Raiffeisen Bank International

Make it happen

Brighter Future Initiative Report

2024/2025

First Publication of our Social Commitment

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In this report RBI denotes the RBI Group. If RBI AG is used it denotes Raiffeisen Bank International AG.
Head Office refers to Raiffeisen Bank International AG excluding branches.

Foreword by the CEO

Dear readers,

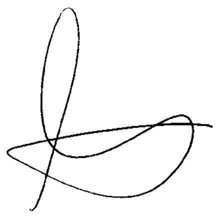
It is a great pleasure to present to you the Brighter Future Initiative Report for the years 2024 and 2025, highlighting our banking group's voluntary commitment to corporate responsibility and community development. In these two years the contributions to society via donations and sponsoring amounted to a total of € 36 million across our group. This achievement reflects our deep-rooted belief in the Raiffeisen principles of cooperation, solidarity, and community engagement, which guide our actions and decisions as a financial institution.

The Brighter Future Initiative was founded to address pressing social challenges and to empower communities across the regions we serve. In a rapidly changing world, we recognize the importance of fostering sustainable development and enhancing the quality of life for individuals and families. This initiative embodies our commitment to not only being a financial partner but also a catalyst for positive change in society.

Through the Brighter Future Initiative, we aim to support societal projects that align with our values and create lasting impact. Our activities' focus is on financial health & inclusion, education, and equal opportunities and culture. Additionally, we encourage our employees to engage in Corporate Volunteering initiatives. Something which is essential for building resilient communities.

I am particularly pleased to see the diverse range of projects across multiple countries that are bundled under this initiative. Each project tells a unique story of hope and progress, demonstrating the power of collective action. From educational programs that empower youth to environmental initiatives that protect our planet, these efforts are a testament to the positive change we can achieve together.

As we look ahead, I remain steadfast in my belief that our commitment to corporate responsibility will continue to guide our path. Together, we can create a brighter future, not only for our clients and stakeholders but for communities across Central and Eastern Europe and our own culture. Thank you for your support and for joining us on this journey towards a more equitable and sustainable world.



Johann Strobl
Chief Executive Officer (CEO)

The Initiative, Social Financing, Diversity and Inclusion

Supporting social and societal causes is a fundamental part of RBI Group's – Raiffeisen Bank International AG as the Austria-based Head Office, its bank subsidiaries in Central and Eastern Europe as well as several financial services subsidiaries in Austria and abroad – corporate heritage and tradition. Through sponsorships, donations, and corporate volunteering, the Group has consistently stepped in to provide assistance where it is needed.

With the launch of the Brighter Future Initiative, RBI Group aims at raising awareness, enhancing its social impact visibility, and encouraging everyone to join and participate. The ambition is to embody its organizational values and uphold the spirit of the founder of the Raiffeisen Banking Group, the social reformer Friedrich Wilhelm Raiffeisen: "What one cannot achieve alone, many can."

One of the most important cornerstones is the Stepic CEE Charity which is committed to this vision. The organization promotes and supports in particular children, adolescents, and women in Central and Eastern Europe who are in social, economic, or health distress, especially in crisis regions. RBI provides the Stepic CEE Charity with access to its infrastructure. In addition, employees can support it during working hours as part of RBI's Corporate Volunteering Initiative.

Focus of the Brighter Future Initiative is on the following five pillars:

- Youth and Education
- Financial Education
- Equal Opportunities
- Arts and Culture
- Corporate Volunteering

Most of RBI Group's initiatives and engagements can be categorized according to these pillars. Those which do not fall under one of these categories but also significantly contribute to society were summarized in a special chapter.

RBI Group dedicated in 2024 a total of slightly more than € 16.7 million in donations and sponsoring. In 2025 this amount reached € 19.2 million. In both years the vast majority – more than 60 per cent – was donated to a variety of projects. An overview of the most important donations and sponsorships is given from page 7 onwards.

Social Financing and Financial Inclusion

As a bank we have the possibility to positively impact the communities we serve also through our core business. Hence, we offer financial products and services in a way that its customers feel supported in their transformation towards a sustainable future. By providing **social financing** RBI Group enables a wide range of activities for society and facilitates supporting community well-being.

As of 31 December 2025, social loans (including utilized and unutilized lines) for corporate and institutional customers (excluding mid-market customers) amounted to € 902 million. Out of € 854 million of utilized volume, 73 per cent focused on "access to essential services", 26 per cent related to "training and education", and 1 per cent related to "employment generation".

With the utilized volume in the category "access to essential services" (€ 624 million) for example, the following areas are primarily covered in financing activities at RBI AG: health and healthcare (hospitals and clinics, care facilities), regional development and infrastructure (e.g. school buses, road construction and renovation, etc.), and drinking water supply. Whereas subsidiary banks in CEE mainly cover health and healthcare (hospitals and clinics, care facilities, etc.), regional development and infrastructure (road construction and renovation, bridge renovation, provision of high-speed internet access in rural areas, etc.). Small and medium-sized enterprises are the backbone of CEE economies, accounting for a significant share of employment, innovation, and Gross Domestic Product. Loans provide small and medium-sized enterprises with the necessary capital to invest, allowing them to generate economic value and contribute positively to societal development. However, many small and medium-sized enterprises face challenges in accessing affordable financing. By bridging the gap between financing needs and access to funds for small and medium-sized entities as well as mid-market customers, RBI strives to promote the growth of businesses that provide demonstrable benefits to society. Examples include the creation of jobs, and support of businesses that meet specific criteria, such as being in less developed regions or being majority-owned by women. In 2025, the total volume of social financing for small and medium-sized enterprises (including mid-market customers) amounted to € 2.34 billion. The amount of social financing newly granted totaled € 1.06 billion.

An important topic for RBI as a responsible banker is the **financial inclusion** of vulnerable groups. Being financially included has a direct positive impact on vulnerable groups such as microbusinesses, people with disabilities, low incomes or who are in financial need as it improves their opportunities. Thus, RBI strives to remove any further barriers for the consumers to its products and services and has taken various measures, such as barrier-free branch access or website adaptation for people with visual impairment. Regarding the accessibility of banking products and services, different channels are offered such as mobile banking applications, web-based internet banking, as well as traditional brick & mortar branches and remote advisory services (using either phone or video calls). RBI offers various financial education programs that are not only intended for its customers, but the public.

Fostering Diversity and Inclusion at RBI Head Office

Furthermore, RBI is dedicated to reducing societal inequality through strong diversity management, particularly in empowering women, employing individuals with disabilities, and supporting members of the LGBTQIA+ community. In addition, the bank believes that its commitment to diversity fulfills an important social function and enables it to serve as a role model. By creating an inclusive working environment, everyone can be themselves. Diversity can positively impact individual employees by fostering a sense of inclusion and belonging, enhancing job satisfaction, and providing opportunities for personal growth. It can also expose employees to different perspectives, improving cultural competence and broadening their worldview.

RBI's Guiding Principles for Diversity and Inclusion are:

- **Leadership:** RBI's leaders actively champion Diversity, Equity and Inclusion (DEI), integrating these values into their everyday decisions and leadership practices.
- **Culture:** the bank cultivates a culture where every individual feels empowered, respected, and valued. It proactively prevents, identifies, and addresses any incidents of discrimination and/or harassment, promoting a safe and welcoming environment for all.
- **Decision-Making:** RBI commits to recognizing and mitigating unconscious biases to ensure that decisions related to employees – from hiring, to promotion and terminations – are fair and equitable based on skills, performance and potential.
- **Data-driven:** RBI is committed to maintaining transparency and accountability in all DEI efforts. The bank systematically collects, analyses, and reports data to continuously measure and enhance the impact of its DEI initiatives, ensuring continuous improvement.
- **Stakeholders:** the bank is dedicated to understanding the diverse needs of its customers and employees. By nurturing a diverse workforce, it aims at delivering superior experiences to stakeholders, ensuring that its employees and customers receive high quality service and support.

A significant milestone of the diversity journey at RBI Head Office is the active sponsorship of LGBTQIA+ initiatives by the members of the Management Board. Their engagement with the EMBRACE network underscores the leadership's commitment to inclusivity. In June 2025, the Management Board, alongside EMBRACE members and staff representatives, raised – as in previous years – the rainbow flag, symbolizing solidarity and support for LGBTQIA+ rights. Public awareness campaigns, including the display of flags at office locations, reinforce this commitment to both employees and customers. RBI Head Office prioritizes creating an inclusive work environment, free from discrimination based on sexual orientation or gender identity. The EMBRACE community organizes regular after-work events, fostering informal interactions among employees. Special events, such as the Queer City Walk and RBI Pride Day Celebration, further highlight the bank's dedication to diversity.

RBI's commitment extends beyond internal initiatives, as evidenced by the signing of the national diversity charters by its subsidiaries in Prague, Zagreb, Bucharest, and Bratislava. Raiffeisen Bank S.A. in Bucharest is a founding member of the Romanian Diversity Chamber of Commerce, and Raiffeisen Bank in Kosovo proudly endorses the Women Empowerment Principles through UN Women.

To enhance understanding of diversity issues, RBI offers a range of training programs. In Romania, all employees participate in trainings on harassment and discrimination, while workshops engage 150-200 participants. Similar initiatives in Hungary and Slovakia focus on recognizing and combating discrimination in various forms. Additionally, tailored training for leaders across the Group raises awareness and equips them to foster inclusive workplaces.

Through these comprehensive efforts, RB AG is dedicated to promoting diversity and inclusion, paving the way for a brighter future for all employees.

Audit "BerufundFamilie" – RBI AG is a Family-Conscious Employer

In order to make a supportive work environment happen – RBI strives to be a family-conscious employer, recognizing the changing needs and priorities of its employees and creating a working environment that supports all individual life phases of its employees. The recent re-certification of "berufundfamilie" is another milestone on the way to becoming a family-conscious employer.

