



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



2015
Banking for Society
CSR Report

TOGETHER
PEOPLE
SOCIETY
ENVIRONMENT
LIFE

BANKING FOR SOCIETY



FOREWORD

The Albanian Association of Banks publishes, for the second consecutive year, its CSR annual report, as an innovation in the market and on its way of creating a tradition.

The Corporate Social Responsibility (CSR) as a self-regulatory mechanism, integrated into a business model, enables the business to monitor and ensure that its activities are in compliance with the spirit of the law, ethical standards and national or international standards. The CSR definition means that any business should consider its social and environmental impact on society in general and aims to respond in a responsible, balanced and volunteer way to the interests of all stakeholders.

The responsibility toward the environment and social welfare has increased from one decade to another. Since the 1960s when the term “corporate social responsibility” became popular, its implementation has been widely supported by the stakeholders and by international institutions. In 2011 the European Commission emphasized the “responsibility of enterprises for their impact on society”. CSR has become important for businesses since it enables companies to run their businesses in a way that is beneficial to society at large and to foster long-term success as well as profitability. So, instead of traditional views about competitiveness, survival and profitability, the companies today are encouraged toward CSR by the shrinking role of government, demands for greater disclosure, increased customer interest, growing investor pressures, competitive labour markets and relationships with suppliers.

The nowadays approach to CSR is not only the corporate philanthropy. This may be a traditional inherited dimension, but not the most significant. Corporates are required to do responsible business and contribute with investment, innovation and cooperation for a sustainable development, which have an impact on the environment and the welfare of society.

By their nature, banks, as financial institutions, run the economic and social progress. They provide funding to help economy and companies growth at a local, national and cross-border level, and so drive economic and social development. Beyond this, their financial and nonfinancial support in many different areas, including community care, education, sports, arts and other fields, complements the role of the state and non-governmental organizations.



For the first time, this publication tries to present the activities of banks in the context of CSR according to the 17 Sustainable Development Goals, adopted in 2015 by the United Nations, 15 of which are classified as social activities undertaken by banks, although the 2030 Agenda for Sustainable Development was adopted on 25 September 2015 at the United Nations Sustainable Development Summit. In support of the UN Agenda, the current report aims to inspire future CSR activities, illustrating how the voluntary initiatives in CSR terms have served to the sustainable development, society and stakeholders. The banking sector remains committed to using best practices in cooperation with stakeholders. Only in 2015, banks have financed more than 1.1 million euro for activities affecting the sustainable development and around 200 thousand euro for sponsorship in the arts, culture and sport.

The Albanian Association of Banks remains a strong supporter of the contribution that banks must provide to society and is committed to demonstrating how the sector's contribution to sustainable and inclusive growth remains effective and relevant.

Spiro Brumbulli

A handwritten signature in black ink that reads "Spiro Brumbulli". The signature is written in a cursive, slightly stylized font.

Secretary General
Albanian Association of Banks

FOREWORD

Dear members of the Albanian Association of Banks,

At the end of September of last year, a major milestone was marked: The adoption of the 2030 Agenda for Sustainable Development, during the United Nations General Assembly in New York. The new Agenda features a universal, transformative and integrated set of goals and targets, called the Sustainable Development Goals. They seek to promote sustainable and inclusive economic growth, social protection and a healthy environment.

I am delighted to write this message to accompany your Corporate Social Responsibility Report. A successful sustainable development agenda in Albania requires partnerships between government, the private sector and civil society. This Report highlights how your corporate social responsibility efforts contribute in this direction.

Companies all over the world increasingly feel the need to do business responsibly and pursue opportunities to solve global challenges through innovation, investment and collaboration. At the same time, successful implementation of the SDGs will also strengthen the environment for doing business.

The United Nations, through the development of its new United Nations Development Assistance Framework 2017-2021, is committed to assisting Albania in the achievement of the new goals. We work with government to implement the National Strategy for Development and Integration. Our partnership also extends to civil society, and increasingly to the private sector in order to tackle issues such as inequality, injustice and climate change. Our motto is to leave no one behind.

Albania has been actively involved in the formulation of the SDGs, by sounding out the views of its citizens during the 'Voices of Albania' and "Future we Want" campaigns. Albania has also volunteered to pilot the implementation of Goal 16: Peace, Justice and Strong Institutions. Good governance, as we all know, is an essential component to make all the other SDGs work.



As the United Nations Secretary-General Ban Ki-moon said, now it is time for real action. We have fifteen years to achieve these goals, and the clock is ticking. Albania, in its path towards European integration, has seen remarkable progress over the past years, with ambitious and comprehensive reforms. However, challenges remain and the ambitious plans –just like the Sustainable Development Goals themselves –require implementation to be meaningful.

The report provides a comprehensive panorama how private sector promotes the social inclusion agenda. It is inspiring to read examples related to concrete actions to support people with Down syndrome and autism, how banks make an effort to hire people with disability, how innovative services are being developed around energy efficiency, and how bank employees themselves are actively involved in teaching and cleaning up activities, to name but a few examples. The Albanian Association of Banks is a frontrunner when it comes to 'making Sustainable Development Goals your Business', and I hope you will be able to inspire other associations and branch organizations.

Brian Williams
Resident Coordinator
United Nations in Albania

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GOAL #1 – End Poverty

End poverty in all its forms everywhere. ¹

- > By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day.
- > Reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.
- > Ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services including microfinance.



YES BANK has been applying the guiding principle of Frugal Innovations for Financial Inclusion (FI4FI) to systematically leverage technology and frugal business models to offer direct microcredit, micro-saving, microinsurance and remittance services across various geographical and socioeconomic contexts for the under-banked and unbanked population in India. For example, YES BANK launched the YES Kisan Dairy Plus as a comprehensive suite of financial products for the dairy sector through an automatic milk testing machine installed at the partnering dairy which can provide immediate information on the quality and quantity of milk supplied by the small dairy farmer. The farmer can be paid immediately through YES Kisan Dairy Plus into his saving account. The farmer receives a confirmation of payment through a mobile text message, and has two options to either leave the amount in his account or make withdrawals using YES SAHAJ, the Bank's mobile ATM solution.

Source: UN Global Compact & Business for 2030

1. The aforementioned summary reflects only parts of Goal 1 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



End poverty in all its forms everywhere

The banking system contribution during the year:
over 75,000 euro.

