

Corporate Profile



*Raiffeisenbank
Headquarters, Moscow*

Raiffeisenbank Austria

● ZAO "Raiffeisenbank Austria" is a 100% subsidiary of the Austrian Raiffeisen Banking Group. The Bank offers its corporate and private clients a full range of services in rubles and foreign currency. The Bank combines western quality standards, state of the art technology with an in-



depth knowledge of the local markets and ensures an individual approach to each of its clients.

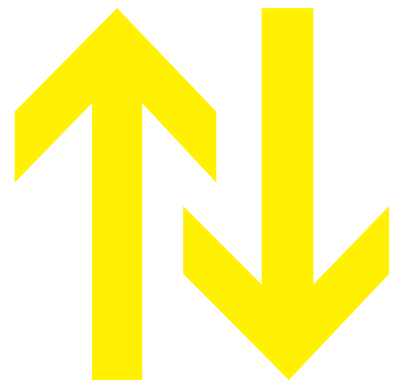
Raiffeisenbank
Branch
Tsarev Sad

Shareholders

- Raiffeisen Zentralbank Österreich AG 99%
- Raiffeisen International Beteiligungsgesellschaft mbH 0.5%
- Raiffeisen Investgesellschaft mbH 0.5%

Raiffeisen Banking Group in Russia

- 1989 – representative office of Raiffeisen Zentralbank Österreich AG
- 1996 – ZAO “Raiffeisenbank Austria”
- 1998 – OOO “Raiffeisen-Investment”
- 1999 – OOO “Raiffeisen-Leasing”
- 1999 & 2000 – branches “Taganskoye” & “Romanov Dvor” in Moscow, sales point in Renaissance Hotel
- 2001 – branches in Moscow and St. Petersburg
- 2002 – further branching out



Achievements

- 1999 — “Best foreign bank in Russia” — Euromoney
- 2000 — “Best international bank in Russia” — Central European
- 2000 — “Best foreign bank in Russia/highly commended” — Euromoney
- 2001 — “Best bank in Russia” — Euromoney

RZB in CEE

- RZB-Austria (Raiffeisen Zentralbank Österreich AG) is the central institution of the Austrian Raiffeisen Banking Group, the largest purely Austrian banking group in terms of consolidated total assets (EUR 110.2 billion as of Dec. 2001). Founded in 1927, RZB-Austria provides a full range of commercial and investment banking services in Austria and throughout the world utilising a network of domestic and international operations.
- RZB-Austria is regarded as a pioneer in Central and Eastern Europe (CEE) and ranks among the leading banks in this region, which covers the following countries: Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Russia, Serbia and Montenegro, Slovenia, Slovakia and Ukraine. These Network Banks show combined assets of approximately EUR 11.79 billion and run more than 550 business locations throughout the region. The RZB-Group employs a staff of some 14,100 (December 31, 2001) worldwide.
- In addition to its banking operations, RZB-Austria runs several specialist companies in CEE offering solutions in the areas of mergers



and acquisitions, real estate development, fund management, leasing, mortgage banking, trade (counter trade), building society, insurance etc.

● In 2001 the RZB-Group succeeded again in expanding its balance sheet total in a two digits range (22.3 per cent, year over year), showing total assets amounting to EUR 44.6 billion. The Group's Profit before Tax reached an all-time-high of EUR 231.7 million.

● RZB-Austria operates branches in London, Singapore and Beijing as well as a finance company in New York and a subsidiary in Malta. RZB-Group representative offices are run in Brussels, Milan, Paris, Moscow, New York, Hong Kong, Ho Chi Minh City, Mumbai (Bombay), Seoul, Tehran and Vilnius.

