleblowers	Protection of whistleblowers	<div>positive impact</div>	→ primarily employees in administrative and branch offices → suppliers; non-retail, assets under management	<div>own operations</div> <div>upstream</div> <div>downstream</div>	Governance: strong risk governance	<div>short term</div>	→ employees, whistle-blowers → business partners/community → national authorities/regulators
	Corruption and bribery	Corruption and bribery	<div>negative impact</div> <div>positive impact</div>	→ primarily employees in administrative and branch offices → suppliers; non-retail, assets under management	<div>own operations</div> <div>upstream</div> <div>downstream</div>	Governance: strong risk governance	<div>short term</div>	→ employees, business partners → competitors → national authorities/regulators
	Entity-specific	Money laundering and counter-terrorism	<div>positive impact</div> <div>negative impact</div>	→ suppliers; retail, non-retail, assets under management	<div>own operations</div> <div>upstream</div> <div>downstream</div>	Governance: strong risk governance	<div>short term</div>	→ business partners → competitors → national authorities/regulators
	Management of relationships with suppliers including payment practices	Fair partner to suppliers	<div>negative impact</div>	→ suppliers	<div>upstream</div>	Efficiency / sustained growth	<div>short term</div> <div>medium-term</div>	→ suppliers

1.6 Business conduct

We adhere to a strong governance framework that balances stakeholder interests, ensures transparent management, and promotes long-term value creation. We maintained regular communication with shareholders, adhered to legal obligations for transparency, and provided timely updates on performance and governance indicators. Our governance practices are also aligned with broader sustainability commitments and international standards that guide our actions beyond compliance.

2024 was marked by a strong focus on reinforcing ethical business practices, transparency, and legal compliance across our entire ecosystem. Our business conduct policies, including the Code of Conduct, ABC and AML frameworks, whistleblowing platform and Supplier Code of Conduct, worked in synergy to prevent misconduct and promote accountability.

For 2024, the number of convictions for violation of anti-corruption and anti-bribery laws and the amount of fines for violation of anti-corruption and anti-bribery laws were zero.

2024



We maintained our commitment to integrity, ethical business conduct and transparency, through a robust framework of policies and processes designed to prevent misconduct and foster a responsible corporate culture. At the core of this framework stands our Code of Conduct, which is mandatory for all employees and covers key areas such as customer and investor relations, fair employment, social and environmental responsibility, and the prevention of financial crime. The Code applies to all operations and business relationships, both upstream and downstream, and reflects the Group's broader commitment to human rights, equality, and sustainable development.

All employees are required to periodically complete the Code of Conduct training and sign a compliance declaration. This ensures that the principles of fair treatment, non-discrimination, and ethical engagement are continuously reinforced throughout the organization. We actively avoid involvement in businesses or industries associated with human rights violations, environmental degradation, or unethical practices. In this respect, we reject financing activities that could be linked to controversial weapons, harmful environmental impact, or political influence, maintaining our position as a politically neutral and socially responsible actor.



In terms of fighting corruption our goal is to prevent, detect, and respond to bribery and corruption through clear policies, internal procedures, and whistleblowing channels. In line with the Code of Conduct, we follow a zero-tolerance policy when it comes to unlawful or unethical business behavior, such as bribery and corruption. To ensure the importance of its ABC program and that it is given the right level of attention, management functions periodically promote and endorse relevant ABC activities and initiatives e.g., by taking part in internal/ all staff communication initiatives, etc.

We combine prevention, detection, and response: setting clear responsibilities, offering regular training, maintaining whistleblowing mechanisms, conducting partner checks, and ensuring strong ethical oversight. Investigations are carried out independently and reported to senior management.

All employees and management functions are required to undergo ABC training — delivered through e-learning, classroom sessions, and awareness campaigns. 100% of at-risk functions are covered by training. Members of administrative, management, and supervisory bodies receive training as part of the **Fit & Proper** program.



Coverage of employees by anti-corruption training by employee categories	2024	
G1-3 - Prevention and detection of corruption and bribery	Group	Bank
Anti-corruption training coverage by employee categories in headcount		
Supervisory Board	85%	100%
Management Board (first tier of management)	100%	100%
B-1 (second tier of management)	98%	98%
B-2 (third tier of management)	98%	98%
Other managers	100%	100%
Other employees	99%	99%

*B-1 (Board-1) is the first level of management, after top management/ Directorate.

**B-2 (Board-2) is the second level of management, after top management/ Directorate

These training courses are adapted to specific roles and responsibilities and include modules on conflicts of interest, gift policies, and ethical decision-making. We complement these with routine controls, risk assessments and disclosure processes regarding gifts, invitations, external business interests, and employee relationships.

The prevention and detection of misconduct are embedded in the culture through continuous training. All employees, from new employees to top management, are subject to regular compliance courses, including tailored modules for sensitive roles.

- 2024
- In 2024, our compliance training program covered topics such as:
- Anti-money laundering and counter-terrorism financing
 - Whistleblowing mechanisms and protections
 - Anti-bribery and corruption
 - Conflicts of interest
 - Internal reporting obligations

Training formats included interactive e-learning with testing components, classroom sessions, and targeted sessions for risk-exposed roles. The effectiveness of the training program is regularly evaluated and adapted in response to feedback and regulatory updates.

At the same time, the whistleblowing mechanism plays a critical role in ensuring accountability and transparency. Available to both employees and external stakeholders, the platform allows anonymous reporting of any breaches, including fraud, harassment, market abuse or discrimination. Reports are handled confidentially and independently by trained investigators.

A significant awareness campaign in 2024 helped increase visibility of the whistleblowing system among employees, reinforcing the message that all concerns are treated seriously and followed up with appropriate action. All investigations are documented in a secure system and escalated when necessary to senior management or supervisory boards.

Fighting financial crime is another strategic priority. Our anti-money laundering (AML) and counter-terrorism financing (CTF) framework is fully aligned with FATF recommendations and national legislation.

2024

In 2024, key components of the AML/CTF framework included:

- Appointment of dedicated AML/CTF Officers reporting to senior management
- Systematic risk-based due diligence, including enhanced checks for high-risk customers and offshore entities
- Continuous monitoring of transactions, customer behavior and beneficial ownership
- Reporting suspicious activity to relevant authorities and Financial Intelligence Units
- Regular internal audits and external reviews
- Targeted training and awareness programs for all employees

The framework is reviewed annually and adjusted in response to regulatory changes and operational developments. This comprehensive approach has significantly reduced AML/CTF risk exposure and reinforced trust among regulators, partners, and customers.

Equally, we placed a significant focus on ensuring ethics and sustainability in our supplier relationships. With approximately 800 suppliers (mostly in IT, facility management, consulting, and marketing), we leveraged our position to promote responsible business practices. All suppliers are required to comply with the Group Supplier Code of Conduct, which includes minimum environmental, labor and human rights standards. Non-compliance with the Supplier Code of Conduct can result in termination of the business relationship.

2024

In 2024, we continued the developement of an ESG assessment program. We are committed to ensure that by 2030, each supplier will have undergone at least one sustainability assessment.

At the same time, we monitored and improved our payment practices to ensure fair and timely compensation, further strengthening our reputation as a responsible and reliable business partner.

②

Responsible Banker

- 2.1 Sustainable Financing
- 2.2 Financed Emissions
- 2.3 EU Taxonomy
- 2.4 Our Private Individuals Clients



As part of our commitment to responsible banking, we strive to integrate sustainability into every aspect of our operations. Under the Responsible Banker pillar, we aim to support economic progress while actively addressing climate, environmental, and social challenges.

This means aligning our core business activities with the principles of sustainability, creating value not only for our clients but also for the communities and ecosystems we serve.



2.1 Sustainable Financing

We define sustainable financing as lending or investment that creates long-term positive impact on the climate, environment, or society and supports the Sustainable Development Goals (SDGs). These activities follow internal documents aligned with Raiffeisen Bank International's ESG Rulebook, the Loan Market Association (LMA) guidelines, ICMA principles, and the EU Taxonomy Regulation.

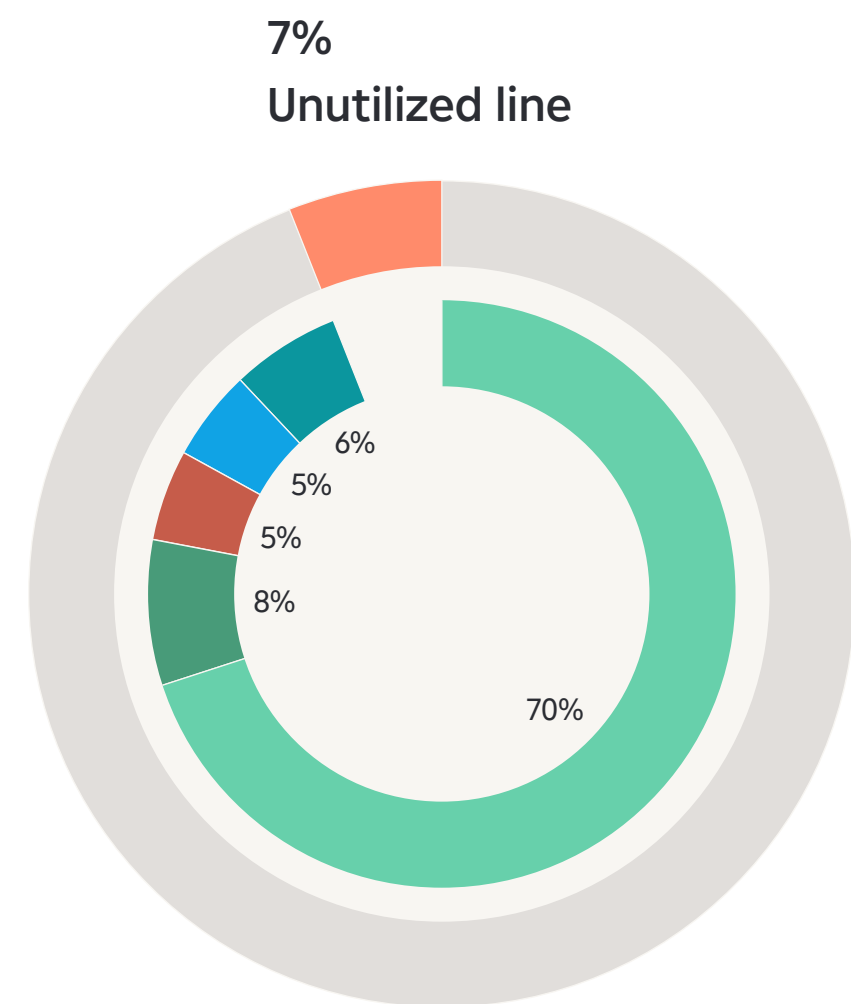
In 2024, we provided RON 4.95 billion in sustainable financing to corporate and institutional customers representing around 24 per cent of the total corporate business line portfolio split in green portfolio RON 3.28 billion and social financings RON 1.67 billion.

