

RaiMagazine



**Make
connection
happen**

4th edition

**From e-sports to
padel: Supporting
the growth of sports
in Kosovo**

**Interview:
Exploring financial
Instruments and
what we offer**

**How we transformed our
Customer Relationship
Management – step by
step**



Dear readers,

Welcome to the fourth edition of RaiMagazine! As we continue through 2025, we are pleased to bring you another edition full of updates, stories, and developments from across the bank.

In this edition, we're highlighting our growing support for sports – from sponsoring national sports federations, e-sports, to encouraging our own staff to stay active through running and other physical initiatives. These efforts reflect our broader commitment to wellbeing, both within our team and in the community.

This edition also features an interview exploring investment instruments such as shares, and how our bank is making these opportunities more accessible and easier to navigate for our clients. As the financial landscape evolves, we remain committed to providing the tools and guidance needed to support smart, long-term decisions. Speaking of interviews, we've also highlighted the main takeaways from a recent interview our Head of Retail Products and

Digital Transformation, Mr. Florent Lila, gave to a media outlet about the bank's digital journey.

You'll also find updates on our latest digital enhancements, showing how we continue to evolve our services to make banking smoother, faster, and more user-friendly. In addition, we highlight a valuable financing opportunity for SMEs looking to accelerate their green transition – through the SME Go Green program in partnership with the EBRD. And, as always, we close the edition with cybersecurity tips to help you stay informed and protected in the digital space. We also look back at HealthyYouMay, our latest wellbeing program filled with engaging physical activities and opportunities for staff to connect. And, as always, we close the edition with cybersecurity tips to help you stay informed and protected in the digital space.

We hope you enjoy reading this edition and, as always, we look forward to your feedback.

Have a great read!

Nektar Zogjani
Editor

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Enhancing the banking experience through our latest digital features

While the branch network remains available to welcome customers, the bank is also expanding and improving its digital services to make banking even easier. Since the last edition of this magazine around six months ago, several features have been launched or upgraded, all aimed at offering greater convenience and flexibility.

Here are just a few of the updates introduced:



Meet RAIA: Your virtual assistant

Integrated into our mobile app, RAIA is our new virtual assistant powered by advanced AI technology. It offers instant help with banking products and app features, communicates naturally in Albanian, English, and Serbian, and connects you to an agent when needed. Whether you need quick info or real support, RAIA is here to assist - anytime.



Digital Signatures for Business Clients

Last year, we became the first bank in Kosovo to introduce digital signatures, a major step toward fully digital banking. This innovation is now available to our business clients, streamlining key processes and making banking faster, easier, and more efficient.



Debit cards for Kids

Kids can now enjoy the independence of having their own debit card — a simple way to start learning how to manage money and make everyday payments. Parents stay in control with full visibility: they can track transactions and send money instantly through the mobile app. It's a smart, secure way to teach financial responsibility while giving children the freedom to use their card with confidence.



Speaking of cards...

Continuous enhancements have made our mobile banking app a 'one-stop shop' for banking needs. Building on this, customers can now apply for a credit card directly through the app - a quick and simple process with an instant response.





From e-sports to padel: Supporting the growth of sports in Kosova

Over the past few years, the bank has increased its engagement in the world of sports, supporting both professional-level competition and internal activities that promote health and wellbeing among our staff.

The Red Hall [Salla e Kuqe in Albanian] in Prishtina looked a little different during our last e-sports tournament in March. The hall was filled with gaming gear - screens, consoles, and players fully focused on the action. Fans watched closely. The atmosphere was intense and full of energy, just like you would expect at an e-sports tournament.

E-sports is quickly growing in popularity in Kosova, especially among the country's young population. To support its further development, our bank has organized two major tournaments over the past two years, bringing together hundreds of players and fans.

Rinor Gashi, a digital marketing expert at the bank who has been closely involved in organizing the tournaments, says: "E-sports is growing fast, and young people are not just playing — they are building communities around it."

He himself is a fan of computer games. "These games can boost problem-solving skills, strategic thinking, and even creativity. They also encourage teamwork, especially in games where players rely on each other to win", **he told RaiMagazine.**

E-sports tournaments are just one part of the bank's broader commitment to promoting sports in the country. For the second year in a row, Raiffeisen Bank is the main sponsor of Kosovo's Volleyball Federation, supporting one of the country's most popular and fast-growing sports.

The president of this federation, Bahri Gjinovci, welcomes any support to further develop this sport. He says the support from the bank has helped it in many ways, including to increase the visibility to a broader public.

"Thanks to this cooperation, volleyball in Kosova today is more visible, more attractive, and more credible in the eyes of the public, other sponsors, and potential investors", he says.

"Raiffeisen Bank is the strongest example of how a major financial institution can become a driver of sustainable sports development, helping elevate volleyball in Kosovo to higher levels. In this regard, Raiffeisen Bank's contribution to the Volleyball Federation of Kosovo over the past two years has been both highly meaningful and strategic", Gjinovci adds.

