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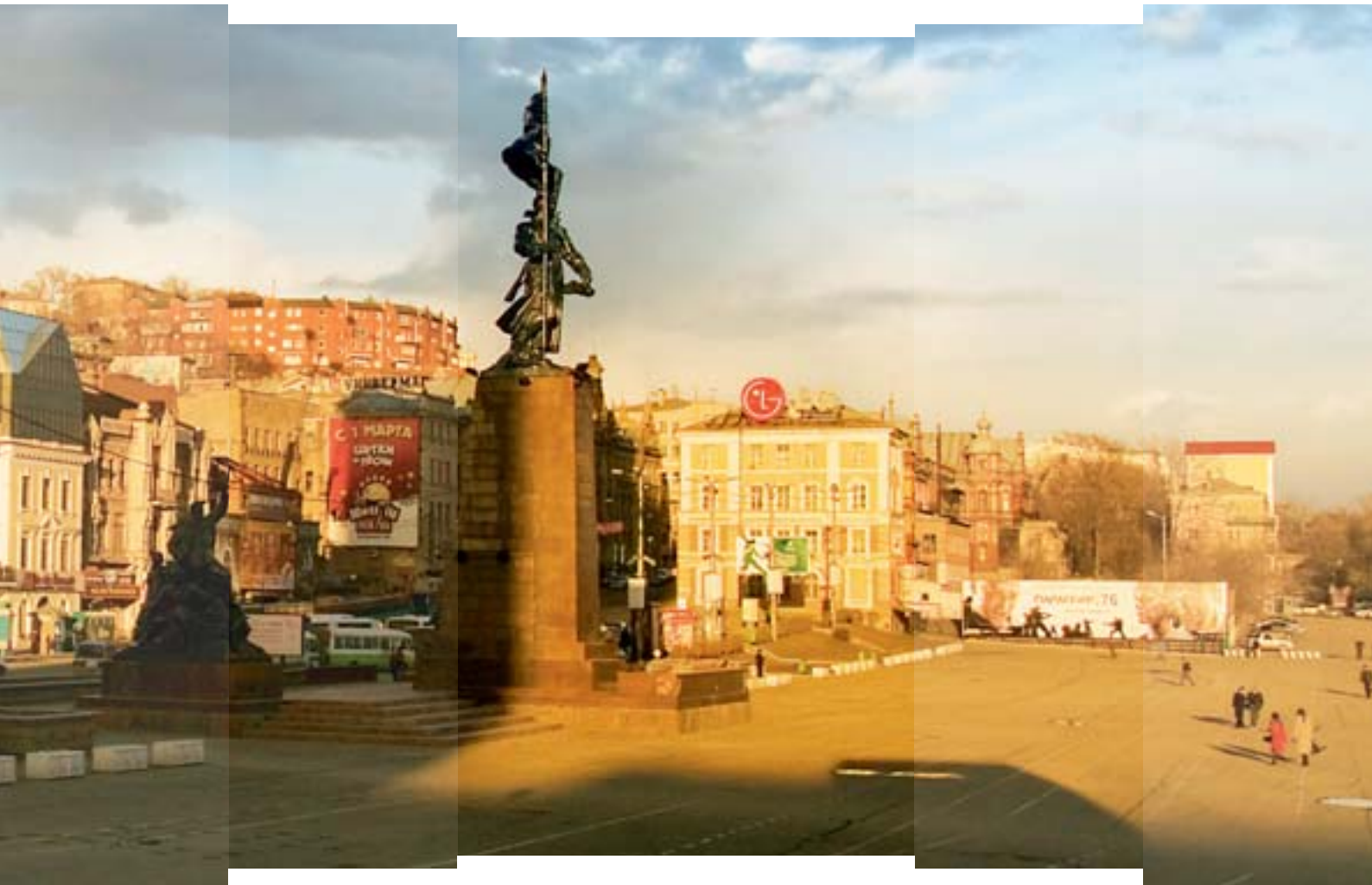
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*In the rhythm of the working day*



# Addresses and Contacts

## **Raiffeisen International Bank-Holding AG**

### **Austria**

Am Stadtpark 9  
1030 Vienna  
Phone: +43-1-71 707 0  
Fax: +43-1-71 707 1715  
[www.ri.co.at](http://www.ri.co.at)  
investor.relations@ri.co.at  
ri-communications@ri.co.at

## **Banking Network in Central and Eastern Europe**

### **Albania**

**Raiffeisen Bank Sh.a.**  
European Trade Center  
Bulevardi "Bajram Curri"  
Tirana  
Phone: +355-4-222 669  
Fax: +355-4-275 599  
SWIFT/BIC: SGSBALTX  
[www.raiffeisen.al](http://www.raiffeisen.al)  
Contact: Oliver Whittle  
oliver.whittle@raiffeisen.al

### **Belarus**

**Priorbank, OAO**  
31-A, V. Khoruzhey Str.  
Minsk, 220002  
Phone: +375-17-289 9090  
Fax: +375-17-289 9191  
SWIFT/BIC: PJCBBY2X  
[www.priorbank.by](http://www.priorbank.by)  
Contact: Olga Gelakhova  
olga.gelakhova@priorbank.by

### **Bosnia and Herzegovina**

**Raiffeisen Bank d.d.**  
Bosna i Hercegovina  
Danijela Ozme 3  
71000 Sarajevo  
Phone: +387-33-287 100  
Fax: +387-33-213 851  
SWIFT/BIC: RZBABA2S  
[www.raiffeisenbank.ba](http://www.raiffeisenbank.ba)  
Contact: Michael G. Mueller  
michael.mueller@rbb-sarajevo.raiffeisen.at

### **Bulgaria**

#### **Raiffeisenbank (Bulgaria) EAD**

18/20 Ulica N. Gogol  
1504 Sofia  
Phone: +359-2-9198 5101  
Fax: +359-2-943 4528  
SWIFT/BIC: RZBBBGSF  
[www.rbb.bg](http://www.rbb.bg)  
Contact: Momtchil Andreev  
momtchil.andreev@rbb.bg

### **Croatia**

#### **Raiffeisenbank Austria d.d.**

Petrinjska 59  
10000 Zagreb  
Phone: +385-1-456 6466  
Fax: +385-1-481 1624  
SWIFT/BIC: RZBHHR2X  
[www.rba.hr](http://www.rba.hr)  
Contact: Vesna Ciganek-Vukovic  
vesna.ciganek-vukovic@rba.hr

### **Czech Republic**

#### **Raiffeisenbank a.s.**

Olbrachtova 2006/9  
14021 Praha 4  
Phone: +420-221-141 111  
Fax: +420-221-142 111  
SWIFT/BIC: RZBCCZPP  
[www.rb.cz](http://www.rb.cz)  
Contact: Lubor Žalman  
lubor.zalman@rb.cz

