

Raiffeisen Bank International at a glance

Raiffeisen Bank International AG (RBI) is one of the foremost providers of corporate and investment banking services in Austria and a leading universal bank in Central and Eastern Europe (CEE). It originated from the merger of the spun-off business areas of Raiffeisen Zentralbank Österreich AG (RZB) with Raiffeisen International Bank-Holding AG. The transaction was legally completed in October 2010. RBI is a fully-consolidated subsidiary of RZB, which owns 78.5 per cent of the bank's common stock. The remainder is in free float, with the shares listed on the Vienna Stock Exchange.

RBI offers corporate and investment banking for Austrian and international companies, an extensive banking and leasing network in CEE for both corporate and retail customers, as well as corporate and investment banking services in Asia and the world's principal financial centres. The group's subsidiary banks are present in the following Central and Eastern European markets:

- Albania Raiffeisen Bank Sh.a.
- Belarus Priorbank, OAO
- Bosnia and Herzegovina Raiffeisen Bank d.d. Bosna i Hercegovina
- Bulgaria Raiffeisenbank (Bulgaria) EAD
- Croatia Raiffeisenbank Austria d.d.
- Czech Republic Raiffeisenbank a.s.
- Hungary Raiffeisen Bank Zrt.
- Kosovo Raiffeisen Bank Kosovo J.S.C.
- Poland Raiffeisen Bank Polska S.A.
- Romania Raiffeisen Bank S.A.
- Russia ZAO Raiffeisenbank
- Serbia Raiffeisen banka a.d.
- Slovakia Tatra banka, a.s.
- Slovenia Raiffeisen Banka d.d.
- Ukraine VAT Raiffeisen Bank Aval

The parent company of these banks is RBI, whose shareholding in them is at or near to 100 per cent in most cases. The Raiffeisen Bank International Group also includes many finance leasing companies (including one each in Kazakhstan and Moldova) and a number of other financial service providers.

In Western Europe and the USA, RBI operates a branch in London and representative offices in Brussels, Frankfurt, Madrid, Milan, Paris, Stockholm, and New York. A finance company in New York (with representative offices in Chicago and Houston) and a subsidiary bank in Malta complement the scope of the bank's presence. In Asia, the Group's second geographical focus, RBI runs branches in Beijing (with representative offices in Harbin and Zhuhai), Xiamen and Singapore, a finance company in Hong Kong, as well as representative offices in Ho Chi Minh City, Hong Kong, Mumbai and Seoul. This strong presence clearly underlines the Group's emerging markets strategy.

In addition to its banking operations, RBI runs several specialist companies in CEE that offer solutions in a wide variety of areas, including M&A, equity investment, real estate development, project management and fund management.

The RBI Group's consistent commitment to quality is regularly reflected by a broad range of local and international awards, including by such leading finance industry publications as "The Banker", "Euromoney" and "Global Finance".

RZB and the Austrian Raiffeisen Banking Group

RBI is a subsidiary of Vienna-based RZB. Founded in 1927, RZB is the steering holding of the entire RZB Group and the central institution of the Austrian Raiffeisen Banking Group (RBG), the country's largest banking group.

RBG represents approximately a quarter of all banking business in Austria and comprises the country's largest banking network, with more than 550 independent banks and 1,700 branches. As of year-end 2009, RBG's consolidated balance-sheet total amounted to €260 billion. RBG's three-tiered structure consists of Raiffeisenbanks on the local level, Regional Raiffeisen Banks on the provincial level and RZB as central

institution. Raiffeisenbanks are private cooperative credit institutions, operating as general service retail banks. Each province's Raiffeisenbanks are owners of the respective Regional Raiffeisen Bank, which in their entirety own approximately 88 per cent of RZB's ordinary shares. The cooperative idea on which the Raiffeisen organisation is based reflects the principles and work of the German social reformer Friedrich Wilhelm Raiffeisen (1818-1888).

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