

# RaiMagazine



Make health and well-being happen

Digital transformation:  
**Transforming banking through the introduction of digital signature**

Interview:  
**Recapping 2024: An interview with Board Member Iliriana Toçi**

Sustainability:  
**Making Prishtina greener – one tree at a time**

**Dear readers,**



Welcome to the third edition of RaiMagazine! As we approach the end of another successful and eventful year at the bank, it feels challenging to choose from the variety of topics we would like to highlight in this edition. However, over the last few months, one topic has stood out: health and wellbeing. That's why part of this edition focuses on this increasingly important priority of the bank, aiming to present a more detailed overview of our approach and activities.

In addition to our feature on health and wellbeing, we are pleased to bring you an interview with one of our board members, Ms. Iliriana Toçi, who will recap the achievements and milestones of 2024. This retrospective will provide an overview of our progress and the strategic initiatives that have driven our success.

Our RISE program continues to cultivate and develop young tech talents, and we are proud to share testimonials from some of our participants. Their experiences and growth within the program highlight our dedication to fostering the next generation of innovators. An article will highlight our investments in the community, with the ATOMI Institute as a key example of our long-term commitment to supporting education in the country. You can also read about some of the new digital products that have been launched or enhanced over the past months, adding to our growing portfolio of digital offerings.

As always, we value your feedback and look forward to hearing your thoughts on this edition.

Have a nice read and Happy 2025!

**Nektar Zogjani,  
RaiMagazine Editor-in-Chief**

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# Enhancing the banking experience through our latest digital features

While our extensive branch network remains available to welcome you, we are constantly expanding and enhancing our digital offerings to make your banking experience more seamless. Recently, we have introduced or enhanced several features designed to provide you with even greater convenience and flexibility.

## > Digital signature

Our bank became the first in Kosovo to launch the digital signature, an innovative tool that allows clients to securely sign documents and conduct banking activities at their convenience, anytime and anywhere.

## > KUIK

Our main digital banking platform, Raiffeisen Plus, has been continuously enhanced with additional features, making it a one-stop shop for all your banking needs. One such feature, KUIK allows clients to make transfers of up to 500 EUR per day by simply entering their phone number. All that is required is for the client to register for this feature for it to work.

## > RaiKesh

This online platform was designed to make applying for a loan easy, quick, and entirely online. New: the threshold for loans has been extended to 10,000 EUR, and all you need is a valid ID to receive an offer and approval within minutes.

## > Card2Card

Through Card2Card feature, you can transfer money to any card inside and outside the country, within minutes. Fast money transfers are available 24/7, and every transaction is secured through 3D Secure technology.





# Committed to employee health and well-being

Prioritizing employee health and well-being has become a key focus, with initiatives like #FeelGoodOctober demonstrating the bank's strong commitment to promoting a healthier workplace.

October holds special significance at our bank. During this month, the usual work routine is complemented by a variety of activities designed to promote a healthier lifestyle for our employees. Feel Good October, a comprehensive initiative organized by the People, Learning, and Culture Department, offers a platform for both on-site and outdoor activities throughout the month.

These activities not only promote physical health but also raise awareness on various health and well-being topics. Informative sessions, led by experts in their respective fields, provide employees with valuable insights into mental health, nutrition, and other wellness topics.

Now in its second year, Feel Good October has quickly become one of the bank's most popular and well-received initiatives. It stands out not only in the banking sector but also among other organizations in Kosovo.

This program underscores the bank's commitment to promoting work-life balance for its employees.

**Vesa Paca**, a dedicated participant in nearly all activities organized as part of the program, shared her thoughts during a hike to Jazhinca Lake, which was attended by dozens of staff members.

She explained why such initiatives are important to her: *"The fact that the activities are done in a group has helped me become more disciplined and motivated. An additional benefit is the team of experts engaged by the bank, whose advice and guidance help us physically prepare for every activity," she said.*

Vesa is also part of a smaller group, the **Raiffeisen Morning Runners**, which participated in two marathons this year – one in Prishtina and another in Tirana. The bank supported their training and participation throughout the year.

