



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



CSR Report

2017

Banks
for Society



TOGETHER
PEOPLE
SOCIETY
ENVIRONMENT
LIFE

BANKS FOR SOCIETY



FOREWARD

For the fourth consecutive year the Albanian Association of Banks is delighted to provide you with a deeper insight on the achievements of the sector and progress within the sustainability field over the past year. The 17 Sustainable Development Goals (SDGs) provide a framework for sustainable development. There are still challenges ahead, and there is still much more to be done, but I am proud of what we have achieved so far and the positive impact we are making.

As we look back in 2017, integrating the SDGs in the core business and reporting cycle enabled banks to focus on creating visible shared value. A commitment to effective involvement requires time, synergy, and willingness. There are a number of examples of how banks are participating on creating wealth, jobs, employee development, improving regulation and ensuring equal opportunities.

The report clearly shows that banks generally support the 17 goals, more or less but good health and well-being, quality education, innovation and infrastructure, and sustainable cities and communities are the ones that have attracted more attention from the standpoint of funding. Translating action into figures, the banking sector contribution to society during 2017, amounted up to 1,200,000 euro. In addition, our contribution includes providing people with access to energy products, investing in eco-friendly technologies, financing for sustainable agriculture, loan products to help families plan for and finance education costs, programs which support women in the workforce, support initiatives and innovations, improve conditions and develop new ideas .

Beyond this, sponsorships and various donations continue to remain part of the corporate social responsibility, especially for culture, art and sports. Corporate social responsibility, along with banking activity, are two parallel lines, but in this edition we have presented the corporate social responsibility in a separate way. More visibility, getting closer to the community, more responsibility! Banks are a part of the society and economy. The role played by them is remarkable, visible and appreciative.

Moreover, banks find it helpful to communicate on SDGs and are using their publications, websites or social media in order to communicate their progress on the SDGs.



Collaboration between the different sectors of society, delivering on the SDGs will require the development of new forms of cooperation between the public sector, private sector and civil society.

As we look toward sustainability goals, we remain committed to deliver sustainable, long-term growth and and long lasting social and environmental impacts across the country. AAB member banks stand ready to work with all the institutions to make the Sustainable Development Goals a reality for all. I strongly believe that this edition shall serve as an added value to the experience already acquired in the sector. Being confident that you will find it valuable, I wish you a pleasant reading!

Silvio Pedrazzi

A handwritten signature in black ink, which appears to read 'Silvio Pedrazzi'. The signature is fluid and cursive.

Chairman
Albanian Association of Banks

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1 NO POVERTY



19,000 €

2 ZERO HUNGER



26,000 €

3 GOOD HEALTH AND WELL-BEING



149,000 €

4 QUALITY EDUCATION



371,000 €

5 GENDER EQUALITY




10,000 €

7 AFFORDABLE AND CLEAN ENERGY



91,000 €

8 DECENT WORK AND ECONOMIC GROWTH



122,000 €

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



25,000 €

10 REDUCED INEQUALITIES



161,000 €

11 SUSTAINABLE CITIES AND COMMUNITIES



250 €

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



6,300 €

13 CLIMATE ACTION



11,000 €

15 LIFE ON LAND



4,000 €

16 PEACE AND JUSTICE STRONG INSTITUTIONS



53,000 €

17 PARTNERSHIPS FOR THE GOALS



120,000 €

CULTURE, ART AND SPORT SPECIAL

120,000 €

GOAL #1 No 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 2.5 billion 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.

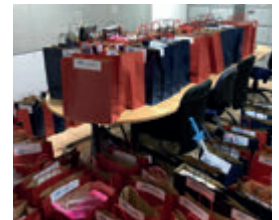


CORPORATE SOCIAL RESPONSIBILITY

Donating school bags - Cooperation with the organization "A different weekend"

by Alpha Bank Albania, International Commercial Bank, Tirana Bank

In collaboration with the organization, banks became part of the project on donating school bags and teaching materials to children of families in need.



Get involved in Children's Day

by Alpha Bank Albania, American Bank of Investments, Intesa Sanpaolo Bank Albania, Tirana Bank

Banks provide support to organisations and take part in projects that support children's rights and work to improve children lives. Some activities organized on June 1st and supported by banks:

- ◆ **Alpha Bank Albania** sponsored the "Children parade and festival" for the Children Day in the city of Vlora.
- ◆ **American Bank of Investments** employees joined the voluntary initiative to purchase toys for children of families in need.





- ◆ Under the slogan “All the children have the right to celebrate!”, **Intesa Sanpaolo Bank Albania** staff contributed with clothes and toys for orphans, in cooperation with the Albanian Red Cross.
- ◆ **Tirana Bank** celebrated with children of Down Syndrome Albania and supported the organization of the theatre “A small delay”.

The elders' home

by Alpha Bank Albania, Societe Generale Albania



Banks employees voluntarily contributed on collecting different personal and food items which were donated to the elders and spent some hours in the premises of the elders' home.

Providing care and support to orphans

by Banka Kombëtare Tregtare, American Bank of Investments, Union Bank, Societe Generale Albania



- ◆ **Banka Kombëtare Tregtare** together with its staff, on the occasion of “Support and Assistance for Orphan Children in the Community” campaign, collected food, clothing and toys for children. This initiative came in support of the Albanian Red Cross campaign.
- ◆ On December 21st, the **American Bank of Investments** celebrated the New Year's Day together with the children of Paediatric Hospital in Tirana, where over 200 different toys and gifts were donated, collected voluntarily by bank's staff.
- ◆ On the occasion of the end of the year, staff of the Central Office in **Union Bank** was sensitized and collected toys, which were donated to the children of the “Zyber Hallulli” Orphanage in Tirana.
- ◆ “One day with the orphans” was the initiative supported by the bank **Societe Generale Albania**.
- ◆ Under the slogan “Credins staff donates warmth”, **Credins Bank** continues to contribute for the community. During the month of December, following an internal campaign with a Solidarity Account, the staff decided to buy heaters and blankets for the cold winter for the families in the flooded areas. Staff was organized in teams

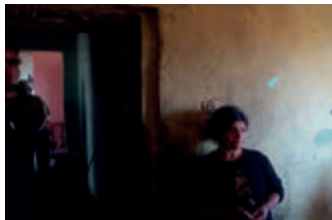


to distribute to every family in cooperation with the local authorities in order to identify the people in need. In Fushë Kruja, 40 families were assisted. The distribution of support was organized also in the cities of Vlora and Fier.

Improving the situation of people living in extreme poverty

by the bank Societe Generale Albania and Union Bank

- ◆ **Societe Generale Albania** donated to two extreme poverty families. Also, it has built a roof for the home of one of these families.
- ◆ Staff of **Union Bank**, through the voluntary contribution provided to renovate the home of the Rapush family in Elbasan, who lived in extreme poverty.



GOAL #2 Zero 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

Someone has prepared a postcard for you!

by Banka Ndërkombëtare Tregtare, Procredit Bank, Intesa Sanpaolo Bank Albania

Bank employees supported SOS Village initiative by buying charity cards prepared by the children of this village. Every year, SOS Village organizes postcards' sales campaign to raise more funds to enhance the wellbeing of children in this village.

Sustainable agriculture and rural development

by Alpha Bank Albania, Intesa Sapaolo Bank Albania, Raiffeisen Bank, Procredit Bank and Tirana Bank

Banks provide support to organisations and take part in projects that support children's rights and work to improve children lives. Some activities organized on June 1st and supported by banks:

- ◆ **Alpha Bank Albania, Credins Bank, Intesa Sanpaolo Bank Albania, Raiffeisen Bank and Tirana Bank** supported the first edition of Albania Cultivates the Land Fair organized by the Prime Ministry of Albania and the Ministry of Agriculture, which was focused on promoting the Albanian products.



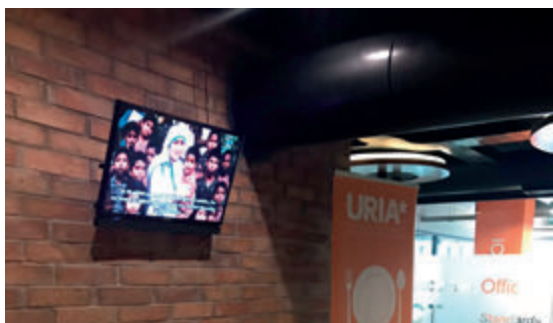
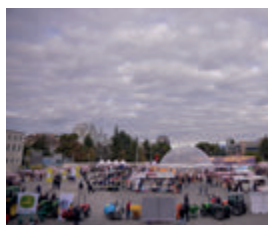
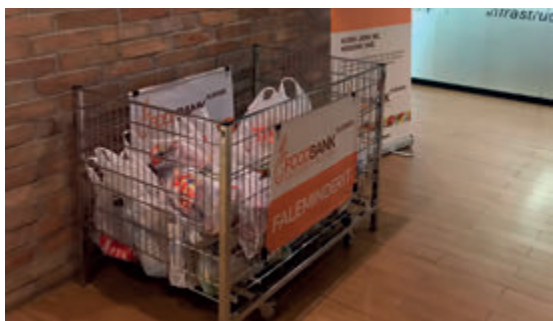
- ◆ **Credins Bank** participated at the National Conference of Agriculture organized on December 11. Credins facilitates access to finance to farmers, cooperates with non-banking institutions and with the government to facilitate lending and access to agriculture grants.
- ◆ **Procredit Bank** continued the support of the Albanian agribusinesses in the framework of Albania Agribusiness Support Facility, launched by the EBRD and the government of Albania. The facility is an innovative product that will enable the Bank to expand its lending to Albanian agribusinesses by supporting financing and providing sustainable development of them, by improving access to finance for local agribusinesses through dedicated credit lines or by sharing the risk of lending to the agribusiness sector.
- ◆ **Raiffeisen Bank** supported the activity “Agricultural Economic Mission in Albania” organized by Advantage Austria Albania.
- ◆ Through cooperation with EBRD, **Intesa Sanpaolo Bank Albania** managed, to introduce new instruments on risk management which not only helped increase lending and lower cost of risk, but also helped improving access to credit to this important business sector. The agreement with EBRD will further enhance the development of sustainable financing in the agricultural sector, providing a viable and continuing line of business credits for this specific sector where we have been focused for the past three years.
- ◆ **Societe Generale Albania** organized the workshop with theme “Agribusiness Support in Albania”, in the framework of the project initiated in December 2016, where Société Générale Albania (SGAL) and the EBRD joint forces under the Albania Agribusiness Support Facility (AASF) to increase local farmers’ and agribusiness companies’ access to financing, especially in remote regions of the country.



