



**Raiffeisen
BANK**

Reușim împreună.

In attention to the Bond Holders of Raiffeisen Bank S.A., RBRO16, ISIN: RORFZBDBC028

Bucharest, 4 July 2016 – Raiffeisen Bank S.A. announces that on 20 July 2016 the interest and principal payment will be made with regards to the RBRO16 bonds, ISIN RORFZBDBC028, according to the Prospectus approved by the FSA by Decision A/250 dated 23.07.2013.

The interest and principal payment will be made on 20 July 2016, to the RBRO16 Bond Holders registered at the Reference Date of 8 July 2016 in the Bond Holders Registry kept by the central depository, S.C. Depozitarul Central S.A.

The interest will be calculated in accordance with the provisions of paragraph 3.6.2 (ii) of the Prospectus.

In accordance with Law 297/2014, article 146 paragraph 5¹, the bondholders that at the Reference Date hold their instruments in accounts opened with the Participants of Central Depository's clearing-settlement and registry system (intermediaries defined in article 2 point 14 from Law 297/2004, brokers and custodian agents), the payment will be performed in RON through the Central Depository and through Participants which have the obligation, according to their agreements with the Central Depository, to book the collected amounts on each bondholder cash account.

The bondholders not represented by the Participants of the Central Depository clearing-settlement and registry system, registered in Section I of the Central Depository, the payment will be performed by bank transfer in the RON accounts opened by the bondholders for whom the relevant payment details are specified in the Bond Holders Registry provided to Raiffeisen Bank S.A. by S.C. Central Depository S.A. If the relevant payment details are not provided by S.C. Central Depository S.A., the accounts specified in the subscription form or after the acquisition of the bonds will be utilized.

Calculation example:

Nominal value for one bond: RON 10,000

Interest according to Prospectus: 5.5%

Reference Period: 20 July 2015 – 19 July 2016



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Number of days in the Calculation Period: 366

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Interest at 20 July 2016: RON 10,000 x 5.5% x 366/366 = RON 550

Principal payment at 20 July 2016: RON 10,000 x number of bonds owned

Further details regarding interest payments can be found in the Prospectus, available in Romanian language by accessing the address: <http://www.raiffeisen.ro/despre-raiffeisen-bank/detinatori-de-obligatiuni/emisiunea-de-obligatiuni-rbro16>

For additional information: comunicare.externa@raiffeisen.ro

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Raiffeisen Bank S.A. is a universal top bank, which offers a complete range of high quality financial products and services to natural persons, SMEs and large corporations. The Austrian group Raiffeisen Bank International AG (RBI) owning 99.49% of Raiffeisen Bank S.A. shares, holds one of the most important banking networks of CEE, being present in 17 markets in the region through subsidiary banks, leasing companies and other financial services providers.