



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

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Brochure

Corporate Social Responsibility

July - September 2022



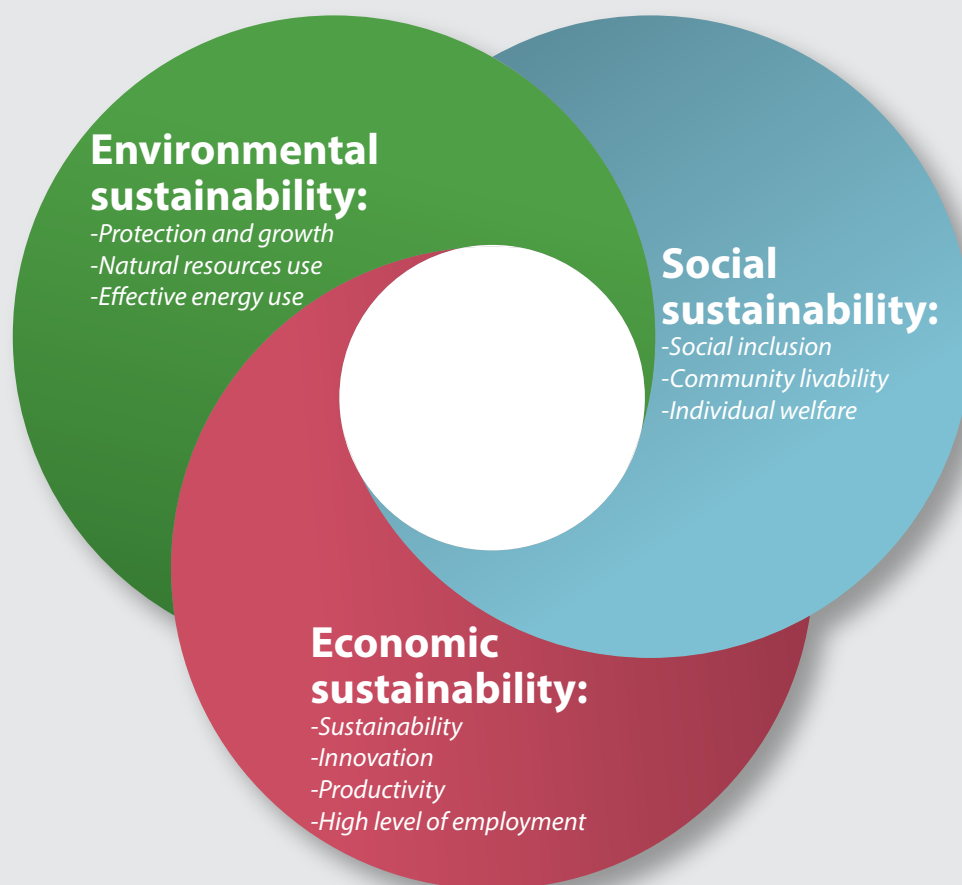
ALPHA BANK



“Sustainable development involves the balanced integration of social and environmental objectives with economic development objectives” *(World Summit on Sustainable Development 2002, Johannesburg)*

These three aspects of sustainable development - society, environment, and economy - have been reaffirmed at the Summit as three interconnected pillars.

In this context, the initiatives undertaken by the banks are considered an effort to support economic activities, which stimulate investments. But they also aim to positively influence the improvement of the standard of living and the well-being of a community, as well as the protection of the environment and awareness of climate change.



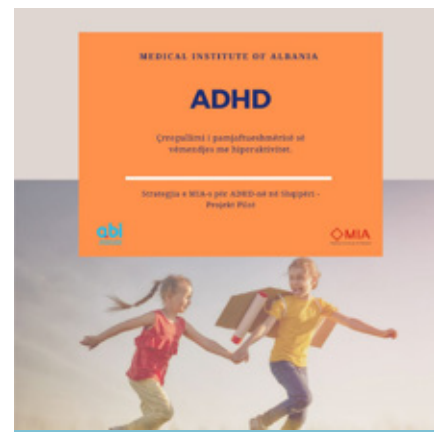
SOCIAL

Social goals and indicators are considered key tools in the measurement of development, as they focus more on increasing and maintaining the productivity of human resources across generations. This requires the utilization and support of basic social services such as health and education, along with ensuring social justice in the distribution of natural resources without depleting them.