### **Hungary**

#### **Raiffeisen Bank Zrt.**

Akadémia utca 6  
1054 Budapest  
Phone: +36-1-484 4400  
Fax: +36-1-484 4444  
SWIFT/BIC: UBRTHUHB  
[www.raiffeisen.hu](http://www.raiffeisen.hu)  
Contact: Frank Daniel  
frank.daniel@raiffeisen.hu

### **Kosovo**

#### **Raiffeisen Bank Kosovo J.S.C.**

UCK Street, No. 51, Pristina  
Phone: +381-38-222 222  
Fax: +381-38-20 30 1130  
SWIFT/BIC: RBKORS22  
[www.raiffeisen-kosovo.com](http://www.raiffeisen-kosovo.com)  
Contact: Oliver Whittle  
oliver.whittle@raiffeisen-kosovo.com

### **Poland**

#### **Raiffeisen Bank Polska S.A.**

Ul. Piękna 20  
00-549 Warszawa  
Phone: +48-22-585 2000  
Fax: +48-22-585 2585  
SWIFT/BIC: RCBWPLPW  
[www.raiffeisen.pl](http://www.raiffeisen.pl)  
Contact: Piotr Czarnecki  
piotr.czarnecki@raiffeisen.pl

### **Romania**

#### **Raiffeisen Bank S.A.**

Piața Charles de Gaulle 15  
011857 București 1  
Phone: +40-21-306 1000  
Fax: +40-21-230 0700  
SWIFT/BIC: RZBRROBU  
[www.raiffeisen.ro](http://www.raiffeisen.ro)  
Contact: Steven C. van Groningen  
centrala@raiffeisen.ro

### **Russia**

#### **ZAO Raiffeisenbank**

Smolenskaya-Sennaya pl., 28  
119002 Moscow  
Phone: +7-495-721 9900  
Fax: +7-495-721 9901  
SWIFT/BIC: RZBMRUMM  
[www.raiffeisen.ru](http://www.raiffeisen.ru)  
Contact: Johann Jonach  
jjonach@raiffeisen.ru

### **Serbia**

**Raiffeisen banka a.d.**  
Bulevar Zorana Djindjica 64a  
11070 Novi Beograd  
Phone: +381-11-320 2100  
Fax: +381-11-220 7080  
SWIFT/BIC: RZBSRSBG  
[www.raiffeisenbank.co.yu](http://www.raiffeisenbank.co.yu)  
Contact: Oliver Rögl  
oliver.roegl@raiffeisenbank.co.yu

### **Slovakia**

**Tatra banka, a.s.**  
Hodžovo námestie 3  
81106 Bratislava 1  
Phone: +421-2-5919 1111  
Fax: +421-2-5919 1110  
SWIFT/BIC: TATRSKBX  
[www.tatrabanka.sk](http://www.tatrabanka.sk)  
Contact: Igor Vida  
igor\_vida@tatrabanka.sk

### **Slovenia**

**Raiffeisen Banka d.d.**  
Slovenska ulica 17  
2000 Maribor  
Phone: +386-2-229 3100  
Fax: +386-2-252 4779  
SWIFT/BIC: KREKSI22  
[www.raiffeisen.si](http://www.raiffeisen.si)  
Contact: Klemens Nowotny  
klemens.nowotny@raiffeisen.si

### **Ukraine**

**VAT Raiffeisen Bank Aval**  
9, Leskova str.  
01011 Kyiv  
Phone: +38-044-490 8807  
Fax: +38-044-285 3231  
SWIFT/BIC: AVAL UA UK  
[www.aval.ua](http://www.aval.ua)  
Contact: Angela Prigozhina  
angela.prigozhina@aval.ua

### **Leasing**

#### **Austria**

**Raiffeisen-Leasing  
International GmbH**  
Am Stadtpark 9  
1030 Vienna  
Phone: +43-1-71 707 2966  
Fax: +43-1-71 707 2059  
Contact: Dieter Scheidl  
dieter.scheidl@rli.co.at

#### **Albania**

**Raiffeisen Leasing Sh.a.**  
Rruga Kavajes 44  
Tirane  
Phone: +355-4-274 920  
Fax: +355-4-232 524  
Contact: Gent Sejko  
gent.sejkoi@raiffeisen.al

#### **Belarus**

**SOOO Raiffeisen Leasing**  
Khoruzhey str. 31A  
220002 Minsk  
Phone: +375-17-289 9396  
Fax: +375-17-289 9394  
Contact: Maksim Lisicky  
maksim.lisicky@priorbank.by

#### **Bosnia and Herzegovina**

**Raiffeisen Leasing d.o.o.**  
Sarajevo  
St. Branilaca Sarajeva No. 20  
71000 Sarajevo  
Phone: +387-33-254 340  
Fax: +387-33-212 273  
[www.rlbh.ba](http://www.rlbh.ba)  
Contact: Belma Sekavic-Bandic  
belma.sekavic@rbb-sarajevo.raiffeisen.at

### **Bulgaria**

#### **Raiffeisen Leasing Bulgaria OOD**

Business Park Sofia  
Building 11, 2nd floor, 1715 Sofia  
Phone: +359-2-970 7979  
Fax: +359-2-974 2057  
[www.rlbг.bg](http://www.rlbг.bg)  
Contact: Dobromir Dobrev  
dobromir.dobrev@rlbg.raiffeisen.bg

### **Croatia**

#### **Raiffeisen Leasing d.o.o.**

Radnicka cesta 43  
10000 Zagreb  
Phone: +385-1-6595 000  
Fax: +385-1-6595 050  
[www.rl-hr.hr](http://www.rl-hr.hr)  
Contact: Miljenko Tumpa  
miljenko.tumpa@rl-hr.hr

### **Czech Republic**

#### **Raiffeisen-Leasing s.r.o.**

Budejovicka 409/1  
14000 Praha 4  
Phone: +420-221-51 1611  
Fax: +420-221-51 1666  
[www.rl.cz](http://www.rl.cz)  
Contact: Rastislav Kereskeni  
rastislav.kereskeni@rl.cz

### **Hungary**

#### **Raiffeisen Lizing Zrt.**

Váci utca 81-85  
1139 Budapest  
Phone: +36-1-298 8200  
Fax: +36-1-298 8010  
[www.raiffeisenlizing.hu](http://www.raiffeisenlizing.hu)  
Contact: Pál Antall  
pal.antall@raiffeisen.hu

### **Kazakhstan**

#### **Raiffeisen Leasing Kazakhstan LLP**

146, Shevchenko str.  
Office 12, 1st floor  
050008 Almaty  
Phone: +7-727-2709 836  
Fax: +7-727-2709 831  
Contact: Uwe Fisker  
uwe.fisker@rlkz.kz