Nina Diglas (left) and Susanne Raab

In January 2024, 112 domestic companies, universities and care facilities were recognized for their commitment to greater family friendliness at a ceremony attended by Austria's Family Minister Susanne Raab. RBI Head Office received the state-approved certificate "berufundfamilie" for its family-friendly personnel policy for the second time, with the basic certification being awarded in 2020. The re-certification gave the bank the opportunity to reflect on the current status regarding the compatibility of family and career and to work out which aspects it would like to focus on more in the next three years.

Nina Diglas from Group People, Culture & Organization received the certificate and summed up, "The re-certification as a family-conscious employer affirms our commitment to building a framework for every phase of an employee's working life. This state-approved certificate supports us in our endeavor to become an employer of choice for talented and diverse people."

Empowering Women: RBI's first Career Conversations networking event

In March 2025, RBI hosted a highly successful networking event, addressing women aspiring to leadership positions within the company. Organized by Group People, Culture & Organization and the Employee Resource Group, LeadUp, the event was a key initiative in promoting gender equality and enhancing career development opportunities for women at RBI. More than 40 women took the chance to profit from a dynamic speed-dating format.

The Projects of the Brighter Future Initiative

Youth and Education

RBI Group is dedicated to ensure equal access to education. Youth education is crucial for fostering a brighter future, particularly for underprivileged children who often face significant barriers to learning. Education serves as a powerful tool that opens doors to opportunities, empowers individuals to realize their full potential, and combats the cycle of educational poverty that can trap families for generations. By providing access to quality education, young people shall not only be equipped with essential skills and knowledge but they shall also gain confidence and resilience, enabling them to navigate life's challenges. This commitment to education is especially vital in marginalized communities, where the lack of resources and support can hinder a child's development and limit its prospects.

These initiatives are designed to address the unique needs of underprivileged youth, fostering inclusive environments where every child can thrive. By investing in education, the bank does not only aim at changing individual lives, but also at nurturing future leaders and innovators who will contribute positively to society.

RBI / Stepic CEE Charity – Future in the School Bag Campaign

According to UNICEF, nearly one fifth of the world's children will never have the chance to attend school. The School Bag Campaign is run by the Stepic CEE Charity, which is embedded in RBI, aims to combat educational inequality and make access to education a reality for all. Ensuring equal opportunities is one priority, and the doors to learning should be open to everyone. For many children, receiving a school bag is not only a practical necessity but also a source of motivation and joy.
The School Bag Campaign was launched in 2013 for the first time, beginning with fewer than 70 schoolbags. But thanks to the growing support each year, the campaign has flourished.

Year after year, more people have joined the initiative, transforming it into a powerful project with real impact. Several years later, in 2024, with the support of generous sponsors, donors, and partners, it was possible to donate the outstanding number of 1,980 schoolbags to children in Bosnia and Herzegovina, Romania, and Kosovo.

Raiffeisen Bank Ukraine – Kids Safe Haven

In 2024, Raiffeisen Bank, with the support of the Stepic CEE Charity Foundation, launched the "Kids Safe Haven" program to support children affected by the war in Ukraine.

Within the program, grants of up to € 5,000 are provided for repairing and equipping educational, healthcare, and social infrastructure facilities.
In addition, the expansion of educational opportunities for children as well as the recovery and rehabilitation, including psychological support for those affected by the war are supported.

Kids Safe Haven brings help where children need it most: in remote communities, small towns, and villages that are often left outside the focus of large charitable projects. In 2024 and 2025, the program already provided 95 grants totaling nearly to € 400,000.

Raiffeisen Bank Hungary – The Large Sport & Instrument Selection

The Large Sport & Instrument Selection is Hungary's largest interactive event that invites children, youth and families to explore together over 100 different sports and 20+ musical instruments. With professional coaches and music instructors present, attendees can physically try out sports or instruments, attend live demonstrations, open trainings, and live music performances — giving real opportunities rather than purely theoretical exposure.

By supporting this program in 2025 already for the fourth time Raiffeisen Bank actively invests in the physical, cultural and social development of the younger generations.

Raiffeisen Bank Croatia – SOS Children's Village Lekenik

The bank donated a solar power plant to be built in the SOS Children's Village Lekenik for its energy independence and financial savings. This institution cares for 240 children without parents and appropriate parental care. Its goal is to create a family for neglected children and teach them the right values so that they can easily step into adult life and become valuable members of society.

The project plan is to build a solar power plant in two phases: the first phase was completed in autumn 2025 and includes the solar power plant on the premises of the Community Center and the Kindergarten. The second phase is planned for 2026 and will involve the family houses in the Children's Village. All facilities will be connected to the grid through a single metering point. It is the first solar village in Croatia with a total capacity sufficient to meet the needs of the Children's Village. The project is realized in collaboration with two other donors. Half of the project's funds are donated by the bank.

Raiffeisen Bank Kosovo – Digital Skills Festival

The bank sponsored the "Digital Skills Festival", a collaborative initiative aimed at enhancing digital education. By connecting academia with the private sector, this festival addressed the growing demand for skilled professionals in the digital economy. The event's focus was on the "Twin Transition" which underscores the importance of integrating digital technologies with sustainable practices. Benefiting around 100 students from public universities, the festival served as a dynamic platform for knowledge exchange and innovation.

Raiffeisen Bank Serbia – Faculty of Fine Arts, University of Belgrade

The bank pledged support to the Faculty of Fine Arts at the University of Belgrade to acquire essential equipment for creating educational materials for art subjects for the 2025/2026 academic year.

By investing in this initiative, the bank aims to provide students with the necessary tools to explore their artistic potential and develop their skills in a supportive environment, thereby reinforcing the vital connection between education, culture, and community well-being.

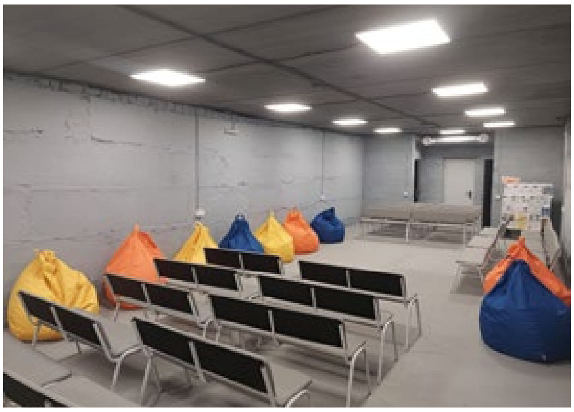
Raiffeisen Bank Kosovo – ATOMI Institute

The bank has a longstanding commitment to supporting ATOMI, an institute dedicated to nurturing intelligence, talent, and leadership potential among children in Kosovo. Through this partnership, the bank helps to empower future generations by providing opportunities for gifted children to develop their skills, pursue higher education, and contribute meaningfully to their communities.

This collaboration not only strengthens the country's education and innovation ecosystem but also creates a valuable pool of future skilled employees who can drive progress in various sectors, including finance, technology, and entrepreneurship.

Raiffeisen Bank Ukraine – ZAKHYSTOK: Safe Education

RBI's Ukraine subsidiary, together with the Kyiv School of Economics, is implementing the "ZAKHYSTOK: Safe Education" program, aimed at creating safe learning conditions for children during the war. Its key focus is equipping schools with shelters. The bank invested € 1 million in the project, which has enabled the construction of over 100 shelters across the country. As a result, more than 40,000 children were able to return to in-person learning. The program addresses a critical societal need for safe education and proves that even in times of war, children have the right to study in safety, experiencing normal school life and socialization.



Raiffeisen Bank Bosnia and Herzegovina – FIT Coding Challenge FITCC 2025

The bank engaged in the FIT Coding Challenge which is one of the most prominent competitions in the field of programming in Bosnia and Herzegovina and beyond. All competitors benefit from gaining experience in teamwork, developing communication skills, receiving and working on project tasks, preparation for the future work environment, developing software solutions and improving their presentation skills. Additionally, all participants of the competition had the opportunity to meet leading employers in the field of information technology.

Raiffeisen Bank Serbia – Stat Mod

This donation supported the StatMod conference, which focused on statistical modelling and its applications. It is organized by the Faculty of Mathematics at Belgrade University. The project addressed the need for advanced education and research in statistical modelling, fostering good cooperation with the Faculty of Mathematics. The initiative promotes academic excellence, encourages collaboration among students, researchers, and professionals, and enhances the quality of education in the field of mathematics and statistics.

Raiffeisen Bank Hungary – Gábor Dénes Award

The Gábor Dénes Award encourages scientific and technological development among young researchers. The foundation nurtures talent, fosters innovation, and preserves the legacy of Dénes Gábor.
This initiative plays a vital role in advancing research and maintaining competitiveness in the global science and technology landscape.

The Gábor Dénes Foundation supported numerous individuals over the years, including a significant number of young researchers, engineers, and innovators. Through its awards, scholarships, and grants, the foundation assisted hundreds of talented individuals in advancing their education, conducting research, and developing new technologies.

Raiffeisen Bank Kosovo – Cybersecurity Defense Challenge

In February 2025, the bank supported the International Cybersecurity Defense Challenge, an event that brought together students from universities across Kosovo, the neighboring countries, and Iowa State University to tackle complex cybersecurity challenges. The event was held at the Technical Faculty of the University of Prishtina and featured around 30 teams.

The competition provided a valuable platform for students to learn, network, as well as to raise awareness about the growing importance of cybersecurity capabilities in Kosovo. Similarly, the bank supported students from Kosovo in preparing for their participation in the European Cybersecurity Challenges by sponsoring training bootcamps designed to enhance their skills and readiness.

Raiffeisen Bank Croatia – Ku-Kuc Box

The bank donated to the organization "Center Tell me a Story" (Centar Pričaj mi), for their initiative "Ku-Kuc Box". This kind of box is a tool that encourages the socio-emotional development of children aged 3 to 8 years and helps adults in raising and connecting with children. It was designed by psychologists from the Center and produced by socially disadvantaged groups integrated into the working community from seven Croatian associations and cooperatives. In cooperation with the Society for Improving the Quality of Life of Poor and Uncared Children "Mali Zmaj", the bank donated "Ku-Kuc boxes" directly to the addresses of 30 families with lower financial status throughout Croatia.