CORPORATE SOCIAL RESPONSIBILITY

Donations for the families living in extreme poor conditions and for vulnerable groups

by American Bank of Investments, Credins Bank, Intesa Sanpaolo Bank Albania, Raiffeisen Bank



- ◆ The **American Bank of Investments** celebrated the Thanksgiving Day with people in need at the Social Centre no. 6, in Tirana. ABI Bank staff, along with representatives of the American Chamber of Commerce and the American Embassy Youth Council, who get closely acquainted with the issues and the needs this centre had and discussed the opportunities for further support from the business community.

- ◆ **Credins Bank** branches in Fier city were voluntarily organized to donate clothing and food to the Albanian Red Cross, the oldest humanitarian association in Albania. The Bank cooperates in regular basis with various organizations and projects that help on eradicating poverty among vulnerable adult groups and children without parental care.

- ◆ During April, **Intesa Sanpaolo Bank Albania** collaborated with the Albanian Food Bank to support people in very difficult conditions, who cannot even afford food. Within two weeks, ISBA employees working in Head Office have collected about 115 kg of food which has been delivered to a social canteen that provides food for 200 persons to up to 3 times/week.

- ◆ On the weekend of 2 and 3 December, 112 employees from **Intesa Sanpaolo Bank Albania** (including Bank's CEO Mr. Pedrazzi), volunteered for collecting food to support people that live in very difficult conditions, for fighting extreme poverty and hunger. This initiative was organized for the first time in Albania and in the same time in seven big cities of the country as a threefold collaboration of Food Bank Albania, CONAD supermarkets and Intesa Sanpaolo Bank Albania. It is worth mentioning that the staff of the branches outside the capital such as Vlor

(both Branches), Shkodra, Elbasan, Lushnja, Fier and Korça had an engagement rate of 100%. The entire activity was organized after a very successful experience of "Giornata Nazionale della Colleta Alimentare" in Italy and after a dedicated experience of Mr. Marco Lucchini that visited Intesa Sanpaolo Bank Albania during September. Food Bank Albania is a non-profit organization that closely cooperates with Federation of European Food Banks (FEBA). The team spirit and the solidarity of the 112 volunteers from Intesa Sanpaolo Bank demonstrated during this initiative were really impressive! An amazing job was done: 3,700 kg of food was collected!

- ◆ By the end of the year, **Raiffeisen Bank** supported the Retiree Association. More than 400 basic food packages were distributed to retirees in extreme poverty.

GOAL #3 Good Health and Well-Being

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

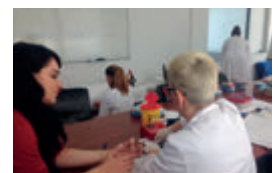
Promoting and raising the public's awareness of health and welfare

by Credins Bank, American Bank of Investments, FIBank Albania, Societe Generale Albania

Credins Bank supported the Ministry of Health and Social Protection with the activities undertaken in the framework of raising awareness against breast cancer. The Bank became part of a number of activities, in order to disclose information and conduct screening across the country, including selling flower bouquets at New Bazaar on October 15, in the Creative Square of Tirana. This activity aimed at fundraising and investing in purchasing breast cancer diagnostic equipment, to enable cancer prevention in time.

By acquiring one of the banks products or services, all Credins Bank customers benefit the Insurance of Life and Accidents at SiCRED's Clinic Network. During 2017, this initiative involved two new segments: Students and Retirees.

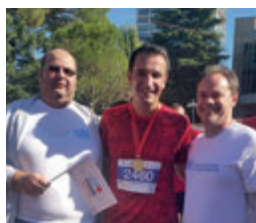
American Bank of Investments joint the campaign "Together Against Breast Cancer - Men Support the Pink Campaign" launched by the YWCA association for the ninth con-





secutive year. The Minister of Education, Sports and Youth, Ms. Lindita Nikolla, EU Ambassador in Tirana, Ms. Romana Vlahutin, the Ambassador of the USA, David Munz, Mayor of Lezha, Fran Frrokaj, many other personalities and bank employees took part in the symbolic march to join the cause it represents.

FIBank Albania celebrated 1st of June differently! “You Are a Sunflower” awareness campaign was soon turned into a real social involvement where many people purchased Sunflower T-shirts in support of the State Children Pediatrics Hospital, more specifically the Oncology Department. By covering the expenses of T-shirt production, FIBank along with other companies who joined this initiative enabled the inauguration of the latest technology equipment at the Oncology pavilion for the Children’s Hospital. This funding is an on-going project until it covers all hospitals in other cities of Albania.



Societe Generale Albania Bank:

- ◆ Supported the children diagnosed with diabetes Mellitus (type 1).
- ◆ The Branch of Gjirokastra in the framework of “A different Weekend” initiative organized a non-profit event in order to raise funds for autistic children. The gathered funds were donated to the Autism Centre, which was urgently in need for didactic tools.



Investment for healthcare institutions

by Banka Kombëtare Tregtare, Credins Bank, Raiffeisen Bank

Banka Kombëtare Tregtare financially supported the maternity hospital “Mbretëresha Geraldine” to purchase a Convex Ultrasound Probe. In addition, the bank, maintains the long-lasting cooperation with “Xhaferr Kongoli” Hospital by sponsoring the purchase of 2 (two) ESR Fast Detector Erythrocyte Sediment Measurement Equipment.

Credins Bank supported:

- ◆ The “Albanian Children Foundation”, by providing financial support to the Centre for the Development of Children with Autism Problems.
- ◆ The initiatives aiming at improving the physical conditions (reconstruction and restoration of external and internal environment) for healthcare system institutions and other public administration institutions, such as: Shkodra



Regional Hospital, “Shefqet Ndroqi” University Hospital, Tirana University Hospital Centre, Health Centre No. 9.

Raiffeisen Bank supported:

- ◆ TISS, the centre for psychological services and treatments. The bank contributed to the building of the room for assessment of cognitive, communicative and functional child development skills, which was a need for TISS. This room will be used to develop the pre-assessment process for children coming to the centre as well as to develop initial interviews with the parents of the children.
- ◆ The establishment of a new centre in the city of Durrës.
- ◆ The University Medical Centre “Mother Teresa” (QSUT) in its major rehabilitation project for heart disease resuscitation. This project aims to provide qualitative care to cardiopulmonary resuscitation patients at QSUT.
- ◆ The Mother and Child Foundation. With the support of the bank, the foundation organized forums and seminars for assessment and referral system of neonates.



CORPORATE SOCIAL RESPONSIBILITY

Tirana Marathon

by American Bank of Investments, Banka Kombëtare Tregtare, Raiffeisen Bank

This year the 2nd edition of Tirana’s Marathon was considered as the biggest sport event in the city. Several banks supported this initiative in achieving its objective and goal of improving the lifestyle, in order for citizens to have a better health and prosperity.



Support for Living a Healthy Lifestyle Healthy Living

Tirana Bank under the motto: We cannot change destiny, but we can make someone happy by changing the day. Tirana Bank Cares! Bank’s employees put a smile on the faces of the children who were treated near the oncology pavilion at the Paediatric Hospital in Tirana. Staff of the bank, by means of an account number, has collected personal donation funds for the realization of this celebration and has purchased gift on the occasion of the Holiday of the End of the Year.



Voluntary blood donation

This initiative seeks to motivate individuals to regularly donate blood on a voluntary basis through well-organized blood donation drives.

Supported by: Alpha Bank Albania, Banka Ndërkombëtare Tregtare, Societe Generale Albania, Raiffeisen Bank, Intesa Sanpaolo Bank Albania, Tirana Bank, Union Bank.

GOAL #4 Quality Education

OPPORTUNITIES FOR SHARED VALUE

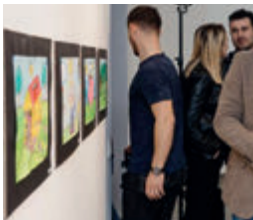


Collaborate with finance institutions and Governments to raise and/or invest in innovative financing for education projects.

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

Alpha Bank Albania financed the reconstruction of the school for visually impaired children. The school which hosts children from all over Albania was operating without the prerequisites that help the children to be oriented. The support consisted on adapting the premises so the visually impaired children would be easily oriented.

