

Albania



76 business outlets
(as of December 2023)

Size: 28,748 km²

Population: 2.78 million

Currency: Albanian lek (ALL)

Real GDP growth: -3.30% (2020), 8.91% (2021),
4.86% (2022), 3.49% (2023), 3.52 (2024f)

GDP per capita (EUR): 7,820

Source: Raiffeisen RESEARCH, as of January 2024

Raiffeisen Bank Sh. a.

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Raiffeisen in **Albania**



Balance sheet total: € 2,908 million

Market position of Raiffeisen Bank: No. 2 by loans

Number of employees: 1,271

(as of December 2023)

Raiffeisen Bank purchased the former state-owned Albanian Savings Bank in 2004 and transformed it into a universal bank serving all sectors of the corporate and private individual markets. Today, Raiffeisen Bank Sh.a. is one of the strongest and most trusted brands in the country.

Raiffeisen Bank has one of the widest local branch networks, offering the full range of banking products and services to private individuals, micro, small and corporate businesses as well

as affluent customers. Raiffeisen Bank is a leader in innovation amongst local banks, continually introducing new products and services.

Subsidiary Raiffeisen Leasing Sh.a. focuses on corporate customers, but it also services small and micro enterprises as well as individual clients. Market leader Raiffeisen Invest Sh.a. manages both investment and voluntary pension funds, mainly for individual customers.

› **Shareholder structure:**

Raiffeisen Bank International: 100%

Product and service range

Payments/Account Services

- › Current Accounts
- › (Domestic and International) Payments
- › Electronic Banking
- › Card Processing (Debit/Credit Cards)
- › Card Acquiring
- › Payroll

Asset Management

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

Financing

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

Financing and Management of Receivables

- › Factoring

Export Finance

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

Leasing

- › Movables

Investment Banking

- › Loan Syndications

Capital Markets/Treasury

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