

Raiffeisen Bank International **Group Institutional Clients**

Welcome to the Institutional Clients business of RBI Group

Dear Customer,

At RBI group we are constantly striving to improve both our service and business commitment to all customers and in particular to the business needs of Institutional Clients. Be it sovereigns, banks, or non-bank financial service companies, our intention is always to provide an efficient and professional service combined with value-added products from our network of banks in Austria and throughout Central and Eastern Europe (CEE).

RBI's Institutional Clients Group Sales and Steering safeguards that customers benefit from a seamless customer experience through the entire organisation and that RBI Group responds effectively to the demanding requirements of our institutional clients, to ensure that there is a thoroughly satisfied and appreciative customer experience wherever you do business with us.

The attached brochure provides a full overview of our network of banks and the related services that we provide together with the respective contact persons in each of our operations.

Please do not hesitate to contact colleagues in our various operations and allow our network to become your network in CEE.



Axel Summer
Institutional Clients
Head of Group Sales & Steering
axel.summer@rbinternational.com
+43 171707 1476

Group Institutional Clients

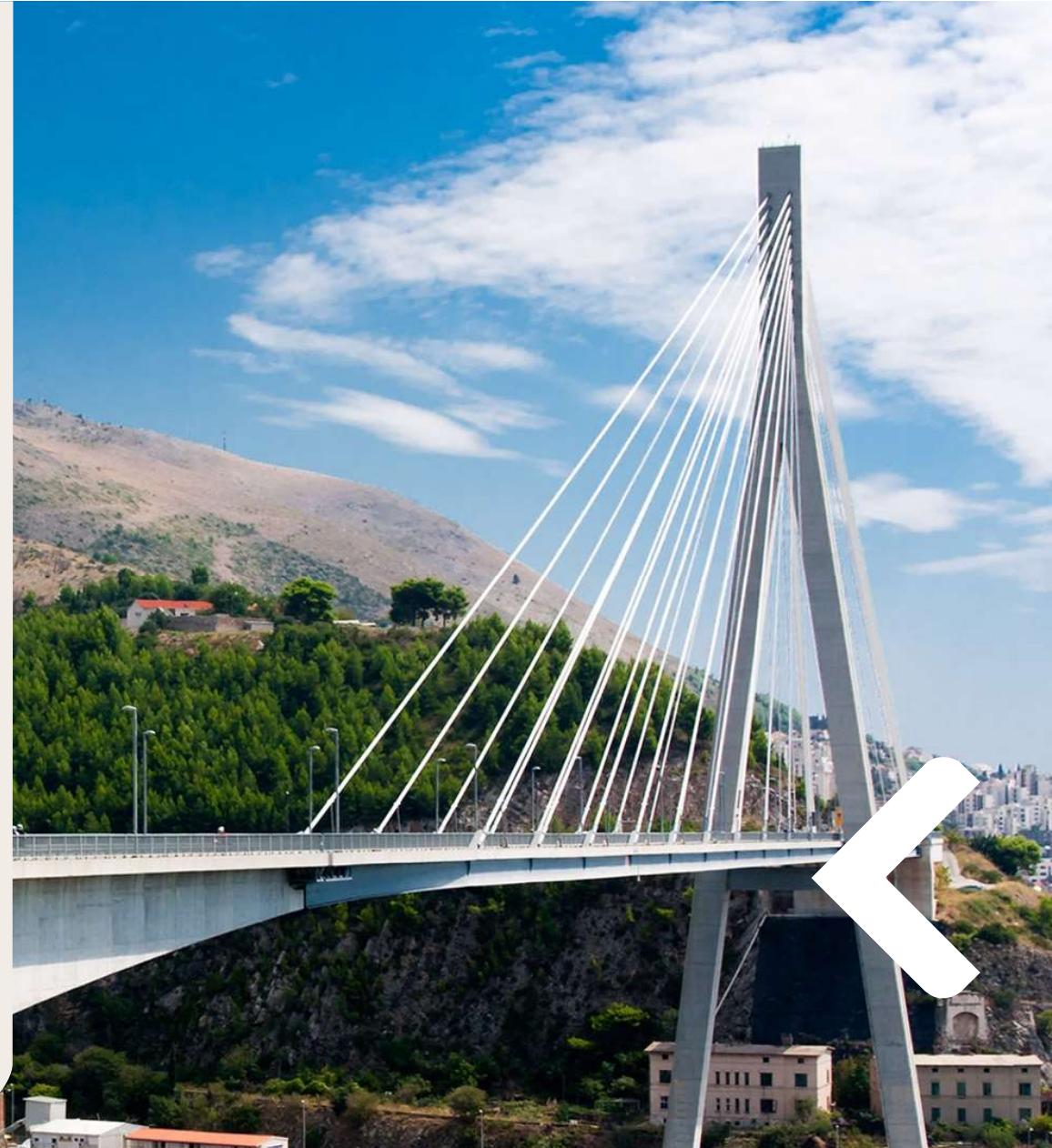
Suhrud Athavale
Group Sales & Steering
Professional Manager
suhrud.athavale@rbinternational.com
+43 171707 3546



Who are we?

