



Serbia



Size: 88,361 km²

Population: 6.66 million

Currency: Serbian dinar (RSD)

Real GDP growth: -0.90% (2020), 7.50% (2021), 2.40% (2022), 2.50% (2023), 3.00% (2024f)

GDP per capita (EUR): 10,100

Source: Raiffeisen RESEARCH, as of January 2024

Raiffeisen banka a.d.

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Raiffeisen in Serbia



Balance sheet total: € 5,695 million

Market position of Raiffeisen banka: No. 3 by loans

Number of employees: 2,113

(as of December 2023)

Raiffeisen banka was established in 2001 as the country's first bank with 100 per cent foreign capital. As a universal bank, it offers the full range of banking products and services to all major client segments, namely corporate customers, small businesses and entrepreneurs, as well as private individuals.

Raiffeisen banka quickly developed into one of the country's leading and best banks and is, not least because of its continual product innovations, the driving force behind the local banking industry's development

At the end of 2023, Raiffeisen banka had approximately 1,010,500 customers. Raiffeisen banka closely cooperates with its subsidiaries Raiffeisen Leasing, Raiffeisen Future Voluntary Pension Fund and Raiffeisen Invest Fund Management Company. The bank was awarded the title "Best Bank for Digital Solutions in Serbia" by Euromoney, but also "Best Private bank in Serbia" and "Best Consumer Digital Bank in Serbia" by Global Finance in 2023.

> Shareholder structure:

Raiffeisen Bank International: 100 %

Product and service range

Payments/Account Services

- > Current Accounts
- > (Domestic and International) Payments
- > Electronic Banking
- > SWIFT MT 101/ MT 940/ MT 941/ MT 942
- > Card Processing (Debit/Credit Cards)
- > Card Acquiring
- > Payroll

Financing

- > Overdrafts
- > Working Capital Finance
- > Term Loans
- > Investment Financing Loans
- > Real Estate Financing Loans
- > Project Finance
- > Mergers & Acquisitions

Financing and Management of Receivables

- > Factoring
- > Reverse Factoring

Export Finance

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

Leasing

- > Movables
- > Car Fleet Management

Investment Banking

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

Capital Markets/Treasury

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