The largest share went to sustainable real estate, followed by sectors such as renewable energy, water and waste management, and sustainable mobility.

2024



Sustainable financing – corporate and institutional customers	31 Dec. 2024	
	RON thousands	%
▣ Sustainable real estate	2,455,82	70%
▣ Renewable energy	291,883	8%
▣ Energy efficiency measures	–	–
▣ Sustainable mobility	159,629	5%
▣ Water supply, sewage treatment and waste management	160,835	5%
▣ Sustainable forestry and farming	–	–
▣ Manufacturing industry	–	–
▣ ESG KPI-linked loans	213,50	6%
▣ ESG Rating-linked loans	–	–
Subtotal (utilized line)	3,281,669	93%
▣ Unutilized line	234,443	7%
Sustainable financing	3,516,112	100%



**93%
Utilized line**

- ▣ Sustainable real estate 70%
- ▣ Renewable energy 8%
- ▣ Energy efficiency measures –
- ▣ Sustainable mobility 5%
- ▣ Water supply, sewage treatment and waste management 5%
- ▣ Sustainable forestry and farming –
- ▣ Manufacturing industry –
- ▣ ESG KPI-linked loans 6%
- ▣ ESG Rating-linked loans –

Sustainable Real Estate

In 2024, we directed RON 2.46 billion toward sustainable real estate financing for corporate and institutional customers, representing 70% of the total sustainable financing portfolio (RON 3.52 billion) in this segment.

These figures reflect the Bank's strategic alignment with Raiffeisen Bank International's Sectoral Policy for Real Estate and Construction, which classifies activities based on their contribution to the transition to a net-zero economy (supportive, transformative, restrictive).

Raiffeisen Leasing

The volume of ESG financing (electric vehicles and photovoltaic equipment) for Raiffeisen Leasing Romania in 2024 represented around 11.5 per cent out of total leasing portfolio.

For 2025 Raiffeisen Leasing Romania aims to continue granting ESG financing and monitoring its percentage out of new financing volumes.

Social Financing

As part of our broader commitment to sustainability, we also focus on social financing — directing capital toward initiatives that generate positive social outcomes.

Whether through supporting underserved communities, financing affordable housing, or promoting inclusive entrepreneurship, our goal is to ensure that our financial services contribute to a more equitable and resilient society.

Breakdown of sustainable financing by category	2024
	RON thousands
Education	122,019
Employment generation	1,501,405
Healthcare	46,861
Total	RON 1.67 billion

Retail Banking

In the retail segment, we have expanded our green mortgage offerings to support individual customers' transition to sustainable living by focusing on production of new mortgage loans that are granted for EPC class A buildings or higher and grow the total mortgage portfolio with more highly energy-efficient properties.

We also aim to strengthen ESG literacy among both our staff and retail clients.

We are committed to training our employees on ESG principles and their impact on retail banking, enabling them to better assist our customers.

2024

In 2024, our ESG retail training program achieved a 100% pass rate, with colleagues successfully completing the program across various positions, including Branch Directors, Regional Directors, SME Directors, Private Individual Client Experts, Private Individual & SME Client Experts, Micro Relationship Managers, and Medium Relationship Managers.

2024

In 2024, we continued to offer our two key products in the ESG Area to our clients: **Term Loan Invest (TLI)**, designed for financing photovoltaic panel installations that transform SMEs into prosumers and optimize energy consumption costs, and **Term Loan Capital Agri BIO (TLC)**, launched to support sustainable agriculture through financing for organic crop establishment and maintenance.

We also continued to offer a supporting tool, a dedicated platform, where prosumer SMEs can get easy access to relevant and reliable information about photovoltaic systems, connect directly with experts, and access favorable financing conditions for green loans.

ESG Safeguards and Awareness

To ensure integrity and avoid greenwashing, at Raiffeisen Bank Romania, we introduced formal safeguards:

- ESG expert opinions for high-impact transactions;
- A greenwashing prevention check, applied at all stages of product origination;
- ESG Ambassadors in corporate and retail to share knowledge and support frontline staff.

These actions are supported by comprehensive internal ESG processes, governance frameworks, and customer engagement tools that ensure each transaction contributes meaningfully to our climate goals.

2.3 Financed Emissions

We recognize our essential role in supporting sustainable development and addressing the urgent challenges posed by climate change.

A key part of our environmental impact comes from the greenhouse gas emissions associated with the loans and investments we provide — also known as financed emissions.

As a responsible banker, we are committed to understanding, managing, and reducing these emissions as part of our broader climate strategic approach.

Since 2023, at Raiffeisen Bank Romania, we have calculated and published our Scope 3 category 15 financed GHG emissions, i.e. the indirect downstream emissions associated with our lending and investment activities. This has been an important step in identifying sectors on which we should focus in our efforts to mitigate the negative impact on the environment of our customers' activities.

In 2024, we calculated financed GHG emissions for approximately 62% of our total assets.

2024

One key goal for the first pillar of our sustainability strategy with focus on climate & environmental is to align the Bank's balance sheet to the goals of Paris Agreement. We identify and measure impact in terms of financed emissions. This allows us to recognize new business opportunities on one hand while on the other hand setting measures to mitigate harmful effects on the climate and the environment, thus aiming to an overall more sustainable business composition.

To improve strategic steering, we are in the process of developing sectoral strategies, grouping clients into supportive, transformative, and restrictive categories, depending on their climate transition progress. These classifications are intended to support further engagement strategies and the incorporation of ESG criteria and quantitative targets into the lending decisions.



The methodology used for calculating financed emissions follows the PCAF standard, which is fully aligned with the GHG Protocol and widely recognized as the leading framework in this area.

For the 2024 year-end, we expanded the scope of our calculations to include new asset classes and updated parameters, improving accuracy.

A detailed overview of the methodology, including calculation parameters, assumptions, and asset class coverage, can be found in the full version of the Consolidated Sustainability Statement.

Financed emissions by PCAF asset class

Financed emissions by PCAF asset class	Credit exposure	Credit exposure covered by emissions calculation	Financed emissions		Emission intensity	Weighted data quality	
			Scope 1, 2	Scope 3		Scope 1, 2	Scope 3
	RON thousands	RON thousands	thousand tCO ₂ e	thousand tCO ₂ e	tCO ₂ e/ in LCY	High = 1, Low= 5	High = 1, Low= 5
Business loans and unlisted equity	20,474,567	20,021,369	710,406	1,947,516	35	3.4	3.5
Listed equity and corporate bonds	758,863	758,863	638	1,957	1	4.0	4.0
Commercial real estate	2,580,332	2,580,332	14,831	0	6	4.0	–
Project finance	–	–	–	0	–	–	–
Mortgages	8,332,120	8,312,901	37,833	0	5	3.6	–
Grand Total	32,145,882	31,673,465	763,707	1,949,473	24	3.5	3.5
Project finance, electricity generation – avoided emissions	235,897	235,896	31,721		134	–	–
Sovereign - incl. LU	19,773,881	19,773,881	1,392,329	0	70	1.0	–
Sovereign - excl. LU	19,773,881	19,773,881	1,983,354	0	100	1.0	–

2024

We have been striving to stabilize the data quality, calculation framework and scope of own financed emission calculations, understands that the measure of PCAF data quality and the stability of financed emissions results have not been exclusively driven by own efforts, but also reflect the soundness and comprehensiveness of the data we depend on, namely customers' own disclosures and external databases.

We expect corporate disclosures to progressively converge towards best practice and provide the most comprehensive coverage, supported by the improved harmonization of reporting requirements.

Resource use and circular economy

The impact of the Bank's loan portfolio on resource use and circularity is analyzed using the UNEP FI impact analysis tool and is mainly driven by real estate activities, construction activity, and transportation infrastructure. While sectoral strategies addressing circularity are still under development, circular economy considerations are already indirectly embedded in our ESG scoring and underwriting processes.

Our portfolio encompasses circular economy transactions, and there is a discernible augmentation in our inclination towards recognizing and resolving such transactions. To improve data collection in this area, circularity is included in the Bank ESG questionnaire as one of the main environmental aspects.

As part of the sustainability strategy, where the focus is on supporting our customers in their climate and environmental transition, we provide sustainable-finance products and expertise to clients in order to reach a net-zero strategy and circularity practices.



2.1 EU Taxonomy

We use the EU Taxonomy as a framework to assess and disclose the extent to which our economic activities are environmentally sustainable. This classification system helps us align with EU environmental objectives, such as climate change mitigation and adaptation, and enhances the transparency of our sustainability reporting.

