Raiffeisen BANK

Reușim împreună.

SEMI-ANNUAL REPORT

(in accordance with F.S.A. no. 1/2006 regarding issuers and issues of securities)*

30 June 2017

RAIFFEISEN BANK S.A.

Registered office: Sky Tower Building, 246 C Calea Floreasca, 014476, Bucharest 1

Telephone number: +40 21 306 1000

Fax number: +40 21 230 0700

Unique registration code with the Trade Registry Office: 361820

Number in the Trade Registry: J40/44/1991

Subscribed and paid in capital: 1,200,000,000 RON

Regulated market where the issued securities are traded: Bucharest Stock Exchange

*** The translation of the Semi-annual Report is a free translation from Romanian, which is the official version.**

1. Economic and financial standing

1.1. a) Analysis of balance sheet items:

Assets

The total assets volume of Raiffeisen Bank S.A. at the end of June 2017 is Ron 33.3 billion, with an increase of 7.4% as compared to previous year, primarily driven by core customer business: our deposits base shows double digit growth pace and continues to provide fuel for healthy business development, while our loan book took another step in the right direction, helped mostly by increased consumer spending.

The main components of total assets:

% of total assets	30-06-17	30-06-16
Loans and advances to customers	59.0%	61.0%
Cash and cash equivalents	24.1%	23.9%
Investment securities	11.1%	8.5%

In the last 12 months, we grew our net loan portfolio by 4%, from Ron 18.9 bn in June 2016 to Ron 19.7 bn, fueled by newly approved loans of Ron 6.2 billion. One third of them went to households, as we continued to meet the strong demand within the economy with suitable, fast and convenient financing solutions. We captured 17% of the market for new personal loans in H1, helped also by simplified credit application process and by the opportunity to apply for such loans directly on our website. Mortgage loan production accelerated vs previous year (+26%), having as main engine the “Prima Casa” program; however, recently, also our standard mortgage loan, “Casa ta”, started to gain ground, thanks to simplified sales flow and competitive features: worth mentioning competitive price and the fixed interest rate over a period of 7 years, which protects the client from potential fluctuations of the money market.

Among the highlights of 2017 we are proud to highlight the launch of two new instruments in cooperation with European Investment Fund – „COSME” & „SME Initiative”, by which our legal entity clients (more precisely micro, small and medium enterprises) benefit from easier access to

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funding lines in the next 3 years thanks to the EIF guarantee schemes. These two programs are the latest from a line of successful and fruitful partnerships with the international financial institutions, by which we aim to support Romania's entrepreneurs and small businesses through convenient and competitive funding solutions.

Also, it's worth mentioning that, as compared to the same period of the previous year, relevant indicators of capital requirements maintained at a high level. We have a solid capital position and our capital ratio of 17.5% positions us well above regulatory requirements and gives us comfort in the context of our ambition to grow our loan portfolio in a sustainable way.

Liquidity remains plentiful. Our funding is primarily raised through client deposits and over one third of total assets are placed in liquid instruments (cash, cash equivalents and securities).
Status of liabilities:

RON ths	**30-06-17**	**30-06-16**
Deposits from banks and loans from banks and other financial institutions	1,211,152	1,810,441
Deposits from customers	26,872,320	23,499,540
Debt securities issued	502,677	724,596
Subordinated liabilities	841,052	948,756
Other liabilities	603,366	767,005

The total amount of liabilities has increased compared to the end of June 2016 (by 8.2%). Deposits from customers show once again strong, double-digit growth pace (+14%), up to Ron 26.9 bn, helped primarily by Retail current accounts (+30% yoy). In spite of very low interest rates throughout the market, due to the persistent overliquidity, clients choose us for safeguarding their savings; this trust we gained in time is in itself a valuable asset for us, one which we plan to maintain and further grow the size of our customer business.
In July 2016, the bond issue from 2013 in total amount of RON 225 million matured.
Also, given our overliquidity, we prepaid part of the senior loans denominated in foreign currency.
As of 30 June 2017, a subordinated loan of EUR 25 million reached maturity.

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b) profit and loss account: net sales; gross income; cost and expense elements with a share of at least 20% of net sales or gross income; provisions for risk and other expenses; reference to any sale or shutdown of an activity segment made within the past 6 months or about to be made in the next 6 months; paid and declared dividends.