Support extends to less popular sports as well

The bank is also making efforts to support and promote less popular sports in Kosova, such as padel, a sport that combines elements of tennis and squash. It is typically played in doubles on an enclosed court, where the ball can bounce off the walls, adding a dynamic twist to the game. Easy to learn and highly social, padel is gradually gaining popularity worldwide for its fun and accessible style of play.

A sponsorship agreement with the Padel Federation was signed in May with aim of supporting it attracts more players and fans in Kosova.

On the other hand, football continues to draw the most attention in the country. Kosova was admitted to the international arena only in 2016, becoming a full member of both FIFA and UEFA. Since then, the national team, made up largely of young talents who grew up or play abroad, has marked significant progress.

Just a few months ago, they achieved a historic milestone by being promoted to League B of the UEFA Nations League. This promotion brings them closer to competing with top European teams, offering another opportunity for growth.

However, local football remains behind some European standards. That's why we've gladly partnered with the Football Federation as the general sponsor of the First League, supporting the development of domestic football.

As Anita Kovacic, CEO of the Bank, stated at the signing of the sponsorship agreement in 2024, "Football holds a special place in the hearts of the people in Kosova, and we are delighted to contribute to its continued growth."

Over the past years, the bank has also broadened its commitment to the health and



wellbeing of its staff. Two major programs — the recently launched HealthyYouMay and

FeelGoodOctober — include a range of indoor and outdoor activities such as hiking, regular running in Gërmia Park, and organizing football tournaments.

The bank also encourages various physical activities held on its premises and supported the participation of several colleagues in both the Prishtina and Tirana marathons in 2024.

Building strong connections among employees is essential. Activities like these offer valuable opportunities to improve communication and foster a sense of belonging within the team. As a result, organizations around the world are increasingly prioritizing such initiatives — and we're proud to be part of this positive shift.



Bank supports enhancing playground in Gërmia Park

In April, a new children's playground in Gërmia Park was officially opened, offering upgraded equipment and inviting kids and families to enjoy more time outdoors. The project was supported by the bank as part of a cooperation with Prishtina Municipality, strengthening the bank's commitment to initiatives that benefit the community.

At the inauguration ceremony, Board Member Mr. David Heitzinger highlighted the importance of creating public spaces that promote long-term health and wellbeing. This initiative builds on previous cooperation with the municipality, including the planting of around one hectare of green space in Bregu i Diellit last year.

Bank's CEO Kovacic recognized among women championing gender equality

Raiffeisen Bank's CEO, Ms. Anita Kovacic, was recently featured among five women recognized by the United Nations Population Fund (UNFPA) for championing gender equality in Eastern Europe and Central Asia. Ahead of International Women's Day, UNFPA published a story highlighting the leadership of women driving change in the region. In

her contribution, Ms. Kovacic shared how the bank is fostering a culture of equality and empowerment. "My commitment to these policies comes from a desire to create a workplace where all employees can thrive, both personally and professionally," she noted.



Empowering SMEs through financial education

The recently supported a series of Financial Literacy Workshops aimed at strengthening the financial skills of small and medium enterprises across Kosovo. The final session took place in Mitrovica in March, wrapping up a successful round of five workshops held in cities across the country. Organized by ECIKS, the program equipped participants

with practical knowledge in budgeting, financial planning, investment, and transparency—key areas for building long-term business stability and growth. As part of this initiative, Raiffeisen Bank's representative Besian Demiri participated as a speaker, sharing insights alongside other industry professionals.

Raiffeisen Bank publishes 2024 Annual Report

The bank has published its Annual Report for 2024, offering a detailed look at the bank's performance and highlights from a year marked by steady growth and continued innovation. Throughout 2024, the bank expanded its customer base and maintained its position as a market leader in Kosovo's banking sector. The report reflects the bank's focus on service quality, digital advancement, and long-term value for clients

and communities. In her foreword to the report, CEO Anita Kovacic noted: "The growth of the bank is a result of the strong support from our loyal customers, partners, and our dedicated employees", adding: "Remaining the market leader, the employer of choice, and a responsible member of our community is not only our goal but a core part of who we are."



Navigating financial instruments: What investors should know

In an interview with RaiMagazine, Ms. Venera Morina, Market Sales Chapter Lead at our bank, guides us through the various financial instruments available and discusses how our bank can support clients in kickstarting their investment journeys.

What are financial instruments and what are the main types offered by Raiffeisen Bank in Kosovo?

- Financial instruments are tools used in financial markets to manage capital, invest, and hedge against risks. They represent an agreement between two or more parties, where each party has specific rights and obligations. These instruments can include a wide range of options, starting from those that represent ownership to those that represent debt.
- Essentially, financial instruments are contracts that have monetary value and can be traded in financial markets. They can be used to generate income, grow capital, diversify an investment portfolio, and hedge against market fluctuations. Their value can depend on a company's performance, interest rate fluctuations, commodity prices, or other economic factors.
- Financial instruments are essential to the functioning of financial markets because they provide mechanisms to transfer risks, provide liquidity, and support economic development by facilitating the movement of capital. For investors, understanding financial instruments and how they work is key to making informed decisions and achieving financial objectives.
- Raiffeisen Bank offers these types of instruments for trading: Common Stocks, ETFs, RCM Funds, Kosovo Bonds and Guaranteed Capital Certificates.