Banka Kombëtare Tregtare:

- ◆ Is the main partner of FASTIP (Faculty of Integrated Studies with Practice): “Aleksandër Moisiu” University Durrës (UAMD). It organized the graduation ceremony for the students of Faculty of Integrated Studies with Practice. This academic year corresponded with the 10th anniversary of the establishment of FASTIP and of the cooperation of Banka Kombëtare Tregtare with “Aleksandër Moisiu” University, Durrës. In this ceremony, were graduated 26 students and 13 of them were honoured and pleased to get their work contracts with their diplomas in order for them to be employed in the vacant job positions at BKT.
- ◆ Continuously supports public institutions, which assist



2017 *Ensure inclusive and equitable quality education and promote life-long learning opportunities for all*

groups in need. Banka Kombëtare Tregtare supported the Special School in Vlora to improve learning conditions.

- ◆ Continues to support the improvement of school environment in our country. The next project was “Adem Bedolli” school in Peqin, where Banka Kombëtare Tregtare funded the repair of the school signboards.

Credins Bank:

- ◆ Financially supported many institutions in the education field, including donation of computers, printers and office equipment. Also, through donations, it supported the organization of conferences.
- ◆ Supported the organization of the International Conference of the University of Durrës.
- ◆ Cooperated with Tirana Business University where young people get involved in a three-month competition to become the entrepreneurs of tomorrow. This competition has entered in the third year.
- ◆ Financially supported the Educational Directorate of Kukës.

Intesa Sanpaolo Bank Albania supported the initiative of Italian Chamber of Commerce in Albania. This initiative aimed at awarding scholarships in Italy to the best Italian language students, in order to keep satisfactory levels of demand for Albanian students who wish to study in Italy.

FIBank Albania in collaboration with the Bulgarian Embassy in Albania, Kukës Municipality and DAR Kukës donated 10 computers including Christmas gifts to school children in the city of Kukës.

NBG Bank Albania donated to the Academy of Arts in Tirana, computers and other equipment to cover its everyday needs.

Procredit Bank donated assets and equipment, for the Information Technology Laboratories of Polytechnic University.

Students Loan

by Alpha Bank Albania, Banka Kombëtare Tregtare, Credins Bank, Intesa Sanpaolo Bank Albania, Societe Generale Albania, Union Bank

Banks support students who face many challenges and in the multitude of such challenges propose their partnership to facilitate payments, assure better time management and provide competitive advantages with access to finance.





Book donation initiative

by Alpha Bank Albania, Raiffeisen Bank

- ◆ **Alpha Bank Albania** supported 22 school libraries in the cities of Tirana, Durrës, Vlorë, Korçë, Shkodër, Lushnjë, Saranda, Ura Vajgurore, Burrel, Laç, Tepelena, Pogradec, Himara, Elbasan, Përmet, Kamëz and Gjirokastrë. 6,100 artistic and scientific books were donated in 15 elementary and 7 high schools. All the 22 school libraries had substantial lack of the required book titles for the students and with this donation the reading course becomes one of the main activities of the students after the course.



- ◆ **Raiffeisen Bank** donated books to the libraries of the cities of Lushnjë and Divjaka. In collaboration with the municipalities of Lushnjë and Divjaka, under the initiative "City of readers" the bank purchased books for the public libraries of these cities.



Volunteer mentoring

by Credins Bank, Intesa Sanpaolo Bank Albania

- ◆ **Credins Bank** organized a tour in public and non-public Albanian Universities, in Tirana, Durrës, Shkodër, Vlorë, Korçë and Gjirokastrë in order to better comprehend students challenges and to propose their financial solutions.
- ◆ **Intesa Sanpaolo Bank Albania** joined the initiative of Intesa Sanpaolo Group & Savings Museum (Museo del Risparmio), Gallerie d'Italia & the Historical Archive to celebrate "The World Savings Day!". Intesa Sanpaolo Bank Albania in cooperation with the Ministry of Education and Sports supported the financial education in early ages by voluntarily providing, through its employees, the role of instructors who would present two curricula (multimedia labs) prepared by the Museum of Savings in Turin, dedicated to the age groups of elementary and secondary schools. During these days, approximately 10% of the employees volunteered to teach in elementary and secondary schools throughout the country. Nearly 1,300 kids aged 6-10 years old and more than 600 kids aged between 11-14 years old were part of this initiative, where bank employees shared the basic concepts of saving and its importance in accomplishing dreams. This initiative, being the first of its kind, is supported by an external and internal communication campaign through all the bank's social channels, continuing to enhance the awareness of "Art of Saving" in every age group and af-



2017 *Ensure inclusive and equitable quality education and promote life-long learning opportunities for all*

firming the contribution of the Bank in the area of Financial Education in Albania.

Mr. Silvio Pedrazzi, CEO of Intesa Sanpaolo Bank Albania, as a supporter of financial education and youth development initiatives, shared on November 30th his experience with the students of the “Sami Frashëri” High School talking about the “Entrepreneur Guide” following the “National Month of Entrepreneurship”, organized by Junior Achievement in Albania. Furthermore, bank’s executives held open lessons at different universities.



Credins Bank and **Intesa Sanpaolo Bank Albania** cooperated with “Junior Achievement” for mentoring programs in schools.

Raiffeisen Bank:

- ◆ Supported the reconstruction of Ballet School and enabled the security cameras for school surveillance and security enhancement.
- ◆ Raiffeisen Invest and Municipality of Saranda inaugurated on June 1st, the “3 Ketrushat” kindergarten.
- ◆ Raiffeisen Invest in cooperation with the Municipality of Berat have reconstructed the premises in the “Murat Celebiu” kindergarten in Berat. This project was addressed to a group of about 120 children aged 0-6 and the reconstruction was necessary due to the very poor conditions of the existing building.
- ◆ Supported the Finance Department of the Faculty of Economy (University of Tirana) for the 3rd National Conference on Financing. This activity was attended by renowned academics, students and professionals within the country. The bank supported the “Open Day”, as an opportunity for graduates to spend one day at the premises of the Philological University, before making their decision on attending a university.
- ◆ The Act for Society Centre successfully completed the project “Democracy in my eye”, with the support of Raiffeisen Invest.
- ◆ Organized the 7 March celebrations with some of the Regional Educational Directorates to motivate teachers and evaluate their work.
- ◆ Sponsored the graduation day organized by the Regional Directorate of Vlora, to support the activities for the graduates.



Societe Generale Albania in cooperation with the Economics Faculty of Tirana University sponsored the “Innovate



your way out” competition. For the Economics Faculty, this is a periodic event organized frequently aiming at the creative approach and entrepreneurial spirit. Societe Generale Albania played the role of jury member and awarded the 2nd prize. The runner-up awarded project is called “Virtual Education” and represents an idea applicable in various fields. The team was invited to be part of the External Innovation and was invited to Societe Generale Albania Innovation Lab to develop its idea for the training activity, selling process, etc.

CORPORATE SOCIAL RESPONSIBILITY

Banka Kombëtare Tregtare supported:

- ◆ The “Painting Contest” activity organized by the University Student Residence to promote young artists and talents in the field of arts and culture.
- ◆ The sports activity organized by the Regional Directorate of Education in Tirana. This sports event took place as a result of the very successful tradition that has been created in recent years in the District of Tirana on the occasion of the end of school year.
- ◆ The organization of the graduation event, an old tradition for Vloa city and the Regional Directorate of Education of Vloa.



Credins Bank supported “Bilal Golemi” high school in Kardhiq’s Bridge, Gjirokastra, to cover the expenses of bicycle activity for 40 school students, in the framework of formal education and school curriculum.

Supporting publications

by Credins Bank, Union Bank

Credins Bank financially supported the publication of books by Albanian authors, such as “The Game That Changed Albania” and “Albanian Beauties”.

Union Bank supported the publication of the monograph of the high school “Muharrem Collaku” in Pogradec, on the occasion of the 60th anniversary of its founding.

Alpha Bank Albania, American Bank of Investment and **Tirana Bank** supported the “Road toward success” event. The all-day event aimed at boosting employees’ interpersonal capabilities, in terms of skills and experiences. More than 50 employees of the bank participated in this event. Also it served a charity event, since all the incomes of it went to charity.



Money Week in Albania

Supported by Alpha Bank Albania, American Bank of Investments, Banka Kombetare Tregtare, Credins Bank, First Investment Bank Albania, Intesa Sanpaolo Bank Albania, Procredit Bank, Societe Generale Albania Bank, Tirana Bank, Union Bank.

In the framework of the Money Week in Albania, different activities were organized aiming at increasing financial literacy. Bank of Albania (BoA), Ministry of Education and Sport, Albanian Association of Banks (AAB), Deposit Insurance Agency, Junior Achievement and National Youth Service collaborated to organize 17 activities with the participation of 60 organizations and 2,200 children and young people. Activities included lectures, competitions, visits to the Bank of Albania Museum and commercial banks, open class hours and competitions for financial literacy.

Leader for 1 day!

Supported by Alpha Bank Albania, Credins Bank, Intesa San Paolo Bank Albania, International Commercial Bank

In collaboration with Junior Achievement of Albania Organization, banks supported the “Leader for 1 Day” activity. One student of excellence from high school, was appointed one entire day to accompany a banking expert for gaining practical experience and acting as a leader during the whole business day.

A Gala event took part to award all the institutions that contributed to the project.



