



Bosnia and Herzegovina



Size: 51,197 km²

Population: 3.23 million

Currency: Bosnia and Herzegovina convertible mark (BAM)

Real GDP growth: -3.02% (2020), 7.39% (2021),
4.00% (2022), 1.80% (2023), 3.00% (2024f)

GDP per capita (EUR): 7,217

Source: Raiffeisen RESEARCH, as of January 2024

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Raiffeisen in **Bosnia and Herzegovina**



Balance sheet total: € 2,724 million

Market position of Raiffeisen BANK: No. 2 by loans

Number of employees: 1,376

(as of December 2023)

Raiffeisen Bank International has been present in Bosnia and Herzegovina since the acquisition of Market Banka in 2000. Raiffeisen BANK dd Bosna i Hercegovina currently operates through 84 business outlets, providing services for more than 480,000 customers, including private individuals, corporate customers, as well as small and medium-sized enterprises. The bank is a leader in innovation amongst local banks, continually improving its digital solutions and implementing new systems to meet client expectations and deliver the best possible experience. In 2023, it introduced several new features on the Raiffeisen Mobile Banking Application – RMB –, primarily concentrating on the user overall experience. In 2023, the bank's focus was again on digitalization. The first fully automated digital product was

implemented, enabling existing clients to receive a decision on the approval of their request in a maximum of eight minutes. The bank also embarked on a significant Customer Relationship Management (CRM) transformation, implementing a Sales Force Marketing Cloud platform that enables personalized experiences, optimizing sales and marketing efforts, and informed decisions based on data-driven insights. As a responsible banker, Raiffeisen BANK also continues to focus on the implementation of ESG principles and sustainability management to create long-term added value for its customers, among others by providing green financial products and services. Raiffeisen Bank is an all-finance institution with its subsidiaries Raiffeisen Invest, Capital, Leasing and Assistance complementing the bank's business scope.

› **Shareholder structure:**

Raiffeisen Bank International: 100%

Product and service range

Payments/Account Services

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

Asset Management

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

Financing

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

Financing and Management of Receivables

- › Factoring

Export Finance

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

Leasing

- › Movables
- › Immovables

Investment Banking

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

Capital Markets/Treasury

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