Projects - Public Involvement

FIBANK ALBANIA

- Donations in clothes and toys, to meet the needs and improve living conditions for orphan children in Shkodra.
- Giving support to SOS Children's Villages, by granting a specific fund.

INTERNATIONAL COMMERCIAL BANK (ICB)

Donation to SOS Children's Village, as the bank continued to meet the needs of two children of the village, for the fourth consecutive year.

INTESA SANPAOLO BANK ALBANIA

Raised awareness among its employees for several initiatives consisting in charity gifts, such as: cash contributions for disable persons, in favor of Red Cross Albania for elderly people and families in social difficulties.

NBG BANK ALBANIA

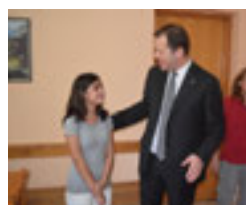
During the end of year festivities, the Ministry of Social Welfare and Youth organized events in all 28 centers of social care in Albania. The Bank donated funds in support of Vlora and Saranda social care centers.

RAIFFEISEN BANK

- On the occasion of end-year festivities, under the motto "Surprise in a box", banks employees donated and distributed over 300 parcels for children in the Kombinat area.
- Through H. Stepic CEE Charity, has supported "Don Bosko" Center in Tirana through street children empowerment project, by supporting these children and their families in Tirana.

TIRANA BANK

- Sponsoring the living expenses for three children from SOS Village, as a long-term cooperation that enables everlasting support for an individualized care and promotion of development, education, health care, and entertainment for these children.
- Donating gifts for year-end festivities to families in need in Zall-Herr, in cooperation with Tirana Municipality.
- Contributed to the flooded areas in the country.



Public Advocacy & Policy Dialogue

Staff engagement

NBG BANK ALBANIA

Supported the event, organized by the Austrian Embassy and the National Theatre of Opera and Ballet, on 13 June, by purchasing tickets for its staff with the aim to raise funds for SOS Children Villages in Albania.

Core Business

Products & Services

CREDINS BANK

Supported micro business and agribusiness with products and services tailored to better serve and develop such segment.



GOAL #2 – End Hunger

Achieve food security & improved nutrition, promote sustainable agriculture. ¹

- > By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations including infants, to safe, nutritious and sufficient food all year round.
- > Double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.



Sompo Japan Nipponkoa Holdings, Inc. offers agricultural insurance products in South East Asia to reduce climate related risks to agriculture. It launched weather index insurance in northeast Thailand in 2010 to alleviate losses borne by rice farmers when their crops are damaged by drought, and the sales area expands every year.

Source: UN Global Compact Business for 2030

Projects - Public Involvement

ALPHA BANK ALBANIA

The staff voluntarily donated food packages to a humanitarian center named “The soup of love”. This center is created by the Autocephalous Orthodox Church of Albania and serves food every day to more than 150 people, who cannot afford buying food.

CREDINS BANK

Collaborated with charity groups/organizations dedicated to care for orphaned and abandoned children and also supported various projects to help fight poverty, such as: SOS Children Villages, the Albanian Red Cross, “Don Bosko” Social Center, the I.E.C.D. in Berat and Albanian Children Foundation.

FIBANK ALBANIA

Collaborated with the “Daily Development Centre” for children/teenagers with disabilities in the city of Korca, by purchasing the paintings made by children themselves, which Fibank used as holiday gifts.

¹ The aforementioned summary reflects only parts of Goal 2 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



End hunger, achieve food security and improved nutrition, and promote sustainable agriculture

The banking system contribution during the year: over 42,000 euro. Also, 90 hours overtime of staff for one of the projects.

INTERNATIONAL COMMERCIAL BANK (ICB)

During the End-Year, the bank employees voluntary funded the purchase of food for one of the families in SOS Children Village. Also, the bank sponsored the end-year postcard, by using drawings made by children of SOS Village Albania.

RAIFFEISEN BANK

Donated domestic equipment for families affected by the flooding in the southern part of Albania (Fier area).



Public Advocacy & Policy Dialogue
Staff engagement

NBG BANK ALBANIA

Supported the celebration of Children's Day, by donating gifts to 100 orphan children.

SOCIETE GENERALE ALBANIA

- Sponsored a part of the event "Donors' Day", organized on the 21 May by SOS Children Villages in Albania, and was also active at the auction with paintings made by the children of SOS Village.
- On 30 December 2015, the bank and the staff took a charity initiative to aid children in need of "SOS Villages" and to a family in Babice, in the city of Vlora, by providing them food and clothes.

Core Business
Products & Services

INTESA SANPAOLO BANK ALBANIA

Continued its support to the Third Sector and social enterprises, and to be mentioned here is the support for the World Food Program, with regard to payments' execution of Financial Food Assistance, through logistics, dedicated desks for helping the organization to deliver personal checks provided to families affected from flooding on 2015, with a total budget of USD 1 million. Five dedicated branches were assigned to facilitate these payments, by working beyond standard business hours, only to serve these people.

PROCREDIT BANK

During 2015, ProCredit Bank supported the development of agribusinesses through the European Investment Fund, provided by EU. The aim of such fund is to encourage lending to SMEs in need of investments, with EU financial support. The total amount used for agribusinesses operating mainly in agro processing and agro producing was around EUR 2.4 million. ProCredit Bank supported the participation of 5 companies at the Novi Sad International Fair, in order to develop new business relationship within the region. Also in March 2015, there were organized in Tirana a B2B meeting with Serbian SMEs that wanted to develop their business also in Albania.



GOAL #3 – Ensure Healthy Lives

Provide well-being for all at all ages. ¹

- > By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births.
- > End the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases.
- > Strengthen the prevention and treatment of substance abuse, including narcotic drug abuse and harmful use of alcohol.



Banca Popolare di Sondrio offers its customers the option of opening a Solidarity Account. In addition to interest paid to the account holder, the bank pays 0.5% of the average annual balance to the account holder's choice of one of five charitable health funds including UNICEF.

Source: UN Global Compact Business for 2030

Projects - Public Involvement

ALPHA BANK ALBANIA

Donated to "Queen Geraldine" maternity hospital (in collaboration with "Mother and Child" Foundation) an x-ray ecography machine.