What are the benefits and risks of investing in stocks, mutual funds, and ETFs?

- Investing in stocks, mutual funds, and ETFs offers a wide range of benefits and risks, which are important to consider when making investment decisions.

When talking about common stocks, we can say that some of the benefits of trading them are:

- Higher potential for profits and opportunities for significant capital growth.
- Some stocks offer regular income through dividends.
- Investors can choose specific stocks according to their preferences.

Meanwhile, the risks must also be assessed against the benefits:

- Volatility: Prices can change significantly in short periods.
- Risk of loss: There is a possibility of losing capital in the event of poor company performance.
- Requires knowledge: Requires constant analysis and attention.



Mutual Funds: The main benefit of mutual funds is diversification, i.e., investing in a broad portfolio that reduces risk. Mutual funds are managed by investment experts, therefore, the client as an investor does not need detailed analysis. Meanwhile, in terms of risks, we can point out that there are higher management fees and commissions, investors have no control over investment choices and the value can fall if the market is falling.

ETFs (Exchange-Traded Funds) have the following benefits: Diversified investment, because mutual funds offer a diversified portfolio. They are highly liquid and are traded like stocks on exchanges during the day. They also have lower fees than mutual funds.

Meanwhile, in terms of risks for these instruments, we can consider market volatility, because they can fluctuate just like stocks. Also, some ETFs can be quite complex and difficult to understand.

So, each option has its own benefits and risks, and the choice should be based on personal investment objectives and risk tolerance.

How can an individual start investing through Raiffeisen Bank in Kosovo?

This question aims to explain the concept of financial instruments and introduce products such as stocks, mutual funds (RCM), ETFs and certificates that the bank offers.

- To better understand the client's profile, we first provide an application form with basic questions. Based on the client's answers, we identify the most suitable financial instruments. After the verification and identification process, we inform the client about the opportunities we offer. If the client decides to proceed, he/she can open an account with our bank, unless he/she is already a client. Depending on the client's requirements, we advise on opening accounts in the appropriate currency at our branches, offer to sign a trading/investment agreement and thus open the client's portfolio with our bank. This verification process is carried out to protect the client from possible losses in the financial markets.

How does Raiffeisen Bank help clients choose appropriate instruments for their financial goals?

- This will emphasize the role of professional advice that the bank provides to help customers make informed decisions.
- Our bank offers a wide range of investment options and it is essential to identify the client's profile through a detailed questionnaire. This process helps us understand the client's level of knowledge and experience in the financial markets. For clients who are new to this field, we recommend starting with investments that offer capital protection, such as Treasury Bills with guaranteed interest or Certificates with guaranteed capital. After a period of six months, when the client has gained experience and is familiar with investments, we offer the opportunity to trade more complex instruments, such as ETFs or common stocks. Another important factor is the age of the clients; older clients prefer safer investments, while younger generations show greater interest in stock trading, because these generations have a higher tolerance for risk, and at the same time aim for higher returns in a shorter time frame.

What are the differences between investing and traditional saving, and when is it appropriate to choose one over the other?

- This question will help differentiate between the two financial strategies and identify situations when each is more appropriate.

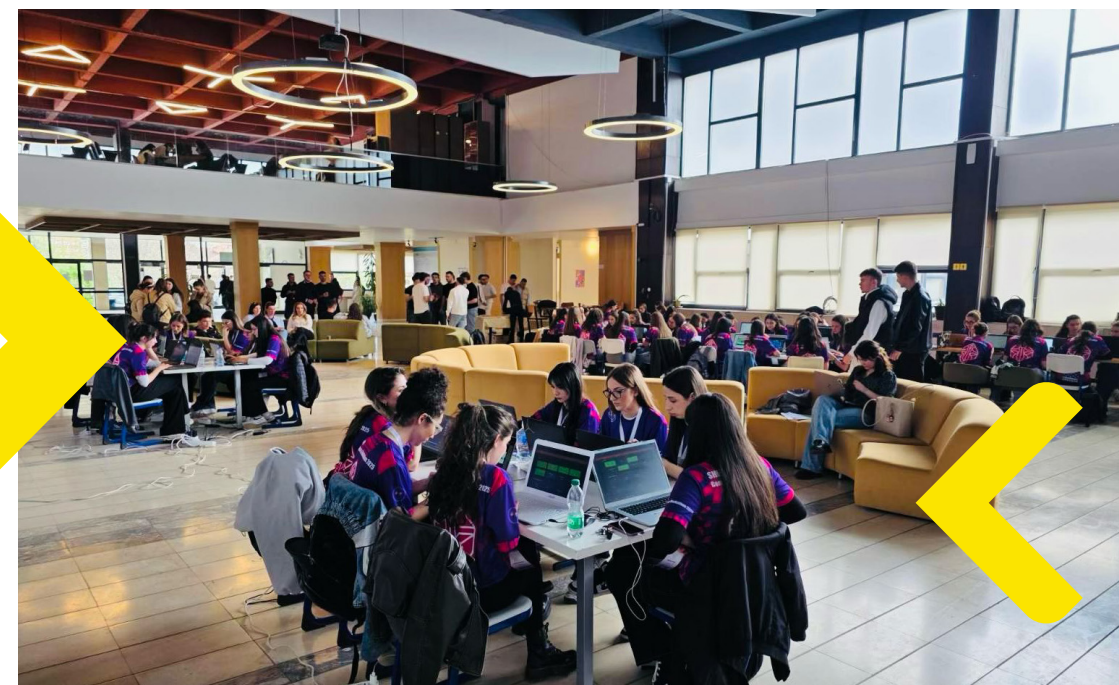
Traditional investing and saving are two financial strategies with different goals and characteristics:

- **Traditional Savings** aims to preserve capital and build a fund for short-term or emergency needs. It has very low risk, because bank deposits are usually insured, however, the return is usually very low. Interest rates are low, but they have very high liquidity, the funds are easily accessible.
- **While the purpose of Investment** is to increase capital in the long term by purchasing assets that can increase in value. The risk is higher; the value of investments can change and capital can be lost.
- **The return** is potentially higher, may include capital gains and dividends. However, liquidity may be lower, depending on the type of investment.

When to choose one over the other:

- **Traditional Saving** is suitable when the client has short-term financial needs, seeks security and stability without the risk of losing capital and wants quick access to his/her funds.
- **Investment** is suitable when the client aims for capital growth in the long term. When the client is able to tolerate risk and is willing to withstand market fluctuations and, also, when the client has long-term financial objectives, such as retirement or financing children's education, etc.

The choice between savings and investments should be based on personal financial goals, taking into account the individual's risk tolerance and time horizon.



Supporting the next generation of cybersecurity talent

With cyber threats evolving rapidly, investing in cybersecurity skills has never been more important. Recognizing this, the bank has deepened its commitment to supporting emerging talent in Kosovo's growing cybersecurity ecosystem. This year alone, the bank is supporting three key cybersecurity events aimed at students and young professionals.

The first two took place earlier this year, with the third scheduled for October, during Cybersecurity Awareness Month.

In February, the bank supported the International Cybersecurity Defense Challenge (ICDC), where around 30 teams from Kosovo, the region, and Iowa State University competed in high-pressure scenarios simulating real-world cyber threats. Our Chief Security Officer, Mr. Artan Rrustemi, noted at the event: "These events offer a great platform for students to learn and innovate, which is why we're proud to support them."

In April, the bank also backed the SHEcurity event to mark Girls in ICT Day. Held at the Faculty of Computer Engineering, the event brought together students for a Capture the Flag challenge, alongside panels and presentations aimed at inspiring young women in tech. Representing the bank, Qamile Voci, Cloud Security and Security Architect, joined a panel discussion on bridging academia and industry, emphasizing the importance of creating more opportunities for women in cybersecurity.

This series of events builds on the bank's earlier efforts to support cybersecurity talent. In 2024, the bank sponsored a Cybersecurity Bootcamp in Prishtina ahead of the European Cybersecurity Challenge in Turin, Italy. Over five days, Kosovo's national team trained intensively to sharpen their skills and prepare for international competition.

Through these ongoing efforts, our continues to play an active role in developing Kosovo's cybersecurity talent - supporting learning, collaboration, and a more secure digital future.



HealthyYouMay: A new program supporting health and well-being

In the last edition of RaiMagazine, when we highlighted key moments from our #FeelGoodOctober initiative, our Board Member Iliriana Toçi emphasized the importance of continuing to expand our efforts around health and wellbeing. In this edition, we gladly share highlights from #HealthyYouMay, a new program launched this May that brought together a variety of activities designed to help us balance work with wellbeing.

Together with #FeelGoodOctober, this initiative strengthens our growing commitment to staying active, connected, and healthy. Throughout the month, a range of activities took place as part of the program. Here are a few highlights:

#FunRunKids

Gërmia Park turned into a full-on playground for kids — with running races, sumo and creativity corners, and even a 'Kids DJ' party to keep the energy high. Organized with #PrishtinaTrail, the event was full of fun, and it was also great to see so many of our employees' children enjoying the day.

Wings for Life: Running for those who can't

This global run supports research into spinal cord injuries, and we were glad to take part. Colleagues registered through the Red Bull app, and the bank covered participation costs, which go directly toward funding this important cause. The cause also ties in with our ongoing support for inclusion, including our collaboration with organizations like #HANDIKOS.

Cyclists tour

A group ride from our Head Office to Gërmia Park offered the perfect opportunity to get moving and enjoy some fresh air together. The bank also provided bikes for colleagues who needed one.

Steps challenge

With a simple app and a bit of healthy competition, our ongoing Steps Challenge keeps us motivated to move — and win some fun prizes along the way.