## From morning runs to mental health sessions

Considering the large workforce within the bank, the program offers a variety of activities to cater to the diverse preferences of all employees. In addition to the hike and morning walks/runs in Germia Park in Prishtina, several outdoor events took place, including team-building exercises and fitness challenges, offering a fun way to stay active.

One such event was a football tournament, which attracted around 100 male competitors. **Labinot Lubishtani, an employee at the Ferizaj branch**, is passionate about football and couldn't miss the opportunity to participate.



*"I'm a huge football fan, and I really enjoyed the tournament organized by the bank. I also appreciate that the bank supports us not only at the head office but also in other cities, promoting sports and physical activity. It subsidizes these initiatives so that every colleague, regardless of location, can participate and find an activity they enjoy," he said during the tournament.*



In addition to physical activities, the bank also organized mental health awareness sessions and workshops on stress management to support employees in maintaining their overall well-being.

This included a session to raise awareness for breast cancer, a session with a wellness coach focused on the role of physical activity in preventing chronic diseases and boosting overall health, blood donation drives, as well as a presentation on the role of fathers in parenting.

The program culminated in the planting of over 400 trees and greenery across one hectare in Bregu i Diellit in Prishtina. This was a direct result of the colleagues' involvement in a challenge as part of the program, committing to plant a tree for every distance walked or run by participants.

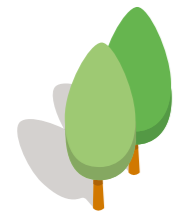
## Activities expected to grow further

Building strong connections among employees is essential. These kinds of activities provide valuable opportunities to improve communication and foster a sense of belonging within the team. As a result, organizations worldwide are increasingly prioritizing such initiatives, and Raiffeisen Bank Kosovo has become a shining example of this commitment.

**Iliriana Toçi, a Board Member at the bank and the sponsor of Health and Well-being**, emphasized that these initiatives are a top priority and will continue to expand in the future: *"Activities like these have been eagerly anticipated by our colleagues, which is why it's clear that we must continue our efforts in this area," she said during an interview with RaiMagazine.*

**Shqipe Shala from the People, Culture, and Learning Department**, who is primarily responsible for health and well-being initiatives, expressed her satisfaction with the bank's strong commitment in this area. *"It's inspiring to see how engaged our employees are, and we are focused on promoting a supportive environment that prioritizes their health and well-being," she said.*





## Making Prishtina greener – one tree at a time

As the largest bank in the country, we seek to lead by example in protecting the environment through innovative projects and sustainable practices. In May of this year, drones flew high above the forests of Prishtina. However, this time, they weren't capturing photos – they were part of the Green Wings initiative, supported by the bank, to assist in reforestation efforts and help revitalize the area's forests.

In October, in cooperation with the Prishtina Municipality, we planted trees and greenery across approximately one hectare in the Bregu i Diellit neighborhood, contributing to the area's greening. Similar initiatives will follow, and the bank remains open to collaborating with anyone who seeks to make a positive impact.

## Adding multiple awards to our list of recognitions

Over the past few months, our bank has received several prestigious awards, further enriching our long list of recognitions. In July, we were honored with two awards at the Euromoney Awards for Excellence 2024: Kosovo's Best Bank and Kosovo's Best Bank for Corporates. Our digitalization efforts were recognized by Global Finance, which awarded us the Best Consumer Digital Bank

award. The most recent recognition came in October when we received the Excellence in CSR (Corporate Social Responsibility) award from the Kosovo CSR Network, honoring our commitment to integrating ESG (Environmental, Social, and Governance) principles into our operations and the impactful initiatives we have implemented across its components.



## Supporting our future: Bank continues tradition of school bag donations

As on any 1st of September in the last few years, we continued our tradition of donating school bags and supplies to pupils. In collaboration with Stepic CEE Charity in Vienna, we have donated a total of 1,395 school bags to primary school pupils in Ferizaj and Gjakova, aiming to provide them with

essential resources to excel in their classes. This initiative, which began six years ago, has already made a positive impact in Prishtina, Prizren, Peja, Gjiilan, and Mitrovica. As part of our Community Investments, we are committed to supporting education through various initiatives.

