STATEMENT OF THE ISSUER

We, the undersigned 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 2024 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 consolidated financial statements give a true and fair view of the assets, liabilities, financial status and profit of the Bank and the consolidated subsidiaries, furthermore the consolidated business report gives a true and fair view of the status, improvement and performance of the Bank and the consolidated subsidiaries including the main risks and uncertainty factors.

Budapest, 9 August 2024

Zeljko Obradovic Chief Financial Officer

Zeljko Obradovic

Head of Accounting Department