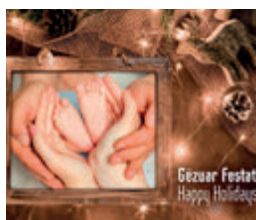
GOAL #5 Gender Equality

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

On the occasion of the Women's Day, in Tirana, March 8th the conference "To thrive strongly" was organized and realized by MOPS, an organization aimed at moral and material support to mothers with pre-school children. **American Bank of Investments** was the sponsor of this conference, attended by about 220 mothers, coming from all areas of the country (urban and rural ones).



FIBank Albania in collaboration with the Mother and Child Hospital Foundation has started a long-term initiative in the form of an awareness campaign called #celebrateHer among Albanian youth, in order to stop violence against women and

girls especially during their pregnancy period. It will draw attention to the choices that ordinary people can make to accept or reject violence against pregnant women and will offer encouragement to reject violence by presenting a common platform: "We can stop violence against women".

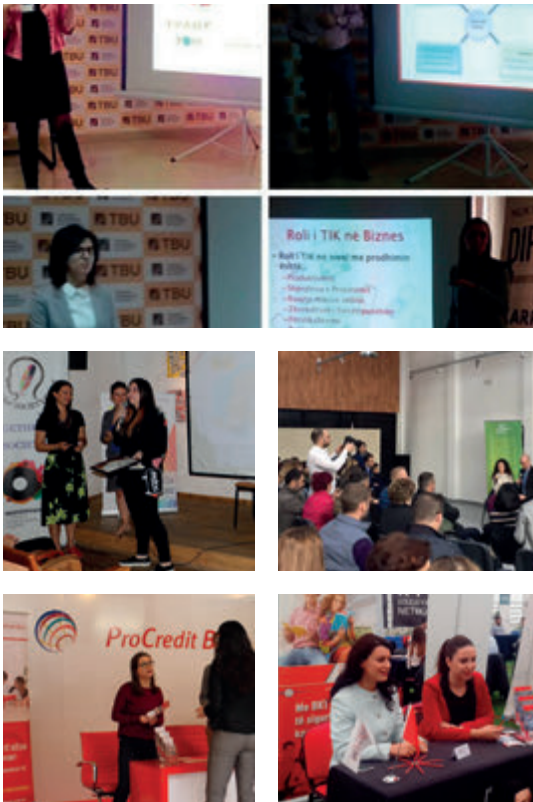
Intesa Sanpaolo Bank Albania participated in one of the top strategic priority program of EBRD and became a Partner Financial Institution (PFI) on the Business Program of Western Balkans Women, which was created with the purpose of supporting Women in Business Micro, Small and Medium-sized Enterprises in the Western Balkans. The Program included: Financing component; Technical Cooperation component; and WIB Support component.

In accordance with the agreement signed with this EBRD, almost 2 million EUR loans were disbursed and the feedback received from the clients was very good. EBRD organized training for women in business, titled "Leadership in Practice" with ISBA experts presenting the advantages of these dedicated products.

For the celebrations of International Women's Day, **Intesa Sanpaolo Bank Albania** delivered a special postcard to all employees, for raising awareness on the role and the power of women in society! This postcard contained the United Nations - 2017 Theme: "Women in the Changing World of Work: Planet 50-50 by 2030". During March, ISBA offered dedicated packages and loans with better interest rates for Women.

GOAL #8 Decent Work and Economic Growth

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

Work & Study Fairs

by American Bank of Investments, Banka Kombëtare Tregtare, Credins Bank, Intesa Sanpaolo Bank Albania, Procredit Bank, Union Bank

Banks in Albania support and develop for many years programs which are focused in the decrease of unemployment in the country and offer employment opportunities for different positions in the banking sector as well as internships for students. In the context of supporting and encouraging employment, banks participated in different kind of fairs (work fair, study fair, career fair) organized by National Employment Service, Chamber of Commerce and Industry in partnership with the Municipality of Tirana and Sport & Education Ministry, University of Tirana, University of New York Tirana, European University of Tirana, Epoka and Metropolitan Universities.



American Bank of Investments supported the “EU Transit – Tirana Farm” event, on May 19-20th, organized by Tirana Municipality which aimed at supporting and developing new initiatives and boosting domestic production.

Credins Bank cooperated with AK Invest and Albanian Post Office, establishing a more favourable infrastructure to provide access and banking service facilities to all citizens and customers, even in the areas in which the bank is not present. In these schemes, the costs for using customer services are covered by the Bank. During 2017, the number of ATM transactions has reached to 1,590,054.

Credins Bank cooperated with the Governmental and Municipality programs, to promote youth employment and equal opportunities for all, offering job opportunities for 17 people, 10 already employed at Credins Bank.

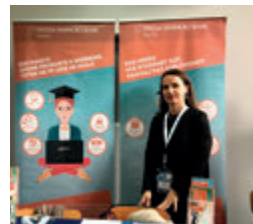
Support for economic forums

by American Bank of Investments, Banka Kombëtare Tregtare, Credins Bank, Union Bank

- ◆ **American Bank of Investments** supported’ Forum of Finance of UET Students: “Financial Intermediaries in Albania - Challenges and Problems”.
- ◆ **Banka Kombëtare Tregtare** sponsored the organization of the International Conference entitled “Socio-Economic Perspectives in the Age of XXI Century Globalization”. The objective of this conference was to further develop the professional skills of FE-UT professors.
Also, Banka Kombëtare Tregtare has financed “Aleksandër Moisiu” University in context of supporting the 13th International Conference of AESECU with the theme Social and Economic Challenges in Europe 2016-2020.
- ◆ **Credins Bank** supported for the “Entrepreneurs of Tomorrow” competition, organized by Tirana Business University.
- ◆ **Union Bank** supported the startup “The Steps for Creating a Successful Business” competition organized by the Tirana Business University which aimed at encouraging and supporting students who develop business ideas.

Contribution by **Intesa Sanpaolo Bank Albania:**

- ◆ The bank believes that the achieved success relates to the professional knowledge of the employees and the quality of services provided to clients. A well-designed training program which was developed in 2017 transmitted to the bank employees what was expected of them and, more importantly, how to meet the expectations. As





in the previous years, many trainings were organized internally, locally, and/or in cooperation with ISBD training structures,

- ◆ During year 2016, ISP launched the Talent Management Program, which succeeded for ISBA with further steps in 2017 from the selection phase and the participation on that program with bank staff. To these participants it is given an opportunity to follow an international and professional tailor-made development path within duration of 3 to 5 five years. The performance and development of employees is measured through the annual GPS evaluation system which main task is not only to evaluate the employees' targets vs. results achieved, but also to plan employees' key tasks and targets supporting the bank's strategy for the upcoming period.
- ◆ One of the messages of the CEO Mr. Pedrazzi addressed to staff during year 2017, was the message from the ISBD of Intesa Sanpaolo Group that developed the International Healthcare Programme with the goal of offering the best possible help for employees who suffer from serious diseases. The Programme ensures that colleagues with serious diseases will not be left alone and will receive the best possible care. All employees with open-ended employment relationships are automatically enrolled in the Programme.
- ◆ "Open Talk Session" is a continuous initiative of the CEO of the bank inviting all employees to participate freely, by providing an opportunity to listen and discuss on various professional themes and future progress. The session of May 2017 focused on a discussion concerning the objectives of the Bank, the achievements and the future strategy.
- ◆ Intesa Sanpaolo Bank Albania signed the memorandum of collaboration with the Ministry of Social Welfare and Youth for Work Practices Programme.
- ◆ The bank participated in the table "Strengthening partnerships for employment of people with disabilities" organized by the Deputy Minister of Social Welfare and Youth, at the premises of the Youth Centre of Tirana on February 23rd, where some successful businesses shared their experiences in hiring People with Disabilities, in fulfilling their legal obligations and implementing Corporate Responsibility Policies of their respective corporations. During 2017 one more person with disabilities is hired by Intesa Sanpaolo Bank Albania.
- ◆ April 28th, World Day for Safety and Health at Work! For celebrating this Day, The Council of Safety and Health at Work of Intesa Sanpaolo Bank Albania, spread an

awareness message for all employees, on increasing the corporate culture and awareness for more security and health for all bank staff and for the customers. A special postcard accompanied this message, containing information on this day and on United Nations 2017 Theme: Optimize the collection and use of OSH data.

- ◆ The 8th edition of the International Day of Small and Medium Enterprises was organized by Italian Confindustria in collaboration with associations and businesses, focusing on the fight against fake goods. For the second consecutive year, Confindustria Albania was included in this initiative and in collaboration with Intesa Sanpaolo Bank Albania organized a visit of the students of the Catholic University “Our Lady of Good Counsel” at the premises of the Bank’s Training Centre. The students were able to become familiar with the Bank’s everyday work and its focus in the field of Financial Education and with the future of Banking through an interesting presentation prepared by the Director of Human Resources and Organization.

Procredit Bank:

- ◆ Continued to offer the employment programme, ProCredit Entry Programme, a comprehensive development training programme for recent graduates, and experienced individuals from different backgrounds. Meetings with students – in order to provide full information and give equal opportunities for all individuals who aim to be part of ProCredit Bank. The bank has organized meetings with interested graduates in different Faculties of Albania, such as Luigj Gurakuqi, in Shkodra, Fan Noli, in Korça, as well as in Tirana.
- ◆ The European Investment Fund (EIF) and ProCredit Group are providing an additional EUR 450 million to innovative small and medium-sized companies (SMEs), bringing a total of EUR 820 million to companies in eleven countries. These agreements were signed under the European Commission’s InnovFin initiative, backed by the EU’s research and innovation programme Horizon 2020. The InnovFin initiative enables participating banks to provide loans to innovative companies with the support of a guarantee provided by the EIF.