► The pilot project for the study of attention deficit hyperactivity disorder (ADHD) in children at age 7-10 is supported for the first time in Albania by the **American Bank of Investments**. This project undertaken by the Medical Institute of Albania (MIA) will extend for a period of 18 months, with the aim of raising awareness, prevention, identification, diagnosis, timely treatment, and increasing the capacities of professionals who manage the population with ADHD.

- The “Land & Sand Art Festival” was held for the first time in Albania as a sand art innovation. Artists from different countries of Europe came together to build their sand sculptures on the coast of Velipoja. The activity was supported by the **American Bank of Investments**.



Banka Kombëtare Tregtare even this year embraced the campaign to collect aid for families and people in need, organized by the Albanian Red Cross, Tirana Branch. The campaign coincided with Eid al-Adha. BKT employees in Tirana and the surrounding areas gave their voluntary contributions. Only in Tirana, bank employees provided support for 85 families in need.

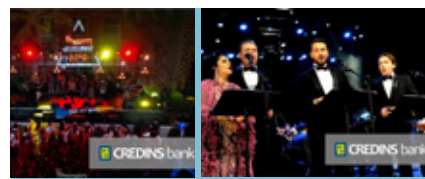


► In support of children were donated in need packages of school supplies to 34 children in Saranda, 20 children in Shkodër, 20 children in Korça and 63 children in Kavaja.

- Donated 210 books to the Public Library of Korça Municipality.
- Supported the Janaq Kilica high school- Fier Local Education Office in the student’s graduation ceremony.
- Contributed to the improvement of the conditions and premises of several institutions by donating materials and other necessary tools, such as: air conditioners, computer equipment, etc. Specifically supported: OSHKSH and Prison Hospital Center (Special Health Institute of Convicts); Elbasan Local Police Directorate; Elbasan Psychiatric Hospital; Health Center Selita and ASHK Rural Tirana 1.
- In support of culture and art, Credins Bank has sponsored



activities that convey important messages to the community and promote historical cultural values and Albanian traditions, such as the final of the "Tirana Art Fest" competition; many concerts and festivals, the Digital Nomad Tirana event; the translation of the book of the US ambassador in Tirana in 1939, etc.



INTESA SANPAOLO BANK Albania

- ▶ On June 30, the "ECO-QUIZ" competition was organized with the participation of 120 children of age 13 - 16 at the TUMO Center. The children were divided into 10 groups and answered questions about the Financial and Environmental Challenges, based on several concepts such as money management, environmental sustainability, and circular economy principles. On September 23 to 25, the winning team of 15 children was given a learning trip to Turin, Italy, where they visited the Museum of Savings, an important institution of financial education, and the premises of the Innovation Center of Intesa Sanpaolo, a center for the promotion of technological developments.
- ▶ During his stay in Albania, Prof. Gian Maria Gros-Pietro, Chairman of the Board of Directors of the Intesa Sanpaolo Group, on July 6th held an open lecture to an audience of more than 200 people, on the topic "Investing in people ensures sustainable development".
- ▶ On September 16th, 2022, during the first part of the day took place the "Bank in Motion" workshop for the staff of Intesa Sanpaolo Bank Albania. The topics selected were some aspects of the Bank that could be improved, such as digitization, employee motivation, customer satisfaction, risk, and lending penetration. The rest of the day was followed by the "Yearly Staff Event", and all the staff of Intesa Sanpaolo Bank Albania from the Head Office and all Branches in Albania took part.
- ▶ From September 23rd to 25th, Intesa Sanpaolo Bank Albania took part in the ISBD Sports Event, held in Poreč, Croatia. About 800 participants competed in football, basketball and volleyball, and there was a positive atmosphere throughout the competition.



otpbank

- ▶ The biggest event of its kind in Albania, the Beer Festival in Korça, celebrated its 15th anniversary. OTP Bank Albania, sponsored this activity, in support of the Albanian cultural tradition.
- ▶ The commemoration of the uprising which took place in Mati in July 1943, is accompanied every year by a series of activities in the city of Burrel. This cultural event had the financial support of Bank OTP Albania.