## Raiffeisen Tech Kosovo: Supporting RBI's technological growth and innovation

In July, a significant milestone was achieved for Kosovo's technological landscape with the inauguration of Raiffeisen Tech Kosovo. Established as a subsidiary of Raiffeisen Tech in Vienna, the new entity will support the Raiffeisen Bank International AG network by creating IT solutions and driving technological growth. Raiffeisen Tech Kosovo is

home to more than 100 tech professionals, who previously operated as part of a Competence Center within Raiffeisen Bank in Kosovo before transitioning to this new entity. Representatives from Kosovo's institutions, Raiffeisen Bank International, and Raiffeisen Bank in Kosovo attended the inauguration ceremony on Thursday in Pristina.



Recapping 2024:

# Toçi on how the bank adapts, innovates, and invests in its people

As we approach the end of 2024, Board Member Ms. Iliriana Toçi discusses the performance of the banking sector, key developments that defined the year, efforts for digital transformation, and the bank's commitment to the health and well-being of its staff.

**Ms. Toçi, as we approach the end of 2024, a year filled with challenges and opportunities, how do you assess the performance and overall development of Kosovo's banking sector during this year?**

**Toçi:** The banking sector in Kosovo remains stable and competitive, demonstrating its ability to support the country's economic development. Overall, this year has been one of continued strengthening of the sector. Among the many factors to highlight, the banking system

continues to be characterized by a low level of non-performing loans. Additionally, other financial indicators have also shown growth, reflecting a strong regulatory framework, profitability, and liquidity. The sector continues to maintain high levels of capitalization and liquidity, which are essential for sustaining confidence and stability in the financial system. As the largest bank in the country and one of the first international banks to enter the Kosovo market, we are proud of the role we have played in this success over the years.

**The bank had another successful year, maintaining its leadership position in the sector. Could you share some of the key developments and achievements that have contributed to this success?**

**Toçi:** This year has been exceptional for the bank, characterized not only by strong financial performance that has allowed us to maintain our leadership position, but also by significant achievements in various aspects of our operations. While I will not go into too many detailed metrics, I'd like to highlight a few accomplishments. For instance, we have reached an important milestone of a 78% year-over-year increase in internet and mobile banking transactions, with 96% of all transactions now completed via the mobile banking channel. Also, around 70% of the total new clients were acquired digitally, and 880 of those were completed with a digital signature. Furthermore, we integrated automatic decision-making into our lending process, which now covers 40% of our total new portfolio, streamlining our operations and enhancing customer experience.

Additionally, we've made notable steps in our lending products, increasing the mortgage loan ticket size to 500,000 EUR, and raising the personal loan limit to 50,000 EUR. We have also reached an important milestone of 0.5 billion in Mass and Premium Banking. This year, we've also placed greater focus on younger clients by designing several initiatives to better meet their needs. Initiatives that we are finalizing are launching a Children's Debit Card, introducing a round-up payments feature, implementing a Minecraft-based financial education game for kids, leveraging influencer-led social media campaigns, and rolling out a new current account package designed for Gen Z. Throughout this year, we have also committed to further integrating ESG (Environmental, Social, and Governance) principles into our operations and have continued to support the community through various initiatives. Our tireless work is consistently recognized with prestigious awards, and we are grateful to everyone who contributes to these successes.

**Has there been any change in customer behavior during 2024, and how prepared has the bank been to respond to these changes or adapt its respective strategies?**

**Toçi:** A continuing trend has been the increased use of digital banking services. This is not something happening only in Kosovo but is part of a global shift towards the digitalization of the financial sector. Digital banking is becoming increasingly prevalent, with customers preferring digital platforms for their banking needs more and more. Our bank is well-equipped to adapt to this change. In recent years, we have invested significantly in technology, infrastructure, and human resources to ensure that our digital services are secure and meet the needs of our customers.