Raiffeisen Bank supported Act for Society organizing the activity “Power Up Community”. The bank awarded the 3 best projects from the students who would implement them in their cities in order to improve life standards and to raise awareness in taking care of the environment in the cities they live.





Veneto Banka evaluates the works on the school competition on the differentiated collection of waste and their sustainable journey, organized by the Municipality of Tirana and Eco Tirana. Veneto Banka, represented by the General Director Mr. Pierluigi Caferri, gave the prize to the school "Misto Mame" with the project "Tirana in my eyes".



GOAL #9 Industry, Innovation and Infrastructure

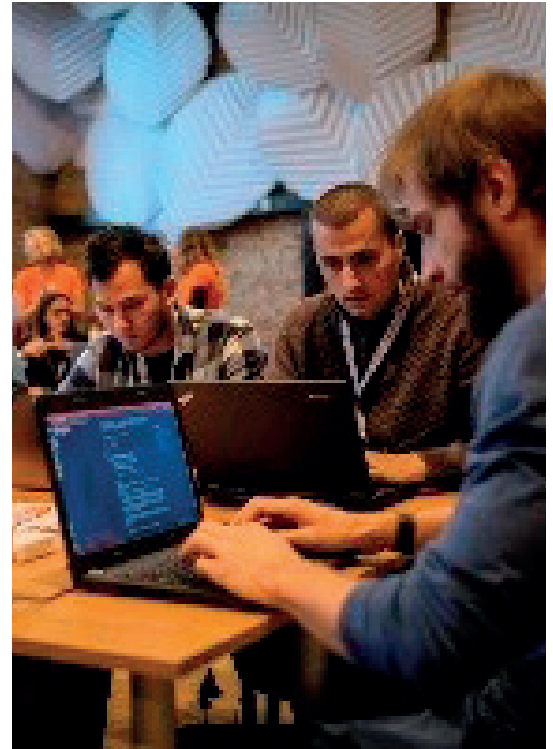
OPPORTUNITIES FOR SHARED VALUE

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

Ensuring efficiency in infrastructure investment

by Alpha Bank Albania, Banka Kombëtare Tregtare, Credins Bank

Alpha Bank Albania provided the syndicated loan to finance the construction of the highway Durrës - Kukës - Morinë or otherwise known as “Rruga e Kombit”.

Banka Kombëtare Tregtare financially supported:

- ◆ Regional Development Agency to purchase new office furniture.
- ◆ Centre of Agricultural Technology Transfer of Vlora to improve their working conditions.
- ◆ Centre of Agricultural Technology Transfer donating electronic appliances.
- ◆ Directorate of Compulsory Health Insurance Fund in





- ◆ Lushnja donating computer equipment.
- ◆ Municipality of Malësia e Madhe donating office furniture such as tables, chairs and cupboards in the context of improving the working conditions of the institutions who offer community service.
- ◆ Information and Data Protection Commissioner improving the infrastructure of the Commissioner Office.
- ◆ Investment of “Rruga e Kombit” with its loan products. Investment of the new “Qemal Stafa” stadium through its loan products.

Credins Bank has supported project financing, to Saranda Aluizni Regional Directorate, Military Unit No. 4001, Property Coverage Agency. In addition, it has assisted with physical equipment, such as: appliances, heating and office equipment the institutions such as: General Taxation Directorate, City Workers Directorate No. 3, and Health Centre No. 2 in Berat.



Innovation Week

by American Bank of Investments and Intesa Sanpaolo Bank Albania

The banks supported the Innovation Week, 13-22 May 2017, organized in collaboration with the Ministry for Innovation and Public Administration.

Fibank Albania launched several successful Social Media Campaigns such as “#LoveSummerTravel” or “Digital Photography”. Each of these campaigns had as its main focus the encouragement of society to use internet mobile data and most importantly to be able to see social media as a new tool for further investment opportunities. Since the campaigns proved to be very successful, FIBank will continue to further implement them in its yearly bank strategy.

Intesa Sanpaolo Bank Albania

Novathon #withPBZ, the Innovation Marathon of Intesa Sanpaolo Group was jointly organized in collaboration with Privredna Banka Zagreb in Zagreb on 23-24 September. The 24-hour coding competition was attended by 144 participants from 7 competing countries in 24 teams, 22 international speakers, 21 partners and more than 300 guests. The bank aims to be at the forefront of the innovation competition in providing digital banking services through “user friendly” platforms of internet banking and mobile banking (Intesa Mobile).



To this aim, the Bank continuously implements systems and tools to simplify the products and maintains clear communication with the customers regarding bank products and services through all its available channels like ATM, Internet Banking, Mobile Banking, SMS and e-mail. In this regard, the activities accomplished during the year, referred to three main pillars.

- ◆ Introducing new services according to customers' wishes.
- ◆ Customers' feedback is collected through different channels thus, having a full picture, we have been able to identify gaps and fix problems.
- ◆ Improving the complaints handling system.

Procredit Bank launched a new banking concept, Direct Banking. Electronic services are an important instrument for managing transactions for our customers, thus investing in advanced online services shall continue to be one of the key components of our business model and a top priority. Banking and financial services we offer under this concept provide very flexible solutions dedicated to Private Clients, making them benefit from advantages, such as saving time and money.

Raiffeisen Bank supported:

- ◆ The edition of ICT Awards, a festival of creative ideas and innovation for the 5th consecutive year.
- ◆ Oscar, a two-day conference with new guests sharing their knowledge and inspiration in the IT field.
- ◆ Infocom Security Forum- Cyber Dilemmas in the new Millennium – a conference on information technology.

Union Bank has joined the European Bank for Reconstruction and Development (EBRD) Trade Facilitation Program (TFP) by signing an agreement under which Union Bank will be a bank that will issue trade finance guarantees to support the import and export activity of domestic companies. Special attention will also be given to the import of advanced technologies and services that support the country's transition to the green economy.



GOAL #10 Reduced Inequalities

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 for the second consecutive year the gala dinner “Promote change, support progress”. It is a fundraising activity aiming accommodation, food, psychosocial support, life-long training, education and employment for LGBT youth who are victims of abuse and discrimination and live near the “Streha” Centre.

Banka Kombëtare Tregtare financially supported “Ismail Qemali” University of Vlorë, for organizing a marathon with the thematic “Anti-Discrimination and Racism”, attended by students and lecturers of the University of Vlorë.

Intesa Sanpaolo Bank Albania joined UNHCR awareness campaign for the World Refugee Day. The latest figures from the UN Refugee Agency, UNHCR, show that at least 65.6 million people – 1 of every 113 members of the human family – have been forcibly displaced within their own coun-





2017 *Reduce inequality within and among countries*

tries or across borders. The awareness campaign motto is “Now more than ever we stand with Refugees! # WITHREFUGEES”.

Tirana Bank donated a Christmas tree; an initiative dedicated to who cannot spend the holiday with a family and its staff personally prepared gifts with much love.

Supporting Children with Down Syndrome

by Alpha Bank Albania, NBG Bank Albania, Raiffeisen Bank, Union Bank

Alpha Bank Albania supported the renovation of the new room for the therapies of the children of the Down Syndrome Albania Foundation, which is the only foundation offering support free of charge to families with children with Down syndrome.

For the third year in a row, **NBG Bank Albania** supports the activities of Down Syndrome Albania, being one of its sponsors.

Raiffeisen Bank supported the fundraising events during the World Down Syndrome Day and Buddy Walk, which occur in October in observance of Down Syndrome Awareness Month.

Tirana Bank supported the Performance and Development Centre of Down Syndrome Foundation as well as the organization of the 3rd anniversary of the “Centre for Achievement and Development of the Down Syndrome Albania Foundation”.

Union Bank supported for the second consecutive year the Down Syndrome Albania Foundation, as well as became part of the campaign which enabled the provision of therapeutic services for children with Down syndrome. Also, Union Bank, for the end of the year event, chose to congratulate clients and collaborators with postcards designed by these children.

Contribution to SOS Children’s Village, a long-term cooperation

by Credins Bank, International Commercial Bank and Tirana Bank

Banks continue their commitment to the “adoption” of some SOS village children. Sponsoring the livelihoods of these children provides a long-lasting on-going support for individualized care and promotion for development, education, health care, social, sports and entertainment activities for these children.



GOAL #11 Sustainable Cities and Communities

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.

LEADING BY EXAMPLE

Alpha Bank Albania supported the construction of a life-guard tower at the city of Velipoja which is one of the coastal cities with the highest number of accidents during summer. The new tower will not only serve during summer but will be used for the national trainings of the new lifeguards as well.

Banka Kombëtare Tregtare supported:

- ◆ The organization of the “Festival of Folk Song Interpreters for Children” in support of the preservation of cultural heritage values in Albanian children, organized by Association of Alban’s City, thus continuing the cooperation for several years.
- ◆ Polis University to organize “Affordable housing for all” conference and show support in the topic of housing issues to have a good impact on the institutions which offer this kind of services.



Societe Generale Albania contributed to create a secure path to the Cyclope's Eye by setting direction tables along the way.