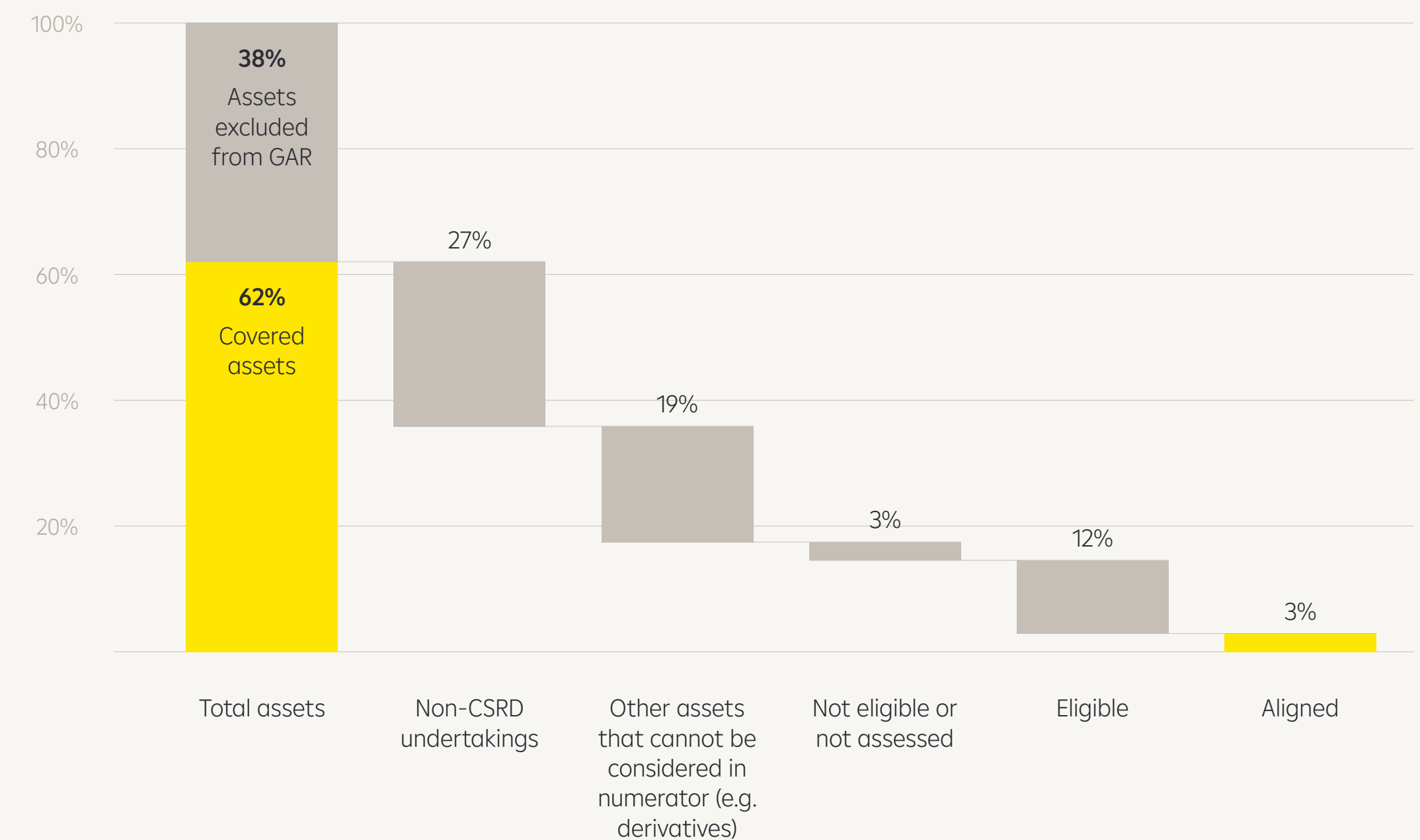
An overview of the relevant key figures and templates that we report in accordance with Article 8 of the EU Taxonomy Regulation and the supplementary Disclosure Delegated Act for 2024 is available at the end of the full Sustainability Statement. The figures for the main KPI — Green Asset Ratio (GAR) stock — and the additional KPI — GAR flow — are shown below.

Green Asset Ratio - Stock and flow

31 Dec. 2024

		Turnover GAR KPI	CapEx GAR KPI
		Romania	Romania
Main KPI	GAR stock	0.48%	2.95%
Additional KPI	GAR flow	0.59%	4.18%

Derivation of taxonomy eligible and taxonomy aligned economic activities (CapEx GAR Stock)




2.4 Our Private Individuals Clients

With over 2.2 million private individuals using our services, we cater to a wide and diverse customer base through a broad range of financial products, including account packages, payment services, consumer and mortgage loans, and investment options. Our consumers include current clients, prospective clients, and individuals exposed to our marketing and communication activities, coming from all age groups, socio-economic backgrounds, and regions—both urban and rural.

We recognize that in today's fast-paced and increasingly digital world, certain groups of consumers — particularly the elderly, minors, and those with limited digital literacy — may be especially vulnerable to the negative impacts of complex financial products or aggressive marketing practices. That is why we place a strong emphasis on clear and accessible communication, ethical marketing, and product governance that prioritizes the real needs of our clients. Whether through accessible digital tools, adapted branches, inclusive customer service, or educational programs, we ensure that our relationship with consumers is built on mutual understanding, respect, and long-term trust.

More than just users of our banking products, consumers are seen as partners in our transformation journey. We strive not only to meet their expectations but to empower them to make informed financial decisions, access services equitably, and participate fully in the financial ecosystem. This approach reflects our deep understanding that consumer well-being is not only a moral imperative but also a foundation for long-term business resilience.





Partner for financial literacy


We believe that financial literacy empowers people to make decisions that align with their values, needs, and aspirations.

In collaboration with NGOs and educational institutions, we have reached schoolchildren, women affected by economic violence, and broader communities — ensuring that key financial concepts become part of everyday knowledge.




Inclusion and accessibility

We recognize that equitable access to financial services is essential not only to our business model but also to broader social inclusion. As such, we actively work to remove barriers that might prevent people — particularly vulnerable individuals such as people with disabilities, the elderly, or those living in rural areas—from accessing our products or understanding their rights.



Ethical conduct, product governance, and preventing conflicts of interest

To maintain high ethical standards in consumer interaction, we have established a comprehensive set of internal rules and procedures that guide how financial products are developed, sold, and serviced. These include our Code of Conduct, Conflict of Interest Policy, and Retail Investment Product Distribution framework.



Complaint handling as a driver for change


Complaints are seen not as a risk but as a resource. We have a formal, transparent complaints procedure in place that allows any customer to raise concerns across multiple channels, from branches and apps to social media and written correspondence.



Privacy, cybersecurity, and the digital trust

In a time when banking is increasingly digital, we see trust as a cornerstone of our relationship with consumers. This trust is built on a strong foundation of data protection and cybersecurity.

The focus on data integrity, confidentiality, and availability ensures that our customers not only remain protected but feel empowered in a digital world.



Responsible communication and transparent marketing

At Raiffeisen Bank Romania, we apply validation procedures for all marketing materials to ensure they're fair, compliant, and not misleading. Business lines, legal, and compliance departments all review these communications.

We embed responsible marketing in how information is presented, ensuring all consumers can understand product features, costs, and risks. This approach extends across all customer touchpoints: branches, online, and mobile.



Product accessibility and personalized service

Our approach to product accessibility is both physical and experiential. Beyond the physical accessibility of branches and ATMs, we introduced a digital tool that helps private individuals and SME customers understand their financial goals and simulate personalized financial plans. These tools simplify complex choices and empower users to make informed decisions.

We also ensure flexible service models for consumers with mobility limitations.



Addressing vulnerabilities and responding to risk

We are aware that some consumers are more vulnerable than others — whether due to disability, age, digital literacy, or socio-economic challenges. Rather than generalizing these needs, we take a tailored approach, offering services that adapt to individual circumstances.

We also acknowledge the financial risks that can arise from a failure to meet high standards in consumer protection — whether through data breaches, discrimination, misleading marketing, or poor complaint handling. Accordingly, we have developed rigorous policies, allocated resources, and established cross-functional governance structures to minimize such risks and seize opportunities for positive impact.

Key Actions and Outcomes in 2024



In 2024, we took important strides in reinforcing our commitment to consumer and end-user trust, inclusion, and protection. This year was marked by an integrated approach to enhancing access to products and services, safeguarding data privacy, promoting financial literacy, and creating a customer experience defined by fairness and transparency.

These actions were not only strategic but also deeply aligned with our long-term vision of becoming the most recommended financial institution in Romania.



Accessibility

- Over 90% of branches and more than 60% of ATMs are wheelchair accessible.
- We have continued our support services for customers with visual, hearing, and speech impairments, offering tools like:
 - Sign language interpreters available on demand in branches
 - Dedicated onboarding workflows and the possibility to receive documents in accessible formats
 - The bank website is designed to be compatible with dedicated "reading" apps, and product information, costs, and conditions can be easily accessed
- In the Smart Mobile app, we offer text-to-speech functionality through native Android and iOS operating systems.

Digitalization

Digitalization efforts were advanced through **Raiffeisen Smart Finance**, a tool that helps both private individuals and SMEs to simulate the configuration of a financial plan, based on the information they provide, adapted to their objectives, needs and desires.

This solution, already launched for PI clients, was rolled out to SME customers in 2024 and is available in branches to standardize financial planning guidance.

Non-discrimination & inclusion

- Making anti-harassment training mandatory for all employees, based on national legislation
- Offering a specialized webinar on neurodiversity
- Ensuring all customer-facing policies cover equity and access principles

Key Actions and Outcomes in 2024



Customer privacy & data security

Key measures implemented included:

- ☑ Comprehensive security framework to protect customer data and financial information and a dedicated team led by a Chief Security Officer
- ☑ Strong GDPR compliance, clear privacy policies, and dedicated Data Protection & Governance team led by a Data Protection Office

Transparency & listening to our customers.

