



CSR 2018

BANKS FOR SOCIETY



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



YEARS CSR REPORT

BANKS FOR SOCIETY



FOREWARD



Dear Reader,

The Albanian Association of Banks represents another publication, for the fifth consecutive year, as an embraced novelty in our market. Unlike many other publications on products, services, investments, profits, etc., this publication is quite specific. Incentivized by the contribution of banks to society in the framework of corporate social responsibility policies, this publication is expanded to the Sustainable Development Goals. Banks have unanimously supported these goals and each of these goals is further involving over the years.

Let us just mention that we have been highly focused in supporting these goals during 2018, i.e.:

- Goal # 2, approximately EUR 30 million granted in agribusiness loans;
- Goal #3, banks have spent EUR 1.25 million to ensure the health of their employees;
- Goal #5: 68% of banking industry employees are women, holding 56% of the leading positions in this industry;
- Goal #7, EUR 62 million spent for energy efficiency and renewable energy projects;
- Approximately EUR 400 million loans to SMEs under Goal #8;
- EUR 5.5 million spent for e-banking and mobile banking, aligned with Goal #9; and
- EUR 1.4 million funding for fish farming businesses under Goal #14.

Additionally, we highlight the participation with about EUR 1.5 million for sponsorships, donations, assistance and contributions in the interest of the community, society, special health, education, culture, art, innovation promotion, etc. sectors.

This overview best demonstrates that banks do not just represent business entities, but they are also members of our society, living, feeling and contributing to the progress of society.

All of these, and much more, are elaborated in detail in this publication, which is improving year by year. We are aware that there is still a long way ahead on the methodology of the best measuring of the contribution and output for each goal. Yet, we are on a good track. I am pretty sure that the best is yet to come.

I am quite convinced that you will find yourself somewhere in this publication. Enjoy the reading!

Sincerely,

Silvio Pedrazzi

A handwritten signature in black ink, appearing to read 'Silvio Pedrazzi'. The signature is fluid and cursive, written over a light background.

Chairman
Albanian Association of Banks

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GOAL #1 No Poverty

Approximately
30 000 euro

contribution in support for the institutions to achieve their goal

OPPORTUNITIES FOR SHARED VALUE

Innovate to develop new financial products, credit scoring methodologies, operating models and distribution channels (including mobile banking) to anticipate financial inclusion, including banking for the 2.5 billion adults currently without a bank account and microinsurance to increase social protection.

Ensure that all men and women, particularly 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

Alpha Bank Albania collaborated with “A Different Weekend” Foundation and, by virtue of institutional involvement and the contribution of many of its employees, donated a new living environment for a more dignified living for Buçi family in Paskuqan.

Alpha Bank Albania, during the end-of-year celebration activities, distributed aid packages for people in need:

- Supported the Albanian “Red Cross”, Tirana Branch, in the organization of a lunch at the Red Cross Social Centre premises for 100 orphan children living in the community and the distribution of food packages to the families of these children.





- Supported the Agency for the Delivery of Integrated Services (ADISA), Gjirokastra Regional Office, in the organization of a festive activity for children receiving financial aid and the children of Agency's staff.

American Bank of Investments and **Intesa Sanpaolo Bank** Albania supported the Tirana Police Directorate in the activities organised for 2018 end-of-year holidays, with special focus on the families and children of the police officers killed on duty.



On October 18, on the occasion of the International Day Against Poverty, **FIBank** engaged in a humanitarian activity with Tirana Social Centre, which aimed at helping families in need, lone elderly and children who are marginalised because of their social economic hardship, unemployment, violence, neglect or discrimination, lacking the necessary care or services. FIBank employees, in cooperation with well-known Albanian showbiz personalities and Red Cross volunteers, provided them with the necessary services.



Raiffeisen Bank supported "Different Weekend" Foundation in a project which consisted in distributing wood stoves to families in need in some areas of Albania. 10 stoves were distributed to families in need in Durrës, 20 stoves in Pogradec, 30 in Tirana, 6 in Fushë-Kruja and 15 in Shkodra. This activity coincided with the end-of-year holidays, creating a little festive atmosphere for these families.

Tirana Bank stayed close to orphan children living in the community. In cooperation with the Albanian Red Cross, it supported the International Day of Orphan Children and the 1st of June, the international day of all children.



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

GOAL #2 Zero Hunger

Agricultural Loans

29 576 275 euro

Approximately

8 000 euro

contributions to support institutions to achieve their goal

OPPORTUNITIES FOR SHARED VALUE

Collaboration with the Government and financial institutions to increase financing for sustainable agriculture.

Collaboration with other companies, the Government and civil society organisations to identify new sustainable and inclusive opportunities for businesses (for instance seed financing and micro-nutrition innovation).

Ensure access by all people, especially the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year around.



LEADING BY EXAMPLE

Intesa Sanpaolo Bank Albania and **ProCredit Bank** entered into a Cooperation Agreement with the Ministry of Agriculture and Rural Development. They agreed to cooperate in the framework of EU-funded projects and other projects funded by the Albanian Government and the National Agriculture Support Schemes. Banks provide special financing that covers investments in Agri-tourism facilities, investments in equipment that promote the production of Bio products, the opening and reconstruction of restaurants serving as Agri-tourism spots, and the financing of temporary needs with liquidity and working capital.





Intesa Sanpaolo Bank Albania, after a long experience in financing and supporting the Agri -business sector, came up with a new project for financing Agri -tourism in Albania through 4 new products: 3 investment loans and 1 bank advance.

CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania participated in the following activities: "Giving circle", organised on December 6, 2018 by Partners Albania, where individual businesses gathered to support 3 social causes aiming to improve the life of people in need. Three organisations, three civic initiatives, to support children!

Alpha Bank Albania supported the project "Adopt a therapy" by Down Syndrome Albania.

American Bank of Investments

- On Christmas Day, the Bank joined Ecovolis movement's initiative to give a little more to people in need. Hundreds of people in hardship and poverty gathered at Mother Teresa Square, where the bank's staff gave its voluntary contribution.
- Already turned into a tradition, the Bank celebrated Thanksgiving, in tandem with people in need at the Social Centre no. 6 and at the Red Cross premises, in the social canteen of Tirana.



ProCredit Bank bought 1000 holiday cards, painted by SOS Children's Villages Albania. They were distributed to other institutions, clients and partners, thereby sharing the initiative and inviting other people to think about and support this category of people.

As part of the "World Hunger Day", **Tirana Bank**, in cooperation with SPAR Albania and with the support of the Albanian Red Cross, prepared 100 baskets of basic food for families in need in Tirana. Food distribution was carried out at the premises of Red Cross - Tirana branch.



During April, the staff of **Union Bank** in Durrës mobilized to collect aid in food and clothing for families in need. Bank employees distributed the voluntarily collected donations to poor family's homes in coordination with "Different Weekend" Foundation.

GOAL #3 Good Health and Well-Being

Banks provide health insurance schemes to their employees

1 250 000 euro

54 000 euro

Support to various institutions to achieve their goal

OPPORTUNITIES FOR SHARED VALUE

Provide and/or raise capital for investment in health-care institutions.

Consider providing policies which use mobile money services to efficiently transfer funds to cover the ancillary costs associated with accessing Government-provided health care.

Collaborate with mobile phone providers and community organizations to support health promotion activities, thereby reducing loan payment defaults and insurance claims arising from ill health.

Support healthy employees, families, communities and nations by ensuring healthy and safe work.



LEADING BY EXAMPLE

Alpha Bank Albania

- On the Volunteer Day, it supported “You are a sunflower” Foundation, where, on May 18, 419 bank employees engaged by wearing the emblem of this initiative throughout the entire working day.
- On May 20, nearby the Artificial Lake of Tirana, an event with children of the bank staff was organized as a message of solidarity for their peers with various blood diseases.
- Supported the Ministry of Health and Social Protection, “Ihsan Çabej” Hospital Directorate in Lushnje, in



the purchase of a coagulator (laboratory device), for conducting examinations for hospital patients.

