



Belarus



Size: 207,595 km²

Population: 9.23 million

Currency: Belarus rouble (BYR)

Real GDP growth: -0.90% (2020), 2.30% (2021), -4.70% (2022), 3.00% (2023), 2.00 (2024f)

GDP per capita (EUR): 7,161

Source: Raiffeisen RESEARCH, as of January 2024

Priorbank JSC

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Raiffeisen in **Belarus**



Balance sheet total: € 2,446 million

Market position of Priorbank: No. 9 by loans

Number of employees: 1,610

(as of December 2023)

Established in 1989, Priorbank has been a subsidiary of RBI since 2003. It is one of the largest local private banks and one of the country's leading financial institutions in terms of efficiency and profitability. As a universal bank, it services corporate customers, small and medium-sized enterprises as well as private individuals.

Priorbank offers its customers a wide range of financial services, most of them electronically. The bank is a leader in innovation amongst local banks, continually introducing new products and services. Priorbank has a number of subsidiaries, e.g. Raiffeisen Leasing JLLC, one of the country's largest leasing companies, and insurance company PriorLife JLLC.

› Shareholder structure:

Raiffeisen Bank International:	87,7 %
Other:	12,3 %

Product and service range

Payments/Account Services

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

Asset Management

- › Deposits

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

Leasing

- › Movables
- › Immovables

Investment Banking

- › Debt Capital Markets
- › Equity Capital Markets
- › Mergers & Acquisitions
- › Loan Syndications

Capital Markets/Treasury

- › FX (spot, forward)
- › Money Market