Relationship-Banking, **Confidence**
in a strong partnership.
Dear Sir or Madam,

Raiffeisen Bank International AG (RBI) considers Austria and Central and Eastern Europe (CEE) its home market. In Austria, RBI is a leading corporate and investment bank and part of the country’s largest banking group. In CEE, it operates via its subsidiaries as a universal bank and is among the region’s largest suppliers of financial services.

While Austria ranks traditionally among those countries of the euro area showing a top rating, CEE continues to be a rather inhomogeneous region including countries of different economic levels and standards. What these countries have in common is the fact that they started with the political changes of the year 1989 moving towards market economies and to a large extent successfully managed this transformation process. After a phase of interruptions CEE is expected to continue its convergence process and to show again noticeable higher growth rates than the euro area.

As the relationship bank we aim at meeting our customers’ needs in our home market in the best way we can. We try to achieve this primarily through the competence of our account managers, who are financial advisors with industry know how. Continuous improvement of products and selective innovations are further important elements of our approach. In addition, our customers shall enjoy leadership in knowledge and competitive advantage through latest market analysis provided by Raiffeisen Research. Direct and indirect customer reports as well as numerous national and international awards confirm our efforts.

This brochure shall provide you with an overview of RBI as a company, its structure, employees, values and services. In particular in times when banking is more than ever an issue of trust, RBI has been enjoying ongoing appreciation of its customers. This trust is based on our deep roots in the countries and our proximity to customers – almost 130 years in Austria and more than 25 years in CEE – and we strive to earn and deepen this trust every day!

Karl Sevelda
Chairman of the Board

Johann Störl
Deputy Chairman of the Board
A strong company with a broad presence

The top bank for top customers
In Austria, Raiffeisen Bank International specialises in corporate and investment banking. It is the corporate finance bank in Austria and looks after the top 1,000 companies in the country. Furthermore, numerous large international and multi-national customers place their trust in RBI's comprehensive range of services, as do financial institutions.

Individual support in CEE
Along with Austria, RBI has considered Central and Eastern Europe (CEE) to be its home market for over 25 years. In addition to local firms and private individuals, the network banks also service international commercial customers in close coordination with the group headquarters in Vienna. Each network bank runs an “International Desk” whose staff act as the central partner of first contact for international customers and, in addition to a local customer account manager, also facilitate contacts with local authorities, tax consultants, auditors and lawyers. Apart from providing services in the relevant national language, staff at the International Desk also offer support in English and German.

Strong international presence
RBI customers are serviced via units in London, Frankfurt, New York, Singapore, Beijing and Hong Kong. In Western Europe, RBI is represented with offices in Paris and Stockholm. Representative offices in India (Mumbai), Korea (Seoul) and Vietnam (Ho Chi Minh) facilitate customers the access to Asian growth markets.

RZB: Majority owner and central institution of the Raiffeisen Banking Group
Raiffeisen Zentralbank Österreich AG (RZB) holds more than 60 per cent of the shares of RBI (the rest is free float traded at the Vienna Stock Exchange). It is the central institution of the Austrian Raiffeisen Banking Group (RBG), head of the RZB Group and the service unit of RBG. As key link between RBG and RBI, RZB initiates and coordinates joint projects and solutions in order to achieve synergies.

Trust in a Bank that is rooted in Austria and has a broad international presence.
The largest international network of any Austrian bank

More than 14 million customers in 15 CEE countries
RBI is a leading financial brand in the CEE region. Around 14 million customers in 15 markets place their trust in RBI’s network banks, leasing companies and numerous other financial service companies in areas such as asset management and pension funds. Raiffeisen is therefore also a leading supplier of financial services for private individuals in the region.

Approximately 2,800 offices in the region
RBI’s customers do not only benefit from its profound CEE-know-how, but also from the almost seamless customer support across the region facilitated by around 2,800 business outlets. For this reason, numerous international companies consider RBI as a logic partner of first choice when doing business in CEE. For customers in CEE, RBI offers through its international presence the ideal setting to support cross-border expansion.

Local anchoring and market proximity
The local anchoring of RBI’s network banks is reflected in the customer and staff structure. Apart from numerous international companies, the overwhelming majority of the customer base consists of local companies of every size, as well as private individuals. Almost without exception, only local employees and managers work at the network banks. They distinguish themselves not only through their high level of competence, but also by having the necessary market proximity. This ensures that customer needs are promptly identified and dealt with optimally.

Raiffeisen Bank International is considered a pioneer in Central and Eastern Europe. The first subsidiary bank was already founded in Hungary back in 1986 – long before the fall of the Iron Curtain in 1989. Numerous start-ups, which were subsequently joined by acquisitions are the foundation stones for the bank’s current top position in the region.
Committed employees as the basis for our success

Raiffeisen Bank International’s employees are the key to its success. They act with a sense of responsibility and sustainability, have a first-class education, are committed and motivated. They demonstrate a high degree of customer focus and have the necessary vision to think in terms of opportunities. Best of all, they are enthusiastic about their customers’ ideas as if they were their own.

About 55,000 employees worldwide

With staff amounting to approximately 55,000, RBI is an important employer, especially in the CEE region. A good third of these jobs have been created by the opening of new banks and organic growth. With a sound mix of experienced specialists and executives as well as young and ambitious employees RBI enjoys an outstanding reputation and holds an excellent position in all countries, where the Group operates.

Ongoing career development

RBI constantly develops its employees in all major areas (banking expertise, service and sales quality, management competence etc.) through intensive training and internal programmes. This provides the foundation for professional, first class banking services.