CREDINS BANK

Supported 13 hospitals and health centers, throughout the country, and participated in the organization process of the awareness campaign of "Marathon of Life" and other awareness campaigns, in support of people with Down syndrome.

RAIFFEISEN BANK

- Sponsored the establishment of psychomotricity room near the Psychosocial Service and Treatments Center (TISS).
- Sponsored the rehabilitation of the Centre for Treatment of the Military personnel's children, who suffer from autism spectrum disorders.
- Sponsored the rehabilitation and green area of "Petro Nako" Hospital in Saranda, in order to create better conditions for patients.
- Uniforms for the new staff of Erseka Hospital.

VENETO BANKA

Together with "Energia of Sorrisi", the Humanitarian Association of Vicenza, the bank donated a dental cabinet to Himara Hospital.

1. The aforementioned summary reflects only parts of Goal 3 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Ensure healthy lives and promote well-being for all at all ages

The banking system contribution during the year: over 188,000 euro.

Public Advocacy & Policy Dialogue

Staff engagement

ALPHA BANK ALBANIA

- On the occasion of International Women Day, the bank launched an awareness campaign “We are fighters against breast cancer”.
- The employees of the bank and their families participated at the “Run for Autism” marathon, organized at the National Lake Park of Tirana, as part of Alpha Bank Albania’s “Volunteer Day”.

BKT

Sponsored a conference organized by the Institute of Public Health, in Gjirokastra. This event aimed at raising awareness on public health improvement in the region.

INTESA SANPAOLO BANK ALBANIA

Staff cash contributions for several organizations in support of disadvantaged groups through long term sustainable actions. About 150 employees give monthly donations from their salaries to “Ryder Albania” that treats the terminal cancer patients and “Fly for Life” the Multi-functional Center treating Children with Autism.

TIRANA BANK

Joined YWCA Albania’s initiative by supporting breast cancer awareness campaigns.



Blood Donation, in collaboration with Red Cross Albania, has been a key area where all banks have been very active, where employees have shown their humanitarian side with a wide participation. This act of humanity comes to assist people in need, especially children who suffer from thalassemia and leukemia diseases.





GOAL #4 – Ensure inclusive and quality education for all

Promote lifelong learning. ¹

- > By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and Goal-4 effective learning outcomes.
- > Ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.
- > Substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.

Projects - Public Involvement

BKT

In cooperation with the Faculty of Integrated Studies with Practice (FASTIP), of “Aleksandër Moisiu” University supported, for the 5th year in a row, the accomplishment of bachelor studies for students enrolled at “Aleksandër Moisiu” University, in Durrës. In 2015, some 13 graduated students have been employed at BKT.

CREDINS BANK

Supported 6 projects at elementary schools, universities and civil society organizations.

NBG BANK ALBANIA

Donated a full set of school materials for 150 children in need in Vaqarr, Tirana.

PROCREDIT BANK

- Continued the Young Bankers’ Program, a comprehensive development training program for recent graduates, coming from different backgrounds.
- Supported the publication of a special book with all student’s thesis presented in the Student Conference, organized by the UT Faculty of Economy, held in Budva, Montenegro.

RAIFFEISEN BANK

- Supported the initiative of the State Police to train young people, selected through a competition, for employment at citizens’ service offices and operators of 129.
- Supported the Education Directorates in Vlorë, Shkodra and Fier in the activities organized on the occasion of Graduation Day, and also awarded the best students of the city.
- Supported the Education Directorates in Tirana, Kavaja, Kruja and Lezha, by purchasing equipments, and also the Education Directorate of Shkodra, Kuçovë, Berat, Gramsh, Kurbin, Gjirokastra, with the activities organized for Teacher’s Day.

UNION BANK

Supported the national conference on the right for information and data protection.

VENETO BANKA

Supported the students of culinary school (Neraxi Institute) and “Dental Leader Corsi”, a professional dental center. In addition to financial support for professional institutes, the bank provides also various favorable financing opportunities, to help students attend and complete their studies in such schools, as well as to start-up businesses, after graduation from professional institutes.

1. The aforementioned summary reflects only parts of Goal 4 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Ensure inclusive and equitable quality education and promote life-long learning opportunities for all

The banking system contribution during the year: over 67,000 euro. Also, total time contribution for volunteer mentoring was around 140 working hours.

Public Advocacy & Policy Dialogue

Staff engagement

ALPHA BANK ALBANIA

Supported the Ministry of Sports and Education, which organized the competition “The school as a community center”. The bank supported the winning idea from Fier School, by fully renovating its IT lab.

BKT

- Supported the artistic & sport event, organized on the occasion of academic year closure by the Tirana Regional Directorate of Education. This event is organized annually and aims at supporting children’s entertainment and education through sport activities.
- Made a donation to the Institute of Visually Impaired Students, for the rehabilitation of institute’s sport playing field and to “Ismail Qemali” University in Vlora with the aim of organizing different cultural and academic events.
- Supported the Armed Forced Academy for the publication of some educational books.

INTESA SANPAOLO BANK ALBANIA

- Employees volunteered their time and collected school and didactic materials for Roma children entering in kindergartens for the first time.
- In collaboration with Junior Achievement Albania, the bank organized the call for “volunteer mentoring”, addressed to all employees with distinguished lecturing and speech skills. Some 16 employees answered, offering their input, at high schools by being present approximately one hour, every week, during lessons.
- CEO held a special lecture on “Lessons learned from the Crisis, challenges for the Banking system” at UT Faculty of Economy. The Head of PR, Marketing and Communications held lectures at UT Faculty of Journalism, UET.



PROCREDIT BANK

Representatives of the Environmental Unit, together with the Regional Environmental Centre (REC) and GIZ-EDEP, attended an activity with 150 students of the Agricultural University of Tirana. The students were supported to identify opportunities of the “green” market. The first 3 students who brought the most innovative ideas had the opportunity to attend the internship program at ProCredit Bank.

VENETO BANKA

Supported the Albania and Regional Dentists Congress, an international event, which was held in Tirana.

UBA BANK

The CEO delivered a lecture contribution to Canadian Institute of Technology (CIT) in Albania.

Core Business - Products & Services

INTESA SANPAOLO BANK created a specially tailored product for students, the “EDU-kredi” loan and package. This is a newly designed financing option for young people, intended to cover their educational expenses, during their studies.

