

Raiffeisen Bank International **Group Institutional Clients**

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Welcome to the Institutional Clients business of RBI Group

Dear Customer,

At RBI Group, we continuously strive to improve our service and commitment to all customers, with a focus on Institutional Clients. Whether to sovereigns, banks, or non-bank financial institutions, we aim to provide efficient, professional service and value-added products from our network in Austria and Central and Eastern Europe (CEE). Regardless of whether you do business with us in Romania or in Serbia, our dedicated professionals are at your service, offering a wide range of tailor-made products. Our Institutional Clients Group Sales and Steering team ensures a seamless customer experience across the organization, meeting the specific needs of Institutional Clients. The attached brochure provides an overview of our network and services, along with contact persons in each location.

Please feel free to contact us or any of our colleagues to allow our CEE network to be at your service.



Axel Summer

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

Suhrud Athavale

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



Who are we?

RBI Group acts as a **bridge** between **East** and **West**. With over 40 years of experience in Central and Eastern Europe (CEE), RBI Group stands out with its extensive network and unique reach.

With strong expertise in retail, corporate, and institutional banking, RBI Group has established Vienna as a crucial hub for eastern growth markets. This strategic location supports over 200 international companies, many relying on RBI's guidance in the CEE region.



RBI Group Facts and Figures

HARD FACTS
Q3/2024



€ 5.875 bn
market capitalization



12
industry clusters



Presence in **25** markets
overall



€ 206 bn
total assets



~ 44,500 employees



18.7 mn customers



~ 1,471
business outlets



> 130 years
Gable Cross



~ 1,000 awards from renowned
international magazines

RATINGS

MOODY'S

LONG-TERM

A1

OUTLOOK

STABLE

SHORT-TERM

P-1

S&P

A-

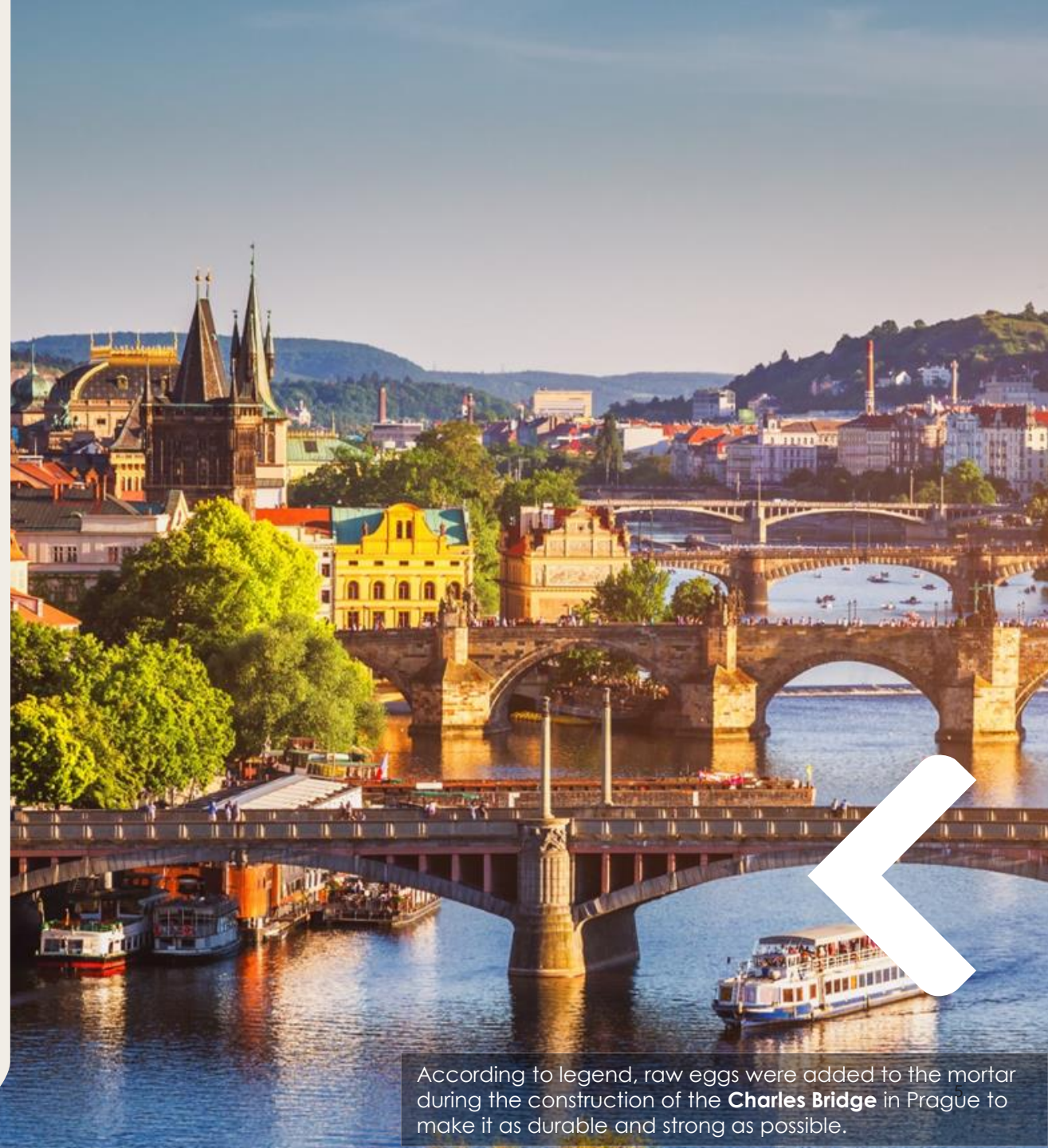
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A-2

