

Introduction



To Corporate Clients

JUNE 2015

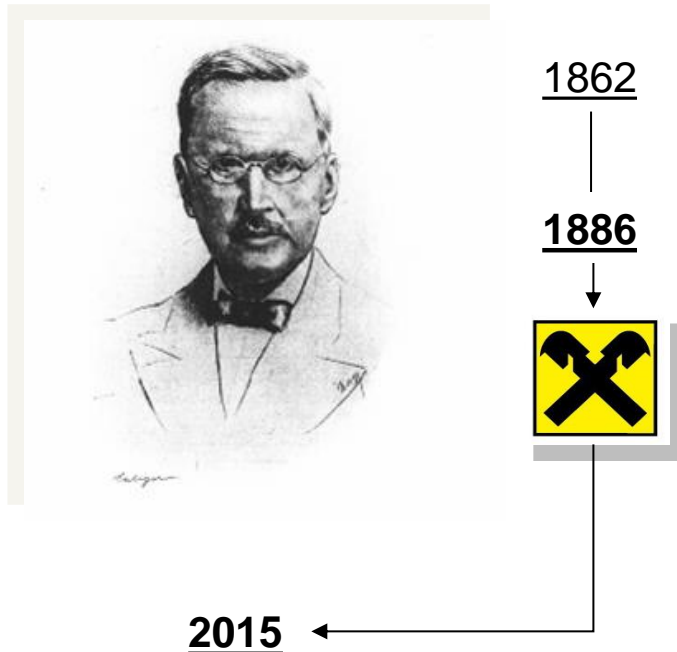
PART 1: INTRODUCTION

| | |
|-------------------------------------|----|
| RBI Group's background & highlights | 3 |
| The Bank: Devoted to Russia | 5 |
| Reliable Partner | 6 |
| Committed to Clients | 8 |
| Trusted Lender | 9 |
| Capable Player | 10 |
| Awards & Achievements | 12 |

PART 2: PRODUCTS & SERVICES 13 - 25

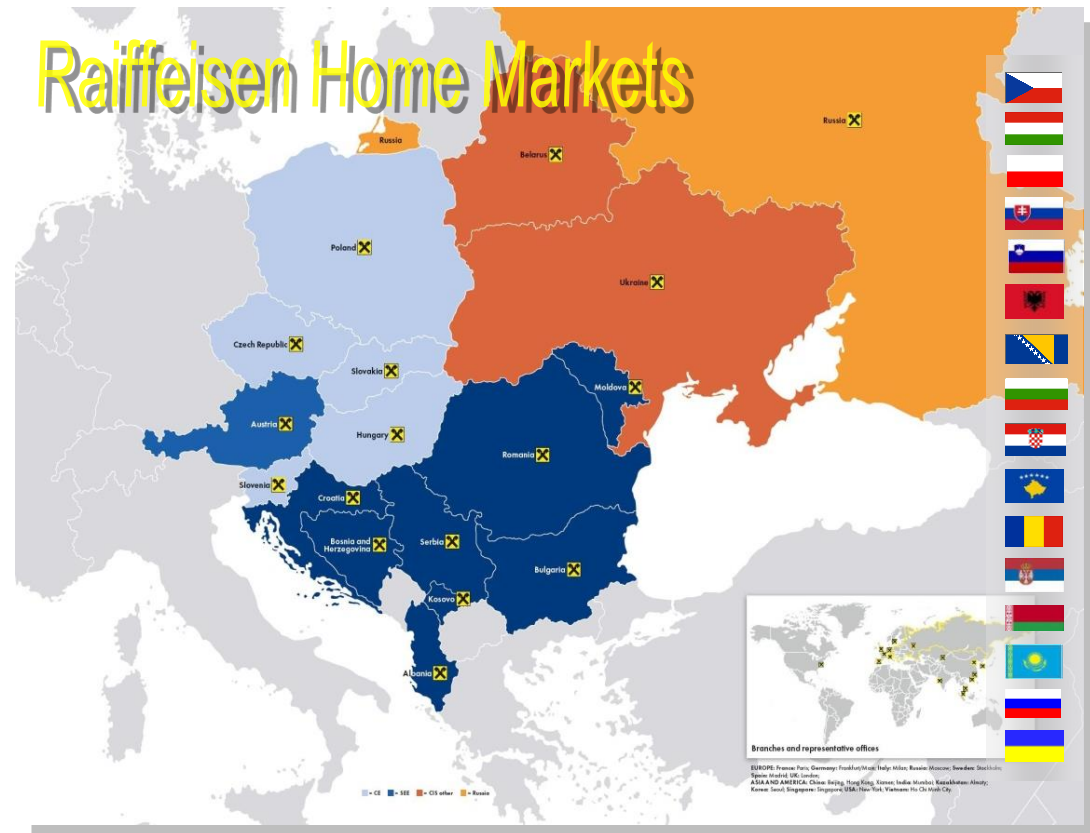
PART 3: KEY PERSONS & CONTACTS

| | |
|-------------------------------|----|
| Corporate Banking Directorate | 26 |
| Heads of Industry Teams | 27 |
| Top managers of Subsidiaries | 28 |



- **Raiffeisen Group** is leading provider of commercial & investment banking services in Austria, Central & Southern Europe, Russia and CIS countries...