GOAL #5 – Achieve gender equality

The banking system contribution during the year: over 6,500 euro.

Empower all women and girls. ¹

- > End all forms of discrimination against all women and girls everywhere.
- > Eliminate, all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation, all harmful practices, such as child, early and forced marriage and female genital mutilation.
- > Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.
- > Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences

Projects - Public Involvement

CREDIS BANK

Women held many key positions at Credins Bank. The bank also sponsored social activities that promote the role of women.

INTESA SANPAOLO BANK ALBANIA

Currently 70% of bank's staff are women, and over 50% of senior managers are women.

RAIFFEISEN BANK

The major part of the bank's staff are women, some 77% compared to 23% which are men. Also, roughly 70% of managers are women.



1. The aforementioned summary reflects only parts of Goal 5 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.

GOAL #6 – Ensure access to water

The banking system contribution during the year: over 10,000 euro.

Ensure availability & sustainable management of water & sanitation for all. ¹

- > By 2030, achieve universal and equitable access to safe and affordable drinking water for all. Substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity. Implement integrated water resources management at all levels, including through transboundary cooperation as appropriate. By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.

Projects - Public Involvement

BKT

Supported the Directorate of Water Supply in Peqin. The aim of this project was to create better social living conditions for citizens of Peqin.

RAIFFEISEN BANK

The bank has supported the Directorate of Water Supply in Fier with the project for reconstruction of its premises, in order to improve its functionality and thus offering better conditions for the community.



1. The aforementioned summary reflects only parts of Goal 6 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>

GOAL #7 – Ensure Energy for All

Ensure access to affordable, reliable, sustainable and modern energy for all.¹

- > By 2030, ensure universal access to affordable, reliable and modern energy services, increase substantially the share of renewable energy in the global energy mix, double the global rate of improvement in energy efficiency



Şekerbank developed EKO kredi in 2009; a loan financing energy efficiency investments and expenditures in Turkey. Şekerbank is also raising awareness of energy efficiency to help household budgets and its branch marketing staff are certified building insulation consultants. EKO kredi has provided over TL 600 million (US\$200 million) in financing support. It has introduced over 60,000 retail customers and 7,000 SMEs, craftsmen and farmers to energy saving. Four million tons of CO2 emissions have been prevented, loans have funded the insulation of more than 95 thousand houses, 177 million cubic-meters of natural gas has been saved and 18.7 billion kilowatt-hour energy has been saved.

Source: UN Global Compact Business for 2030

Projects - Public Involvement

CREDINS BANK

In 2015, the bank supported the National Competition for Green Ideas, organized by the civil society.



1. The aforementioned summary reflects only parts of Goal 4 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Ensure access to affordable, reliable, sustainable, and modern energy for all

Along with the initiatives taken for energy saving and positive impact on environment, the “green” product portfolio amounted to 5,8 million Euro and the contribution of the sector amounted over 2,000 euro.

Public Advocacy & Policy Dialogue

Staff engagement

INTERNATIONAL COMMERCIAL BANK (ICB)

During 2015 the bank, in collaboration with Green Recycling company, measured the positive impact on environment.

The environmental impact of ICB’s paper recycling was as follows:

The environmental impact of ICB’s paper recycling	
Paper residue (in kg)	700.0
Number of saved trees	13.0
Saved energy (in kilowatts)	2,870.0
Saved oil barrels	6.3
Lack of polluted air (in kg)	19.0
Saved water (in m ³)	25.6
Saved depositing area (in m ³)	2.3

Calculation based on data from the American Agency for Environment Protection

INTESA SANPAOLO BANK ALBANIA

In the frame of “Reduction of Direct Environment Impacts”, the main initiatives undertaken for energy saving were: Energy: 7-10 times less consumption; HO reconstruction about 30% of the current energy consumption; A total amount of 796,72 kg of paper was fully saved during 2015.

- Reallocated and rebranded Branches at “Bajram Curri” Blvd., Rr. Elbasanit and Korca are equipped with LED lighting, AC with Energy efficiency parameters (Inverter, VRF). The new Light Sign parameters are with LED Lighting (7-10 times less consumption).

- Continuous replacement of individual printers with multifunctional centralized machines in all branches, during 2015.

- The project “Head Office Refurbishment”, started on 2014 and enables direct natural light at all working spaces and decreases significantly the energy consumption, due to new LED lightning and new air conditioner and generator systems.

- The energy saving impact is estimated to be about 30% of the current energy consumption.

- The implementation of outsourcing Printing Service in the Head Office and all branches during 2015, helped at achieving targets to decrease paper usage and also the CO₂ decrease at bank premises, by eliminating cartridge printers and scanners and replacing them with central MFM (Multi-Functional Machines).

- Reducion of letterhead paper for deposit slip and slip withdrawal, by way of implementing of the New Core Banking System, Flexcube Upgrade. A total amount of 796.72 kg of paper was fully saved during 2015.

PROCREDIT BANK

Implemented the concept of Environmental Administration System in Albania. According to internal measures, during 2015, ProCredit Bank Albania decreased consumption, in absolute terms, compared to the previous year, as follows:

- Electricity consumption, by 10% (approximately 234,000 kWh/annum)
- Paper consumption, by 19% (approximately 1,850 kg/annum)
- Water consumption, by 30% (approximately 1,340 m³/annum)
- Fuel consumption for transport, by 11% (approximately 5,235 liters/annum)

Core Business Products & Services

PROCREDIT BANK

Continued to support “Green” investments with the Eco Loan, for both private and business clients. It remains still the only bank which supports investments in energy efficiency, renewable energy, and environmentalfriendly investments for businesses. The bank’s Eco Loan portfolio amounts to EUR 15,8 million and makes up 9,1% of total loan portfolio.

GOAL #8 – Economic Growth & Decent Work

Promote inclusive and sustainable economic growth, employment and decent work for all. ¹

- > Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries.
- > Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labour-intensive sectors.
- > Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.
- > By 2020, substantially reduce the proportion of youth not in employment, education or training.
- > Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms
- > Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all



In March 2014, **the Citi Foundation** launched **Pathways to Progress**, an effort to boost the career readiness of 100,000 young people in 10 major cities across the United States. We partner with a wide range of stakeholders including urban policymakers, private sector organizations and community leaders nationwide, the program identifies and recruits promising young people from low-income families to take part in entrepreneurship training, leadership and service opportunities, mentoring relationships and summer jobs. In the first year, nearly **25,000 youth have already benefited** from Pathways to Progress.

