

2023
3rd quarter
brochure



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



CORPORATE SOCIAL RESPONSIBILITY

July - September 2023



Sustainable development is the harmonization of economic development and the protection of the environment to meet today's needs, without jeopardizing the opportunities for future generations to use these capacities and fulfill their own needs.



**Intesa Sanpaolo Bank Albania:**

- ▶ Become part of the bicycle ride, an initiative organized by Tirana Municipality within the "European Mobility Week". 16 bank employees joined the activity.
- ▶ On September 13, Intesa Sanpaolo Group organized a webinar on ways to eat healthy, as well as improving our dietary routine without causing food waste. The activity was attended by employees of the International Division of Subsidiary Banks.
- ▶ Introduced a new offer with zero administration commission and lower interest rates to support the agribusiness sector. Agribusinesses had the opportunity to take advantage of Overdraft and/or Agro Working Capital to meet the business needs.

**Procredit Bank:**

- ▶ On the International Day without Plastic Bags, the bank highlighted the ecological impact of plastic bags on our planet. Within the premises of the bank, waste is properly organized by segregating it into separate bins based on materials.
- ▶ Certified in accordance with ISO 14001:2015 standard Procredit Bank undergoes rigorous audits by TÜV AUSTRIA Albania to ensure the effective implementation of its effective environmental management system.
- ▶ Furthermore, in cooperation with the European Bank for Reconstruction and Development, the bank provides investments opportunities for private homes through the GEFF loan program. Upon project complementation, borrowers are eligible to apply for a grant up to 20% of the loan amount, funded by the European Union. This initiative encourage eco-friendly investments and contributes to both environmental conservation and sustainably community development.





In continuing bank' commitment to community support, even this year **Raiffeisen Bank Albania** partnered with the Forum of Free Thought and the Corps of Volunteers to clean the coastal areas. For 15 years the bank has been supporting this initiative demonstrating dedication to Sustainable Development and the crucial cause of environmental preservation. The beach cleaning project spanned of four different actions on Zvërnec, Velipoja, Spille and Tales beaches, reinforcing bank' ongoing efforts to protect and preserve our environment.





Intesa Sanpaolo Bank Albania and Eurizon Capital S.A. become the first entities to receive license from the Albanian Financial Supervision Authority to offer to the Albanian citizens direct access to collective investments in the European Union and to offer local clients investment opportunities to expand the range of products in their portfolio. On September 20, 2023, the presentation took place at the Italian Ambassador Residence in Tirana.

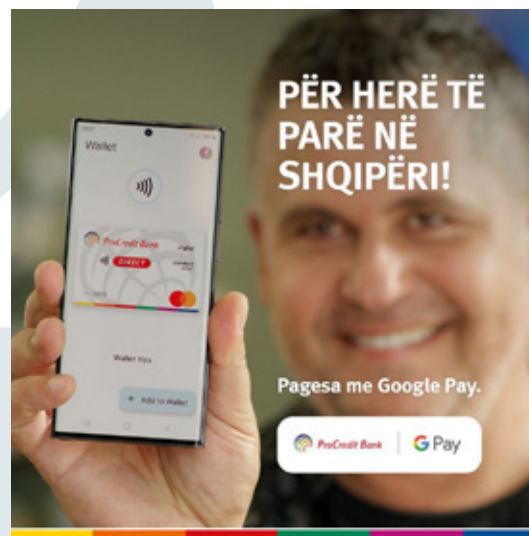
OTP Bank Albania, in support of local traditions and promotion of regional products and cuisine, has supported the “Beer Festival”, a traditional activity of the city of Korça.