RBI acts as a **bridge** between **East** and **West**

- More than 30 years experience in CEE
- RBI's network size and reach are unique
- Universal bank with decades of retail, corporate, and investment banking experience
- For geographical and historical reasons, Vienna is an important hub in eastern growth markets
- More than 200 international companies operate out of Vienna – many of them are advised by RBI on their way to CEE



RBI Group Facts and Figures

HARD FACTS
Q2/2023



€4.8 bn
market capitalization
(as at 30 June, 2023)



15
industry clusters



presence in **24** markets
overall



€ 206 bn
total assets
(as at 30 June, 2023)



~ 45,000 employees



17.8 mn customers



~ 1,700
business outlets



> 130 years
Gable Cross



~ 1,000 awards from renowned
international magazines

RATINGS

LONG-TERM

OUTLOOK

SHORT-TERM

MOODY'S

A1

STABLE

P-1

S&P

A-

NEGATIVE

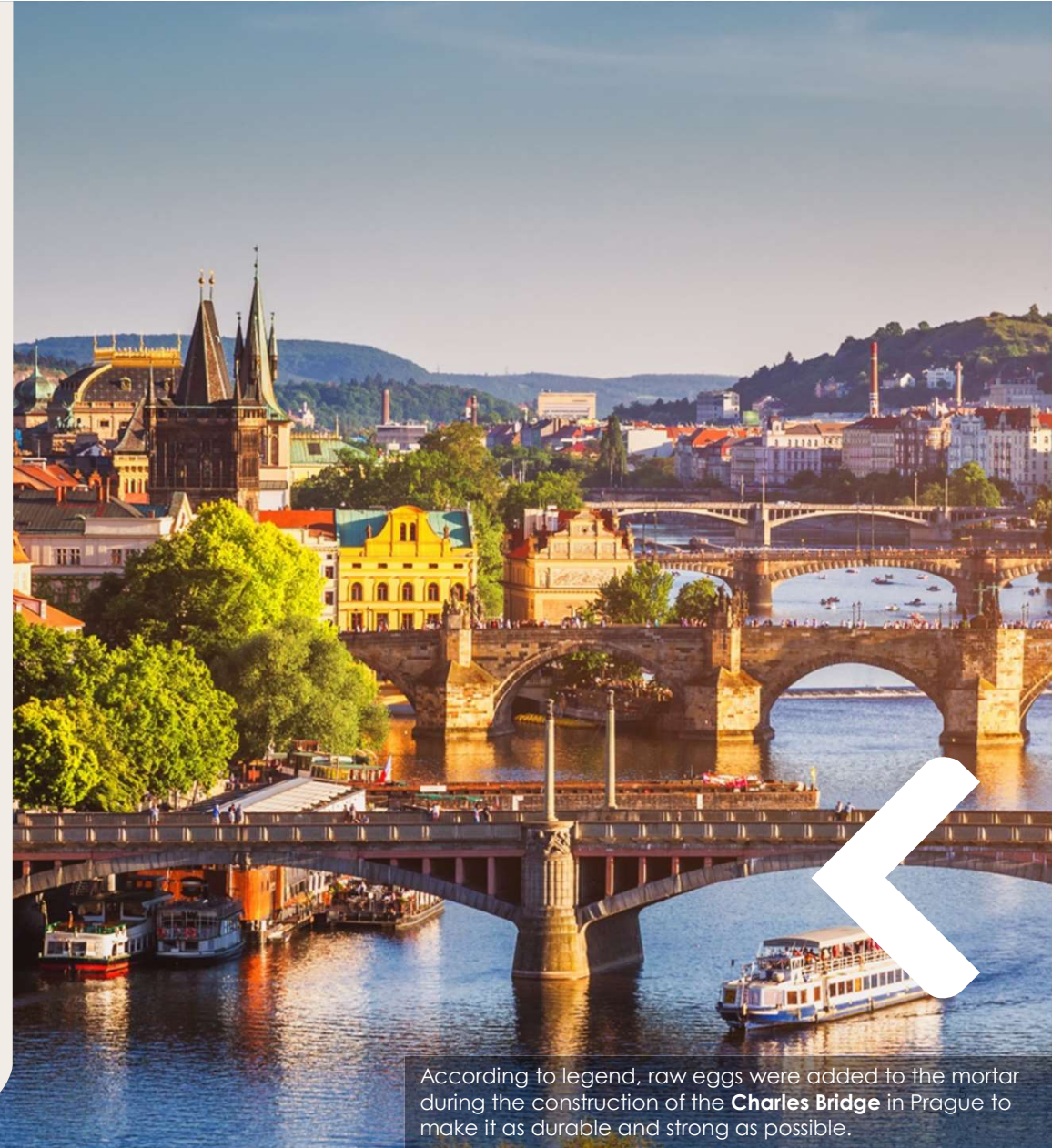
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Our Institutional Clients Network

Operating more than 30 years in the CEE and CIS region, RBI Group pays particular attention to the business with Financial Institutions and Sovereign customers in these markets.

The business segment Institutional Clients bundles all this competence and services Banks, Sovereigns or Multinational financial institutions, Asset Managers, Insurance and Leasing companies as much as Financial Service Providers and other related customers in the financial industry.

RBI Group Institutional Clients



According to legend, raw eggs were added to the mortar during the construction of the **Charles Bridge** in Prague to make it as durable and strong as possible.

Institutional Clients

Institutional Clients coverage is available in the **following operations of our group**:

As a leading banking group in our region, we offer a dedicated set of products that are designed to meet the particular requirements of Institutional Clients and support their access to our markets.

With our experienced team of experts that understand the particular requirements of these customers we are able to service Institutional Clients through-out our entire organization and enable a seamless customer experience.

In all our operations we offer a basic set of products that are available to support Institutional Clients and via our Head Office in Vienna we provide additional products that further supplement the local product range.



Product Mix

Dependent on your needs or business flows and volumes, our group's product structure enables **you** to **choose** whether you want to be serviced locally by one of our subsidiaries in the CEE markets or through hub-solutions in RBI Vienna.