**Source: UN Global Compact
Business for 2030**

1. The aforementioned summary reflects only parts of Goal 8 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The banking system contribution during the year: over 15,000 euro.

Projects - Public Involvement

BKT

Supported the Labor Fair, organized by National Employment Service and Work & Study Fair, organized by Chamber of Commerce and Industry.

CREDINS BANK

Collaborated with local and central institutions in Tirana, Durrëë, Vlora, in the frame of projects to improve working conditions that enable economic growth.

FIBANK ALBANIA

Become now the lead sponsor of Student Seasonal Employment, organized by Korça Municipality. During the ceremony, the certificates of participation were distributed to all students who were part of that event.

VENETO BANKA

Invested in new football fields of "International" Sport Complex, in Pezë-Helmës, where young football talents will be trained and promoted.



Public Advocacy & Policy Dialogue Staff engagement

SOCIETE GENERALE ALBANIA

Tirana Code, is an initiative that aims to increase the youth's interest to take initiatives in technology. The activity aimed to train 20 young participants, out of 200 applicants, that wanted to learn more about web programming. The bank sponsored the event.

RAIFFEISEN BANK ALBANIA

Supported the establishment of the first youth center in Albania, an initiative of the Ministry of Social Welfare and Youth, to establish Youth Centers, throughout the country.

Core Business Products & Services

INTESA SANPAOLO BANK ALBANIA

Performed the financial transaction related to the LEA (Land Easement and Acquisition) process implementation for one of the most important investments in Albania, Trans-Adriatic Pipeline (TAP) Project. Taking into consideration that most people living in villages that will be affected from TAP Project, are in financial difficulties, ISBA prepared a package of basic bank' products and services with preferential terms, to be applied to this category of customers.



GOAL #9 – Build Infrastructure, Foster Innovation

Build resilient infrastructure, promote sustainable industrialization and foster innovation.¹

- > Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.
- > Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.
- > By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities
- > Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending

Projects - Public Involvement

ALPHA BANK ALBANIA

In the framework of “Adopt a kindergarten” initiative, in September 2015, Alpha Bank Albania supported the renovation of internal premises of “Voices of life” kindergarten, situated in Kamza, in Tirana. In 31 December the bank’s staff visited children of this kindergarten and surprised them with gifts.

BKT

- Based on its annual objectives related to improvement of public health conditions, it supported “Dr. Sadik Dinçi” Psychiatric Hospital in Elbasan with furniture. Also, the bank: donated office furniture and equipment for this institution with the aim of improving service quality.
- Donated office equipment for Health Centre in Gosë.
- Sponsored the restructuring of Regional Directorate of Health Care and Insurance Fund, in Fier.
- Invested in the improvement of working conditions of the Institute of Public Health.
- Donated office devices to improve service quality at Directorate of University Service and Hospitalized Control.
- Contributed with the purchase of office equipment for Directorate of Regional Funds and Health Insurance, that would help in improving the standards of environment.
- Donated new air conditioners for the Directorate of Education in Peqin to improve teaching and learning conditions during cold months.
- BKT supported “Mustafa Qemal Atatürk” School with the aim of building school facilities that will improve learning conditions.
- Sponsorship for restructuring offices of Immovable Property Registration Office in Saranda, aiming at improving services to be provided for customers.
- Supported Institute of Penitentiary Durrës and Fushë Krujë with working equipment.

1. The aforementioned summary reflects only parts of Goal 9 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

The banking system contribution during the year: over 235,000 euro.

- Supported the reconstruction of the reception and reunion hall at the premises of Ministry of Foreign Affairs.
- Donated office equipment to Institute of Social Insurance in Saranda.
- Contributed with office supplies for Information and Data Protection Commissioner to improve working conditions and increase staff's motivation.
- Provided IT devices to be used at Fier Municipality premises and improving services offered to the community.
- Donation of office equipment for Durrës Railway Directorate to improve services provided to community.

CREDINS BANK

Supported six institutions in the field of education, defense, health, food, defence, health, by providing equipment, systems and software.

NBG BANK ALBANIA

- Donated office equipment to the Albanian State Police headquarters.
- Sponsored the renovation of the premises of Vlora Registry Office.

RAIFFEISEN BANK

- The Bank financed the reconstruction of waiting halls at Tirana police stations. No. 1, 3, 4 and 5.
- Raiffeisen Bank and Tirana Municipality inaugurated the reconstruction project of "Dritan Hoxha" Street, where the bank financed the bicycle lanes.
- The Bank sponsored the project "Rehabilitation of the sports field" for Police Special Force (RENEA).

VENETO BANKA

Supported the Police Academy and Basic Police Academy, by rehabilitating the main entrance of the school, expected to be attended by more than 300 students.

TIRANA BANK

- 50th Anniversary of "Themistokli Gërmenji" High School in Korça – The bank built a museum at the school premises.
- Professional School in Pogradec – The bank supported the Professional School of Pogradec, by replacing their teaching and working tools. In this way it provided the school with new teaching materials for these students so they can successfully compete in the labor market.
- Support for several Directorates of Education - Tirana Bank provided computers and other high tech appliances for Directorate of Education in Pogradec, in order to help them with organizing their work load and increase their efficiency. Moreover, in cooperation with Lezha Regional Directorate of Education, the bank organized a party for high school graduates, who scored the highest point in state exams.

Core Business

Products & Services

PROCREDIT BANK

ProCredit Bank has introduced a new banking concept into the Albanian market - the 24/7 Zone. These unique zones offer deposits, withdrawal, transfers, payments etc. for both business and private clients. Transactions carried in these zones are faster and more efficient than at the bank's desk and are cheaper and available outside the bank's normal business hours, as well.