American Bank of Investments

- Supported the campaign “Together against breast cancer” organised by YWCA in Albania on March 20, 2018, at the premises of the National Museum, where various activities took place on the tenth anniversary of this organisation. The Bank supported an activity taking place in the city of Korça, at the square in front of the Cathedral, under the motto: “Battle against breast cancer continues ...”
- Supported health-care centres in the city of Durrës, where, together with the medical staff and 18 nursing students of the University of Durrës, were available throughout the summer season to assist with first aid and advices for the residents of the city of Durrës. Approximately 26 health centres were operational during the summer season, providing 24-hour service.

Banka Kombëtare Tregtare

- Stayed close to citizens who choose to be treated at the University Dental Clinic in Tirana, by improving the working conditions of the staff through the donation of computers for their working environment to enhance the quality of services provided to patients of this clinic.
- Supported the restoration of the Public Health Directorate in Gjirokastra, donating

assets for the proper furnishing of the institution’s premises.

- Supported the first international Karate competition organized in Albania, where teams from Albania, Kosovo, Montenegro and Macedonia gathered at “Feti Borova” Hall and competed in kata (demonstrations) and kumites (matches).

Intesa Sanpaolo Bank Albania

- On the World Cancer Day, February 4, the Bank the global movement under the motto: “We Can, I Can!” and delivered an awareness message to all its employees.
- Distributed greeting cards and awareness raising videos on May 31, on the occasion of the international NO TOBACCO day, under WHO motto: ‘Choose health, not tobacco!’

Raiffeisen Bank supported the health sector, with the project:

- Reconstruction of the cardiology pavilion at the University Medical Centre “Mother Teresa”, which was successfully completed in its second phase (the first phase was completed in 2017).
- Partial reconstruction of hospitals and health centres in various cities in Albania: Dibër, Fier, and Saranda.
- The health centres in Tepelena, Luftinj, Pogradec, Devoll, Mat, etc., were provided with the necessary equipment and underwent thorough reconstruction.

ProCredit Bank supported Tirana Municipality in enabling the revitalisation of 6 “lakesides” with greening. These are designated areas situated alongside the Tirana Artificial Lake Park and in service of citizens of every age group who visit this park.

Union Bank

- Supported Kukës City Hospital by financing the purchase of some paediatric hospital equipment and sitting benches for the shared facilities of the hospital complex.
- In December, its clients and associates were greeted with holiday cards made by the “Mother and Child” Hospital Foundation. The funds raised from the sale of these cards went to help young mothers and new-born infants in economic hardship.





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

CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania, American Bank of Investments, Banka Kombëtare Tregtare, FIBank Albania supported ½ Marathon of Tirana 2018, the biggest sporting event in Tirana, which gathered thousands of people from Tirana and other regions of Albania and many foreigners.

American Bank of Investments supported the first edition of the Mountain Run Marathon (trial run) in the mountains of Voskopoja, on October 21, a two-day event bringing together a mix of nature, running and tourism.



**SË BASHKU PËR JETËN
DHUORJMË GJAK!**

19 Dhjetor, tek Kullat Binjake



Fibank
First Investment Bank

Voluntary blood donation

This initiative aimed at motivating people to donate blood regularly and voluntarily through well-organised banks for blood donation.

Supported by: AlphaBank Albania, Banka Kombëtare Tregtare, FIBank Albania, Intesa Sanpaolo Bank Albania, International Commercial Bank (ICB), Raiffeisen Bank, Tirana Bank.

GOAL #4 Quality Education

Student loans

360 000 euro

144 000 euro

Support to various institutions to achieve their goal



OPPORTUNITIES FOR SHARED VALUE

Collaborate with development finance institutions and Governments to raise and/or invest in innovative financing (e.g. education bonds) 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.

Essential increase in the number of young people and adults with specific skills, including technical and vocational skills for employment, decent work and entrepreneurship.



LEADING BY EXAMPLE

Alpha Bank Albania supported the Faculty of Foreign Languages to develop the infrastructure and improve the teaching conditions in Building A, Building B and the Administration Offices of this Faculty. The Bank was awarded a Diploma of Acknowledgement by the Faculty of Foreign Languages for its "Outstanding contribution and support to the Faculty for the achievement of its academic and university goals".



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

American Bank of Investments supported the fund-raising gala dinner “Support the next success story”, an activity organised by R.I.T. Kosovo on May 15th, in Pristina, the only higher education institution in Kosovo that certifies studies with US degrees recognized worldwide. The bank awarded 3 scholarships to talented but struggling students.

Banka Kombëtare Tregtare continued to provide support to education institutions:

- Donated assets for the “Deaf Pupils Institute”, enabling better learning conditions for all pupils.
- Financially supported the annual painting competition at USR No.1, being the only sponsor, for several years, to support the most talented students of the University of Arts.
- Supported the end-of-year event in the city of Vlora attended by hundreds of high school graduates.
- Supported RED in Tirana District in organizing the annual sporting project for the Schools of Tirana Regional Education Directorate at the end of the school year.
- On June 1, the International Children’s Day, it joined the festivities of “Mustafa Kemal Ataturk” preschool pupils.
- In August, it supported Turkish Embassy in organizing a special trip to Edirne for 35 students and 5 teachers. These students had the opportunity to visit this special city in Turkey well-known for its many mosques, domes and minarets.
- Donated office furniture and equipment to Kamza Education Office.
- On October 29, supported Petro Nini Luarasi High School to stage a performance in memory of the famous Albanian poet and writer Migjeni, on the 80th anniversary of his death.
- Financially supported the purchase of electronic equipment to improve teaching at “Gjon Ndoci” Elementary School in Bushat.
- Supported “Luigj Gurakuqi” University in organizing a set of activities in five consecutive days, on the occasion its 25th opening anniversary.
- Organised, in cooperation with “Ismail Qemali” University in Vlora, several informative activities on Erasmus + ISM programme to encourage students to apply to these programmes.
- “Alexander Moisiu” University in Durrës (UAMD) organized the graduation ceremony of the students from the Integrated Studies with Practice Faculty (FASTIP). The ceremony took place in Durrës, at the new premises of UAMD





campus. The 11-year cooperation between Banka Kombëtare Tregtare and FASTIP sheds light, year after year, into the success of this unique education system in Albania. A special pleasure, donated by Banka Kombëtare Tregtare, to the 2018 graduating students and their parents, was the employment of the entire 3rd year group of 16 students for the period July - September 1st, long before their graduation!

Credins Bank

- Supported the publication of the Catalogue “Gimjani - Albanian Stamps”. On the eve of the 105th anniversary of the first Albanian stamp, author Muharem Gimjani introduces a catalogue of stamps issued by the Albanian Post during 1913 - 2017.
- In September, it chose to be with the children who start a new school year. Under the motto: “I know how to save,” the bank has designed a guide for parents and children in the 9-year cycle.
- Supported the youth team that represented Albania at the World Robot Olympiad in Mexico.
- Supported Tirana Business University in the initiatives: “Entrepreneurs of Tomorrow” and “Lawyers of Tomorrow”, a tradition of TBU which promotes new ideas, the spirit of competition and discerns business ideas that contribute to the development of the country.
- During International Savings Day it was with the pupils of the 9th grade from “Kushtrimi i Lirisë” and “Shkolla e Kuqe” schools. The Bank donated 1,500 notebooks, which included a financial guide for parents and children of the 9-year cycle, entitled “I know how to save”. Part of the commitment of senior executives at Credins Bank is the personal contribution to enhancing children’s financial literacy. Monika Milo, Deputy CEO of Credins Bank, welcomed a group of children from the second year of “World Academy of Tirana”, for a discussion about basic knowledge on banking, savings, loan, and the banking system.