**Digital transformation has been a key priority for our bank in 2024, with several new products introduced. Could you mention some key developments and how you assess the bank's progress in digitizing its services this year?**

**Toçi:** We are particularly pleased with the success we have achieved in digital transformation. We became the first bank in Kosovo to introduce the option of digital signatures, which is a noteworthy achievement as it fundamentally changes banking in the country. This new product significantly simplifies banking for our clients. Additionally, our main online banking platform, Raiffeisen Plus, has continued to improve with new features. Today, it has become a 'one-stop shop' for our clients, allowing them to access a wide range of services. Our efforts in digital transformation have been recognized and valued. Just a few months ago, we received a prestigious award from Global Finance for Best Consumer Digital Bank. Most importantly, the increasing number of clients using these products is a clear indication of the success we are achieving in this area.

**In a world heavily influenced by digitalization, what is your view on the role of people and branches in delivering value to customers?**

**Toçi:** Our people are at the core of everything we do. While our commitment to digital innovation is strong, the bank remains strongly focused on maintaining human connections. We have a slogan that we often use in both our internal and external communications: we want to become a digital bank with a human touch. It's important to note that we have a large customer base, and we make



sure to adapt to those who may be slower in embracing the rapid pace of digitalization. Furthermore, having the largest branch network in Kosovo makes it easier for us to stay close to customers in every region.

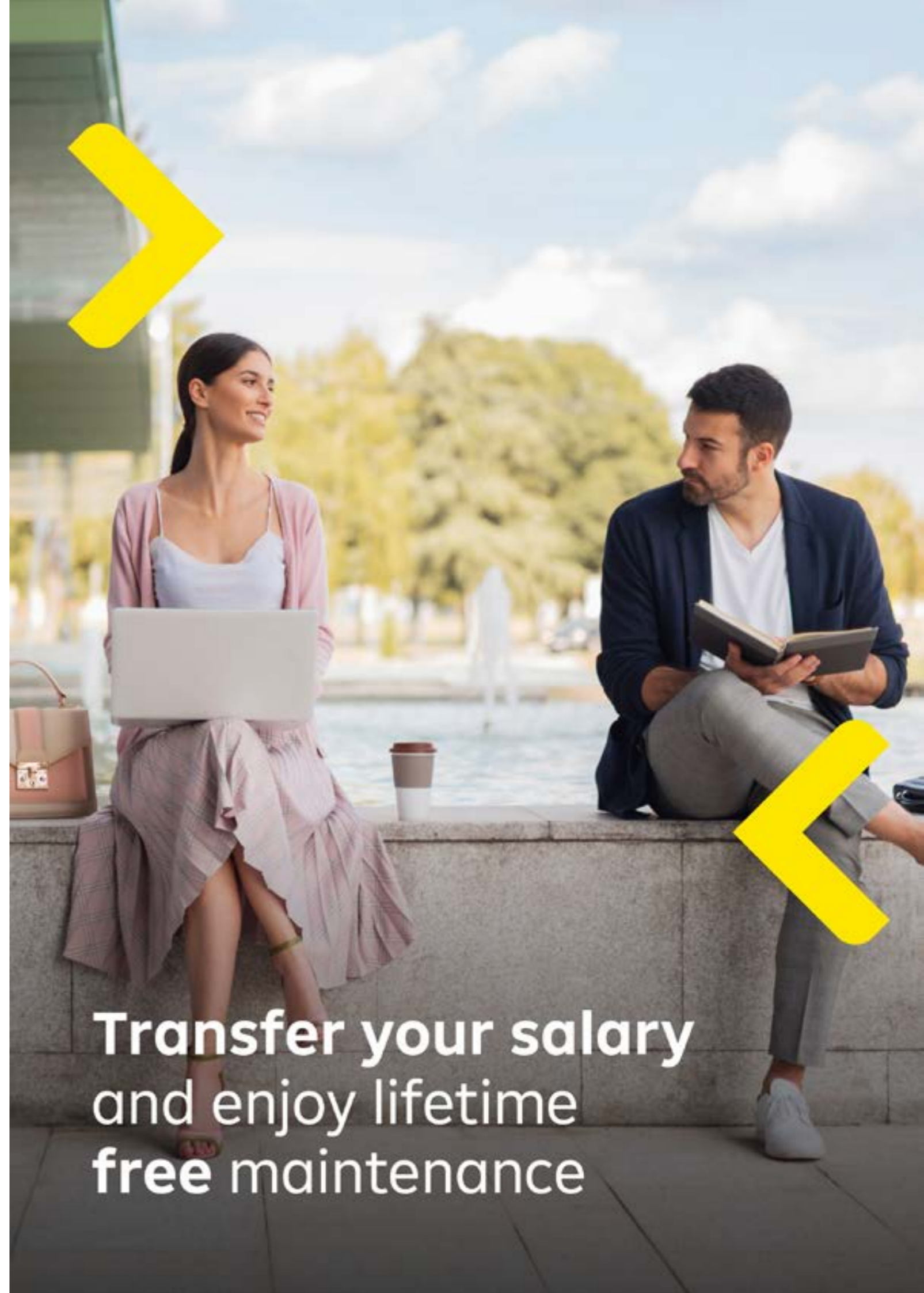
**Let's talk about health and well-being within the bank, a topic of great interest to you as well. As the Health and Well-Being Sponsor within the bank, you have overseen several staff development programs, including the comprehensive #FeelGoodOctober program. These activities have been well-received by the staff. What drives the focus in this direction, and how do you view the impact of these initiatives?**