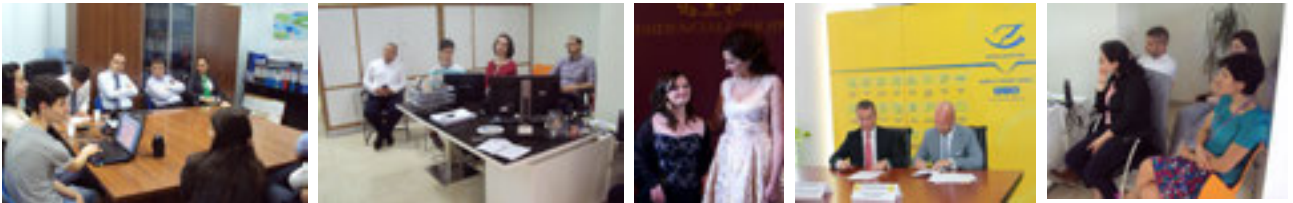
SOCIETE GENERALE ALBANIA

The bank and ALEAT Company collaborated together to increase the quality and security of bank services through secured digital authentication and electronic Signature. On 14 May 2015, during the "Innovation Week", an activity organized in Tirana by the Ministry of Innovation and Public Administration, Societe Generale Albania Bank made a presentation with topic: "Innovation in digital security and customer experience".

GOAL #10 – Reduce Inequality

Reduce inequality within and among countries. ¹

- > By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.
- > Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.
- > Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.
- > Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations. Facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies



YES BANK's award winning, custom built, multi-channel domestic remittance platform, YES MONEY, offers low cost, safe and highly accessible remittance services to India's millions of migrant workers who need to transfer funds to their native villages and towns. The platform leverages existing cash remittance technologies in India, its vast spread of local family owned retail stores and the pan-India network of bank branches, to meet the remittance needs of India's migrant, unbanked and under-banked population. In 2014-15, YES MONEY achieved a major milestone by crossing over \$1.3 billion in remittances since its launch in 2013, with over 1.3 million unique users.

Source: UN Global Compact

1. The aforementioned summary reflects only parts of Goal 8 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Reduce inequality within and among countries

The banking system contribution during the year:
12,300 euro

Projects - Public Involvement

ALPHA BANK ALBANIA

During December, the Ministry of Youth and Social Welfare undertook the initiative “Holidays needs love”. The Bank supported the Hospitalization Center for victims of human trafficking in Tirana, by providing them with necessary items to make the place they live more warm and cosy.

BKT

In collaboration with Yunus Emre, supported the conference held in Hotel Tirana on the Barom Balkan Roma Union.

RAIFFEISEN BANK

Supported the “Down Syndrome Albania” Foundation with the activities held on occasion of 21 March , the World Down Syndrome Day.

UNION BANK

Supported the organization of end-year festivities for people with disabilities , in collaboration with Public Residential Development Centre in Berat.

Public Advocacy & Policy Dialogue Staff engagement

INTESA SANPAOLO BANK ALBANIA

During 2015 the Bank supported initiatives for hiring disabled people. In that framework and in cooperation with the Albanian Disabilities Rights Foundation, the bank hired two staff belonging to that category. 2 People with limited Disabilities were hired as permanent staff.

In this framework and in the framework of the Corporate Social Responsibility, the HR Department requested the collaboration of the Albanian Disability Rights Foundation Albania to organize trainings involving different branches of the Bank. The courses were held in Tirana involving roughly 100 people organized in 5 different groups.

Special training sessions with the themes: “Disability Models and Barriers” and “Legal framework for disable persons and ethics overview”, were organized.



Core Business Products & Services

INTESA SANPAOLO BANK ALBANIA

Under the agreement with the Albanian Postal System the bank offered to all its clients and potential customers, mainly the ones related with financing the economic development of small family businesses in rural areas or small cities, the possibility to access its services and repay loan installments at 300 Albanian Postal Offices all around the country, aiming to avoid inequalities in accessing certain products or services.

GOAL #11 – Make Cities Sustainable

Make cities inclusive, safe, resilient and sustainable. ¹

- > By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.
- > Provide access to safe, affordable, accessible and sustainable transport systems for all, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons.
- > Strengthen efforts to protect and safeguard the world's cultural and natural heritage.
- > Significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations.
- > Provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities.



MasterCard is a Lead Partner of the Smart Cities Council, an industry coalition to advance smart city development and innovation. This initiative will equip city leaders with the tools and resources to better plan, finance, and deploy cutting-edge smart city technologies.

Source: UN Global Compact & Business for 2030

1. The aforementioned summary reflects only parts of Goal 11 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Make cities and human settlements inclusive, safe, resilient and sustainable

The banking system contribution during the year:
300,000 euro

Projects - Public Involvement

ALPHA BANK ALBANIA

Provided benches, trash bins and trees to a neighborhood in the city of Lushnja. The new renovated area serves now as a relaxing place for residents of all ages.

BKT

- Partnered with Tirana Municipality for creating a pocket park, located in the city center, to increase green areas in the city, provide more public areas available for citizens and to improve the air conditions.
- The sponsorship for the Directorate of Rural Roads in Vlora aimed at improving environmental conditions for the community.
- The sponsorship for Kavaja Municipality consisted in buying a truck for collecting garbage by the city's respective company.
- Through donation to General Directorate of National Housing Authority, BKT supported the implementation of a project to build low-cost and efficient houses for citizens of Korça.

CREDINS BANK

Supported 21 organizations and institutions, including six municipalities, two universities, the central institutions of art and culture, such as: Theatre and Cultural Centre for Children and civil society organizations.

RAIFFEISEN BANK

- Sponsored Lushnja Municipality in the project for rehabilitation of city creek and planting trees.
- Sponsored Korca Municipality in the project for lightening the main boulevard, with the reconstruction of sport facilities at "18 October" school in Lushnja, an initiative of the Ministry of Urban Development in collaboration with Lushnja Municipality,

TIRANA BANK

Supported Shijak Municipality in their call of action for cleaning public areas in this municipality.



GOAL #12 – Ensure Sustainable Consumption & Production

Ensure sustainable consumption and production patterns.¹

- > Implement the 10-year framework of programmes on sustainable consumption and production, all countries taking action, with developed countries taking the lead, taking into account the development and capabilities of developing countries.
- > Achieve the sustainable management and efficient use of natural resources.
- > Halve per capita global food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses.
- > Substantially reduce waste generation through prevention, reduction, recycling and reuse. Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.
- > By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature.



In 2010 **Daegu Bank**, DGB Financial Group's main subsidiary, opened an internet-based, environmentally-friendly branch in Korea. Its branch only offers green financial products covering deposits, loans, funds and credit card products, and donates a certain percentage of the profits to support regional environmental preservation activities.

