



Romania



Size: 238,397 km²

Population: 19.05 million

Currency: Romanian leu (RON)

Real GDP growth: -3.68% (2020), 5.71% (2021), 4.11% (2022), 1.50% (2023), 2.80 (2024f)

GDP per capita (EUR): 16,799

Source: Raiffeisen RESEARCH, as of January 2024

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Raiffeisen in Romania



Balance sheet total: € 14,230 million

Market position of Raiffeisen Bank: No. 3 by loans

Number of employees: 5,037

(as of December 2023)

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 more than 2.2 million customers, both retail and corporate. 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. With a special focus on digital transformation, Raiffeisen Bank's priority is to deliver to its customers superior banking experience - simple, fast and intuitive. In 2023, Raiffeisen Bank was awarded "The Acceleration Champion in ESG" at The Future Banking Gala and "Best Customer Loyalty Program" for Smart Market at The Global Retail Banking Innovation Awards.

> 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