**Toçi:** You're right, and this has been a key area among our priorities related to staff development. Over the years, we have shown our commitment to becoming an employer of choice in Kosovo because our employees are truly our most valuable asset. In this context, the program you mentioned, #FeelGoodOctober, is a perfect example of our dedication. It's a unique program, not only in Kosovo's banking sector

but also across other industries. What makes it special is that we offered a broad range of activities, aiming to cater to the preferences and needs of our staff. In addition to physical activities like walking, running, cycling, and the football tournament, we held informative sessions on important health topics. Beyond this program, other activities have been developed and sponsored by the bank throughout the year, and we're proud to continuously invest in making our workplace a healthy environment where everyone has the conditions to succeed.

**Can we expect the bank to place an increased focus on this area in the coming year?**

**Toçi:** Absolutely! As you mentioned, such activities have been enthusiastically received by our colleagues, so it's clear to us that we need to continue our efforts in this area. The experiences of recent years will help us further enhance these initiatives—which we already consider part of our organizational culture—and we are strongly committed to this.



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# RISE: Shaping the next generation of tech talents

As we prepare for another exciting edition of RISE, hear directly from the students whose professional paths have been set in motion by this program – from learning essential skills to stepping into permanent roles at the bank.

Over the past couple of years, our RISE Internship and Scholarship Program has become a starting point for students passionate about technology, providing them with the tools, training, and guidance to step into the professional world.

The program invites students to explore opportunities across a range of disciplines, including IT, Data, MIS, Business Analytics, Information Security, Cyber Security, and DevOps. It blends paid internship with scholarship opportunities, offering students the chance to work on real-world projects alongside experienced mentors.

Participants can choose between two models: the standard full-time internship or the flexible part-time internship, tailored to fit around their academic schedules. New this year: several students will have the chance to complete the program at Raiffeisen Tech Kosovo, a company supporting Raiffeisen Bank International AG network by creating IT solutions and driving technological growth. The program offers a wide range of training sessions, covering topics such as data engineering, data science, soft skills, Agile methodology, low-code platforms, software engineering, applied machine learning, and more, making it a comprehensive learning experience for professionals seeking to enhance their skills across multiple domains.

The third edition of the RISE Program will begin in March 2025, and we are excited to welcome a new cohort of talented interns. Since its launch, RISE has seen tremendous growth. In the first two editions, we welcomed over 30 students into the program, many of whom have gone on to secure full-time roles at our bank.



## Let's hear from the RISErs themselves:



**Endrita Vllasaliu** Raiffeisen Tech Kosovo

"I participated in the first edition of the RISE. Through this program, I had the chance to work on a real project and collaborate with a supportive and communicative team that was always willing to help and share their expertise. RISE provided a space where I could grow both professionally and personally."



**Albin Shabani** IT and Data Department

"Being part of RISE has been an amazing experience that has truly shaped my career. Working in the Data Department, I gained hands-on experience with how data drives important decisions. Having a mentor throughout the journey was incredibly valuable. What stands out most to me about RISE is how it combines academic support, real-world experience, and professional development in a way that is both structured and empowering."