Hiking Day

Nothing beats a day outdoors. Our hike to Bjeshka e Oshlakut brought colleagues together in nature — a great way to unplug from work and reconnect with colleagues in a more relaxed setting.

Latino dance classes

As part of the wide range of physical activities supported by the bank, Latino dance classes have recently been introduced. The bank now subsidizes these sessions, offering employees a fun and energetic way to stay active. The classes are held at the bank's Training Center, providing a convenient and accessible space for colleagues to participate after working hours.

Focus Fridays

This initiative encourages colleagues to limit meetings on Fridays, allowing more space for focused, uninterrupted work. The goal is to create a calmer end to the workweek and help teams wrap up tasks with more clarity and concentration.





How is digitalization changing banking in Kosova?

Recently, our Head of Retail Products and Digital Transformation, Mr. Florent Lila, spoke to Kosova Press news agency about the bank's digital journey. From the role of artificial intelligence to the need for continuous support and security, he outlined how digitalization is reshaping banking in Kosova— both in how services are delivered and how customers engage with them.

One of the key messages he shared was that digital transformation goes beyond technology.

"Digital transformation in the banking sector is not merely a technological development, but also a cultural shift in how customers interact

with and engage in financial services", he said in the interview in mid-May.

According to him, digitalization is rooted in a broader strategic vision of the bank. "Digitalization is part of a long-term strategy to build a modern, flexible, and fully customer-oriented bank, aligned with the demands of an increasingly digital and dynamic market."

As customers become more comfortable using digital services, the impact of this shift is becoming clear.



As a result of this commitment and the full utilization of our digital platforms' potential, we have recorded a significant increase in the use of digital channels, especially the mobile application, which has become a key point of interaction with our customers.



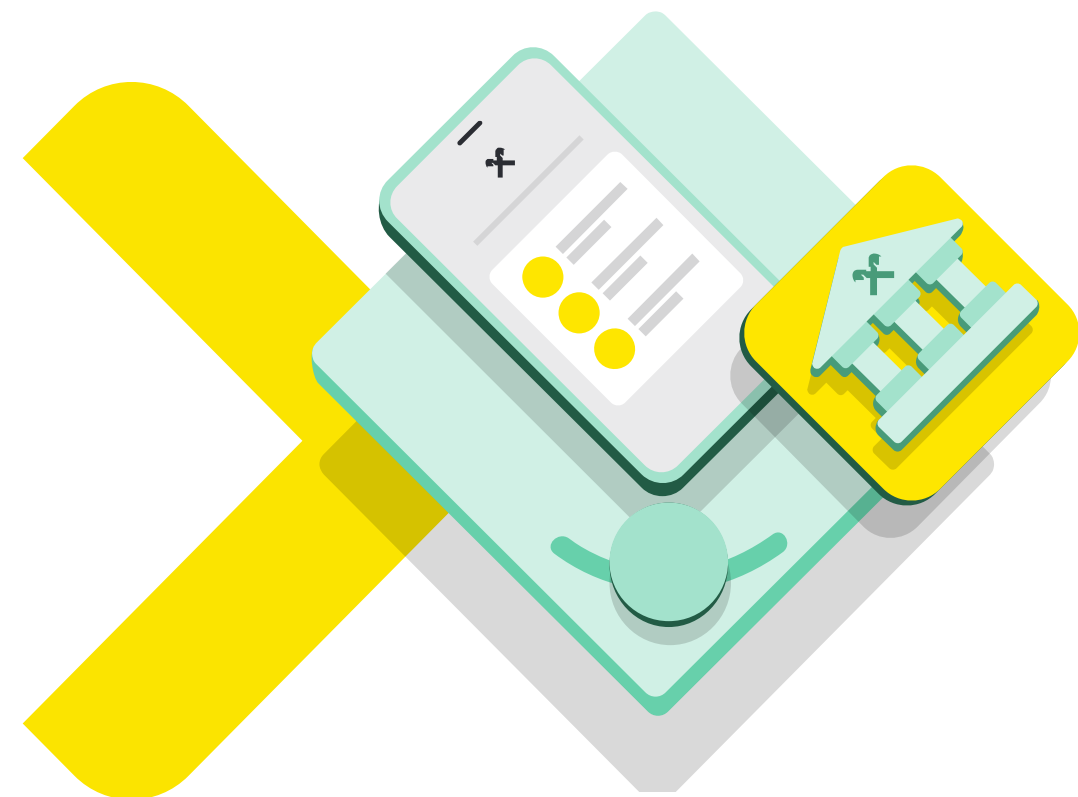
Looking ahead, artificial intelligence will also play a role in further shaping digital services. "Our long-term vision aims for comprehensive digitalization, with a particular focus on integrating Artificial Intelligence (AI) as a strategic tool to improve service quality, increase efficiency, and simplify customer interaction."

One of the recent features integrated, digital signature, has also added a new layer of functionality "enabling full customer identification and verification in a secure and fully online process."