Product Mix

Cash Management

- Clearing of all major currencies in RBI's Head Office and local currencies in subsidiaries
- Wide correspondent network with best-in-class cut-off-times
- Repair service, full range of SWIFT messages and tailor-made solutions
- Fast processing of payments

Trade Finance

- Local trade finance expertise and operations in all of RBI Group's markets
- Issuance of guarantees in a variety of languages, amongst others: DE, EN, FR, SP, RU
- Ability to structure complex transactions, involving different trade finance products
- Innovative solutions on group level as well as in the respective countries, e.g. One Stop Guarantee program, digitally signed guarantees in favour of state procurement agencies
- Harmonized counter guarantee wording across the RBI Group to enable efficient processing

Asset Management

Raiffeisen Capital Management (www.rcm.at) in Austria and Asset Management units in our subsidiaries are among the leading national Asset Managers in the respective markets. Along with personal service by your local Raiffeisen advisor, a team of seasoned experts supports you in managing your investment needs or develops "tailor-made" solutions that serve your requirements.

Product Mix

Capital Markets

- Full capital markets products offering in FX, Fixed Income, Equities, Money Market, Securities Financing and Research
- Primary and secondary markets services
- Cash and derivatives products for investing and hedging
- Flow products and tailor-made solutions
- Regional specialist for CEE, SEE and CIS

Investment Banking

- Raiffeisen Bank International offers its clients all products and services of the investment banking sector and our experts advise on bond issues, promissory notes and private placements. We also arrange syndicated loans and structured asset-based finance transactions
- Investment Banking is centrally organized in Vienna and tightly linked with our regional network with local expertise and market access to ensure a holistic and seamless approach for our customers.
- Leading bank in Austria for investment funds and certificates

Global Investor Services

- Unrivaled securities services expertise with in-depth market knowledge deeply rooted in the local economies of CEE
- Gateway to Global Markets via RBI's Network of trusted partners around the globe
- One-stop-shop for Asset Managers: Custody, Brokerage, Fund Administration and Depository Services offered by one experienced team

Raiffeisen Bank International, Austria



Company Contact

Valerie Brunner

Head of Institutional Clients

marie-

valerie.brunner@rbinternational.com

+43 1 71707 1416

Am Stadtpark 9, 1030 Vienna

Institutional Clients Business

RBI has a long and proven tradition in working with Institutional Clients. Developed from a Correspondent Banking unit, the business segment Institutional Clients in RBI Group covers today more than 3,000 customers, ranging from banks to sovereigns and non-bank financial service providers.

Whether a bank is seeking commercial banking solutions in trade finance, cash management or capital markets, or an institutional investor is looking for portfolio diversification, our professional and multinational team has a holistic approach towards the needs of our clients and partners and acts as your single point of entry to the RBI Group.

Dependent on our customers requirements, we offer many products either as hub-solutions out of RBI in Vienna or as a local service in one of our subsidiaries

Within Institutional Clients, we believe it takes more than product expertise to develop a partnership and RBI's long-term relationship approach is a key element for the success of our mutual business.

Raiffeisen Bank SH.a., Albania



Company Contact

Rigers Kristo

Head of Treasury Sales and Financial
Institutions

rigers.kristo@raiffeisen.al

+355 682096027

Street Tish Daija | Kika 2 | Tirana

Overview of the bank

Raiffeisen Bank Sh.a. has operated in Albania since 2004 and is recognized as one of the strongest and most trusted banks with more than 70 outlets. Raiffeisen Bank has one of the widest local branch networks and serves more than 475,000 customers. Raiffeisen Bank is considered a leader in innovation amongst Albanian banks and regularly implements new products and services for its customers via the most attractive channels.

Institutional Clients Business

Institutional Clients within Raiffeisen Bank sh.a. (RBAL) manages relationships with a large base of local and international customers aiming to provide operational and service delivery at the highest prescribed level of customers' satisfaction. We support and coordinate RBAL business with financial institution partners, ranging from Treasury, Capital Markets and Documentary business, to Cash Management, Payments and Custody services. RBAL's strength in long-term historical relationships combined with product expertise, make for a win-win partnership and sustainable proven customer value.

Priorbank JSC, Belarus



Company Contact

Denis Pekun

Head of Financial Institutions

denis.pekun@priorbank.by

+375 17 289 92 13

31-A, V Khoruzhey St., 220002 Minsk,
Republic of Belarus

Overview of the bank

Priorbank is one of the largest local private banks and also one of the country's leading financial institutions in terms of efficiency and profitability. The bank is considered a leader in innovation among local banks and regularly brings new products and services via the most attractive channels to the market.

The bank has a network of more than 80 business outlets and approximately 800,000 customers. Priorbank has a number of subsidiaries, of which Raiffeisen Leasing JLLC, one of the country's largest leasing companies, is the most important.

In 2019, Priorbank was recognized as "Best Bank in Belarus" by Global Finance magazine.

Institutional Clients Business

Priorbank's FI team is focusing on comprehensive multi-product and cross-regional services approach for institutional customers, including cash management, trade finance, capital markets and custody. The products are based on a combination of quality together with the innovative IT technologies. Strict internal policies, local and international KYC procedures along with AML controls provide Priorbank's clients and counterparts with confidence and the comfort of full cooperation.

Raiffeisen Bank d.d., Bosnia and Herzegovina



Company Contact

Sanja Korene

Head of Investment Banking (non-bank FI, CapM/Securities)

sanja.korene@raiffeisengroup.ba

+387 33 287 122

Zmaja od Bosne bb, 71 000 Sarajevo

Overview of the bank

Raiffeisen has been present in Bosnia and Herzegovina since 2000. At the end of 2018, Raiffeisen Bank dd Bosnia & Herzegovina operated through 102 business outlets, serviced around 430,000 clients and continually introduced innovative products and services.

Meeting rising customer expectations, the Bank expanded its offer through digital communication and business channels. In 2018, it was selected as "Best Bank in Bosnia & Herzegovina" by Euromoney and EMEA Finance magazines and as "The Best Digital Bank in B&H" by Global Finance magazine. The same publication chose it as "Best Bank in the Country 2019".

