



Bosnia and Herzegovina



Size: 51,197 km²

Population: 3.10 million

Currency: Bosnia and Herzegovina Convertible Mark (BAM)

Real GDP growth: 4.20% (2022), 2.00% (2023), 3.20% (2024), 2.00% (2025), 2.80% (2026f), 3.00% (2027f)

GDP per capita (EUR): 9,327

Source: Raiffeisen RESEARCH, as of January 2026

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Raiffeisen in **Bosnia and Herzegovina**



Balance sheet total: € 3,149 million

Market position of Raiffeisen BANK: No. 2 by loans

Number of employees: 1,327

(as of December 2025)

Raiffeisen Bank International has been present in Bosnia and Herzegovina since the acquisition of Market Banka in 2000. Raiffeisen BANK dd Bosna i Hercegovina provides services for around 500,000 customers, including private individuals, corporate customers, as well as small and medium-sized enterprises. The bank is a leader in innovation amongst local banks, continually improving its digital solutions and implementing new systems to meet client expectations and deliver the best possible experien-

ce. As a responsible bank, Raiffeisen BANK focuses on the implementation of ESG principles and sustainability management to create long-term added value for its customers, among others by providing green financial products and services. Raiffeisen Bank is an all-finance institution with its subsidiaries Raiffeisen Invest, Capital, Leasing and Assistance complementing the bank's business scope.

› **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

Asset Management

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

Financing

- › Overdrafts
- › Working Capital Finance
- › Term Loans
- › Real Estate Finance

Financing and Management of Receivables

- › Factoring

Export Finance

- › Documentary Business (L/Gs, L/Cs, Documentary Collections)
- › Export/Import Finance

Leasing

- › Movables
- › Immovables

Investment Banking

- › Debt Capital Markets
- › Equity Capital Markets
- › Mergers & Acquisitions

Capital Markets/Treasury

- › FX (spot, forward)
- › IRS
- › Money Market