



**Raiffeisen Bank  
International**

Member of RBI Group

# ROMANIA



**300 business outlets**  
(as of December 2022)

**Size:** 238,397 km<sup>2</sup>

**Population:** 25.22 million

**Currency:** Romanian leu (RON)

**Real GDP growth:** 7.32% (2017), 4.47% (2018),  
4.13% (2019), -3.70% (2020), 5.80% (2021),  
4.80% (2022), 2.30% (2023f)

**GDP per capita (EUR):** 15,227 (2022)

Source: Raiffeisen RESEARCH, as of February 2023

## **Raiffeisen Bank S.A.**

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## **International Desk**

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# Raiffeisen in Romania

**Balance sheet total:** € 12,529 million

**Market position of Raiffeisen Bank:** No. 3 by loans

**Number of employees:** 4,900

(as of December 2022)

Raiffeisen entered the Romanian market in 1998 by founding Raiffeisen Bank S.A., which was merged with Banca Agricola in 2002. Raiffeisen Bank is deeply anchored in the local market, providing a comprehensive range of high-quality financial services and products to nearly 2.3 million private and corporate customers. Raiffeisen Bank's network covers the entire country, all branches are located in the urban area.

The bank is a leader in innovation amongst local banks, continually introducing new products and services. Based above all on digitization, its priority is to deliver to its customers superior banking experience - simple, fast and intuitive. In 2022, Raiffeisen Bank was awarded both "Best Private bank" and „Best Bank" in Romania by PWM/The Banker.

## **Shareholder structure:**

Raiffeisen Bank International: 100%

## **Product and service range**

### **Payments/Account Services**

Current Accounts  
(Domestic and International) Payments  
Electronic Banking  
Cash Pooling  
Card Processing (Debit/Credit Cards)  
Card Acquiring  
Payroll

### **Asset Management**

Deposits  
Funds (Bonds, Equity, Multi Asset, ...)

### **Financing**

Overdrafts  
Working Capital Finance  
Term Loans  
Project Finance  
Real Estate Finance

### **Export/Import Finance**

### **Financing and Management of Receivables**

Factoring  
Asset Based Finance  
Reverse Factoring

### **Export Finance**

Documentary Business (L/Gs, L/Cs, Documentary Collections)  
Export Finance covered by ECAs

### **Leasing**

Car Fleet Management  
Movables

### **Investment Banking**

Debt Capital Markets  
Equity Capital Markets  
Mergers & Acquisitions  
Loan Syndications

### **Capital Markets/Treasury**

FX (spot, forward)  
Money Market