To ensure inclusivity, the bank continues to invest in education and support — both internally and for customers.

"Alongside ongoing staff training... the bank has not only built modern technological solutions, but also created a supportive and educational environment where every customer feels included and empowered..."

And throughout all this transformation, security remains a top priority. "Customer security during the use of digital channels is one of our bank's highest priorities and a key pillar in the digital transformation process."





How we transformed our Customer Relationship Management – step by step

Over the past few years, our approach to Customer Relationship Management (CRM) has gone through a major shift, one that's changed how we connect with clients, respond to their needs, and build long-term trust. Along the way, we introduced new communication channels, increased the number of interactions, and focused more on making each one personalized and informative.

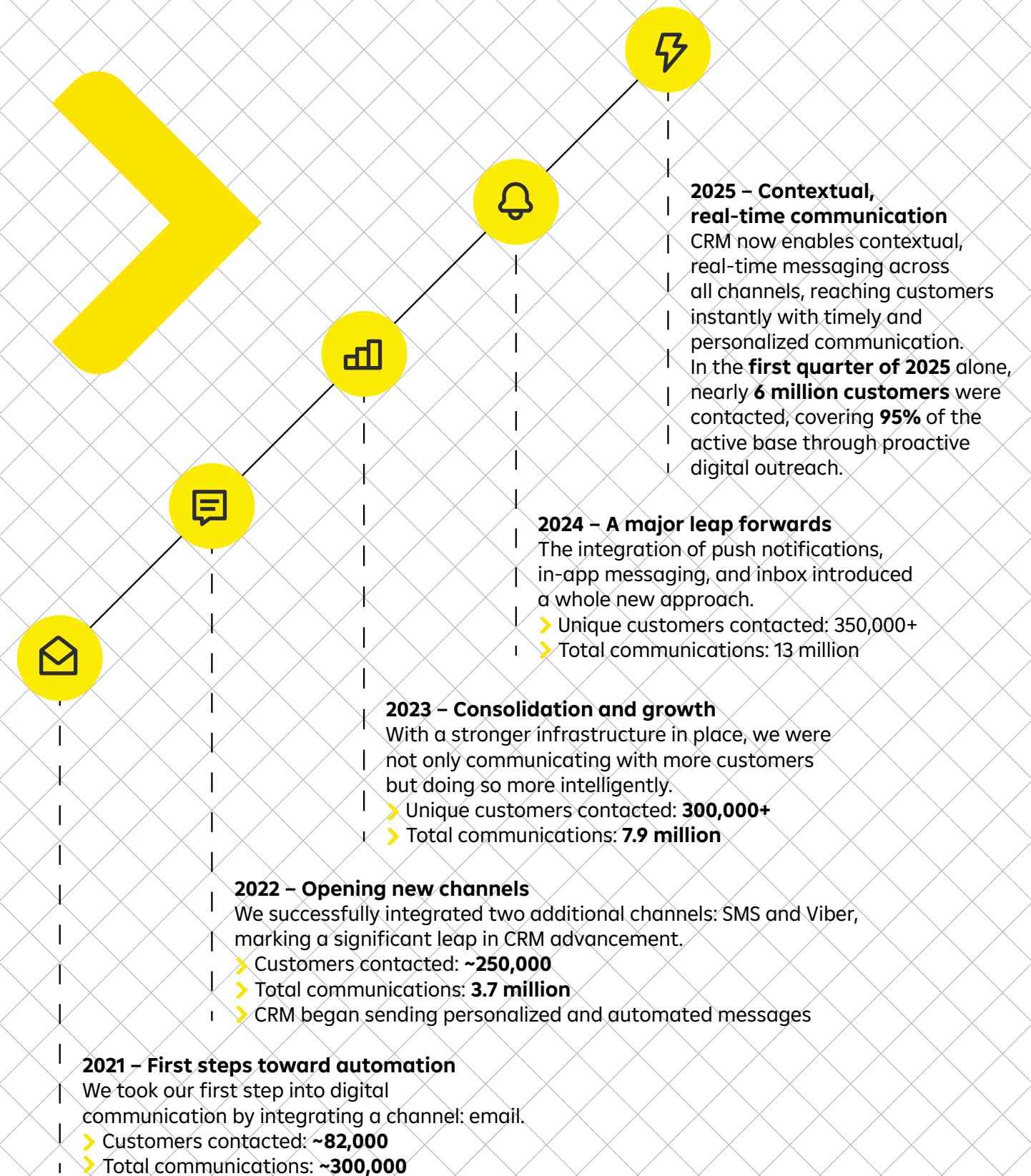
In the early days, our CRM setup was limited, with one channel, the Contact Center, and every interaction handled manually. Customer lists were built from scratch, and each campaign took significant time and effort. Fast forward to today: communication happens in real time, across multiple digital channels.

That transformation hasn't gone unnoticed. In 2024, we were named Best Bank for CRM Transformation in Kosovo by the Global Banking and Finance Review Awards, while in May 2025, we received the Best CRM Solution Kosovo award from Global Banking and Finance Review.

