Environmental Policy

Raiffeisen Bank Kosovo J.S.C. (RBKO) is a subsidiary of Raiffeisen Bank International AG (RBI).

Raiffeisen Bank offers a wide range of banking services and products for all clients: individuals, small and medium enterprises and corporate. RBKO is a pioneer on sustainability and being responsible banker on the local market we are proud that voluntarily we have decided to contribute with our efforts in all Environmental, Social and Governance (ESG) aspects.

RBKO as a part of  RBI (which is certified with ISO14001 from 1998), continuously improve the environmental and climate protection as part of our responsibility to society, and we see ourselves as fair partner to the environment for which we can work in the most relevant areas.

RBKO  focuses on improving its environmental performance, it aims to:

* Reduce environmental impacts: This includes minimizing the consumption of resources, reducing waste generation, and lowering emissions to air, water, and oil.
* Quantitative data relating to inhouse ecology was collected using the “ESG Cockpit“ software Promote recycling and reuse,
* Comply with environmental regulations: Organizations strive to meet all relevant environmental laws, regulations, and requirements to avoid any negative impact on the environment and maintain compliance.
* Set ESG targets and objectives on annual basis,
* Engage stakeholders: Involving employees, suppliers, customers, and the community in environmental impact.

The Company is committed to continual improvement of environmental performance. This Policy will be communicated to all staff, contractors, and suppliers, and be available for the public.

Endorsed by

(Signature)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Anita Kovacic- CEO of Raiffeisen Bank Kosovo)

Date :

15.12.2023