### **Moldova**

#### **Raiffeisen Leasing SRL**

65 Stefan cel Mare blvd.  
2001 Chisinau  
Phone: +373-22-27 9313  
Fax: +373-22-27 9343  
Contact: Victor Bodi  
victor.bodi@raiffeisen-leasing.md

### **Poland**

#### **Raiffeisen-Leasing Polska S.A.**

Ul. Prosta 51  
00838 Warszawa  
Phone: +48-22-32 63 600  
Fax: +48-22-32 63 601  
[www.rl.com.pl](http://www.rl.com.pl)  
Contact: Arkadiusz Etryk  
arkadiusz.etryk@raiffeisen.pl

### **Romania**

#### **Raiffeisen Leasing IFN SA**

Calea 13 Septembrie 90  
Grand Offices  
Marriott Grand Hotel  
Sector 5  
76122 București  
Phone: +40-21-403 3300  
Fax: +40-21-403 3298  
[www.raiffeisen-leasing.ro](http://www.raiffeisen-leasing.ro)  
Contact: Mihaela Mateescu  
mihaela.mateescu@raiffeisen-leasing.ro

### **Russia**

#### **OOO Raiffeisen Leasing**

Nikoloyamskaya 13/2  
109240 Moscow  
Phone: +7-495-721 9980  
Fax: +7-495-721 9901  
[www.rlru.ru](http://www.rlru.ru)  
Contact: Galina Kostyleva  
gkostyleva@raiffeisen.ru

### **Serbia**

#### **Raiffeisen Leasing d.o.o.**

Milutina Milankovića 134a  
11070 Beograd  
Phone: +381-11-201 7700  
Fax: +381-11-313 0081  
[www.raiffeisen-leasing.co.yu](http://www.raiffeisen-leasing.co.yu)  
Contact: Ralph Zeitlberger  
ralph.zeitlberger@raiffeisen-leasing.co.yu

### **Slovakia**

#### **Tatra Leasing s.r.o.**

Továrenská 10  
81109 Bratislava  
Phone: +421-2-5919 3168  
Fax: +421-2-5919 3048  
[www.tatraleasing.sk](http://www.tatraleasing.sk)  
Contact: Igor Horváth  
igor\_horvath@tatrabanka.sk

### **Slovenia**

#### **Raiffeisen Leasing d.o.o.**

Tivolska 30 (Center Tivoli)  
1000 Ljubljana  
Phone: +386-1-241 6250  
Fax: +386-1-241 6268  
[www.rl-sl.si](http://www.rl-sl.si)  
Contact: Borut Božič  
borut.bozic@raiffeisen-leasing.si

### **Ukraine**

#### **LLC Raiffeisen Leasing Aval**

Moskovsiy Prospect 9  
Corp. 5 office 101  
04073 Kyiv  
Phone: +38-044-490 8700  
Fax: +38-044-200 0407  
Contact: Peter Oberauer  
peter.oberauer@aval.ua

### **Real-estate leasing**

### **Czech Republic**

#### **Raiffeisen Leasing**

**Real Estate s.r.o.**  
Budejovicka 409/1  
14000 Praha 4  
Phone: +420-221-511 610  
Fax: +420-221-511 641  
[www.rlre.cz](http://www.rlre.cz)  
Contact: Alois Lanegger  
alois.lanegger@rl.cz





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*In the rythm of the working day*

## **Investment Banking**

### **Bosnia and Herzegovina**

#### **Raiffeisen Bank d.d.**

Bosna i Hercegovina

Danijela Ozme 3

71000 Sarajevo

Phone: +387-33-287 100 or 287 121

Fax: +387-33-213 851

[www.raiffeisenbank.ba](http://www.raiffeisenbank.ba)

Contact: Dragomir Grgiæ

[dragomir.grgic@rbb-sarajevo.raiffeisen.at](mailto:dragomir.grgic@rbb-sarajevo.raiffeisen.at)

### **Bulgaria**

#### **Raiffeisen Asset Management EAD**

18/20 Ulica N. Gogol

1504 Sofia

Phone: +359-2-919 85 632

Fax: +359-2-943 4528

[www.ram.bg](http://www.ram.bg)

Contact: Mihail Atanasov

[mihail.atanasov@ram.raiffeisen.bg](mailto:mihail.atanasov@ram.raiffeisen.bg)

### **Croatia**

#### **Raiffeisenbank Austria d.d.**

Petrinjska 59, 10000 Zagreb

Phone: +385-1-456 6466

Fax: +385-1-456 6490

[www.rba.hr](http://www.rba.hr)

Contact: Ivan ŹiŹić

[ivan.zizic@rba.hr](mailto:ivan.zizic@rba.hr)

### **Czech Republic**

#### **Raiffeisenbank a.s.**

Olbrachtova 2006/9

140 21 Praha 4

Phone: +420-221-141 863

Fax: +420-221-143 804

[www.rb.cz](http://www.rb.cz)

Contact: Martin Bláha

[martin.blaha@rb.cz](mailto:martin.blaha@rb.cz)

### **Hungary**

#### **Raiffeisen Bank Zrt.**

Akadémia utca 6

1054 Budapest

Phone: +36-1-484 4400

Fax: +36-1-484 4444

[www.raiffeisen.hu](http://www.raiffeisen.hu)

Contact: Gábor Liener

[gliener@raiffeisen.hu](mailto:gliener@raiffeisen.hu)

### **Poland**

#### **Raiffeisen Investment Polska Sp.z o.o.**

Ul. Piękną 20

00-549 Warszawa

Phone: +48-22-585 2900

Fax: +48-22-585 2901

Contact: Marzena Bielecka

[marzena.bielecka@ripolska.com.pl](mailto:marzena.bielecka@ripolska.com.pl)

### **Romania**

#### **Raiffeisen Asset Management România**

Piata Charles de Gaulle 15, et. IV

011857 Bucuresti 1

Phone: +40-21-306 1711

Fax: +40-21-312 0533

[www.raiffeisenfonduri.ro](http://www.raiffeisenfonduri.ro)

Contact: Mihail Ion

mihail.ion@rzb.ro

#### **Raiffeisen Capital & Investment S.A.**

Piata Charles de Gaulle 15

011857 Bucuresti 1

Phone: +40-21-306 1233

Fax: +40-21-230 0684

[www.rciro.ro](http://www.rciro.ro)

Contact: Dana Mirela Ionescu

dana-mirela.ionescu@rzb.ro

### **Russia**

#### **ZAO Raiffeisenbank**

Smolenskaya-Sennaya pl., 28

119002 Moscow

Phone: +7-495-721 9900

Fax: +7-495-721 9901

[www.raiffeisen.ru](http://www.raiffeisen.ru)