The updated version of the Customer Experience Framework contains five strategic areas for improvement, each with specific measures assigned.

This approach was strengthened through:

- ☑ Using an operational customer experience management (OCEM) platform, which allows to collect customer feedback in real time
- ☑ Monthly newsletters and employee training through the Customer Experience Academy
- ☑ Biannual brand perception tracking and pre-testing of marketing messages for clarity

The customer complaints were addressed systematically and transparently by:

- ☑ Handling complaints through various channels (email, chatbot, in person, social media)
- ☑ Conducting root cause reviews and reported trends quarterly to senior management

In 2024 no fines or sanctions were issued for marketing-related matters.

Financial education

We amplified outreach through:

- ☑ Continued partnership with Junior Achievement Romania, **supporting school-based programs** for the 14th year.
- ☑ Launched an awareness campaign with the ANAIS Association on recognizing and responding to economic violence. The qualitative research aims to understand the nature and extent of economic violence, identify financial needs and gaps in financial education among affected women, and propose actionable recommendations for support and intervention.
- ☑ Launched together with the Bucharest Academy of Economic Studies a research project on the behavior of Romanians regarding saving and investing, with the objective of identifying and understanding the financial needs, concerns and habits of the population, compared to European trends.
- ☑ Continued to offer free access to comprehensive financial education resources through **Money Bistro** platform. The platform's most recent content update was in 2023, with the launch of the third season of Money Chat.



③

Fair Partner

3.1 In-house Ecology

3.2 Our Employees



We are committed to generating long-term value for society by fostering fair, transparent, and responsible business practices.

This means integrating ethical principles into how we operate and ensuring that our business contributes positively both to society and the environment.



3.1 In-house ecology

At Raiffeisen Bank Romania, we continue to strengthen our environmental responsibility also by implementing a wide range of actions aimed at reducing the ecological footprint of our own operations. Efforts were concentrated on improving energy efficiency (e.g. LED systems, optimized heating/cooling, and energy-labeled equipment), encouraging sustainable mobility (e.g. bicycle parking, low-emission vehicles), and promoting circularity through waste reduction, reuse, and recycling programs.

Environmental awareness campaigns and dedicated training modules have also played a role in fostering climate-conscious behavior among employees. These initiatives not only support our transition targets but also contribute to cost efficiency and a more sustainable workplace culture.

Energy consumption

We closely monitor and manage the environmental footprint of our own operations. This includes tracking our energy consumption and calculating greenhouse gas (GHG) emissions across Scopes 1, 2, and relevant categories of Scope 3. Due to the expansion of the consolidation scope for the reporting, 2024 has been set as the new baseline for energy consumption and own operations GHG emissions.

With 4,856 tCO₂e GHG emissions, our energy consumption accounted for around 0.18% of total GHG location-based emissions and was the biggest source of own operations related emissions. The emissions arose in Scope 1 in particular, but also in Scopes 2 and 3. The Group's total energy consumption was around 27,381 MWh in 2024. The average energy consumption per employee per year was 5.44 MWh.



Own operations emissions

To enable optimal support for environmental management, the measures taken and the consumption data are regularly analyzed using appropriate company specific key figures.

In calculating GHG emissions, we used GHG Protocol standards approach, including in Scope 1 GHG emissions from stationary combustion, mobile combustion and fugitive emissions, in Scope 2 purchased or acquired electricity, steam, heat, and cooling consumed and in Scope 3 the categories referred in GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard except for category 7 - Employee commuting. Due to lack of available data this category of GHG emissions was not calculated and is not included in Scope 3 emissions. We intend to include it starting from 2025 sustainability reporting.

Own emissions indicators, calculated using Ecoinvent emission factors, include energy and materials/ resources consumptions, as well as waste data at Group level.

The Group's approach on GHG emission reduction and mitigating climate change did not consider carbon credits purchasing for the reporting year.

In 2024, Raiffeisen Bank Romania as part of Raiffeisen Bank International, collected and disclosed cloud and data center service emissions for the first time in an effort to increase understanding and awareness of the connection between IT and sustainability. The granularity of the available data is expected to increase in the coming years as suppliers are increasingly able to break down emissions attached to their services.

2024

Total greenhouse gas emissions in detail	2024
	tCO ₂ e
Scope 1 GHG emissions	
Gross Scope 1 GHG emissions	3,639
Scope 2 GHG emissions	
Gross location-based Scope 2 GHG emissions	1,217
Gross market-based Scope 2 GHG emissions	1,217
Significant Scope 3 GHG emissions	
Gross Scope 3 GHG emissions	6,327
1. Purchased goods and services	460
1a Cloud service	420
2. Capital goods	307
3. Fuel- and energy-related activities (not included in Scope 1 or Scope 2)	2,248
4. Upstream transportation and distribution	1,445
5. Waste generated in operations	907
6. Business travel	540
Total GHG emissions	
Total GHG emissions (location-based)	11,183
Total GHG emissions (market-based)	11,183

2024

In 2024, average CO₂e emissions from our own operations amounted to 11,183 tons (location-based).

Of this total amount, 33% of CO₂e emissions (3,639 tons) are attributable to Scope 1, while 11% (1,217 tons) to Scope 2 emissions (location-based).

GHG intensity per net revenue	2024
	tCO ₂ e/RON
Total GHG emissions (location-based) per net revenue	0.0003%
Total GHG emissions (market-based) per net revenue	0.0004%

The net revenues amounting to RON 4,100,655 thousand, served as the basis for calculating the GHG intensity and are reported as operating income in the consolidated and separate statement of comprehensive income of the consolidated financial statements.

Resource consumption and circular economy

Our circularity and resource efficiency approach in own operations is covered in the ESG & Sustainability policy as well as in the Suppliers' Code of Conduct. As our work is office/agency-based, the direct impact of resource consumption is low compared to the impact associated with the funding we provide. However, we aim to reduce our consumption of primary resources each year and to increase the proportion of waste that is recycled or diverted from disposal.

Environmental resource use is monitored per quarter, and resource inflows (especially office and IT equipment) are tracked under Scope 3 GHG emissions.

We are actively working on ways of improving waste reduction, resources reuse, and circular practices across operations, focusing on extending the lifespan of IT equipment and promoting reuse, reducing paper and plastic consumption, improving waste separation, and enhancing employee awareness.

With an average of more than 1 million cards issued annually, we intend to reduce the environmental impact of this process and contribute to a more sustainable future by using recycled PVC for new issued cards.

This initiative diverts plastic waste from landfills and promotes the circular economy, where materials are reused rather than discarded. Since 2022 we started replacing standard PVC cards with recycled PVC cards. For 2023, 20% of PVC used in new cards production was recycled PVC and for 2024 we increased the percentage of recycled PVC to 99,93% of the total amount of PVC used in newly issued cards, also raising awareness of this initiative to customers. We aim to gradually switch to virtual cards to further reduce environmental impacts.



3.2 Our Employees

We aim to offer our team a fair, inclusive, and supportive working environment for all our employees, guided by a comprehensive framework of policies aligned with international labor standards and national legislation. These policies ensure that the rights and well-being of employees are respected and promoted across all operations. From ethical conduct and diversity to health and safety, training, and remuneration, each policy contributes to building a resilient, empowered workforce capable of adapting to change and thriving in a dynamic work environment. What follows is an overview of the core policies in place, which together form the foundation of our approach to managing workforce-related matters.

The Code of Conduct is the basis of our ethical and cultural framework, promoting equal treatment, non-discrimination, and respect for human rights. It specifically forbids any form of harassment or violence and underlines the importance of constructive engagement between staff and management. The Code emphasizes the importance of work-life balance and supports employee empowerment by encouraging proactive responses to change and open communication.

Working conditions



Our working conditions approach is structured around several fundamental pillars that establish our organizational commitments and governance approach:

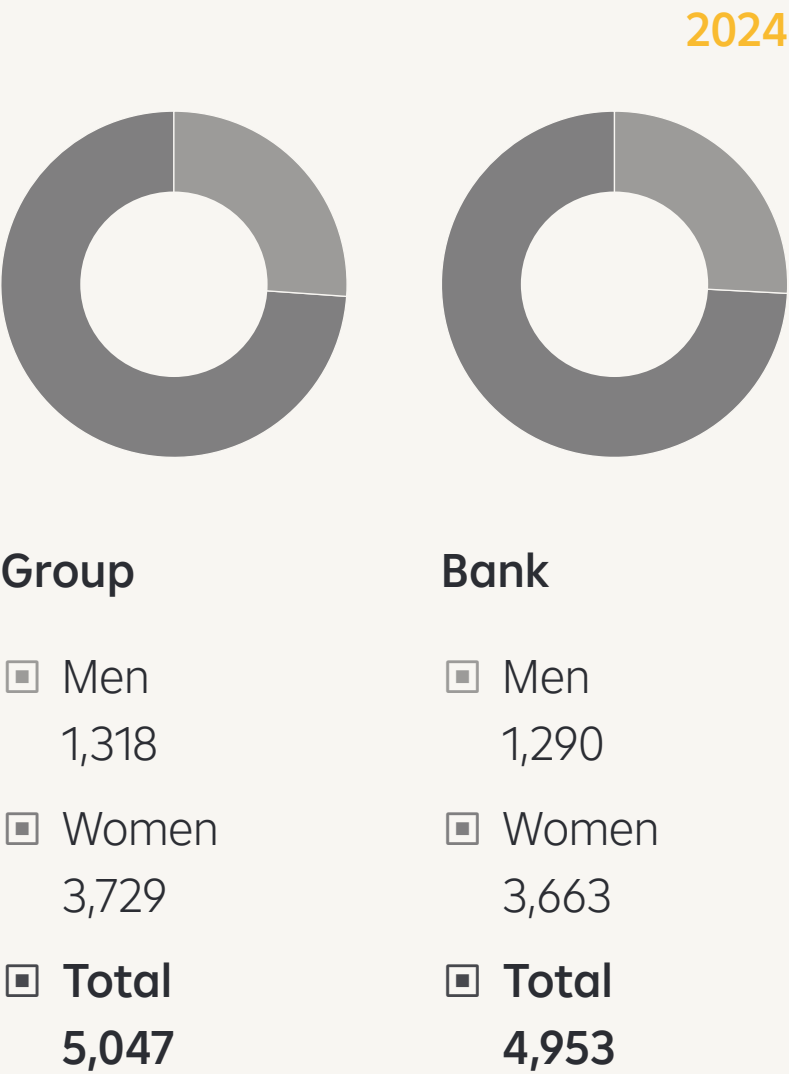
- Working time regulations are formally codified within our Collective Bargaining Agreement.
- Social dialogue provisions are formally embedded in our Code of Conduct, which encourages employee expression of professional opinions, with all employees represented through the Labor Union under the Collective Bargaining Agreement that follows the Labor Code and Social Dialogue Law requirements.
- Work-life balance provisions are described within both the Code of Conduct and Collective Bargaining Agreement, promoting flexibility and an inclusive work environment beneficial to all employees regardless of gender or other criteria.
- Our Health and Safety framework establishes a comprehensive Occupational Health and Safety Management System with clear requirements for training, risk assessment, incident reporting, and worker protection, governed through a dedicated Workplace Health and Safety Committee with representation from both employees and employers to ensure all safety standards apply uniformly across the organization.