As an equal opportunity employer, it constantly invests in staff training. On October 8, the 64 staff members of **Fibank Albania**, in collaboration with EPPS Albania, attended an intensive 6-day training which focused on the ability to negotiate in practice, interaction and discussions with the Fibank Albania sales and negotiation team. Negotiations can facilitate relationships and give a positive boost to sales and business. These are on-going trainings that serve Fibank to improve the quality of its employees and clients.

Intesa Sanpaolo Bank Albania

- Participated in an event organized by Tirana Metropolitan University, where it presented the special offer tailor-made for UMT Student Card holders. UMT students will benefit from the FREE Student Package for the first year if they choose to pay their studies with EDU Credit, which they can apply for at any of the 34 branches in Albania.
- The Bank provided financial and ICT support to the EES-TEC LC Tirana Project “EESTech Challenge Tirana” in the field of “Big Data Analysis”. The project, which started 6 months ago, was materialized through a Hackathon, a real-time competition held on March 15-17, 2018, with students from Tirana universities from Information Engineering and Computer Science disciplines. At the end of this collaboration, the bank hired 7 students.
- Supported Regional Innovation Camp, organised on February 9, in Gjirokastra, by Junior Achievement of Albania.
- The bank, on the occasion of the International Mother Language Day (February 21, 2018), shared an awareness message on the social media with its colleagues and followers.
- “Internal Audit in the banking sector in Albania” was the topic of the open lecture delivered at EUT by Ms. Ediola Bicaku, Head of Internal Audit Department, on March 16, in the framework of Money Week.
- Follow to the cooperation with EUT, senior executives of Intesa Sanpaolo Bank Albania participated in a meeting organized by this university in the framework of the 250+ project, aiming at evaluating the progress of the Professional Master and Master of Science programmes.
- The Bank supported, through promotional materials, a Student Conference held on March 28, in the premises of Hotel Plaza on the topic: “Economic Globalization and Youth Challenges”, organized by the Metropolitan University and the Faculty of Economics of the University of Tirana.
- Mr Silvio Pedrazzi, CEO and Mr. Dario Grassani, Deputy CEO, held an open lecture at New York University in Tirana on “Budgeting and Monitoring Cycle”.
- “Art of saving”, is an opportunity to support financial inclusion through the financial education of the new generation. Intesa Sanpaolo Bank Albania joined for the second year in a row the successful international initiative of Intesa Sanpaolo Group & Savings Museum (Museo del Risparmio), Italian Galleries (Gallerie d’Italia) and Historical Archive, to celebrate together the International Savings day on October 31, 2018. Intesa Sanpaolo Bank Albania,





in cooperation with the Ministry of Education, Sport and Youth, has supported financially the education of children and teenagers, voluntarily involving bank employees as classroom instructors to promote 3 curricula (multimedia laboratories), tailor-made by Turin Savings Museum for different age cohorts.

The European Youth Parliament was organised for the second year in Albania. This year, **Tirana Bank** was the main supporter of its organisation, supporting young people who came from all high schools in Albania to participate in the conference “Tirana 2018”, held on February 16-17. This event brought together about 90 participants, 30 of whom were youth trainers, organizers, photographers, and an international jury. The EYP or the European Youth Parliament, is a non-profit organization, set up as a platform in 40 countries, with the primary objective the approximation with the European Union, but above all, promoting citizenship, understanding, equality and cooperation through political debate.



Raiffeisen supported:

- The National Conference: “On Financial Education”, organized by the Financial Supervisory Authority on May 24, 2018, focusing on students who presented various papers to stimulate discussion on today’s most important developments and challenges facing markets under the supervision of AFSA and the importance of financial education for their development.
- All Web, the third edition of the digital marketing conference was held in Tirana in October, with the participation of 13 speakers with and an outstanding audience, creating another beautiful and valuable experience for the digital marketing education and SEO.
- In collaboration with Himara municipality, the computer lab of the school was equipped with computer items.



Union Bank

- On the occasion of the celebrations for the 7th of March, Union Bank, on the initiative of its branch in Kukës, donated 40 of its computers to Kukësi Education Directorate, which were distributed to all district’s schools.
- Supported young people with specific loans with favourable conditions to finance their university education, therefore investing in their future.
- Union Bank - Shkodra Branch, in cooperation with “Oso Kuka” high school, organised for the students of the 12th year several education hours during the Introduction to

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

Economics course. The Director of Shkodra Branch introduced the graduates with the functioning of the banking system in the country as well as with the banking products and services. A special place during the presentation was held by the education of the students on the best practices for saving and managing the incomes.



CORPORATE SOCIAL RESPONSIBILITY

Alpha Bank Albania and **American Bank of Investments** participated at the largest two-day training event in Albania: “The Road to Success” from Vasil Naçi, which in its third year of organization hosted approximately 2000 professionals from different fields. This event aimed at promoting the employee's inter-personal skills in terms of competencies and experience. All proceeds from the ticket sales went to charity.



Money Week in Albania

Supported by Alpha Bank Albania, Credins Bank, Intesa Sanpaolo Albania Bank, Union Bank, Procredit Bank, Raiffeisen Bank Albania, ABI Bank and Societe Generale Albania Bank.

Money Week is a worldwide celebration about the money, aiming at raising the awareness of the younger generation to become responsible citizens of the future and capable of making smart financial decisions.

On March 12th-18th, 2018, Money Week was organised in Albania under the motto: “Money: You reap what you sow!”. The activities were organized in cooperation with the Bank of Albania (BoA) and with the support of the Ministry of Education, Sports and Youth, Albanian Deposit Insurance Agency (ASD), Junior Achievement (JA), National Youth Service (NYS), schools, public and private universities, etc. directly involving approximately 5000 children and young people, 55 middle schools, 14 high schools, 8 universities, and 14 cities.

European Money Quiz. AAB became part of the European competition, which was organized for the first time in 2018, aiming at enhancing the financial culture of children aged 13-15.

Alpha Bank Albania, Credins Bank, Banka Kombëtare Tregtare International Commercial Bank (ICB), FIBank Albania, Procredit Bank, Intesa Sanpaolo Bank Albania, Tirana Bank.

Leader for a Day!

In collaboration with Junior Achievement Albania, **ProCredit** supported the “Leader for a Day” event. An excellent high school student was assigned to accompany a banking expert throughout the day to gain practical experience and to be a leader throughout the working day.

GOAL #5 Gender Equality



100 000 euro

Support to various institutions in achieving the goal

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 on company Boards and in senior roles and invest in policies and programs which support women in the workforce and encourage organizations in the value chain to do the same.



LEADING BY EXAMPLE

FIBank Albania #CelebrateHer

Achieving gender equality and women and girl's empowerment requires strong efforts, including from the legal framework, to combat profoundly gender-based discrimination often resulting from patriarchal attitudes and social norms. In this framework, FIBank Albania, in collaboration with the Mother and Child Hospital Foundation, organized a public flash mob campaign called #celebrateHer "Waltz of Love" in Skanderbeg Square on March 6th with the participation of young Albanians, to end violence against women and girls, especially during pregnancy. The public Flash Mob was organized with the support of the Tirana Ballet School, and some high schools.



During December, as part of the final phase of the Mother and Child Hospital Foundation's #Celebrateher campaign, FIBank Albania printed the holiday season's postcards along with the foundation's logo and a message to all partners to support initiatives aiding pregnant mothers and their babies.

Achieve gender equality and empower all women and girls.