CORPORATE SOCIAL RESPONSIBILITY

American Bank of Investments supported:

- ◆ Two activities organized during the Summer Day: the inauguration of the New Bazaar and the traditional feast organized in Elbasan.
- ◆ On June 10, the bank supported the organization of the "International Carnival Festival" in Korça.
- ◆ The Song Marathon, which is the most successful production of TV Klan that was organized during the summer season in the main cities of the country. This spectacle coincided with the 12th year of UNESCO's entry into the city, thanks to the support of the American Investment Bank.
- ◆ The 8th edition of the Symposium "Park Sculpture 2017" was held in Korça from 15-22 July.
- ◆ The Beer Feast in Korça with the participation of over 100,000 visitors.
- ◆ The ornamental lighting of the Livadhja centre.
- ◆ American Day, which brought to the spotlight the early relationship of this city with the United States of America. An exhibition of letters and photos preserved by Korça families, traditional American dishes, music and children's games at Korça Old Bazaar all together enriched the weekend of Korça citizens and visitors.

Credins Bank supported:

- ◆ 1900s Italian art masterpiece exhibition, "Novecento", at the National Art Gallery, by enabling the arrival of the collection from the Modern Art Gallery of Rome. Furthermore, the Bank collaborated with VIZart Cultural Association to publish catalogues for the "2nd Tirana International Watercolor Biennale 2017" cultural activity.
- ◆ Children's Cultural Centre, Puppet Theater for the production of "My Albania" clip, "Come to the Theater" Association to put on stage "Shirli Valentina" show and the Biennial Activity 2017, organized by the Ministry of Culture.
- ◆ Albanian Aeronautical Federation in the "Paragliding 2017" sporting activity and the Albanian Snooker Federation in the Snooker European Championship 2017 organization.





- ◆ The cost of air-conditioning equipment for Shkodra Regional Hospital, as well as the Health Centre No. 1 in Tirana, covering the cost of establishing bicycle stands near the Iranian Health Centre.
- ◆ The creation and installation of a modern public art sculpture by Butrint Morina in the centre of the city of Lezha. This artwork was part of the national competition for art in public spaces organized and financed by Credins Bank.

Intesa Sanpaolo Bank Albania was one of the supporters of TEDx Tirana, a local event that brought to Albania in the well-known international format of TED Talks from IDEO Centre and a group of energetic volunteers that provide detailed attention to every aspect of it.



NBG Bank Albania supported the program run by the environmental group of the Omiros School to raise awareness on the use of fabric shopping bags instead of plastic ones in the Bazaar area in Korça.

Raiffeisen Bank supported:

- ◆ South outdoor Festival in Pilur. The main goal of the festival was the presentation of Albanian and foreign tourists with such a wealthy tourist area as Piluri.
- ◆ Cloud Festival, to promote an anniversary of the "Reja" installation in Tirana with artists from all over the world, aims to promote the cultural life in Tirana by enriching it with daily activities.



GOAL #12 Responsible Consumption and 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

Banka Ndërkombëtare Tregtare (ICB) based on the collaboration with green recycling, ICB in the first quarter of 2018 received the annual report of 2017 showing positive impact on the environment as follows: by recycling 616 kg of waste paper and cardboards, ICB avoided CO2 emission for about 0.8 ton. This is equivalent to:

- ◆ 11.4 trees saved
- ◆ 22.5 cubic meters of water
- ◆ 2525.6 kilowatt of energy saved
- ◆ 5.5 barrels of oil
- ◆ 16.8 tons of air pollutants avoided
- ◆ 2.0 cubic meters of saved landfill space

ECO Tirana Competition “YOU CAN!” **Intesa Sanpaolo Bank Albania** supported the School Competition with the theme “Differential Collection of Waste and its Sustainable paths”, a competition promoted by the Municipality of Tirana and Eco Tirana with students from different high schools of the capital. The bank awarded the project which was rated as first for authenticity and functionality.

ProCredit Bank implements the concept of the Environmental Administration System in Albania. As a result of the internal measures, during 2017, ProCredit Bank Albania decreased in absolute consumption terms, compared to the previous year:

- ◆ Electricity consumption by 21% (approximately 393,786 kWh/yearly)
- ◆ Paper consumption by 17% (approximately 1129.84 kg/yearly)
- ◆ Water consumption by 21% (approximately 655 m3/yearly)
- ◆ Fuel for transport consumption by 20% (approximately -7,349 litres/yearly)

GOAL #13 Climate Action

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

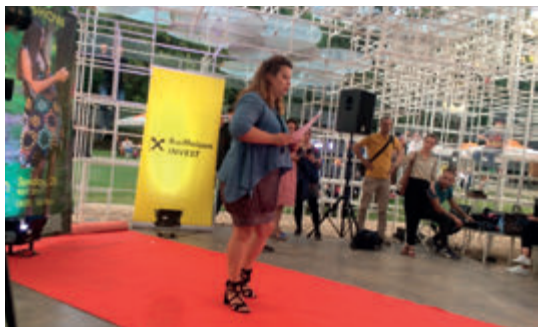
LEADING BY EXAMPLE

Banka Kombëtare Tregtare financially supported:

- ◆ Green Line Albania with the production of outfits for their volunteering program to clean Albanian coastline from different types of trashes that may have polluted the environment.
- ◆ Hydro Power Plant (HPP) through its loan products. The new Hydro Power Plants, which are investments of private investors, Albanian and foreign ones, for the production of renewable energy with a commonly concession period of 35 year (depending on the concession contract).

Credins Bank:

- ◆ Supported the “Orbital Forest” project, an initiative of Tirana Municipality. The Bank helped planting 110 trees in the Dry Lake area, raising the community’s environmental awareness, promoting and enhancing Tirana green areas. The CEO of the bank, Mr. Maltin Korkuti participated in planting of these trees together with staff members. The bank supported Shkodra Municipality, as well, in financing the city’s decoration for the end of the year celebrations.



2017 *Take urgent action to combat climate change and its impacts -The banking system contribution during the year*

- ◆ On June 5th, on the occasion of World Environment Day, Credins Bank activated a communication campaign through all ATM and TV sets displayed in the branches to raise awareness for the protection of the wild life.

Intesa Sanpaolo Bank Albania:

- ◆ A contribution for the New Bazar Square in collaboration with Tirana Municipality!
Intesa Sanpaolo Bank Albania contributed in the one of the most significant areas of the capital, by donating 7 trees of 100-year-old olives to Avni Rustemi square at the new Bazar.
- ◆ Earth hour, a solidarity action for climate change! On 25th of March 2017, for 60 minutes, all the lights of the Intesa Sanpaolo Bank premises were turned off in support of the Global Campaign of the EARTH HOUR. A symbol of our commitment for the planet! Additionally, a post card with the theme “60+: Turn off your lights and Light up your ideas!” was also delivered to all colleagues inviting them to join this event as a solidarity action for climate change!
- ◆ The World Environment Day (WED) is the most important day to encourage raising awareness and environmental protection activities around the world. Intesa Sanpaolo Bank Albania, as every year, promotes this special day! The target audiences were all employees and all customers using the Bank’s ATM network. The 2017 theme of this activity was “I AM WITH NATURE!”.

ProCredit Bank Albania affects the environment mainly in terms of consumption of energy, water, paper and other materials, transportation and equipment and building conditions. In terms of its activities, the bank also indirectly affects the environment through the services it provides to its clients (including banking services and financing) and through the services and products it consumes from external suppliers. The bank has elaborated and implemented an Environmental Policy. ProCredit Bank Albania aims to promote economic development that is environmentally sustainable. The aim is improving the bank’s external environmental performance through the design and provision of special credit services (Eco loans) to both business and private clients for investments in energy efficiency (EE), renewable energies (RE) and environmentally friendly investments. By making eco investments, the clients will reduce utility bills, increase the comfort of their homes and improve living conditions. In addition, it will actively contribute to a cleaner environment.

CORPORATE SOCIAL RESPONSIBILITY

Living eco-friendly is the message of the ECO fashion SHOW supported by Raiffesien Bank. Promoting values and preserving the environment and nature, are the main goals of this event.



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

Alpha Bank Albania for the “2017 Alpha Bank Volunteer Day” choose to support the cultural heritage of the Country and on 28th of May 68 volunteers of the Bank participated on the cleaning of Bashtova Castle from the dense bad vegetation, which made impossible to visitors to explore the walls of the castle. On 4th of June, 20 volunteers of the south branches helped a specialized team to clean the walls of the Castle of Libohova from the bad grass which was risking the falling off of the walls. The Castle of Libohova was built on the 18th century.

American Bank of Investments employees supported the initiative of the Municipality of Tirana for cleaning the environment in Farka Commune.

Intesa SanPaolo Bank Albania promoted the 22nd of May, International day for Biological diversity! Also, it delivered an awareness message to employees for protection of the biodiversity under the UN 2017 theme: “Biodiversity and Sustainable tourism”; “Protecting biodiversity is in our self-interest! Biological resources are the pillars on which we build civilizations”.

Procredit Bank employees undertook a clean-up campaign in Gjiri i Lalzit tourist area, at the beginning of June 2017.

Veneto Banka joins the initiative for the use of bicycles by the Municipality of Tirana, enabling a bicycle platform near its branch at Twin Towers, Blv. Dëshmorët e Kombit, Tirana. For a more ecological Tirana!

GOAL #16 Peace, Justice and Strong Institutions

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

Banka Kombëtare Tregtare sponsored:

The organization of the 4th Conference “Auditor’s challenges in an economic environment in permanent change” on the occasion of the 20th anniversary of the Albanian Institute of Statutory Auditors.

