BPB is pleased to endorse the **Women Entrepreneurs Finance Code (hereinafter the "WE Finance Code" or the "Code"**), a global initiative aimed at closing financing gaps and removing constraints for women entrepreneurs. We are committed to working in partnership with other stakeholders in Kosovo to provide leadership, improve data and implement concrete actions to advance this agenda.

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

Leadership Commitments

1. BPB has nominated Rona Rushiti Begolli as its WE Finance Code Champion. She will represent BPB in the national coalition, coordinate internal implementation of commitments, and ensure alignment of our policies and practices with coalition objectives.
2. BPB will implement the WE Finance Code within the existing budgets of the human resources, marketing and business departments. WMSME ambassadors have been integrated within our head-office business staff, aligned with regional branches to provide dedicated support for women-led enterprises and to strengthen access to tailored products and advisory services.
3. BPB is committed to fostering a fair and inclusive workplace. Our HR policies support gender-balanced hiring panels, work-life balance and equal opportunities. The bank has a balanced gender ratio across staff and managers; HR policies include extended Friday afternoons, and 12-month paid maternity leave. Gender equality, unconscious bias and diversity are part of BPB Code of Conduct which has been held for all staff during the last year, and for every new entry (staff), Code of Conduct is integral part of HR training. Business Client Advisors have already completed training on the opportunities offered by the Credit Guarantee Fund.
4. BPB commits to transparency in our gender-equality efforts. A dedicated section on gender equality and WMSME progress will be included in the bank's Annual Report, highlighting gender-disaggregated workforce data, women's representation in leadership, and progress under the WE Finance Code. We will also use marketing campaigns and social media to promote women-led businesses and showcase success stories.

Data Commitments

1. BPB will adopt the nationally agreed definition of WMSMEs endorsed by the WE Finance Code National Coalition and integrate this definition into our client classification and portfolio segmentation. We will update our management information systems to enable sex-disaggregated data collection and reporting to the Central Bank of Kosovo (CBK).
2. The bank will disaggregate deposit and loan portfolio data by sex and regularly report the share of women-led MSMEs to the CBK. We will develop a dataset capturing reasons for loan application rejections, disaggregated by gender, to understand barriers faced by women entrepreneurs and inform product improvements. Women-owned and

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women-led businesses will be segregated in our MIS and their performance analyzed separately to improve decision-making and product design.

3. BPB will participate in sector-wide efforts to unify WMSME data collection by applying the coalition's definition and sharing aggregated WMSME data in our annual reports and online. Our reporting will provide transparency on the status of WMSME portfolios as a share of our overall business and lay the foundation for the development of financial and non-financial products.

Action Commitments

1. Following the analysis of the questionnaire results as well as market data from dashboard, discussions will be held and if necessary, adjustments will be implemented.
    a. the re-design of existing lending products to meet specific need of women/led companies.
    b. new financial products and services for WSMEs based on the data analysis provided by dashboard.
2. As part of our Non-Financial Services, BPB is committed to designing and delivering tailored training and mentoring programs through its Business Academies. These initiatives aim to enhance entrepreneurial capabilities, improve financial literacy, and support sustainable business growth through structured learning and personalized guidance.
3. BPB will increase the number of women-led MSMEs in its client base and expand the value of financing provided to them. We will encourage women clients to use multiple financial products—including loans, savings, transaction accounts, guarantees and digital services—thereby providing integrated financial support. Marketing campaigns and targeted communications will promote WMSMEs as a key business segment and raise awareness of available opportunities, including the KCGF Women in Business window.

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