



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

2016

Banks for Society
CSR Report



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ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Bankat flasin me një zë

Banks speak with one voice

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FOREWORD



Dear Reader,

For the third consecutive year, AAB publishes the annual Corporate Social Responsibility Report on the banking industry. Considered as a new standard of communication established with you on the provision of information on the banks contributions to society and economy, despite its fundamental business activity, the third edition constitutes an added value to AAB's efforts to introduce the banking contributions in compliance with the Sustainable Development Goals adopted in 2015 by the United Nations. The banking industry is one of the forerunner sectors oriented to walk along this path, and therefore it has become a leading example for other sectors of the economy.

The current edition, drafted with the assistance and consultancy of EY, brings upon an upgraded structure for outlining the contribution of banks in line with the Sustainable Development Goals and Corporate Social Responsibility.

The Goals are outlined in three sections, as follows:

- Opportunities for Shared Values
- Leading by Example
- Corporate Social Responsibility

Opportunities for Shared Values are those opportunities which banks expect to comprise an added value to shareholders as well as to the society, represent an action to create a more sustainable and inclusive path to economic growth, prosperity and well-being.

You may find a summary of these actions undertaken by each second level bank under the **Leading by Example** section.

Other activities such as donations and sponsorship, not considered as SDGs, are summarized under the **Corporate Social Responsibility** section.

During 2016, banks have allocated a fund amounting to roughly EUR 4,530,000, designated to improve the community living conditions, well-being of citizens, environmental protection, and education and culture developments. These activities have established a closer link between banks and the society, by making them more sensitive towards the needs of improving particular aspects of community life. The banks' receptiveness to provide solutions and fulfil certain demands of the society has a huge impact in the reflection of a better and more professional image of the banking industry, as being more responsive to the society's necessities and economy development, in addition to the role they play through their basic business activity.

You will have the chance to read what is outlined in this report and reflect on the benefits you may have received of these activities. This will also serve us to receive more concrete feedback out of your own experience.

We hope that this report brings you as much closer to parts of our reality and the presence of banks in our everyday lives! We wish you a pleasant reading!

Periklis Drougas
Chairman

AAB MEMBERS

ALPHA BANK	AMERICAN BANK OF INVESTMENTS	BANKA KOMBETARE TREGTARE	CREDINS bank
CREDIT BANK OF ALBANIA BANKA E KREDITIT E SHQIPTARE	First Investment Bank	INTERNATIONAL COMMERCIAL BANK rëndësi kanë vlerat	INTESA SANPAOLO BANK Albania
NBG Bank	ProCredit Bank	Raiffeisen BANK	SOCIETE GENERALE ALBANIA
TIRANA BANK	UNIONBANK	Banka e Bashkuar e Shqiptare United Bank of Albania	VENETO BANKA GRUPPO VENETO BANCA

GOAL #1 End Poverty

OPPORTUNITIES FOR SHARED VALUE

- Innovate to develop new financial products, credit scoring methodologies, operating models and distribution channels (including mobile banking) to advance financial inclusion, including banking for adults currently not having a bank account and micro-insurance to increase social protection.
- 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.



CORPORATE SOCIAL RESPONSIBILITY

On May 20th, Orphan's Day, **Banka Kombëtare Tregtare**, organised an awareness raising campaign among its employees called "Donations from everyone in Banka Kombëtare Tregtare for helping the orphans in the community". All the goods collected from all the staff, with the collaboration of Red Cross Tirana, were donated to 62 families, based on their specific needs.

On June 1st, Children's Day, **Banka Kombëtare Tregtare** and **Intesa Sanpalo Bank Albania**' employees, in cooperation with Red Cross Albania, collected food and clothing packages for orphan children and other persons encountering financial difficulties.

CORPORATE SOCIAL RESPONSIBILITY

Credins Bank provided its support to "Domenick Scaglione", an Albanian Children's Foundation, supporting children in need by fostering poverty eradication and contributing to a safer future and a healthy life.

NBG Bank Albania actively supported the day-care centre for the children sheltered at the Orthodox House of Hope, which runs two Orphanages for children aged 5-15 years old, located in the city of Durres and Gjirokastra.

Raiffeisen Bank established a sound cooperation with the organization "A different weekend" for granting school bags and teaching materials to 200 children of a school located the suburbs of Tirana.

The end of the year was full of charity activities at Raiffeisen Bank. A fair/banquet was organized, and all the money collected was used to buy the much-needed materials for the orphanage facility. Moreover, during the same event, gifts were collected and delivered to "Zyber Hallulli" institution. These gifts were donated and packed by children of Raiffeisen Bank' employees to the children sheltered in this institution.

Tirana Bank

- Within the frame of the project "Poverty has no age", specifically focused on a list of children facing difficult living conditions in Sinjë, Berat and collected different donations, toys, clothing and food from the staff of the bank, but also from individuals who were interested in contributing to this project.
- Bank' staff of Gjirokastra prepared food packages to help children of the families in need living in this city.
- On December 22nd, 100 orphans who live in the community received gifts donated by the Bank at the end of a concert organized by the bank and Red Cross.

Union Bank' employees donated gifts for children in Tirana and Elbasan.



GOAL #2

End Hunger

OPPORTUNITIES FOR SHARED VALUE

- Cooperate with Governments and financial institutions to increase financing for sustainable agriculture.
- Cooperate with other companies, Governments and civil society to identify new inclusive sustainable business opportunities (e.g. financing seed and micronutrient innovations).
- Ensure access to all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food during the entire year.

LEADING BY EXAMPLE

Credins Bank, First Investment Bank Albania, ProCredit Bank and Union Bank sponsored the year end postcards by promoting children' SOS Village Albania drawings as a tool to support them.

CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania donated 250 Christmas bags, which contained basic food packages, in all the cities where the bank operates. An event took place at one of the social centres in Tirana, where 50 packages were distributed with the presence of the Mayor of Tirana.

Credins Bank

- "Credins Bank donates", was the initiative undertaken by employees of 57 bank branches, as well as employees of the Headquarter, focused on the organization of the donation of clothing and toys for children in need. This initiative was expanded to many institutions, such as "National Emergency Centre" and other institutions of community character.
- Another charity activity was to join the Club FM Radio call in a 48-hour live marathon program, as well as "A different weekend" to help families in need.

At the end of the year, the staff of **Raiffeisen Bank** joined the organization "A different weekend" and donated food to families living in extreme poverty. Their contribution amounted to about two tonnes of food, delivered to 15 families living in extreme poverty. The amount of food distributed covers about 3 months of food consumption for these families.

CORPORATE SOCIAL RESPONSIBILITY

On the World Hunger Day, May 28th, **First Investment Bank Albania** provided support to the orphanage of Shkodra. The aim of this sponsorship was to raise awareness of local business community to provide equal contributions as Fibank in support of the civil society in Albania.

Societe Generale Albania initiatives throughout the year:

- On the occasion of New Year's festivity, the bank decided to take over a charity initiative in support of a family located in Grabian/ Lushnje and living in extreme poverty conditions;
- Donations and entertainment to children hospitalised for Leukemia treatment;
- Re-treatment and special day with elders sheltered in asylum (Berat city);
- Recreational room for children with autism and Down syndrome;
- Donations and entertainment to orphans in Shkodra and Tirana;
- Donations and support to abandoned infants at maternity (Angels' Nest);
- Donations to families living in extreme poverty conditions;

On December 25th, **Tirana Bank** sponsored the event "Cook one more dish". The guests of honour at this table were homeless, poor and lonely people.

Union Bank

- The bank continued the project of Dedicated Service to the orphanage "Zyber Hallulli".
- Moreover, Union Bank sponsored the participation of "Zyber Hallulli" children at the summer sports academy "Juventus Camp Tirana".



GOAL #3

Ensure Healthy Lives

OPPORTUNITIES FOR SHARED VALUE

- Provide and/or raise funds for investments allocated to healthcare institutions.
- Consider the drafting of policies which engage mobile money services for the efficient transfer of funds aiming to cover additional costs associated with accessing Government-provided health care.
- Establish cooperation with mobile phone providers and community organizations to support health promoting activities, thereby reducing loan payment defaults and insurance claims arising from health issues.
- Support healthy employees, families, communities and nations by ensuring healthy and safe work environments.