- **Friederich Wilhelm Raiffeisen** founded banking co-operative in Anhausen (Germany), a prototype for Raiffeisen banks.
- **The first Raiffeisenbank** opened in Austria



- **Raiffeisen Bank International's (RBI)** subsidiary banks, leasing companies and other financial service providers operate in 16 countries across Central and Eastern Europe (CEE), 9 of which are EU-members.
- Total number of customers in all business segment exceeds 14.8 million in the corporate and retail sectors
- RBI's branch network across CEE is one of the most extensive among the leading international banking groups operating in the area. As of 1st of July 2015 total number of RBI's banking offices was 2 781
- In 13 CEE countries, Raiffeisen ranks among the Top 5 banks
- **RBI** offers unrivalled cross-boarder lending opportunities and transaction support to corporate and retail customers

RBI's 1H 2015 Key Financial data

| | |
|-------------------------------------|----------------------|
| Total Assets, EUR | 119.7 billion |
| Loans to customers, EUR | 76.3 billion |
| Deposits from customers, EUR | 67.0 billion |
| Total own funds, EUR | 11.6 billion |
| Pre-tax profit, EUR | 467 million |

DEVOTED TO RUSSIA: The Bank & milestones



THE ATTITUDE
THAT DIFFERS

 **Raiffeisen Bank
International**

(Austria)

99,967%

Shareholder
structure

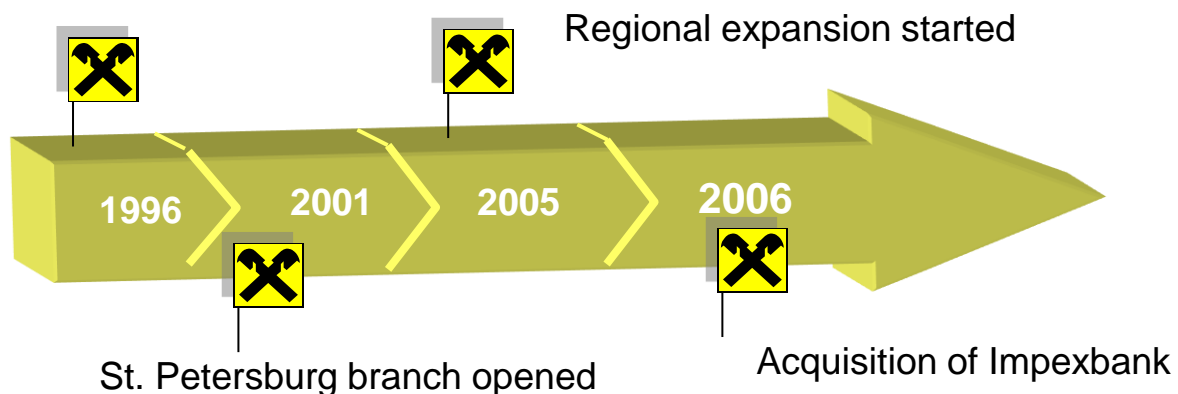


**Raiffeisen-Invest
Gesellschaft m.b.H.**

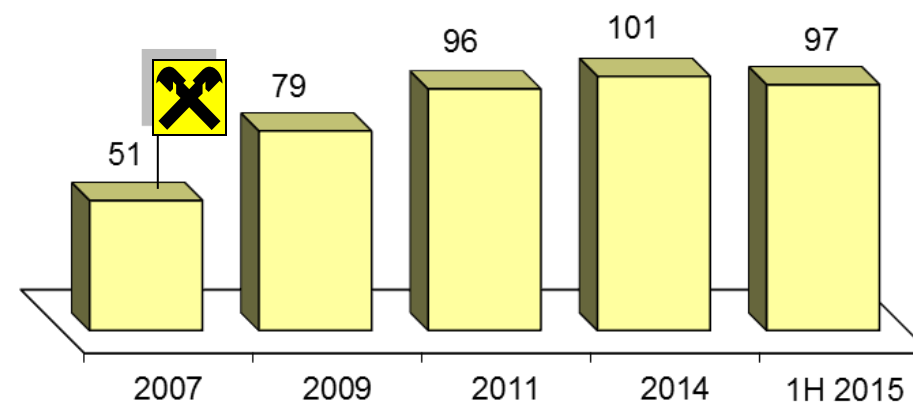
(Austria)

0,033%

Foundation of ZAO
Raiffeisenbank Austria



Bank's Own Funds* development
(RUB billion)



* - IFRS data, consolidated



Raiffeisenbank always adheres to the highest standards of the best international practices of banking and finance to ensure timely and unbreakable fulfilment of commitments to its corporate and retail customers...

FitchRatings

**STANDARD
& POOR'S**
RATINGS SERVICES

MOODY'S

| | |
|--------------------------------------|---|
| National long-term rating | Long-term IDR in foreign and local currencies |
| AAA (rus) Outlook – Stable | BBB- Outlook - Negative |

| | |
|---------------------------|--|
| National long-term rating | Long-term rating in foreign and local currencies |
| ruAA+ | BB+ Outlook - Negative |

| | |
|--|--|
| Long-term national credit rating (Moody's/Intefax) | Long-term deposit rating in foreign and local currencies |
| Aa2.ru | Ba2 Outlook - Negative |

Clients' loyalty is under triple protection...

