

RUSSIA



Size: 17,075,400 km²

Population: 143.45 million

Currency: Russian ruble (RUB)

Real GDP growth: 1.83% (2017), 2.81% (2018),
2.03% (2019), -2.95% (2020), 4.75% (2021),
-3.50% (2022), -4.00% (2023f)

GDP per capita (EUR): 14,793

Source: Raiffeisen RESEARCH, as of February 2023

AO Raiffeisenbank

Smolenskaya-Sennaya square, 28
119002 Moscow - Russia
Phone: +7 495 721 9900
Fax: +7 495 721 9901
SWIFT/BIC: RZBMRUMM

International Desk

E-Mail: referral@raiffeisen.ru



Raiffeisen in Russia

Balance sheet total: € 26,883 million (from Consolidated financial statements, RBI currency rates)

Market position of Raiffeisen Bank: as of February 2022, no more up-to-date data due to the regulator's prohibition on public disclosure

Number of employees: 9,388

(as of December 2022)

Raiffeisenbank has been operating in Russia since 1996. It offers the full range of banking products for domestic and international operations in local and foreign currency to both resident and non-resident retail and corporate customers.

Raiffeisenbank is one of the most reliable banks in Russia according to independent rating agencies. At the beginning of 2023, it serviced more than 2 million customers. The bank's subsidiaries Raiffeisen-Leasing and Raiffeisen Capital Asset Management complement the product scope. The bank is a leader in innovation amongst local banks, continually introducing new products and services (and as a result ranking among the top-10 in Mobile application and Web Interface ratings by Markswebb).

Raiffeisenbank's solutions and service quality were recognized by Forbes, "One of the 3 most reliable banks in Russia" in 2022, and many other publications. For instance, it is the "Best Foreign Bank" according to EMEA Finance (2019, 2020 and 2021) and the "Golden employer" according to Forbes (2022).

Shareholder structure:

Raiffeisen Bank International: 100%

Product and service range

Payments/Account Services

Current Accounts
 (Domestic and International) Payments
 Electronic Banking
 Cash Pooling
 Card Processing (Debit/Credit Cards)
 Card Acquiring
 Payroll

Investment Products

Deposits
 Funds (Bonds, Equity, Multi Asset, ...)
 Brokerage and Custodian Services
 Trust Management

Capital Markets/Treasury

FX (spot, forward)
 IRS
 Commodities

Money Market

Leasing

Movables
 Immovables

Financing

Overdrafts
 Working Capital Finance
 Term Loans
 Project Finance
 Real Estate Finance

Financing and Management of Receivables

Factoring
 Reverse Factoring

Export Finance

Documentary Business (L/Gs, L/Cs, Documentary Collections)
 Export/Import Finance
 Export Finance covered by ECAs

Investment Banking

Debt Capital Markets
 Equity Capital Markets
 Mergers & Acquisitions
 Loan Syndications