LEADING BY EXAMPLE

Alpha Bank Albania

- Alpha Bank funded equipment for the paediatric hospital of Berat.
- The surgery room of the Librazhd Hospital was renovated by placing a new ceiling lamp which was crucial for surgery interventions. A monitoring device was also donated, together with an aspirator for the patients, which is used during the interventions.
- It also supported Permet Hospital, by purchasing and donating the hospital an electrocardiograph, a non-

LEADING BY EXAMPLE

invasive technology measuring total electrical conductivity of the thorax and its associated maintenance services to continuously process various cardio dynamic parameters.

- A reconstruction was funded for Laç Hospital operation room which serves to 40.000 patients of the local community.

Banka Kombëtare Tregtare

- The bank sponsored the purchase of laboratory medical equipment for the Public Health Centre “Xhafer Kongolli” in Elbasan. This equipment will help in better-quality tests, automation of results, which means a faster and better diagnostician of the patient’s disease.
- Funded the publication of 500 copies of the summary health legislation book on behalf of the Public Health Institution.

Credins Bank supported several hospitals and health centres to enhance and upgrade the specialized equipment used across the country. It provided support to the Ministry of Health for the purchase of medical equipment, aiming to improve the conditions and service performance of Pustec’s Health Centre and Kelmendi’s Health Centre, “Omer Nishani” Regional Hospital in Gjirokastra.

Each year, through various contests organized by **First Investment Bank Albania**’s social media channels, the bank undertakes comprehensive campaigns by granting significant awards to different age groups. Through these awards, Fibank aims to contribute to the welfare of the company engaged.

American Bank of Investments and **Intesa Sanpaolo Bank Albania** joined the “Run for Children 2016”. The funds collected under this activity will be used for the medical treatment of the children fighting cancer.

Intesa Sanpaolo Bank Albania

- Joined the Breast Cancer Awareness Campaign launched by YWCA Albania, by delivering information to all colleagues by raising awareness dedicated to periodical check-ups to save lives!
- On May 31st, on World No-Tobacco Day the bank’ employees of Gjirokastra, Lushnja and H.Tahsim Branches avoided smoking during the whole day for raising awareness on the damages caused by smoking to everybody’s health.



NBG Bank Albania donated office equipment to the public hospitals of Gjirokastra and Pogradec to support their daily work activity in service of the community.

Raiffeisen Bank joined the Defence Ministry initiative by sponsoring the rehabilitation of the Centre for the Treatment of Military Children affected by Autism Spectrum Disorders. Also, the bank supported Mother and Child Foundation to Organize a Gala Evening to collect funds for supporting and promoting child health. Also, two other important projects in the health sector have been undertaken for the Hospital of Fier and Lezha.

Union Bank staff supported the awareness raising campaign #UnëMbrojFëmijët#. In all the branches of the bank, the clients were communicated the importance of responding and denouncing any form of threat or abuse to children using the Report Application or phone number 116, 111, 129.

In April, **Raiffeisen Bank**, **International Commercial Bank** and **Union Bank** raised awareness among the public on the National Autism Day.

CORPORATE SOCIAL RESPONSIBILITY

American Bank of Investments and **Credins Bank** sponsored the rehabilitation of the surrounding premises of Durrës Regional Hospital.

Credins Bank

- Jointed the initiative of the President of the Republic, and supported the event organized to raise awareness for children and individuals with Down syndrome.
- Donated office equipment to improve the working environment and increase service quality for the Regional Directorate of the Compulsory Health Insurance Fund. Such an initiative enabled the provision of equipment to furnish the internal infrastructure of Vloa Regional Hospital, Tirana Execution Office and “Shefqet Ndroqi” University Hospital aiming the upgrade of the facilities and better quality of the services provided.
- Provided a sponsorship to Lezha Municipality by organizing a festive event on behalf of “Pilgrim’s Day”, which promotes healthy living and welfare. The bank sponsored “The Elderly Home” through the rehabilitation of the indoor environment.

Procredit Bank and Tirana Bank, in cooperation with Tirana Municipality supported the renovation of kindergartens, as part of the project “Adopt a kindergarten”.

Tirana Bank

- On June 1st, Tirana Bank in collaboration with Down Syndrome Albania, supported the organization of the party, as well as the 2nd Anniversary of the “Performance and Development Centre of Down Syndrome Foundation Albania”. Tirana Bank supported Korça Municipality for the 1st June festivities and Dropull Municipality for its project of roads reconstruction in the municipality’s rural areas.
- Financially supported the reconstruction of the Vora Health Centre external premises.

BLOOD DONATION

Blood Donation has been one of the key areas where the banks have been very active. Its employees have shown their humanitarian side with a wide participation. Banks collaborated in organizing awareness raising campaigns on behalf of various organizations such as: the Albanian Organization of Voluntary Blood Donators, in the framework of promoting and spreading the voluntarily blood donation practice in Albania.

- Alpha Bank Albania
- Credins Bank
- International Commercial Bank
- Intesa Sanpaolo Bank Albania
- NBG Bank Albania
- Raiffaisen Bank
- Societe Generale Albania
- Tirana Bank



GOAL #4

Ensure inclusive and quality education for all

OPPORTUNITIES FOR SHARED VALUE

- Collaborate with finance institutions and Governments to raise and/or invest in innovative financing for education projects.
- Expand access and use of personal savings and loan products to help families plan for and finance education costs.
- Mentor disadvantaged and marginalized youth to improve their learning outcomes and provide the industry with access to a diverse talent pipeline, which can provide insights essential for advancing financial inclusion.
- Substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.



LEADING BY EXAMPLE

Banka Kombëtare Tregtare

- The bank is a key partner for FASTIP at UAMD, and during these recent 9 years has massively contributed to this unique program of Public - Private Partnership, between the Albanian and German Government, UAMD and Albania Business Partners. Up to now, Banka Kombëtare Tregtare has employed 97 FASTIP's graduates (9% of actual Banka Kombëtare Tregtare employees), sponsored 154 students, 44 students attending this academic year.
- Donated to the Istanbul Brotherhood and Cultural Association (IBCA) a 3-store building with a surface area of

LEADING BY EXAMPLE

214.4 m² and a land surface of 4300 m², situated in Barhaj village in Shkoder. The property is situated 4.5 km away from the city centre, and IBCA converted this premise into a dormitory for the accommodation of the students. The Istanbul Brotherhood and Cultural Association is established in Shkodra in 1999. This association, which aims at the fostering of the amity among Turkey and Albania, is engaged in the field of education.

Intesa Sanpaolo Bank Albania

- The bank welcomed in its premises different groups of students from various universities, with the aim to provide detailed explanations on financial results and the importance of financial indicators based on concrete examples and the main challenges of Internal Audit structure and its functions.
- Following the agreement with the German Embassy, Intesa Sanpaolo Banka Albania will act as a "guarantor" to German Embassy in Albania for students applying for student' Visa, aiming to facilitate the Visa process for this category of customers.

Student Loan, provided by **Alpha Bank Albania, Intesa Sanpaolo Bank Albania, Raiffeisen Bank** and **Union Bank** intended to cover educational expenses for completing their studies. The main purpose of this loan was to provide financial support to students whenever they need funds, with a commission of 0%. From the social responsibility prospective, this product is an opportunity contribute for the financial inclusion and empowerment of young people.

Procredit Bank continued to offer the ProCredit Entry Programme, a comprehensive development training programme for recent graduates of different backgrounds. The bank inaugurated the regional training centre, build in Prevallë, Prizren, which will offer advanced trainings and ProCredit Entry Programme, as well, for the staff of ProCredit Bank branches that operate in the region, such as Kosovo, Albania and Macedonia.

In the framework of the **Money Week**, the Albanian Association of Banks, the Bank of Albania, the Ministry of Education and Sports, and the Ministry of Social Welfare and Youth organized various educational and awareness-raising activities for children and youth, such as: workshops, lectures, contests in schools and on TV, visits at the Museum of the Bank of Albania, visits at commercial banks and open classes. These activities were supported by Alpha Bank Albania, American Bank of Investments, Credins Bank, Intesa Sanpaolo Bank Albania, First Investment Bank Albania, Raiffeisen Bank, Tirana Bank, Union Bank.