RON ths	**30-06-17**	**30-06-16**
Net interest income	556,328	538,685
Net fee and commission income	274,739	303,047
Net trading income	147,286	146,461
Operating and personnel expenses	-616,606	-618,928
Net impairment loss on financial assets	-108,563	-307,505
Profit net	**242,908**	**162,213**

Net profit was almost 50% higher yoy, on the background of some non-recurring items in both periods („walkaway" law, VISA Europe transaction, CHF loans conversion campaign). These items excluded, our profit slightly increased yoy, by 2%, close to RON 250 mn.

Net interest income, our main source of revenue, proved resilience to low market rates and showed +3% growth yoy, backed mainly by the higher loan book. Margins remain under pressure, influenced by the competitive environment, persistently low market rates, surplus liquidity in the banking system and also by lower yields for the debt instruments portfolio.

Starting late 2016, we introduced new current account packages that bring together all features of transactional, lending and saving activity in a simpler and more efficient way, at highly advantageous prices from customer point of view. While this development and the digitalization of our services were among the reasons that led to the slightly decreasing net commission income, we strongly believe that building lasting relationships with our clients will provide great benefits for both sides going forward.

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We are growing our digital capabilities and realizing efficiency gains through elimination of complexity and a leaner approach on how we do things; savings are being allocated to continued investments in our strategic initiatives, which combined with higher Marketing, PR and cash-in-transit costs led to 3% growth in our underlying cost base.

We are pleased to see sustained growth in our clients' usage of alternative channels. It's worth mentioning the 20% growth in total number of „digital clients” (at least one log-in in the last month via any digital channel), up to over 340 ths at June 2017, leading to high-speed and convenient current operations for our clients. The fleet of multifunctional machines (MFMs) almost doubled in size and reached 164, from 83 at June 2016, as we are further encouraging the use of electronic payments instead of paper-based; 92% of all payments were digital in 2017, up by 4pp yoy.

Downward trend of underlying cost of risk continues in line with the improvements felt in the local economy and on the background of disciplined payment behavior from our clients. Net provisioning for impairment losses decreased in normalized terms to RON 92 million, from RON 116 million in H1 2016. Additionally, two non-recurring events have affected the reported loan impairment charges: related to the „walk-away” law, there were allocated provisions in H1 2016, which in H1 2017 were reversed, as a result of the CCR decision; also in 2017 we had a notable offer for conversion of CHF loans, with advantages including a 25% one-off discount on principal and reduced margins going forward, alongside conversion to RON at the prevailing NBR exchange rate from conversion date.

With respect to any sale or shutdown of an activity segment made within the past 6 months or about to be made in the next 6 months:

Not applicable.

Dividends declared and paid:

2016: Ron 330 million
2017: Ron 180 million

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c) cash flow: all changes in cash of the main activity, investments and financial activities, the level of cash at the beginning and end of period.

In RON thousand	30-06-17	30-06-16
Cash and cash equivalents at 1 January	8,733,257	8,107,242
Net cash flows used in operating activities	1,556,742	1,032,678
Net cash flows used in investing activities	-88,323	-38,386
Net cash flows used in financing activities	-1,105,038	-369,148
Cash and cash equivalents at 31 December	9,096,638	8,732,386

The financial statements at 30 June 2016 are not audited.

2. Analysis of the company's activity

2.1. Presentation and analysis of trends, items, events or uncertainty factors that affect or could affect the company's liquidity, compared to the same period of the previous year.

Liquidity risk management represents one of the key risks in the internal risk management process as ready access to funds is essential to our business in order to cope with daily needs. Our liquidity risk management framework takes into consideration both our internal risk management principles and regulatory liquidity risk requirements.

From the perspective of our internal risk management framework, we seek to maintain available liquidity to meet our obligations including in a stressed liquidity environment. The Bank has set a series of internal limits for operating liquidity and stressed liquidity conditions. In case of non-stressed liquidity conditions, limits for both short-term and long term liquidity needs are defined. Our liquidity policy is designed to ensure that funding is available to meet all obligations in times of stress, whether caused by market events and/or issues specific to the Bank and to have sufficient liquidity to sustain operations for a period of time in excess of our minimum limit.