Contact: Pavel Gurin

pgourine@raiffeisen.ru

### **Serbia**

#### **Raiffeisen Investment AG**

Bulevar Zorana Djindjica 64a

11070 Novi Beograd

Phone: +381-11-21 29211

Fax: +381-11-212 9213

Contact: Radoš Ilinčić

r.ilincic@raiffeisen-investment.com

### **Slovakia**

#### **Tatra banka, a.s.**

Hodžovo námestie 3

811 06 Bratislava 1

Phone: +421-2-5919 1111

Fax: +421-2-5919 1110

[www.tatrabanka.sk](http://www.tatrabanka.sk)

Contact: Igor Vida

igor\_vida@tatrabanka.sk

### **Slovenia**

#### **Raiffeisen Banka d.d.**

Slovenska ulica 17

2000 Maribor

Phone: +386-2-229 3119

Fax: +386-2-252 5518

[www.raiffeisen.si](http://www.raiffeisen.si)

Contact: Primož Kovačič

primoz.kovacic@raiffeisen.si

### **Ukraine**

#### **Raiffeisen Investment TOV**

2, Mechnikova vul., 4th floor

01601 Kyiv

Phone: +38-044-490 6897,

490-68 9798 or 490-68 9799

Contact: Vyacheslav Yakymuk

Yakymuk@riu.kiev.ua

## **Raiffeisen Zentralbank Österreich AG**

### **Austria (Head Office)**

Am Stadtpark 9  
1030 Vienna  
Phone: +43-1-71 707 0  
Fax: +43-1-71 707 1715  
SWIFT/BIC RZBAATWW  
[www.rzb.at](http://www.rzb.at)

### **China**

#### **Beijing Branch**

Beijing International Club,  
Suite 200  
21, Jianguomenwai Dajie  
100020 Beijing  
Phone: +86-10-6532 3388  
Fax: +86-10-6532 5926  
SWIFT/BIC: RZBACNBJ  
Contact: Andreas Werner  
[andreas.werner@cn.rzb.at](mailto:andreas.werner@cn.rzb.at)

#### **Xiamen Branch**

Zhongmin Building  
Unit 01-02, 32/F  
No. 72 Hubin North Road,  
361012 Xiamen, Fujian Province  
Phone: +86-592-2623 988  
Fax: +86-592-2623 998  
Contact: Alice Li  
[alice.li@cn.rzb.at](mailto:alice.li@cn.rzb.at)

### **Malta**

**Raiffeisen Malta Bank plc**  
52, Il-Piazzetta, Tower Road,  
Sliema SLM1607, Malta  
Phone: +356-2260 0000  
Fax: +356-2132 0954  
Contact: Anthony C. Schembri  
[anthony.schembri@mt.rzb.at](mailto:anthony.schembri@mt.rzb.at)

### **Singapore**

#### **Singapore Branch**

One Raffles Quay  
#38-01 North Tower  
Singapore 048583  
Phone: +65-6305 6000  
Fax +65-6305 6001  
Contact: Rainer Šilhavý  
[rainer.silhavy@sg.rzb.at](mailto:rainer.silhavy@sg.rzb.at)

### **United Kingdom**

#### **London Branch**

10, King William Street  
London EC4N 7TW  
Phone: +44-20-7933 8000  
Fax: +44-20-7933 8099  
SWIFT/BIC: RZBAGB2L  
[www.london.rzb.at](http://www.london.rzb.at)  
Contact: Mark Bowles  
[mark.bowles@uk.rzb.at](mailto:mark.bowles@uk.rzb.at)

### **U.S.A.**

#### **RZB Finance LLC**

1133, Avenue of the Americas  
16th floor, New York  
N.Y. 10036  
Phone: +1-212-845 4100  
Fax: +1-212-944 2093  
[www.rzbfinance.com](http://www.rzbfinance.com)  
Contact: Dieter Beintrexler  
[dieter.beintrexler@rzbfinance.com](mailto:dieter.beintrexler@rzbfinance.com)

## Representative offices in Europe

### Belgium

#### Brussels

Rue du Commerce 20–22

1000 Bruxelles

Phone: +32-2-549 0678

Fax: +32-2-502 6407

Contact: Josef-Christoph Swoboda

[josef-christoph.swoboda@rzb.at](mailto:josef-christoph.swoboda@rzb.at)

### Germany

#### Frankfurt am Main

Mainzer Landstrasse 51

D-60329 Frankfurt am Main

Phone: +49-69-29 92 1918

Fax: +49-69-29 92 1922

Contact: Dorothea Renninger

[dorothea.renninger@rzb.at](mailto:dorothea.renninger@rzb.at)

### France

#### Paris

9–11, Avenue Franklin Roosevelt

75008 Paris

Phone: +33-1-4561 2700

Fax: +33-1-4561 1606

Contact: Harald Stoffaneller

[harald.stoffaneller@fr.rzb.at](mailto:harald.stoffaneller@fr.rzb.at)

### Italy

#### Milan

Via Andrea Costa 2

20131 Milano

Phone: +39-02-2804 0646

Fax: +39-02-2804 0658

[www.rzb.it](http://www.rzb.it)

Contact: Miriam Korsic

[miriam.korsic@it.rzb.at](mailto:miriam.korsic@it.rzb.at)

### Moldova

#### Chisinau (Raiffeisen Bank S.A.)

65 Stefan cel Mare blvd.

Chisinau, MD-2001

Phone: +373-22-279 331

Fax: +373-22-279 343

Contact: Victor Bodi

[victor.bodiu@rzb.md](mailto:victor.bodiu@rzb.md)

### Russia

#### Moscow

14, Pretchistensky Pereulok, Building 1

119034 Moscow

Phone: +7-495-721 9903

Fax: +7-495-721 9907

[www.raiffeisen.ru](http://www.raiffeisen.ru)

Contact: Svyatoslav Bulanenkov

[svyatoslav.bulanenkov@raiffeisen.ru](mailto:svyatoslav.bulanenkov@raiffeisen.ru)

### Sweden/Nordic Countries

#### Stockholm

Norrlandsgatan 12

P.O. Box 7810

10396 Stockholm

Phone: +46-8-440 5086

Fax: +46-8-440 5089

Contact: Lars Bergstrom

[lars.bergstrom@rzb.at](mailto:lars.bergstrom@rzb.at)

## **Representative offices in America and Asia**

### **U.S.A.**

#### **Chicago (RZB Finance LLC)**

150 N. Martingale Road  
Suite 840  
Schaumburg, IL 60173  
Phone: +1-847-995 8884  
Fax: +1-847-466 8880  
Contact: Charles T. Hiatt  
charles.hiatt@rzbfinance.com

#### **Houston (RZB Finance LLC)**

10777, Westheimer, Suite 1100  
Houston, TX 77042  
Phone: +1-713-260 9697  
Fax: +1-713-260 9602  
Contact: Stephen A. Plauche  
stephen.plauche@rzbfinance.com