Procredit Bank:

- ▶ Has implemented the On-boarding Program for several years, aiming to provide training, personal and professional development and employment opportunities for recent graduates. Through this initiative approximately 10 young individuals have joined the bank's workforce.
- ▶ Additionally, the bank actively participated in welcoming Epoka University students for the new academic year. Representatives from bank's Human Resources engaged with the students informing them about opportunities offered by the On-boarding Program.
- ▶ Procredit made history in Albania by introducing the payment service through the digital wallet with Google Pay, a first of its kind service in the country. The bank focused on promoting this service through various advertising platforms, posts and articles in recent months.
- ▶ Furthermore, the bank showcased in the FUTURE2TECH 2023 Fair. At the event attendees gained insights into financial innovations in the digital age. The representative of the bank contributed to the Fintech panel discussing technological advancements in financial sector.



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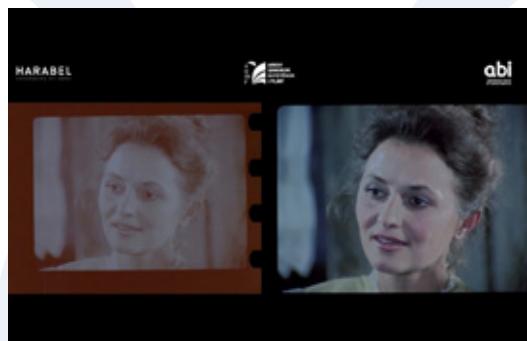
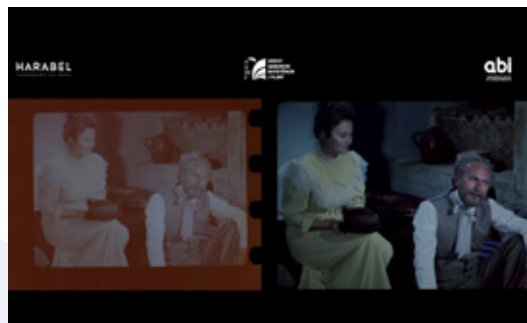


American Bank of Investments (ABI):

- ▶ The “GO-3G” club, a project which consists of helping the school community of teachers and leaders within the 9th grade school “Naim Frashëri” (a Community Center school in the city of Korça) by providing a stable creative and developmental environment for more than 106 children and facilitating extra-curricular social /community activities of the school, between three generations: school children /their siblings, parents, grandparents and other caregivers of children in need. The project was realized in cooperation with Dorcas Aid International Albania.
- ▶ Supported the Dinamo Basketball Association for the realization of the “Summer League”. This activity was carried out with the children of the U-14 group during the months of June-July, with the aim of encouraging young people to engage as much as possible in sports activities.
- ▶ Supported the Central State Film Archive and the Center for Culture and Contemporary Art “Harabel” in the digitization and restoration of the movie “Mësonjëtorja”.

Banka Kombëtare Tregtare (BKT):

- ▶ Actively supported the 4-day event “August and in feast” organized by Gramsh Municipality. The initiative aimed at promoting Gramshi to boost tourism and preserve culinary and cultural traditions.
- ▶ As part of its ongoing collaboration with various universities in Albania, BKT welcomed 24 students from the Faculty of Economics in Tirana to its Central Office. Accompanied by the Deputy Dean of the Faculty, the students learned about the history of the bank, core values, career prospects and met senior bank executives.
- ▶ In partnership with the Albanian Development Fund, the Frankfurt School





of Finance and Management (FS) and the German Development Bank (KfW), BKT organized a seminar for start-up businesses. The training focused on enhancing the sustainability of start-ups covering areas like marketing, fiscal system, financial result and financing the investment plan and promoted BKT's "Start-Up BKT" loan product for micro and SMEs along with other BKT offerings.

- ▶ BKT's Chief Executive Director and Board Member, Mr. Seyhan Pencablilgil, and Mr. Alastair King-Smith, Ambassador of the United Kingdom in Albania, signed a cooperation agreement to co-sponsor the "Chevening" scholarship program. Through this collaboration, BKT aims to supported young talented Albanians worldwide, enabling them to pursue prestigious academic programs in the UK and to contribute to Albania's progress upon their return.
- ▶ Additionally, BKT demonstrated its commitment to education by donating five computers to the IT laboratory of "Naim Frashëri" school in Korça.



