

**Nandita Reisinger-Chowdhury**  
**Head of Department**  
**Country Risk & Portfolio Management**  
**RZB AG**

**Educational Qualifications:**

Master's degree in Economics  
Vienna University of Economics & Business Administration  
Vienna, Austria

Post-Graduate Diploma in International Economics  
Institute for Advanced Studies  
Vienna, Austria

**Employment History:**

10/96- present: Since 2006	RZB-Austria AG Head of Department Country Risk & Portfolio Management
3/95-9/96:	Investment Bank Austria Economist, Country Risk
7/90-12/94:	Independent Trade & Business Consultant Kuala Lumpur, Malaysia
10/88-6/90:	Institute for Advanced Studies Economist, Regional Development and Trade Department of Economics
9/85-8/86:	Austrian Institute of Economic Research (WIFO) Research Assistant

Nandita Reisinger-Chowdhury is Head of Department for Country Risk and Portfolio Management at RZB AG (Raiffeisenzentralbank AG). She heads the department responsible for analysis of country risk, country risk ratings, and managing country risk for the RZB Group of banks. She has been with RZB AG since 1996, and was previously Deputy Head of Department for Country and Bank Risk Management. Prior to joining RZB AG she has held positions at other banks, in academia and has been an independent consultant.

Raiffeisen Zentralbank AG (RZB AG) is the central institute of the co-operative Austrian Raiffeisen Banking Group, the largest banking group within Austria, representing approximately a quarter of the domestic banking market.

RZB has become one of the country's leading commercial and investment banks and a leading player in Central and Eastern Europe. During the last 15 years RZB has shifted its focus from servicing the local co-operative banks to expanding its network into Central and Eastern Europe. Its principal focus as "financial engineer" is to provide a full range of high-quality services to local and international/multinational corporate customers as well as to financial institutions worldwide.

Today, the RZB Group has 15 network banks and two representative offices in 16 CEE markets. With more than 18,500 employees in more than 800 outlets it operates one of the most extensive banking network of the region.