The conference was organized by MODAV, in cooperation with the State Supreme Audit Institution and Faculty of Economics, University of Tirana, with the topic: “Audit for Sustainability and Development”. The conference brought together key representatives of the Albanian and Turkish audit field, with the aim of identifying and disseminating best practices, as well as initiating a cooperation opportunity between the two countries.



Intesa Sanapolo Bank Albania supported:

- ◆ The International Day of PEACE! 2017 theme for this day was “Together for Peace: Respect, Security and Dignity for All”. The International Peace Day was established in 1981 by the United Nations General Assembly. The purpose of this day is to unite people and to remind them that humanity is common, in support of objective no. 16, Peace, Justice and Strong Institutions.
- ◆ The Office of Commissioner for Information Rights and Protection of Personal Data in the event was dedicated to the International Day of the Safe Internet, on February 10th, 2017. The activity held gave a full picture of the situation in Albania especially with few important surveys made among youths triggering the urgent need of spreading simultaneously with all educative institutions the information regarding the safety of their personal data in social media and internet. Raising awareness among the great risks involved in cases of misuse of the personal information provided, as a cornerstone for providing safety among the community.

GOAL #17 Partnership for the Goals

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

American Investment Bank supported the General Assembly of the American Chamber of Commerce in Tirana. The bank was the platinum sponsor of this activity, reiterating the ongoing support that this institution provides for American investments in the country, being itself the largest American investor in Albania.

In addition, for the second consecutive year, the bank was the main partner of the American Chamber of Commerce in Tirana in organizing a festive ceremony on the occasion of the Independence Day of the United States.

Banka Kombëtare Tregtare supported:

- ◆ Albania Roundtable in the Euromoney Central & Eastern European Forum: The bank sponsored and organized for the second consecutive year, the Albanian Roundtable "Albania's Progress Toward Becoming the Fastest Growing Economy in the Balkans for 2017", with the participation of Minister of Finance, Mr. Arben Ahmetaj, First Deputy Governor of Bank of Albania, Ms. Elisabeta Gjoni, President of Black Sea Trade & Development

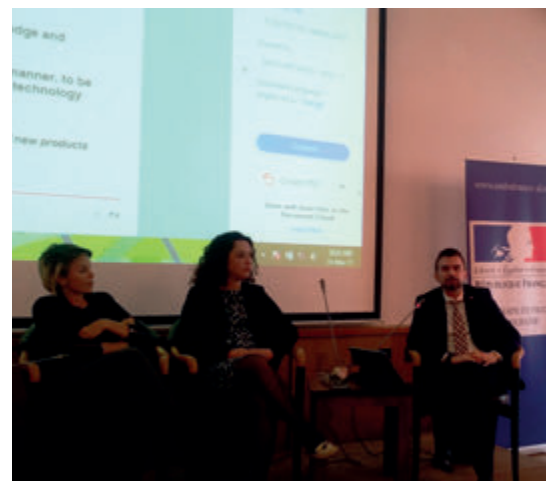


Bank, Mr. Ihsan Ugur Delikanli and BKT CEO and Board Member, Mr. Seyhan Pencabligil. The Forum was an excellent opportunity for the investors and policy makers, from both inside and outside the region, to gather and share insights, as well as to discuss the outlook for the CEE economies in the years ahead.

- ◆ Albania - Turkey Agricultural Business Forum: In the framework of the one-day visit in Albania, Minister of Food, Agriculture and Livestock H.E. Faruk ÇELİK participated in Albania - Turkey Agricultural Business Forum. The Turkey-Albania Agricultural Business Forum was attended by various entrepreneurs of the sector from both countries.
- ◆ Albania – Turkey Chamber of Commerce and Industry (ATTSO) in view of increasing cooperation and support between the two countries and assistance to foreign investors, has sponsored the production of an informative brochure for the orientation of foreign investors in Albania

Credins Bank supported:

- ◆ Promotion of Agribusiness Development conference organized by the British Chamber of Commerce and Industry in Albania. The conference helped the wider education of Agribusiness potential field in Albania and also promoted “Doing Business” investment and entrepreneurship in this field.
- ◆ “Green Ideas” National Competition of Partners Albania, which promotes entrepreneurship, social business, domestic production and employment. The Bank awarded the prize to “Aroma Therapy” project, a new venture that encourages domestic production through essential oils’ processing.
- ◆ Several institutions, such as: The Social Insurance Institute, by providing facilities for pension services and solidarity, through a free of charge package of services and commodities, in the framework of this category’s support and care. Moreover, the bank offered no-commission accounts and credits to students receiving scholarships from municipalities.
- ◆ Technology, digitalization and automated accessible processes to all citizens. The bank collaborated with the National Information Services Agency, to implement the e-Albania platform, by facilitating e-Albania payment integration process across public institution platforms, including: General Directorate of Road Transport Services (DPSHTRR), State and Municipal Police, Electricity Distribution Operator (OSHEE), etc.
- ◆ Domestic and international events and activities, on the





occasion of our national celebrations of 28 and 29 November, through such institutions, as: the Embassy of the Republic of Albania in Skopje, Macedonia, “Alphabet Congress” Culture and Art Development Association in Bitola, Macedonia and “Iliria” Artistic Cultural Association.

Intesa Sanpaolo Bank Albania:

- ◆ 26 April – The Day of the Lady of Good Council where all the Italian students in Albania and main political and economic figures gathered to celebrate the creation of opportunities for new synergies and promotion of cultural exchange and the benefits of the European level of education offered in their institution, which gives the opportunity to all their Albanian students to further continue their studies in Italy and be prepared for the international job market.
- ◆ 2nd June, the day of the Italian Republic! The bank supported the Italian Embassy in organizing the event of 2 June, the Day of the Italian Republic, held at the Ambassador’s residence. This was also a good opportunity for creating new synergies in the economic development field, as the event had a significant participation of successful businesses in the country.
- ◆ 27th of September, World Tourism Day! A unique opportunity to raise awareness on the contribution of sustainable tourism to development among public and private sector decision-makers and all stakeholders. In this day Intesa Sanpaolo Bank Albania increased awareness of all employees through a dedicated postcard with the theme:
 - Are you a responsible traveller?
 - This World Tourism Day, whenever you travel, wherever you travel, remember to:
 - RESPECT NATURE, RESPECT CULTURE, AND RESPECT YOUR HOST.
 - TRAVEL, ENJOY AND RESPECT!
- ◆ Gave its contribution for the End of Year Event as a member of Confindustria Albania, where Italian and Albanian businesses gathered in the presence of important political and economic representatives creating synergies and fostering their relationships toward a more prosperous economy.
- ◆ The Bank continuously increased awareness for SDGs promoting them during the 2017. Starting from November 2015, being the first Bank in the Albanian Banking system that promoted the Millennium Goals with a clear mind-set toward the future, the Bank issued several calls for actions (promoting UN calendar) for employees and customers on specific days with the slogan: “It’s time to

change the world! Tell everyone!” Intesa Sanpaolo Bank Albania joined Intesa Sanpaolo Group efforts to provide qualitative banking and financial services to its customers and activates ways to promote development in all the areas in which the bank operates. The Bank believes that socially and environmentally correct choices are also winning economic choices. Taking responsibility for prudent savings management, the Bank remains committed to expand access to credit and financial instruments to everyone and support sustainable development of the entrepreneurial system. Bank’s decisions have a significant direct and indirect impact on the natural environment and on the community. In providing its best services to all parties the bank is guided by the Code of Ethics, which is a governance tool, and part of the wider vision of the bank’s social and environmental responsibility and attributes primary importance to the relations with stakeholders.



AAB dealt with important regulatory issues, which affect banking sector activity.

The guideline on Private Bailiff Tariffs - following the changes made on 2016 to the Civil Procedure Code, where, among others, was presented the concept of bailiff’s success fee, the Minister of Justice and the Minister of Finance issued the joint guideline no. 385/7, dated 28/6/2017 “On the establishment of tariffs for services provided by private bailiffs”. AAB through its executive bodies has strongly opposed the guideline and mainly the high tariffs set on it, specifically the fixed one, which at the end will be charged to the debtor. The concerns of banking sector were presented during 2017 to the main relevant national and international institutions, such as: Prime Minister, Ministry of Justice, Ministry of Finance, World Bank and International Monetary Fund.

On fiscal issues related to banks – During 2017, the AAB Secretariat and AAB technical committees have thoroughly discussed on the necessity for changes to the fiscal legal framework aiming to have better and more detailed regulatory acts, aligning them with best practices of EU and region countries. AAB contracted with PricewaterhouseCoopers Albania (PwC), as advisor to the final preparation of the proposed changes to the income tax law, mainly concerning tax treatment of collaterals and their repossession. Respective proposals were presented to the Ministry of Finance. Regarding the issue, AAB representatives organized several meetings with respective representatives of the authorities.



2017

RTNERËT SHQIPËRI
INDRYSHIM DHE ZHVILLIM

Thirrje për aplikim



Mëkëmbetur nga:



CORPORATE SOCIAL RESPONSIBILITY

Banka Kombëtare Tregtare considers employees as a partner of its success. The environment and work atmosphere are seen as one of the key factors in the success of an organization. Supporting this idea Banka Kombëtare Tregtare financed a tourist trip for the employees of the National Housing Authority.