- ▶ Blood donation, a vital act for its beneficiaries, but also very sublime for the donors themselves, takes on another dimension when we respond to the call as a single institution. OTP Bank Albania responded to the call for blood donation from a significant number of employees.
- ▶ OTP Bank Albania supported the organization of the graduation ceremony of ZVAP, Vlora, Himara, and Municipality of Devoll. The activities took place respectively in the cities of Vlora and Bilishti, whose participants were the graduates and their families.



ProCredit Bank

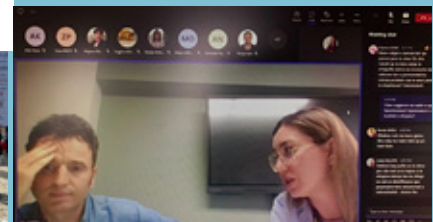
The Sunny Hill Festival arrived in Albania for the first time, with the support of **ProCredit Bank**. Thousands of visitors were welcomed to the ProCredit Chill Zone, for games on financial literacy and the use of digital services through interactive games and giveaways.



Raiffeisen BANK

Pjesë e Grupit RBI

- ▶ During the month of July, given the increased risk of summer health issues, as part of the "RBAL Wellness" program, were organized activities about physical health.
- ▶ Raiffeisen supported the innovation academy in Korça. The academy opened its doors on July 18 and its activity spanned three stages: a two-week summer camp, instructions from instructors from Stanford University in the USA, and a group project at the end.
- ▶ On July 28-30, for the third consecutive year, Raiffeisen supported as a general sponsor the 6th edition of Za-Fest. The festival promotes tourism in Shkodra.
- ▶ Raiffeisen supported the Check-In Fest, which took place on September 2-5, in the city of Gjirokastra. The festival featured music and exhibitions, children's parties and scientific conferences to promote the city's culture and heritage.
- ▶ Raiffeisen supported the ninth edition of the Nationwide Comedy Festival, Koko Fest. From September 3 to 9, the city of Korça welcomed this eight-show comedy party.
- ▶ Raiffeisen promotes sports for a healthy life, so it supported the sports activity, the "Wolf Trail Running" half marathon, on September 11. The weekend dedicated to this half-marathon offered various activities accompanied by music, such as a free Pasta Festival on the previous day, September 10, as well as on the day of the event.



ENVIRONMENT

...The right to development should be fulfilled so as to meet equitably the developmental and environmental needs of present and future generations.

(Article 11, Rio Declaration on Environment and Development, Vienna Declaration on human rights)



Banka Kombëtare Tregtare has joined the Durrës Municipality initiative "Donate a Tree", an initiative which increases the green spaces in the city by planting new trees, with the aim of supporting the sustainable development of the natural environment.

By donating a tree, we can create a cleaner environment as well as ensure an increase in the quality of life for every citizen, this is considered one of the best assets we can leave to future generations.



The staff of **Banka Kombëtare Tregtare**, **Credins Bank** and **OTP Bank Albania** joined the Bike to work Day initiative, one of the activities organized within European Mobility Week.

Let's use the bicycle as a daily means of transportation as much as possible, for a cleaner environment and a healthier lifestyle!



Credins Bank supported the third edition of Vjosa River Volley, in Përmet, where over the course of three days, seminars were held for the protection of the Vjosa River, community actions in cleaning the public beaches along the river, as well as the final matches of the 2022 volleyball cup in the amateur category, and professional.





ProCredit Bank

► The European Bank for Reconstruction and Development (EBRD) is stepping up efforts to improve energy efficiency in Albania with a €3 million credit line to ProCredit Bank. The funds will be on-lent to households for investments in energy-saving solutions. Bank clients will be able to apply for financing to invest in energy home improvements, such as wall or roof insulation, new windows, solar panels, heat pumps, or cleaner and more efficient boilers – with the aim of achieving energy savings. After the successful completion of the investments, families have the opportunity to receive a stimulus grant worth 15-20% of the loan, financed by the EU, making the investment more affordable from the monetary side.