Junior Achievement (JA) of Albania consists of a program implemented in high schools (general and vocational) sponsored by the AADF. During 2016 for the second consecutive year, **Intesa Sanpaolo Bank Albania** organized the call for “volunteer mentoring”, addressed to all the colleagues, with distinguished lecturing capacities and eloquent skills. The call launched an invitation for volunteer mentors in Albanian high schools, offering their practical skills gained in different business sectors, with the aim to provide entrepreneurial lessons for young people.

“Leader for a Day” is an initiative of JA and aims to cultivate a new generation of leaders. 45 new high school graduates experienced a unique day by attending a typical day of work with executives and dignitaries in the public sector as well as with prominent representatives of the business community in Albania. **Alpha Bank Albania, Intesa Sanpaolo Bank Albania, Tirana Bank** along with other institutions in the public and private sector participated.

CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania

- Purchased 100 books “The art of communication”. The incomes collected from the sale of these books were donated to help the children in need and their families.
- The bank was one of the exclusive sponsors of the competition “The Entrepreneurs of tomorrow” which took place in May at Tirana International Airport, organised by Junior Achievement Albania in collaboration with the Ministry of Education.

The Ministry of Social Welfare and Youth, the State Agency for the Protection of Children’s Rights in cooperation with **American Bank of Investments** and other partners, organized the “Rights’ Day” on June 1st, considered as the completion milestone of the National Plan #UnëMbroyFëmijët#.

Alpha Bank Albania and **American Bank of Investments** employees became part of the “The road to success” which aimed in boosting employees’ interpersonal capabilities. All the income collected from this event was donated for charity.

Banka Kombëtare Tregtare

- Sponsored the event organized by the Regional Educational Directorate of Vlorë on the occasion of the 2015-2016 academic year closure. The event aimed at supporting children’s entertainment and education through artistic and sport activities.
- Supported the sportive-artistic event organized by the Regional Educational Directorate of Tirana on the occasion of 2015-2016 academic year closure. The event is an annual tradition focused on children’s entertainment through alternative activities.
- Sponsored the awards for the three winners of the painting contest organized by the University Residential Centre. To increase the participation, visibility and attractiveness to the contest, the award granted for the first three places consisted of partial or total exclusion from the due accommodation annual fees.
- Donated room furniture for the students of the Blind Students Institute.

CORPORATE SOCIAL RESPONSIBILITY

- Sponsored the installation of video surveillance equipment in several schools in Durrës. This was only the first phase of the project initiated by the Regional Educational Directorate of Durrës for the installation of video surveillance equipment in the schools of Durrës, therefore increasing safety of these regional schools.

Intesa Sanpaolo Bank Albania

- On February 21st (International Mother Language day) employees of Vlorë Branch, together with some clients, collected almost 30 books for the children of the State Orphanage in Vlorë by using the slogan: “Donate a book - donate knowledge - donate love!”.
- On September 8th, on the International Literacy Day, the colleagues of Blvd. Zogu I Branch, donated books for roma children in collaboration with “Shkej” Association.

Intesa Sanpaolo Bank Albania and **Veneto Banka** provided their support to the Catholic University NSBC for the organisation of the annual Ceremony, which is considered as a great networking opportunity between students, stakeholders and strategic partners.

Banka NBG Albania sponsored the publication of the book “Rrugëtim me Historinë” (Journey to History) written by Prof. Dr. Paskal Haxhi, one of its very first contributors to Banka NBG operations in Albania.

Raiffeisen Bank

- Supported the Directorate of Education in Vlorë and Shkodër in their activities organized on the occasion of the Graduation Day, where the best students of the city were awarded.
- Supported the Directorate of Education of Gramsh, Shkodër, Lezhë, Sarandë, Kurbin, in their activities organized on the Teacher’s Day.
- Supported the initiative for a higher level of security in high schools in Durrës and Korçë, by installing surveillance cameras in these high schools.

Societe Generale Albania provided sponsorship to the internal library of a school located in the city of Gjirokastra.



GOAL #5

Achieve gender equality

OPPORTUNITIES FOR SHARED VALUE

- Adapt credit processes and lending methods to expand lending to women-led SMEs, for example offering collateral free loans.
- Increase the share of women at company Boards and senior roles, and invest in policies and programs which support women in the workforce and encourage organizations in the value chain to undertake similar commitments.



LEADING BY EXAMPLE

The 66% of the **American Bank of Investments**’ staff are women. **ABI Bank**’ Board Director is headed by Mrs. Kathryn Swintek, who comes from a broad experience in international financial institutions.

Alpha Bank Albania is oriented towards the development of employee’ skills, by supporting work in democratic styles of leadership and aiming to involve employees and increase the commitment toward sustainable institutional development and successful performance in the market. As of 31.12.2016, the bank had 415 employees, consisting of 63% female and 37% male. 38% of the Top Management, Division/Department Managers and Branch Managers are females, positioned as following:

Top Management	25% female
Division / Department Managers	59% female
Branch Managers	26% female

LEADING BY EXAMPLE

Banka Kombëtare Tregtare

Contributed in improving the living conditions of women sheltered in the National Centre for Treatment of Victims of Violence, on the occasion of Woman Day. In addition to donations collected from individuals, through the campaign “Unë jam shpresë” launched in social media, Banka Kombëtare Tregtare contributed to the purchase of materials needed for the majority of daily operations.

- Supported the activity organised against violence, focused in awareness raising on this phenomenon in the Albanian society, from “Naum Veqilharxhi” and “Demokracia” School in Korça city.

Credins Bank strongly believes in strengthening and growth of women’s values. The bank promotes business principles in favour of women’s business applications. Furthermore, with its sponsorship policies, the Bank has continuously provided its contribution for social and cultural activities which promote the role of women in society.

First Investment Bank Albania launched an internal campaign in offering career opportunities and sharing equal value within the group, as well as providing equal opportunities for all young women and girls to progress within the company internal structures. Since 2016, Fibank initiated this campaign through social media and still continues to further extend such an awareness raising campaign, by involving 40% of its female gender audience to a sustainable and safe future.

Intesa Sanpaolo Bank Albania

- Participated in the EBRD Program “Woman in Business”. ISBA signed an agreement with EBRD for being part in one of the top strategic priority programs of EBRD, by becoming a Partner Financial Institution (“PFI”) on the Western Balkans Women in Business Program, which was established for the purpose of supporting Women in Business Micro, Small and Medium-sized Enterprises in the Western Balkans. Although the limited amount of the loan - EUR 2 million, this operation would have an important impact at local level.

- The bank supported the International day for Elimination of Violence against Women through its awareness raising campaign, which consisted in delivering a postcard to all employees, where key facts about the women in Albania that experienced violence were described. Moreover, in all the ATMs network of the Bank, a postcard with the UN slogan “Orange the World” was placed, in order to increase awareness of all clients on this specific day!

The major part of the **Raiffeisen Bank**’ staff is women, namely 75% compared to 25% men staff. Also, roughly 71% of managers are women. The bank offers maternity leave to its female employees 35 days before and 150 days after child birth. The Bank also covers the remainder of the salary so that the wage still remains at the same level of 100% after the allowance provided by the health and social insurance bodies, if not exceeding 150,000 ALL.

CORPORATE SOCIAL RESPONSIBILITY

Raiffeisen Bank sponsored the Women and Girls Counselling Line for their project “On Strengthening Institutions in the Fight against Violence and Discrimination”.

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 banking system green product portfolio amounted to 42 million euro.

GOAL #7

Ensure Energy for All

OPPORTUNITIES FOR SHARED VALUE

- Apply financial expertise to energy pricing models which meet the three objectives of financial viability, energy efficiency and universal access, including special consideration of the energy needs of low-income communities.
- Underwrite renewable energy developments, such as wind farms and solar power arrays to accelerate the transition to an inclusive low-carbon economy.
- Ensure universal access to affordable, reliable and modern energy services, increase substantially the share of renewable energy in the country's energy mix, and improve the rate of energy efficiency renewable energy in the global energy mix, and double the global rate of improvement in energy efficiency



LEADING BY EXAMPLE

Alpha Bank Albania is committed to support the business growth of companies, including the effective management of Environmental and Social dimension of each proposal. Hence, during 2016 the Bank adopted Environmental and Social Risk Management Policy, by providing standard guidelines, conditions, credit rules and tools for the implementation of risks, potentially connected with damages caused to the environment and to the society. The policy requires that all the projects are evaluated, assessed and reviewed against the possible Environment and Social risks in each stage of the Group's corporate credit procedure.

