



## WE Finance Code

### Commitment letter

Raiffeisen Bank Kosovo proudly endorses the Women Entrepreneurs Finance Code (WE Finance Code). As part of our mission to enable financial inclusion and economic growth, we commit to closing financing gaps for women-led micro, small and medium enterprises (WMSMEs). This letter outlines our leadership, data and action commitments, reflecting both existing initiatives and new steps we will take to fulfil the Code's principles.

As a Signatory to the WE Finance Code, Raiffeisen Bank Kosovo commits to the following under each of the three pillars of the Code:

#### Leadership Commitments:

1. Raiffeisen has nominated a team of champions — Ms. Iliriana Toci, Ms. Lirika Kolgeci-Lokaj and Ms. Ganimete Dragusha-Ganiu — to represent the bank in the national coalition and coordinate implementation of the WE Finance Code. They will ensure our policies and practices are aligned with coalition objectives, attend at least two coalition meetings per year and champion diversity, equity and inclusion (DEI) throughout the organisation.
2. We will mobilise the necessary budget and human resources to deliver Code-related initiatives and appoint WMSME ambassadors in our regional branches. These ambassadors will provide targeted support to women entrepreneurs by facilitating access to finance, offering guidance on products and services, and connecting clients with non-financial resources.
3. Raiffeisen operates under an internal Diversity Policy. We have assigned two Diversity Officers and will continue to train staff on gender equality, unconscious bias, environmental-social-governance (ESG) and the Kosovo Credit Guarantee Fund (KCGF) opportunities. We will ensure that all loan officers are trained on credit-guarantee fund options and gender-bias mitigation, and that our HR policies promote gender-balanced hiring panels, flexible work arrangements and work—life balance.
4. To benchmark our progress, we will assess and adopt recognised gender-equality certification standards such as EDGE or MAMFORCE. This will ensure our policies meet global best practices for inclusive workplaces.
5. Raiffeisen will promote women-led MSMEs as a key business segment. We will undertake joint marketing campaigns, social media promotions and use client testimonials to highlight women entrepreneurs' success stories. At least twenty women-owned businesses will be trained under our financial literacy project, and we will encourage more clients to recognise Raiffeisen as a women-friendly bank.

6. We will position Raiffeisen as a supportive financial partner for women entrepreneurs by actively marketing financing opportunities – including the KCGF Women in Business Window – through digital, radio and community channels. Our aim is for at least ten per cent of clients to view us as a women-entrepreneurship bank.

#### **Data Commitments:**

1. Evidence-based Decision-making: Raiffeisen will integrate the WE Finance Code dashboard and our internal DEI analytics into strategic planning and product development. We will track at least four decisions annually that are informed by dashboard data and research.
2. Sex-disaggregated Reporting: We will disaggregate deposit and loan portfolio data by sex and report WMSME shares to the Central Bank. In addition, our data systems will capture and analyse reasons for loan-application rejections to identify barriers faced by women entrepreneurs.
3. In the Annual Report to be published in 2026, we will include a dedicated section on gender equality, covering workforce gender balance, DEI initiatives and pay equity. We will also adopt the nationally agreed WMSME definition and use it in all portfolio classification and CBK reporting.
4. Unified Definitions & Systems: The bank will apply the nationally agreed WMSME definition across its client database and adapt our management information system to provide sex-disaggregated reporting that meets CBK requirements. We will segregate women-owned and women-led companies in our portfolio and analyse their performance separately to tailor products.
5. Sector-wide Reporting: Raiffeisen will contribute to sector-wide efforts to unify WMSME data gathering. Our annual reports and online disclosures will include aggregated WMSME portfolio data to promote transparency and inform product and policy development.

#### **Action Commitments:**

1. We will redesign existing lending products to meet the specific needs of women entrepreneurs. This includes incorporating longer grace periods, free access to online banking, flexible collateral requirements and other tailored benefits to facilitate access and usage.
2. Using sex-disaggregated data and coalition research, Raiffeisen will develop new financial products for women entrepreneurs. At least one new product will be introduced in 2026 to expand credit options and provide more appropriate financing solutions.
3. The bank will design and promote account packages for WMSMEs that include digital services, lower maintenance fees and preferential loan rates. We aim to increase the share of WMSMEs in our portfolio by at least five per cent, and to grow the total value of WMSME products offered in alignment with group growth targets.
4. Raiffeisen will provide non-financial services such as financial-literacy training, digital-marketing and export-promotion workshops, strategic-planning sessions and negotiation-skills coaching. These programmes will be delivered by the end of 2025 with the goal of training at least one hundred women entrepreneurs and attracting twenty per cent more WMSME clients.

5. We will implement mentoring programmes and organise networking events to connect women entrepreneurs with potential partners, investors and markets. Our goal is to deliver at least two training sessions per year and train twenty WMSME companies by the end of 2025.
6. Raiffeisen will increase the number of women-led MSME clients and expand the scope and value of financing for WMSMEs, aiming for a five-per-cent increase in clients and aligning with our group target of seventeen per cent loan share for women-owned businesses .
7. We will organise networking events and support WMSME participation in trade fairs, exhibitions and regional platforms, concluding at least one cooperation agreement or partnership.
8. To tailor our products and services, Raiffeisen will conduct a needs-assessment survey of women- and men-owned businesses. At least ten per cent of clients will be surveyed, and the findings will guide our product design and support programmes.
9. In partnership with government SME programmes, we will advocate for and help to design subsidies for women entrepreneurs. Our objective is to increase the number of WMSMEs benefiting from government support by five per cent and to raise the value of subsidies by five per cent by the end of 2026.
10. To strengthen financial resilience and deepen client relationships, we will promote cross-selling by encouraging WMSME clients to utilise multiple financial products, including loans, accounts, guarantees and digital services.

Please find attached as an annex of this letter the detailed list of commitments, along with planned implementation timeframe and Key Performance Indicators for measuring progress and success.

We look forward to working with our partners and the broader coalition to deliver meaningful impact for women entrepreneurs in Kosovo.

Sincerely,

Name and Surname: ANITA KOVACIC  
Title: CEO  
Institution: RAIFFEISEN BANK KOSOVO  
Signature:   
Date: \_\_\_\_\_

December 2025