#### **Los Angeles (RZB Finance LLC)**

29556 Fountainwood St.  
Agoura Hills, CA 91301  
Phone: +1-818-706 7385  
Fax: +1-818-706 7305  
Contact: JDee Christensen  
jdee.christensen@rzbfinance.com

#### **New York**

1133, Avenue of the Americas  
16th floor, New York, NY 10036  
Phone: +1-212-593 7593  
Fax: +1-212-593 9870  
Contact: Dieter Beintrexler  
dieter.beintrexler@rzb-newyork.raiffeisen.at

### **China**

#### **Hong Kong**

Unit 2001, 20th Floor, Tower 1  
Lippo Centre, 89 Queensway  
Hong Kong  
Phone: +85-2-2730 2112  
Fax: +85-2-2730 6028  
Contact: Edmond Wong  
edmond.wong@hk.rzb.at

#### **Zhuhai**

Room 2404, Yue Cai Building  
188, Jingshan Road, Jida  
519015 Zhuhai  
Phone: +86-756-323 3500  
or 323 3055  
Fax: +86-756-323 3321  
Contact: Susanne Zhang-Pongratz  
susanne.zhang@cn.rzb.at

### **India**

#### **Mumbai**

87, Maker Chamber VI  
Nariman Point  
Mumbai 400 021  
Phone: +91-22-663 01700  
Fax: +91-22-663 21982  
Contact: Anupam Johri  
anupam.johri@in.rzb.at

### **Iran**

#### **Tehran (UNICO Banking Group)**

Vanak, North Shirazi Avenue  
16, Ladan Str., 19917 Tehran  
Phone: +98-21-804 6767-2  
Fax: +98-21-803 6788  
Contact: Gerd Wolf  
unico@unicorep.com

## **South Korea**

### **Seoul**

Leema Building, 8th floor  
146-1, Soosong-dong  
Chongro-ku, 110-755 Seoul  
Phone: +822-398 5840  
Fax: +822-398 5807  
Contact: Kun Il Chung  
kun-il.chung@kr.rzb.at

## **Vietnam**

### **Ho Chi Minh City**

6, Phung Khac Khoan Str., District 1, Room G6  
Ho Chi Minh City  
Phone: +84-8-8297 934  
Fax: +84-8-8221 318  
Contact: Ta Thi Kim Thanh  
ta-thi-kim.thanh@vn.rzb.at

## **Investment Banking**

### **Austria**

#### **Raiffeisen Zentralbank Österreich AG**

Global Markets  
Am Stadtpark 9, 1030 Vienna  
Phone: +43-1-71 707 1120  
Fax: +43-1-71 707 3813  
[www.rzb.at](http://www.rzb.at)  
Contact: Martin Czurda  
martin.czurda@rzb.at

#### **Raiffeisen Centrobank AG**

Equity  
Tegetthoffstraße 1, 1015 Vienna  
SWIFT/BIC: CENBATWW  
Phone: +43-1-51 520-0  
Fax: +43-1-513 4396  
[www.rcb.at](http://www.rcb.at)  
Contact: Eva Marchart  
marchart@rcb.at

#### **Raiffeisen Investment AG**

Advisory  
Krugerstraße 13  
1015 Wien  
Phone: +43-1-710 5400  
Fax: +43-1-710 5400-169  
[www.raiffeisen-investment.com](http://www.raiffeisen-investment.com)  
Contact: Heinz Sernetz  
h.sernetz@raiffeisen-investment.com

Subsidiaries and representative offices in Bosnia and Herzegovina, Bulgaria, Hungary, Montenegro, Poland, Romania, Russia, Serbia, Czech Republic, Turkey, and Ukraine.