Key metrics

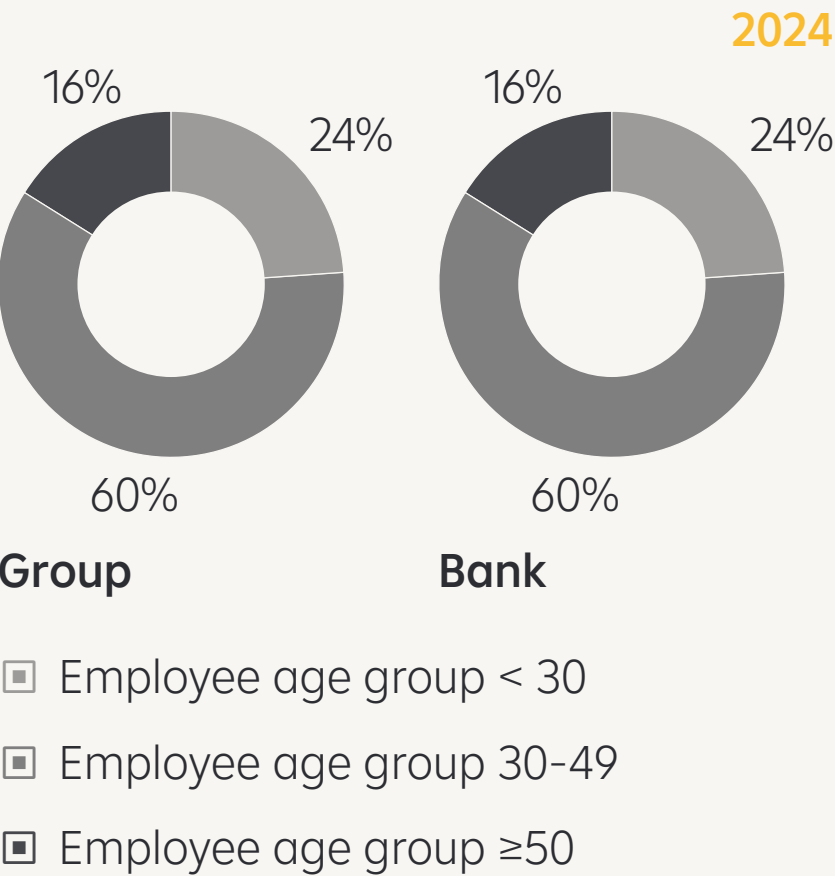
31.12.2024



Employees by gender



Employees by age



Rate of employee turnover

2024	
Group	Bank
14%	14%

Diversity metrics	2024	
	Group	Bank
By gender		
Supervisory Board, male in Supervisory Board, Total	77%	75%
Management Board, male in Management Board, Total	78%	86%
Male employees in B-1 in B-1 total	49%	50%
Male employees in B-2 in B-2 total	41%	40%
Supervisory Board, female in Supervisory Board, Total	23%	25%
Management Board, female in Management Board, Total	22%	14%
Female employees in B-1 in B-1 total	51%	50%
Female employees in B-2 in B-2 total	59%	60%

B-1 (Board-1) is the first level of management, after top management/Management Board.

B-2 (Board-2) is the second level of management after top management/ Management Board.

Persons with disabilities	2024	
	Group	Bank
Employees with disabilities	1%	1%
Training and skills development metrics		
Employees that participated in regular performance and career development reviews (%)	Group	Bank
	100%	100%
Average number of training hours per employee	53	53
Average number of training hours male employees	39	40
Average number of training hours female employees	57	58

Key metrics 31.12.2024



Health and safety metrics	2024	
	Group	Bank
Employees covered by health and safety management systems (%)	100%	100%
Fatalities as a result of work-related injury employees	0	0
Recordable work-related injuries employees	5	5
Rate of recordable work-related accidents for own workforce (%)	1%	1%

Work-life balance metrics	2024	
	Group	Bank
Employees who took family-related leave		
Parental leave - paternity (%)	1%	1%
Parental leave - maternity (%)	13%	13%

Gender pay gap

The gender pay gap expressed as a percentage of the average income of male employees at Group level as of 31.12.2024 is 27 per cent.

The gender pay gap expressed as a percentage of the weighted average income of male employees at Bank level as of 31.12.2024 is 1 per cent.

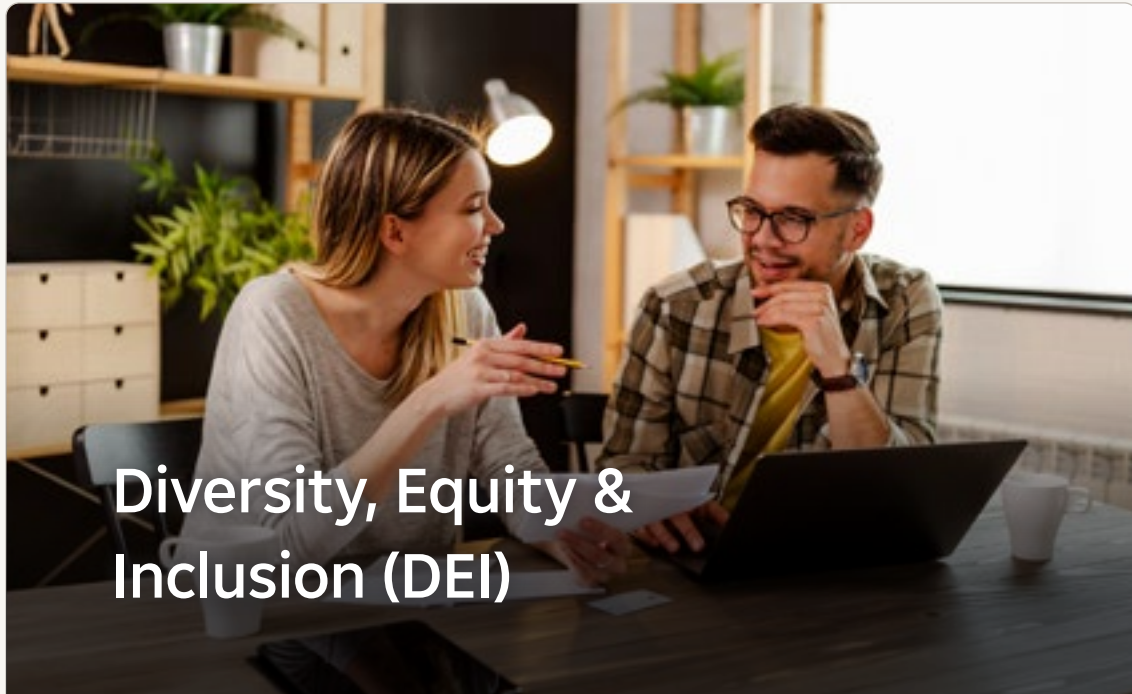


Key Measures and Actions in 2024



In 2024, we continued to invest in building a supportive, inclusive, and future-oriented workplace — one that values well-being, fosters development, and promotes fairness.

The following key measures reflect our efforts to address material topics related to our employees, including diversity and inclusion, talent development, health and safety, work-life balance, and employee engagement.



Diversity, Equity & Inclusion (DEI)

- ☑ Had support from a Certified Diversity Officer.
- ☑ Maintained strategic DEI partnerships with Romanian Diversity Charter and Chamber of Commerce.
- ☑ Continued to deliver mandatory D&I training and specialized inclusion workshops for all employees.
- ☑ Continued to follow the three priority action categories: people with disabilities, women, and individuals aged 45+.
- ☑ Continued to provide confidential reporting through Whispli platform and internal grievance mechanisms.



Employee Development & Talent Management

- ☑ Encouraged **Individual Development Plans** (IDPs) through regular manager-employee dialogue.
- ☑ Continued the **Management Associates Program**, supporting young talent.
- ☑ Collaborated with universities and expanded training programs.
- ☑ Offered performance & learning platforms for performance management and development tracking.
- ☑ Continued **Leadershift** and **Leadership Growth Center** programs.
- ☑ Delivered targeted learning through **Digital Academy, Mortgage Academy, Raiffeisen Banking University & ESG Academy**.