From a regulatory liquidity framework perspective, the Bank needs to fulfill the requirements of NBR Regulation no. 5/2013 (the liquidity indicator) and those of EU Regulation no 575/2013

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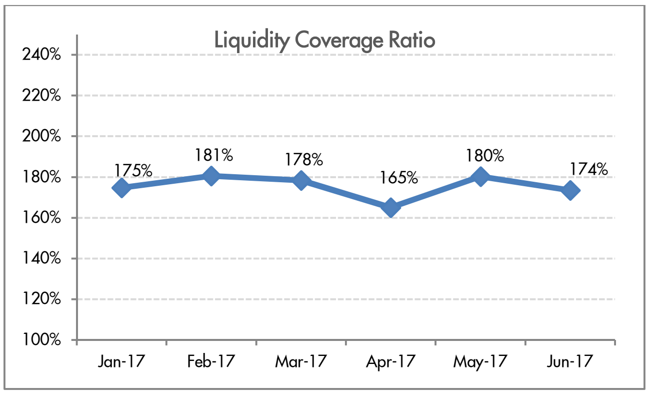
(Liquidity coverage ratio „LCR" , Net stable Funding Ratio „NSFR" and Additional Liquidity Monitoring Metrics „ALMM").

As in the previous year, the first half of 2017 was characterized by an ample liquidity position, this being ensured mainly by the significant deposits volumes. Consequently, there were no internal liquidity breaches (both in operating and stressed liquidity scenarios).

With regards to the liquidity coverage ratio, the dynamic of the LCR indicator for the first half of 2017 is presented in the chart below:



The liquidity coverage ratio is calculated according to regulatory requirements. LCR addresses liquidity risk over a 30-day period and aims to ensure that banks have unencumbered high-quality liquid assets (HQLA) available to meet short-term liquidity needs under a severe stress scenario.

In the first half of 2017, LCR had a stable value, being at a comfortable level, significantly above the required level of 80% (this is the required level for 2017). The high level of LCR represents the result of our good liquidity position and of the stock of HQLA. The HQLA is represented by cash held at the Central Bank and securities eligible for accessing liquidity facilities at the Central Bank.

The first half of 2017 was characterized by a higher value of the HQLA compared to the similar period a year ago. The liquidity outflows were also stable, the main influencing factor during the analyzed period being operational deposits. Net liquidity inflows registered a slight increase in the first half of 2017 mainly due to placements with financial institutions.

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Although the NSFR is not yet effective, we began using the NSFR as one of our tools, to monitor our structural liquidity position. The NSFR establishes criteria for a minimum required amount of stable funding based on the liquidity of a bank's on- and off-balance sheet assets over a one-year horizon. The NSFR is defined as the ratio of available stable funding over the amount of required stable funding and, once in effect, should always be at least 100%.

In the first half of 2017, the calculated NSFR was 151% as of March 2017 and 149% as of June 2017.

2.2. Presentation and analysis of the effects on the company's financial position of all capital expenditures, current or anticipated (stating the purpose and financing sources of these expenditures), compared with the same period of the previous year.

Raiffeisen Bank assesses the investment opportunities and deploys the necessary resources taking into account a series of criteria as follows:

- Alignment of the projects to the long and medium term investment strategy
- The realized investment meet the minimum return requirements
- The investments must be consistent with the Bank's risk appetite
- The need to stay compliant with all specific rules and regulations.

The resource deployment towards investment programs is highly correlated with the Bank's strategic goals:

- **Customer experience and business growth.** An important part of the Bank's resources is focused on identifying the specific needs of the clients and customizing accordingly the products and services offered.

- **Simplification.** The Bank seeks to identify and implement those methods that allow continuous simplification of the internal processes and activities.

- **Infrastructure and business administration.** The costs needed to run the business and maintain the existing infrastructure.

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- **Compliance and regulatory.** Adjusting the internal systems and processes to line up to specific legal and other regulatory requirements.

Capital expenditures registered in the first 6 months of 2017 reached Eur 11 mn (approx. 21% out of the period's profit) and are approx. Eur 1mn below the ones registered in the same period of the last year. Infrastructure related investments show similar amounts. IT related investments continued to target improving and diversifying the services offered to our clients, developing further functionalities for the alternative distribution channels (online, smart mobile, multifunctional machines, etc.) and also optimizing the internal processes.

The main pillars regarding the first 6M of 2017 investments are summarized below:

- Extending the cash related multifunctional machines network (withdrawals, deposits, foreign exchange, etc.) from 83 at June 2016 to 164 at June 2017 in order to increase the diversity of the services available to our clients.

- Continuous development of the alternative distribution channels in order to satisfy our clients' needs. The use of alternative channels by our customers is on a continuously increasing trend, proving that the significant resources invested in the first 6M of 2017 in improving the clients' experience with Internet Banking and Smart Mobile are in line with their needs.