Financial Education

Financial education is crucial in today's complex economic landscape, as it equips individuals with the knowledge and skills needed to make informed financial decisions. Under-standing fundamental concepts such as budgeting, saving, investing, and managing debt empowers people to take control of their financial futures. With the rise of consumer debt and financial products, individuals who lack financial literacy may struggle to navigate their options, leading to poor financial choices that can have long-lasting conse-quences. By fostering financial education, society can help individuals build a solid foundation for financial stability and success.

Moreover, financial education plays a vital role in promoting economic well-being at both individual and community levels. Educated consumers are more likely to participate in the economy, invest wisely, and contribute to their communities, ultimately driving economic growth. Financial literacy also enhances resilience against economic shocks, enabling individuals to manage unexpected expenses and plan for retirement effectively. As financial systems and products become increasingly complex, the importance of financial education cannot be overstated; it is essential for fostering informed decision-making and ensuring a more financially secure future for all.

Tatra banka Slovakia – Kids Banking App TABI

In 2024 Tatra banka successfully introduced the Kids Banking App TABI in Slovakia. The app is dedicated to teaching children essential financial concepts, equipping them with the skills to manage money effectively. By integrating engaging lessons on saving, spending, and budgeting, the bank empowers young users to make informed financial decisions. This focus on financial literacy addresses the critical need for early education in managing personal finances, ensuring that children are prepared for a financially responsible future. In 2025 Tatra banka has enhanced this initiative by a new financial literacy textbook TATRA SCOOL – a guide to financial literacy for children aged 8 and older. It brings together what children enjoy with what they need for life in one place. In 12 thematic chapters, they complete various tasks and can also enrich their knowledge through video lessons available online. The textbook was created in collaboration with the educational organization Junior Achievement Slovakia.

Raiffeisen Bank Kosovo – Financial education for SMEs

The bank partnered with the ECIKS organization on a project designed to enhance financial literacy for entrepreneurs, particularly SMEs, which are the backbone of Kosovo's economy. This initiative included a series of workshops tailored to SMEs, focusing on key financial concepts critical for business growth, such as budgeting, financial planning, investment, and savings. A central theme throughout the sessions was the importance of transparency and declaring turnover to state authorities, which plays a crucial role in building credibility with the banking sector and fostering business growth. The workshops, held in different regions across the country, were attended not only by the bank's clients but also by other enterprises interested in strengthening their financial knowledge.

Raiffeisen Bank Ukraine – Financial Literacy Project

The bank is implementing the "Financial Literacy" project, aimed at developing knowledge and skills in financial management among children and adults. In 2024, the bank provided training to more than 500 children in schools across the country, helping to build a solid foundation of financial culture from an early age. In 2025, the project's focus shifted towards stronger business engagement: 95 children of bank employees received training, and a partnership with the bank's client KFS was launched. In addition, the project is committed to raising financial awareness among adults by creating online courses and publishing articles that encourage responsible financial behavior across different audiences. The program addresses a critical social need – the development of financial culture in Ukraine – and demonstrates that investment in education in this area creates the basis for economic stability and a confident future for the next generations.

Tatra banka Slovakia – Financial Health Education

The Slovak bank emphasized the importance of financial health education by providing clients with essential knowledge to secure their financial futures. Its program focused on investing and supplementary pension savings. Through engaging campaigns and educational resources, Tatra banka helps clients to understand the principles of investing and the significance of early pension savings, empowering individuals to build a brighter financial future.

Raiffeisen Bank Czech Republic – Bankers to Schools

Together with the Czech Banking Association, the bank organized 114 workshops across the country. Children learned how to manage money wisely,

to recognize the risks of the online world, and to protect themselves from cyberattacks. In total, 2,850 students joined the project in the classrooms. Practical tips, real-life examples, and open discussions showed children finance and cybersecurity in a way different from what they know from textbooks. The workshops were provided by 75 volunteers from the bank.
The 2025/2026 school year marks already the 12th edition of this cooperation.

Raiffeisen Bank Albania – Know Your Money 4 Program

The bank in Albania is committed to empowering the local youth through financial education. The "Know Your Money 4" program has reached almost 1,200 high school students, equipping them with essential money management skills in a fun and accessible way.

This initiative not only provides valuable lessons but also encourages students to lead discussions about finance among their peers, fostering a culture of financial literacy and confidence among young people.

Raiffeisen Bank Romania – Financial Literacy for Youth

To contribute to the education of the younger generation on responsible financial behavior is a priority of the Romanian unit. Through hands-on activities and engaging learning modules, students discover the crucial connection between money management and environmental sustainability. This partnership with Junior Achievement has been running now for 15 years. The project involves 40,000 young learners studying in 1,065 schools and high schools participating in financial literacy classes. It demonstrates a strong commitment to equipping students with essential financial skills for their professional careers. This is – apart from a significant financial contribution – also underlined by 70 Raiffeisen Bank employees volunteering more than 450 hours in the classrooms over the past two years.

Tatra banka Slovakia – Virtual Reality Generation Project

The bank launched the VR Generation project, where students explore finance through the captivating lens of the Slovak rapper Ego. This innovative app engages high school students in an exciting and interactive way, making financial topics accessible and memorable.

With over 10,000 students benefiting from this initiative, Tatra banka demonstrates a commitment to fostering financial literacy among youth, ensuring that the next generation is equipped to make wise financial choices.

Raiffeisen Bank Czech Republic – Minecraft "My Financial Quest"

The Czech unit introduced "My Financial Quest", an innovative Minecraft project aimed at boosting financial literacy among children. This engaging series of stories and mini games makes learning about finance fun and interactive.

By incorporating Minecraft into the classroom, the initiative provides a unique way for students aged 8 to 15 to explore financial concepts. The game is designed as a series of four sequential stories and mini games that can be played during a school lesson. Each story has its own game mechanics and interactive tasks that deepen the understanding of the topic.

Minecraft is very popular with children across all age groups, and many schools are already using it to teach subjects such as chemistry and physics.

Raiffeisen Bank Albania – Money Quiz

The Albanian unit supported the 6th edition of the "Money Quiz" during the Global Money Week. This exciting event aiming at increasing the county's youth financial knowledge brought together more than 900 students from across the nation, turning financial learning into a fun competition.

By fostering collaboration and friendly rivalry, the initiative helps young people deepen their financial knowledge and feel empowered to make smart financial decisions, illustrating the positive impact of collective efforts in promoting financial literacy.

Tatra banka Slovakia – Digital Security Initiative

The bank is also dedicated to enhancing digital security awareness. The initiative educates clients and employees about cyber threats, ensuring a comprehensive understanding of how to protect finances in the digital age. Through engaging campaigns and expertled presentations, the bank reaches diverse audiences to foster a culture of safety and security, prioritizing digital literacy and safeguarding clients in a rapidly evolving digital landscape.

RBI AG – Financial Data Lab Project (Engelbert Dockner Foundation)

By promoting scientific research in endowment management at Wirtschaftsuniversität Wien (WU, University of Economics), the bank ensured that finance students acquire essential skills in handling financial data. This initiative not only enhances the students' learning experience but also boosts the efficiency of researchers, fostering a vibrant academic environment. The Financial Data Lab is a dedicated space, equipped with advanced workstations and licenses like Bloomberg that shall nurture the next generation of finance professionals and researchers.

Raiffeisen Bank Bosnia and Herzegovina – Economics Olympiad

By sponsoring the Economics Olympiad the bank contributed to an important financial literacy initiative. It is a nationwide competition held in June 2025 for high-school students aged 14-20 across the country. This initiative combines economic theory with practical financial literacy tasks and aims to spark young people's interest in economics through a competitive, educational format. It also helps developing their analytical and essential financial skills, strengthening both economic and financial literacy.

Equal Opportunities

Equal opportunities are the cornerstone of a just and thriving society. They empower individuals from all backgrounds to pursue their dreams, achieve their potential, and contribute meaningfully to their communities. By supporting that everyone has access to the same or at least similar resources – whether in education, employment, or social support – the bank fosters an environment where diversity is celebrated, and every person can shine. This commitment to equality not only uplifts individuals but also strengthens communities, paving the way for a brighter, more inclusive future.

The importance of equal opportunities is reflected in the various initiatives undertaken across the region. These projects aim to break down barriers and provide support to those who need it most, ensuring that everyone has a fair chance to succeed. By focusing on empowerment and inclusion, these initiatives contribute massively to social cohesion and promote a sense of belonging for all.

Raiffeisen Bank Ukraine – Accessible Branches and Services

The bank invested over € 2.67 million in barrier-free infrastructure and services. By August 2025, 78% of the branch network are externally accessible, and 61% are fully inclusive. All ATMs feature basic accessibility (tactile markers, centering button, headphone jacks, bilingual menus), while 224 ATMs (in 76% of branches) are fully adapted for visually impaired and wheelchair users with correct height, Braille stickers, and voice guidance.

Services also address diverse client needs: online sign language translation is available in the contact center, while people with disabilities can receive bank cards delivered directly to their homes. Branch and contact center staff receive regular trainings on inclusive service for veterans and clients with disabilities, ensuring empathy and professionalism in every interaction. The Bank also launched the "Gratitude Card" for veterans that is already used by more than 700 customers and partners with the "Barrier-Free Movement" to create accessible city routes.

The program is permanent and continues to scale, with plans for further branch and ATM adaptations, WCAG-compliant upgrades of the MyRaif application and website, and service and products improvements guided by customer experience studies of people with disabilities and veterans.

Raiffeisen Bank Serbia – Budimir Boško Kostić Foundation

The Humanitarian Foundation "Budimir Boško Kostić" was established to honor the legacy of the Serbian bank's first General Director.

This foundation is committed to promoting humanitarian goals, including human rights, democratic values, and gender equality, while also enhancing social and healthcare services, education, and cultural initiatives. By focusing on vulnerable groups such as people with disabilities, children, youth, and the elderly, the foundation aims to create a more equitable society while promoting transparency and addressing the challenges of environmental degradation.

Supported by the bank, the foundation plays a vital role in achieving these objectives. Since its establishment in 2008, the foundation has successfully supported over 200 projects, making significant donations to organizations like UNICEF thereby reinforcing its commitment to social responsibility and community welfare.