Employee Engagement

- ☑ Enhanced whistleblowing framework (**Whispli**) and internal procedures for complaints.
- ☑ Fostered employee involvement through regular feedback cycles and staff-only meetings.
- ☑ Provided multiple feedback tools including Whispli and a dedicated internal complaints email.
- ☑ Maintained an active dialogue with labor unions to address employee needs and support collective interests.

Key Measures and Actions in 2024



Health, Safety & Well-Being

- ☑ Launched and rolled out the Occupational Safety and Health (OSH) Management Platform (training, testing, e-signing).
- ☑ Expanded Health Benefits by providing corrective eyeglasses reimbursement.
- ☑ Offered voluntary health services and psychological support following critical incidents (e.g., bank robberies).
- ☑ Launched stress prevention workshops, sports programs, and a wellbeing newsletter.
- ☑ Offered integrated Safety Training by including first aid, defensive driving, and anti-harassment modules in regular training.



Work-Life Balance & Flexibility

- ☑ Maintained a hybrid and flexible work model
- ☑ Continued initiatives like **Fun@Work** to support employee engagement and well-being.

Employee Opinion Surveys (EOS)

In 2024, we conducted four quarterly Employee Opinion Surveys (EOS) focused on engagement and enablement. These surveys helped us gain deeper insights into the key factors influencing these two foundational pillars of our organization. They also enabled us to measure employee perceptions, as well as their understanding of and alignment with our strategic initiatives.

	2024
Pride "I am proud to work for this company"	90%
Care "The bank demonstrates care and concern for its employees"	79%
eNPS "I would recommend this Bank to my family or friends as a place to work"	84%
Engagement	87%
Enablement	91%

④

Engaged Citizen

- 4.1 Our Community Impact
- 4.2 Volunteering at Raiffeisen Bank
- 4.3 Key Projects in 2024



4.1 Our Community Impact

Through our commitment as an engaged corporate citizen, we strive to actively support the transition toward sustainability by collaborating with a wide ecosystem of partners. Our focus lies in fostering sustainable businesses, strengthening communities, and developing the skills and capabilities essential for long-term sustainable transformation.

One of the ways we contribute to this goal is through strategic sponsorship. We view sponsorships as purposeful investments in the communities we serve. To ensure long-term value and alignment with our sustainability commitments, each sponsorship must adhere to the principles laid in our community engagement strategy.

In 2024, we continued to focus on strengthening our ties with community initiatives. We maintained strategic partnerships in key areas such as arts and culture, sports as a lifestyle, and education, while also reviewing and steering some of our programs toward new directions in sustainable development. These adjustments reflect our firm commitment to moving forward on a clearly defined path toward a sustainable future.

2024 marked a continuation of our efforts to grow and strengthen community partnerships. The past years, marked by global and regional crises and forecasts of an economic recession, have prompted us to respond and take action in the face of urgent needs arising in both large and small communities across Romania. This year, our attention remained focused on how we can proactively and strategically address the needs of Romanian communities and help mitigate potential future social crises.

Building on the strategy redefined in 2023, in 2024 we further consolidated our community engagement approach, centered around sustainability, through three strategic directions:

a healthy and sustainable lifestyle



skills for the future



sustainable business transformation



These were complemented by our continued involvement in arts and culture, as well as by supporting diversity and inclusion.

In 2024, we successfully supported the implementation of the new format of the Raiffeisen Communities NGO **Accelerator for Sustainability**, selecting 20 NGOs that received a total of EUR 1 million in grants for projects aimed at the sustainable transformation of Romanian communities.

The program continued to evolve through the introduction of the accelerator component, enabling these organizations to strengthen their operational capacity and organizational structure.

Each participating NGO benefited from intensive mentoring sessions and practical training focused on financial management, fundraising, communication, and building a local support network.

This approach was chosen to highlight our commitment to developing the civic sector, which is essential for fostering active, educated, and engaged communities.

A healthy and sustainable lifestyle is the strategic direction through which we support organizations that, through their activities, positively influence the lives and behaviors of their beneficiaries. We actively collaborate with local communities and support initiatives that contribute to strengthening and improving the quality of life in these communities, with a particular focus on promoting sustainable and healthy living among the general public.

In 2024, we joined the efforts of the Dăruiește Viața Association to build a medical campus, both through a €1 million sponsorship and by launching the "Yellow Card That Does Good." We are also continuing and expanding strategic partnerships, such as those developed with the Association for Community Relations, Green Revolution Association, and we engaged in tree-planting activities together with ViitorPlus and "Plantăm fapte bune în România" (Planting Good Deeds in Romania).



In a sustainable society, developing skills for the jobs of the future is essential. We support programs that foster financial education and the development of future-oriented skills, making sure that vulnerable communities are included as well. We continue our partnerships with Junior Achievement, United Way, Teach for Romania, and have added EFdeN and dozens of university-based projects to help strengthen how Romanians are prepared to generate prosperity without compromising future generations.

Innovation plays a central role in a sustainable economy, serving as one of the main driving forces behind progress and adaptation to new environmental and market demands. The sustainable transformation of businesses has therefore become essential, forming the core theme of our entrepreneurship education programs. These programs equip entrepreneurs with the knowledge and tools needed to grow their businesses responsibly, thereby contributing to a more competitive economy. Through initiatives and events such as MoonshotX and Sustainability Inspiration Day, we are actively committed to promoting these values and ensuring they are embedded across all stages of the business lifecycle.

Local arts and culture also represent a strategic direction of our community involvement. We consistently support events that bring the public closer to both classical cultural expressions and new forms of artistic expression. In 2024, we once again partnered with the Democracy for Culture Foundation to support the Sibiu International Theatre Festival. We also backed bold and innovative initiatives, such as the Spotlight Festival in Bucharest and "Străzi Deschise" (Open Streets), a project that temporarily transforms streets and avenues in Bucharest into pedestrian zones and informal cultural venues.

We believe in the power of art to reflect social realities, to spark dialogue, and to generate cohesion around shared values. Through culture, we contribute to the development of open, engaged, and conscious societies.

Although diversity and inclusion were already cross-cutting elements in the actions we supported, starting in 2023 we chose to give them dedicated attention by engaging in initiatives that promote the socio-professional integration of people with disabilities, gender equality, and intergenerational equity.

Key results in 2024 include:

The total value of investments reported using the LBG methodology exceeded EUR 6.3 million, representing a 1.5-fold increase compared to the previous year

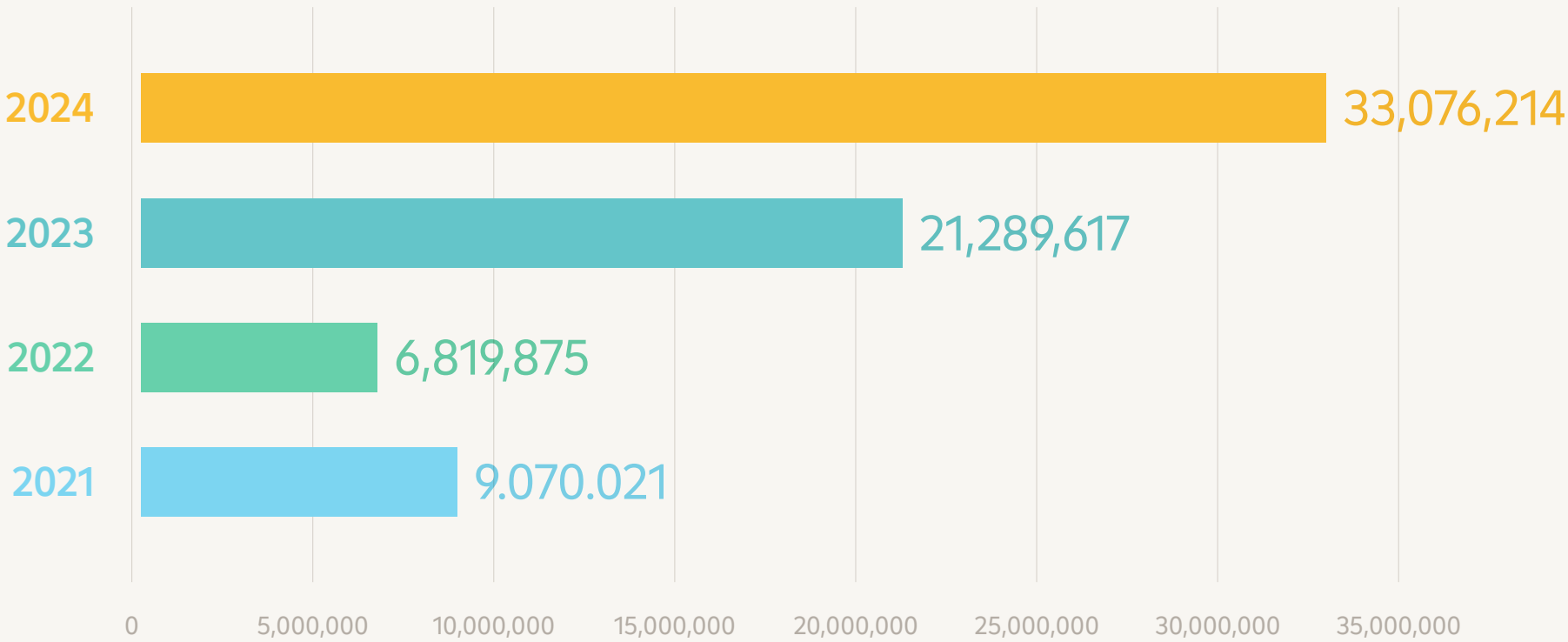
96% of the allocated funds were managed by NGOs, 2% went to educational institutions, and 2% went to other non-profit organizations

2024

In 2024, our colleagues increased the time dedicated to volunteering initiatives – from education programs to blood donations, tree planting.