* - ratings valid as of 30.06. 2015

GROWTH TAKER: The winning strategy



**THE ATTITUDE
THAT DIFFERS**

- Our business model and market strategy prove a sustainable success

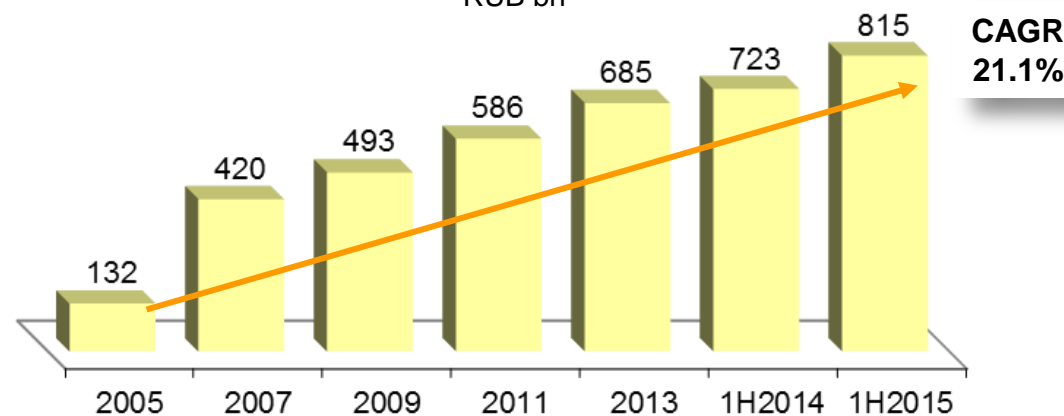
- ✓ Long term client relationship
- ✓ Broad diversification of customer base across the target spectrum of industry, business and income segments
- ✓ Continued improvement of service quality
- ✓ Steady expansion of product range and offering structured and multi-product solutions
- ✓ Creating the most advanced and user-friendly IT-systems and client support infrastructure
- ✓ Stringent management of credit, market and operating risks to safeguard stability and development prospects, allow us...

**ADOPT TO CHANGES
AND REMAIN COMPETITIVE**

Presentation to Corporate Clients

TOTAL ASSETS

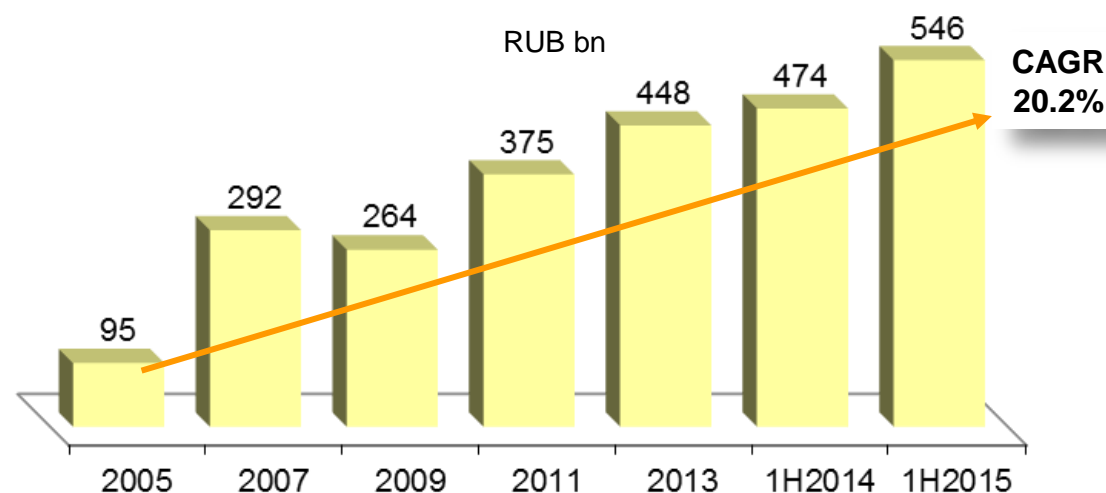
RUB bn



CAGR – compound average growth rate

LOANS TO CUSTOMERS

RUB bn



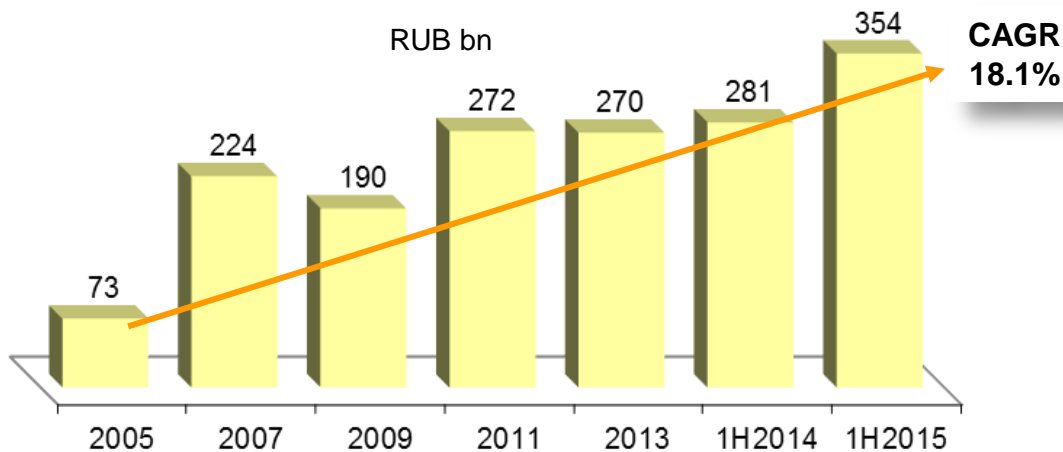
IFRS, unconsolidated data



- We contribute to the enhancement of our customers' business and well being level in all federal districts of Russia through our country-wide network of offices

