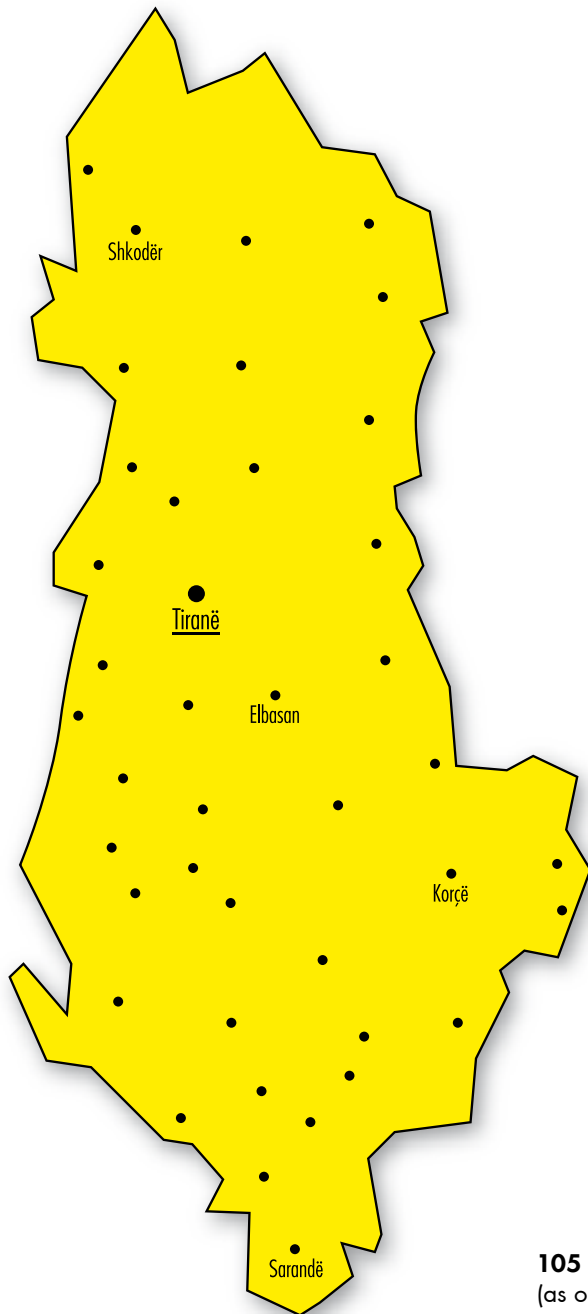




ALBANIA



Size: 28,750 km²

Population: 3.1 million

Currency: Albanien Lek (ALL)

Real GDP growth: 1.6% (2012),
2.0% (2013e), 3.5% (2014f)

GDP per capita (EUR at PPP)
€ 7,900

Source: Raiffeisen RESEARCH, as of May 2013

Raiffeisen Bank Sh. a.

"European Trade Center"

Bldv. "Bajram Curri"

Tiranë

Phone: +355-4-238 1000

Fax: +355-4-2275 599

SWIFT/BIC: SGSBALTX

International Desk

Jorida Zaimi

E-Mail: jorida.zaimi@raiffeisen.al

Phone: +355-4-2381 445 2865

105 business outlets
(as of December 2012)





Raiffeisen in Albania

Balance sheet total: € 2,289 million

Market position of Raiffeisen Bank: No. 1 by total assets

Number of employees: 1,388

as of December 2012

Raiffeisen Bank is the largest bank in the country, holding the number one position in all major key performance indicators. Raiffeisen has been represented in the Albanian market since 2004 by Raiffeisen Bank Sh.a., which was founded in 1992 as Banka e Kursimeve e Shqipërisë. The bank's loan portfolio was about € 1 billion at the end of 2012, while deposits at the same period amounted to € 2 billion.

Raiffeisen Bank offers the full range of banking products and services in the key business sectors in which it operates, namely private individuals, micro, small and corporate business as well as affluent customers.

Raiffeisen has the widest branch network in Albania with 105 locations; more than 1,370 employees serve over 712,875 customers.

Established in 2006, subsidiary Raiffeisen Leasing Sh.a. successfully defended its leading market position during 2012. In 2011, the bank's subsidiary Raiffeisen Pensions was licensed to investment funds and was re-named Raiffeisen Invest. Raiffeisen Invest is the first such company in Albania, and Raiffeisen Prestigij and Raiffeisen Invest in Euro are the first investment funds in the market.

Raiffeisen Bank was named "Best Bank in Albania" by EMEA Finance and Global Finance in 2012.

Shareholder structure:

Raiffeisen Bank International 100%

Product and service range

I. Cash Management service and products

- Current account
- Deposit (term deposit and business saving accounts)
- Domestic and international payments
- Cash collection and transporting
- SWIFT messages
- SWEEP
- E-banking
- Cheques
- Cash management advanced solutions

II. Trade finance products

- a. Letter of credit (import and export letter of credits)
- b. Bank guarantees
- c. Documentary collection
- d. Factoring

III. Financing

- a. Investment loan
- b. Project financing
- c. Short term financing product
- d. Business credit card

IV. Treasury products

- a. Foreign exchange
- b. Fixed income
- c. Derivatives (Forward)



**Raiffeisen Bank
International**