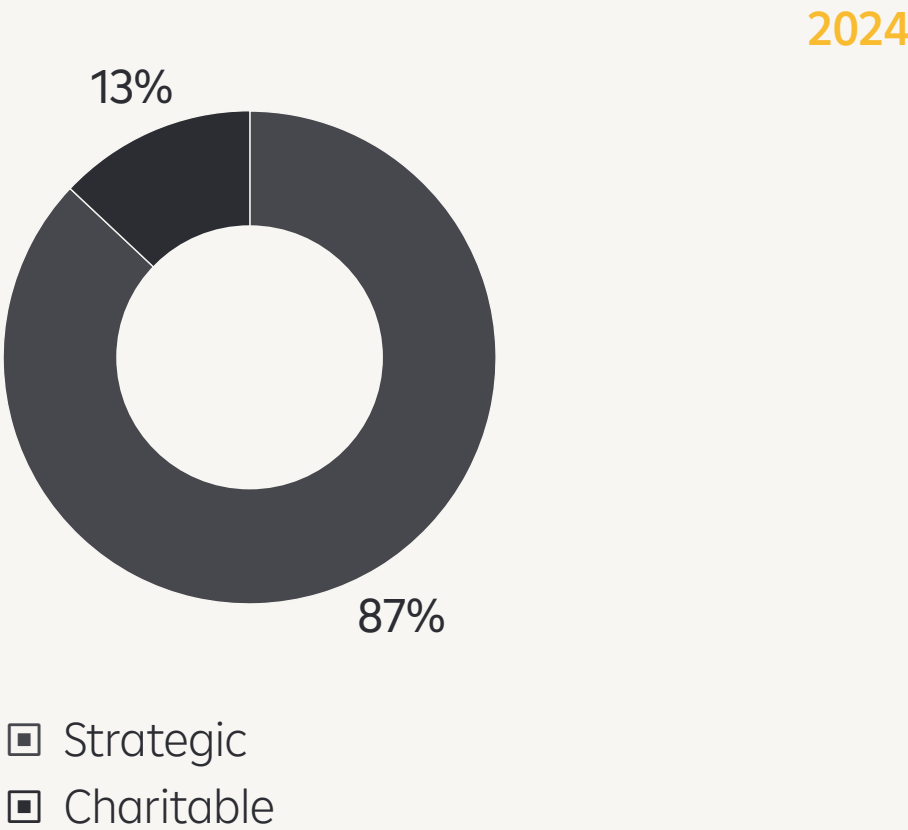
Total Value of Community Contributions

RON

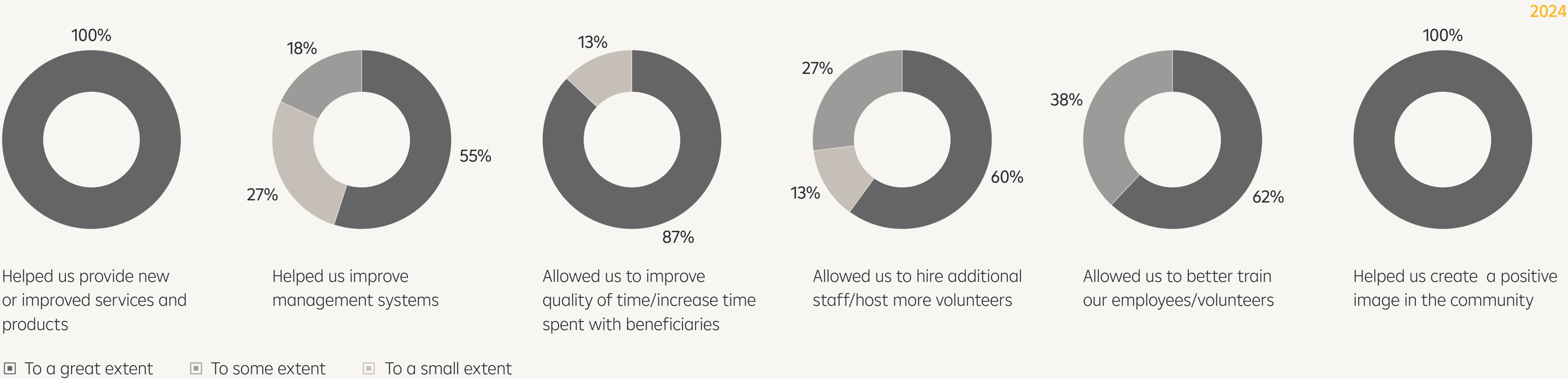


Why does Raiffeisen Bank engages in community initiatives?

motivation in %



Changes generated within community partners

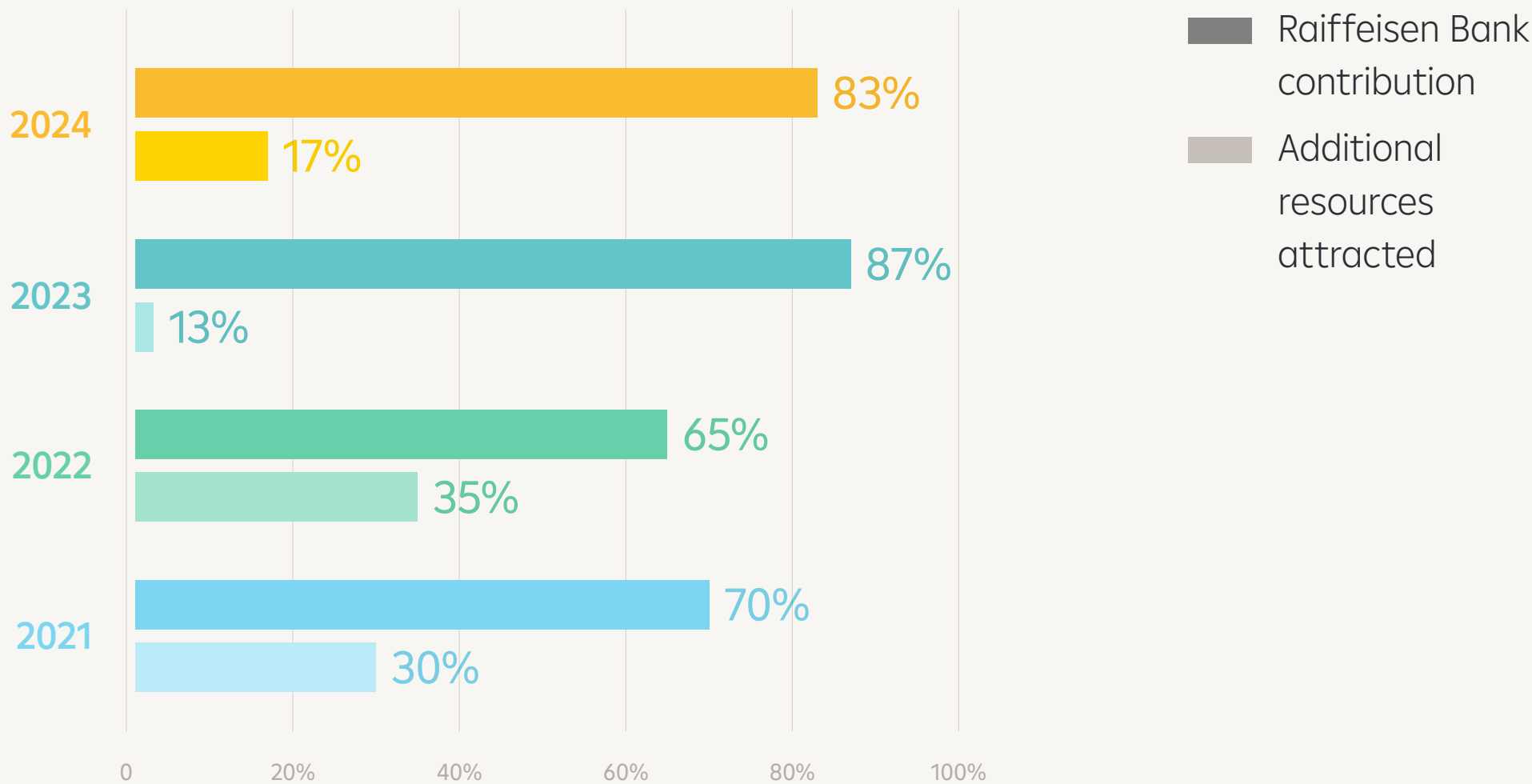


All our sustainability investments are connected by a common thread, regardless of the sector targeted: our community partners. They are the true agents of change, engaging daily with beneficiaries and sharing our vision of improving the world we live in.

That is why the selection of our partners is highly rigorous, and our investments are directed not only toward specific projects but also toward the development of these organizations and institutions.

As our relationships with these partners mature and deepen, we gain a clearer perspective on how we can support not only the transformation of individual lives, but also the strengthening of the civic sector as a whole. We firmly believe that as these relationships grow, communities will become better equipped with the resources they need to shape their own future. These organizations thus become epicenters of development, where people learn to collaborate and contribute to the well-being of their environment.

Proportion of Bank contributions to additional resources attracted by Community partners



4.2 Volunteering at Raiffeisen Bank

Volunteering remains a valuable resource through which our employees actively contribute to the well-being of the communities they are part of. Beyond the positive impact on those around them, these activities are perceived as real opportunities for personal and professional development.