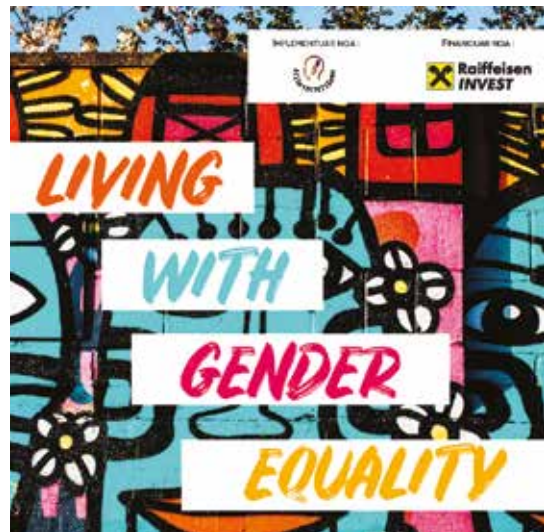
On the occasion of International Women's Day, **Intesa Sanpaolo Bank Albania** launched an internal and external awareness raising campaign in support of the Sustainable Development Goals. Orange the world: #hearmetoo

The Bank joined the international campaign: "16 Days of Activism Against Gender Based Violence", which was held from November 25th (International Day for the Elimination of Violence against Women) to December 10th (International Human Rights Day), which brings together governments, UN agencies, civil society organizations, businesses and individuals from all over the world, to organize awareness raising activities, spreading the message "Zero Tolerance for Violence against Women and Girls".

The bank joined the campaign with the motto: "Hear me too!", in collaboration with UN Women Albania, distributing awareness raising materials to employees and clients through the official Facebook and Instagram page and ATM network. The branch of Intesa Sanpaolo Bank Albania at Rruga e Barrikadave, on November 23, 2018, from 17:00 to 21:00, was lit in orange, joining the movement, to draw worldwide attention to violence against girls and women. #MeToo, #TimesUp, #Niunamenos, #NotOneMore, #BalanceTonPorc.

Thanks to the support of **Raiffeisen**, the ACT for Society Centre organized the concluding phase of the competition: "Living with gender equality", which aims to encourage young people to reflect on the current situation of gender equality in Albania.

Raising awareness of the younger generation on gender roles and developing the image of women, as well as providing services to victims of domestic violence, are the focus of the Counselling Line for Women and Girls. **Raiffeisen** has supported the organization: "Counselling Line for Women and Girls", in their activities aiming to raise awareness of the gender equality issues. An exhibition featuring Generation A in Albania, as seen from the eyes of a professional foreign artist, Julius Eb, with a particular focus on women and girls, was displayed alongside old paintings and photographs of women and girls from the socialist era, where they were portrayed differently. The exhibition opened in December 2018 at the National History Museum.



GOAL #7 Affordable and Clean Energy

62 000 000 euro

Funding for energy efficiency and renewable energy projects

10 000 euro

Support to various institutions in achieving the goal

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 affordable, secure and modern energy connectivity, a significant increase in the share of renewable energy in the global energy mix and doubling the global rate for improving energy efficiency.



LEADING BY EXAMPLE

Thanks to an initiative of **ProCredit Bank**, a meeting was organized with businesses interested in investing in photovoltaic plants. The focus was informing businesses on the advantages of these investments, the technical details of the plants and the opportunities the bank provides for their realization. Euro Elektra company was present to provide their

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

technical expertise in this field and to give information on these plants. The company is specialized and certified for carrying out such investments in our country. ProCredit Bank is the first financial institution to invest in photovoltaic panels in its headquarters and which are expected to generate around 25 500 kwh/year of electricity.

Union Bank receives 6 million Euro loan from the EBRD to promote green energy investment in Albania. Albania's private and residential construction sector will benefit from wider access to funding, thanks to the 6 million Euro loan the European Bank for Reconstruction and Development (EBRD) provides to the bank. Union Bank will lend these funds to its clients in support of investment in high efficiency energy projects in private homes or residential buildings.

On 5-6 October, in Tirana was held the second edition of the fair: "Energy Expo & Forum 2018", whose focus was renewable energy and energy efficiency. **Union Bank** introduced the loan product dedicated to financing photovoltaic panels. This fair was also organised as forum-conference, addressing the great potential of energy-related investments have in Albania and the region.



GOAL #8 Decent Work and Economic Growth

394 000 000 euro

Loans to SMEs

About

20 000 euro

Support to various institutions in achieving their goal

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.

Expanding 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 local financial institutions to promote and expand access to banking, insurance and financial services for all.



CORPORATE SOCIAL RESPONSIBILITY

Work and study fairs

by the **American Bank of Investments, FIBank Albania, Banka Kombëtare Tregtare, Union Bank**

For many years in a row, Banks in Albania have support-

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



ed and developed programs that focus on lowering the unemployment rate in the country to continuously provide employment opportunities for various positions in the banking sector, including students' internships. In the context of supporting and promoting employment, these banks participated in different types of fairs (work fair, study fair, career fair) organized by the European University of Tirana and the University of New York.

Alpha Bank Albania, December 7, 2018, supported the development of the first edition of the Tirana Economic Forum. This annual forum is a meeting of senior Albanian and international policy leaders, corporations and intellectuals to address the key challenges that Albania and the world is currently facing.

American Bank of Investments supported:

- "Partners Albania for Change and Development", in its initiative to encourage the development of social entrepreneurship in Albania during the event entitled "Introducing Entrepreneurship Models - Business Partnership", on June 8.
- The second edition of the Agricultural Fair, held on October 12-13, 2018, in Mother Teresa Square, under the slogan: "Albania plows the land".
- 8th International Scientific Conference at the University of Durrës, organised by the Business Faculty of the University "Alexander Moisiu" Durrës.

Banka Kombëtare Tregtare, in cooperation with the Port of Vlorë, in view of increasing social responsibility and with the aim to improve the quality of services to the community, funded the manufacturing of clothing for port employees.

Achieving a healthy life and promoting well-being for all at all ages is essential when it comes to bringing businesses closer to people's needs. The goal was aided by opening three new branches of **Fibank Albania** in three main cities, respectively in Lezha, Lushnjë and Sarandë. The opening of these new branches would create at least 40 new job opportunities in these cities and stimulate new ways to support Albanian families in achieving their personal or business goals through Fibank products.

Intesa Sanpaolo Bank Albania

- EBRD expanded its cooperation and Intesa Sanpaolo Bank Albania increased its support through its risk-sharing scheme. The agreement signed in February at the EBRD headquarters in London, as part of the Third

Western Balkans Investment Summit, includes an increase in the current risk-sharing scheme from EUR 10m to 50m, by expanding their cooperating with three additional years.

- The Bank attended the national OXFAM conference focused on several projects and analysis carried out in the area of Malësia e Madhe, funded by the Intesa Sanpaolo Group, as part of the project: “Comprehensive Agricultural Value Chain for Sustainable Development of Rural Areas in Bosnia & Herzegovina and Albania”, FAI (Filiera Agricole Inclusive).
- As part of the activities organised by Intesa Sanpaolo Group for all its employees was the International Run Marathon, held in Poreč, Croatia, on March 24 and 25, 2018. Four employees of Intesa Sanpaolo Bank Albania participated in this marathon, which included running for: Half Marathon (21 km); Fun Run (14 km); Family Run (7 km).
- Intesa Sanpaolo Bank Albania enabled the participation of two employee sports teams, i.e. volleyball for women and football for man, in the Intesa Sanpaolo Group’s largest international sporting event. The 2018 sports edition took place in Ljubljana.



In September 2018, **ProCredit Bank** participated in the Virtual Career Fair, organized by DIHA, with the support of GIZ and Alumniportal Deutschland. The fair serves as an effective tool for matching demand and supply in the labour market, and as a platform for employers and job seekers from the region, regardless of their location. This platform provides companies with a unique opportunity to recruit well-educated German professionals, who are also more than welcomed by ProCredit Bank.



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

GOAL #9 Industry, Innovation and Infrastructure

5 450 000 euro

Investments in Mobile Banking and e-banking

253 000 euro

Support to different institutions in achieving their objective and projects promoting innovation

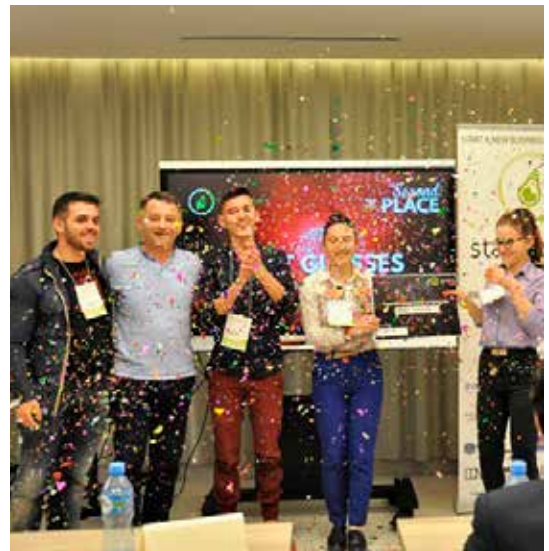
OPPORTUNITIES FOR SHARED VALUE

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, indigenous persons, racial and ethnic minorities and older persons).