10:00

11:00

12:00

13:00

14:00

15:00



Kamchatka

16:00

17:00

18:00

19:00

**20:00**

*In the rhythm of the working day*

# ZAO Raiffeisenbank





## **Raiffeisenbank in Moscow:**

### **Avrora branch**

Sadovnicheskaya str., 82, bld. 2

e-mail: avrora@raiffeisen.ru

### **Bagrationovskoe branch**

Barklaya str., 16, bld. 1

e-mail: bagrationovskoye@raiffeisen.ru

### **Varshavskoe branch**

Varshavskoe shosse, 64, bld. 1

e-mail: varshavskoye@raiffeisen.ru

### **Kolomenskoe branch**

Andropova prospekt, 42, bld. 1

e-mail: kolomenskoye@raiffeisen.ru

### **Krasnye vorota branch**

Orlikov lane, 8

e-mail: krasnye\_vorota@raiffeisen.ru

### **Krylatskie Kholmy branch**

Krylatskaya str., 17, bld. 1

e-mail: krylatskiye\_kholmy@raiffeisen.ru

### **Kutuzovskoe branch**

Kutuzovskiy prospekt, 34, bld. 14

e-mail: kutuzovskoye@raiffeisen.ru

### **Leningradsky prospekt branch**

Leningradsky prospekt, 39A

e-mail: leningradsky@raiffeisen.ru

### **Leninsky 32 branch**

Leninsky prospekt, 32

e-mail: leninsky@raiffeisen.ru

### **Lyublino branch**

Krasnodarskaya str., 48

e-mail: lyublino@raiffeisen.ru

### **Marksistskoe branch**

Marksistsky lane, 3

e-mail: marksistskoye@raiffeisen.ru

### **Mozhayskoe branch**

Mozhayskoe shosse, 2

e-mail: mozhayskoye@raiffeisen.ru

### **Novy Arbat branch**

Novy Arbat str., 36/9

e-mail: novy\_arbat@raiffeisen.ru

### **Ostozhenka branch**

Ostozhenka str., 27, bld. 1

e-mail: ostozhenka@raiffeisen.ru

### **Otradnoe branch**

Khachaturyana str., 20

e-mail: otradnoye@raiffeisen.ru

### **Perovo branch**

Zeleny prospekt, 22

e-mail: perovo@raiffeisen.ru

### **Petrovka branch**

Petrovka str., 5

e-mail: petrovka@raiffeisen.ru

### **Petrovsky park branch**

Petrovsko-Razumovskaya alleya, 10, bld. 3

e-mail: petrovsky\_park@raiffeisen.ru

### **Polyanka branch**

B. Polyanka str., 3/9, bld. 1

e-mail: polyanka@raiffeisen.ru

### **Preobrazhenskoe branch**

Preobrazhenskaya str., 2, bld. 1

e-mail: preobrazhenskoye@raiffeisen.ru

### **Profsoyuznoe branch**

Profsoyuznaya str., 20/9

e-mail: profsoyuznoye@raiffeisen.ru

**Rechnoy Vokzal branch**

Leningradskoe shosse, 68  
e-mail: rechnoy@raiffeisen.ru

**Romanov Dvor branch**

Romanov lane, 4  
e-mail: romanov@raiffeisen.ru

**Rublevskoe branch**

Rublevskoe shosse, 22, bld. 1  
e-mail: rublevskoye@raiffeisen.ru

**Sadovo-Triumfalnoye branch**

M. Dmitrovka str., 20  
e-mail: sadovo\_triumfalnoye@raiffeisen.ru

**Smolenskoe branch**

Smolensky boulevard, 13, bld. 1  
e-mail: smolenskoye@raiffeisen.ru

**Sukharevskoe branch**

Prospekt Mira, 3/1  
e-mail: soukharevskoye@raiffeisen.ru

**Sushchevsky val branch**

Obraztsova str., 3  
e-mail: sushevsky@raiffeisen.ru

**Taganskoe branch**

Nikoloyamskaya str., 13/2  
e-mail: taganskoye@raiffeisen.ru

**Tverskoe branch**

1st Tverskaya-Yamskaya str., 5/2  
e-mail: tverskoye@raiffeisen.ru

**Tishinskoe branch**

Tishinskaya square, 6, bld. 1  
e-mail: tishinskoye@raiffeisen.ru

**Troitskoe branch**

Troitskaya str., 17, bld. 1  
e-mail: troitskoye@raiffeisen.ru

**Universitet branch**

Michurinsky prospekt, 7  
e-mail: universitet@raiffeisen.ru

**Tsarev Sad branch**

Bolotnaya str., 10  
e-mail: tsarev\_sad@raiffeisen.ru

**Tsentralnoe branch**

Leninsky prospekt, 15A  
e-mail: centralnoye@raiffeisen.ru

**Shmitovsky branch**

Shmitovsky prospekt, 19  
e-mail: shmitovsky@raiffeisen.ru

**Moskovsky branch**

Novopeschanaya str., 20/10, bld. 1A

**Altufievskoe 40 additional office**

Altufievskoe shosse, 40D

**Bakuninskaya  
10/12 additional office**

Bakuninskaya str., 10-12, bld. 5

**Borovskoe 6 additional office**

Borovskoe shosse, 6

**Vargi 8 additional office**

Akademika Vargi str., 8, bld. 1

**Vozdvizhenka  
7/6 additional office**

Vozdvizhenka str., 7/6

**Volgogradsky 11 additional office**

Volgogradsky prospekt, 11

**Volgogradsky 73 additional office**

Volgogradsky prospekt, 73, bld. 1

**Volgogradsky prospekt 9 additional office**

Volgogradsky prospekt, 9, bld. 1

**Grina 11 additional office**

Grina str., 11

**Zhulebino additional office**

Lermontovsky prospekt, 6

**Zemlyanoy val additional office**

Zemlyanoy Val str., 7/1-2, bld. 1

**Isakovskogo 6 additional office**

Isakovskogo str., 6, bld. 2

**Komsomolskaya 6 additional office**

Komsomolskaya square, 6, bld. 1

**Kosmonavtov 4 additional office**

Kosmonatov str., 4, bld. 1

**Leninsky prospekt 66 additional office**

Leninsky prospekt, 66

**Leninsky prospekt 148 additional office**

Leninsky prospekt, 148

**Lesnaya 30 additional office**

Lesnaya str., 30

**Lyublinskaya 60 additional office**

Lyublinskaya str., 60, bld. 1

**Marii Ulyanovoy 9 additional office**

Marii Ulyanovoy str., 9, bld. 4

**Mokhovaya operational cash office**

Vozdvizhenka str., 4/7, bld. 2

e-mail: romanov@raiffeisen.ru

**Na Novom Arbate additional office**

B. Molchanovka str., 23/38, bld. 2

**Narodnogo opolcheniya 28 operational cash office**

Narodnogo opolcheniya str., 28, bld. 1

**Nikoloyamskaya 40 additional office**

Nikoloyamskaya str., 40, bld. 1

**Penta Renaissance exchange office**

Olimpiysky prospect, 18/1

**Plyushchikha additional office**

Plyushchikha str., 44/2

**Pravoberezhnaya 1 additional office**

Pravoberezhnaya str., 1B

**Preobrazhenskaya 2 additional office**

Preobrazhenskaya str., 2, bld. 1

**Prospekt Mira 70 additional office**

Prospekt Mira, 70, bld. 1

**Smolenskaya 28 additional office**

Smolenskaya-Sennaya square, 28

**Tallinskaya 26 additional office**

Tallinskaya str., 26

**Tverskaya 10 additional office**

Tverskaya str., 10, bld. 1

**Tverskaya 25 additional office**

Tverskaya str., 25/12, bld. 1

**Chasovaya 13 additional office**

Chasovaya str., 13

**Chertanovo additional office**

Krasnogo Mayaka str., 2B

**Shirokaya 31/5 additional office**

Shirokaya str., 31/5

**Balchug operational cash office**

Balchug str., 1

**Belaya dacha operational cash office**

Moscow region, Kotelniki, 1st Pokrovsky proezd, 4, IKEA

**Gorki-2 additional office**

Moscow region, Odintsovo district, Gorsky rural district, Gorki-2, bld. 23

**IKEA Khimki exchange office**

Moscow region, Khimki, microdistrict 8, bld.1, IKEA

**IKEA Teply stan exchange office (A)**

Moscow region, Leninsky district, Mamyri, IKEA

**Mytishchi branch**

Mytishchi, Komarova str., 2, bld. 3  
e-mail: mytishchi@raiffeisen.ru

**Podolskoe branch**

Podolsk, Revolyutsionny prospekt, 62, bld. A  
e-mail: podolskoye@raiffeisen.ru

**Vidnoye additional office**

Moscow region, Leninsky district, Vidnoye, Solnechny microdistrict, 10

**Zelenogradsky additional office**

Zelenograd, Tsentralny prospekt, bld. 435A