Our Institutional Clients Network

RBI Group has focused on business with Financial Institutions and Sovereign customers in the markets in the CEE region for more than 30 years.

The business segment Institutional Clients bundles all this competence and services Banks, Sovereigns or International Financial Institutions, Asset Managers, Insurance and Leasing companies, as well as Financial Service Providers and other related customers in the finance industry.



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 needs of Institutional Clients and support their access to our markets.

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



Product Mix

Depending on your needs, 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

Through RBI's broad network of subsidiary banks, you gain access to ...

1. our **core markets in CEE**, along with **strong local market expertise**
2. a large range of currencies
3. tailor-made solutions to serve your needs

Cash Management

- **Extensive network** with clearing of all major currencies and best-in-class cutoff times
- **Competitive pricing**, fast processing of payments, tailor-made solutions and **custom add-on services**

Group Prime Services

- **Unrivaled securities service expertise**, cutting-edge **Global Investor Gate** platform
- **One-stop-shop** for brokerage, CEE regional custody, global custody, and fund administration

Structured Finance

- Various **structured products** (Digitals, ZERO, Callable, CMS, etc.) and alternative products can be tailor-made
- A **broad range of currencies** is possible, with a short time-to-market

Leveraged & Acquisition Finance

- **Strong appetite** to cover a broad investor base, with a current portfolio spanning more than 150 transactions
- **Industry expertise** and deep product know-how

Product Mix

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Export & Trade Finance

- **Long-term financing solutions** for transactions with various suppliers and ECA coverage
- **Local trade finance expertise**, ability to structure complex transactions and attractive financing solutions

Capital Markets

- **Full capital markets product** offering in FX, Fixed Income, Equities, Money Market and Securities Financing
- Cash and derivatives products for investing and hedging, primary and secondary markets

Certificates & Equity Trading

- **Customizable** to fit a range of market phases, risk profiles, currencies, and underlying assets
- **Attractive to both institutional investors and retail clients**, with marketing materials and digital educational tools for support.

Raiffeisen Capital Management

- One of the **leading asset managers in CEE**, with funds available in more than 20 markets
- The range of services includes customized investment solutions, covering a specific asset class, targeting clearly-defined risk-return profiles

Raiffeisen Bank International, Austria



Company Contact

Elitza Kavrakova

Head of Institutional Clients

elitza.kavrakova@rbinternational.com

+43 1 71707 3879

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 today covers more than 3,000 customers, ranging from banks and insurance companies to sovereigns and non-bank financial institutions.

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's 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.