Increase access of small industrial enterprises and other enterprises to financial services, including affordable credits and their integration into the value chain and markets.

Improve the infrastructure and reserve industries to make them sustainable, with increased resource efficiency and wider adoption of environmentally sound and friendly technologies and industrial processes, in line with all countries acting in accordance with their respective capacities.



LEADING BY EXAMPLE

In the context of creating an attractive and supportive working environment for different institutions through well-oriented working policies, **Alpha Bank Albania** covered the restoration costs for the premises of the Regional Directorate of Public Vocational Training in Korça and the painting of the



premises at the Local Immovable Property Registration Office in Devoll.

On September 18th, the Chamber of Commerce and Industry in Tirana organised a three-day Innovation Festival, in cooperation with the Municipality of Tirana and the support of the **American Bank of Investments**. This event coincided with the Future Festival World Summit Toronto, Canada, specifically designed to be the world's best innovation future festival, organized by Trend Hunter.

Banka Kombëtare Tregtare donated multifunctional print/scan/copy equipment to the State Inspectorate of Environment, Forests, Water and Tourism - Region of Kukës and the Agency for Legalization, Urbanization and Integration of Informal Areas/Buildings. In cooperation with the Municipality of Librazhd, the Peqin Penitentiary Institute and the Regional Agency for Veterinary and Plant Protection (ARSHVMB) Elbasan, BKT ensured that the donation of IT equipment improves the IT infrastructure, thereby promoting technological innovation in these institutions.



Credins Bank

- Supported Speciality Healthcare Centre No.3, by covering the costs of restoring the facilities of this polyclinic. The Bank supported the University Hospital - Trauma Centre, Shkodra Regional Hospital, Speciality Healthcare Centre No.1 and Healthcare Centre No. 4, by restoring and donating equipment to improve the conditions and the indoor environment of these institutions, Healthcare Centres in Katurnd i Ri, Shkozet, by donating chairs for the indoor environment of this polyclinic.
- Office equipment were donated to improve the physical conditions of the following institutions: General Directorate of Prisons, a special prison healthcare facility, Mallakastra Police Station, Shkodra Regional Education Directorate.
- Electronic equipment was donated to Tirana Prefecture.
- 45 plum trees were donated to the Municipality of Kamza, contributing to the greening of the area and providing a more pleasant environment for the residents of the area.
- In the framework of its ongoing care for the welfare, progress and development of the environment in which it operates, the bank donated office equipment to improve the physical conditions of the following institutions: General Directorate of Road Transport Services, Kamza Education Office, Mallakastra Office of Immovable Property Registration and Administrative Unit no. 2, Tirana.
- Credins Bank started using electric cars in the capital, tak-



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

ing one step closer to innovation and digitalization, by means of the smart systems used, but mostly by reducing the negative impact on the environment.

- The bank has invested and developed policies to financially support projects in improving infrastructure and living conditions. The Bank supported University Student Residence No. 2 sh.a, “Isa Boletini” School, Fushë Krujë Penitentiary Institute, DRSH Debar and Healthcare Centre No. 1, by restoring and donating equipment to improve the internal conditions and the internal environments of these institutions.
- Office equipment were donated to improve the physical conditions of the following institutions: ARDA, Mallakastër Water Supply and Sewerage, Treatment of Students, Vacation Centre of Ministry of Interior, Healthcare Centre No. 8, as well as the Multi-Sport Club “Studenti”.

FIBank Albania launched some successful social media campaigns such as “#HerHappiness - Seen from the Eyes of Children.” Each of these campaigns has as the focus the encouragement of the younger generation to use online data and, most importantly, to view social media as a new tool for further investment opportunities. Since the campaigns proved to be very successful, FIBank will continue to improve and implement them in its annual banking strategy.

“Innovate your way out” is an independent project, initiated by the Faculty of Economics of the University of Tirana, aiming at encouraging students to come up with innovative projects. The subject of “Innovation” is offered during the second semester of the first year to over 400 students studying in the field of Business Administration and Business Informatics. **FIBank Albania** supported the third award winning student for their innovative presentation.

On November 6th, **Intesa Sanpaolo Bank Albania** welcomed to its recently reconstructed branch at Rr. Barrikadave, a group of third-year undergraduate students in Enterprise Economics at the Catholic University “Our Lady of Good Counsel” in Tirana. This visit took place in the framework of the “Ninth National Day of Small and Medium Enterprises, PMI DAY - Let’s get Industrialized”, organized by the Italian system of Confindustria in cooperation with Confindustria Albania - Association of Italian Entrepreneurs in Albania. The aim was to inform students about the contribution that the industry and entrepreneurship make to quality of life, to provide a framework for integrating theoretical study into real manufacturing, as well as to inform them of the many oppor-





tunities manufacturing sectors provide.

Procredit Bank

On September 18-20, Procredit Bank joined the Innovation Festival, with innovations in technology such as the Direct Banking platform, Zone 24/7 and more, focused on providing a unique banking experience.

Throughout the year, Procredit Bank continued to purchase electric cars.

Raiffeisen supported:

- The journey of ICT awards was concluded with the sixth edition of the gala evening - a festival of ideas and creativity that transformed the evening into a crucial moment for technological innovation. All this was made possible by Raiffeisen, which for the sixth consecutive year supported the whole cycle of activities that were finalized on the final night with the innovation award ceremony.
- An important conference for digital transformation, IN-FOCOM, presented its 9th edition, thanks to the support of Raiffeisen. A panel of international speakers, experts in the field of digital innovation, as well as a seminar on blockchain technology, provided the students and other interested participants with a wide range of valuable information on digital transformation.



Start-up Live Tirana held for the seventh consecutive year its next edition at the Ivanaj Foundation's premises. This event introduced ideas and draft-ideas in the form of Start-ups. The closing ceremony of this event ended with the voting of a selected jury, comprised of successful business figures, part of which was also **Societe Générale Albania Bank**. The event awarded 5 participants with prizes and opportunities to further develop the proposed ideas.



GOAL #10 Reduced Inequalities

40 000 euro

Support to various institutions in achieving the goal



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 opportunities and reduced outcome inequalities, including the eradication of discriminatory laws, policies and practices and promoting appropriate legislation, policies and measures in this regard.

Improve of regulations and monitor of global financial markets and institutions and enforcement of such regulations. Facilitate fair, safe, orderly and responsible migration and people's mobility through the implementation of well-planned and managed migration policies.



American Bank of Investments supported for the third year the gala evening "Love is All" organized by LGBT community activists in Tirana.

On August 23rd, European Day of Remembrance for Victims of Totalitarian Regimes, at the Tepelena Palace of Culture "Siku Memo" was organized a memorial event in the premises of the infamous former Internment Camp in Tepelena.

American Bank of Investments was one of the partners in this initiative, supporting not only financially, but also voicing a story through an ABI Bank representative.

Banka Kombëtare Tregtare

- Supported with supplies and clothing for children the Day Care Centre for Children with Disabilities in the Municipality of Skrapar, where 15 children of both genders are treated.
- The children of “Pëllumbat” Development Centre celebrated the end-of-year holidays together with the staff of Banka Kombëtare Tregtare. Baskets of gifts were donated to children in the ambiance created with the theme of year-end holidays.

Credins Bank covered the cost of the activity held at the Women’s Prison in Tirana and donated beauty tools to all inmates.