Raiffeisen Bank Kosovo – Wings for Life and Fun Run Kids

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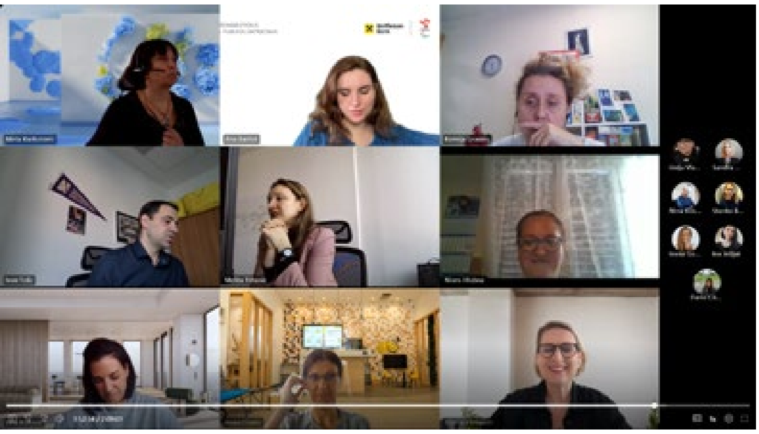
n 2025, the bank took part in the course of a group-wide initiative in the global "Wings for Life World Run", an international event held simultaneously in many countries with one shared mission: to run for those who cannot. By registering through the Red Bull Wings for Life, participants contributed directly to research aimed at finding a cure for spinal cord injuries. The bank covered the registration fees for colleagues who joined, reinforcing its commitment to meaningful charitable initiatives. The run was part of an active weekend in Gërmia Park, which also included the Fun Run Kids event and several other races of varying distances.

Raiffeisen Bank Croatia – Rendezvous with the Paralympians

The support of "Rendezvous with the Paralympians," a transformative project by the Croatian Paralympic Committee, was designed to promote diversity and inclusion, this online workshop allows employees to engage with Paralympians and explore the incredible strengths individuals with disabilities bring to the workplace. This initiative not only fosters a culture of acceptance but also aligns perfectly with the bank's commitment to creating a more inclusive environment for all employees.

This unique initiative involved 50 employees from various backgrounds, providing them with valuable insights and perspectives on inclusivity. By participating in motivational sessions and group discussions, employees can challenge their perceptions and contribute to a workplace that values diversity.



Raiffeisen Bank Albania – Lots of Socks

The bank teamed up with Down Syndrome Albania for the inspiring "Lots of Socks" campaign, which aims to raise awareness about Down syndrome and encourage inclusivity. By inviting people to wear mismatched socks, this campaign served as a powerful symbol of acceptance and celebration of diversity.

Through this campaign, the bank not only honored the unique abilities of individuals with Down syndrome but also calls for greater understanding and respect for those with intellectual disabilities. The "Lots of Socks" initiative serves as a reminder that embracing differences enriches our communities and cultivates a spirit of empathy and support.

RBI / Stepic CEE Charity – Cesta von

Cesta von (Way Out) is on a mission to empower women from underprivileged communities by training them as "Omamas" (grandmothers). These dedicated individuals conduct weekly lessons with children and their parents, focusing on essential skills for healthy child development. Each hour-long session includes engaging activities that promote cognitive and motor skills for the children, while simultaneously helping parents enhance their caregiving abilities. By fostering a supportive environment, Cesta von aims to break the cycle of generational poverty, creating pathways to self-sufficiency through education and employment.

The Omama program places a strong emphasis on the critical first 1,000 days of a child's life, recognizing that early stimulation is vital for brain development. By integrating Roma children into early care programs, the initiative significantly boosts their chances for future educational success. There are around 50 Omamas actively supporting more than 800 children and their families in marginalized communities.

In Slovakia, many children face the harsh realities of generational poverty, particularly in marginalized Roma communities where toxic stress can hinder brain development. This challenging environment often leads to developmental delays and difficulties in academic and social integration. Cesta von's Omama program is a beacon of hope, providing essential support that not only nurtures children's growth but also empowers families to thrive, paving the way for a brighter future.

Raiffeisen Bank Ukraine – U&WE HUB

In 2025, the bank continued its strategic partnership with the Ukrainian Women Entrepreneurs hub (U&WE HUB) – a nationwide community that supports women in building and growing their businesses amid war-time challenges. U&WE HUB unites more than 8,000 women entrepreneurs and provides a space for learning, mentorship, networking, and the development of sustainable, socially impactful businesses.

The bank contributes to the educational pillar of the program by training women entrepreneurs on essential financial and business topics, including choosing banking products and service packages, financial monitoring and its importance for business security and reputation, an overview of banking services, and the role of insurance as a vital protection tool for businesses during wartime. This initiative strengthens gender equality, supports inclusive economic growth, and creates long-term opportunities for women across Ukraine.

Raiffeisen Bank Hungary – Suhanj! Foundation

The Hungarian unit is dedicated to ensuring inclusive sports opportunities through its support of the Suhanj! Foundation which was given already for the sixth time. This initiative provides a space where individuals with and without disabilities can engage in physical activities together, promoting health, social integration, and overall well-being. By encouraging participation in sports, the bank helps to create a more inclusive society where everyone can enjoy the benefits of an active lifestyle.

CEO György Zolnai (left) hands over a cheque

Raiffeisen Bank Bosnia and Herzegovina – Women in Adria

The bank sponsored "Women in Adria," a vibrant platform dedicated to enriching the lives of women in the Adria region.

This initiative connects businesswomen through online and offline networking, professional development, and mentoring opportunities. By supporting approximately 200 women entrepreneurs, regardless of their client status, the bank helps to create an equitable market where women can thrive and compete confidently.

RBI AG – Nachbarinnen

RBI AG supported the Austrian "Nachbarinnen" (female neighbors) program, which empowers social assistants to engage with their communities and address social imbalances. Operating outside traditional office settings, these dedicated professionals visit families in their homes, offering guidance and strategies to improve living conditions. By fostering self-empowerment and motivation, Nachbarinnen enables individuals to take charge of their lives and embrace their roles in society with renewed confidence.

Since its founding in 2013, around 4,200 people have been guided toward a self-determined life. RBI AG has been supporting this initiative since 2018.

Raiffeisen Bank Ukraine – Smilivi Grant Program

The bank has implemented the 'Smilivi' grant program, aimed at promoting entrepreneurship among internally displaced persons, veterans, and vulnerable groups. This initiative not only provides financial support but also offers training in business fundamentals, helping participants develop their entrepreneurial skills. Over three waves of the program more than 100 veteran businesses and above 60 small enterprises have been financed, creating over 700 jobs and fostering economic resilience in war-affected regions.

Raiffeisen Bank Albania – Queer Film Festival

The bank continued its journey toward a more equal and inclusive society by supporting, for the third consecutive year, one of the most meaningful cultural and diversity-focused events in the country: the 5th edition of Queer Film Marathon Tirana.
This was more than just a film festival, it became a powerful space for dialogue, where the cinema screen turned into a window for understanding the lives, challenges, and dreams of the LGBTQ+ community. Through film – an art form that connects us all on a deep and universal level – bridges of empathy and mutual respect were built, reaching far beyond the cinema walls.

Raiffeisen Bank Serbia – New Year's Gift Bags

A matched giving initiative to provide New Year's gift bags for underprivileged children in childcare institutions was initiated by the bank. By matching employee donations, it doubled the impact of this heartfelt project, ensuring that children receive joy and happiness during the holiday season. This initiative not only enhances holiday experiences for these children but also fosters a sense of community and generosity among employees, encouraging them to engage in meaningful charitable activities. The distribution brought smiles and happiness to children.

RBI AG – Ich bin OK

RBI AG sponsored the "Ich bin O.K." Dance Company, which promotes inclusion in the arts for individuals with and without disabilities. This dance company, located in Vienna, enables people with disabilities to participate in art and cultural life, with numerous dance performances in Austria and Europe. A dance couple from "Ich bin O.K." Dance Company participated in the famous Viennese opera ball opening. They also teach dancers with disabilities in order to become dance teachers themselves and share their expertise.

With around 100 members, the dance company not only supports social inclusion but also raises awareness about the importance of diversity in cultural life, giving all individuals a chance to shine on stage.

Raiffeisen Bank Kosovo – Cooperation with CEL Kosova

During the first week of June in line with official opening of the pride week, Raiffeisen Bank Kosovo raised the LGBTQI+ flag highlighting its strong commitment to diversity, equality, and inclusion. The bank also signed a Memorandum of Cooperation will CEL Kosova to provide free training in career counseling for the LGBTQ+ community, facilitated by its experts, and to proactively share information about career opportunities at the bank.

Raiffeisen Bank Ukraine – Okhmatdyt children's clinic

The bank made a significant contribution to the Okhmatdyt children's clinic, which was damaged during the war. By its donation the bank helped to restore critical care for children in need. This initiative underscores Raiffeisen Bank's commitment to supporting the most vulnerable, ensuring that children receive the medical attention they deserve during challenging times.

Okhmatdyt is the largest clinic in Ukraine, providing critical care to children. The charitable contribution helps the hospital to continue providing quality medical care.

Raiffeisen Bank Hungary – NENESZ

The bank supported the International Federation of Nurturing Communities for Hungarian Children (NENESZ), which focuses on nurturing the talents of children living without families. By organizing sports and cultural events, NENESZ promotes equal opportunities and targets crucial issues such as child abuse. This holistic approach aligns with the bank's mission to support vulnerable populations and contribute to a more equitable society.

Raiffeisen Bank Bosnia and Herzegovina – Associations that care for children with special needs

The bank launched a charitable initiative that allocates funds for every transaction made using the Raiffeisen Mastercard Shopping card. With a generous donation to three selected organizations, this initiative supports vulnerable groups, including children with developmental difficulties and those in need of a safe upbringing.

By donating 0.1 KM (Convertible Mark, equals to € 0.05) from each transaction, the bank and its clients are making a significant impact, ensuring that essential support reaches those who need it most.

