



**Size:** 17,075,400 km<sup>2</sup>

**Population:** 144.24 million

**Currency:** Russian ruble (RUB)

**Real GDP growth:** -2.70% (2020), 5.60 (2021), -2.10% (2022), 2.50% (2023), 1.50% (2024f)

**GDP per capita (EUR):** 12,560

Source: Raiffeisen RESEARCH, as of January 2024

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# Raiffeisen in Russia



**Balance sheet total:** € 20,702 million

**Market position of Raiffeisenbank:** No. 15 by loans

**Number of employees:** 9,942

(as of December 2023)

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 2024, 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), it is granted the highest category of the Sustainability Index among financial organizations, according to NKR Agency and RBC publication (2023), and ranks in the top 3 fintech companies in the Employer IT Brands 2023 ranking, according to ECOPSI and Habr.

## › 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

### 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