Institutional Clients Business

An experienced, well-trained and professional team covers a wide range of services offered to insurance and asset management companies, micro-credit organizations, brokerage houses and banks. Proactive, collaborative and customer oriented we offer our clients account services, financing and deposits, business cards, custody and fund services as well as brokerage, documentary business and funding.

Raiffeisenbank Austria d.d., Croatia



Company Contact

Emilija Sertic

Executive Director Financial Institution
Financing and Custody

emilija.sertic@rba.hr

+385 14566 457

Magazinska cesta 69, 10000 Zagreb

Overview of the bank

With a balance sheet of more than 4.5bn in assets, Raiffeisenbank Austria d.d. operates as a universal bank and offers the full range of banking and financial services in Croatia. Via its own subsidiaries Raiffeisen Leasing, Raiffeisen Pension Insurance Company and Raiffeisen Invest. Raiffeisenbank Austria provides services to approximately 500,000 customers via a sales network of 78 outlets. The strategic business approach is based on tailor-made customer services. Global Finance and Euromoney magazines recognized it as "Best Private Bank in Croatia 2019", and EMEA Finance as "Best Bank in Croatia in 2017 and 2018".

Institutional Clients Business

Institutional Clients team at Raiffeisenbank Croatia is responsible for relationships with domestic and international banks, asset management companies, insurance companies, leasing, sovereigns, supranationals, state agencies and payment institutions. Long-standing and profound customer knowledge and an exceptional product service give our customers a competitive edge in the local and global markets.

Raiffeisenbank a.s., Czech Republic



Company Contact

Tomas Valousek

Head of Financial Institutions

tomas.valousek@rb.cz

+420 234 40-5466

Hvězdova 1716/2b, 140 78 Praha 4

Overview of the bank

Raiffeisenbank has a 27-year history in the Czech Republic and services its clients through more than 130 branch offices and client centers as well as specialized mortgage centers and private and corporate advisors. Raiffeisenbank's wide range of awards confirms the outstanding quality of its services. One distinction that stands out is the repeated success in the Hospodářské noviny awards where Raiffeisenbank were the first and only bank to win in both main categories in the same year. It was awarded as Most Client-Friendly Bank of the Year for the fourth time in a row in 2018, never previously achieved by any other bank.

Institutional Clients Business

A dedicated team of professionals delivers added value to our FI customers in areas of Cash management, Money Market, Global Custody Services, Correspondent Banking, Lending and Currency Hedging. The team, with long years of experience, serves as the client's central point of contact by offering direct advice to diverse individual client needs. It is committed to find tailor-made and genuine solutions for institutional clients such as Banks, Leasing companies, Asset Managers and Insurance companies.

Raiffeisen Bank Zrt., Hungary



Company Contact

Istvan Agoston

Head of Financial Institutions

Istvan.agostonr@raiffeisen.hu

+36 309 640 311

H-1054 Budapest, Akadémia u. 6.

Overview of the bank

Having started its business in 1986, Raiffeisen Bank Zrt., as a universal bank, offers the full range of services for corporate and retail customers and financial institutions. It services more than 500,000 customers through 71 business outlets. The main business lines are Retail Banking (private individuals, premium banking, lower SME segments), Corporate Banking (upper SME segment, middle and large corporates, financial institutions, municipalities), and the multi-award winning Private Banking brand "Friedrich Wilhelm Raiffeisen".

Institutional Clients Business

A dedicated and solution-oriented expert team with many years of experience acts for Institutional Clients at Raiffeisen Bank in Hungary. We offer our partners comprehensive and trustworthy services from Cash Management, Custody, Trade Finance, Capital Markets and Investment Banking to Brokerage Services. We are not only bankers but partners, proud of close and reliable business relationship with our clients and are pleased to celebrate their success together.

Raiffeisen Bank J.S.C., Kosovo



Company Contact

Anita Sopi

Head of Financial Institutions

anita.sopi@raiffeisen-kosovo.com

+38 38 222 222 184

99 Robert Doll St., Pristina 10000, Kosovo

Overview of the bank

Raiffeisen came to Kosovo at the end of 2002 by purchasing 75 % of the shares of American Bank of Kosovo. In 2003, it became full owner and renamed the bank, Raiffeisen Bank Kosovo. The bank is considered a leader in innovation among local banks and regularly brings new products and services via the most attractive channels to the market. As a universal Bank, Raiffeisen Bank Kosovo offers the full range of banking services and products for private individuals, small and medium enterprises, corporate and institutional customers. In the large corporate segment, the bank is the country's largest creditor.

Institutional Clients Business

The Institutional Clients team at Raiffeisen Kosovo has significant experience in the financial industry of the country. Together with standard products offered as Cash Management, Trade Finance and Working Capital Management, the team of experts is ready to service institutional clients with a range of other products. Our banking activities and dominant market position are based on a high level of confidence in our service.

Raiffeisen Bank S.A., Romania



Company Contact

Daniela Gavrizescu

Head of Financial Institutions

Daniela.gavrizescu@raiffeisen.ro

+40 721 292 138

Calea Floreasca nr. 246D,
Bucharest, 014476

Overview of the bank

Raiffeisen Bank is deeply anchored in the Romanian market, providing a comprehensive range of high-quality financial services and products to more than 2.3 million customers, including more than 100,000 SMEs and 5,600 corporate clients. With more than 400 branches, Raiffeisen Bank's local outlet network covers the entire country. In 2017, Raiffeisen Bank was chosen as "Best Foreign Bank in Romania" by EMEA Finance, "Best Investment Bank in Romania" by EMEA Finance and "Best Private Bank in Romania" by Euromoney. In 2018, it was recognized as "Best Private Bank" in Romania by The Banker.