Raiffeisen Bank Croatia – Children First Project

The "Children First" project in Croatia focuses on providing psychological support to children and parents facing difficult circumstances. The initiative aims to offer counseling services and raise awareness about the importance of stable family environments for children's development.

By conducting individual and family counseling sessions, the project directly impacts 100 children and their parents, promoting healthier family dynamics and addressing the emotional needs of vulnerable youth.

Raiffeisen Bank Ukraine – Brave

"Brave" is a charitable grant program by Raiffeisen Bank Ukraine and Astarta, aimed at supporting Ukrainian veterans and their families in developing their own businesses. Within the program, participants receive grants of up to € 5,500 for equipment, workshops from leading experts and access to educational courses. Trainings in top Ukrainian educational institutions and internships at agricultural enterprises are also covered. Launched in 2022, the program has already supported more than 200 businesses, including above 15 veteran-owned.

Raiffeisen Bank Kosovo – HANDIKOS

The bank continued its support for HANDIKOS, an organization dedicated to empowering individuals with disabilities. As part of this Community Investment efforts, the bank donated a vehicle to assist the organization with its daily operations. Additionally, for the second consecutive year, it renewed its partnership with HANDIKOS to help create better conditions for providing services related to the maintenance of assistive devices. This collaboration positively impacted hundreds of individuals in 2024 and 2025.

Kathrein Private Bank – Concordia

The Austrian based subsidiary of RBI made impactful donations to Concordia, an organization focused on supporting children, young people, and families in need in Romania, Moldova, Kosovo and Austria. By strengthening children's rights and providing opportunities for independent development, Kathrein is helping to ensure that all children have the chance to lead self-determined lives free from exclusion. This commitment to social responsibility reflects the bank's dedication to making a positive difference in the lives of those who need it most.

Raiffeisen Bank Serbia – Deaf Sports Association

The bank donated to the Serbian Deaf Sports Association, helping to cover costs for the Serbian basketball team's participation in the World Championship in Washington D.C. in December 2024. The Serbian 3x3 Deaf Basketball Team, consisted of approximately 10 athletes and support staff. This initiative provided a unique platform for deaf athletes to showcase their talents on an international stage, encouraging healthy lifestyles while motivating younger individuals in the deaf community to pursue their passions despite challenges. By shining a spotlight on these athletes, the bank fosters inclusivity and raises awareness about the capabilities of individuals with disabilities.

Arts and Culture

Arts and culture play a vital role in enriching our lives and shaping our communities. They foster creativity, inspire dialogue, and provide a sense of identity and belonging. By engaging with art, individuals can explore diverse perspectives, appreciate the beauty of human expression, and cultivate empathy. Cultural initiatives not only enhance personal growth but also contribute to social cohesion, making them essential for a thriving society.

Supporting arts and culture is a meaningful way for RBI Group to give back to the community. By investing in cultural institutions and events, the bank helps to preserve heritage, to encourage artistic innovation, and to create opportunities for public engagement. Such initiatives empower local artists, stimulate the economy, and enhance the overall quality of life, ensuring that future generations can enjoy and participate in the vibrant tapestry of cultural expression.

Raiffeisen Bank Hungary – State Opera

The local bank entered into a strategic partnership with the Hungarian State Opera, reinforcing its commitment to supporting high-quality artistic productions. This collaboration not only elevates the cultural experience for audiences but also provides artists and staff with better resources for creative excellence.
By investing in the arts, the bank enhances Hungary's cultural richness and fulfills its societal responsibilities, ensuring that the community can enjoy exceptional performances for years to come.

This partnership allows the Opera to offer more diverse and high-quality performances, benefiting cultural enthusiasts and the general public alike. By supporting the Hungarian State Opera, the bank strengthens its identity as a patron of the arts while contributing to the overall enrichment of the cultural landscape in Hungary.

"This collaboration is a milestone for us. We support arts and culture internationally, including the Vienna Opera. The demand for high-quality arts is growing in Hungary, and we are delighted to support the Hungarian State Opera in creating premium productions", said Veronika Yalcinkaya, Marketing Director of Raiffeisen Bank Hungary.

Board Members of RBI Group at the Opera

Raiffeisen Bank Bosnia and Herzegovina – Youth Film Festival

The bank sponsored the "OFF Sarajevo" Youth Film Festival, a major cultural event that gathers talented young actors and filmmakers from the Balkans and beyond. This festival provides a platform for emerging artists to showcase their work, highlighting Bosnia and Herzegovina's rich tradition in film and acting. This impactful festival nurtured the next generation of creative talent.

Raiffeisen Bank Czech Republic – National Theatre

The bank has been a partner of the National Theatre since 2017, extending its support until the end of the 2025/2026 theater season. This collaboration is based on shared values and aims to enhance the cultural experience for the community. With over 1,100 performances each year, watched by more than 650,000 people, this partnership significantly impacts the local cultural scene.

By providing a substantial financial support on a yearly basis the theatre is enabled to enhance production quality and infrastructure. Local and national artists benefit through the stability of their employment and the community at large enjoys a richer cultural scene and improved access to the arts.

Tatra banka Slovakia – Academy of Performing Arts

The Slovak Unit proudly supports the Academy of Performing Arts (VŠMU) and the Academy of Fine Arts (VŠVU), the most prominent university institutions in Slovakia dedicated to the arts. The bank believes that investing in artistic education strengthens the cultural foundation of our society. These academies cultivate exceptional talent that shapes the creative future of the country. The bank's support reflects a long-term commitment to innovation, inspiration, and excellence in the arts. Through this partnership, Tatra banka aims at empowering the next generation of artists and designers.

Raiffeisen Bank Croatia – Cres Festival (Isle of Wonders)

The bank supported the "Isle of Wonders – Cres", Croatia's first island fantasy convention, which united renowned writers, artists, and musicians. This event features a diverse program, including workshops, performances, and exhibitions, attracting around 1,300 attendees. By promoting the cultural heritage of Cres, the bank enhanced the island's appeal as a destination for artistic enjoyment, making it a hub for creativity and cultural exchange.

Raiffeisen Bank Ukraine – Fashion that Speaks: Sustainability, Heritage, and Inclusion

The bank supported women's entrepreneurship and Ukrainian fashion designers who, despite of the war, are shaping a new language of fashion, representing the country on the global stage, carrying Ukrainian identity, its national code, and embedding profound meaning into the preparation of their annual collections. The bank became a partner of the J'amemme, Rito and Juliya Kros shows at Ukrainian Fashion Week SS26.

By doing so it supported the idea of recycling materials in fashion and responsiblly approaching the future. On top it helped to present a modern take on Ukrainian cultural heritage. And it helped to create the first prototypes of adaptive clothing for veterans with amputations and people in wheelchairs, presenting them on the runway at Ukrainian Fashion Week together with the bank's cashier Volodymyr Samus, who lost his leg at the front and now uses a prosthetic.

Raiffeisen Bank Serbia – Yugoslav Drama Theatre

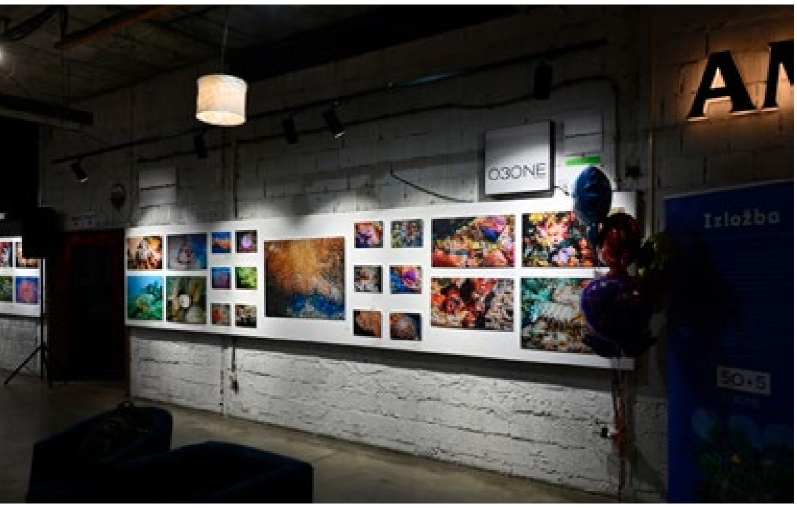
The bank continued its longstanding support for the Yugoslav Drama Theatre (JDP), ensuring high-quality theatrical productions remain accessible to all. With a meaningful annual sponsorship, this partnership enhances the cultural landscape of Belgrade, engaging audiences and highly talented young artists. This collaboration allowed the JDP to offer more diverse programming and educational opportunities for aspiring actors and audiences alike.

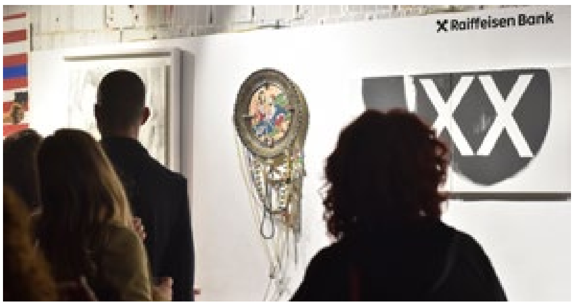
Raiffeisen Bank Hungary – Budapest Festival Orchestra

The bank started a strategic cultural partnership with the Budapest Festival Orchestra (BFO), one of Hungary's most acclaimed and internationally recognized orchestras. Through this cooperation, the bank supports the orchestra's artistic mission while strengthening its own long-term commitment to Hungarian culture, community engagement, and the promotion of artistic excellence. The BFO is well known for artistic excellence, innovation, and its role as a cultural ambassador for Hungary. Partnering with such a distinguished institution reflects the bank's dedication to promoting cultural value, nurturing local talent, and enriching community life.

Raiffeisen Bank Serbia – Ozon Gallery

The O3ONE project, facilitated by the Ozon Gallery and supported by Raiffeisen Bank, plays a pivotal role in enriching the artistic and cultural landscape in Belgrade and beyond. The O3ONE project aims to present current artistic practices that intersect not only with art and culture but also with science, technology, and sustainability. Through its artistic initiatives and community involvement, O3ONE emphasizes engaged art that addresses pressing societal issues, particularly environmental protection. This initiative is dedicated to supporting both emerging and established artists, fostering a vibrant and inclusive artistic community.