Source: UN Global Compact Business for 2030

1. The aforementioned summary reflects only parts of Goal 12 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Ensure sustainable consumption and production patterns

The banking system contribution during the year: 24,000 euro & awareness campaign involving more than 10,000 people.

Projects - Public Involvement

PROCREDIT BANK

- Produced 600,000 free cotton bags with 30,000 of them donated to supermarket chains, bookstores, schools, businesses, public and private institutions. It is worth mentioning that these bags are 100% organic cotton, further highlighting the responsible approach ProCredit Bank pursues, towards environmental protection.
- Invested on recycling devices which are located within all the bank branches.



Public Advocacy & Policy Dialogue Staff engagement

INTESA SANPAOLO BANK ALBANIA

The Environment Day (WED), the biggest, most celebrated global day for positive environmental action, established by the UN General Assembly in 1972, gives a human perspective to environmental issues, empowers people to become active agents of sustainable development. The 2015 global WED celebrations were organized at the world famous Universal Exhibition, "Expo Milano 2015" (01.05.2015 - 31.10.2015), where Intesa Sanpaolo Group was the Global Official Partner. The bank organized a two-week internal & external communication & awareness campaign to celebrate the WED 2015.



GOAL #13 – Combat Climate Change

Take urgent action to combat climate change and its impacts.¹

- > Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries. Integrate climate change measures into national policies, strategies and planning. Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning



HSBC is one of a number of financial institutions that is playing an important role in shaping the fast developing green bond market. Also, for more than 10 years, HSBC has been working with its business customers to help them understand and manage their environmental and social impact with a focus on certain sectors and themes. HSBC assesses and supports customers using its policies which it regularly reviews and refines. HSBC's Energy Sector Policy severely restricts the bank's support for coalfired power plants, while recognizing that the shift to a low carbon economy will take time and that fossil fuels will be an important part of the global energy mix for the foreseeable future.

Source: UN Global Compact

1. The aforementioned summary reflects only parts of Goal 13 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Take urgent action to combat climate change and its impacts

The banking system contribution during the year: over 17,000 euro.

Public Advocacy & Policy Dialogue Staff engagement

PROCREDIT BANK

- Paid visits to Ecological house “Eden”, a practical and environmental education, theater and outdoor play and other activities that encourage interest in the environment.
- Implemented in-house energy-efficiency measures in its outlets and at head office. Moreover, business client advisers drive eco hybrid cars, when visiting clients.
- Bank employees undertook a clean-up campaign in three tourist areas (Velipoja, Vlora and Korç) at the beginning of June 2015.

RAIFFEISEN BANK

- For more than 4 years the bank has supported “The bicycle is yours”, an EcoVolis project, which consists in increasing the awareness among citizens and community of Tirana to use bicycle for their daily needs, helping to relieve congestion and reduce carbon emissions.
- “Eco Fashion Show” is another eco project, the bank supports since 2012, with the aim of raising awareness and inspiring the eco creativity, by involving children, artists, school’s entrepreneurs in a trendy fashion catwalk, filled with creative dresses made by everyone, voluntarily.
- Supported the “Live Eco, Celebrate Eco” event, organized on the occasion of Summer Day, which consisted in open air celebrations for the most blooming period of the year which is summer.

Core Business Products & Services

PROCREDIT BANK

In 2009 ProCredit Bank was the first bank in Albania to promote and offer Eco Loans. These loans are offered to all clients (both businesses and private) for energy efficiency, renewable energy and environmentally-friendly investments.



GOAL #17 – Strengthen Means of Implementation

Revitalize the global partnership for sustainable development.¹

Finance - Strengthen domestic resource mobilization, including through international support to developing countries, to improve domestic capacity for tax and other revenue collection

Technology - Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed

Capacity building - Enhance international support for implementing effective and targeted capacity-building in developing countries to support national plans to implement all the sustainable development goals, including through North-South, South-South and triangular cooperation

Trade - Promote a universal, rules-based, open, non-discriminatory and equitable multilateral trading system under the World Trade Organization, including through the conclusion of negotiations under its Doha Development Agenda.



Several financial institutions are constructively engaging in international led processes including the four intergovernmental negotiations taking place in 2015 (i.e. the World Conference on Disaster Risk Reduction, the World Financing for Development Conference, the Summit to Adopt the Sustainable Development Goals, and the United Nations Climate Change Conference) as well as the preparations for the 2016 World Humanitarian Summit.

Source: UN Global Compact

1. The aforementioned summary reflects only parts of Goal 17 targets. For more detailed information, please visit <https://sustainabledevelopment.un.org/>.



Strengthen the means of implementation and revitalize the global partnership for sustainable development

The banking system contribution during the year: over 82,000 euro

Projects - Public Involvement

ALPHA BANK ALBANIA

Sponsored the production of a catalogue about Water and Arts in Crafts in Berat. This was an important multi-year research, since most of materials of that period were destroyed by fire. The book promotion was done within the University of New York in Tirana and at "Onufri" museum in Berat, where the bank financed the displays where the catalogue was placed, as well.

CREDINS BANK

Collaborated and supported with funding two infrastructure projects to improve computer for justice institutions.

INTESA SANPAOLO BANK ALBANIA

Contributed for the preservation of public, artistic, historical and cultural heritage through by supporting financially construction works at Center for Openness & Dialogue (COD.al) at the ground floor of Prime Ministers' Office.

TIRANA BANK

- Supported the special event that took place at the Cultural Center of "Christ Resurrection" Orthodox Cathedral, in Tirana, where the Embassy of Greece in Albania presented, on 26 January the first "Hellenic-Albanian Business Relations Index", as an effort to register, in a systematic way, Greek business sector operating in Albania.
- AmCham celebrated 15 years in Albania and Tirana Bank was also part of this event, not only as a member of this chamber, but also as an institution which embraces the values of this organization, building a better business climate, promotion of Albanian economy, as well as business standards and principles.

RAIFFEISEN BANK

Every year supports the Austrian Embassy in Tirana with all cultural events organized in Tirana and other cities, as well the celebration of Austrian National Day.

FIAA's 15 year anniversary

In the Ceremony, over 150 top foreign investors in the country, got together at the beginning of the year to set the agenda for economic progress. FIBank Albania was the main sponsor of the activity. Also, Intesa Sanpaolo Bank and Tirana Bank supported the event.