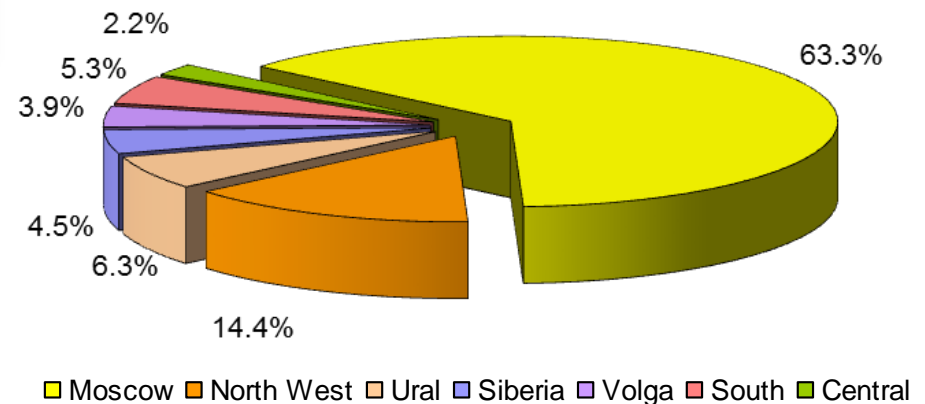
CORPORATE LOANS

RUB bn



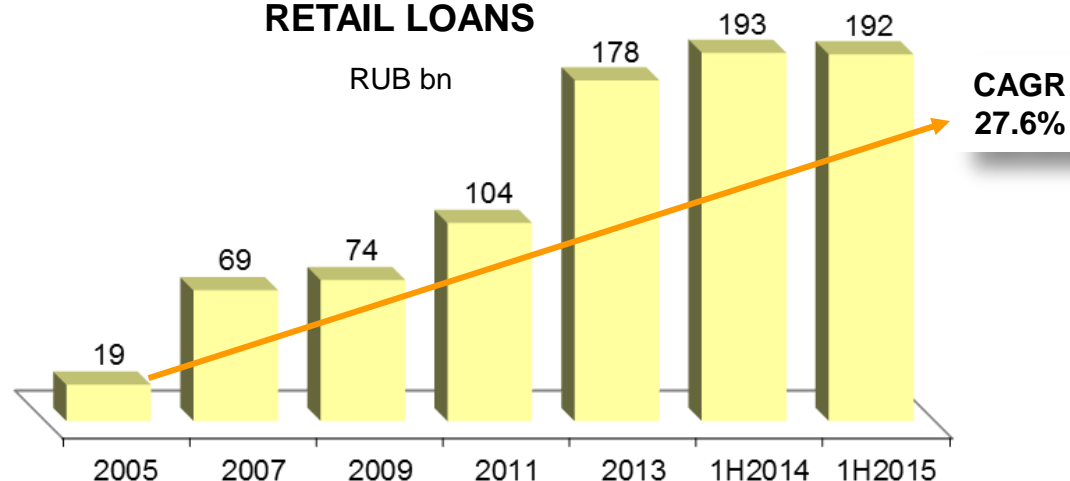
Corporate loans allocation

(by regions)



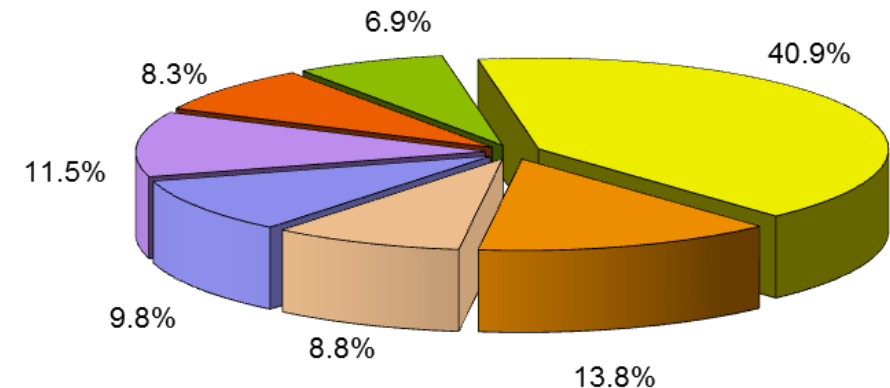
RETAIL LOANS

RUB bn



Retail loans allocation

(by regions)