Ms. Urata Huruglica, Head of Retail Customer Growth Department, says:

“As the largest bank in the country with a constantly growing client base, we knew we had to step up our CRM efforts. Looking back now, I think it's safe to say we can all be proud of what we've achieved.”

Here's a look
at how it unfolded:





SME Go Green: New funding opportunity for green investments

As environmental sustainability becomes increasingly important for businesses, our bank is stepping up efforts to support SMEs on their green transition.

At a time when more companies in Kosovo focus on reducing their environmental impact and boosting energy efficiency, the bank is supporting them with targeted financing solutions. One of the key steps in this direction is the SME Go Green Fund, officially launched in November 2024.

The fund is part of an initiative by the European Bank for Reconstruction and Development (EBRD), formalized through an agreement signed with Raiffeisen Bank, to scale up green economy investments in Kosovo.

As part of the deal, the EBRD provides financing of up to €5 million to the Raiffeisen for on-lending to micro, small and medium-sized enterprises under the programme, launched with the support of the EU.

The funds are fully dedicated to green economy investments, including energy

efficiency, resource efficiency and renewable energy investments, expected to contribute to the reduction of greenhouse gases emissions in the country.

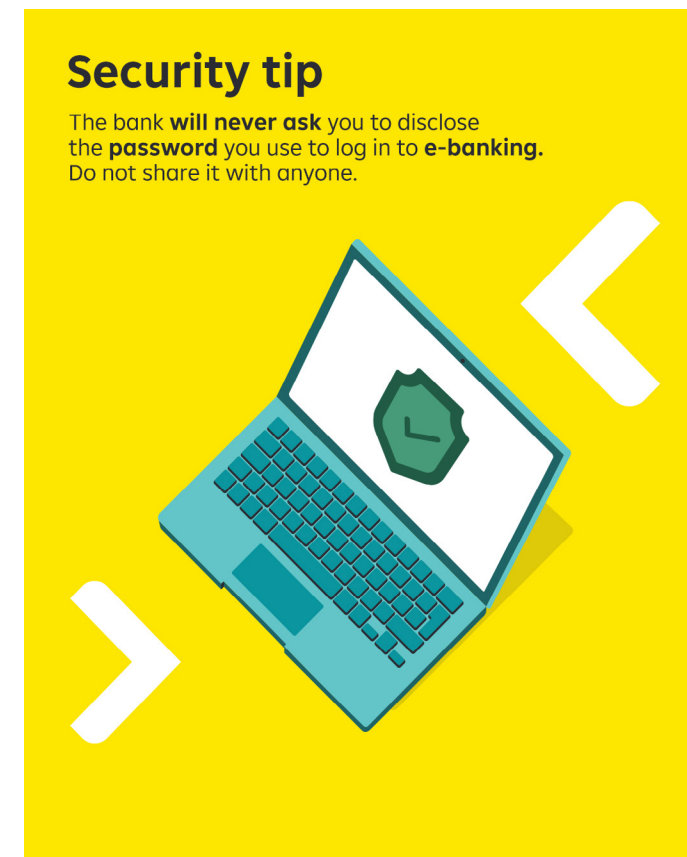
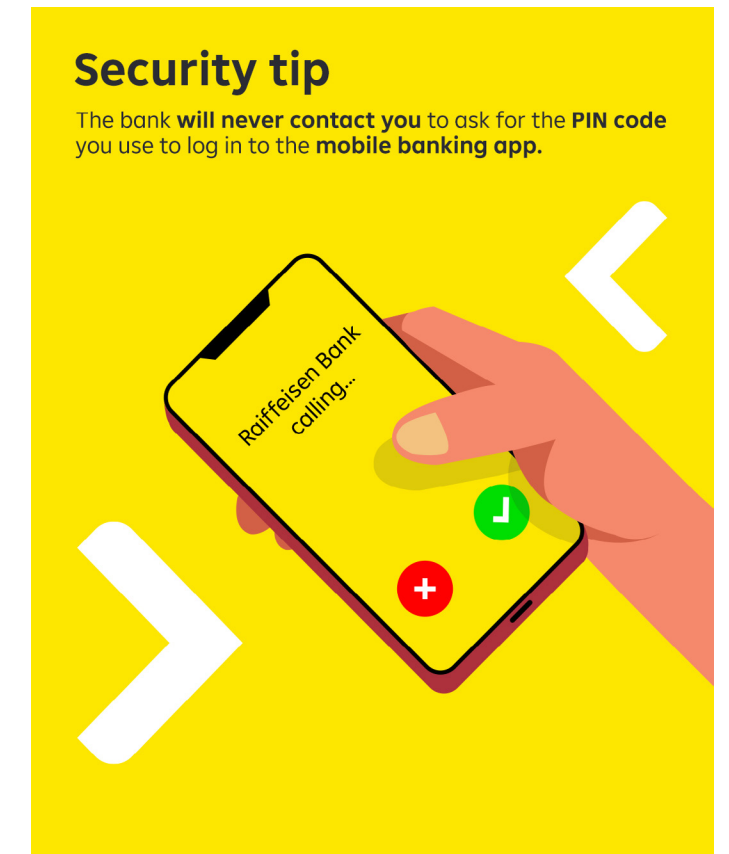
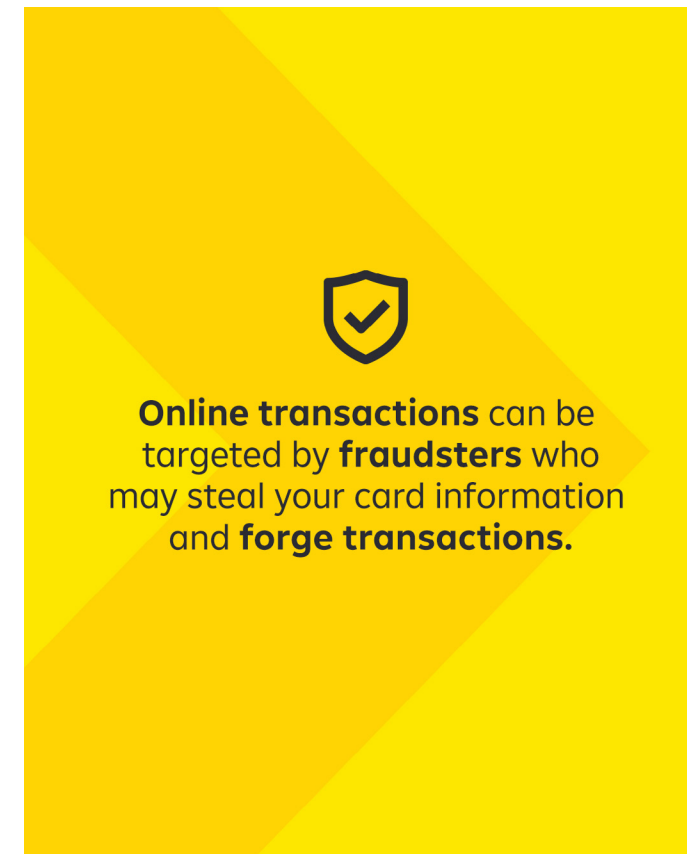
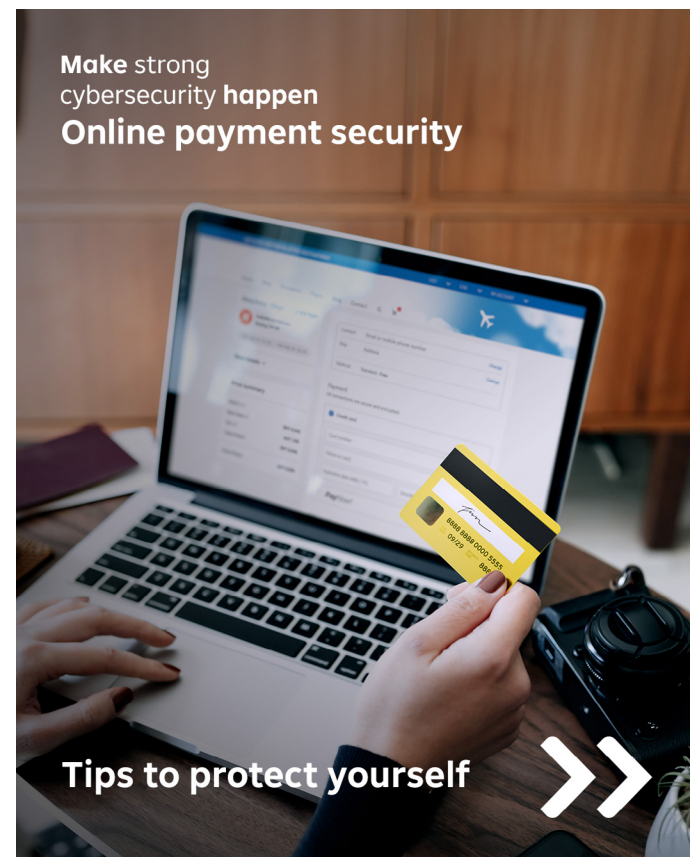
Local businesses have the opportunity to apply for financing to invest in industrial premises, equipment, software, electric vehicles or renewable energy measures. At least one-third of the EBRD loan to Raiffeisen Bank in Kosovo is dedicated to the investments within agribusiness value chain. Twenty-five per cent of the financing will go to women-led MSMEs.

In May of this year, we partnered with the EBRD to host an informative webinar designed to help businesses fully leverage the SMEGoGreen program. We were delighted to see a strong turnout, and we encourage those interested to contact the bank for further information.



Stay safe online: Tips for protecting your information

As the use of online platforms for banking services becomes increasingly common, the importance of protecting your personal data has grown. Being fully committed to your security, we would like to share some tips to help you safeguard your information. Similar tips, along with more detailed articles, were shared across our communication channels throughout October as part of a broader cybersecurity awareness campaign.





**Raiffeisen
Bank**

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