Institutional Clients Business

An experienced and engaged team, with in-depth knowledge of banking products and services for Institutional Clients operates in Raiffeisen Bank Romania. With a dedicated focus on non-bank financial institutions we are one of the leading banks in this customer segment where we offer innovative solutions and a full range of our group products. Our product offer includes Cash Management, Custody, Trade Finance as much as Capital Markets and Investment Banking services to which we add multiple touch points..

AO Raiffeisen Bank, Russia



Company Contact

Dina Merkulova

Head of Financial Institutions

dina.merkulova@raiffeisen.ru

+7 (495) 721-99-10

Smolenskaya-Sennaya sq., 28
Moscow, Russia

Overview of the bank

Raiffeisenbank is known as one of the most reliable banks in Russia according to independent rating agencies. It offers to both resident and non-resident retail and corporate customers the full range of banking products for domestic and cross-border transactions in local and foreign currency. At the end of 2018, it was servicing more than 2.8 million customers. Raiffeisenbank's solutions and its service quality were distinguished by Forbes (Top-3 "Most Reliable Banks in Russia", 2018). Raiffeisenbank is also "Best Bank Employer in Russia" according to HeadHunter (2019), the best bank for high-net-worth individuals according to Euromoney, and "The Bank of the Year" by Financial Elite.

Institutional Clients Business

Russia is one of the most dynamic and important markets in the RBI group, and the business with Institutional Clients has a particular focus in Raiffeisen Bank Russia. Being a member of an international banking group anchored in Europe, the bank is in a privileged position to support Institutional Clients with particular business needs in the Russian markets. Be it clients from Russia or those from other countries who are interested in doing business in Russia, our expertise and an unmatched product range are at our customers disposal.

Raiffeisen Banka a.d., Serbia



Company Contact

Aleksandra Maksimovic

Head of Capital Markets and Institutional
Clients

aleksandra.maksimovic@raiffeisenban
s

+381 11 2207142

Đorđa Stanojevića 16, 11070 Belgrade,
Serbia

Overview of the bank

Raiffeisen Banka was established in 2001 as the country's first bank with 100 per cent foreign capital. Raiffeisen Banka quickly developed into one of the country's leading and best banks and is, not least because of its continual product innovations, the driving force behind the local banking industry's development.

The industry magazines Euromoney and EMEA Finance awarded Raiffeisen Banka the title of "Best Bank in Serbia" in 2018, and Global Finance recognized it as "The Best Digital Bank in Serbia".

Institutional Clients Business

We are a seasoned team of professionals that offer our clients knowledgeable and comprehensive support in the fields of Trade Finance, Cash Management, Custody, Capital Markets and Brokerage Services. We strive to be an integral part of our clients' success rather than playing a mere advisory role and therefore consider business as a mutual rewarding partnership.

Tatra Banka a.s., Slovakia



Company Contact

Mirco Paolo Ribis

Head of Financial Institutions

mirco_ribis@tatrabanka.sk

+421 2 5919 1846

Hodžovo námestie 3

81106 Bratislava

Overview of the bank

Established in 1991 as the country's first private bank, Tatra Banka is Slovakia's market leader in both corporate finance and private banking. It is the country's leading bank in terms of approaching new technology trends and creating innovations in banking products and services. Tatra Banka has received more than 130 awards to date. It is regularly awarded by Global Finance magazine, e.g. as "Best Consumer Digital Bank in Slovakia" or "Best Web Site Design in CEE". EMEA Finance, Global Finance, Euromoney and The Banker awarded Tatra Banka as "Best Bank in Slovakia" in 2018. Global Finance issued this award to Tatra Banka also for 2019.

Institutional Clients Business

In order to optimize the positive client experience in Capital Markets, Investment Banking and Custody, we offer an integrated and sophisticated customer management approach. Relationship management, product management and high level specialist service are our main guidelines. Inspired by our long-lasting innovation development, we are able to support our clients in respect of their successful development in Slovakia.

Raiffeisen Bank JSC, Ukraine



Company Contact

Ruslan Spivak

Head of Financial Institutions

Ruslan.spivak@raiffeisen.ua

+380 66 2222943

Leskova 9

01011 Kiev

Overview of the bank

Raiffeisen Bank has an extensive countrywide presence by way of its tightly woven distribution network and offers its 2.5 million customers the full range of financial services and products. Raiffeisen Bank was recognized as "Best Bank in Ukraine in 2018" by The Banker, EMEA Finance, Global Finance and Euromoney magazines. Global Finance issued this award also for 2019. Furthermore, it was awarded as the most active issuing bank in Ukraine under the Trade Facilitation Program of the European Bank for Reconstruction and Development (EBRD) and as "Best Trade Finance Bank" in 2018, thereby further confirming its position as ideal partner for international business. The EBRD owns 30 per cent of Raiffeisen Bank's shares.

