



Stake Holders Engagment Policy

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1. The objective

Kreditimi Rural i Kosovës has a wide range of interested and important parties, whose support is the key to our success. As defined by the code of conduct policy, we aspire to take responsibility and ensure an impact for the institution, society, clients, employees and investors. We consider dialogue to be close communication integral and natural to our operations. We welcome dialogue with all stakeholders and want to engage openly and constructively in a long-term perspective.

The stakeholder policy guides stakeholder engagement processes and defines roles and responsibilities to ensure the necessary focus and attention in the engagement process.

2. Definitions

The following definitions apply to terms used throughout the Policy.

Kreditimi Rural i Kosovës (KRK)

Board of Directors (BoD)

The objective of the stakeholder policy is to:

- To describe the general principles and guidelines for relations with interested parties.
- Ensuring dialogue with interested parties is handled in accordance with the principles and guidelines outlined in the policy.
- Stakeholder policy to be approved by BD and will outline the importance of stakeholder engagement.
- The purpose of the policy is to guide KRK approach and to engage with various stakeholder groups.
- Communication channels the KRK will use to engage with various stakeholders (eg meetings, reports, social media), roles and responsibilities within the KRK for stakeholder engagement, including staff assigned and communication teams.
- The stakeholder policy is coordinated with the internal documents and procedures of the KRK.
- The stakeholder policy will be translated into languages that stakeholders can understand and will be published on the KRK website.

Failure to comply with this Policy may lead to disciplinary action.

The Governing Body (management) is the body of an institution, which is appointed in accordance with the state legislation and internal procedures of the institution, which are authorized to determine the strategy, objectives and general direction of the institution that supervise and monitor decision-making

Stakeholders

Key stakeholders are identified as individuals, groups and organizations that are directly or indirectly engaged and affected by our activity.

Our main stakeholders are:

- Clients
- Business partners, commercial partnerships, suppliers and market participants
- Employees
- Investors
- Microfinance institutions and banks
- The general public
- Press, Radio, Television and online media
- Interest organizations, NGOs, opinion leaders and experts
- Public authorities
- Government and politicians

3. Scope

The stakeholder policy is important for all employees, especially those who frequently engage with various stakeholder groups.

4. Content of the policy

General principles

Our stakeholders rely on the information and statements made by KRK, and our communications must be accurate and reliable, not mislead or misrepresent our stakeholders.

Therefore, communications with all interested parties must be accurate, clear, up-to-date and legal, and not omit or conceal material information.

Any communication or dialogue with interested parties should be substantiated, and as far as possible refer to already public material, eg, financial statements.

- KRK branches and group functions are responsible for ensuring and documenting that any communication, which deviates or is outside the scope of publicly communicated information, is signed by the relevant Expert(s) on the issues and facts.
- Branches as well as group functions should also be engaged to ensure consistency and appropriate communications messages.

Clients

In accordance with the code of conduct policy, satisfied clients are the basis for long-term, sustainable and profitable growth. Our clients are at the heart of everything we do and we are partners to create sustainable development, now and for generations to come.

- It is our duty to give clients honest and clear advice based on their individual situation and ambitions as well as stable and favorable financial evaluations.
- We are responsible and constructive for clients to involve them in solutions and product development.
- We know that we can make a difference together with clients in achieving their ambitions in the most sustainable way.
- We aim to be a reliable partner and enable our clients to create sustainable progress.

Business partners, trading partnerships, suppliers and market participants

We collaborate proactively aiming to create value for our clients, partners and society at large.

- We aim to be a transparent, cooperative and reliable partner, as well as a reliable and responsible representative for the entire sector.
- We cooperate with the objective of achieving common goals for the benefit of our clients and society. We aim to be approachable in order to build and maintain professional relationships.
- We move forward by acting as a true long-term partner, committed to bringing ideas and ambitions to life and supporting sustainable progress through the way we do business.

Employees and their representatives

- We aim to build a positive culture of potential in personal development, where employees thrive, are empowered and act on our cultural commitments.
- We embrace diversity and are committed to promoting an inclusive work environment and fostering productive dialogue with employees and their managers (responsibles).

Investors

- We inform investors, analysts and shareholders, openly and adequately, with integrity according to our procedures.
- We want to make our experience available to stakeholders and create value through communication and collaboration.
- We aim to be an open and transparent partner for investors and analysts in order to achieve a stable and diversified investor base.

Microfinance institutions and banks

- We inform microfinance institutions and banks openly, adequately and with integrity.
- We want to highlight expertise to our stakeholders and create value through our communication and collaboration.
- We aim to be an open and constructive partner for competitors and all partners.
- We will work actively with sector partners to ensure the highest working standards.

The general public

- We recognize the role and responsibility that we have and we want actively contribute to the creation of sustainable progress in the society we are a part of.
- We aim to be reliable, transparent, approachable and communicate openly and honestly.
- We aim to have a high degree of trust with the general public.
- We aim to be transparent, accessible, and communicate clearly.

Press, radio, television and online media

- We understand that journalists have a special and active interest in the way we run our institution.
- We engage in open dialogue with the press and other media.
- We aim to be accessible and build and maintain professional relationships with all associates.
- We aim to proactively share our expertise to create more value for other interest parties.
- We want to be an open and collaborative partner for journalists and all media to ensure fair and balanced coverage.

Interest organizations, NGOs, opinion leaders and experts

- We welcome these societal stakeholders to take an active interest in how we run our institution and value their input and perspectives.
- We aim to be approachable and build and maintain professional relationships.
- We intend to share our expertise on relevant issues that are related to these parties.

Public authorities

- We act with respect, integrity and professionalism ensuring that all information is accurate and shared in a timely manner.
- We want to remain a reliable institution, a constructive partner in the development and implementation of the regulation.
- We aim to share our expertise on relevant issues, including for example, policy development.
- We engage in a collaborative dialogue with authorities to understand their needs and objectives and to offer our expertise and views.

Government and politicians

- We want to be a constructive partner driven by an ambition to create value for society, to have an open and collaborative dialogue and to provide expertise in a transparent manner.
- We are engaged in dialogue on regulation related to the financial industry with a particular focus on the impact it will have on our cleints, business models and strategies.
- We aim to build and maintain professional relationships and being accessible and reliable partner that provides reliable information about the Group, the financial sector and the economy in general.
- Specifically regarding political actors, we do not make financial contributions, directly or indirectly, to political parties or politicians themselves.

Escalation and violations

The policy owner or institution must report significant violations in accordance with stakeholder policy or internal procedures and not only:

- For direct or indirect contributions to all parties directly or indirectly attacked

Review

Policy management responsibility lies in group sustainability, stakeholder relations, communication, marketing and is reviewed according to KR K procedures annually.

5. Approval and Entry into Force

This Policy has been approved by the Board of Directors of KRK and shall enter into force on the date of approval/signature by the Board of Directors.

The document signed by the Board of Directors shall be distributed to all relevant KRK staff. The ultimate responsibility for the execution of this policy rests with the CEO of KRK.

This document approved by the Board of Directors supersedes all other documents related to the Environmental and Social Management Policy.

This Policy is in accordance with the regulations of the CBK, applicable laws and other internal documents of KRK.

Date of approval: 16.10.2024

The Chairman of the Board on behalf of the Board of Directors_____