THE GLOBAL GOALS

For Sustainable Development

1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



11 SUSTAINABLE CITIES AND COMMUNITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



14 LIFE BELOW WATER



15 LIFE ON LAND



16 PEACE AND JUSTICE STRONG INSTITUTIONS



17 PARTNERSHIPS FOR THE GOALS



THE GLOBAL GOALS
For Sustainable Development



Special Activities

The End-year Presidential Ball

This event was organized under the auspices of H.E. Bujar Nishani, President of the Republic, and the First Lady Mrs Odeta Nishani, with the topic of fundraising to support children diagnosed with Down Syndrome.



Albania Solidarity movement, to support the flooded areas

AAB and its member banks, following the flood situation and the damages it has caused to many families in Southern Albania, offered their support, particularly to those most in need. Specifically, AAB donated **ALL 6 million**, to help farmers and families affected by this natural disaster, in addition to individual initiatives of member banks, which showed their solidarity to the affected families and to the authorities involved in improving the situation.



Art, Sport & Culture

ALPHA BANK ALBANIA

- The “Guitar Foundation of Albania” and Tirana University of the Arts organized the 3rd edition of Tirana International Guitar Festival & Competition. Alpha Bank Albania was a General Sponsor for this event.
- Sponsored the National Folkloric Festival. Some 1’204 representatives from Albania, Kosovo, Macedonia and Montenegro, participated in the 2015 Festival.

BKT

- Made a donation that supported different cultural activities and workshops of Center of Tourism, Culture and Sports, in Vlorë Municipality, with personalities coming from the region.
- Supported the Festival of Songs and Popular Dances for Children, which was held in Kruja by Children’s Cultural Centre, Fushë-Krujë.
- In collaboration with the Albanian Embassy in Ankara supported the celebration of Albania’s National Independence Day, that took place on 28 November, at the Albanian Embassy in Turkey.

FIBANK ALBANIA

For the 1st year, was an official sponsor of Korça Beer Fest 2015, held from 12-16 August. Korca Beer Fest is the biggest event of this kind in Albania. For 5 days, over 100.000 people attended the festival.

NBG BANK ALBANIA

Became the General Sponsor of theatre play: “Who brought Doruntina”, based on the famous novel by Ismail Kadare.

RAIFFEISEN BANK

- Even this year, the bank was the general sponsor of the social event: “Follow your dreams”, organized by the Association of Aerobic Artistic Gymnastics. The event was organized on the occasion of 20 May, the International Day of Orphans and was attended by more than 500 children, aged 5-18 years, coming from 9-year schools and high schools and orphanages from Tirana, Durrës, Shkodra Vlorë, Lushnja, Kosovo, etc.
- The bank has been a partner of the National Theater of Opera and Ballet, by supporting all activities held during 2015 and it was a general sponsor of “Three Tenors” annual event.
- The bank has joined the Ministry of Culture in the project of organizing “Gjirokastra National Folk Festival 2015”, by way of supporting the reconstruction of castle infrastructure, street entrance, lighting castle’s interior premises, etc.





Total contribution of the banking system, during the year: over 170,000 euro.

SOCIETE GENERALE ALBANIA

- Supported the opening of Summer Season in Himara, in southern Albania.
- Supported the Children's Culture Center of Përmet and in cooperation with Suhareka school in Kosovo organized a poetic event. The same event was also held in Kosovo.
- Supported the organization of Beer Fest in Korca.
- Was the general sponsor of "Maria Kraja" International Operistic Festival, that was held from 30 – 31 October 2015.
- Sponsored the Gran Gala evening of Kult Awards, at the great hall of the Palace of Congresses.
- Sponsored the 4th Art Exhibition, organized by KALO GALLERY.

TIRANA BANK

- With the aim to provide support for local entrepreneurs to promote local wine production, the bank continued its tradition, even this year, in assisting the "Wines Party 2015", organized in Pogradec.
- Supported "Ndërmendje" classical music concert and "Shkodra n'fest" organized in the city of Shkodra.
- Supported the exhibition named "Faces" organized at KALO GALLERY.

UNION BANK

Union Bank is the sponsor of Albania's football national team.

VENETO BANK

- Official sponsor of Albania Open 2015.
- "Free Flights" is a sport which is getting ground in Albania during recent years. For the second consecutive year, Veneto Banka supported financially the Albanian Aeronautics in this regard. Again, the Championship was held in Llogara and Vloza, with the participation of pilots from all over the world.



Awards



ALPHA BANK ALBANIA

Received the National 2015 Philanthropy Award. The event, organized by Partners Albania, was attended by distinctive personalities from diplomatic missions and international institutions in Albania, NGOs, governmental institutions, business sector, media representatives, etc.

BKT

Has been selected as “The Bank of the Year in Albania for 2015” by “The Banker”. This is the third year that BKT receives all three major awards (The Banker, Euromoney and EMEA Finance) in the banking industry.

INTERNATIONAL COMMERCIAL BANK (ICB)

Albanian CSR Network, in cooperation with the Ministry of Economic Development, Tourism, Trade and Entrepreneurship, as well as UNDP Albania, organized for the second consecutive year the CSR Awards for the best companies in the area of Social Responsibility. International Commercial Bank was the winner for the third category, which was awarded for the Best Initiative.

FIBANK ALBANIA

Was honored with the award for the High Standard of customer service. In the evening organized by the Chamber of Commerce and Industry, Fibank Albania received the award “Bank of the Year” for 2015. The award was given with the motivation: “Best Bank in meeting the high standards of customer service, offering products according to the needs that they have.”

PROCREDIT BANK

To honor the commitment of fulfilling the mission of the organization, for supporting the success of its members and as sign of a partnership that has lasted for years, FIAA representatives awarded the bank with a trophy.

RAIFFEISEN BANK

Was honored with the “City Gratitude” prize, by the City of Gjirokastra. On the occasion of 10th Anniversary of inclusion in UNESCO’s World Heritage List, the city of Gjirokastra organized a series of activities with local community, local businesses and non-profit organizations that focus on preserving the city’s heritage. In a special ceremony, Raiffeisen Bank Albania was awarded the prize “City Gratitude”, for its valuable contribution in various sectors such as: health, education and culture.