**Zhukovsky operational cash office**

Moscow region, Zhukovsky, Amet-khan-Sultana str., 37

**Raiffeisenbank in Anapa****Anapsky branch**

Grebenskaya str., 3

**Anapsky branch**

Gorkogo str., 7

**Novorossiysky additional office**

Novorossiysk, Rubina str., 1

**Raiffeisenbank in Barnaul****Barnaulsky branch**

Prospekt Lenina, 163

**Belgorodsky branch**

Knyazya Trubetskogo str., 28

**Additional office**

Michurina str., 56A

**Operational cash office**

Knyazya Trubetskogo str., 28

**Raiffeisenbank in Blagoveshchensk****Blagoveshchensky branch**

Pionerskaya str., 32/2

**Yakutsk credit-cash office**

Yakutsk, Dzerzhinskogo str., 23

**Operational cash office**

Pionerskaya str., 32/2

**Operational cash office**

Gorkogo str., 240

**Operational cash office**

Zaburkhanovskaya str., 100

**Operational cash office**

50 let Oktyabrya str., 15



## **Raiffeisenbank in Bryansk**

### **Bryansky branch**

Krasnoarmeyskaya str., 65

### **Bezhitsky additional office**

Burova str., 22

### **Additional office**

Oktyabrskaya str., 39

### **Operational cash office**

Prospekt Lenina, 39

## **Raiffeisenbank in Vladivostok**

### **Vladivostoksky branch**

Prospekt Ostryakova, 8

### **Additional office**

Primorsky Kray, Artem, Frunze str., 51

## **Raiffeisenbank in Volgograd**

### **Volgogradsky branch**

Prospekt Lenina, 4

### **Volzhsky additional office**

Volgograd region, Volzhsky, Profsoyuzov boulevard, 16

### **Park House additional office**

30-letiya Pobedy boulevard, 21

### **Operational cash office**

Prospekt Lenina, 4

## **Raiffeisenbank in Voronezh**

### **Voronezhsky branch**

Kosmonavtov str., 18

### **Solnechy ray additional office**

20-letiya Oktyabrya str., 90

## **Raiffeisenbank in Ekaterinburg**

### **Ekaterinburgsky branch**

Mamina-Sibiryaka str., 145

### **Uralsky branch**

Krasnoarmeyskaya str., 10

e-mail: ekaterinburg@raiffeisen.ru

### **Park House additional office**

Sulimova str., 50

### **Plotinka additional office**

Malysheva str., 31K

## **Raiffeisenbank in Essentuki**

### **Essentuksky branch**

Kislovodskaya str., 3

## **Raiffeisenbank in Zheleznogorsk**

### **Zheleznogorsky branch**

Lenina str., 13

### **Additional office**

Lenina str., 16

## **Raiffeisenbank in Zlatoust**

### **Zlatoustovsky branch**

Kirova str., 1

### **Additional office**

40 let Pobedy str., 2

### **Additional office**

Chelyabinsk region, Miass, Prospekt Oktyabrya, 72

## **Raiffeisenbank in Ivanovo**

### **Ivanovsky branch**

Prospekt F. Engelsa, 47

### **Additional office**

Karl Marks str., 42/62

## **Raiffeisenbank in Izhevsk**

### **Izhevsky branch**

Gorkogo str., 92

### **Additional office**

Vorovskogo str., 172

## **Raiffeisenbank in Irkutsk**

### **Irkutsky branch**

Rabochaya str., 2A

### **Additional office**

Furie str., 16

### **Bratsky additional office**

Bratsk, Komsomolskaya str., 38B

## **Raiffeisenbank in Kazan**

### **Kazansky branch**

Nikolaya Ershova str., 35A

### **Operational cash office**

Pushkina str., 4

## **Raiffeisenbank in Kaliningrad**

### **Kaliningradsky branch**

Kirova str., 1

## **Raiffeisenbank in Kaluga**

### **Kaluzhsky branch**

Tulskaya str., 15

### **Additional office**

Mira square, 2

## **Raiffeisenbank on Kamchatka**

### **Kamchatsky branch**

Petropavlovsk-Kamchatsky,  
Artilleriyskaya str., 5/1

### **Nikolskoe additional office**

Kamchatka region, Aleutsky district,  
Nikolskoe village, Gagarina str., 4

### **Elizovo additional office**

Elizovo, Pogranichnaya str., 1

### **Ossora additional office**

Koryaksky autonomous area, Karaginsky district,  
Ossora, Lukashevskogo str., 57, office 20

### **Vilyuchinsk-3 additional office**

Vilyuchinsk-3, Gusarova str., 37

## **Raiffeisenbank in Kemerovo**

### **Kemerovsky credit-cash office**

Nogradskaya str., 15A

## **Raiffeisenbank in Kirov**

### **Volgo-Vyatsky branch**

Engelsa str., 66

### **Sovetsk additional office**

Kirov region, Sovetsk, Kondakova str., 24

### **Operational cash office**

Drelevskogo str., 16

### **Operational cash office**

Prudnaya str., 51

## **Raiffeisenbank in Krasnodar**

### **Kubansky branch**

Severnaya str., 311/1  
e-mail: krasnodar@raiffeisen.ru

### **Krasnodarsky branch**

Krasnaya str., 155/1

## **Raiffeisenbank in Krasnoyarsk**

### **Krasnoyarsky branch**

Prospekt Mira, 74A  
e-mail: krasnoyarsk@raiffeisen.ru

**Eniseysky branch**

Prospekt Mira, 5

**Additional office**

78 Dobrovolcheskoy brigady str., 14, bld. A

**Additional office**

Televizornaya str., 1, bld. 4

**| Raiffeisenbank in Lipetsk****Lipetsky branch**

Oktyabrskaya str., 1

**Na Pervomayskoy branch**

Pervomayskaya str., 101

**| Raiffeisenbank in Magadan****Magadansky branch**

Parkovaya str., 6A

**| Raiffeisenbank in Nizhny Novgorod****Povolzhsky branch**

M. Gorkogo str., 117

e-mail: nizhny\_novgorod@raiffeisen.ru

**Nizhegorodsky branch**

M. Gorkogo str., 150

**Sormovskie Zori operational cash office**

Kominternaya str., 117

**| Raiffeisenbank in Novosibirsk****Sibirsky branch**

Uritskogo str., 20

e-mail: novosibirsk@raiffeisen.ru

**Novosibirsky branch**

Dusi Kovalchuk str., 258/1

**Na Krasnom additional office**

Krasny prospekt, 28

**Berdsck additional office**

Novosibirsk region, Berdsck, Lenina str., 89/8

**Zaeltsovskaya operational cash office**

Dusi Kovalchuk str., 258/1

**| Raiffeisenbank in Omsk****Omsky branch**

B. Khmel'nitskogo str., 226

**Tsentralny additional office**

Prospekt K. Marksa, 16

**Sovetsky additional office**

Neftezhavodskaya str., 17

**Operational cash office**

Lenina str., 24

**| Raiffeisenbank in Orel****Orlovsky branch**

Moskovskaya str., 17

**Additional office**

Orel region, Livny, Karl Marks str., 114

**Operational cash office**

Komsomolskaya str., 287

**| Raiffeisenbank in Perm****Permsky branch**

Sovetskaya str., 72

e-mail: perm@raiffeisen.ru

**Kamsky branch**

Ordzhonikidze str., 101

**| Raiffeisenbank in Rostov-on-Don****Rostovsky branch**

B. Sadovaya str., 69

**Soborny additional office**

Soborny lane, 22/58/55

**Additional office**

Kirovsky prospekt, 40A

**Raiffeisenbank in Samara****Samarsky branch**

Molodogvardeyskaya str., 180

e-mail: samara@raiffeisen.ru

**Volzhsky branch**

Novo-Sadovaya str., 10

**Additional office**

Togliatti, Avtozavodskoe shosse, 6,

Park House Trade Center

**Raiffeisenbank in Saint Petersburg****Severnaya stolitsa branch**

Moyka emb., 36

e-mail: common.spb@raiffeisen.ru

**Avstriyskaya ploshchad branch**

Kamennooostrovskoy prospekt, 13/2

e-mail: avstriyskaya.spb@raiffeisen.ru

**Komendantsky prospekt branch**

Komendantsky prospekt, 13, bld. 1, liter "A"