- In the framework of ongoing initiatives for environmental protection and healthy living, ProCredit Bank has donated to its staff cotton bags and ceramic cups with the aim of reducing the use of plastic in the institution, as well as 2,000 cotton bags, which were distributed through supermarkets. The products are produced with recyclable and, biodegradable materials, reducing the negative impact on the environment.



Raiffeisen BANK

Pjesë e Grupit RBl

Raiffeisen supported the "Growing Hackathon", a challenge focused on the search for green solutions and more, on September 12-13. Three challenges, four prizes, and professional mentors made possible a formative and growing experience.



ECONOMY

...The economic dimension of sustainability concerns the organization's impacts on the economic conditions of its actors and on economic systems at local, national, and global levels. The Economic category illustrates the flow of capital between various stakeholders and the main economic impacts of the organization on society as a whole.

(Global Reporting Initiative, GRI G4 part 2, page 67)



American Bank of Investment and UNDP, signed a financing agreement to support fifty micro-businesses to

recover from the impact of the earthquake. Abi Bank has committed USD 100.000 to this partnership. Fifty micro and small businesses in two of the most earthquake-affected municipalities, Durres and Lezha will be supported through the "In Motion" methodology developed and successfully applied by UNDP in countries affected by natural disasters, including Albania. "In Motion" aims to stabilize the economic conditions of micro-businesses, reestablish, and improve their economic activities in the market.



Credins Bank contributed to the maintenance of the flower garden of the Rest House of the Ministry of Interior, creating a healthy and relaxing environment for the institution.



Fibank supports the reconstruction of a boat that belongs to Pustec Municipality. This boat is used at Prespa lake, a very nice and interesting place where there is a lot of space for the enhancement of tourism.



► The bank has joined the National Work Practice Program. This program enabled 9 young people between the ages of 21-26 who have completed their studies at the bachelor's



level to apply for 3-month practical opportunities in different departments at the Bank.

- ▶ ISBA has again been awarded The Best Digital Bank in Albania for 2022, by the prestigious international magazine Global Banking & Finance Review.



▶ Onboarding Program is now an annual practice of ProCredit Bank with the aim of training, personal and professional development as well as employment of newly graduated young people. The bank invests in the realization of 8 Onboarding programs every year, welcoming new colleagues as part of the staff. Young people have the opportunity to be trained at the training center in Belgrade, together with other young colleagues of the ProCredit regional banks. At the end of this program, each of the young participants has the possibility of employment.

- ▶ In cooperation with the European Bank for Reconstruction and Development and the Albanian Government with a focus on the development of agribusiness, it offers financing opportunities with preferential conditions for producers, agro-processors, and farmers. Investments in focus are the construction and renovation of business premises, solar panels, and expansion of production and storage capacities. In addition to all the facilitating conditions in obtaining credit, the agribusiness that invests receives 10% of the financing in the form of a grant at the end of the investment. In order to be as close as possible to their needs and demands, the bank was part of an informative seminar organized by the EBRD, supported by the EU and the Albanian Government. ProCredit Bank also presented financing methods with preferential conditions specially adapted for agribusiness.



▶ The main supporter of the Competition and National Fair of Student Companies organized by Junior Achievement Albania. The fair is considered the culminating activity after 9 months of continuous training and following the optional modules "Leader for a day" and Student's Company that Junior Achievement Albania has realized for grades 10, 11, and 12 of schools in the country.

- ▶ This year, Tirana Bank has supported the tradition as an official partner of the nationwide festival of grandmothers, "Nona", held in Përmet from August 5 to 7.
- ▶ In the context of the "Business Challenge" competition, organized by Tirana Bank in partnership with B4Students, 9 students with their proposals were qualified for the final stage. The winners were offered a monetary reward, professional training on international online platforms, as well as participation in the professional practice and employment program in BALFIN Group companies. B4Students has started registrations for the third edition of the Business Ideas Competition, for students who are looking to start a business and need financial support, practical training, and mentoring from experts.