Intesa Sanpaolo Bank Albania financed renewable energy project – The re-matured agreement entered into with IFC (June 2016), enabled the Bank gained to continue to grant "Green Loans", using its own capacities and based on trainings and know-how. During 2016, the Bank has approved 5 new projects (2 of which are already formalized) for the construction of the Hydro-Power Plants, with a total installed power of 54 MW.

Procredit Bank continued to support "Green" investments with the Eco Loan, for both Private and Business Clients. The Bank's Eco Loan portfolio makes up 10, 2% of the total loan portfolio.

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

The banking system contribution during the year: over 10.000 euro

GOAL #8

Promote Economic Growth & Decent Work

OPPORTUNITIES FOR SHARED VALUE

- Work with key stakeholders to develop practical solutions which will reverse the trend of international banks withdrawing correspondent banking services due to the legal and regulatory frameworks.
- Expand microfinance (savings, credit and insurance) for small business owners.
- Expand finance for "the missing middle" i.e. small enterprises graduating from microfinance which are not yet able to access credit from the formal banking system.
- Provide targeted internships for young people from disadvantaged backgrounds in order to promote social mobility whilst also enhancing company performance through increased workforce diversity.
- Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

LEADING BY EXAMPLE

American Bank of Investments, Banka Kombëtare Tregtare and **Union Bank** participated in Work & Study Fair organized by the Chamber of Commerce and Industry Tirana.

In support of the educational sector, **Banka Kombëtare Tregtare** and **Intesa Sanpaolo Bank Albania** also participated at the Career Fair at New York University and Work Fair organized by European University of Tirana.

Banka Kombëtare Tregtare and **First Investment Bank Albania** participated at the Labour Fair organized by the National Employment Service, where some of the most important companies in Albania were present, by offering job opportunities to Albanian young professionals.

Credins Bank

- Established sound cooperation with various central and local governments in Tirana, Fier, Korça, on various projects for the improvement of working conditions that lead to economic growth.
- Supported the national contest "Tomorrow's Entrepreneurs" (6th Edition) and "Tomorrow's Lawyers" (2nd Edition), organized by Tirana Business University (TBU), with the participation of many graduates from various high schools in the country.

Intesa Sanpaolo Bank Albania

- Performed the financial transaction related to the LEA (Land Easement and Acquisition) process implementation

LEADING BY EXAMPLE

related to one of the most important investments in Albania, Trans-Adriatic Pipeline (TAP) Project. Taking into consideration that most of the people living in the villages, who will be affected from the TAP Project, encounter financial difficulties, ISBA prepared a package of basic bank products and services with Preferential terms, to be applied to this category of customers.

- Enhance financing on agribusiness sectors. The bank pays a special focus toward Agribusiness and it is also one of the Banks selected from EBRD and the Government of Albania that signed the memorandum of understanding on Risk Sharing facility in Agribusiness with EBRD. Pursuant to this agreement, EBRD will take the risks for agribusiness loans from 50% up to 70% of losses incurred. The EBRD and the Albanian Government aim to provide in aggregate up to 100 million Euro on financing and risk sharing instruments to support financial institutions in expanding their lending to the agribusiness sector in Albania.
- During 2016, the clients database was enriched and several seminars and group meetings in the different cities were organized in cooperation with various partners, such as: Creative Business Solutions (CBS), an NGO supported by USAID, local NGO of Women in Business and Artisans from Shkodra, Albanian Agri-Business Council (KASH), Local Economic Development Agency (AULEDA) Vlorë, Ministry of Agriculture, Rural Development and Water Resources, local authorities and Agriculture directories in main cities, as well as different chambers of commerce. The main objectives pinned out during these meetings were raising awareness among agro-businesses, with a special focus on the opportunities of EU grants and flexible loans offered from the Bank.

ProCredit Bank believes that regional cooperation is on the focus of ProCredit banks, therefore with the initiative and invitation received from ProCredit Holding, the sole shareholder of ProCredit Bank Albania, more than 500 businesses from the region participated in the B2B event, organized in Thessaloniki, Greece. The focus was on promoting and developing the international relations between businesses, operating in different countries of the region: Albania, Kosovo, Macedonia, Greece, Serbia, Bulgaria, Moldova, Georgia etc. by creating real opportunities to connect with potential business partners.

Procredit Bank and Societe Generale Albania supported the development of the agribusinesses through the AGROFIN, provided in collaboration with BERZH. The aim of this fund is to encourage lending to SMEs in need of investments, with EU financial support.

In April 2016, **Societe Generale Albania** became part of the Italian-Albanian SME Development Program. The program aims to support these businesses in their investment projects for the purchase of machinery, equipment and services of Italian origin. This is a joint program of the Italian and Albanian Governments to support low-interest loans with Albanian small and medium-sized businesses, aiming to boost further development. The program is funded by the Italian Government.

Veneto Banka participated in the event organized by "Albalaureati" association, the IIDS Foundation and the Italian Embassy in Tirana, by supporting Albanian young people who have completed their studies in Italian Universities.



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

The banking system contribution during the year: over 230.000 euro

GOAL #9

Build Infrastructure, Foster Innovation

OPPORTUNITIES FOR SHARED VALUE

- Increase long-term finance for public-private partnerships in transportation, renewable energy and communications infrastructure to contribute to the development of resilient cities and trade.
- Ensure infrastructure investments within sphere of influence are environmentally sensitive and respond to the needs of low-income users, women and other marginalized groups (including persons with disabilities, and older persons).
- Increase the access of small-scale industrial and other enterprises, to financial services, including affordable credit, and their integration into value chains and markets.
- 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 acting in accordance with their respective capabilities

LEADING BY EXAMPLE

In the framework of improving the cooperation with its business partners, **Alpha Bank Albania** organised a round of meetings in the main cities of Tirana, Korçë, Elbasan, Fier, Durrës, Vlorë, Gjirokastër, Berat and Shkodër, where participants were introduced to the Bank's mission as well as the Bank's vision, to continuously improve the products and services offered, to meet clients' needs and contribute in improving their life quality.

Embracing as always, all the innovative trends that may facilitate the life of people, **Banka Kombëtare Tregtare** partially sponsored the Digital Innovation Week, an event organized by the Ministry of Innovation and Public Administration, in order to introduce and promote the usage of innovative solutions in the public services. This event will familiarize the community with the facilities offered by new technologies and their appliance in the public services.

Credins Bank, in accordance with its objectives, invested and developed policies to support the financing of sustainable projects in the field of industry and innovation enabling equipment, computer programs and systems, in order to improve the infrastructure of these institutions.

ProCredit Bank

- For the first time in Albania, introduced Deposits in ATM, a banking service that is offered in the 24/7 zones. These unique zones offer deposits, withdrawal, transfers, payments etc. for both business and private clients. Transactions in these zones are cheaper and available outside the bank's normal business hours, as well.
- Supported the workshop "Challenges of regional development" held in Shkodra, in "Luigj Gurakuqi"

LEADING BY EXAMPLE

University. ProCredit awarded the first 3 students who brought the most innovative ideas.

- In the framework of cooperation for development between Albania and Germany, IDEA project (Innovation development for entrepreneurs in Albania) offered to 120 start-up businesses a unique opportunity to strengthen and empower entrepreneurial and business skills, the development of personal characteristics of entrepreneurs needed to generate ideas and finalization of a convincing business plan. A combination of training and mentoring/coaching

were offered by ProCredit Bank, which was a strategic partner that shared its experience with applicants and “know-how” strategies, also providing counselling on financial and banking services for new entrepreneurs in order to build and develop their new businesses.

- Invited in a B2B event held in Tirana, a large number of food industry businesses from across the country. The focus of this activity was giving a real contribution to the sustainable development of business that operate in this industry, through promoting their local products

On May 20-22, **Societe Generale Albania** participated in the quality of Diamond sponsor on the 5th edition of Start-up live Tirana. Start-up live Tirana is an event that brings together multiple students engaged in teams providing, exploring and developing new ideas for the sole purpose to bring innovation to the Albanian market.