**Erjon Asllani** Raiffeisen Tech Kosovo

"One of the most rewarding aspects was working alongside supportive colleagues who were always there to answer my many questions. And I had a lot of questions! Their guidance encouraged me to keep exploring and showed me the value of a collaborative environment. I highly recommend this experience to anyone, as it's an opportunity that challenges, motivates, and prepares you for the next steps in your career."



**Erika Rexhepi** Smart Risk Solutions Department

"My internship with RISE program was an incredible journey that taught me a lot about the industry, collaborative work, and myself. Working alongside skilled mentors, I gained hands-on experience in data analytics and modelling. It was an inspiring and rewarding experience, one that is lasting and expanding in Raiffeisen Bank still."



# Empowering communities through financial literacy



Financial literacy is the foundation of a successful financial future, both for individuals and businesses, and that's why we are actively supporting financial education initiatives – not only for entrepreneurs but for younger generations alike.

Understanding the complexities of the formal economy can, at times, be challenging. To make financial education more engaging and accessible for young learners, Raiffeisen Bank International AG has developed an innovative game using Minecraft Education Edition. This simple and fun game teaches important financial concepts in an entertaining way.

Our bank has implemented this program in primary schools, and the response from the kids has been overwhelmingly positive, as was the case at Mileniumi Primary and High School. In December, a couple more sessions will be organized in collaboration with a youth organization, and the series of such workshops is expected to continue throughout 2025.

The game is also accessible on the bank's website, with detailed information on how to use it, and we encourage parents to explore these topics with their children.

This is not the only program that the bank has supported or implemented. Recently, the bank has attended and supported various initiatives aimed at improving financial

literacy. These programs cover critical aspects such as access to basic account services, credit access, and creditworthiness.

Since October, our bank has been actively involved in a project with an NGO (ECIKS) to provide training focused on financial literacy for entrepreneurship. The workshops, tailored for SMEs, covered key financial concepts essential for business growth, such as budgeting, financial planning, investment, and savings. The series of workshops kicked off in Prishtina and continued in other cities as well.

Besian Demiri, our Regional Retail Lead, emphasized the importance of transparency and turnover declaration to state authorities as crucial for building business credibility within the banking sector during these workshops.

As part of our efforts to raise awareness about financial literacy, he also spoke at Kosovo's public broadcaster, Radio Television of Kosovo, in November, where he highlighted other key aspects of financial literacy, including financial transparency and access to finance.



*Financial transparency and access to finance are interrelated concepts that go hand in hand. Transparency as in most other fields is necessary to build credibility in an ecosystem of stakeholders where investors can provide the capital required to advance the value proposition of the business. Compromising with transparency in a way can be interpreted as compromising the growth of the company", he explained to RaiMagazine.*



Raiffeisen is committed to empowering individuals and businesses with the knowledge they need to succeed financially, and the bank is open to partner with anyone wishing to make a good impact in this field.

Since commencing operations in Kosovo in early 2000s, Raiffeisen has not only established an extensive branch network for better accessibility but has also spearheaded the development of digital payment systems, adapting to

the ever-evolving landscape of modern banking. Embracing the formal financial system brings numerous advantages to individuals and businesses, such as access to credit, heightened security, and minimized transaction costs.

# ATOMI: Identifying and supporting highly gifted individuals reach their full potential

Our bank has long been committed to supporting education through various initiatives. Recently, we renewed our longstanding support for ATOMI, an organization dedicated to identifying and supporting individuals with extraordinary intelligence.

Last year, a unique book, translated into Albanian, was placed in the hands of parents in Kosovo: "You Know Your Child is Gifted When..." by Judy Galbraith. This useful guide helps parents raising their gifted children. Translated and published by the ATOMI Institute, the book provides insights and addresses commonly asked questions on this subject. It explores how to identify and understand gifted children, outlines their distinctive traits, and offers advice on how to help them grow and succeed. The book was distributed for free at ATOMI's offices and bookshops in Prishtina.