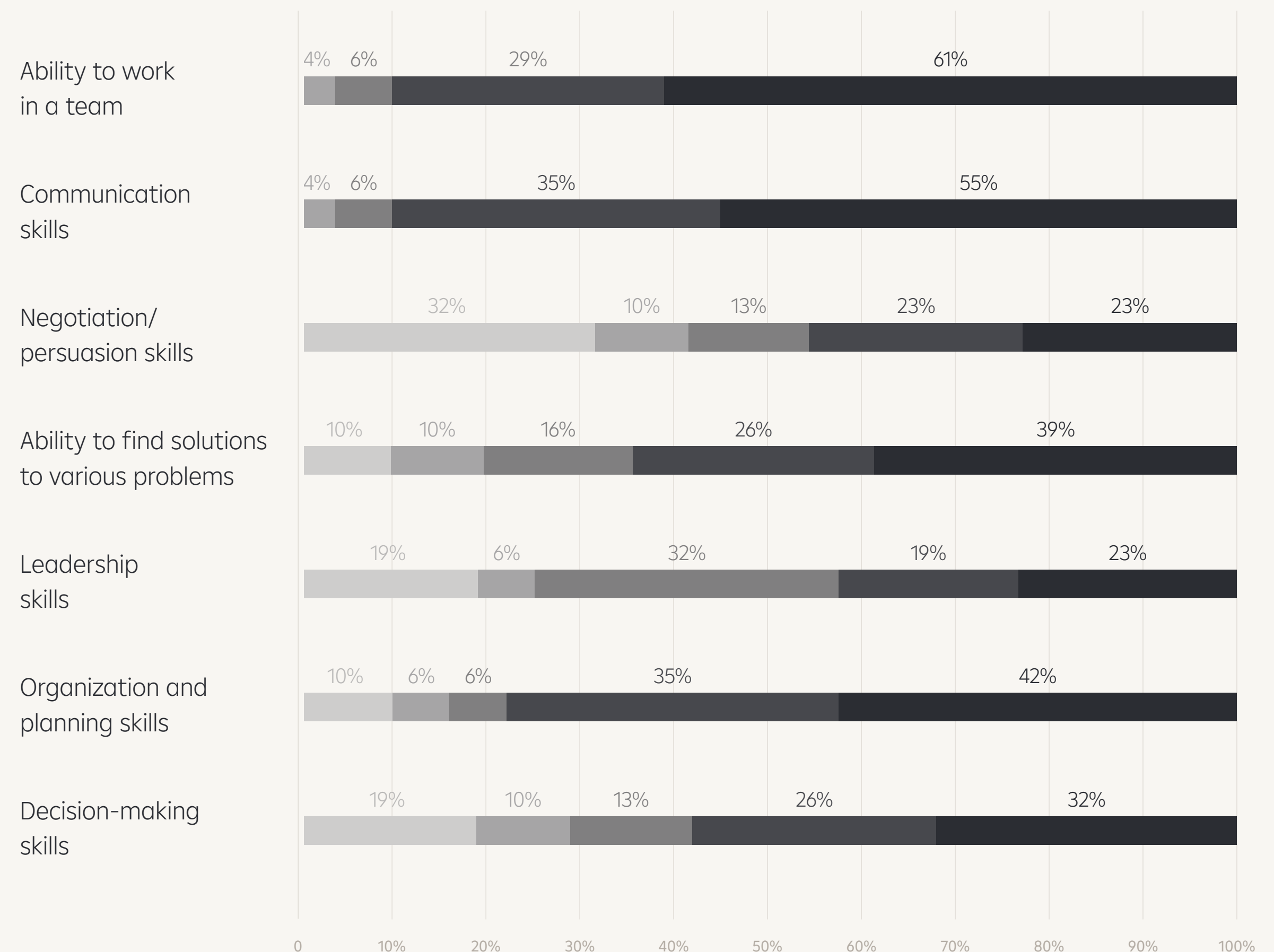
Participation in volunteering initiatives helps strengthen essential skills — such as organization, communication, and collaboration — which also have a positive impact on employees' daily work.

320 employees volunteered a total of 1,265 hours, marking a significant increase in the average time dedicated to community projects.

2024

As a result of the volunteering activities, employees have improved:

2024



☐ Irrelevant to this activity
 ☐ No difference
 ☐ To a small extent
 ☐ To some extent
 ☐ To a large extent

For Raiffeisen Bank volunteers, community involvement is also an opportunity for personal development and reconnection with their own values and the realities around them. These benefits – confirmed year after year by those involved – are perceived as essential factors that contribute to an improved quality of life, both individually and within the community.



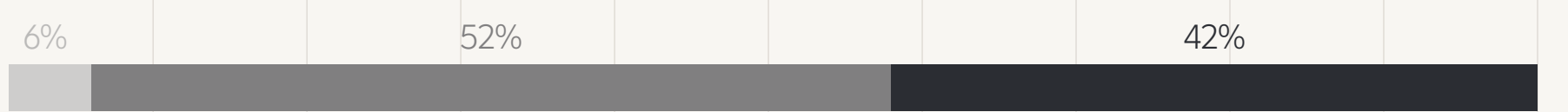
Volunteering helped me:

2024

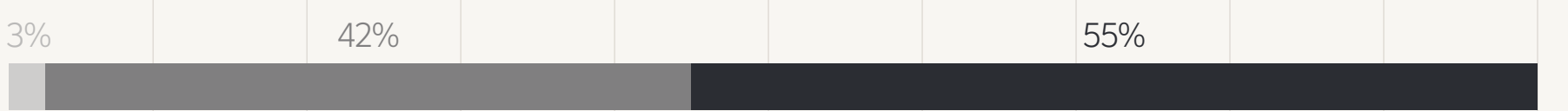
Have more self-confidence



Feel better about myself and others (outside the workplace)



Have more empathy for people and pay more attention to their needs



Pay more attention to community/social needs



Gain job satisfaction (professional fulfillment)



Take pride in my job



Remain loyal to the company



Neutral Agree Strongly agree

4.3 Key Projects in 2024

☆ Raiffeisen Comunități
Raiffeisen Communities

☆ MoonShotX

☆ Dăruiește Viață

☆ Pop-up de infrastructură
Infrastructure Pop-Up

☆ Urban Playfield

☆ Străzi Deschise

☆ Open Streets

Raiffeisen Comunități

Raiffeisen Communities

In 2024, we successfully supported the implementation by the Association for Community Relations of the new format of the sustainability NGO accelerator Raiffeisen Comunități.

Twenty NGOs were selected and received total grants of 1 million EUR for projects aimed at the sustainable transformation of Romanian communities.

The program continued to evolve by introducing the accelerator component, enabling these organizations to improve their operational capacity and strengthen their organizational structure. Each participating NGO benefited from intensive mentoring sessions and hands-on courses focused on financial management, fundraising, communication, and building a community support network. This approach was chosen to underline our commitment to the development of the civic sector, essential for building active, educated, and engaged communities.

Avem mai multe în comun decât ceea ce ne desparte.
Și asta merită susținut.

Tot

ce ne unește

Raiffeisen Comunități
Raiffeisen Bank
ARC

Raiffeisen Comunități,
acceleratorul de ONG-uri în
sustenabilitate cu granturi totale
de 1 milion de euro.

MoonShotX

MoonShotX is Raiffeisen Bank Romania's first program for mid-corporate business regionalization, launched in partnership with InnovX.

It helps successful Romanian mid-sized companies expand internationally and attract investment through bootcamps, diagnostic sessions, and expert workshops.

MoonShotX addresses an underserved market in Central and Eastern Europe, boosting regional business cooperation while helping companies "scale to the Moon".



MOONSHOTX

Dăruiește Viață

We supported Dăruiește Viață with 1 million EUR to kick off the construction of the medical campus at Marie Curie Hospital, ensuring that all patients treated at this Bucharest hospital benefit from the same high standards of care.

At the same time, we launched, for the first time in Romania, the Cardul Galben Care Face Bine ("The Yellow Card That Does Good"), an initiative that continues the bank's commitment to supporting causes with a positive community impact.

Thus, for every POS or online transaction made by clients using the new yellow debit card in RON, regardless of the amount, Raiffeisen Bank donates to the Dăruiește Viață Association, in addition to the 1-million-euro support.

Pop-up de infrastructură

Infrastructure Pop-Up

The Pop-up de Infrastructură, an innovative project developed by Green Revolution in collaboration with Raiffeisen Bank România, offers sustainable solutions for urban communities. These modular structures, strategically placed in crowded urban environments, combine charging stations for electric vehicles, bicycle parking, packaging collection machines, and delivery services to encourage environmentally friendly behavior through simple and convenient solutions that save valuable time for users.

The project demonstrates how the private sector can effectively contribute to developing sustainability infrastructure, offering a model that can be scaled and replicated.

The first such pop-up has already been installed in Bucharest, with plans to expand to other locations in the city, involving additional brands to scale this initiative further.

Urban Playfield

Urban Playfield, the festival of sports played for fun by kids and adults alike, brought back play and movement to the heart of Romanian cities.

Initiated by the Sports Festival team and organized in partnership with Raiffeisen Bank România, the festival covered 10 cities across the country. Participants had access to a wide variety of sports and movement-based activities, including volleyball, tennis, basketball, climbing, foot billiards, badminton, roundnet, chess, football, table tennis, cornhole, and other high-energy surprises.

Străzi Deschise

Open Streets

Străzi Deschise, București – Promenadă Urbană ("Open Streets, Bucharest – Urban Promenade"), the largest outdoor project organized by the City Hall of Bucharest, together with ARCUB and supported by Raiffeisen Bank România, transforms the city's busy arteries into temporary pedestrian zones and invites residents and tourists to reconnect with the city they live in.

The event includes a series of pedestrian weekends designed to convert crowded public spaces into temporary relaxation areas. From theater performances, dance shows, and live street concerts to creative workshops for children, exhibitions, sports activities, and play zones organized by cultural institutions of the city, Străzi Deschise reimagined the urban space as an open stage for artistic expression.

Editorial team

This report is the result of the work of the entire ESG & Sustainability team (composed of Ana Cocîrlea, Oana Lupan, Roxana Barbato) together with numerous colleagues from the specialized departments of Raiffeisen Bank Romania.

Suggestions and recommendations

Please send your suggestions, opinions, recommendations, or questions to:

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2024 Sustainability Highlights

Raiffeisen Bank Romania