Raiffeisen Bank d.d. Bosnia and Herzegovina



Company Contact

Sanja Korene

Head of Institutional Clients & Investor
Services

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. Meeting rising customer expectations, the Bank has been continuously working on expanding its offer through digital and business channels. Raiffeisen Bank has a B-1 local currency and B3 foreign currency Credit Rating and is the first bank in BA to be awarded with such a rating.

Global Finance has selected the Bank as country winner for Bosnia & Herzegovina on 17th January, 2024.

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 and customer-oriented approach, we offer our clients account services, financing and deposits, business cards, custody and fund services as well as brokerage and documentary business.

Our clients expressed their high satisfaction with our services in regular surveys conducted twice a year.

Raiffeisenbank Austria d.d., Croatia



Company Contact

Emilija Sertic

Head of Institutional Clients

emilija.sertic@rba.hr

+385 14566 457

Magazinska cesta 69, 10000 Zagreb

Overview of the bank

Raiffeisenbank Austria d.d. began operating in 1994 as the first bank in Croatia founded with foreign capital. It provides a comprehensive range of banking and other financial services to its customers through members of the Raiffeisen Group in Croatia which, in addition to the Bank, also include Raiffeisen Leasing, Pension funds management company, Pension insurance company and Raiffeisen Consulting. Raiffeisen Group is the only financial services provider in Croatia to boast a complete range of pension system services – so-called 2nd and 3rd pillar funds and a pension insurance company. Raiffeisenbank operates 62 branches, located in 36 Croatian cities.

Institutional Clients Business

We are an experienced team of Relationship managers dedicated to the success of our clients. We support our clients by offering the comprehensive product range available in RBI Group, acting in close cooperation with product managers to match individual client needs. Our Institutional Clients team stands out on the market as professional, flexible, and solution-oriented. In other words, the one you would reach for.

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 30-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 seventh time in 2023, and both Most Client-Friendly as well as Bank of the Year in 2023.

Institutional Clients Business

A dedicated team of professionals delivers added value to our FI customers in the 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. The team 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 our close and reliable business relationship with our clients, and we are pleased to celebrate their success together.

Raiffeisen Bank J.S.C., Kosovo



Company Contact

Labinot Kelmendi

Head of Corporate Customers

labinot.kelmendi@raiffeisen-kosovo.cc

+383 38 222222 233

99 Robert Doll St., Pristina 10000, Kosov

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 the sole shareholder and renamed the bank to 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, such 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. In 2024, Raiffeisen Bank was chosen as "Best Bank in Romania" by EMEA Finance and Global Finance, respectively, "Best Investment Bank in Romania" by EMEA Finance and "Best International Private Bank in Romania" by Euromoney. In 2023, Raiffeisen Bank Romania was designated the "Bank of the year in Retail" by Financial Market Magazine and Best Customer Loyalty Program for Smart Market - Global Retail Banking Innovation Awards 2023 by The Digital 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..

Raiffeisen Banka a.d., Serbia



Company Contact

Aleksandra Maksimovic

Head of Treasury and IB Division

aleksandra.maksimovic@raiffeisenbank.rs

+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 continuous product innovations, the driving force behind the local banking industry's development.

The industry magazines Euromoney and EMEA Finance have awarded Raiffeisen Banka the title of "Best Bank in Serbia" multiple times, and Global Finance recognized it as "The Best Consumer Digital Bank in Serbia" in 2023.

Institutional Clients Business

We are a seasoned team of professionals that offers 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 titles by Global Finance magazine, for example "Best Consumer Digital Bank in Slovakia" or "Best Web Site Design in CEE". Global Finance awarded Tatra Banka the title of "the Most Innovative Bank in CEE for 2023".