RBI AG – Albertina

The "Chagall" exhibition at the Albertina Museum supported by RBI AG featured around 100 works from the renowned artist, showcasing Chagall's ability to convey universal themes of life. The exhibition provided an exclusive preview for 250 clients, alongside reduced ticket prices for RBI employees. The exhibition made Chagall's masterpieces accessible for a broad public and encouraged a dialogue around art's impact on society.

Raiffeisen Bank Serbia – Milan Mladenović Foundation

By making a meaningful donation to the Milan Mladenović Foundation in 2024 the bank supported the creation of a memorial room dedicated to the influential Serbian musician at the National Library of Serbia. Officially opened in November, this room serves as an educational resource, preserving

Mladenović's contributions to rock and new wave music while inspiring future generations. This initiative reflects the bank's commitment to supporting the arts and cultural heritage.

RBI AG – Vienna State Opera

RBI AG sponsored the Vienna State Opera's new production of "Norma" for the 2024/2025 season. This initiative emphasized the bank's commitment to supporting key cultural institutions in Vienna, recognizing the opera as a cornerstone of the city's rich cultural life. The support of such a prestigious production contributes to the artistic vitality of Vienna.

Tatra banka Slovakia – EXHIBIZZ

In 2025 Tatra banka supported a 3-day immersive event in the center of Bratislava. The EXHIBIZZ was a unique digital art installation where LED screens

reacted to spectators' presence and movement using AI technologies. The visual installation was accompanied by sound healing music to deepen the experience. The idea behind it is that artificial intelligence is not our enemy, but a partner in dialogue.

Raiffeisen Bank Romania – Grivița 53 Theatre

Grivița 53 began as a visionary idea: to build, from scratch, a private theater in a city where none had been built for decades. Without public funding, without any guarantee of success, only with the stubbornness of a few people and the belief that art needs a home that was made especially for it. The recently built theater adds a modern and open space to Bucharest, designed to become a hub for cultural dialogue and contemporary artistic creation. The building is designed to host theater performances, but also interdisciplinary events, providing a professional setting for both established artists and young creators alike.

Corporate Volunteering

Corporate volunteering is a powerful way for businesses to engage with their communities while fostering a culture of corporate responsibility among employees. By participating in volunteer activities, companies not only contribute to social causes but also enhance team cohesion and morale. Employees who engage in volunteer work often experience increased job satisfaction and a sense of purpose, which can lead to higher retention rates and improved productivity. Consequently, RBI considers corporate volunteering a highly important element as it aligns with the bank's core values of responsibility and community engagement.

Additionally, corporate volunteering creates meaningful connections between employees and the communities they serve. These initiatives provide opportunities for employees to develop new skills, gain diverse perspectives, and foster empathy by working with individuals from different backgrounds.

RBI AG – Surprise in a Box

The "Surprise in a Box" initiative involves a long-standing partnership between RBI's employees and Caritas Vienna. Each Christmas, employees donate toys, books, and cinema vouchers, which are then wrapped into gift boxes for children in need. This program not only fosters a spirit of giving among employees but also engages various departments within the organization to create a festive atmosphere during the wrapping events. The initiative has been running for 17 years, highlighting its sustainability and commitment to social responsibility.

The beneficiaries of this initiative are the children and adolescents residing in the Caritas Asylum Centre in Vienna, which currently supports several thousand refugees, including a significant number of children. The initiative aims to bring joy to these young individuals during the holiday season, with a total of about 300 parcels and more than 200 cinema vouchers distributed. The involvement of approximately 30 employees across different departments underscores the collaborative effort behind this project.

Raiffeisen Bank Albania – "We Care with Heart"

The Albanian bank embraced the spirit of compassion with its "We Care with Heart" initiative, now in its fourth year. This year-end tradition brought employees, communities, and partners together in a powerful movement of kindness during the holiday season. From delivering 250 food packages to underprivileged families to organizing surprise visits from Santa for 600 children, this initiative created unforgettable moments of joy and connection. The bank also refurbished a retirement home, supported to lighting up Christmas markets, and hosted a festive concert for marginalized children, ensuring that the joy of the holidays reached everyone. This collective effort reflects the bank's unwavering commitment to making a positive impact and spreading warmth throughout the community.

RBI AG – Stepic CEE Charity

The Stepic CEE Charity plays a vital role in reinforcing RBI's commitment to corporate responsibility and community engagement. Established to support educational and social initiatives across Central and Eastern Europe, the charity focuses on empowering disadvantaged groups, particularly children and youth. By aligning its mission with RBI's values, the Stepic CEE Charity provides a structured platform for employees to participate in meaningful volunteer activities, fostering a sense of purpose and connection to the communities they serve.

For RBI AG, the partnership with the Stepic CEE Charity enhances its corporate volunteering efforts by creating opportunities for employees to actively engage in projects that have a tangible impact. Through various initiatives, such as educational programs, mentorship opportunities, and fundraising events, employees can contribute their time and skills to support vulnerable populations.

Moreover, the Stepic CEE Charity amplifies RBI's visibility as a responsible institution, showcasing its dedication to making a positive difference in the region.

Raiffeisen Bank Croatia – Boranka

The bank has been taking part in the volunteer reforestation campaign Boranka in the fire-affected areas of Dalmatia for the past seven years. Boranka is an interactive campaign aimed at raising awareness among citizens, especially children, about the importance of forests, nature conservation, the consequences of global warming, and fire prevention and protection. In this period the project has involved more than 10,000 volunteers from across Croatia who have planted over 100,000 trees, seedlings, seeds, and acorns. In 2025 there were 100 bank employees volunteering.

Raiffeisen Capital Management – Reforestation Project "Wald4Leben"

The Austrian subsidiary takes a proactive stance against climate change by supporting the project Wald4Leben in reforesting mixed forests in Austria. With significant areas devastated by bark beetles and drought, this initiative aims to restore biodiversity and combat climate impacts. By planting over 25,000 trees, including climate-fit species, the company is not only revitalizing the forest but also enhancing habitats for various wildlife, including honeybees. Some 30 employees took the opportunity to contribute actively and planting trees.

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Tatra banka Slovakia – Our City Initiative

© Debár Studio

In 2025, the Slovak bank participated in "Our City," the largest volunteer event in Slovakia, for the 19th consecutive year. With more than 650 volunteers dedicating nearly 2,800 hours of service, employees chose their activities, making a direct impact on 50 NGOs across the country. This initiative not only reflects the bank's commitment to community service but also fosters teamwork and camaraderie among employees. And by investing over € 26,000 in participation fees, Tatra banka helped non-profits fulfill their missions more effectively.

Raiffeisen Bank Kosovo – Hiking path at Badovc Lake

As part of our volunteering activities, a group of employees of the bank spent a day at Badovc Lake in the southeast of Pristina helping to mark hiking paths and to clean up the surrounding area. This initiative reflects the bank's ongoing commitment to community and environmental care. Beyond the immediate impact of making the trails safer and cleaner, the activity also fostered teamwork, strengthened the connection with the community, and raised awareness about the importance of preserving natural spaces.

Environmentally, the project contributes to cleaner, safer, and more accessible outdoor spaces that the public can enjoy. Socially, it encourages responsible behavior toward nature and raises awareness about the importance of maintaining shared public areas.

Raiffeisen Bausparkasse – Caritas "Am Himmel"

The Austrian subsidiary engaged in heartwarming corporate volunteering days with Caritas "Am Himmel", which employs individuals with cognitive disabilities. This initiative, supported by a donation which was used for work materials, lawnmowers, garden tools, etc. and enabled employees to collaborate with clients on-site, fostering inclusion and community spirit. By participating for already three times, Raiffeisen Bausparkasse not only enriched the lives of the clients but also offered its employees to contribute positively to their local community.

With around 20 enthusiastic volunteers from diverse backgrounds, the day was filled with camaraderie and joy.

RBI AG – VinziRast am Land

VinziRast am Land is a supportive community for formerly homeless individuals located near Vienna, offering a permanent home for up to 40 residents. The initiative aims for self-sustainability through various activities, including the sale of eggs, vegetable boxes, catering services, and room rentals. By engaging in agricultural work, residents are able to regain self-esteem and rediscover their skills within a nurturing environment supported by both professional and volunteer staff.

Since the partnership with RBI AG began in 2024, the organization has engaged in corporate volunteering activities, including renovation, agricultural assistance, and maintenance tasks, tailored to the current needs of VinziRast. In addition to volunteer work, RBI AG sponsored the first VinziRast charity walk, raising money to support the community.

Raiffeisen Bank Czech Republic – Volunteering Day

At the Czech unit each employee can use one fully paid day for a volunteer activity at a qualified project of choice, either alone, with a colleague or within the team. Across the entire country, almost 200 employees participated in 2025, accumulating more than 1,500 hours. The most common activities the employees signed for were: help in zoological gardens (Prague, Olomouc, Plzeň), help in homes for the visually impaired, dog and cat shelters and various ecological organizations.

Raiffeisen Bank Albania – Free Thinking Forum

The Albanian unit supported the "Free Thinking Forum", a project dedicated to cleaning the coastline and raising environmental awareness. For over 15 years, the bank has championed this initiative, uniting people for a cleaner, greener Albania. In 2025, more than 400 volunteers came together to clean 10 kilometers of coast and 7 hectares of park space, demonstrating the power of collective action.

Raiffeisen Capital Management – Lichtblickhof

Raiffeisen Capital Management significantly deepened its partnership with Lichtblickhof, a non-profit organization that provides equine therapy for children in crisis. By sponsoring a therapy horse and engaging in hands-on volunteering projects, employees have contributed their time and skills to create a nurturing environment for children. This unique form of therapy, which harnesses the bond between horses and children, fosters healing and personal growth.