Presentation to Corporate Clients

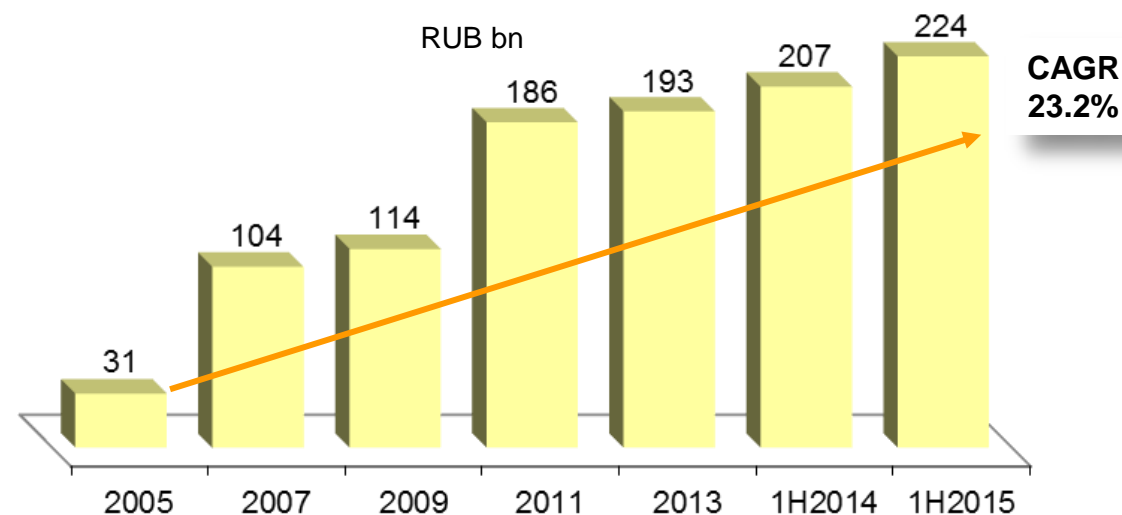
IFRS, unconsolidated data



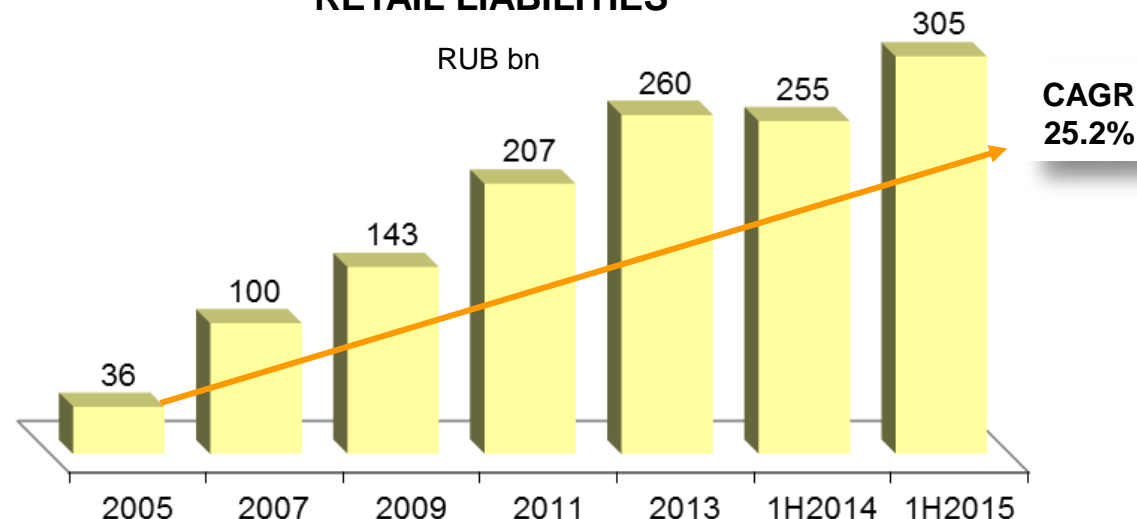
- Our own funding base remains stable and growing for years at a 2-digit pace in corporate and retail business segments
- Customers' loyalty and trust have always been our most treasured asset, powerful driver to business, the source and the stem of our successful development
- We are proud of being instrumental to our corporate and retail Clients who keep continuously entrusting more of their funds with the bank...
- We appreciate the confidence paid and will continue offering stronger security and a wider variety of products and services to ensure meeting the objectives set

**EXCEEDING CUSTOMER'S EXPECTATIONS
IS OUR APPROACH TO BUILDING
TRUE LONG TERM PARTNESHIP**

CORPORATE LIABILITIES



RETAIL LIABILITIES



IFRS, unconsolidated data

CAPABLE PLAYER : Country wide presence*



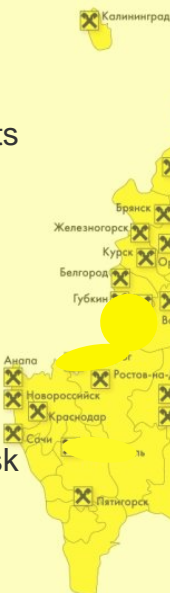
THE ATTITUDE
THAT DIFFERS



**Raiffeisen
BANK**

Cities of presence

Belgorod
Bryansk
Cherepovets
Kaliningrad
Kaluga
Kazan
Kirov
Kursk
Novorossiisk
Orel
Samara
Saransk
Smolensk
Tula



Regional centers

Moscow
St. Petersburg
Yekaterinburg
Novosibirsk
N. Novgorod
Krasnodar

Cities of presence

Chelyabinsk
Irkutsk
Krasnoyarsk
Omsk
Perm
Tomsk
Syktyvkar
Surgut
Tyumen
Ufa
Kemerovo