E-mail: komendantsky@raiffeisen.ru

**Nevskoe branch**

Nevsky prospekt, 102A

e-mail: nevskoye.spb@raiffeisen.ru

**Sennaya ploschad branch**

Efimova str., 4A

e-mail: sennaya.spb@raiffeisen.ru

**Staronevskoe branch**

Nevsky prospekt, 137

e-mail: staronevskoye.spb@raiffeisen.ru

**Park Pobedy branch**

Moskovsky prospekt, 186A

e-mail: park\_pobedy.spb@raiffeisen.ru

**Primorskoe branch**

Savushkina str., 127A

e-mail: primorskoye.spb@raiffeisen.ru

**Volynsky additional office**

Volynsky lane, 3A

e-mail: common.spb@raiffeisen.ru

**Tsentralnoe branch**

Sadovaya str., 10, liter "A"

**IKEA Dybenko operational cash office**

Leningrad region, Vsevolozhsky district, Murmanskoye shosse,

12th km, IKEA, bld. 1

**IKEA Parnas operational cash office**

Leningrad region, Vsevolozhsky district, to the west of Bugra

village, crossing of KAD highway Saint-Petersburg-Skotnoe,

IKEA

**Raiffeisenbank in Saransk****Saransky branch**

Prospekt Lenina, 7

**Additional office**

Prospekt 60 let Oktyabrya, 117

**Raiffeisenbank in Saratov****Saratovskiy branch**

Chernyshevskogo str., 60/62

**Additional office**

Prospekt Kirova, 1

**Raiffeisenbank in Smolensk****Smolensky branch**

Industrialnaya str., 2

#### **Nikolskie vorota branch**

Zhukova str., 9

#### | **Raiffeisenbank in Sochi**

#### **Sochinsky branch**

Ostrovskogo str., 55/1

#### | **Raiffeisenbank in Stavropol**

#### **Stavropolsky branch**

Mira str., 237

#### **Additional office**

Mira str., 355/Lomonosova str., 38

#### | **Raiffeisenbank in Sary Oskol**

#### **Starooskolsky branch**

Komsomolskaya str., 61

#### | **Raiffeisenbank in Surgut**

#### **Surgutsky branch**

Profsoyuzov str., 18

#### **Operational cash office**

Nefteyugansk, microdistrict 14, 9

#### **Operational cash office**

Bazhova str., 17

#### | **Raiffeisenbank in Syktyvkar**

#### **Syktyvkarsky operational office**

Pervomayskaya str., 62

e-mail: syktyvkar@raiffeisen.ru

#### | **Raiffeisenbank in Taganrog**

#### **Taganrogsky branch**

Petrovskaya str., 88

#### | **Raiffeisenbank in Tomsk**

#### **Tomsky branch**

Berdsкая str., 23

#### **Frunzensky branch**

Prospekt Frunze, 40

#### **Operational cash office**

Nakhimova str., 13/1

#### | **Raiffeisenbank in Tula**

#### **Tulsky branch**

Sovetskaya str., 2

#### **Intercity additional office**

Puteyskaya str., 5

#### | **Raiffeisenbank in Tyumen**

#### **Tyumensky branch**

Kholodilnaya str., 114

e-mail: tyumen@raiffeisen.ru

#### | **Raiffeisenbank in Ufa**

#### **Bashkortostan branch**

Prospekt Oktyabrya, 132/3

e-mail: credit\_ufa@raiffeisen.ru

#### | **Raiffeisenbank in Khabarovsk**

#### **Khabarovsky branch**

Turgeneva str., 96, bld. 4

#### **Operational cash office**

Zaparina str., 82

#### | **Raiffeisenbank in Chelyabinsk**

#### **Yuzhny Ural branch**

Karl Marks str., 38

e-mail: chelyabinsk@raiffeisen.ru

#### **Chelyabinsky branch**

Prospekt Lenina, 71

## **Raiffeisenbank in Cherepovets**

### **Cherepovetsky branch**

Sovetsky prospekt, 98

## **Raiffeisenbank in Yaroslavl**

### **Yaroslavsky branch**

Sobinova str., 15/14

### **Operational cash office**

Prospekt Oktyabrya, 87A

## **Representative office of Raiffeisen Zentralbank Austria AG**

119034, Moscow,  
Prechistensky lane, 14, bld. 1

## **OOO Raiffeisen-Leasing**

109240, Moscow, Nikoloyamskaya str., 13/2  
[www.raiffeisen-leasing.ru](http://www.raiffeisen-leasing.ru)  
e-mail: [leasing@raiffeisen.ru](mailto:leasing@raiffeisen.ru)

## **OOO Raiffeisen Capital Asset Management Company**

129090, Moscow, Romanov lane, 4, bld. 2  
[www.raiffeisen-capital.ru](http://www.raiffeisen-capital.ru)  
e-mail: [capital@raiffeisen.ru](mailto:capital@raiffeisen.ru)

## **Raiffeisen Non-Government Pension Fund**

129090, Moscow, Romanov lane, 4, bld. 2  
[www.npfraiffeisen.ru](http://www.npfraiffeisen.ru)  
e-mail: [npf@raiffeisen.ru](mailto:npf@raiffeisen.ru)

**[www.raiffeisen.ru](http://www.raiffeisen.ru)**

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We would like to express our gratitude to Ilya Maliy for his contribution to our 2007 Annual Report (photographs on pages 10, 48, and 74).

You will find the online version of the Annual Report at <http://www.raiffeisen.ru/about/annualreport>

The forecasts, plans, and statements addressing the future are based on knowledge and estimates at the time at which they are drawn up. Like all statements addressing the future, they are exposed to risks and uncertainty factors that may lead to considerable deviations in the result. No guarantees can therefore be provided that the forecasts are targeted values, or statements addressing the future, will actually materialize. We have exercised utmost diligence in the preparation of this annual report and checked the data contained there. The English version is a translation of the report that the Bank originally prepared in the Russian language. The Bank only recognizes the Russian version as the authentic version.

Data valid as of 26th of May 2008.

|