On the occasion of Europe Day, on May 9th, **Tirana Bank** together with its partners organized the “EU TRANSIT” event at “Mother Teresa” square. Conceived as an airport, with 4 terminals respectively: Agro-Tourism, Art-Culture, Technology-Innovation, Communication and Perception, the square was turned into an area where ideas were shared, by promoting the potentials and the best values of Albania. The “Business Incubator” was set in the centre of the square, where 10 young people presented their ideas as entrepreneurs. Five of these projects were awarded as winners and will be financially supported, as integration pioneers and business pioneers.



CORPORATE SOCIAL RESPONSIBILITY

Banka Kombëtare Tregtare

- Sponsored the partial reconstruction of the building of the National Centre of Blood Transfusion which would result in better work conditions for the employees, who has such an important and critical mission towards the people in need.
- Donated some office equipment to the Municipality of Peshkopi, by improving the working conditions of employees, resulting in higher effectivity and better-quality services provided toward the community of Peshkopi.
- Realized the donation of new office furniture for the Penitentiary Institution of Peqin, in order to improve working conditions of the employees working in this institution.
- Supported the Sea Port of Vlorë with the donation of some office furniture, improving the workplace and working conditions of the employees.
- Donated some office furniture to the Municipality of Selenicë, by improving the workplace and working

CORPORATE SOCIAL RESPONSIBILITY

conditions, for better service provision to the citizens

- Supported the Agriculture Local Directorate - Shkoder with the donation of office equipment that would help in increasing the work effectivity and provision of more qualitative services, which are regarded as crucial to such an important sector in our country.
- Financially supported the Agriculture Local Directorate of Elbasan, for the organization of the event on the occasion of the end of the year 2016. This event would also represent an occasion to establish relations between Banka Kombëtare Tregtare and local farmers, who participated at the event.
- Supported the partial reconstruction of the building of the Penitentiary Institution of Fier, by improving the working conditions for the employees working in this institution.
- Sponsored the procurement of a telecommunication device needed at the Penitentiary Institution of Fushë Krujë for facilitating some of the daily operations.
- Donated computer and photocopy machine to the Directorate of Border and Migration of Gjirokastra, by improving their daily operations' effectiveness and providing better and faster services to the community.

▪ Donated some office equipment to the Educational office of Delvina, by facilitating and improving their working conditions.

▪ Sponsored some office equipment needed from the National Agency of Information Society (AKSHI), by contributing in better working conditions.

▪ Donated some office equipment to the Public Health Institution, by facilitating and improving their working conditions.

▪ Sponsored the reconstruction of the park outside the institution of National Food Authority of Vlorë.

▪ Sponsored the décor for the New Year tree, placed in the Obstetric Gynaecologic “Koço Gliozheni” University Hospital, by creating a festive atmosphere on the occasion of the end of year 2016.

▪ Sponsored the reconstruction of the park surrounding the institution of Construction & Repair Factory of Ships's Pashaliman - Vlorë.

▪ Financially supported the “Albanian City” Association of Kruja for the organization of the event on the occasion of the end of the year 2016.

Credins Bank sponsored the General Directorate of Proof of Service, by funding the purchase and hardware costs. Such facilities will help in having better and more productive working environment.

Raiffeisen Bank

- The bank funded the waiting rooms at the Lushnja police station. These renovated facilities will provide modern conditions and higher standards for citizens.
- Raiffeisen Bank and the Municipality of Tirana have collaborated in building five playgrounds to improve the life of the community as a whole, not just the lives of the children and parents;
- Pogradec Municipality was supported by Raiffeisen Bank to enable re-qualification of the city's park;
- The Saranda's Border and Migration Police Commissariat received funds designated for furnishing, aiming to facilitate the employees and help them to provide better services to the citizens;
- Assisted the Berat Education Directorate with the sponsorship of the “Informatization of Schools” project.
- Sponsored the Tepelena Prison for the reconstruction of the institution's internal facilities.
- Supported Berat Municipality sponsorship providing sponsorship for the reconstruction of kindergartens in Berat.
- Supported the reconstruction of the facade of the library “Marin Barleti” in Shkodra, in accordance with the request of the Municipality of Shkodra.
- Sponsored the Municipality of Kavaja for the renovation and equipping of two kindergartens.
- Support the “Friends for Life” Association to build a tennis court at Vasil Shanto School.

GOAL #10 Reduce Inequality

OPPORTUNITIES FOR SHARED VALUE

- Leverage new technologies such as mobile money payment services to create more efficient and effective operating and distribution models for new markets which extend financial inclusion.
- Expand use of new technologies such as big data and cloud computing to gain new insights which enhance risk and opportunity analyses.
- 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

LEADING BY EXAMPLE

American Bank of Investments supported the gala dinner “Promote Change, Supports Progress”. The mission of this activity was to collect funds for the continuance of accommodation, food, psycho-social support, life-long training, education and employment for LGBT youth who are victims of abuse and discrimination and live near the “Streha” Centre.

International Commercial Bank, Credins Bank and **Tirana Bank** are committed to continue the “adoption” of some children from SOS Village. The sponsoring of the lives of these children is a long-term cooperation that enables everlasting support for these children.

In the context of encouraging and respecting the human rights of persons with disabilities and their complete inclusion and participation in society, the Department of Human Resources of **Intesa Sanpaolo Bank Albania**, in cooperation with the Albanian Disability Rights Foundation, decided to reorganize during the month of June 2016 a training involving about 45 colleagues from Elbasan, Shkodra and Vlora. The Bank is the first non-public institution in Albania organizing a training of this kind. During the year 2016, the Bank supported initiatives for hiring disabled people. In this framework and in cooperation with the Albanian Disabilities Rights Foundation, the Bank hired three employees belonging to that category (two in Vlora Branch and one in Elbasan Branch)

First Investment Bank Albania organized a comprehensive awareness campaign where the main goal was to work together for the full and equal participation of people with disabilities in a comprehensive and sustainable world involving humanity with all its diversity.

CORPORATE SOCIAL RESPONSIBILITY

NBG Bank Albania positively responded to the request addressed by the UN Resident Coordinator in Albania and UNDP to support a fundraising event dedicated to people with disabilities, by purchasing tickets for its staff.

During the year **Credins Bank, Intesa Sanpaolo Bank Albania, NBG Bank Albania, Raiffeisen Bank, Union Bank** supported different activities of “Down Syndrome Albania”, which is the only association in Albania to provide free therapy and other services to the children with down syndrome.

Union Bank, as official sponsor of the football national team, continues to promote the relationship with the business community, by offering tickets to the businessmen for the first match of 2018 World Cup qualifiers.



GOAL #11

Make Cities Sustainable

OPPORTUNITIES FOR SHARED VALUE

- Collaborate with city stakeholders to analyse and increase the resilience of interdependent systems, such as transport infrastructure and utilities, which underpin resilience of individual assets.
- Educate homeowners and businesses about weather-resilient building materials and techniques, and offer incentives for implementation.
- Share understanding of risk to inform Government legislation on land zoning and building codes of practice.
- Strengthen efforts to protect and safeguard the world's cultural and natural heritage.
- Provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, elderly persons and persons with disabilities.



CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania supported the reconstruction of Librazhd Municipality' meeting room. Besides the repair and renewal of the building infrastructure (i.e. walls, floor, windows and doors), the Bank's support included the upgrade of the existing electric, telephony, and internet network.

American Bank of Investments

- During the summer season, in cooperation with the City Councils, ABI Bank supported the organization of a number of promotional activities for the tourism development of the cities: Saranda "Opening of the Tourist Season 2016", Kavaja Boulevard Fest activity organized by the young artists of the city, Korça "Beer 2016" and Gjirokastra "Wine and Oranges".

CORPORATE SOCIAL RESPONSIBILITY

- In November, sponsored the "Mr. & Mrs Invest in Bazar", which was organized in Korça Bazaar aiming to promote the cultural heritage of the city, as well as to encourage businesses to invest in this unique space in terms of architecture and development potential.

Banka Kombëtare Tregtare sponsored the participation of the representative of the National Housing Institution in important international conferences, which are crucial for the assimilation of the new European standards for the housing topic and the implementation of such standards in Albania.

Credins Bank

- Supported the National Housing Entity at the European Housing Federation Conference, aiming to provide further information and education to the community.
- Supported Tirana Municipality, by sponsoring bordering materials and concrete slabs, as well as soil digging and sand filling, for the construction of a reactive gaming ground in Tirana.
- Sponsored the reconstruction of Pogradec Local Office and the purchasing of building materials, an investment to the benefit of a more functional and contemporary infrastructure.
- Provided financial support for Kavaja Municipality, for insulations and heating systems in childcare institutions, especially in kindergartens, to improve the quality and conditions of children's accommodation.