The publishing of the book, with the support of our bank, is just a small part of the organization's work in supporting individuals gifted with high intelligence. Established in 2011 originally as a project within an NGO, ATOMI later became an independent entity - the ATOMI Institute.

The institute aims to identify and support individuals with extraordinary intelligence, whom they call 'the Atomists.' It focuses on the early identification of children and young people with exceptional intellectual potential, providing them with opportunities and a specialized education program tailored to their unique abilities, ambitions, interests, and socio-economic circumstances.

Support for ATOMI is part of Raiffeisen Bank's broader commitment to educational initiatives in Kosovo. This year, the bank has pledged to continue its support for the organization with a new agreement in place.

Ms. Luljeta Berisha, a psychological assessor and counselor at ATOMI, provides details into how the program works.



*"All services and support activities for the Atomists are provided free of charge by the ATOMI Institute. These services are specifically designed to meet the needs of the Atomists and offer support that is not typically available in regular schools," she says, adding that to date, ATOMI has supported more than 400 Atomists through its programs.*

One such service is Shkolla+, which offers advanced lectures, courses, and activities held on Saturdays in addition to regular school. Berisha says around 30 Saturdays are scheduled throughout the year.

Other programs include the summer camp for the newly identified, a joint activity held in the summer, offering an intensive academic, social, and recreational program for about two weeks. Mentorship is another initiative aimed at connecting adult Atomists from cycles 1-3 with younger Atomists still in pre-university stages. The program encourages mutual support for personal and academic development, with mentors being experienced Atomists with specialized knowledge in various fields.

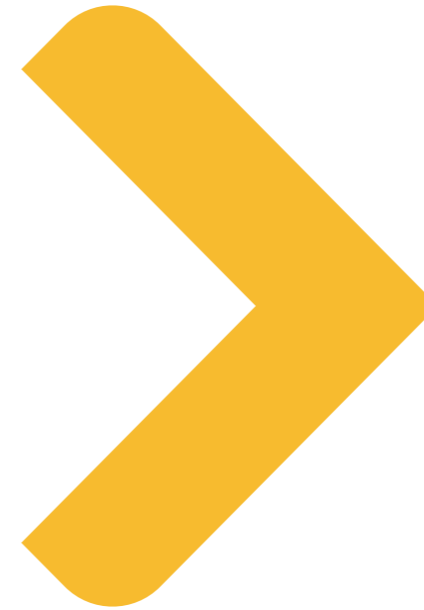
The Director of the Institute, Ms. Naime Hoxha, has worked for years with these children, witnessing their success in various fields.

*"The Atomists' successes have been numerous over the years. Notably, they have excelled in their studies at some of the world's most prestigious universities, including Princeton, UCLA, MIT, Minerva, Yale, Harvard, and the United States Military Academy at West Point. Thanks to their exceptional intellectual potential and relentless work, many of these Atomists have earned full scholarships. Several of them have since graduated and returned to Kosovo to continue contributing to the country. Furthermore, many of them have proudly represented our country in various international competitions such as IMO, IGO, EGMO and gained numerous medals." Hoxha says.*

The success of these extraordinary students motivates Raiffeisen Bank in Kosovo to continue its commitment to supporting meaningful educational causes and projects, with ATOMI being one of the bank's proud achievements.

# 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.



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**Security advice**

The bank never requests your card expiration date, nor the three-digit CVC code located on the back of the card.



**Raiffeisen Bank**  
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**Security advice**

The bank never contacts you to request the PIN code you use to log in at Raiffeisen Plus app



**Raiffeisen Bank**  
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**Security advice**

Do not share with anyone the confirmation code (OTP code) received via SMS on your phone.



**Raiffeisen Bank**  
Make it happen

**Security advice**

The bank does not ask you to disclose the password you use to log in to e-banking. Do not share it with anyone.

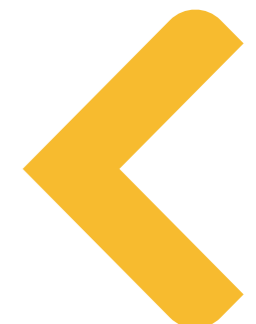


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**Security advice**

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