Intesa Sanpaolo Bank Albania, had prepared an awareness raising postcard for all bank employees, highlighting sections from the Code of Ethics and Human Resources Policies, which strictly prohibit any kind of discrimination. This message was also accompanied by a competition (from UNAIDS) entitled “Do you discriminate?”

Raiffeisen

- In cooperation with Berat Penitentiary Institution, enabled the furnishing of the prison library with books. In addition, a playground for family/ visiting children of the institution was built in the exterior of the Fier prison.
- The N (YOU) FESTIVAL launched its first edition, with the aim to educating through arts and raising awareness of social and health issues, focusing its first edition on Down Syndrome and integrating children with this syndrome in the society. Raiffeisen supported this initiative.

Contributions to the SOS Children’s Village -a lifelong collaboration

from **Credins Bank, Banka Ndërkombëtare Tregtare (ICB) and Tirana Bank**

The banks continue their commitment to “adopt” some of the children of the SOS village. Sponsoring the livelihood of these children is a lifelong and ongoing support for personalized care and promotion of growth, education, health care, social, sports and entertainment activities for these children.



Down Syndrome Albania
Credins Bank, FiBank Albania, Raiffeisen

Banks were please to cooperate with Down Syndrome Albania and “SOS Children’s Villages”. In this framework, banks have contributed to the purchase of end-of-year postcards at these foundations and have supported activities organized on “World Down Syndrome Day” and the Children’s Day on June 1st.

FiBank supported DSA’s participation in NASO (Bulgarian Alliance for Social Responsibility) in Varna, Bulgaria, on June 2-17, 2018 at the Conference: “Social economy as an effective model for social inclusion”.



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

GOAL #11 Sustainable Cities and Communities

About
550 000 euro
 investments on bank premises to provide access to all

About
200 000 euro
 Support to various institutions in achieving the goal

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, disabled and elderly persons.



CORPORATE SOCIAL RESPONSIBILITY

American Bank of Investments

- On the Summer Day celebrations, together with the residents of the city of Elbasan and many visitors from different cities of Albania, employees of Elbasan's branch of the American Bank of Investments also attended the event.
- The Bank, on the "National Day of Cultural Heritage",

supported the activities organized on Saturday, September 29:

- In the city of Berat, years of history, culture and heritage were unfolded through exhibitions, craft fairs and bands from the city of Berat and Gjirokastra, in the central square “Teodor Muzaka” and in the pedestrian of the city of Berat.
- Shkodra hosted the Ethno Vibe Style Museum- from tradition to modernity, to the Marubi Museum and pedestrian of Shkodra, tradition with modernity was joined, through the creations of successful Albanian stylists in the world, inspired by pearls of tradition.
- Sponsor of the “Smile Albania” project, launched on the evening of 24th of May, at the Amphitheatre of the Artificial Lake. Ministry of Tourism and Environment in collaboration with different public and private stakeholders. An activity that aims to provide innovation on exploring opportunities to support Albanian tourism through involvement of young people.
- “Shkodra Jazz Festival” organized the ninth edition in the city of Shkodra, supported by the American Bank of Investments. A full week of activities in remembrance and promotion of the jazz music. This week, along with the festival was also organised for the second time the Rock Academy with masterclasses from artists for talented young people of the city.
- Supported the Festival: “International Music in Korça”, 5 full days of comprehensive activities in the promotion of art and culture.
- Sponsor of the project of the Municipality of Korça: “Green Stations”, which has been completed on 6th of October with “Apple Festival” in the village of Dvoran. This project brought festive activities throughout the summer in some villages of Korça district, such as: Voskopoja, Drenova etc., promoting the inherited cultural values of each province.
- Supported the concert tours of the Symphony Orchestra of RTSH, “Cinema Sounds”, which during summer toured in monumental and tourist areas in several cities of Albania, having in their repertoire music from foreign and Albanian films, performed by talented instrumentalists of the Symphony orchestra of RTSH.

During April, **Banka Kombëtare Tregtare** donated funds to the General Directorate of State Police and the Brotherhood and Solidarity Association “Istanbul”. The reallocation of BKT’s assets supports these institutions in creating contemporary environments.



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

Credins Bank

- On World Environment Day, the Bank introduced a short video by Ryan, a small entrepreneur, who not only educates us financially but also makes us aware of environmental protection.
- On the occasion of June 1st, Credins Bank chose to be part of “International Children’s Day” with students of the school “Adem Myrta” in the village of Shpërdhet, Mamurras, who donated their works to the Tirana hospital’s on-co-paediatric pavilion, realized at the seminar “Children, Art and Recycle” .
- Credins Bank supported:
 - “Come to the Theatre” Association, by covering the production cost of the show: “The Comedy That Goes to Hell”, thus supporting art and artists in Albania.
 - “Ora film Marubi sh.p.k” Association, by covering the cost of the project “International Film Festival for Human Rights in Albania - Edition 13”, thus contributing in making cities and human settlements inclusive, safe, resilient and sustainable.

Intesa Sanpaolo Bank Albania financially supported the “Tourism Conference 2018”, an event organized by FIAA (Foreign Investors Association in Albania) on 27th of November, in support of one of the priorities and strategic sectors of the country’s development.

During April, **ProCredit Bank** donated funds to the Municipality of Tirana. These funds served to meet the needs of Tirana nurseries and kindergartens.

Raiffeisen Bank supported:

- The second anniversary of Fujimoto’s Cloud installation artwork in Tirana, nearby the Arts Gallery.
- July 2-7, 2018, the Art-Im-Pulse Association, with the support of Raiffeisen Bank organised the 8th Edition of the Balkan Film and Culinary Festival (B3F), the only inter-Balkan cultural event in Albania. Hundreds of artists from all Balkan countries participated with their creations. During this edition were displayed 75 films of different genres: long, short, experimental, animated etc. Nearly a quarter of the films were creations from young people of film schools in Romania, Serbia, Albania, Macedonia, etc.
- In the context of improving the city’s living conditions, especially during the tourist season, Raiffeisen supported the Municipality of Pogradec to install benches in the city park.

- For the fifth year in a row, under the rhythms of folk music and early historical traces, Raiffeisen supported the development of the Berat Multi-Cultural Festival in mid-July.
- In cooperation with Himara Municipality, Raiffeisen organised the South Outdoor Festival, a festival promoting cultural values and tourism in the south of the country. This year, the Festival was organized in Vuno.
- “Butrint 2000” International Theatre Festival has been a symbol of culture and freedom of artistic creation. It is the arena of dramaturgy of great masters, who come and actualize from the bearers of a contemporary reality.



GOAL #12 Responsible Consumption and Production

Banks undertake internal initiatives that reduce:

- Electricity: ↓
- Water consumption: ↓
- Fuel used for transport: ↓
- Paper usage: ↓
- Environmental pollution: ↓

OPPORTUNITIES FOR SHARED VALUE

Develop new pricing models which incentivize more sustainable living.

Achieve sustainable management and efficient use of natural resources.

Significant reduction of waste generation through prevention, reduction, recycling and reuse.

Encourage companies, especially large and international companies, to adopt sustainable practices and incorporate sustainability-related information into their reporting cycle.

Ensure that people everywhere have the right to information and awareness for sustainable development and lifestyle, in harmony with nature.

In the frame of its partnership with Green Recycling, in its 2018 Annual Report, **Banka Ndërkombëtare Tregtare (ICB)** published the Bank's positive impact on improving our health and living environment. 2130 kg of paper and cardboard have been prepared for recycling. This made it possible to avoid the emission of 2.8 tonnes CO₂. That is equal to:

- over 39 preserved trees or
- 8.7 kilowatts of saved energy or
- 19.2 barrels of spared oil or
- 57.9 kg avoided air pollutants or



Ensure sustainable consumption and production patterns.

