



Kosovo



Size: 10,908 km²

Population: 1.76 million

Currency: Euro (EUR)

Real GDP growth: -5.26% (2020), 10.74% (2021), 5.18% (2022), 3.18% (2023), 3.85% (2024f)

GDP per capita (EUR): 5,565

Source: Raiffeisen RESEARCH, as of January 2024

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Raiffeisen in **Kosovo**



Balance sheet total: € 1,489 million

Market position of Raiffeisen Bank: No. 1 by loans

Number of employees: 965

(as of December 2023)

RBI entered the Kosovan market in 2002 by acquiring most shares in the American Bank of Kosovo. By June 2003, RBI had assumed complete ownership of the bank and rebranded it as Raiffeisen Bank Kosovo. Operating within a context of a rebuilding economy at the time, the bank has since become the largest in Kosovo by all significant financial measures. The bank offers a wide range of services and products for clients, including private individuals, small and medium-sized enterprises, and corporates.

Over the past two decades of doing business in Kosovo, the bank has been honored with numerous awards. Most recently, in October 2023, Raiffeisen Bank Kosovo was honored with three prestigious Euromoney Awards for Excellence 2023, acknowledging the bank's dedication and progress in three categories: Best Corporate Bank, Best Bank for Digital Solutions, and Best Bank for ESG in Kosovo.

› **Shareholder structure:**

Raiffeisen Bank International: 100%

Product and service range

Payments/Account Services

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

Asset Management

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

Financing

- › Overdrafts
- › Working Capital Finance
- › Term Loan

Structured Financing

- › Real Estate Finance
- › Project Finance
- › Factoring
- › Reverse Factoring

Trade Finance

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

Leasing

- › Movables
- › Immovables

Investment Banking

- › Debt Capital Markets (limited)
- › Loan Syndications

Capital Markets/Treasury

- › FX (spot, forward)
- › IRS
- › Certificates
- › Brokerage of Equities, bills and funds