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 a high level of 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

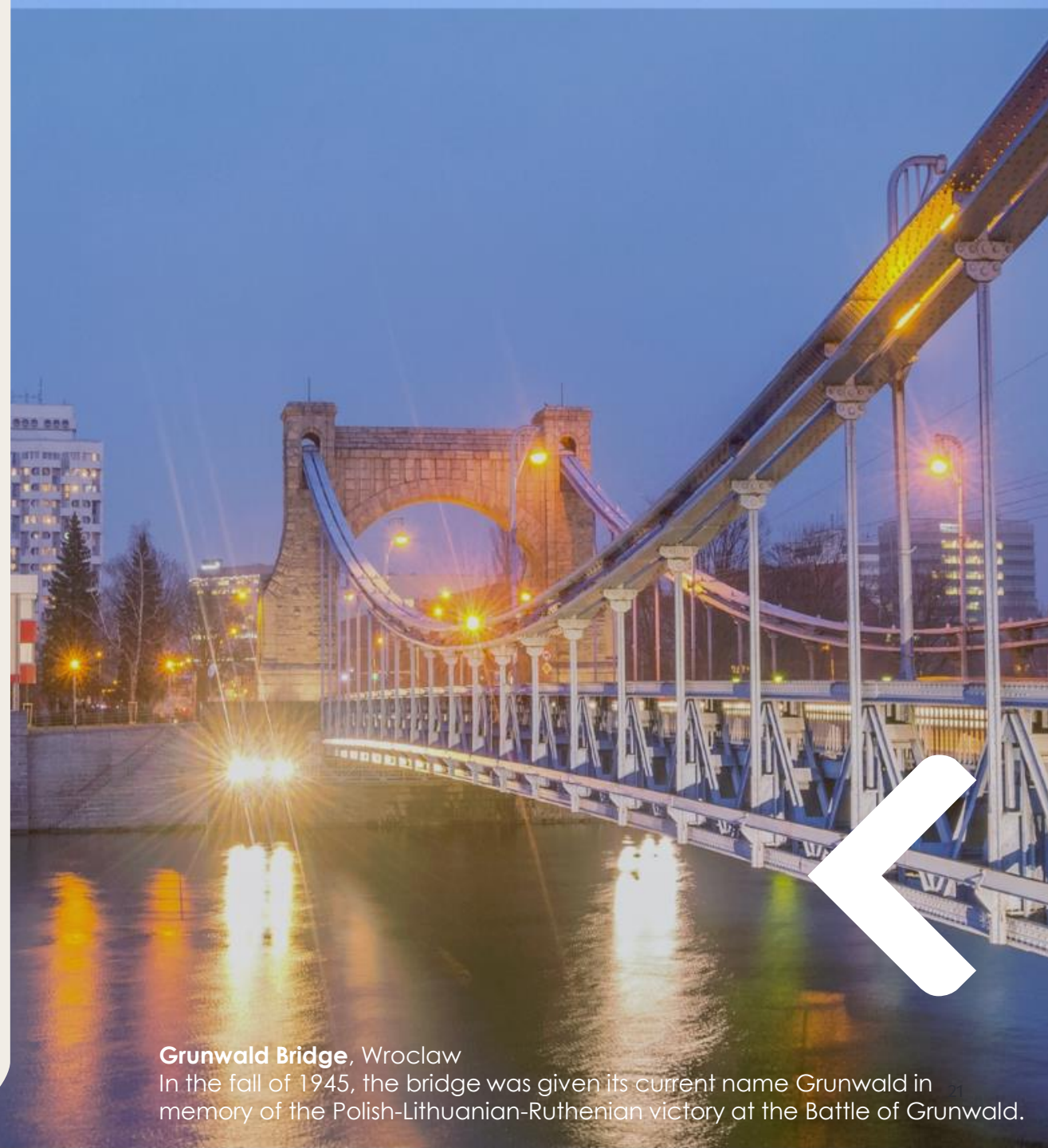
Raiffeisen Bank has an extensive countrywide presence by way of its tightly woven distribution network and offers its 2.65 million customers the full range of financial services and products. Raiffeisen Bank was recognized as "Best Bank in Ukraine in 2023" by The Banker and Euromoney magazines. For its strength during wartime, Raiffeisen Bank was recognized as a "Resilient bank" within the framework of FinAwards-2023 (all-Ukrainian prize – recognition of the best financial institutions of Ukraine). Moreover, it was recognized as having the highest level of STP (Straight-Through Processing) of commercial and interbank payments by STP Award in 2023.