- 78 cubic meters of stored water or
- 7 cubic meters of space saved on a landfill

Intesa Sanpaolo Bank Albania

- Supported this year as well the project “Albania works the land - Consume Albanian”, which aims at bringing Albanian products in a common space. This is the largest agricultural and farming trade fair reopening the doors for farmers, breeders and entrepreneurs, from Albania but not only, such as: Kosovo and Macedonia.
- 3 awards were given in the Competition for Creations from recycled material entitled: “You Can”, organized by ECO Tirana and the Municipality of Tirana, with the goal to educate and raise awareness of children in primary and middle schools regarding waste sorting and recycling.
- A special awareness message was also shared with followers on social networks on International Water Day, stressing the importance of water in our everyday life, the challenges to reduce the number of floods, droughts and water pollution, by taking advantage of the opportunities that nature itself offers. Today, 2.1 billion people in the world live without access to potable water at home.

Raiffeisen supported the conference of European Data Protection Authorities, held on 3-4 May, regarded as the largest and most important cooperation forum in our continent in the field of personal data protection, currently bringing together 62 accredited members and 6 observers.



GOAL #13 Climate Action

OPPORTUNITIES FOR SHARED VALUE

About
170 000 euro
Support to various institutions in achieving the goal

Invest in – and/or raise finance for - climate risk mitigation, climate resilience and climate adaptation including climate and green bonds, and 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 sustainability and adapting capacity to climate-related risks and natural disasters in all countries. Incorporating climate change measures into national policies, strategies and planning. Improving education, awareness raising and human and institutional capacity, adaptation, impact reduction and early warning of climate change mitigation.



LEADING BY EXAMPLE

Banka Kombëtare Tregtare always takes good care of the beautiful Albanian nature and, in cooperation with Green Line Albania, it put in the agenda of the clean-up activity that took place on November 23, all Albanian territories, in order to take care of everything surrounding us: air, water, vegetation, and even the most extraordinary creatures living in mountains, seas, rivers, lakes, and other natural beauties, clearing every corner of Albania.

Intesa Sanpaolo Bank Albania

- Joined the Earth Hour global initiative, turning off the lights for one hour on March 24, from 20: 30 to 21: 30! Under the worldwide slogan # connect2earth, the bank switched off its Headquarters' and name ad's lights for 1 hour.
- On World Environment Day, the bank launched a week-long awareness campaign, through postcards designed for conveying messages on the impact that plastic has on the environment today, especially for the seas and

Taking emergency actions to combat climate change and its impact.

the oceans. Communication with clients and the public was made through ATMs screens, e-mail exchange footers, the bank's website and the bank's official social media pages

- Intesa Sanpaolo Bank Albania supported the national initiative Green Line in its activity "Let's Do It! Let's Clean Albania in 1 Day", November 23, 2018, in various towns in Albania.

Raiffeisen Bank supported:

- ECO Fashion Show, May 25-26, as part of "Street Fest", organised by the Municipality of Tirana and the German Embassy, on the occasion of the 30th anniversary of Germany-Albania cooperation.
- Supported Free Thought Forum and the Albanian Volunteer Corps in their project "Cleaning coastal tourist areas before the 2017 tourist season, organizing and promoting volunteering as a form of civic and environmental action and education". It enabled, in cooperation with ARDA, the deployment of a greenhouse on the premises of the institution, aiming at educating and exposing the greenhouse effect to students and pupils.
- Ecovolis added its bicycle fleet and parking stations, in the framework of its project "Ecovolis Bike sharing 2018" project, thanks to the support received from Raiffeisen Bank.

ProCredit Bank

- Completed the installation of the electricity producing plant with photovoltaic panels at the Headquarters building. The energy produced from the photovoltaic system is estimated to be around 25,500 kwh/year and to reduce the CO2 with about 15.4 tonnes/year and, according to the methodology developed by the US Environmental Protection Agency, it is equivalent to 395 trees planted annually in the urban areas. All energy produced will be used to meet the needs of the ProCredit Bank Headquarters building.
- In order to reduce outdoor carbon dioxide emissions, the bank invested in 3 electric cars for staff movement. These cars bring to 5 the number of "Green" cars, which operate with alternative energy sources.
- In November 2018, ProCredit Bank re-launched an internal campaign for the protection of the environment under the motto "Think Eco" The scope of the campaign was to bring to the staff attention the use of eco-practices, through information and awareness raising. Part of this campaign is the "How to save paper" Project. This project focuses on reviewing practices and processes to reduce paper use during bank's internal operations. The use of digital signature and electronic archives is now one of the most effective practices employed by the bank which has enabled the meeting of these objectives.



GOAL #14 Life Below Water

1 410 000 euro

Funding for fish farming
businesses

OPPORTUNITIES FOR SHARED VALUE



Minimize and address the impacts of ocean acidification, including through scientific cooperation at all levels.

Effectively regulate production collection and put an end to overfishing, illegal, unreported and unregulated fishing (IUU) and its destructive practices. Implement science-based management plans, in order to restore fish stocks in the shortest possible time, at least to levels that can produce maximum sustainable yield, as determined by their biological characteristics.

Conserve at least 10 percent of coastal and marine areas, consistent with national and international laws, based on the best scientific information available.



Protection, restoration and promotion of sustainable use of terrestrial ecosystems, sustainable management of forests, fight against the transformation of green spaces into deserts, prevention of land degradation and loss of biodiversity.

GOAL #15 Life on Land

OPPORTUNITIES FOR SHARED VALUE

11 000 euro

Support to various institutions in achieving the goal

Use of innovative financial methods to raise funds for the preservation of forests and ecosystems.

Promote the fair share of benefits arising from the use of genetic resources and proper access to these resources, in compliance with standards established and adopted at the international level.

Mobilize stocks from all sources and levels to finance sustainable forest management and provide sufficient incentives to developing countries, for the progress of such management, including conservation and afforestation.

Banka Kombëtare Tregtare supported the “Green Revolution”, a Tirana Municipality green initiative, by sponsoring a tree planting project in the area of the Artificial Lake.

The planting of trees on the newly inaugurated road in Kamza Municipality is part of BKT’s contribution to the Kamza Municipality initiative: “Revitalise Kamza - Donate a tree.”

Intesa Sanpaolo Bank Albania positively responded to the “Green City” initiative organized by the Municipality of Tirana. Five linden trees and five chestnut trees were donated for Rruga Ismail Qemali and Rruga e Barrikadave, locations which coincide with the Headquarters and two of the Bank’s most important branches.



Protection, restoration and promotion of sustainable use of terrestrial ecosystems, sustainable management of forests, fight against the transformation of green spaces into deserts, prevention of land degradation and loss of biodiversity.

2018



Raiffeisen supported the initiative of the Municipality of Tirana regarding afforestation and planting of trees on March 21, on World Forest Day. For this occasion, a ceremony was organized, and the Raiffeisen staff joined in this symbolic tree planting.

Durres Prefecture was also supported for planting of trees in various areas and the rehabilitation of the Kuçova Park.



Tirana Bank joined the Tirana Municipality initiative by supporting the planting of 60 decorative trees. This initiative is an effective way to achieve cleaner air, reduce pollution and increase the life quality, therefore helping to create a healthier environment.

Union Bank supported the action launched in the city of Elbasan in April: "Plant your own tree", contributing to the increase of newly planted trees. In this framework, the staff of Elbasan branch and Union Bank marketing staff, along with city hall representatives, planted several new "Magnolia" trees on the main boulevard "Qemal Stafa".



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

GOAL #17 Partnership for the Goals

147 000 euro

Support to various institutions in achieving the goal



OPPORTUNITIES FOR SHARED VALUE

Strengthen the link between corporate and societal 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 (or banking, investment management and insurance) 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 Bank of Investments

- Sponsor and financial partner of the meeting held on March 12, 2018 by the Office of Information and Data Protection Commissioner, in relation to the 10th anniversary of its establishment.
- For the third year in a row, has been the key partner of the American Chamber of Commerce in Tirana, in organizing the ceremonies on USA Independence Day. ABI Bank





staff also joined the celebrations. American Investment Bank is Platinum Sponsor of the American Chamber of Commerce for the fourth consecutive year.