One of the most attractive employers

Inquiries and surveys among university graduates regularly reveal the network banks and RBI itself to be among the most popular employers. That is not least due to the Group’s excellent reputation, which, apart from an attractive salary package, is primarily based on high training standards as well as local and international career opportunities. The staff of RBI are around 37 years old on average. Women make up two thirds of the workforce, with almost 75 per cent of employees having graduated from university.
Courage to think on a larger scale.

Raiffeisen Bank International’s values

We live in changing times, in which values such as trust, reliability and responsibility are reacquiring the importance they deserve in society and business. These needs have always paralleled Raiffeisen’s understanding of values. A clear corporate philosophy forms the guiding principle for the whole of Raiffeisen Bank International and for every single employee.

Global businesses need a global corporate philosophy

RBI stands for tradition, stability and certainty. The expertise gained in more than 85 years of experience – RZB was founded in 1927, and the history of the Austrian Raiffeisen Banking Group (RBG) goes back to 1886 – makes it a strong partner in which 14 million customers around the world trust. For all the differences between the countries in terms of economic development, history and culture – the shared values make RBI a successful international group.

The values of RBI combine the co-operative roots of the RBG, which go back to the German social reformer Friedrich Wilhelm Raiffeisen, with the requirements of a stock-listed company. People, mutual support and sustainability form the center of this philosophy. Developing long-term customer relationships and creating value for customers are also fundamental aspects of RBI’s relationship approach.

Besides motivation and commitment, RBI’s employees have a high degree of customer focus as well as initiative and personal responsibility. RBI encourages these characteristics, both through an open corporate climate within all Group units and through ongoing training measures.
International awards underpin competence

An overview of the most recent awards
International finance magazines and trade publications regularly praise RBI’s work. RBI was crowned as the best bank in CEE by four international magazines during the past three years.

- Best Bank in CEE, Euromoney: 2012 and 2014
- Bank of the Year in Austria, The Banker: 2012
- Best Bank in Austria, EMEA Finance: 2012, 2013 and 2014

Raiffeisen Bank International’s success is shown in awards conferred by neutral institutes following market surveys. More than 200 individual awards provide testimony of RBI’s quality.
Products and services

Corporate Finance
RBI has completed numerous large-scale transactions over the years and is therefore one of the best-known banks for investment and acquisition finance. It also plays a prominent role in international project financing in the CEE region. Among other things, the RBI specialists structure cash-flow-based financing as well as M&A transactions and provide tax-optimised financing structures.

Export financing
The success of cross-border transactions hinges on a reliable partner providing customer support in all matters pertaining to risk hedging and financing. RBI’s export financing specialists offer targeted advice, individual solutions and attractive financing packages. In particular, their long-term experience in arranging complex financing solutions strongly supports the cross-border business of RBI’s customers.

Cash Management solutions
RBI offers a wide range of innovative transaction services for SEPA (Single Euro Payment Area) and for international payments (SEPA Credit Transfer, SEPA Direct Debit, payments in Renminbi or exotic currencies). In addition, the cash management product range offers electronic banking and e-business services as well as complex and cross-border cash pooling and liquidity management solutions, even in countries with challenging legal environment.

RBI also supports the internationally valid ISO XML 20022 standards, including account reports and global CGI-formats (SWIFT initiative, Common Global Implementation). This offer provides RBI’s customers with straight-through processing from payment order to account information, which is handled electronically and in one format throughout the entire process. On top RBI offers its new “Business Banking App” enabling users to check account balances and authorize payments anytime and everywhere. The centralized card acceptance solution “Cross Border Merchant Service” supports multinational retailers in CEE to grow their business while rationalizing processes at the same time.

Razleisen Bank International’s reputation as a leading corporate bank extends far beyond Austria’s borders. This reputation is based not least on excellent product development, with the examples mentioned representing just a selection of the comprehensive range of services.
Global Markets
RBI offers its customers individually tailored solutions for currency, liquidity, interest rate and balance sheet management, as well as for managing interest and currency risks. Its special strengths are interest rate, currency and credit products for the German-speaking countries (Austria, Germany and Switzerland) and the CEE region. RBI offers cash products, derivatives and structured products as well as the issuance of debt capital via bonds and the securitisation of receivables. A professional structuring team as well as sales strength and placement power ensure the successful implementation of projects.

Financial Institutions & Sovereigns
RBI is not only a leading provider for corporate customers, also banks and other financial institutions, as well as governments and regional authorities, rely on its products and services. The business in Financial Institutions & Sovereigns developed out of Correspondent Banking in its original form and today stands for an integrated approach to doing business with banks, insurance companies and other institutional customers.

The product range for this target group includes among others:
- Transaction and clearing services
- Custody and deposit bank services
- Credit financing
- Capital market and securities transactions
  - Primary and secondary market bonds
  - Money market instruments
  - Structured capital market transactions
  - Customer specific capital market solutions
  - M&A, equity capital market and debt capital market products

Investment Banking
As a leading arranger of syndicated loans, Schuldscheindarlehen, bonds and equity issuances, RBI has provided several corporate customers, financial institutions and sovereigns with access to debt and equity capital on the financial markets. RBI is also a specialist for asset-based finance products, which provide customers with an opportunity to make use of pools of receivables for capital market financing.

Dedicated teams in the M&A industry in Vienna and a network of local investment banking teams in CEE (incl. Russia and Turkey) make RBI the partner and advisor of choice for both, western companies as well as local clients.

Other subsidiaries supplement RBI’s highly sophisticated product range in the areas of leasing, asset management, real estate service and trade transactions.