Intesa Sanpaolo Bank Albania supported the Municipality of Korça for the creation of city map project and the Italian Consulate of Vlora for organizing the event "Festa della Repubblica".

NBG Bank Albania

- Banka NBG Albania supported the reconstruction of the Berat Cathedral of Shen Dhimitri.
- Each summer, the association "Martyrs of the State Police" organizes summer camps for the children of the policemen died on duty. The bank supported such an initiative by sponsoring the summer camps holidays for 100 children.
- Each summer, Children Culture Centre "Mihal Grameno" in Korça organizes the Children song festival. This year, Banka NBG Albania sponsorship supported its 49th edition.
- As part of its commitment, the bank continued to support young artists and their contributions in the Albanian art and culture. The power of chair is a choreographic performance put on stage as an expression of the metamorphosis of the individual in search for power. The ballet show was performed at the National Opera and Ballet theatre for three consecutive days.
- Each year, the City of Kavaja organizes "Boulevard Fest", a major summer event for the town. The bank supported this event, by being one of the sponsors.
- In respect of its commitment in support of the education system in Albania, the Bank donated a complete audio system and laptop to "1 Maji" School, to be used for the pupils' activities.
- Sponsored "My Name is Balkan", an art festival organized each year Tirana. The Festival presented different disciplines of art in the Balkan territory, aiming to transform Tirana in an important point of reference for the cultural values of the Balkan area.
- Contributed to the restoration of "Seferis Building" situated in Korça. The magnificent neoclassical building in downtown Korça was home to the Greek poet George Seferis during 1936-1937, when he served as Consul General of Greece.

Raiffeisen Bank

- Supported the Naval Command in Durres for the construction of the road and square in front of the institution
- Supported Fier Municipality for the reconstruction of the building
- Supported the Municipality of Saranda for the resettlement and improvement of the promenade through the creation of works of art and sculpture
- Supported the Free-Thinking Forum in sponsoring the cleansing actions in Lalzi Bay, Vlora, Shëngjin, etc.

Societe Generale Albania supported the Municipality of Korça by helping to create a map of the city by pointing out all possible locations for either Albanian or foreigner visitors in this city. This map aims to develop tourism in Korça.

GOAL #12

Ensure Sustainable Consumption & Production

OPPORTUNITIES FOR SHARED VALUE

- Develop new pricing models which incentivize more sustainable living.
- Achieve the sustainable management and efficient use of natural resources.
- 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.
- Ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature.



LEADING BY EXAMPLE

Responsible Management of the supply chain. **Intesa Sanpaolo Bank Albania** is now part of the Procurement Centralization, by applying the ISP Group standards; the project also proposes greater awareness of social and environmental responsibility issues. Furthermore, the local appendix of Procurement Manual, Corporate Social Responsibility of Suppliers, is an additional request for promoting to the suppliers social and environmental responsibility. As a best practice, we can mention the tender related to the Stationeries supplies, where the participants were invited to fill in a Social Responsibility questionnaire. Moreover, the suppliers were also requested to submit a certification of origin for the products used.

LEADING BY EXAMPLE

As per documents provided by the current stationery supplier based on the info provided by manufactures, the goods were following ISO standards: 9001 (Quality management) & 14001 (environmental management system). In addition, based on the information gathered results that the paper A4 used for printing is produced in line with responsible forest management.

From December 1st, 2016, the clients of **Intesa Sanpaolo Bank Albania** have performed their banking operations in the new and very modern premises of the Main Branch. At the same time, highly functional new working spaces were enabled for all employees working in the headquarters. The project of the headquarters' and Main Branch remodelling started its implementation in November 2015, and it was finalized in December 2016 and will continue further with the remodelling of branch located at Rr. Barrikadave. Premises at Headquarters were remodelled based on a contemporary design, with industrial ceiling which enables increasing in-door height and providing more air and space. LED lighting and air conditioning system were completely renovated and now it offers the possibility of changing the temperature controls in each room; there are also systems in place that enable energy savings. In this project, Intesa Sanpaolo Bank Albania has complied with the rules and principles of environmental protection, under the "Environment friendly" concept.

Based on the collaboration with green recycling and its annual report, **International Commercial Bank** contributed a positive impact on the environment, as follows:

by recycling 588 kg of waste paper, ICB avoided CO2 emission for about 0,8 ton and it also saved the following:

- 11 trees
- 21,5 cubic meters of water
- 2.410 kilowatt of energy
- 5,3 barrels of oil
- 16 kg of air pollutants
- 2 cubic meters of landfill space

ProCredit Bank continued to fully implement the concept of the Environmental Administration System in Albania. As a result of the internal measures, during 2016, ProCredit Bank Albania decreased in absolute consumption terms, compared to the previous year:

- Electricity consumption by 12%
- Paper consumption by 21%
- Water consumption by 8%
- Fuel for transport consumption by 17%

Raiffeisen Bank has been fully involved in the awareness raising of the Paperless project. Practical and actual steps have been taken to drastically reduce paper usage. A new format is used to print on cash transactions branches and also eliminate prints for some documents in cash processes. We are testing non-receipt of bills at some ATMs, where billing is made optional in order to save the paper and give all customers the opportunity to think green before printing. Printing from both sides of the paper has been in full force during 2016 and will continue to be implemented during 2017.

Take urgent action to combat climate change and its impacts

The banking system contribution during the year
over 32.000 euro

GOAL #13

Combat Climate Change

OPPORTUNITIES FOR SHARED VALUE

- Invest in – and/or raise finance for - climate risk mitigation, climate resilience and climate adaptation including other debt and equity instruments.
- Take steps to measure, reduce and report climate exposure and progress on actions to confront climate change, continuing to increase the level of transparency and consistency of reporting across the industry sector.
- 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.

LEADING BY EXAMPLE

ProCredit Bank, Raiffeisen Bank and Union Bank supported the Ecovolis project, which aims to raise awareness among citizens and the community of Tirana to use bikes for their daily needs, helping to relieve overload and to reduce carbon emissions, but also to increase the level of physical activity of citizens, to improve the quality of life.

CORPORATE SOCIAL RESPONSIBILITY

Raiffeisen Bank

- Eco Fashion Show is another eco project that the bank has supported since 2012. The goal is to raise awareness and inspire eco creativity including children, artists, and school entrepreneurs in a fashion show with creative outfits made by everyone voluntarily.
- “Live Eco, Celebrate Eco” is an event organized on the occasion of Summer Day and consists of the environmental celebration of the most blooming period of the year that is summer.

Societe Generale Albania supported the initiative of painting tree trunks for good care.

Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

The banking system contribution during the year: over 20.000 euro

GOAL #15

Life on Land

OPPORTUNITIES FOR SHARED VALUE

- Use innovative financial tools to raise funds to preserve forests and ecosystems.
- Promote fair and equitable sharing of the benefits arising from the utilization of genetic resources and promote appropriate access to such resources, in compliance with international established standards and as internationally agreed.
- Mobilize significant resources from all sources and at all levels to finance sustainable forest management and provide adequate incentives to developing countries to advance such management, including for conservation and reforestation.



LEADING BY EXAMPLE

In the framework of **Alpha Bank** Group Volunteer Day, the bank organised for the eighth consecutive year, on May 22nd and June 5th, 2016, two different activities with the participation of 210 employees of the bank, which consisted in cleaning of the Cape of Rodon beach and planting of trees in Lura.

Credins Bank

- Played a key role in supporting Tirana Municipality in the context of urban planning improvement and community support for the development of parks and green spaces, for planting 1000 Oleanders.
- Promoted the World Wildlife Day, by creating a promotional SPOT to increase people’s awareness and sensitivity towards them.

World Environment Day! Go wild for life-zero tolerance for the illegal wildlife trad. (WED) is the United Nations’ most important day for encouraging worldwide awareness and action for the protection of our environment. **Intesa Sanpaolo Bank Albania** as every year promotes this special day! Target audiences involved were all employees of the Bank and the customers that use ISBA ATMs.

ProCredit Bank’s staff has taken a volunteer initiative to clean different areas in Shëngjini beach, in Lezha city and in the touristic part of Korça. Through this action, they aimed to provide more public areas available for the citizens and to improve the air quality.