- The traditional distribution channel is still very important for the Bank in 2017, in order to ensure that our clients have a pleasant experience in each and every one of our branches. In the first 6M of the year 3 branches were refurbished and another 12 were closed. Also, carefully choosing our locations allowed us to optimize the occupied space: the rented surface was reduced by approx. 2% (branches and HO) as compared to the same period of the past year.

- The continuous simplification, automation and optimization of the Bank's processes were also an important part of the realized investments in the first half of 2017.

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2.3. Presentation and analysis of events, transactions, economic changes that significantly affect revenues from core activity.

Economic activity posted an impressive performance in H1 2017, as real Gross Domestic Product (GDP) advanced by 5.8% compared to H1 2016. The economic advance came in above expectations both in Q1 as well as in Q2. On the demand side, private consumption remained the main driver of the economic growth, as it was boosted by the rapid increase of real disposable income. On the other hand, gross fixed investments recorded a modest performance. On the supply side, the economic advance was broad based in the first half of the year, as gross value added increased in the majority of sectors of activity, whereas industry provided solid signs of rebound during this period of time.

The public budget execution for H1 2017 resulted in a deficit of RON 6.3 bn, equivalent to 0.8% of the full year official GDP projection, which exceeded the level recorded in H1 2016 (0.5% of GDP). Public revenues were below plan in the first half of the year, but savings were made in case of public expenses, as, for instance, a large cut of public investments was recorded. In H1 2017 the external imbalances (current account deficit and foreign trade deficit) widened compared to their level in H1 2016, given that the imports' advance outpaced that of exports.

The annual inflation rate returned to positive territory in January 2017 and increased further in the subsequent months reaching 0.9% yoy in June. The favorable statistical base effect related to the VAT rate cut in January 2016 and to the decrease in energy prices one year ago has faded out of calculation. After being depressed for some time, underlying inflationary pressures related to domestic demand recorded some signs of rebound in H1 2017.

The National Bank of Romania (NBR) kept the monetary policy rate unchanged at 1.75% at all the monetary policy meetings held in H1 2017. The other parameters relevant for monetary policy stance were also maintained unchanged. So, the minimum reserve requirement ratio on RON-denominated liabilities of credit institutions remained at 8%, while interest rates on the NBR's deposit and credit facilities were kept unchanged at 0.25% and 3.25% respectively. In addition, the NBR further refrained to sterilize the liquidity surplus from the money market. In this context, ROBOR interest rates showed only small fluctuations during the first half of 2017, with quote in the market way below the level of the monetary policy rate. For instance, average level for ROBOR 3M stood at 0.84% in H1 2017. The Central Bank further reduced the minimum reserve

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requirement ratio on foreign currency denominated liabilities of credit institutions in May, from 10% to 8%, a measure that amplified the FCY liquidity in the banking system.

Lending dynamics improved in the first half of 2017 as the annual growth rate of outstanding loans in RON and foreign currencies granted by the banks to the private sector (households and companies) accelerated to 3.8% in June 2017 from 1.1% in December 2016 (when dynamics of the FCY segment is adjusted for change of the EUR/RON rate). Stock of RON denominated loans continued on a sustained upward trend and it increased by 14.8% yoy in June 2017. In this case, gains were recorded in H1 2017 on all business segments: loans for companies, loans for consumption purposes, and housing loans. Housing loans granted as part of the "First Home" governmental program remained a key driver for the segment of household loans disbursed in RON. On the other hand, stock of loans denominated in foreign currencies continued to decrease rapidly (-9.1% yoy in EUR equivalent in June 2017) as large contractions were recorded for both business segments (household loans and loans for companies).

Aggregated balance sheet of the banking system continued to improve in the first half of 2017. Share of foreign currency denominated loans in total loans granted by the banks to the private sector decreased to 40.5% in June 2017 from 43.4% in December 2016 and 46.0% in June 2016. Ratio of gross loans to total deposits of the private sector stood at 78.1% in June 2017, below the level recorded one year ago (80.7% in June 2016). The ratio of non-performing loans in total loans continued on a downward trend in the first half of 2017, decreasing to 9% in May 2017 from 9.6% in December 2016.

3. Changes in the capital and management of the company

3.1. Description of cases in which the company was unable to meet its financial obligations during the relevant time period.

Not applicable.

3.2. Description of any changes regarding the rights of holders of securities issued by the company.

Not applicable.

4. Significant transactions

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For issuers of shares, information on major transactions concluded by the issuer with persons acting in concert with, or in which these persons have been involved in the relevant time period. Not applicable.

Annexes:

Please see the annexes attached to the Romanian version of the Semi-annual Report.

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