Banka Kombëtare Tregtare:

- Has led the Albanian Round Table “Mobilizing Finances for Further Growth” for the third consecutive year, at the Forum for Central and Eastern Europe organized by EU-ROMONEY on January 17, 2018. More than 1,100 government representatives, policy makers, financiers, corporate leaders and investors attended the conference. This forum is considered one of the most important networking events for anyone with an interest in Central and Eastern Europe.
- On May 10, the Albania-Turkey Chamber of Commerce and Industry (ATTSO) organized the General Assembly and Banka Kombëtare Tregtare was its main sponsor.
- The bank financially supported the Embassy of the Republic of Albania in Ankara to organize a party for Albania’s Independence Day.



Credins Bank

- Supported the Order of Pharmacists of Albania (UFSH) to organize the 5th Pharmaceutical Conference. Under the motto “Together for Pharmaceuticals”, the conference aimed to provide wider information and discussions on pharmaceutical developments in Albania.
- During May, it participated at the event “Introducing Entrepreneurial Models, Networking and Business Partnerships” organized by Partners Albania.
- In cooperation with the Municipality of Tirana, organized and supported sport activities for the children of the city

of Tirana near the lake park.

- Approximately 170 researchers from Albania, the region and beyond attended the 8th edition of the Alexander Moisiu University International Business Faculty conference on “Economic Policies and European Integration”, supported by Credins Bank.
- During July, it sponsored activities for the Drenovo Prison staff.
- In cooperation with the Municipality of Tirana, Credins Bank, on the Children’s Day, on July 1st, organized and supported sport activities for all the children of the city of Tirana near the lake park.

ProCredit Bank

- Supported also this year various activities, in the framework of the “German October”. In the spirit of German culture, “German October 2018” with the motto “Inspiring People”, brought various activities, such as: theatre, exhibitions, films, meetings and discussions, which were open to the public throughout October 2018.
- This year, for the ninth time, DIHA-Oktoberfest 2018 took place in Tirana for all DIHA members as well as various partners, friends and institutions. ProCredit Bank employees, members of DIHA, were present at the event.

ART, SPORT & CULTURE

About
310 000 euro

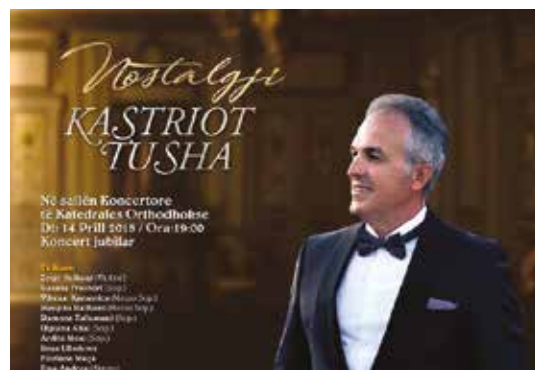
In support of activities in the field of
arts, culture and sports

Alpha Bank Albania supported:

- The participation of the Foundation “Kalo Art”, with works by 16 Albanian artists, at the International Contemporary Art Fair held on 22-25 November 2018 in Thessaloniki, Greece.
- The realization of the 14th edition of the Cult Awards, thus promoting the cultural and artistic values that this event carries.

American Bank of Investments supported:

- Comedy: “An angel on the eleventh floor.”
- Jakup Hell “op, op” exhibition, opened in February 2018, at the premises of Tulla Cultural Centre.
- Programme: “Virtuozët”, as a general sponsor.
- Recital: Gaqi Piano Duo “Four Hands, One Piano”.
- “Verë dhe Portokalle”, the itinerant show from Top Channel’s “Portokalli” troupe.
- Programme: “Maratona e Këngës” as a general sponsor.
- Monodrama: “The True Apology of Socrates”, shown on June 29, 2018 in Gjirokastra.
- “Hostel by Anabel”, a co-production of Anabel Entertainment and INTV.
- Festival of Children Folk Songs in Fushë Kruja, held on June 13th.
- Big concerts on June 1st and 3rd with Ermal Meta and Rita Ora at “Skanderbeg” Square.
- Italian film: “Rimetti a noi i nostri debiti”, at Cinema “Millennium” on May 21st.
- The inauguration of the Hall of Fame on May 4, at the “Alexander Moisiu” Theatre in Durres, accompanied by the premiere “Komedia që shkon për drejt”.
- Master Chef Junior, as a general sponsor.
- “Dancing with the Stars” program, as general sponsor.





- Commemorative event in honour of the composer Tonin Harapi, People's Artist, organized in April by the University of the Arts.
- The Jonida Podcast Project, a library of interviews, where you can hear stories, conversations, exclusive and interesting interviews with public or non-public figures.
- Summer Concert of the Orchestra and Youth Choir of Tirana, on July 23, at the Orthodox Cathedral Hall.
- Poetic evening with Mirush Kabashi "Nation's Honor Order", performing the "Pogradec o Enkelana" Poetic Recital, for the opening of the tourist season in the city of Pogradec.
- Dren Abazi and Zig Zag Orchestra in Tirana Amphitheatre.
- Shpat Deda with the tour: "Ambël e Thartë".
- Program "Familja"
- Concert "Misa Criolla"
- National meeting of the professional theatre "Kadri Roshi"
- Albanian art in the Vatican
- The 57th ART Festival, as general sponsor

American Bank of Investments was the general sponsor of the "Flamurtari" women's basketball team, which was officially declared Albania's champion.

Credins Bank supported:

- International Athletics Tournament held at "Elbasan Arena" National Stadium.
- On April 14, 2018, supported the jubilee concert: "Nostalgia" organized in the Concert Hall of the Orthodox Cathedral. In addition, Credins Bank sponsored the "Be DiFFeRent" project by ARKU Foundation.
- Albanian Billiard Federation, in organizing the 2018 Billiards Championship.
- Albanian Aeronautics organized by "Korça Open Air".

Raiffeisen continued to provide support in the field of Art and Culture:

- The Opera and Ballet Theatre has organised some quality activities, during the afternoons in the capital, which have been welcomed by the art lovers, including the ballet "Zisel", the concert "We all love Agim Krajka", etc. The National Theatre, among others, brought to the stage the play "TAG".
- One of the activities that Raiffeisen supports every year is "Pianodrom", which began in October and ended on December 17.
- "The Three Tenors", is another beautiful tradition that

came to life in October with great participation and success in Tirana.

- A range of activities, some of which have already become traditional, such as International Brass Festival, Anifest Rozafa, Different Trains Festival and Tirana Talent. Many of these activities are aimed not only at supporting art but also promoting the work of youth and children, such as the one-week organization of the Young Pianist competition, which was concluded with the concert of the pianist duo: Harald Ossberger & Christos Maranto, who were also part of the festival jury.
- Advantage Austria brought for the first time in Tirana the “Viennese Ball”, which was held on April 21, 2018 at the Palace of Congresses in Tirana, introducing the exhilarating experience of the Viennese Waltz, wonderful music and artistic performances by Austrian and Albanian artists.
- Balkan Jazz Showcase is a genuine jazz music festival, organized in Tirana on the International Jazz Day, by one of the most prominent names of this genre in Albania, Genti Rushi.

Union Bank and the Albanian Football Association (AFA) renewed the sponsorship agreement for the Albanian National Football Team. The signed agreement covers the 2018-2020 period and takes to a new level the bank’s long-standing tradition of supporting the Albanian National Football Team. During this long partnership, which began in 2010, Union Bank has been with the “Red and Black” team in every event, win and challenge. The renewal of the agreement shows once again the bank’s commitment to sports and football, remaining always a loyal partner to every Albanian’s beloved team.

Union Bank, keeping in mind the sports developments, continuously supports the participation of its staff in various sports competitions. The bank has a volleyball and football team, which regularly engage in amateur championships in Tirana. In 2018, the Union Bank football team was announced winner of the Mini Football Championship for the second time.