GOAL #16 Promote Justice

OPPORTUNITIES FOR SHARED VALUE

- Collaborate with other institutional investors on emerging or controversial issues to promote responsible business in high-risk areas, ensuring investee companies see a clear correlation between responsible business and availability and pricing of capital.
- Promote the rule of law at the national and international levels and ensure equal access to justice for all.
- Substantially reduce corruption and bribery in all their forms. Ensure responsive, inclusive, participatory and representative decision-making at all levels. Broaden and strengthen the participation of developing countries in the institutions of global governance.



LEADING BY EXAMPLE

American Bank of Investments supported the Commissioner for the Right to Information and Protection of Personal Data for the organization of the 2nd National Conference “On the Right to Information/question.al”. During this activity, attended by representatives of central, local and justice institutions from all over the country, the performance of the law “On the right to information” by the Public Authorities was evaluated. This cooperation between the Bank and the Commissioner also extended to the regional information rights conferences held in the cities of Elbasan, Vlorë, Kukës, Gjirokastra, Saranda, Berat, Shkodra and Korça.

CORPORATE SOCIAL RESPONSIBILITY

During 2016, the field of sports and arts occupied a significant part of the **Credins Bank** supporting policies that have influenced and contributed in improving sport clubs’ infrastructure and developing artistic activities, as a necessity to establish more effective institutions.

Tirana Bank supported the General Directorate of State Police and the Police Academy, by contributing in office equipment, such as laptops and computers. Hence, Tirana Bank is expanding its efforts to establish rule and order in the community, as well as through its contributions to the State Police.

GOAL #17 Strengthen Means of Implementation

OPPORTUNITIES FOR SHARED VALUE

- Strengthen the link between corporate and society value creation and align the organization’s value creation strategy to the Sustainable Development Goals.
- Engage in multi-stakeholder initiatives advancing sustainable development.
- Develop a set of Financial Services industry goals aligned to the SDGs and align corporate strategy to those goals to optimize contribution to sustainable development.
- Collaborate with other financial services companies and stakeholders to provide industry perspectives to Governments, policymakers, legislators and regulators on the sustainable development impact of legislative, regulatory and tax frameworks including recommendations for improvement.



LEADING BY EXAMPLE

Credins Bank

- Provided a very valuable support to the British Chamber of Commerce and Industry of Albania and the Ministry of Agriculture, Rural Development and Administration. Such support aimed at creating a platform to encourage Agribusiness producers in setting business development priorities and ways to add value to their products while looking for new markets. The bank also provided financial solutions and insurance packages for participating businesses.
- Sponsored “Partners Albania” in the organization of the national contest “Green Ideas 2016”. The competition aims at supporting business initiatives that promote social inclusion, integration, employment and local economic development through a friendly environment approach.

Intesa Sanpaolo Bank Albania supported the conference “Justice Reform, a key pre-condition for boosting and attracting foreign investments in Albania”, organized by FIAA in cooperation with the Delegation of European Union in Albania. Foreign investors consider Justice Reform approval in Albania is considered as one the most crucial conditions which would ensure sustainability of their investments in the county.

CORPORATE SOCIAL RESPONSIBILITY

American Bank of Investments

- Supported the project of AIDA (Albanian Investment Development Agency) for the implementation of two "Albania Calls" brochures, which disclose to foreign investors detailed information on the conditions and advantages of business development in Albania and provide an overview of all economic, natural and industrial potentials in the country.
- Cooperated with the Criminal Justice Execution Institution 302 by financially supporting the project for the improvement of computer and logistical infrastructure for justice institutions, an indispensable part of having effective institutions.
- Supported the American Chamber of Commerce in organizing some of its most important activities, therefore being partners in the same mission of promoting common Albanian and American values. Within the frame of this cooperation, ABI Bank was the platinum sponsor of the General Assembly of the American Chamber of Commerce and in the organization of the celebrations on the occasion of the July 4th, the Independence Day of the United States.

For the second consecutive year, **Banka Kombëtare Tregtare** sponsored and organized the Albanian roundtable "Albania's Progression Towards Becoming the Fastest Growing Economy in the Balkans for 2017" at the Euromoney Central & Eastern European Forum, with the participation of Minister of Finance, H.E Arben Ahmetaj, First Deputy Governor of Bank of Albania, Ms. Elisabeta Gjoni, President of Black Sea Trade & Development Bank, Mr. Ihsan Ugur Delikanli and BKT CEO and Board Member, Mr Seyhan Pencabligil. This forum brings together the region's Central Bankers, Finance Ministers and other leading personalities in the area of politics, economy and finance.

Logistic Support from **Credins Bank** was provided in the organization of 2016 CEST Conference by CESTIRA Association. The conference aimed at seeking the convergence of the Albanian economy with those of the Western Balkans and then how they all converge to European economy. In such a research, various factors other than GDP per capita are used, to describe Albanian economic development.

During 2016, **Intesa Sanpaolo Bank Albania** aimed at raising awareness of all employees on the Sustainable Development Goals. All the staff was informed on the 17 goals and were invited to express their ideas and to voluntarily commit themselves to take some actions concretely on the dates of their choice. Several thematic postcards were sent internally to the staff on these special days.

Raiffeisen Bank provides annual support to the Austrian Embassy in Tirana for all the cultural activities organized in Tirana and other cities, as well as for the celebration of the National Day of Austria.

Societe Generale Albania

- On May 8th – 9th 2016, Societe Generale Albania, in cooperation with Foundation Culture Europe, organized the Celebration of Europe Concert.
- Supported, in the quality of the general sponsor, the International Operatic Festival "Maria Kraja" that was held on November 4th – 5th, 2016.
- Like every year, now transformed into a tradition, Societe Generale Albania Bank supports the organization of Spring of Francophonie on March 17th – 24th 2016. Acting as a supervisor to this cultural mission at the French Alliance and exhibition supervisor regarding some of the most famous events of this edition, the Bank also supported cartoons exhibition by some artists coming from all of Europe, a show at the Metropolitan Theatre, which was put on stage by a French troupe etc.
- In cooperation with Ministry of Culture, the Bank organized the XI edition of Chamber Fest in Durres. This event was organized at Durres' Archaeological Museum premises.
- Since now it has turned into a tradition, in May 2016, Societe Generale Albania donated to Ecole Française Internationale de Tirana some school stationaries. The donation of these items was made during the end of the school year celebrations organized at the school's premises.

SUSTAINABLE
DEVELOPMENT
GOALS

The banking system contribution during the year:
over 250,000 euro

ART, SPORT & CULTURE

During October 14th – 17th, 2016, The Guitar Foundation Albania, supported by **Alpha Bank Albania**, organised the 4th edition of the Guitar Festival in Tirana.

American Bank of Investments

- Was the 2016 official sponsor for the activity of the Tirana Cultural Centre and the Metropolitan Theatre. ABI Bank is proud of its modest contribution to improving conditions and spaces of artistic life in the capital and beyond.
- Is the main sponsor of all the sports teams of the “Student” Sports Club.
- Was the main sponsor of an interesting project that took place in the capital during the summer months, which enabled all film lovers to watch movies for free.
- Supported the concert of Dua Lipa, the famous Albanian singer
- Supported the theatre “Nata Arabe” in Metropol Theatre
- Supported the activity entitled “My name is Balkan”. This event brought to the public eleven works put on stage by contemporary dramatic authors from the Balkans.
- Supported the “Film Music in Pianodrom”
- Supported the comedies “Place t’majt e jotja” and “Mbroni Shpellarin”
- Supported the drama “Made in Albania”
- Supported “ARRETHYESI”, realized by the National Cultural Centre for Children
- Supported the Festival “Lule Bore” in Shkodër
- Supported the city decoration for the end of the year celebrations



Banka Kombëtare Tregtare

- Financially supported the Albanian Embassy in Ankara for the organization of the event on the occasion of the Albanian National Independence Day, 28th of November.
- Created a personalized area at TEG, “BKT Arena” for all football fans, on the occasion of the Euro 2016, so that they could follow and support the first participation of the National Albanian Football Team in such an important international competition.

