



Consolidated statement of the issuer

We, the undersigned, Zeljko Obradovic as Chief Financial Officer and Tibor Gáspár as Head of Accounting Department, representing Raiffeisen Bank Zrt. (address: HU-1133 Budapest, Váci út 116-118., hereinafter referred to as: 'Bank') hereby declare that the semi-annual report of 2025 stipulated in Section 54. § of Act CXX of 2001 on the Capital Market was prepared in accordance with the provisions of Act C of 2000 on Accounting and International Financial Reporting Standards and to our best knowledge.

The semi-annual consolidated financial statements give a true and fair view of the assets, liabilities, financial status and profit of the Bank and the companies included in the consolidation (hereinafter referred to as the "Group"), furthermore the consolidated semi-annual business report gives a true and fair view of the status, improvement and performance of the Group including the main risks and uncertainty factors.

Budapest, 19 August 2025

Zeljko Obradovic
Chief Financial Officer

Tibor Gáspár
Head of Accounting Department