Institutional Clients Business

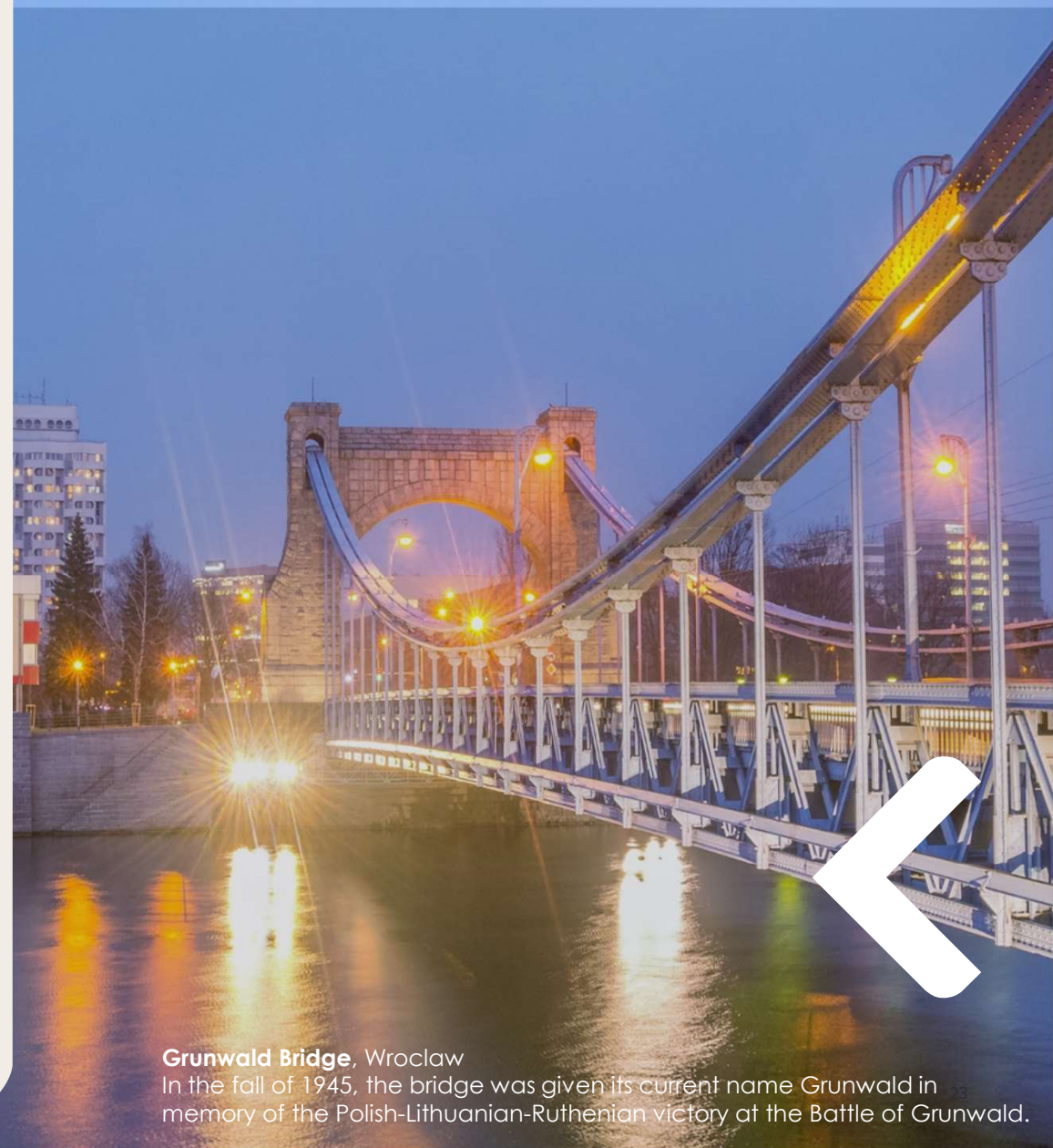
The Institutional Clients team of Raiffeisen Bank thrives to deliver a wide scope of products to its customers, and provide clients with access to Ukrainian Market. We offer comprehensive services from Cash Management, Custody, Trade Finance, Capital Markets and Investment Banking to Brokerage. With help of local experts, our customers can navigate the challenging but extremely attractive Ukrainian market, receiving top quality advice and assistance.

Representative offices and branches

Our representative offices and overseas branches provide an additional line of customer relationship response that supports our activities beyond the RBI Group's network of banks in Central and Eastern Europe. In Western Europe RBI operates a branch in London and representative offices in Brussels, Frankfurt, Madrid, Paris and Stockholm.

In Asia, RBI is represented by branches in Beijing and Singapore, as well as Representative Offices in Ho Chi Minh City, Mumbai and Seoul. All these offices support the Institutional Clients activities and support the role of the RBI group as an important gateway between our home region and the rest of the world.

RBI Group Institutional Clients



Grunwald Bridge, Wroclaw

In the fall of 1945, the bridge was given its current name Grunwald in memory of the Polish-Lithuanian-Ruthenian victory at the Battle of Grunwald.

Europe (Outside CEE)

Scandinavia

Raiffeisen Bank International AG, Representative Office Nordic Countries
Drottninggatan 89, Box 3294
103 65 Stockholm
Sweden
Tel.: +46 8 440 50 86
lars.bergstrom@se.rbinternational.com
se.rbinternational.com

Spain

Raiffeisen Bank International AG, Consultant Office Spain
Madrid, Spain
Tel.: +34 914316536
claudio.nowack@es.rbinternational.com

United Kingdom

Raiffeisen Bank International AG, Branch London
Leaf C 9th Floor,
Tower 42,
25 Old Broad Street,
London EC2N 1HQ
Tel: +44 20 7933 8000, +44 20 7933 8099
matthias.renner@rbinternational.com

Europe (Outside CEE)

France
Belgium

Raiffeisen Bank International AG,
Bureau de représentation pour la France et la Belgique
9 - 11 avenue Franklin D. Roosevelt
F - 75008 Paris
Tel.: +33 1 45 61 27 00
harald.stoffaneller@fr.rbinternational.com
fr.rbinternational.com

United
Kingdom

Raiffeisen Bank International AG, Branch Frankfurt
Wiesenhüttenplatz 26
60329 Frankfurt/Main
Tel.: +49 69 299219 0

Raiffeisen Bank International AG, Branch Frankfurt, Office Düsseldorf
Benrather Straße 12
40213 Düsseldorf
Tel.: +49 211 860 613 0
stefan.bolz@de.rbinternational.com
de.rbinternational.com

Asia

Singapore

Raiffeisen Bank International AG, Branch Singapore
One Raffles Quay, #38-01 North Tower
Singapore 048583
Tel.: +65 6305 6000
klaus.krombass@sg.rbinternational.com