Credins Bank:

- ▶ Officially sponsored the Ricky Martin concert.
- ▶ Vjosa River Volley - Another sports activity developed in the city of Përmet, under the motto "Have fun with Vjosa, Protect Vjosa", was supported by the bank. The activity came not only in the form of entertainment, but also as a sensitizing message on the protection of heritage and cultural values, as well as the protection of the environment.
- ▶ "Enlighten their education" - The art exhibition that brought a special collaboration between the bank and SOS Children's Villages. An exhibition of 20 very inspiring paintings made entirely by the children themselves of SOS Village. The collection of income





from the sale of paintings came as an opportunity to purchase teaching process school supplies for the 2023-2024.

- ▶ Sven Vath - The cultural activity that brought together dance-techno music lovers was the next success and took place in Tirana, was supported by Credins Bank & Mastercard.

Intesa Sanpaolo Bank Albania:

- ▶ During June 2023, in cooperation with the Tirana Red Cross, they organized the campaign "Let's help a child in need!". The campaign started on June 1, on the occasion of Children's Day and continued throughout the month, in order to collect as much aid as possible for children. Colleagues had the opportunity to help children in need by preparing packages of clothing for different age groups, or by contributing cash to the bank account of the Red Cross. All the aid and collected funds were handed over to the Red Cross team, who organized an activity at the Tirana Red Cross premises on September 6, on the occasion of Mother Teresa's Sanctification Day, which corresponds to the International Day of Charity. During the activity, 50 children were provided with bags and all the necessary school supplies, notebooks & clothes.
- ▶ On 16th of September 2023, was organized an activity with the theme "People create a winning team", which took place in the concert hall of the Cultural Center of the Orthodox Church, where were invited all bank employees. During the activity, was signed the "Pact of Understanding and Commitment", prepared by Mr. Alberto Peretti and Genius Faber with the contribution of 70 bank's employees. The CEO of Chief Intesa Sanpaolo Bank Albania, Mr. Alessandro D'Oría, shared the achievements and objectives for the future and Ms. Suela Totokoçi, Director of the Department of Human Resources and Organization, presented the initiatives





undertaken for the development of people. One of these initiatives was the "Youth Panel", which was presented by the participants of this initiative - young staff under the age of 30. The special guest at the event was the former captain of the national football team, Mr. Lorik Cana, who shared his personal experience on teamwork and how individuals create winning teams. At the end of the activity, were announced the three winners of the credit card competition and the two winning bank branches.



Fibank Albania:

- ▶ The Bulgarian Summer School, in collaboration A with the Faculty of Foreign Languages in Tirana concluded its tree- week training with a closing ceremony on July 25. During this event, certificates were awarded to students by the University of Veliko Tarnovo's Rector, professor Dimitar Dimitrov. The bank proudly sponsored this ceremony, reaffirming its commitment to supporting projects that enhance cultural relationship between Albania and Bulgaria.
- ▶ Fibank Albania alongside its partners UNFPA Albania and the Mother and Child Hospital Foundation, stands against the harmful practice of gender-selective abortion with the campaign #NextTimeWithDaughter! Challenging outdated beliefs that only sons inherit property and wealth the bank is dedicated to empowering girls and putting an end to this harmful practice.



OTP Bank Albania:

- ▶ On July 7, employees from different departments of the bank contributed to the "Donate Blood" initiative, in support of children with thalassemia.
- ▶ The bank provided support by furnishing





a study corner and providing a computer for a needy family, ensuring suitable conditions for their children.

- ▶ An interesting and challenging initiative has been agreed between the bank and the organization SOS/Children's Villages in Albania. The bank has become a partner with SOS in the "MoveIT4SOS" project – the bank bought the right to use this application and the funds provided will serve for the continuation of the care that SOS provides for children without parental care, who have found a warm home near SOS.
- ▶ It is a fact that 80% of blind people worldwide read a lot of books. Even in our country the blind are passionate about them and read a lot. The reason for this is the lack or difficulty in accessing information as well as the lack of autonomy in movement, so the blind have more time to spend at home and the book is the best friend to fill their day. In order to support this segment as much as possible and to once again embrace support for education, the bank has decided to sponsor the Association of the Blinds in Albania for the purchase of audio books and the enrichment of the National Library of the Blinds.