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 represent yet another touchpoint for our clients and enhance customer relationships beyond RBI Group's CEE network. In Western Europe, RBI has a branch in London and Frankfurt and Representative Offices in Brussels, Madrid, Paris, and Stockholm. In Asia, RBI has branches in Beijing and Singapore, and Representative Offices in Ho Chi Minh City, Mumbai, and Seoul. These offices reinforce RBI's role as a gateway between our home region and the world.



Grunwald Bridge, Wrocław

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
jyrki.ranta@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, London Branch

Leaf C 9th Floor,
Tower 42,
25 Old Broad Street,
London EC2N 1HQ
Tel: +44 20 7933 8000
petr.polach@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

Germany

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

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.

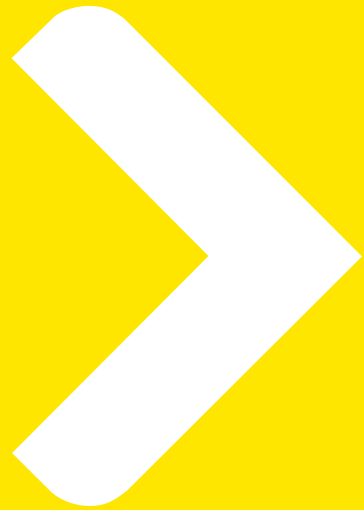


International Desks in CEE

Country	Bank	Contact	E-Mail	Phone	Language
Austria	Raiffeisen Bank International AG Am Stadtpark 9 A-1030 Vienna rbinternational.com/cee-desk	Rudolf LERCHER	rudolf.lercher@rbinternational.com	+43 1 71707 3537	ENG, ES, GER
Albania	Raiffeisen Bank Sh. a. Str. "Tish Daija", KIKA 2 Complex 1000 Tirana www.raiffeisen.al	Ina HYSENI	ina.hyseni@raiffeisen.al	+355 42 381 000	ENG
Bosnia and Herzegovina	Raiffeisen Bank d.d. Bosna i Hercegovina Zmaja od Bosne bb 71000 Sarajevo www.raiffeisen.al	Sandro KOMLJENOVIC	rbbh.international@raiffeisengroup.ba	+387 33 287 100 +387 33 287 422	ENG
Croatia	Raiffeisenbank Austria d.d. Magazinska cesta 69 10000 Zagreb www.rba.hr	Alzbeta RAMIC	international-desk@rba-hr	+385 1 4590 622	ENG
Czech Republic	Raiffeisenbank a.s. Hvězdova 1716/2b 140 78 Praha 4 www.rb.cz	Roman LAGLER	rbbh.international@raiffeisengroup.ba	+420 602 589 747	ENG, GER
Hungary	Raiffeisen Bank Zrt. Váci út 116-118 1133 Budapest www.raiffeisen.hu	Gáspár TISZAI	gaspar.tiszai@raiffeisen.hu	+36 1 484 4421	ENG, ES, GER

International Desks in CEE

Country	Bank	Contact	E-Mail	Phone	Language
Kosovo	Raiffeisen Bank Kosovo J.S.C. 99 Robert Doll St. 10000 Prishtina www.raiffeisen-kosovo.com	Anita SOPI	anita.sopi@raiffeisen-kosovo.com	+381 38 22 22 22 184	ENG
Romania	Raiffeisen Bank S.A. Tower Building 246D Calea Floreasca, 1st District 014476 Bucharest www.raiffeisen.ro	Ramona SAMSON	ramona.samson@raiffeisen.ro	+40 764602640	ENG
Serbia	Raiffeisen banka a.d. Djordja Stanojevic 16 11070 Novi Beograd www.raiffeisenbank.rs	Sofija DAVIDOVIC	international.desk@raiffeisenbank.rs	+381 11 220 7807	ENG, GER, IT
Slovakia	Tatra Banka, a.s. Hodžovo námestie 3 81106 Bratislava 1 www.tatrabanka.sk	Mirco RIBIS	mirco_ribis@tatrabanka.sk	+421 903 789 802	ENG, IT
Ukraine	Raiffeisen Ukraine Generala Almazova Str., 4a 01011 Kyiv www.raiffeisen.ua	Bogdana YEFREMOVA	yurii.raksha@raiffeisen.ua	+380 67 341 0196	ENG



Let's
**Make Institutional
Clients Business
happen**