Korea

Raiffeisen Bank International AG, Representative Office Korea
#1809, Le Meilleur Jongno Town, 24 Jongno 1-ga, Jongno-gu,
Seoul, 110-888, Rep. of Korea
Tel.: +82 2 725 7951
shin@kr.rbinternational.com

Vietnam

Raiffeisen Bank International AG, Representative Office Ho Chi Minh City
35 Nguyen Hue St., Harbour View Tower, Room 601A, 6th Floor, Dist. 1
Ho Chi Minh City, Socialist Republic of Vietnam
Tel.: +848 38 214 718/ 38 214 719
truyen.nguyen@vn.rbinternational.com

Asia

China

Raiffeisen Bank International AG, Branch Beijing
Beijing International Club 200, 2nd floor
Jianguomenwai Dajie 21
100020 Beijing – P. R. China
Phone: +86 10 6532 3388
Michael Reichel, General Manager - michael.reichel@cn.rbinternational.com
Vivian Fang, Financial institutions – vivian.fang@cn.rbinternational.com

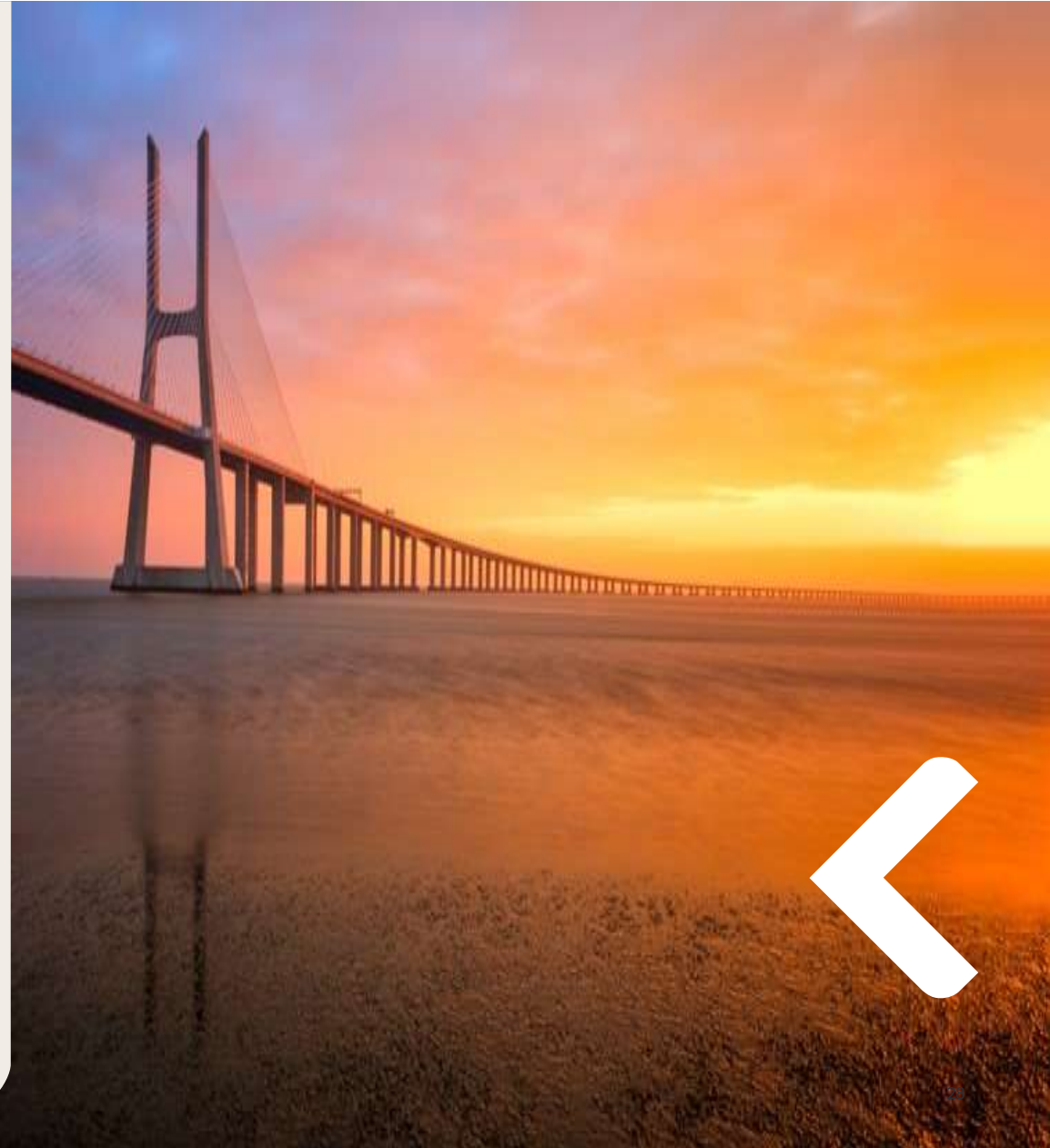
India

Raiffeisen Bank International AG, Representative Office Mumbai
501, Kamla Hub,
Gulmohar Road, Juhu,
Mumbai - 400049
Tel.: +91 22 2623 0657
anupam.johri@in.rbinternational.com

International Desks

For **corporate referrals**, the RBI Group has established "International Desks" in each bank in CEE.

These English and German speaking teams act as the initial central contact point for international companies.