ProCredit Bank:

- ▶ Joined the awareness campaign MoveIT4SOS, which enables the collection of funds for SOS Children's Villages Albania. ProCredit Bank's staff has been sensitized to this cause and is committed to collecting as many kilometers as possible.

Raiffeisen Bank:

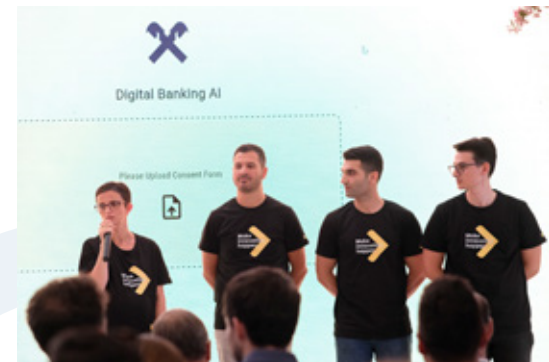
- ▶ The AI Hackathon "Break the barriers, improve the work", took place on September 27-28. Over 50 experts from Raiffeisen network gathered in a 2-day event to share their experiences and





information on Artificial Intelligence (AI) and how AI can increase staff productivity, innovation in the banking system and customer experience. A dynamic hackathon with over 100 participants and many fruitful ideas was concluded with 3 awards.

- ▶ Supported the second edition of the International Contemporary Dance festival in Tirana, organized from September 23 to October 22.
- ▶ Supported for the second year in a row, from July 17-28, the Innovation Academy “Korça ICT Academy & Code” organized by the Municipality of Korça. Thanks to this initiative, about 100 young people from all over Albania participated in an extraordinary training experience.



Tirana Bank:

- ▶ The bank responded to evidences presented in the investigative shows “Fiks” and “Stop” assisting two families in need following their public appeals for improved living conditions. In Krrabë the bank helped furnish the apartment and make essential adjustments to the family. In Koplík, in addition to financial assistance, was provided an apartment for rent and its complete furniture.
- ▶ The bank’s initiative to support the improvement of the hydro sanitary conditions of Vlora Infants home, was voluntarily joined by its staff. Under the message “Children for children” the initiative was welcomed that the children of the staff individually created “crafts” which were sold in an “auction” among the bank employees. The proceeds collected from the sale of the works were added to the financing fund that the bank established for this project.
- ▶ It has supported the “Nona” activity, as an official partner of the grandmothers’ festival, which was held in Përmet on August 11-13.





- ▶ Supported the initiative of the Municipality of Pogradec to increase care for local and foreign visitors who have chosen this town for vacations, by placing observation towers on the lake's coastline.
- ▶ Completion of the physics laboratory at the "Koli Gusho" school and also of the Informatics laboratory at the "Muharrem Collaku" school in Korça district.
- ▶ Was taken care the improvement of the quality of the service offered to the local community by the Elbasan Health Care Operator, assessing the importance of the typology of services that residents benefit from:
 - Bacteriological Laboratory that offers a vital service not only to welcome the patient, but also to maintain a constant temperature for the entire material base located there.
 - Vaccination office that provides a service to the entire population.
 - The office of the directorate, where every day citizens are welcomed to solve the problems they encounter, but also important institutional meetings.

Union Bank:

- ▶ Union Bank is the general sponsor of the Student Sports Club for the 2023-2024 sports season. The club organizes sports activities in different disciplines of hand games, such as: volleyball, shooting, wrestling, etc., representing the country in various competitions inside and outside it.
- ▶ The bank has supported the "Harry Fultz Institute" in the purchase of some strength equipment for the school's gym, in order to increase the quality of teaching and the development of sports activities for students.