Cities of presence

Rostov-on-Don
Saratov
Sochi
Volgograd
Voronezh
Yaroslavl

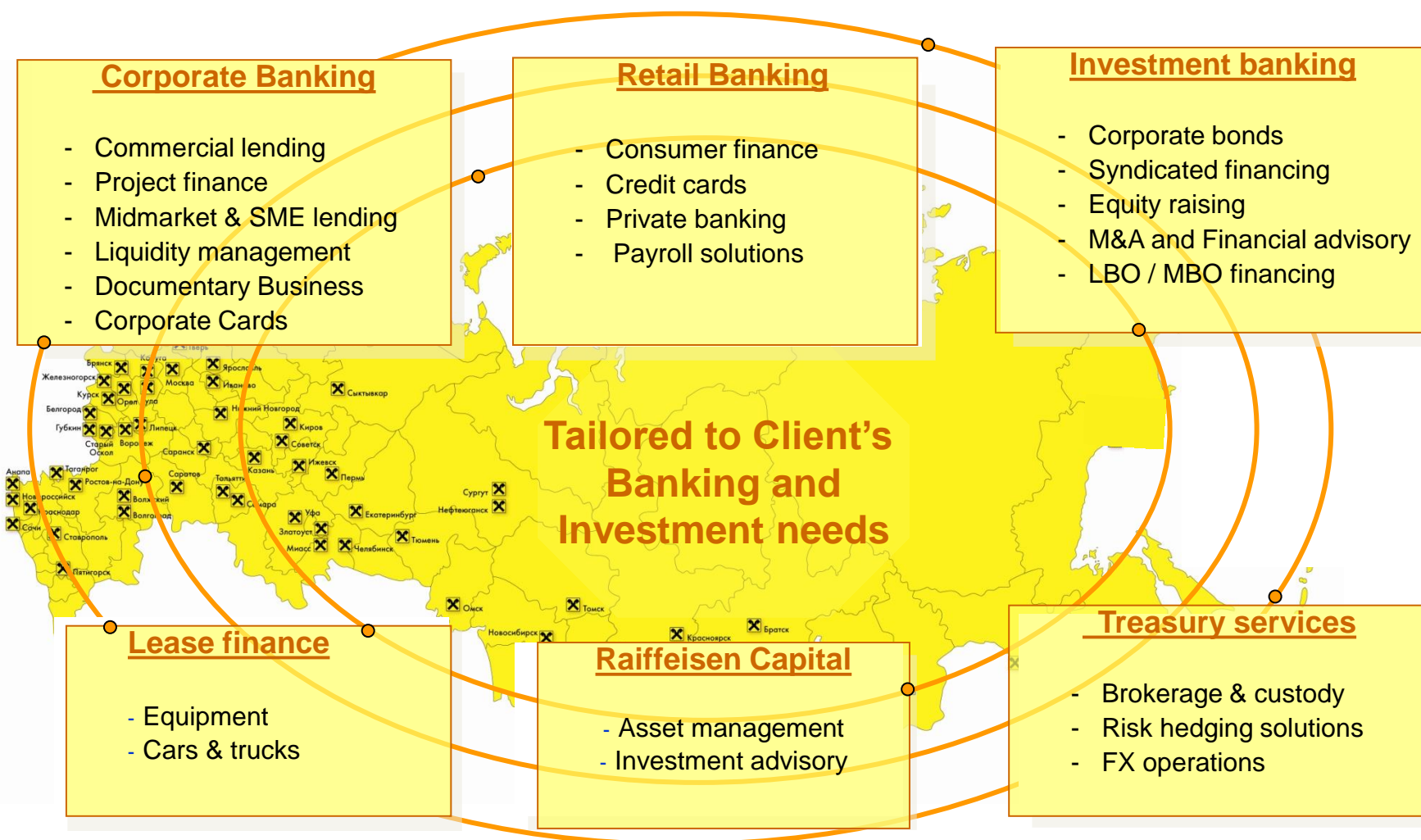
50 REGIONS

205 OFFICES

> 2 700 000 CLIENTS

TOTAL ASSETS EXCEED RUB 815 BILLION

As of 30.06.2015



SUMMARY CREDENTIALS: Highlights & Awards



THE ATTITUDE
THAT DIFFERS

| | | |
|-------------|---|--|
| 2014 | Best Private Banking | <i>SPEAR'S Russia Wealth Management Awards</i> |
| 2014 | Best Foreign Bank of the Year | <i>EMEA Finance</i> |
| 2013 | Best Retail bank | <i>EMEA Finance</i> |
| 2012 | Best Fixed Income Analyst Team | <i>Cbonds Awards</i> |
| 2011 | Best regional network of foreign banks in Russia | <i>Company magazine</i> |
| 2010 | Best strategy of international bank on the Russian market | <i>The Finance magazine</i> |
| 2010 | Best Debt Restructuring Agent on Bonds | <i>Cbonds Awards</i> |
| 2010 | Best Primary Placement for Domestic Bonds | <i>Cbonds Awards</i> |
| 2009 | Award "For investment-bank activity | <i>Investment Angel</i> |
| 2009 | Award for Significant Investment in the Russian Economy | <i>National Banking Award</i> |



Raiffeisen

BANK THE ATTITUDE
THAT DIFFERS

TOWARDS THE CLIENTS



OUR PRODUCTS & SERVICES

JUNE 2015

Raiffeisenbank offers the complete selection of credit products designed to meet the most demanding requests addressed by Large, Medium, Small and Micro businesses

Our profound industry expertise and experience allows us to respond to Clients' needs in a flexible, customer-tailored manner that also ensures top quality execution



Loans & credit lines

Special purpose & structured finance

Midmarket & SME lending programs

- Short term credits & credit lines (Working capital finance)
- Long term loans (Capex & Investments)
- Construction & Project finance
- Special purpose & structured finance (bridge loans, M&A financing)
- Liquidity gap financing (overdrafts)
- Pre-import/import, pre-export/export finance
- Specialized lending program for medium size enterprises and
- Special credit products for small and micro business and individual entrepreneurs