International Desks in CEE

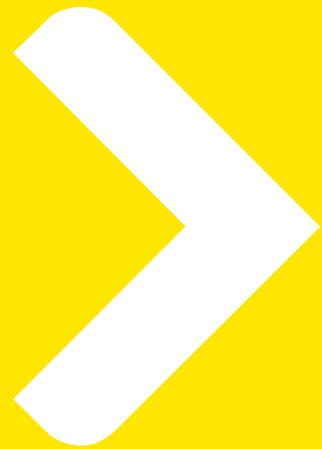
Country	Bank	Contact	E-Mail	Phone	Fax	Language
Austria	Raiffeisen Bank International AG Am Stadtpark 9, 1030 Wien www.rbinternational.com/cee-desk	Rudolf LERCHER	rudolf.lercher@rbinternational.com	+43 1 71 707 3537	+43 1 71 707 76 3537	ENG, ES
		Christa MOSER	christa.moser@rbinternational.com	+43 1 71 707 2179	+43 1 71 707 76 2179	ENG
		Michael CHWATAL	michael.chwatal@rbinternational.com	+43 1 71 707 5658	+43 1 71 707 76 5658	ENG
Albania	Raiffeisen Bank Sh.a. Bulevardi "Bajram Curri", ETC – kati 6, 1000 Tirana www.raiffeisen.al	Jorida ZAIMI	jorida.zaimi@raiffeisen.al	+355 4 2381 445	+355 4 2275 554	ENG
Belarus	Priorbank, JSC 31-A, V. Khoruzhey Str., Minsk, 220002 www.priorbank.by	Svetlana VORONCOVA	international@priorbank.by	+375 17 308 8587	+375 17 289 9191	ENG
		Alexander KOVGANOV		+375 17 289 92 14		ENG, GER
		Ekaterina YURGAL		+375 17 289 92 01		ENG
Bosnia and Herzegovina	Raiffeisen Bank d.d. Bosna i Hercegovina Zmaja od Bosne bb, 71000 Sarajevo www.raiffeisenbank.ba	Sandro KOMLJENOVIC	rbbh.international@raiffeisengroup.ba	+387 33 287 422	+387 33 287 539	ENG
		Vildana SIJAMHODZIC		+387 33 287 283	+387 33 953 904	ENG, GER
		Aida SALIHOVIC		+387 33 287 240	+387 33 953 906	ENG

International Desks in CEE

Country	Bank	Contact	E-Mail	Phone	Fax	Language
Croatia	Raiffeisenbank Austria d.d. Magazinska cesta 69, 10000 Zagreb www.rba.hr	Alzbeta RAMIC	international.desk@rba.hr	+385 1 4590 622	+385 1 4819 453	ENG, GER
Czech Rep.	Raiffeisenbank a.s. Hvězdova 1716/2b, 140 78 Praha 4 www.rb.cz	Roman LAGLER	roman.lagler@rb.cz	+420 234 40 1728	+420 234 40 2728	ENG, GER
Hungary	Raiffeisen Bank Zrt. Akadémia utca 6, 1054 Budapest www.raiffeisen.hu	Gáspár TISZAI Brigitta HORVATH Flórián LÉVAI	international.desk@raiffeisen.hu	+36 1 484 4421 +36 1 484 4338 +36 1 484 4609	+36 1 484 4444	ENG, ES, GER ENG, GER ENG
Kosovo	Raiffeisen Bank Kosovo J.S.C Str. Robert Doll 99, Pristina 10000, Kosovo www.raiffeisen-kosovo.com	Anita SOPI Valerija MUSTAFA	anita.sopi@raiffeisen-kosovo.com valerija.mustafa@raiffeisen-kosovo.com international.desk@Raiffeisen-kosovo.com	+383 38 222 222 184 +383 38 222 222 413		ENG ENG

International Desks in CEE

Country	Bank	Contact	E-Mail	Phone	Fax	Language
Romania	Raiffeisen Bank S.A.	Aurel VOICESCU	international.desk@raiffeisen.ro	+40 764 601 847	+40 21 312 01 62	ENG
	Sky Tower Building 246C Calea Floreasca, 1st District, 014476 Bucharest www.raiffeisen.ro	Ana-Maria PREDA		+40 733 882 674		ENG, GER, FR
Russia	AO Raiffeisenbank	Maria MAEVSKAYA		+7 495 775 5230		ENG, GER
	Smolenskaya-Sennaya Squ. 28, 119002 Moscow www.raiffeisen.ru	Asya RADION	referral@raiffeisen.ru	+7 495 721 1308	+7 495 721 9901	ENG, POL
		Mathias BRUCK		+7 495 663 6220		ENG, GER
Serbia	Raiffeisen banka a.d. Beograd	Sofija DAVIDOVIC		+381 11 220 7807	+381 11 220 7825	ENG, GER, ITA
	Djordja Stanojevica 16, 11070 Novi Beograd www.raiffeisenbank.rs	Maja BOZOVIC	international.desk@raiffeisenbank.rs	+381 11 220 7851	+381 11 220 7825	ENG, GER
		Jelena CIKOTA		+381 11 220 7844	+381 11 220 7825	ENG
Slovakia	Tatra banka, a.s.	Mirco RIBIS	mirco_ribis@tatrabanka.sk	+421 2 5919 1846	+421 2 5919 1878	ENG, ITA
	Hodžovo námestie 3, 811 06 Bratislava 1 www.tatrabanka.sk	Dominique BERNARD	dominique_bernard@tatrabanka.sk	+421 2 5919 1721	+421 2 5919 1745	ENG, FR, GER
		Gabriel GROSU	gabriel_grosu@tatrabanka.sk international_customers@tatrabanka.sk	+421 2 5919 3332	+421 2 5919 1115	ENG, RO, RU, ITA
Ukraine	Raiffeisen Bank Aval JSC	Anna PRYDYBAILO	anna.prydybailo@aval.ua	+38 044 230 99 81	+38 044 495 40 62	ENG
	Pyrogova 7-7B, 01030, Kyiv, Ukraine www.aval.ua	Sergey KOSTOGRYZ	sergey.kostogryz@aval.ua	+38 044 495 41 00	+38 044 495 40 62	ENG



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