Credins Bank

- Sponsored the Children’s National Cultural Centre, the Puppet Theatre, in organizing Children’s Day, on the occasion of June 1st.
- Sponsored the book “Albanian-German Crossings” by Paskal Milo, a book that introduces a scientific presentation of relations between Albania and Germany.
- Covered the publishing costs of “Little Wait” poetry book, in support of art and culture.
- Supported the Albanian composer and professor, Prof. Dr Shpëtim Kushta, in the organization of an event, by promoting culture and art.

- The Composition Development Foundation (CDF) organized the concert with the participation of the violinist, Joel Blido. This event was sponsored by Credins Bank.
- Supported “The Student” Volleyball Association and the “Students” Sports Club, by covering the expenses for the purchase of sportswear, materials and uniforms for the men’s volleyball team.
- Supported the non-governmental and non-profit human association “Under Hope Wings”, by putting on stage the comedy “Thief of many hands”, written by a well-known author and great master, Haxhi Rama.
- Sponsored the Children’s National Cultural Centre, Puppet Theatre, in covering the costs of the play “The dog that did not know to bark”.
- Sponsored Pogradec Municipality in the organisation of the opening event of the touristic season, in order to promote tourism in the city.
- In the context of the Sports Season opening, Credins Bank supported the Albanian Basketball Federation (FSHB). Credins Bank considers sport’s support as part of its social responsibility policies and its obligation towards community.
- Supported “Mega Art” Association to organize “Peza n’fest” festival, which promotes cultural heritage and diversity.
- Peza Festival will serve as a good opportunity not only for the promotion of this area’s touristic resources, but also for its agricultural, livestock and agro-tourism products.
- Covered the expenses for publishing the poetry book “Wait a bit” of Dritëro Agolli, which is considered as an added value for Albanian literature
- Sponsored the 12th edition of “Cult Prize”, to promote arts and culture.
- Credins Bank covered the costs of the “Arrëthyesi” theatre project by supporting the national children culture centre.
- Supported the realization and publication of the VIZART. This publication comes in the form of a catalogue, which promotes visual art through watercolour paintings.

Intesa Sanpaolo Bank Albania

- Supported the Consulate General of Italy in Vlora in organizing the cultural activities, including the fourth edition of their annual Gala Event at the Marina Oricum, Italian marina on the outskirts of the city, to promote Italian culture transmitted through fashion and music.
- Once again, the Bank supported the annual Multicultural Festival of Berat with its stand at the “Book, Agro & Artisanal Fair”, held during the three-days Festival in “Bulvardi Republika” in Berat.
- Fondazione Marche, Chamber of Commerce of Ancona, Università Politecnica delle Marche, City of Ancona and Istao launched the Call for ideas for the second edition of “ECAPITAL Culture Adriatic Start Up School” for the establishment of Start Up in the cultural sector in the Adriatic – Ionian Macro Region. The Bank promoted this competition through a variety of channels (online media, web-banners, FB & LinkedIn posts & Cover photos, internal & external e-mails & e-newsletter were sent to colleagues and our list of NGO-s working in the cultural field.)



ART, SPORT & CULTURE

Raiffeisen Bank

- General sponsor of the social activity entitled: "Së bashku si një", organized by the Artistic Gymnastics Association, on the occasion of May 20th, International Day of Orphans.
- Partner of National Theatre of Opera and Ballet and official sponsor of the National Theatre, by providing sponsorship for all the activities during the year.
- For the 6th consecutive year, the Bank was the general sponsor of the show "Tre Tenorët".
- Sponsorship of the Albanian Olympic Committee for

the Olympic Games RIO 2016.

- A very important and interesting project was the "CITY OF READER" held in Tirana and Fier, in cooperation with the respective municipalities. This project aims to enrich the libraries of these cities with books, which will be available to all users of the public libraries.
- In cooperation with the Municipality of Tirana, the Bank supported the project "REJA", turning Tirana into an attractive city, by bringing a great international art structure from Sou Fujimoto.

Tirana Bank

- Supported the Badminton Federation organized during June 25th and 30th, as well as the training camp and "Memorial Badminton Tournament" in Korça which included 27 players from the age of 10 to 17 years old from Albania, Greece, Macedonia and Serbia.
- This year, Tirana Bank provided its support to the "Wines Festival 2016" in Pogradec, with the aim to promote the tradition and support local entrepreneurs who promote the local wine production.
- Following the request of Pogradec Educational

Directorate for equipping some secondary and high schools in Pogradec rural areas with computers, Tirana Bank decided to support this institution with the purchase of 10 PC-s.

- Supported the Albanian Federation of Table Tennis in its qualifying games for the European Championship.
- Vllaznia Boxing Association, with the support of Tirana Bank organized the Republic Boxing Cup of Albania in the city of Shkodra.

ProCredit Bank

- Participated in the Volleyball Amateur League, represented by 10 players, actually employees of ProCredit Bank.

Even this year, ProCredit Bank continued to be one of the most important sponsors of German October, organized by the German Embassy, in Albania.

Veneto Banka

- Sponsored the Albanian Basketball Federation by contributing to the match Albania vs Italy at the Sports Palace in Tirana.
- On the occasion of the 70th anniversary of the Fest of

the Republic of Italy, the Bank was present in an event organized by the Italian Embassy.

- Supported the "Boulevard Fest" concert at "Indrit Cela" in Kavaja on July 20th, 2016.

Union Bank

- Union Bank has always been the historical sponsor of National Football Team, and in 2016, it renovated its sponsorship agreement with FSHF, until 2018. The support has been consistent since the establishment of Union Bank in 2006, and earlier as Union Group since 1999. The renovation of the agreement with Union Bank for the National Team brought much more enthusiasm due to the highest success of our National Football Team, due to its participation at the European Football Championship.
- In addition, Union Bank and FSHF developed a special Credit Card dedicated to this partnership named "I am

black and white". In the ceremony of the renovation of the agreement, the Deputy Chief of the Board of Directors, Mr. Niko Leka, expressed the proudness for the success of the national team and the enthusiasm that Union Bank will continue to be a partner in success and support in the future.

- The bank' staff participates in the amateur volleyball and football championships among different institutions organized by FSHF and FSHV. This activity and engagement, among others, promotes sports and social activities in the community, a model that is important for the education of future generations.

AWARDS

American Bank of Investments

- Was honoured with the "Bleta e Artë 2016" Award for Social Responsibility for its contribution to improving community life.
- ABI Bank received the award "The Bank closer to the community" by the Tirana Chamber of Commerce and Industry

Banka Kombëtare Tregtare

Banka Kombëtare Tregtare is honoured with different prestigious awards at national and international levels. In its annual Awards for Excellence, Euromoney nominated Banka Kombëtare Tregtare as "The Best Bank in Albania" for the 5th consecutive year and The Banker reaffirms its recognition to Banka Kombëtare Tregtare as "The Best Bank in Albania" for the 7th year. JCR Eurasia Rating reaffirms AAA (Alb) with stable outlook to Banka Kombëtare Tregtare for the 8th consecutive time and reconfirms AAA (Alb)/Distinctive for Corporate Governance.

- "The Best Bank in Albania" from EMEA Finance for the 6th consecutive year
- "The Best Bank in Albania" from EUROMONEY for the 5th time
- "The Best Bank in Albania" from The Banker for the 7th year
- "AAA (Alb)" rating from JCR - Eurasia Rating that reaffirms it's rating for Banka Kombëtare Tregtare for the 8th consecutive time,
- AAA (Alb)/Distinctive for corporate governance from JCR - Eurasia Rating, which, based on the evaluation on corporate governance practices established within Banka Kombëtare Tregtare, assigned 87.06 (AAA (Alb)/Distinctive) points out of 100 for the overall level of compliance with the Albanian Corporate Governance Code and the regulations.

Credins Bank

- The Albanian Hope Organization honoured Credins Bank with the title "Humanitarian Bank" for the support and contribution provided as a sponsor in the concert "Hope for Albania" 3rd edition, held on May 8th, 2016, Tirana.
- Credins Bank received gratitude and a thank you letter from the mayor of Tirana, Erion Veliaj, for the support provided in the project "Adopt a Kindergarten".
- Credins Bank was awarded with the "Certificate of Gratitude" by the Municipality of Tirana for the support and contribution provided to the improvement of the urban infrastructure of the city of Tirana.

Intesa Sanpaolo Bank Albania was granted an award from the Albanian Labour Inspectorate, Ministry of Social Welfare and Youth for: "Creation, organization and correct functioning of the Council for Safety and Health at work.