Raiffeisenbank has developed a wide spectrum of instruments that offer a handful of benefits and advantages vs. conventional lending facilities to businesses engaged in export/import activities, retail & wholesale trading or implementing CAPEX projects

We provide the most up to date IT infrastructure & solutions that allow for efficient management of corporate liquidity in all aspects



**Documentary
finance**

**Current accounts &
electronic banking**

Cash management

- All types of guarantees, including tax & customs guarantees
- Documentary collection
- International factoring
- Import and export financing with documentary forms of payments
- Funding under the guarantees of Export Credit Agencies (ECA) and EBRD
- Current accounts in rubles and foreign currencies
- Bank-Client electronic systems
- Cash pooling products
- Acquiring/internet-acquiring
- Cash collection

Raiffeisenbank offers comprehensive range of credit, saving and investment products and banking services to all groups of private individuals tailored to all needs & objectives

For our corporate Clients' personnel we have developed a variety of special lending products that offer additional benefits and convenience



**Personal loans
& deposits**

Mortgage finance

**Credit cards &
Payroll plans**



- Affluent & Premium banking
- Private banking
- Consumer & car loans
- Corporate surety loans
- Client's Top managers loans
- Term deposits in local & foreign currencies and multicurrency deposits
- Mortgage loans to private individuals and corporate employees
- Debit & credit cards
- Corporate payroll and social tax/benefits plans

Raiffeisenbank developed a wide selection of treasury products and services that allow our clients to strengthen their risk management and investment capabilities

We help designing optimal combination and structure of hedging instruments to achieve the target objectives by using profound research and analysis infrastructure



**FX & interest
risk hedging**

**Trading &
investing**

**Custody products
& services**

- Interest & FX rate swaps
- Forwards, futures & options
- FX trading & derivatives
- Bond & securities trading
- Distant FX conversion via R-Dealer
- Depository accounts & management
- Escrow agent services, deal structuring based on escrow accounts settlements

Raiffeisenbank helps businesses access debt capital markets both locally and internationally by offering various opportunities based on solid experience and knowledge our team of seasoned professionals, long-term track record, strong market reputation and the diversity of business contacts within investors' and lender's communities



Debt capital market

Syndicated Lending

Securitization

- Structured financing;
- Corporate bond issues
- Debt portfolio optimization
- Put, call options funding
- Legal /regulatory advisory & support
- Arrangement of syndicated loans for corporations & financial institutions
- Complex investment & project finance
- Securitization of assets
- Credit rating advisory

Ruble bonds





Raiffeisenbank is one of the top Russian players in the local corporate bond market

In the past 5 years our team of seasoned professionals raised more than RUB 1 trillion for corporate clients in public DCM deals

| | | | |
|---|--|---|---|
|  SFC Evropa 14-1A Asset-backed bonds Issue RUB 7 800 000 000 Arranger June 2015 |  ING Bank Bond Issue RUB 10 000 000 000 Arranger May 2015 |  OKEY Bond Issue RUB 5 000 000 000 Arranger April 2015 |  СИСТЕМА Sistema Bond Issue RUB 10 000 000 000 Arranger February 2015 |
|---|--|---|---|

Euro bonds

We help Russian corporations and banks tap resources of international capital markets

| | | | |
|---|---|--|--|
|  Domodedovo Eurobond Issue USD 300 000 000 JLM & Bookrunner November 2013 |  EBRD Eurobond Issue (linked to 3M ROISfix) RUB 3 000 000 000 Sole Lead Manager November 2013 |  Credit Bank of Moscow Eurobond Issue (Subord.) USD 500 000 000 JLM & Bookrunner April 2013 |  PHOSAGRO Eurobond Issue USD 500 000 000 JLM & Bookrunner February 2013 |
|---|---|--|--|

«2013 European
Landmark Deal»



EMEA Finance's Achievement
Awards

«Best financial institution bond»

Syndicated & club loans

Raiffeisenbank is one of the leading arrangers of syndicated financing and club facilities.

During the past 3 years Raiffeisen was among Top 3 arrangers of syndicated and club loans for Russian borrowers*.

Raiffeisen Bank International Group ranked 2nd by number of deals among arrangers in the syndicated loans market in Russia in 2014 in Russia and CIS*.

* Source: Cbonds



Syndicated loan

USD 425,000,000.

MLA

August 2014



Syndicated loan

RUB 8,043,118,200.

MLA

August 2014



Syndicated loan

USD 250,000,000.

MLA

April 2014



Syndicated bridge loan

USD 400,000,000

MLA, Coordinator, Agent

April 2014



Syndicated loan

USD 1,800,000,000.

MLA

April 2014



Syndicated loan

USD 1,500,000,000.