Days of Albanian Studies

Supported by First Investment Bank Albania

Each year the European University of Tirana organizes throughout April different conferences related to Albanian Studies called “Days of Albanian Studies”, which is the largest annual project of UET and in 2017 it marked its fourth edition. This event brings together domestic and foreign researchers, PhDs and high-level personalities, who gather for roundtable discussions, and hold debates within the framework of “2015-2020 research strategy of UET”. This year’s theme was: “Reforms in re-engineering for a new model of Economic Growth and Social Development”. In this framework FIBank Albania was represented by its CEO Mr. Bozhidar Todorov as a guest of honor. Mr. Todorov spoke on post-2008 crisis related issues in the banking sector. In addition, he described the impact of the crisis in Albania and the measures taken to prevent this situation from affecting the domestic market. This educational initiative with UET will continue through year 2020.

Societe Generale Albania supported:

- ◆ 3rd Francophone Economic Forum. This forum it's one of the main events of the Printemps de la Francophonie.
- ◆ ZA Festival organized on August 26th, in Theth. A totally different artistic event from what has been seen so far.
- ◆ The World Premiere of “Trait D'union & Creation 2017” in Albania, in cooperation with French Embassy.

Scanderbeg Year, production of the 2018 Agenda, project “Scanderbeg Year”

The Ministry of Diaspora, considering that 2018 is the “Skanderbeg Year”, was included in the major government project by producing posters, agenda and calendars with our national symbols. To support this important project, **Tirana Bank** sponsored the production of 1,350 agendas!

ART, SPORT & CULTURE

Alpha Bank Albania supported:

- ◆ The 5th edition of the Guitar Festival in Tirana organized by the Guitar Foundation Albania
- ◆ Mikis Theodorakis event. A concert that took place to honour the Greek composer Mikis Theodorakis.
- ◆ The reconstruction of the “Seferis Building” historic house in Korça. This building belonged to the Nobelist Jorgos Seferis, which has served for two years as a Consul in the city of Korça and during that period he had strengthened the Albanian-Greek relationship.



American Bank of Investments supported:

- ◆ The women’s basketball team “Flamurtari” in Vlora, which was declared the winner of the national women’s basketball championship in May.
- ◆ The sports teams of the Sports Club “Studenti”
- ◆ In collaboration with the Municipality of Tirana and the Student Club Sports has initiated the organization of sports classes in the social centre of Tirana.
- ◆ The “Animal Farm” play at the National Experimental Theater.
- ◆ Tirana Cultural Centre (“Metropolitan Theater”). – The comedy “39 Steps” premiered in Albania and the Balkans in this theatre.
- ◆ All sports teams of “Studenti” Sports Club.
- ◆ The “Motofest 2017”, June 23 & 24th.
- ◆ The Biennial Activity “Mediterranea 18”, organized by the Ministry of Culture for the first time in our country, during May 4-9th.
- ◆ Italian art masterpieces of the 1900s at the National Gallery of Arts.
- ◆ The Etno Vibe Museum organized by the Ti Institute and the Ministry of Culture, within the National Cultural Heritage Days.
- ◆ The George Orwell’s “Animal Farm” world masterpiece at the National Experimental Theater. After a month of performances in Tirana, the troupe of artists continued with a tour even in the main cities of the country.
- ◆ Jericho music group that this year marks the 20th anniversary of its founding held its concert on 26th December 2017 at the Pyramid, organized by TULLA Cultural Centre with the tour of the new album “Oborri”.
The comedy “What Will I Be When I Grow?” held at the National Theater premises.
“Rojat e Taxhit” collaboration between BASH Art Association and “Kujtim Spahivogli” Experimental Theater.

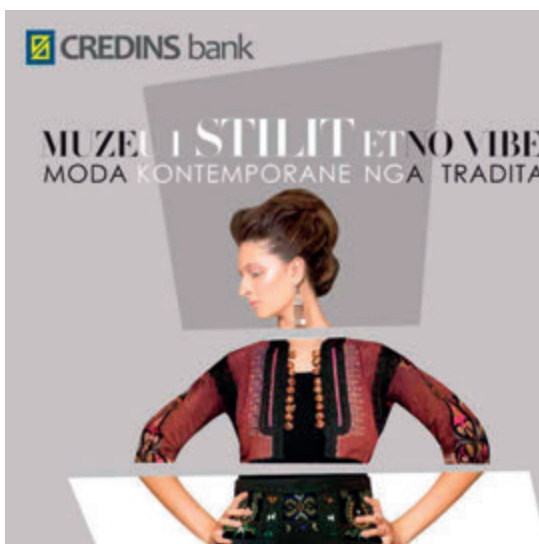




Banka Kombëtare Tregtare supported the Embassy of the Republic of Albania in Ankara: for the organization of the event in occasion of the Albanian National Independence Day, 28th of November.

Credins Bank sponsored:

- ◆ The TI Institute and the Historical Museum, regarding “Etno Vibe Style Museum” event It is the first activity in its kind that promotes Contemporary Fashion by Tradition, on the occasion of the Albanian Cultural Heritage Day on 29th September, 2017. The Bank promoted such initiative that contributes to the integration of Albanian new generation into the Albanian ethnography and identity, and also in its modern dimensions.
- ◆ The Albanian Basketball Federation. The Bank’s support continues with the participation in the World Man Basketball Championship 2019. Another institution assisted by Credins Bank is Tirana Multi-Sport Club, funding cost coverage of its reconstruction.
- ◆ The University of Arts, by sponsoring the activity dedicated to the 100th anniversary of the birth of the Albanian great composer, Prenk Jakova. The Opera and Ballet Theater announced 2017 the year of Prenk Jakova composer, as it coincided with the 100th anniversary of his birth. The Bank has always been partner and associate in almost all initiatives that promote Albanian art.



NGB Bank Albania

- ◆ Become the General Sponsor of the theatre play titled “The Lady with Camelia”, based on the famous novel of Alexander Dumas.
- ◆ Supported a contemporary ballet production by Eltion Merja and Rovena Dilo, entitled Upside Down.
- ◆ Sponsored the Mikis Teodorakis orchestra concert.

Tirana Bank:

- ◆ Sponsored the Summer Day organized by the Convivium Slow Food Përmet and Municipality of Përmet in this city.
- ◆ The Regional Educational Directorate of Lezha organized with the support of the Tirana Bank, the 7th March celebration in the premises of the City Culture Palace, where teachers and students from all over Lezha district were present.
- ◆ Was the general sponsor of the National Day of Greece celebration organized by the Greek Embassy in Tirana.
- ◆ Celebrated the day of the lake and the opening of the touristic season in Pogradec.
- ◆ For the second consecutive year, Supported the Bad-



2017 *Strengthen the means of implementation and revitalize the global partnership for sustainable development*

- ◆ minton Federation organized in June in the city of Korça.
- ◆ Was the main sponsor of the “Marathon of the Song” concert, organized in downtown Shkodra on August 17th in cooperation with the City Hall.
- ◆ Sponsored the Autocephalous Orthodox Church of Albania in organizing a two-day cultural event, on 17 and 18th November 2017 in Tirana, to honor the famous Greek composer Mikis Theodorakis.

Veneto Banka was present in the event organized by the Italian Embassy on the occasion of the 71st anniversary of the Fest of the Republic of Italy.

Union Bank is the official sponsor of the national football team, supporting it in all the challenges and competitions involved. Through this cooperation with the Albanian Football Association, Union Bank supports not only the national team but encourages the development of football and sports as a whole in our country.

Also, for a healthy and wealthy life with physical activities Union Bank supported the participation of its staff teams in the amateur volleyball and soccer capitals.



AWARDS

Banka Kombëtare Tregtare

During 2017, Banka Kombëtare Tregtare was awarded as the Best Bank in Albania by the most prestigious financial assessors:

AAA (Alb) on the Long Term National Scale – JCR Eurasia Rating

In June 2017, Banka Kombëtare Tregtare has been evaluated on the Long Term National Scale as AAA (Alb) for the ninth time in a row by JCR Euroasia Rating reaffirming its high-level investment category along with a 'Stable' outlook. Ratings on the Long Term International Foreign and Local Currency Scales have been affirmed at the investment grade level of 'BBB-', one level above the country ceiling level, along with a 'Stable' outlook.

The Best Bank in Albania – Emea Finance & Euromoney

In June 2017, Banka Kombëtare Tregtare was once again awarded as "The Best Local Bank in Albania for 2016" from the prestigious British Financial Magazine EMEA Finance for the seventh time. In July 2017, Banka Kombëtare Tregtare continues to be a leader in the Albanian banking market by being awarded as the "Best Bank in Albania" from EUROMONEY for the sixth consecutive year.

The bank of the year in Albania for 2017 – The Banker

In November 2017, Banka Kombëtare Tregtare has been chosen as the "Bank of the Year in Albania" for the eighth time, showing once again our success in winning this award from The Banker magazine's "Bank of the Year Awards 2017", a publication of Financial Times. This is the eighth time that BKT is awarded with this prestigious award in the area of financial services. The ceremony was held in London on November 29th 2017.



Credins Bank was awarded with a particular price as a donor that pays attention to children's life and education contributing through sustainable support and specifically by covering the expenses of three SOS village children, encouraging further strengthening of "SOS Albanian Children Villages", providing more opportunities to children and investing in a happy home in Albania.

International Commercial Bank (ICB)

On the donator's day organized by SOS village, the bank received an Award for being a regular SOS Donator and for the contribution given during the period of 7 years.