Since 2019, the bank has made impactful contributions, from building animal enclosures to enhancing therapy spaces. In 2024 and 2025, some 30 employees each contributed to the expansion and maintenance of the facility. This initiative not only supports the well-being of children facing challenges but also empowers employees through meaningful engagement.

Raiffeisen Bank Czech Republic – Flood Relief Support

The Czech bank demonstrated its commitment to corporate responsibility by contributing more than € 400,000 to aid victims of the 2024 flood through the organization "People in Need". Employees were also empowered to volunteer with three extra paid leave days, allowing them to assist colleagues and community members affected by the disaster. This initiative not only addressed immediate needs but also fostered long-term recovery and resilience in the affected areas.

By combining financial support with employee engagement, the bank showcased its dedication to community solidarity. This compassionate approach not only alleviated suffering but also reinforced the bank's role as a pillar of support during challenging times, proving that together, we can rebuild and recover.

Valida – Die Tafel Österreich

"Die Tafel Österreich", situated in Vienna is Austria´s oldest food bank. Its mission is to reduce hunger and food waste, by redistributing thrown-out food products that are still safe and edible to social institutions, which pass them on to their clients. By redistributing food to social institutions, the initiative combines an environmental issue (food waste) and social issue (hunger & poverty). The initiative was chosen to educate Valida's volunteering employees about the topic of food waste and create a social and environmental impact in Valida's local community. "Die Tafel Österrreich" redistributes up to 4 tons of food products and other goods to around 75.000 people in risk of poverty and 160 social institutions each day.

Raiffeisen Bank Kosovo – Joining "MosEMerrMalin" by creating seed pods

Led by Sustainability Leadership Kosova, bank volunteers produced thousands of seed pods to reforest a five-hectare area in Kosova. They prepared a mix of soil, clay, and native seeds to create pods that protect seeds and boost germination, especially during the rainy season. The pods were deployed with drones, ensuring efficient and precise coverage. After the project's success, the initiative was repeated in 2025, with volunteers again supporting the bank's ongoing commitment to environmental sustainability.

Raiffeisen Bank Ukraine – Blood Donation Day

The bank organizes quarterly corporate blood donation days to help save the lives of those affected by the war. Since 2023, this initiative has grown into a true tradition within the bank. More than 250 colleagues from different regions of Ukraine have already joined these efforts. Over the course of 9 donation events, more than 135 liters of blood have been collected — a resource that doctors estimate has the potential to save the lives of over 1,000 people. Each donation has become a symbol of solidarity and care for those who have suffered from the war.

Tatra banka Slovakia – Tree of Fulfilled Wishes

The "Tree of Fulfilled Wishes" initiative by Tatra banka has been a heartwarming tradition, connecting employees with children in orphanages to fulfill their Christmas wishes. In the recent past the bank expanded its reach, bringing joy to not only children from orphanages but also to children from Ukraine and seniors in social homes. They fulfilled wishes for hundreds of children, ensuring that the holiday spirit of generosity and kindness thrived.

With the involvement of around 1,000 employees, this initiative reflects the bank's commitment to uplifting vulnerable members of society. The heartfelt gratitude expressed by the children and caregivers reinforces the profound impact of kindness, creating moments of joy that resonate throughout the community.

Other Initiatives

Social

Raiffeisen Bank Czech Republic – DOBRÝ ANDĚL

Since 2011, Raiffeisenbank has been a partner of the DOBRÝ ANDĚL (Good Angel) Foundation, through which tens of thousands of donors – "Good Angels" – can help thousands of families with children who have been diagnosed with cancer or suffer from other serious and long-term illnesses with relatively small monthly contributions. The bank contributes to the Foundation the same amount contributed by all employees for the previous year.

The supported families not only have to cope with a diagnosis and challenging treatment, but often find themselves in financial distress. "Good Angels" helps to increase their monthly income transparently, regularly, and especially in times of need. "Good Angelism" has become an integral part of the bank's corporate culture, as evidenced by the growing interest of our employees and clients in supporting this beneficial activity.

In 2025, the "Good Angels" donators from the bank contributed with over € 40,000 and together with the multiplying of the donation by the bank some € 160,000 went to the Foundation´s account.

CEO Igor Vida and Good Angels with a cheque reflecting a part of the donation

Raiffeisen Bank Ukraine – Veteran Support Program

The bank, recognized by Forbes Ukraine among the TOP-25 veteran-friendly employers, invested over € 7.8 million in veteran and defender support. In 2023, it launched a comprehensive Veteran Program for mobilized and demobilized employees and families, covering job and salary preservation, medical care, psychological support, reskilling, and community engagement. The Bank provided € 7.6 million in salaries to over 250 mobilized staff, approximately € 90,000 to families of fallen colleagues, and close to € 35,000 for rehabilitation with leading clinics. Externally, it launched the "Gratitude" payment card with benefits for veterans (used by more than 700 customers), supported more than 150 veteran enterprises via the "Brave" charitable grant program, and joined the "Charter on Financial Inclusion", an initiative of the National Bank of Ukraine, and the veteran-friendly business community to expand access to services, jobs, and reintegration.

Tatra banka Slovakia – First Aid Project

The project First Aid (Prvá pomoc) is an Emergency disaster relief grant program of the Tatra banka Foundation for Tatra banka Group employees and their closest relatives who found themselves in a difficult life situation, be it because of health or social reasons, or by becoming a victim of a natural disaster. The program was turned active right after the floods in September 2024 to help five employees who were affected.

Raiffeisen Bausparkasse – Austria helps Austria

During the severe storms and rains in September 2024, which led to a devastating flood disaster particularly in the east of the country, the national Austrian broadcaster ORF launched the relief campaign "Flood Disaster – Austria helps Austria".

Together with aid organizations (Austrian Red Cross, Caritas, Diakonie, Hilfswerk and Volkshilfe), emergency funds were immediately released to provide interim assistance to the many affected individuals and households. Raiffeisen Bausparkasse made a meaningful donation to this initiative.

As a further measure the company waived fees for early termination of building savings contracts. Additionally, the provision of emergency flood relief loans, up to € 40,000, demonstrated commitment to helping individuals restore their homes swiftly without added fees.

Raiffeisen Bank Kosovo – Playground Creation

In April 2025, a new children's playground in Gërmia Park was officially opened, offering upgraded equipment and inviting kids and families to enjoy more time outdoors. The project was supported by the bank as part of a cooperation with Prishtina Municipality, strengthening the bank's commitment to initiatives that benefit the community.

RBI AG – VinziRast: Walking once a year for a good cause

The bank acted for the second time as the main sponsor of this Charity Walk. Lovely autumn weather accompanied the walkers to support a good cause on 4 October 2025 when according to VinziRast's motto "Everyone can do something" 150 participants set out from Baden to Mayerling and collectively took around 1.6 million steps to support VinziRast's projects. VinziRast am Lande, a socio-economic project of the non profit VinziRast association, located away from the hustle and bustle of the a big city in Mayerling/Alland not only offers formerly homeless people a place to live in a community, but also employment in the community-supported agriculture, the guesthouse, the seminar programs, the farm kitchen and the farm shop.

Health and Care Taking

Raiffeisen Bank Ukraine – Superhumans Rehabilitation Center

RBI's Ukraine subsidiary maintains an ongoing cooperation with the Superhumans Center for Prosthetics and Reconstructive Surgery In 2025, the bank donated some € 60,000 to finance the purchase of two critically important pieces of medical equipment: a VAC negative-pressure wound therapy system, which significantly accelerates healing and reduces the risk of complications for patients undergoing reconstructive surgeries; and an ophthalmic laser photocoagulator, used to treat retinal diseases, retinal tears and detachments, and other pathologies, helping to prevent vision loss through early intervention. Superhumans is a state-of-the-art center for war-related trauma care, prosthetics, rehabilitation, and reconstructive surgery. It provides high-quality, free medical care to veterans and civilians injured in the war. More supporting the purchase of essential medical equipment directly improves treatment outcomes and helps patients return to active life faster. This initiative aligns with the bank's commitment to strengthening social resilience and supporting Ukraine's inclusive recovery. More than 3,000 people were already helped at the center.

Raiffeisen Bank Romania – Marie Curie Medical Campus

Raiffeisen Bank Romania made a significant impact by donating a meaningful amount to the construction of the Marie Curie Medical Campus. This initiative aims to provide modern treatment conditions for children at the Marie Curie Hospital, ensuring that every child receives the highest standard of care. The project is set to benefit 20,000 young patients.

Raiffeisen Bank Ukraine – 0National Cancer Institute / Zaporu-ka Foundation

During the past two years the bank continued its cooperation with the Zaporuka Foundation, a partnership that has lasted for more than 10 years. Thanks to the bank's financial support and contributions from partners, the foundation completed another stage of renovation of the pediatric oncology department at the National Cancer Institute in Kyiv. In 2025, the Zaporuka Foundation together with the bank upgraded key areas of the department, including three new family-friendly patient rooms with inclusive bathrooms and a large renovated hall featuring a library and play area. The renewed space creates a supportive environment that promotes children's treatment and recovery.

In addition, the bank also continued its traditional support of the charity bike ride "Pedal So They Can Live", organized by Zaporuka Foundation. The event took place in both 2024 and 2025, uniting thousands of people each year around a shared goal — supporting children undergoing treatment in specialized medical centers. All funds raised are directed towards medical equipment for children with cancer.

RBI AG – Caritas Mobile Hospice

The Caritas Hospice enables people to spend their final days in dignity. Caritas Hospice Vienna consists of mobile palliative care (a multiprofessional team), hospice support (specially trained volunteers with full-time coordinators), grief counseling, the unique partial inpatient day hospice, and the new inpatient hospice. The cooperation has been supported jointly with Uniqa insurance for 20 years and helps to ensure that terminally ill people and their relatives receive support tailored to their individual needs until the very end of life.

Environment

Raiffeisen Bank Ukraine – Regenerative Agriculture

In April 2024, the bank signed a cooperation agreement with Agreena, a leading Danish-founded agri-tech company. This agreement is vital for advancing sustainable agriculture. To raise awareness and educate clients, the bank and Agreena organized a series of meetings and webinars, emphasizing the advantages of regenerative agriculture and illustrating how these practices can foster positive change in both the environment and the agricultural sector. Agreena currently collaborates with over 2,300 farmers across Europe, including Ukraine.