MLA, Bookrunner

January 2014

We extend product and service offering to our local and international Clients beyond pure commercial lending opportunities and instruments. Working in close co-operation with specialized investment units of RBI Group as well as with leading global and local investment banks and firms we leverage Customers' access to ECM funding, provide full-range of investment, financial and M&A advisory services



Equity capital market

- Public equity raising (IPO/SPO)
- Private equity placements
- Share buy-backs

Mergers & Acquisitions

- Buy-side M&A
- Sell-side M&A
- Divestitures

Financial Advisory

- Strategic advisory
- Advisory on improvement of investment case
- Independent business valuation

Mergers and Acquisitions

Raiffeisenbank is a top-5 financial advisor by volume in Russia in 2014 according to Mergermarket

M&A buy/-sell side advisory:

- Full support in valuation, structuring, negotiating and closing
- Acquisition-related funding
- Non-core business disposals
- Management/Leveraged buy-out transactions

Equity Capital Markets

Equity capital raising transactions:

- Private placements
- Mezzanine funding
- Public equity financings (IPO, Follow-on, SPO)

Selected M&A transactions

Not disclosed



Advisory to shareholders of Sovrudnik on sale of the controlling stake in the company to UGC

Financial Advisor

2015

USD 900 m




Advisory to Mordovcement shareholders on sale of 100% equity stake to Eurocement Group

Financial Advisor

2014

Not disclosed



Advisory to shareholders of Slavanka confectionary on acquisition of ORCLA Brands Russia

Financial Advisor

2014

USD 27 m



Advisory to shareholders of Concept Group, women's and children's clothes retailer on sale of stake to AFK Sistema

Financial Advisor

2014

USD 32 m

CONCEPT CLUB

Organization of leveraged buy-out of one of the shareholders of Concept Group, women's and children's clothes retailer

Financial Advisor

2014

Not disclosed



Advisory to shareholders of Fabrikant.ru on acquisition of MICEX-IT, an operator of online marketplace for public procurements

Financial Advisor

2014

- Subsidiary of Raiffeisenbank
- Operating since 2000
- Total assets: RUB 16.7 billion (portfolio of lease contracts*)
- No 3 universal Lessor with foreign capital*
- Wide range of leased assets
- Cooperation with leading car fleet management companies



Industry focus & expertise

Benefits & Savings

Country-wide presence

* - as per EXPERT – RA agency for 2014

- Construction, road construction
- Loading & lifting
- Quarry and earth moving machines
- Passenger cars, trucks and trailers
- Mining equipment
- Processing & Industrial machinery
- Printing and packaging lines
- Food and trade equipment
- IT & Telecommunications hardware & systems
- Long-term investment financing
- Accelerated depreciation
- Corporate fleet finance products
- Offices in Russia's major industrial centers

- Operating since 2003
- Manager of 18 mutual funds
- Total assets under management exceed RUB 35 billion (31/12/2013)
- 2^d largest asset management company in Russia by market share of open-ended funds*
- “AA+” rating from National Rating Agency
- “A++” rating from Expert RA



| Фонды | |
|---|--------------------------------|
| Райффайзен - Акции | Mutual Investment Funds |
| Райффайзен - Облигации | |
| Райффайзен - Сбалансирован | |
| Райффайзен - США | |
| Райффайзен - Потребительский сектор | Discretionary mandates |
| Райффайзен - Сырьевой сектор | |
| Райффайзен - Информационные техно | |
| Райффайзен - Электроэнергетика | |
| Райффайзен - Индекс ММВБ | Institutional investors |
| Райффайзен - Индустриальный | |
| Райффайзен - Азия | |
| Райффайзен - БРИК | |
| Райффайзен - Золото | |

- Wide range of investment products
- Excellent track record
- Professional management team
- Individual fiduciary management
- Individual portfolio management
- Advisory business

* - based on 2014 YE data

- Established in 2009 by largest Austrian insurer UNIQA (75%) and Raiffeisenbank (25%)
- 10th largest life insurer in Russia in terms of written premium
- Products sold exclusively via RBRU
- Over 260 000 clients



Life & other types of Insurance

Saving plans

Private & corporate

- ✓ Financial protection for yourself and your nearest in case unforeseen circumstances
- ✓ Guaranteed payment of savings due by expiration of insurance saving plan
- ✓ Immediate coverage on all sum insured
- ✓ Individual approach to designing key parameters of protection policy, incl.:
 - program duration
 - amount and period of premium payment
 - currency of your contract: USD, EUR, RUR

LEADERS & CONTACTS

*Head of Corporate Banking Directorate,
Board Member*

Oxana Panchenko
opantchenko@raiffeisen.ru

*Deputy Head of Directorate, Head of Regional
Corporate Banking and Corporate Products
Development Division*

Eugene Bogatchev
ebogatchev@raiffeisen.ru

| | |
|-----------------|--|
| Address: | 119002, Smolenskaya – Sennaya, 28 |
| Tel: | +7 495 721 99 00 |
| Fax: | +7 495 721 99 01 |

*Head of Corporate Finance & Investment Banking
Directorate, Board Member*

Nikita Patrakhin
npatrakhin@raiffeisen.ru

Head of Corporate Finance Division

Olga Grigorieva
ogrigorieva@raiffeisen.ru

Head of Documentary Business & Trade Finance Department

Tatiana Ivashkova
tivashkova@raiffeisen.ru

*Head of International, Consumer Goods
and Telecom Division*

Anna Khmelevskaya
akhmelevskaia@raiffeisen.ru

*Head of Natural Resources, Chemicals,
Infrastructure and Energy Division*

Ilya Maly
imaliy@raiffeisen.ru

Head of Middle Market Division

Dmitry Kharin
dkharin@raiffeisen.ru

Raiffeisen Leasing

Managing Director

Galina Maier

maier@raiffeisen.ru

Raiffeisen Capital

Chief Investment Officer

Head of Sales and Marketing Dpt.

Igor Kobzar, CIO

Igor.kobzar@raiffeisen.ru

Konstantin Kirpichev

kkirpichev@raiffeisen.ru

Raiffeisen Life

Head of Sales & Marketing

Alexey Zakharov

Alexey.Zakharov@raiffeisen-life.ru