



**Raiffeisen Bank
International**

Member of RBI Group



KOSOVO



37 business outlets
(as of December 2022)

Size: 10,908 km²

Population: 1.78 million

Currency: Euro (EUR)

Real GDP growth: 4.23% (2017), 3.82% (2018),
4.94% (2019), -5.34% (2020), 9.5% (2021),
3.0% (2022), 2.92% (2023f)

GDP per capita (EUR): 5,002

Source: Raiffeisen RESEARCH, as of February 2023

Raiffeisen Bank Kosovo J.S.C.

Rruga Robert Doll no.99
Pristina 10000 - Kosovo
Phone: +381 38 22 22 22
Fax: +381 38 2030 1130
SWIFT/BIC: RBKOKPR"

International Desk

Anita SOPI
E-Mail: anita.sopi@raiffeisen-kosovo.com
Phone: +381 38 22 22 22 184

www.raiffeisen-kosovo.com



Raiffeisen in Kosovo

Balance sheet total: € 1,298 million

Market position of Raiffeisen Bank: No. 1 by loans

Number of employees: 912

(as of December 2022)

RBI started its presence in Kosovo at the end of 2002 by purchasing most of the shares of American Bank of Kosovo. In June 2003, RBI became full owner of the bank and renamed it Raiffeisen Bank Kosovo.

Raiffeisen Bank offers a wide range of banking services and products for all clients: individuals, small and medium-sized enterprises and corporates. From the start, it has been very successful by achieving continuous progress in all product segments, above all loans and deposits.

The bank continually invests in IT and Operations to offer to its customers services based on cutting-edge technology. In recognition of this, it became the first company in the region to be certified by Registered Quality Assurance (LRQA) for ISO 20000. 2021 Raiffeisen Bank Kosovo was recognized as "Best Bank in Kosovo" by the leading financial magazine EMEA Finance.

Shareholder structure:

Raiffeisen Bank International: 100%

Product and service range

Payments/Account Services

Current Accounts
 (Domestic and International) Payments
 Electronic Banking
 Cash Pooling (limited)
 Card Processing (Debit/Credit Cards)
 Card Acquiring
 Payroll

Asset Management

Deposits
 Funds (Bonds, Equity, Multi Asset, ...)

Financing

Overdrafts
 Working Capital Finance
 Term Loans
 Real Estate Finance
 Project Finance

Financing and Management of Receivables

Factoring
 Reverse Factoring
Export Finance
 Documentary Business (L/Gs, L/Cs, Documentary Collections)
 Export/Import Finance

Leasing

Movables
 Immovables

Investment Banking

Debt Capital Markets (limited)
 Loan Syndications

Capital Markets/Treasury

FX (spot, forward)
 IRS
 Money Market
 REPOS
 Brokerage of Equities, bills and funds