Raiffeisen Bank Kosovo – Urban Greening in Prishtina

In October 2024, in collaboration with the Prishtina Municipality, the bank undertook a green initiative by planting trees and greenery across approximately one hectare in the Bregu i Diellit neighborhood. A total of 400 trees and plants were added to the area, transforming the space into a welcoming environment for the community to enjoy. This effort not only enhances the aesthetic appeal of the neighborhood but also plays a vital role in reducing pollution. Continuing our cooperation with the Municipality of Prishtina, the bank supported the urban greenery of Rexhep Luci Street, which was transformed into a welcoming square in the city center in September 2025.

Raiffeisen Bank Croatia – RokPoluotok

The bank acted as sponsor of the project RokPoluotok, a continuation of the RokOtok project, initiated by a famous Croatian journalist and influencer Domagoj Jakopović Ribafish, in a memory of his deceased son Rok. He swims in the Adriatic Sea and holds lectures

educating children (and adults) about ecology, active environmental cleaning, importance of mental health in children and better-quality leisure time. After swimming to all 52 Croatian inhabited islands (in Croatian: "otok") in the RokOtok project over the course of four years, in the past two summers of 2024 and 2025, he conquered the country's largest peninsula (in Croatian: "poluotok") - Istria.

The main aim of the project was to educate children (and adults) about the problem of waste, especially plastic, the importance of sports through swimming, the benefits of spending time outdoors and away of the electronics and the destigmatization of mental health. Around 1,500 children were included in activities in around 12-15 shore cities across the Istria peninsula.

Raiffeisen Bank Romania – NGO Accelerator

Raiffeisen Communities is the NGO accelerator in sustainability that supports accelerated development for both the organizations in the program and the communities they serve through education workshops, community of practitioners, customized consulting and mentoring, and grants totaling up to € 1 million.

While direct beneficiaries are the NGOs selected, indirect beneficiaries are local communities in Romania who will benefit from the increased organizational know-how of the participants, but also the projects implemented through the grants. 20 projects were supported in each year, 2024 and 2025, the cooperation already lasts for 15 years.

Raiffeisen Bank Ukraine – 0 Waste on the Account

Before implementing waste sorting in its offices and branches, the bank first raised awareness among the staff: all employees were invited to attend a lecture by the founder of "No Waste Ukraine", to join the "0 Waste on the Account" campaign showcasing their waste sorting practices (10 winners received eco-bags), and bring kids on an excursion to a sorting station. These steps helped the staff to understand the waste management problem. Today, the bank sorts recyclables with a local partner "Obukhivmiskvtorresursy" and goes further by collecting coffee grounds from the offices with the Ukrainian startup Rekava.

Raiffeisen Bank Serbia – Raptors Protection Foundation

In an effort to preserve biodiversity, the bank partnered in 2025 with the Institute for Biological Research and the Raptors Protection Foundation to support a marking and monitoring project for the griffon vulture in the Uvac Reserve.

This initiative aims to maintain the griffon vulture population through GPS tracking and marking, while raising awareness about its conservation efforts. The funds were used to equip and install a GPS tracker on one vulture, enabling researchers to gather vital data on its movement and health. The project also included marking and measuring other vultures to assess population size and health, which is crucial for understanding mortality causes and identifying areas with poisoned wildlife, the leading cause of vulture deaths. Through this initiative, the bank contributes to a healthier ecosystem and enhances awareness of the importance of wildlife protection.

Raiffeisen Bank Albania – South Outdoor Festival

The bank supported the 8th edition of the South Outdoor Festival which brought together outdoor lovers, athletes, and nature fans for a celebration of Albania's stunning landscapes.

It took place in the beautiful coastal village of Borsh. With crystal-clear waters and green hills as the backdrop, the festival offered a variety of fun activities like trekking, hiking, kayaking, and mountain biking. The event addresses a broad public independent whether one was an experienced adventurer or trying something new.

The event contributes to protecting nature and promoting healthy, active lifestyles. The South Outdoor Festival has become a symbol of community, adventure, and caring for the environment, bringing together people from all over Albania and beyond.

Raiffeisen Bank Bosnia and Herzegovina – Small School of Ecology

The "Let's do it – small school of ecology" project educates students in Sarajevo and Zenica-Doboj Canton about sustainability and ecology. Through interactive workshops, students learn about carbon footprints and participate in tree planting initiatives, enhancing biodiversity. The project also promotes recycling and eco-friendly transportation, fostering a culture of sustainability among young learners.

In collaboration with VISA, Raiffeisen Bank has launched a campaign that supports the School of Ecology through transactions made with Raiffeisen Visa cards. This innovative approach not only raises funds for environmental education but also encourages community involvement in creating a sustainable future.

Raiffeisen Bank Kosovo – Green Wings project

In 2024, the bank actively supported the Green Wings project in Prishtina, an innovative tree-planting initiative led by Sustainability Leadership Kosovo. The project leverages advanced drone technology to enhance reforestation efforts, demonstrating a modern, efficient, and environmentally responsible approach to ecosystem restoration.

In 2024, approximately 13,000 seed pods were deployed across five hectares of land, significantly contributing to the restoration of native vegetation and the promotion of biodiversity in the area. Building on this success, in 2025 the bank further strengthened its support by funding the purchase of a drone, which will be owned and operated by Green Wings. This investment ensures that the project can continue using cutting-edge technology for seed deployment in 2026 and beyond, increasing efficiency, coverage, and the likelihood of successful tree growth.

Raiffeisen Bank Ukraine – Planting trees

Planting trees is crucial for combating climate change and promoting biodiversity. In 2025, the bank teamed up with the NGO "Million Trees" to plant trees in the courtyard of School №151 in Kyiv. This initiative aimed to enrich the local ecosystem and instill a sense of responsibility towards nature among students. The bank also collaborated with the LLC "Mama Plant a Tree" to plant 120 additional trees in the Zakarpattia region. This partnership not only advanced reforestation efforts but also enabled the demining of 24 square meters of land in Ukraine.

Research and Science

Raiffeisen Bank Serbia – Quarterly Monitor Publication

The Serbian subsidiary supported the publication of the Quarterly Monitor, a vital resource for understanding economic trends in Serbia. This esteemed publication, produced by the Faculty of Economics at the University of Belgrade, addresses the crucial need for professional and academic analysis, providing valuable insights into the economic landscape. Targeting economists, policymakers, and researchers, it aims to enhance the understanding of current economic conditions and decision-making processes.
By supporting this initiative, the bank reaffirms its commitment to fostering informed economic discourse and contributing to the development of sound economic policies in Serbia, ultimately aiming for a more prosperous and sustainable economic future for the region.

RBI AG – ICEUR

The bank sponsored the International Center for Eastern Europe Research (ICEUR-Vienna), an independent and non-partisan think tank which elaborates policy-relevant analytical materials and provides strategic intelligence for selected institutional and personal clients.

ICEUR reports and memorandums generated at its expert meetings are closely followed by political and economic decision makers. For ICEUR, trust building, and a responsible treatment of sensitive information is a key priority. Due to its rapid reaction capacities and its privileged access to expert resources, ICEUR-Vienna can offer real-time and in-depth analysis and intelligence as well as efficient fast-track solutions to complex problems.

Sports

Raiffeisen Bank Kosovo – Cooperation with National Sports Federations

In a strong show of commitment to community development and youth empowerment, the bank's support was extended to the Football First League, Volleyball, Padel, and the E-Sports Federations of Kosovo. This investment aims to strengthen local sports infrastructure, promote active lifestyles, and create new opportunities for growth, inclusion, and social engagement across the country. By investing in diverse sports — from traditional games like football and volleyball to emerging ones like padel and e-sports — more people can find spaces to grow, connect, and compete. This investment is expected to boost local engagement, create new economic opportunities, and highlight Kosovo's talents on the national and international stage.

Raiffeisen Bank Ukraine – Raif Sports Community

RBI's Ukraine subsidiary launched the Raif Sports Community – a corporate initiative uniting employees around various sports activities such as football, volleyball, cycling, running, chess, table tennis, yoga, and more. The project creates opportunities for regular training, internal tournaments, and participation in city-wide competitions. In just one year, the community has grown to over 600 active participants across Ukraine. The initiative strengthens team spirit, promotes wellbeing, and encourages a healthy lifestyle, proving that even during the war, sport brings people together and supports resilience.

Raiffeisen Bank Serbia – Bogdan Bogdanović Foundation

In collaboration with the Bogdan Bogdanović Foundation, the bank revitalized basketball courts across Serbia. This initiative focuses on renovating school courts in Serbia, ensuring that quality sports infrastructure is accessible to children. The project aims to transform these underutilized courts into spaces for fostering friendships and developing values such as dedication, teamwork, and perseverance.

Bogdan Bogdanović, captain of the Serbian national basketball team, emphasized, "Our goal is to encourage young people to enjoy sports outdoors, to play and socialize in a safe environment."

Raiffeisen Bank Albania – Running Toward Unity

Via a cooperation that already has been lasting over several years the bank supported the Tirana Marathon, the biggest and most important sport event in Albania. With over 2,500 participants from 40 countries, the marathon is not just about running fast, it is about unity, inclusiveness, and coming together for a common goal. By supporting this marathon, the bank showed its commitment to encouraging healthy living and creating connections that go beyond borders.

Raiffeisen Bank Serbia – Belgrade Marathon for NURDOR

The Serbian bank combined physical activity with philanthropy through its participation in the Belgrade Marathon, supporting the National Association of Parents of Children with Cancer (NURDOR). For every kilometer run by employees, funds were donated to improve treatment conditions for children battling cancer. This initiative not only promoted a healthy lifestyle but also fostered a sense of community engagement among employees.

By supporting families in need, the bank exemplifies the spirit of compassion and solidarity. With approximately 70 families benefiting annually, this initiative showcases the bank's commitment to making a meaningful difference in the lives of those facing challenging circumstances.

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